Oracle FLEXCUBE Direct Banking

**Java Application Based Rich Mobile Banking
User Manual
Release 12.0.3.0.0**

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ORACLE®

Java Application Based Rich Mobile Banking User Manual

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Contents

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

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
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 Transactions	NH	NH	✔
Online Application Process	NH	NH	✔
Account Activity	✘	★	✔
Account Details	✘	★	✔
Account Summary	✘	★	✔
My Accounts	✘	★	✔
Ad-hoc Account Statement Request	✘	★	✔
Stop /Unblock Cheque Request	✘	★	✔
Cheque Status Inquiry	✘	★	✔
Cheque Book Request	✔	★	✔
Loan Details	✘	★	✔
Financing Details	✔	★	✔
Mail Box	NH	NH	✔
Exchange Rate Inquiry	✘	★	✔

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Beneficiary Maintenance	NH	NH	✓
Own Account Transfer	✕	★	✓
Internal Account Transfer	✕	★	✓
Domestic Account Transfer	✓	★	✓
International Account Transfer	✓	★	✓
My Scheduled Payment	✓	★	✓
Pay Bill	✓	★	✓
View Initiated transactions	Y	★	✓
Security Questions	NH	NH	✓
Register P2P Beneficiary	✓	★	✓
Peer Beneficiary Registration	✓	★	✓
P2P Payments	✓	★	✓
P2P NFC Pay	✓	★	✓
P2P QR Pay	✓	★	✓
View Received P2P Payments	✓	★	✓
Register Biller	✓	★	✓
Delete Biller	NH	NH	✓
Term Deposit Details	✓	★	✓
Open Term Deposit	✓	★	✓
Redeem Term Deposit	✓	★	✓
Top-Up TD	✓	★	✓
Transactions to Authorize	✓	★	✓

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
E-Receipt	✓	★	✓
Change Password	NH	NH	✓
Credit Card Details	✕	★	✓
Credit Card Payment	NA	★	✓
Credit Card Statement	✕	★	✓
Force Change Password	NH	NH	Y
Contract TD View	✓	★	✓
Buy Mutual Funds	NH	NH	✓
Redeem Mutual Fund	✕	★	✓
Portfolio	✕	★	✓
Switch Mutual Fund	✕	★	✓
Order Status	✕	★	✓
Transaction Password Behavior	NH	NH	Y
ATM Branch Locator	NH	NH	✓
Reminders	✓	★	✓
Registration	✓	★	✓
Deposit Calculator	NH	NH	✓
Savings Calculator	NH	NH	✓
Foreign Exchange Calculator	NH	NH	✓
Loan Eligibility Calculator	NH	NH	✓
Offers	NH	NH	✓
Help	NH	NH	✕
Alerts	✓	★	✓
Budgeting	✓	★	N
Budget Calculator	NH	NH	N

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Set Budget	NH	NH	N
Modify Budget	NH	NH	N
View Expenses Vs Budget	✓	★	N
Budget History	✓	★	N
Delete Budget	NH	NH	N
Spending Analysis	✓	★	N
Categories in the Spending Analysis	✓	★	N
Sub-Categories in the Spending Analysis	✓	★	N
Re-Categorization	✓	★	N
Adding a new Category or Sub-Category	✓	★	N
Deleting an Existing Category or Sub-Category	✓	★	N
Compare with Peers	✓	★	N
Working of Goal Settings	✓	★	N
Goal Calculator to View Indicative Savings	NH	NH	N
Creating Goal	✓	★	N
Options Available for Goal	✓	★	N
Fund Goal	✓	★	N
Modify Goal	✓	★	N
Share Goal	NH	NH	N
Transactions in View Goal	✓	★	N
Request Contribution to the Goal	NH	NH	N

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Goal Contribution	✓	★	N
Add participants to the Goal	NH	NH	N
Benchmarking – Compare Goals	✓	★	N
Redeem Goal	✓	★	N

1. Log In

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

To Login into the J2ME based Mobile Banking Application:

1. Download the *FCDB* application in the *Java* enabled mobile phone. The system displays the initial screen to launch the application.

List of Apps
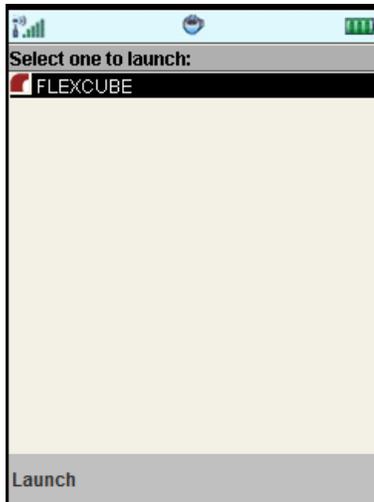
2. Select the *Launch* option. The system displays the *Login* screen.

Login
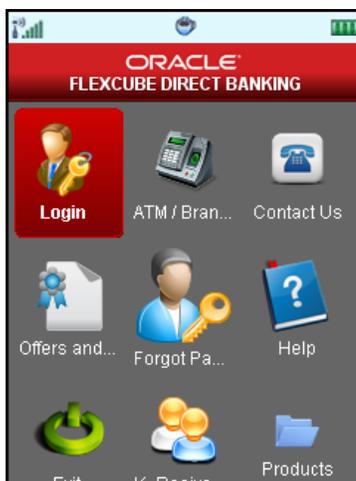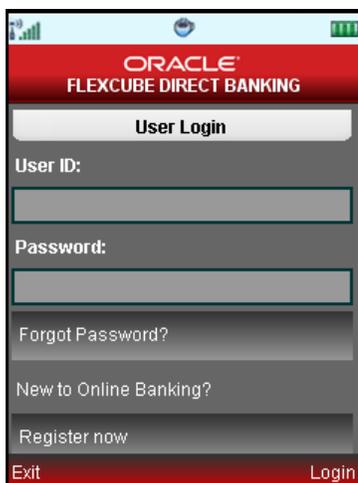
3. Type the *Username and Password* provided to login into the application.

4. Click **Login**. The system displays the following page.

Menu

5. Select any transaction icon by using **Up\Down** scroll key and then the **Select** key to proceed with that transaction.

2. Logout

This option enables you to log off from the application.

To log out of the J2ME based Mobile Banking Application:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select the encircled **Exit** button from the *Options* in the *Menu* screen as shown below.

Menu

The system displays the *Initial Launch* screen.

3. 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
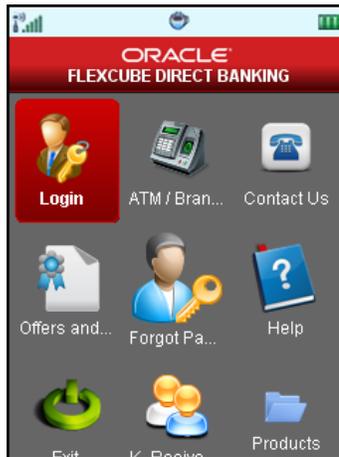
As shown in the above screen, you can perform the following pre-login transactions.

- **ATM Branch Locator**: This enables user to search *ATMs* and *Bank Branches* across any location. It also displays maps along with the *ATM Bank Branch* address. For further details, please refer to the *ATM Branch Locator* section.

- **Contact Us**: Using this option, a user can contact bank for any required information or queries.

- **Offers and Services**: This option enables user to view various offers available. For further details, please refer to the *Offers and Services* section.

- **Forgot Password**: This feature is used to reset a password.

- **Received Payment**: This feature is used to view all the payments received by the logged-in user.

- **Products**: This feature is mainly available for prospect users who can view the details of the various products available with the bank.

- **View Applications**: This feature is used to view the list of existing applications submitted by the logged-in user.

- **Goals**: This feature allows you to set a goal with the help of the *Goal Calculator*.

- **Budget Calculator**: This feature helps to calculate the budget based on the values entered.

- **Help**: This option enables user to ask for any help and get in contact with bank officials.

- **Exit**: This option allows user to exit from the application.

4. Online Application Process

The *Online Application Process* is used for a new account opening process to avail the *Offers and Services* provided by the bank. It helps you to apply online for the desired product.

Note: The entire application process is similar for all the types of customers, such as - *Existing*, *Registered* and the *Prospects*.

The initial data requirement may vary depending upon the *Type of Customer* and the *Type of Product*.

For the Existing Customer:

1. Login to the *Mobile Banking Application*.
2. Click *Products* from *Products and Offers*.

Products

The following page is displayed.

Options

Note: Please refer to the individual sections to apply online for the respective products.

For the Registered Customer:

1. Click the **Login** icon available on the *Home* page.

Home Page
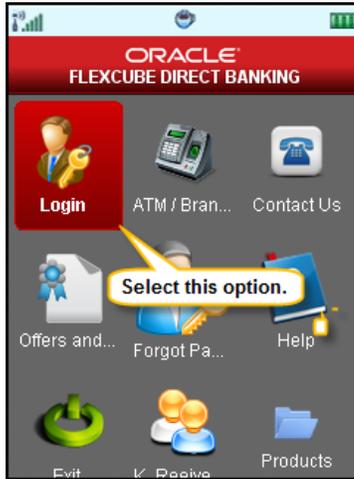
The following *Login* page is displayed.

Login Page
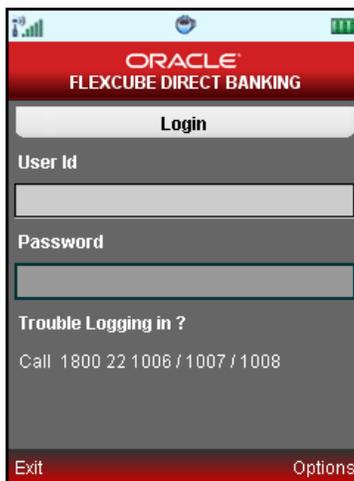
2. Enter the valid credentials.
3. Click **Options** as shown in the following screenshot.

Login
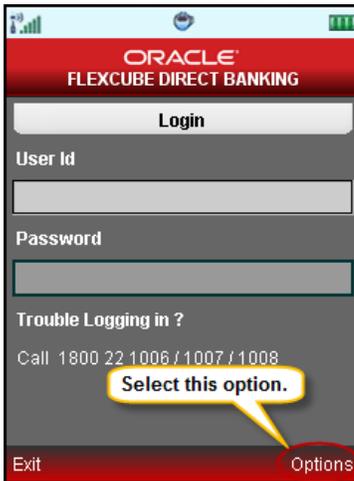
The following pop-up is displayed.

Options for Login
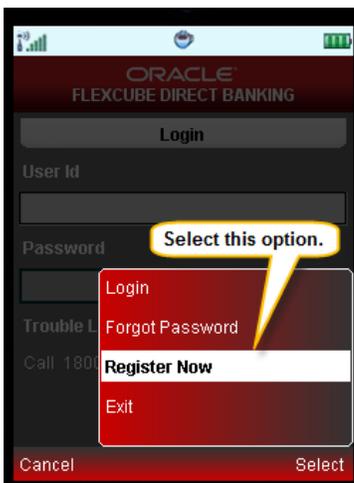
4. Select the **Register Now** option from the pop-up. The following page is displayed.

Channel On-boarding – Existing Customer?
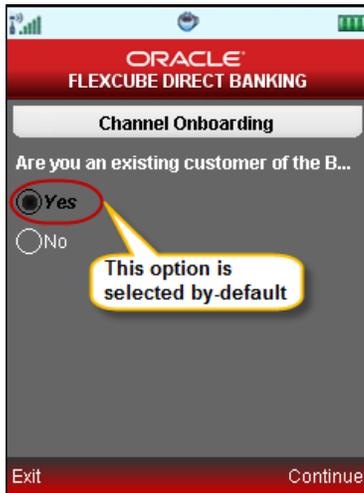
5. Select **Yes**.

6. Click **Continue**. The following page is displayed.

Channel On-boarding – Relationship Type
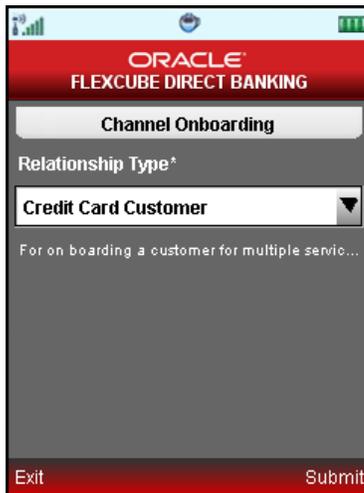
Field Description

Field Name	Description
Online Application Form	

Relationship Type   [Dropdown]

Select the desired *Relationship Type* from the dropdown.

- Saving Account Customer
- Credit Card Customer
- Loans/Deposits Customer

Exit   [Action Button]

Click **Exit** to end the process.

Submit   [Action Button]

Click **Submit** to submit the details.

Channel On-boarding – Relationship Type
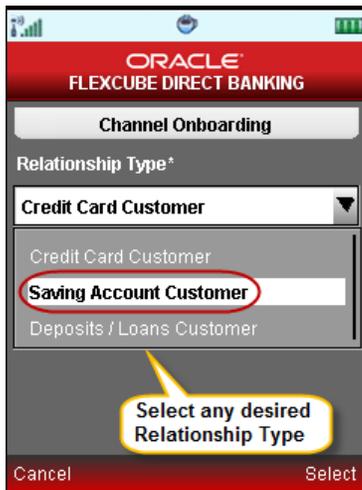
The following page is displayed.

Saving Account Customer

Field Description

Field Name	Description
Online Application Form	
Customer ID	[Mandatory, Input Box, 20] Enter the appropriate *Customer ID*.
Account Number	[Mandatory, Input box, 20] This field is enabled only when *Relationship Type* selected is *Saving Account Customer*. Enter the appropriate *Account Number*.
First Name	[Mandatory, Input box, 35] Enter the desired *First Name*.
Last Name	[Mandatory, Input Box, 35] Enter the desired *Last Name*.

7. Enter the appropriate details in the respective fields.

Saving Account Customer Details

Field Description

Field Name	Description
Online Application Form	
Customer ID	[Mandatory, Input Box, 20] Enter the appropriate *Customer ID*.
Account Number	[Mandatory, Input box, 20] Enter the appropriate *Account Number*.
First Name	[Mandatory, Input box, 20] Enter the appropriate *First Name*.
Last Name	[Mandatory, Input Box, 20] Enter the appropriate *Last Name*.

Saving Account Customer Details

Field Description

Field Name	Description
Online Application Form	
Login Password	[Mandatory, Input Box, 20] Enter the desired *Login Password*.
Confirm Login Password	[Mandatory, Input box, 20] Re-Enter the desired *Login Password*.
Transaction Password	[Mandatory, Input box, 20] Enter the desired *Transaction Password*.
Confirm Transaction Password	[Mandatory, Input Box, 20] Re-Enter the desired *Transaction Password*.
Options	[Action Button] Click *Options* to select the desired option from the following: • View Messages • View User ID Policy • View Login Password Policy • View Transaction Password Policy • Submit
Cancel	[Action Button] Click *Cancel* to cancel the process.

8. Select **Submit** from *Options*.

Submit Details
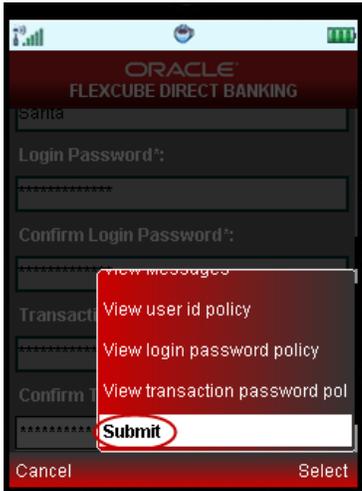
The screen displays the *Success Message* for the user enrollment.

Success Message
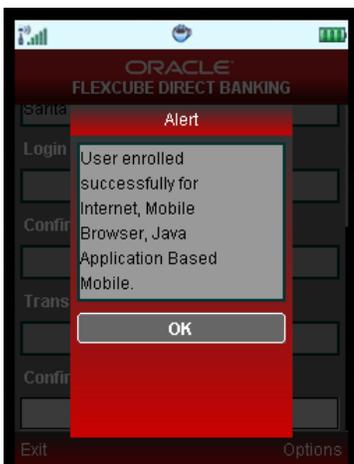
9. Click **OK**. The following page is displayed.

Successful Registration
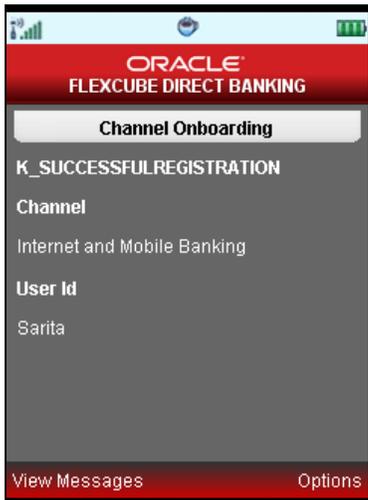
10. Click **OK** from *Options*. The *Login* page is displayed.

Note: The *Re-Login* and follow the process for the *Existing Customer* of the bank.

For the Prospect Customer:

1. Select **Products** on the *Home* page, as shown in the following screenshot:

Home Page

The following page is displayed.

2. Select the appropriate *Product Type*.

Product Category
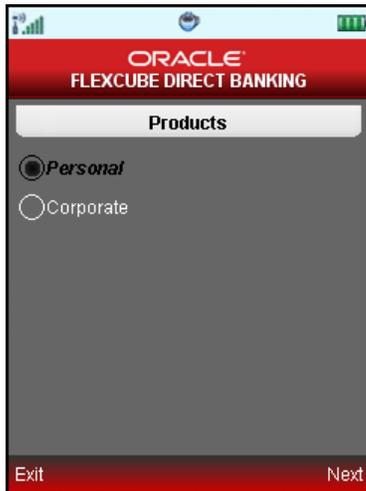
Field Description

Field Name	Description
Online Application Form	
Products	[Radio Buttons] Select the desired *Product Type* from the following: • Personal • Corporate
Exit	[Action Button] Click **Exit** to end the process.
Next	[Action Button] Click **Next** to continue with the process.

3. Select the desired *Product Group.*

Product Showcase

Field Description

Field Name	Description

Online Application Form

Products	[Radio Buttons] Select the desired option from the following: • Business Loans • Current Accounts • Savings Accounts • Trade Loans
Exit	[Action Button] Click **Exit** to end the process.
Options	[Action Button] Click **Options** to select the desired option: • Next • Back • View Application Status • Exit

Note: Please refer to the *Product - Current Accounts Overdraft* to apply online for the remaining products.

Certain fields are product-specific and are mandatory.

4.1   Current Accounts Overdraft

The user can follow the procedure below to fill the *Online Application Form* for the *Current Accounts*.

To create a new Current Account Overdraft:

1. Click **Current Accounts** on the *Product Group* page, as shown in the following screenshot.

Product Group
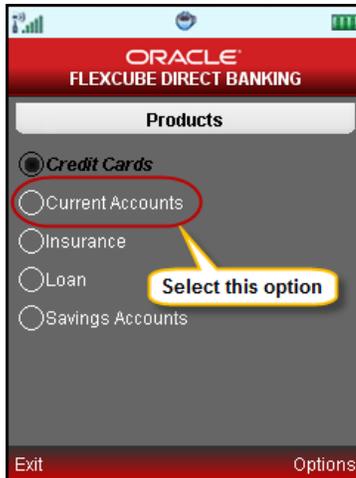
The following page is displayed.

Product Group – Current Accounts
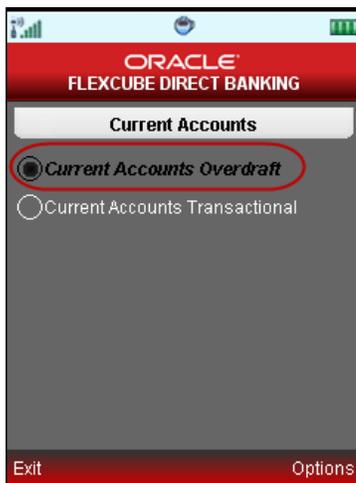
2. Click the *Current Accounts Overdraft*. The following page is displayed.

3. Select **Next** from *Options*. The following page is displayed.

Current Accounts Overdraft
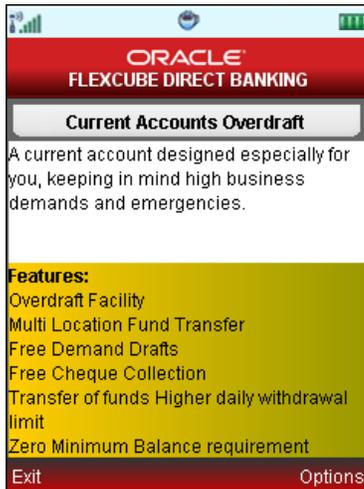
4. Select **Apply Now** from *Options*, as shown in the following screenshot:

Options
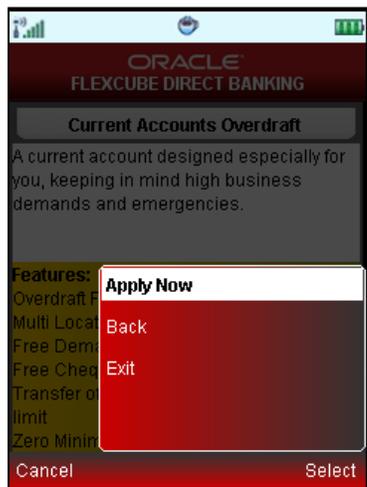
The following page is displayed.

Are You an Existing Customer?
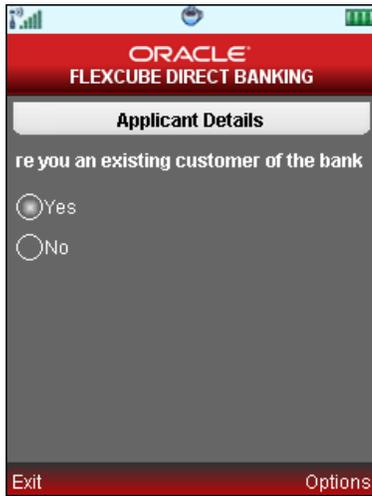
5. Select **Yes**.

6. Select **Continue** from *Options*.

Existing Customer Details
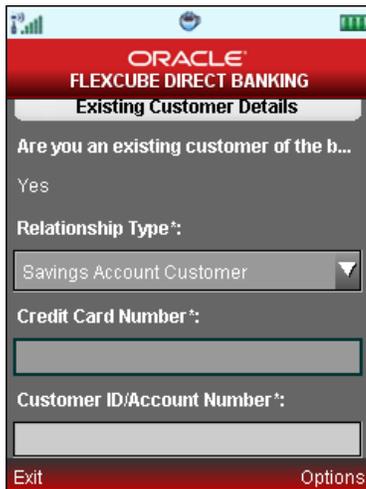
Field Description

Field Name	Description
Existing Customer Details	
Are you an existing customer of the bank	[Display] It displays the selected option, either *Yes* or *No*.

Field Name	Description
Relationship Type	[Dropdown]
	This field appears only if you are an existing customer of the bank.
	Select the desired option from the following:
	• Savings Account Customer
	• Credit Card Customer
	• Loans/Deposits Customer
Credit Card Number	[Conditional, Input Box, 20]
	This field is enabled only when the *Relationship Type* is *Credit Card Customer*.
	Enter the appropriate *Credit Card Number*.
Customer ID / Account Number	[Mandatory, Input Box, 20]
	Enter the appropriate *Customer ID/Account Number*.

Current Account Overdraft - Online Application Form
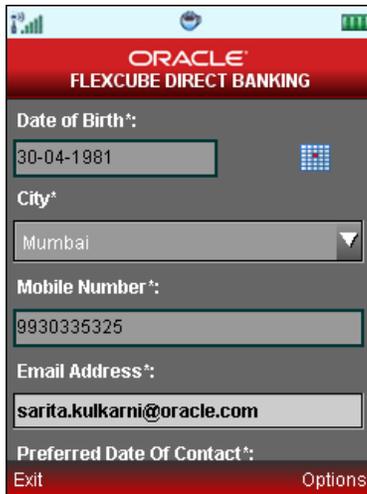
Field Description

Field Name	Description

Online Application Form

Date of Birth	[Date-Picker]
	Select the appropriate *Birth Date* from the *Date-Picker*.

Field Name	Description
City	[Dropdown] Select the appropriate *City* from the following: • Mumbai • Delhi
Mobile Number	[Mandatory, Input Box, 15] Enter the appropriate *Mobile Number*.
Email Address	[Mandatory, Input Box, 255] Enter the valid *Email ID*.
Preferred Date of Contact	[Date-Picker] Select the desired *Date* of contact from the Date-Picker.
Preferred Time of Contact	[Dropdown] Select the desired *Time* from the dropdown.
Options	[Action Button] Select the desired option from the following values: • Continue • Cancel • Exit
Exit	[Action Button] Click **Exit** to cancel the application process.

7. Once the appropriate details are entered in the respective section.

8. Click **Continue** from *Options*. The following page is displayed.

Current Account Overdraft - Online Application Form

Field Description

Field Name	Description
Online Application Form	
Type of Ownership	[Mandatory, Dropdown] Select the appropriate *Type of Ownership* from the dropdown: • Company • Other • Partnership Firm • Sole Proprietor • Trust Association
Others	[Conditional, Input Box, 50] This field is enabled only when the *Type of Ownership* selected is Other.
Type of Business	[Dropdown] Select the appropriate *Type of Business* from the following: • Manufacturing • Other • Retail • Services
Others	[Conditional, Input Box, 50] This field is enabled only when the *Type of Business* selected is *Other*.

Current Account Overdraft - Online Application Form

Field Description

Name of Business	[Mandatory, Input Box, 100] Enter the appropriate *Name of Business*.
Currency	[Dropdown] Select the desired *Currency* from the system-configured options.
Annual Turnover	[Mandatory, Input Box, 20] Enter the appropriate value for *Annual Turnover*.
Overdraft Limit Required?	[Dropdown] Select the desired *Options* from the following values: • Yes • No
Continue	[Action Button] Select *Continue* to proceed with the application.
Exit	[Action Button] Click *Exit* to cancel the application process.

9. Once the appropriate details are entered in the respective section, click **Continue** from Options. The following page is displayed.

Upload Document
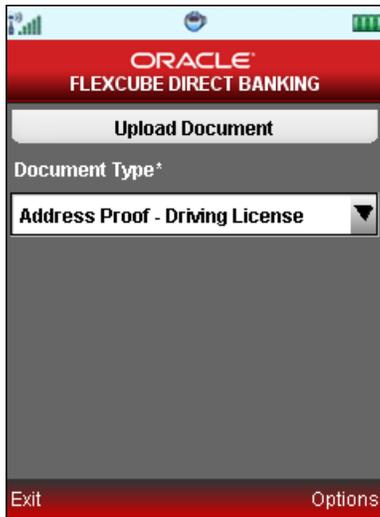
Field Description

Field Name	Description
Upload Document	
Document Type	[Dropdown] Select the desired *Document Type* from the system-configured dropdown values.
Options	[Action Button] Select *Options* to select the desired option from the following: • Upload File • Continue • Exit
Exit	[Action Button] Click **Exit** to cancel the application process.

10. Select **Upload File**. The following page is displayed.

Attachments
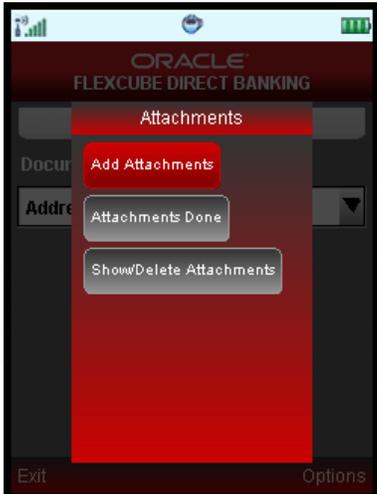
Field Description

Field Name	Description
Attachments	
Add Attachments	[Action Button]
	Click **Add Attachments** to add more attachments to the uploaded document list.
Attachments Done	[Action Button]
	Click **Attachments Done** if all the required documents are uploaded.
Show / Delete Attachments	[Action Button]
	Click **Show / Delete Attachments** to view and delete the uploaded docs from the list, if required.

11. Once done with the attachment uploading, click **Continue** from *Options*. The following page is displayed.

Current Account Overdraft - Online Application Form
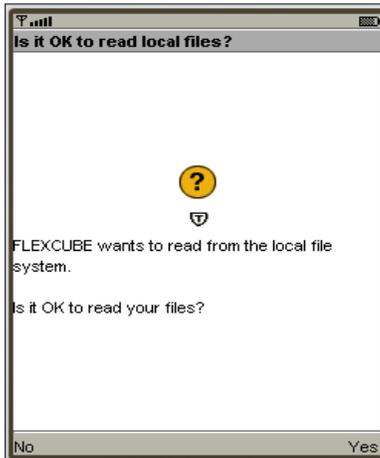
12. Click **Yes** to proceed further. The following page is displayed.

Current Account Overdraft - Online Application Form
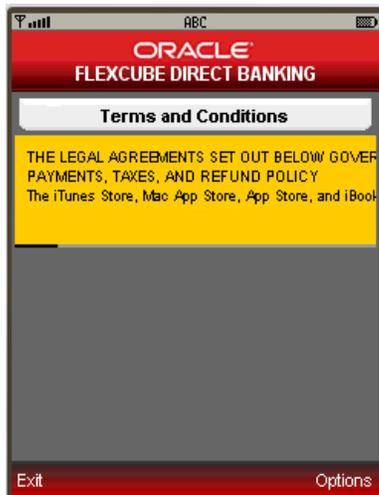
13. Once the *Terms and Conditions* are accepted, click **Continue** from *Options.* The following page is displayed.

Current Accounts Overdraft – Online Application Form – Security Code

Field Description

Field Name	Description
Security Code	
Captcha Image	[Display] Displays the *Security Code*.
Security Code	[Mandatory, Input Box] Enter the above *Security Code*.
Options	[Action Button] Click **Continue** from *Options*.

Current Account Overdraft - Online Application Form – Verify

14. Once all the information is verified, click **Confirm from** *Options*. The following *Confirmed* page is displayed.

Current Account Overdraft - Online Application Form – Confirm
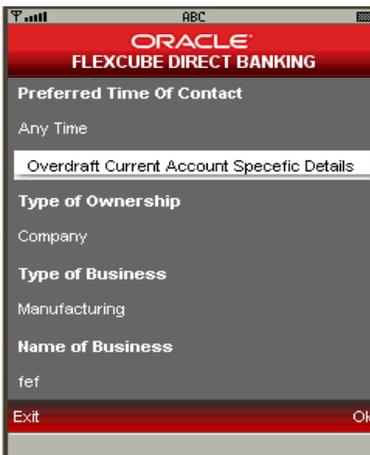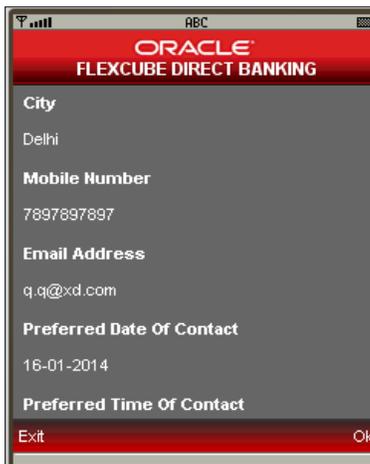
15. Click **OK**.

5. Account Details

This feature provides all the *Current and Saving Account Details.* It also provides the *Current Balances* and with its respective *Currency Type* details.

To View the Account Details:

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Accounts > Currents and Savings > Account Details** icon from the menu. The system displays the *Account Details* screen.

Account Details
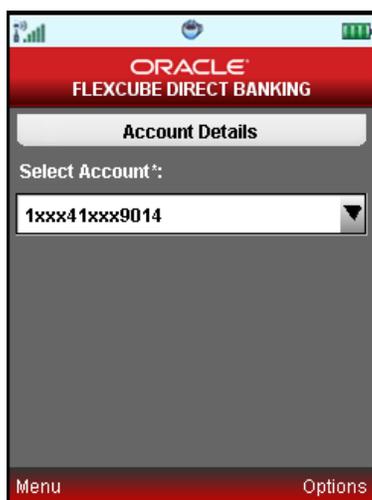
Field Description

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

3. Select **Submit** from *Options*. The system displays the *Account Details* screen.
    OR
    Select **Home** from *Options* to return to the *Menu* screen.
    OR
    Select **Exit** from *Options* to exit from the application.
    OR
    Select **Menu** from *Options* to return to the *Sub-Menu* screen.

Account Details
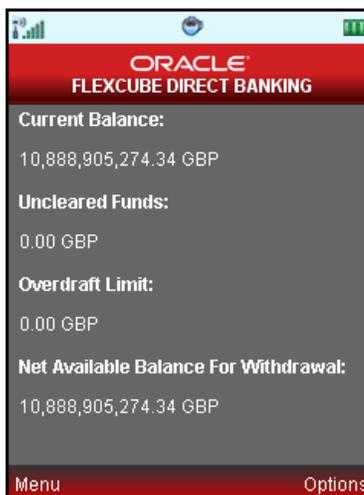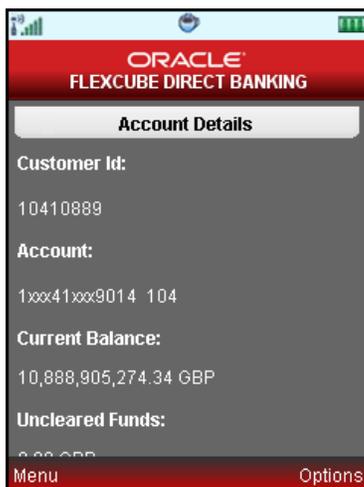
Field Description

Field Name	Description
Customer Id	[Display] This field displays the **Customer Id** of the user.
Account Number	[Display] This field displays the **Account Number** of the customer's account.
Current Balance	[Display] This field displays the **Current Balance** of the account along with the account currency.

Field Name	Description
Un-Cleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft Limit	[Display] This field displays the **un-cleared funds** of the account.
Net Available Balance for Withdrawal	[Display] This field displays the **Net Available Balance** for withdrawal.

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

6. Account Activity

Using this option, you can get the *Account Activity Details* for a selected account and for a specified period.

To View the Account Activity Details:

1. Log on to the *J2ME based 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, Dropdown]
	Select the account from the dropdown list for *Account Activity*.
Search By	[Mandatory, Dropdown]
	Select the *Search By* option for account activity to be displayed from the dropdown list.
	The options are:
	• Last 2 Days
	• Last 5 Days
	• Between Two dates
From Date	[Conditional, Alphanumeric, 10]
	Type the date from which the account activity is to be viewed.
	This field is applicable on selecting between two dates option in search by field.

Field Name	Description
To Date	[Conditional, Alphanumeric, 10]
	Type the date to which the *Account Activity* is to be viewed.
	This field is applicable on selecting between two dates option in search by field.

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

Account Activity
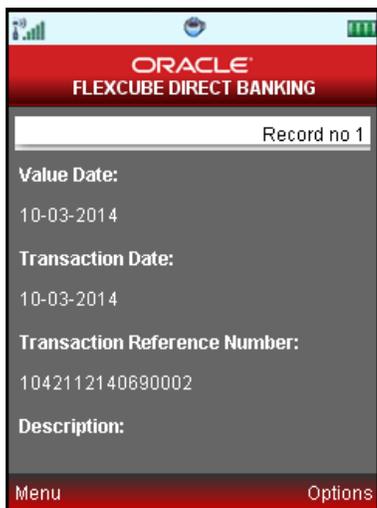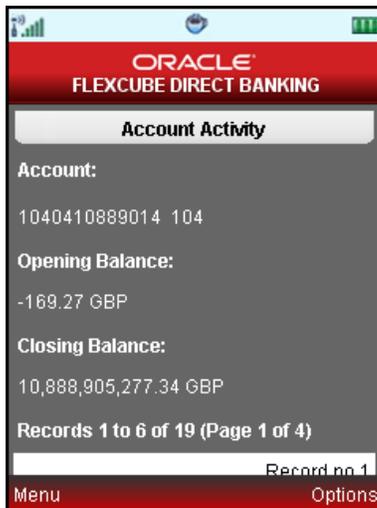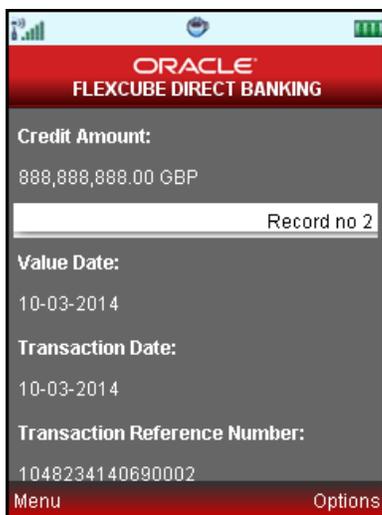
Field Description

Field Name	Description
Account Number	[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.
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*.

Field Name	Description
Credit Amount	[Display] This field displays the *Amount* of the transaction.

4. Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the *Sub-Menu*.

7. My Accounts

The *Account Summary* provides a summarized view of all the accounts mapped to the customer id.

To View the Account Summary:

1. Log on to the *J2ME based Mobile Banking Application*.

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

My Accounts
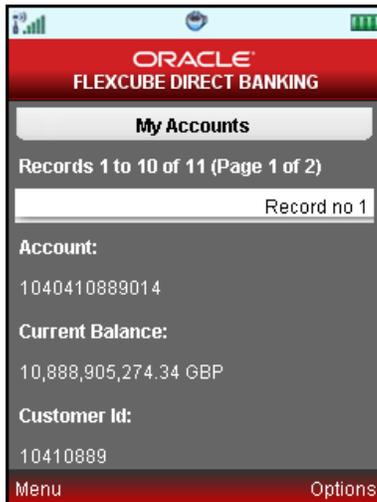
Field Description

Field Name	Description
Record No.	[Display]
	This field displays the *Record Number*.
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 **Home** from *Options* to go to the main *Menu* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select *Next Page*, *Last Page*, *Previous Page*, and *First Page* from the menu to navigate to the respective page.

OR
Select **Menu** from *Options* to return to the *sub menu* screen.

8. Adhoc Statement

This menu allows you to request for an account statement for the period specified.

To Request the Adhoc Statement:

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Accounts > Adhoc Statement** icon from menu using *Up\Down* scroll keys and the select key. The system displays the *Adhoc Statement* screen.

Adhoc Statement Request
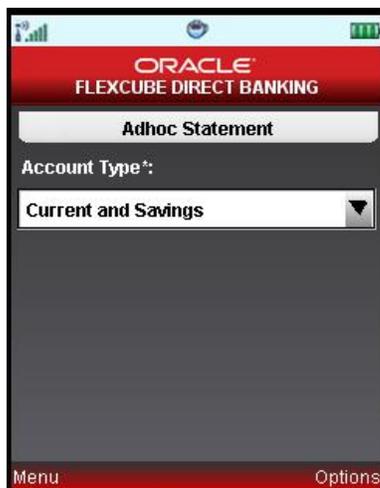
Field Description

Field Name	Description
Account Type	[Mandatory, Drop down]
	Select the *Type of Account* for which statement request is to be made.

3. Select **Submit** from *Options*. The system displays the *Adhoc Statement* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to go the menu screen.
   OR
   Select **Menu** from *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 Number* Radio button from the list of accounts.
From Date	[Mandatory, Alphanumeric, 10] Type the *From Date* as the *Start Date* for the Adhoc statement.
To Date	[Mandatory, Alphanumeric, 10] Type the *To Date* as the *End Date* for the Adhoc statement.

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

Adhoc Statement Verify

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

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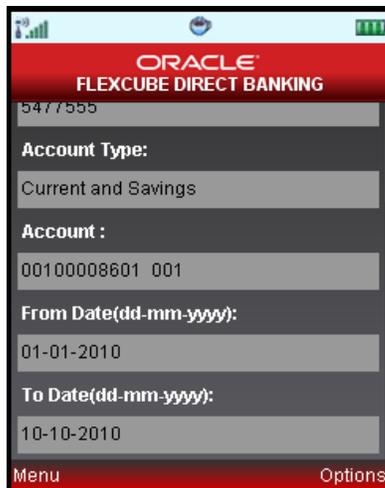
6. Select **Home** from *Options* to get back to the *Menu* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **OK** from *Options*. The initial *Adhoc Statement* screen is displayed.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

9. Stop Cheque

This menu allows you to stop the *Unpaid Cheque Issued* from the account or unblock a blocked/stopped cheque. You can stop or unblock a single cheque.

To Stop a Cheque:

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Services > Cheques > Stop Cheque** icon from the menu using up\down scroll keys and the select key. The system displays the *Stop Cheque* screen.

Stop Cheque

Field Description

Field Name	Description
Select Action	[Mandatory, Dropdown] Select the action to be performed i.e. *Stop* or *Cancel* from the dropdown list.
Select Account	[Mandatory, Dropdown] Select the *Account* for which the request is being made from the dropdown list.
Cheque Number	[Mandatory, Numeric, 20] Input the *Valid Cheque Number* which has to be stopped or unblocked.
Reason	[Mandatory, Alphanumeric, 40] Input the reason of *Stop or Unblock Of cheque for reference*. This field displays an optional field for **Cancel** stopped cheque.

3. Enter the relevant details.

4. Select **Submit** form *Options*. The system displays the *Stop Cheque Verify* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

Stop Cheque Verify

5. Select **Confirm** from *Options*. The system displays the *Stop Cheque Confirm* screen.
   OR
   Select **Change** from *Options* to return to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Menu** from *Options* to return to the S*ub-Menu* screen.

Stop Cheque Confirm

6. Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Menu** from *Options* to get back to the *Sub-Menu* screen.
   OR
   Select **Exit** from *Options* to *exit* from the application.
   OR
   Select **OK** from *Options* to navigate to the *Stop Cheque Initial* screen.

10. My Cheques

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

To Inquire the Cheque Status:

1. Log on to the *J2ME based Mobile Banking Application*.

2. Select **Cheques > My Cheques** icon from the menu using **Up\Down** scroll keys and then press the **Select** key. The system displays the *My Cheques* screen.

My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down]
	Select the account for which the cheque status is to be inquired.
Cheque Number	[Mandatory, Numeric, 20]
	Type the cheque number for which status is to be inquired.

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

My Cheques
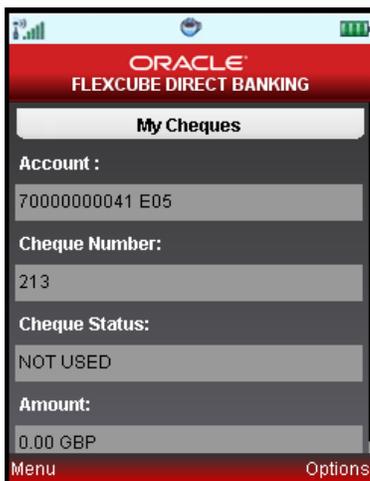
Field Description

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

11.   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 *J2ME based Mobile Banking Application*.

2. Select **Services > Cheques > Request Cheque Book** icon from the menu using **Up\Down** scroll keys and then press the **Select** key. The system displays the *New Cheque Book* screen.

New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down] Select the account for which the new cheque book is to be issued.
Cheque Book Option	[Mandatory, Drop down] Select the *Cheque Book* option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 25 Leaves • Cheque Book With 50 leaves
Mode of Delivery	[Mandatory, Drop down] Select the *Mode of Delivery* for the *Cheque Book*. The options are: • Branch • Courier

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

New Cheque Book

OR
Select **Menu** from *Options* to get back to the *Sub-Menu* screen.

New Cheque Book – Verify

4. Select **Confirm** from *Options*. The system displays the *New Cheque Book – Confirm* screen.
OR
Select **Change** from *Options* to navigate to the previous screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Menu** from *Options* to get back to the *Sub-Menu* screen.

New Cheque Book – Confirm

5. Select **Home** from *Options* to get back to the *Menu* screen.
OR
Select **View Messages** from *Options* to view the messages.
OR
Select **Exit** from *Options* to exit from the application.

OR
Select **Ok** from *Options*. The initial *New Cheque Book* screen is displayed.
OR
Select **Menu** from *Options* to return to the *sub menu* screen.

12. 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 *J2ME based Mobile Banking Application*.

2. Select **My Loans > Loan Details** icon from the menu by using the up/down arrow keys. The system displays the *Loan Details* screen.

Loan Details
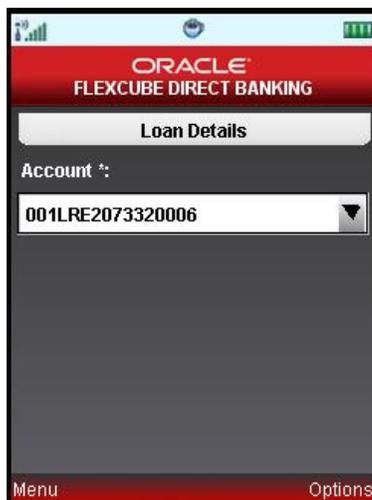
Field Description

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

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

Loan Details

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the **Account Number** of the Customer for the *Loan Amount*.
Customer Id	[Display] This field displays the *Customer Id* of the Customer.
Product Name	[Display] This field displays the *Product Name* of the *Loan Account*.
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the Approved *Loan Amount*.
Interest Rate	[Display] This field displays the *Rate of Interest* charged for the loan.
Maturity Date	[Display] This field displays the *Loan Maturity Date*.
Disbursed Loan Amount	[Display] This field displays the *Loan Amount* disbursed till date.
Outstanding Loan Details	

Field Name	Description
Principal Balance	[Display] This field displays the *Principal Balance* from the loan account.
Next Installment Date	[Display] This field displays the *Date* for the next installment.
Next Installment Amount	[Display] This field displays the *Amount* for the next installment.
Installment Arrears	[Display] This field displays the installment arrears for the *Loan Account*.
Loan Outstanding	[Display] This field displays the *Loan Outstanding Amount* that has to be paid.

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

13.   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 *J2ME Based Mobile Banking Application*.

2. Select **My Loans > Financing Details** icon from the menu by using the up/down arrow keys. The system displays the *Financing Details* screen.

Financing Details

Field Description

Field Name	Description
Account	[Mandatory, Dropdown]
	Select the account from the dropdown list.

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

Financing Account Details

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the account numbers under a particular *Customer ID*.
Customer Id	[Display] This field displays the *Customer Id* of the selected account.
Product Name	[Display] This field displays the financing *Product Name*.
Financing Details	
Amount Financed	[Display] This field displays the *Financed Amount*.
Profit Rate	[Display] This field displays the *Profit Rate* applicable to the financing account.
Maturity Date	[Display] This field displays the *Maturity Date* of the financing account.
Lease Type	[Display] This field displays the *Type of the Lease*. This field is displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.

Field Name	Description
Lease Payment Mode	[Display] This field displays the type of payment mode opted. This field is displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.

Outstanding Financing Details

Field Name	Description
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 **Home** from *Options* to get back to the *Menu* screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

14. Mail Box

This option allows you to communicate with the *Bank Administrator*.

To Access the Mailbox options:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Services > Mailbox** icon from the menu. The system displays the *Mailbox* screen.

3. Select **Compose** from *Options*. The system displays the *Compose Message* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.
   OR
   Select **Interactions** from the dropdown and click **Submit** from *Options*. The system displays the *Interactions / Inbox* screen.

Inbox

4. Select the message from the dropdown.

5. Select **View** from *Options*. The system displays the *View Inbox* screen.
   OR
   Select **ATG** from *Options* to call bank officials for any clarification.
   OR
   Select **Back** from *Options* to return to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

14.1   Inbox

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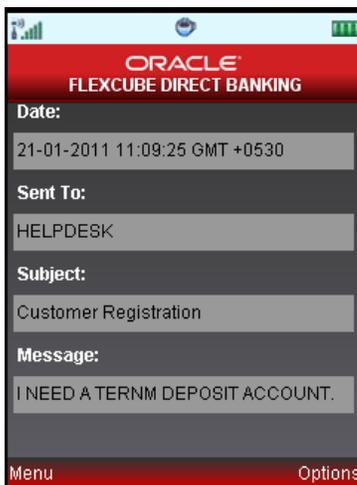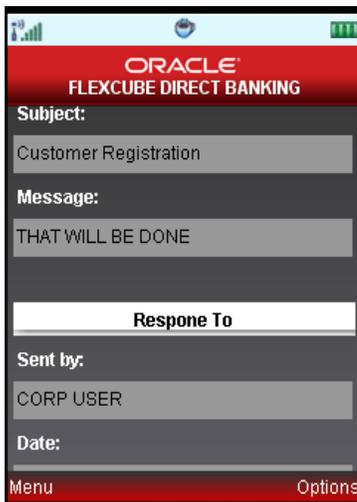
6. Select **Back** from *Options* to return to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.
   OR
   Select **ATG**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

7. Select **Bulletin** from *Options*. The system displays the *View Bulletin* screen.

14.2 Bulletin

View Bulletin

8. Select the message to be viewed from the dropdown list.

9. Select **View** from *Options*. The system displays the message in the *Bulletins* screen.
   OR
   Select **ATG** from *Options* to call bank officials for any clarification.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.

Bulletins
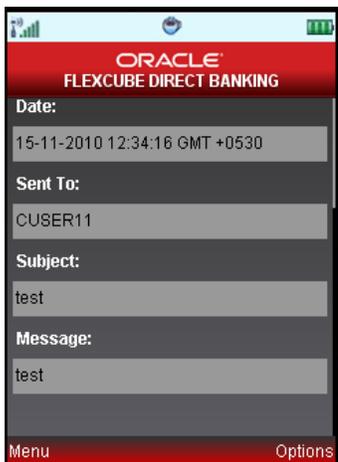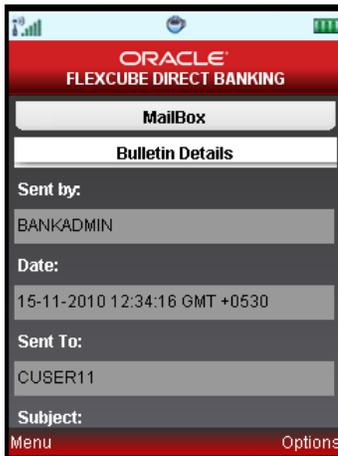
10. Select **Back** from *Options* to return to the previous screen.
    OR
    Select **Exit** from *Options* to exit the application.
    OR
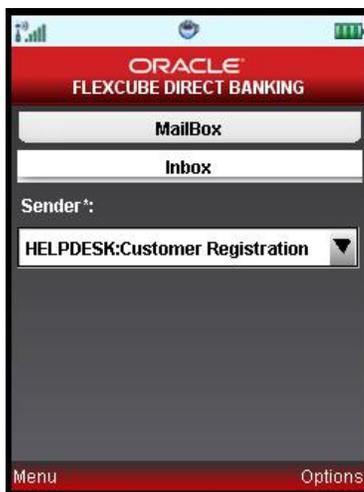   Select **Home** from *Options* to navigate to the menu screen.
    OR
    Select **Menu** from *Options* to return to the sub menu screen.

11. Click **Sent Messages** on the mailbox screen from *Options*. The system displays the *Sent Messages* screen.

14.3   Sent Messages

Sent Messages

12. Select the message to be viewed using up/down arrow keys and then the **Select** key.

13. Select **View** from *Options*. The system displays the message in the *Sent Message* screen.
OR
Select **ATG** from *Options* to call bank officials for any clarification.
OR
Select **Back** from *Options* to navigate to the previous screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Menu** from *Options* to return to the sub menu screen.

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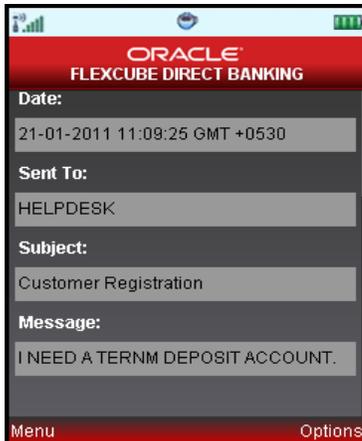
14. Select **Home** from *Options* to navigate to the menu screen.
    OR
    Select **ATG** from *Options* to call bank officials for any clarification.
    OR
    Select **Back** from *Options* to return to the previous screen.
    OR
    Select **Exit** from *Options* to exit the application.
   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

14.4   Compose

Compose
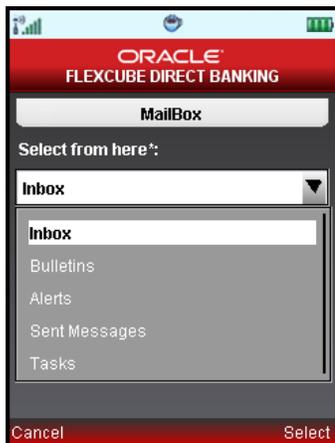
15. Click the value – **Inbox** from *Options* menu. The system displays the following pop up.

Compose from Options
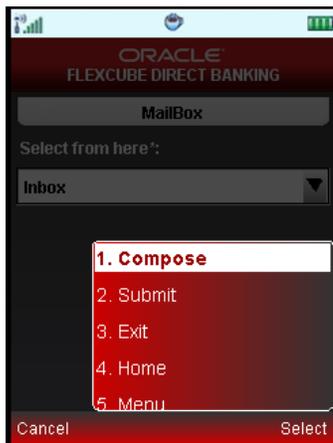
16. Select the **Compose** option to compose any message.

    You can also view *Alerts & Tasks* by selecting those options from the first screen shown above.

Mailbox
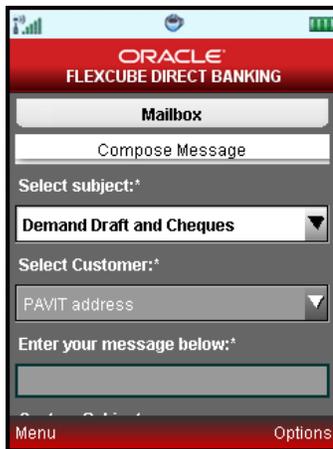
17. Select the **Subject and Customer** using up/down arrow keys and then the **Select** key.

18. In case if the subject selected is "I will type my own subject", then you can type your customized subject in the *Custom Subject* field.

19. Enter the message (mandatory).

20. Select **Exit** from *Options* to exit from the application.
    OR
    Select **Inbox** from *Options* to return to the Inbox screen.
    OR
    Select **ATG** from *Options* to call bank officials for any clarification.
    OR
    Select **Home** from *Options* to navigate to the menu screen.
    OR
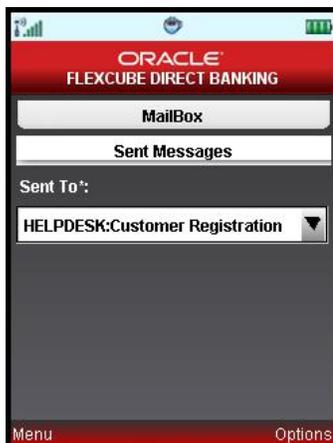   Select **Menu** from *Options* to return to the sub menu screen.
    OR
    Select **Add Attachment** from *Options* to add any attachment to the message. The system

displays the **Screen 1**.
OR
Click **Send** from *Options*. The system displays the following *Confirmation* screen for the message sent as shown in the **Screen 2**.

Compose
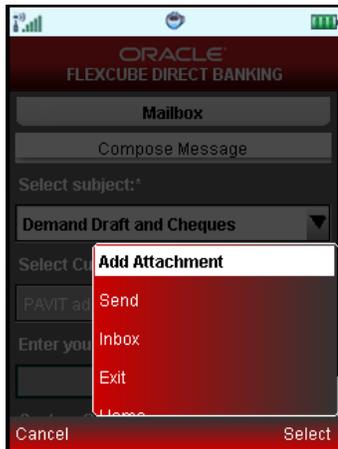
21. Click **Add Attachments** to attach any document. The system opens one alert screen to browse and select file to be attached.
    OR
    Click the **Show/Delete Attachments** to view or delete any of the attachments.
    OR
    Click **Attachments Done** when attachments are finished. The system returns to the following screen.

Note: The maximum number of images than can be attached is **5**. The size of any image should not be greater than **1 MB** & overall size of all the attachments should not exceed **2 MB**.

Mailbox
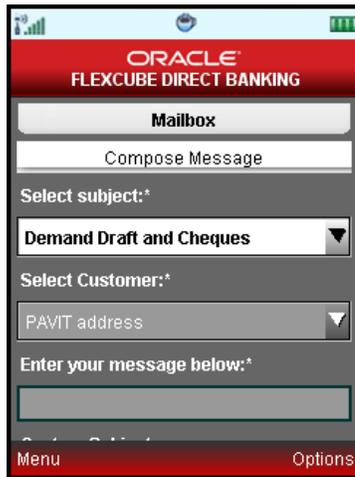
22. Select **Exit** from *Options* to exit from the application.
    OR
    Select **Inbox** from *Options* to return to the Inbox screen.
    OR
    Select **ATG** from *Options* to call bank officials for any clarification.
    OR
    Select **Home** from *Options* to navigate to the *Menu* screen.
    OR
    Select **Menu** from *Options* to return to the sub *Menu* screen.
    OR
    Select **Add Attachment** from *Options* to add any attachment to the message. The system
    displays the following screen.
    OR
    Click **Send** from *Options*. The system displays the following *Confirmation* screen for the message
    sent.

Mailbox
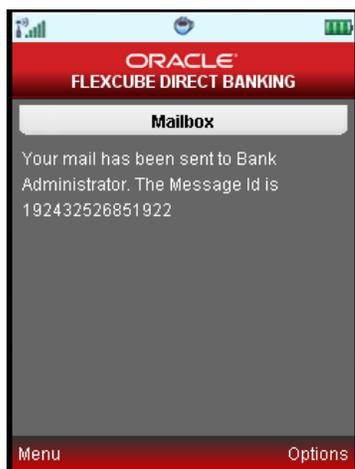
23. Select **Exit** from *Options* to exit from the application.
    OR

Select **OK** from *Options* to return to the compose message screen.
OR
Select **ATG** from *Options* to call bank officials for any clarification.
OR
Select **Home** from *Options* to navigate to the *Menu* screen.
OR
Select **Menu** from *Options* to return to the *sub menu* screen.

# 15.   Forex Inquiry

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

To Inquire the Foreign Exchange Rates:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Customer services > Exchange Rate Inquiry** from the menu using up\down scroll keys and click the select key.

3. Select the **Submit** option. The system displays the *Foreign Exchange Rate Inquiry* screen.

Foreign Exchange Rate Inquiry

Field Description

Field Name	Description
From Currency	[Display]
	This field displays the *Base Currency* to enquire the exchange rate.
To Currency	[Mandatory, Dropdown]
	Select the currency to which the *Exchange Rate* is being asked for from the dropdown list.

4. Select the desired value for *To Currency*.

5. Select **Submit** from *Options*. The system displays the *Foreign Exchange Rate Inquiry* screen.
    OR
    Select **Exit** from *Options* to exit from the application.
    OR
    Select **Home** from *Options* to navigate to the *Menu* screen.
    OR
    Select **Menu** from *Options* to return to the *sub menu* screen.

Foreign Exchange Rate Inquiry
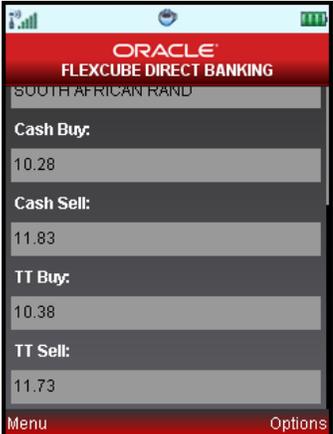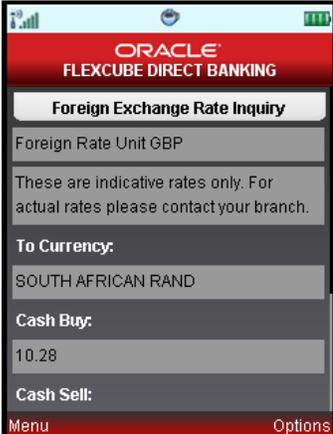
Field Description

Field Name	Description
Foreign Rate Unit	[Display] This field displays the *Foreign Rate Unit Currency*.
To Currency	[Display] This field displays the *Currency* to which the *Exchange Rate* is being asked for.
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*.

Field Name	Description
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.

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

16.   Beneficiary Maintenance

A business user having access to *Beneficiary Maintenance* can maintain b*eneficiary*. You can also specify if the beneficiary template created is available to other users of the same *Primary Customer ID* by specifying the *Template Access Level* as *Public.*

If the template is created with the *Template Access Level* as *Private*, it is available only to the user who has created it.

The *Search* criteria allow searching the beneficiary templates created earlier. The *Beneficiary Maintenance* is supported for the following Transactions.

- Domestic Transfer

- Internal Transfer

- International Transfer

To Navigate through Beneficiary Maintenance:

1. Navigate through the menus to *Transfers > Beneficiary Maintenance*.

Beneficiary Maintenance
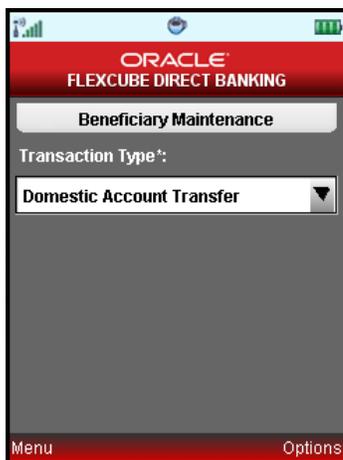
Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop-Down]
	Select the *Transaction Type*, for which template is to be searched, from the drop-down list.

2. Select any desired *Transaction Type* for which beneficiary is to be created.

Create Bene
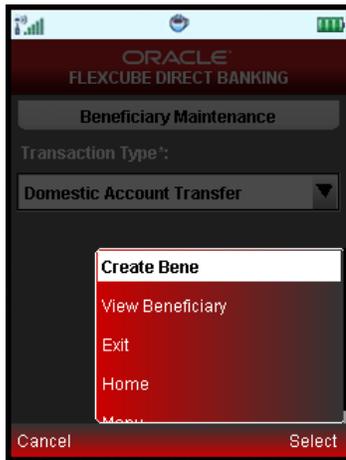
3. Click **Create Bene** from *Options.* Below shown is the screenshot for *Domestic Account Transfer Beneficiary*.

Beneficiary Maintenance

Field Description

Field Name	Description
Beneficiary ID	[Mandatory, Alphanumeric, 10] Type the *Beneficiary ID*
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the *Beneficiary Name*
Account Type	[Mandatory, Drop down] Select the *Account Type*

4. Click **Submit** from *Options.* It navigates you to the next screen as shown below:

Domestic Transfer – Beneficiary

Field Description

Field Name	Description
Beneficiary Account No	[Mandatory, Alphanumeric, 35] Type the *Beneficiary Account Number*
Beneficiary Email	[Optional, Alphanumeric, 35] Type the *Beneficiary Email ID*
National Clearing Code Type	[Optional, Drop-Down] Select the *National Clearing Code Type* from the drop-down list
National Clearing Codes	[Optional, Search, Lookup] Click the **Look Up** icon to search the *Beneficiary Bank/Branch Code*

Field Name	Description
Visibility	[Mandatory, Drop-Down] Select the **Beneficiary Access Level** from the drop-down list The options are: • Public • Private

5. Click the **Look up** button for **National Clearing Code** from *Options*. The system displays the following screen.

Beneficiary Maintenance
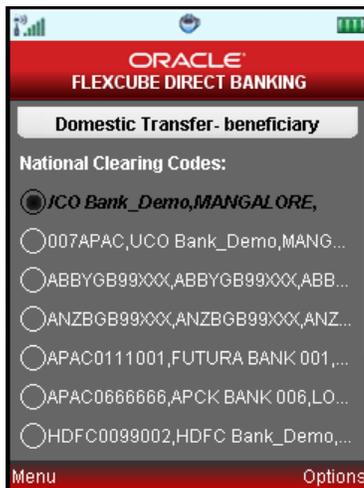
6. Select any code and click the **Submit** option. The system returns to the following screen.

Beneficiary Maintenance Verify
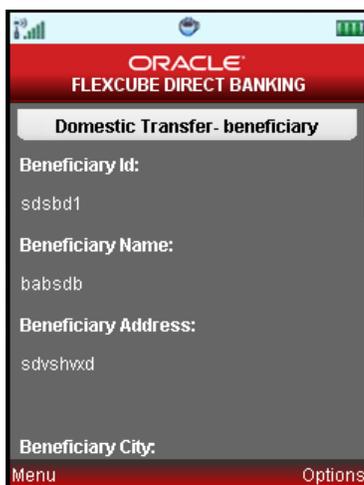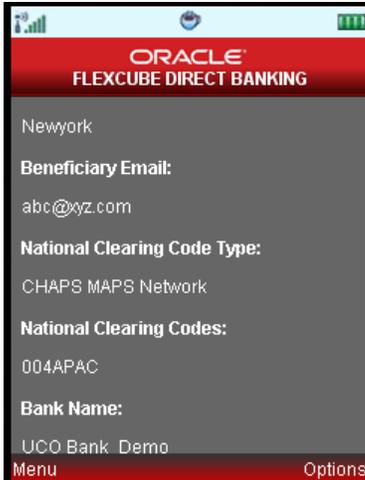
7. Click **Submit** from *Options*. The system displays the *Confirm* screen as shown below:

Beneficiary Maintenance Confirm
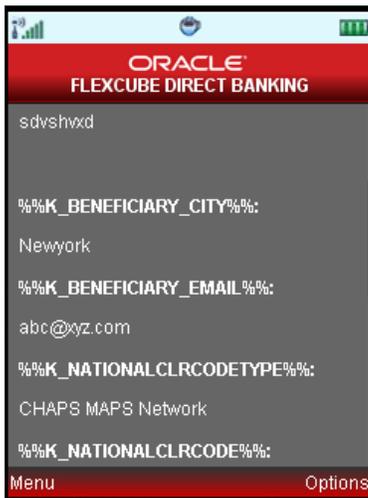
8. Click **OK**. The system displays the *Initial Beneficiary Maintenance* screen.

17.   Own Account Transfer

Using the *Own Account Transfer* option, you can initiate funds transfer between any of your accounts, i.e. the accounts that are under the *Customer IDs* mapped to you. Such a transfer can be done either by making a new payment transaction or by using the existing *Beneficiary Details* (for example, templates) to make the payment. The payment can be processed immediately, or on a specific future date, or you can set *Recurring Instructions* with the bank.

To do the Own Account Transfer:

1. You can navigate from *Transfers > Own Account Transfer*.

Own Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown]
	Select the *Source Account*. The drop down menu gives the list of accounts.
To Account	[Mandatory, Dropdown]
	Select the *Destination Account*. The drop down menu gives the list of accounts.
Amount	[Mandatory, Numeric,15]
	Type the *Amount* to be transferred in the destination account currency.
Narrative	[Optional, Alphanumeric, 80]
	Type the details of the payment.

2. Click **Options** menu in the above screen. The system displays the following pop over screen.

Own Account Transfer

Field Description

Field Name	Description
Pay Now	Click the **Pay Now** button to process the funds transfer immediately.
	The transfer can be done in any of the three modes:
	• Pay Now • Pay Later • Pay Periodically
	by setting up *the* standing *i*nstruction.
Pay Later	Click the **Pay Later** button to make the funds transfer on a future date.

Note: The *Pay Later* transactions are future dated transactions. Hence all the *Pay Later* payments will be available under *My Scheduled Payment*. For further details, please refer to the *My Schedule Payment* section.

Pay Periodically Setup Standing Instruction	**Note**: The *Transfer Date* to be selected should lie between the *Start Date* and the *End Date*.
	Start Date – Current Date + No of days (1 to 20)
	End Date – Current Date + 365 Days
	If the *Transfer Date* happens to be a non-working day or a holiday, then the transaction is processed on the next working day.

Field Name	Description
Pay Now	Click the **Pay Now** button to process the funds transfer immediately. The transfer can be done in any of the three modes: • Pay Now • Pay Later • Pay Periodically by setting up *the* standing *i*nstruction.
Payment Execution Frequency when Pay Periodically is selected	Select the *Standing Instruction* execution frequency for the *Funds Transfer* from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly
Cancel	Select **Cancel** to cancel the transaction.

3. Below shown is when the **Pay Now** is clicked. The system asks for any future date at which payment is to be made.

Own Account Transfer – Pay Now
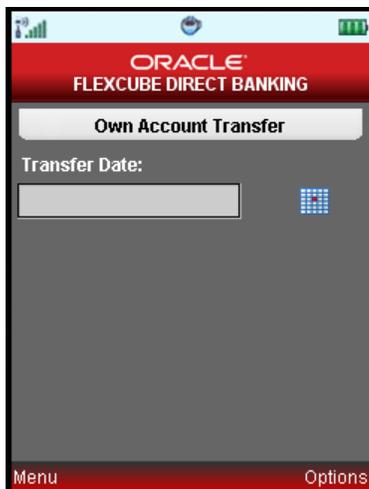
Field Description

Field Name   Description

Pay Now

Transfer Date
    [Conditional, Date-Picker]

This field is displayed when the *Payment Option* selected is *Pay Now*.

Select the desired *Transfer Date* using the *Date-Picker*.

Pay Periodically

From Date
    [Conditional, Date-Picker]

This field is displayed when the *Payment Option* selected is *Pay Periodically*.

Select the desired *From Date*.

To Date
    [Conditional, Date-Picker]

This field is displayed when the Payment Option selected is *Pay Periodically*.

Select the desired *To Date*.

Frequency
    [Conditional, Dropdown]

Select the desired frequency from the dropdown.

Cancel
    [Action Button]

Select *Cancel* to cancel the transaction.

Submit
    [Action Button]

Click **Submit** to proceed with the transaction.

4. Click **Submit** from *Options*. The following *Alert* is displayed.

Alert
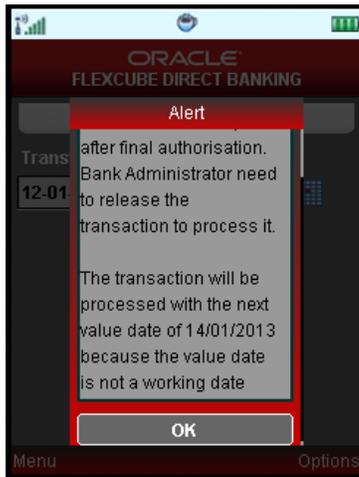
5. Click **OK**.

6. The system displays the *Own Account Transfer – Verify* screen as shown below:

Own Account Transfer – Verify
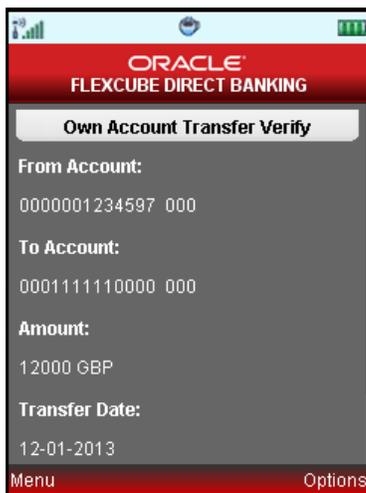
7. Click the **Change** button to change the entered information.
   OR
   Click the **Confirm** button from *Options*. The system displays the *Own Account Transfer – Confirm* screen.

Own Account Transfer - Confirm

8. Click **OK** button from *Options*. The *Domestic Payment Confirm* screen is displayed.

18. Internal Transfer

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

To do the Domestic Account Transfer:

1. Navigate through the menus to *Transfers > Internal Transfer*.

Internal Transfer – Initiate
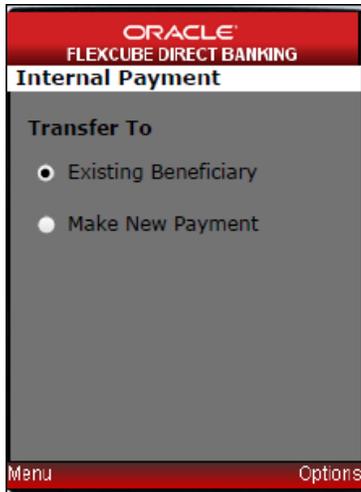
2. Select the desired *Beneficiary Type* and click **Continue** from *Options*. The system displays the following *Internal Transfer* screen.

Internal Transfer

Internal Payment

Purpose

- Select One -

Other

Enter Narrative

Narrative

Enter Narrative

Menu   Options

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Dropdown] Select the desired beneficiary from the dropdown.
From Account	[Mandatory, Dropdown] Select the desired source account from the dropdown - *From Account for the Internal Transfer*.
Amount	[Mandatory, Numeric, 15] Type the desired *Amount* for the transfer.
Currency	[Mandatory, Drop-down] Select the appropriate *Currency Type*.
Purpose of Remittance	[Mandatory, Dropdown] Select the *Purpose of Remittance* from dropdown.
Other	[Conditional, Input Box, 35*2] This field is available only if the "**Other***"* option is selected from the dropdown available for remittance.
Narrative	[Optional, Alphanumeric, 35] Type the *Narrative* for the transaction.
View Bene Details	[Action Button] Click this button to check the *Beneficiary Details*.
Pay Now	[Action Button] Click this button to make an immediate payment.
Pay On	[Action Button] Click this button to make a payment on the selected date.

Field Name	Description
Pay Periodically	[Action Button]
	Click this button to make a payment on the periodic basis with *SI Execution*.
Cancel	[Action Button]
	Click **Cancel** to cancel the transaction.

3. Click **Continue** from *Options.* If the user clicks *Pay Later*, then the following page is displayed.

Internal Transfer – Transfer Date

4. Select the desired *Transfer Date* from the *Date-Picker*.

Internal Transfer – Transfer To – Make New Payment

5. Click **Continue** from *Options*. The following page is displayed.

Internal Transfer

Field Description

Field Name	Description
Beneficiary Account Number	[Mandatory, Input Box] Enter the appropriate *Beneficiary Account Number* in the respective input field.
Beneficiary Search	[Mandatory, Dropdown] Select the desired **Beneficiary** from the dropdown.
Beneficiary Email	[Mandatory, Alphanumeric, 255, Special characters are allowed] Enter the appropriate **Beneficiary Email** in the respective input field.
From Account	[Mandatory, Dropdown] Select the desired **Source Account** from the dropdown - *From Account* for the *Internal Transfer*.

Field Name	Description
Amount	[Mandatory, Numeric, 15] Type the **Amount** for the transfer.
Currency	[Mandatory, Drop-down] Select the appropriate **Currency Type**.
Purpose of Remittance	[Mandatory, Dropdown] Select the **Purpose of Remittance** from the dropdown.
Other	[Conditional, Input Box, 35*2] This field is available only if the "**Other**" option is selected from the dropdown available for remittance.
Narrative	[Optional, Alphanumeric, 35] Type the **Narrative** for the transaction.
View Bene Details	[Action Button] Click this button to check the *Beneficiary Details*.
Pay Now	[Action Button] Click this button to make an immediate payment.
Pay On	[Action Button] Click this button to make a payment on the selected date.

Note: The *Pay Later* transactions are future dated transactions. Hence all the *Pay Later* payments will be available under *My Scheduled Payment*. Refer to the *My Schedule Payment* section for further details.

Field Name	Description
Pay Periodically Setup Standing Instruction	[Action Button] Click this button to make a payment on the periodic basis with *SI Execution*.
From Date	[Conditional, Date-Picker] This field is available only when the *Payment Type* selected is Pay Periodically. Select the desired **From Date** using the date-picker.
To Date	[Conditional, Date-Picker] This field is available only when the *Payment Type* selected is Pay Periodically. Select the desired **To Date** using the date-*p*icker.

Field Name	Description
Payment Execution Frequency when Pay Periodically is selected	[Conditional, Dropdown] This field is available only when the **Payment Type** selected is *Pay Periodically*. Select the *Standing Instruction Execution Frequency* for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half –Yearly • Yearly
Submit	[Action Button] Click **Submit** to submit the details.
Cancel	[Action Button] Click **Cancel** to cancel the transaction.

6. Click **Submit** to submit the details and continue with the further process. The following *Verify* page is displayed.

Internal Transfer – Verify
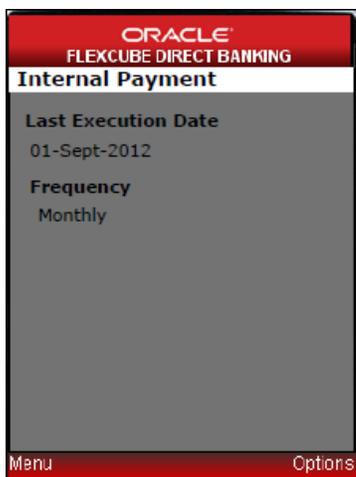
7. Click **Change** from *Options* to make the changes to the details.
   OR
   Click **Confirm** to confirm the details. The following page is displayed.

Internal Transfer – Confirm
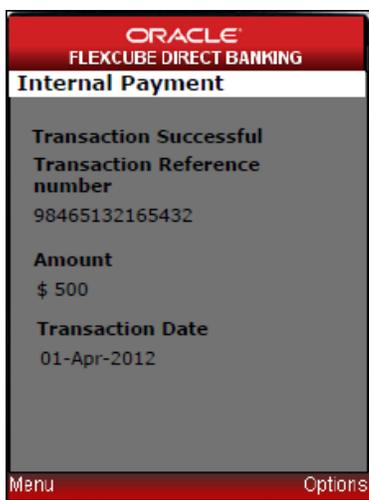
8. Click **Back** to go back to the *Internal Transfer - Initiate* page.

Internal Transfer – Verify

9. Click **View More** to view all details.
   OR
   Click **Confirm** from *Options*. The system displays the *Internal Transfer Confirm* screen.
   OR
   Click the **Change** option. The system displays the *Initial Internal Transfer* screen.

Internal Transfer – Confirm

10. Click the **OK** button. The system displays the *Internal Transfer Confirm* screen.
    OR
    Click the **Download PDF** button to download the *PDF* containing transfer details.

19.   Domestic Transfer

This menu enables you to initiate the *Domestic Account Transfer*. The **Domestic Transfer** is the transfer of amount within the different accounts of the different bank.

To do the Domestic Account Transfer:

1. Navigate through the menus to **Transfers > Domestic Payment**. The following page is displayed.

Transfer to Existing Beneficiary and Pay Later:

Domestic Payment – Initiate

2. Select the desired *Beneficiary Type*.
3. Click **Continue** from *Options*. The following page is displayed.

Domestic Payment – Initiate

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Dropdown] Select the desired beneficiary from the dropdown.
From Account	[Mandatory, Dropdown] Select the desired *Source Account* from the dropdown - *From Account for the Internal Transfer*.
Amount	[Mandatory, Numeric, 15] Type the *Amount* for the transfer.
Currency	[Mandatory, Drop-down] Select the appropriate *Currency Type*.
Purpose	[Mandatory, Dropdown] Select the *Purpose of Remittance* from the dropdown.

Field Name	Description
Other	[Conditional, Input Box, 35*2]
	This field is available only if the "**Other**" option is selected from the dropdown available for *remittance*.
Narrative	[Optional, Alphanumeric, 35]
	Type the *Narrative* for the transaction.

4. Click **Pay Now** from *Options to make an immediate payment.* The following page is displayed.

Domestic Payment

5. Select the desired date using the *Date-Picker*.

If the user selects to make a new payment, then the following page is displayed.

Transfer To – Make New Payment

Domestic Payment – Make New Payment

6. Click **Continue** from *Options*. The following page is displayed.

Domestic Payment – Beneficiary Account Type

Pay Over the Counter
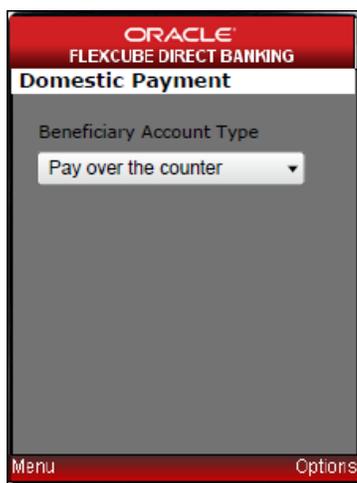
7. Select the **Option - Pay Over** the counter as a *Beneficiary Account Type.* The following page is displayed.

Domestic Payment – Initiate

Field Description

Field Name	Description
Beneficiary Name	[Mandatory, Input Box, 35] Enter the appropriate *Beneficiary Account Number* in the respective input field.
Beneficiary Address	[Mandatory, Input box, 35*2] Enter the desired *Beneficiary Address* in the respective input field.
City	[Mandatory, Input Box, 35] Enter the desired *City* in the respective input field.
Beneficiary Email	[Mandatory, Alphanumeric, 255, Special characters are allowed] Enter the appropriate *Beneficiary Email* in the respective input field.

Field Name	Description
Identification Type	[Conditional, Dropdown]
	This field is available if the *Beneficiary Account Type* selected is – *Receive over the counter*.
	Select the desired *Identification Type* from the dropdown.
Identification Reference Number	[Conditional]
	This field is available if the *Beneficiary Account Type* selected is – *Receive over the counter*.
	Enter the appropriate *Identification Reference Number*.
Beneficiary Bank Details	
Processing Mode	[Mandatory, Radio Button]
	Select the desired value from the following:
	• Normal
	• Urgent
	• The *Processing Mode* value specific for *China Region*
Choose Network	[Mandatory, Radio Button]
	• NEFT
	• RTGS
	• IMPS
	• The *Processing Mode* value specific for *Other Regions*
Bank Code	[Mandatory, Radio Button]
	Select the desired value from the following:
	• NEFT
	• RTGS
	• The *Bank Code* value specific for *Other Regions*
IFSC Code **(in case of India)**	[Display, Look up icon]
	Displays the *Clearing Code* for the Beneficiary Bank.
	The values are auto-populated based on the *Clearing Code* selection.

8. Click **Continue** from *Options*. The following page is displayed.

Domestic Payment

Field Description

From Account	[Mandatory, Dropdown]
	Select the desired *Source Account* from the dropdown - *From Account* for the *Internal Transfer*.
Amount	[Mandatory, Numeric, 15]
	Type the *Amount* for the transfer.
Currency	[Mandatory, Drop-down]
	Select the appropriate *Currency Type*.
Purpose	[Mandatory, Dropdown]
	Select the *Purpose of Remittance* from the dropdown.
Other	[Conditional, Input Box, 35*2]
	This field is available only if the "*Other*" option is selected from the dropdown available for remittance.

From Account [Mandatory, Dropdown]

Select the desired *Source Account* from the dropdown - *From Account* for the *Internal Transfer*.

Narrative [Optional, Alphanumeric, 35]

Type the *Narrative* for the transaction.

Transfer To – Deposit to Account

Transfer To – Make New Payment
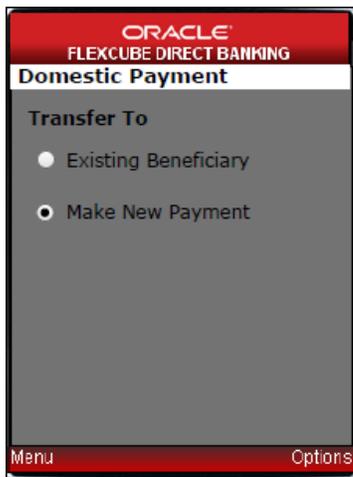
9. Click **Continue** from *Options*.

Domestic Payment – Beneficiary Account Type

Deposit To Account
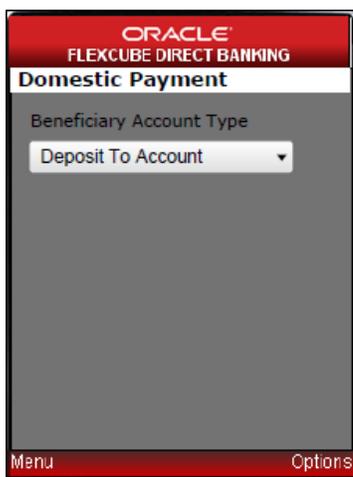
10. Click **Continue** from *Options*. The following page is displayed.

Domestic Payment

Field Name	Description
Beneficiary Name	[Mandatory, Input Box, 35] Enter the appropriate *Beneficiary Name* in the respective input field.
Beneficiary Account Number	[Mandatory, Input box, 35] Enter the desired *Beneficiary Account Number* in the respective input field.
Beneficiary Email	[Mandatory, Alphanumeric, 40, Special characters are allowed] Enter the appropriate *Beneficiary Email* in the input field.
View Bene Details	[Action Button] Click this button to check the *Beneficiary Details*.
Pay Now	[Action Button] Click this button to make an immediate payment.
Pay On	[Action Button] Click this button to make a payment on the selected date. **Note**: The *Pay Later* transactions are future dated transactions. Hence all the *Pay Later* payments will be available under *My Scheduled Payment*. Refer to the *My Schedule Payment* section for further details.
Pay Periodically Setup Standing Instruction	[Action Button] Click this button to make a payment on the periodic basis with *SI Execution*.

Field Name	Description
From Date	[Conditional, Date-Picker]
	This field is available only when the *Payment Type* selected is *Pay Periodically*.
	Select the desired *From Date* using the date-picker.
To Date	[Conditional, Date-Picker]
	This field is available only when the *Payment Type* selected is *Pay Periodically*.
	Select the desired *To Date* using the date-*p*icker.
Payment Execution Frequency when Pay Periodically is selected	[Conditional, Dropdown]
	This field is available only when the *Payment Type* selected is *Pay Periodically*.
	Select the *Standing Instruction Execution* frequency for the funds transfer from the pop over.
	The options are:
	• Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half –Yearly • Yearly
Submit	[Action Button]
	Click **Submit** to submit the details.
Cancel	[Action Button]
	Click **Cancel** to cancel the transaction.
Beneficiary Bank Details	
Processing Mode	[Mandatory, Radio Button]
	Select the desired value from the following:
	• Normal • Urgent • The *Processing Mode* value specific for *China Region.*
Choose Network	[Mandatory, Radio Button]
	• NEFT • RTGS • IMPS • The *Processing Mode* value specific for *Other Regions.*

Field Name	Description
Bank Code	[Mandatory, Radio Button] Select the desired value from the following: • NEFT • RTGS • The *Bank Code* value specific for *Other Regions.*
IFSC Code **(in case of India)**	[Display, Look up icon] Displays the *Clearing Code* for the *Beneficiary Bank*. The values are auto-populated based on the *Clearing Code* selection.
View Bene Details	[Action Button] Click this button to check the *Beneficiary Details*.
Pay Now	[Action Button] Click this button to make an immediate payment.
Pay On	[Action Button] Click this button to make a payment on the selected date.

Note: The *Pay Later* transactions are future dated transactions. Hence all the *Pay Later* payments will be available under *My Scheduled Payment*. Refer to the *My Schedule Payment* section for further details.

Field Name	Description
Pay Periodically Setup Standing Instruction	[Action Button] Click this button to make a payment on the periodic basis with *SI Execution*.
From Date	[Conditional, Date-Picker] This field is available only when the *Payment Type* selected is *Pay Periodically*. Select the desired *From Date* using the d*ate-picker*.
To Date	[Conditional, Date-Picker] This field is available only when the *Payment Type* selected is *Pay Periodically*. Select the desired **To Date** using the *Date-Picker*.

Field Name	Description
Payment Execution Frequency when Pay Periodically is selected	[Conditional, Dropdown] This field is available only when the **Payment Type** selected is *Pay Periodically*. Select the **Standing Instruction Execution** frequency for the *Funds Transfer* from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half –Yearly • Yearly
Submit	[Action Button] Click **Submit** to submit the details.
Cancel	[Action Button] Click **Cancel** to cancel the transaction.

Domestic Payment

Field Description

Field Name	Description
From Account	[Mandatory, Dropdown] Select the desired source account from the dropdown - **From Account** for the *Internal Transfer*.
Amount	[Mandatory, Numeric, 15] Type the **Amount** for the transfer.
Currency	[Mandatory, Drop-down] Select the appropriate **Currency Type**.
Purpose	[Mandatory, Dropdown] Select the *Purpose of Remittance* from the dropdown.
Other	[Conditional, Input Box, 35*2] This field is available only if the "**Other**" option is selected from the dropdown available for *remittance*.
Narrative	[Optional, Alphanumeric, 35] Type the *Narrative* for the transaction.

11. Click **Continue** from *Options*. The following *Verify* screen for the b*eneficiary* is displayed.

Domestic Payment – Registered Beneficiary Details – Verify

12. Click **Continue** from *Options*.

Make New Payment – Beneficiary Details – Verify

13. Click **Submit** from *Options.*

Make New Payment – Verify

14. Click **Confirm** from *Options*.

Domestic Payment – Success
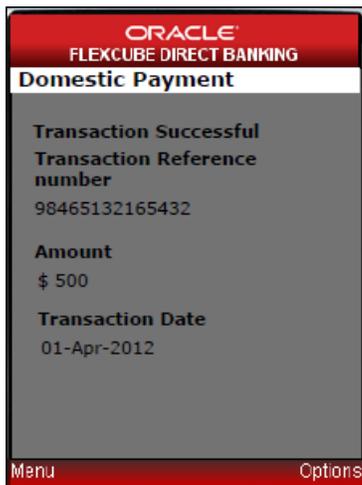
Field Description

Field Name	Description
Transaction Reference Number	[Display] Displays the *Transaction Reference Number*.
Amount	[Display] Displays the *Amount*.
Transaction Date	[Display] Displays the *Transaction Date.*

15. Select **OK** to go back to the *Domestic Payment – Initiate* screen.
OR
Select **Home** from *Options* to go back to the *Menu* screen.
OR
Select **View Messages** from *Options* to view the messages.

20. International Account Transfer

Using the *International Transfer* option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such a transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date, or as per your standing instructions with the bank.

To Navigate to the International Account Transfer:

1. Navigate through the menus to *Transfers > International Account Transfer*.

International Account Transfer

Field Description

Field Name	Description
Transfer To	
Existing Beneficiary	[Optional, Pop over] Select the **Existing Template** option button to select the existing payment template for funds transfer.
Make New Payment	[Optional, Pop over] Select the **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using *Existing Payment Beneficiary* or *Make New Payment*.

Below is shown for *Existing Beneficiary*.

2. Click the **Submit** button from *Options*. The system displays the following screen.

International Account Transfer

Field Description

Field Name	Description
From Account	[Mandatory, Drop down] Select the *From Account* as the *Source Account* for the *Domestic Payment*.
Amount	[Mandatory, Numeric, 15] Type the amount for the *Domestic Payment*.
Currency	[Mandatory, Drop down] Select the *Currency* for the amount.
Payment Details 1	[Mandatory, Dropdown] Select the desired *Payment Details* from the dropdown.

Field Name	Description
Payment Details 2/3	[Optional, Input Box] Enter the desired payment details.
Correspondence Charges	[Mandatory, Drop down] Select the party bearing the charges for transaction.
Narrative	[Optional, Alphanumeric, 35] Type the *Narrative* for the transfer for future reference.
Payment **Instruction**	[Mandatory, Drop down] Select the desired *Payment Instructions* to execute the payment. • Pay Now • Pay Later • Pay Periodically • Default value will be *Pay Now*

Note: The *Pay Later* transactions are future dated transactions. Hence all the *Pay Later* payments will be available under *My Scheduled Payment*. Refer to the *My Schedule Payment* section for further details.

The below screenshot is shown for *Pay Now* option.

3. Click the **Submit** button. This displays the *International Account Transfer – Verify* screen.

International Account Transfer Verify
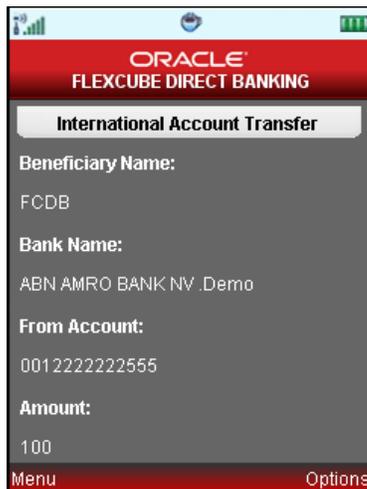
4. Click the **Confirm** button to navigate to confirm the payment. The system displays *Confirmation* screen.

International Account Transfer Confirm
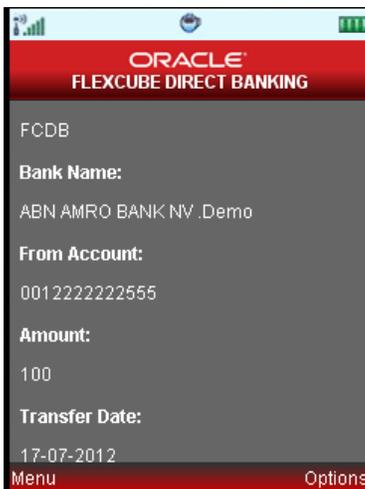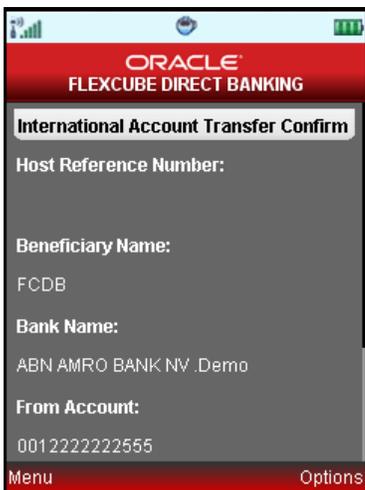
5. Select **Home** from *Options* to go back to the *Menu* screen.
OR
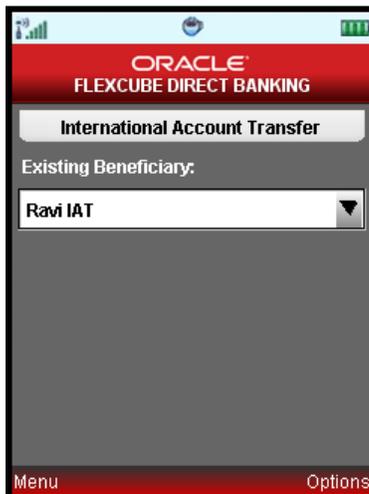Select **View Messages** from *Options* to view the messages.
OR
Select **OK** from *Options*. The initial *International Account Transfer* screen is displayed.

21.   My Schedule Payment

All the future dated transactions/payments can be viewed under the *My Schedule Payment* section.

To View My Scheduled Payments:

1. Log on to the *Client/Application based Mobile Banking*.

2. Navigate to *Transfers > My Schedule Payment*. The system displays the *My Schedule Payment* screen.

My Schedule Payment
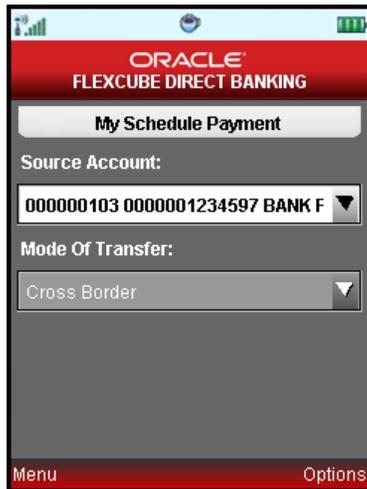
Field Description

Field Name	Description
Source Account	[Mandatory, Drop down] Select an account from which transfer is to be done.
Mode Of Transfer	[Mandatory, Drop down] Select the *Mode of Transfer*. Options available are: • Cross Border • Within Bank • Within Country

3. Click the **Submit** button from *Options*. The system displays the following screen.

My Scheduled Payment
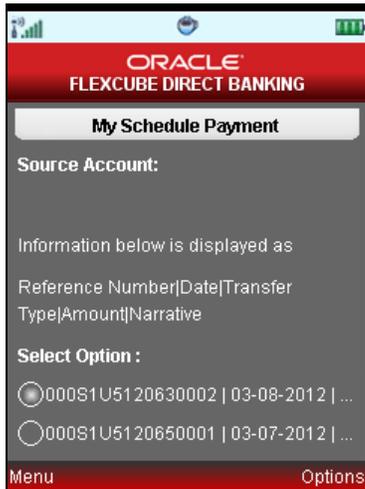
4. Click the select option tab to select the pending transfer to be viewed, as shown below.

5. Click the **Get Details** button from the options pop over. The system displays the details for the selected *Scheduled Pending Transfer Payment* transaction.

My Schedule Payment
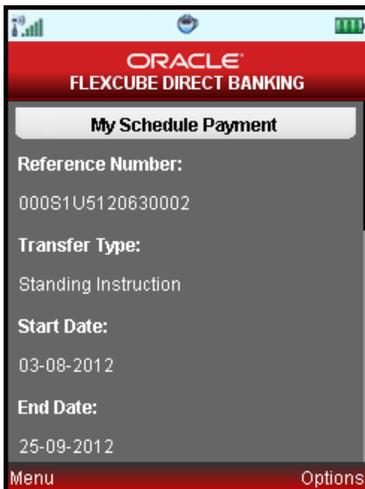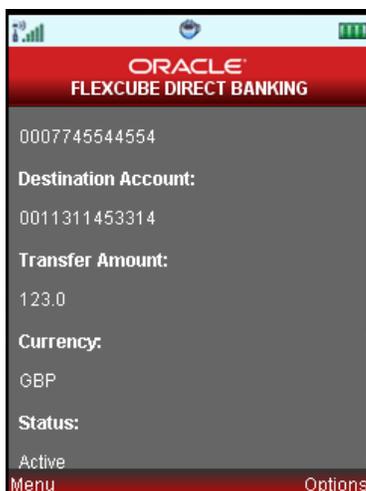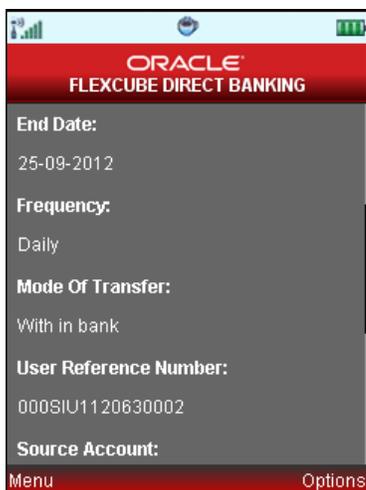
Field Description

Field Name	Description
Reference Number	Displays the *SI Reference Number*
Transfer Type	Displays the *Standing Instruction*
Start Date	Displays the *Start Date of SI*
End Date	Displays the *End Date of SI*
Frequency	Displays the *Frequency of SI*
Mode Of Transfer	Displays the *Mode of Transfer* scheduled by user
User Reference Number	Displays the *Truncation Reference Number*
Source Account	Displays the *Account for SI*
Destination Account	Displays the *Account for SI*

Field Name	Description
Transfer Amount	Displays the *Transfer Amount for SI*
Currency	Displays the *Currency for SI*
Status	Displays the *Status for SI*
Narrative	Displays the *Narrative for SI*

6. Click **Cancel** from *Options* if you want to cancel this *Pending Transfer* transaction.   The system asks for the confirmation as shown in the following screen.

Cancel the Transaction?
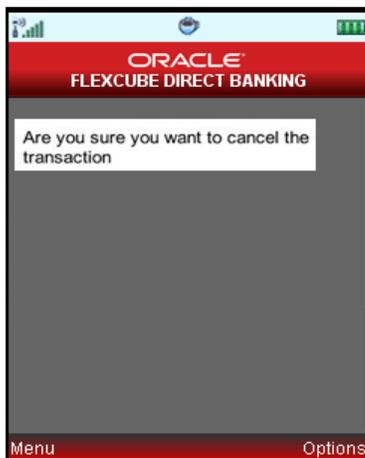
7. Select **Yes** from *Options* to confirm the cancellation. The system displays the following confirmation screen.

Confirmation

22. 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 *J2ME based Mobile Banking Application*.

2. Select *Bill Payments > Pay Bill* icon from the menu using up/down arrow key and Select key. The system displays the *Pay Bills* screen.

Pay Bills

Field Description

Field Name	Description
Select Biller	[Mandatory, Drop down]
	Select the *Name of the Biller Radio* button.

Field Name	Description
Bill Number	[Mandatory, Alphanumeric,15] Type the *Bill Number* for which payment is to be made.
Bill Generation Date	[Mandatory, Alphanumeric, 10] Type the date on which the *Bill Payment* is due.
Payment Amount	[Mandatory, Alphanumeric,15] Type the *Amount of Payment* being done.
From Account	[Mandatory, Drop down] Select the *Account Number* from which payment is to be done.

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

Pay Bill Verify

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

Pay Bill Confirm

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

23.　　View Initiated Transactions

The user is able to view a list of all transactions initiated by all users mapped to his *Customer ID*. The user is also able to view further details of any particular transaction.

To View Initiated Transactions:

1. Navigate to *View Initiated Transactions* through *View Transactions sub-menu* option. The following page is displayed.

Select Transaction
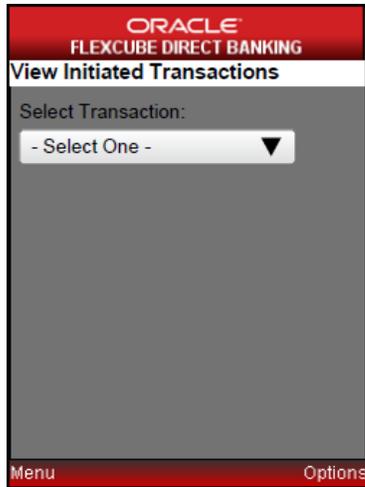
Field Description

Field Name	Description
View Initiated Transactions	
Select Transaction	[Mandatory, Drop down]
	Select the desired *Transaction Type* from the dropdown.

2. Click **Back** from *Options* to go back to the previous screen.
   OR
   Click **Continue** from *Options*. The following page is displayed.

   .

View Initiated Transactions

Field Description

Field Name	Description
View Initiated Transactions	
E-Banking Reference Number	[Mandatory, Alphanumeric, Input Box, 16] Enter the appropriate *E-Banking Reference Number*.
Name of the Transaction Type	[Display] The name of the *Transaction Type*.
Count of the Transactions	[Display] Displays the number of transactions selected for authorization.
Transaction Link	[Link] Click the desired *Transaction Link*. On selecting the desired *Transaction Link*, the transaction *d*etails are displayed where the user can specify the action to be performed.
Search	[Action Button] Click **Search** from *Options* to view all the transactions that have been initiated by the user as per the *Search Criteria* entered.

3. Click **Change** from *Options* to change the *Transaction Link*.
    OR
    Click **Continue** from *Options*. The following page is displayed.

View Initiated Transactions

Field Description

Field Name	Description
View Initiated Transactions	
Transaction Type	[Display] Displays the name of the *Transaction Type* is displayed.
Transaction Reference Number	[Display] Displays the *Transaction Reference Number*.
Created By	[Display] Displays the name of the initiator of this transaction.
Updated By	[Display] Displays the name of the user who has updated this transaction.

Field Name	Description
Status	[Display] Displays the *Status* of the transaction.
Value Date	[Display] Displays the *Value Date* of the transaction.
Created On	[Display] Displays the *Date and Time (with Time Zone)* on which the transaction was created.
Updated On	[Display] Displays the *User ID* of the person who last updated the transaction.

4. Click **Back** from *Options* to change the *Transaction Link.*
   OR
   Click **OK** from *Options*.

24.   Security Questions

This feature helps you to reset the *Security Questions*.

1. Login using the appropriate *Banking URL*.

2. Navigate to *Customer Services > Security Questions*. The following page is displayed.

Security Questions

3. Enter the desired answers for the selected questions.

4. Click **Confirm** from *Options*. The following page is displayed.

Modify Security Questions

5. Verify the details and click **Confirm** from *Options*. The following *Success Message* is displayed.

Alert
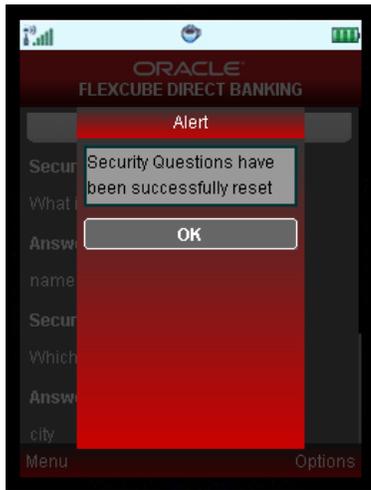
6. Click **OK**.

25.   Manage Profile

This feature helps you to view and modify registered peer beneficiaries.

To manage any profile:

1. Login to the *Banking Application.*

2. Click **Transfers**, as shown in the following screenshot.

Transfers

3. The following page is displayed. Click **Claim / Manage Peer Account**, as shown in the following screenshot.

4. The following page is displayed. Click **Options**.

Manage Profile
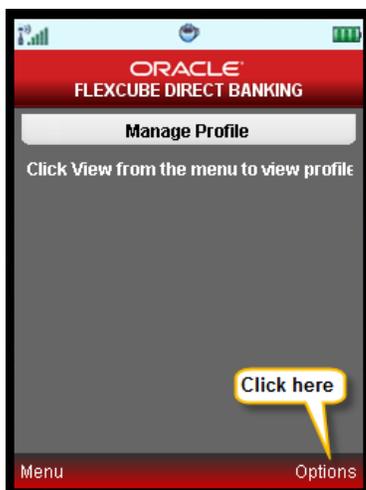
5. Click **Modify Profile**, as shown in the following screenshot.

Modify Profile
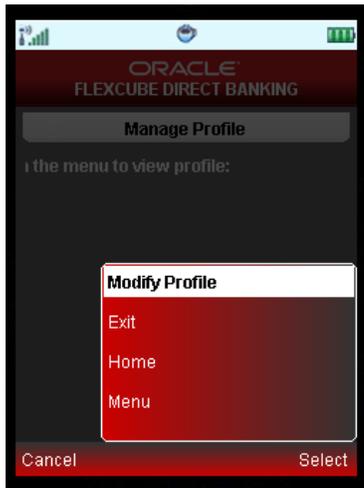
6. The following page is displayed. Select the required *Account Number* from the dropdown. The relevant details appear in the respective fields.

Modify Profile
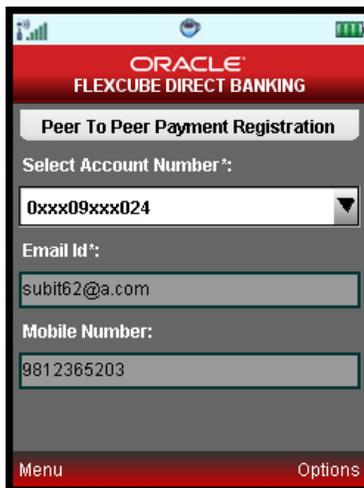
7. Make the necessary changes and click **Submit**.

Submit Modified Profile
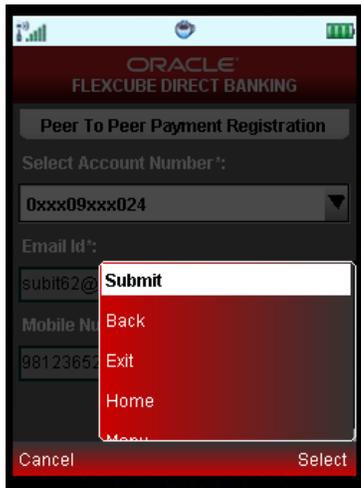
8. The **Verify** page for *Modify Profile* appears.

Verify Modify Profile
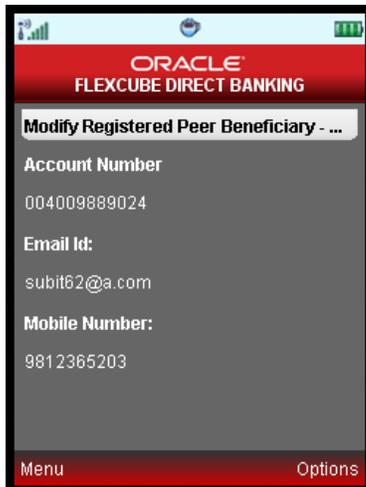
9. Click **Confirm** from *Options*.

Confirm Details
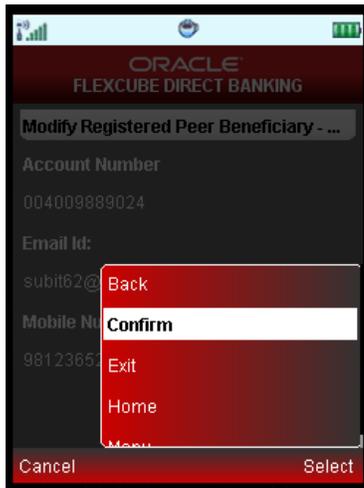
10. The following *Success Message* appears. Click **OK**.

Alert
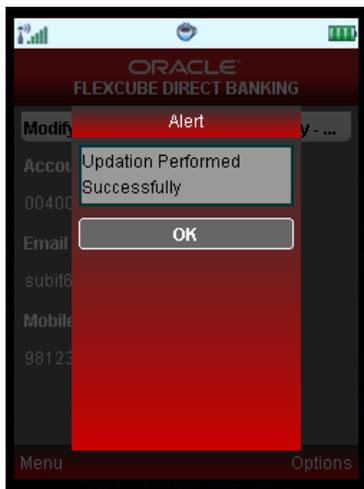
11. Click **OK**.

26. Register P2P Beneficiary

This feature helps you to add new *P2P Beneficiaries* to your account.

1. Click **Transfers**.

Transfers

The following page is displayed.

2. Click **Add Peer Beneficiaries** from *Transfers*.

Add Peer Beneficiary

3. The **Add Peer Beneficiary** page is displayed. Enter the appropriate details in the respective fields.

Add Peer Beneficiary
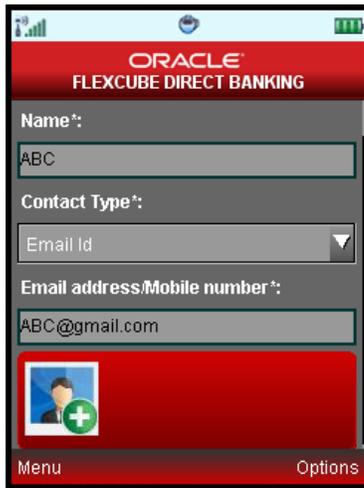
4. Click **Submit** from *Options*.
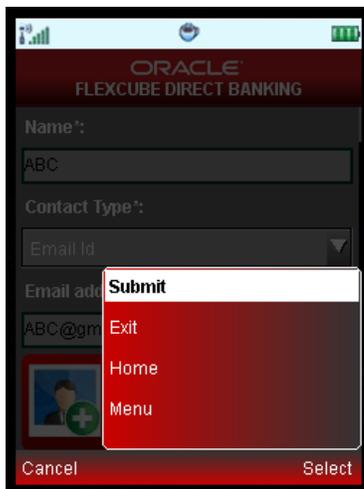
Submit

5. The **Verify** page is displayed. Verify the details.

Verify - Add Peer Beneficiary

6. Select **Confirm** from *Options*.

Confirm

7. The following *Success Message* appears. Click **OK**.

Alert
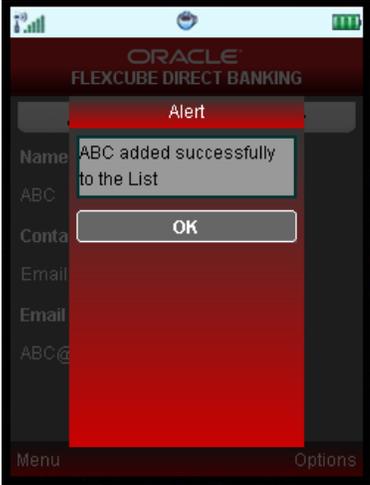
27.   Peer Beneficiary Registration

This feature helps to register the peer beneficiaries.

To Register the Peer Beneficiary:

1. Click **Beneficiaries** from *Transfers*, as shown in the following screenshot.

Navigation – Transfers → Beneficiaries

The **Peer Beneficiary Registration** page is displayed.

2. Select the appropriate option from the dropdown.

Peer Beneficiary Registration
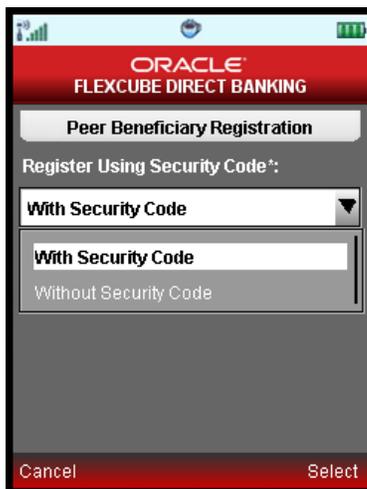
3. Click **Continue** from *Options*.

Register Without Using Security Code
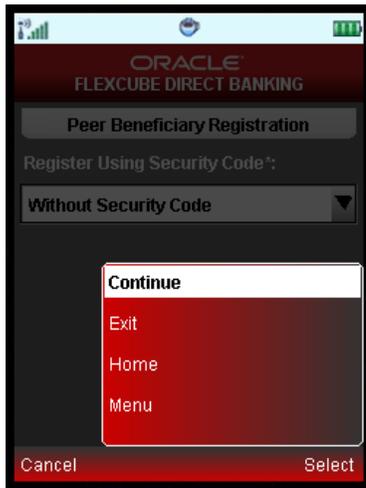
The following page is displayed.

4. Make the necessary changes to the information.

Modify Peer Beneficiary Registration
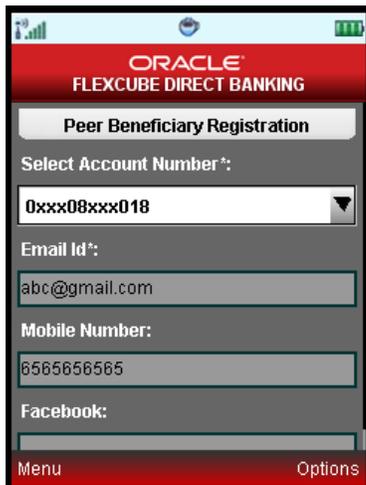
5. Click **Submit** from *Options*.

Submit Peer Beneficiary Registration
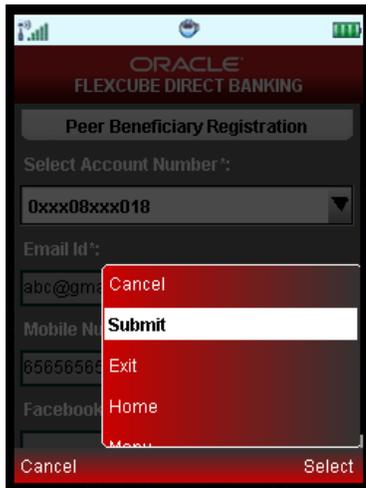
6. Verify the details and click **Confirm** from *Options*.

Confirm Peer Beneficiary Details
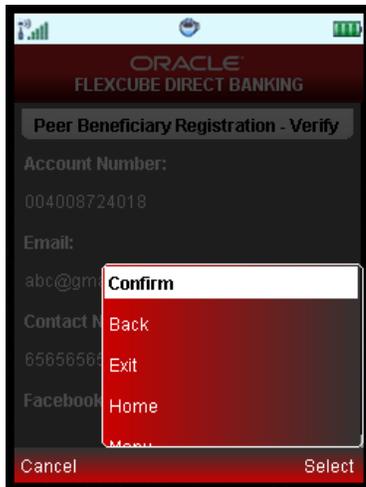
7. The following *Success Message* appears. Click **OK**.

Alert
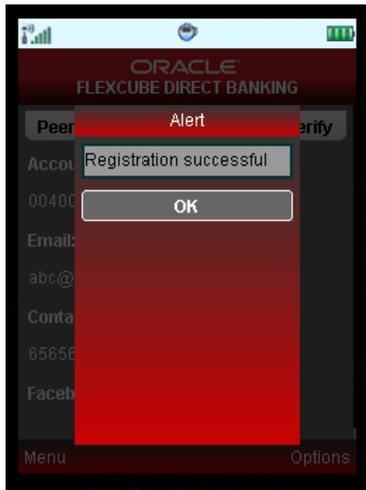
Note: For further process, please refer to the respective sections.

28. P2P Payments

This feature helps user to make the peer to peer payments.

1. Once the required *Peer Beneficiary* is added, click **Pay Now** from *Options*.

Pay Now
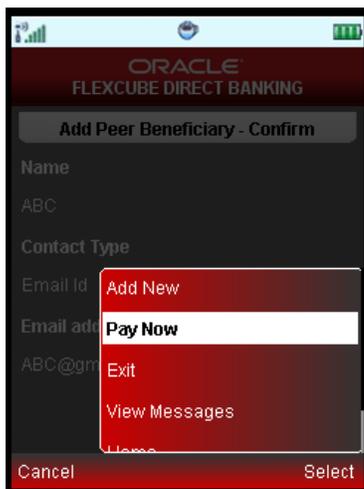
The following page is displayed.

2. Select the desired *ID Type* from the dropdown.

Select ID Type
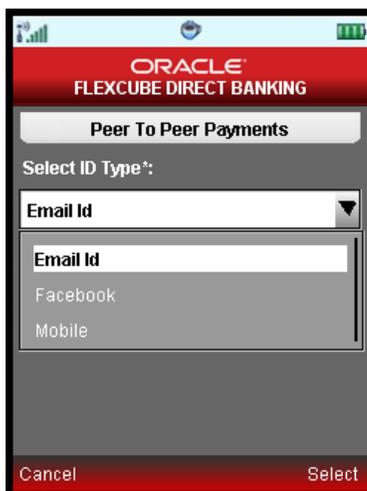
3. Click **Continue** from *Options*.

Continue with the selected ID Type
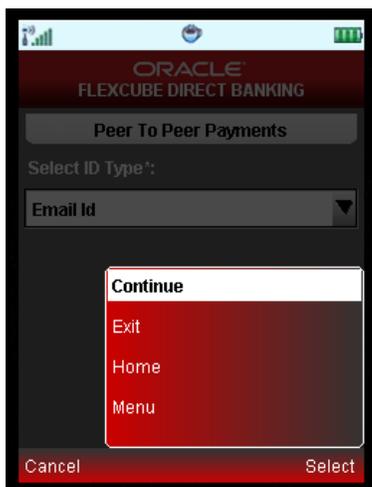
The following page is displayed.

4. Enter the appropriate information in the remaining fields.

Peer to Peer Payments
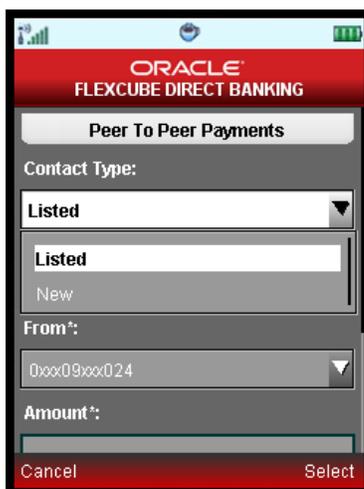
5. Select **Continue** from *Options*.

Continue with the selected Contact Type
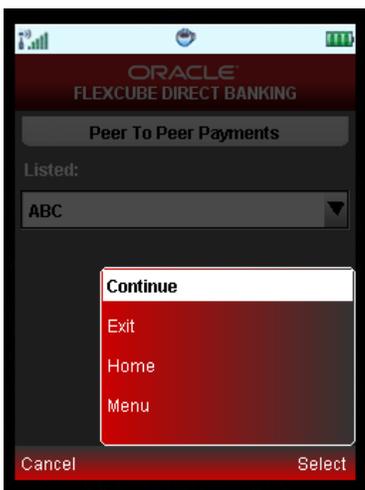
The following fields appear.

6. Enter the required information for the respective fields.

Additional Information - I for the selected Contact Type
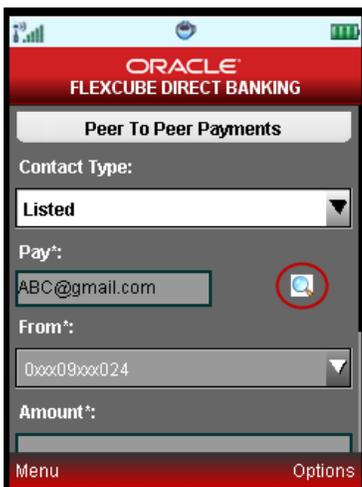
Additional Information - II for the selected Contact Type

Additional Information - III for the selected Contact Type

7. Select **Pay Now** from *Options*.

Peer To Peer Payments - Pay Now
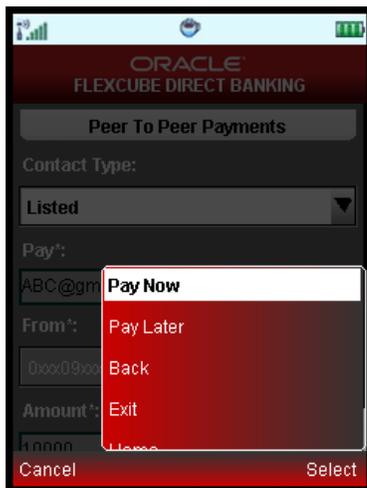
8. The **Verify** page appears. Verify the details.

Peer To Peer Payments - Verify
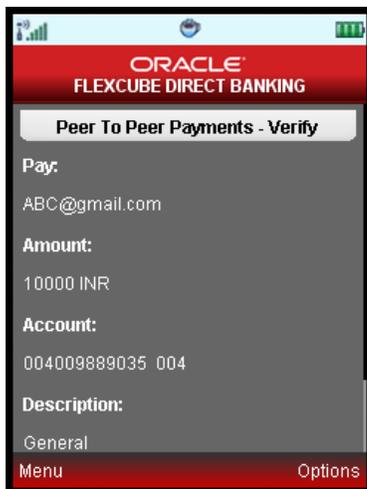
9. Click **Confirm** from *Options*.

Peer To Peer Payments – Confirm – Verified Details
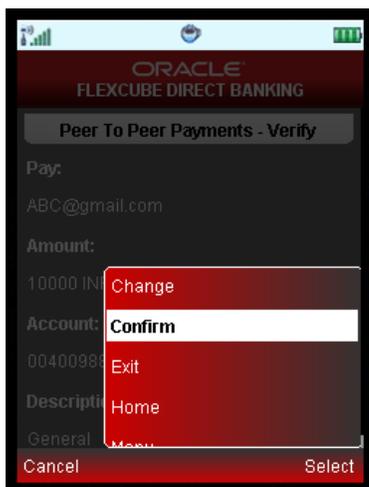
10. The following page is displayed. Click **Confirm** from *Options*.

Peer to Peer Payments – Confirm

11. Confirm the details from *Options*.

29. P2P NFC Pay

The transfer of funds between the peers through an application based phones should be provided using the *NFC Technology*. Enabling this type of transfer through *NFC* based phones enables fund transfer between the account holders of the same bank.

Note: Before proceeding further, please refer to the *P2P Beneficiaries* section.

1. Click **Proximity Pay** from *Transfers*, available in the *More* option.

2. Click the dropdown arrow of **Proximity Pay**. The extended list is displayed.

3. Select *NFC*.

Note: For the **Send Money** page, please refer to the following *Field Description*.

Field Description

Field Name	Description
Send Money	
Source	
From Account	[Dropdown]
	Select the appropriate **Account Number** from the dropdown, from which the amount is to be transferred.
Available Balance	[Display]
	Displays the **Available Balance** for the account selected.
Transfer	
Currency	[Dropdown]
	Select the desired **Currency Type** from the dropdown.
Transfer Amount	[Mandatory, Numeric, Input Box, 15]
	Enter the desired amount.
Narrative	[Optional, Input Box, 50]
	Enter the desired description relevant to the transfer.
Pay Now	[Action Button]
	Click **Pay Now** to make an immediate payment.
Back	[Action Button]
	Click **Back** to go back to the previous screen.

4. Select the desired account for the payment. The *Verify* screen appears.

5. Verify the details and click **Confirm**.

30.   P2P Transfer

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

Note: Before proceeding further, please refer to the *P2P Beneficiaries* section.

For P2P Transfer:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Navigate through **Transfers> P2P Transfer** from the menu. The system displays the *Peer To Peer Payments* screen.

Peer To Peer Payments
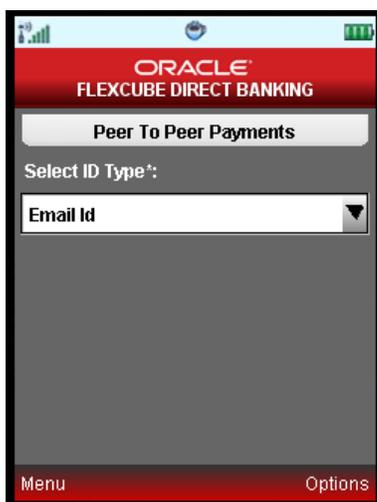
Field Description

Field Name	Description
Select your Account	[Mandatory, Dropdown]
	Select the desired *Contact Type* from the dropdown list.

3. Click **Continue** from *Options*. The system displays the following screen.

Peer To Peer Payments

Field Description

Field Name	Description

Peer to Peer Payments

Contact Type	[Dropdown] Select the desired **Contact Type** from the dropdown list.
Pay	[Conditional] If the **Contact Type** selected is "*Listed*" then the respective details are fetched from the database. Else, enter the details manually.
From	[Dropdown] Select the desired *Account Number* from the dropdown.
Amount	[Mandatory, Input Box, 15] Enter the desired amount.
Description	[Optional, Input Box, 50] Enter the desired description, if any.

4. Make the desired changes and click **Pay Now / Pay Later** from *Options*.

5. The following *Verify* screen is displayed. Verify the details.

Peer To Peer Payments –Verify
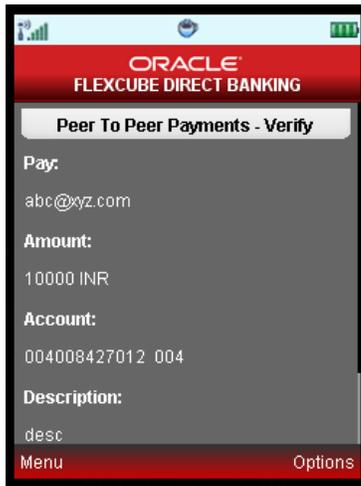
6. Click **Confirm** from *Options*.

7. Click **OK**.

8. Click **Pay Now** or **Pay Later** as per requirement.

Note: Please refer to the **P2P Payments** to complete the further transaction.

31.   P2P-QR Pay

The 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**. The 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**, an application should identify the *Beneficiary Account Details* and initiate the transfer.

Note: Before proceeding further, please refer to the *P2P Beneficiaries* section.

To Proximity Pay QR Based:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Navigate through **Transfers > P2P QR Pay** from the menu. The system displays the *Proximity Pay-QR* screen.

Proximity Pay-QR

Note: For the *Proximity Pay-QR* screen, please refer to the following field description.

Field Description

Field Name	Description
Select Transfer choice	[Mandatory, Radio Button] Select the *Transfer Type*.
Source Account	[Mandatory, Dropdown] Select the *Debit Account* from which the payment shall be made.
Transfer Amount	[Mandatory, Input box, 15] Enter the *Amount* to be transferred.
Currency	[Mandatory, Dropdown] Select the *Currency* of the amount being transferred.

3. Click **Start Scan**. The device camera is enabled and search for the **QR Code** to read the beneficiary account details.

4. Focus your camera to **QR Code** and click **Submit** on the screen. The *QR Verify* screen is displayed.

5. Click **Continue** button. The *Confirmation* page is displayed.

6. Click **OK**.

32. View Received P2P Payments

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

Note: Before proceeding further, please refer to the *P2P Beneficiaries* section.

To Pay the Bills:

1. Log on to the *J2ME Based Mobile Banking Application*.
2. Select **Transfer > P2P Activity** from the menu. The system displays the *Received Payment* screen.

Received Payments
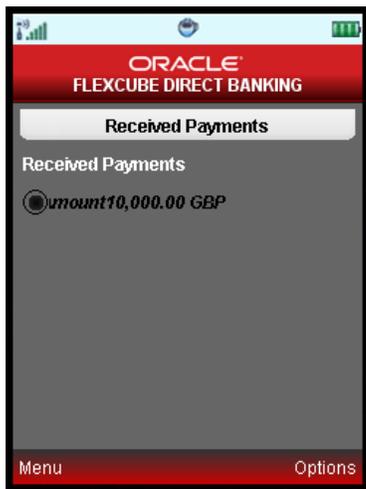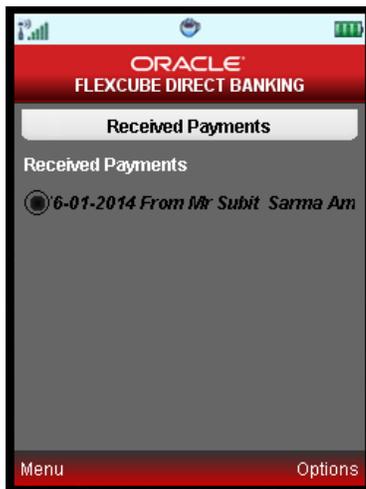
Field Description

Field Name	Description
Date	[Display] This field displays the date on which the transaction has been generated.
Received From	[Display] This field displays the name of the sender.
User Reference	[Display] This field displays the *User Reference Number* generated for transaction.
Amount	[Display] This field displays the amount received from the sender.
Submit	[Action Button] Select **Submit** from *Options* to view the details of the selected transaction.

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

Received Payment Details
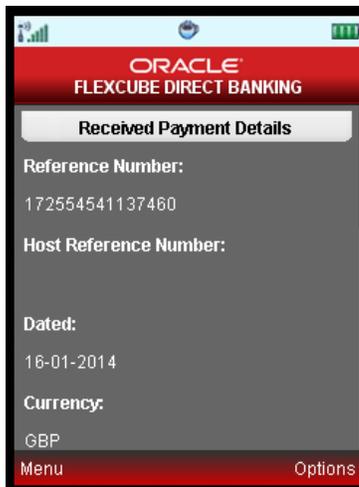
Field Description

Field Name	Description
Reference Number	[Display] This field displays the respective *Reference Number* of the selected transaction.

Field Name	Description
Host Reference Number	[Display] This field displays the *Host Reference Number* of the transaction.
Dated	[Display] This field displays the date at which the transaction is made.
Currency	[Display] This field displays the *Currency Type*.
Sender	[Display] Displays the name of the sender.
Received From Account	[Display] Displays the respective *Account Number* of the sender.
Status	[Display] Displays the *Status* of the transaction.
Value Date	[Display] Displays the *Date* on which payment is received.
Transaction	[Display] Displays the name of the transaction.
Created By	[Display] Displays the name of the sender.
Updated By	[Display] Displays the name of the user who last updated the transaction.
Amount	[Display] Displays the received amount.

4. Click **Back**. The system displays the *Initial Received Payment* screen.

33. 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 *J2ME Based Mobile Banking Application*.

2. Select **Bill Payment > Register Biller** icon from the menu using up/down arrow key and *Select* key. The system displays the *Biller Information* screen.

Biller Information

Field Description

Field Name	Description
Biller Information	
Biller Name	[Display] This field displays the *Name of the Biller*.
Biller Nick Name	[Display] This field displays the *Nick Name of the Biller*.
Registered On	[Display] This field displays the *Date* on which the biller was registered.
Service Account Number	[Display] This field displays the *Account Number* of the *Customer* for the *Bill Payment*.
Customer Id	[Display] This field displays the *Customer Id* of the Biller.

3. Select **Add Biller** from *Options*. The system displays the *Register Biller* screen.
    OR
    Select **Home** from *Options* to navigate to the menu screen.
    OR
    Select **Exit** from *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 **Menu** from *Options* to return to the sub menu screen.

Register Biller

Field Description

Field Name	Description
Register Biller	
Select Customer	[Mandatory, Drop down] Select the *Customer* for which the biller is to be registered.
Select Biller	[Mandatory, Drop down] Select the *Biller* from the list of the billers.
Service Account Number	[Mandatory, Alphanumeric,15] Type the *Service Account Number*.
Biller Nick Name	[Mandatory, Alphanumeric,15] Type the *Biller Nick Name*.

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

Register Biller Verify

5. Select **Confirm** from *Options*. The system displays the *Register Biller Confirm* screen.
   OR
   Select **Change** from *Options* to navigate to the previous screen.

OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Home** from *Options* to navigate to the *Menu* screen.
OR
Select **Menu** from *Options* to return to the *sub menu* screen.

Register Biller Confirm

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

34. Delete Biller

This menu enables you to delete an already registered biller.

To Delete the Biller:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select *Bill Payment > Delete Biller* icon from the menu using up/down arrow key and Select key. The system displays the *Delete Biller* screen.

Delete Biller
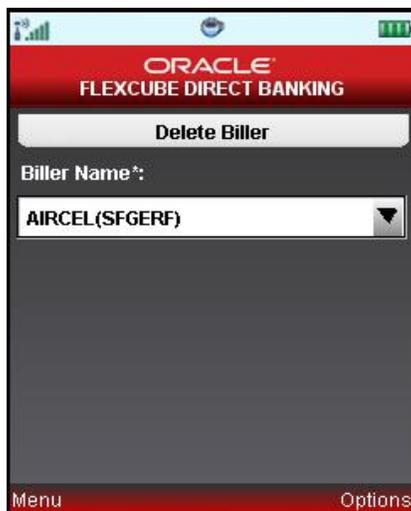
Field Description

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

3. Select **Submit** from *Options*. The system displays the *Delete Biller Verify* screen.
   OR
   Select **Home** from *Options* to navigate to the *menu* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

Delete Biller Verify

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

Delete Biller Confirm

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

35.   Term Deposit Details

The *Term Deposit Details* transaction provides the user with all the details of the selected term deposit. With this transaction the user gets information on the *Type of Term Deposit*, *Currency of the Deposit*, *Principal Amount* and *Interest Rate* for all the deposits accounts maintained for all the *Customer Ids* mapped to the user.

To View Term Deposit Details:

1. Navigate through menus, *Accounts > Term Deposit Details* to access the transaction *Term Deposit Details.*

Deposit Details

Field Description

Field Name	Description
Deposit Details	
Term Deposit Type	[Mandatory, Radio Button] Select the desired *Term Deposit Type* from the following options: • Active Term Deposit • Closed Term Deposit
Select Account	[Mandatory, List Box] Select the desired *Account* from the available List.
Continue	Click **Continue** from *Options* to continue with the transaction.
Sign Out	Click **Sign Out** from *Options* to logout from the application.

Field Name	Description
Cancel	Click **Cancel** from *Options* to cancel the transaction.

2. Click **Continue** from *Options*. The following page is displayed.

Term Deposit Details - Select Account

3. Select the desired account from the dropdown.

4. Click **Continue** from *Options*. The following details page is displayed.

Details

5. Click **View Redemption Details** to go to the *Redemption Details* page.

Redemption Details

OR

6. Click **View Top-Up Details** to go to the *Top-up Details* page.

Top-Up Details

OR
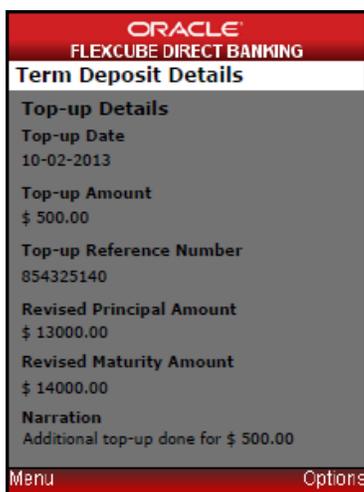
7. Click **Back** to go back to the *Deposit Summary* page.
OR
Click **Sign Out** to sign out of the application.

For Example:

Deposit Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop down]
	Select the account for which deposit details are to be viewed.

8. Select **Submit** from *Options*. The system displays the *Deposit Details* screen.
   OR
   Select **Home** from *Options* to navigate to the *Menu* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

Deposit Details

Field Description

Field Name	Description
Account Details	
Customer Id	[Display]
	This field displays the *Customer Id* of the Customer.
Deposit Account	

Field Name	Description
Product Name	[Display] This field displays the **Product Name** of the *Term Deposit* product.
Current Balance	[Display] This field displays the **Current Balance** in the *Term Deposit Account*.
Deposit Details	
Deposit Date	[Display] This field displays the *Date of Deposit* in the *Term Deposit*.
Maturity Date	[Display] This field displays the *Maturity Date* of the *Term Deposit*.
Interest Rate	[Display] This field displays the *Interest Rate* of the *Term Deposit*. This field is applicable only for the conventional term deposit.
Profit Rate	[Display] This field displays the *Profit Rate* of the *Term Deposit*. This field is applicable only for *Islamic Term Deposit*.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the *Rollover Instructions*.
Payout Details	
Payout Type	[Display] This field displays the *Payout Type*.
Percentage	[Display] This field displays the *Percentage* for payout.
Additional Information	[Display] This field displays the *Account Number*.

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

36. Open Term Deposit

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

To Open a term Deposit:

1. Navigate through menus, **Accounts > Open Term Deposit** to access the *Open Term Deposit* transaction.

Open Term Deposit

Field Description

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, pop over] Select the appropriate *Holding Pattern*. The option are as follows: • **Single**: This option is selected for the single term deposit account holder. • **Joint**: This option is selected for the joint account holder.
Joint Customer Id 1	[Conditional, Alphanumeric] This field displays the **Customer Id** of the first joint account holder. This field is enabled only if the **Holding Pattern** selected is *Joint* and will be mandatory.
Joint Customer Id 2	[Optional, Alphanumeric] This field displays the **Customer Id** of the second joint account holder. This field is enabled only if the **Holding Pattern** selected is Joint. **Note**: The **Customer Id** cannot be same as the **Customer Id** entered for first account holder.
Deposit Details	
Deposit Product	[Mandatory, Pop Over] Select the deposit product for which term deposit is to be opened.

Open Term Deposit

Field Description

Field Name	Description
Source Account	[Mandatory, Pop Over]
	Select the *Source Account* for the deposit from the pop over. The amount required to be deposited in the newly opened *Term Deposit* will be fetched from this account.
Deposit Amount	[Mandatory, Numeric, 15]
	Type the amount to be deposited.
Minimum Period of Deposit	[Display]
	Displays the *Minimum Period of Deposit*.
Maximum Period of Deposit	[Display]
	Displays the *Maximum Period of Deposit*.
Minimum Deposit Amount	[Display]
	Displays the *Minimum Deposit Amount*.
Maximum Deposit Amount	[Display]
	Displays the *Maximum Deposit Amount*.

Deposit Amount in multiple of 1000

Field Name	Description
Choose	[Mandatory, Radio Button]
	Select the desired option from the following:
	• Period of Deposit
	• Maturity Date
Choose Period of Deposit	[Conditional, Input Box]
	This field is available only when the option selected is – *Period of Deposit*.
	Enter the values for *Years*, *Months* and *Days* in the respective input box.
Maturity Date	[Conditional, Input Box, Date-Format – DD-MM-YYYY]
	Enter the desired *Maturity Date*.

Note: The *Maturity Date* cannot be less than or equal to the current business date. The *Maturity Date* cannot be less than the minimum period as specified by the bank for the selected product.

Field Name	Description
View Interest and Maturity Projection	[Action Button]
	This button calculates the *Maturity Amount* and the *Interest Rate* and displays the same on the next screen.

Field Name	Description
Source Account	[Mandatory, Pop Over]
	Select the *Source Account* for the deposit from the pop over. The amount required to be deposited in the newly opened *Term Deposit* will be fetched from this account.
Cancel	[Action Button]
	Click **Cancel** to cancel the process.
Continue	[Action Button]
	Click **Continue** to proceed with the *Term Deposit* process.

The following page is displayed.

Open Term Deposit
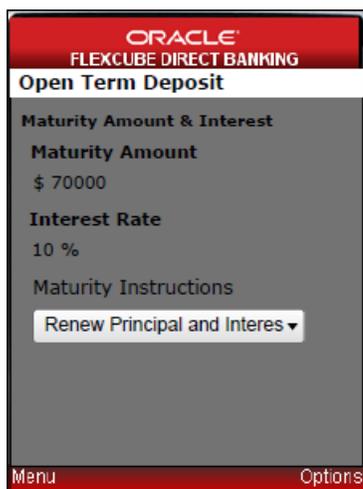
Field Description

Field Name	Description
Maturity Amount and Interest	
Maturity Amount	[Display]
	Displays the *Maturity Amount*.
Interest Rate	[Display]
	Displays the *Rate of Interest*.

en

Field Name	Description

Maturity Amount and Interest

Maturity Instructions

[Mandatory, Drop-Down]

Select the *Maturity Instruction* for the deposit from the drop-down list.

The options for the *Conventional Deposit Products* are as follows:

- Close on Maturity (No Rollover)
- Renew Principal and Interest
- Renew principal and Payout the interest
- Renew Special Amount and Pay Out the remaining amount

The options for the *Islamic Deposit Products* are as follows:

- Close on Maturity (No Rollover)
- Renew Principal and Profit
- Renew principal and Payout the profit
- Renew Special Amount and Pay Out the remaining amount

Default value is *Close on Maturity*.

2. Click **Continue** from *Options.* The following page is displayed.

Account Transfer Details

Field Description

Field Name	Description
Transfer To (Account Transfer options)	[Conditional, Pop Over]
	Select the account to which the *Principal* and *Interest* are to be transferred from the drop-down list.
	The options are as follows:
	• Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network
	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*.
	The default value is *Transfer through Domestic Clearing Network*.
Account	[Conditional, Alphanumeric, 20]
	Type the *Account Number* to which the interest and principal will be transferred.
	This field is enabled if the following options are selected from the *Account Transfer* options drop-down list.
	• Transfer to *Internal Bank Account* • Transfer through *Domestic Clearing Network*
	[Conditional, Drop-Down]
	Select the account to which the interest is to be transferred from the drop-down list.
	This field is a drop -down list, if the *Transfer to Users Mapped Accounts* option is selected from the *Account Transfer* options pop over.
Network Type	[Conditional, Drop-Down]
	Select the *Type of the Network* from the dropdown list.
	This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35]
	Enter the *Beneficiary Name*.
	This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.

Note: The *Beneficiary Name* can be Alphanumeric with *Special Characters* - **? : ( ) . , ' + Space**

Field Name	Description
Transfer To (Account Transfer options)	[Conditional, Pop Over]
	Select the account to which the *Principal* and *Interest* are to be transferred from the drop-down list.
	The options are as follows:
	• Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network
	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*.
	The default value is *Transfer through Domestic Clearing Network*.
Bank Code	[Conditional, Drop-Down]
	Select the **Bank Code** from the pick list.
	This field is enabled if the *Transfer through Domestic Clearing Network* option is selected from the *Account Transfer* options drop-down list.
Bank Name	[Display]
	This field displays the *Bank Name* in the clearing network.
	If you select *Bank Code* then this field is populated automatically.
Bank Address	[Display]
	This field displays the *Address* of the bank.
	If you select *Bank Code* then this field is populated automatically.
City	[Display]
	This field displays the *City* in which the bank belongs.
	If you select *Bank Code* then this field is populated automatically.
Country	[Display]
	This field displays the *Country* to which the bank belongs.
	If you select *Bank Code* then this field is populated automatically.

Field Name	Description
Transfer To (Account Transfer options)	[Conditional, Pop Over] Select the account to which the *Principal* and *Interest* are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network 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*. The default value is *Transfer through Domestic Clearing Network*.
Rollover Amount	[Conditional, Numeric, 15] Type the amount which will be renewed at maturity. This field is enabled if the *Renew Special Amount* option is selected in the *Maturity Instruction* field.

Note: You can enter *Rollover Amount* less than maturity amount.

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

Open Term Deposit – Verify

4. Click **Confirm** from *Options*. The following *Success Message* is displayed.

Open Term Deposit – Success
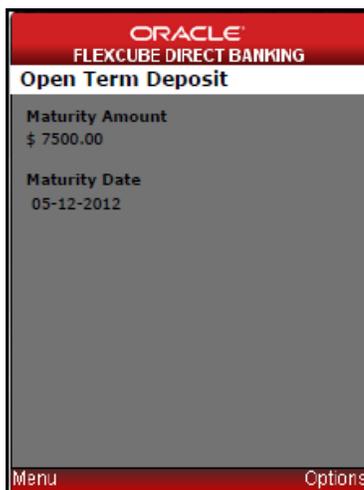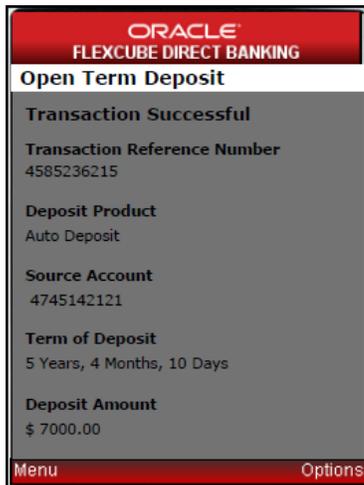
5. Click **OK** from *Options*. It takes you to the *Open Term Deposit* screen.

37.   Deposit Redemption

The **Redeem Term Deposit** option allows you to redeem your *Term Deposit Details* either partially or fully through *J2ME Mobile Banking*.

To Redeem the Term Deposit:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select *My Deposits > Deposit Redemption* icon from the menu using up/down arrow key and **Select** key. The system displays the *Deposit Redemption* screen.

Deposit Redemption

Field Description

Field Name	Description
Select Deposit	[Mandatory, Drop down]
	Select the deposit for redemption.

3. Select **Continue** from *Options*. The system displays the *Deposit Redemption* screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.

Deposit Redemption

Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the *Deposit Account*.
Deposit Product	[Display] This field displays the *Deposit Product*.
Deposit Amount	[Display] This field displays the *Deposit Amount*.
Maturity Date	[Display] This field displays the *Maturity Date* of the deposit.
Tenure	[Display] This field displays the *Tenure value.*
Interest Rate	[Display] This field displays the *Interest Rate*.
Maturity Instructions	[Display] This field displays the *Maturity Instructions* available for that product.
Current Principal Amount	[Display] This field displays the *Current Principal Amount (*revised principal amount after top-up / partial redemption*)*.
Original Principal Amount	[Display] This field displays the *Original Principal Amount*.
Redemption	
Redemption Type	[Mandatory, Drop down] Select the *Redemption Type*. The options are: • Partial Redemption • Full Redemption
Amount	[Mandatory, Numeric, 15] This field displays the *Deposit Amount*.
Total Redeemable Amount	[Display] This field displays the *Total Redeemable Amount* if deposit is redeemed today.

Field Name	Description
Charges / Penalty	[Display]
	Displays *Charges /Penalty* in case the deposit is redeemed today.
Final Redeemable Amount	[Display]
	Displays the *Net Redeemable Amount* after deducting charges/ penalty.
Transfer To	[Mandatory, Drop down]
	Select the *Transfer To* account as the destination account for the redemption.

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

Redeem Deposit
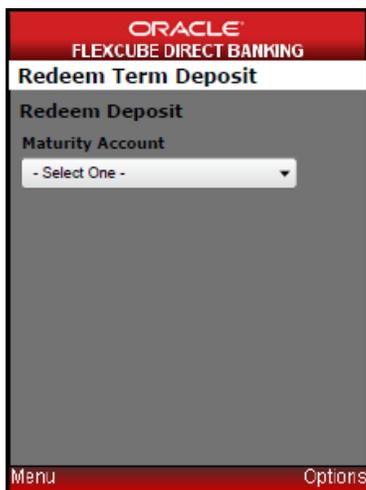
Field Description

Field Name	Description
Redemption	
Redemption Type	[Dropdown]
	Select the desired *Redemption Type* value from the following:
	• Full
	• Partial

Redeem Deposit

Field Description

Field Name	Description
Maturity Account	[Conditional, Input Box/Dropdown, 20]
	Mandatory if the *Maturity Instruction* selected is other than *Renew Principal and Interest.*
	A dropdown is available if the **Account Transfer** option is *Own Account Transfer* else it is an input box.
	Enter the appropriate **Account Number** in the input box.
Beneficiary Name	[Mandatory, Input Box, 35]
	Enter the *Name of the Beneficiary* to whom funds are to be transferred.
City	[Mandatory, Dropdown]
	Select the *City* of the bank where you want to transfer the funds of the term deposit.
Branch	Branch [Mandatory, Dropdown]
	Select the *Branch* of the bank where you want to transfer the funds of the term deposit.
Network Type	[Mandatory, Dropdown]
	Select the applicable *Domestic Clearing Networks* to transfer the funds of the term deposit.
Bank Code	[Display, Lookup]
	Search the *Bank & Branch Codes* for the selected *Domestic Network*.
Beneficiary Name	[Mandatory, Input Box, 35]
	Enter the *Name of the Beneficiary* to whom funds are to be transferred.
Bank Details	
Bank Name	[Display]
	This field displays the *Name of the Beneficiary Bank*.
Bank Address	[Display]
	This field displays the *Address of the Beneficiary Bank*.
Bank City	[Display]
	This field displays the *City of the Beneficiary Bank*.

Deposit Redemption Verify

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

Deposit Redemption Confirm

6. Select **Home** from *Options* to get back to the *Menu* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **View Messages** from *Options* to view the messages.
   OR
   Select **OK** from *Options* to return to the *Deposit Redemption Initial* screen.
   OR
   Select **Menu** from *Options* to return to the *sub menu* screen.

38.   Top- Up Details

The **Top-Up Details** feature allows user to top-up the *Term Deposit* for the selected account.

To Initiate the Top-Up Process:

1. Log on to the *J2ME based Mobile Banking Application*.

2. Navigate to **My Deposits > Deposit Details > Top-Up Details** from the menu using up/down arrow key and **Select** key. The system displays the *Term Deposit Details* screen.

Deposit Details

3. Select the desired *Term Deposit Type.* The following page is displayed.

Top-Up Term Deposit

Field Description

Field Name	Description
Top-up Details	
Top-Up Date	[Display] Displays the **Top-Up Date**.
Deposit Amount in multiple of $1000	[Display] Displays the available **Currency** is in the multiple of *$1000*.
Source Account	[Dropdown] Select the desired **Source Account** from the dropdown.
Top-Up Amount	[Mandatory, Input Box, 15] Enter the desired amount in the respective input box.
Narration	[Optional, Input Box, 35] Enter the desired narration.
View Interest and Maturity Projection	[Action Button] It takes user to the **TD Maturity Projection** screen of selected *Term Deposit*.
Back	[Action Button] Click **Back** to go back to the previous screen.
Sign Out	[Action Button] Click **Sign Out** to sign out of the application.

4. Click **View Interest and Maturity Projection** to view the *Term Deposit Maturity Projection* for the selected term deposit.

View Interest and Maturity Projection

5. Click **Continue** from *Options*. The following *Verify* page is displayed.

Top-Up Term Deposit – Verify

6. Click **Change** to make changes to the details.
   OR
   Click **Continue** from *Options*. The following page is displayed.

Top-Up Success Message
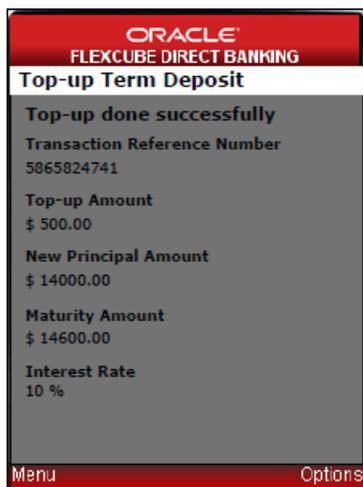
7. Click **Ok** to go back to the *Term Deposit Details* screen.

39.   Transaction to Authorize

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

To View the Transactions for Authorization:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select *Pending Authorizations* icon from the menu using up\down scroll keys and select key**.** The system displays the *View Authorization Transactions* screen.

View Authorization Transactions
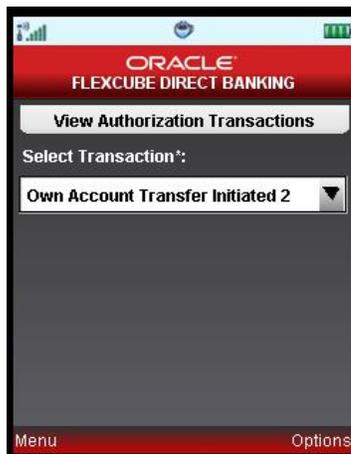
Field Description

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

3. Select **Submit** from *Options*. The system displays the *Pending Authorizations* screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.

Pending Authorizations

Field Description

Field Name	Description
E-Banking Reference Number	[Optional, Alphanumeric] Type the **E-Banking Reference Number** as *Search* criteria.
Status	[Optional, Dropdown] Select the **Status** of the transaction to be searched.
Initiator	[Optional, Alphanumeric] Type the **Initiator of the transaction** as *Search* criteria.
Select Record	[Mandatory, Dropdown] Select the desired record to search for authorization.

4. Select the **Authorize** from *Options* if you want to authorize the transaction. The system displays the *Verify Authorization Transaction* screen.

OR

Select **Send To Modify** from *Options* to send the transaction for modification.

OR

Select **Search** from *Options* to search the transaction to authorize or reject as per the entered search criteria.

OR

Select **Change** from *Options* to navigate to the previous screen.

OR

Select **Reject** from *Options* if you want to reject the transaction.

OR

Select **View** from *Options* to view the transaction details.

OR

Select **Home** from *Options* to navigate to the Menu screen.

OR

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

Pending Transactions – Verify

5. Select **Confirm** from *Options*. The system displays the *Pending Transactions – Confirm* screen.

OR

Select **Change** from *Options* to navigate to the previous screen.

OR

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

OR
Select **Exit** from *Options* to exit from the application.

Pending Transactions – Confirm

6. Select **Home** from *Options* to get back to the *Menu* screen.
    OR
    Select **Exit** from *Options* to exit from the application.
    OR
    Select **View Messages** from *Options* to view the messages.
    OR
    Select **OK** from *Options* to navigate to the I*nitial View Authorization Transactions* screen.

40. E-Receipt

You can download an *e-receipt* (as a *PDF* document) for all transactions that you begin in the application. You can also send an email with the *e-receipt PDF* as an attachment to your registered email account. You can also download and e-mail your *TDS Details Inquiry Statement* from the application in the **PDF** format.

To Generate an E-Receipt:

1. Navigate through *Services > E- Receipt*.

41.   Change Password

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

To Change the Password:

1. Log on to the *J2ME Based Mobile Banking Application*.

Services

2. Select **Services > Change Password** icon from the menu using up\down scroll keys and **Select** key.

Change Password
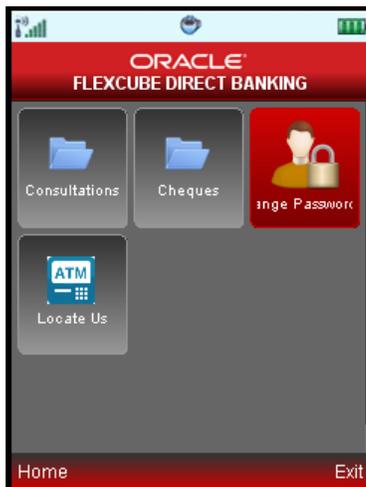
The system displays the *Change Password* screen.

Change Password

3. Select the desired *Password Type* from the dropdown.

Change Password
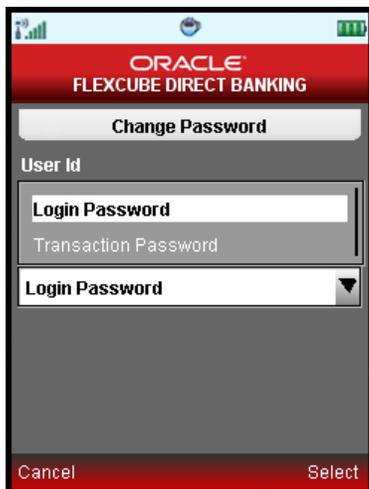
4. Click **Submit** from *Options.*
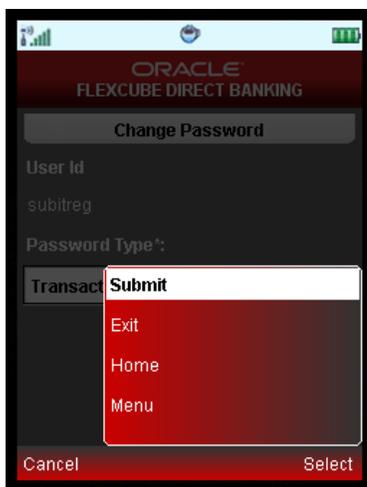
5. The following page is displayed. Refer to the *Password Policy* and enter the *Existing Password* and the desired *New Password* in the respective fields.

Note: The *Login and Transaction Passwords* cannot be the same.

Password Details
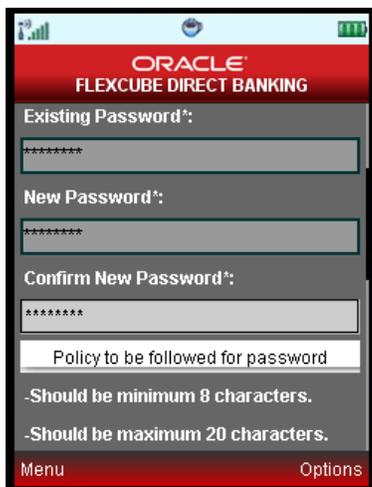
6. Click **Change** from *Options*.

Change Password
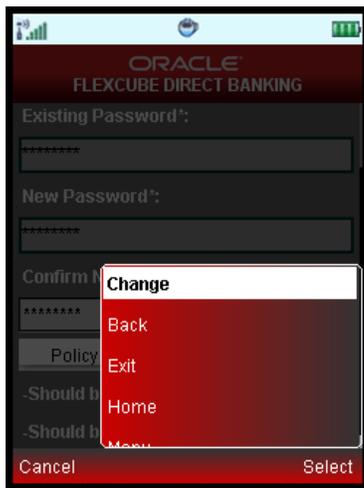
Field Description

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 the same.

The following *Verify* page is displayed.

Verify Change Password
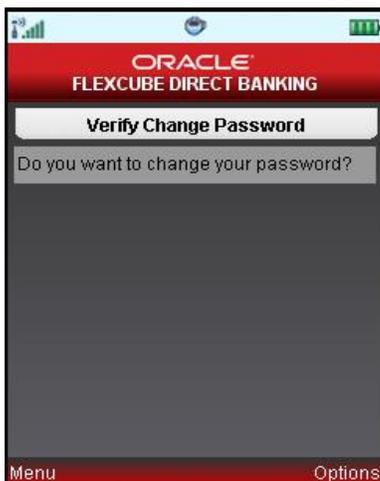
7. Select **Change** from the menu. The system displays the *Verify Change Password* screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.
   OR
   Select the **Back** from *Options* to return to the previous screen.

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

Confirm – Verify Change Password
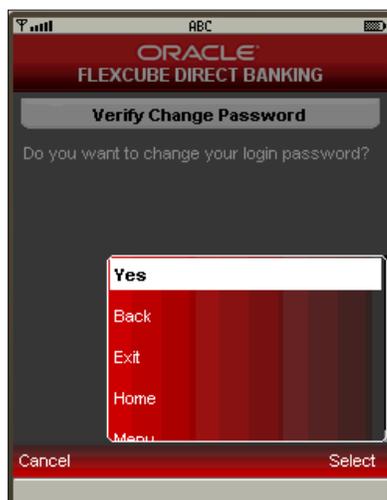
8. Select **Yes** from *Options*. The system displays the *Confirm Change Password* screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.

OR
Select **Menu** from the *Options* to return to the sub menu screen.
OR
Select **Back** from Options to return to the previous screen.

Confirm Change Password
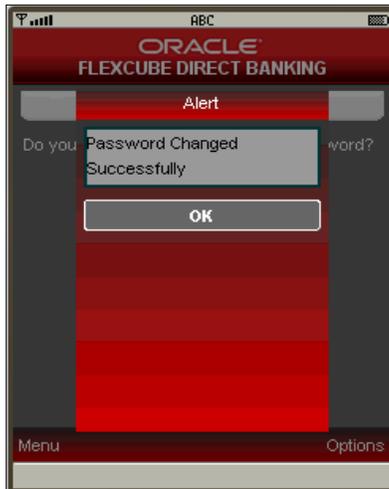
9. Click **OK**. The following page is displayed.

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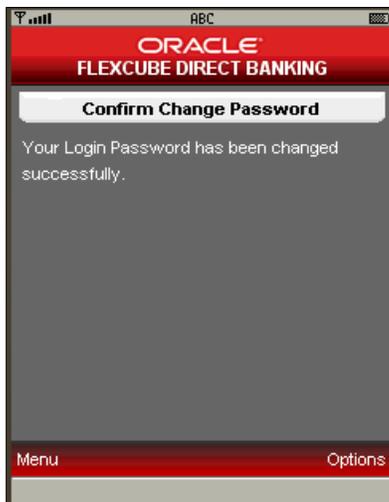
10. Select **Home** from *Options* to get back to the *Menu* screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *Options* to return to the sub menu screen.
OR
Select **Ok** from *Options*. The initial *Change Password* screen is displayed.

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".

42.   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 *J2ME Based Mobile Banking Application*.

2. Select **My Cards > Credit Card Details** icon from the menu using down arrow key and **Select** key. The system displays the *Credit Card Details* screen.

Credit Card Details
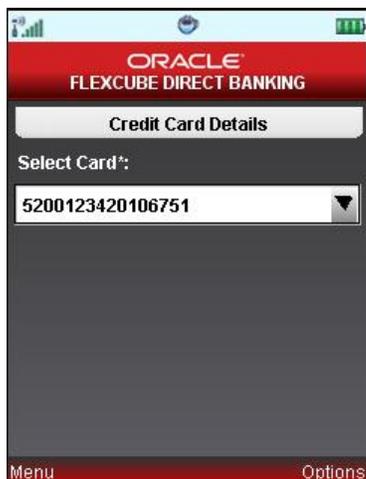
Field Description

Field Name	Description
Select Card	[Mandatory, Drop down]
	Select the credit card for which details are to be viewed.

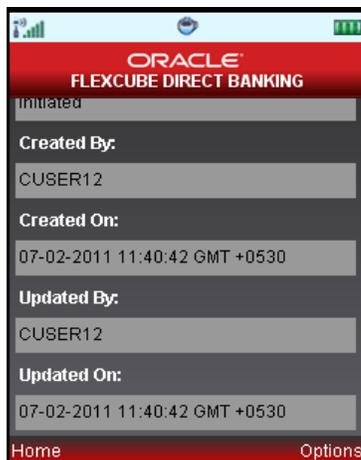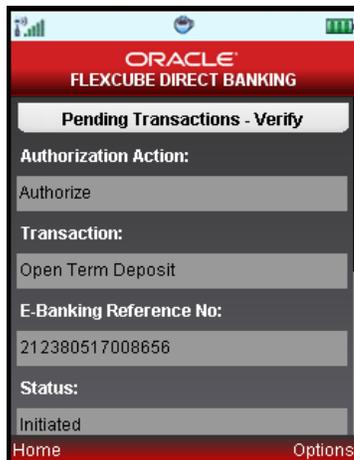3. Select **Submit** from *Options*. The system displays the selected card details in the *Credit Card Details* screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* 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 *Product Name*.
Expiry Date	[Display] This field displays the *Expiry Date*.
Reward Points Available	[Display] This field displays the reward points available.
Total Credit Limit	[Display] This field displays the *Total Credit Limit*.
Available Credit Limit	[Display] This field displays the *Credit Limit* available to you.
Total Cash Limit	[Display] This field displays the *Total Cash Limit*.
Available Cash Limit	[Display] This field displays the available *Cash Limit*.
Total Unbilled Amount	[Display] This field displays the *Total Unbilled Amount*.
Last Payment Date	[Display] This field displays the *Last Payment Date*.

Field Name	Description
Last Payment Amount	[Display] This field displays the *Last Payment Amount*.
Payment Due Details	
Statement Date	[Display] This field displays the *Statement Date*.
Total Billed Amount	[Display] This field displays the *Total Billed Amount*.
Payment Due Date	[Display] This field displays the last *Payment Due Date*.
Minimum Amount Due	[Display] This field displays the *Minimum Amount Due*.

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

43.   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 *J2ME Based Mobile Banking Application*.

2. Select **My Cards > Credit Card Statement** icon from the menu using down arrow key and **Select** key. The system displays the *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.
Month	[Mandatory, Drop down]
	Select the *Month* for viewing the statement.
Year	[Mandatory, Drop down]
	Select the *Year* for viewing the statement.

3. Select **Submit** from *Options*. The system displays the *Card Statement Details* in the *Credit Card Statement* screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *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*.

Field Name	Description
Transaction Date	[Display]
	This field displays the *Transaction Date*.
Description	[Display]
	This field displays the *Description of the Credit Card*.
Credit	[Display]
	This field displays the *Credit Amount*.

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

44. Credit Card Payment

This menu enables you to pay out the *Credit Card Balances.*

To View The Credit Card Statement:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Navigate to the *Accounts > Credit Card Payment*.

Credit Card Payment

Field Description

Field Name	Description
Select Card	[Mandatory, Pop Over] Select the option as *Select Card OR New Card*.
Credit Card Number	[Mandatory, Pop Over] Select the *Credit Card Number* from the pop over, for which payment is to be made.

3. Click the **Continue** button from *Options*. The system displays the below screen for *Step 2 - Credit Card Payment.*

Credit Card Payment – Step 2

Field Description

Field Name	Description
Payment Due Date	[Display]
	This field displays the *Payment Due Date*.
Amount	[Mandatory, Numeric, 15]
	Enter the *Amount* to be paid.
Payment Instruction	[Mandatory, Radio button]
	Select *Payment Instruction*. Values are:
	• Total Amount Due
	• Minimum Amount Due

4. Click the **Submit** button. The system displays the *Credit Card Payment – Verify* screen.

Credit Card Payment – Verify

5. Click the **Confirm** button. The system displays the *Credit Card Payment – Confirm* screen.
   OR
   Click the **Change** option. The system displays the *Initial Credit Card Payment* screen.

Credit Card Payment – Confirm

6. Click the **OK** button to navigate to the *Initial Credit Card Payment* screen.
   OR
   Click the **Download PDF** button to download the *PDF* containing *Credit Card Payment Details*.

45.   Credit Card Hotlisting

A service request for the *Credit Card Hot Listing* feature can be used when there is any fraud suspected or when the credit cards are either lost or stolen.

To Navigate to Credit Card Hotlisting:

1. Navigate to *New Service Request* through site-map. The following page is displayed.

Service Request
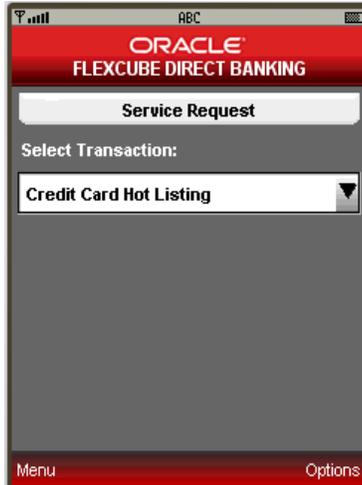
Field Description

Field Name	Description
Service Request	
Select Transaction	[Dropdown] Select the transaction - **Credit Card Hotlisting** from the dropdown.

2. Click **Continue** from *Options*. The following page is displayed.

Credit Card Hot Listing

Field Description

Field Name	Description
Credit Card Hotlisting	
Credit Card	[Dropdown] Select the appropriate Credit Card number from the dropdown.
Reason for closing the account	[Dropdown] Select the desired from the dropdown.
Specify Reason	[Conditional, Input Box, 25] Enter the desired reason in the input box.

Field Name	Description
New Card Required	[Mandatory, Dropdown] Select the following option from the dropdown: • Yes • No
Mode of Delivery	[Mandatory, Dropdown] Select the desired option from the dropdown.
User Reference	[Input Box, Alphanumeric, 25] Enter the appropriate *User Reference Number*.
Submit	[Action Button] Click **Submit** to submit the details.
Another Service Request	[Action Button] Click **Another Service Request** to open a new service request.

3. Enter the required appropriate information in the respective fields.

4. Click **Submit** from *Options.* The following *Alert message* is displayed.

Alert
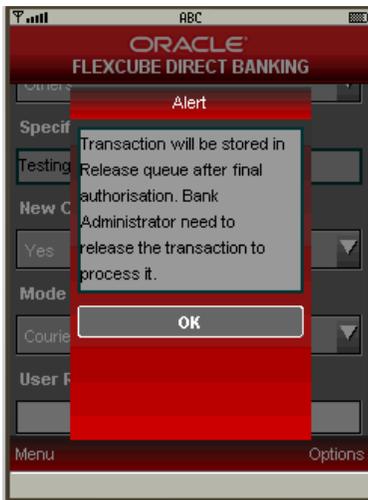
5. Click **OK**.

6. Click **Confirm** from *Options.*
OR
Click the **Change** option to modify the details. The system displays the *Credit Card Hot Listing - Verify* screen. The following page is displayed.

Credit Card Hotlisting – Verify

7. Click **Submit** from *Options*. The following page is displayed.

Alert
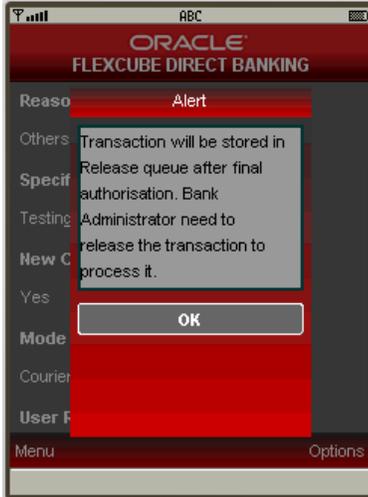
8. Click **OK**.

9. Click **Confirm** from *Options*. The following page is displayed.

Credit Card Hotlisting – Confirm
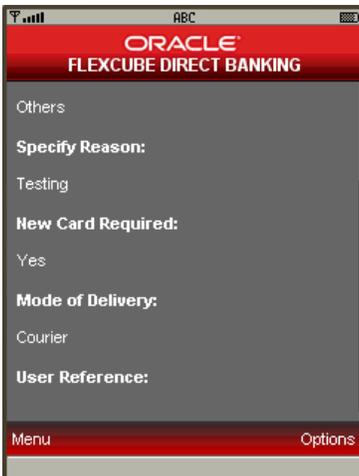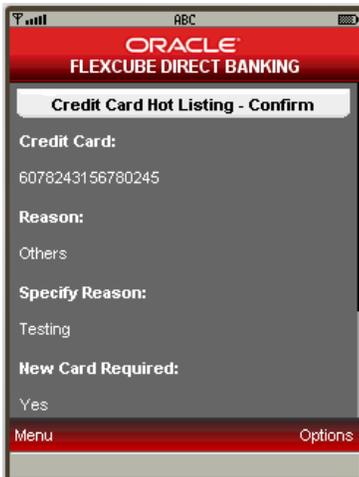
10. Click the **OK** button to navigate to the *Credit Card Hotlisting - Initiate* screen.
OR
Click the **Download PDF** button to download the *PDF* containing *Credit Card Hotlisting details.*

46.   Force Change Password

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

- If you are login for the first time

- If you have reset your password

- If your password has expired

To Perform the Forced Change Password:

1. Log on to the *J2ME Based 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*.
Existing Password	[Mandatory, Alphanumeric,20] Type your *Existing Password*.
New Password	[Mandatory, Alphanumeric,20] Type the *New Password*.

Note: This *New Password* should be as per the *Password Policy* (displayed below the text fields in the above screen) set by the bank.

Confirm New Password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

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

Confirm Change Password
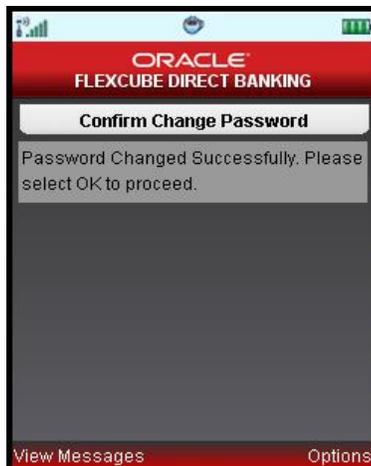
3. Select **OK** from *Options*. The system displays the *Change Transaction Password* screen.
   OR
   Select **Exit** from *Options* to exit from the application.

Change Transaction Password

Field Description

Field Name	Description
User ID	[Display] This field displays the *User ID*.
Existing Password	[Mandatory, Alphanumeric,20] Type your *Existing Password*.
New Password	[Mandatory, Alphanumeric,20] Type the *New Password*. **Note**: This new password should be as per the *Password Policy* (displayed below the text fields in the above screen) set by the bank.

Field Name	Description
Confirm New Password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

4. Select the **Change** option. The system displays the *Confirm Change Password* screen.

Confirm Change Password
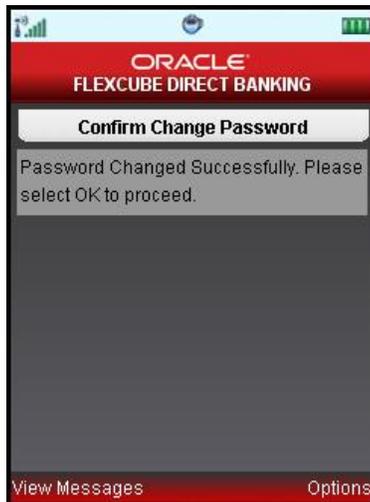
5. Select **OK** from *Options*. The system displays the main *Menu* screen.
OR
Select **Exit** from *Options* to exit from the application.

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*".

47.   Contract Deposits

This option allows you to view the *Contract Term Deposit Details*.

To View the Contract Deposit Details:

1. Log on to the *J2ME Based Mobile Banking Application*.

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

Contract Deposits

Field Description

Field Name	Description
Contract Deposit	[Mandatory, Drop down]
	Select the *Contract Deposit* from the list for which details are to be viewed.

3. Select **Submit** from *Options*. The system displays the *Contract Deposits* screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *Options* to return to the sub menu screen.

Contract Deposits

Field Description

Field Name	Description
Customer Id	[Display] This field displays the *Customer Id*.
Contract Deposit	[Display] This field displays the *Contract Deposit Number*.
Product Name	[Display] This field displays the *Product Name*.
Current Balance	[Display] This field displays the *Current Balance* of the term deposit.
Deposit Details	
Deposit Date	[Display] This field displays the *Deposit Date*.
Maturity Date	[Display] This field displays the date on which deposit matures.
Interest Rate	[Display] This field displays the *Interest Rate* on the term deposit. The *Interest Instructions* and the *Maturity Instructions* are also displayed in the following fields.
Accrued Interest Till Date	[Display] This field displays the accrued interest till date. The *Interest Instructions* and the *Maturity Instructions* are also displayed in the following fields.

Field Name	Description
Interest Instructions	
Interest Instructions	[Display] This field displays the *Interest Instructions*.
Account	[Display] This field displays the *Account Number*.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the *Roll-over Instructions*.
Account	[Display] This field displays the *Account Number*.

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

48.   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 a part of fund rules definition. An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To Buy Mutual Funds:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Buy Funds** icon from menu using up\down scroll keys and **Select** key. The system displays the *Buy Funds* screen.

Buy Funds
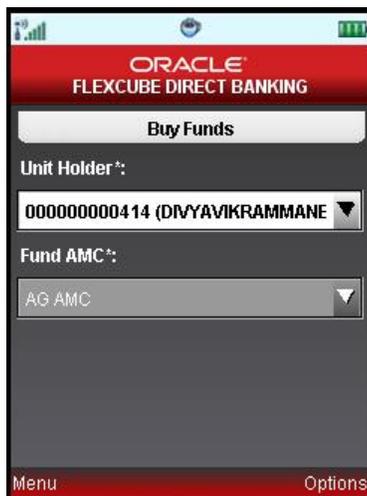
Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down]
	Select the *Unit Holder*.
Fund AMC	[Mandatory, Drop down]
	Select the *Fund AMC* for buying the funds.

3. Select **Submit** from *Options*. The system displays the *Buy Funds* screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.

OR
Select **Menu** from *Options* to return to the sub menu screen.

Buy Funds

Field Description

Field Name	Description
Fund Name	[Mandatory, Drop down]
	Select the *Fund Name*.

4. Select **Fund Details** from *Options*. The system displays the *Buy Funds* screen.
OR
Select **Back** from *Options* to navigate to the previous screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *Options* to return to the sub menu screen.

Buy Funds

Field Description

Field Name	Description
Investment Type	[Mandatory, Drop down]
	Select the *Invest Type*. The options are:
	• Amount
	• Units
Amount Or Unit	[Mandatory, Numeric, 15]
	Type the *Amount* for buying the funds.
Dividend Re-Investment	[Mandatory, Drop down]
	Select the dividend *Re-investment* options. The options are:
	• Yes
	• No
Fund Information	
Unit Holder	[Display]
	This field displays the *Unit Holder Id*.
Fund AMC	[Display]
	This field displays the *Fund AMC*.
Fund Name	[Display]
	This field displays the *Fund Name*.
Minimum Amount	[Display]
	This field displays the *Minimum Amount* required to buy the funds.
Minimum Units	[Display]
	This field displays the *Minimum Units* of which funds can be purchased.

5. Select **Place Order** from the *Options*. The system displays the Buy Funds – Verify screen.
OR
Select **Back** from *Options* to navigate to the previous screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *Options* to return to the sub menu screen.

Buy Funds – Verify

6. Select **Confirm** from *Options*. The system displays the *Buy Funds - Confirm* screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.

Buy Funds – Confirm

7. Select **Home** from *Options* to get back to the Menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **View Messages** from *Options* to view the messages.
   OR
   Select **OK** from *Options* to navigate to the Buy Funds screen.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.

49. 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 a 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 a user can confirm the information specified.

To Redeem Mutual Fund:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Redeem Funds** from the menu using up\down scroll keys and **Select** key. The system displays the *Redeem Funds* screen.

Redeem Funds
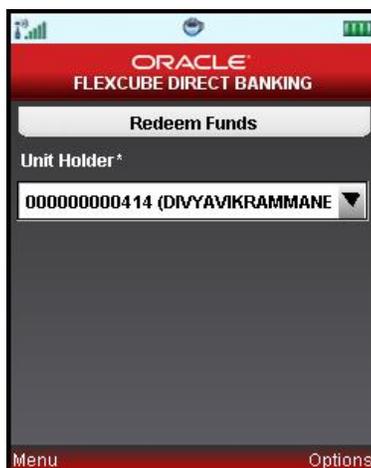
Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down]
	Select the desired u**nit holder** from the unit holders available.

3. Select **View Holdings** from *Options*. The system displays the *Redeem Funds* screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR

Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *Options* to return to the sub menu screen.

Redeem Funds
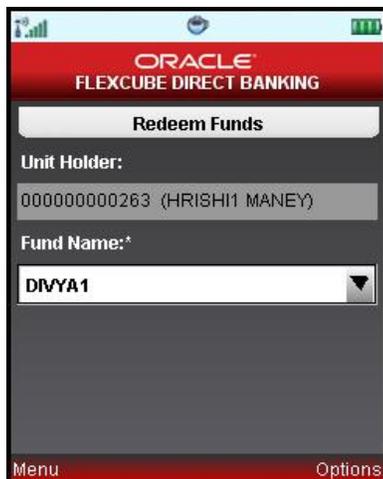
Field Description

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 *Options*. The system displays the *Redeem Funds* screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *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	[Display] This field displays the *Fund Name* selected.
Units	[Display] This field displays the *Units* held.

Field Name	Description
Amount	[Display]
	This field displays the *Fund Name* selected.
Place Order	
Redeem Type	[Mandatory, Drop down]
	Select the *Type of Redemption* to be done. Options are:
	• Amount
	• Units
Amount or Units	[Mandatory, Numeric, 15]
	Type the *Amount or Units* as per the selection criteria.

5. Select **Place Order** from the *Options*. The system displays the *Redeem Funds - Verify* screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Home** from *Options* to navigate to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.

Redeem Funds – Verify
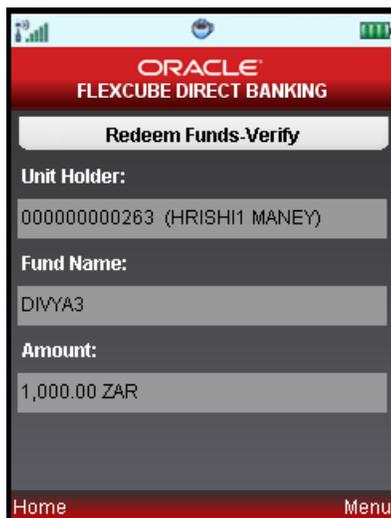
6. Select **Confirm** from the *Options*. The system displays the *Redeem Funds - Confirm* screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR

Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Menu** from *Options* to return to the sub menu screen.

Redeem Funds – Confirm
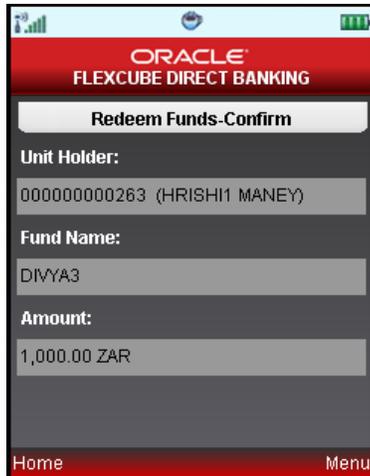
7. Select **Home** from *Options* to get back to the menu screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select **View Messages** from *Options* to view the messages.
   OR
   Select **OK** from *Options* to navigate to the Redeem Funds screen.
   OR
   Select **Menu** from *Options* to return to the sub menu screen.

50.   Portfolio

This option allows you to view the details of all the mutual fund holdings.

To View the Portfolio:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Portfolio** icon from the menu using up\down scroll keys and **Select** key. The system displays the *Portfolio* screen.

Portfolio
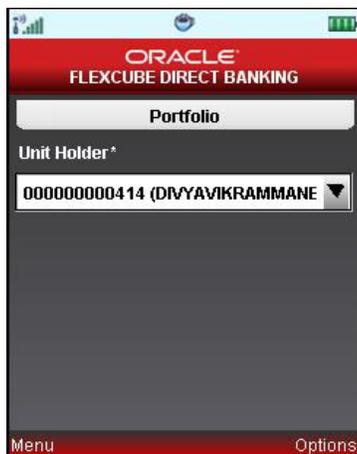
Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the desired *Unit Holder* from the list of unit holders available.

3. Select **View Holdings** from *Options*. The system displays the *Portfolio Details* screen.
    OR
    Select **Home** from *Options* to navigate to the menu screen.
    OR
    Select **Exit** from *Options* to exit from the application.
    OR
    Select **Menu** from *Options* to return to the sub menu screen.

Portfolio Details

Filed Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display]
	This field displays the *Name of the Unit Holder*.
Holding Fund Details	
Fund Name	[Display]
	This field displays the *Fund Name*.

Field Name	Description
Fund Type	[Display] This field displays the *Fund Type.*
Fund Currency	[Display] This field displays the *Fund Currency*.
Units	[Display] This field displays the *Number of Units Held.*
Amount in Fund Currency	[Display] This field displays the *Amount in Fund Currency*.

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

51.   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:

- The 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.

- The fund is not in book closure.

To Switch Mutual Fund:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Switch Funds** icon from the menu using up\down scroll keys and *Select* key. The system displays the *Switch Funds* screen.

Switch Funds
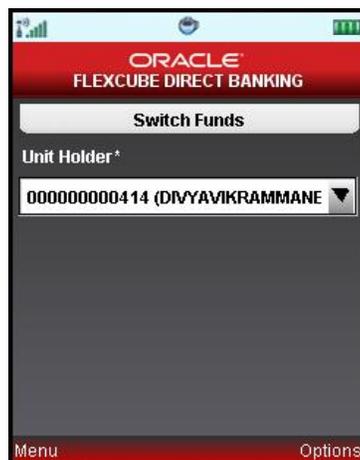
Field Description

Field Name	Description
Unit Holder	[Mandatory, Drop down]
	Select the desired *Unit Holder* from the list of unit holders available.

3. Select **View Holdings** from the *Options.* The system displays the 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

Filed Description

Field Name	Description
Unit Holder	[Display]
	This field displays the selected *Unit Holder*.
Fund Name	[Mandatory, Drop down]
	Select the *Fund Name* from the list.

4. Select **Place Order** from *Options*. The system displays the *Switch Funds* screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select the **Home** from *Options* to navigate to the menu screen.
   OR
   Select the **Exit** from *Options* to exit from the application.
   OR
   Select the **Menu** from *Options* to return to the sub menu screen.

Switch Funds

Filed Description

Field Name	Description
Switch Type	[Mandatory, Drop down] Select the *Switch Type*. The *Options* are: • Switch Amount • Switch Units
Amount Or Units	[Mandatory, Numeric, 15] Type the *Amount* or units to be switched.
Fund Name	[Mandatory, Drop down] Select the *Fund Name* from the list.

5. Select **Place Order** from *Options*. The system displays the *Switch Funds - Verify* screen.
OR

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

Switch Funds – Verify

6. Select **Confirm** from *Options*. The system displays the *Switch Funds - Confirm* screen.
OR
Select **Change** from *Options* to navigate to the previous screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Home** from *Options* to navigate to the *menu* screen.
OR
Select **Menu** from *Options* to return to the *sub menu* screen.

Switch 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*. The initial *Switch Funds* screen is displayed.
OR
Select the **Menu** from the *Options* to return to the *sub menu* screen.

52.   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 *J2ME Based Mobile Banking Application*.

2. Select **Mutual Funds > Order Status** from the menu using up\down scroll keys and **select** key. The system displays the *Order Status* screen.

Order Status

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Drop down] Select the *Unit Holder* from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the *Transaction Reference Number* for which order status is to be viewed.
Status	[Mandatory, Drop down] Select the *Status*. The options are: • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

3. Select **Submit** from *Options*. The system displays the *Order Status Details* in the *Order Status* screen.
OR

Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select the **Menu** from *Options* to return to the *sub menu* screen.

Order Status
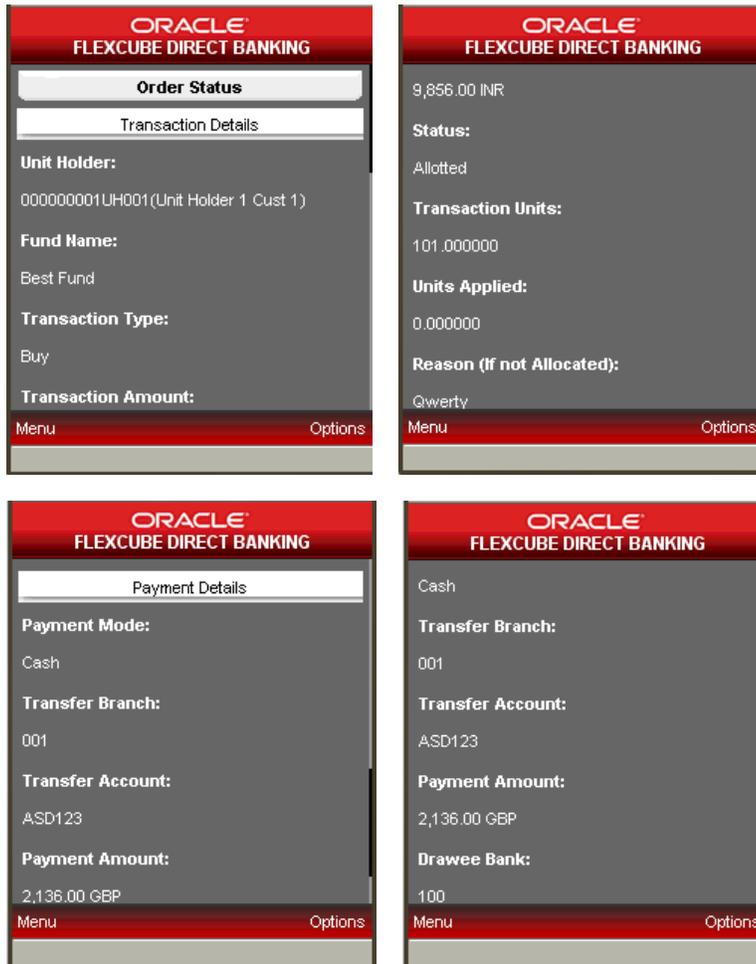
Field Description

Field Name	Description
Requested Received On	[Display] This field displays the *Date and Time* of the request received.

Transaction Details

Field Name	Description
Unit Holder	[Display] This field displays the *Name* of the unit holder.

Field Name	Description
Fund Id	[Display]
	This field displays the *Fund Id*.
Transaction Mode	[Display]
	This field displays the *Transaction Mode*.
Transaction Type	[Display]
	This field displays the *Transaction Type*.
Transaction Amount	[Display]
	This field displays the *Transaction Amount*.
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 Type	[Display]
	This field displays the *Payment Type*.
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.
Payment Amount	[Display]
	This field displays the *Amount of Payment*.
Drawee Bank	[Display]
	This field displays the *Drawee Bank*.

4. Select **Home** from *Options* to get back to the Menu screen.
   OR

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

53.   Transaction Password Behavior

The *Transaction Password* is the 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 the **Confirm** option on the *Verification* screen, the system asks for the *Transaction Password*.

The following two kinds of the transaction password can be configured for the *Mobile Banking* as per the requirement:

- Random Transaction Password
- Transaction password

To Perform the Transaction for which *Transaction Password* is configured:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).

3. Select **My Payments > Own Account Transfer** icon from the menu using up/down arrow key and **Select** key. The system displays the *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 **Submit** from *Options*. The system displays the Own Account Transfer Verify screen.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Menu** from *Options* to return to the sub menu screen.

Own Account Transfer Verify

5. Select **Confirm** from *Options*. The system displays the *Transaction Initiation Authentication* screen.
OR
Select **Change** from *Options* to navigate to the previous screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Home** from *Options* to navigate to the menu screen.
OR
Select **View Messages** from *Options* to view the messages.
OR
Select **Menu** from *Options* to return to the *sub menu* screen.

Transaction Initiation Authentication
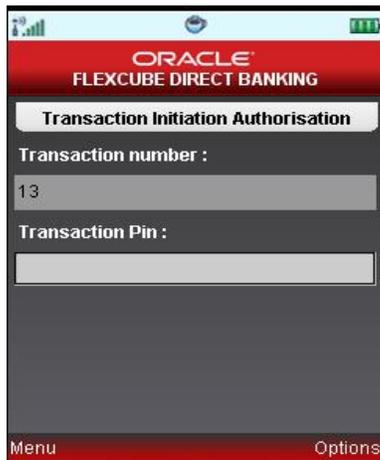
6. Select **Submit** from *Options*. The system displays the Own Account Transfer - Confirm screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **Home** from *Options* to navigate to the *menu* screen.
OR
Select **Menu** from *Options* to return to the *sub menu* screen.

Own Account Transfer Confirm

7. Select **Home** from *Options* to get back to the Menu screen.
OR
Select **Exit** from *Options* to exit from the application.
OR
Select **View Messages** from *Options* to view the message.
OR
Select **OK** from *Options*. The initial *Own Account Transfer* screen is displayed.
OR
Select **Menu** from *Options* to return to the sub menu screen.

54.   ATM 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 *J2ME Based Mobile Banking Application*.

2. Select **Customer Services > ATM Branch Locator** from the *Menu.* The system displays the *ATM Branch Locator* screen.

Branch/ATM Locator
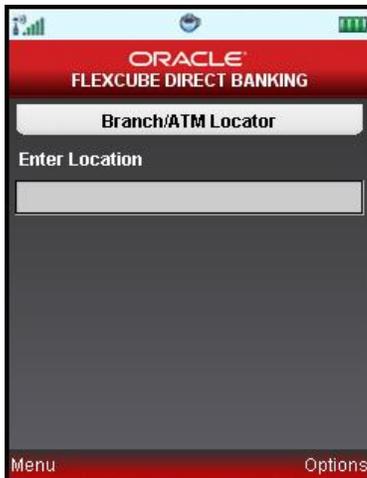
Filed Description

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 *Options*. The system displays the address of the ATM/Branch.
   OR
   Select **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 **Home** from *Options* to get back to the *Menu* screen.
   OR
   Select **View Map** from *Options* to navigate to the *View Map* screen.
   OR
   Select **Back** from *Options* to return to the previous screen.

Branch/ATM Locator
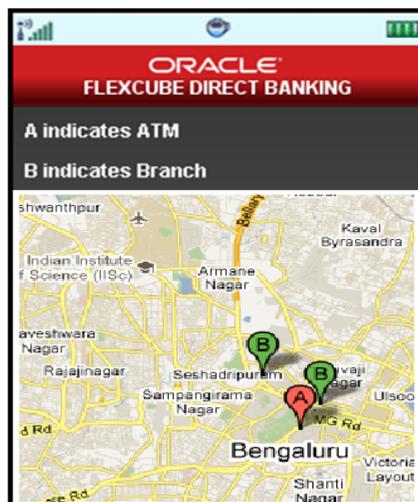
5. Select **Home** from *Options* to get back to the *Menu* screen.
   OR
   Select **Back** from *Options* to navigate to the previous screen.
   OR
   Select **Exit** from *Options* to exit from the application.
   OR
   Select the **Satellite/Map** to view the map in the *Satellite/Map View*.

55.　Reminders

The **Reminder** functionality enables business users to register for reminders. Once a reminder is registered the user is able to view the reminder under the *Reminder Schedule*. The *Reminder Schedule* displays 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 Reminder:

1. Log on to the *J2ME Based Mobile Banking Application*.

2. Select **Services** from the menu using up/down arrow key and **Select** key.

3. Select **Reminder** from the menu using up/down arrow key and **Select** key. The system displays the *Reminders* screen.

Reminder
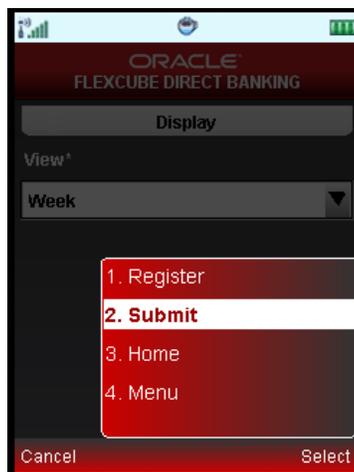
4. Select **Today**, **Week** or **Month** radio button to view reminder set for selected period.

5. Click **Submit** from *Options*. This displays the set reminder in next screen as shown below.

Reminder
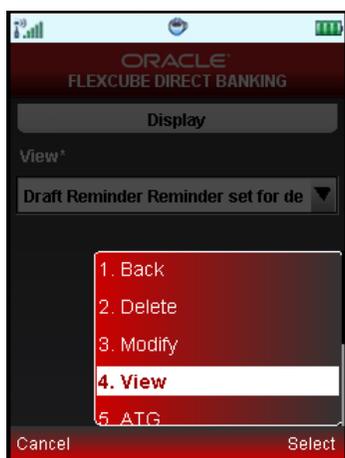
6. Select **Exit** option to exit.

7. Select **Back** to navigate to the previous screen.

8. Select **View** to view that particular selected reminder. The system displays the following screen.

9. Select **Modify/Delete** options in order to modify or delete that selected reminder respectively.

Reminder Display
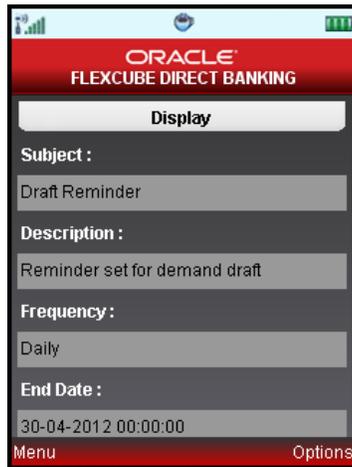
55.1   Registration

Here, business user can register reminders. Below shown is the initial screen to set a reminder.

Reminder
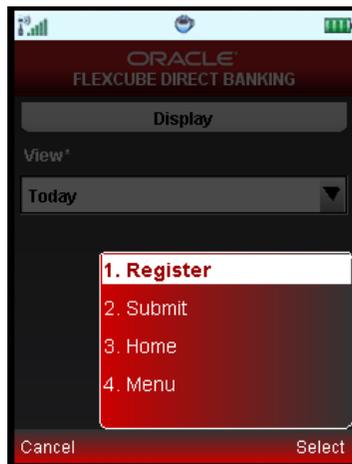
10. Select **Register** from *Options*, in order to register for reminders.

11. Click **Select** from *Options*. The system displays the *Register Reminder* screen.

Register Reminder

Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50]
	Type the *Subject* for the reminder.
Frequency	[Mandatory, Radio button]
	Select the *Frequency* of the reminder.
Start Date	[Mandatory, Alphanumeric,10]
	Type the *Start Date* for reminder.
End Date	[Mandatory, Alphanumeric,10]
	Type the *End Date* for reminder.
Description	[Optional, Alphanumeric, 100]
	Type the *Description* for reminder.

12. Select **Register** from *Options* as shown above in screen 3. The system displays the *Confirm* screen for the reminders, as shown below.

Reminder Confirm
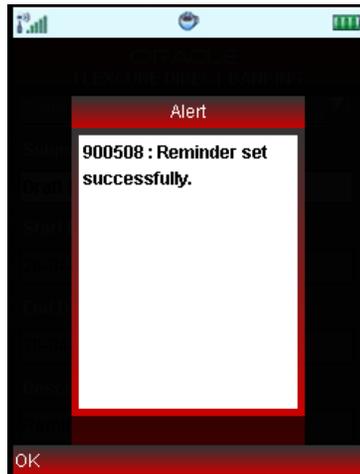
13. Select **OK** from the options as shown in screen 2 above. The system displays the *Confirm* screen for *Reminders* as shown screen 2 above.

56. Deposit Calculator

The *Deposit Calculator* helps you to understand the amount to be deposited as an investment for the given period of time.

To Use the Deposit Calculator:

1. Login to the *Banking Application.* The following page is displayed.

Services

2. Click **Services**. The following page is displayed.

Consultations

3. Click **Consultations**. The following page is displayed.

Deposit Calculator

4. Click **Deposit Calculator**. The following page is displayed.

Deposit Calculator
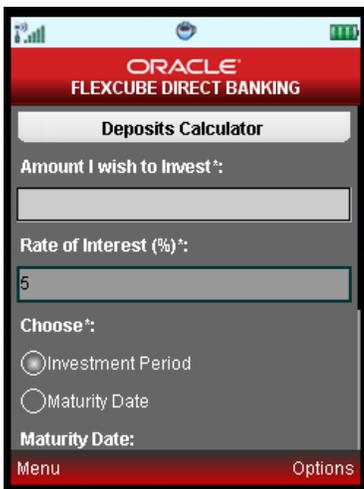
Field Description

Field Name	Description
Amount I wish to Invest	[Mandatory, Input Box, 15] Enter the *Amount* you wish to invest.
Rate of Interest (%)	[Display] Displays the *Interest Rate*.

Choose Investment Period

Field Name	Description
Maturity Date	[Date-Picker] Select the appropriate *Maturity Date* from the *Date-Picker*.
Tenure	[Dropdown] Select the appropriate *Tenure* from the dropdown.
Currency I Require	[Dropdown] Select the required *Type of Currency* from the dropdown.
Reset	[Action Button] Click **Reset** to clear all values.
Calculate	[Action Button] Click **Calculate** to calculate the details entered for Deposit.

5. Click **Calculate** from *Options*. The result is displayed as shown in the following screenshot.

Result - Details
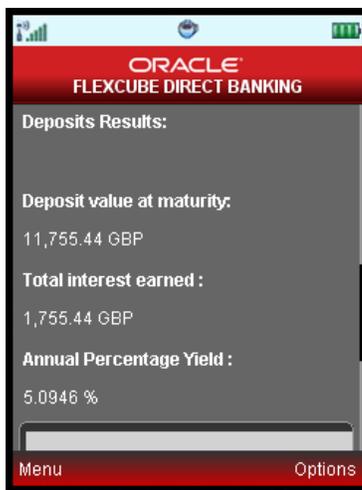
Result – Graph
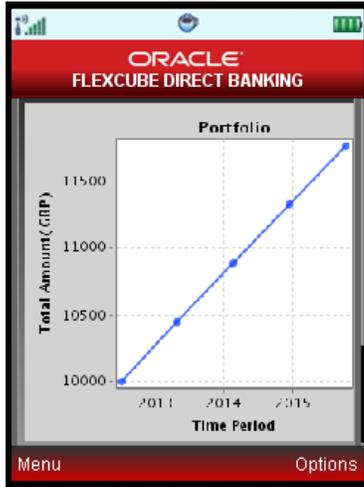
57.   Savings Calculator

The *Savings Calculator* helps you to understand the calculation based on given the *Saving Rate* for the given amount and the specific period of time.

To Use the Saving Calculator:

1. Login to the *Banking Application*. The following page is displayed.

Services

2. Click **Services**. The following page is displayed.
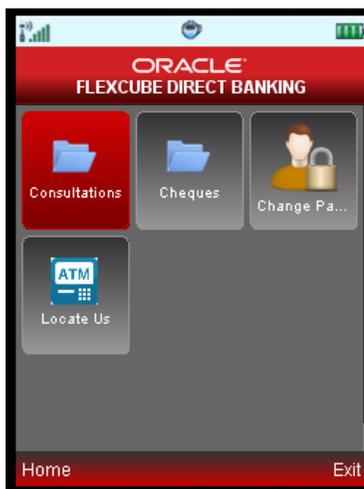
Consultations

3. Click **Consultations**. The following page is displayed.

Savings Calculator

4. Select **Savings Calculator**. The following page is displayed.

Savings Calculator - I

Savings Calculator – II

Savings Calculator – III

5. Click **Calculate** from *Options*.

Calculate
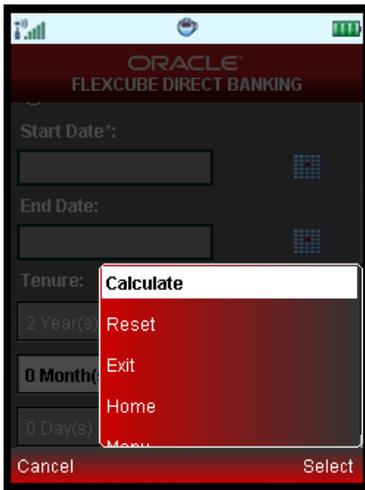
The result is displayed as shown in the following screenshot.

58. Foreign Exchange Calculator

The **Foreign Exchange Calculator** helps you to calculate the converted amount in the desired *Currency Type* with the help of *Available Amount* and its *Currency Type*.

To access the Foreign Exchange Calculator:

1. Login to the *Java Application Based Rich Mobile Banking*.

2. Click **Services > Consultations > Foreign Exchange Calculator**. The following page is displayed.

Foreign Exchange Calculator

Field Description

Field Name	Description
Purpose	[Dropdown] Select the desired *Purpose* from the dropdown.
Currency I Have	[Dropdown] Select the appropriate *Currency Type* from the dropdown.
Amount	[Mandatory, Input Box] Enter the desired *Amount*.
Currency I Require	[Dropdown] Select the required *Type of Currency* from the dropdown.
Reset	[Action Button] Click **Reset** to clear all values.
Submit	[Action Button] Click **Submit** to calculate the details entered for *Foreign Exchange*.

3. Click **Submit**. The result page is displayed.

   Result Page

4. Click **OK** from *Options*.

59.   Loan Eligibility Calculator

The **Loan Eligibility Calculator** helps you to determine the **Loan Eligibility** for the given *Gross Monthly Income* and *Other Details*.

To use the Loan Eligibility Calculator:

1. Navigate to **Services > Consultations > Loan Eligibility Calculator**. The following page is displayed.

Loan Eligibility Calculator

Field Description

Field Name	Description
Your Gross Monthly Income	[Mandatory, Input Box] Enter the appropriate value for the *Gross Monthly Income*.
Ongoing Monthly Expenses	[Mandatory, Input Box] Enter the appropriate value for the *Ongoing Monthly Expenses*.
Tenure of Loan (in Months)	[Mandatory, Input Box] Enter the appropriate value for the *Tenure of Loan (in months)*.
Interest Rate	[Mandatory, Input Box] Enter the appropriate value for the *Interest Rate*.
Reset	[Action Button] Click **Reset** from *Options* to clear all values.
Calculate	[Action Button] Click **Calculate** from *Options* to calculate the details entered for *Foreign Exchange*.

The *Result* page is displayed.

60.   Budget Calculator

This feature is available for all the *Existing Users* as well as *Prospect Customers.*

To use the Budget Calculator:

1. Navigate to **Budget Calculator** either from the *Login page* or from the *Home > Services > Calculator > Budget Calculator* section. The *Budget Calculator* page is displayed.

Budget Calculator

Field Description

Field Name	Description
Total Monthly Income	[Mandatory, Input Box, 15] Enter the appropriate value for the *Total Monthly Income*.

Expenditure Categories

Field Name	Description
Home (Rent/Taxes)	[Mandatory, Input Box, 15] Enter the appropriate value for the *Home (Rent /Taxes)* category.
Food and Groceries	[Mandatory, Input Box, 15] Enter the appropriate value for the *Food and Groceries* category.
Utility Bills	[Mandatory, Input Box, 15] Enter the appropriate value for the *Interest Rate* category.
Travel	[Mandatory, Input Box, 15] Enter the appropriate value for the *Travel* category.
Debt Payments	[Mandatory, Input Box, 15] Enter the appropriate value for the *Debt Payments* category.
Family Expenses	[Mandatory, Input Box, 15] Enter the appropriate value for the *Family Expenses* category.
Savings	[Mandatory, Input Box, 15] Enter the appropriate value for the *Savings* category.
Other Monthly Expenses	[Mandatory, Input Box, 15] Enter the appropriate value for the *Other Monthly Expenses* category.
Reset	[Action Button] Click **Reset** to clear all values.
Calculate	[Action Button] Click **Calculate** to calculate the *Budget* using the entered values.
Create Budget	[Action Button] Click **Create Budget**. It navigates user to a *Set Budget* screen, for which user has to login into the application.
Compare Budget	[Action Button] Click **Compare Budget** to compare the budget with the standard values. It navigates user to the *Benchmarking* screen.

2. Click **Calculate**. The result is displayed in the following manner.

Result

Note: The user further can create a *budget* by logging into the application. If not an *Existing User*, the user has to **Register** *to Online Banking*.

61.   Offers

Location Based Offers:

The Business User is able to receive the offers from the bank based on their physical location. The Business User while on the move is able to get the offers available in the specific geo location.

The system is able to identify the user's geo location using the GPS option available in the user's mobile phone. The location is maintained in terms of Latitude and Longitude. Based on the location identified, the offers available in the area are identified and displayed to the user.

The offers received can have hyperlinks to display more data. On clicking any desired offer that has more details, a separate screen external to the user's login window / application are opened to display the details.

Personalized / Targeted Offers:

The *Targeted Offers* or *Advertisements* relevant to the user are displayed in the *Personalized Offers* section. These offers will be based on the *User's Details and Activity*.

To Access the Offers Options:

1. Log on to the *Java Application Based Mobile Banking.*
2. Navigate to *Offers* menu in menu list.

Offers
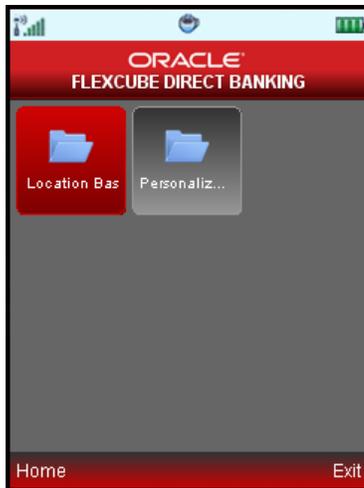
3. On clicking *Offers* option from the menu list, the system displays *Offers as Location based* & *Personalized Offers*, as shown in second screen above.

4. Click any of the *Offer Type* in order to view it. You can view offers based on your location by clicking *Location Based Offers* icon. It will show offers with respect to your location.

5. You can also view *Personalized Offers*, displayed after clicking *Personalized Offers* icon.

62.   Live Help/Call

Using this option, you can request for a call by the *Oracle ATG* agents for online assistance.

This feature provides the options to the business users for interactions with bank officials / call centre executives.

Below is shown for *Pay Bills* transaction. These options are available for various transactions.

ATG for Live Help
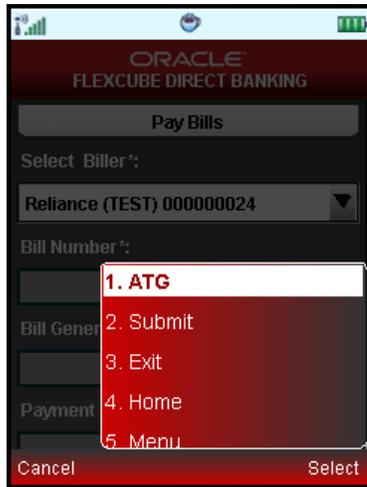
1. Select the **ATG** from *Options* pop up as shown in above screen. This will open a new browser screen which will enable you to interact with the *Bank Personnel/Agents* for assistance.

63. Alerts

The *Alerts Subscription* functionality is available to business and retail users through the *Java Application* based mobile as well.

63.1 View Current Subscription

The **View Current Subscription** feature allows user to check the list of *Alerts* to which the user is subscribed.

To View the Current Subscription:

1. Login to the *Java Application Based Mobile Banking*.

2. Navigate to **Alerts**. The following page is displayed.

Alert Type
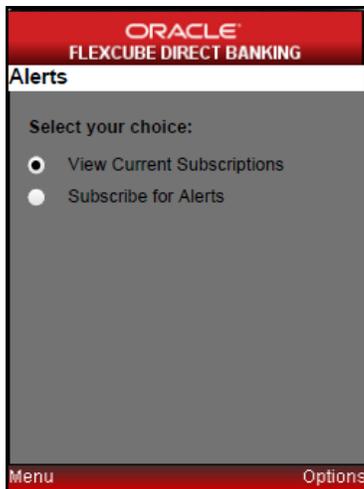
3. Select **View Current Subscriptions**. The following page is displayed.

View Current Subscriptions
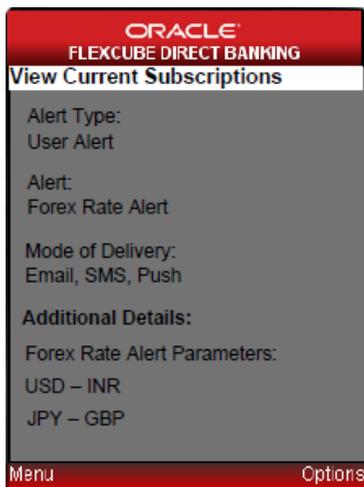
4. Click **Ok** to go back to the *Alert* screen.

63.2   Alert Subscription

The following process allows user to subscribe for the desired alert.

To Subscribe for Alerts:

1. Login to the *Java Application Based Mobile Banking*.

2. Navigate to **Alerts**. The following page is displayed.

Alert Type

Field Description

Field Name	Description
Alerts	
Select your choice	[Mandatory, Radio Button] Select the desired value from the following: • View Current Subscriptions • Subscribe for Alerts

3. Select the **Subscribe for** *Alerts* option.

4. Click **Continue** from *Options*. The following page is displayed.

Alert Subscription

Field Description

Field Name	Description
Alert Subscription	
Select Alert Type	[Mandatory, Dropdown] Select the desired value from the following: • User Alerts • Customer Alerts • Account Alerts
Select Customer ID	[Mandatory, Dropdown] Select the desired *Customer ID* from the dropdown.
Select Account No.	[Mandatory, Dropdown] Select the desired *Account Number* from the dropdown.

5. Click **Continue** from *Options*. The following page is displayed.

Alert Subscription

ORACLE
FLEXCUBE DIRECT BANKING
Alert Subscription

Alert Type:
User Alert

Select Alert:
- Select One -

Menu   Options
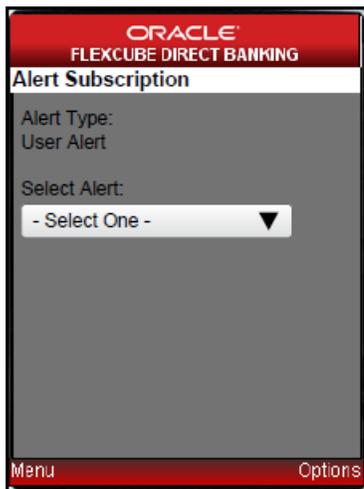
6. Select the **Alert** as *Forex Rate Alert*.
7. Click **Continue** from *Options*.

Alert Subscription

Field Description

Field Name	Description
Alert Type	[Display] Displays the *Type of the Alert*.
Alert	[Display] Displays the selected *Alert*.
Mode of Delivery	[Mandatory, Checkbox] Select the desired option from the following: • Email • SMS • Both

Field Name	Description
In case of Threshold Alert	
Threshold (%) Above	[Mandatory, Input Box, Numeric, 3]
	Enter the desired value in the input box.
In case of Debit Alert	
Debit Above	[Mandatory, Input Box, Numeric, 15]
	Enter the desired amount. An alert is generated if an amount equal to or above the specified amount is debited from the account.
Credit Above	[Mandatory, Input Box, Numeric, 15]
	Enter the desired amount. An alert is generated if an amount equal to or above the specified amount is credited to the account.
In case of Forex Rate Alert	
Add Parameter	[Mandatory, Selector]
	This option is displayed only in case *Forex Rate Alert* has not been previously subscribed for.
	The user has to specify the *Forex Rate Alert* preferences.
Currency Pair	[Optional, Selector]
	The user can select a *Currency Pair* of which to view details or to modify or delete.
Add New Parameter	[Optional, Selector]
	The user can add a new *Forex Rate Alert* parameter.
Subscribe	[Action Button]
	Click this button to proceed with the *Subscription* process.
Unsubscribe	[Action Button]
	This option is available only when the user has opted to subscribe for an alert that has already been subscribed for.
	Click this button to proceed with the *Un-Subscription* process.

8. Click **Subscribe** from *Options*. The *Alert Subscription – Verify* page is displayed.

Alert Subscription – Verify

9. Click **Confirm** from *Options*. The *Alert Subscription – Confirm* screen is displayed.

Alert Subscription – Confirm

10. Click **Ok** to go back to the *Alert Subscription* screen.

63.3   **Forex Rate Alert Subscription**

The *Forex Alert Subscription* screen allows the *user* to define parameters on the basis of which forex alerts are generated.

To Subscribe for Forex Alerts:

1. Login to the *Java Application Based Mobile Banking*.

2. Navigate to *Alerts.*

3. Select *Forex Rate Alerts*. The following page is displayed.

Forex Rate Alert – Initiate

Field Description

Field Name	Description
Alert Subscription – Forex Rate Alert	
Purpose	[Mandatory, Dropdown] Select the desired **Purpose** from the dropdown.
Buy Currency	[Mandatory, Dropdown] Select the desired **Buy Currency Type** from the dropdown.
Sell Currency	[Mandatory, Dropdown] Select the desired **Sell Currency Type** from the dropdown.
Target Price	[Mandatory, Dropdown] Select the desired **Target Price** from the dropdown.
Active From	[Mandatory, Date Format – dd/mm/yyyy] Enter the date in the above mentioned format. The **Subscription** is activated from this date.
Active To	[Mandatory, Date Format – dd/mm/yyyy] Enter the date in the above mentioned format. The **Subscription** remains active till this date.
Cancel	[Action Button] Click **Cancel** to cancel the process.
Update	[Action Button] Click **Update** to update the changes made.

The following *Verify* screen is displayed.

Forex Rate Alert - Verify

4. Click **Change** from *Options* to make the desired changes.
   OR
   Click **Delete** from *Options*. The following *Success Message* is displayed.

Success Message

Success Message – For Modify Activity

Success Message – For Deletion Activity

5. Click **Ok** to go back to the *Alert Subscription* screen.

63.4   Modify Alert

The *Modify Alert* feature allows user to make changes to the selected alert.

To Modify the selected Alert:

1. Login to the *Java Application Based Mobile Banking*.

2. Navigate to *Alerts.*

3. Select the desired alert. The following page is displayed.

Modify Alert Subscription

4. Make the desired changes. The following *Verify* screen is displayed.

Modify Alert Subscription – Verify

5. Click **Confirm** from *Options*. The following page is displayed.

Modify Alert Subscription – Confirm

6. Click **Ok** to go back to the *Alert Subscription* page.

63.5 Alert Un-subscription

The *Alert Un-subscription* feature allows user to unsubscribe from any desired *Alert*.

To Un-subscribe from Alerts:

1. Login to the *Java Application Based Mobile Banking*.

2. Navigate to *Alerts*.

3. Select the desired alert. The following page is displayed.

Unsubscribe for Alert – View Current Subscription
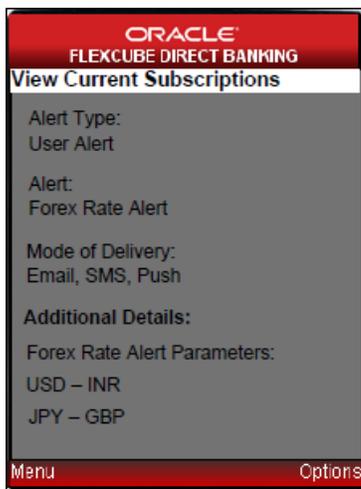
4. Click **Unsubscribe** from *Options*. The following *Verify* page is displayed.

Unsubscribe for Alert – Verify

5. Click **Confirm** from *Options*. The following *Confirm* page is displayed.

Success Message
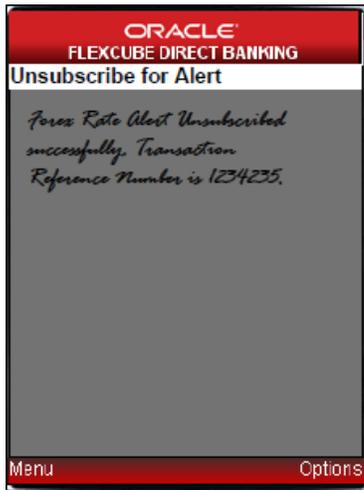
64. Budgeting

The **Budgeting** feature allows a customer to plan a *Budget against the Expenses* being done by the customer. It allows a customer to *Create, Modify and Delete Budget*, *Track the progress of Budget* and *Compare Budget with Peers*.

The *Budgeting* features also include a *Calculator* to find the total savings after all expenditures are compared with the income.

To Access the Budgeting Features:

1. Login to the *Java Application Based Mobile Banking*.

2. Navigate to **Home > PFM > Set Budget**.

3. Before setting any budget, access the *Budget calculator* available on the *Login* page.

   OR

   Navigate through *Home > Calculator > Budget Calculator*.

Note: For additional information, please refer to the *Budget Calculator* section.

64.1 Set Budget

The **Set Budget** feature allows you to create a desired budget based on the values you put for the mentioned categories.

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click the *Set Budget* icon.

Note: A user can reach to the *Set Budget* screen through *Budget Calculator*.

The following page is displayed.

Set Budget

Field Description

Field Name	Description
Period of your budget	[Dropdown] Select the desired *Period of your budget*.
Rollover budget	[Checkbox] Check the *Rollover Budget* option to use the same budget for the next period of budget.
Set Budget:	
Household	[Mandatory, Input Box, 15] Enter the appropriate value for the **Household** category.
Automobile	[Mandatory, Input Box, 15] Enter the appropriate value for the **Automobile** category.
Property	[Mandatory, Input Box, 15] Enter the appropriate value for the **Property** category.
Office	[Mandatory, Input Box, 15] Enter the appropriate value for the **Office** category.
Bills	[Mandatory, Input Box, 15] Enter the appropriate value for the **Bills** category.
Shopping	[Mandatory, Input Box, 15] Enter the appropriate value for the **Shopping** category.
Groceries	[Mandatory, Input Box, 15] Enter the appropriate value for the **Groceries** category.
Miscellaneous	[Mandatory, Input Box, 15] Enter the appropriate value for the **Miscellaneous** category.
Bills:	
Electricity	[Mandatory, Input Box, 15] Enter the appropriate value for the **Electricity** category.
Phone	[Mandatory, Input Box, 15] Enter the appropriate value for the **Phone** category.
Gas	[Mandatory, Input Box, 15] Enter the appropriate value for the **Gas** category.

Field Name	Description
Cable	[Mandatory, Input Box, 15]
	Enter the appropriate value for the **Cable** category.
Save	[Action Button]
	Click **Save** from *Options to save the budget*. A user can use the same budget later.
Submit	[Action Button]
	Click **Submit**. A **Confirmation** screen with the *Success Message* appears.
Change	[Action Button]
	Click **Change** to make changes to the details.
Confirm	[Action Button]
	Click **Confirm** to save the budget. The *Success Message* appears.

Save Budget

5. Click **OK** from *Options* for the *Success Message* that appears on the screen.

64.2 Expenses Vs Budget

The *Expenses Vs Budget* feature displays the *Already Created Budget Vs the Expenditure* for the current period for the respective *Categories and Sub-categories*. The **Expand** icon against each category, if clicked, displays the details of sub categories.

Note: If no budgets are set at *Sub Categories* level, then the **Expand** button, if clicked, displays an *Error Message* as - *No budgets are set for the sub categories. Please set budgets for sub categories to View Expense Vs Budgets for sub categories*.

To Access the Expenses Vs Budget:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the *PFM* icon on the *Home* page.

3. Click the *Manage My Finance* icon.

4. Click the *Expenses Vs Budget* icon. The following page is displayed.

Expenses Vs Budget

5. Select the desired *Month* from the dropdown.

6. Click **Continue** from *Options*. The following page is displayed.
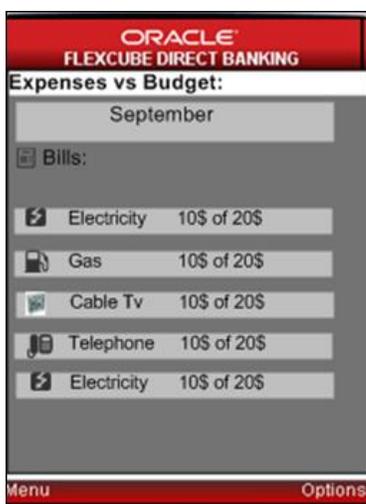
Expenses Vs Budget

Field Description

Field Name	Description
All Categories	[Display]
	Displays the *Expenses Vs Budget* for the respective *Categories* and *Sub Categories*.
Modify	[Action Button]
	Click **Modify** from *Options. It takes the user to the Set Budget screen. Make the desired changes to the values entered for the desired Categories and Sub Categories.*
Submit	[Action Button]
	Click **Submit**. A *Confirmation* screen with the *Success Message* appears.
Change	[Action Button]
	Click **Change** to make changes to the details.

Field Name	Description
Confirm	[Action Button]
	Click **Confirm** to save the budget. The *Success Message* appears.

64.3   Modify Budget

Once the budget is successfully created, a user can modify the same budget.

To Access the Modify Budget:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click the **Expenses Vs Budget** icon.

5. Click **Modify**. The following page is displayed.

Modify Budget

Field Description

Field Name	Description
All Categories	[Optional, Input Box, 15] Modify the existing values for the desired *Categories and Sub Categories.*
Modify	[Action Button] Click **Modify** from *Options. It takes the user to the Set Budget screen. Make the desired changes to the values entered for the desired Categories and Sub Categories.*
Compare	[Action Button] Click **Compare**. It takes user to the *Benchmarking* screen. It helps user to compare the existing values against the *Standard Values* selected.
View Budget History	[Action Button] Click **View Budget History**. The system displays the *Budget set for previous configured periods including the current period for the selected category* to make changes to the details.
Delete Budget	[Action Button] Click **Delete Budget** from *Options*. A *Warning Message* is displayed on the screen. Click **OK** to confirm the deletion.
Create Budget	[Action Button] Click **Create Budget** to create a new budget. It takes the user to the *Set Budget* screen.
Expand	[Icon] Click **Expand**. It displays the budgets and expenses set for the sub categories.
Collapse	[Icon] Click **Collapse**. It closes the budgets and expenses displayed for the sub categories.

The result is displayed as shown below.

Field Description

Field Name	Description
Category	[Display] Displays the name of the *Category* and *Sub Category* along with the graph for *the Expenses Vs the Budget*.
Amount	[Display] Displays the *Amount* for *the Expenditure Vs the Budget* for the *Category and Sub Category*.
Expenditure Graph	[Display] The *Expenditure Line Graph* is displayed as per below configurations: **Green** – Expenditure up to *50%* of Budget **Yellow** – Expenditure between *50% - 75%* of Budget **Red** – Expenditure more than *75%* of Budget

6. Click **Exit/Back** to go back to the *Manage My Finance* page.

64.4   Budget History

The *Budget History* screen displays *the Budget Vs the Expenditure* for the previous configured periods for the respective *Categories and Sub Categories.* If no budgets are set for categories or sub categories for the given period then that space are left blank and an *Error Message* is displayed as - *No budgets set for the selected period.* The *Expenditure Vs Budget* is displayed for the remaining periods.

To access the Budget History:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click the **Budget History** icon. The following page is displayed.

Budget History

5. Select the desired month from the dropdown.

6. Click **Continue** from *Options*. It navigates the user to *the Expenses Vs the Budget* screen.

Budget History for the Selected Month
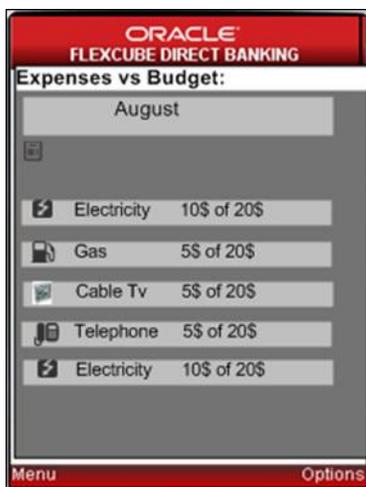
64.5   Delete Budget

If multiple values to be modified, a user can simply remove an existing budget and create a new one.

7. Click **Delete Budget** to remove an existing budget.

8. Click **OK** on the *Confirmation screen*.

65.   Spending Analysis

The *Spending Analysis* option allows you to view *Graphs* and analyze the *Spending Patterns*. You can view *Spending Analysis* in the form of *Pie Chart* (Default Graph) & *Bar Graph*. You can also **Print** *and* **Download** the *Spending Analysis* along with graphs in the *PDF* format.

Note: This feature is available only for *Retail* user.

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Spending Analysis** icon. The following page is displayed.

Spending Analysis

Note: A user can toggle between *Pie Chart and Bar Graph*.
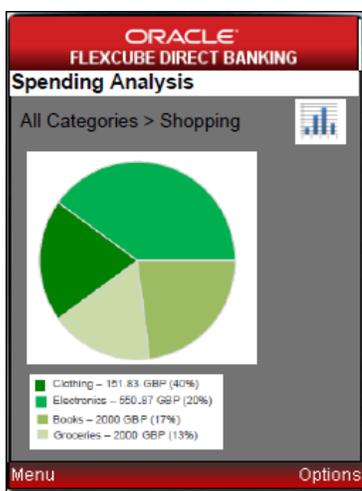
Field Description

Field Name	Description
Spending Analysis	
Pie Chart	[Icon with Link]
	Click the **Pie Chart** to check all the categories in the *Pie Chart* form.
Bar Graph	[Icon with Link]
	Click the **Bar Graph** to check all the categories in the *Bar Graph* form.
Filter	[Action Button]
	Click **Filter** from *Options* to specify the criteria to view the *Spending Analysis* as per requirement.
View Transactions	[Action Button]
	Click **View Transaction** from *Options* to see all the transaction records.
Scroll Facility for the Legend	[Action Button]
	Use the **Scroll Facility** from *Options* to see the available categories all at once.
Compare with Peers	[Action Button]
	Click this button to open the **Benchmarking** screen that enables user to view the comparison of his five highest expenditure categories with that of peers.

4. Click **Filter from Options**. The following page is displayed.

Filters in Spending Analysis
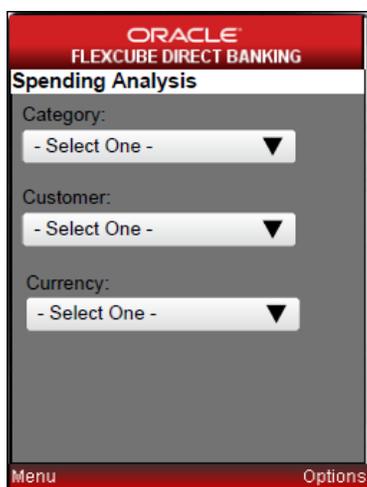
Field Description

Field Name	Description
Customer	[Optional, Dropdown] Select the desired **Customer** from the dropdown.
Search By	[Mandatory, Dropdown] Select the desired option from the dropdown.
From Date	[Optional, Dropdown] Select the desired **From Date** from the Date-Picker.
To Date	[Optional, Dropdown] Select the desired **To Date** from Date-Picker.
Category	[Optional, Dropdown] Select the desired **Category** from the dropdown.
Currency	[Optional, Dropdown] Select the appropriate **Currency Type** from the dropdown.
View Trend	[Action Button] Click **View Trend** from *Options* to check *Specific Category Trend*.
Transactions	[Action Button] Click **Transactions** from *Options* to check the *Transaction Details*.
Update	[Action Button] Click **Update Categories** from *Options* to add or delete the desired *Categories* and *Sub-Categories*.

Field Name	Description
Edit	[Action Button]
	Click **Modify Assignment** to modify the transactions of the desired *Categories* and *Sub-categories*.

5. Select the required data.
6. Click **View Trend from** *Options*.

Note: The **View Trend** option is available for both *Categories and Sub-Categories*.

The following screen is displayed.

View Trend

Trend for Specific Category
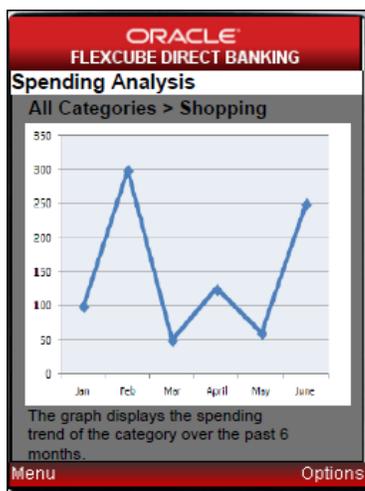
Field Description

Field Name	Description
Spending Analysis	[Display]
	Displays the graph for the selected category.
Download	[Action Button]
	Click **Download** from *Options* to download the displayed *Spending Analysis*.
Close	[Action Button]
	Click **Close** from *Options* to close the *Current Spending Analysis* graph.

Trend for Specific Sub-Category
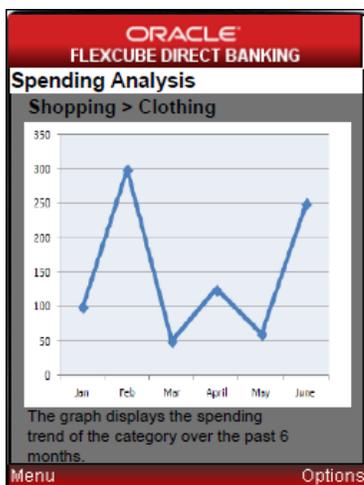
7. Click **View Transaction** from *Options*. The following page is displayed.

Transactions

Transaction Details – For All Customers
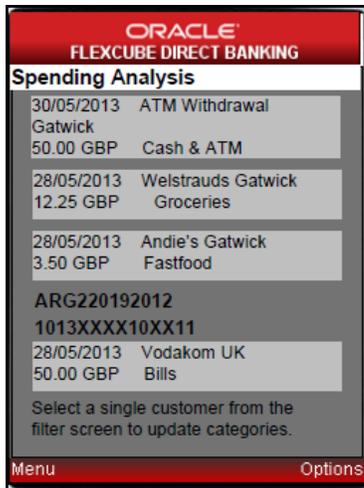
Transaction Details – For Single Customer
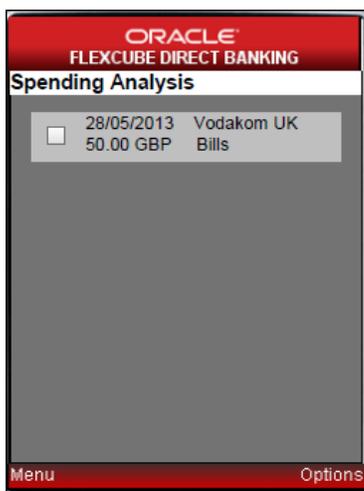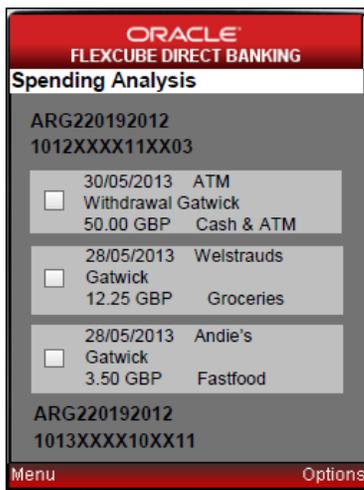
Field Description

Field Name	Description
Transaction record checkbox	[Optional, Checkbox] Select the desired transaction record.
Option to update / modify the category or sub category	[Optional, Action Button] Click **Update/Modify** from *Options* to update or modify the selected category or sub-category.
View Transactions	[Action Button] Click **View Transactions** to view all the transactions.
Compare with Peers	[Action Button] Click **Compare with Peers** to reach to the *Benchmarking* screen. The comparison of five highest expenditure categories with that of peers is displayed.

8. Select the desired transactions records.

9. Click **Edit** from *Options* to make changes to the details.

Update

Spending Analysis – Categories
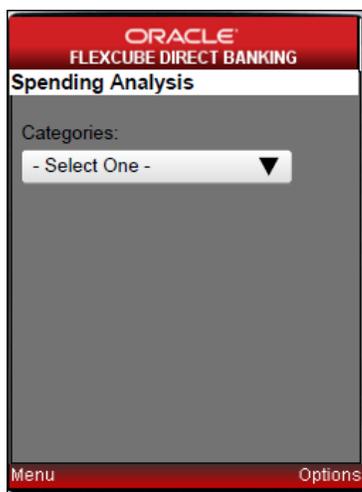
Field Description

Field Name	Description
Category	[Optional, Action Button] Select the desired *Category* from the *Categories* **dropdown.**

10. Click **Update** from *Options*. The following page is displayed.

Delete Category – Sub-Category
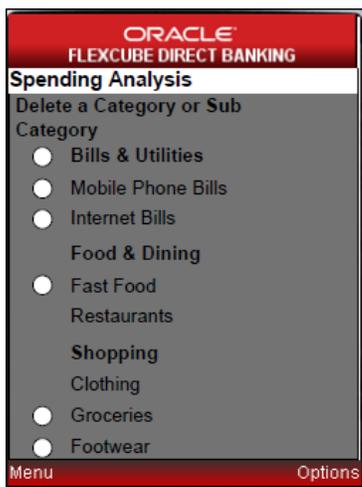
Field Description

Field Name	Description
Tick Mark for Category	[Optional, Radio Button] Select the desired categories or sub-categories from the list to remove the same.

11. Select the desired *Category* or *Sub-Category*.

12. Click **Delete** from *Options*. The following *Success Message* is displayed.

Success Message

Add Category or Sub-Category

13. Click **Add** from *Options*. The following page is displayed.

Add

Field Description

Field Name	Description
Add Options	
Add Category	[Hyperlink] Click the hyperlink to add the category.
Add Sub Category	[Hyperlink] Click the hyperlink to add a sub-category to the desired category.

14. Click **Add Category**. The following page is displayed.

Add Category
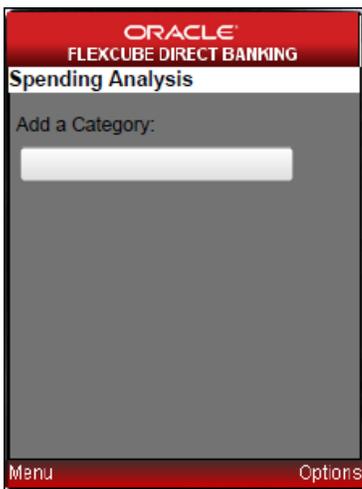
Field Description

Field Name	Description
Add a Category	[Optional, Input Box, 25] Enter the desired name for the category to be created.
Update	[Action Button] Click **Update** from *Options* to the hyperlink to add a sub-category to the desired category.

15. Enter the desired name for the category.

16. Click **Add** from *Options*.

Add Sub-Category
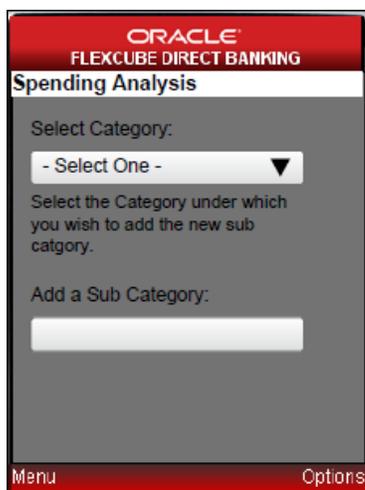
Field Description

Field Name	Description
Select Category	[Optional, Dropdown] Select the desired category from the dropdown.
Add a Sub Category	[Optional, Input Box, 25] Enter the desired sub-category to the above selected category.
Update	[Action Button] Click **Update** from *Options* to the hyperlink to add a sub-category to the desired category.

66.   Goal Calculator to View Indicative Savings

Before creating a goal, the *Goal Calculator* helps you to understand the *Indicative Savings*.

Note: The *Registered Users* and *Visitors* will only be able to use the *Goal Calculator and Compare Goals*.

To access the Goal Calculator:

1. On the **Login** page, navigate to *Goals > Goal Calculator*.

Goal Calculator
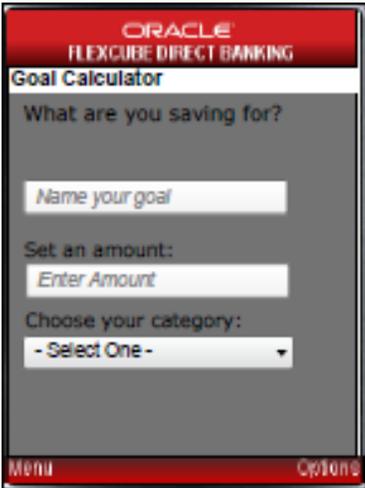
Field Description

Field Name	Description
What are you saving for?	
Name your Goal	[Mandatory, Input Box, 35] Enter the desired *Name of the Goal*.
Set an Amount	[Mandatory, Input Box, 15] Enter the desired amount.
Choose your Category	[Mandatory, Dropdown] Select the desired category from the dropdown.
How do you wish to start saving?	

Field Description

How do you wish to start saving?

Amount with which you wish to start saving?	[Mandatory, Input Box, 15] Enter the desired *Amount* with which you wish to start saving.
How often would you like to contribute?	[Mandatory, Dropdown] Select the desired *Frequency* from the dropdown.

Set Your Goal Tenure

Field Description

Set Your Goal Tenure

Set Your Goal Tenure

Tenure in Months   [Mandatory, Input Box, 2]

Enter the desired number of months in the input box.

2. Click **Calculate** from *Options*. The following page is displayed.

Result
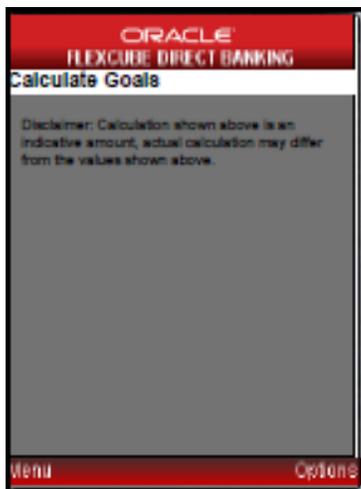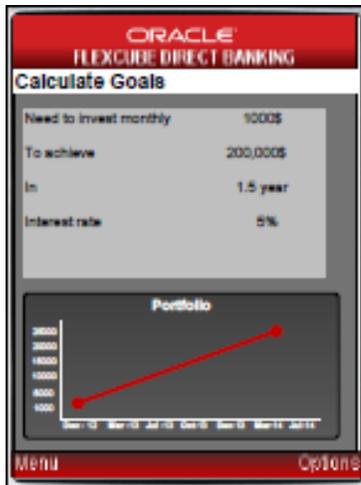
3. The amount that should be saved regularly to achieve the target set at the end of the tenure is displayed to the user.

4. Click **Create Goal from** *Options***. It navigates the user to the** *Create Goal* **screen.**

67. Creating Goal

Creating a *Goal* helps user to analyze *Savings*, *Expenses* and the *Time Limit* required achieving the desired result.

This feature also helps to *Redeem*, *Share* and *Compare Goals*. It also includes additional features like *Adding Participants*, *Requesting Contribution for Goals* etc.

Note: This feature is used with the help of other features such as *Budgeting* and *Spending Analysis*.

To Set a Goal:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **View Goal** icon.

4. Click **Set a Goal**.

5. Scroll down to visit *Goal Features* section, as shown in the following screenshot.

Goal Features

6. Click **Set Goal**.

Create Goal
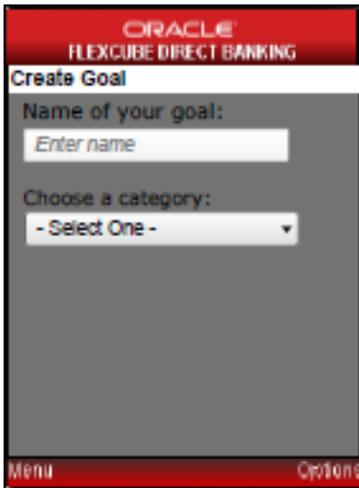
Field Description

Field Name	Description
Create Goal	
Name your Goal	[Mandatory, Input Box, 35] Enter the desired *Name for your Goal*.
Choose Category	[Mandatory, Dropdown] Select the desired *Category* from the dropdown.

Create Goal
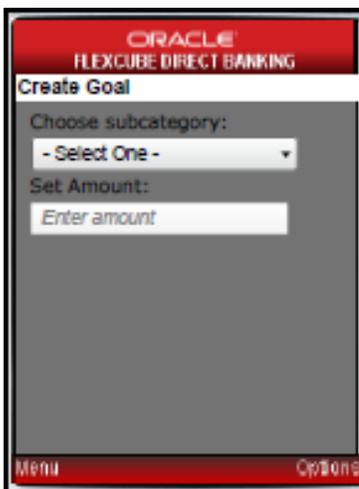
Choose Sub Category	[Mandatory, Dropdown] Select the desired *Sub Category*.

Choose Sub Category	[Mandatory, Dropdown]
	Select the desired *Sub Category*.
Set an Amount	[Mandatory, Input Box, 15]
	Enter an appropriate *Amount* for *Goal Setting*.
	This field displays the *Currency Type* same as the one applied for user's *Account Summary*.

Create Goal

Set Target Date	[Conditional, Date Picker]
	Select the *Target Date* from the *Date Picker*.
OR	
Set Tenure	[Conditional, Dropdown]
	Select the desired *Tenure Values* for *Years*, *Months* and *Days*.
Checkbox for Terms & Conditions	[Checkbox]
	Select the checkbox to accept the *Terms and Conditions* and proceed.

Terms and Conditions
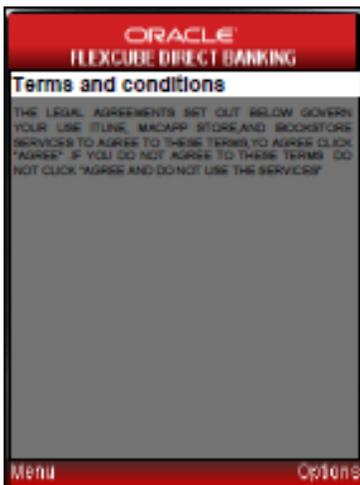
View Terms and Conditions	[Hyperlink] Click the *Hyperlink* to view the *Terms and Conditions*.

Amount to Start With

Field Description

Field Name	Description
Amount	[Mandatory, Input Box, 15] Enter the desired *Amount*. The field also displays the *Currency Type*. It is same as the *Currency Type* selected for your *Saving Accounts*.
Funding Account Number	[Mandatory, Dropdown] Select the desired *Account Number*.

Frequency of Contribution

Field Description

Field Name	Description
How regularly you wish to start with?	
Funding Account Number	[Searchable Dropdown] Select the desired **Account Number** for *Funding*.
Start Date	[Date Picker] Select the desired **Start Date** from the *Date Picker*.
End Date	[Date Picker] Select the desired **End Date** from the *Date Picker*.

Transfer options on Maturity

Field Description

Field Name	Description
How do you wish to receive the amount on completion of tenure?	
Account Transfer Options	[Mandatory, Dropdown] Select the desired value from the following: • Transfer to *Users Mapped Accounts* • Transfer to *Internal Bank Account* • Transfer through *Domestic Clearing Network*

Account Details

Field Description

Field Name	Description
Account Number	[Conditional, Dropdown] The dropdown for this field is available only when the option selected for *Account Transfer* is *Transfer to Users Mapped Accounts*. Select the desired **Account Number** from the dropdown.
City	[Conditional, Dropdown] This field is available only when the option selected for the *Account Transfer* is *Transfer to Internal Bank Account*. Select the desired **City** from the dropdown.
Branch	[Conditional, Dropdown] This field is available only when the option selected for *Account Transfer is Transfer to Internal Bank Account*. Select the desired *Branch* from the dropdown.

OR

Account Details

Field Description

Field Name	Description
Account Number	[Conditional, Input Box]
	The *Input Box* for this field is available only when the option selected for *Account Transfer is Transfer to Internal Bank Account* OR *Transfer through Domestic Clearing Network*.
	Enter the appropriate *Account Number*.
Beneficiary Name	[Conditional, Input Box, 35]
	Enter the desired *Beneficiary Name*.
Network Type	[Dropdown]
	Select the desired *Network Type*.

Bank Details

Field Description

Field Name	Description
Bank Code	[Lookup Icon] Select the appropriate *Bank Code* using the *Lookup Icon*.
Bank Name	[Optional, Input Box] Once user selects the *SWIFT/Domestic Clearing Bank Code* from *Search* option, this field is auto populated.
Bank Address	[Optional, Input Box, 35*2] Once user selects the *Domestic Clearing Bank Code* from *Search* option, These fields is auto populated.
City	[Optional, Input Box, 35] Once user selects the *National Clearing Bank Code* from *Search* option, field is auto populated.
Submit	[Action Button] Click **Submit** from *Options* to submit the details.

The *Verify Goal* page is displayed.

Verify Goal
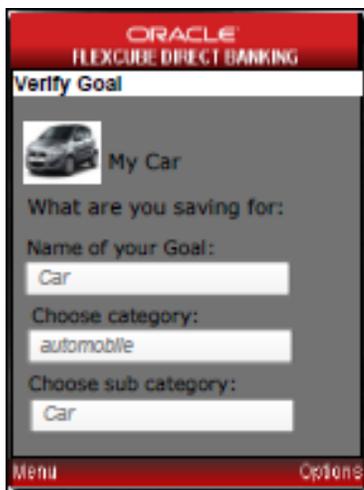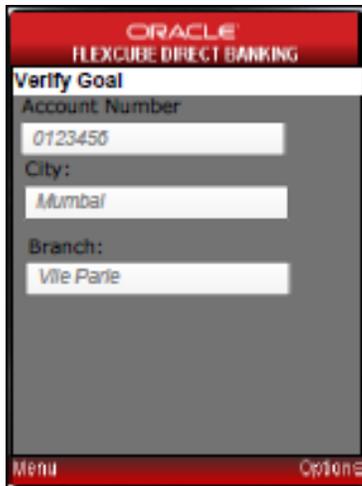
7. Click **Change** to make changes to the details.

8. Click **Confirm** to confirm the details. The *Confirmation Message* is displayed as shown below:

Confirm Goal
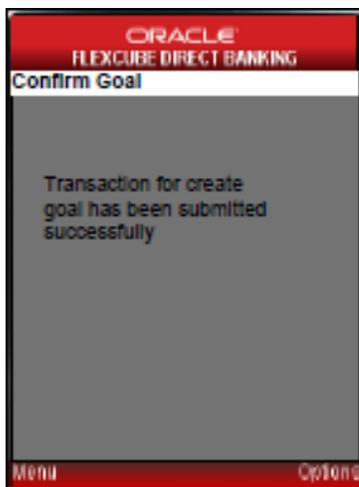
9. Click the **Options** button available on the *Goal* page. The following page is displayed.

68. Options Available for Goal

The *Goals* related features are provided to the *Existing Customer* of the Bank. These options provide the visitors to view the information related to *Goals* and navigate them to create various *Goal* functions.

68.1 View Goal

The *View Goal* feature helps user to view the entire information of the selected goal.

To Access View Goal:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the Home page.

3. Click the **Manage My Finance icon**.

4. Navigate to **View Goal**. The list of already created *Goals* is displayed as shown below:
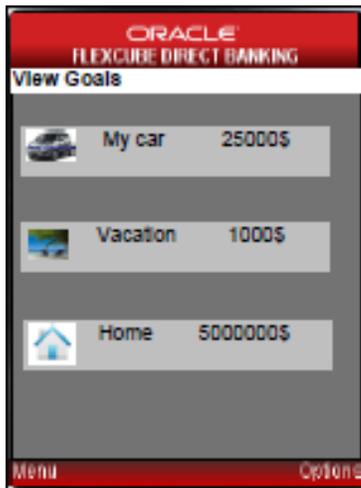
View Goals

5. Select the desired goal. The entire information for the selected goal is displayed as shown below:

View Goals
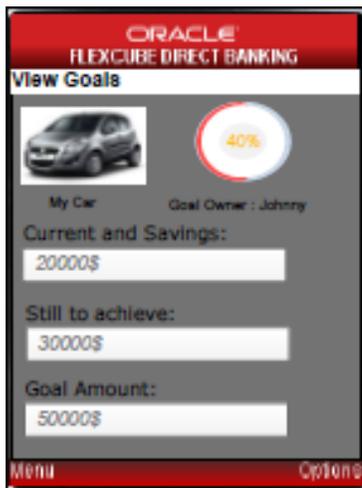
6. Check the details. A user can modify the information using **Modify** from *Options.* It navigates user to the *Edit Goals* screen.

68.2   Modify Goal

The **Edit** option is provided against each goal. It enables any user to modify the goal details at any time during the tenure of the goal.

The user can modify the *Goal Name*, *Goal Image and Goal Amount*, *Tenure* and the *Regular Contribution* and *Maturity Instruction Details* entered at the time of goal creation using the **Edit** hyperlink provided against each goal. The *Initial Funding*, *Goal Category* and the *Goal Sub Category* cannot be modified.

On *Modification and Confirmation*, an alert for *Confirmation Message* is displayed to the customer.

To Modify a Goal:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click the **Edit** from *Options*. The entire *Goal Information* is displayed as shown in the following screenshot.

Edit Goals

Field Description

Field Name	Description
Edit Goal	

What are you Saving for?

Please provide your Goal Details:

Field Name	Description
Name your Goal	[Mandatory, Input Box, 35] Enter the desired *Name for your Goal*.
Choose Category	[Mandatory, Dropdown] Select the desired *Category* from the dropdown.
Choose Sub Category	[Mandatory, Dropdown] Select the desired *Sub Category*.
Change Image	[Hyperlink] Click the link to **Browse** and **Upload** the desired photo.
Set an Amount	[Mandatory, Input Box, 15] Enter an appropriate **Amount** for *Goal Setting*. This field displays the *Currency Type* same as the one applied for user's *Account Summary*.
Set Target Date	[Conditional, Date Picker] Select the **Target Date** from the *Date Picker*.
OR	
Set Tenure	[Conditional, Dropdown] Select the desired **Tenure Values** for *Years, Months and Days*.
Goal Calculator	[Hyperlink] Click the **Hyperlink** to open the *Goal Calculator*.
Compare	[Hyperlink] Click the h*yperlink* to compare your goal with the *Standard Values* selected from the database. It helps you to modify your existing *Goal Settings*.

How often would you like to contribute?

Field Name	Description
Funding Account Number	[Searchable Dropdown] Select the desired *Account Number for Funding*.
Frequency	[Dropdown] Select the desired *Frequency Value* from the dropdown.

Field Name	Description
Amount	[Mandatory, Input Box, 15] Enter the desired *Amount*. The field also displays the *Currency Type*. It is same as the *Currency Type* selected for your *Saving Accounts*.
Start Date	[Date Picker] Select the desired **Start Date** from the *Date Picker*.
End Date	[Date Picker] Select the desired **End Date** from the *Date Picker*.

How do you wish to receive the amount on completion of tenure?

Field Name	Description
Account Transfer Options	[Mandatory, Dropdown] Select the desired value from the following: • Transfer to *Users Mapped Accounts* • Transfer to *Internal Bank Account* • Transfer through *Domestic Clearing Network*
Account Number	[Conditional, Dropdown, 20] The dropdown for this field is available only when the option selected for *Account Transfer* is *Transfer to Users Mapped Accounts*. Select the desired *Account Number* from the dropdown.
City	[Conditional, Dropdown] This field is available only when the option selected for *Account Transfer* is *Transfer to Internal Bank Account*. Select the desired **City** from the dropdown.
Branch	[Conditional, Dropdown] This field is available only when the option selected for *Account Transfer* is *Transfer to Internal Bank Account*. Select the desired **Branch** from the dropdown.
Account Number	[Conditional, Input Box] The **Input Box** for this field is available only when the option selected for *Account Transfer* is *Transfer to Internal Bank Account* OR *Transfer through Domestic Clearing Network*. Enter the appropriate *Account Number*.
Beneficiary Name	[Conditional, Input Box, 35] Enter the desired *Beneficiary Name*.
Network Type	[Dropdown] Select the desired *Network Type*.

Field Name	Description
Bank Code	[Lookup Icon]
	Select the appropriate *Bank Code* using the *Lookup* Icon.
Bank Name	[Optional, Input Box]
	Once user selects the *SWIFT/Domestic Clearing Bank Code* from *Search* option, this field is auto populated.
Bank Address	[Optional, Input Box, 35*2]
	Once user selects the *Domestic Clearing Bank Code* from the *Search* option, These fields is auto populated.
City	[Optional, Input Box, 35]
	Once user selects the *National Clearing Bank Code* from the *Search* option, field is auto populated.
Confirm Edit	[Action Button]
	Click *Confirm Edit* to submit the changes made.

5. Make the desired changes to the details.

6. Click **Confirm Edit** from *Options*. The *Success Message* is displayed as shown in the following screenshot.

Confirm
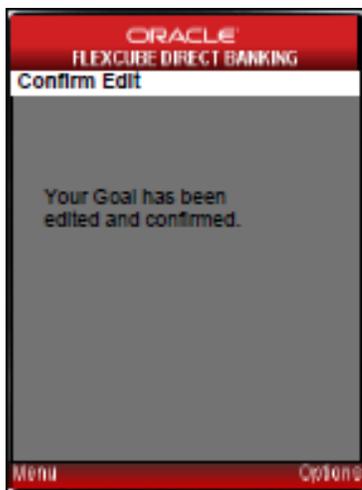
7. Click **OK** from *Options*. It navigates the user to the list of goals.

68.3 Add Participants to the goal

The *Add Participants* feature allows you to add your friends and family to your goal.

To Add New Participants:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the Home page.

3. Click the **Manage My Finance** icon.

4. Click the **Participants** icon. The following page is displayed.

Participants
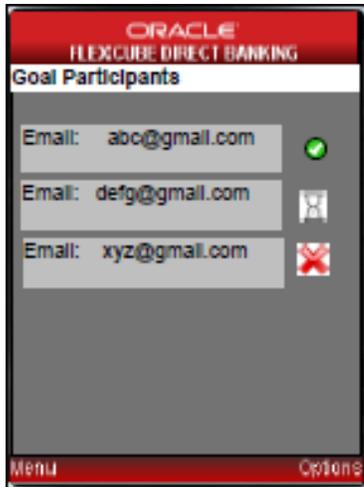
Remove Participants

5. Click **Delete/Remove Participants** from *Options*. The following page is displayed.

Remove Participants
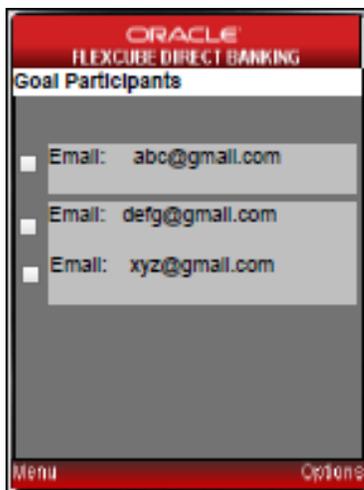
6. Select the checkbox for the desired *Email ID*.

7. Click **Delete/Remove** from *Options*. The desired participant is removed.

Add Participant

1. Click **Add Participant** from *Options*. The following page is displayed.

Add Participant

2. Click **Submit**. The following message is displayed.

Alert Message

Note: The numbers of participants that can be added to a goal are configurable.

3. Click **OK** from *Options*.

Register as Participant

1. Click **Register** from *Options*. The following page is displayed.

Register as a Participant

Field Description

Field Name	Description
Email	[Mandatory, Input Box, 255] Enter the appropriate *Email ID*.
Reference Number	[Mandatory, Input Box] Enter the appropriate *Reference Number*.
Security Code	[Mandatory, Input Box] Enter the appropriate *Security Code*.

Register as Participant

Field Description

Field Name	Description
First Name	[Mandatory, Input Box] Enter the appropriate *First Name*.
Last Name	[Mandatory, Input Box] Enter the appropriate *Last Name.*
Email ID	[Mandatory, Input Box, 255] Enter the appropriate *Email ID*.
Password	[Mandatory, Input Box] Enter the desired *Password*.
Confirm Password	[Mandatory, Input Box] Re-enter the above *Password*.
Register	[Action Button] Click **Register** from *Options*.

2. Click **Register** from *Options*. The *Success Message* is displayed as shown in the following screenshot.

Success Message for Registration
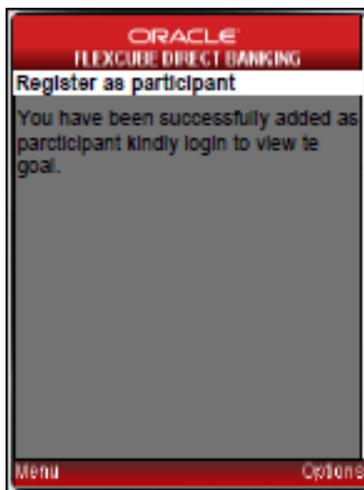
Note: In the *Existing Participants* section, against the *Email ID* - any one of the statuses is displayed.

Please refer to the following example to understand the status of the request.

For Example:

Accepted – **Green Color**

Rejected – **Red Color**

Request Pending – Yellow Color

This value depends on if the participant has accepted the request or not. Please refer to the following screenshot for the same.

Request Accepted - Green Color
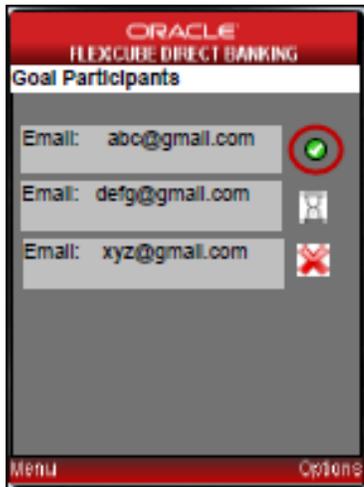
The link for becoming a participant to a *goal* is valid as long as the goal is *Active*. On the closure of the goal, the link is no longer valid.

The participant/s once added to a *goal* is able to *Fund the Goal*, *Share the Goal*, *Request for Contribution* and *View Goal Transactions*.

Note: If the participant **Rejects the Request** – then on clicking the *Email* link, an **Error Message** is displayed as *Authentication* failed. You have rejected the request to be added as participant of goal.

68.4   Fund Goal

The **Goal** is to be credited at regular intervals, based on the instruction, if the *Regular Contribution* is been set. The *Ad hoc Contribution* to the goal also can be done by *Internal Transfer from Internal Accounts*. There are no restrictions to the number of times a goal can be funded during the tenure of the goal. The goal can be funded from *an account of different currency from the goal currency*.

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click the **Fund Goal** from *Other Options*, as shown in the following screenshot.

Other Options
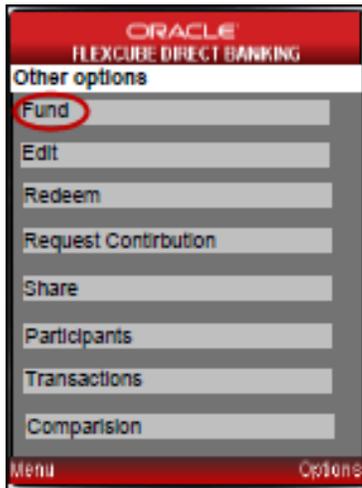
The following page is displayed.

Fund Goal - Initiate

The following page is displayed.

Field Description

Field Name	Description
You can fund your goal through your funds from an existing saving account.	
Funding Account	[Dropdown] Select the desired *Account Number* for *Funding*.
Amount	[Mandatory, Input Box, 15] Enter the desired *Amount*. The field also displays the *Currency Type*. It is same as the *Currency Type* selected for your *Saving Accounts*.

Field Name	Description
You can fund your goal through your funds from an existing saving account.	
Payment Schedule	[Mandatory, Dropdown]
	Select the desired option from the dropdown.
Payment Date	[Conditional, Date-Picker]
	Select the desired **Payment Date** from the *Date-Picker*.
Cancel	[Action Button]
	Click **Cancel** to cancel the transaction.
Submit	[Action Button]
	Click **Submit** to submit the details for further funding process.

The following page is displayed.

Fund Goal – Verify

Field Description

Field Name	Description
Goal will be funded as per the instructions given by you.	
Funding Account	[Display]
	Displays the selected *Account Number* for *Funding*.
Amount	[Display]
	Displays the entered *Amount*.
Payment Schedule	[Display]
	Displays the selected option.

Field Name	Description
Goal will be funded as per the instructions given by you.	
Payment Date	[Display]
	Displays the selected date.
Change	[Action Button]
	Click **Change** to make the changes to the details.
Confirm	[Action Button]
	Click **Confirm** to confirm the details.

The following page is displayed on the confirmation.

Fund Goal – Confirm
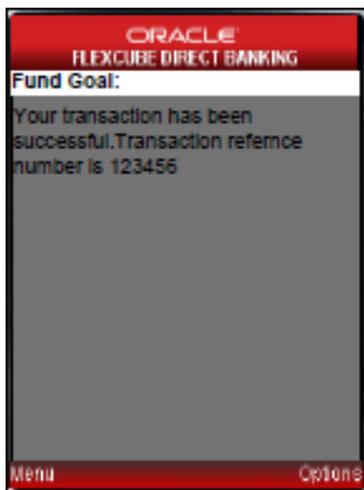
5. Click **OK**.

68.5   Share Goal

The *Share Goal* option allows user to share goals with contacts on social media from the available list of the friends.

A *goal* can be shared with *Public*, *All*. Also the *Multiple Contact Selection* is allowed.

A message (configurable by the bank) with a *Title*, a *Short Description* of the goal, *Personalized Message* (if specified) is posted on the wall of the user.

A link to the bank's *URL* is also available on the shared post. This link navigates user to the bank's page from where the user can access *Goal Settings*.

The *Goal* can also be shared by the participant, irrespective of whether the owner of the goal has shared the goal or not.

To Share a Goal:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click the **Share Goal** from *Other Options*. The following page is displayed.

Share Goal

Field Description

Field Name	Description
Choose the image to be assigned by you to the goal	
Image assigned by you to the goal	[Action Button]
	Click this button if you want to set an image assigned by you to the goal.
Default Image	[Action Button]
	Click this button if you want to set a default image to the goal.
Personalized Message about the Goal	[Optional, Input Box]
	You can enter a personalized message about the goal.
Back	[Action Button]
	Select this button from *Options* to go back to the *Image Setting* page.
Continue	[Action Button]
	Select this button from *Options* to continue with the process.

The following page is displayed.

Note: A user can share the goal using any *Social Media*.

Share Goal on Facebook

Field Description

Field Name	Description
Share Goal	

You must login to see the following page:

Field Name	Description
Email	[Mandatory, Input Box, 255] Enter the valid *Email ID* to login to *Facebook*.
Password	[Mandatory, Input Box, 20] Enter the *Valid Password*.

Facebook Application for Goal

Custom Privacy

Field Name	Description
Make this visible to these people or lists	[Mandatory, Drop-down, Multiple selection is allowed] Select the desired value from the dropdown.
Login	[Drop-down] Click **Login** to login into the *Internet Banking*.
Cancel	[Action Button] Click **Cancel** to cancel the *Contribution Process*.
Share	[Action Button] Click **Share** to proceed with the *Sharing process*.

The following page is displayed.

Share Goal on Facebook
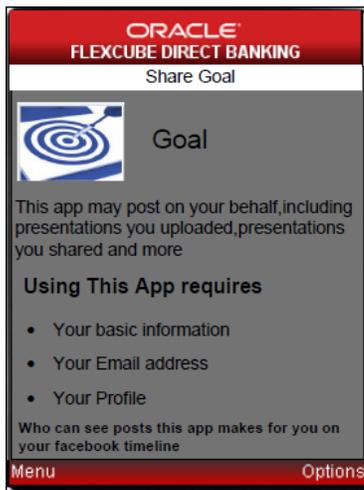
5. Click **Continue** from *Options*. The following page is displayed.

About This App
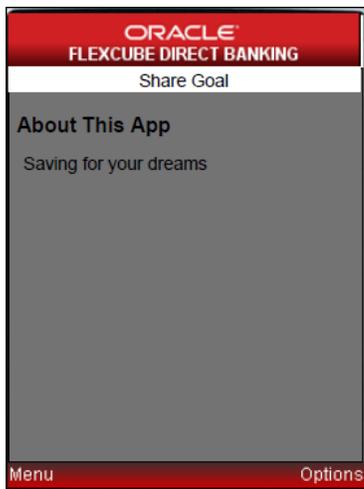
6. Click **Continue** from *Options*. The following page is displayed.

Select Friends

7. Select the checkboxes against the desired friends. The *App* information will be forwarded to the selected friends.

8. Click **Submit** from *Options*. The *Success Message* is displayed as shown in the following screenshot.

Success Message
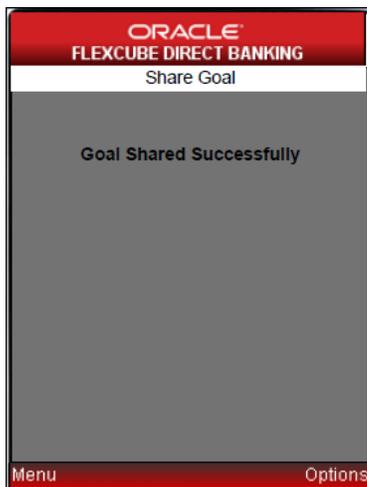
9. Click **Back** from *Options*. It navigates you to the *Other Options* screen.

68.6   Request Contribution to the Goal

The *Contributions* towards goal can be done only by individuals having existing *Savings Account Relationship*. The *Request for Contribution* allows user to request for contribution from others through the *Social Networking* site – currently *Facebook*.

The individual from whom contribution has been requested is able to contribute to the goal by clicking the link on the post. On clicking the link, the individual is navigated to the application through Facebook (for validation of the *Facebook User ID*).

The application validates if **UID** entered is been mapped with the goal. Once the validation is successful, the member is then navigated to the FCDB application login screen.

The successful login process navigates a user to the *Goal Contribution* screen.

To Contribute to a Goal:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click **Request Contribution** from *Other Options*. The following page is displayed.

Request for Contribution

Field Description

Field Name	Description
Choose the image to be assigned by you to the goal	
Image assigned by you to the goal	[Action Button] Click this button if you want to set an image assigned by you to the goal.
Default Image	[Action Button] Click this button if you want to set a default image to the goal.
Personalized message about the goal	[Optional, Input Box] You can enter a *Personalized Message* about the goal.
Back	[Action Button] Select this button from *Options* to go back to the *Image Setting* page.
Continue	[Action Button] Select this button from *Options* to continue with the process.

The following page is displayed.

Note: A user can request for contribution using any *Social Media*.

Request Contribution Using Facebook

Field Description

Field Name	Description
Request Contribution Using Facebook	
You must login to see the following page:	
Email	[Mandatory, Input Box, 255]
	Enter the valid *Email ID* to login to *Facebook*.
Password	[Mandatory, Input Box, 20]
	Enter the *Valid Password*.
Facebook Application for Goal	
Custom Privacy	
Make this visible to these people or lists	[Mandatory, Drop-down, Multiple selection is allowed]
	Select the desired value from the dropdown.
Login	[Drop-down]
	Click **Login** to login into the *Internet Banking*.
Cancel	[Action Button]
	Click **Cancel** to cancel the *Contribution Process*.
Share	[Action Button]
	Click **Share** to proceed with the *Sharing process*.

The following page is displayed.

Request Contribution

5. Click **Continue** from *Options*. The following page is displayed.
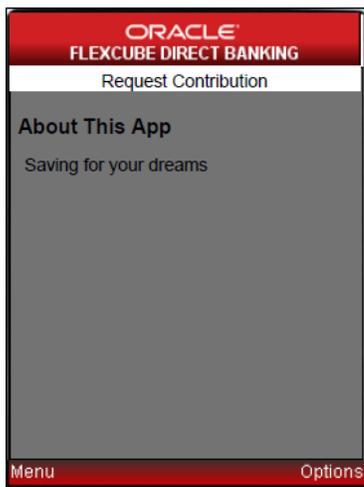
Request Contribution

6. Click **Continue** from *Options*. The following page is displayed.

Select Friends

7. Select the checkboxes against the desired friends. The *App* information will be forwarded to the selected friends.

8. Click **Submit** from *Options*. The *Success Message* is displayed as shown in the following screenshot.

Success Message
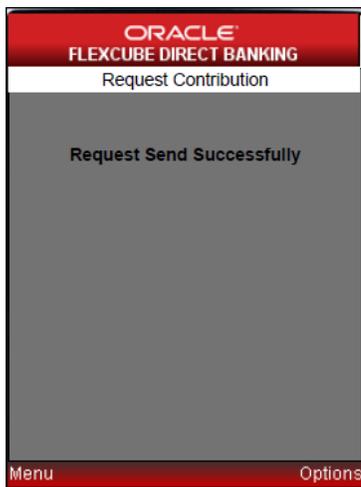
9. Click **Back** from *Options*. It navigates you to the *Other Options* screen.

68.7   Goal Contribution

A user may receive a request for *Goal Contribution* through any *Social Media*. To contribute towards any goal, a user needs to respond to the request received for the same.

To Contribute Towards Goal:

1. Login to the *Facebook Account*. The shared post of *Request Contribution* is displayed.

2. Click the respective hyperlink. The following page is displayed.

Request Received for Contribution
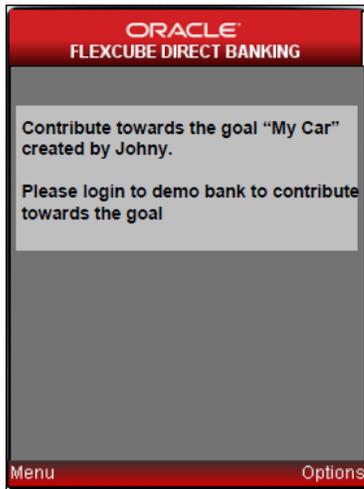
Sign In
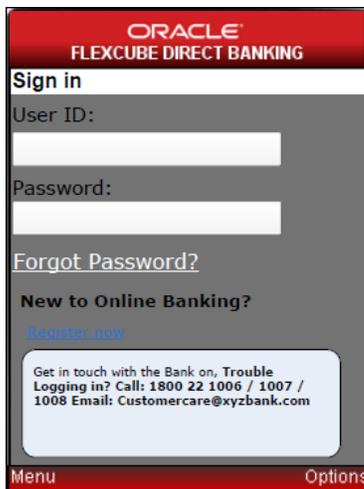
Field Description

Field Name	Description

Request Received for Contribution

You must login to see the following page:

User ID   [Mandatory, Input Box]

Enter the valid *User ID* to login to the *Online Banking*.

Password   [Mandatory, Input Box, 20]

Enter the valid password.

3. Click **Continue** from *Options*. The following page is displayed.

Field Name	Description
Forgot Password	[Hyperlink] Click this link in case you forget the password. A user receives the *Password Link* through *Registered Email* to reset the password.
New to Online Banking Register Now	[Hyperlink] Click this link if you are new to *Online Banking*.
Login	[Drop-down] Click **Login** to login into the *Internet Banking*.
Cancel	[Action Button] Click **Cancel** to cancel the *Contribution Process*.
Contribute	[Action Button] Click **Contribute** to proceed with the *Contribution process*.

Note: The *Contribution* towards a goal can be done only by *Existing Customers*. The contributor is able to transfer funds from *Internal Account* to *Goal*.

4. Once *Logged in*, Click **Contribute** from *Options*. The following page is displayed.

Goal Contribution

Field Description

Field Name	Description
Goal Contribution	
Goal Name	[Mandatory, Input Box] Enter the desired *Goal Name* in the input box.

Field Name	Description
Goal Contribution	
Goal Owner	[Mandatory, Input Box] Enter the *Name of the Goal Owner* in the input box.
From Account	[Mandatory, Dropdown] Select the desired Account Number from the dropdown.
Transaction Amount	[Mandatory, Input Box, 15] Enter the desired *Transaction Amount*. The *Currency Type* displayed is similar to the selected *Source Account*.
Back	[Action Button] Select this button from *Options* to go back to the *Login* page.
Continue	[Action Button] Select this button from *Options* to continue with the process.

5. Click **Continue** from *Options*. The following *Verify* page is displayed.

Goal Contribution – Verify

ORACLE
FLEXCUBE DIRECT BANKING
Goal Contribution
Verify
Goal Name
My Car

Goal Owner
Johny

From Account
2456788700-0099

Transaction Amount
2500 USD

Menu   Options

6. Click **Continue** from *Options*. The following *Confirm* page is displayed.

Goal Contribution – Confirm
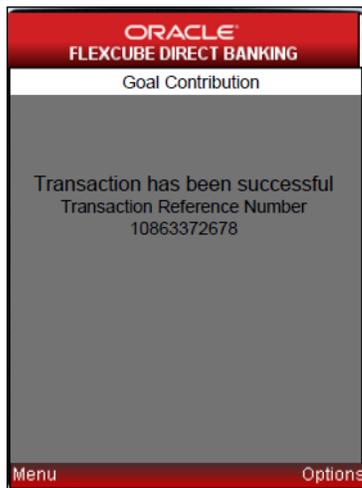
7. Select **Back** from *Options* to go back to the *Goal Contribution* page.

68.8   Benchmarking – Compare with Peers

The *Benchmarking* feature allows a *customer* or a *non-customer* to compare their standings for various products and services like their *Goals*, their *Budgets* with others.

A user is able to benchmark his performance and compare with people lying within *Same Age Group*, *Same Income Group*, *Same Locality* etc. or as per the selection.

To Compare Goals:

1. Navigate to **Manage My Finance > Goal section**.

2. Click **Compare with Peers.** The following page is displayed.

Benchmarking for Budget

Compare with Peers - Budget

Field Description

Field Name	Description

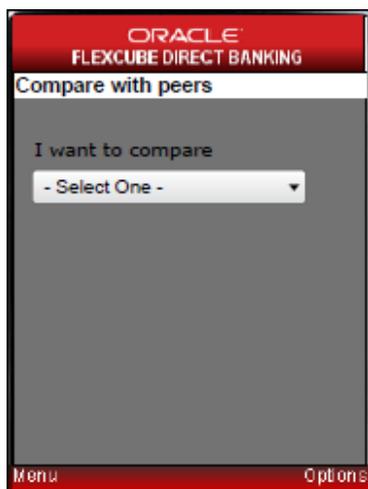**Compare with Peers**

Field Name	Description
I want to Compare	[Mandatory, Dropdown] Select the desired option from the dropdown.

Once the user selects the desired value from the dropdown, the following fields are displayed.

Field Name	Description
Select Category	[Optional, 3 Dropdowns] Select the desired values from the respective dropdowns.
Choose Income Group	[Optional, Dropdown – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for comparison.
Choose Age Group	[Optional, Dropdown – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for comparison.
Choose Gender	[Optional, Dropdown – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for comparison.
Choose State	[Optional, Dropdown – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for comparison.
Compare	[Action Button] Click **Compare** from *Options* to compare your *Goal* with the selected parameter values.

3. Select the required data.
4. Click **Compare from** *Options*. The following screen is displayed.

Result
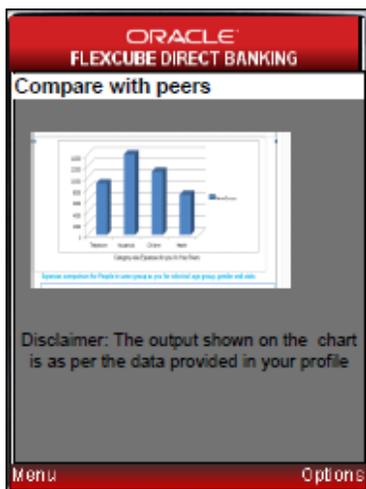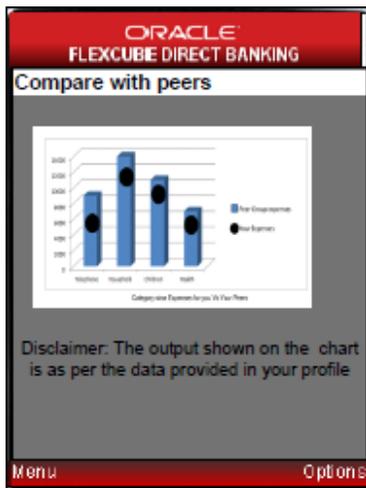
Field Description

Field Name	Description
Observation	[Display – Bar Graph] Displays the *Graphical View* of the parameter values selected for the comparison. It provides you the details of the people falling in your category, on the basis of parameter values you select for comparison.
Average Goals and Targets	[Display] Displays the *Graphical View* of the *Average Goals and Targets* achieved by the people falling in your category, on the basis of parameter values you select for comparison.

Benchmarking for Goals

Compare with Peers – Goals

Field Description

Field Name	Description

Compare with Peers

I want to Compare   [Mandatory, Dropdown]

Select the desired option from the dropdown.

Once the user selects the desired value from the dropdown, the following fields are displayed.

Select Goal Type   [Optional, 3 Dropdowns]

Select the desired values from the respective dropdowns.

Field Name	Description
Compare with Peers	
Choose Income Group	[Optional, Dropdown – Check box]
	Select the desired value from the dropdown.
	Select the checkbox if the same parameter is to be included for comparison.
Choose Age Group	[Optional, Dropdown – Check box]
	Select the desired value from the dropdown.
	Select the checkbox if the same parameter is to be included for comparison.
Choose Gender	[Optional, Dropdown – Check box]
	Select the desired value from the dropdown.
	Select the checkbox if the same parameter is to be included for comparison.
Choose State	[Optional, Dropdown – Check box]
	Select the desired value from the dropdown.
	Select the checkbox if the same parameter is to be included for comparison.
Compare	[Action Button]
	Click **Compare** from *Options* to compare your *Goal* with the selected parameter values.

5. Select the required data.
6. Click **Compare from** *Options.* The following screen is displayed.

Result

Benchmarking for Goals

Compare with Peers – Expenses

Field Description

Field Name	Description

Compare with Peers

I want to Compare [Mandatory, Dropdown]

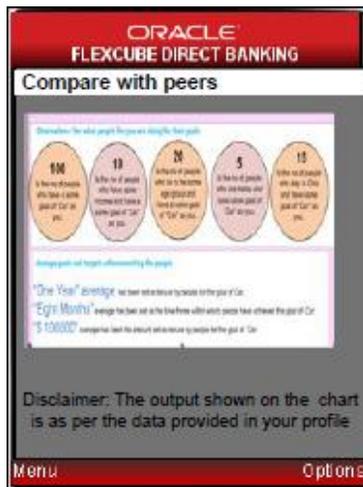Select the desired option from the dropdown.

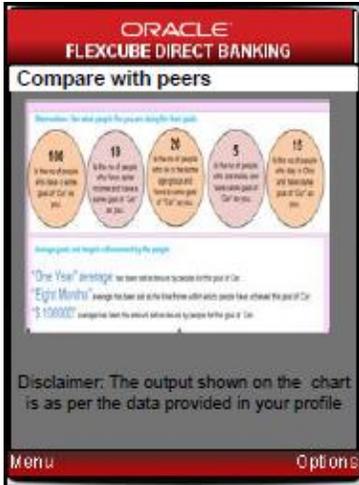Once the user selects the desired value from the dropdown, the following fields are displayed.

Select Goal Type [Optional, 4 Dropdowns]

Select the desired values from the respective dropdowns.

Choose Income Group [Optional, Dropdown – Check box]

Select the desired value from the dropdown.

Select the checkbox if the same parameter is to be included for comparison.

Choose Age Group [Optional, Dropdown – Check box]

Select the desired value from the dropdown.

Select the checkbox if the same parameter is to be included for comparison.

Choose Gender [Optional, Dropdown – Check box]

Select the desired value from the dropdown.

Select the checkbox if the same parameter is to be included for comparison.

Choose State [Optional, Dropdown – Check box]

Select the desired value from the dropdown.

Select the checkbox if the same parameter is to be included for comparison.

Field Name	Description
Compare with Peers	
Compare	[Action Button]
	Click **Compare** from *Options* to compare your *Goal* with the selected parameter values.

1. Select the required data.
2. Click **Compare from** *Options*. The following screen is displayed.

Result
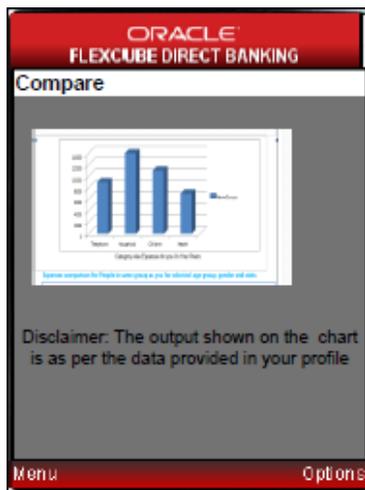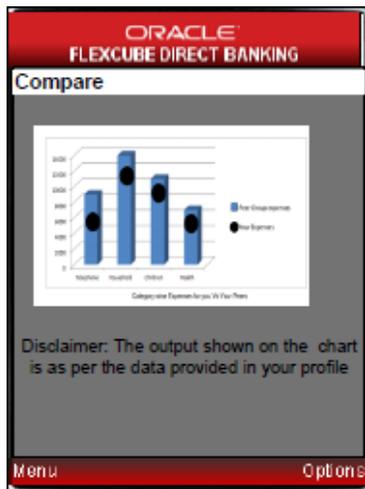
68.9   Redeem Goal

The **Redeem Goal** feature allows you to redeem your goal as per your requirement.

To Redeem a Goal:

1. Login to the *Java Application Based Mobile Banking*.

2. Click the **PFM** icon on the *Home* page.

3. Click the **Manage My Finance** icon.

4. Click **Redeem Goal** from *Other Options*. The following page is displayed.

Redeem

Field Description

Field Name	Description
Redeem Goal	
Redeem Type	[Mandatory, Dropdown]
	Select the desired option from the following:
	• Partial
	• Full
Current Balance	[Display]
	Displays the *Current Balance*.
Redemption Amount	[Mandatory, Input Box, 15]
	Enter the desired *Amount* value for *Redeem*.
Reason for Redemption	[Optional, Input Box]
	Enter the reason for redemption.
Account Transfer Options	[Mandatory, Dropdown]
	Select the desired value from the following:
	• Transfer to *Users Mapped Accounts*
	• Transfer to *Internal Bank Account*
	• Transfer through *Domestic Clearing Network*

Field Name	Description
Redeem Goal	
Account Number	[Conditional, Dropdown, 20]
	The dropdown for this field is available only when the option selected for *Account Transfer* is **Transfer to Users Mapped Accounts**.
	Select the desired *Account Number* from the dropdown.
City	[Conditional, Dropdown]
	This field is available only when the option selected for *Account Transfer* is **Transfer to Internal Bank Account**.
	Select the desired *City* from the dropdown.
Branch	[Conditional, Dropdown]
	This field is available only when the option selected for *Account Transfer* is **Transfer to Internal Bank Account**.
	Select the desired *Branch* from the dropdown.
Account Number	[Conditional, Input Box]
	The Input Box for this field is available only when the option selected for *Account Transfer* is **Transfer to Internal Bank Account** OR **Transfer through Domestic Clearing Network**.
	Enter the appropriate *Account Number*.
Beneficiary Name	[Conditional, Input Box, 35]
	Enter the desired *Beneficiary Name*.
Network Type	[Dropdown]
	Select the desired *Network Type*.
Bank Code	[Lookup Icon]
	Select the appropriate *Bank Code* using the *Lookup* Icon.
Bank Name	[Optional, Input Box]
	Once user selects the *SWIFT/Domestic Clearing Bank Code* from *Search* option, this field is auto populated.
Bank Address	[Optional, Input Box, 35*2]
	Once user selects the *Domestic Clearing Bank Code* from *Search* option, These fields is auto populated.
City	[Optional, Input Box, 35]
	Once user selects the *National Clearing Bank Code* from *Search* option, field is auto populated.
Cancel	[Action Button]
	Click **Cancel** to cancel the transaction.

Field Name	Description

Redeem Goal

Submit   [Action Button]

           Click **Submit** to submit the details.

The following page is displayed.

Redeem – Verify

Field Description

Field Name	Description
Redeem Goal	
Redeem Type	[Mandatory, Tabs] Select the desired option from the following: • Partial • Full
Current Balance	[Display] Displays the *Current Balance*.
Redemption Amount	[Mandatory, Input Box, 15] Enter the desired *Amount* value for *Redeem*.
Reason for Redemption	[Optional, Input Box] Enter the reason for redemption.
Account Transfer Options	[Mandatory, Dropdown] Select the desired value from the following: • Transfer to *Users Mapped Accounts* • Transfer to *Internal Bank Account* • Transfer through *Domestic Clearing Network*
Account Number	[Conditional, Dropdown, 20] The dropdown for this field is available only when the option selected for *Account Transfer* is **Transfer to Users Mapped Accounts**. Select the desired *Account Number* from the dropdown.
City	[Conditional, Dropdown] This field is available only when the option selected for *Account Transfer* is **Transfer to Internal Bank Account**. Select the desired *City* from the dropdown.
Branch	[Conditional, Dropdown] This field is available only when the option selected for *Account Transfer* is **Transfer to Internal Bank Account**. Select the desired *Branch* from the dropdown.
Account Number	[Conditional, Input Box] The Input Box for this field is available only when the option selected for *Account Transfer* is **Transfer to Internal Bank Account** OR **Transfer through Domestic Clearing Network**. Enter the appropriate *Account Number*.
Beneficiary Name	[Conditional, Input Box, 35]

Enter the desired *Beneficiary Name.*

Network Type   [Dropdown]

Select the desired *Network Type.*

Bank Code   [Lookup Icon]

Select the appropriate *Bank Code* using the *Lookup* Icon.

Bank Name   [Optional, Input Box]

Once user selects the *SWIFT/Domestic Clearing Bank Code* from *Search* option, this field is auto populated.

Bank Address   [Optional, Input Box, 35*2]

Once user selects the *Domestic Clearing Bank Code* from *Search* option, These fields is auto populated.

City   [Optional, Input Box, 35]

Once user selects the *National Clearing Bank Code* from *Search* option, field is auto populated.

Cancel   [Action Button]

Click **Cancel** to cancel the transaction.

Submit   [Action Button]

Click **Submit** to submit the details.

5. Click **Redeem** to proceed with the redeem process. The *Verify* page is displayed.

6. Verify the details and click **Confirm** from *Options*. The *Confirmation* page is displayed.

7. Click **OK** from *Options* to go back to the *Other Options* page.

Note: On *Verification* and *Conformation* an alert is sent to the user.