# Oracle FLEXCUBE Direct Banking

**Personal Finance Management**
**User Manual**
**Release 12.0.3.0.0**

**Part No. E52543-01**

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ORACLE®

Personal Finance Management User Manual

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to OFSS Support

https://support.us.oracle.com

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

## 1.5 Related Information Sources

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

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

# 2. Transaction Host Integration Matrix

**Legends**

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

| Transaction Name | FLEXCUBE UBS | Third Party Host System |
|---|---|---|
| Asset and Liability (Currency Wise Position) | ✓ | ★ |
| Budget Calculator | **NH** | **NH** |
| Set Budget | **NH** | **NH** |
| Modify Budget | **NH** | **NH** |
| View Expenses Vs Budget | **NH** | **NH** |
| Budget History | **NH** | **NH** |
| Delete Budget | **NH** | **NH** |
| Spending Analysis | ✓ | ★ |
| Categories in the Spending Analysis | ✓ | ★ |
| Sub-Categories in the Spending Analysis | ✓ | ★ |
| Re-Categorization | ✓ | ★ |
| Adding a new Category or Sub-Category | ✓ | ★ |
| Deleting an Existing Category or Sub-Category | ✓ | ★ |
| Compare Spend | **NH** | **NH** |
| Working of Goal Settings | ✓ | ★ |
| Goal Calculator to View Indicative Savings | **NH** | **NH** |
| Creating Goal | ✓ | ★ |

| Transaction Name | FLEXCUBE UBS | Third Party Host System |
|---|---|---|
| Options Available for Goal | ✓ | ★ |
| Fund Goal | ✓ | ★ |
| Modify Goal | ✓ | ★ |
| Share Goal | **NH** | **NH** |
| Transactions in View Goal | ✓ | ★ |
| Request Contribution to the Goal | **NH** | **NH** |
| Add participants to the Goal | **NH** | **NH** |
| Benchmarking – Compare Goals | **NH** | **NH** |
| Redeem Goal | ✓ | ★ |

# 3. Manage My Finance

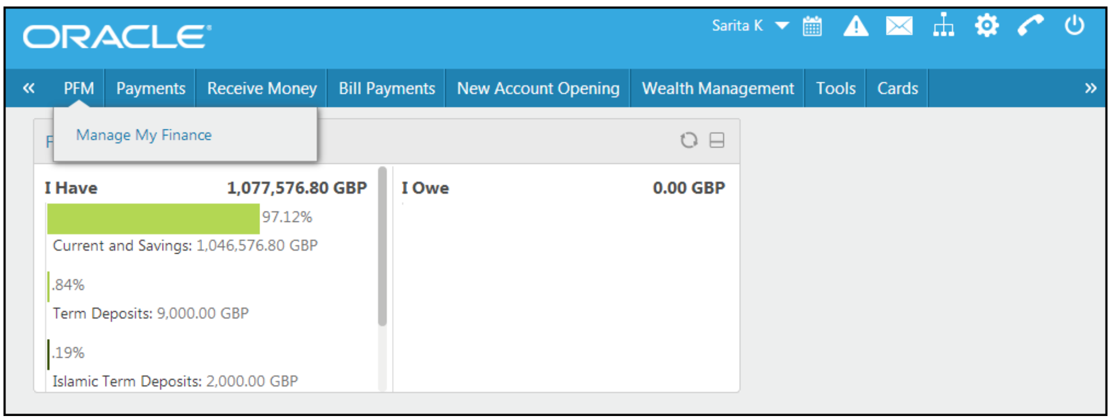
The *Manage My Finance* feature helps user to deal with the *Personal Financial Management* that gives a *Financial Overview* and accordingly helps user to create, modify and view budgets and goals.

It also includes the unique feature known as *Spending Analysis*. It allows user to view and analyze spending pattern in the graphical form.

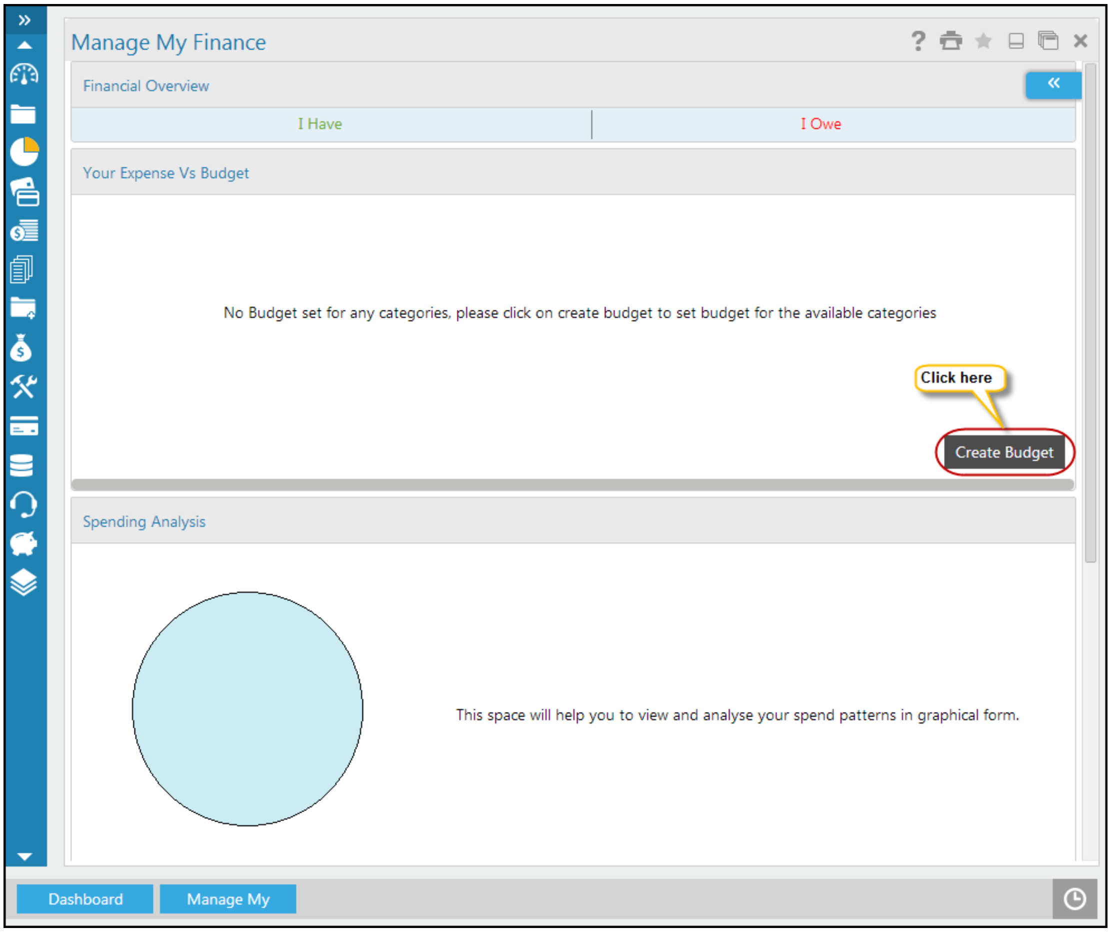
**To Manage Finance:**

1. Login to the *Internet Banking*.
2. Navigate to **PFM > Manage My Finance** from the *Menu Bar* available on the *Home* page, as shown in the following screenshot.

**Home Page**



## Manage My Finance




The *Manage My Finance* feature includes the following areas:

- Budgeting
- Spending Analysis
- Creating Goals

# 4. Budget Calculator

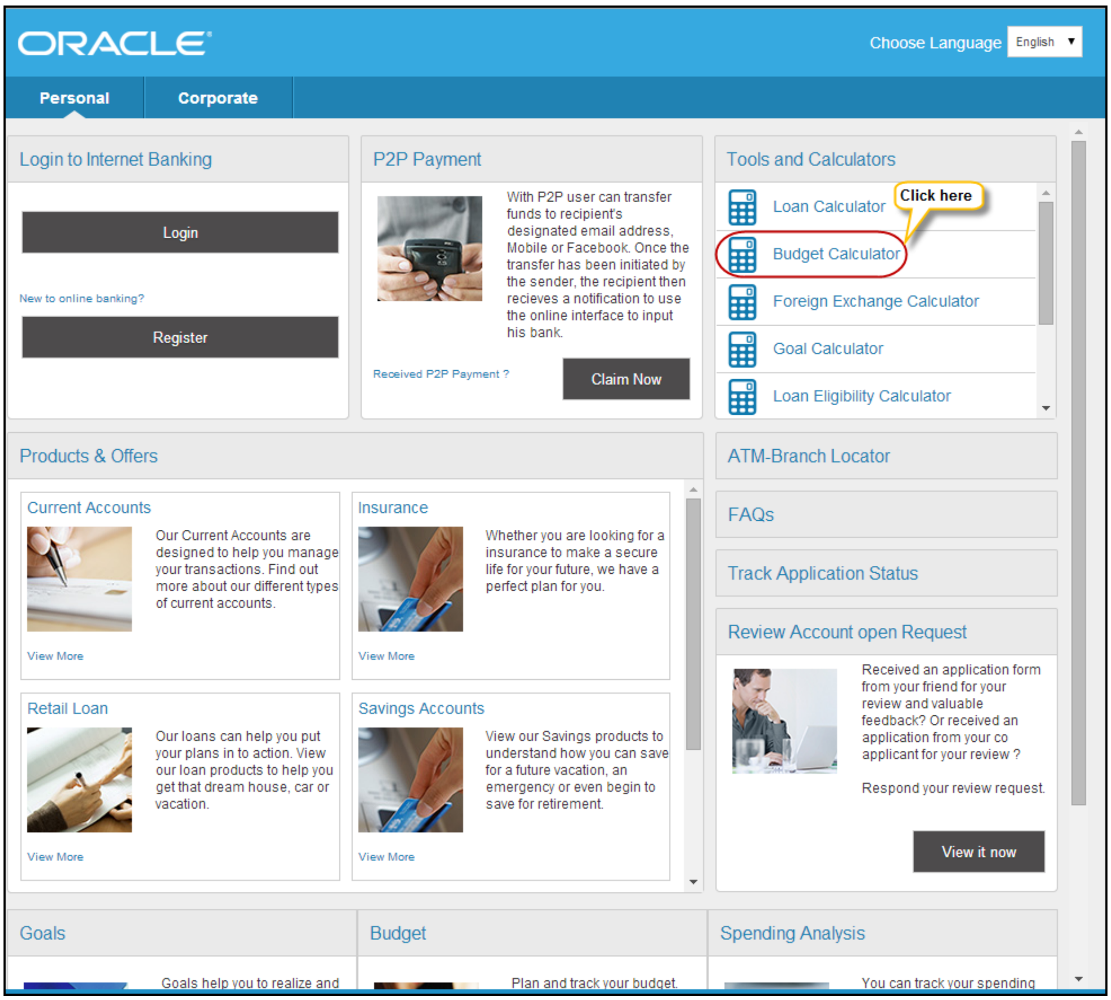
This feature is available for the following types of users:

- Existing Users
- Prospect Customers

### To Access the Budget Calculator:

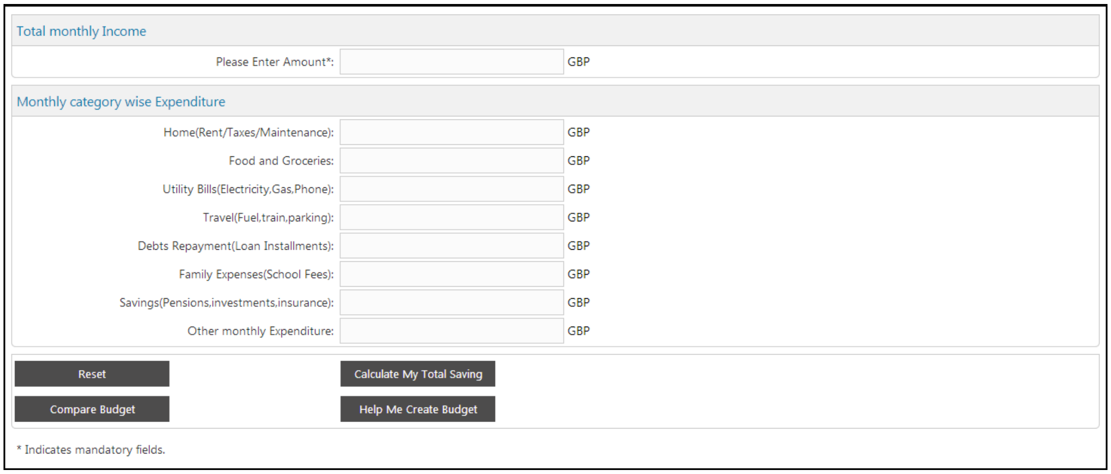
1. Navigate to *Budget Calculator* from the *Home* page.

**Home Page**




The following page is displayed.

## Budget Calculator




### Field Description

| Field Name | Description |
|---|---|
| **Total Monthly Income** | |
| | **Note**: The *Currency Type* is displayed against each category. |
| **Please Enter Amount** | [Mandatory, Input Box, 15]<br>Please enter the *Monthly Total Income*. |
| **Monthly Category wise Expenditure** | |
| | **Note**: The *Currency Type* is displayed against each category. |
| **Home (Rent/ Taxes/Maintenance)** | [Optional, Input Box, 15]<br>Enter the expenses in the *Home* category. |
| **Food and Groceries** | [Optional, Input Box, 15]<br>Enter the expenses in the *Food and Groceries* category. |
| **Utility Bills (Electricity, Gas, Phone)** | [Optional, Input Box, 15]<br>Enter the expenses in the *Utility Bills* category. |
| **Travel (Fuel, Train, Parking)** | [Optional, Input Box, 15]<br>Enter the expenses in the *Travel* category. |
| **Debt Repayments (Loan installment)** | [Optional, Input Box, 15]<br>Enter the expenses in the *Debt Repayments* category. |
| **Family Expenses (School fees)** | [Optional, Input Box, 15]<br>Enter the expenses in the *Family Expenses* category. |

| Field Name | Description |
|---|---|
| **Savings (Pension, investments, insurance)** | [Optional, Input Box, 15]<br>Enter the expenses in the *Savings* category. |
| **Other Monthly Expenditure** | [Optional, Input Box, 15]<br>Enter the expenses in the *Others* category. |
| **Reset** | [Action Button]<br>Click **Reset** to clear all values. |
| **Calculate My Total Savings** | [Action Button]<br>Click *Calculate My Total Savings* to calculate the result for the entered values. |
| **Help Me Create Budget** | [Action Button]<br>The **Help Me Create Budget** button, if clicked:<br>**For the Existing Users:**<br>It navigates user to the *Manage My Finance* page and an already created budget is displayed on the screen.<br>**For the Prospect Customers:**<br>The user is informed to create an account with the bank to access all the available functionalities in the *Budgeting*. |
| **Compare Budget** | [Action Button]<br>Click **Compare Budget**. It navigates user to the *Benchmarking* screen. |
| **Result** | [Display]<br>The *Result* is displayed on the basis of values entered in the calculator fields. |

# 5. Budgeting

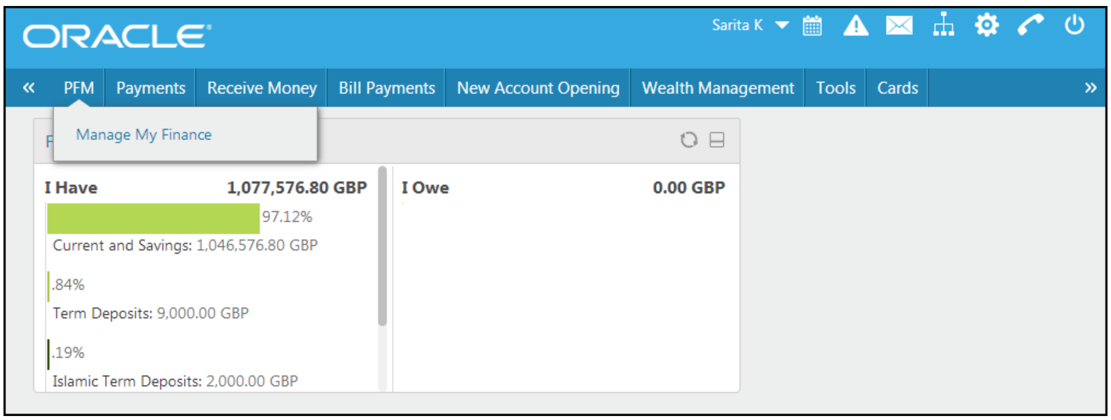
The *Budgeting* feature allows a customer to plan a budget against the expenses being done by the customer. It allows a customer to create, modify and delete budget, track the progress of the budget and compare budget with peers.

The *Budgeting* feature also includes a calculator to find the *Total Savings* after all the expenditures are compared with the income.

**On the Login Page:**

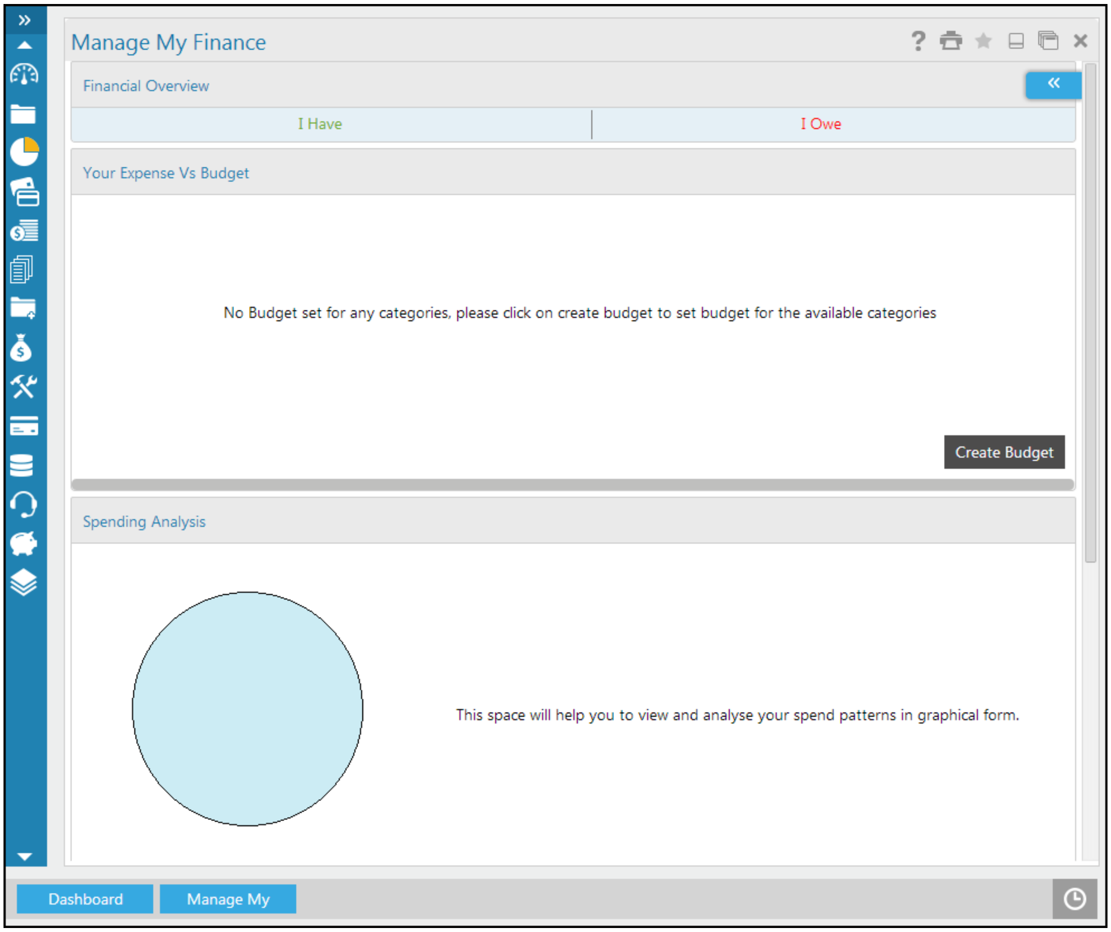
1. Login to the *Internet Banking* application.
2. Navigate to *Manage My Finance* from the *Menu Bar*.

**Manage My Finance**




The following page is displayed.

## Manage My Finance

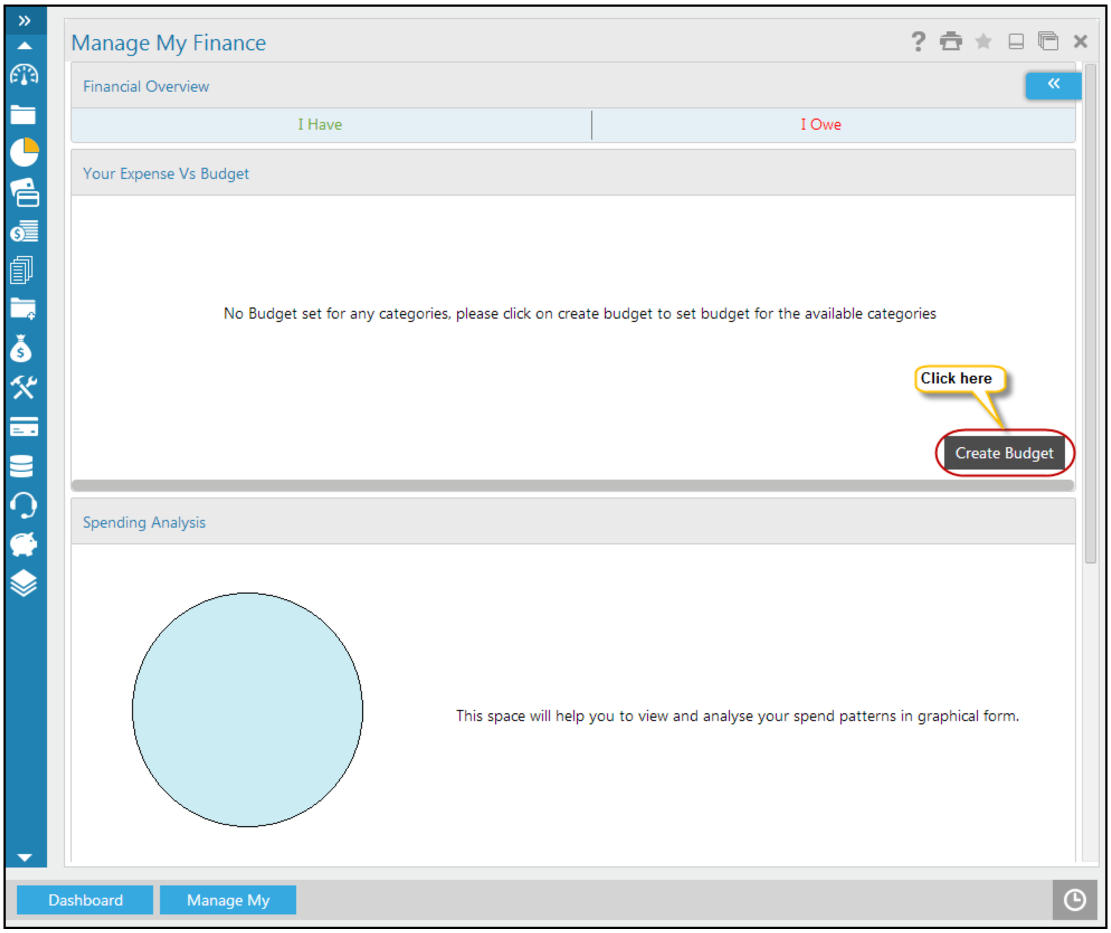


## 5.2 Set Budget

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

Once you navigate to *Manage My Finance* from the *Menu Bar*, the following page is displayed.

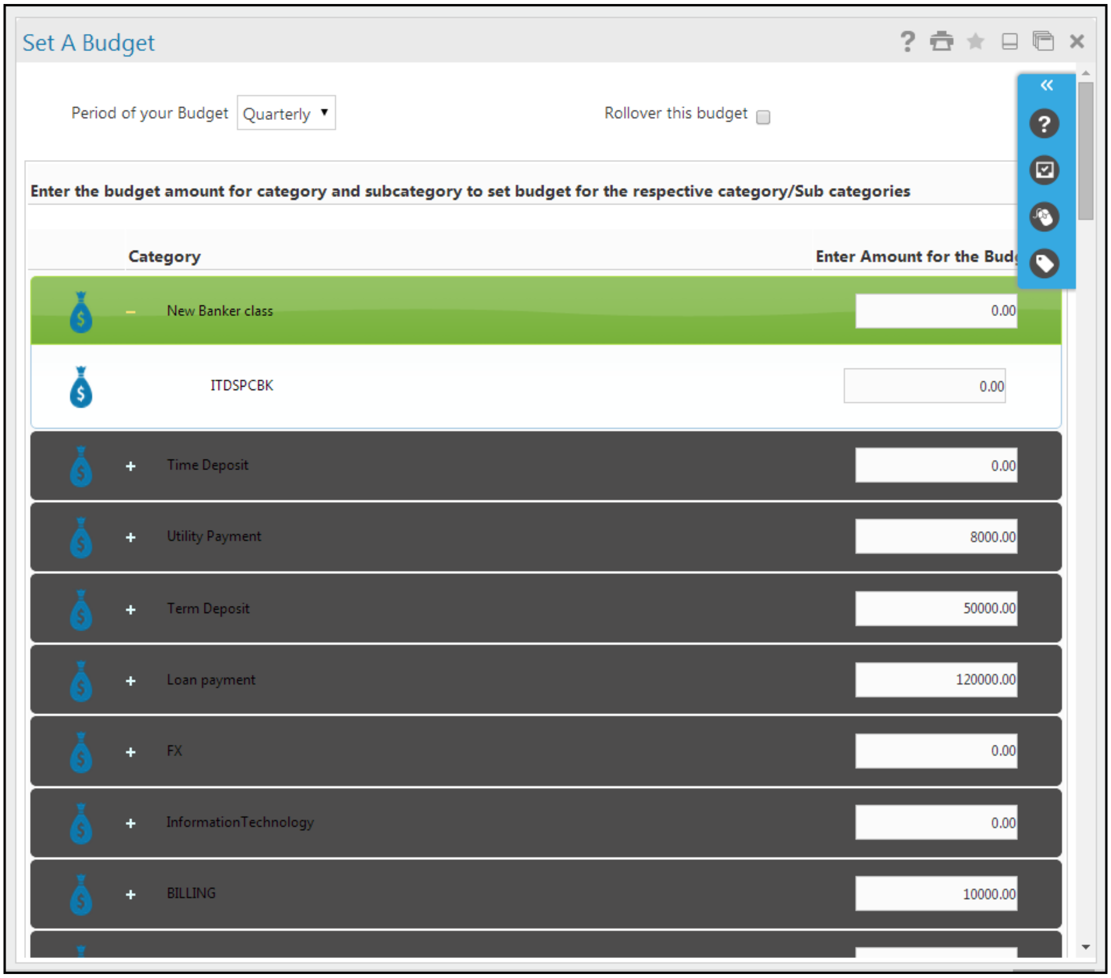
**Manage My Finance**




**To Set a Budget:**

1. Click **Create Budget**, as shown in the above screenshot. The following page is displayed.

### Set a Budget




2. The **Budget** can be set *Weekly, Monthly, Quarterly and Annually*. Select the desired value from the dropdown.

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**Note**: The Set Budget can also be rolled over for a particular period of time. Select a checkbox available for Rollover Budget.

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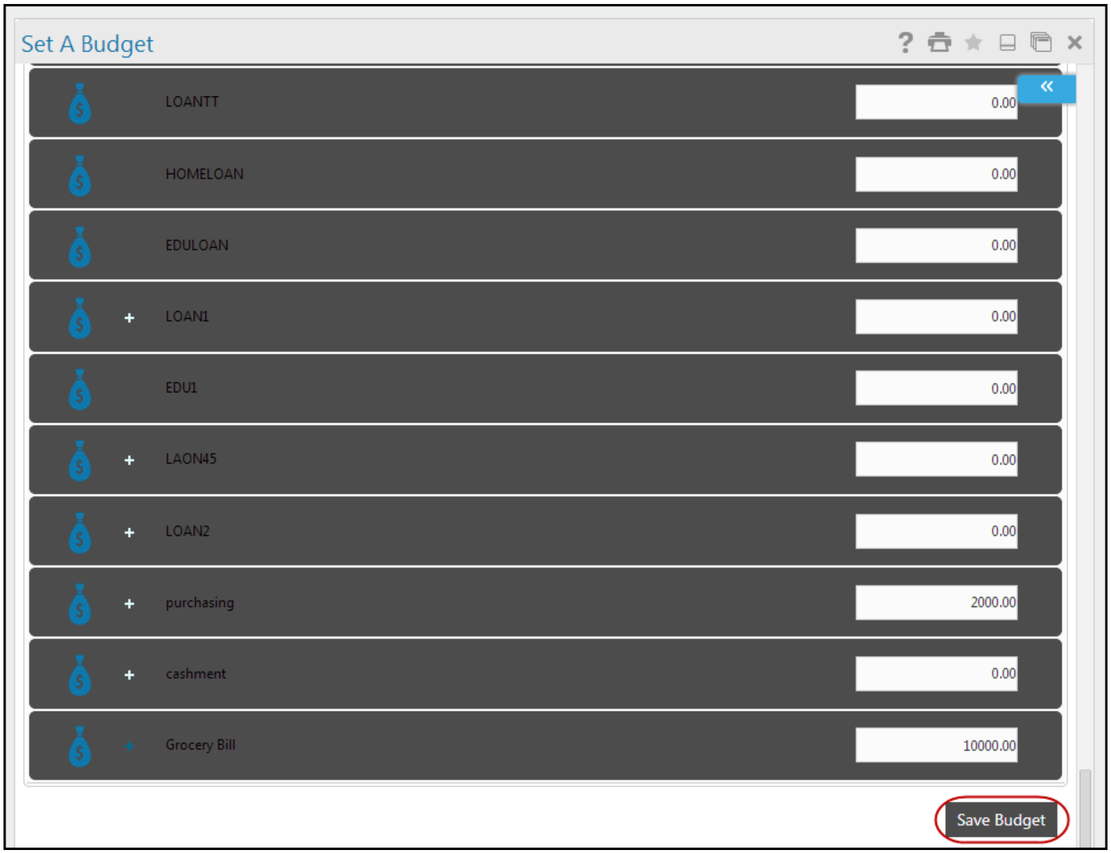
### Set a Budget



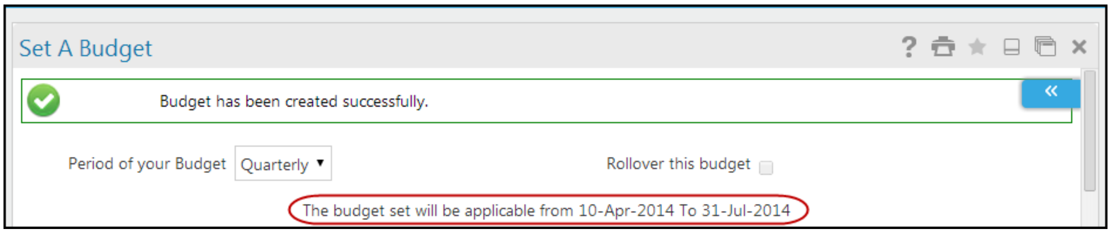

### Field Description

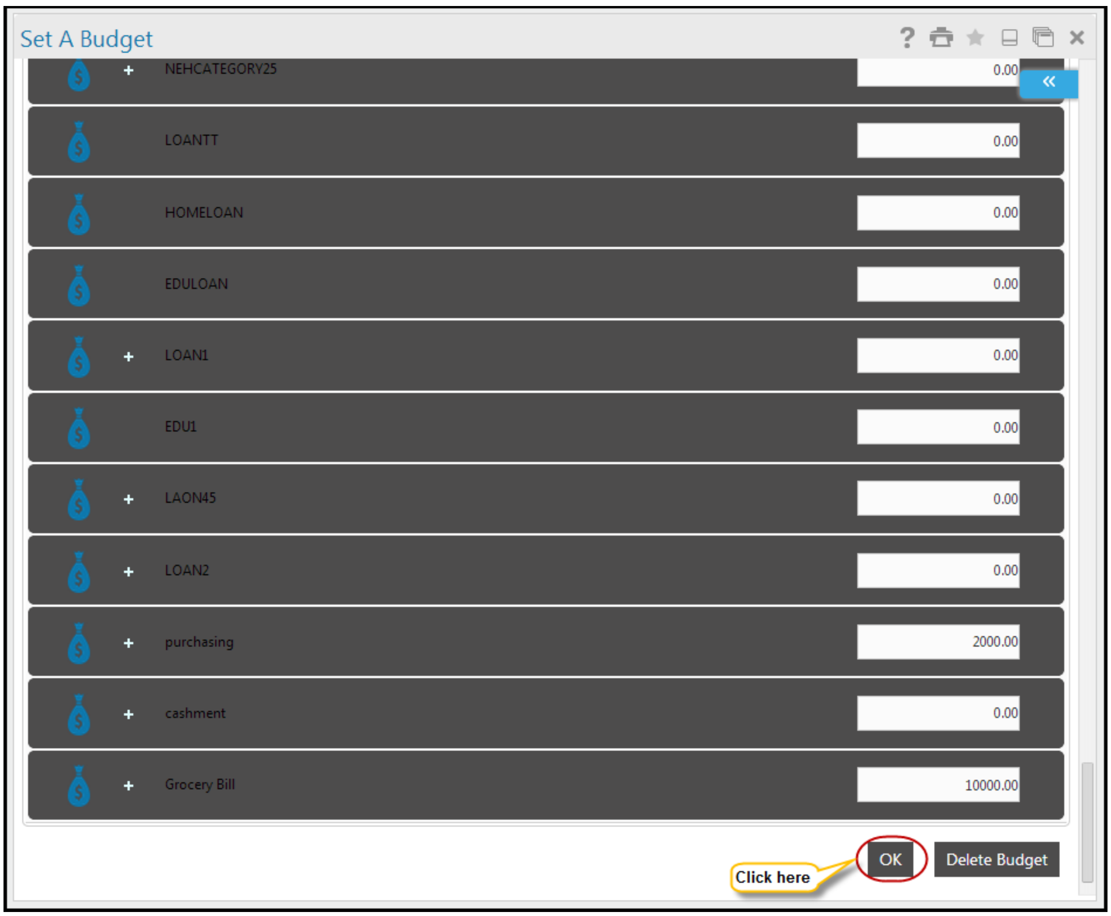
| Field Name | Description |
|---|---|
| **Period of your Budget** | [Mandatory, Drop-down]<br>Select the desired value from the following:<br>• Weekly<br>• Monthly<br>• Quarterly<br>• Annually |
| **Rollover this Budget** | [Optional, Checkbox]<br>Select the checkbox if you wish to rollover the same budget for future purpose. |
| **Category with Sub-categories** | [Optional, input Box, 15]<br>This field provides the input box for the respective categories.<br>**Note**: The certain categories may have sub-categories. In such case, click the *Expandable Icon* to enter the desired values for the desired sub-categories. |

| Field Name | Description |
|---|---|
| **Save Budget** | [Action Button]<br>Click **Save Budget** to save the budget. |

3. Enter the desired value in the respective categories and sub-categories, as per your requirement.
4. Click **Save Budget**. The following *Success Message* appears.

**Success Message**




5. If you wish to remove this existing budget, you can simply click **Delete Budget**.
6. Click **OK**.

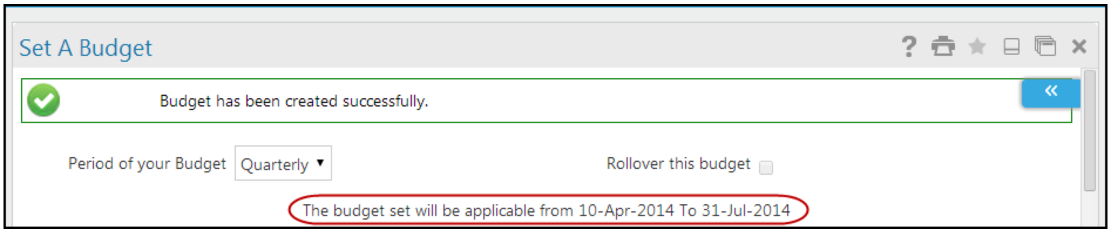
## 5.3 Modify Budget

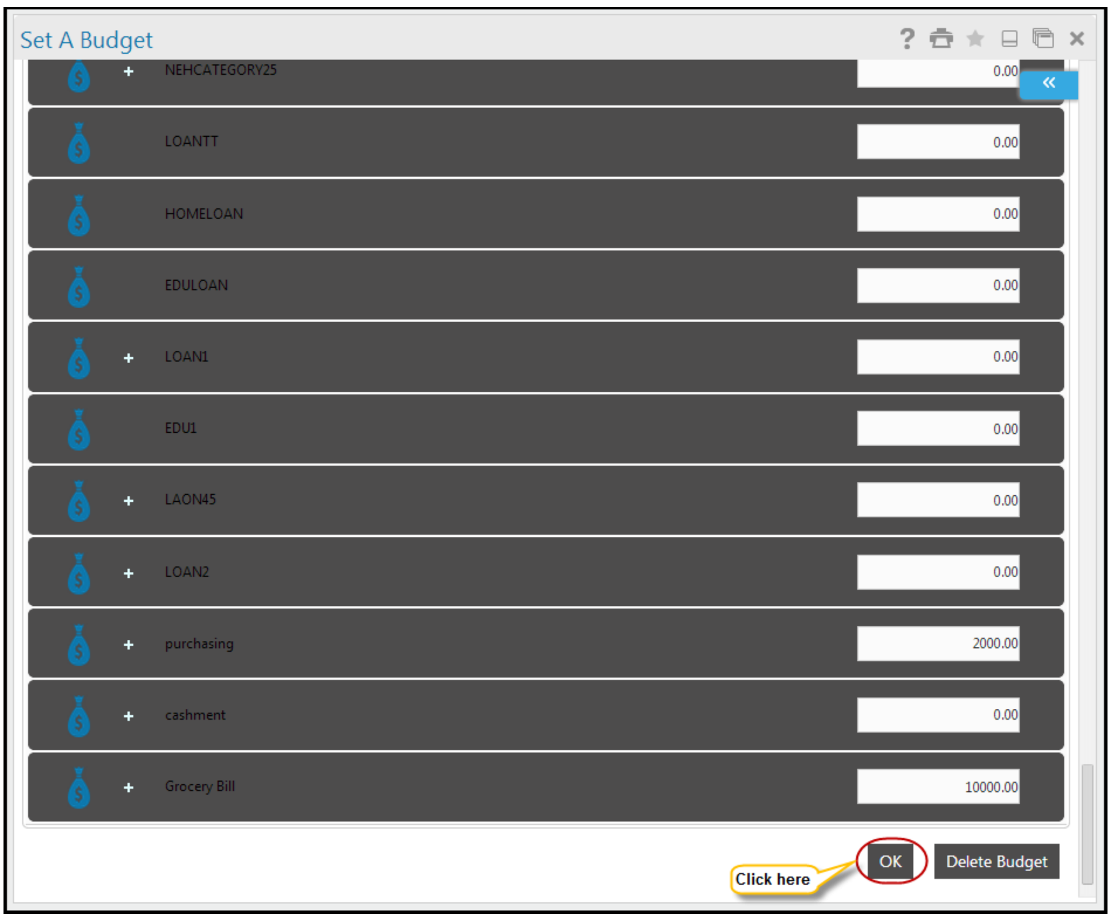
Once the budget is successfully created, a user can modify the same budget.

**To Modify a Budget:**

1. Under the **Set a Budget** section, once all the desired values are entered for the respective parameters, click *Save Budget*. The following *Success Message* appears on the screen.

**Success Message**



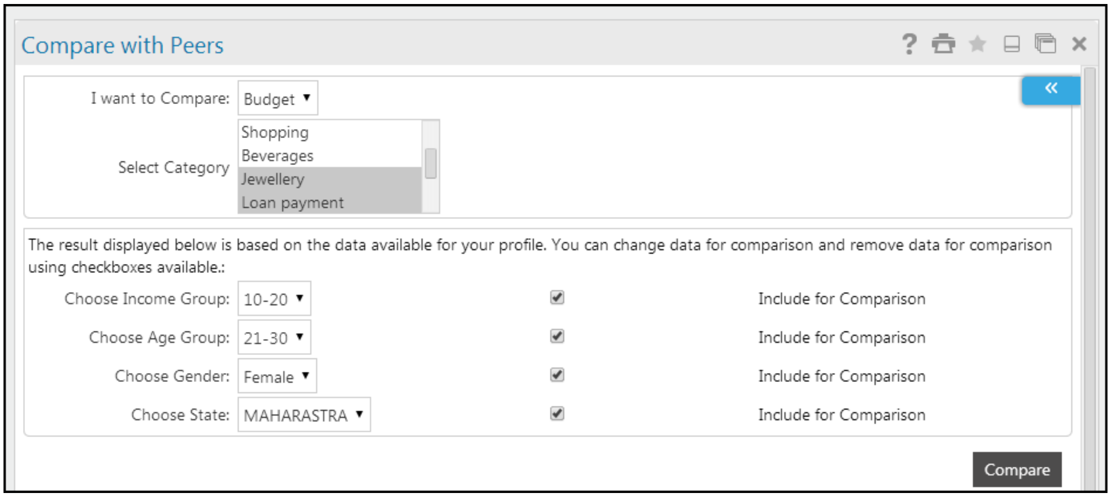




2. Click the **OK** button, available at the bottom of the screen.

**Note**: A user can also use *View Budget* feature which provides an option to modify the existing values.

Once you click **OK**, the following page is displayed.

### Compare with Peers



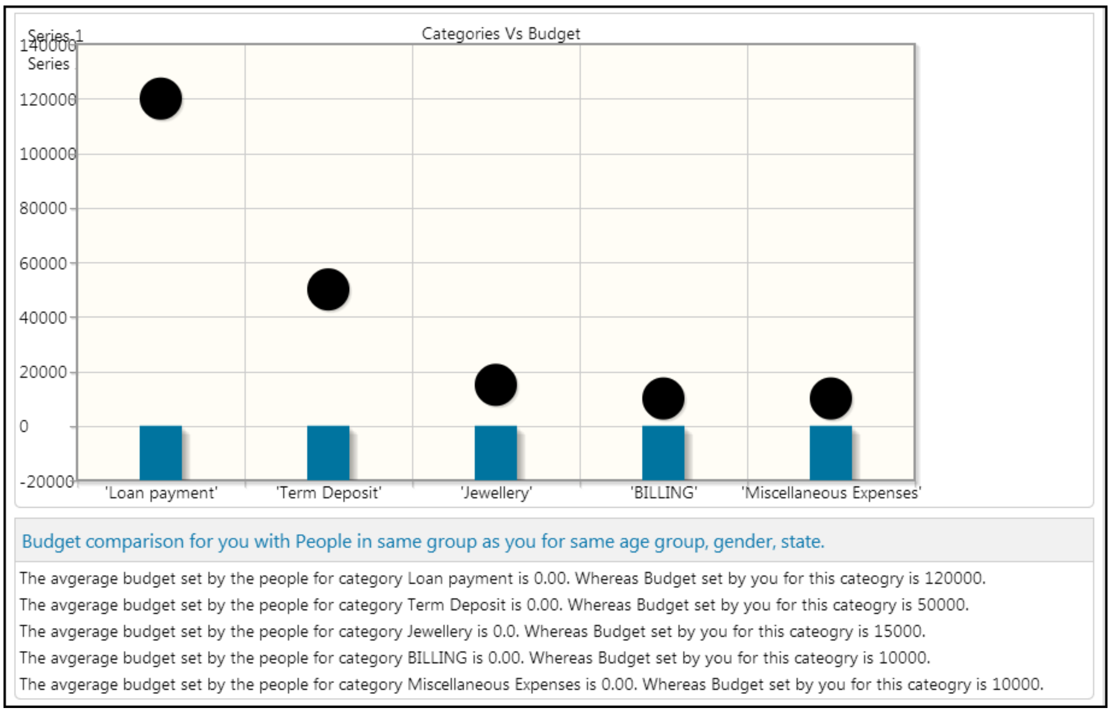

### Field Description

| Field Name | Description |
|---|---|
| **Compare with Peers** | |
| **I want to Compare** | [Drop-Down]<br>Select the desired value from the following values:<br>• Goals<br>• Budget<br>• Spend |
| **Select Category** | [Drill-down]<br>Select the desired *Categories* from the drill-down options. |
| **Choose Income Group** | [Drop-Down]<br>Select the desired *Income Group* from the dropdown.<br>[Check Box]<br>Select the checkbox to include this category for comparison. |
| **Choose Age Group** | [Drop-Down]<br>Select the desired *Age Group* from the dropdown.<br>[Check Box]<br>Select the checkbox to include this category for comparison. |
| **Choose Gender** | [Drop-Down]<br>Select the appropriate *Gender* from the dropdown.<br>[Check Box]<br>Select the checkbox to include this category for comparison. |

| Field Name | Description |
|---|---|
| **Choose State** | [Drop-Down]<br>Select the appropriate **State** from the dropdown.<br>[Check Box]<br>Select the checkbox to include this category for comparison. |
| **Compare** | [Action Button]<br>Click **Compare** to compare your values with the standard values selected for the comparison. |

3. Once you click **Compare**, the *Bar Chart – Categories Vs Budget*, is displayed as shown in the following screenshot.

**Categories Vs Budget**



## 5.4 View Expenses Vs Budget

The *View Expenses Vs Budget* screen 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.

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**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.

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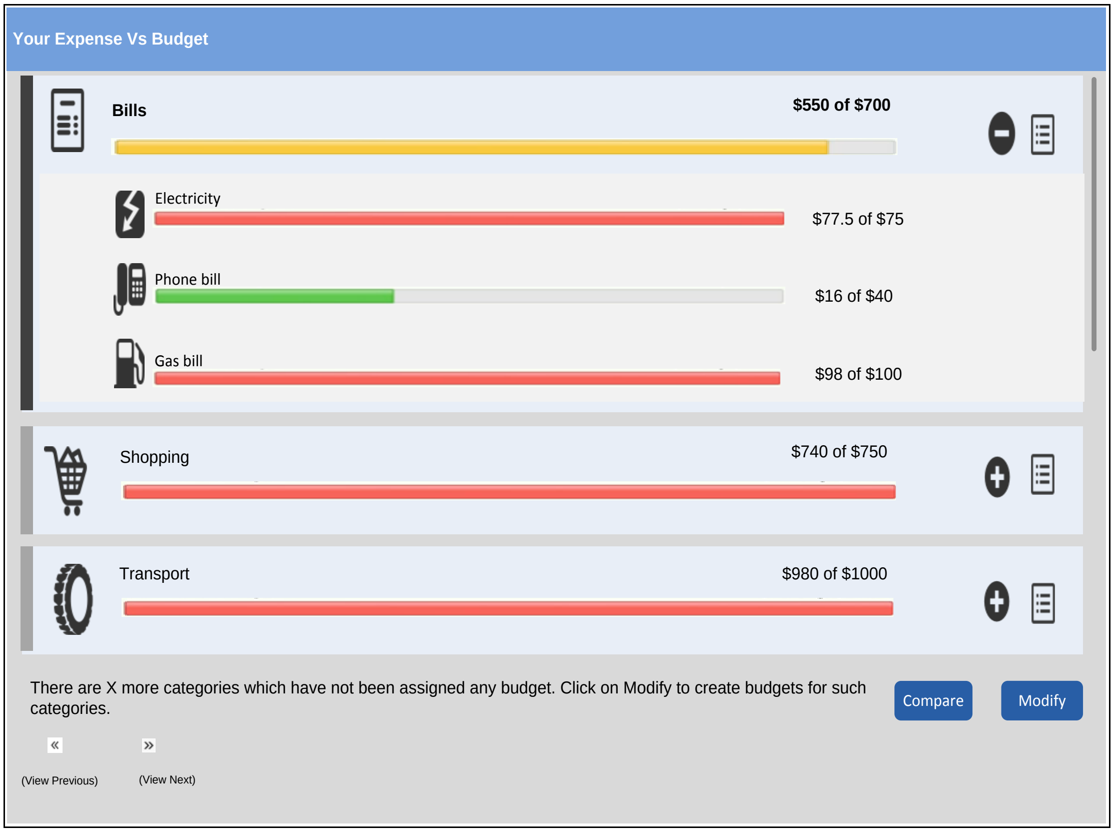
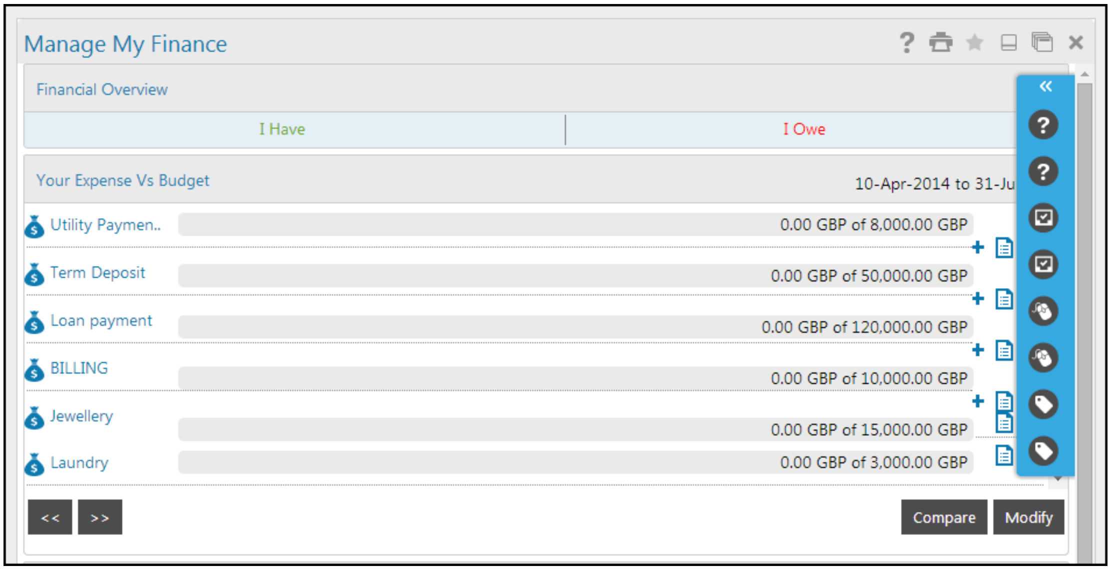
### Expenses Vs Budget






### Field Description

| Field Name | Description |
|---|---|
| **Modify** | [Action Button]<br>Click **Modify** to make the changes in the values entered for the desired *Categories and Sub-categories*. |
| **Compare** | [Action Button]<br>Click **Compare** to compare your existing budget with peers. |
| **View Budget History** | [Action Button]<br>Click **View Budget History** to check the history of the existing budget. |
| **Expand** | [Icon]<br>Click the **Expand** icon to open the Sub-categories. |
| **Collapse** | [Icon]<br>Click the **Collapse** icon to close the Sub-categories. |
| **<< (View Previous)** | [Action Button]<br>Click **<< (View Previous)** to view the *Expenses Vs Budget* for the *previous period*. |
| **>> (View Next)** | [Action Button]<br>Click **>> (View Next)** to view the *Expenses Vs Budget* for the next period. |
| **Category** | [Display]<br>This column displays the list of various categories and sub-categories available. |

| Field Name | Description |
|---|---|
| **Amount** | [Display]<br>This column displays the amount for the *Expenditure Vs Budget* for its corresponding category and sub-category. |
| **Expenditure Graph** | [Display]<br>The **Expenditure Line Graph** is displayed as per the following configurations:<br>**Green** – Expenditure up to *50%* of Budget<br>**Yellow** – Expenditure between *50% - 75%* of Budget<br>**Red** – Expenditure more than *75%* of Budget |
| **Disclaimer** | [Display]<br>If there are any categories that have not been assigned in any budget, then the error is display as "There are <*X*> more categories for which budget is not maintained but expenditure is done*".*<br>Click **Modify** to set budgets for such categories. |

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

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

## 5.5 Budget History

The *Budget History* is maintained for all the *Categories* and their respective *Sub-Categories*. The option for the same is available against each category or sub-category.

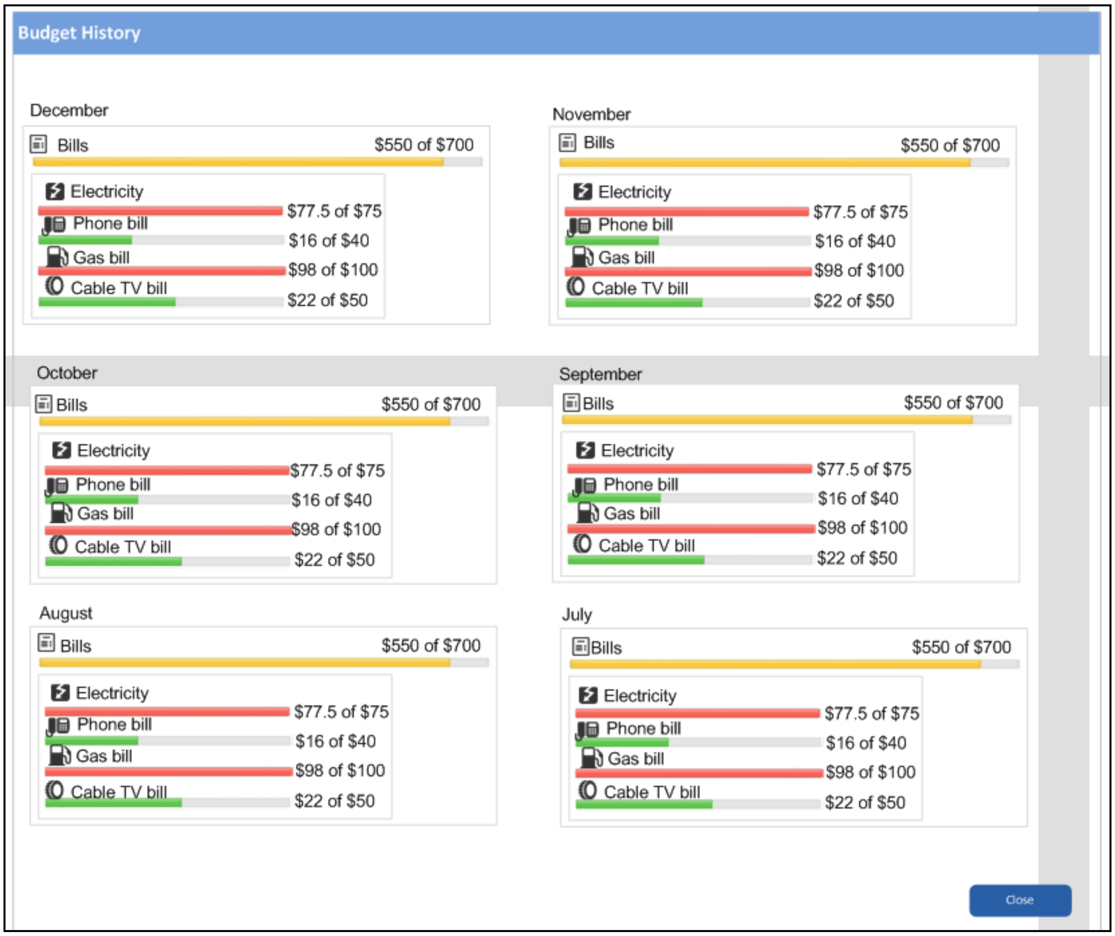
The *Budget History* screen displays your *Expenses Vs Budget* of the previous configured periods for the respective categories and sub categories (*Current Period + the Previous Configured Periods*).

If no budgets are set for *Categories or Sub-categories*, for the given period then that space is left blank and an error message is displayed as - No budget set for the selected period. The *Expenses Vs Budget* is displayed for the remaining periods.

**To View the History*:***

1. Click the **History** icon available against each category and sub-category.
2. Also, select the checkbox for - *Rollover this Budget*, which helps user to maintain the history for the entire budget.

### Budget History




### Field Description

| Field Name | Description |
|---|---|
| **Month (or Quarter)** | [Display]<br>This field displays the previous month or quarter (as per configuration) to display the *Expenses Vs Budget*. |
| **Category with Sub-Category, if available** | [Display]<br>This field displays the name of the *Category* and *Sub-Category* along with the Graph for *the Expenses Vs the Budget*. |
| **Amount** | [Display]<br>This field displays the *Amount for Expenses Vs Budget* for the *Category* and *Sub-Category*. |
| **Close** | [Action Button]<br>Click **Close** to close the Budget History window. |

3. Click **Close** to close the *Budget History* window.

**Note**: An *Alert* is received in the following situations:

- Alert on *Budget Exceeding Threshold*

- Alert on *Budget Exceeding Limit*

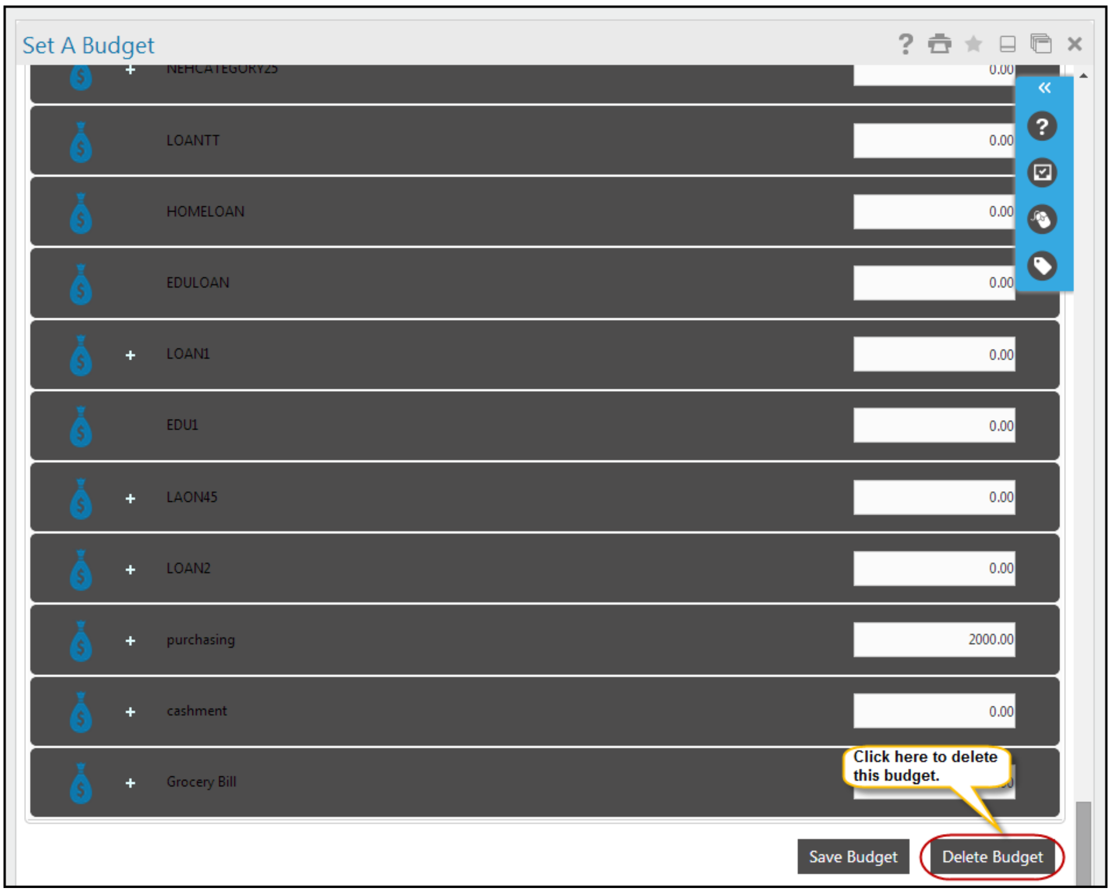
- Alert on *Rolling Over Budget*

## 5.6 Delete Budget

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

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

**Delete Budget**




2. Click **OK** for the *Confirmation Message* displayed as - *Budget Set* and the history maintained for the budget set shall be deleted.
3. Click **Create Budget**, available on the *Manage My Finance* page.

**Note**: Once an *Existing Budget* is deleted OR the *Rollover Budget* option is deselected, then the corresponding history is also deleted.

The *Warning Message* is displayed on the screen, before deleting any budget.

# 6. Spending Analysis

The *Spending Analysis* option allows you to view graphs and analyze the *Spending Patterns*. A user can view the *Spending Analysis* in the following forms:

- Pie Chart (default graph)
- Bar Graph

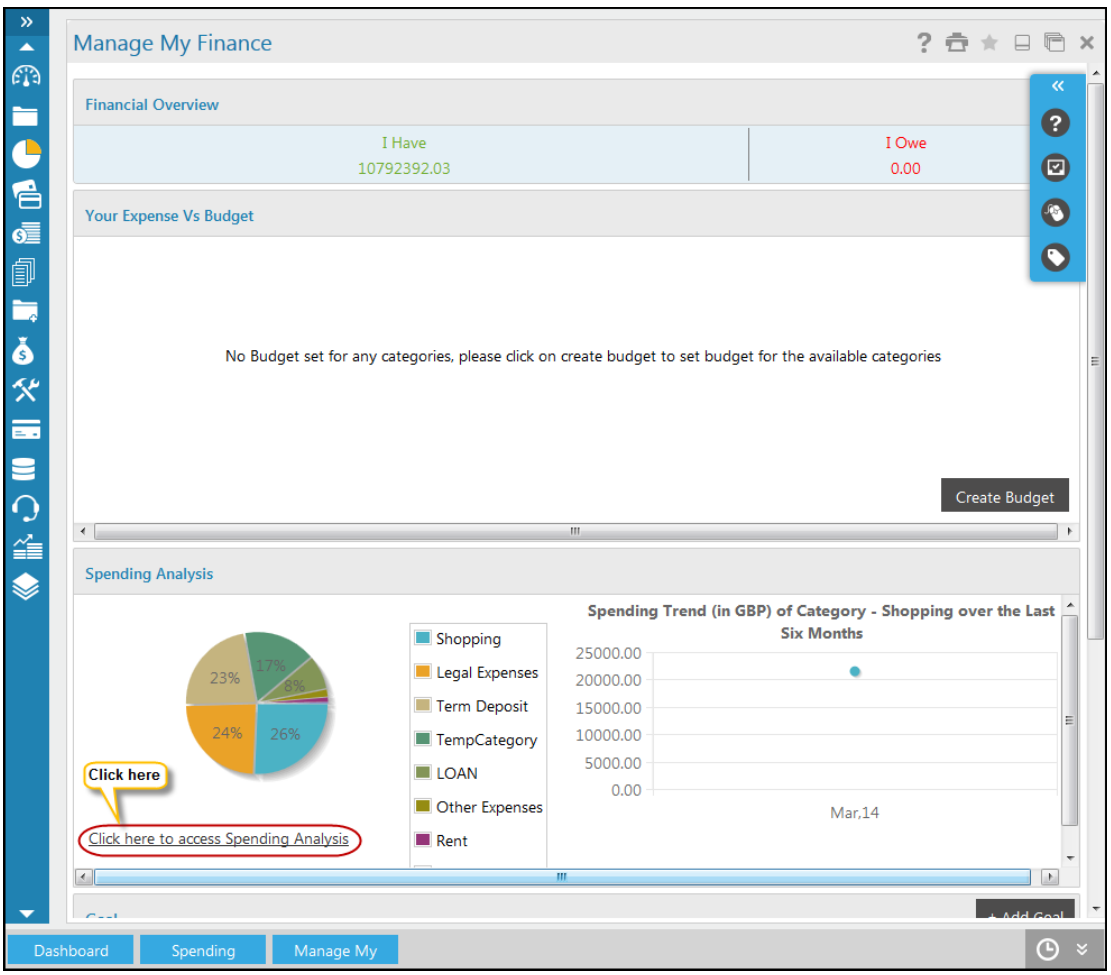
You can also **Print** and **Download** the *Spending Analysis* along with the graphs in the *PDF* format.

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

**To navigate to the Spending Analysis section:**

1. Navigate to **PFM > Manage My Finance**.
2. Scroll down to visit *Spending Analysis* section, as shown in the following screenshot.

**Spending Analysis**



## 6.2 Categories in the Spending Analysis

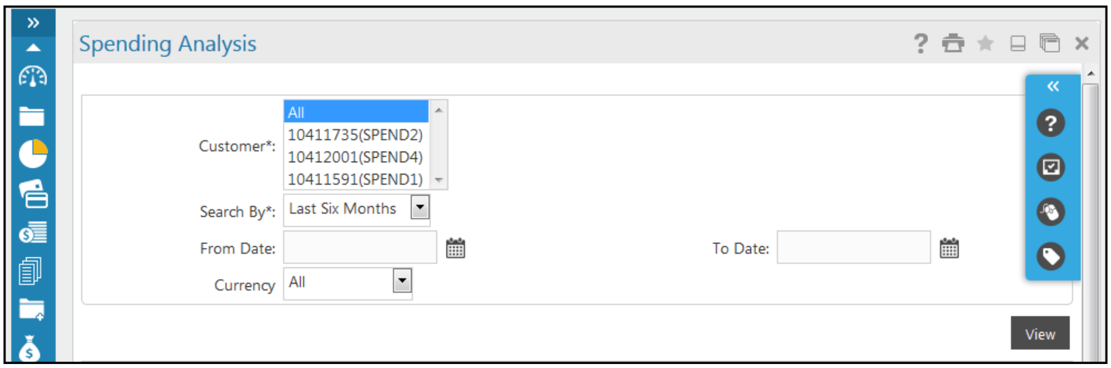
In addition to maintaining *Default Categories*, a new category can also be created by the user. While creating a new category, the system verifies that the category being created does not already exist for the customer.

**To Access the Categories:**

1. Click the hyperlink – **Click here to access Spending Analysis**. The following page is displayed.

**Spending Analysis**

**For All Customers**




**Field Description**

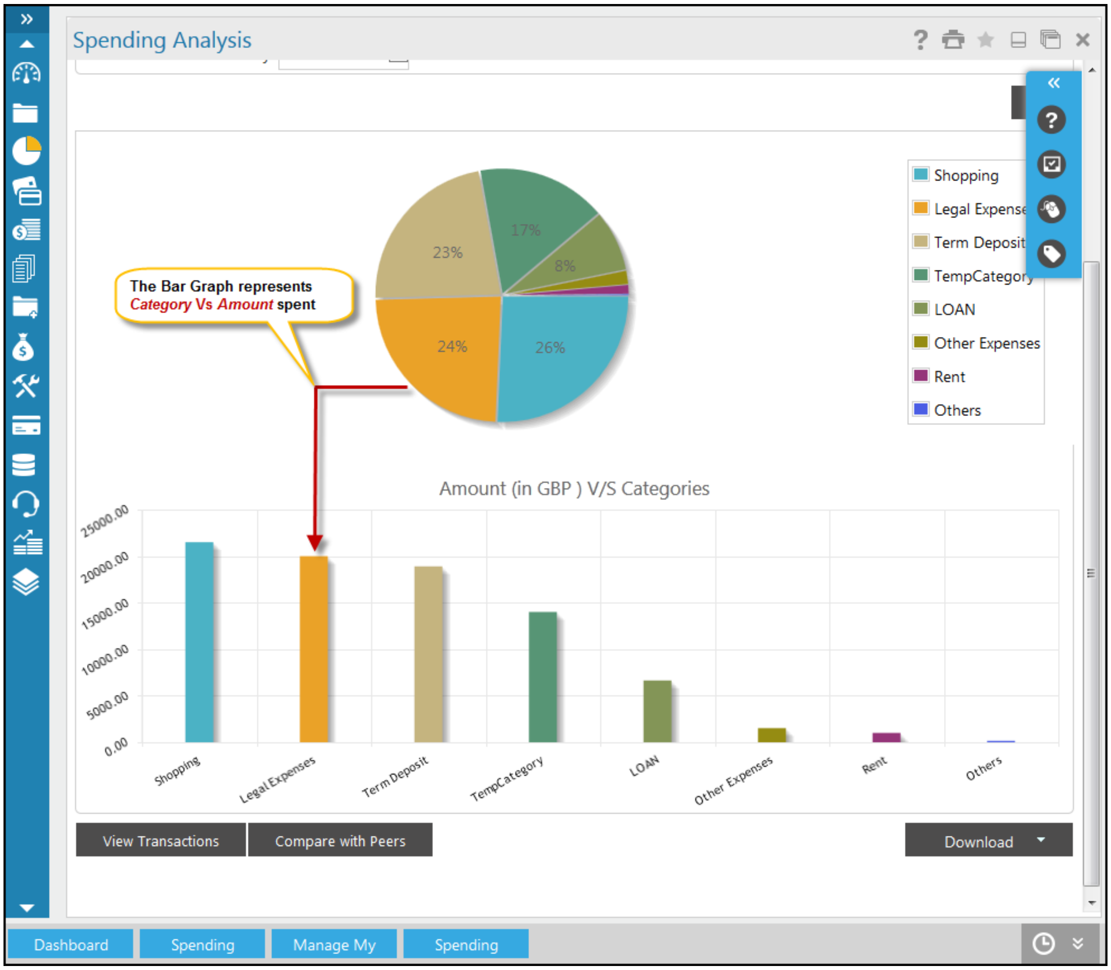
| Field Name | Description |
|---|---|
| **Customer** | [Mandatory, Drop-Down]<br>Select the desired customer using the drop-down list. |
| **Search By** | [Mandatory, Drop-Down]<br>Select the desired value from the dropdown. |
| **From Date** | [Date-Picker]<br>Select the desired date from which the details are to be retrieved. |
| **To Date** | [Date-Picker]<br>Select the desired date up to which the details are to be retrieved. |
| **Currency** | [Drop-down]<br>Select the desired *Currency Type* from the dropdown. |
| **View** | [Action Button]<br>Click **View** to view the *Spending Analysis*. |

2. Enter the required details in the respective fields.

3. Click **View**.

The system displays the *Spending Analysis Details* and its graphical representation for the selected customer.

**Spending Analysis for All the Internet Banking Customers**

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**Note**: The *Spending Analysis* for the *Internet Banking Customers* is displayed in the following types:

**- Pie Chart**

**- Bar Graphs**

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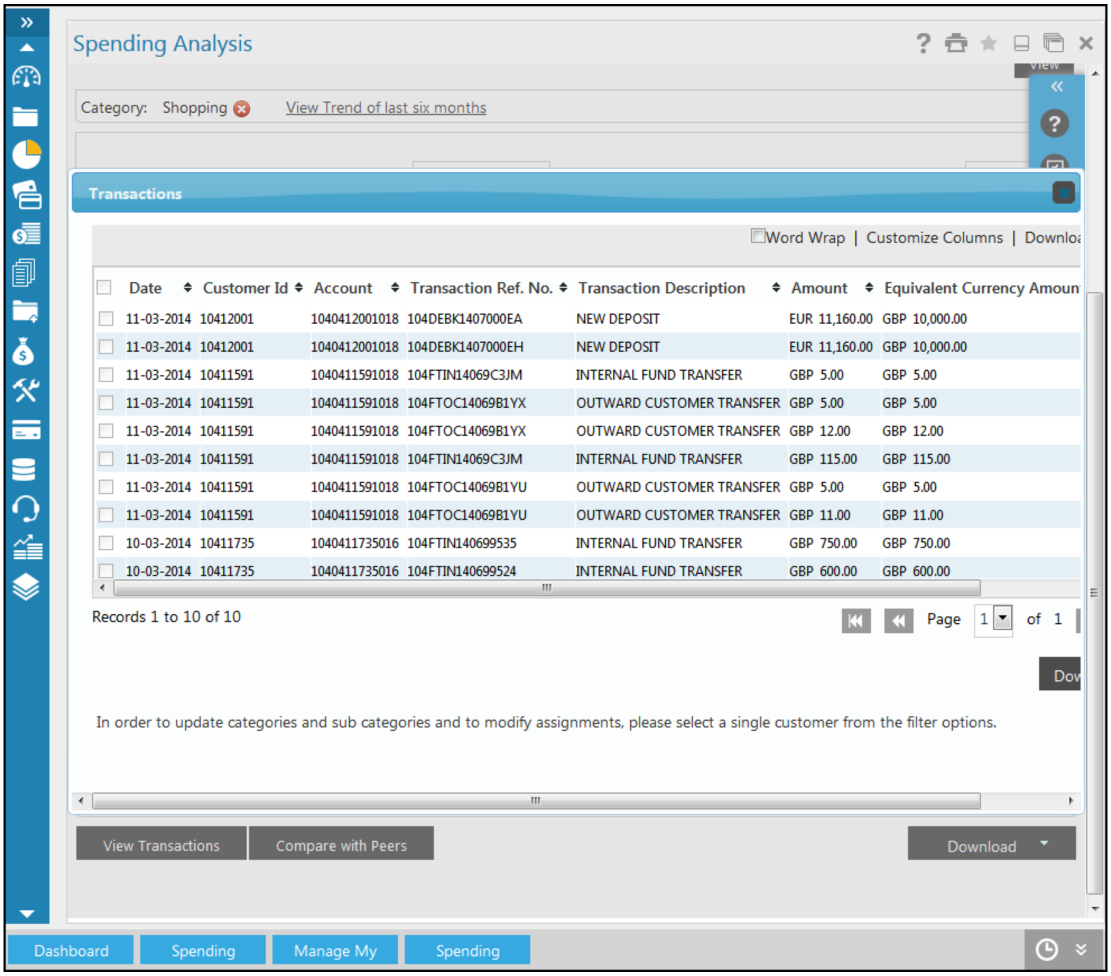
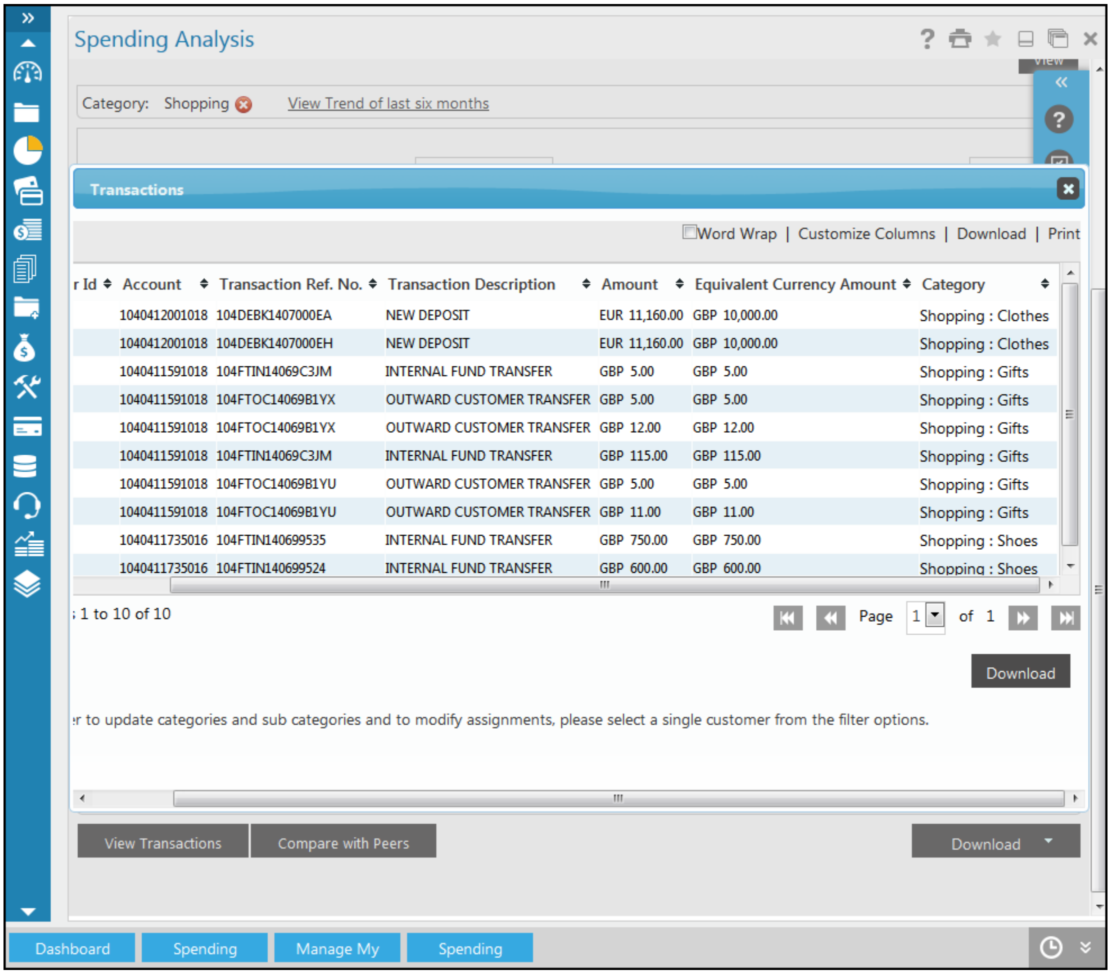
4. Click the **View Transactions** button. The following screen is displayed.

## Transactions






**Column Description**

| **Field Name** | **Description** |
|---|---|

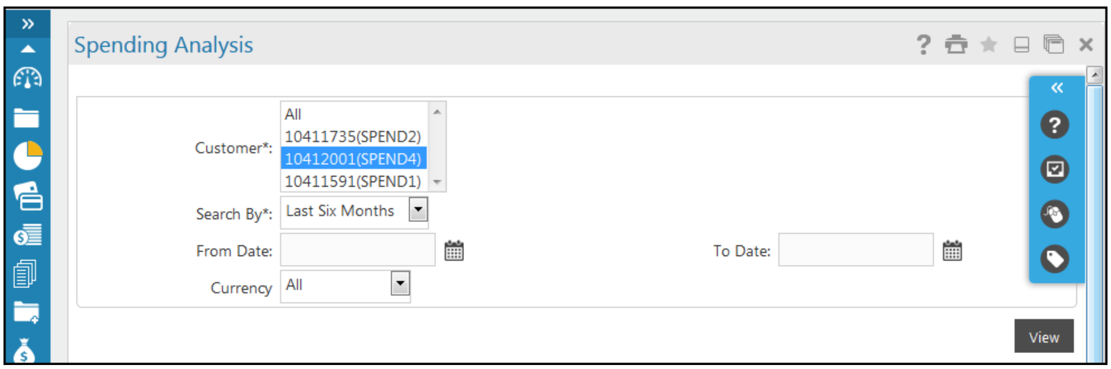
**Note**: The above transaction list is displayed for all the categories.

| | |
|---|---|
| **Date** | [Display]<br>This column displays the *Date* on which the transaction is done. |
| **Customer Id** | [Display]<br>This column displays the *Customer Id*. |
| **Account** | [Display]<br>This column displays the *Account Number* through which the transaction is performed. |
| **Transaction Ref. No.** | [Display]<br>This column displays the *Reference Number* of the transaction. |

| Field Name | Description |
|---|---|
| **Transaction Description** | [Display]<br>This column displays the *Transaction Description* of the transaction as per the host. |
| **Amount** | [Display]<br>This column displays the *Amount* with its *Currency Type* for which the transaction has been done. |
| **Equivalent currency Amount** | [Display]<br>This column displays the *Transaction Amount* with its *Currency Type* on the basis of *Equivalent Currency* as per *Bank Rate*. |
| **Category** | [Display]<br>This column displays the *Category* assigned for that transaction. |

**Spending Analysis**

**For Single Customers**




**Field Description**

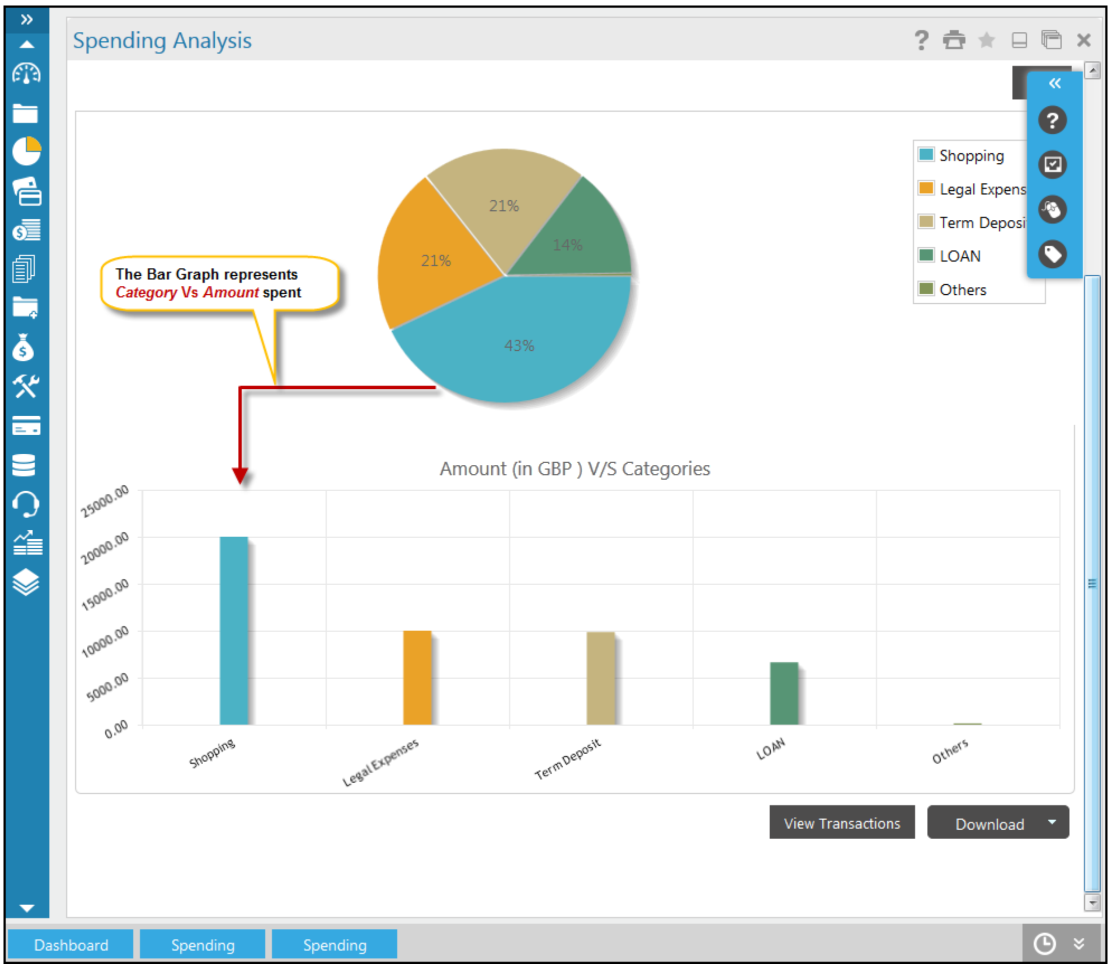
| Field Name | Description |
|---|---|
| **Customer** | [Mandatory, Drop-Down]<br>Select the desired *Customer* using the drop-down list. |
| **Search By** | [Mandatory, Drop-Down]<br>Select the desired value from the dropdown. |
| **From Date** | [Date-Picker]<br>Select the desired *Date* from which the details are to be retrieved. |
| **To Date** | [Date-Picker]<br>Select the desired *Date* up to which the details are to be retrieved. |

| Field Name | Description |
|---|---|
| **Currency** | [Drop-down]<br>Select the desired *Currency Type* from the dropdown. |
| **View** | [Action Button]<br>Click **View** to view the *Spending Analysis*. |

5. Enter the required details in the respective fields.
6. Click **View**.

   The system displays the *Spending Analysis Details* and its graphical representation for the selected customer.

**Spending Analysis for the Selected Customer**




**Note**: The *Spending Analysis* for the selected customer is displayed in the following types:

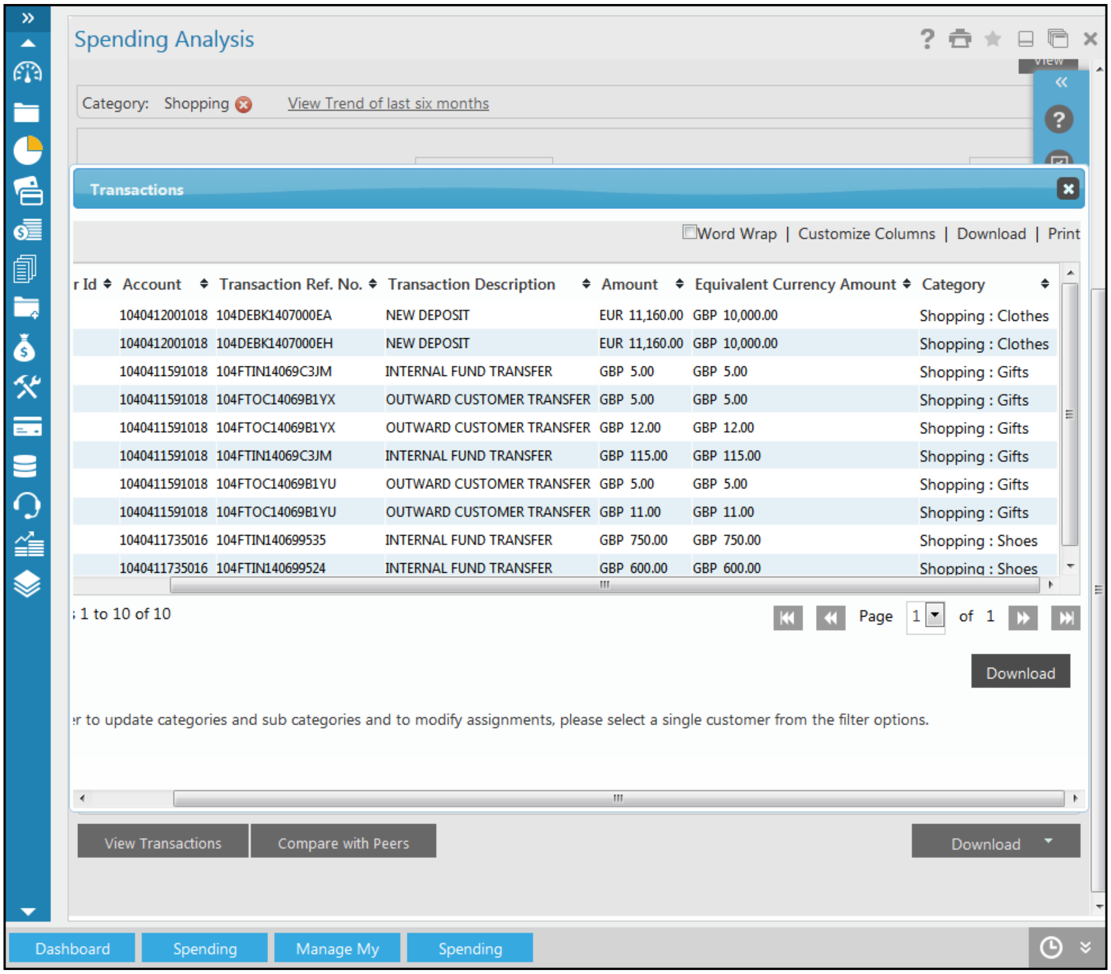
**- Pie Chart**

**- Bar Graph**

7. Click the *View Transactions* button. The following screen is displayed.

**Note**: The following screenshot displays the *Transaction List* of all the customers - for the selected *Category and all its Sub-Categories*.

### Transactions of All Customers for the Selected Categories: Sub-Categories




### Field Description

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

**Note**: The above transaction list is displayed for the selected category.

**Date** [Display]

This column displays the *Date* on which the transaction is done.

**Customer Id** [Display]

This column displays the *Customer Id*.

**Account** [Display]

This column displays the *Account Number* through which the transaction is performed.

| Field Name | Description |
|---|---|
| **Transaction Ref. No.** | [Display]<br>This column displays the *Reference Number* of the transaction. |
| **Transaction Description** | [Display]<br>This column displays the *Transaction Description* of the transaction as per the host. |
| **Amount** | [Display]<br>This column displays the *Amount* for which the transaction has been done. |
| **Equivalent currency Amount** | [Display]<br>This column displays the *Transaction Amount* with currency on the basis of *Equivalent Currency* as per the *Bank Rate*. |
| **Category** | [Display]<br>This column displays the category assigned to that transaction. |

8. Click **Download** to download all the available records in the *PDF* format.

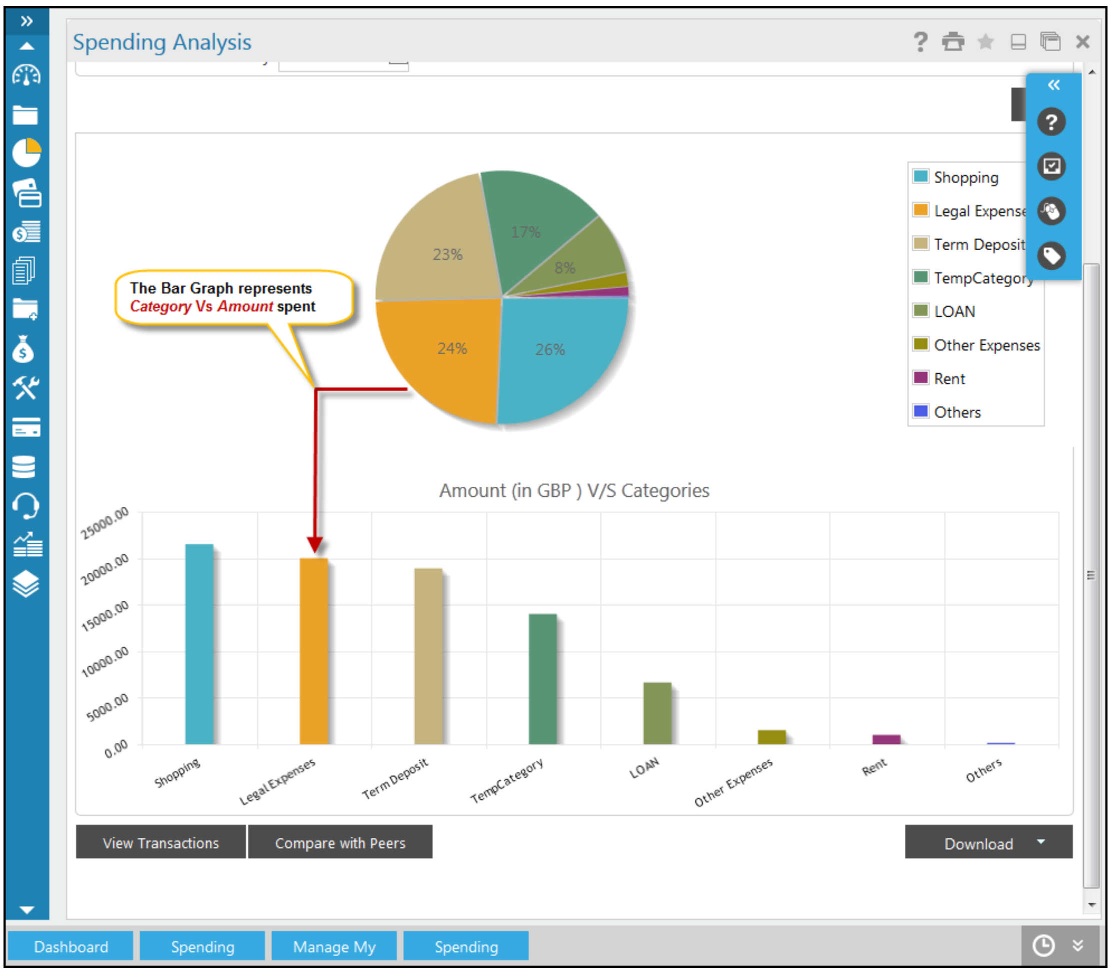
## 6.3 Sub-Categories in the Spending Analysis

Similar to categories, a new sub-category can also be created by the user. While creating a new sub-category, the system verifies that a sub-category with the same name does not exist under the same parent category. It is however possible to have duplicate sub-categories across categories for the same customer. Hence, it is not be possible to create duplicate categories nor to have duplicate sub-categories within a single category for a customer.

**To Access the Sub-Categories:**

1. Login to the *Internet Banking*.
2. Navigate to the **PFM > Manage My Finance > Spending Analysis** section. The following page is displayed.

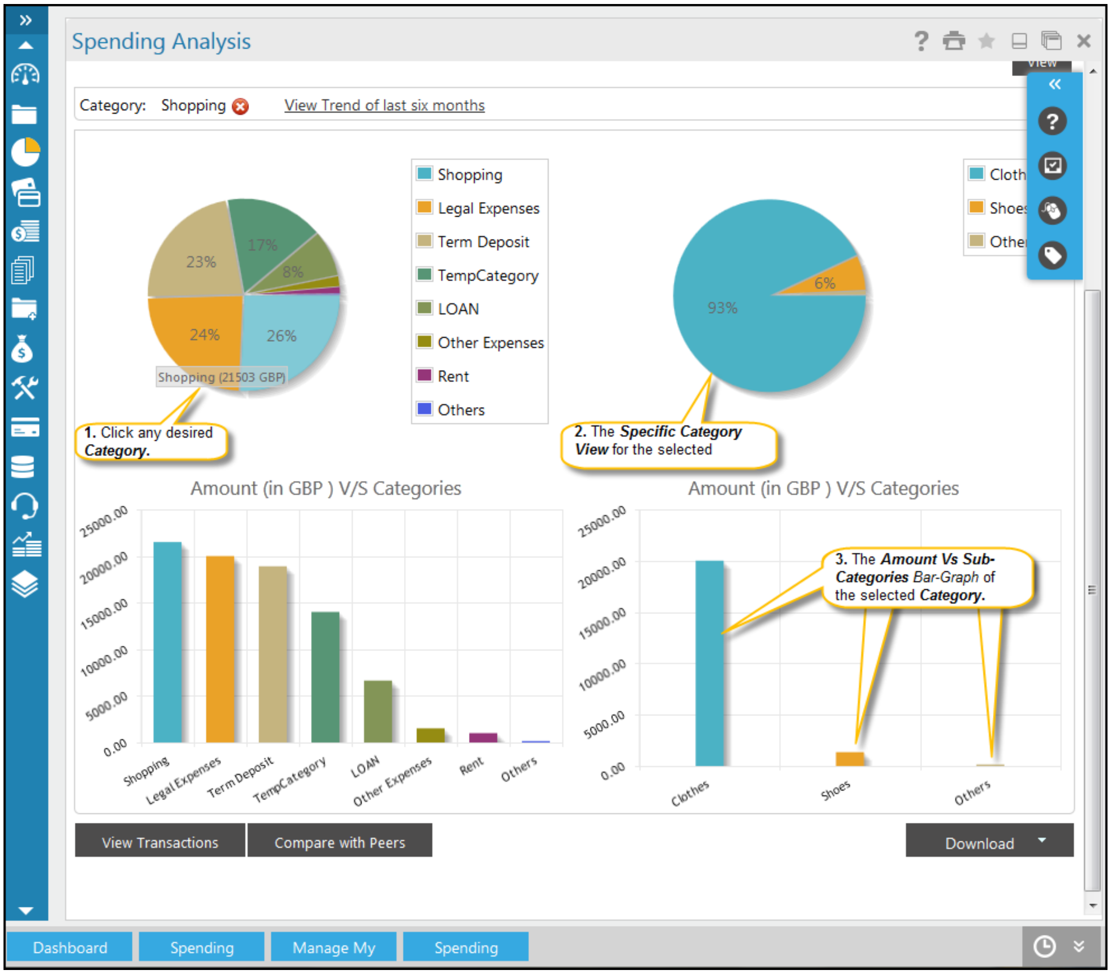
**Spending Analysis – Categories View**




3. Click any desired category. Please refer to the following screenshot.

   The right pane displays the *Specific Category* View in the form of *Pie Chart* (for the selected category) and *Bar Graph* (for the sub-categories of the selected category).

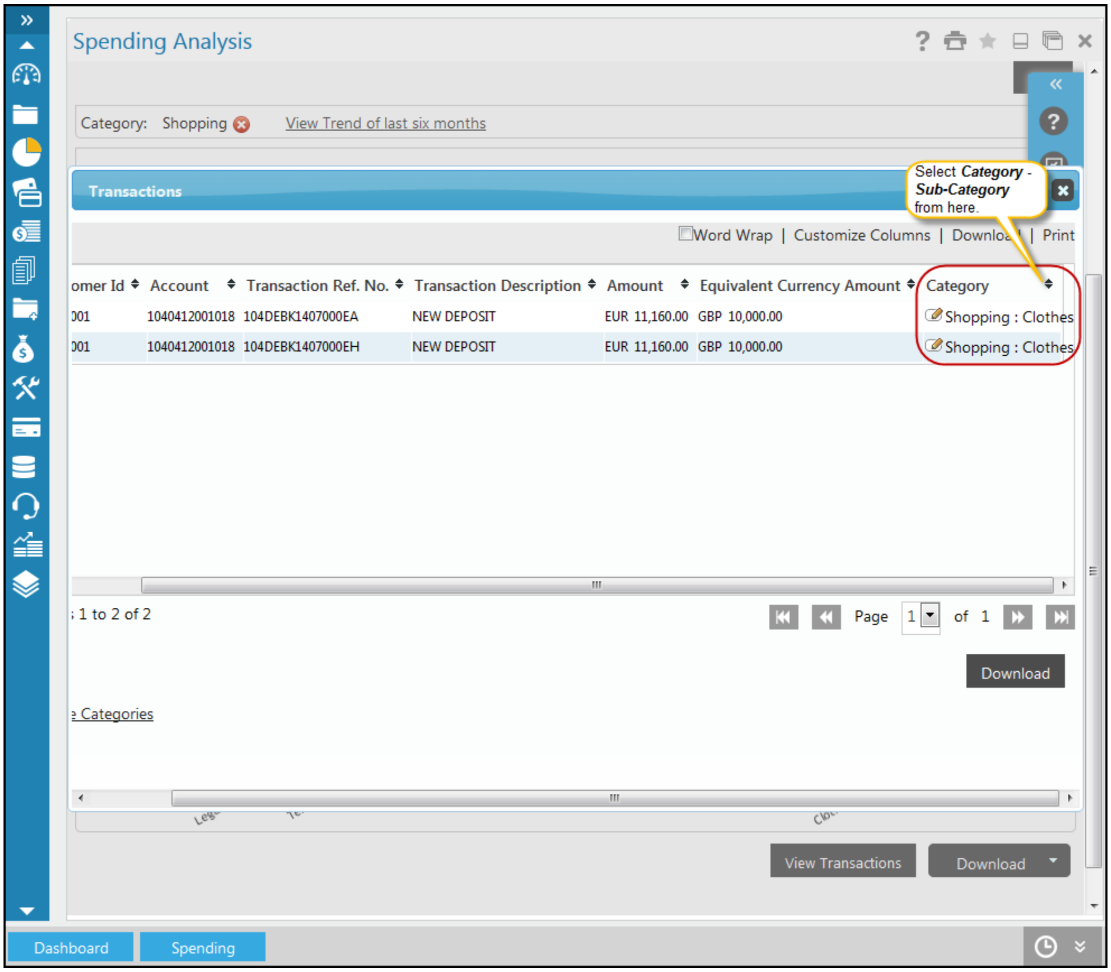
**Specific Category View**




4. Click **View Transactions**. The screen displays the list of transactions for the selected *Category / Sub-Category*.

**Note**: The following screenshot displays the *Transaction List* of the *Single Customer* - for the selected Category and its all Sub-Categories.

**Transactions of the Single Customer for the Selected Categories: Sub-Categories**



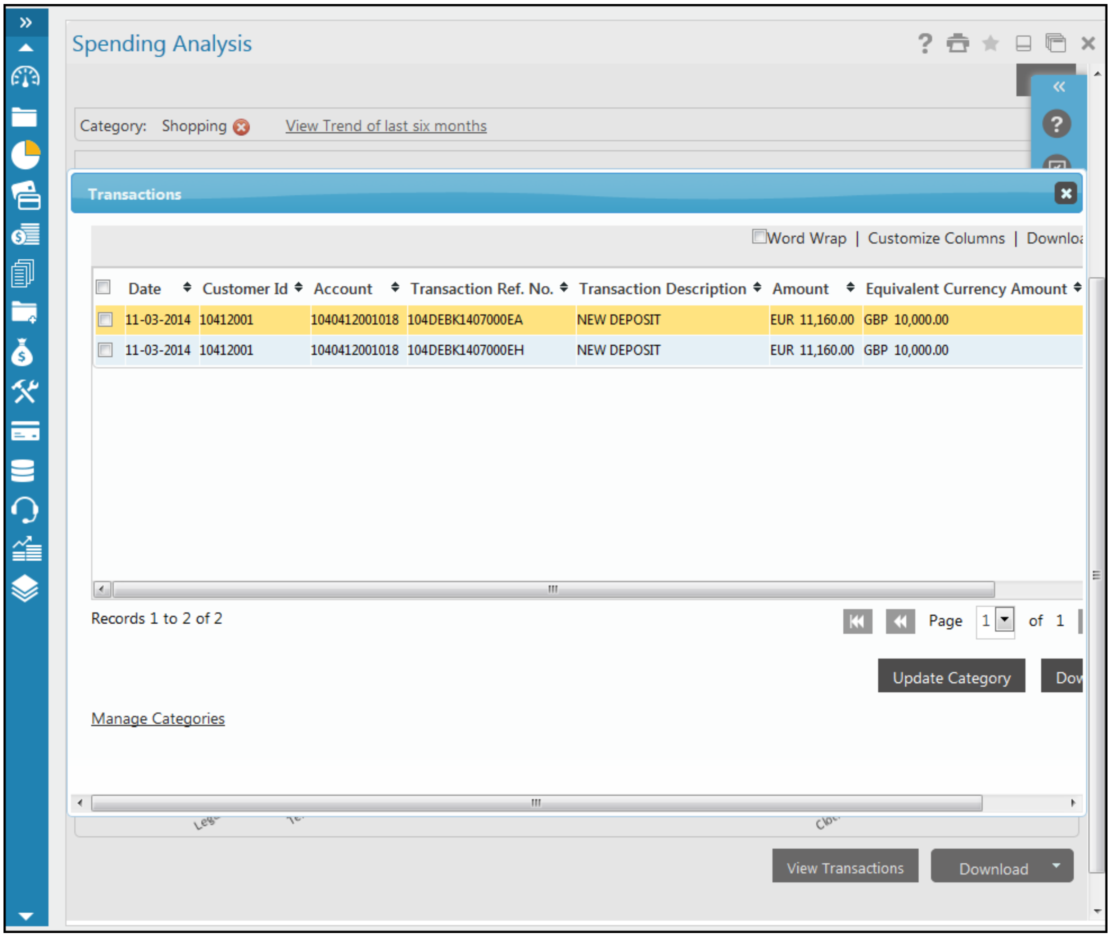

## 6.4 Re-Categorization

The *Re-Categorization* feature helps in re-assigning the categories or sub-categories to the selected transaction.

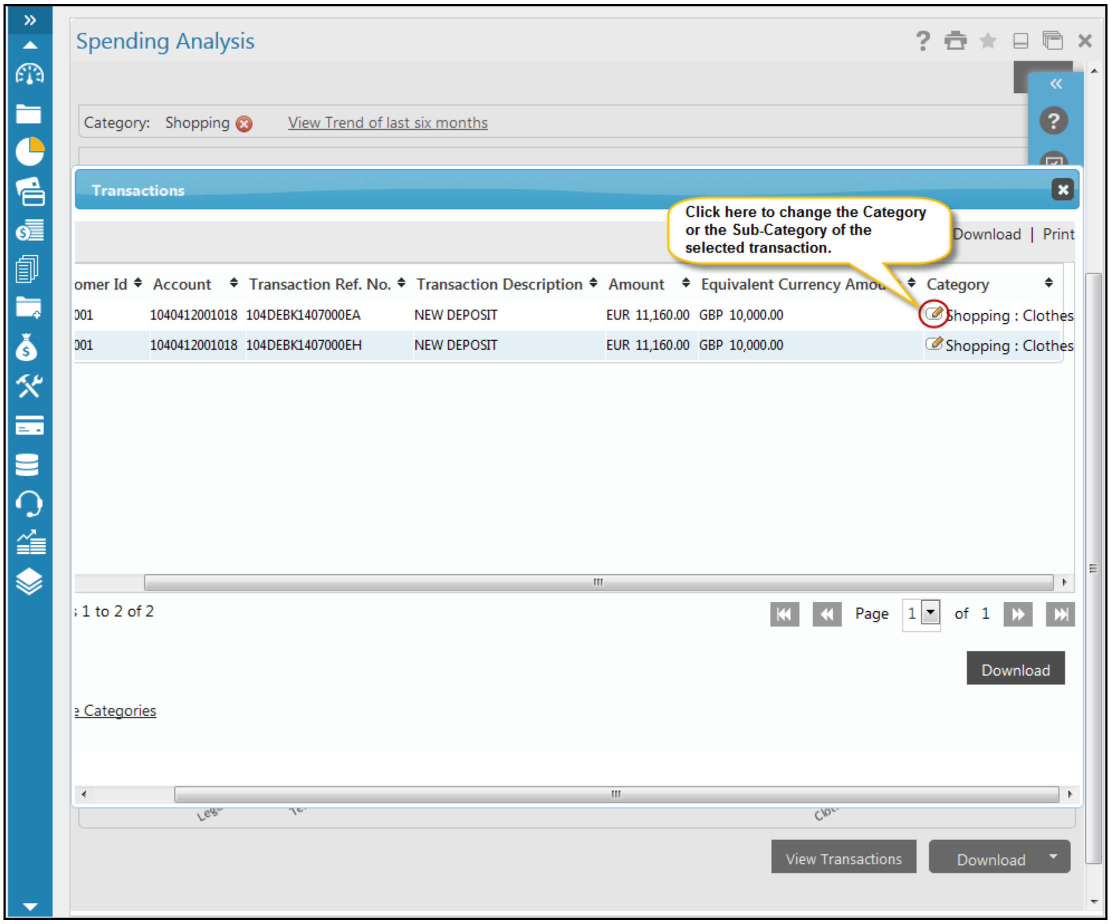
**For Single Categorization:**

1. Login to the *Internet Banking*.
2. Navigate to the **PFM > Manage My Finance > Spending Analysis** section.
3. Click the *View Transactions* button, available on the *Spending Analysis* page. The following page is displayed.

### Transactions

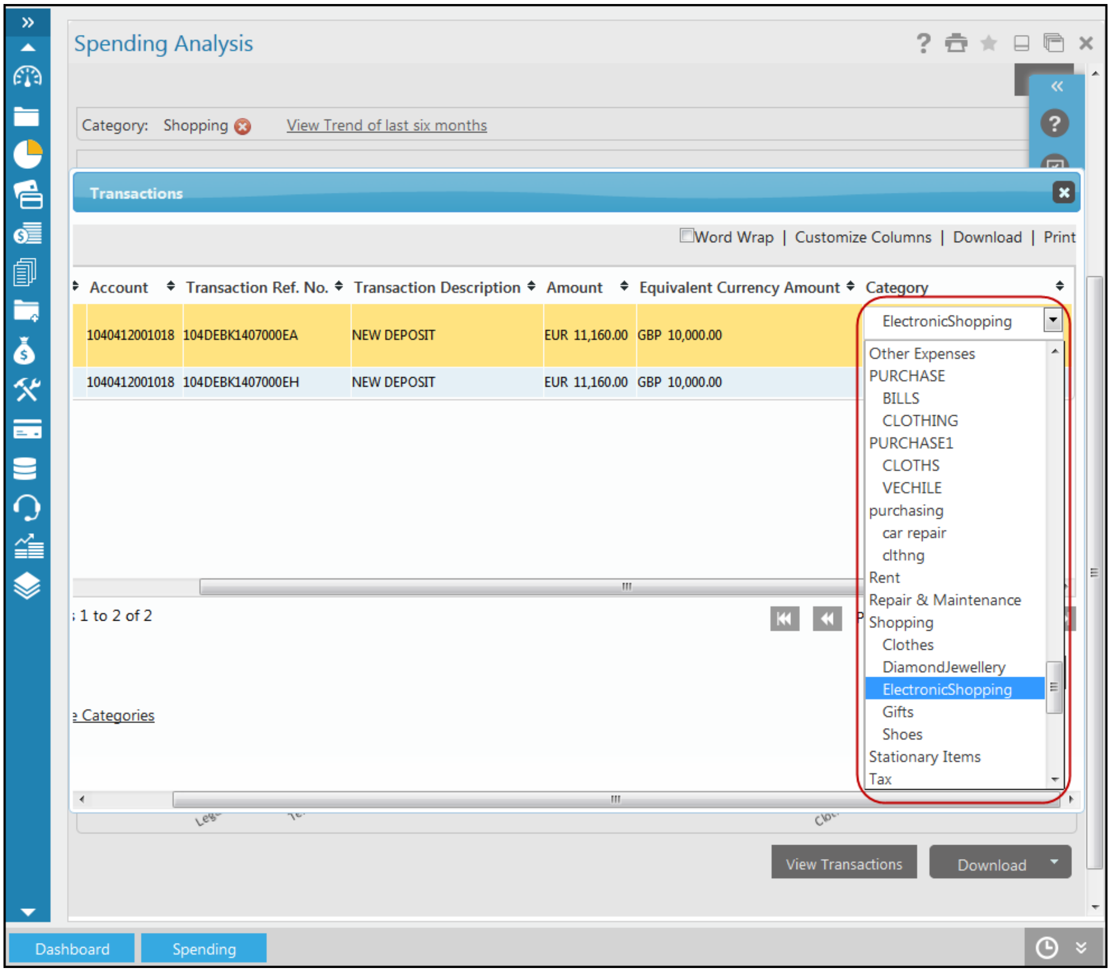



4. Click the  **Edit** icon available in the category column for the required record, as shown in the following screenshot.



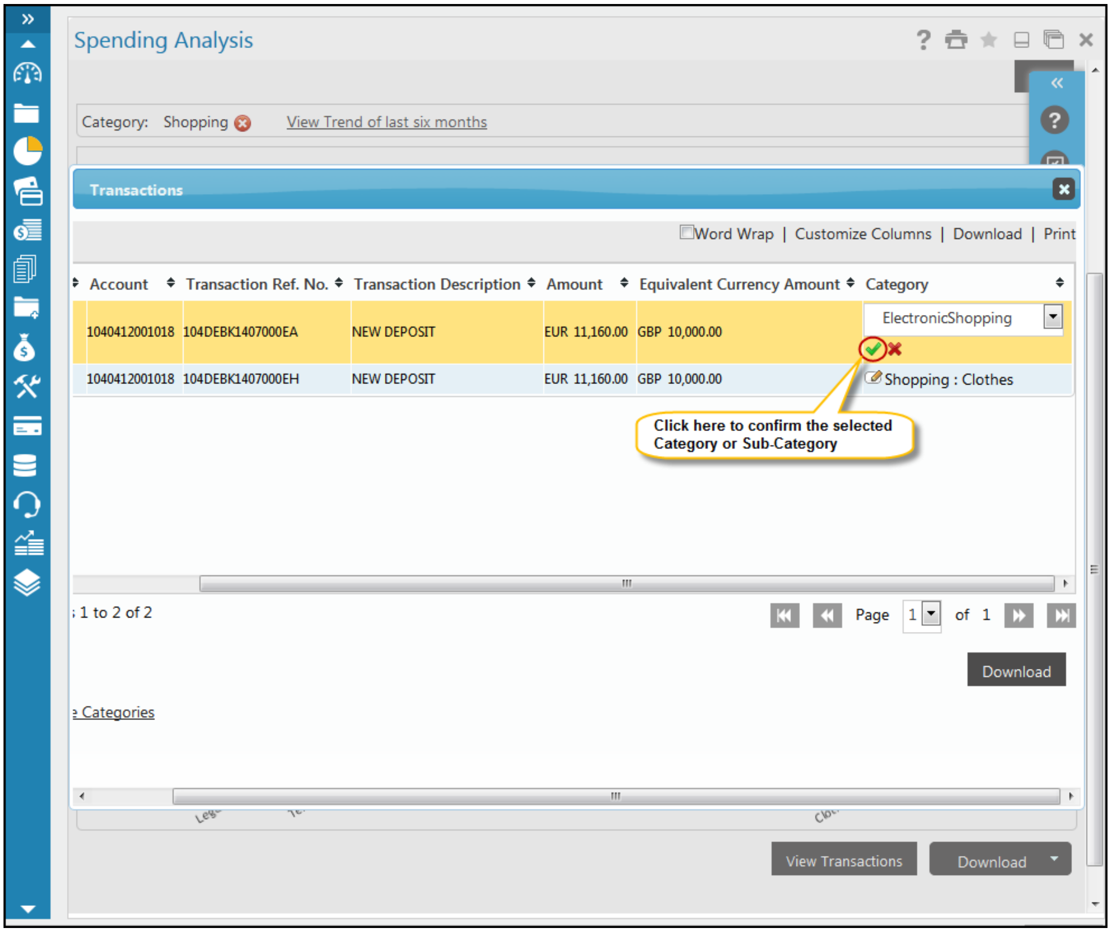

The drop-down pop-up appears as displayed in the following screenshot.

**Dropdown Pop-Up**



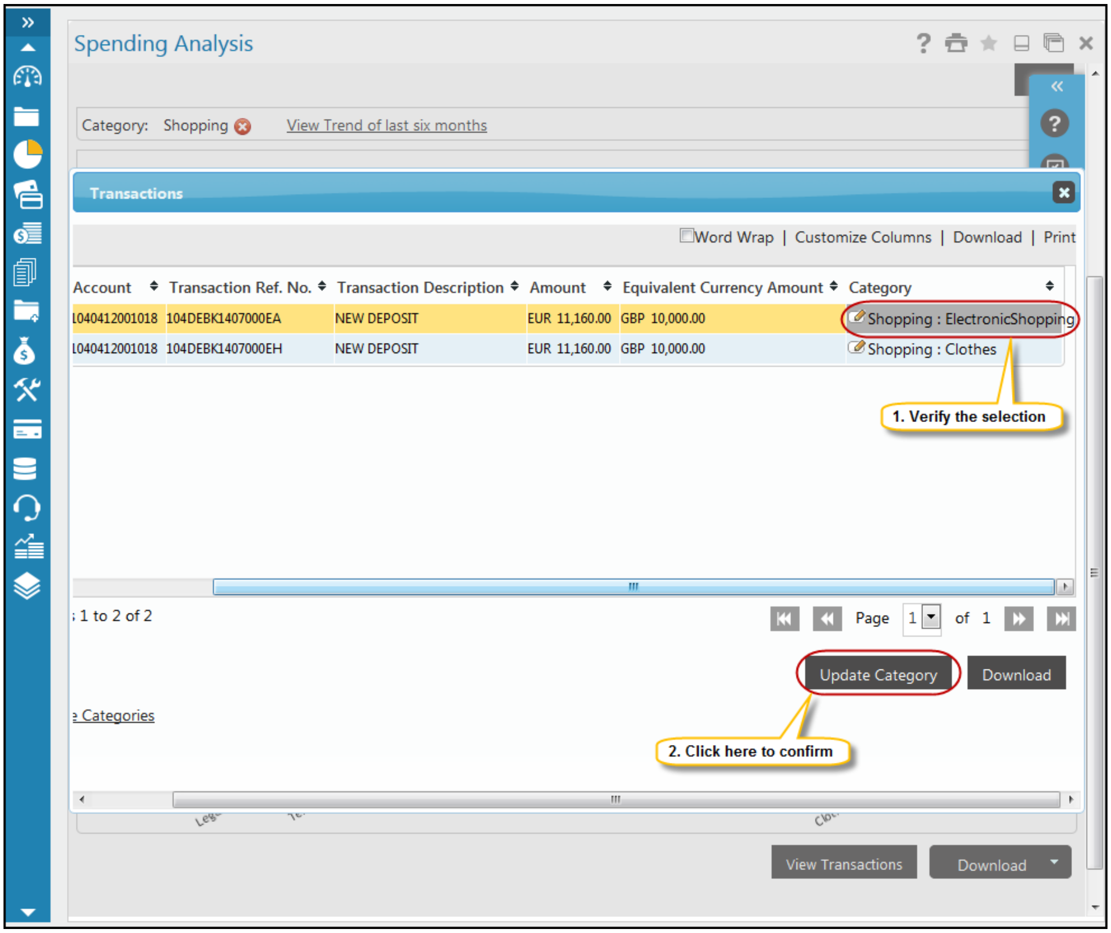

5. Select the desired category or sub-category.
6. Confirm the selected category or sub-category as displayed in the following screenshot.

### Confirm the Selection



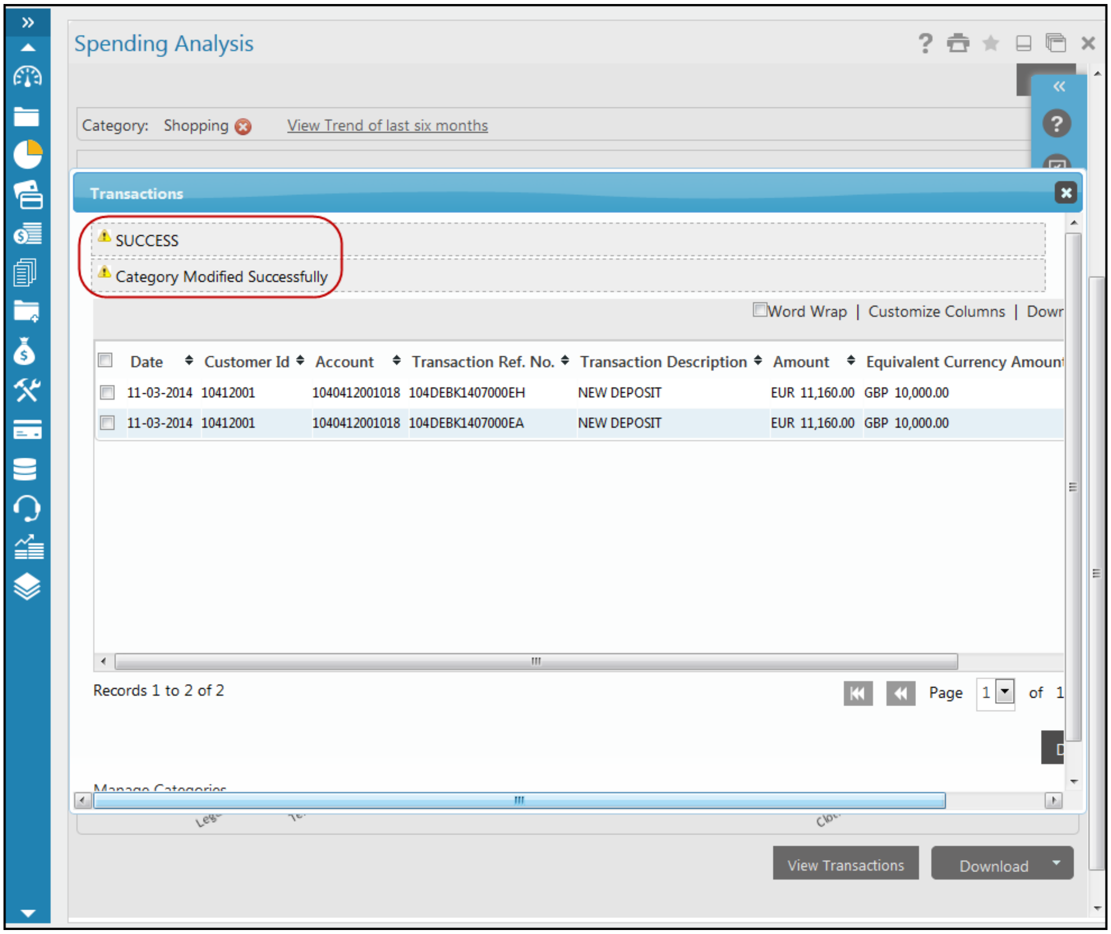

The selected *Transaction Record* is updated as shown in the following screenshot.

**Updated Record**



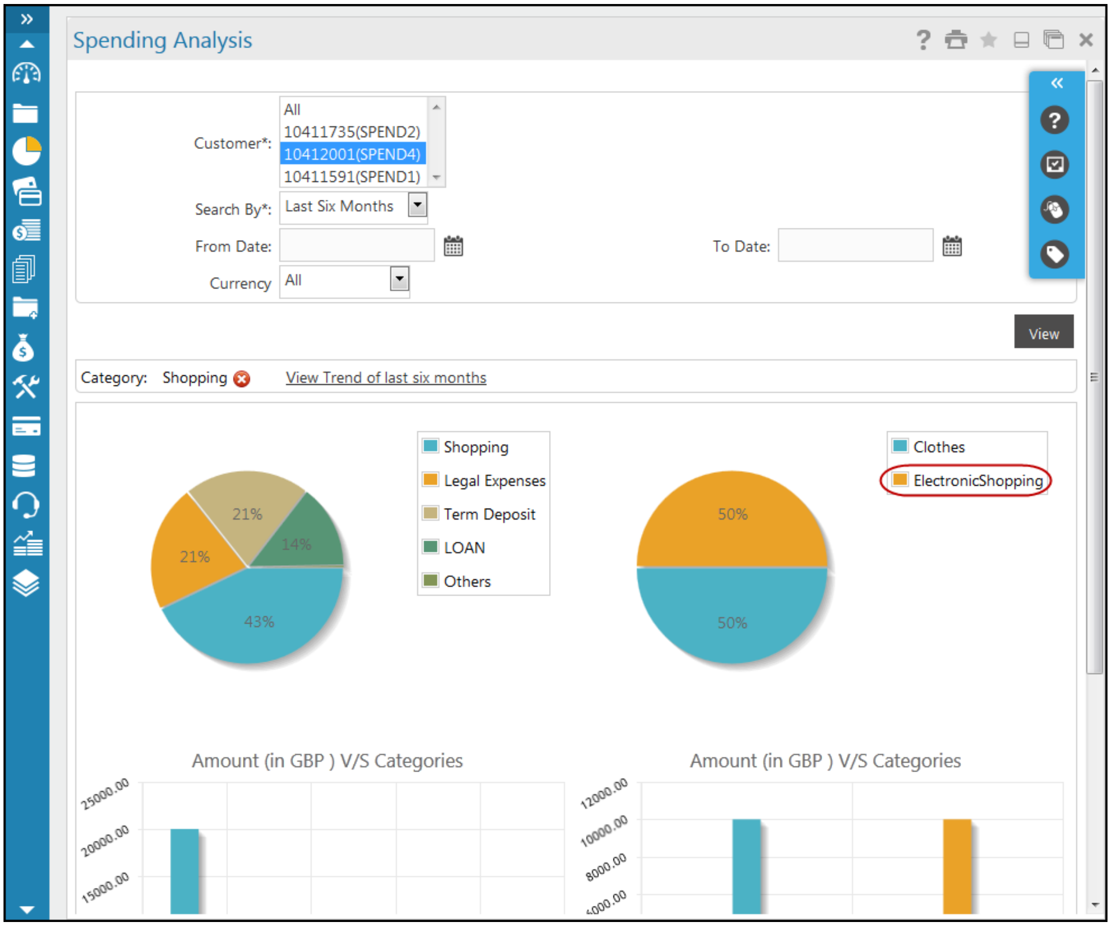

7. Verify the selection and click *Update Category*. The *Success Message* appears as displayed in the following screenshot.

**Success Message**




8. Close the *View Transaction* window. The *Spending Analysis – Graphical View* is updated as shown in the following screenshot.

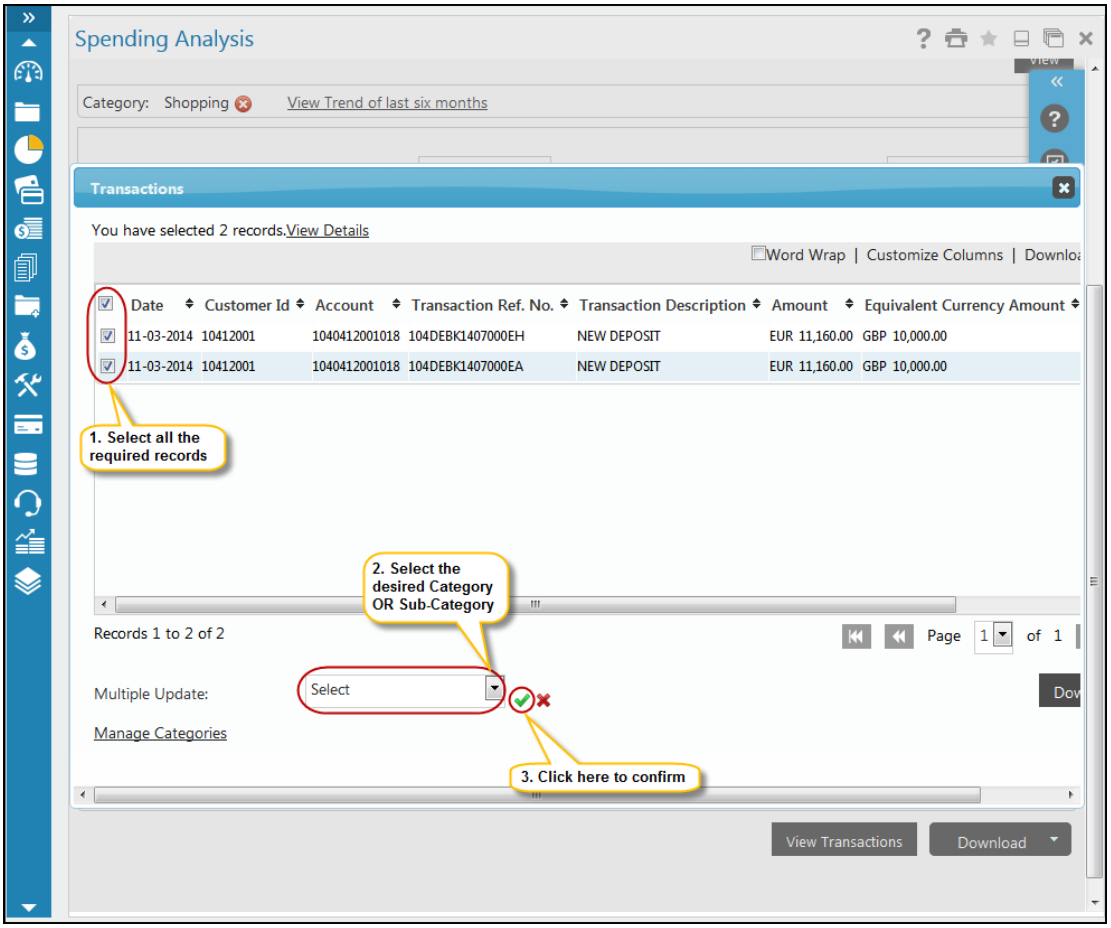
**Updated Spending Analysis Graphical View**



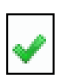

**For Multiple Categorizations:**

1. Login to the *Internet Banking*.
2. Navigate to the **PFM > Manage My Finance > Spending Analysis** section.
3. Click the **View Transactions** button, available on the *Spending Analysis* page. The following page is displayed.

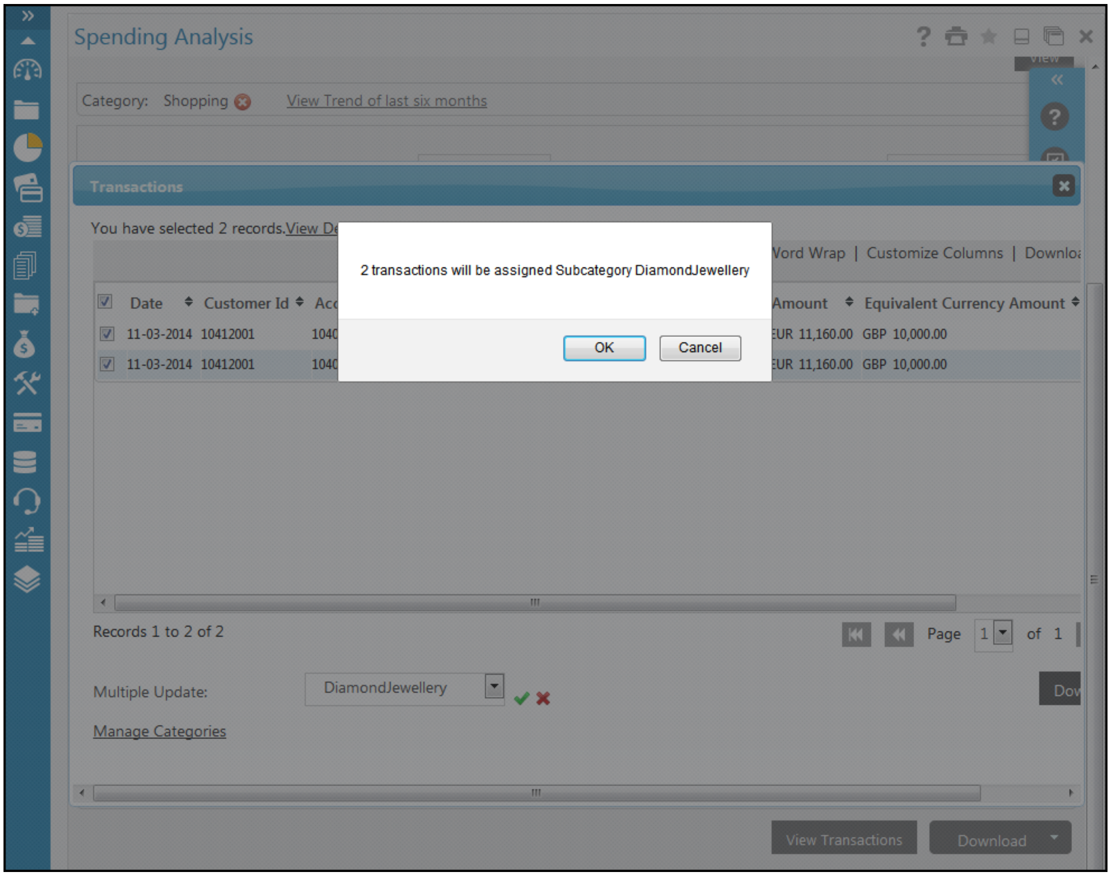
### Transactions




**Note**: Please refer to the above screenshot while following the procedure below.

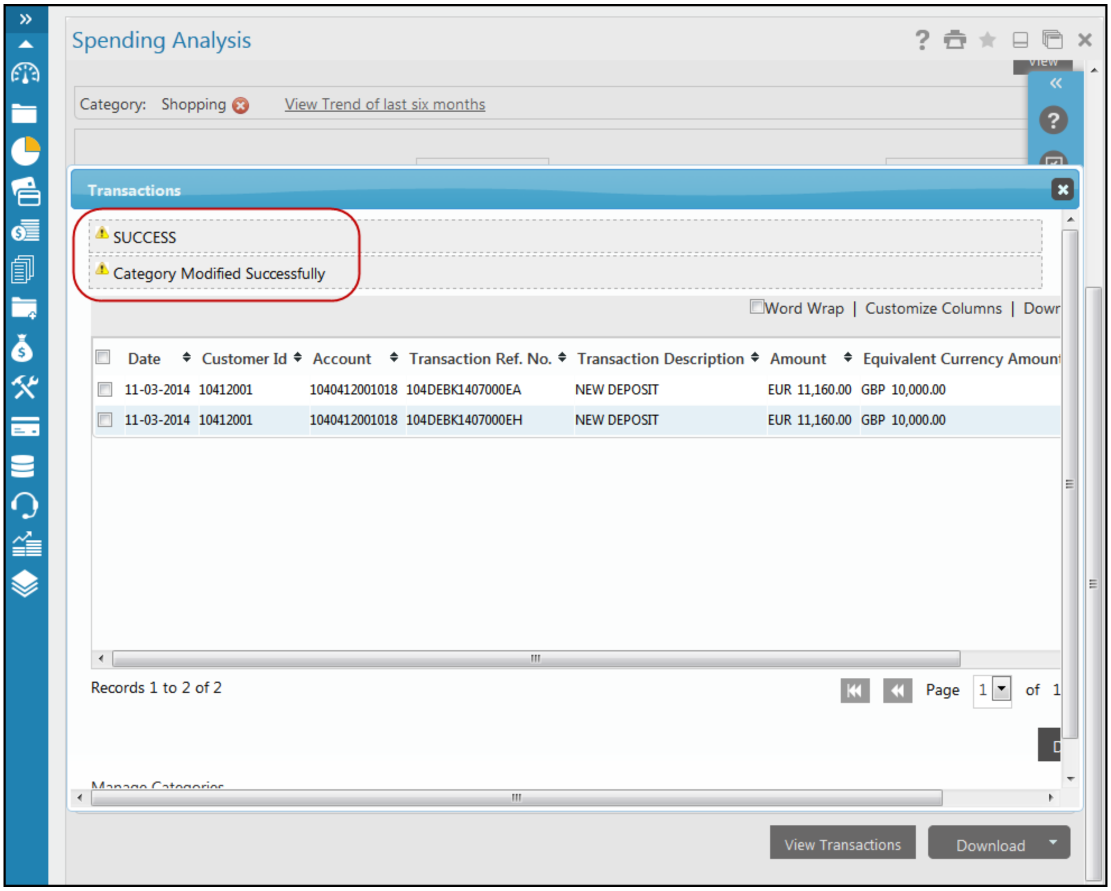
4. Select the required records from the *Transaction List*.
5. Select the desired *Category or Sub-Category* from the *Multiple Update* dropdown.
6. Click the  icon to confirm the changes made. An alert is displayed as shown in the following screenshot.

**Alert Message**



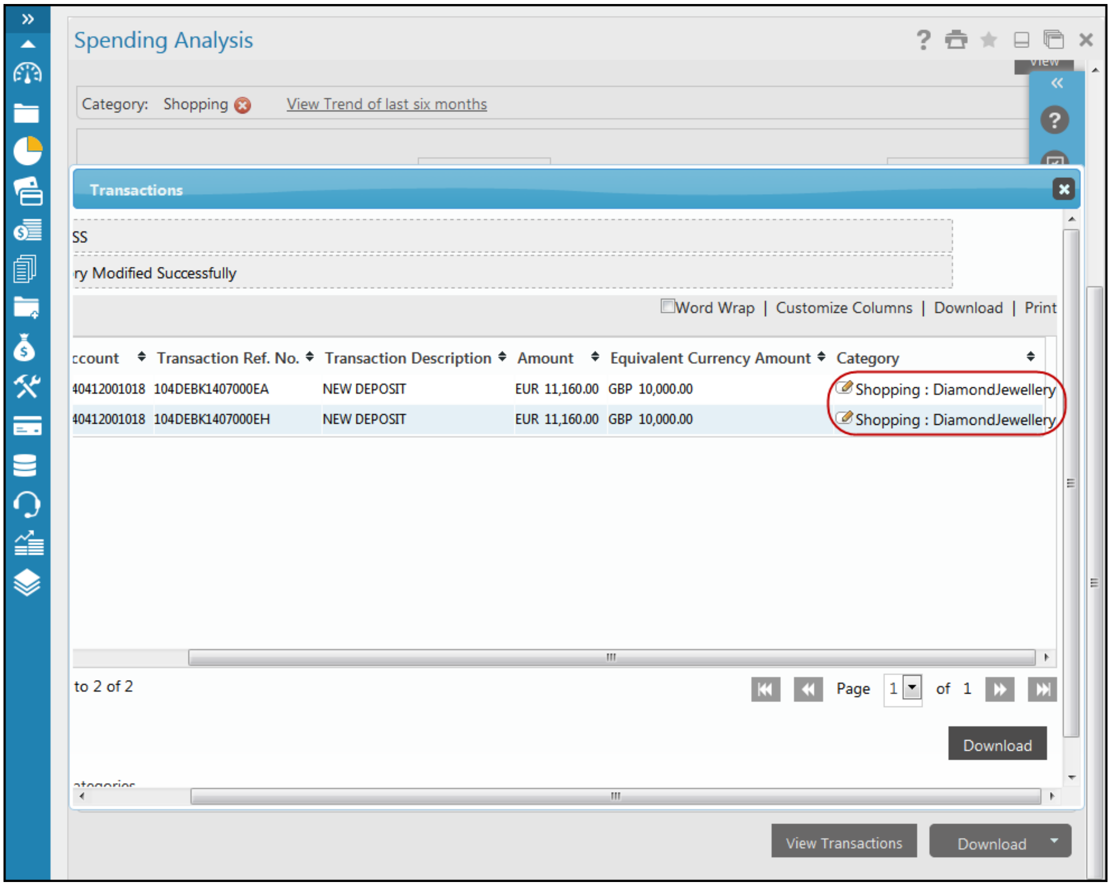

7. Click **OK**. The *Success Message* is displayed as shown in the following screenshot.

**Success Message**




8. Verify the **Transaction List** again. The *Category* column is updated as shown in the following screenshot.

## Updated Category OR Sub-Category



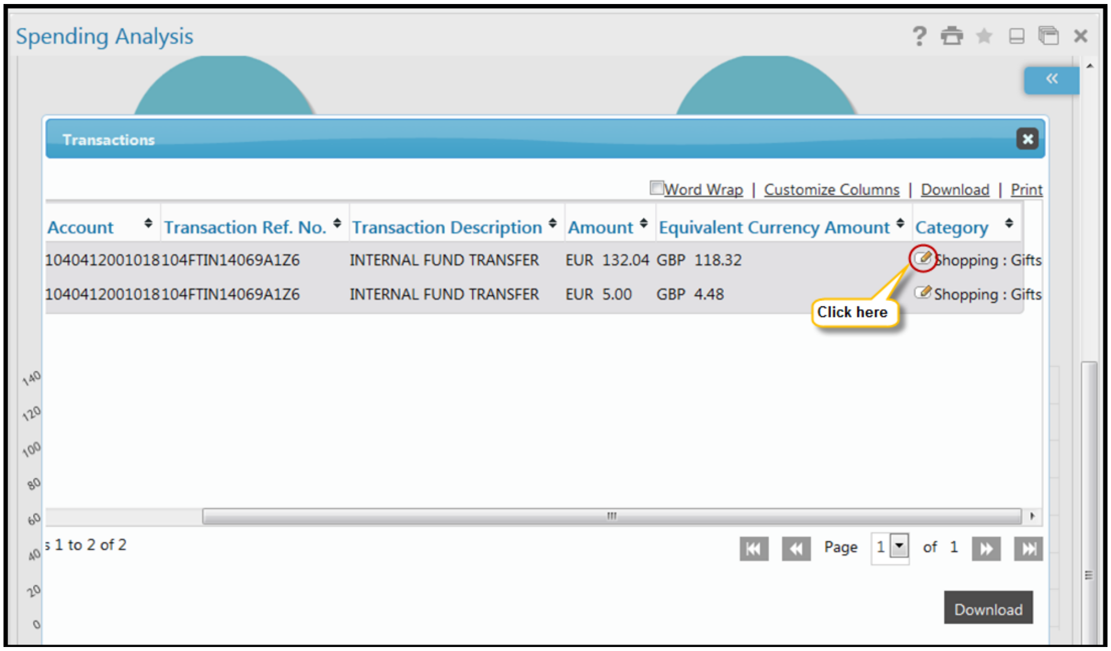
## 6.5 Adding a New Category OR Sub-Category

The *Add Category* feature allows user to add a new category to the existing ones.

**To Add a Category:**

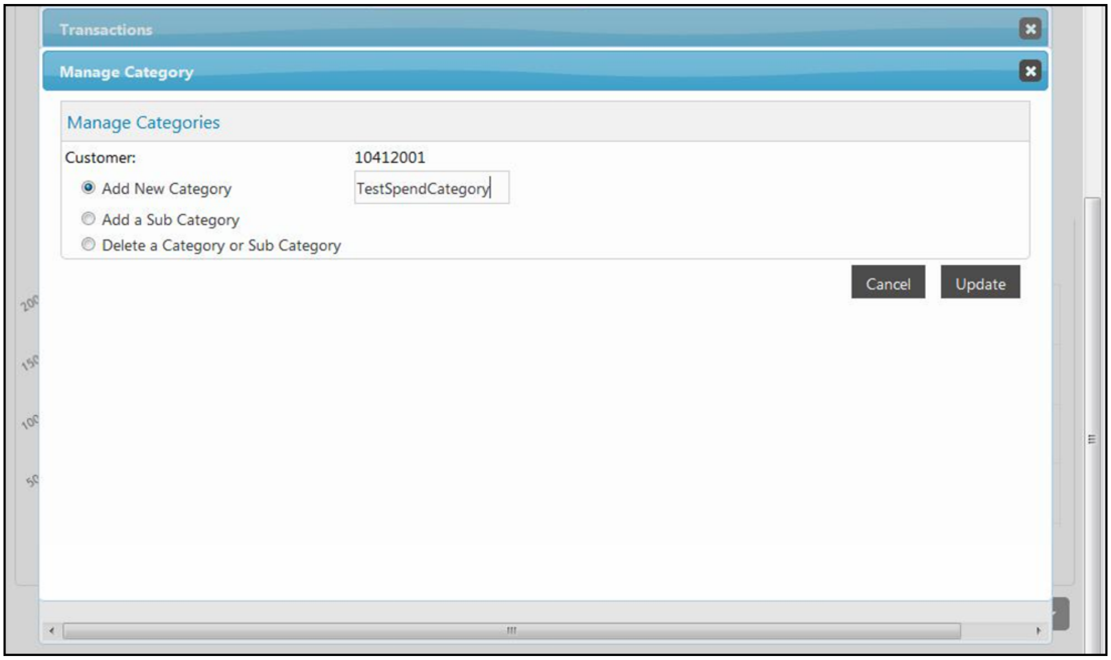
1. Click the **View Transactions** button, available on the *Spending Analysis* page.

**Transactions**




The *Manage Categories* window is displayed.

### Manage Categories




### Field Description

| Field Name | Description |
|---|---|
| **Manage Categories** | |
| **Customer** | [Display]<br>This field displays the *Customer ID*. |
| **Options** | [Radio Button]<br>Select the desired option from the following:<br>• Add New Category<br>• Add a Sub Category<br>• Delete a Category or Sub Category |
| **Add a Category** | [Conditional, Input Box, 25]<br>This field is available only when the user selects the following option:<br>• Add New Category<br>Enter the desired *Category Name* in the input box. |
| **Category** | [Conditional, Dropdown]<br>This field is available only when the user selects the following option:<br>• Add a Sub Category |

| Field Name | Description |
|---|---|
| **Add a Sub Category** | [Conditional, Input Box, 25]<br>This field is available only when the user selects the following option:<br>• Add a Sub Category<br>Enter the desired Sub Category *Name* in the input box. |
| **Delete a Category or Sub Category** | [Conditional, Dropdown]<br>This field is available only when the user selects the following option:<br>• Delete a Category or Sub Category<br>Select the desired *Parent Category* from the dropdown.<br>Select the desired *Sub Category* from the dropdown. |
| **Cancel** | [Action Button]<br>Click **Cancel** to cancel the process. |
| **Update** | [Action Button]<br>Click **Update** to save the changes made. |

The *Success Message* appears as shown in the following screenshot:

**Success Message**


2. Click **Close** to return to the transactions.

## 6.6 Deleting an Existing Category OR Sub-Category

An existing *Category* or *Sub-Category* can be removed using this feature.

---

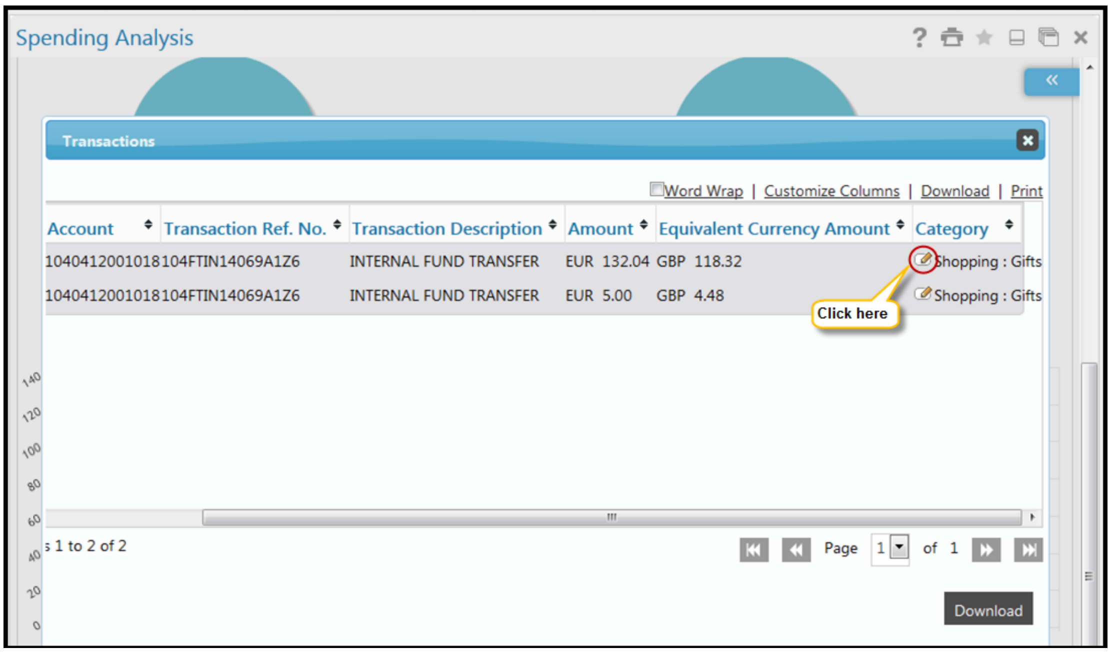
**Note**: A user can remove only the *User-defined Categories or Sub-Categories*. The *Host-defined Categories or Sub-Categories* cannot be deleted.

---

**To Delete a Category OR Sub-Category:**

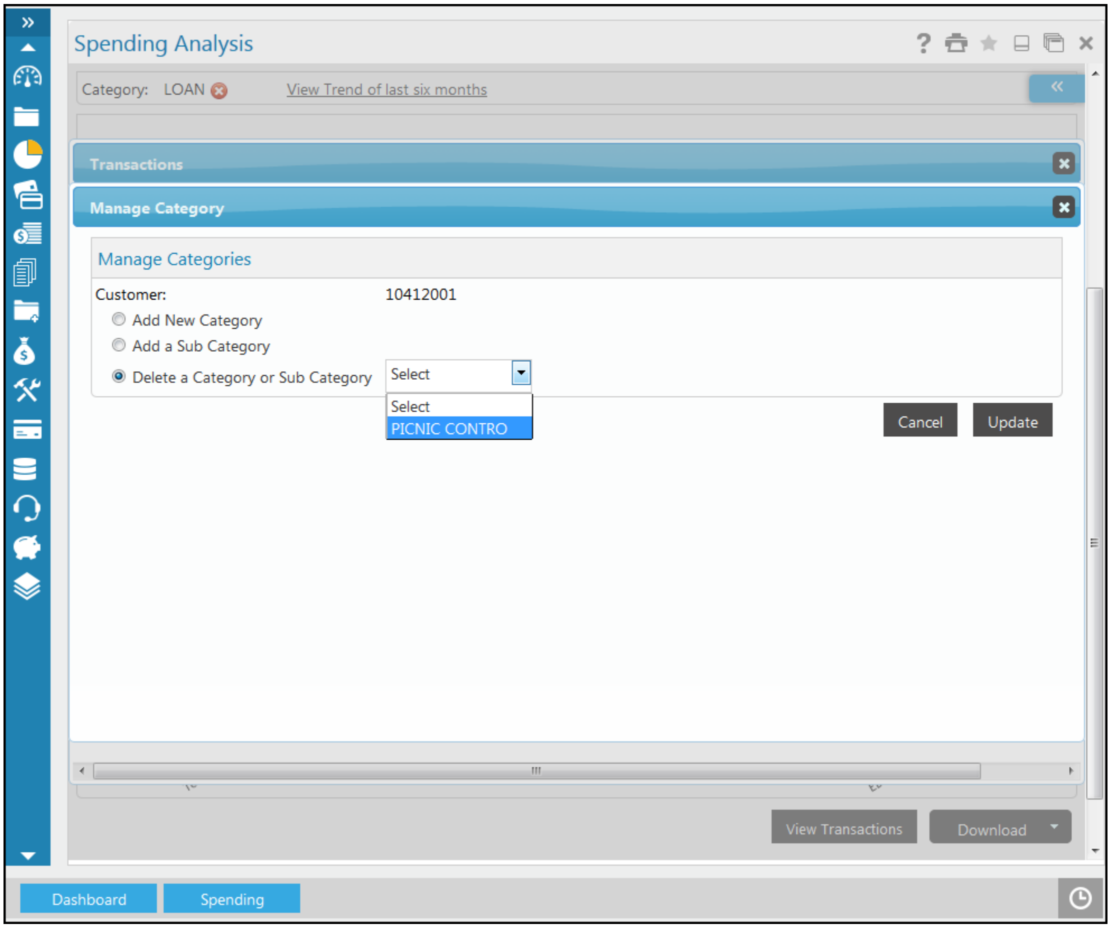
1. Click the **View Transactions** button, available on the *Spending Analysis* page.

**Transactions**




The *Manage Categories* window is displayed.

### Manage Categories



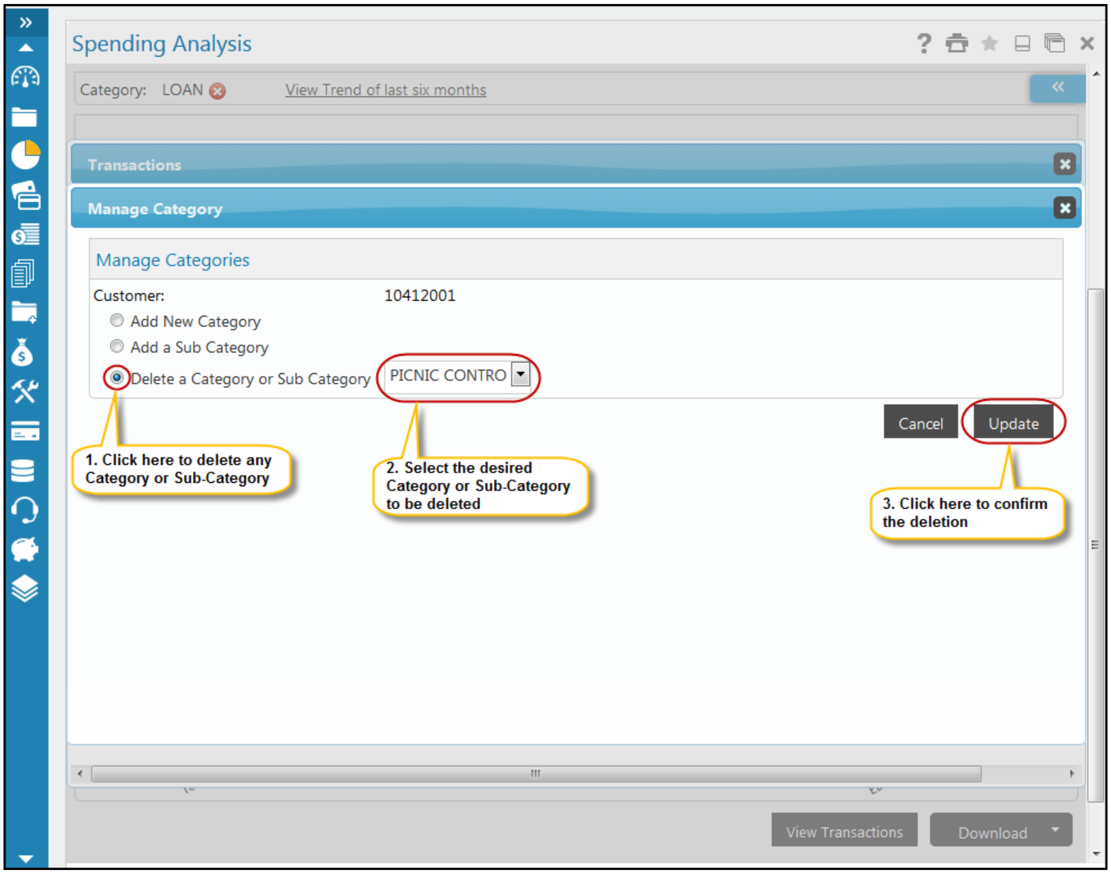

### Field Description

| Field Name | Description |
|---|---|
| **Manage Categories** | |
| **Customer** | [Display]<br>This field displays the *Customer ID*. |
| **Options** | [Radio Button]<br>Select the desired option from the following:<br>• Add New Category<br>• Add a Sub Category<br>• Delete a Category or Sub Category |

| Field Name | Description |
|---|---|
| **Add a Category** | [Conditional, Input Box, 25]<br>This field is available only when the user selects the following option:<br>• Add New Category<br>Enter the desired *Category Name* in the input box. |
| **Category** | [Conditional, Dropdown]<br>This field is available only when the user selects the following option:<br>• Add a Sub Category |
| **Add a Sub Category** | [Conditional, Input Box, 25]<br>This field is available only when the user selects the following option:<br>• Add a Sub Category<br>Enter the desired *Sub Category Name* in the input box. |
| **Delete a Category or Sub Category** | [Conditional, Dropdown]<br>This field is available only when the user selects the following option:<br>• Delete a Category or Sub Category<br>Select the desired *Parent Category* from the dropdown.<br>Select the desired *Sub Category* from the dropdown. |
| **Cancel** | [Action Button]<br>Click **Cancel** to cancel the process. |
| **Update** | [Action Button]<br>Click **Update** to save the changes made. |

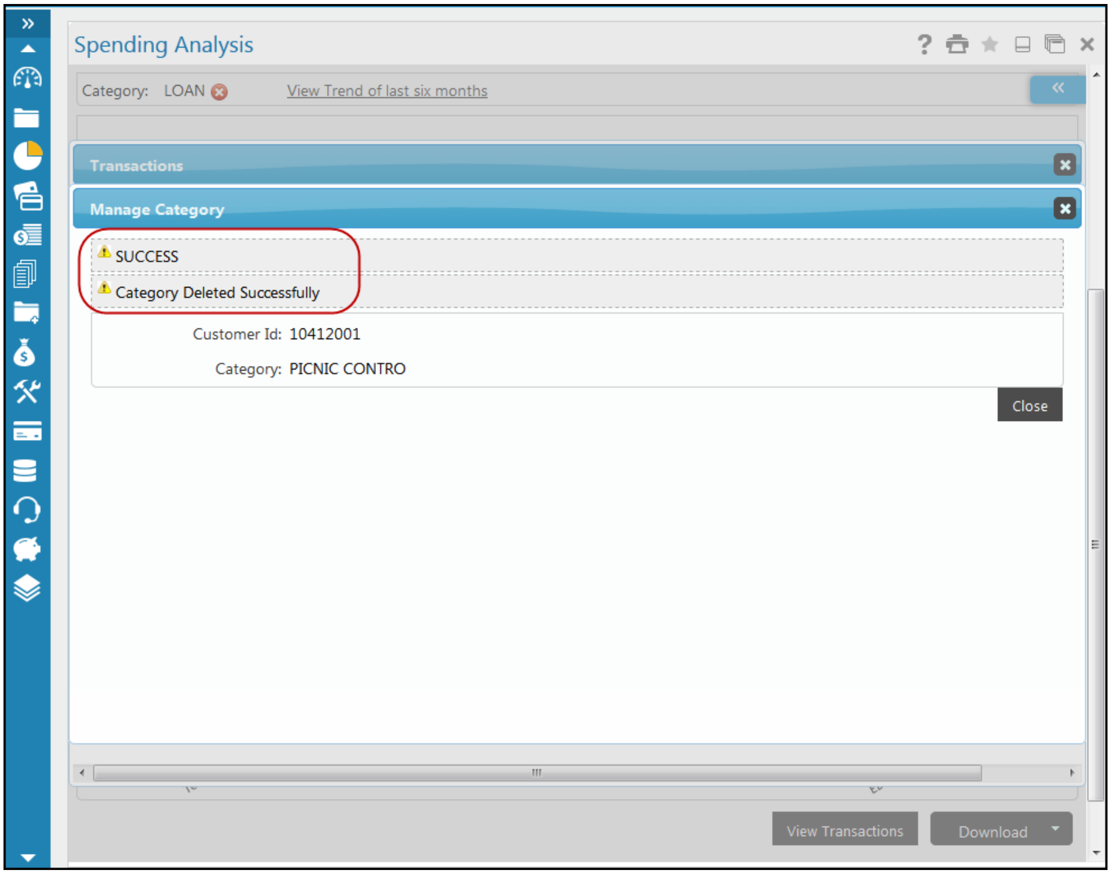
2. Select the **Delete a Category or Sub Category** Radio Button.
3. Select the desired *Category or Sub-Category*, as shown in the following screenshot.

### Selection of Category or Sub-Category to be Deleted




4. Once the selection is made, click **Update**. The success message appears as shown in the following screenshot.

**Success Message**




5. Click **Close** to return to the Transaction List.

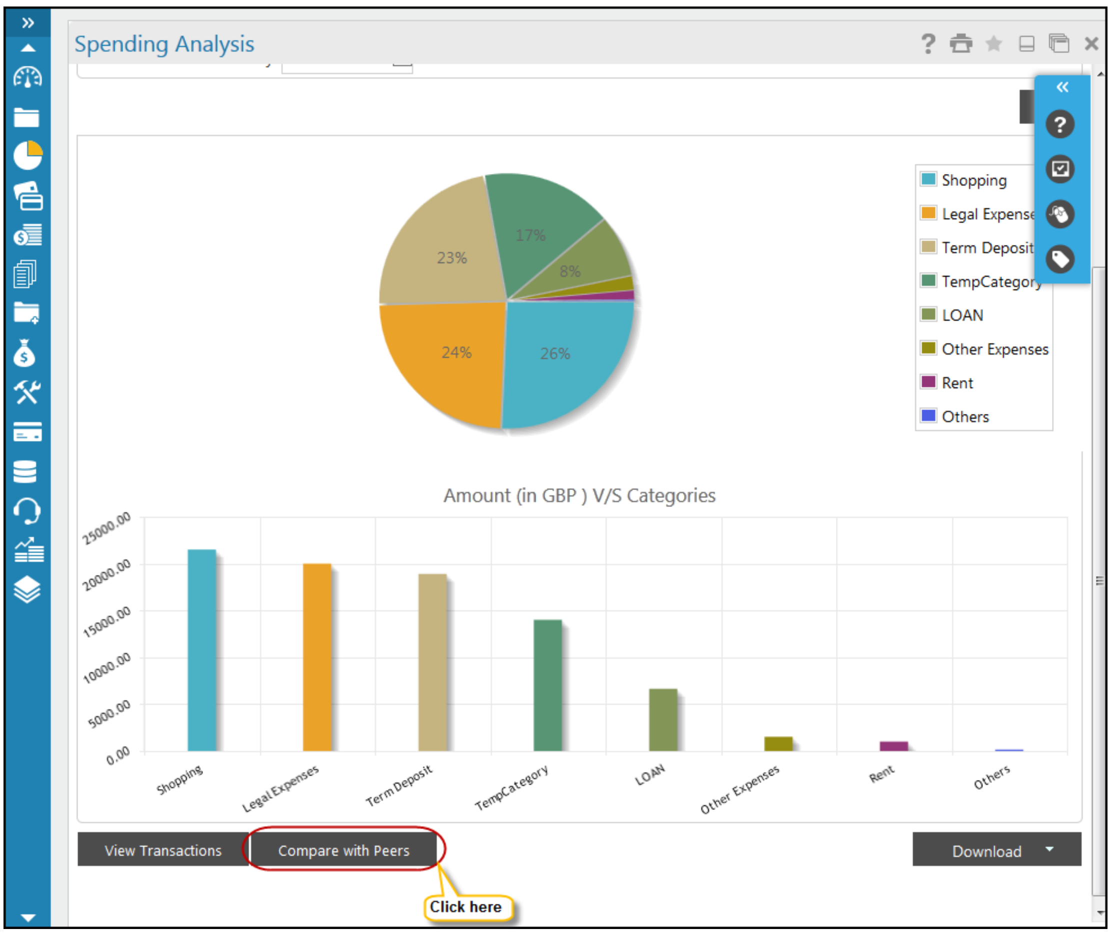
## 6.7 Compare with Peers

The *Compare with Peers* feature helps for *Benchmarking*. The user is able to view the comparison of the five highest expenditure categories with that of peers.

**To Access the Benchmarking:**

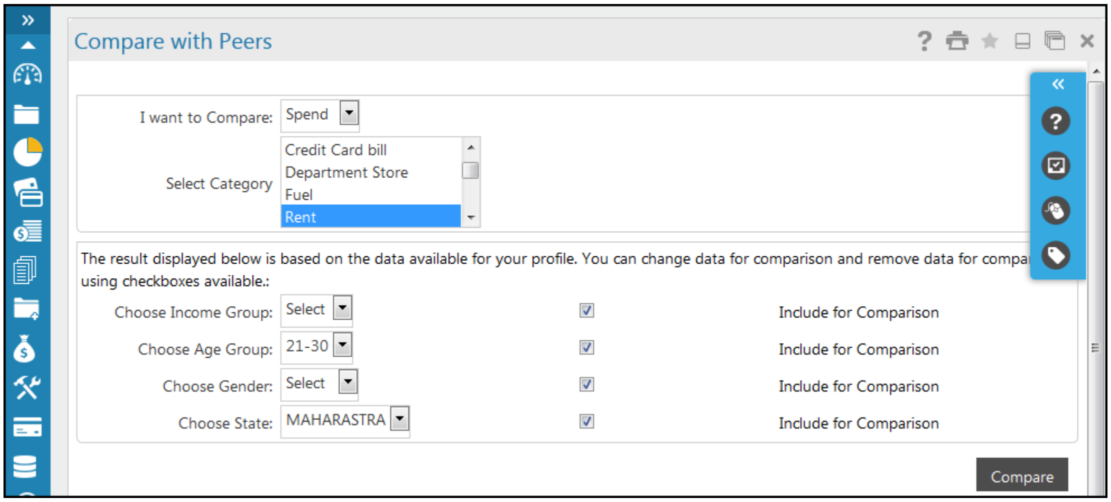
1. Login to the *Internet Banking*.
2. Navigate to the *PFM* > *Manage My Finance* > *Spending Analysis* section.
3. Click the **Compare with Peers** button, available on the *Spending Analysis* page, as shown in the following screenshot.

**Spending Analysis**




The system redirects the user to the *Benchmarking* screen.

### Compare with Peers



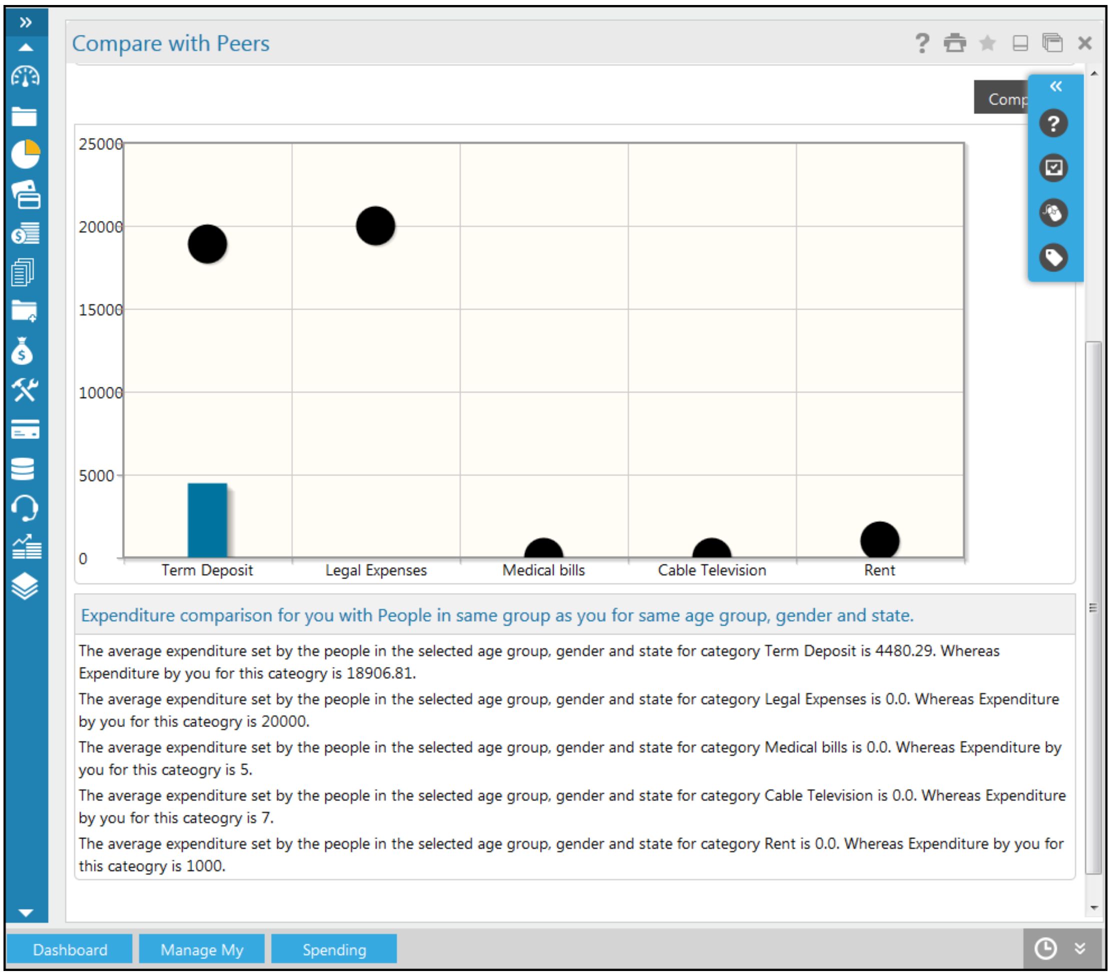

### Field Description

| Field Name | Description |
|---|---|
| **Goal Comparison** | |
| **I want to Compare** | [Mandatory, Dropdown]<br>Select the Spend option from the dropdown to compare the Spending Analysis. |
| **Select Category** | [Dropdown]<br>Select the desired category from the dropdown. |
| **Parameter Selection for Spend Comparison** | |
| **Choose Income Group** | [Optional, Dropdown – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for the comparison. |
| **Choose Age Group** | [Optional, Dropdown – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for the comparison. |
| **Choose Gender** | [Optional, Dropdown – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for the comparison. |

| Field Name | Description |
|---|---|
| **Choose State** | [Optional, Dropdown – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for the comparison. |
| **Compare** | [Action Button]<br>Click **Compare** to compare your Goal with the selected parameter values. |

4. Select the required data.
5. Click **Compare**. The following screen is displayed.

**Result**



**Field Description**

| Field Name | Description |
|---|---|
| **Observation** | [Display – Bar Graph]<br>Displays the *Graphical View* of the parameter values selected for the comparison.<br>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]<br>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. |

**Note**: For additional information, please refer to the *Benchmarking – Compare Goals* section, available in this same User Manual.

# 7. 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*.

1. On the Login page, navigate to Tools and **Calculators > Goal Calculator**.
2. Enter the Goal Amount to be achieved, Category, Initial Deposit Amount and the Regular Contribution Frequency along with the Goal Tenure.
3. The Interest Rate is displayed by default, based on the rate applicable for the category selected.
4. Enter all the required details and click the Calculate button.
5. The amount that should be saved regularly to achieve the target set at the end of the tenure is displayed to the user.
6. The **Proceed with Goal Creation** button is available on the *Goal Calculator*. Clicking this button navigates the user to the *Goal Creation* page.

# 8. Creating Goal

Creating a *Goal* helps user to analyze savings, expenses and the time limit required to achieve 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.

---

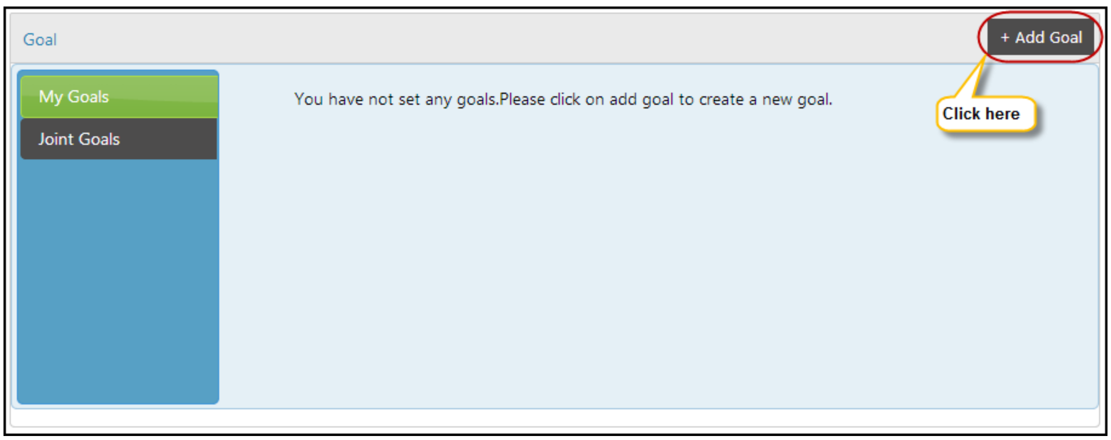
**Note**: This feature is used with the help of other features such as *Budgeting and Spending Analysis*.

---

**To Set a Goal:**

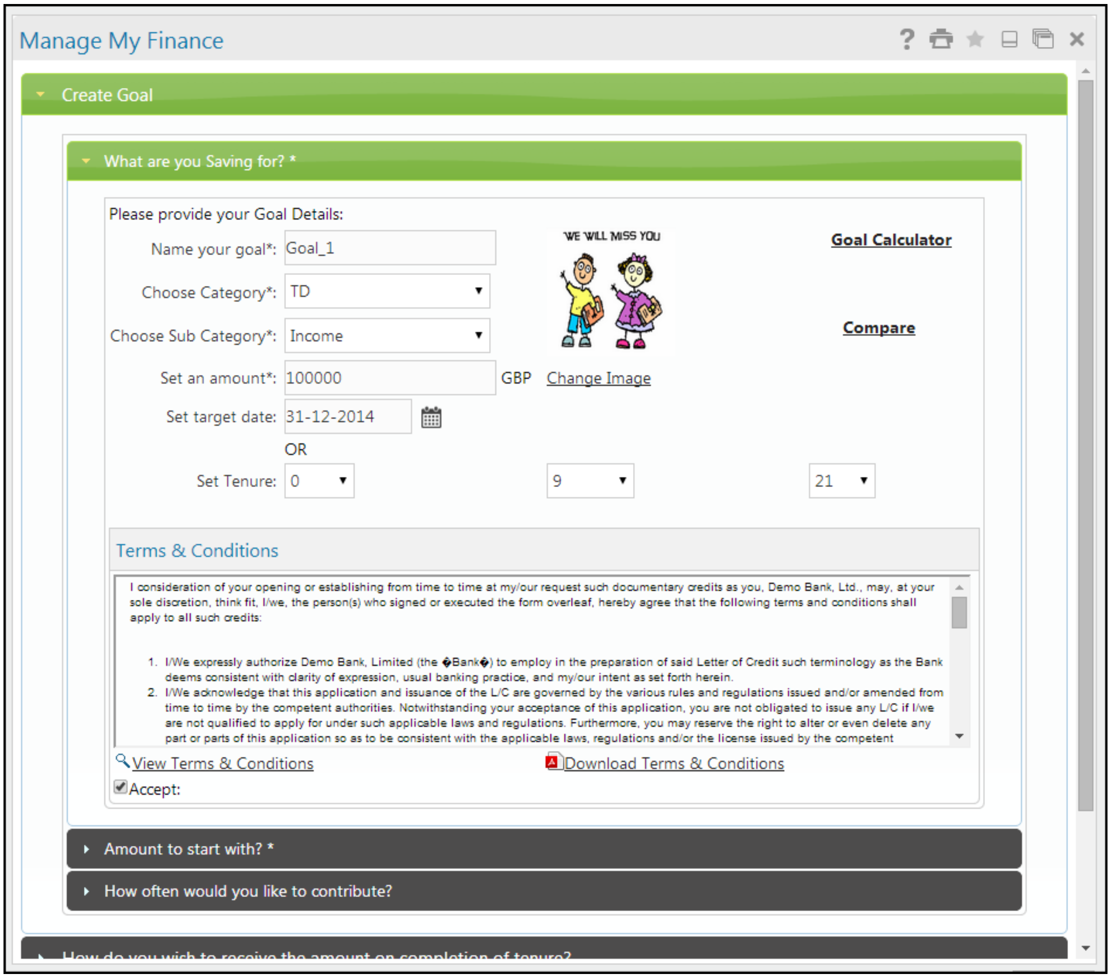
1. Navigate to **Manage My Finance**.
2. Scroll down to visit *Goal* section, as shown in the following screenshot.

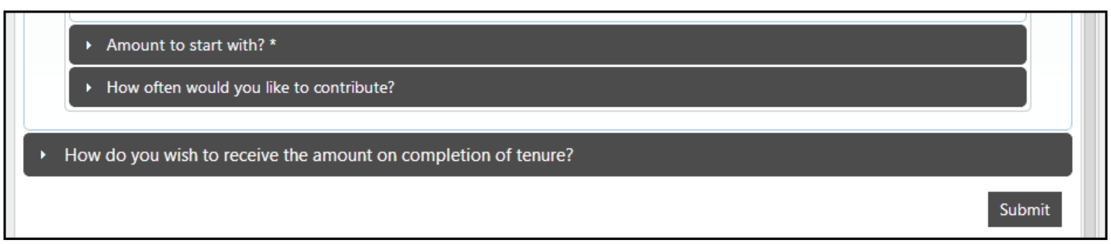
**Manage My Finance**




3. Click **+ Add Goal**, as shown in the above screenshot. The following page is displayed.

### Create Goal



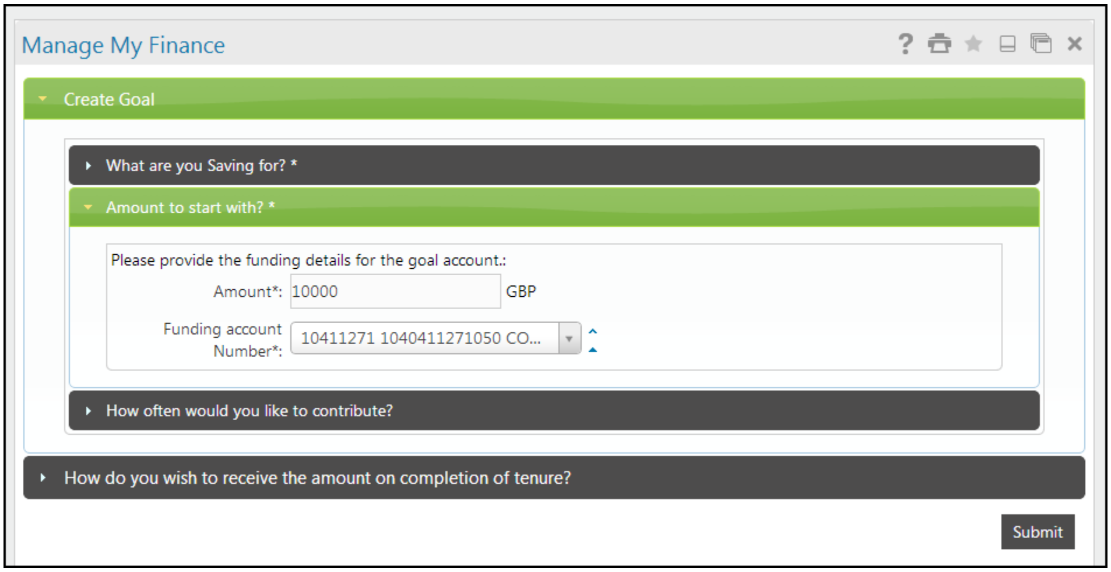




### Field Description

| Field Name | Description |
|---|---|
| **Create Goal** | |
| **What are you Saving for?** | |
| **Please provide your Goal Details:** | |
| **Name your Goal** | [Mandatory, Input Box, 35]<br>Enter the desired *Name* for your *Goal*. |

| Field Name | Description |
|---|---|
| **Choose Category** | [Mandatory, Drop-Down]<br>Select the desired *Category* from the dropdown. |
| **Choose Sub Category** | [Mandatory, Drop-Down]<br>Select the desired *Sub Category*. |
| **Change Image** | [Hyperlink]<br>Click the link to **Browse** and **Upload** the desired photo. |
| **Set an Amount** | [Mandatory, Input Box, 15]<br>Enter an appropriate **Amount** for Goal Setting.<br>This field displays the *Currency Type* same as the one applied for user's *Account Summary*. |
| **Set Target Date** | [Conditional, Date Picker]<br>Select the *Target Date* from the *Date Picker*. |
| **OR** | |
| **Set Tenure** | [Conditional, Drop-Down]<br>Select the desired *Tenure Values* for *Years*, *Months* and *Days*. |
| **Goal Calculator** | [Hyperlink]<br>Click the hyperlink to open the *Goal Calculator*. |
| **Compare** | [Hyperlink]<br>Click the hyperlink to compare your goal with the Standard Values selected from the database. It helps you to modify your existing *Goal Settings*. |
| **View Terms and Conditions** | [Hyperlink]<br>Click the hyperlink to view the *Terms and Conditions*. |
| **Download Terms and Conditions** | [Hyperlink]<br>Click the hyperlink to download the *Terms and Conditions*. |
| **Checkbox for Terms & Conditions** | [Check Box]<br>Select the check box to accept the *Terms and Conditions* and proceed. |

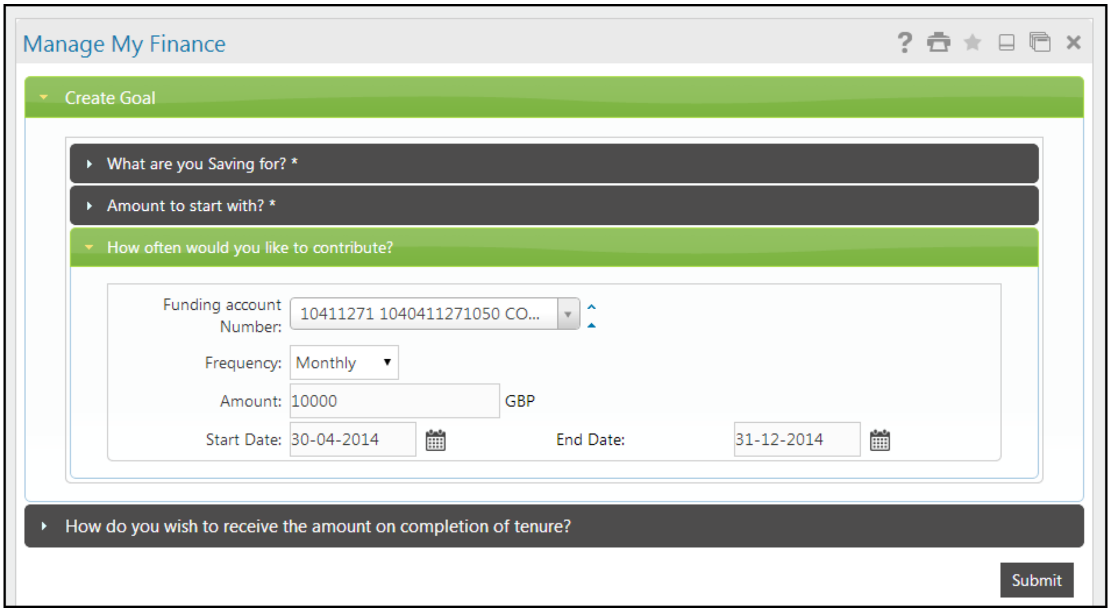
### Amount to Start With




### Field Description

| Field Name | Description |
|---|---|
| **Amount to Start With** | |
| **Funding Details for the Goal Account** | |
| **Amount to Start With** | **Amount to Start With** |
| **Amount** | [Mandatory, Input Box, 15]<br>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]<br>Select the desired *Account Number*. |

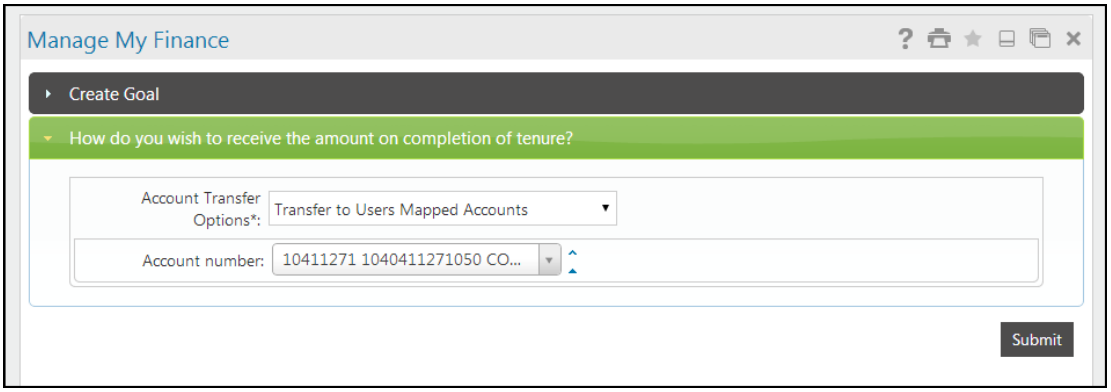
### Frequency of Contribution




### Field Description

| Field Name | Description |
|---|---|
| **How often would you like to contribute?** | |
| **Funding Account Number** | [Searchable Dropdown]<br>Select the desired *Account Number* for *Funding*. |
| **Frequency** | [Dropdown]<br>Select the desired *Frequency Value* from the dropdown. |
| **Amount** | [Mandatory, Input Box, 15]<br>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]<br>Select the desired **Start Date** from the *Date Picker*. |
| **End Date** | [Date Picker]<br>Select the desired **End Date** from the *Date Picker*. |

### Transfer options on Maturity



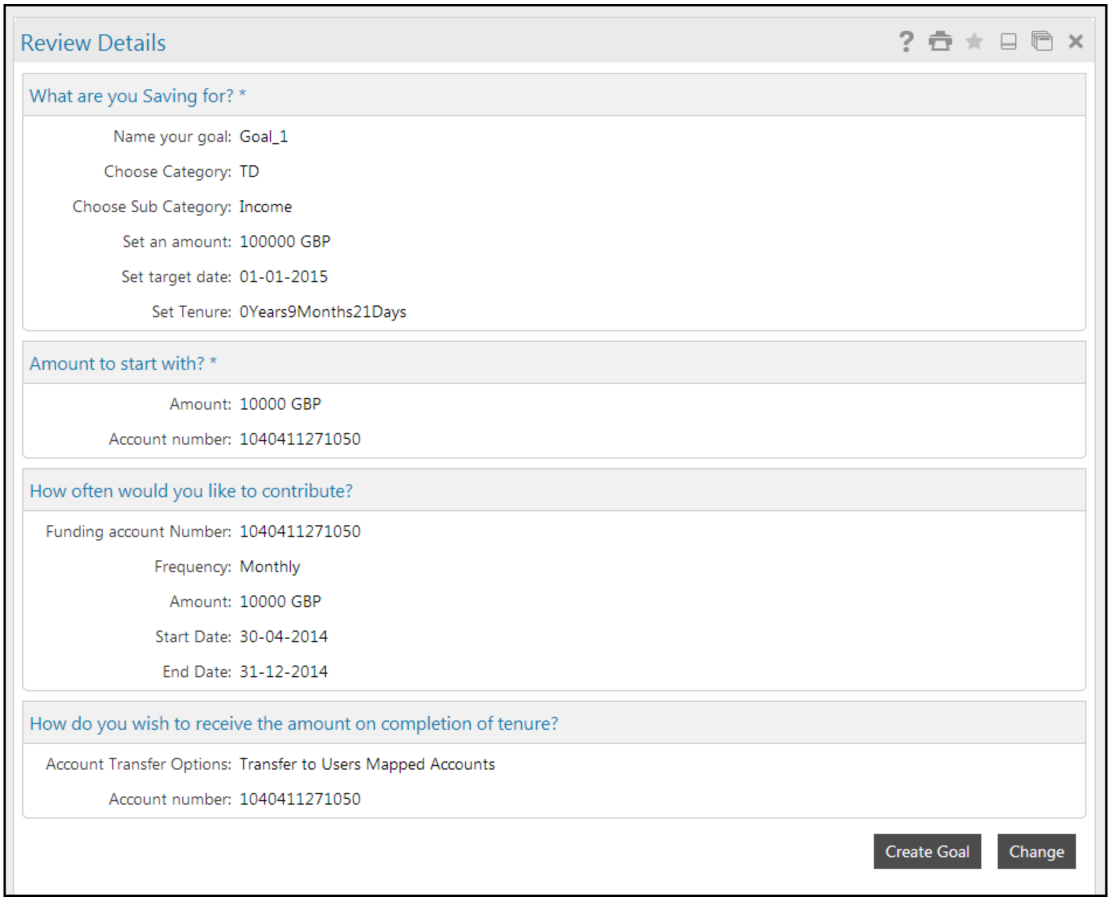

### Field Description

| Field Name | Description |
|---|---|
| **How do you wish to receive the amount on completion of tenure?** | |
| **Account Transfer Options** | [Mandatory, Dropdown]<br>Select the desired value from the following:<br>• Transfer to Users Mapped Accounts<br>• Transfer to Internal Bank Account<br>• Transfer through Domestic Clearing Network |
| **Account Number** | [Conditional, Dropdown, 20]<br>The dropdown for this field is available only when the option selected for *Account Transfer* is *Transfer to Users Mapped Accounts*.<br>Select the desired *Account Number* from the dropdown. |
| **City** | [Conditional, Dropdown]<br>This field is available only when the option selected for *Account Transfer* is *Transfer to Internal Bank Account*.<br>Select the desired *City* from the dropdown. |
| **Branch** | [Conditional, Dropdown]<br>This field is available only when the option selected for *Account Transfer* is *Transfer to Internal Bank Account*.<br>Select the desired *Branch* from the dropdown. |
| **Account Number** | [Conditional, Input Box]<br>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*.<br>Enter the appropriate *Account Number*. |

| Field Name | Description |
|---|---|
| **Beneficiary Name** | [Conditional, Input Box, 35]<br>Enter the desired *Beneficiary Name*. |
| **Network Type** | [Dropdown]<br>Select the desired *Network Type*. |
| **Bank Code** | [Lookup Icon]<br>Select the appropriate *Bank Code* using the Lookup Icon. |
| **Bank Name** | [Optional, Input Box]<br>Once user selects the *SWIFT/Domestic Clearing Bank Code* from Search option, this field is auto populated. |
| **Bank Address** | [Optional, Input Box, 35*2]<br>Once user selects the *Domestic Clearing Bank Code* from Search option, These fields is auto populated. |
| **City** | [Optional, Input Box, 35]<br>Once user selects the *National Clearing Bank Code* from *Search* option, field is auto populated. |
| **Submit** | [Action Button]<br>Click *Submit* to submit the details. |

The following page is displayed.

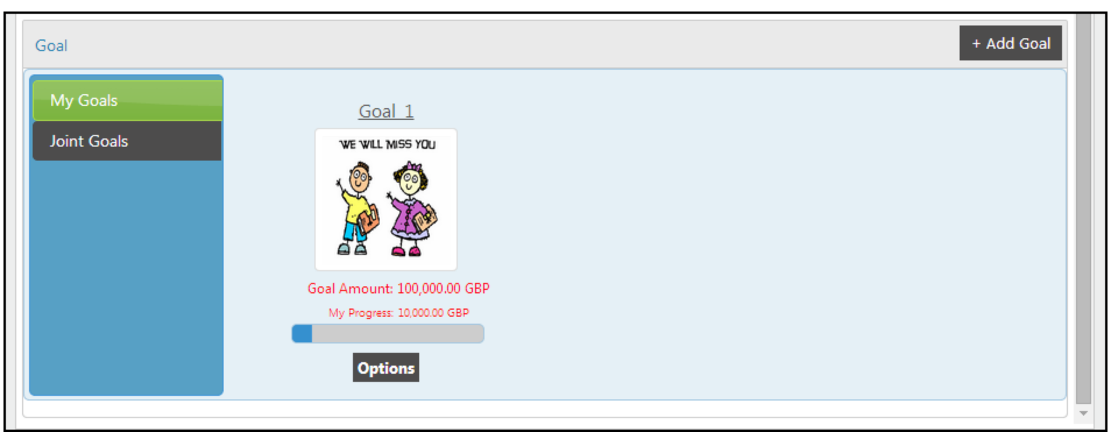
**Review Details**




4. Click **Change** to make changes to the details.
5. Click **Create Goal** to create a new goal.

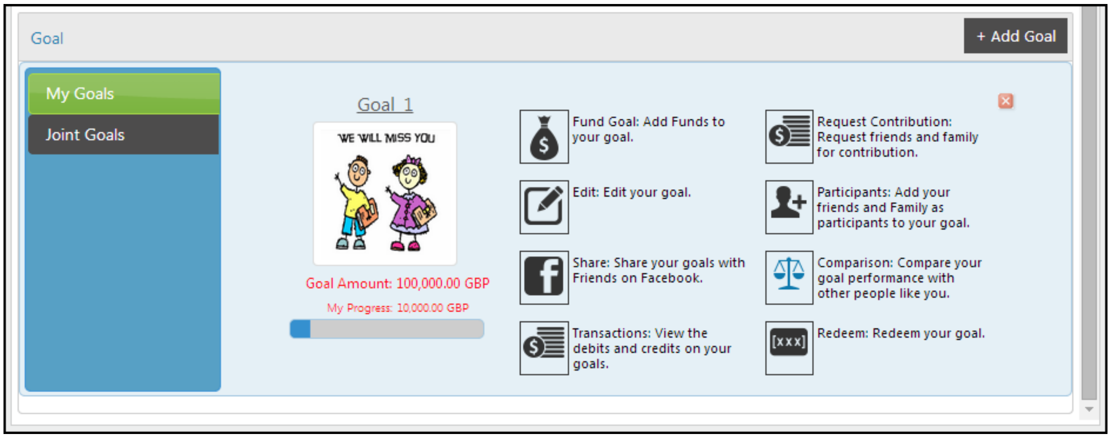
   The *Goal* section is updated as shown in the following screenshot.

**Goal**




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

**Options**




7. Click any desired option to proceed with *Goal related other activities*.

# 9. Options Available for Goal

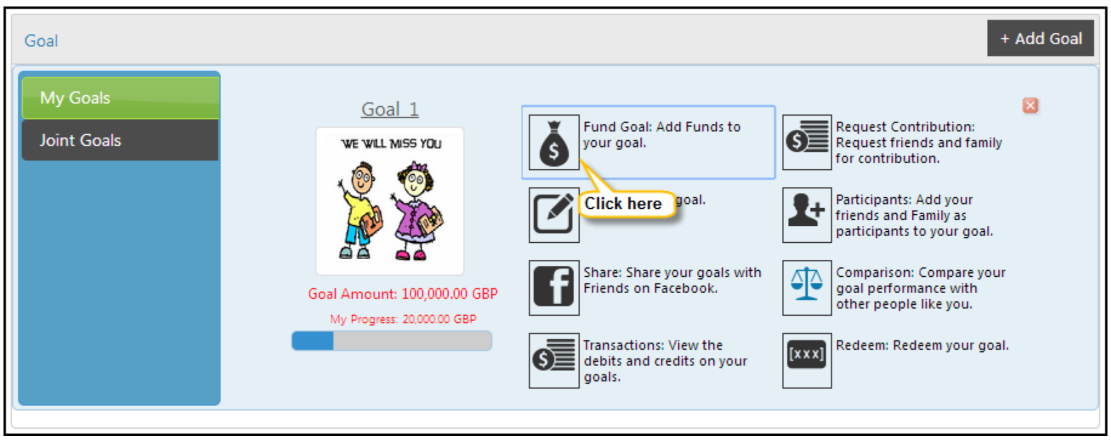
The *Goal* related features are provided to the *Existing Customer* of the *Bank*. These options provide the visitors to view the information related to *Goals* and navigate them to create various *Goal* functions.

## 9.1 Fund Goal

The *Goal* is to be credited at regular intervals, based on the instructions, if the *Regular Contribution* is been set. The *Ad hoc Contribution* to the goal also can be done by the *Internal Transfer* from the *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*.

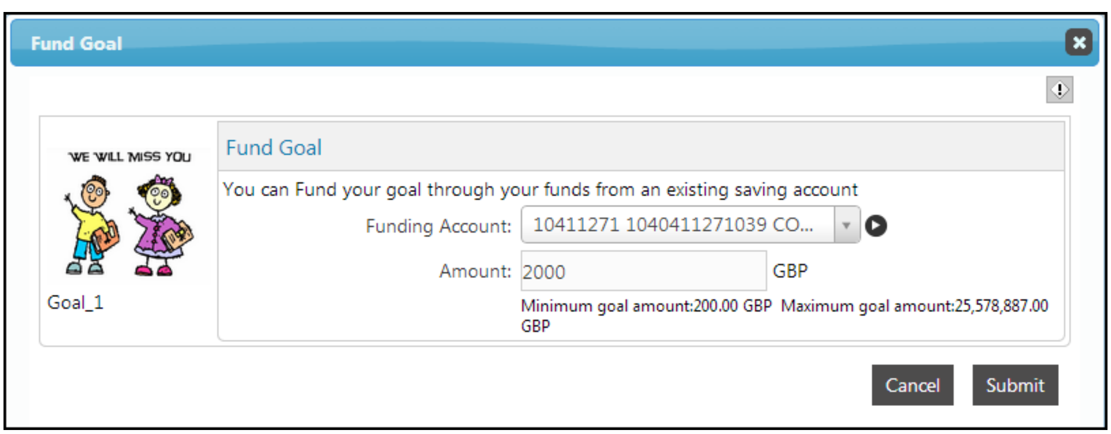
1. Navigate to *PFM* > *Manage My Finance* > *Goal section*.
2. Click **Fund Goal** as shown in the following screenshot.

**Goal**




The following page is displayed.

**Fund Goal - Initiate**

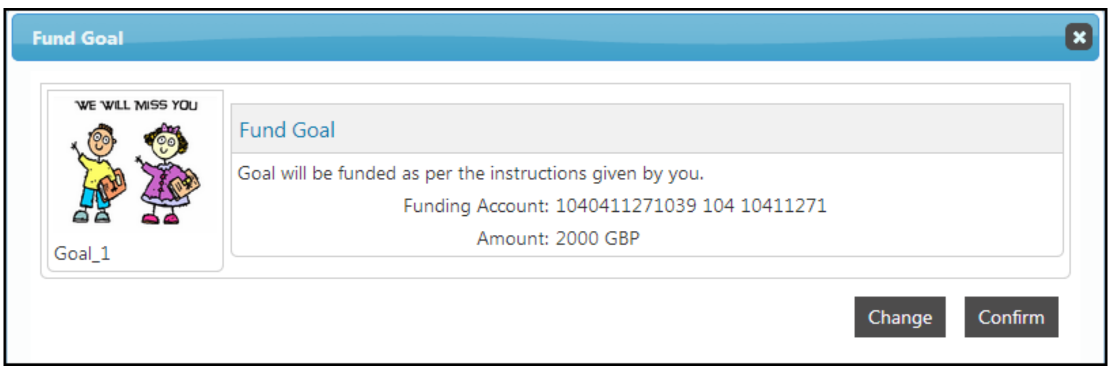


**Field Description**

| Field Name | Description |
|---|---|
| **You can Fund your goal through your funds from an Existing Saving Account** | |
| **Funding Account** | [Dropdown]<br>Select the desired *Account Number* for *Funding*. |
| **Amount** | [Mandatory, Input Box, 15]<br>Enter the desired **Amount**. The field also displays the *Currency Type*. It is same as the *Currency Type* selected for your *Saving Accounts*. |
| **Cancel** | [Action Button]<br>Click **Cancel** to cancel the transaction. |
| **Submit** | [Action Button]<br>Click **Submit** to submit the details for further funding process. |

The following page is displayed.

**Fund Goal – Verify**



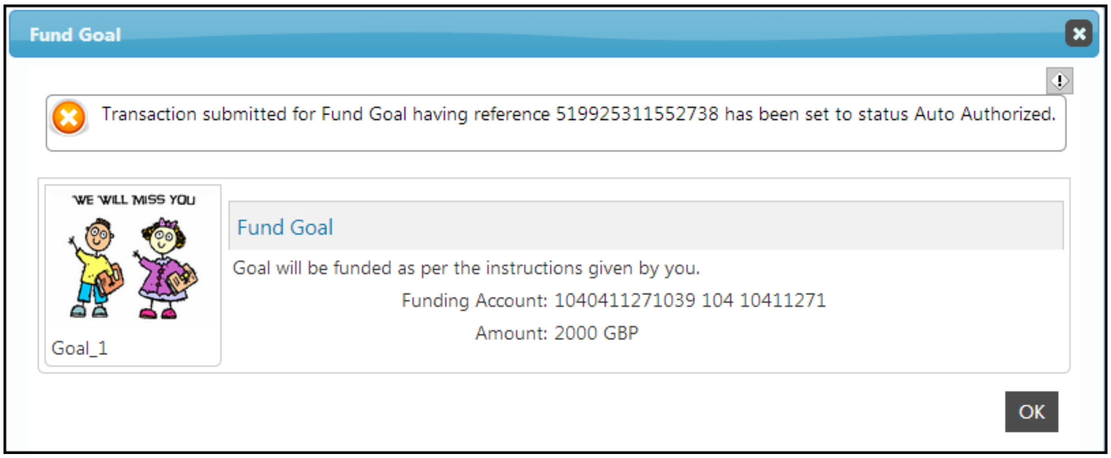

**Field Description**

| Field Name | Description |
|---|---|
| **Goal will be funded as per the instructions given by you** | |
| **Funding Account** | [Display]<br>Displays the selected *Account Number for Funding*. |
| **Amount** | [Display]<br>Displays the entered *Amount*.<br>**Note**: The Amount should be in the multiples of *1000*. |

| Field Name | Description |
|---|---|
| **Change** | [Action Button]<br>Click **Change** to make the changes to the details. |
| **Confirm** | [Action Button]<br>Click **Confirm** to confirm the details. |

The following page is displayed on the confirmation.

**Fund Goal – Confirm**




3. Click **OK**.

## 9.2 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.

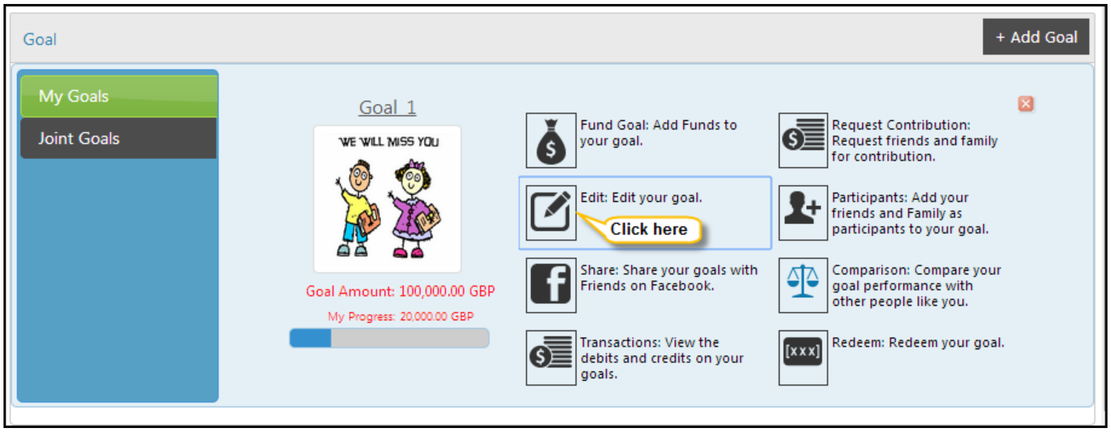
The user can modify the *Goal Name*, *Goal Image* and *Goal Amount*, *Tenure* and the *Regular Contribution* and *Maturity Instruction Details* entered at the time of goal creation using the **Edit** hyperlink provided against each goal. The *Initial Funding*, *Goal Category* and the Goal *Sub Category*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

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

**To Modify a Goal:**

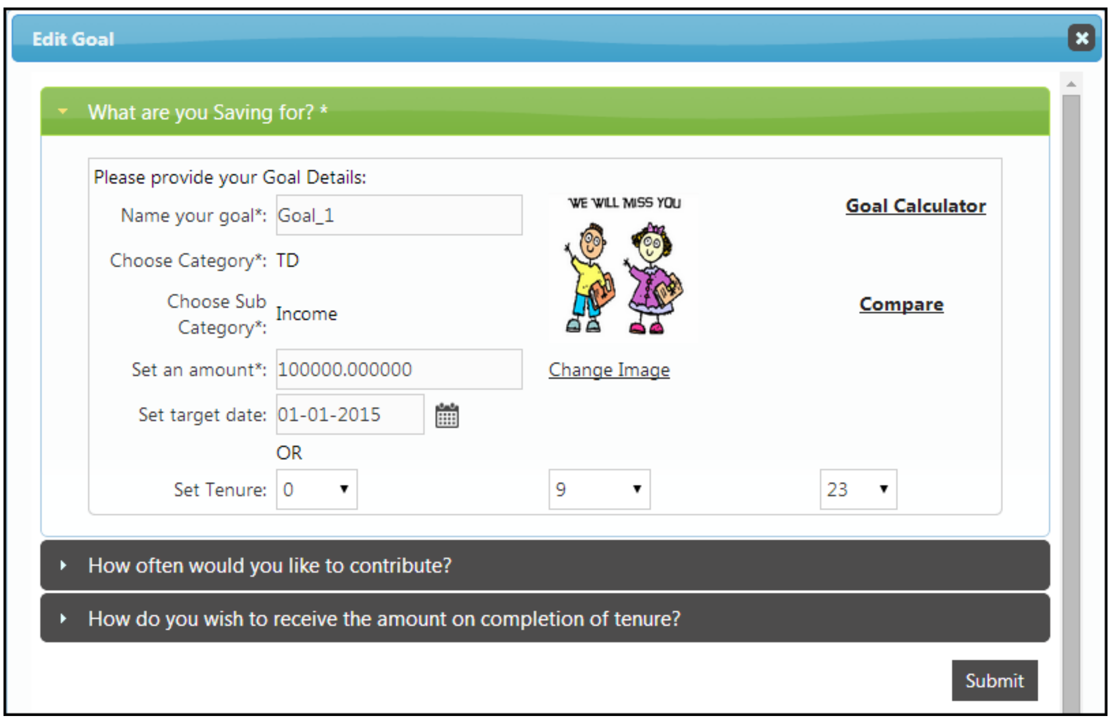
1. Navigate to *Manage My Finance* > *Goal section*.
2. Click **Edit Goal** as shown in the following screenshot.

**Edit Goal**




The following page is displayed.

**Edit Goal**

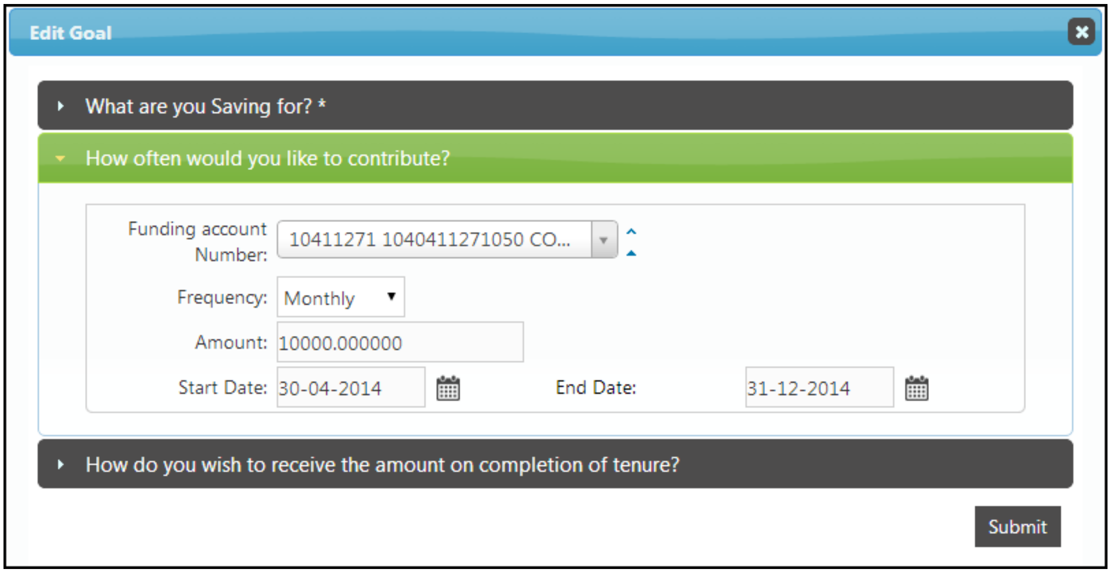



**Field Description**

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

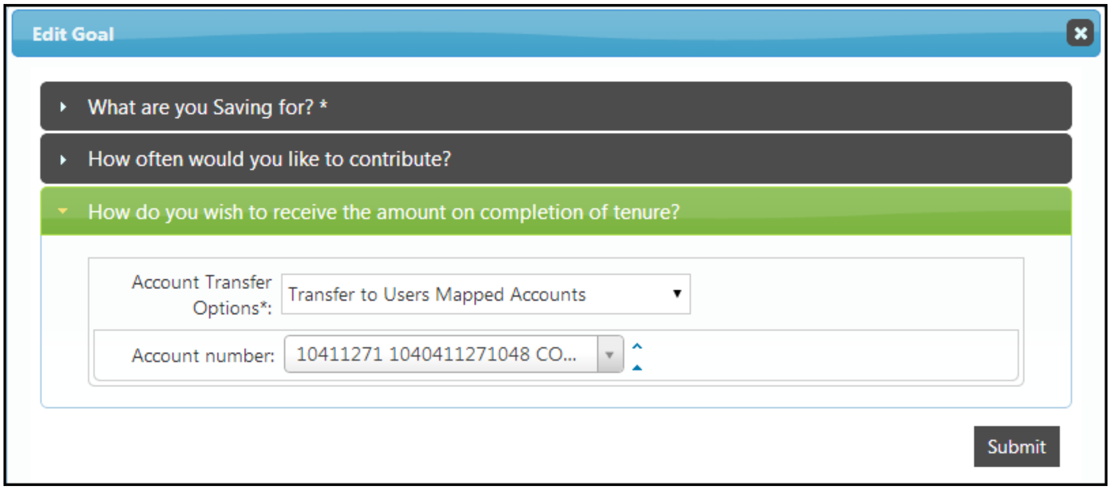
### Edit Goal




### Field Description

| Field Name | Description |
|---|---|
| **How often would you like to contribute?** | |
| **Funding Account Number** | [Searchable Dropdown]<br>Select the desired *Account Number* for *Funding*. |
| **Frequency** | [Drop-Down]<br>Select the desired *Frequency Value* from the dropdown. |
| **Amount** | [Mandatory, Input Box, 15]<br>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]<br>Select the desired *Start Date* from the Date Picker. |
| **End Date** | [Date Picker]<br>Select the desired *End Date* from the Date Picker. |

**Edit Goal**




**Field Description**

| Field Name | Description |
|---|---|
| **How do you wish to receive the amount on completion of tenure?** | |
| **Account Transfer Options** | [Mandatory, Dropdown]<br>Select the desired value from the following:<br>• Transfer to Users Mapped Accounts<br>• Transfer to Internal Bank Account<br>• Transfer through Domestic Clearing Network |
| **Account Number** | [Conditional, Drop-Down, 20]<br>The dropdown for this field is available only when the option selected for the account transfer is Transfer to Users Mapped Accounts.<br>Select the desired Account Number from the dropdown. |
| **City** | [Conditional, Drop-Down]<br>This field is available only when the option selected for the account transfer is Transfer to Internal Bank Account.<br>Select the desired City from the dropdown. |
| **Branch** | [Conditional, Drop-Down]<br>This field is available only when the option selected for the account transfer is Transfer to Internal Bank Account.<br>Select the desired Branch from the dropdown. |

| Field Name | Description |
|---|---|
| **Account Number** | [Conditional, Input Box]<br>The input box for this field is available only when the option selected for the account transfer is Transfer to Internal Bank Account OR Transfer through Domestic Clearing Network.<br>Enter the appropriate Account Number. |
| **Beneficiary Name** | [Conditional, Input Box, 35]<br>Enter the desired Beneficiary Name. |
| **Network Type** | [Dropdown]<br>Select the desired Network Type. |
| **Bank Code** | [Lookup Icon]<br>Select the appropriate Bank Code using the Lookup Icon. |
| **Bank Name** | [Optional, Input Box]<br>Once the user selects the SWIFT/Domestic Clearing Bank Code from the Search option, this field is auto populated. |
| **Bank Address** | [Optional, Input Box, 35*2]<br>Once the user selects the Domestic Clearing Bank Code from the Search option, This field is auto populated. |
| **City** | [Optional, Input Box, 35]<br>Once the user selects the National Clearing Bank Code from the Search option, this field is auto populated. |
| **Submit** | [Action Button]<br>Click Submit to submit the details. |

## 9.3 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.

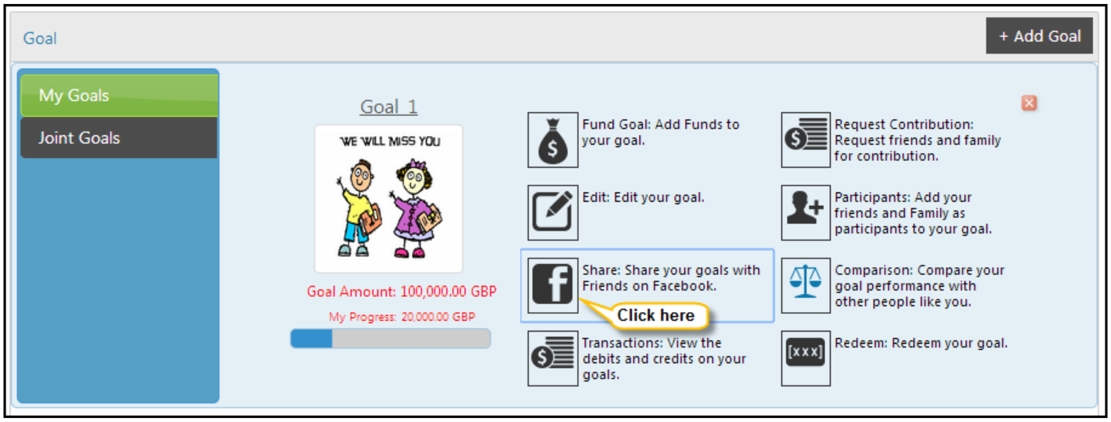
A link to the bank's URL is also available on the shared post. This link navigates user to the bank's page from where the user can access Goal Settings.

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:**

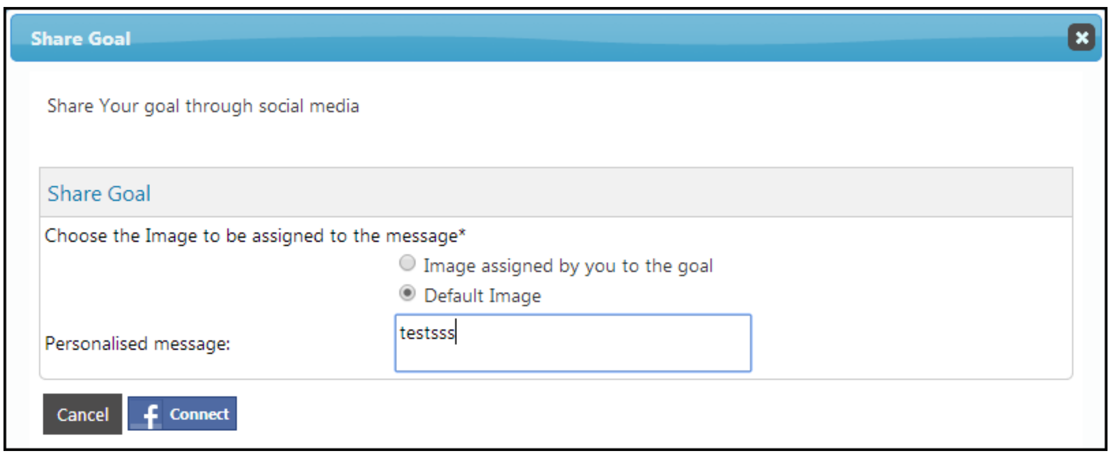
1. Navigate to *Manage My Finance > Goal* section.
2. Click **Share Goal** as shown in the following screenshot.

### Share Goal




The following page is displayed.

### Share Goal




### Field Description

| Field Name | Description |
|---|---|
| **Share Your Goal through Social Media** | |
| **Share Goal** | |
| **Choose image to be assigned to goal** | [Mandatory, Radio Button]<br>Select an image to be assigned to a category or the goal. |
| **Personalized Message** | [Optional, Input Box , 120]<br>Enter the desired *Personalized Message*. |
| **fConnect** | [Conditional, Action Button]<br>Click **fConnect** to navigate to the *Facebook Login Page*. |

**You must login to see the following page:**

| Field Name | Description |
|---|---|
| **Email** | [Mandatory, Input Box, 255]<br>Enter the valid *Email ID* to login to *Facebook*. |
| **Password** | [Mandatory, Input Box, 20]<br>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]<br>Select the desired value from the dropdown. |
| **Login** | [Drop-down]<br>Click **Login** to login into the *Internet Banking*. |
| **Cancel** | [Action Button]<br>Click **Cancel** to cancel the *Contribution Process*. |
| **Share** | [Action Button]<br>Click **Share** to proceed with the *Sharing process*. |

## 9.4 Transactions in View Goal

The transactions option allows user to view all the transactions happened till date, in that particular goal. Only *Open* or *Active* transactions are allowed to check.

The *Goal Transaction* displays the *Date of Transaction*, *Description of Transaction*, *Type of Transactions (Debit or Credit)* and the *Balance* in the *Account* and *Contributed By*.

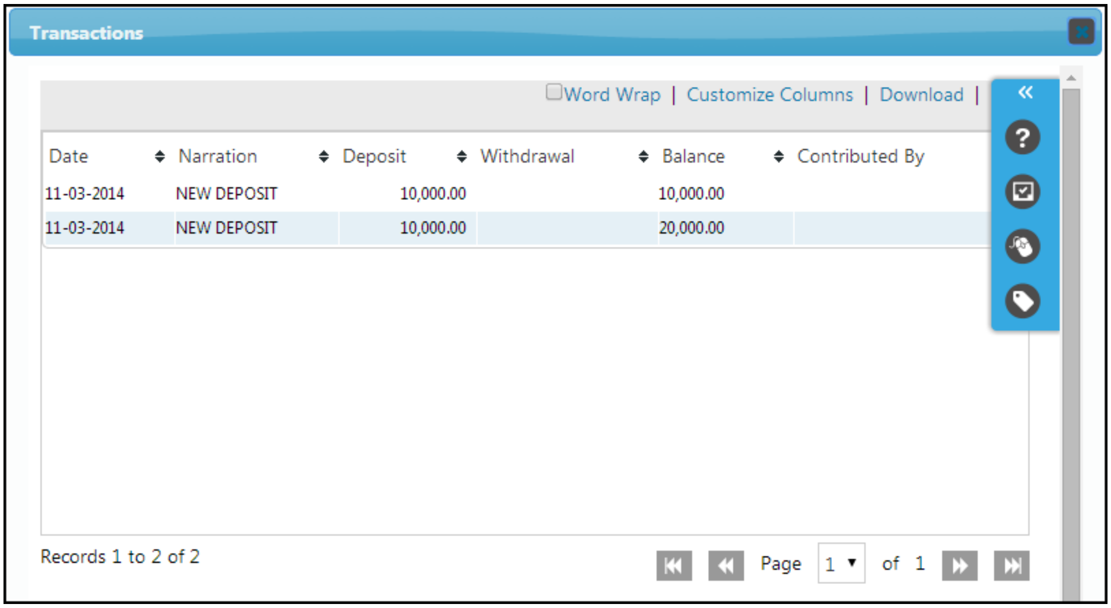
**To View all Transactions in a Goal:**

1. Navigate to *Manage My Finance > Goal section*.
2. Click **Transactions** as shown in the following screenshot.

**Transactions**

The following page is displayed.

**Transactions**

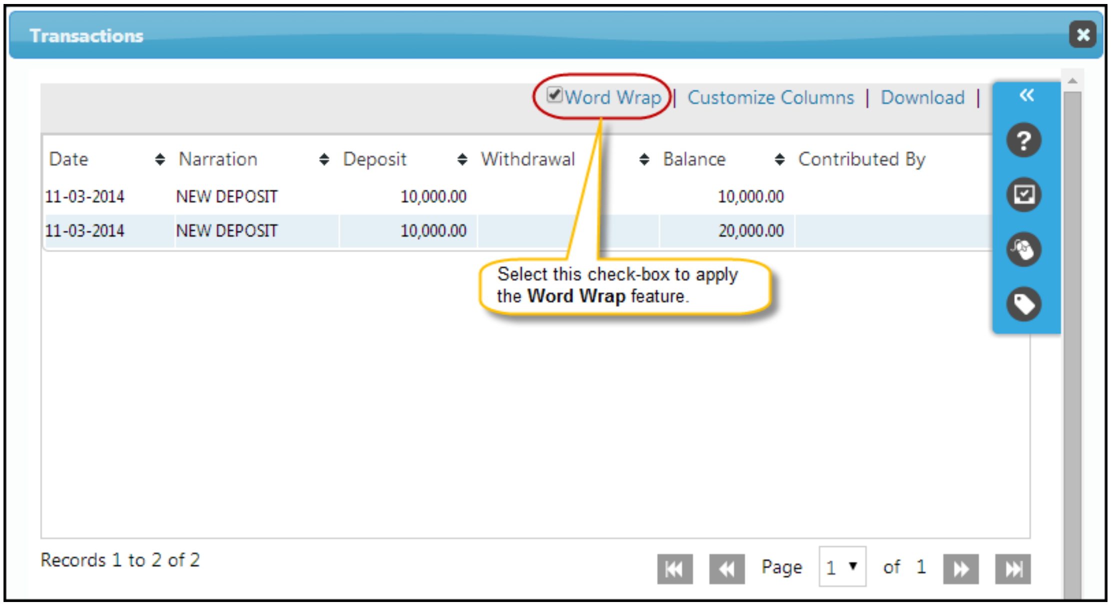



**Column Description**

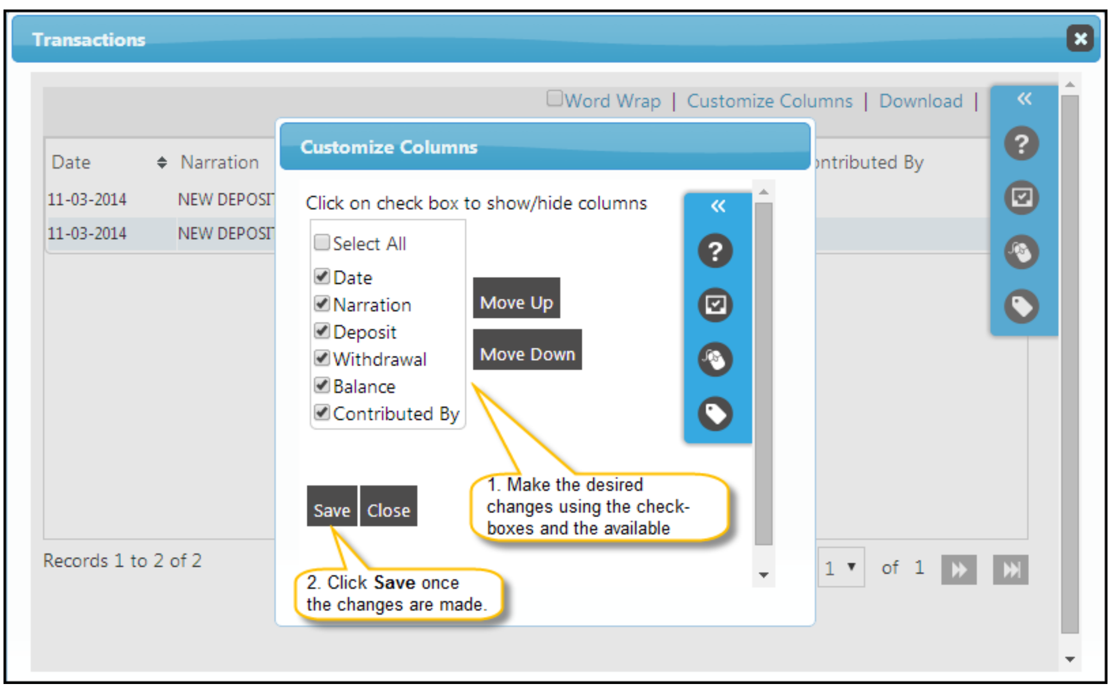
| Field Name | Description |
|---|---|
| **Transactions** | |
| **Date** | [Display]<br>Displays the *Date* on which transaction is occurred. |
| **Narration** | [Display]<br>Displays the *Narration* for the respective transaction. |
| **Deposit** | [Display]<br>Displays the *Deposit Amount* for the respective transaction. |
| **Withdrawal** | [Display]<br>Displays the *Withdrawal Amount* for the respective transaction. |
| **Balance** | [Display]<br>Displays the *Balance Amount* till the end of that *Transaction Date*. |
| **Contributed By** | [Display]<br>Displays the *Name* of the Person who contributes the transaction. |

## Additional Features

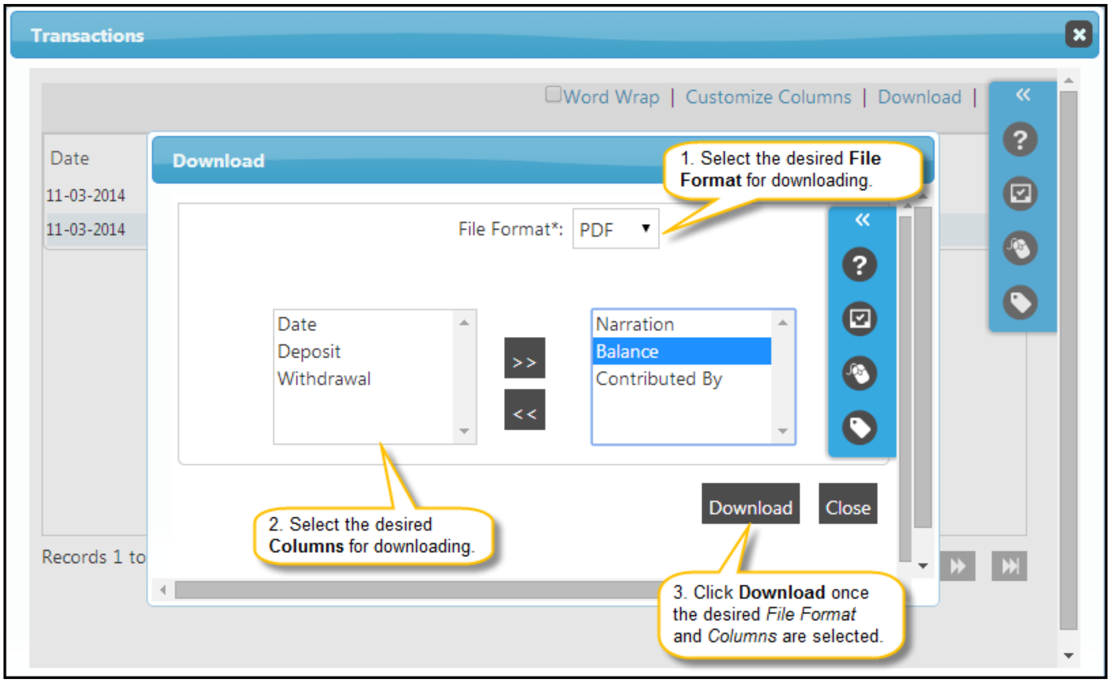
### Word Wrap




### Customize Columns



**Download**




## 9.5 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 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).

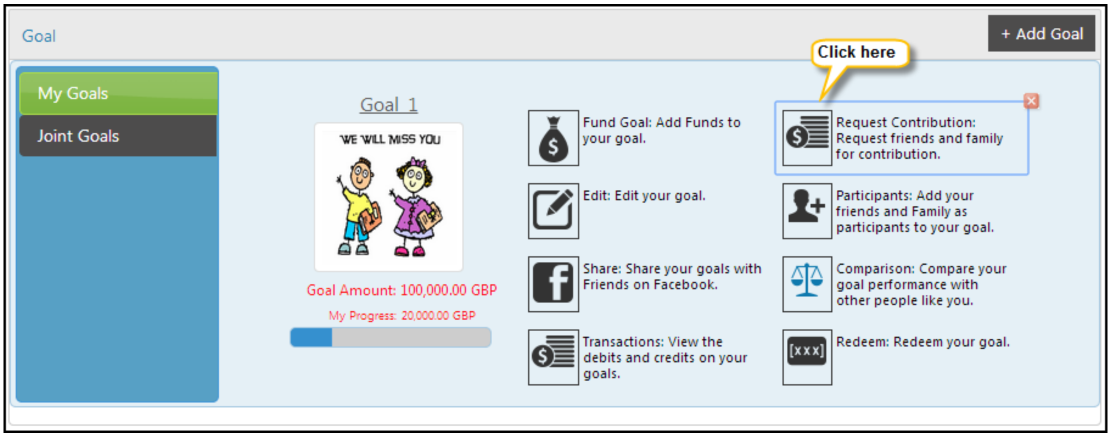
The application validates if *UID* entered is been mapped with the goal. Once the validation is successful, the member is then navigated to the **FCDB** application login screen.

The successful login process navigates a user to the *Goal Contribution* screen.

**To Contribute to a Goal:**

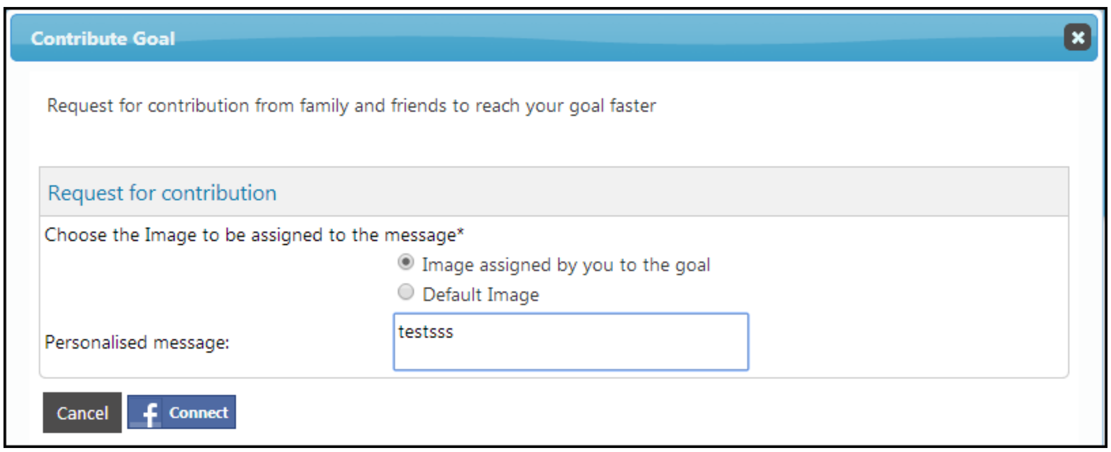
1. Navigate to **PFM > Manage My Finance > Goal** section.
2. Click **Request Contribution** as shown in the following screenshot.

#### Request for Contribution




The following page is displayed.

#### Request Contribution




#### Field Description

| Field Name | Description |
|---|---|
| **Request for Contribution** | |
| **Choose image to be assigned to goal** | [Mandatory, Radio Button]<br>Select an image to be assigned to a category or the goal. |
| **Personalized Message** | [Optional, Input Box , 120]<br>Enter the desired *Personalized Message*. |
| **fConnect** | [Conditional, Action Button]<br>Click **fConnect** to navigate to the *Facebook Login Page*. |

**You must login to see the following page:**

| Field Name | Description |
|---|---|
| **Email** | [Mandatory, Input Box, 255]<br>Enter the valid **Email ID** to login to *Facebook*. |
| **Password** | [Mandatory, Input Box, 20]<br>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]<br>Select the desired value from the dropdown. |
| **Login** | [Drop-down]<br>Click **Login** to login into the *Internet Banking*. |
| **Cancel** | [Action Button]<br>Click **Cancel** to cancel the *Contribution Process*. |
| **Contribute** | [Action Button]<br>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 the *Internal Account to Goal*.

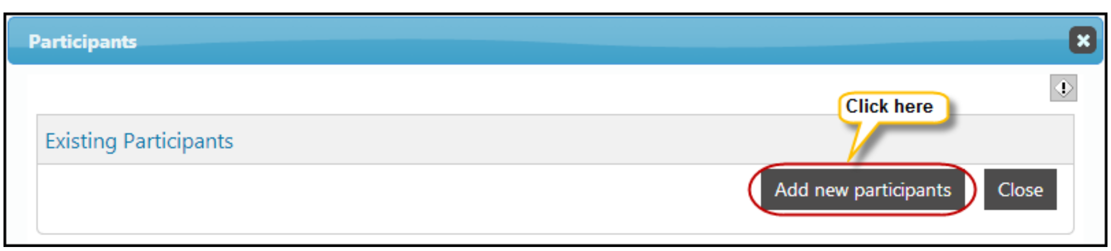
## 9.6 Add participants to the goal

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

**To Add New Participants:**

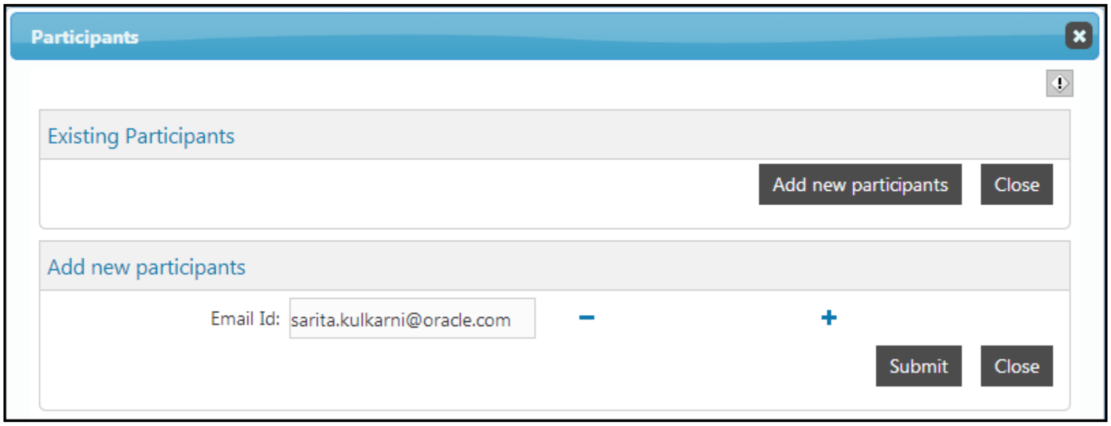
1. Navigate to **PFM > Manage My Finance > Goal section**.
2. Click *Participants*. The following page is displayed.

**Participants**



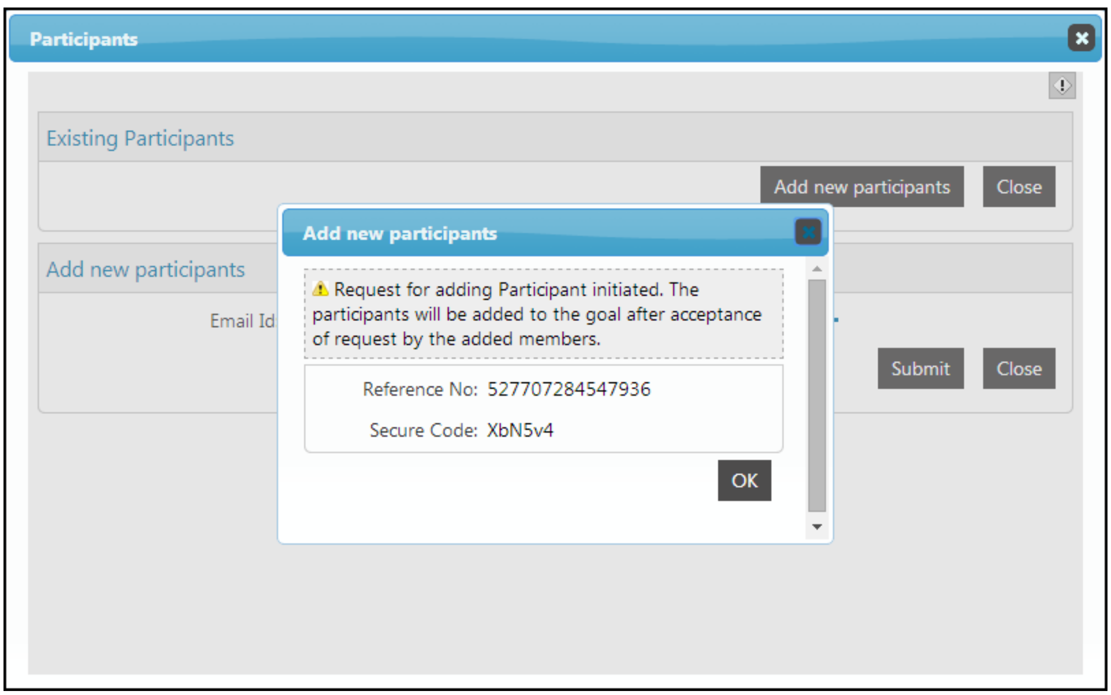

3. Click **Add new participants**. The following page is displayed.

**Add new participants**




4. Enter the *Email ID* of the individuals who have to be added as participants.
5. Click **Submit**. The following message is displayed.

**Alert Message**




**Note**: The numbers of participants that can be added to a goal are configurable.

6. Click **OK**.

---

**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.

---

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.

---

## 9.7 Benchmarking – Compare Goals

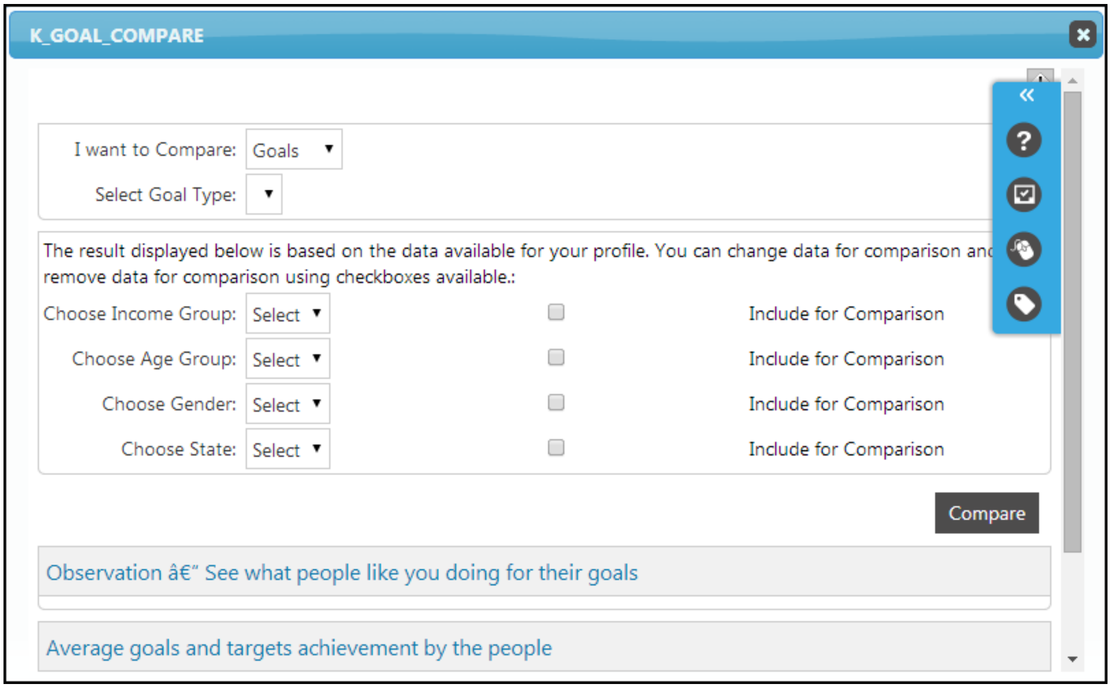
The *Benchmarking* feature allows a customer or a non-customer to compare their standings for various products and services like their *Goals*, their *Budgets with others*.

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 **Comparison** as shown in the following screenshot. The following page is displayed.

### Compare Goals



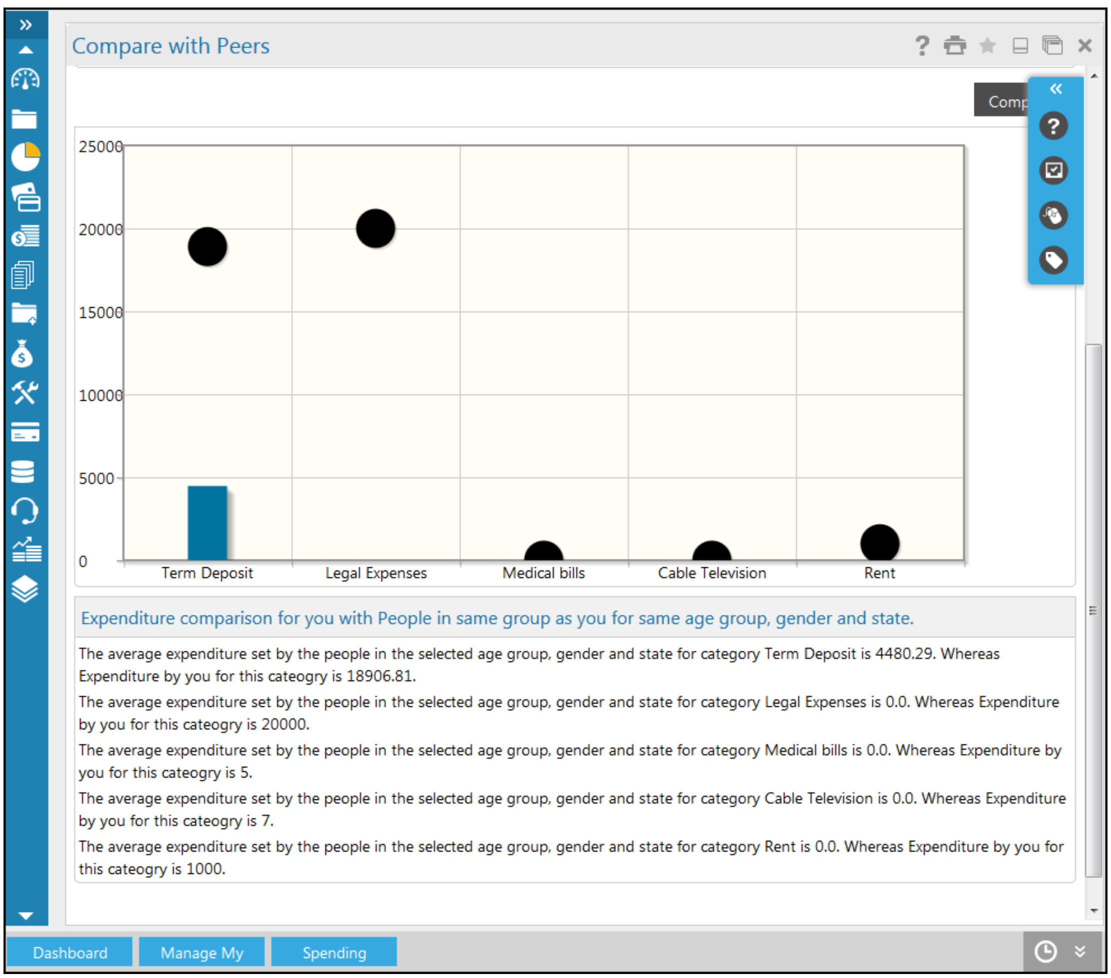

### Field Description

| Field Name | Description |
|---|---|
| **Goal Comparison** | |
| **I want to Compare** | [Mandatory, Drop-Down]<br>Select the desired option from the dropdown. |
| **Select Goal Type** | [Dropdown]<br>Select the desired value from the dropdown. |
| **Parameter Selection for Goal Comparison** | |
| **Choose Income Group** | [Optional, Drop-Down – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for comparison. |
| **Choose Age Group** | [Optional, Drop-Down – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for comparison. |

| Field Name | Description |
|---|---|
| **Choose Gender** | [Optional, Drop-Down – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for comparison. |
| **Choose State** | [Optional, Drop-Down – Check box]<br>Select the desired value from the dropdown.<br>Select the checkbox if the same parameter is to be included for comparison. |
| **Compare** | [Action Button]<br>Click **Compare** to compare your *Goal* with the selected parameter values. |

3. Select the required data.
4. Click **Compare**. The following screen is displayed.

**Result**



**Field Description**

| Field Name | Description |
|---|---|
| **Observation** | [Display – Bar Graph]<br>Displays the *Graphical View* of the parameter values selected for the comparison.<br>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]<br>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. |

**Note**: For additional information, please refer to the *Spending Analysis – Compare with Peers* section, available in this same user manual.

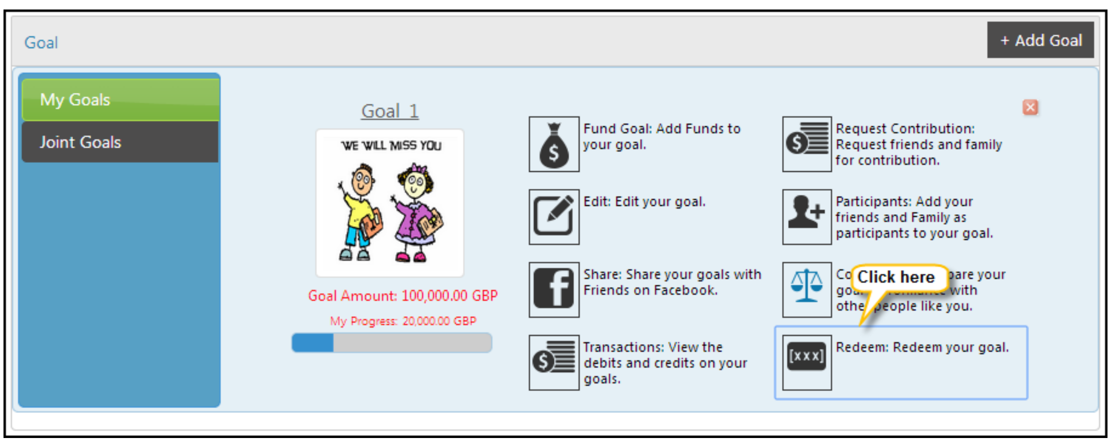
## 9.8 Redeem Goal

The *Redeem Goal* feature allows you to redeem your goal as per your requirement.

**To Redeem a Goal:**

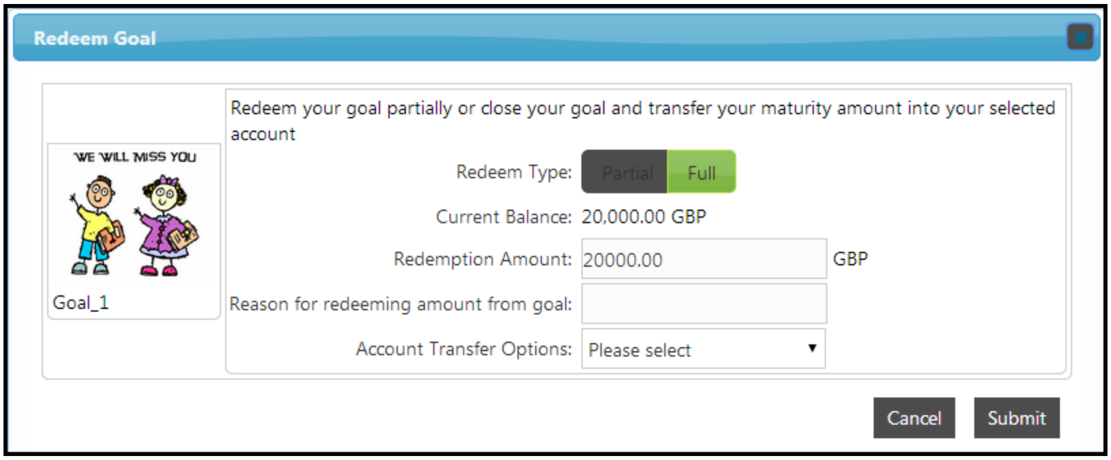
1. Navigate to **PFM > Manage My Finance > Goal section**.
2. Click **Redeem** as shown in the following screenshot. The following page is displayed.

**Redeem**




The following page is displayed.

### Redeem




### Field Description

| Field Name | Description |
|---|---|
| **Redeem Goal** | |
| **Redeem Type** | [Mandatory, Tabs]<br>Select the desired option from the following:<br>• Partial<br>• Full |
| **Current Balance** | [Display]<br>Displays the *Current Balance*. |
| **Redemption Amount** | [Mandatory, Input Box, 15]<br>Enter the desired *Amount value for Redeem*. |
| **Reason for Redemption** | [Optional, Input Box]<br>Enter the reason for redemption. |
| **Account Transfer Options** | [Mandatory, Dropdown]<br>Select the desired value from the following:<br>• Transfer to Users Mapped Accounts<br>• Transfer to Internal Bank Account<br>• Transfer through Domestic Clearing Network |
| **Account Number** | [Conditional, Dropdown, 20]<br>The dropdown for this field is available only when the option selected for the account transfer is *Transfer to Users Mapped Accounts*.<br>Select the desired *Account Number* from the dropdown. |

| Field Name | Description |
|---|---|
| **City** | [Conditional, Drop-Down]<br>This field is available only when the option selected for the account transfer is Transfer to Internal Bank Account.<br>Select the desired *City* from the dropdown. |
| **Branch** | [Conditional, Drop-Down]<br>This field is available only when the option selected for the account transfer is *Transfer to Internal Bank Account*.<br>Select the desired *Branch* from the dropdown. |
| **Account Number** | [Conditional, Input Box]<br>The input box for this field is available only when the option selected for the A*ccount Transfer* is *Transfer to Internal Bank Account* OR *Transfer through Domestic Clearing Network*.<br>Enter the appropriate *Account Number*. |
| **Beneficiary Name** | [Conditional, Input Box, 35]<br>Enter the desired *Beneficiary Name*. |
| **Network Type** | [Drop-Down]<br>Select the desired *Network Type*. |
| **Bank Code** | [Lookup Icon]<br>Select the appropriate *Bank Code* using the Lookup Icon. |
| **Bank Name** | [Optional, Input Box]<br>Once a user selects the *SWIFT/Domestic Clearing Bank Code* from the *Search* option, the *Bank Name* field is auto populated. |
| **Bank Address** | [Optional, Input Box, 35*2]<br>Once a user selects the *Domestic Clearing Bank Code* from the **Search** option, the *Bank Address* field is auto populated. |
| **City** | [Optional, Input Box, 35]<br>Once a user selects the *National Clearing Bank Code* from the **Search** option, the *City* field is auto populated. |
| **Cancel** | [Action Button]<br>Click **Cancel** to cancel the transaction. |
| **Submit** | [Action Button]<br>Click **Submit** to submit the entered details. |

**Note**: On *Verification and Confirmation* an alert is sent to the user.