

Oracle FLEXCUBE Direct Banking

**Personal Finance Management
User Manual
Release 12.0.3.0.0**

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ORACLE®

Personal Finance Management User Manual

April 2014

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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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

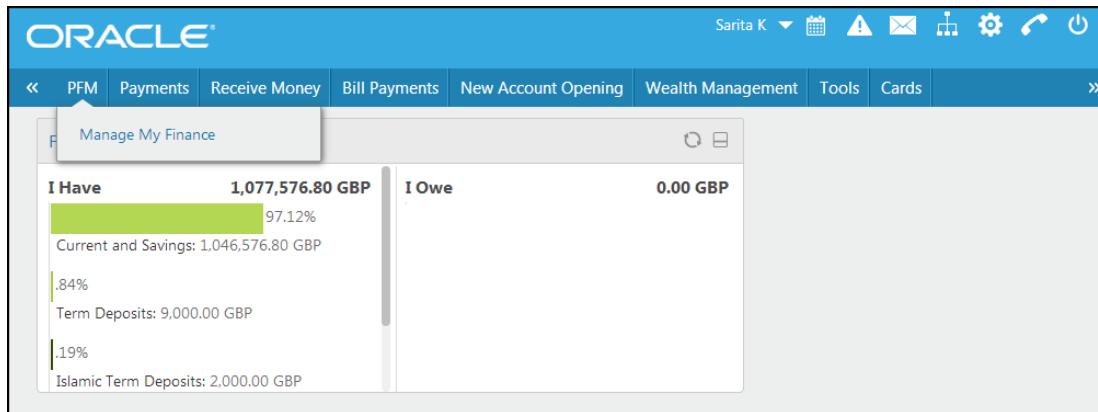
The **Manage My Finance** feature helps user to deal with the *Personal Financial Management* that gives a *Financial Overview* and accordingly helps user to create, modify and view budgets and goals.

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

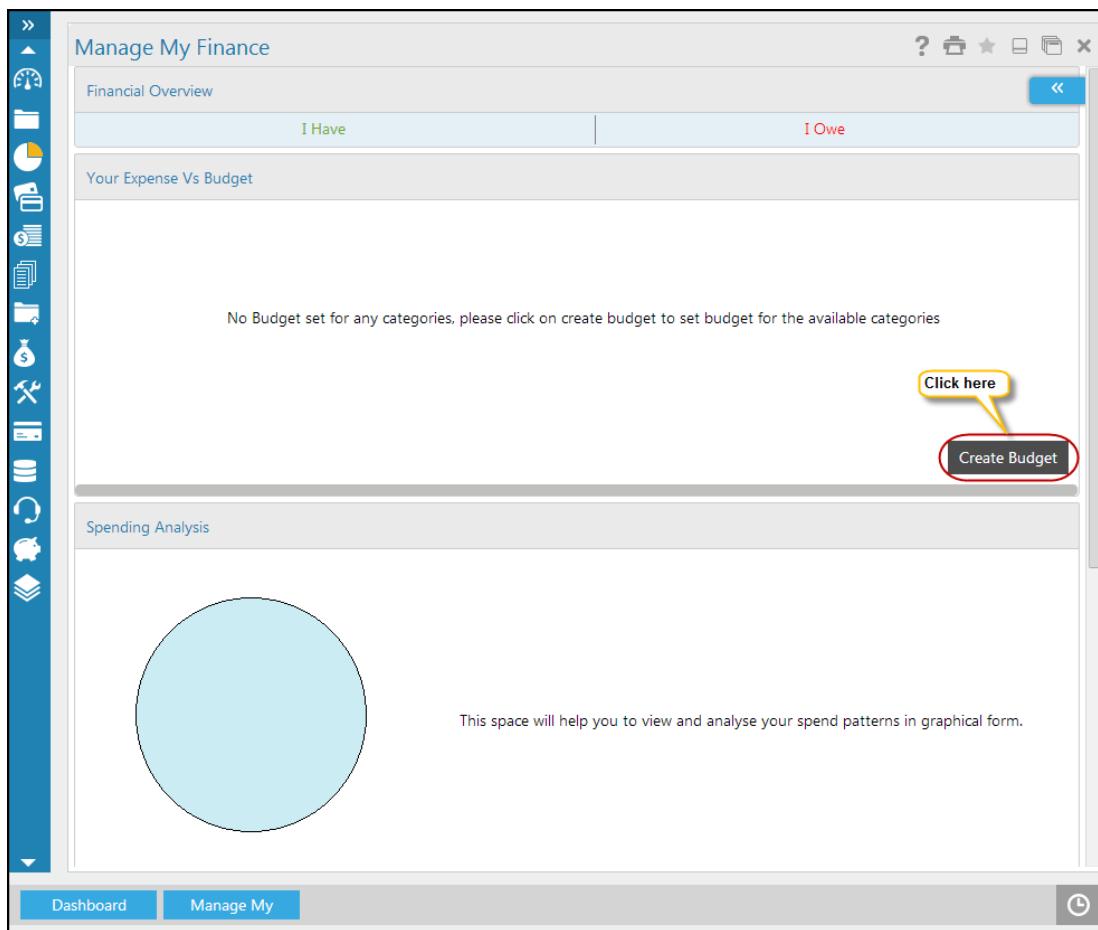
To Manage Finance:

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

Total monthly Income	
Please Enter Amount*:	GBP
Monthly category wise Expenditure	
Home(Rent/Taxes/Maintenance):	GBP
Food and Groceries:	GBP
Utility Bills(Electricity, Gas, Phone):	GBP
Travel(Fuel, train, parking):	GBP
Debts Repayment(Loan Installments):	GBP
Family Expenses(School Fees):	GBP
Savings(Pensions, Investments, Insurance):	GBP
Other monthly Expenditure:	GBP
<input type="button" value="Reset"/> <input type="button" value="Calculate My Total Saving"/>	
<input type="button" value="Compare Budget"/> <input type="button" value="Help Me Create Budget"/>	

* Indicates mandatory fields.

Field Description

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

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

5. Budgeting

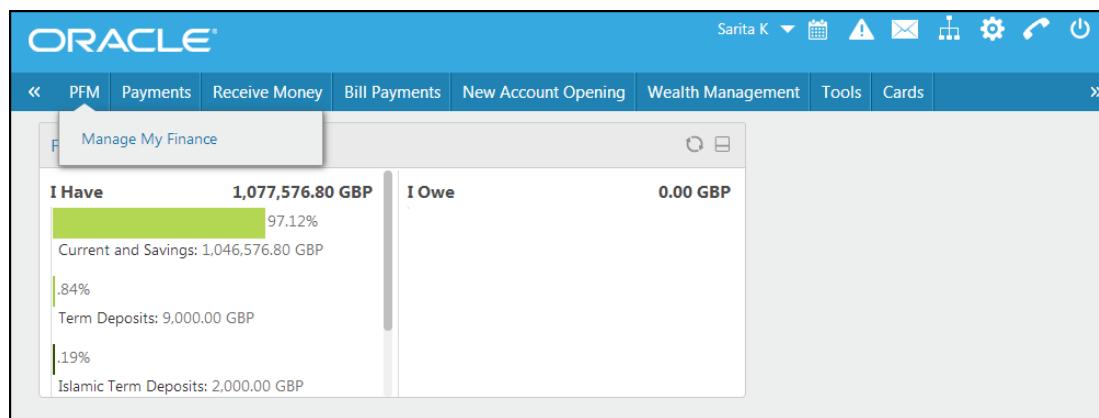
The *Budgeting* feature allows a customer to plan a budget against the expenses being done by the customer. It allows a customer to create, modify and delete budget, track the progress of the budget and compare budget with peers.

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

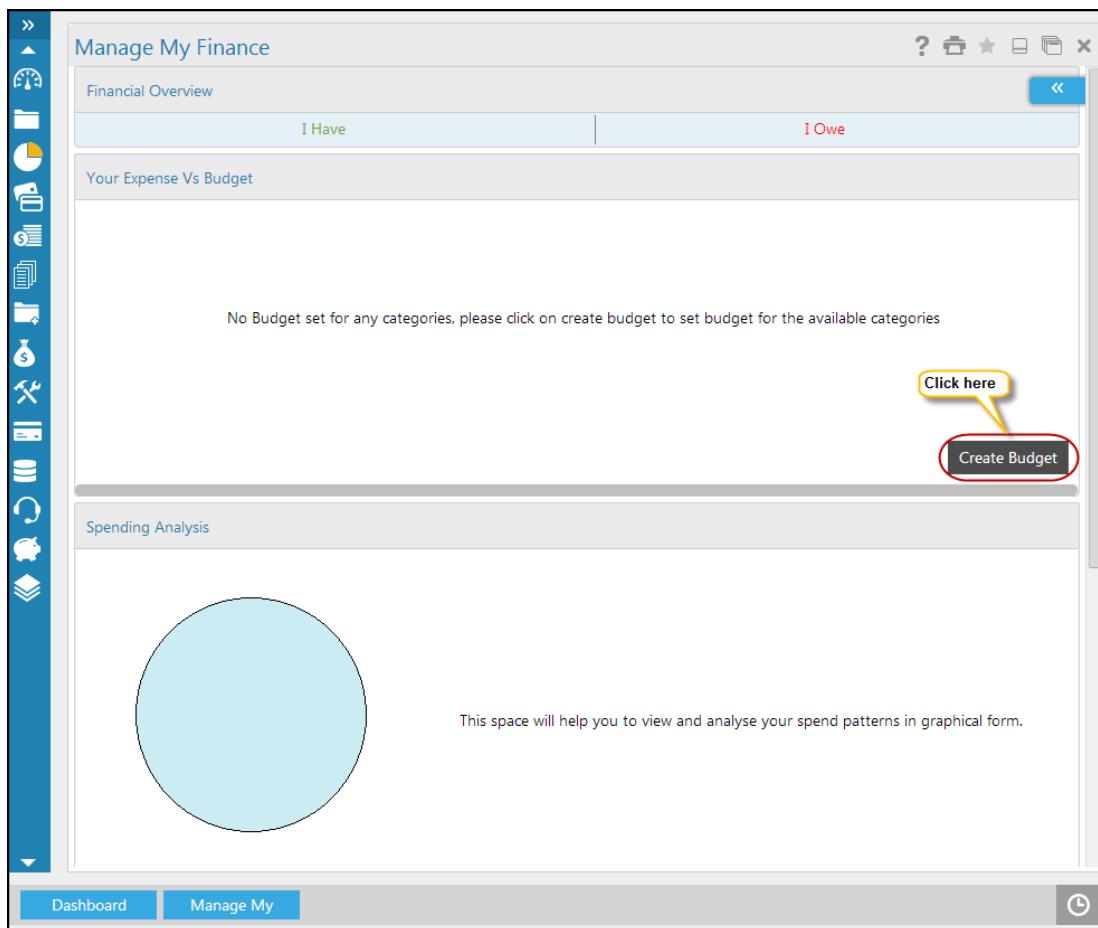
The screenshot shows the 'Manage My Finance' dashboard. On the left is a vertical toolbar with icons for various financial functions. The main area is divided into sections: 'Financial Overview' (with 'I Have' and 'I Owe' tabs), 'Your Expense Vs Budget' (with a message: 'No Budget set for any categories, please click on create budget to set budget for the available categories' and a 'Create Budget' button), and 'Spending Analysis' (with a large blue circle and a placeholder message: 'This space will help you to view and analyse your spend patterns in graphical form.'). At the bottom are navigation buttons for 'Dashboard' and 'Manage My'.

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

Set A Budget

Period of your Budget: **Quarterly**

Rollover this budget:

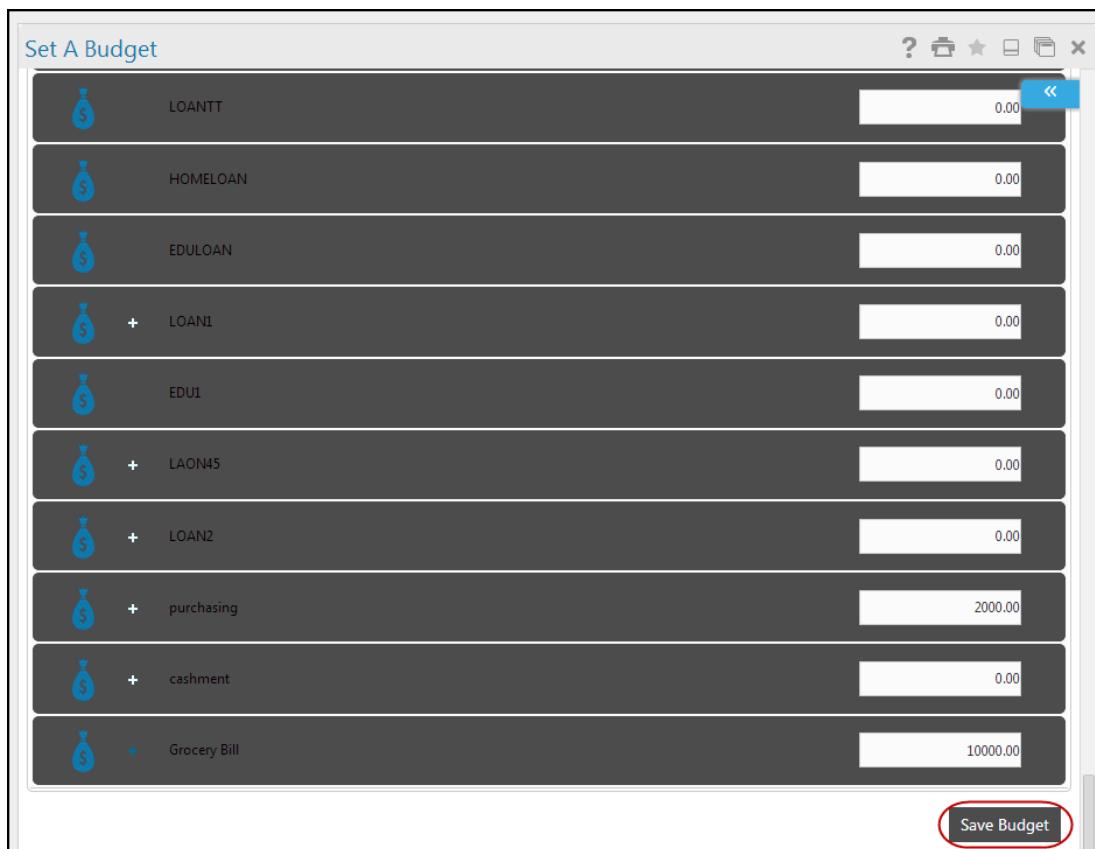
Enter the budget amount for category and subcategory to set budget for the respective category/Sub categories

Category	Enter Amount for the Budget
-\$ New Banker class	0.00
ITDSPCBK	0.00
+ Time Deposit	0.00
+ Utility Payment	8000.00
+ Term Deposit	50000.00
+ Loan payment	120000.00
+ FX	0.00
+ InformationTechnology	0.00
+ BILLING	10000.00

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

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

Set a Budget



The screenshot shows a window titled 'Set A Budget' with a list of budget items. Each item has a small icon of a money bag with a dollar sign, a category name, and a value field. The items are:

- LOANTT 0.00
- HOMEOAN 0.00
- EDULOAN 0.00
- + LOAN1 0.00
- EDU1 0.00
- + LAON45 0.00
- + LOAN2 0.00
- + purchasing 2000.00
- + cashment 0.00
- + Grocery Bill 10000.00

At the bottom right of the window is a 'Save Budget' button, which is circled in red.

Field Description

Field Name	Description
Period of your Budget	[Mandatory, Drop-down] Select the desired value from the following: <ul style="list-style-type: none"> • Weekly • Monthly • Quarterly • Annually
Rollover this Budget [Optional, Checkbox]	Select the checkbox if you wish to rollover the same budget for future purpose.
Category with Sub-categories	[Optional, input Box, 15] This field provides the input box for the respective categories.
Note: The certain categories may have sub-categories. In such case, click the <i>Expandable Icon</i> to enter the desired values for the desired sub-categories.	

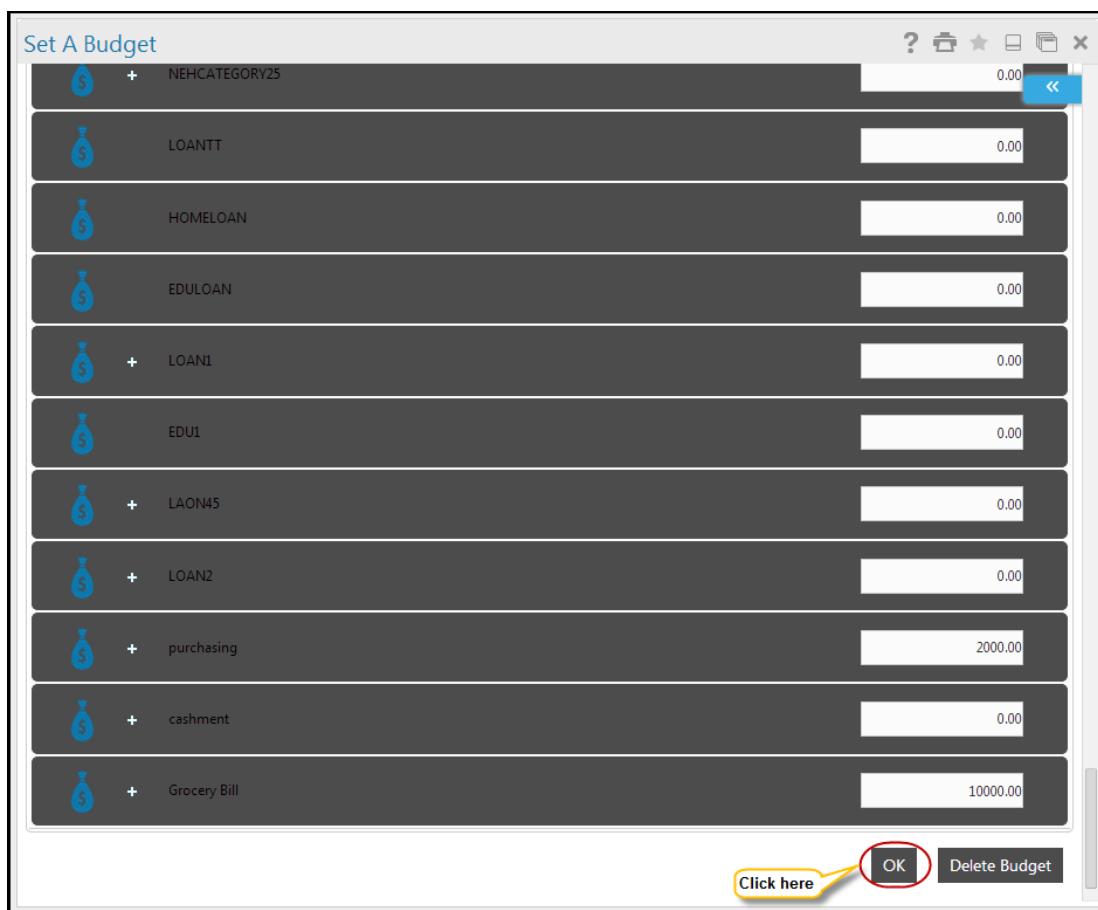
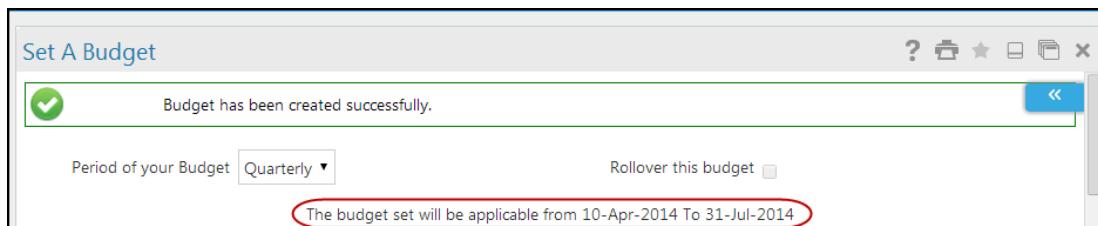
Field Name	Description
------------	-------------

Save Budget	[Action Button]
--------------------	-----------------

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**.

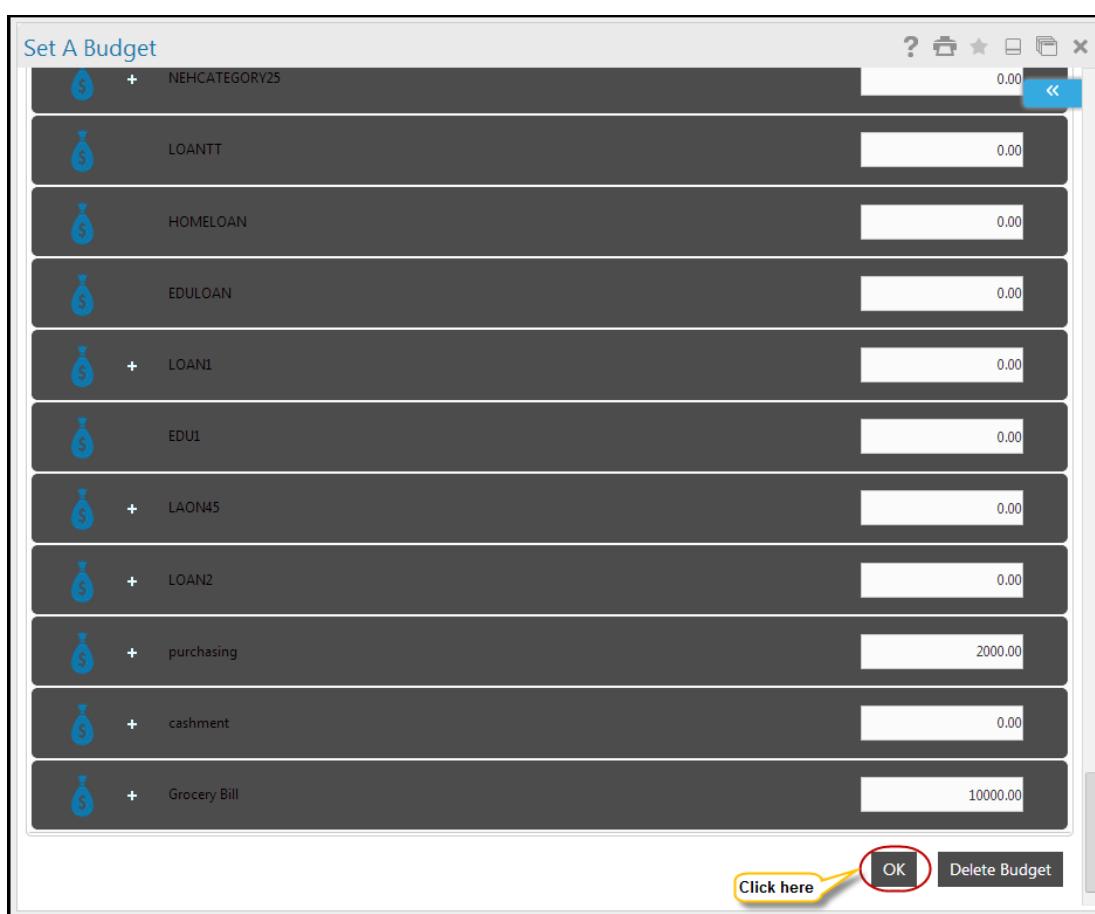
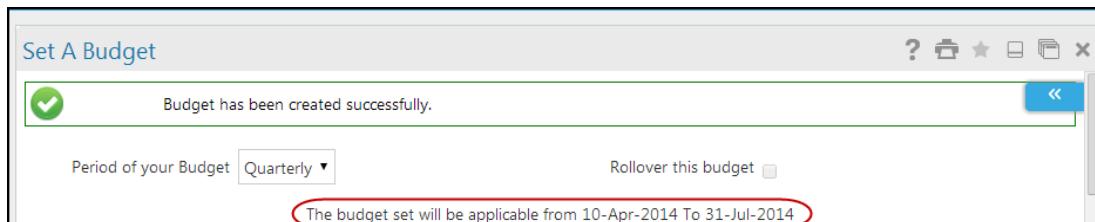
5.3 Modify Budget

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

To Modify a Budget:

- 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



- 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

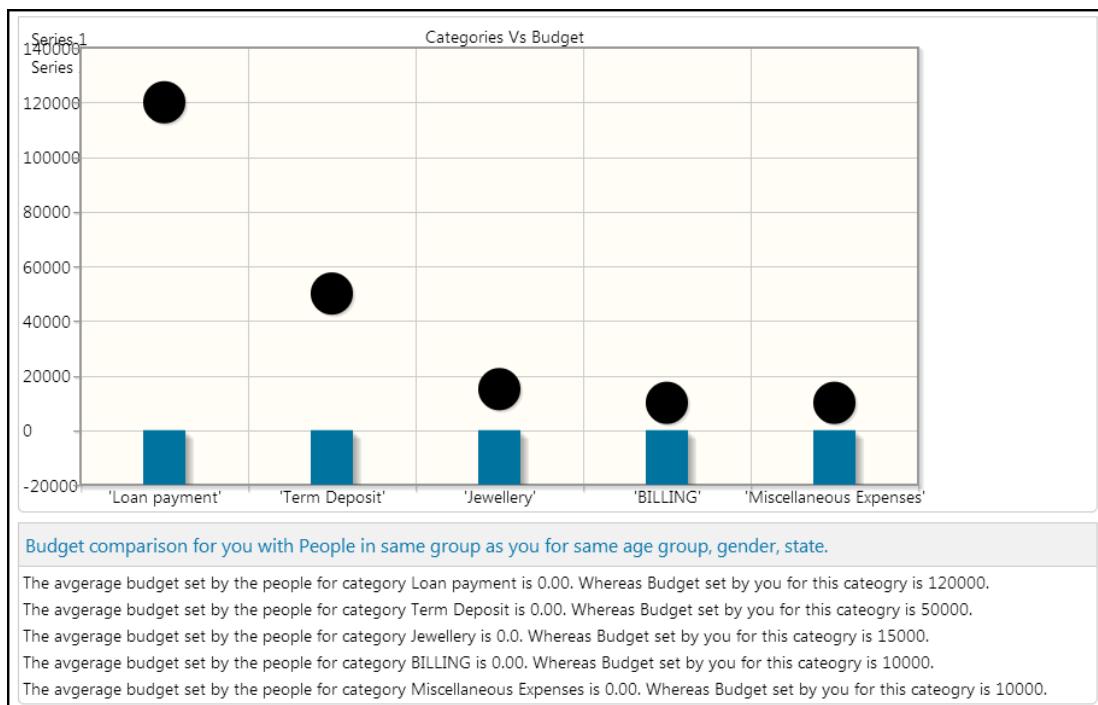
Field Description

Field Name	Description
Compare with Peers	
I want to Compare	[Drop-Down] Select the desired value from the following values: <ul style="list-style-type: none">• Goals• Budget• Spend
Select Category	[Drill-down] Select the desired <i>Categories</i> from the drill-down options.
Choose Income Group	[Drop-Down] Select the desired <i>Income Group</i> from the dropdown. [Check Box] Select the checkbox to include this category for comparison.
Choose Age Group	[Drop-Down] Select the desired <i>Age Group</i> from the dropdown. [Check Box] Select the checkbox to include this category for comparison.
Choose Gender	[Drop-Down] Select the appropriate <i>Gender</i> from the dropdown. [Check Box] Select the checkbox to include this category for comparison.

Field Name	Description
Choose State	<p>[Drop-Down] Select the appropriate State from the dropdown.</p>
Compare	<p>[Check Box] Select the checkbox to include this category for comparison.</p>

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

Categories Vs Budget

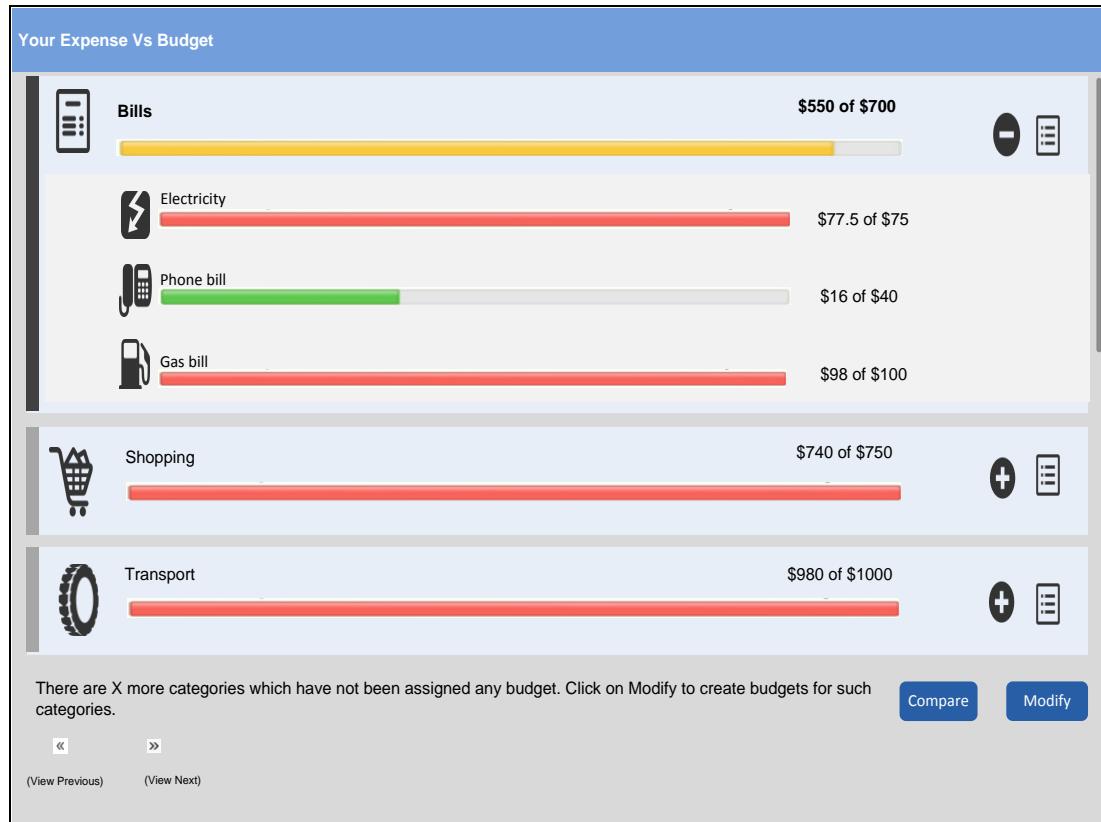


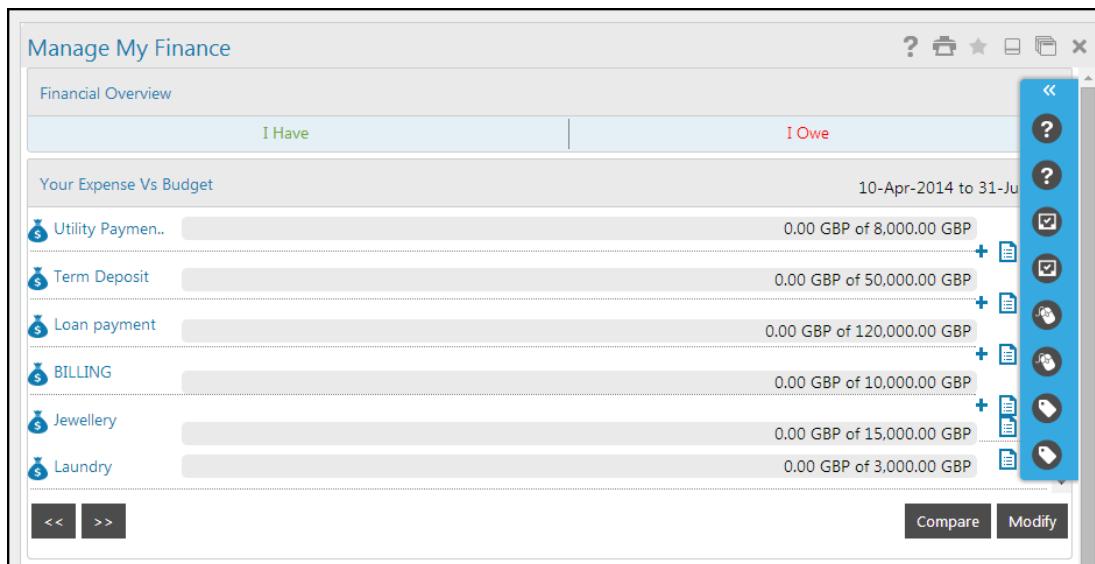
5.4 View Expenses Vs Budget

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.

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.

Expenses Vs Budget





Field Description

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

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

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

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.

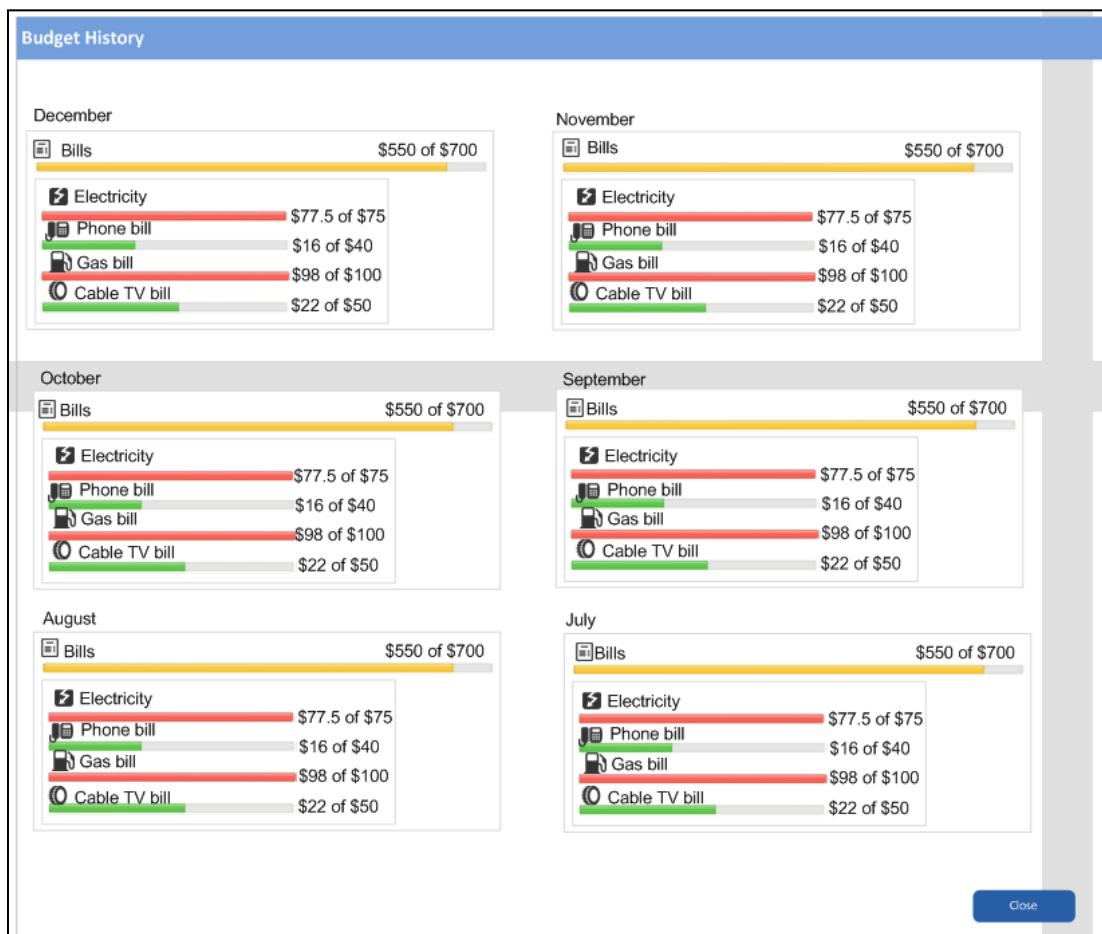
The *Budget History* screen displays your *Expenses Vs Budget* of the previous configured periods for the respective categories and sub categories (*Current Period + the Previous Configured Periods*).

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

- 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

The screenshot shows the 'Set A Budget' interface. On the left, there is a list of budget items with a blue vertical toolbar on the right. The toolbar icons are: back, help, search, and delete. A yellow callout points to the 'Delete' icon in the toolbar. A red circle highlights the 'Delete Budget' button at the bottom right. A tooltip 'Click here to delete this budget.' is shown over the last budget item.

Category	Description	Value
NEHCATEGORY25		0.00
LOANTT		0.00
HOMELOAN		0.00
EDULOAN		0.00
LOAN1		0.00
EDU1		0.00
LAON45		0.00
LOAN2		0.00
purchasing		2000.00
cashment		0.00
Grocery Bill		0.00

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

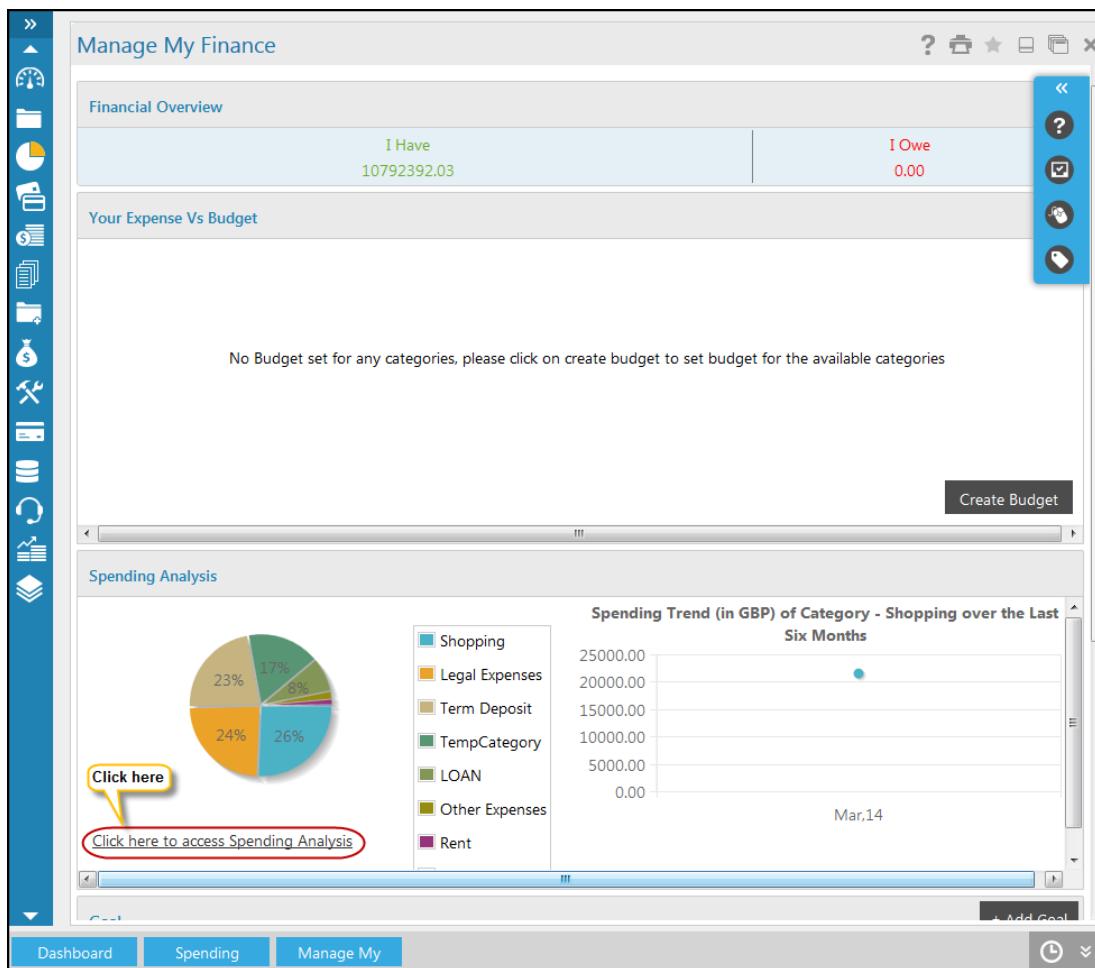
You can also **Print** and **Download** the **Spending Analysis** along with the graphs in the **PDF** format.

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

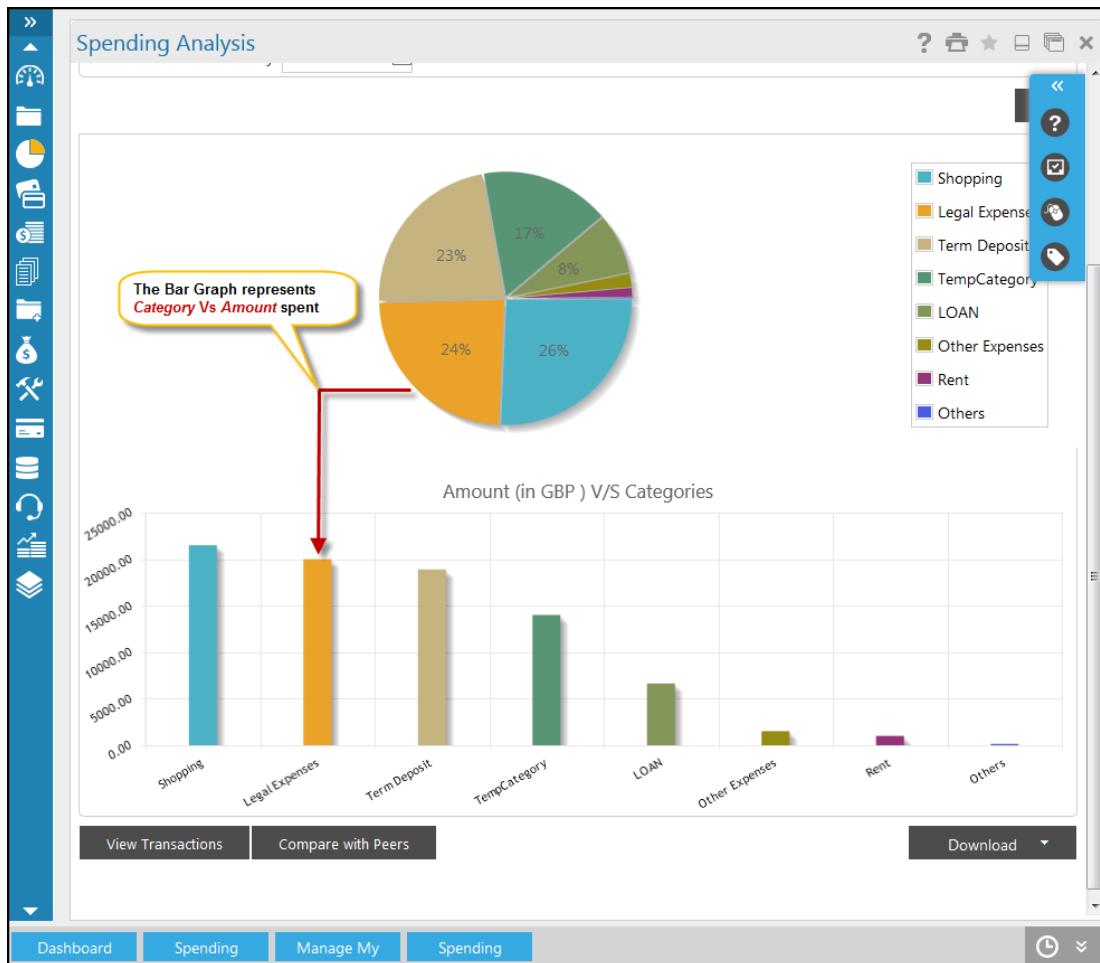
Field Description

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

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



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

- **Pie Chart**

- **Bar Graphs**

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

Transactions

Spending Analysis

Category: Shopping [View Trend of last six months](#)

Transactions

Word Wrap | Customize Columns | Download

	Date	Customer Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount
<input type="checkbox"/>	11-03-2014	10412001	1040412001018	104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00
<input type="checkbox"/>	11-03-2014	10412001	1040412001018	104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00
<input type="checkbox"/>	11-03-2014	10411591	1040411591018	104FTIN14069C3JM	INTERNAL FUND TRANSFER	GBP 5.00	GBP 5.00
<input type="checkbox"/>	11-03-2014	10411591	1040411591018	104FTOC14069B1YX	OUTWARD CUSTOMER TRANSFER	GBP 5.00	GBP 5.00
<input type="checkbox"/>	11-03-2014	10411591	1040411591018	104FTOC14069B1YX	OUTWARD CUSTOMER TRANSFER	GBP 12.00	GBP 12.00
<input type="checkbox"/>	11-03-2014	10411591	1040411591018	104FTIN14069C3JM	INTERNAL FUND TRANSFER	GBP 115.00	GBP 115.00
<input type="checkbox"/>	11-03-2014	10411591	1040411591018	104FTOC14069B1YU	OUTWARD CUSTOMER TRANSFER	GBP 5.00	GBP 5.00
<input type="checkbox"/>	11-03-2014	10411591	1040411591018	104FTOC14069B1YU	OUTWARD CUSTOMER TRANSFER	GBP 11.00	GBP 11.00
<input type="checkbox"/>	10-03-2014	10411735	1040411735016	104FTIN140699535	INTERNAL FUND TRANSFER	GBP 750.00	GBP 750.00
<input type="checkbox"/>	10-03-2014	10411735	1040411735016	104FTIN140699524	INTERNAL FUND TRANSFER	GBP 600.00	GBP 600.00

Records 1 to 10 of 10

Page 1 of 1

In order to update categories and sub categories and to modify assignments, please select a single customer from the filter options.

[View Transactions](#) [Compare with Peers](#) [Download](#)

Dashboard Spending Manage My Spending

Category: Shopping [View Trend of last six months](#)

Transactions

Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
1040412001018	104DEBK1407000EA		NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes
1040412001018	104DEBK1407000EH		NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes
1040411591018	104FTIN14069C3JM		INTERNAL FUND TRANSFER	GBP 5.00	GBP 5.00	Shopping : Gifts
1040411591018	104FTOC14069B1YX		OUTWARD CUSTOMER TRANSFER	GBP 5.00	GBP 5.00	Shopping : Gifts
1040411591018	104FTOC14069B1YX		OUTWARD CUSTOMER TRANSFER	GBP 12.00	GBP 12.00	Shopping : Gifts
1040411591018	104FTIN14069C3JM		INTERNAL FUND TRANSFER	GBP 115.00	GBP 115.00	Shopping : Gifts
1040411591018	104FTOC14069B1YU		OUTWARD CUSTOMER TRANSFER	GBP 5.00	GBP 5.00	Shopping : Gifts
1040411591018	104FTOC14069B1YU		OUTWARD CUSTOMER TRANSFER	GBP 11.00	GBP 11.00	Shopping : Gifts
1040411735016	104FTIN140699535		INTERNAL FUND TRANSFER	GBP 750.00	GBP 750.00	Shopping : Shoes
1040411735016	104FTIN140699524		INTERNAL FUND TRANSFER	GBP 600.00	GBP 600.00	Shopping : Shoes

1 to 10 of 10

Word Wrap | Customize Columns | Download | Print

View Transactions | Compare with Peers | Download

Dashboard | Spending | Manage My | Spending

Column Description

Field Name	Description
Note: The above transaction list is displayed for all the categories.	
Date	[Display] This column displays the <i>Date</i> on which the transaction is done.
Customer Id	[Display] This column displays the <i>Customer Id</i> .
Account	[Display] This column displays the <i>Account Number</i> through which the transaction is performed.
Transaction Ref. No.	[Display] This column displays the <i>Reference Number</i> of the transaction.

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

Spending Analysis

For Single Customers

Field Description

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

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

Currency	[Drop-down] Select the desired <i>Currency Type</i> from the dropdown.
-----------------	---

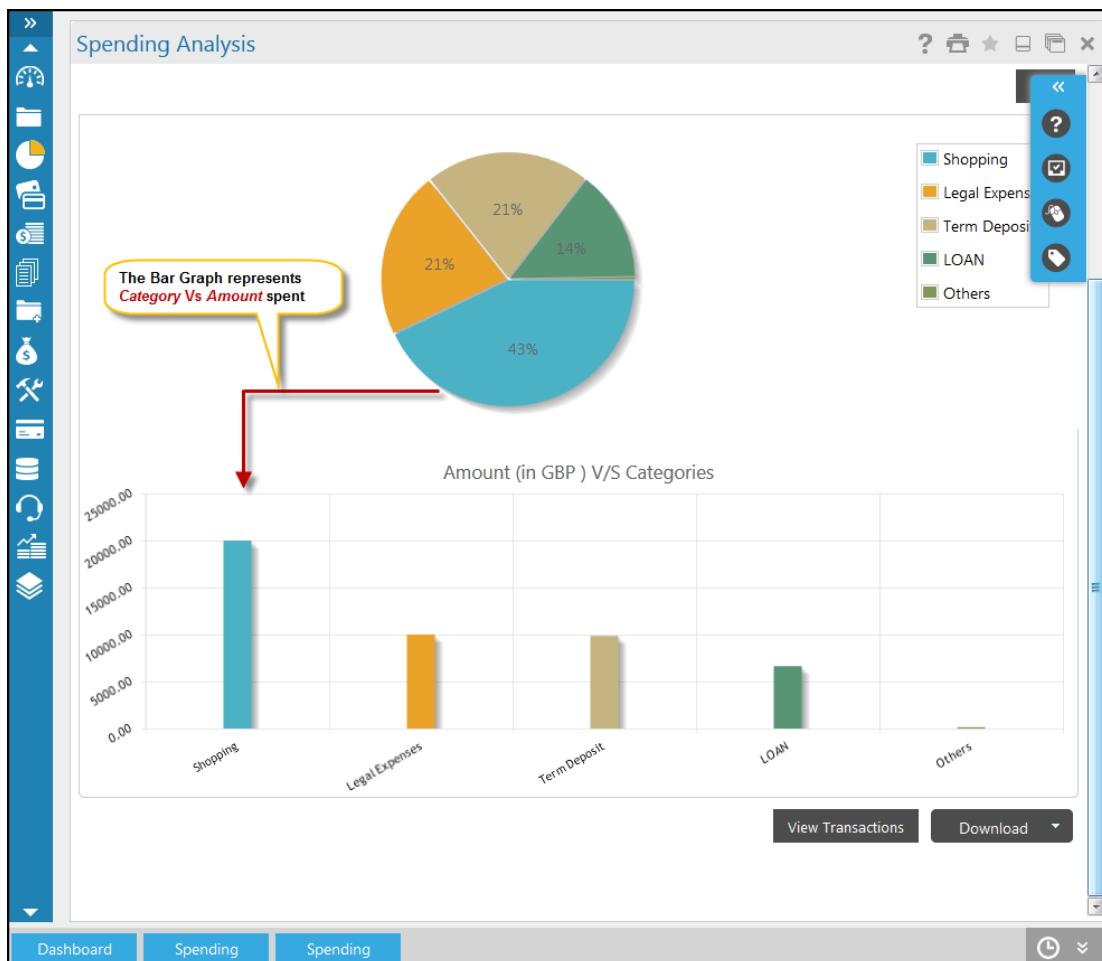
View	[Action Button] Click View to view the <i>Spending Analysis</i> .
-------------	---

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:

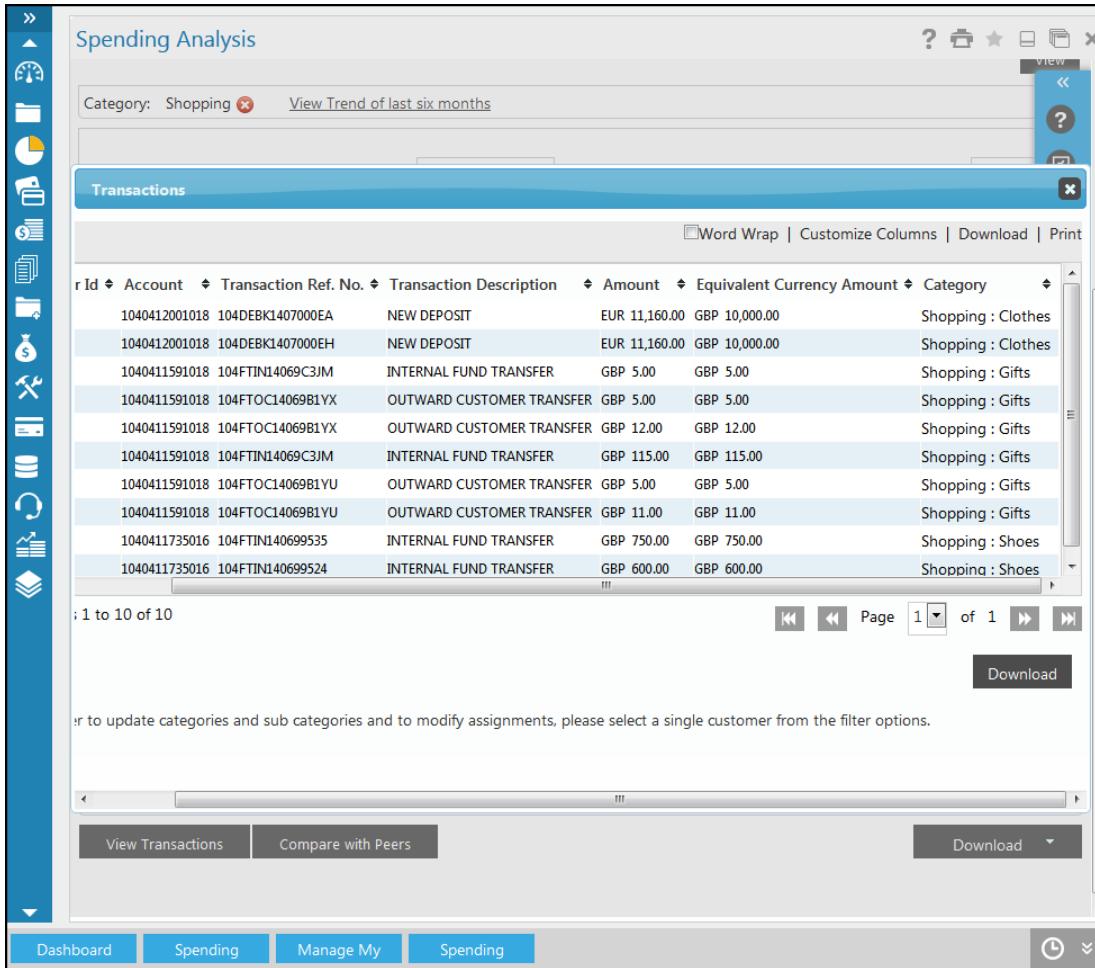
- **Pie Chart**

- **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



The screenshot shows the 'Spending Analysis' module interface. The left sidebar contains various icons for navigation. The main title is 'Spending Analysis' with a sub-section 'Category: Shopping'. Below this is a 'Transactions' section with a table of data. The table has columns: Transaction ID, Account, Transaction Ref. No., Transaction Description, Amount, Equivalent Currency Amount, and Category. The data shows multiple entries for 'NEW DEPOSIT' and 'INTERNAL FUND TRANSFER' across different accounts and dates. The 'Category' column shows sub-categories like 'Clothes' and 'Gifts'. At the bottom of the table, it says '1 to 10 of 10'. Below the table are buttons for 'Download' and 'View Transactions'. The bottom navigation bar includes 'Dashboard', 'Spending' (which is highlighted in blue), 'Manage My', and 'Spending'.

Transaction ID	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
1040412001018	104DEBK1407000EA		NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes
1040412001018	104DEBK1407000EH		NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes
1040411591018	104FTIN14069C3JM		INTERNAL FUND TRANSFER	GBP 5.00	GBP 5.00	Shopping : Gifts
1040411591018	104FTOC14069B1YX		OUTWARD CUSTOMER TRANSFER	GBP 5.00	GBP 5.00	Shopping : Gifts
1040411591018	104FTOC14069B1YX		OUTWARD CUSTOMER TRANSFER	GBP 12.00	GBP 12.00	Shopping : Gifts
1040411591018	104FTIN14069C3JM		INTERNAL FUND TRANSFER	GBP 115.00	GBP 115.00	Shopping : Gifts
1040411591018	104FTOC14069B1YU		OUTWARD CUSTOMER TRANSFER	GBP 5.00	GBP 5.00	Shopping : Gifts
1040411591018	104FTOC14069B1YU		OUTWARD CUSTOMER TRANSFER	GBP 11.00	GBP 11.00	Shopping : Gifts
1040411735016	104FTIN140699535		INTERNAL FUND TRANSFER	GBP 750.00	GBP 750.00	Shopping : Shoes
1040411735016	104FTIN140699524		INTERNAL FUND TRANSFER	GBP 600.00	GBP 600.00	Shopping : Shoes

Field Description

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

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

Date	[Display] This column displays the <i>Date</i> on which the transaction is done.
Customer Id	[Display] This column displays the <i>Customer Id</i> .
Account	[Display] This column displays the <i>Account Number</i> through which the transaction is performed.

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

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

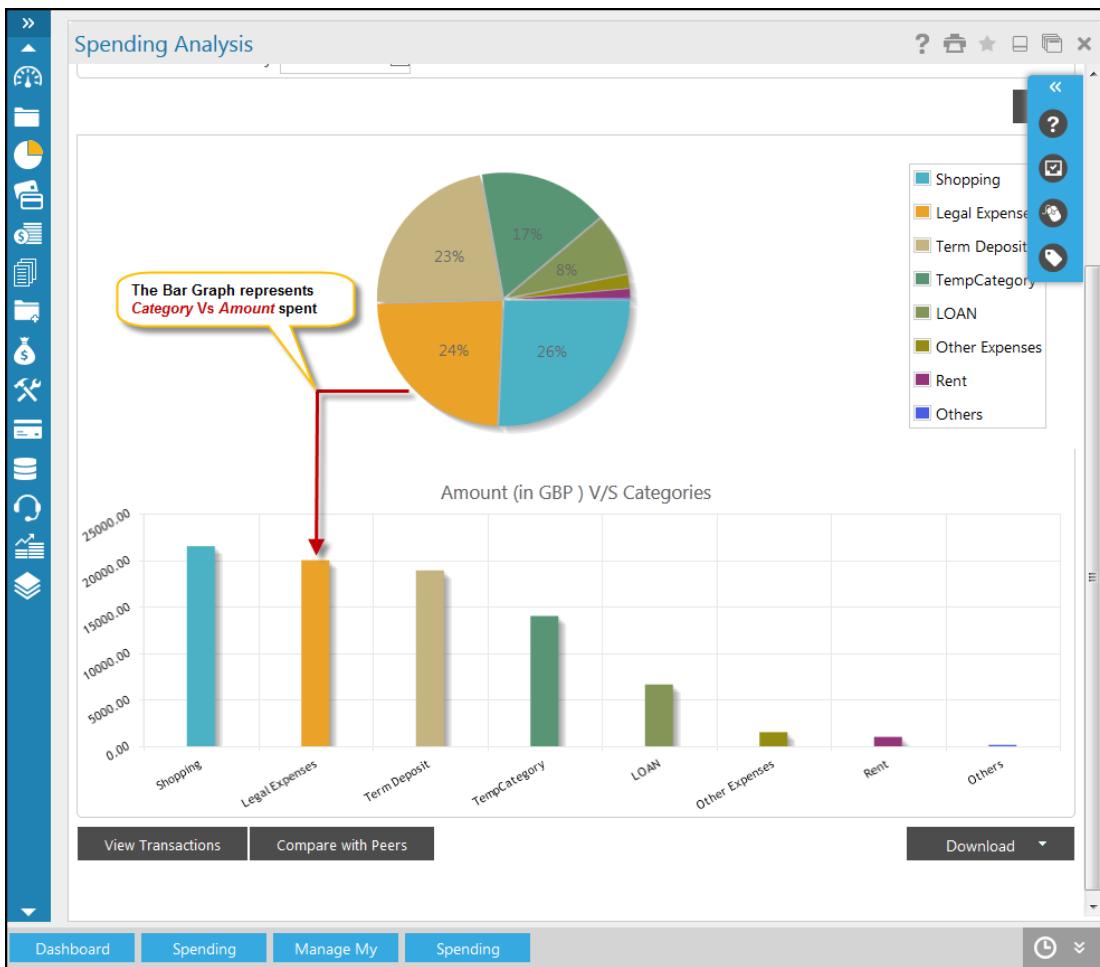
6.3 Sub-Categories in the Spending Analysis

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 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.

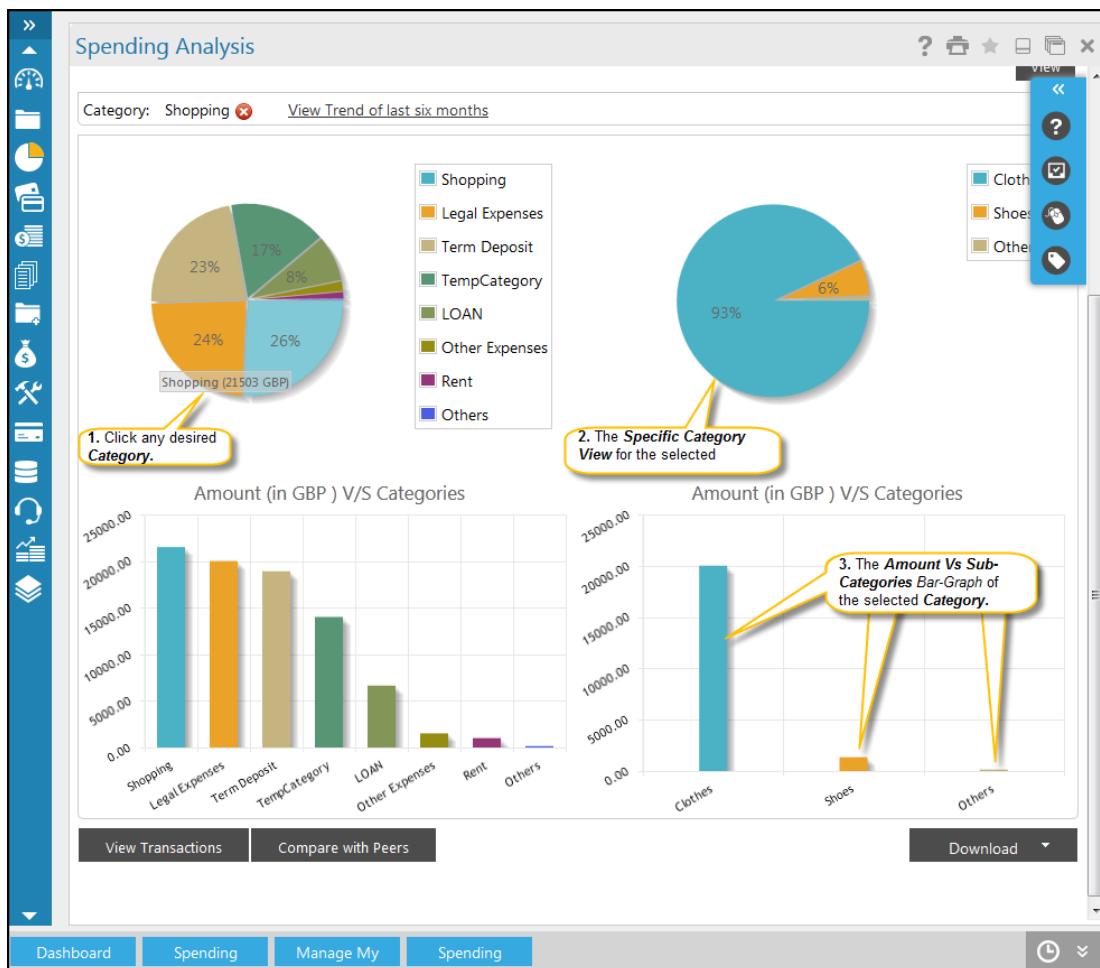
Spending Analysis – Categories View



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).

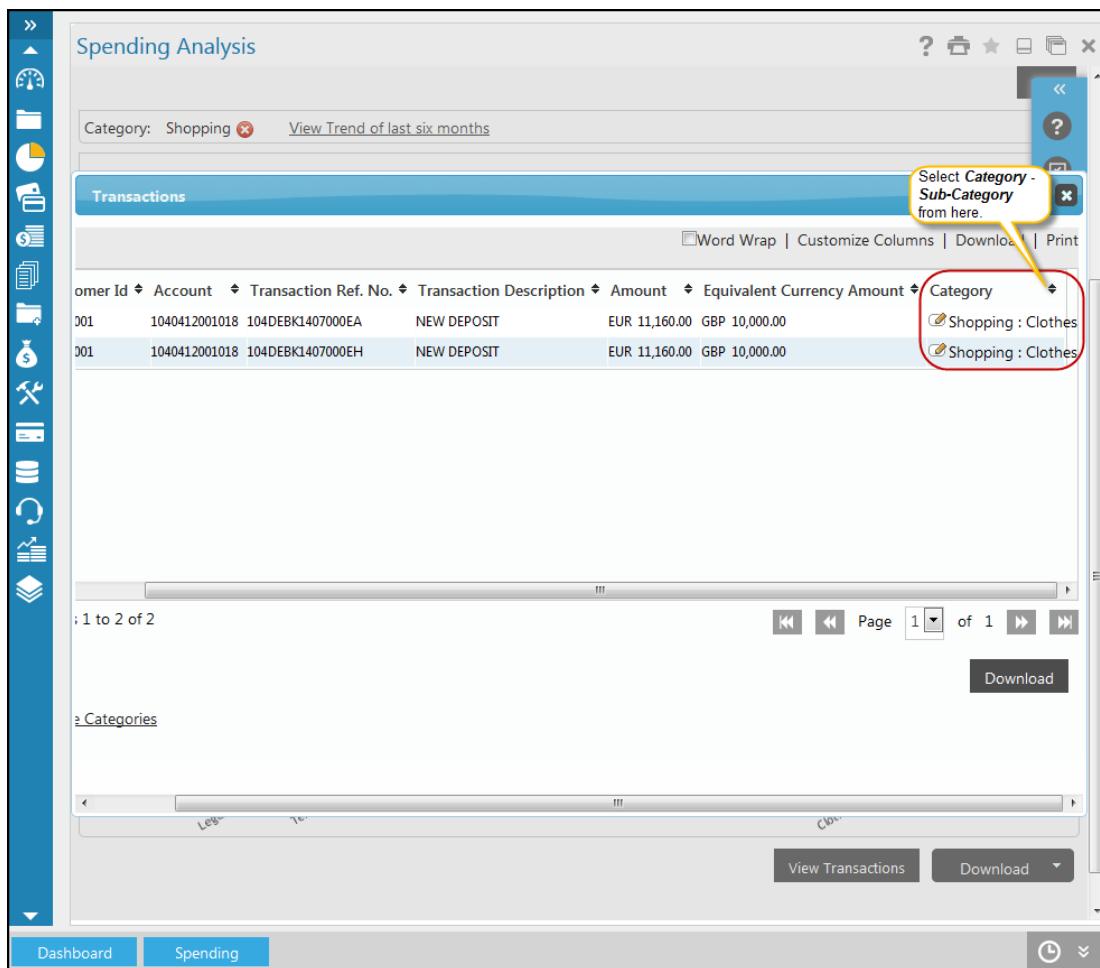
Specific Category View



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



Spending Analysis

Category: Shopping [View Trend of last six months](#)

Transactions

Customer Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
001	1040412001018	104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes
001	1040412001018	104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes

Word Wrap | Customize Columns | Download | Print

1 to 2 of 2

Page 1 of 1

Download

[Categories](#)

View Transactions Download

Dashboard Spending

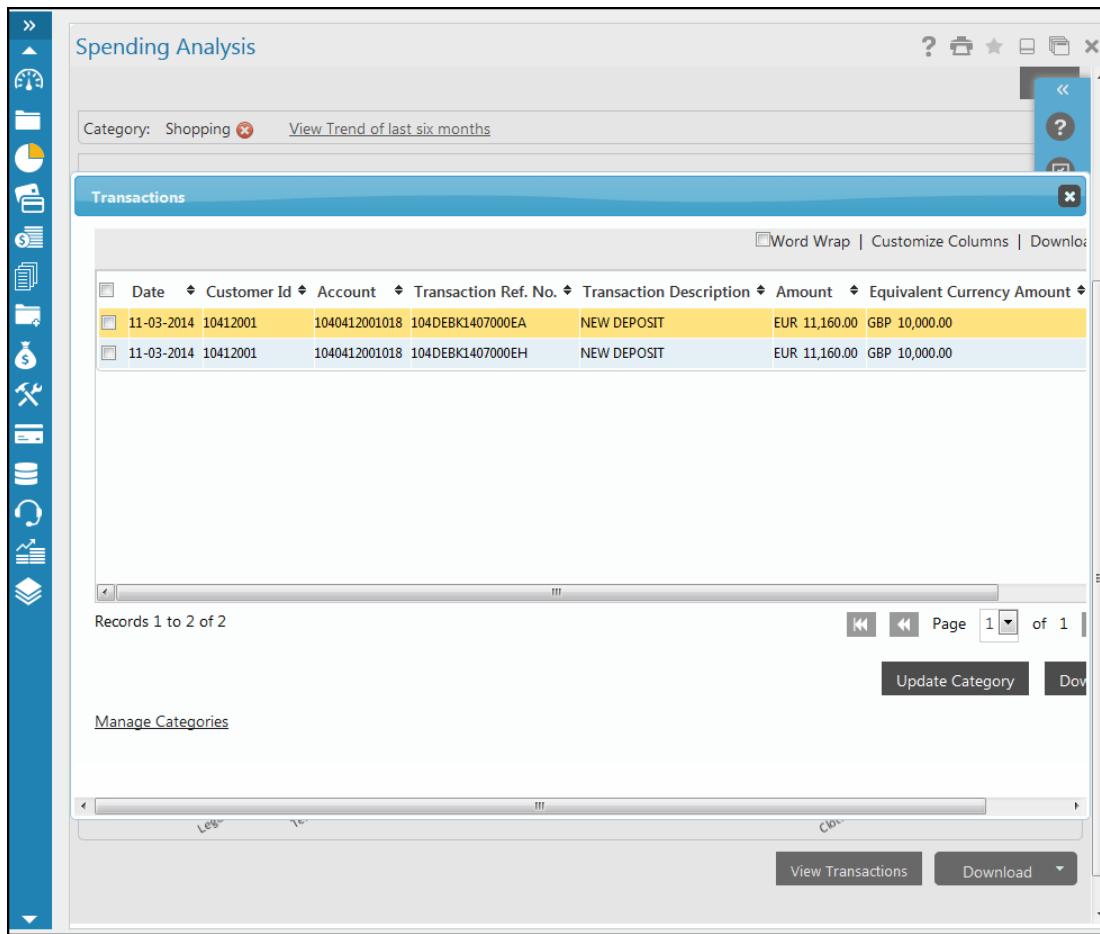
6.4 Re-Categorization

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

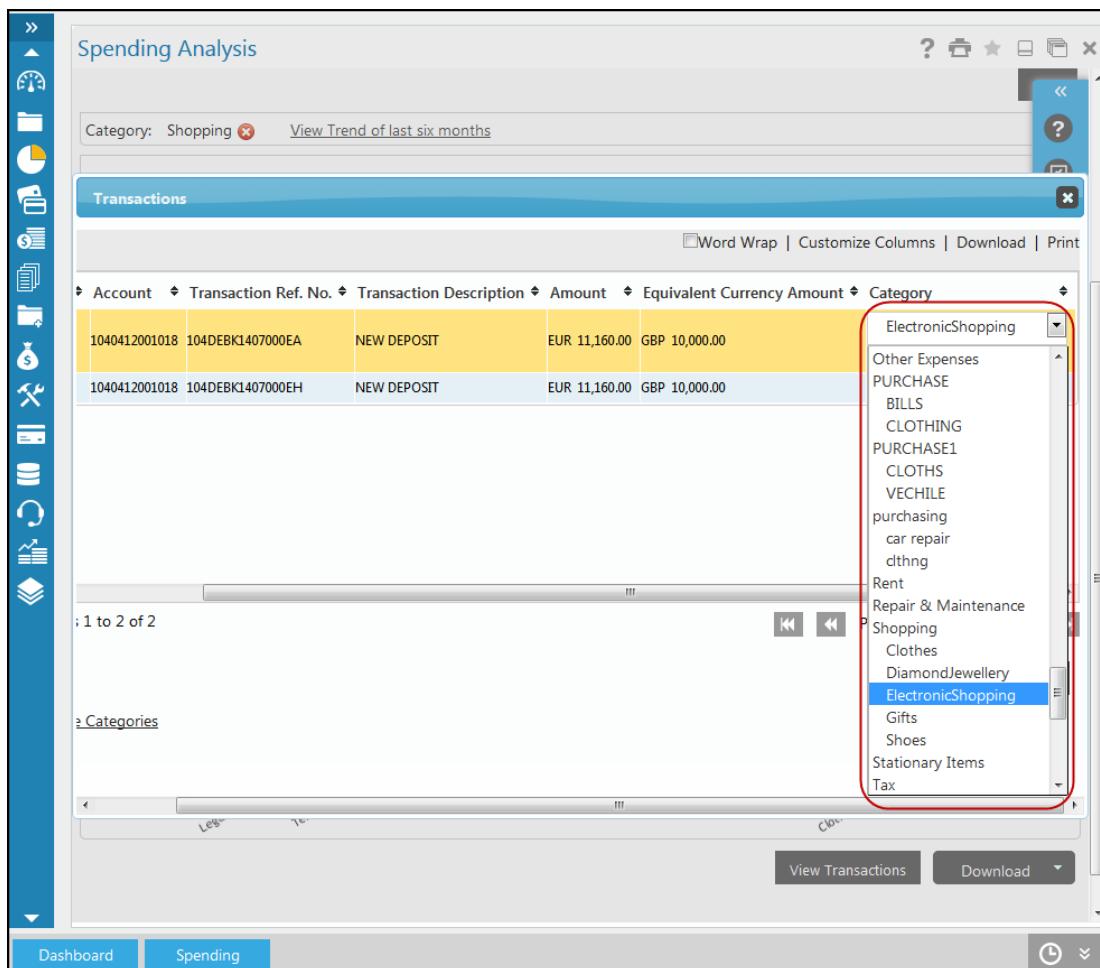


Date	Customer Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount
11-03-2014	10412001	1040412001018	104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00
11-03-2014	10412001	1040412001018	104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00

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

Spending Analysis

Category: Shopping [View Trend of last six months](#)

Transactions

Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
1040412001018	104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	ElectronicShopping 
1040412001018	104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	<input checked="" type="checkbox"/> Shopping : Clothes

Click here to confirm the selected Category or Sub-Category

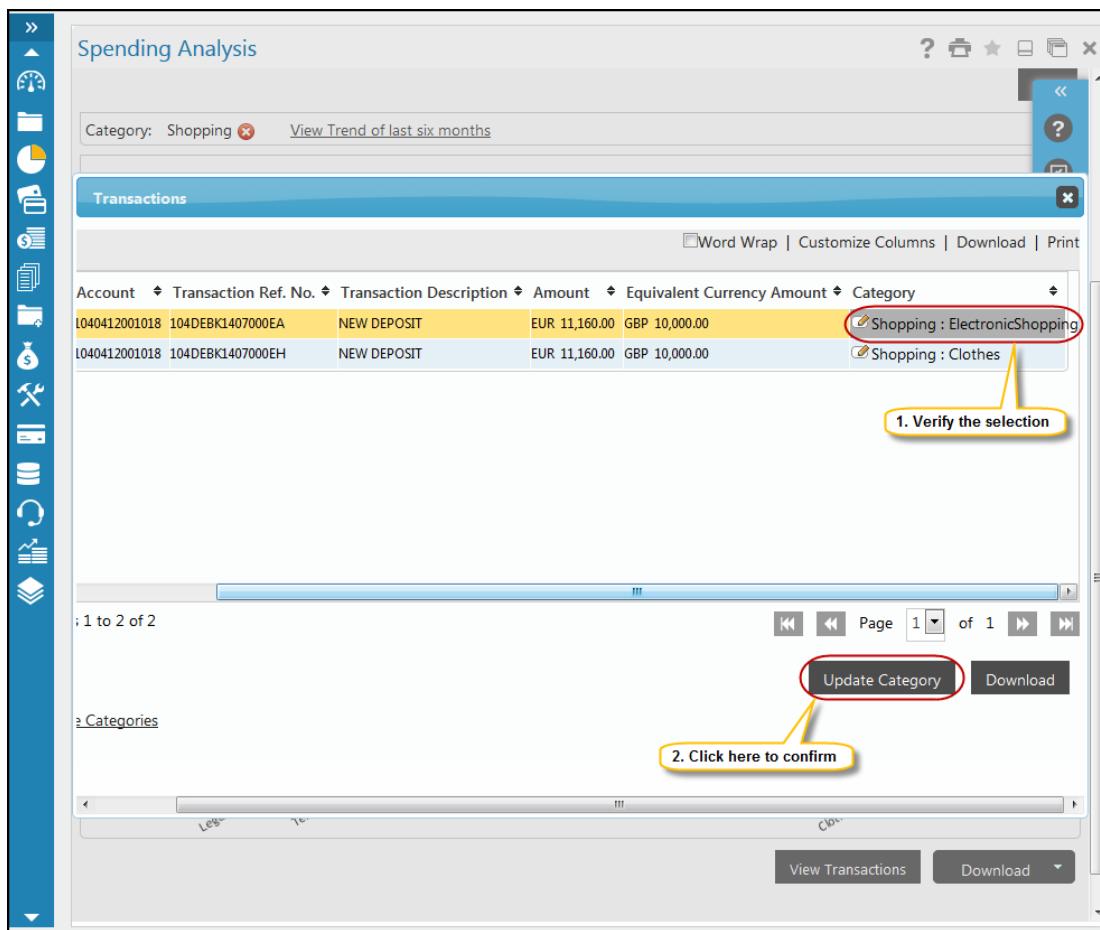
1 to 2 of 2

Download

[Categories](#)

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

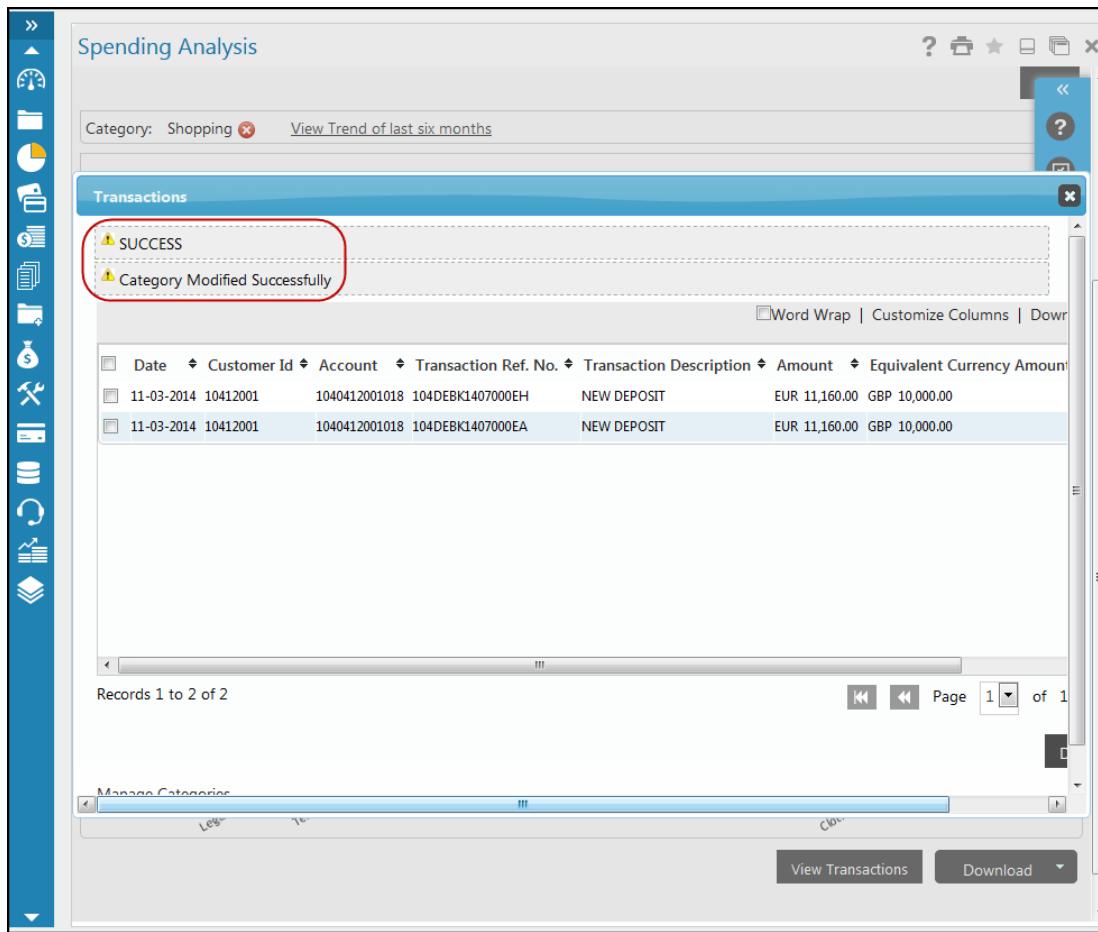
Updated Record



The screenshot shows the 'Transactions' section of the Spending Analysis module. A transaction for account L040412001018, transaction ref. 104DEBK1407000EA, is selected. The transaction description is 'NEW DEPOSIT' and the amount is EUR 11,160.00. The 'Category' field is currently set to 'Shopping : ElectronicShopping'. A second category, 'Shopping : Clothes', is visible in a dropdown menu. A red circle highlights the 'Category' field, and a yellow callout bubble with the text '1. Verify the selection' points to it. A red circle highlights the 'Update Category' button, and a yellow callout bubble with the text '2. Click here to confirm' points to it. The bottom of the screen shows a toolbar with 'View Transactions' and 'Download' buttons.

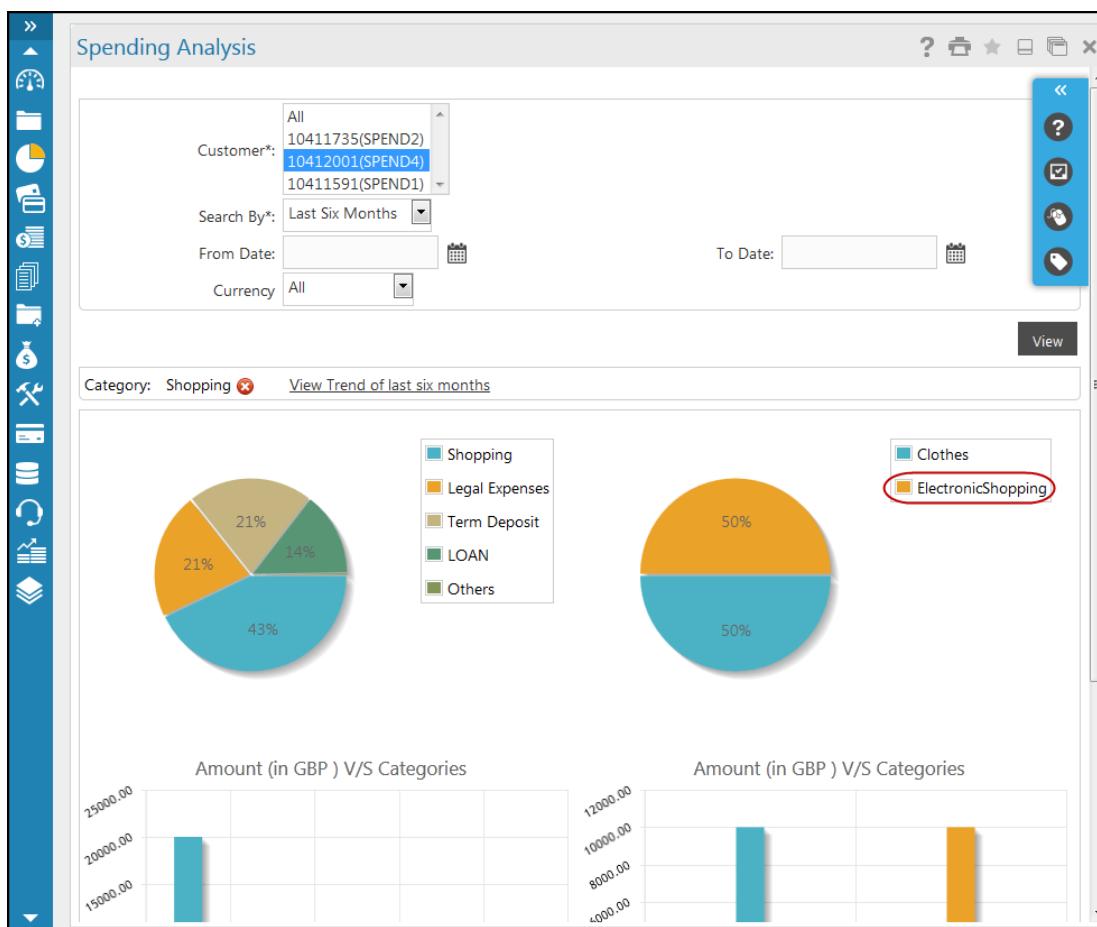
Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
L040412001018	104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : ElectronicShopping
L040412001018	104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : Clothes

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



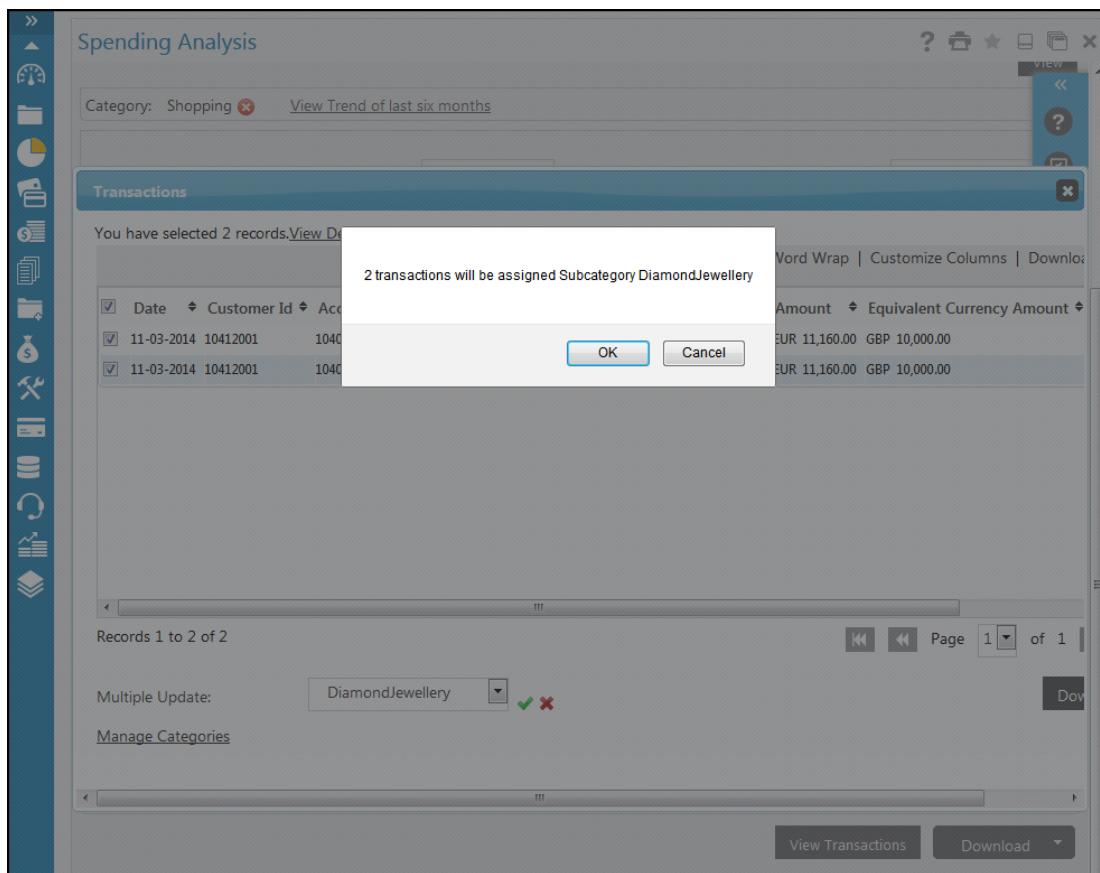
For Multiple Categorizations:

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

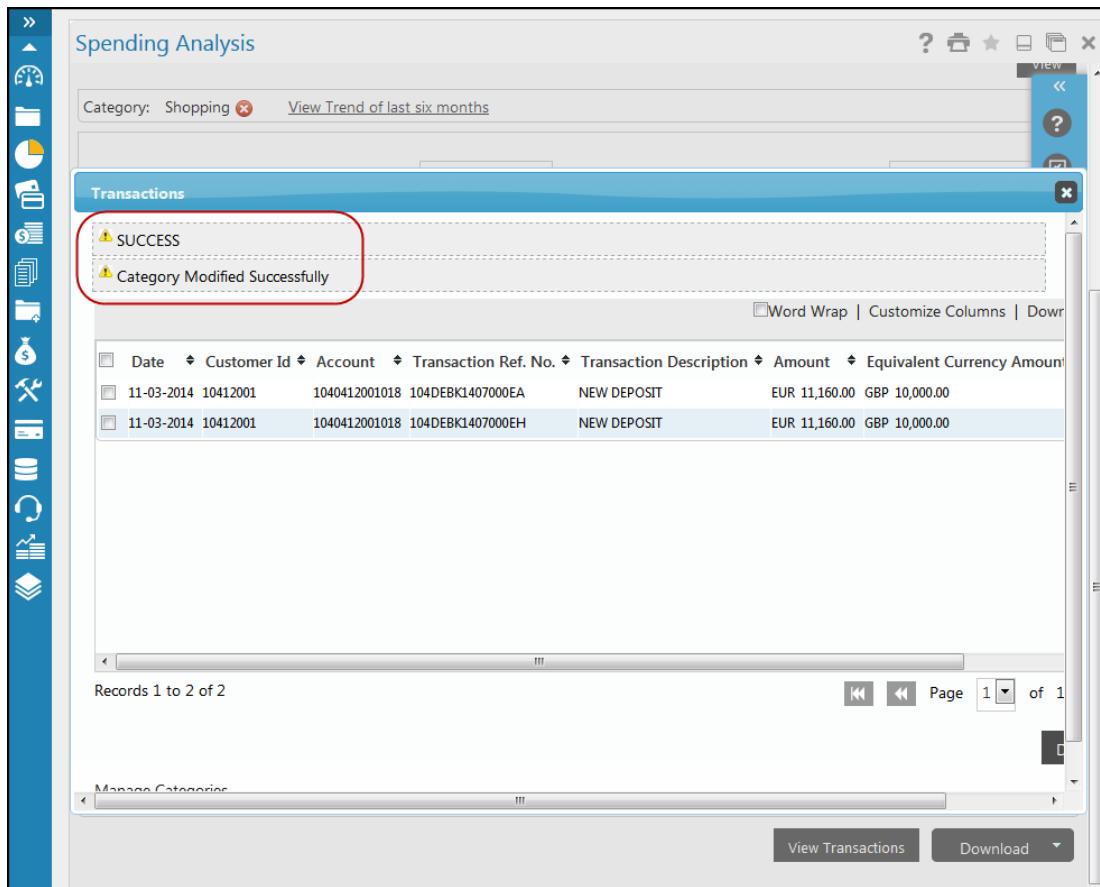
Note: Please refer to the above screenshot while following the procedure below.

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

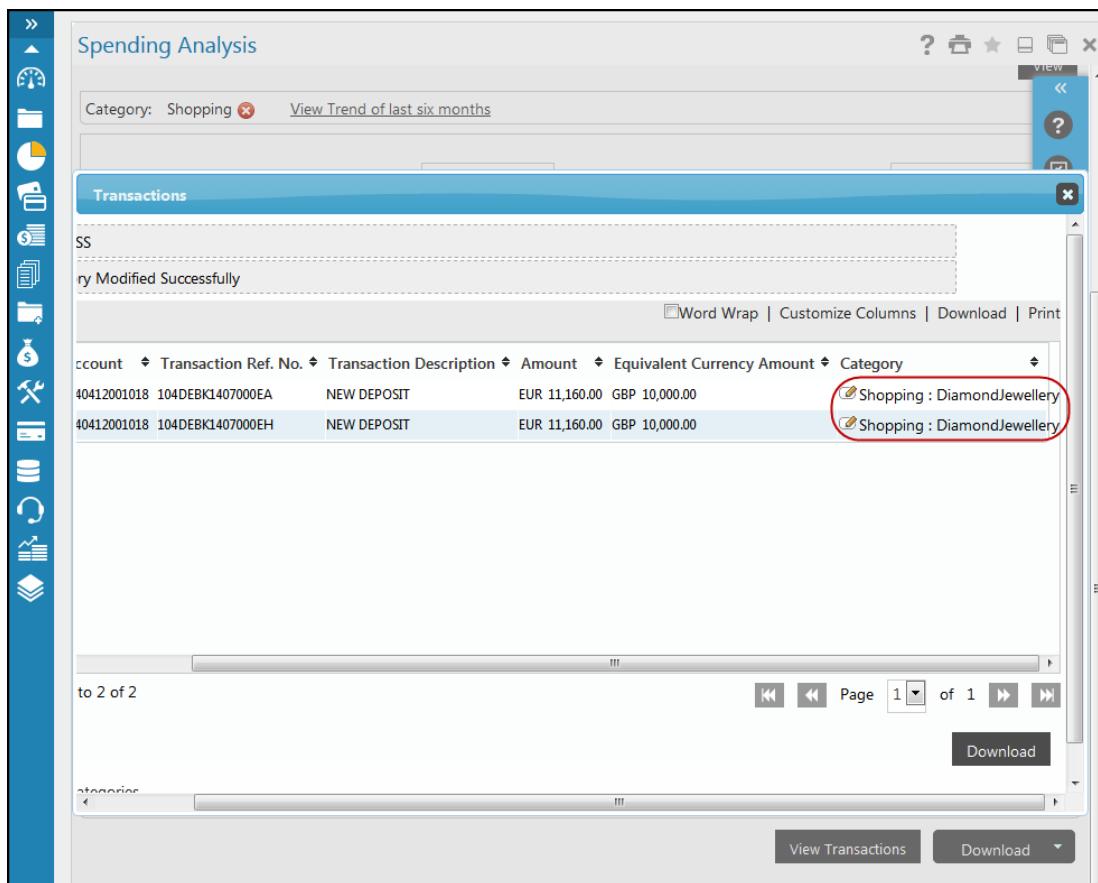


The screenshot shows the 'Spending Analysis' application interface. The main title bar says 'Spending Analysis'. Below it, a toolbar has a 'Category: Shopping' dropdown and a link 'View Trend of last six months'. The main content area is titled 'Transactions'. At the top of this section, there are two success messages in a box: 'SUCCESS' and 'Category Modified Successfully', both highlighted with a red oval. Below this, a table lists two transactions. The table has columns: Date, Customer Id, Account, Transaction Ref. No., Transaction Description, Amount, and Equivalent Currency Amount. The data is as follows:

Date	Customer Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount
11-03-2014	10412001	1040412001018	104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00
11-03-2014	10412001	1040412001018	104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00

At the bottom of the transaction list, it says 'Records 1 to 2 of 2'. Below the transaction list is a 'Manage Categories' section with a table and buttons for 'View Transactions' and 'Download'.

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

Updated Category OR Sub-Category

The screenshot shows the 'Spending Analysis' module of the Oracle FLEXCUBE Direct Banking Personal Finance Management system. The main title 'Spending Analysis' is at the top, with a sub-header 'Category: Shopping' and a link 'View Trend of last six months'. The left sidebar contains various icons for navigation. The main content area is titled 'Transactions' and displays a table of transaction history. The table has columns: Transaction Ref. No., Transaction Description, Amount, Equivalent Currency Amount, and Category. Two transactions are listed, both under the 'Category' 'Shopping : DiamondJewellery'. The last two columns of the table are highlighted with a red oval. At the bottom of the table, there are navigation buttons for 'Page 1 of 1' and a 'Download' button. Below the table, there is a section for 'View Transactions' and a 'Download' button.

Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
40412001018 104DEBK1407000EA	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : DiamondJewellery
40412001018 104DEBK1407000EH	NEW DEPOSIT	EUR 11,160.00	GBP 10,000.00	Shopping : DiamondJewellery

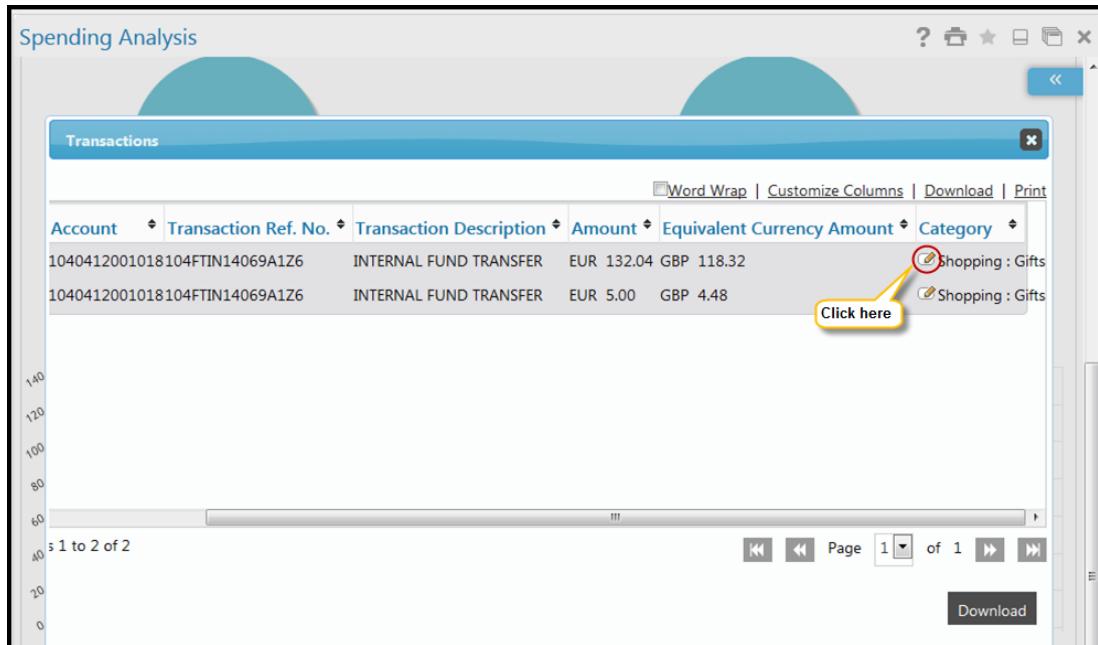
6.5 Adding a New Category OR Sub-Category

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



Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
1040412001018104FTIN14069A1Z6		INTERNAL FUND TRANSFER	EUR 132.04	GBP 118.32	Click here
1040412001018104FTIN14069A1Z6		INTERNAL FUND TRANSFER	EUR 5.00	GBP 4.48	Shopping : Gifts

The *Manage Categories* window is displayed.

Manage Categories

Transactions

Manage Category

Manage Categories

Customer: 10412001

Add New Category
 Add a Sub Category
 Delete a Category or Sub Category

TestSpendCategory

Cancel Update

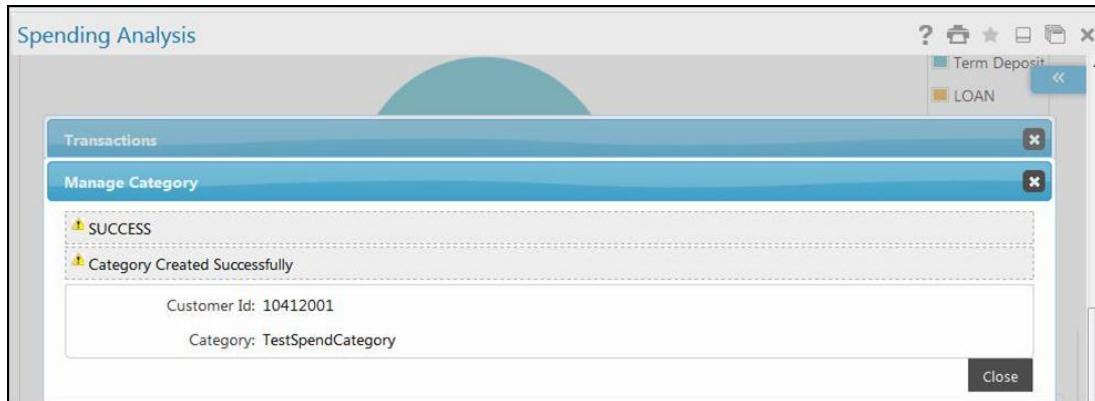
Field Description

Field Name	Description
Manage Categories	
Customer	[Display] This field displays the <i>Customer ID</i> .
Options	[Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> • Add New Category • Add a Sub Category • Delete a Category or Sub Category
Add a Category	[Conditional, Input Box, 25] This field is available only when the user selects the following option: <ul style="list-style-type: none"> • Add New Category Enter the desired <i>Category Name</i> in the input box.
Category	[Conditional, Dropdown] This field is available only when the user selects the following option: <ul style="list-style-type: none"> • Add a Sub Category

Field Name	Description
Add a Sub Category [Conditional, Input Box, 25]	<p>This field is available only when the user selects the following option:</p> <ul style="list-style-type: none"> • Add a Sub Category <p>Enter the desired Sub Category <i>Name</i> in the input box.</p>
Delete a Category or [Conditional, Dropdown]	
Sub Category	<p>This field is available only when the user selects the following option:</p> <ul style="list-style-type: none"> • Delete a Category or Sub Category <p>Select the desired <i>Parent Category</i> from the dropdown.</p> <p>Select the desired <i>Sub Category</i> from the dropdown.</p>
Cancel	[Action Button] Click Cancel to cancel the process.
Update	[Action Button] 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:

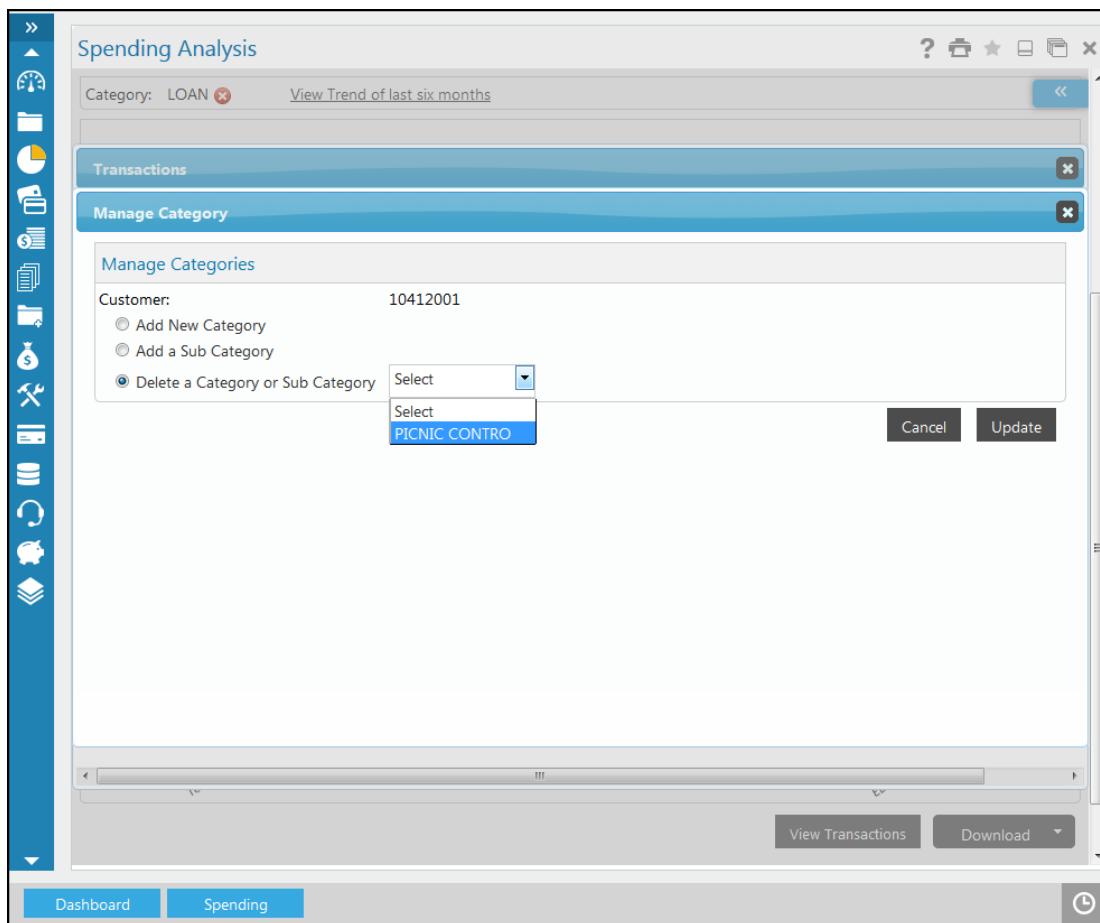
1. Click the **View Transactions** button, available on the *Spending Analysis* page.

Transactions

Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category
1040412001018104FTIN14069A1Z6		INTERNAL FUND TRANSFER	EUR 132.04	GBP 118.32	Shopping : Gifts
1040412001018104FTIN14069A1Z6		INTERNAL FUND TRANSFER	EUR 5.00	GBP 4.48	Shopping : Gifts

The *Manage Categories* window is displayed.

Manage Categories

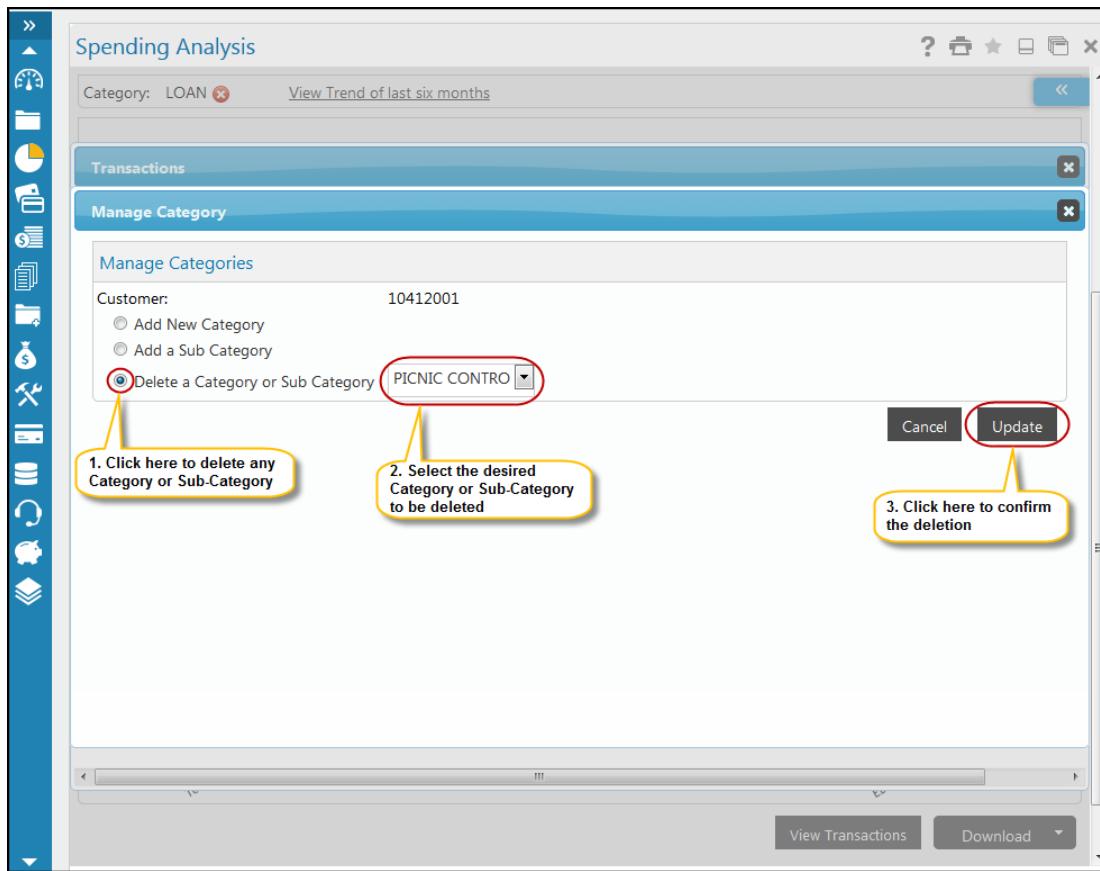


Field Description

Field Name	Description
Manage Categories	
Customer	[Display] This field displays the <i>Customer ID</i> .
Options	[Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> • Add New Category • Add a Sub Category • Delete a Category or Sub Category

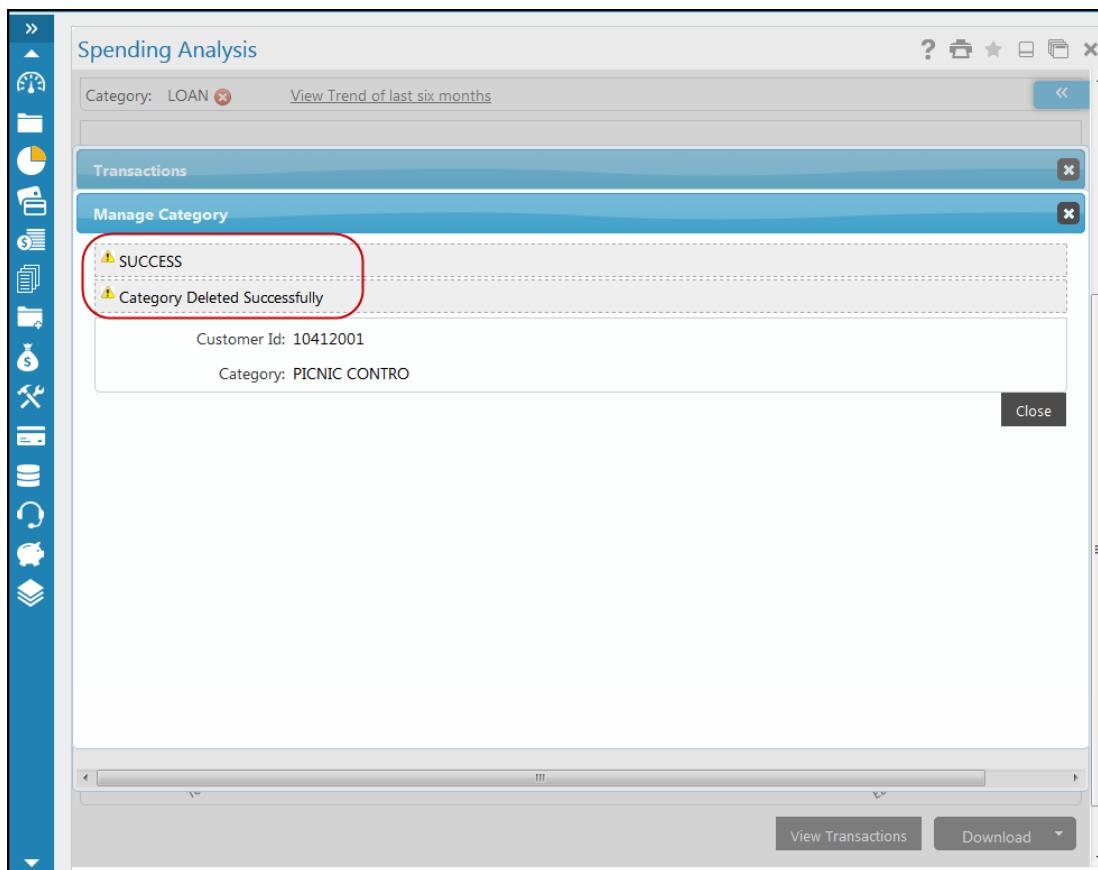
Field Name	Description
Add a Category	[Conditional, Input Box, 25] This field is available only when the user selects the following option: <ul style="list-style-type: none">• Add New Category Enter the desired <i>Category Name</i> in the input box.
Category	[Conditional, Dropdown] This field is available only when the user selects the following option: <ul style="list-style-type: none">• Add a Sub Category
Add a Sub Category	[Conditional, Input Box, 25] This field is available only when the user selects the following option: <ul style="list-style-type: none">• Add a Sub Category Enter the desired <i>Sub Category Name</i> in the input box.
Delete a Category or Sub Category	[Conditional, Dropdown] This field is available only when the user selects the following option: <ul style="list-style-type: none">• Delete a Category or Sub Category Select the desired <i>Parent Category</i> from the dropdown. Select the desired <i>Sub Category</i> from the dropdown.
Cancel	[Action Button] Click Cancel to cancel the process.
Update	[Action Button] 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

- 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.

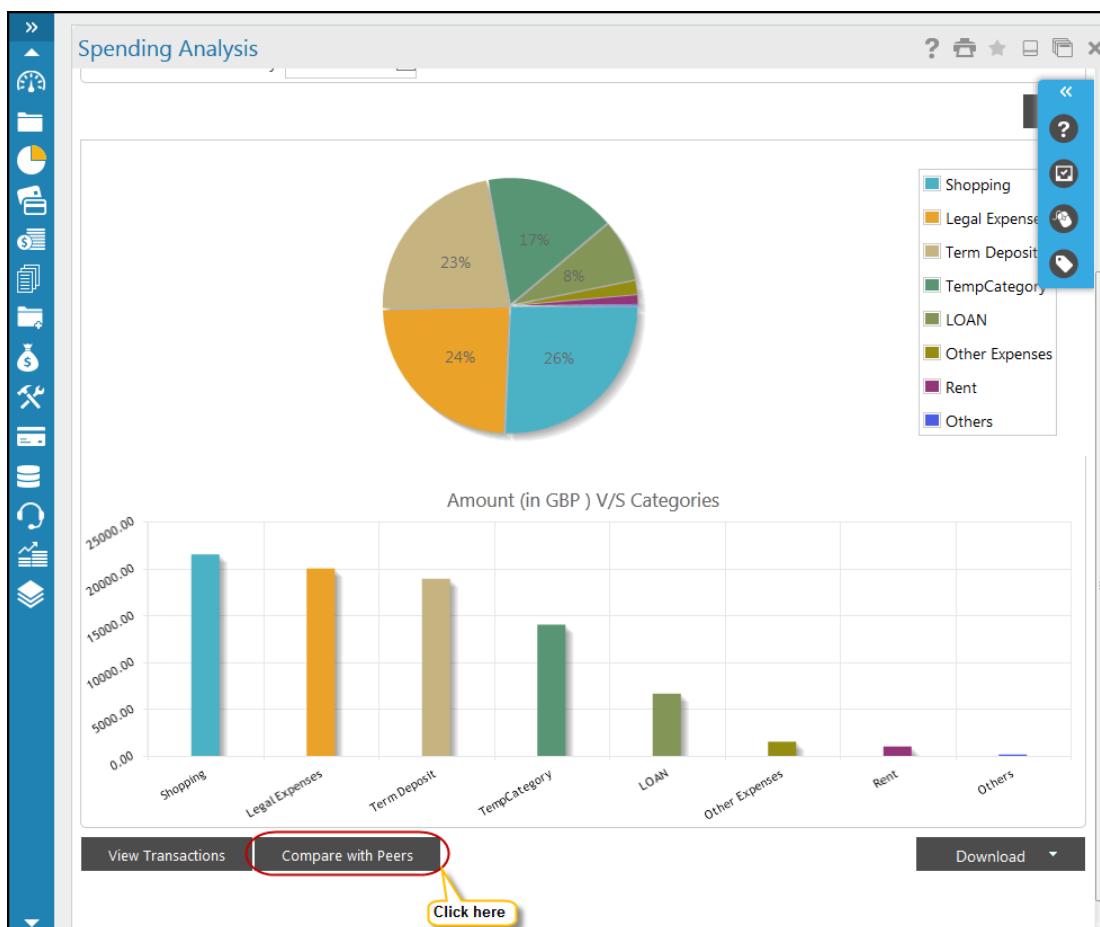
6.7 Compare with Peers

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:

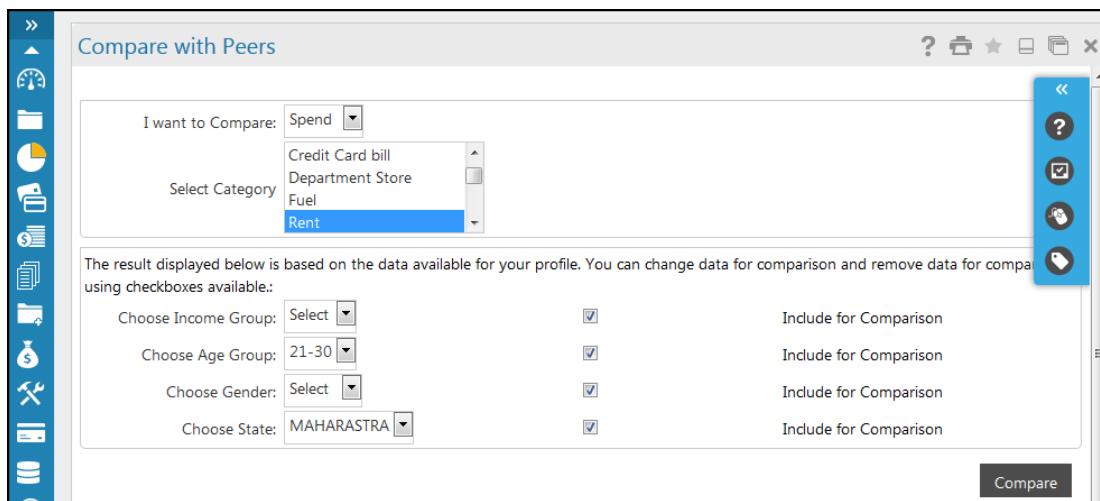
1. Login to the *Internet Banking*.
2. Navigate to the *PFM > Manage My Finance > Spending Analysis* section.
3. Click the **Compare with Peers** button, available on the *Spending Analysis* page, as shown in the following screenshot.

Spending Analysis



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

Compare with Peers



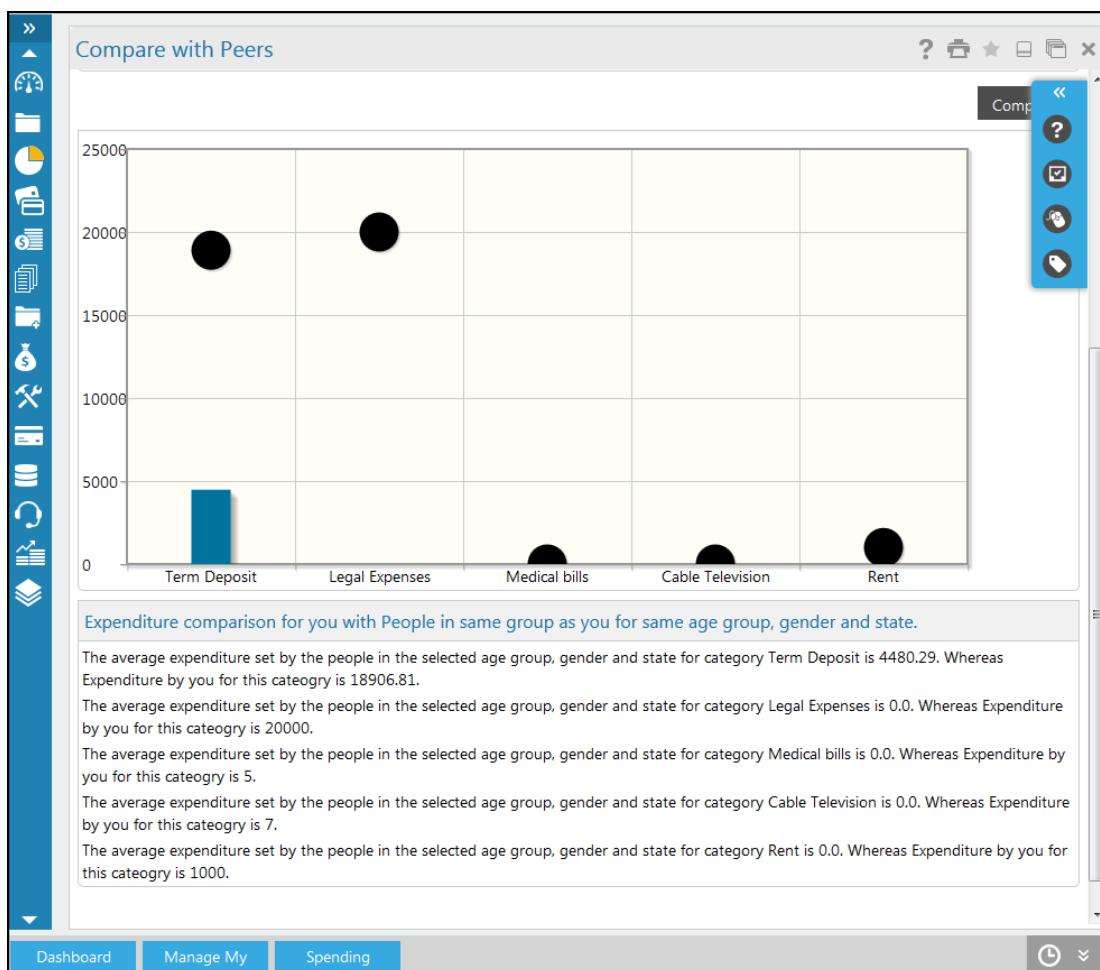
Field Description

Field Name	Description
Goal Comparison	
I want to Compare	[Mandatory, Dropdown] Select the Spend option from the dropdown to compare the Spending Analysis.
Select Category	[Dropdown] Select the desired category from the dropdown.
Parameter Selection for Spend Comparison	
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 the 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 the 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 the comparison.

Field Name	Description
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 the comparison.
Compare	[Action Button] 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	<p>[Display – Bar Graph]</p> <p>Displays the <i>Graphical View</i> of the parameter values selected for the comparison.</p> <p>It provides you the details of the people falling in your category, on the basis of parameter values you select for comparison.</p>
Average Goals and Targets	<p>[Display]</p> <p>Displays the <i>Graphical View</i> of the <i>Average Goals and Targets</i> achieved by the people falling in your category, on the basis of parameter values you select for comparison.</p>

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.

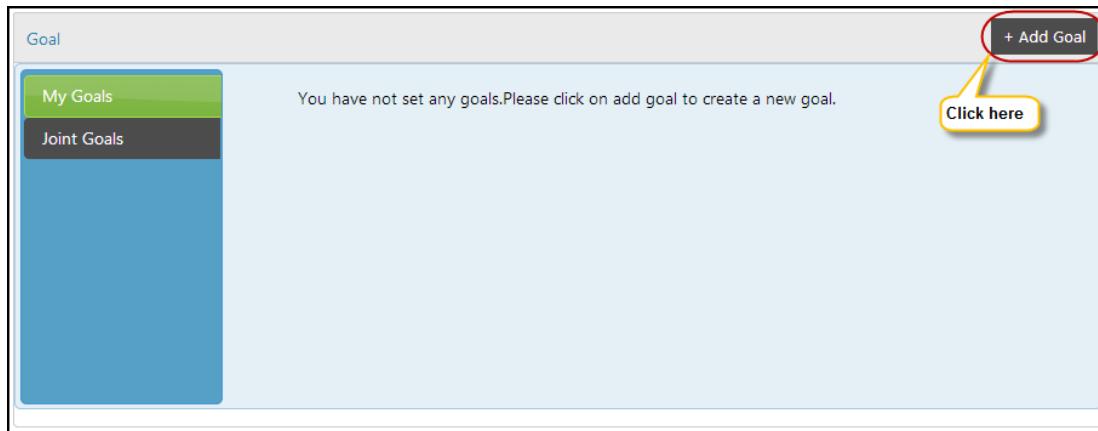
This feature also helps to redeem, share and compare goals. It also includes additional features like *Adding Participants*, *Requesting Contribution for Goals* etc.

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

Manage My Finance

What are you Saving for? *

Please provide your Goal Details:

Name your goal*: Goal_1

Choose Category*: TD

Choose Sub Category*: Income

Set an amount*: 100000 GBP [Change Image](#)

Set target date: 31-12-2014 [Change Image](#)

OR

Set Tenure: 0 9 21



[Goal Calculator](#) [Compare](#)

Terms & Conditions

I consider the opening or establishing from time to time at my/our request such documentary credits as you, Demo Bank, Ltd., may, at your sole discretion, think fit, I/we, the person(s) who signed or executed the form overleaf, hereby agree that the following terms and conditions shall apply to all such credits:

1. I/We expressly authorize Demo Bank, Limited (the Bank) to employ in the preparation of said Letter of Credit such terminology as the Bank deems consistent with clarity of expression, usual banking practice, and my/our intent as set forth herein.

2. I/We acknowledge that this application and issuance of the L/C are governed by the various rules and regulations issued and/or amended from time to time by the competent authorities. Notwithstanding your acceptance of this application, you are not obligated to issue any L/C if I/we are not qualified to apply for under such applicable laws and regulations. Furthermore, you may reserve the right to alter or even delete any part or parts of this application so as to be consistent with the applicable laws, regulations and/or the license issued by the competent

[View Terms & Conditions](#) [Download Terms & Conditions](#)

Accept:

Amount to start with? *

How often would you like to contribute?

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

Amount to start with? *

How often would you like to contribute?

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

[Submit](#)

Field Description

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

Create Goal

What are you Saving for?

Please provide your Goal Details:

Name your Goal [Mandatory, Input Box, 35]

Enter the desired Name for your Goal.

Field Name	Description
Choose Category	[Mandatory, Drop-Down] Select the desired <i>Category</i> from the dropdown.
Choose Sub Category	[Mandatory, Drop-Down] Select the desired <i>Sub Category</i> .
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 <i>Currency Type</i> same as the one applied for user's <i>Account Summary</i> .
Set Target Date	[Conditional, Date Picker] Select the <i>Target Date</i> from the <i>Date Picker</i> .
OR	
Set Tenure	[Conditional, Drop-Down] Select the desired <i>Tenure Values</i> for <i>Years, Months and Days</i> .
Goal Calculator	[Hyperlink] Click the hyperlink to open the <i>Goal Calculator</i> .
Compare	[Hyperlink] Click the hyperlink to compare your goal with the Standard Values selected from the database. It helps you to modify your existing <i>Goal Settings</i> .
View Terms and Conditions	[Hyperlink] Click the hyperlink to view the <i>Terms and Conditions</i> .
Download Terms and Conditions	[Hyperlink] Click the hyperlink to download the <i>Terms and Conditions</i> .
Checkbox for Terms & Conditions	[Check Box] Select the check box to accept the <i>Terms and Conditions</i> 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	[Mandatory, Input Box, 15] Enter the desired <i>Amount</i> . The field also displays the <i>Currency Type</i> . It is same as the <i>Currency Type</i> selected for your saving accounts.
Funding Account Number	[Mandatory, Dropdown] Select the desired <i>Account Number</i> .

Frequency of Contribution

The screenshot shows a software window titled 'Manage My Finance' with a green header bar. The main content area is titled 'Create Goal'. Under this, there are three sections: 'What are you Saving for? *', 'Amount to start with? *', and 'How often would you like to contribute?'. The third section is expanded, showing a dropdown for 'Funding account Number' (10411271 1040411271050 CO...), a dropdown for 'Frequency' (Monthly), an input field for 'Amount' (10000 GBP), and date pickers for 'Start Date' (30-04-2014) and 'End Date' (31-12-2014). A 'Submit' button is located at the bottom right of the expanded section.

Field Description

Field Name	Description
How often would you like to contribute?	
Funding Account Number	[Searchable Dropdown] Select the desired <i>Account Number</i> for <i>Funding</i> .
Frequency	[Dropdown] Select the desired <i>Frequency Value</i> from the dropdown.
Amount	[Mandatory, Input Box, 15] Enter the desired <i>Amount</i> . The field also displays the <i>Currency Type</i> . It is same as the <i>Currency Type</i> selected for your <i>Saving Accounts</i> .
Start Date	[Date Picker] Select the desired Start Date from the <i>Date Picker</i> .
End Date	[Date Picker] Select the desired End Date from the <i>Date Picker</i> .

Transfer options on Maturity

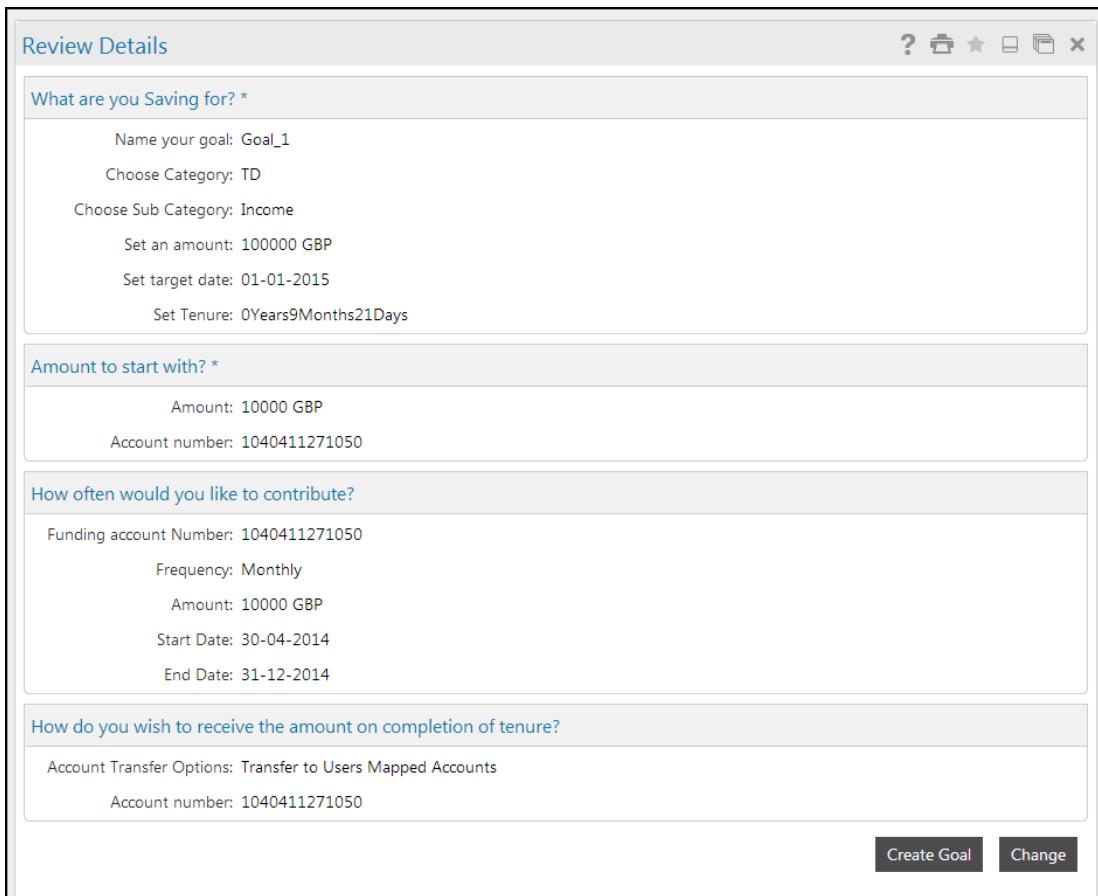
Field Description

Field Name	Description
How do you wish to receive the amount on completion of tenure?	
Account Transfer Options	<p>[Mandatory, Dropdown]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> Transfer to Users Mapped Accounts Transfer to Internal Bank Account Transfer through Domestic Clearing Network
Account Number	<p>[Conditional, Dropdown, 20]</p> <p>The dropdown for this field is available only when the option selected for <i>Account Transfer</i> is <i>Transfer to Users Mapped Accounts</i>.</p> <p>Select the desired <i>Account Number</i> from the dropdown.</p>
City	<p>[Conditional, Dropdown]</p> <p>This field is available only when the option selected for <i>Account Transfer</i> is <i>Transfer to Internal Bank Account</i>.</p> <p>Select the desired <i>City</i> from the dropdown.</p>
Branch	<p>[Conditional, Dropdown]</p> <p>This field is available only when the option selected for <i>Account Transfer</i> is <i>Transfer to Internal Bank Account</i>.</p> <p>Select the desired <i>Branch</i> from the dropdown.</p>
Account Number	<p>[Conditional, Input Box]</p> <p>The <i>Input Box</i> for this field is available only when the option selected for <i>Account Transfer</i> is <i>Transfer to Internal Bank Account OR Transfer through Domestic Clearing Network</i>.</p> <p>Enter the appropriate <i>Account Number</i>.</p>

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

The following page is displayed.

Review Details



The screenshot shows a 'Review Details' window with the following fields:

- What are you Saving for? ***
 - Name your goal: Goal_1
 - Choose Category: TD
 - Choose Sub Category: Income
 - Set an amount: 100000 GBP
 - Set target date: 01-01-2015
 - Set Tenure: 0Years9Months21Days
- Amount to start with? ***
 - Amount: 10000 GBP
 - Account number: 1040411271050
- How often would you like to contribute?**
 - Funding account Number: 1040411271050
 - Frequency: Monthly
 - Amount: 10000 GBP
 - Start Date: 30-04-2014
 - End Date: 31-12-2014
- How do you wish to receive the amount on completion of tenure?**
 - Account Transfer Options: Transfer to Users Mapped Accounts
 - Account number: 1040411271050

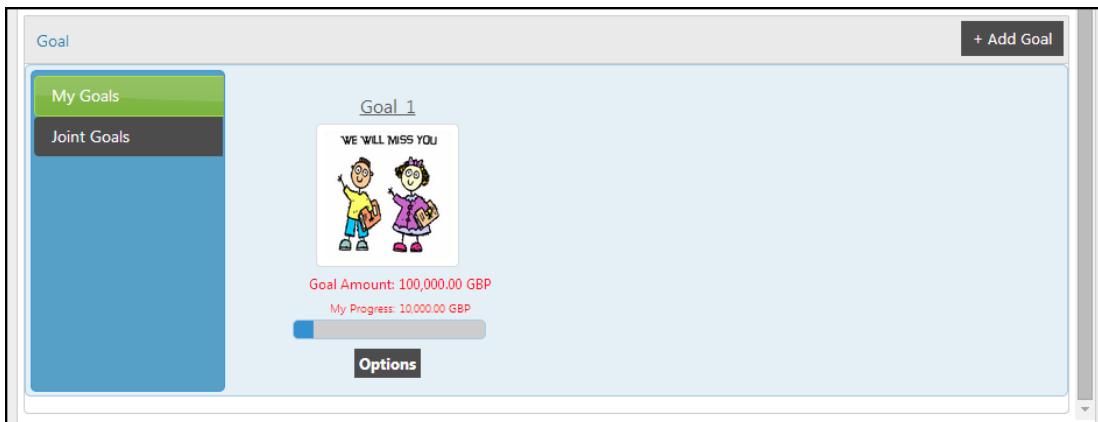
Buttons at the bottom: **Create Goal** and **Change**.

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

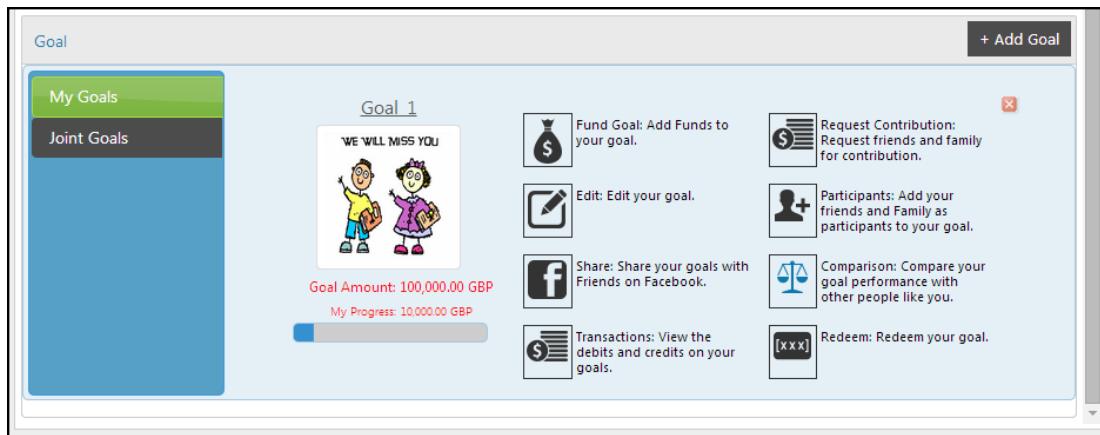


The screenshot shows a 'Goal' page with the following details:

- My Goals** (highlighted in green)
- Joint Goals** (highlighted in grey)
- Goal 1** (highlighted in blue)
 - WE WILL MISS YOU** (Cartoon illustration of a boy and girl)
 - Goal Amount: 100,000.00 GBP**
 - My Progress: 10,000.00 GBP**
 - Options** button

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

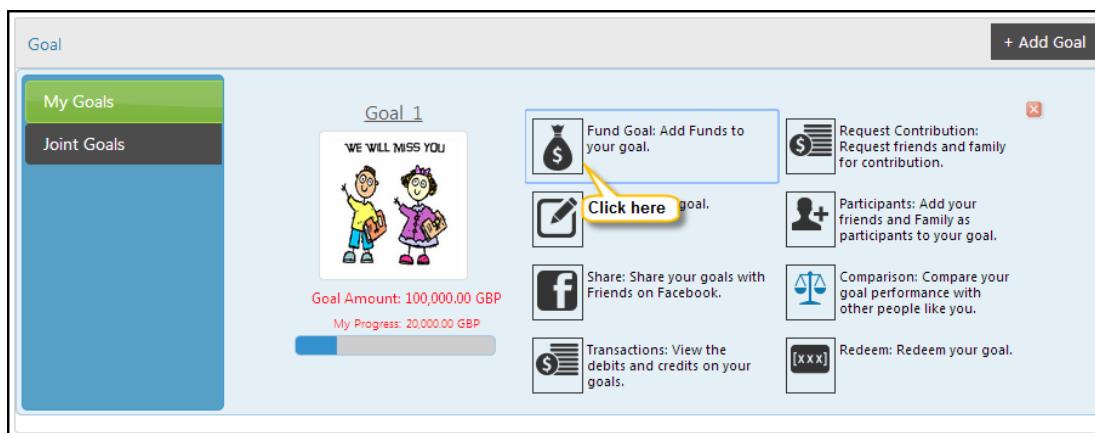
The *Goal* related features are provided to the *Existing Customer* of the *Bank*. These options provide the visitors to view the information related to *Goals* and navigate them to create various *Goal* functions.

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*.

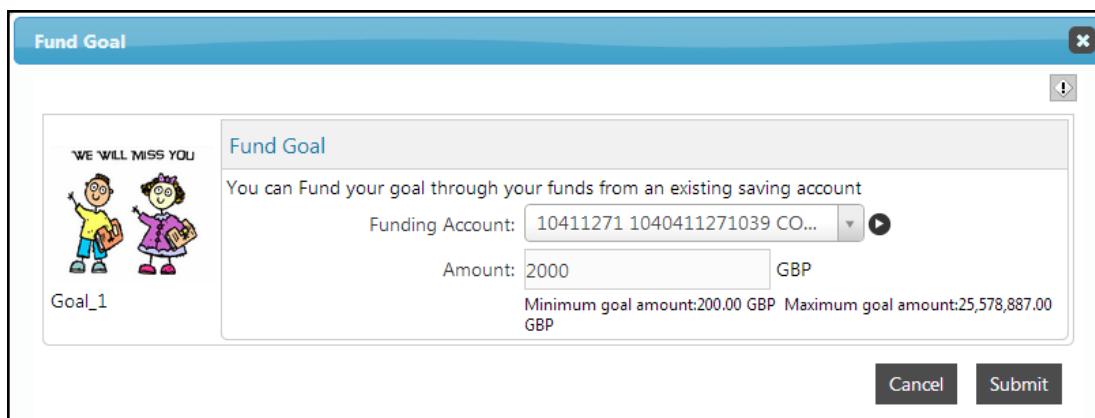
1. Navigate to *PFM > Manage My Finance > Goal* section.
2. Click **Fund Goal** as shown in the following screenshot.

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] Select the desired <i>Account Number</i> for <i>Funding</i> .
Amount	[Mandatory, Input Box, 15] Enter the desired Amount . The field also displays the <i>Currency Type</i> . It is same as the <i>Currency Type</i> selected for your <i>Saving Accounts</i> .
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.

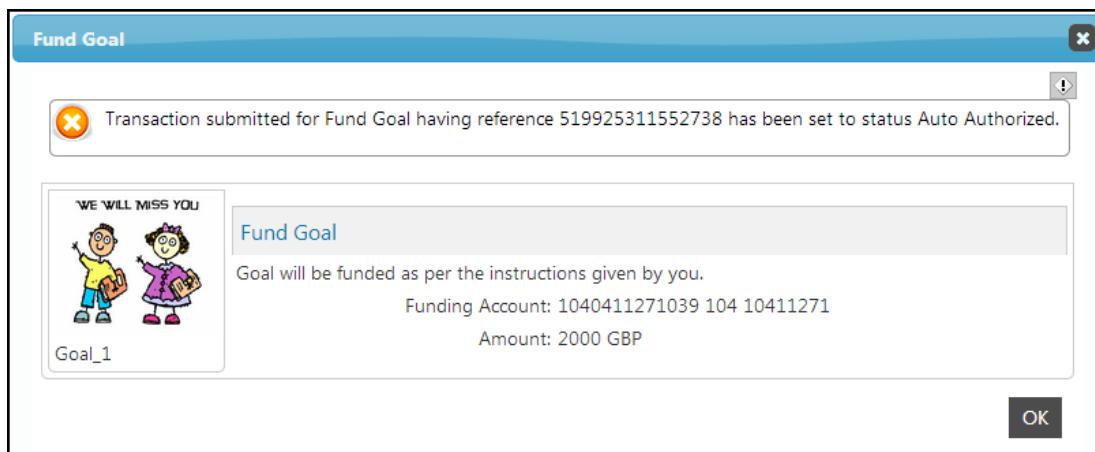
Fund Goal – Verify
Field Description

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

Field Name	Description
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



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.

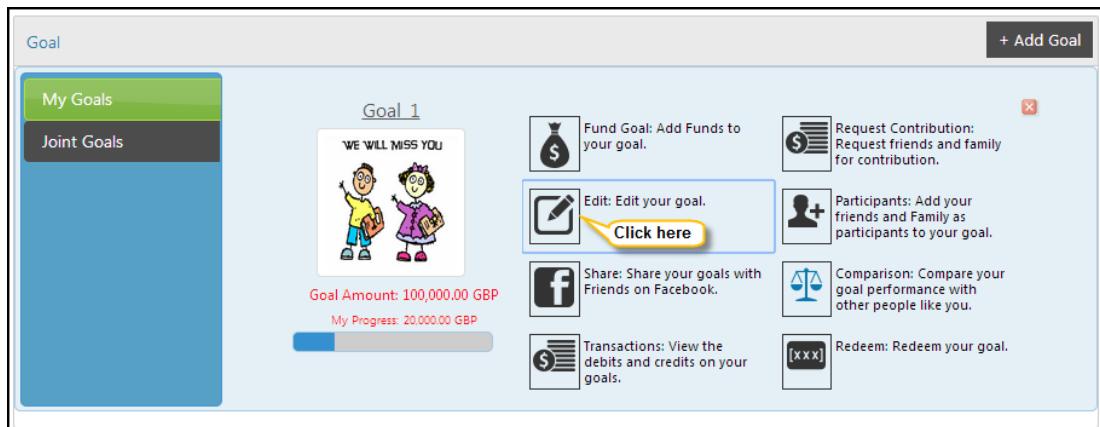
The user can modify the *Goal Name*, *Goal Image* and *Goal Amount*, *Tenure* and the *Regular Contribution* and *Maturity Instruction Details* entered at the time of goal creation using the **Edit** hyperlink provided against each goal. The *Initial Funding*, *Goal Category* and the *Goal Sub Category* 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

The screenshot shows the 'Edit Goal' configuration page. At the top, it asks 'What are you Saving for? *'. Below that, it says 'Please provide your Goal Details:'.

Goal Details:

- Name your goal:** Goal_1
- Choose Category:** TD
- Choose Sub Category:** Income
- Set an amount:** 100000.000000
- Set target date:** 01-01-2015
- Set Tenure:** 0 days, 9 months, 23 years

Options:

- Goal Calculator**
- Compare**
- Change Image** (next to the 'WE WILL MISS YOU' illustration)

Contributions:

- How often would you like to contribute?
- How do you wish to receive the amount on completion of tenure?

Submit button at the bottom right.

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 <i>Name</i> for your <i>Goal</i> .
Choose Category	[Mandatory, Dropdown] Select the desired <i>Category</i> from the dropdown.
Choose Sub Category	[Mandatory, Dropdown] Select the desired <i>Sub Category</i> .
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 <i>Goal Setting</i> . This field displays the Currency Type same as the one applied for user's <i>Account Summary</i> .
Set Target Date	[Conditional, Date Picker] Select the Target Date from the <i>Date Picker</i> .
OR	
Set Tenure	[Conditional, Dropdown] Select the desired Tenure Values for <i>Years, Months and Days</i> .
Goal Calculator	[Hyperlink] Click the <i>Hyperlink</i> to open the <i>Goal Calculator</i> .
Compare	[Hyperlink] Click the <i>Hyperlink</i> to compare your goal with the <i>Standard Values</i> selected from the database. It helps you to modify your existing <i>Goal Settings</i> .

Edit Goal

Field Description

Field Name	Description
How often would you like to contribute?	
Funding Account Number	[Searchable Dropdown] Select the desired <i>Account Number</i> for <i>Funding</i> .
Frequency	[Drop-Down] Select the desired <i>Frequency Value</i> from the dropdown.
Amount	[Mandatory, Input Box, 15] Enter the desired <i>Amount</i> . The field also displays the <i>Currency Type</i> . It is same as the <i>Currency Type</i> selected for your <i>Saving Accounts</i> .
Start Date	[Date Picker] Select the desired <i>Start Date</i> from the Date Picker.
End Date	[Date Picker] Select the desired <i>End Date</i> 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	<p>[Mandatory, Dropdown]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> Transfer to Users Mapped Accounts Transfer to Internal Bank Account Transfer through Domestic Clearing Network
Account Number	<p>[Conditional, Drop-Down, 20]</p> <p>The dropdown for this field is available only when the option selected for the account transfer is Transfer to Users Mapped Accounts.</p> <p>Select the desired Account Number from the dropdown.</p>
City	<p>[Conditional, Drop-Down]</p> <p>This field is available only when the option selected for the account transfer is Transfer to Internal Bank Account.</p> <p>Select the desired City from the dropdown.</p>
Branch	<p>[Conditional, Drop-Down]</p> <p>This field is available only when the option selected for the account transfer is Transfer to Internal Bank Account.</p> <p>Select the desired Branch from the dropdown.</p>

Field Name	Description
Account Number	[Conditional, Input Box] 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. 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 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] Once the user selects the Domestic Clearing Bank Code from the Search option, This field is auto populated.
City	[Optional, Input Box, 35] Once the user selects the National Clearing Bank Code from the Search option, this field is auto populated.
Submit	[Action Button] 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.

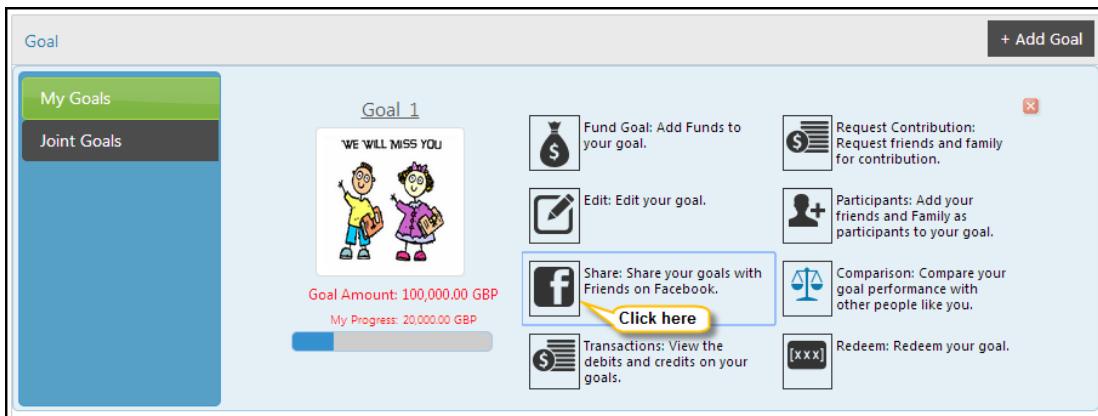
A link to the bank's URL is also available on the shared post. This link navigates user to the bank's page from where the user can access Goal Settings.

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:

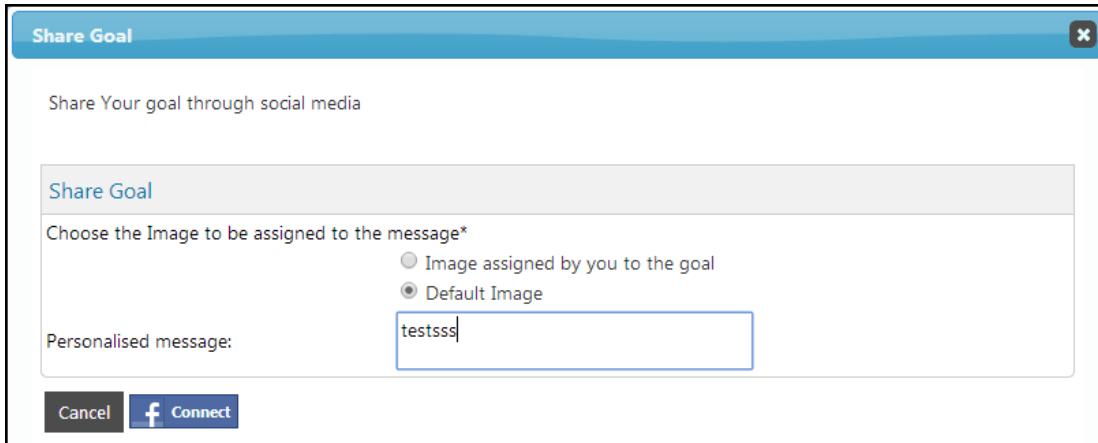
1. Navigate to *Manage My Finance > Goal* section.
2. Click **Share Goal** as shown in the following screenshot.

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] Select an image to be assigned to a category or the goal.
--	--

Personalized Message	[Optional, Input Box , 120] Enter the desired <i>Personalized Message</i> .
-----------------------------	--

fConnect	[Conditional, Action Button] Click fConnect to navigate to the <i>Facebook Login Page</i> .
-----------------	---

You must login to see the following page:

Field Name	Description
Email	[Mandatory, Input Box, 255] Enter the valid <i>Email ID</i> to login to <i>Facebook</i> .
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 <i>Internet Banking</i> .
Cancel	[Action Button] Click Cancel to cancel the <i>Contribution Process</i> .
Share	[Action Button] Click Share to proceed with the <i>Sharing process</i> .

9.4 Transactions in View Goal

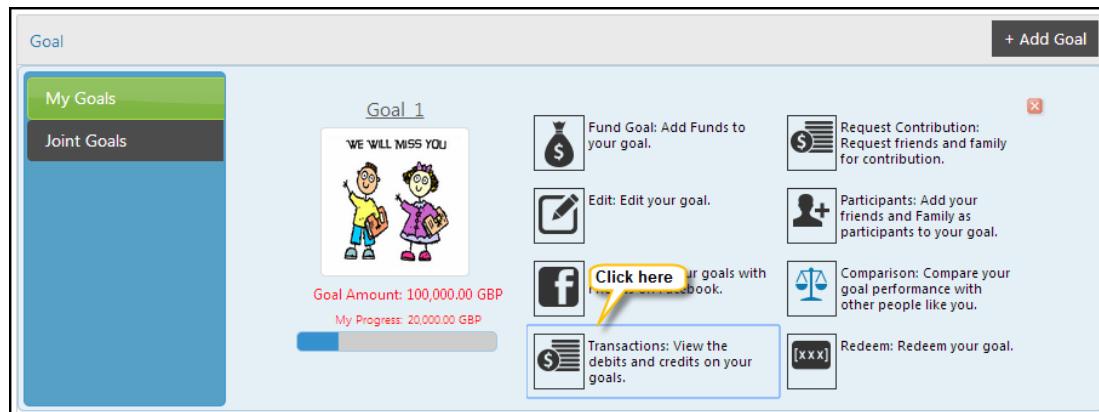
The transactions option allows user to view all the transactions happened till date, in that particular goal. Only *Open* or *Active* transactions are allowed to check.

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

Date	Narration	Deposit	Withdrawal	Balance	Contributed By
11-03-2014	NEW DEPOSIT	10,000.00		10,000.00	
11-03-2014	NEW DEPOSIT	10,000.00		20,000.00	

Column Description

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

Additional Features

Word Wrap

Transactions

Date ♦ Narration ♦ Deposit ♦ Withdrawal ♦ Balance ♦ Contributed By

11-03-2014	NEW DEPOSIT	10,000.00		10,000.00	
11-03-2014	NEW DEPOSIT	10,000.00		20,000.00	

Records 1 to 2 of 2 Page 1 of 1

Customize Columns

Transactions

Date ♦ Narration

11-03-2014	NEW DEPOSIT
11-03-2014	NEW DEPOSIT

Records 1 to 2 of 2

Customize Columns

Click on check box to show/hide columns

Select All

Date

Narration

Deposit

Withdrawal

Balance

Contributed By

Move Up

Move Down

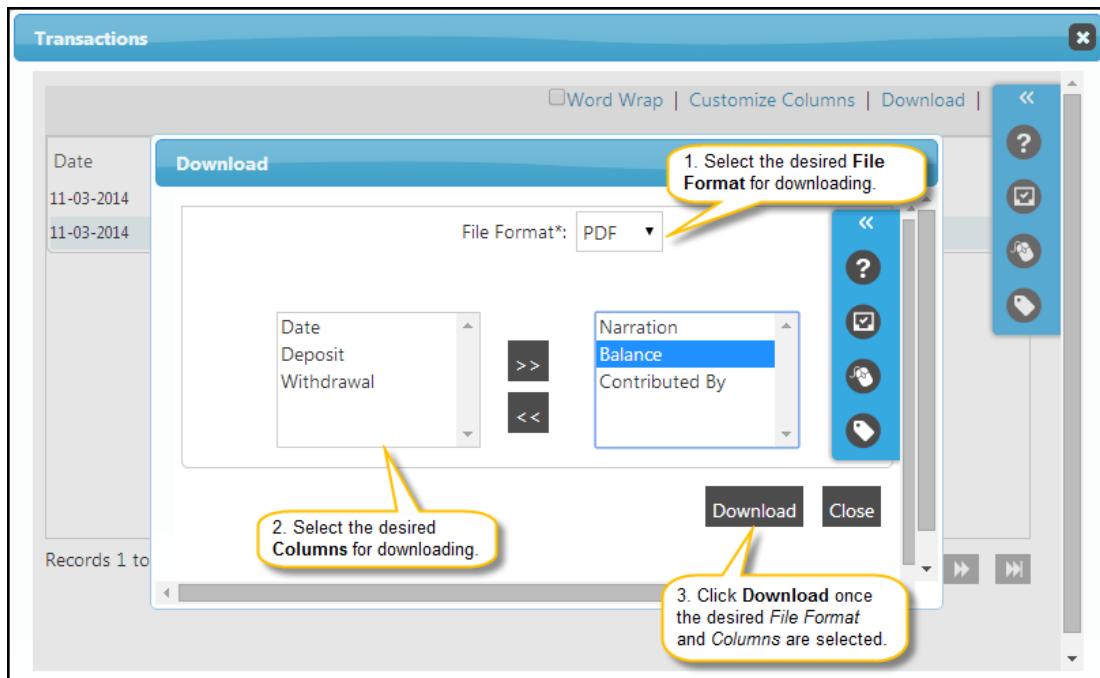
Save Close

1. Make the desired changes using the check-boxes and the available Move Up and Move Down buttons.

2. Click Save once the changes are made.

1 of 1

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).

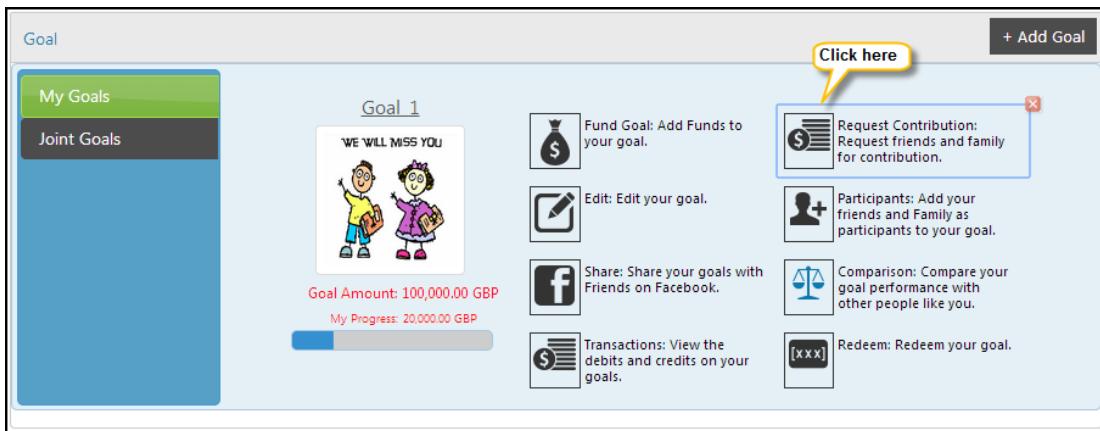
The application validates if *UID* entered is been mapped with the goal. Once the validation is successful, the member is then navigated to the **FCDB** application login screen.

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

Request for contribution from family and friends to reach your goal faster

Request for contribution

Choose the Image to be assigned to the message*

Image assigned by you to the goal
 Default Image

Personalised message: testsss

Cancel **f Connect**

Field Description

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

You must login to see the following page:

Field Name	Description
Email	[Mandatory, Input Box, 255] Enter the valid Email ID to login to <i>Facebook</i> .
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*.

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 the *Internal Account to Goal*.

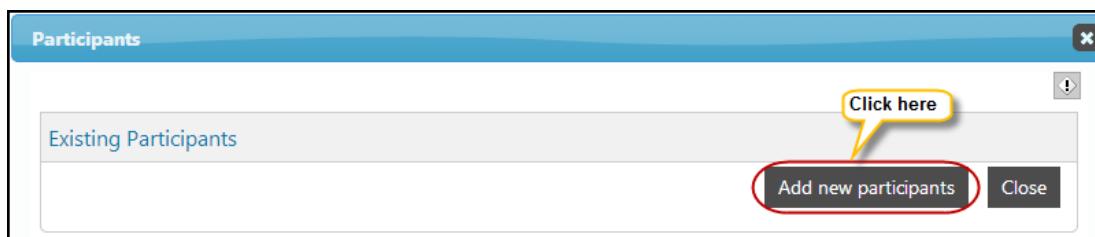
9.6 Add participants to the goal

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

To Add New Participants:

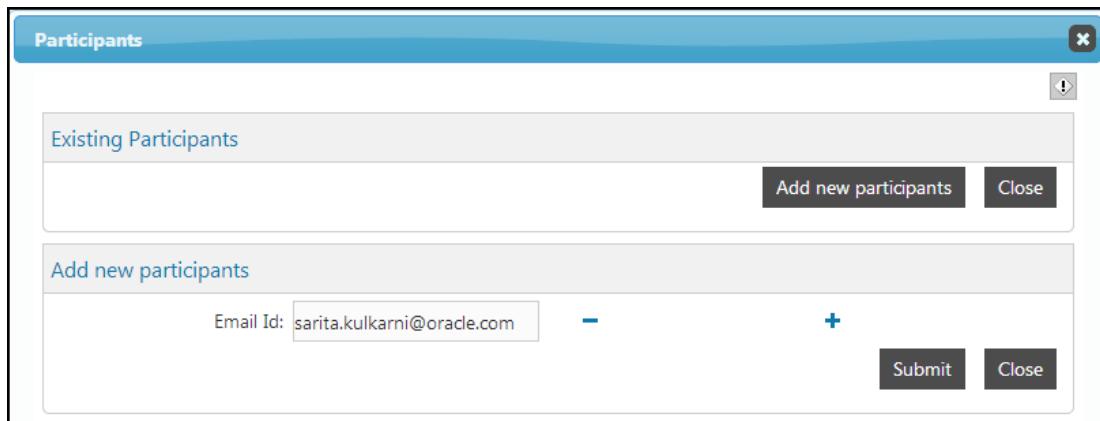
1. Navigate to **PFM > Manage My Finance > Goal** section.
2. Click **Participants**. The following page is displayed.

Participants



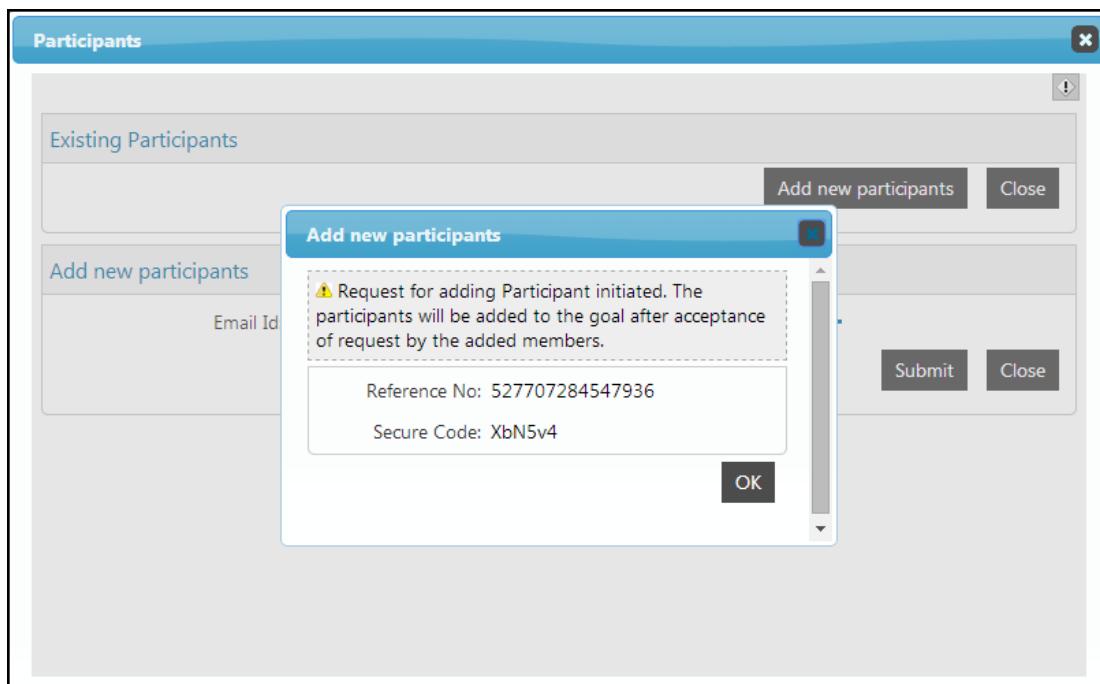
3. Click **Add new participants**. The following page is displayed.

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

K_GOAL_COMPARE

I want to Compare: **Goals**

Select Goal Type:

The result displayed below is based on the data available for your profile. You can change data for comparison and remove data for comparison using checkboxes available.:

Choose Income Group:	Select <input type="button" value="▼"/>	<input type="checkbox"/>	Include for Comparison
Choose Age Group:	Select <input type="button" value="▼"/>	<input type="checkbox"/>	Include for Comparison
Choose Gender:	Select <input type="button" value="▼"/>	<input type="checkbox"/>	Include for Comparison
Choose State:	Select <input type="button" value="▼"/>	<input type="checkbox"/>	Include for Comparison

Compare

Observation – See what people like you doing for their goals

Average goals and targets achievement by the people

Field Description

Field Name	Description
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Goal Comparison

I want to Compare	[Mandatory, Drop-Down] Select the desired option from the dropdown.
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Select Goal Type	[Dropdown] Select the desired value from the dropdown.
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Parameter Selection for Goal Comparison

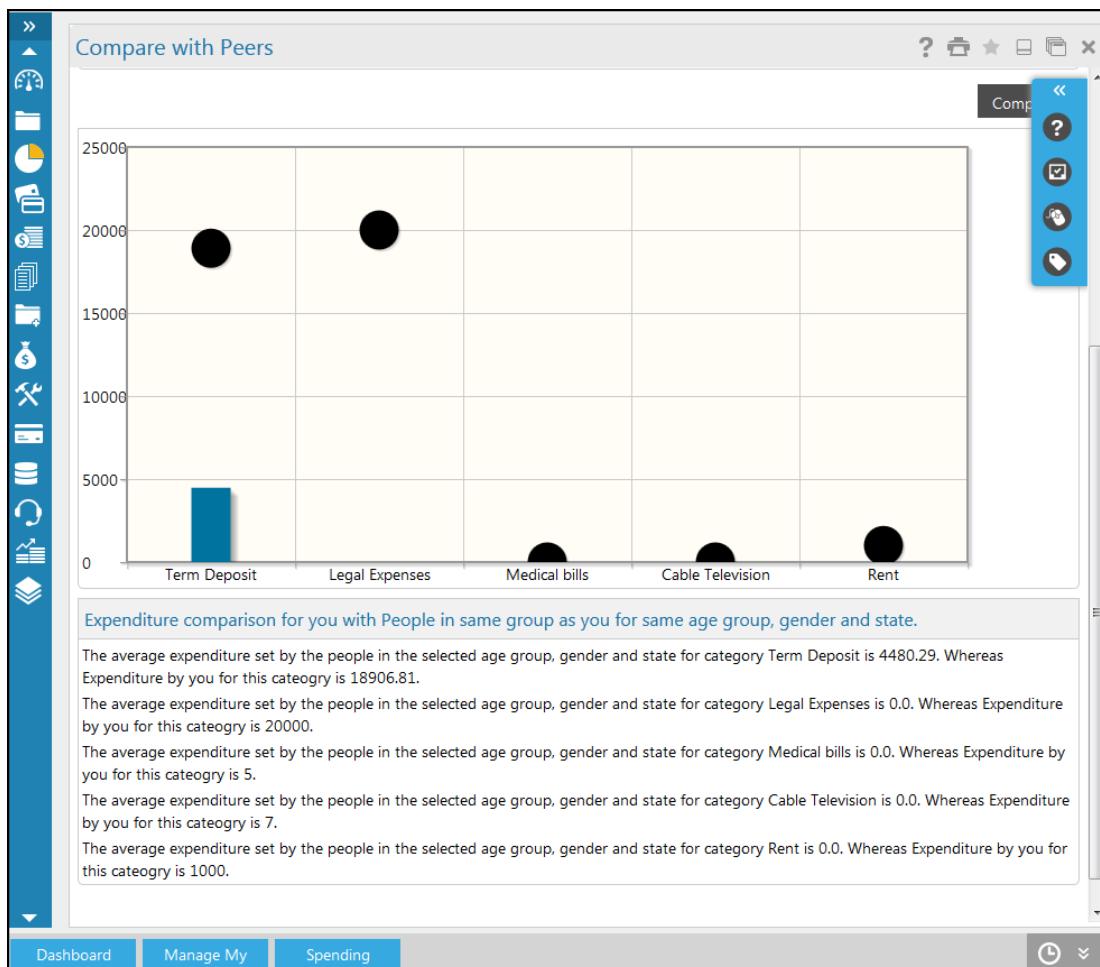
Choose Income Group	[Optional, Drop-Down – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for comparison.
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Choose Age Group	[Optional, Drop-Down – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for comparison.
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Field Name	Description
Choose Gender	[Optional, Drop-Down – 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, Drop-Down – 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 to compare your <i>Goal</i> 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	<p>[Display – Bar Graph]</p> <p>Displays the <i>Graphical View</i> of the parameter values selected for the comparison.</p> <p>It provides you the details of the people falling in your category, on the basis of parameter values you select for comparison.</p>
Average Goals and Targets	<p>[Display]</p> <p>Displays the <i>Graphical View</i> of the <i>Average Goals and Targets</i> achieved by the people falling in your category, on the basis of parameter values you select for comparison.</p>

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

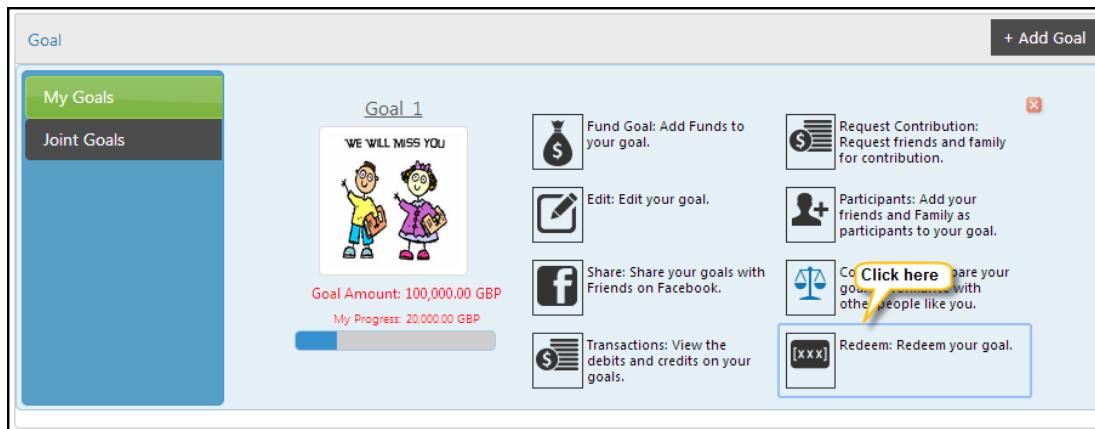
9.8 Redeem Goal

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

Redeem your goal partially or close your goal and transfer your maturity amount into your selected account

Redeem Type: Partial Full

Current Balance: 20,000.00 GBP

Redemption Amount: GBP

Reason for redeeming amount from goal:

Account Transfer Options:

Field Description

Field Name	Description
Redeem Goal	
Redeem Type	<p>[Mandatory, Tabs]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Partial • Full
Current Balance	<p>[Display]</p> <p>Displays the <i>Current Balance</i>.</p>
Redemption Amount	<p>[Mandatory, Input Box, 15]</p> <p>Enter the desired <i>Amount</i> value for <i>Redeem</i>.</p>
Reason for Redemption	<p>[Optional, Input Box]</p> <p>Enter the reason for redemption.</p>
Account Transfer Options	<p>[Mandatory, Dropdown]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> • Transfer to Users Mapped Accounts • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network
Account Number	<p>[Conditional, Dropdown, 20]</p> <p>The dropdown for this field is available only when the option selected for the account transfer is <i>Transfer to Users Mapped Accounts</i>.</p> <p>Select the desired <i>Account Number</i> from the dropdown.</p>

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

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