

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

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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

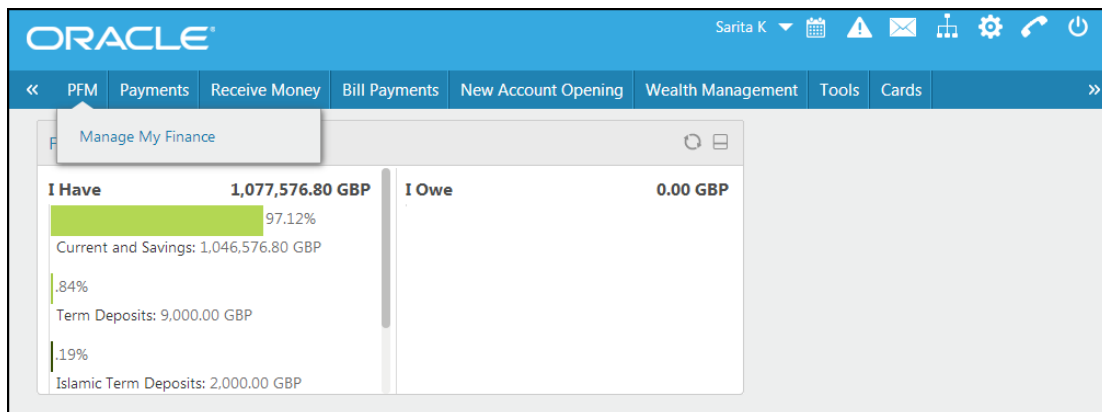
The *Manage My Finance* feature helps user to deal with the *Personal Financial Management* that gives a *Financial Overview* and accordingly helps user to create, modify and view budgets and goals.

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

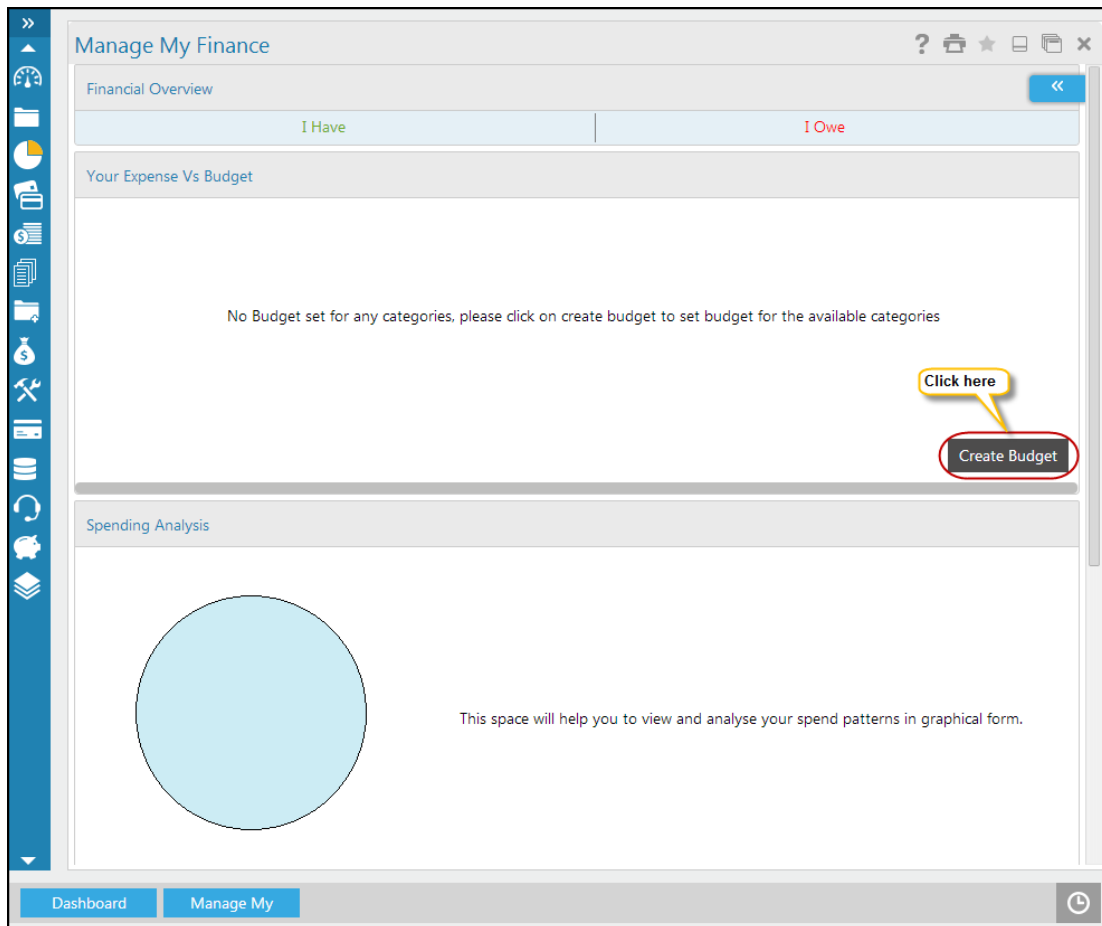
To Manage Finance:

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 screenshot shows the Oracle FLEXCUBE Direct Banking Personal Finance Management Home Page. The page is designed with a blue header and a white main content area. The header includes the Oracle logo and a language selector set to English. Below the header, there are navigation tabs for 'Personal' and 'Corporate'. The main content area is divided into several sections:

- Login to Internet Banking:** Contains 'Login' and 'Register' buttons.
- P2P Payment:** Contains a 'Claim Now' button.
- Tools and Calculators:** Contains a list of calculators: 'Loan Calculator', 'Budget Calculator' (highlighted with a red circle and a 'Click here' callout), 'Foreign Exchange Calculator', 'Goal Calculator', and 'Loan Eligibility Calculator'.
- Products & Offers:** Contains sub-sections for 'Current Accounts', 'Insurance', 'Retail Loan', and 'Savings Accounts'.
- ATM-Branch Locator, FAQs, Track Application Status, Review Account open Request:** These sections provide additional services and information.
- Goals, Budget, Spending Analysis:** These sections provide tools for financial planning and tracking.

The following page is displayed.

Budget Calculator

Total monthly Income		
Please Enter Amount*:	<input type="text"/>	GBP
Monthly category wise Expenditure		
Home(Rent/Taxes/Maintenance):	<input type="text"/>	GBP
Food and Groceries:	<input type="text"/>	GBP
Utility Bills(Electricity,Gas,Phone):	<input type="text"/>	GBP
Travel(Fuel,train,parking):	<input type="text"/>	GBP
Debts Repayment(Loan Installments):	<input type="text"/>	GBP
Family Expenses(School Fees):	<input type="text"/>	GBP
Savings(Pensions,investments,insurance):	<input type="text"/>	GBP
Other monthly Expenditure:	<input type="text"/>	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 *Currency Type* 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 *Currency Type* 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> .
Compare Budget	[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

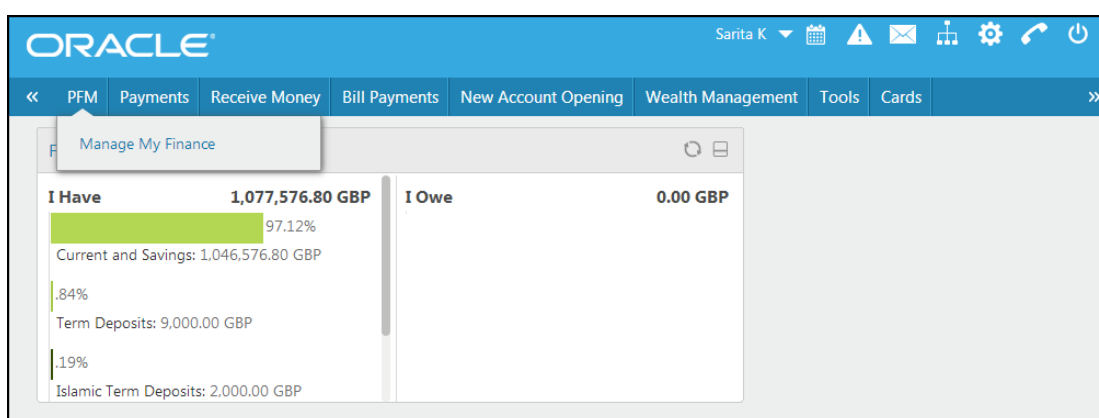
The *Budgeting* feature allows a customer to plan a budget against the expenses being done by the customer. It allows a customer to create, modify and delete budget, track the progress of the budget and compare budget with peers.

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

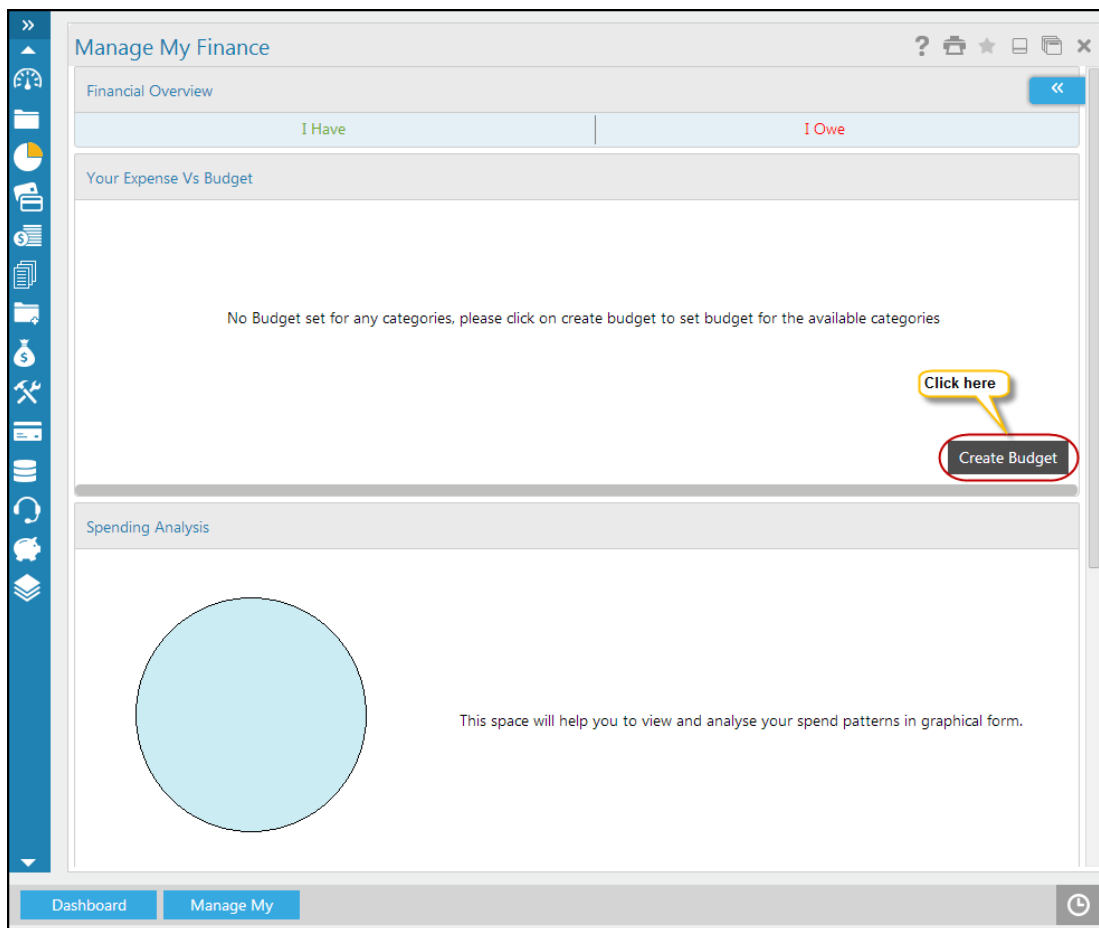
The screenshot displays the 'Manage My Finance' web application interface. At the top, the title 'Manage My Finance' is shown in a grey header bar, accompanied by standard window controls (help, print, star, close) and a back arrow. Below the header, the 'Financial Overview' section features two light blue bars: 'I Have' on the left and 'I Owe' on the right. The main content area is divided into two sections. The first, 'Your Expense Vs Budget', contains a message: 'No Budget set for any categories, please click on create budget to set budget for the available categories', with a 'Create Budget' button in the bottom right corner. The second section, 'Spending Analysis', features a large light blue circle on the left and the text: 'This space will help you to view and analyse your spend patterns in graphical form.' A vertical blue sidebar on the left contains various financial icons. At the bottom, a navigation bar includes 'Dashboard' and 'Manage My' tabs, and a clock icon on the right.

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
ITDPCBK	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

Category	Value
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	10000.00

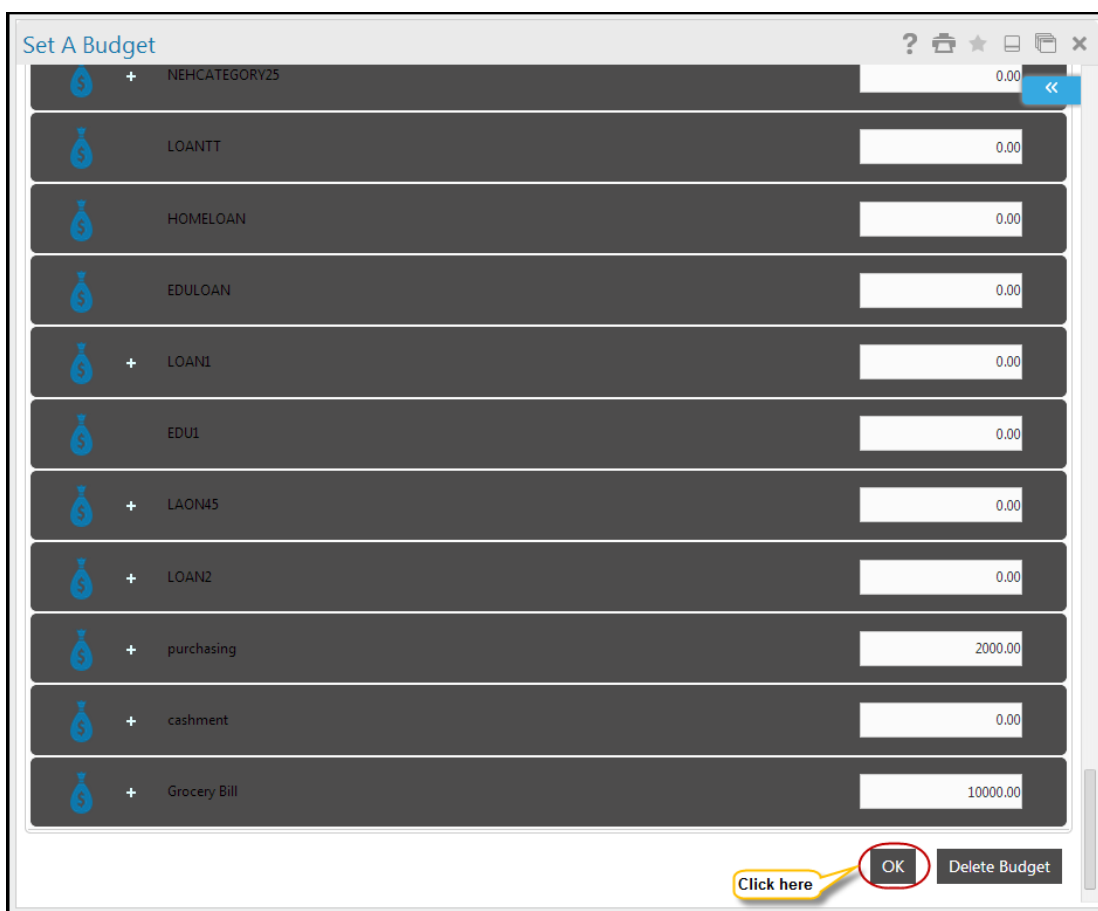
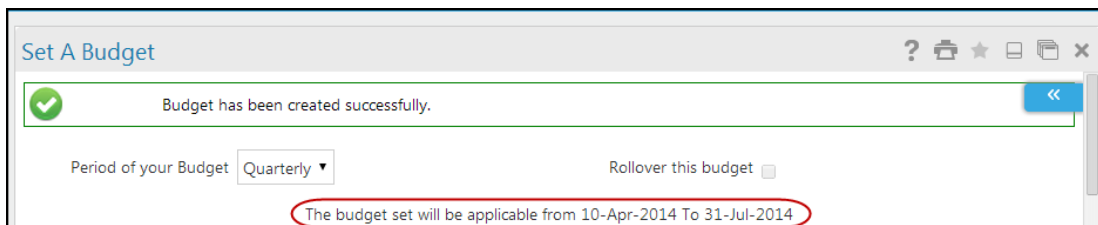
Field Description

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. <hr/> <p>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.</p>

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

The screenshot shows a dialog box titled "Set A Budget" with a green checkmark icon and the text "Budget has been created successfully." Below the message, there are two fields: "Period of your Budget" set to "Quarterly" and "Rollover this budget" with an unchecked checkbox. A red circle highlights the text "The budget set will be applicable from 10-Apr-2014 To 31-Jul-2014" at the bottom of the dialog.

The screenshot shows the "Set A Budget" main form with a list of budget categories and their corresponding values. The categories and values are:

Category	Value
NEHCATEGORY25	0.00
LOANTT	0.00
HOMELoAN	0.00
EDULoAN	0.00
LoAN1	0.00
EDU1	0.00
LoAN45	0.00
LoAN2	0.00
purchasing	2000.00
cashment	0.00
Grocery Bill	10000.00

At the bottom right of the form, there are two buttons: "OK" and "Delete Budget". A red circle highlights the "OK" button, and a yellow callout bubble with the text "Click here" points to it.

- 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

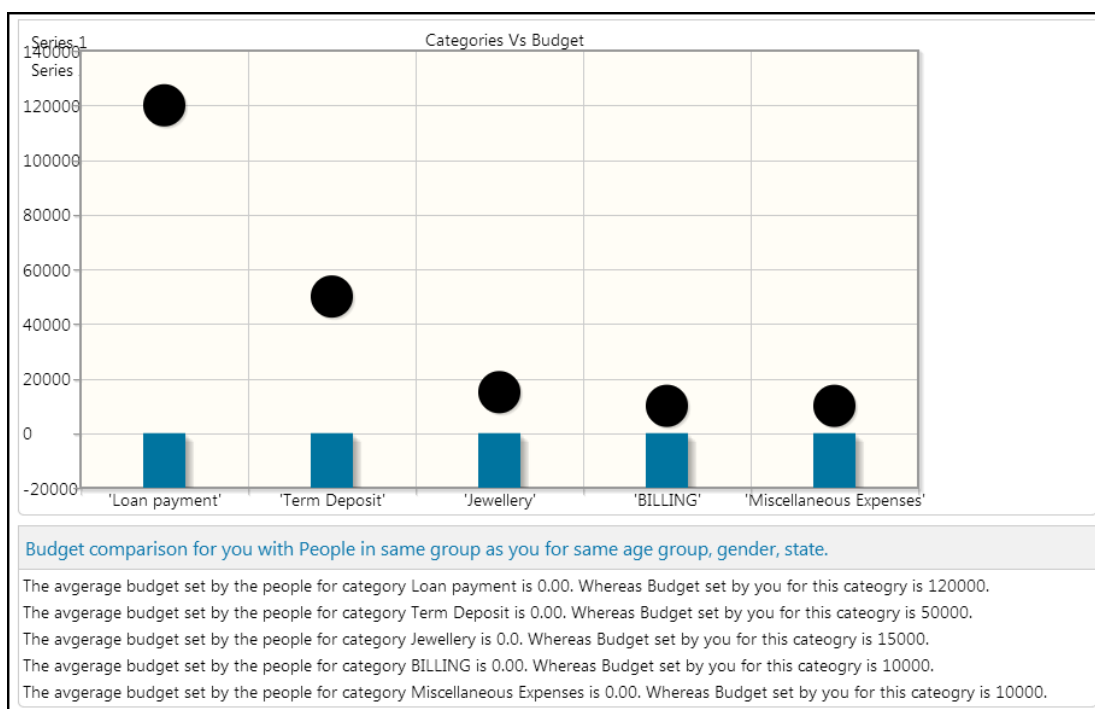
Field Description

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	[Drop-Down] Select the appropriate State from the dropdown.
	[Check Box] Select the checkbox to include this category for comparison.
Compare	[Action Button] Click Compare to compare your values with the standard values selected for the comparison.

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

Categories Vs Budget

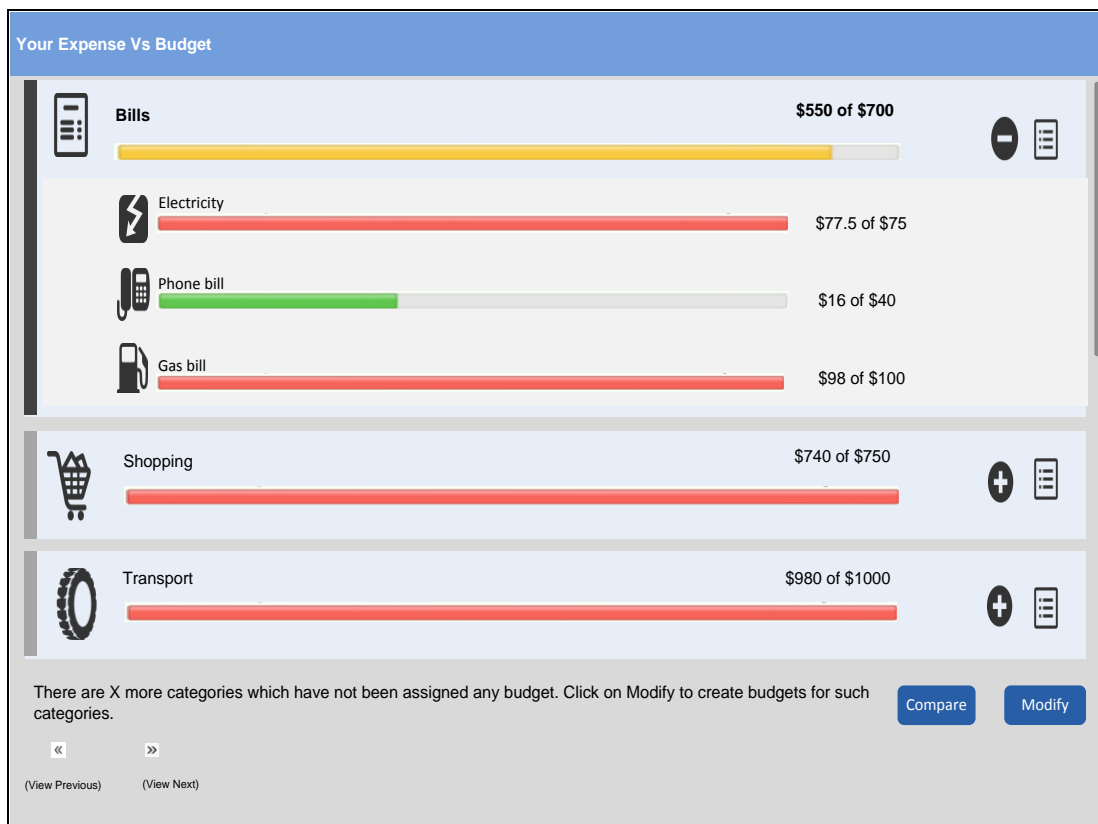


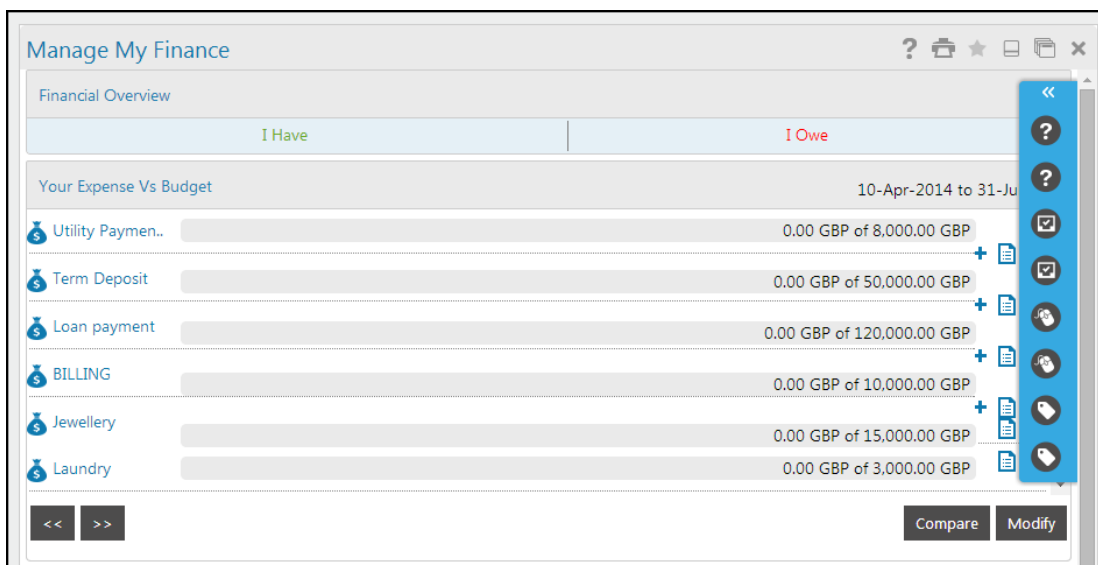
5.4 View Expenses Vs Budget

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 next period.
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 display as “There are <X> more categories for which budget is not maintained but expenditure is done”. Click Modify to set budgets for such categories.

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

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.

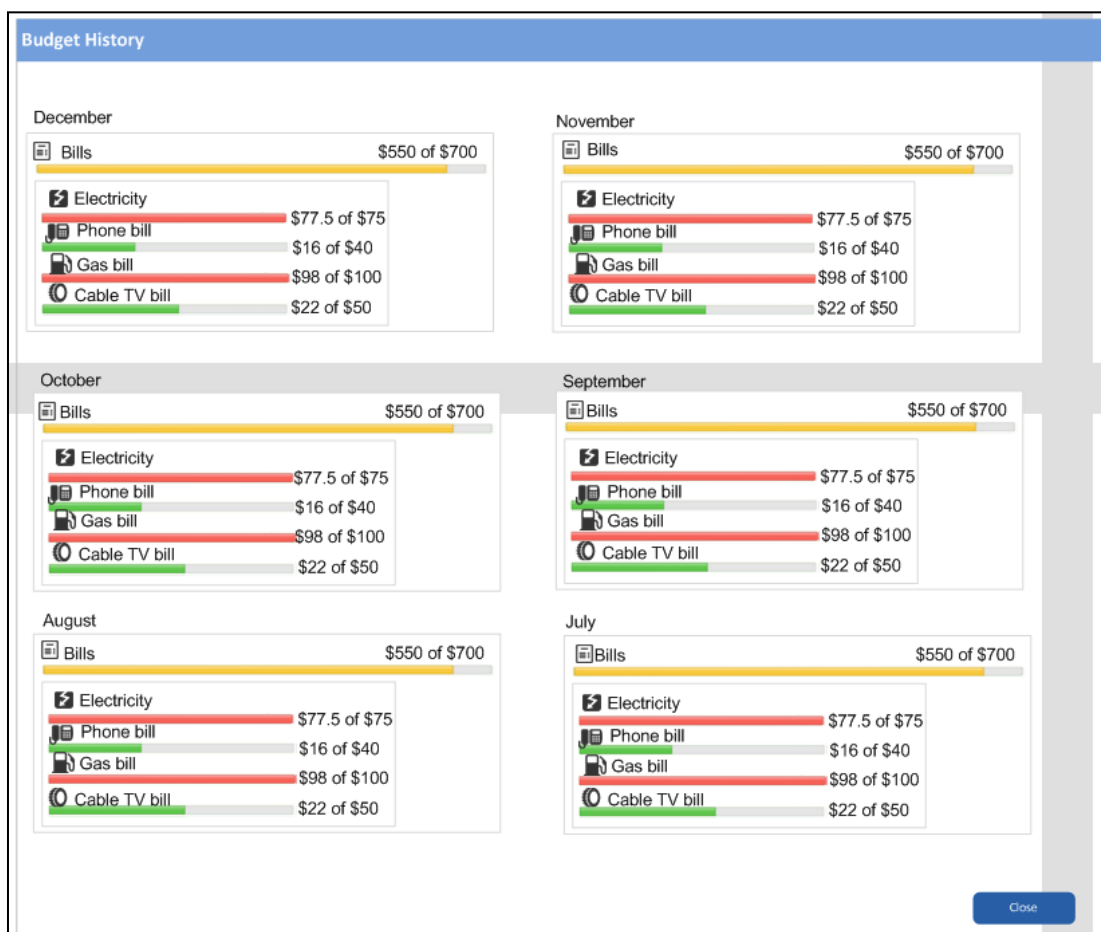
The *Budget History* screen displays your *Expenses Vs Budget* of the previous configured periods for the respective categories and sub categories (*Current Period + the Previous Configured Periods*).

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 <i>the 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.

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

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

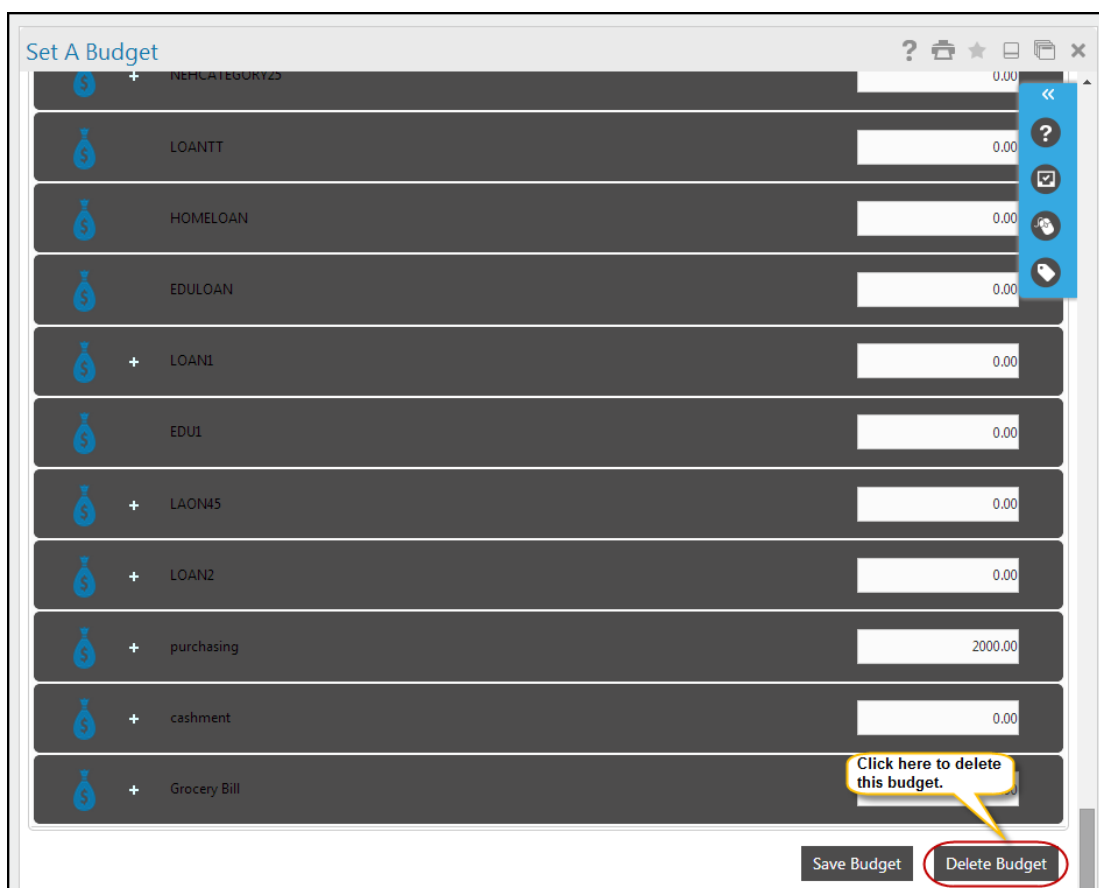
- Alert on *Budget Exceeding Threshold*
 - Alert on *Budget Exceeding Limit*
 - Alert on *Rolling Over Budget*
-

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

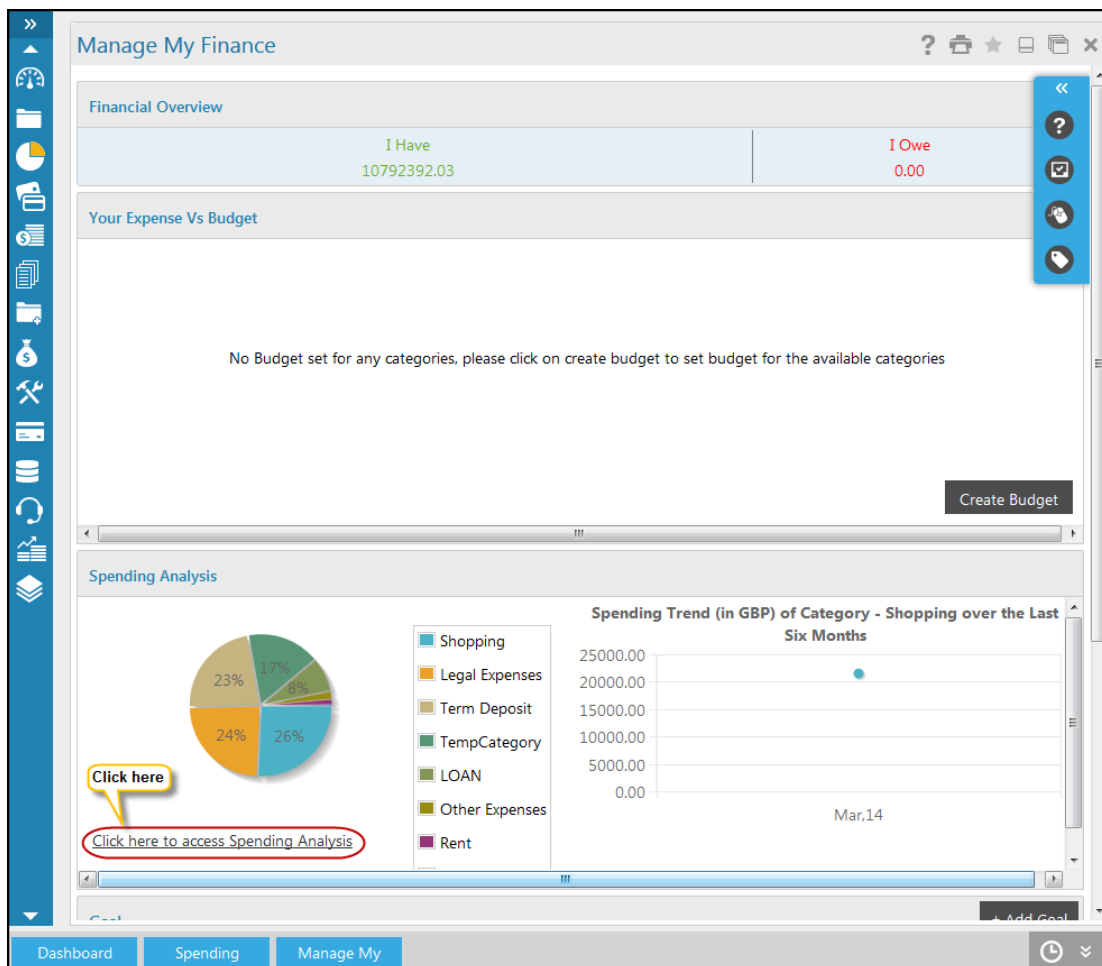
You can also **Print** and **Download** the *Spending Analysis* along with the graphs in the *PDF* format.

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

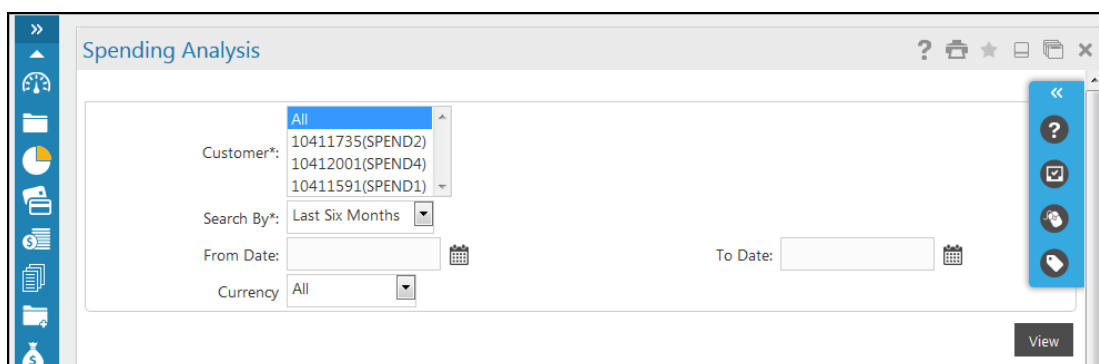
In addition to maintaining *Default Categories*, a new category can also be created by the user. While creating a new category, the system verifies that the category being created does not already exist for the customer.

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

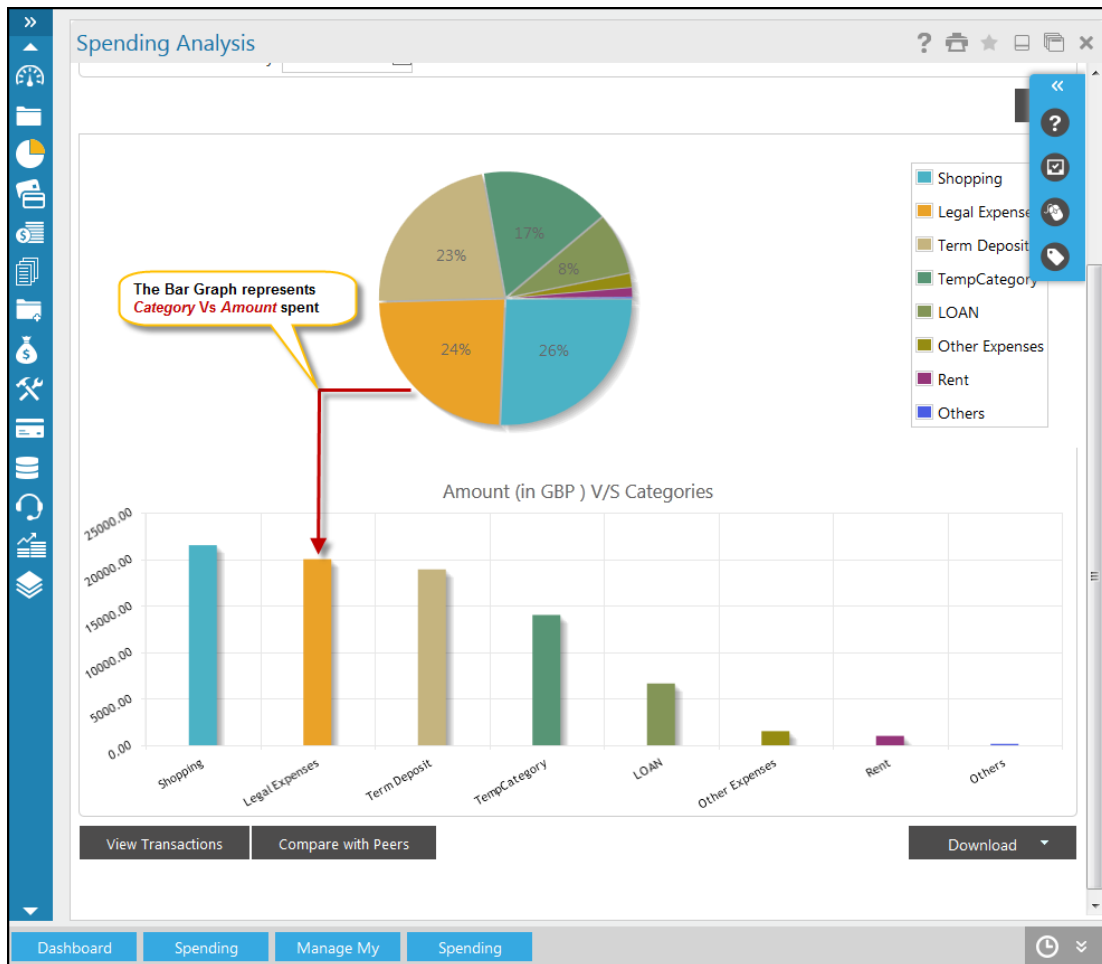
Field Name	Description
Customer	[Mandatory, Drop-Down] Select the desired customer using the drop-down list.
Search By	[Mandatory, Drop-Down] Select the desired value from the dropdown.
From Date	[Date-Picker] Select the desired date from which the details are to be retrieved.
To Date	[Date-Picker] Select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

4. 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](#)

<input type="checkbox"/>	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	104FTINI4069C3JM	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	104FTINI4069C3JM	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	104FTINI40699535	INTERNAL FUND TRANSFER	GBP 750.00	GBP 750.00
<input type="checkbox"/>	10-03-2014	10411735	1040411735016	104FTINI40699524	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

Spending Analysis

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

Transactions

Word Wrap | Customize Columns | Download | Print

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

1 to 10 of 10

Page 1 of 1

Download

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

Column Description

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

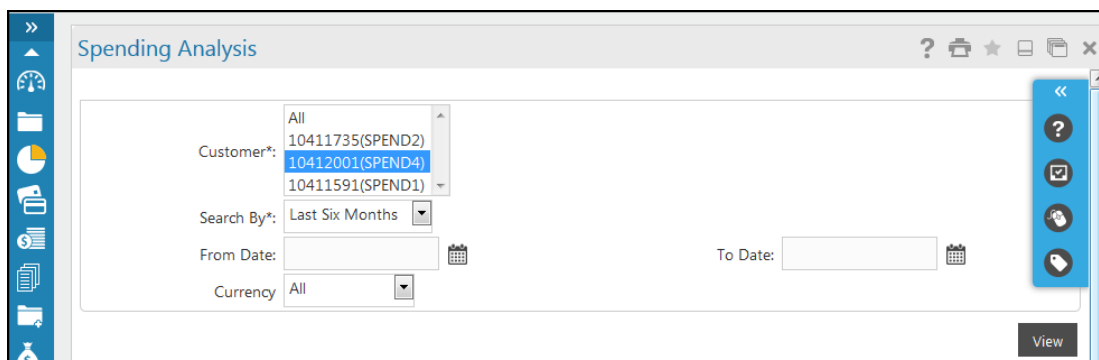
Note: The above transaction list is displayed for all the categories.

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

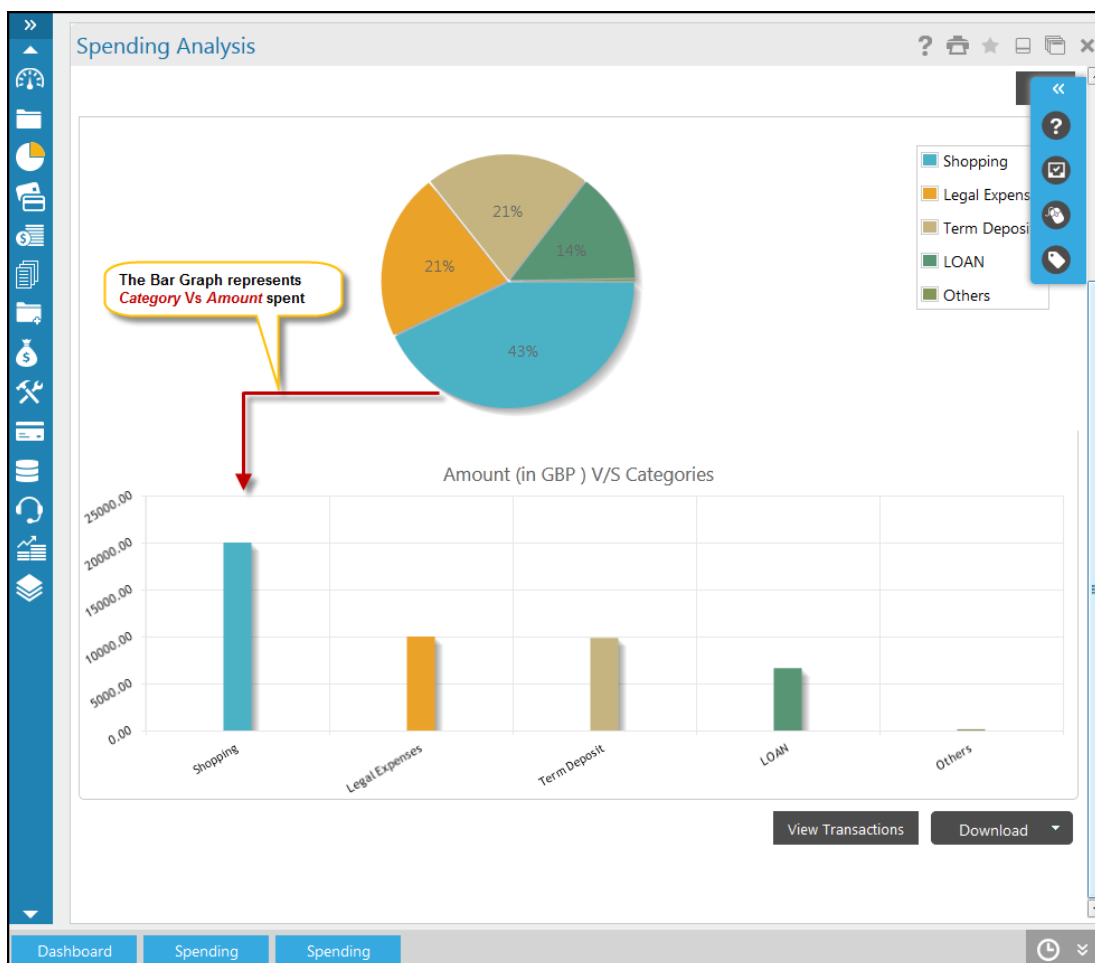
Field Name	Description
Customer	[Mandatory, Drop-Down] Select the desired <i>Customer</i> using the drop-down list.
Search By	[Mandatory, Drop-Down] Select the desired value from the dropdown.
From Date	[Date-Picker] Select the desired <i>Date</i> from which the details are to be retrieved.
To Date	[Date-Picker]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



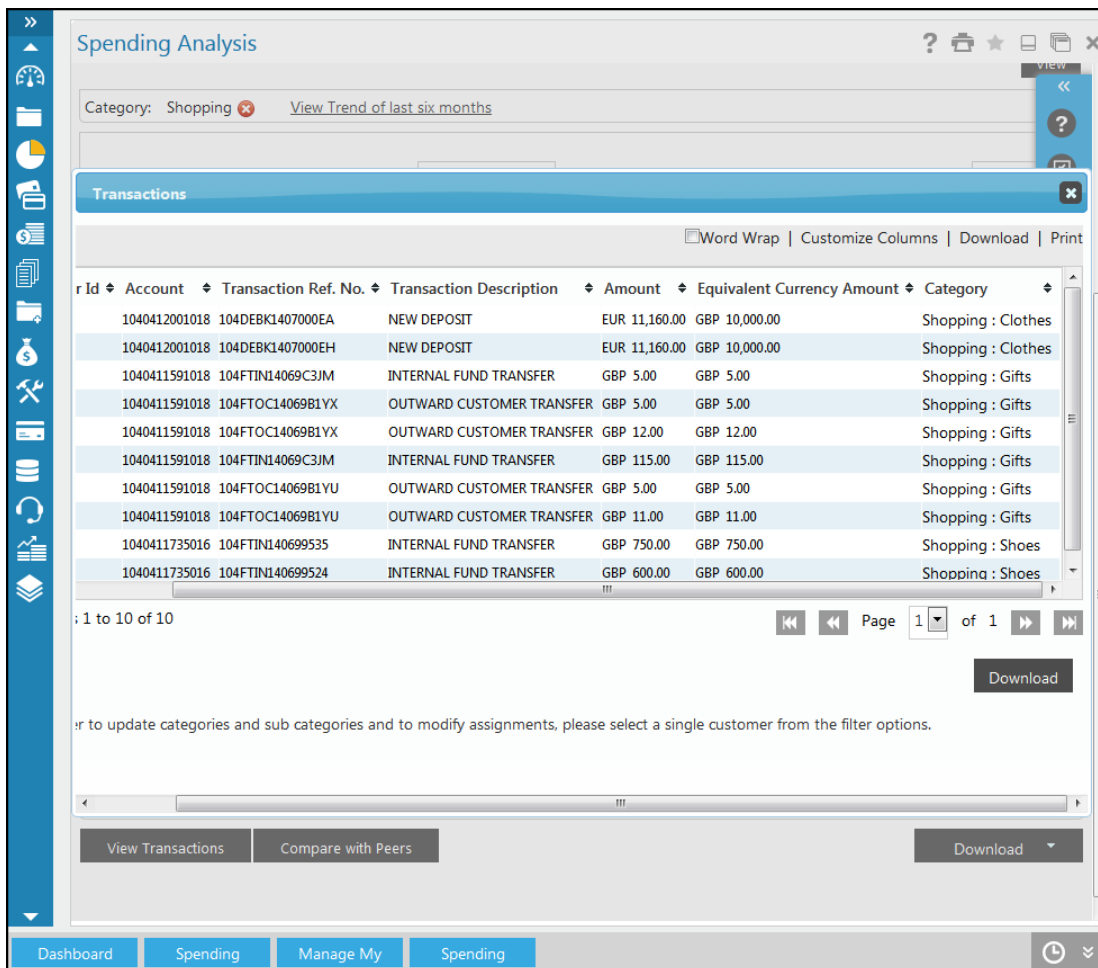
Note: The *Spending Analysis* for the selected customer is displayed in the following types:

- 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



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] 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 Amount	[Display] 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.

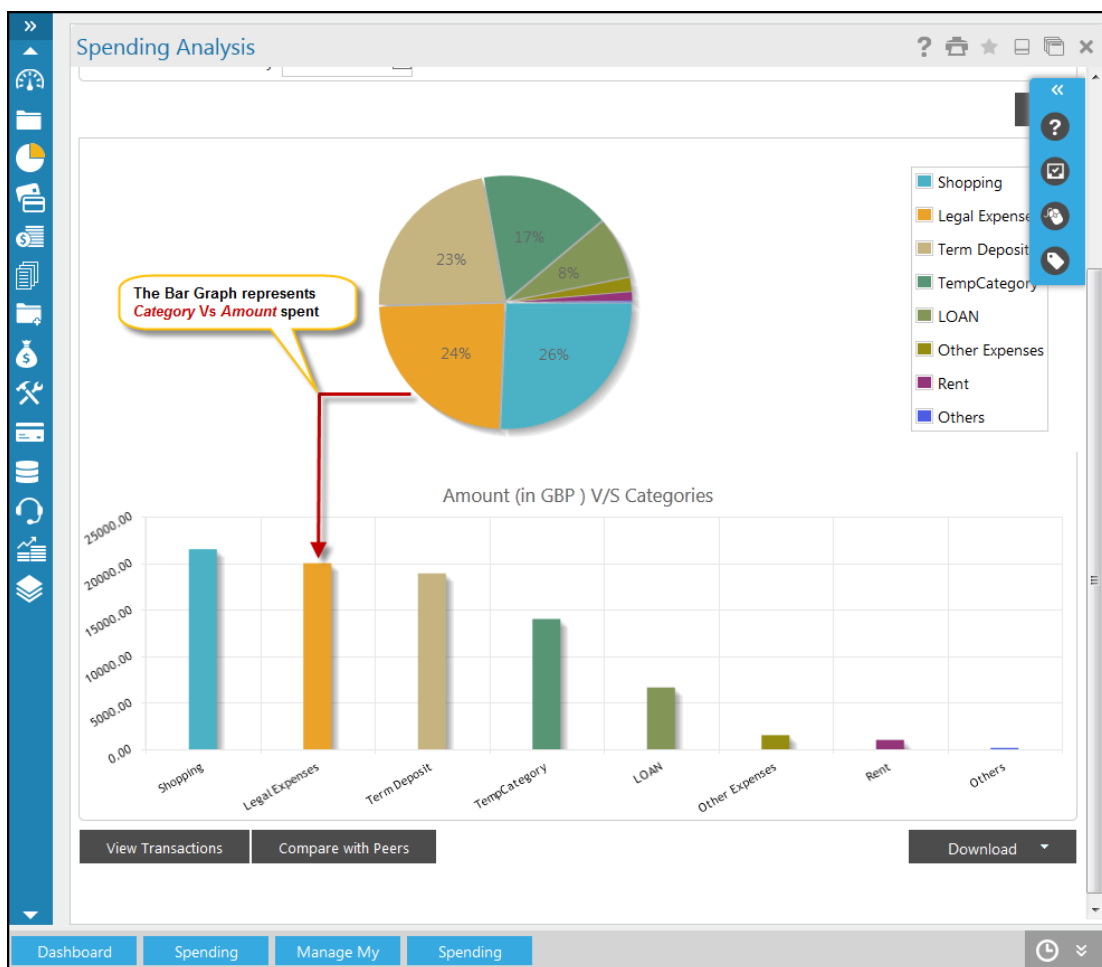
6.3 Sub-Categories in the Spending Analysis

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:

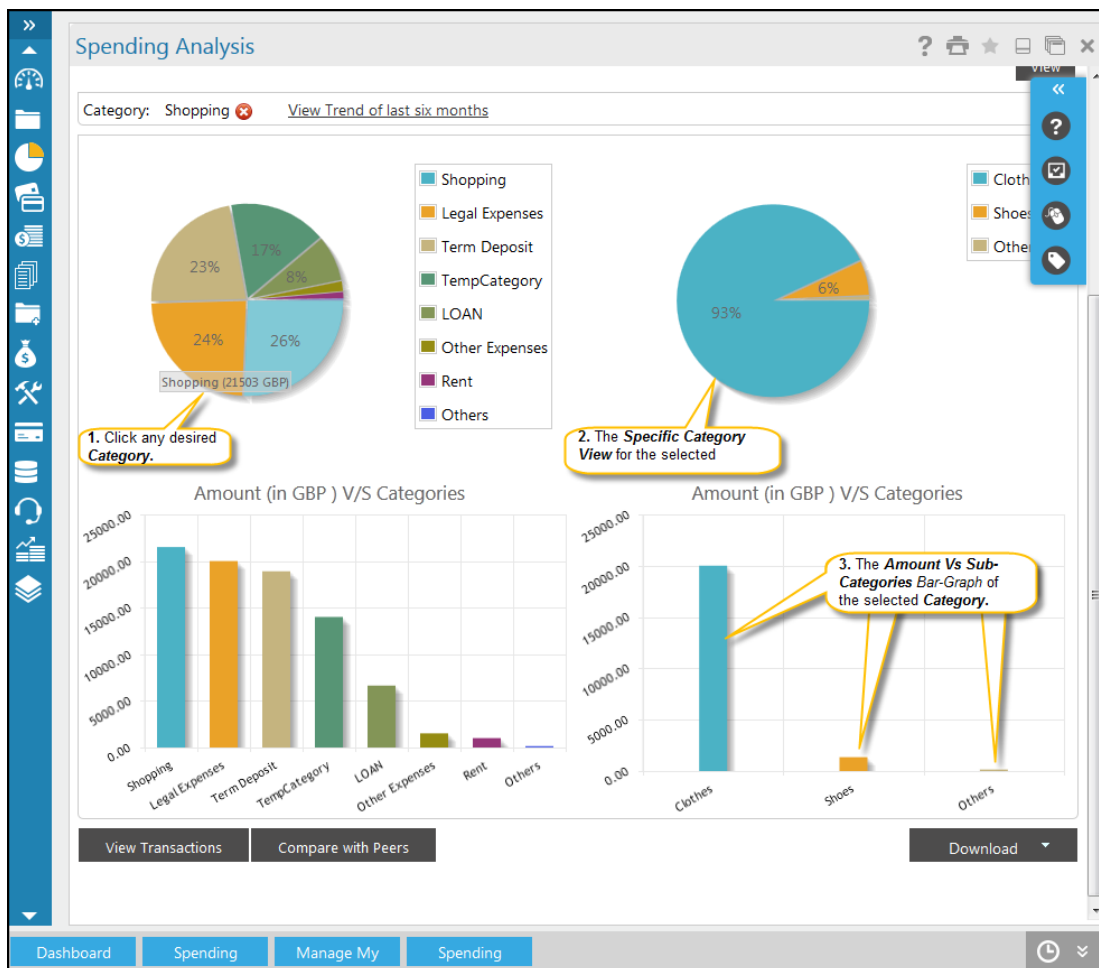
1. Login to the *Internet Banking*.
2. Navigate to the **PFM > Manage My Finance > Spending Analysis** section. The following page is displayed.

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).

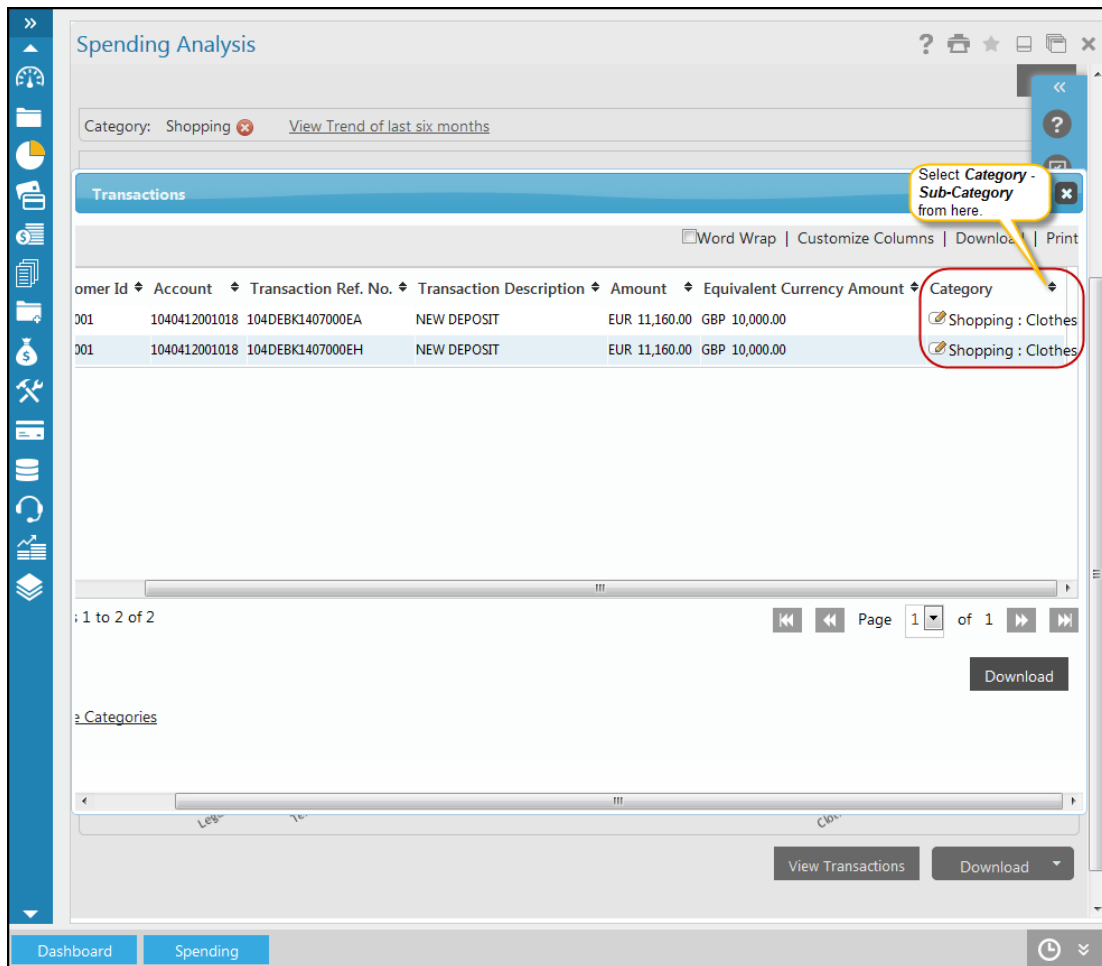
Specific Category View



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



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

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
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


Records 1 to 2 of 2

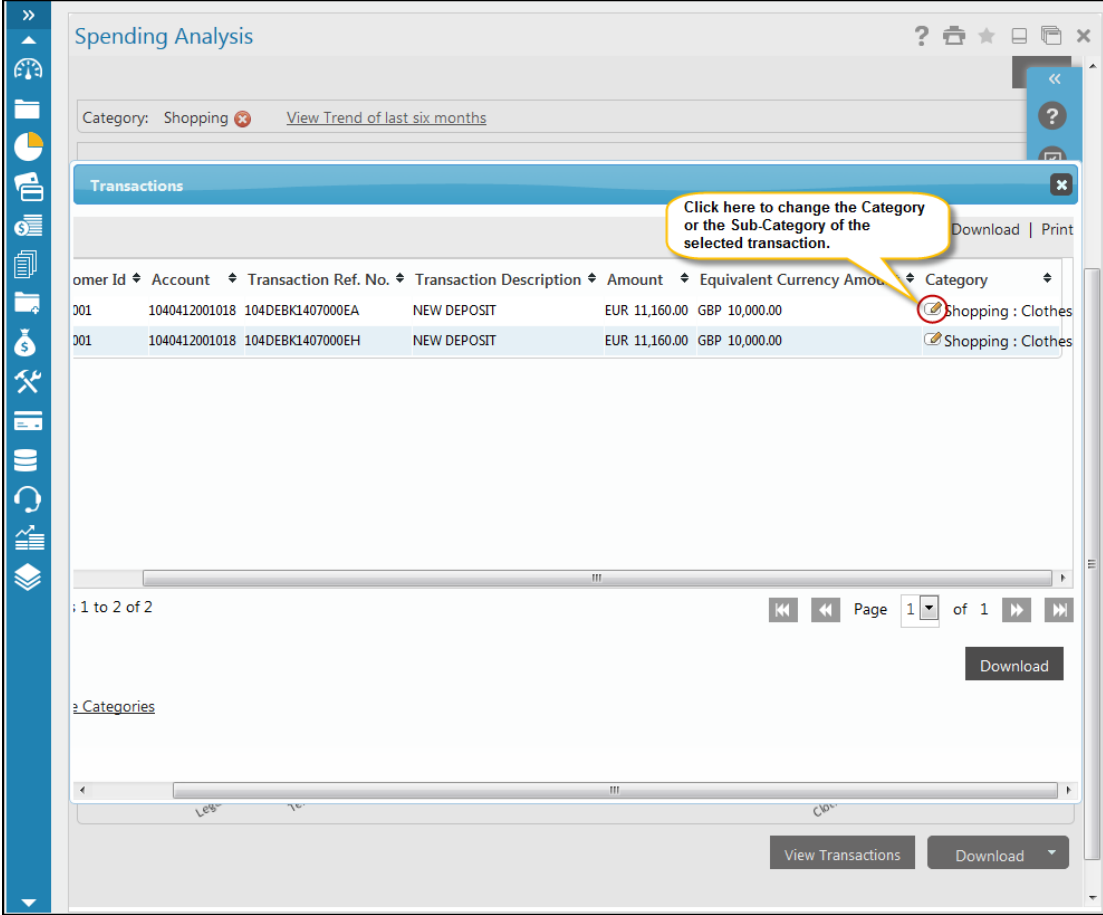
Page 1 of 1

Update Category

[Manage Categories](#)

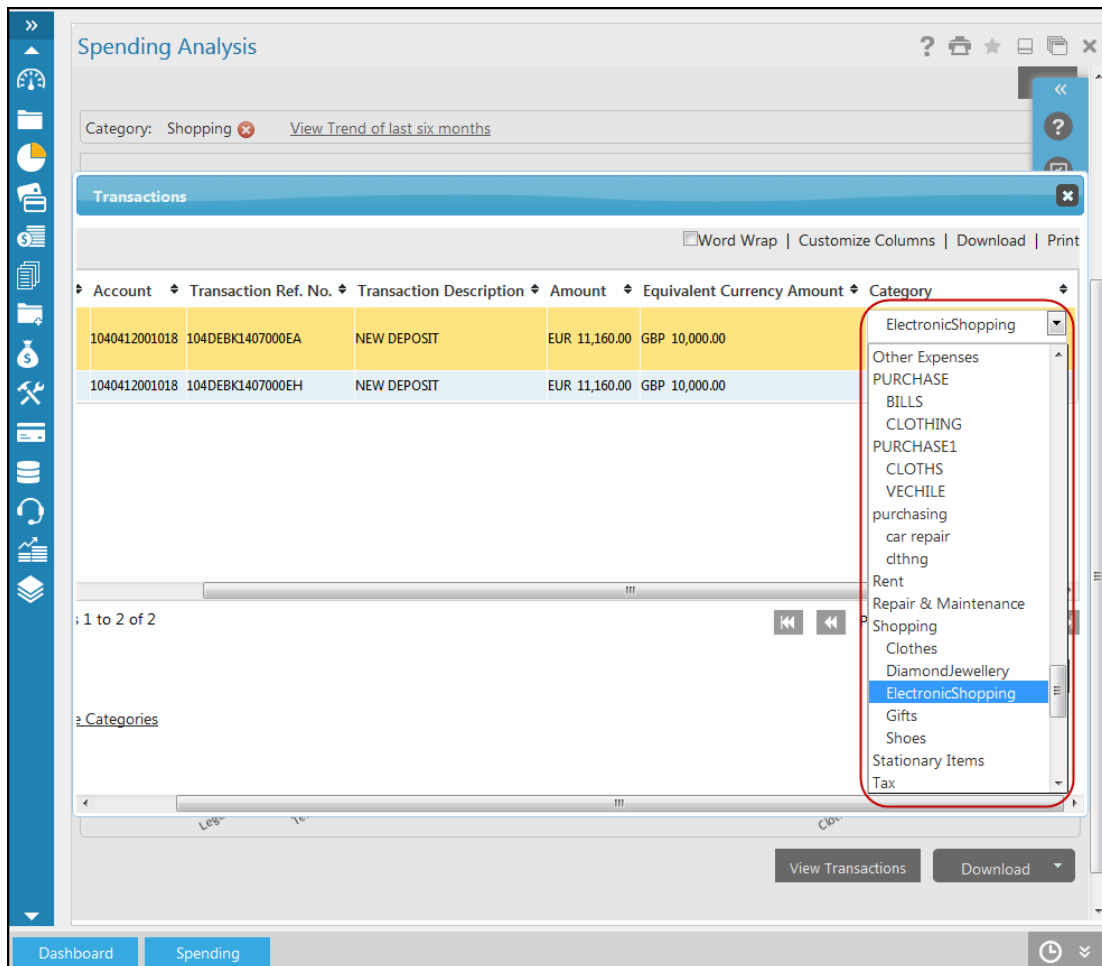
View Transactions Download

- 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 screenshot displays the 'Spending Analysis' window. At the top, the category is set to 'Shopping' with a 'View Trend of last six months' link. Below this is a 'Transactions' table with the following columns: Account, Transaction Ref. No., Transaction Description, Amount, Equivalent Currency Amount, and Category. Two transaction records are visible, both with a description of 'NEW DEPOSIT' and amounts of EUR 11,160.00 and GBP 10,000.00. The first record's category is 'ElectronicShopping', and the second is 'Shopping : Clothes'. A callout box with a yellow border and a red 'X' icon points to a green checkmark icon in the 'Category' column of the first record, with the text 'Click here to confirm the selected Category or Sub-Category'. The interface also includes a sidebar with various icons, a 'Download' button, and a 'View Transactions' button at the bottom.

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	Shopping : Clothes

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

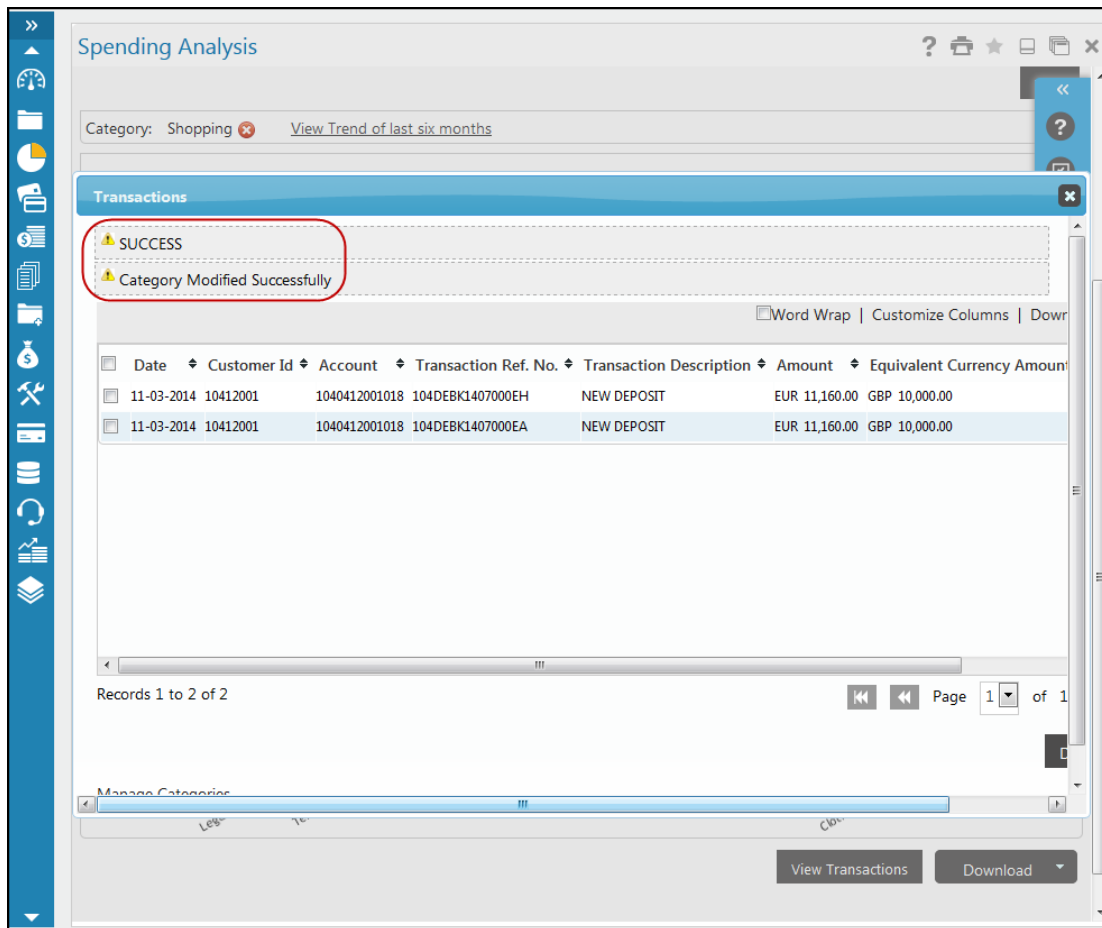
Updated Record

The screenshot shows the 'Spending Analysis' application window. At the top, the category is set to 'Shopping'. Below this is a table of transactions. The first row is highlighted in yellow, and its category 'Shopping : ElectronicShopping' is circled in red. A callout box points to this category with the text '1. Verify the selection'. Below the table, there is a pagination bar showing 'Page 1 of 1' and a 'Download' button. Below that, the 'Update Category' button is circled in red, with a callout box pointing to it that says '2. Click here to confirm'. At the bottom of the window, there are 'View Transactions' and 'Download' buttons.

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

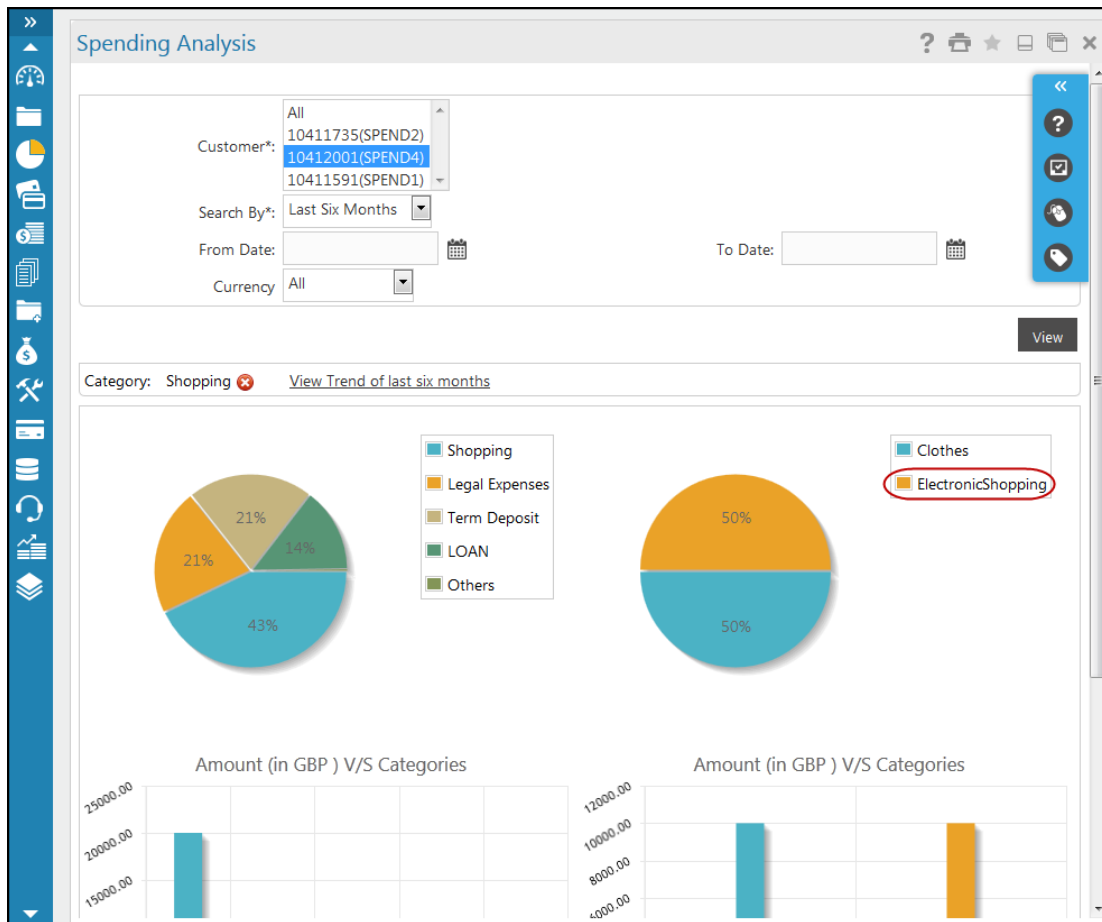
7. Verify the selection and click *Update Category*. The *Success Message* appears as displayed in the following screenshot.

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

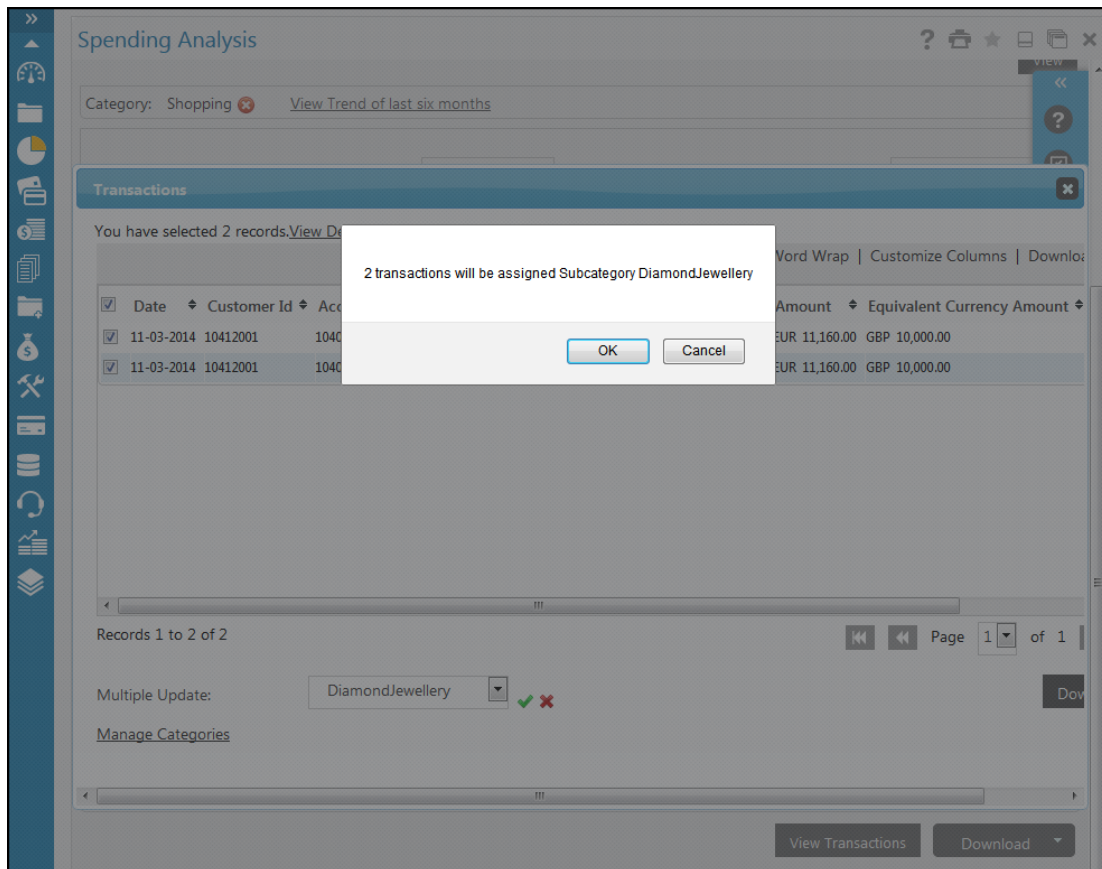
The screenshot shows the 'Spending Analysis' interface. At the top, the category is set to 'Shopping' and the view is for the 'last six months'. A table titled 'Transactions' displays two records. The first record is selected, and a callout box points to the selection checkboxes with the text '1. Select all the required records'. Below the table, a 'Multiple Update:' dropdown menu is set to 'Select', with a callout box pointing to it that says '2. Select the desired Category OR Sub-Category'. To the right of the dropdown, a confirmation icon (a green checkmark inside a square) is circled, with a callout box pointing to it that says '3. Click here to confirm'. The interface also shows 'Records 1 to 2 of 2', a page indicator 'Page 1 of 1', and buttons for 'View Transactions' and 'Download'.

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

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

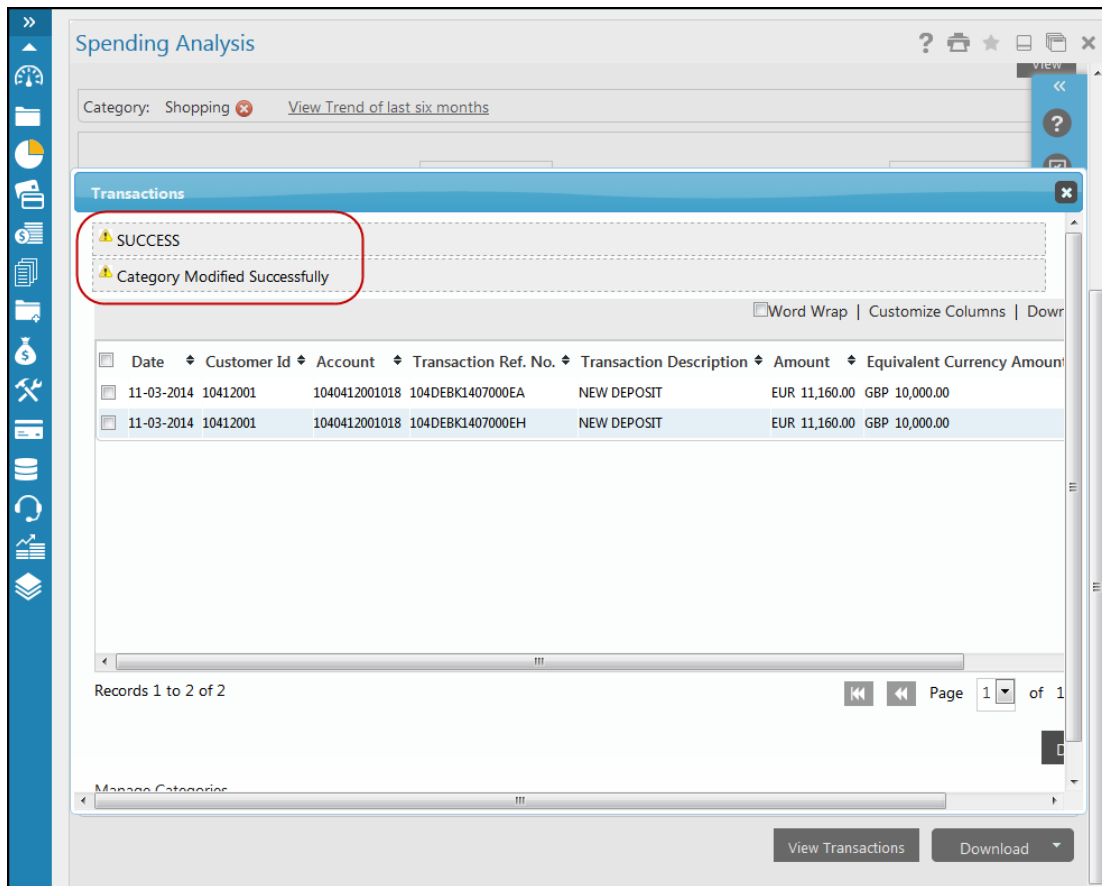
4. Select the required records from the *Transaction List*.
5. Select the desired *Category* or *Sub-Category* from the *Multiple Update* dropdown.
6. Click the  icon to confirm the changes made. An alert is displayed as shown in the following screenshot.

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

The screenshot displays the 'Spending Analysis' window. At the top, the category is set to 'Shopping' with a 'View Trend of last six months' link. A 'Transactions' modal window is open, showing a message 'Successfully Modified Successfully'. Below this, a table lists transactions with columns for Account, Transaction Ref. No., Transaction Description, Amount, Equivalent Currency Amount, and Category. Two rows are visible, both with the category 'Shopping : DiamondJewellery', which is circled in red. The interface includes a sidebar with various icons, a 'Download' button, and a 'View Transactions' button at the bottom.

Account	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:

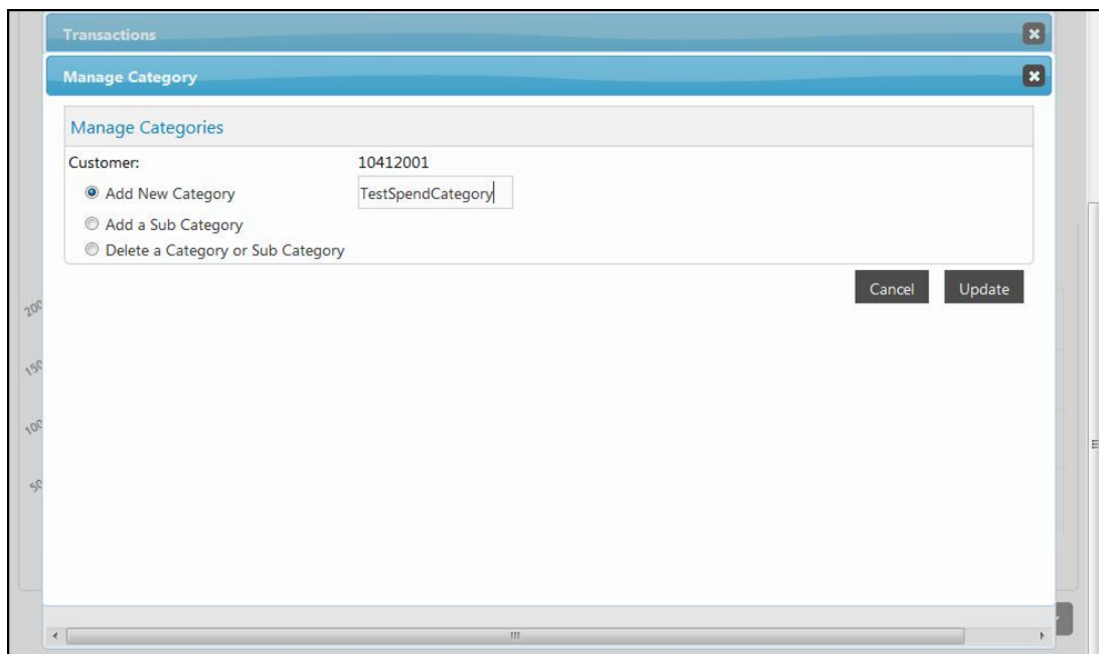
1. Click the **View Transactions** button, available on the *Spending Analysis* page.

Transactions

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

The *Manage Categories* window is displayed.

Manage Categories



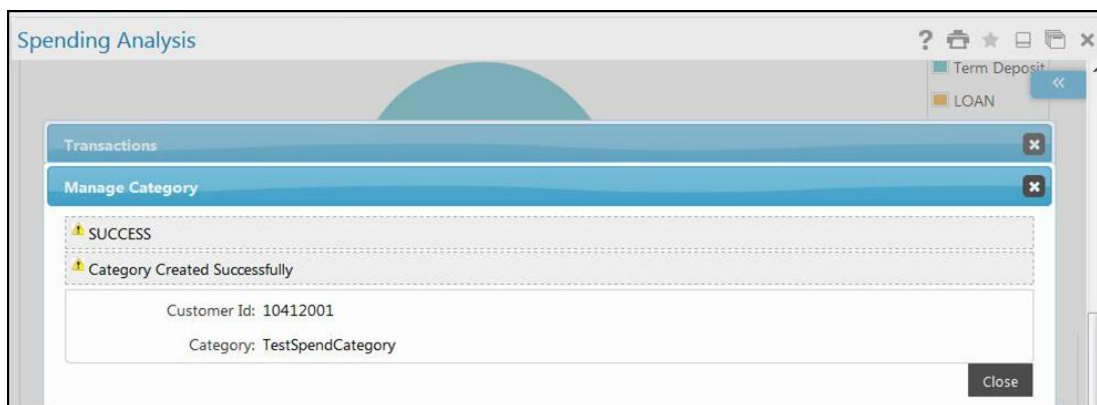
Field Description

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
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	<p>[Conditional, Input Box, 25]</p> <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 Sub Category	<p>[Conditional, Dropdown]</p> <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	<p>[Action Button]</p> <p>Click Cancel to cancel the process.</p>
Update	<p>[Action Button]</p> <p>Click Update to save the changes made.</p>

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:

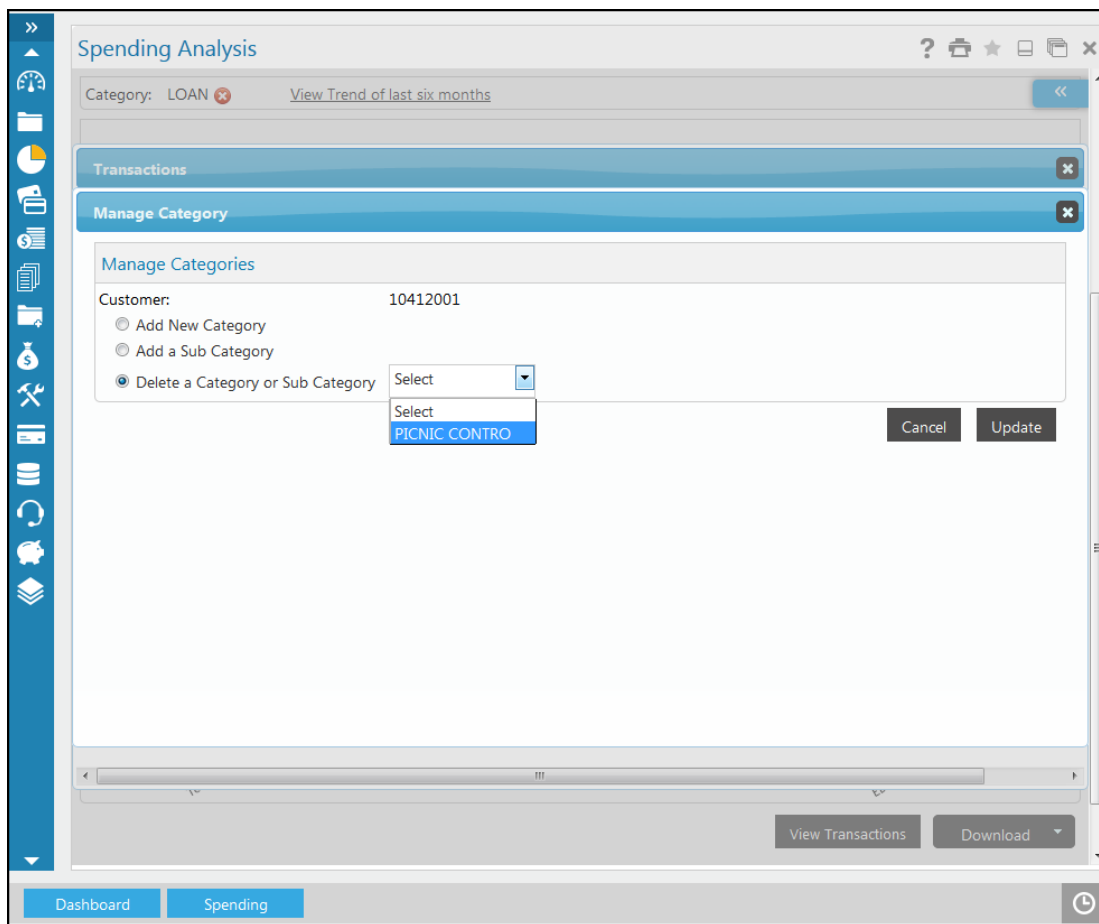
1. Click the **View Transactions** button, available on the *Spending Analysis* page.

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



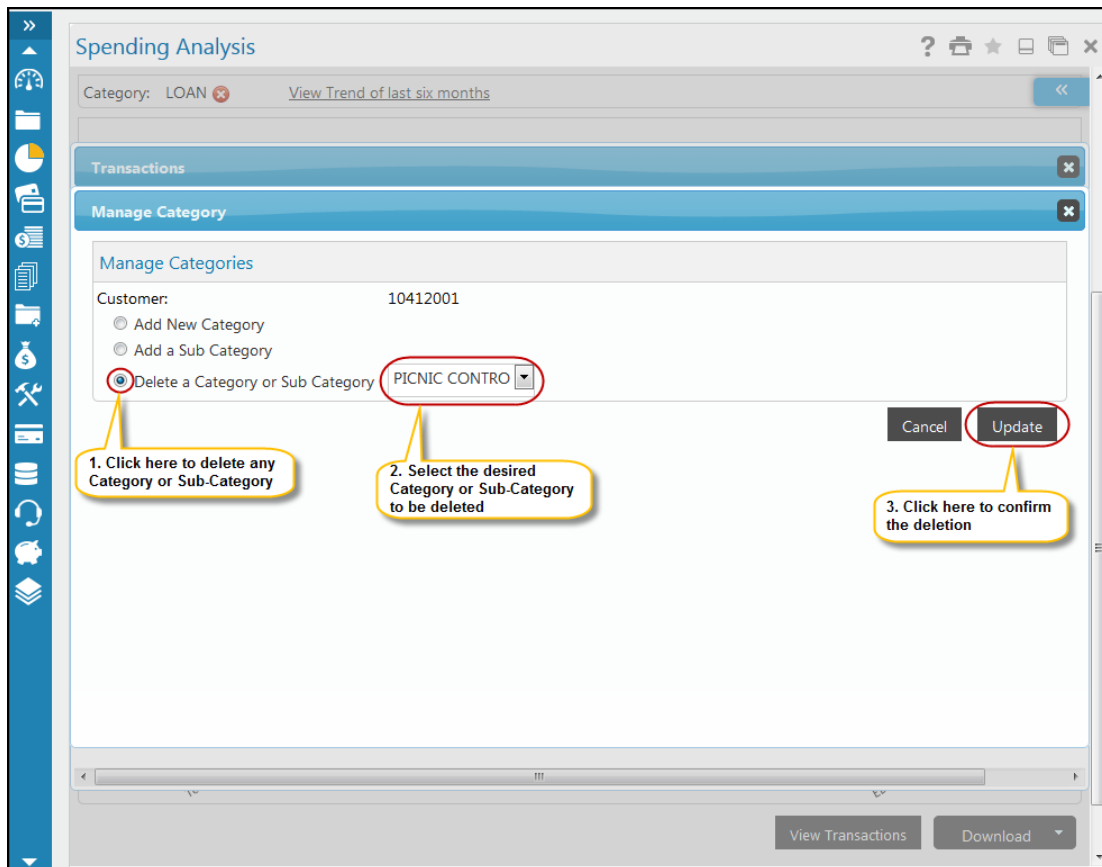
Field Description

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

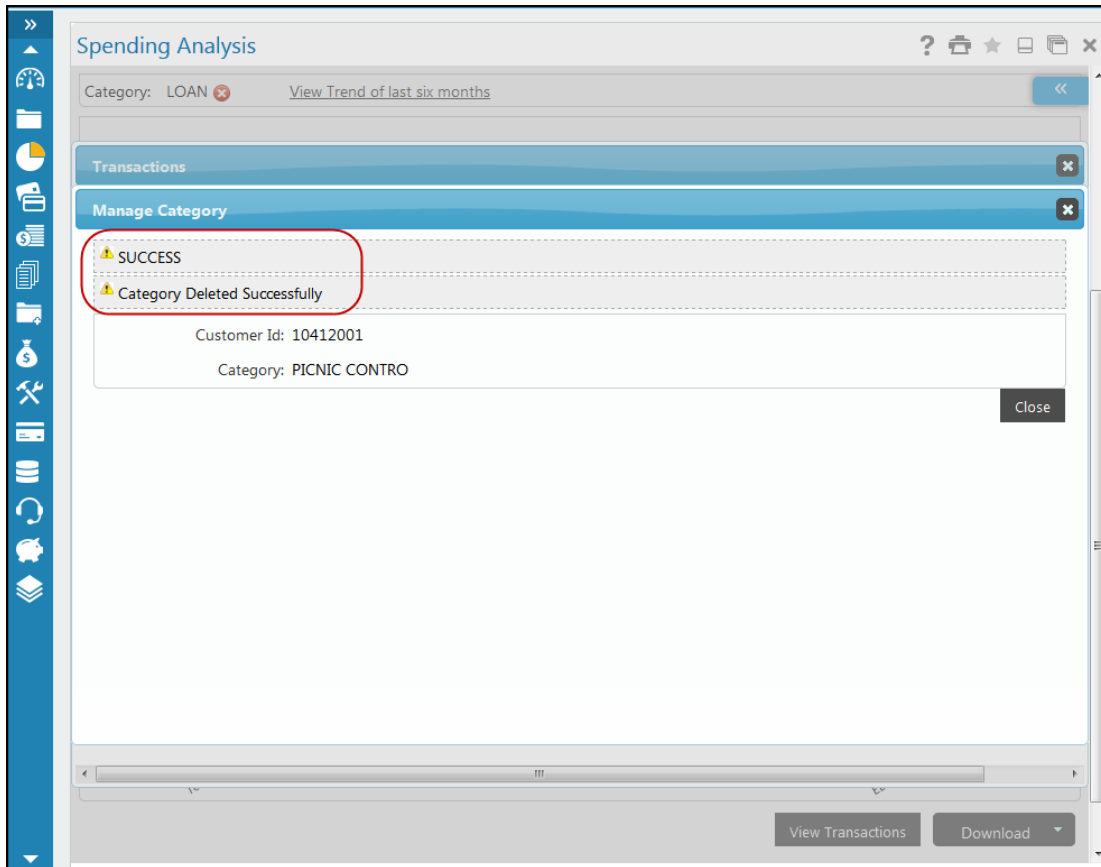
2. Select the **Delete a Category or Sub Category** Radio Button.
3. Select the desired *Category or Sub-Category*, as shown in the following screenshot.

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] 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.
----------------------------	--

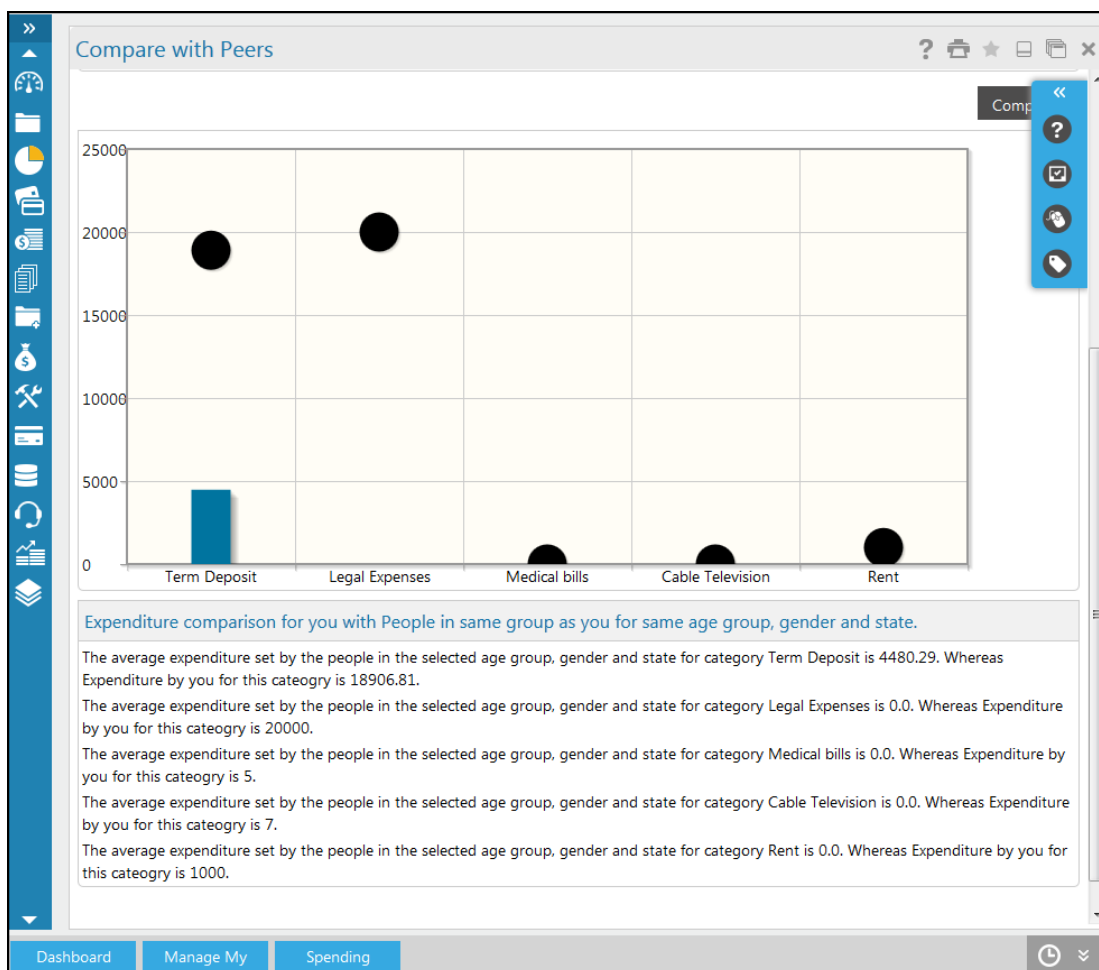
Choose Age Group	[Optional, Dropdown – Check box] Select the desired value from the dropdown. Select the checkbox if the same parameter is to be included for the comparison.
-------------------------	--

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.

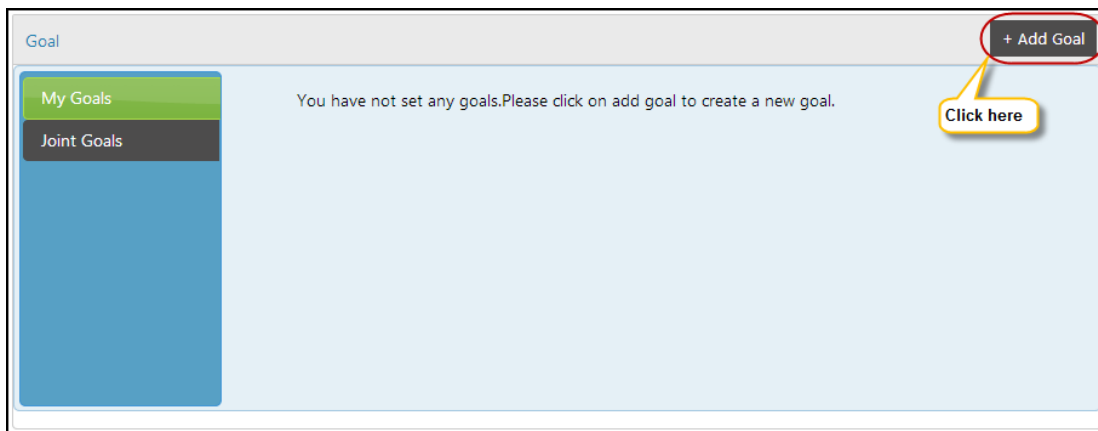
This feature also helps to redeem, share and compare goals. It also includes additional features like *Adding Participants*, *Requesting Contribution for Goals* etc.

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

The screenshot shows a web browser window titled "Manage My Finance" with a "Create Goal" sub-header. The main form area is titled "What are you Saving for? *". Under "Please provide your Goal Details:", there are several input fields: "Name your goal*" (containing "Goal_1"), "Choose Category*" (dropdown with "TD"), "Choose Sub Category*" (dropdown with "Income"), "Set an amount*" (input with "100000" and "GBP" currency), and "Set target date*" (calendar icon with "31-12-2014"). Below these, there is an "OR" section for "Set Tenure" with three dropdown menus showing "0", "9", and "21". To the right of the form is a "WE WILL MISS YOU" graphic of two children and a "Change Image" link. Further right are links for "Goal Calculator" and "Compare". A "Terms & Conditions" section follows, containing a scrollable text area with legal terms, a "View Terms & Conditions" link, and a "Download Terms & Conditions" button. At the bottom of the form, there are three expandable sections: "Amount to start with? *", "How often would you like to contribute?", and "How do you wish to receive the amount on completion of tenure?". A "Submit" button is positioned at the bottom right of the form area.

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 <i>Name</i> for your <i>Goal</i> .
-----------------------	--

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</i> and <i>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 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

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</i> OR <i>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 sections:

- 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

At the bottom right, there are two buttons: **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.

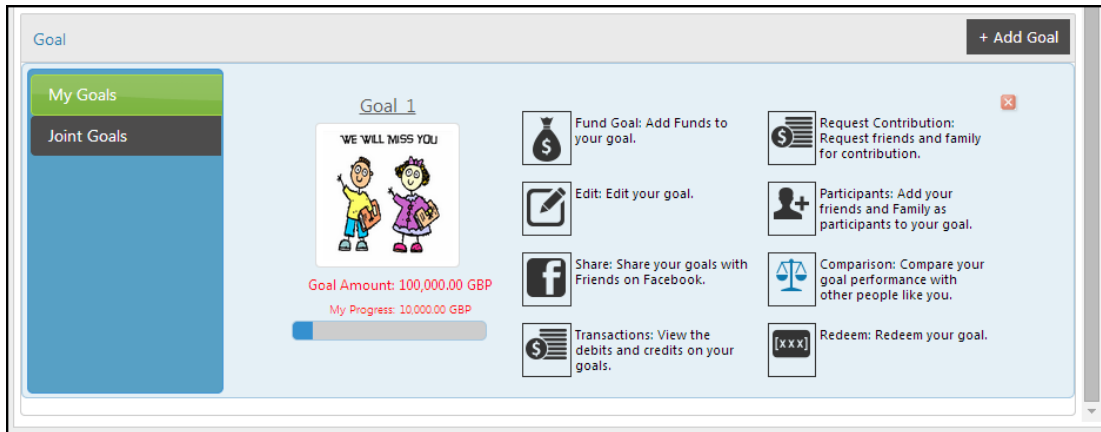
Goal

The screenshot shows the 'Goal' page with the following elements:

- A sidebar on the left with 'My Goals' (highlighted) and 'Joint Goals'.
- A main area titled 'Goal_1' featuring a cartoon illustration of two children and the text 'WE WILL MISS YOU'.
- Below the illustration, it displays:
 - Goal Amount: 100,000.00 GBP
 - My Progress: 10,000.00 GBP
 - A progress bar showing 10% completion.
 - An **Options** button.
- A '+ Add Goal' button in the top right corner.

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

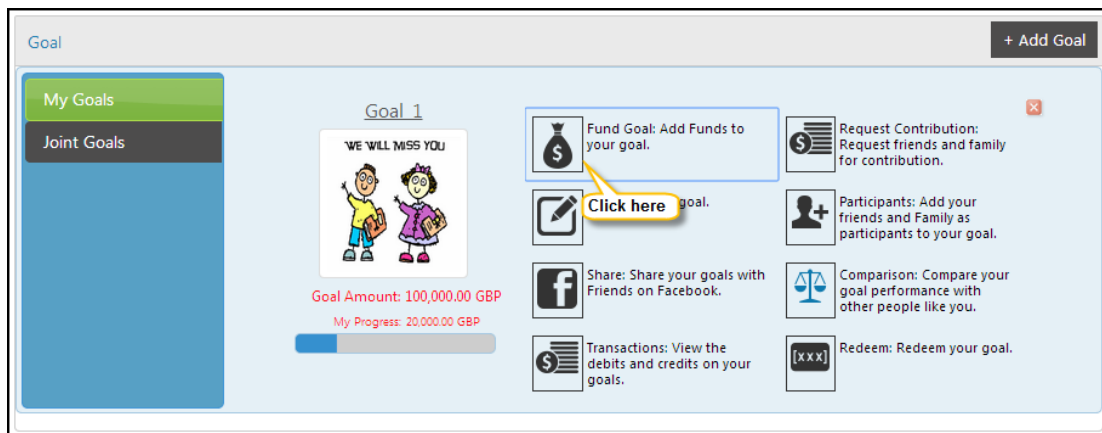
The *Goal* related features are provided to the *Existing Customer* of the *Bank*. These options provide the visitors to view the information related to *Goals* and navigate them to create various *Goal* functions.

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*.

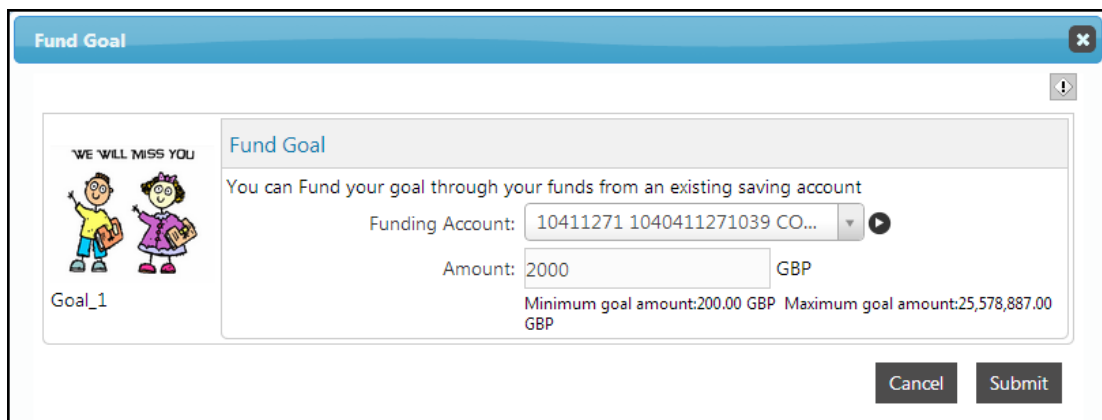
1. Navigate to *PFM > Manage My Finance > Goal* section.
2. Click **Fund Goal** as shown in the following screenshot.

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

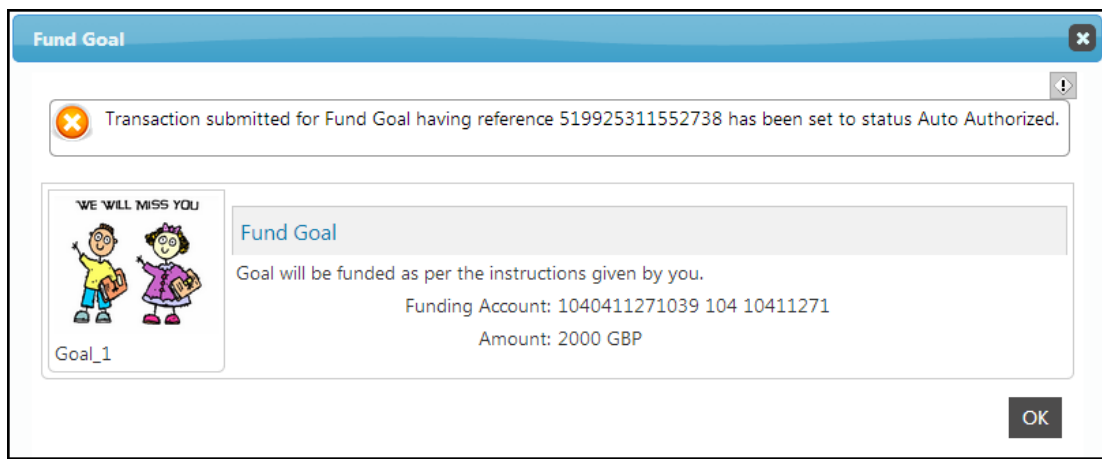
Funding Account	[Display] Displays the selected <i>Account Number</i> for <i>Funding</i> .
Amount	[Display] Displays the entered <i>Amount</i> .

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

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</i> and <i>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.

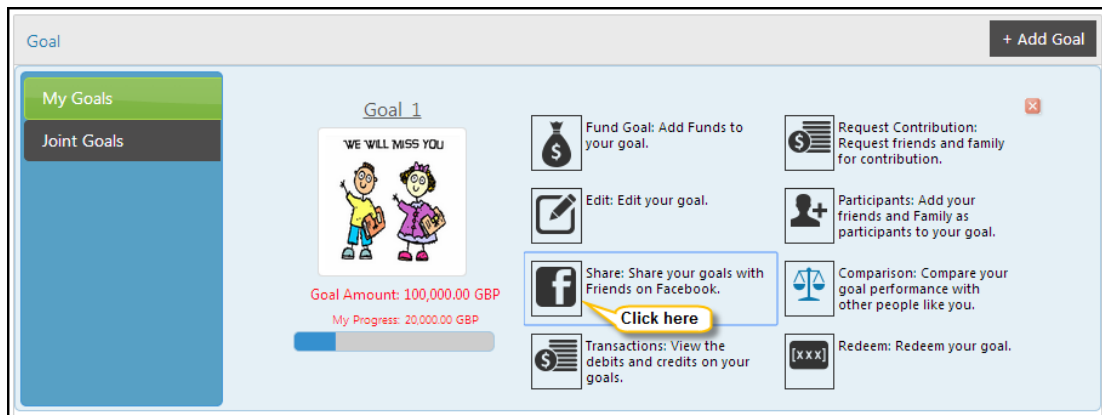
A link to the bank's URL is also available on the shared post. This link navigates user to the bank's page from where the user can access Goal Settings.

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

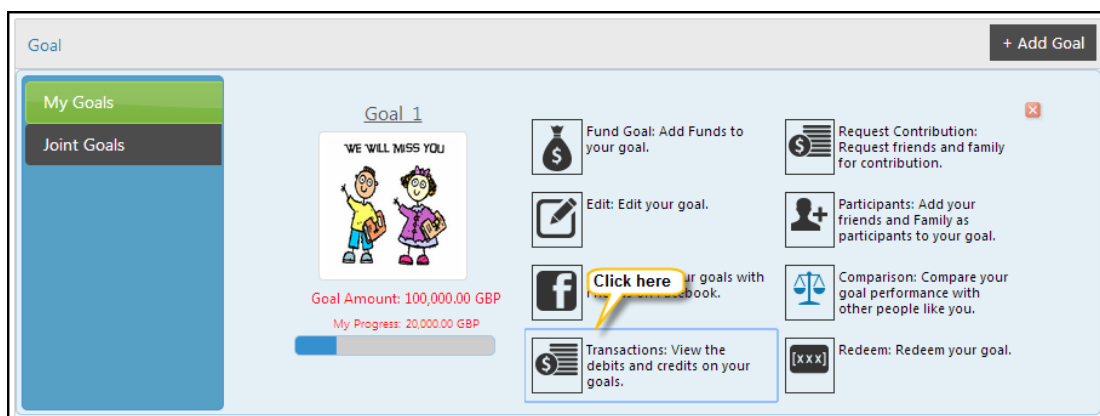
The transactions option allows user to view all the transactions happened till date, in that particular goal. Only *Open* or *Active* transactions are allowed to check.

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	

Records 1 to 2 of 2

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

Word Wrap | Customize Columns | Download

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

Word Wrap | Customize Columns | Download

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

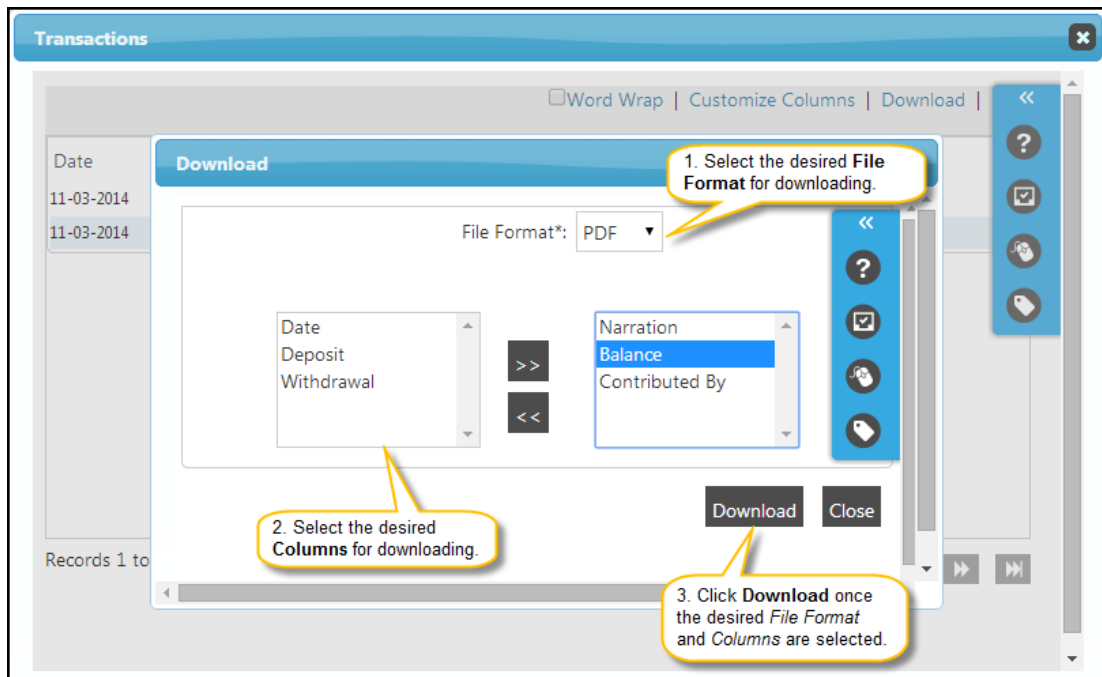
1. Make the desired changes using the check-boxes and the available

2. Click Save once the changes are made.

Records 1 to 2 of 2

Page 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).

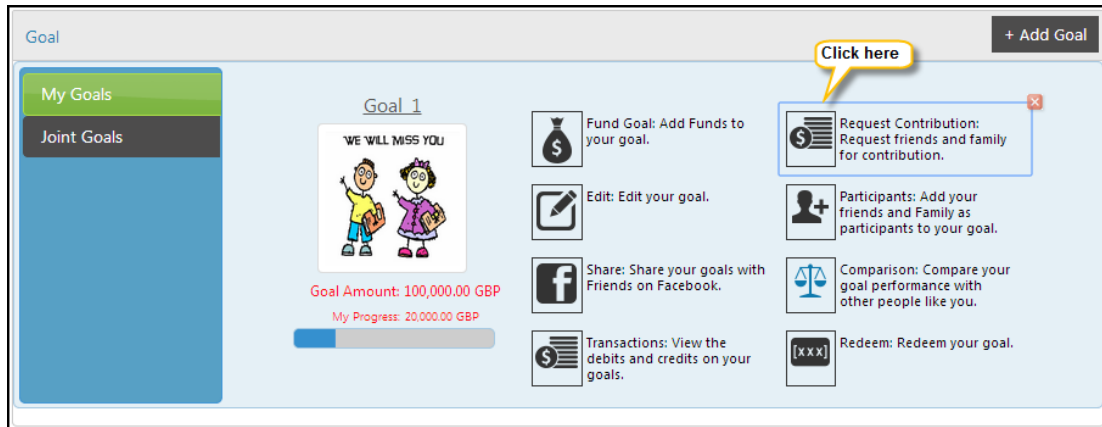
The application validates if *UID* entered is been mapped with the goal. Once the validation is successful, the member is then navigated to the **FCDB** application login screen.

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

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 <i>Internet Banking</i> .
Cancel	[Action Button] Click Cancel to cancel the <i>Contribution Process</i> .
Contribute	[Action Button] Click Contribute to proceed with the <i>Contribution Process</i> .

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*.

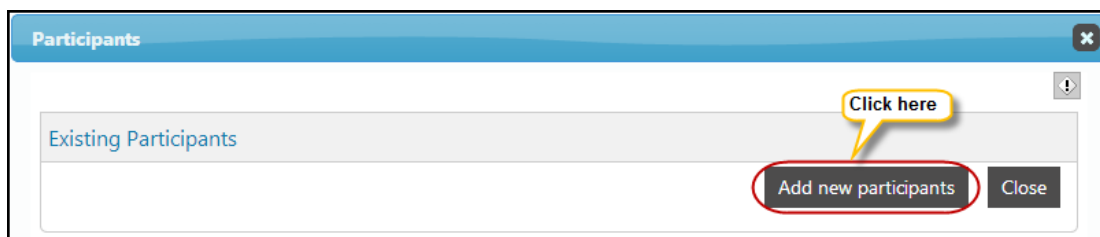
9.6 Add participants to the goal

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

The screenshot shows a dialog box titled "Participants". It has a blue header with a close button. Below the header, there are two main sections. The first section is titled "Existing Participants" and contains a list area and two buttons: "Add new participants" and "Close". The second section is titled "Add new participants" and contains an "Email Id" field with the text "sarita.kulkarni@oracle.com". To the right of the field are minus and plus signs. Below this field are "Submit" and "Close" buttons.

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

The screenshot shows the same "Participants" dialog box as above, but with an alert message overlay. The alert message has a blue header "Add new participants" and a yellow warning icon. The text of the alert is: "Request for adding Participant initiated. The participants will be added to the goal after acceptance of request by the added members." Below the text, it shows "Reference No: 527707284547936" and "Secure Code: XbN5v4". There is an "OK" button at the bottom right of the alert.

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

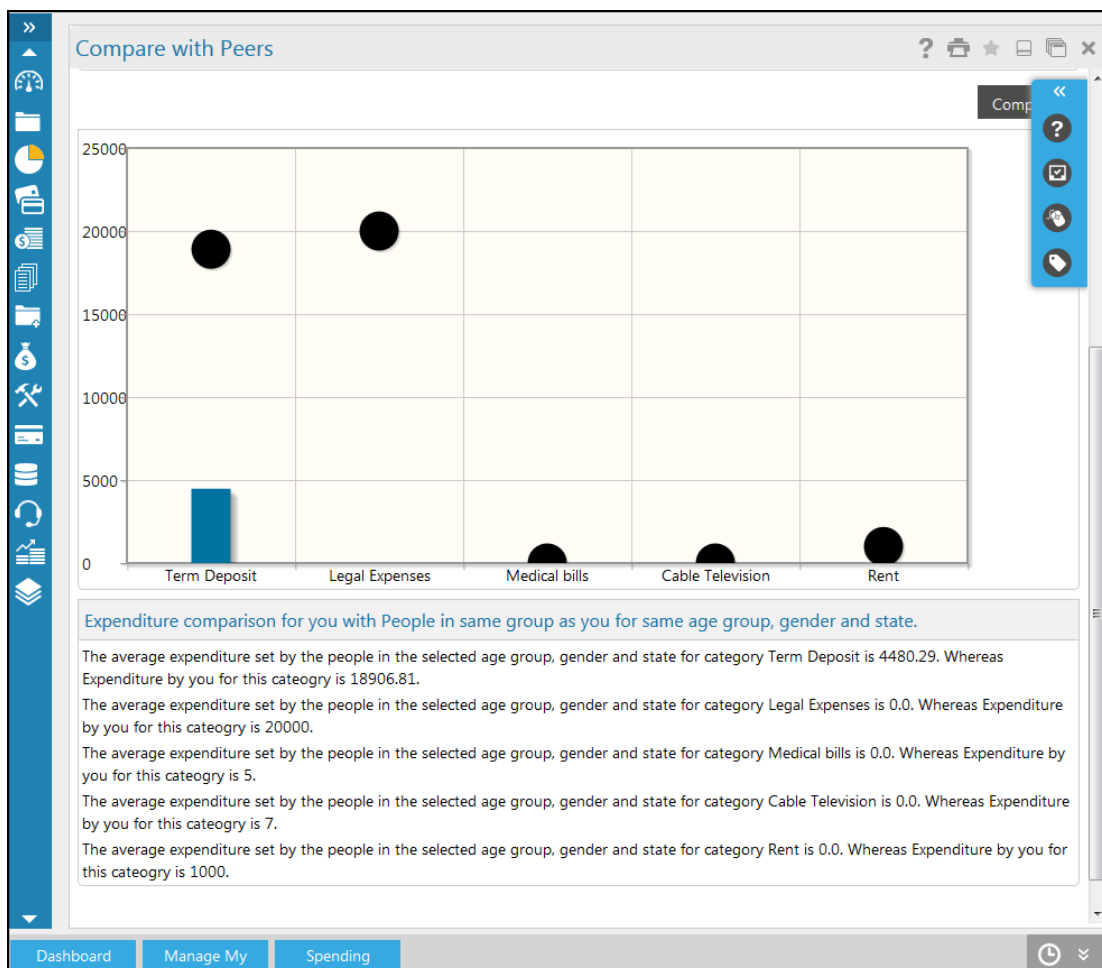
Field Description

Field Name	Description
Goal Comparison	
I want to Compare	[Mandatory, Drop-Down] Select the desired option from the dropdown.
Select Goal Type	[Dropdown] Select the desired value from the dropdown.
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.
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.

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

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

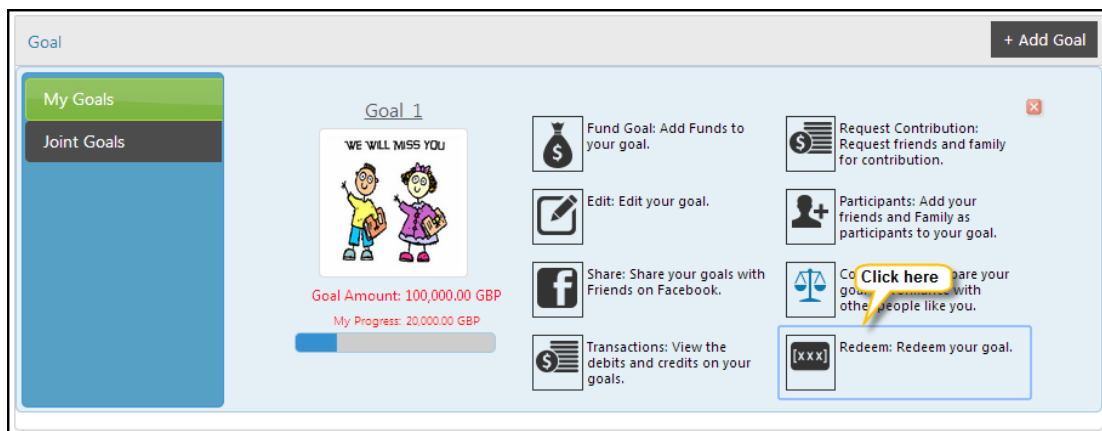
9.8 Redeem Goal

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

Field Name	Description
City	[Conditional, Drop-Down] This field is available only when the option selected for the account transfer is Transfer to Internal Bank Account. 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</i> OR <i>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 <i>Search</i> 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.
