Oracle FLEXCUBE Direct Banking

Retail Customer Services User Manual
Release 12.0.3.0.0

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Retail Customer Services User Manual

April 2014

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Table of Contents

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 Introduction are dedicated to individual transactions and its details, covered in the User Manual.

1.5 Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

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

Transaction Name	FLEXCUBE UBS	Third Party Host System
Login(First time login)	**NH**	**NH**
Logout	**NH**	**NH**
Ad-hoc Account Statement Request	✕	★
Stop Or Unblock Cheque Request	✓	★
Cheque Book Request	✓	★
Cheque Status Inquiry	✓	★
Debit Card Details	✕	★
Register reports	**NH**	**NH**
Alerts- User Alerts	✕	★
Alerts-Account Alerts	✕	★
Alerts- Customer Alerts	✕	★
E Statements Subscription/	✕	★
E Statements Un-subscription	✕	★
Preferences	**NH**	**NH**
Session Summary	**NH**	**NH**
ATM/Branch Locator	**NH**	**NH**
Mailbox	**NH**	**NH**
Electronic Form initiate	**NH**	**NH**

Transaction Name	FLEXCUBE UBS	Third Party Host System
Exchange Rate Inquiry	✓	★
Reissue Transaction Password	**NH**	**NH**
Account Closure	**NH**	**NH**
Activate Debit Card	**NH**	**NH**
Apply for ATM/Debit Card	**NH**	**NH**
Debit Card Hot listing	**NH**	**NH**
Reset ATM/ debit Card Pin	**NH**	**NH**
Force change password	**NH**	**NH**
Lock Transaction Password	**NH**	**NH**
Manage Profile	**NH**	**NH**
Forgot Password	**NH**	**NH**
Reset Security Questions	**NH**	**NH**

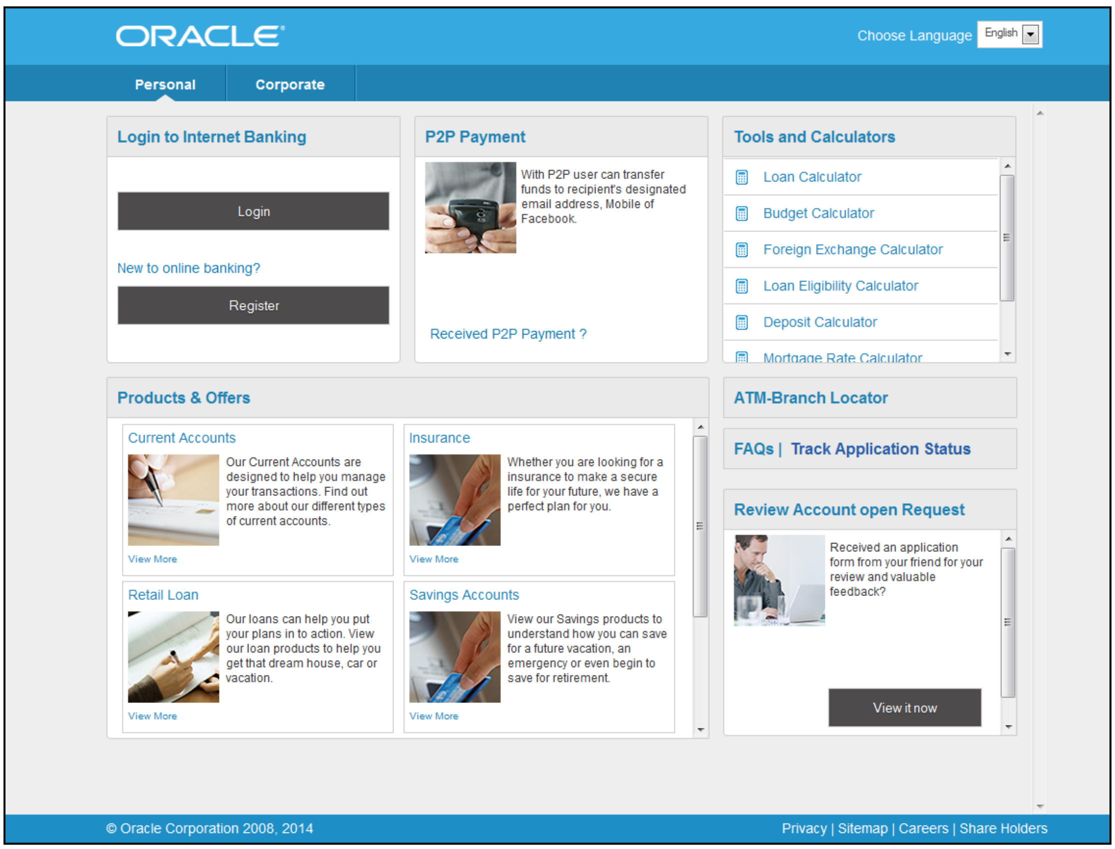
3. Log In

This option allows the user to log in to the ORACLE FCDB application. By default, the security keyboard option is checked. This enables the user to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, the user can clear the security keyboard option and can use the keyboard.

To log in to ORACLE FCDB:

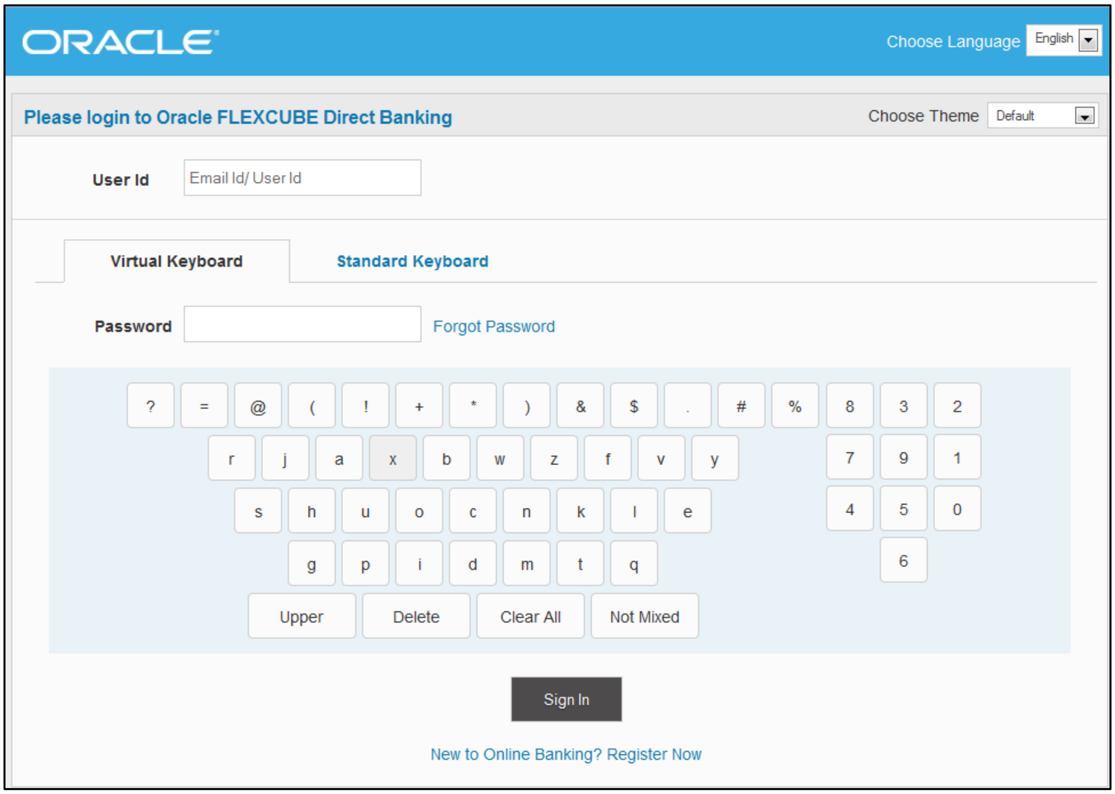
1. Enter the appropriate URL of the application provided in the address bar.
2. The system displays the main page of the **Oracle FLEXCUBE Direct Banking** application.

Oracle FLEXCUBE Direct Banking



3. Click **Login.** The system displays the login page of the *Oracle FLEXCUBE Direct Banking* application.

Login Page



Field Description

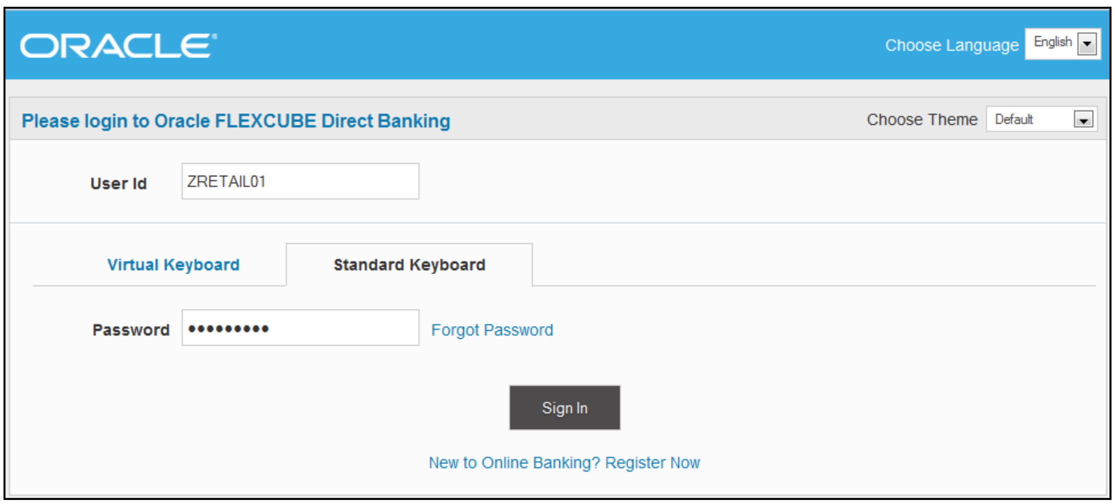
Field Name	Description
User ID	[Mandatory, Alphanumeric, 20] Type the unique *User ID*.
Password	[Mandatory, Alphanumeric, 20] Type the password.
Theme selection	[Optional, Dropdown] Select the theme from the dropdown, displayed inline to the User ID field. By default the theme will be set as per the set preferences.
Language	[Optional, Dropdown] Select the language for the application. **Note:** Refer section **2.1 Multilingual Data Input**, for detailed note about the impact of language selection.
Use Virtual Keyboard	[Optional, Check Box] Select the **Use Virtual Keyboard** check box to use the virtual keyboard. By default, this check box is checked.

Field Name	Description
Click here to enter by hovering	[Optional, Check Box] Select the **Click here to enter by hovering** check box to enter the password by moving the mouse over the keyboard without clicking the keys.

Virtual Keyboard Functions:

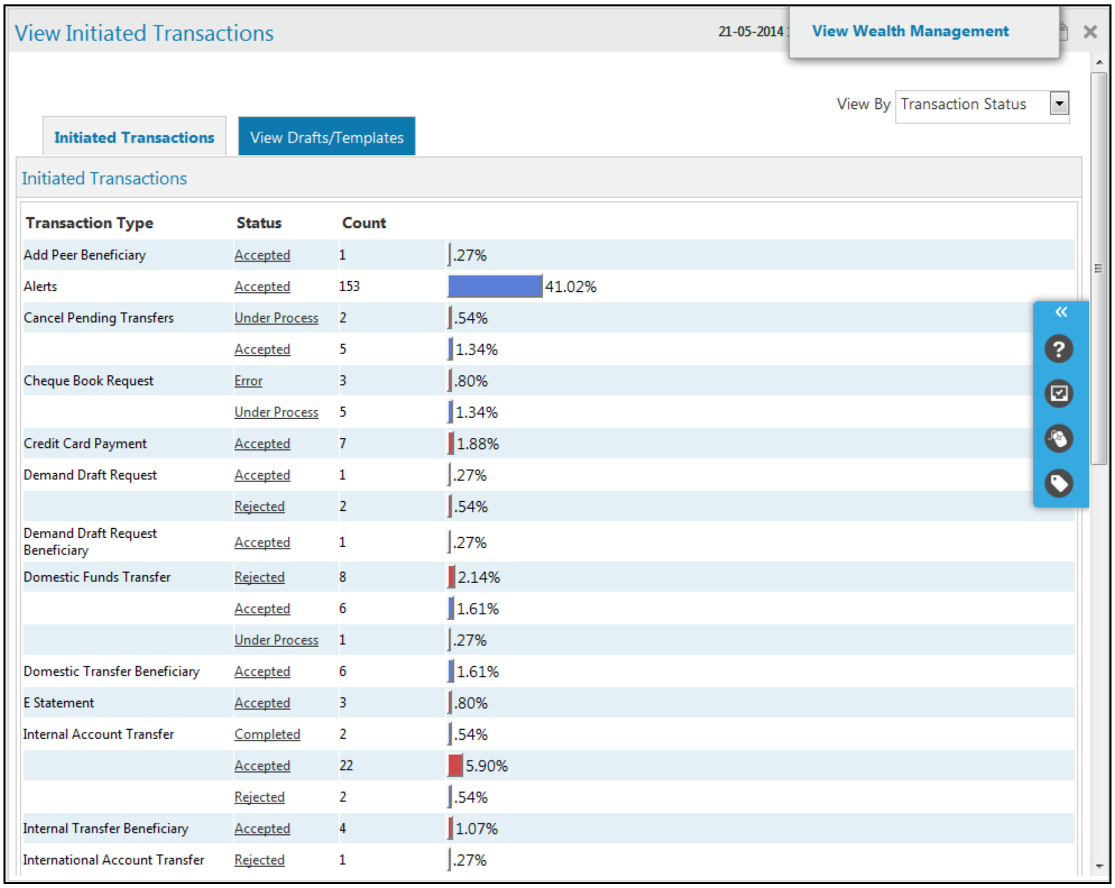
4. Click on the upper button to arrange the keyboard using upper case characters. The caption of the button will change to lower. Click on it to arrange the key board using lower case characters.
5. Click the **Delete** button to delete previously entered characters.
6. Click the **Clear All** to clear the password field.
7. Click the **Not Mixed** to arrange the keyboard as per standard keyboard layout. The caption of the button changes to *Mixed*. Click the **Mixed** to change the keyboard layout after every character click.

ORACLE FLEXCUBE DIRECT BANKING



8. Enter the **Use ID** and **Password**.
9. Click the **Sign In** button to log in to the application. The system displays the *Home* page - *View Initiated Transactions* screen.

View Initiated Transactions

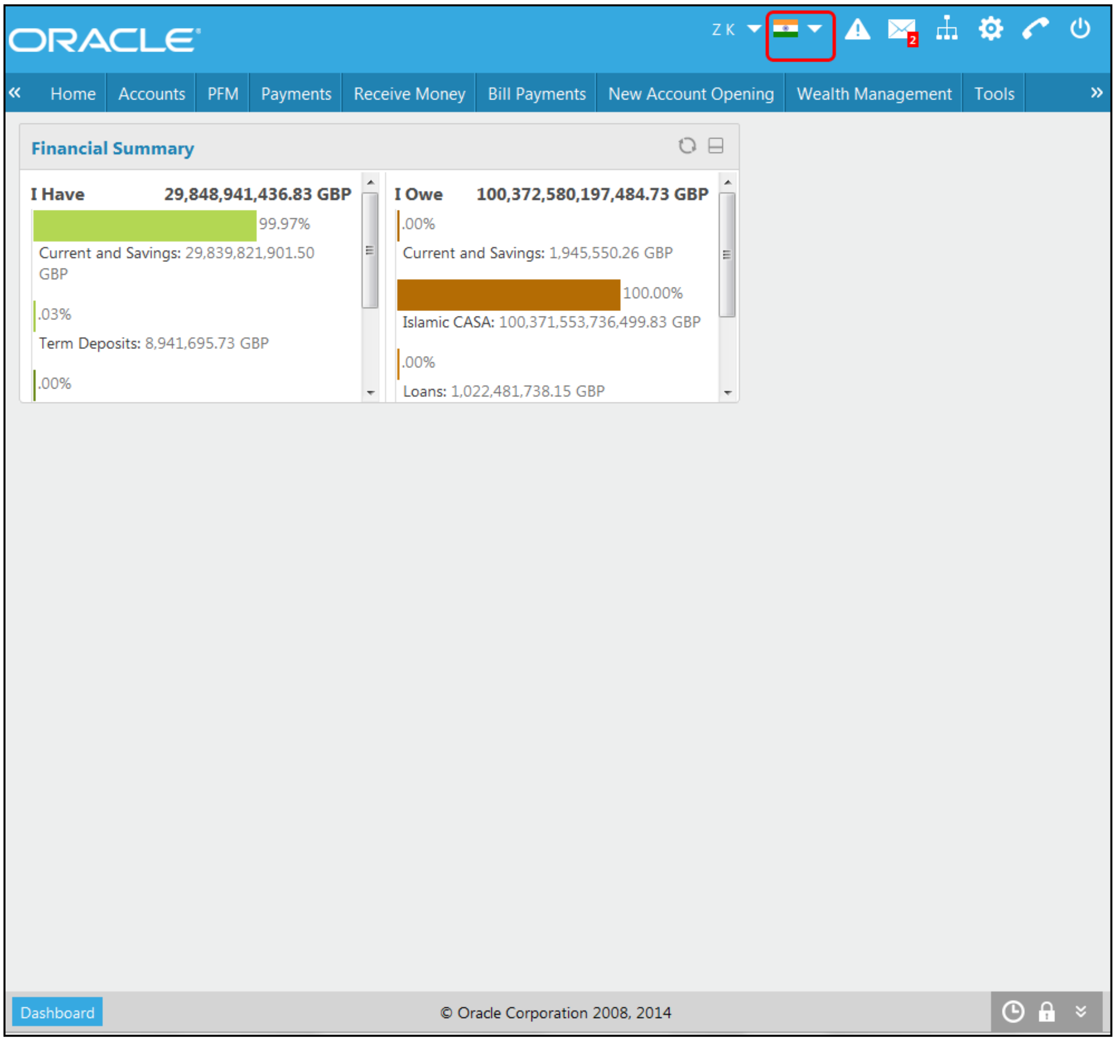


Transaction Type	Status	Count	
Add Peer Beneficiary	Accepted	1	.27%
Alerts	Accepted	153	41.02%
Cancel Pending Transfers	Under Process	2	.54%
	Accepted	5	1.34%
Cheque Book Request	Error	3	.80%
	Under Process	5	1.34%
Credit Card Payment	Accepted	7	1.88%
Demand Draft Request	Accepted	1	.27%
	Rejected	2	.54%
Demand Draft Request Beneficiary	Accepted	1	.27%
Domestic Funds Transfer	Rejected	8	2.14%
	Accepted	6	1.61%
	Under Process	1	.27%
Domestic Transfer Beneficiary	Accepted	6	1.61%
E Statement	Accepted	3	.80%
Internal Account Transfer	Completed	2	.54%
	Accepted	22	5.90%
	Rejected	2	.54%
Internal Transfer Beneficiary	Accepted	4	1.07%
International Account Transfer	Rejected	1	.27%

3.1 Multi Entity Access

If the user has been given access to multiple entities by bank administrator, then after login, it will show below screen.

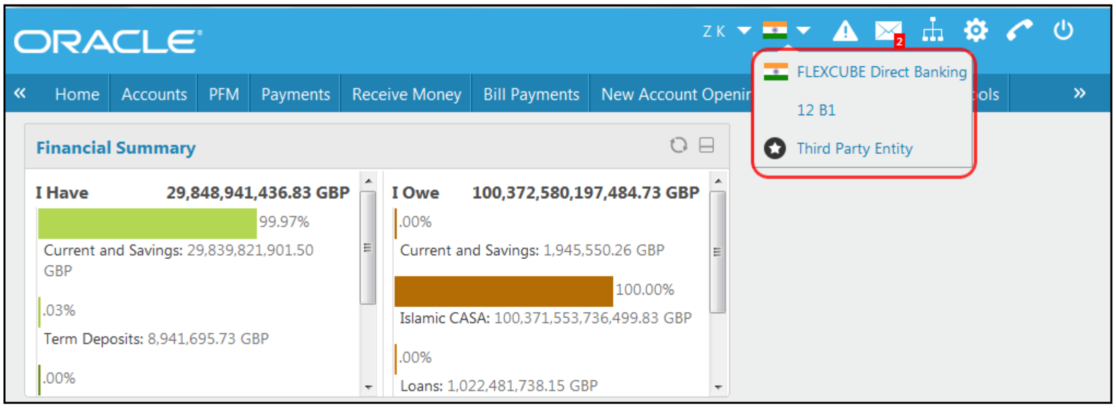
Dashboard (Multi Entity Login)



1. As outlined in above screen, current entity in which user has logged in is displayed.
2. The user can select any other entity from the dropdown, to which he wish to switch.

Note: If user is not provided access to multiple entities, then above message and the entity dropdown is not displayed, as user don't have access to multiple entities. He can access accounts/transactions with respect to entity only to which he has currently logged in.

Dashboard (Multi Entity Login)

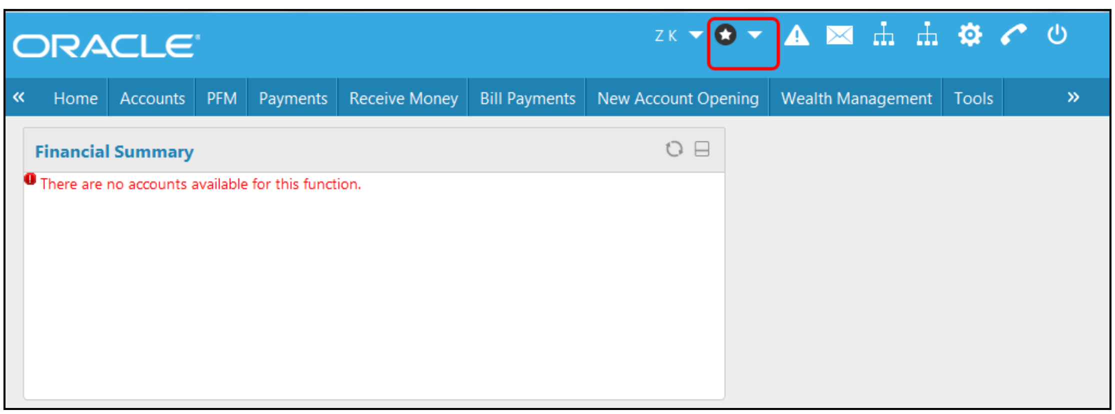


3. Select any entity from the dropdown to be switched to, as highlighted in above screen.

4. Below screen is displayed when other entity (Entity2) is selected from the dropdown. The system switches to that entity, displaying accounts/transactions with respect to that entity to which user has switched.

Note: The business user will be able to access transactions/accounts of other mapped entities. These transactions will depend on the entity specific customer ids as well as entity specific roles mapped to the user.

Dashboard (Multi Entity Login)



As outlined, screen displays the message about the entity to which user has switched.

3.2 Multilingual Data Input

Note: The application's language will be as per the language selected at the *Login* screen.

If the language selected is *Arabic*, then the application language i.e. screen headings, labels etc will be in *Arabic*. The language of input data fields (where user has to enter any data), will depend on pre-maintained configuration.

Suppose, for *Arabic* language, the language options for input data field are maintained as *Arabic* & *English*, then if the user has selected language preference as *Arabic* while login, then he can enter data in input data fields, in *Arabic* or *English*.

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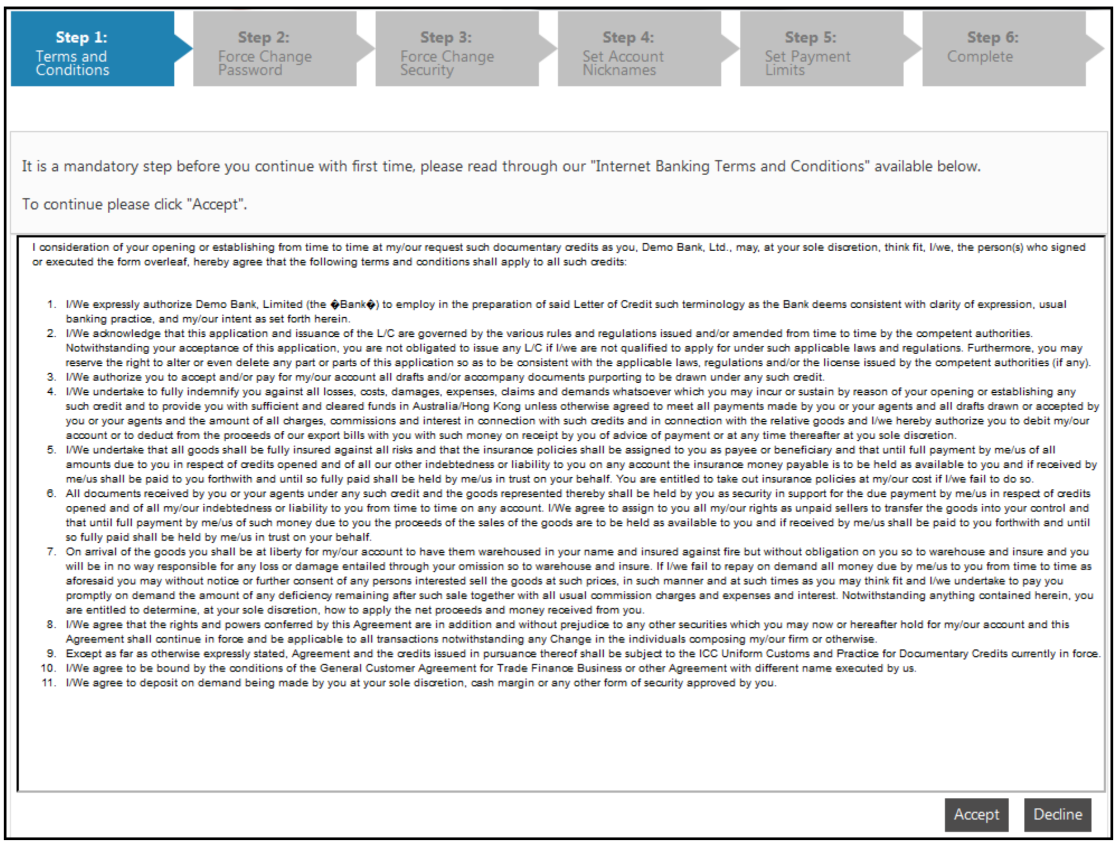
4. First Time Login

For the first time login the user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

To log in to the Oracle FLEXCUBE Direct Banking:

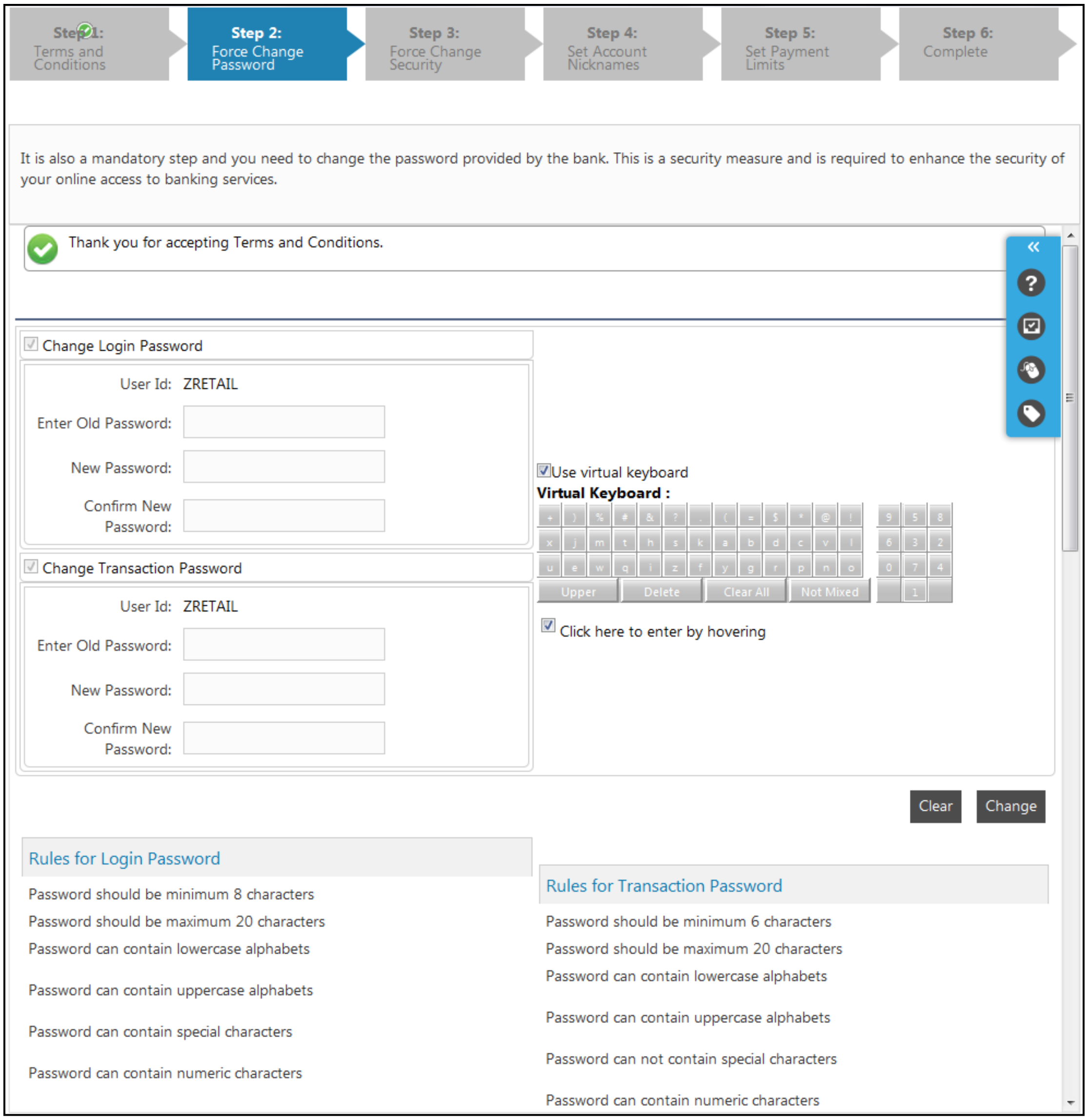
1. Enter the appropriate URL of the application provided in the address bar.
2. The system displays the main page of the Oracle FLEXCUBE Direct Banking Application.
3. Logon to the Internet Banking application through new User ID and Password. The system displays the *First Time Login* screen.

Step 1- Terms and Conditions



4. Read the **Terms and Conditions** and accept or decline the terms and conditions.
5. Click the **Accept** button to accept the terms and conditions. The system proceeds to the next step.
   OR
   Click the **Decline** button to reject the terms and conditions.

Step 2- Force Change Password



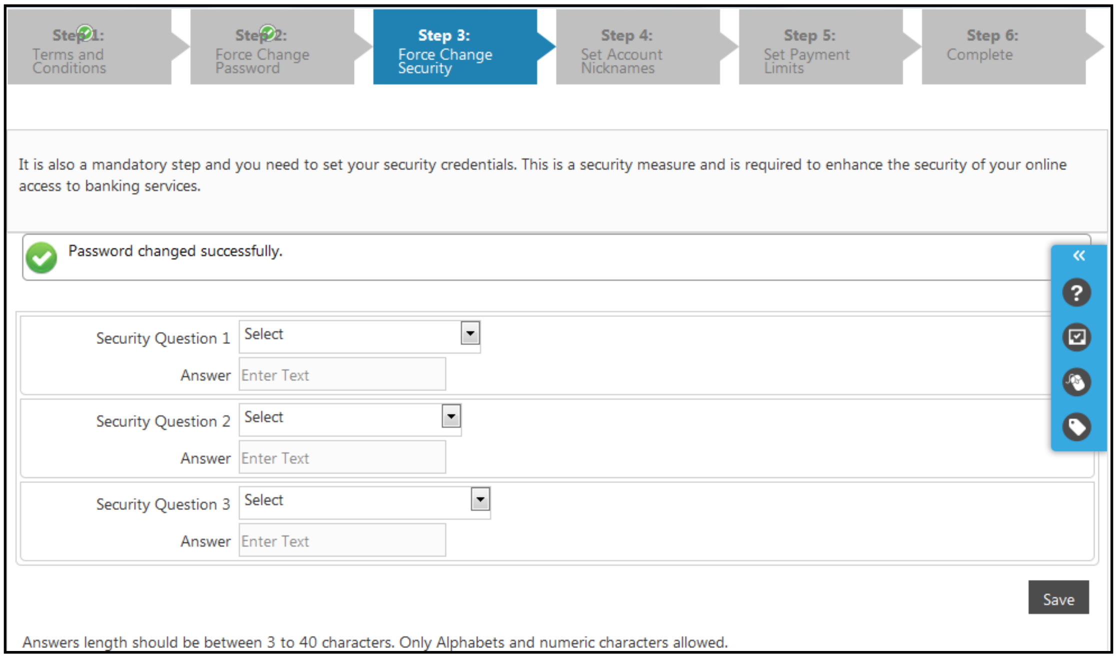
Field Description

Field Name	Description
Change Login Password	
User ID	[Display] This field displays the *User ID*.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password.

Field Name	Description
New Password	[Mandatory, Alphanumeric, 18] Type the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.
Change Transaction Password	
User ID	[Display] This field displays the *User ID*.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the *New Password* to confirm.
Use Virtual Keyboard	[Optional, Check Box] Select the **Use Virtual Keyboard** check box to use the virtual keyboard. By default, this check box is checked.
Click here to enter by hovering	[Optional, Check Box] Select the **Click here to enter by hovering** check box to enter the password by moving the mouse over the keyboard without clicking the keys. By default this checkbox is checked.

6. Enter the appropriate details in the relevant field.
7. Click the **Change** button. The system displays the next step.
   OR
   Click the **Clear** button to clear the data in the fields.

Step 3- Force Change Security



Field Description

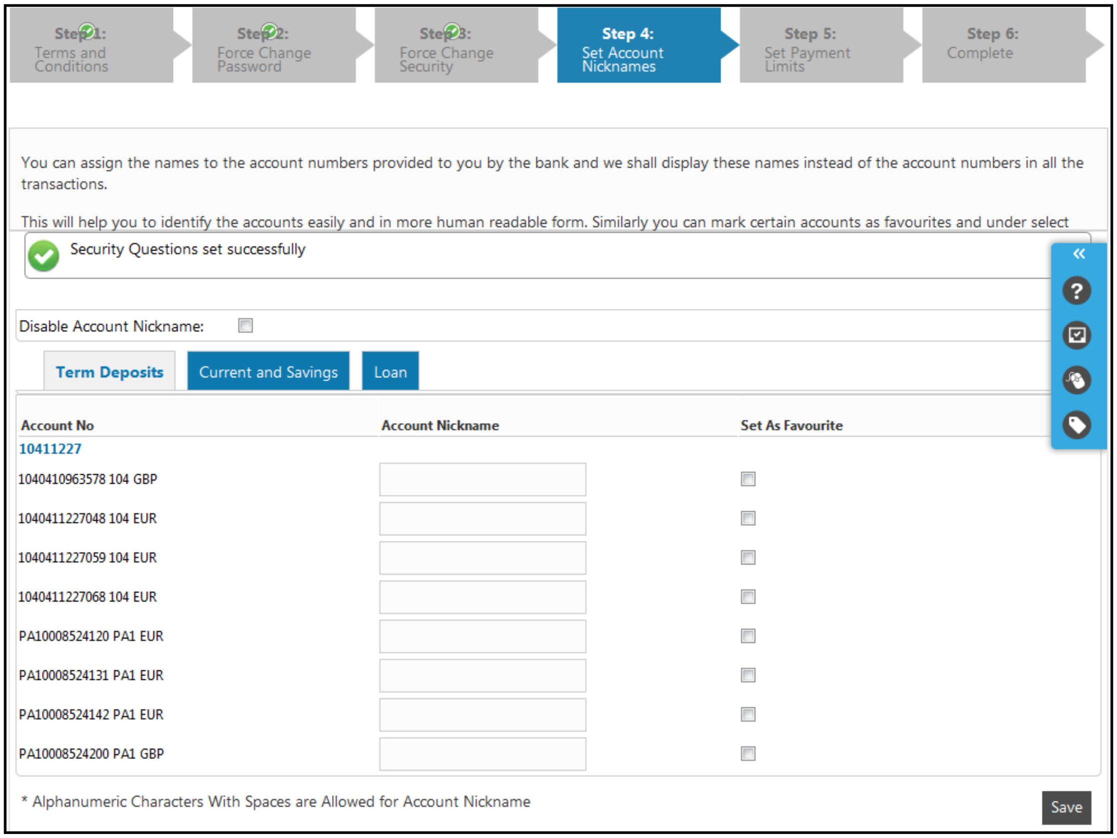
Field Name	Description
Account Type	Select the *Account Type* from the available account types tabs.

The following fields are displayed on selecting the Account Type

Disable Account Nicknames	[Optional, Checkbox] Select the checkbox to disable *Account Nicknames* for the selected accounts.
Account Number	[Display] This column displays the *Account Number*.
Account Nick Name	[Optional, Alphanumeric, 20] Type the *Account Nickname*.
Set as Favorite	[Optional, Checkbox] Select the checkbox for the account for which you want to select the nickname.

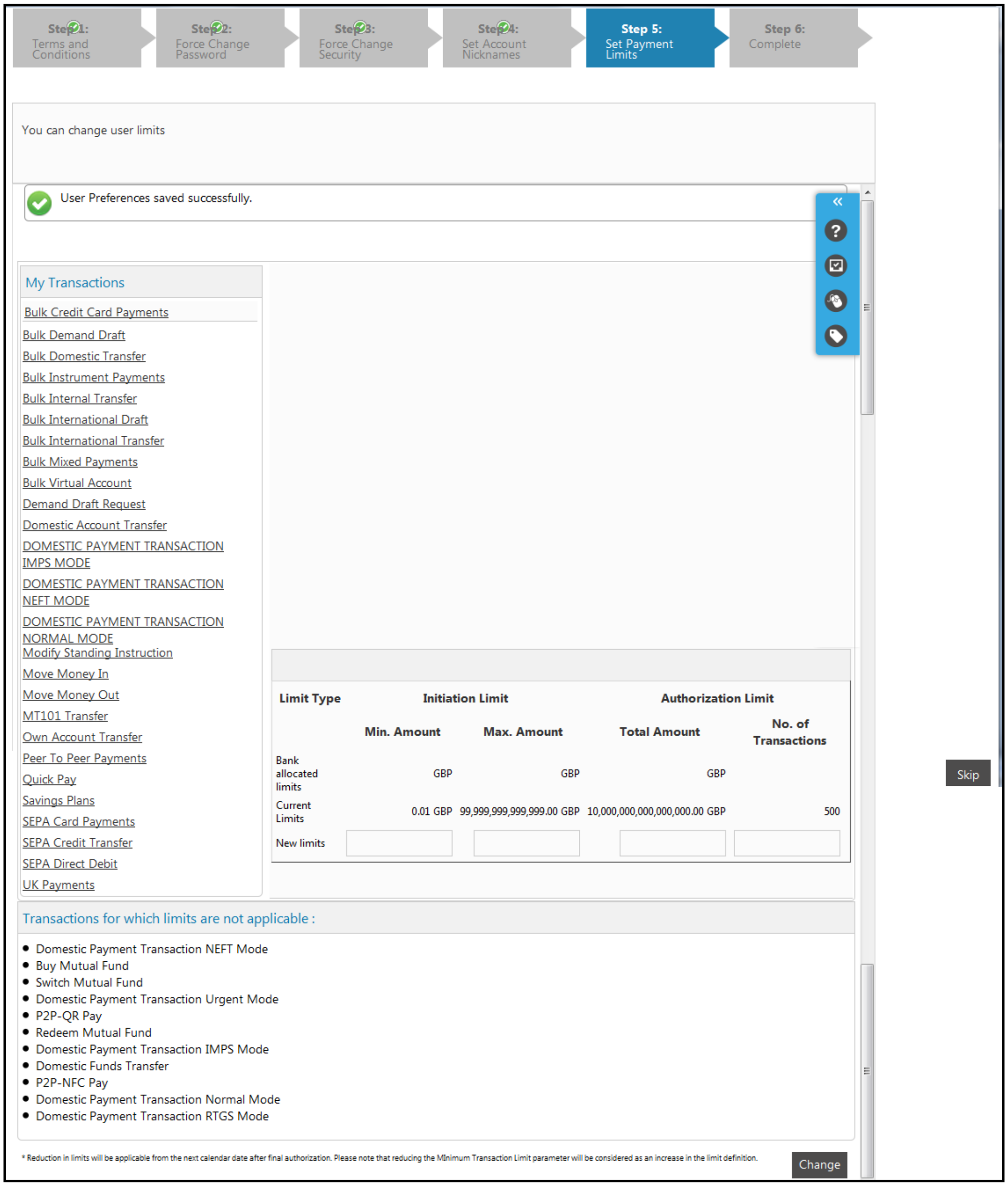
8. Select the desired *Security Questions* from the drop-down list.
9. Enter the answers.
10. Click **Save.** The system displays the next step.

Step 3- Set Account Nicknames



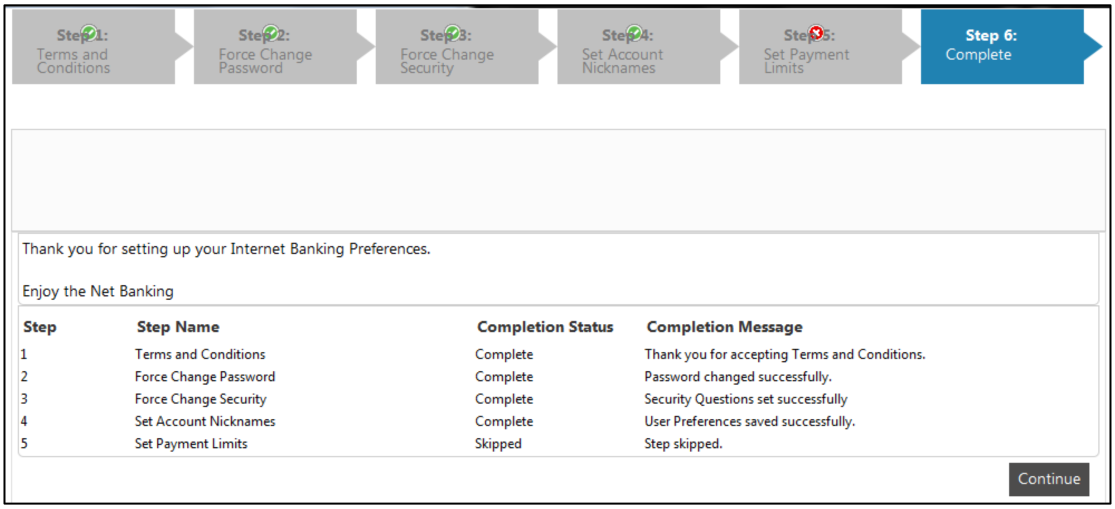
11. Set the *Account Nicknames*.
12. Click the **Save** button. The system saves the *Settings* and displays the next step.

Step 5- Set Payment Limits



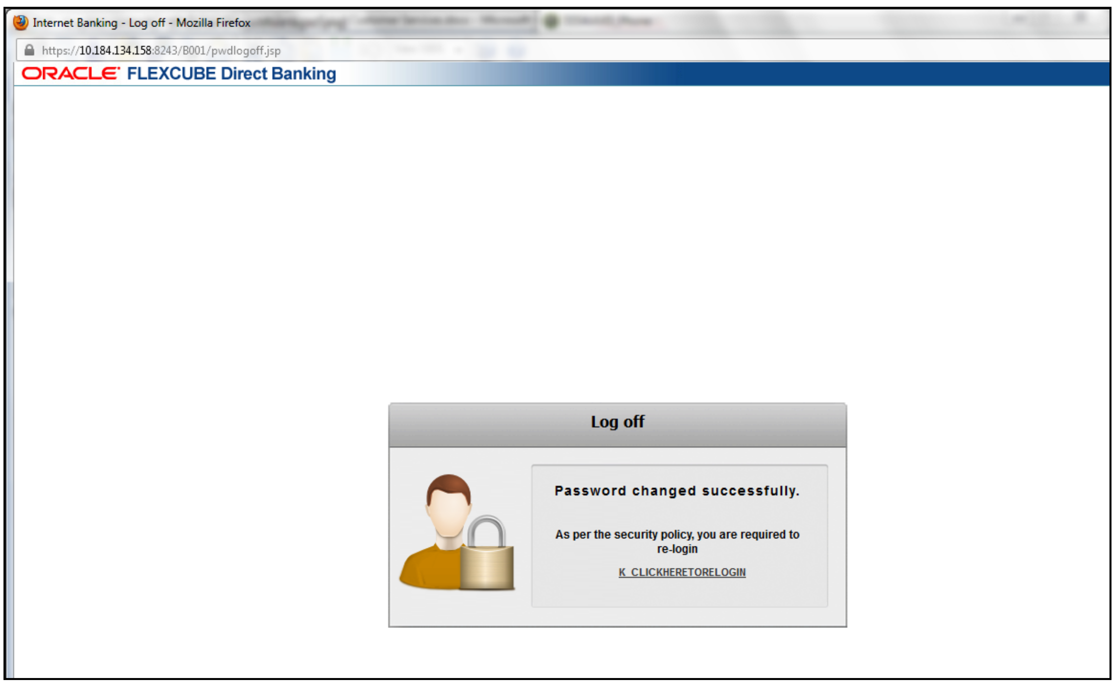
13. Select the transactions from the list of transactions available to you.
14. Enter the new limits for initiation limit and daily authorization limit in the box provided for limits modification. You can modify the limits for all the transactions available to you.
15. Click the **Change** button. The system displays the next step.
    OR
    Click the **Skip** button to continue to the next screen.

Step 5- Complete



16. Click the **Continue** button. The system displays the following screen asking user to login again.

Message



5. Logout

This option allows the user to log out of the *ORACLE FCDB application*.

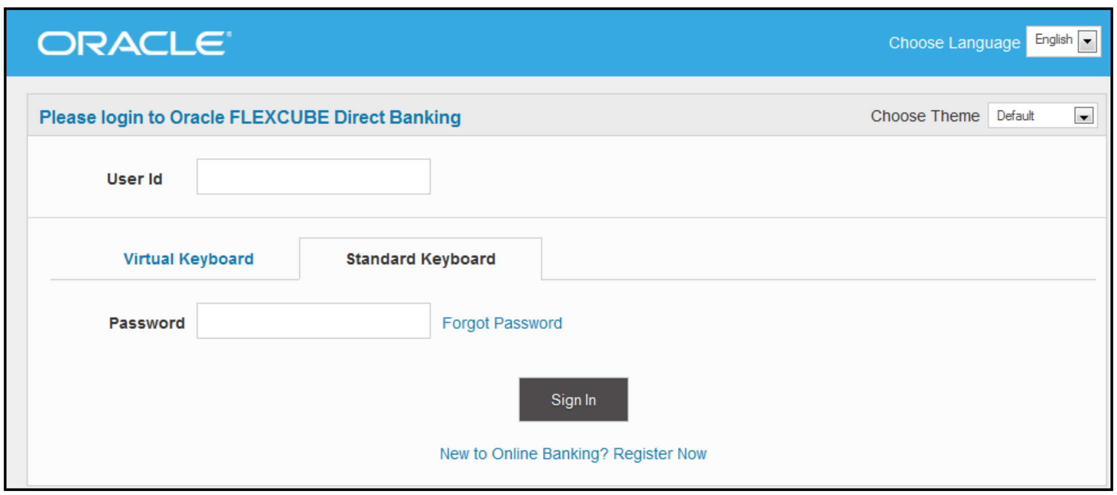
To log out of the Oracle FLEXCUBE Direct Banking:

1. Log in to the **Oracle FLEXCUBE Direct Banking** application.
2. Navigate to the appropriate option.

Oracle FLEXCUBE Direct Banking

3. Click the **Logout** icon which appears on the upper-right corner of the screen. The system displays the **FLEXCUBE Internet Banking** screen.

FLEXCUBE Internet Banking - Log off



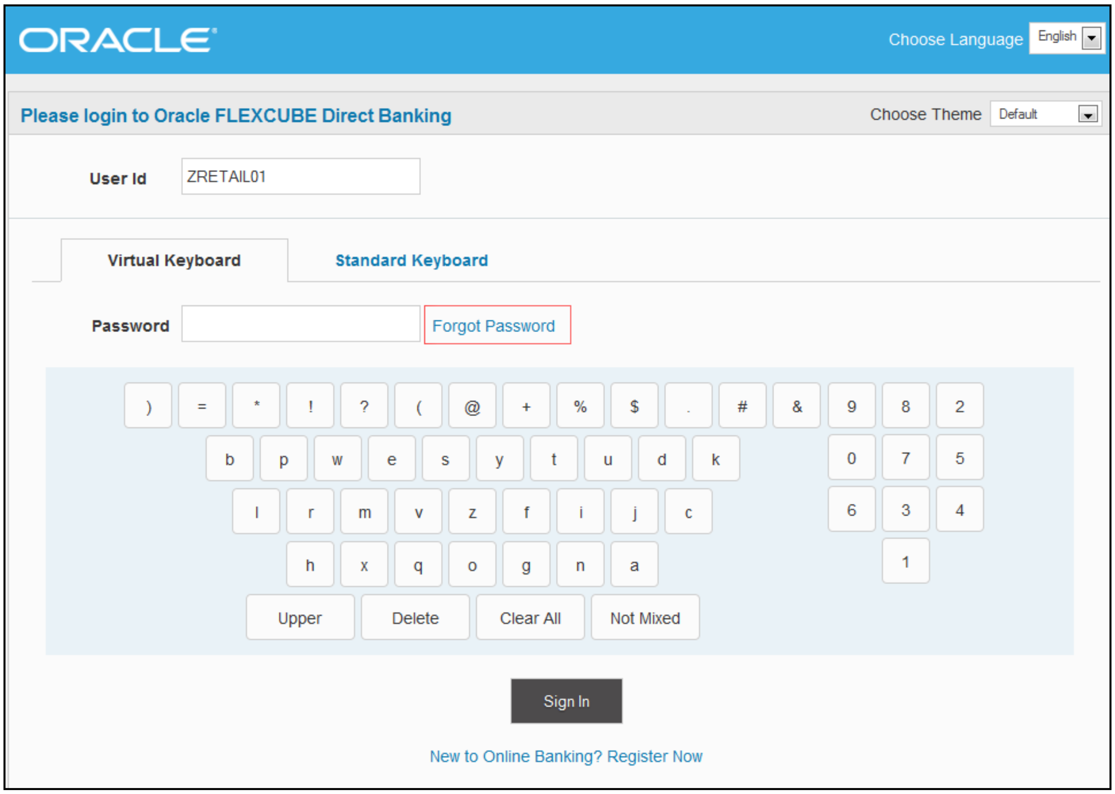
6. Forgot Password

A user can reset a password using **Forgot Password** link available on the *Home* page.

To Reset a Password:

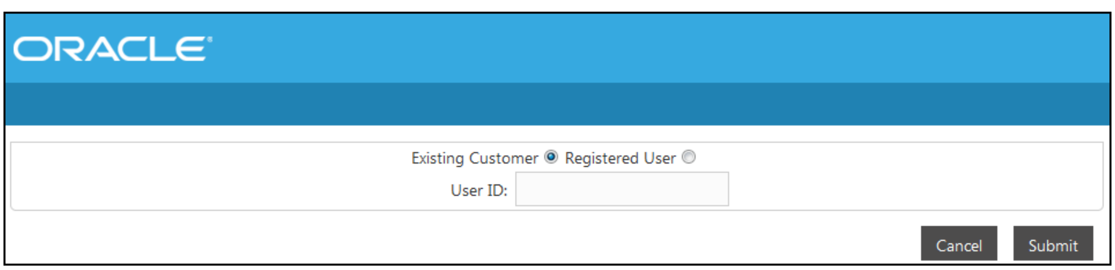
1. Click **Forgot Password** to reset a password, as shown in the following screenshot.

Login Page



The following **Reset Password** page is displayed.

Reset Password

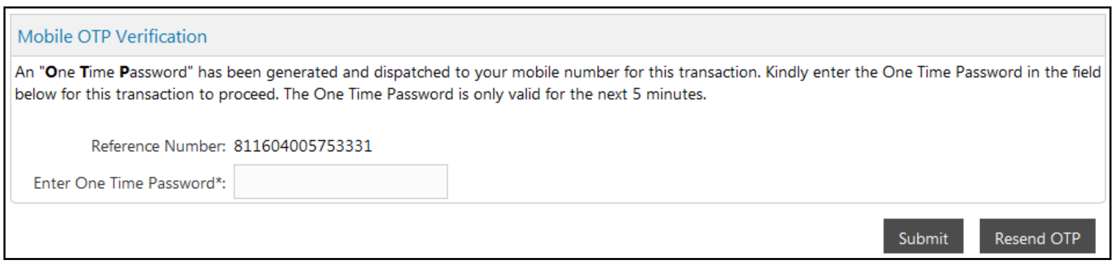


Field Description

Field Name	Description
User Type	[Mandatory, Radio Button] Select the appropriate User Type.
User ID	[Mandatory, Input, Alphanumeric] Enter the appropriate User ID.

2. Click **Submit**. The following *Mobile OTP Verification* page is displayed.

Mobile OTP Verification

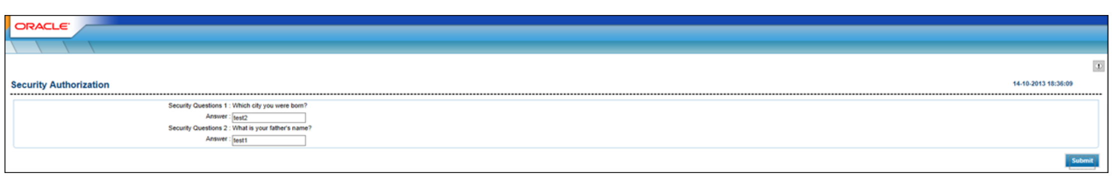


Field Description

Field Name	Description
Reference Number	[Display] Displays the *Reference Number* of your transaction.
Enter One Time Password	[Mandatory, Input, Alphanumeric] Enter the *One Time Password* that you have received on your registered mobile number.

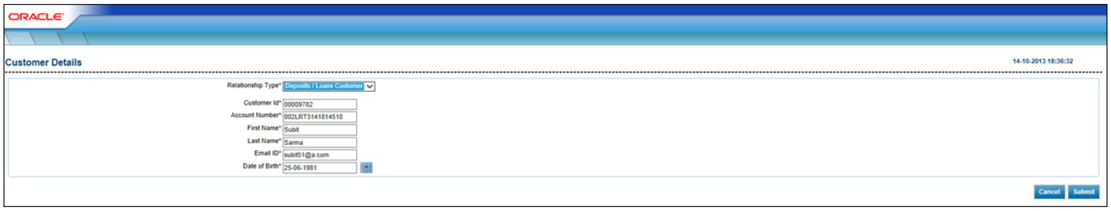
3. Click **Submit**.
4. The **Security Authorization** page is displayed. Enter the appropriate details in the respective fields.

Security Authorization



The *Customer Details* page is displayed.

Customer Details



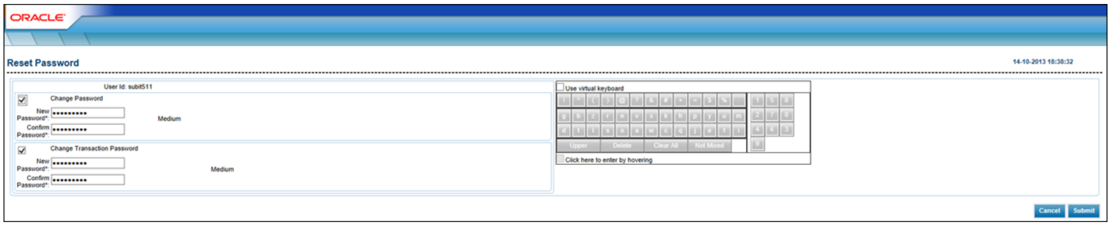
Field Description

Field Name	Description
Customer Details	
Relationship Type	[Mandatory, Dropdown List] Select the appropriate value from the following: • Credit Card Customer • Saving Account Customer • Deposits / Loans Customer
Customer ID	[Conditional, Alphanumeric, Input Box, 20] This field is available only when Relationship Type selected is *Saving Account Customer* OR *Deposits/Loans Customer*. Enter the appropriate *Account Number*.
Account Number	[Mandatory, Alphanumeric] This field is available only when **Relationship Type** selected is *Saving Account Customer*. Enter the appropriate *Account Number*.
First Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when **Relationship Type** selected is *Saving Account Customer*. Enter the appropriate *First Name*.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when **Relationship Type** selected is *Saving Account Customer*. Enter the appropriate *Last Name*.
Email ID	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate *Email ID*.
Date of Birth	[Mandatory, Date-Picker] Select the appropriate *Date of Birth*.

5. Enter the appropriate details in the respective fields.
6. Click **Submit**. The *Reset Password* screen is displayed.

7. Enter the appropriate details in the following fields.

Reset Password



8. Click **Submit**. The success message appears on the screen.

Field Description

Field Name	Description
Change Password	
New Password	[Mandatory, Alphanumeric, Input Box, 20] Enter the desired new password.
Confirm New Password	[Mandatory. Alphanumeric, Input Box, 20] Re-Enter the above same password for verification.
Change Transaction Password	
New Password	[Mandatory. Alphanumeric, Input Box, 20] Enter the desired new password.
Confirm New Password	[Mandatory. Alphanumeric, Input Box, 20] Re-Enter the above same password for verification.

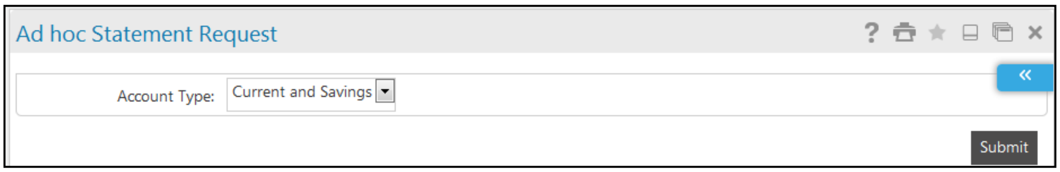
7. Ad-hoc Account Statement Request

The regular statements are sent to the customers as per their desired periodicity. This option allows the user to request for an ad-hoc account statement for any of the *CASA* accounts.

To Request an Ad-hoc Account Statement:

1. Navigate through the menus to **Customer Services > Self Services > Adhoc Account Statement Request**. The system displays the *Adhoc Statement Request* screen.

Adhoc Statement Request



Field Description

Field Name	Description
Account Type	[Mandatory, Drop-Down] Select the *Account Type* from the drop-down list for which the *Ad-hoc Account Statement* is to be generated. The options are: • Current and Savings • Term Deposit

2. Select the *Account Type*.
3. Click the **Submit** button. The system displays the *Adhoc Statement Request* screen.

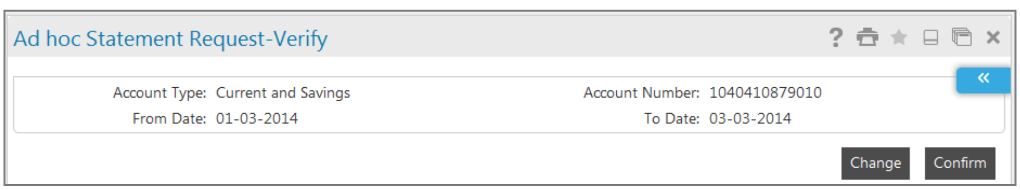
Adhoc Statement Request

Field Description

Field Name	Description
Account Type	[Display] This field displays the account type selected for which the ad-hoc account statement is to be generated.
Account Number	[Mandatory, Drop-Down] Select the account number from the drop-down list. It displays the customer IDs and account numbers of the selected account type under them.
From Date	[Mandatory, Pick List] Select the start date from the pick list. It is the date from which the account statement is required.
To Date	[Mandatory, Pick List] Select the end date from the pick list. It is the date up to which the account statement is required.

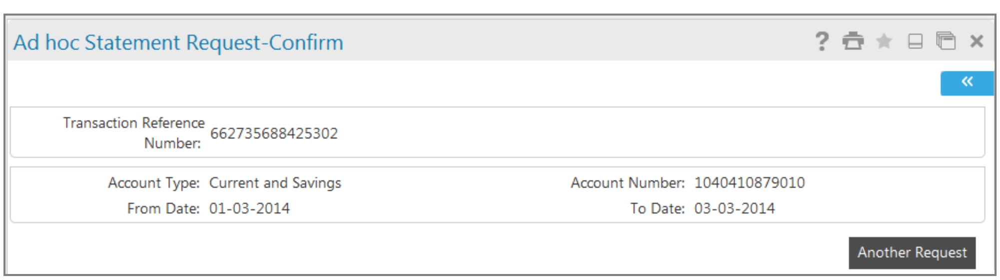
4. Select the *Account Number*, *Start Date*, and *End Date*.
5. Click the **Submit** button, the system displays the *Adhoc Statement Request - Verify* screen.
   OR
   Click the **Another Account Type** button to go to the previous screen.

Adhoc Statement Request - Verify



6. Click the **Confirm** button. The system displays the *Adhoc Statement Request - Confirm* screen with the status message.
   OR
   Click the **Change** button to change the transaction.

Adhoc Statement Request - Confirm



7. Click the **Another Request** button. The system displays the *Adhoc Statement Request* screen.

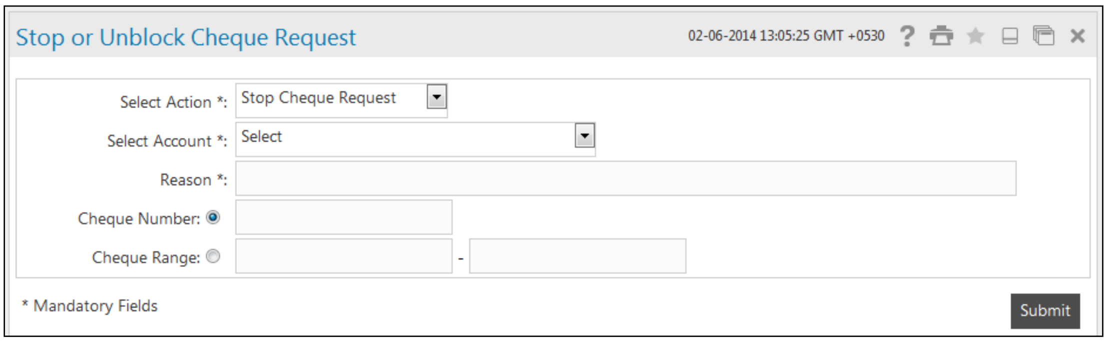
8. Stop or Unblock Cheque Request

This option allows you to block/unblock a cheque. It also allows you to block/unblock set or batch of a cheque by entering the cheque range.

To Stop or Unblock a Cheque:

1. Navigate through the menus to **Customer Services > Cheques > Stop or Unblock Cheque Request**. The system displays the *Stop or Unblock Cheque Request* screen.

Stop or Unblock Cheque Request



Field Description

Field Name	Description
Select Action	[Mandatory, Drop-Down] Select the action to be performed on the cheque. The options are: • Stop Cheque Request • Unblock Cheque Request
Account Number	[Mandatory, Drop-Down] Select the *Account Number* from the drop-down list.
Reason	[Mandatory, Alphanumeric, 40] Type the reason to stop a cheque. **Note**: This field is disable if the action is selected as unblock.
Cheque Number	[Conditional ,Input box,Alphanumeric,6] Click the *Cheque Number* radio button to enter the cheque number in the adjacent field. The adjacent field gets enabled only if the *Cheque Number* radio button is selected.

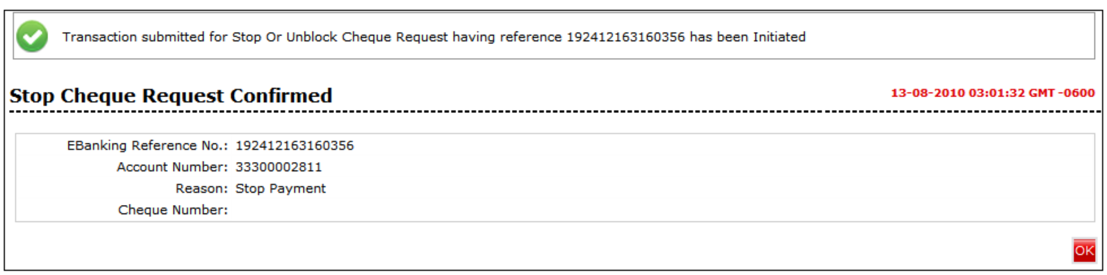
Field Name	Description
Cheque Range	[Conditional ,Input box,Alphanumeric,6] These fields get enabled only if the *Cheque Range* radio button is selected. Type the cheque range in this field. Type first and last cheque number of the desired range in the two fields. **For Example**: If the user enters the cheque range as 1-5, then all the cheques from 1-5 are blocked/ unblocked.

2. Click the **Submit** button. The system displays the *Stop Cheque Request Verify* screen.

Stop Cheque Request Verify

3. Click the **Confirm** button. The system displays the *Unblock Cheque Request Confirmed* screen with the status message.

Unblock Cheque Request Confirmed



4. Click the **OK** button. The system displays the *Stop or Unblock Cheque Request* screen.

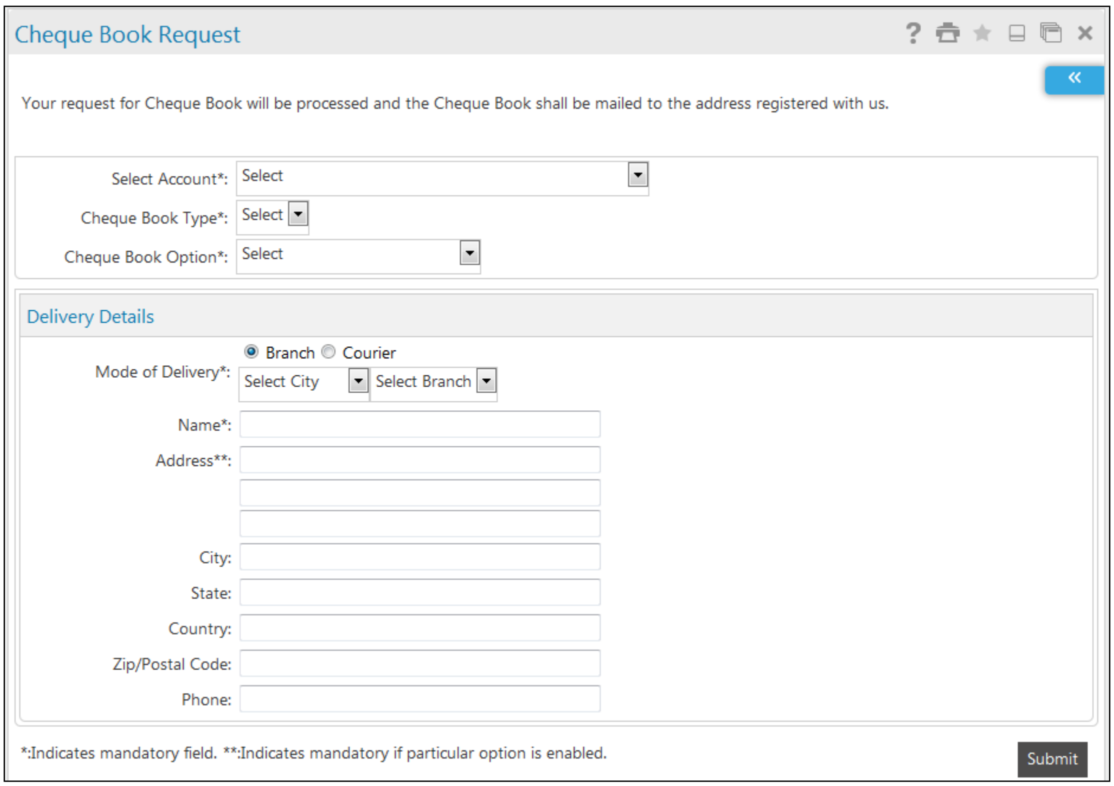
9. Cheque Book Request

The *Cheque Book Request* option allows you to request for a cheque book.

To Request for a Cheque Book:

1. Navigate through the menus to **Customer Services > Cheques > Cheque Book Request**. The system displays the *Cheque Book Request* screen.

Cheque Book Request



Field Description

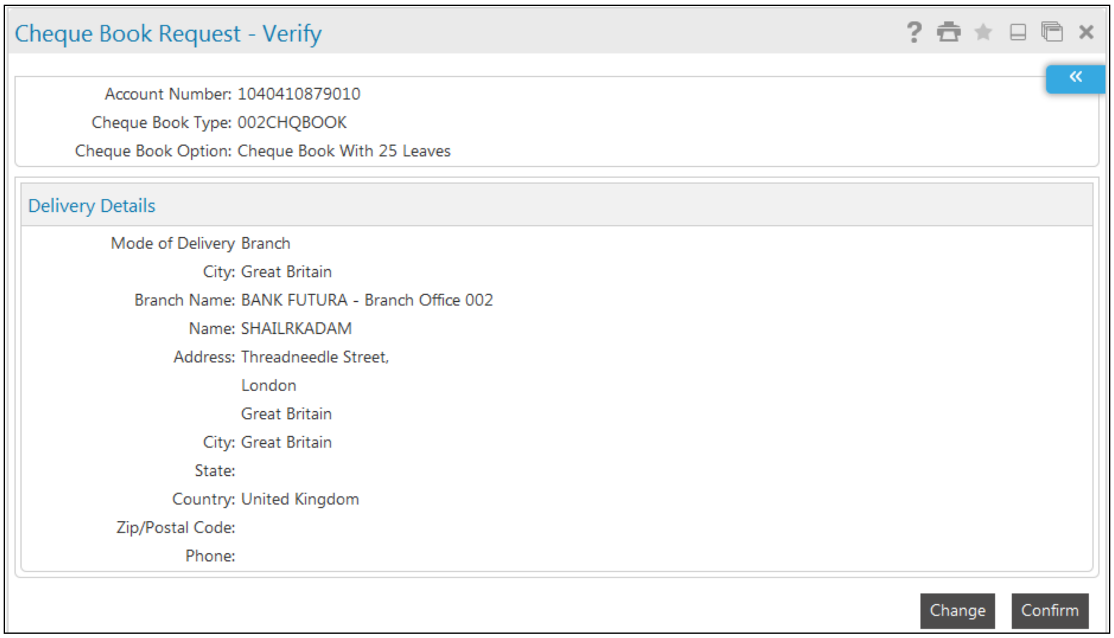
Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the *Account Number* from the accounts displayed in the drop-down list.
No of Cheque Books	[Mandatory, Drop-Down] Select the *No of Cheque Books* from the drop down list.
Cheque Book Type	[Mandatory, Drop-Down] Select the *Type of Cheque Books* from the drop down list.

Field Name	Description
Cheque Book Option	[Mandatory, Drop-Down] Select the *Number of Cheque Leaves* needed from the drop-down list. The options are: • Cheque Book With **10** Leaves • Cheque Book With **25** Leaves • Cheque Book With **50** Leaves
Delivery Details	
Mode of delivery	[Mandatory, Radio button] Select the radio button from the available radio buttons The options available are: • Branch • Courier **Note**: On selecting the branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the *City* to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the *Branch* from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the *Name* to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the *Address* for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the *City* to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the *State* to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the *Country* of the address.
Postal Code	[Optional, Alphanumeric, 35] Type the *Postal Code*.

Field Name	Description
Phone	[Optional, Alphanumeric, 35] Type the *Phone Number*.

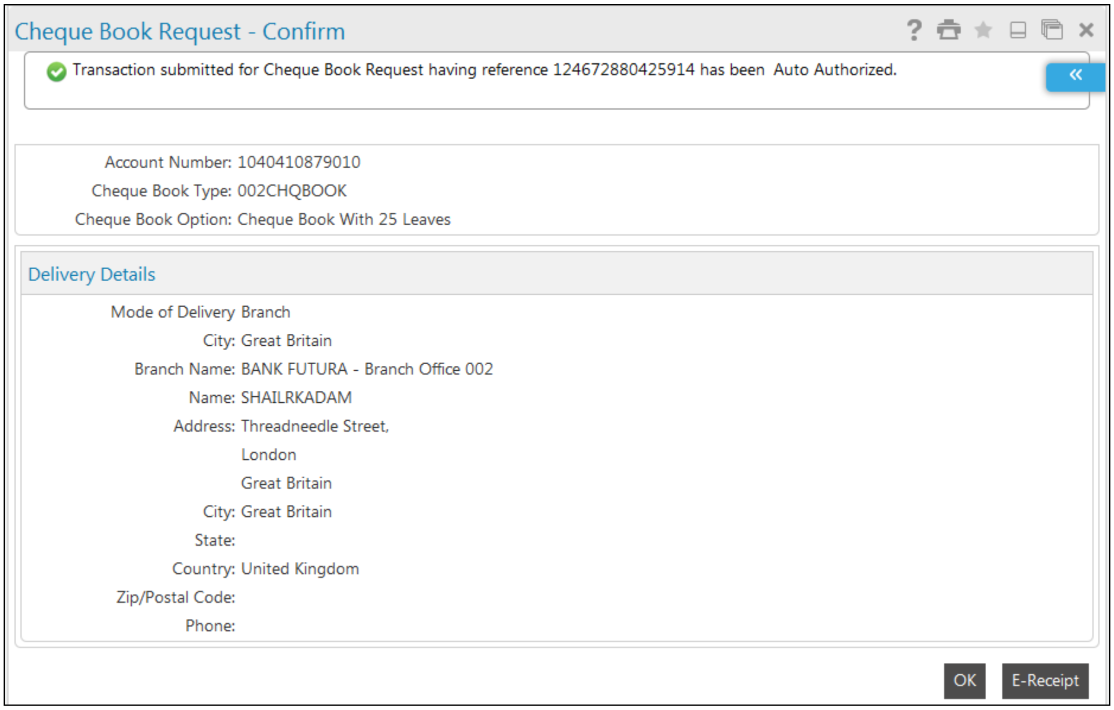
2. Click the **Submit** button. The system displays the *Cheque Book Request - Verify* screen.

Cheque Book Request - Verify



3. Click the **Confirm** button. The system displays the *Cheque Book Request – Confirm* screen with the status message.
OR
Click the **Change** button to change the *Cheque Book* details.

Cheque Book Request - Confirm



4. Click the **OK** button. The system displays the *Cheque Book Request* screen.

10. Cheque Status Inquiry

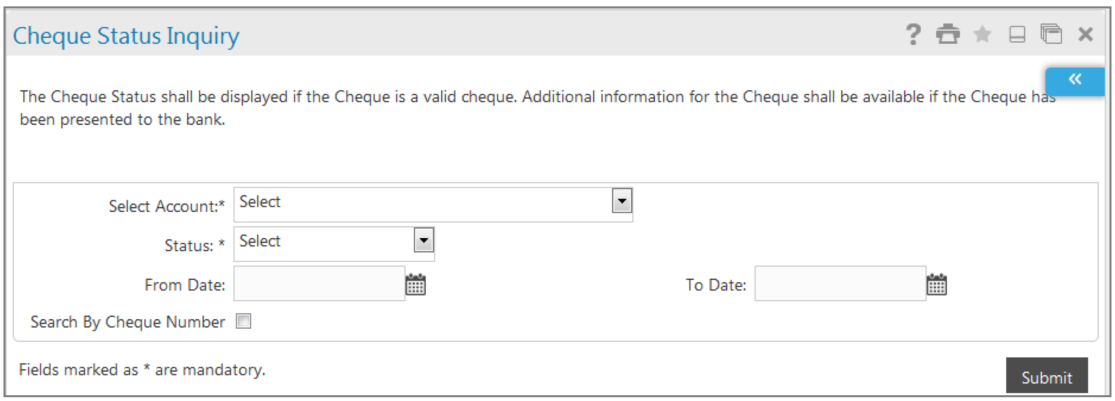
This allows you to view the status of cheques for an account. The specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. The report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

Note: The *Cheque Status* shall be displayed if the *Cheque* is a valid cheque for selected account.

To Inquire Cheque Status:

1. Navigate through the menus to **Customer Services > Cheques > Cheque Status Inquiry**. The system displays the *Cheque Status Inquiry* screen.

Cheque Status Inquiry



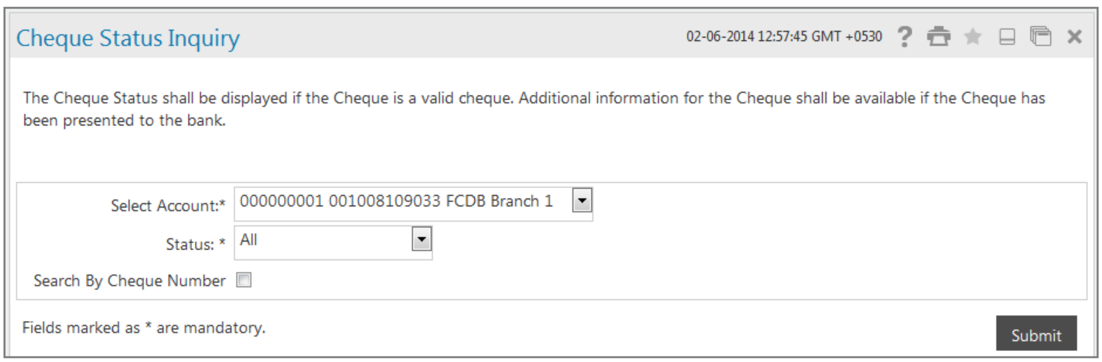
Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account for which the *Stop Payment Report* is to be generated from the dropdown list.
Status	[Mandatory, Dropdown] Select the *Status of Cheque* for which report is generated from the dropdown list.
From Date	[Mandatory, Pick List] Select the date from which the report is to be generated.
To Date	[Mandatory, Pick List] Select the date from which the report is to be generated.
Search by Cheque Number	[Optional, cheque box] Select the check box if the search criterion is to be defined by cheque number.

Field Name	Description
Cheque Number	[Conditional ,Inputbox,Alphanumeric,6] Enter the particular *Cheque Number* whose status is to be inquired This field will be displayed only if "*Search by Cheque Number*" is ticked.
Cheque Range	[Conditional ,Inputbox,Alphanumeric,6] Enter the cheque range whose status is to be required. This field will be displayed only if "*Search by Cheque Number*" is ticked.

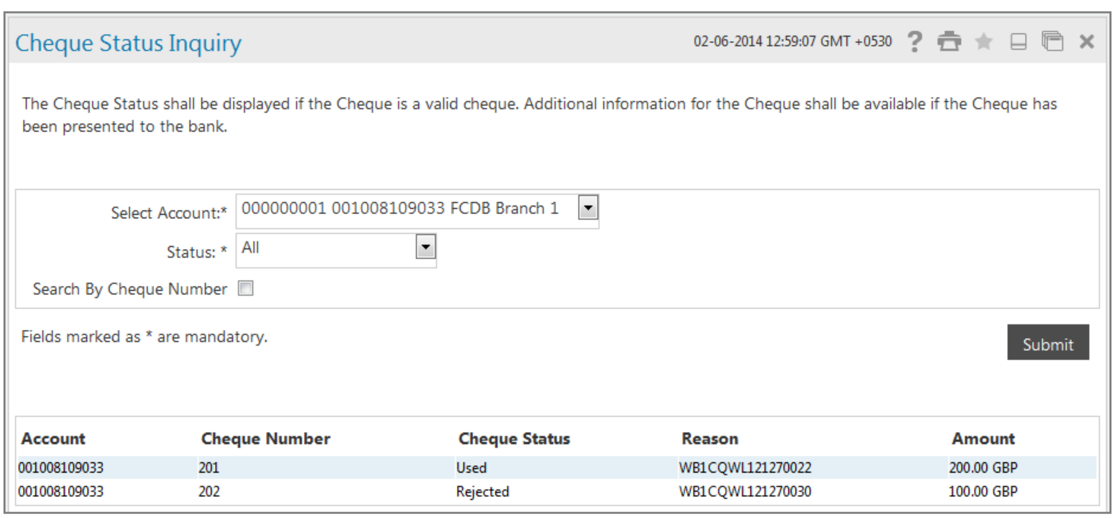
2. Select the *Account Number* from the drop-down menu.
3. Select the *Cheque Status* and *Date Range*.

Cheque Status Inquiry



4. Click the **Submit** button. The system displays the status of the cheque and cheque amount.

Cheque Status Inquiry



Field Description

Field Name	Description
Account	[Display] This column displays the *Account Number* specified.
Cheque Number	[Display] This column displays the *Cheque Number* whose report is generated.
Cheque Status	[Display] This column displays the *Status of Cheque* for which report is generated.
Reason	[Display] This column displays the *Reason* for stopping the payment of the cheque.

11. Debit Card Details

Using this option you can view the details of the credit card.

To View Debit Card Details:

1. Navigate through the menus to *Debit Card Details*. The system displays the *Debit Card Details* screen.

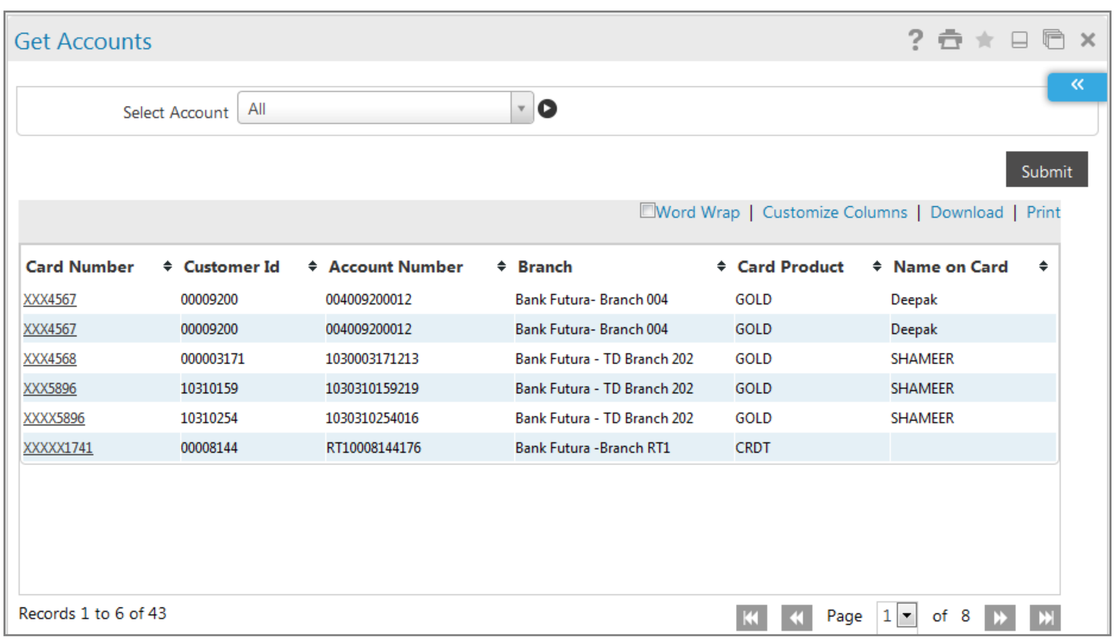
Debit Card Details

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account to view the debit card details from the dropdown list.

2. Click the **Submit** button. The system displays the *Get Account with Debit Card Details*.

Debit Card Details

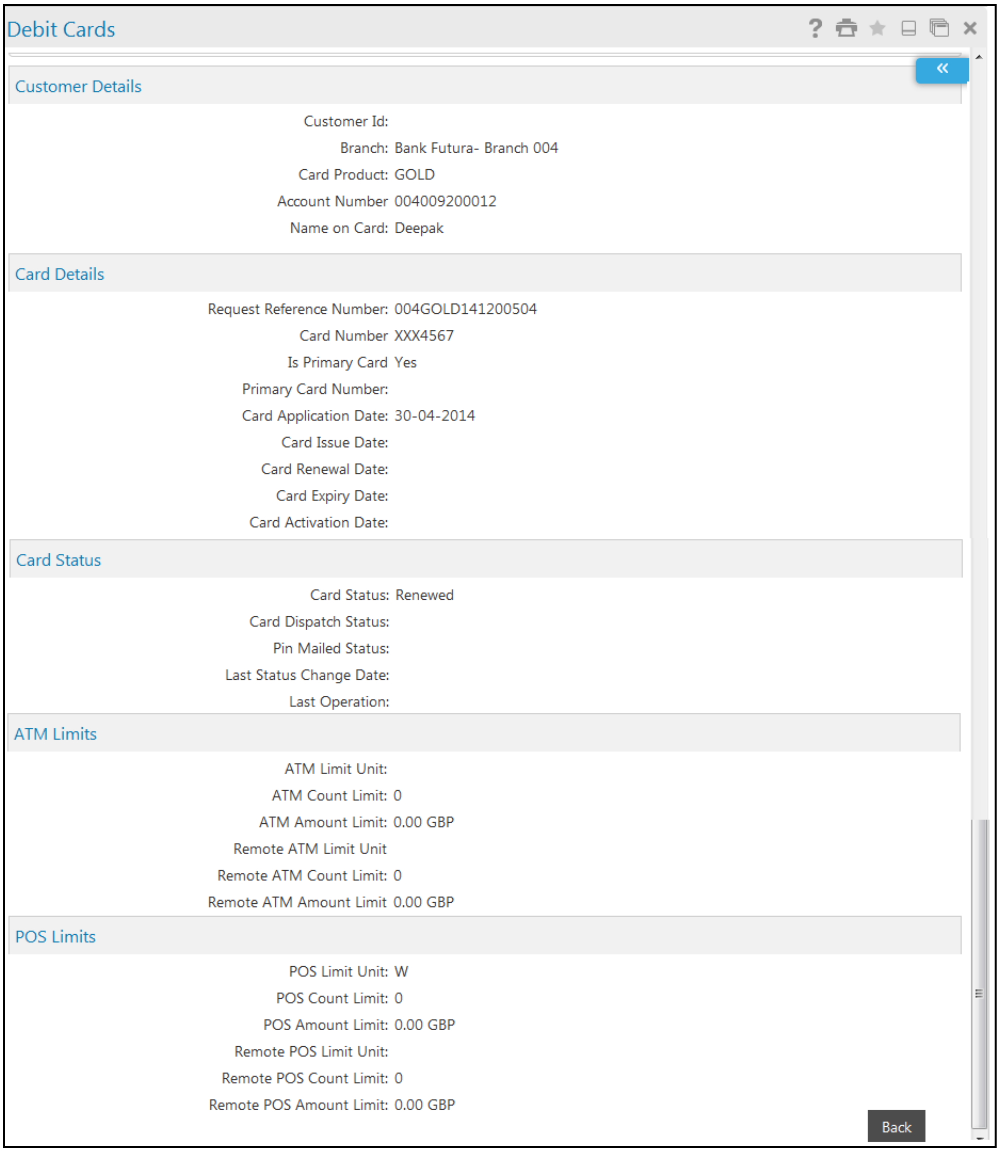


Field Description

Field Name	Description
Card Number	[Display] This column displays the *Card Number* for the *Account Number* selected.
Customer Id	[Display] This column displays the *Customer ID* of the user for which card exists.
Account Number	[Display] This column displays the *Account Number* of the user for which card exists.
Branch	[Display] This column displays the *Branch of the Card Number* for which the card exists.
Card Product	[Display] This column displays the name of the card product.
Name on card	[Display] This column displays the name on the card as displayed on the card.

3. Click the **Card Number** link to view the *Debit Card details*.

View Debit Card Details



4. Click the **Back** button to return to the previous screen.

12. Manage External Accounts

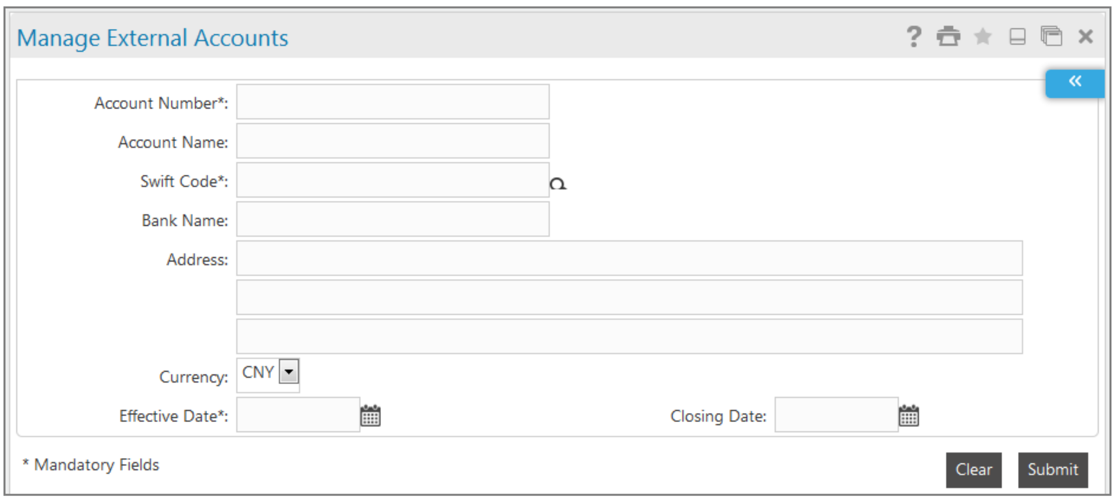
The user may have accounts in multiple banks. This option enables statement access for the external accounts.

The *Add External Accounts* option allows the user to add external accounts.

To Add External Accounts:

1. Navigate through the menus **Accounts > External Accounts > Add External Accounts**. The system displays the *Manage External Accounts* screen.

Manage External Accounts



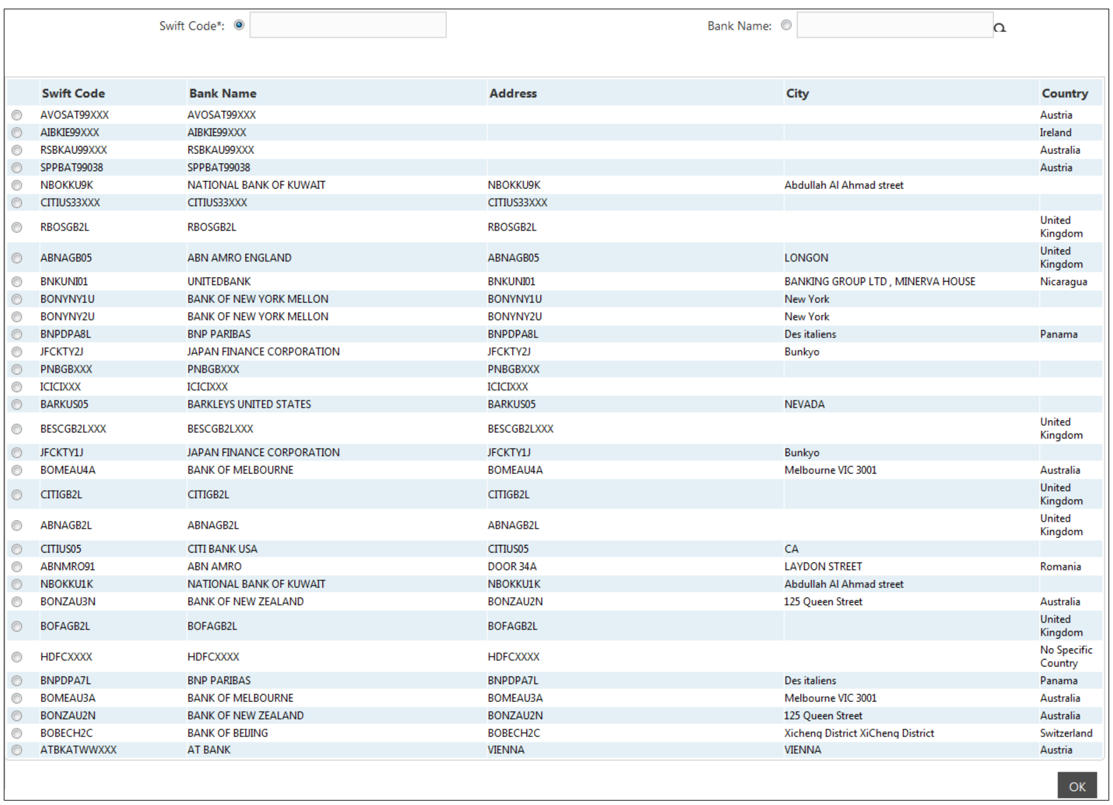
Field Description

Field Name	Description
Account Number	[Mandatory, Alphanumeric, 20] Type the *Account Number* in this field.
Account Name	[Optional, Alphanumeric, 50] Type the *Account Name* in this field.
SWIFT Code	[Mandatory, Radio Button] Click *SWIFT Code* to search bank details based on *SWIFT code*. Type the search characters in the adjacent field to perform search based on the typed characters, if required.
Bank Name	[Mandatory, Radio Button] Click *Bank Name* to search bank details based on bank name. Type the search characters in the adjacent field to perform search based on the typed characters, if required.

Field Name	Description
Address	[Display] This field displays the address of the bank. This field will be activated on selecting the *Bank Name* radio button.
Currency	[Mandatory, Dropdown] Select the *Currency* from the dropdown list.
Effective Date	[Mandatory, Pick list] Select the *Effective Date* for the external account.
Closing Date	[Mandatory, Pick list] Select the *Closing Date* for the external account.

2. Click the *SWIFT Code* or *Bank Name* radio button to select *SWIFT Code* or *Bank Name* as base criteria for searching bank details. Type the corresponding search characters, if required.
3. Click the **Find** button. The system displays the *Bank Details* pop-up screen with the search results.

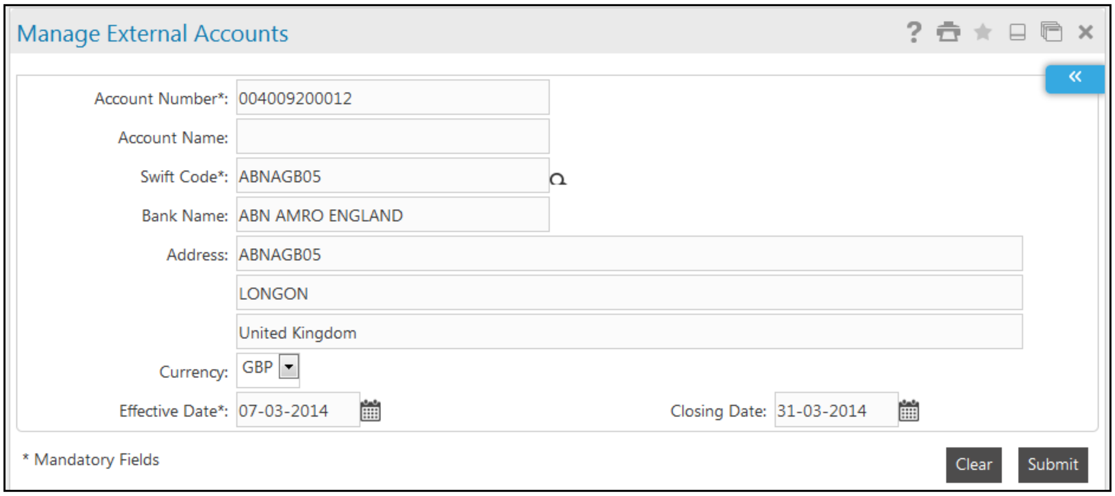
Bank Details



Swift Code	Bank Name	Address	City	Country
AVOSAT99XXX	AVOSAT99XXX			Austria
AIBKIE99XXX	AIBKIE99XXX			Ireland
RSBKAU99XXX	RSBKAU99XXX			Australia
SPPBAT99038	SPPBAT99038			Austria
NBOKKU9K	NATIONAL BANK OF KUWAIT	NBOKKU9K	Abdullah Al Ahmad street	
CITIUS33XXX	CITIUS33XXX	CITIUS33XXX		
RBOSGB2L	RBOSGB2L	RBOSGB2L		United Kingdom
ABNAGB05	ABN AMRO ENGLAND	ABNAGB05	LONGON	United Kingdom
BNKUNI01	UNITEDBANK	BNKUNI01	BANKING GROUP LTD , MINERVA HOUSE	Nicaragua
BONYNY1U	BANK OF NEW YORK MELLON	BONYNY1U	New York	
BONYNY2U	BANK OF NEW YORK MELLON	BONYNY2U	New York	
BNPDPA8L	BNP PARIBAS	BNPDPA8L	Des italiens	Panama
JFCKTY2J	JAPAN FINANCE CORPORATION	JFCKTY2J	Bunkyo	
PNBGBXXX	PNBGBXXX	PNBGBXXX		
ICICIXXX	ICICIXXX	ICICIXXX		
BARKUS05	BARKLEYS UNITED STATES	BARKUS05	NEVADA	
BESCGB2LXXX	BESCGB2LXXX	BESCGB2LXXX		United Kingdom
JFCKTY1J	JAPAN FINANCE CORPORATION	JFCKTY1J	Bunkyo	
BOMEAU4A	BANK OF MELBOURNE	BOMEAU4A	Melbourne VIC 3001	Australia
CITIGB2L	CITIGB2L	CITIGB2L		United Kingdom
ABNAGB2L	ABNAGB2L	ABNAGB2L		United Kingdom
CITIUS05	CITI BANK USA	CITIUS05	CA	
ABNMRO91	ABN AMRO	DOOR 34A	LAYDON STREET	Romania
NBOKKU1K	NATIONAL BANK OF KUWAIT	NBOKKU1K	Abdullah Al Ahmad street	
BONZAU3N	BANK OF NEW ZEALAND	BONZAU2N	125 Queen Street	Australia
BOFAGB2L	BOFAGB2L	BOFAGB2L		United Kingdom
HDFCXXXX	HDFCXXXX	HDFCXXXX		No Specific Country
BNPDPA7L	BNP PARIBAS	BNPDPA7L	Des italiens	Panama
BOMEAU3A	BANK OF MELBOURNE	BOMEAU3A	Melbourne VIC 3001	Australia
BONZAU2N	BANK OF NEW ZEALAND	BONZAU2N	125 Queen Street	Australia
BOBECH2C	BANK OF BEIJING	BOBECH2C	Xicheng District XiCheng District	Switzerland
ATBKATWWXXX	AT BANK	VIENNA	VIENNA	Austria

4. Select the required bank details and click the **OK** button. The system displays the *Manage External Accounts* screen with the bank details.
OR
Re-enter the search criteria to filter the bank details again.

Manage External Accounts

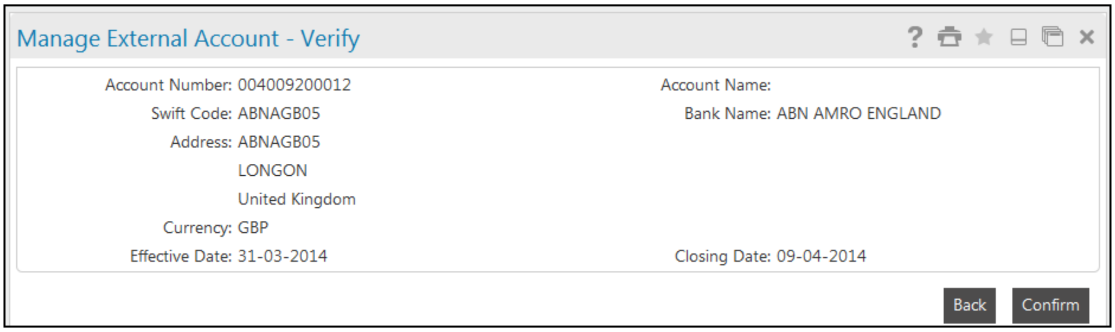


Field Description

Field Name	Description
Address	[Display] This field displays the *Bank Address*.
Currency	[Mandatory, Drop-Down] Select the *Currency* for the external account from the drop-down list.
Effective Date	[Mandatory, Pick List] Select the *Effective Date* for the external account from the pick list.
Closing Date	[Optional, Pick List] Select the *Closing Date* for the external account from the pick list.

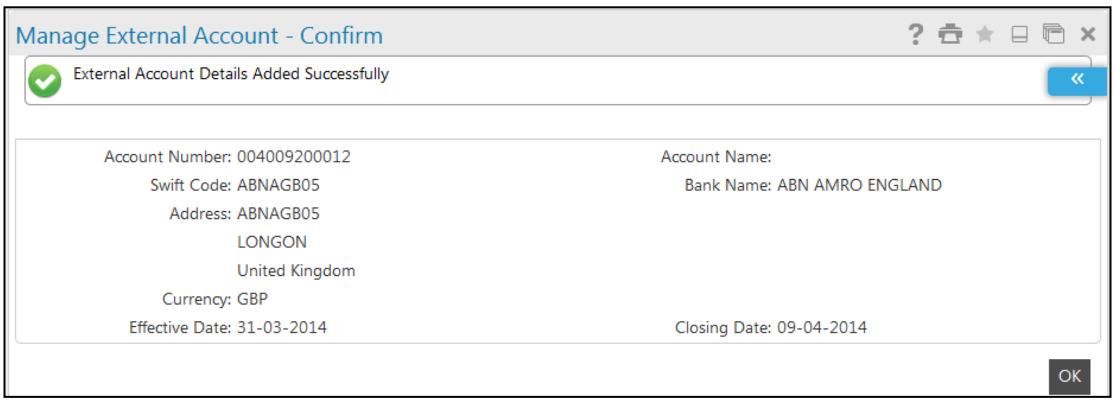
5. Click the **Submit** button. The system displays the *Manage External Account - Verify* screen.

Manage External Account - Verify



6. Click the **Confirm** button. The system displays the *Manage External Account – Confirm* screen with the status message.

Manage External Account - Confirm



7. Click the **OK** button. The system displays the *Manage External Accounts* screen.

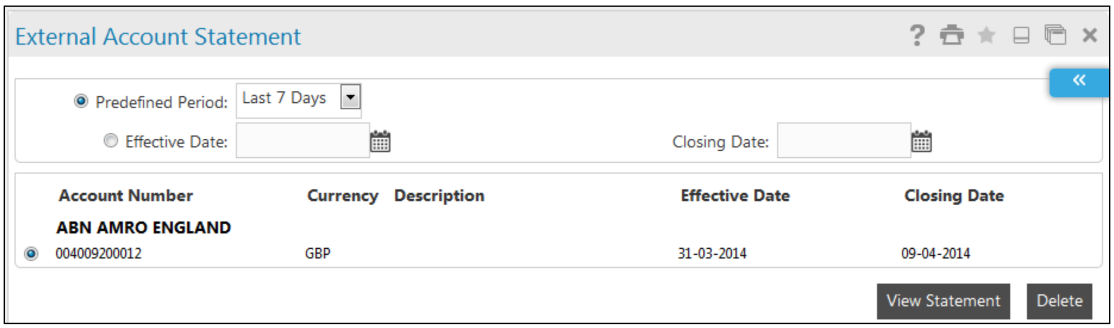
13. External Account Statement

Using the *External Account statement* you can see the *Account Statements* for external accounts registered. The *Account Statement* will be displayed only if any **MT940** statement is received from the other Bank.

To View External Account Statement:

1. Navigate through the menus **Accounts > External Accounts > External Account Statement**. The system displays the *External Account Statement* screen.

External Account Statement



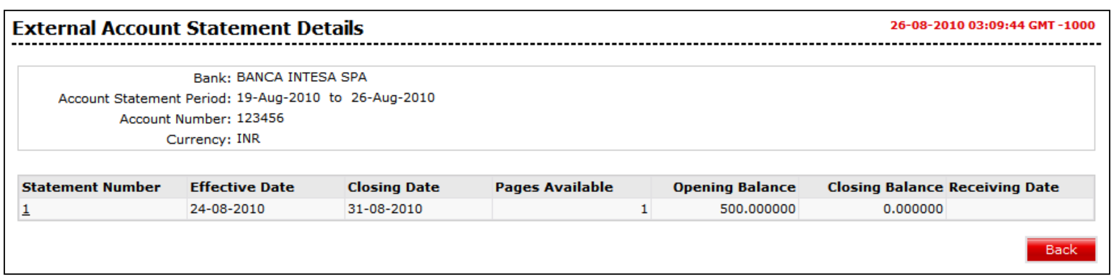
Field Description

Field Name	Description
Select any one of the radio button given below:	
Predefined Period	[Optional, Radio Button, Dropdown] Click the *Predefined Period* radio button to select the predefined Date ranges configured in the application. Select the predefined from the dropdown list. The options are: • Last 7 days • Last 15 days • Last 30 days
Effective Date	[Optional, Radio Button, Pick list] Click on the *Effective Date* radio button to select the date range for the statement. Select the *Effective Date* from the pick list. This field is enabled if *Choose Date Range* radio button is selected.
Closing Date	[Conditional, Pick list] Select the *Closing Date* from the pick list. This field is enabled if *Choose Date Range* radio button is selected.

Column Name	Description
Account Number	[Display] This column displays the *External Account Numbers* mapped to the user. Click the radio button adjacent to the *Account Number* column to view the account statement.
Currency	[Display] This column displays the *Account Currency*.
Description	[Display] This column displays the *Account Description*.
Effective Date	[Display] This column displays the *Effective Date* of the account statement registration.
Closing Date	[Display] This column displays the *Closing Date* of the account statement registration.

2. Click the **View Statement** button. The system displays the *External Account Statement Details* screen.
   OR
   Click the **Delete** button to de-link the external account from statement view. The system displays the *Verify* and *Confirm* screen for the *Delete External Account* statement.

External Account Statement Details



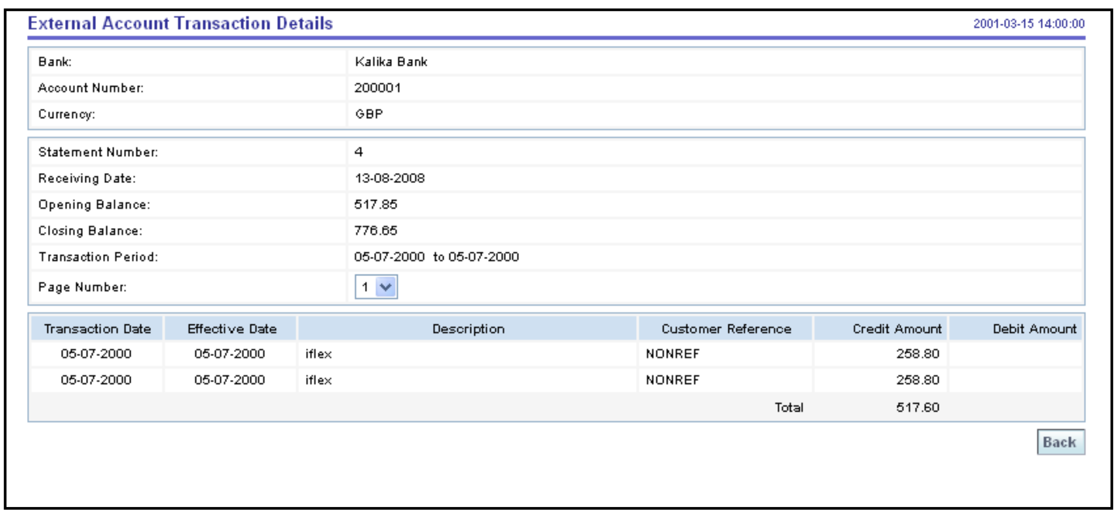
Column Description

Column Name	Description
Statement Number	[Display] This column displays the *Statement Number* of the selected account. Click the link to view the account statement related to the selected account number.

Column Name	Description
Effective Date	[Display] This column displays the *Effective Date* of the account statement.
Closing Date	[Display] This column displays the *Closing Date* of the account statement.
Pages Available	[Display] This column displays the number of pages for a particular statement number.
Opening Balance	[Display] This column displays the *Opening Balance* of the account as on statement date.
Closing Balance	[Display] This column displays the *Closing Balance* of the account.
Receiving Date	[Display] This column displays the statement receipt date.

3. Click the link below the *Statement Number* column. The system displays the *External Account Transaction Details* screen.

External Account Transaction Details


External Account Transaction Details 2001-03-15 14:00:00

Bank:	Kalika Bank
Account Number:	200001
Currency:	GBP

Statement Number:	4
Receiving Date:	13-08-2008
Opening Balance:	517.85
Closing Balance:	776.65
Transaction Period:	05-07-2000 to 05-07-2000
Page Number:	1

Transaction Date	Effective Date	Description	Customer Reference	Credit Amount	Debit Amount
05-07-2000	05-07-2000	iflex	NONREF	258.80	
05-07-2000	05-07-2000	iflex	NONREF	258.80	
			Total	517.60	

Back

Column Description

Column Name	Description
Transaction Date	[Display] This column displays the date of transaction.

Column Name	Description
Effective Date	[Display] This column displays the *Effective Date* of the transaction.
Description	[Display] This column displays the *Transaction Description*.
Customer Reference	[Display] This column displays the *Customer Reference Number*.
Credit Amount	[Display] This column displays the *Credit Amount*.
Debit Amount	[Display] This column displays the *Debit Amount*.

4. Select the page number from the drop-down list. The system displays the details on the selected page.
5. Click the **Back** button to navigate to the previous screen.

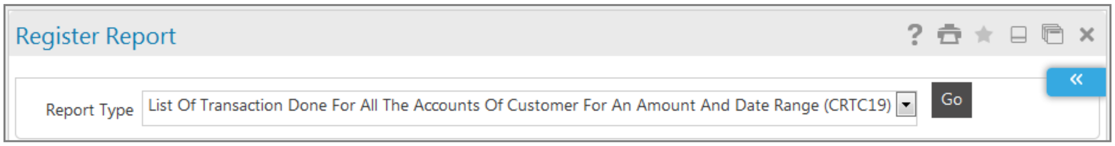
14. Register Report

This option allows the user to download, view and register a report.

To Download a Report:

1. Navigate through the menus to **Customer Services > Self Services > Register Report**. The system displays the *Register Report* screen.

Register Report

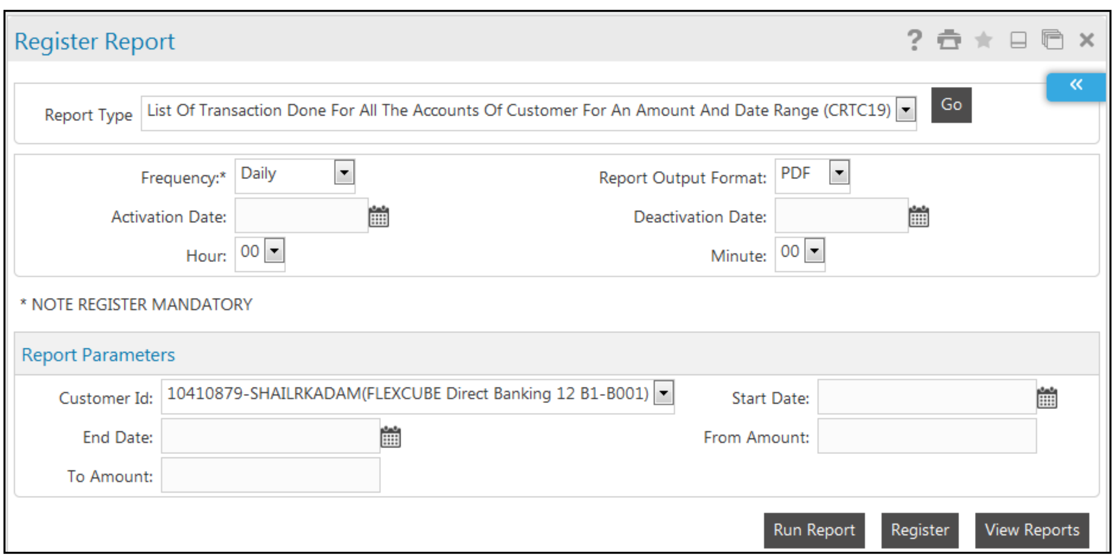


Field Description

Field Name	Description
Select Report Type	[Mandatory, Drop-Down] Select the *Report Type* from the drop-down list.

2. Click the **Go** button. The system displays the *Register Report* screen.

Register Report



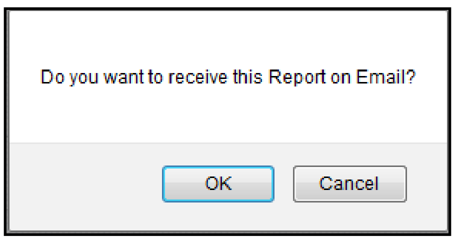
Field Description

Field Name	Description
Frequency	[Mandatory, Drop-Down] Select the *Report Frequency* from the drop-down list. The options are: • Daily • Weekly • Monthly • Once • HTML • Excel
Report Output Format	[Mandatory, Drop-Down] Select the *Report Output Format* from the drop-down list. The options are: • PDF • HTML • Excel
Date	[Conditional, Pick List] Select the *Report Activation Date* from the pick list. This field is displayed depending upon the selection in the frequency field.
Hour	[Conditional, Drop-Down] Select the time in hours from the drop-down list. This field is displayed depending upon the selection in the frequency field.
Minute	[Conditional, Drop-Down] Select the time in minutes from the drop-down list. This field is displayed depending upon the selection in the frequency field.
Activation Date	[Conditional, Pick List] Select the report activation date from the pick list. This field is displayed depending upon the selection in the frequency field.
Deactivation Date	[Conditional, Pick List] Select the *Report Deactivation Date* from the pick list. This field is displayed depending upon the selection in the frequency field.

Field Name	Description
Hour	[Conditional, Drop-Down] Select the time in hours from the drop-down list. This field is displayed depending upon the selection in the frequency field.
Minute	[Conditional, Drop-Down] Select the time in minutes from the drop-down list. This field is displayed depending upon the selection in the frequency field.

3. Select the *Report Frequency* and *Report Download* format.
4. Enter the *Date* range.
5. Click the *Run Report* button. The system displays the *File Download - Security Warning* screen.

File Download - Security Warning

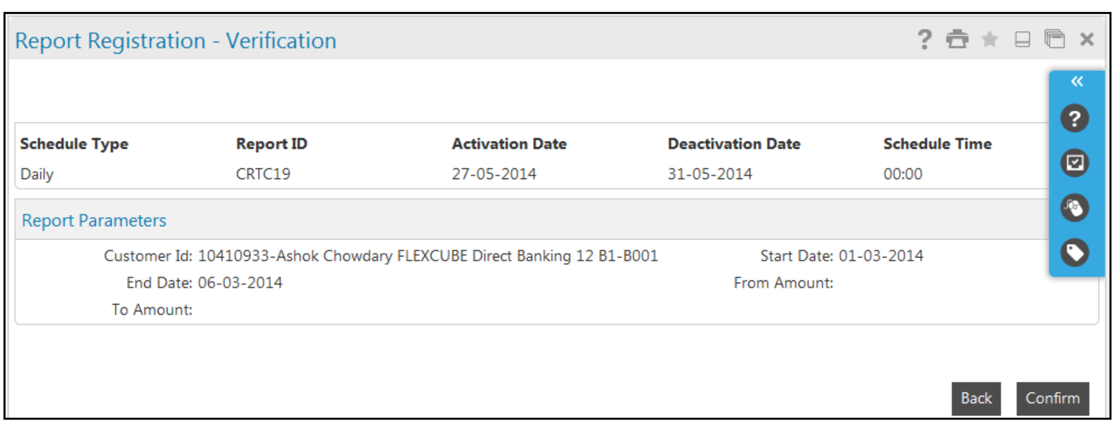


6. Click the **Save** button to save the file.
OR
Click the **Cancel** button to close the window.

To Register a Report:

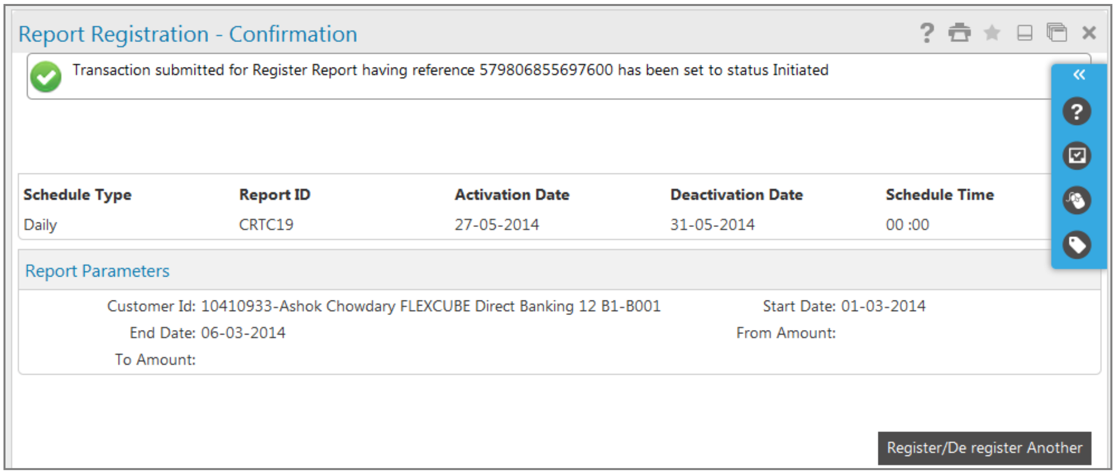
7. Click the **Register** button on the *Register Report* screen. The system displays the *Report Registration - Verification* screen.

Register Report - Verification



8. Click the **Confirm** button. The system displays the *Register Reports* screen.
OR
Click the **Back** button to navigate to the previous screen.

Report Registration Confirmation



To View a Report:

1. Log on to the *Internet Banking* application.
2. Navigate through the menus to *Reports* > *Register Report*. The system displays the **Register Report** screen.
3. Click the **GO** button. The system displays the *Register Report* screen.
4. Select the report frequency and report download format.
5. Enter the date range.
6. Click the *View Reports* button. The system displays the *Report* screen.

15. Alerts

The *Alert System* is designed to notify customers whenever certain events take place. The configured *Email ID* or the *Mobile Number* of the respective *Account Holder* is used to send an alert.

The Alerts can be sent by the following three methods:

- Email
- SMS
- On-Screen

The Alerts are of the following types:

- **Default Alerts**

  The *Default Alerts* are sent by the system and are not available for the subscription.

- **Interactive Alerts**

  The *Interactive Alerts* are sent from the system with the provision of the required options to complete the activity.

- **Subscribed Alerts**

  The *Alerts* that can be subscribed for and that are configured as *On Screen Alerts*, are displayed on the screen - in the Notifications widget on dashboard and in Mailbox - if they have been subscribed for, to be delivered either thought email, sms or both.

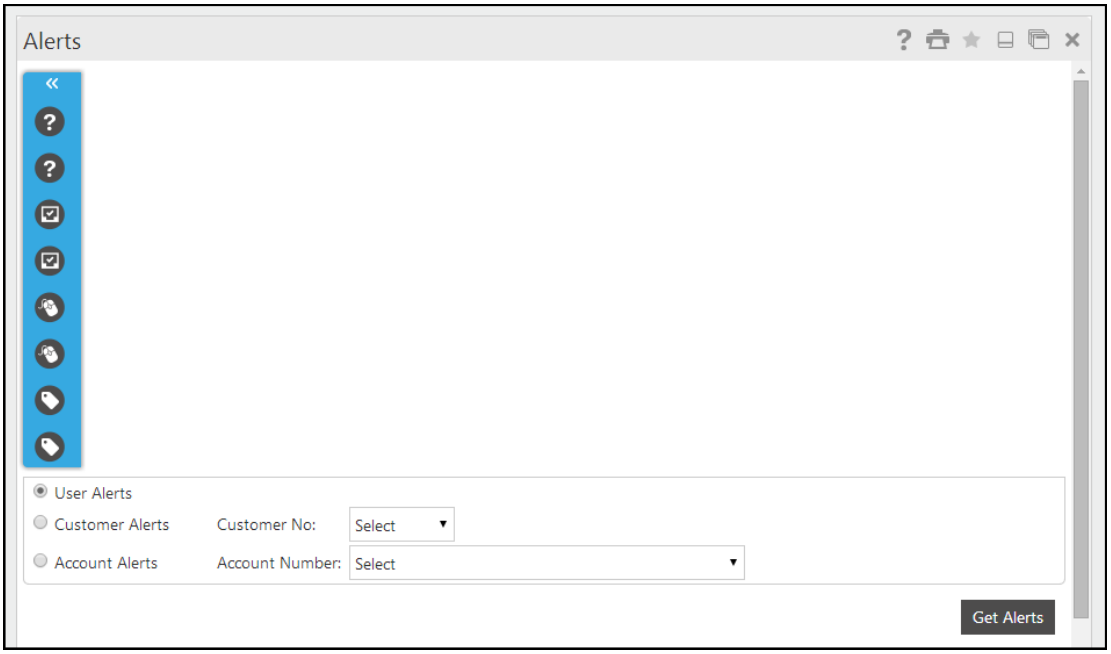
  The *Subscribed Alerts* are of the following types:

- User Level Alerts
- Customer Level Alerts
- Account Level Alerts

To Register for the Alerts:

1. Login to the *Internet Banking*.
2. Navigate to *Customer Services* > *Alerts*. The following page is displayed.

Alerts

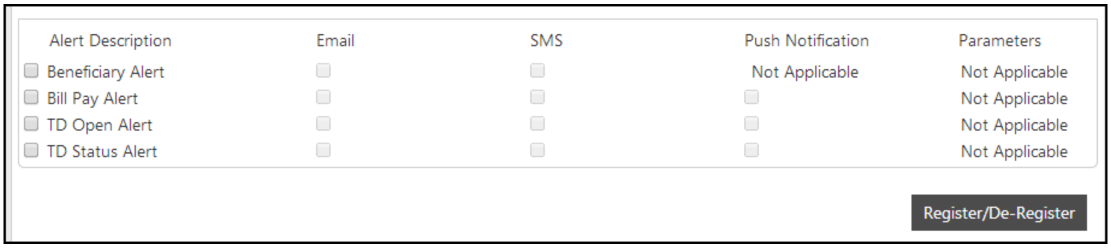


Field Description

Field Name	Description
Alert Type	[Radio Button] Select the desired type of the *Alert Type* from the following options: • User Alerts • Customer Alerts • Account Alerts
Customer No.	[Drop-down] Select the desired **Customer No** from the dropdown list.
Account Number	[Drop-down] Select the appropriate **Account Number** from the dropdown list.
Get Alerts	[Action Button] Click **Get Alerts** once the desired values are entered in the respective fields.

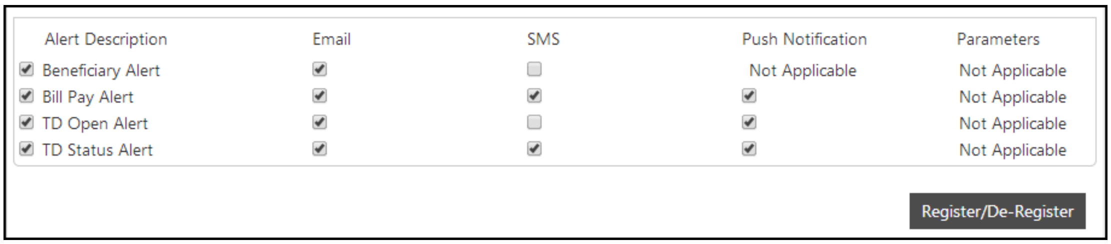
The following page is displayed.

Alert Registration



3. Select the check boxes for the desired *Alerts*.

Selected Alerts



Column Description

Column Name	Description
Alert Description	[Checkbox] Select the checkbox for the desired *Type of Alert* from the available options.
Email	[Checkbox] Select the checkbox for the desired *Type of Alert* for which you will receive an *Email*.
SMS	[Checkbox] Select the checkbox for the desired *Type of Alert* for which you will receive a *SMS*.
Push Notification	[Checkbox] Select the checkbox for the desired *Type of Alert* for which you will receive a *Push Notification*.
Parameters	[Input Box] Enter the values for the parameters, if any, for the respective *Alert Description*.
Register/De-Register	[Action Button] Click the **Register/De-Register** button to register or to de-register for the selected *Alert Descriptions*.

The following message is displayed.

Success Message

All alerts that you subscribe for will be sent to the following E-Mail Address and/or Mobile Number, depending on your preferences:
Email Address - sarita.kulkarni@oracle.com
Mobile Number - 9874563210
Push Notifications shall be made available on your linked device.

15.1 Default Alerts

The *Default Alerts* are sent by the system and are not available for the subscription.

The *Default Alerts* are sent whenever the following events take place.

- User Created

User Created Alert

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.
2014-03-10 05:30:00.0

Dear Customer,

Your Login user id has been created : ZRETAIL for Internet Banking, Browser based Mobile Banking, Mobile Application.
Password for your above userid will be emailed separately.
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

Regards,
Customer Service - Online Banking

- User Activated

User Activated Alert

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

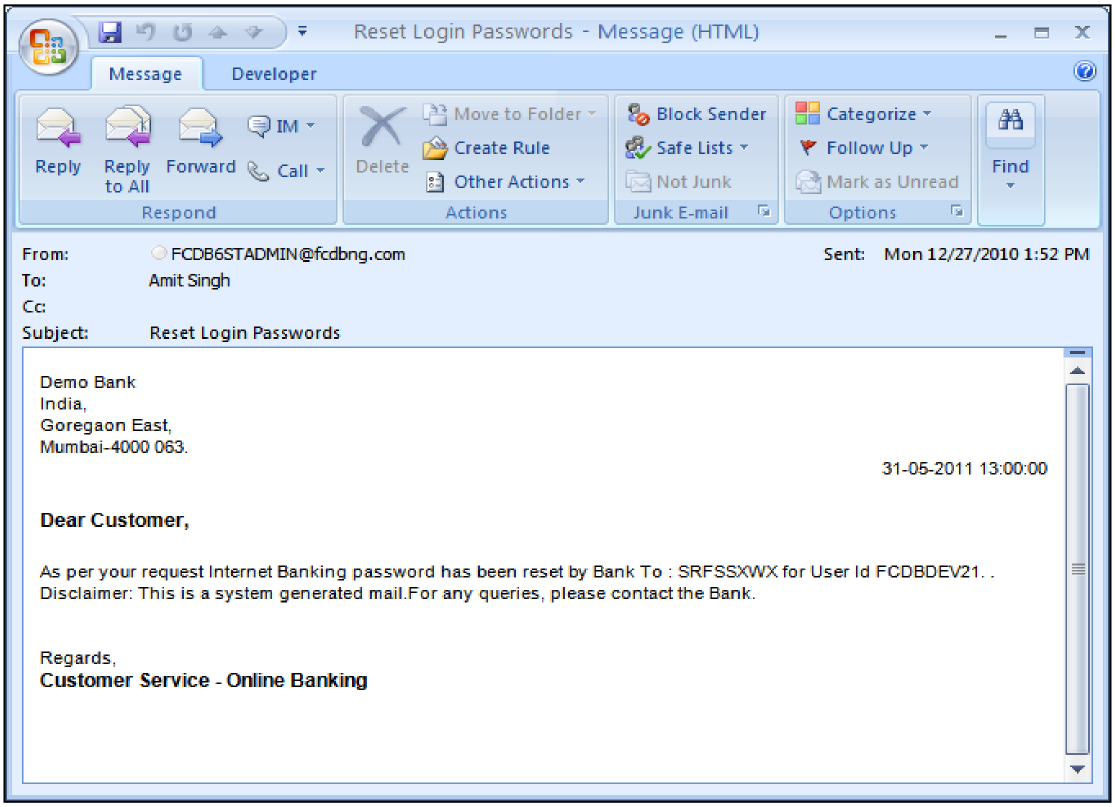
Dear Customer,

You have been activated on 2014-03-10 05:30:00.0.
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

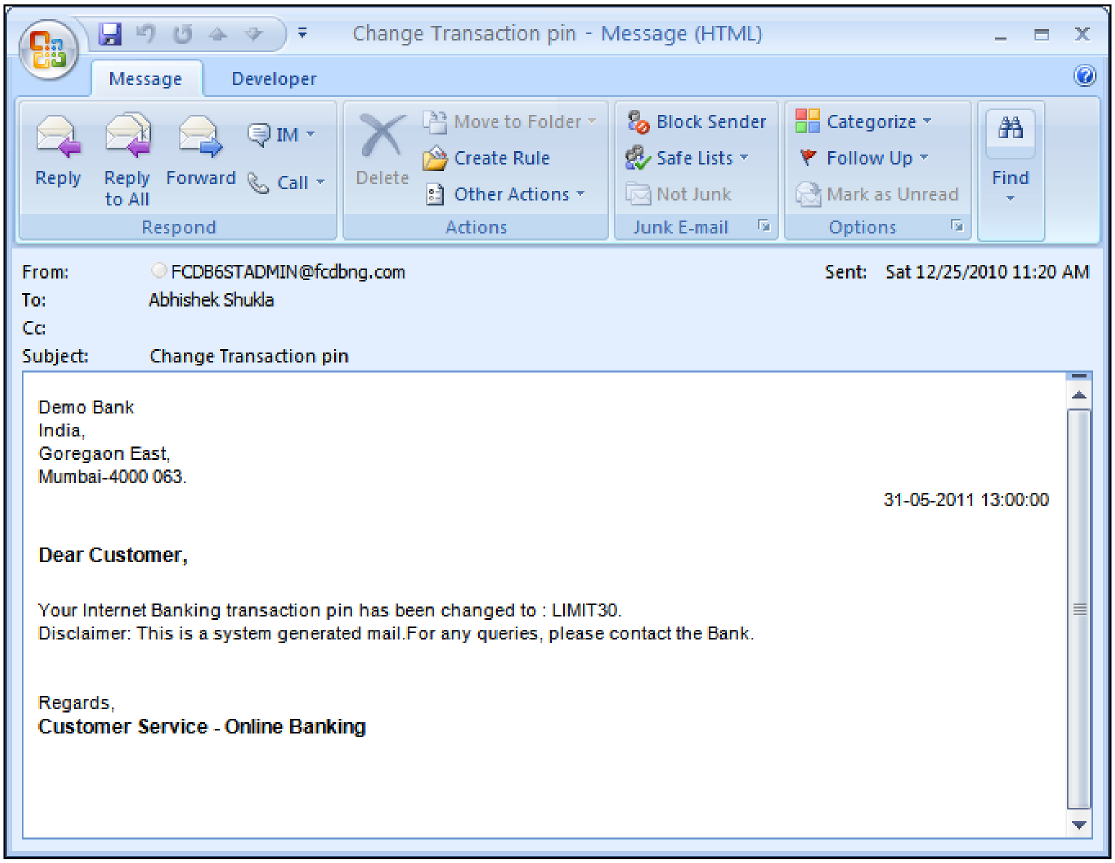
Regards,
Customer Service - Online Banking

- Reset Password

Reset Password by Bank

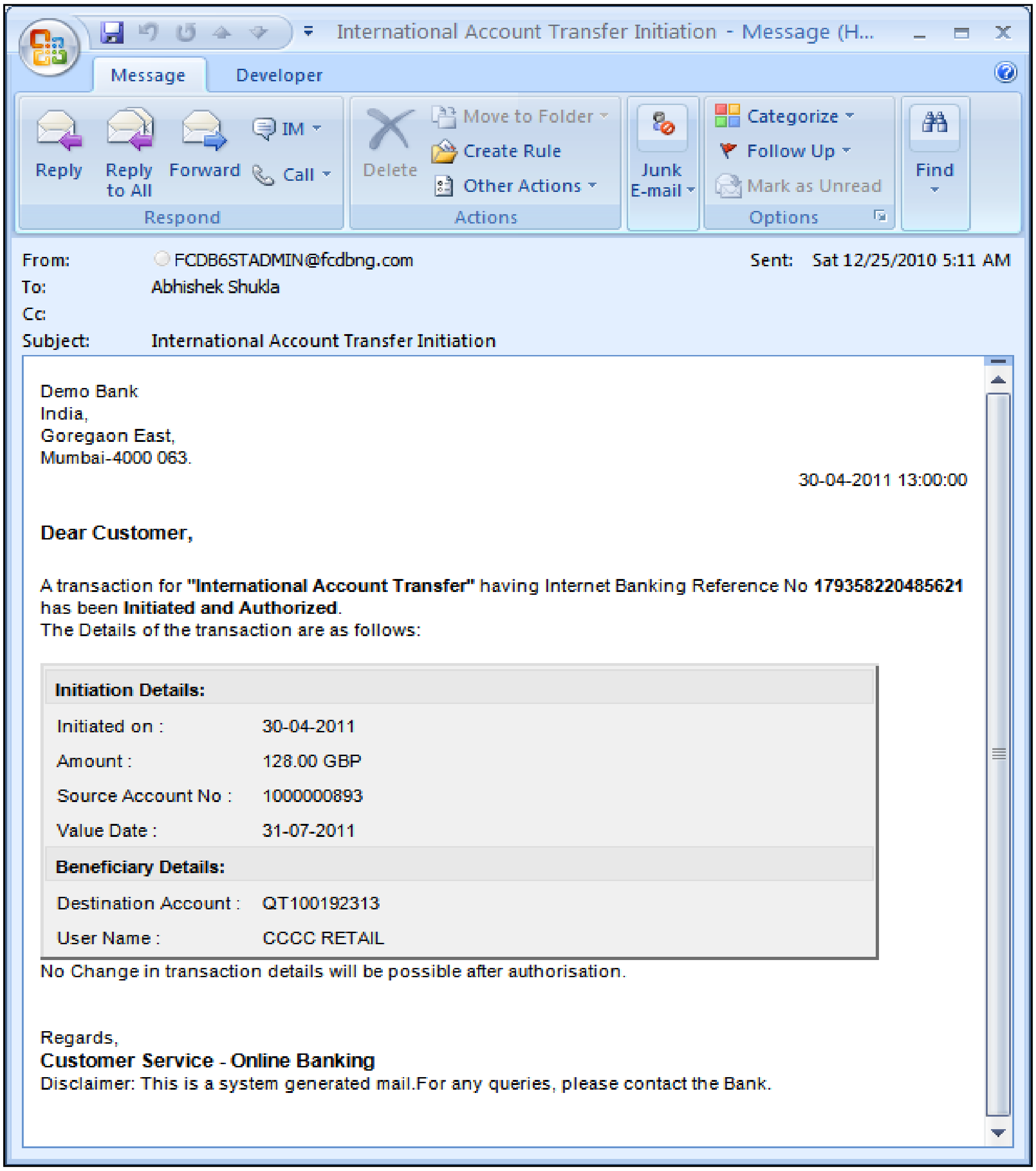


Reset Password by User



- Transaction Initiation (*Service Request Process*) and the *Status* Change
- Reminder Alert for Future Dated Transactions (*Pay Later*)
- Reminder Alert for *Authorization*
- Alert for successful processing of Transaction (*Pay Now*)
- Alert for successful processing of Future Dated Fund Transfers (*Pay Later*)
- Alert for failure in processing of Fund Transfers (*Pay Later*)
- Alert to Beneficiary that are applicable for following:
    - Internal Remittance
    - Internal Transfer
    - Domestic Transfer
    - International Funds Transfer

International Funds Transfer



From: FCDB6STADMIN@fcdbng.com Sent: Sat 12/25/2010 5:11 AM
To: Abhishek Shukla
Cc:
Subject: International Account Transfer Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

Dear Customer,

A transaction for **"International Account Transfer"** having Internet Banking Reference No **179358220485621** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

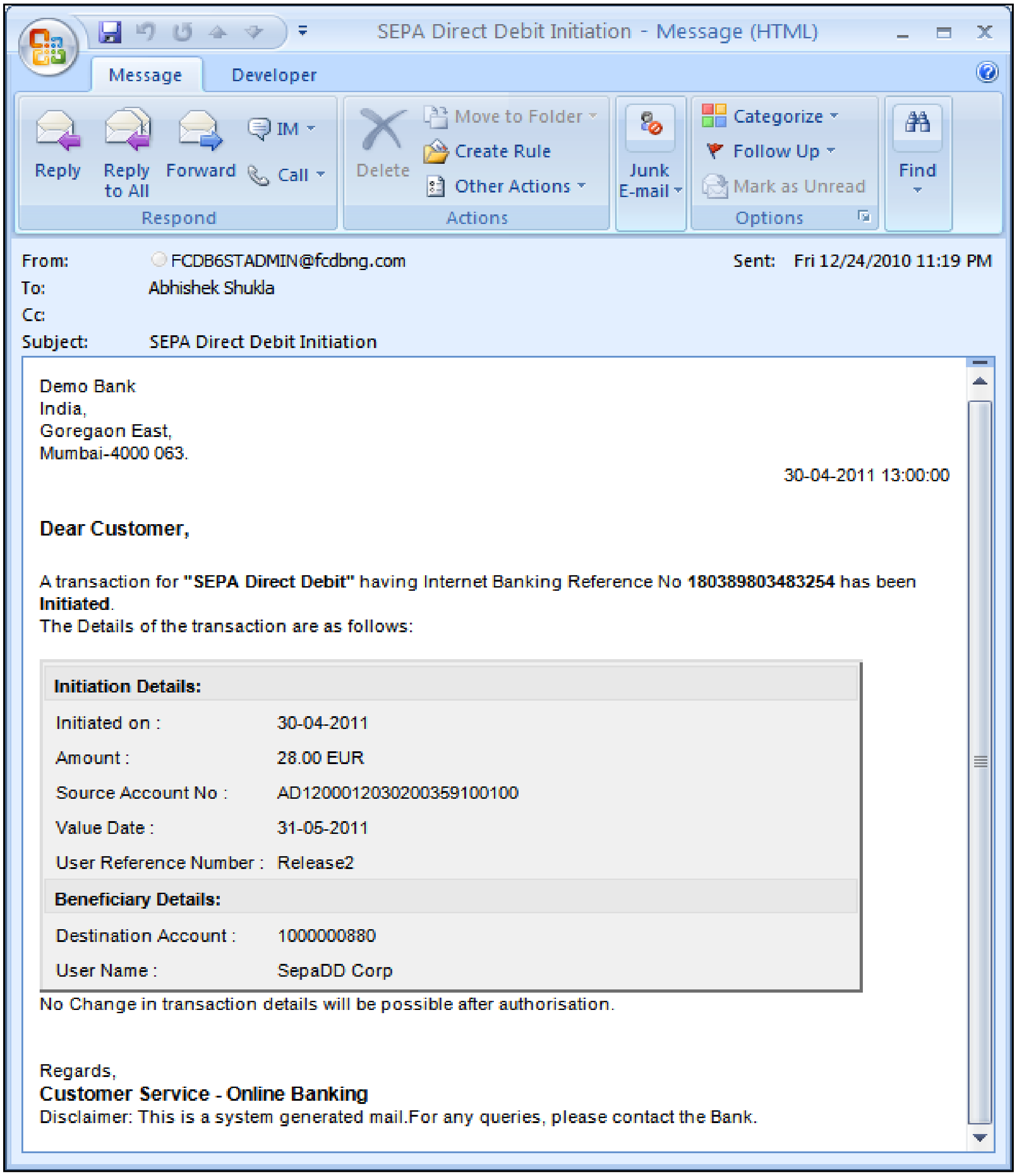
Initiation Details:	
Initiated on :	30-04-2011
Amount :	128.00 GBP
Source Account No :	1000000893
Value Date :	31-07-2011
Beneficiary Details:	
Destination Account :	QT100192313
User Name :	CCCC RETAIL

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- SEPA Direct Debits

SEPA Direct Debits



From: FCDB6STADMIN@fcdbng.com Sent: Fri 12/24/2010 11:19 PM
To: Abhishek Shukla
Cc:
Subject: SEPA Direct Debit Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

Dear Customer,

A transaction for **"SEPA Direct Debit"** having Internet Banking Reference No **180389803483254** has been **Initiated**.
The Details of the transaction are as follows:

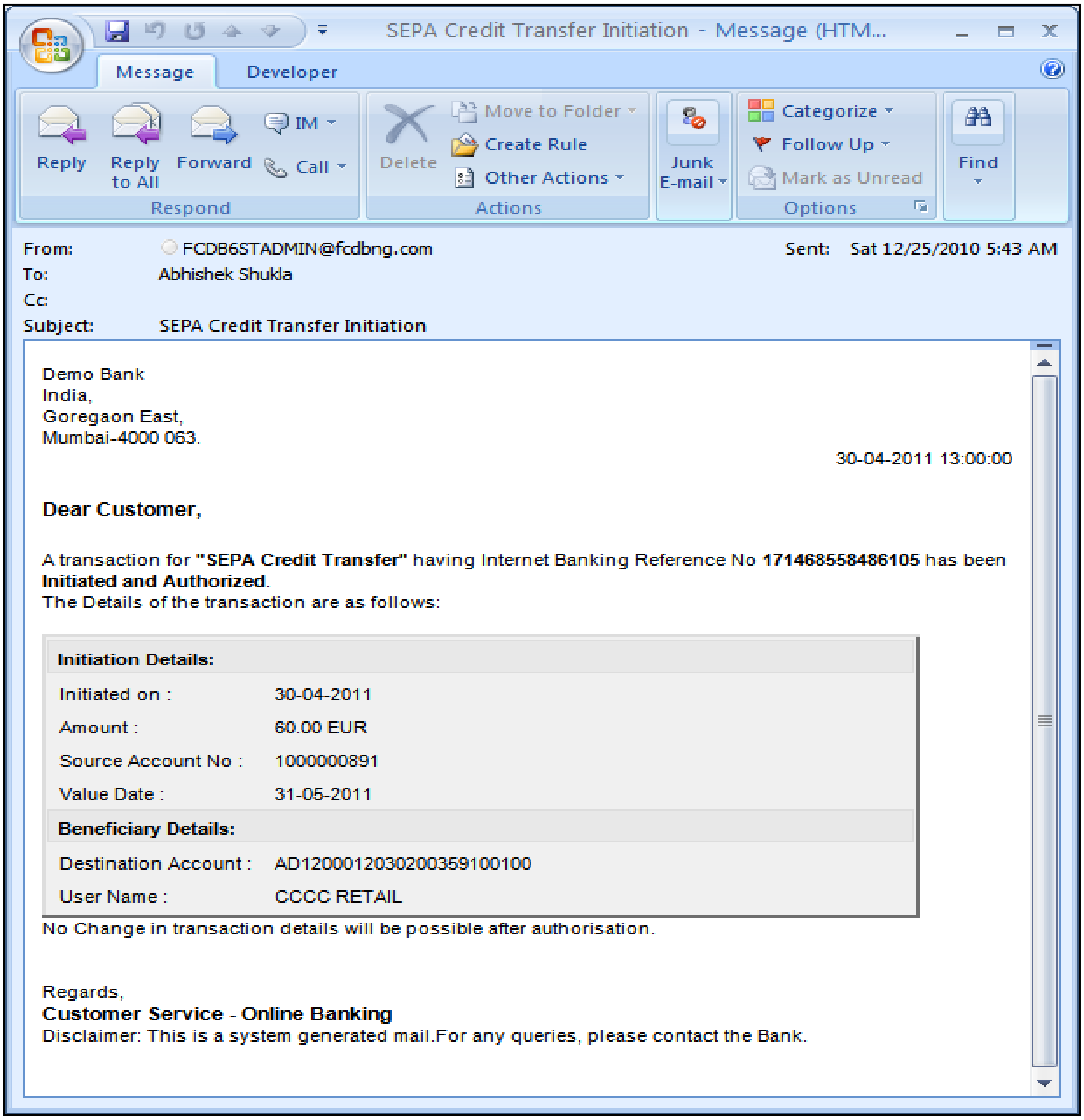
Initiation Details:	
Initiated on :	30-04-2011
Amount :	28.00 EUR
Source Account No :	AD1200012030200359100100
Value Date :	31-05-2011
User Reference Number :	Release2
Beneficiary Details:	
Destination Account :	1000000880
User Name :	SepaDD Corp

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- SEPA Credit Transfers

SEPA Credit Transfers



Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

Dear Customer,

A transaction for **"SEPA Credit Transfer"** having Internet Banking Reference No **171468558486105** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

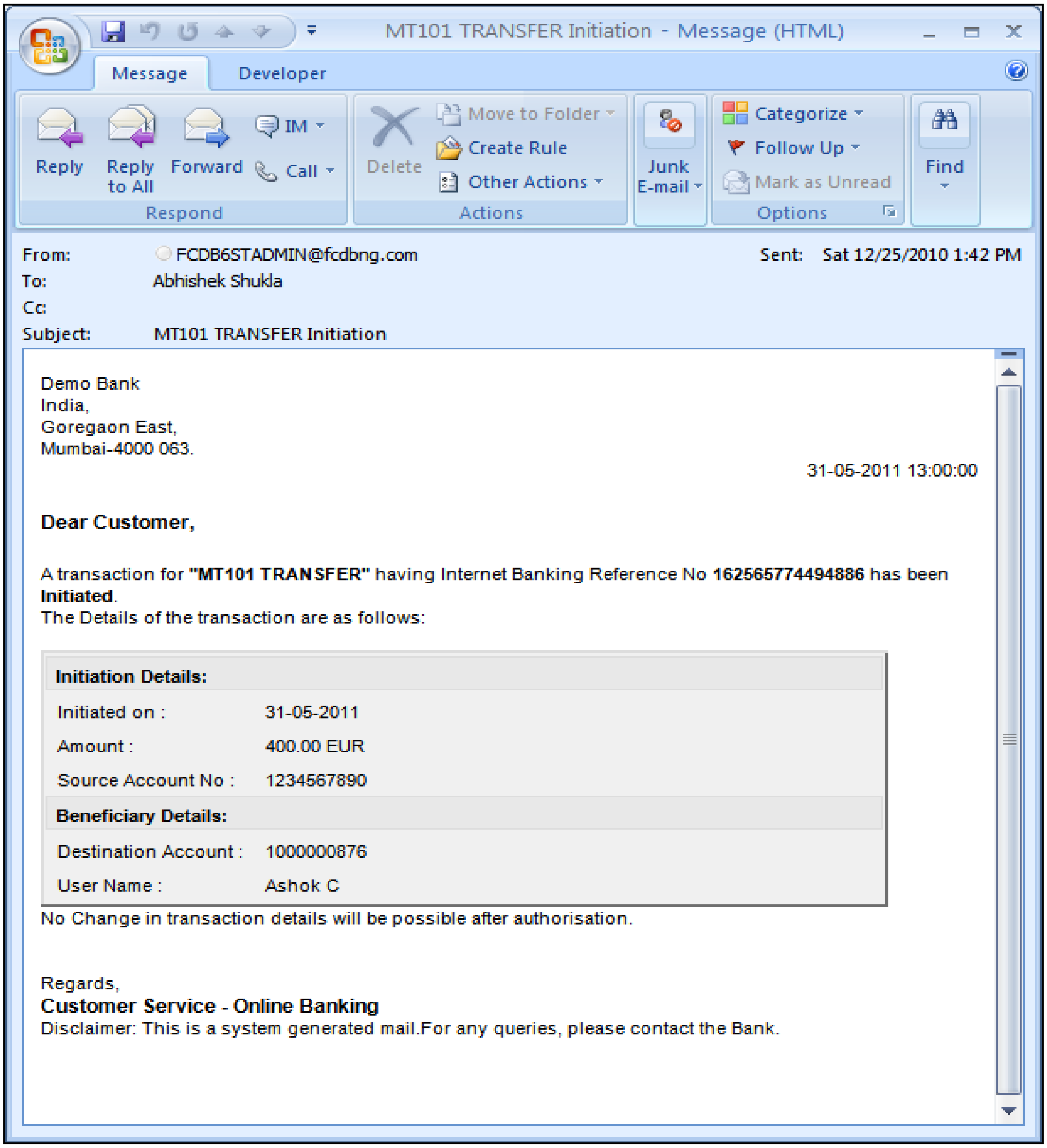
Initiation Details:	
Initiated on :	30-04-2011
Amount :	60.00 EUR
Source Account No :	1000000891
Value Date :	31-05-2011
Beneficiary Details:	
Destination Account :	AD1200012030200359100100
User Name :	CCCC RETAIL

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- MT101 Funds Transfers

MT Funds Transfer



MT101 TRANSFER Initiation - Message (HTML)

Message Developer

Reply | Reply to All | Forward | IM | Call | Delete | Move to Folder | Create Rule | Other Actions | Junk E-mail | Categorize | Follow Up | Mark as Unread | Find

Respond | Actions | Options

From: FCDB6STADMIN@fcdbng.com Sent: Sat 12/25/2010 1:42 PM
To: Abhishek Shukla
Cc:
Subject: MT101 TRANSFER Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

Dear Customer,

A transaction for **"MT101 TRANSFER"** having Internet Banking Reference No **162565774494886** has been **Initiated**.
The Details of the transaction are as follows:

Initiation Details:	
Initiated on :	31-05-2011
Amount :	400.00 EUR
Source Account No :	1234567890
Beneficiary Details:	
Destination Account :	1000000876
User Name :	Ashok C

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

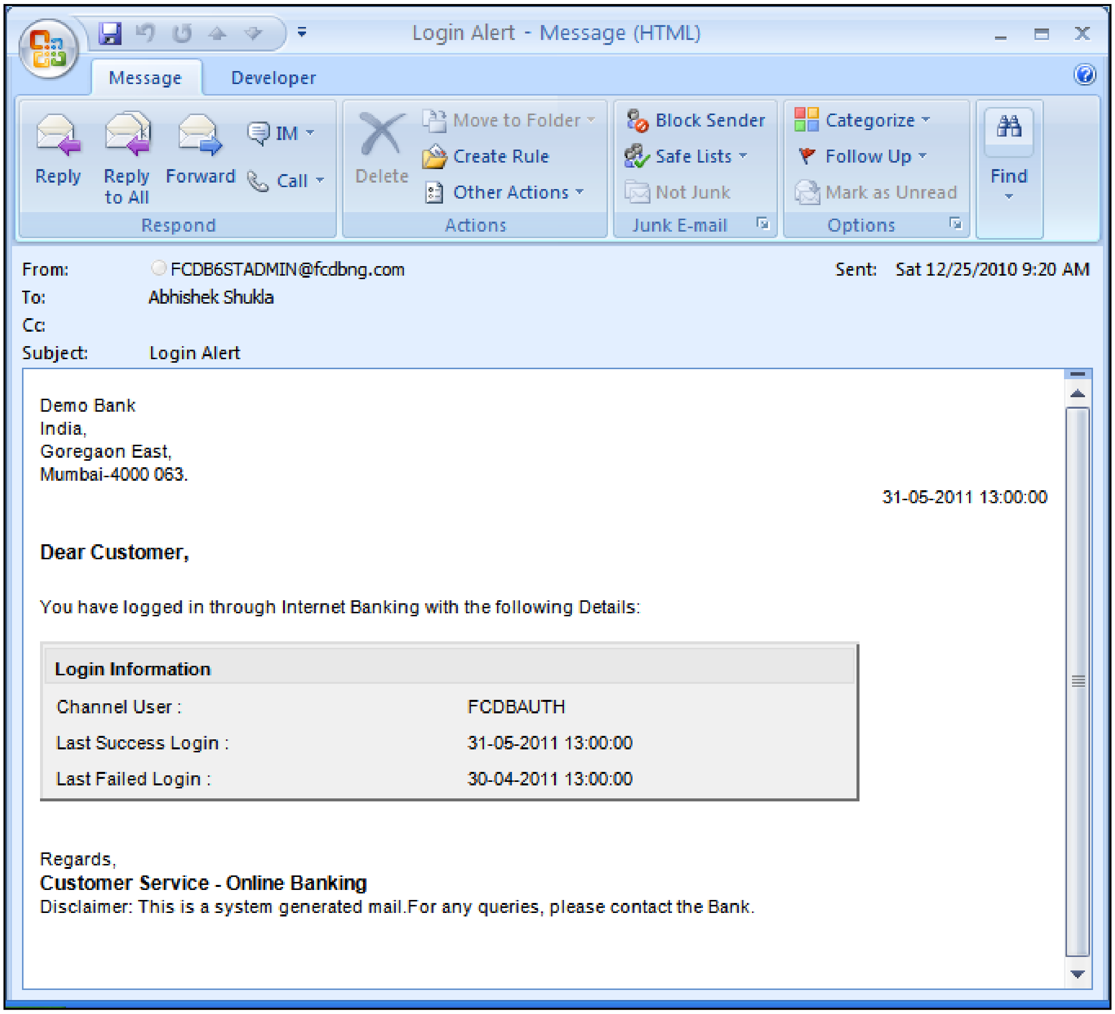
15.2 Subscribed - User Alerts

These alerts are sent when there is user level change like change in password; change in email, account is locked etc.

The *User Alerts* are sent whenever the following events take place.

- **Login** – An alert is sent to the *Account Holder* as soon as the *Login Process* is successful for the respective account, irrespective of the channel used for the login process.

Login



Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

Dear Customer,

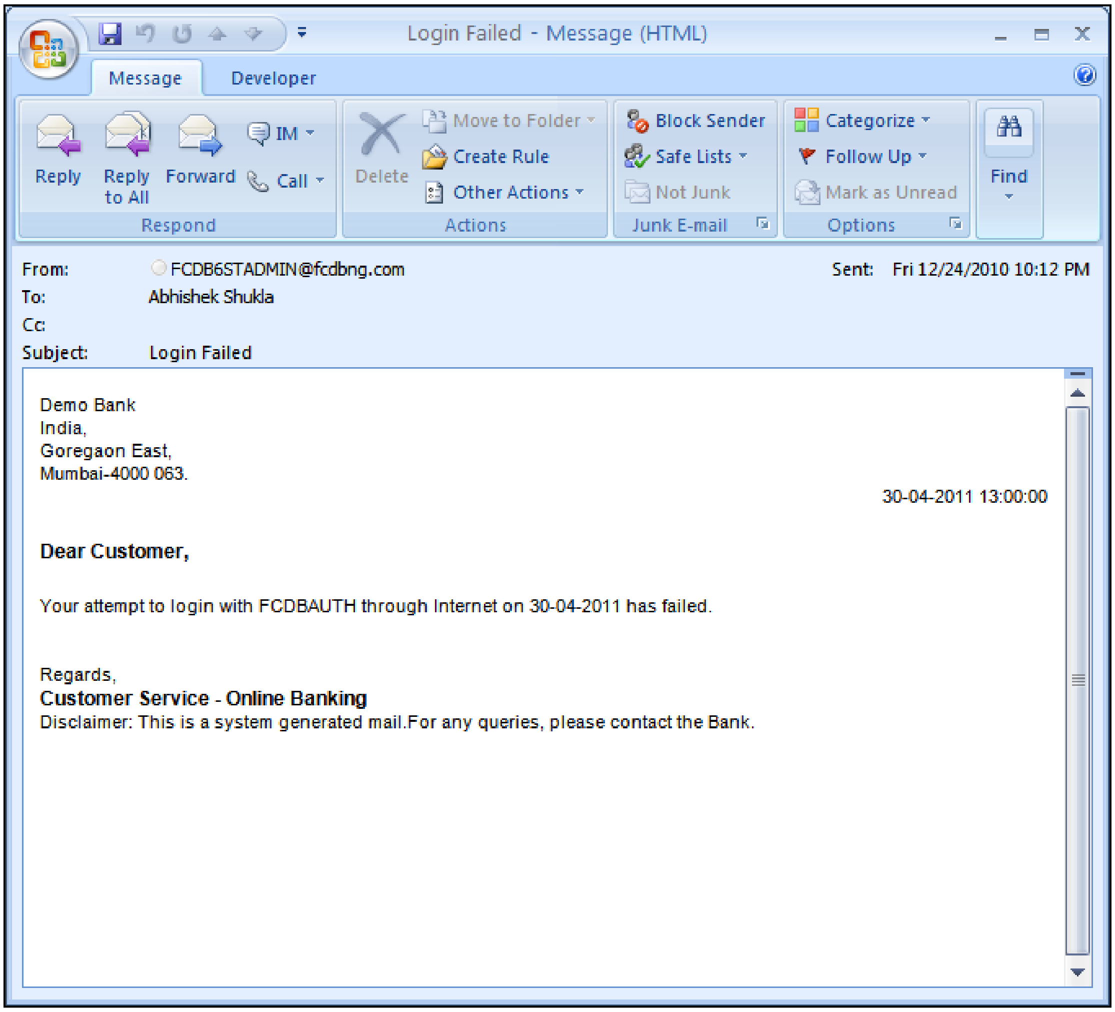
You have logged in through Internet Banking with the following Details:

Login Information	
Channel User :	FCDBAUTH
Last Success Login :	31-05-2011 13:00:00
Last Failed Login :	30-04-2011 13:00:00

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

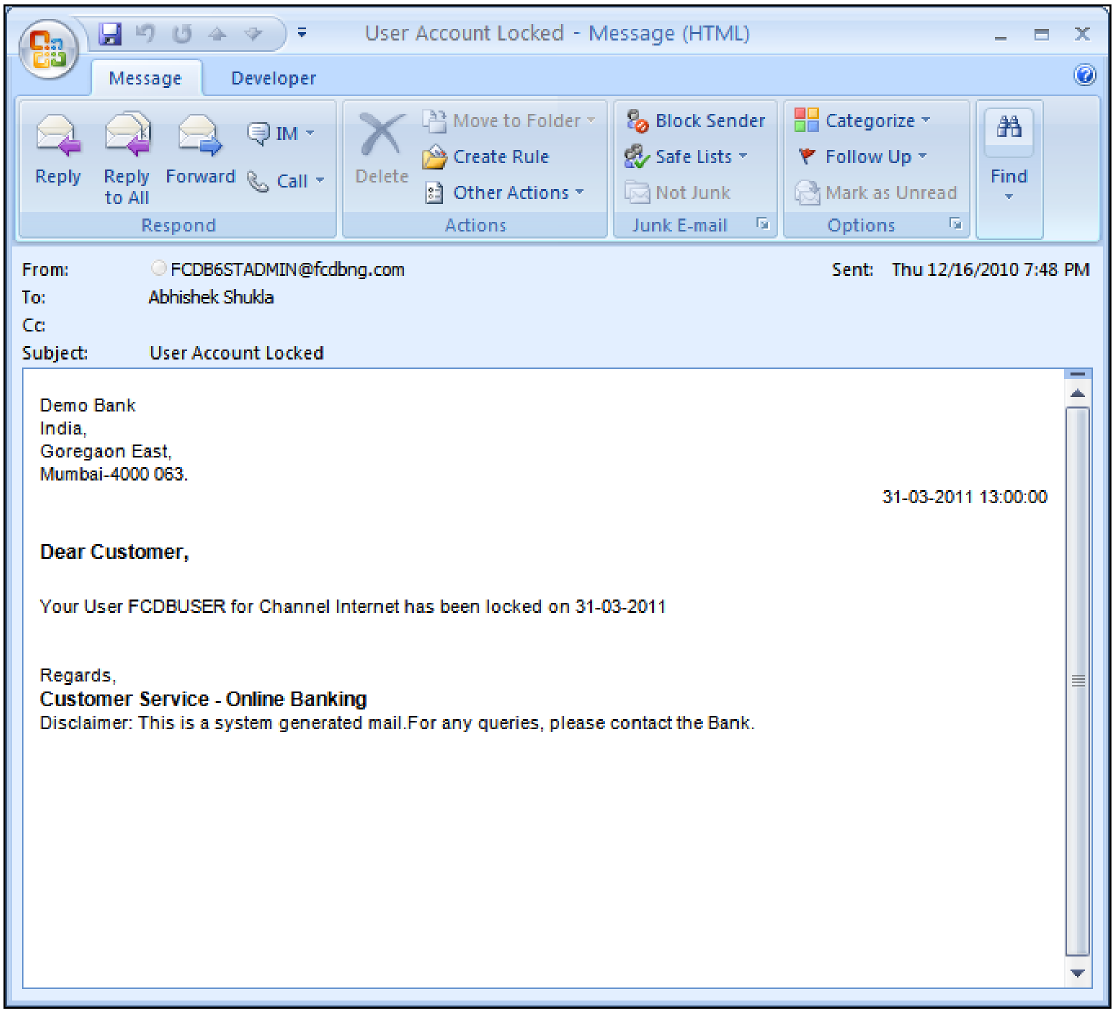
- **Login Failed** – An alert is sent to the *Account Holder* as soon as the *Login Process* is failed for the respective account, due to incorrect password or any other reason.

Login Failed



Note: If a user tries to enter the incorrect password consecutively for more than "*n*" *number of times*, then the respective account may get automatically locked.

Account Locked



- **Limit Utilization** – On authorizing the *Transaction Type*, an alert about the *Limit Utilization* is sent to the *Account Holder*.

Limit Utilization

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

15-04-2011 13:00:00

Dear Customer,

Your limit utilization details for **"Transactions"** after authorization of transaction having Internet E-Banking Reference No 351262931418413 are as follows:

Limit Details:

User Level Limits

Initiation Limit

Minimum Transaction Limit:	15.00GBP	
Maximum Transaction Limit:	10,000.00GBP	
Daily Authorization Limit		
Number of Transactions		
Allowed:	10	100%
Utilized:	2	20%
Remaining:	8	80%
Daily Limit		
Allowed:	100,000.00GBP	100%
Utilized:	524.00GBP	0.52%
Remaining:	99,476.00GBP	99.48%

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

Regards,
Customer Service - Online Banking

- **Limit Utilization Warning on Predefined Threshold** – Once the Pre-defined *Threshold Limit* is reached, an alert should be sent to the *Account Holder* for the respective account.

Limit Utilization Warning on Predefined Threshold

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-03-2011 13:00:00

Dear Customer,

Your Own Account Transfer has exceeded the Threshold Limit defined with Internet E-Banking Reference No 387782594400644 with the following Details:

Limit Details:		
User Level Limits		
Initiation Limit		
Minimum Transaction Limit:	15.00GBP	
Maximum Transaction Limit:	10,000.00GBP	
Daily Authorization Limit		
Number of Transactions		
Allowed:	10	100%
Utilized:	6	60%
Remaining:	4	40%
Daily Limit Allowed:	100,000.00GBP	100%
Utilized:	1,043.00GBP	1.04%
Remaining:	98,957.00GBP	98.96%

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- **Forex Rate Alert** – An alert is sent to the Account Holder when the Target Price of any specified currency pair has been attained.

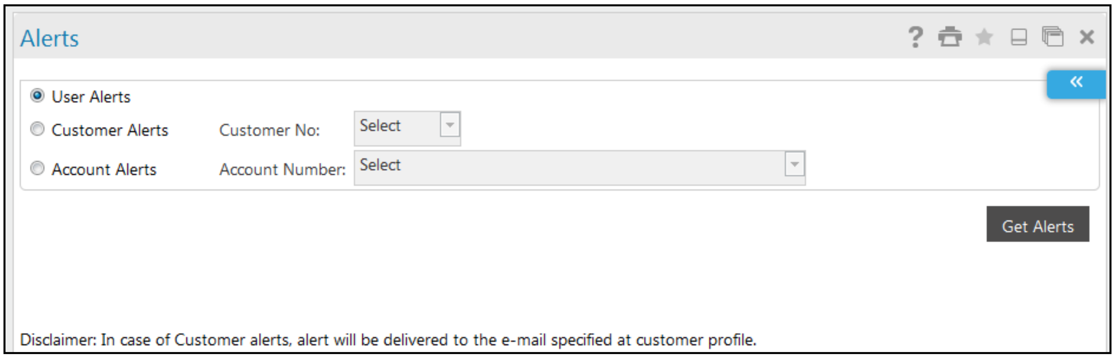
  Additionally, an alert is also sent when:

  - The *Buy Rate* is lower than the *Target Rate*.
  - In case if the *Buy Rate* is applicable to the *Sell Rate*, the alert is sent whenever the *Target Rate* is attained.
  - The *Buy Rate* is higher than the *Target Rate*.

To Register User Alerts:

1. Navigate through the menus to *Customer Services* > *Self Services* > *Alerts*. The system displays the *Alerts* screen.

Alerts

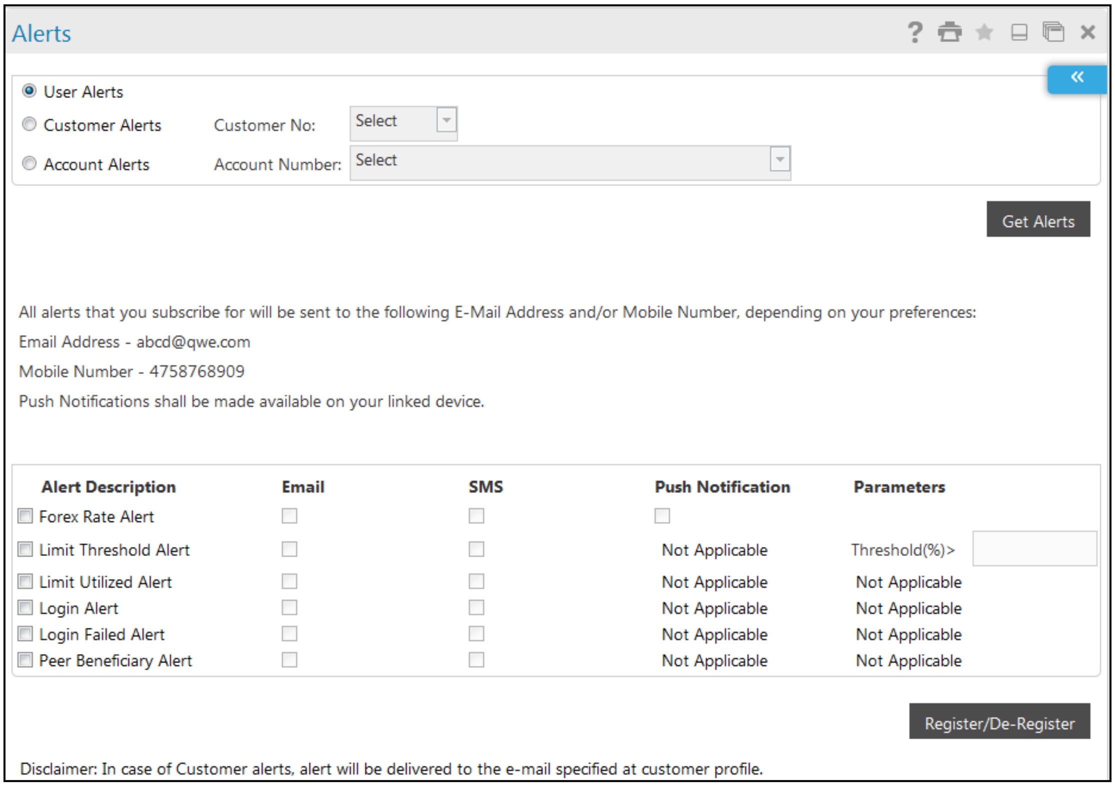


Field Description

Field Name	Description
User Alerts/ Customer Alerts/ Account Alerts	[Optional, Radio button] Click the **User Alerts** radio button to select any one of the alerts.
Customer Number	[Conditional, Drop-Down] Select the **Customer Number** from the drop down list. This field is enabled if the *Customer Alerts* radio button is selected.
Account Number	[Conditional, Drop-Down] Select the **Account Number** from the drop down list. This field is enabled if the *Account Alerts* radio button is selected.

2. Select the *User Alerts* radio button.
3. Click the **Get Alerts** button. The system displays the **Alert specification** screen with the description.

Alerts



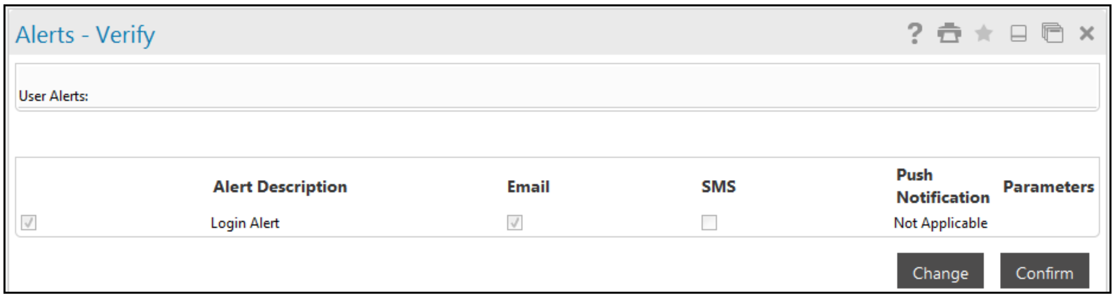
Field Description

Field Name	Description
Alert Description	[Display] This column displays the *Alert Description*. Select the checkbox of the alert to register for the alert.
Email	[Optional,Checkbox] This field is enabled only if the *Email* checkbox is selected. This column displays the email id at which the alert will be sent.
SMS	[Optional, Checkbox] This field is enabled only if the *Mobile Number* checkbox is selected. This column displays the *Mobile SMS* at which the alert will be sent.
Push Notification	[Optional, Checkbox] If selected, the alert will be generated and displayed to the user through the *Push Notification Functionality*, on the *Mobile and Tablet* devices mapped to the user. **Note**: The *Push Notification* contains only a preview of the alert and not the entire details of the alert.

Field Name	Description
Parameters (Threshold %)	[Conditional, Numeric, 100] Type the threshold percentage for *Alerts Registration*. This field is enabled if the **Limit threshold Alert** checkbox is selected as the alert description.
Debit Above	[Mandatory, Input Box, Numeric, 15] This field is displayed against the *Debit Alert*. The currency of the *Threshold Amount* is the currency of the account for which the alert is being defined.
Credit Above	[Mandatory, Input Box, Numeric, 15] This field is displayed against the *Credit Alert* under Account Alerts. The currency of the *Threshold Amount* is the currency of the account for which the alert is being defined.
Register	[Action Button] Once all the desired information is entered, click **Register**.
Set/View Preferences	[Action Button] This link is visible only if the user selects the checkbox for *Forex Alert*. This link is displayed under the parameters column against the *Forex Alert*. Selecting this link will open a pop up window on which the user shall be able to define the parameters for the generation of forex alerts.

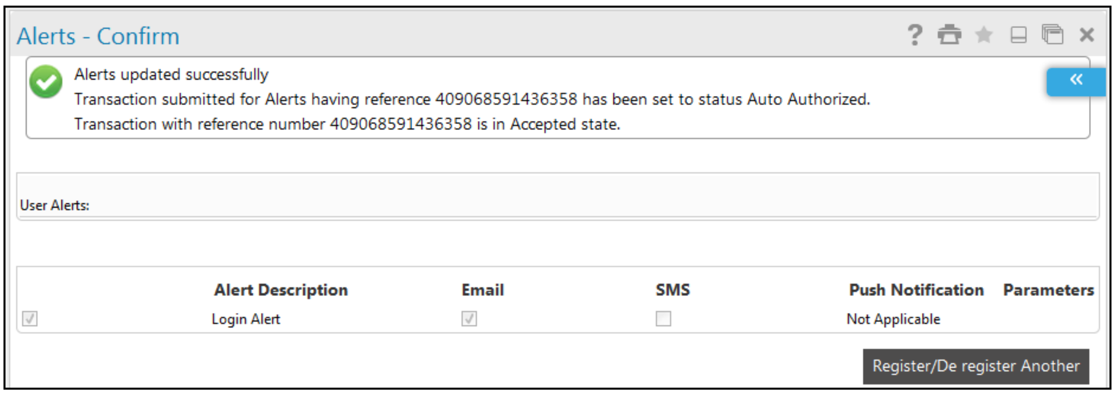
4. Select the *Alert Description*.
5. Click the **Register** button. The system displays the *Alert Verification* screen.

Alerts



6. Click the **Confirm** button. The system displays the *Alert* screen with the confirmation message.
   OR
   Click the **Back** button to return to the previous screen.

Alert - Confirm



7. Click **the Register/De-Register Another** button to register another alert.

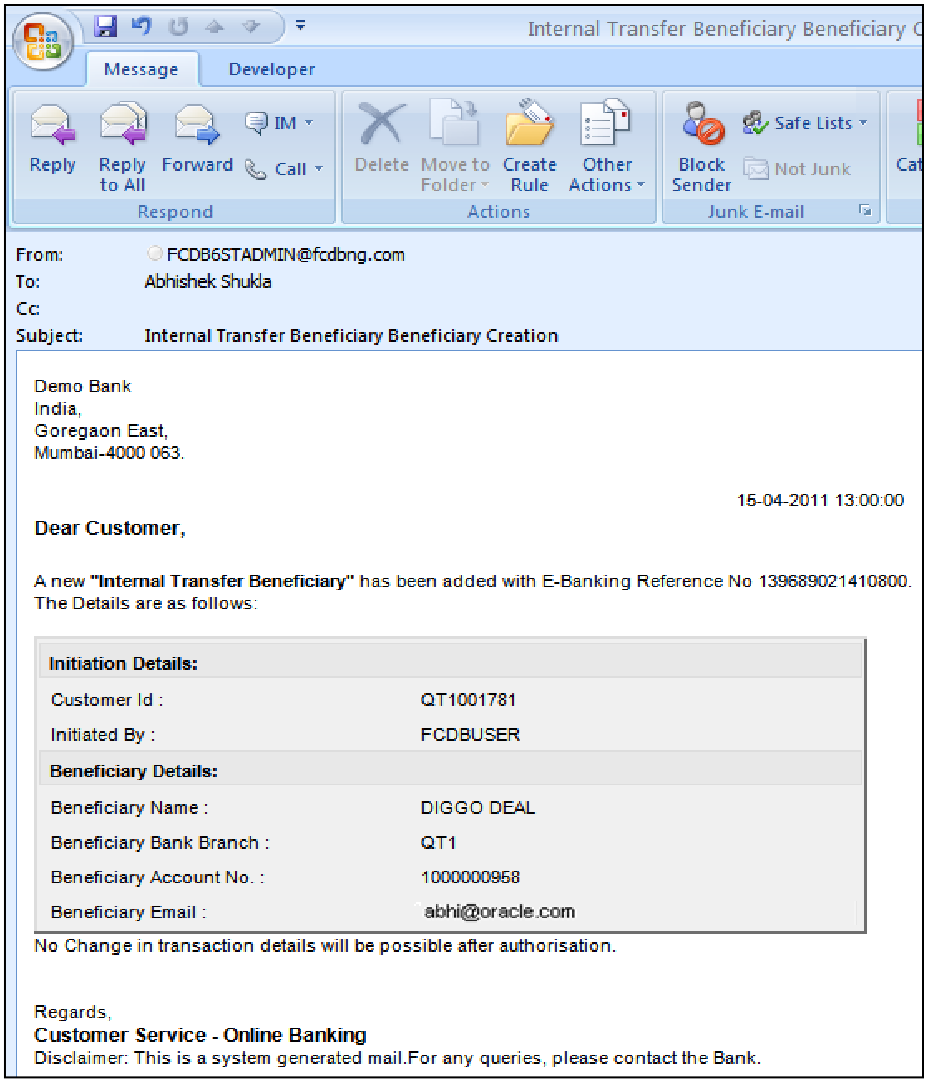
15.3 Subscribed - Customer Alerts

These alerts are sent when any transaction is completed for the customer number selected.

The *Customer Alerts* are sent whenever the following events take place.

- **New Beneficiary Created Alert** – For *Corporate* users, an alert is sent to the *Email ID* or the *Mobile Number* on creation of a *New Beneficiary*.

New Beneficiary Created for Internal Transfer



From: FCDB6STADMIN@fcdbng.com
To: Abhishek Shukla
Cc:
Subject: Internal Transfer Beneficiary Beneficiary Creation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

15-04-2011 13:00:00

Dear Customer,

A new **"Internal Transfer Beneficiary"** has been added with E-Banking Reference No 139689021410800.
The Details are as follows:

Initiation Details:	
Customer Id :	QT1001781
Initiated By :	FCDBUSER
Beneficiary Details:	
Beneficiary Name :	DIGGO DEAL
Beneficiary Bank Branch :	QT1
Beneficiary Account No. :	1000000958
Beneficiary Email :	abhi@oracle.com

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

New Beneficiary Created for Domestic Transfer

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

Dear Customer,

A new **"Domestic Transfer Beneficiary"** has been added with E-Banking Reference No 189575056507210.
The Details are as follows:

Initiation Details:	
Customer Id :	QT1001781
Initiated By :	FCDBUSER
Beneficiary Details:	
Beneficiary Name :	DFT
Beneficiary Account No. :	881882828882
Beneficiary Email :	abhi@oracle.com

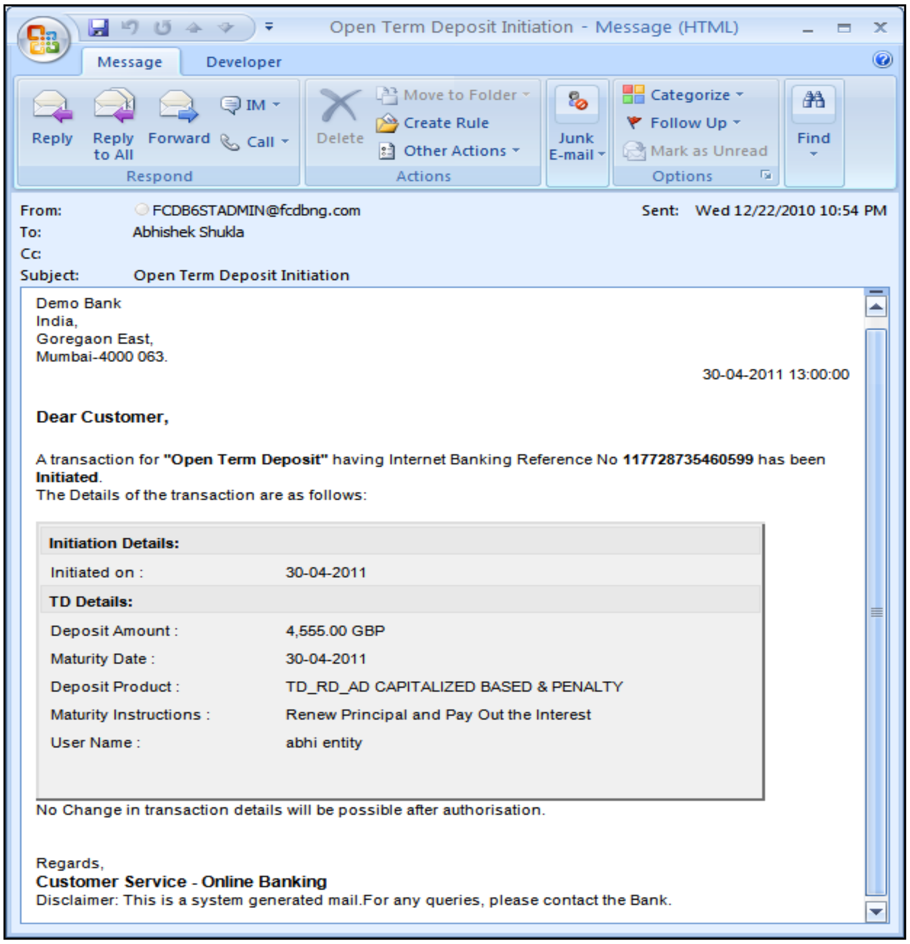
No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

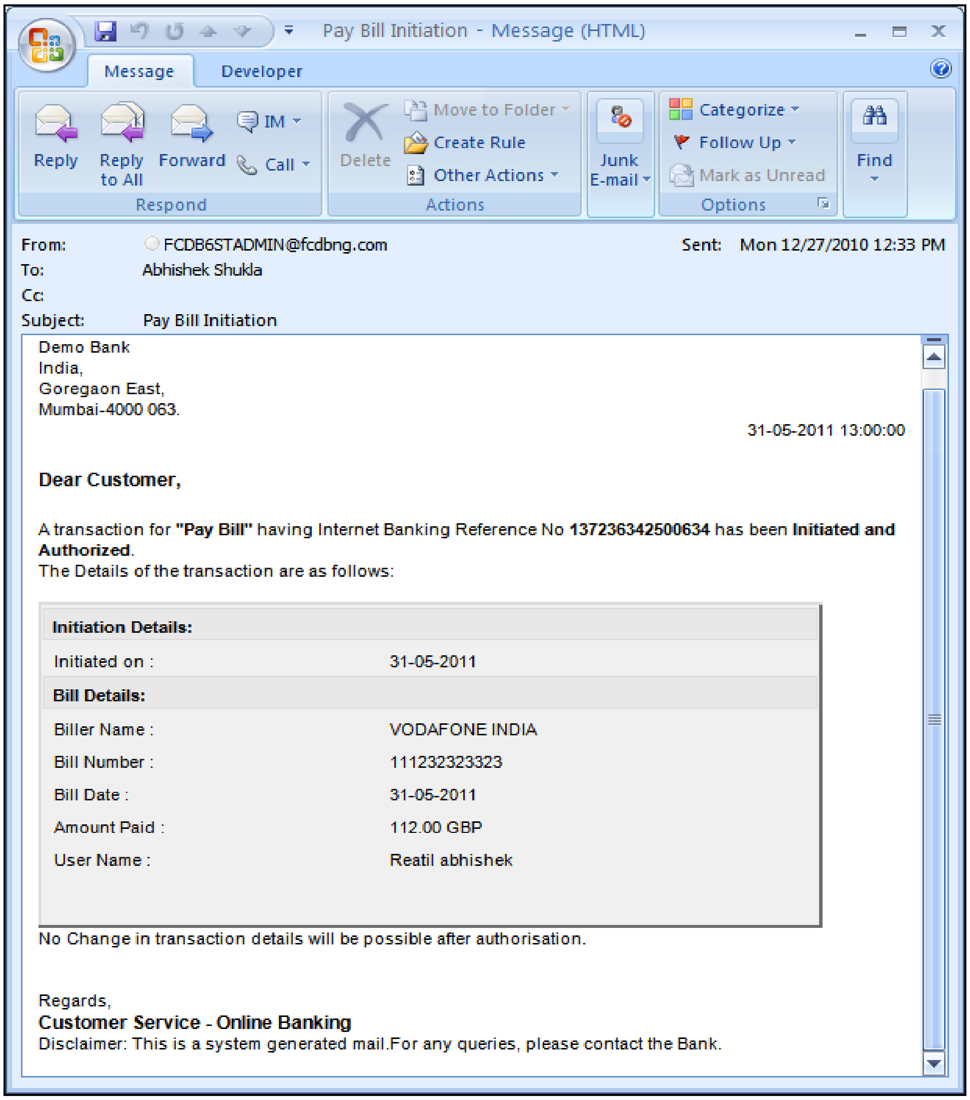
1. **TD Open Alert** – An alert is sent during the *Term Deposit* account opening process.

Open Term Deposit



- **Bill Pay Alert** – An alert is sent whenever the *Bill Payment* is affected within the system.

Bill Pay Alert



Pay Bill Initiation - Message (HTML)

Message Developer

Reply | Reply to All | Forward | IM | Call | Respond | Delete | Move to Folder | Create Rule | Other Actions | Actions | Junk E-mail | Categorize | Follow Up | Mark as Unread | Options | Find

From: FCDB6STADMIN@fcdbng.com Sent: Mon 12/27/2010 12:33 PM
To: Abhishek Shukla
Cc:
Subject: Pay Bill Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

Dear Customer,

A transaction for **"Pay Bill"** having Internet Banking Reference No **137236342500634** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

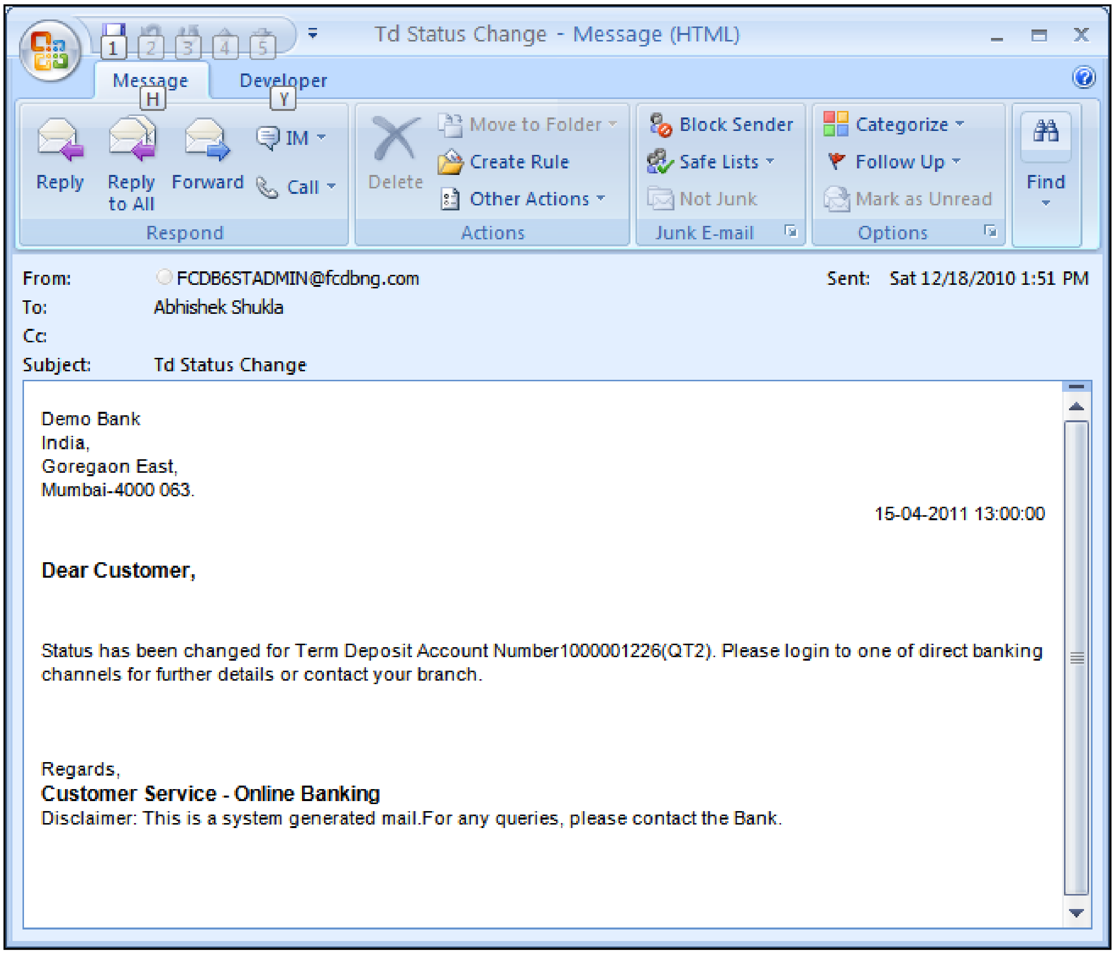
Initiation Details:	
Initiated on :	31-05-2011
Bill Details:	
Biller Name :	VODAFONE INDIA
Bill Number :	111232323323
Bill Date :	31-05-2011
Amount Paid :	112.00 GBP
User Name :	Reatil abhishek

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

2. **TD Status Alert** – Similar to the *TD Open Alert*, an alert is sent for *Term Deposit Status* changes (*TD Maturity / Closure*).

TD Status Alert



To Register for Customer Alerts:

3. Navigate through the menus to *Customer Services* > *Self Services* > *Alerts*. The system displays the *Alerts* screen.

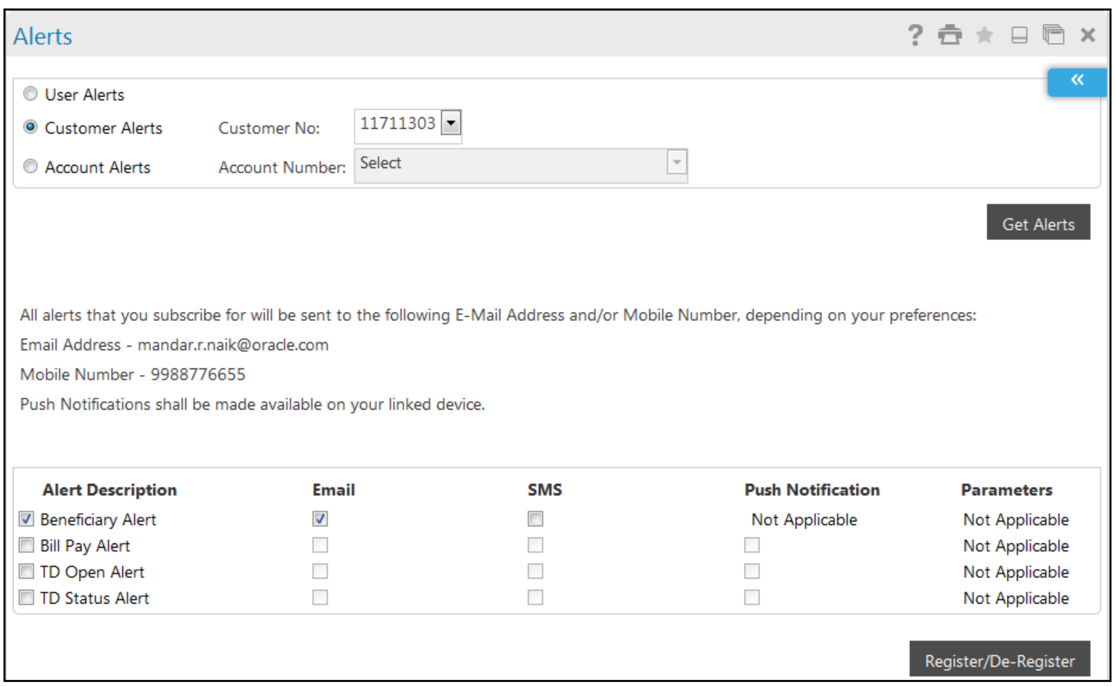
Alerts

Field Description

Field Name	Description
User Alerts/ Customer Alerts/ Account Alerts	[Optional, Radio button] Click the **User Alerts** radio button to select any one of the alerts.
Customer Number	[Conditional, Drop-Down] Select the *Customer Number* from the drop down list. This field is enabled if the **Customer Alerts** radio button is selected.
Account Number	[Conditional, Drop-Down] Select the *Account Number* from the drop down list. This field is enabled if the **Account Alerts** radio button is selected.

4. Click the *Customer Alerts* radio button. Select the *Customer No*. Click the **Get Alerts** button. The system displays the *Alerts* detail screen.

Alerts



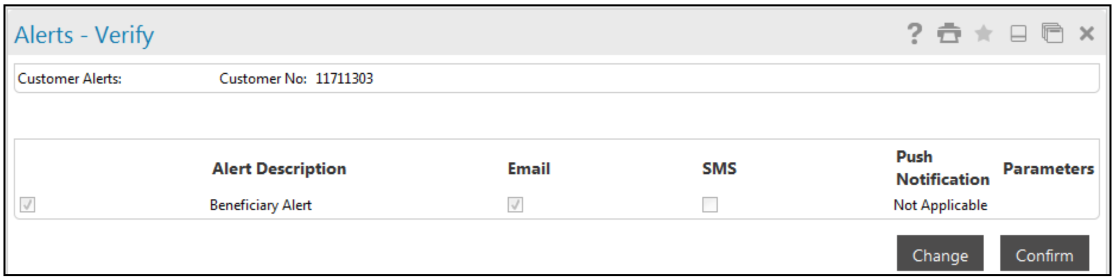
Field Description

Field Name	Description
Alert Description	[Optional, Check Box] Select the *Alert Description* check box to set an alert. It displays the brief description of an alert.

Field Name	Description
Email	[Optional, Check Box] This field is displayed only if the checkbox for *Email* is selected. This column displays the email id at which the alert will be sent.
SMS	[Optional, Check Box] This field is displayed only if the checkbox for *Mobile Number* is selected. This column displays the Mobile SMS at which the alert will be sent.
Push Notification	[Optional, Check Box] This option if selected, the alert is generated and displayed to the user through the push notifications – using the devices like mobile and tablet - mapped to the binding functionality. **Note**: The *Push Notification* contains only a preview of the alert and not the entire details of the alert.
Parameters (Threshold %)	[Conditional, Numeric, 100] This field is enabled only if the checkbox for the *Limit Threshold Alert* is selected. Type the threshold percentage for *Alerts Registration*.
Debit Above	[Mandatory, Input Box, Numeric, 15] This field is displayed against the *Debit Alert*. The currency of the threshold amount is the currency of the account for which the alert is being defined.
Credit Above	[Mandatory, Input Box, Numeric, 15] This field is displayed against the *Credit Alert* under Account Alerts. The currency of the threshold amount is the currency of the account for which the alert is being defined.
Register	[Action Button] Once all the desired information is entered, click **Register**.
Set/View Preferences	[Action Button] This link is visible only if the user selects the checkbox for *Forex Alert*. This link is displayed under the parameters column against the *Forex Alert*. Selecting this link will open a pop up window on which the user shall be able to define the parameters for the generation of forex alerts.

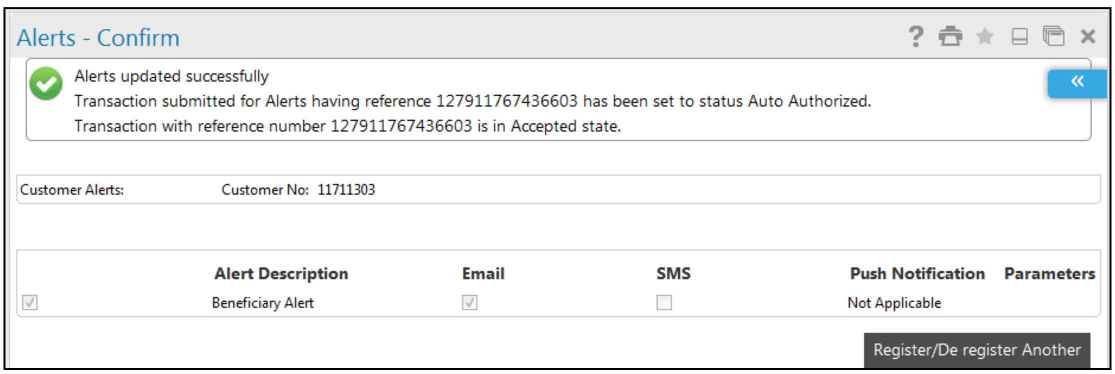
5. Select the *Alert Description*.
6. Click the **Register/De-Register** button. The system displays the **Alert** verification screen.

Alerts - Verify



7. Click the **Confirm** button. The system displays the *Alert* screen with the confirmation message.
   OR
   Click the **Back** button to return to the previous screen.

Alert - Confirm

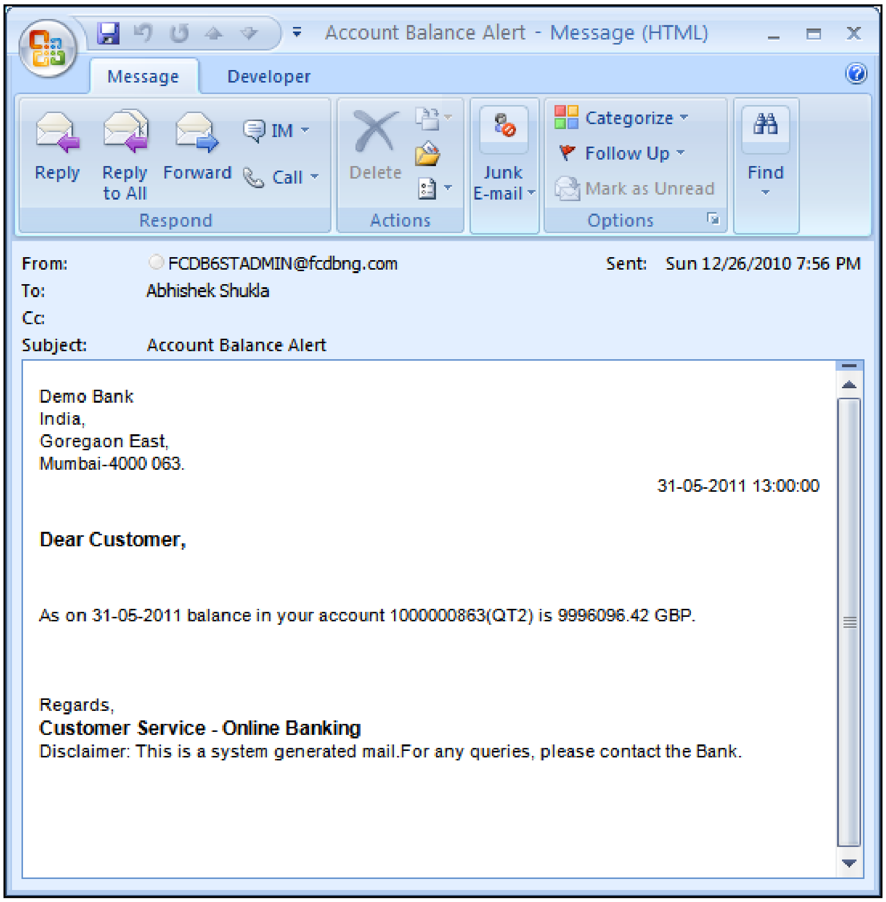


8. Click **the Register/De-register Another** button to register another alert.

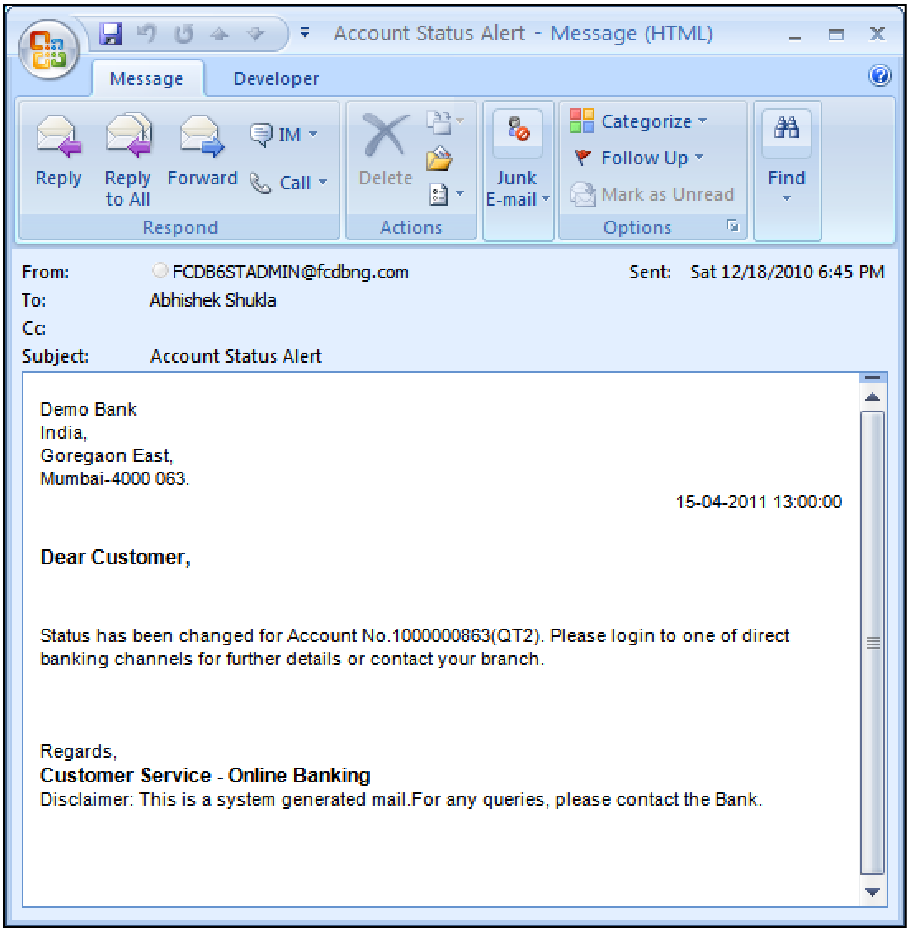
15.4 Subscribed - Account Alerts

These alerts are sent when any transaction is completed for the *Account* selected. The *Account Alerts* are sent whenever the following events take place.

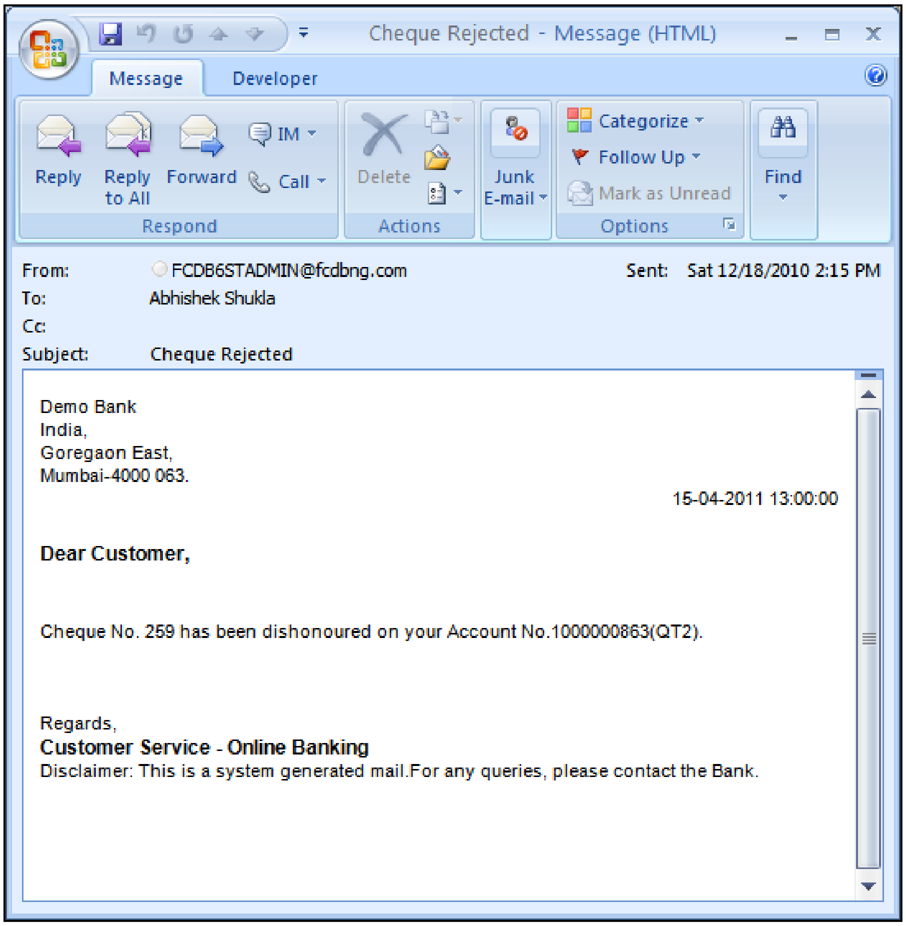
Account Balance Alert



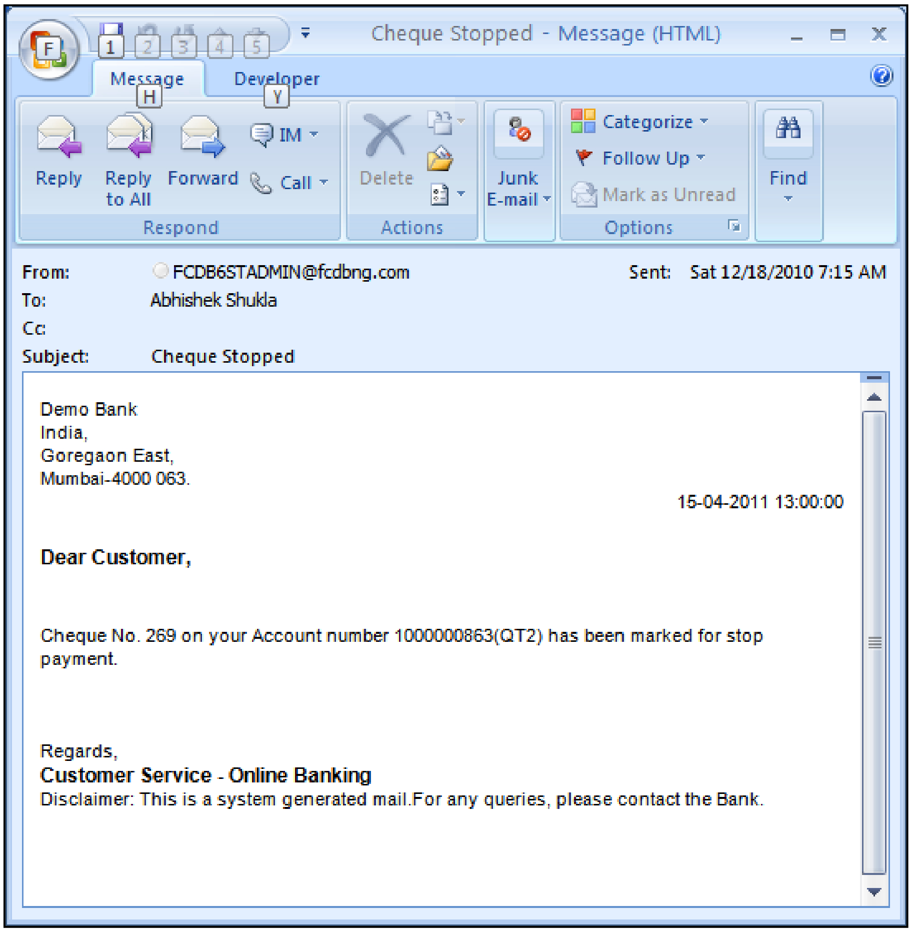
Account Status Alert



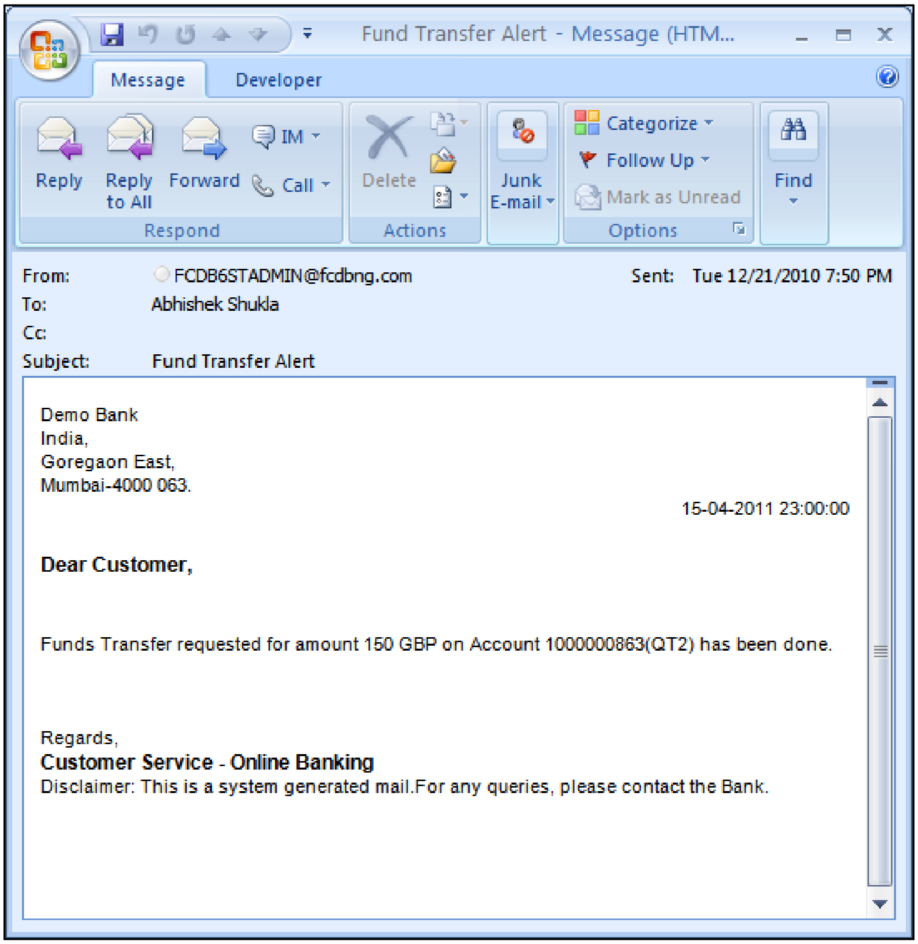
Clearing Cheque Returned Alert



Cheque Stop Alert

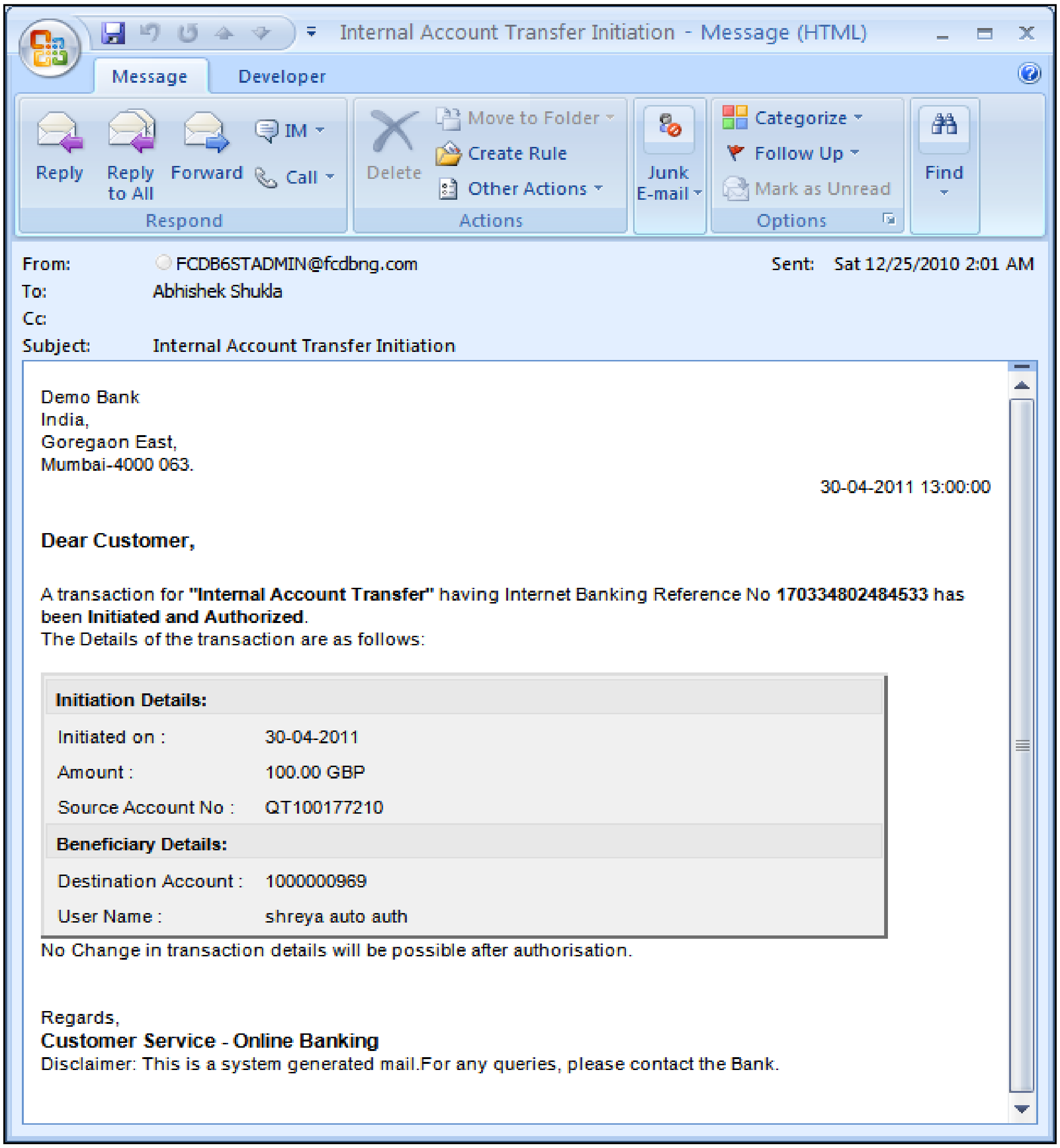


Funds Transfer Alert



- Credit Alert
    - In case of Fund Transfer – Internal
    - In case of Fund Transfer – External
    - Cheque Collection
    - Cash Refund or Reversal
    - Cash Deposit
- Debit Alert
    - In case of Debit Card Transaction
    - In case of ATM Cash Withdrawal
    - In case of Fund Transfer – Internal

Fund Transfer – Internal



From: FCDB6STADMIN@fcdbng.com Sent: Sat 12/25/2010 2:01 AM
To: Abhishek Shukla
Cc:
Subject: Internal Account Transfer Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

Dear Customer,

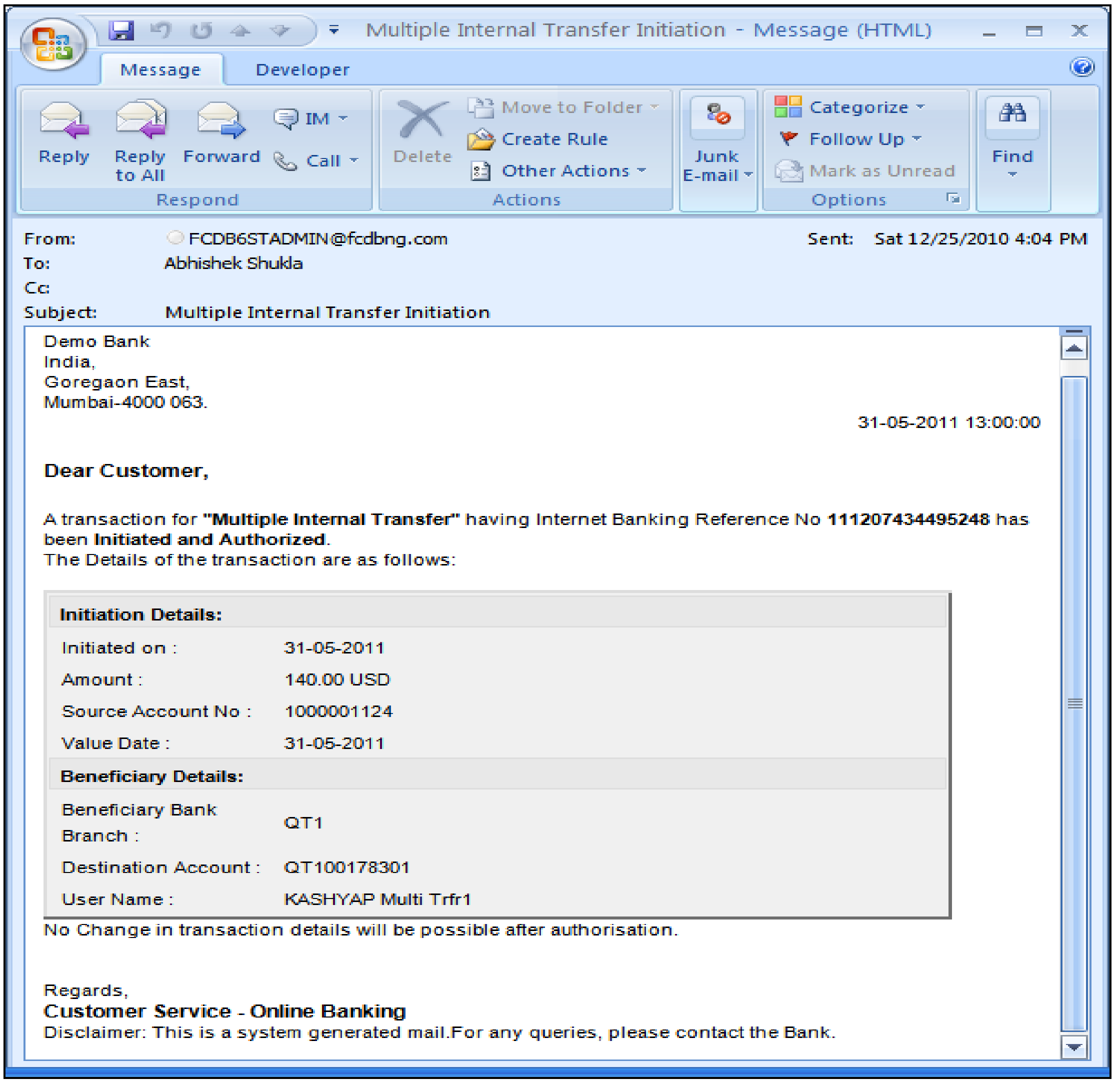
A transaction for **"Internal Account Transfer"** having Internet Banking Reference No **170334802484533** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

Initiation Details:	
Initiated on :	30-04-2011
Amount :	100.00 GBP
Source Account No :	QT100177210
Beneficiary Details:	
Destination Account :	1000000969
User Name :	shreya auto auth

No Change in transaction details will be possible after authorisation.

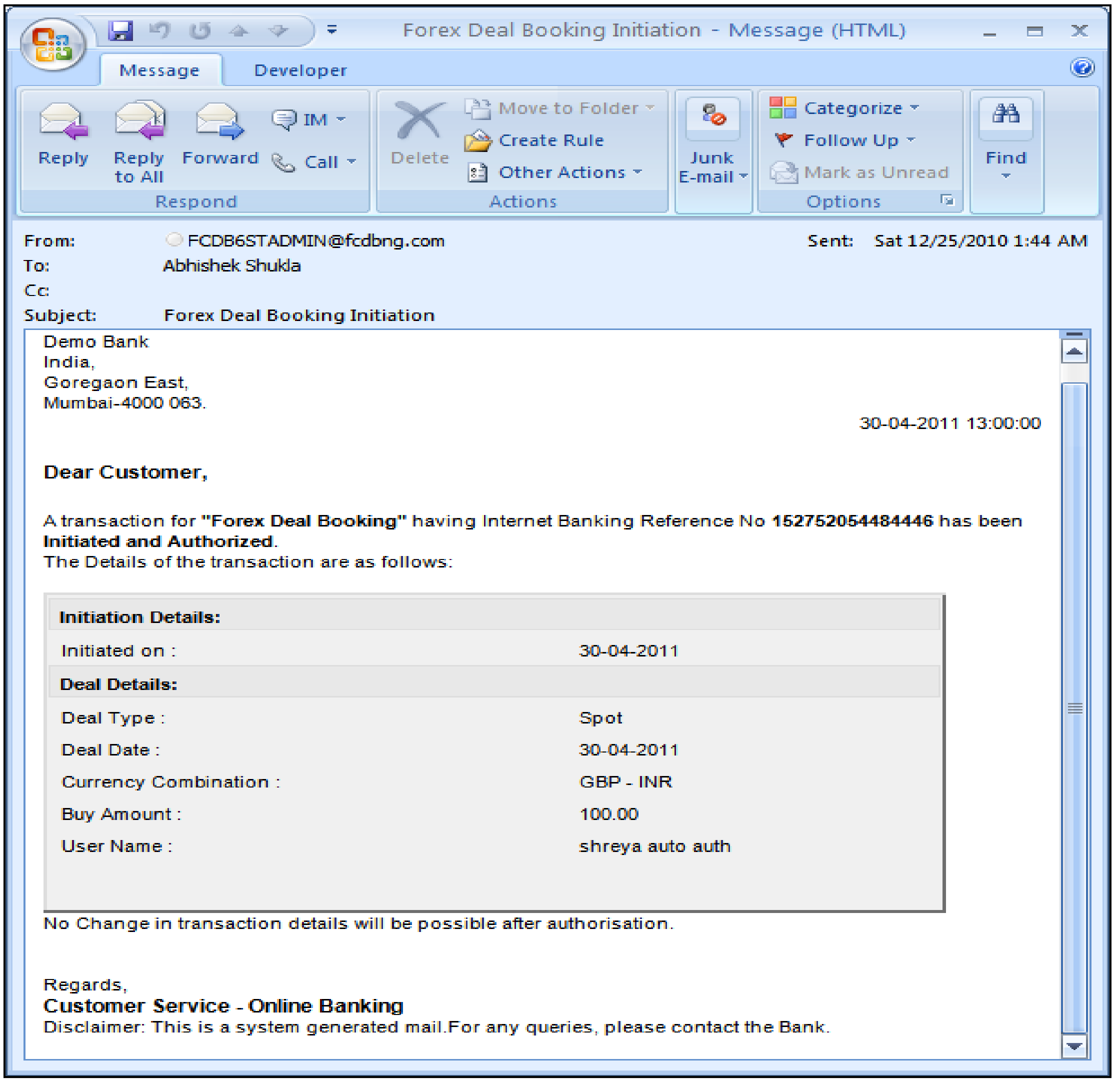
Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

Multiple Internal Transfer



- In case of Fund Transfer – External
- In case of Cheque Clearance
- In case of Bill Payment
- In case of Charges
- Forex Alert

Forex Deal Booking


Forex Deal Booking Initiation - Message (HTML)

From: FCDB6STADMIN@fcdbng.com   Sent: Sat 12/25/2010 1:44 AM
To: Abhishek Shukla
Cc:
Subject: Forex Deal Booking Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

Dear Customer,

A transaction for **"Forex Deal Booking"** having Internet Banking Reference No **152752054484446** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

Initiation Details:	
Initiated on :	30-04-2011
Deal Details:	
Deal Type :	Spot
Deal Date :	30-04-2011
Currency Combination :	GBP - INR
Buy Amount :	100.00
User Name :	shreya auto auth

No Change in transaction details will be possible after authorisation.

Regards,
Customer Service - Online Banking
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- Alert for the successful processing of Funds Transfers (*Pay Now* & *Pay Later* & *SI*)

1. Successful Processing
2. Failure of Future Dated Fund Transfers
3. Reminder alert for Future Dated Fund Transfers (Pay Later)
4. Reminder alert for Future Dated Fund Transfers to Authoriser (Pay Later)

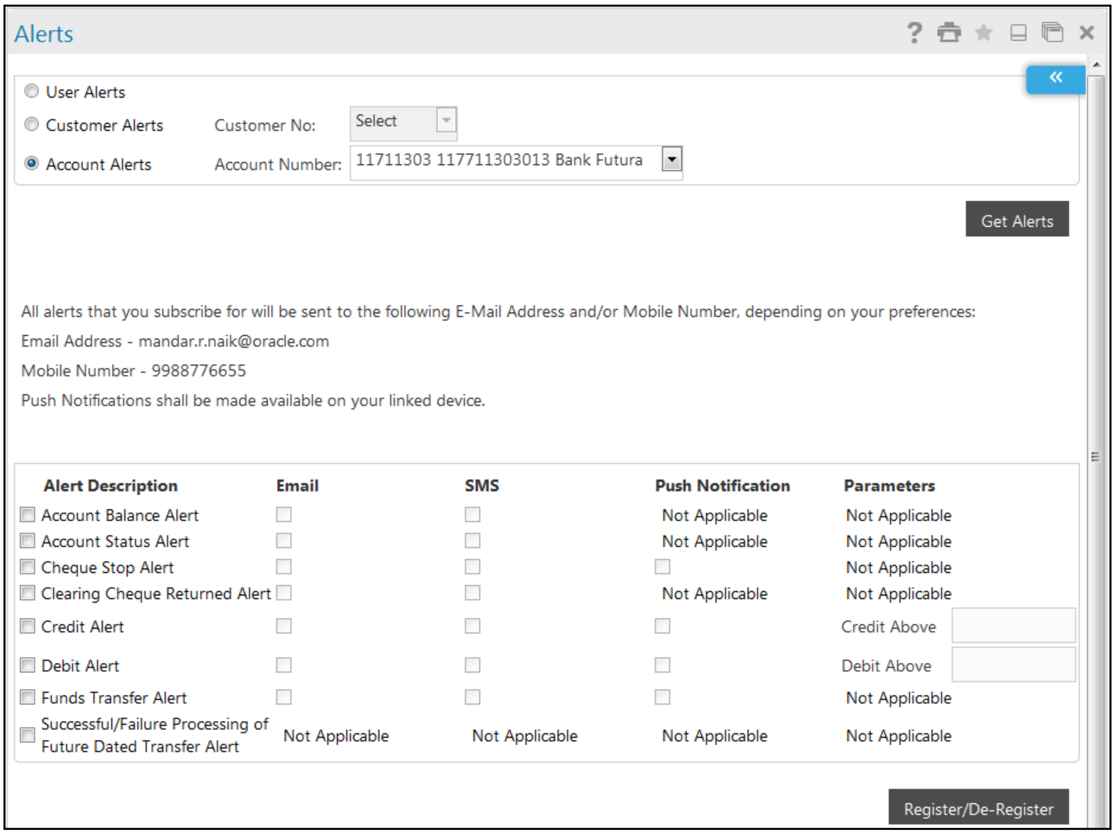
To Send Account Alerts:

1. Navigate through menus to *Customer Services* > *Self Services* > *Alerts*. The system displays the *Alerts* screen.

Alerts

2. Click the **Get Alerts** button. The *Alerts* detail screen is displayed.

Alerts



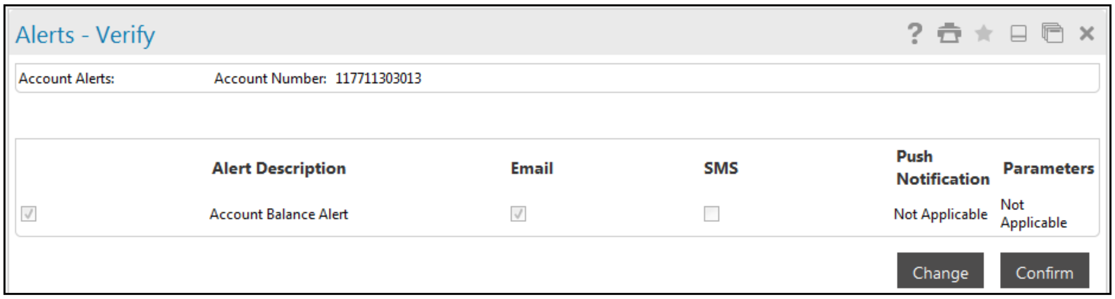
Field Description

Field Name	Description
Alert Description	[Optional, Check Box] This column displays the *Alert Description*. Select the checkbox of the alert description to register for the alert.

Field Name	Description
Email	[Optional, Check Box] This field is enabled only if the checkbox for *Email* is selected. This column displays the Mail id at which the alert will be sent. This field will get displayed.
SMS	[Optional, Check Box] This field is enabled only if the checkbox for *Mobile Number* is selected. This column displays the *Mobile SMS* at which the alert will be sent.
Push Notification	[Optional, Check Box] This option if selected, the alert is generated and displayed to the user through the *Push Notifications* – using the devices like *Mobile and Tablet* - mapped to the binding functionality. **Note**: The *Push Notification* contains only a preview of the alert and not the entire details of the alert.
Parameters	[Conditional, Numeric, 100]
Threshold %	Type the **Threshold Percentage** for *Alerts Registration*. This field will get activated on selecting the *Limit Threshold Alert* checkbox.
Debit Above	[Mandatory, Input Box, Numeric, 15] Enter the desired amount. An alert is generated if an amount equal to or above the specified amount is debited from the account.
Credit Above	[Mandatory, Input Box, Numeric, 15] Enter the desired amount. An alert is generated if the transaction exceeds the specified amount.
Register	[Action Button] Once all the desired information is entered, click **Register**.
Set / View Preferences	[Hyperlink] This link is visible only if the user selects the *Forex Alert* checkbox. This link is available under the parameters column against the *Forex Alert*. Selecting this link will open a pop-up window. Enter the required details for generating the *Forex Alerts*.

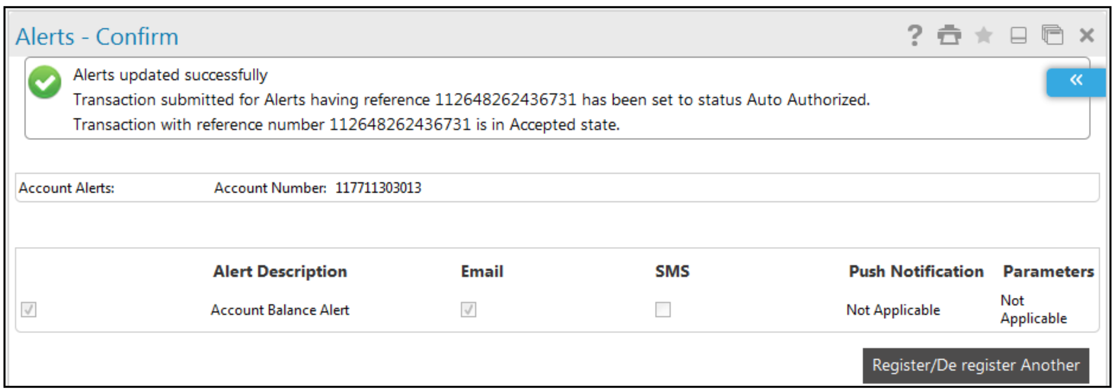
3. Select the *Alert Description*.
4. Click the **Register/De-Register** button. The system displays the **Alert** verification screen.

Alerts - Verify



5. Click the **Confirm** button. The system displays the *Alert* screen with confirmation message.
OR
Click the **Back** button to return to the previous screen.

Alert - Confirm



6. Click **the Register/De-Register Another** button to register another alert.

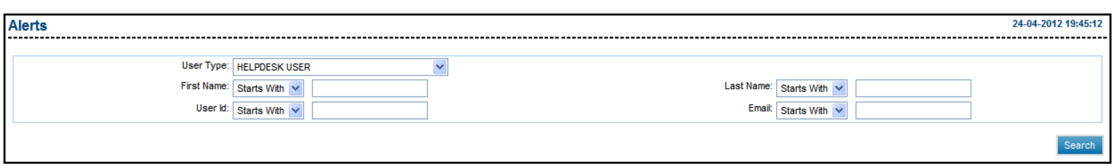
15.5 Forex Alert Subscription

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

To subscribe for the Forex Alerts:

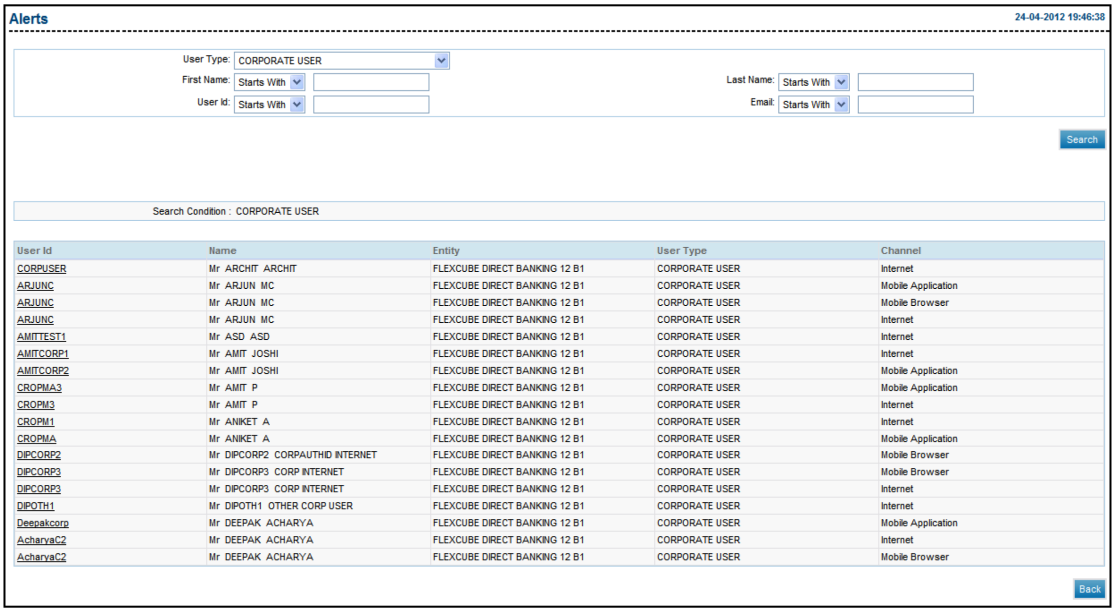
1. Select the Forex Alert checkbox.
2. Click the **Define Parameters** link. The *Forex Alerts Subscription* screen is displayed.

Alert Registration



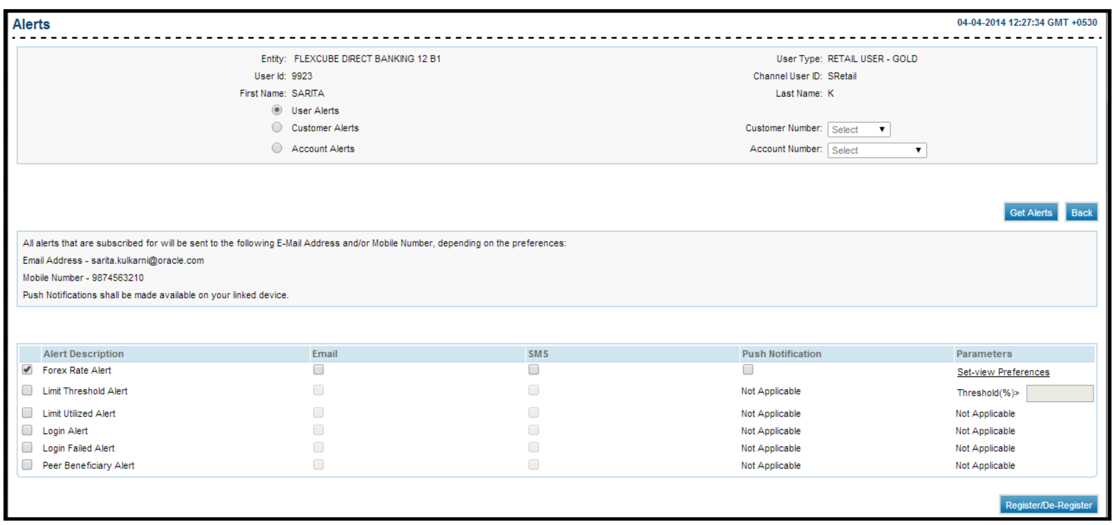
3. Search for the desired user using the *User Type* dropdown.

Alerts



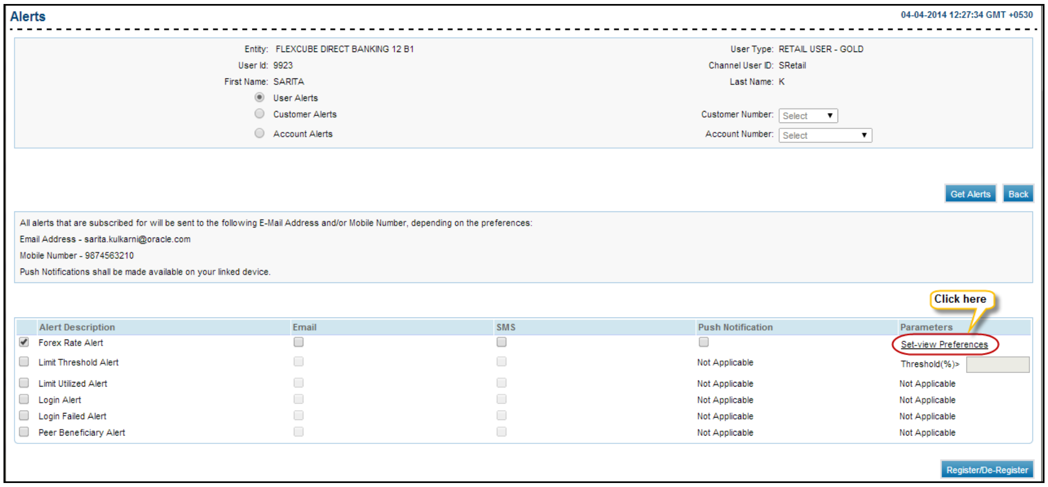
4. Click the desired user. The following screen is displayed.

Alerts



5. Select the radio button for *User Alerts* and click **Get Alerts**. The following screen is displayed.

Alerts

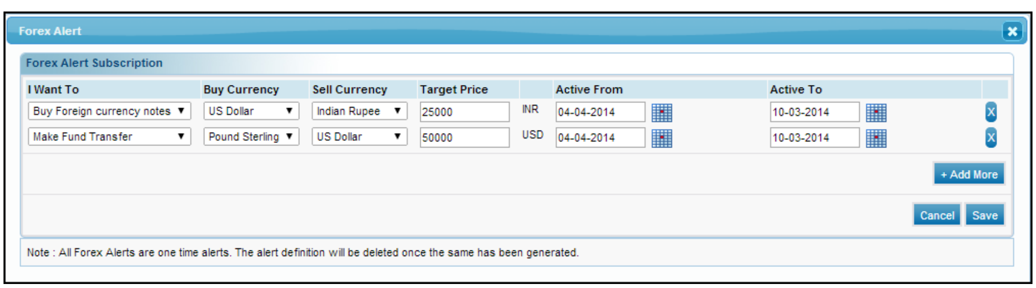


6. Select the checkbox for *Forex Alert*.
7. Click the link – **Set-View Preferences**. The *Forex Alerts Subscription* screen is displayed.

Forex Alert Subscription

8. Select the desired values for the following parameters.

Forex Alert Subscription



Column Description

Column Name	Description
Alert Number	[Display, Automatic incremental] Displays the *Alert Number*. Alerts can be added using the **Add More** button.

Column Name	Description
I Want To	[Mandatory, Dropdown] Select the desired purpose from the values available in the dropdown.
Buy Currency	[Mandatory, Dropdown] Select the desired *Currency Type* for *Buy Currency*.

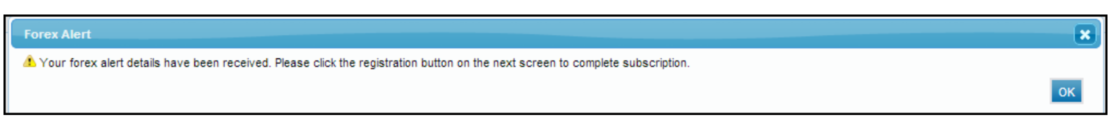
Note: It is possible for the user to define multiple currency pairs for which to receive forex alerts. By default, the user is able to define upto 5 currency pairs.

Column Name	Description
Sell Currency	[Mandatory, Drop-Down] Select the desired *Currency Type* for *Sell Currency*.
Target Price	[Mandatory, Input Box, 15] Enter the desired amount. Once this value is attained, an alert is generated.
Active From	[Mandatory, Date-Picker] Select the starting date to define the *Date Range* within which if the target price is attained, the alert will be generated.
Active To	[Mandatory, Date-Picker] Select the ending date to define the *Date Range* within which if the target price is attained, the alert will be generated.
Add More	[Optional, Action Button] Click **Add More** to add more rows.
Save	[Action Button] Click **Save** to save the details.
Cancel	[Action Button] Click **Cancel** to cancel the details.

Note: All *Forex Alerts* are one time alerts. The alert definition will be deleted once the same has been generated.

9. Once the *Administrator* clicks **Save**, the *Forex Alert Subscription confirmation* screen is displayed.

Confirmation



10. Click **OK**.

15.6 Interactive Alerts

With the introduction of this new feature, the banks are able to send *Interactive* or *Actionable Alerts* to their end-users to complete the transaction on time.

The *Actionable Alerts* are available for the following transactions:

- P2P Payment Received for the first timer users
- P2P Payment Received for the registered users
- Pending Authorization

To Initiate the Interactive Alerts:

A user receives the respective link from the bank through Email.

1. Click the link. The link redirects to the respective webpage.
2. Enter the valid login credentials. The **Pay and Go (PnG)** transaction page is displayed.
3. Edit the values for the permissible fields. Rest of the values are available by default and are disabled.
4. Click **Submit**.
5. Enter the *Transaction Password*, if required.
6. Click **Proceed**. The *Verification* page is displayed.
7. Verify the details.
8. Click **Confirm**.
   The *Confirmation* page is displayed.
9. Click **OK**.

16. E-Statement Subscription / Unsubscription

This allows you to subscribe/unsubscribe for *E-Statement*.

To Subscribe/Unsubscribe for *E-Statement*:

1. Navigate through the menus to *Customer Services > Self Services > E-statement Subscription / Unsubscription***.** The system displays the *E-statement Subscribe/Un-subscribe* screen.

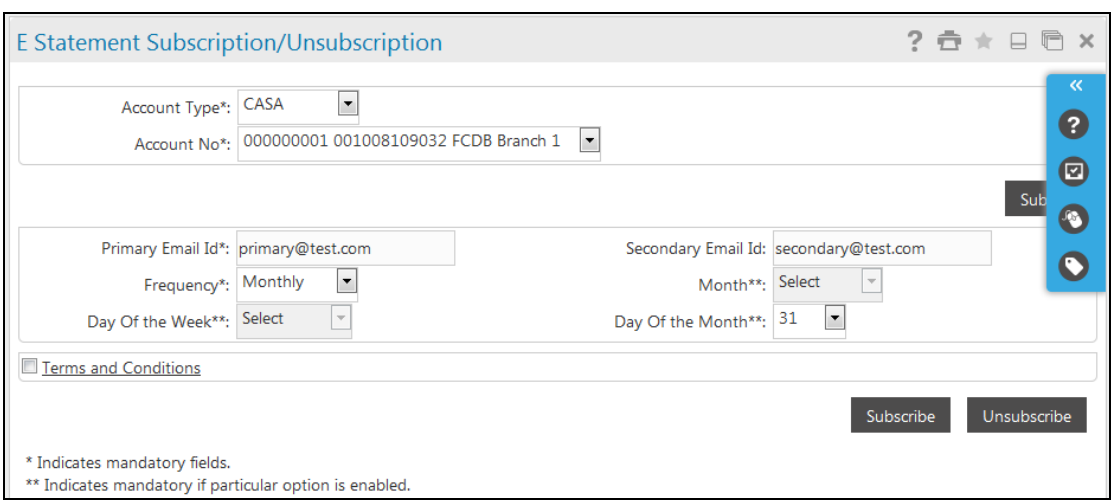
E-Statement Subscription / Unsubscription

Field Description

Field Name	Description
Account Type	[Mandatory, Dropdown] Select the *Account Type* from the dropdown list.
Account No/ Credit Card No	[Mandatory, Dropdown] Select the *Account No/Credit Card No* from the dropdown list.

2. Click the **Submit** button. The system displays the *E-statement subscription/ unsubscription* screen with detailed.

E-Statement Subscription / Unsubscription

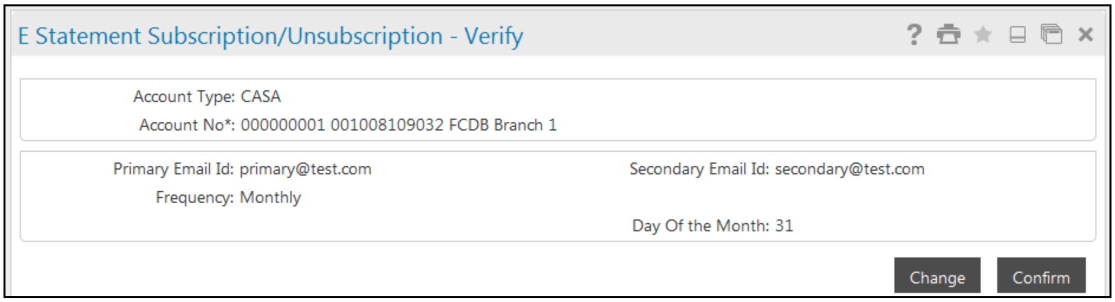


Field Description

Field Name	Description
Primary Email Id	[Mandatory, Alphanumeric] Type the primary email id to which the *E-Statement* is to be sent.
Secondary Email Id	[Optional, Alphanumeric] Type the secondary email id to which the *E-Statement* is to be sent.
Frequency	[Mandatory, Dropdown] Select the frequency at which the *E-Statement* is required. The options are: • Annual • Daily • Fortnightly • Monthly • Quarterly • Semi Annual • Weekly
Month	[Conditional, Dropdown] Select the *Month* on which the *E-Statement* is required. This field will be enabled on selecting Annual, Quarterly, Semi-annually in the frequency field.
Day of the week	[Conditional, Dropdown] Select the day of the week on which the *E-Statement* is required. This field will be enabled on selecting fortnightly, weekly in the frequency field.
Day of the Month	[Conditional, Dropdown] Select the day of the month on which the e-statement is required. This field will be enabled on selecting *Monthly* in the frequency field.
Terms and Conditions	[Mandatory, Checkbox] Select the checkbox of *Terms and Conditions*.

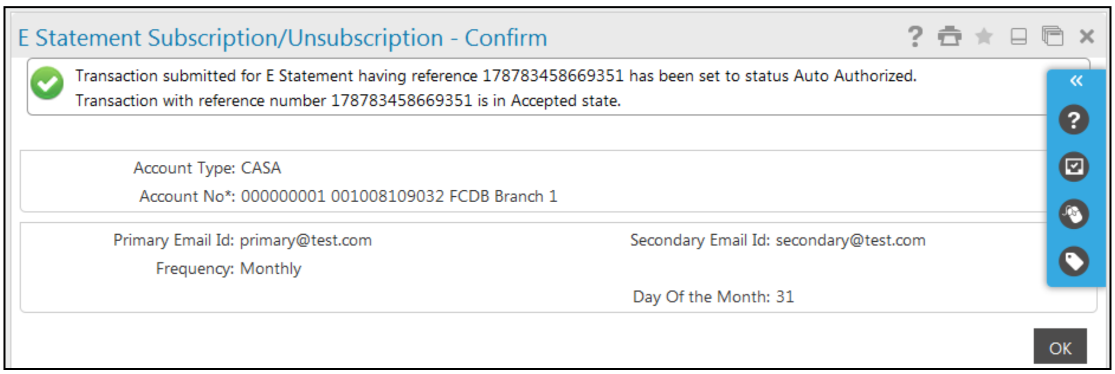
3. Click the **Terms and Conditions** link to view the *Terms and Conditions*.
4. Click the **Subscribe** button to subscribe for the e-statement, the system displays the *E-statement Subscription / Unsubscription Verify* screen.
   OR
   Click the **Unsubscribe** button to *Unsubscribe* for the statement.

E-Statement Subscription / Unsubscription- Verify



5. Click the **Change** button to return to the previous screen to modify the input data.
   OR
   Click the **Confirm** button. The system displays the *E-Statement Subscription / Unsubscription - Confirm* screen.

E-statement Subscription / Unsubscription- Confirm



6. Click the **OK** button to return to the *E-statement Subscribe / Unsubscribe* screen.

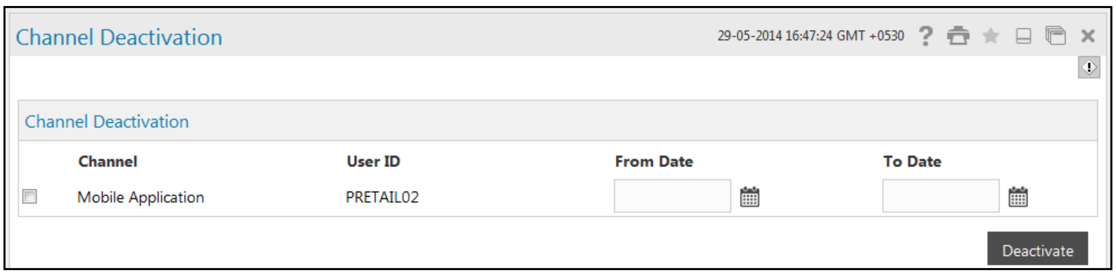
17. Deactivate User Channel

This transaction allows you to deactivate/disable the access to the existing user through other channels. These additional channels can be any channels like browser based or *J2ME Mobile Banking Channel*. Using this transaction you can deactivate your mobile banking channel users.

To Deactivate User Channel:

1. Navigate through the menu to *Customer Services > My Profile > Channel Deactivation*. The system displays the *Channel Deactivation* screen.

Channel Deactivation

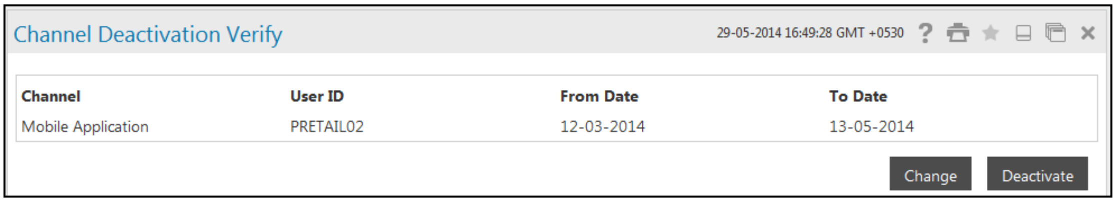


Column Description

Column Name	Description
Channel	[Display] This column displays the channel description. Select the checkbox of the channel for which you want to deactivate the user.
User Id	[Display] This column displays the *User ID* with respect to the channel.
From Date	[Mandatory, Picklist] Select the *Start Date* for deactivation from the pick list.
To Date	[Mandatory, Picklist] Select the end date for deactivation from the pick list.

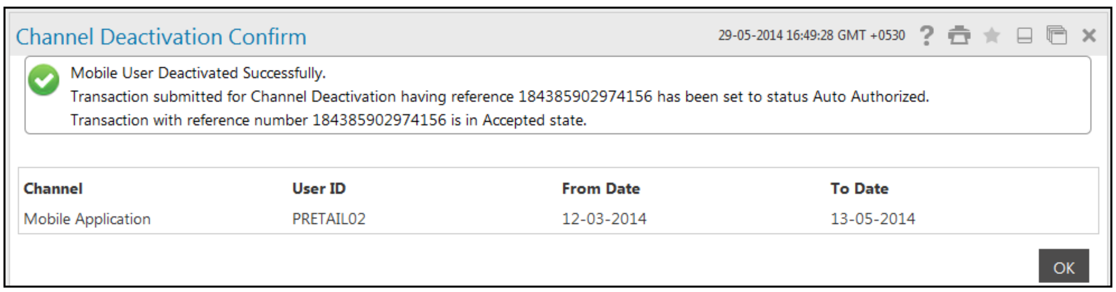
2. Click the **Deactivate** button. The system displays the *Channel Deactivation Verify* screen.

Channel Deactivation Verify



3. Click the **Change** button to navigate to the previous screen of Channel Deactivation.
   OR
   Click the **Deactivate** button for confirmation. The system displays *Channel Deactivation Confirm* screen.

Channel Deactivation Confirm



4. Click the **OK** button. The system displays the initial **Channel Deactivation** screen.

18. Subscribe / Unsubscribe Additional Channels

This transaction allows you to subscribe or unsubscribe for additional channels. These additional channels can be any channels like *SMS*, *Mobile* or any other channel.

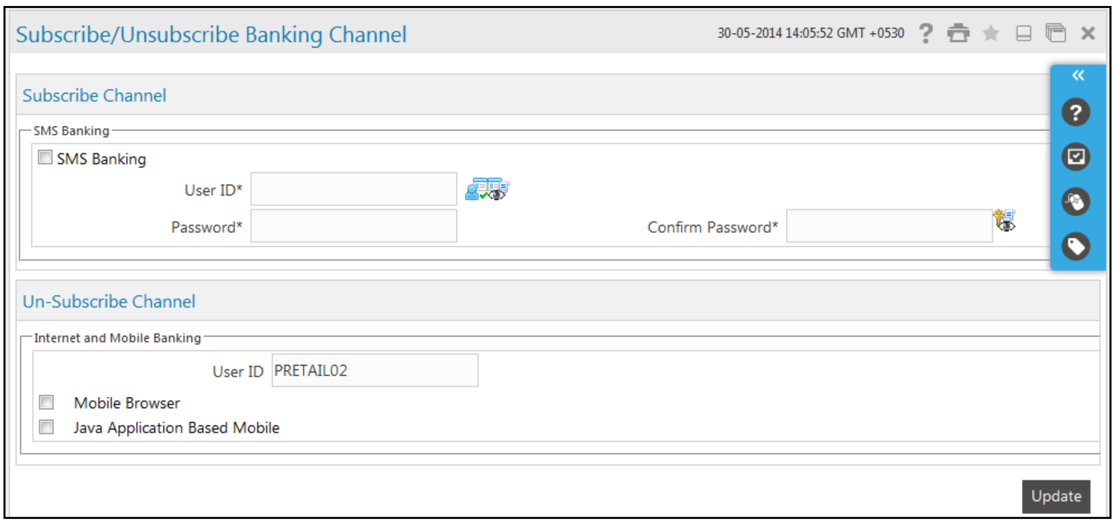
You can directly *Subscribe/Unsubscribe* from these channels.

18.1 Unsubscribe from other channels:

To Unsubscribe for Other Channels:

1. Navigate through the menu to *Customer Services > My Profile > Subscribe/Unsubscribe Banking Channels*. The system displays the *Subscribe / Unsubscribe Additional Channels* screen.

Subscribe/ Unsubscribe Additional Channels



Field Description

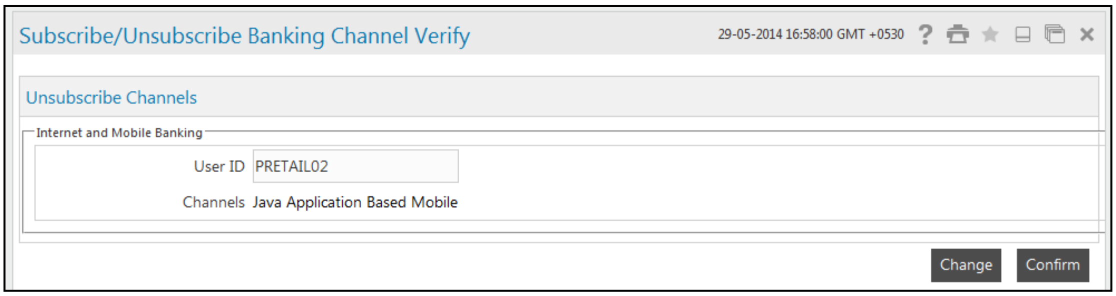
Field Name	Description
Subscribe Channel	
Check Box	[Optional Checkbox] Select the check box for the channel stated with the check box.
User Id	[Mandatory, Alphanumeric] Type the *User ID* of the initiator of the transaction.
Password	[Mandatory, Alphanumeric] Type the *New Password* that you want to set for the user.
Confirm Password	[Mandatory, Alphanumeric] Type the password to confirm the password that you want to set for the user.

2. The above screen shows channel to be subscribe in subscribe channel section and Unscubscribe channel section shows channel that have already been subscribed by the user.

In order to Unsubscribe from the channels:

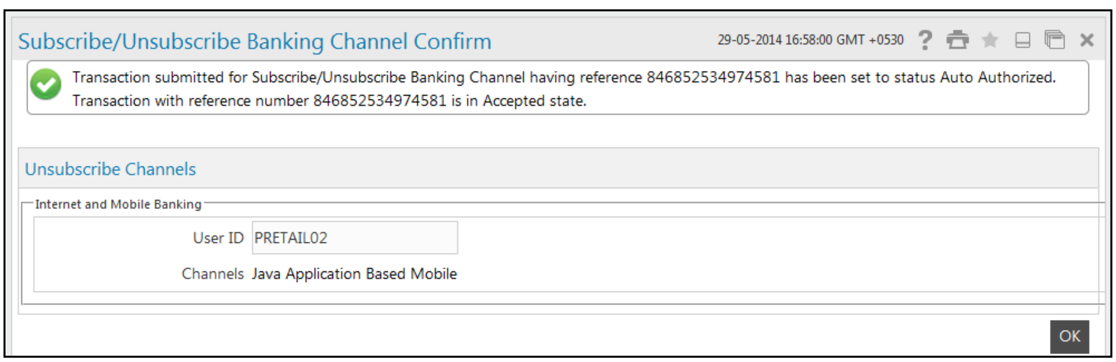
1. Select the check box to unsubscribe for *Mobile Banking*.
2. Click the **Update** button. The system displays the *Subscribe / Unsubscribe Banking Channels Verify* screen.

Subscribe/ Unsubscribe Additional Channel - Verify



3. Click the **Back** button to return to the previous screen to make the changes.
OR
Click the **Confirm** button to unsubscribe the selected channels. The system displays the *Subscribe / Unsubscribe Banking Channels - Confirm* screen.

Subscribe/ Unsubscribe Additional Channel - Confirm



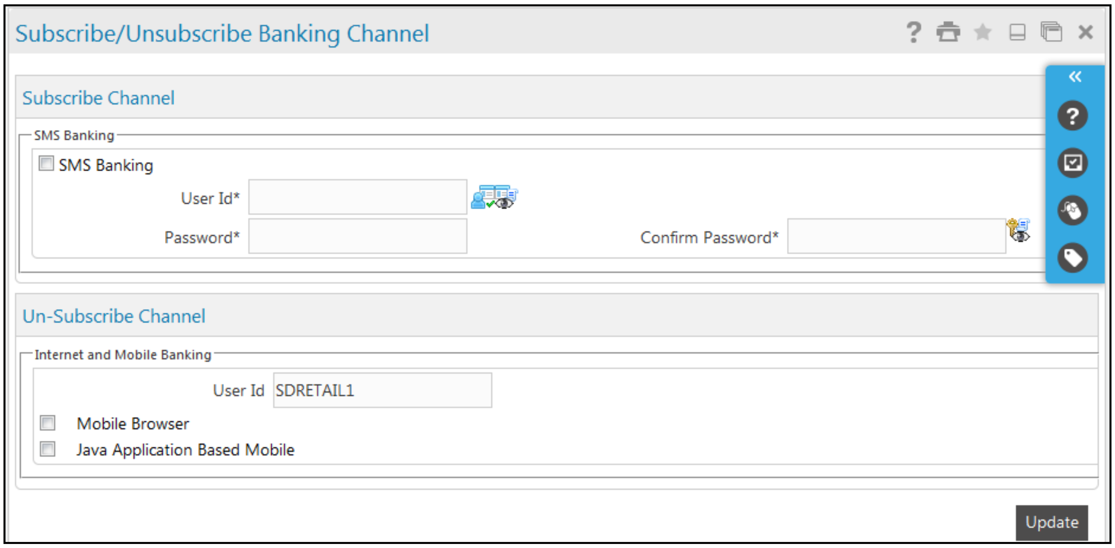
4. Click the **OK** button to return to the *Subscribe/ Unsubscribe Banking Channels*.

18.1 Subscribe for Other Channels

To Subscribe for Other Channels:

1. Navigate through menus to **My Profile > Subscribe / Unsubscribe Additional Channels**. The system displays the *Subscribe / Unsubscribe Additional Channels* screen.

Subscribe/ Unsubscribe Additional Channels



Field Description

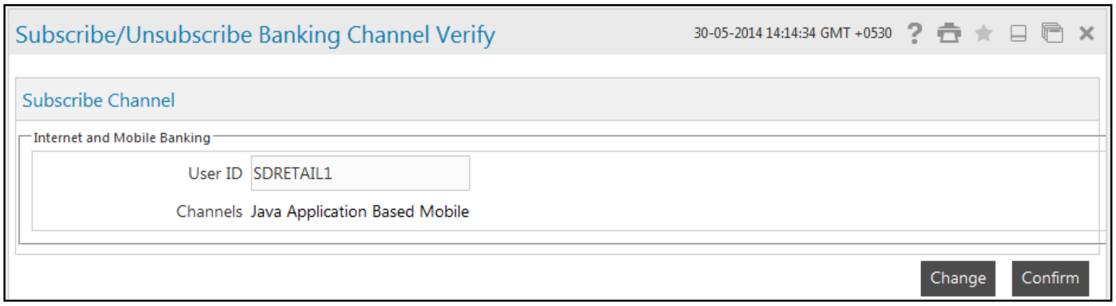
Field Name	Description
Subscribe Channel	
Check Box	[Optional Checkbox] Select the check box for the channel stated with the check box.
User Id	[Mandatory, Alphanumeric] Type the *User ID* of the initiator of the transaction.
Password	[Mandatory, Alphanumeric] Type the *New Password* that you want to set for the user.
Confirm Password	[Mandatory, Alphanumeric] Type the *Password* to confirm the password that you want to set for the user.
Transaction Password	[Mandatory, Alphanumeric] Type the *New Transaction Password* that you want to set for the user.
Confirm Transaction Password	[Mandatory, Alphanumeric] Type the *Transaction Password* that you want to set for the user.

2. Click the **Check Availability**  button to check the availability of the user.

3. Click the **View User ID Policy**  button to check the availability for the password.

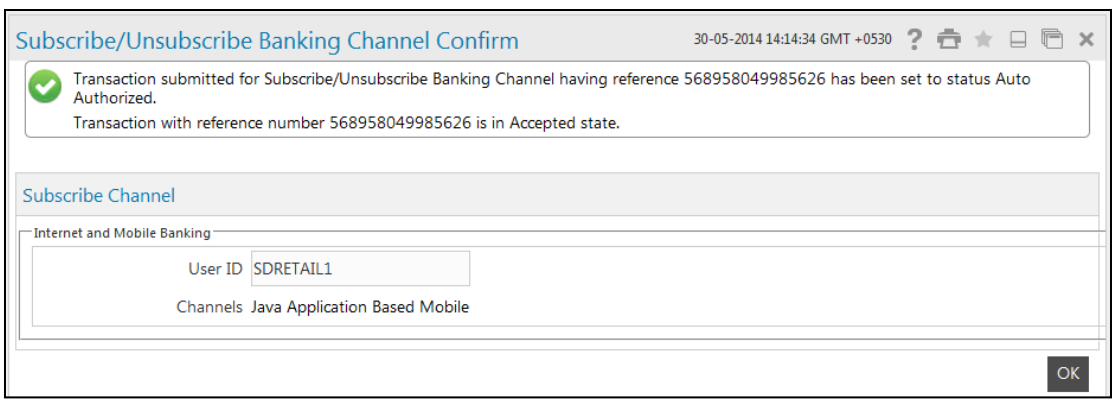
4. Click the **View User ID Policy**  button to check the *Password Policy*.
5. Select the required checkbox, Input the required data.
6. Click the **Update** button. The system displays the *Subscribe / Unsubscribe Additional Channels - Verify* screen.

Subscribe / Unsubscribe Banking Channels - **Verify**



7. Click the **Back** button to return to the previous screen to make the changes.
OR
Click the **Confirm** button to unsubscribe the selected channels. The system displays the Subscribe / unsubscribe Banking channels Confirm screen.

Subscribe/ Unsubscribe Additional Channel - Confirm



8. Click the **Ok** button to return to the *Subscribe/ Unsubscribe Banking Channels*.

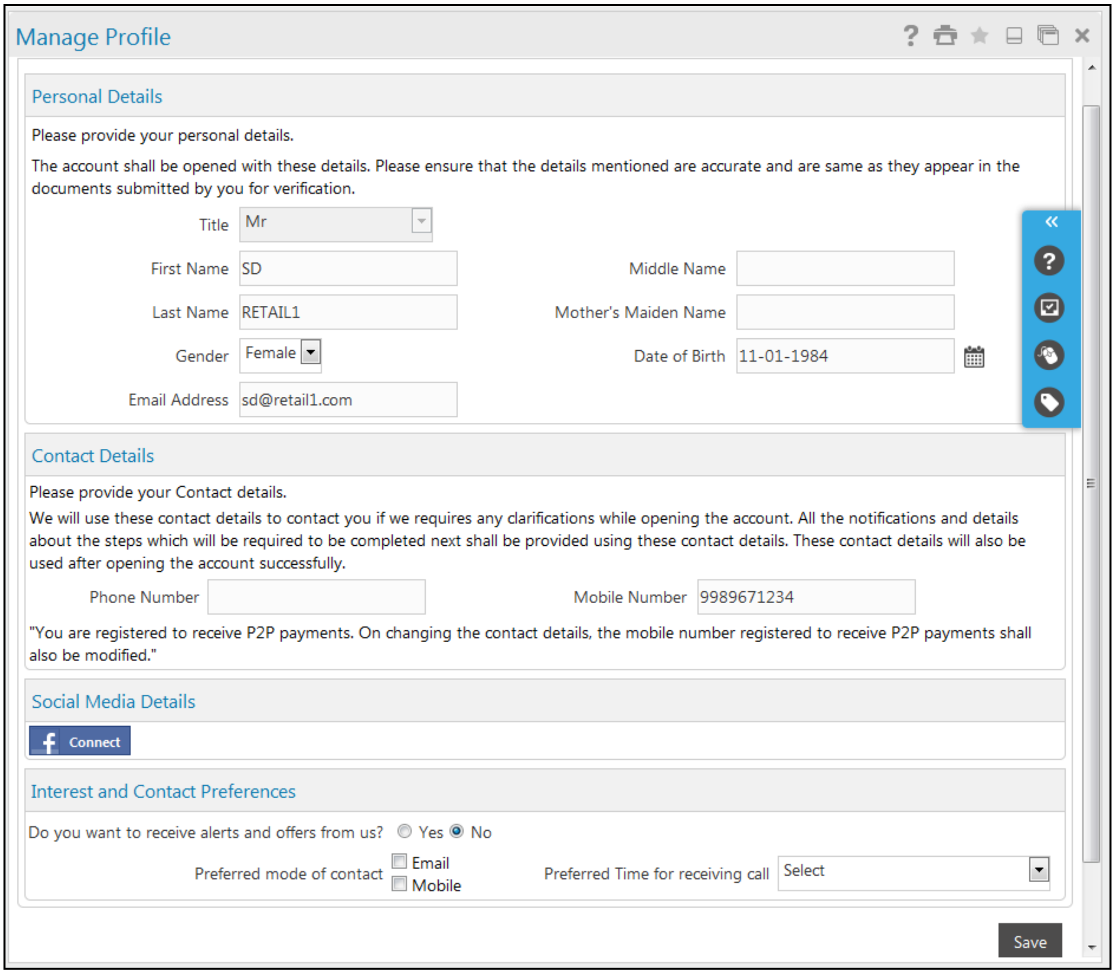
19. Manage Profile

The *Manage Profile* option allows you to update the details of your profile like email address and mobile numbers.

To Manage any Profile:

1. Navigate through the menus to **Customer Services > My Profile > Manage Profile**. The system displays the *Manage Profile* screen.

Manage Profile



Field Description

Field Name	Description
Personal Details	
Title	[Display] This field will display the title of your name that you have entered during account opening.

Field Name	Description
First Name	[Display] This field will display the first name that you have entered during account opening.
Middle Name	[Display] This field will display the middle name that you have entered during account opening.
Last Name	[Display] This field will display the last name that you have entered duing account opening.
Mother's Maiden Name	[Optional, Input] Enter the name.
Date of Birth	[Display] This field will display the date of birth that you have entered during account opening.
Gender	[Optional, Dropdown] Select the option from dropdown.
Email Address	[Input box] This field will display the email address that you have entered during account opening. You can enter or update email address here if required.
Contact Details	Contact Details will get displayed if you have already entered it during account opening.
Phone Number	[Input box] This field will display the phone number you have entered during account opening. You can update the phone number if required.
Mobile Number	[Input box] This field will display the mobile number you have entered during account opening. You can update the mobile number if required.

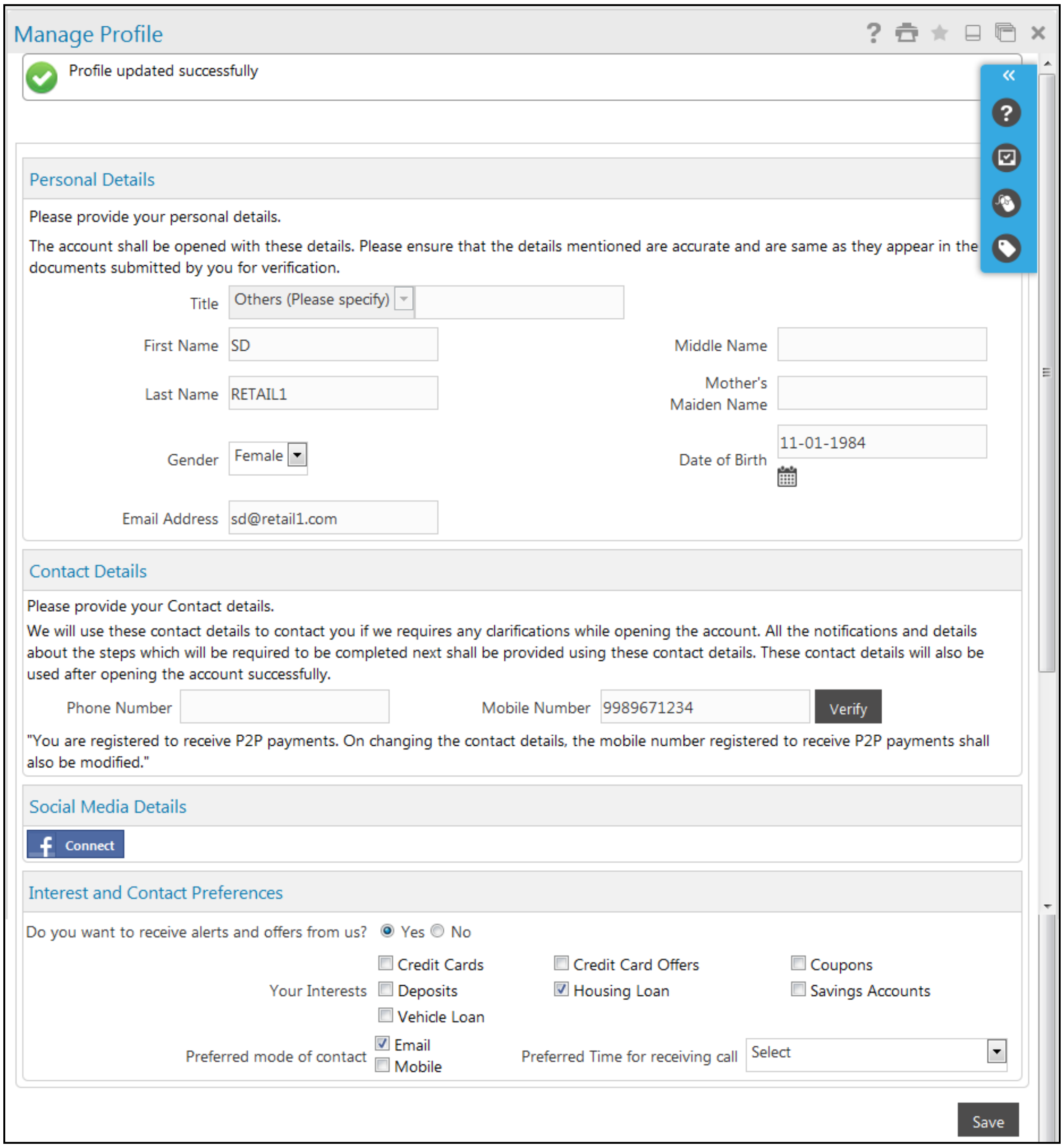
Note: If you update the mobile number, the **Verify** button will be enabled for mobile verification. You can perform the mobile verification later or you can verify the mobile number using the **Verify** mobile button. The **One Time Password** will be send to you on your mobile number.

Interest and Contact Preferences

Field Name	Description
Do you want to receive alerts from us	[Mandatory, Radio Button] Select the option to get alerts and offers. **Note**: The interests options like *Vehicle Loan*, *Credit Cards* will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
Preferred mode of contact	[Optional,Checkbox] Select the mode of contact. The values are: • Email • Mobile
Preferred Time for receiving call	[Optional, Dropdown] Select the time range for receiving a call from bank.

2. Click on **FConnect** button to add *Social Media* profile if required. The system displays the *Facebook Login* screen.
3. Click **Save** button. The system will display following confirmation screen:

Manage Profile Confirm



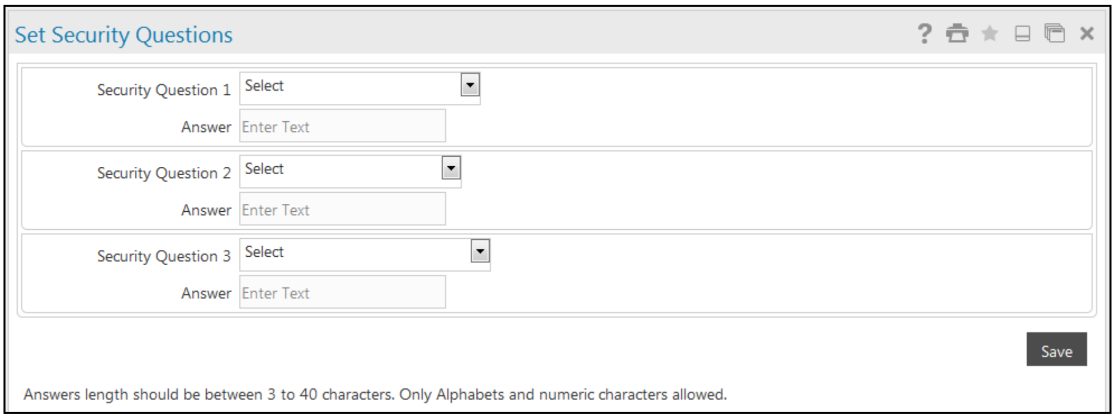
20. Reset Security Questions

You can modify and reassign the set of security questions maintained by the bank administrator.

To Reset Security Questions:

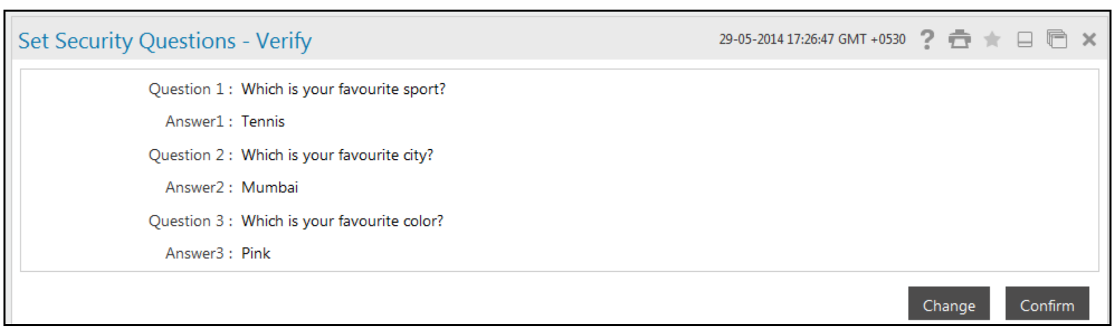
1. Logon to the *Internet Banking Application*.
2. Navigate through the menus to **Customer Services > My Profile > Reset Security Questions**. The system displays the *Set Security Questions* screen.

Set Security Questions



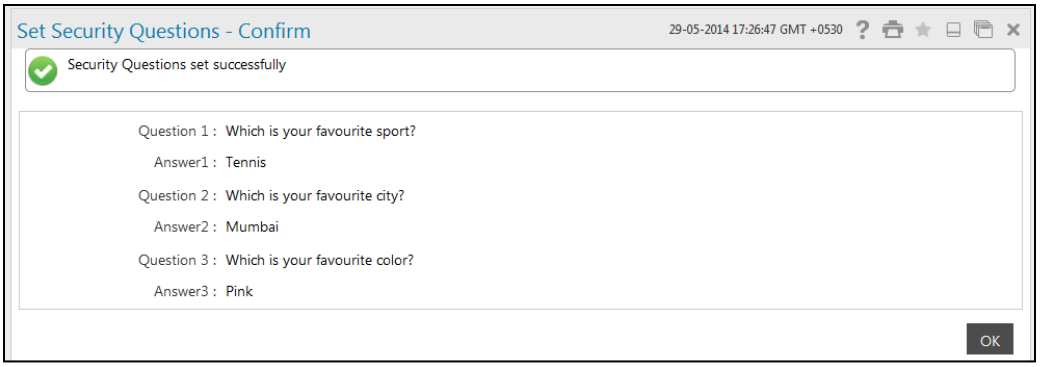
3. Select the question from dropdown list for each *Security Question set 1, 2* and *3* respectively from the set and enter the answer for each question.
4. Click **Submit** button. The system displays the *Security Questions Maintenance Verify* screen.

Set Security Questions Verify



5. Click the **Confirm** button. The system displays the *Security Questions Maintenance Confirm* screen.

Set Security Questions Confirm



6. Click **OK**.

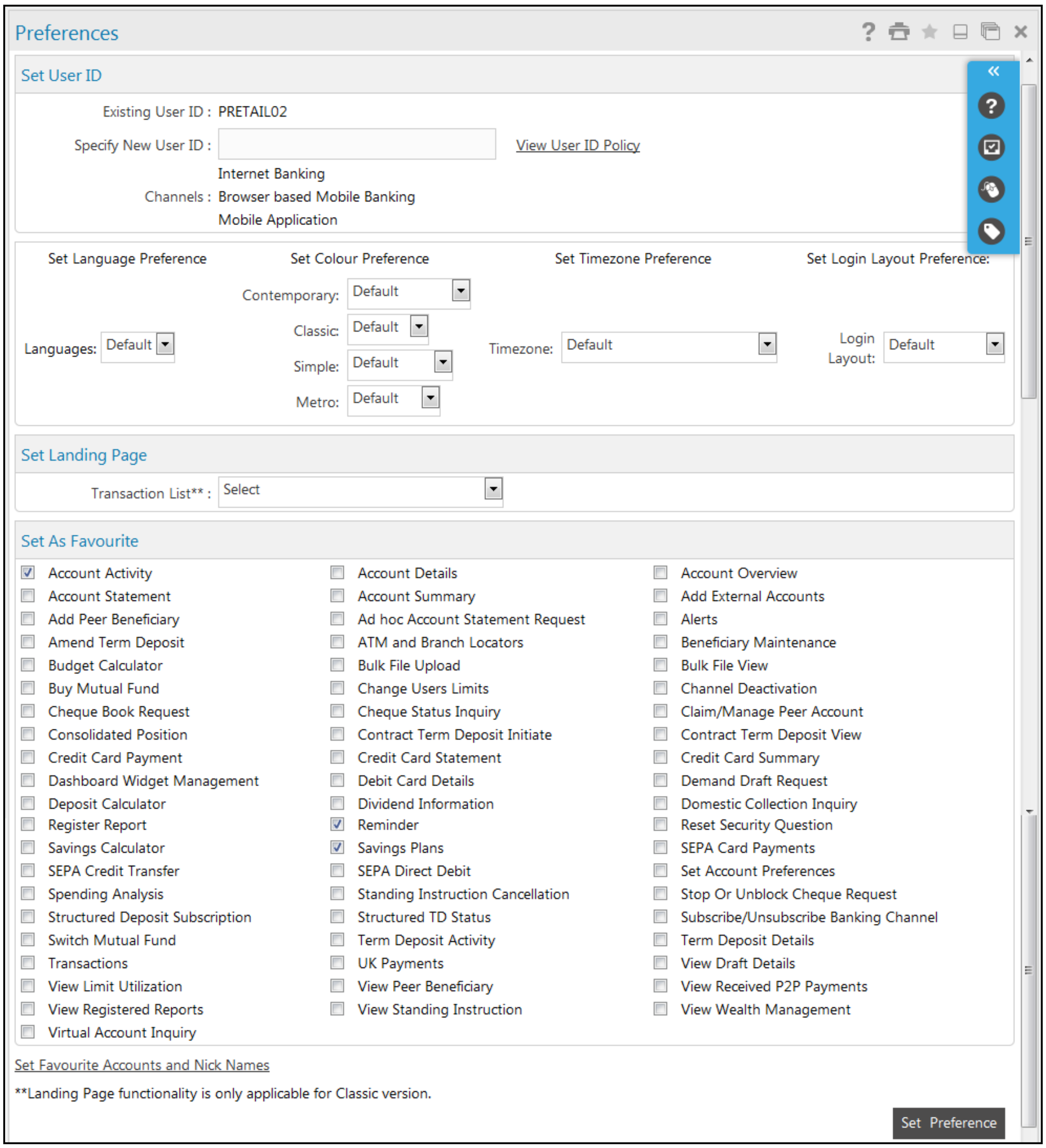
21. Preferences

The Preferences option allows you to change the User ID, Set the Preferred Language, Preferred Color, Home Page, Favorite Transactions, and Favorite Accounts and Nick Names. The user can access favorite transactions and accounts directly instead of accessing it through the main menu.

To Set User Preferences:

1. Navigate through the menus to **Customer Services > Self Services > Preferences**. The system displays the *Preferences* screen.

Preferences



Field Description

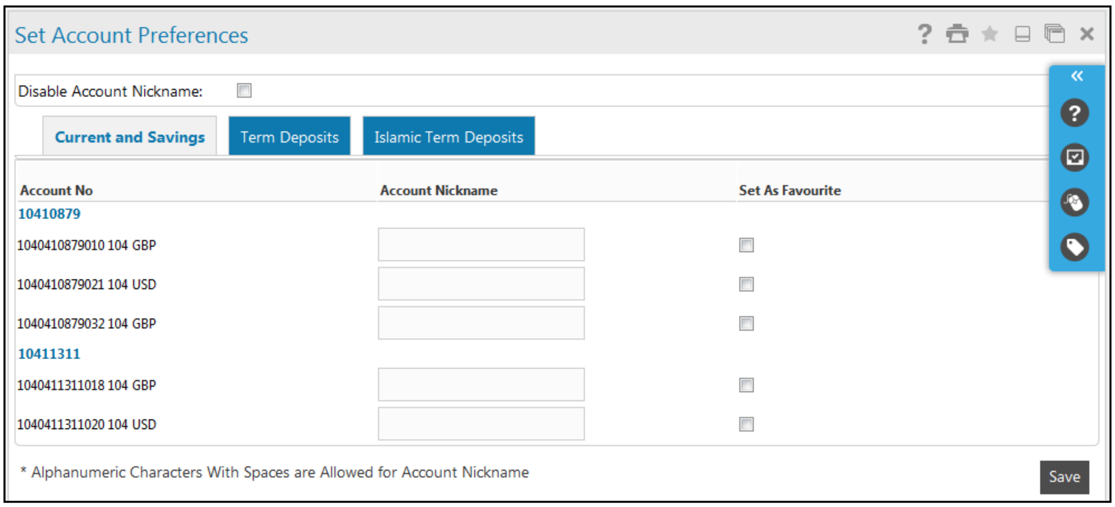
Field Name	Description
Set User ID	
Existing User ID	[Display] This field displays the existing *User ID*.
Specify New User ID	[Optional, Alphanumeric, 15] Type the new *User ID* in this field.
Channels	[Display] This field displays the *Channel* for which preference is to be set.
Set Language Preference	
Languages	[Optional, Drop-Down] Select the *Preferred Language* from the drop-down list.
Set Colour Preference	
Colours	[Optional, Drop-Down] Select the *Preferred Colour* from the drop-down list.
Set Timezone Preference	
Timezone	[Optional, Drop-Down] Select the *Preferred Timezone* from the drop-down list.
Set Login Layout Preference	
Login Layout	[Optional, Drop-Down] Select the *Preferred Login Layout* as contemporary or classic.
Set Landing Page	
Transaction List	[Optional, Drop-Down] Select the *Transaction List* from the drop-down list. The selected transaction will be set as the landing page.
Set As Favorite	

Field Name	Description
Set As Favorite	[Optional, Check Box] Select the check box against the transactions that you want to set as favorite transactions. The user can access the favorite transactions directly instead of accessing it through the main menu.

To Set Favorite Accounts and Nick Names:

1. Click the **Set Favorite Account and Nicknames Link**. The system displays the *Set Account Preference* screen.

Set Account Preference



Field Description

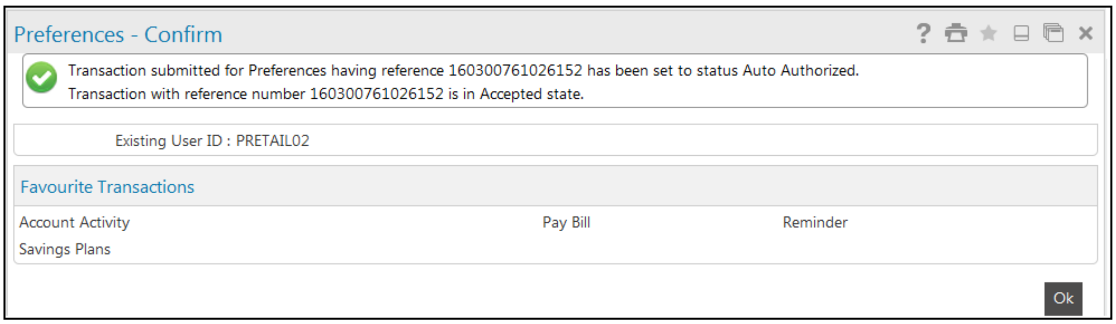
Field Name	Description
Account No	[Display] This column displays the *Account Number*.
Account Nick Name	[Conditional, Alphanumeric, 16] Type the nick name for the *Account Number*. This field is activated for the *Account Number* for which the check box is selected.
Set As Favorite	[Conditional, Checkbox] Select the check box to make the account as a favorite account.

2. Click the **Save** button. The system saves the settings and displays the *Preferences* screen.
3. Click the *Set Preference* button. The system displays the *Preferences - Verify* screen.

Preferences - Verify

4. Click the **Confirm** button. The system displays the *Preferences - Confirm* screen with the status message.
OR
Click the **Back** button to change the user preferences.

Preferences - Confirm



5. Click the **OK** button. The system displays the *Preferences* screen.

22. Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

To View User Session:

1. Set the **Session Summary** transaction as widgets to be displayed in dashboard using the *Dashboard Widget Management* screen. The *Session Summary* will be displayed as shown in the following figure.

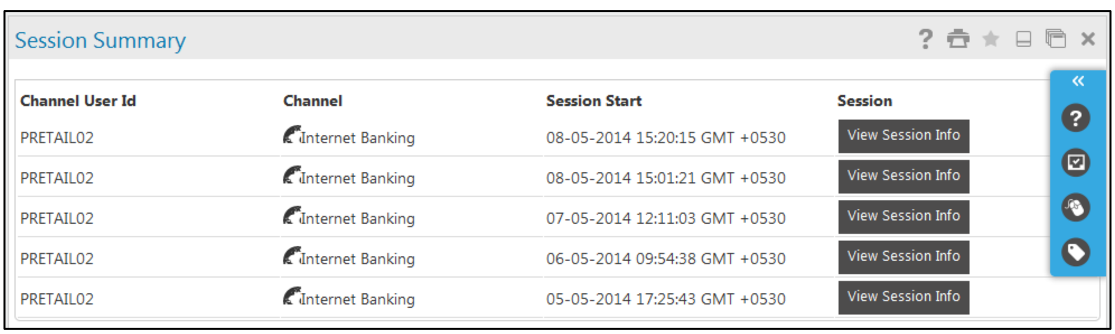
View User Session

Note: Please refer *Dashboard Widget Management* transaction to display the widget in the dashboard.

---

2. Click  . The system displays the **View User Session** screen.

Session Summary



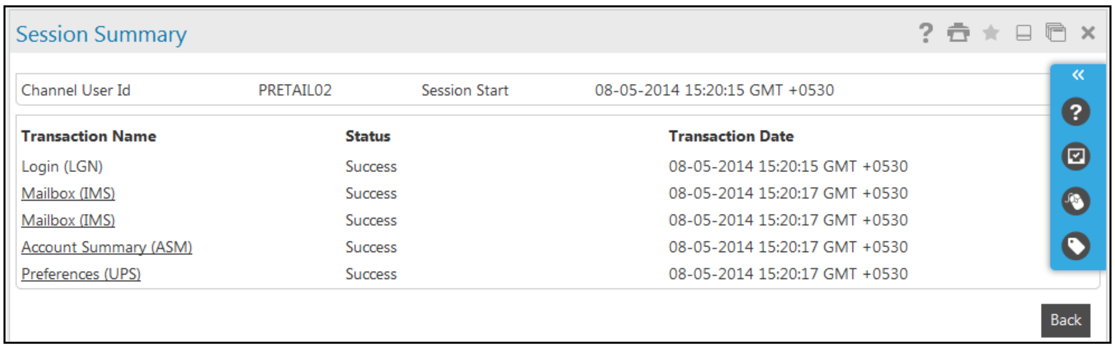
Column Description

Column Name	Description
Channel User Id	[Display] This field displays the *Channel User IDs* accessed during the session.
Channel	[Display] This field displays the channel accessed during the session.

Column Name	Description
Session Start	[Display] This field displays the date and time of access.

3. This screen allows the user to view the list of last five sessions accessed by the user.
4. Click the **View Session Info** button to view the list of transactions done for the session specified. The system displays the *View User Session* screen.

View User Session



Field Description

Field Name	Description
Channel User Id	[Display] This field displays the *Channel User ID* accessed during the session.
Session Start	[Display] This field displays the *Date and Time of Access*.
Transaction Name	[Display] This field displays the *Name of the Transaction* performed.
Status	[Display] This field displays the *Status* of the transaction.
Transaction Date	[Display] This field displays the *Date and Time* of the transaction.

5. This screen allows the user to view the list of transactions processed for a specified session along with the *Login and Logoff Details with Date and Time*.
6. Click the **Back** button to navigate go to the previous screen.

23. Mailbox

The *Mailbox* option is an *Integrated Communication System* within the *Internet Banking System* for you to communicate with the bank and vice versa. It allows you to view all the *Notifications*, *Alert Messages* and *General Messages* sent by the bank; allows you to send messages to the bank and view the sent messages.

Like popular e-mail clients that you may have used, the *Mailbox* offers an *Inbox* - where you can view messages and notifications sent to you, the *Send Message* facility using which you can send messages to the bank and a *Sent* folder, which allows you to view all the sent items.

The *Mail Box* functionality is subdivided into the following sub-sections:

- Viewing Received Messages (Inbox)
- Viewing Sent Messages (Sent Messages)
- Sending Messages(*Compose*)

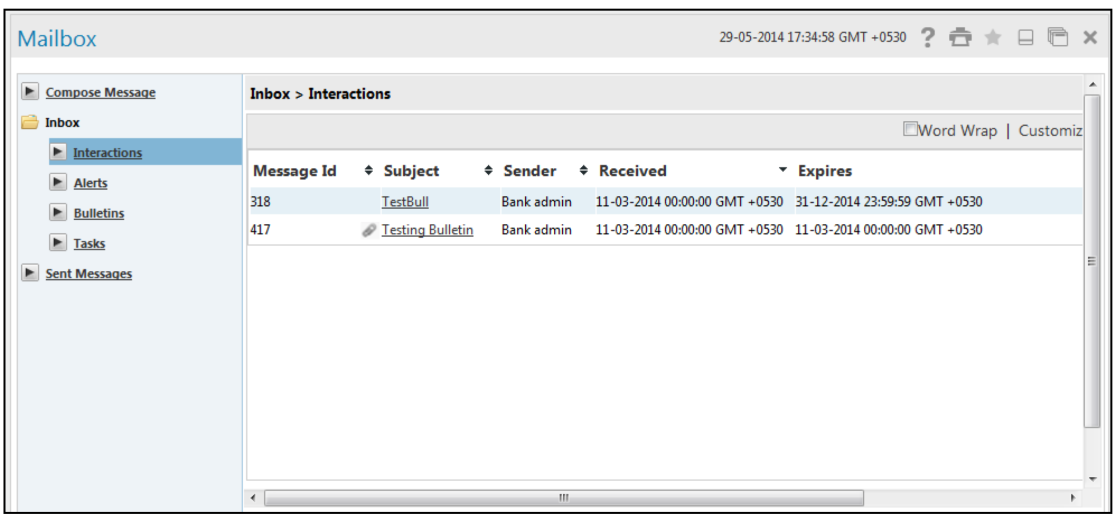
23.1 Viewing Received Message

The **Inbox** folder stores all the bulletin messages sent to you. You can view the individual messages by clicking on the *Sender's Name*. The following procedure explains the steps to access the *Inbox* and view a message stored within it.

To View Received Messages:

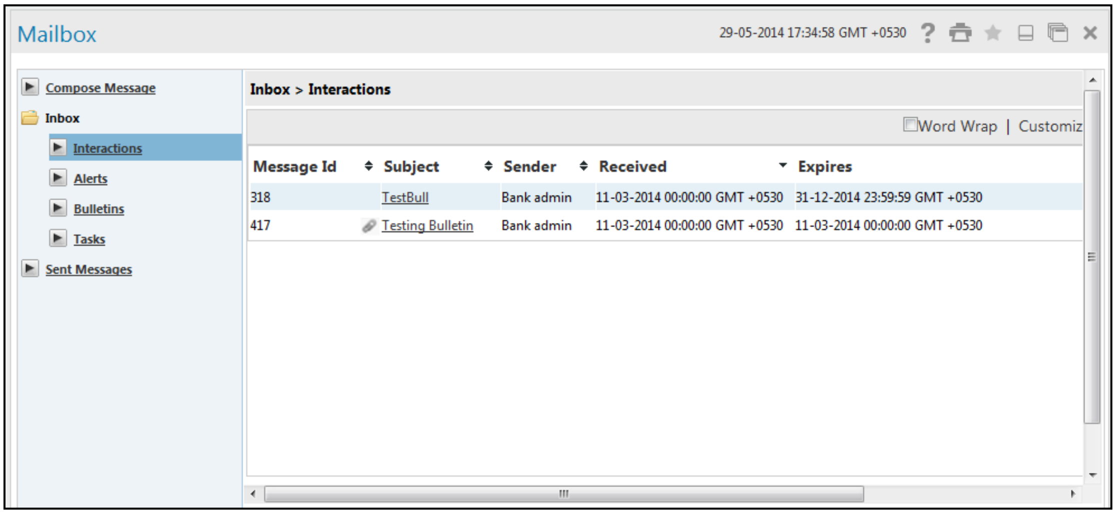
1. Navigate through the menus to *Customer Service* > *Mailbox*. The system displays the *Messages* screen.

Mailbox



2. Click the **Inbox** tab. The system displays the following screen.

Mailbox Inbox



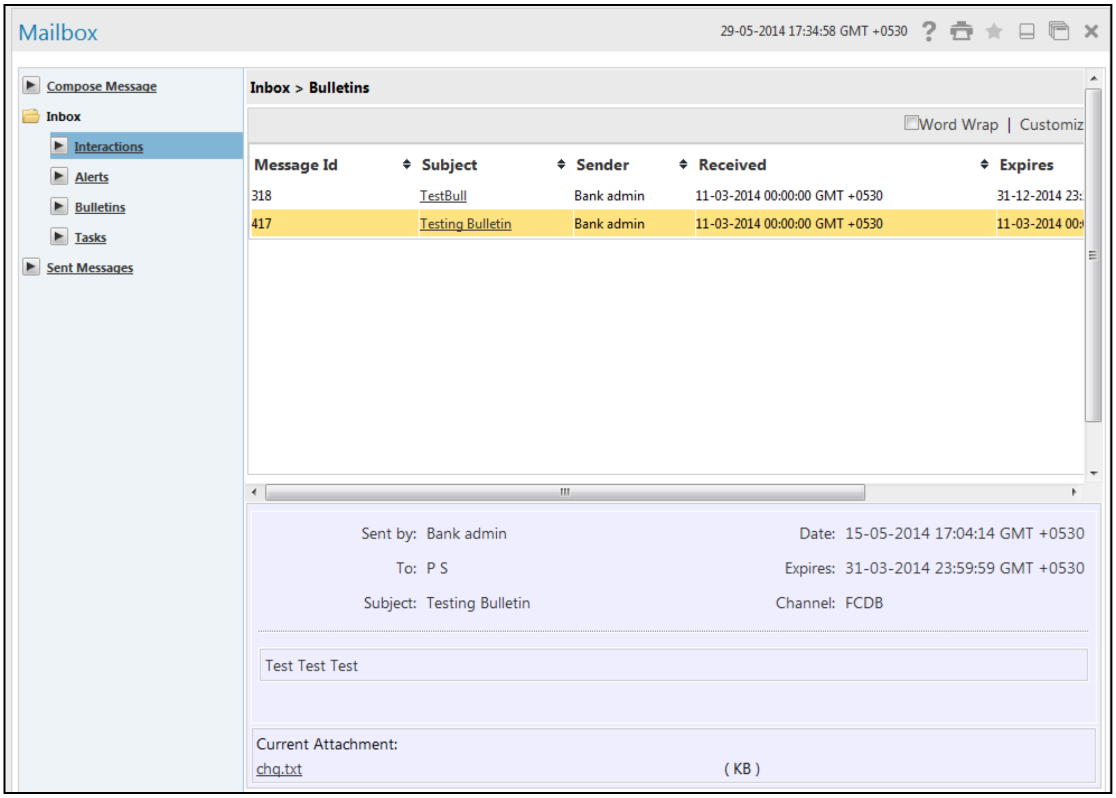
Field Description

Field Name	Description
Message Id	[Display] This field displays the system generated conversation/message id.
Subject	[Display] This field displays the *Descriptive Synopsis* of the message. It also acts as a link to access the message. **Note**: This icon between the *Message ID and Subject* column shows that the message has some attachments.
Sender	[Display] This field displays the name of the sender of the message. If the message has been sent by the bank, then the *Department Name* will be displayed as the *Sender*. The names for the departments ids are already maintained in the system. If the message has been sent by another user, then the customer id for which the mail is being sent will be displayed as the sender.
Customer Id	[Display] This field displays the *Customer ID*.
Received	[Display] This field displays the *Date* on which the message was received.
Expires	[Display] This field displays the *Expiry Date* for the transaction.

Field Name	Description
Is Read	[Display] This field displays the *Is Read flag as Y/N*.

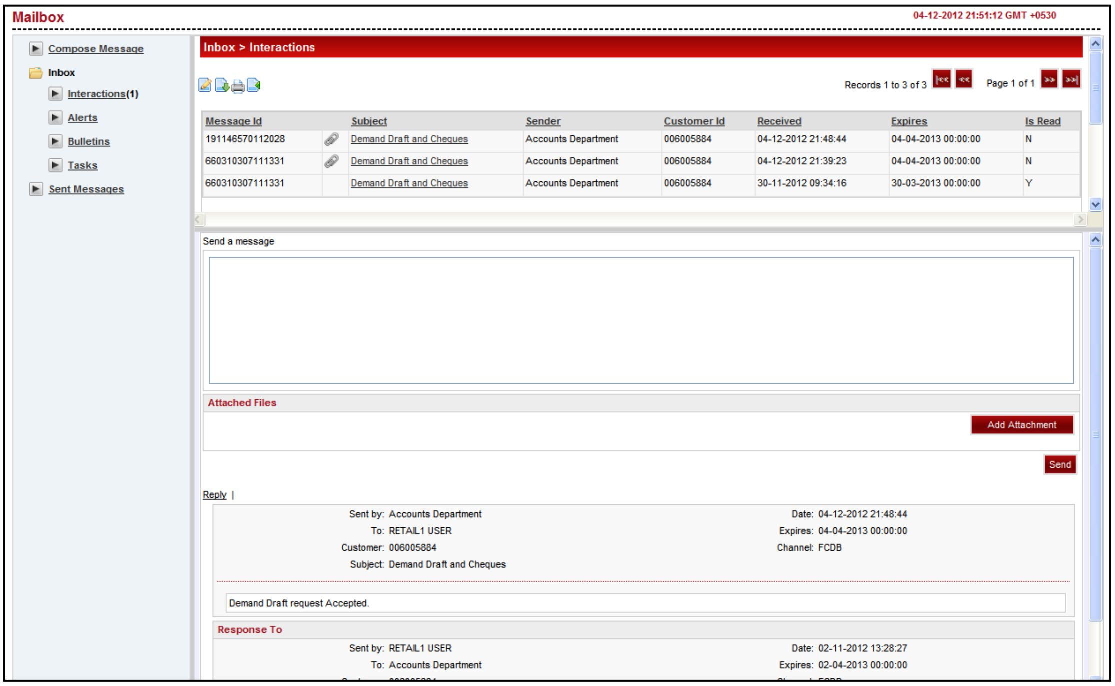
3. Click the *Subject* link to view the message. The system displays the following screen.

Mailbox



4. Click the **Reply** link in order to reply to the current message. The system displays the following screen.

Mailbox



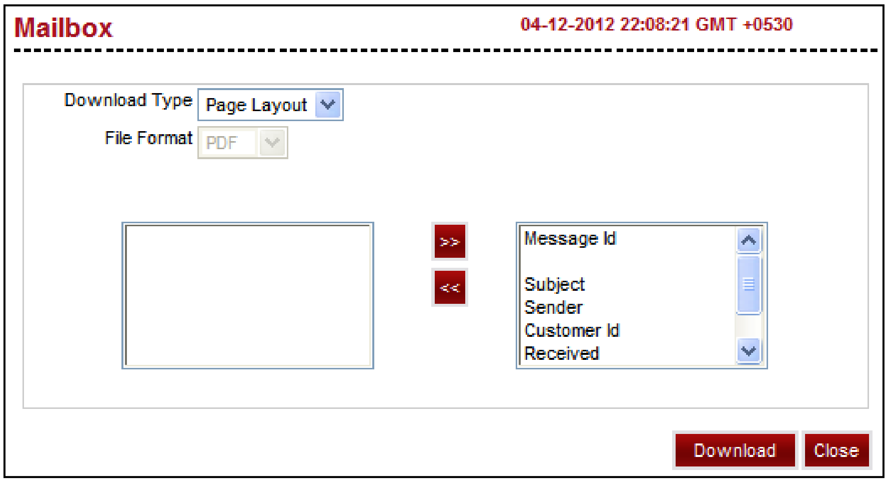
5. Type the desired message as a *Reply*. Add any attachments if required.
6. Click the **Send** button. The system displays the *Confirmation* message of reply sent.
7. Click  or  to navigate to the next or previous page in the list, respectively.
8. Click  or  to navigate to the first or last page in the list, respectively.
9. Click the **Edit** button  if you wish to edit the number of columns displayed. You can decide the number of columns to be displayed along with their position using this option.
   OR

   Click the **Print** button  to print the data.
   OR

   Click the **Optimize Data** icon  to optimize the data/details displayed among columns.
   OR

   Click the **Download**  button to download the attachments/messages. The system displays the download dialog screen.

Mailbox



10. Specify the details like *Download Type* and click the **Download** button download the details.

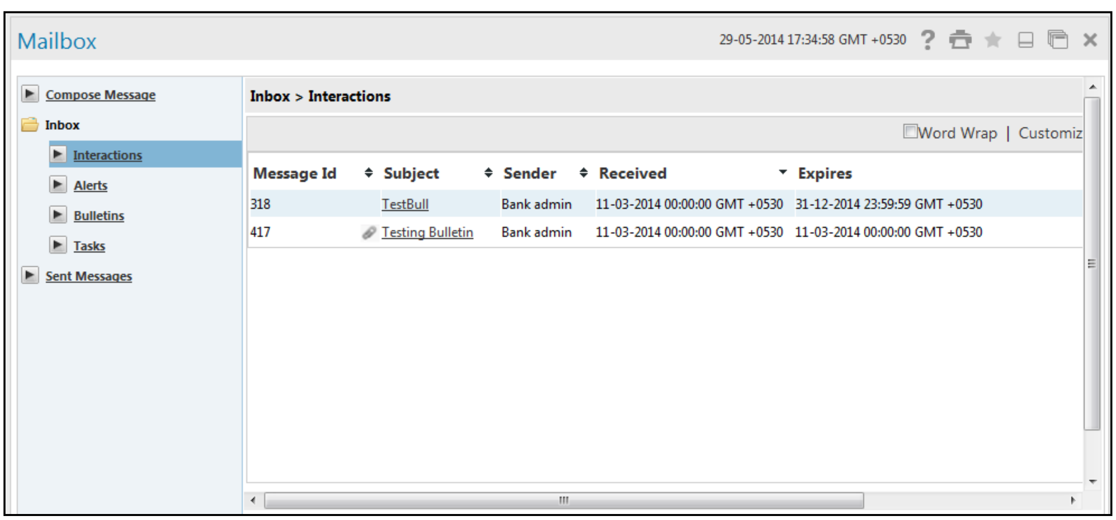
23.1 Compose Messages

To communicate with the bank authorities, the *Mailbox* offers a message sending option. You can write about any problems that you may have faced, errors in the system, transactions that may have not completed and any other issues and address them to the bank. It is a very effective method of communicating with the bank.

To Compose Messages:

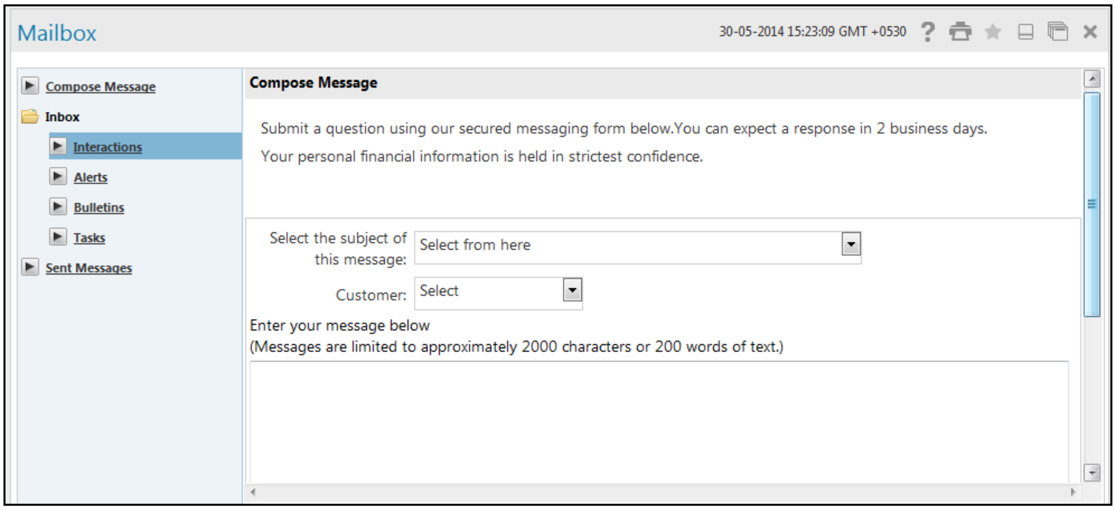
1. Navigate through the menus to **Customer Service > Mailbox**. The system displays the **Messages** screen.

Mailbox



2. Click the **Compose Message** tab. The system displays the following screen.

Mailbox

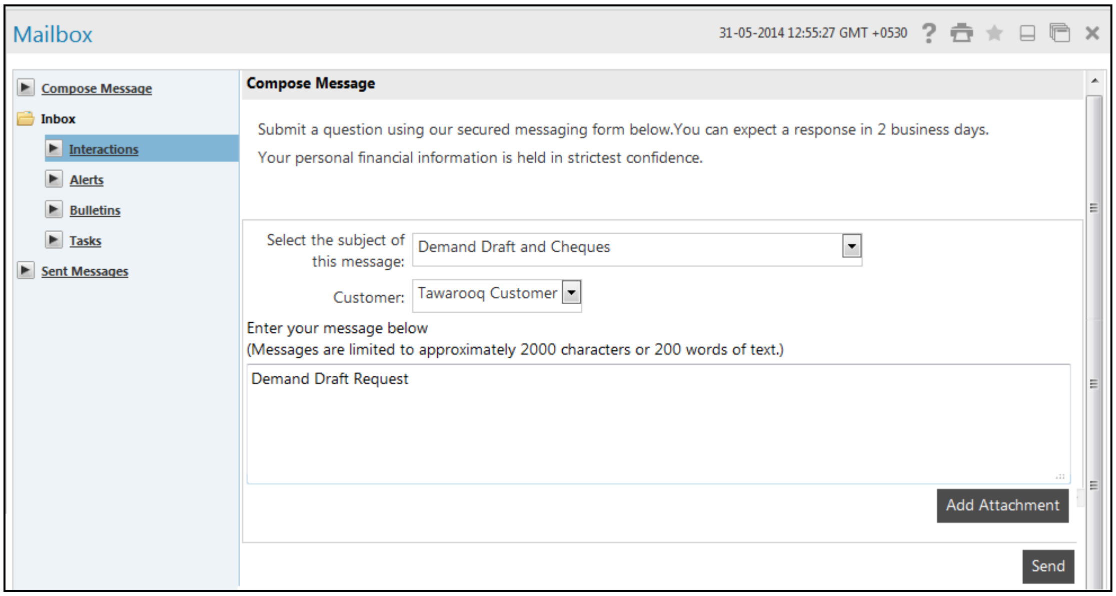


Field Description

Field Name	Description
Select the subject of this message	[Mandatory, Drop down] Select appropriate subject for the message to be sent from the drop down.
Customer	[Mandatory, Drop down] Select the customer from the drop down.

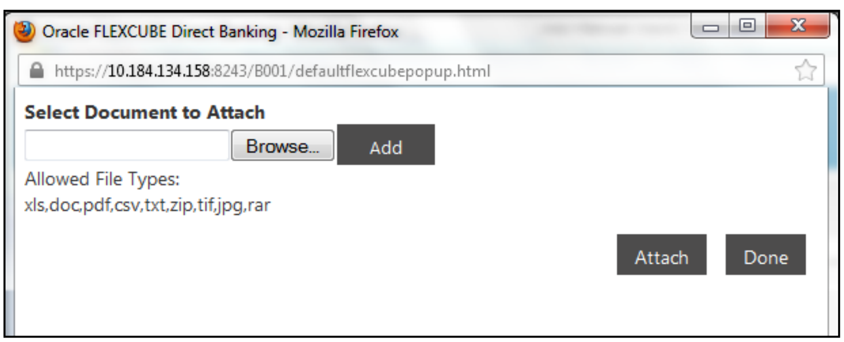
3. Type the message in the message box mentioned under **Enter your message below** field. In message box, you can enter 2000 characters or 200 words of text, as your message.

Message Mailbox Compose



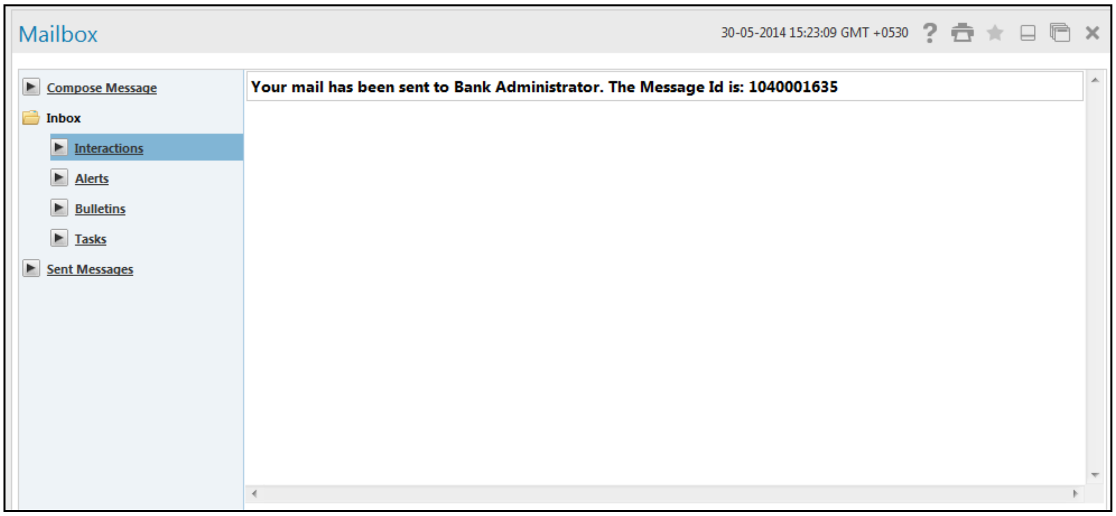
4. Click the **Add Attachment** button. The system will open screen to browse and attach any file to mail.

Document to Attach



5. Browse to any file to be attached. Click the **Attach** button. The system will show the following screen.
6. Click the **Remove** button if you want to remove the attached file.
 OR
 Click the **Add Another** button to attach more files.
 OR
 Click the **Send** button. The system displays the *Confirmation message*.
7. Click the **Done** button. The system will return to the *Compose Message* screen.

Mailbox Message Compose Confirmation

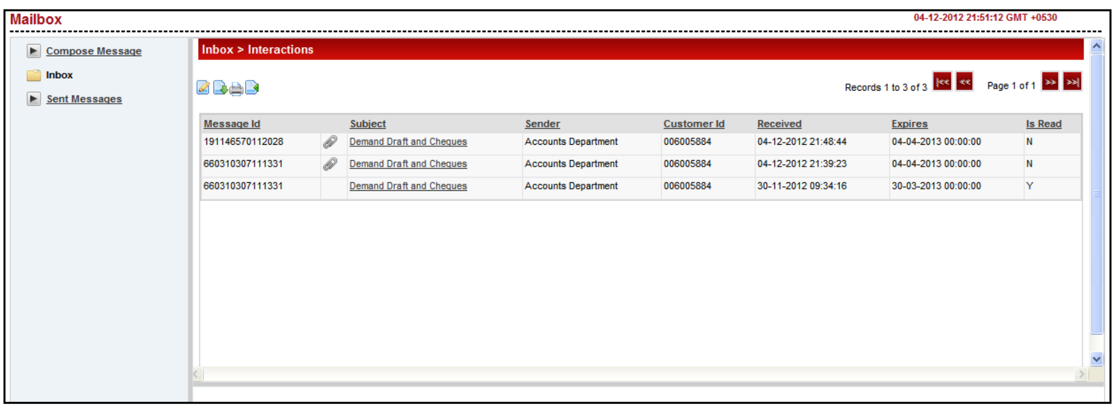


23.2 Sent Messages

To View sent messages:

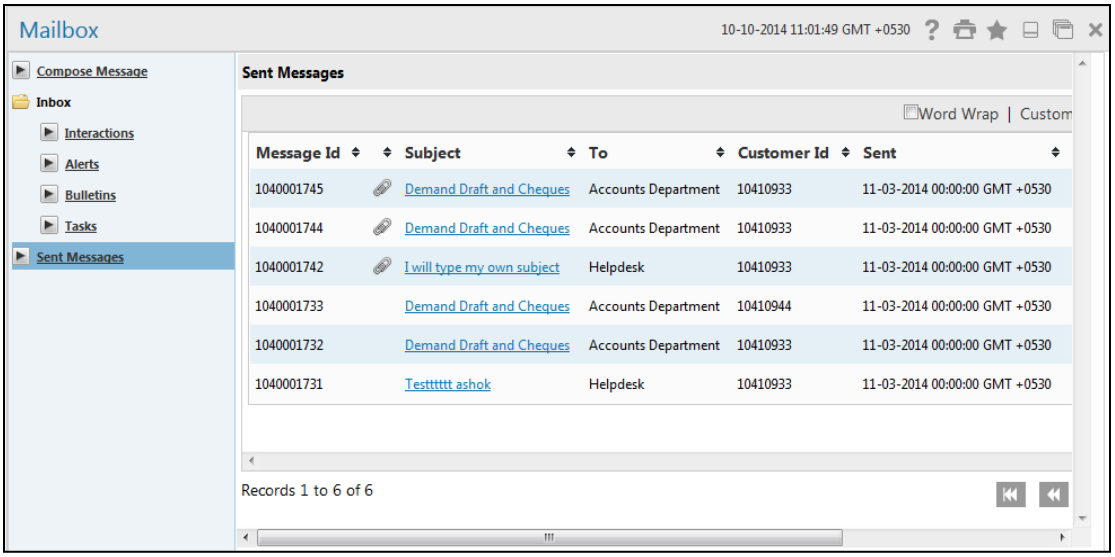
1. Navigate through the menus to **Customer Service > Mailbox**. The system displays the *Messages* screen.

Mailbox



2. Click the **Sent Message** tab. The system displays the following screen.

Mailbox

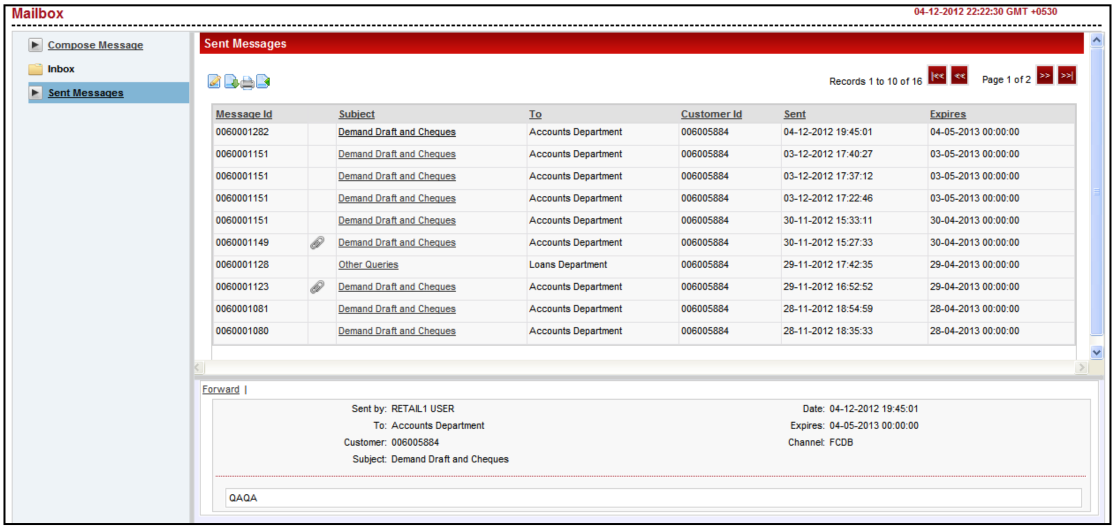


Field Description

Field Name	Description
Message Id	[Display] This field displays the system generated *Conversation/Message ID*.
Subject	[Display] This field displays the descriptive synopsis of the message. It also acts as a link to access the message. **Note**: This icon between the **Message ID** and the **Subject** column shows that the message has some attachments.
To	[Display] This field displays the name of the receiver to which message has been sent.
Customer ID	[Display] This field displays the customer ID.
Sent	[Display] This field displays the date on which the message was sent.
Expires	[Display] This field displays the expiry date for the transaction.

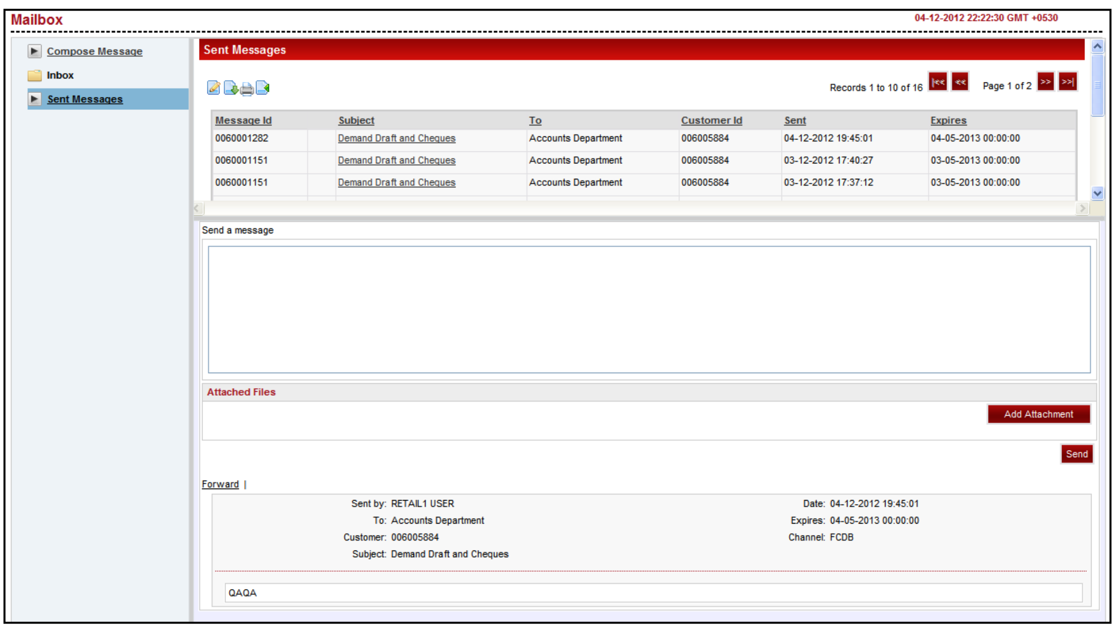
3. Click the subject link to view any sent message. The system displays the below screen.

Mailbox



4. Click the **Forward** link in order to forward the current message. The system displays the following screen.

Mailbox



5. Type the message and Click the **Send** button. The system displays the *Confirmation Message* for the message sent.

24. Reminders

The *Reminder* functionality enables business users to register for reminders. Once a reminder is registered the user can view the reminder under the *Reminder Schedule*. The *Reminder Schedule* will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, '*Reminders for Today*' screen section of the *Reminder Schedule*. The system will enable the user to take action on the reminder.

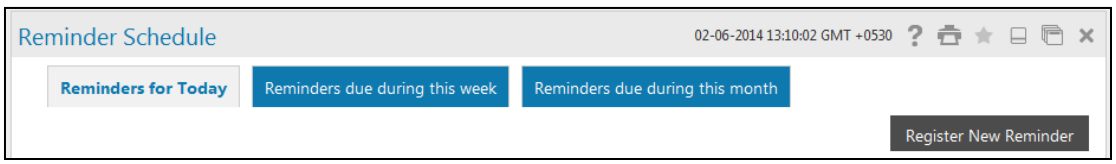
24.1 Registration

The **Registration** process allows the business user to register for the reminders.

To Register a Reminder:

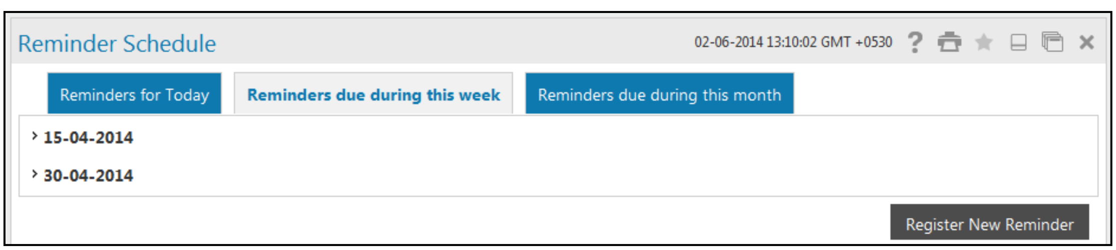
1. Navigate through the menus to **Customer Services > Self Services > Reminder Schedule**. The system displays the *Reminder Schedule* screen for the reminder.

Reminder Schedule



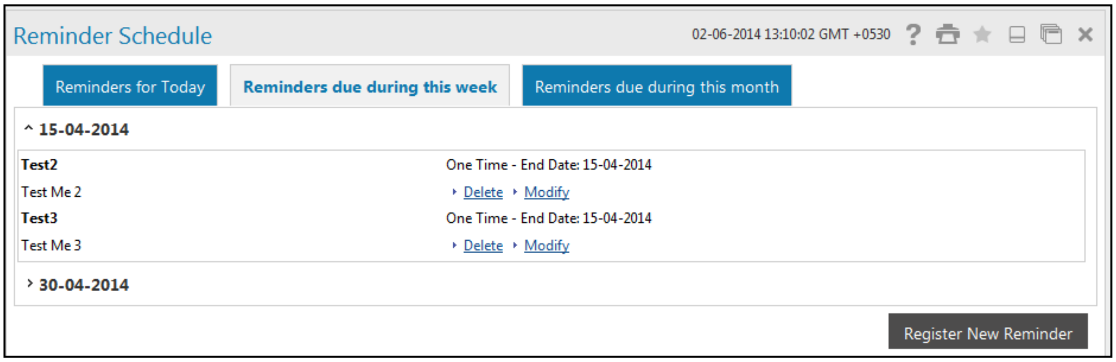
2. Initially it shows **Reminders for today** tab showing today's reminders.
3. Click the *Dismiss/Delete/Modify* links in order to dismiss, delete of modify the reminder respectively.
4. Click on the **Reminder Due during this week** tab. The system displays reminders due for current week.

Reminder Schedule



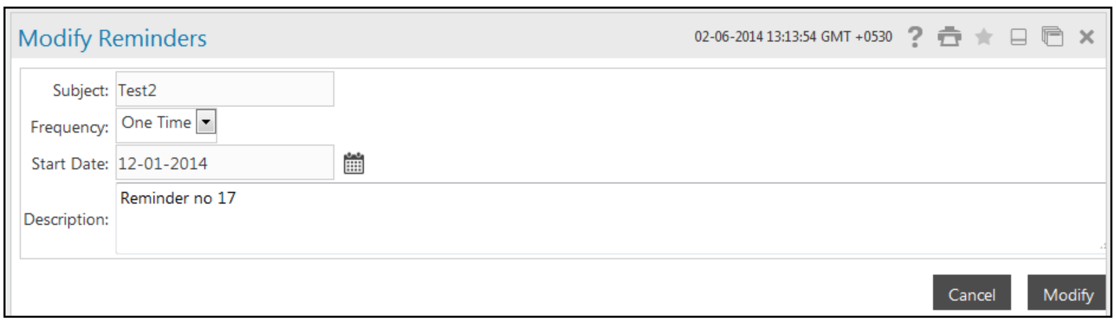
5. Click the *Date* link to view the reminder set for that particular day. The system displays the following screen.

Reminder Schedule



6. Click the **Delete/Modify** link on order to *delete* or *modify* that respective reminder.

Reminder Schedule Modify

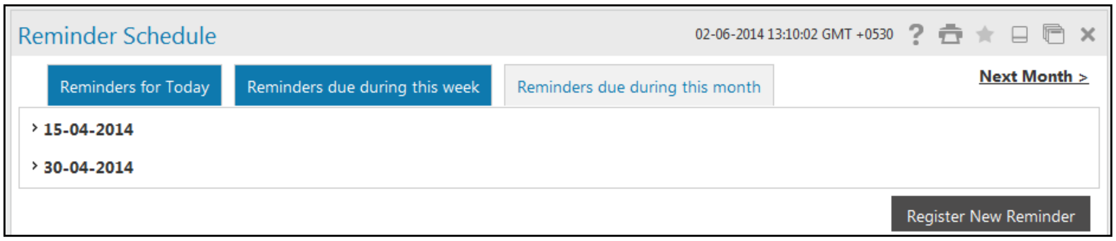


7. Update the reminder and Click **Modify**. The system displays the following screen.

Modify Reminders - Confirm

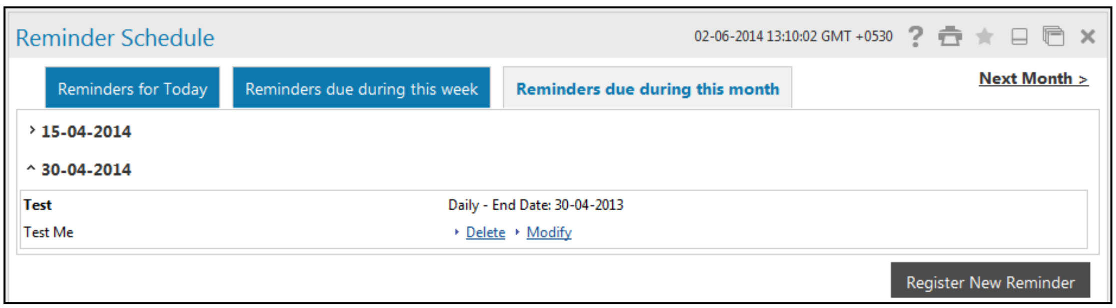
8. Click **OK** to return to the *Reminder Schedule* screen.
9. Click the **Reminders Due during this months** tab in order to view reminders due for current month.

Reminder Schedule



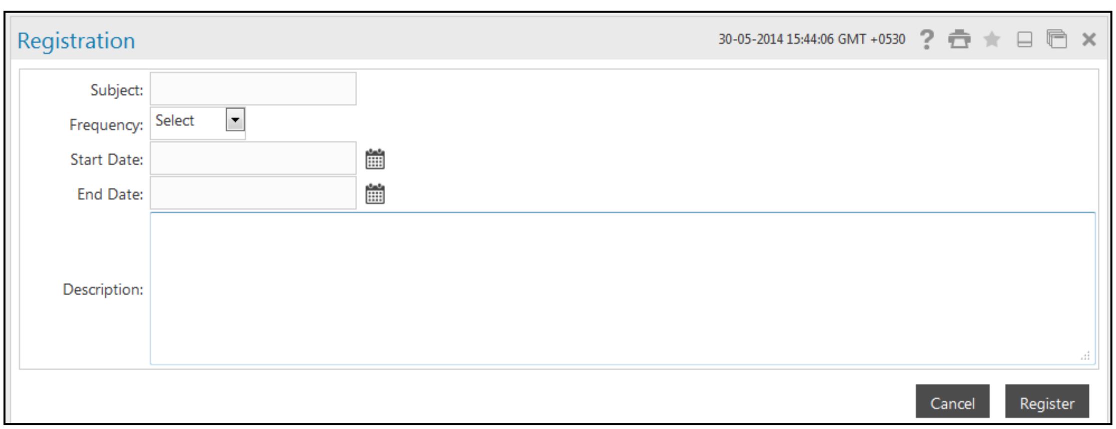
10. Click the *Date* link to view the reminder set for that particular day. The system displays the following screen.

Reminder Schedule



11. Click the **Delete/Modify** link in order to *delete* or *modify* that respective reminder.
12. Click the **Register New Reminder** button. The system displays the following *Registration* screen.
    OR
    Navigate to *Customer Services > Self Services > Reminder Registration*.

Registration



Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric,50] Type the subject for which the reminder is to be set.
Frequency	[Mandatory, Dropdown] Select the frequency from the dropdown.
Start Date	[DatePicker] Select the start date for the reminders.
End Date	[DatePicker] Select the end date for the reminders.
Description	[Mandatory, Alphanumeric,100] Type the description for the reminder to be set.

13. Click the **Register** button. The system displays the *Reminders Registration Confirm* screen.
    OR
    Click the **Cancel** button to go back to the previous screen.

Reminders Registration Confirm

14. Click the **OK** button. The system displays the initial *Reminder Schedule* screen.

25. Electronic Form Initiate

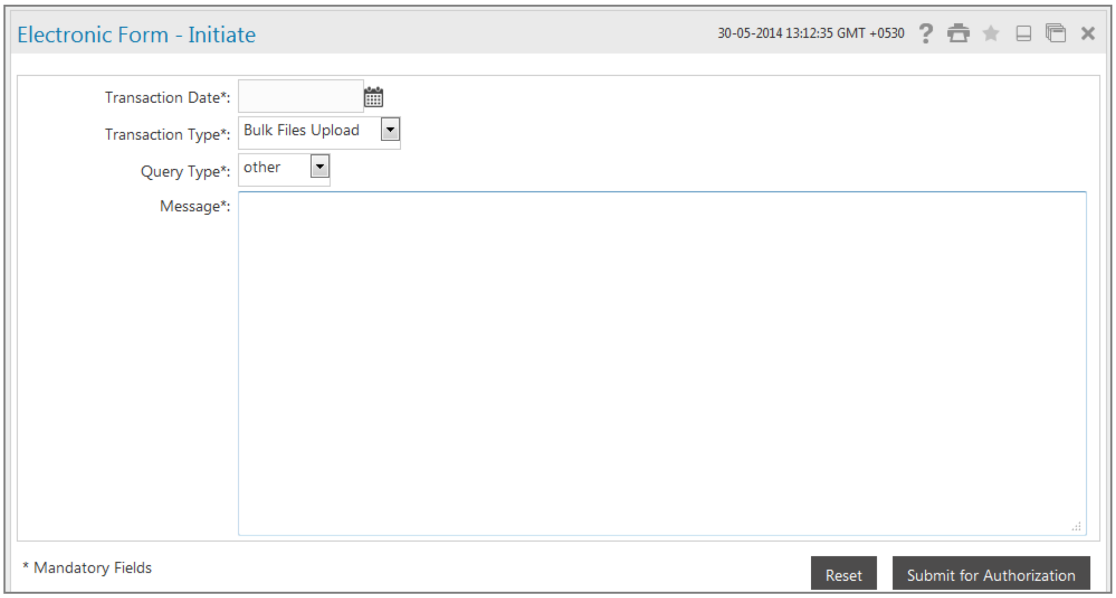
The *Electronic Form Initiate* section enables you to initiate electronic form to inquire or request updates/changes on the transactions:

- You should be able to write a query to the bank for a particular transaction.

To Initiate Electronic Form:

1. Navigate through menus to **Customer Services > Electronic Form - Initiate**. The system displays *Electronic Form - Initiate* screen.

Electronic Form - Initiate

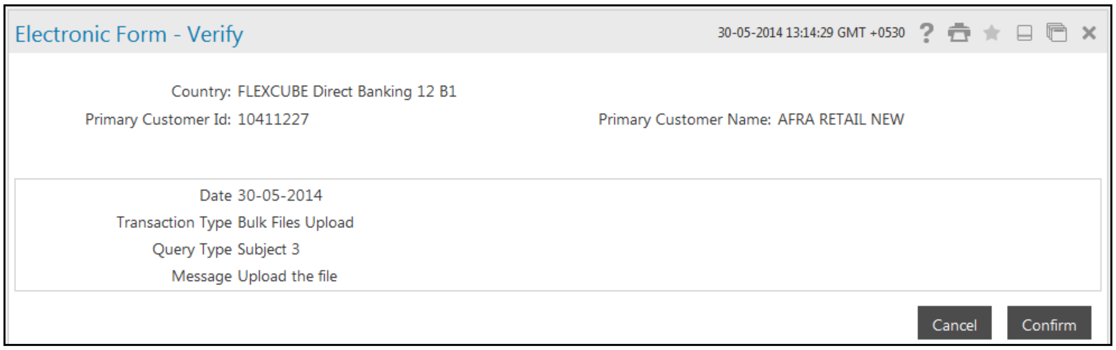


Field Description

Field Name	Description
Transaction Date	[Mandatory, Pick list] Select the date of the transaction from the drop down list.
Transaction Type	[Mandatory, Pick list] Select the type of the transaction from the drop down list.
Query Type	[Mandatory, Pick list] Select the type of the query from the drop down list.
Message	[Mandatory, Alphanumeric] Type the message for the electronic form initiation.

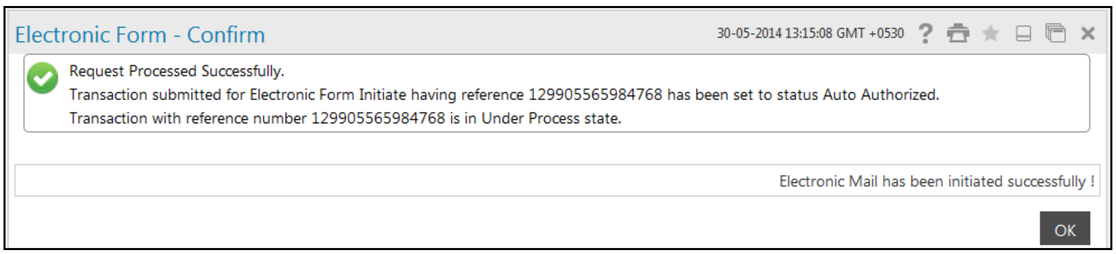
2. Click the **Submit for Authorization** button to verify and confirm the transaction.
OR
Click the **Reset** button to reset the electronic form initiate.

Electronic Form - Verify



3. Click the **Cancel** button to cancel the Transactions.
OR
Click the **Confirm** button. The system displays the *Electronic form - Confirm* screen.

Electronic Form - Confirm



4. Click the **OK** button to return to the *Electronic Form - Initiate* screen.

26. Foreign Exchange Rate Inquiry

The **Exchange Rate** (also known as the *Foreign-Exchange Rate*, *Forex Rate* or *FX Rate*) between two currencies specifies how much one currency is worth in terms of the other. For example, an exchange rate of 102 *Japanese Yen* (JPY, ¥) to the *United States Dollar* (USD, $) means that JPY 102 is worth the same as USD 1.

The *Exchange Rate Inquiry* option allows the user to view the latest *Exchange Rates* for the various currencies offered for buying and selling by the bank. The *Exchange Rates* will be displayed against the base currency of FCDB. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

To Inquire for the Current Exchange Rates:

1. Navigate through menus to **Tools > Exchange Rate Inquiry**. The system displays the *Exchange Rate Inquiry* screen.

Exchange Rate Inquiry

Exchange Rate Inquiry

From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
UAE DIRHAM (1 AED)	ARMENIAN DRAM (AMD)	28.0000	33.0000	0.0000	0.0000
INDIAN RUPEE (1 INR)	BAHRAIN DINAR (BHD)	1.5600	1.6200	0.0000	0.0000
GREAT BRITAIN POUND (1 GBP)	EURO (EUR)	1.0460	1.1960	1.0560	1.1860
EURO (1 EUR)	YEN (JPY)	95.4830	108.4830	96.4830	107.4830
US DOLLAR (1 USD)	YEN (JPY)	71.7100	85.7100	72.7100	84.7100
EURO (1 EUR)	KUWAITI DINAR (KWD)	0.2460	0.5360	0.2560	0.5260
GREAT BRITAIN POUND (1 GBP)	KUWAITI DINAR (KWD)	0.3260	0.5960	0.3360	0.5860
GREAT BRITAIN POUND (1 GBP)	US DOLLAR (USD)	1.3800	1.5400	1.4200	1.5400
US DOLLAR (1 USD)	KUWAITI DINAR (KWD)	0.1605	0.4105	0.1505	0.4005
GREAT BRITAIN POUND (1 GBP)	YEN (JPY)	130.0000	145.0000	131.0000	144.0000
GREAT BRITAIN POUND (1 GBP)	HONG KONG DOLLAR (HKD)	9.1000	13.0000	0.0000	0.0000

Column Description

Column Name	Description
To Currency	[Display] This column displays the *Name of Currency* that bank offers for buying or selling against the *Foreign Currency*.
Cash Buy	[Display] This column displays the *Exchange Rate* at which the bank will buy the *Foreign Currency* if the transaction is in the *Cash*.
Cash Sell	[Display] This column displays the *Exchange Rate* at which the bank will sell the Foreign Currency if the transaction is in the *Cash*.
TT Buy	[Display] This column displays the *Exchange Rate* at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.

Column Name	Description
TT Sell	[Display] This column displays the *Exchange Rate* at which the bank will sell the *Foreign Currency* if the transaction is through a *Telegraphic Transfer*.

27. Loan Top Up Request

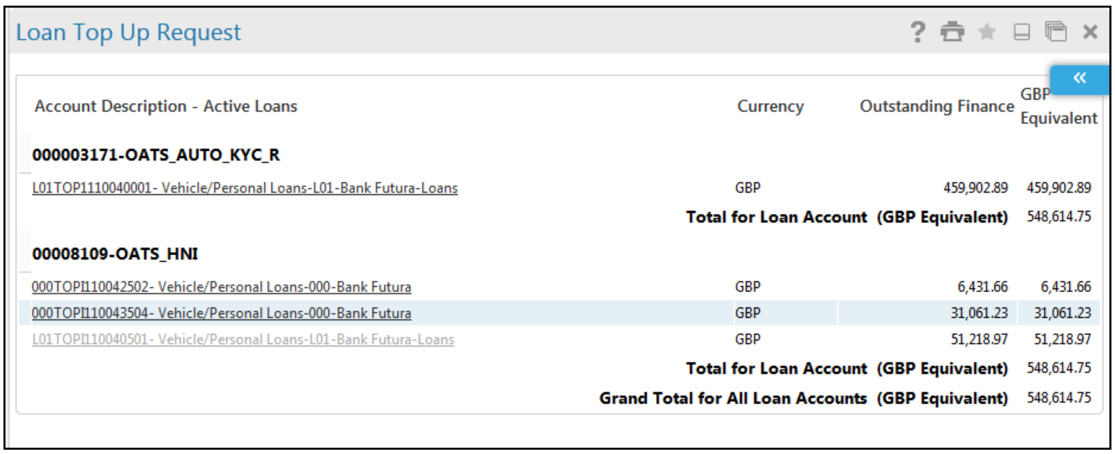
Using this option you can request for top up on their existing loans accounts. The *Loan* products allowed for top up will be identified based on the configuration maintained in FCUBS.

Only those loan accounts whose products are configured for this facility shall be available for top-up. You can also upload relevant documents with top up request.

To initiate Loan Top Up Request:

1. Navigate through menus to **Customer Services > Loan Top Up Request**. The system displays the *Loan Top Up Request* screen.

Loan Top Up Request



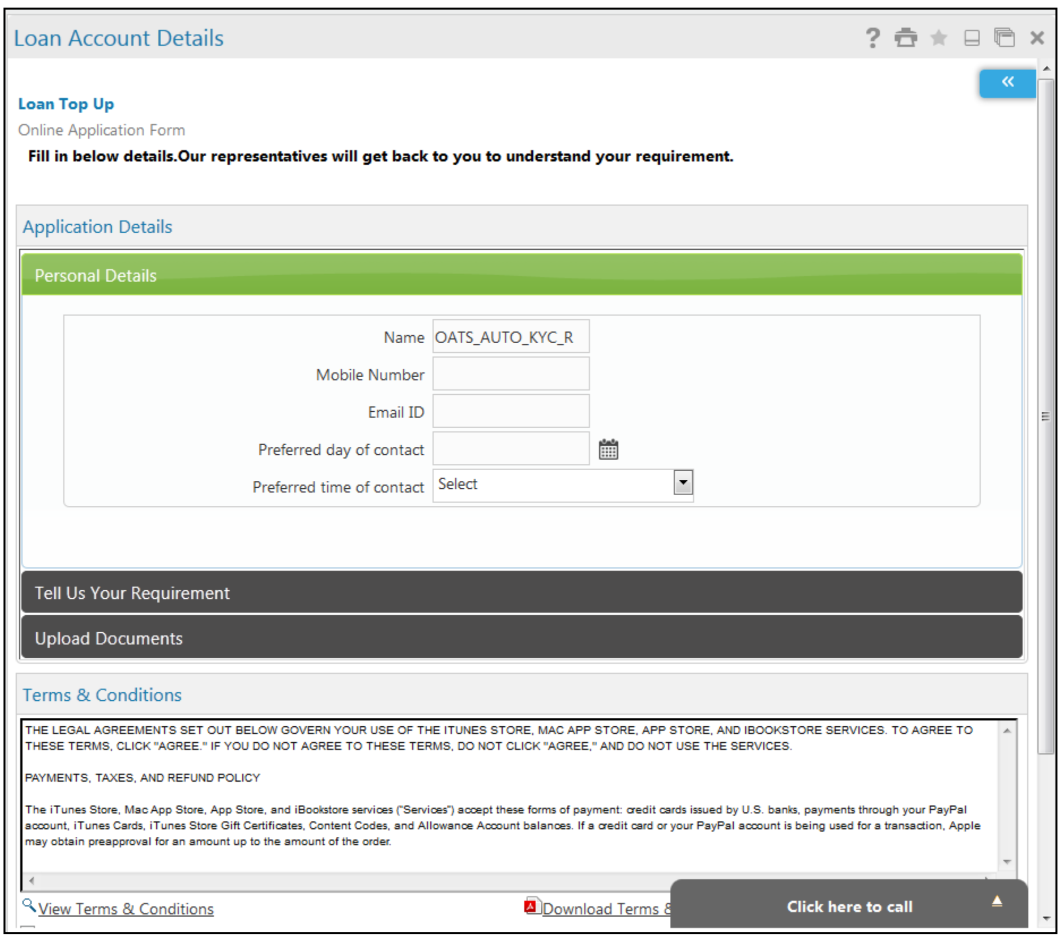
Field Description

Field Name	Description
Customer ID	[Display] This field displays the *Customer ID's* of the accounts & customer name.
Account Description	[Display] This field displays the *Account Number* (*Account Number-Product Description-Branch Code-Branch Name*) and Loan *Product Description* with a hyper link to view loan settlement details.
Currency	[Display] This field displays the base *Currency* of the *Loan Account*.
Outstanding Loan Amount	[Display] This field displays the *Outstanding Loan Amount* for the account.
Equivalent Balance	[Display] This field displays the *Current Ledger Balance* in the currency selected for calculating equivalent balance.

Field Name	Description
Total Loan Account in equivalent currency.	[Display] This field displays the total of all *Loan Accounts Outstanding Balance* in the *Currency* selected for calculating equivalent balance.
Grand Total of all loan / Islamic Financing accounts in equivalent currency	[Display] This field displays the *Grand Total* of all *Loan Accounts / Islamic Financing* in equivalent currency.

2. Select the *Account Number* for which you need to request for loan top up. The system will display the following *Top Up Request* screen:

Loan Top Up Request Online Application Form

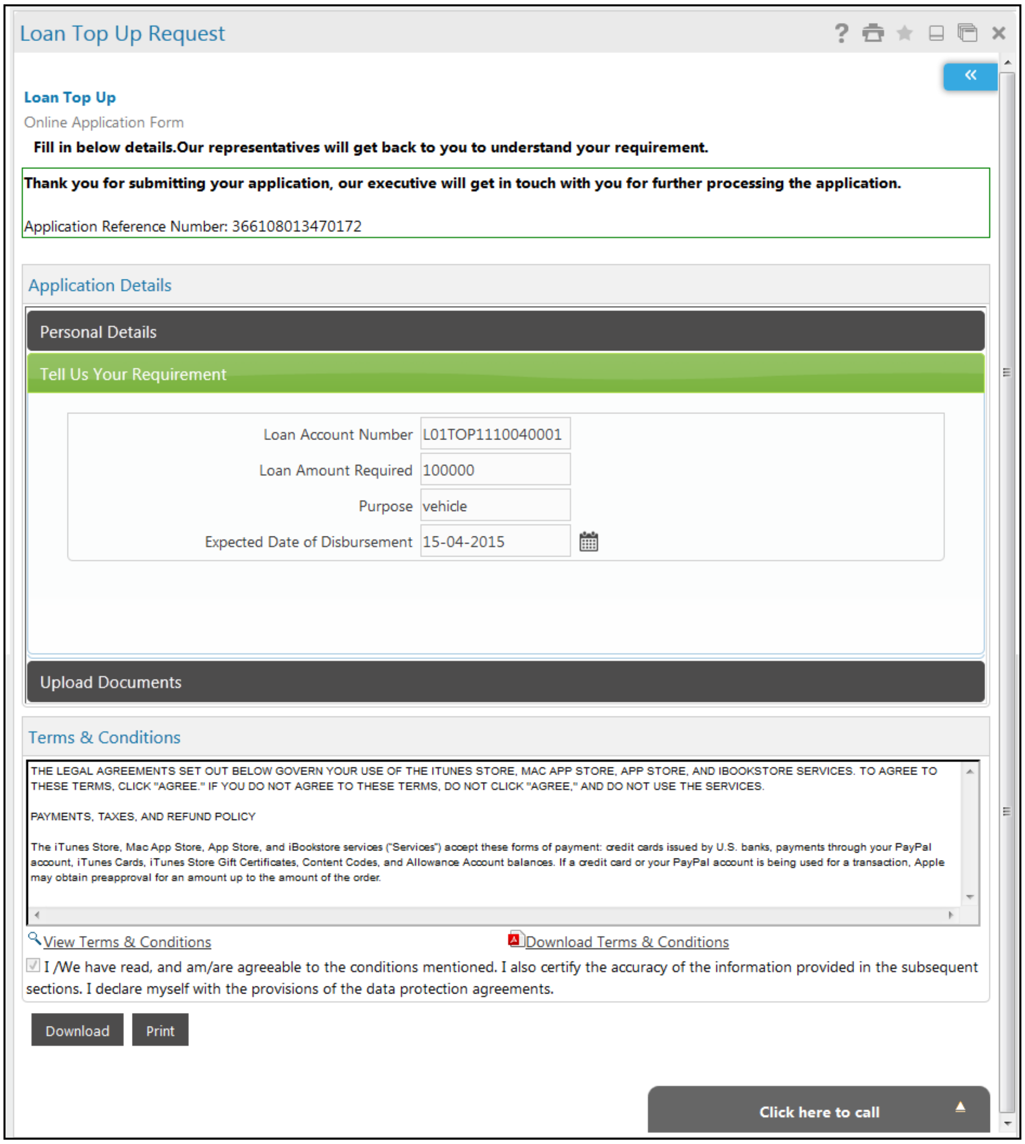


Field Description

Field Name	Description
Personal Details	[Mandatory] Enter the *Personal Details* like *Name, Mobile No.* etc as shown in screen.
Tell Us Your requirement	
Loan Account Number	[Display] This filed display the *Loan Account No* selected by the user.
Loan Amount	[Mandatory, Input,15] Enter the *Top-Up Amount* requested on the existing loan.
Purpose	[Mandatory, Input,100] Specify the *Purpose* for the top up.
Expected Date of Disbursement	[Mandatory, Date picker] Select the *Expected Date* on which funds are required.
Upload Document	Upload the required document.

3. Select the checkbox to accept conditions and click **Submit**. The following confirmation screen will be displayed.

Loan Top Up Request Confirm



4. Click the **Download** button to download the form.
   OR
   Click **Print** to print the form.

28. New Service Request

Using this option you can initiate a Service Request for any transaction given in the list.

To Initiate Service Request:

1. Navigate through menus to **Customer Services > New Service Request**. The system displays the *New Service Request* screen.

Service Request

Field Description

Field Name	Description
Select Transaction	[Mandatory, Drop-Down] Select the transaction from the drop-down list.

2. Select the transaction for which the request needs to be given and click the **Submit** button.

28.1 Reissue Transaction Password

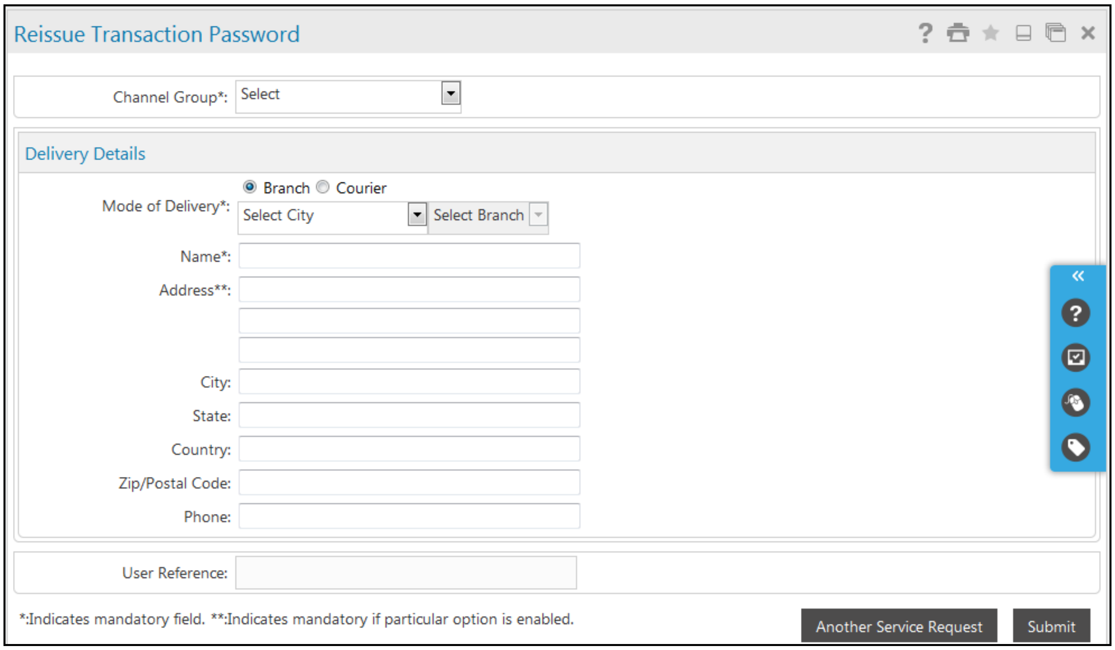
Using this *Service Request* option you can raise a request to reissue transaction password.

Note: This transaction will be allowed only if the transaction password is locked for the channel(s) / channel group.

To Register a Service Request to Reissue Transaction Password:

1. Navigate through menus to **Customer Services > New Service Request > Reissue Transaction Password.** The system displays the *Reissue Transaction Password* screen.

Reissue Transaction Password



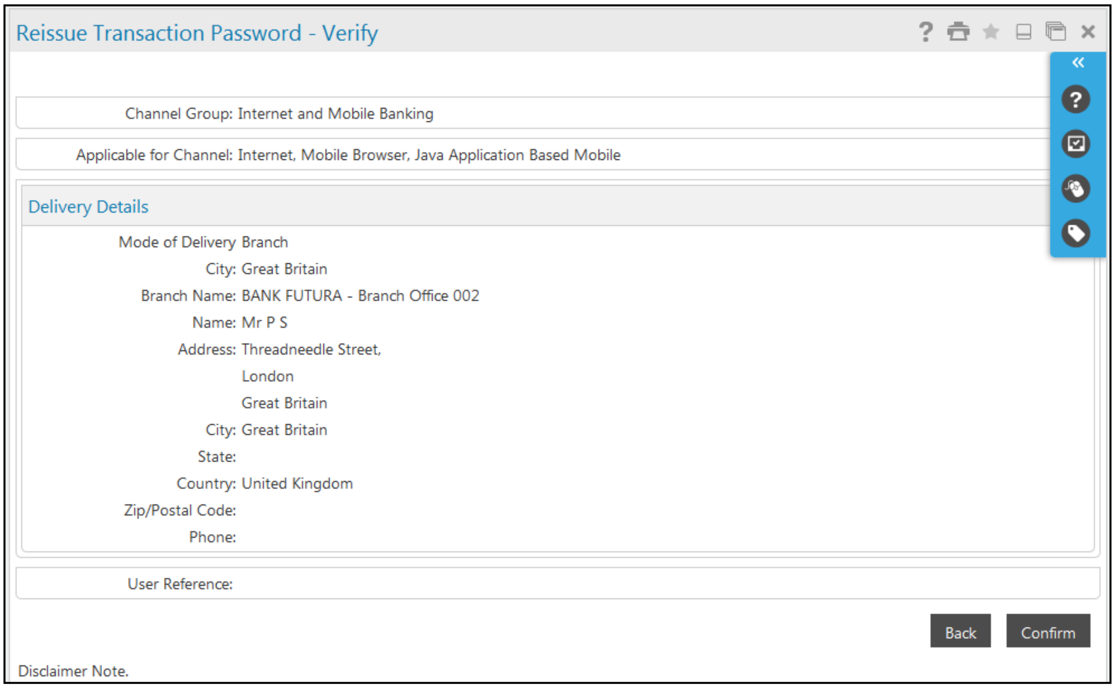
Field Description

Field Name	Description
Channel Group	[Mandatory, Drop-Down] Select the channel for which the transaction password is to be reissued from the dropdown list.
Mode of delivery	[Mandatory, Radio button] Select the radio button from the available radio buttons. The options available are: • Branch • Courier **Note**: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the *City* to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the *Branch* from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the *Name* to which the delivery shall be done.

Field Name	Description
Address	[Optional, Alphanumeric, 34*3] Type the *Address* for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the *City* to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the *State* to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the *Country* of the address.
Postal Code	[Optional, Alphanumeric, 35] Type the *Postal Code*.
Phone	[Optional, Alphanumeric, 35] Type the *Phone Number*.

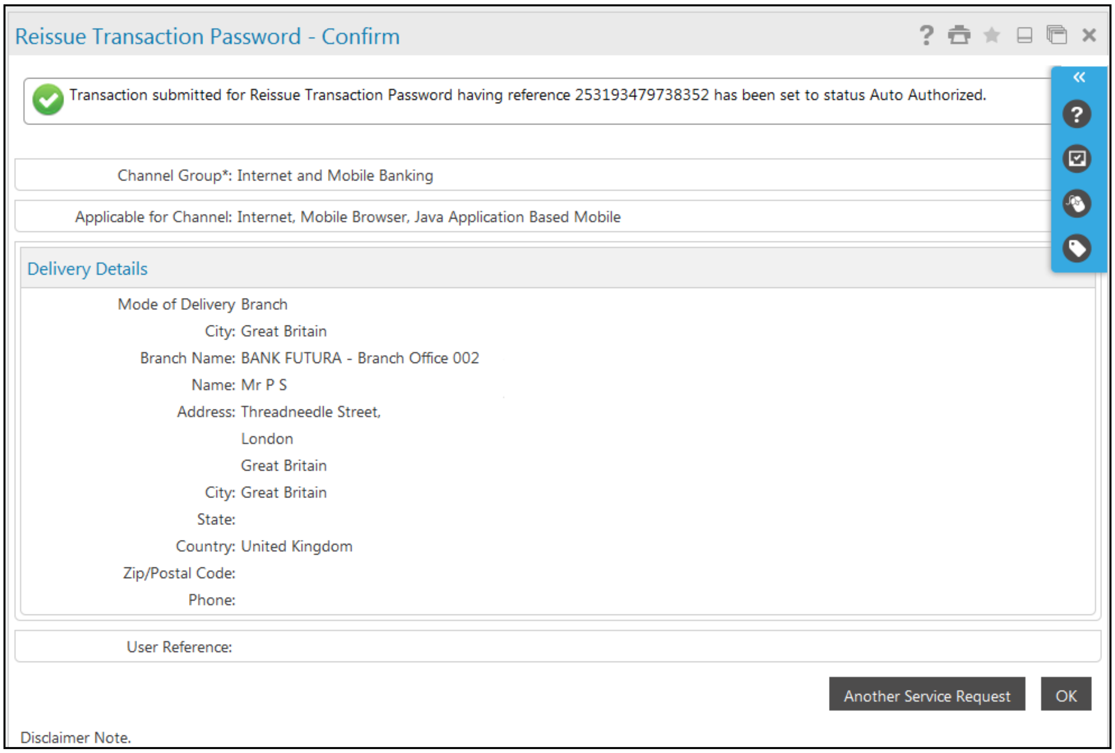
2. Click the **Submit** button and the *Reissue Transaction Password* - *Verify* page is displayed.
   OR
   Click the **Another Service Request** button to return to the *Service Request* screen.

Reissue Transaction Password - Verify



3. Click the **Confirm** button. The system displays the **Reissue Transaction Password - Confirm** screen.
   OR
   Click the **Back** button to change the details.

Reissue Transaction Password – Confirm



4. Click the **Ok** button. The system displays the **Reissue Transaction Password Service Request** screen.
OR
Click the **Another Service Request**. The system displays the **New Service Request** screen.

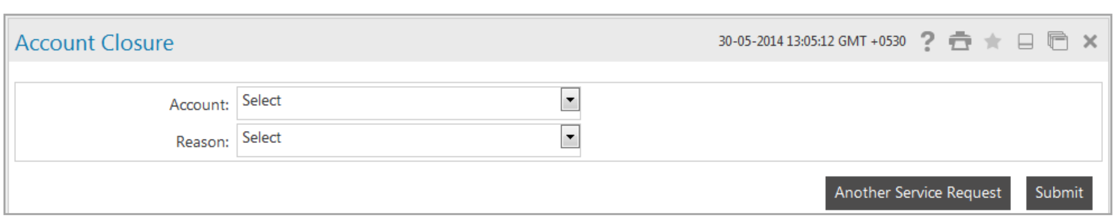
28.2 Account Closure

Using this *Service Request* option you can raise a request for *Account Closure*.

To Register a Service Request for Account Closure:

1. Navigate through the menus to **Customer Services > New Service Request > Account Closure.** The system displays the *Account Closure* screen.

Account Closure

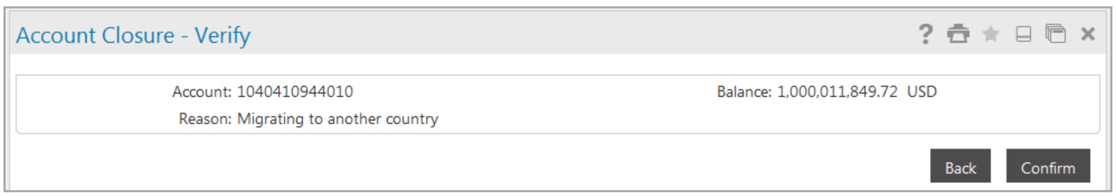


Field Description

Field Name	Description
Account	[Mandatory, Dropdown] Select the **Credit Card Number** from the dropdown list.
Reason	[Mandatory, Dropdown] Select the **Reason** from the dropdown list.

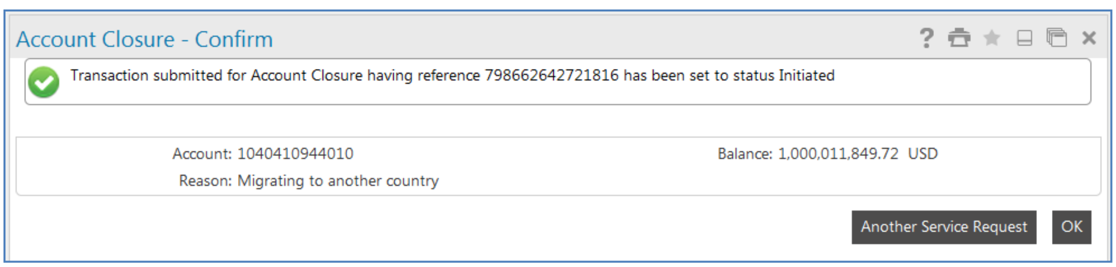
2. Click the **Submit** button and the *Account Closure - Verify* page is displayed
   OR
   Click the **Another Service Request** button to return to the *Service Request* screen.

Account Closure - Verify



3. Click the **Confirm** button. The system displays the *Account Closure - Confirm* screen.
   OR
   Click the **Back** button to change the details.

Account Closure - Confirm



4. Click the **OK** button. The system displays the **Another Account Closure** button. The system displays the *Another Account Closure Service Request* screen.
   OR
   Click the **Another Service Request** button. The system displays the *New Service Request* screen.

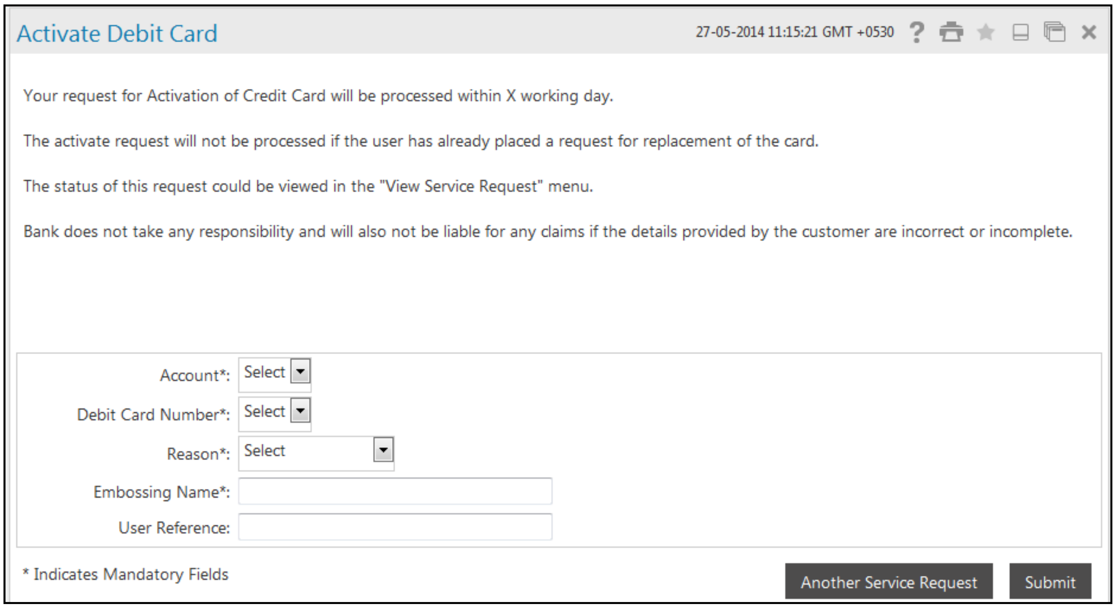
28.3 Activate Debit Card

Using this *Service Request* option you can raise a request to activate a *Debit Card*.

To Register a Service Request to Activate a Debit Card:

1. Navigate through the menus to **Customer Services > New Service Request > Activate debit Card.** The system displays the *Activate Debit Card* screen.

Activate Debit Card



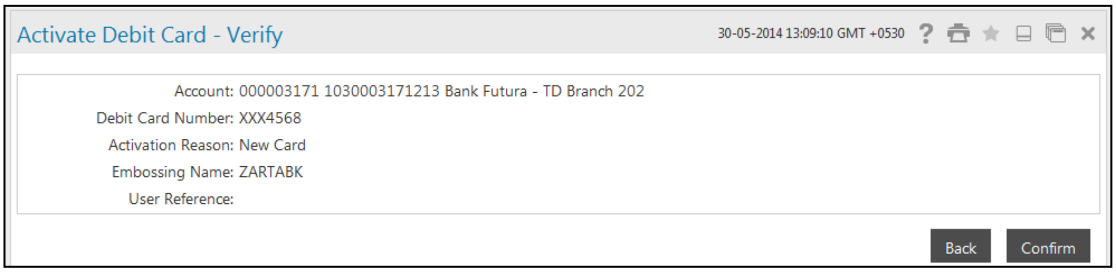
Field Description

Field Name	Description
Account	[Mandatory, Dropdown] Select the *Account* from the drop down list.
Debit Card number	[Mandatory, Dropdown] Select the *Debit Card Number* from the drop down list.
Reason	[Mandatory, Dropdown] Select the *Reason for Activation of Debit Card* from the dropdown list. The options available are: • Deactivated Card • New Card
Embossing Name	[Mandatory, Alphanumeric, 35] Type the *Embossing Name* on the *Debit Card*.

Field Name	Description
User Reference	[Optional, Alphanumeric, 35] Type the *User Reference Number* for future reference.

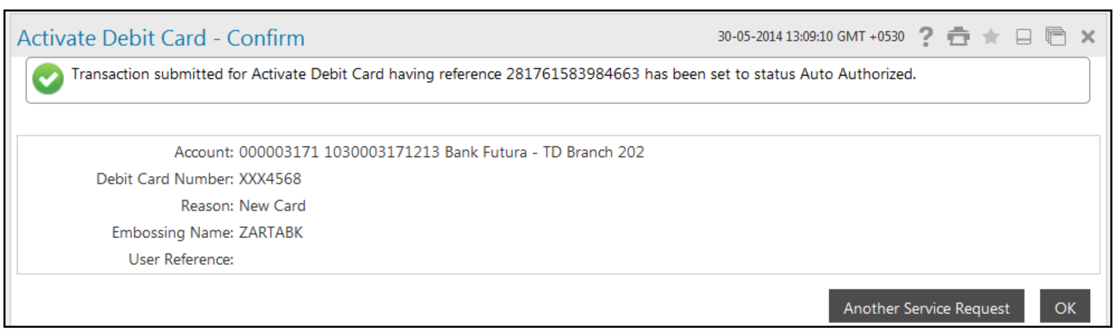
2. Click the **Submit** button. The system displays the *Activate debit Card - Verify* screen.
OR
Click the **Another Service Request** button to return to the *Service Request* screen.

Activate Debit Card - Verify



3. Click the **Confirm** button. The system displays the *Activate debit Card - Confirm* screen.
OR
Click the **Back** the button to change the details.

Activate Debit Card - Confirm



4. Click the **Ok** button. The system displays the **Activate Debit Card** screen.
OR
Click the **Another Service Request** button. The system displays the **New Service Request** screen.

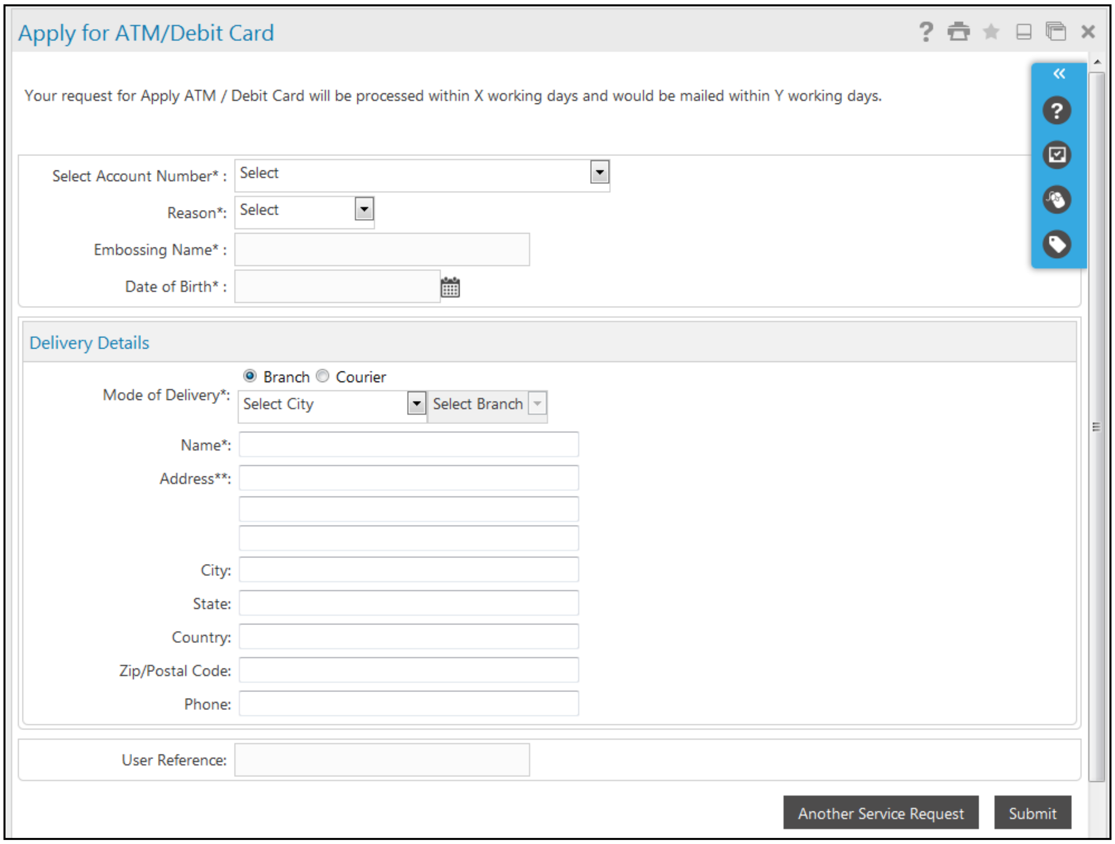
28.4 Apply for ATM/Debit Card

Using this *Service Request* option you can raise a request to Applying for *ATM/ Debit Card*.

To Register a Service Request to Apply for ATM/Debit Card:

1. Navigate through the menus to **Customer Services > New Service Request > Apply for ATM/debit Card.** The system displays the *Apply for ATM/debit Card* screen.

Apply for ATM/debit Card



Field Description

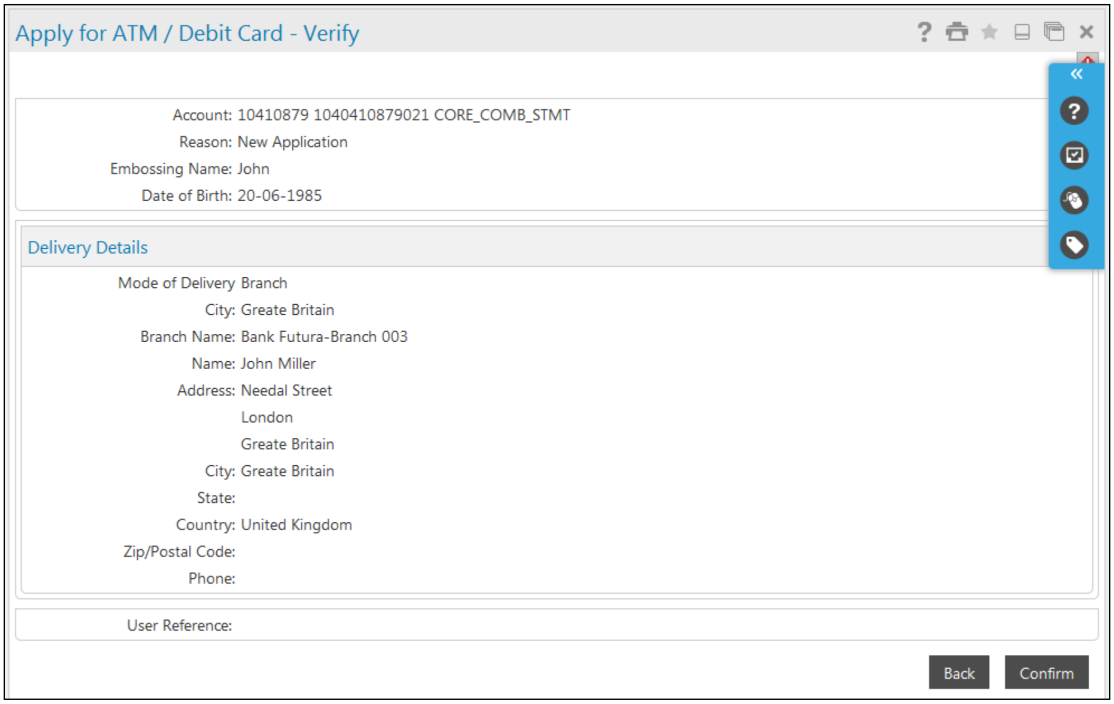
Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the *Account Number* from the dropdown list.
Reason	[Mandatory, Dropdown] Select the reason for *Activation of Debit Card* from the dropdown list. The options available are: • Card Hot listed • New Application
Embossing Name	[Mandatory, Alphanumeric, 35] Type the *Embossing Name* on the Debit Card.
Date of birth	[Mandatory, Pick list] Select the date of birth of the *Supplementary Card Holder* from the dropdown list.

Field Name	Description
Delivery Details	
Mode of delivery	[Mandatory, Radio button] Select the radio button from the available radio buttons. The options available are: • Branch • Courier • Post **Note**: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the *City* to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the *Branch* from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the *Name* to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the *Address* for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the *City* to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the *State* to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the *Country* of the address.
Postal Code	[Optional, Alphanumeric, 35] Type the *Postal Code*.
Phone	[Optional, Alphanumeric, 35] Type the *Phone Number*.
User Reference	[Optional, Alphanumeric, 25] Type the *User Reference Number* for future Reference.

2. Click the **Submit** button. The system displays the *Apply for ATM/debit Card - Verify* screen.

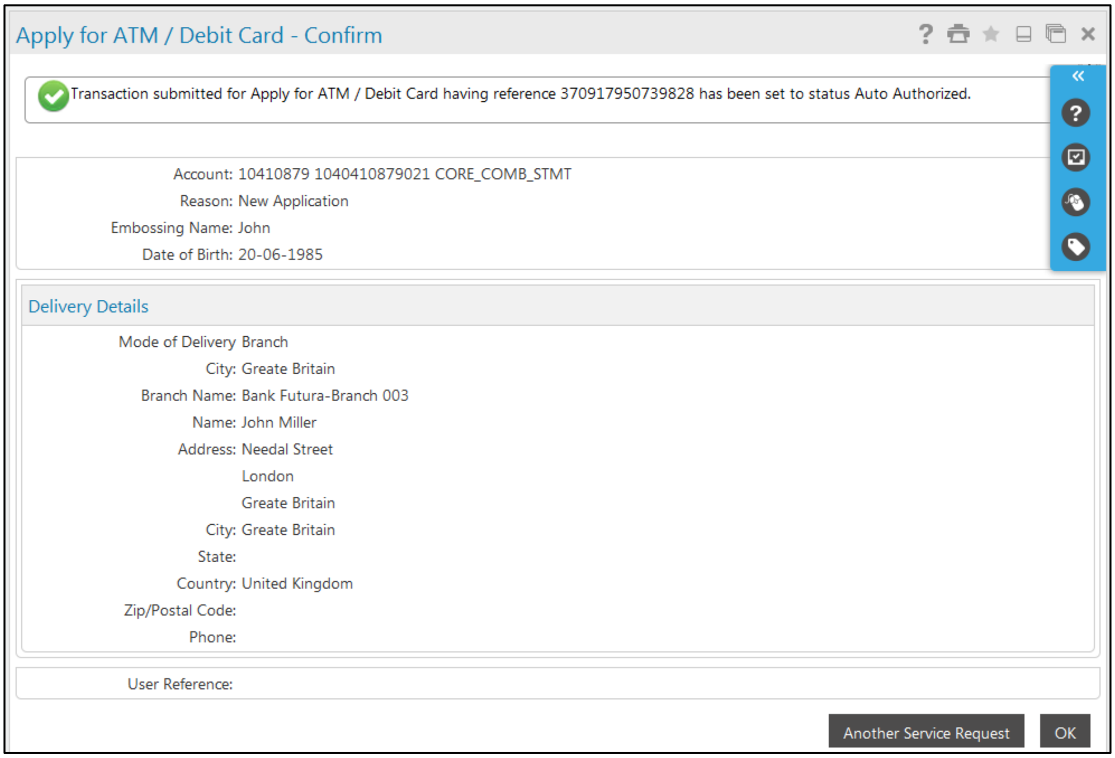
OR
Click the **Another Service Request** button to return to the *Service Request* screen.

Apply for ATM/debit Card - Verify



3. Click the **Confirm** button. The system displays the *Apply for ATM/debit Card - Confirm* screen.
OR
Click the **Back** the button to change the details.

Apply for ATM/debit Card - Confirm



4. Click the **OK** button. The system displays the *Apply for ATM/debit Card* screen.
OR
Click the **Another Service Request** button. The system displays the *New Service Request* screen.

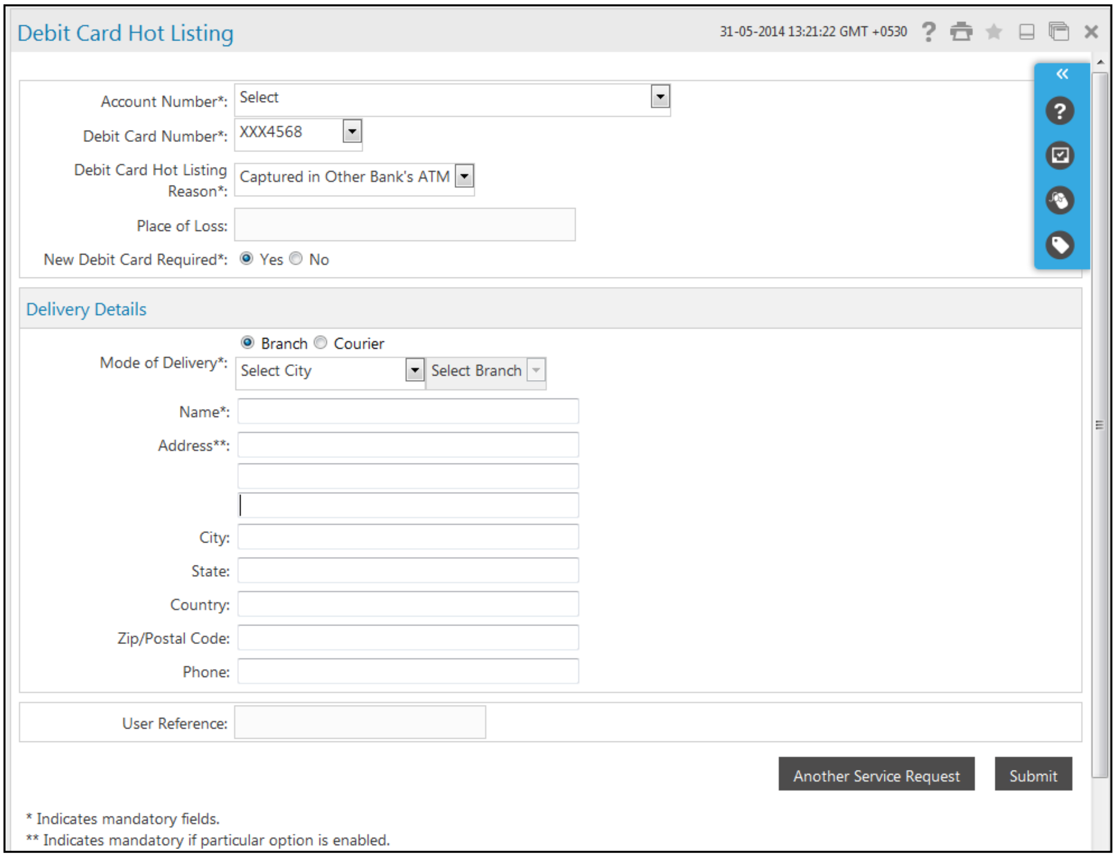
28.5 Debit Card Hot Listing

Using this *Service Request* option you can raise a request for *Debit Card Hot listing*.

To Register a Service Request for Debit Card Hot Listing:

1. Navigate through the menus to **Customer Services > New Service Request > Debit Card Hot listing.** The system displays the *Debit Card Hot listing* screen.

Debit Card Hot Listing



Field Description

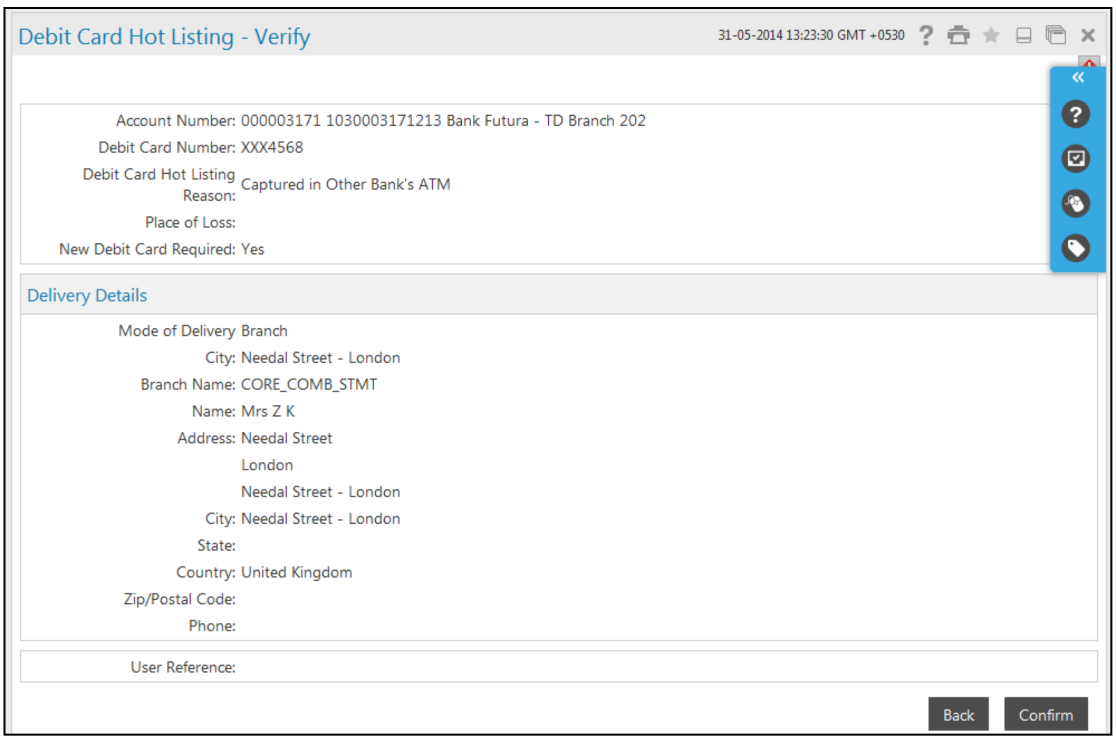
Field Name	Description
Account Number	[Mandatory, Dropdown] Select the *Account Number* from the dropdown list.
Debit Card Number	[Mandatory, Dropdown] Select the *Debit Card Number* from the dropdown list.
Debit Card Hot Listing reason	[Mandatory, Dropdown] Select the *Debit Card Hot Listing Reason* from the dropdown list. The options available are: • Captured in own banks ATM • Captured in other Bank s ATM • Lost • Stolen • Fraud Suspected • Others • On selecting “Others” type, the reason for hot listing in the field displayed

Field Name	Description
Place of Loss	[Optional, Alphanumeric, 35] Type the place of loss.
New Debit Card Required	[Mandatory, Radio button] Select one of the radio button from the available options. The options available are: • Yes • No
Delivery Details	
Mode of delivery	[Mandatory, Radio button] Select the radio button from the available radio buttons. The options available are: • Branch • Courier • Post **Note**: On selecting the branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the *City* to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the *Branch* from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the *Name* to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the *Address* for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the *City* to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the *State* to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the *Country* of the address.

Field Name	Description
Postal Code	[Optional, Alphanumeric, 35] Type the *Postal Code*.
Phone	[Optional, Alphanumeric, 35] Type the *Phone Number*.
User Reference	[Optional, Alphanumeric, 35] Type the *User Reference Number* for future reference.

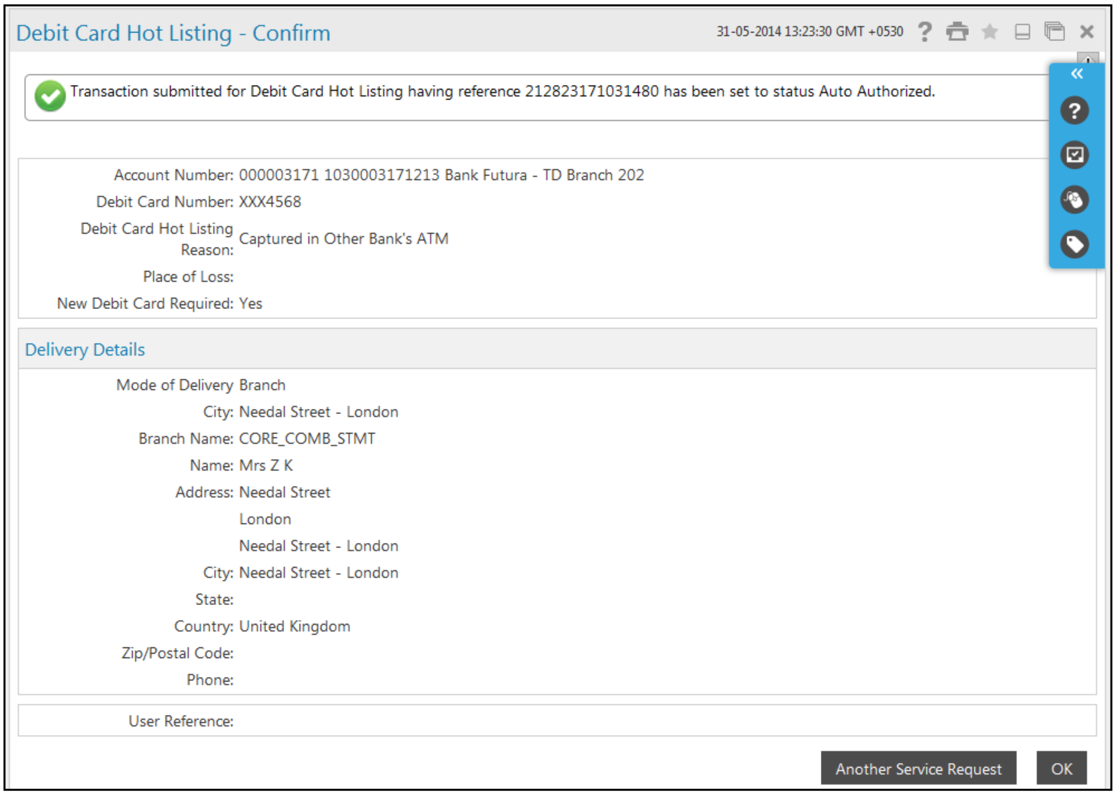
2. Click the **Submit** button. The system displays the *Debit Card Hot listing - Verify* screen.
OR
Click the **Another Service Request** button to return to the *Service Request* screen.

Debit Card Hot listing - Verify



3. Click the **Confirm** button. The system displays the *Debit Card Hot listing - Confirm* screen.
OR
Click the **Back** the button to change the details.

Debit Card Hot listing - Confirm



4. Click the **Ok** button. The system displays the *Debit Card Hot listing* screen.
   OR
   Click the **Another Service Request** button. The system displays the *New Service Request* screen.

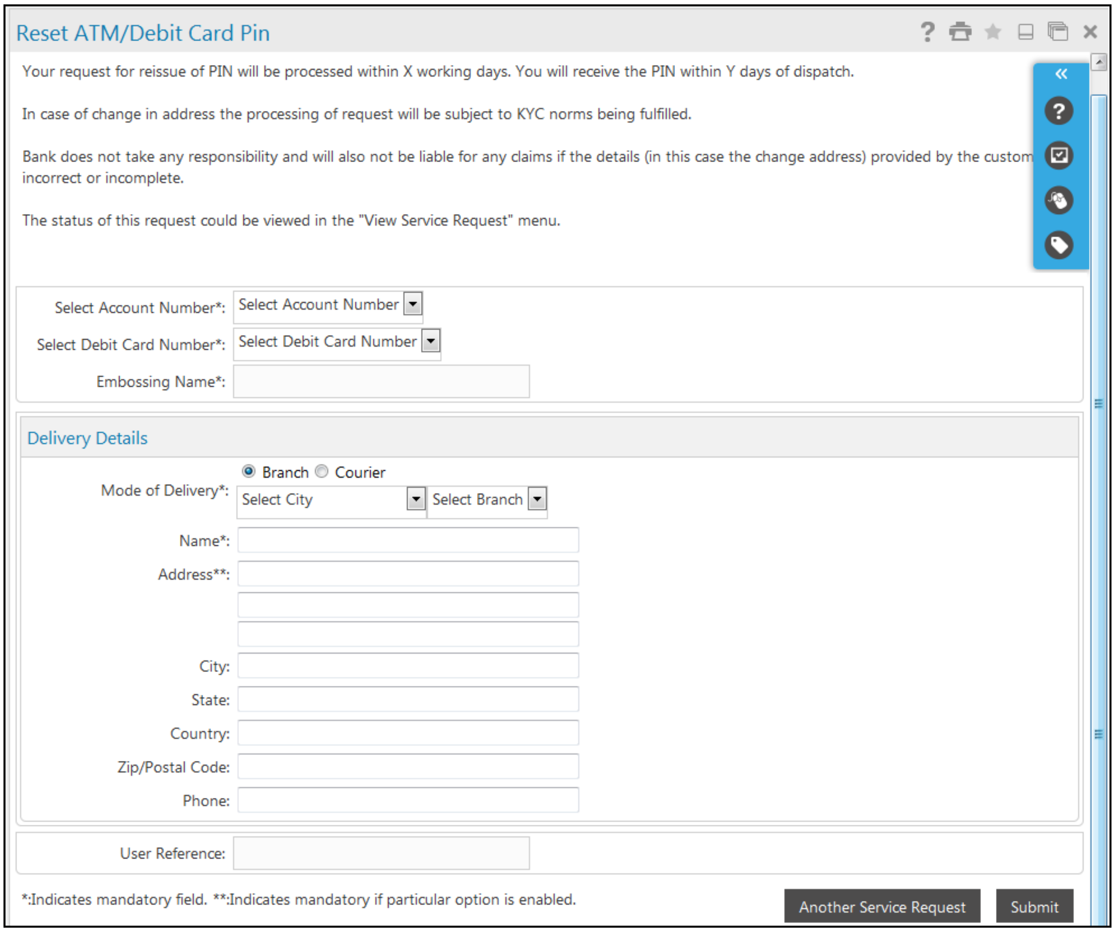
28.6 Reset ATM/ Debit Card PIN

Using this *Service Request* option you can raise a request to *Reset ATM/ Debit Card PIN*.

To Register a Service Request for Reset ATM/ Debit Card PIN:

1. Navigate through the menus to **Customer Services > New Service Request > Reset ATM/ Debit Card PIN.** The system displays the *Reset ATM/ Debit Card PIN* screen.

Reset ATM/ Debit Card PIN



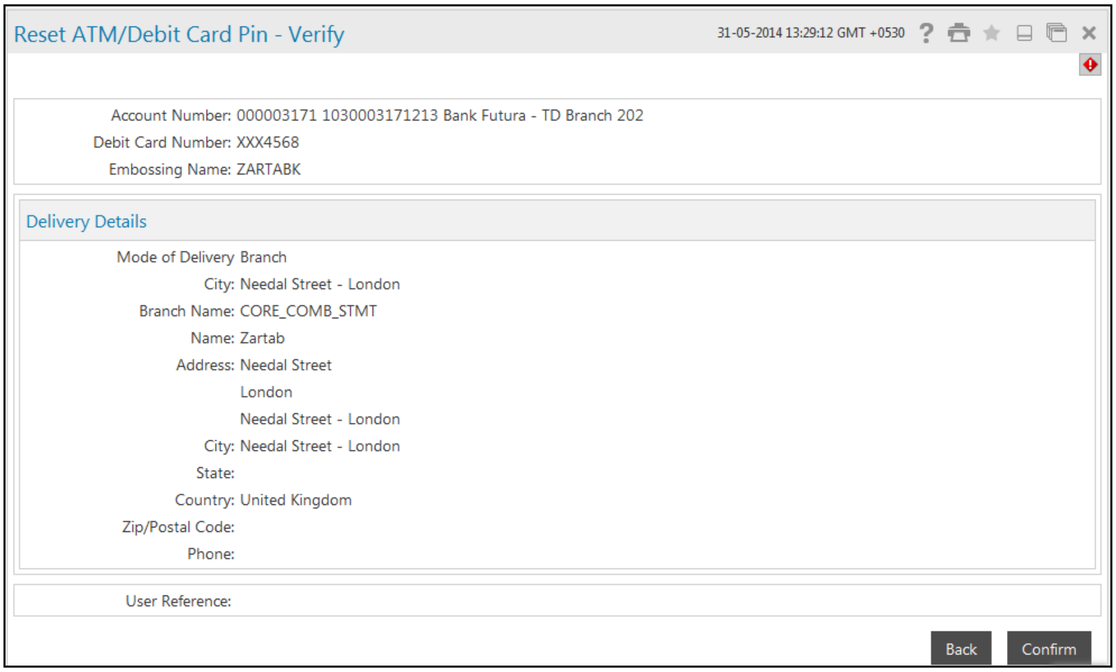
Field Description

Field Name	Description
Select Account Number	[Mandatory, Dropdown] Select the option *Select Account Number* from the dropdown list.
Select Debit Card Number	[Mandatory, Dropdown] Select the option *Select Debit Card Number* from the dropdown list.
Security Key	[Mandatory, Alphanumeric, 20] Type the *Security Key* as mentioned on the card.
Embossing Name	[Mandatory, Alphanumeric, 35] Type the *Embossing Name* as mentioned on the card.
Delivery Details	

Field Name	Description
Mode of delivery	[Mandatory, Radio button] Select the radio button from the available radio buttons: The options available are: • Branch • Courier • Post **Note**: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the *City* to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the *Branch* from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the *Name* to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the *Address* for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the *City* to which the address belongs.
State	[Optional, Alphanumeric, 35] Type the *State* to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the *Country* of the address.
Postal code	[Optional, Alphanumeric, 35] Type the *Postal Code*.
Phone	[Optional, Alphanumeric, 35] Type the *Phone Number*.
User Reference	[Optional, Alphanumeric, 35] Type the User Reference Number for future Reference.

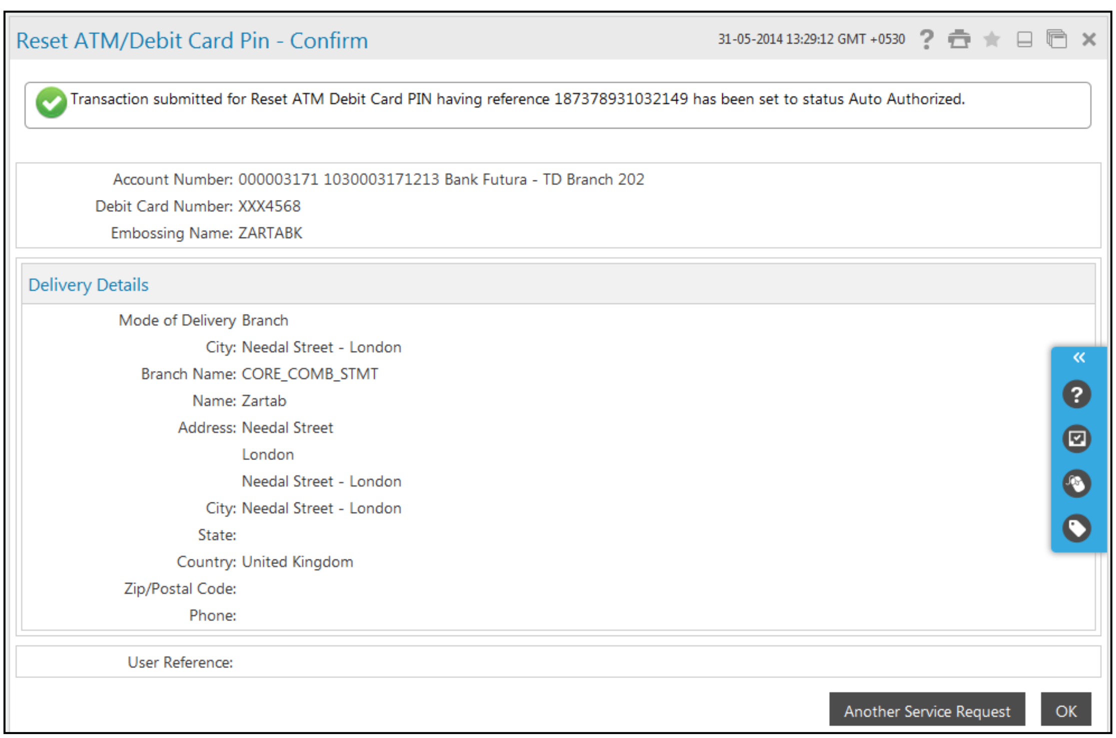
2. Click the **Submit** button. The system displays the *Reset ATM/ Debit Card PIN - Verify* screen.
   OR
   Click the **Another Service Request** button to return to the *Service Request* screen.

Reset ATM/ Debit Card PIN - Verify



3. Click the **Confirm** button. The system displays the *Reset ATM/ Debit Card PIN - Confirm* screen.
OR
Click the **Back** the button to change the details.

Reset ATM/ Debit Card PIN - Confirm



4. Click the **Ok** button. The system displays the *Change Billing Cycle* screen.
OR
Click the **Another Service Request** button. The system displays the *New Service Request* screen.

28.7 Credit Card Hot Listing

This feature allows the user to request for hot listing a credit card when there is any fraud suspected or when the credit cards are either lost or stolen.

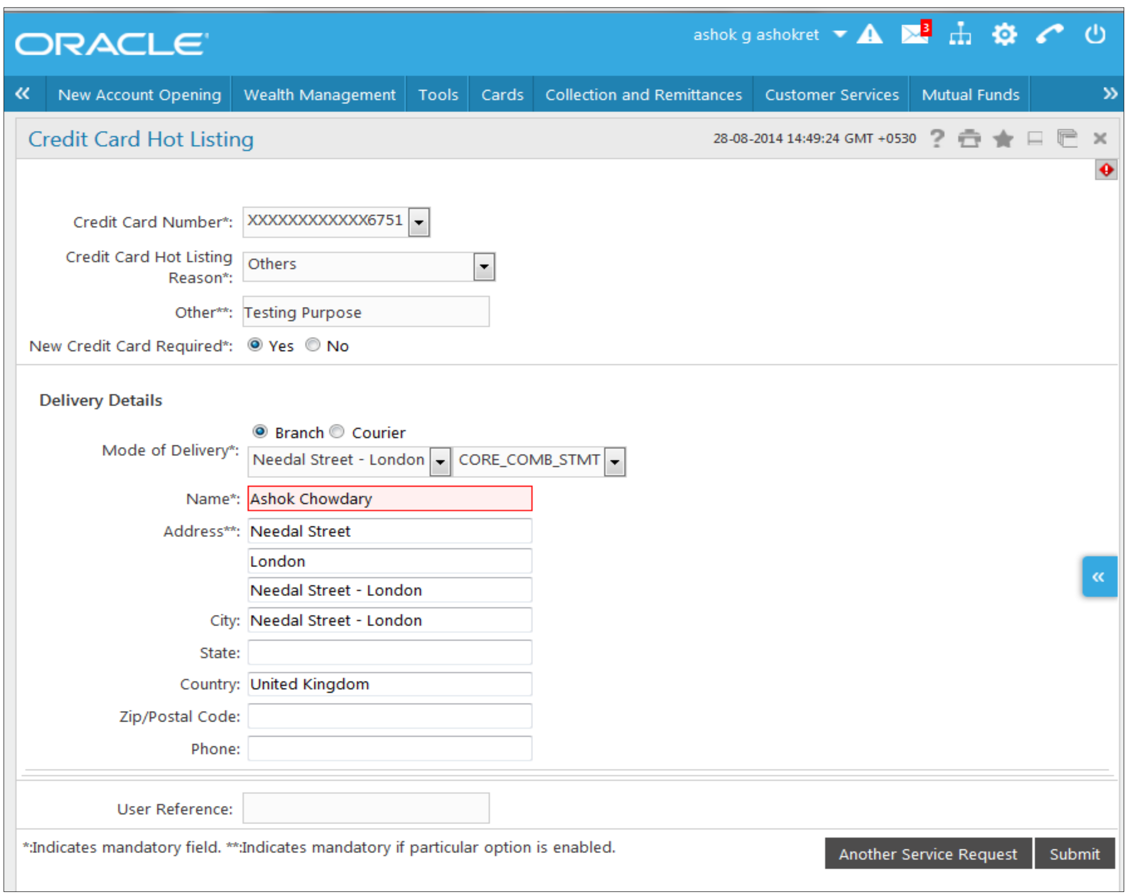
Note: This feature is available for both *Retail* and the *Corporate* user.

A service request can be placed to avail the credit card services.

To Register a Service Request for Credit Card Hot Listing:

1. Navigate through the menus to **Customer Services > New Service Request > Credit Card Hot Listing.** The system displays the *Credit Card Hot Listing* screen.

Credit Card Hot Listing



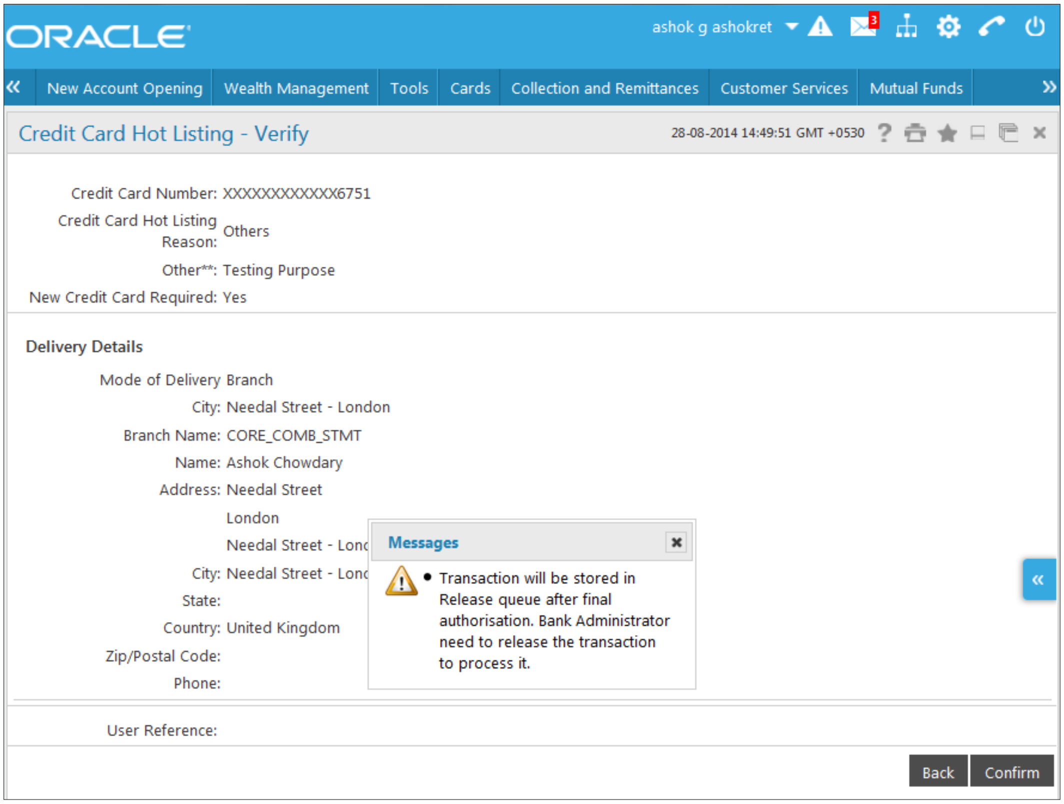
Field Description

Field Name	Description
Credit Card Number	[Mandatory, Dropdown] Select the appropriate *Credit Card Number* from the dropdown list.
Credit Card Hot Listing Reason	[Mandatory, Dropdown] Select the desired option from the dropdown list.
Other	[Conditional, Input Box, Alphanumeric, 25] This field is displayed only if the option selected from the *Credit Card Hot Listing Reason* dropdown list is – **Others**.
New Credit Card Required	[Mandatory, Radio Button] Select the desired option from the following: • Yes • No
Delivery Details	
Mode of Delivery	[Mandatory, Radio button] Select the radio button from the available radio buttons: The options available are: • Branch • Courier • Post **Note**: On selecting the Branch radio button the fields mention below shall be display fields.
City	[Conditional, Dropdown] Select the *City* to which the branch belongs from the drop down list.
Branch	[Conditional, Dropdown] Select the *Branch* from where the cheque book will be collected from the drop down list.
Name	[Optional, Alphanumeric, 35] Type the *Name* to which the delivery shall be done.
Address	[Optional, Alphanumeric, 34*3] Type the *Address* for delivery of cheque book(s).
City	[Optional, Alphanumeric, 35] Type the *City* to which the address belongs.

Field Name	Description
State	[Optional, Alphanumeric, 35] Type the *State* to which the city belongs.
Country	[Optional, Alphanumeric, 35] Type the *Country* of the address.
Postal Code	[Optional, Alphanumeric, 35] Type the *Postal Code*.
Phone	[Optional, Alphanumeric, 35] Type the *Phone Number*.
User Reference	[Optional, Alphanumeric, 35] Type the User Reference Number for future Reference.
Another Service Request	[Action Button] Click this button to request for a new service.
Submit	[Action Button] Click this button to submit all the entered details.

2. Enter the required details in the appropriate fields.
3. Click **Submit**. The following *Verify* page is displayed.

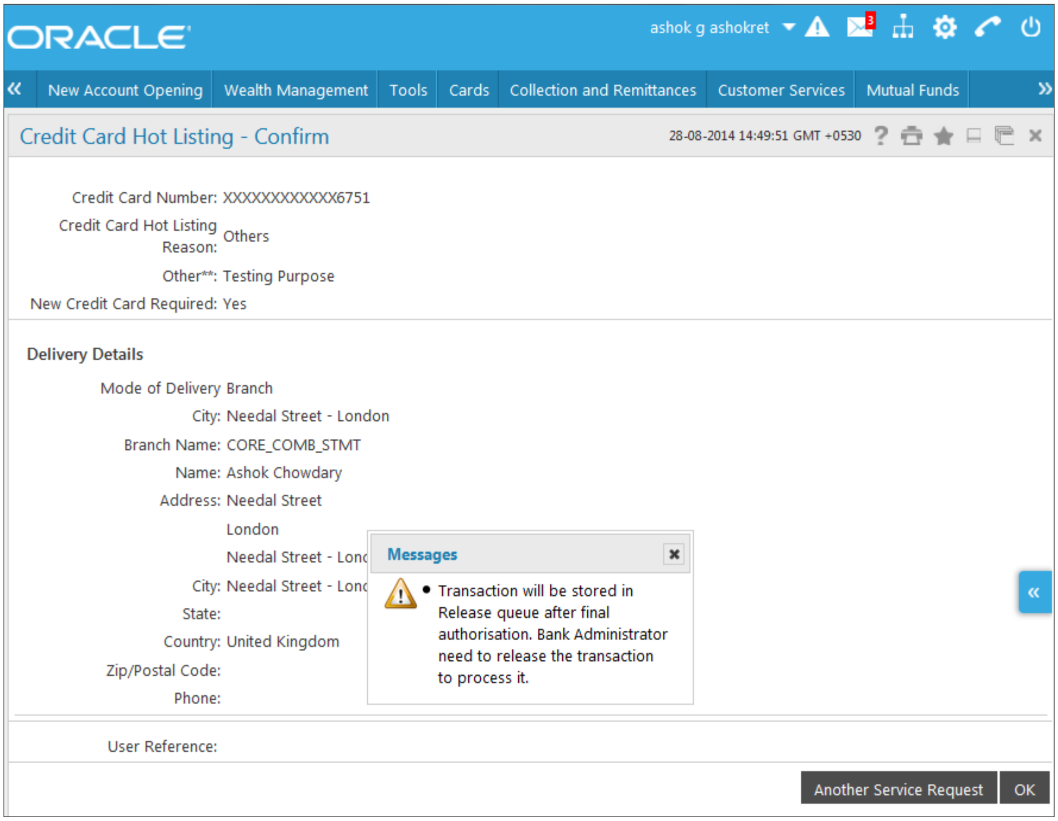
Credit Card Hot Listing – Verify



4. Click **Confirm** once all the details are verified.
   OR
   Click **Back** to go back to the *Initiate* screen and make changes to the details.

   Once the details are confirmed, the following *Confirm* page is displayed.

Credit Card Hot Listing – Confirm



5. Click **OK**. The system displays the *Credit Card Hot Listing* screen.
6. OR

Click the **Another Service Request** button. The system displays the *New Service Request* screen.

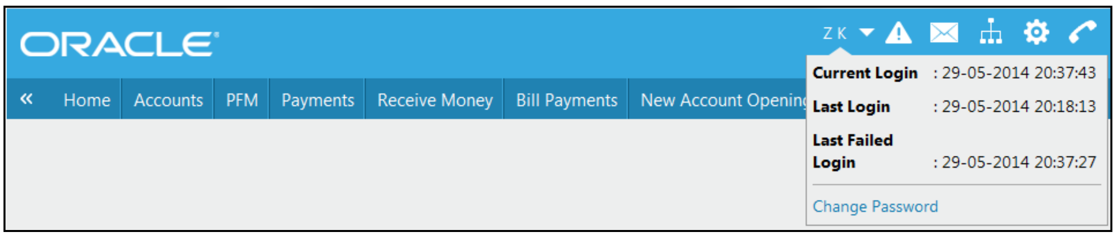
29. Change Password

This option allows you to change the *Login or Transaction Password*.

To Change the Password:

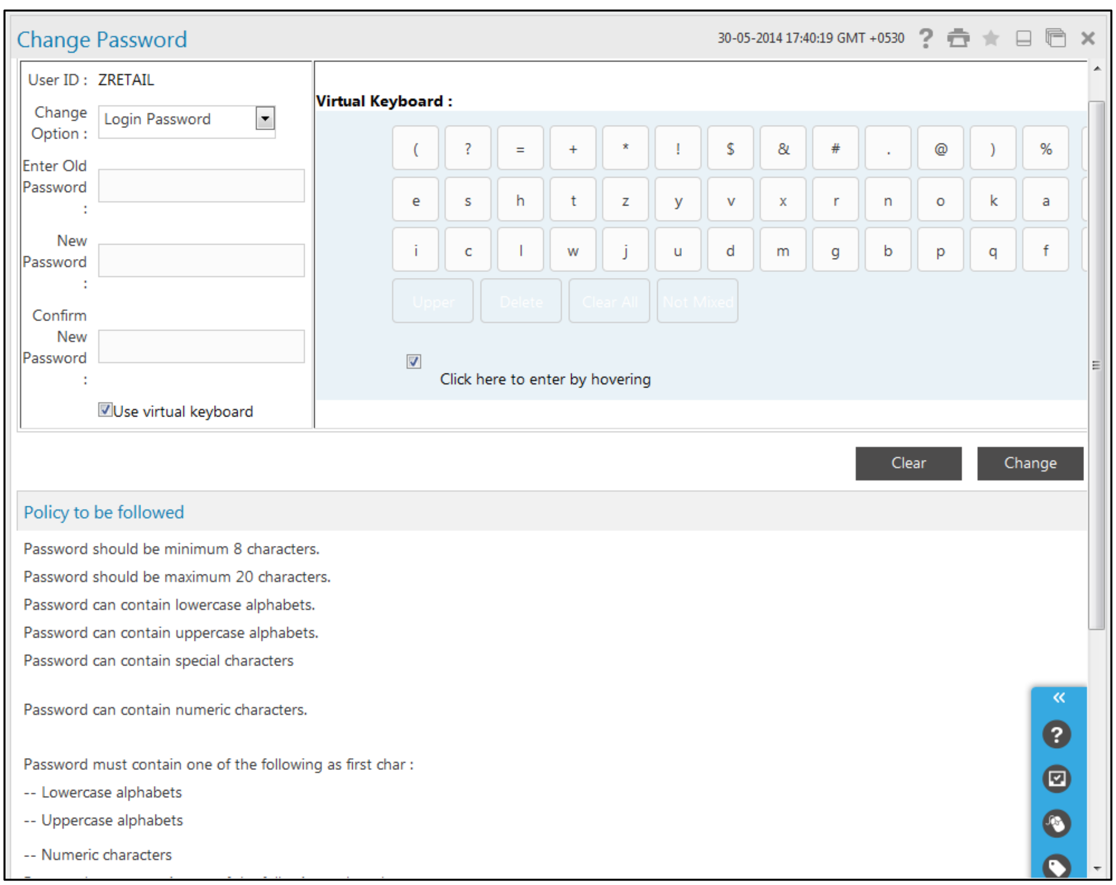
1. Logon to the *Internet Banking Application*.
2. Navigate through **Change Password** link as shown in the below screen. The system displays the *Change Password* screen.

Change Password



The system displays the *Change Password* screen.

Change Password

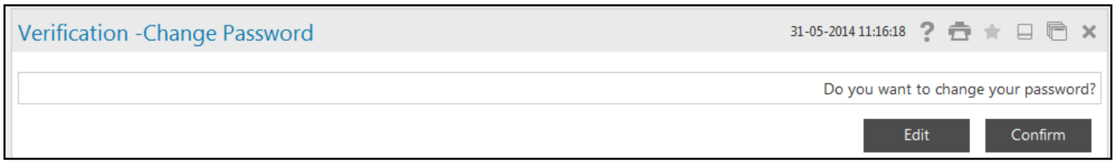


Field Description

Field Name	Description
User Id	[Display] This field displays your *User Id*.
Change Option	[Mandatory, Dropdown] Select the *Login* or *Transaction Password* which is to be changed.
Note: You can enter details in the below fields using virtual keyboard by checking the check-box **Use Virtual Keyboard** or can manually enter details.	
Enter Old Password	[Mandatory, Numeric] Type the *Old Password*.
New Password	[Mandatory, Numeric] Type your *New Password*. The *Password Strength* is displayed on entering the new password.
Note: This new password should be as per *Password Policy* (displayed below the text fields in the above screen) set by the bank.	
Confirm New Password	[Mandatory, Numeric] Type the new password.
Use Virtual keyboard	[Optional, Checkbox] Check this checkbox if you want to use *Virtual Keyboard* password.
Note: An option to enter a space is not provided on the *Virtual Keyboard*.	
Click here to enter by hovering	[Optional, Checkbox] Check this checkbox if you want to enter password by hovering. Using this option, the password can be entered by hovering i.e. by moving the mouse over the virtual keyboard letters, without clicking on any letter.
Note: This checkbox is enabled only when use *Virtual Keyboard* checkbox is checked.	

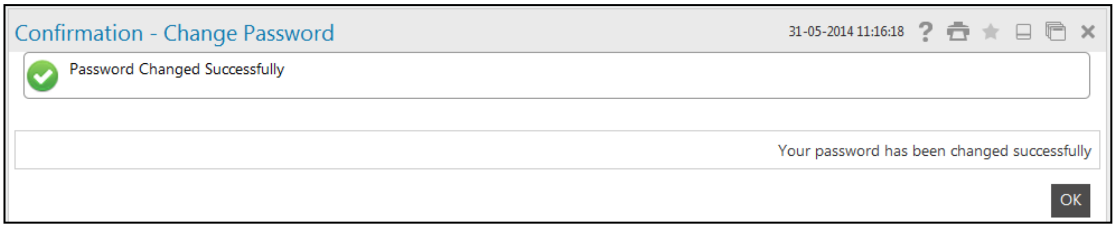
3. Click the **Change** button. The system displays *Change Password – Verify* screen.
OR
Click the **Clear** button to clear the fields.

Change Password – Verify



4. Click the **Confirm** button. The system displays the *Change Password – Confirm* screen with the status message.
OR
Click the **Edit** button to edit the entered details.

Change Password – Confirm



5. Click the **OK** button. The system displays the initial *Change Password* screen.

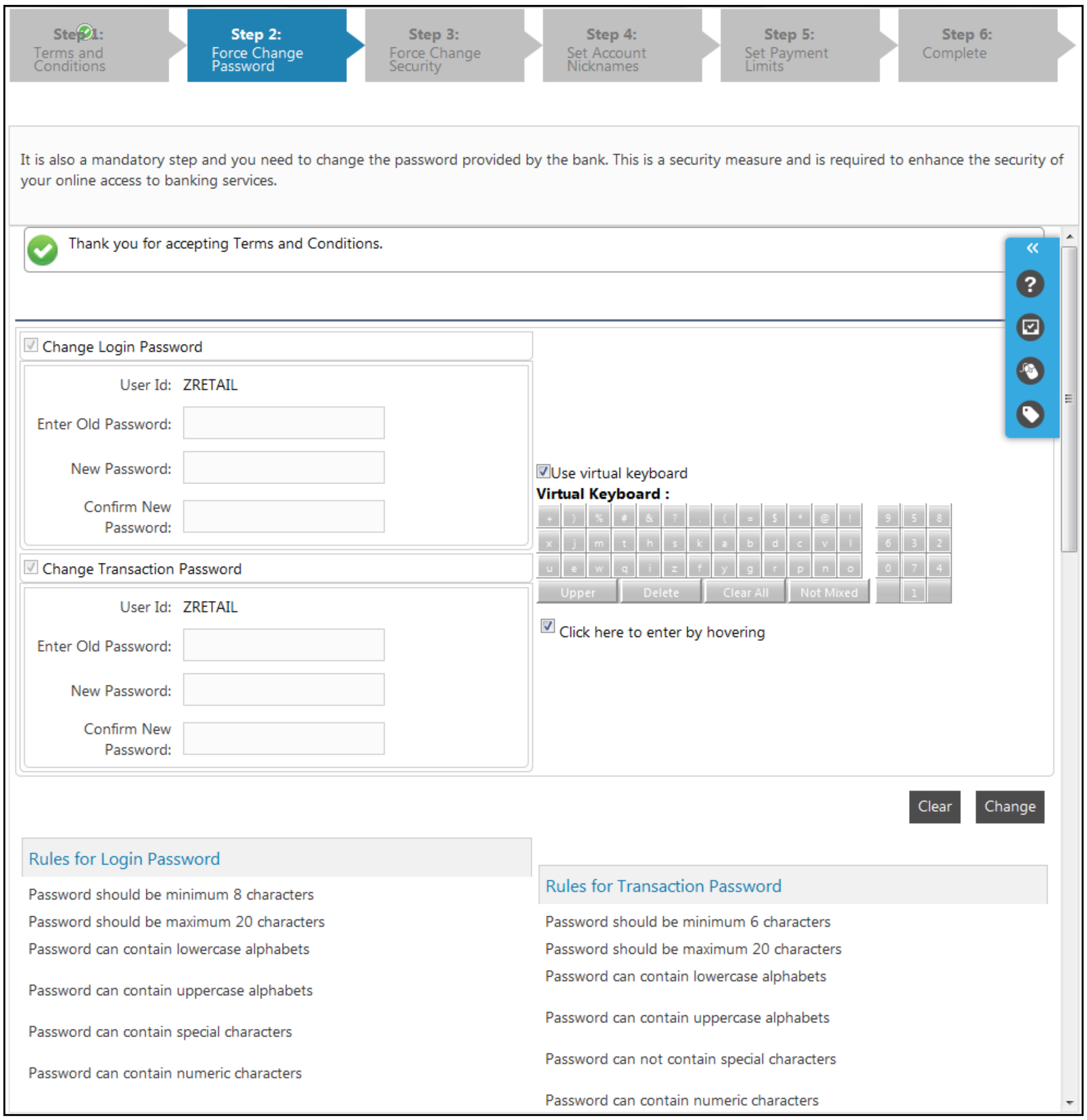
30. Force Change Password

During *Login*, a first time user should be forced to change the initial *Login Password* and the *Transaction Password* (if configured) provided by the bank. The *Force Change Password* will also be applicable when the password of the user has been reset by the *Bank Administrator*.

To Change a Password:

1. Logon to the *Internet Banking Application* through new *User Id* and the *Password*. The system displays the *Force Change Password* screen.

Force Change Password



Field Description

Field Name	Description
Change Login Password	
User ID	[Display] This field displays the *User ID*.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password. The *Password Strength* is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.
Change Transaction Password	
User ID	[Display] This field displays the *User ID*.
Existing Password	[Mandatory, Alphanumeric, 18] Type the old password. The *Password Strength* is displayed on entering the new password.
New Password	[Mandatory, Alphanumeric, 18] Type the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Type the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Select the *Use Virtual Keyboard* checkbox to use the virtual keyboard. By default, this check box is checked.
Click here to enter by hovering	[Optional, Check Box] Select the **Click here to enter by hovering** check box to enter the password by moving the mouse over the keyboard without clicking the keys. By default this checkbox is checked.

2. Enter the appropriate details in the relevant field.
3. Click the **Change** button. The system displays the *Home/Landing* **page**.
   OR
   Click the **Clear** button to clear the data in the fields.

31. Lock Transaction Password

Using the *Lock Transaction Password* option you can lock the transaction password. In order to unlock the password the password needs to reset which unlocks the transaction password.

To Lock a Transaction Password:

1. Navigate through the menus to **Customer Services > Self Services > Lock Transaction Password**. The system displays the *Lock Transaction Password* screen.

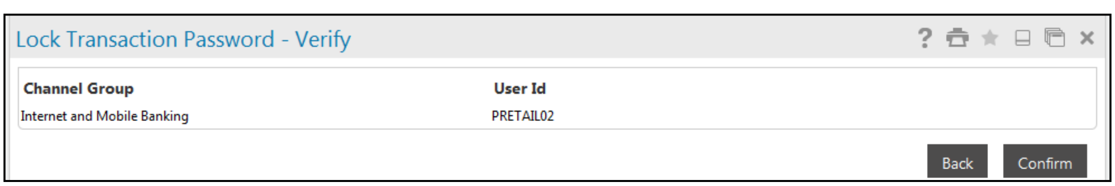
Lock Transaction Password

Field Description

Field Name	Description
Channel Group	[Display] This field displays the *Channel Group* to which the user belongs.
User Id	[Display] This field displays the *User ID* for which transaction password needs to be locked.
Channel	[Display] This field displays the *Channel* to which the user belongs.
Status	[Display] This field displays the *Status* as lock/unlock.

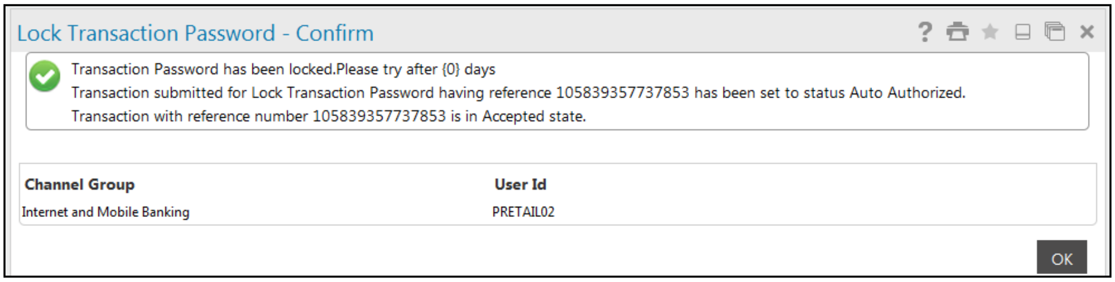
2. Select the checkbox of the channel for which the transaction password needs to be locked.
3. Click the **Lock** button. The system displays the *Lock Transaction PIN Verify* screen.

Lock Transaction PIN Verify



4. Click the **Edit** button to modify the entered password.
OR
Click the **Confirm** button. The system displays the *Lock Transaction PIN – Confirm* screen with the *Status Message*.

Lock Transaction PIN – Confirm



5. Click the **OK** button. The system displays the *Lock Transaction PIN* screen.

32. ATM/Branch Locator

This transaction allows you view the *Address and Location* of the *ATM and the Branch*.

To open Additional Account:

1. Navigate through the menus to *Tools > ATM & Branch Locators*. The system displays the *ATM Branch Locator* **screen.**

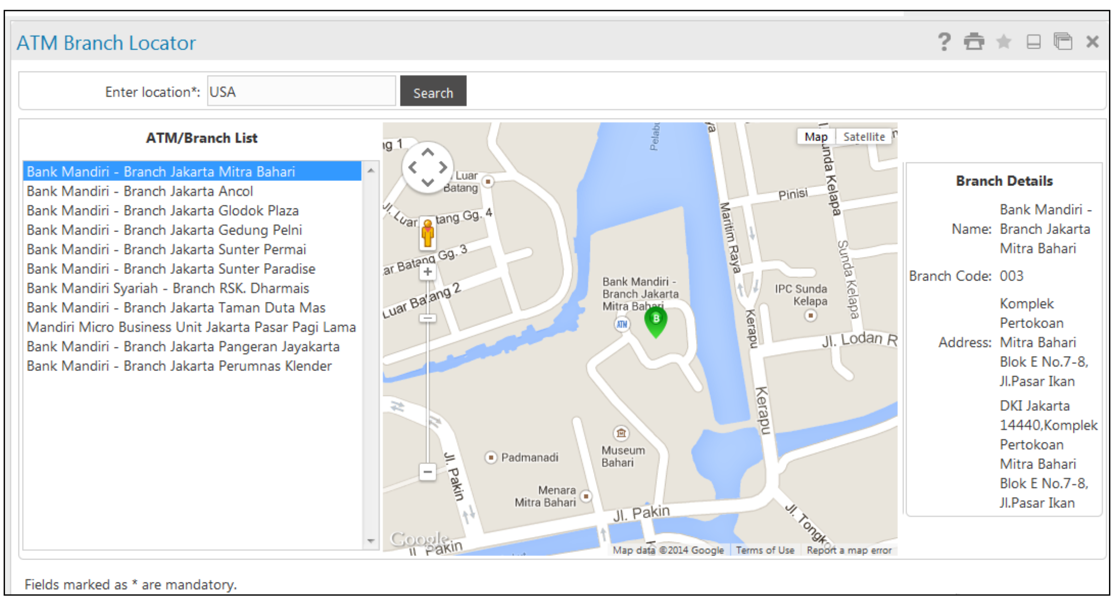
ATM Branch Locator

Field Description

Field Name	Description
Enter Location	[Mandatory, Alphanumeric] Select the product for which a new account is to be created from the dropdown list.

2. Type the location and click the **Search** button, the system displays the *ATM* and branches in the location mentioned.

ATM Branch Locator

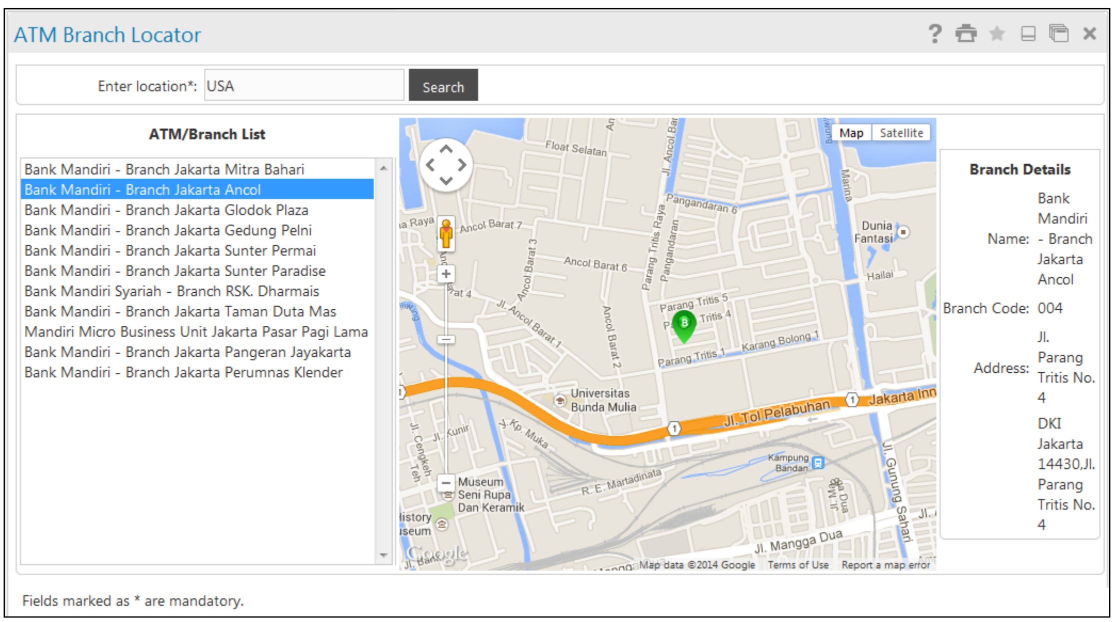


Field Description

Field Name	Description
ATM/ Branch List	[Display] This column displays the **ATM / Branch** list to select to view the *ATM/Branch Address*.
Brach Details	
Name	[Display] This field displays the *Name of the Branch of the Bank*.
Branch Code	[Display] This field displays the *Branch Code* of the bank.
Address	[Display] This field displays the *Address* of the branch of the bank.

3. Click the *Map/Satellite* to view the map of the *ATM/Branch Location* respectively.

ATM Branch Locator



33. Calculators

Using calculators you can calculate the maturity amount for deposits made, amount invested in savings plan etc. You can also search the *Foreign Exchange Rates* and calculate their eligibility for loans.

The Calculators are available to existing logged in customers & prospects for the bank.

Note: Non logged in users can use calculators from the *Login* page.

To Use Calculators:

1. Go to *Tools and Calculators Panel* available on the *Login* page.

33.1 Mortgage Rate Calculators

This option allows you to inquire the installment amount for the mortgage, on the basis of Rate of interest you are willing to pay for the loan amount and the period for which you want the mortgage loan.

You can get an indicative estimate of the total interest payable and monthly instalment for a mortgage of specific amount, interest rate and period.

A repayment schedule shall also be generated on the basis of the details provided by you and a repayment schedule shall display the interest and principal component and the due date of each installment.

To Use Mortgage Calculator

1. Navigate through **Tools** > Mortgage **Calculator**. The system displays the **Mortgage Calculator** screen.

Mortgage Calculator

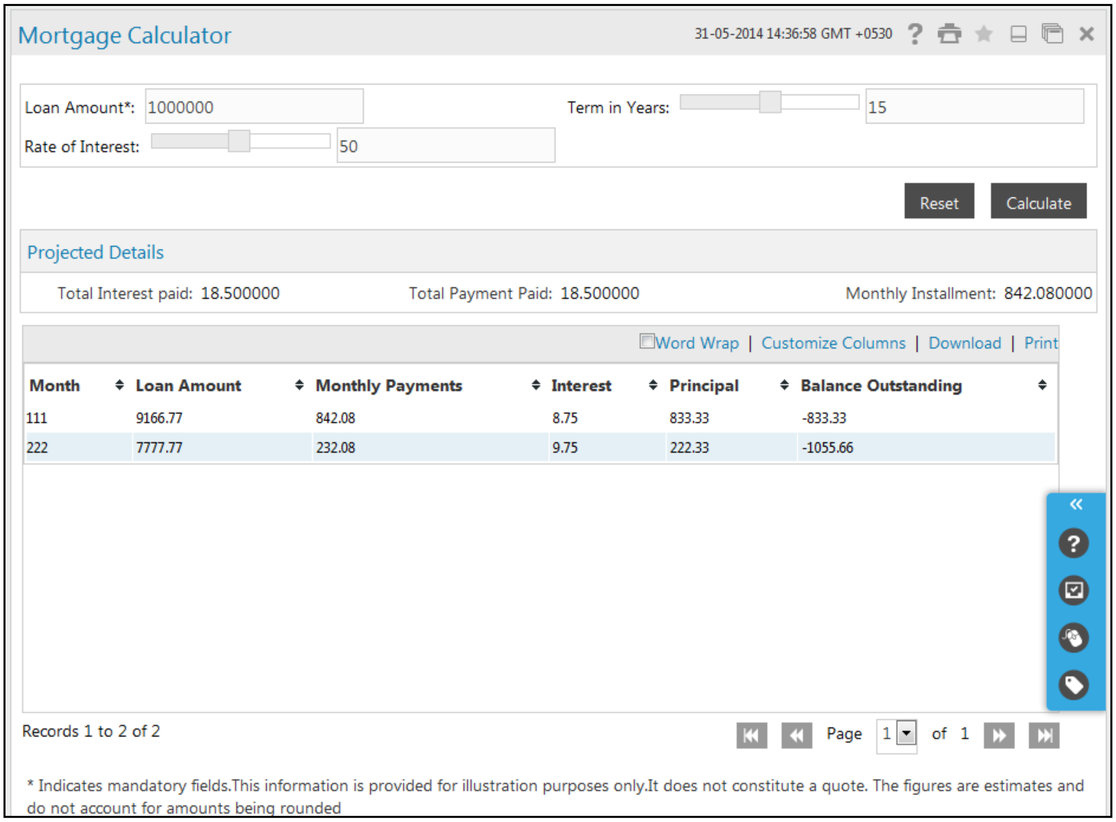
Field Description

Field Name	Description
Loan Amount	[Mandatory, Numeric,18,2] Type the principal amount to be taken as Loan.
Term in years	[Mandatory, Dropdown] Select the term for which the mortgage loan is required from the dropdown list.

Field Name	Description
Rate of Interest	[Mandatory, Dropdown] Select the rate of interest for the mortgage loan from the dropdown list.

2. Click the **Calculate** button, the system displays the loan schedule details screen.
OR
Click **Reset** button to clear the data.

Mortgage Rate Calculator



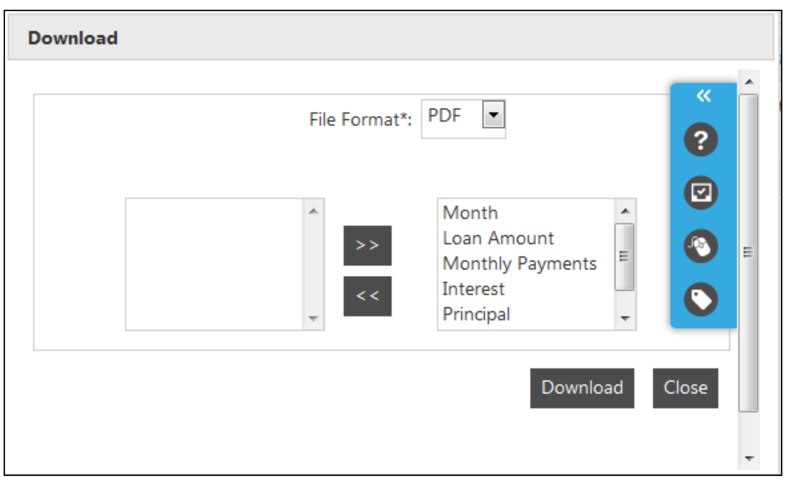
Column Description

Column Name	Description
Month	[Display] This column displays the month number for installment.
Loan Amount	[Display] This column displays the Loan amount with the currency.
Monthly Payment	[Display] This column displays the amount to be paid for the month and the currency.

Column Name	Description
Interest	[Display] This column displays the amount of interest to be paid for the month and the currency.
Principal	[Display] This column displays the amount of principal paid in the EMI and the currency.
Balance Outstanding	[Display] This column displays the amount of balance outstanding and the currency.
Total Interest Paid	[Display] This field displays the total amount of interest that will be applicable for the specified principal and period.
Total Payment Paid	[Display] This field displays the total amount that will have to be repaid by the customer.

3. Click the **Download** link to download the complete statement. The system displays Mortgage Rate calculator screen.
   OR
   Click the **Customize Data** link to reorder the columns or select the columns that appear in the list.
   OR
   Click the **Print** link to print the data.

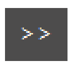
Download Mortgage Rate Calculator



Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are: • PDF • XLS • HTML • RTF

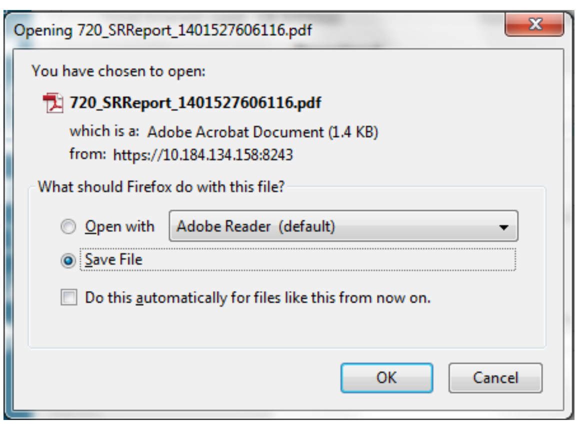
4. Select the **Download Type** and the **File Format** from the drop-down list.

5. Click the 

button to exclude the options for downloading. Click the 

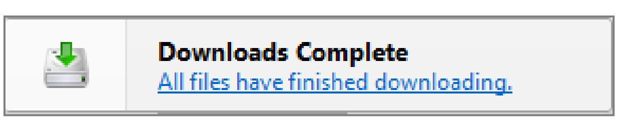
button to include the options for downloading.

Download



6. Click the **Open** button to open the file.
OR
Click the **Save** to download and save. The system will save the file at the specified location.

Download Complete



7. Click the **Open** button to open the file.
OR
Click the **Open Folder** button to open the folder in which the file is saved.
OR
Click the **Close** button to close the Download projected details dialog box.

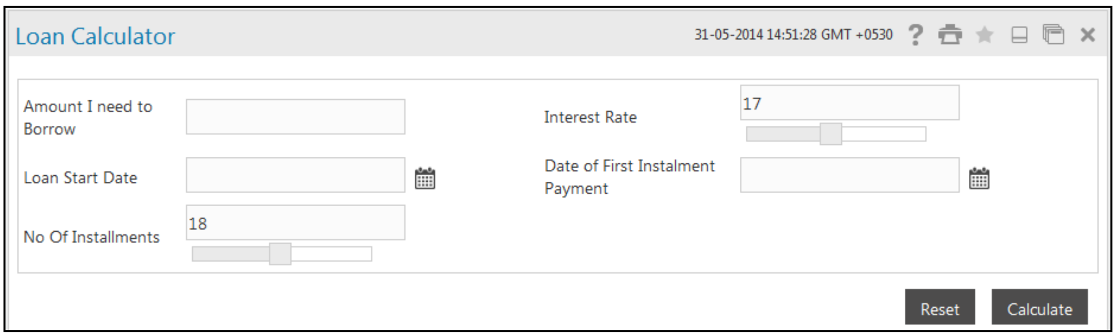
33.2 Loan Calculator

This option allows you to inquire the installment amount, on the basis of Rate of interest and the installment amount you are willing to pay for the loan amount and the period for which you want the loan.

To View Loan Calculator:

1. Navigate through **Tools** > **Loan Calculator.** The system displays the Loan calculator screen.

Loan Calculator

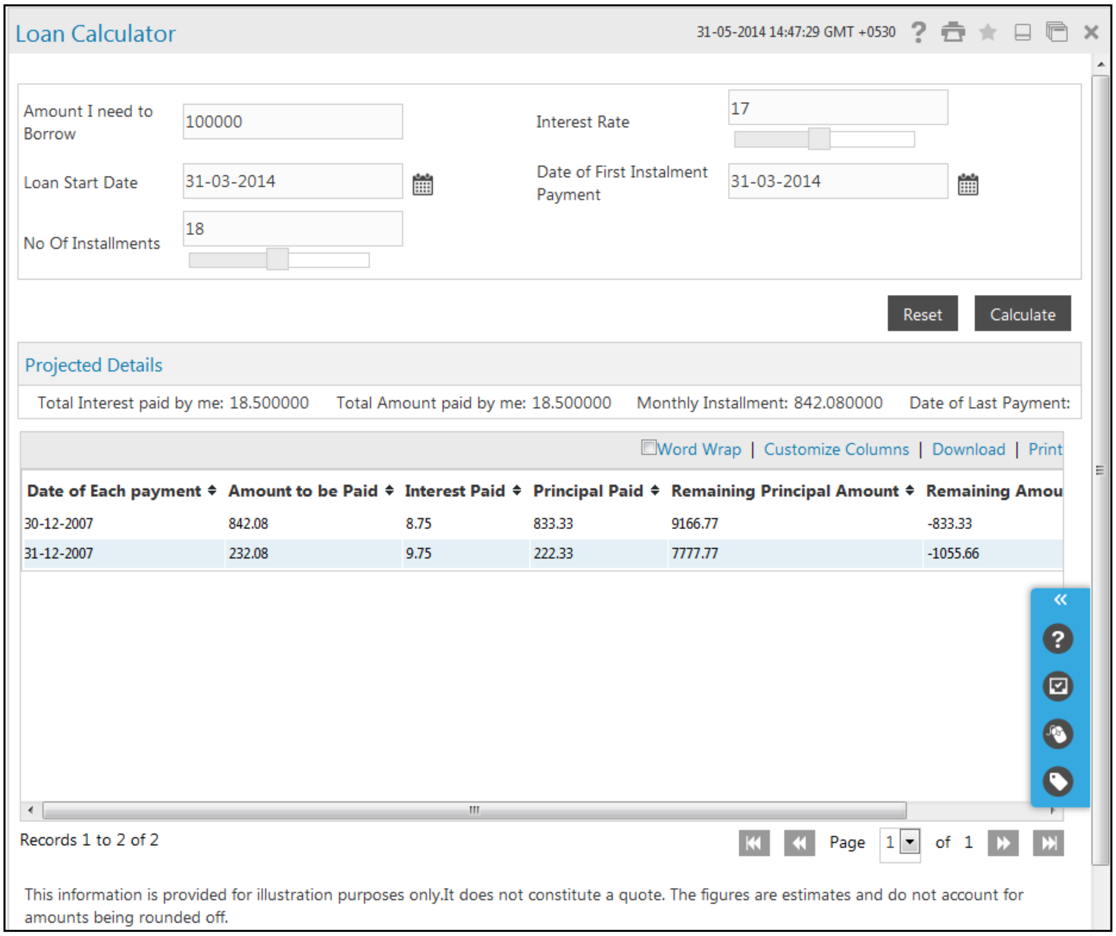


Field Description

Field Name	Description
Amount I need to borrow	[Mandatory, Numeric,18,2] Type the principal amount to be taken as loan.
Interest rate	[Mandatory, Numeric,13,2] Type the interest rate at which the amount will be calculated.
Loan Start Date	[Mandatory, Pick list] Select the date on which the loan disbursement is to be done.
Date of First Instalment Payment	[Mandatory, Pick list] Select the date on which the first loan installment will be paid to the bank.
No of installments	[Mandatory, Numeric] Type the number of installments for the loan.

2. Click the **Calculate** button. The system displays the **Loan calculator** with projected details screen.

Loan Calculator



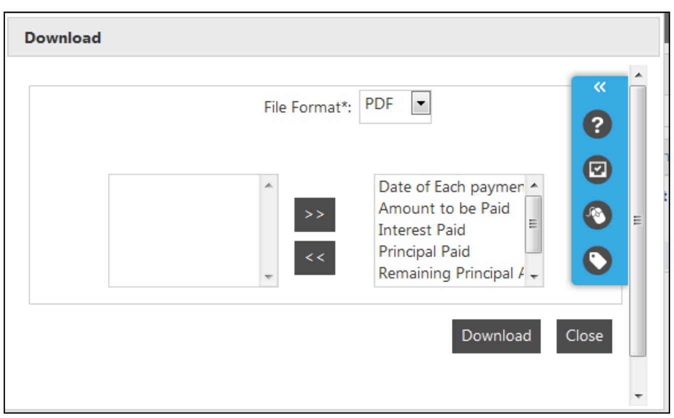
Column Description

Column Name	Description
Total Interest paid by me	[Display] Total amount of interest that will be applicable for the specified principal and period.
Total Amount paid by me	[Display] Total amount that will have to be repaid by the customer. This amount will include principal and interest components.
Monthly Installment	[Display] Amount to be paid as EMI (Equated Monthly Installment).
Last payment date	[Display] Date on which the final repayment shall be made. After this date, the loan account shall have no outstanding balance.

Column Name	Description
Date of Each Payment	[Display] This column displays the date of first installment.
Amount To Be Paid	[Display] This column displays the installment amount and the currency.
Interest Paid	[Display] This column displays the amount of interest paid in the installment and the currency.
Principal Paid	[Display] This column displays the amount of principal paid in the installment and the currency.
Remaining Principal Amount	[Display] This column displays the amount of principal balance and the currency.
Remaining Amount To Be Paid	[Display] This column displays the amount of total balance and the currency.

3. Click the **Download** link to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.
OR
Click the **Customize Columns link** to reorder the columns or select the columns that appear in the list.
OR
Click the **Print** link to print the data.

Loan Calculator – Download



Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The options available are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are: • PDF • XLS • HTML • RTF

4. Click the **Open** button to open the file.
OR
Click the **Open Folder** butt**on to op**en the folder in which the file is saved.
OR
Click the **Close** button to close the download transaction.

Note: You can inquire the summary of the account by sending the SMS to the Bank in a specified format for a specific account. The **SMS Code** for registering for the **SMS Banking** is “*BNKCASA*”.

You can know the balance of accounts that are mapped to you.

The balance which will be received as a response will be the available balance in the specified account as of that day & time.

Incase if the **SMS Code** is provided by the customer the appropriate error message will be sent to the customer as a response.

Message Format

BNKCASA <PIN>

Sample Request

BNKCASA 9823897881

Sample Response

Your **CASA Account Summary Information** is in following format:

Account No, Currency, Balance, as on Date:

1) 00000005797,USD,1,000.00,26-04-2010

2) 00000005884,USD,0.00,26-04-2010

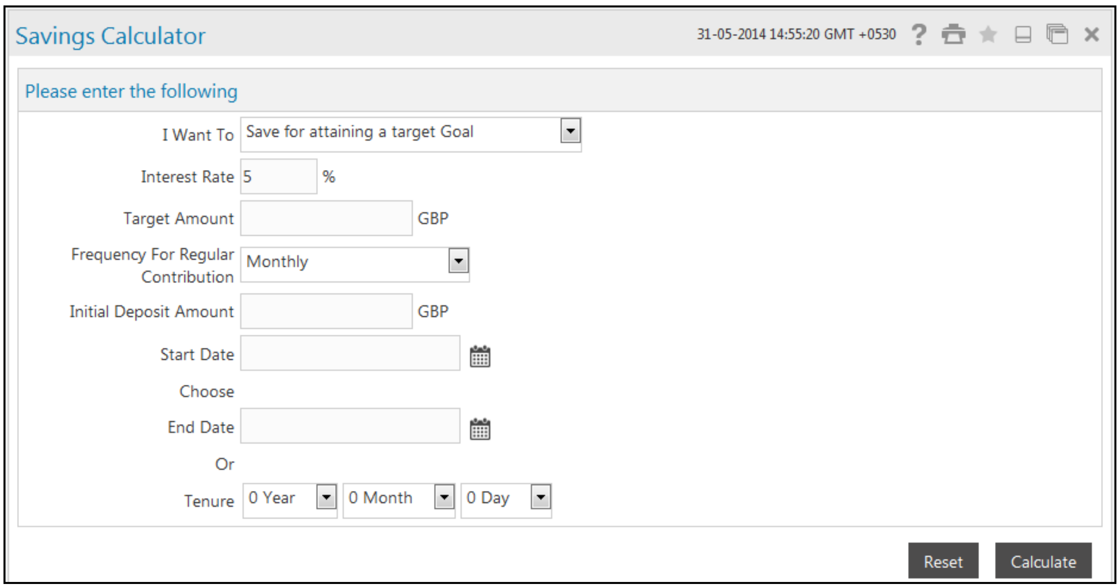
33.3 Saving Calculators

The *Saving Calculator* gives you an indication about the interest earned and total value of deposits at maturity for an amounts deposited over a period of time at a particular frequency. It also provides an option to know the regular savings which is required to be done to achieve the target amount.

To View Loan Calculator:

1. Navigate through **Tools** > **Savings Calculator.** The system displays the Savings calculator screen.

Savings Calculator



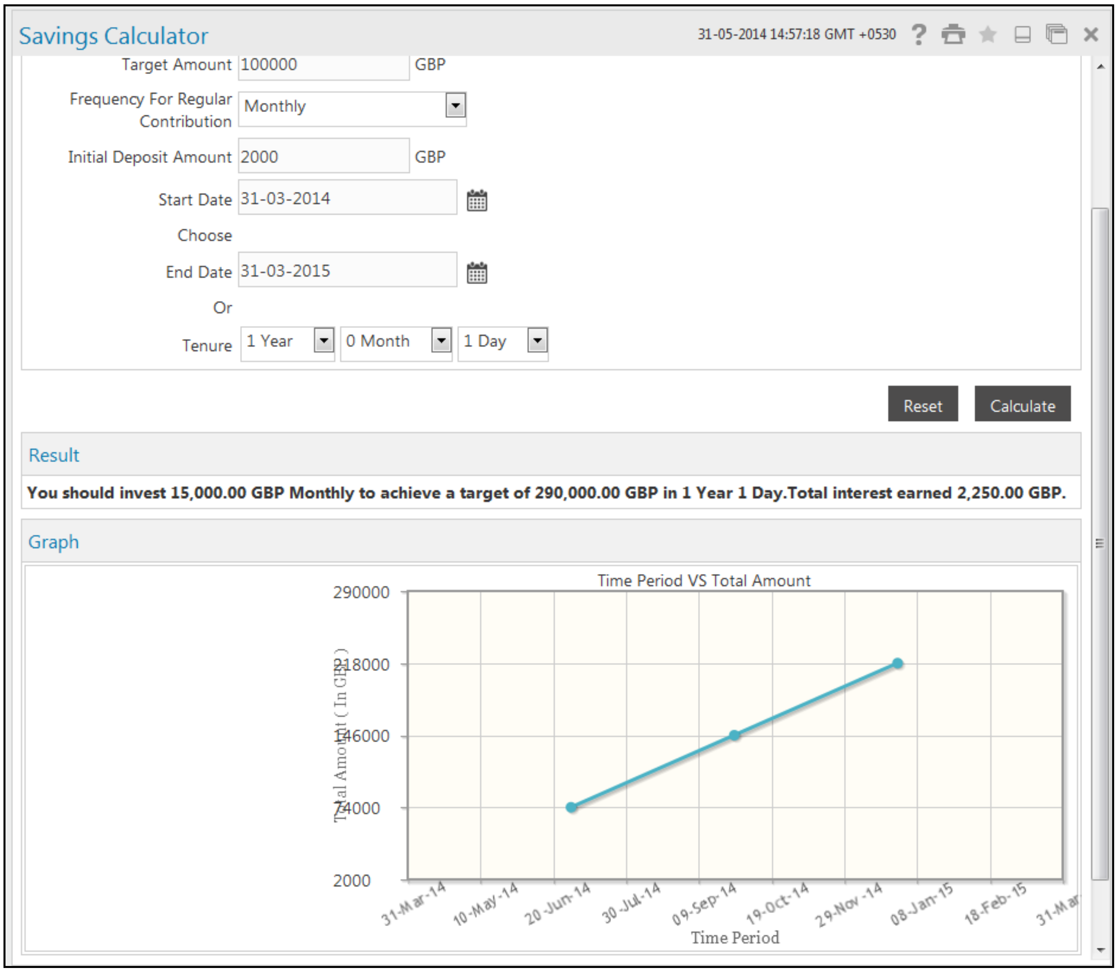
Field Description

Field Name	Description
I want To	[Radio button, Mandatory] Select the option to save for a target or to save a regular contribution to get a sum at the maturity. The values available are: • Save to attain a target Goal • Save regularly and receive sum at maturity
Interest Rate (%)	[Input,(1-5),Mandatory] Interest rate for which the total amount is to be calculated.
Target Amount	[Input,15,Mandatory] Enter the target amount to save for a goal with defaulted currency.

Field Name	Description
Initial Deposit amount	[Input,20,Optional] Enter the initial amount deposited with defaulted currency.
Frequency for Regular Contributions	[Mandatory, Dropdown] Select the Frequency at which deposit will be made. The values available are: • Weekly • Fortnightly • Monthly • Quarterly • Annually • Only initial deposit amount
Regular Contribution Amount	[Input,15,Optional] Enter the contribution amount to save with defaulted currency. This field will be enabled only if Save regularly and receive sum at maturity option is selected in I want to field.
Start Date	[calendar] Select the date for starting the calculation for savings.
Choose Tenure or End Date	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made.

2. Click the **Calculate** button. The system will display total amount that need to be invested with a line graph for time Vs amount.
   OR
   Click **Reset** button to clear the data.

Savings Calculator



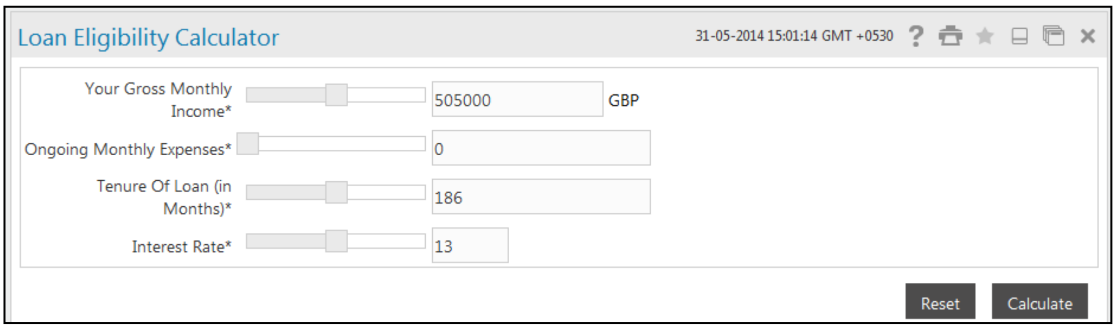
33.4 Loan Eligibility Calculator

The loan eligibility calculator allows a business user to compute the eligible amount for a user for loan. The loan eligibility calculator should be available to the prospects as well for existing logged in users.

To View Loan Eligibility Calculator:

1. Navigate through **Tools** > **Loan Eligibility Calculator** The system displays the Loan calculator screen.

Loan Eligibility Calculator

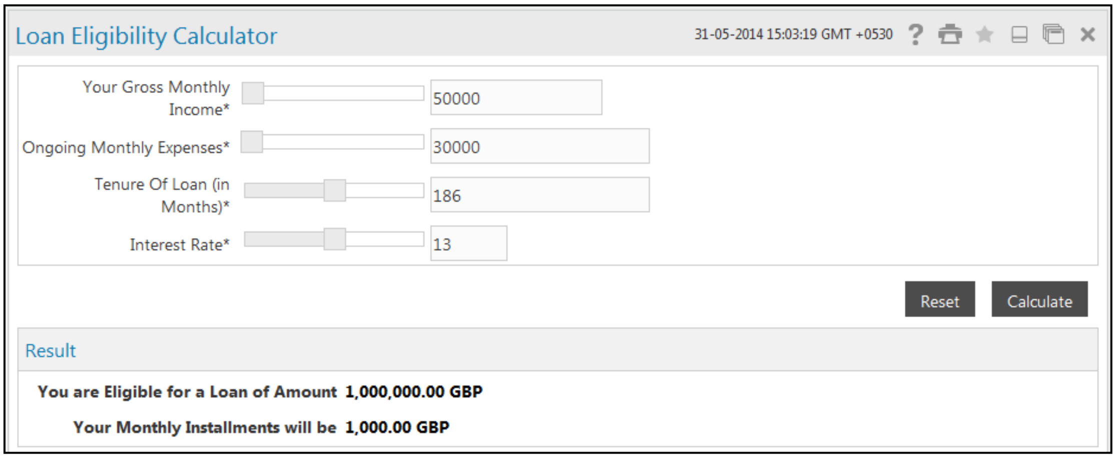


Field Description

Field Name	Description
Your Net Gross Monthly income	[Input/slider, Numeric(1-15),mandatory] Enter Monthly income.
Ongoing Monthly Expenses	[Input/slider, Numeric(1-15),Optional] Enter monthly EMI.
Tenure of loan (in months)	[Input/slider, Numeric(1-3),mandatory] Enter Tenure of the loans in months. Default tenure: 12months – 360 months
Interest Rate	[Input/slider, Numeric(1-5),mandatory] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

2. Click the **Calculate** button. The system will display loan amount you are eligible for.
OR
Click **Reset** button to clear the data.

Loan Eligibility Calculator



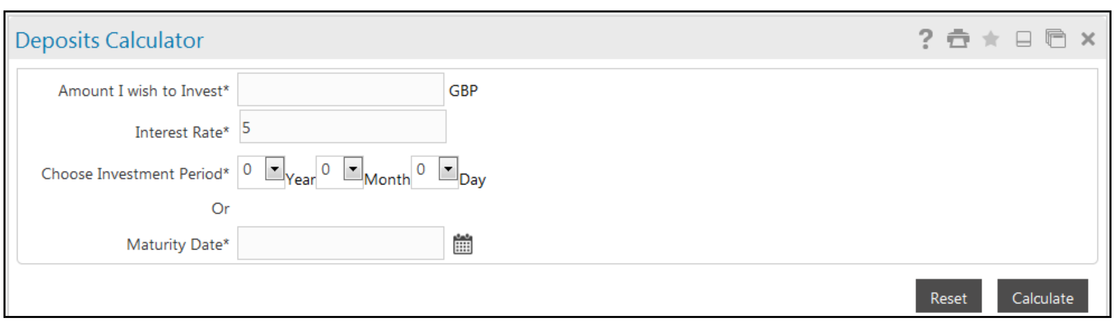
33.5 Deposit Calculator

The *Term Deposit Maturity Calculator* gives an indication to the user about the interest which the user can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. The *Term Deposit Calculator* allows a business user to inquire the total maturity amount for the principal deposited.

To View Deposit Calculator:

1. Navigate through **Tools** > **Deposit Calculator** The system displays the Loan calculator screen.

Deposit Calculator



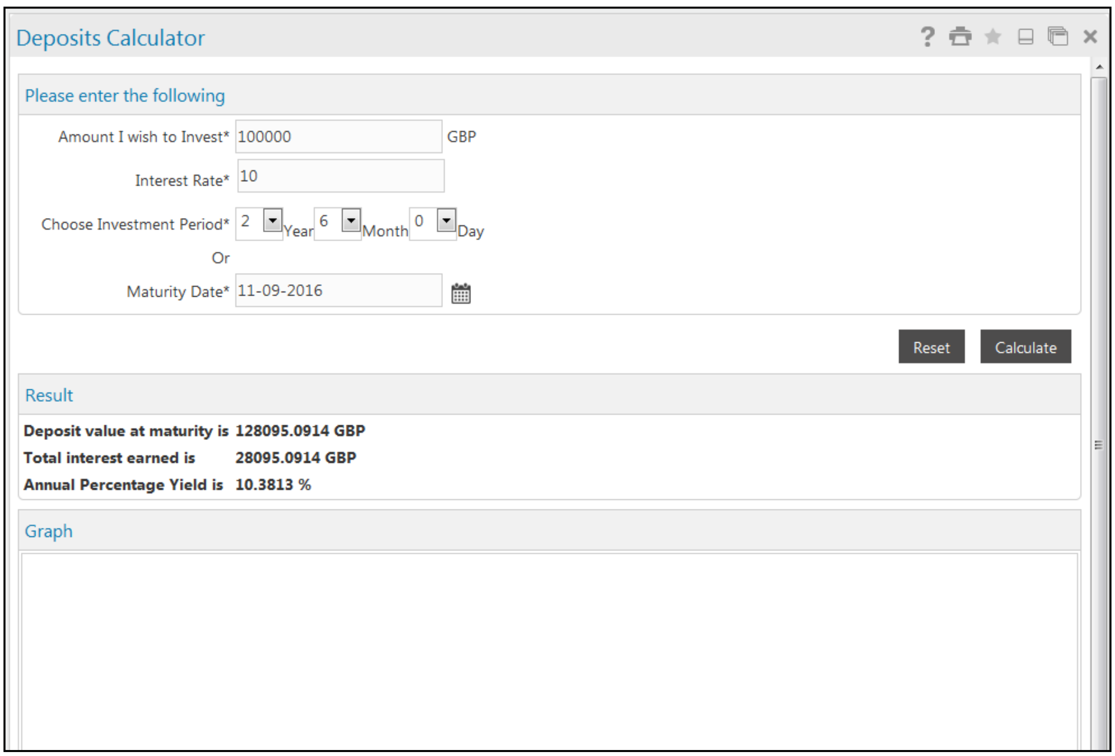
Field Description

Field Name	Description
Amount I wish to Invest	[Input, numeric(1-15),mandatory] Enter total Deposit principal amount with defaulted currency.
Interest rate (%)	[Input, numeric(1-2),mandatory] Interest rate for which the total amount is to be calculated.
Choose Investment Period	

Field Name	Description
Investment Period	[Input in Year, Month and days, mandatory] Enter tenure in days months year in respective boxes available for deposit.
Maturity Date	[Calendar, Mandatory] Select maturity date.

2. Click the **Calculate** button. The system will display Deposit value at maturity, Total interest earned and annual percentage yield along with line graph of *Total Period vs Total Amount*.
   OR
   Click **Reset** button to clear the data.

Deposit Calculator



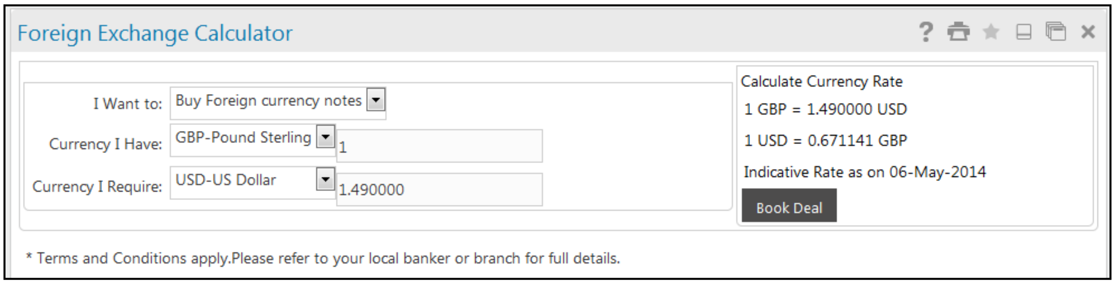
33.6 Foreign Exchange Calculator

The *Foreign Exchange Rate Calculators* enables provide you the option to calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travellers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

To View Foreign Exchange Calculator:

1. Navigate through **Tools** > **Foreign Exchange Calculator**. The system displays the *Loan calculator* screen.

Foreign Exchange Calculator



Field Description

Field Name	Description
I want to	[Mandatory, Dropdown] Select the purpose for conversion is required. The values available are: • Buy Foreign currency notes • Buy Travellers cheque • Make Fund Transfer • Default value will be Buy Foreign currency notes
Currency I Have	[Dropdown,Optional] Select the Sell Currency for which the exchange rate is to be inquired.
Amount	[Input Box,20,Mandatory] Enter the amount which the user will get post conversion.
Currency I require	[Dropdown] Select the Buy Currency for which the exchange rate is to be inquired.

2. Click the **Book Deal** button. The system will display *Deal Booking transaction* screen.

34. Dashboard Widget Management

The business users are provided with a dashboard screen which displays widgets of different transactions.

This transaction allows users to specify dashboard widget preferences for their channels.

The business user can view and modify *Dashboard Widget Maintenance* set for each channel themselves.

The user can enable or disable widgets to be displayed on the dashboard screens of their banking channels. By default only mandatory widgets will be displayed on the user's dashboard that have been enabled for the entity user type (to which the user belongs). The widgets displayed on dashboard will also depend on the role mapped to the user, i.e. a widget will be displayed on the user's dashboard only if it has been configured for the *User Type* and the *Channel* and also if the user has access to the particular transaction to which the widget belongs as per mapped role.

There will be limit on maximum number of widgets displayed on the dashboard. This depends on the pre-maintained configuration with the bank.

Initially the system displays only the default widgets. The default widgets will be a combination of the mandatory widgets and any other widgets set as default for the *User Type* and the *Channel Combination*.

The widgets selected will be displayed in next login, but not in the current login/session.

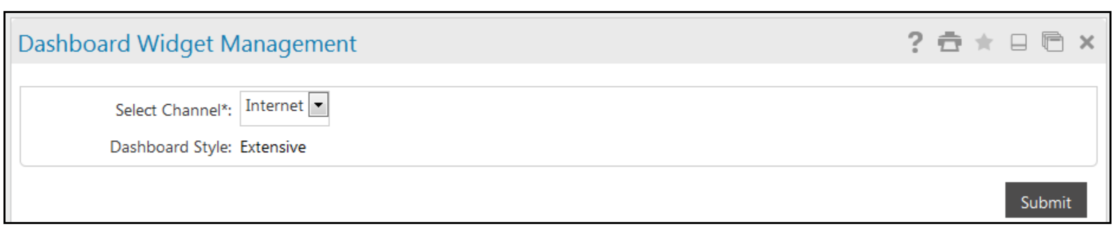
When the user switches from his *Home Entity to a Foreign Entity*, the widgets displayed will be a combination of the widgets available as per the user's access to widgets in the *Home Entity* and the widgets available in the *Foreign Entity*.

The *Dashboard Widget Management* screen will not be available for foreign entities.

To Perform Dashboard Widget Management:

1. Navigate through the menus to *Customer Services > Self Services > Dashboard Widget Management*. The system displays the *Dashboard Widget Management* screen.

Dashboard Widget Management



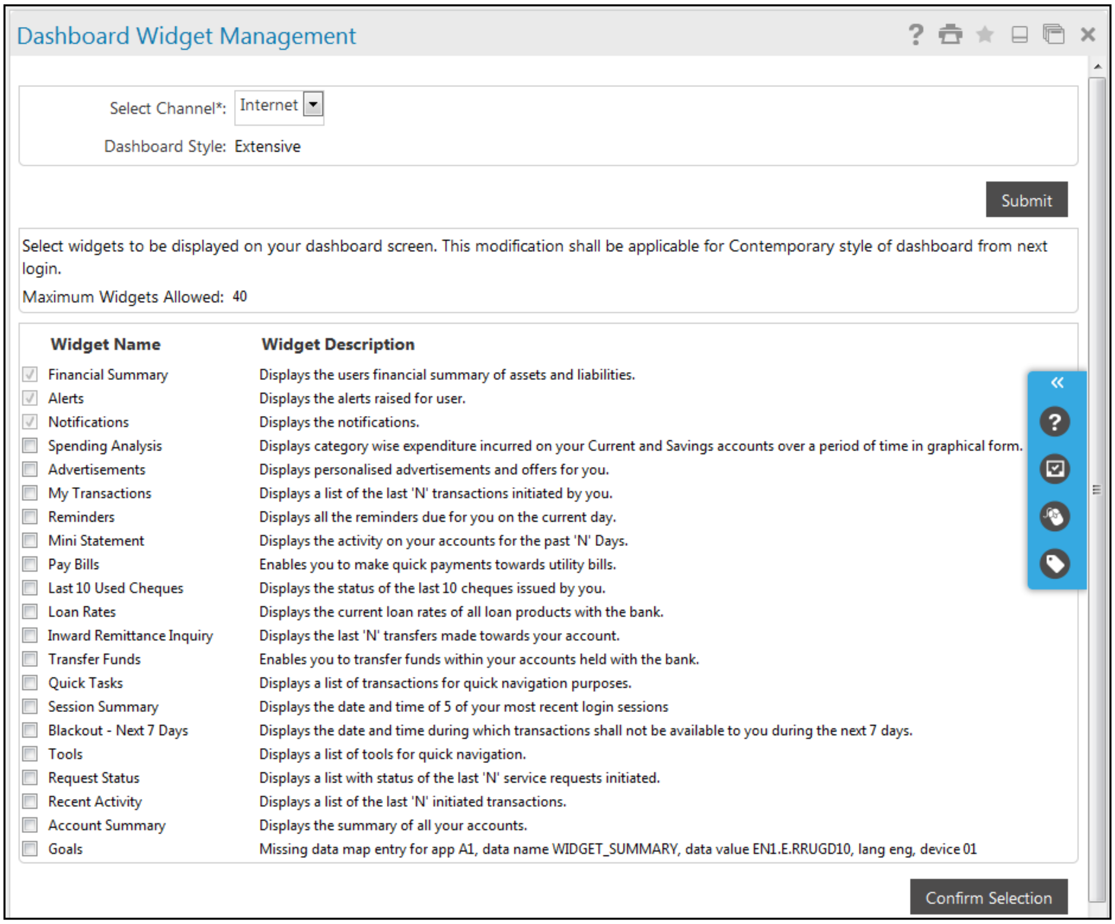
Field Description

Field Name	Description
Select Channel	[Mandatory, Drop-Down] Select the channel for which *Widget Management* is to be done.

Note: Only those channels that are mapped to the user and for which configurable dashboard is applicable will be available for selection.

2. Click the **Submit** button. The system displays the widgets for selection as shown in below screen.

Dashboard Widget Management



Field Description

Field Name	Description
Widget Name	[Optional, Checkbox] This column displays the available widgets to be selected.
Widget Description	[Display] This column displays the description for particular widget. It displays the *Customer IDs* and the *Account Numbers* of the selected *Account Type* under them.

3. Check the checkbox for any widget which is to be displayed in *Dashboard Widgets* screen.

4. Click the **Confirm Selection** button. The system displays the *Confirmation* message for widget selection as shown in below screen. These selected widgets will be displayed in the *Dashboard Widget* screen.

Dashboard Widget Management