

Oracle FLEXCUBE Direct Banking

**Retail Inquiries User Manual
Release 12.0.3.0.0**

Part No. E52543-01

April 2014

ORACLE®

Retail Inquiries User Manual

April 2014

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Table of Contents

1.	Preface	4
2.	Transaction Host Integration Matrix	5
3.	Introduction	6
4.	Account Summary	7
5.	Account Details	14
6.	Account Statement	18
7.	Account Activity.....	22
8.	Live Help	31

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.

Introduction provides brief information on the overall functionality covered in the User Manual.

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

1.5 Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Account Summary	✓	★
Account Details	✓	★
Account Statement	✓	★
Account Activity	✓	★

3. Introduction

The *Inquiries* Module allows you view the consolidated details of the account like summary, details, account activity, etc.

Through the *Inquiries* section you can view details of *CASA* accounts and *360 degree* view through the *Account Summary*.

4. Account Summary

This option allows you to view a summarized view of all your accounts and gives various details such as the *Account Number*, the *Description* of the account, and the *Base Currency* of the account, the *Current Balance* and the other currency equivalent of the *Current Balance*.

The option is a consolidated method of viewing all your accounts and its balances in one place. You can get a summary of your accounts maintained with the bank. The transaction is categorized into several sections. Each section lists a particular type of account, for example, *Current and Savings Accounts*, *Term Deposits*, *Contract Term Deposits* and *Loans* are all listed as separate sections and the accounts you hold under each of these categories are sub-totaled separately. The *Grand Total* of all the balances is provided at the end of the screen. You have access to view the equivalent account type balance in different currencies.

The *Account Summary* also displays the investment details of the user, for example - *Investment Category*, *Current Balances*. The *Investment Details* will be displayed only if the *Customer ID* for private banking is mapped to the user.

To View the Account Summary:

1. Navigate through menus, **Accounts > Account Summary** to view the *Account Summary*.

Account Summary

Account Category	Balance (GBP)
Current Account & Savings Account (Conventional)	29,837,853,353.71
Islamic Current Account & Savings Account	-100,371,553,736,499.83
Term Deposits	8,927,578.35
Islamic Deposits	11,900.00
Contract Term Deposits	165,939.60
Loans	1,022,457,834.86
Islamic Financing	2,033,696.48
Goals	3,000.00
Total Balance	-100,342,731,444,099.12

Column Description

Column Name	Description
--------------------	--------------------

Current And Savings Accounts, Islamic Current and Savings Account, Term Deposits, Islamic Term Deposits

Account Description	[Display] Displays the accounts available under each <i>Customer ID</i> . The account information displayed is <i>Account Number</i> , <i>Branch</i> of the account, product of the account.
----------------------------	---

Currency	[Display] Displays the <i>Currency</i> of the account.
-----------------	---

Current Balance	[Display] Displays the <i>Current Balance</i> of the account in account currency.
------------------------	--

Equivalent Balance	[Display] Displays the <i>Equivalent Amount</i> of the current balance in the selected currency.
---------------------------	---

Loan Accounts

Account Description	[Display] Displays the accounts available under each <i>Customer ID</i> . The account information displayed is <i>Account Number</i> , <i>Branch</i> of the account, <i>Product</i> of the account.
----------------------------	--

Currency	[Display] Displays the <i>Currency</i> of the account.
-----------------	---

Sanctioned Loan Amount	[Display] Displays the <i>Current Sanctioned Amount</i> of the <i>Loan Account</i> .
-------------------------------	---

Equivalent Balance	[Display] Displays the <i>Equivalent Balance Amount</i> in the selected <i>Currency</i> .
---------------------------	--

Islamic Financing Account

Account Description	[Display] Displays the <i>Accounts</i> available under each <i>Customer ID</i> . The account information displayed is <i>Account Number</i> , <i>Branch</i> of the account, <i>Product</i> of the account.
----------------------------	---

Currency	[Display] Displays the <i>Currency</i> of the account.
-----------------	---

Amount Financed	[Display] Displays the <i>Amount Financed for Islamic Financing Account</i> .
------------------------	--

Column Name	Description
Equivalent Balance	[Display] Displays the <i>Equivalent Balance Amount of Financed Amount</i> in selected currency.
Debit Cards	
Card Details	[Display] Displays the <i>Debit Card Number</i> .
Name on the Card	[Display] Displays the <i>Name of the Card</i> .
Account Number	[Display] Displays <i>CASA Account Number</i> to which the debit card is linked.
Credit Cards	
Card Details	[Display] Displays the <i>Credit Card Number</i> and <i>Card Type</i> .
Credit Limit	[Display] Displays the <i>Credit Limit</i> assigned to the card.
Cash Limit	[Display] Displays the <i>Cash Limit</i> assigned to the card.
Amount Utilized	[Display] Displays <i>Utilized Credit Limit Amount</i> .
Available Limit	[Display] Displays available <i>Credit Limit for Utilization</i> .
Expiry Date	[Display] Displays <i>Card Expiry Date</i> .
Card Currency	[Display] Displays <i>Card Currency</i> .
Current Outstanding Balance	[Display] Displays <i>Current Outstanding Balance</i> for the card.
Credit Card Statement	[Link] Displays the link to view the <i>Credit Card Statement</i> .
Investment	

Column Name	Description
Allocation	[Display] Displays the investment product.
Currency	[Display] Displays the <i>Currency</i> of the investment product.
Current Balance	[Display] Displays the <i>Current Value</i> of the investment product.
Equivalent Balance	[Display] Displays the <i>Current Value</i> of the investment product in the currency selected for calculating equivalent balance.
Investments	[Display] Displays the <i>Investments Types</i> that you have done. Below are the <i>Investment Types</i> that are available. As per the configuration, and investments done by you, it will displays various investments. <ul style="list-style-type: none"> • Forex • Corpus Instrument • Cash • Gold Bars • Commodity • Portfolio Management Service • Mutual Fund • Corporate Bond • Equity • Insurance • Structured Products • Others • Current And Savings Account • Time Deposit Standalone • Specialized Product • Generic • Futures • Options • Fees transaction for Periodic fee charge • MF testing

Note: The *Investment* section shown in above screen, will display the investment done by you. This *Investment* section will be displayed only if *PWM (Private Wealth Management)* customer, which is *Wealth Management* enabled, is mapped to your user.

Account wise Summary

The screenshot displays the 'Account Summary' page for 'Current Account & Savings Account (Conventional)'. The page shows five accounts, each with a balance and an available amount. The total balance is GBP 3,545,390,188.58.


Account ID	Balance	Available
CORE_COMB_STMT/10411875/1040411875015	GBP 123,306,016.46	Available Balance: GBP 123,306,016.46
CORE_COMB_STMT/10411875/1040411875026	GBP 1,234,686,511.79	Available Balance: GBP 1,234,686,511.79
CORE_COMB_STMT/10411875/1040411875037	GBP 12,345,617,967.13	Available Balance: GBP 12,345,617,967.13
CORE_COMB_STMT/10411875/1040411875048	GBP 1,234,509,269.78	Available Balance: GBP 1,234,509,269.78
CORE_COMB_STMT/10411875/1040411875059	GBP 1,234,511,170.50	Available Balance: GBP 1,234,511,170.50
Total	GBP 3,545,390,188.58	

Column Description

Column Name	Description
Total Portfolio Amount	[Display] This column displays the <i>Total Portfolio Amount</i> .
Show Customer wise Breakup	[Optional, Check Box] Click the check box to <i>View Customer</i> wise breakup of the accounts.
View Equivalent Balance in Currency	[Mandatory, Drop-Down] Select the appropriate <i>Currency</i> from the drop-down list in which you want to view your current balances.
Customer ID	[Display] This column displays the <i>Customer Id</i> of the account.

Column Name	Description
Amount	[Display] This column displays the <i>Total Amount</i> in which the amount exists.
Distribution	[Display] This column displays the amount in the <i>Graphical</i> format.
Account Number	[Display] This column displays the <i>Account Number</i> . These are the account numbers that have been registered for <i>Internet Banking</i> .
Description	[Display] This column displays the <i>Descriptive Name</i> of the account.
Currency	[Display] This column displays the <i>Primary Currency (Base Currency)</i> in which funds are <i>credited/ debited</i> in this account.
Current Balance	[Display] This column displays the <i>Current Balance</i> of the account. <hr/> Note: This balance does not include un-cleared funds stuck in clearing or unutilized overdraft amounts. <hr/>
Equivalent Balance	[Display] This column displays the <i>Current Ledger Balance</i> in the currency selected for calculating the equivalent balance.

2. For viewing the *Equivalent Balance* in any currency, select the *Currency* and click the **GO** button. The system will display all your *Current Balances* based on the *Selected Currency* and display the same under the <<*Currency*>> *Equivalent* column.
3. Click the *Left Side Menu* icons to view the *Account Details, Account Summary, Ad-hoc Account Statement* and the *Account Activity* in case of *CASA* and the *Islamic CASA Accounts*.
OR
Click the *Left Side Menu* icons to view the *Deposit Details, Amend Term Deposit, Redeem Term Deposit, Term Deposit Activity* in case of *Term Deposit and Islamic Term Deposit Accounts*.
OR
Click the *Left Side Menu* icons to view the *Contract Deposit Details*, in case of *Contract Term Deposits*.
OR
Click the *Left Side Menu* icons to view the *Loan Details, Loan Schedule, Loan Repayment Inquiry, Loan Settlement*, and the *Loan Activity* in case of *Loan Accounts*.
OR
Click the *Left Side Menu* icons to view the *Financing Details, Financing Schedule, Financing Repayment Inquiry, Financing Settlement* and the *Financing Activity* in case of *Islamic Financing Account*.
4. Click on the *View Statement* link for viewing respective credit card statement.

5. Click on the *Edit* icon  next to the account number to edit or assign the nick name to the account.
6. Click on the *Set Favorite Accounts* link to set the *Favorite Accounts*.

5. Account Details

The **Account Details** option provides the user to view important details of a selected *Current or Savings Account*. The *Account Details* can be viewed separately for each of the *CASA Accounts* under the various *Customer IDs* mapped to the user.

To View the Account Details:

1. Navigate through menus, *Accounts > Savings and Current Accounts > Account Details* to view the *Account Details*.

Account Details

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the <i>Account Number</i> from the drop-down list for which the details are to be displayed.

2. Click the **Submit** button. The system displays the *Account Details* screen with the *Account Details*.

Account Details

Select Account: 10411271 1040411271048 CORE_COMB_STMT

Submit

Account Details

Name: Mustu Industries	Opening Date: 10-03-2014
Account Number: 1040411271048	Account Type: Current and Savings
Account Relationship: Single	Account Status: Account Enabled
Branch: CORE_COMB_STMT [104]	Product Name: SAVINGS ACCOUNT STAFF
Account Currency: GBP	

Facilities

Cheque Book: Yes	Overdraft Allowed: No
------------------	-----------------------

Balances

Current Balance: 45,546.00
Amount on Hold: 0.00
Uncleared Funds: 0.00
Overdraft Limit: 0.00
Balance Available: 45,546.00
Minimum Balance Required: 0.00
Net Available Balance For Withdrawal: 45,546.00

Others

ATM Daily Withdrawal Limit: 0.00
Eligible Advance Against Uncleared Funds Limit: 0.00

Account Activity

Field Description

Field Name	Description
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Account Details

Name	[Display] This field displays the <i>Name</i> of the <i>Account Holder</i> .
Opening Date	[Display] This field displays the <i>Account Opening Date</i> .
Account Number	[Display] This field displays the <i>Account Number</i> of the customer.

Field Name	Description
Account Type	[Display] This field displays the <i>Account Type</i> . The <i>Account Type</i> can be <i>Current, Savings, Term Deposit</i> and <i>Loans</i> .
Account Relationship	[Display] This field displays the <i>Account Relationship</i> of an account holder with the account. The relationship can be sole owner, joint holder, and so on.
Account Status	[Display] This field displays the <i>Account Status</i> of the account.
Branch	[Display] This field displays the <i>Bank Branch Number</i> in which the account is getting operated.
Product Name	[Display] This field displays the <i>Product Name</i> under which the account is opened.
Account Currency	[Display] This field displays the <i>Base Currency</i> of an account.
Facilities	
Cheque Book	[Display] This field displays whether the <i>Cheque Book</i> facility is provided to an account holder or not. If the facility is provided, then it displays "Yes", else "No".
Overdraft Allowed	[Display] This field displays whether the <i>Overdraft Facility</i> is provided to the account holder or not. If the facility is provided, then it displays "Yes", else "No".
Balances	
Current Balance	[Display] This field displays the <i>Current Balance</i> in the account.
Amount on Hold	[Display] This field displays the earmarked amount or the <i>Amount on Hold</i> in the account.
Un-cleared Funds	[Display] This field displays the un-cleared funds pertaining to the cheques and the clearing related to the account.

Field Name	Description
Overdraft Limit	[Display] This field displays the <i>Overdraft Amount</i> limit available for the account.
Balance Available	[Display] This field displays the <i>Available Balance</i> in the account.
Minimum Balance Required	[Display] This field displays the <i>Minimum Balance</i> to be maintained in the account.
Net Available Balance for withdrawal	[Display] This field displays the <i>Maximum Current Balance</i> a customer can withdraw from the account.
Others	
ATM Daily Withdrawal Limit	[Display] This field displays the maximum amount that the <i>Account Holder</i> can withdraw per day.
Eligible Advance against Un cleared funds limit	[Display] This field displays the <i>Amount of Eligible Advance</i> against the un-cleared funds.

- Click the **Account Activity** button to view the *Account Activity Details (Transaction History)*. The system displays the *Account Activity* for current period screen. For more information, refer to *Transaction History/Account Activity* transaction in this user manual.

6. Account Statement

The **Account Statement** option allows you to view the *Account Statements* of any account under the *Customer IDs* mapped to you. You can view the list of statements of individual accounts by clicking the account number link. You can also view the details of the individual statement numbers by clicking the statement number link.

To View the Account Statement:

1. Navigate through menus, **Accounts > Savings and Current Accounts > Account Statement** to access the *Account Statement*.

Account Statement

Account Number	Description	Currency	Current Balance
Current and Savings			
000000001-CUST1			
test123	SAVINGS SALARY ACCOUNT	INR	1,000.000
000000001 001008109032 FCDB Branch 1	account for negative amount block	INR	660.000
000000001 001008109033 FCDB Branch 1	CURRENT ACCOUNT - Foreign Nationals	GBP	100,000.00
000000001 001008109034 FCDB Branch 1	CURRENT ACCOUNT-CORPORATE	GBP	97,650.00
000000001 001008109035 FCDB Branch 1	SAVINGS ACCOUNT STAFF	USD	59
000000001 001008109036 FCDB Branch 1	SAVINGS ACCOUNT STAFF	AUD	1,000
Term Deposits			
000000001-CUST1			
000000001 000000001ATACT FCDB Branch 1	TD WITH NORMAL TENOR AND PENALTY3	GBP	80
Td2	TD WITH NORMAL TENOR AND PENALTY4	GBP	50
000000001 005CLTD141200001 FCDB Branch 5	TD WITH NORMAL TENOR AND PENALTY	INR	50,000.000
000000001 005CLTD141200002 FCDB Branch 5	TD WITH NORMAL TENOR AND PENALTY	INR	80,000.000
Islamic TD			
000000001-CUST1			
000000001 0000001ISMACT FCDB Branch 1	Active Islamic Account Type	INR	50,000.000
000000001 0000001ISMCLS FCDB Branch 1	TD WITH NORMAL TENOR AND PENALTY	INR	50,000.000

Field Description

Field Name	Description
Choice of Accounts	<p>[Conditional, Dropdown]</p> <p>Select the type of accounts for <i>Account Statement Download</i>.</p> <p>The options are:</p> <ul style="list-style-type: none"> • All • Favorites <p>This field is activated if at least one account is selected as a favorite account.</p>

Field Name	Description
Current and Savings	
Account Number	[Display] This column displays the <i>Account Numbers</i> under a particular <i>Customer ID</i> . Click the desired <i>Account Number</i> link to view the corresponding account statements.
Description	[Display] This column displays the brief <i>Description</i> of the account.
Currency	[Display] This column displays the <i>Base Currency</i> of the account.
Current Balance	[Display] This column displays the <i>Current Balance</i> of the account in the base currency.

- Click the required link in the **Account Number** column to view the corresponding account statements. The system displays the *Account Statement* screen.

Account Statement

The screenshot shows a web browser window titled "Account Statement" with a timestamp of "02-06-2014 12:54:29 GMT +0530". The page content includes:

- Account Details** section:

Account Number: 000000001 001008109033 FCDB Branch 1	Account Type: Current and Savings
--	-----------------------------------
- Statement Number** table:

Statement Number	Start Date	End Date
333333333	01-01-2001	01-01-2010
555555555	01-01-2001	01-01-2010
- Another Account** button.

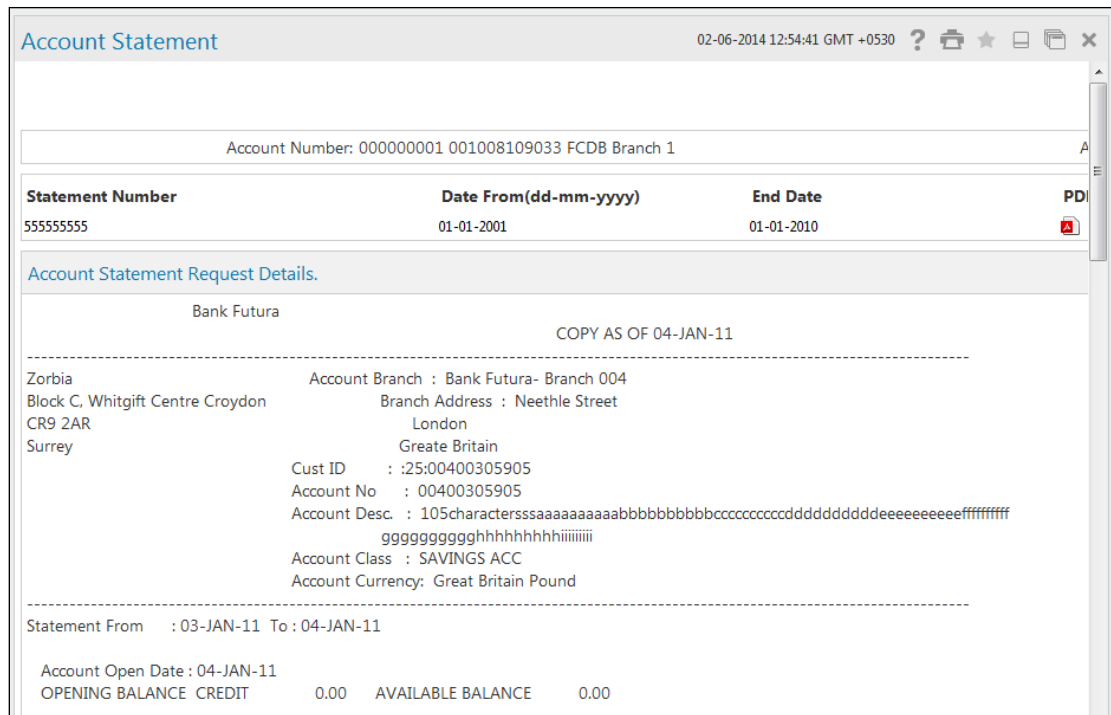
Field Description

Field Name	Description
Account Details	
Account Number	[Display] This field displays the <i>Account Number</i> for which the account statements are displayed.
Account Type	[Display] This field displays the <i>Account Type</i> .

Field Name	Description
Statement Number	[Display] This column displays the <i>Account Statement Number</i> associated with the selected account.
Date From	[Display] This column displays the <i>Start Date</i> of the account statement.
End Date	[Display] This column displays the <i>End Date</i> of the account statement.

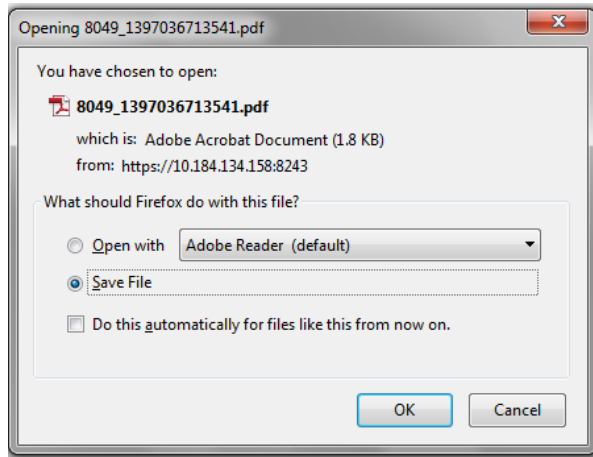
- Click the required link in the **Statement Number** column to view the individual *Account Statement Details*. The system displays the *Account Statement* screen.
OR
Click the **Back** button. The system displays the previous screen.

Account Statement



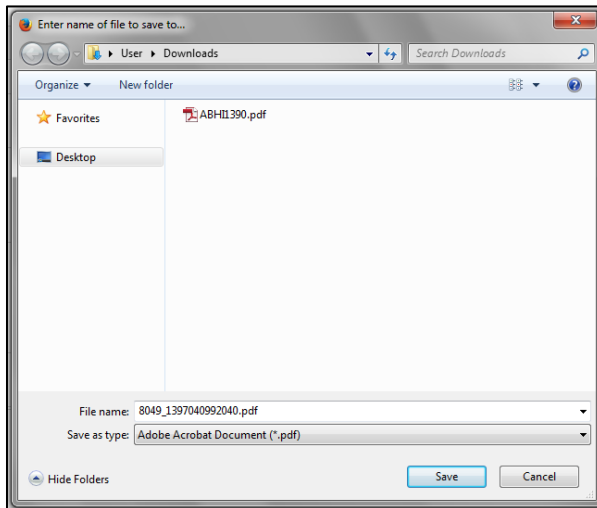
- Click the **PDF Format** button to download the statement in the *PDF* format.
OR
Click the **HTML format** button to download the statement in the *HTML* format.
OR
Click the **OK** button. The system displays the initial *Account Statement* screen.

File Download



5. Click the **Open** button. The system downloads the statement in the selected format.
 OR
 Click the **Save** button. The system saves the file in the selected location.
 OR
 Click the **Cancel** button to cancel the *File Download*.

Save As



6. Click the **Save** button to save the file in the desired location.
 OR
 Click the **Cancel** button to cancel the download.

7. Account Activity

The **Account Activity** option allows you to view and download the account activity for any *CASA Account* under the *Customer IDs* mapped. You can get the *Transaction Details* based on different *Transaction Dates*, by specifying the *Amount Range* and sorting on the *Transaction Date*, *Value Date* and the *Amount*.

To View the Account Activity:

1. Navigate through menus, **Accounts > Savings and Current Accounts > Account Activity** to access the *Account Activity*.

Account Activity

The screenshot displays the 'Account Activity' page in a browser window. At the top, there is a search bar with the account number '10410963 1040410963015 COR...' and a 'Go To Account Details' button. Below this is a filter section with a 'Show Filters' checkbox and a 'Submit' button. The current available balance is shown as -2,084.09. The main area contains a table of transactions with columns for Transaction Date, Value Date, Description, Transaction Type, Reference Number, Debit, and Credit. The table lists five transactions from 10-03-2014. At the bottom, there is a pagination control showing 'Records 1 to 5 of 9' and 'Page 1 of 2'.

Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
10-03-2014	10-03-2014	ACCOUNT TO ACCOUNT TRANSFER_1	Cheques Paid and Collected	104FTRQ140694003		896.0
10-03-2014	10-03-2014	ACCOUNT TO ACCOUNT TRANSFER_1	Cheques Paid and Collected	104FTRQ140693503		896.0
10-03-2014	10-03-2014	1040410963274 Immediate Credit	Services and Charges	104DEBK140690840	2,100.84	
10-03-2014	10-03-2014	1040410963263 Immediate Credit	Services and Charges	104DEBK1406907Q4	2,100.84	
10-03-2014	10-03-2014	ACCOUNT TO ACCOUNT TRANSFER_1	Cheques Paid and Collected	104FTRQ140691503		358.4

Account Activity – Show Filters

Account Activity

[?](#)
[🖨️](#)
[★](#)
[📄](#)
[✕](#)

Select Account* 10410963 1040410963015 COR...

Go To Account Details

Hide Filters

Search By Last 'n' Transactions

-Or Specify Transaction Period-

From:**

Transaction Type: Both Debit and Credit Transactions

Select Debit Card All

Amount or cheque numbers Amount range

Description or Reference Number

No of Transactions

To:**

[Clear All Filters](#)

Submit

Current Available Balance: -2,084.09

Word Wrap | [Customize Columns](#) | [Download](#) | [Print](#)

	Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
V	10-03-2014	10-03-2014	ACCOUNT TO ACCOUNT TRANSFER_1	Cheques Paid and Collected	104FTRQ140694003		896.0
V	10-03-2014	10-03-2014	ACCOUNT TO ACCOUNT TRANSFER_1	Cheques Paid and Collected	104FTRQ140693503		896.0
V	10-03-2014	10-03-2014	1040410963274 Immediate Credit	Services and Charges	104DEBK140690840	2,100.84	
V	10-03-2014	10-03-2014	1040410963263 Immediate Credit	Services and Charges	104DEBK1406907Q4	2,100.84	
V	10-03-2014	10-03-2014	ACCOUNT TO ACCOUNT TRANSFER_1	Cheques Paid and Collected	104FTRQ140691503		358.4

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Select the account from the drop-down list. It displays the <i>CASA Account</i> and the <i>Customer IDs</i> under it.
Search By	[Mandatory, Drop-Down] Select the <i>Search Criteria</i> from the drop-down list. The options are: <ul style="list-style-type: none"> • Current Period • Today's transaction's • Previous fortnight • Previous Period • Specified Period • Last "n" days • Last "n" transactions • Previous Month • Previous quarter • Previous six months • Yesterdays transactions
No of Transactions/ No of Days	[Conditional, Numeric, 15] Type the number of days or <i>No of Transaction</i> as per the selection done in the <i>Search By</i> field. This field is enabled and displayed only when the number of days or no of Transaction is selected in the <i>Search By</i> field.
From Date	[Conditional, Pick List] Select the <i>From Date</i> from the pick list. It is the start date for displaying the <i>Transaction History</i> . This field is enabled, only if you select Specified Period from the Search By drop-down list.
To Date	[Conditional, Pick List] Select the <i>To Date</i> from the pick list. It is the end date for displaying the <i>Transaction History</i> . This field is enabled, only if you select Specified Period from the Search By drop-down list.
Transaction Type	[Mandatory, Drop-Down] Select the <i>Transaction Type</i> from the drop-down list. The options are: <ul style="list-style-type: none"> • Both Debits And Credits • Only Debits • Only Credits • Debit Card Transactions

Field Name	Description
Select Debit Card	[Optional, Dropdown] Select the desired value from the dropdown.
Amount or cheque Numbers	[Optional, Dropdown/ Input Box] Select the desired value from the dropdown. Accordingly enter the respective values in the input box.
From Amount	[Optional, Numeric, 10] Type the <i>From Amount</i> in this field.
To Amount	[Optional, Numeric, 10] Type the <i>To Amount</i> in this field.
Description or Reference Number	[Optional, Input Box] Enter the appropriate <i>Description or Reference Number</i> .
Sort By	[Mandatory, Drop-Down] Select the <i>Sort by Order</i> from the drop-down list. The options are: <ul style="list-style-type: none"> • Transaction Date • Amount • Value Date
Sort Order	[Mandatory, Drop-Down] Select the sort order from the drop-down list. The options are: <ul style="list-style-type: none"> • Ascending • Descending

2. Click the **Submit** button. The system displays the *Account Activity* screen with the transaction details.

Account Activity

Select Account* 10410963 1040410963015 COR... Go To Account Details

Hide Filters

Search By Last 'n' Transactions No of Transactions

-Or Specify Transaction Period- From:** To**:

Transaction Type*: Both Debit and Credit Transactions

Select Debit Card All

Amount or cheque numbers Amount range

Description or Reference Number Clear All Filters

Submit

Current Available Balance: 1,000,000,530.78

Word Wrap | [Customize Columns](#) | [Download](#) | [Print](#)

Transaction Date	Value Date	Description	Transaction Type	Reference Number	Debit	Credit
V 10-03-2014	10-03-2014	INTERNAL FUND TRANSFER	Other Payment Charges	104FTIN14069B52Z	120.00	
V 10-03-2014	10-03-2014	INTERNAL FUND TRANSFER	Other Payment Charges	104FTIN14069B52Z	5.00	
V 10-03-2014	10-03-2014	Test	Other Payment Charges	104FTIN14069B3JF	225.17	
V 10-03-2014	10-03-2014	INTERNAL FUND TRANSFER	Other Payment Charges	104FTIN14069B3JF	5.00	
V 10-03-2014	10-03-2014	bndnbh	Within Bank Transfer	104FTIN14069B205		1,150.00

Column Description

Column Name	Description
Pages	<p>[Display]</p> <p>This section displays the different page links that can be used to navigate to the desired set of records in the transaction list.</p> <p>Click the desired page link. For example, click 2 to view the transactions on the second page of the list, or click <i>Last Page</i> to view the transactions on the last page of the list.</p>
Transaction Date	<p>[Display]</p> <p>This column displays the date on which the transaction was processed.</p>
Value Date	<p>[Display]</p> <p>This column displays the <i>Value Date</i> of the transaction.</p>
Reference	<p>[Display]</p> <p>This column displays the <i>Reference Number</i> for the transaction.</p>

Column Name	Description
Description	[Display] This column displays the brief <i>Description</i> of the transaction.
Debit	[Display] This column displays the <i>Debit Amount</i> of the transaction.
Credit	[Display] This column displays the <i>Credit Amount</i> of the transaction.
Current Available Balance	[Display] This column displays the <i>Balance Amount</i> remaining after the transaction. This column is displayed only in the case of <i>Periodic Search</i> and Value dated Sorting.
Select Download Format	[Mandatory, Drop-Down] Select the <i>Download Format</i> from the drop-down list. It is the format in which the file is downloaded. The options are: <ul style="list-style-type: none"> • Excel Format • PDF Format • QIF Format • QFX format • MT940 format

Note: MT940 Format is not the *MT940* messages generated for the account but the activity downloaded as per the Format of *MT 940*.

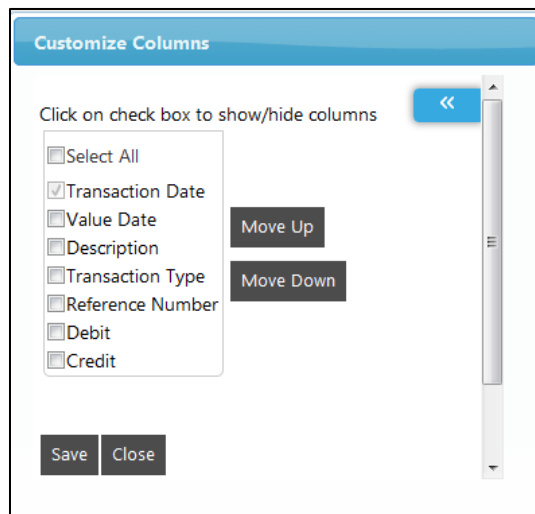
3. Click  next to each transaction to view the details of the transaction.

Column Description

Column Name	Description
Payee Name	[Display] This field displays the name of the person to whom the check is paid.
Cheque Number	[Display] This field displays the <i>Cheque Number</i> used in the transaction.
Cheque Date	[Display] This field displays the issue date of the cheque used in the transaction.
Timestamp	[Display] This field displays the <i>Timestamp</i> for the transaction.
Transaction Description	[Display] This column displays the brief description of the transaction.

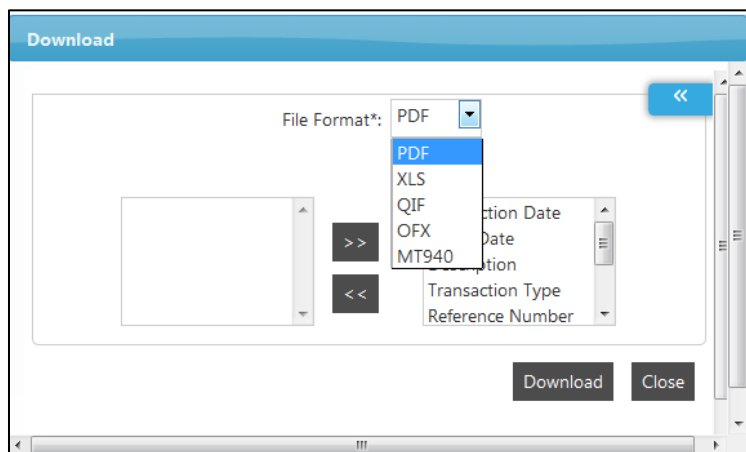
- Select **Customize Columns** to show or to hide columns as per requirement. The following pop-up is displayed.

Customize Columns



- Click on the required checkbox to show or hide a column.
- Click **Move Up** or **Move Down** to change the order of the displayed columns.
- Click **Save** to save your changes.
OR
Click **Close** to close the *Customize Columns* pop-up.
- Select **Print** to print the transaction details.
- Select the required download format, and click the **Download** button to download the file. The following page is displayed.

Download

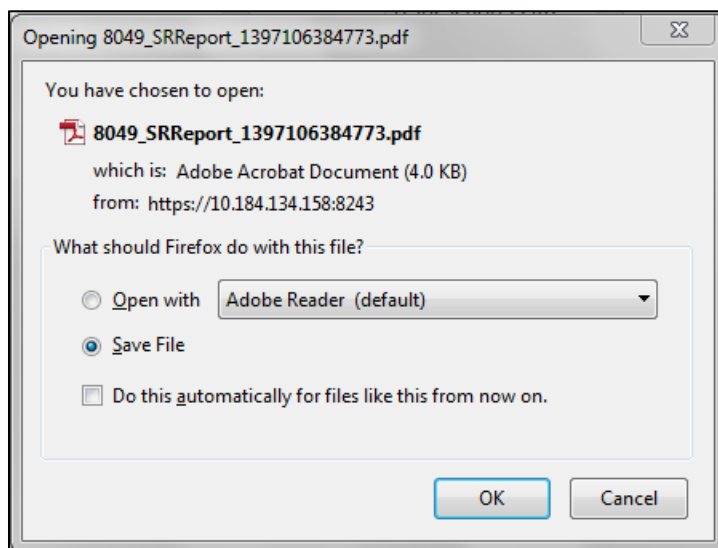


10. Select the desired *File Format* from the dropdown.
11. If the selected File Format is Customise Format, then select the desired columns using **Add** and **Remove** buttons.
12. Re-order the columns using the **Move Up** and **Move Down** buttons.

Note: The columns on the either ends are fixed.

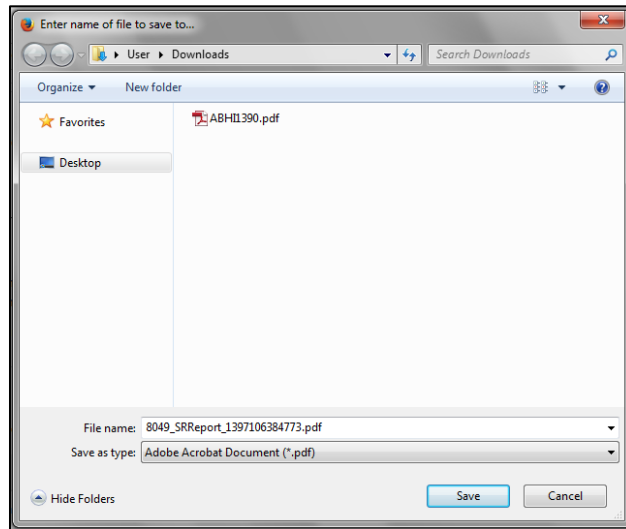
13. Select the required download format, and click the **Download** button to download the file. The system displays the *File Download* dialog box.

File Download



14. Click the **Save** button to save the file. The system displays the **Save As** dialog box.
OR
Click the **Open** button to open the file. The system displays the file in the desired format.

Save As



15. Navigate to the desired location where you want to save the file, and click the **Save** button. The system displays the *Download complete* dialog box when the download is complete.
16. Click the **Open** button to view the downloaded file. The system displays the downloaded file in the selected format.
OR
Click the **Open Folder** button to open the folder where the file is downloaded. The system opens the folder.

8. Live Help

Using this option, you can chat or request for a call by the *Oracle ATG* agents for *Online Assistance*.

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

To Receive the Live Help:

1. Below is shown for *Open Term Deposit* transaction. This option will be available for various transactions.

Open Term Deposit

The screenshot displays the 'Open Term Deposit' form. At the top, there is a search bar for 'Existing Template' and a 'New' button. The form is divided into three main sections: 'Customer Details *', 'Deposit Details*', and 'Payout Details*'. In the 'Customer Details' section, there are radio buttons for 'Single' (selected) and 'Joint', and input fields for 'Joint Customer1' and 'Joint Customer2'. The 'Deposit Details' section includes a dropdown for 'Choose Deposit Product', a dropdown for 'Source Account', a 'Deposit Amount' field with a currency selector, and radio buttons for 'Period of Deposit' (selected) and 'Maturity Date'. Below these are input fields for 'Period of Deposit' (Years, Months, Days) and 'Maturity Date'. A 'View Interest and Maturity Projection' button is located below the maturity date field. A 'Please Note' message is displayed below the button. The 'Payout Details' section has a dropdown for 'Maturity Instructions'. At the bottom right, there are buttons for 'Save as Draft', 'Save as Template', and 'Submit', along with a prominent 'Click here to call' link.

2. In the above screen, click the **Click here to call** link. It will open a small widget/window showing the option to call, as shown in below screen.

Open Term Deposit

Open Term Deposit 30-05-2014 10:13:30 GMT +0530 ?

Existing Template:

New:

Customer Details *

Holding Pattern: Single Joint

Joint Customer1:

Joint Customer2:

Deposit Details*

Choose Deposit Product:

Source Account:

Deposit Amount: Currency

Choose: Period of Deposit Maturity Date

Period of Deposit: Years Months Days

Maturity Date:

[View Interest and Maturity Projection](#)

Please Note: We may re-calculate the Maturity date specified above while opening deposit based on h maturity date will be displayed on final screen on booking the Term deposit.

Payout Details*

Maturity Instructions:

Agent Not Available

Need Help?
We'll call you right away for free.
CALL ME powered by eStars

3. You can chat with the agent by clicking **Click to Chat** option.
OR
You can interact with an agent on call, by clicking **Call Me** option. It will direct a call to an *Agent*, which then will direct the agent to call you.

4. Below window is shown, when **Call Me** option is clicked.

Talk By Phone

ORACLE

Talk by Phone
To talk with us, please enter your phone number.
(You'll need an open phone line to receive this call)

Country

Your Number

Call me **Talk By Phone**

OR

Talk by Computer
(Requires microphone and speakers) **Talk By PC** **POWERED BY ORACLE**

5. Select the **Country**.
6. Enter your number. Click the **Talk By Phone** button. You will receive a call.
7. You can also interact on computer by clicking the **Talk By PC** option.