

# **Oracle FLEXCUBE Direct Banking**

**Rich Browser Based Mobile Banking User Manual  
Release 12.0.3.0.0**

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**ORACLE®**

Rich Browser Based Mobile Banking User Manual

April 2014

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to OFSS Support

<https://support.us.oracle.com>

## 1.4 Structure

This manual is organized into the following categories:

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

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

Chapters post 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

<b>NH</b>	No Host Interface Required.
<b>★</b>	Host Interface to be developed separately.
<b>✓</b>	Pre integrated Host interface available
<b>×</b>	Pre integrated Host interface not available
<b>Y</b>	Yes
<b>N</b>	No

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Pre-Login Transaction	<b>NH</b>	<b>NH</b>	<b>Y</b>
Log In	<b>NH</b>	<b>NH</b>	<b>Y</b>
Log Out	<b>NH</b>	<b>NH</b>	<b>Y</b>
Register for Online Banking	<b>✓</b>	<b>★</b>	<b>Y</b>
Open New Account	<b>✓</b>	<b>★</b>	<b>Y</b>
Manage Profile	<b>NH</b>	<b>NH</b>	<b>N</b>
Change Password	<b>NH</b>	<b>NH</b>	<b>Y</b>
Forgot Password	<b>NH</b>	<b>NH</b>	<b>Y</b>
Favorites	<b>NH</b>	<b>NH</b>	<b>Y</b>
View Application Status	<b>✓</b>	<b>★</b>	<b>Y</b>
Service Request (Credit Card Hotlisting)	<b>SR</b>	<b>SR</b>	<b>Y</b>
Account Activity	<b>✓</b>	<b>★</b>	<b>Y</b>
Account Details	<b>✓</b>	<b>★</b>	<b>Y</b>
Account Summary	<b>✓</b>	<b>★</b>	<b>Y</b>
Ad-hoc Account Statement Request	<b>✓</b>	<b>★</b>	<b>Y</b>
Cheque Book Request	<b>✓</b>	<b>★</b>	<b>Y</b>

<b>Transaction Name</b>	<b>FLEXCUBE UBS</b>	<b>Third Party Host System</b>	<b>Qualified with Mobile Enabler</b>
Cheque Status Inquiry	✓	★	Y
Stop /Unblock Cheque Request	✓	★	Y
Loan Details	✓	★	Y
Loan Top Up	✓	★	Y
Financing Details	✓	★	Y
Mail Box	✓	★	Y
Reminders	✓	★	Y
Alerts	✓	★	Y
Alerts Registration	✓	★	Y
Exchange Rate Inquiry	✓	★	Y
Buy Mutual Fund	✓	★	Y
Redeem Mutual Fund	✓	★	Y
Portfolio	✓	★	Y
Switch Mutual Fund	✓	★	Y
Order Status	✓	★	Y
Budget Calculator	NH	NH	Y
Budget History	NH	NH	Y
Compare Budget	NH	NH	Y
Compare Goals	NH	NH	Y
Compare Spend	NH	NH	Y
Create Goal	✓	★	Y
Edit Goals	✓	★	Y
Fund Goal	✓	★	Y
Goal Calculator	NH	NH	Y
Participants - Goals (Add/Deregister)	NH	NH	Y
Redeem Goals	✓	★	Y

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Request for Contribution to Goal	X	★	Y
Set/Modify Budget	NH	NH	Y
Share Goal	X	★	Y
Transaction - Goals	✓	★	Y
View Goals	✓	★	Y
Expenses vs Budget	NH	NH	Y
Spend Analysis	✓	★	Y
Beneficiary Maintenance	NH	NH	Y
Quick Pay	✓	★	Y
Own Account Transfer	✓	★	Y
Internal Account Transfer	✓	★	Y
Domestic Account Transfer	✓	★	Y
International Account Transfer	✓	★	Y
Scheduled Transfers	✓	★	Y
P2P Beneficiaries	✓	★	Y
Peer to Peer NFC Payment	✓	★	N
Peer to Peer Payment	✓	★	Y
Peer to Peer QR Code	✓	★	N
Pay Bill	✓	★	Y
Register Biller	✓	★	Y
Delete Biller	NH	NH	Y
Open Term Deposit	✓	★	Y
Redeem Term Deposit	✓	★	Y
Term Deposit Details	✓	★	Y

<b>Transaction Name</b>	<b>FLEXCUBE UBS</b>	<b>Third Party Host System</b>	<b>Qualified with Mobile Enabler</b>
Term Deposit Top Up	✓	★	Y
Contract Term Deposits View	✓	★	Y
Credit Card Details	×	★	Y
Credit Card Statement	×	★	Y
Credit Card Payment	×	★	Y
Transaction Activities	<b>NH</b>	<b>NH</b>	Y
Transactions to Authorize	<b>NH</b>	<b>NH</b>	Y
Transaction Password Behavior	<b>NH</b>	<b>NH</b>	Y
Security Questions	<b>NH</b>	<b>NH</b>	Y
Subscribe/Unsubscribe Banking Channel	<b>NH</b>	<b>NH</b>	<b>N</b>
Calculators	<b>NH</b>	<b>NH</b>	Y
ATM / Branch Locator	<b>NH</b>	<b>NH</b>	Y
Offers	<b>NH</b>	<b>NH</b>	<b>N</b>



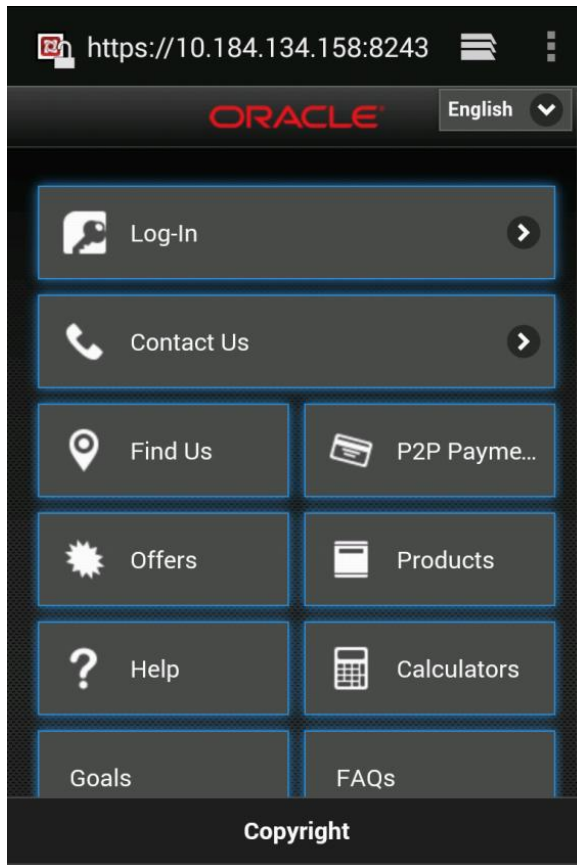
### 3. Pre-Login Transactions

These are the transactions that you can perform without logging into the application. These options are available on the Home screen.

#### To access pre-login transactions

1. Enter the provided URL for Rich browser based mobile banking.  
The system displays initial Home screen.

#### Home



2. Click each transaction from the home screen to access the transaction.

You can perform these pre login transactions:

- **Contact Us:** You can contact bank for any required information or queries.
- **Find Us:** You can search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.
- **P2P Payments:** You can make Peer to Peer Payment through different modes such as email, Facebook and NFC (Near Field Communication).
- **Offers:** You can view various offers available. Please refer offers section for further details.
- **Products:** You can view various personal and corporate products offered by bank.

- **Calculators:** You can use various types of calculators like Loan Calculator, Savings Calculators etc. Please refer Calculators section for further details.
- **Goals:** You can create, modify or delete financial goals in the application. Please refer Goal Setting section for further details.
- **FAQs:** You can view the frequently asked questions about the application.

## 4. Login

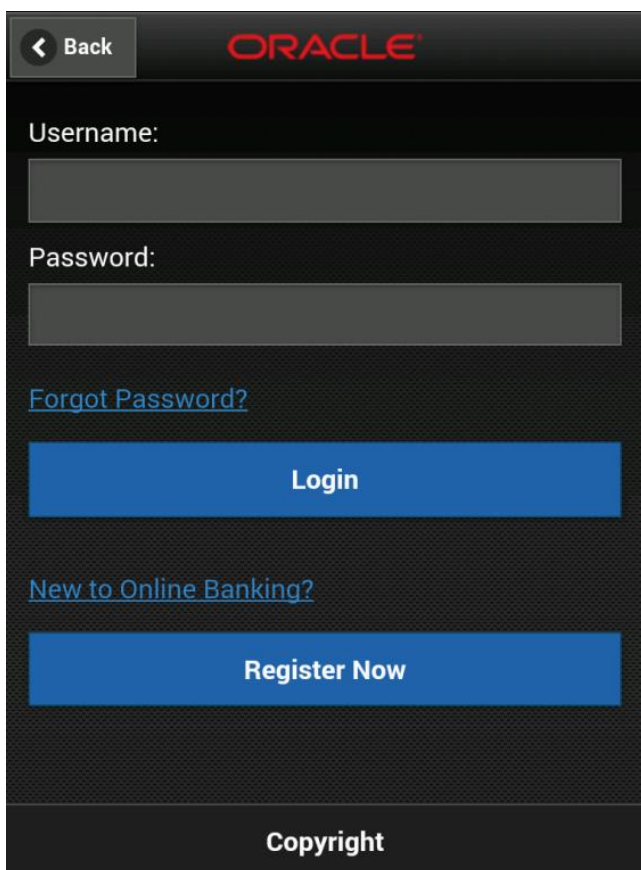
You can enter the username and password assigned to you to log on to the application in the Login screen.

The system displays the home screen or landing page when you log on to the application.

### To log on to the Rich Browser based FCDB application

1. Enter the provided URL for Rich browser based mobile banking.  
The system displays initial home screen.
2. Click **Log in**.  
The system displays the login screen of the application.

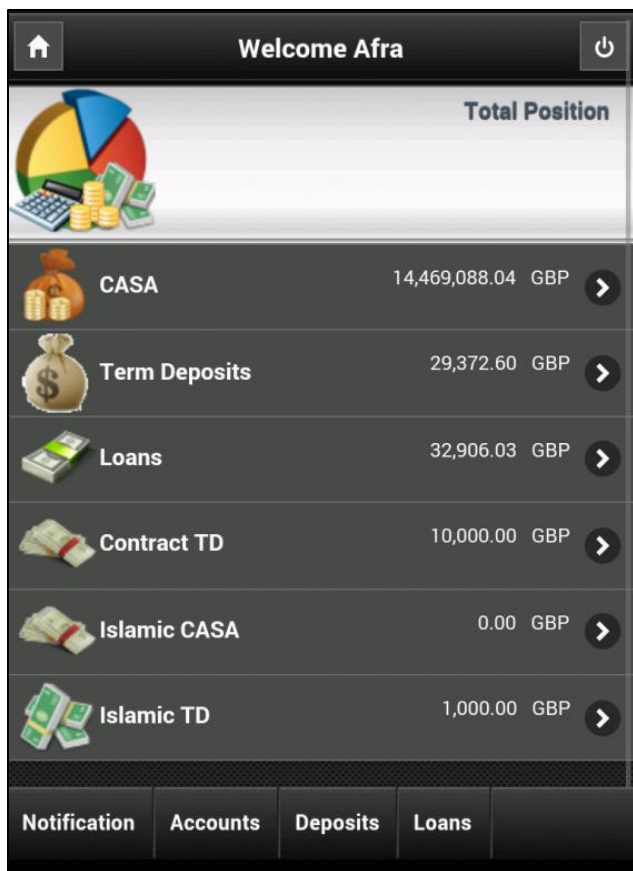
### Login




The screenshot shows a mobile application login screen. At the top left is a 'Back' button with a left arrow. The Oracle logo is centered at the top. Below the logo are two input fields: 'Username:' and 'Password:'. Under the password field is a blue link for 'Forgot Password?'. A large blue button labeled 'Login' is centered below the links. Below the 'Login' button is another blue link for 'New to Online Banking?'. A second large blue button labeled 'Register Now' is centered below the link. At the bottom of the screen is a 'Copyright' label.

3. Enter the username and password assigned to you.
4. Click the **Login** button.  
The system displays the landing page of the application.

### Landing Page



5. Click the  icon on any screen of the application. The system displays the home screen or landing screen of the application.

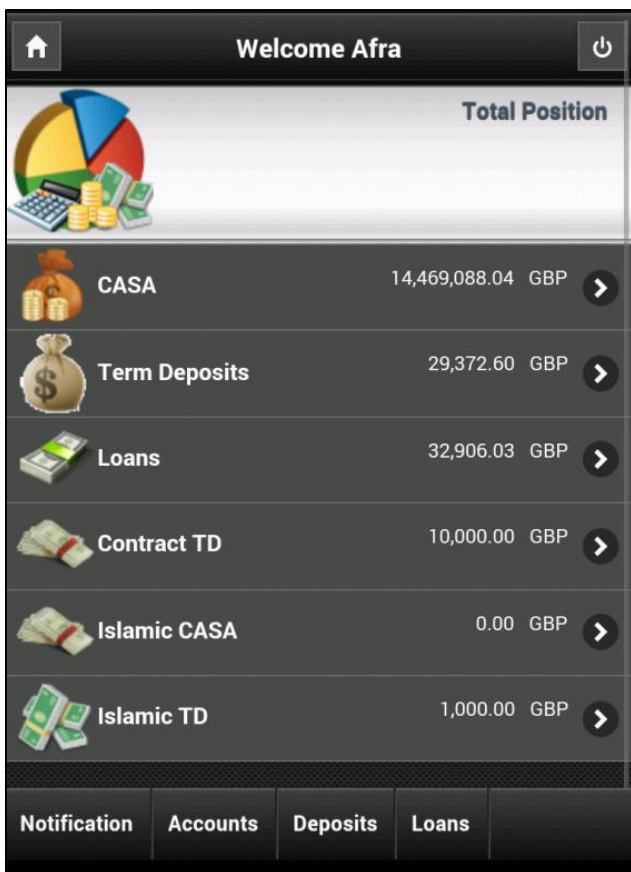
## 5. Logout


You can log off from the application from any screen of the application.

### To log out of the Rich Browser based FCDB application

1. Log in to the Rich browser based mobile application.  
The system displays the landing page of the application.

#### Landing Page



2. Click the Sign Out  button from any screen of the application.  
The system displays an alert message that you have logged out successfully from the application.
3. Click the **Click here to Login** hyperlink.  
The system displays the home screen of the application.

## 6. Register for Online Banking

When you access the Android- based application, you can register to the bank site from the application.

If you are a new (unregistered) customer of the bank, you must specify a valid email address and a login password.

If you are a registered customer of the bank, you must specify your account type with the bank and enter the related Customer ID, account number and other details as present in the application.

You must also specify a captcha code in the registration process to help prevent unauthorised activity.

After registration, you can login to the application. You can access these transactions in the application after registration:

- Open New Account
- View Application Status
- Register to Receive P2P Payments and Claim P2P Funds
- Offers, Coupons and Advertisements - Targeted (based on Interest) & Generic offers
- Alerts & Bulletins (based on interest)
- Inquiries directly to bank representatives
- ATM Branch Locator
- Manage User Profile
- Tools and Calculator

### To register to access online services if you are a unregistered customer

1. Click **Register Now** button on login screen of the Android –based banking application. The system displays a screen to check if you are existing customer of the bank.
2. Click **No** and then click **Continue**. The system displays the New Customer screen.

### New Customer

3. Click the **Next** button. The system displays new registration form.

### New Registration Form

#### Field Description

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

Field Name	Description
<b>First Name</b>	[Mandatory, Input] Enter the first name of the applicant.
<b>Last Name</b>	[Mandatory, Input] Enter the last name of the applicant.
<b>Email ID</b>	[Mandatory, Input] Enter the unique email id of the applicant.
<b>Login Password</b>	[Mandatory, Input] Enter the Login Password for new user.
<b>Confirm password</b>	[Mandatory, Input] Enter the Login Password for new user.
<b>Secure Code</b>	[Mandatory, Input] Enter the security code displayed on screen.

4. Enter the relevant details in the appropriate fields.
5. Click **Save**.  
The system displays the acknowledgement screen for the registration and sends a link to your email address. You must enter your email address and password to login to the application.
6. Click **OK**.  
The system displays the home screen of the application.

#### **To register to access online services if you are a registered customer**

1. Click **Register Now** button on login screen of the Android –based banking application.  
The system displays a screen to check if you are existing customer of the bank.
2. Click **Yes** and then click **Continue**.  
The system displays the Channel Registration screen.

#### **Channel Registration**

3. Select the required Relationship type and then click **Continue**.  
The system displays the Channel Registration screen.

#### **Channel Registration**

##### **Field Description**

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

<b>Field Name</b>	<b>Description</b>
<b>Relationship Type</b>	[Mandatory, Dropdown] Select the type of relationship with the bank. The options are: <ul style="list-style-type: none"> <li>• Savings Account Customer</li> <li>• Credit Card Customer</li> <li>• Deposits / Loans Customer</li> </ul>
<b>Customer ID</b>	[Mandatory, Input box, 20] Enter your Customer ID with the bank.
<b>Account Number</b>	[Mandatory, Input box, 20] Enter your account number with the bank
<b>First Name</b>	[Mandatory, Input box, 20] Enter your first name as displayed in the Customer ID with the bank.
<b>Last Name</b>	[Mandatory, Input box, 20] Enter your last name as displayed in the Customer ID with the bank.
<b>Date of Birth</b>	[Mandatory, Date-picker] Select your date of birth.
<b>Email Id</b>	[Mandatory, Input box, 100] Enter your email address.
<b>Debit Card Number</b>	[Mandatory, Input box, 20] Enter the number of your debit card. This field is displayed only when you select Savings Account Customer in the Relationship Type field.
<b>Debit Card PIN</b>	[Mandatory, Input box, 20] Enter the PIN number of your debit card. This field is displayed only when you select Savings Account Customer in the Relationship Type field.
<b>Credit Card Number</b>	[Mandatory, Input box, 20] Enter the number of your credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.



Field Name	Description
<b>Name As On Card</b>	[Mandatory, Input box, 20] Enter your name as on the credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
<b>Credit Card Expiry Date</b>	[Mandatory, Date-picker] Select the expiry date as mentioned on your credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
<b>CVV Number</b>	[Mandatory, Input box, 3] Enter the CVV number as mentioned on your credit card. This field is displayed only when you select Credit Card Customer in the Relationship Type field.
<b>Enter Above Captcha code</b>	[Mandatory, Input box, 20] Enter the data as displayed in the captcha image.
<b>Captcha image</b>	[Display] This field displays the captcha image.

4. Click the **Continue** button.  
An OTP (One Time Password) is sent to the email address that you have entered.  
OR  
Click **Close** to close the New Registration screen.

Field Name	Description
<b>Enter One Time Password</b>	[Mandatory, Input] Enter the OTP that you have received in this field.

5. Click **Submit**.  
The system validates the OTP and displays the New Registration screen for FCDB application.  
OR  
Click **Resend OTP** to receive the OTP again on your email address.  
OR  
Click **Cancel** to cancel the registration process.

### New Registration

6. Select the checkbox next to the required channel.  
**User ID / Password Setting**

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

Field Name	Description
<b>User ID</b>	[Mandatory, Input] Enter the User ID to be used for the selected channel.
<b>Check Availability</b>	[Hyperlink] Click this link to check the availability of the User ID
<b>View User ID Policy</b>	[Hyperlink] Click this link to view the User ID policy in a new window.
<b>Password</b>	[Mandatory, Input] Enter the Login Password to be used for the selected channel.
<b>View Login Password Policy</b>	[Hyperlink] Click this link to view the Login Password policy in a new window.
<b>Confirm Password</b>	[Mandatory, Input] Re-enter the Login Password to be used for the selected channel.
<b>Transaction Password</b>	[Mandatory, Input] Enter the Transaction Password to be used for the selected channel.
<b>View Transaction Password Policy</b>	[Hyperlink] Click this link to view the Transaction Password policy in a new window.
<b>Confirm Transaction Password</b>	[Mandatory, Input] Re-enter the Transaction Password to be used for the selected channel.
<b>View terms and conditions</b>	[Hyperlink] Click this link to view the terms and conditions in a new window.

7. Click the **I Accept the Terms and Conditions** checkbox.

8. Click **Submit**.  
The system displays a confirmation page.  
OR  
Click **Cancel** to cancel the registration process.

## 7. Open New Account

You can apply for an account from the online banking channels. You have to select an account type/product for which to apply, from a list of product groups.

The following product groups are available in the application:

- Saving Accounts
- Current Accounts & Overdraft
- Credit Cards
- Retail Loans
- Insurance Products
- Business Loans
- Trade Loans

### To open a new account

1. Click **Products** panel on the login screen of the application.
2. Click the required tab based on your customer type.  
For example, click the **Personal** radio button.
3. Click **Continue**.  
The system displays the Products Showcase screen for retail accounts  
OR  
Click **Cancel**.  
The system displays the previous screen.  
OR  
Log on to the Rich Browser based application.  
Click **Products > Open New Account**.  
The system displays the Products screen.
4. Click the required product category.  
For example, click **Current Accounts**.  
The system displays all products in the Current Accounts category.
5. Click the required Current Accounts product.  
For example, click **Current Accounts Overdraft**.  
The system displays a brief description and features of the product.
6. Click **Apply Now**.  
The system displays a screen to check if you are existing customer of the bank.
7. Click the **Yes** tab if you are an existing customer of the bank.  
The system displays the screen to update your Customer ID and other details with the bank.

### Existing customer of bank

#### Field Description

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

Field Name	Description
<b>Relationship Type</b>	[Mandatory, Dropdown] Select the type of relationship with the bank. The options are: <ul style="list-style-type: none"> <li>• Savings Account Customer</li> <li>• Credit Card Customer</li> <li>• Only Deposits / Loans Customer</li> </ul>
<b>Credit Card Number</b>	[Mandatory, Input box, 20] Enter your credit card number with the bank. This field is displayed only when you select • Credit Card Customer in the Relationship Type field.
<b>Customer Id/Account Number</b>	[Mandatory, Input box, 20] Enter your Customer ID or account number with the bank.

8. Enter the relevant details in the appropriate fields.
9. Click **Next**.  
The system displays the screen to update your personal details and preferred date and time of contact.  
OR
10. Click the **No** tab if you are an unregistered user of the application and then click **Next**.  
The system displays the screen to update your personal details and preferred date and time of contact regarding the application for the account.
11. Click **Apply Now**.  
The system displays the screen to update your personal details and preferred date and time of contact regarding the application for the account.

### Personal Details

#### Field Description

Field Name	Description
<b>First Name</b>	[Mandatory, Input] Enter the first name of the applicant.
<b>Last Name</b>	[Mandatory, Input] Enter the last name of the applicant.
<b>Date of Birth</b>	[Mandatory, Date Picker] Enter the date of birth of the applicant.
<hr/> <b>Note:</b> This field is displayed only for prospect customers. <hr/>	

Field Name	Description
<b>City</b>	[Mandatory, Dropdown] Select the city in which the applicant resides.
<b>Mobile Number</b>	[Mandatory, Input, 15] Enter the mobile number of the applicant.
<b>Email Address</b>	[Mandatory, Input, 255] Enter the email address of the applicant.
<b>Preferred Date of Contact</b>	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the preferred time to contact the customer

---

Note: When you login to the application, all fields except **Preferred Date of Contact** and **Preferred Time of Contact** fields are updated if you have added relevant personal details in the application.

---

12. Enter the relevant details in the appropriate fields and then click **Next**.  
The system displays more sections of the application form for the Current Accounts Overdraft account.

### Current Account Overdraft - Online Application Form

#### Field Description

Field Name	Description
<b>Type of Ownership</b>	[Dropdown] Select the desired <b>Customer</b> from the dropdown.
<b>Others</b>	[Optional, Input Box, 50] If the <b>Type of Ownership</b> selected is <i>Others</i> , then enter the desired <i>Ownership Type</i> .
<b>Type of Business</b>	[Dropdown] Select the desired type of business from the dropdown.
<b>Others</b>	[Optional, Input Box, 50] If the <b>Type of Ownership</b> selected is <i>Others</i> , then enter the desired Business Type.
<b>Name of Business</b>	[Mandatory, Input Box, 50] Enter the appropriate <i>Business Name</i> .

Field Name	Description
<b>Overdraft Limit Required?</b>	[Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Currency Type</b>	[Dropdown] Select the desired <b>Currency Type</b> from the system-configured options available in the dropdown.
<b>Annual Turnover</b>	[Mandatory, Input Box, 20] Enter the appropriate <b>Annual Turnover</b> value.

13. Enter the relevant details in the appropriate fields and then click **Next**.  
The system displays the screen to upload documents for the account application

#### Current Account Overdraft – Upload Documents

##### Field Description

Field Name	Description
<b>Document Type</b>	[Dropdown] Select the desired <b>Document Type</b> from the dropdown.
<b>Upload File</b>	[Action Button] Click <b>Upload File</b> to browse and upload the appropriate document. The screen displays the list of uploaded documents.

14. Click **Upload File** to browse and upload the required documents.
15. Click **Upload** button and click **Done** button once uploading is completed and then click **Next**.  
The system displays the screen for terms and conditions of the account application.

#### Current Account Overdraft – Terms and Conditions

16. Select the checkbox to accept terms and conditions and then click **Continue**.
17. Enter the security code displayed on screen and then click **Continue**.  
The system displays the Current Account Overdraft - Online Application Form – Verify screen.

#### Current Account Overdraft - Online Application Form – Verify

18. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number of the transaction.

### **Current Account Overdraft - Online Application Form – Submission Message**

19. Click Save icon to save the details.
20. Click Print icon to print the details.
21. Click **OK**.  
The system displays the initial Products screen.

---

**Note:** Similarly you can apply for accounts in different product categories such as Credit cards, Loans etc. The fields displayed in the account application form depend on the account type.

---

## **7.2 View Application Status**

You can view the status of application for all products that you have applied for in the application.

### **To view application status without logging to the application**

1. Click **Product Showcase** panel on the login screen of the application.
2. Click the required tab based on your customer type.  
For example, click the **Personal** tab.  
The system displays the Products screen for retail accounts.
3. Click **View Application Status** button to view the status of all your applications for different accounts in the application.  
The system displays the View Status screen.
4. Enter the Application Reference Number and your email address.
5. Click **Submit**.  
The system displays the status of all your applications for different accounts in the application.

### **To view application status from the application**

6. Log on to the Android based application.  
Click **More > Open New Account**.  
The system displays the Products screen.
7. Click **View Application Status** button to view the status of all your applications for different accounts in the application.  
The system displays the View Status screen.

### **View Status**

#### **Field Description**

<b>Field Name</b>	<b>Description</b>
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<b>Field Name</b>	<b>Description</b>
<b>Product Type</b>	[Display] This field displays the product name (product name within a Product e.g. Housing Loan, vehicle Loan etc.) being applied for.
<b>User Reference</b>	[Display, Hyperlink] This field displays the reference number of the application. Click this hyperlink to view details of the application.
<b>Application Submitted On</b>	[Display] This field displays the date on which application for the account has been submitted for processing.
<b>Last Updated</b>	[Display] This field displays the date of last saving.
<b>Status</b>	[Display] This field displays the status of the originated transaction.
<b>Remark</b>	[Display] This field displays the remarks about the application for the account.

8. Click the User Reference hyperlink to view details of the application for the account.



## 8. Manage Profile

You can view and modify your user profile maintained at FCDB, from within the FCDB Android banking application.

### To manage profile

1. Click **More > Customer Services > My Profile > Manage Profile**.  
The system displays the User Profile screen.

### User Profile

Field Name	Description
<b>Salutation</b>	[Optional, Dropdown] Select the salutation associated with your name in the application.
<b>Others</b>	[Conditional, Input box, 35] Enter any other specific salutation associated with your name in the application.
<b>First Name</b>	[Optional, Input box, 35] Enter your first name to be saved in the application.
<b>Middle Name</b>	[Optional, Input box, 35] Enter your middle name to be saved in the application.
<b>Last Name</b>	[Optional, Input box, 35] Enter your last name to be saved in the application.
<b>Date of Birth</b>	[Optional, Date-picker] Select your date of birth to be saved in the application.
<b>Gender</b>	[Optional, Dropdown] Select your gender to be saved in the application.
<b>Mother's Maiden Name</b>	[Optional, Input box, 70] Enter your mother's maiden name to be saved in the application.
<b>Phone Number</b>	[Optional, Input box, 20] Enter your phone number to be saved in the application.
<b>Mobile Number</b>	[Optional, Input box, 15] Enter your mobile number to be saved in the application.
<b>Verified / Unverified, Click to verify</b>	[Display, Hyperlink] This field displays whether your mobile number is verified. Click the hyperlink to verify your mobile number.

Field Name	Description
<b>Do you wish to add your Social Media profiles</b>	[Display] This field displays this text - <b>Click on the below button to add your social media profile.</b> Click the <b>Connect</b> button to access the social media webpage.
<b>Profile Name/Add profile, Change this profile</b>	[Conditional, Display] Add your Facebook profile to the application or change existing Facebook profile.
<b>Do you want to receive alerts from us</b>	[Mandatory, tab] Select the option to get alerts and offers from the application. The options are: Yes No
<b>Your Interests</b>	[Optional, Checkboxes] Select the required checkbox to select the products and service offered by the bank for which you want to receive offers and alerts.
<b>Preferred mode of contact</b>	[Optional,Checkbox] Select the mode of contact. The values are: <ul style="list-style-type: none"> <li>Email</li> <li>Mobile</li> </ul>
<b>Preferred Time for receiving calls</b>	[Conditional, Dropdown] Specify the preferred time for receiving the calls.
<b>Specify Time</b>	[Conditional, Dropdown] Specify the other preferred time for receiving the calls. This field is displayed only when you select Specify Time in the Preferred Time for receiving calls dropdown.

2. Enter the relevant details in the appropriate fields.

3. Click **Cancel**.  
The system displays the dashboard of the application.

OR

Click **Save** button.

The system saves your user profile and displays a pop-up window showing an acknowledgement transaction.

4. Click **Ok**.  
The system displays the initial User Profile screen.

## 9. Forgot Password

You can reset the login and/or transaction password without signing in the application.

### To change the password

1. Click **Forgot User ID/ Password** link on Login screen.  
The system displays the **Forgot Password** screen.

### Forgot Password

2. Select the required radio button based on your customer type.  
For example, click the **Existing Customer** radio button.
3. Enter your User ID if you are an existing customer.  
OR  
Enter your email address if you are a registered customer.
4. Click **Submit** button.  
The system displays the One Time Password Verification screen.

### OTP Verification

5. Enter the One Time Password you received on your registered mobile number.
6. Click **Submit** button.  
The system displays **Forgot Password** screen.  
OR  
Click **Resend OTP** button to receive the OTP again.
7. Select the password type for which you want to change the password.
8. Enter and confirm the new password as per the password policy displayed.
9. Click **Submit**.  
The system displays confirmation screen.
10. Click **OK**.  
The system displays initial login screen.

## 10. Change Password

You can change the login and/ or transaction passwords associated with your username from within the application. You have to compulsorily change passwords if a forced reset password policy is configured by the bank for some scenarios.

### To change the password

1. Click icon on the dashboard of the application.  
The date and time of your current, last successful and failed logins are displayed.
2. Click **Change Password**.  
The system displays the Change Password screen.
3. Select the password type for which you want to change the password.

### Change Password

#### Field Description

Field Name	Description
<b>User ID</b>	[Display] This field displays your user ID in the application
<b>Password Type</b>	[Tab] Select the required Password Type tab to change the password. Password type can be either Login Password or Transaction Password.
<b>Existing Password</b>	[Mandatory, Input Box] Enter the existing password associated with your user ID.
<b>New Password</b>	[Mandatory, Input Box] Enter the new password to be associated with your user ID.
<b>Confirm New Password</b>	[Mandatory, Input Box] Re-enter the new password associated with your user ID.
<b>Password Policy</b>	[Display] This field displays the password policy for the selected password type.

4. Click **Submit**.  
The system updates your password and displays the Change Password Confirm screen.  
OR  
Click **Cancel** to view the dashboard of the application.
5. Click **OK**.  
The system displays the login screen of the application.

## 10.2 Force Change Password

**Force Change Password** is the functionality where you have to compulsorily change your password in the application. This can be login password as well as transaction password, depending upon the system configuration.

The **Force Change Password** activity is mandatory for these scenarios:

- During first time login
- Change in the password policy
- Expiry of the password
- Password has been reset by the administrator

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**Note:** Please refer to the Change Password section for more information on changing your password in the application.

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## 11. Set any Transaction as Favorite

You can view and access your preferred transactions in the application. You can also add, remove transactions from the list of favourite transactions.

### View and access favourite transactions

1. Click **Favorites** menu from the dashboard of the application.  
The system displays the Favourites screen.
2. Click the required transaction from the Favourites list.  
The system displays the initial screen of the selected transaction.

### Favorites

#### Set any transaction as favourite

3. Click **Favorites** menu from the dashboard of the application.  
The system displays the Favourites screen.
4. Click **Add**.  
The system displays the Add to Favorites screen.

### **Add to Favorites**

5. Click the checkboxes next to the name of the required transactions.
6. Click **Done**.  
The system displays the acknowledgement screen for the transaction.
7. Click **OK**.  
The system adds the selected transactions to the Favorites screen.

### **Edit list of favorite transactions**

8. Click **Favorites** menu from the dashboard of the application.  
The system displays the Favourites screen.
9. Click **Edit**.  
The system displays Favorites screen in the editable mode.

### **Favorites**

10. Click the Delete icon next to the required transaction to remove the transaction from the Favorites



## 12. Service Requests

### 12.1 New Service Request

You can generate service request for credit card hot listing in the application.

#### To create the New Service Request

1. Click **More > Customer Services > New Service Request**.  
The system displays the Credit Card Hot Listing screen.

#### Credit Card Hot Listing

##### Field Description

Field Name	Description
<b>Credit Card</b>	[Mandatory, Dropdown] Select the credit card from the list.
<b>Reason</b>	[Mandatory, Dropdown] Select the reason to apply for card.
<b>Specify Reason</b>	[Optional, Input box, 35] Specify the reason for service request.
<b>New Credit Card Required</b>	[Mandatory, Tab] Select the option. The values available are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Mode of Delivery</b>	[Mandatory, Drop-down] Select the mode of delivery for credit card. The values available are: <ul style="list-style-type: none"> <li>• Courier</li> <li>• Branch</li> </ul>
<b>User Reference</b>	[Optional, Input box, 25] Specify the reference number for future reference, if required.

2. Enter the relevant details.
3. Click **Submit** button. The system displays Service Request Verify screen.  
OR  
Click **Reset** button to clear the information.

#### Service Request Verify

<imagw>

4. Click **Confirm** button to confirm the request. The system displays confirm screen with Acknowledgement.
5. Click Download icon to download the details.
6. Click Print icon to print the details.
7. Click **OK**.  
The system displays the initial New Service Request screen.

## 12.2 View Service Request

You can view service request raised, along with the status of service request.

### To view service requests

1. Click **More > Customer Services > View Service Request**.  
The system displays the Recent Service Request screen.

### Recent Service Request

2. Click on the required service request to view the details.  
The system displays the Service Request screen.

### Service Request

#### Field Description

Field Name	Description
<b>Reference No.</b>	[Display] This field displays the transaction reference number when transaction was initiated.
<b>Transaction</b>	[Display] This field displays the name of transaction.
<b>Status</b>	[Display] This field displays the status of the transaction.
<b>Created By</b>	[Display] This field displays the name of the person who has generated the transaction.
<b>Created On</b>	[Display] This field displays the date on which request has been generated.

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<b>Updated By</b>	[Display] This field displays the user name who updated the transaction.
<b>Updated On</b>	[Display] This field displays the date on which the transaction has been updated.

3. Click on **New Service Request** button to create new service request.

## 13. Account Summary

Account summary on the dashboard of the application provides summarized details of all your accounts mapped to your Customer ID. The types of accounts and details displayed in the Account Summary are:

- Current and Saving Accounts
- Deposit Accounts
- Islamic Accounts
- Credit Accounts
- Loan Accounts
- Goal Details

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**Note:** Please refer to the Goal Setting section in this User Manual for more information on Goal Details displayed in Account Summary screen.

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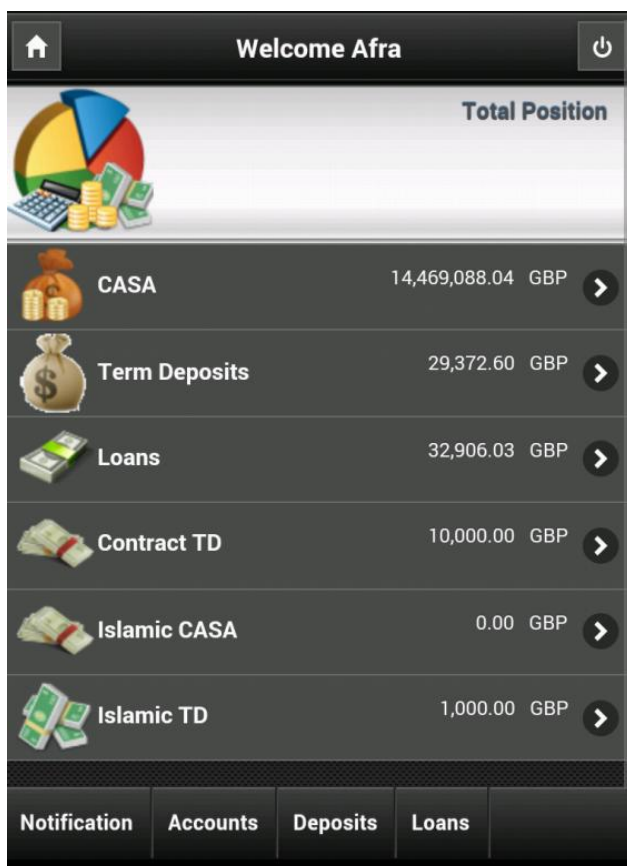
For a given account type, summarized account details include the currency of the account, total amount of funds in all accounts, account number, total amount for each account

You can also view a hyperlink in the Account Summary section to view the account activity and account details for the selected account.

### **To view the account summary from the landing screen**

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.

### **Accounts Overview Total Position**

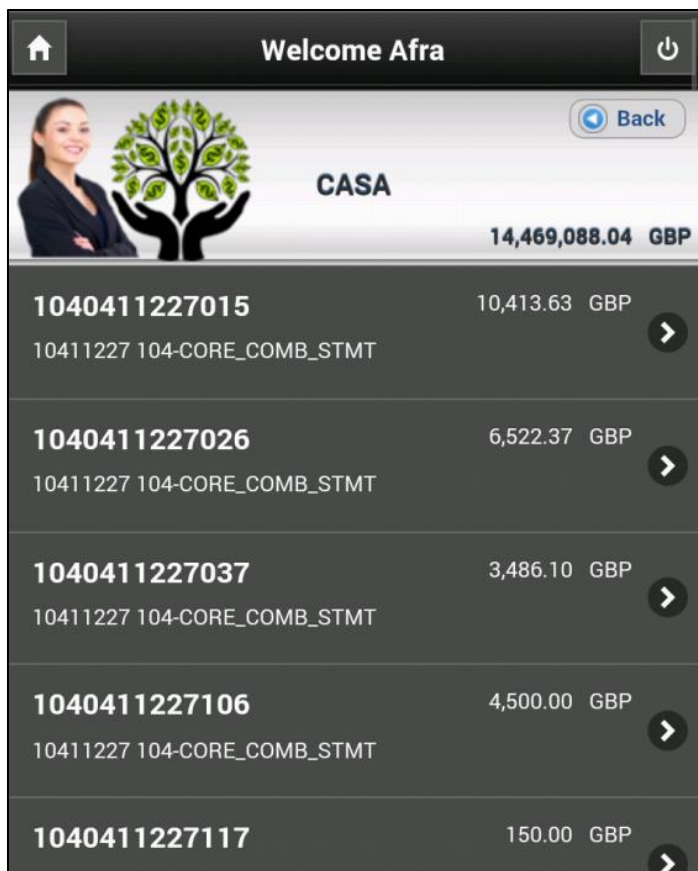


### Field Description

Field Name	Description
<b>Account Name</b>	[Display] This field displays the name of the account.
<b>Currency</b>	[Display] This field displays the currency type of the selected account.
<b>Total Amount</b>	[Display] This field displays the total amount present in the selected account.

- Click the required account type.  
For example, click **CASA**.  
The system displays the Account Summary screen for all your Current and Savings accounts in the application.

### Account Summary - CASA



### Field Description

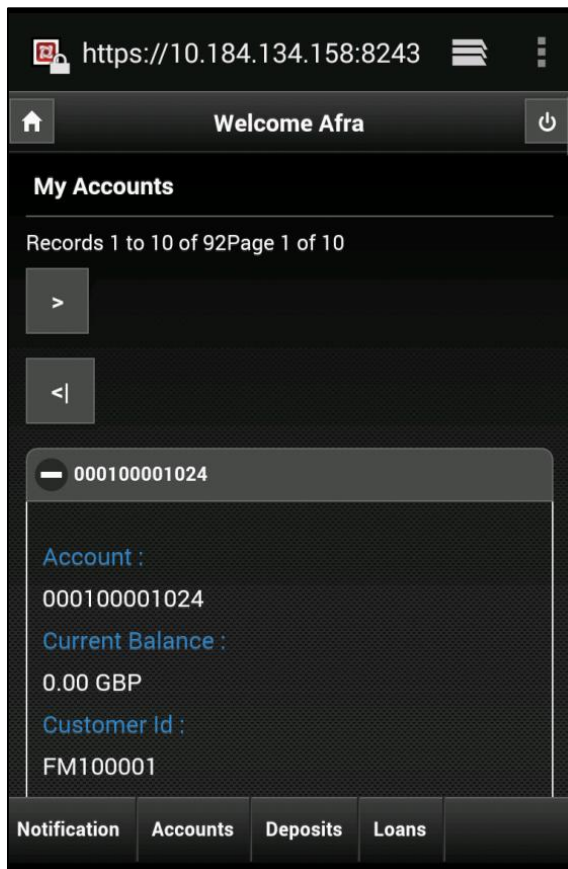
Field Name	Description
<b>Total Balance</b>	This field displays the total balance amount in all accounts of the selected account type.
<b>Account Name</b>	[Display] This field displays the name of the account.
<b>Account Number</b>	[Display] This field displays the account number.
<b>Currency</b>	[Display] This field displays the currency type of the selected account.
<b>Available Balance</b>	[Display] This field displays the clear available balance in the account.

- Click the required account.  
The system displays the details of the selected account.  
OR  
Click the **Back** button to view the previous screen.

### To view the account summary from the menu









1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click **Accounts** from the menu and then click **Account Summary**.  
The system displays the My Accounts screen showing all your accounts in the application.

### My Accounts



### Field Description

Field Name	Description
<b>Account Name</b>	[Display] This field displays the name of the account.
<b>Account Number</b>	[Display] This field displays the account number.
<b>Currency</b>	[Display] This field displays the currency type of the selected account.

Field Name	Description
<b>Available Balance</b>	[Display] This field displays the clear available balance in the account.
3.	Click the  icon to view the next page showing your accounts
4.	Click the  icon to view the previous page showing your accounts.
5.	Click the  icon to view the first page showing your accounts.
6.	Click the  icon to view the last page showing your accounts.
7.	Click the  icon to view the next page showing your accounts
8.	Click the  icon to view the last page showing your accounts.
9.	Click the  icon next to the required account to collapse the details.
10.	Click the  icon next to the required account to expand the details.



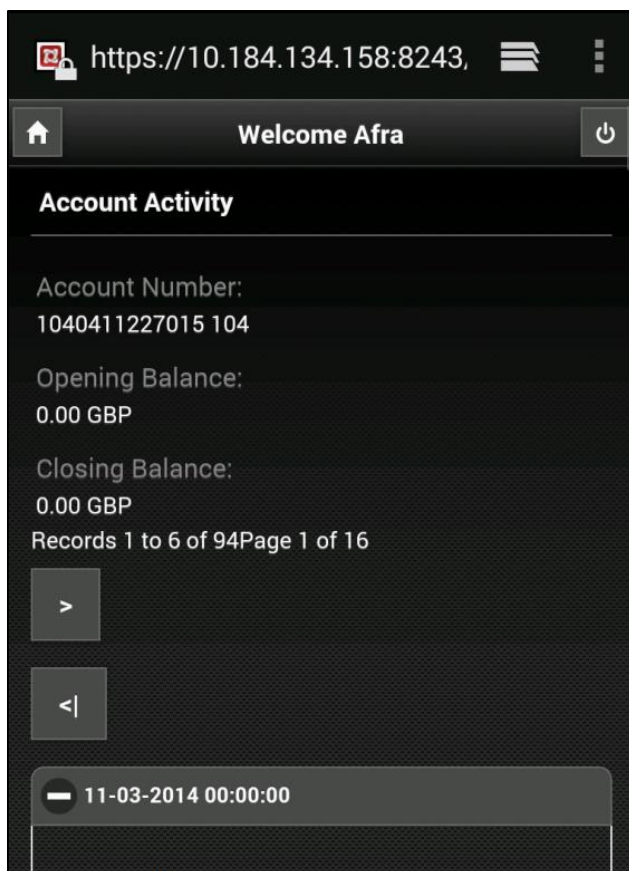
## 14. Account Activity

You can view the account activity for a selected account. You can also view the account activity for a specified period.

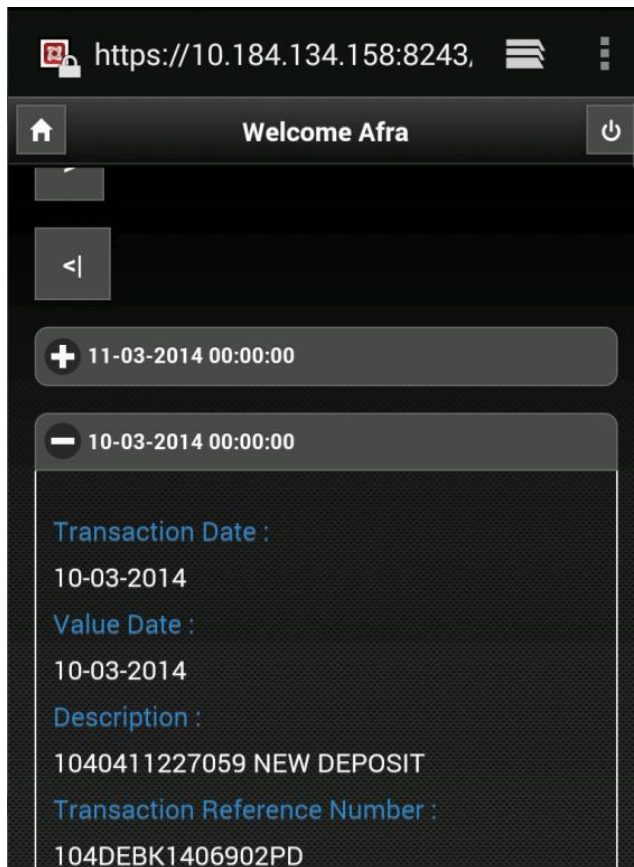
### To view the account activity

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click the required account type.  
For example, click **CASA**.  
The system displays the Account Summary screen for all your Current and Savings accounts in the application.
3. Click the required account.  
The system displays the details of the selected account.  
OR  
Click the **Back** button to view the previous screen.
4. Click the **Account Activity** button.  
The system displays the account activity of the selected account

### Account Activity











## Account Activity



## Field Description

Field Name	Description
<b>Account Number</b>	[Display] This field displays the account number of the selected account.
<b>Opening Balance</b>	[Display] This field displays the opening balance of the selected account.
<b>Closing Balance</b>	[Display] This field displays the closing balance of the selected account.
<b>Account Activity</b>	
<b>Transaction Date</b>	[Display] This field displays the date of transaction in the account.
<b>Description</b>	[Display] This field displays the description of the transaction in the account.

Field Name	Description
<b>Transaction amount and currency</b>	[Display] This field displays the transaction amount and account currency.
<b>Type – Cr / Dr</b>	[Display] This field displays the indicator indicating the type of transaction carried out – either Debit (DR) or Credit (CR)

5. Click the  icon to view the next page showing account activity of your selected account.
6. Click the  icon to view the previous page showing account activity of your selected account.
7. Click the  icon to view the first page showing account activity of your selected account.
8. Click the  icon to view the first page showing account activity of your selected account.
9. Click the  icon to view the next page showing account activity of your selected account
10. Click the  icon to view the last page showing account activity of your selected account.
11. Click the  icon next to the required account activity to collapse the details.
12. Click the  icon next to the required account activity to expand the details.
13. Click any transaction in the Account Activity section.  
The details of the selected transaction are displayed.

### Transaction Details

14. Click Back button to view the previous screen.

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**Note:** The fields displayed in the Transaction Details screen depend on the type of transaction in the account.

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15. Click the Email icon to send an email about the account.  
The system displays the Compose Message screen with your Customer ID and Account Number. You can compose the message subject and message body of the email.

### To search account activity

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.

2. Click **Accounts** from the menu and then click **Account Activity**. The system displays the Account Activity.

### Account Activity

### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Dropdown] Select the account number for which you want to view the account activity.
<b>Search By</b>	[Mandatory, Dropdown] Select the criteria for searching the account activity. The options are: <ul style="list-style-type: none"> <li>• Last 2 days</li> <li>• Last 5 days</li> <li>• Between two dates</li> </ul>
<b>From Date</b>	[Mandatory, Input box] Select the starting date from which you want the account activity.

Field Name	Description
<b>To Date</b>	[Mandatory, Input box ] Select the end date till which you want account activity.

3. Click **Submit**.  
The system displays the account activity of the selected account for the specified period.

#### **Download Account Activity**

You can download account activity for specified search criteria for selected CASA Account in PDF and Excel formats.

1. Navigate to the account activity of the required account.
2. Click the Download icon.  
The system displays the document formats available for download.

#### **Account Activity Download**

3. Click the icon for the required document format.
4. Open the downloaded account activity document in a new window or save the downloaded account activity document.

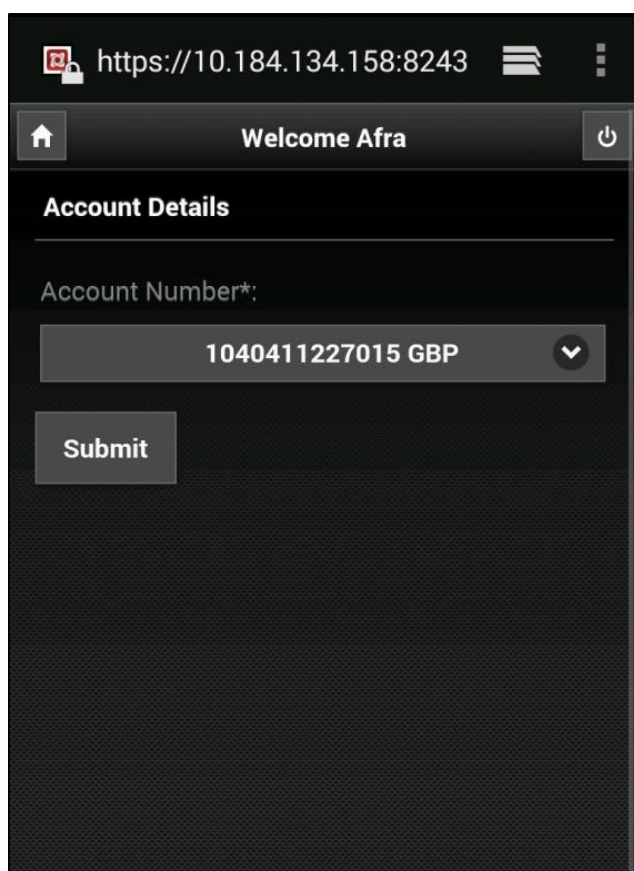
## 15. Account Details

You can view the account details of the selected account.

### To view the account details from the menu

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click **Accounts** from the menu and then click **Account Details**.  
The system displays the Account Details screen.

### Account Details



The screenshot displays the 'Account Details' screen of a mobile application. At the top, there is a browser address bar showing the URL 'https://10.184.134.158:8243'. Below this is a dark navigation bar with a home icon on the left, the text 'Welcome Afra' in the center, and a power icon on the right. The main content area has a title 'Account Details' and a label 'Account Number\*:' followed by a drop-down menu. The drop-down menu currently shows '1040411227015 GBP'. Below the drop-down menu is a 'Submit' button.

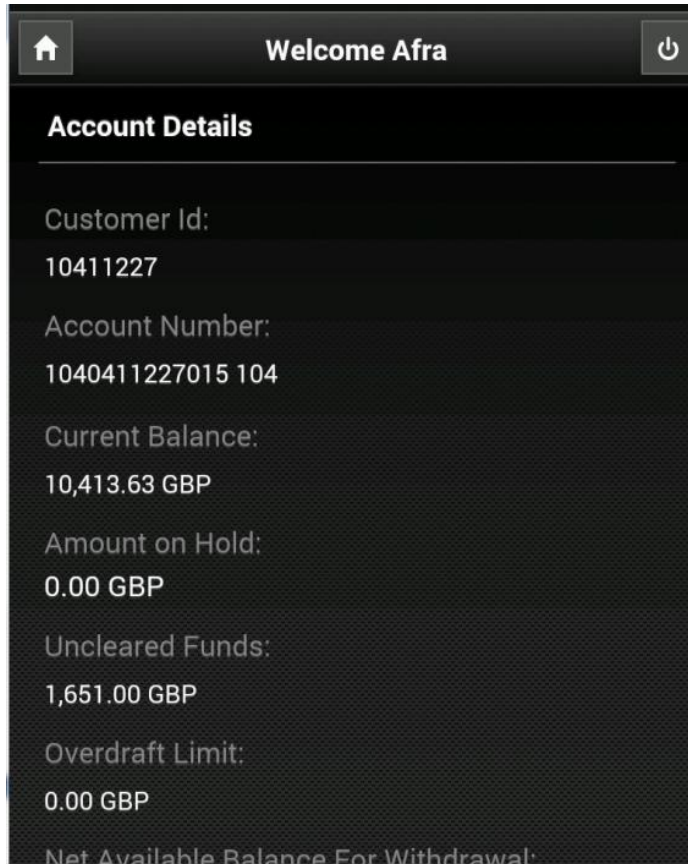
3. Click the required account number in the Account Number drop-down list.
4. Click **Submit**.  
The system displays the details of the selected account.
5. Click the **Back** button to view the previous screen.

### To view the account details from the landing screen

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.

2. Click the required account type.  
For example, click **CASA**.  
The system displays the Account Summary screen for all your Current and Savings accounts in the application.
3. Click the required account.  
The system displays the details of the selected account.  
OR  
Click the **Back** button to view the previous screen.

### Account Details



### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Customer ID</b>	[Display] This field displays the Customer ID of the account.
<b>Account Nickname/ Account Number</b>	[Display] This field displays the account nickname or account number.

<b>Field Name</b>	<b>Description</b>
<b>Current Balance</b>	[Display] This field displays the current balance in the account.
<b>Amount on Hold</b>	[Display] This field displays the amount on hold in the account.
<b>Uncleared Funds</b>	[Display] This field displays the uncleared funds in the account.
<b>Overdraft Limit</b>	[Display] This field displays the overdraft limit of the account.
<b>Net Available Balance for Withdrawal</b>	[Display] This field displays the net available balance for withdrawal for the account.

4. Click the **Account Activity** button.  
The system displays the account activity of the selected account  
OR  
Click the **Back** button to view the previous screen.



## 16. Adhoc Statement

You can request for an account statement for a specified period.

You can view an ad hoc statement for these account types in the application

- Current & Savings Accounts
- Term Deposit Accounts
- Loan Accounts
- Islamic accounts

### To request ad hoc statement for a current and savings account

1. Click the **Accounts** button from the dashboard of the application.  
OR  
Click the amount in the **I Have / I Owe** field.  
The system displays the Accounts Overview screen.
2. Click the required account type.  
For example, click **Current & Savings**.  
The system displays the Account Summary screen for all your Current & Savings accounts in the application.
3. Click the required account.  
The system displays the Account Details screen showing details and activity of the selected account.  
By default, the system displays the **Details** tab.
4. Click the PDF icon.  
The system displays the Statement Period screen.

### Statement Period

#### Field Description

Field Name	Description
<b>From Date</b>	[Mandatory, Alphanumeric, 10] Type the From date as start date for the Adhoc statement.
<b>To Date</b>	[Mandatory, Alphanumeric, 10] Type the To date as end date for the Adhoc statement.

5. Click the **Submit** button.  
The system displays **Adhoc Statement Verify** screen.  
OR  
Click the **Cancel** button to view the previous screen.

### Adhoc Account Statement Request Verify

The system displays the Account Type and the Account Number for the Adhoc Account Statement Request in the Verify screen.

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number of the ad hoc statement request.
7. Click the **Ok** button.  
The system displays the initial Account Details screen.

## 17. Notifications

You can view reminders, alerts, bulletins, and e-mail messages in the application.

### 17.1 Reminders

You can view reminders in the application. These reminders are for the current day and upcoming weeks and months. You can navigate between dates, weeks, or months and view reminders for the required date. You can view the details of a selected reminder and modify, delete or dismiss the reminder as required. You can also add reminders in the application.

You can view the number of reminders for the current day and view details of these reminders from the dashboard of the application.

#### To view reminders

1. Click **Notification** from the menu and then click **Reminders**.  
The system displays the Reminder Schedule screen.  
By default, the system displays the reminders for the current day under the Today section.
2. Click the Edit/Modify Reminder button for the required reminder to modify the reminder.
3. Click the Delete Reminder button for the required reminder to delete the reminder after verification.
4. Click the Dismiss Reminder button next to the required reminder to dismiss the reminder from the list of reminders for the current day.
5. Scroll to the Weekly section to view reminders in the current week.
6. Select the date to view reminders scheduled for the selected date.  
OR  
Scroll to the Monthly section to view reminders in the current month.
7. Select the date to view reminders scheduled for the selected date.
8. Click the required reminder.  
The system displays the details of the selected reminder.

#### To add reminders

1. Click **Notifications** from the menu and then click **Reminders**  
The system displays the Reminders screen.
2. Click the **Register Reminder** button in the Reminders screen to add a reminder.  
The system displays **Reminders Registration** screen.

### Reminder Registration

The screenshot displays a mobile application interface for 'Reminder Registration'. At the top, there is a status bar with a URL 'https://10.184.134.158:8243' and navigation icons. Below this is a dark header bar containing a home icon, the text 'Welcome Afra', and a power icon. The main content area is titled 'Reminders Registration' and contains the following fields:

- Subject:** An empty text input field.
- Frequency:** A dropdown menu currently showing 'Daily'.
- Start Date:** An empty date picker field.
- End Date:** An empty date picker field.

### Field Description

Field Name	Description
<b>Subject</b>	[Mandatory, Input box, 50] Enter the subject for reminder.
<b>Description</b>	[Optional, Input box, 100] Enter the details of reminder.
<b>Frequency</b>	[Mandatory, Radio Button] Select the frequency with which the reminder should be generated. The options are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly.</li> </ul>
<b>Start Date</b>	[Mandatory, Date picker] Select the date from which from which onwards the reminder is to be due.

Field Name	Description
<b>End Date</b>	[Mandatory, Date picker] Select the date on which the last reminder should be generated.

3. Enter the relevant details in the appropriate fields.
4. Click **Submit**.  
The system displays the Acknowledgement screen for adding the reminder.  
OR  
Click **Back** to view the previous screen.
5. Click **OK**.  
The system displays the initial Reminders screen.  
OR  
Click **Add Another**.  
The system displays the Add Reminder screen to add another reminder.

## 17.2 Inbox

You can communicate with the bank administrators through e-mail in the application. You can send and receive e-mail messages in the application. You can also view the bulletins sent to you by the bank in the application.

You can view the number of received e-mails and access all your received and sent e-mails from the dashboard of the application.

You can view alerts and tasks sent to you in the application. The alerts include default alerts (alerts sent by the bank and the FCDB application), and your subscribed alerts.

You can view the number of unread alerts on the dashboard of the application. You can access the list of all your alerts from the dashboard. You can view the complete message of the alerts in the application.

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**Note:** Please refer to the Alert Subscription section in this User Manual for more information on subscription of alerts in the application. You can click the **Bulletins** tab in the Mailbox screen to view bulletins sent to you in the application.

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### To view the inbox

1. Click **Notification** from the menu and then click **Inbox**.  
The system displays the Inbox screen.
2. Select **Interactions** to view the interactions for the current day.  
Click the required interaction.  
The system displays the details of the selected interaction.

OR

Select **Alerts** to view the alerts for the current day.  
Click the required alert.  
The system displays the details of the selected alert.

OR

Select **Bulletins** to view bulletins received in the application.  
Click the expand icon next to the required bulletin.

The system displays the details of the selected bulletin.

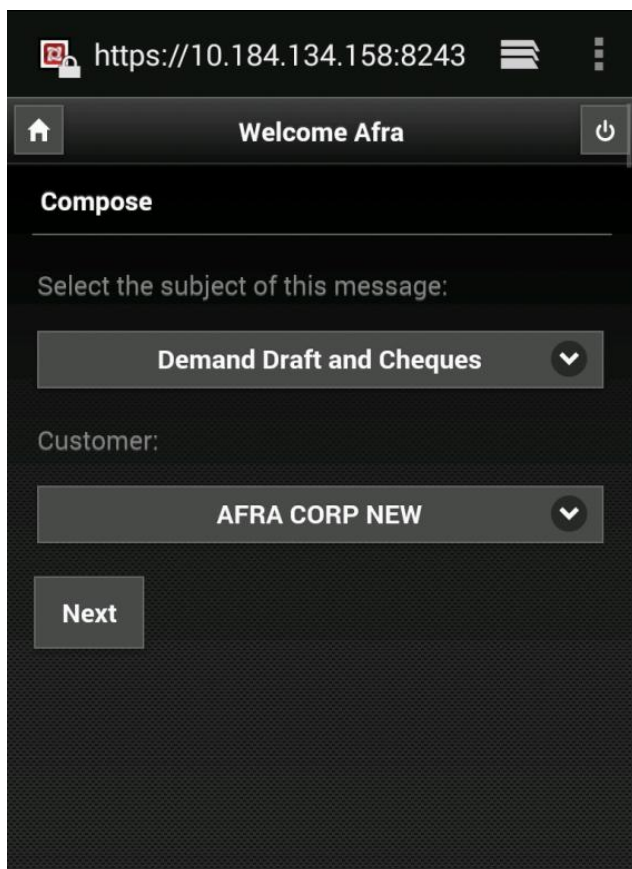
OR

Select **Tasks** to view the tasks for the current day.  
 Click the required task.  
 The system displays the details of the selected task.

**To send e-mail messages**

1. Click **Notification** from the menu and then click **Compose Message**.  
 The system displays the Compose Message screen.

**Compose Message**

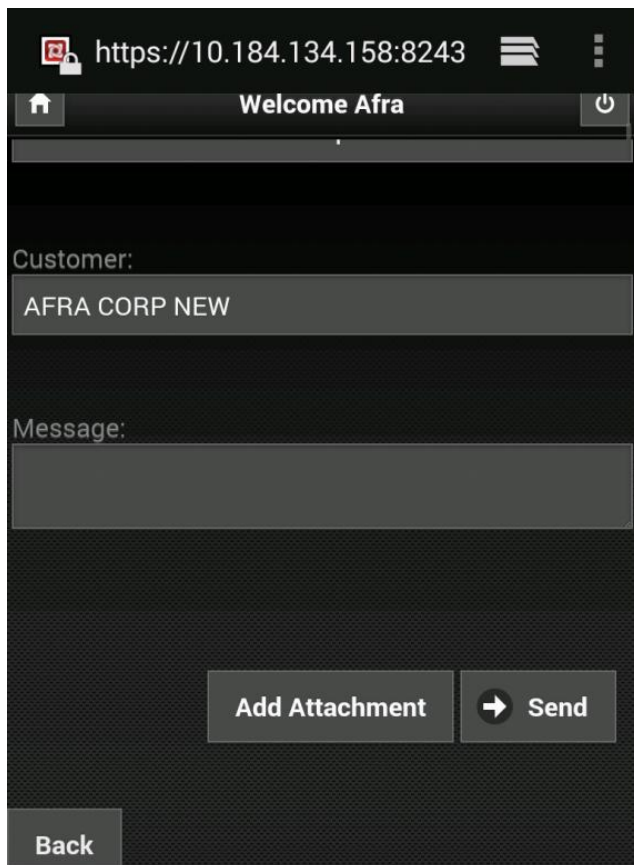


**Field Description**

Field Name	Description
<b>Customer</b>	[Mandatory, Dropdown] Select the required customer mapped to your User ID.
<b>Subject</b>	[Mandatory, Dropdown] Select the subject of the message.

2. Enter the relevant details in the appropriate fields and then click **Next**. The system displays the next step of the process.

### Compose Message



### Field Description

Field Name	Description
<b>Customer</b>	[Mandatory, Dropdown] Select the required customer mapped to your User ID.
<b>To</b>	[Mandatory, Input box, 25, Read-only] Select the e-mail address to which the message needs to be delivered.
<b>Subject</b>	[Mandatory, Dropdown] Select the subject of the message.
<b>Custom Subject</b>	[Optional, Input box], 60 Enter the custom subject of the message. This field is displayed only when you select the <b>Others</b> option in the <b>Subject</b> dropdown.

Field Name	Description
<b>Message Text Box</b>	[Mandatory, Input box, 200 characters] Enter the text (body) of the message.

3. Click the **Add Attachment** button, if required.  
The system displays the Add Attachment pop-up screen.
4. Click the Browse control to browse a file and then click **Upload** to add the attachment from the browse window.

---

**Note:** Maximum number of images that can be attached is 5. Size of any image should not be greater than 1 MB & Overall size of all the attachments should not exceed 2 MB. Images with image type as .PNG can only be attached.

You can click **Remove Attachment** button to remove an added attachment for the composed message.

You can also click the More button to add more attachments.

---

5. Click **Done** to add to add all the uploaded attachment(s) from the Add Attachments pop-up screen.
6. Click **Send** button.  
The system displays the Acknowledgement screen.  
OR  
Click **Back** button.  
The system displays the Notifications screen.
7. Click **OK**.  
The system displays the Mailbox screen.

#### **To view the sent messages**

1. Click **Notification** from the menu and then click **Sent Messages**.  
The system displays the Sent Messages screen.



## 18. Alert Subscription

You can subscribe to different types of alerts in the application. You can receive alerts in these three modes in the application:

- E-mail
- SMS
- Push notifications

The different types of alerts in the application are:

- **User Level:** These alerts are sent to your email address or mobile number as maintained in your user profile in the application.
- **Accounts Level:** These alerts are sent to your email address as maintained in your user profile in the application.
- **Customer Level:** These alerts are sent to your email address and/or mobile number as maintained in your user profile in the application. You can either subscribe to these alerts or the bank administrator subscribes to these alerts for you.

If you subscribe for a forex rate alert, you can add different parameters to receive alerts for different pairs of currencies as and when your specified criteria for these currencies are completed. For example, you can set a forex alert for a currency pair such that you receive an alert if the price of one currency reaches a specified target price.

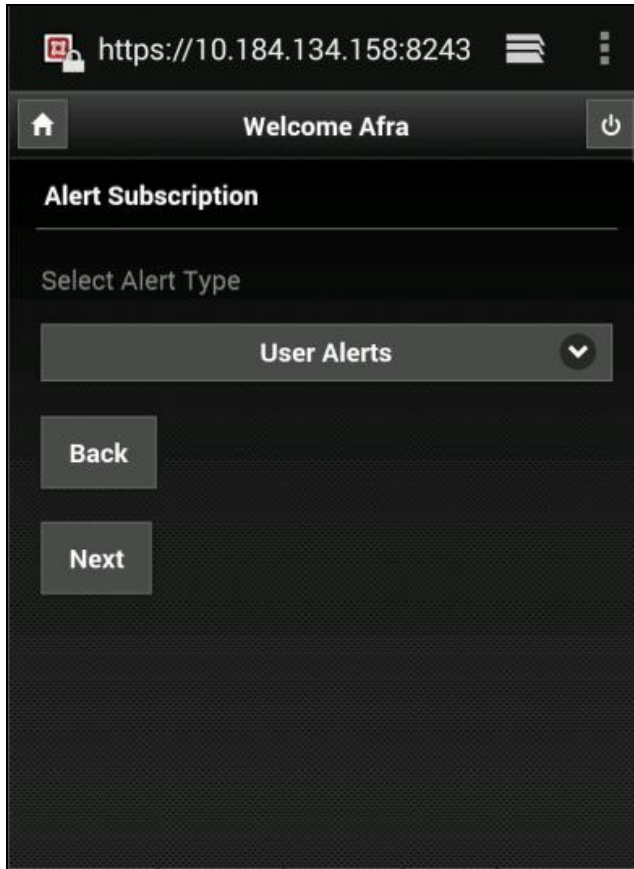
### 18.1 Manage Alerts

You can subscribe to different alerts in the application. You can also modify the details of the subscribed alerts or unsubscribe from these alerts.

#### To subscribe for alerts

1. Click **Notifications** from the menu and then click **Alerts**.  
The system displays the Alerts screen.
2. Click the **Subscribe for Alerts** radio button and then click **Submit**.  
The system displays the Alert Subscription screen.

#### Alert Subscription



### Field Description

Field Name	Description
<b>Alert Type</b>	[Mandatory, Dropdown] Select the alert you want to subscribe for.

3. Select the required alert type.  
For example, select **Account Alerts**.  
The system displays different fields according to your selected alert type.

### Account Alerts

The screenshot displays a mobile application interface for alert subscription. At the top, there is a status bar with a URL and navigation icons. Below that is a header with a home icon, the text 'Welcome Afra', and a power icon. The main content area is titled 'Alert Subscription' and contains two dropdown menus. The first dropdown is labeled 'Select Alert Type' and is currently set to 'Account Alerts'. The second dropdown is labeled 'Select Account Number' and is currently set to '1040411227015 GBP'. At the bottom of the form, there are two buttons: 'Back' and 'Next'.

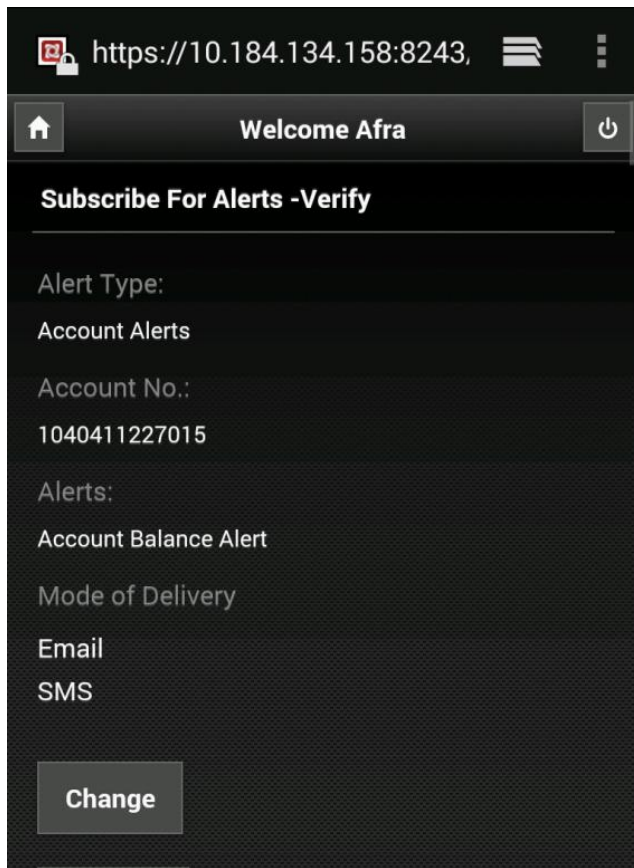
### Field Description

Field Name	Description
<b>Select Customer ID</b>	[Mandatory, Dropdown] Select the customer ID for which to subscribe an alert. This field is enabled and is mandatory only if you select to subscribe for Customer Alerts.
<b>Select Account No.</b>	[Mandatory, Dropdown] Select the account number for which to subscribe an alert. This field is enabled and is mandatory only if you select to subscribe for Account Alerts.
<b>Select Alert</b>	[Mandatory, Selection list] Select the specific alert you want to subscribe for.
<b>Mode of Delivery</b>	[Mandatory, Buttons] Select the mode of delivery for the alert.

Field Name	Description
<b>Threshold (%) Above</b>	<p>[Mandatory, Input box, 3]</p> <p>Enter the threshold limit amount.</p> <p>The alert is generated when transactions exceed the specified threshold limit amount.</p> <p>This field is displayed only for limit threshold alert.</p>
<b>Debit Above</b>	<p>[Mandatory, Input box, 15]</p> <p>Enter the maximum debit amount.</p> <p>The alert is generated when an amount equal to or above the specified amount is debited from the account.</p> <p>This field is displayed only for debit alert.</p>
<b>Credit Above</b>	<p>[Mandatory, Input box, 15]</p> <p>Enter the maximum credit amount.</p> <p>The alert is generated when the transactions exceed the specified amount.</p> <p>This field is displayed only for debit alert.</p>
<b>Add Parameter</b>	<p>[Mandatory, Selector]</p> <p>Specify your preferences for forex rate alerts.</p> <p>This button is displayed only for forex rate alert.</p>
<b>Currency Pair</b>	<p>[Mandatory, Selector]</p> <p>Select the currency pair for the forex rate alert.</p> <p>This field is displayed only for forex rate alert.</p>
<b>Add New Parameter</b>	<p>[Optional, Selector]</p> <p>Click this button to add more parameters for the forex rate alert.</p> <p>This field is displayed only for forex rate alert.</p>

4. Enter the relevant details in the appropriate fields.
5. Click **Subscribe**.  
The system displays the Verify screen for the selected alert.

#### **Accounts Alert Subscription – Verify**

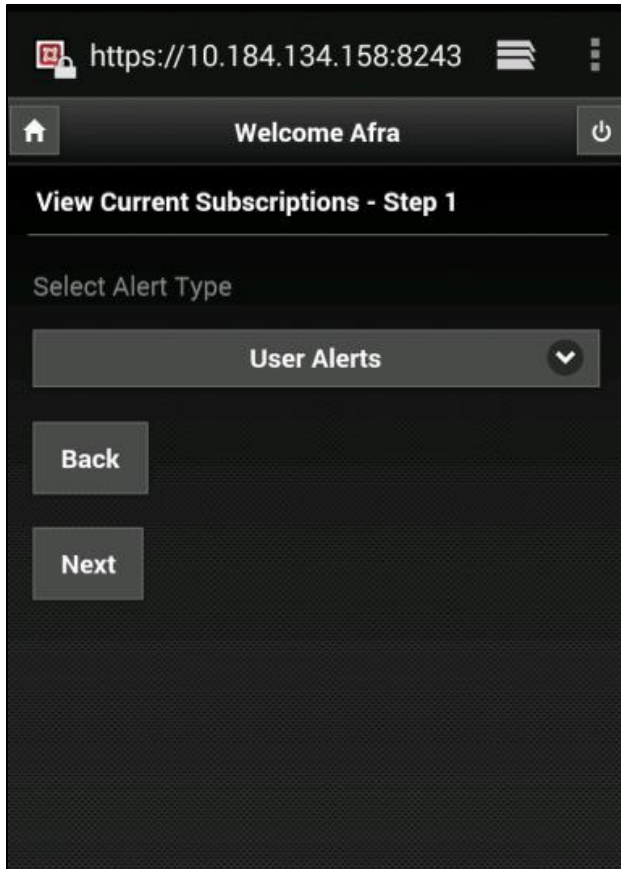


6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the name of the alert and transaction reference number for your alert subscription.
7. Click **OK**. The system displays the Manage Alerts screen.

#### **To view and update details of the subscribed alerts**

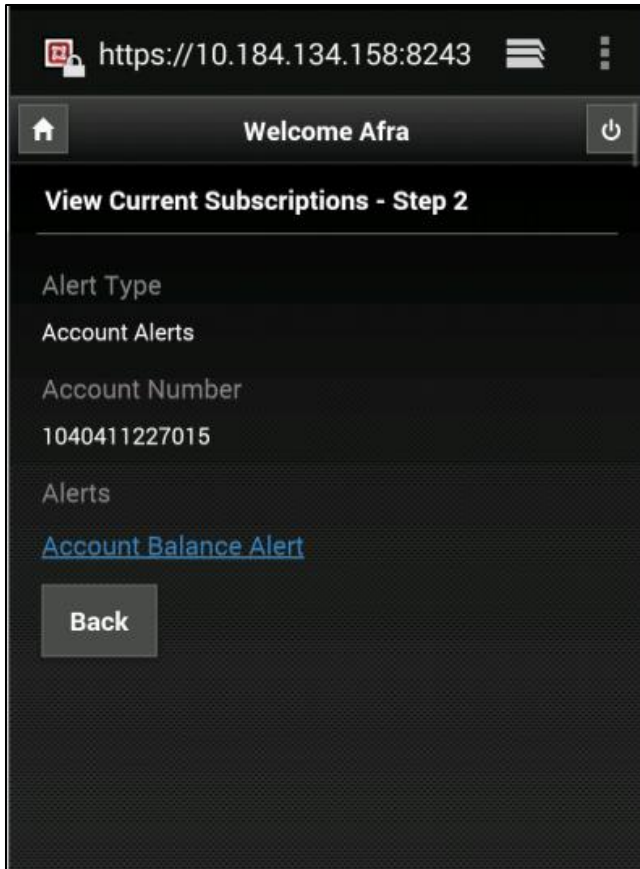
1. Click **Notifications** from the menu and then click **Alerts**. The system displays the Alerts screen.
2. Click the **View Current Subscriptions** radio button and then click **Submit**. The system displays the View Current Subscriptions – Step 1 screen.

#### **View Current Subscriptions – Step 1**



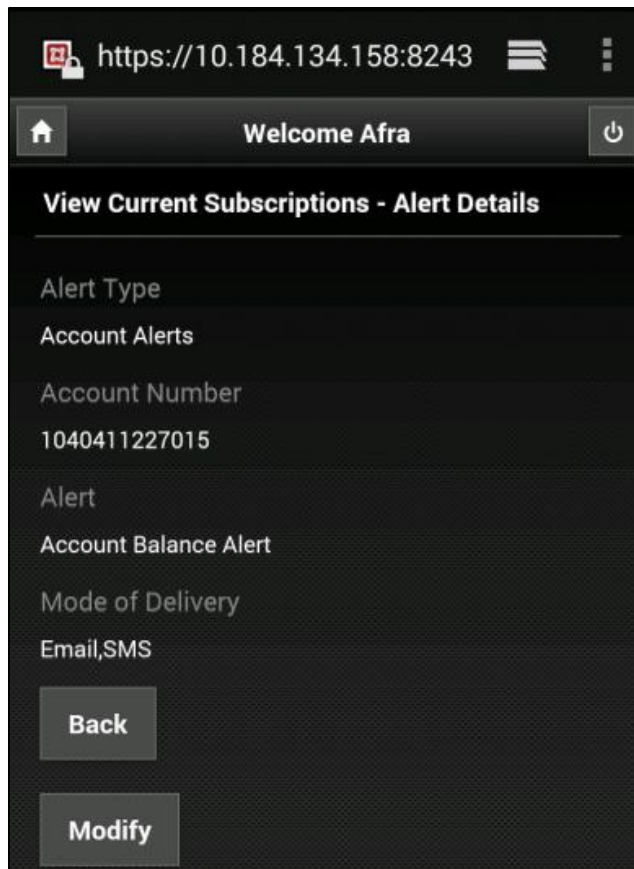
3. Select the required subscribed alert type and then click **Next**.  
For example, select **Account Alerts**.
4. Select the required account number in the Account Number field and then click **Next**.  
The system displays the View Current Subscriptions – Step 2 screen.

### **View Current Subscriptions – Step 2**



5. Click the required subscribed alert.  
The system displays the View Current Subscriptions – Alert Details screen

#### **View Current Subscriptions – Alert Details**



6. Click **Modify**.  
The system displays the Modify Alert Subscription screen.
7. Modify the relevant details in the appropriate fields.
8. Click **Submit**.  
The system displays the Modify Alert Subscription - Verify screen for the selected alert.
9. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the name of the updated alert transaction reference number for your alert subscription.
10. Click **OK**.  
The system displays the initial alert subscription screen.

#### To unsubscribe subscribed alerts

1. Click **Notifications** from the menu and then click **Alerts**.  
The system displays the Alerts screen.
2. Click the **View Current Subscriptions** radio button and then click **Submit**.  
The system displays the View Current Subscriptions – Step 1 screen.
3. Select the required subscribed alert type and then click **Next**.  
For example, select **Account Alerts**.
4. Select the required account number in the Account Number field and then click **Next**.  
The system displays the View Current Subscriptions – Step 2 screen.
5. Click the required subscribed alert.  
The system displays the View Current Subscriptions – Alert Details screen



6. Click **Unsubscribe**.  
The system displays the Unsubscribe for Alert - Verify screen for the unsubscription of the selected alert.
7. Click **Change** to modify any details and then verify all the details and click **Unsubscribe**. The system displays the transaction reference number for the transaction.
8. Click **OK**.  
The system displays the screen for your current subscribed alerts.

## 18.2 Adding and Deleting Parameters for Forex Rate Alerts

You can add different parameters when you subscribe for forex rate alerts. You can receive forex rate alerts for different pairs of currencies according to the forex rate parameter. You can also modify or delete parameters for forex rate alerts.

### To add parameters for forex rate alerts

1. Click **Notifications** from the menu and then click **Alerts**.  
The system displays the Alerts screen.
2. Click the **Subscribe for Alerts** radio button and then click **Submit**.  
The system displays the Alert Subscription screen.
3. Select **User Alerts** as the required subscribed alert type and then click **Next**.  
The system displays the View Current Subscriptions – Step 2 screen.
4. Click **Forex Rate Alert** as the required alert and then click **Next**.  
The system displays the Alert Subscriptions screen
5. Enter the relevant details in the appropriate fields and then click **Next**.  
The system displays the Subscribe for Alerts – Forex Alert Parameters screen.
6. Click **Add**.  
The system displays the Forex Rate Alert Parameters screen.

### Forex Rate Alert Parameter

### Field Description

Field Name	Description
<b>Purpose</b>	[Mandatory, Dropdown] Select the type of rate for which alert is required. The options include: <ul style="list-style-type: none"> <li>Buy Foreign currency notes</li> <li>Buy Travellers cheque</li> <li>Make Fund Transfer</li> </ul>
<b>Buy Currency</b>	[Mandatory, Dropdown] Select the currency that you want to buy.
<b>Sell Currency</b>	[Mandatory, Dropdown] Select the currency that you want to sell.
<b>Target Price</b>	[Mandatory, Input Box, 15] Select the target price which when attained should trigger the alert.
<b>Active From</b>	[Mandatory, Date Picker] Select the start date after which the alert should be generated if the specified currency pair reaches the defined target price.

Field Name	Description
<b>Active To</b>	[Mandatory, Date Picker] Select the end date after which the alert should be generated if the specified currency pair reaches the defined target price.
7.	Click <b>Submit</b> . The system saves the forex rate alert parameter and displays the Forex Rate Alert Parameters Confirm screen.
8.	Click <b>OK</b> on the Forex Rate Alert Parameters Confirm screen. The system displays the Forex Rate Alert screen.
9.	Click <b>Add Another</b> on the Forex Rate Alert Parameters Confirm screen to add a new forex alert parameter.
10.	Click <b>Subscribe</b> . The system displays the Verify screen for the forex rate alert.
11.	Click <b>Change</b> to modify any details and then verify all the details and click <b>Confirm</b> . The system displays the transaction reference number for your alert subscription.
12.	Click <b>OK</b> . The system displays the Manage Alerts screen.
<b>To modify or delete parameters for forex rate alerts</b>	
1.	Click <b>Notifications</b> from the menu and then click <b>Alerts</b> . The system displays the Alerts screen.
2.	Click the <b>View Current Subscriptions</b> radio button and then click <b>Submit</b> . The system displays the View Current Subscriptions – Step 1 screen.
3.	Select <b>User Alerts</b> as the required subscribed alert and then click <b>Next</b> .
4.	Select <b>Forex Rate Alert</b> as the required alert. The system displays the details of the subscribed forex rate alert.
5.	Click <b>Set –view Parameters</b> . The system displays the existing parameters of the forex rate alert.
6.	Modify the required details, click <b>Update</b> and then click <b>OK</b> on the Forex Rate Alert Parameters Confirm screen. The system displays the Forex Rate Alert screen. OR Click <b>Delete</b> and then click <b>OK</b> on the Delete Parameter Confirm screen. The system displays the Forex Rate Alert screen.

## 19. Forex Rate Inquiry

You can view latest exchange rate for all available currencies in the application.

The forex rate between two currencies specifies how much one currency is worth in terms of the other currency. The forex rate is also called the exchange rate or FX rate.

Exchange rates are displayed against the base currency of FCDB application.

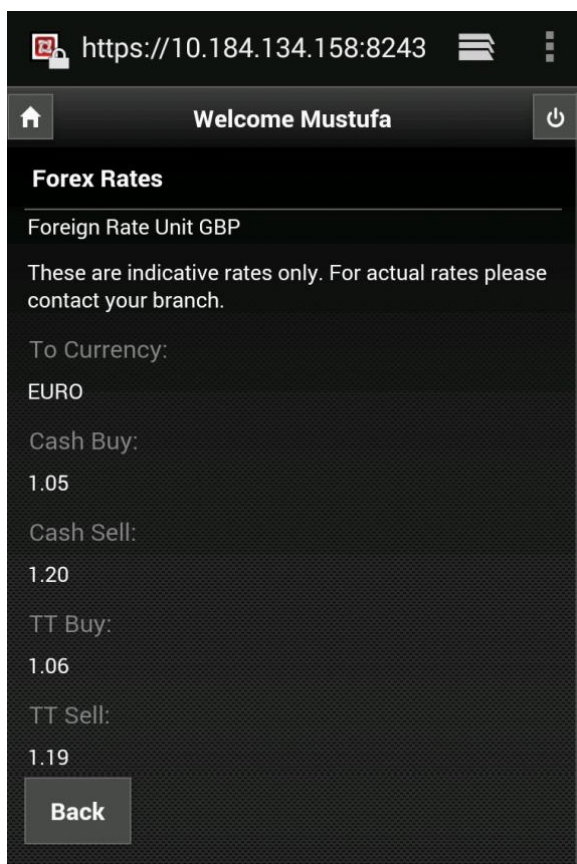
### To view forex rates

1. Click **More > Customer Services > Forex Rates > Forex Rates**.  
The system displays the screen for Forex Exchange Rate Inquiry.

### Foreign Exchange Rate Inquiry

2. Select **To currency** and then click **Submit**.  
The system displays details of the exchange rates in the Forex Rates screen.  
OR  
Click **Reset** to clear all the details that you have entered on the screen.

### Foreign Exchange Rate Inquiry Result



### Field Description

Field Name	Description
<b>Foreign Rate Unit</b>	[Display] This field displays the name of base currency for which the foreign exchange rates are displayed.
<b>To Currency</b>	[Display] This field displays the name of currency that bank offers for buying or selling against foreign currency
<b>Cash Buy</b>	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is in cash.
<b>Cash Sell</b>	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.
<b>TT Buy</b>	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.

Field 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.

3. Click the **Back** button to view the previous screen.

## 20. Cheques

### 20.1 Request Cheque Book

You can request for a new cheque book for an account mapped to your user ID in the application. You have to specify mode of delivery (either Branch or Code) when you apply for a new cheque book.

#### To request a new cheque book

1. Click **More > Customer Services > Cheques > Request Cheque Book**. The system displays **New Cheque Book** screen.

#### New Cheque Book

The screenshot shows the 'New Cheque Book' screen in a mobile banking application. The screen is dark-themed and displays a form with three dropdown menus. The first dropdown is labeled 'Select Account\*' and shows '1040411254018 GBP'. The second dropdown is labeled 'Cheque Book Option\*' and shows 'Cheque Book With 10 Leaves'. The third dropdown is labeled 'Mode of Delivery\*' and shows 'Branch'. Below the form is a 'Submit' button. The top navigation bar shows 'Welcome Mustafa' and a power icon. The bottom navigation bar includes 'Activities', 'Accounts', 'Deposits', 'Loans', 'Chequ', and a star icon.

#### Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, List] Select the account for which new cheque book is to be issued.
<b>Cheque Book Type</b>	[Mandatory, Dropdown] Select the type of cheque book required.

Field Name	Description
<b>Cheque Book Option</b>	<p>[Mandatory, Dropdown]</p> <p>Select the cheque book option. The options are:</p> <ul style="list-style-type: none"> <li>• Cheque Book With 10 Leaves</li> <li>• Cheque Book With 50 Leaves</li> <li>• Cheque Book With 25 leaves</li> </ul>
<b>Delivery Mode</b>	<p>[Mandatory , Radio button]</p> <p>Select the mode of delivery for the cheque book. The options are:</p> <ul style="list-style-type: none"> <li>• Branch</li> <li>• Courier</li> </ul>
<b>Bank City</b>	<p>[Mandatory, Dropdown]</p> <p>Select the name of the city of the bank.</p> <hr/> <p><b>Note:</b> This field is mandatory if you select <b>Branch</b> as the Delivery Mode.</p>
<b>Bank Branch</b>	<p>[Mandatory, Dropdown]</p> <p>Select the name of the branch of the bank.</p> <hr/> <p><b>Note:</b> This field is mandatory if you select <b>Branch</b> as the Delivery Mode.</p>
<b>Name</b>	<p>[Conditional, Input box, 30]</p> <p>Enter the name that you want for the courier address.</p> <hr/> <p><b>Note:</b> This field is mandatory if you select <b>Courier</b> as the Mode of Delivery.</p>
<b>Address Line 1</b>	<p>[Mandatory, Input box, 34]</p> <p>Enter the address that you want for the courier address.</p> <hr/> <p><b>Note:</b> This field is mandatory if you select <b>Courier</b> as the Mode of Delivery.</p>
<b>Address Line 2</b>	<p>[Optional, Input box, 34 x 3]</p> <p>Enter the address that you want for the courier address.</p>
<b>Address Line 3</b>	<p>[Optional, Input box, 34 x 3]</p> <p>Enter the address that you want for the courier address.</p>
<b>City</b>	<p>[Optional, Input box, 34]</p> <p>Enter the name of the city that you want for the courier address.</p>
<b>State</b>	<p>[Optional, Input box, 35]</p> <p>Enter the name of the state that you want for the courier address.</p>



Field Name	Description
<b>Country</b>	[Optional, Input box, 35] Enter the name of the country that you want for the courier address.
<b>Zip Code / Postal Code</b>	[Optional, Input box, 10] Enter the zip / postal code that you want for the courier address.
<b>Phone Number</b>	[Optional, Input box, 35] Enter the phone number that you want for the courier address.
<b>Note:</b> The fields related to name and address are displayed only if you select <b>Courier</b> as the Mode of Delivery.	

2. Enter the appropriate details in the respective fields.
3. Click the **Submit** button.  
The system displays **New Cheque Book – Verify** screen.

#### New Cheque Book – Verify

https://10.184.134.158:8243

Welcome Mustafa

**New Cheque Book - Verify**

Account:  
1040411254018 104

Cheque Book Option:  
Cheque Book With 10 Leaves

Mode of Delivery:  
Branch

Confirm Change

Activities Accounts Deposits Loans Chequ

4. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number for the transaction.

5. Click Download icon to download the details.
6. Click Print icon to print the details.
7. Click the **OK** button.  
The system displays the initial **New Cheque Book** screen.

## 20.2 My Cheques / Cheque Status Inquiry

You can view the status of cheques issued for your account in the application. You can search for the cheques according to the cheque numbers or date on which cheques are issued.

The search results display the cheque status, date, amount and currency of the cheque.

### To view cheque status

1. Click **More > Customer Services > Cheques > My Cheques**,  
The system displays the My Cheques screen

### My Cheques

https://10.184.134.158:8243

Welcome Mustufa

### My Cheques

Select Account\*:

1040411254018 GBP

Cheque Number\*:

Submit

Activities Accounts Deposits Loans Chequ

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account</b>	[Mandatory, Pop over] Select the account for which the cheque status is to be inquired.
<b>Status</b>	[Mandatory, Action Button] Select the status of cheque for which inquiry is to be made. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Paid</li> <li>• Unpaid</li> <li>• Blocked</li> <li>• Rejected</li> <li>• Cancelled</li> </ul> By default, <b>All</b> is selected and cheques in any status are displayed
<b>Cheque Number</b>	[Mandatory, Tab] Select this tab to search your cheques according to the cheque number.
<b>Date Range</b>	[Mandatory, Tab] Select this tab to search your cheques according to the date range of the cheques.
<b>Cheque Number</b>	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque number.
<b>Cheque Range</b>	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque series.
<b>Cheque Number</b>	[Conditional, Input box, 10] Enter the cheque number to view the cheque status.
<b>From Cheque Number</b>	[Conditional, Input box, 10] Enter the start range of cheque numbers to view the cheque status.
<b>To Cheque Number</b>	[Conditional, Input box, 10] Enter the end range of cheque numbers to view the cheque status.  These fields are displayed only when you select <b>Cheque Number</b> tab.

Field Name	Description
<b>From Date</b>	[Mandatory, Date Picker] Select the start date within which the details are to be searched to view the cheque status.
<b>To Date</b>	[Mandatory, Date Picker] Select the end date within which the details are to be searched to view the cheque status. These fields are displayed only when you select <b>Date Range</b> tab.

2. Click the **Submit** button. The system displays **My Cheques** screen with the cheque status details.  
OR  
Click the **Cancel** button to view the dashboard of the application.

### My Cheques – Cheque Status

#### Field Description

Field Name	Description
<b>Cheque Range</b>	[Display] This field displays cheque range, if any, that you have specified for the cheque status.
<b>Date Range</b>	[Display] This field displays date range, if any, that you have specified.
<b>Status Filter</b>	[Optional, Dropdown] Select the status of the cheques for which you want to view the details of the cheques. The options are: <ul style="list-style-type: none"> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Cancelled</li> <li>• All</li> </ul> By default, the system displays details of all cheques mapped to the selected account.
<b>Cheque Number</b>	[Display] This field displays the cheque number

Field Name	Description
<b>Cheque Status</b>	[Display] This field displays the status of the cheque.
<b>Transaction Date</b>	[Display] This field displays the transaction date of the cheque.
<b>Amount and currency</b>	[Display] This field displays the amount and currency as per the cheque.

3. Click the Back button to navigate to the previous screen.

## 20.3 Stop Cheque

You can block or stop the payment of cheques that have been issued from your account. You can also cancel the stop payment request for cancelled or blocked cheques.

You can specify the cheque number or cheque range, account to block or unblock cheques. You must also specify the reason for blocking cheques.

### To block or unblock cheques

1. Click **More > Customer Services > Cheques > Stop Cheque**.  
The system displays the Block Cheques screen.

### Stop Cheque

https://10.184.134.158:8243

Welcome sagar

**Stop Cheque**

Select Action\*:

Stop Cheque Payment

Select Account\*:

test123

Cheque Number\*:

Reason:

Submit

ers PFM Products and Offers Cards Service

### Field Description

Field Name	Description
<b>Select Action</b>	[Mandatory, Dropdown] Select the action to be performed i.e. block or unblock.
<b>Select Account</b>	[Mandatory, Dropdown] Select the account from which the cheque/s are been issued.
<b>Cheque Number</b>	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque number.
<b>Cheque Range</b>	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque range.
<b>Cheque Number</b>	[Optional, Alphanumeric , 6] Enter the valid cheque number which has to be stopped or unblocked.  This field is displayed only if you select <b>Cheque Number</b> radio button.

Field Name	Description
<b>From Cheque Number</b>	[Optional, Alphanumeric , 6] Enter the start range of cheque numbers to view the cheque status.
<b>To Cheque Number</b>	[Optional, Alphanumeric , 6] Enter the end range of cheque numbers to view the cheque status.  These fields are displayed only when you select <b>Cheque Range</b> radio button.
<b>Reason</b>	[Mandatory, Alphanumeric, 40] Enter the reason to stop cheque for reference.  This field is not applicable for unblocking cheques.

2. Enter the appropriate details in the respective fields.
3. Click the **Submit** button. The system displays **Stop Cheque Verify** screen.  
OR  
Click **Reset** to clear all the details that you have entered on the screen.
4. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number for the transaction.
5. Click Download icon to download the details.
6. Click Print icon to print the details.
7. Click **Ok**.  
The system displays the initial Block Cheques screen.

## 21. Loans

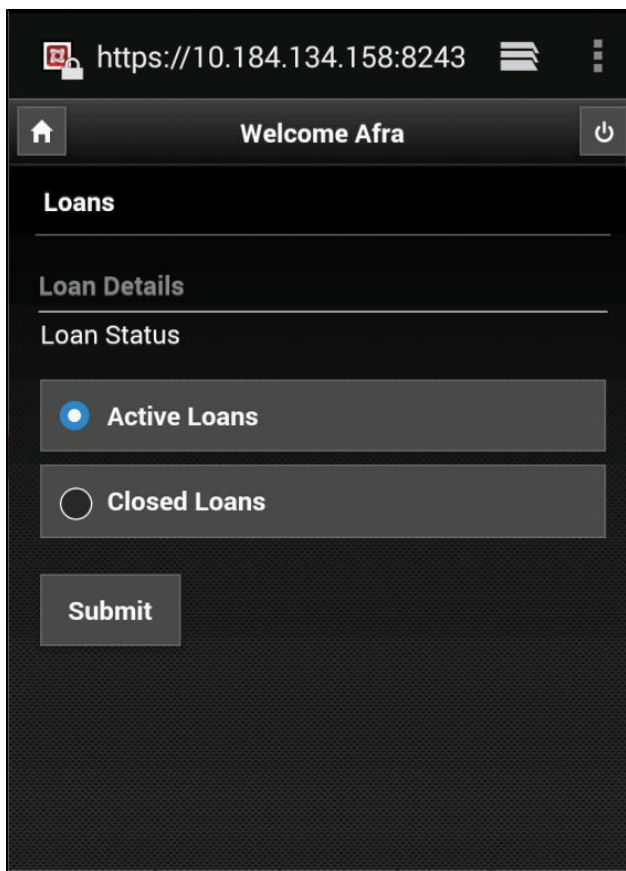
### 21.1 Loan Details

You can view the details of your loan accounts in the application. You can specify whether to view details of either active or closed (repaid) loans. You can view details such as the current balance, recent transactions, balance amount, outstanding amount, and maturity date for the selected loan in your loan accounts.

#### To view the account details from the menu

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click **Loans** from the menu and then click **Loan Details**.  
The system displays the Loans screen.

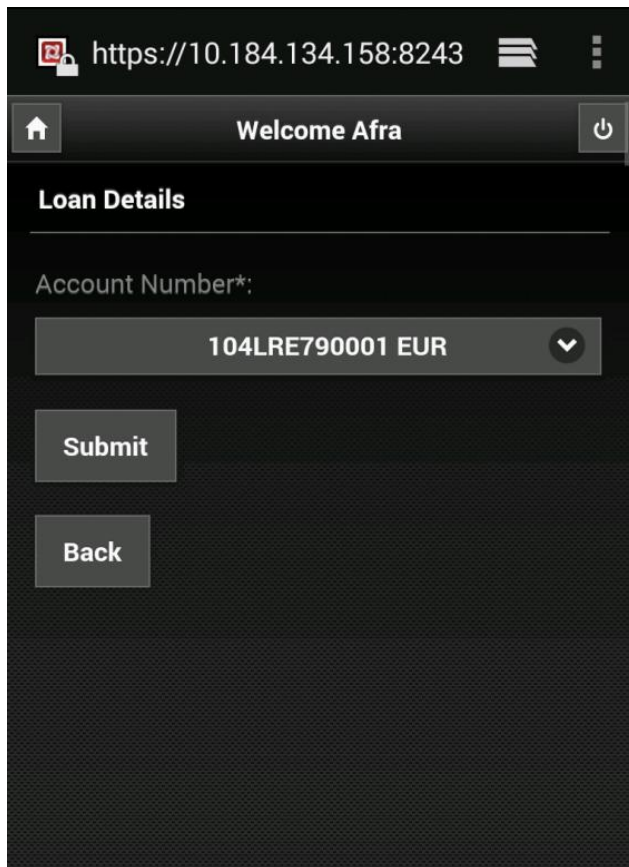
#### Loans



3. Select the **Active Loans** radio button to view details of unpaid loans.  
OR  
Select the **Closed Loans** radio button to view details of closed loans.
4. Click **Submit**.  
The system displays the Loan Details screen to select a loan account.  
OR  
Click the **Back** button to view the previous screen.



## Loan Details

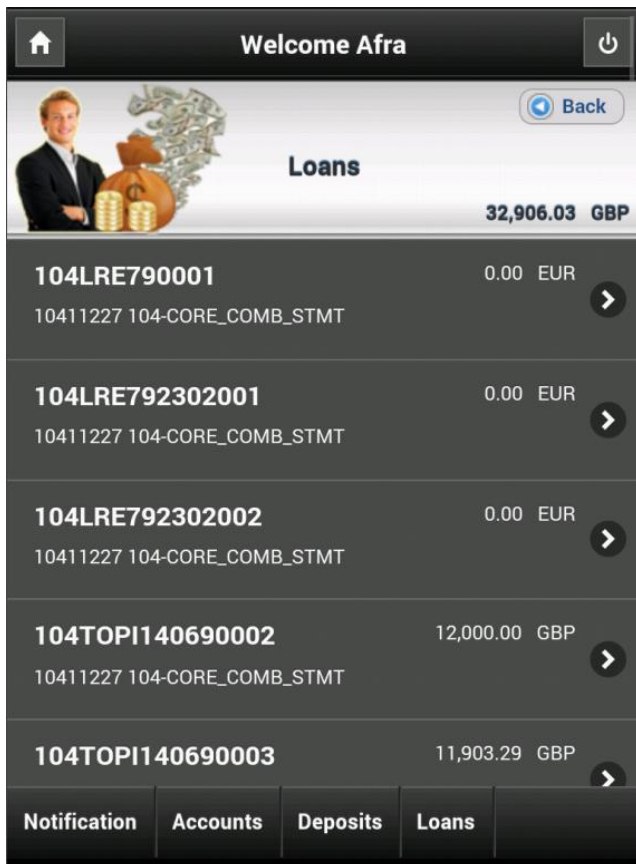


5. Click the required account number in the Account Number drop-down list.
6. Click **Submit**.  
The system displays the details of the selected account.

### To view the loan details from the landing screen

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click the **Loans** account type.  
The system displays the Account Summary screen for all your Loan accounts in the application.

### Account Summary - Loans

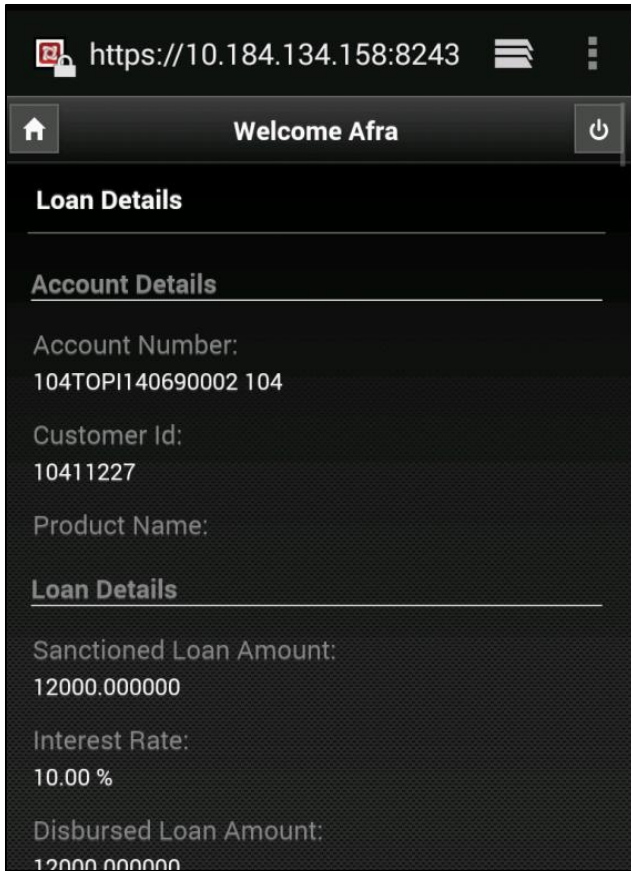


**Field Description**

Field Name	Description
<b>Total Balance</b>	This field displays the total balance amount in all accounts of the selected account type.
<b>Account Nick name</b>	[Display] This field displays account nickname, if you have set any,
<b>Account Number</b>	[Display] This field displays loan account number.
<b>Loan Outstanding Balance and Currency</b>	[Display] This field displays principal balance of the loan account and the loan account currency.

- Click the required account.  
The system displays the details of the selected account.  
OR  
Click the **Back** button to view the previous screen.

**Loan Account Details**



**Field Description****Field Name****Description****Account Details****Account Number**

[Display]

This field displays the Loan Account Number.

**Customer Id**

[Display]

This field displays the Customer ID of the loan account.

**Product Name**

[Display]

This field displays the name of the loan product.

**Loan Details****Sanctioned Loan Amount**

[Display]

This field displays total loan amount that has been granted to you by the bank.

**Interest Rate**

[Display]

This field displays the rate of interest of the loan.

**Disbursed Loan Amount**

[Display]

This field displays the loan amount given to you till date.

**Maturity Date**

[Display]

This field displays the maturity date of the loan.

**Loan Issuing Branch**

[Display]

This field displays the name of the bank branch which issued the loan.

**Opening Date**

[Display]

This field displays the date on which the loan account was opened.

**Outstanding Loan Details****Principal Loan Balance**

[Display]

This field displays principal outstanding amount on the loan at present.

**Next Installment Date**

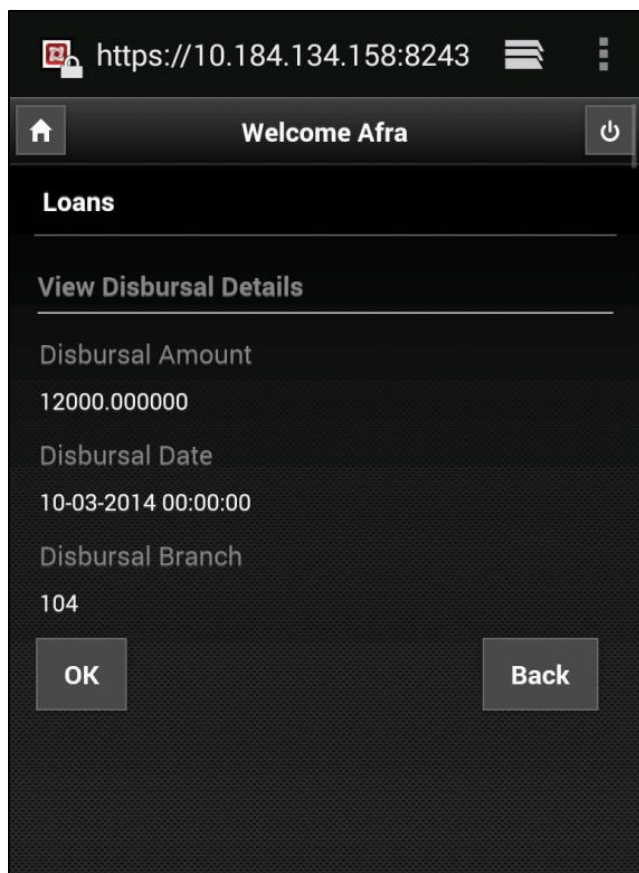
[Display]

This field displays date on which the next installment amount is scheduled

Field Name	Description
<b>Next Installment Amount</b>	[Display] This field displays amount that you have to pay as the next loan installment.
<b>Installment Arrears</b>	[Display] This field displays the total amount of installments that you have to pay to the bank.
<b>Loan Outstanding</b>	[Display] This field displays the amount outstanding on the loan.
<b>Remaining Installments</b>	This field displays number of installments remaining for payment of the loan account

- Click **View Disbursal Details**.  
The system displays the disbursal details for the selected loan.

**Disbursal Details**



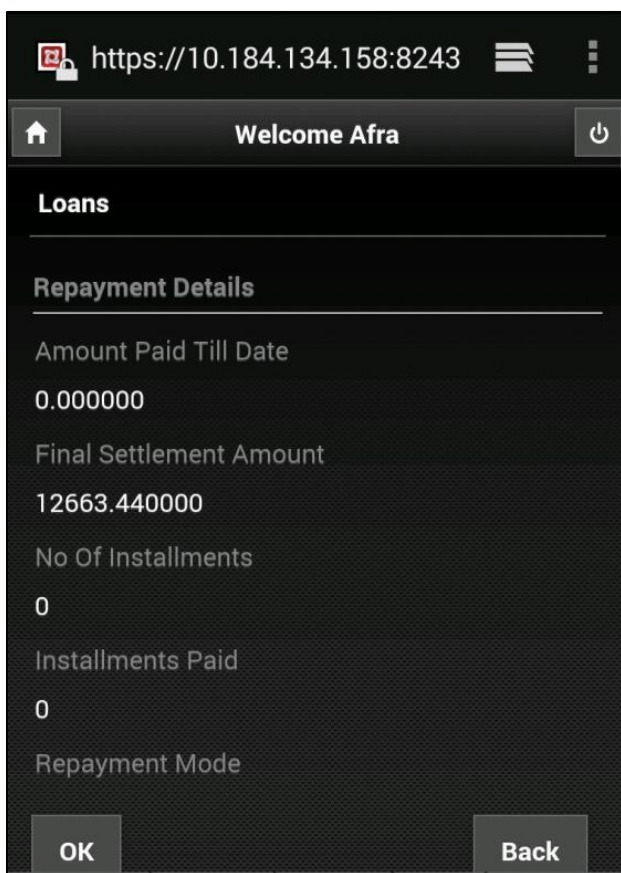
**Field Description**

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

Field Name	Description
<b>Disbursal Amount</b>	[Display] This field displays the amount of loan disbursed.
<b>Disbursal Date</b>	[Display] This field displays the date of disbursal of loan.
<b>Disbursal Branch</b>	[Display] This field displays the bank branch from which disbursal took place.

- Click the **Back** button to view the Loan Details screen for the selected account.  
OR  
Click the **OK** button to view the Loan Details screen to select a loan account
- Click **View Repayment Details**.  
The system displays the repayment details of the selected loan.

**Repayment Details**



**Field Description**

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

Field Name	Description
<b>Amount Paid Till Date</b>	[Display] This field displays the total amount repaid by the customer on the loan, till date with currency.
<b>Final Settlement Amount</b>	[Display] This field displays total amount to be repaid towards the loan on closure. This amount includes all the installments as well as charges, if any, with currency.
<b>No. of installments</b>	[Display] This field displays number of installments in which financed amount needs to be paid.
<b>Installments Paid</b>	This field displays the number of installments paid for the loan account.
<b>Repayment Mode</b>	This field displays the mode of loan repayment (ECS, Cheque, or Credit card)

7. Click the **Back** button to view the Loan Details screen for the selected account.  
OR  
Click the **OK** button to view the Loan Details screen to select a loan account

## 21.2 Loan Account Activity

You can view details of recent transactions completed for the selected loan account.

### To view the loan activity

- Click the **Accounts** button from the dashboard of the application.  
OR  
Click the amount in the **I Have / I Owe** field.  
The system displays the Accounts Overview screen.
- Click the **Loans** account type.  
The system displays the Account Summary screen for all your Loan accounts in the application.
- Click a loan account on the **Active Loans** tab or on the **Closed Loans** tab.  
The system displays the Account Details screen showing details and activity of the selected loan account.  
By default, the system displays the **Activity** tab.

### Loan Account Activity

#### Field Description

Field Name	Description
<b>Principal Balance and Currency</b>	[Display] This field displays principal balance of the loan account and the loan account currency.

Field Name	Description
<b>Loan Outstanding Balance and Currency</b>	[Display] This field displays principal balance of the loan account and the loan account currency.
<b>Account Activity</b>	
<b>Transaction date</b>	[Display] This field displays the date of transaction for the loan account.
<b>Transaction description</b>	[Display] This field displays the description of transaction for the loan account.
<b>Transaction amount and currency</b>	[Display] This field displays the amount and currency of the transaction for the loan account.

- Click the Email icon to send an email about the account.  
The system displays the Compose Message screen with your Customer ID and Account Number. You can compose the message subject and message body of the email.

#### To filter loan account activity

You can view the loan account activity details for a specified time period.

- Navigate to the account activity of the required loan account.
- Click the Filter icon.  
The system displays the Filter pop-up screen:

#### Filter Loan Account Activity for Specific Period

- Specify the start date in the **From** field and end date in the **To** field, click **Next**, and view account activity of the selected account for the specified period.  
OR  
Click **Cancel** to close the **Filter** pop-up screen.

#### Download Account Activity

You can download account activity for specified search criteria for selected loan account in PDF and Excel formats.

- Navigate to the account activity of the required account.
- Click the Download icon.  
The system displays the document formats available for download.

#### Loan Account Activity Download



10. Click the icon for the required document format.
11. Open the downloaded account activity document in a new window or save the downloaded account activity document.

## 21.3 Loan Top Up Request

You can create a request to add funds to your loans in the application.

### To make a loan top-up request

1. Click **More > Customer Services > Loan Top Up > Loan Top-Up Request**.  
The system displays the Loan Account Top Up screen.

### Loan Account Top-Up

#### Field Description

Field Name	Description
<b>Account Nick name</b>	[Display] This field displays the nickname of the loan account you have selected for top up.
<b>Account Number</b>	[Display] This field displays the loan account number you have selected for top up.
<b>Principal Balance and Currency</b>	[Display] This field displays the principal balance in the account along with account currency

2. Select the loan account you want to top up.  
The system displays the Loan Top-up screen.

### Loan Top Up 1

### Loan Top Up 1

#### Field Description

Field Name	Description
<b>Account Number</b>	[Mandatory, Dropdown] This field displays the selected loan account number.

Field Name	Description
<b>Preferred Date of Contact</b>	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the preferred time to contact the customer
<b>Amount</b>	[Mandatory, Input box, 15] Enter the specific purpose for the top up amount.
<b>Purpose</b>	[Mandatory, Input box, 100] Enter the top up amount that you require for the loan account.
<b>Expected Date of Disbursement</b>	[Mandatory, Date Picker] Select the date on which you require the top up amount for the selected loan account.

3. Enter the relevant details in the appropriate fields and click the Next button to view the next screen of the process.
4. Click the **Continue** button.  
The system displays Upload Documents screen.  
OR  
Click **Cancel** to view the previous screen.

#### **Loan Top-Up – Upload Documents**

5. Select the required document type and then click **Upload File** button
6. Click **Next** button.  
The system displays the terms and conditions of the loan top up request.
7. Click the **I Accept Term and Conditions** checkbox.  
The system displays the **Loan Top Up – Verify** screen.

**Loan Top-up Verify**

8. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number for the transaction.
9. Click Save icon to save the details.
10. Click Print icon to print the details.
11. Click **OK**.  
The system displays the initial Loan Top Up screen.

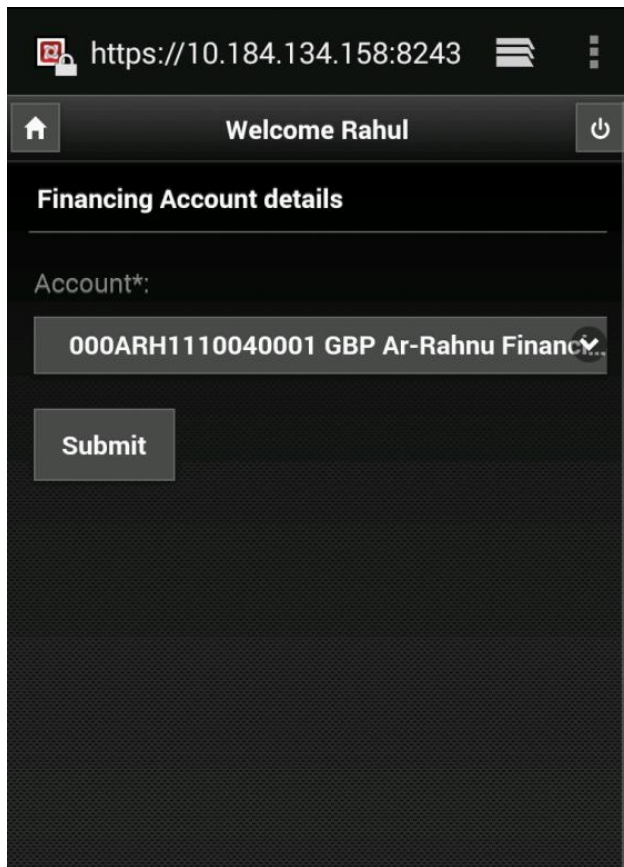
## 22. Financing Details

You can view the details of your Islamic Finance accounts in the application. You can specify whether to view details of either active or closed financing accounts. You can view details such as the current balance, recent transactions, balance amount, outstanding amount, and financing tenure for the selected financing account.

### To view the financing details from the menu

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click **Loans** from the menu and then click **Islamic Finance Details**.  
The system displays the Financing Account Details screen to select a

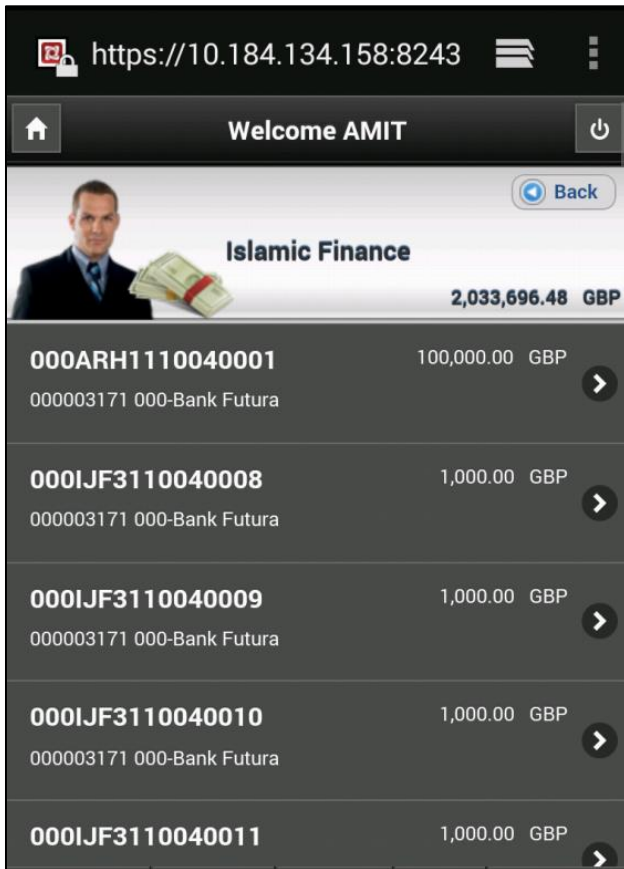
### Financing Account Details



### To view the financing details from the landing screen

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click the **Islamic Finance** account type.  
The system displays the Account Summary screen for all your Islamic Finance accounts in the application.

**Account Summary- Islamic Finance**

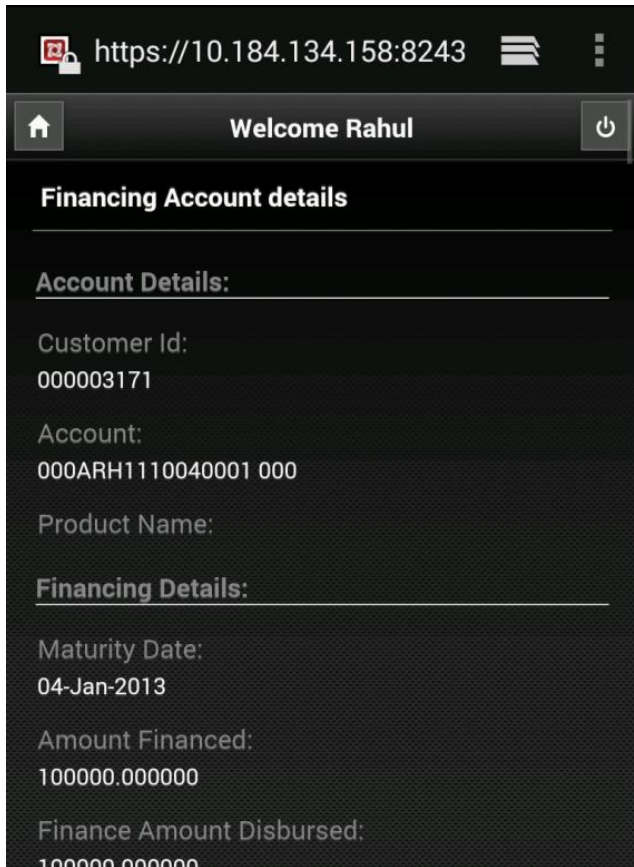


**Field Description**

Field Name	Description
<b>Account Nick name</b>	[Display] This field displays the name of the account, or the nickname of the account, if you have set any.
<b>Account Number</b>	[Display] This field displays the account number.
<b>Currency</b>	[Display] This field displays the currency type of the selected account.
<b>Principal Balance</b>	[Display] This field displays the clear available balance in the account.

- Click the required account.  
The system displays the details of the selected account.  
OR  
Click the **Back** button to view the previous screen.

**Financing Account Details**



**Field Description**

Field Name	Description
<b>Account Details</b>	
<b>Customer Id</b>	[Display] This field displays the customer id of the selected account.
<b>Account</b>	[Display] This field displays the account number under a particular customer ID.
<b>Product Name</b>	[Display] This field displays the financing product name.
<b>Financing Details</b>	
<b>Maturity Date</b>	[Display] This field displays the maturity date of the financing matures.

<b>Field Name</b>	<b>Description</b>
<b>Amount Financed</b>	[Display] This field displays the financed amount.
<b>Finance Amount Disbursed</b>	[Display] This field displays the financing amount disbursed till date.
<b>Profit Rate</b>	[Display] This field displays the profit rate applicable to the financing account.
<b>Linked Murabaha Bill</b>	[Display] This field displays the bill reference number associated with Mudaraba finance contract.
<b>Supplier Grace Period</b>	[Display] This field displays the supplier grace period and frequency This field is displayed only when you select a financing account opened under Mudaraba product.
<b>Customer Grace Period</b>	[Display] This field displays the customer grace period and frequency This field is displayed only when you select a financing account opened under Mudaraba product.
<b>Bank Profit Share</b>	[Display] This field displays the bank profit share (percentage of profit that the bank shall get in case of a profitable return on the Mudaraba account. This field is displayed only when you select a financing account opened under Mudaraba product.
<b>Customer Profit Share</b>	[Display] This field displays the customer profit share (percentage of profit that the bank shall get in case of a profitable return on the Mudaraba account. This field is displayed only when you select a financing account opened under Mudaraba product.
<b>Lease Type</b>	[Display] This field displays the lease type for the financing account The options are: <ul style="list-style-type: none"> <li>• Financial Lease</li> <li>• Operational Lease</li> </ul> This field is displayed only when you select a financing account opened under IJARAHA or TAWAROOQ products.

Field Name	Description
<b>Lease Payment Mode</b>	[Display] This field displays the type of payment mode for the financing account  This field is displayed only when you select a financing account opened under IJARAHHA or TAWAROOQ products.
<b>Bank 's share</b>	[Display] This field displays the finance sharing ratio of the Bank on Mudaraba account
<b>Customer's Share</b>	[Display] This field displays the finance sharing ratio of the customer on Mudaraba account
<b>Outstanding Financing Details</b>	These fields are displayed only for Active financing accounts.
<b>Principal Balance</b>	[Display] This field displays the outstanding principle balance on the loan account as on date.
<b>Next Installment Date</b>	[Display] This field displays the due date of the next installment.
<b>Next Installment Amount</b>	[Display] This field displays the next installment amount.
<b>Installment Arrears</b>	[Display] This field displays the unpaid installment amount.
<b>Fees and Charges</b>	[Display] This field displays charges debited by the bank for processing the financing till date.
<b>Outstanding Finance Amount</b>	[Display] This field displays the outstanding finance amount to be paid.

- Click the **Back** button to view the Financing Account Details screen for the selected account.

#### Islamic Financing Account Activity

##### Field Description

Field Name	Description
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Field Name	Description
<b>Principal Balance</b>	[Display] This field displays the currency of the recent transaction.
<b>Outstanding Finance Amount</b>	[Display] This field displays the principal outstanding amount on the financing at present.
<b>Transaction Date</b>	[Display] This field displays the date of the transaction.
<b>Transaction Description</b>	[Display] This field displays the description of the transaction.
<b>Transaction Amount and currency</b>	[Display] This field displays the transaction amount and finance account currency.

#### To filter account activity

You can view the account activity details for a specified time period.

1. Navigate to the account activity of the required account.
2. Click the Filter icon.  
The system displays the Filter pop-up screen:
3. Specify the start date in the **From** field and end date in the **To** field, click **Submit**, and view account activity of the selected account for the specified period.

#### Download Account Activity

You can download account activity for specified search criteria for selected loan account in PDF and Excel formats.

1. Navigate to the account activity of the required account.
2. Click the Download icon.  
The system displays the document formats available for download.
3. Click the icon for the required document format.
4. Open the downloaded account activity document in a new window or save the downloaded account activity document.

## 23. Mutual Funds

You can buy mutual funds from an Asset Management Company (AMC) in the application. You can also view the order status of mutual fund transactions that you have initiated in the application.

You can view details of all their mutual funds holdings in the application. You can also sell or redeem the purchased mutual funds. In the application, you can also switch investments from one mutual fund to other mutual funds.

### 23.1 Buy Funds

You can enter details to buy mutual funds of the selected AMC from the application. You must specify the amount to be invested or the number of units to be purchased for the selected fund.

#### To buy funds

1. Click **More > Mutual Funds > Buy Funds**.  
The system displays the Buy Funds screen.

#### Buy Funds

The screenshot shows the 'Buy Funds' screen in a mobile application. The screen has a dark background with white text. At the top, there is a header bar with a home icon, the text 'Welcome SD', and a power icon. Below the header, the title 'Buy Funds' is displayed. The form contains two dropdown menus: 'Unit Holder\*' with the selected value '000000001UH002(Unit Holder 2 Cust)' and 'Fund AMC\*' with the selected value 'KERNAL AMC 1'. A 'Submit' button is located at the bottom left of the form area.

## Buy Funds 2

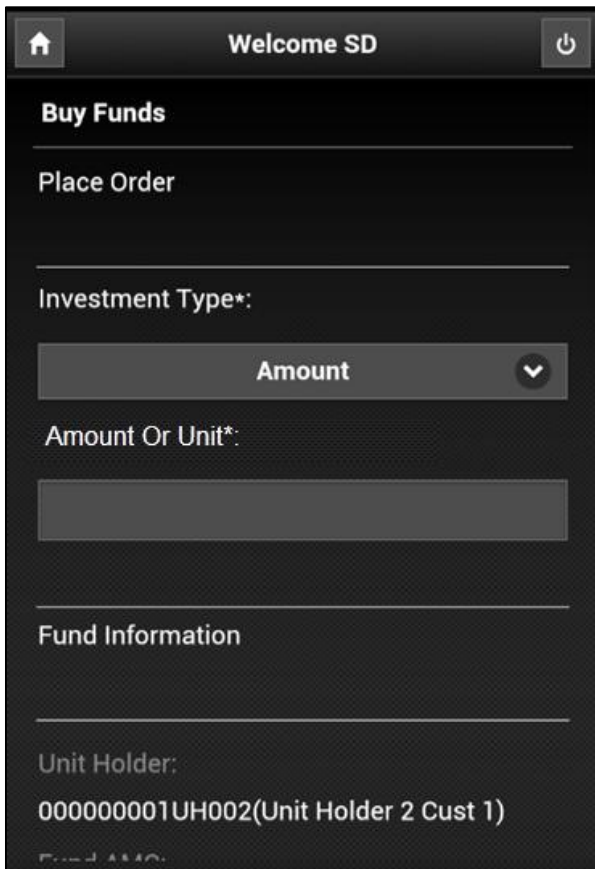
## Field Description

Field Name	Description
<b>Unit Holder</b>	[Mandatory, Dropdown] Select the Unit Holder ID under which you want to buy the mutual fund.
<b>Fund AMC</b>	[Mandatory, Dropdown] Select the Asset Management Company under which the required mutual fund exists.
<b>Fund Name</b>	[Optional, Input box, 50] Select the required mutual fund.  The system displays the minimum investment amount or minimum purchase units.

- Click the **Submit** button after you select the Fund AMC for the mutual fund. The system displays the Fund Name field to select the required mutual fund.
- Click the **Place Order** button. The system displays the Buy Funds screen for the selected fund.

OR  
Click the **Back** button to view the previous screen.

**Buy Funds**



Field Name	Description
<b>Place Order</b>	
<b>Investment Type</b>	[Mandatory, Dropdown] Select the <b>Amount</b> option to specify that the investment is to be made in terms of amount. Select the <b>Units</b> option for investment in number of units.
<b>Amount or Unit</b>	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.

**Buy Funds**

Unit Holder:  
000000001UH002(Unit Holder 2 Cust 1)

Fund AMC:  
KERNAL AMC 1

Fund Name:  
Commision Tracker Fund 1

Minimum Amount:  
0,01 ZAR

Minimum Units:  
0.0100

Submit

Back

### Field Description

Field Name	Description
<b>Fund information</b>	
<b>Unit Holder</b>	[Display] This field displays the unit holder of the selected mutual fund.
<b>Fund AMC</b>	[Display] This field displays the name of the Fund AMC of the selected mutual fund.
<b>Fund Name</b>	[Display] This field displays the name of the selected mutual fund.
<b>Minimum Amount</b>	[Display] This field displays the minimum amount that has to be invested to subscribe to the fund, with the currency of the mutual fund.
<b>Minimum Units</b>	[Display] This field displays the minimum units that have to be invested to subscribe to the fund, with the currency of the mutual fund.

4. Enter the relevant details in the appropriate fields and then click the **Submit** button.  
The system displays the Buy Funds – Verify screen.  
OR  
Click the **Back** button to view the previous screen.

**Buy Funds – Verify**

Unit Holder:  
000000001UH002(Unit Holder 2 Cust 1)

Fund AMC:  
KERNAL AMC 1

Fund Name:  
Commision Tracker Fund 1

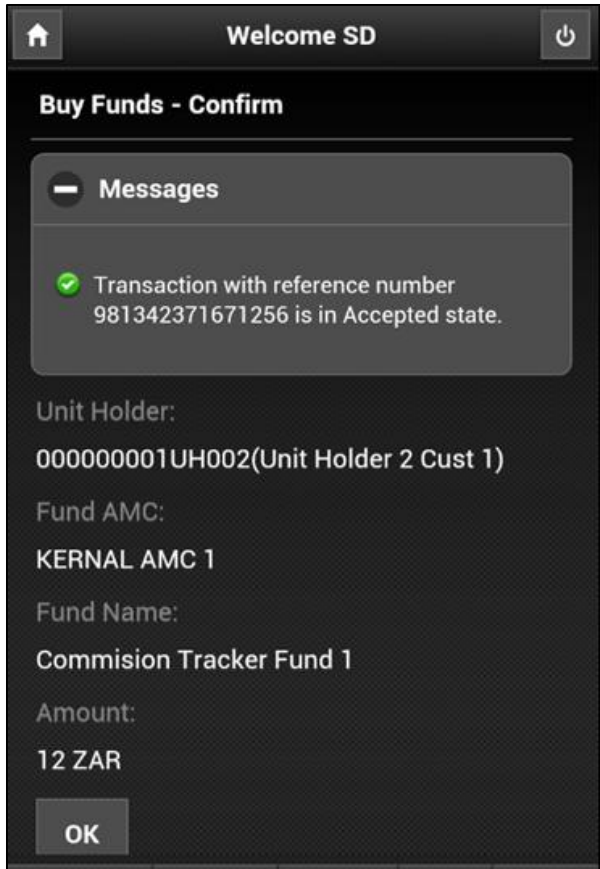
Amount:  
12 ZAR

**Confirm**

**Change**

5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays transaction reference number for the transaction.

**Buy Funds – Confirm**



6. Click **OK**.  
The system displays the initial Buy Funds screen.

## 23.2 View Order Status

You can view the order status of mutual funds that you have initiated in the application. You must select the Unit Holder and the status in the application to view the order status of the mutual funds.

### To view order status of mutual funds

1. Click **More > Mutual Funds > Order Status**.  
The system displays the Order Status screen.



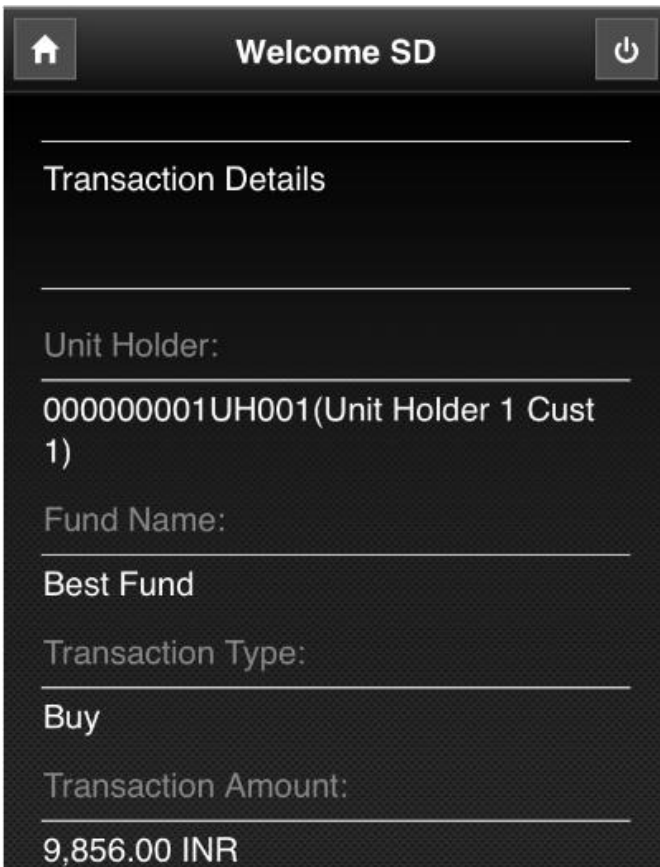
## Order Status 1

## Field Description

Field Name	Description
<b>Unit Holder</b>	[Mandatory, Dropdown] Select the name of the Unit Holder from the drop-down list.
<b>Transaction Reference Number</b>	[Display, Hyperlink] This field displays the transaction reference number of an order. Click this hyperlink to view the corresponding order details.
<b>Status</b>	[Mandatory, Dropdown] Select the status of the mutual fund for the search criteria from the drop-down list.

- Click **Submit**.  
The system displays the order status of your mutual funds on the screen.

Order Status



Order Status

The screenshot shows a mobile application interface with a dark background. At the top, there is a header bar with a home icon on the left, the text "Welcome SD" in the center, and a power icon on the right. Below the header, the following information is displayed in a list-like format, with each item followed by a horizontal line:

- Transaction Amount:  
9,856.00 INR
- Status:  
Allotted
- Transaction Units:  
101.000000
- Units Applied:  
0.000000
- Reason (If not Allocated):  
Qwerty

At the bottom of the screen, there is a section titled "Payment Details".

## Order Status

Home icon | Welcome SD | Power icon  
**Payment Details**  
 Payment Mode:  
**Cash**  
 Transfer Branch:  
**001**  
 Transfer Account:  
**ASD123**  
 Payment Amount:  
**2,136.00 GBP**  
 Drawee Bank:  
**100**  
 Back button

## Field Description

Field Name	Description
<b>Order Status</b>	
<b>Request received on</b>	[Display] This field displays the date on which the request for the mutual fund has been received.
<b>Transaction Details</b>	
<b>Unit Holder</b>	[Display] This field displays the name of the unit holder.
<b>Fund Name</b>	[Display] This field displays the name of the fund.
<b>Status</b>	[Display] This field displays the status of the fund.

Field Name	Description
<b>Transaction Type</b>	[Display] This field displays the type of transaction.
<b>Transaction Currency</b>	[Display] This field displays the currency of the transaction.
<b>Transaction Amount</b>	[Display] This field displays the amount associated with the transaction.
<b>Transaction Units</b>	[Display] This field displays the units of the transaction.
<b>Units Applied</b>	[Display] This field displays the number of units that you have applied for in the order.
<b>Reasons(If not Allocated)</b>	[Display] This field displays the reasons if any, when the fund is not allocated.
<b>Payment Details</b>	
<b>Payment Mode</b>	[Display] This field displays the payment mode of the mutual fund.
<b>Transfer Branch</b>	[Display] This field displays the bank branch.
<b>Transfer Account</b>	[Display] This field displays the account number used for transfer, in the Account Number – Branch format.
<b>Payment Amount</b>	[Display] This field displays the amount of payment, with the currency, for the mutual fund
<b>Drawee Bank</b>	[Display] This field displays the drawee bank.

3. Click the **Back** button to view the previous screen.

### 23.3 Redeem Funds

You can redeem or sell a mutual fund of a particular AMC, from your mutual fund portfolio in the application. You can make a full or partial redemption of the selected mutual fund.

You must specify the redemption in terms of mutual fund units or in terms of amount to be redeemed.

**To redeem a mutual fund**

1. Click **More > Mutual Funds > Redeem Funds**.  
The system displays the Redeem Funds screen.

## Redeem Funds 1

## Field Description

Field Name	Description
Unit Holder	[Mandatory, Dropdown] Select the Unit Holder ID under which you want to buy the mutual fund..

- Click the **View Holdings** button.  
The system displays the mutual fund holdings for the selected unit holder.

## Redeem Funds 2

## Field Description

Field Name	Description
<b>Unit Holder</b>	[Display] This field displays the unit holder of the selected mutual fund.
<b>Fund Name</b>	[Mandatory, Dropdown] Select the required mutual fund.

- Click the **Place Order** button.  
The system displays the Redeem Funds screen for the selected fund.  
OR  
Click the **Back** button to view the previous screen.



**Redeem Funds**

The screenshot shows a mobile application interface for redeeming funds. At the top, there is a header bar with a home icon on the left, the text "Welcome SD" in the center, and a power icon on the right. Below the header, the title "Redeem Funds" is displayed. The interface is divided into sections by horizontal lines. The first section is titled "Fund Information" and contains the following details: "Unit Holder:" followed by "000000001UH002(Unit Holder 2 Cust 1)", "Fund Name:" followed by "MY MUTUAL FUND222", "Units Held:" followed by "101256.00", and "Amount:" followed by "1012.56 INR". The second section is titled "Place Order" and contains a "Redemption Type\*" label above a dropdown menu. The dropdown menu is currently set to "Amount" and has a downward arrow icon on the right side.

**Redeem Funds**

The screenshot displays a mobile application interface for redeeming mutual funds. At the top, there is a header with a home icon, the text 'Welcome SD', and a power icon. Below the header, the current status is shown: 'Units Held: 101256.00' and 'Amount: 1012.56 INR'. A horizontal line separates this from the 'Place Order' section. In this section, there is a label 'Redemption Type\*' followed by a dropdown menu currently showing 'Units'. Below the dropdown is a label 'Amount Or Unit\*' and a text input field containing the value '25'. At the bottom of the screen, there are two buttons: 'Submit' and 'Back'.

**Field Description**

Field Name	Description
<b>Fund Information</b>	
<b>Unit Holder</b>	[Display] This field displays the unit holder of the selected mutual fund.
<b>Fund Name</b>	[Display] This field displays the name of the selected mutual fund.
<b>Units Held</b>	[Display] This field displays the number of units of the mutual held as on current date.
<b>Amount</b>	[Display] This field displays the market value of the investment as on date, with the currency of the mutual fund.
<b>Place Order</b>	

Field Name	Description
<b>Redemption Type</b>	[Mandatory, Dropdown] Select the <b>Amount</b> option to specify that the investment is to be made in terms of amount. Select the <b>Units</b> option for investment in number of units.
<b>Amount or Unit</b>	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.

4. Click **Submit**.  
The system displays the Redeem Funds – Verify screen.  
OR  
Click the **Back** button to view the previous screen.

#### Redeem Funds – Verify

Unit Holder:  
000000001UH002(Unit Holder 2 Cust 1)

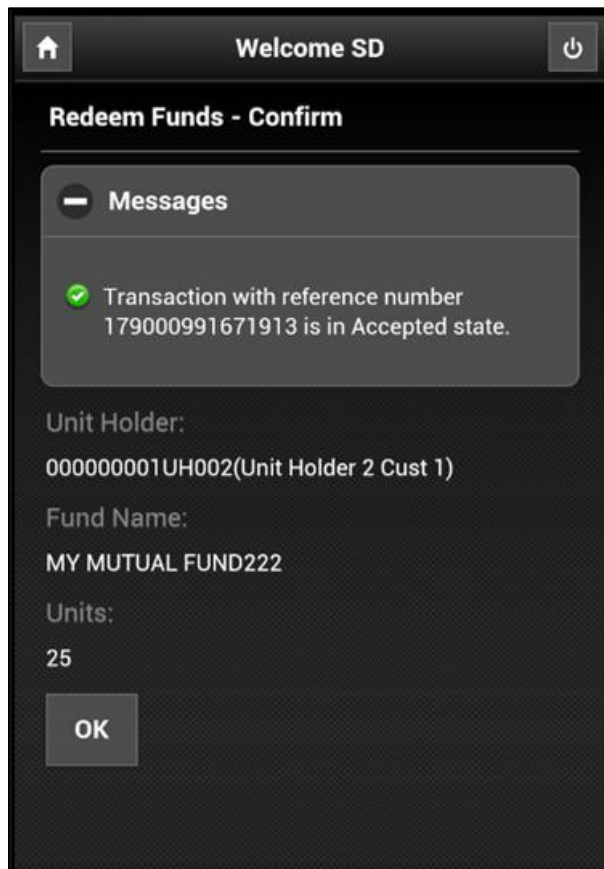
Fund Name:  
MY MUTUAL FUND222

Units:  
25

Confirm

Change

5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number for transaction.

**Redeem Funds – Confirm**

6. Click **OK**.  
The system displays the initial Redeem Funds screen.

**23.4 Switch Funds**

You can switch investments from one mutual fund to other mutual fund of the same AMC and under the same Unit Holder Id in the application. You can switch either a part or the total investment made in the mutual fund.

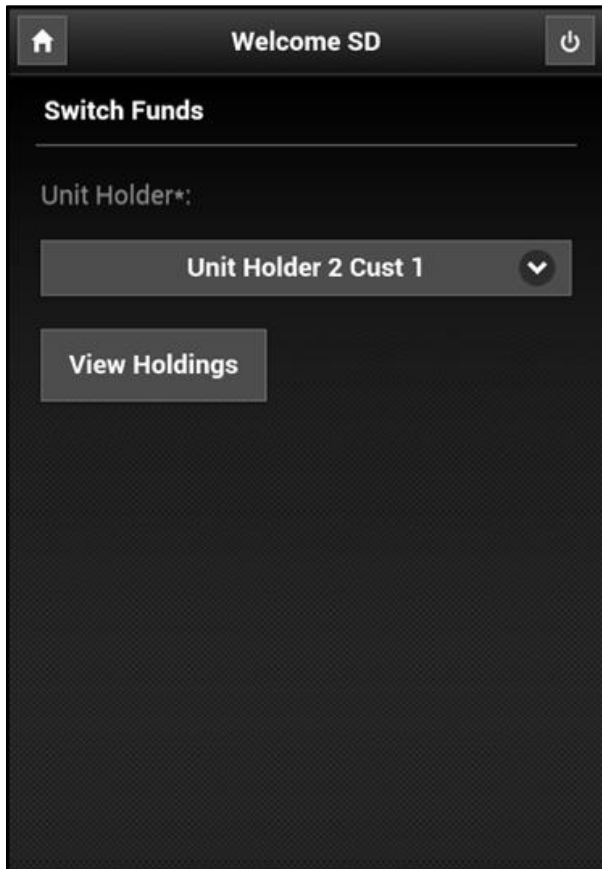
You must specify the switch details in terms of amount or in terms of units,

When you start a switch request of the mutual funds, units from the source mutual fund are redeemed and units of the destination mutual fund are bought.

**To switch mutual funds**

1. Click **More > Mutual Funds > Switch Funds**.  
The system displays the Switch Funds screen.

## Switch Funds



### Field Description

Field Name	Description
Unit Holder	[Optional, Dropdown] Enter the Unit Holder ID under which you want to Switch the mutual fund. The system displays the corresponding funds in From Funds and To Funds fields.

- Click the **View Holdings** button.  
The system displays the mutual fund holdings for the selected unit holder.

## Switch Funds

### Field Description

Field Name	Description
<b>Unit Holder</b>	[Display] This field displays the name of the selected unit holder of the mutual fund.
<b>Fund Name</b>	[Mandatory, Dropdown] Select the required mutual fund.

- Click the **Place Order** button.  
The system displays the Switch Funds screen for the selected fund.  
OR  
Click the **Back** button to view the previous screen.

## Switch Funds 3

## Field Description

Field Name	Description
<b>Fund information</b>	
<b>Unit Holder</b>	[Display] This field displays the unit holder of the selected mutual fund.
<b>Fund Name</b>	[Display] This field displays the name of the selected mutual fund.
<b>Units Held</b>	[Display] This field displays the number of units available for redemption as on date.
<b>Fund Amount</b>	[Display] This field displays the market value available for redemption as on date, with the currency of the mutual fund.

## Switch Funds 4

The screenshot shows a mobile application interface with a dark theme. At the top, there is a header bar with a home icon on the left, the text "Welcome SD" in the center, and a power icon on the right. Below the header, the balance "1,012.56 INR" is displayed. A "Place Order" button is visible, followed by a horizontal separator line. The "Switch Type\*" section contains a dropdown menu currently set to "Amount". Below this is the "Amount Or Unit\*" label and a text input field containing the number "75". The "To Fund\*" section features a dropdown menu set to "Commision Tracker Fund 1". At the bottom of the form are two buttons: "Submit" and "Back".



**Field Description****Field Name****Description****Place Order****Switch Type**

[Mandatory, Dropdown]

Select the **Amount** option to specify that the redemption in the switch is to be made in terms of amount.

Select the **Units** option for redemption in switch in terms of number of units.

**Amount or Unit**

[Mandatory, Input box, 15]

Enter the amount to be invested or the number of units to be purchased.

**To Fund**

[Mandatory, Dropdown]

Select the fund that you want to buy.

The system displays the corresponding units held and current market values for the fund.

4. Click **Submit**. The system displays the Switch Funds – Verify screen.  
OR  
Click **Reset** to clear all the details that you have entered.

**Switch Funds – Verify**

Unit Holder:  
000000001UH002(Unit Holder 2 Cust 1)

Fund Name:  
MY MUTUAL FUND222

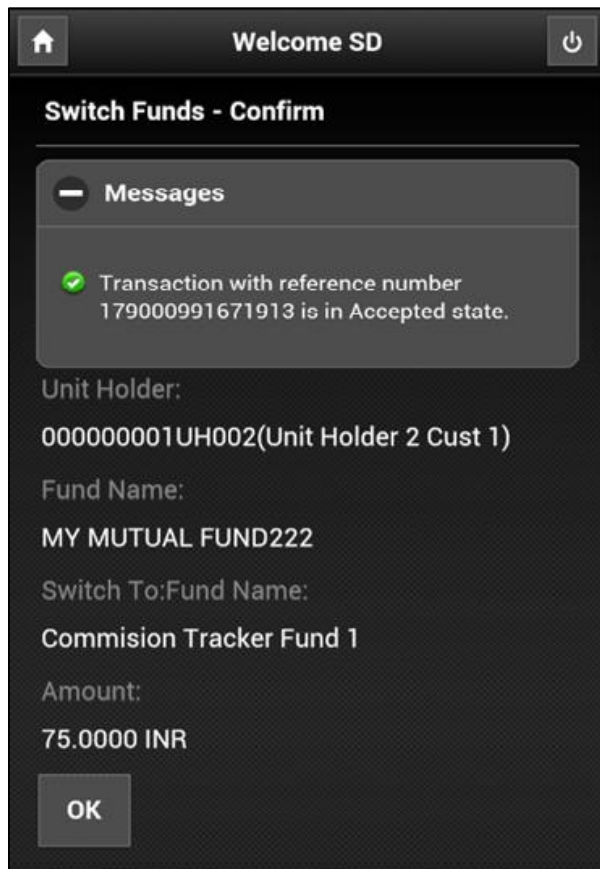
Switch To:Fund Name:  
Commision Tracker Fund 1

Amount:  
75.0000 INR

**Confirm**

**Change**

5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for transaction.

**Switch Funds – Confirm**

6. Click **OK**.  
The system displays the initial Switch Funds screen.

**23.5 View Fund Portfolio**

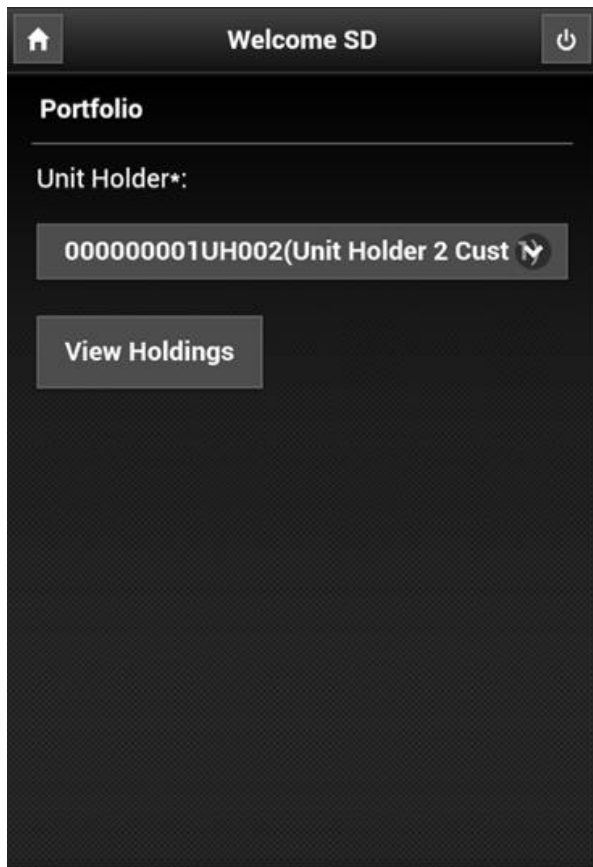
You can view the details of all your mutual funds holdings in the application.

The system displays a pie chart to represent your current funds holdings for each unit holder.

You can also view your mutual fund investments related to a selected unit holder.

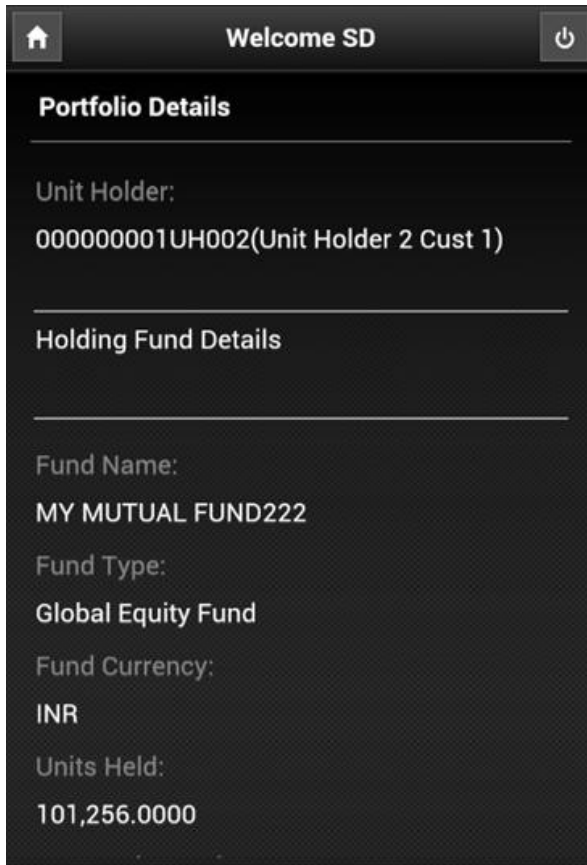
**To view portfolio of mutual funds**

1. Click **More > Mutual Funds > Portfolio**.  
The system displays the Portfolio screen.

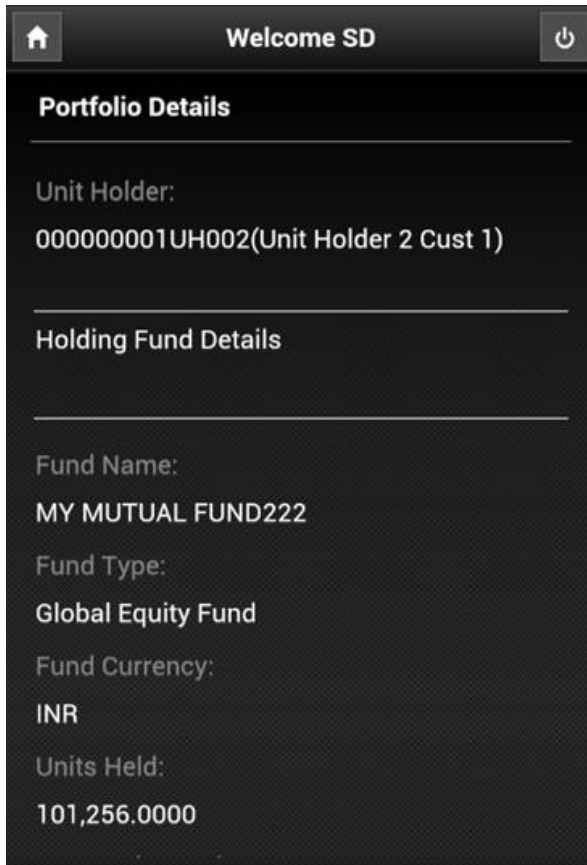
**Portfolio**

2. Select the Unit Holder from the dropdown list, mapped to your Customer ID. The system displays the portfolio details of the selected unit holder.
3. Click the **View Holdings** button. The system displays the details of all your mutual funds in the application.

**Portfolio Details 1**



**Portfolio Details 2**



**Field Description****Field Name****Description****Portfolio details****Unit Holder**

[Display]

This field displays the unit holder of the selected mutual fund.

**Holding Fund  
Details****Fund Name**

[Display]

This field displays the name of the selected mutual fund.

**Fund Type**

[Display]

This field displays the type of the mutual fund.

**Fund Currency**

[Display]

This field displays the currency of the mutual fund.

**Units Held**

[Display]

This field displays the number of units held as on current date for the mutual fund.

**Amount in Fund  
Currency**

[Display]

This field displays the total mutual fund amount in the fund currency.

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

## 24. Budget Management

You can use the budget management feature to plan a budget against your expenses. You can create, modify and delete a budget, and track the progress of budget. The application also includes a budget calculator to find the total savings after all your expenditure is compared with your income.

### To view budget calculator

The Budget Calculator enables you to view total savings by comparing your monthly income and total monthly savings and expenditure.

1. Click **Calculators > Budget Calculator** on the login screen of the application or on the dashboard of the application.  
The system displays the Budget Calculator.

### Budget Calculator

2. Enter your monthly income in the Enter Your Monthly Income field.
3. Enter the required values in the appropriate fields of the Budget Calculator
4. Click **Calculate Savings**.  
The system displays the details for your potential monthly savings.  
OR  
Click **Reset** to modify all values in the appropriate fields of the Budget Calculator.  
OR  
Click the Set Budget icon to create a budget in the application.  
OR  
Click the Compare icon to compare your budget with peers.

---

**Note:** You must register for (if you are a new user) or login to the application if you want to create or compare a budget in the application.

---

### 24.2 Create a Budget

You can create a budget in the application to keep track of your monthly expenses.

#### To create a budget

1. Login to the Android-based application.
2. Click **More > Manage Finances > Budget > Set Budget**.  
The system displays the Set Budget screen.

#### Set Budget

##### Field Description

Field Name	Description
<b>Period of your budget</b>	[Mandatory, Dropdown] Select periodic search options available to the User.



Field Name	Description
<b>RollOver Budget</b>	[Checkbox] Select this checkbox to rollover the budget to the next month.
<b>Categories</b>	[Optional, Dropdown] Select a category for your budget.
<b>Total</b>	[Optional, Input box, 15] Enter the total amount for the budget category.
<b>Sub Categories</b>	[Display] This field displays the subcategories for the selected category.

3. Click **Save and Continue** to save details entered for the selected category.
4. Enter the required values for other budget categories.
5. Click **Complete**.  
The system saves the budget and displays the Budget- Confirm screen.
6. Click **Confirm** if all values for the budget are correct.  
The system saves the budget to your account and displays the reference number for the budget.
7. Click **OK**.  
The system displays the Set Budget screen.

### Edit a Budget

You can view, modify or delete the budgets that you create in the application from the Set Budget screen.

### To view a budget from the Set Budget screen

1. Click **More > Manage Finances > Budget > Set Budget**.  
The system displays the Set Budget screen.

---

**Note:** If you have already created budgets in the application, the system displays a pop-up screen to allow you to either view or modify existing budgets.

---

2. Click **View budget** in the pop-up screen to view the details of the budget.

## Expenses Vs Budget

- Click **Modify**.  
The system displays the Set Budget screen in which you can update the details of the budget.  
OR  
Click **Delete** to delete the budget from the application.  
OR  
Click **Compare** to compare the budget with peers.

### To modify a budget from the Set Budget screen

- Click **More > Manage Finances > Budget > Set Budget**.  
The system displays the Set Budget screen.

---

**Note:** If you have already created budgets in the application, the system displays a pop-up screen to allow you to either view or modify existing budgets.

---

- Click **Modify budget** in the pop-up screen to modify the details of the budget.  
The system displays the Set Budget screen in which you can update the details of the budget.

### Field Description

Field Name	Description
<b>Period of your budget</b>	[Dropdown] Select periodic search options available to the User.
<b>RollOver Budget</b>	Select this checkbox to rollover the budget to the next month.
<b>Categories</b>	Select a category for your budget.
<b>Total</b>	Enter the total amount for the budget category.
<b>Sub Categories</b>	Enter the amount for the budget sub category.

- Click **Save and Continue** to save details entered for the selected category.
- Click **Submit**. Your budget for the selected budget category is saved.

### Compare Expenses and Budget

You can compare budget and the expenditure for the current or specific month for the respective categories and sub categories of a budget.

- Click **More > Manage Finances > Budget > Expenses vs Budget**.  
The system displays the Expenses vs Budget screen.

### Field Description

Field Name	Description
<b>Category</b>	[Display] This field displays the name of the category and sub category along with the graph for the expenses Vs the budget.

Field Name	Description
<b>Amount</b>	[Display] This field displays the amount for expenditure Vs the budget for the category and sub category.
<b>Expenditure graph</b>	[Display] This field displays the expenditure line graph
<b>Disclaimer</b>	[Display] This field displays the text to let you know the number of categories for which the budget is not maintained but expenditure is done.

2. Select the required month from the drop-down. The system displays the budget details for the categories and sub categories.

---

**Note:** If a month does not have a budget, click **Allocate Budget** on the Expenses vs Budget screen to create a budget for the month.

---

**View Budget History**

You can view the budgets of previous months, if any.

1. Click **More > Manage Finances > Budget > Expenses vs Budget**.  
The system displays the Expenses vs Budget screen.
2. Select a previous month from the drop-down.  
The budget details for the categories and sub categories are displayed.
3. Click the Budget History icon.  
The budget details for the categories and sub categories are displayed.

**Delete a Budget**

You can delete a budget for the selected month.

4. Click **More > Manage Finances > Budget > > Expenses vs Budget**.  
The system displays the Expenses vs Budget screen
5. Click **Delete**.  
The system displays the Delete Budget screen.
6. Click **OK**.  
The budget is deleted from the application.

## 25. Goal Setting

Goals in the application are financial goals that you want to achieve in a specified period of time.

You can use the Goal Setting feature of the application to use the Goal Calculator. You can know your investment targets to reach your specified financial goals in a specific period of time, using the Goal Calculator.

You can create, view or modify a goal. You can also make contributions to the goal from your selected account in the application. You can redeem a goal if required. You can also add participants to your goals who will also contribute to your goal using their accounts in the application.

In the application, you can also share your goals with friends and family using social media. If they also use the application, you can send them a request for contributing towards your goals, using social media.

You can also contribute to the goals of other users if they have assigned you as the goal participant or send a social media request for goal contribution.

You can also compare goals with that of peers and analyze the results.

As a registered user or visitor to the application you can only use the Goal Calculator and compare goals in the application.

### 25.1 View Goal Calculator

The Goal Calculator enables you to view investment targets to reach your specified financial goals in a specific period of time, given a rate of interest for your proposed investments.

1. Click **Calculators > Goal Calculator** on the login screen of the application or on the dashboard of the application.  
The system displays the Goal Calculator with these three sections divided across three screens:
  - What are you saving for?
  - How do you want to keep saving towards your goal?
  - Set your goal tenure

## Goal Calculator

### Field Description

Field Name	Description
<b>What are you saving for?</b>	
<b>Name your goal</b>	[Mandatory, Input, 40] Enter the name for the goal.
<b>Set an amount</b>	[Mandatory, Input, 15] Enter the amount for the goal.
<b>Choose category</b>	[Optional, Dropdown] Select the category of the goal.
<b>How do you want to keep saving towards your goal?</b>	
<b>Amount you wish to start with</b>	[Mandatory, Input, 15] Enter the initial deposit amount.
<b>How often would you like to contribute?</b>	[Mandatory, Dropdown] Select the frequency of your contribution.
<b>Set your goal tenure</b>	
<b>Tenure (In Months)</b>	[Date-picker] Select the duration of the goal.

2. Click **Continue** after entering the required details at the end of each section.
3. Click **Calculate**.  
The system displays your goal based on your specifications.

### Goal Calculator - Result

#### Field Description

Field Name	Description
<b>Need to invest monthly</b>	[Display] This field displays the regular contribution amount Enter the name for the goal
<b>To achieve target</b>	[Display] This field displays the target amount of the goal.

Field Name	Description
<b>In</b>	[Display] This field displays the period of time in which the goal is achieved.
<b>Interest Rate</b>	[Display] This field displays the applicable interest rate.
<b>Graph</b>	[Display] A line graph for time Vs amount with details of amount displayed on hovering over the line of the graph.

## 25.2 Create a Goal

You can create a financial goal in the application. You can set specific contribution towards the goal from one account at regular intervals for the tenure of the financial goal. After the completion of the tenure of the goal, you can then transfer the accumulated contributions to another account through domestic transfer options.

1. Click **More > Manage Finances > Goals > Create Goal**.  
The system displays the Create Goal screen.

### Create Goal

#### Field Description

Field Name	Description
	What are you saving for?
<b>Change Image</b>	[Optional, , Hyperlink] Click this hyperlink to attach and assign an image for the goal.
<b>Name your goal</b>	[Mandatory, Input, 40] Enter the name for the goal.
<b>Choose a category</b>	[Optional, Dropdown] Select the category of the goal.
<b>Choose a sub category</b>	[Optional, Dropdown] Select the category of the goal.
<b>Set an amount</b>	[Mandatory, Input, 15] Enter the amount for the goal.

Field Name	Description
<b>Choose</b>	[Mandatory, Radio buttons] Select the required radio button to set the end date of the goal either by tenure or by maturity date. The options are: <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Maturity Date</li> </ul>
<b>Set date</b>	[Conditional, Date picker] Enter the end date of the goal.
<b>Tenure</b>	[Conditional, Dropdown] Enter the tenure of the goal in terms of years, months, and days.
<b>Note:</b> You can either enter the tenure or the end date for the goal.	

2. Click **View T & C** to see the terms and conditions of use.
3. Click the **Terms & Conditions** checkbox.
4. Click **OK**.
5. Click **Continue**.  
The system displays screen for the second step of goal creation.

### Create Goal- Step 2

#### Field Description

Field Name	Description
<b>Amount you wish to start with</b>	
<b>Amount</b>	[Mandatory, Input, 15] Enter the amount to be credited to the goal.
<b>Funding Account Number</b>	[Mandatory, Dropdown] Select the account number from which funds are to be credited to the goal.

6. Click **Next**.  
The system displays screen for the third step of goal creation.

### Create Goal- Step 3



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>How regularly you wish to contribute</b>	
<b>Funding Account Number</b>	[Optional, Dropdown] Select the account number from which funds are to be credited to the goal. By default, the account number you selected in the second step of goal creation is displayed.
<b>Frequency</b>	[Optional, Dropdown] Select the frequency of regular contributions to the goal. The options include: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half yearly</li> <li>• Yearly</li> </ul>
<b>Amount</b>	[Optional, Input, 15] Enter the amount to be debited for regular contribution towards the goal.
<b>Start Date</b>	[Optional, Date picker] Enter the start date for regular contribution towards the goal.
<b>End Date</b>	[Optional, Date picker] Enter the end date for regular contribution towards the goal.

7. Click **Next**.  
The system displays screen for the fourth step of goal creation.

**Create Goal- Step 4 Transfer Amount to User Mapped Accounts****Create Goal- Step 4 Transfer Amount to Internal Bank Account****Create Goal- Step 4 Transfer Amount through Domestic Clearing Networks****Field Description**

<b>Field Name</b>	<b>Description</b>
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Field Name	Description
<b>How do you wish to receive the amount on completion of tenure?</b>	
<b>Note: This is an optional section.</b>	
<b>Account Transfer Option</b>	[Mandatory, Dropdown] Select the account transfer options for transfer of amount on completion of the tenure of the goal.
<b>Account Number</b>	[Mandatory, Dropdown] Select the account number for transfer of amount on completion of the tenure of the goal.
<b>Beneficiary Name</b>	[Mandatory, Input, 35] Enter the name of the beneficiary to whom funds are to be transferred.
<b>Network Type</b>	[Mandatory, Dropdown] Select the domestic transfer network for the funds transfer.
<b>Bank Code</b>	[Mandatory, Search, Display] Search and select the bank code of the account for transfer of amount on completion of the tenure of the goal.
<b>Bank Name</b>	[Optional, Display] This field displays the name of the bank based on your selected bank code for the funds transfer.
<b>Bank Address</b>	[Optional, Display] This field displays the address of the bank based on your selected bank code for the funds transfer.
<b>City</b>	[Optional, Display] This field displays the city of the bank based on your selected bank code for the funds transfer.
<b>Branch</b>	[Optional, Display] This field displays the branch of the bank based on your selected bank code for the funds transfer.

- Click **Next**.  
The system displays Create Goal – Verify screen.

#### **Create Goal – Verify**

- Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system creates the goal in the application.

- Click **Ok**.  
The system displays the initial Create Goal screen.

## 25.3 View Goal Summary

- Click the **Accounts** button from the dashboard of the application.  
OR  
Click the amount in the **I Have / I Owe** field.  
The system displays the Accounts Overview screen.
- Click the Goals account type.  
The system displays the Account Summary screen for all your goals in the application.

### Account Summary- Goals

#### Field Description

Field Name	Description
<b>Goal Name</b>	[Display, Hyperlink] This field displays the name of the goal. Click this hyperlink to view the more details of the goal.
<b>Available Balance</b>	[Display] This field displays the current balance in the goal.

- Click the required goal name under the required tab.  
The system displays details of the selected goal in the View Goal screen.

## 25.4 View Goals

You can view all your goals in the application. These goals include:

- Goals that you create in the application
- Goals in which you are a participant.

---

**Note:** You can view the list of all your created goals and balances for each such goal in the account summary screen.

---

### View your created goals

- Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
- Click the **My Goals** tab.
- Select the required goal that you have created. These details of the goal are displayed:
  - Name of the goal
  - Name of the owner
  - Amount set for the goal

4. Click **Add New Goal** to create a goal.
5. Click **Actions**. A list of these actions for your created goal are displayed:
  - Fund the goal
  - Edit the goal
  - Redeem the goal
  - Request a contribution for the goal
  - Share the goal
  - View participants in the funding of the goal
  - View transactions for the goal
  - Compare goals with peers
  - View more details of the goal

#### **View goals in which you are a participant**

6. Click the **Other Goals** tab.
7. Select the required goal in which you are a participant. These details of the goal are displayed:
  - Name of the goal
  - Name of the owner
  - Amount set for the goal
8. Click **Add New Goal** to create a goal in which you are the participant.
9. Click **Actions**. A list of these actions for your created goal are displayed:
  - Fund the goal
  - Edit the goal
  - View transactions for the goal
  - Request a contribution for the goal

#### **View more details of the goal**

10. Select the required goal that you have created.
11. Click **Other Options > More Details**.  
The system displays more details of the goal.

#### **Field Description**

<b>Field Name</b>	<b>Description</b>
<b>View Goal</b>	
<b>Goal Name</b>	[Display] This field displays the name of the goal.
<b>Category</b>	[Display] This field displays the category of the goal.
<b>Sub Category</b>	[Display] This field displays the sub-category of the goal.
<b>Target</b>	[Display] This field displays the amount of the goal.
<b>Target Date</b>	[Display] This field displays the end date of the goal.
<b>Tenure</b>	[Display] This field displays the tenure of the goal.
<b>Saved</b>	[Display] This field displays the current balance (including the earned interest) of the goal.
<b>Still to achieve</b>	[Display] This field displays the difference between the target and saved amount.
<b>Initial amount you started with</b>	
<b>Amount</b>	[Display] This field displays the initial funding amount of the goal.
<b>Account Number</b>	[Display] This field displays the account number from which funds will be debited for initial funding of the goal.
<b>How often are you contributing</b>	
<b>Funding account number</b>	[Display] This field displays the funding account number of the goal.
<b>Frequency</b>	[Display] This field displays frequency or regular contribution of the goal.
<b>Amount</b>	[Display] This field displays the amount for regular contribution of the goal.

Field Name	Description
<b>Start Date</b>	[Display] This field displays the end date of the goal.
<b>End Date</b>	[Display] This field displays the end date of the goal.
<b>How do you wish to receive the amount on completion of tenure</b>	
<b>Account Transfer Options</b>	[Display] This field displays the account transfer option of the goal.
<b>Account</b>	[Display] This field displays the account number for funds transfer for the goal.
<b>City</b>	[Display] This field displays the city of account for funds transfer for the goal.
<b>Branch</b>	[Display] This field displays the branch of account for funds transfer for the goal.

## 25.5 Modify a Goal

You can modify all your goals in the application. These goals include:

- Goals that you create in the application
  - Goals in which you are a participant.
1. Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
  2. Click a goal in the **My Goals** tab or the **Other Goals** tab.
  3. Click **Actions**.
  4. Click **Edit**.  
The system displays the Edit Goal screen.

### Edit Goal

5. Modify the required details of the goal and then click **Update**.  
The system displays the Edit Goal – Verify screen.

### Edit Goal Verify

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.
7. Click **Ok**.  
The system displays the initial View Goal screen.

## 25.6 Fund a Goal

You can make an ad hoc or regular contribution to all your goals in the application. These goals include:

- Goals that you create in the application
  - Goals in which you are a participant.
1. Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
  2. Click a goal in the **My Goals** tab or the **Other Goals** tab.
  3. Click **Actions**.
  4. Click **Fund**.  
The system displays the Fund Goal screen.

### Field Description

Field Name	Description
<b>Funding Account</b>	[Dropdown] Select the account number from which funds are to be credited to the goal.
<b>Amount</b>	[Input] Enter the amount to be credited to the goal.
<b>Payment Schedule</b>	[Button] Select whether you want to give the goal contribution amount now or at a later date
<b>Payment Date</b>	[Date picker] Enter the date you want to give the goal contribution.

5. Modify the required details of the goal and then click **Submit**.  
The system displays Fund Goal – Verify screen is displayed.

### Fund Goal – Verify

6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The funding details of your selected goal are updated in the application.
7. Click **Save** to save the details.
8. Click **Print** to print the details.
9. Click **Ok** to close the box showing the transaction reference number.

## 25.7 Add and Modify Goal Participants to Your Goal

You can add other users of the application as participants to your goal. These participants can:

- Fund the goal
- Edit the goal
- View transactions for the goal
- Request a contribution for the goal

#### **Add participants to your goal**

You can add other users of the application as participants to your goal.

1. Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
2. Click the **My Goals** tab.
3. Select the required goal that you have created.
4. Click **Participants**.  
The system displays the Goal Participants screen, showing e-mail addresses of existing goal participants, if any.
5. Click the Add new participants icon.
6. Enter the e-mail address of the person who you want as a goal participant.
7. Click **Submit**.  
The system displays the Reference Number and Security Code for request for adding the goal participant.  
Ensure that you share these numbers with the new goal participant.
8. Click **Ok**.

#### **Modify existing participants to your goal**

You can modify the e-mail address of the goal participant to your goal.

9. Select the required goal that you have created.
10. Click **Participants**.  
The system displays the Goal Participants screen, showing e-mail addresses of existing goal participants.
11. Click the **Edit** icon.
12. Modify the required e-mail address.
13. Click **Done**.  
The system updates the required e-mail address.

#### **Delete existing participants to your goal**

You can delete existing goal participants to your goal by deleting the required email address.

14. Select the required goal that you have created.
15. Click **Participants**.  
The system displays the Goal Participants screen, showing e-mail addresses of existing goal participants.
16. Click the **Edit** icon.



17. Click the icon next to the required e-mail address.
18. Click **Delete** and then click **Done**.  
The system removes the required e-mail address from the application.

### Accept goal participant request

You can accept a goal participant goal request by clicking the link that you receive in your e-mail inbox.

19. Click on the link that you receive from the goal owner.
20. Ensure that your e-mail address is correct. Modify the e-mail address if required.
21. Enter the Reference Number and Security Code shared with you by the goal owner.
22. Click **Continue**.
23. Click **View T & C** to view terms and conditions of use.
24. Select the I Accept Terms & Conditions checkbox.

## 25.8 View Transactions for a Goal

You can view all transactions for all your goals in the application

You can make an ad hoc or regular contribution to all your goals in the application. These goals include:

- Goals that you create in the application
  - Goals in which you are a participant
1. Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
  2. Click a goal in the **My Goals** tab or the **Other Goals** tab.
  3. Click **Actions**.
  4. Click **Transactions**.  
The system displays the Goal Transactions screen.

### Goals – Transactions

#### Field Description

Field Name	Description
<b>Date</b>	[Display] This field displays the date on which the transaction has been executed.
<b>Narration</b>	[Display] This field displays a brief description of the transaction for the goal.
<b>Deposit</b>	[Display] This field displays the amount deposited to the account for the goal.

Field Name	Description
<b>Withdrawal</b>	[Display] This field displays the amount debited from the account for the goal.
<b>Balance</b>	[Display] This field displays the current balance in the account for the goal.
<b>Contributed by</b>	[Display] This field displays the name of the contributor for the goal.

5. Click the Save icon to download the goal transaction details in txt format.
6. Click Print icon to print all the goal transaction data.
7. Click the Back button to view the previous screen.

## 25.9 Share a Goal and Request Goal Contributions

You can share details of all goals that you create in the application with your Facebook friends. You can also send a request for contributions towards goals that you create and goals for which you are a goal participant.

### Share a goal

You can share the details of the goal using Facebook.

1. Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
2. Click a goal in the **My Goals** tab or in the **Other Goals** tab.
3. Click **Actions**.
4. Click **Share**.  
The system displays the Share Goal screen.

### Share Goal

5. Select the image for the goal.
6. Enter a message, if required, in the **Personalized message about goal** field.
7. Click **Connect** to view the Facebook sign in page.
8. Enter your username and password for Facebook and then click **Login**.
9. Select names of your Facebook friends with whom you want to share the goal. Your goal is shared with your selected friends.
10. Click **Ok**.  
The system displays the previous screen.

### Request contribution to your goal

You can request contributions for your goal using Facebook.

1. Click **More > Manage Finances > Goals > View Goal**.  
The system displays the View Goal screen for the selected goal.
2. Click a goal in the **My Goals** tab.
3. Click **Actions**.
4. Click **Request Contribution**.  
The system displays the Request Contribution screen

### Request Contribution

5. Select the image for the goal.
6. Enter a message, if required, in the **Personalized message about goal** field.
7. Click Connect to view the Facebook sign in page.
8. Enter your username and password for Facebook and then click **Login**.
9. Select names of your Facebook friends from whom you want goal contribution. Your request for contribution towards your goal is sent to your selected friends.
10. Click **Ok**.  
The system displays the previous screen.

### Contribute to another User's Goal

You can transfer funds towards the goals of other users. These goals have to be shared with you through Facebook. You must receive a request on Facebook for contribution from the owner of the goal in the application.

1. Click **Contribute** from the Facebook page on which you have received the goal contribution.
2. Click **Login**.
3. Enter your username and password and then click **Sign In**.  
The system displays the Goal Contribution screen.

### Goal Contribution

#### Field Description

Field Name	Description
<b>Goal Name</b>	[Display] This field displays the name of the goal.
<b>Goal Owner</b>	[Display] This field displays the current name of the goal owner in the application.

Field Name	Description
<b>From Account</b>	[Conditional, Dropdown] Select the funding account from which you want to contribute to the goal.
<b>Transaction Amount</b>	[Mandatory, Input, 15] Enter the amount you want to transfer to the account of the goal.

- Enter the details for the contribution of the goal. The Request Contribution for Goal – Verify screen is displayed.

#### Request Contribution for Goal– Verify

- Click **Change** to modify any details and then verify all the details and click **Confirm**. The goal contribution transaction is completed in the application. The system displays the reference number for the transaction.
- Click Save icon to save the details.
- Click Print icon to print the details.
- Click **Ok** to close the box showing the transaction reference number.

## 25.10 Redeem a Goal

You can redeem a specific amount from funds assigned to your created goals in the application.

- Click **More > Manage Finances > Goals > View Goal**. The system displays the View Goal screen for the selected goal.
- Click a goal in the **My Goals** tab.
- Click **Actions**.
- Click **Redeem**. The system displays the Redeem Goal screen.

#### Redeem Goal

##### Field Description

Field Name	Description
<b>Redeem Type</b>	[Mandatory, Radio button] Select the redemption type for the funds of the goal.
<b>Current balance</b>	[Display] This field displays the current balance in the account for the goal.

Field Name	Description
<b>Redemption amount</b>	[Mandatory, Input,15] Enter the redemption amount.
<b>Reason for redemption</b>	[Mandatory, Input, 40] Enter the reason for redemption.
<b>Account transfer option</b>	[Mandatory, Dropdown] Select the account transfer options for transfer of amount on completion of the tenure of the goal.
<b>Account Number</b>	[Mandatory, Input box, Dropdown, 20, Alpha-numeric] Select the account to which the funds will be credited.
<b>City</b>	[Mandatory, Dropdown] Select the city of the bank where the funds will be credited
<b>Branch</b>	[Mandatory, Dropdown] Select the branch of the bank where the funds will be credited
<b>Network Type</b>	[Mandatory, Dropdown] Select the type of the domestic transfer network.
<b>Bank Code</b>	[Mandatory, Dropdown] Select the code of the bank where the funds will be credited
<b>Beneficiary Name</b>	[Mandatory, Input, 35] Enter the name of the beneficiary to whom funds are to be transferred.
<b>Bank Name</b>	[Display] This field displays the name of the beneficiary bank.
<b>Bank Address</b>	[Display] This field displays the address of the beneficiary bank.
<b>City</b>	[Display] This field displays the city of the beneficiary bank.

5. Enter the details for the redemption of the goal and then click **Submit**.  
The system displays the Redeem Goal – Verify screen.

#### **Redeem Goal – Verify**

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The goal redemption transaction is completed in the application.  
The system displays the reference number for the transaction.
7. Click Save icon to save the details.

8. Click Print icon to print the details.
9. Click **Ok** to close the box showing the transaction reference number.

## 26. Spending Analysis

The Spending Analysis feature allows you to view the graphs, analyze the spending patterns. You can view spending analysis in the form of pie chart (default graph) and bar graph.

### To view spending analysis

1. Click **More > Manage Finances > Spending Analysis**.  
The system displays spending analysis for all spending categories as a pie chart.

### Spending Analysis- All categories – Pie Chart

2. Click the Bar Graph icon.  
The system displays spending analysis as a bar graph.
3. Click the View Transactions button.  
The system displays all transaction records mapped to your account.
4. Click the Compare icon.  
The system displays the screen to compare expenses.

### Filter Spending Analysis

You can specify different criteria to filter your spending analysis.

### To filter spending analysis

5. Click **More > Manage Finances > Spending Analysis**.  
The system displays spending analysis for all spending categories as a pie chart.
6. Click the Filter icon on the Spending Analysis screen.  
The system displays the Filter Spending Analysis screen.

### Filter Spending Analysis

#### Field Description

Field Name	Description
<b>Search By</b>	[Dropdown] Select periodic search options available to the User.
<b>From Date</b>	[Date-picker] Select the From Date for specified date.
<b>To Date</b>	[Date-picker] Select the To Date for specified date.
<b>Category</b>	[Dropdown] Select the category and sub-category to filter the spending analysis.

Field Name	Description
<b>Customer</b>	[Dropdown] Select the Customer ID for which you want to view the spending analysis. By default, spending analysis is displayed for all Customer IDs mapped to your account.
<b>Currency</b>	[Dropdown] Select the currency.

7. Enter the required search criteria.
8. Click **View**.  
The system displays the spending analysis according to your specified criteria.

## 26.2 View Spending Analysis and Trends for Specific Categories

You can view spending analysis and spending trends for a selected spending category.

You can see the spending trend according to your specified category or sub-category. These spending trends are available over a period of six months.

### To view spending analysis and trends for a specific categories

1. Click **More > Manage Finances > Spending Analysis**.  
The system displays spending analysis for all spending categories as a pie chart.
2. Click the required spending category from the pie chart.  
The system displays the spending analysis for the selected spending category as a pie chart.
3. Click the Trend icon.  
The system displays the spending trend of the selected spending category.

### To view spending analysis and trends for a specific sub-categories

4. Click **More > Manage Finances > Spending Analysis**.  
The system displays spending analysis for all spending categories as a pie chart.
5. Click the required spending category from the pie chart.  
The system displays the spending analysis for the selected spending category as a pie chart.
6. Click the required spending sub- category from the pie chart.  
The system displays the spending analysis for the selected spending sub-category as a pie chart.
7. Click the Trend icon.  
The system displays the spending trend of the selected spending sub-category.

## 26.3 View Transactions in Spending Analysis

You can see all transactions mapped to your account for specified category or sub-category.

1. Click **More > Manage Finances > Spending Analysis**.  
The system displays spending analysis for all spending categories as a pie chart.
2. Click the Transactions icon on the Spending Analysis screen.  
The system displays all transactions for the spending analysis.  
OR



3. Click the required spending category from the pie chart.  
The system displays the spending analysis for the selected spending category as a pie chart.

Click the Transactions icon on the Spending Analysis screen.

The system displays all transactions for the specified spending category

OR

4. Click the required spending category from the pie chart and then click the required spending sub-category.

The system displays all transactions for the specified spending sub-category.

Click the Transactions icon on the Spending Analysis screen.

The system displays all transactions for the specified spending sub-category

### **Transactions- Spending Analysis**

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer ID</b>	[Display] This field displays the Customer ID for which the transactions are completed.
<b>Account Number</b>	[Display] This field displays the Account Number for which the transactions are completed.
<b>Transaction Record Details</b>	
<b>Date</b>	[Display] This field displays the date on which the transactions are completed.
<b>Transaction Description</b>	[Display] This field displays a short description for the completed transactions.
<b>Amount</b>	[Display] This field displays the amount and the currency for the completed transactions.
<b>Category</b>	[Display] This field displays the category or sub category assigned to the transaction.

5. Click the Back button to view the dashboard of the application.

## 27. Benchmarking

You can use the benchmarking feature to compare your financial goals, budgets and expenses with other people. This comparison can be with people within your age group, income group or within your state or locality.

### 27.1 Compare Budget with Peers

You can view financial budgets of people within your selected gender group, age group, or state. You can also view graphs of average budget set by people in the same group

If you have created your own budget in the application and choose to compare your budget with others, the results display:

- Average budget of other people and your average budget for a given budget category.
- Graph of average budget of other people and the position of your budget on the graph for a given budget category.

#### To compare budgets with peers

1. Click **More > Manage Finances > Budget > Expenses vs Budget**.  
The system displays the Expenses vs Budget screen.
2. Click **Compare** on the Expenses vs Budget screen.  
The system displays the screen to compare budgets with peers.  
OR  
Click **Calculators > Budget Calculator**.  
The system displays the Budget Calculator.  
  
Click the Compare icon on the Budget Calculator screen.  
The system displays the screen to compare budgets with peers.

## Compare Budget

### Field Description

Field Name	Description
<b>Select Category</b>	[Mandatory, Listbox] Select the sub categories for comparison of budgets.
<b>Choose Income Group</b>	[Mandatory, checkbox, Dropdown] Select the checkbox to include the income for comparison of financial goals. Select the income group from the drop-down list for comparison.
<b>Choose Age group</b>	[Optional, Checkbox, Dropdown] Select the checkbox to include the age group for comparison of financial goals. Select the age group from the drop-down list for comparison of financial goals.
<b>Choose Gender</b>	[Optional, Checkbox, Segmented buttons] Select the checkbox to include gender for comparison of budgets. Select the gender from the drop-down list for comparison of budgets.
<b>Choose State</b>	[Optional, Checkbox, Dropdown] Select the checkbox to include the state of residence for comparison of budgets. Select the state of residence from the drop-down list for comparison of budgets.
<b>Include for comparison</b>	[Optional, Checkbox] Select this checkbox next to each field if you want to compare your own budget from the application with the budget of other people in the selected groups.

3. Enter the required details.
4. Click **Compare**.  
The system displays the results of the budget comparison.

### Compare Budget - Results

- The result includes graph for the average amount for budget set by others within same group and the individuals standing for the same categories in graph.
- If you are an existing user of the application, the results display budget comparison for you with people in same group as you for same income, age group, gender and state.

- If you are a registered user, the results display budget comparison for people with your selected criteria for people in selected income group, age group, gender and state.

## 27.2 Compare Goals with Peers

You can view financial goals of people within your selected gender group, age group, or state.

If you have created your own financial goals in the application and choose to compare your financial goals with others, the results display a comparison of your financial goals with that of people within your selected gender group, age group, or state.

### To compare goals with peers

1. Click **More > Manage Finances > Goal > View Goal**.  
The system displays the View Goal screen.
2. Click Other Options.
3. Click **Comparison**  
The system displays the screen to compare goals with peers.  
OR  
Click **Calculators > Goal Calculator**.  
The system displays the Goal Calculator.  
  
Click the Compare icon on the Goal Calculator screen.  
The system displays the screen to compare goals with peers.

### Compare Goals

#### Field Description

Field Name	Description
<b>Goal Category</b>	
<b>Select Goal Type</b>	[Conditional, Dropdown] Select the type of goal that you want to compare.
<b>Choose Income Group</b>	[Mandatory, checkbox, Dropdown] Select the checkbox to include the income for comparison of financial goals. Select the income group from the drop-down list for comparison.
<b>Choose Age group</b>	[Optional, Checkbox, Dropdown] Select the checkbox to include the age group for comparison of financial goals. Select the age group from the drop-down list for comparison of financial goals.

Field Name	Description
<b>Choose Gender</b>	[Optional, Checkbox, Segmented buttons] Select the checkbox to include gender for comparison of financial goals. Select the gender from the drop-down list for comparison of financial goals.
<b>Choose State</b>	[Optional, Checkbox, Dropdown] Select the checkbox to include the state of residence for comparison of financial goals. Select the state of residence from the drop-down list for comparison of financial goals.
<b>Include for comparison</b>	[Optional, Checkbox] Select this checkbox next to each field if you want to compare your own goals from the application with the goals of other people in the selected groups.

4. Enter the required details.
5. Click **Compare**.  
The system displays the results of the financial goal comparison.

### Compare Goals – Results

The result includes average of set tenure, average completion tenure and average amount of goal set by others within same group.

## 27.3 Compare Expenses

You can view expenses of people within your selected gender group, age group, or state.

If you have created your own spending analysis in the application and choose to compare your expenses with others, the results display:

- Average expenditure of other people and your average expenditure for a given expense category.
- Graphs of average expenditure of other people and the position of your expenditure on the graph for a given expense category.

### To compare expenses with peers

1. Click **More > Manage Finances > Spending Analysis > Spending Analysis**.  
The system displays the Spending Analysis screen.
2. Click the Compare icon on the Spending Analysis screen.  
The system displays the screen to compare expenses with peers.

### Compare Expenses

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Category</b>	[Mandatory, Listbox] Select the sub categories for comparison of expenses.
<b>Choose Income Group</b>	[Mandatory, checkbox, Dropdown] Select the checkbox to include the income for comparison of financial goals. Select the income group from the drop-down list for comparison.
<b>Choose Age group</b>	[Optional, Checkbox, Dropdown] Select the checkbox to include the age group for comparison of financial goals. Select the age group from the drop-down list for comparison of financial goals.
<b>Choose Gender</b>	[Optional, Checkbox, Segmented buttons] Select the checkbox to include gender for comparison of expenses. Select the gender from the drop-down list for comparison of expenses.
<b>Choose State</b>	[Optional, Checkbox, Dropdown] Select the checkbox to include the state of residence for comparison of expenses. Select the state of residence from the drop-down list for comparison of expenses.
<b>Include for comparison</b>	[Optional, Checkbox] Select this checkbox next to each field if you want to compare your own goals from the application with the expenses of other people in the selected groups.

3. Click **Compare**.  
The system displays the results of the expenditure comparison.

**Compare Expenses - Result**

The result includes a chart comparing expenses from your spending analysis in the application against the expense maintained by the bank for same category. The chart is a column chart with different expense categories on X axis.

If you are an existing user of the application, the results display the expenses comparison for you with people in same group as you for same income, age group, gender and state.

If you are a registered user of the application, the results display the expenses comparison for people with your selected criteria for people in selected income group, age group, gender and state.

## 28. Beneficiary Maintenance

In the application, you can add details of beneficiaries for these payment types:

- Internal Transfer
- Domestic Transfer
- International Transfer

You can specify the visibility of the beneficiary as Personal or Private. If you create a beneficiary with Public visibility type, the beneficiary can then be accessed by all users in the application. If you create a beneficiary with Private visibility type, only you, as the creator of the beneficiary, can access the details of the beneficiary.

You can view, modify and delete details of the beneficiaries in the application.

### 28.1 Add Quick /Direct Pay Beneficiary- Internal Transfer

You can create a beneficiary for internal transfer and initiate the payment.

#### To add a beneficiary for internal transfer

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.  
The system displays the Choose Beneficiary screen.
2. Click the **Add Beneficiary** button on the Choose Beneficiary screen.  
The system displays the Add Beneficiary screen.
3. Click **Internal** as the beneficiary type.  
The system displays the Add Beneficiary-Internal Transaction Type screen.

#### Add Beneficiary - Internal Transaction Type

##### Field Description

Field Name	Description
<b>Beneficiary Info</b>	
<b>Name</b>	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
<b>Nick Name</b>	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
<b>Account Number</b>	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer.
<b>Email</b>	[Mandatory, Input box, 255] Enter the e-mail address of the beneficiary for the transfer.
<b>Beneficiary Bank Info</b>	



Field Name	Description
<b>Branch</b>	[Mandatory, Input box, typo -search] Enter the bank branch where the account of the beneficiary is held.
<b>Visibility</b>	
<b>Select Visibility</b>	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

4. Enter the required details.
5. Click **Submit**.  
The system displays the Add Beneficiary - Internal Transfer – Verify screen.  
OR  
Click **Cancel** to view the previous screen.

#### **Add Beneficiary - Internal Transfer – Verify**

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the Acknowledgement screen for the transaction.
7. Click **Pay Now**.  
The system displays the Internal Transfer initiation screen.
8. Click **OK**.  
The system displays the initial Add Beneficiary - Internal Transaction Type screen.

## **28.2 Add Quick /Direct Pay Beneficiary- Domestic Transfer**

You can create a beneficiary for internal transfer and initiate the payment.

#### **To add a beneficiary for internal transfer**

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.  
The system displays the Choose Beneficiary screen.
2. Click the **Add Beneficiary** button on the Choose Beneficiary screen.  
The system displays the Add Beneficiary screen.
3. Click **Domestic** as the beneficiary type.  
The system displays the Domestic Transaction Type screen.
4. Select the required domestic transaction type.  
Select **Deposit to Account**.  
OR  
Select **Receive Over Counter**.  
For example, select **Deposit to Account** domestic transaction type.  
The system displays the Add Beneficiary Domestic – Deposit to Account screen.

**Add Beneficiary - Domestic – Deposit to Account****Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Beneficiary Info</b>	
<b>Name</b>	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
<b>Nick Name</b>	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
<b>Account Number</b>	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed only if you select Deposit to Account as the domestic transaction type in the Domestic Transaction Type screen.
<b>Address</b>	[Mandatory, Input box, 34x2] Enter the address of the beneficiary. This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.
<b>City</b>	[Mandatory, Input box, 35] Enter the city of the beneficiary. This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.
<b>Email</b>	[Mandatory, Input box, 255] Enter the e-mail address of the beneficiary for the transfer.
<b>Identification Type</b>	[Conditional, Dropdown] Select the Identification document for receiving the funds at counter This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.
<b>Identification Reference Number</b>	[Conditional, Input box, 35] Enter the reference number of the Identification document for receiving the funds at counter This field is displayed only if you select Receive over Counter as the domestic transaction type in the Domestic Transaction Type screen.

Field Name	Description
<b>Transfer Mode</b>	
<b>Choose Network</b>	[Mandatory, Radio button] Select the processing mode through which transaction should be completed.
<b>Bank Code</b>	[Display, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
<b>Visibility</b>	
<b>Visibility</b>	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

5. Enter the required details.
6. Click **Submit**.  
The system displays the Add Beneficiary – Domestic Transaction Type – Verify screen.  
OR  
Click **Cancel** to view the previous screen.

#### **Add Beneficiary – Domestic Transaction Type – Verify**

7. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the Acknowledgement screen for the transaction.
8. Click **Pay Now**.  
The system displays the Domestic Transfer initiation screen.
9. Click **OK**.  
The system displays the initial Add Beneficiary screen.

## **28.3 Add Quick /Direct Pay Beneficiary- International Transfer**

You can create a beneficiary for international transfer and initiate the payment.

#### **To add a beneficiary for international transfer**

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.  
The system displays the Choose Beneficiary screen.

2. Click the **Add Beneficiary** button on the Choose Beneficiary screen.  
The system displays the Add Beneficiary screen.
3. Click **International** as the beneficiary type.  
The system displays the International Transaction Type screen.
4. Select the required international transaction type.  
Select **Deposit to Account**.  
OR  
Select **Receive Over Counter**.  
For example, select **Deposit to Account** International transaction type.  
The system displays the Add Beneficiary- Domestic to Account screen.

### Add Beneficiary - Domestic – Deposit to Account

#### Field Description

Field Name	Description
<b>Beneficiary Info</b>	
<b>Beneficiary Name</b>	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
<b>Beneficiary Nick Name</b>	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
<b>Beneficiary Account Number</b>	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed only if you select Deposit to Account as the domestic transaction type in the International Transaction Type screen.
<b>Beneficiary Address</b>	[Mandatory, Input box, 34x2] Enter the address of the beneficiary. This field is displayed only if you select Receive over Counter as the domestic transaction type in the International Transaction Type screen.
<b>Beneficiary City</b>	[Mandatory, Input box, 35] Enter the city of the beneficiary. This field is displayed only if you select Receive over Counter as the domestic transaction type in the International Transaction Type screen.
<b>Beneficiary Country</b>	[Mandatory, Input box, 35] Enter the city of the beneficiary. This field is displayed only if you select Receive over Counter as the domestic transaction type in the International Transaction Type screen.

<b>Field Name</b>	<b>Description</b>
<b>Beneficiary Email</b>	[Mandatory, Input box, 255] Enter the e-mail address of the beneficiary for the transfer.
<b>Transfer Mode</b>	[Mandatory, Dropdown] Select the mode of transfer of funds for the beneficiary. The options are: <ul style="list-style-type: none"> <li>• SWIFT</li> <li>• National Clearing Code</li> <li>• Bank Details</li> </ul>
<b>Swift Code</b>	This field is displayed only if you select SWIFT in the Transfer Mode dropdown.
<b>Swift Code</b>	[Conditional, Input box, 11] Select the SWIFT code to transfer the funds. This field is displayed only if you select Swift Code in the Transfer Mode dropdown.
<b>National Clearing Code</b>	These fields are displayed only if you select National Clearing Code in the Transfer Mode dropdown.
<b>National Clearing Code Type</b>	[Conditional, Dropdown] Select the clearing system for the transfer of funds for the beneficiary.
<b>National Clearing Code</b>	[Conditional, Input box, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
<b>Bank Details</b>	These fields are displayed only if you select Bank Details in the Transfer Mode dropdown.
<b>Bank Name</b>	[Conditional, Input box, 35] Enter the name of the beneficiary bank.
<b>Bank Address</b>	[Conditional, Input box, 35x2] Enter the address of the beneficiary bank.
<b>Bank City</b>	[Conditional, Input box, 35] Enter the city of the beneficiary bank.
<b>Bank Country</b>	[Conditional, Input box, 35] Enter the country of the beneficiary bank.
<b>Visibility</b>	

Field Name	Description
<b>Select Visibility</b>	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: <ul style="list-style-type: none"> <li>• Public</li> <li>• Private</li> </ul>

5. Enter the required details.
6. Click **Submit**.  
The system displays the Add Beneficiary – International Transaction Type – Verify screen.  
OR  
Click **Cancel** to view the previous screen.

#### **Add Beneficiary – International Transaction Type – Verify**

7. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the Acknowledgement screen for the transaction.
8. Click **Pay Now**.  
The system displays the International Transfer initiation screen.
9. Click **OK**.  
The system displays the initial Add Beneficiary screen.

## 28.4 View and Modify Beneficiary

You can view, update or delete existing beneficiaries in the application.

#### **To view and modify a beneficiary**

1. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.  
The system displays the Choose Beneficiary screen.

#### **Choose Beneficiary**

##### **Field Description**

Field Name	Description
<b>Beneficiary Nickname</b>	[Display] This field displays the nickname of the beneficiary in the application.

Field Name	Description
<b>Beneficiary Name</b>	[Display] This field displays the name of the beneficiary.
<b>Beneficiary Bank Branch</b>	[Display] This field displays the bank branch of the beneficiary.
<b>Beneficiary Account Number</b>	[Display] This field displays the account number of the beneficiary.
<b>Beneficiary Email</b>	[Display] This field displays the e-mail address of the beneficiary.
<b>Visibility</b>	[Display] This field displays the beneficiary visibility in the application.

2. Select the required beneficiary.  
The system displays the details of the selected beneficiary.  
The fields displayed depend on the type of the beneficiary.

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**Note:** You can also search for the name of the beneficiary in the Search field on the Choose Beneficiary screen

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### Beneficiary

3. Click **Edit**.
4. Modify the relevant details and then click **Update**.  
The system displays the Verify screen for the selected beneficiary.
5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the Acknowledgement screen for the transaction.

### To delete a beneficiary

6. Click **More > Transfers > Manage Beneficiary > Direct /Quick Pay Beneficiaries**.  
The system displays the Choose Beneficiary screen.
7. Select the required beneficiary.  
The system displays the details of the selected beneficiary.  
The fields displayed depend on the type of the beneficiary.
8. Click **Delete**.  
The system displays the Verify screen to delete the selected beneficiary.  
OR  
Click **Back** to view the previous screen.
9. Click **Delete** to confirm the deletion of the required beneficiary from the application.  
The system displays the Acknowledgement screen for the deletion of the beneficiary.  
OR  
Click **Cancel** to view the previous screen.

## 28.5 Add a Beneficiary for Peer to Peer Payment

You can add a beneficiary for Peer to Peer (P2P) payment in the application.

### To add a beneficiary for peer to peer payment

1. Click **More > Transfers > Proximity Pay > P2P Transfer**.  
The system displays the Peer to Peer Payments screen.

### Peer to Peer Payments

2. Click the Lookup icon in the Pay field.  
The system displays the Add Beneficiary screen for peer to peer payment.

### Add Beneficiary

#### Field Description

Field Name	Description
<b>Name</b>	[Mandatory, Input box , 1-40] Enter the name of the beneficiary.
<b>Contact type</b>	[Optional, Dropdown] Select the contact type of the receiver. The options are: <ul style="list-style-type: none"> <li>• E-mail</li> <li>• Mobile Number</li> </ul>
<b>Email address/ Contact Number</b>	[Mandatory, Input box , 1-40] Enter the e-mail address of the beneficiary.
<b>Photo</b>	[Optional, Image] Click this field to open the Images folder on your device and set an image for the beneficiary.

3. Enter the required details.
4. Click **Submit**.  
The system displays the Acknowledgement screen for adding the beneficiary for P2P payment.  
OR  
Click **Cancel** to view the previous screen.

### Acknowledgement

5. Click **Pay Now**.  
The system displays the initial P2P Payment screen.



OR

Click **Add New**.

The system displays the new registration screen for a P2P beneficiary.

OR

Click **OK**.

The system displays the dashboard of the application.

## 29. Direct / Quick Pay

You can make payments to beneficiaries already registered in the application, while entering minimum details in the screen, hence making the payments in less time. You can make instant internal, domestic and international payments to the existing beneficiary, using the transfer mode configured for the beneficiary.

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**Note:** Please refer to the **Beneficiary Maintenance** section for details for adding a beneficiary to the application.

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### To make a quick payment to an existing beneficiary

1. Click **Transfers** on the dashboard of the application.  
OR  
Click **More > Transfers > Quick Pay > Quick Pay**.  
The system displays the Quick Pay screen.

### Quick Pay Select Beneficiary

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Beneficiary Nick Name</b>	[Display] This field displays the nickname of the beneficiary.
<b>Beneficiary Account Number</b>	[Display] This field displays the account number of the beneficiary.
<b>Transfer Mode</b>	[Display] This field displays the transfer mode, internal, international or domestic.

2. Select any desired Beneficiary.  
The system displays the Beneficiary Info page.

**Quick Pay - Beneficiary Info**

**Field Description**

<b>Field Name</b>	<b>Description</b>
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The fields displayed depend on the type of beneficiary

<b>Beneficiary Name</b>	[Display] This field displays the name of the beneficiary.
<b>Beneficiary Account Number</b>	[Display] This field displays the account number of the beneficiary.
<b>Beneficiary Branch</b>	[Display] This field displays the bank branch where the beneficiary account is held.
<b>Bank Name</b>	[Display] This field displays the name of the bank branch where the beneficiary account is held.
<b>Bank Address</b>	[Display] This field displays the address of the beneficiary bank.
<b>Address</b>	[Display] This field displays the address of the beneficiary.
<b>City</b>	[Display] This field displays the city of the beneficiary.
<b>Country</b>	[Display] This field displays the country of the beneficiary.
<b>Transfer Type</b>	[Display] This field displays the transfer type of the beneficiary.
<b>SWIFT Code</b>	[Display] This field displays the SWIFT code in case in case SWIFT code selected during registration of the beneficiary.
<b>National Clearing Code Type</b>	[Display] This field displays the National Clearing Type in case in case National Clearing Type selected during registration of the beneficiary.
<b>National Clearing Code</b>	[Display] This field displays the National Clearing Code in case in case National Clearing Code is selected during registration of the beneficiary.

3. Click **Next**.  
The system displays the Transfer page

**Transfer****Field Description****Field Name****Description****Source****From Account**

[Mandatory, Dropdown, Typo-search]

Select the appropriate Account Number from the dropdown, from which the amount is to be transferred.

**Available Balance**

[Display]

Displays the available balance for the account selected.

**Transfer****Amount****Currency**

[Mandatory, Dropdown]

Select the desired currency type from the dropdown.

**Payment Details**

[Conditional, Dropdown]

Select the payment details for the transfer (if required)

This field is mandatory if the transfer mode of the beneficiary is International Transfer.

**Correspondence Charges**

[Conditional, Dropdown]

Select the party bearing the charges for transaction.

This field is mandatory if the transfer mode of the beneficiary is International Transfer.

**Transfer Amount**

[Mandatory, Numeric, Input Box, 15]

Enter the desired amount for the fund transfer.

**Purpose of Remittance**

[Display]

This field displays the description of selected purpose of remittance.

This field is displayed only if the transfer mode of the beneficiary is Domestic Transfer or Internal Transfer.

**Description**

[Optional, Input Box, 35]

Enter the narration relevant to the transfer.

Field Name	Description
<b>Date</b>	[Mandatory, Input box, 10] Enter the date of the fund transfer. By default, the current date is displayed.
4.	Enter the relevant details in the appropriate fields.
5.	Click <b>Pay Now</b> . OR Click <b>Pay On</b> and select the date for the fund transfers. OR Click <b>Pay Periodically</b> to setup the Standing Instructions for funds payment at a later date. The system displays the Quick Pay Verify screen.

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**Note:** The payment options available depend on the transfer mode of the beneficiary (domestic, internal, or international transfer).

View the **Payment Options** section in this User Manual for more information on the payment options.

---

#### Quick Pay Verify

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference of the payment details.
7. Click Email icon to email the details.
8. Click Save icon to save the details.

#### Quick Pay Confirm

9. Click **Ok**.  
The system displays the initial Quick Pay screen.

## 30. Own Account Transfer

You can make payments to transfer funds from one of your accounts with the bank to another own account with the bank from the application. You can transfer funds between accounts mapped to your Customer ID in the application. You can carry out this transaction for both Conventional as well as Islamic CASA accounts.

### To make fund transfer to own account

1. Click **More > Transfers > Direct Pay > Own Account Transfer**.  
The system displays the Own Account Transfer screen.

### Own Account Transfer

#### Field Description

Field Name	Description
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#### Own Account Transfer

#### Pay

<b>To Account</b>	[Dropdown] Select the appropriate Account Number from the dropdown to which the amount is to be transferred.
-------------------	---

#### Source

<b>From Account</b>	[Dropdown] Select the appropriate Account Number from the dropdown, from which the amount is to be transferred.
---------------------	--

<b>Available Balance</b>	[Display] Displays the available balance for the account selected.
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#### Transfer

<b>Amount</b>	[Mandatory, Numeric, Input Box, 15] Enter the desired amount.
---------------	--

<b>Narrative</b>	[Optional, Input Box, 35] Enter the desired description relevant to the transfer.
------------------	--

2. Enter the relevant details in the appropriate fields.
3. Click **Pay Now**.  
OR  
Click **Pay On** and select the date for transfer of funds.  
OR

Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date. The system displays the Own Account Transfer Verify screen.

---

**Note:** View the **Payment Options** section in this User Manual for more information on the payment options.

---

#### **Own Account Transfer Verify**

4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the Transaction Password screen.
5. Enter the transaction password and then click **OK**. The system displays the Own Account Transfer Confirm screen with the transaction reference of the transaction.

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**Note:** View the **Transaction Password** section in this User Manual for more information on entering the transaction password.

---

#### **Own Account Transfer Confirm**

6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**. The system displays the initial **Own Account Transfer** screen.



## 31. Domestic Transfer

You can transfer funds from your own bank account held to an account with another bank using the country's domestic clearing network. You can make a domestic transfer of funds to a registered or unregistered beneficiary in the application. You can make a domestic transfer of funds over the counter.

### To make the domestic account transfer

1. Click **More > Transfers > Direct Pay > Domestic Transfer**.  
The system displays the Transfer To dropdown in the Domestic Transfer screen.

### Field Description

Field Name	Description
<b>Transfer To</b>	<p>[Mandatory, Dropdown]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transfer To Registered Beneficiary</li> <li>• Make a New Payment</li> </ul> <p>By default, the system displays the Transfer to Registered Beneficiary option.</p>
<b>Funds Delivery Mode</b>	<p>[Conditional, Dropdown]</p> <p>Select the destination account type of the beneficiary.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Receive over Counter</li> <li>• Deposit to Account</li> </ul> <p>This field is displayed only if you select the Make a New Payment option in the Transfer To field.</p>

2. Select the required options and then click **Continue**.  
The system displays the Domestic Transfer screen.  
For example, select the **Transfer to Registered Beneficiary** option in the Transfer To field.  
The system displays the Domestic Transfer screen.

### Domestic Transfer to Registered Beneficiary

### Field Description

Field Name	Description
<b>Pay</b>	These fields are displayed when you select the Transfer to Registered Beneficiary option in the Transfer To field.

Field Name	Description
<b>To Account</b>	[Mandatory, Dropdown] Select the account number of the registered beneficiary to whom you want to transfer funds.
<b>View Bene Details</b>	[Hyperlink] Click this link to view details of the registered beneficiary.
<b>From Account</b>	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
<b>Available Balance</b>	[Display] This field displays the available balance of the account from which you want to transfer funds.
<b>Beneficiary Info</b>	
<b>Beneficiary Name</b>	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field.
<b>Beneficiary Account Number</b>	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Deposit To Account option in the Fund Delivery Mode field.
<b>Beneficiary Nick Name</b>	[Mandatory, Input box, 10] Enter the nickname of the beneficiary. This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Deposit To Account option in the Fund Delivery Mode field.
<b>Beneficiary Address</b>	[Mandatory, Input box, 34x2] Enter the address of the beneficiary. This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.
<b>Beneficiary City</b>	[Mandatory, Input box, 35] Enter the city of the beneficiary. This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.
<b>Beneficiary Email</b>	[Mandatory, Input box, 40] Enter the e-mail address of the beneficiary for the transfer.

Field Name	Description
<b>Identification Type</b>	[Conditional, Dropdown] Select the Identification document for receiving the funds at counter.
<b>Identification Number</b>	[Conditional, Dropdown] Select the Identification document for receiving the funds at counter.
<b>Beneficiary Bank Info</b>	These fields are displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field. These fields are displayed when you select the Make a New Payment option in the Transfer To field.
<b>Choose Network</b>	[Mandatory, Radio button] Select the processing mode through which transaction should be completed.
<b>Bank Code</b>	[Display, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
<b>Transfer Amount</b>	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the beneficiary.
<b>Currency</b>	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
<b>Purpose</b>	[Mandatory, Dropdown] Select the purpose of remittance from the drop-down list.
<b>Description of Remittance Purpose</b>	[Conditional, Input Box, 35] Enter the purpose of remittance if you have selected <b>Others</b> from the Purpose drop-down list.
<b>Narrative</b>	[Optional, Input box,35] Enter the narrative for the transaction.

3. Enter the relevant details in the appropriate fields.
4. Click **Pay Now**.  
OR  
Click **Pay On** and select the date for transfer of funds.  
OR  
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.  
The system displays the Domestic Transfer Verify screen.

---

**Note:** View the **Payment Options** section in this User Manual for more information on the payment options.

---

### Domestic Transfer Verify

5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number of the transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**.  
The system displays the initial Domestic Transfer screen.

## 32. Internal Transfer

You can transfer funds from your own bank account held to another account with the same bank. You can make an internal transfer of funds to a registered beneficiary in the application. You can also make a new payment of funds over the counter.

### To make the internal account transfer

1. Click **More > Transfers > Direct Pay > Internal Transfer**.  
The system displays the Transfer To dropdown in the Internal Transfer screen.

#### Field Description

Field Name	Description
<b>Transfer To</b>	[Mandatory, Dropdown] Select the option to make payment to registered beneficiary or initiate new transaction. The options are: <ul style="list-style-type: none"> <li>• Transfer To Registered Beneficiary</li> <li>• Make a New Payment</li> </ul> By default, the system displays the Transfer to Registered Beneficiary option.

2. Select the required options and then click **Continue**.  
The system displays the Internal Transfer screen.  
For example, select the **Transfer to Registered Beneficiary** option in the Transfer To field.  
The system displays the Internal Transfer screen.

### Internal Transfer to Registered Beneficiary

#### Field Description

Field Name	Description
<b>Pay</b>	
<b>Select Beneficiary</b>	[Mandatory, Dropdown] Select the account number of the registered beneficiary to whom you want to transfer funds.
<b>View Bene Details</b>	[Hyperlink] Click this link to view details of the registered beneficiary.

These fields are displayed when you select the Transfer to Registered Beneficiary option in the Transfer To field

Field Name	Description
<b>Source</b>	
<b>From Account</b>	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
<b>Account Balance</b>	[Display] This field displays the available balance of the account from which you want to transfer funds.
<b>Beneficiary Info</b>	
<b>To Account</b>	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer.
<b>Beneficiary Branch</b>	[Mandatory Dropdown] Select the bank branch in which the beneficiary account is present.
<b>Beneficiary Email</b>	[Mandatory, Input box, 40] Enter the e-mail address of the beneficiary for the transfer. These fields are displayed when you select the Make a New Payment option in the Transfer To field.
<b>Transfer</b>	
<b>Amount</b>	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the beneficiary.
<b>Currency</b>	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
<b>Purpose</b>	[Mandatory, Dropdown] Select the purpose of remittance from the drop-down list.
<b>Description of Remittance Purpose</b>	[Conditional, Input Box, 35] Enter the purpose of remittance if you have selected <b>Others</b> from the Purpose drop-down list.
<b>Narrative</b>	[Optional, Input box,35] Enter the narrative for the transaction.

3. Enter the relevant details in the appropriate fields.
4. Click **Pay Now**.  
OR  
Click **Pay On** and select the date for transfer of funds.  
OR  
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.  
The system displays the Internal Transfer Verify screen.

---

**Note:** View the **Payment Options** section in this User Manual for more information on the payment options.

---

### Internal Transfer Verify

5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number of the transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**.  
The system displays the initial Internal Transfer screen.

### 33. International Transfer

You can transfer funds from one of your accounts to other bank account internationally. You can make an international transfer of funds to an unregistered or registered beneficiary from the application. You can also make an international transfer of funds over the counter.

#### To make the international account transfer

1. Click **More > Transfers > Direct Pay > International Transfer**.  
The system displays the Transfer To dropdown in the International Transfer screen.

#### Field Description

Field Name	Description
<b>Transfer To</b>	<p>[Mandatory, Dropdown]</p> <p>Select the option to make payment to registered beneficiary or initiate new transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transfer To Registered Beneficiary</li> <li>• Make a New Payment</li> </ul> <p>By default, the system displays the Transfer to Registered Beneficiary option.</p>
<b>Funds Delivery Mode</b>	<p>[Conditional, Dropdown]</p> <p>Select the destination account type of the beneficiary.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Receive over Counter</li> <li>• Deposit to Account</li> </ul> <p>This field is displayed only if you select the Make a New Payment option in the Transfer To field.</p>

2. Select the required options and then click **Continue**.  
For example, select the **Transfer to Registered Beneficiary** option in the Transfer To field.  
The system displays the International Transfer screen.

#### International Transfer to Registered Beneficiary

#### Field Description

Field Name	Description
<b>Pay</b>	



<b>Field Name</b>	<b>Description</b>
<b>To Account</b>	[Mandatory, Dropdown] Select the account number of the registered beneficiary to whom you want to transfer funds.
<b>View Bene Details</b>	[Hyperlink] Click this link to view details of the registered beneficiary.  These fields are displayed when you select the Transfer to Registered Beneficiary option in the Transfer To field.
<b>Source</b>	
<b>From Account</b>	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
<b>Available Balance</b>	[Display] This field displays the available balance of the account from which you want to transfer funds.
<b>Beneficiary Info</b>	
<b>Beneficiary Name</b>	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field.
<b>Beneficiary Email</b>	[Mandatory, Input box, 40] Enter the e-mail address of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field.
<b>Address</b>	[Mandatory, Input box, 34x2] Enter the address of the beneficiary.
<b>City</b>	[Mandatory, Input box, 34x2] Enter the city of the beneficiary.
<b>Country</b>	[Mandatory, Dropdown] Select the country of the beneficiary.  These fields are displayed when you select the Make a New Payment option in the Transfer To field and then select the Receive over Counter option in the Fund Delivery Mode field.

Field Name	Description
<b>Account Number</b>	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer. This field is displayed when you select the Make a New Payment option in the Transfer To field and then select the Deposit To Account option in the Fund Delivery Mode field.
<b>Transfer Mode</b>	These fields are displayed when you select the Make a New Payment option in the Transfer To field.
<b>Transfer Mode</b>	[Mandatory, Dropdown] Select the mode of transfer of funds for the beneficiary. The options are: <ul style="list-style-type: none"> <li>• SWIFT</li> <li>• National Clearing Code</li> <li>• Bank Details</li> </ul>
<b>Swift Code</b>	This field is displayed only if you select SWIFT in the Transfer Mode dropdown.
<b>Swift Code</b>	[Conditional, Input box, 11] Select the SWIFT code to transfer the funds.
<b>National Clearing Code</b>	These fields are displayed only if you select National Clearing Code in the Transfer Mode dropdown.
<b>National Clearing Code Type</b>	[Conditional, Dropdown] Select the clearing system for the transfer of funds for the beneficiary.
<b>National Clearing Code</b>	[Conditional, Input box, Lookup] This field displays the clearing code of the bank. Click the Lookup button to search and select the National clearing code of the bank
<b>Bank Details</b>	These fields are displayed only if you select Bank Details in the Transfer Mode dropdown.
<b>Bank Name</b>	[Conditional, Input box, 35] Enter the name of the beneficiary bank.
<b>Bank Address</b>	[Conditional, Input box, 35x2] Enter the address of the beneficiary bank.
<b>Bank City</b>	[Conditional, Input box, 35] Enter the city of the beneficiary bank.

Field Name	Description
<b>Bank Country</b>	[Conditional, Input box, 35] Enter the country of the beneficiary bank.
<b>Transfer</b>	
<b>Amount</b>	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the beneficiary.
<b>Currency</b>	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
<b>Payment Details 1</b>	[Mandatory, Dropdown] Select the payment details for the fund transfer
<b>Payment Details 2</b>	[Optional, Input box, 35] Enter the other payment details, if any, for the fund transfer.
<b>Correspondence Charges</b>	[Mandatory ,Dropdown] Select the party bearing the charges for transaction.
<b>Narrative</b>	[Optional, Input box,35] Enter the narrative for the transaction.

3. Enter the relevant details in the appropriate fields.
4. Click **Pay Now**.  
OR  
Click **Pay On** and select the date for transfer of funds.  
OR  
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.  
The system displays the International Transfer Verify screen.

---

**Note:** View the **Payment Options** section in this User Manual for more information on the payment options.

---

### International Transfer Verify

5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number of the transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **Ok**.  
The system displays the initial International Transfer screen.

## 34. Scheduled Transfers

You can to view your pending transfers and standing instructions for all transactions in the application. You can also cancel the pending transfers and standing instructions for all transactions in the application.

### To view scheduled payments

1. Click **More > Transfers > Schedule Payments > Scheduled Payments**.  
The system displays the My Schedule Payment screen.

### Schedule Payments

#### Field Description

Field Name	Description
<b>Select Your Account</b>	[Mandatory, Dropdown] Select the account number you wish to see scheduled payments.
<b>Transfer Mode</b>	[Mandatory, Dropdown] Select the transfer mode of payments. The options are: <ul style="list-style-type: none"> <li>• International</li> <li>• Domestic</li> <li>• Within Bank</li> </ul>

2. Select your account and mode of transfer.
3. Click **Continue**.  
The system displays the Scheduled Payments –Search Results screen.  
OR  
Click **Cancel**.  
The system displays the dashboard of the application.

### Schedule Payments – Search Results

#### Field Description

Field Name	Description
<b>Reference No.</b>	[Display] This field displays the transaction reference number.
<b>Date</b>	[Display] This field displays the First execution date in case of Standing instruction or the execution date in case of future dated transfer.

Field Name	Description
<b>Transfer Instruction</b>	[Display] This field displays the instruction set on the account for transaction i.e. Standing instruction or Pending Transfer.
<b>Amount</b>	[Display] This field displays the transaction amount with currency.

- Click the required transaction.  
The system displays the scheduled payment and details of the selected transaction.

#### Schedule Payment Details

##### Field Description

Field Name	Description
<b>Source Account</b>	[Display] This field displays the source account for the standing instruction.
<b>Destination Account</b>	[Display] This field displays the destination account for the standing instruction.
<b>Start Date</b>	[Display] This field displays the start date of the standing instruction.
<b>End Date</b>	[Display] This field displays the end date of the standing instruction.
<b>Frequency</b>	[Display] This field displays the frequency of the standing instruction.
<b>Transfer Amount</b>	[Display] This field displays the transfer amount (along with currency) for the standing instruction.
<b>Reference No</b>	[Display] This field displays the reference number for the standing instruction.
<b>Transfer Instruction</b>	[Display] This field displays the standing instruction for the transfer.
<b>Transfer Mode</b>	[Display] This field displays the mode of transfer for the standing instruction.

Field Name	Description
<b>Status</b>	[Display] This field displays the status of the standing instruction.
<b>Narrative</b>	[Display] This field displays the narrative for the standing instruction.

- Click the **Cancel This Transaction** button if you want to cancel the selected standing instruction or pending transfer.  
The system displays Schedule Payment – Cancel Pending Transfer – Verify screen.

#### **Schedule Payment – Cancel Standing Instruction Verify**

- Click **Ok** if you want to confirm the cancellation of the selected scheduled transfer.  
The system displays the acknowledgement screen for cancellation.  
OR  
Click **Cancel**.  
The system displays the previous screen.
- Click the **Ok** button on the acknowledgement screen.  
The system displays the initial Schedule Transfer Result screen.

## 35. P2P Transfer

### 35.1 Register for P2P Transfer

You have to register for Peer to Peer (P2P) transfer in the application. You must register an account mapped to your User ID in the application for P2P payments.

You can also register for P2P transfer by entering a security code.

If you are an unregistered user of the application, you must first register for the application, before registering for P2P transfer.

#### To register for P2P transfer without logging in the application

1. Click the **Receive Payments** panel on the login page of the application. The system displays the Security Code screen.

#### Security Code

##### Field Description

Field Name	Description
<b>Mode to which payment is received</b>	[Mandatory, tab] Select the mode of the receiving payments. The options are: Email Mobile Facebook
<b>Security code</b>	[Mandatory, Input box, 5-8] Enter the code as entered by the senders while sending the payment.
<b>Mobile Number</b>	[Mandatory, Input box, 50] Enter the mobile number as entered by the senders while sending the payment.
<b>Email ID</b>	[Mandatory, Input box, 50] Enter the email address as entered by the senders while sending the payment.

2. Enter the relevant details in the appropriate fields.
3. Click **Submit**.  
The system validates the email id and the security code, and then displays the screen for registration process for receivers of P2P transfer who are non-existing users of the bank.  
OR  
Click **Cancel** to view the login page of the application.

#### Registration process for receivers of P2P transfer - non-existing users of the bank

Field Description	
Field Name	Description
<b>Personal Details</b>	
<b>First Name</b>	[Mandatory, Input box, 1-20] Enter your first name.
<b>Last Name</b>	[Mandatory, Input box, 1-20] Enter your last name.
<b>Email Id/ User Id</b>	[Mandatory, Input box, 40, Display] Enter your email address name.  This field displays your User ID in the application if you are a registered user of the bank and want to register for P2P transfer.
<b>Mobile Number</b>	[Optional, Input box, 15, Display] Enter your mobile number.  This field displays the contact number if the P2P payment is made to contact number.
<b>Password</b>	[Mandatory, Input box] Enter the password that you want for the application.
<b>Re-enter Password</b>	[Mandatory, Input box] Re-enter the password that you want for the application for verification.
<b>Bank Account Details</b>	
<b>Select Account Type</b>	[Mandatory, tab] Select the account type within bank or with other bank. The options are: <ul style="list-style-type: none"> <li>• Account within Bank</li> <li>• Account with other bank</li> </ul>
<b>Enter Account Number</b>	[Mandatory, Input box, 1-16] Enter the account number to receive funds.
<b>Bank Code</b>	[Mandatory, Input box, 1-20, Lookup] Enter the bank code of the receiver's bank.  Click the Lookup icon to search and select the required bank code.
<b>Bank Name</b>	[Mandatory, Input box, 1-20, Display] Enter the bank to which the receiving account belongs to.



Field Name	Description
<b>Address</b>	[Mandatory, Input box, 50, Display] Enter the address of the bank with the receiving account.

4. Click **Submit**.  
The system displays the screens for verification and confirmation for the registration.  
OR  
Click **Cancel** to close the screen without registering the account.

#### To register for P2P transfer from the application

5. Login to the Android based application.  
6. Click **More > Transfers > Manage Beneficiary > P2P Beneficiaries**.  
The system displays the Get On Boarded screen.

#### Get On Boarded

#### Field Description

Field Name	Description
<b>Register/Security Code</b>	[Mandatory, Tab] Select the required tab to register for P2P transfer with or without using security code.
<b>Select Account Number</b>	[Mandatory, Dropdown] Select the account number to receive funds.
<b>Mode to which payment is received</b>	[Mandatory, tab] Select the mode of the receiving payments. The options are: Email Mobile Facebook
<b>Security code</b>	[Mandatory, Input box, 5-8] Enter the code as entered by the senders while sending the payment.
<b>Mobile Number</b>	[Display] This field displays your mobile number as present in the application.
<b>Email Id</b>	[Display] This field displays the e-mail as present in the application.

7. Click **Continue**.  
The system displays the screens for verification and confirmation for the registration.  
OR  
Click **Cancel** to view the previous screen.

## 35.2 P2P Payment

You can make P2P (peer to peer) payments in the application to beneficiaries listed in the application, to contacts stored in your device or to your Facebook contacts. You can also make P2P payments to beneficiaries with known e-mail addresses or contact numbers.

---

**Note:** Please refer to the **Add a P2P Beneficiary** subsection in the **Beneficiary Maintenance** section in this User Manual for more information on adding a peer-to-peer beneficiary in the application.

---

### To make a P2P transfer

1. Click **More > Transfers > Proximity Pay > P2P Transfer**.  
The system displays the Peer to Peer Payments screen.

### Peer to Peer Payments

#### Field Description

Field Name	Description
<b>Select ID Type</b>	[Mandatory, Dropdown] Select the type of ID of the beneficiary to whom you want to make a P2P payment. The options are: <ul style="list-style-type: none"> <li>• Facebook</li> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Pay</b>	[Display/ Input box, 40 / Look up] Enter the email address or the contact number of the beneficiary Click Look-up icon to search for the desired name of the P2P beneficiary. Select the required beneficiary and then click <b>Close</b> . Depending upon the selected ID Type, the system displays the respective details of the beneficiary.
<b>From</b>	

Field Name	Description
<b>Select your Account</b>	[Mandatory, Dropdown] Select the account from dropdown from which you want to make the payment.
<b>Balance</b>	[Display] This field displays the available balance for the selected source account.
<b>Amount</b>	[Mandatory, Input Box, 1-15] Enter the amount to be transferred.
<b>Currency</b>	[Mandatory, Dropdown] Select the currency for the transfer of funds.

2. Click **Pay Now**.  
OR  
Click **Pay On** and select the date for transfer of funds.  
The system displays the P2P Transfer Verify screen.

---

**Note:** View the **Payment Options** section in this User Manual for more information on the payment options.

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### P2P Transfer Verify

3. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the P2P Transfer Confirm screen with the transaction reference of the transaction.
4. Click Email icon to email the details.
5. Click Save icon to save the details.
6. Click **Ok**.  
The system displays the initial Peer to Peer Payments screen.

## 35.3 Receive P2P Payments

You can receive P2P payments received without logging in the application.

You must either register for the application or enter a security code to receive the P2P payments.

## 35.4 P2P Activity

You can view the recent P2P payments received in your account.

You can also modify, or unsubscribe your account which is registered for Peer –to – Peer Payment in the application.

### To view received P2P payments from the application

1. Click **More > Transfers > Proximity Pay > P2PActivity**.  
The system displays the Received Payment screen.

### Received Payments

#### Field Description

Field Name	Description
<b>Value Date</b>	[Display] This field displays the date on which payment has been received.
<b>Transaction Type</b>	[Display] This field displays the type of transaction.
<b>Updated By</b>	[Display] This field displays the name of user who last updated the transaction.
<b>Created By</b>	[Display] This field displays the name of user who initiated the transaction.

Field Name	Description
<b>Host Reference Number</b>	[Display] This field displays the host reference number of the transaction.

- Click any transaction from the list you want to view. The system displays Detailed Received Payment screen.

### Received Payment Details

#### Field Description

Field Name	Description
<b>Date</b>	[Display] This field displays the date on which transaction has been generated.
<b>Received</b>	[Display] This field displays the name of the sender.
<b>User Reference</b>	[Display] This field displays the user reference number generated for transaction
<b>Amount</b>	[Display] This field displays the amount received from the sender.
<b>Status</b>	[Display] This field displays the current status of the transaction.

- Click **Back**.  
The system displays the initial Received Payment screen.

### To modify account registered for P2P payments

- Click **More > Transfers > Proximity Pay > P2PActivity**.  
The system displays the Received Payments screen.
- Click the icon on the Received Payments screen.
- Click the **Manage Profile** button.  
The system displays the Manage Profile screen.

### Manage Profile

#### Field Description

Field Name	Description
<b>Account Number</b>	[Display] This field displays the account number to receive funds through P2P transfer.
<b>Bank Name</b>	[Display] This field displays the name of the bank where the account to receive funds through P2P transfer is present.
<b>Bank Code</b>	[Display] This field displays the code of the bank where the account to receive funds through P2P transfer is present.
<b>Address</b>	[Display] This field displays the address of the bank where the account to receive funds through P2P transfer is present.
<b>City</b>	[Display] This field displays the city of the bank where the account to receive funds through P2P transfer is present.
<b>Account Status</b>	[Display] This field displays whether the account to receive funds through P2P transfer is verified.

7. Click **Modify**.  
The system displays the screen to modify your account which is registered for Peer –to – Peer Payment.  
OR  
Click **Cancel** to view the previous screen.

### Manage Profile – Modify

#### Field Description

Field Name	Description
<b>Select Account Number</b>	[Mandatory, Dropdown] Select the account number to receive funds through P2P transfer.
<b>Email</b>	[Display] This field displays your e-mail address as present in the application.
<b>Mobile Number</b>	[Display, Input box, 15] This field displays your mobile number as present in the application.

8. Modify the relevant details and then click **Submit**.  
The system displays the Manage Profile – Verify screen.  
OR  
Click **Cancel** to view the previous screen.

#### **Manage Profile – Verify**

9. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the success message for updating the account for P2P transfer.
10. Click **OK**.  
The system displays the initial Manage Profile screen.

#### **To unsubscribe the account registered for P2P payments**

1. Click **More > Transfers > Proximity Pay > P2PActivity**.  
The system displays the Received Payments screen.
2. Click the icon on the Received Payments screen.
3. Click the **Unsubscribe Services** button on the Received Payments screen.  
The system displays the Unsubscribe screen.

#### **Unsubscribe Services**

4. Click **Unsubscribe**.  
The system removes the account number registered for P2P payments and displays the success message for updating the account for P2P transfer.
5. Click **OK**.  
The system displays the initial Receive Payments screen.

## 36. Payment Options

There are three types of payment options available in the application.

- Pay Now
- Pay Periodically
- Pay On

The payment options displayed depend on the type of transfer of funds.

### 36.1 Pay Now

The **Pay Now** option enables you to make the immediate payment on the current date.

1. Click **More > Transfers** from the Dashboard screen.
2. Click any transfer transaction.  
For example, click **Own Account Transfer**.  
The system displays the Own Account Transfer screen.

#### Own Account Transfer

3. Enter the appropriate details in the respective fields.
4. Click **Pay Now**.  
The system displays the Own Account Transfer Verify screen.
5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction.
6. Click Email icon to email the details.
7. Click Save icon to save the details.
8. Click **OK**.  
The system displays initial **Own Account Transfer** screen.

### 36.2 Pay Periodically

The **Pay Periodically** option enables you to make the payment on the periodic basis.

1. Click **More > Transfers** from the Dashboard screen.
2. Click any transfer transaction.  
For example, click **Own Account Transfer**.  
The system displays the Own Account Transfer screen.

#### Own Account Transfer

3. Enter the appropriate details in the respective fields.
4. Click **Pay Periodically**.  
The system displays Pay Periodically screen.

#### Pay Periodically



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>From Date</b>	[Mandatory, Date-Picker] Select the start date of the standing instruction for the payment.
<b>To Date</b>	[Mandatory, Date-Picker] Select the end date of the standing instruction for the payment.
<b>Frequency</b>	[Mandatory, Dropdown] Select the frequency of the standing instruction for the payment.

5. Enter the required details.
6. Click **Cancel** to view the previous screen or click **Submit** to view the Own Account Transfer Verify screen.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction.
8. Click Email icon to email the details.
9. Click Save icon to save the details.
10. Click **OK**.  
The system displays initial **Own Account Transfer** screen.

**36.3 Pay On**

The **Pay On** option enables you to make the payment on the specific mentioned date.

1. Click **More > Transfers** from the Dashboard screen.
2. Click any transfer transaction.
3. For example, click **Own Account Transfer**.  
The system displays the Own Account Transfer screen.

**Own Account Transfer**

4. Enter the appropriate details in the respective fields.
5. Click **Pay On**.  
The system displays the Select Date date-picker.
6. Click **Back** to view the previous screen or select the required the date from the date picker and then click **Select**.  
The system displays the Own Account Transfer Verify screen.

7. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction.
8. Click Email icon to email the details.
9. Click Save icon to save the details.
10. Click **OK**.  
The system displays the initial Own Account Transfer screen.

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**Note:** If the transaction password is configured for the transaction, you have to enter transaction password after clicking Confirm on the Verify screen of the transaction.

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## 37. Bill Payment

### 37.1 Add Utility Biller / Register Biller

You can register billers in the application for bill payment. You can view or delete the registered billers or pay bills from these registered billers.

#### To add /register a utility biller

1. Click **More > Pay Bills > View/ Add Utility Biller**.  
The system displays the Biller List screen.
2. Click Add Biller on the Biller List screen.  
The system displays the Register Biller screen.

#### Register Biller

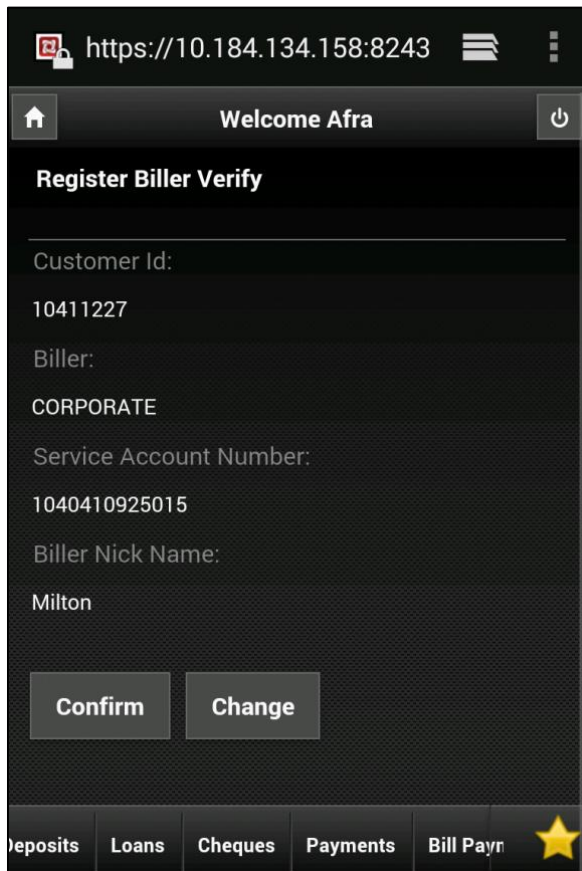
#### Field Description

Field Name	Description
Select Customer	[Mandatory, Dropdown] Select the customer under which biller is to be registered.

Field Name	Description
<b>Select Biller</b>	[Mandatory, Dropdown] Select the billers available for your account as maintained by the bank.
<b>Service Account Number</b>	[Mandatory, Input box, 20] Enter your unique account number with the biller.
<b>Biller Nick Name</b>	[Mandatory, Input box, 20] Enter nickname of the biller for registration.

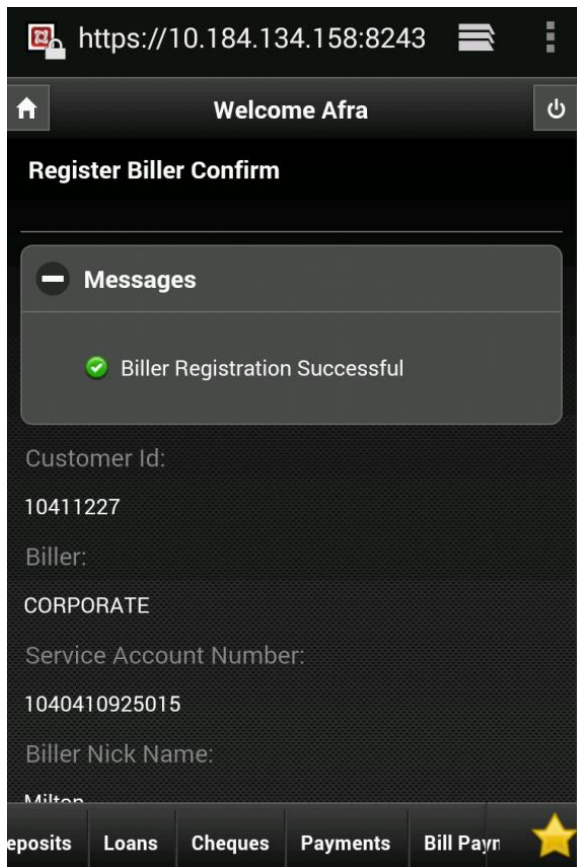
3. Enter the relevant details.
4. Click **Submit**.  
The system displays the Register Biller – Verify screen.

**Register Biller – Verify**



5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number.

### Register Biller Confirm



6. Click **Ok**.  
The system displays the initial biller registration screen.

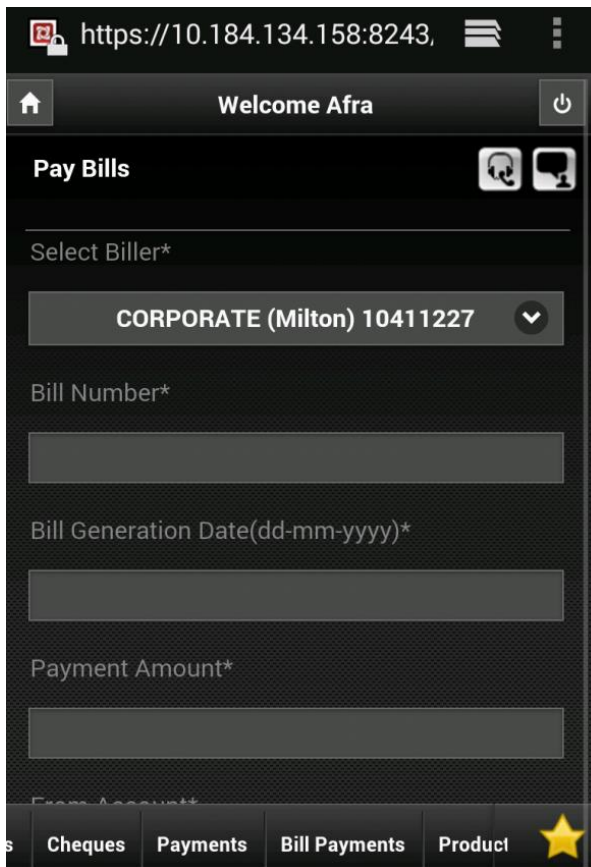
## 37.2 Pay Bills

You can make bill payments to registered billers in the application.

### To add /register a utility biller

1. Click **Pay Bills** on the dashboard of the application.  
OR  
Click **More > Pay Bills > Bill Payment**.  
The system displays the Pay Bills screen.

**Pay Bills**



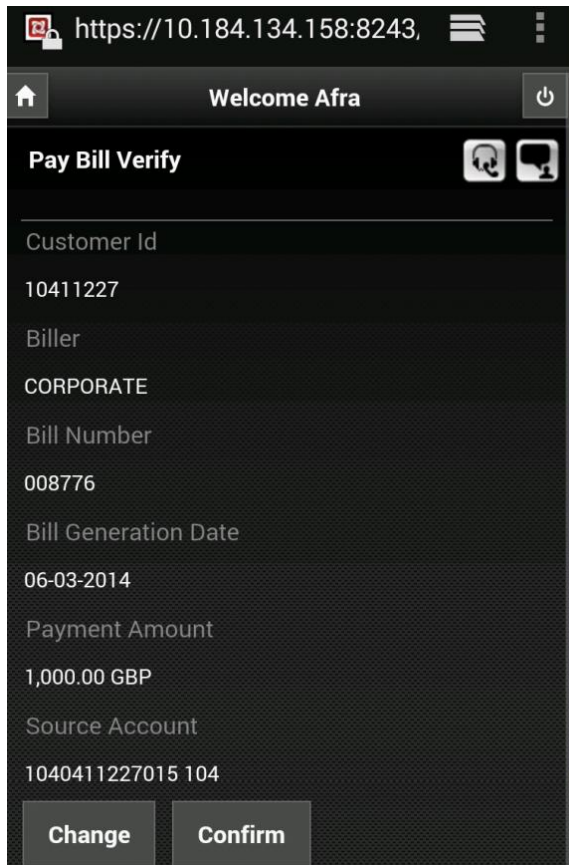
**Field Description**

Field Name	Description
<b>Payee</b>	
<b>Select Biller</b>	[Mandatory, Dropdown] Select the desired biller from the dropdown.
<b>Bill Number</b>	[Optional, Alphanumeric, Input Box, 20] Enter the appropriate Bill Number.
<b>Bill Generation Date</b>	[[Mandatory, Numeric, Input Box,10] Select the appropriate Bill Generation Date from the Date-Picker.
<b>Payment Amount</b>	[Mandatory, Numeric, Input Box,15] Enter the desired payment amount.
<b>From Account</b>	[Mandatory, Dropdown] Select the desired Account Number from the dropdown.

2. Enter the relevant details.

3. Click **Submit**.  
The system displays the Pay Bill – Verify screen.

### Pay Bill – Verify



https://10.184.134.158:8243

Welcome Afra

**Pay Bill Verify**

Customer Id  
10411227

Biller  
CORPORATE

Bill Number  
008776

Bill Generation Date  
06-03-2014

Payment Amount  
1,000.00 GBP

Source Account  
1040411227015 104

**Change** **Confirm**

4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference of the payment details.
5. Click Email icon to email the details.
6. Click Save icon to save the details.
7. Click **OK**.  
The system displays the initial Pay Bill screen.

### 37.3 Delete a Utility Biller

You can delete details of a registered biller in the application.

#### To delete a utility biller

1. Click **More > Pay Bills > View Add Utility Biller**.  
The system displays the Biller List screen.

#### Biller List

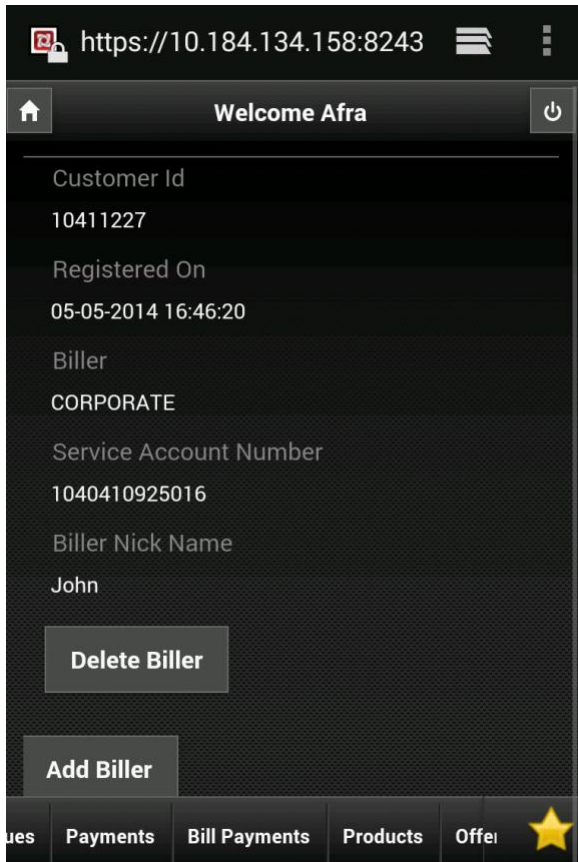
#### Field Description

Field Name	Description
<b>Search</b>	[Typo-search] Enter any value in the search field. The system displays biller details based on your search criteria.
<b>Biller Name</b>	[Display, Hyperlink] This field displays the biller registration details. Click this hyperlink to select the biller.
<b>Service Account Number</b>	[Display] This field displays your unique account number with the biller
<b>Biller Nick Name</b>	[Display] This field displays the nickname of the biller for registration

2. Select the desired biller from the Biller list.  
The system displays the Delete Biller screen.

#### Delete Biller



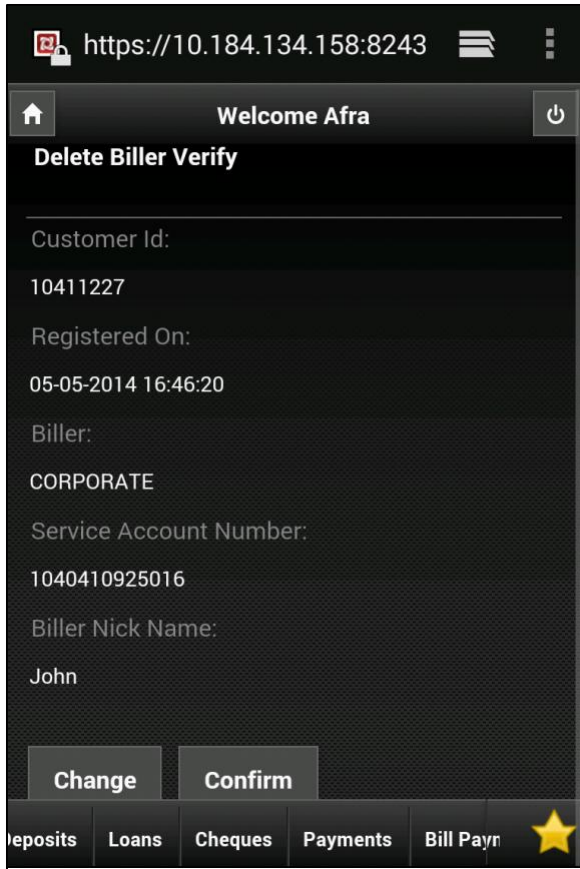


**Field Description**

Field Name	Description
<b>Customer Id</b>	[Display] This field displays the Customer Id under which biller has been registered.
<b>Registered On</b>	[Display] This field displays the date on which the biller is registered.
<b>Biller Name</b>	[Display] This field displays the name of the biller.
<b>Service Account Number</b>	[Display] This field displays your unique account number with the biller.
<b>Biller Nick Name</b>	[Display] This field displays the nickname of the biller.

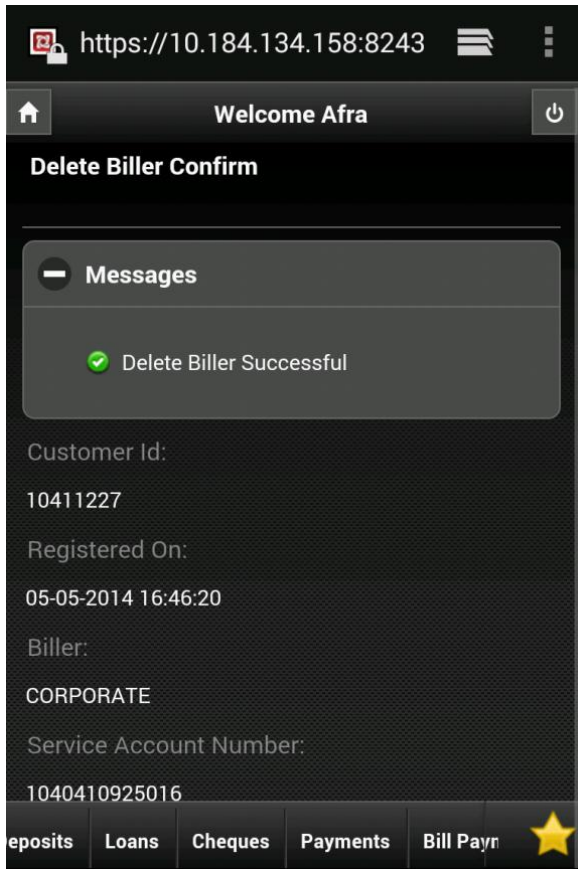
3. Click **Delete Biller**.  
The system displays the Delete Biller - Verify screen.

**Delete Biller - Verify**



4. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the Delete Biller – Confirm screen.

#### Delete Biller-Confirm



5. Click **Ok**.  
The system displays the updated Biller List screen.

## 38. Credit Cards

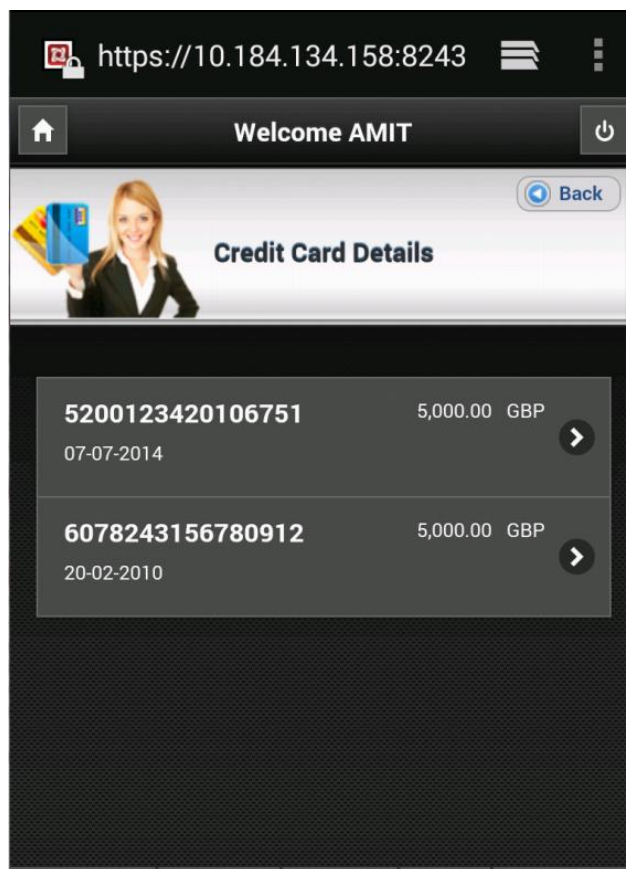
### 38.1 Credit Card Summary and Details

You can view recent transactions of all credit cards mapped to your account in the application. You can also view the credit card details from the Credit Card Summary.

#### To view the credit card summary from the landing screen

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click the credit card account type.  
The system displays the Credit Card Details screen for all your credit card accounts in the application.

#### Credit Card Details



#### Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number or nickname, if any. of the credit card account

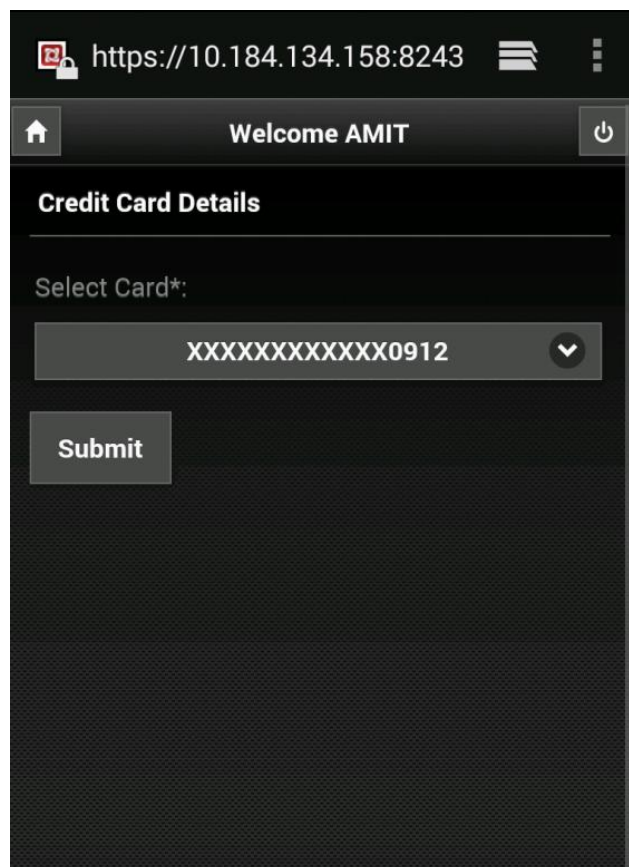
Field Name	Description
<b>Payment Due Date</b>	Display] This field displays the date on which at least minimum payment of last statement amount is due.
<b>Total Outstanding</b>	[Display] This field displays the total outstanding amount on the credit card which includes the billed amount and unbilled amount.

- Click the required credit card account.  
The system displays details of the selected account.  
OR  
Click the **Back** button.  
The system displays the previous screen.

**To view the credit card summary from the menu**

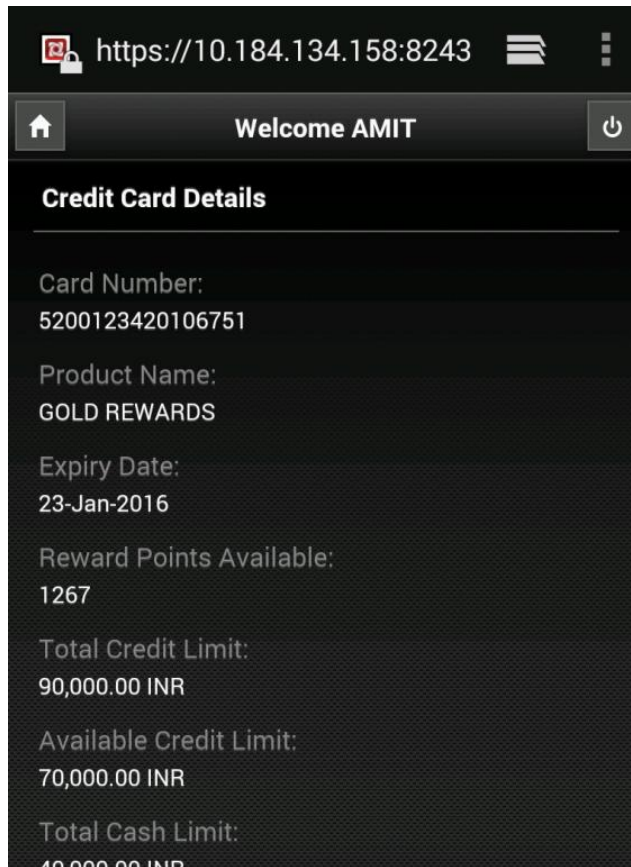
- Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
- Click **Accounts** from the menu and then click **Account Summary**.  
The system displays the Credit Card Details screen.

**Credit Card Details**



6. Click the required credit card number in the Select Card drop-down list.
7. Click **Submit**.  
The system displays the details of the selected account.

### Credit Card Details



### Field Description

Field Name	Description
<b>Credit Card Details</b>	
<b>Credit Card Number</b>	[Display] This field displays the credit card number for which the details are displayed.
<b>Product Name</b>	[Display] This field displays the product name of the credit card.
<b>Expiry Date</b>	[Display] This field displays the expiry date of the credit card.

Field Name	Description
<b>Reward Points Available</b>	[Display] This field displays the reward points available for the credit card
<b>Total Credit Limit</b>	Display] This field displays the total amount of credit available on the card
<b>Available Credit Limit</b>	Display] This field displays the maximum amount the card holder can charge on the card at present.
<b>Total Cash Limit</b>	Display] This field displays the total amount that can be withdrawn from the card.
<b>Available Cash Limit</b>	Display] This field displays the maximum amount available to be withdrawn from the card at present.
<b>Total Unbilled Amount</b>	Display] This field displays the total amount of all transactions done on the card after the last statement generation date. This amount is included in the next credit card statement.
<b>Last Payment Date</b>	Display] This field displays the date on which the last payment is made.
<b>Last Payment Amount</b>	Display] This field displays the amount of last payment for the credit card.
<b>Payment Due Details</b>	
<b>Statement Date</b>	Display] This field displays the date on which the last bill statement is generated.
<b>Total Billed Amount</b>	Display] This field displays the total amount billed on the last statement.
<b>Payment Due Date</b>	Display] This field displays the date on which at least minimum payment of last statement amount is due.
<b>Minimum Amount Due</b>	Display] This field displays the minimum amount due as per last statement.

- Click the **Back** button to view the previous screen.

## 38.2 Credit Card Statement

You can generate statements for a specific month of a year for credit cards mapped to your account in the application.

### To view the credit card statement

1. Click the **Accounts** button from the dashboard of the application.  
OR  
Click the amount in the **I Have / I Owe** field.  
The system displays the Accounts Overview screen.
2. Click the Credits account type.  
The system displays the Account Summary screen for all your Credit Card accounts in the application.
3. Click the required account.  
The system displays details and activity of the selected account.  
By default, the system displays the Activity tab.
4. Click PDF icon to generate a statement for the credit card.  
The system displays the Statement Period screen for the date selection for credit card statement.

### Credit Card Generate Statement

#### Field Description

Field Name	Description
<b>Selected Credit Card</b>	[Mandatory, Dropdown] Select the credit card number for which the statement to be generated.
<b>Select Year</b>	[Mandatory, Dropdown] Select the year for which statement to be generated from dropdown list.
<b>Select Month</b>	[Mandatory, Dropdown] Select the month for which statement to be generated from dropdown list.

5. Click **Submit** button.  
The system displays statement for selected credit card.

### Credit Card Statement

#### Field Description

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



Field Name	Description
<b>Credit Card Number</b>	[Display] This field displays number of the credit card for which statement is displayed
<b>Year</b>	[Display] This field displays the year for which the credit card statement is generated.
<b>Month</b>	[Display] This field displays the month for which the credit card statement is generated
<b>Reward Points Available</b>	[Display] This field displays the reward points accumulated for the credit card.
<b>User Reference Number</b>	[Display] This field displays the reference number for the transaction.
<b>Transaction Date</b>	[Display] This field displays the date on which transaction is done.
<b>Description</b>	[Display] This field displays the description of the credit card.
<b>Type</b>	[Display] This field displays the transaction type whether debit or credit.
<b>Amount</b>	[Display] This field displays the credit amount along with currency.

6. Click the **Credit Card Payment** button to pay from selected credit card account.

### 38.3 Credit Card Payment

You can make payments for your credit cards that you have registered with the bank from any of your CASA accounts in the application. You can also provide the credit card number of other credit cards of the bank and make an ad hoc payment for such credit cards.

For registered credit cards, you can choose to pay either the total due amount or the minimum due amount.

#### To make credit card payment

1. Click the **Accounts** button from the dashboard of the application.  
OR  
Click the amount in the **I Have / I Owe** field.  
The system displays the Accounts Overview screen.

2. Click the Credits account type.  
The system displays the Account Summary screen for all your Credit Card accounts in the application.
3. Click the **Credit Card Payment** button.  
The system displays Credit Card Payment screen.

---

**Note:** You can also click **Pay Bill > Pay Credit Card Bill** to view the Credit Card Payment screen.

---

## Credit Card Payment

### Field Description

Field Name	Description
<b>Card Type</b>	[Mandatory, Dropdown] Select a registered card or enter a new card number. The options are: <ul style="list-style-type: none"> <li>• Select Your Card</li> <li>• Enter Card Number</li> </ul>
<b>Credit Card Number</b>	[Mandatory, Input box] Enter the credit card number for an unregistered credit card. This field is displayed only when you select Enter Card Number in the Card Type dropdown.
<b>Source</b>	
<b>Select Account</b>	[Optional, Input box, 20] Select the source account to make the payment.
<b>Payment Details</b>	
<b>Total Amount Due</b>	[Radio button] Select this radio button to pay the total bill amount of the card. This field is displayed only when you select the <b>Select Your Card</b> option.
<b>Minimum Amount Due</b>	[Radio button] Select this radio button to pay the minimum due amount for the card. This field is displayed only when you select the <b>Select Your Card</b> option.
<b>Other Amount</b>	[Mandatory, Radio button, Input box, Numeric,15 ] Select this radio button to pay the desired amount for the card.

Field Name	Description
<b>Bill Amount</b>	[Conditional, Display OR Input box, Numeric,15 ] This field displays the bill amount of the card. This field is mandatory when you select <b>Other Amount</b> radio button. Enter desired amount to be paid for the card.
<b>Payment Due Date</b>	[Display] This field displays the due date of the credit card payment.

4. Click **Continue** to view the next screen of the process.
5. Click the **Submit** button.  
The system display **Credit Card Payment – Verify** screen.  
OR  
Click **Reset** to clear all the entered information.

### **Credit Card Payment – Verify**

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.
7. Enter the transaction password and then click **OK**.  
The system displays the transaction reference number for transaction.

### **Credit Card Payment – Confirm**

8. Click Save icon to save the details.
9. Click Email icon to send an email about the details.
10. Click Print icon to print the details.
- 11.** Click the **Ok** button.  
The system displays the initial Credit Card Payment screen.

## 39. Term Deposits

You can open a term deposit in the application. You can also redeem the term deposit or add a top-up amount to the term deposit.

### 39.1 Open Term Deposits

You can open new term deposits in the application with funds from any of your CASA accounts in the application.

When you open the term deposit, you can specify the term deposit product and maturity instructions for the term deposit.

#### To open term deposit

1. Click **Deposits > Open Term Deposits**.  
The system displays the Open Term Deposit screen.

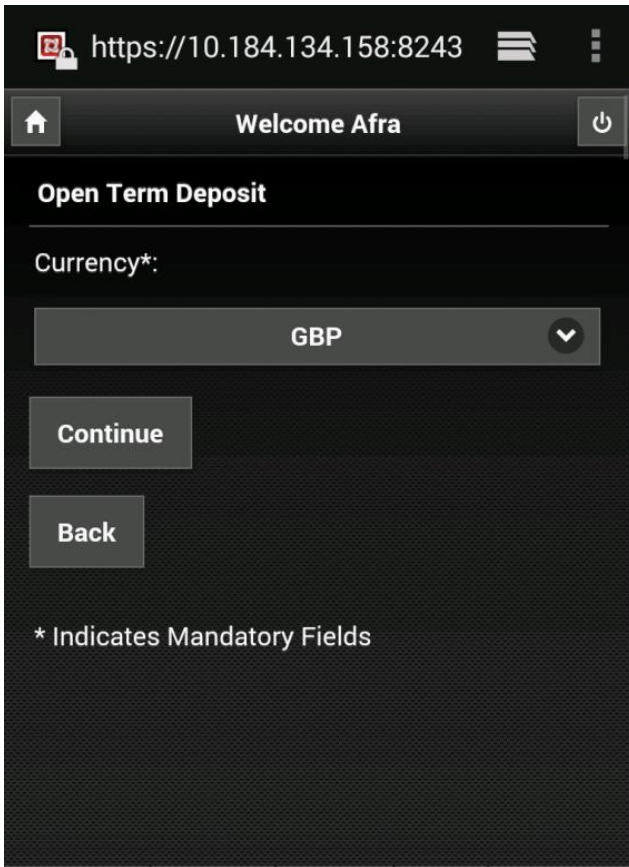
#### Open Term Deposit – 1

The screenshot shows a mobile application interface for opening a term deposit. The top navigation bar includes a home icon, the text "Welcome Afra", and a power icon. The main content area is titled "Open Term Deposit". Below this title is a section labeled "Customer Details" with a "Holding Pattern\*:" label. There are two radio button options: "Single" and "Joint". The "Joint" option is selected. Below the radio buttons are two input fields labeled "Joint Customer1:" and "Joint Customer2:". At the bottom, there is a partially visible label "Deposit Product\*:".

#### Open Term Deposit – 2

The screenshot shows a mobile banking application interface. At the top, the browser address bar displays "https://10.184.134.158:8243". Below this is a navigation bar with a home icon on the left, the text "Welcome Afra" in the center, and a power icon on the right. The main content area contains several form fields: a text input field, a label "Joint Customer2:" followed by another text input field, a label "Deposit Product\*:" followed by a dropdown menu showing "Deposit Product", and a label "Source Account\*:" followed by a dropdown menu showing "1040411227015 GBP". A "Submit" button is located at the bottom right of the form area. A note at the bottom left states "\* Indicates Mandatory Fields".

Open Term Deposit – 3



**Open Term Deposit – 4**

https://10.184.134.158:8243

Welcome Afra

**Open Term Deposit**

**Deposit Details**

Deposit Amount\*:

Minimum Period of Deposit:

0 Years, 0 Months, 1 Days

Maximum Period of Deposit:

3 Years, 0 Months, 0 Days

Minimum Deposit Amount:

100.00 GBP

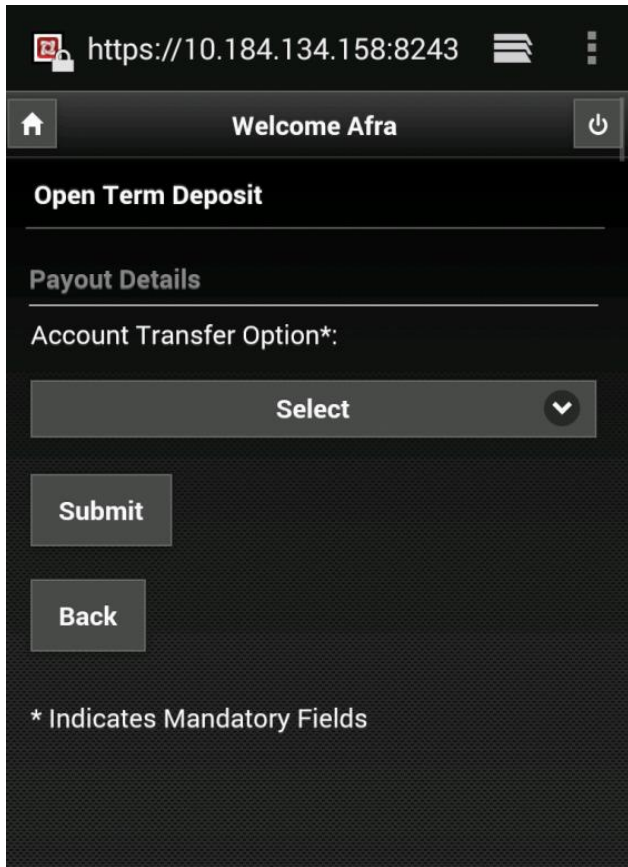
Maximum Deposit Amount:



Open Term Deposit – 5

The screenshot shows a mobile banking application interface. At the top, the browser address bar displays "https://10.184.134.158:8243". Below this is a navigation bar with a home icon on the left, the text "Welcome Afra" in the center, and a power icon on the right. The main content area displays the following information: "100.00 GBP", "Maximum Deposit Amount:", "10,000,000.00 GBP", and "Choose\*:". There are two radio button options: "Tenure" (which is unselected) and "Maturity Date" (which is selected with a blue dot). Below the "Maturity Date" option is a text input field labeled "Maturity Date (DD-MM-YYYY)\*:". At the bottom of the form, there is a "Submit" button and a partially visible "Back" button.

**Open Term Deposit – 6**



**Open Term Deposit – 7**

The screenshot shows a mobile banking application interface. At the top, there is a browser address bar with the URL 'https://10.184.134.158:8243'. Below the address bar is a navigation bar with a home icon on the left, the text 'Welcome Afra' in the center, and a power icon on the right. The main content area is titled 'Open Term Deposit' and contains a section for 'Payout Details'. Under this section, there is a label 'Maturity Account\*' followed by a dropdown menu currently showing 'Maturity Account'. Below the dropdown are two buttons: 'Submit' and 'Back'. At the bottom of the screen, there is a note: '\* Indicates Mandatory Fields'.

### Field Description

Field Name	Description
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#### Enter Deposit Details

<b>Holding Pattern</b>	[Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul>
<b>Joint Customer ID</b> 1	[Conditional, Alphanumeric, 20] Type the first joint customer id This field is enabled if the <b>Joint</b> radio button is selected as holding pattern.

Field Name	Description
<b>Joint Customer ID 1</b>	<p>[Optional, Alphanumeric, 20]</p> <p>Type the first joint customer id</p> <p>This field is enabled if the <b>Joint</b> radio button is selected as holding pattern.</p> <p>This field is enabled if the Joint radio button is selected as holding pattern.</p> <hr/> <p><b>Note:</b> Customer Id cannot be same as customer id entered for first account holder.</p> <hr/>
<b>Deposit Product</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired product from the dropdown.</p>
<b>Source Account</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired source account from the dropdown.</p>
<b>Currency</b>	<p>[Conditional, Dropdown/Display]</p> <p>Select the currency of the term deposit.</p> <p>This field is a display field if a single currency is supported for the term deposit.</p>
<b>Amount</b>	<p>[Mandatory, Input Box, 15]</p> <p>Enter the desired amount.</p>
<b>Minimum Deposit Period</b>	<p>[Display]</p> <p>This field displays the minimum tenure for which term deposit can be opened</p>
<b>Minimum Deposit Period</b>	<p>[Display]</p> <p>This field displays the maximum tenure for which term deposit can be opened</p>
<b>Minimum Deposit Amount</b>	<p>[Display]</p> <p>This field displays the minimum deposit amount permissible for the deposit product selected</p>
<b>Maximum Deposit Amount</b>	<p>[Display]</p> <p>This field displays the maximum deposit amount permissible for the deposit product selected</p>
<b>Amount in multiple of</b>	<p>[Display]</p> <p>This field displays the denomination in which term deposit can be booked.</p>

Field Name	Description
<b>Choose</b>	[Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Maturity Date</li> </ul>
<b>Period of Deposit</b>	[Conditional, Input Box, 2] This field is available only when the option selected is <b>Tenure</b> . <hr/> <b>Note:</b> The above fields are displayed only when the tenure of the term deposit is not fixed. <hr/>
<b>Select Maturity Date</b>	[Date-Picker] This field is available only when the option selected is Maturity date. Select the desired date from the Date-Picker.
<b>View Interest and Maturity Projection</b>	[Hyperlink] Click the link to calculate and view Maturity Amount and Interest Rate of the term deposit. Click Back button to close the maturity projection pop-up.
<b>Interest and Maturity Projection</b>	
<b>Maturity Amount</b>	[Display] This field displays the calculated maturity amount of the term deposit.
<b>Maturity Date</b>	[Display] This field displays the calculated maturity date of the term deposit. This field is applicable only for fixed tenure based products.
<b>Interest Rate</b>	[Display] This field displays the interest rate of the term deposit.

2. Click **Submit** to continue the Open Term Deposit process.

## Open Term Deposit - Maturity Instructions

### Field Description

Field Name	Description
<b>Maturity Instructions</b>	<p>[Mandatory, Dropdown]</p> <p>Select the maturity instructions for the term deposit account from the drop-down list. The options include:</p> <ul style="list-style-type: none"> <li>• Close on maturity</li> <li>• Renew Principal and Interest</li> <li>• Renew Principal and Pay out interest</li> <li>• Renew special amount and pay out the remaining amount</li> </ul>
<b>Account Transfer Options</b>	<p>[Conditional, Dropdown]</p> <p>Select the account transfer options for the term deposit account from the drop-down list. The options include:</p> <ul style="list-style-type: none"> <li>• Own</li> <li>• Internal</li> <li>• Domestic</li> </ul> <hr/> <p><b>Note:</b> This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.</p>
<b>Maturity Account</b>	<p>[Conditional, Input Box, 20, Dropdown]</p> <p>Select the account number to which proceeds to be transferred</p> <hr/> <p><b>Note:</b> This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.</p>
<b>Branch Details</b>	
<hr/> <p><b>Note:</b> The fields in this section are displayed only when you select Transfer to Internal Bank Account.</p> <hr/>	
<b>City</b>	<p>[Mandatory, Dropdown]</p> <p>Select the city of the bank where you want to transfer the funds of the term deposit.</p>
<b>Branch</b>	<p>[Mandatory, Dropdown]</p> <p>Select the branch of the bank where you want to transfer the funds of the term deposit.</p>
<b>Domestic Clearing Network Details</b>	
<hr/> <p><b>Note:</b> The fields in this section are displayed only when you select Transfer through Domestic Clearing Network.</p> <hr/>	

Field Name	Description
<b>Network Type</b>	[Mandatory, Dropdown] Select the applicable domestic clearing networks to transfer the funds of the term deposit.
<b>Bank Code</b>	[Display, Lookup] Search the bank & branch codes for the selected domestic network.
<b>Beneficiary Name</b>	[Mandatory, Input Box, 35] Enter the name of the beneficiary to whom funds are to be transferred.

#### Special Amount Details

**Note:** The fields in this section are displayed only when you select Renew Special Amount and Payout the Remaining Amount.

<b>Roll over Amount</b>	[Conditional, Input Box, 15] Enter the amount that is to be rolled over from the term deposit.
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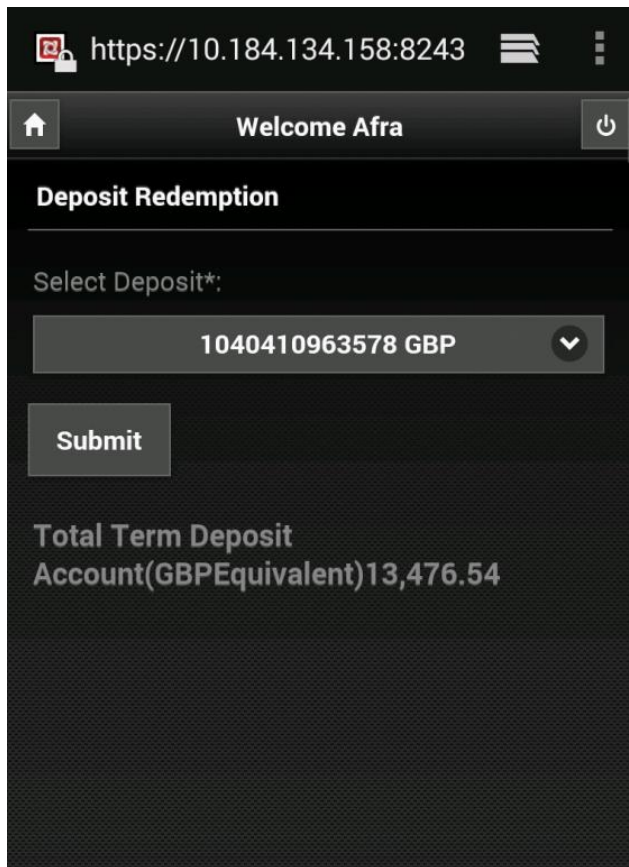
3. Enter the appropriate details in the respective fields.
4. Click **Continue** to continue the Open Term Deposit process and then click **Submit**. The system displays the Open Term Deposit Verify screen.
5. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference of the transaction.
6. Click Print icon to print the details.
7. Click Save icon to save the details.
8. Click **OK**.  
The system displays the initial Open Term Deposit screen.

## 39.2 Redeem Term Deposits

You can redeem your term deposit in the application.

#### To redeem term deposit

1. Click **Deposits > Deposit Redemption**.  
The system displays the Deposit Redemption screen.

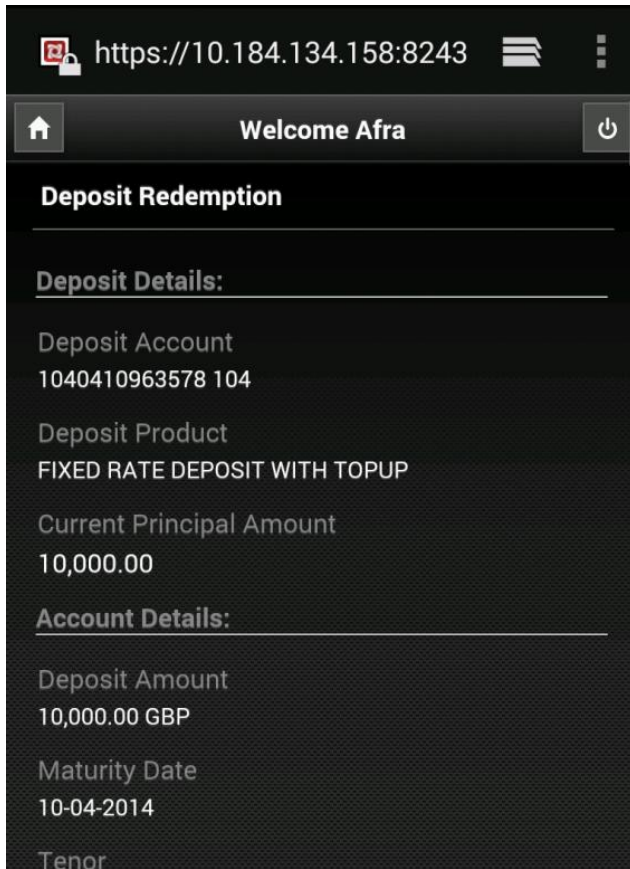
**Deposit Redemption**

The screenshot shows a mobile banking interface for 'Deposit Redemption'. At the top, there is a navigation bar with a home icon, the text 'Welcome Afra', and a power icon. Below this, the title 'Deposit Redemption' is displayed. A dropdown menu labeled 'Select Deposit\*' is open, showing the selected account '1040410963578 GBP'. A 'Submit' button is located below the dropdown. At the bottom of the screen, the text 'Total Term Deposit Account(GBPEquivalent)13,476.54' is displayed.

2. Select the account for which you want to redeem the term deposit.
3. Click **Submit**.  
The system displays details of the selected term deposit.



Deposit Redemption 1



## Deposit Redemption 2

https://10.184.134.158:8243

Welcome Afra

Tenor  
Year : 0 , Month : 0 , Days : 30

Interest Rate  
0.00 %

**Current Redemption Details**

Total Redeemable Amount  
0.00

Charges/ Penalty

Final Redeemable Amount

**Redemption:**

Redemption Type\*

Partial Redemption

Amount\*:  
10,000.00

## Field Description

Field Name	Description
<b>Deposit Details</b>	
<b>Deposit Account</b>	[Display] This field displays the deposit account number
<b>Deposit Product</b>	[Display] This field displays the product under which deposit is made
<b>Current Principal Amount</b>	[Display] This field displays the current principal amount (This field is only applicable and displayed only for revised principal amount after top-up / partial redemption).
<b>Account Details</b>	
<b>Deposit Amount</b>	[Display] This field displays the principal amount of the term deposit

Field Name	Description
<b>Maturity date</b>	[Display] This field displays the maturity date of the deposit
<b>Tenure</b>	[Display] This field displays the period of term deposit
<b>Interest rate</b>	[Display] This field displays the interest rate of the deposit
<b>Current Redemption Details</b>	
<b>Total Redeemable Amount</b>	[Display] This field displays the total redeemable amount if deposit is redeemed on the current date.
<b>Charges/ Penalty</b>	[Display] This field displays charges /penalty in case the deposit is redeemed on the current date.
<b>Final Redeemable Amount</b>	[Display] This field displays the net redeemable amount after deducting charges or penalty amount.
<b>Maturity Instruction</b>	[Display] This field displays the maturity instruction available for the term deposit

4. Select the type of redemption in the **Redemption Type** drop-down list.

## Deposit Redemption

https://10.184.134.158:8243

Welcome Afra

Redemption:

Redemption Type\*

Partial Redemption

Amount\*:

10,000.00

GBP

Account Transfer Option\*

Select

Redeem

Back

## Field Description

Field Name	Description
<b>Redemption Type</b>	[Mandatory, Dropdown] Select the type of redemption for the term deposit. The options include: <ul style="list-style-type: none"> <li>• Partial Redemption</li> <li>• Full Redemption</li> </ul>
<b>Amount</b>	[Conditional, Input Box] Enter the amount you want to redeem.  <b>Note:</b> This field is mandatory if you select Redemption Type as Partial.

Field Name	Description
<b>Transfer To</b>	<p>[Conditional, Dropdown]</p> <p>Select the account transfer options for the term deposit account from the drop-down list. The options include:</p> <ul style="list-style-type: none"> <li>• Own</li> <li>• Internal</li> <li>• Domestic</li> </ul> <hr/> <p><b>Note:</b> This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.</p>
<b>Maturity Account</b>	<p>[Conditional, Input Box, 20, Dropdown]</p> <p>Select the account number to which proceeds to be transferred</p> <hr/> <p><b>Note:</b> This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.</p>
<b>Branch Details</b>	
<hr/> <p><b>Note:</b> The fields in this section are displayed only when you select Transfer to Internal Bank Account.</p>	
<b>City</b>	<p>[Mandatory, Dropdown]</p> <p>Select the city of the bank where you want to transfer the funds of the term deposit.</p>
<b>Branch</b>	<p>[Mandatory, Dropdown]</p> <p>Select the branch of the bank where you want to transfer the funds of the term deposit.</p>
<b>Domestic Clearing Network Details</b>	
<hr/> <p><b>Note:</b> The fields in this section are displayed only when you select Transfer through Domestic Clearing Network.</p>	
<b>Network Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the applicable domestic clearing networks to transfer the funds of the term deposit.</p>
<b>Bank Code</b>	<p>[Display, Lookup]</p> <p>Search the bank &amp; branch codes for the selected domestic network.</p>
<b>Beneficiary Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>Enter the name of the beneficiary to whom funds are to be transferred.</p>
<b>Bank Details</b>	

Field Name	Description
<b>Bank Name</b>	[Display] This field displays the name of the beneficiary bank.
<b>Bank Address</b>	[Display] This field displays the address of the beneficiary bank.
<b>Bank City</b>	[Display] This field displays the city of the beneficiary bank.

5. Enter the appropriate details in the respective fields.
6. Click **Submit**.  
The system displays the Redeem Term Deposit Verify screen.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference of the transaction.
8. Click Print icon to print the details.
9. Click Save icon to save the details.
10. Click **OK**.  
The system displays the initial Redeem Term Deposit screen.

### 39.3 Top Up Term Deposits

You can add a top –up amount to the principal amount of the term deposit. You can also view the projected maturity amount after the top-up in the application.

#### To top-up term deposit

1. Click **More > Accounts > Term Deposits > View Term Deposits**.  
The system displays the Deposit Details screen.
2. Click the **Active Term Deposit** tab.

#### Select Term Deposit

3. Select the required deposit account in the Select Account field.
4. Click **Continue**.  
The system displays the details of the selected term deposit.
5. Scroll to the bottom of the screen and then click **Top-Up Term Deposit**.  
The system displays the Top-Up Term Deposit screen.

#### Top –Up Term Deposit

#### Field Description

Field Name	Description
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Field Name	Description
<b>Source Account</b>	[Mandatory, Dropdown] Select the desired source account from the dropdown.
<b>Top-up Amount</b>	[Mandatory, Numeric, 15] Enter the top-up amount to be added on the selected term deposit.
<b>Narration</b>	[Optional, Input Box, 35] Enter the description of the transaction.
<b>Currency</b>	[Display] This field displays the currency of the term deposit.
<b>View Interest and Maturity Projection</b>	[Hyperlink] Click the link to calculate and view Maturity Amount and Interest Rate of the term deposit after adding the top-up amount. Click <b>Ok</b> to close the maturity projection pop-up.
<b>Minimum Top-up Amount</b>	[Display] This field displays the minimum top-up amount (with currency) permitted for the term deposit.
<b>Maximum Top-up Amount</b>	[Display] This field displays the maximum top-up amount (with currency) permitted for the term deposit.
<b>Top up amount in Multiple of &lt;X amount with currency&gt;</b>	[Display] This field displays top up amount in multiple of the given amount with currency for the term deposit.
<b>Interest and Maturity Projection</b>	
<b>Top-up Amount</b>	[Display] This field displays the top-up amount that you have entered for the term deposit.
<b>New Principal Amount</b>	[Display] This field displays the calculated principal amount (as per Interest rate) as on current date.
<b>Maturity Amount</b>	[Display] This field displays the calculated maturity amount after top-up
<b>Interest Rate</b>	[Display] This field displays interest rate applicable after adding the top-up amount to the term deposit.

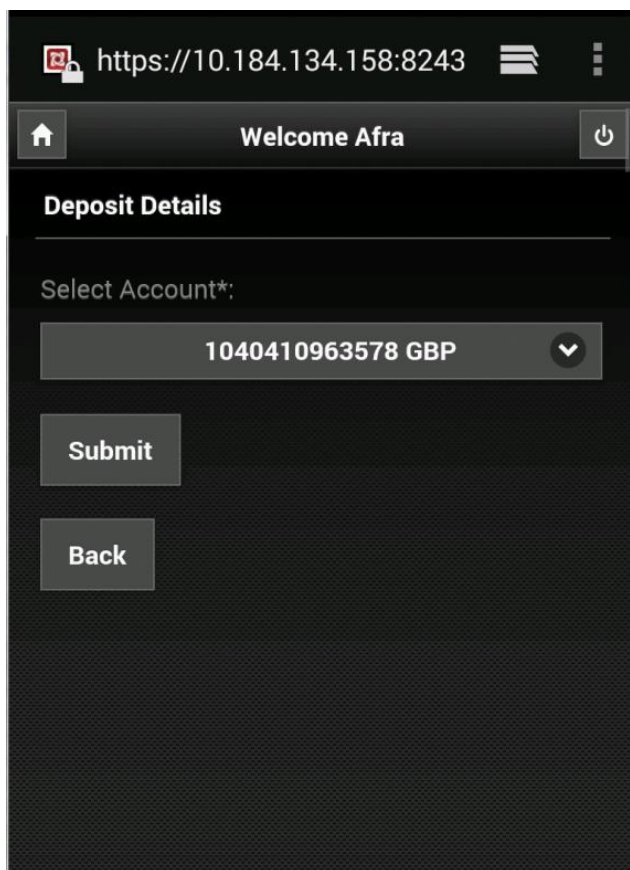
## 39.4 View Term Deposit Details

You can view details of your term deposits in the application, including redemption and top-up details, if any.

### To view term deposit details from the menu

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click **Deposits** from the menu and then click **Deposit Details**.  
The system displays the Deposit Details screen.

### Deposit Details



3. Click the required account number in the Select Account drop-down list.
4. Click **Submit**.  
The system displays the details of the selected account.

### To view the loan details from the landing screen

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.



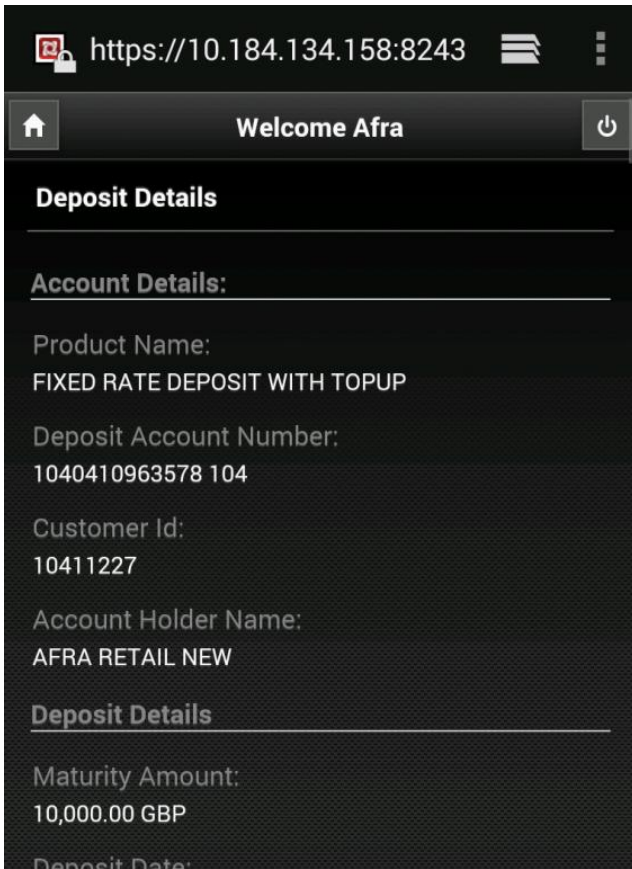
2. Click the **Term Deposits** account type.  
The system displays the Account Summary screen for all your term deposit accounts in the application.

### Account Summary – Term Deposits

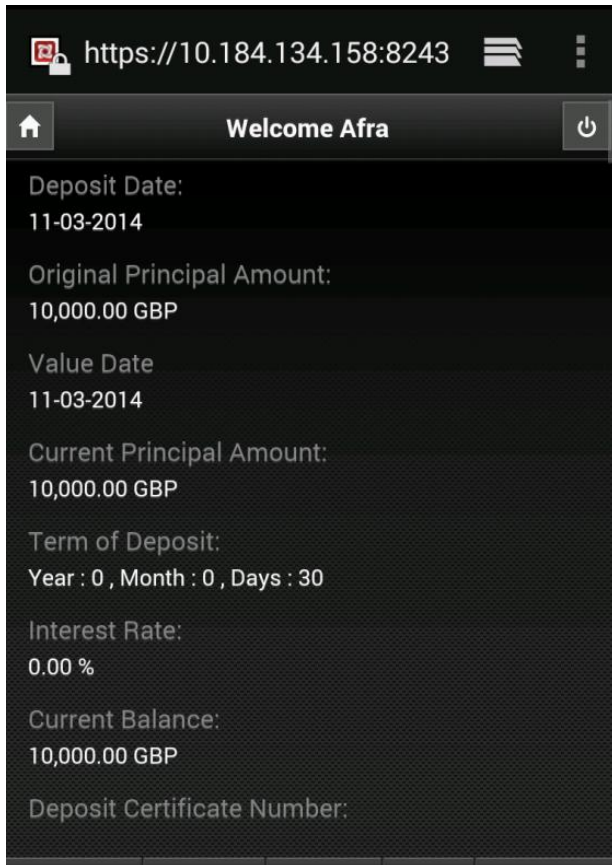


3. Click the required account.  
The system displays the details of the selected account.  
OR  
Click the **Back** button to view the previous screen.

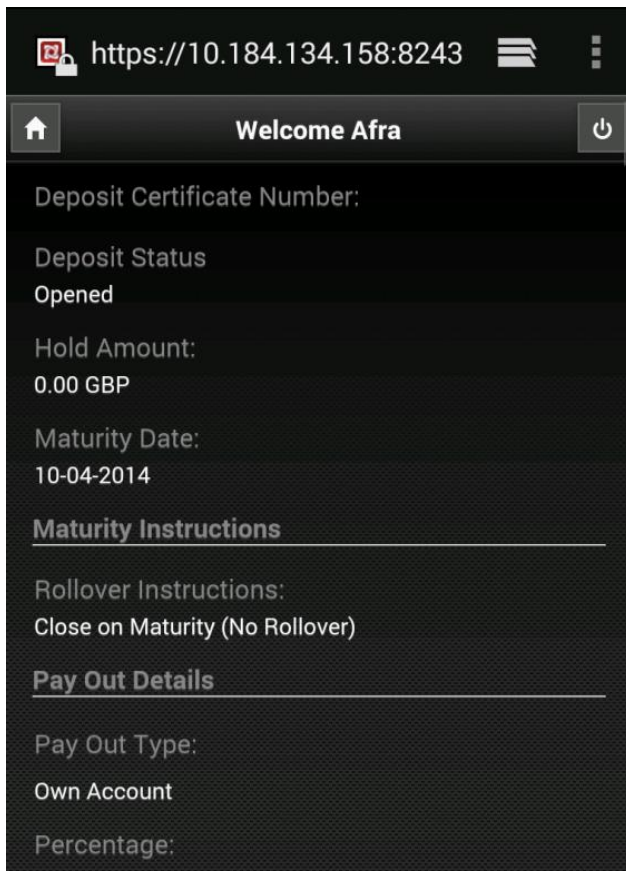
**Deposit Details**



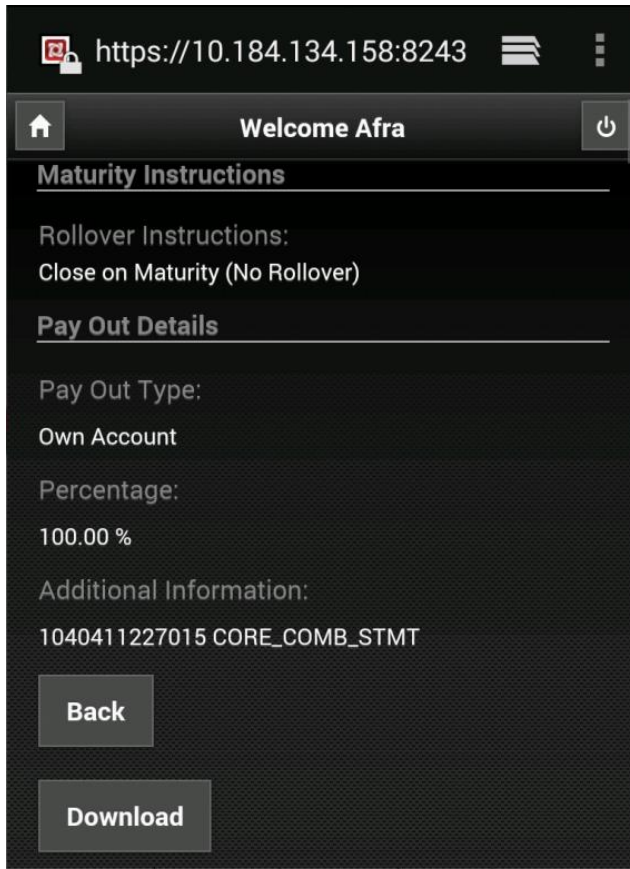
**Deposit Details 2**



**Deposit Details 3**



**Deposit Details 4**



### Field Description

Field Name	Description
<b>Account Details</b>	
<b>Product Name</b>	[Display] This field displays the product description of the selected account
<b>Deposit Account Number</b>	[Display] This field displays the Account Number for the respective Deposit account in the Account Number – Branch format
<b>Customer Id</b>	[Display] This field displays the Customer Id of the Customer.
<b>Account Holder Name</b>	[Display] This field displays the name of the primary account holder.

<b>Field Name</b>	<b>Description</b>
<b>Joint Customer1</b>	<p>[Display]</p> <p>This field displays customer ID of each joint account holder in a pop-up screen.</p> <p>This field is displayed only when you the Holding Pattern of the term deposit is Joint.</p>
<b>Account Holder Name1</b>	<p>[Display]</p> <p>This field displays name of the account holder for each joint account holder in a pop-up screen.</p> <p>This field is displayed only when you the Holding Pattern of the term deposit is Joint.</p>
<b>Deposit Details</b>	
<b>Maturity Amount</b>	<p>[Display]</p> <p>This field displays the maturity amount of the term deposit.</p> <p>This field is applicable only for a conventional term deposit.</p>
<b>Deposit Date</b>	<p>[Display]</p> <p>This field displays the date of deposit in the Term deposit.</p>
<b>Interest Rate</b>	<p>[Display]</p> <p>This field displays the interest rate of the term deposit.</p> <p>This field is applicable only for the conventional term deposit.</p>
<b>Original Principal Amount</b>	<p>[Display]</p> <p>This field displays the amount deposited in the term deposit account, with the currency.</p>
<b>Value Date</b>	<p>[Display]</p> <p>This field displays the value date of the term deposit.</p>
<b>Current Principal Amount</b>	<p>[Display]</p> <p>This field displays the current principal amount (revised principal amount after top-up / partial redemption) with currency.</p>
<b>Term of Deposit</b>	<p>[Display]</p> <p>This field displays the tenure of the term deposit in terms of years, months and days.</p>
<b>Interest Rate</b>	<p>[Display]</p> <p>This field displays the interest rate of the term deposit.</p> <p>This field is applicable only for the conventional term deposit.</p>

<b>Field Name</b>	<b>Description</b>
<b>Current Balance</b>	[Display] This field displays the calculated balance in the term deposit account as on the current date. This field is displayed only for active term deposit accounts.
<b>Deposit Certificate Number</b>	[Display] This field displays the unique Certificate Number of the term deposit.
<b>Deposit Status</b>	[Display] This field displays the status of the term deposit. This field is displayed only for active term deposit accounts.
<b>Hold Amount</b>	[Display] This field displays the hold amount for the term deposit as maintained by the bank. This field is displayed only for active term deposit accounts.
<b>Maturity Date</b>	[Display] This field displays the Maturity date of the Term deposit.
<b>Maturity Instructions</b>	
<b>Maturity Instructions</b>	[Display] This field displays the maturity instructions that you have given to be executed at the time of maturity of the term deposit.
<b>Rollover Instructions</b>	[Display] This field displays the amount for rollover, if you have selected Rollover instruction as Renew Special Amount and Pay out the Remaining Amount.
<b>Payout Details</b>	
<b>Pay Out Type</b>	[Display] This field displays the payout type for the term deposit.
<b>Percentage</b>	[Display] This field displays the percentage of the payout amount to be transferred using the payout option for the term deposit.

Field Name	Description
<b>Additional Information</b>	[display] This field displays the account number or draft favouring details as per the applicable payout option. The account number is displayed in the account number – branch format.
<b>Structured Deposit Details</b>	This section is displayed only if the Deposit is a Structured Deposit.
<b>Structured Deposit Scheme</b>	[Display] This field displays the name of the structured deposit scheme associated with the deposit account.
<b>Current Value</b>	[Display] This field displays the current value with currency of the linked structured deposit.
<b>Subscription Date</b>	[Display] This field displays the date of subscription for the structured deposit.
<b>Term Deposit Issue Date</b>	[Display] This field displays the date of issue for the term deposit.

4. Click the **Download** button to download the details of the term deposit account.  
OR  
Click **View Redemption Details** to view the redemption details of the term deposit in a pop-up screen.  
Click **Close** to close the Redemption Details screen.
- OR  
Click **View Top-up Details** to view the top-up details of the term deposit in a pop-up screen.
- Click **Close** to close the Top-up Details screen.  
OR  
Click **Top-up Term Deposit** to view the Top –up Term Deposit screen.

### Redemption Details

#### Field Description

Field Name	Description
<b>Redemption Details</b>	



Field Name	Description
<b>Redemption Date</b>	[Display] This field displays the date on which redemption is done for the term deposit.
<b>Redemption Amount</b>	[Display] This field displays the redeemed amount, with currency, for the term deposit.
<b>Redemption Reference Number</b>	[Display] This field displays the Redemption Reference Number, after redemption.
<b>Redemption Type</b>	[Display] This field displays Partial as the redemption type for the term deposit.
<b>Pay Out Mode</b>	[Display] This field displays payout mode selected for redemption for the term deposit. The options available are: <ul style="list-style-type: none"> <li>• Transfer to Internal Bank Account</li> <li>• Transfer through Domestic Clearing Network</li> <li>• Issue a demand Draft</li> </ul>
<b>Additional Information</b>	Display This field displays account number or draft details as per the applicable payout option.

### Top-up Details

#### Field Description

Field Name	Description
<b>Top-up Details</b>	This section is displayed only if you have done any top-up on the selected term deposit.
<b>Top-up Date</b>	[Display] This field displays the date on which top-up is done for the term deposit.
<b>Top-up Amount</b>	[Display] This field displays the top-up amount, with currency, for the term deposit.

<b>Field Name</b>	<b>Description</b>
<b>Top-up Reference Number</b>	[Display] This field displays the Top-up Reference Number, after top-up.
<b>Revised Principal Amount</b>	[Display] This field displays the principal amount after top-up is done for the term deposit.
<b>Revised Maturity Amount</b>	[Display] This field displays the maturity amount after top-up is done for the term deposit.
<b>Narration</b>	[Display] This field displays the description that you have entered during the top-up transaction for the term deposit.

5. Click the **Back** button to view the previous screen.

## 40. Contract Deposits

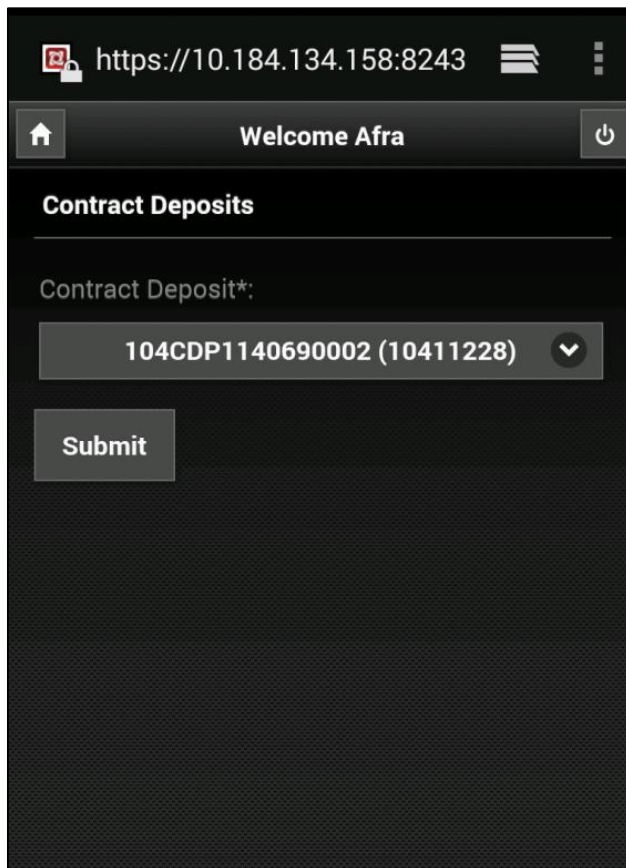
You can view the details of active contract deposits mapped to your account in the application.

The details displayed for the contract deposit include the contract number, currency, bank branch, product interest rate as well as interest and principal instructions.

### To view the account details from the menu

1. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
2. Click **Deposits** from the menu and then click **Contract Deposits**.  
The system displays the Contract Deposits screen.

### Contract Deposits

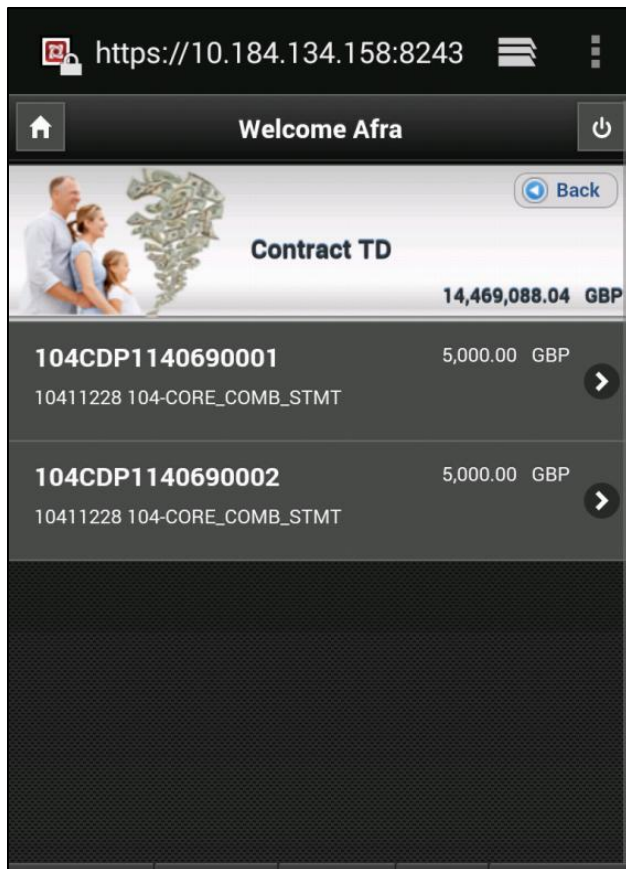


3. Click the required contract deposit number in the Contract Deposit drop-down list.
4. Click **Submit**.  
The system displays the details of the selected account.
5. Click the **Back** button to view the previous screen.

### To view the account details from the landing screen

6. Log on to the Rich Browser based application.  
The system displays the landing screen of the application showing the total position of your accounts.
7. Click the contract term deposit account type.  
The system displays the Account Summary screen for all your contract term deposit accounts in the application.

**Account Summary Contract Deposits**



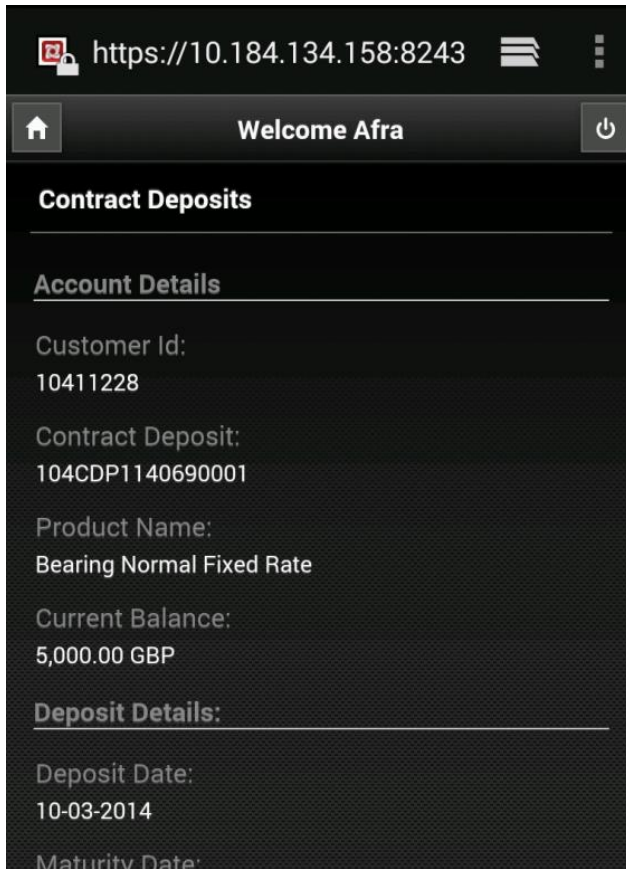
**Field Description**

Field Name	Description
<b>Total Balance</b>	This field displays the total balance amount in all accounts of the selected account type.
<b>Contract Number</b>	[Display, Hyperlink] This field displays Deposit Contract numbers for the contract deposit account. Click this hyperlink to view more details of the contract deposit account.

Field Name	Description
<b>Current Balance</b>	[Display] This field displays the current balance in the account currency for the selected account.
<b>Currency</b>	[Display] This field displays the currency of the selected contract deposit account.
<b>Description</b>	[Display] This field displays the product description of the selected contract deposit account.

- Click the required account.  
The system displays the details of the selected account.

### Contract Deposit Details 1



**Field Description****Field Name****Description****Contract Deposit****Customer Id**

[Display]

This field displays the user id.

**Contract Deposit**

[Display]

This field displays the contract deposit number.

**Product Name**

[Display]

This field displays the product name.

**Current Balance**

[Display]

This field displays the balance of the term deposit.

**Deposit Details****Deposit Date**

[Display]

This field displays the deposit date.

**Maturity Date**

[Display]

This field displays the date on which deposit matures.

**Interest Rate**

[Display]

This field displays the interest rate on the term deposit.

Interest Instructions and Maturity Instructions are also displayed below this field.

**Interest Accrued  
Till Date**

[Display]

This field displays the accrued interest till date.

**Interest Instructions****Interest  
Instructions**

[Display]

This field displays the interest instructions.

**Account**

[Display]

This field displays the account number.

**Maturity Instructions****Rollover  
Instructions**

[Display]

This field displays the roll over instructions.

<b>Field Name</b>	<b>Description</b>
<b>Rollover Amount</b>	[Display] This field displays the rollover amount, if any.
<b>Account</b>	[Display] This field displays the account number.

9. Click the **Back** button.  
The system displays the previous screen.

## 41. Transaction Activities

You can view details of all transactions that you have initiated in the application. You can also view the status of the imitated transactions in the application.

You can view details such as E-banking Reference Number, name of the user who has created the transaction, date of update and value date for the initiated transactions.

### To view the transaction details

1. Click **More > Customer Services > Transaction Activities > View Initiated Transactions**. The system displays the Transactions screen.

### Transactions

2. Select the transaction type from the Status drop-down list. The options displayed depend on the type of your account in the application.

### Field Description

Field Name	Description
<b>Description</b>	[Display] This field displays the name of the transaction that has been initiated.
<b>Status</b>	[Display] This field displays the status of transaction.
<b>Count</b>	[Display] This field displays the number of transaction that has been initiated for particular transaction type.

3. Select the required transaction from the list that you want to view. The system displays details on the right hand side panel in the View Initiated Transactions screen:

### View Initiated Transaction

### Field Description

Field Name	Description
<b>E-banking Reference No.</b>	[Display] This field displays the reference number generated when the transaction has been initiated.



<b>Field Name</b>	<b>Description</b>
<b>Created By</b>	[Display] This field displays the name of the user by whom transaction has been initiated.
<b>Date</b>	[Display] This field displays the date on which the transaction has been initiated.
<b>Amount</b>	[Display] This field displays the amount involved in the initiated transaction

4. Click reference number to view further details of the selected transaction. The system displays Transaction Details screen.

#### **View Initiated Transaction Details**

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>E-Banking Reference No.</b>	[Display] This field displays the reference number generated when the transaction was initiated.
<b>Created By</b>	[Display] This field displays the name of the user by whom transaction has been done.
<b>Updated By</b>	[Display] This field displays the user id of the user who last updated the status of the transaction
<b>Status</b>	[Display] This field displays the status of transaction.
<b>Value Date</b>	[Display] This field displays the value date of the transaction
<b>Created On</b>	[Display] This field displays the date on which the transaction was initiated
<b>Updated On</b>	[Display] This field displays the date on which the transaction status was last updated

5. Click Email icon to email the details.
6. Click Save icon to save the details.

**Search Transactions**

You can search all initiated transactions as per the following criteria:

- E-Banking Reference Number
- Transactions in a specified amount range

**E-Banking Reference Number**

1. Click **More > Customer Services > Transaction Activities > View Initiated Transactions**. The system displays the Transactions screen.
2. Click the **Search Filter** icon on the Transactions screen.
3. Click the **E-Banking Ref Number** tab.

**Search Transactions E-Banking Ref Number tab**

4. Enter the E-banking Reference number.
5. Click **Search**.  
The system displays the details of the transaction with the specified e-Banking Reference Number.

#### **Specified Amount Range**

6. Click **Amount** tab.

#### **Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Currency</b>	[Mandatory, Dropdown] Select the desired currency from the dropdown.
<b>From Amount</b>	[Optional, Input, 15] Enter the start amount of the amount range.
<b>To Amount</b>	[Optional, Input, 15] Enter the end amount of the amount range.

7. Click **Search**.  
The system displays the details of all transactions within the specified amount range and currency.

## 42. Authorization of Transactions

If you have authorization rights in the application, you can view and authorize transactions which are pending for your authorization. You can reject or authorize multiple transactions of the same transaction type. You can also send a single transaction for modification.

### To authorize pending transaction

1. Click **More > Customer Services > Transaction Activities > Pending Transactions**. The system displays the Transactions screen.

### Transactions

2. Select the transaction type from the Status drop-down list. The options displayed depend on the type of your account in the application.

#### Field Description

Field Name	Description
<b>Description</b>	[Display] This field displays the name of the transaction.
<b>Status</b>	[Display] This field displays the status of transaction.
<b>Count</b>	[Display] This field displays the number of transaction activities done for particular transaction type.

3. Click the required transaction from the list that you want to authorize. The system displays details of the selected transaction.

### Pending Transaction Details

#### Field Description

Field Name	Description
<b>Transaction</b>	[Display] This field displays the name of the transaction.
<b>Count</b>	[Display] This field displays the number of transaction activities done for particular transaction type.
<b>Status</b>	[Display] This field displays the status of transaction.

Field Name	Description
<b>E-Banking Reference No.</b>	[Display] This field displays the reference number generated when the transaction was initiated.
<b>Created By</b>	[Display] This field displays the name of the user by whom transaction has been done.
<b>Amount</b>	[Display] This field displays the transaction amount and currency. This field is displayed only for financial transactions for which the amount field is available.
<b>Date</b>	[Display] This field displays the initiation date of the transaction.

4. Click the checkboxes next to the required transactions that you want to authorize
5. Enter the remarks about the authorization in the Note field.
6. Click the **Authorize** button to authorize the transactions.  
OR  
Click the **Reject** button to reject the transactions.  
The system displays the Pending Transactions Verify screen.

**Pending Transactions Verify**

7. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays transaction reference number for the transaction.
8. Click Save icon to save the details.
9. Click Print icon to print the details.
10. Click **OK**.  
The system displays the initial **Pending Authorizations – Results** screen.

**Search transactions pending for authorization**

You can also search the transactions pending for authorization based on:

- E-Banking Reference Number
  - Transactions in a specified amount range
1. Click **More > Customer Services > Transaction Activities > Pending Transactions**.  
The system displays the Transactions screen.
  2. Click the **Search Filter** icon.

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**Note:** Please refer to Search Transactions sub-section in the Transaction Activities section in this User Manual for more details.

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## 43. Transaction Password

Transaction password is added security measure in mobile banking required for safer execution of any transaction. When transaction password is configured for any transaction, then while accessing that transaction, after selecting Confirm option on the verification screen, the system asks for transaction password.

These two types of the transaction password can be configured for Mobile Banking as per requirement:

- Random Transaction Password
- Transaction password

### To perform the transaction for which random transaction password is configured

1. Access any transaction for which transaction password is configured.  
For example, click **More > Transfers > Own Account Transfer**.  
The system displays the Own Account Transfer screen.

#### Own Account Transfer

2. Enter the relevant details.
3. Click a payment option.  
For example, click **Pay Now**.  
The system displays the Transaction Password screen.

#### Transaction Password

##### Field Description

Field Name	Description
<b>Transaction Password</b>	[Mandatory, Input box, 20] Enter the transaction password that you have set in the application.

4. Click the **OK** button.  
The system displays Own Account Transfer Verify screen.

#### Own Account Transfer Verify

5. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the transaction reference number for the transaction.
6. Click Save icon to save the details.
7. Click Print icon to print the details.

8. Click **OK**.  
The system displays initial **Own Account Transfer** screen.



## 44. Security Questions

You can set or modify answers to a set of pre-defined security questions in the application. You can also change the existing security question information.

The system validates this process with OTP or any other 2- factor authentication supported by the bank as well as for transaction.

1. Click **More > Customer Services > My Profile > Security Questions**. The system displays the Set Security Questions screen.

### Set Security Questions 1

The screenshot displays the 'Modify Security Questions' screen. At the top, the URL is `https://10.184.134.158:8243` and the user is logged in as 'Mustufa'. The screen contains three security questions, each with a dropdown menu for the question and a text input field for the answer. The first question is 'Who is your favourite Teacher?' and the second is 'Which city you were born?'. The bottom navigation bar includes 'Offers', 'Customer Services', 'Cards', 'Offers', 'Serv', and a yellow star icon.

### Set Security Questions 2

### Field Description

Field Name	Description
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#### Set Security Questions

<b>Security Question 1 / 2 / 3</b>	[Dropdown] Enter the desired security question form the dropdown.
<b>Enter Answer</b>	[Mandatory, Alphanumeric, Input Box, 50] Enter the appropriate answers for the respective security questions.

2. Enter the relevant details.
3. Click **Save**.  
The system displays the Set Security Questions –Verify screen.

#### Set Security Questions Verify

4. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the 2 Factor Authentication screen or OTP (One Time Password ) screen

**Field Description**

<b>Field Name</b>	<b>Description</b>
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<b>Transaction PIN</b>	[Mandatory, Input box] Enter the Transaction password.
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5. Click **Continue**.  
The system validates the OTP and displays the Set Security Questions –Confirm screen.  
OR  
Click **Back** to view the previous screen.
6. Click **OK**.  
The system displays the initial Set Security Questions screen

## 45. Subscribe / Unsubscribe Banking Channel

You can register for the other FCDB channels from application.

You can deregister or unsubscribe from usage of the particular banking channel from the application.

### To subscribe for a FCDB channel

1. Click **More > Customer Services > My Profile > Subscribe / Unsubscribe Banking Channel**.  
The system displays the Your Choice screen.

### Your Choice

2. Click **Subscribe Channel** radio button.
3. Click **Continue**.  
The system displays the Channel Subscription screen,

### Channel Subscription

4. Select the desired channel from the available channels.
5. Click **Continue**.  
The system displays the Channel Subscription screen.

## Channel Subscription

### Field Description

Field Name	Description
<b>Channel Selected</b>	[Display] This field displays the name of the channel of mobile banking that you have selected for subscription.
<b>User Id</b>	[Mandatory, Input box] Enter the User ID that you want to use for the selected channel.
<b>Check Availability</b>	[Hyperlink] Click this link to view the user id availability of the entered user id for the selected channel.
<b>View User ID Policy</b>	[Hyperlink] Click this link to view the User ID policy set by the bank administrator for the selected channel.
<b>Login Password</b>	[Mandatory, Input box] Enter the login password that you want to use for the selected channel.
<b>View Password Policy</b>	[Hyperlink] Click this link to view the login password policy set by the bank administrator for the selected channel.
<b>Confirm Login Password</b>	[Mandatory, Input box] Re-enter the login password that you want to use for the selected channel.
<b>Transaction Password</b>	[Mandatory, Input box] Enter the transaction password that you want to use for the selected channel. This field is not displayed for the SMS Banking channel.
<b>Confirm Transaction Password</b>	[Mandatory, Input box] Re-enter the transaction password that you want to use for the selected channel.

6. Enter the appropriate User ID in the respective field.
7. Click **Check Availability**.  
The system checks whether the new User ID that you have entered is available in the application and displays a success message.  
If the User ID that you have entered is not available, enter a new User ID.
8. Click **OK**.
9. Enter the appropriate data in the remaining fields.

10. Press Enter.  
The system displays the Channel Subscription – Verify screen.

#### **Channel Subscription – Verify**

11. Click **Change** to modify any details and then verify all the details and click **Confirm**.  
The system displays the success message along with Channel name, User ID and the reference number.

#### **To unsubscribe a FCDB channel**

1. Click **More > Customer Services > My Profile > Subscribe / Unsubscribe Banking Channel**.  
The system displays the Your Choice screen.

#### **Your Choice**

2. Click **Un-Subscribe Channel** radio button.
3. Click **Continue**.  
The system displays the Channel Un-Subscription screen.

#### **Channel Un-Subscription**

4. Select the checkbox next to the channel that you want to unsubscribe.
5. Click **Continue**.  
The system displays the Channel Un-Subscription – Verify screen.
6. Click **Cancel** to view the previous screen.  
OR  
Click **Confirm**.  
The system displays the success message

## 46. 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.

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

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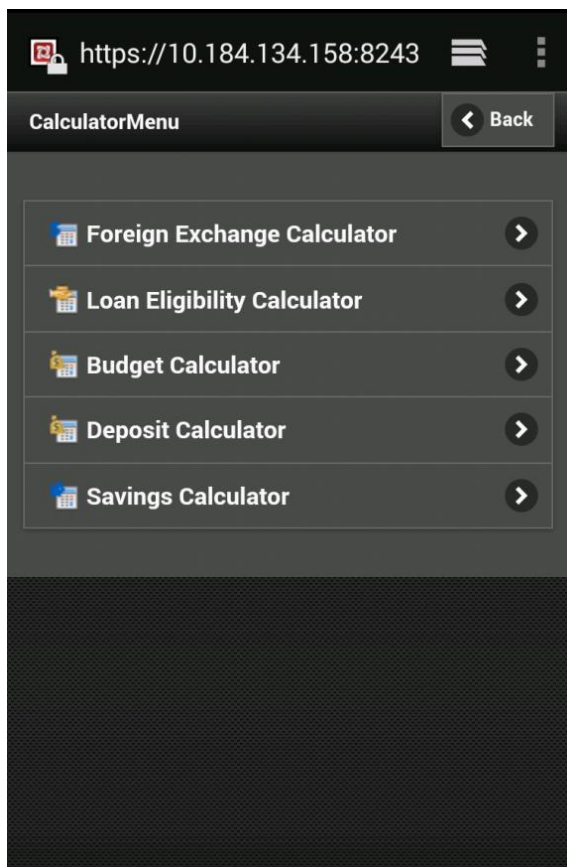
**Note:** You can use all available calculators without logging in the application. Click the Calculators panel to access the calculators from the login page.

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### To view Calculators for logged in users:

1. Click **Calculators**. The system displays the list of available calculators.
2. Click the required calculator.

### Calculators



### 46.1 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. Click **Calculators >.Loan Eligibility Calculator**.  
The system displays the Loan Eligibility Calculator screen.

**Loan Eligibility Calculator**
**Field Description**

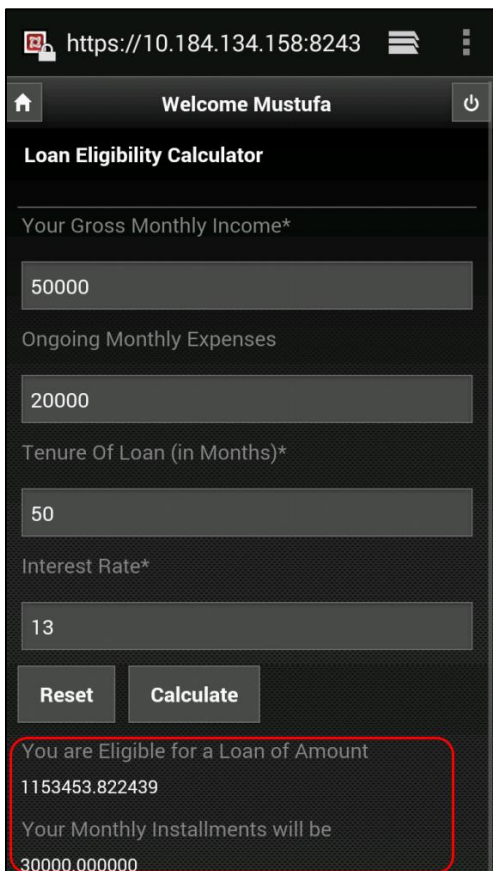
Field Name	Description
<b>Your Net Gross Monthly Income</b>	[Mandatory, Input/slider, Numeric(1-15)] Enter monthly income.
<b>Ongoing Monthly Expenses</b>	[Optional, Input/slider, Numeric(1-15)] Enter monthly EMI.
<b>Tenure Of Loan (In Months)</b>	[Mandatory, Input/slider, Numeric(1-3)] Enter Tenure of the loans in months. By default, the tenure is 12 months – 360 months.



Field Name	Description
<b>Interest Rate</b>	Mandatory, [Input/slider, Numeric(1-5)] Enter Interest rate for which the eligibility is to be calculated By default, the interest is 1%-25%

- Click the **Calculate** button. The system displays the loan amount you are eligible for.  
OR  
Click **Reset** button to clear the data.

**Loan Eligibility Calculator - Result**



**Field Description**

Field Name	Description
<b>You are Eligible for a Loan of Amount</b>	[Display] This field displays the eligible loan amount.
<b>Your Monthly Instalment will be</b>	[Display] This field displays the EMI amount.

3. Click **Dashboard** in the application.  
The system displays the dashboard of the application.

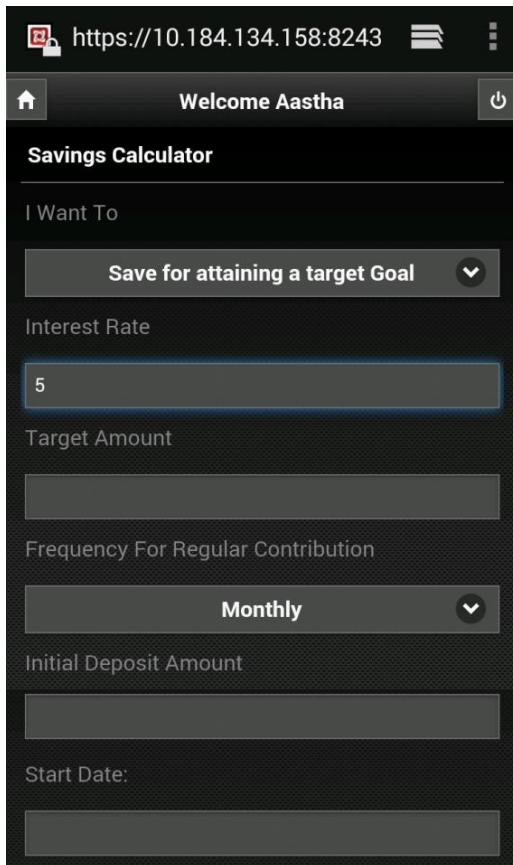
## 46.2 Savings Calculator

Saving Calculator gives you an indication about the interest earned and total value of deposits at maturity for an amount 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 Savings Calculator:**

1. Click **Calculators > Savings Calculator**.  
The system displays the Savings Calculator screen.

### Savings Calculator



The screenshot displays the Savings Calculator interface. At the top, there is a navigation bar with a home icon, the text "Welcome Aastha", and a power icon. Below this, the title "Savings Calculator" is shown. The form includes the following elements:

- I Want To:** A dropdown menu currently showing "Save for attaining a target Goal".
- Interest Rate:** A text input field containing the value "5".
- Target Amount:** An empty text input field.
- Frequency For Regular Contribution:** A dropdown menu currently showing "Monthly".
- Initial Deposit Amount:** An empty text input field.
- Start Date:** An empty text input field.

### Savings Calculator 2

The screenshot displays a mobile application interface for a calculator. At the top, there is a URL bar showing 'https://10.184.134.158:8243,'. Below it is a header with a home icon, the text 'Welcome Aastha', and a power icon. The main form area includes an 'End Date:' label followed by an input field. Below this is an 'Or' label and a 'Tenure' label. There are three dropdown menus for 'Year(s)', 'Month(s)', and 'Day(s)'. At the bottom of the form are 'Calculate' and 'Reset' buttons. A bottom navigation bar contains icons for 'Cards', 'Offers', 'Services', 'Customer Services', and a star icon.

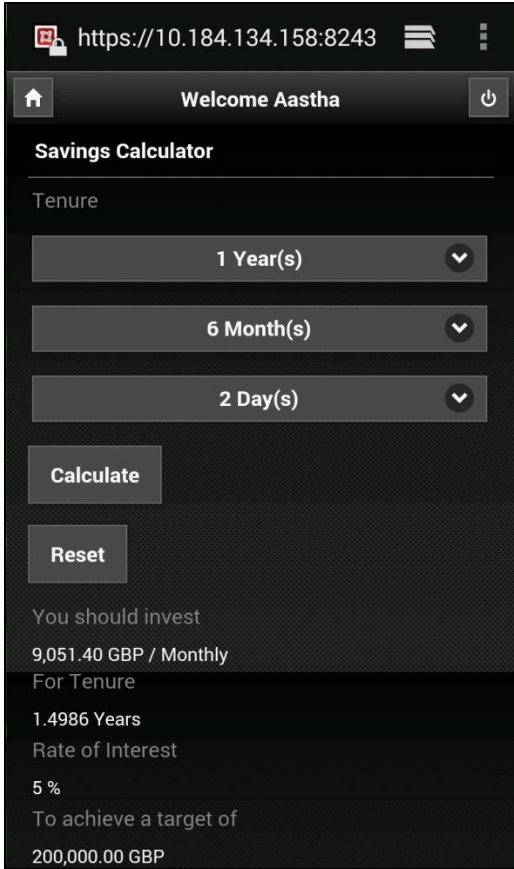
### Field Description

Field Name	Description
<b>I Want To</b>	<p>[Mandatory ,Dropdown,]</p> <p>Select the option to save for a target or to save a regular contribution to get a sum at the maturity.</p> <p>The values available are:</p> <ul style="list-style-type: none"> <li>• Save for attaining a target Goal</li> <li>• Save regularly and receive sum at maturity</li> </ul>
<b>Interest rate (%)</b>	<p>[Mandatory, Input box,(1-5)]</p> <p>Enter interest rate for which the total savings amount is to calculated</p>
<b>Target Amount</b>	<p>[Mandatory, Input box,15]</p> <p>Enter the target amount to save for a goal.</p> <p>This field is displayed only if you select <b>Save for attaining a target Goal</b> in the I Want To field.</p>

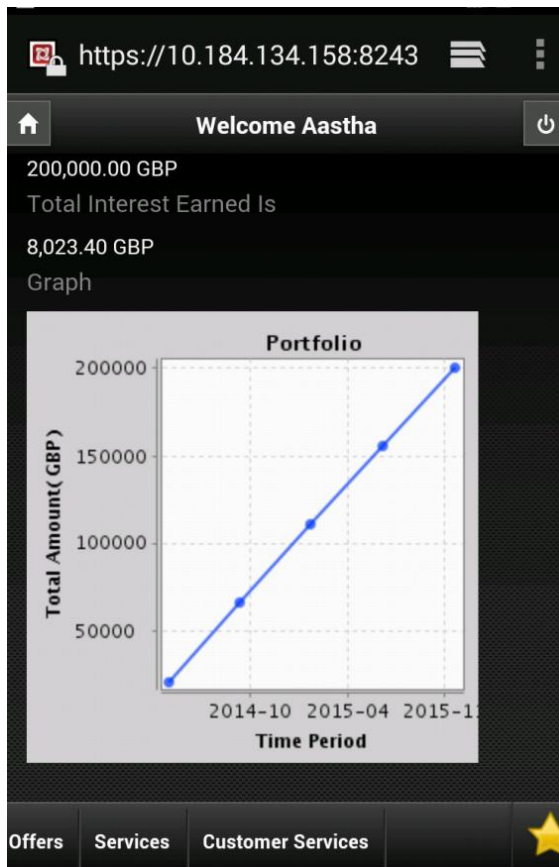
Field Name	Description
<b>Frequency for regular Contributions</b>	[Mandatory, Dropdown] Select the frequency at which deposit will be made. The values available are: <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Annually</li> <li>• Only initial deposit amount.</li> </ul>
<b>Initial Deposit Amount</b>	[Optional, Input box,15] Enter the initial amount deposited with defaulted currency.
<b>Regular Contribution Amount</b>	[Input,15,Optional] Enter the contribution amount to save with defaulted currency. This field is displayed only if you select <b>Save regularly and receive sum at maturity</b> in the I Want To field.
<b>Start Date</b>	[Mandatory, Date-Picker] Select the date for starting the calculation for savings
<b>Choose Tenure or end date</b>	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment is to be made

- Click the **Calculate** button.  
The system displays total amount that need to be invested with a line graph for time Vs amount.  
OR  
Click **Reset** button to clear the data that you have entered in the Calculator.

### Savings Calculator –Result



## Savings Calculator –Result 2



## Field Description

Field Name	Description
<b>Total Amount</b>	[Display] This field displays the total amount that need to be invested.
<b>Frequency</b>	[Display] This field displays the frequency that you have entered in the Savings Calculator.
<b>Tenure</b>	[Display] This field displays the tenure that you have entered in the Savings Calculator.
<b>To achieve a target of</b>	[Display] This field displays the target amount that you have entered in the Savings Calculator.
<b>Total Interest Earned Is</b>	[Display] This field displays the total interest that you have earned.

Field Name	Description
<b>Graph</b>	[Display] This field displays a line graph for time v/s amount. The details of amount are displayed when you hover over the line of the graph.

### 46.3 Foreign Exchange Calculator

Foreign Exchange Rate Calculator 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. Click **Calculators > Foreign Exchange Calculator**.  
The system displays the Foreign Exchange Calculator

## Foreign Exchange Calculator

### Field Description

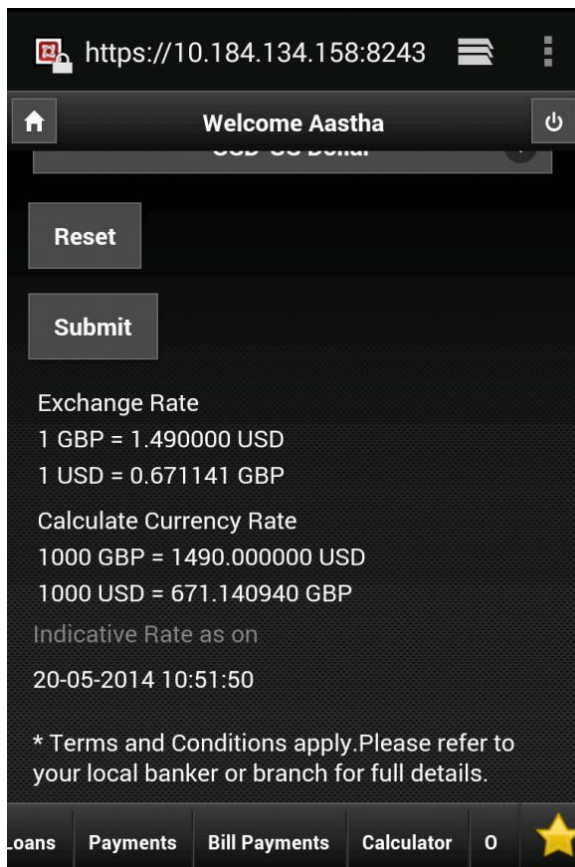
Field Name	Description
<b>I want to</b>	[Mandatory, Dropdown] Select the purpose for conversion is required. The values available are: <ul style="list-style-type: none"> <li>• Buy Foreign currency notes</li> <li>• Buy Travellers cheque</li> <li>• Make Fund Transfer</li> </ul> By default, <b>Buy Foreign currency notes</b> option is selected.
<b>Currency I Have</b>	[Optional, Dropdown] Select the Sell Currency for which the exchange rate is to be inquired.
<b>Amount</b>	[Mandatory , Input Box, 20] Enter the amount which the user will get post conversion.



Field Name	Description
<b>Currency I Require</b>	[Optional, Dropdown] Select the Buy Currency for which the exchange rate is to be inquired.

2. Click the **Submit** button. .  
The system displays Foreign Exchange Calculator screen with the calculated foreign exchange rates.  
OR  
Click **Reset** to clear the entered values in the calculator.

### Foreign Exchange Calculator Results



### Field Description

Field Name	Description
<b>Exchange rate</b>	[Display] This field displays the exchange rate for both the buy and sells options for the specified currency pair. For example, 1 USD = 52.0063 INR and 1 USD = 0.01923 INR

Field Name	Description
Indicative Rate as on	[Display] This field displays the selected date as on which the rates are applicable.

## 46.4 Deposit Calculator

Term Deposit Maturity calculator gives an indication about the interest which you can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. You can also calculate the total maturity amount and interest amount for the principal deposited.

### To view Deposit Calculator:

1. Click **Calculators > Deposit Calculator**  
The system displays the Deposit Calculator screen.

### Deposit Calculator

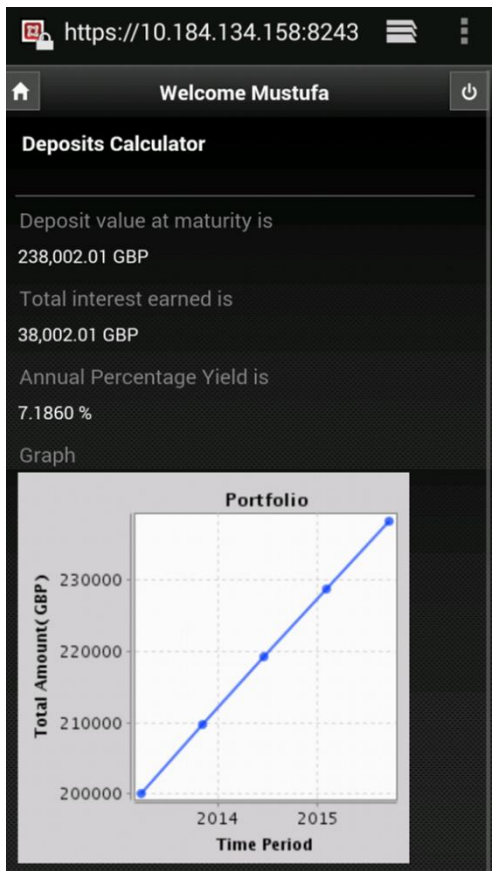
### Field Description

Field Name	Description
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Field Name	Description
<b>Amount I wish to invest</b>	[Mandatory Input, numeric(1-15)] Enter total Deposit principal amount with defaulted currency.
<b>Rate of interest (%)</b>	[Mandatory Input, numeric(1-2)] Enter the interest rate for which the total amount is to calculated
<b>Choose</b>	[Mandatory, Radio Button] Select the period or maturity date for the Deposit Calculator. The radio buttons available are: <ul style="list-style-type: none"> <li>• Maturity Date</li> <li>• Tenure</li> </ul> By default, Tenure is selected.
<b>Choose Investment Period</b>	Mandatory,[Input in Year, Month and days] Enter tenure in days, months, and year in respective boxes available for deposit.
<b>Maturity Date</b>	[Mandatory, Date-Picker] Select maturity date for the deposit

2. Click the **Calculate** button. The system displays the result for the Deposit Calculator based on your values.  
OR  
Click **Reset** button to clear the data.

### Deposit Calculator -Result



### Field Description

Field Name	Description
<b>Deposit value at maturity</b>	[Display] This field displays the total deposit value at maturity.
<b>Total interest earned</b>	[Display] This field displays the total interest earned for the deposit amount.
<b>Annual Percentage Yield</b>	[Display] This field displays the annual percentage yield for the deposit amount.
<b>Graph</b>	[Display] This field displays a line graph for time v/s amount. The details of amount are displayed when you hover over the line of the graph.

## 46.5 Goal Calculator

You can use the Goal Calculator to view investment targets to reach your specified financial goals in a specific period of time, given a rate of interest for your proposed investments.

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**Note:** Please refer to the **Goal Setting** section in this User Manual for more information on the Goal Calculator.

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## 46.6 Budget Calculator

You can use the Budget Calculator to view total savings by comparing your monthly income and total monthly savings and expenditure.

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**Note:** Please refer to the **Budget Management** section in this User Manual for more information on the Budget Calculator.

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## 47. ATM Branch Locator

You can view the address and the location of all ATMs and branches of the bank in the application.

### To view the location and address of the ATM and branch

1. Click **Find Us** on the login screen of the application.  
OR  
Click **More > Locate Us**.  
The system displays the Locations .screen.

### Locations

2. Click **Near Me**.  
The system displays all the bank's ATMs or branches located within a certain range of your device in a list or a map.
3. Click **By Location**.  
The system enables you to enter a location to search for ATMs or branches.
4. Click **Augmented Reality**.  
The system opens the camera of your device and finds all the bank's ATMs, branches/offers available within a specified radius of the user through GPS.

**Find Us Results****Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Enter Location</b>	[Optional ,Input box, 35 ] Enter the area in which the search for ATMs and Branches of the bank
<b>Go</b>	[Button] Click this button to view all the ATMs or branches of the bank available in the specified location. This button will be enabled only if 'By Location' has been selected on the previous screen.
<b>Branches</b>	[Button] Click this button to view all the branches of the bank shall be displayed in a map or list as per settings.
<b>ATMs</b>	[Button] Click this button to view all the ATMs of the bank shall be displayed in a map or list as per settings.
<b>Map View Icon</b>	[Icon] Click this icon to view all the ATMs or branches in a map.
<b>Radius</b>	[Scroll bar] Select the range of radius to be selected for ATM/ branch. This scroll bar is available on the map view.
<b>List View Icon</b>	[Icon] Click this icon to view all the ATMs or branches in a list.
<b>Link on ATM/branch in list view</b>	[Hyperlink] Click the ATM/branch name link to view additional details of that ATM/branch.
<b>By Location/ Near Me</b>	[Button] Click the By Location button to view all the ATMs/branches of the bank shall be displayed in a map or a list as per settings in the specified location. Click the Near Me button to view all the ATMs/branches, of the bank near the device as per GPS shall be displayed in a map or a list as per settings.

Field Name	Description
<b>Message Icon</b>	<p>[Icon]</p> <p>Click this icon open the message application of your device with the details of the selected ATM or Branch pre-loaded as the message.</p> <p>Enter the required phone number to send the details of the ATM or Branch as a message.</p>
<b>Save Icon</b>	<p>[Icon]</p> <p>Click this icon to capture and save a screenshot of the current screen into your picture library.</p>
<b>Email Icon</b>	<p>[Icon]</p> <p>Click this icon to open the e-mail application of your device with the details of the selected ATM or Branch and the map of the ATM or branch as an image on the Compose Mail screen.</p> <p>Enter the required e-mail address to send the details of the ATM or Branch as an email.</p>
<b>List or position on map of Branches</b>	<p>[Display]</p> <p>This section displays the list of branches or the position of the branches on a map if you have selected the Branches button while searching for the bank's branches.</p>
<b>List or position on map of ATMs</b>	<p>[Display]</p> <p>This section displays the ATMs or the position of the branches on a map if you have selected the ATM button while searching for the bank's ATMs.</p>



## 48. Offers

### **Personalized / Targeted Offers:**

Targeted offers or advertisements that are relevant to you are displayed in Personalized Offers section. These offers are based on your details and activity in the application.

You can access Offers from the application or before logging to the application.

### **To access the Offers without logging in the application**

1. Open the Android -based Banking application.  
The system displays the home screen of the application.
2. Click **Offers** on the home screen of the application.

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**Note:** If you have not allowed location based services for the application, click **OK** to close the message about Location-based services.

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The system displays the Offers screen.

### **Offers**

3. Click the required location in the Offers section.
4. Click the required city in the Select Location section.
5. Click the required offer category in the By Location section to go to the offers in that section.
6. Click any of the offers to view offer details.  
The system opens that particular offer in a new screen.

### **To access the Offers**

7. Log on to the Android -based Banking application.
8. Click **More > Miscellaneous > Personalised Offers**.  
The system displays Offers screen.
9. Click any of the offers to view offer details.  
The system opens that particular offer in a new screen.