Oracle FLEXCUBE Direct Banking

iPad Application Based Banking User Manual
Release 12.0.3.0.0

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ORACLE®

iPad Application Based Banking User Manual

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1. Preface

1.1 Intended Audience

This document intended for the following audience*:*

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to OFSS Support

https://support.us.oracle.com

1.4 Structure

This manual is organized into the following categories:

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

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

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

1.5 Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.
Y	Yes
N	No

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

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
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	✗	★	Y
Set/Modify Budget	NH	NH	Y
Share Goal	✗	★	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	✓	★	Y
Peer to Peer Payment	✓	★	Y
Peer to Peer QR Code	✓	★	Y
Pay Bill	✓	★	Y
Register Biller	✓	★	Y
Delete Biller	NH	NH	Y
Open Term Deposit	✓	★	Y
Redeem Term Deposit	✓	★	Y
TD Details	✓	★	Y

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

3.   Pre-Login Transactions

The pre-login transactions are the transactions that you can perform without logging into the application. These transactions are available on the Home screen.

To access pre-login transactions

1.   Download the iOS-based FCDB application on your iPad.

2.   Click FCDB application icon on your iPad.
The system displays Home screen of the application.

Home
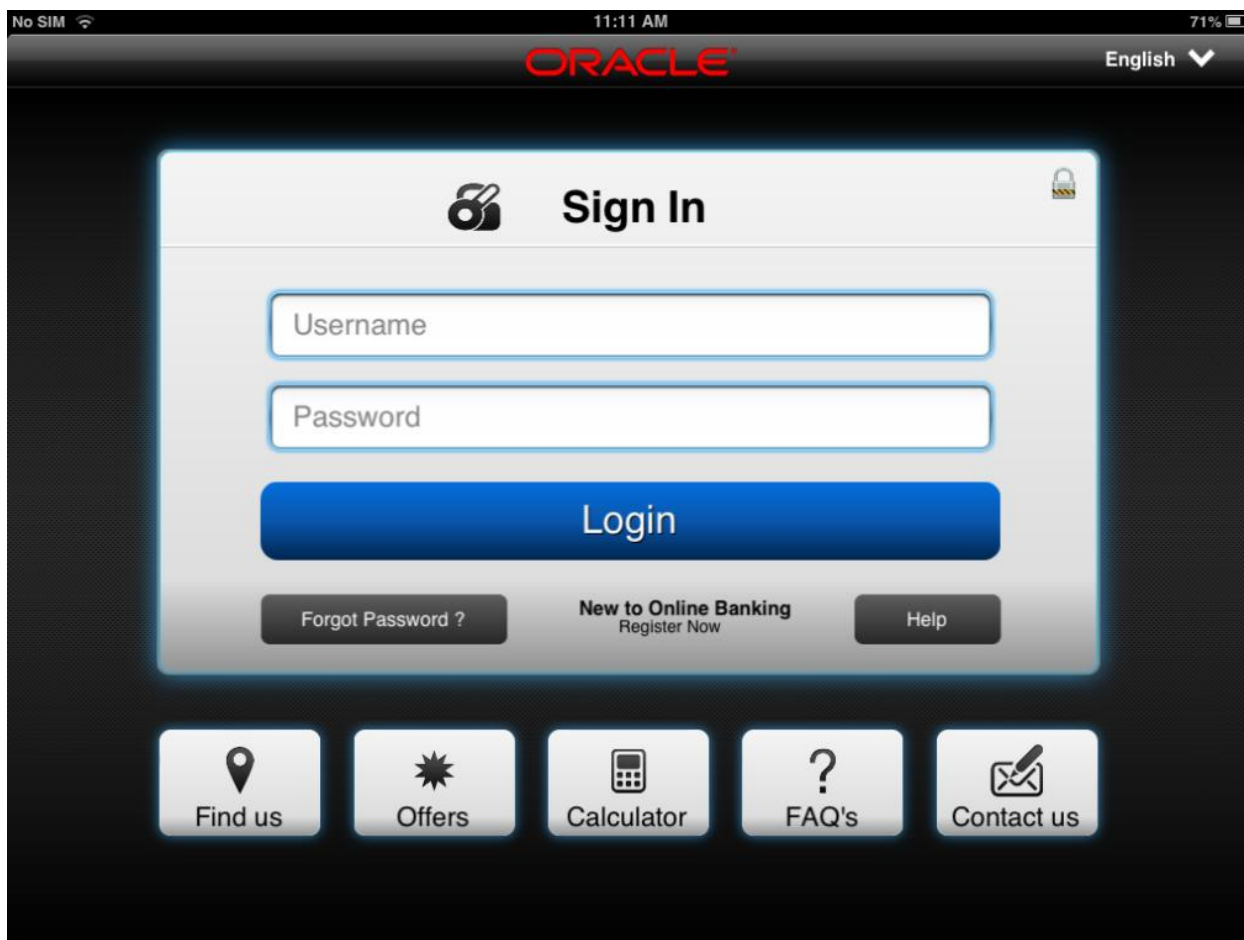
3.   Click each pre-login transaction from the home screen to access the transaction.

You can perform these pre login transactions:

- **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.

- **Offers**: You can view various offers available. Please refer offers section for further details.

- **Calculator:** You can use various types of calculators like Loan Calculator, Savings Calculators etc. Please refer Calculators section for further details.

- **FAQ**: You can view the frequently asked questions about the application.
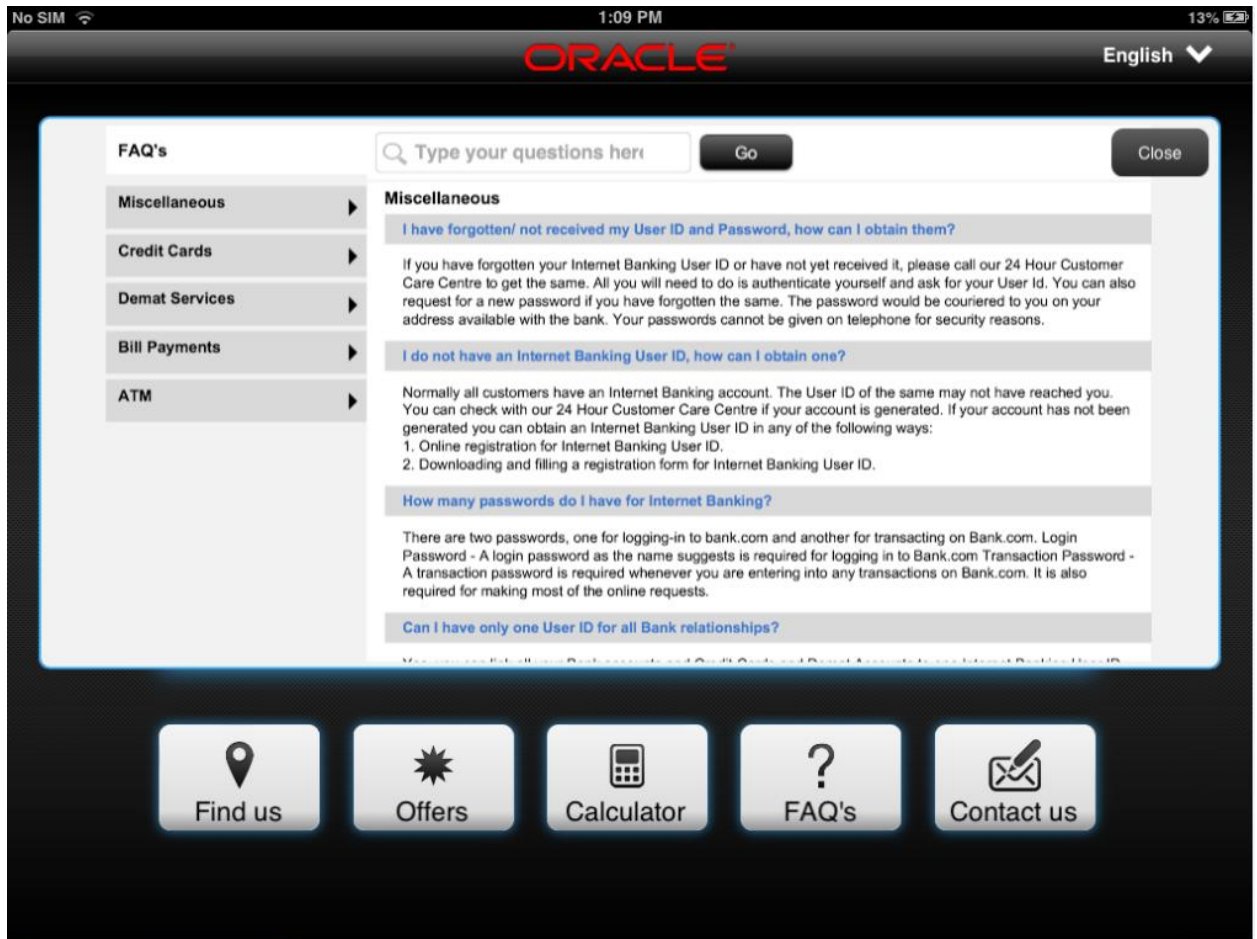
- **Contact Us**: You can contact bank for any required information or queries.

- **Received Payments:** You can view the received payment through different modes such as email, social media and mobile.

4.   Log In

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

To log on to the iPad based FCDB application

1.   Click FCDB application icon on your iPad.
     The system displays the Home screen.

2.   Click **Sign In**.
     The system displays the login page of the application.
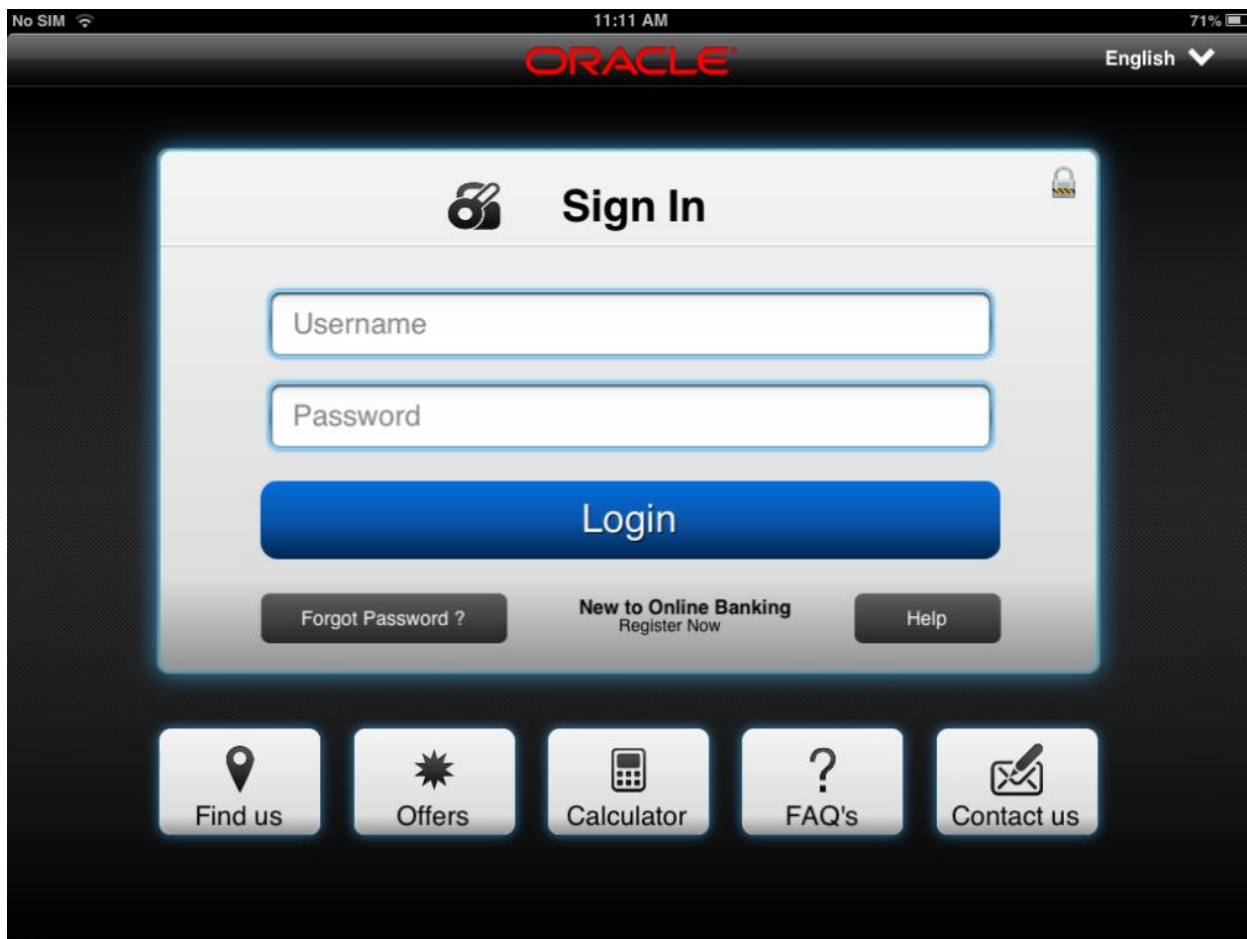
Login

3.   Enter the username and password assigned to you.

4.   Click the **Login** button.
     The system displays the dashboard of the application.
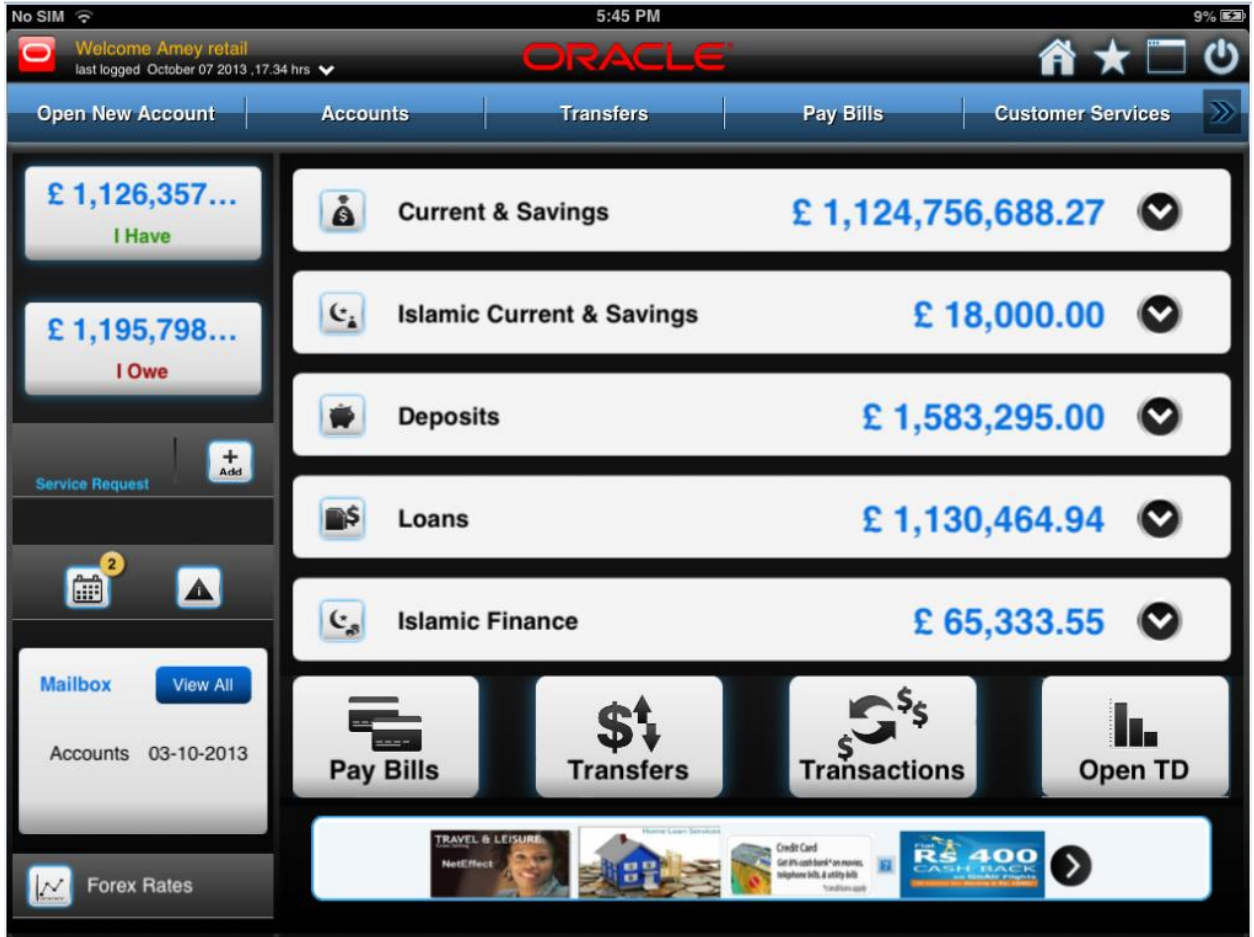
Dashboard

Note: Please refer to the Dashboard/Landing Screen section for more information on the dashboard of the application.

5.   Logout

This option enables you to log off the application.

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

To log out of the iPad based FCDB application

1. Log on to the iPad based application.
    The system displays the dashboard of the application.

Dashboard
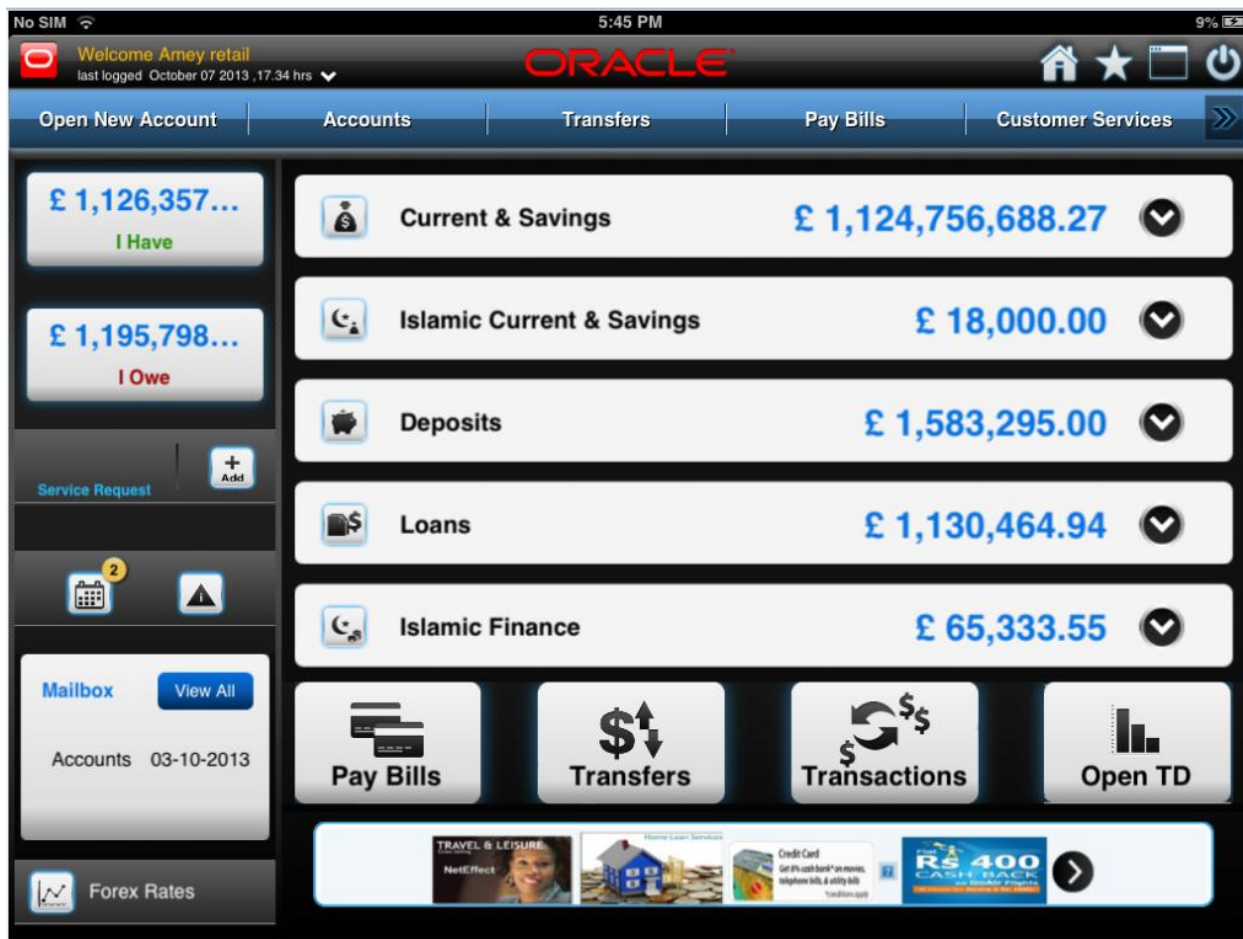
2. Click the Sign Out [button] button.
    The system displays an alert message.

3. Click **Ok**.
    You have logged out successfully from the application.

6. Register for Online Banking

When you access the iPad 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 **New to Online Banking** link on login screen of the iPad Banking application.

2.   Click the **New Customer** tab and then click **Continue**.
The system displays the New Registration screen.
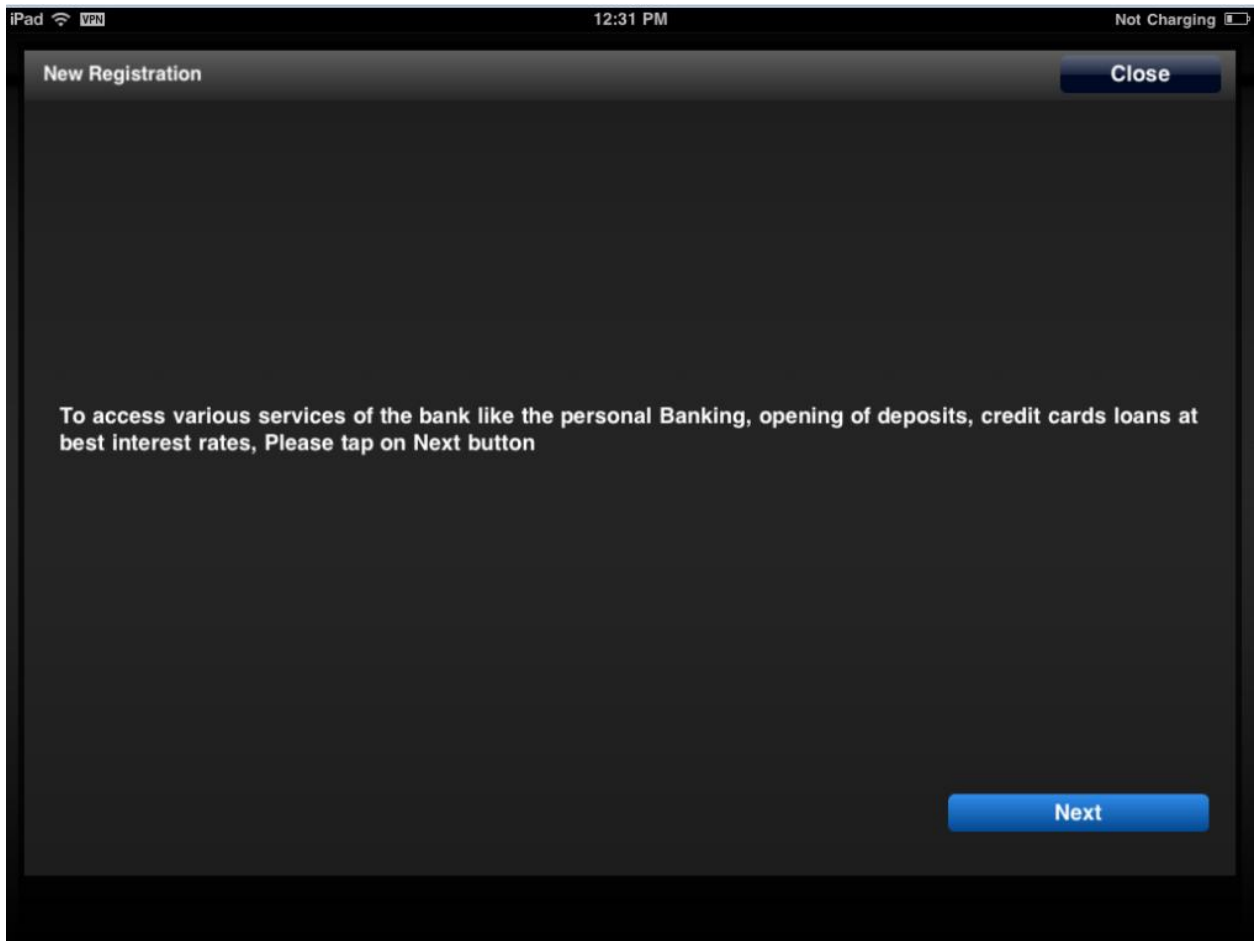
New Registration

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

      New Registration Form

Field Description

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

4. Enter the relevant details in the appropriate fields

5.   Click **Continue**.
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.

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

6.   Click **New to Online Banking** link on login screen of the iPad Banking application.

7.   Click the **Existing Customer** tab and then click **Continue**.
The system displays the New Registration screen.

New Registration

Field Description

Field Name	Description

Field Name	Description
Relationship Type	[Mandatory, Dropdown] Select the type of relationship with the bank. The options are: • Savings Account Customer • Credit Card Customer • Deposits / Loans Customer
Customer ID	[Mandatory, Input box, 20] Enter your Customer ID with the bank.
Account Number	[Mandatory, Input box, 20] Enter your account number with the bank
First Name	[Mandatory, Input box, 20] Enter your first name as displayed in the Customer ID with the bank.
Last Name	[Mandatory, Input box, 20] Enter your last name as displayed in the Customer ID with the bank.
Date of Birth	[Mandatory, Date-picker] Select your date of birth.
Email Id	[Mandatory, Input box, 100] Enter your email address.
Debit Card Number	[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.
Debit Card PIN	[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.
Credit Card Number	[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
Name As On Card	[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.
Credit Card Expiry Date	[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.
CVV Number	[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.
Please enter this code below to help prevent unauthorised activity	[Mandatory, Input box, 20]
	Enter the data as displayed in the captcha .image.
Captcha image	[Display]
	This field displays the captcha image.
Last Name	[Mandatory, Input]
	Enter the last name of the applicant.
Email ID	[Mandatory, Input]
	Enter the unique email id of the applicant.
Login Password	[Mandatory, Input]
	Enter the Login Password for new user.
Confirm password	[Mandatory, Input]
	Enter the Login Password for new user.
Security code	[Mandatory, Input]
	Enter the security code displayed on screen.

8. 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
Enter One Time Password	[Mandatory, Input]
	Enter the OTP that you have received in this field.

9.   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

10.   Select the checkbox next to the required channel.

        User ID / Password Setting

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

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

12.   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.   Log on to the iPad Banking application.

2.   Click **Open New Account** from the dashboard of the application.
OR
Click Products on the login screen of the application.
The system displays the Products screen.

Products

3. Click the required product category.
    For example, click **Current Accounts**.
    The system displays all products in the Current Accounts category.

4. Click the required Current Accounts product.
    For example, click **Current Accounts Overdraft**.
    The system displays a brief description and features of the product.

5. Click **Apply Now**.
    The system displays the application form for the Current Accounts Overdraft account.

   **Application Details - Current Account Overdraft**

Field Description

Field Name	Description
Branch	[Mandatory, Dropdown] Select the name of the bank branch.
Preferred Date of Contact	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
Preferred Time of Contact	[Mandatory, Dropdown] Select the preferred time to contact the customer

6. Click **Continue** button.
   The system displays the Application Details screen.

Application Details
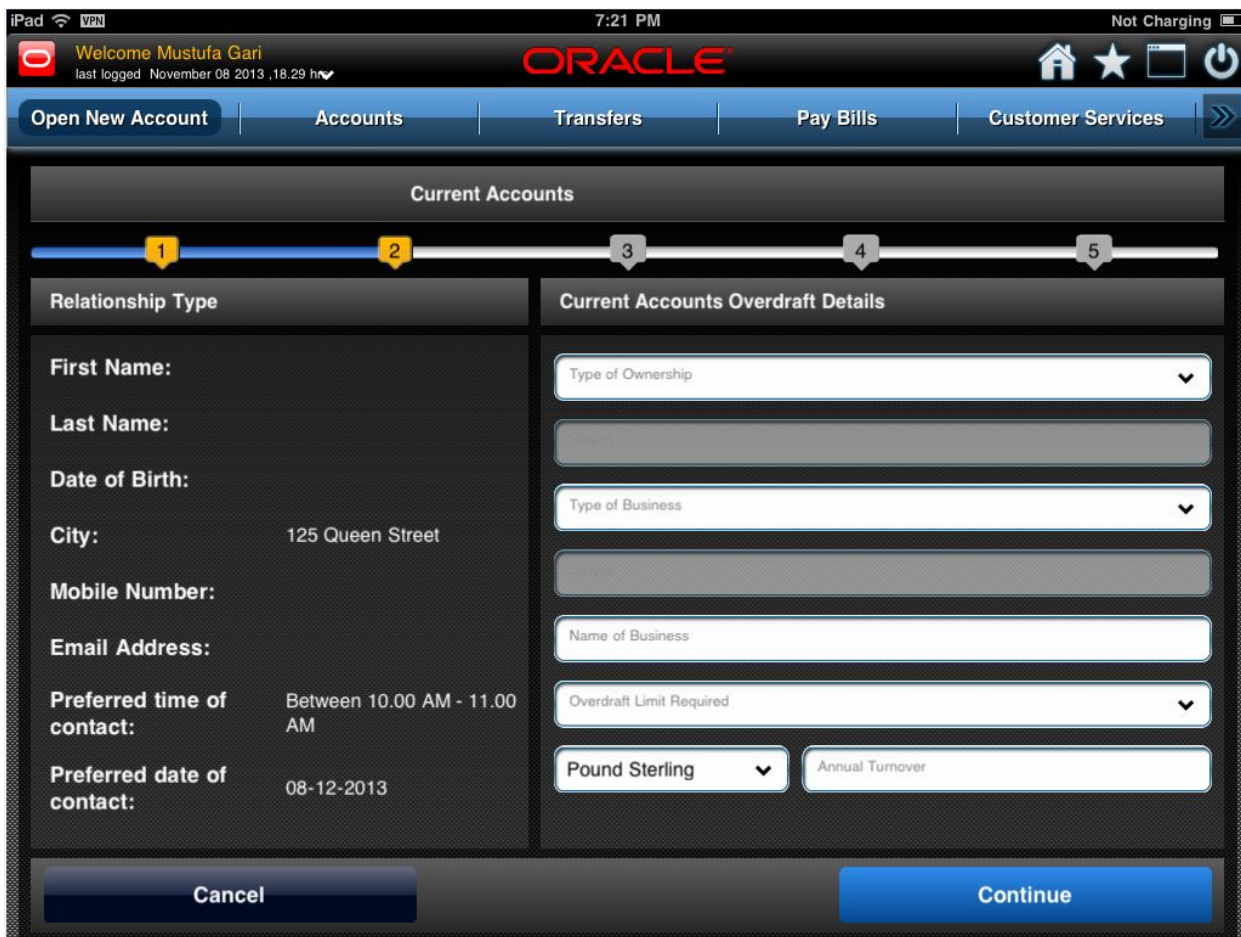
Field Description

Field Name	Description
Relationship Type	
First Name	[Mandatory, Input] Enter the first name of the applicant.
Last Name	[Mandatory, Input] Enter the last name of the applicant.
Date of Birth	[Mandatory, Date Picker] Enter the date of birth of the applicant. Note: This field is displayed only for prospect customers.
City	[Mandatory, Dropdown] Select the city in which the applicant resides.

| Field Name	Description
Mobile Number	[Mandatory, Input, 15] Enter the mobile number of the applicant.
Email Address	[Mandatory, Input, 255] Enter the email address of the applicant.
Preferred Date of Contact	[Mandatory, Date Picker] Select the day on which bank should contact the customer.
Preferred Time of Contact	[Mandatory, Dropdown] Select the preferred time to contact the customer
Current Accounts Overdraft Details	
Type of Ownership	[Mandatory, Dropdown] Select the type of ownership .The values are: • Company • Partnership Firm • Sole Proprietor • Trust Association • Other
Others	[Conditional,Input,50] Enter the type of ownership. Note: This field is displayed and mandatory if, 'Others' is selected in the Type of Ownership dropdown field
Type of Business	[Mandatory, Dropdown] Select the type of business the applicant runs. The values are: • Manufacturing • Services • Retail • Others
Name of Business	[Mandatory, Input,100] Enter the name of the applicant's business.
Overdraft Limit Required	[Mandatory, Dropdown] Select the option to specify whether overdraft facility is required on the account or not.

Field Name	Description
Annual Turnover	[Optional,Input,20]
	Select currency from dropdown and enter the amount of annual turnover.

7. Click **Continue** button.
   The system displays the Upload Documents screen.

Application Details Upload documents
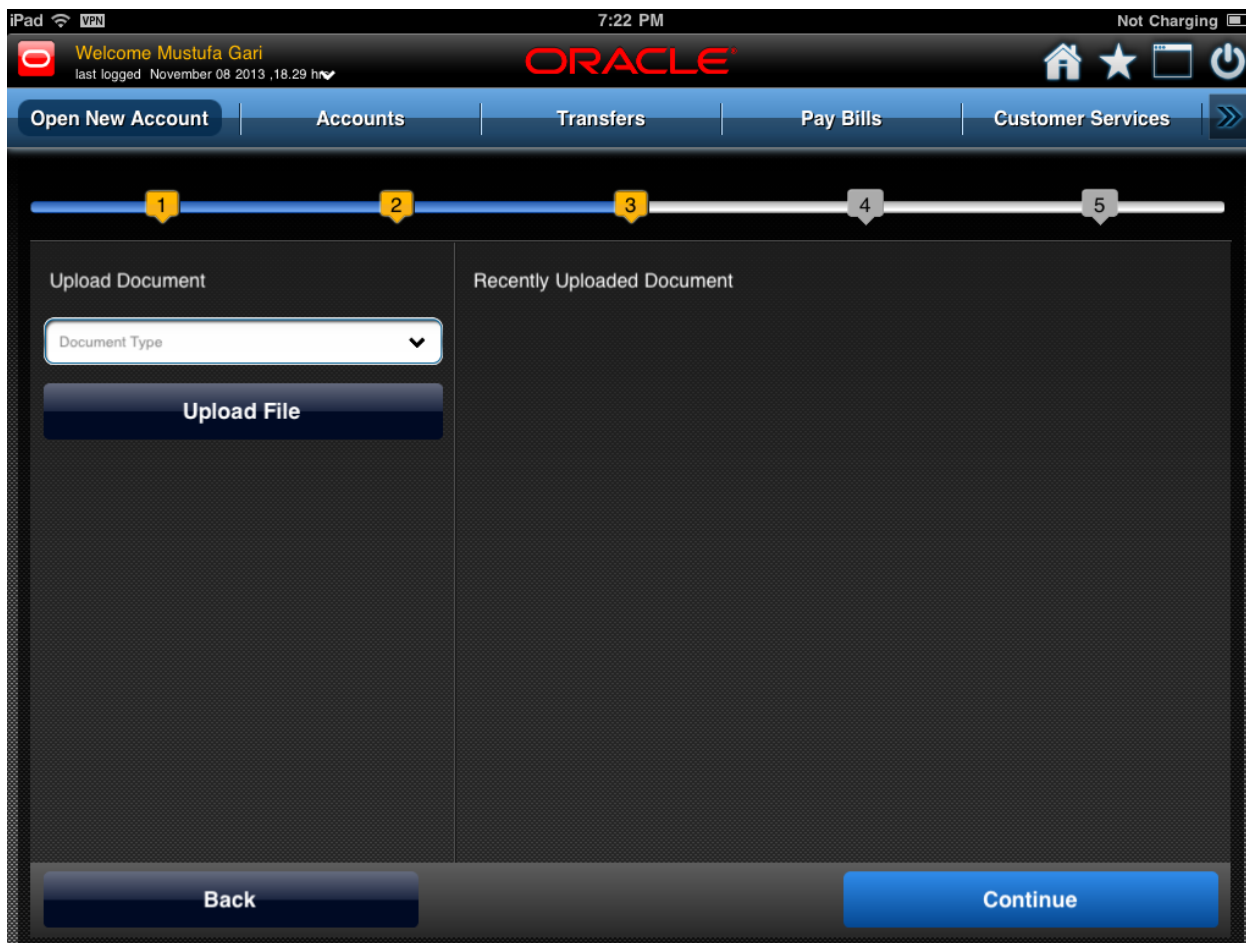
8. Select Document type you want to upload from dropdown list. For e.g. Pan Card, Driving License etc. OR
   Click **Continue** to continue with the application form.

9. Click **Upload File** button. The system displays following pop up screen.
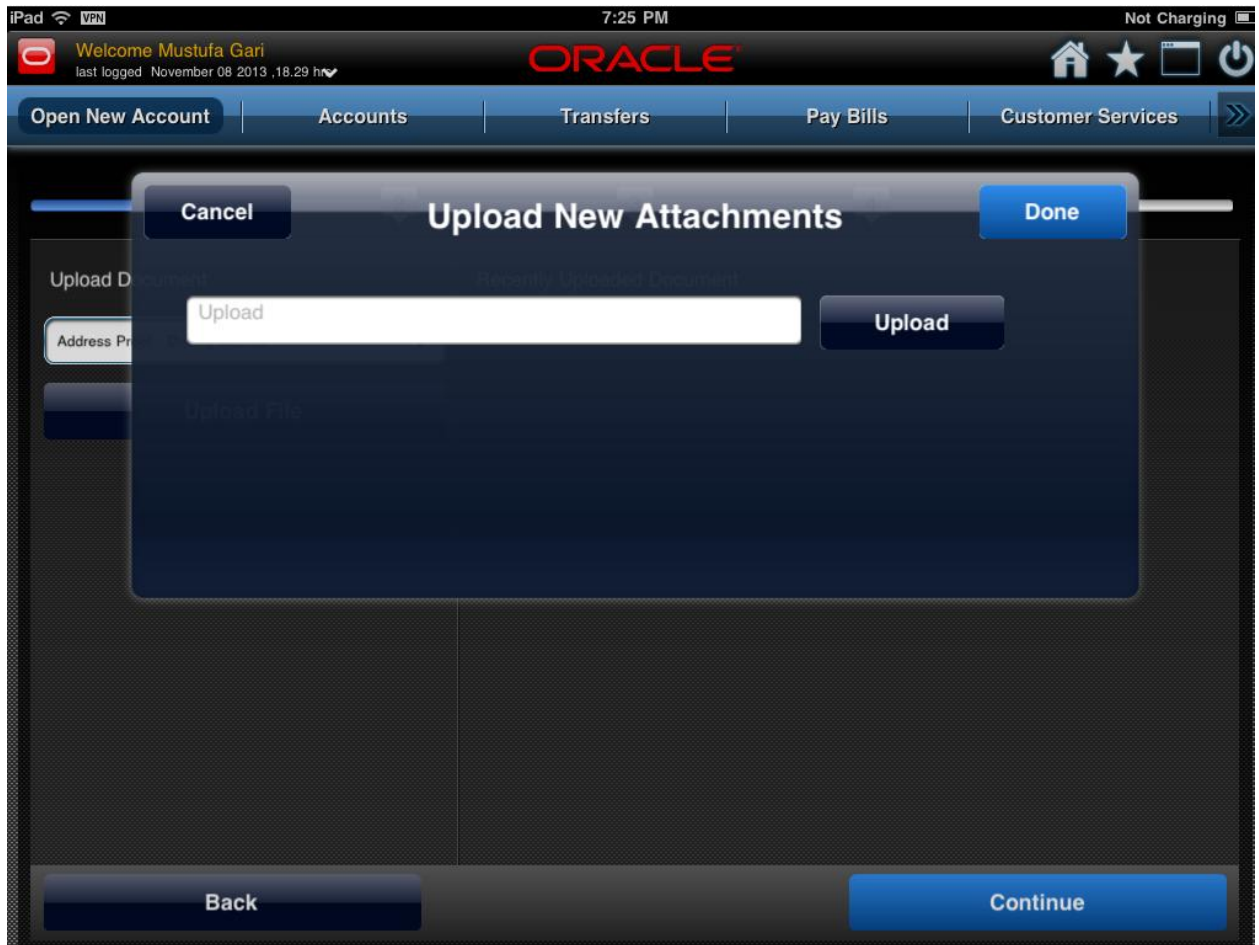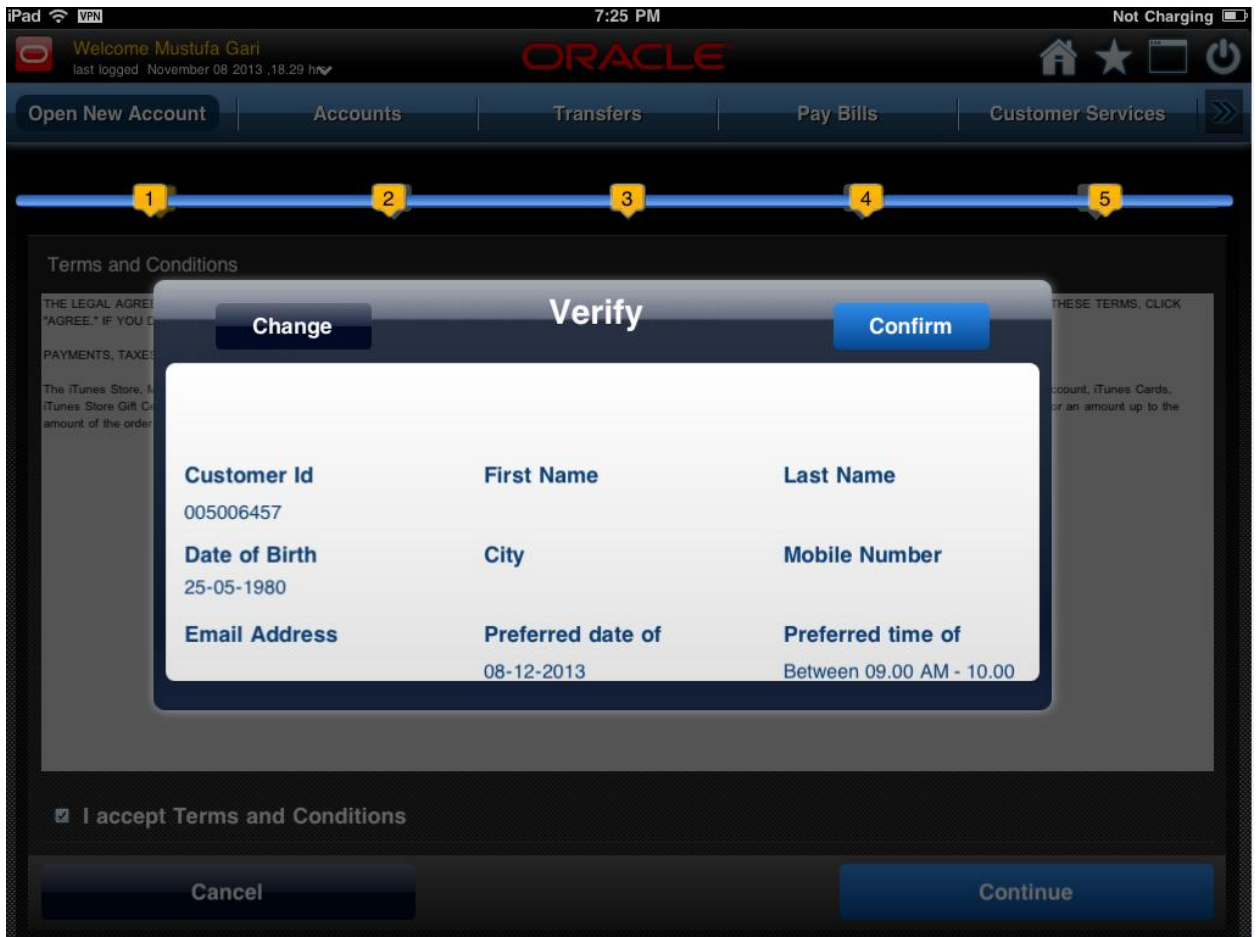
10. Click **Upload** button and click the **Done** button once uploading is completed.

11. Click **Continue** button.
The system displays the Terms and Conditions screen for the opening of the Overdraft account.
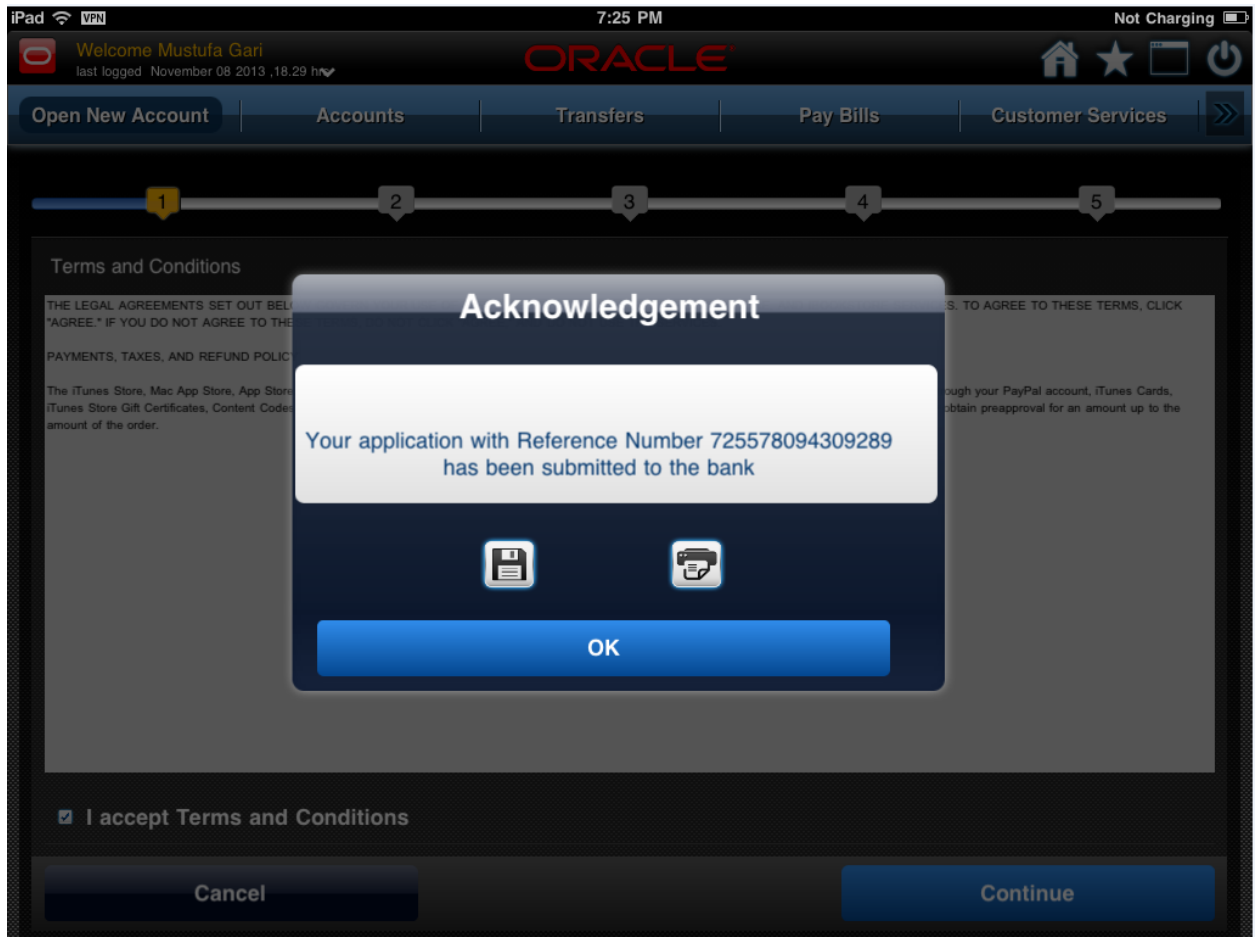
Application
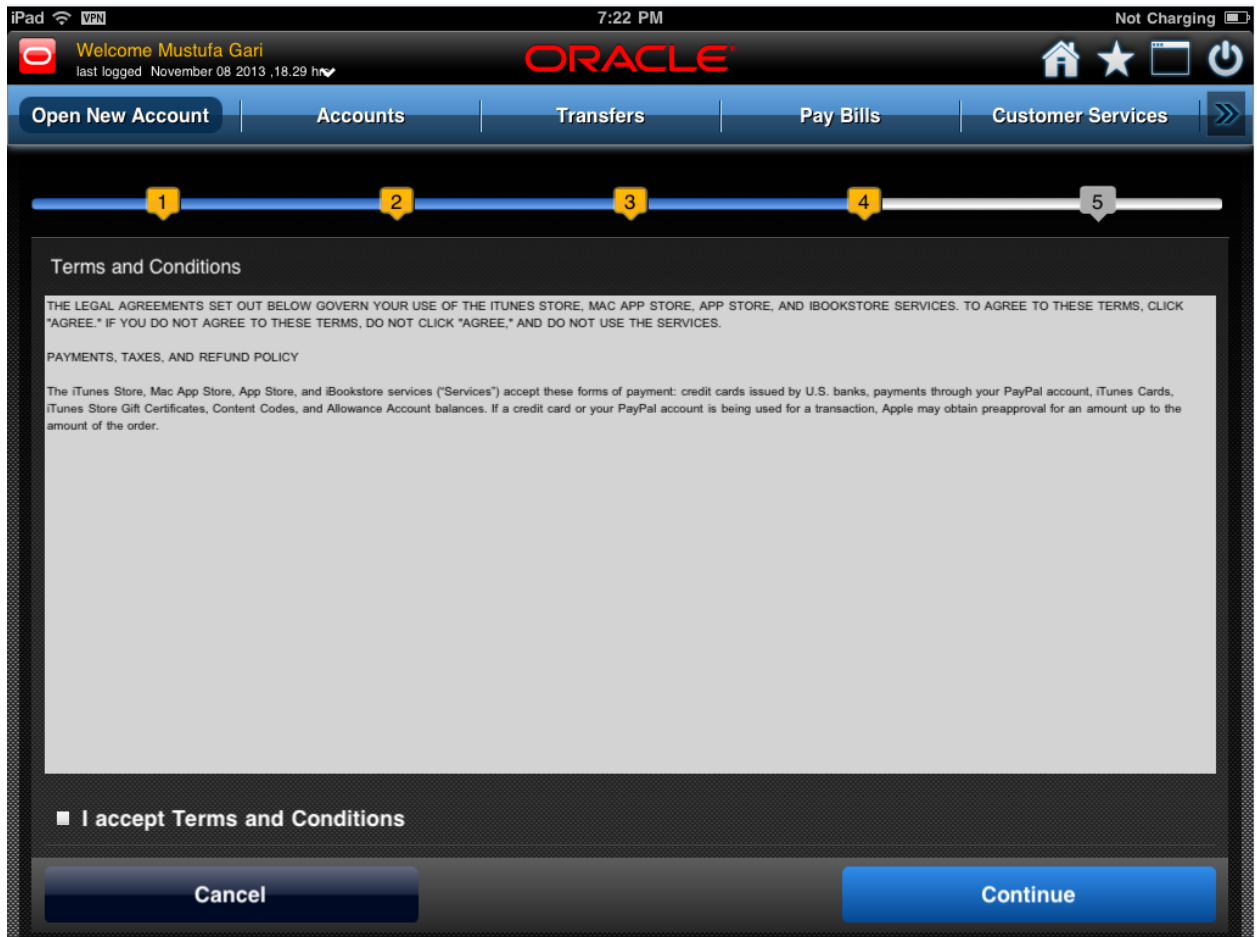
12.   Select the checkbox to accept terms and conditions and click **Continue**.
       The system displays the Verify screen for opening the Overdraft account.

13. Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for the transaction is displayed.

Acknowledgement

14.   Click Save icon to save the details.

15.   Click Print icon to print the details.

16.   Click **OK**.
   The initial Products screen is displayed.

Note: Similarly you can apply for different product categories like Credit cards, Loans etc.

7.2   View Application Status

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

1.   Log on to the iPad Banking application.

2.   Click **Open New Account** from the dashboard of the application.
       OR
       Click Products on the login screen of the application.
       The system displays the Products screen.

3.   Click **View Status** button to view the list of all applications.
       The system displays the View Application Status screen.

       View Applications Status
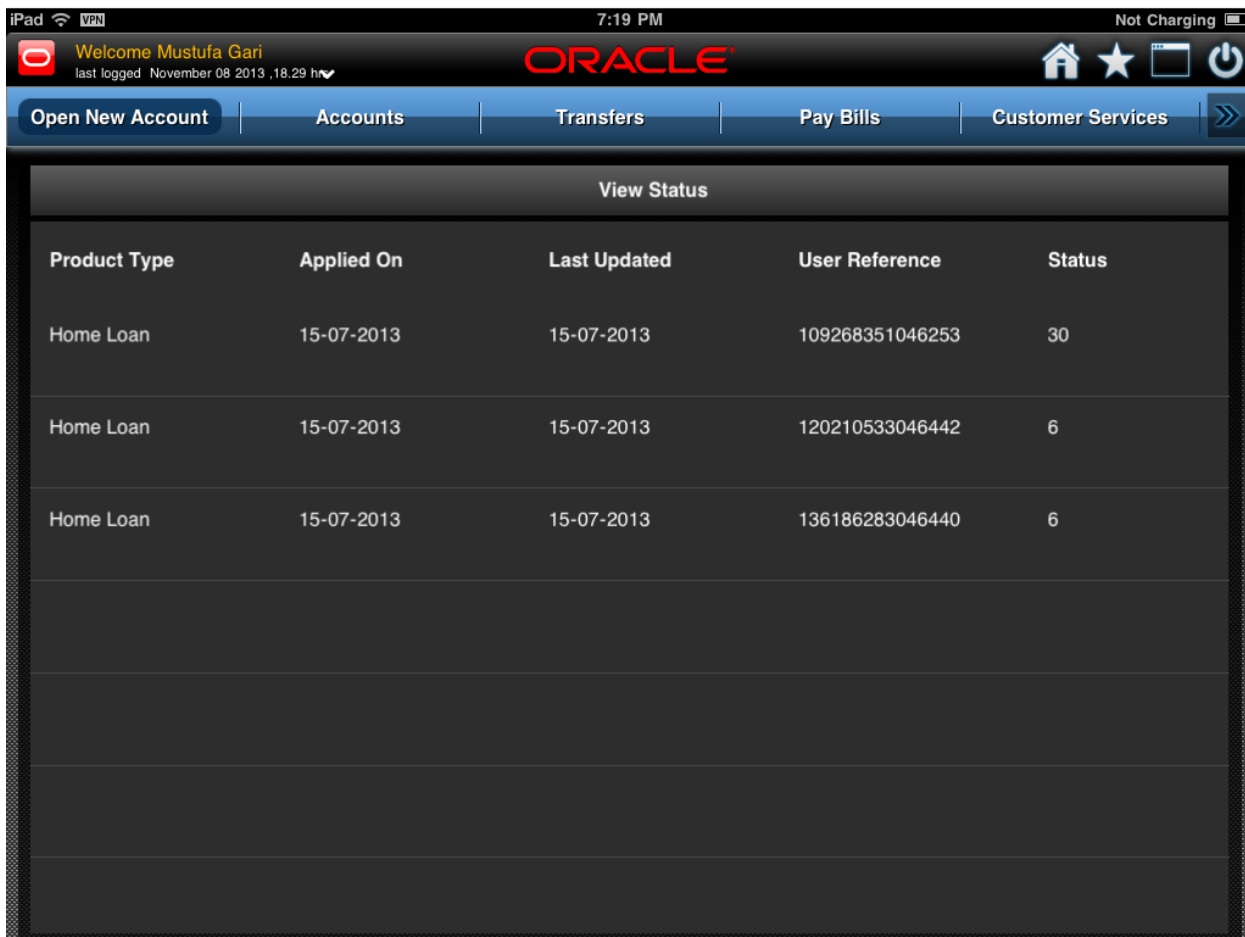
Field Description

Field Name	Description
Product Type	[Display] This field displays the product name (product name within a Product e.g. Housing Loan, vehicle Loan etc.) being applied for.
User Reference	[Display] This field displays the reference number of the application.
Applied On	[Display] This field displays the date on Which application was submitted for processing
Last Updated	[Display] This field displays the date of last saving.
Status	[Display] This field displays the status of the originated transaction.

4.   Click the Home button to view the dashboard of the application.

8. Dashboard/Landing Screen

The dashboard represents the home screen of the application. The dashboard is divided into different sections from which you can access accounts mapped to your Customer ID and also perform transactions.

To view the dashboard of the application

1. Login to the FCDB application from your iPad using the User ID and Password provided to you. The system displays the Landing Screen / Dashboard of the application.

Landing Screen / Dashboard
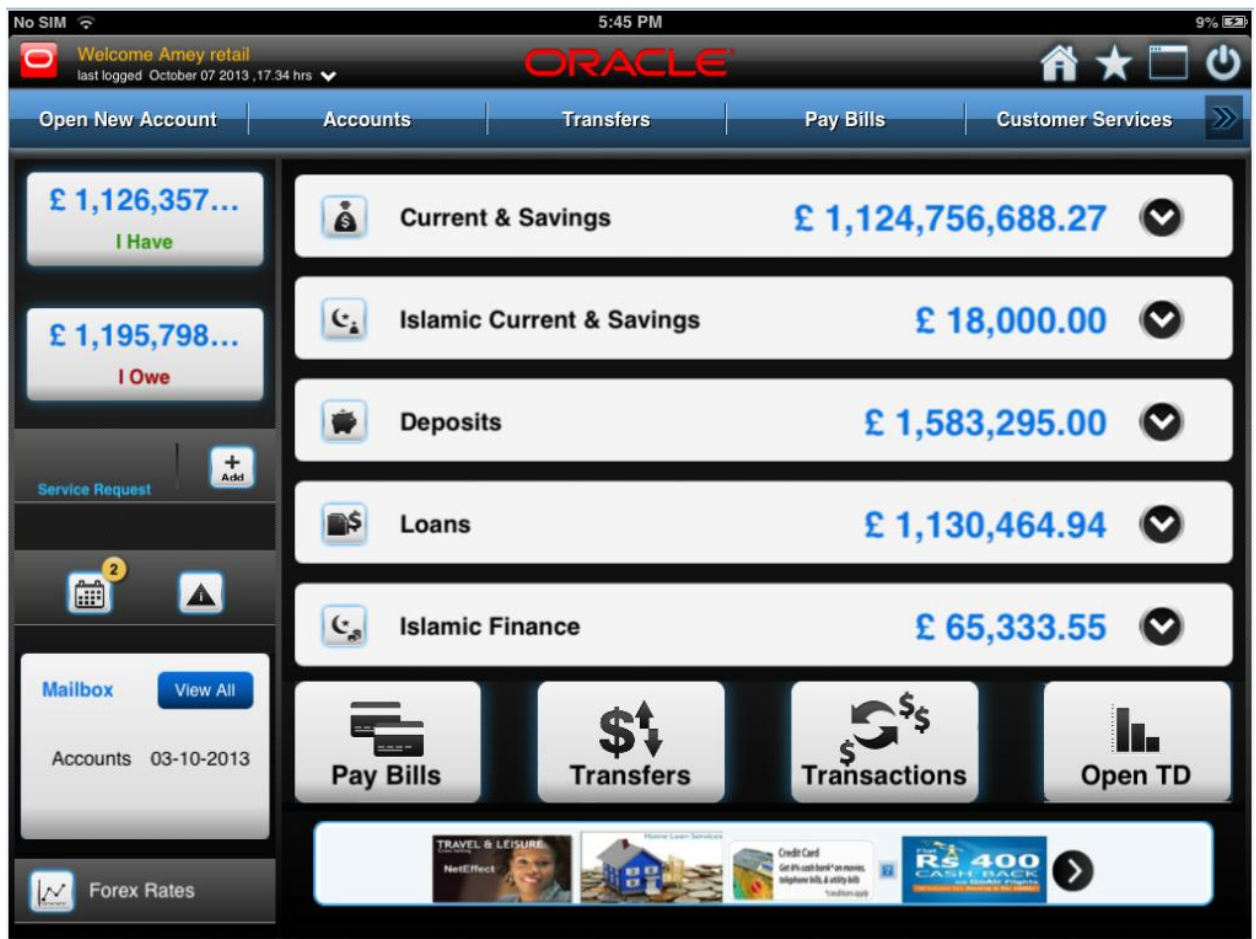
The dashboard is divided into four sections:

1. Top Panel- consists of 2 parts – Top Menu and Static Menu
2. Left Panel
3. Transaction Panel (right centre)
4. Ad Space Panel (right bottom)

The transactions displayed in the Quick Access Panel and Instant Access Panel depend upon the system configuration done by the bank.

Field Description

Field Name	Description
Top Menu	The icons and buttons displayed below are available from any screen of the application.
Login Info	[Display, Button] This field displays your username in the application and your last login details Click this button to view the date and time of last successful and failed login and the current login with your user name in the application. You can click the Change Password button to change login and or transaction password associated with your username.
Home/Landing Page	[Button] Click this button to view the dashboard of the application.
Favorites	[Button] Click this button to view the Favorites screen
More	[Button] Click this button to access more menu options such as Contact Us, Offers, ATM Locator, and Calculators,
Sign Out	[Button] Click this button to log off from the application.
Static Menu	[Menu] This menu displays the transactions / modules that have been configured for display in the menu.
Left Panel	
I Have	[Display, Button] This field displays the total amount of funds that you have in your account. Click this link to view your product-wise assets in the application.
I Owe	[Display, Button] This field displays the total amount of funds you need to pay for various transactions. Click this link to view your product-wise liabilities in the application.
Alerts	[Icon] Click this icon to view the Alerts screen.

Field Name	Description
Reminders	[Icon] Click this icon to view the Reminders screen.
Mailbox	[Icon] Click this icon to view the Mailbox screen.
Service Requests	[Section] This section enables you view and service requests
Transactions Panel	[Section] This section displays the all Accounts with the respective account summary You can also view more details of your accounts from this section.
Instant Access	[Section] This section provides links to urgent transactions in the application.
Quick Access Panel	
Forex Rates	[Hyperlink] Click this link to view the Foreign Exchange Rate Inquiry screen.
Ad Space	This section provides links to news and offers by the bank and advertisements. Click these links to open the relevant information in a new window.

9. Manage Profile

You can modify your user profile in the application.

To manage profile

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

Manage Profile

Field Description

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

Field Name	Description
First Name	[Display] This field displays the first name that you have entered during account opening.
Middle Name	[Display] This field displays the middle name that you have entered during account opening.
Last Name	[Display] This field displays the last name that you have entered duing account opening.
Mother's Maiden Name	[Optional, Input] Enter the name.
Date of Birth	[Display] This field displays the date of birth that you have entered during account opening.
Gender	[Optional, Dropdown] Select the option from dropdown
Email Address	[Input box] This field displays the email address that you have entered during account opening. You can enter or update email address here if required.
Contact Details	Contact Details will get displayed if you have already entered it during account opening.
Phone Number	[Input box] This field displays the phone number you have entered during account opening. You can update the phone number if required.
Mobile Number	[Input box] This field displays the mobile number you have entered during account opening. You can update the mobile number if required.
	Note: If you update the mobile number, Verify button will be enabled for mobile verification. You can perform the mobile verification later or you can verify the mobile number using verify mobile button. The One Time Password will be send to you on your mobile number.

Field Name	Description
Do you want to receive alerts from us	[Mandatory, Radio Button] Select the option to get alerts and offers.
	Note: The interests options like Vehicle Loan, Credit cards are displayed when you select Yes option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
Preffered mode of contact	[Optional,Checkbox] Select the mode of contact. The values are: • Email • Mobile
Your Interest	[Display] This field displays the product you selected as interested while account opening.

2. Enter the relevant details.

3. Click on **Connect** button to add social media profile if required.
   The system displays facebook login screen.

4. Click **Save** button.
   The system displays the confirmation screen.
   OR
   Click **Cancel** to view the previous screen.
   OR
   Click **Close** to close the Manage Profile screen.

   Manage Profile -Confirm
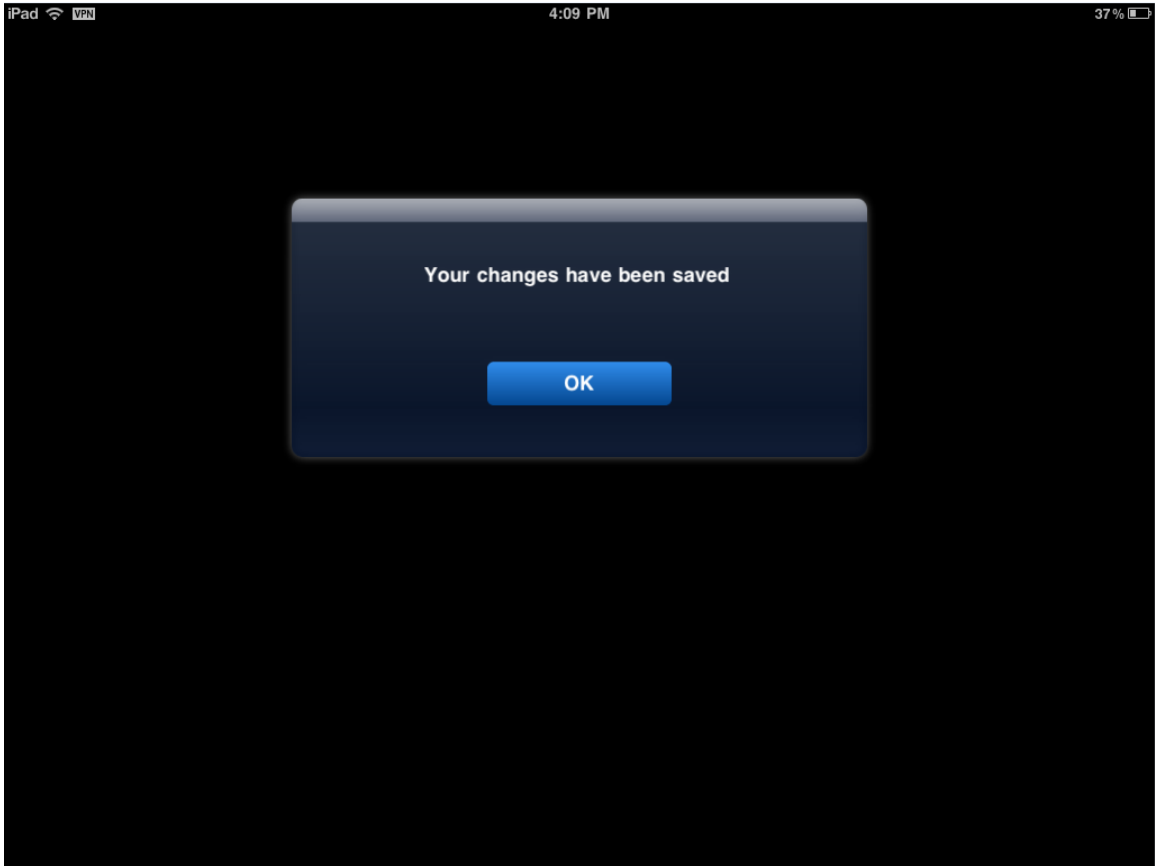
5.   Click **OK**.
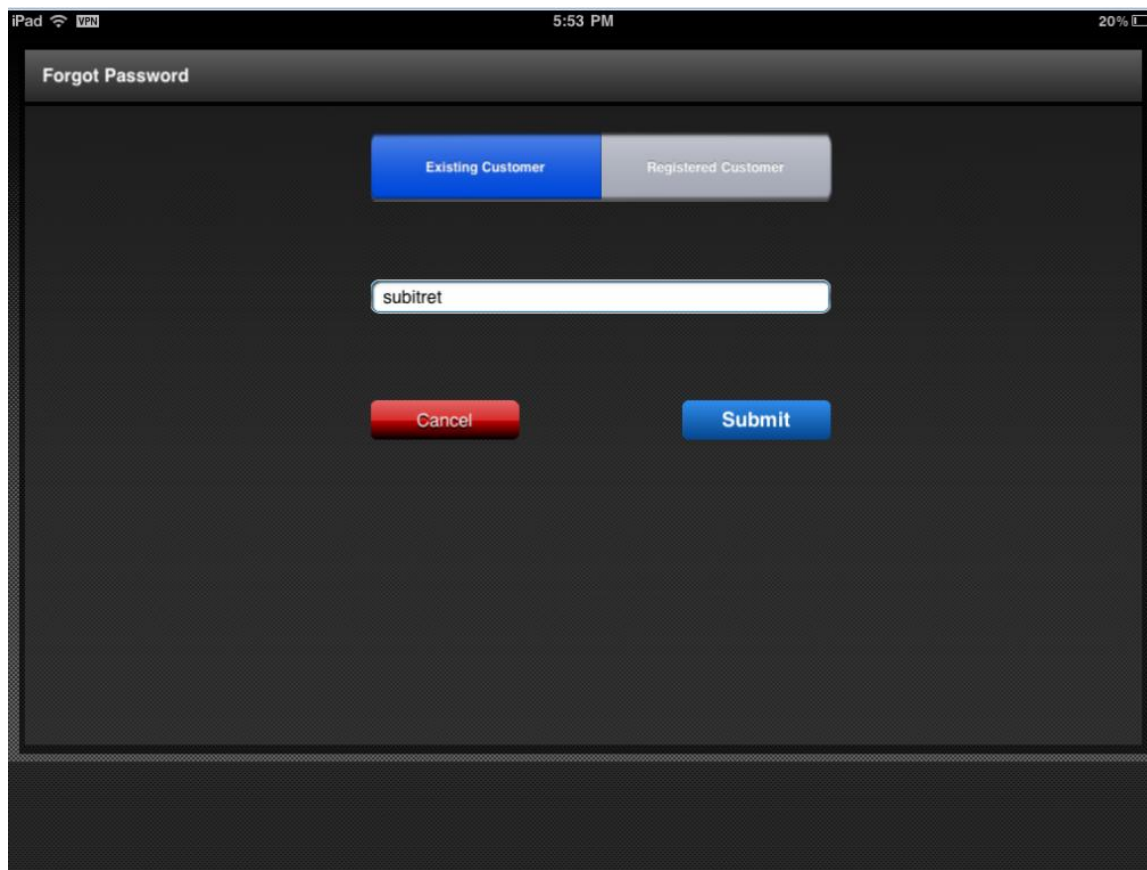   The system displays the initial Manage Profile screen.

10. 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** link on Login screen of the iPad-based application.
     The system displays the **Forgot Password** screen.

2.   Select the required tab based on your customer type.
     For example, click the **Existing Customer** tab.

Forgot Password

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 One Time Password Verification screen is displayed.

OTP Verification
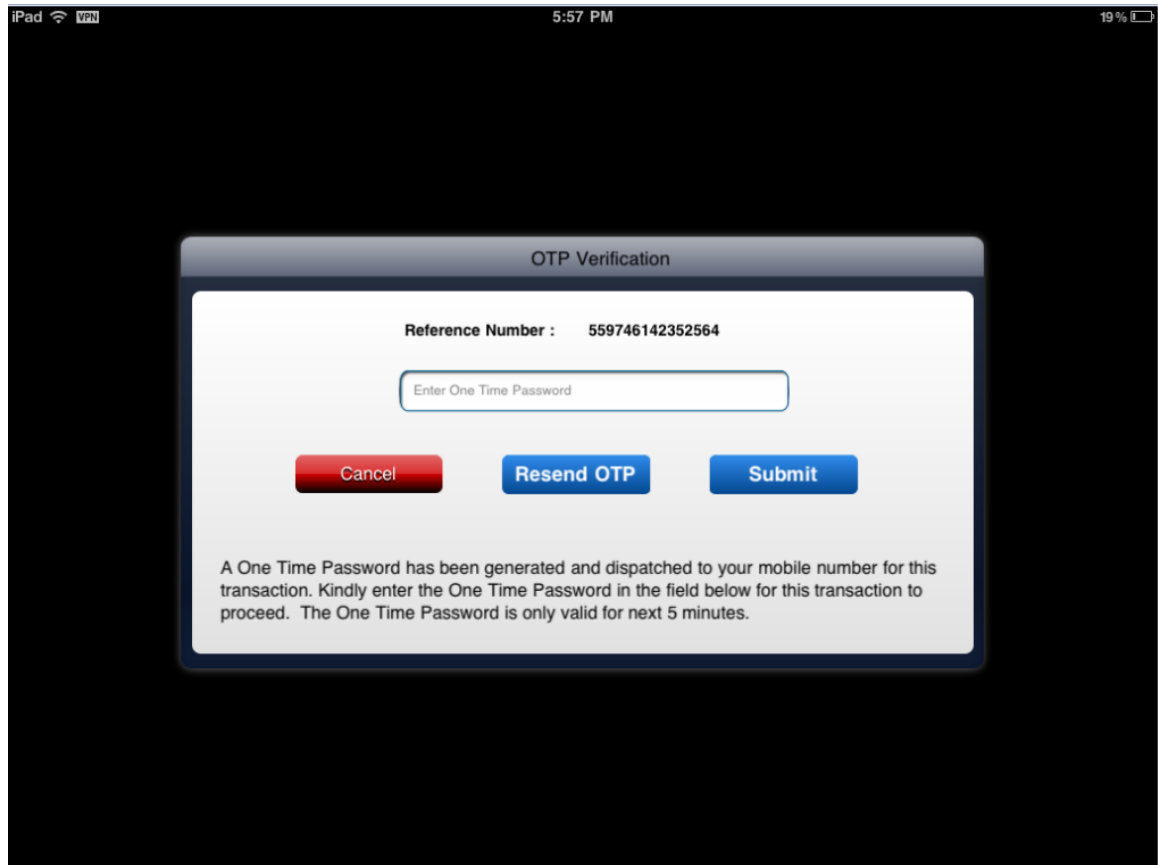
5.   Enter the One Time Password you have received on your registered mobile number.

6.   Click **Submit** button.
        The system displays **Forgot Password** screen.
        OR
        Click **Resend OTP** button to receive the OTP again.

        Forgot Password

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 the transaction reference number sent to you as part of OTP.

10.   Click **OK**.
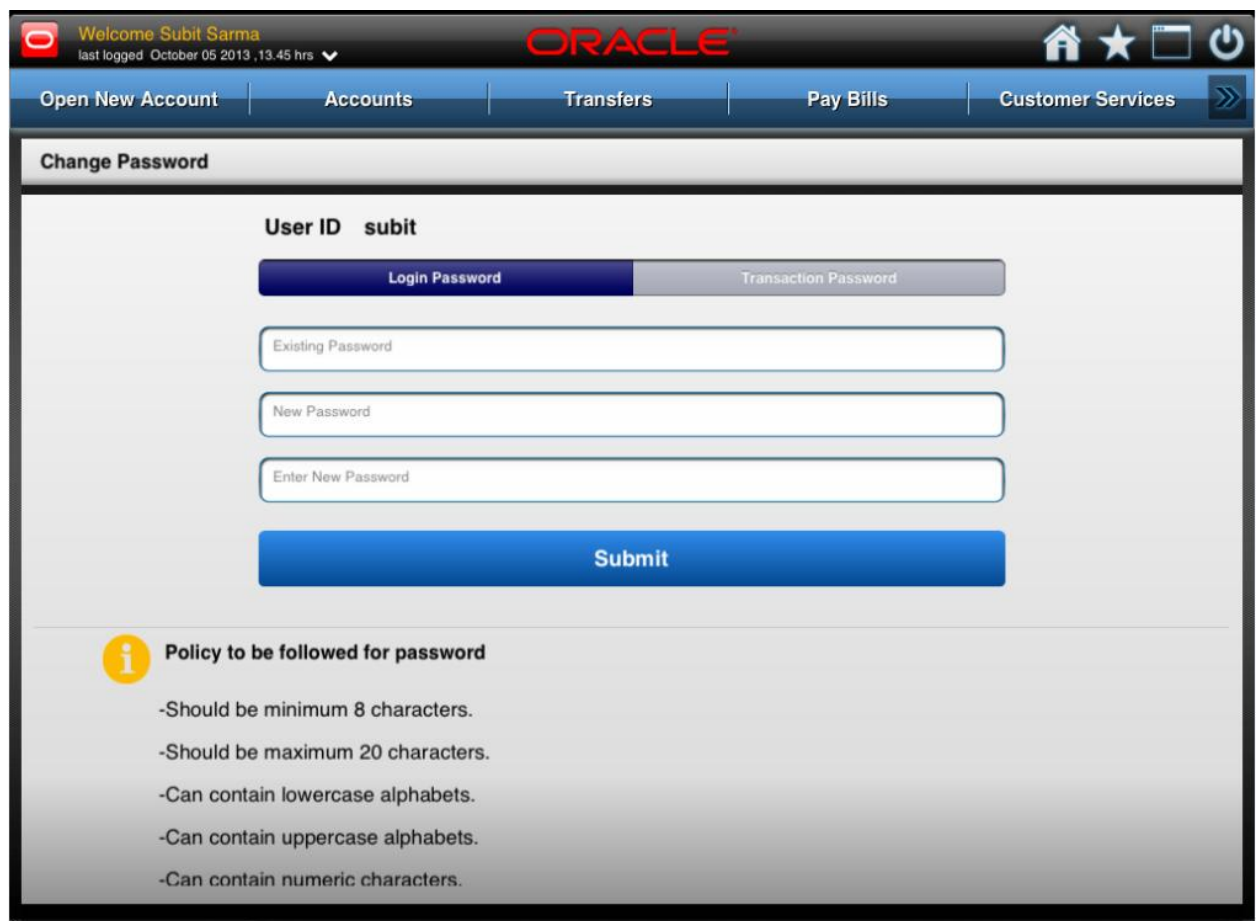   The system displays initial login screen.

11. 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] icon on the dashboard of the application.
	The system displays the date and time of your current, last successful and failed logins.

2.	Click **Change Password.**
	The system displays the Change Password screen.

Change Password

[Screen image: Oracle FLEXCUBE Direct Banking Change Password screen]

Field Description

Field Name	Description
User ID	[Display]
	This field displays your user ID in the application

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

3. Click the **Submit** button.
   The system displays Change Password Verify screen.

4. Click **Change** to modify the password, if required, and then verify and click **Confirm**.
   The system displays the acknowledgement screen of the successful change of password.

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

11.1 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

Note: Please refer to the Change Password section for more information on changing your password in the application.
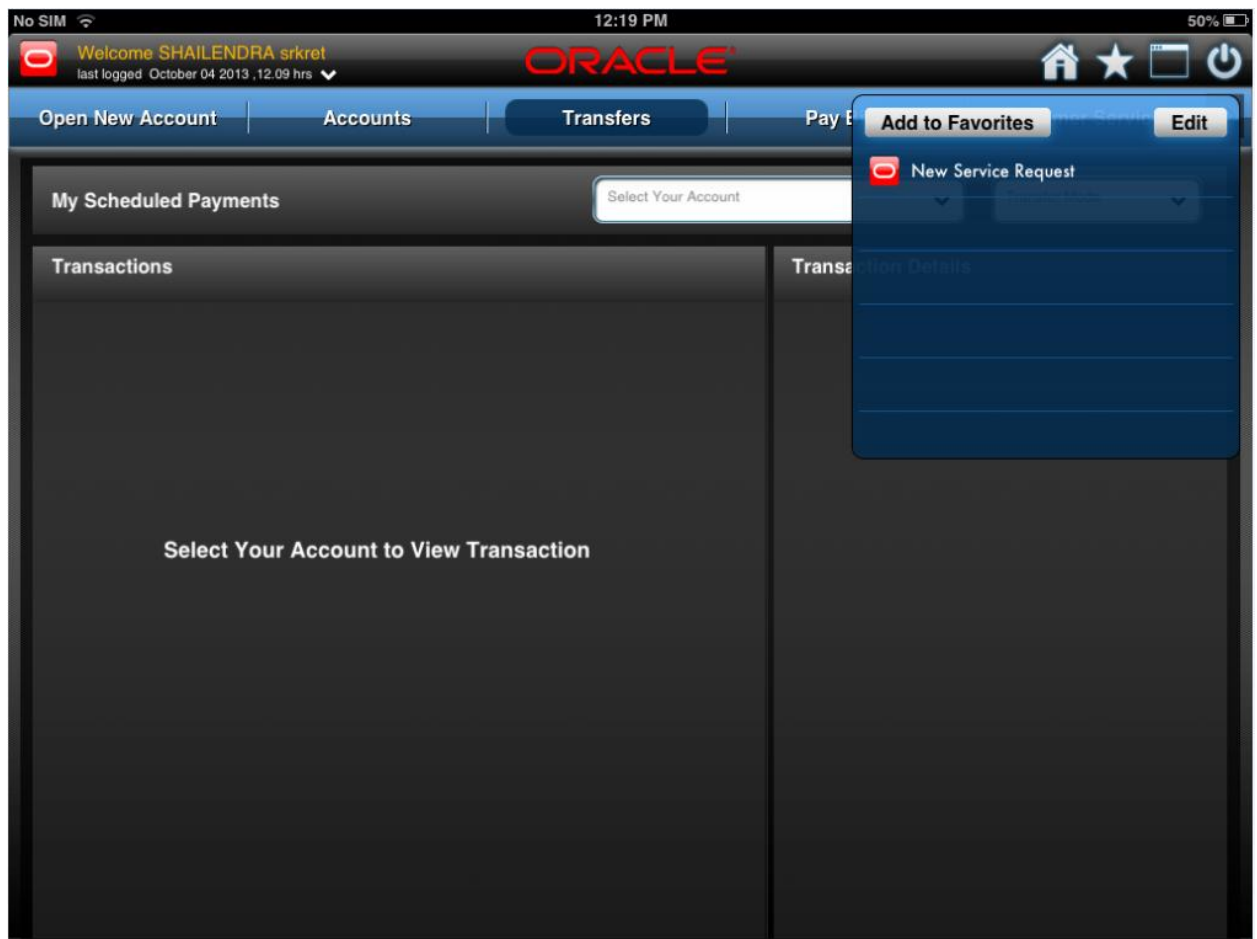
12. Set any Transaction as Favorite

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

View and access favourite transactions

1. Click the **Favorites** button [star icon] in the application.
   The system displays the Favourites menu with the list of your favorite transactions.\

Favorites

2. Click the required transaction from the list of your favorite transactions.
   The system displays the initial screen of the selected transaction.

Set any transaction as favourite

1. Open the transaction that you want to set as a favourite.

2. Click the **Favorites** button [star icon] in the application.
   The system displays the Favourites menu with the list of your favorite transactions.

3. Click **Add to Favorites**.
   The system adds the transaction that you have opened to the Favourites menu.

Edit list of favorite transactions

4.   Click the **Favorites** button in the application.
The system displays the Favourites menu with the list of your favorite transactions.

5.   Click **Edit**.
The system displays the list of your favourite transactions in an editable mode.

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

13. Service Requests

13.1 New Service Requests

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

To create the new service request

1.   Click **Add** button in **Service Request** panel on the dashboard of the application.
      The system displays the New Service Request screen.

Note: You can also click **New Service Request** button in the View Service Request Status screen to create new service request.

New Service Request

Field Description

Field Name	Description
Credit Card	[Mandatory, Dropdown]
	Select the credit card from the list.

Field Name	Description
Reason	[Mandatory, Dropdown] Select the reason to apply for card.
Specify Reason	[Optional, Input box, 35] Specify the reason for service request.
New Credit Card Required	[Mandatory, Tab] Select the option. The values available are: • Yes • No
Mode of Delivery	[Mandatory, Drop-down] Select the mode of delivery for credit card. The values available are: • Courier • Branch
User Reference	[Optional, Input box, 25] Specify the reference number for future reference, if required.

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

New Service Request Verify
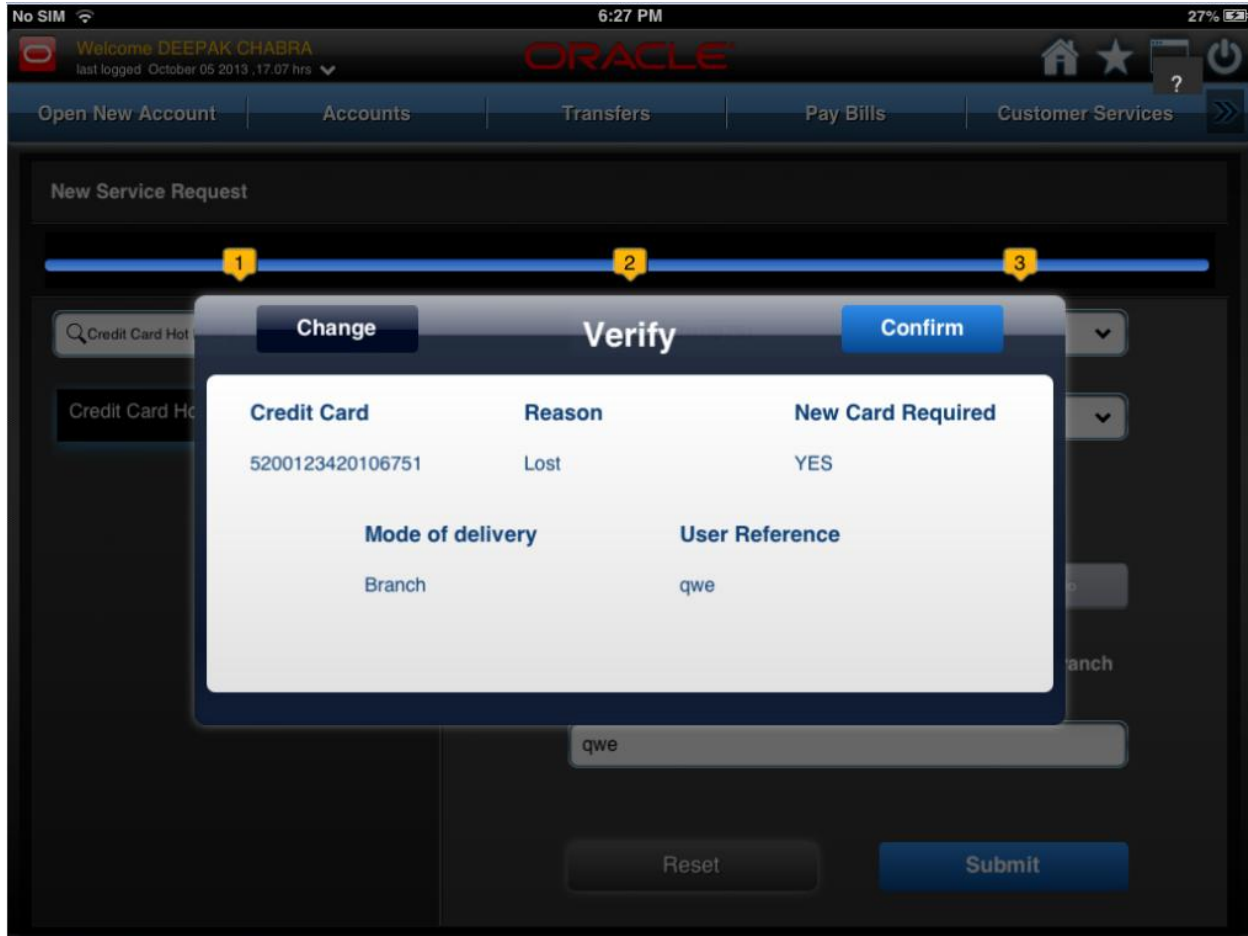
3.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for the transaction is displayed.

New Service Request Confirm
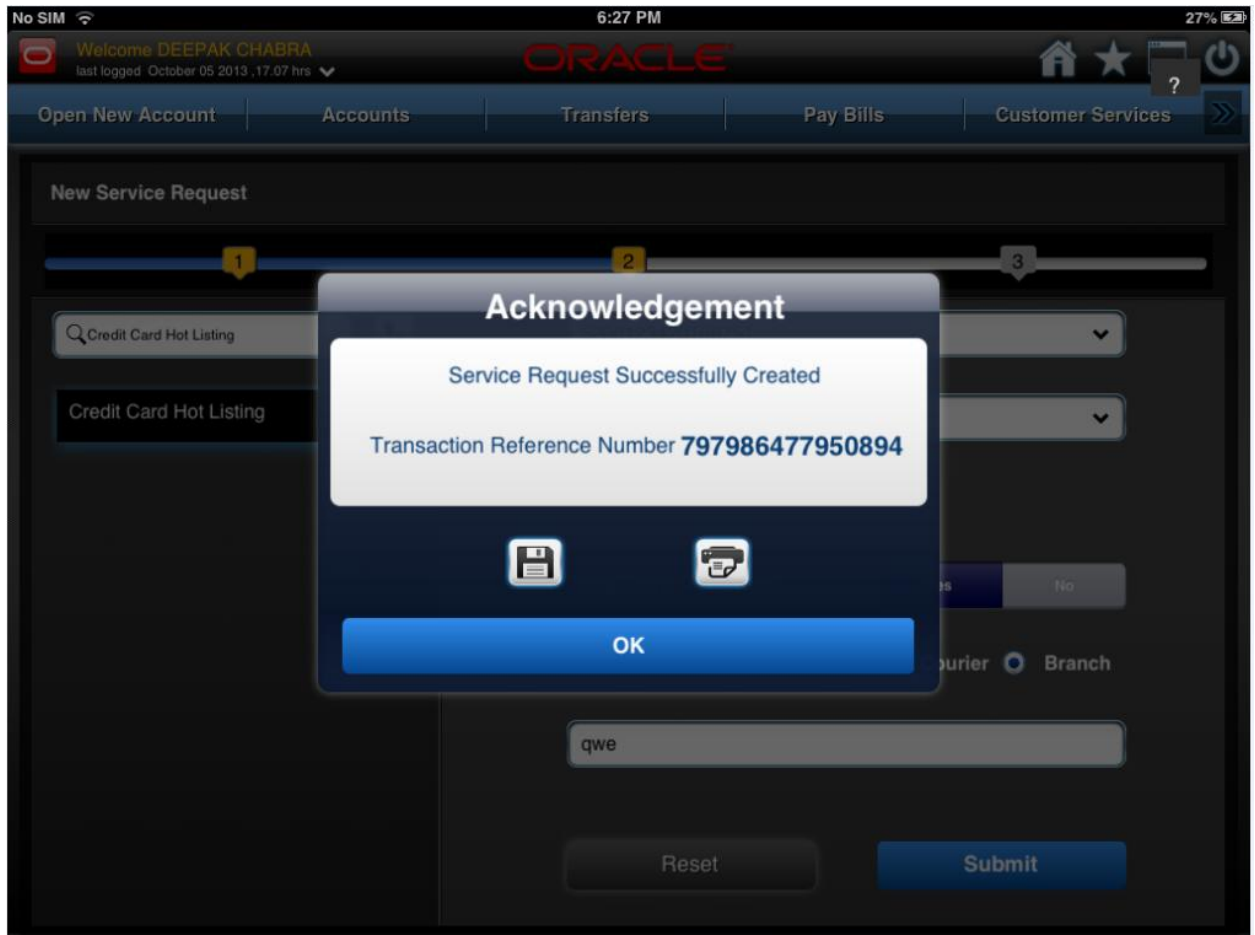
4. Click Save icon to save the details.

5. Click Print icon to print the details.

6. Click **OK**.
    The initial New Service Request screen is displayed.

13.2 View Service Request

You can view the status of your recent or all service requests or create a new service request from the dashboard of the application. You can also view the number of active service requests (service requests with status other than Closed or Rejected) on the dashboard of the application.

To view recent service requests on the dashboard

1. Click **Service Request** on the dashboard of the application.
    The system displays the Recent Service Request in a pop-over screen.

Service Request

Field Description

Field Name	Description

Field Name	Description
Service Request Name	[Display, Hyperlink]
	This field displays the name of the service request raised.
	Click this hyperlink to view the details of the service request.
Reference Number	[Display]
	This field displays the reference number of the service request raised.
Status	[Display]
	This field displays the status of the service request raised.

2. Click **View All**.
The system displays the list of all service requests (including Closed or Rejected service requests) raised.

View Service Request Status
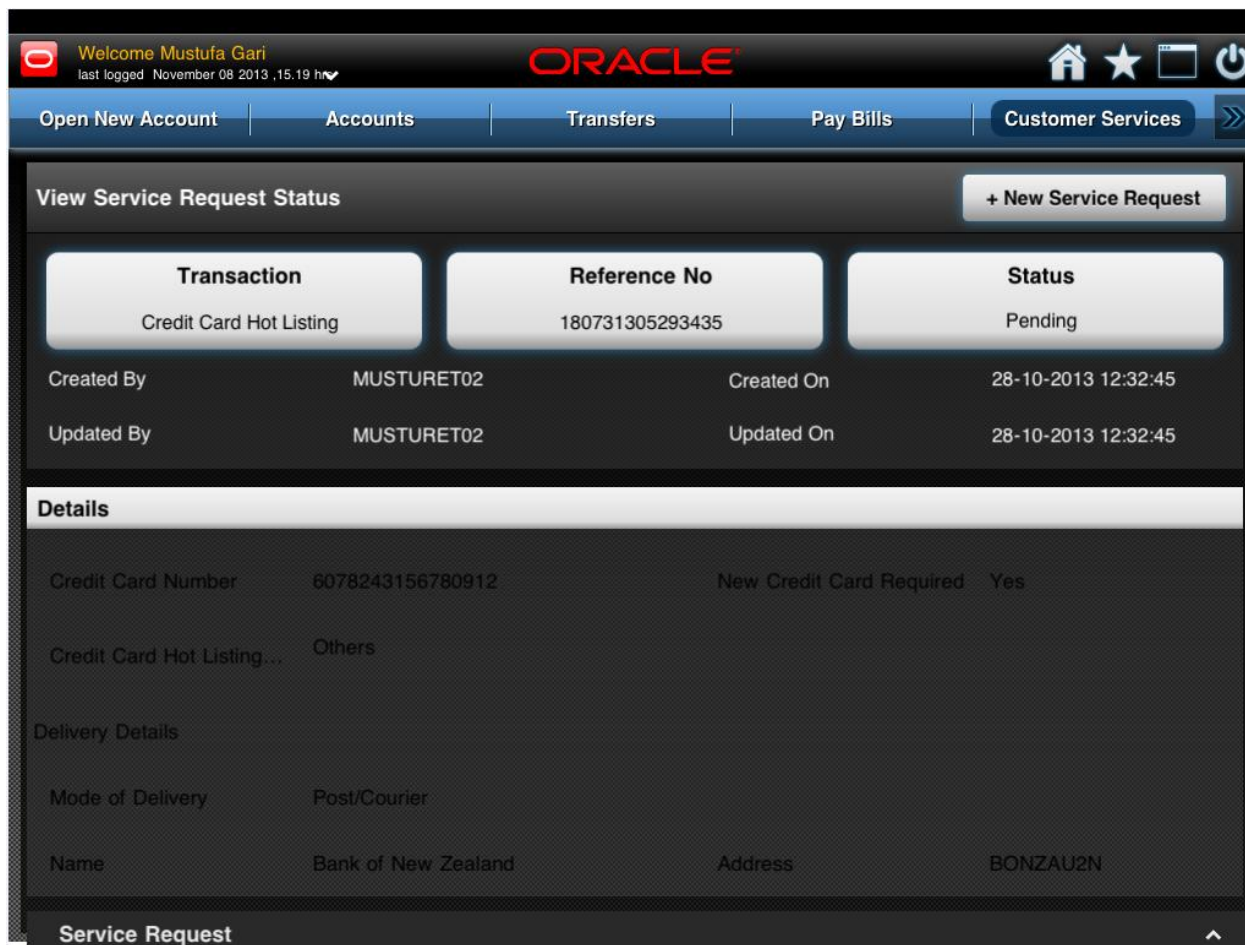
3. Click the required service request.
The system displays the details of the selected service request.

4. Click the [^] icon on the View Service Request Status screen to view list of service requests raised.

Field Description

Field Name	Description
Service Request / Transaction	[Display] This field displays the name of the service request raised.
Reference Number	[Display] This field displays the reference number of the service request raised.
Status	[Display] This field displays the status of the service request raised.
Created By	[Display] This field displays the name of the user who has created the service request.
Created On	[Display] This field displays the date on which the service request has been generated.
Updated By	[Display] This field displays the name of the user who has last updated the service request.
Updated On	[Display] This field displays the last update date on which the service request.
Details	
Credit Card Number	[Display] This field displays the credit card number.
New Credit Card Required	[Display] This field displays Yes or No as you have selected when creating the service request.
Credit Card Hot Listing Reason	[Display] This field displays credit card hot listing reason as you have entered when creating the service request.
User Reference	[Display] This field displays user reference number as you have entered when creating the service request.

Field Name	Description
Delivery Details	
Mode of delivery	[Display] This field displays mode of delivery as you have selected when creating the service request.
Name	[Display] This field displays name as you have entered when creating the service request.
Address	[Display] This field displays address as you have entered when creating the service request.
City	[Display] This field displays name of the city as you have entered when creating the service request.
State	[Display] This field displays name of the state as you have entered when creating the service request.
Country	[Display] This field displays name of the country as you have entered when creating the service request.
Zip / Postal Code	[Display] This field displays postal code as you have entered when creating the service request.
Phone	[Display] This field displays phone number as you have entered when creating the service request.

5. Click the Home button in the application to view the dashboard of the application.

14. 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

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

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 and recent transactions 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

1. Log on to the iPad Banking application.
   The Account Summary panel is displayed on the dashboard of the application.

2. Click the ![icon] icon next to the required account type.
   The system displays all accounts for the selected account type.

3. Click the ![icon] icon next to recent transactions of the account.
   The system displays the recent transactions for the selected account.

Account Summary
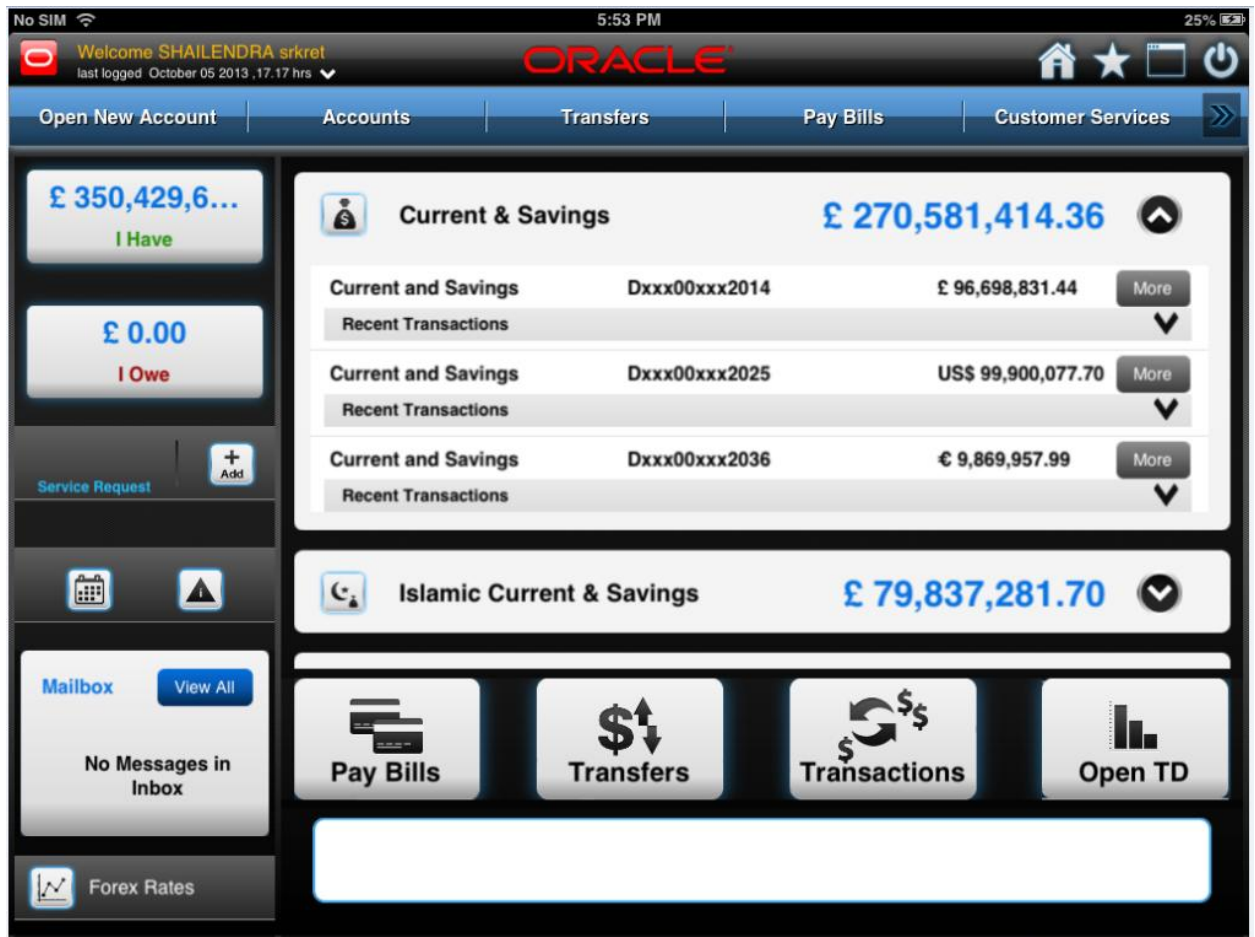
Field Description

Field Name	Description
Account Name	[Display] This field displays the name of the account.
Account Number	[Display] This field displays the account number.
Currency	[Display] This field displays the currency type of the selected account.
Total Amount	[Display] This field displays the total amount present in the selected account.
Recent Transactions	
Transaction Date	[Display] This field displays the date of the recent transaction.

Field Name	Description
Bank Reference Number	[Display]
	This field displays the bank reference number of the recent transaction.
Narration	[Display]
	This field displays the narration associated with the recent transaction.
Debit / Credit Indicator	[Display]
	This field displays the debit /credit indicator of the recent transaction.
Currency	[Display]
	This field displays the currency of the recent transaction.
Amount	[Display]
	This field displays the transaction amount of the recent transaction.

4. Click the **More** button next to the required account to view the details and activity of the selected account.
OR

Click the ⬆ icon to hide the accounts for the required account type.

15. 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 from the Account Summary

1.   Log on to the iPad Banking application.
      The Account Summary panel is displayed on the dashboard of the application.

2.   Click the ⊙ icon next to the required account type.
      The system displays all accounts for the selected account type.

3.   Click the **More** button next to the required account.
      The system displays the details and activity of the selected account in the Account screen.

To view the account activity from the menu

1.   Click **Accounts** on the dashboard of the application.

2.   Click the required account type.
      For example, click **Current & Savings**.
      The system displays the Account screen for the selected account type.

3.   Select the required account from the left panel.
      The system displays the details and activity of the selected account.

Account Activity

Field Description

Field Name	Description
Account Number	[Display]
	This field displays the account number.
Available Balance	[Display]
	This field displays current available balance and currency of the selected account.
Total Balance	[Display]
	This field displays the total available balance including the unclear funds and currency, of the selected account.
Shadow Balance	[Display]
	This field displays the sum of unclear funds and currency, of the selected account.
Account Activity	

Field Name	Description
Value Date	[Display] This field displays the Value date of the transaction.
User Reference Number	[Display] This field displays the transaction user reference number when transaction was initiated.
Narration	[Display] This field displays the description of the transaction.
Type – Cr / Dr	[Display] This field displays the indicator indicating the type of transaction carried out – either Debit (DR) or Credit (CR)
Amount	[Display] This field displays the transaction amount for the corresponding transaction done on the selected account.

4. Click any transaction in the Account Activity section.
    The details of the selected transaction are displayed.

Transaction Details
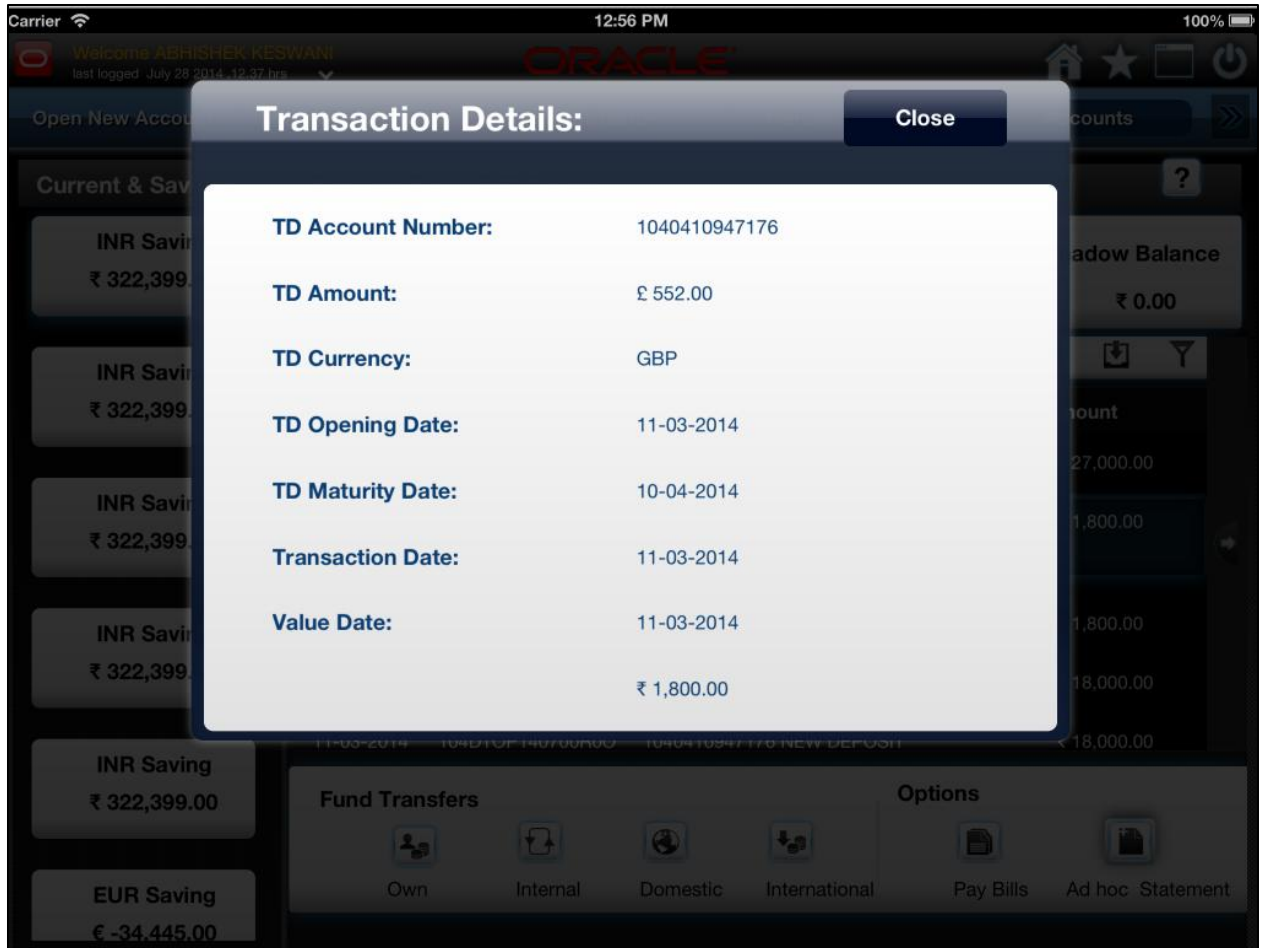
5.   Click **Close** to close Transaction Details pop-over screen.

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

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6.   Click the Email [icon] 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.

7.   Click the required fund transfer transaction in the **Fund Transfers** section to transfer funds using
        the current selected account as the source account.

8.   Click the required transactions in the **Options** section for the current selected account.

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] icon.
        The system displays the following options of the search criteria:

   • Last 2 days

   • Last 5 days

- Custom

3.   Select **Last 2 Days** to view account activity of the selected account for the last two days.

4.   Select **Last 5 Days** to view account activity of the selected account for the last five days.

Filter Account Activity for Specific Period
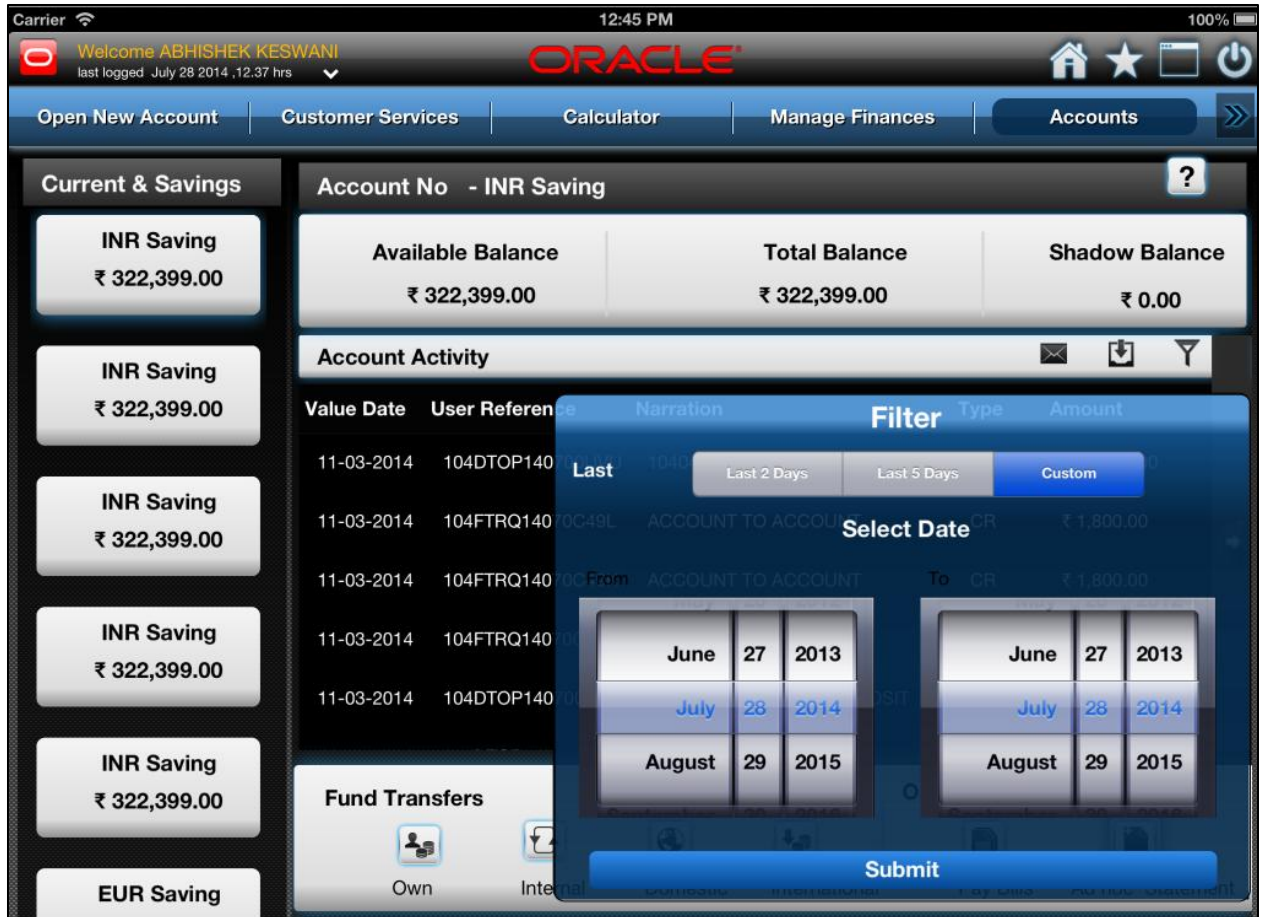
5.   Select **Custom**, specify the start date in the **From** field and end date in the **To** field, click **Submit**, and view account activity of the selected account for the specified period.

Download Account Activity

You can download account activity for specified search criteria for selected CASA Account in PDF, Excel and MT940 formats.

1.   Navigate to the account activity of the required account.

2.   Click the Download [icon] 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.

16. Account Details

You can view the account details of the selected account.

To view the account details from the Account Summary

1. Log on to the iPad Banking application.
    The Account Summary panel is displayed on the dashboard of the application.

2. Click the ⊙ icon next to the required account type.
    The system displays all accounts for the selected account type.

3. Click the **More** button next to the required account.
    The system displays the details and activity of the selected account in the Account screen.

4. Click ▶ button on right hand side of panel on the Account screen.
    The system displays the Account Details section for the selected account.

To view the account details from the menu

1. Click **Accounts** on the dashboard of the application.

2. Click the required account type.
    For example, click **Current & Savings**.
    The system displays the Account screen for the selected account type.

3. Select the required account from the left panel.
    The system displays the details and activity of the selected account.

4. Click ▶ button on right hand side of panel on the Account screen.
    The system displays the Account Details section for the selected account.

Account Details

Field Description

Field Name	Description
Account Details	
Name	[Display] This field displays the name of the account holder.
Opening Date	[Display] This field displays the date on which the account is opened.
Account Number	[Display] This field displays the Account Number of the Customer's account.
Account Type	[Display] This field displays the type of the account. For e.g. Current, Saving, Term Deposit.
Account Relationship	[Display] This field displays the Account Ownership of the Customer's account. For e.g. Sole Owner, Joint Account

Field Name	Description
Account Status	[Display]
	This field displays the Status of the account.
Branch Number	[Display]
	This field displays the Bank Branch number in which account is operating.
Product Name	[Display]
	This field displays the name of the banking product to which account belongs.
Account Currency	[Display]
	This field displays the account base currency.
Facilities	.
Cheque Book	[Display]
	This field displays whether cheque book facility is provided for account.
Standing Instruction Allowed	[Display]
	This field displays whether standing instructions are allowed for account.
Overdraft Allowed	[Display]
	This field displays whether overdraft facility is provided for account.
Balances	
Current Balance	[Display]
	This field displays the current balance of the account along with the account currency.
Account On Hold	[Display]
	This field displays the amount on hold or earmarked amount in the account
Uncleared Funds	[Display]
	This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft limit	[Display]
	This field displays the uncleared funds of the account.
Balance Available	[Display]
	This field displays the available balance in account

Field Name	Description
Minimum Balance Required	[Display] This field displays the minimum balance to be maintained in account
Net available balance for withdrawal	[Display] This field displays the net available balance for withdrawal.
Others	
ATM Daily withdrawal Limit	[Display] This field displays the maximum possible withdrawal per day from ATM
Eligible Advance against Un cleared funds limit	[Display] This field displays the amount of eligible advance against the unclear funds.

5. Click the icon to hide the Account Details section on the Account screen, if required.

17. Adhoc Statement

You can request for an account statement for a specified period.
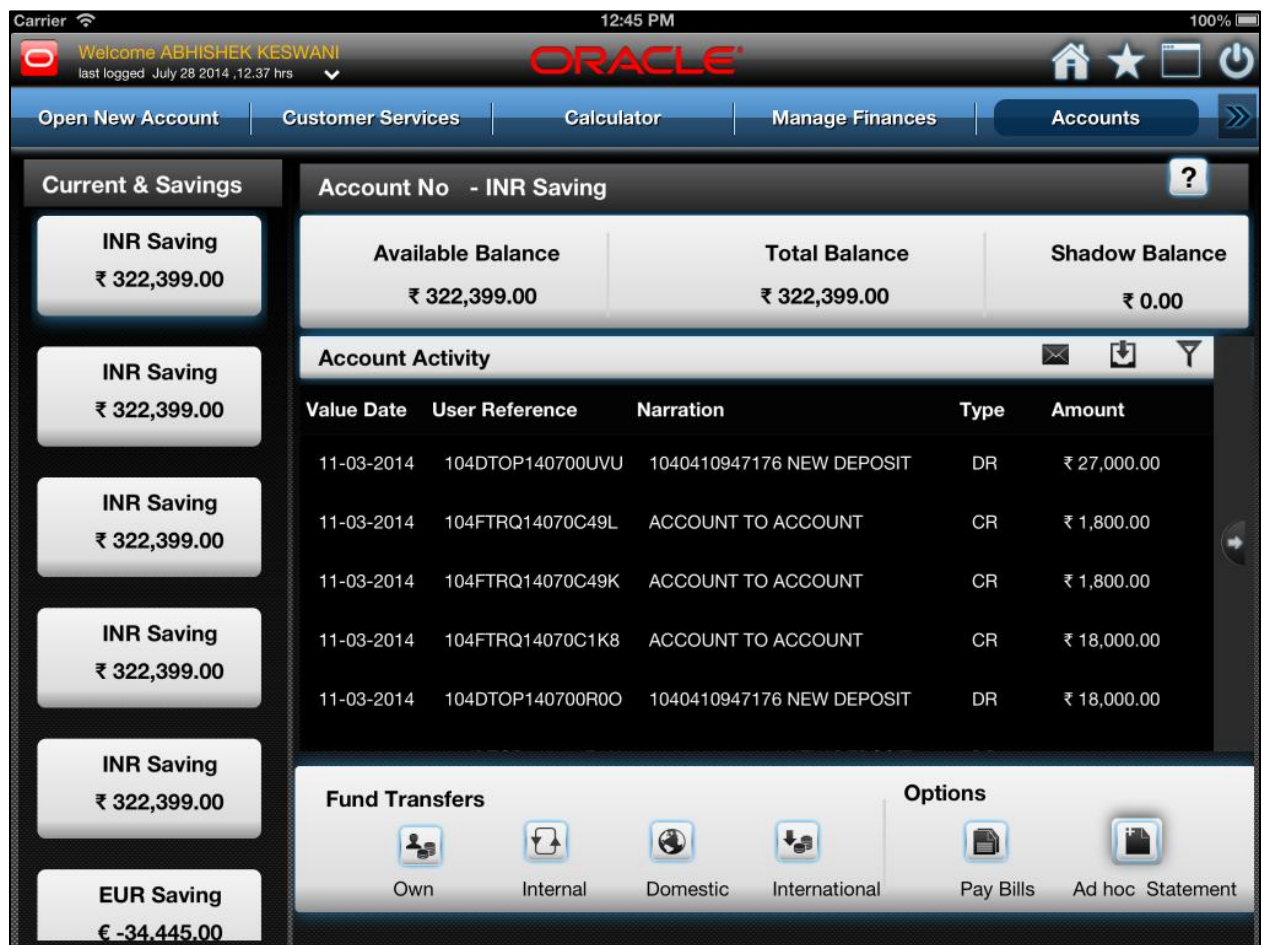
You can request an ad hoc statement for these account types in the application:

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

To request adhoc statement for a current and savings account

1.   Log on to the iPad Banking application.
The Account Summary panel is displayed on the dashboard of the application.

2.   Click the ⬇ icon next to the required account type.
The system displays all accounts for the selected account type.

3.   Click the **More** button next to the required account.
The system displays the details and activity of the selected account in the Account screen.

Account Activity

4. Click **Ad hoc Statement** from the Options section in the Account screen for the selected account. The system

    Field Description

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

    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.
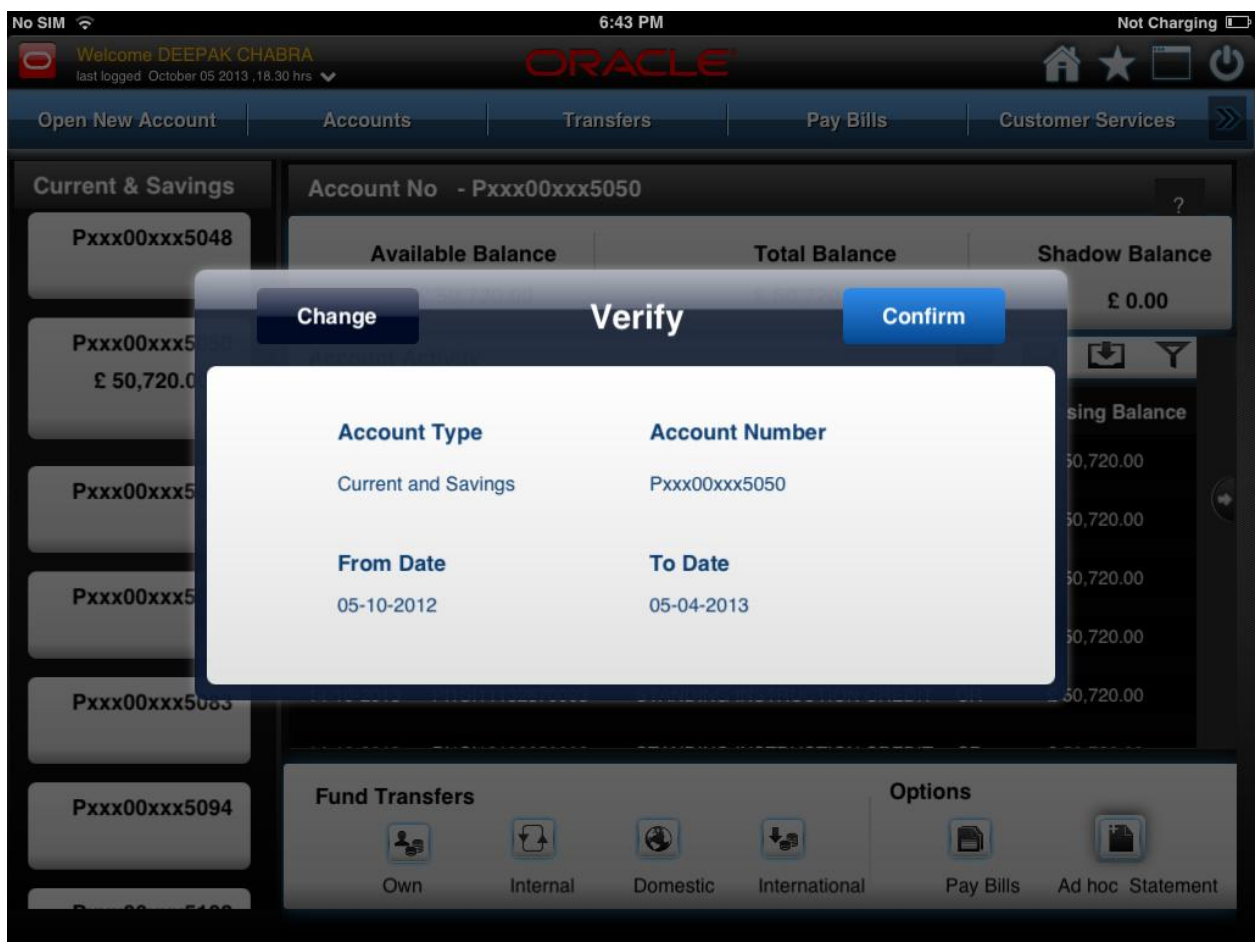
6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays **Adhoc Statement Confirm** screen.

Adhoc Account Statement Request Confirm
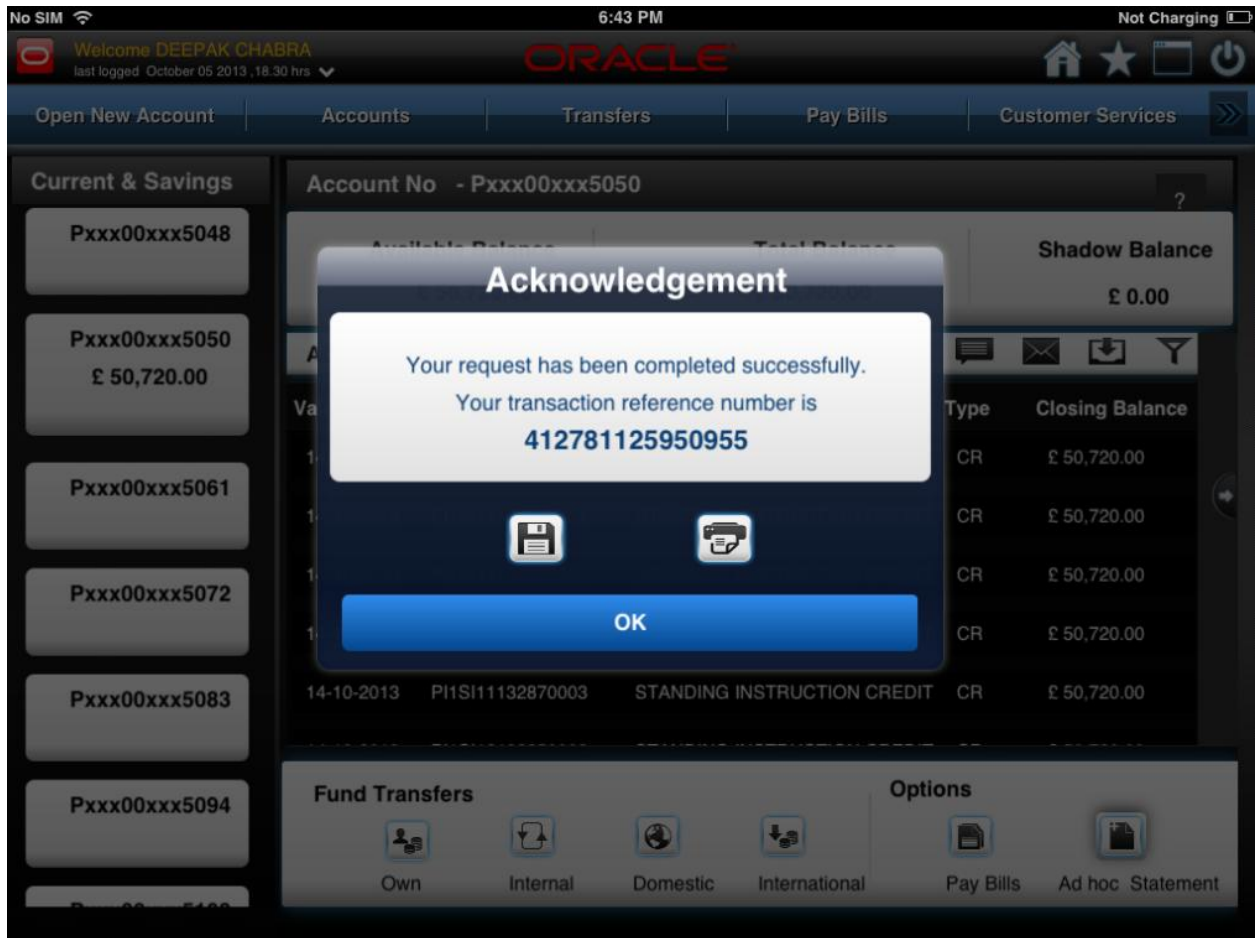
7.   Click Save icon to save the details.

8.   Click Print icon to print the details.

9.   Click **OK**.
        The system displays the initial **Ad hoc Statement Request** screen.

18. Notifications

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

18.1 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 the Reminders icon on the dashboard of the application.
    The system displays the Reminders screen.
    By default, the system displays the **Today** tab, showing the reminders for the current day.

2. Click the Edit/Modify Reminder icon next to the required reminder to modify the reminder.

3. Click the Delete Reminder icon next to the required reminder to delete the reminder after verification.

4. Click the Dismiss Reminder icon next to the required reminder to dismiss the reminder from the list of reminders for the current day.

5. Click the **Weekly** tab to view reminders in the current week.

6. Select the date in the **Weekly** tab to view reminders scheduled for the selected date.
    OR
    Click the **Monthly** tab to view reminders in the current month.

7. Select the date in the **Monthly** tab 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 the Reminders icon on the dashboard of the application.
    The system displays the Reminders screen.

2. Click **Add Reminder** button to add a reminder.
    The system displays **Add Reminder** screen.

Add Reminders
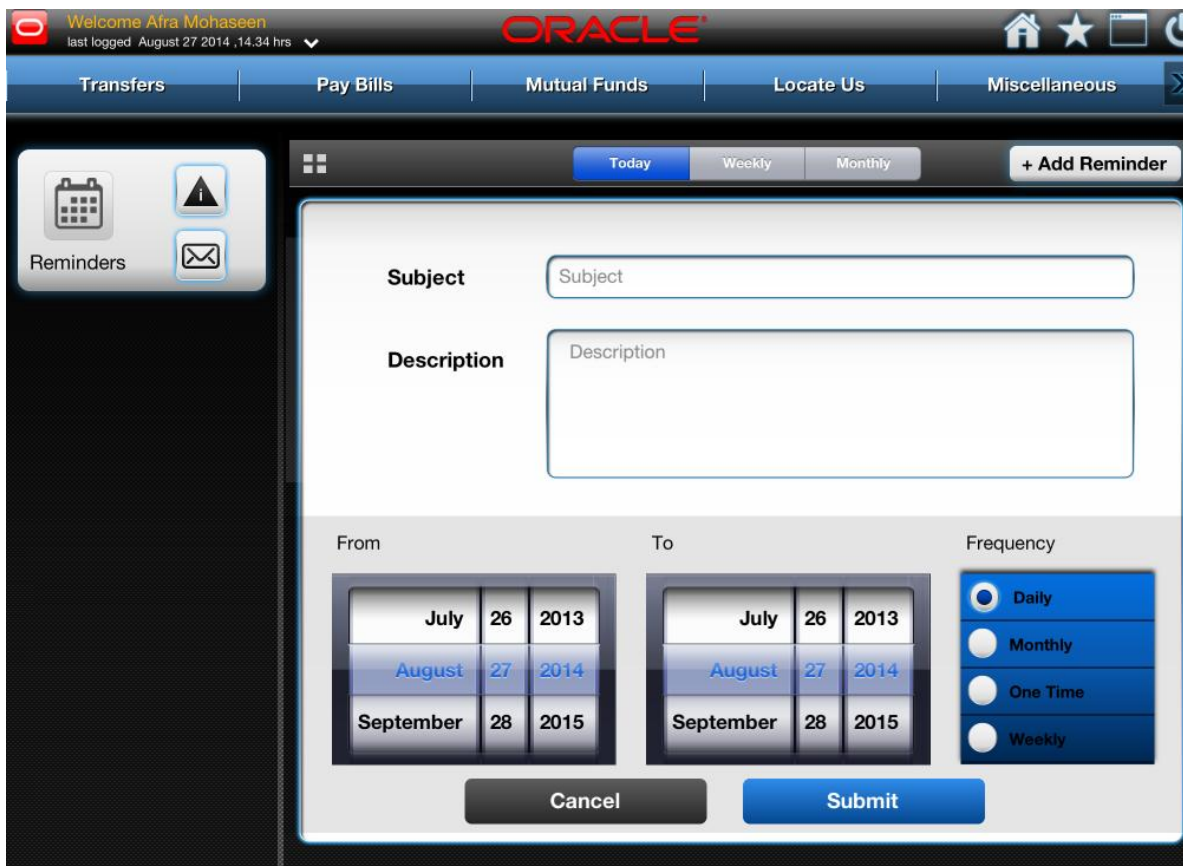
Field Description

Field Name	Description
Subject	[Mandatory, Input box, 50] Enter the subject for reminder.
Description	[Optional, Input box, 100] Enter the details of reminder.
From	[Mandatory, Date picker] Select the date from which from which onwards the reminder is to be due.
To	[Mandatory, Date picker] Select the date on which the last reminder should be generated.

Field Name	Description
Frequency	[Mandatory, Radio Button]
	Select the frequency with which the reminder should be generated. The options are:
	• Daily
	• Weekly
	• Monthly.

3. Enter the relevant details in the appropriate fields.

4. Click **Submit**.
    The system displays the Acknowledgement screen for adding the reminder
    OR
    Click **Cancel** to cancel the reminder.

Acknowledgement
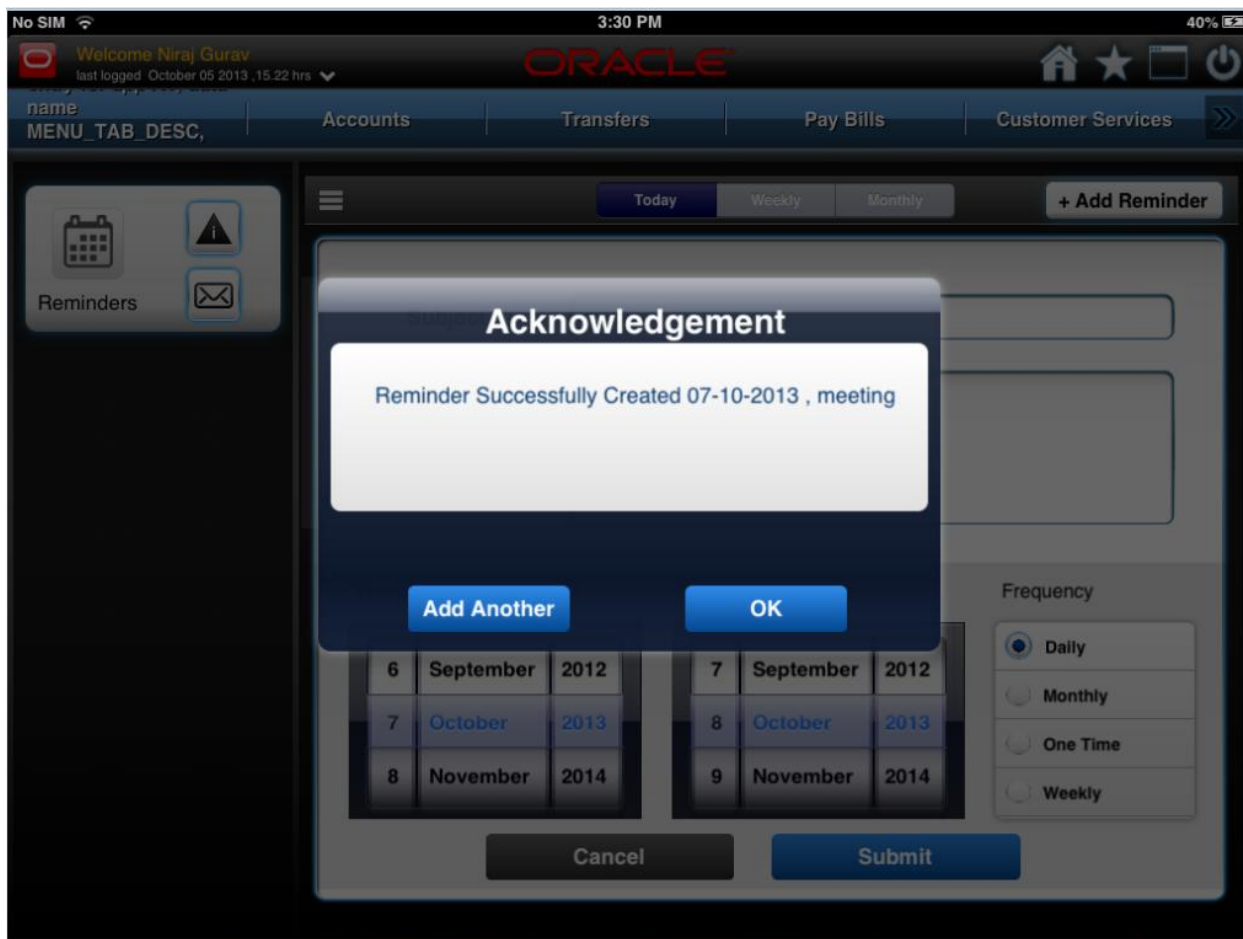
5. Click **OK**.
    The system displays the initial Reminders screen.

6. Click **Add Another** to add another reminder.

18.2 Mailbox

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

To view e-mail messages

1. Click **View All** in the Mailbox panel on the dashboard of the application**.**
   The system displays the Mailbox screen.

2. Click the **Messages** tab.
   By default, the **Mails** radio button is selected.
   The system displays all your messages received from the bank.

   Messages

   Field Description

Field Name	Description
Attachment	[Icon]
	This icon is displayed only if the message has an attachment.
Message Sender	[Display]
	This field displays the name of the sender of the message.
Message Subject	[Display]
	This field displays the subject of the message.
Date and Time	[Display]
	This field displays the date and time when the message has been received.

3. Click the **Sent** radio button.
   The system displays all the messages that you have sent from the application.

4. Click the link on the required message.
   The system displays the message details in a new screen.

Note: You can also click **Bulletins** tab on the Mailbox screen to view received bulletins.

   To send e-mail messages

1. Click **View All** in the Mailbox panel on the dashboard of the application**.**
   The system displays the Mailbox screen.

2. Click the **Compose** button.
   The system displays the Compose screen.

   MailBox - Compose
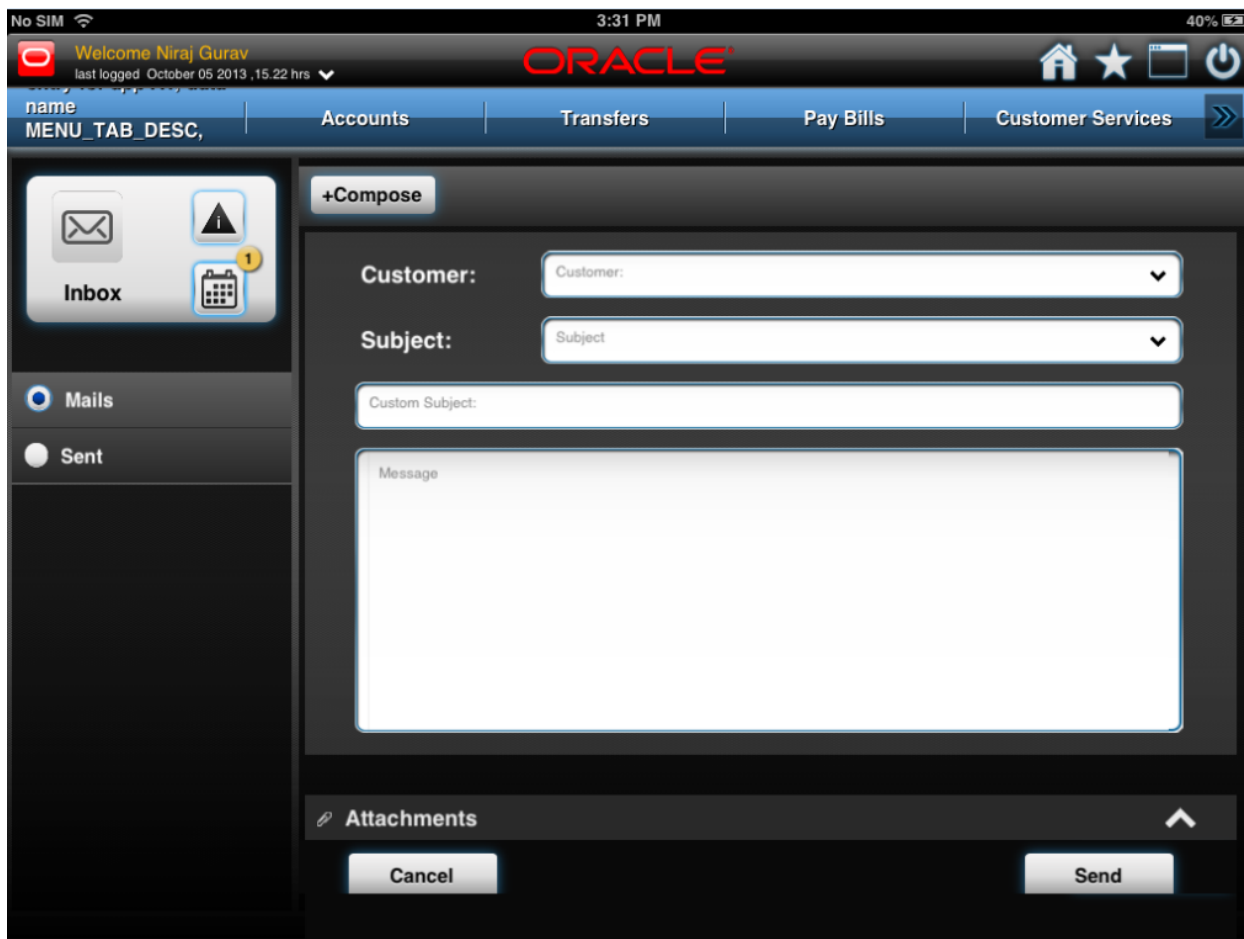
Field Description

Field Name	Description
Customer	[Mandatory, Dropdown] Select the required customer mapped to your User ID.
To	[Mandatory, Input box, 25,Read-only] Select the e-mail address to which the message needs to be delivered.
Subject	[Mandatory, Dropdown] Select the subject of the message.
Custom Subject	[Optional, Input box], 60 Enter the custom subject of the message. This field is displayed only when you select the **Others** option in the **Subject** dropdown.
Message Text Box	[Mandatory, Input box, 200 characters] Enter the text (body) of the message.

3.   Enter the relevant details in the appropriate fields.

4.   Click the **Add Attachment** button, if required.
The system displays the Add Attachment pop-up screen.

5.   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 than 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 More button to add more attachments

6.   Click **Done** to add to add all the uploaded attachment(s) from the Add Attachments pop-up screen.

7.   Click **Send** button.
The system displays the Acknowledgement screen.
OR
Click **Cancel** button.
The system displays the Mailbox screen.

Acknowledgement
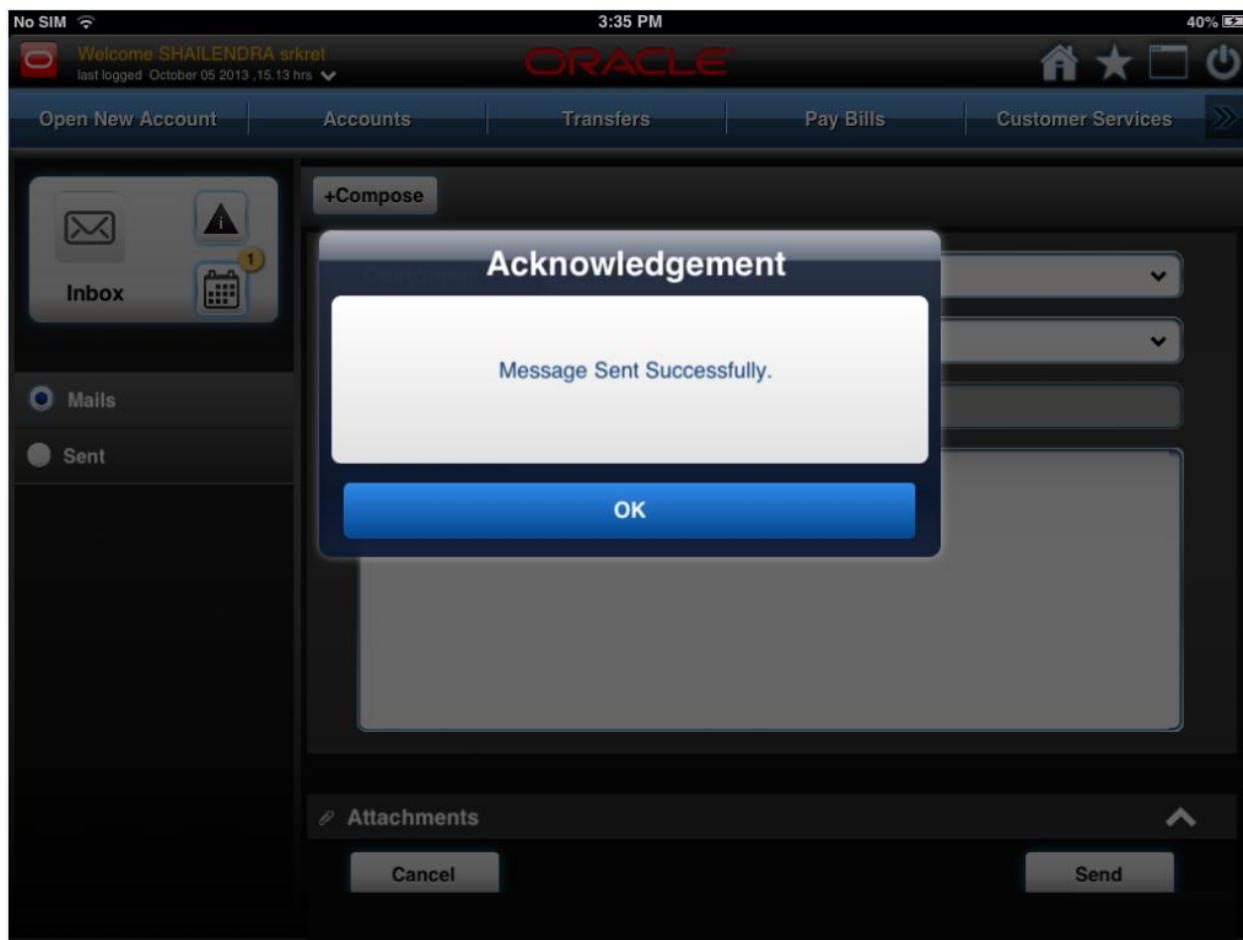
8. Click **OK**.
    The system displays the Mailbox screen.

18.3 Alerts and Bulletins

You can view alerts and bulletins 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.

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.

To view alerts

1. Click the Alerts icon on the dashboard of the application.
    The system displays the Alerts screen.
    By default, the system displays the **Alerts** tab.

2.   Click the required alert.
        The system displays the details of the selected alert.

        Alert Details

        Field Description

Field Name	Description
Sender	[Display] This field displays the name of the alert sender.
Subject	[Display] This field displays the subject of the alert message
Received On	[Display] This field displays the date and time on which the alert message is received.
Alert Message	[Display] This field displays the contents of the alert message.

3.   Click the Home button to view the dashboard of the application.

To view tasks

1.   Click the Alerts icon on the dashboard of the application.
        The system displays the Alerts screen.
        By default, the system displays the **Alerts** tab.

2.   Click the **Tasks** tab.
        The system displays the Bulletins tab showing tasks assigned to you in the application.

3.   Click the required task.
        The system displays the details of the selected task.

4.   Click the Home button to view the dashboard of the application.

19. 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.

19.1   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 the Alerts icon on the Dashboard screen.
       The system displays the Alerts screen.

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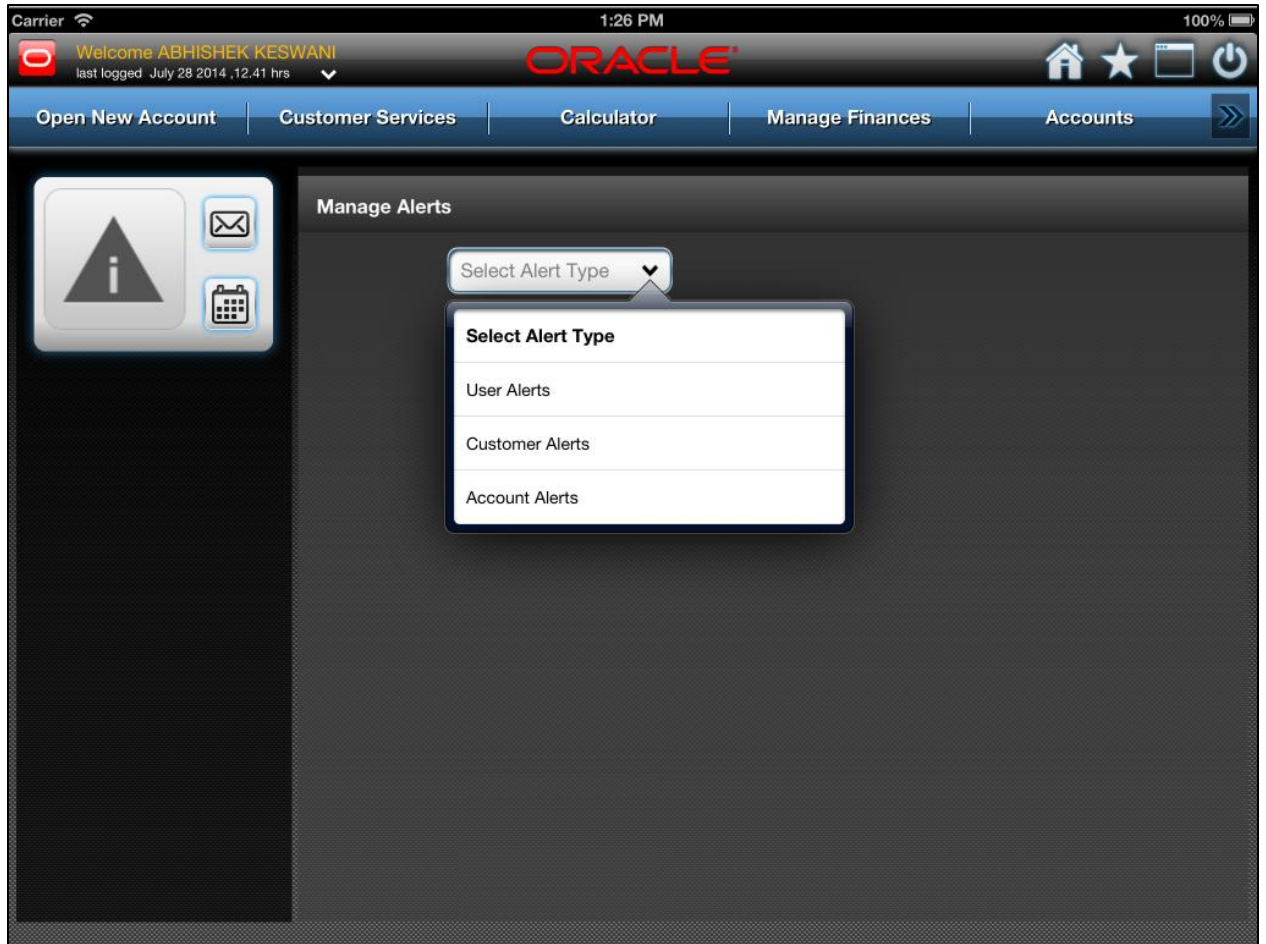
3.   Select the required alert type.
        For example, select Account Alerts.
        The system displays different fields according to your selected alert type.

Account Alerts

Field Description

Field Name	Description
Alert Type	[Mandatory, Dropdown]
	Select the alert you want to subscribe for.
Select Customer ID	[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.
Select Account No.	[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.
Select Alert	[Mandatory, Selection list]
	Select the specific alert you want to subscribe for.

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

4. Enter the relevant details in the appropriate fields.

5. Click **Subscribe**.
   The system displays the Verify screen for the selected alert.

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 update details of the subscribed alerts

1. Navigate to the Manage Alerts screen.
   The system displays the Manage Alerts screen.

2.   Select the required alert type.

3.   Select the required subscribed alert.
        The system displays the details of the selected subscribed alert.

4.   Select the required account number in the Account Number field.

5.   Modify the relevant details in the appropriate fields.

6.   Click **Update**.
        The system displays the Verify screen for the selected alert.

7.   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.

8.   Click **OK**.
        The system displays the initial alert subscription screen.

        To unsubscribe subscribed alerts

1.   Navigate to the Manage Alerts screen.
        The system displays the Manage Alerts screen.

2.   Select the required alert type.

3.   Select the required subscribed alert.
        The system displays the details of the selected subscribed alert.

4.   Select the required account number in the Account Number field.

5.   Click **Unsubscribe**.
        The system displays the Verify screen for the unsubscription of the selected alert.

6.   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.

7.   Click **OK**.
        The system displays the screen for your current subscribed alerts.

19.2 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.   Navigate to the Manage Alerts screen.
        The system displays the Manage Alerts screen.

2.   Select the **User Alerts** as the alert type.

3.   Select the **Forex Rate Alert**.
        The system displays the details of the forex rate alert.

4.   Click **Set –view Parameters**.
        The system displays the existing parameters of the forex rate alert.

5.   Click **Add Parameters**.
        The system displays the Forex Rate Alert Parameters screen.

        Forex Rate Alert Parameter

Field Description

Field Name	Description
Purpose	[Mandatory, Dropdown]
	Select the type of rate for which alert is required. The options include:
	• Buy Foreign currency notes
	• Buy Travellers cheque
	• Make Fund Transfer
Buy Currency	[Mandatory, Dropdown]
	Select the currency that you want to buy.
Sell Currency	[Mandatory, Dropdown]
	Select the currency that you want to sell.
Target Price	[Mandatory, Input Box, 15]
	Select the target price which when attained should trigger the alert.

Field Name	Description
Active From	[Mandatory, Date Picker]
	Select the start date after which the alert should be generated if the specified currency pair reaches the defined target price.
Active To	[Mandatory, Date Picker]
	Select the end date after which the alert should be generated if the specified currency pair reaches the defined target price.

6.   Click **Update**.
     The system saves the forex rate alert parameter and displays the Forex Rate Alert Parameters Confirm screen.

7.   Click **Ok** on the Forex Rate Alert Parameters Confirm screen.
     The system displays the Forex Rate Alert screen.

8.   Click **Add Another** on the Forex Rate Alert Parameters Confirm screen to add a new forex alert parameter.

9.   Click **Subscribe**.
     The system displays the Verify screen for the forex rate alert.

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

11. Click **OK**.
     The system displays the Manage Alerts screen.

To modify or delete parameters for forex rate alerts

1.   Navigate to the Manage Alerts screen.
     The system displays the Manage Alerts screen.

2.   Select the **User Alerts** as the alert type.

3.   Select the **Forex Rate Alert**.
     The system displays the details of the subscribed forex rate alert.

4.   Click **Set –view Parameters**.
     The system displays the existing parameters of the forex rate alert.

5.   Modify the required details, click **Update** and then click **OK** on the Forex Rate Alert Parameters Confirm screen.
     The system displays the Forex Rate Alert screen.
     OR

     Click **Delete** and then click **OK** on the Delete Parameter Confirm screen.
     The system displays the Forex Rate Alert screen.

20. Forex Rate Inquiry

You can view latest exchange rate for all available currencies in the application.
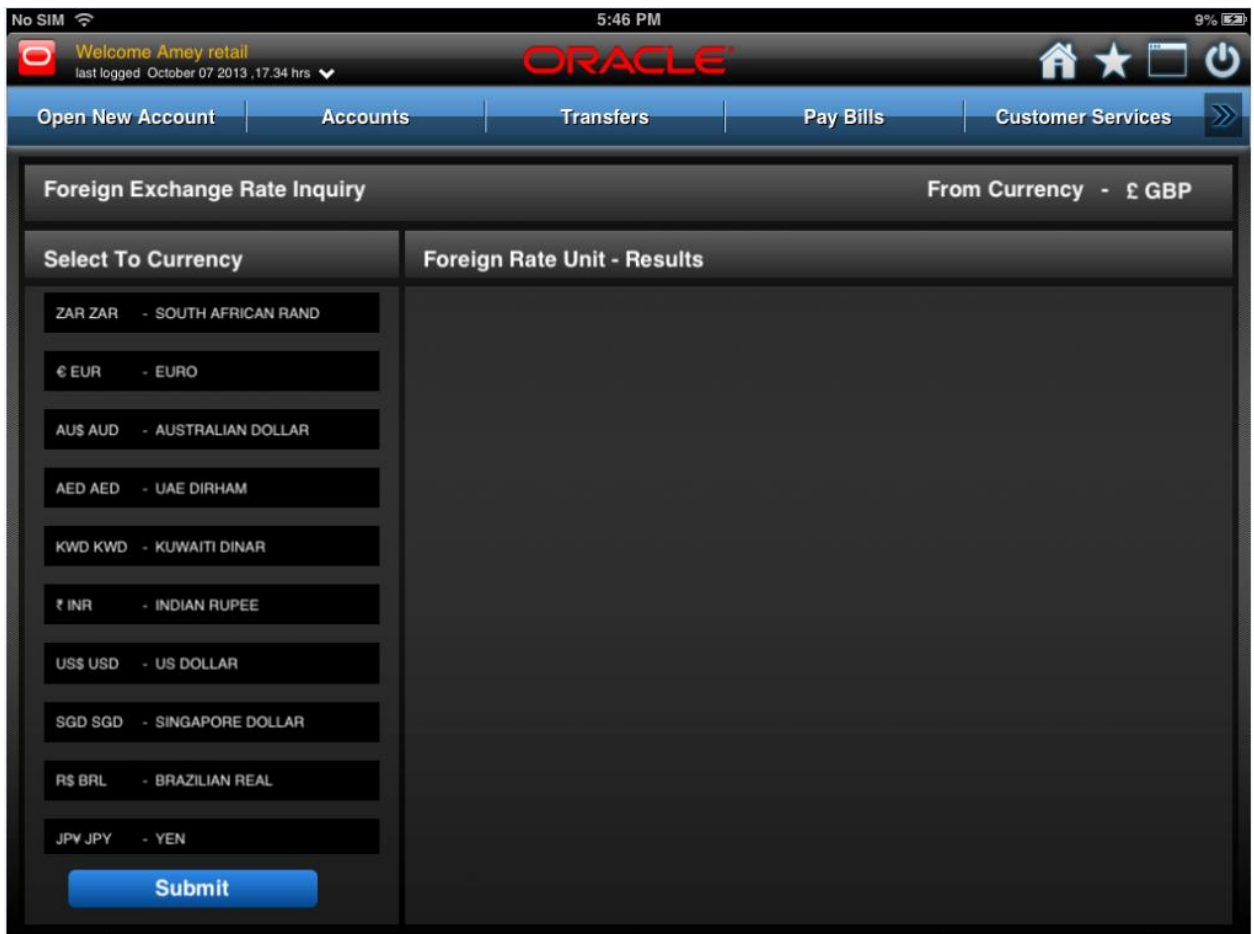
The forex rate between two currencies specifies how much one currency is worth in terms of the other currency. The forex rate is also called the exchange rate or FX rate.

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

To view foreign exchange rates

1. Click Forex Rate [icon] on the dashboard of the application.
    The system displays the Foreign Exchange Rate Inquiry screen.

Foreign Exchange Rate Inquiry

2. Select **To currency** and click **Submit.**
    The system displays the Foreign Exchange Rate Inquiry Result screen.

Foreign Exchange Rate Inquiry Result

Column Description

Column Name	Description
From Currency	[Display] This column displays the name of base currency for which the foreign exchange rates are displayed.
To Currency	[Display] This column displays the name of currency that bank offers for buying or selling against foreign currency
Cash Buy	[Display] This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is in cash.
Cash Sell	[Display] This column displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash.

Column Name	Description
TT Buy	[Display]
	This column displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer.
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 **Reset** to clear the information

21. Cheques

21.1 New 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 the cheque book

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

New Cheque Book

Field Description

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

Field Name	Description
Cheque Book Option	[Mandatory, Dropdown] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Mode of Delivery	[Mandatory , Radio button] Select the mode of delivery for the cheque book. The options are: • Branch • Courier
Bank City	[Mandatory, Dropdown] Select the name of the city of the bank. **Note**: This field is mandatory if you select **Branch** as the Mode of Delivery.
Bank Branch	[Mandatory, Dropdown] Select the name of the branch of the bank. **Note**: This field is mandatory if you select B**ranch** as the Mode of Delivery.
Name	[Conditional, Input box, 30] Enter the name that you want for the courier address. **Note**: This field is mandatory if you select **Courier** as the Mode of Delivery.
Address Line 1	[Mandatory, Input box, 34] Enter the address that you want for the courier address. **Note**: This field is mandatory if you select **Courier** as the Mode of Delivery.
Address Line 2	[Optional, Input box, 34 x 3] Enter the address that you want for the courier address.
Address Line 3	[Optional, Input box, 34 x 3] Enter the address that you want for the courier address.
City	[Optional, Input box, 34] Enter the name of the city that you want for the courier address.
State	[Optional, Input box, 35] Enter the name of the state that you want for the courier address.

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

2. Click the **Submit** button.
    The system displays **New Cheque Book – Verify** screen.

New Cheque Book – Verify
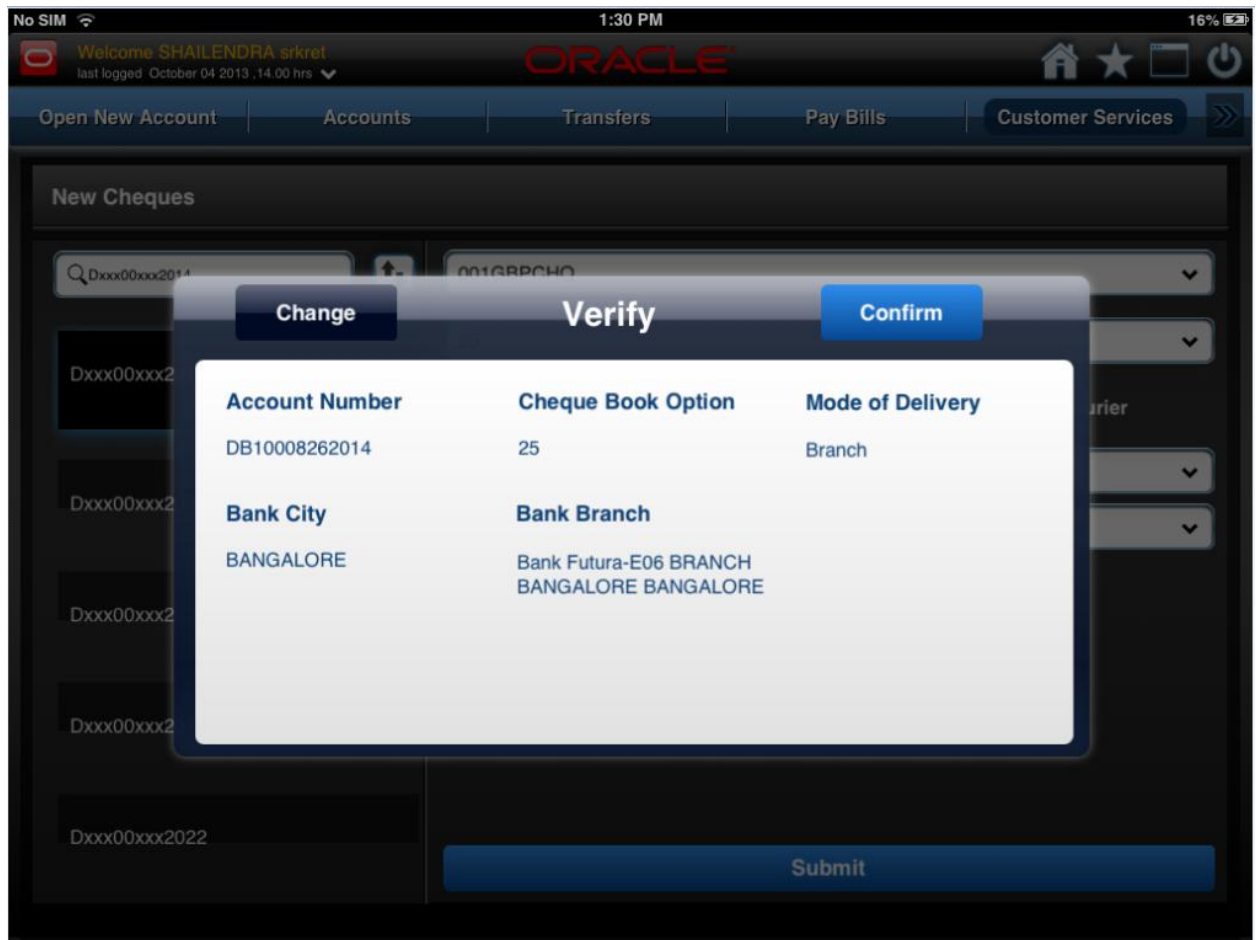
3.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for transaction is displayed.

New Cheque Book – Confirm
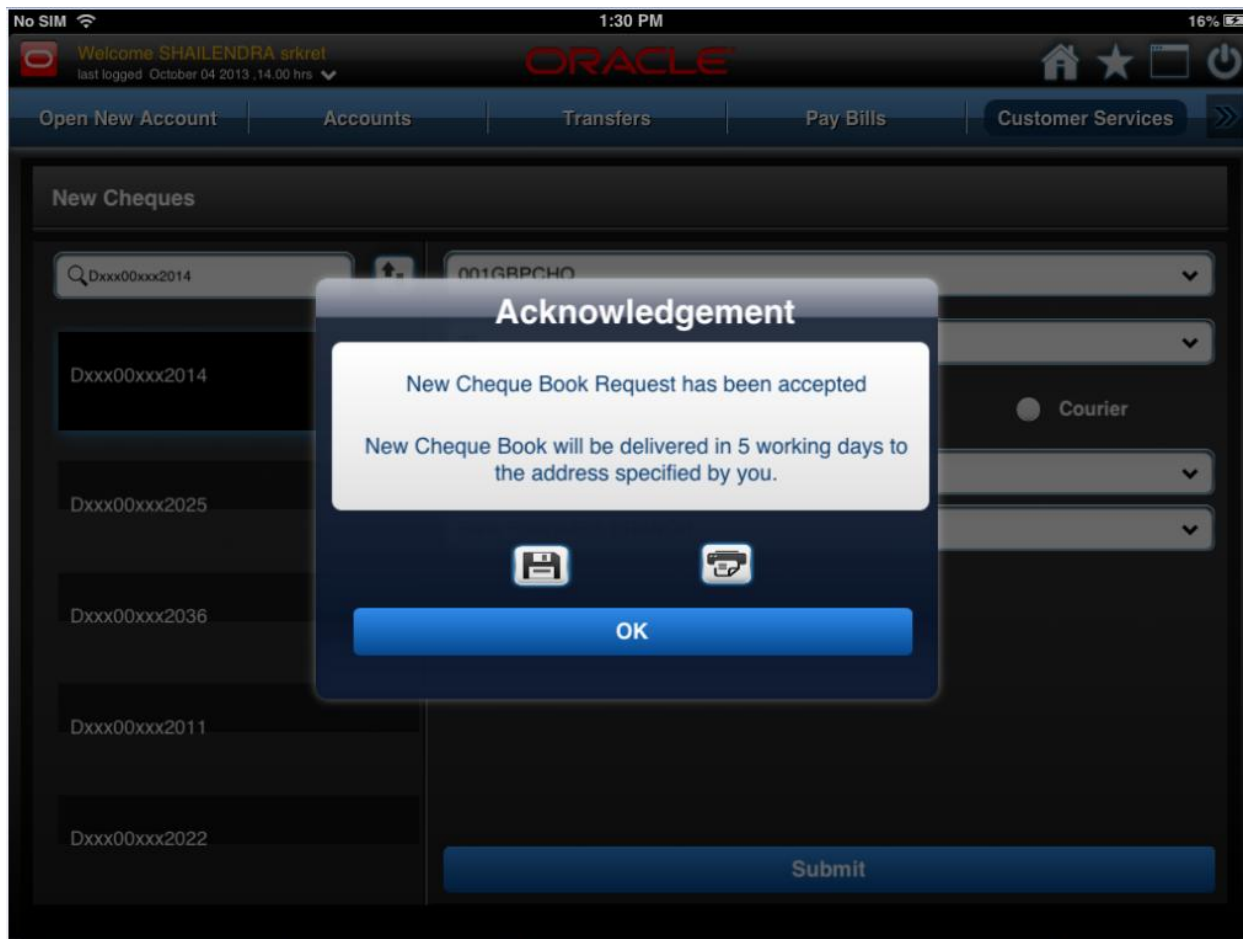
4.   Click Save icon to save the details.

5.   Click Print icon to print the details.

6.   Click the **OK** button.
       The system displays the initial **New Cheque Book** screen.

21.2 My Cheques

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 inquire the cheque status

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

My Cheques

Field Description

Field Name	Description
Status	[Mandatory, Action Button]
	Select the status of cheque for which inquiry is to be made. The options are:
	• All
	• Paid
	• Unpaid
	• Blocked
	• Rejected
	• Cancelled
	By default, **All** is selected and cheques in any status are displayed
Cheque Number	[Mandatory, Tab]
	Select this tab to search your cheques according to the cheque number.

Field Name	Description
Date Range	[Mandatory, Tab] Select this tab to search your cheques according to the date range of the cheques.
Cheque Number	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque number.
Cheque Range	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque series.
Cheque Number	[Conditional, Input box, 6] Enter the cheque number to view the cheque status.
From Cheque Number	[Conditional, Input box, 10] Enter the start range of cheque numbers to view the cheque status.
To Cheque Number	[Conditional, Input box, 10] Enter the end range of cheque numbers to view the cheque status. These fields are displayed only when you select **Cheque Number** tab.
From Date	[Mandatory, Date Picker] Select the start date within which the details are to be searched to view the cheque status.
To Date	[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 **Date Range** tab.

2. Click the **Submit** button. The system displays **My Cheques** screen with the cheque status details.
OR
Click the **Close** button to close the screen.

My Cheques – Cheque Status
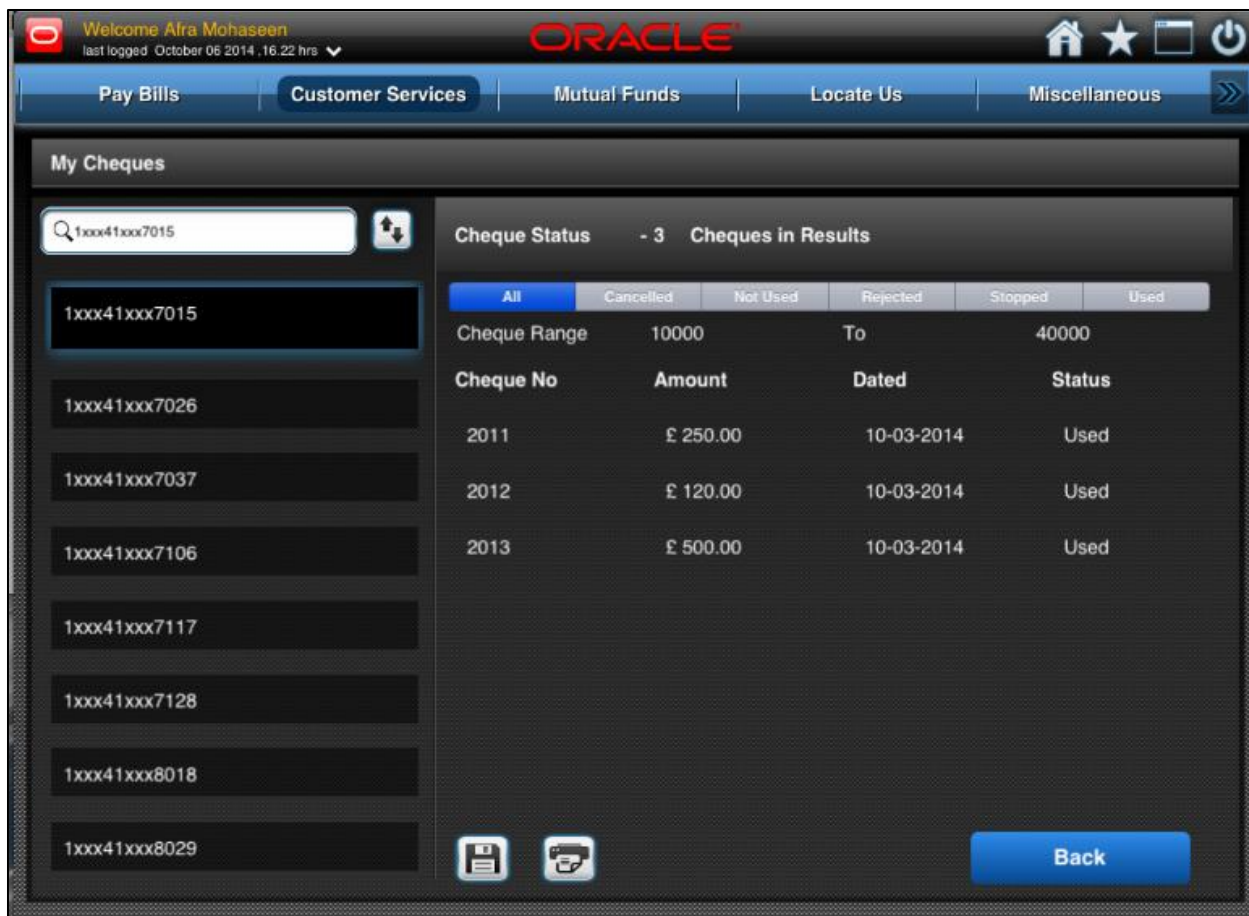
Field Description

Field Name	Description
Cheque Range	[Display] This field displays cheque range, if any, that you have specified for the cheque status.
Date Range	[Display] This field displays date range that you have specified.
Cheque Number	[Display] This field displays the cheque number.
Transaction Date	[Display] This field displays the transaction date.
Cheque Status	[Display] This field displays the cheque status.

Field Name	Description
Amount	[Display] This field displays the cheque amount with the currency of the account.

3.   Click Status to view the all the status available for the cheques and filter the results as per your selected cheque status.

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

21.3 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 stop cheque

1.   Click **Customer Services > Cheques >Stop Cheque** from the menu. The system displays **Stop Cheque** screen.

Stop Cheque

Field Description

Field Name	Description
Select Account	[Mandatory, List] Select the account from which the cheque/s have been issued.
Select Action	[Mandatory, Selection Tab] Select the action to be performed i.e. block or unblock.
Cheque Number	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque number.
Cheque Range	[Mandatory, Radio button] Select this radio button to view cheque status by entering the cheque range.
Cheque Number	[Optional, Alphanumeric , 6] Enter the valid cheque number which has to be stopped or unblocked. This field is displayed only if you select **Cheque Number** radio button.
From Cheque Number	[Optional, Alphanumeric , 6] Enter the start range of cheque numbers to view the cheque status.
To Cheque Number	[Optional, Alphanumeric , 6] Enter the end range of cheque numbers to view the cheque status. These fields are displayed only when you select **Cheque Range** radio button.
Reason	[Mandatory, Alphanumeric, 40] Enter the reason to stop cheque for reference. This field is not applicable for unblocking cheques.

2.   Enter the relevant details.

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

Stop Cheque Verify
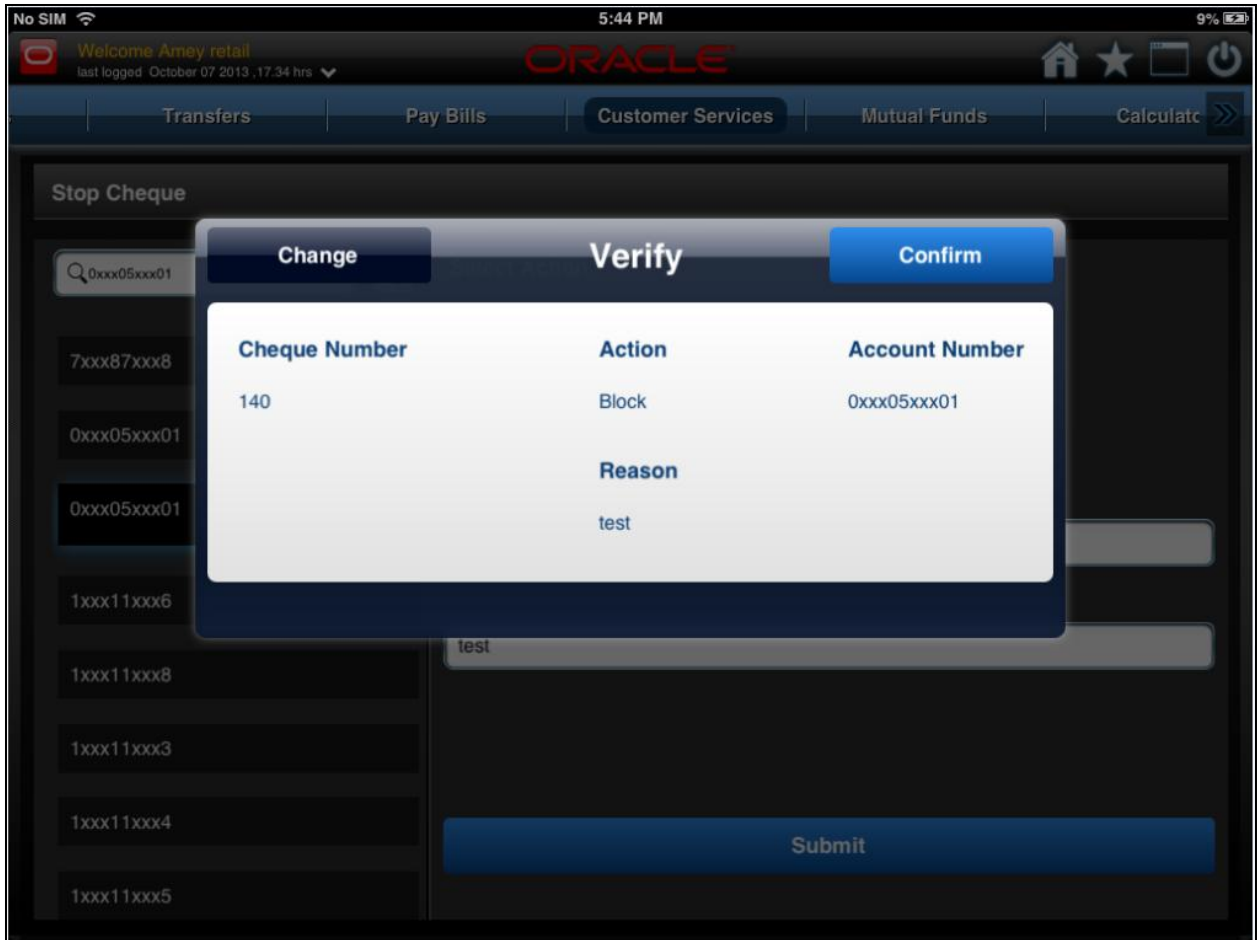
4.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for transaction is displayed.

Stop Cheque Confirm
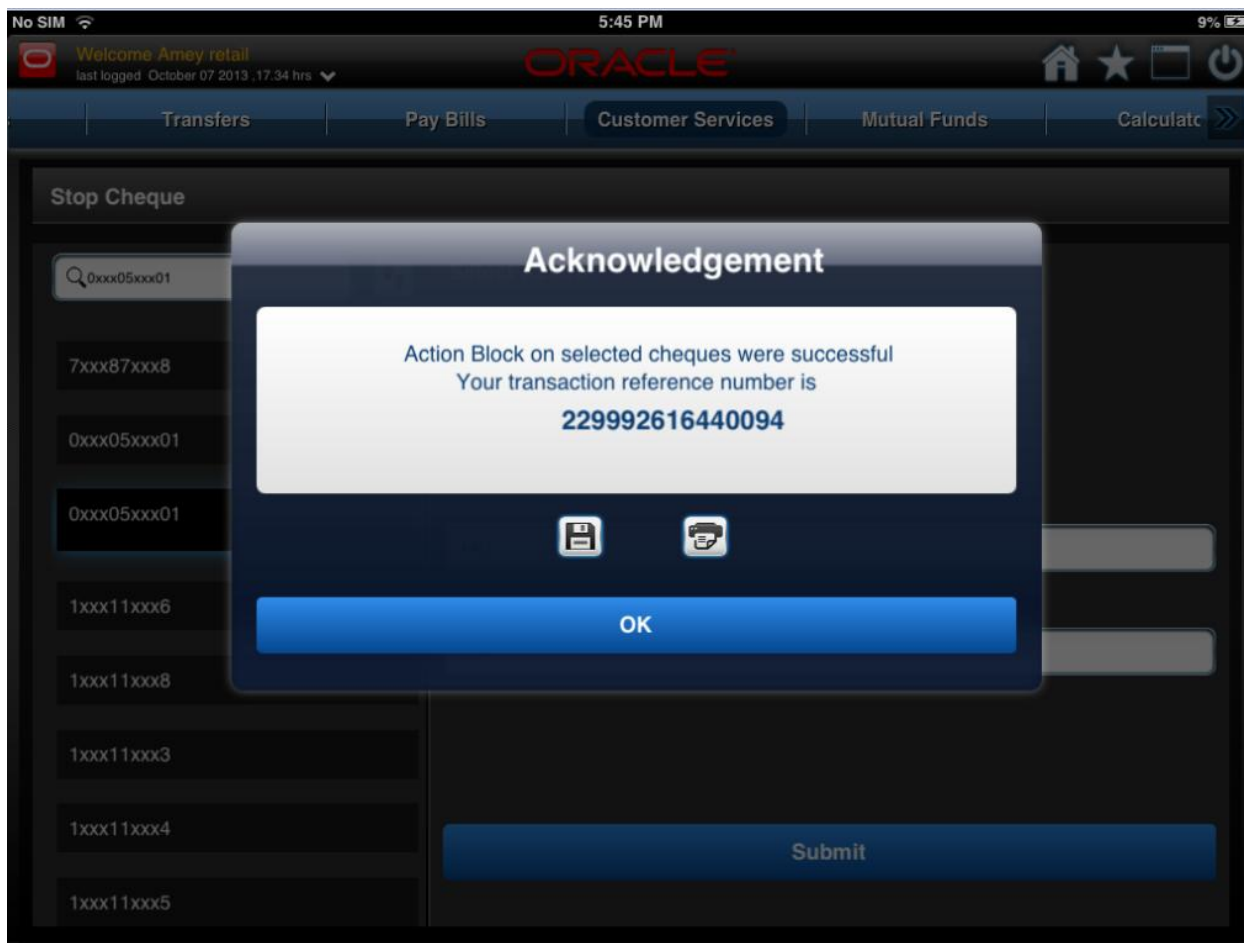
5.   Click Save icon to save the details.

6.   Click Print icon to print the details.

7.   Click the **OK** button to get back to previous screen.

22. Loans
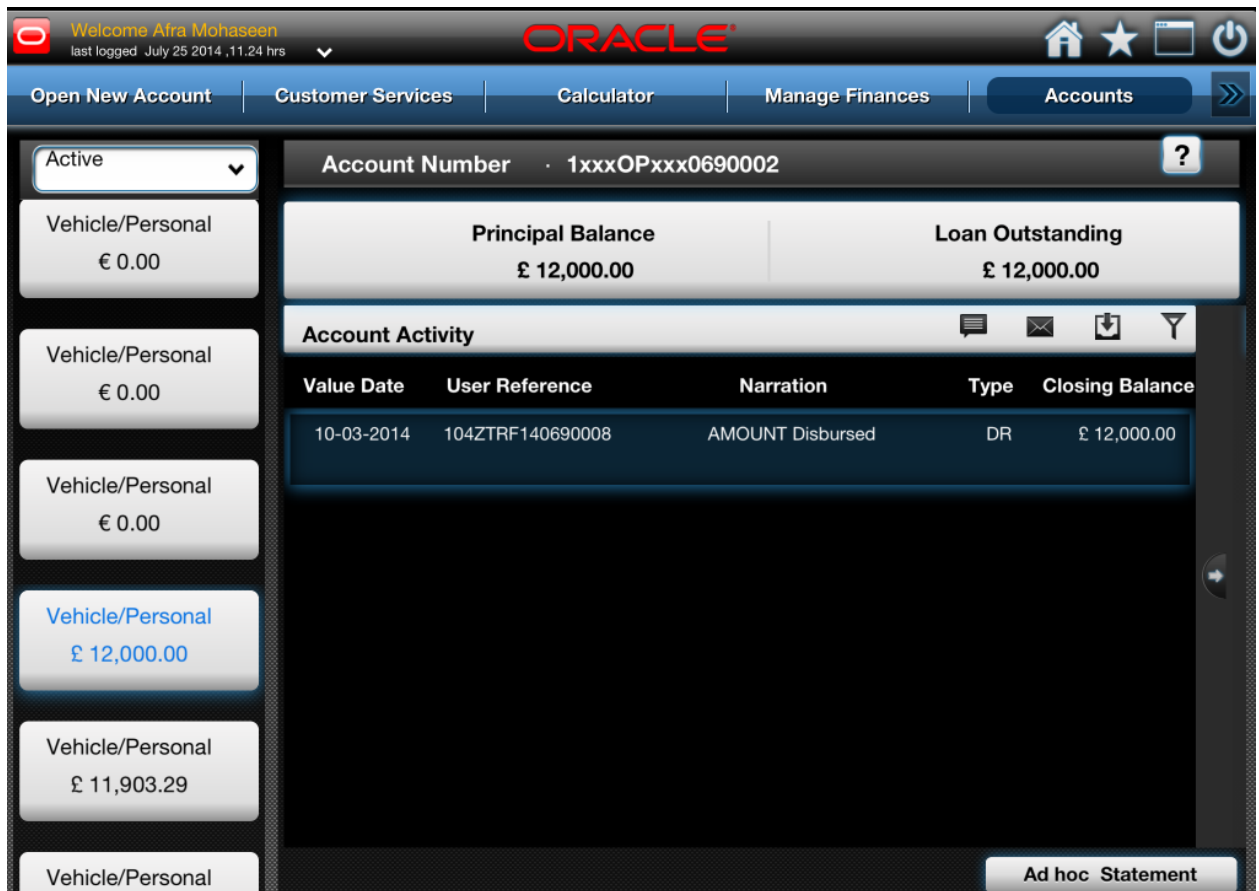
22.1 Loan Details

You can view the details of your loan accounts in the application. You can specify whether to view details of either active or closed 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 loan details from the dashboard

1. Log on to the iPad Banking application.
   The Account Summary panel is displayed on the dashboard of the application.

2. Click the [icon] icon next to the Loan account type.
   The system displays all accounts for the Loan account type.

3. Click the [icon] icon next to recent transactions of the account.
   The system displays the recent transactions for the selected loan account.

Loans

Field Description

Field Name	Description
Account Name	[Display] This field displays account nickname, if you have set any,
Account Number	[Display] This field displays loan account number.
Principal Balance and Currency	[Display] This field displays principal balance of the loan account and the loan account currency
Loan Outstanding	[Display] This field displays outstanding loan amount and loan account currency
Recent Transactions	
Transaction Value Date	[Display] This field displays the transaction value date of the recent transaction.
Bank Reference Number	[Display] This field displays the bank reference number of the recent transaction.
Narration	[Display] This field displays the narration associated with the recent transaction.
Debit / Credit Indicator	[Display] This field displays the debit /credit indicator of the recent transaction.
Transaction amount and currency	[Display] This field displays the transaction amount and currency of the recent transaction.

To view the loan details from the menu

1. Log on to the iPad Banking application.
   The Account Summary panel is displayed on the dashboard of the application.

2. Click **Accounts > Loans**.
   The system displays the Loan Account screen.

3. Click the status of the loan that you want to view.
   For example, select Active to view details of the active loans.

4. Select the required loan.
   The system displays the loan account activity for the selected loan.

Loan Account Activity
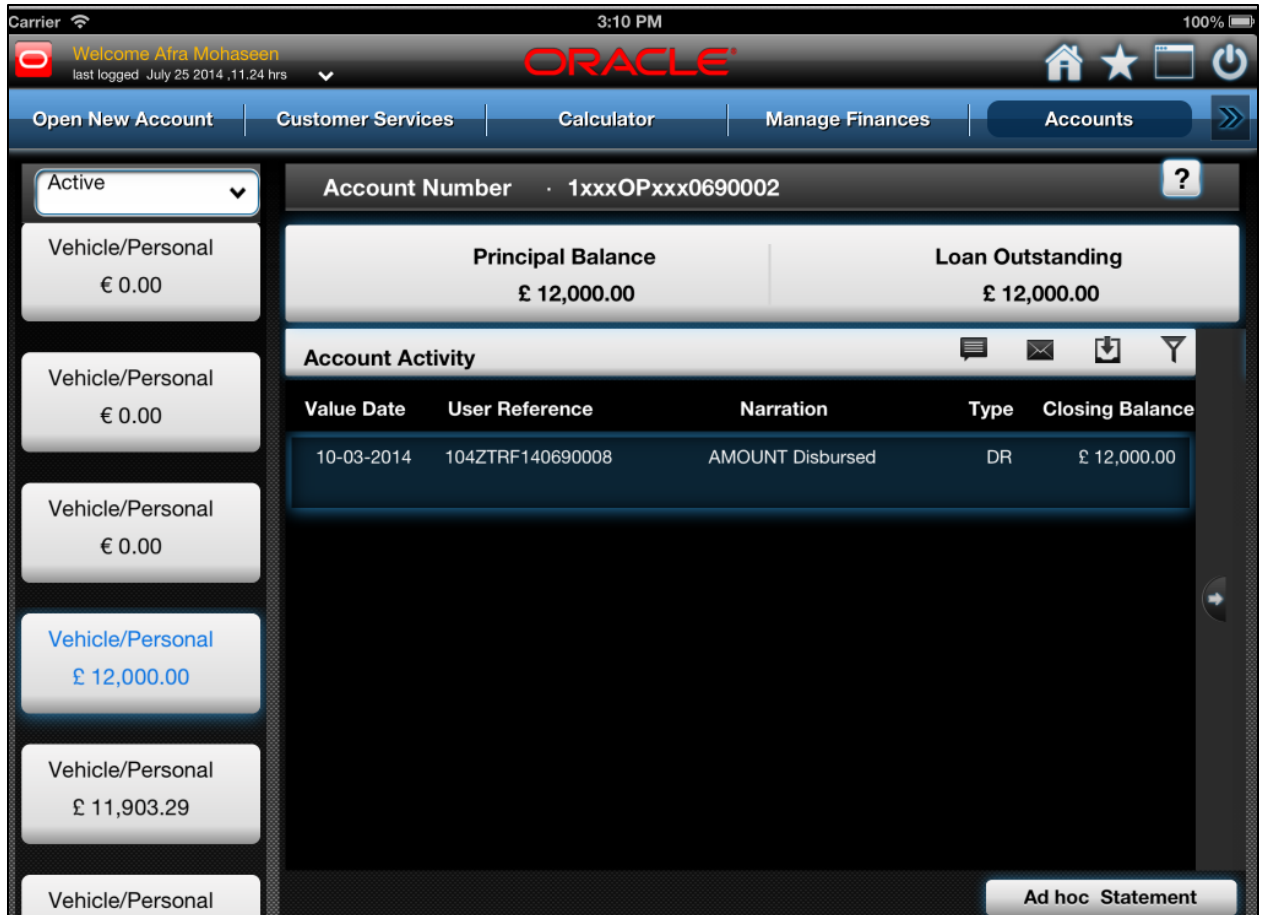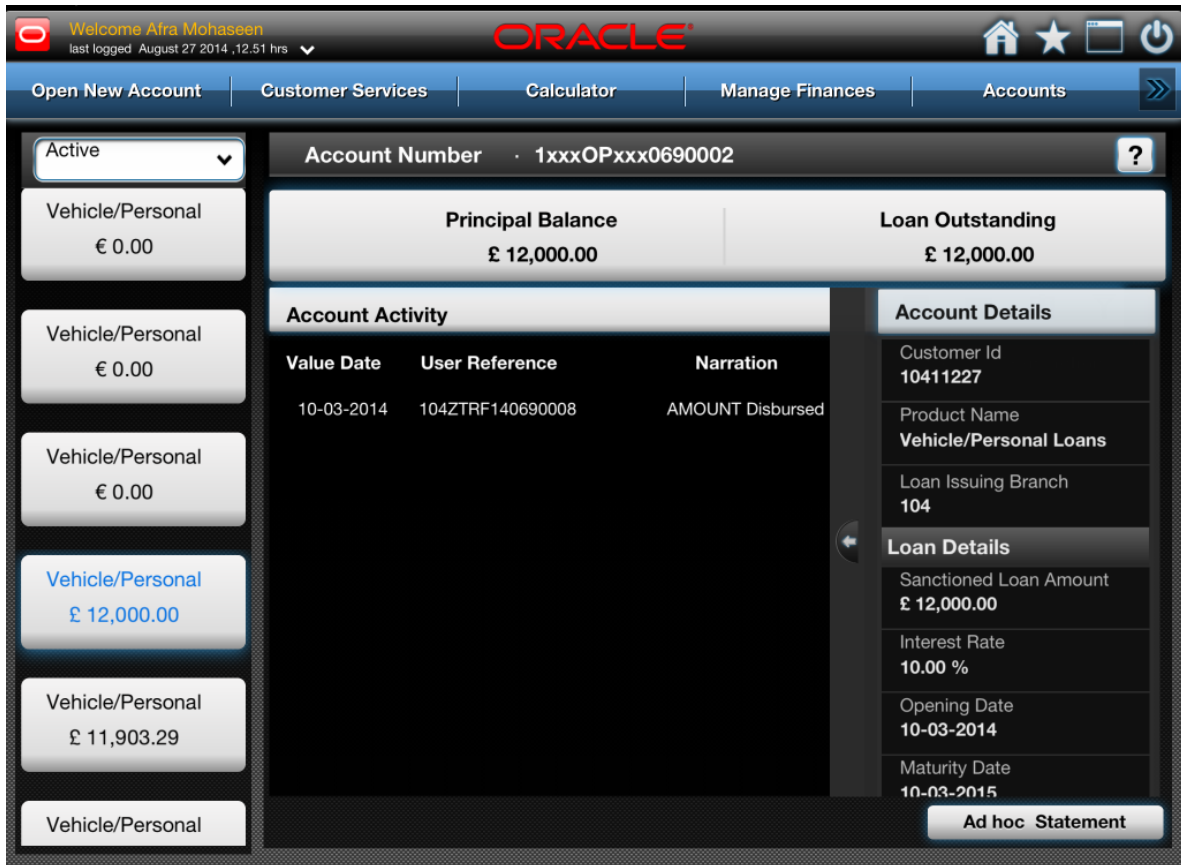
Field Description

Field Name	Description
Principal Balance and Currency	[Display]
	This field displays principal balance of the loan account and the loan account currency
Loan Outstanding	[Display]
	This field displays outstanding loan amount and loan account currency
Value Date	[Display]
	This field displays the transaction value date of the recent transaction.
Bank Reference Number	[Display]
	This field displays the system generated reference number for the corresponding transaction done on the selected account.
Narration	[Display]
	This field displays the narration associated with the recent transaction.

Field Name	Description
Type	[Display] This field displays the debit /credit indicator of the recent transaction.
Transaction Amount and currency	[Display] This field displays the currency of the recent transaction.

5.   Click ___ button on right hand side of panel.
The system displays **Loan Account Details** screen.

Loan Account Details

Field Description

Field Name	Description

Account Details

Field Name	Description
Customer Id	[Display] This field displays the customer id of the Customer
Product Name	[Display] This field displays the product name of the loan account.
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the Approved loan amount.
Interest Rate	[Display] This field displays the Rate of interest charged for the loan.
Opening Date	[Display] This field displays the opening date of the loan account.
Maturity Date	[Display] This field displays the Loan Maturity Date.
Disbursed Loan Amount	[Display] This field displays the Loan amount disbursed till date.
Outstanding Loan details	
Next Installment Date	[Display] This field displays the Date when the next installment has to be paid.
Next Installment Amount	[Display] This field displays the next installment amount that has to be paid.
Installment arrears	[Display] This field displays the installment arrears for the loan account.
Disbursal Details	
Disbursal Amount	[Display] This field displays the amount disbursed for the loan account.
Disbursal Date	[Display] This field displays the date of disbursal of the loan.
Disbursal Branch	[Display] This field displays the bank branch for the disbursal of the loan.

Field Name	Description
Repayment Details	
Amount Paid Till Date	[Display]
	This field displays the total amount repaid by the customer on the loan, till date, with currency.
Final Settlement Amount	[Display]
	This field displays the total amount to be repaid by the customer towards the loan on closure, including charges, if any, with the currency.
No. of instalments	[Display]
	This field displays the number of instalments in which financed amount needs to be paid.
Instalments Paid	[Display]
	This field displays the number of instalments paid for the loan account.
Remaining Instalments	[Display]
	This field displays the number of instalments remaining for payment of the loan account.
Repayment Mode	[Display]
	This field displays the loan repayment mode (ECS/ Cheque/Credit card.).

6.   Click the **Adhoc Statement** button to generate the statement.

Note: Please refer to Ad hoc Statement section in this User Manual to more information to generate an ad hoc account statement.

22.2 Loan Top Up

You can request a top up amount for your existing loan accounts in the application.

1.   Click **Customer Services > Top Up > Loan Top Up**.
The system displays the Loan Top Up screen.

2.   Select the loan for which you want the top-up amount.

Loan Top Up

Field Description

Field Name	Description
Account Number	[Mandatory, Dropdown] This field displays the selected loan account number.
Amount	[Mandatory, Input box, 15] Enter the specific purpose for the top up amount.
Purpose	[Mandatory, Input box, 100] Enter the top up amount that you require for the loan account.
Expected Date of Disbursement	[Mandatory, Date Picker] Select the date on which you require the top up amount for the selected loan account.
Expected Date of Disbursement	[Mandatory, Dropdown] Select the time at which you can be contacted about the loan top-up request.

3. Enter the relevant details in the appropriate fields.

4. Click the **Continue** button.
   The system displays Upload Documents screen.

OR
Click **Cancel** to view the previous screen.

Loan Top-Up – Upload Documents
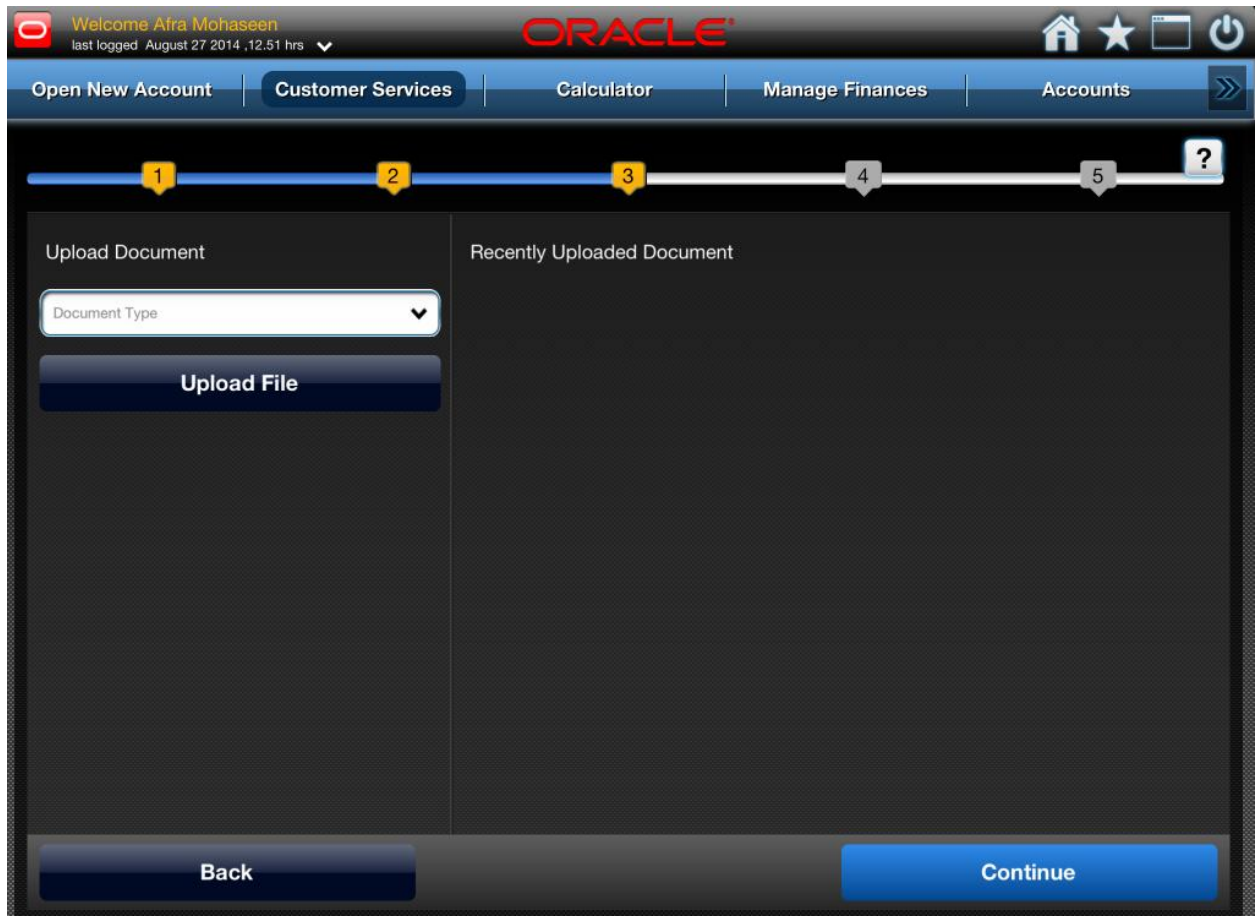
5.   Select the required document type and then click **Upload File** button

6.   Click **Continue** and then click the **I Accept Term and Conditions** checkbox.
        The system displays the **Loan Top Up – Verify** screen.

        Loan Top-up Verify
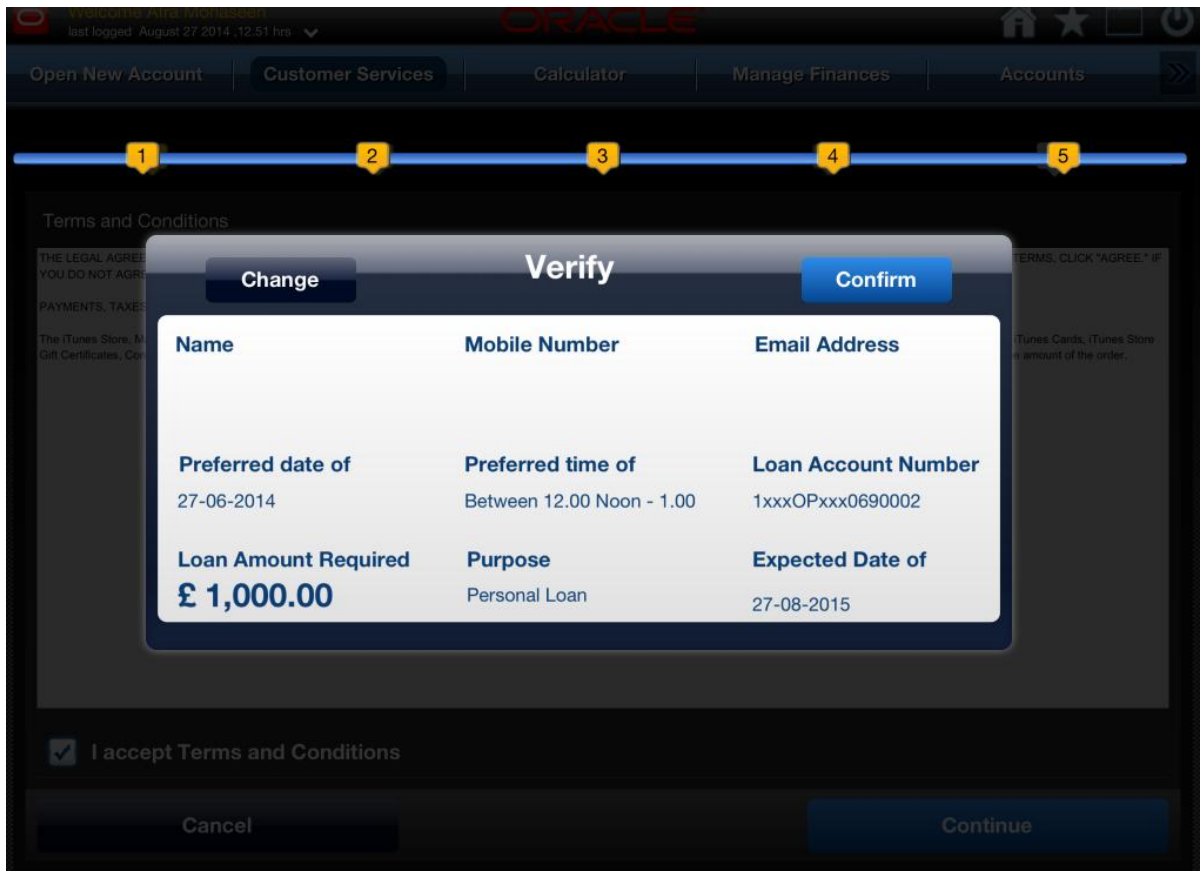
7.   Click **Change** to modify any details and then verify all the details and click **Confirm**.
       The transaction reference number for the transaction is displayed.

8.   Click Save icon to save the details.

9.   Click Print icon to print the details.

10.   Click **OK.**
       The system displays the initial Loan Top Up screen.

23. 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

1. Log on to the iPad Banking application.
   The Account Summary panel is displayed on the dashboard of the application.

2. Click the [icon] icon next to the required account type.
   The system displays all accounts for the selected account type.

Islamic Financing

3. Click the ⌄ icon next to recent transactions of the account.
    The system displays the recent transactions for the selected account.

Islamic Financing Account Recent Transactions

Field Description

Field Name	Description
Transaction Value Date	[Display]
	This field displays the transaction value date of the recent transaction.
Bank Reference Number	[Display]
	This field displays the bank reference number of the recent transaction.
Narration	[Display]
	This field displays the narration associated with the recent transaction.
Debit / Credit Indicator	[Display]
	This field displays the debit /credit indicator of the recent transaction.
Transaction amount and currency	[Display]
	This field displays the transaction amount and currency of the recent transaction.

4. Click Closed Financing to view Account Details and Account Activity of closed financing accounts.

5. Click **More** button for the required financing account from the list.
    The system displays **Account Activity** screen.

Islamic Financing Account Activity

Field Description

Field Name	Description
Transaction Value Date	[Display] This field displays the transaction value date of the recent transaction.
Bank Reference Number	[Display] This field displays the bank reference number of the recent transaction.
Narration	[Display] This field displays the narration associated with the recent transaction.
Type	[Display] This field displays the debit /credit indicator of the recent transaction.
Transaction Amount and currency	[Display] This field displays the currency of the recent transaction.

6. Click [ ] next button on right hand side of panel. The system displays **Financing Account Details** screen.

Financing Account Details
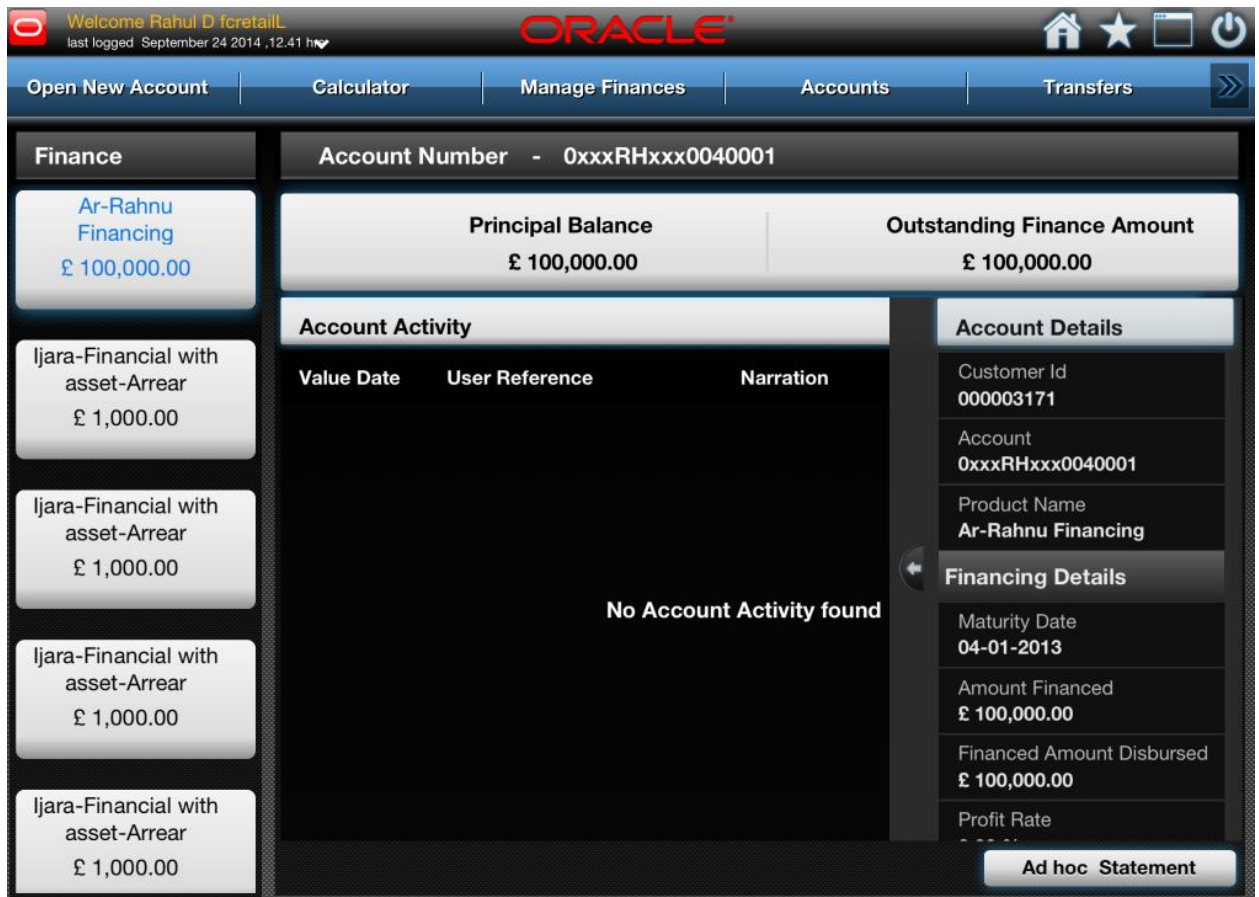
Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer id of the selected account.
Account Number	[Display] This field displays the account numbers under a particular customer ID.
Financing Tenure	[Display] This field displays the tenure of the financing or duration for which the financing amount is sanctioned, in years and months.
Product Name	[Display] This field displays the financing product name.

Field Name	Description
Facility/Line Number(s)	[Display]
	This field displays the linkage number of the collaterals linked to the financing, comma separated if linked with multiple facilities.
Associated with	[Display]
	This field displays the type of trade instrument/ bill with which selected finance is associated with and its contract number.
Currency	[Display]
	This field displays the base currency of the financing account.
Status	[Display]
	This field displays the Status of the Financing. The status can either be:
	• Active - Regular
	• Active - Overdue
Financing Details	
Amount Financed	[Display]
	This field displays the financed amount.
Finance Amount Disbursed	[Display]
	This field displays the financing amount disbursed till date.
Opening Date	[Display]
	This field displays the opening date of the financing account is opened.
Value Date	[Display]
	This field displays the date from which the Finance is effective.
Maturity Date	[Display]
	This field displays the maturity date of the financing matures.
Financing Issuing Branch	[Display]
	This field displays the bank branch in which financing was issued
Customer Grace Period and frequency	[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.

Field Name	Description
Supplier Grace Period and frequency	[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.
Linked Murabaha Bill	[Display] This field displays the bill reference number associated with Mudaraba finance contract.
Bank Profit Share	[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.
Customer Profit Share	[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.
Lease Type	[Display] This field displays the lease type for the financing account The options are: • Financial Lease • Operational Lease This field is displayed only when you select a financing account opened under IJARAHA or TAWAROOQ products.
Lease payment mode	[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 IJARAHA or TAWAROOQ products.
Bank 's share	[Display] This field displays the finance sharing ratio of the Bank on Musharaka account
Customer's Share	[Display] This field displays the finance sharing ratio of the customer on Musharaka account
Repayment Details	

Field Name	Description
Profit Rate	[Display] This field displays the profit rate applicable to the financing account.
Finance Payment Frequency	[Display] This field displays the intervals at which the financed amount is to be paid (Daily, monthly, quarterly, semi-annually or annually)
Total Amount to be Repaid	[Display] This field displays the total amount to be repaid by the customer towards the finance on closure, including charges, if any.
Amount Paid Till Date	[Display] This field displays the repaid by the customer on the finance, till date.
No of Instalments	[Display] This field displays the number of instalments in which financed amount needs to be paid.
Instalments paid	[Display] This field displays the total number of instalments paid by the customer to the bank
Remaining Instalments	[Display] This field displays the number of instalments remaining for payment of the Finance account.
Repayment Mode	[Display] This field displays the financing repayment mode (ECS/ Cheque/Credit Card)
Purpose of Financing	[Display] This field displays the reason/description for requesting a Finance from the bank

Advance Payment Details

Field Name	Description
Advance Payment	[Display] This field displays the amount paid in advance. This field is displayed only when you select a financing account opened under Mudaraba product.
Profit Rate For Advance Payment	[Display] This field displays the profit rate for advance payment. This field is displayed only when you select a financing account opened under Mudaraba product.

Field Name	Description
Disbursal Details	
Disbursal Amount	[Display]
	This field displays the amount of financing disbursed
Disbursal Date	[Display]
	This field displays the date of disbursal of financing
Disbursal Branch	[Display]
	This field displays the Bank branch for the disbursal.
Outstanding Financing Details	
Next Installment Date	[Display]
	This field displays the due date of the next installment.
Next Installment Amount	[Display]
	This field displays the next installment amount.
Installment Arrears	[Display]
	This field displays the unpaid installment amount.
Principal Balance	[Display]
	This field displays the outstanding principle balance on the loan account as on date.
Fees and Charges	[Display]
	This field displays charges debited by the bank for processing the financing till date.
Outstanding Finance Amount	[Display]
	This field displays the outstanding finance amount to be paid.
Bank's Profit Due	[Display]
	This field displays total outstanding profit to be repaid.

Search Account Activity

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

7. Click the **Activity** tab.

8. Click the Filter icon. The search criteria is displayed:

9. 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.

10. Click **Submit**.
    The account activity for your specified search criteria is displayed.

11. Click the **Adhoc Statement** button to generate the statement.

Note: Please refer to Ad hoc Statement section in this User Manual to more information to generate an ad hoc account statement.

24. 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.

24.1 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 **Mutual Funds > Buy Funds**.
The system displays the Buy Funds screen.

Buy Funds

Field Description

Field Name	Description
Fund Selection	
Unit Holder	[Optional, Input box, 50]
	Enter the Unit Holder ID under which you want to buy the mutual fund.
	Click the Unit Holder hyperlink.
	The system displays the corresponding Funds AMC.
Fund AMC	[Optional, Input box, 50]
	Enter the Asset Management Company under which the required mutual fund exists.
	The system displays the corresponding mutual funds.
Fund Information	
Fund Name	[Optional, Input box, 50]
	Select the required mutual fund.
	The system displays the minimum investment amount or minimum purchase units.
Investment Type	[Tab]
	Click the **Amount** tab to specify that the investment is to be made in terms of amount click the **Units** tab for investment in number of units.
Amount/Units	[Mandatory, Input box, 15]
	Enter the amount to be invested / number of units to be purchased.
Minimum Amount	[Display]
	This field displays the minimum amount that has to be invested to subscribe to the fund, with the currency of the mutual fund.
Minimum Units	[Display]
	This field displays the minimum units that have to be invested to subscribe to the fund, with the currency of the mutual fund.
Dividend Reinvestment	[Display]
	This field displays whether the dividend reinvestment is required.

2. Enter the relevant details in the appropriate fields.

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

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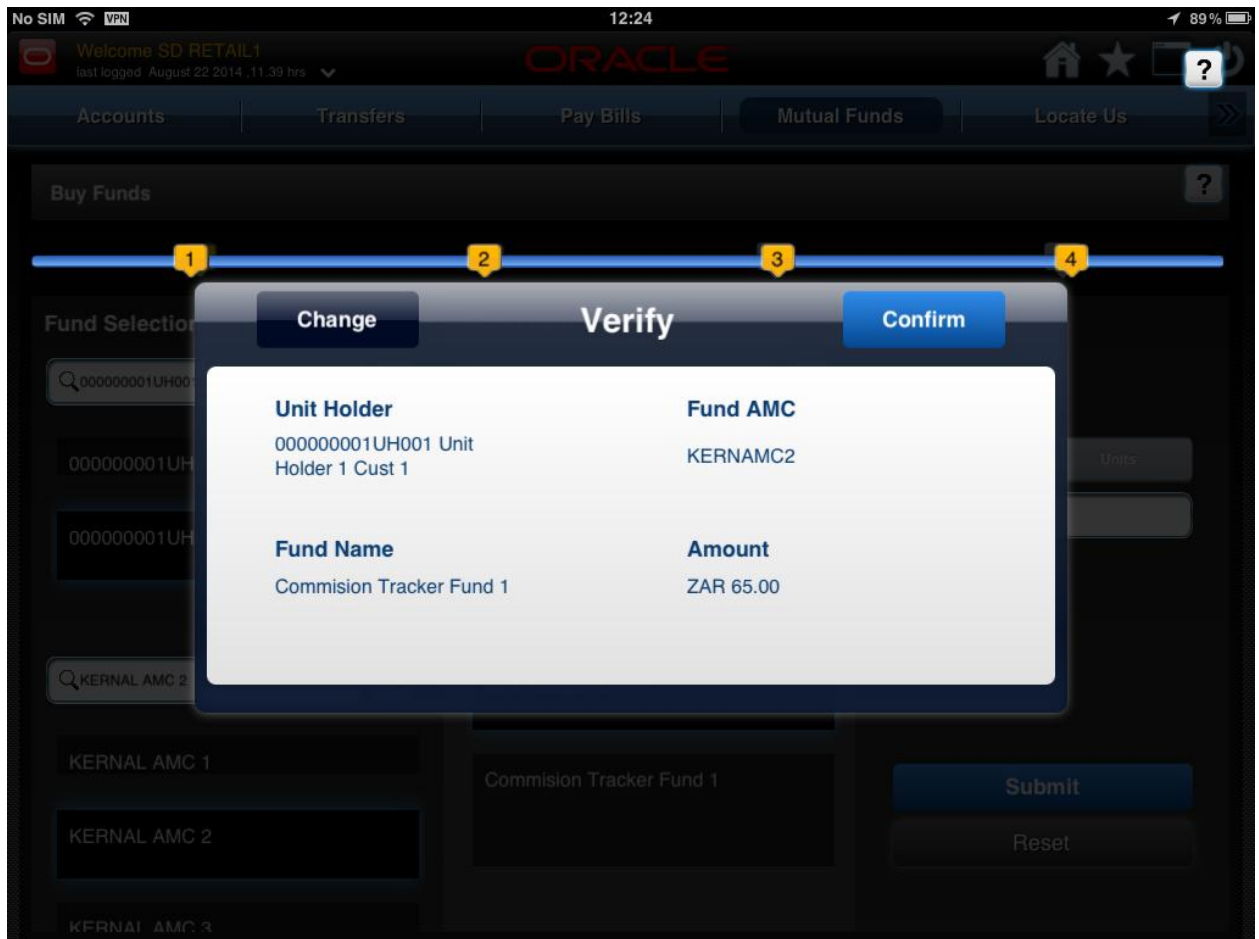
4.   Click **Change** to modify any details and then verify all the details and click **Confirm**.
       The system displays transaction reference number for the transaction.

       Buy Funds – Confirm
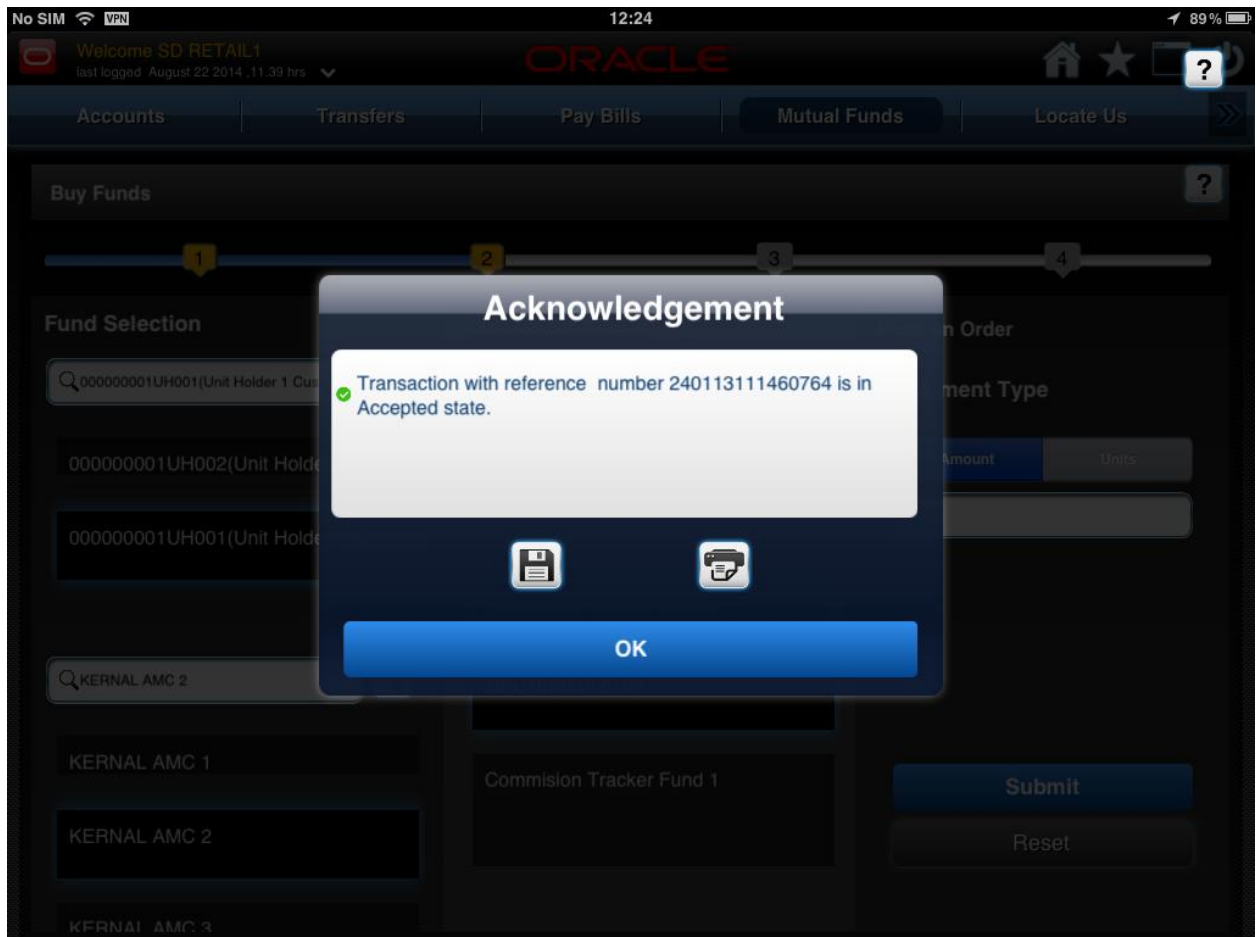
5.   Click the Save icon to save the details.

6.   Click the Print icon to print the details.

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

24.2 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 **Mutual Funds > Order Status**.
       The system displays the Order Status screen.

2.   Click the required Transaction Reference Number hyperlink.
       The system displays the order details of the mutual funds.

Order Status

Field Description

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

Field Name	Description
Transaction Details	
Request received on	[Display] This field displays the date and time on which the request received.
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Name	[Display] This field displays the name of the fund.
Status	[Display] This field displays the status of the fund.
Transaction Type	[Display] This field displays the type of transaction.
Transaction Currency	[Display] This field displays the currency of the transaction.
Transaction Amount	[Display] This field displays the amount associated with the transaction.
Transaction Units	[Display] This field displays the units of the transaction.
Units Applied	[Display] This field displays the number of units that you have applied for in the order.
Reasons(If not Allocated)	[Display] This field displays the reasons if any, when the fund is not allocated.
Payment Details	
Payment Mode	[Display] This field displays the payment mode of the mutual fund.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer, in the Account Number – Branch format.

Field Name	Description
Payment Amount	[Display] This field displays the amount of payment, with the currency, for the mutual fund
Drawee Bank	[Display] This field displays the drawee bank.

3. Click the Home icon.
   The system displays the dashboard of the application.

24.3 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 **Mutual Funds > Redeem Funds**.
   The system displays the Redeem Funds screen.

Redeem Funds 1
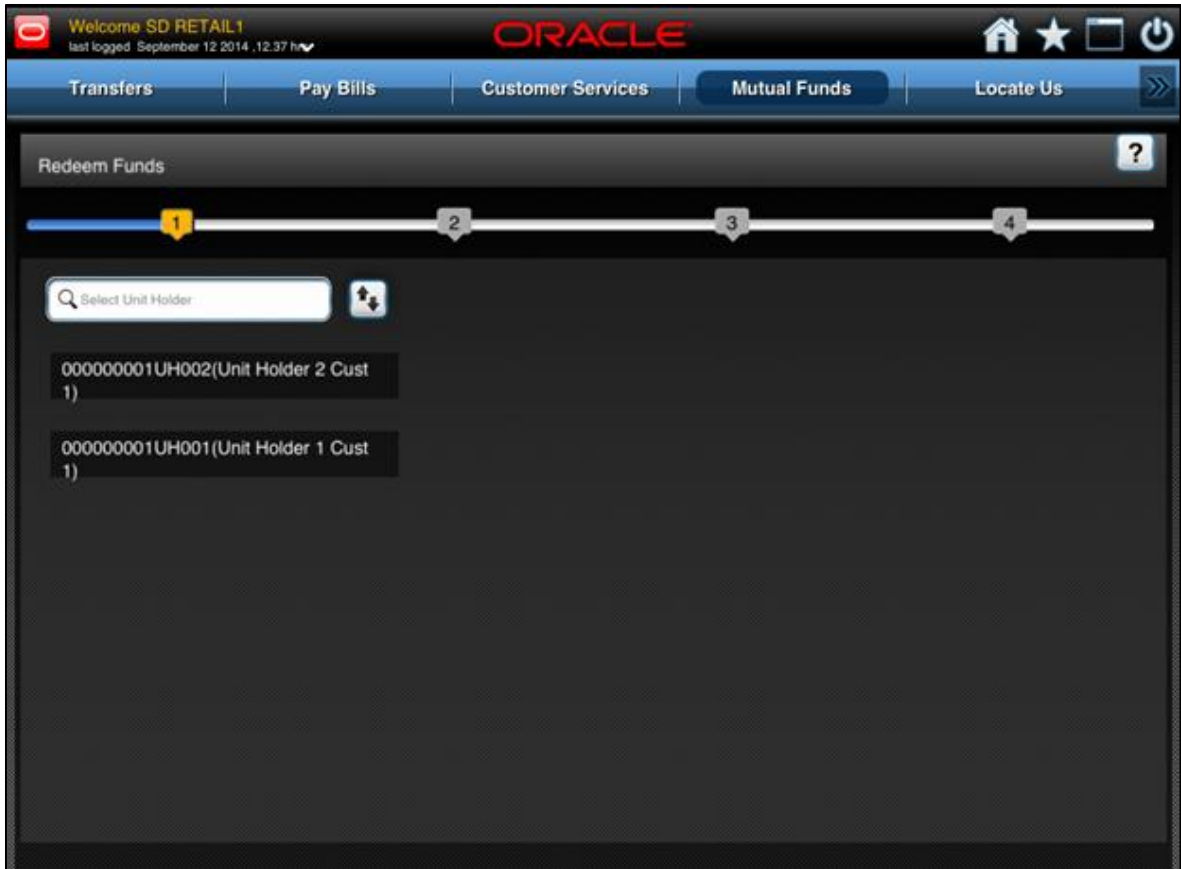
Redeem Funds 2
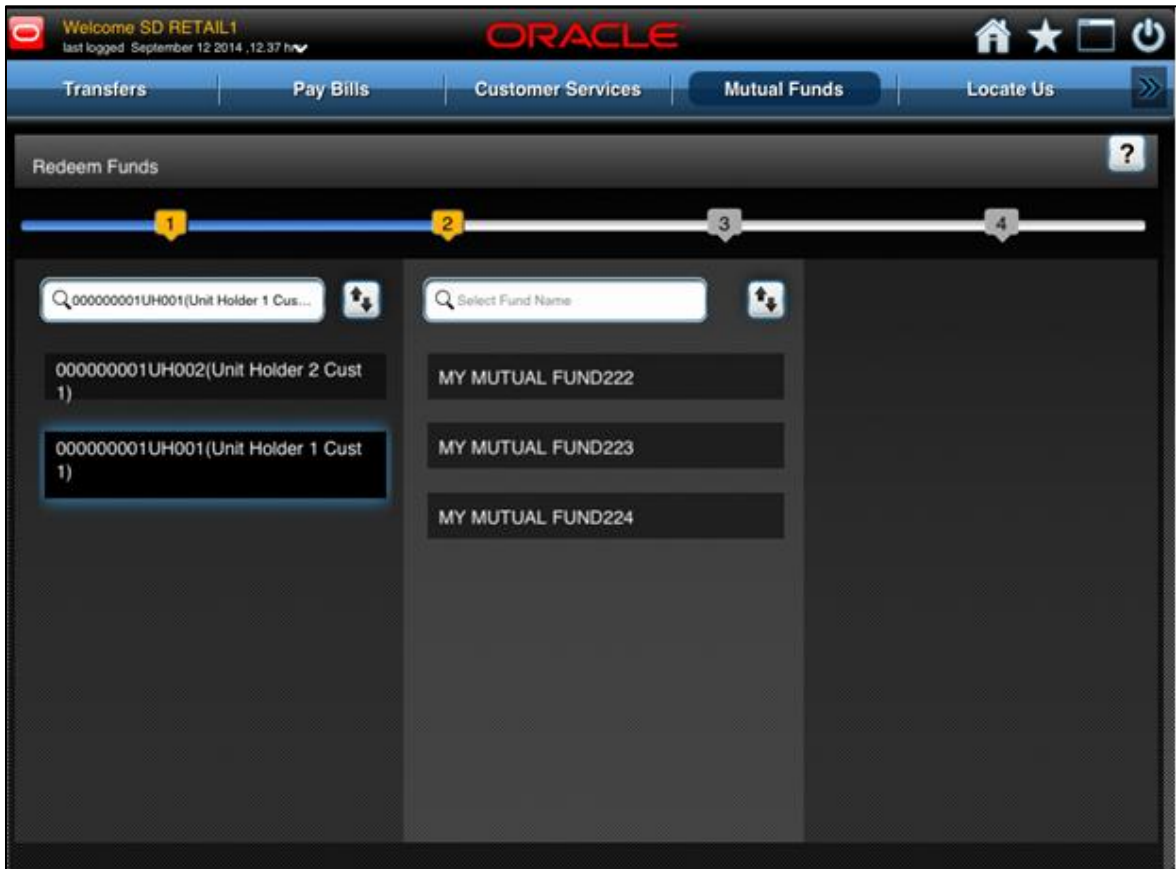
Redeem Funds 3
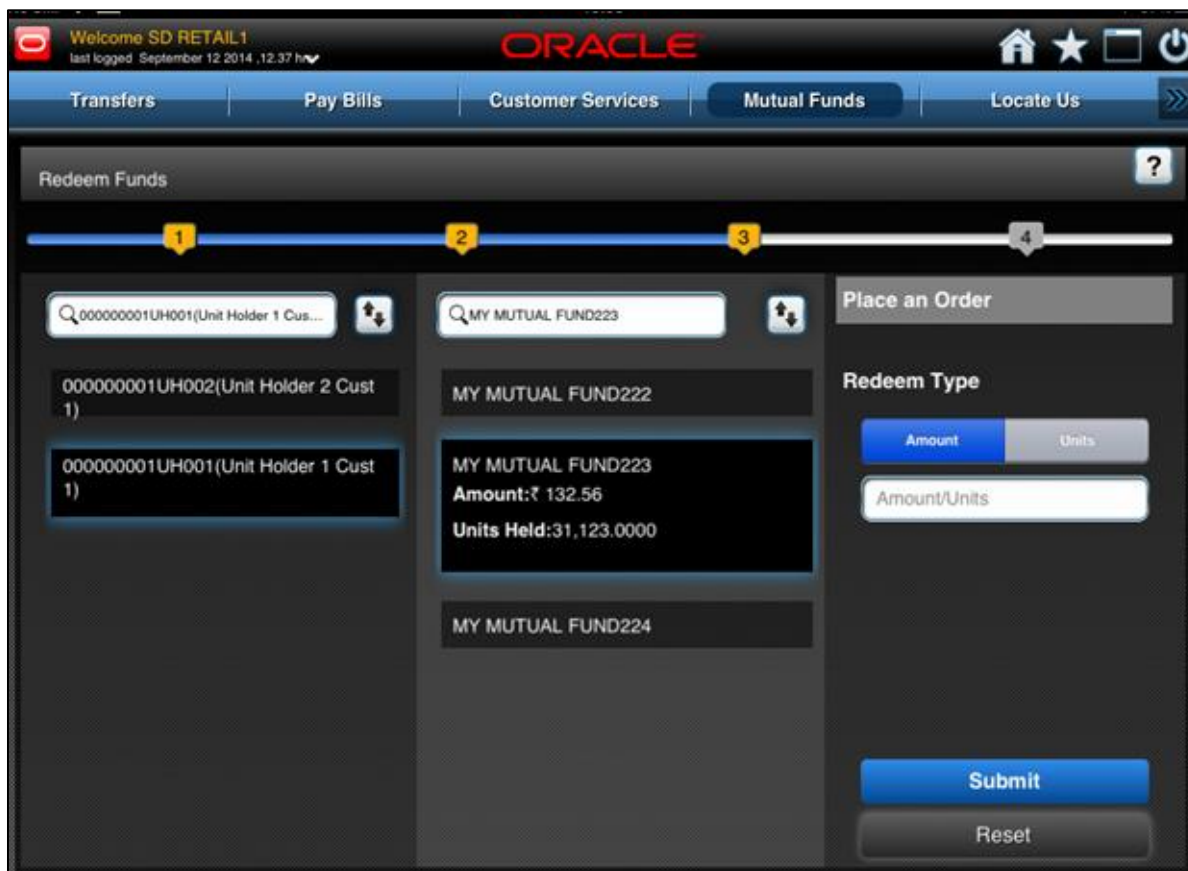
Field Description

Field Name	Description
Unit Holder	[Optional, Input box, 50]
	Enter the Unit Holder ID under which you want to buy the mutual fund.
	The system displays the corresponding Funds AMC.
Fund Name	[Optional, Input box, 50]
	Select the required mutual fund.
Units Held	[Display]
	This field displays the number of units of the mutual held as on current date.
Amount	[Display]
	This field displays the market value of the investment as on date, with the currency of the mutual fund.
Amount/Units	[Mandatory, Input box, 15]
	Enter the amount to be invested / number of units to be purchased.

Field Name	Description
Redeem Type	[Tab]
	Click the **Amount** tab to specify that the investment is to be made in terms of amount.
	Click the **Units** tab for investment in number of units.

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

Redeem Funds – Verify
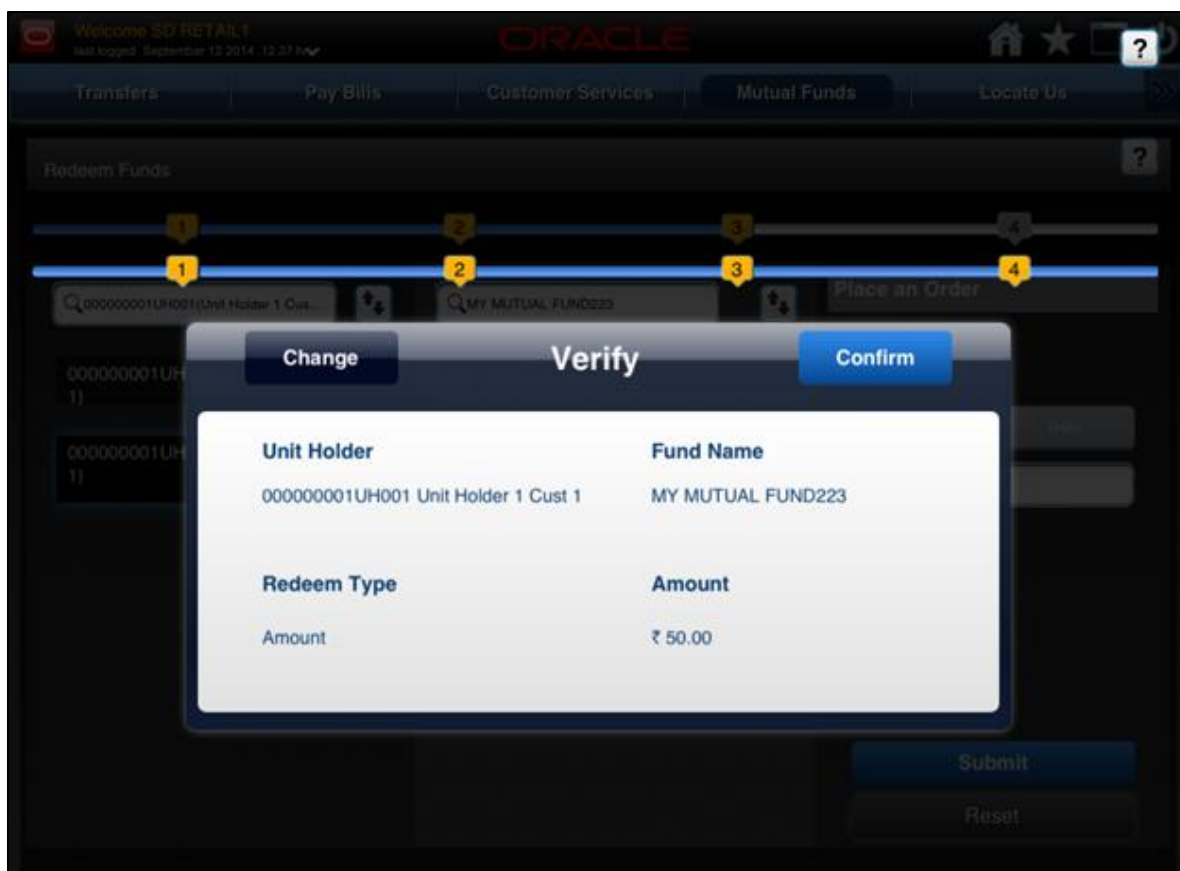
3. Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for transaction is displayed.

Redeem Funds – Confirm
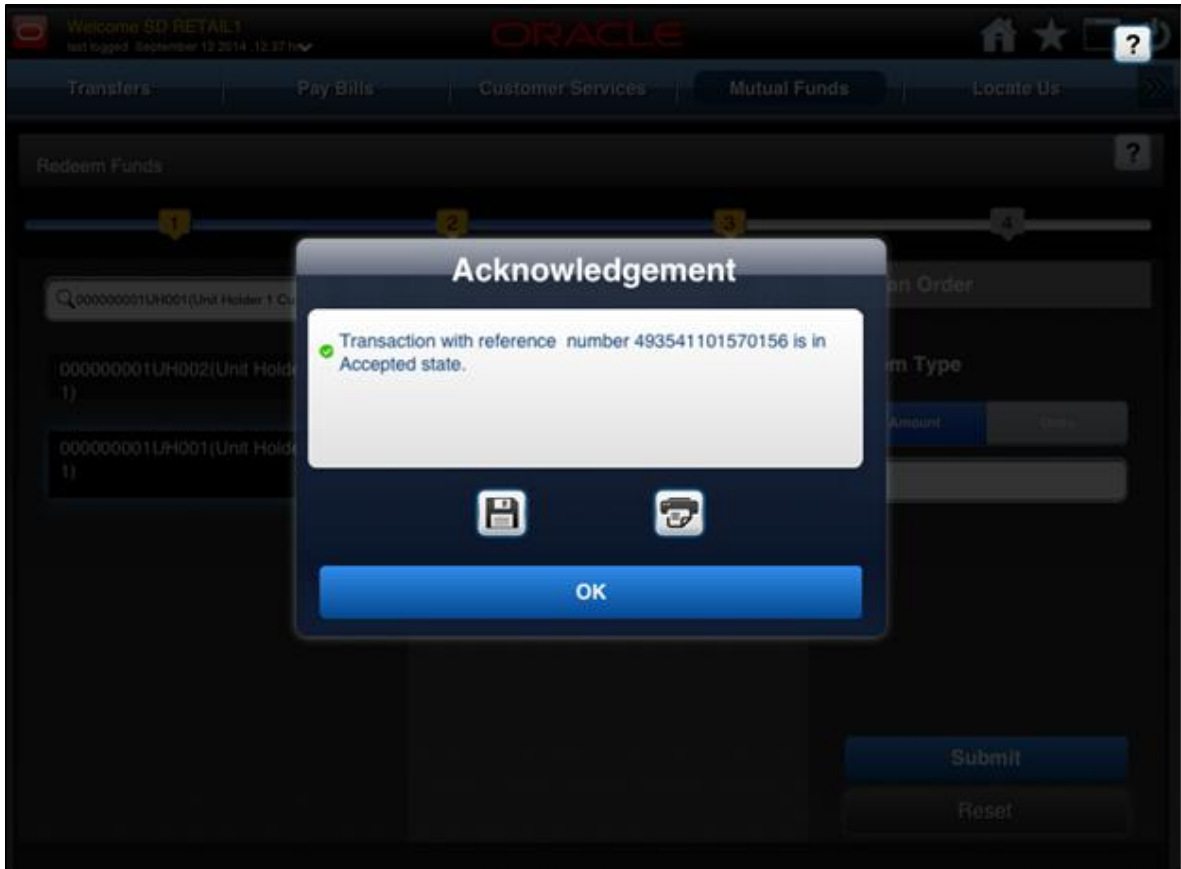
4.   Click the Save icon to save the details.

5.   Click the Print icon to print the details.

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

24.4 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 **Mutual Funds > Switch Funds**.
        The system displays the Switch Funds screen.

Switch Funds

Field Description

Field Name	Description
Unit Holder	[Optional, Input box, 50]
	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.
From Funds	[Optional, Input box, 50]
	Select the fund that you want to redeem.
	The system displays the corresponding units held and current market values for the fund.
Units Held	[Display]
	This field displays the number of units available for redemption as on date.

| Field Name	Description
Amount	[Display]
	This field displays the market value available for redemption as on date, with the currency of the mutual fund.
To Funds	[Optional, Input box, 50]
	Select the fund that you want to buy.
	The system displays the corresponding units held and current market values for the fund.
Amount/Units	[Mandatory, Input box, 15]
	Enter the amount to be invested / number of units to be purchased.
Switch Type	[Tab]
	Click the **Amount** tab to specify that the redemption in the switch is to be made in terms of amount.
	Click the **Units** tab for redemption in switch in terms of number of units.

2. 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
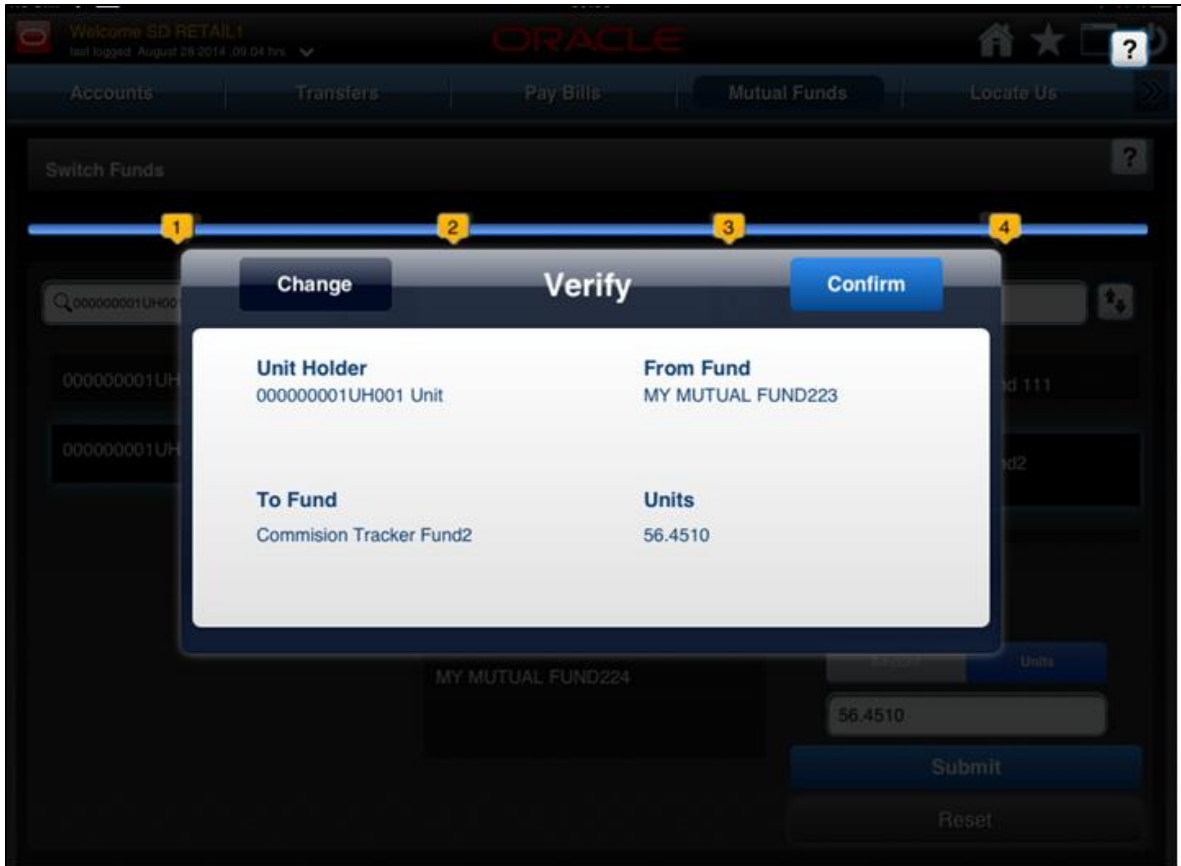
3. Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for transaction is displayed.

Switch Funds – Confirm
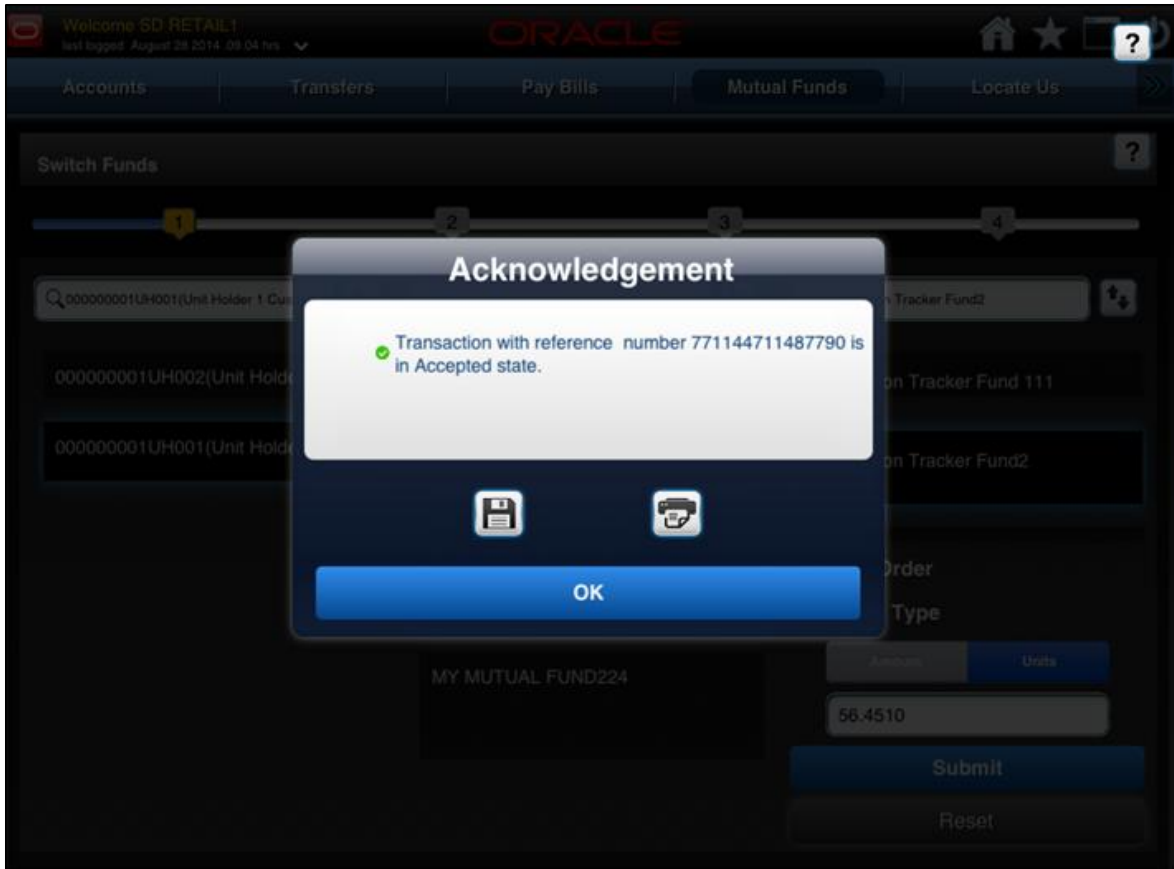
4.   Click the Save icon to save the details.

5.   Click the Print icon to print the details.

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

24.5 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 **Mutual Funds > Portfolio**.
                 The system displays the Funds Dashboard screen.

Funds Dashboard
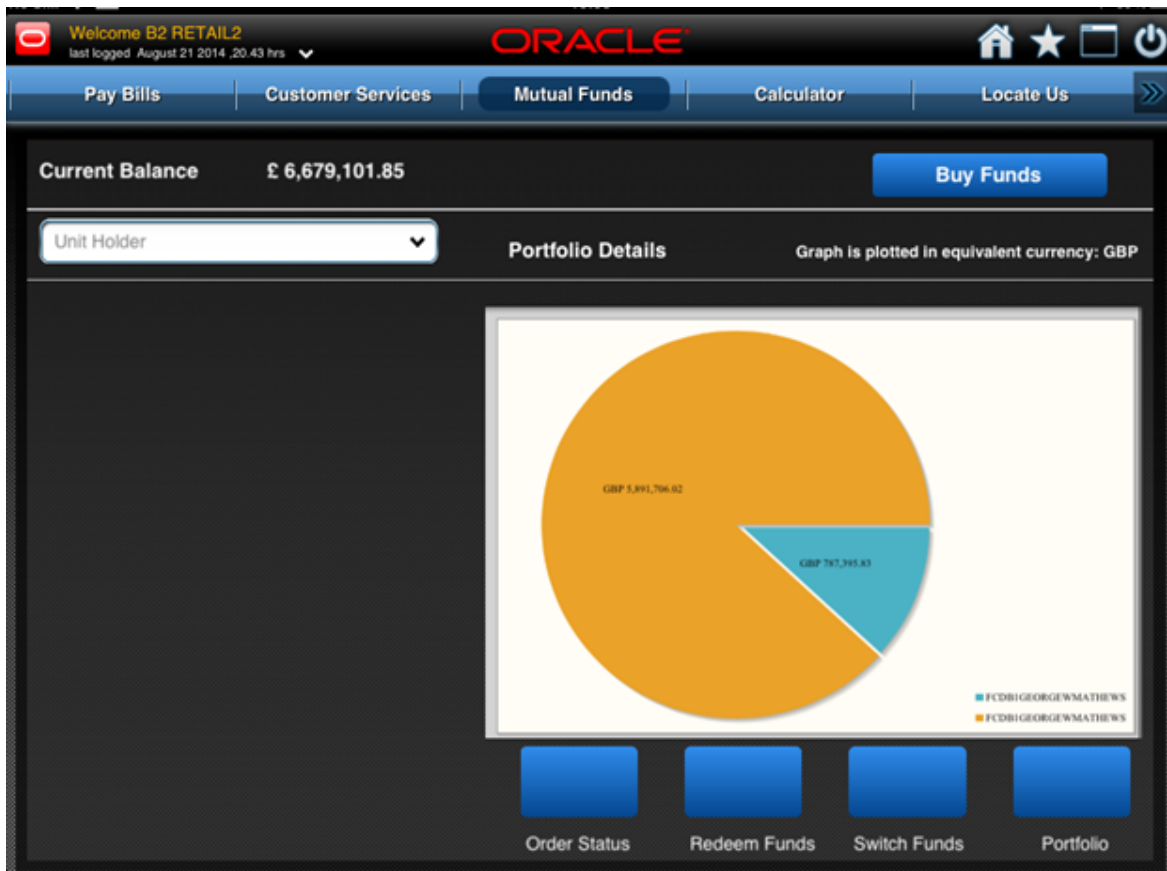
2.   Select the Unit Holder from the dropdown list, mapped to your Customer ID.
        The system displays the portfolio details of the selected unit holder.

Field Description

Field Name	Description
Current Balance	[Display] This field displays the total current value of your holdings.
Unit Holder	[Optional, Dropdown] Select the required Unit Holder mapped to your Customer ID. The corresponding Funds AMC is displayed.
Pie Chart	[Display] This pie chart represents your current holdings across all unit holders, if multiple unit holders are available. If only one unit holder is selected or available, this pie chart represents the current holdings of Mutual Funds within a unit holder.
Unit Holder	[Display] This field displays all your registered Unit Holder IDs

Field Name	Description
Fund Name	[Display] This field displays the names of the mutual fund (with amount) under the selected Funds AMC.
Amount	[Display This field displays the invested amount.

3. Click **Buy Funds** to view the Buy Mutual Funds screen.

4. Click **Order Status** to view the Order Status screen.

5. Click **Redeem Funds** to view the Redeem Funds screen.

6. Click **Switch Funds** to view the Switch Funds screen.

7. Click **Portfolio** to view the Portfolio screen with all unit holders and overall view of the holdings screen.

8. Click the **Fund Name** to view the Fund Details pop-up screen.

Fund Details
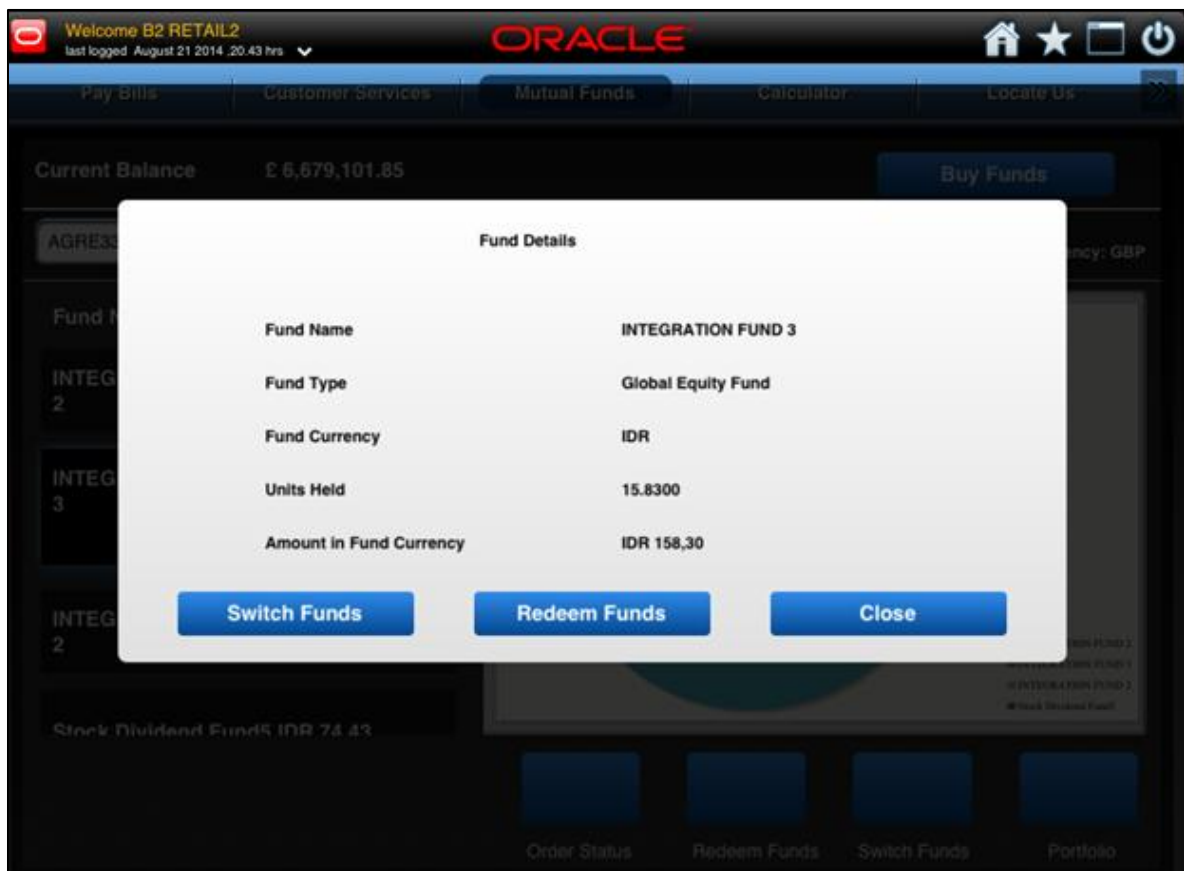
Field Description

Field Name	Description
Fund Name	[Display] This field displays the name of the mutual fund. Click this hyperlink to view the Fund Details
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.

9. Click **Switch Funds** to view the Switch Funds screen.

10. Click **Redeem Funds** to view the Redeem Funds screen.

11. Click **Close** to close the Fund Details pop-up screen.

12. Click the Home icon in the application.
    The system displays the dashboard of the application.

25. Personal Finance Management

The Personal Finance Management page in the application displays sections for these transactions:

- Asset and Liability position

- Budget

- Spending analysis

- Goals

Note: Please refer to the Budget Management, Goal Setting and Spending Analysis sections in this User Manual for more information on budgets, goals, and spending analysis in the application.

To view the Personal Finance Management page

1. Click **Manage Finances > Finances**.
   The system displays the Personal Finance Management screen.

Personal Finance Management
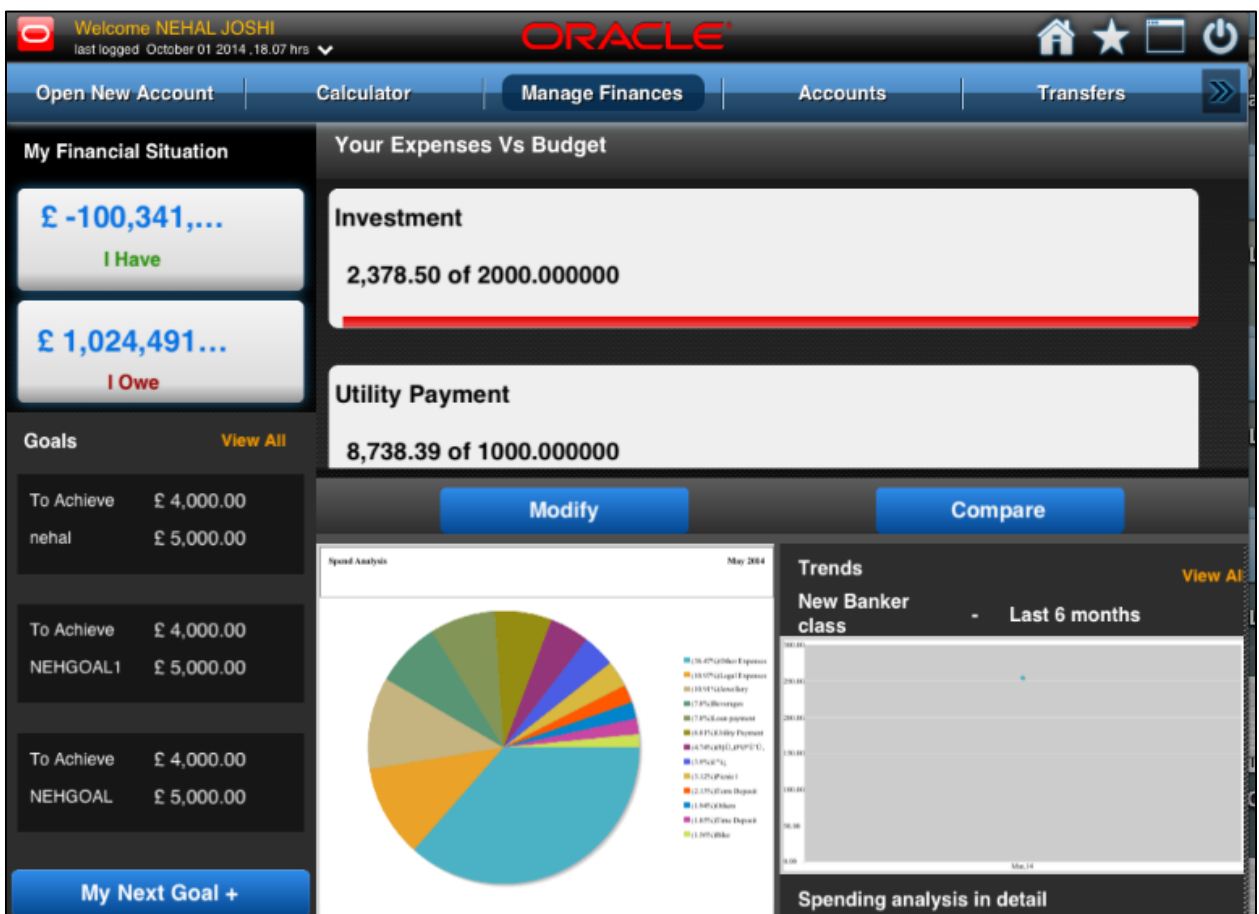
Field Description

Field Name	Description

Field Name	Description
My Financial Situation Section	
I Have	[Display, Hyperlink]
	This field displays the sum of all your assets in the application
	Click on this hyperlink to view the Account Summary screen.
I Owe	[Display, Hyperlink]
	This field displays the sum of all the liabilities in the application.
	Click on this hyperlink to view the Account Summary screen.
Goals Section	[Display]
	This section displays all the goals that you have created in the application in the ascending order of the creation date.
Your Expenses vs Budget Section	[Display]
	This section displays the budget for the different categories for the current month.
Your Budget	[Display]
	This field displays the sum total of your budget in the application.
Utilized	[Display]
	This field displays the sum total of your expenditure.
Available	[Display]
	This field displays the amount available after subtracting your total expenditure amount from your total budget amount.
Spend analysis section	[Display]
	This section displays your spending analysis in the application
Spending Analysis Graph	[Display]
	This field displays the your spending analysis as a pie chart.
Categories	[Display]
	This field displays the categories maintained for spending along with amount in a currency and percentage in the pie chart.
Trends	Display]
	This field displays the trends in your spending as a line chart.

2.   Click **View All** in the Goals section.
       The system displays the View Goals screen.

3.   Click **My next goal** in the Goals section.
       The system displays the Create Goal screen.

4. Click the required category in the Your Expenses vs Budget section.
    The system displays the expenses vs budget view for the selected category and subcategory (if available) for the current period.

5. Select the required month for your expenses vs budget in the Your Expenses vs Budget section.
    The system displays expenses vs budget view for the selected category and subcategory (if available) for the selected month.

6. Click **View All** in the Spend Analysis section.
    The system maximizes the screen to display all the Spending Analysis section.

7. Click on the category legend in the pie chart in the Spending Analysis section.
    The system displays a line graph with transaction details of the last six months for the selected category.

26. 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**.
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 **Create** button to create a budget in the application.
OR
Click the **Compare** button to compare your budget with peers.

Budget Calculator- Result

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.

26.2 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 iPad-based application.

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

    Set Budget

Field Description

Field Name	Description
Choose Period of Budget	[Mandatory, Dropdown] Select periodic search options available to the User.
RollOver Budget	[Checkbox] Select this checkbox to rollover the budget to the next month.
Categories	[Optional, Dropdown] Select a category for your budget.
Total	[Optional, Input box, 15] Enter the total amount for the budget category.
Sub Categories	[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.
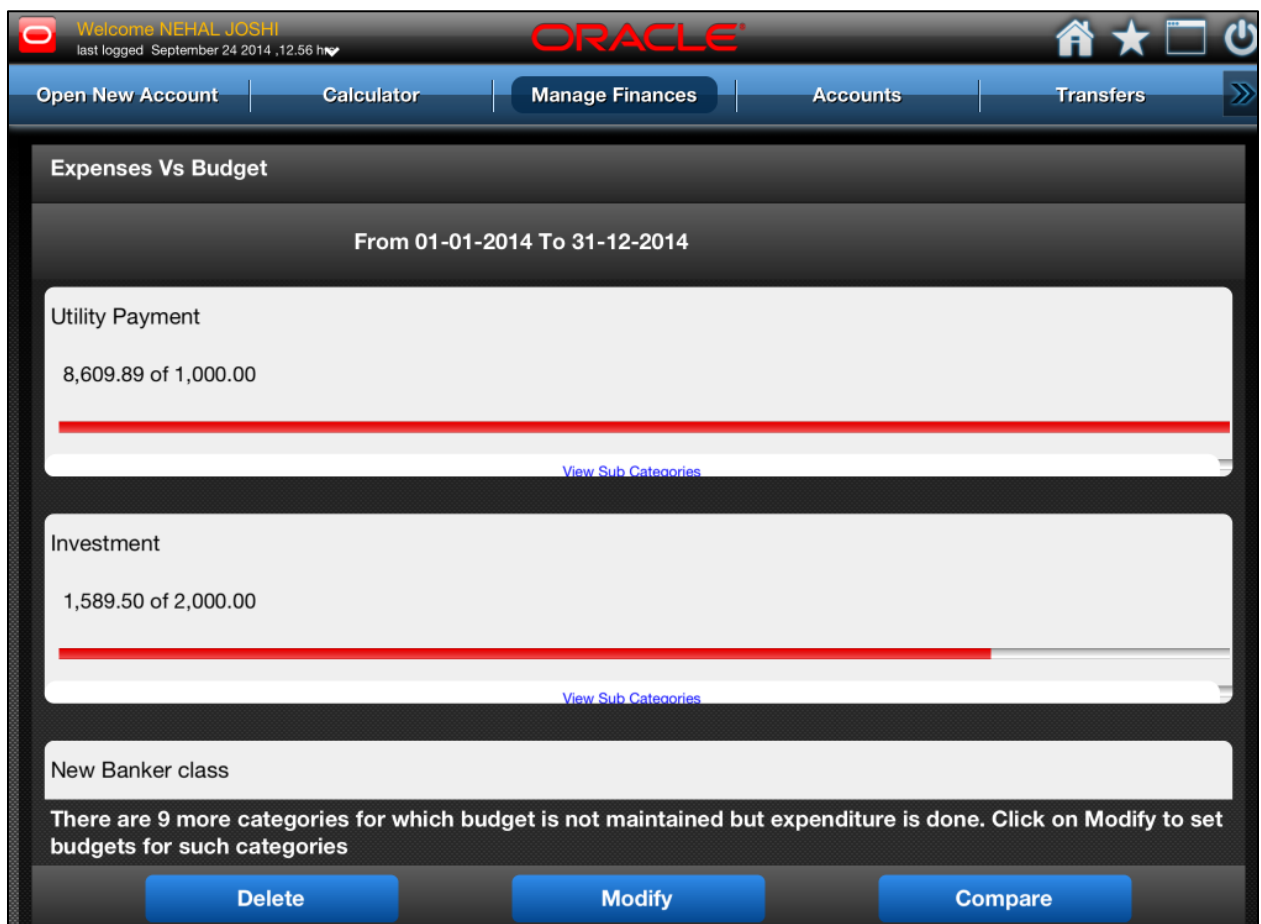
To view a budget from the Set Budget screen

1.   Click **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.

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

Expenses Vs Budget

3.   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

4.   Click **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.

5.   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.

        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.

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

        Expenses vs Budget

Field Description

Field Name	Description
Category	[Display]
	This field displays the name of the category and sub category along with the graph for the expenses Vs the budget.
Amount	[Display]
	This field displays the amount for expenditure Vs the budget for the category and sub category.
Expenditure graph	[Display]
	This field displays the expenditure line graph
Disclaimer	[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.

7. 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 **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 link next to the category.
        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 **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.

27. 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.

27.1 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
Name your goal	[Mandatory, Input, 40]
	Enter the name for the goal.
Set Target amount	[Mandatory, Input, 15]
	Enter the amount for the goal.
Choose category	[Optional, Dropdown]
	Select the category of the goal.

How do you want to keep saving towards your goal?

Amount you wish to start with	Mandatory, Input, 15]
	Enter the initial deposit amount.
How often would you like to contribute?	[Mandatory, Dropdown]
	Select the frequency of your contribution.

Set your goal tenure

Field Name	Description
Tenure (In Months)	[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
Result	[Display]
	This field displays this text:
	If you save <amount with currency> every Week you will be able to reach your goal <Goal Name> of <amount with currency> in <time period in months> at interest rate of <rate of interest>

Field Name	Description
Graph	[Display] A line graph for time Vs amount with details of amount displayed on hovering over the line of the graph.

27.2 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 **Manage Finances > Goals > Create Goal**.
    The system displays the Create Goal screen.

Create Goal

Field Description

Field Name	Description

Please provide your goal details?

Field Name	Description
Name your goal	[Mandatory, Input, 40] Enter the name for the goal.
Choose a category	[Optional, Dropdown] Select the category of the goal.
Choose a sub category	[Optional, Dropdown] Select the category of the goal.
Set an amount	[Mandatory, Input, 15] Enter the amount for the goal.
Choose	[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: - Tenure - Maturity Date
Set date	[Conditional, Date picker] Enter the end date of the goal.
Tenure	[Conditional, Dropdown] Enter the tenure of the goal in terms of years, months, and days. **Note**: You can either enter the tenure or the end date for the goal.
Change Image	[Optional, Hyperlink] Click this hyperlink to attach and assign an image 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.

Field Description

Field Name	Description
Amount you wish to start with	
Amount	[Mandatory, Input, 15] Enter the amount to be credited to the goal.

Field Name	Description
Funding Account Number	[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.

   Field Description

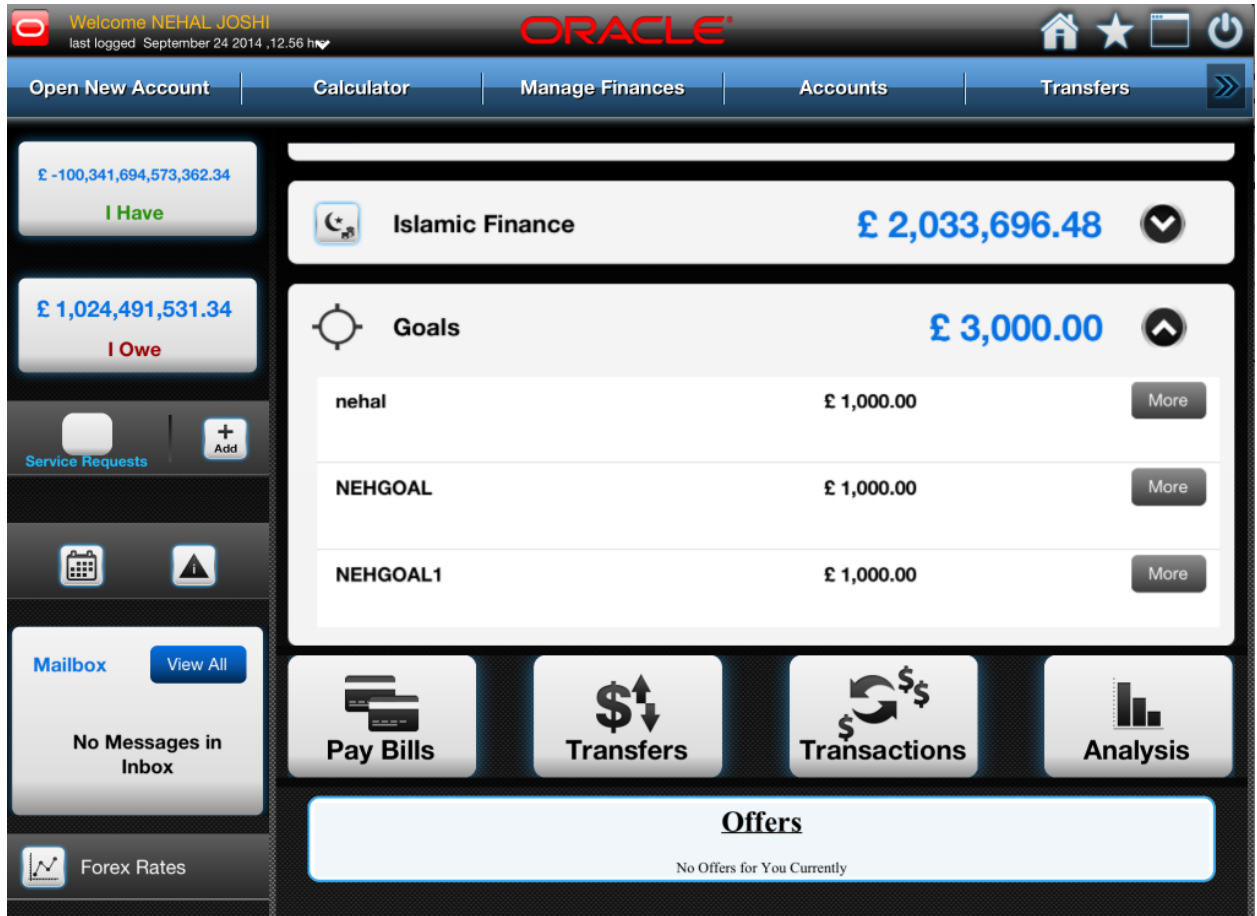| Field Name	Description
How often would you like to contribute	
Funding Account Number	[Optional, Dropdown] Select the account number from which funds are to be credited to the goal. By default, the account number you selected in the second step of goal creation is displayed.
Frequency	[Optional, Dropdown] Select the frequency of regular contributions to the goal. The options include: • Daily • Fortnightly • Monthly • Quarterly • Half yearly • Yearly
Amount	[Optional, Input, 15] Enter the amount to be debited for regular contribution towards the goal.
Start Date	[Optional, Date picker] Enter the start date for regular contribution towards the goal.
End Date	[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.

   Field Description

Field Name	Description

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

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

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

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

27.3 View Goal Summary

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

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

27.4 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

1. Click **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. 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

1.   Select the required goal that you have created.

2.   Click **Other Options > More Details**.
The system displays more details of the goal.
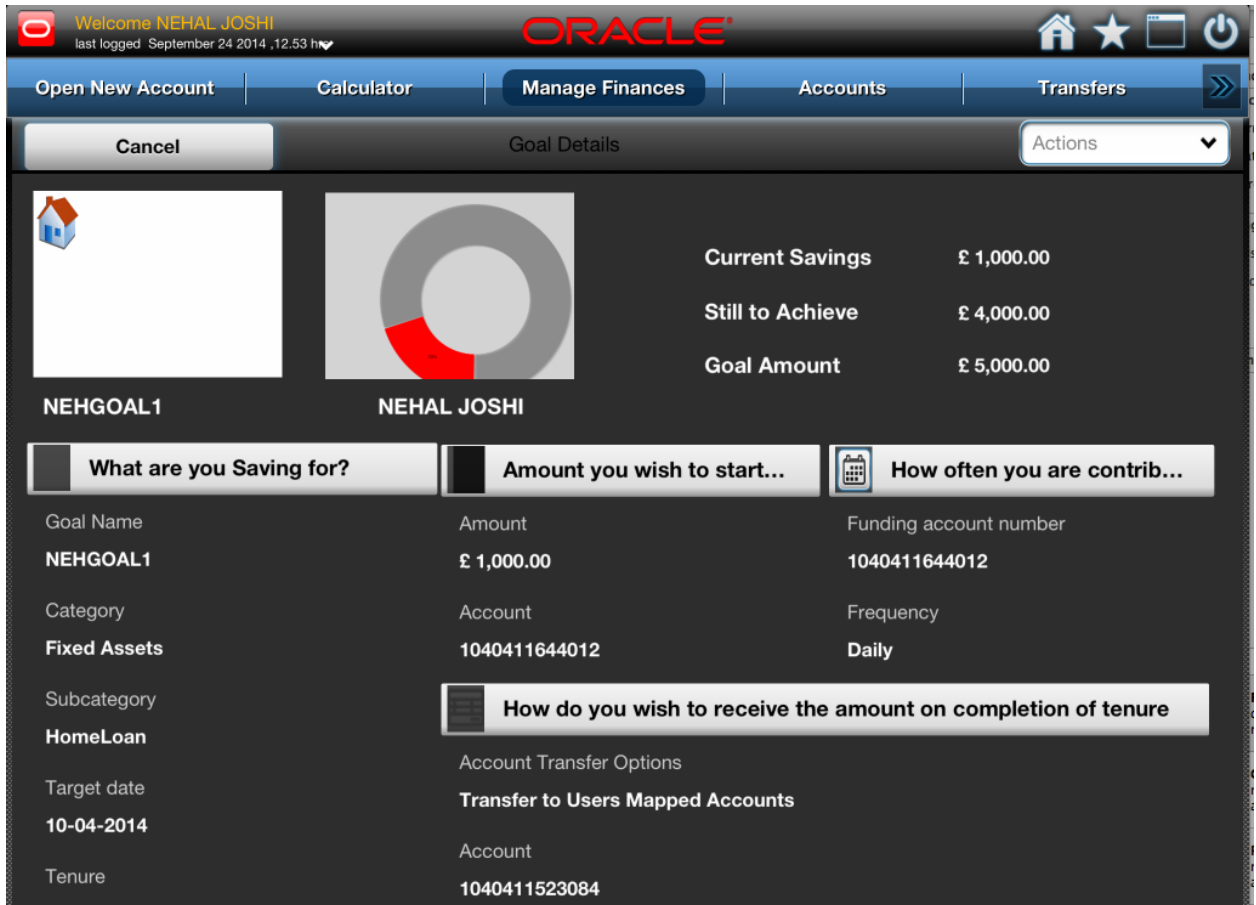
Field Description

Field Name	Description

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

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

27.5 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 **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.

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.

27.6 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 **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.

      Fund Goal
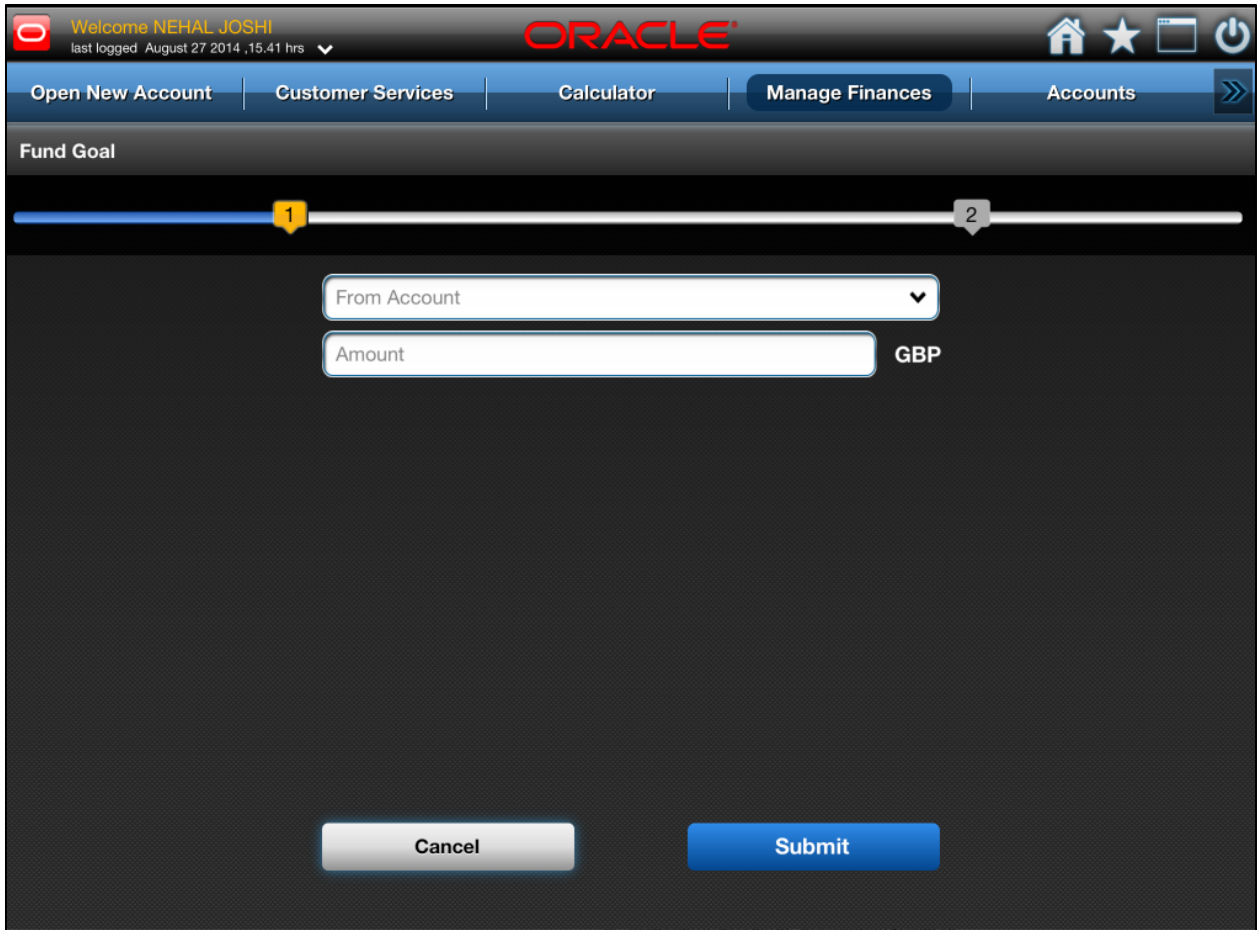
Field Description

Field Name	Description
Funding Account	[Dropdown]
	Select the account number from which funds are to be credited to the goal.
Amount	[Input]
	Enter the amount to be credited to the goal.
Payment Schedule	[Button]
	Select whether you want to give the goal contribution amount now or at a later date
Payment Date	[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
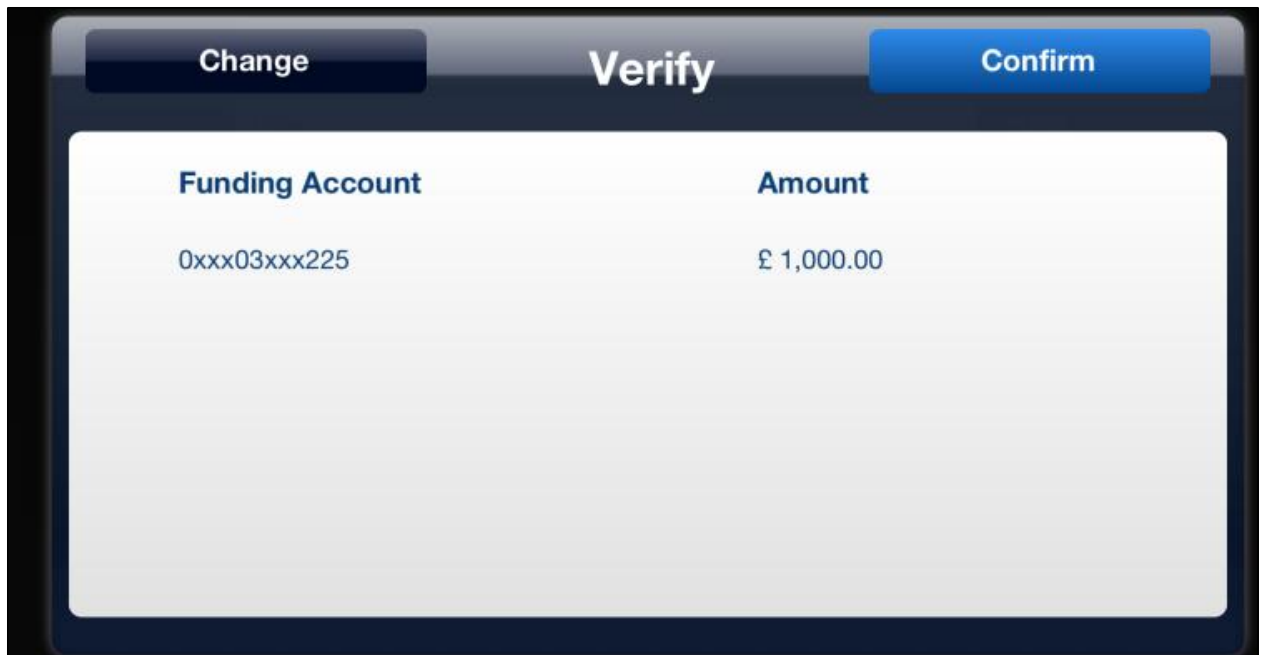
6.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The funding details of your selected goal are updated in the application.

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.

27.7 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 **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.

Goal Participants

5.   Click the Add Participants button.

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.

1.   Select the required goal that you have created.

2.   Click **Participants**.
      The system displays the Goal Participants screen, showing e-mail addresses of existing goal
      participants.

3.   Click the **Edit** icon.

4.   Modify the required e-mail address.

5.   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.

6.   Select the required goal that you have created.

7.   Click **Participants**.
       The system displays the Goal Participants screen, showing e-mail addresses of existing goal
       participants.

8.   Click the **Edit** icon.

9.   Click the icon next to the required e-mail address.

10.   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.

1.   Click on the link that you receive from the goal owner.

2.   Ensure that your e-mail address is correct. Modify the e-mail address if required.

3.   Enter the Reference Number and Security Code shared with you by the goal owner.

4.   Click **Continue**.

5.   Click **View T & C** to view terms and conditions of use.

6.   Select the I Accept Terms & Conditions checkbox.
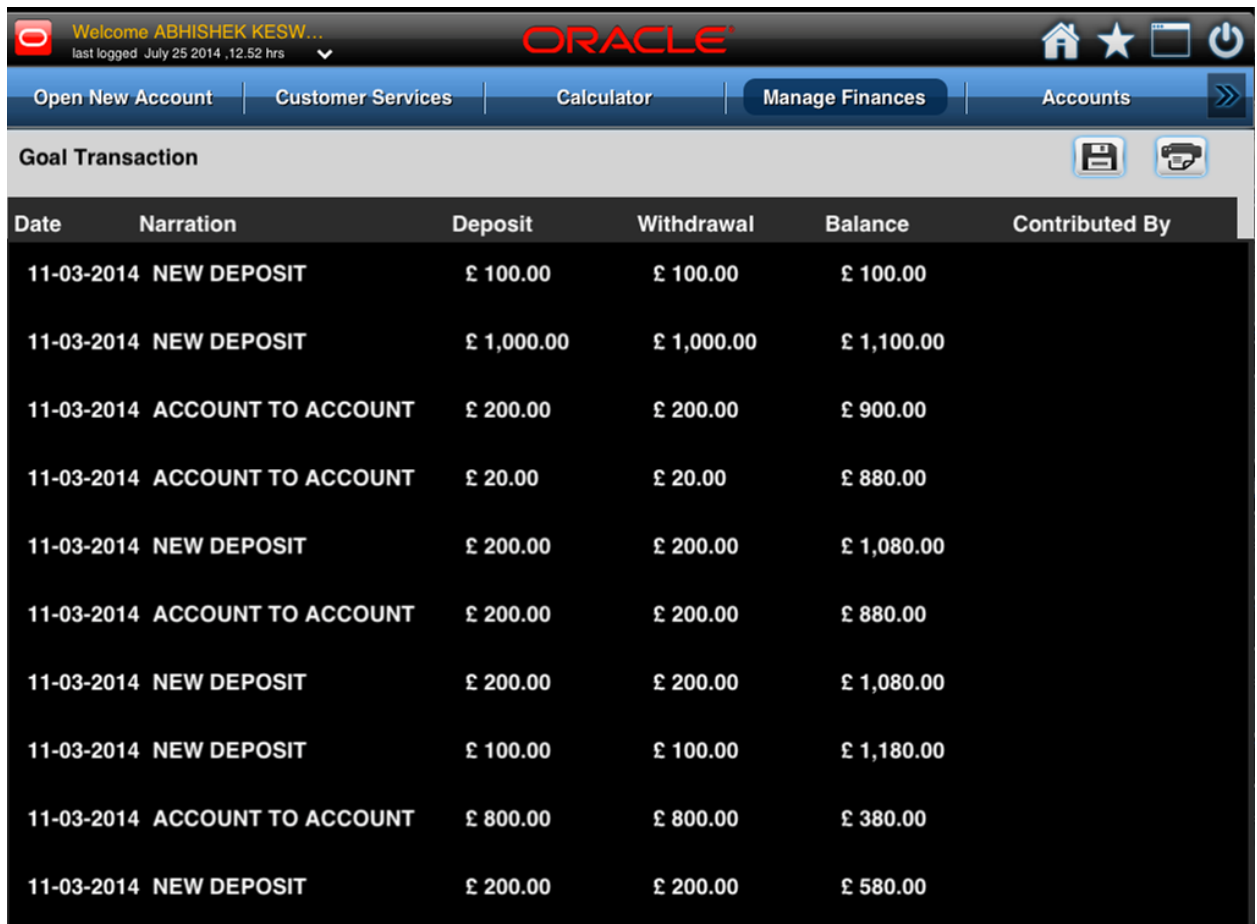
27.8 View Transactions for a Goal

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 **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
Date	[Display] This field displays the date on which the transaction has been executed.
Narration	[Display] This field displays a brief description of the transaction for the goal.
Deposit	[Display] This field displays the amount deposited to the account for the goal.
Withdrawal	[Display] This field displays the amount debited from the account for the goal.
Balance	[Display] This field displays the current balance in the account for the goal.
Contributed by	[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.

27.9 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 **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
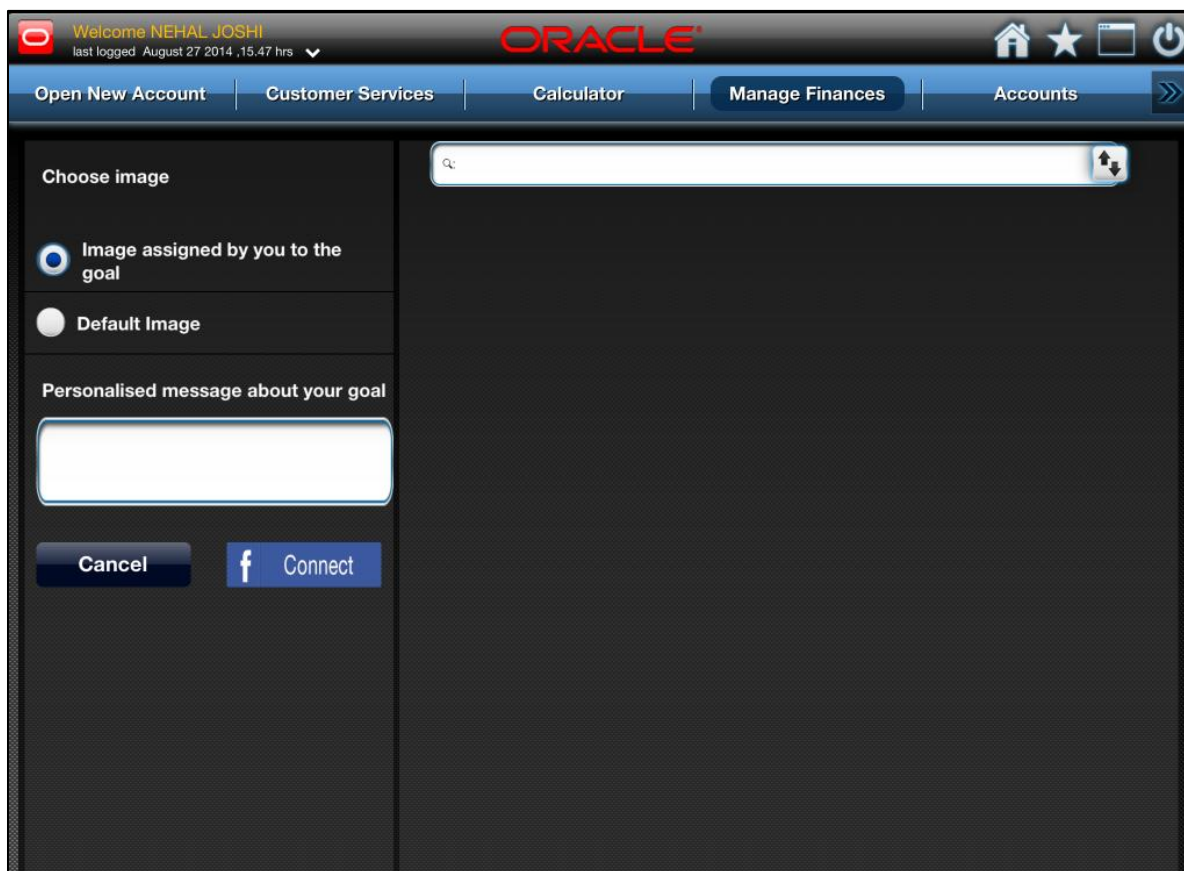
5.   Select the image for the goal.

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 **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.

Field Description

Field Name	Description
Goal Name	[Display] This field displays the name of the goal.
Goal Owner	[Display] This field displays the current name of the goal owner in the application.
From Account	[Conditional, Dropdown] Select the funding account from which you want to contribute to the goal.
Transaction Amount	[Mandatory, Input, 15] Enter the amount you want to transfer to the account of the goal.

4.   Enter the details for the contribution of the goal. The Redeem Goal – Verify screen is displayed.

5.   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.

6.   Click Save icon to save the details.

7.   Click Print icon to print the details.

8.   Click **Ok** to close the box showing the transaction reference number.

27.10 Redeem a Goal

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

1.   Click **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 **Redeem**.
      The system displays the Redeem Goal screen.

Redeem Goal

Field Description

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

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

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.

28. 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.
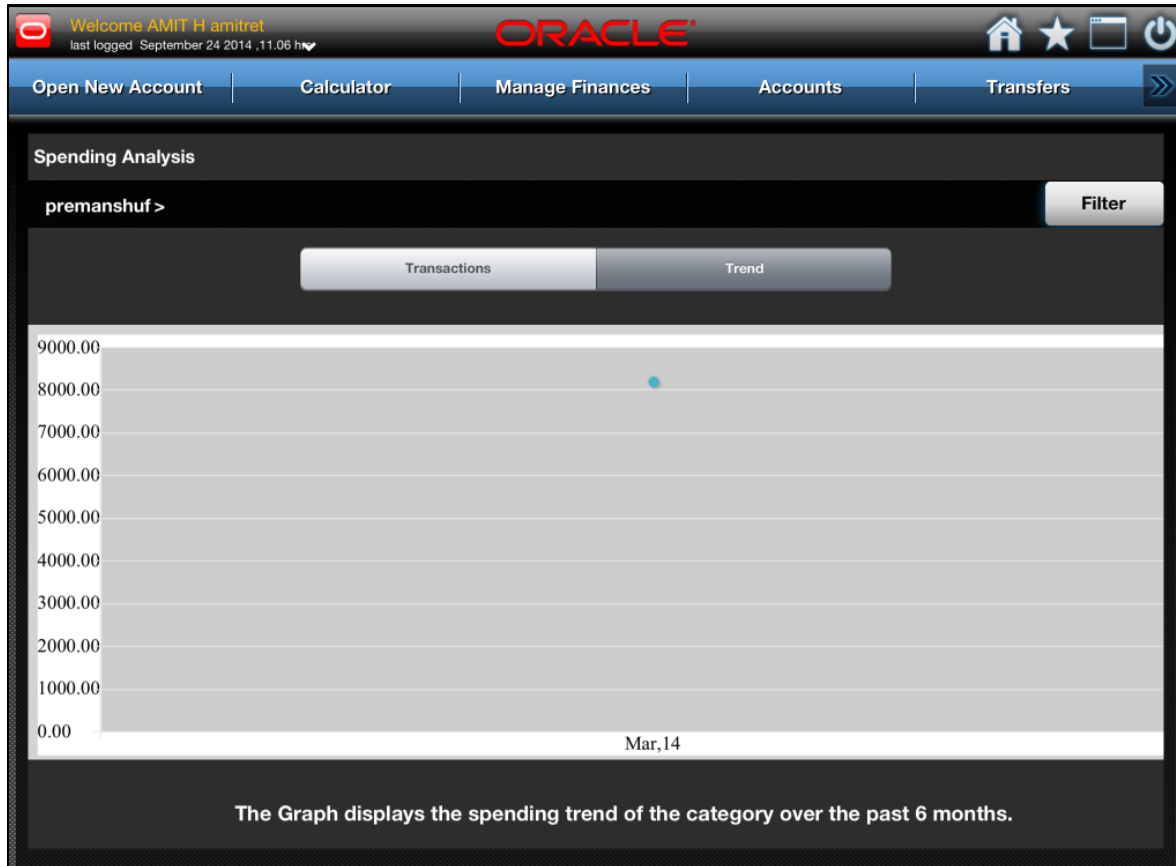
To view spending analysis

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

Note: The system also displays legend with the amount spent and % wise amount spent on the category along with the pie chart.

Spending Analysis- All categories – Pie Chart
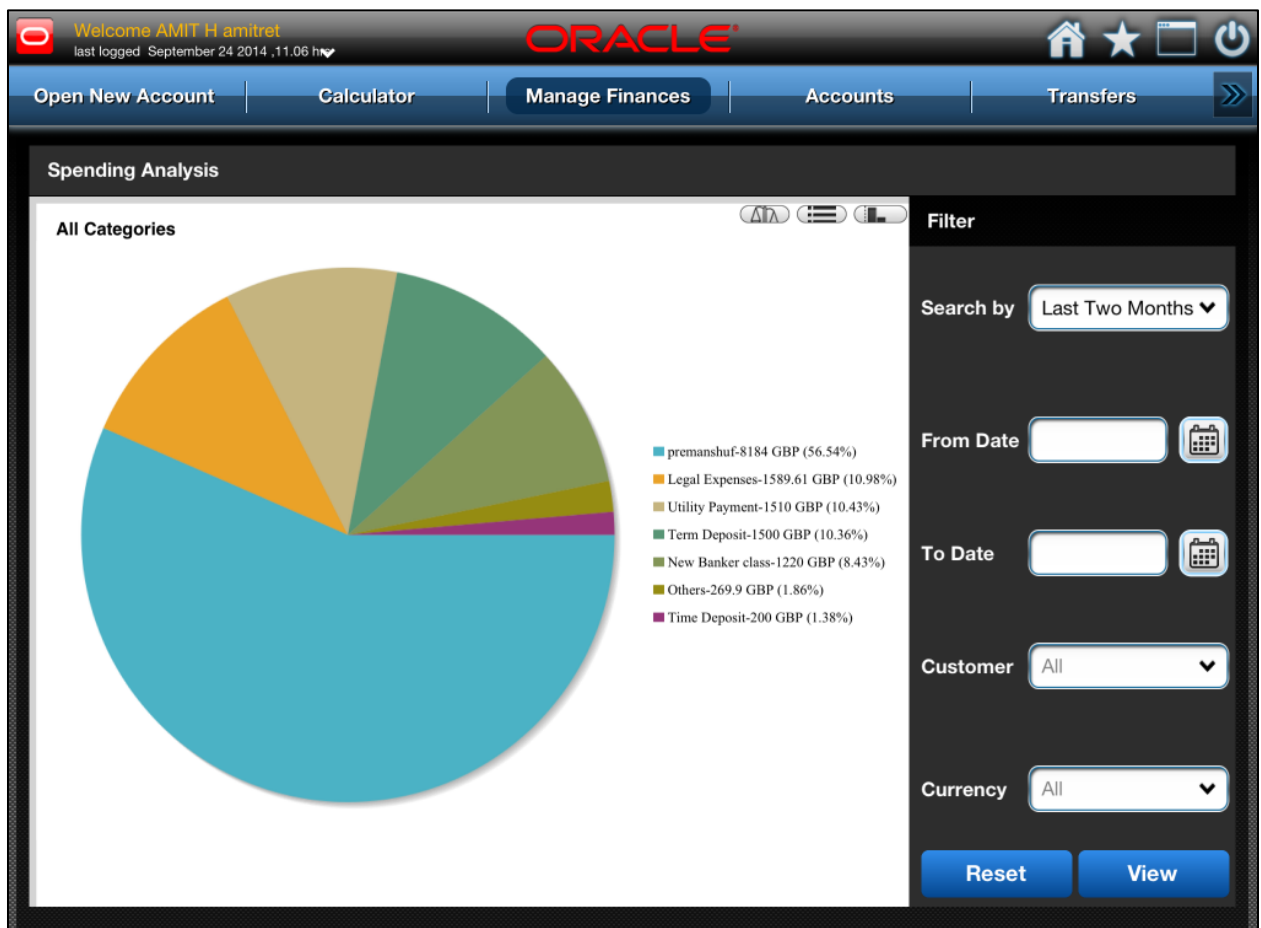
2. Click the Bar Graph icon.
The system displays spending analysis as a bar graph.

3. Click the View Transactions button.
The system displays all transaction records mapped to your account.

4. Click the Compare button.
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 **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
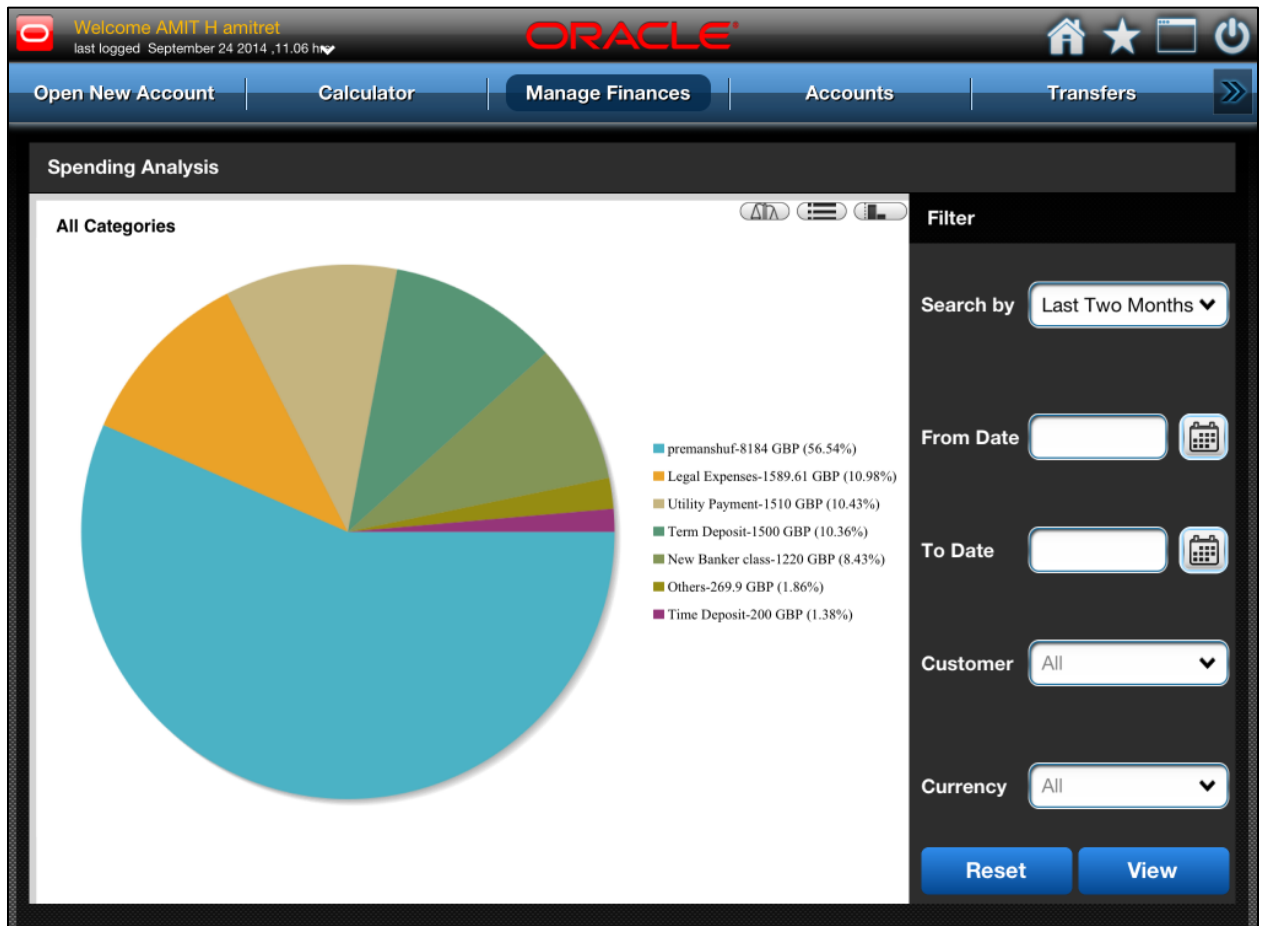
Field Description

Field Name	Description
Search By	[Dropdown] Select periodic search options available to the User.
From Date	[Date-picker] Select the From Date for specified date.

Field Name	Description
To Date	[Date-picker]
	Select the To Date for specified date.
Category	[Dropdown]
	Select the category and sub-category to filter the spending analysis.
Customer	[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.
Currency	[Dropdown]
	Select the currency.

7.   Enter the required search criteria.

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

28.2 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 **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 **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.

Spending analysis for the selected spending category
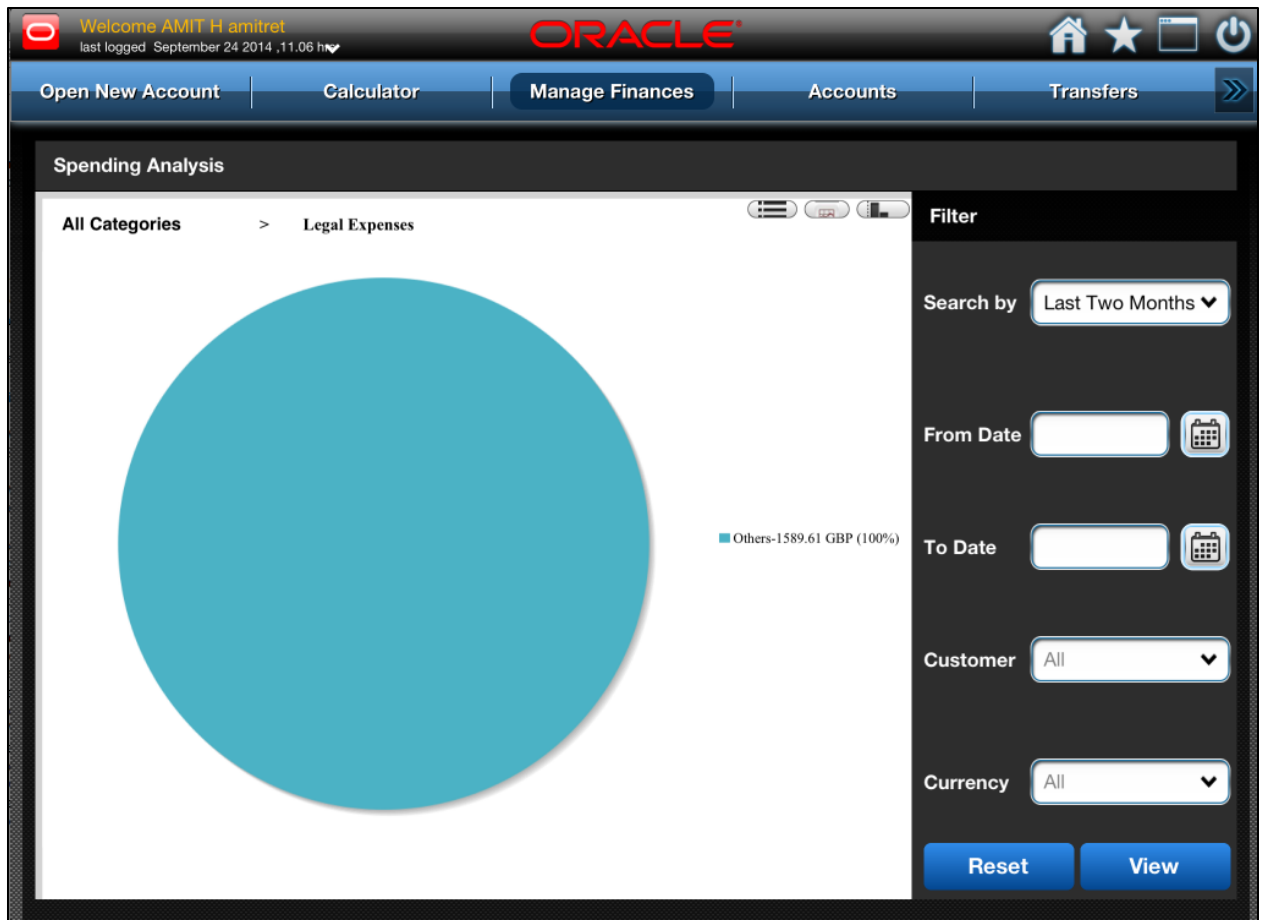
6.   Click the required spending sub- category from the pie chart.
The system displays the spending analysis for the selected spending sub-category as a pie chart.

7.   Click the Trend icon.
The system displays the spending trend of the selected spending sub-category.

Spending Analysis – Trend

28.3 View Transactions in Spending Analysis

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

1. Click **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
    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

    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
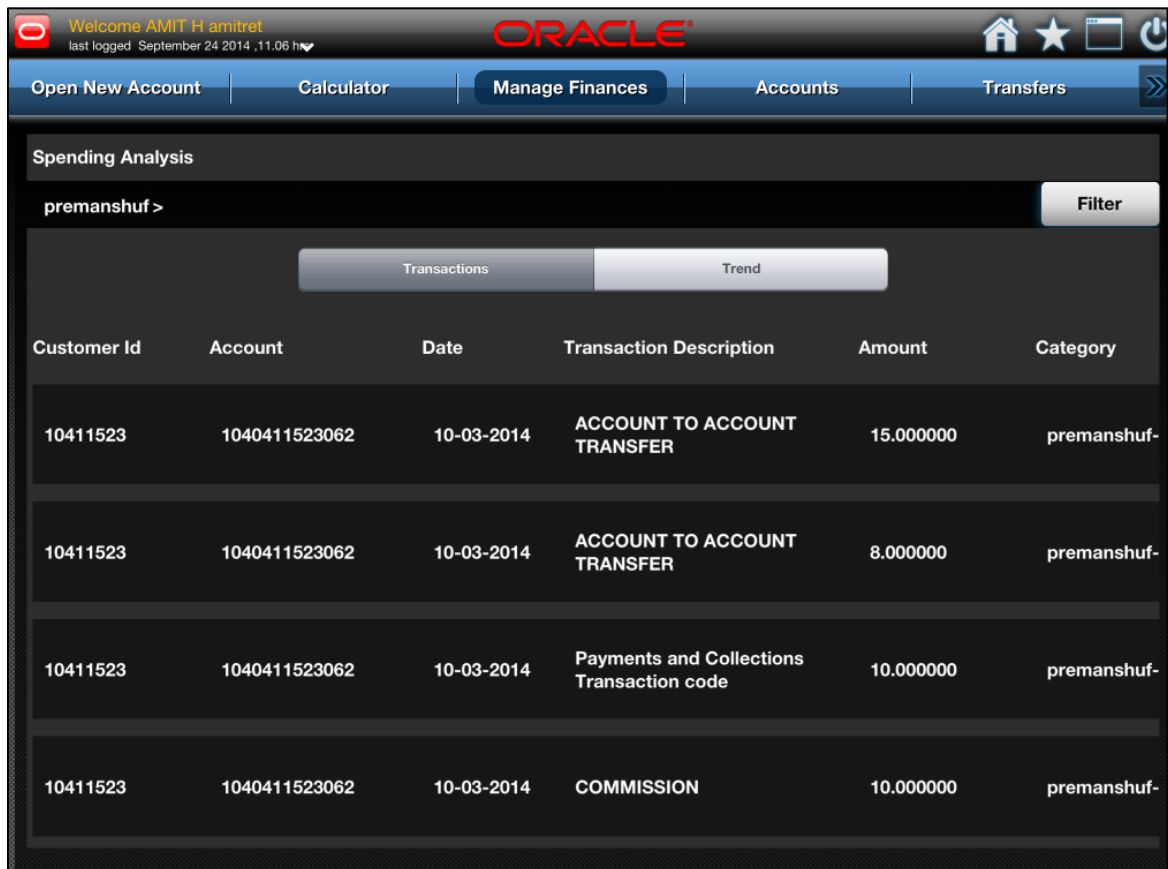
Field Description

Field Name	Description
Date	[Display]
	This field displays the date on which the transactions are completed.
Transaction Description	[Display]
	This field displays a short description for the completed transactions.
Amount	[Display]
	This field displays the amount and the currency for the completed transactions.
Category	[Display]
	This field displays the category or sub category assigned to the transaction.

3. Click the Home icon to view the dashboard of the application.

29. 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.

29.1 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 **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** button on the Budget Calculator screen.

3. Click the **Budget** tab.
   The system displays the screen to compare budgets with peers.

   Compare Budget

Field Description

Field Name	Description
Select Category	[Mandatory, Listbox] Select the sub categories for comparison of budgets.
Income	[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.
Age Group	[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.
Gender	[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.

Field Name	Description
State	[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.
Include for comparison	[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.

4.   Enter the required details.

5.   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.

29.2 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 **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** button on the Goal Calculator screen.
        The system displays the Compare with Peers screen to compare goals with peers.

4.   Click the **Goals** tab.

        Compare Goals
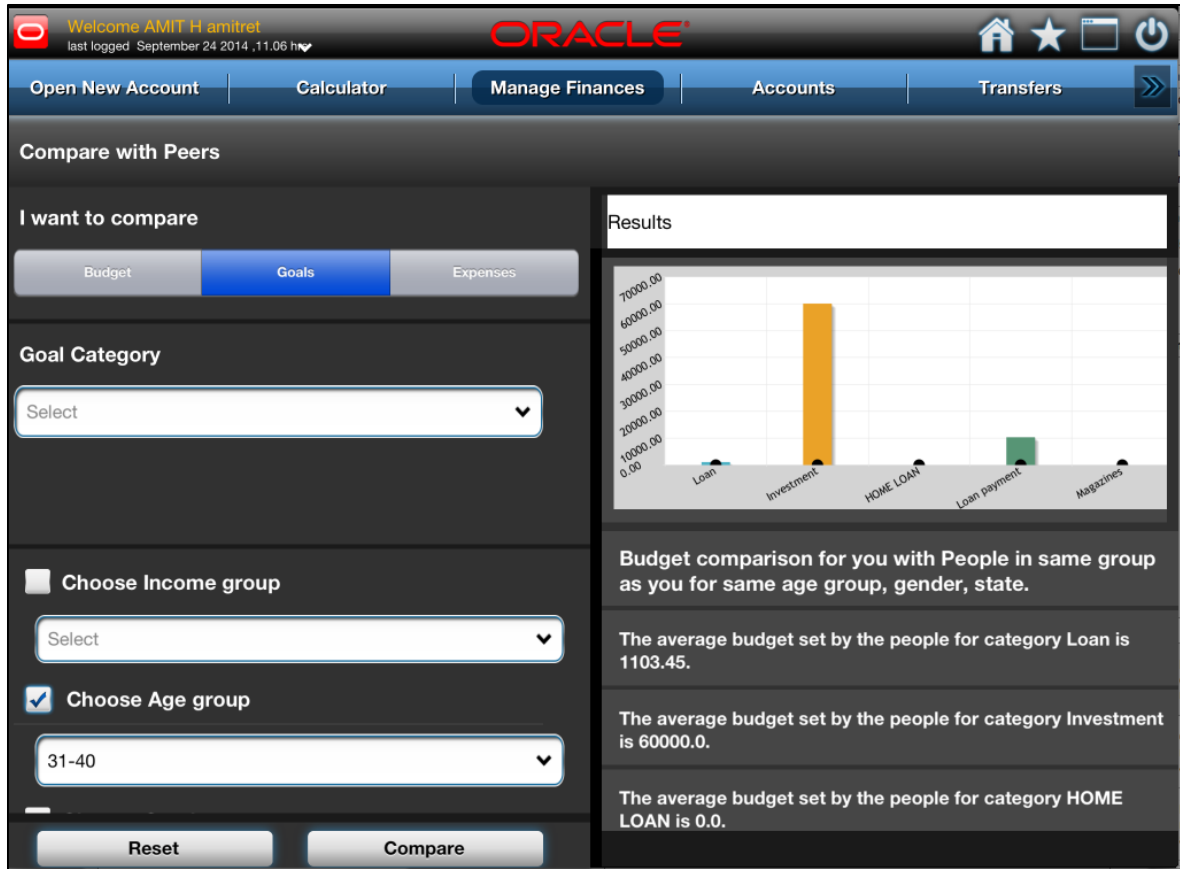
Field Description

Field Name	Description
Goal Category	
Select Goal Type	[Conditional, Dropdown]
	Select the type of goal that you want to compare.
Income	[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.
Age Group	[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
Gender	[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.
State	[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.
Include for comparison	[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.

5.   Enter the required details.

6.   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.

29.3 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 **Manage Finances > Spending Analysis > Spending Analysis**.
The system displays the Spending Analysis screen.

2. Click the **Compare** button on the Spending Analysis screen.
The system displays the Compare with Peers screen to compare expenses with peers.

3. Click the **Expenses** tab.

Compare Expenses

Field Description

Field Name	Description
Select Category	[Mandatory, Listbox]
	Select the sub categories for comparison of expenses.
Select Income	[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.
Age Group	[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.
State	[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.

Field Name	Description
Gender	[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.
Include for comparison	[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.

4. 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.

30. Beneficiary Maintenance

Business user having access to Beneficiary Maintenance can maintain Beneficiary. You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public

If the Template is created with template access level as Private, it is available only to the User who has created it.

The search criteria allow searching the beneficiary templates created earlier. Beneficiary Maintenance is supported for following Transactions

- Internal Transfer
- Domestic Transfer
- International Transfer

30.1 Add Quick /Direct Pay Beneficiary- Internal Transfer

This transaction allows a business user to maintain a beneficiary for internal transfer and initiate the payment.

For Quick Pay beneficiaries

1. Log on to the iPad Banking application.

2. Click **Transfers > Manage Beneficiaries > Direct Quick Pay / Beneficiaries**.
    The system displays the following screen.

    Beneficiary Type

3.   Click the **Internal** tab and then click **Continue**.
      The Add Beneficiary - Internal Transfer screen is displayed.

      Add Beneficiary - Internal Transfer

Field Description

Field Name	Description
Transaction type	[Optional, Dropdown] Select the type of transaction for which you want to create a beneficiary.
Beneficiary Nick Name	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
Beneficiary Name	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
Beneficiary Account Number	[Mandatory, Input box, 20] Enter the account number of the beneficiary for the transfer.
Beneficiary Branch	[Mandatory, Input box, typo -search] Enter the bank branch where the account of the beneficiary is held.
Beneficiary Email Id	[Mandatory, Input box, 255] Enter the e-mail address of the beneficiary for the transfer.

Field Name	Description
Visibility	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: • Public • Private

4.   Enter the required details.

5.   Click **Continue**.
      The Add Beneficiary - Internal Transfer – Verify screen is displayed.

6.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The Acknowledgement screen for the transaction is displayed.

7.   Click **Pay Now** to view the Internal Transfer initiation screen.

8.   Click **OK** to view the initial Add Beneficiary - Internal Transfer screen.

30.2 Add Quick /Direct Pay Beneficiary- Domestic Transfer

This transaction allows a business user to maintain a beneficiary for domestic transfer and initiate the payment.

1.   Log on to the iPad Banking application.

2.   Click **Transfers > Manage Beneficiaries > Direct Quick Pay / Beneficiaries**.
      The system displays the following screen.

Beneficiary Type

3.   Click the **Domestic** tab.

4.   Click the **Receive over Counter** tab or **Deposit to Account** tab as required.

5.   Click **Continue**.
The Add Beneficiary - Domestic Transfer screen is displayed.

Add Beneficiary - Domestic Transfer

**Field Description**

Field Name	Description
Transaction type	[Optional, Dropdown] Select the type of transaction for which you want to create a beneficiary.
Fund Delivery Mode	[Optional, Dropdown] Select the type of transaction for which you want to create a beneficiary.
Beneficiary Nick Name	[Mandatory, Input box, 10] Enter the nickname of the beneficiary.
Beneficiary Name	[Mandatory, Input box, 35] Enter the name of the beneficiary for the transfer.
Beneficiary Account Number	[Mandatory, Input box, 34] Enter the account number of the beneficiary for the transfer. This field is displayed only if you select the **Deposit to Account** tab in the **Fund Delivery Mode** dropdown.

Field Name	Description
Beneficiary Email Id	[Mandatory, Input box, 255]
	Enter the e-mail address of the beneficiary for the transfer.
Address	[Mandatory, Input box, 34x2]
	Enter the address of the beneficiary for the transfer.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
City	[Mandatory, Input box, 35]
	Enter the city of the beneficiary address for the transfer.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Beneficiary Email Id	[Mandatory, Input box, 255]
	Enter the e-mail address of the beneficiary for the transfer.
Identification Type	[Conditional, Dropdown]
	Select the identification document for receiving the funds at counter.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Reference Number	[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 the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Beneficiary Bank Details	
Choose Network	[Mandatory, Radio button]
	Select the processing mode of the funds transfer. The options available depend on the region of your bank.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Bank Code	[Display, Lookup]
	Search the clearing code of the beneficiary bank.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Visibility	[Mandatory, Dropdown]
	Select the visibility of the beneficiary in the application.
	The options are:
	• Public
	• Private

6.   Enter the required details.

7.   Click **Continue**.
The Add Beneficiary - Domestic Transfer – Verify screen is displayed.

Add Beneficiary - Domestic Transfer – Verify
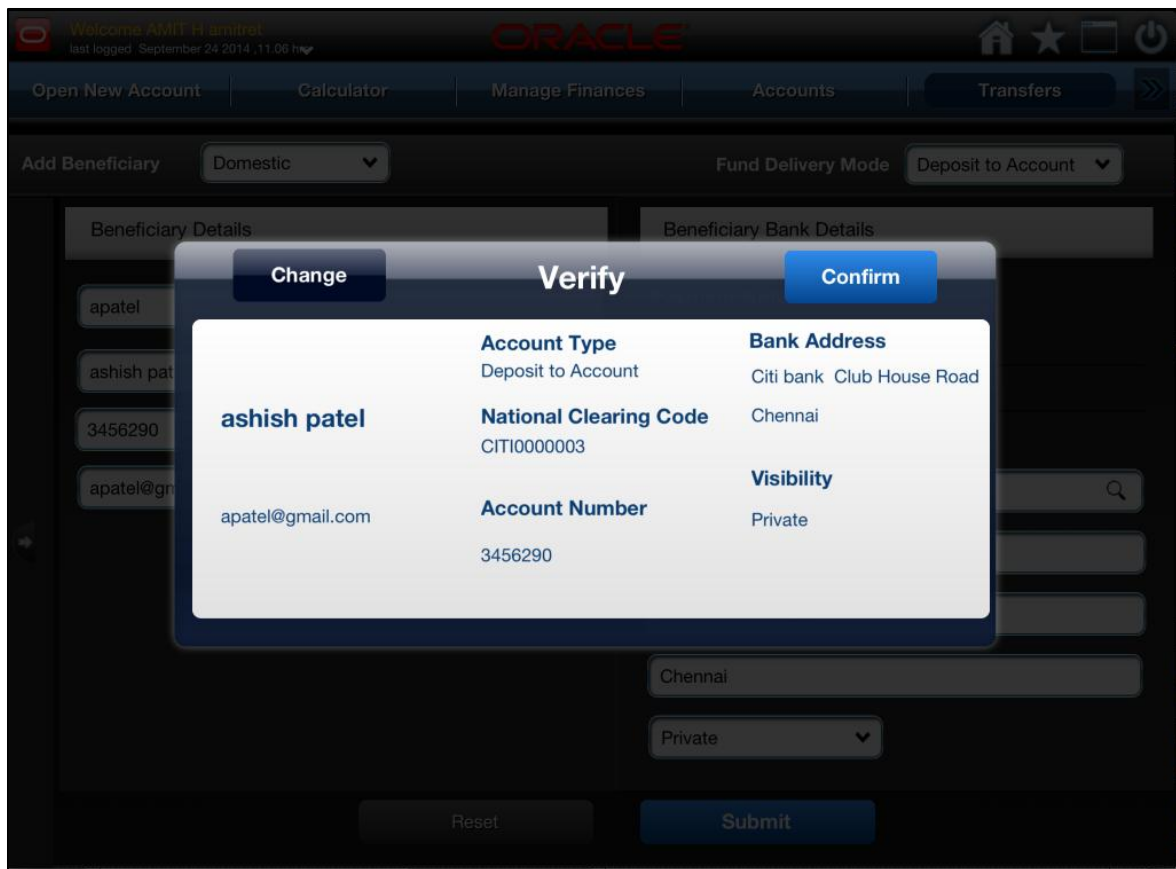
8.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The Acknowledgement screen for the transaction is displayed.

9.   Click **Pay Now** to view the Domestic Transfer initiation screen.

10.   Click **OK** to view the initial Add Beneficiary - Domestic Transfer screen.

30.3 Add Quick /Direct Pay Beneficiary- International Transfer

This transaction allows a business user to maintain a beneficiary for international transfer and initiate the payment.

1.   Log on to the iPad Banking application.

2.   Click **Transfers > Manage Beneficiaries > Direct Quick Pay / Beneficiaries**.
The system displays the following screen.

Beneficiary Type

3. Click the **International** tab.

4. Click the **Receive over Counter** tab or **Deposit to Account** tab as required.

5. Click **Continue**.
    The Add Beneficiary - International Transfer screen is displayed.

Add Beneficiary - International Transfer

Field Description

Field Name	Description
Transaction type	[Optional, Dropdown]
	Select the type of transaction for which you want to create a beneficiary.
Fund Delivery Mode	[Optional, Dropdown]
	Select the type of transaction for which you want to create a beneficiary.
Beneficiary Nick Name	[Mandatory, Input box, 10]
	Enter the nickname of the beneficiary.
Beneficiary Name	[Mandatory, Input box, 35]
	Enter the name of the beneficiary for the transfer.
Beneficiary Account Number	[Mandatory, Input box, 34]
	Enter the account number of the beneficiary for the transfer.
	This field is displayed only if you select the **Deposit to Account** tab in the **Fund Delivery Mode** dropdown.

Field Name	Description
Beneficiary Email Id	[Mandatory, Input box, 255]
	Enter the e-mail address of the beneficiary for the transfer.
Address	[Mandatory, Input box, 34x2]
	Enter the address of the beneficiary for the transfer.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
City	[Mandatory, Input box, 35]
	Enter the city of the beneficiary address for the transfer.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Country	[Mandatory, Dropdown]
	Select the country of the beneficiary address for the transfer.
	This field is displayed only if you select the **Receive over Counter** tab in the **Fund Delivery Mode** dropdown.
Beneficiary Email Id	[Mandatory, Input box, 255]
	Enter the e-mail address of the beneficiary for the transfer.
Transfer Type	[Mandatory, Dropdown]
	Select the mode of the funds transfer.
	The options are:
	• SWIFT
	• National Clearing Mode
	• Bank Details
	By default, SWIFT is selected.
Beneficiary Bank Details	
Swift Code	[Mandatory, Input box, 11]
	Select the SWIFT code to transfer the funds.
	This field is displayed only if you select **SWIFT** in the **Transfer Type** field.
National Clearing Code Type	[Mandatory, Dropdown]
	Select the clearing system for the funds transfer.
	This field is displayed only if you select the **National Clearing Mode** in the **Transfer Type** field.
National Clearing Code	[Mandatory, Input box, Typo search]
	Select the national clearing code to transfer the funds.
	This field is displayed only if you select **National Clearing Mode** in the **Transfer Type** field.

Field Name	Description
Bank Name	[Mandatory, Input box, 35] Enter the name of the beneficiary bank. This field is displayed only if you select the Bank Details in the Transfer Type field.
Bank Address	[Mandatory, Input box, 35x2] Enter the address of the beneficiary bank. This field is displayed only if you select the Bank Details in the Transfer Type field.
City	[Mandatory, Input box, 35] Enter the city of the beneficiary bank. This field is displayed only if you select the Bank Details in the Transfer Type field.
Country	[Mandatory, Input box, 35] Enter the country of the beneficiary bank. This field is displayed only if you select the Bank Details in the Transfer Type field.
Visibility	[Mandatory, Dropdown] Select the visibility of the beneficiary in the application. The options are: • Public • Private

6. Enter the required details.

7. Click **Continue**.
    The Add Beneficiary - International Transfer – Verify screen is displayed.

    Add Beneficiary - International Transfer – Verify
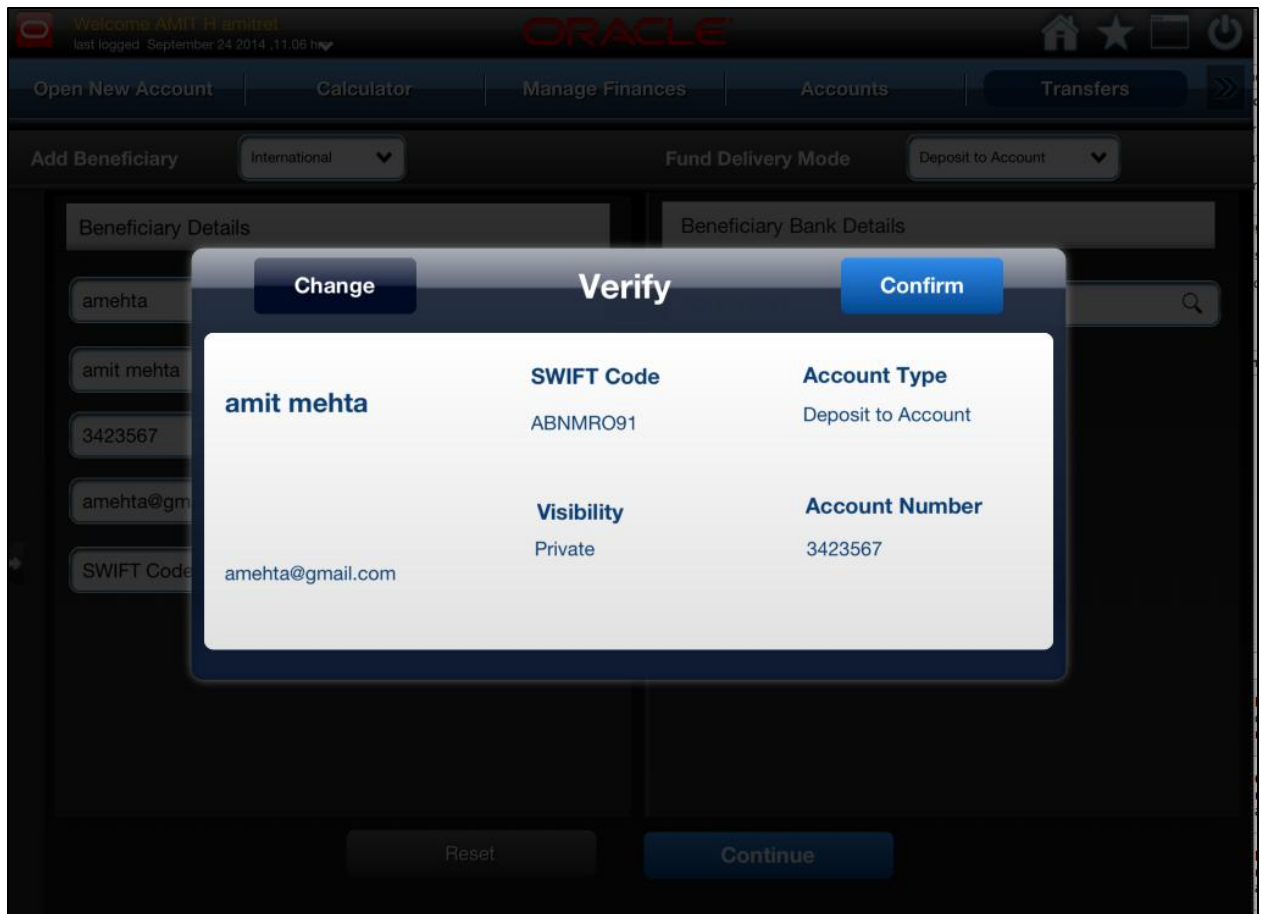
8. Click **Change** to modify any details and then verify all the details and click **Confirm**. The Acknowledgement screen for the transaction is displayed.

9. Click **Pay Now** to view the Domestic Transfer initiation screen.

10. Click **OK** to view the initial Add Beneficiary - International Transfer screen.

30.4 View and Modify Beneficiary

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

View and modify a beneficiary

1. Navigate to the required Add Beneficiary screen for a transaction.
    For example, navigate to the Add Beneficiary - Domestic Transfer screen.

2. Click the ![icon] icon on the screen.
    The list of existing beneficiaries for the selected transaction type is displayed.

Existing beneficiaries for the selected transaction type

3.   Select the required beneficiary.
        The details of the selected beneficiary are displayed.

        Details of the selected beneficiary

4.   Click **Edit**.

5.   Modify the relevant details and then click **Update**.
        The Beneficiary - Domestic Transfer – Verify screen is displayed.

6.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The
        Acknowledgement screen for the transaction is displayed.

        Delete a beneficiary

1.   Navigate to the required Add Beneficiary screen for a transaction.
        For example, navigate to the Add Beneficiary - Domestic Transfer screen.

2.   Click the icon on the screen.
        The list of existing beneficiaries for the selected transaction type is displayed.

        Existing beneficiaries for the selected transaction type

3.   Select the required beneficiary.
      The details of the selected beneficiary are displayed.

4.   Click **Delete**.
      The Beneficiary - Domestic Transfer – Verify screen is displayed.

5.   Click **Change** to modify any details
      OR
      Click **Delete** to confirm the deletion of the required beneficiary from the application.
       The Acknowledgement screen for the transaction is displayed.

30.5 P2P Beneficiaries

   This transaction allows you to maintain update peer to peer beneficiary details.

   For P2P beneficiaries

1.   Log on to the iPad Banking application.

2.   Select **Transfers** > **P2P Beneficiaries** from the menu. The system displays following screen.

   Beneficiary Maintenance – Peer to Peer

Field Description

Field Name	Description
Select Account	[Mandatory, Dropdown] Select the account number for peer to peer payments.
Mobile Number	[Display] This filed is displayed mobile number you have entered in new account opening form.
Email	[Display] This filed is displayed email address you have entered in new account opening form.

3. Click **Continue**. The system displays verify screen.

Beneficiary Maintenance – Verify
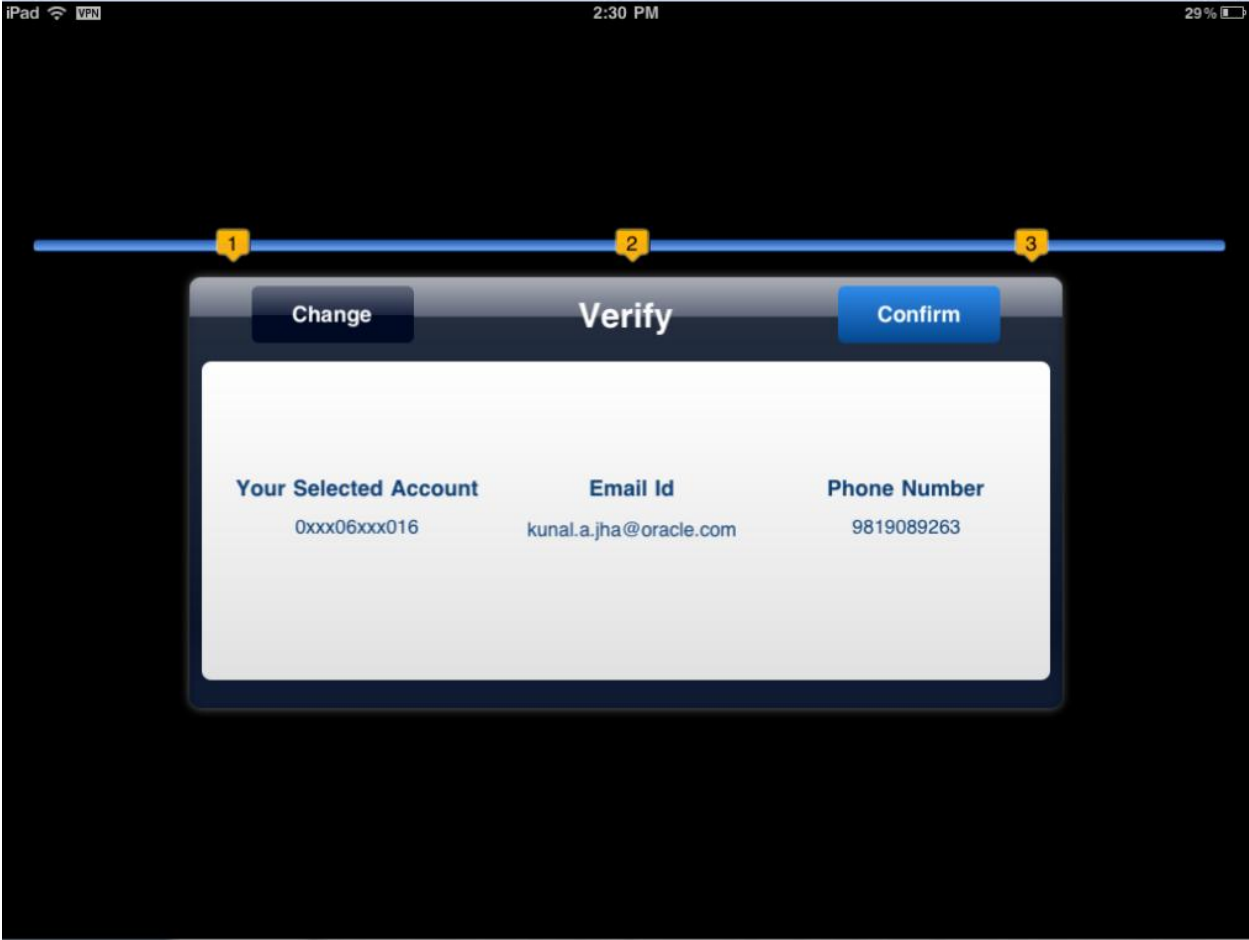
4.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for transaction is displayed.

Beneficiary Maintenance – Confirm
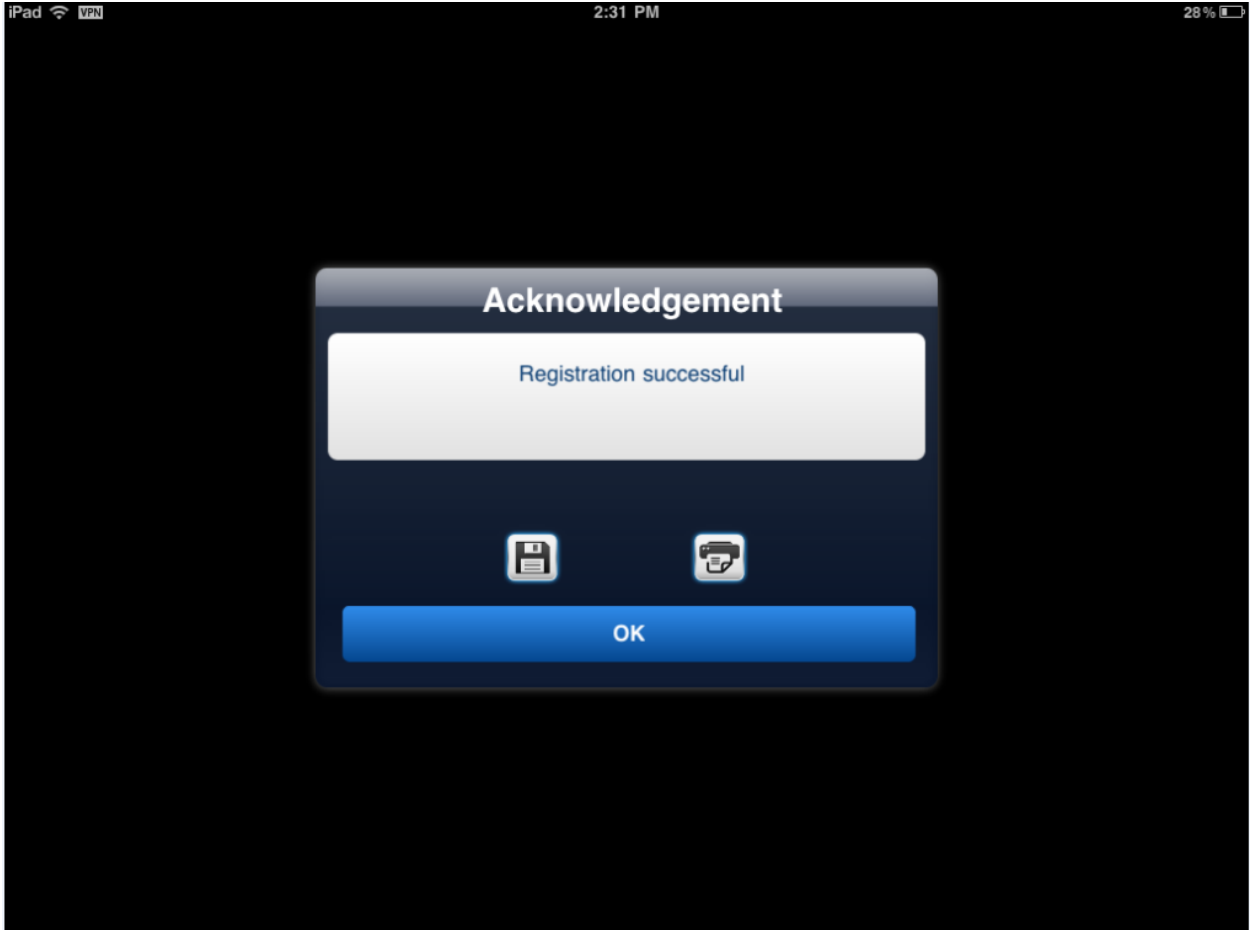
5.   Click **Ok**. The system displays initial peer to peer beneficiary screen.

31. 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.

Note: Please refer to the **Beneficiary Maintenance** section for details for adding a beneficiary to the application. You can also click **Add Beneficiary** button on the Quick Pay screen to add a beneficiary in the application.

To make a quick payment to an existing beneficiary

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

Quick Pay

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Input box, typo-search, 34] Enter the account number to which the funds are to be transferred.
Beneficiary list	[Display] This field displays the complete list of beneficiaries (in vertical order) mapped to your account.
Beneficiary Selection	[Display] This field displays the account number and mode of transfer of the selected beneficiary.
Select your Account	[Mandatory, Input box, typo-search, 25] Enter your account number from which the funds are to be transferred.
Account Balance	[Display] This field displays the account Balance of your selected account from which the funds are to be transferred.
Currency	[Mandatory, Dropdown] Select the transfer currency for the fund transfer.
Amount	[Mandatory, Numeric, 15] Enter the transfer amount.
Payment Details	[Optional, Dropdown] Select the payment details for the transfer (– depending on the transfer type)
Correspondence Charges	[Optional, Dropdown] Select the party bearing the charges for transaction.
Purpose of Remittance	[Conditional, Dropdown, Input box, 35x2] This field displays the description of selected purpose of remittance. Enter the purpose of remittance, if you have selected Others as the Purpose of Remittance. This field is applicable when the mode of transfer for the selected beneficiary is Internal or Domestic.
Description	[Optional, Input box, 35] Enter the narration for the fund transfer.

2. Enter the appropriate details in the respective fields.

3.   Click **Pay Now**.
        OR

4.   Click **Pay On** and select the date of funds transfer.
        OR
        Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.

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 three payment options.

5.   Click the **Submit** button.
        The system displays the Quick Pay Verify screen.

        Quick Pay- Verify
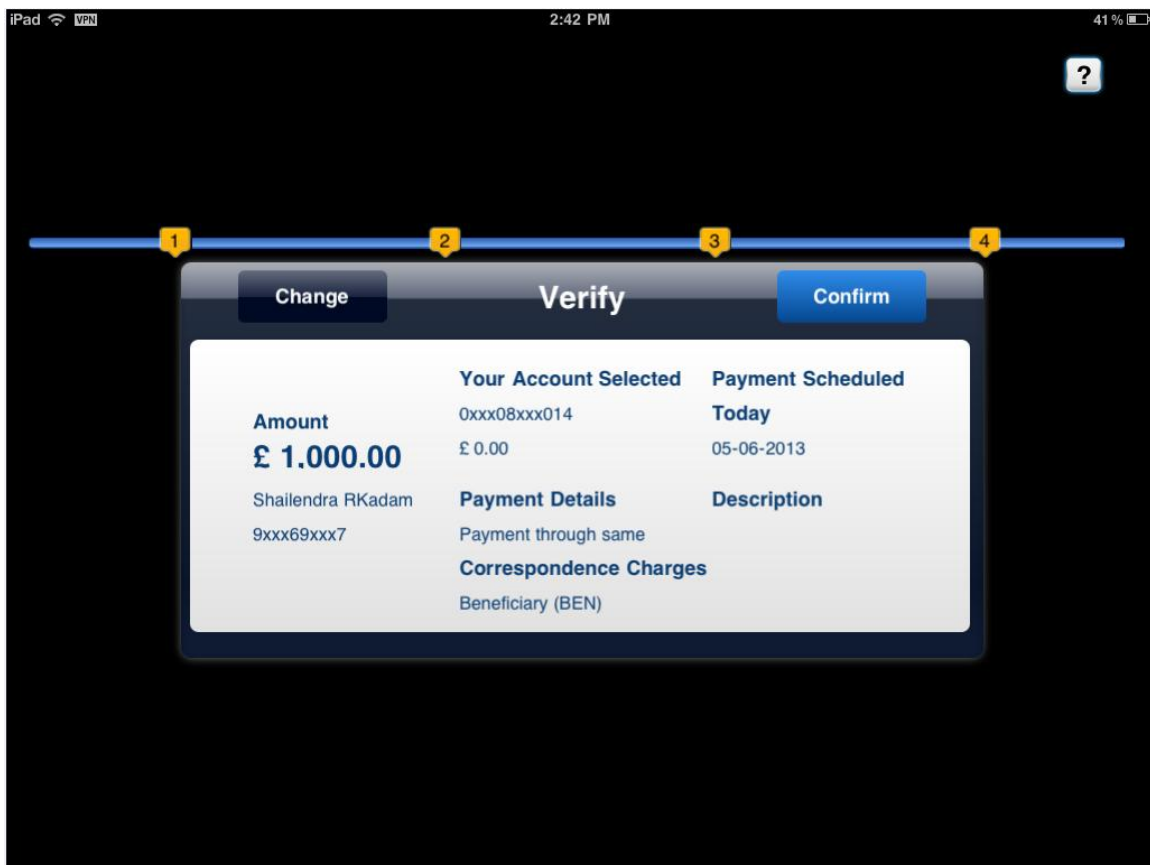
6.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for the transaction is displayed.

        Quick Pay Confirm
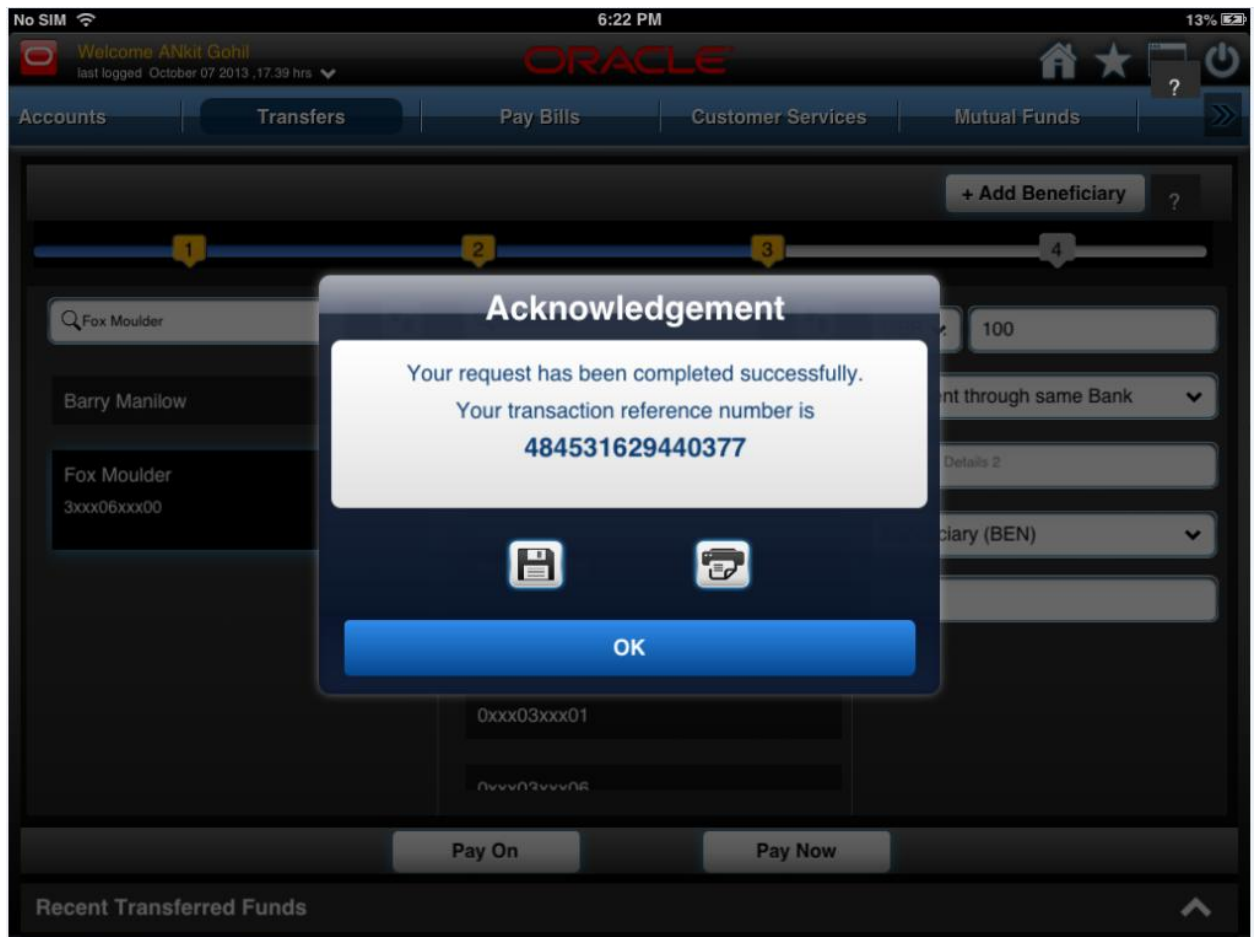
7.   Click Save icon to save the details.

8.   Click Print icon to print the details.

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

32. Own Account Transfer

You can transfer funds from one of your account to another of your own account within the bank. You can make an Own Account Transfer for conventional and Islamic CASA accounts.

The currency of the funds transfer in this transaction is the currency of the account to which you want to transfer funds. If the currency of the source account and transfer account is different, then the transfer amount is converted at the bank rate.

You must enter a transaction password for the completion of the transaction, if a transaction password has been configured for the transaction.

To make an own account transfer

1. Click **Transfers** > **Own Account Transfer**.
    The system displays **Own Account Transfer** screen.

Own Account Transfer

Field Description

Field Name	Description
Select To Account	[Mandatory, Pop Over]
	Select the From Account as the source account for the own account transfer.

Field Name	Description
Select From Account	[Mandatory, Pop Over] Select the account that is to be debited for the transfer
Amount	[Mandatory, Numeric, 15] Enter the amount to be transferred.
Description	[Optional, Alphanumeric, 35] Enter the description for the transaction.

2.   Enter the appropriate details in the respective fields.

3.   Click **Pay Now**.
     OR

4.   Click **Pay On** and select the date of funds transfer.
     OR
     Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date.

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

5.   Click the **Submit** button.
     The system displays Own Account Transfer Verify screen.

Own Account Transfer Verify
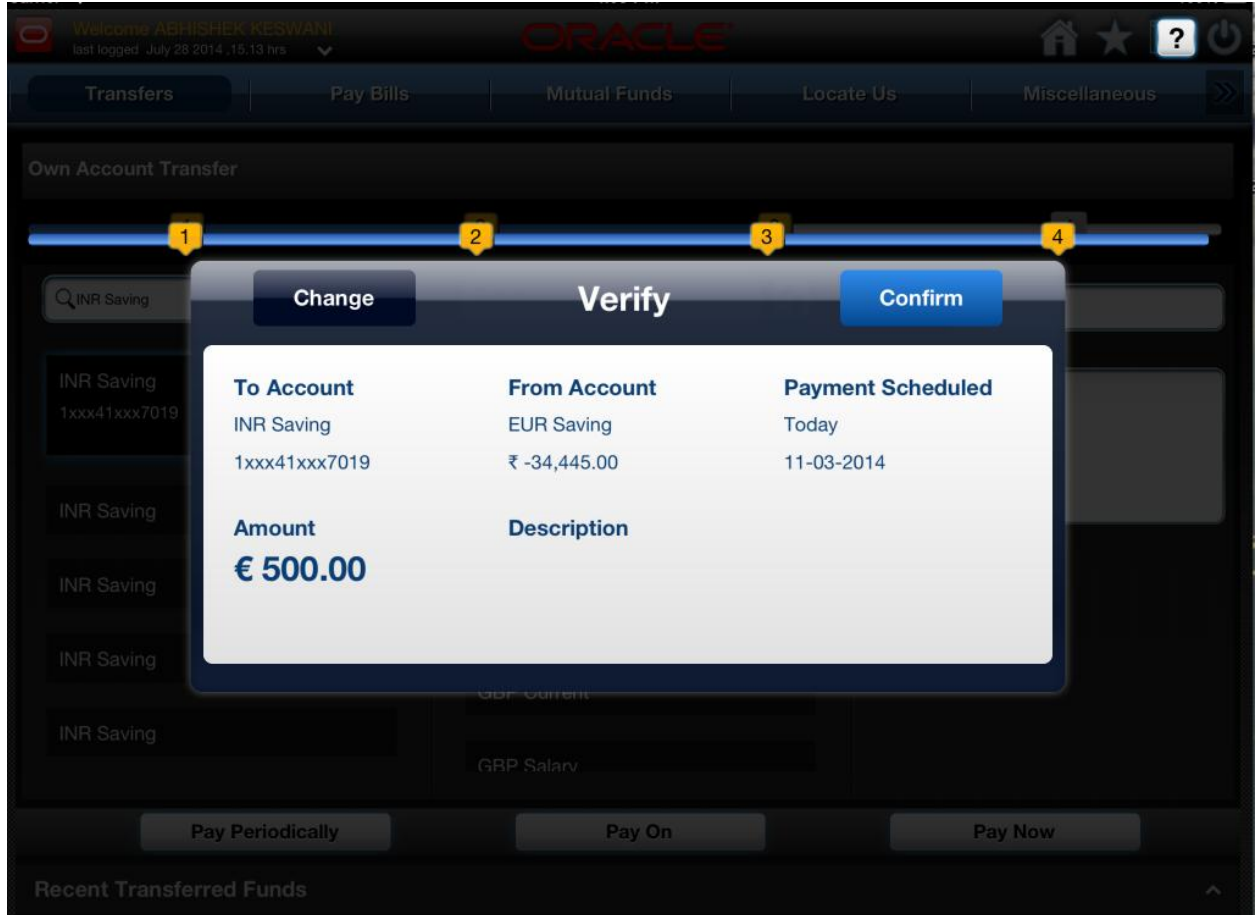
6.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The
        transaction reference number for the transaction is displayed.

Own Account Transfer Confirm
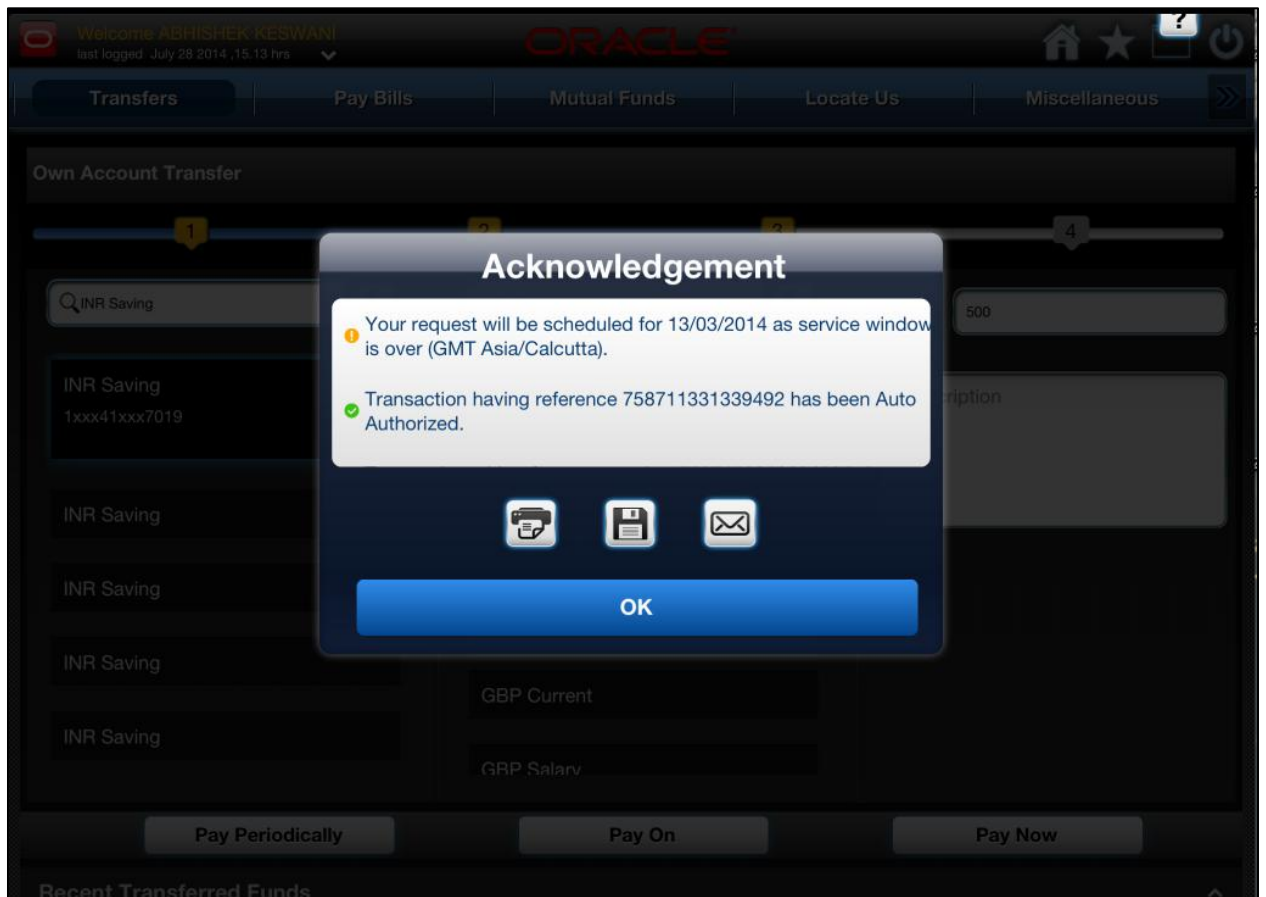
7.   Click Save icon to save the details.

8.   Click Print icon to print the details.

9.   Click **OK**.
        The system displays the initial **Own Account Transfer** screen.

33. 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 to an unregistered beneficiary.

1.	Click **Transfers** from the Dashboard screen. The Transfer Funds screen is displayed.

2.	Click **Direct Pay** and then click **Internal Transfer**.

3.	Click the **Transfer to Registered Beneficiary** tab or **Make a New Payment** tab as required.

4.	Click **Continue**.
	The Internal Transfer screen is displayed.

Internal Transfer – Transfer to Registered Beneficiary

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Typo search / Selection List]
	Select the name of the registered beneficiary to whom you want to transfer funds.
	This field is displayed only if you select the Transfer to Registered Beneficiary tab.
Beneficiary Selection (To Account)	[Display]
	This field displays the name, account number, account nickname, if any, bank branch, and the e-mail address of the beneficiary.
	This field is displayed only if you select the **Transfer to Registered Beneficiary** tab.
Beneficiary Account Number	[Mandatory, Input box, 35]
	Enter the account number to which funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab.
Beneficiary Branch	[Mandatory, Dropdown]
	Select the bank branch of the beneficiary account.
	This field is displayed only if you select the **Make a New Payment** tab.
Beneficiary Email Id	[Optional, Input box, 50]
	Enter the e-mail address of the beneficiary.
	This field is displayed only if you select the **Make a New Payment** tab.
Select your Account	[Mandatory, Dropdown]
	Select your account from which you want to transfer funds.
Account Balance (From Account)	[Display]
	This field displays account, balance, account nickname, if any, of the selected source account
Currency	[Mandatory, Dropdown]
	Select the currency of the amount you want to transfer.
Amount	[Mandatory, Input Box, 15]
	Enter the amount you want to transfer to the registered beneficiary.
Purpose of Remittance	[Mandatory, Dropdown]
	Select the purpose of remittance from the drop-down list.
Description	[Optional, Input Box, 35]
	Enter the description for the transaction.

5. Click **Pay Now**.
   OR
   Click **Pay On** and select the date of fund transfer.
   OR
   Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date. The Internal Transfer Verify screen is displayed.

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

Internal Transfer Verify
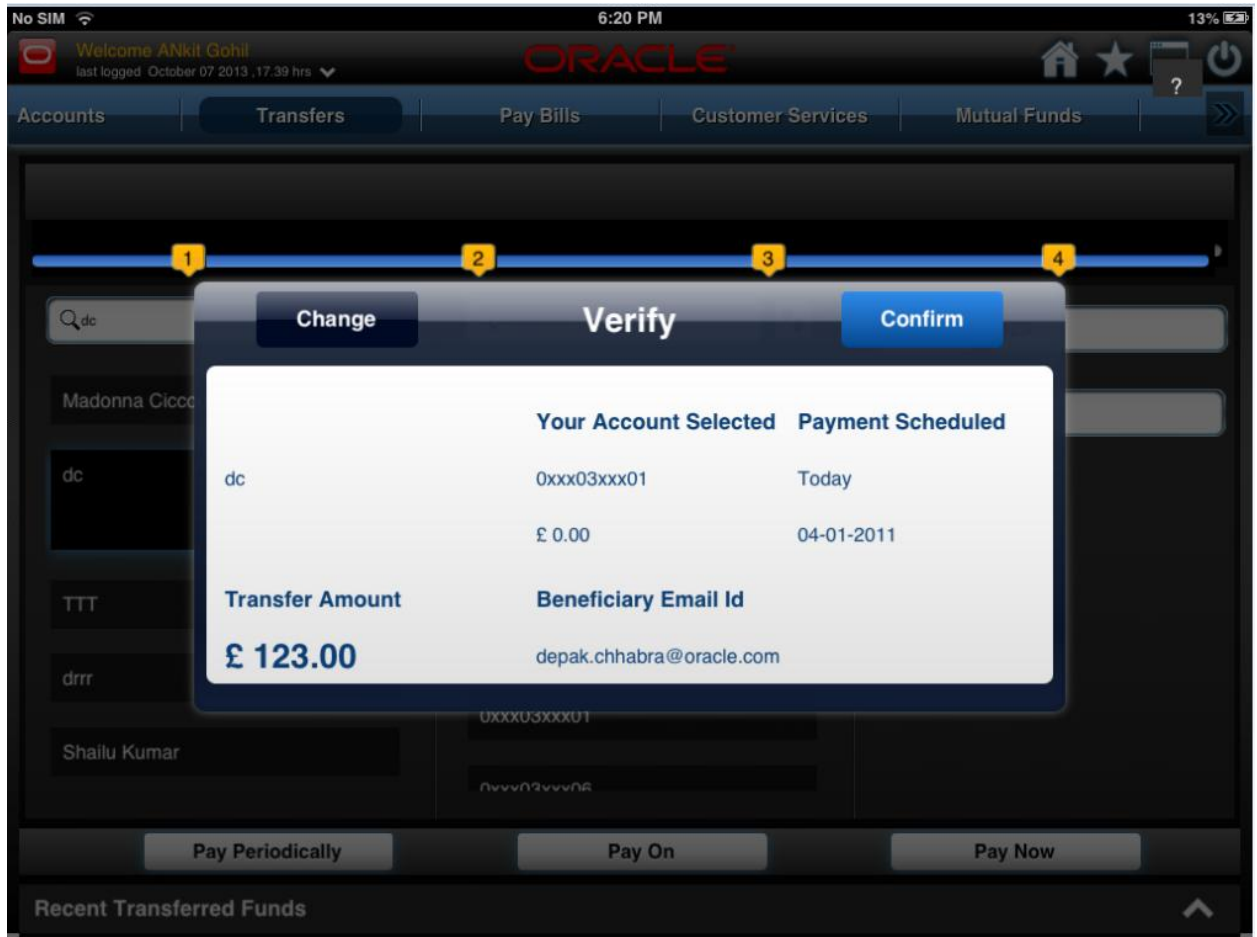
6. Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference of the domestic payment details is displayed.

7. Click Save icon to save the details.

8. Click Print icon to print the details.

Internal Transfer Confirm
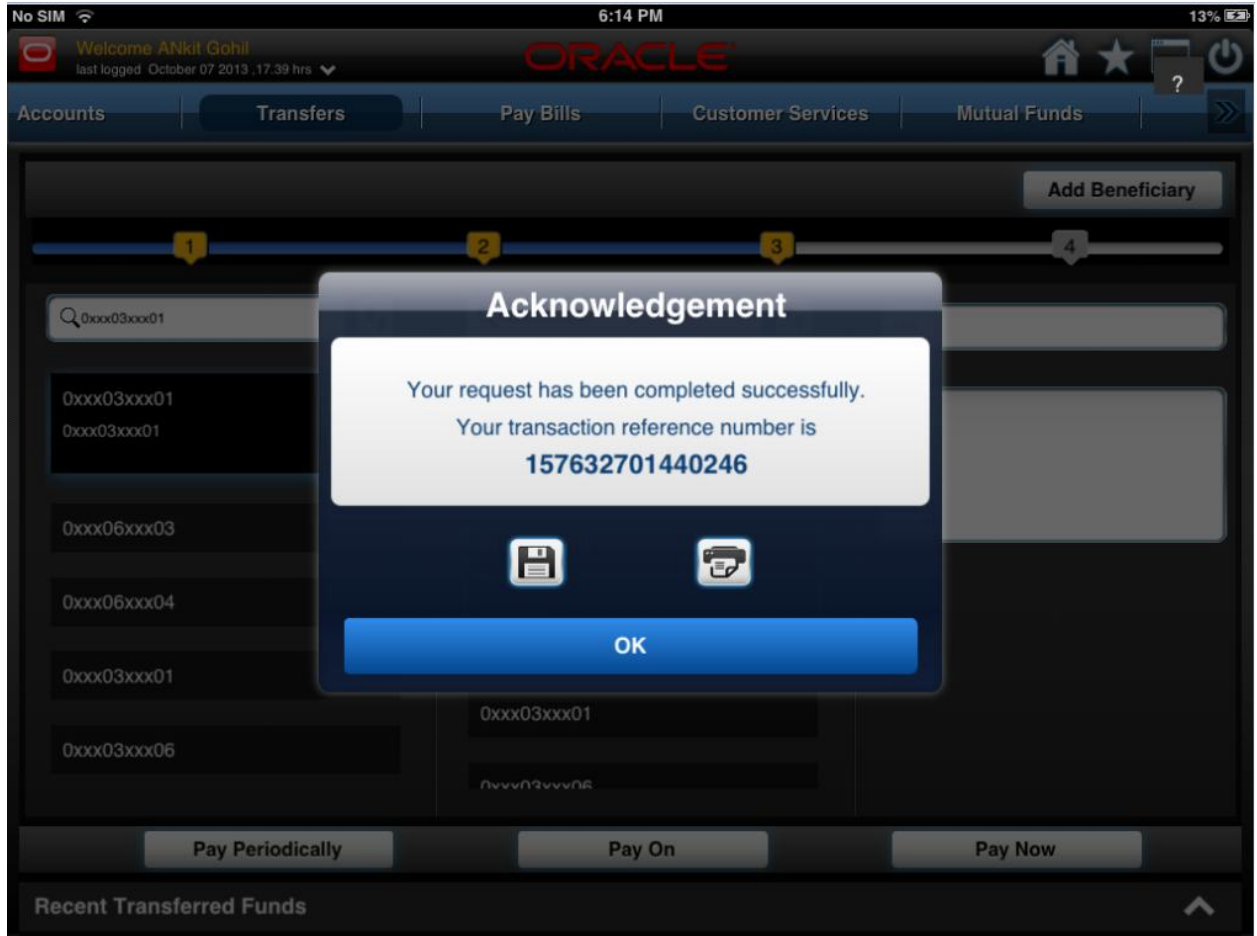
9. Click **OK**.
   The initial **Internal Transfer** screen is displayed.

34. 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 **Transfers** from the Dashboard screen.
   The system displays the Transfer Funds screen.

2. Click **Direct Pay** and then click **Domestic Transfer**.

3. Click the **Transfer to Registered Beneficiary** tab or **Make a New Payment** tab as required.

4. Click the **Receive over Counter** tab or the **Deposit to Account** tab if you have selected the **Make a New Payment** tab.

5. Click **Continue**.
   The system displays the Domestic Transfer screen.

Domestic Payment Transfer to Registered Beneficiary

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Typo search / Selection List]
	Select the name of the registered beneficiary to whom you want to transfer funds.
	This field is displayed only if you select the Transfer to Registered Beneficiary tab.
Beneficiary Selection **(To Account)**	[Display]
	This field displays the name, account number, account nickname, if any, bank branch, and the e-mail address of the beneficiary.
	This field is displayed only if you select the **Transfer to Registered Beneficiary** tab.
Beneficiary Name	[Mandatory, Input box, 35]
	Enter the name of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Beneficiary Account Number	[Mandatory, Selection List, 34]
	Select the account number to which funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab in the **Fund Delivery Mode** field.
Beneficiary Email Id	[Optional, Input box, 50]
	Enter the e-mail address of the beneficiary.
	This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Beneficiary Address1/2	[Mandatory, Input box, 34]
	Enter the address of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Beneficiary City	[Mandatory, Input box, 35]
	Enter the city of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.

Field Name	Description
Identification Type	[Conditional, Dropdown] Select the identification document for receiving the funds at counter. This field is displayed only if you select the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Identification Reference Number	[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 the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Choose Network	[Mandatory, Radio button] Select the processing mode of the funds transfer. The options available depend on the region of your bank. This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Bank Code	[Display, Lookup] Search the clearing code of the beneficiary bank. This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Select your Account	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
Account Balance (From Account)	[Display] This field displays account, balance, account nickname, if any, of the selected source account
Currency	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
Amount	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the registered beneficiary.
Purpose of Remittance	[Mandatory, Dropdown] Select the purpose of remittance from the drop-down list.
Description	[Optional, Input Box, 35] Enter the description for the transaction.

6. Click **Pay Now**.
   OR

Click **Pay On** and select the date of fund transfer.
OR
Click **Pay Periodically** to setup the Standing Instructions for funds payment at a later date. The Domestic Transfer Verify screen is displayed.

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

Domestic Transfer Verify
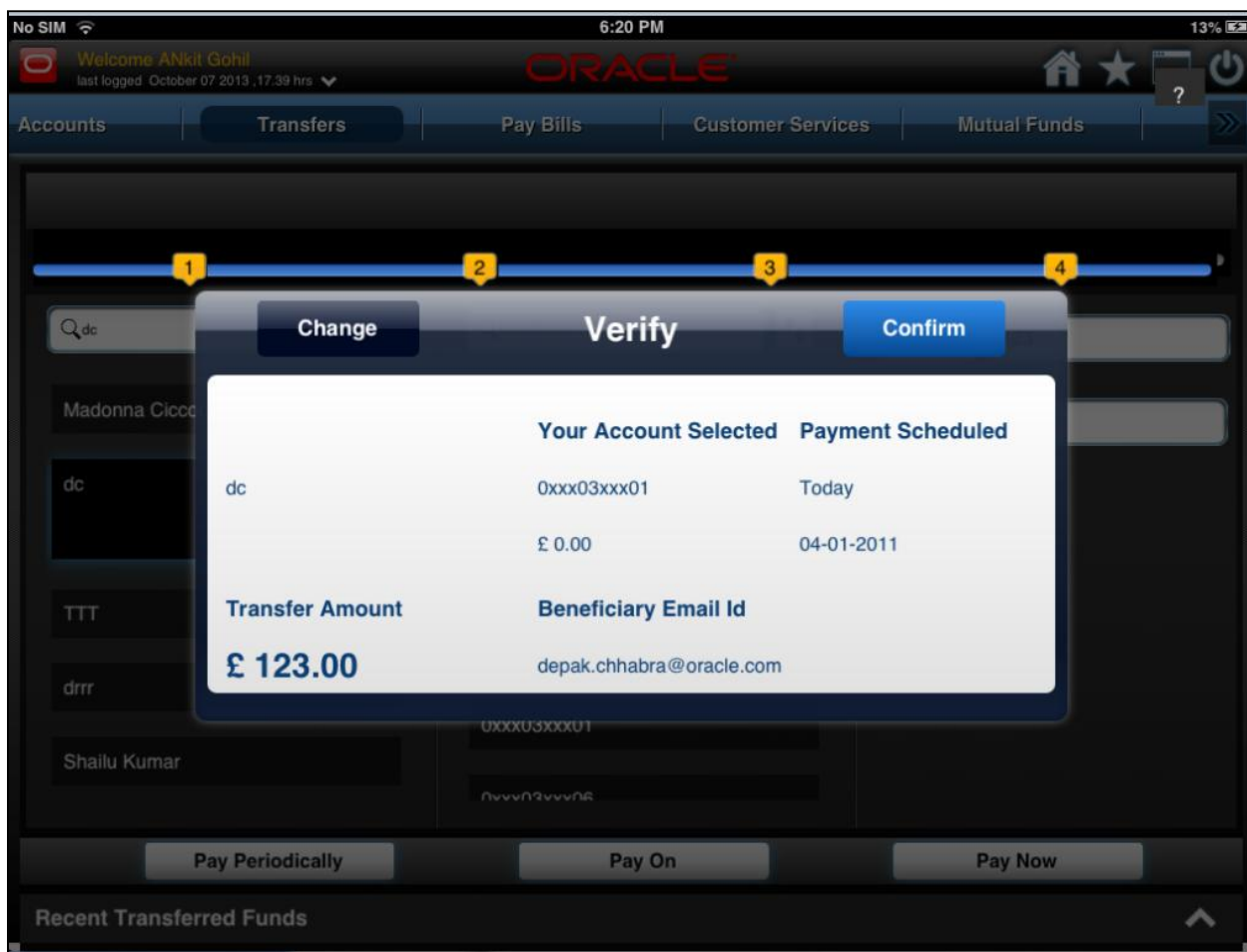
7.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference of the domestic payment details is displayed.

8.   Click Save icon to save the details.

9.   Click Print icon to print the details.

Domestic Transfer Confirm
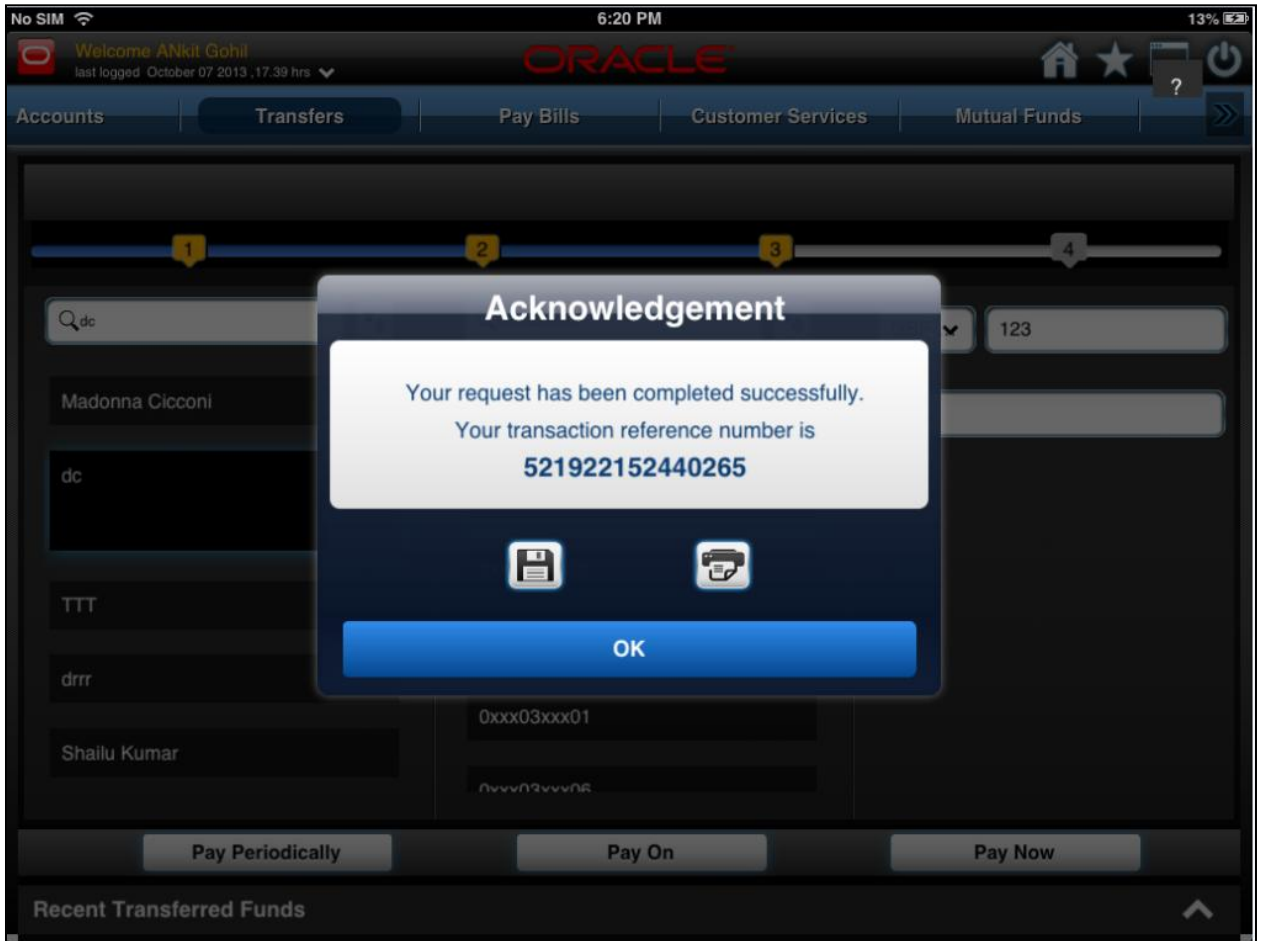
10.   Click **OK**.
The initial **Domestic Transfer** screen is displayed.

35. International Account Transfer

Using the **International Transfer** option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe 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.

1. Click **More > Transfers** from the Dashboard screen. The Transfer Funds screen is displayed.

2. Click **Direct Pay** and then click **International Transfer**.

3. Click the **Transfer to Registered Beneficiary** tab or **Make a New Payment** tab as required.

4. Click the **Receive over Counter** tab or the **Deposit to Account** tab if you have selected the **Make a New Payment** tab.

5. Click **Continue**.
    . The International Transfer screen is displayed.

International Transfer – Transfer to Registered Beneficiary

Field Description

Field Name	Description
Select Beneficiary	[Mandatory, Typo search / Selection List]
	Select the name of the registered beneficiary to whom you want to transfer funds.
	This field is displayed only if you select the Transfer to Registered Beneficiary tab.
Beneficiary Selection **(To Account)**	[Display]
	This field displays the name, account number, account nickname, if any, bank branch, National clearing code / SWIFT Code, bank name and the e-mail address of the beneficiary.
Beneficiary Name	[Mandatory, Input box, 35]
	Enter the name of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Beneficiary Account Number	[Mandatory, Selection List, 34]
	Select the account number to which funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab in the **Fund Delivery Mode** field.
Beneficiary Address1/2	[Mandatory, Input box, 34]
	Enter the address of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Beneficiary City	[Mandatory, Input box, 35]
	Enter the city of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Beneficiary Country	[Mandatory, Dropdown]
	Select the country of the beneficiary to whom the funds are to be transferred.
	This field is displayed only if you select the **Make a New Payment** tab and then select the **Receive over Counter** tab in the **Fund Delivery Mode** field.

Field Name	Description
Beneficiary Email Id	[Optional, Input box, 50] Enter the e-mail address of the beneficiary. This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Transfer Mode	[Mandatory, Dropdown] Select the mode of the funds transfer. The options are: • SWIFT • National Clearing Mode • Bank Details By default, SWIFT is selected. This field is displayed only if you select the **Make a New Payment** tab and then the **Deposit to Account** tab or the **Receive over Counter** tab in the **Fund Delivery Mode** field.
Bank Name	[Mandatory, Input box, 35] Enter the name of the beneficiary bank. This field is displayed only if you select the **Bank Details i**n the **Transfer Mode** field.
Bank Address	[Mandatory, Input box, 35] Enter the address of the beneficiary bank. This field is displayed only if you select **Bank Details i**n the **Transfer Mode** field.
Bank City	[Mandatory, Input box, 35] Enter the city of the beneficiary bank. This field is displayed only if you select **Bank Details i**n the **Transfer Mode** field.
Bank Country	[Mandatory, Input box, 35] Enter the country of the beneficiary bank. This field is displayed only if you select **Bank details i**n the **Transfer Mode** field.
National Clearing Code Type	[Mandatory, Dropdown] Select the clearing system for the funds transfer. This field is displayed only if you select the **National Clearing Mode** in the **Transfer Mode** field.

Field Name	Description
National Clearing Code	[Mandatory, Input box, Typo search] Select the national clearing code to transfer the funds. This field is displayed only if you select **National Clearing Mode** in the **Transfer Mode** field.
Swift Code	[Mandatory, Input box, 11] Select the SWIFT code to transfer the funds. This field is displayed only if you select **SWIFT** in the **Transfer Mode** field.
Select your Account	[Mandatory, Dropdown] Select your account from which you want to transfer funds.
Account Balance (From Account)	[Display] This field displays account, balance, account nickname, if any, of the selected source account
Currency	[Mandatory, Dropdown] Select the currency of the amount you want to transfer.
Amount	[Mandatory, Input Box, 15] Enter the amount you want to transfer to the registered beneficiary.
Payment Details 1	[Mandatory, Dropdown] Select the payment details for the transfer.
Payment Details 2	[Optional, Input Box, 35] Enter other payment details, if any, for the transfer.
Correspondence Charges	[Mandatory, Dropdown] Select the party bearing the charges of the transaction.
Description	[Optional, Input Box, 35] Enter narrative for the transfer.

6. Click **Pay Now**.
   OR
   Click **Pay On** and select the date of fund transfer. The International Transfer Verify screen is displayed.
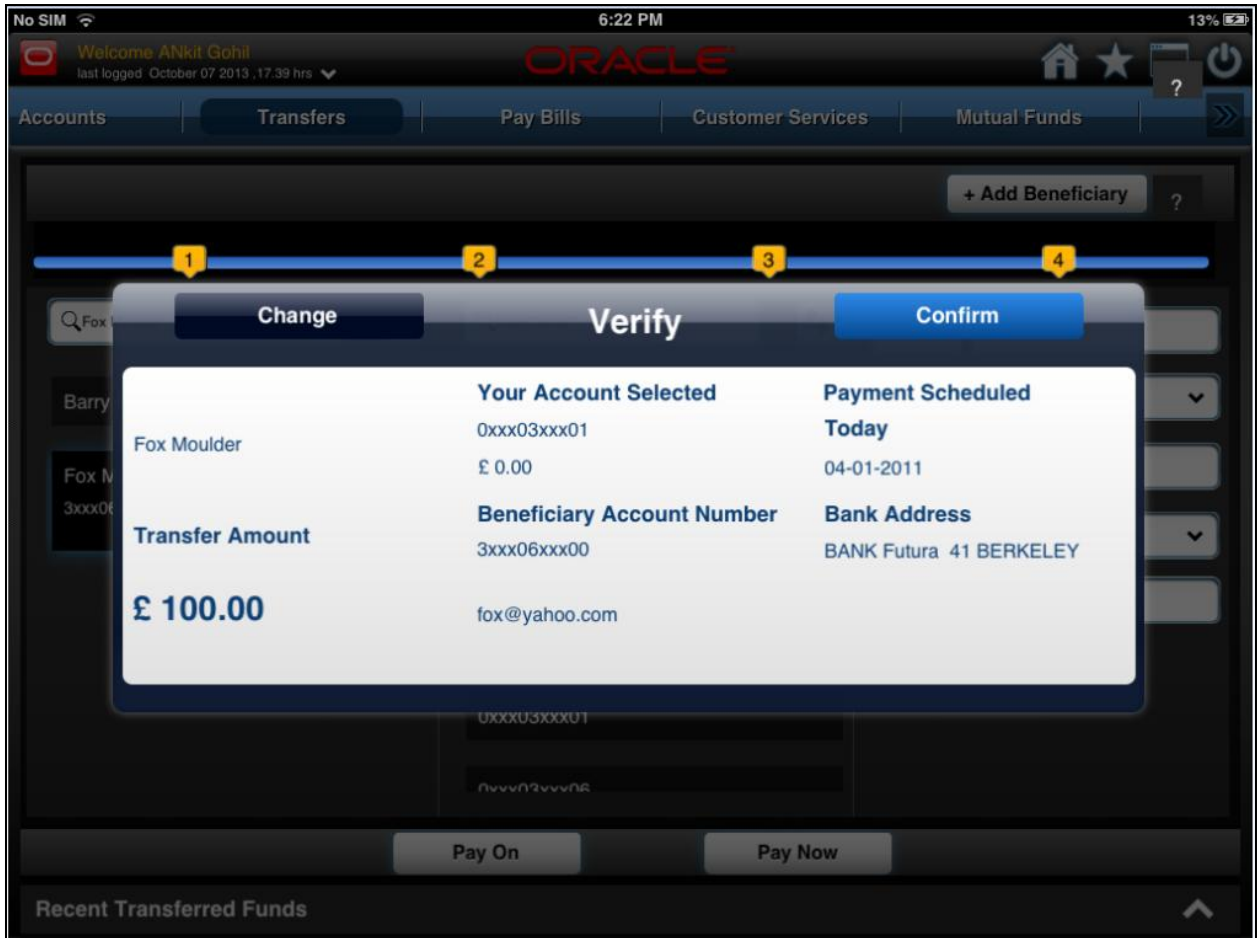
International Transfer Verify

7.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference of the domestic payment details is displayed.

International Account Transfer - Confirm
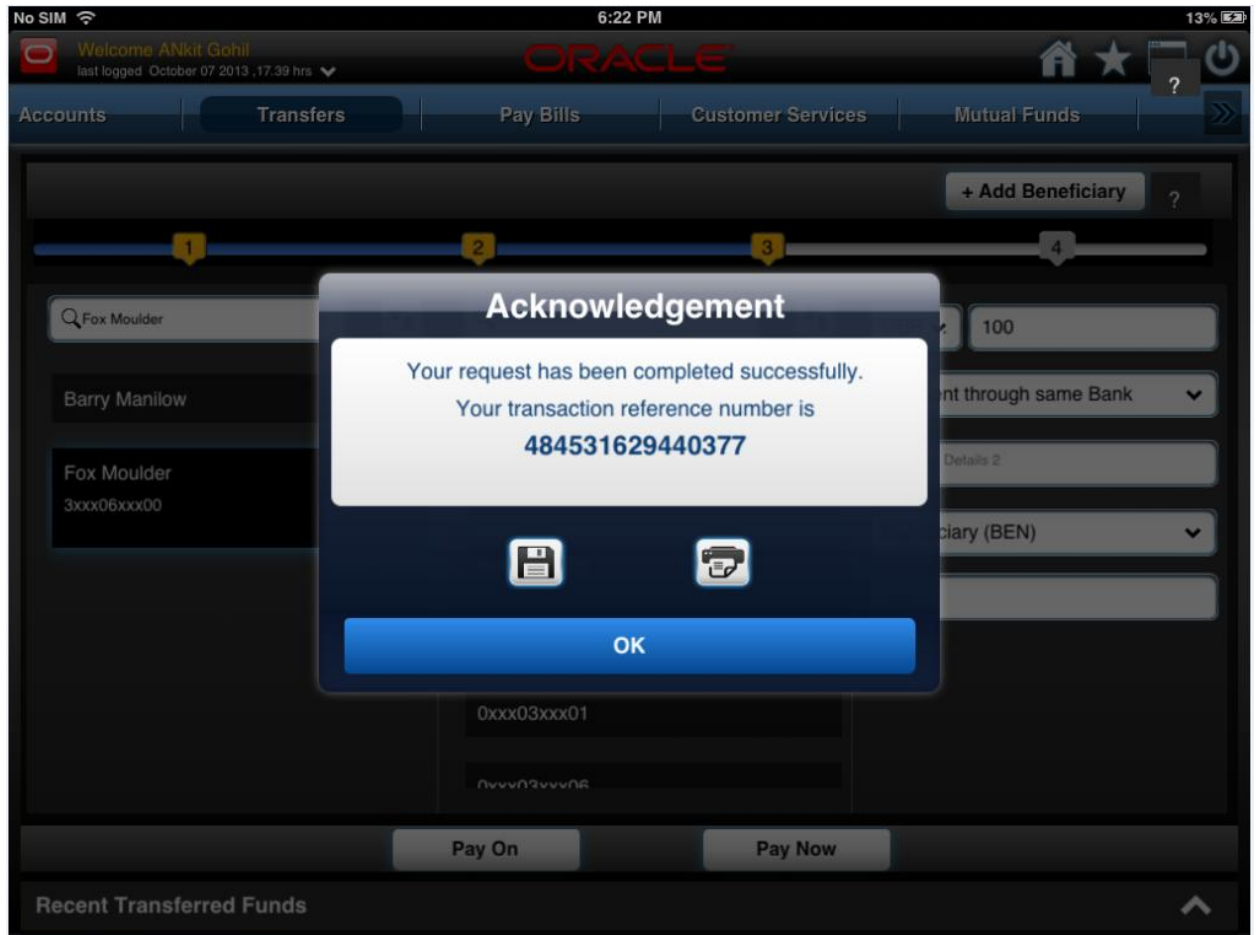
8. Click Save icon to save the details.

9. Click Print icon to print the details.

10. Click **OK**.
The initial International Transfer screen is displayed.

36. 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 **Transfers > Schedule Payments.**
   The system displays the My Schedule Payment screen.

My Schedule Transfer
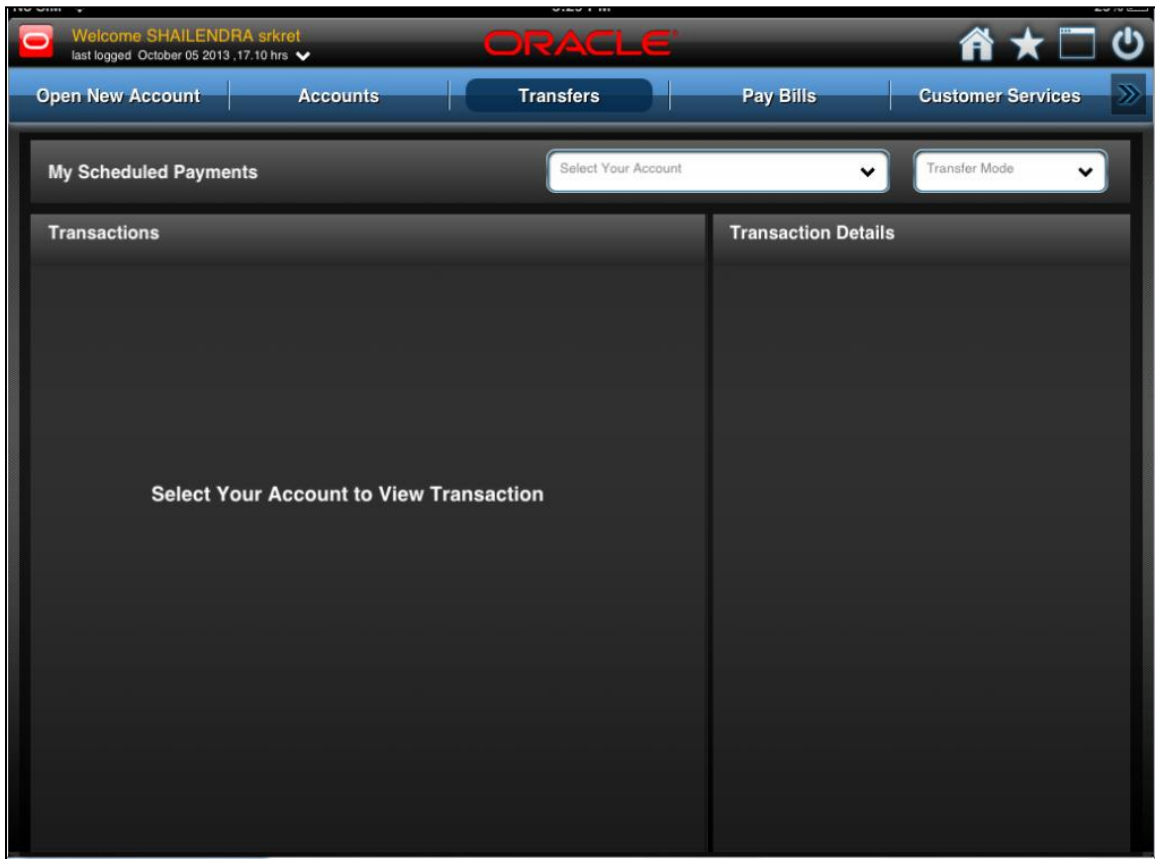
Field Description

Field Name	Description
Select Your Account	[Mandatory, Dropdown]
	Select the account number you wish to see scheduled payments.

Field Name	Description
Transfer Mode	[Mandatory, Dropdown]
	Select the transfer mode of payments.
	The options are:

- International
- Domestic
- Within Bank

2. Select your account and mode of transfer.
    The system displays the Scheduled Payments –Search Results screen

Schedule Payments – Search Results
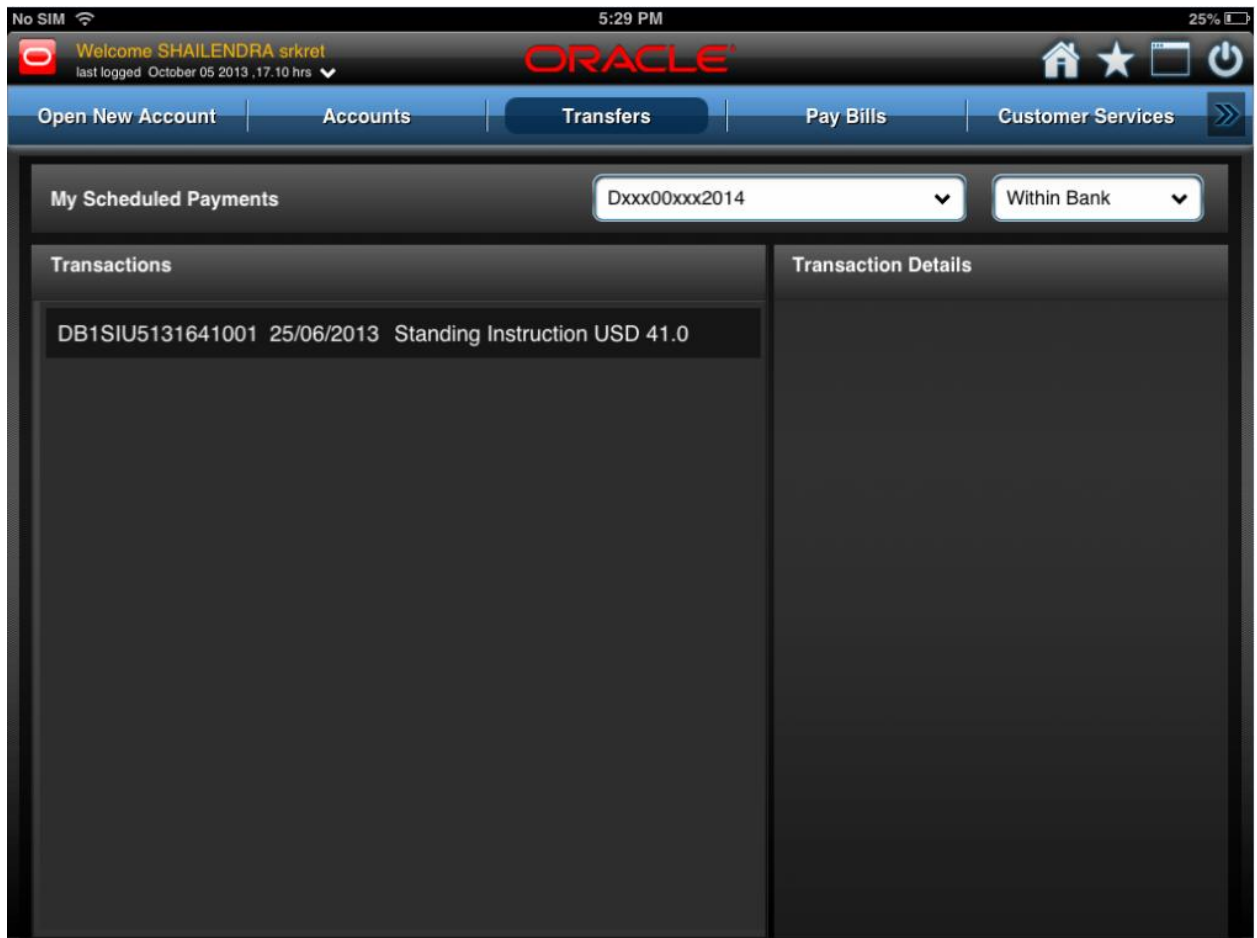
Field Description

Field Name	Description
Source Account	[Display] This field displays the source account that you have selected.
Reference No	[Display] This field displays the transaction reference number.
Date	[Display] This field displays the First execution date in case of Standing instruction or the execution date in case of future dated transfer.
Transfer Type	[Display] This field displays the instruction set on the account for transaction i.e. Standing instruction or Pending Transfer.
Amount	[Display] This field displays the transaction amount with currency.

3. Click the required transaction.
   The system displays the scheduled payment and details.

My Schedule Payment Details
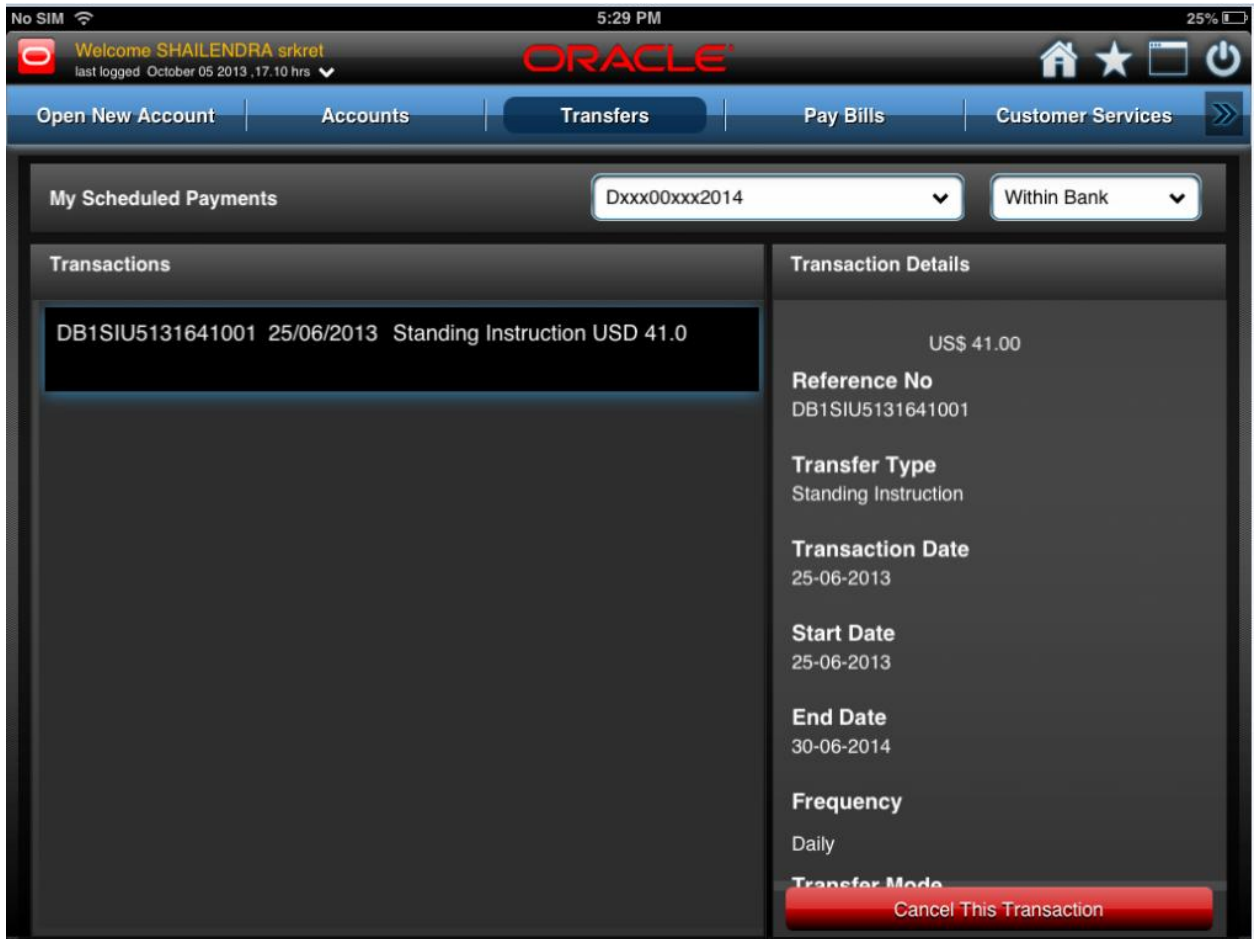
My Schedule Payment Details 2
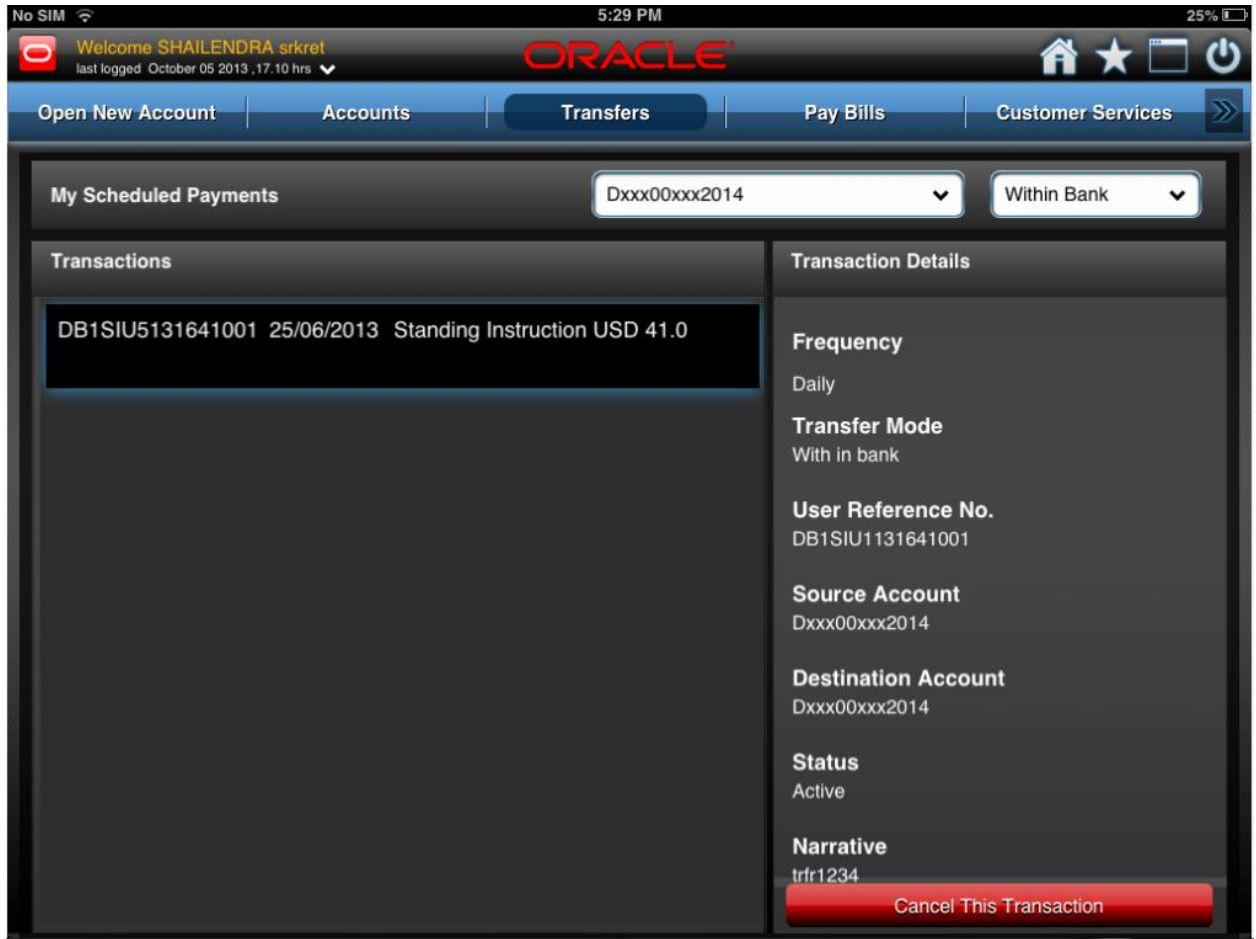
Field Description

Field Name	Description
Source Account	[Display] This field displays the source account for standing instruction.
Destination Account	[Display] This field displays the destination account for standing instruction.
Start Date	[Display] This field displays the start date of the standing instruction.
End Date	[Display] This field displays the end date of the standing instruction.
Frequency	[Display] This field displays the frequency of the standing instruction. The Start Date, End Date, and Frequency are displayed

Field Name	Description
Transfer Amount	[Display] This field displays the transfer amount for standing instruction with currency.
Reference No	[Display] This field displays the standing instruction reference number.
Transfer Instruction	[Display] This field displays the instruction set on the account for transaction
Transfer Mode	[Display] This field displays the mode of transfer for standing instruction.
Status	[Display] This field displays the status of the standing instruction.
Narrative	[Display] This field displays the narrative for standing instruction.

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

Schedule Payment – Cancel Standing Instruction Verify
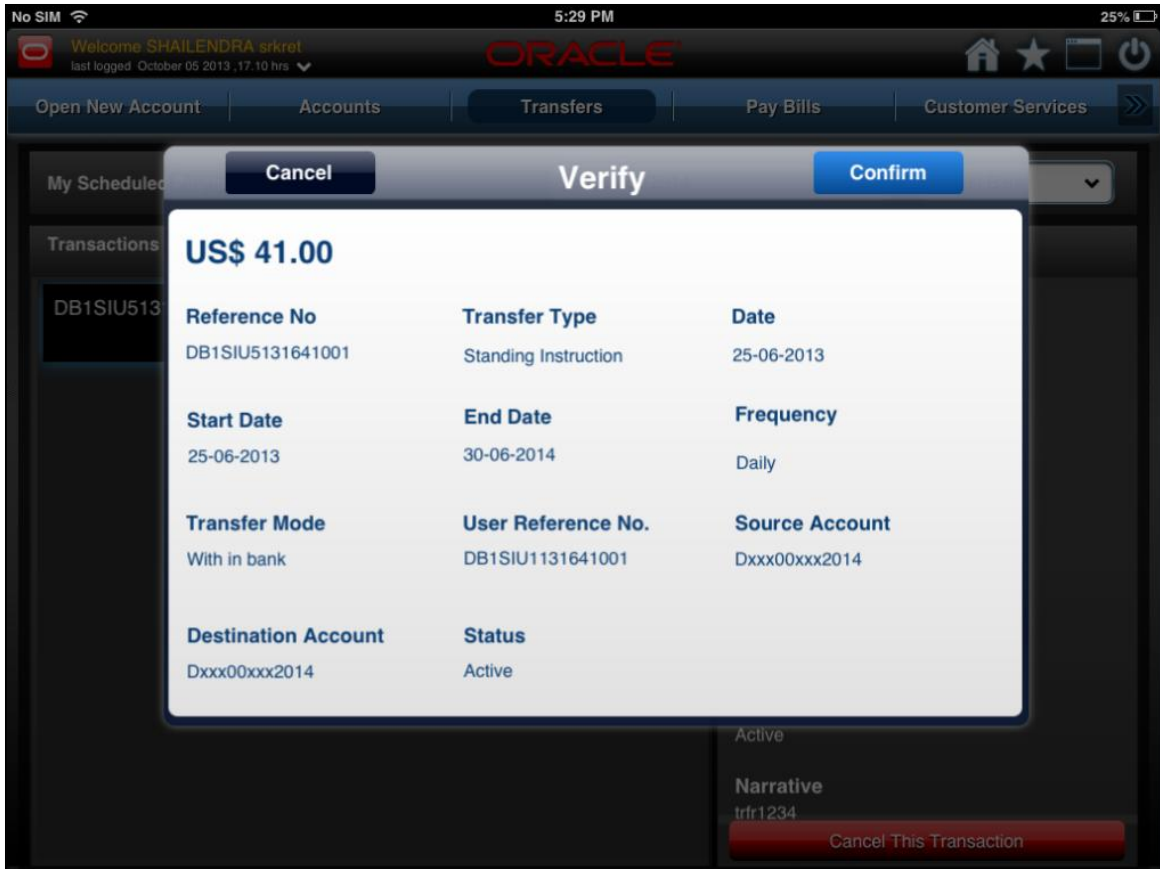
5.   Click the **Confirm** button if you want to confirm the cancellation of the selected pending transfer. The system displays the confirmation screen for cancellation.

My Schedule Payment – Cancel Pending Transfer - Confirmation
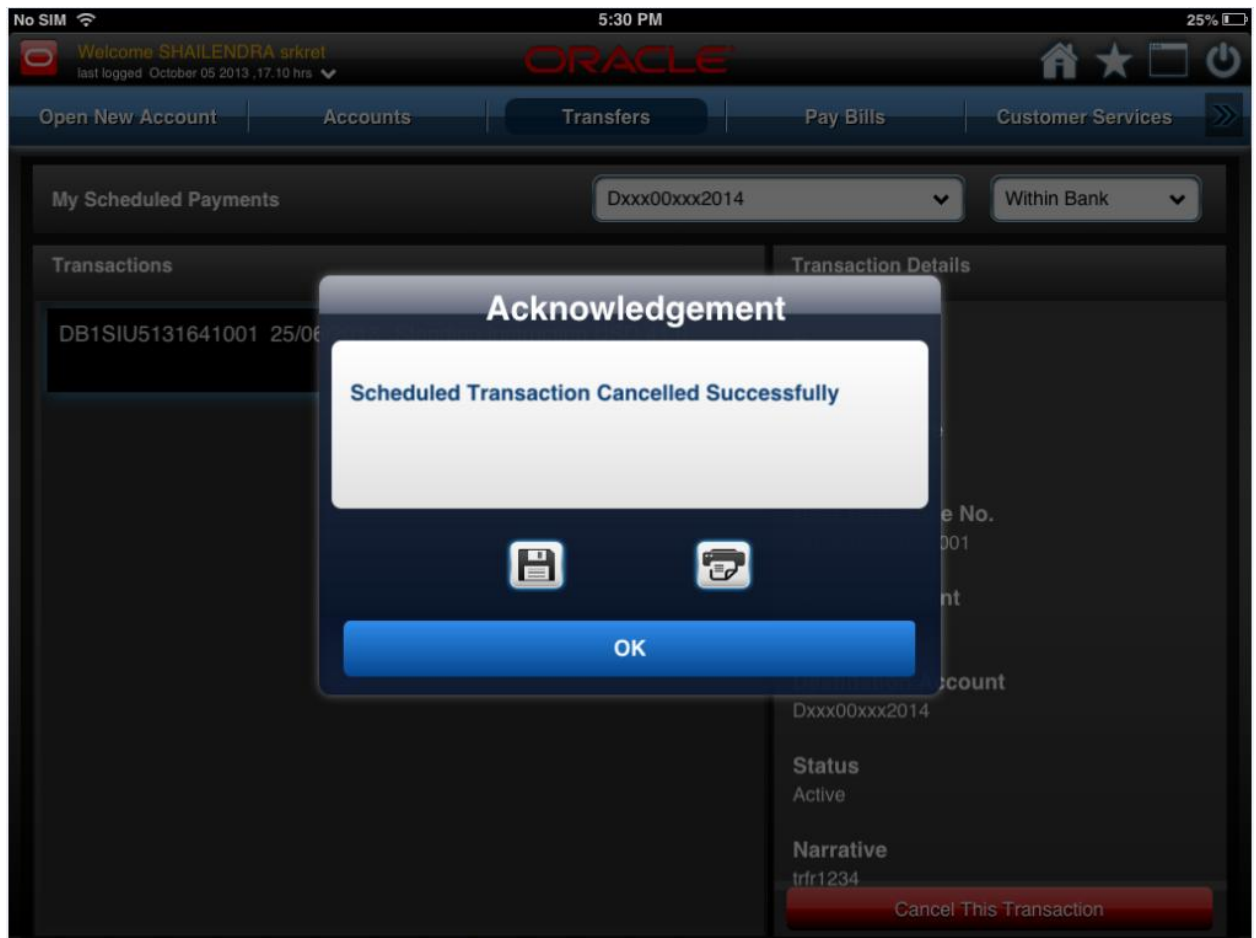
6. Click Save icon to save the details.

7. Click Print icon to print the details.

8. Click the **OK** button to navigate to the initial My Schedule Payment screen.

37. P2P Transfer

37.1 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

Security Code

Field Description

Field Name	Description
Mode to which payment is received	[Mandatory, tab] Select the mode of the receiving payments. The options are: Email Mobile Facebook
Security code	[Mandatory, Input box, 5-8] Enter the code as entered by the senders while sending the payment.
Mobile Number	[Mandatory, Input box, 50] Enter the mobile number as entered by the senders while sending the payment.
Email ID	[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
Personal Details	
First Name	[Mandatory, Input box, 1-20]
	Enter your first name.
Last Name	[Mandatory, Input box, 1-20]
	Enter your last name.
Email Id/ User Id	[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.
Mobile Number	[Optional, Input box, 15, Display]
	Enter your mobile number.
	This field displays the contact number if the P2P payment is made to contact number.
Password	[Mandatory, Input box]
	Enter the password that you want for the application.
Re-enter Password	[Mandatory, Input box]
	Re-enter the password that you want for the application for verification.
Bank Account Details	
Select Account Type	[Mandatory, tab]
	Select the account type within bank or with other bank.
	The options are:
	• Account within Bank
	• Account with other bank
Enter Account Number	[Mandatory, Input box, 1-16]
	Enter the account number to receive funds.

Field Name	Description
Bank Code	[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.
Bank Name	[Mandatory, Input box, 1-20, Display] Enter the bank to which the receiving account belongs to.
Address	[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 iPhone 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
Register/Security Code	[Mandatory, Tab] Select the required tab to register for P2P transfer with or without using security code.
Select Account Number	[Mandatory, Dropdown] Select the account number to receive funds.
Mode to which payment is received	[Mandatory, tab] Select the mode of the receiving payments. The options are: Email Mobile Facebook

Field Name	Description
Security code	[Mandatory, Input box, 5-8]
	Enter the code as entered by the senders while sending the payment.
Mobile Number	[Display]
	This field displays your mobile number as present in the application.
Email Id	[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.

37.2 P2P NFC Pay

You can transfer or receive funds from your account to another user of the same bank from the application using NFC (Near Field Communication) technology. The transfer of funds with P2P NFC based payment is possible if both the sender and receiver involved have NFC based devices and have given mutual consent for the transfer.

Note: Pease 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.

1. Click **Transfers > Proximity Pay > P2P – NFC Pay**.
   The system displays Proximity Pay-NFC screen.

   Proximity Pay-NFC

   To transfer funds with NFC technology

2. Click **Send Money** to transfer funds.
   The system displays the screen to transfer funds with NFC technology.

   P2P –NFC – Send Money

   Field Description

Field Name	Description
Source	
From Account	[Mandatory, Dropdown]
	Select the appropriate account from which the amount is to be transferred.

Field Name	Description
Available Balance	[Display]
	Displays the available balance for the selected source account.
Transfer	
Amount	[Mandatory, Numeric, Input Box, 1-15]
	Enter the amount that you want to transfer.
Currency	[Mandatory, Dropdown]
	Select the currency of the amount that you want to transfer.
Narrative	[Optional, Input Box, 35]
	Enter the desired narrative relevant to the transfer.

3. Enter the appropriate details in the respective fields.

4. Click **Start NFC** button.
    The system displays the NFC screen.
    Once the process is completed, the system displays the Pay Now button on the screen.
    OR
    Click the **Back** button to view the previous screen.

5. Click **Pay Now**.
    The system displays the P2P –NFC – Send Money Verify screen.

6. Click **Change** to modify any details and then verify all the details and click **Confirm**.
    The system displays the P2P –NFC – Send Money Confirm screen with the transaction reference
    of the transaction.

7.   Click **Ok**.
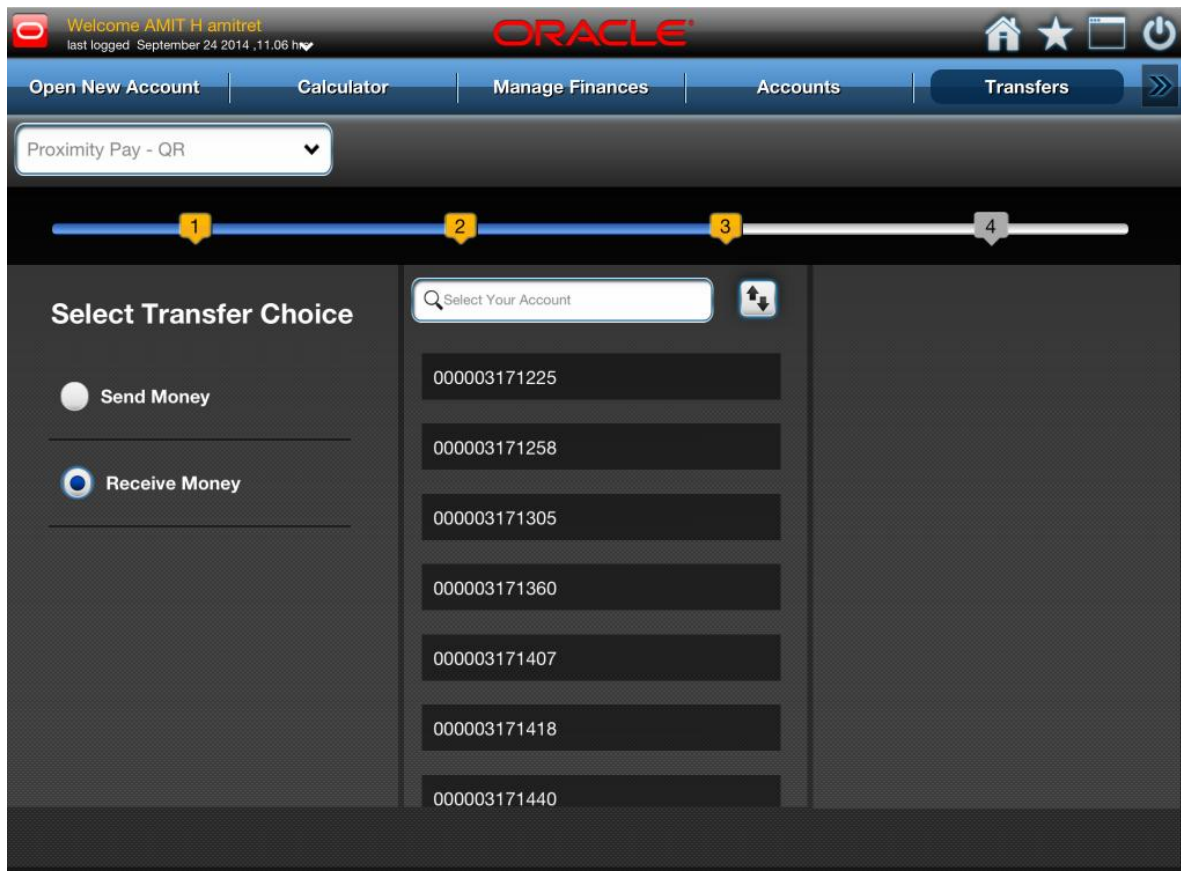   The system displays the initial Proximity Pay-NFC screen.

      To receive funds with a NFC technology

8.   Click **Receive Money** to receive funds.
      The system displays the screen to receive funds with NFC technology.

      Field Description

Field Name	Description
Source	
From Account	[Dropdown]
	Select the desired source account from the dropdown.
Available Balance	[Display]
	This field displays the available balance for the selected source account.

9.   Enter the appropriate details in the respective fields.

10.   Click the **Received** button.
      The NFC gets started.
      OR
      Click the **Back** button to view the previous screen.

11.   Ensure that your device is closer to sender to receive money.
      The system submits the account information of the receiver into the system and then on initiating the contact the system passes the account information to the sender's device.

37.3 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: Pease 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 payment

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

      Peer Pay

Field Description

Field Name	Description
Select ID Type	[Mandatory, Dropdown]
	Select the type of ID of the beneficiary to whom you want to make a P2P payment.
	The options are:
	• Facebook
	• Email
	• Mobile
Pay	[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 **Close**.
	Depending upon the selected ID Type, the system displays the respective details of the beneficiary.

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

P2P Transfer Verify
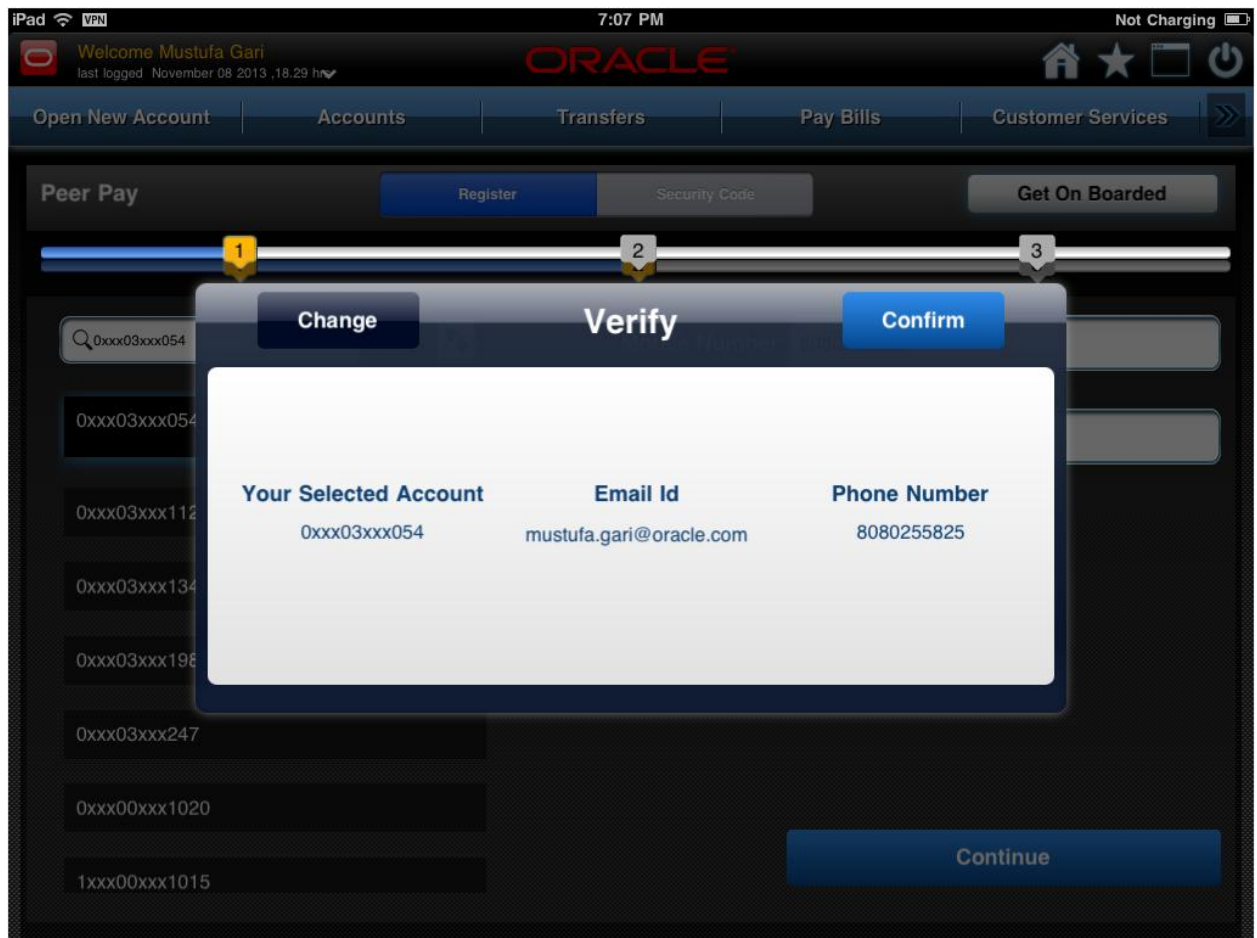
3. Click **Change** to modify any details and then verify all the details and click **Confirm**.
The system displays the P2P Transfer Confirm screen with the transaction reference of the transaction.

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.

37.4 P2P-QR Pay

You can make P2P payments in the application using QR codes (Quick Response Codes).

You can transfer funds from your account to another user of the same bank in the application by scanning a QR code. You can scan QR code from any flat surface and read the beneficiary account details.

The receiver of the P2P QR code based payment can generate the QR code by specifying the credit account number. The receiver can also print and download the QR code for future reference.

When sending funds, once you scan the QR code from the camera of the device, the application identifies the beneficiary account details and initiates the transfer.

Note: Pease 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- QR code based payment

1. Click **Transfers > Proximity Pay > P2P – QR Pay**.
    The system displays Proximity Pay-QR screen.

Proximity Pay-QR
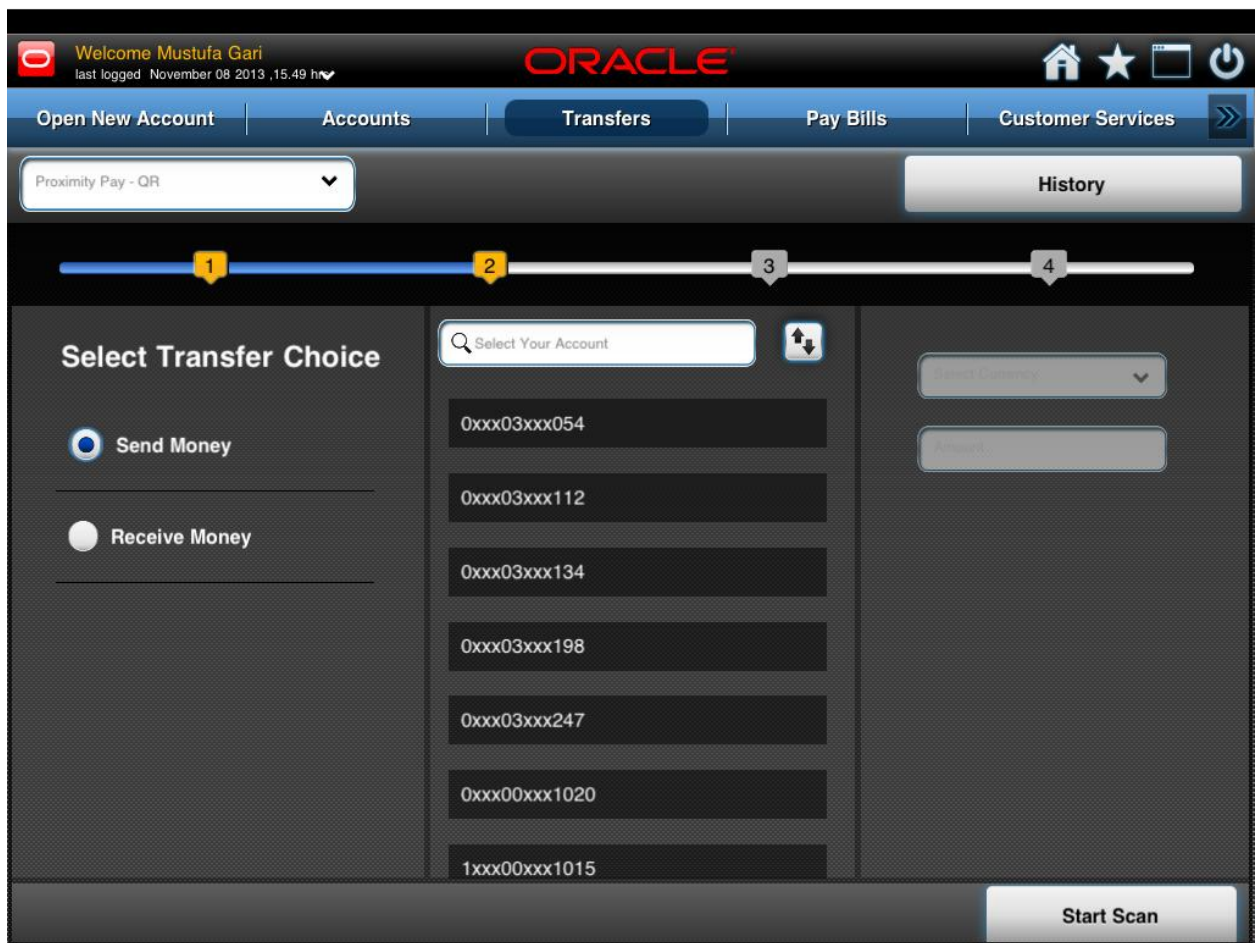
To transfer funds with a QR code

2. Click **Send Money** radio button to transfer funds.
    The system displays the fields to transfer funds with QR code.

Field Description

Field Name	Description

Field Name	Description
Select Your Account	[Dropdown] 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 selected source account.
Currency	[Dropdown] Select the currency of the amount that you want to transfer.
Amount	[Mandatory, Numeric, Input Box, 15] Enter the amount that you want to transfer.
Narrative	[Optional, Input Box, 50] Enter the desired narrative relevant to the transfer.
Set As Default	[Optional, Checkbox] Select this checkbox to set selected account as default account for the transaction. You can set only one account as the default for the transaction. This field is not displayed if you have already set another account as the default.

3. Enter the appropriate details in the respective fields.
4. Click **Start Scan** button.
The device camera is enabled and search for the QR Code to read the beneficiary account details.
Once QR Code is detected, the system displays the Pay Now button on the screen.
OR
Click the **Back** button to view the previous screen
5. Click **Pay Now**.
The system displays the P2P –QR – Send Money Verify screen.

P2P –QR – Send Money Verify
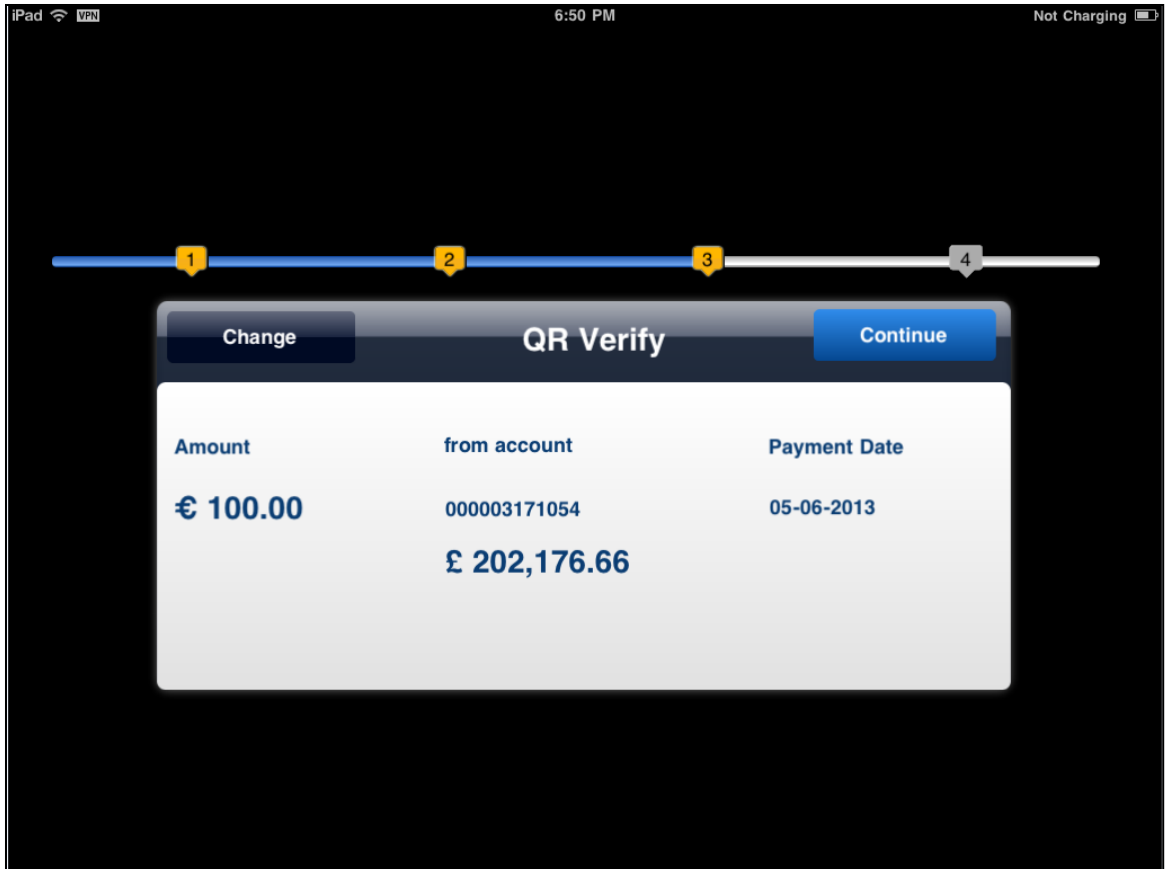
6.   Click **Change** to modify any details and then verify all the details and click **Confirm**.
      The system displays the P2P –QR – Send Money Confirm screen with the transaction reference
      of the transaction.

      P2P –QR – Send Money Confirm

7. Click Email icon to email the details.

8. Click Save icon to save the details.

9. Click **Ok**.
    The system displays the initial Proximity Pay-QR screen.

    To receive funds with a QR code

1. Click **Receive Money** radio button to receive funds.
    The system displays the fields to receive funds with QR code.

    Receive funds with a QR code

Field Description

Field Name	Description
Source	
From Account	[Dropdown]
	Select the desired source account from the dropdown.
Available Balance	[Display]
	This field displays the available balance for the selected source account.

2.   Enter the appropriate details in the respective fields.

3.   Click the **Generate** button.
      The system generates and displays the QR code and also displays the source account number on the screen.
      OR
      Click the **Back** button to view the previous screen.

4.   Click **Save** to save the QR code.

37.5 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.

37.6 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.
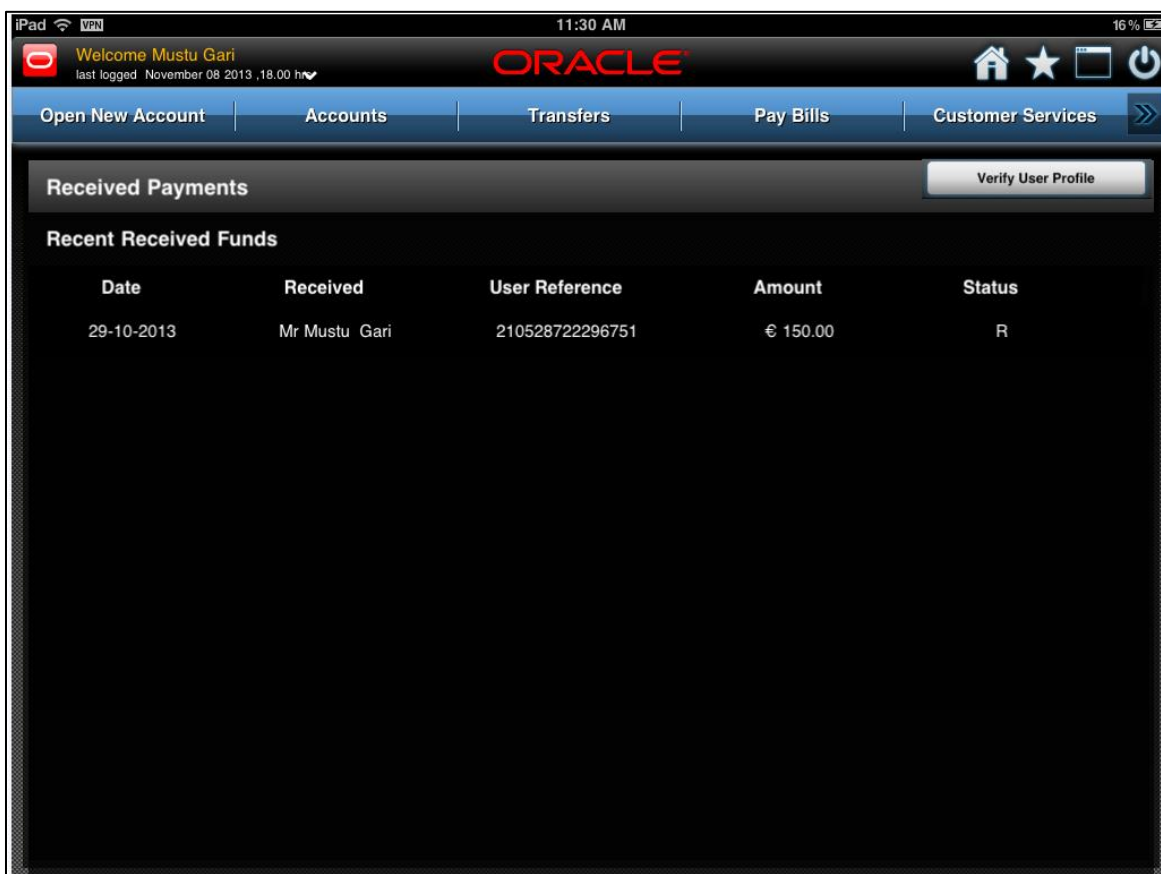
Received Payments

Field Description

Field Name	Description

Field Name	Description
Value Date	[Display]
	This field displays the date on which payment has been received.
Transaction Type	[Display]
	This field displays the type of transaction.
Updated By	[Display]
	This field displays the name of user who last updated the transaction.
Created By	[Display]
	This field displays the name of user who initiated the transaction.
Host Reference Number	[Display]
	This field displays the host reference number of the transaction.

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

Received Payment Details
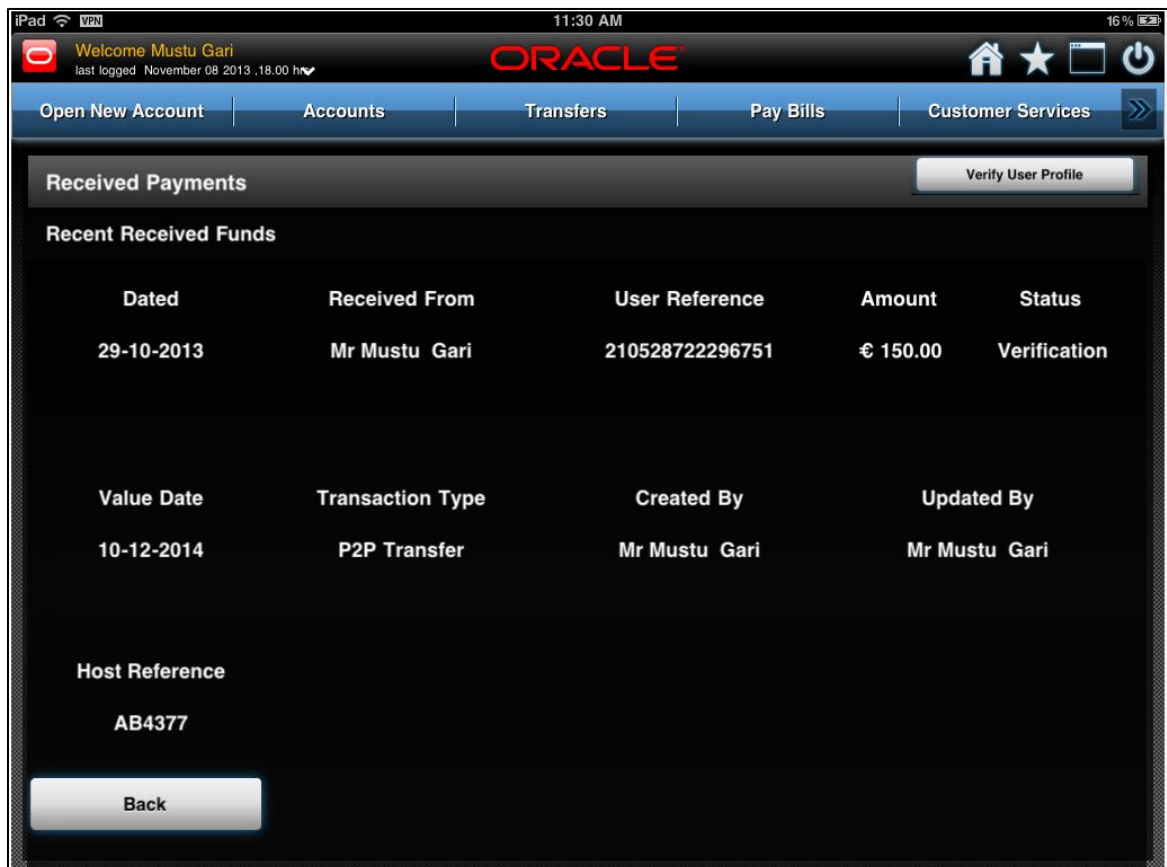
Field Description

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

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

    To modify account registered for P2P payments

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

2. Click the **Verify User Profile > Claim/ Manage User Account**.
    The system displays the Manage Profile screen.
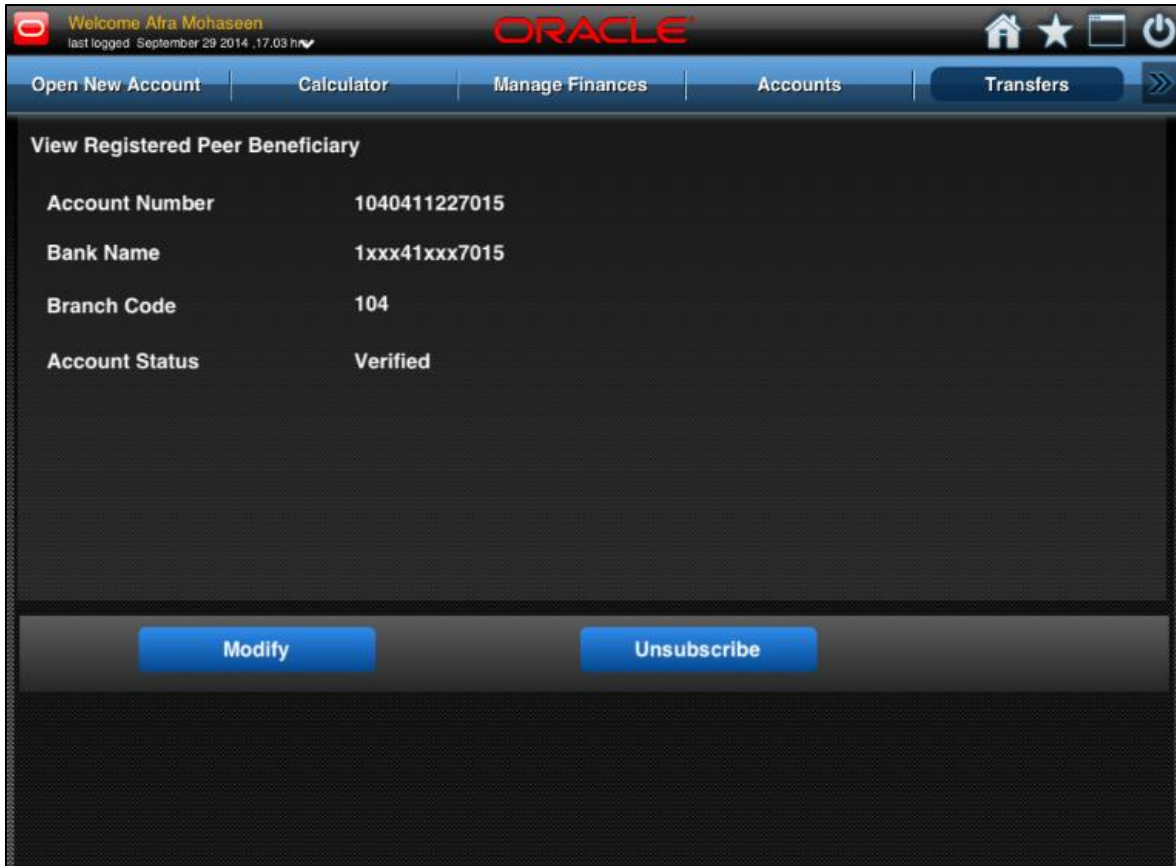
    Manage Profile

Field Description

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

Field Name	Description
Account Status	[Display]
	This field displays whether the account to receive funds through P2P transfer is verified.

3. 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.

   Field Description

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

4. 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
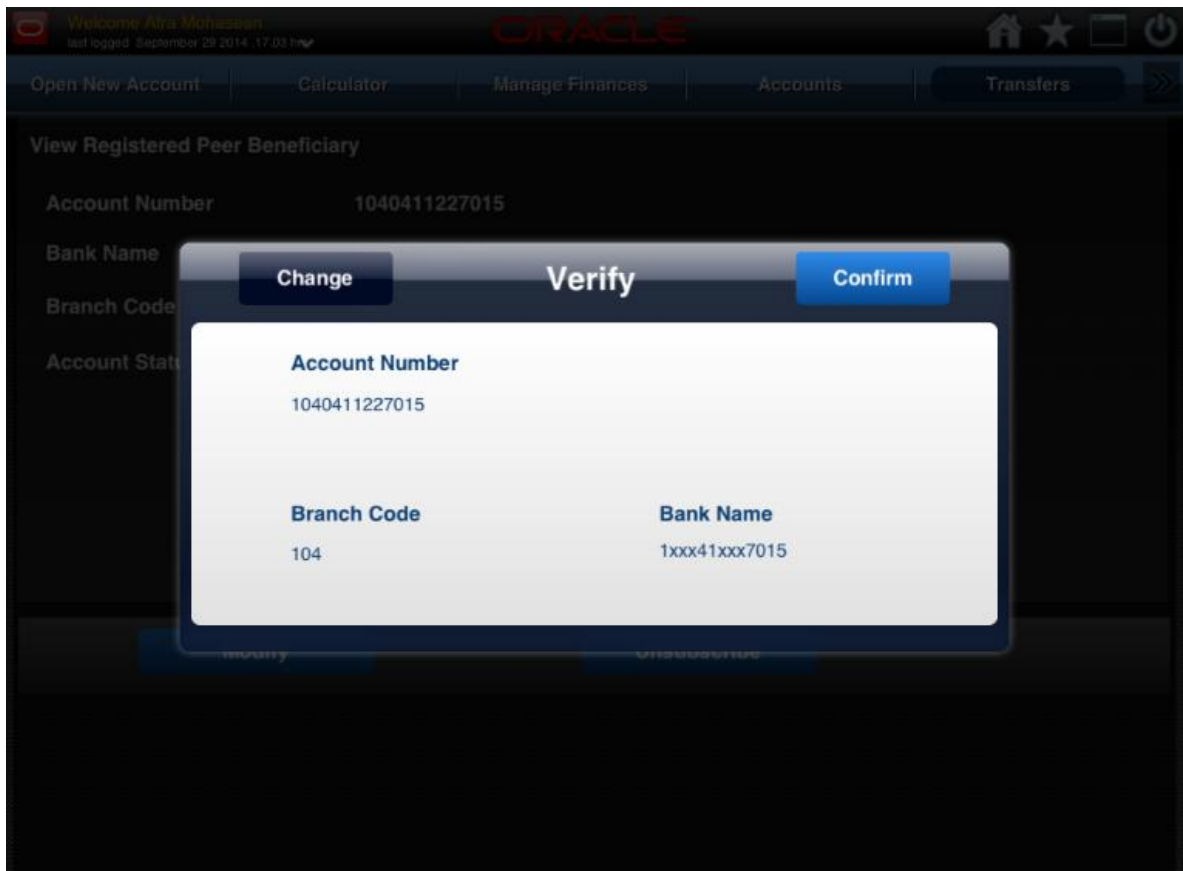
5.   Click **Change** to modify any details and then verify all the details and click **Confirm**.
      The system displays the success message for updating the account for P2P transfer.

6.   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 **Verify User Profile > Unsubscribe Services** on the Received Payments screen.
      The system displays the Unsubscribe screen.

      Unsubscribe
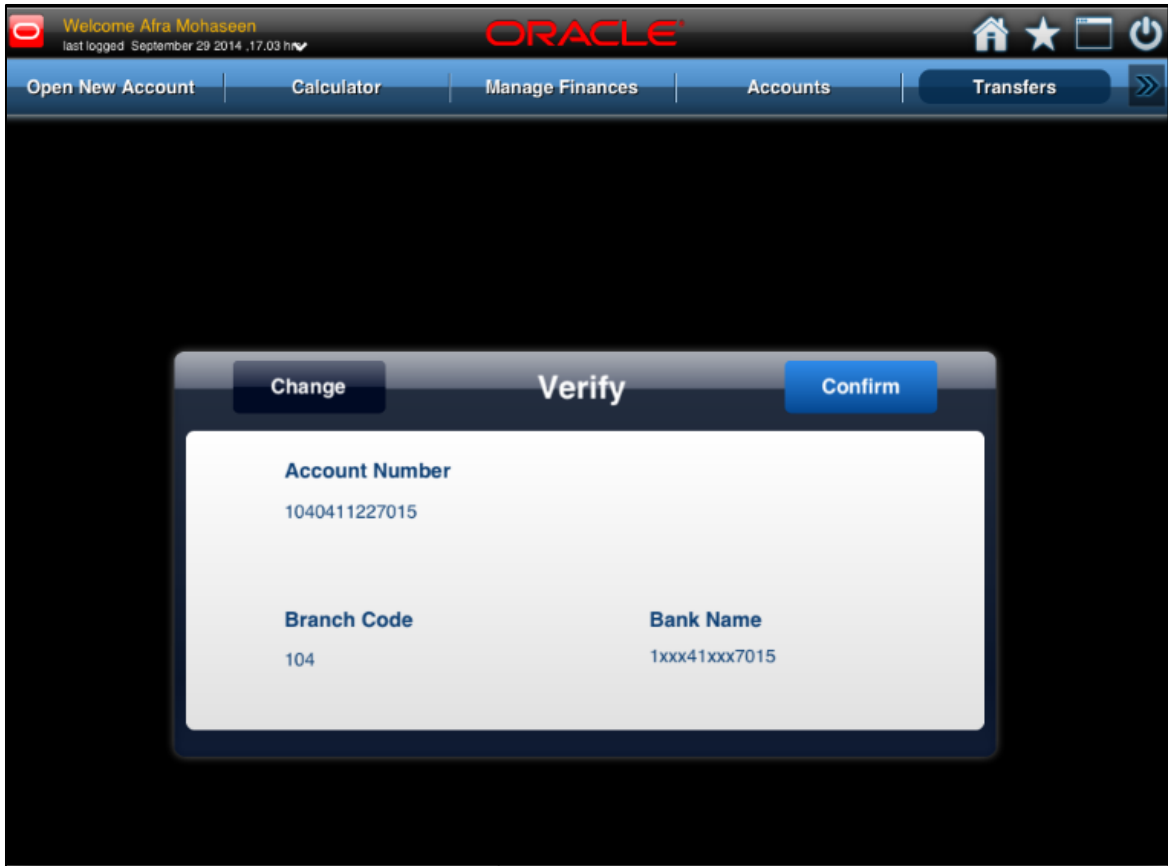
3.   Click **Confirm**.
      The system removes the account number registered for P2P payments and displays the success message for updating the account for P2P transfer.

4.   Click **OK**.
      The system displays the initial Receive Payments screen.

38. 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.

38.1 Pay Now

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

To pay funds immediately for a payment transaction

1. Click **Transfers** from the Dashboard screen.

2. Click any transfer transaction.
   For example, click **Own Account Transfer**.
   The Own Account Transfer screen is displayed.

Own Account Transfer

3. Enter the appropriate details in the respective fields.

4.   Click **Pay Now.**
       The Own Account Transfer Verify screen is displayed.

5.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The box
       showing the successful completion of the Own Account Transfer and the Transaction Reference
       Number of the completed transaction is displayed.

6.   Click Save icon to save the details.

7.   Click Print icon to print the details.

8.   Click **OK**.
       The system displays the initial **Own Account Transfer** screen.

38.2 Pay Periodically

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

To pay funds periodically for a payment transaction

1.   Click **Transfers** from the Dashboard screen.

2.   Click any transfer transaction.

3.   For example, click **Internal Account Transfer**.
       The Internal Account Transfer screen is displayed.

Internal Account Transfer

4.   Enter the appropriate details in the respective fields.

5.   Click **Pay Periodically**.
      The Pay Periodically – Select Date box is displayed.
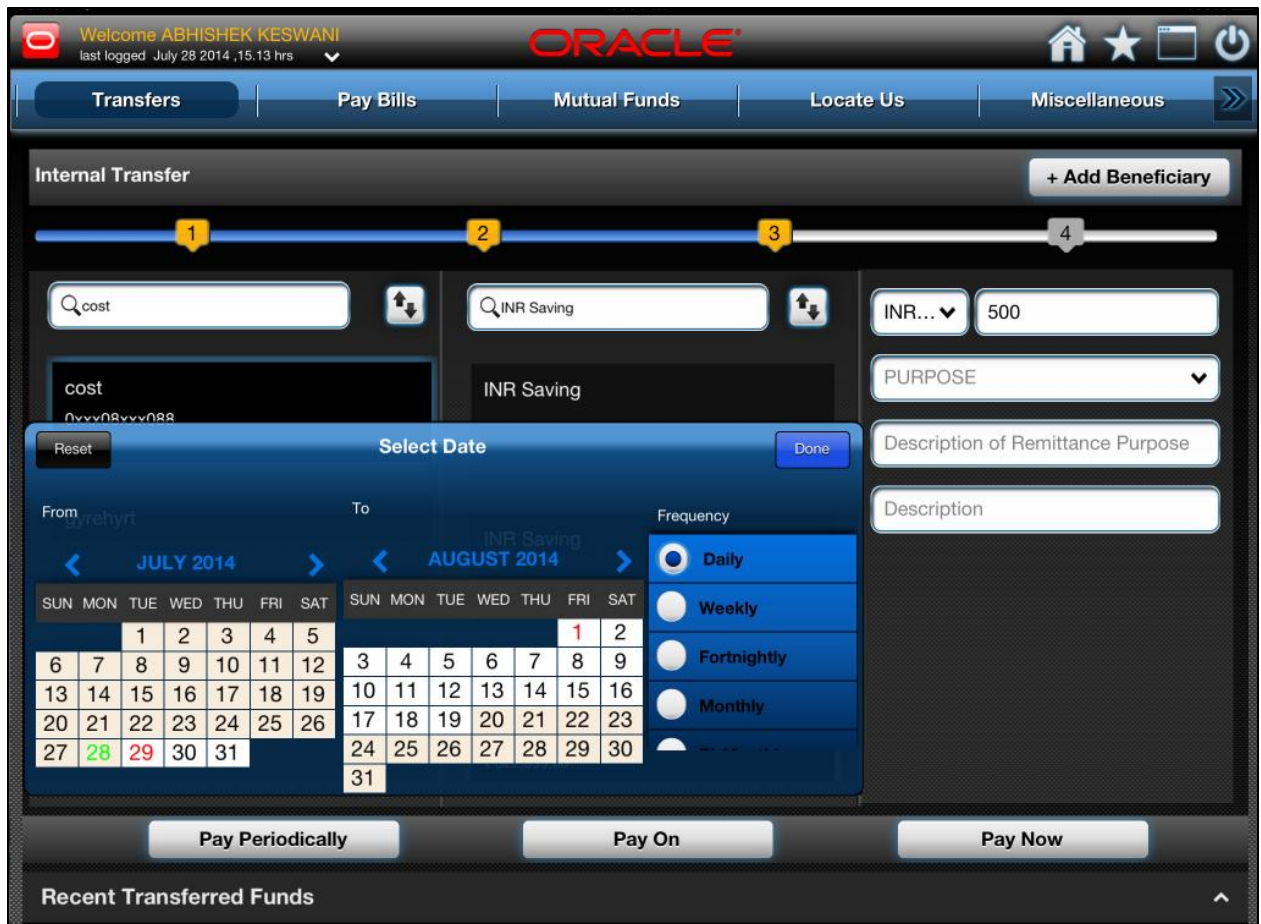
Field Description

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

6. Enter the required details in the respective fields.

7. Click **Reset** to view the previous screen or click **Done.**
   The system displays the Transaction Password screen, if a transaction password is configured for the transaction.

8. Enter the transaction password in the Transaction Password screen.
   The system displays the Own Account Transfer Verify screen.

9. Click **Change** to modify any details and then verify all the details and click **Confirm**. The box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction is displayed.

10. Click Save icon to save the details.

11. Click Print icon to print the details.

12. Click **OK**.
The system displays the initial **Internal Account Transfer** screen

38.3 Pay On

The **Pay On** option enables you to make the payment on specific date for a payment transaction.

To pay funds at a later date for a payment transaction

1. Click **Transfers** from the Dashboard screen.

2. Click any transfer transaction.

3. For example, click **Own Account Transfer**.
The Own Account Transfer screen is displayed.

Own Account Transfer

4. Enter the appropriate details in the respective fields.

5. Click **Pay On**.
The Select Date date-picker is displayed.
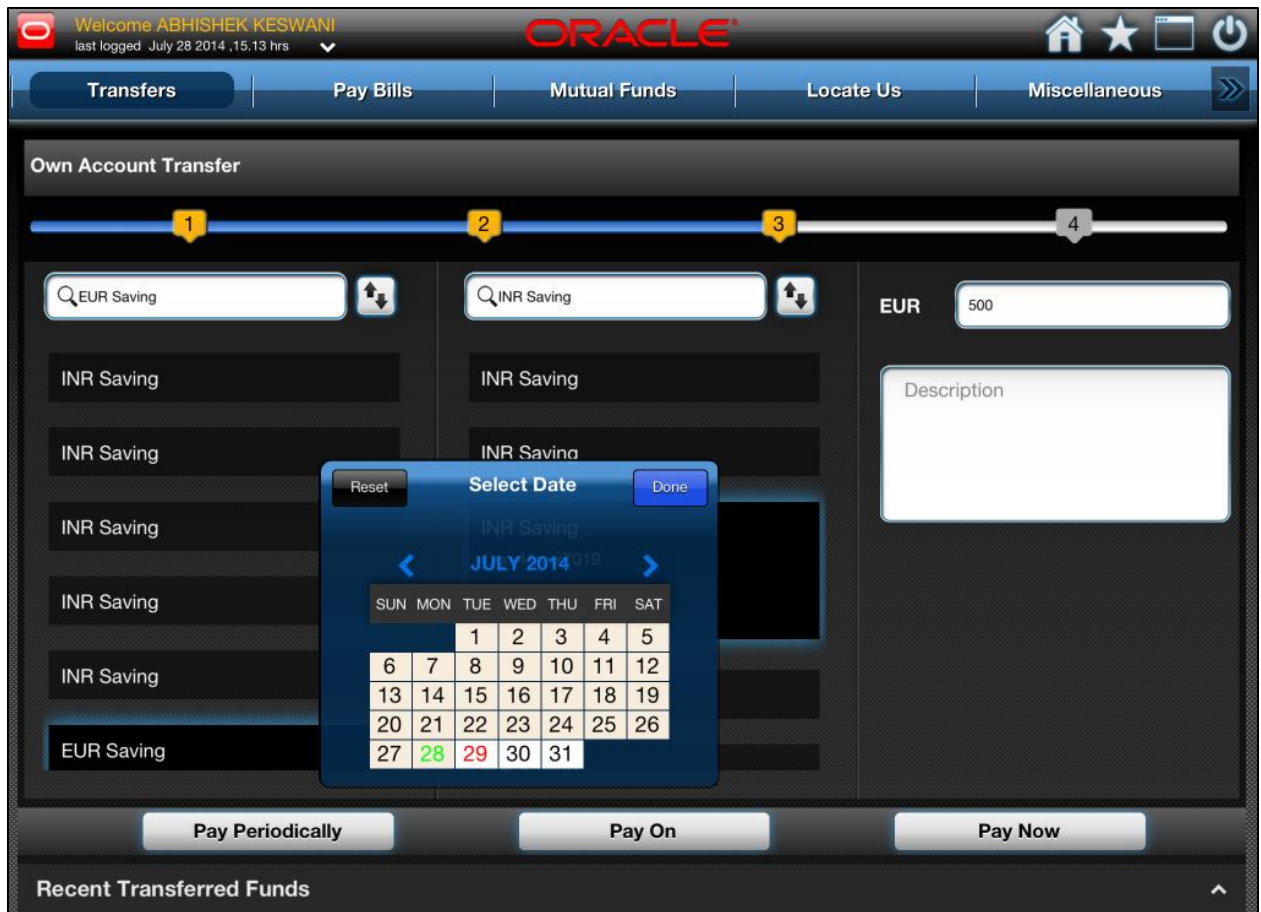
6. Click **Reset** to view the previous screen or select the required date from the date picker and then click **Done**.
    The system displays the Transaction Password screen, if a transaction password is configured for the transaction.

7. Enter the transaction password in the Transaction Password screen.
    The system displays the Own Account Transfer Verify screen.

8. Click **Change** to modify any details and then verify all the details and click **Confirm**. The box showing the successful completion of the Own Account Transfer and the Transaction Reference Number of the completed transaction is displayed.

9. Click Save icon to save the details.

10. Click Print icon to print the details.

11. Click **OK**.
    The system displays the initial **Own Account Transfer** screen.

39. Bill Payment

39.1 Register/Add 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 register a biller

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

Bill Pay

2. Click **Add Biller** button.
     The system displays **Add Biller** screen.

Add Biller

Field Description

Field Name	Description
Select Customer	[Mandatory, Dropdown] Select the customer for which the biller is to be registered.
Select Biller	[Mandatory, Dropdown] Select the biller with which to register. The system displays all billers available for the selected customer.
Service Account Number	[Mandatory, Input box, Alphanumeric, 20] Enter the unique account number with the biller.
Biller Nick Name	[Mandatory, Input box, Alphanumeric, 20] Enter the unique nickname for the registered biller.

3.   Enter the relevant details in the appropriate fields.

4.   Click **Submit** button.
       The system displays **Register Biller Verify** screen.
       OR
       Click the **Reset** button to clear all the information.

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 for transaction.

Register Biller Confirm
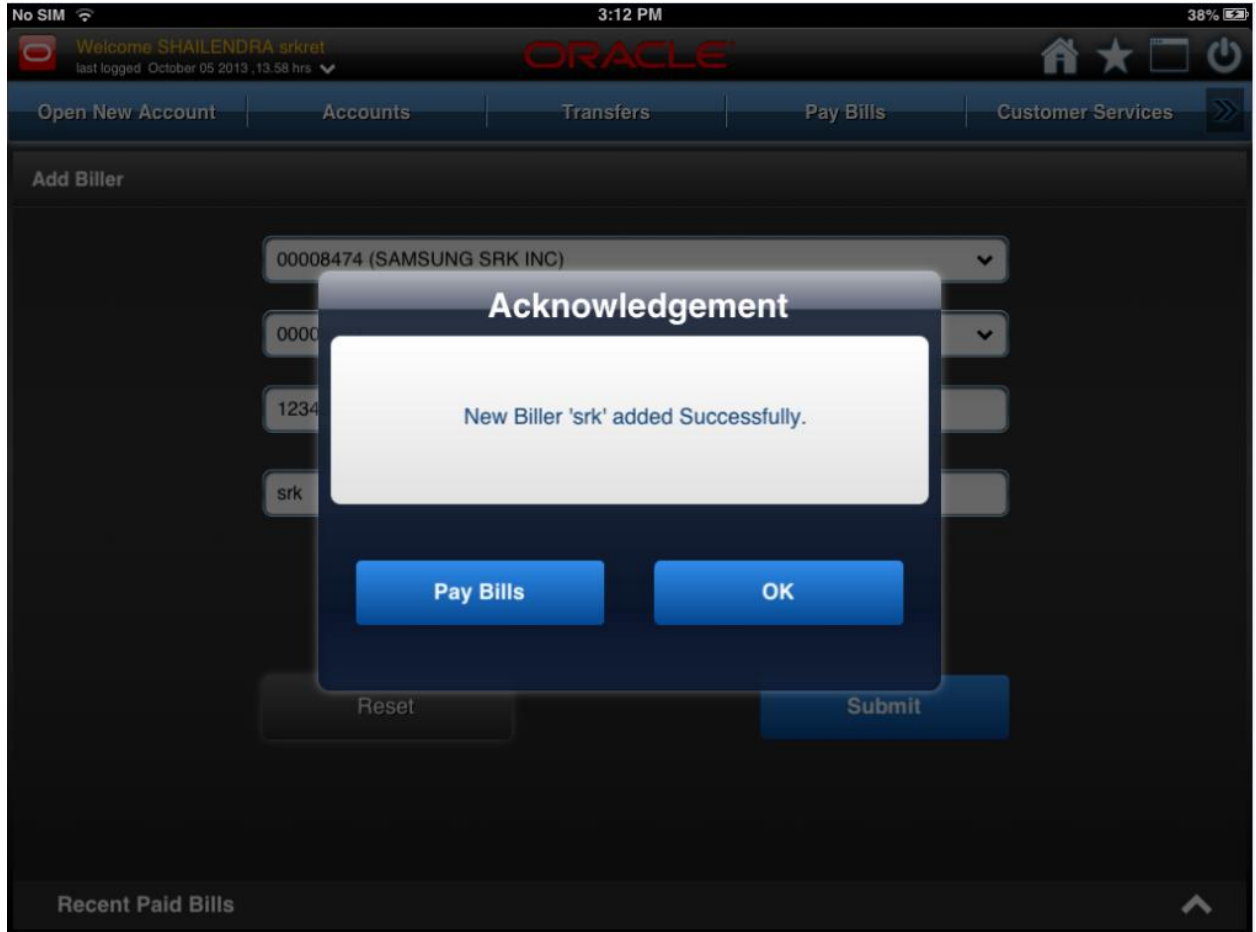
6.   Click the **Pay Bills** button to view the Pay Bills screen.
        OR
        Click the **OK** button to navigate to the initial Add Biller screen.

39.2 Pay Bill

You can make bill payments to registered billers in the application. You can also view the status of your recent paid bills in the application.

To pay the bills

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

Bill Pay
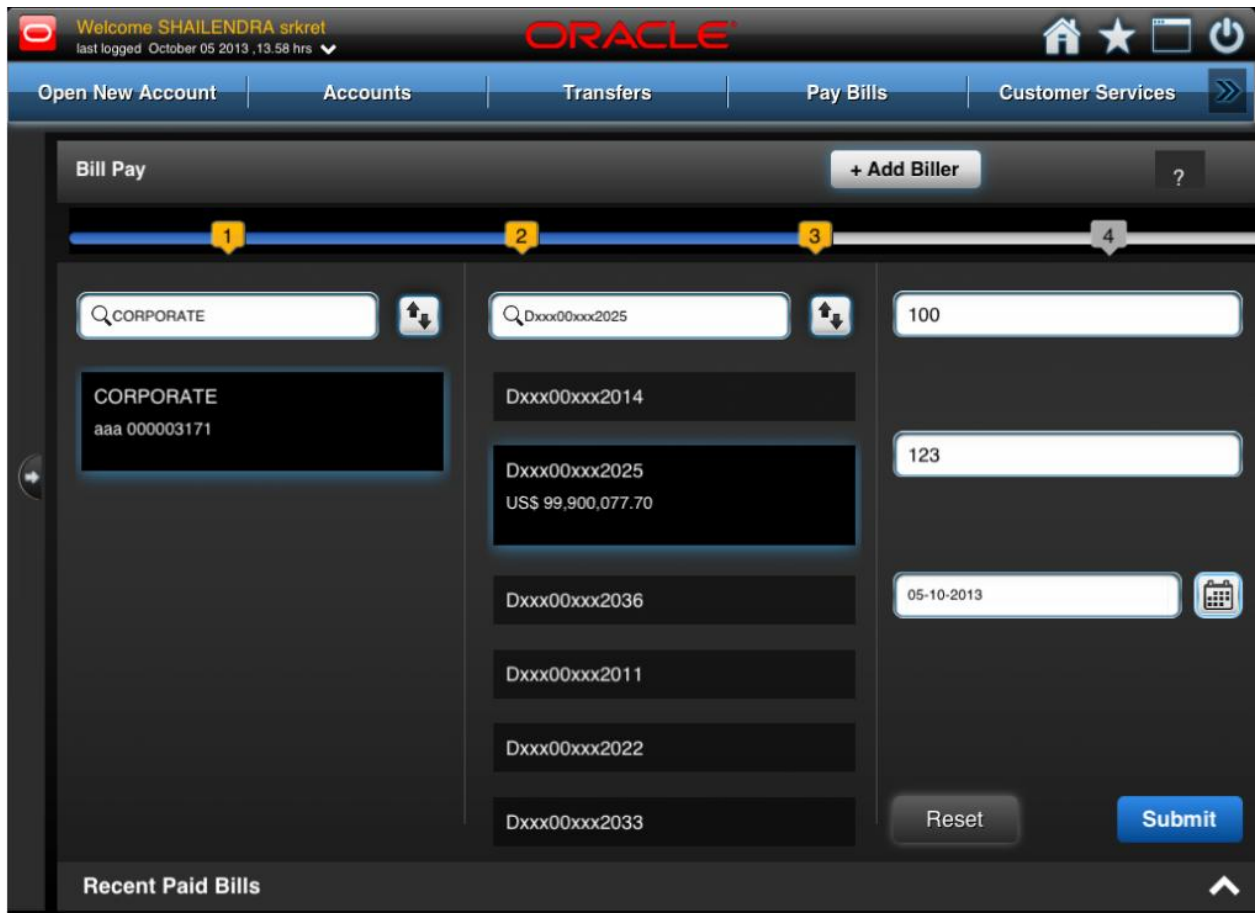
Field Description

Field Name	Description
Select Biller	[Mandatory, Selection List / Input box (typo-search)]
	Select the biller to whom you want to pay the bill
	The system displays the biller name and nickname as registered and the customer id for which the biller exists.
From Account	[Mandatory, Selection List / Input box (typo-search)]
	Select the account number from which payment is to be done.
Bill Amount	[Mandatory, Input box, Alphanumeric,15]
	Enter the amount to be paid as bill amount to biller.
Bill Number	[Mandatory, Input box, Alphanumeric,20]
	Enter the bill number as present in your bill.
Bill Generation Date	[Mandatory, Input, box, 10 / Date picker]
	Enter the date on which the bill has been generated.

2.   Click **Submit** button.
      The system displays **Pay Bill Verify** screen.
      OR
      Click the **Reset** button to clear all the information.

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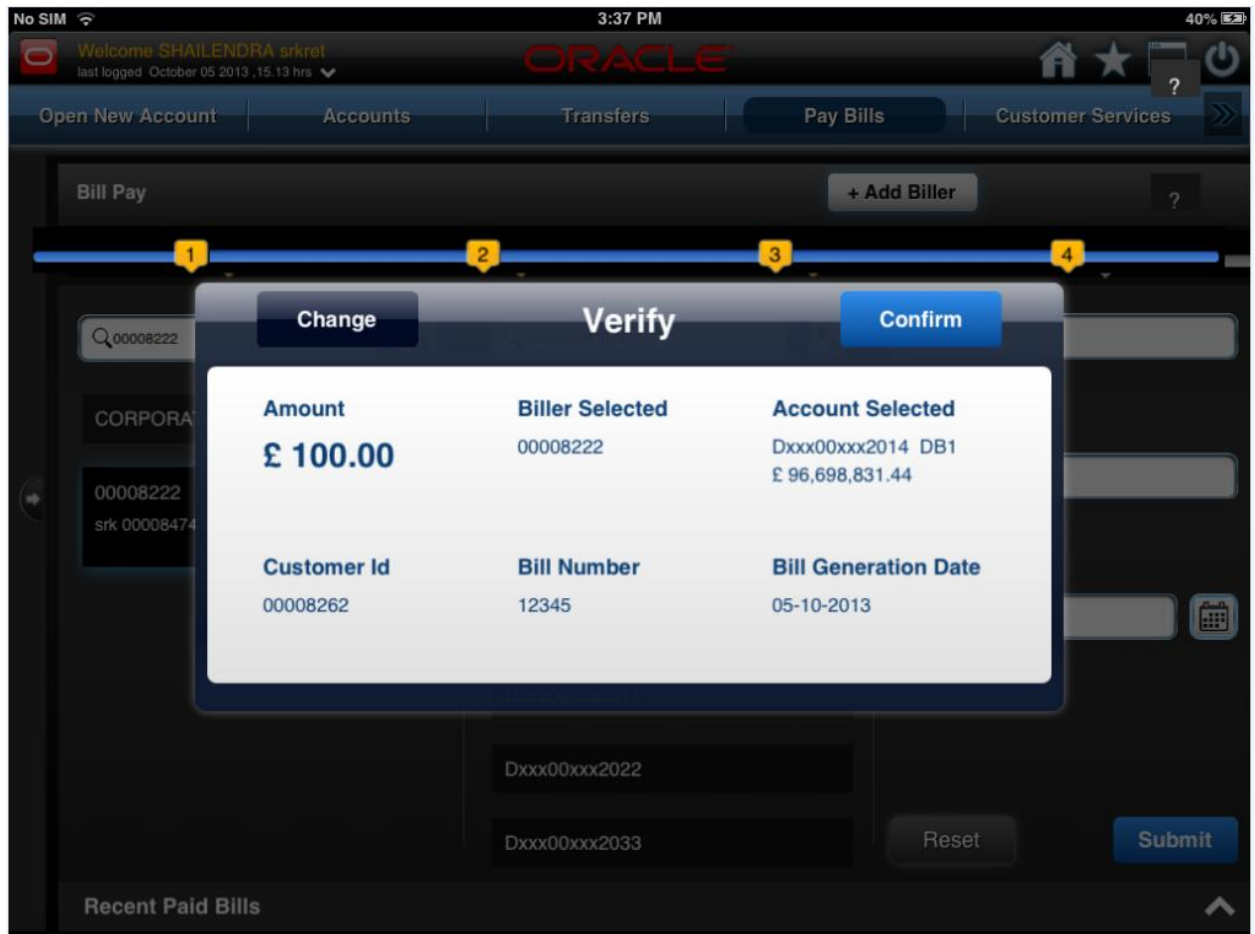
3.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for transaction.

Pay Bill Confirm
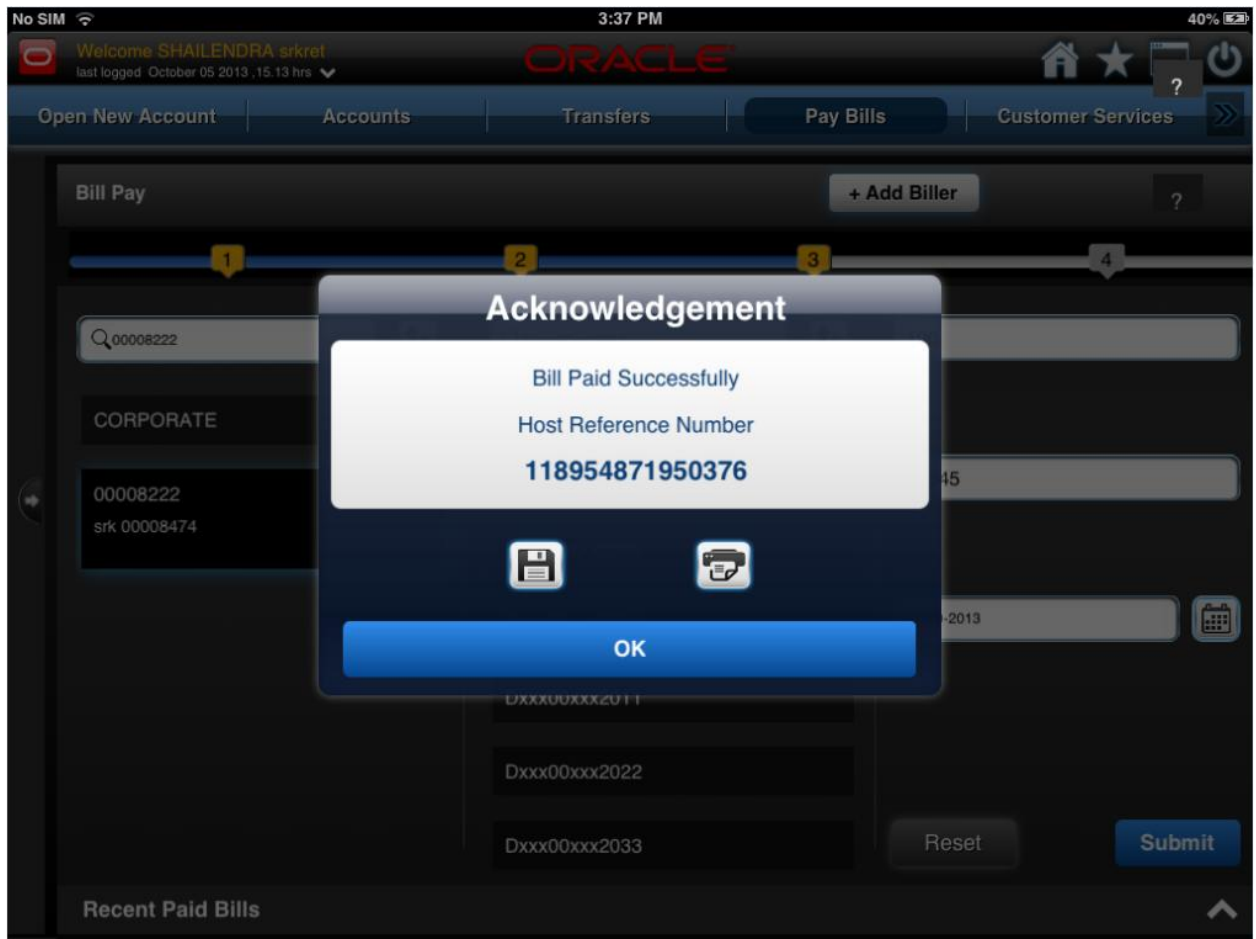
4.   Click Save icon to save the details.

5.   Click Print icon to print the details.

6.   Click the **OK** button.
       The system displays the initial **Bill Pay** screen.

       To view recent paid bills

1.   Navigate to the Bill Pay screen or the Add Biller screen.

2.   Click [^] icon in either the Bill Pay screen or the Add Biller screen.
       The system displays the details of your recent paid bills in the application.

Recent Paid Bills
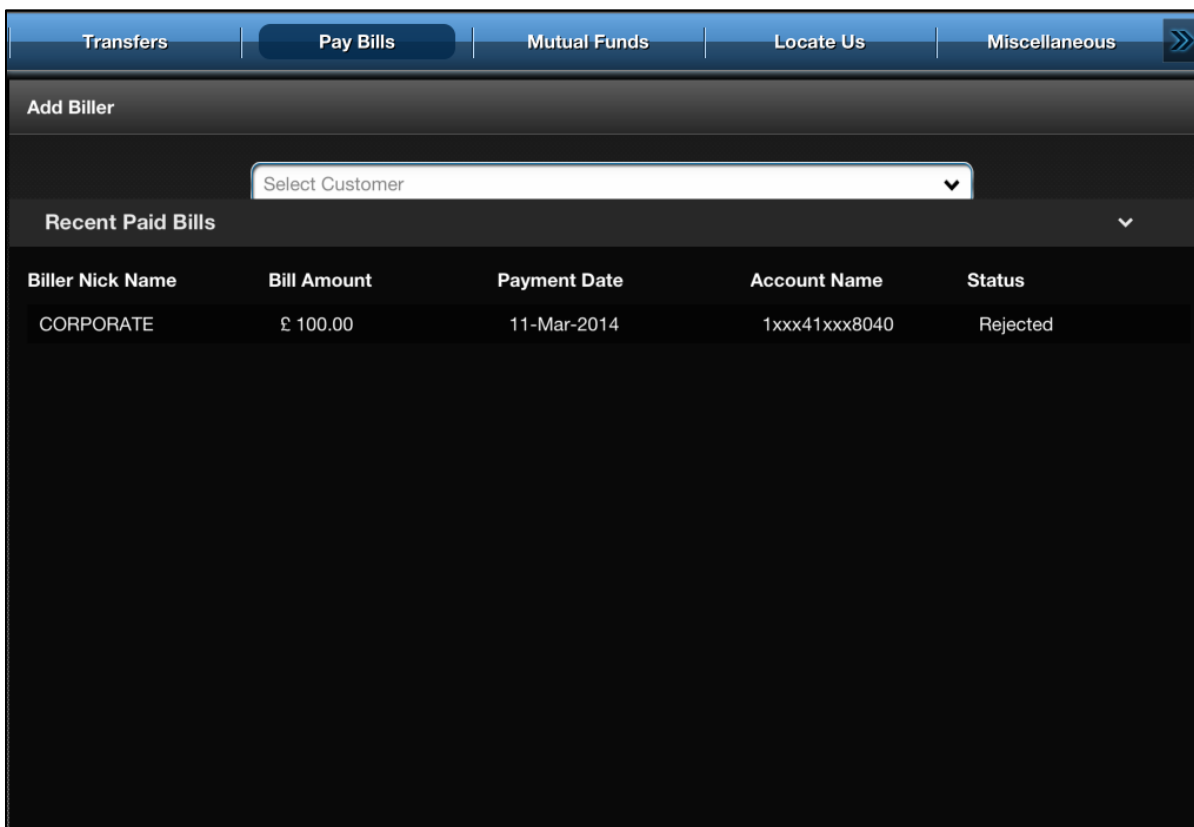
Field Description

Field Name	Description
Biller Nick Name	[Display]
	This field displays the nickname of the biller in the application.
Bill Amount	[Display]
	This field displays the bill amount (transaction amount) along with currency.
Payment Date	[Display]
	This field displays the date of bill payment.
Account Name	[Display]
	This field displays either the account number or the nickname of the source account used for making the bill payment.
Status	[Display]
	This field displays the status of bill payment.

4.   Click the [icon] icon.
The system collapses the Recent Paid Bills section.

39.3 Delete Biller

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

To delete the biller

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

2. Click the ![icon] icon in the Bill Pay screen.
    The system displays the list of registered billers mapped to your Customer ID in the application.

Note: You can also enter or search the registered biller in the List Biller search box.

Biller Selection List
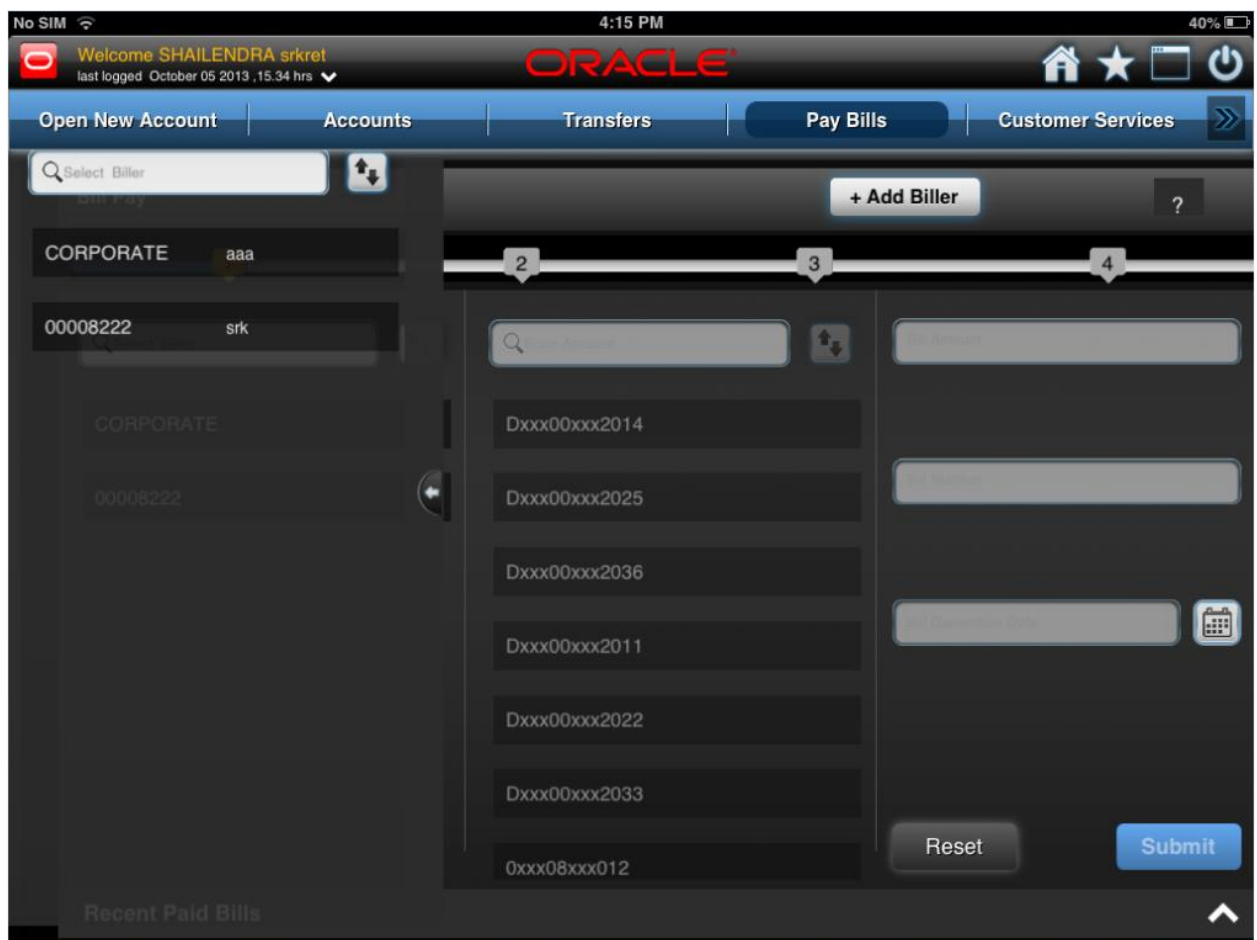
3. Click the name of the biller you want to delete from the application.
    The system displays the Delete Biller screen.

Delete Biller
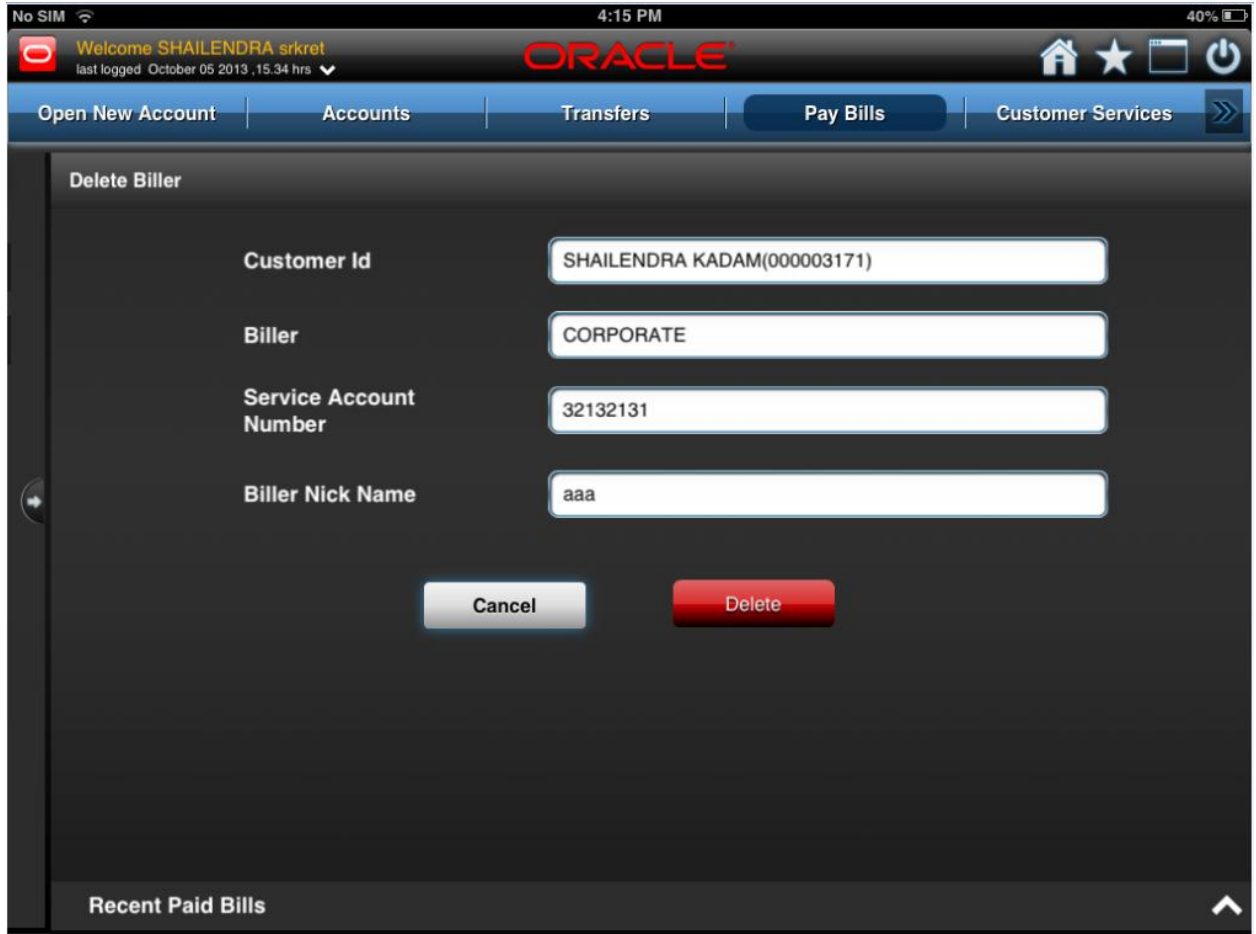
Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer ID under which biller has been registered.
Biller	[Display] This field displays the name of the registered biller.
Service Account Number	[Display] This field displays your unique account number with the biller.
Biller Nick Name	[Display] This field displays the unique nick name that you have set for the registered biller.

4. Click **Delete** button.
The system displays **Delete Biller Verify** screen.
OR
Click the **Cancel** button to view the previous screen.

Delete Biller Verify
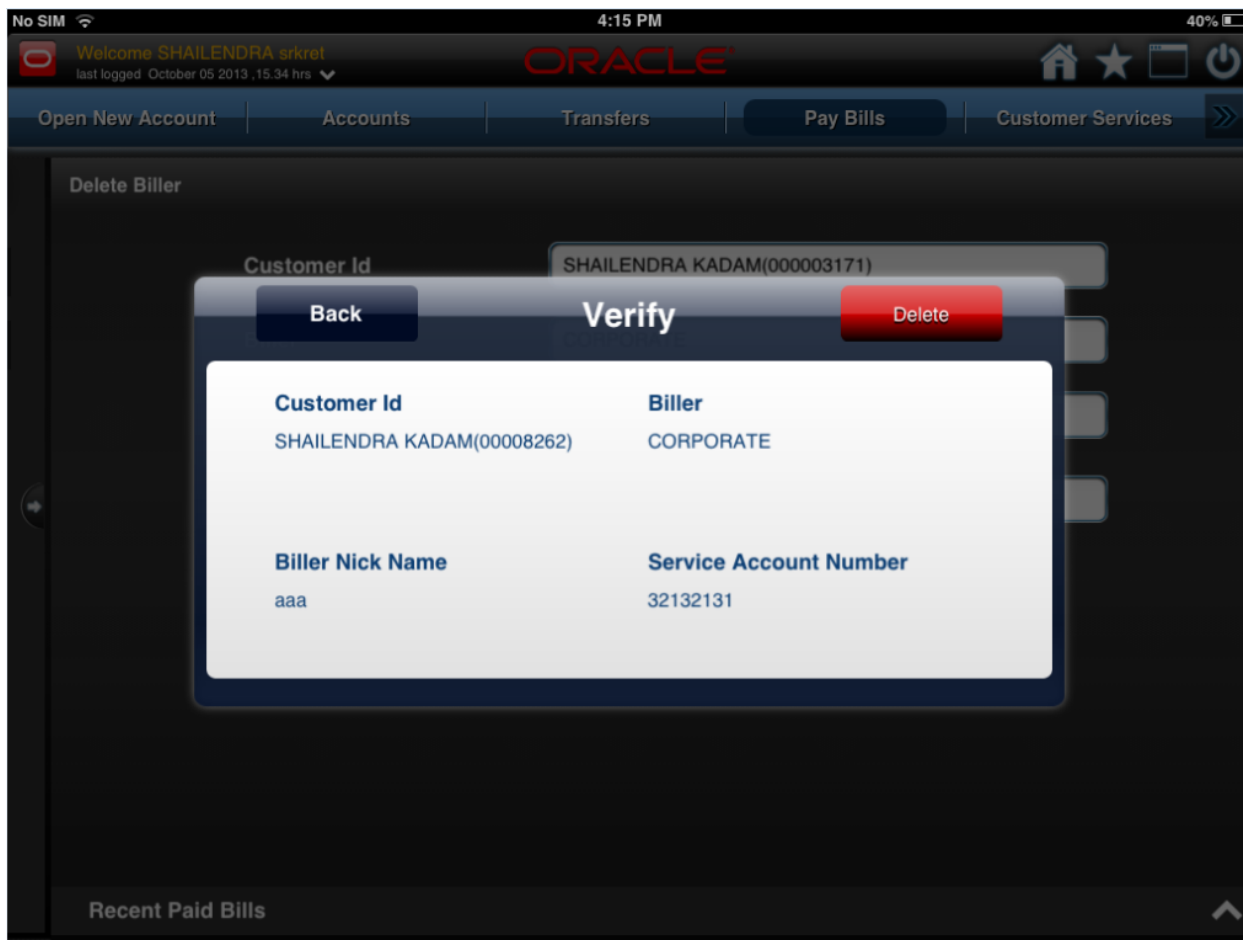
5. Click **Delete**.
The system displays the Delete Biller Confirm screen
OR
Click **Back** to view the previous screen

Delete Biller Confirm
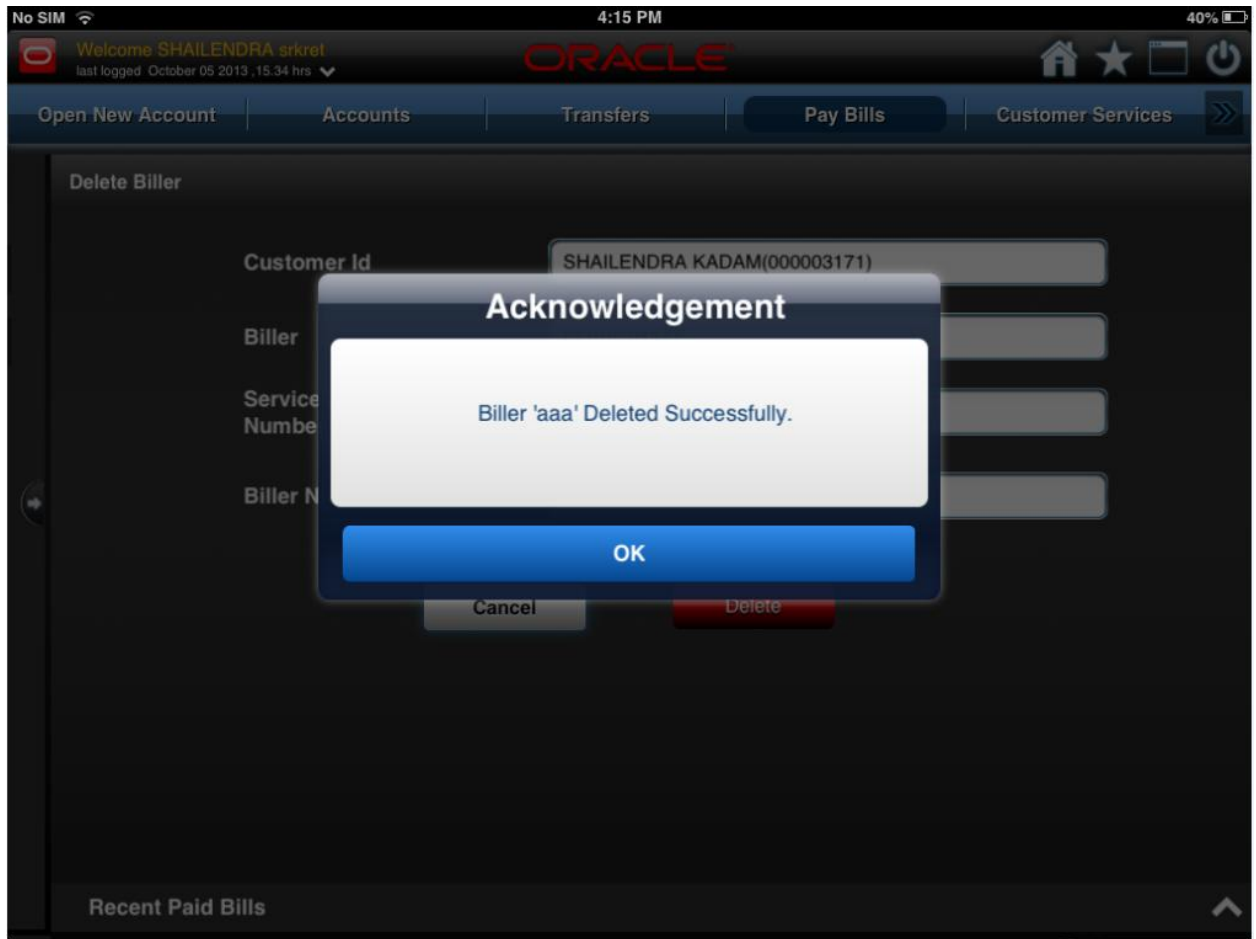
6.   Click the **OK** button.
        The system displays the initial View Biller screen...

40. Credit Cards

40.1 Credit Card Summary

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

1. Log on to the iPad Banking application.
   The Account Summary panel is displayed on the dashboard of the application.

2. Click the ⬇ icon next to the Credits account type.
   The system displays the Credit Card Summary screen showing recent transactions related to your credit card.
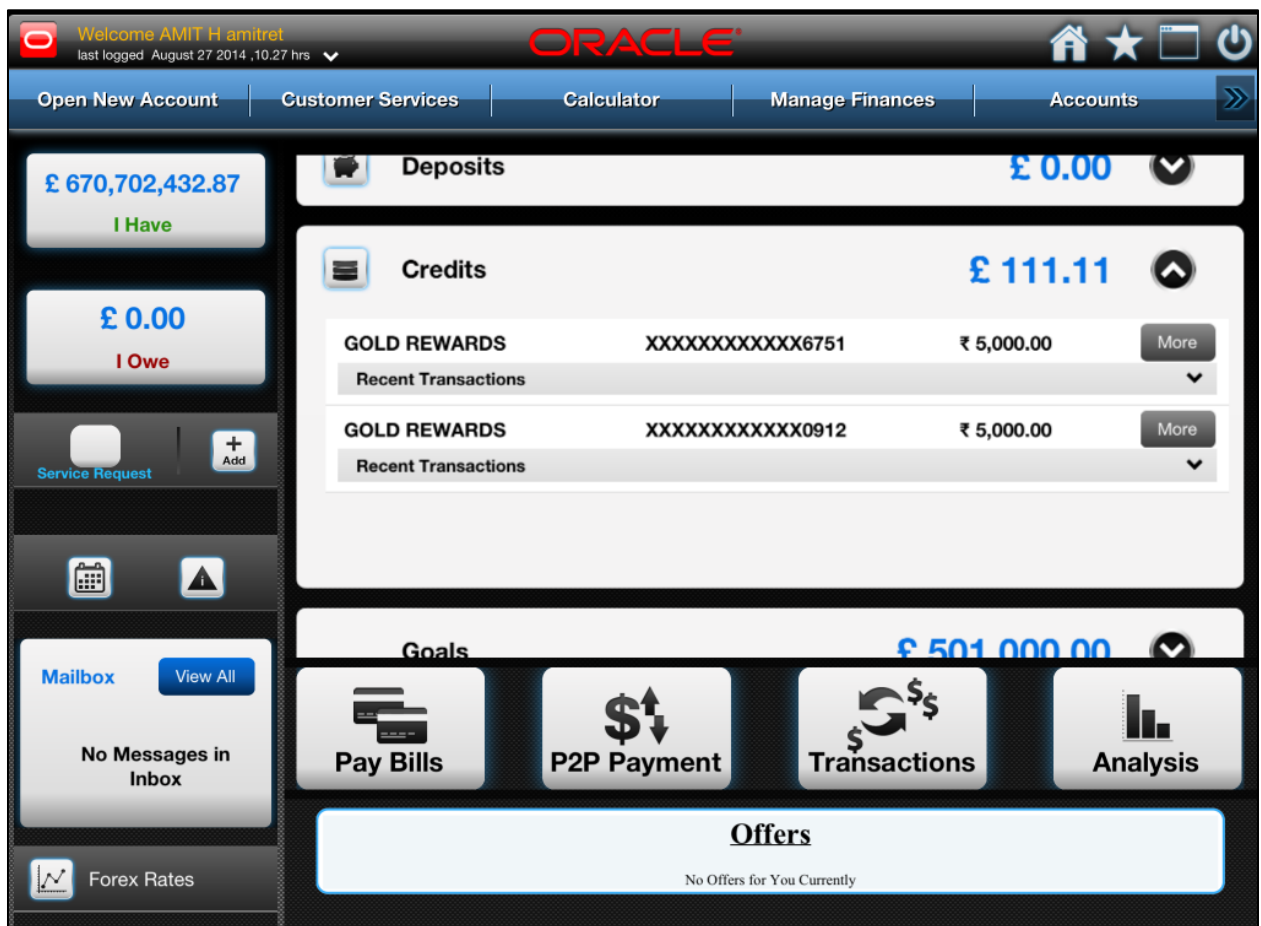
Field Description

Field Name	Description
Product Name	[Display] This field displays the credit card product name issued to the customer

Field Name	Description
Card Number	[Display] This field displays the number of the credit card.
Total Billed Amount	[Display] This field displays the total amount billed on the last statement.

3. Click the ⌄ icon next to Recent Transactions.
    The system displays recent transactions related to your credit card account.

Recent Transactions
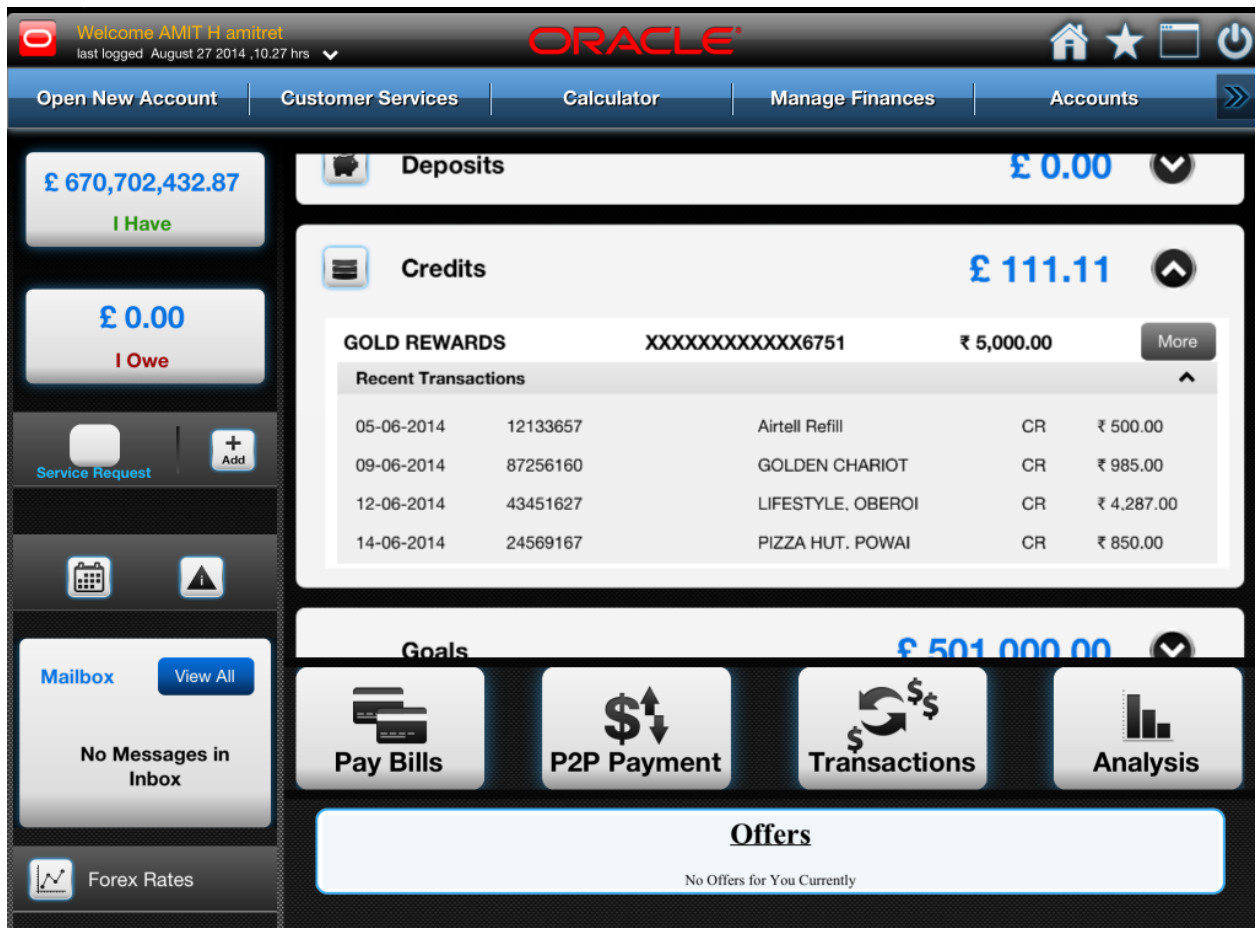
Field Description

Field Name	Description
Recent Transactions	

Field Name	Description
Transaction Date	[Display] This field displays the date of transaction related to the credit card.
Reference Number	[Display] This field displays the reference number of the transaction.
Transaction Description	[Display] This field displays the description of the transaction.
DB/CR	[Display] This field displays the transaction type as Debit transaction or Credit transaction.
Transaction Amount And Currency	[Display] This field displays the transaction amount and account currency.

40.2 Credit Card Details

You can view all your credit cards available in the application. You can view the account details and credit card activity of a selected credit card. You can also make a payment for the credit card.

To view the credit card details

1. Click the [icon] icon next to the Credits account type on the dashboard of the application. The system displays the Credit Card Summary screen showing recent transactions related to your credit card.
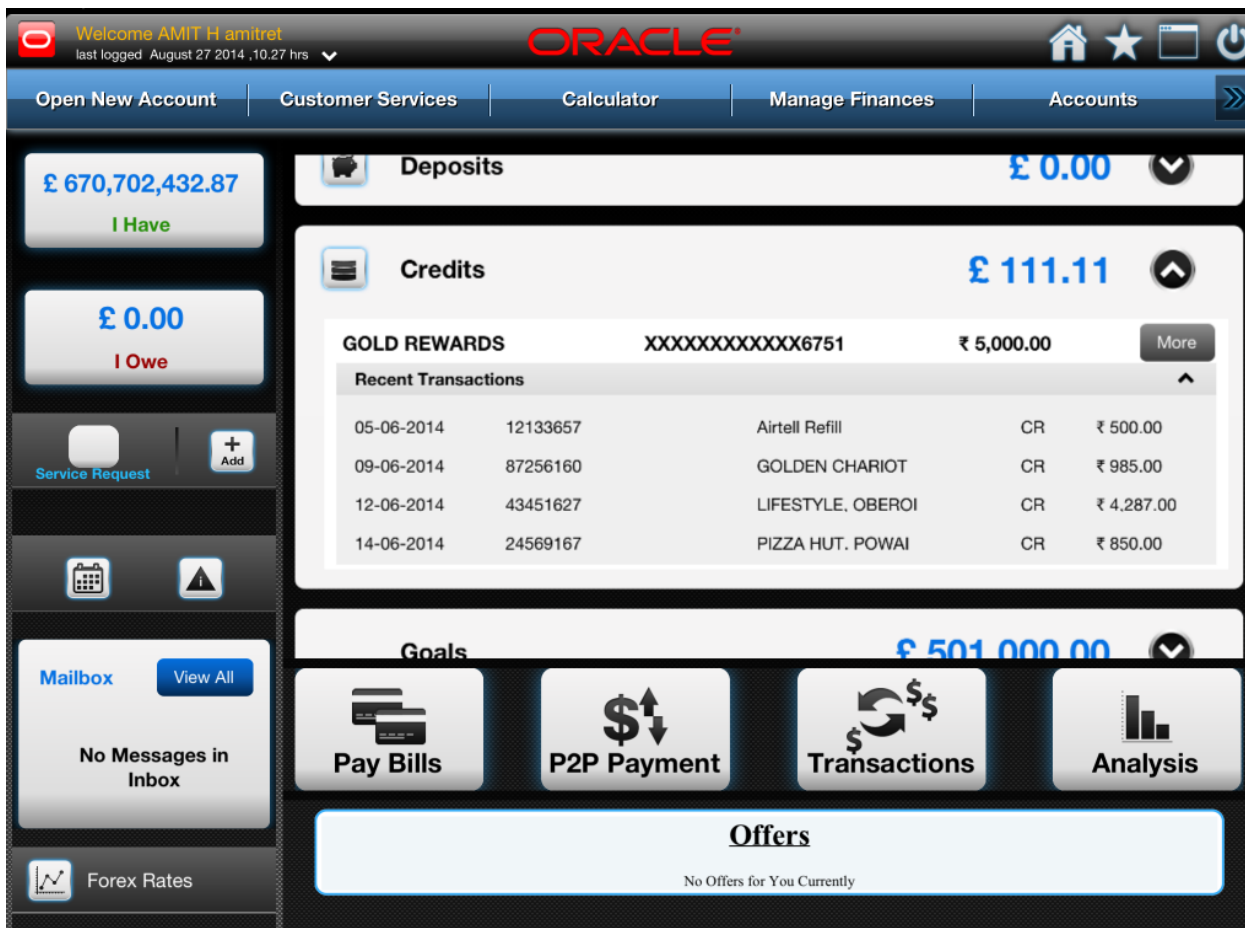
2.   Click the **More** button.
        The system displays the Credit Card Details screen.

3.   Select the required credit card.
        The system displays details of the selected credit card.

Credit Card Details
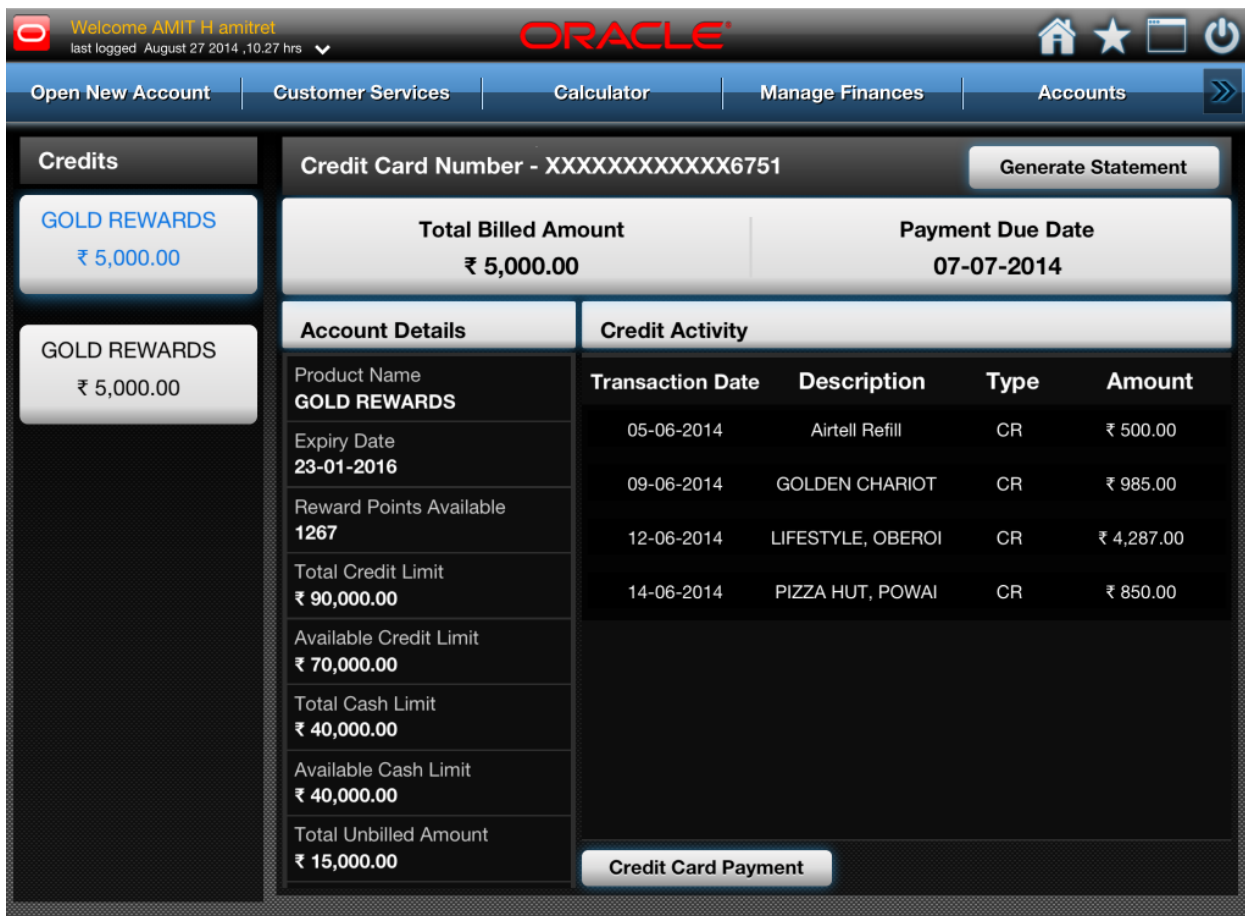
Field Description

Field Name	Description
Credit Card Number	[Display] This field displays the credit card number for which the details are displayed.
Total Billed Amount	[Display] This field displays total amount billed on the last statement of the credit card.
Payment Due Date	[Display] This field displays date on which the least minimum payment of last statement amount is due.
Credit Card Details	
Product Name	[Display] This field displays the product name of the credit card.

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

Field Name	Description
Credit Activity	
Transaction Date	Display] This field displays the transaction date.
Transaction Description	Display] This field displays the description of the transaction.
Transaction Type	Display] This field displays the transaction as debit transaction or credit transaction.
Amount and Currency	Display] This field displays the transaction amount and account currency.

4. Click **Generate Statement** to generate a statement for the credit card.

5. Click **Credit Card Payment** to make a payment for the credit card.

40.3 Credit Card Statement

You can view to 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 ⊙ icon next to the Credits account type on the dashboard of the application.
The system displays the Credit Card Summary screen showing recent transactions related to your credit card.
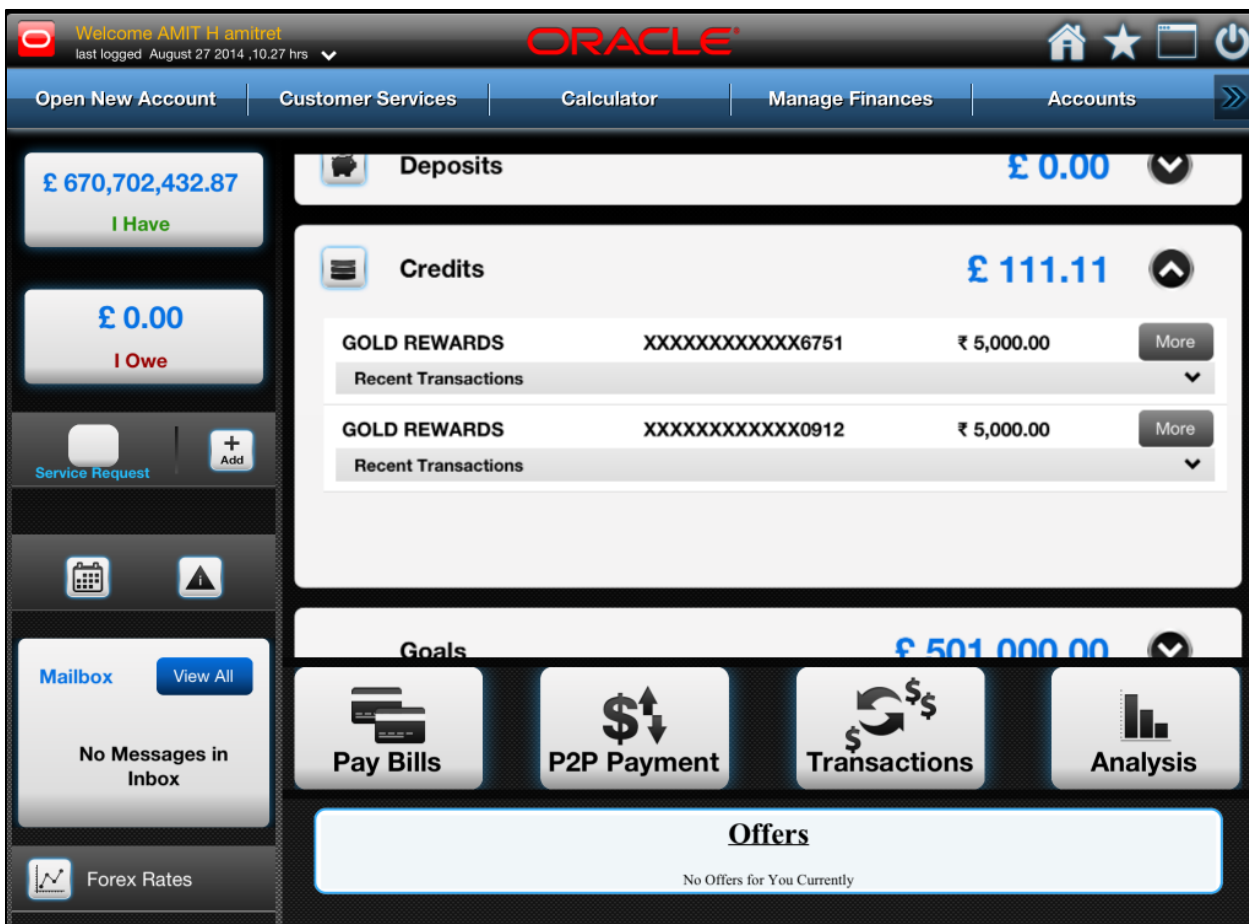
2.   Click the **More** button.
      The system displays the Credit Card Details screen.

3.   Select the required credit card.
      The system displays details of the selected credit card.

4.   Click **Generate Statement** button.
      The system displays a pop-up for the date selection for credit card statement.

Credit Card Generate Statement
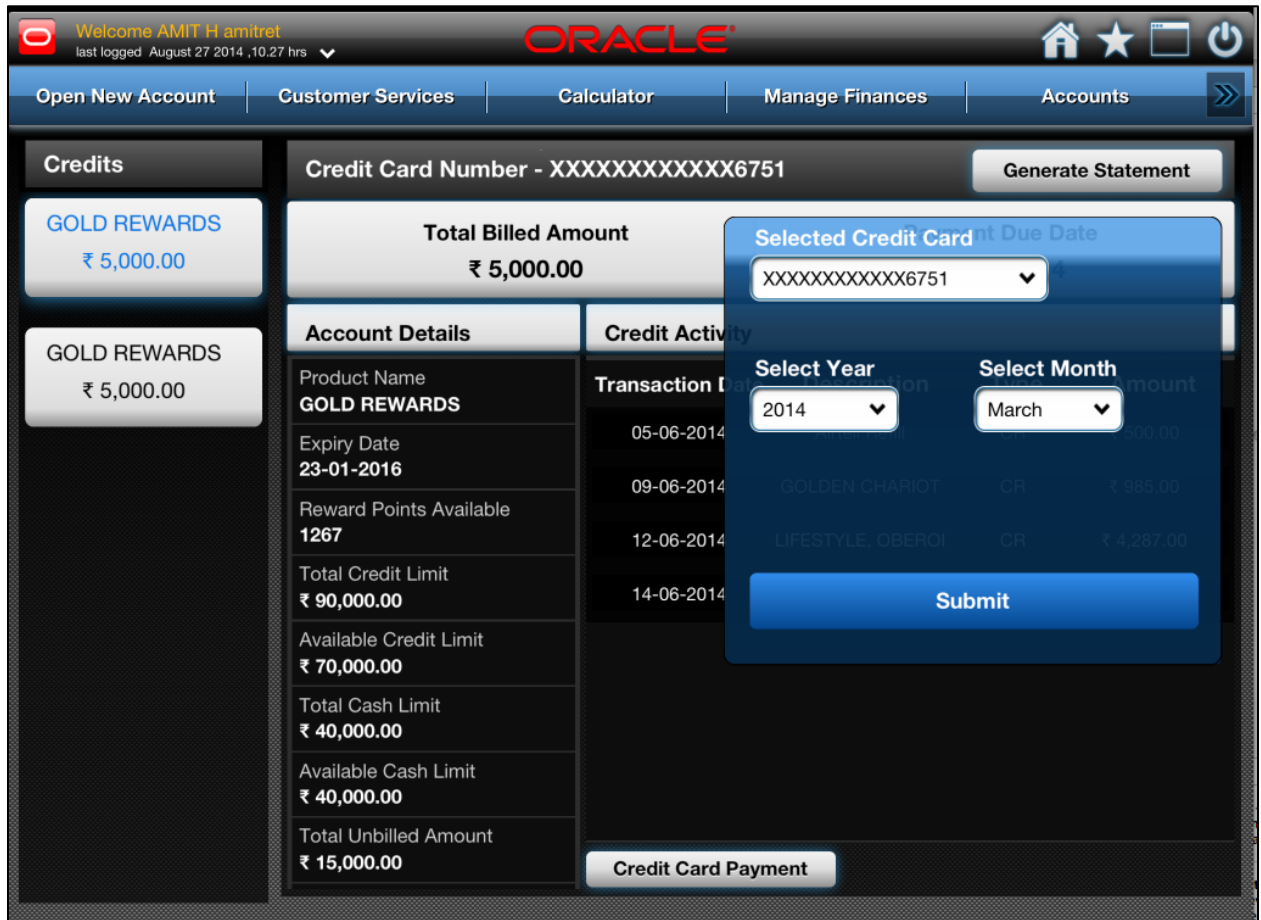
Field Description

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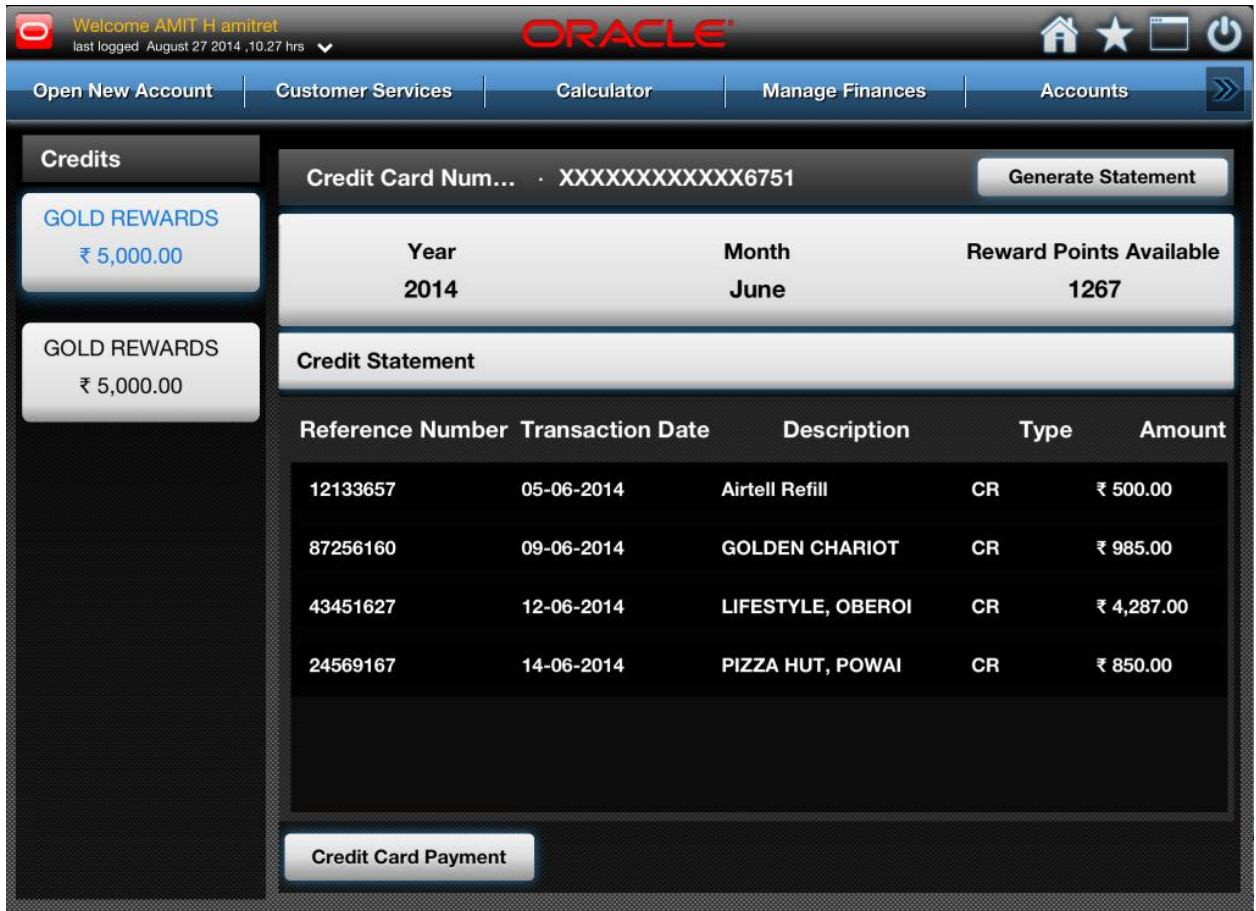
Field Description

Field Name	Description
Credit Card Number	[Display] This field displays number of the credit card for which statement is displayed
Year	[Display] This field displays the year for which the credit card statement is generated.
Month	[Display] This field displays the month for which the credit card statement is generated
Reward Points Available	[Display] This field displays the reward points accumulated for the credit card.

Field Name	Description
User Reference Number	[Display] This field displays the reference number for the transaction.
Transaction Date	[Display] This field displays the date on which transaction is done.
Description	[Display] This field displays the description of the credit card.
Type	[Display] This field displays the transaction type whether debit or credit.
Amount	[Display] This field displays the credit amount along with currency.

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

40.4 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 [icon] icon next to the Credits account type on the dashboard of the application. The system displays the Credit Card Summary screen showing recent transactions related to your credit card.
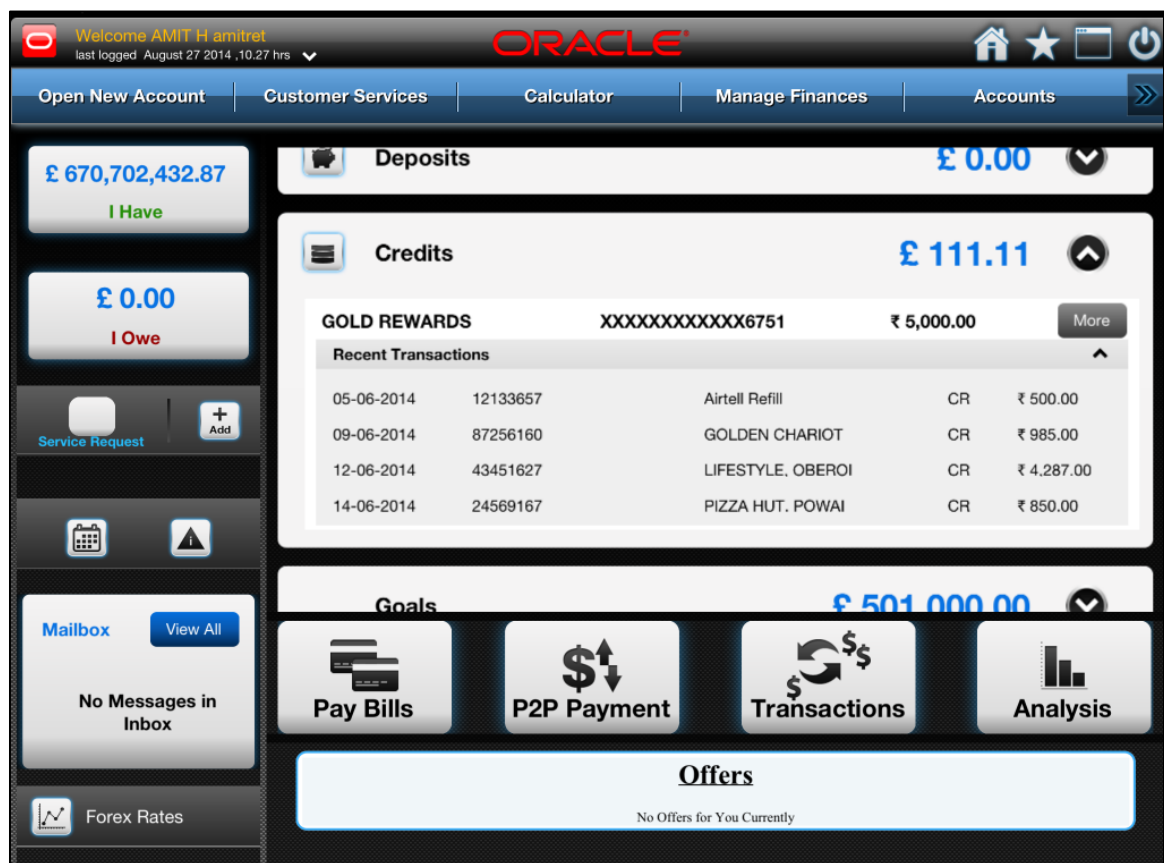
2. Click the **More** button.
    The system displays the Credit Card Details screen.

3. Select the required credit card.
    The system displays details of the selected credit card.

4. Click **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
Select Your Card	[Tab]]
	Select this tab to make payment for a registered credit card.
Enter Card Number	[Tab]
	Select this tab to make payment for another unregistered credit card.
Select Account	[Optional, Input box, 20]
	Select the source account to make the payment.
	You can also search the source account from all accounts mapped to your Customer ID.
Payment Details	

Field Name	Description
Total Amount Due	[Display, Radio button] This field displays the total amount bill of the card. Select this radio button to pay the total bill amount of the card. This field is displayed only when you select the **Select Your Card** tab.
Minimum Amount Due	[Display, Radio button] This field displays the mandatory amount that is to be paid out of the total billed amount. Select this radio button to pay the minimum due amount for the card. This field is displayed only when you select the **Select Your Card** tab.
Other Amount	[Radio button, Mandatory, Input box, Numeric,15] Select this radio button to pay the desired amount for the card.
Bill Amount	[Conditional, Display OR Input box, Numeric,15] This field displays the bill amount of the card. This field is mandatory when you select **Other Amount** radio button. Enter desired amount to be paid for the card.
Payment Due Date	[Display] This field displays the due date of the credit card payment.

5. Click the **Submit** button. The system display **Credit Card Payment – Verify** screen.

Credit Card Payment – Verify
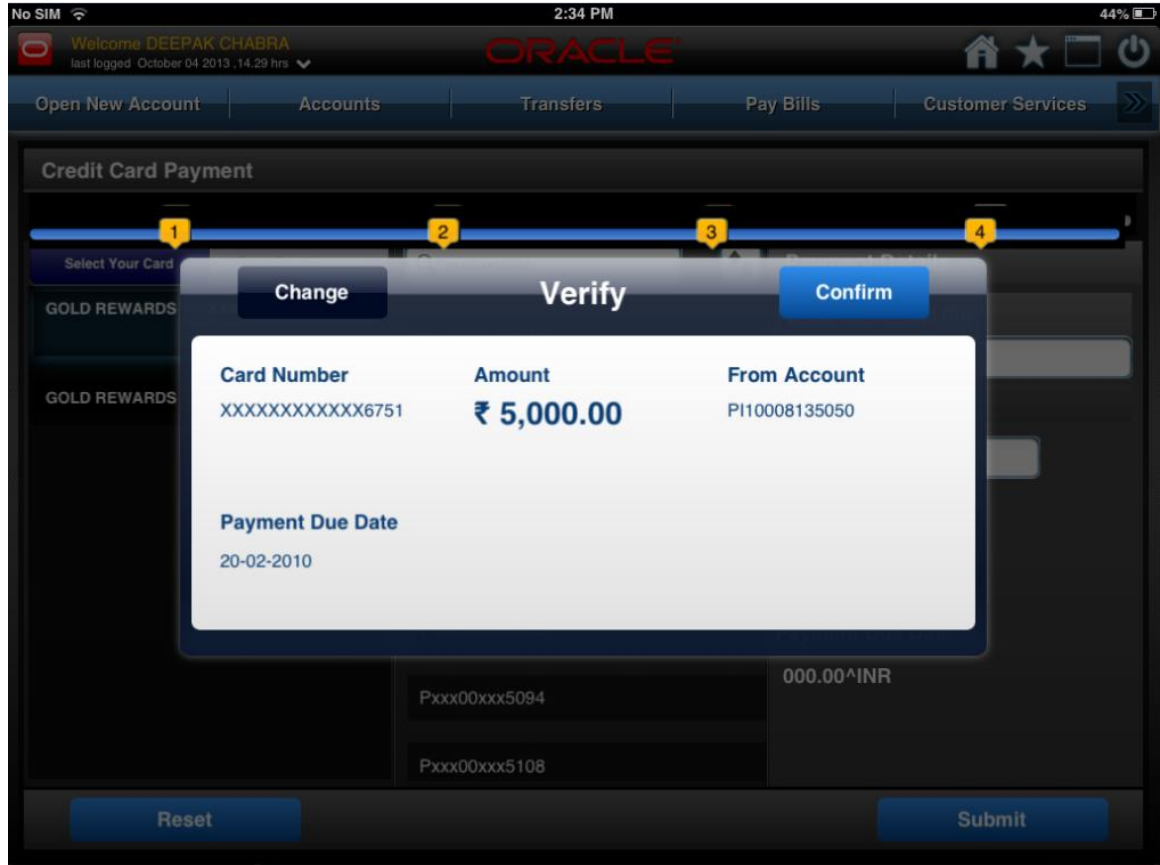
6.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The system displays the transaction reference number for transaction.

Credit Card Payment – Confirm
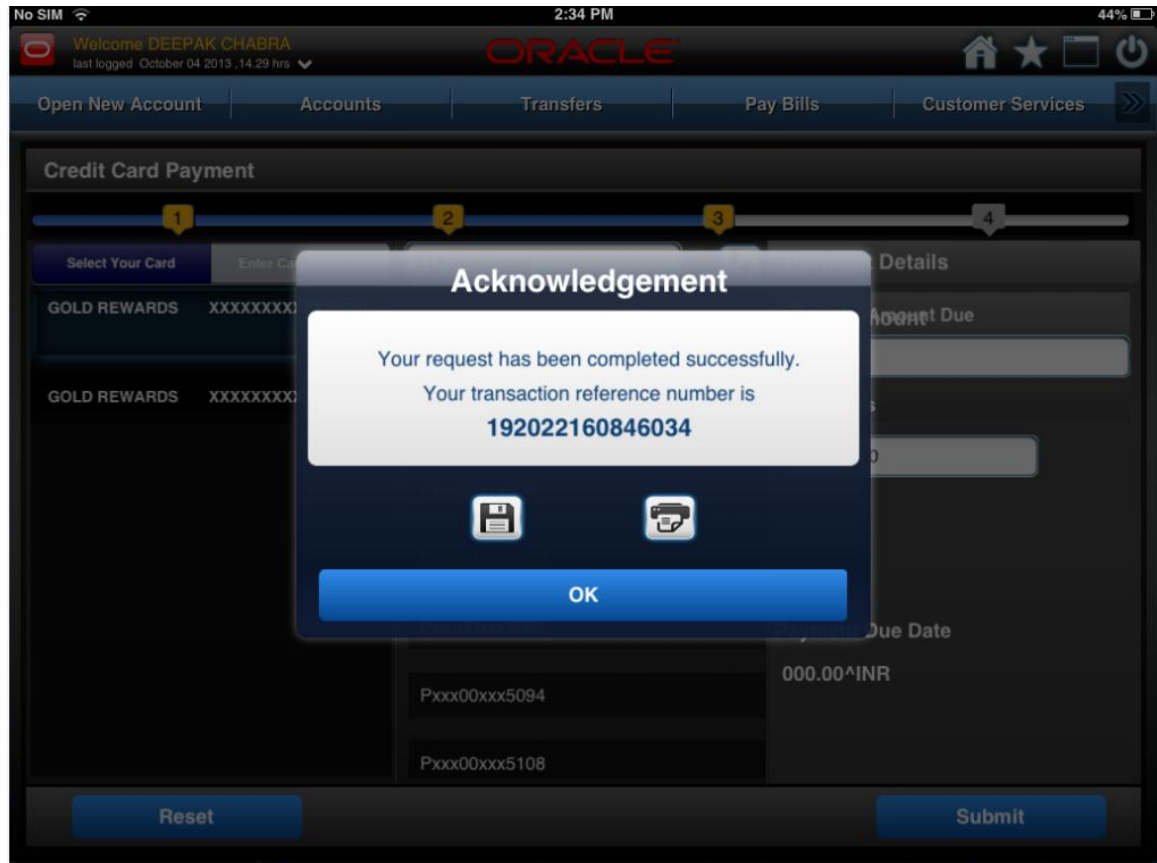
7.   Click Save icon to save the details.

8.   Click Print icon to print the details.

9.   Click the **OK** button.
     The system displays the initial **Credit Card Payment** screen.

41. 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.

41.1 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 **Term Deposits** on the dashboard of the application.
    OR
    Click **Accounts > Term Deposits > Open Term Deposits**.
    The system displays the Open Term Deposit screen.

Open Term Deposit

Field Description

Field Name	Description
Transaction Name	[Mandatory, Dropdown] Select the term deposit transaction that you want to perform. The options are: - Open Term Deposit - Redeem Term Deposit - View All
Holding Pattern	[Radio Buttons] Select the desired option from the following: - Single - Joint
Joint Customer ID 1	[Conditional, Alphanumeric, 20] Type the first joint customer id This field is enabled if the **Joint** radio button is selected as holding pattern.
Joint Customer ID 2	[Optional, Alphanumeric, 20] Type the first joint customer id This field is enabled if the **Joint** radio button is selected as holding pattern. This field is enabled if the Joint radio button is selected as holding pattern. **Note**: Customer Id cannot be same as customer id entered for first account holder.
Deposit Product	[Mandatory, Dropdown] Select the desired product from the dropdown.
Source Account	[Mandatory, Dropdown] Select the desired source account from the dropdown.
Currency	[Conditional, Dropdown/Display] Select the currency of the term deposit. This field is a display field if a single currency is supported for the term deposit.
Amount	[Mandatory, Input Box, 15] Enter the desired amount.

Field Name	Description
Minimum Deposit Period	[Display] This field displays the minimum tenure for which term deposit can be opened
Minimum Deposit Period	[Display] This field displays the maximum tenure for which term deposit can be opened
Minimum Deposit Amount	[Display] This field displays the minimum deposit amount permissible for the deposit product selected
Maximum Deposit Amount	[Display] This field displays the maximum deposit amount permissible for the deposit product selected
Choose	[Radio Buttons] Select the desired option from the following: • Tenure • Maturity Date
Period of Deposit	[Conditional, Input Box, 2] This field is available only when the option selected is **Tenure**. **Note**: The above fields are displayed only when the tenure of the term deposit is not fixed.
Select Maturity Date	[Date-Picker] This field is available only when the option selected is Maturity date. Select the desired date from the Date-Picker.
View Interest and Maturity Projection	[Hyperlink] Click the ![%] icon to calculate and view Maturity Amount and Interest Rate of the term deposit in a pop-up screen. Click Close button to close the maturity projection pop-up screen.
Interest and Maturity Projection	
Maturity Amount	[Display] This field displays the calculated maturity amount of the term deposit.

Field Name	Description
Maturity Date	[Display]
	This field displays the calculated maturity date of the term deposit.
	This field is applicable only for fixed tenure based products.
Interest Rate	[Display]
	This field displays the interest rate of the term deposit.

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

Open Term Deposit - Maturity Instructions

Field Description

Field Name	Description
Maturity Instructions	[Mandatory, Dropdown]
	Select the maturity instructions for the term deposit account from the drop-down list. The options include:
	• Close on maturity
	• Renew Principal and Interest
	• Renew Principal and Pay out interest
	• Renew special amount and pay out the remaining amount
Account Transfer Options	[Conditional, Dropdown]
	Select the account transfer options for the term deposit account from the drop-down list. The options include:
	• Own
	• Internal
	• Domestic
	Note: This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.
Maturity Account	[Conditional, Input Box, 20, Dropdown]
	Select the account number to which proceeds to be transferred
	Note: This field is mandatory if you select any Maturity Instruction other than Renew Principal and Interest.

Branch Details

Note: The fields in this section are displayed only when you select Transfer to Internal Bank Account.

Field Name	Description
City	[Mandatory, Dropdown]
	Select the city of the bank where you want to transfer the funds of the term deposit.
Branch	[Mandatory, Dropdown]
	Select the branch of the bank where you want to transfer the funds of the term deposit.

Domestic Clearing Network Details

Note: The fields in this section are displayed only when you select Transfer through Domestic Clearing Network.

Network Type	[Mandatory, Dropdown]
	Select the applicable domestic clearing networks to transfer the funds of the term deposit.
Bank Code	[Display, Lookup]
	Search the bank & branch codes for the selected domestic network.
Beneficiary Name	[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.

Roll over Amount	[Conditional, Input Box, 15]
	Enter the amount that is to be rolled over from the term deposit.

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.

Open Term Deposit Verify
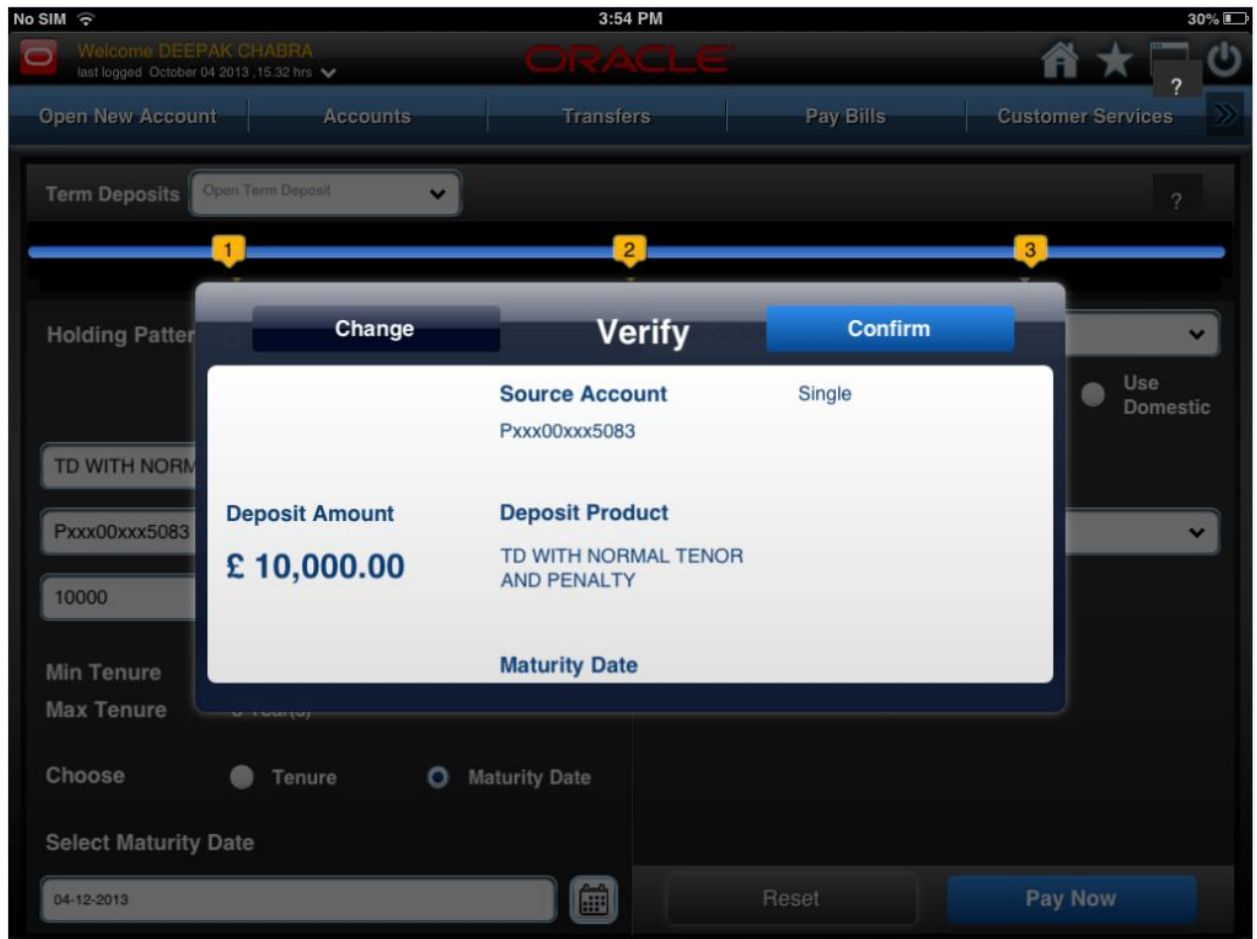
5.   Click **Change** to modify any details and then verify all the details and click **Confirm**.
      The system displays the transaction reference of the transaction.

      Open Term Deposit – Confirm
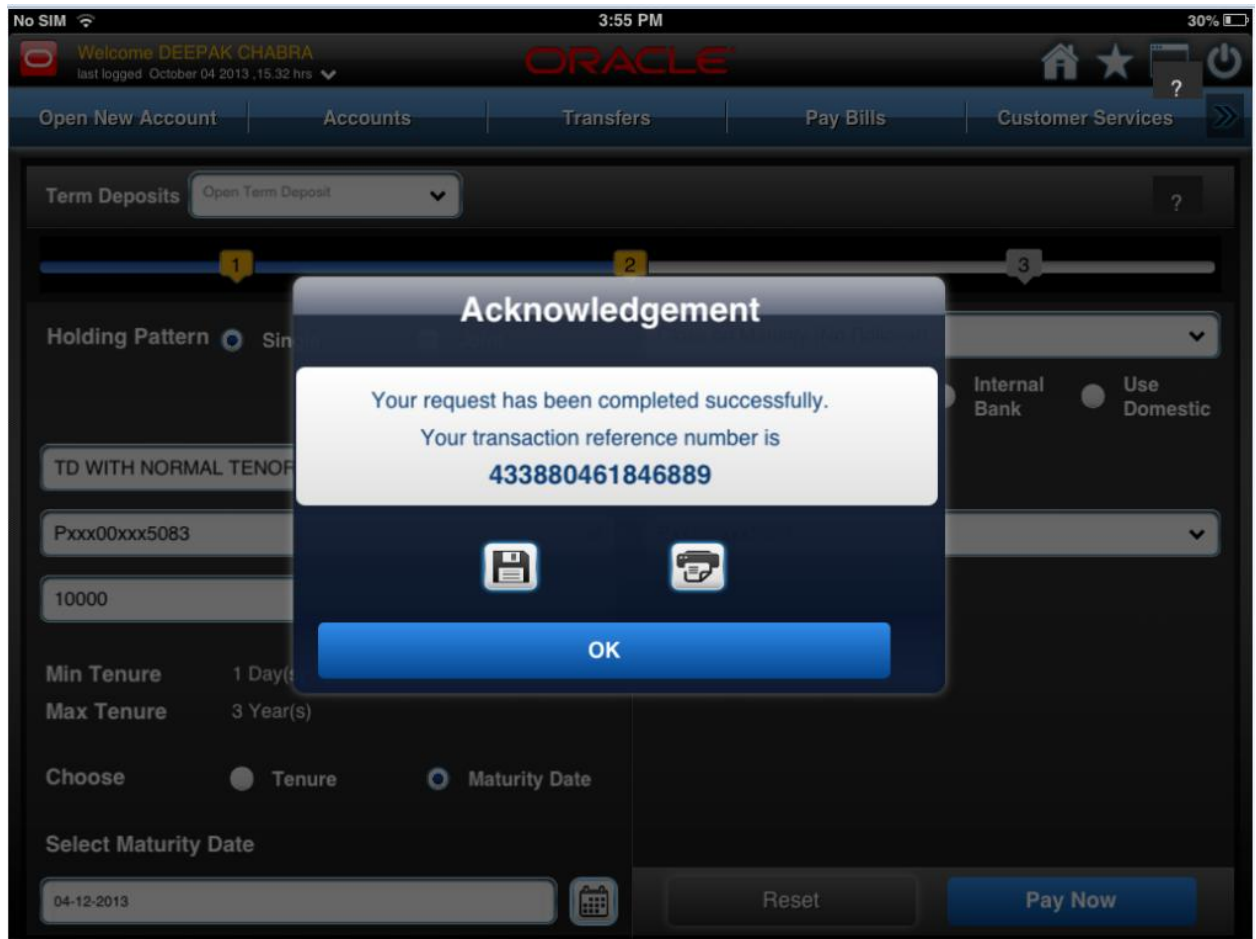
6. Click Print icon to print the details.

7. Click Save icon to save the details.

8. Click **OK.**
    The system displays the initial Open Term Deposit screen.

41.2 Redeem Term Deposits

You can redeem your term deposit in the application.

To redeem term deposit

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

Redeem Term Deposit

Field Description

Field Name	Description
Transaction Name	[Mandatory, Dropdown] Select the term deposit transaction that you want to perform. The options are: • Open Term Deposit • Redeem Term Deposit • View All
Select your account	[Mandatory, Input- Typo-search/ Selection list] Select the account from which the funds will be transferred.
Deposit Account Details	
Account Name	[Display] This field displays the list of your deposit accounts,

Field Name	Description
Amount	[Display] This field displays the amount for your respective deposit account(s) with currency.
Account Number	[Display] This field displays the account number for the respective Deposit account(s)
Term Deposit Details	
Product Name	[Display] This field displays the product name of the term deposit.
Deposit Amount	[Display] This field displays the deposit amount for the term deposit.
Interest	[Display] This field displays the interest rate applicable for the term deposit.
Maturity date	[Display] This field displays the maturity date of the term deposit
Period of Deposit	[Display] This field displays the period of term deposit in terms of years, months, and days.
Maturity Instruction	[Display] This field displays the maturity instruction set for the term deposit.
Current Principal Amount	[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.
Total Redeemable Amount	[Display] This field displays the total redeemable amount if deposit is redeemed on the current date.
Charges/ Penalty	[Display] This field displays charges /penalty in case the deposit is redeemed on the current date.
Final Redeemable Amount	[Display] This field displays the net redeemable amount after deducting charges or penalty amount.

Field Name	Description
Redemption Type	[Display] This field displays the product under which deposit is made
Amount	[Mandatory, Input box, Numeric, 15] Enter the amount that you want to redeem.
Transfer To	[Conditional, Dropdown] Select the account transfer option for the redemption of the term deposit. The options are: • Own Account Transfer • Internal Bank Account • Domestic Clearing Network
Maturity Account	[Mandatory, Dropdown/ Input box, Alphanumeric, 20] Select or enter the account number to which proceeds to be transferred. This field is a dropdown when you select Own Account Transfer option in the Transfer To field. This field is an input box when you select Internal Bank Account or Domestic Clearing Network options in the Transfer To field.
City	[Mandatory, Dropdown] Select the city of the bank where your account is located. This field is displayed only when you select Internal Bank Account option in the Transfer To field.
Branch	[Mandatory, Dropdown] Select the branch of the bank where your account is located. This field is displayed only when you select Internal Bank Account option in the Transfer To field.
Network Type	[Mandatory, Dropdown] Select the domestic network for the transfer of funds. This field is displayed only when you select Domestic Clearing Network option in the Transfer To field.
Bank Code	[Mandatory, Input box- Typo-search] Select the bank code of the destination bank. This field is displayed only when you select Domestic Clearing Network option in the Transfer To field.

Field Name	Description
Beneficiary Name	[Mandatory, Input box, 35] Select the name of the beneficiary to whom funds are to be transferred. This field is displayed only when you select Domestic Clearing Network option in the Transfer To field.

2. Enter the required details in the appropriate fields.

3. Click **Redeem**.
   The system displays the Redeem Term Deposit Verify screen.

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

5. Click Print icon to print the details.

6. Click Save icon to save the details.

7. Click **OK.**
   The system displays the initial Redeem Term Deposit screen.

41.3 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 **Accounts > Term Deposits > View Term Deposits**.
   The system displays the Deposit Details screen.

2. Select the required deposit account in the Select Account field.

3. Click **Continue**.
   The system displays the details of the selected term deposit.

4. 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
Source Account	[Mandatory, Dropdown] Select the desired source account from the dropdown.
Top-up Amount	[Mandatory, Numeric, 15] Enter the top-up amount to be added on the selected term deposit.
Narration	[Optional, Input Box, 35] Enter the description of the transaction.
Currency	[Display] This field displays the currency of the term deposit.
View Interest and Maturity Projection	[Hyperlink] Click the link to calculate and view Maturity Amount and Interest Rate of the term deposit after adding the top-up amount. Click **Ok** to close the maturity projection pop-up.

Field Name	Description
Minimum Top-up Amount	[Display] This field displays the minimum top-up amount (with currency) permitted for the term deposit.
Maximum Top-up Amount	[Display] This field displays the maximum top-up amount (with currency) permitted for the term deposit.
Top up amount in Multiple of <X amount with currency>	[Display] This field displays top up amount in multiple of the given amount with currency for the term deposit.
Interest and Maturity Projection	
Top-up Amount	[Display] This field displays the top-up amount that you have entered for the term deposit.
New Principal Amount	[Display] This field displays the calculated principal amount (as per Interest rate) as on current date.
Maturity Amount	[Display] This field displays the calculated maturity amount after top-up
Interest Rate	[Display] This field displays interest rate applicable after adding the top-up amount to the term deposit.

41.4 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 the Term Deposit Details

1. Click **Accounts > Term Deposits > View Term Deposits**.
   The system displays the Deposit Details screen.

2. Click the **Active TD** in the Term Deposit Option field**.**
   OR
   Click the **Closed TD** in the Term Deposit Option field.

3. Select the required deposit account in the Select Deposit Account field.

4. Click **Continue**.
   The system displays the Deposit Details screen.

Deposit Details

Field Description

Field Name	Description
Deposit Account Summary	
Product Name	[Display] This field displays the product description of the selected account
Deposit Account Number	[Display] This field displays the Account Number for the respective Deposit account in the Account Number – Branch format
Deposit Account Details	
Customer Id	[Display] This field displays the Customer Id of the Customer.
Account holder name	[Display] This field displays the name of the primary account holder.

Field Name	Description
Joint Customer1	[Display]
	This field displays customer ID of each joint account holder in a pop-up screen.
	This field is displayed only when you the Holding Pattern of the term deposit is Joint.
Account holder name1	[Display]
	This field displays name of the account holder for each joint account holder in a pop-up screen.
	This field is displayed only when you the Holding Pattern of the term deposit is Joint.
Deposit Details	
Maturity Amount	[Display]
	This field displays the maturity amount of the term deposit.
	This field is applicable only for a conventional term deposit.
Maturity Date	[Display]
	This field displays the Maturity date of the Term deposit.
Interest Rate	[Display]
	This field displays the interest rate of the term deposit.
	This field is applicable only for the conventional term deposit.
Principal Amount	[Display]
	This field displays the amount deposited in the term deposit account, with the currency.
Deposit Date	[Display]
	This field displays the date of deposit in the Term deposit.
Current Principal Amount	[Display]
	This field displays the current principal amount (revised principal amount after top-up / partial redemption) with currency.
Current Balance	[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.
Hold Amount	[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.

Field Name	Description
Value Date	[Display]
	This field displays the value date of the term deposit.
Term Deposit Status	[Display]
	This field displays the status of the term deposit.
	This field is displayed only for active term deposit accounts.
Term of Deposit	[Display]
	This field displays the tenure of the term deposit in terms of years, months and days.
Deposit Certificate Number	[Display]
	This field displays the unique Certificate Number of the term deposit.
Net Credit Amount	[Display]
	This field displays the amount that is credited on maturity of this deposit.
	This field is displayed only for closed term deposit accounts.
Tax + Penalty/other Charges	[Display]
	This field displays the tax and other charges deducted on maturity of this deposit.
	This field is displayed only for closed term deposit accounts.
Maturity Instructions	
Maturity Instructions	[Display]
	This field displays the maturity instructions that you have given to be executed at the time of maturity of the term deposit.
Rollover Instructions	[Display]
	This field displays the amount for rollover, if you have selected Rollover instruction as Renew Special Amount and Pay out the Remaining Amount.
Structured Deposit Details	This section is displayed only if the Deposit is a Structured Deposit.
Structured Deposit Scheme	[Display]
	This field displays the name of the structured deposit scheme associated with the deposit account.
Current Value	[Display]
	This field displays the current value with currency of the linked structured deposit.

Field Name	Description
Subscription Date	[Display]
	This field displays the date of subscription for the structured deposit.
Term Deposit Issue Date	[Display]
	This field displays the date of issue for the term deposit.

5.   Click **View Details** in the Payout Details field to view payout details for the term deposit in a pop-up screen.
Click **Close** to close the Payout Details screen.
OR
Click **Ad hoc statement** button to generate the statement 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 **OK** 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.
OR
Click **Compose Mail** to draft a mail.
OR
Click the **Back** button to close the screen.

Payout Details
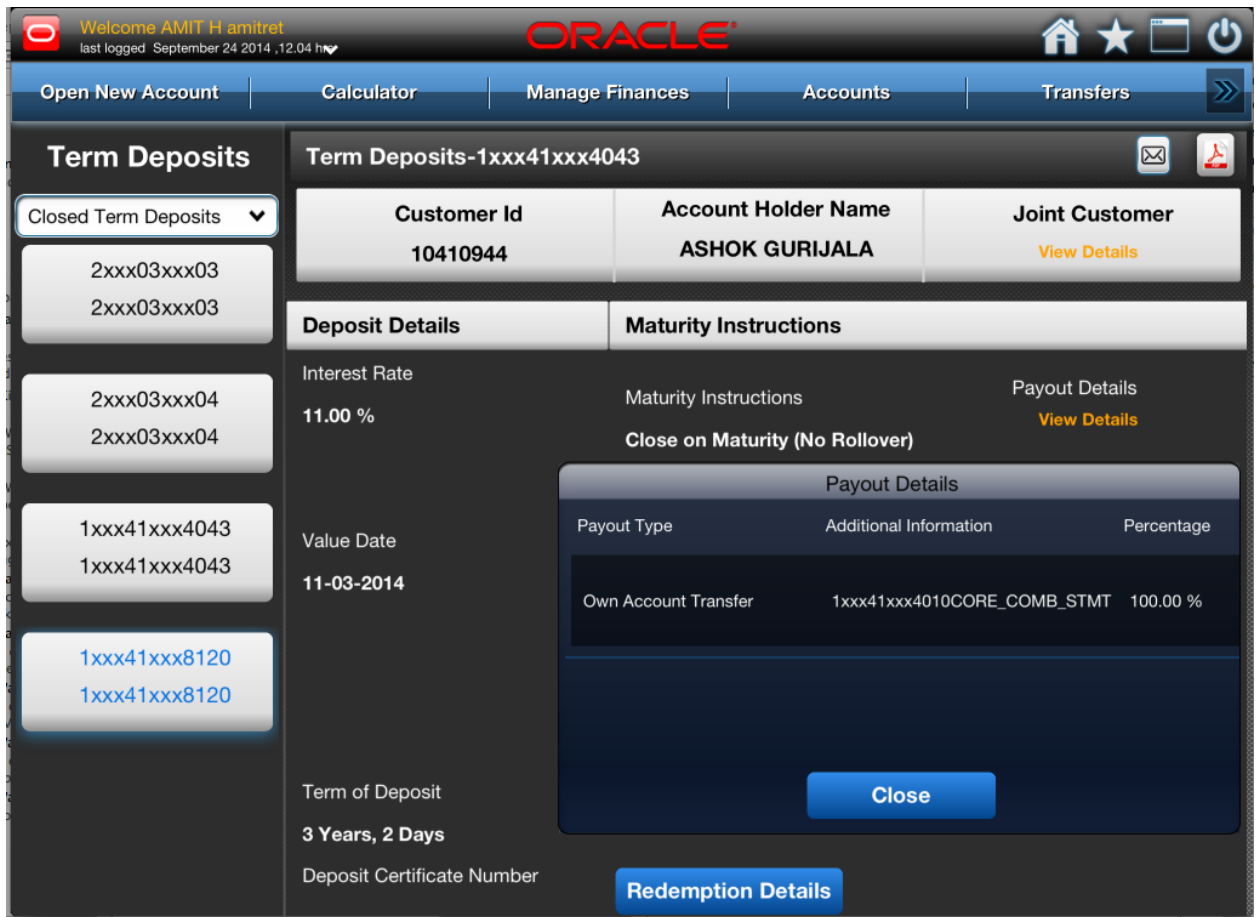
Field Description

Field Name	Description
Payout Details	
Payout Type	[Display] This field displays the payout options for the term deposit.
Percentage	[Display] This field displays the percentage for payout.
Additional Information	[Display] This field displays the account number.
Redemption Details	
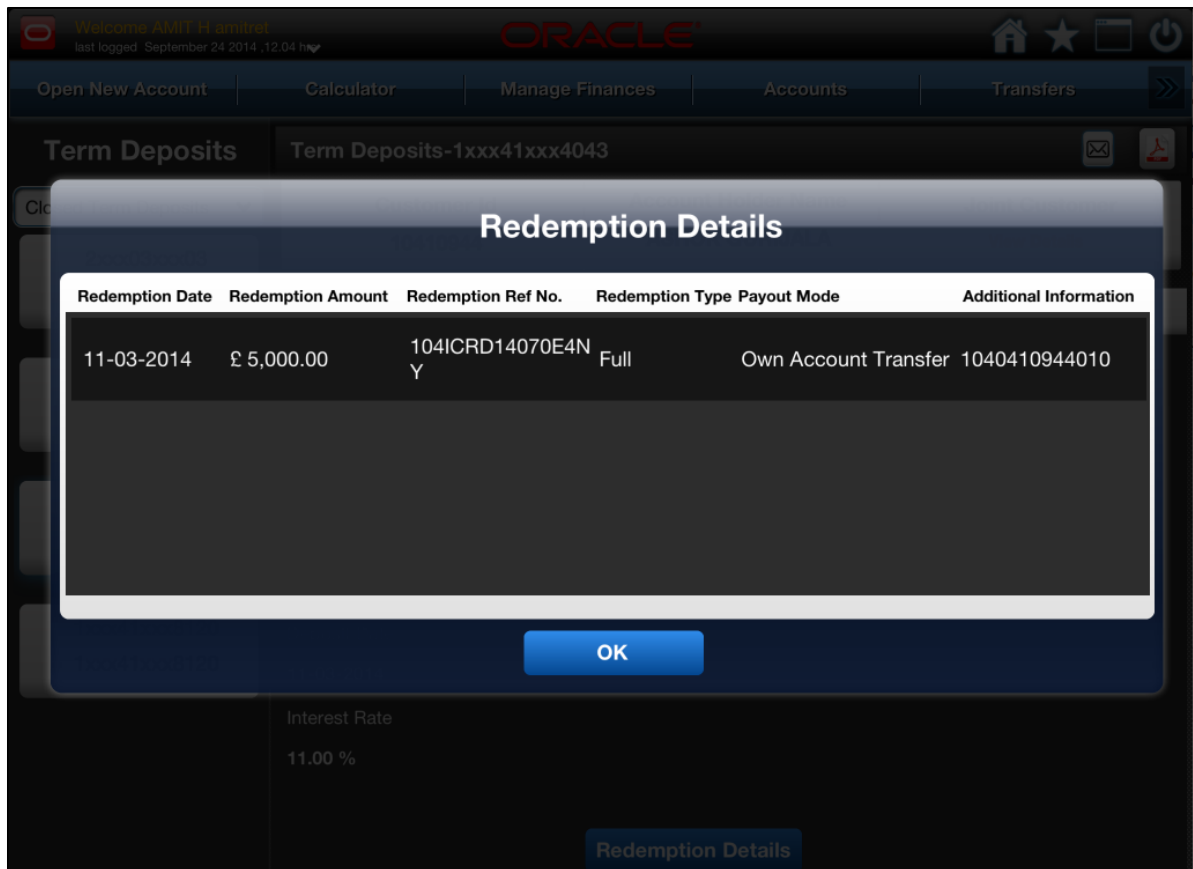
Field Description

Field Name	Description
Redemption Details	
Redemption Date	[Display] This field displays the date on which redemption is done for the term deposit.
Redemption Amount	[Display] This field displays the redeemed amount, with currency, for the term deposit.
Redemption Reference Number	[Display] This field displays the Redemption Reference Number, after redemption.
Redemption Type	[Display] This field displays Partial as the redemption type for the term deposit.

Field Name	Description
Pay Out Mode	[Display] This field displays payout mode selected for redemption for the term deposit. The options available are: • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network • Issue a demand Draft
Additional Information	Display] This field displays account number or draft details as per the applicable payout option.

Top-up Details
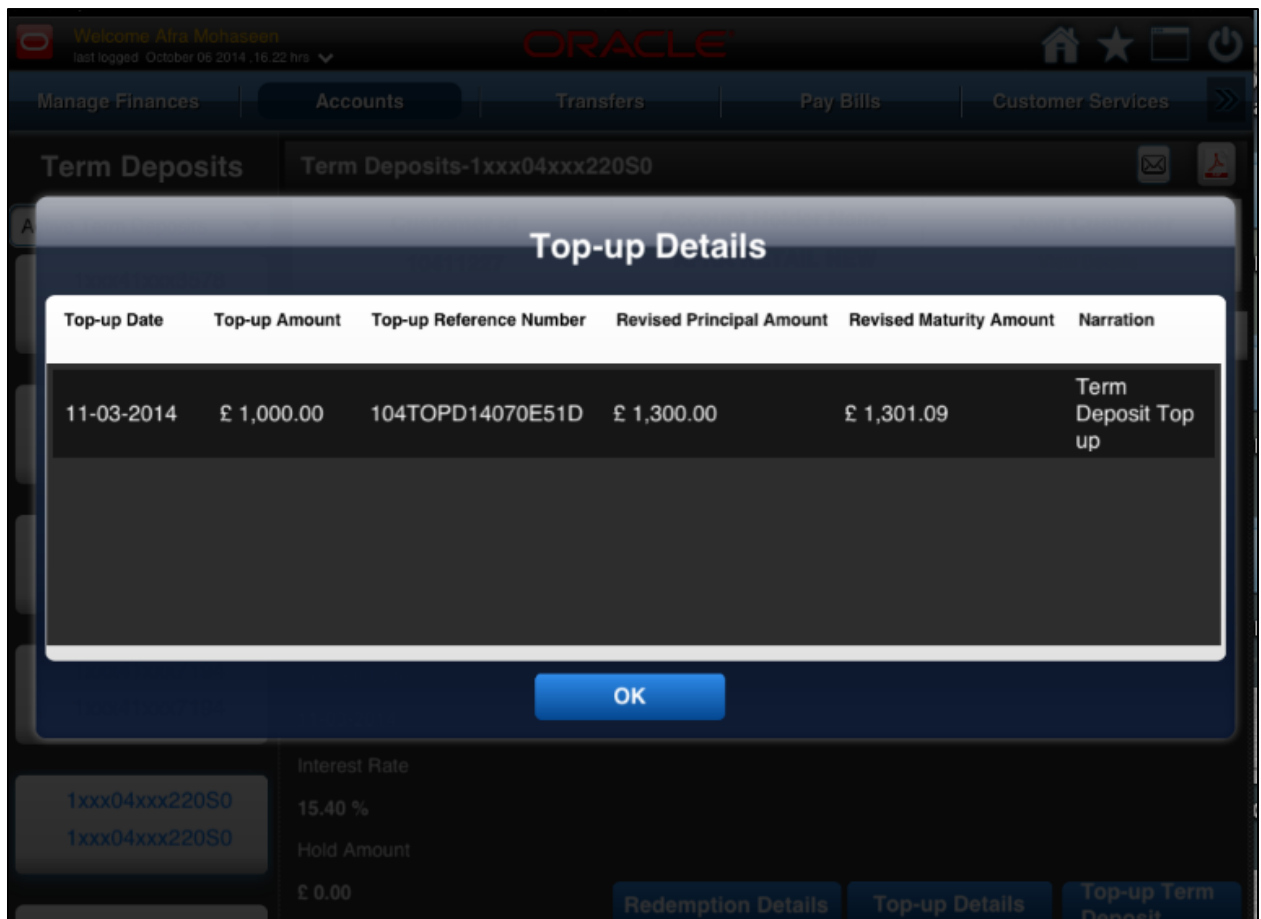
Field Description

Field Name	Description

Field Name	Description
Top-up Details	This section is displayed only if you have done any top-up on the selected term deposit.
Top-up Date	[Display]
	This field displays the date on which top-up is done for the term deposit.
Top-up Amount	[Display]
	This field displays the top-up amount, with currency, for the term deposit.
Top-up Reference Number	[Display]
	This field displays the Top-up Reference Number, after top-up.
Revised Principal Amount	[Display]
	This field displays the principal amount after top-up is done for the term deposit.
Revised Maturity Amount	[Display]
	This field displays the maturity amount after top-up is done for the term deposit.
Narration	[Display]
	This field displays the description that you have entered during the top-up transaction for the term deposit.

6.   Click the PDF icon generate the statement.

Note: Please refer to Ad hoc Statement section in this User Manual to more information to generate an ad hoc account statement.

42. 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 contract deposit details

1. Log on to the iPad Banking application.
    The Account Summary panel is displayed on the dashboard of the application.

Account Summary
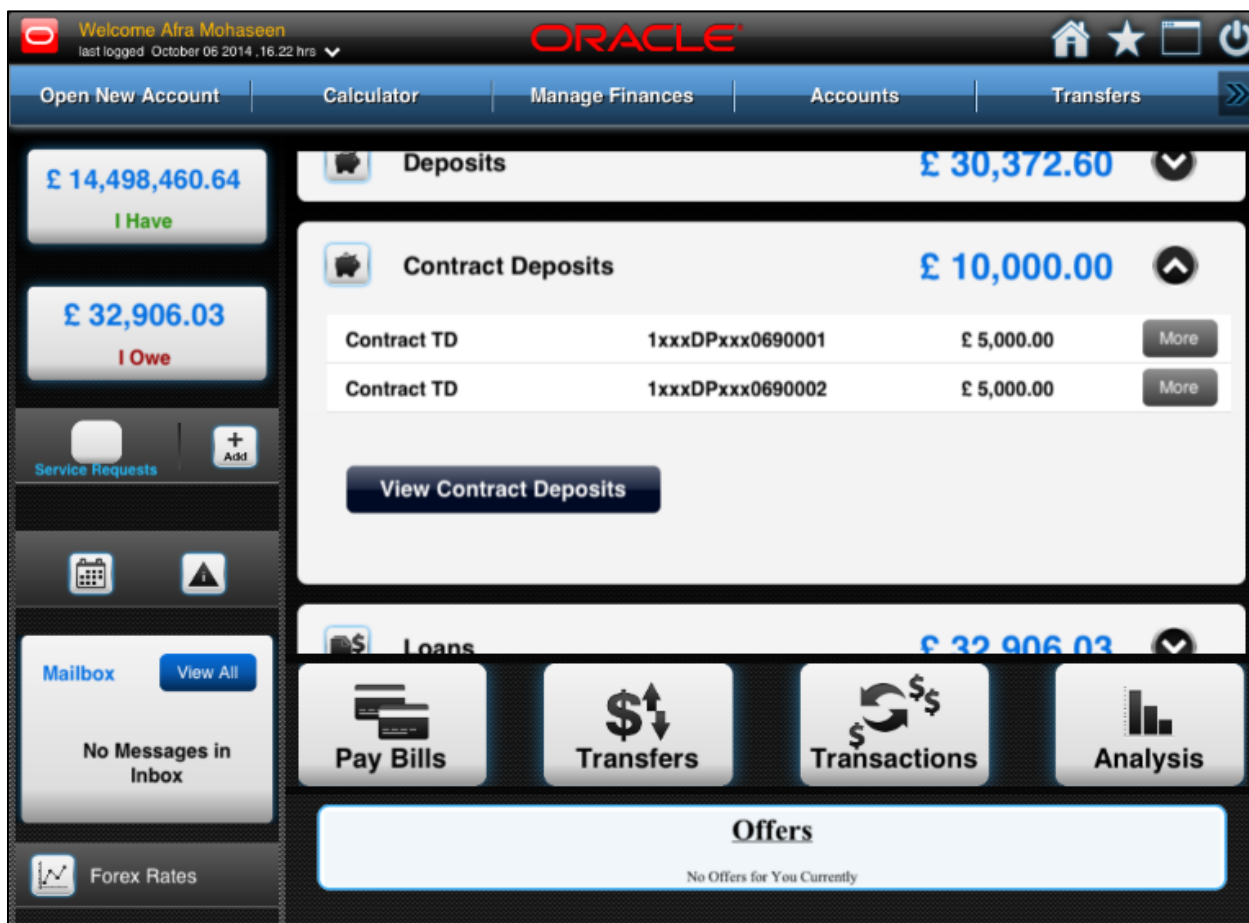
2. Click the [icon] icon next to the required Contract Deposit account type.
    The system displays all accounts for the Contract Deposit account type.

3. Click the **More** button next to the Contract Deposit account.
    The system displays the Contract Deposit screen.

Field Description

Field Name	Description

Field Name	Description
Contract Number [selection list]	[Mandatory, Selection List / Input box (typo-search)] Select the contract term deposit account number mapped to your account.
Contract Number	[Display] This field displays the Deposit Contract numbers for respective deposits along with a hyperlink to view further details.
Description	[Display] This field displays the product description of the respective contract deposit.
Currency	[Display] This field displays the currency of the contract deposit.
Current Balance	[Display] This field displays the current balance in the contract deposit account.

4. Click the required Contract Number from the selection list.
   The details of the selected contract deposit are displayed.
   OR
   Click **Back** to view the previous screen.

Contract Deposits Details
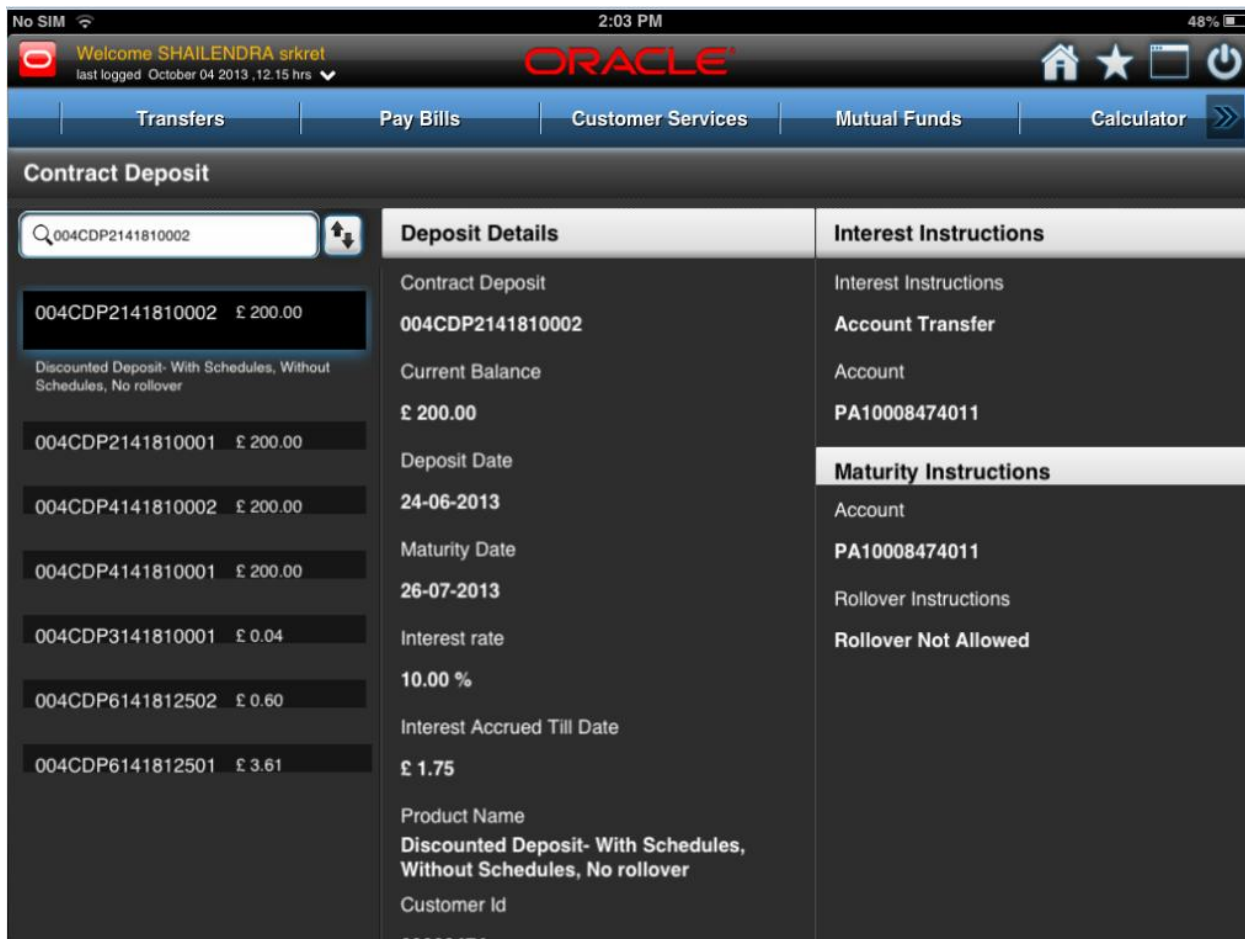
Field Description

Field Name	Description
Deposit Details	
Contract Deposit	[Display]
	This field displays the contract deposit number.
Current Balance	[Display]
	This field displays the balance of the term deposit.
Deposit Date	[Display]
	This field displays the deposit date.
Maturity Date	[Display]
	This field displays the date on which deposit matures.

Field Name	Description
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 and Maturity Instructions are also displayed below this field.
Product Name	[Display]
	This field displays the product name.
Customer Id	[Display]
	This field displays the user id.
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.
Rollover Amount	[Display]
	This field displays the rollover amount, if any.
Account	[Display]
	This field displays the account number.

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

43. 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 **Customer Services > Transaction Activities**.
    The system displays the View Initiated Transaction screen.

View initiated Transactions- Transaction List

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
Description	[Display] This field displays the name of the transaction that has been initiated.

Field Name	Description
Count	[Display]
	This field displays the number of transaction that has been initiated for particular transaction type.
Status	[Display]
	This field displays the status of transaction.

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 Transaction screen:

View initiated Transaction Details

Field Description

Field Name	Description
E-banking Reference No.	[Display]
	This field displays the reference number generated when the transaction has been initiated.

Field Name	Description
Created By	[Display]
	This field displays the name of the user by whom transaction has been initiated.
Amount	[Display]
	This field displays the amount involved in the initiated transaction
Date	[Display]
	This field displays the date on which the transaction has been initiated.

4. Click reference number to view further details of the selected transaction.
    The system displays Details screen.

View initiated Transaction Details

Field Description

Field Name	Description

Field Name	Description
Transaction Type	[Display] This field displays the name of the transaction.
E-Banking Reference No.	[Display] This field displays the reference number generated when the transaction was initiated.
Status	[Display] This field displays the status of transaction.
Created By	[Display] This field displays the name of the user by whom transaction has been done.
Created On	[Display] This field displays the date on which the transaction was initiated
Updated By	[Display] This field displays the user id of the user who last updated the status of the transaction
Updated On	[Display] This field displays the date on which the transaction status was last updated
Value Date	[Display] This field displays the value date of the transaction
Transaction Details	Display] This field displays all the fields of the selected transaction that are marked as important

5. Click the **Back** button to navigate to the previous screen.

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 **Customer Services > Transaction Activities**.
   The system displays the View Initiated Transaction screen.

2. Click the Search Filter ⛛ icon on the View Initiated Transaction screen.

3. Click the **E-Banking Ref Number** tab.

4.   Enter the e-banking Reference number.

5.   Click **Search**. The details of all transactions with the specified e-Banking Reference Number are displayed.

        Specified Amount Range

6.   Click **Amount** tab.

Field Description

Field Name	Description
Currency	[Mandatory, Dropdown] Select the desired currency from the dropdown.
From Amount	[Optional, Input, 15] Enter the start amount of the amount range.
To Amount	[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.

44. 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 multiple transactions

1.   Click **Customer Services > Transaction Activities**.
     The system displays the View Initiated Transaction screen.

2.   Click the **Pending Authorizations** tab.
     The system displays the list of transactions pending for your authorization.

Pending Authorizations

3.   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
Description	[Display] This field displays the name of the transaction

Field Name	Description
Count	[Display] Displays the number of transaction activities done for particular transaction type.
Status	[Display] Displays the status of transaction.

4. Click the required transaction from the list that you want to authorize.
The system displays details of the transaction on the right hand side panel in the Pending Transaction screen:

Pending Authorization – Transaction List
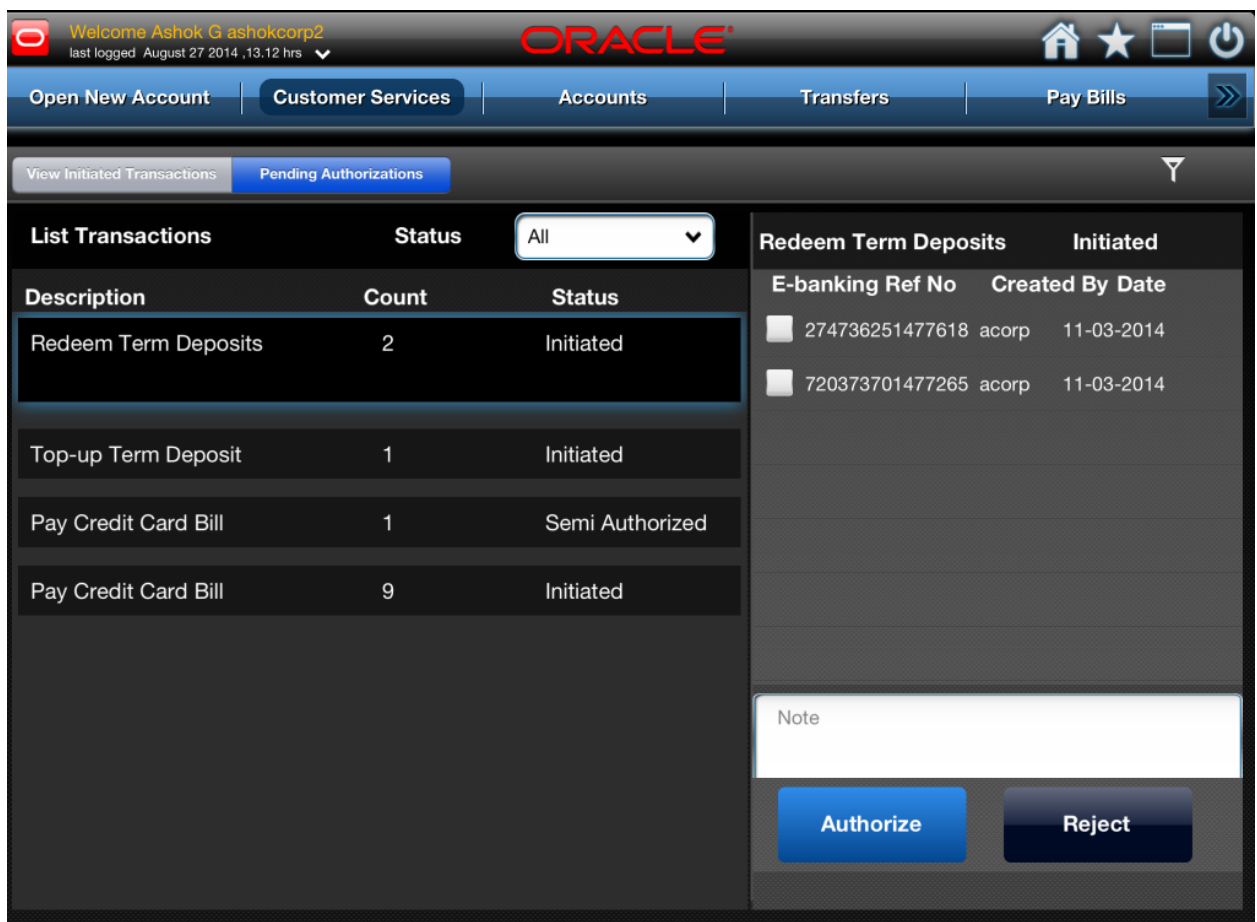
Field Description

Field Name	Description
Transaction Type	[Display] This field displays the type of the transactions.

Field Name	Description
E-Banking Reference No.	[Display] This field displays the reference number generated when the transaction was initiated.
Created By	[Display] This field displays the name of the user by whom transaction has been done.
Date	[Display] This field displays the initiation date of the transaction.
Note	[Optional, Input box, 100] Enter the remarks about the authorization.

5. Click the checkboxes next to the required transactions that you want to authorize

6. Enter the remarks about the authorization in the Note field.

7. Click the **Authorize** button to authorize the transactions.
OR
Click the **Reject** button to reject the transactions.
For example, click the **Authorize** button to authorize the transactions.
The system displays the Authorize Transactions Verify screen.

Authorize Transactions Verify
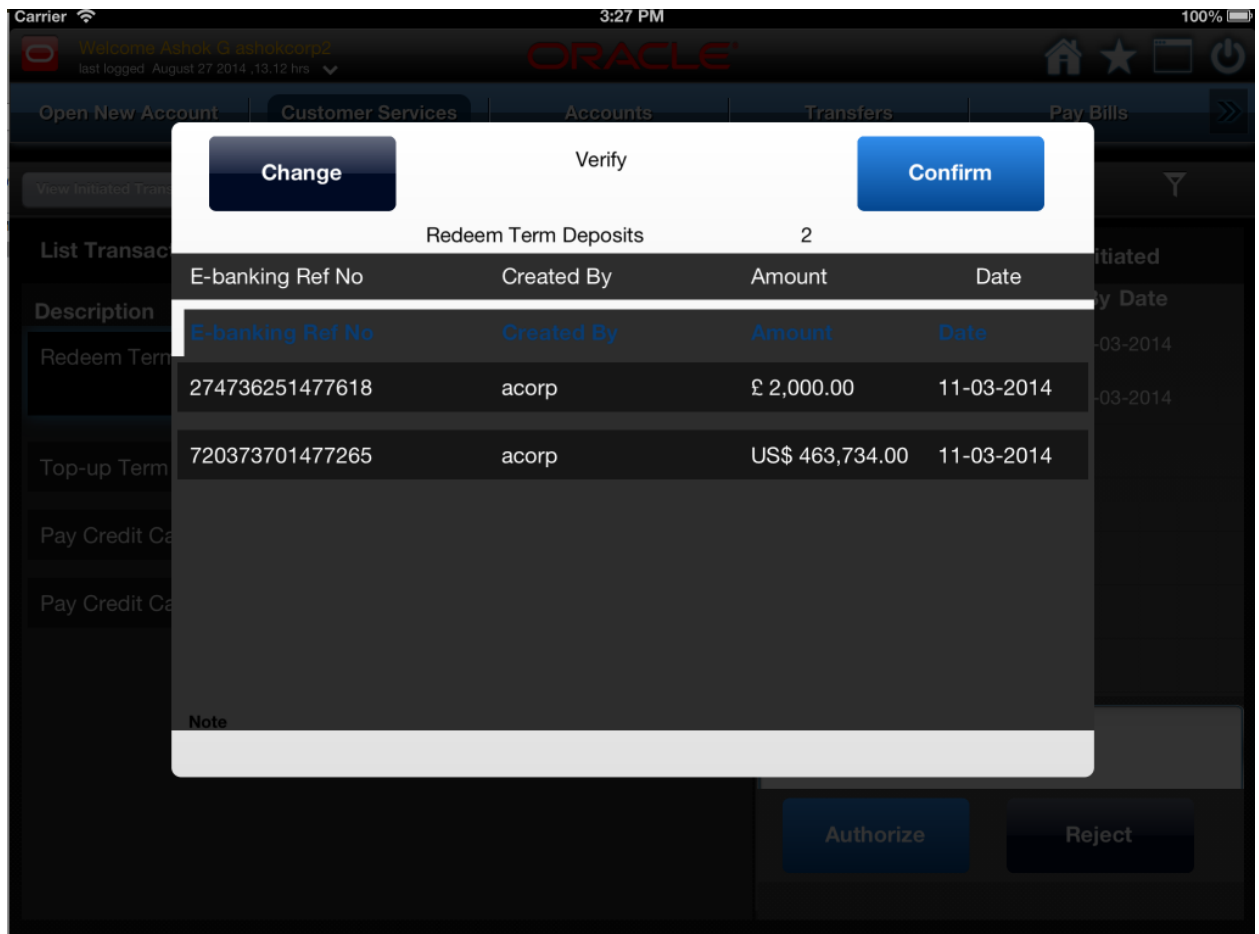
8. Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for the transaction is displayed.

9. Click Save icon to save the details.

10. Click Print icon to print the details.

11. Click **OK**.
    The system displays the initial **Pending Authorizations – Results** screen.

To authorize single transaction

1. Click **Customer Services > Transaction Activities**.
    The system displays the View Initiated Transaction screen.

2. Click the **Pending Authorizations** tab.
    The system displays the list of transactions pending for your authorization.

3. 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
Description	[Display]
	This field displays the name of the transaction
Count	[Display]
	Displays the number of transaction activities done for particular transaction type.
Status	[Display]
	Displays the status of transaction.

4.   Click the required transaction from the list that you want to authorize.
        The system displays details of the transaction on the right hand side panel in the Pending Transaction screen:

5.   Click reference number to view further details of the selected transaction.
        The system displays Details screen.

Pending Transaction Details

Field Description

Field Name	Description

Field Name	Description
Transaction Type	[Display] This field displays the name of the transaction.
E-Banking Reference No.	[Display] This field displays the reference number generated when the transaction was initiated.
Status	[Display] This field displays the status of transaction.
Created By	[Display] This field displays the name of the user by whom transaction has been done.
Created On	[Display] This field displays the date on which the transaction was initiated
Updated By	[Display] This field displays the user id of the user who last updated the status of the transaction
Updated On	[Display] This field displays the date on which the transaction status was last updated
Value Date	[Display] This field displays the value date of the transaction
Transaction Details	Display] This field displays all the fields of the selected transaction that are marked as important.
Note	[Optional, Input box, 100] Enter the remarks about the authorization.

6. Click the checkbox next to the required transaction that you want to authorize.

7. Enter the remarks about the authorization in the Note field.

8. Click the **Action** button and then select the required authorization action:

- Click **Send to Modify** to send the transaction for modification.
- Click **Authorize** to authorize the transaction.
- Click **Reject** to reject the transaction.

  For example, click the **Authorize** button to authorize the transactions.
  The system displays the Authorize Transactions Verify screen.
  OR
  Click the **Back** button to navigate to the previous screen.

  Authorize Transactions Verify
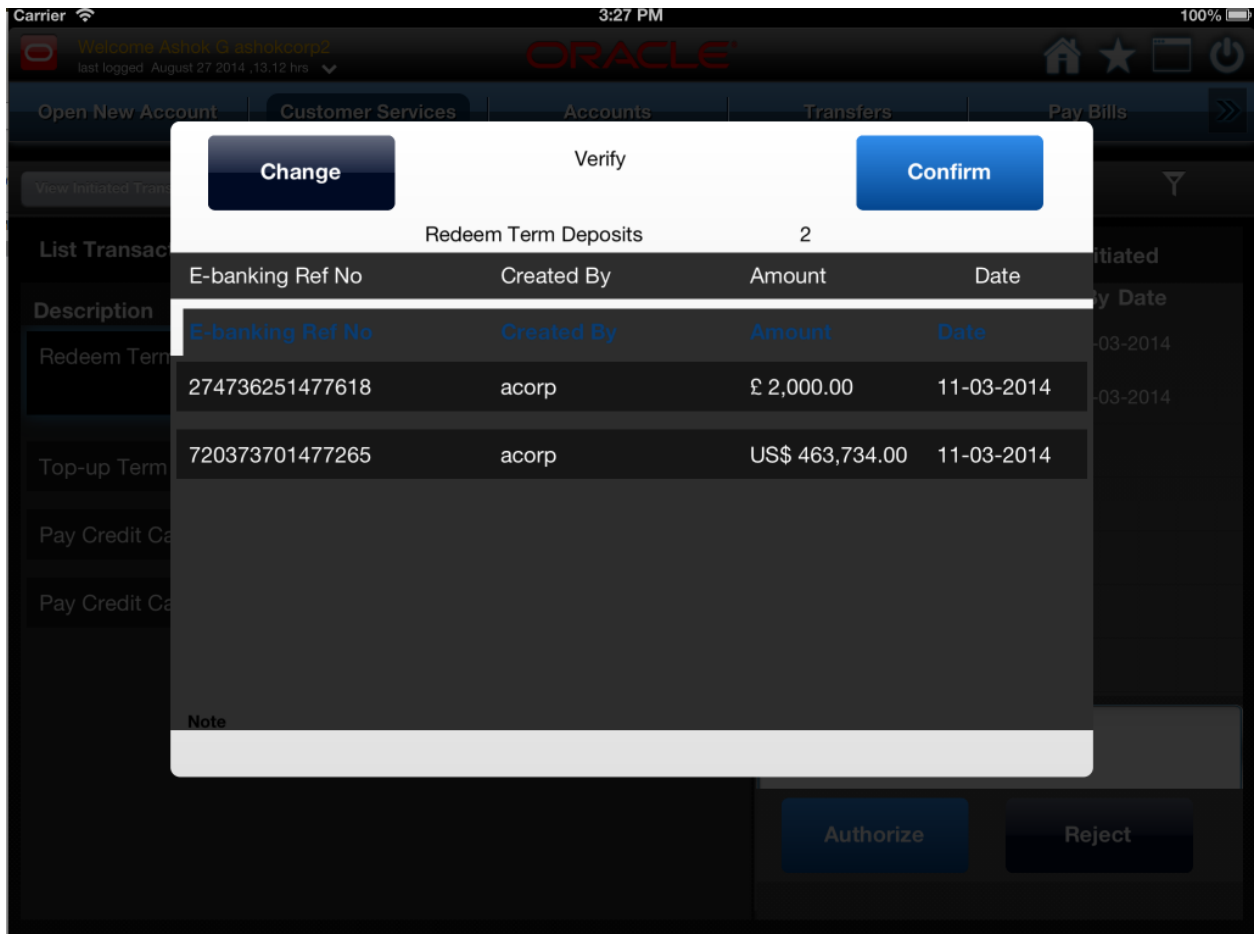
9. Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for the transaction is displayed.

10. Click Save icon to save the details.

11. Click Print icon to print the details.
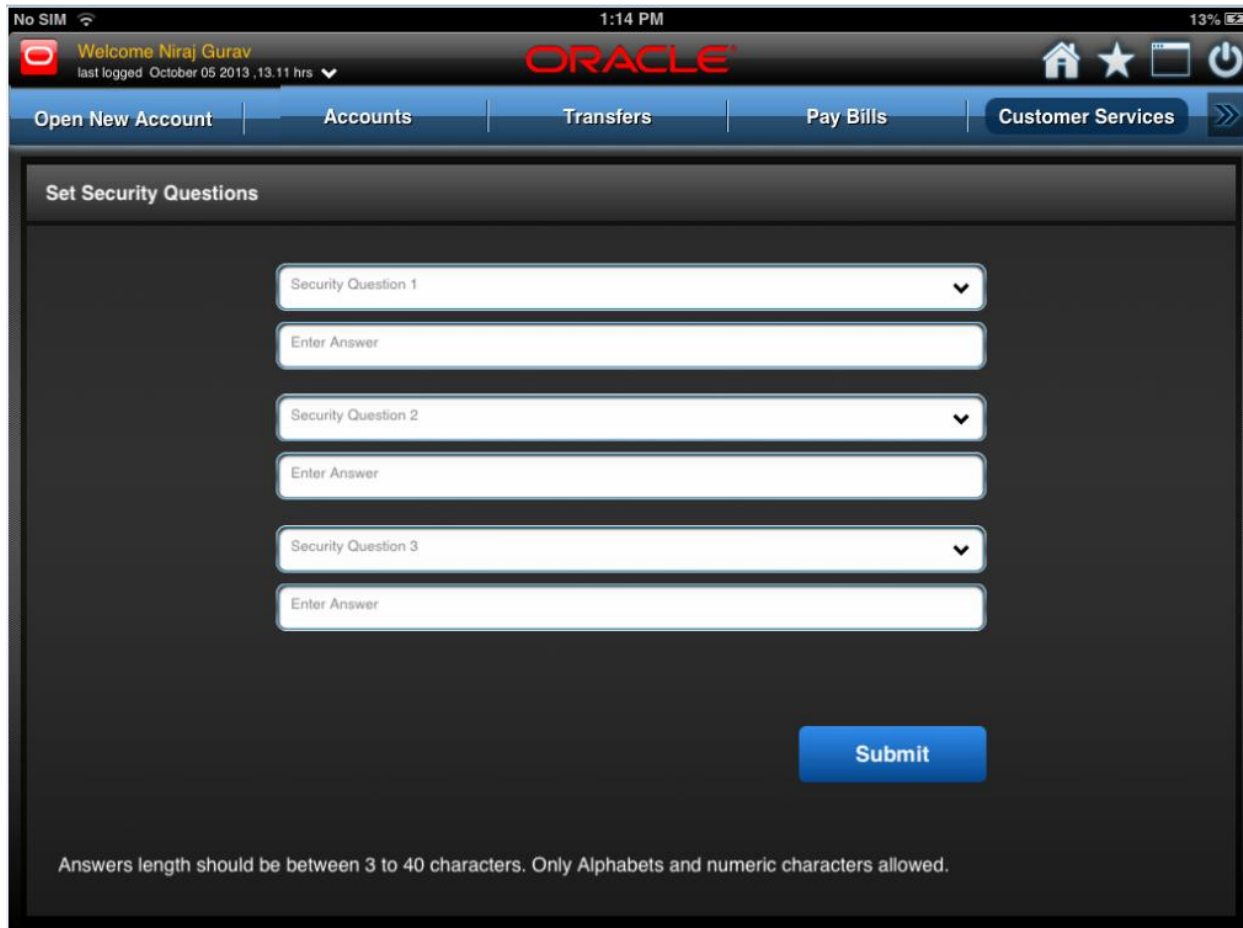
12. Click **OK**.
The system displays the initial **Pending Authorizations – Results** screen.

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 **Customer Services > Transaction Activities**.
The system displays the View Initiated Transaction screen.

2. Click the **Pending Authorizations** tab.
The system displays the list of transactions pending for your authorization.

3. Click the Search Filter [icon] icon.

Note: Please refer to Search Transactions sub-section in the Transaction Activities section in this User Manual for more details.

45. Transaction Password

Transaction password is an added security measure in mobile banking required for safer execution of any transaction.

In the application, if a transaction password is configured for any transaction, then you must enter a transaction password after you select the Confirm option on the verification screen of the transaction.

These two types of transaction passwords can be configured for Mobile Banking as per requirement:

- Random Transaction Password

- Transaction password

To perform a transaction for which random transaction password is configured

1.   Navigate to any transaction for which transaction password is configured.
      For example, click **Transfers > Own Account Transfer**.
      The Own Account Transfer screen is displayed.

Own Account Transfer

2.   Enter the relevant details.

3.   Click a payment option.
      For example, click **Pay Now**.
      The Transaction Password pop-up screen is displayed.

      Field Description

Field Name	Description
Transaction Password	[Mandatory, Input box, 20] Enter the transaction password that you have set in the application.
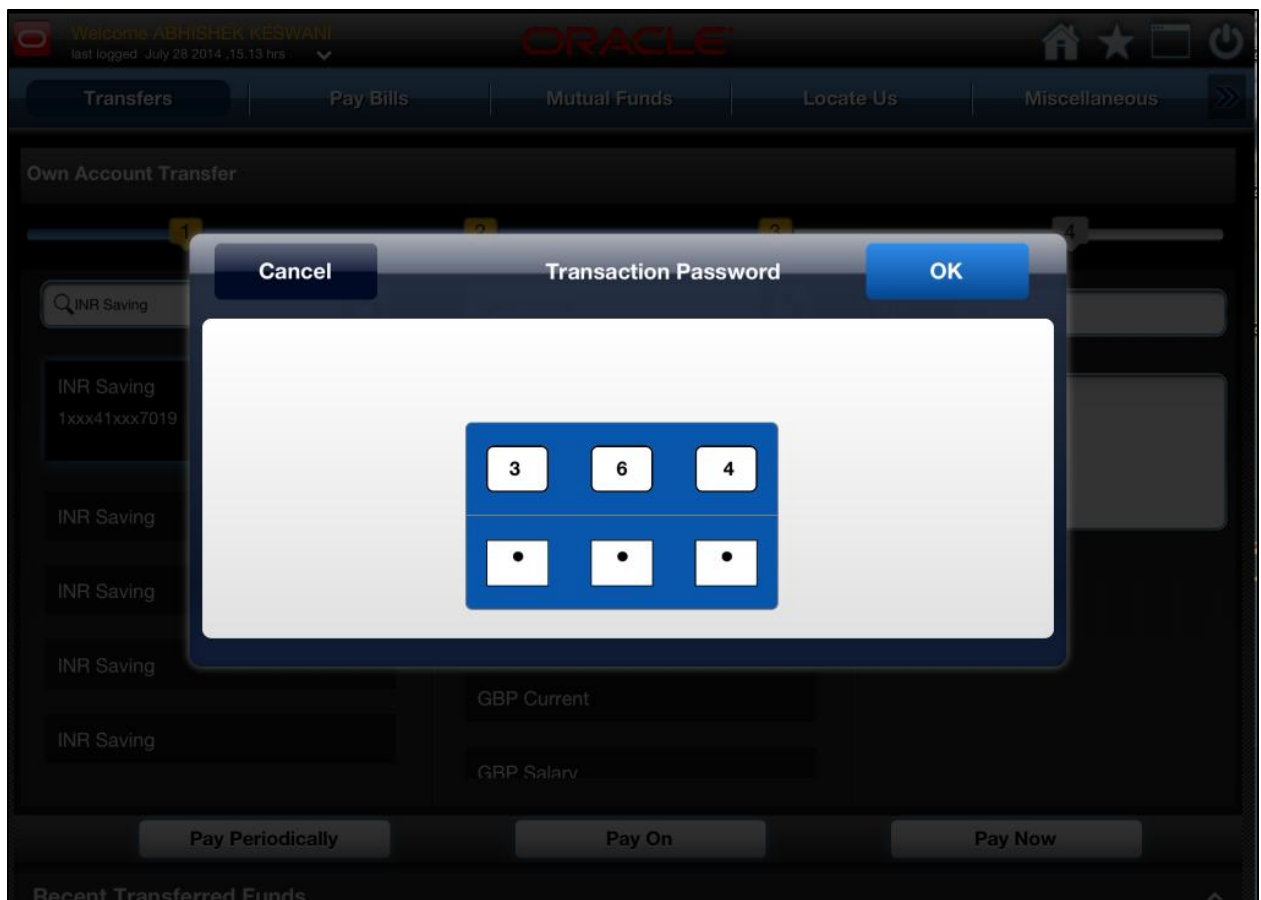
4.   Click the **OK** button.
      The system displays Own Account Transfer Verify screen.

      Own Account Transfer Verify
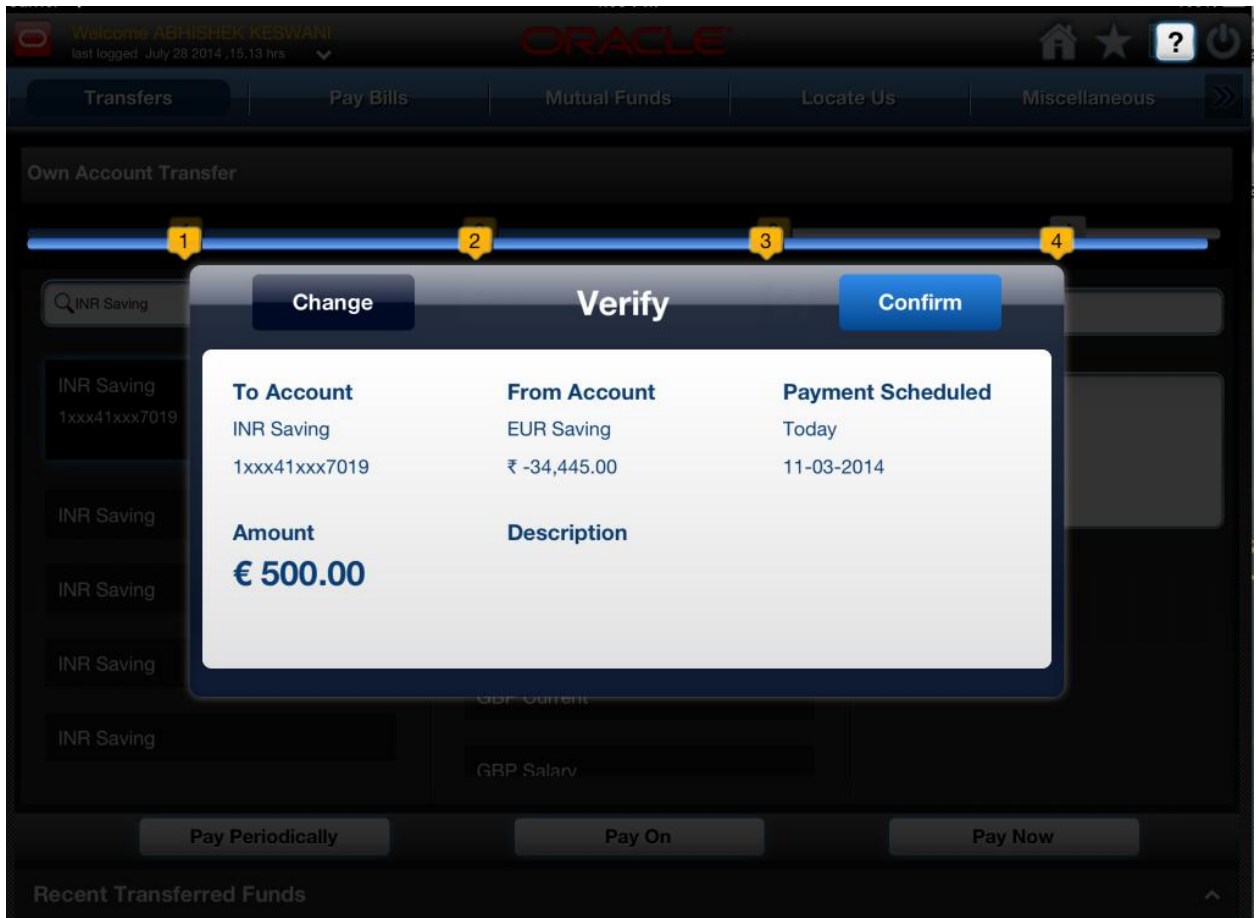
5.   Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for the transaction is displayed.

Own Account Transfer Confirm
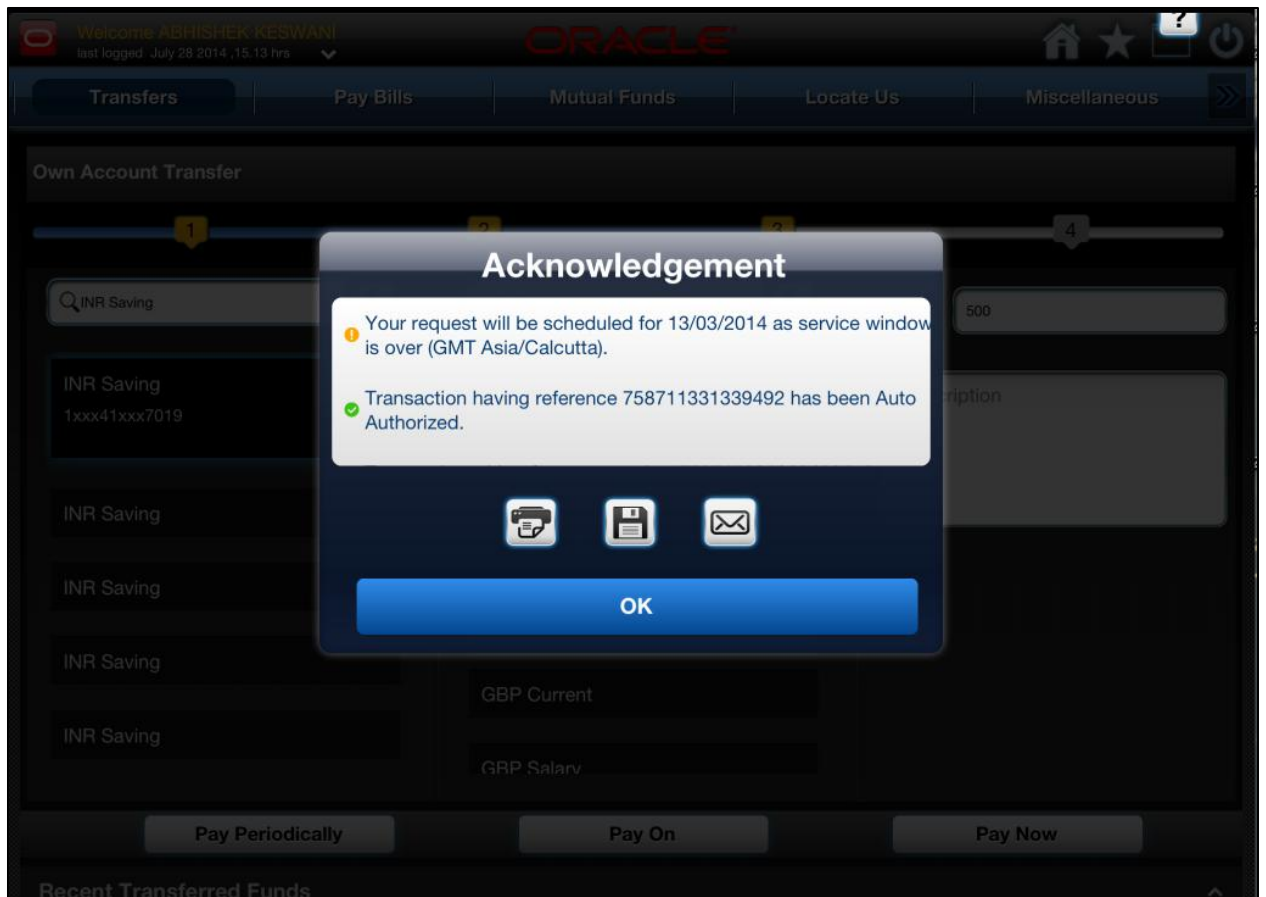
6.   Click Save icon to save the details.

7.   Click Print icon to print the details.

8.   Click **OK**.
          The system displays the initial **Own Account Transfer** screen.

46. Security Questions

You can assign three security questions. You can also modify or add and remove the security questions assigned whenever required.

To set security questions

1. Click **Customer Services > My Profile > Security Questions**. The system displays the **Set Security Questions** screen.

Set Security Questions

2. Select Security Questions from the dropdown list and enter the answers respectively.

3. Click **Submit** button. The system displays **Set Security Questions Verify** screen.

Set Security Questions Verify

4.   Click **Confirm** button. The system displays **Set Security Questions Confirm** screen.
        OR
        Click **Change** to reset the security questions.

Set Security Questions Confirm
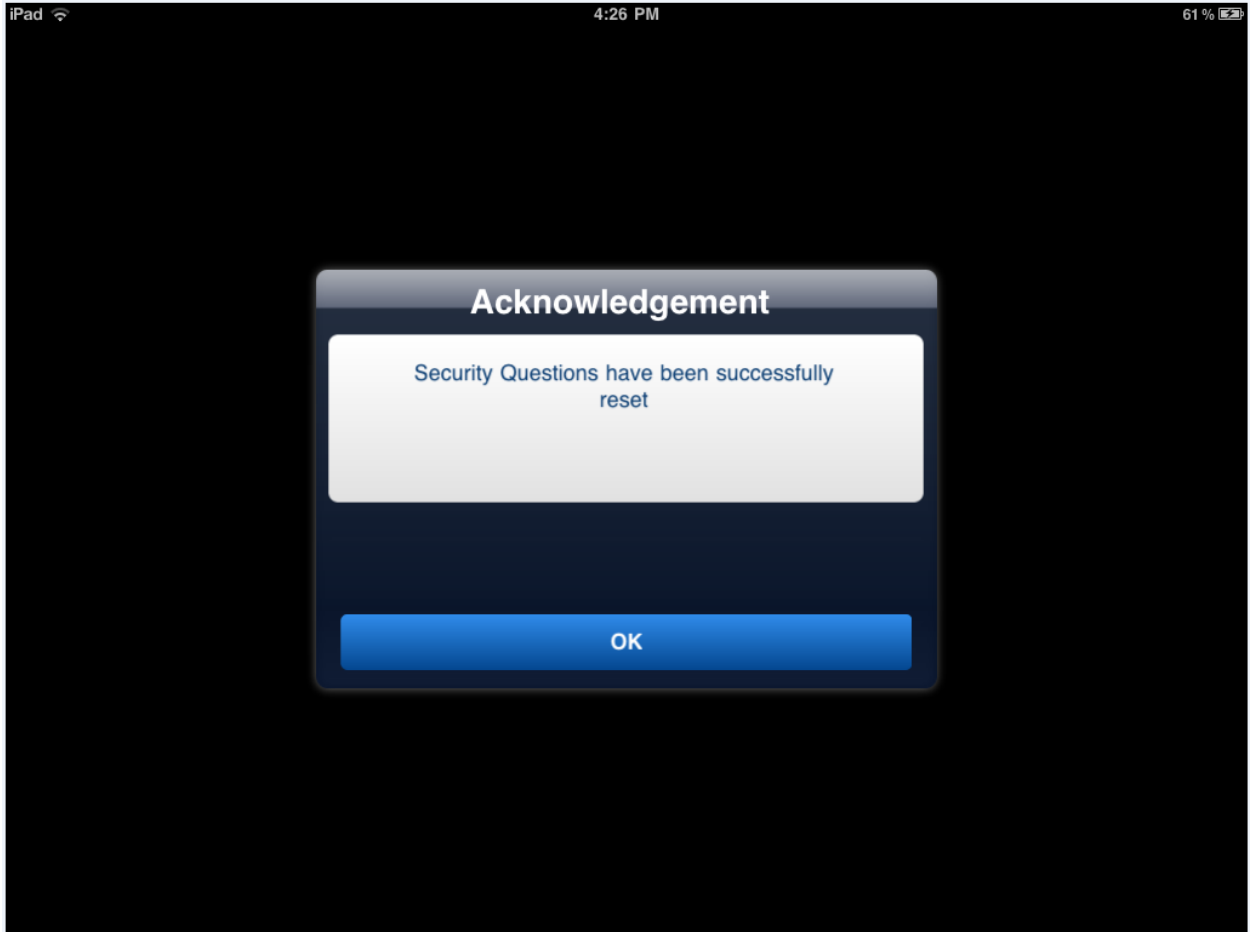
5.   Click **OK** button.
        The system displays the initial Set Security Questions screen.

47. Subscribe/Unsubscribe Banking Channel

You can register for the other FCDB channels such as SMS and mobile from the application.

You can deregister or unsubscribe from usage of the particular banking channel from the application.

47.1 Unsubscribe from Banking Channels

To Unsubscribe for other channels

1. Click **Customer Services > My Profile > Subscribe / Unsubscribe Banking Channels**. The system displays the Subscribe / Unsubscribe Banking Channel screen.

Unsubscribe Banking Channels
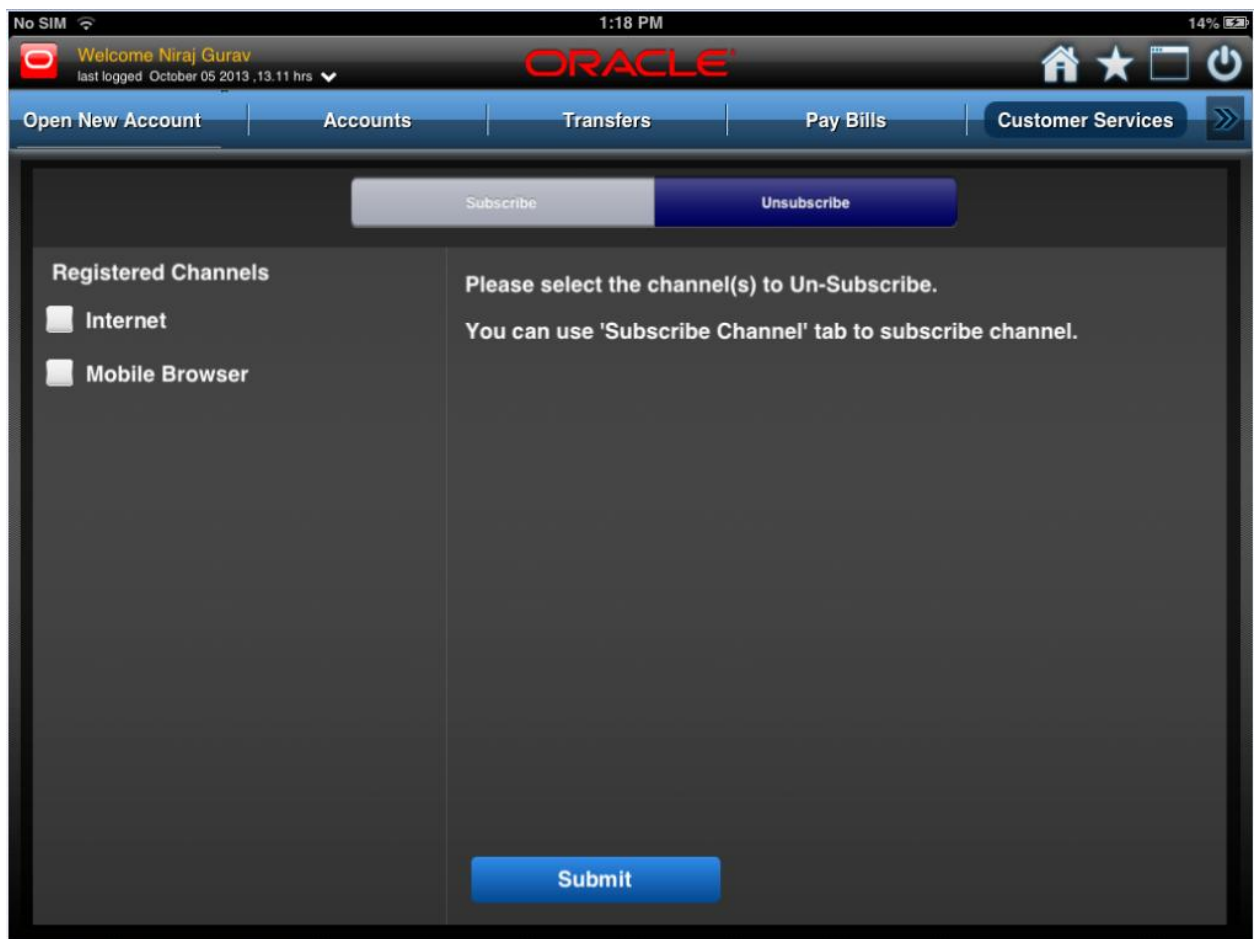
2. Select **Unsubscribe** tab.

3. Select checkbox next to the channel which you want to unsubscribe from Registered Channel list. The system displays your User ID for the selected channel.

4. Click **Submit** button. The system displays Unsubscribe Banking Channels Verify screen:

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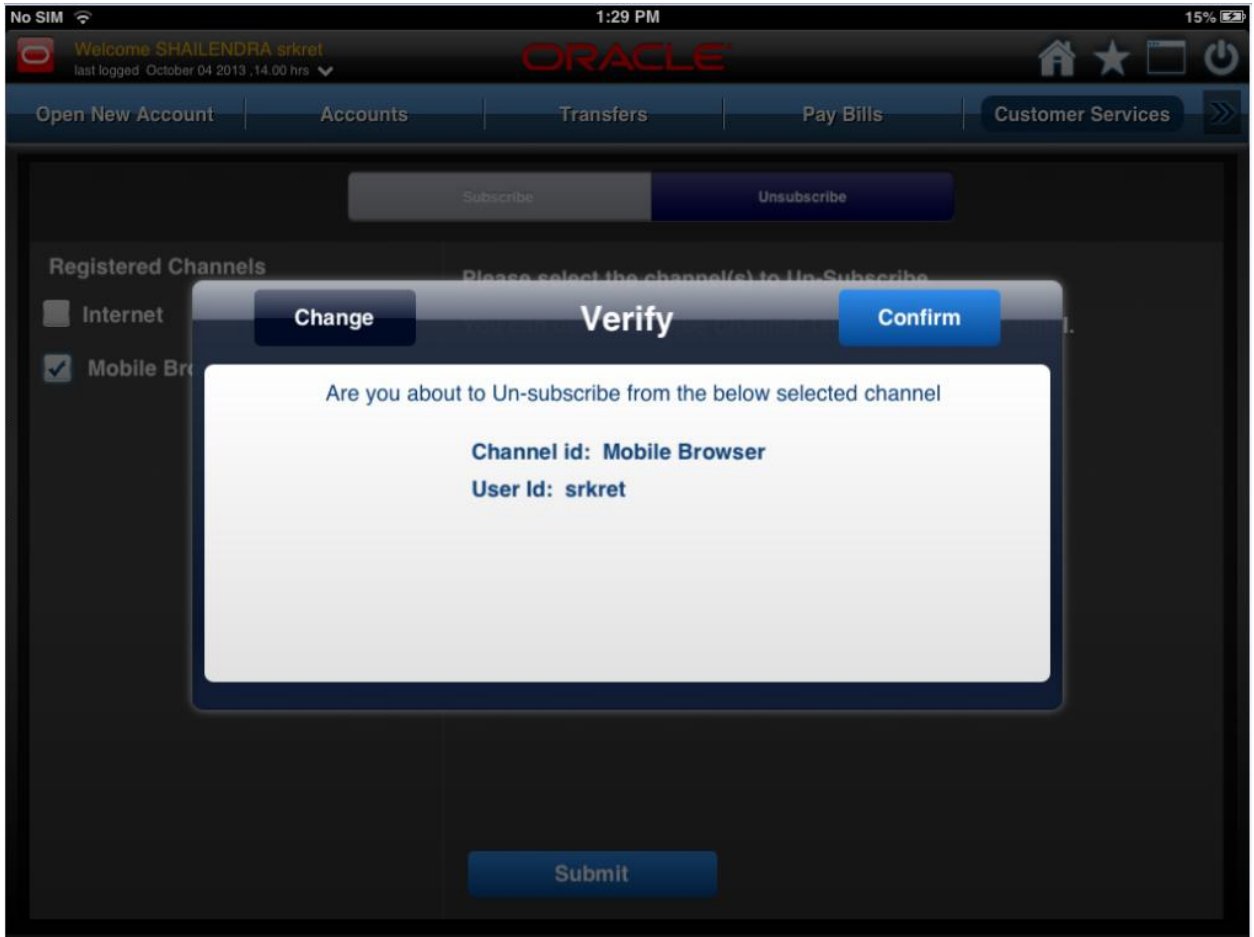
5.   Click **Change** to modify any details and then verify all the details and click **Confirm**.
        The system displays the transaction reference number for the transaction.

Unsubscribe Banking Channels Confirm
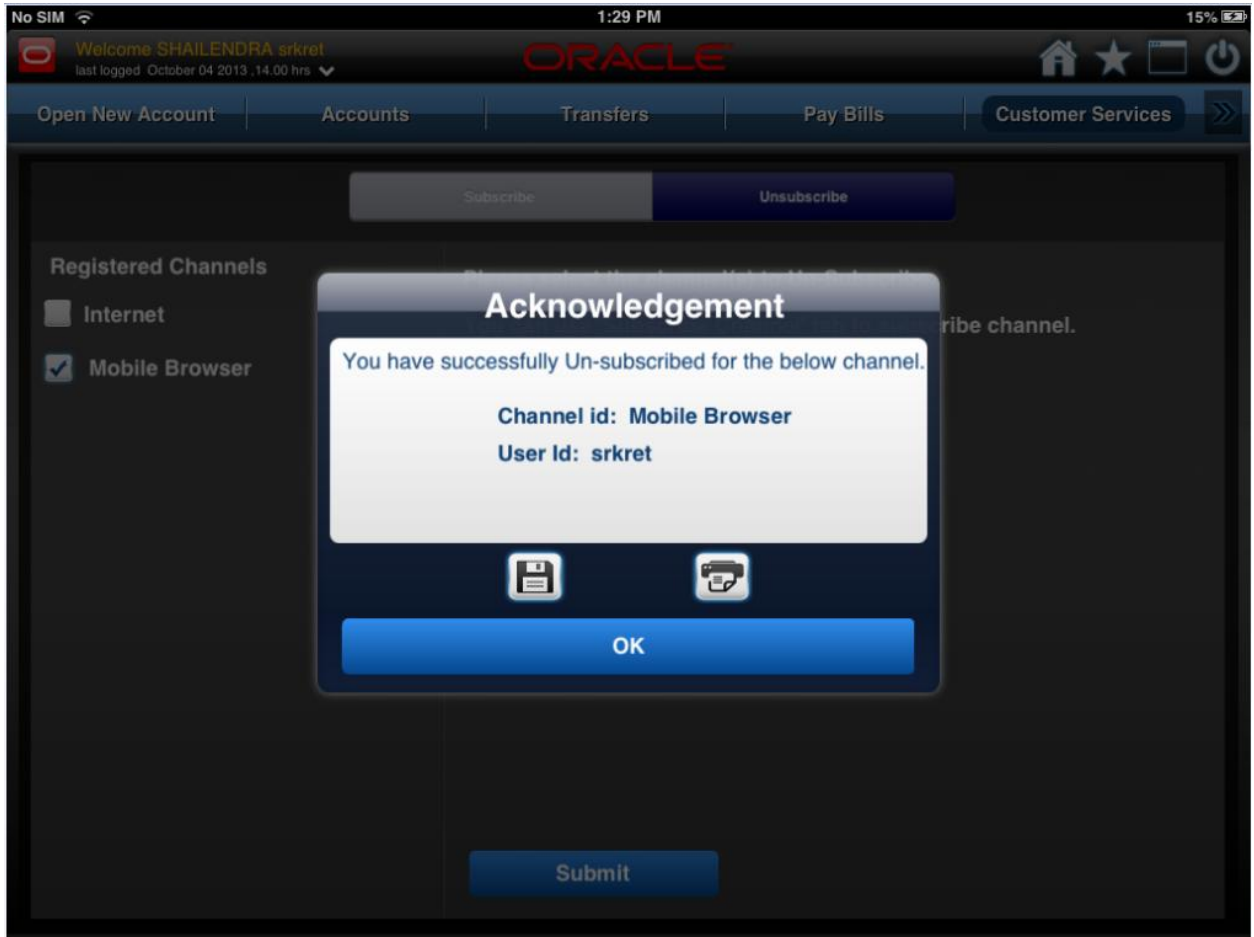
6. Click Save icon to save the details.

7. Click Print icon to print the details.

8. Click **OK** button.

47.2 Subscribe for Banking Channels

To subscribe for other channels

1.   Click **Customer Services > My Profile > Subscribe / Unsubscribe Banking Channels.**
        The system displays the Subscribe / Unsubscribe Banking Channel screen.

Subscribe/ Unsubscribe Banking Channel
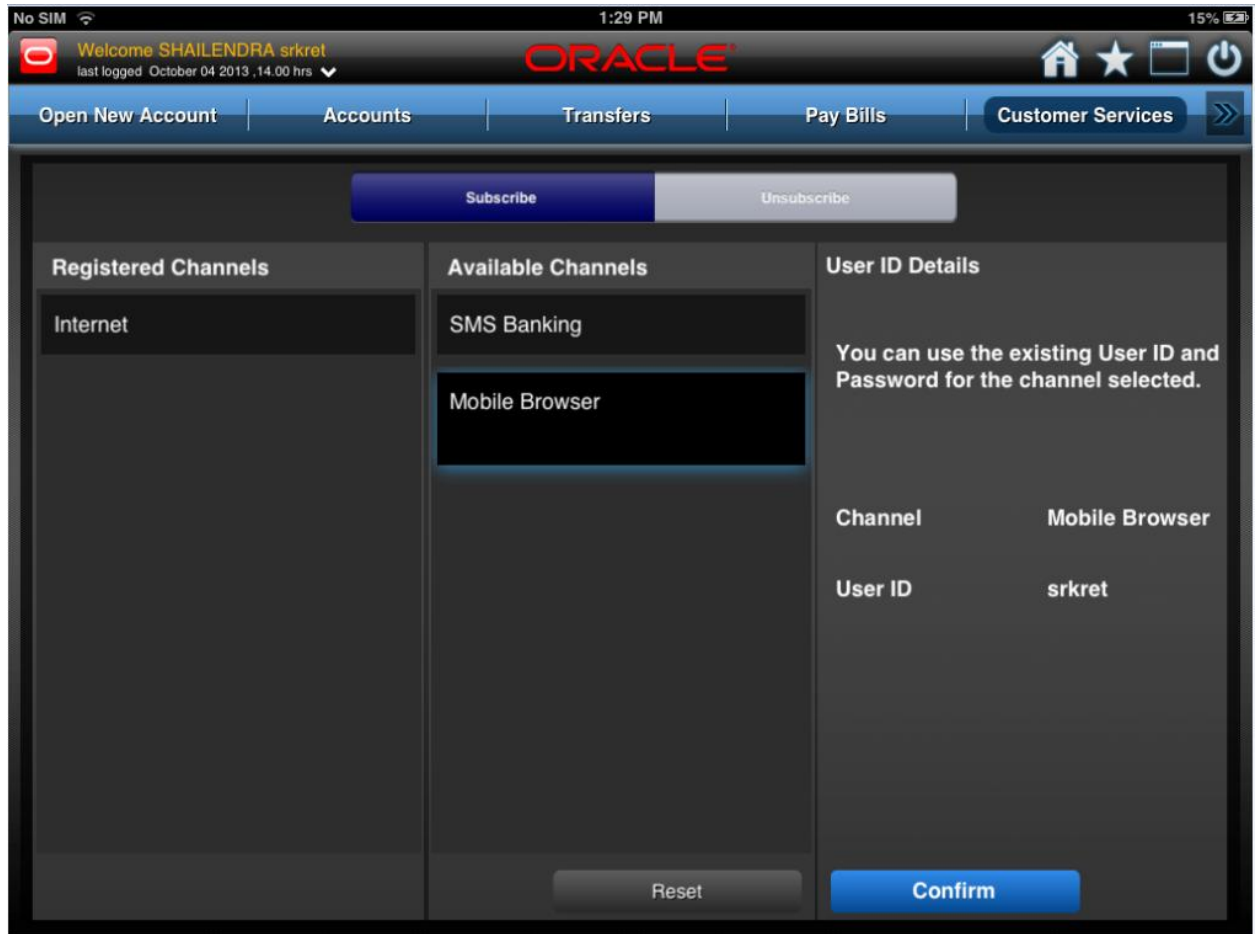
2.   Select **Subscribe** tab.
        The system displays all the channels that you have registered, the respective User ID details and
        the available channels

Field Description

Field Name	Description
Channel Name	[Mandatory, Selection list] Select the required channel that you want to subscribe.
User ID	[Mandatory, Input] Enter the User ID, as per the User ID policy, that you want to use for the channel.

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

3. Click **Confirm** button.
    The system displays acknowledgement screen.
    OR
    Click **Reset** to cancel the process.

Note: If the newly subscribed channel is a part of channel grouping, you can also use the existing User ID and password as used for the other registered channels which are a part of the channel grouping.

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Subscribe Banking Channels
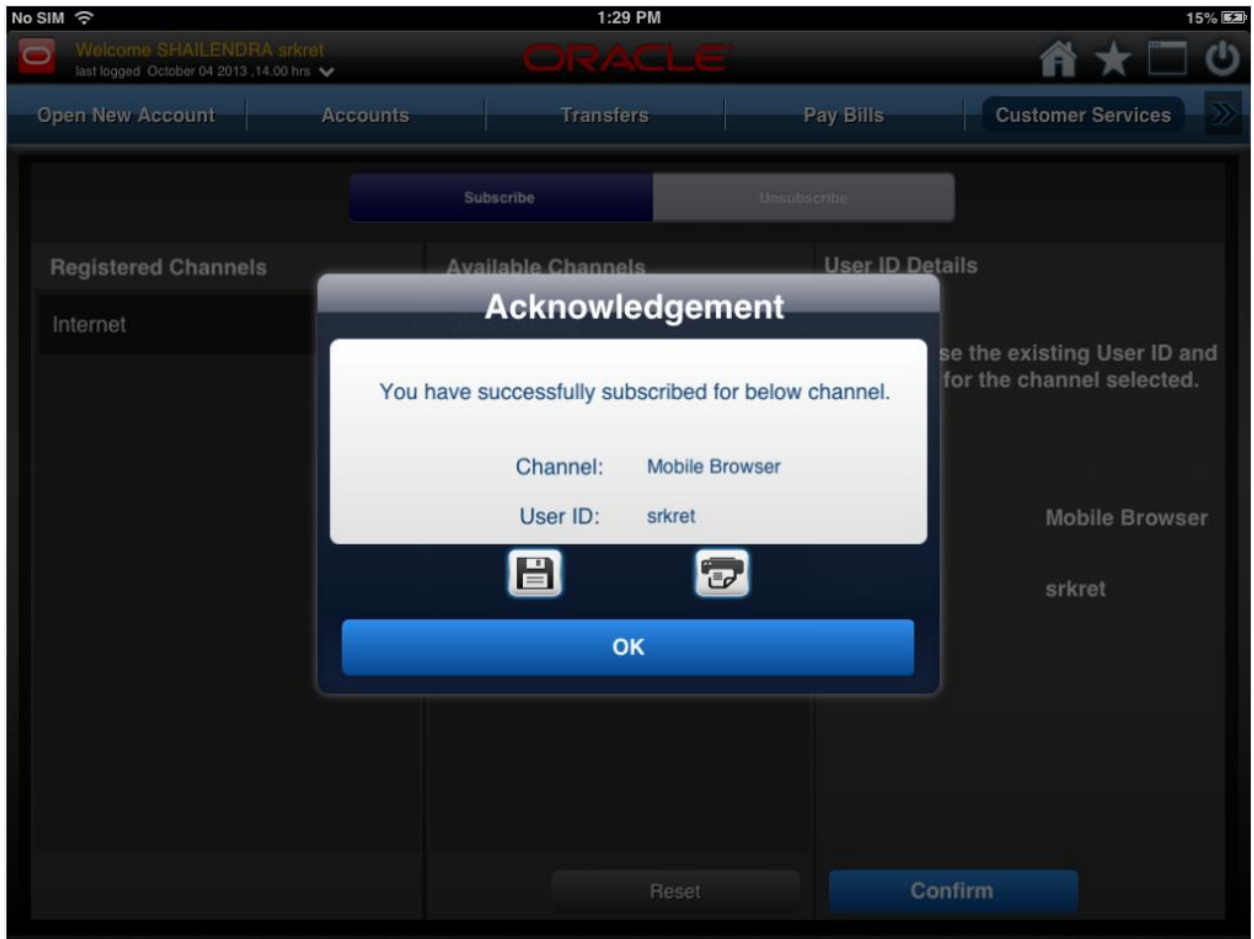
4.   Click Save icon to save the details.

5.   Click Print icon to print the details.

6.   Click **OK** button.
       The system displays the initial Subscribe / Unsubscribe Banking Channel screen.

48. 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.

Note: You can use all available calculators without logging in the application. Click the **Calculators** panel to access the calculators from the login page.

To view Calculators for logged in users:

1. Click **Calculator.** The system displays the list of available calculators.

2. Click the required calculator.

Calculators

48.1 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 screen.

Foreign Exchange Calculator

Field Description

Field Name	Description
I want to	[Mandatory, Dropdown]
	Select the purpose for conversion is required.
	The values available are:
	• Buy Foreign currency notes
	• Buy Travellers cheque
	• Make Fund Transfer
	By default, **Buy Foreign currency notes** is selected

Field Name	Description
Currency I Have	[Optional, Dropdown]
	Select the Sell Currency for which the exchange rate is to be inquired.
Amount	[Mandatory , Input Box, 20]
	Enter the amount which the user will get post conversion.
Currency I require	[Dropdown]
	Select the Buy Currency for which the exchange rate is to be inquired.

2.   Click the **Submit** button. .The system displays Foreign Exchange Calculator screen with the calculated foreign exchange rates.

Foreign Exchange Calculator Results

Field Description

Field Name	Description
Exchange rate	[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
Indicative Rate as on	[Display] This field displays the selected date as on which the rates are applicable.

3. Click **Reset** to clear the entered values in the calculator.

48.2 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 1
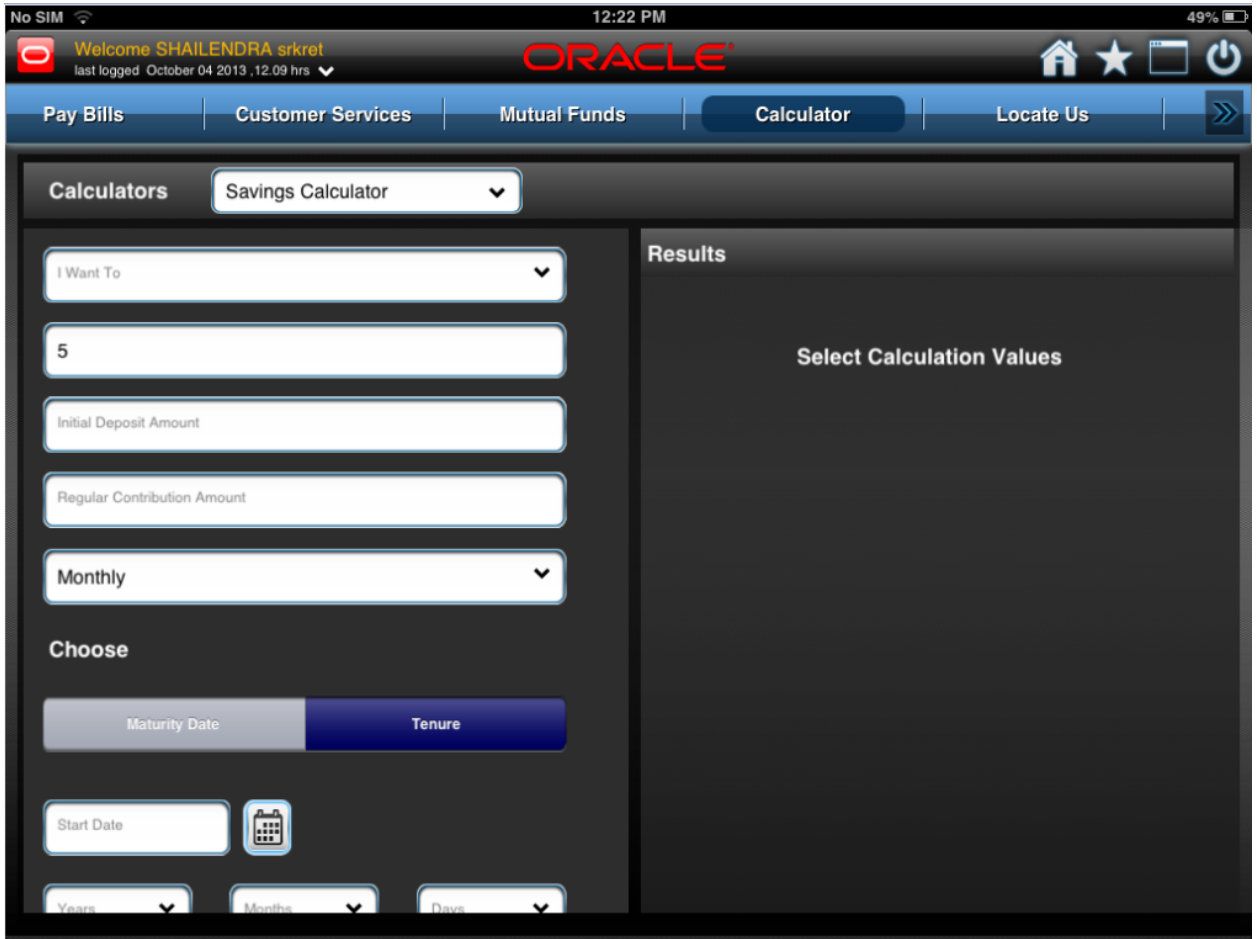
Savings Calculator 2

Field Description

Field Name	Description
I want To	[Mandatory ,Radio button,]
	Select the option to save for a target or to save a regular contribution to get a sum at the maturity.
	The values available are:
	• Save to attain a target Goal
	• Save regularly and receive sum at maturity
Interest rate (%)	[Mandatory, Input,(1-5)]
	Enter interest rate for which the total amount is to calculated
Target Amount	[Mandatory, Input,15]
	Enter the target amount to save for a goal with defaulted currency
Initial Deposit Amount	[Input,20,Optional]
	Enter the initial amount deposited with defaulted currency.

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

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

Savings Calculator –Result 1

Savings Calculator –Result 2

Field Description

Field Name	Description
Total Amount	[Display] This field displays the total amount that need to be invested.
Frequency	[Display] This field displays the frequency that you have entered in the Savings Calculator.
To achieve a target of	[Display] This field displays the target amount that you have entered in the Savings Calculator.
Total Interest Earned Is	[Display] This field displays the total interest that you have earned.

Field Name	Description
Graph	[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.

48.3 Deposit Calculator

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

To view Deposit Calculator:

1. Click **Calculators**>. **Deposit Calculator** The system displays the Deposit Calculator screen.

Deposit Calculator

Field Description

Field Name	Description
Amount I wish to invest	[Mandatory Input, numeric(1-15)] Enter total Deposit principal amount with defaulted currency.
Interest Rate (%)	[Mandatory Input, numeric(1-2)] Enter the interest rate for which the total amount is to calculated
Choose	[Mandatory, Radio Button] Select the period or maturity date for the Deposit Calculator. The radio buttons available are: • Maturity Date • Tenure By default, Tenure is selected.
Investment Period	Mandatory,[Input in Year, Month and days] Enter tenure in days, months, and year in respective boxes available for deposit.
Maturity Date	[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
Deposit value at maturity	[Display] This field displays the total deposit value at maturity.
Total interest earned	[Display] This field displays the total interest earned for the deposit amount.
Annual Percentage Yield	[Display] This field displays the annual percentage yield for the deposit amount.
Graph	[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.

48.4 Loan Eligibility Calculator

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

To view Loan Eligibility Calculator:

1. Click **Calculators** >.**Loan Eligibility Calculator** The system displays the Loan Eligibility Calculator screen.

Loan Eligibility Calculator

Field Description

Field Name	Description
Your Net Gross Monthly Income	[Mandatory, Input/slider, Numeric(1-15)] Enter monthly income.
Ongoing Monthly Expenses	[Optional, Input/slider, Numeric(1-15)] Enter monthly EMI.
Tenure Of Loan (In Months)	[Mandatory, Input/slider, Numeric(1-3)] Enter Tenure of the loans in months. By default, the tenure is12months – 360 months.
Interest Rate	Mandatory, [Input/slider, Numeric(1-5)] Enter Interest rate for which the eligibility is to be calculated By default, the interest is 1%-25%

2.   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
You are Eligible for a Loan of Amount	[Display] This field displays the eligible loan amount.
Your Monthly Instalment will be	[Display] This field displays the EMI amount.

49. 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.
   The system displays the list of nearest ATM and Branches of the bank.

Find Us

Field Description

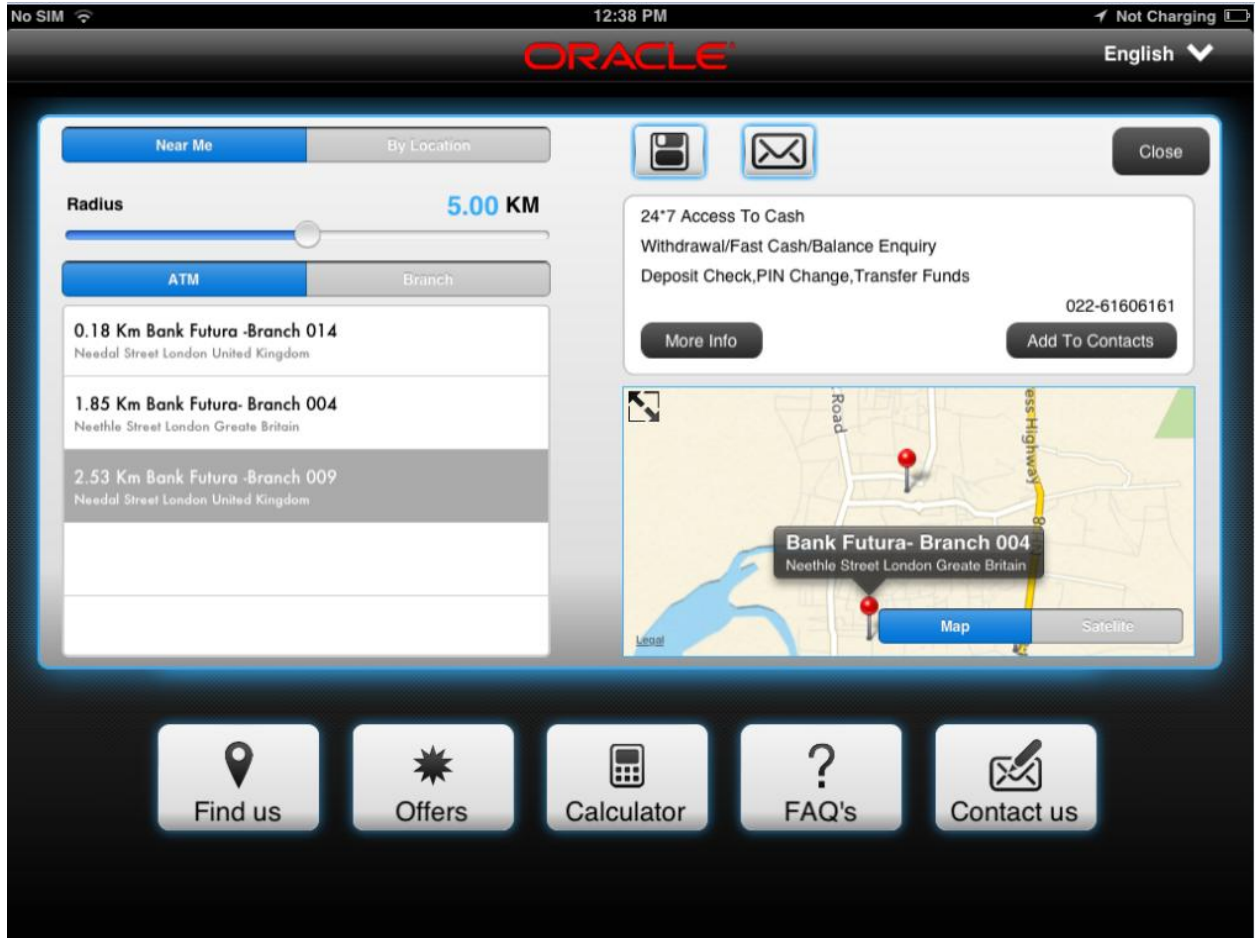| Field Name	Description
Nearest ATM	[Display] This field displays the details of the nearest ATM of the bank.
Nearest Branch	[Display] This field displays the details of the nearest branch of the bank.
Map Button 1 (ATM)	[Display] This field displays the nearest ATM of the bank on a map.

Field Name	Description
Map Button 2 (Branch)	[Display] This field displays the nearest branch of the bank on a map.

OR

1. Log on to the iPad Banking application.

    Click Customer Services > ATM Branch Locator.
     The system displays ATM Branch Locator map.

ATM Branch Locator

Branch/ATM Locator Map – Standard View

Field Description

Field Name	Description
By Location/Near Me	[Mandatory, Tab] Select the required tab to view the nearest ATMs or branches or to specify a certain location of which to view ATMs and branches.
Enter Location Here	[Mandatory, Input box, 35] Select the area to be searched in which ATM and Branch is required
Radius Bar	[Optional, Scroll bar] Select the distance from the current location.
ATM/Branch	[Mandatory, Tab] Select the required tab to view either ATMs or branches.

Field Name	Description
Branch Details	[Display]
	This field displays the map, timings of the branch when you select a branch of the bank.
ATM details	[Display]
	This field displays the ATM address when you select an ATM of the bank.
Radius	[Display]
	This field displays the radius in units when you scroll the Radius scrollbar.

2. Click the **More Info** button to view more details of the branch/ATM in a pop-up screen.
   Click **Close** to close the screen showing more information on the branch or ATM.

3. Click **Add to Contacts** button to add branch details and number in to contact list

4. Click **Augmented Reality** button to open the camera of your device and find all the bank's ATMs, branches/offers available within a specified radius of the user through GPS.

5. Click the Message icon to open the message application of your device with the details of the selected ATM or Branch pre-loaded as the message.
   Enter the required phone number to send the details of the ATM or Branch as a message.

6. Click the Save icon to capture and save a screenshot of the current screen into your picture library.

7. Click the Email 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.
   Enter the required e-mail address to send the details of the ATM or Branch as an email.

50. Offers

Location Based Offers

You can receive the offers from the bank based on your geographical location.

The application identifies your location using the GPS option available in the device in terms of latitude and longitude. Based on the location identified, you can view the offers that are identified and available in the area.

The offers received can have hyperlinks to display more data.

Click on an offer that has more details, to view the details in a separate screen external to the application.

Note: You must modify your device settings to allow location based services from the application.

If you have not allowed location based services for the application, you must select your location manually access the offers without logging in the application.

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 location based offers without logging in the application

1. Open the iPad-based Banking application.
   The home screen of the application is displayed.

2. Click **Offers** on the home screen of the application.

3. Click the **Near Me** radio button.
   The system displays the number of offers, offer categories and details of offers near the vicinity of your geographical location.
   OR
   Click the **By Location** radio button.
   The system displays the list of cities.

4. Select the required city or search by the city name.
   The system displays the number of offers, offer categories and details of offers for the selected city.

Note: If you have not allowed location based services for the application, click **OK** to close the message about Location-based services.

Location Based Offers

5.   Click the required offer category in the Offers 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.

Note: You can select **By Location** in the dropdown list on the Offers screen and then select the required city to view offers in the required city or you can select **Near Me** in the dropdown list on the Offers screen to view offers near the vicinity of your geographical location.

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7.   Click **More** button to view the website of the selected offer.

8.   Click **Close** button to close the Offers screen.

          To access personalized offers

1.   Log on to the iPad- based Banking application.

2.   Click any offer in the dashboard of the application.
          The system opens that particular offer in a new browser window in your iPad.
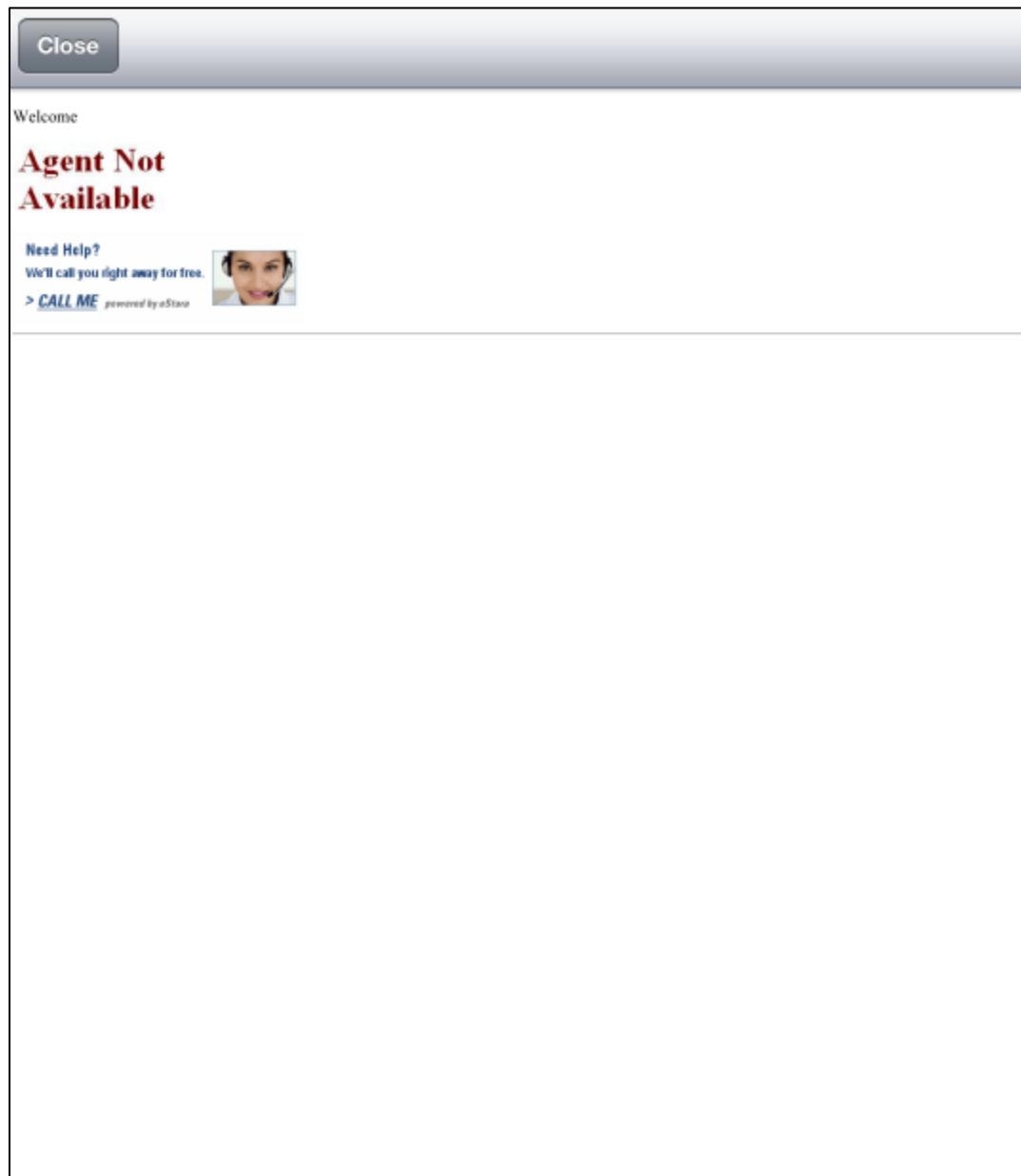
Personalized Offers
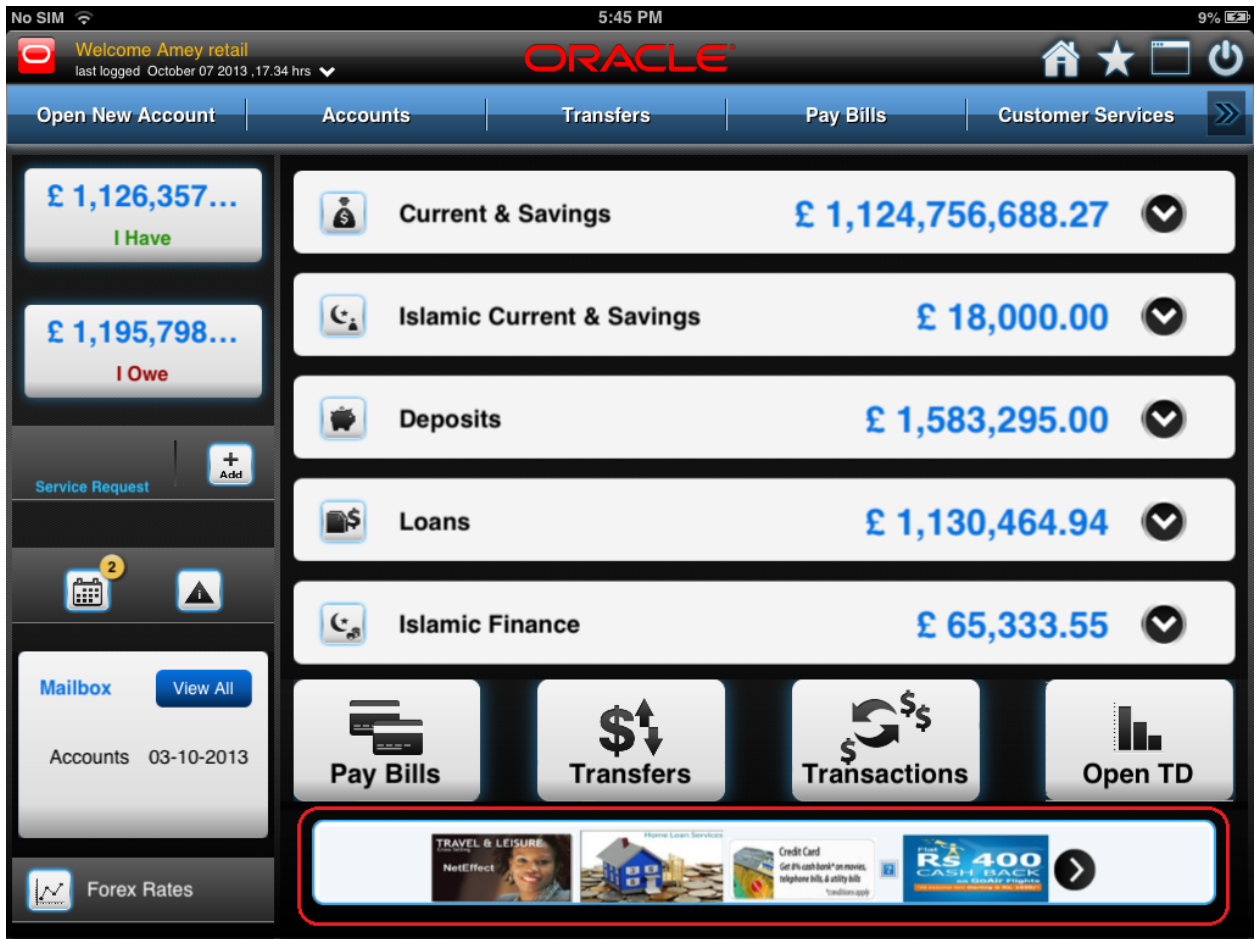
51. Live Help

You can access the help icon to interact with bank officials / call centre executives for any queries.

To access live help

1. Click ![?] icon present on the transaction screen.
The system displays screen for live chat or call.

Live Chat/Call

2.　　Click the **Click to Chat** button to chat with the bank officials / call centre executives about your query.
OR

OR
Click **Close** to close the window.
OR
Click **CALL ME** to talk with a bank official / call centre executive about your query.
The system displays the **Click to call** webpage in the internet browser of your device.

Click to call

3.　　Select the country for your location in the **Click to call** screen.

4.　　Enter your contact number in the **Click to call** screen.

5.　　Click the **Talk By Phone** button to talk with the bank official / call centre executive about your query.