

# **Oracle FLEXCUBE Direct Banking**

**Android Tablet Application Based Banking User  
Manual Release 12.0.3.0.0**

**Part No. E52543-01**

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**ORACLE®**

Android Tablet Application Based Banking User Manual

April 2014

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to OFSS Support

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

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

## 1.5 Related Information Sources

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

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
<b>★</b>	Host Interface to be developed separately.
<b>✓</b>	Pre integrated Host interface available.
<b>×</b>	Pre integrated Host interface not available.
<b>SR</b>	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	NH	NH	Y
Log Out	NH	NH	Y
Account Activity	×	★	N
Account Details	×	★	Y
Account Summary	×	★	Y
Ad-hoc Account Statement Request	×	★	N
Stop /Unblock Cheque Request	×	★	N
Cheque Status Inquiry	×	★	N
Cheque Book Request	✓	★	N
Loan Details	×	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	×	★	N
Own Account Transfer	×	★	Y
Internal Account Transfer	×	★	N
Domestic Account Transfer	NH	NH	N
Pay Bill	✓	★	N
Register Biller	✓	★	N

## Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Delete Biller	NH	NH	N
Redeem Term Deposit	NH	NH	N
TD Details	×	★	N
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	×	★	N
Credit Card Statement	×	★	N
Force Change Password	NH	NH	Y
Contract TD View	×	★	N
Buy Mutual Fund	×	★	N
Redeem Mutual Fund	×	★	N
Portfolio	×	★	N
Switch Mutual Fund	×	★	N
Order Status	×	★	N
Transaction Password Behavior	NH	NH	Y
ATM / Branch Locator	NH	NH	N
Financing Details	NH	NH	N
PreLogin Transaction	NH	NH	N
Beneficiary Maintenance	NH	NH	N
Credit Card Payment	×	★	N
International Account Transfer	NH	NH	N
My Scheduled Transfers	✓	★	N
Open Term Deposit	✓	★	N

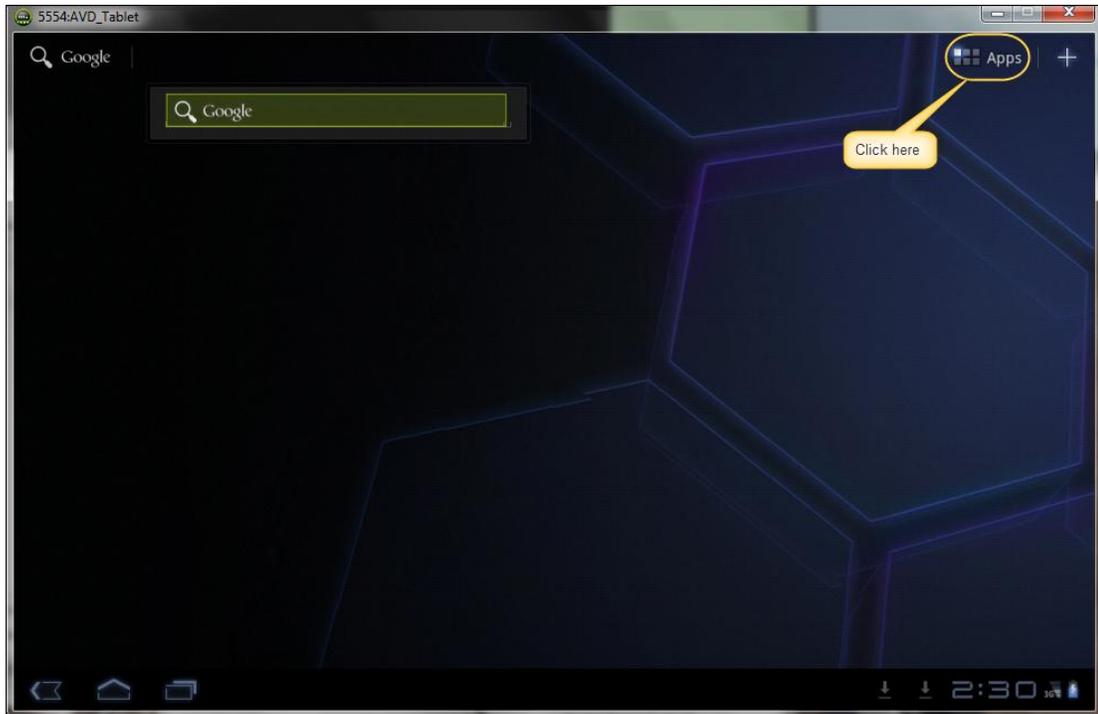
Transaction Host Integration Matrix

<b>Transaction Name</b>	<b>FLEXCUBE UBS</b>	<b>Third Party Host System</b>	<b>Qualified with Mobile Enabler</b>
Manage Profile	NH	NH	N
Security Questions	NH	NH	N
View Received P2P Payment	✓	★	N
P2P QR Pay	✓	★	N
Subscribe/Unsubscribe Banking Channels	NH	NH	N

## 2. Log In/Log Out

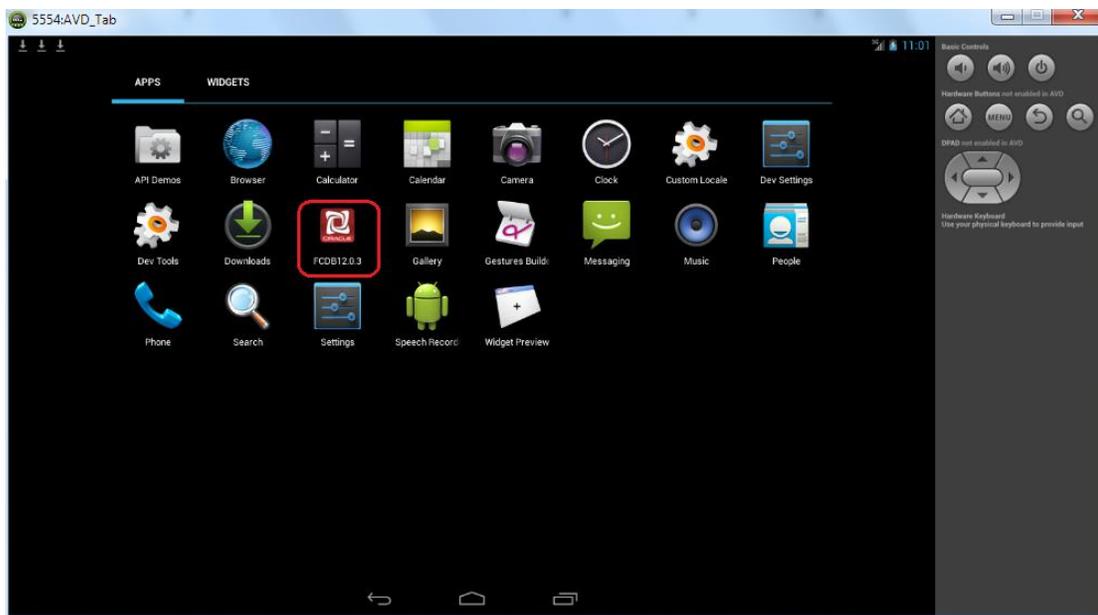
### 2.1 Log In

1. Click **Apps**, as shown in the following screenshot.



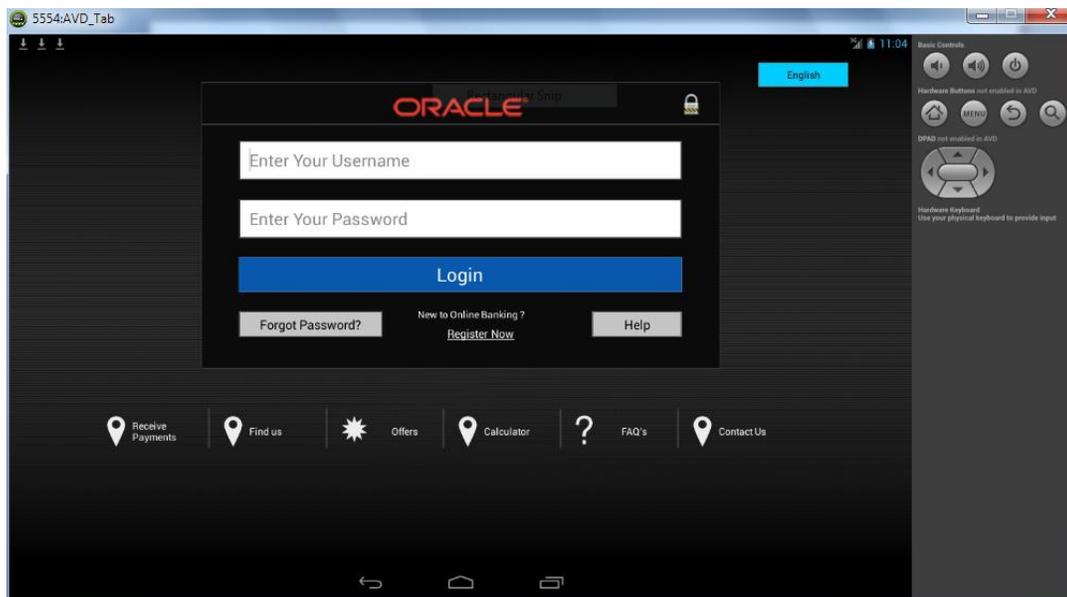
The following page is displayed.

2. Click the **FCDB 12.0.3** app icon from the available apps, as shown in the following screenshot.



The following screen is displayed.

## Login Page



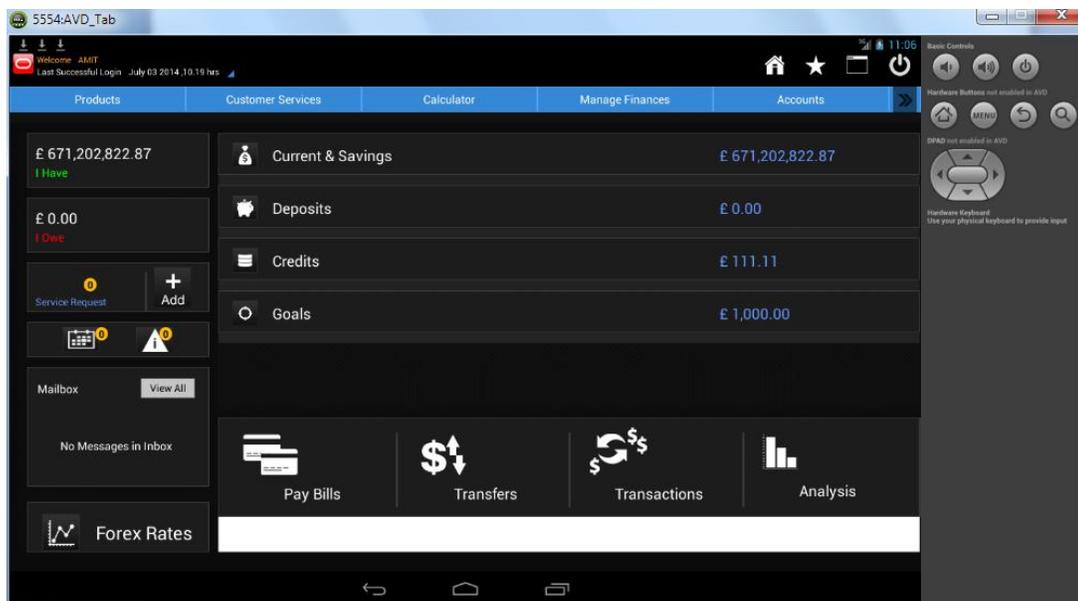
### Field Description

Field Name	Description
<b>User ID</b>	[Input Box] Enter the appropriate User ID.
<b>Password</b>	[Input Box] Enter the appropriate password.
<b>Login</b>	[Action Button] Click Login once login credentials are entered.
<b>Forgot Password?</b>	[Action Button] Click Forgot Password, whenever required.
<b>Help</b>	[Action Button] Click Help in case of need.
<b>Register Now</b>	[Hyperlink] Click Register Now in case you are not registered with the App.
<b>Receive Payments</b>	[Hyperlink] Shortcut created for the non-login transaction Receive Payments.
<b>Find Us</b>	[Hyperlink] Shortcut created to locate more ATM and Branch Locators.

Field Name	Description
<b>Product Showcase</b>	[Hyperlink] Shortcut created for the various product groups.
<b>Calculator</b>	[Hyperlink] Shortcut created for the various types of calculator.
<b>FAQs</b>	[Hyperlink] Shortcut created for the frequently asked questions.
<b>Contact Us</b>	[Hyperlink] Shortcut created to find out contact details for respective ATM and Branch Locators.

3. Enter the appropriate login credentials in the respective fields.
4. Click **Login**. The following (Dashboard / Landing) page is displayed.

### Dashboard / Landing Page



The screen displays major transaction features along with some commonly used options.

## 2.2 Log Out

Click the **Logout** option available on the upper-right portion of the screen, as shown in the following screenshot. It allows you to logout of the application.

### Logout



### 3. Pre-Login Transactions

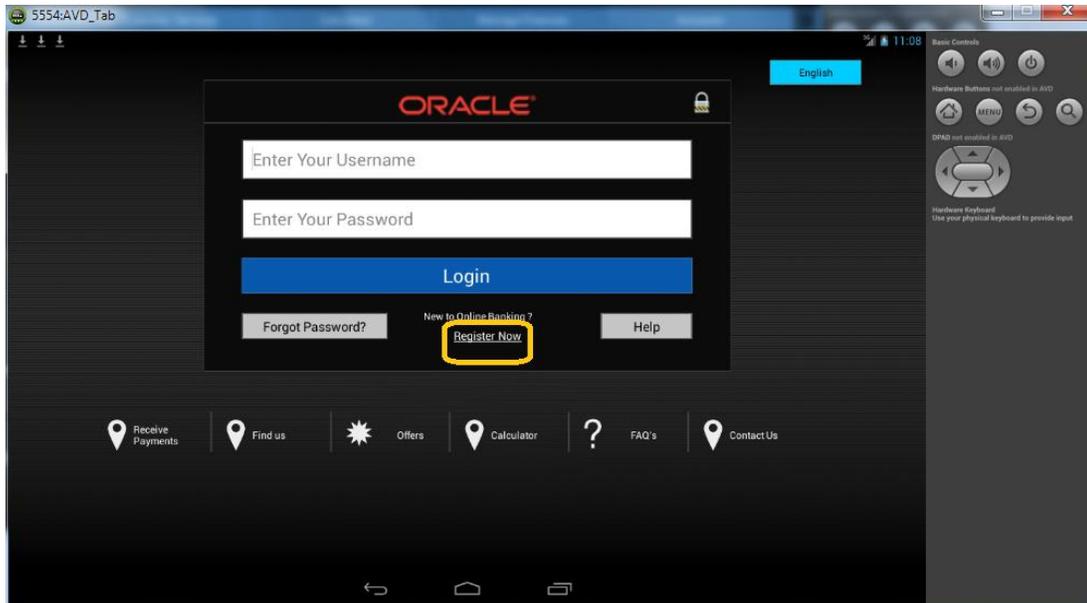
The following transactions can be followed without logging into the application.

#### 3.1 Register Now

If you do not have required login credentials to access the application, register yourself using **Register Now** feature.

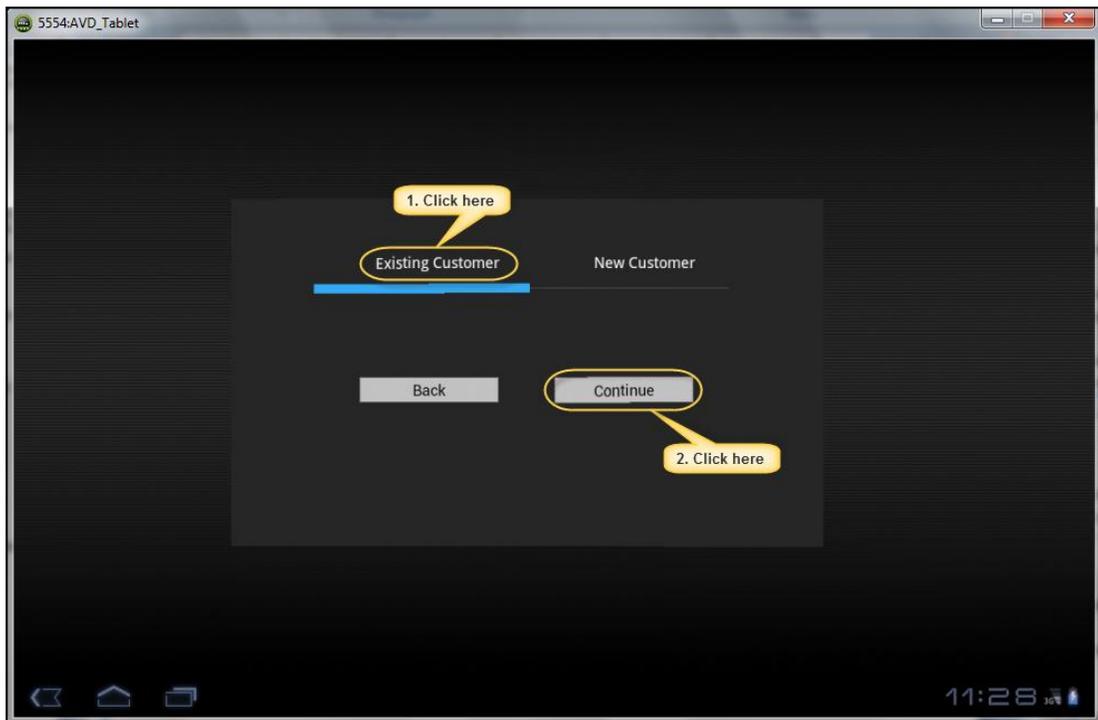
1. Click **Register Now** on the **Login** page, as shown in the following screenshot.

#### Register Now



2. Click the appropriate option from the following:
  - Existing Customer
  - New Customer
3. If already an Existing Customer, click **Continue**. The following page appears.

## Register Now



The following page appears.

## Channel Registration

4. Select the appropriate **Relationship Type** from the following:
  - Credit Card Customer
  - Saving Account Customer

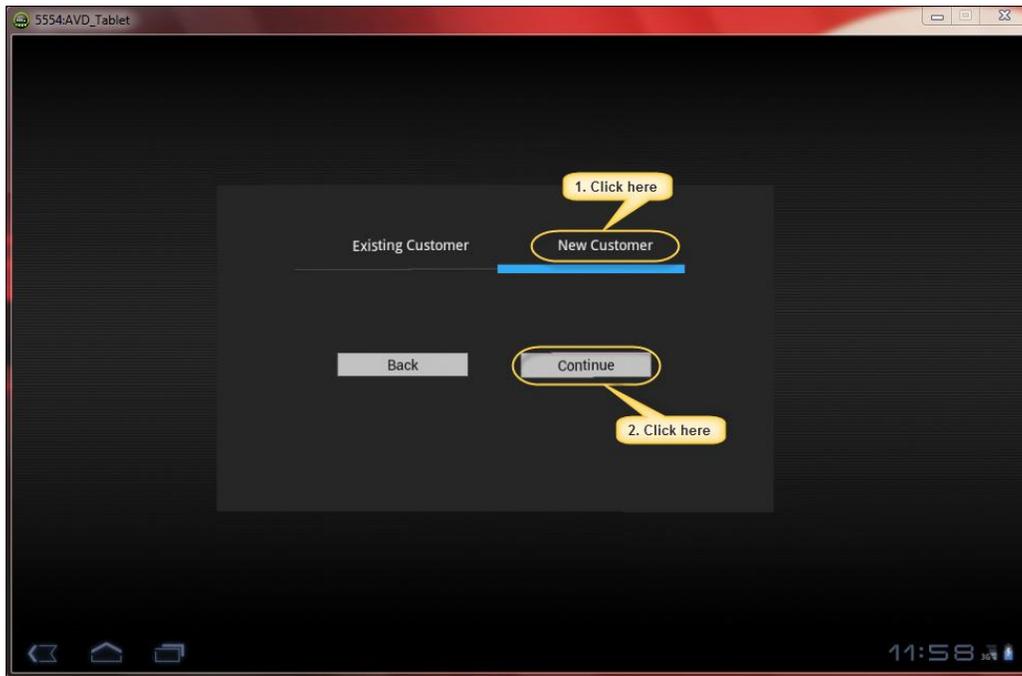
- Deposits / Loans Customer

### Field Description

Field Name	Description
<b>Relationship Type</b>	[Dropdown List] Select the desired relationship type from the following: Saving Account Customer Credit Card Customer Deposits/ Loans Customer
<b>Details</b>	
<b>Customer ID</b>	[Input Box] Enter the appropriate Customer ID.
<b>Account Number</b>	[Input Box] Enter the appropriate Account Number.
<b>First Name</b>	[Input Box] Enter the appropriate First Name.
<b>Last Name</b>	[Input Box] Enter the appropriate Last Name.
<b>Date of Birth</b>	[Date-picker] Select the appropriate date using the Date-Picker.
<b>Debit Card Number</b>	[Input Box] Enter the appropriate Debit Card Number.
<b>Debit Card Pin</b>	[Input Box] Enter the appropriate Debit Card Pin.
<b>Email ID</b>	[Input Box] Enter the appropriate Email ID.
<b>Security Code</b>	[Input Box] Enter the Captcha Code as shown in the respective image.
<b>Continue</b>	[Action Button] Click Continue to continue with the Channel Registration process.

5. If the **New Customer**, Click **Continue**. The following page appears.

## New Cusotmer



### Field Description

Field Name	Description
<b>Customer Type</b>	[Tab] Enter the appropriate Customer Type from the following: <ul style="list-style-type: none"> <li>Existing Customer</li> <li>New Customer</li> </ul>
<b>Back</b>	[Action Button] Click Back to go back to the previous screen.
<b>Continue</b>	[Action Button] Click Continue to proceed with the Channel Registration process.

6. The following page appears. Enter the appropriate details in the repsective details.

## Details

## Field Description

Field Name	Description
Details	
<b>First Name</b>	[Input Box] Enter the appropriate First Name.
<b>Last Name</b>	[Input Box] Enter the appropriate Last Name.
<b>Email ID</b>	[Input Box] Enter the appropriate Email ID.
<b>Login Password</b>	[Input Box] Enter the appropriate Login Password.
<b>Confirm Login Password</b>	[Input Box] Re-Enter the Login Password.
<b>Captcha Code</b>	[Input Box] Enter the appropriate Captcha Code as shown in the respective image.

Field Name	Description
<b>Back</b>	[Action Button] Click Back to go back to the previous screen.
<b>Continue</b>	[Action Button] Click Continue to proceed with the Channel Registration process.

7. The following page appears. Enter the appropriate details as shown in the following screenshot.

#### Details

5554:AVD\_Tablet

Details

Shlok

Agnihotri

Shlok.a@gmail.com

\*\*\*\*\*

\*\*\*\*\*

Please enter this code below to help prevent unauthorised activity

2M7ZV8K7K

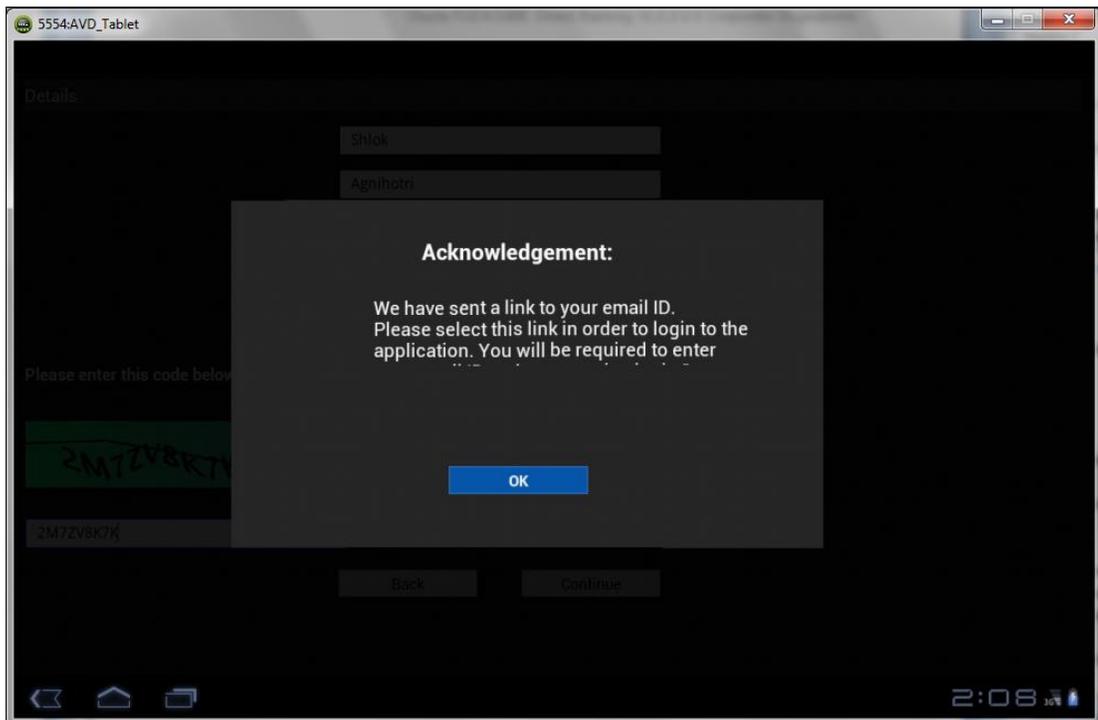
2M7ZV8K7K

Back Continue

2:07 34%

8. The Acknowledgement screen appears. Click **OK**.

## Acknowledgement



9. The **Login** page appears. Enter the appropriate login credentials and click **Login**.

### 3.2 Forgot Password

1. Click **Forgot Password** on the Login page. The **Forgot Password** screen is displayed.

## Forgot Password

### Field Description

Field Name	Description
<b>Customer Type</b>	[Tab] Enter the appropriate Customer Type from the following: <ul style="list-style-type: none"> <li>• Existing Customer</li> <li>• Registered Customer</li> </ul>
<b>User ID</b>	[Input Box] Enter the appropriate User ID.

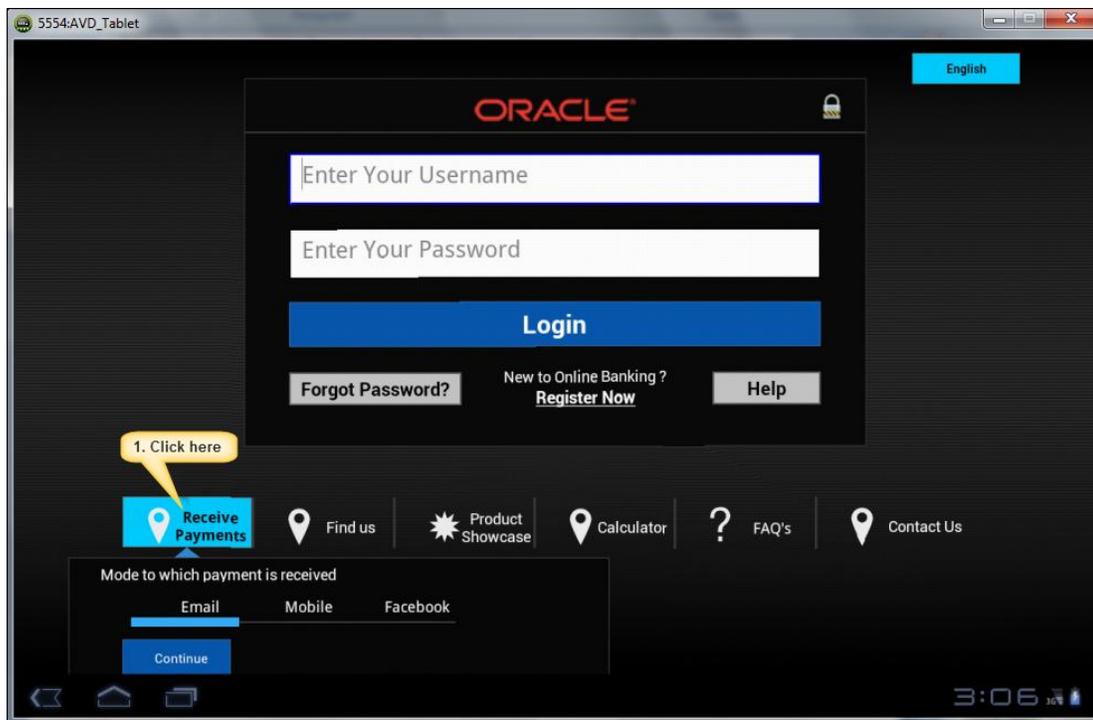
2. If the **Existing Customer**, enter the **User ID** in the respective field.  
OR  
If the **Registered Customer**, enter the **Email Address** in the respective field.
3. Click **Submit**. The **One Time Password Verification** screen is displayed.
4. Enter the One Time Password you have received on your registered mobile number.
5. Click **Submit** button.  
The system displays **Forgot Password** screen.  
OR  
Click **Resend OTP** button to receive the OTP again.
6. Select the password type for which you want to change the password.
7. Enter and confirm the new password as per the password policy displayed.

8. Click **Submit**.  
The system displays the transaction reference number sent to you as part of OTP.
9. Click **OK**.  
The system displays login screen.

### 3.3 Receive Payments

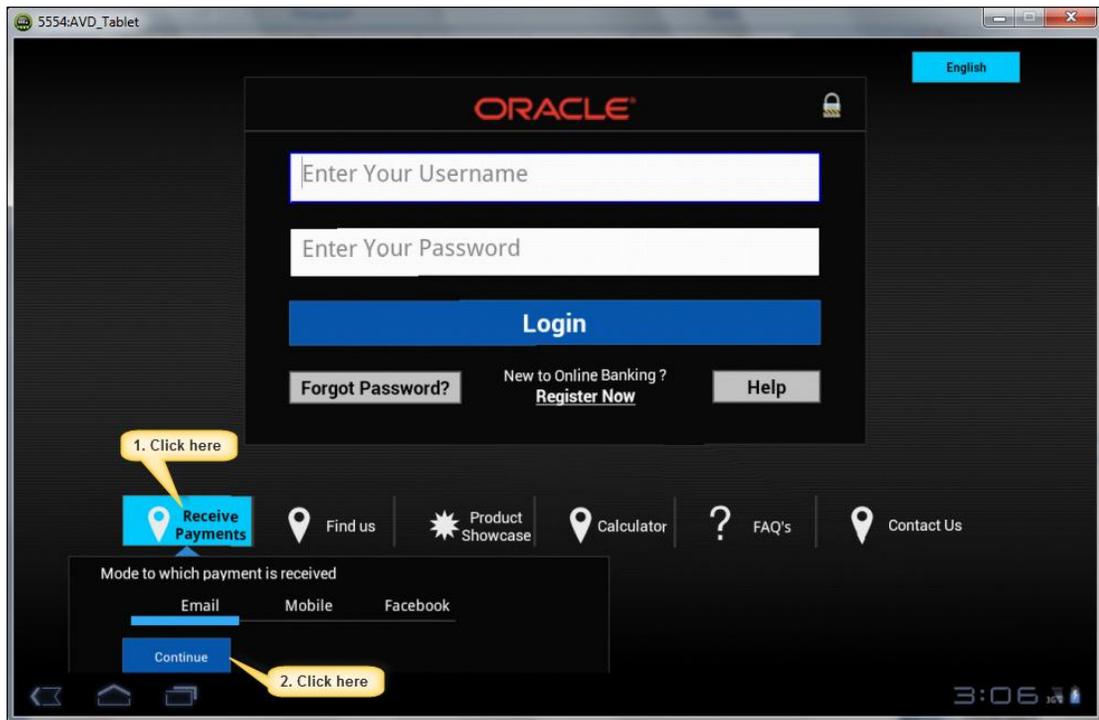
1. Click **Receive Payments** on the **Login** page, as shown in the following screenshot:

#### Receive Payments



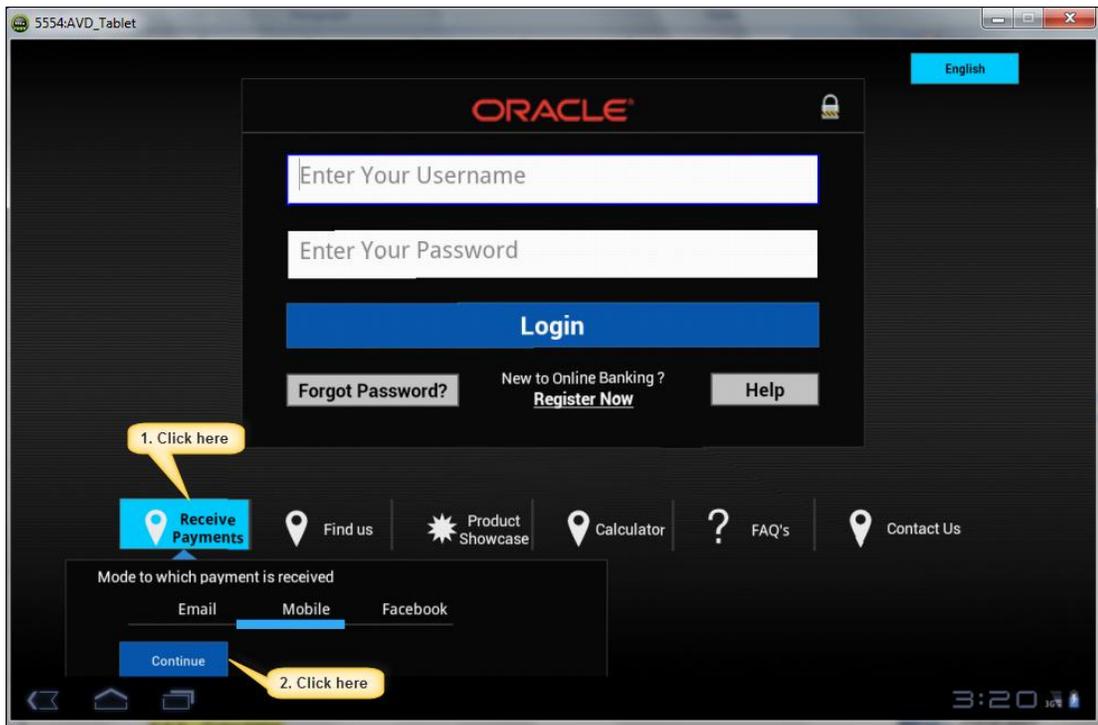
2. Click any desired mode to which payment is to be received:
  - Email
    - i. Enter the appropriate **Security Code** in the respective field.
    - ii. Enter the valid **Mobile Number** in the Respective field.

## Receive Payments - Email



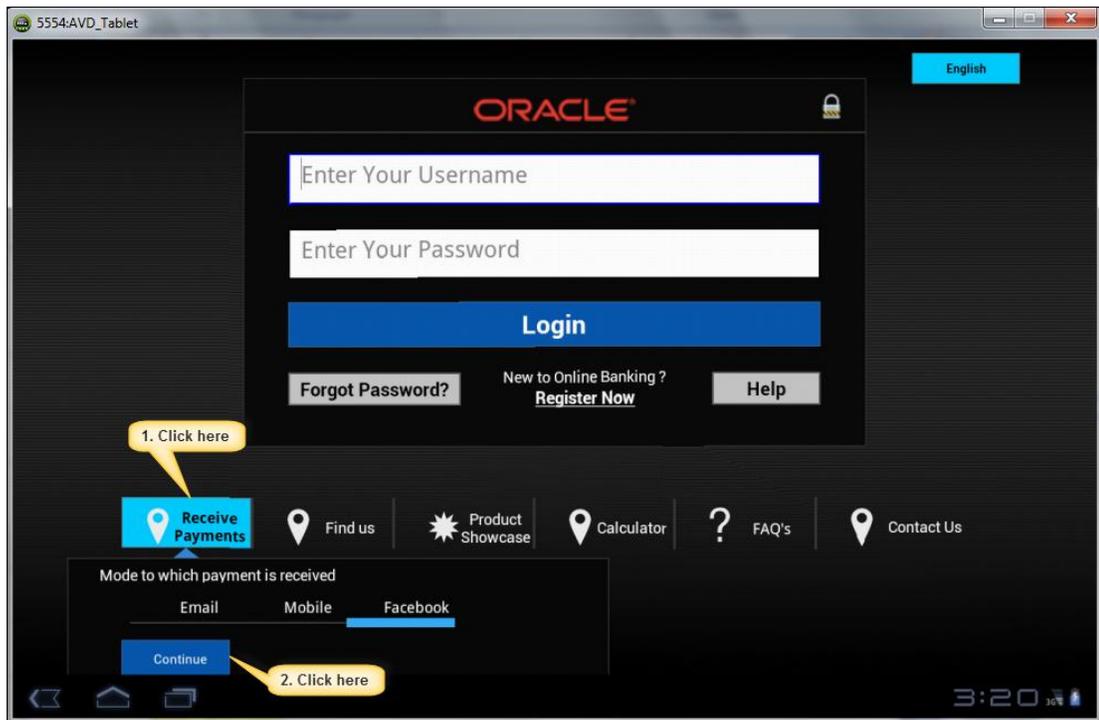
- Mobile
  - iii. Enter the appropriate **Security Code** in the respective field.
  - iv. Enter the valid **Email ID** in the Respective field.

## Receive Payments - Mobile



- Facebook
  - v. Enter the appropriate **Security Code** in the respective field.

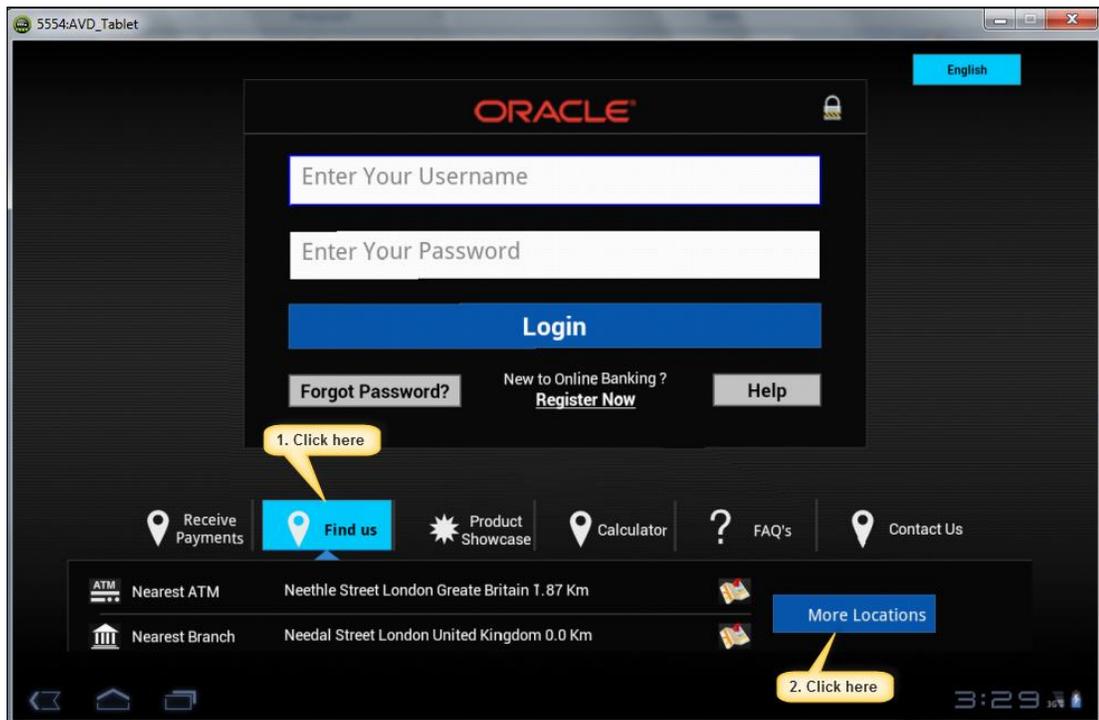
## Receive Payments - Facebook



### 3.4 Find Us

1. Click **Find Us** to locate **ATM and Branch Locations** near to your current location. The following page is displayed.

## Find Us



2. Click **More Locations** to find out more locations nearby your current location. The following page is displayed.

## Find Us

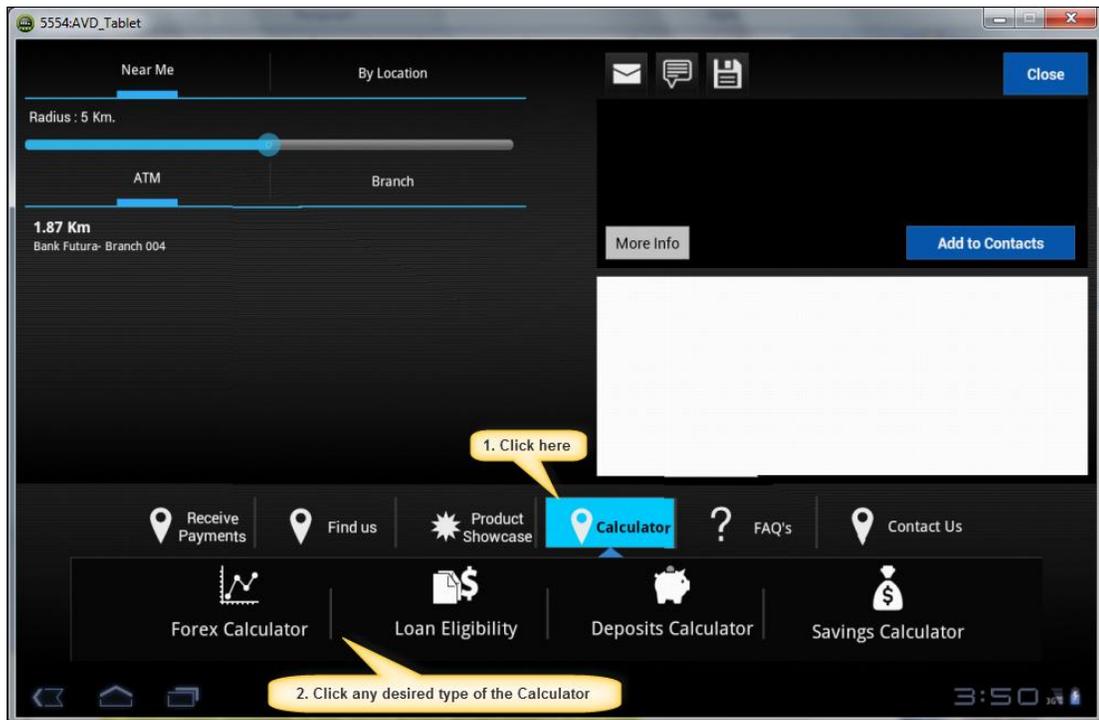


3. Click **Close** to go back to the **Login** page.

## 3.5 Calculator

1. Click **Calculator**, as shown in the following screenshot.

## Calculator



2. Click any desired type of the **Calculator** from the following:

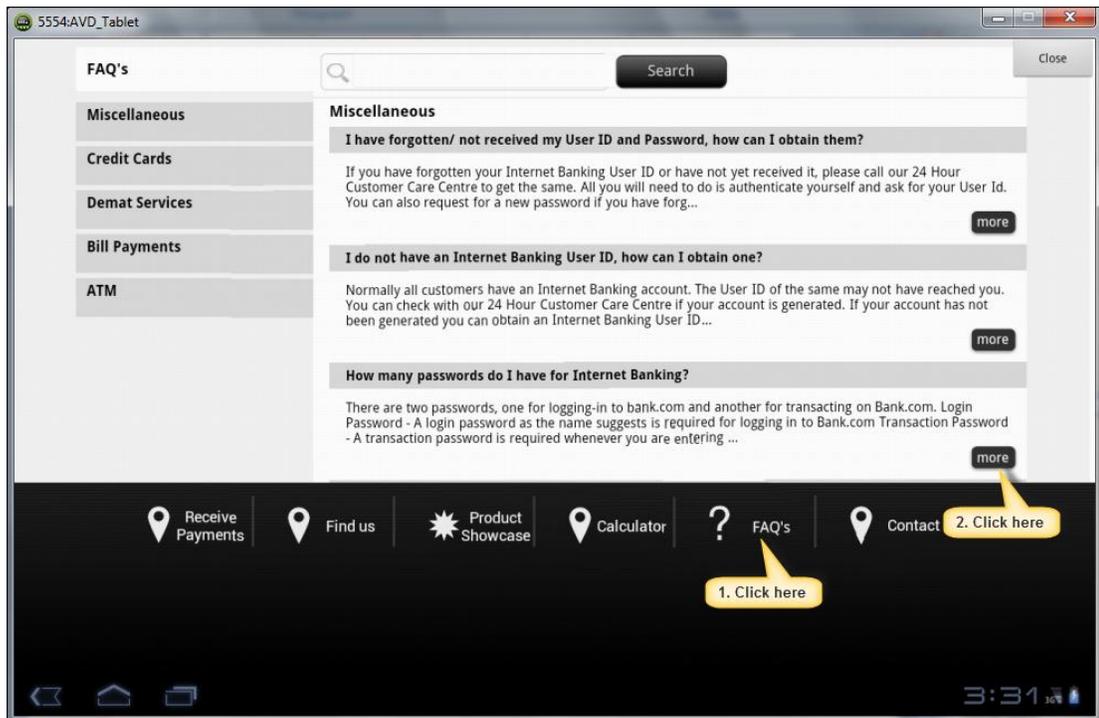
- Forex Calculator
- Loan Eligibility
- Deposit Calculator
- Savings Calculator

3. For more information on **Calculators**, visit **Calculator**

### 3.6 FAQ's

1. Click **FAQs** to view frequently asked questions by customers or visitors.

## FAQ's

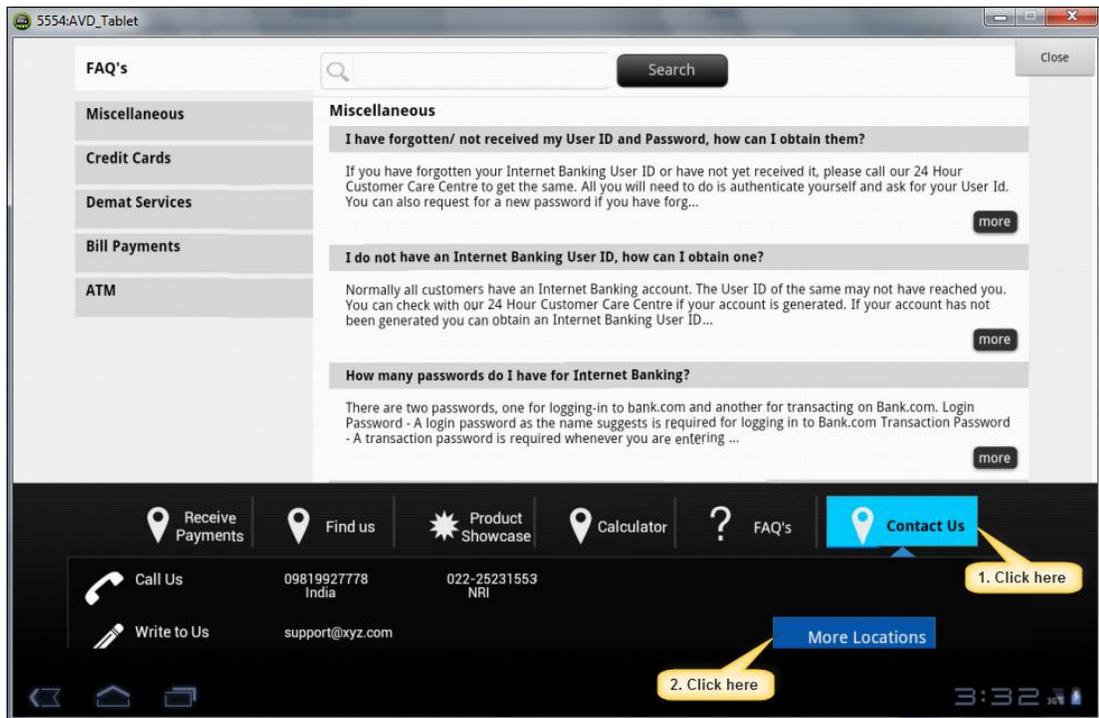


2. Click **More** to read the respective details for any required question.

### 3.7 Contact Us

1. Click **Contact Us** to view the contact details.

## Contact Us



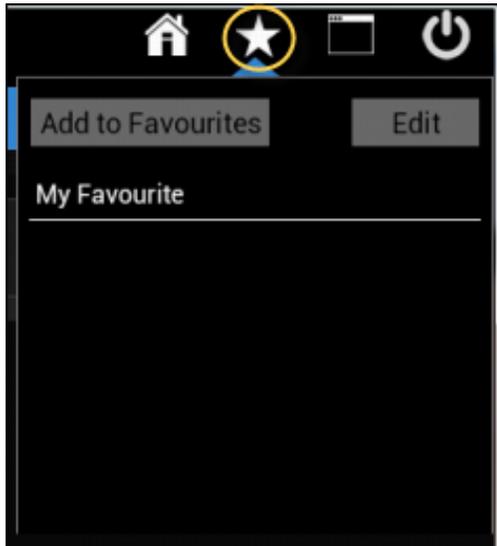
2. Click **More Locations** to find out more locations and respective contact details.

## 4. Setting Any Transaction as Favorite

The **Favourites** option is available on the upper-right portion of the screen. It allows you to create a shortcut for the frequently used transactions.

1. Click **Favourites**. The following pop-up is displayed.

### Favourites



### Field Description

Field Name	Description
<b>Add to Favourites</b>	[Action Button] Click Add to Favourites to add the frequently required link to the Favourites.
<b>Edit</b>	[Action Button] Click Edit to modify the already added link from the Favourites.
<b>My Favourites</b>	[Display] Displays the list of links from the Favourites.

- Add to Favourites

This option adds the current transaction to the **Favourites** list.

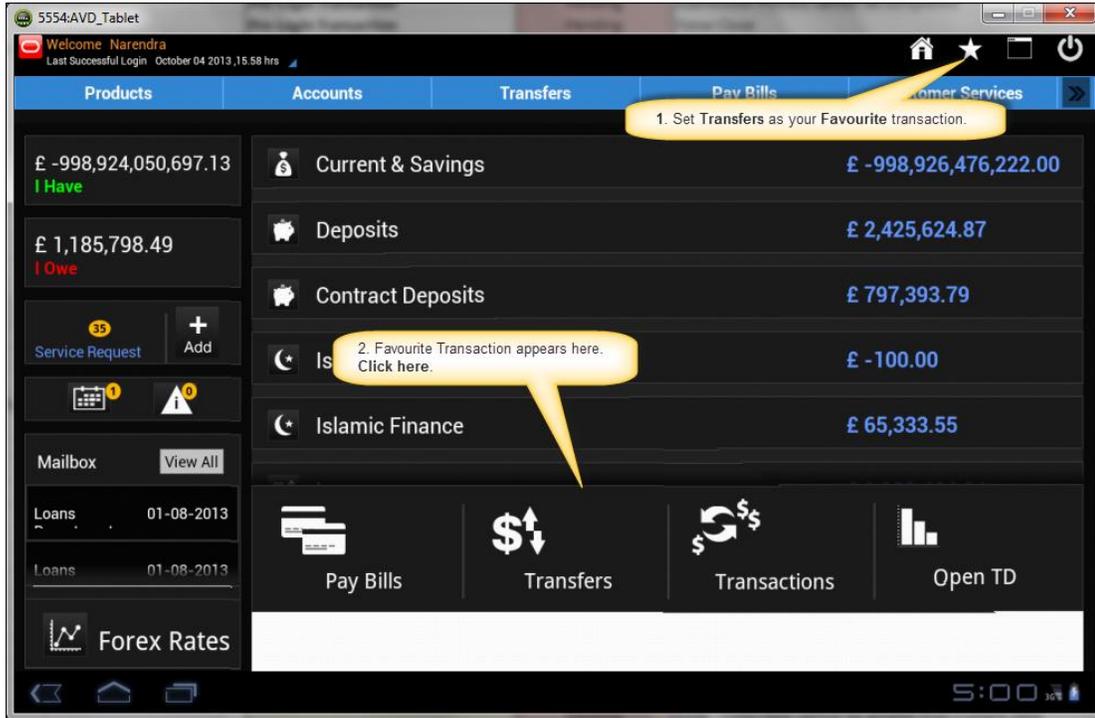
- Edit

This option allows modifying the transaction that is already available in the **Favourites** list.

### Setting Transfers as your Favourite

2. Set the **Transfers** as your **Favourite** transaction. It appears at the bottom of the **Home** page, as shown in the following screenshot.
3. Click the same **Transfer** option present at the bottom of the **Home** page.

### Favourites



## 5. Dashboard / Landing Screen

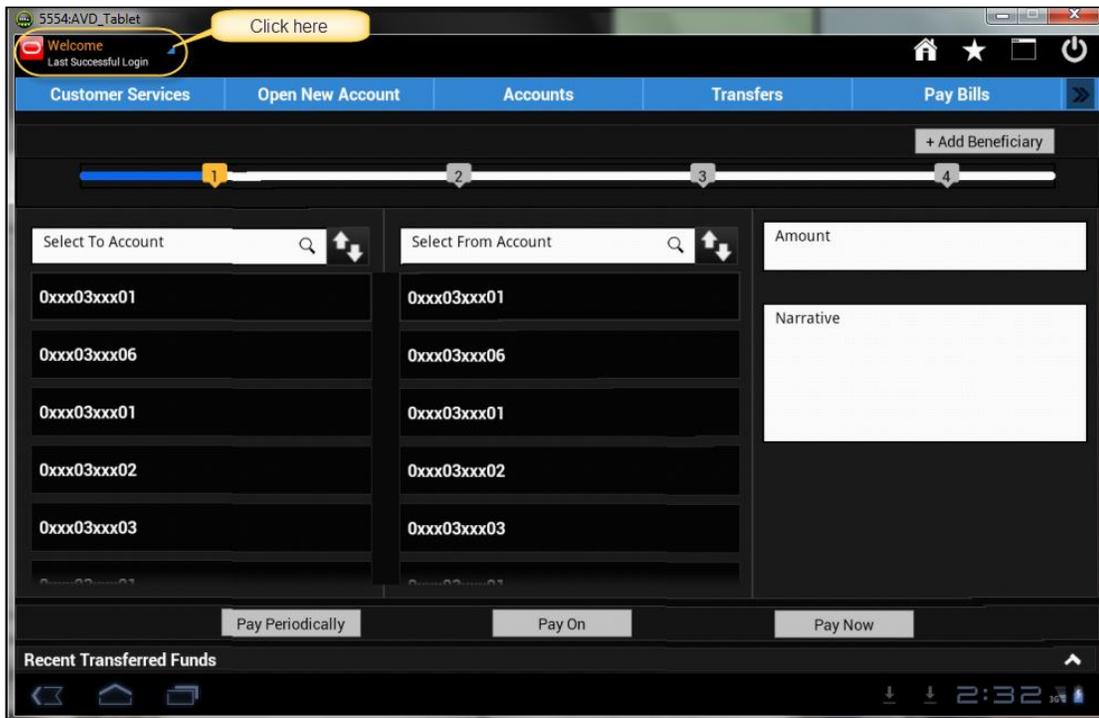
The Dashboard/Landing Screen displays the following sections.

### 5.1 Welcome

This option is available on the upper-left portion of the screen, as shown in the following screen.

Click the arrow available on the same feature.

#### Welcome



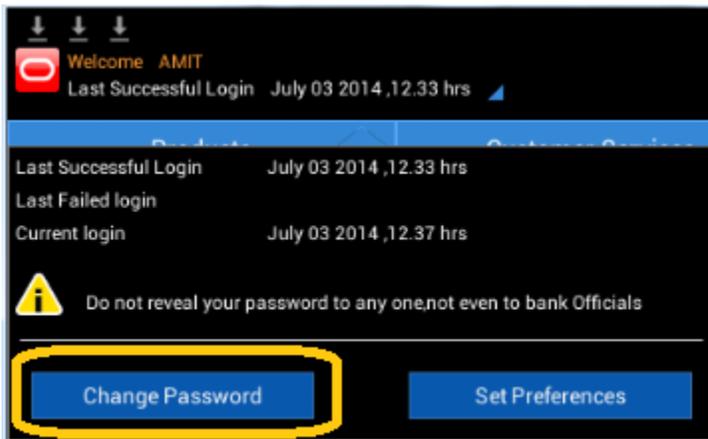
#### Field Description

Field Name	Description
<b>Select To Account</b>	[List box] Select the appropriate Account Number to which the amount is to be deposited.
<b>Select From Account</b>	[List Box] Select the appropriate Account Number from which the amount is to be transferred.
<b>Amount</b>	[Input Box] Enter the desired amount.
<b>Narrative</b>	[Input Box] Enter the appropriate description for the respective transaction.

Field Name	Description
<b>Pay Periodically</b>	[Action Button] Click Pay Periodically for a periodic payment.
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Recent Transfer Funds</b>	[Hyperlink] Click the arrow to check the recent transfer funds.

The following pop-up is displayed.

### Change Password



The pop-up provides the following options:

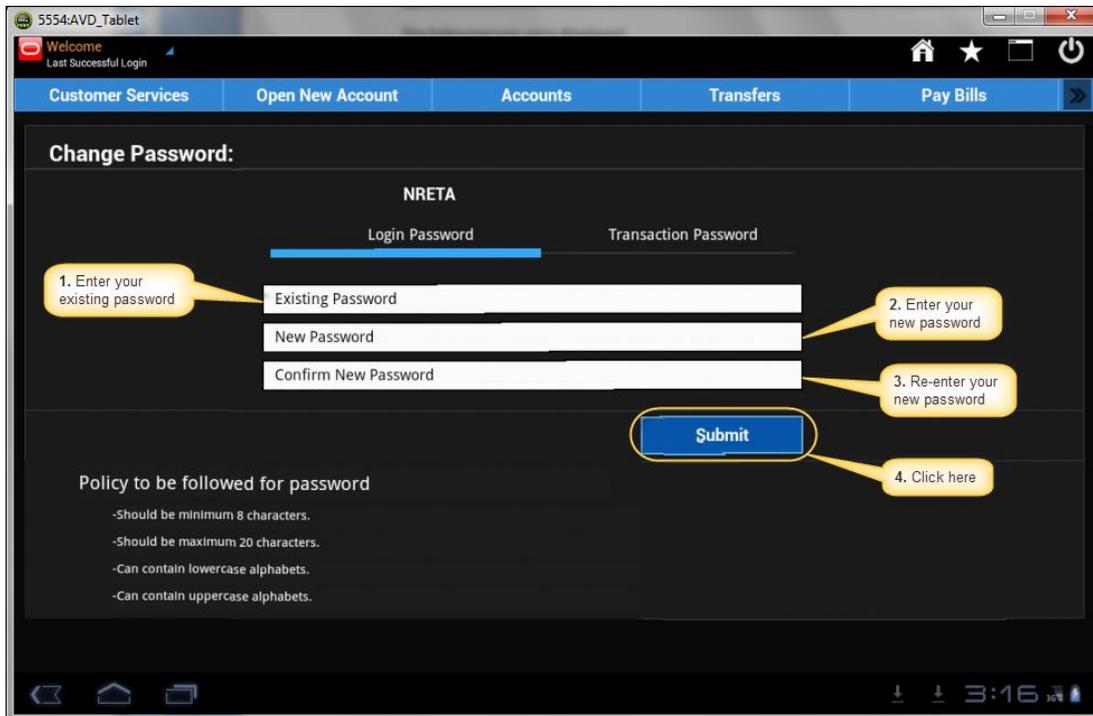
## 5.2 Change Password

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 password**

1. Click **Change Password**. The **Change Password** screen is displayed.

**Change Password**



**Note:** Before resetting any password, follow the policy displayed on the lower-left of the page.

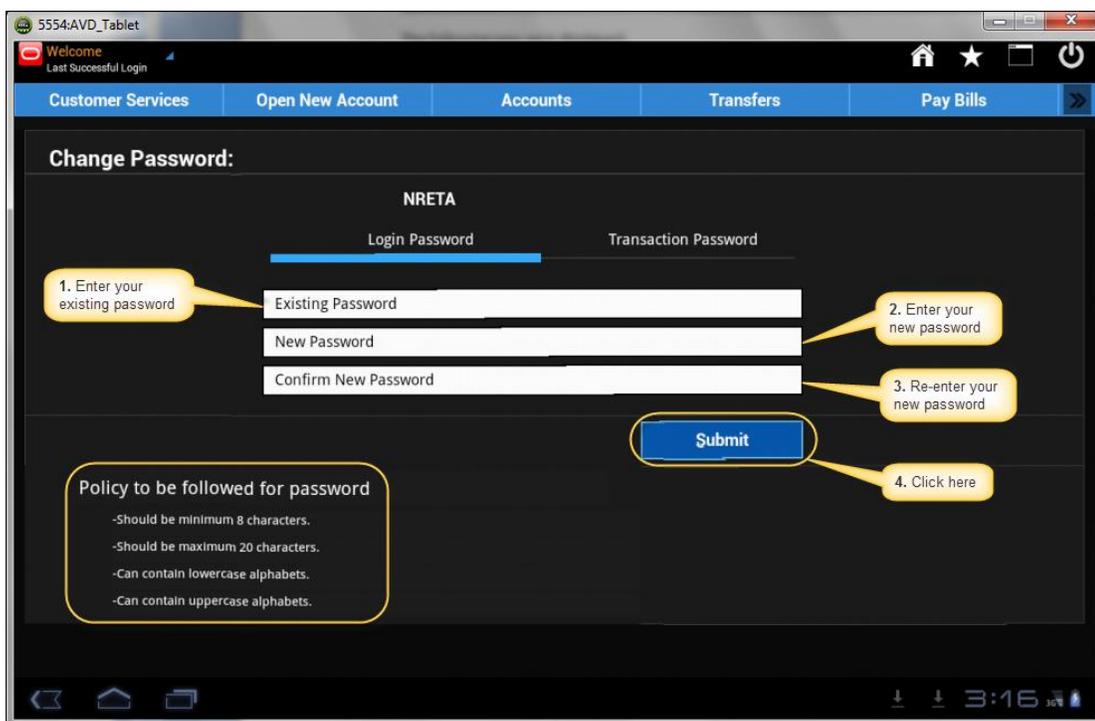
**Field Description**

Field Name	Description
Change Password	
<b>Policy to be followed for a password</b>	[Display] Displays the policy to be followed to reset a password.
<b>Login Name</b>	[Display] Displays the Login Name.
<b>Password Type</b>	[Tab] Enter the Type of Password from the following: <ul style="list-style-type: none"> <li>• Login</li> <li>• Transaction</li> </ul>
Login Password	

Field Name	Description
<b>Existing Password</b>	[Input Box] Enter the appropriate Existing Password in the respective field.
<b>New Password</b>	[Input Box] Enter the desired New Password in the respective field.
<b>Confirm New Password</b>	[Input Box] Re-Enter the above new password in the respective field.
<b>Submit</b>	[Action Button] Click the Submit button to proceed with the Change Password process.

- Login Password
2. Enter the **existing** and the **new passwords** in the respective fields.
  3. **Re-enter the new password** for the verification process.

### Change Password



**Field Description****Field Name****Description**

Login Password

**Policy to be followed for password**

[Display]

Read the validations carefully before resetting a password.

**Existing Password**

[Input Box]

Enter the appropriate existing password.

**New Password**

[Input Box]

Enter the desired new password.

**Confirm Password**

[Input Box]

Re-enter the new password.

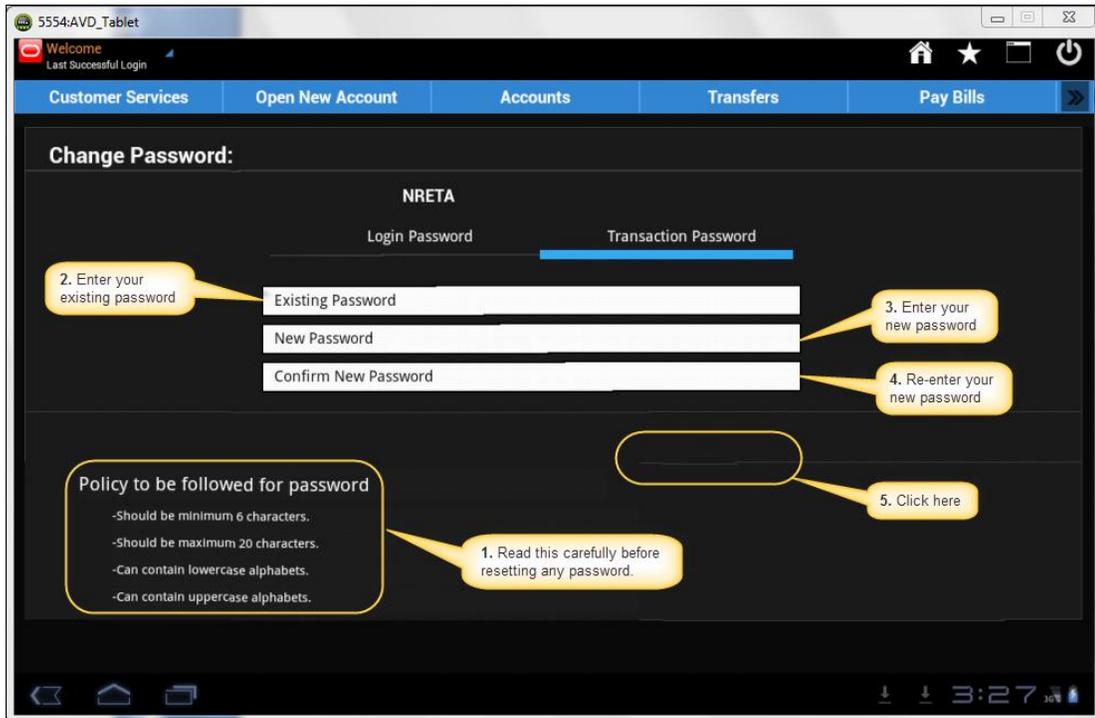
**Submit**

[Action Button]

Click Submit once the respective passwords are entered.

4. Click **Submit**.
  - Transaction Password
5. Enter the **existing** and the **new passwords** in the respective fields.
6. **Re-enter the new password** for the verification process.

## Change Password



### Field Description

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

Transaction Password	
----------------------	--

<b>Policy to be followed for password</b>	[Display] Read the validations carefully before resetting a password.
---	--

<b>Existing Password</b>	[Input Box] Enter the appropriate existing password.
--------------------------	---

<b>New Password</b>	[Input Box] Enter the desired new password.
---------------------	--

<b>Confirm Password</b>	[Input Box] Re-enter the new password.
-------------------------	---

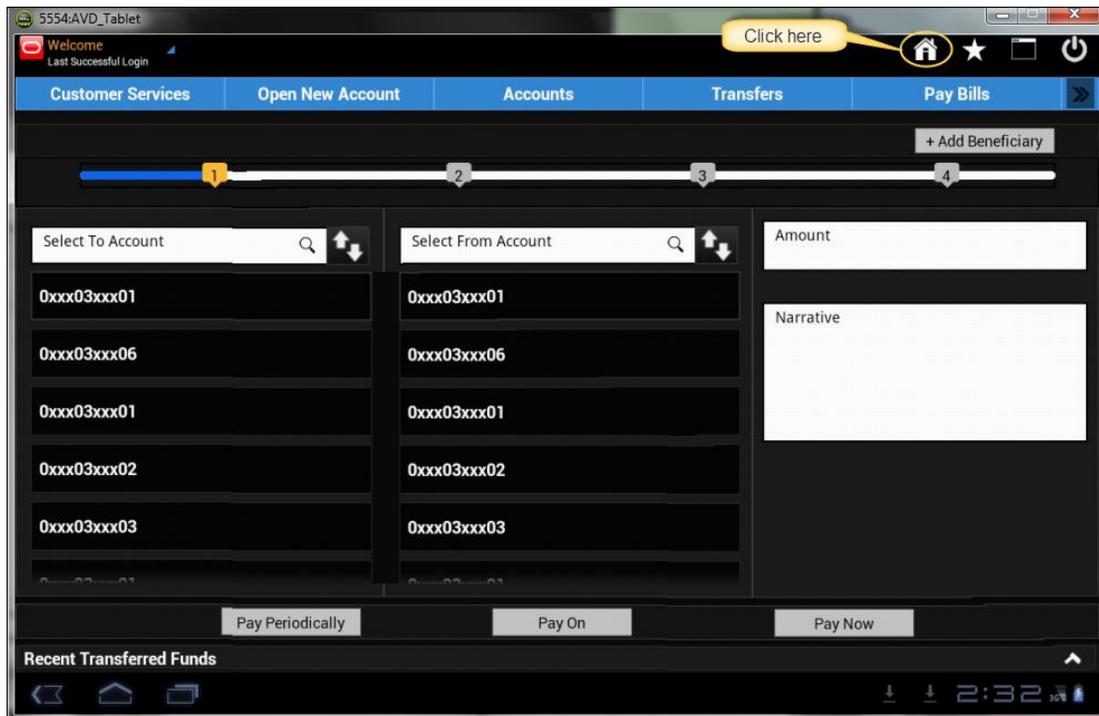
<b>Submit</b>	[Action Button] Click Submit once the respective passwords are entered.
---------------	--

7. Click **Submit**.

## 5.3 Home

1. Click the **Home** icon available on the upper-right portion of the screen, as shown in the following screenshot.

### Home Page



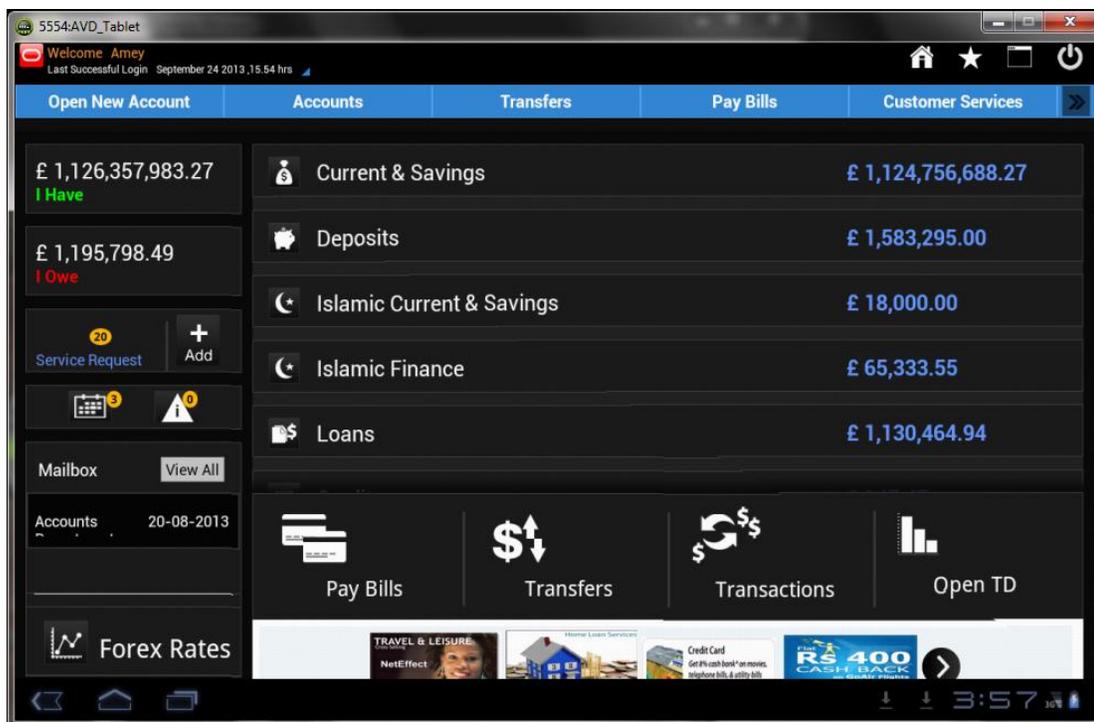
### Field Description

Field Name	Description
<b>Select To Account</b>	[List box] Select the appropriate Account Number to which amount is to be deposited.
<b>Select From Account</b>	[List Box] Select the appropriate Account Number from which amount is to be transferred.
<b>Amount</b>	[Input Box] Enter the desired amount.
<b>Narrative</b>	[Input Box] Enter the appropriate description for the respective transaction.
<b>Pay Periodically</b>	[Action Button] Click Pay Periodically for a periodic payment.

Field Name	Description
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Recent Transfer Funds</b>	[Hyperlink] Click the arrow to check the recent transfer funds.

The **Home** page is displayed.

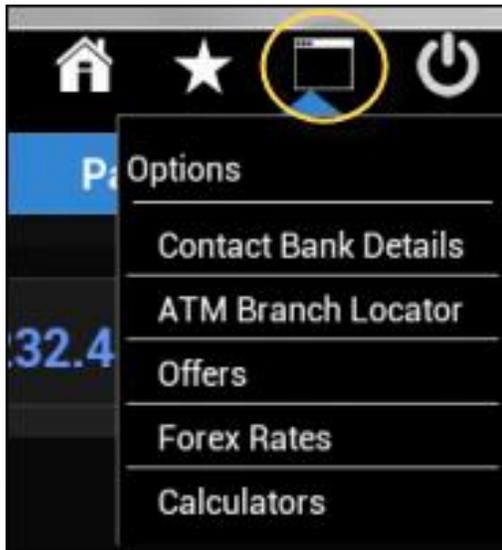
### Home Page



## 5.4 Settings

Click the **Options** icon available on the upper-right portion of the screen. It provides you the information regarding offers, Forex Rates, Bank Contact details, ATM Branch Locators. It also provides the shortcut for the calculators, as shown in the following screenshot.

**Settings**



**Field Description**

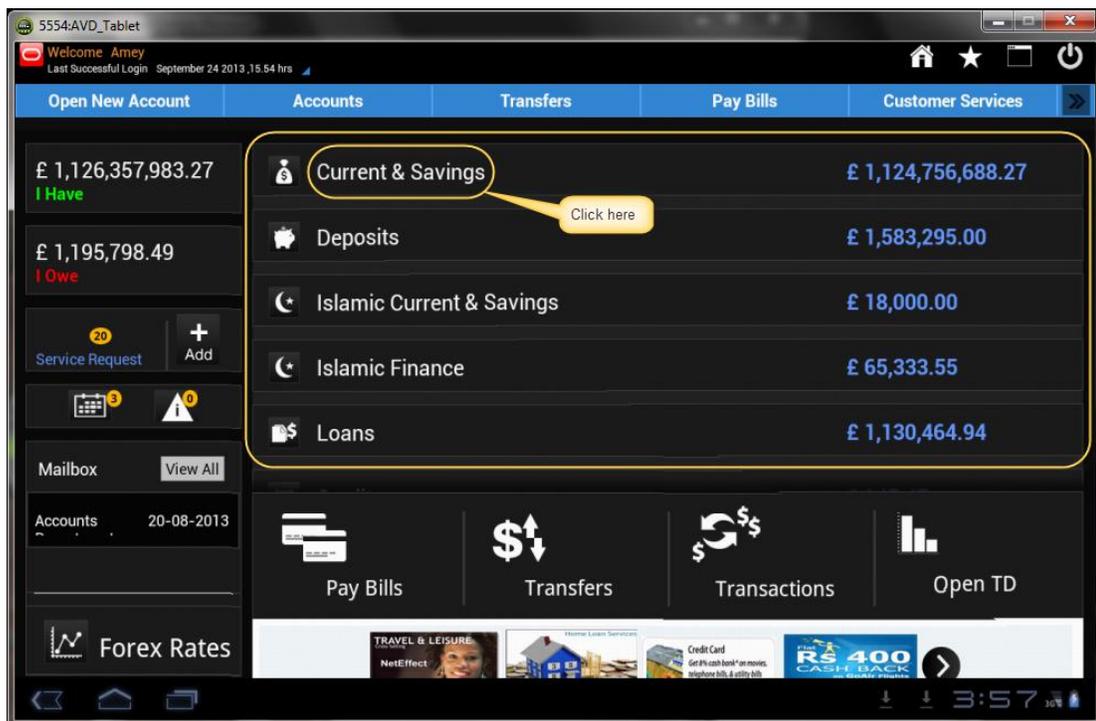
Field Name	Description
Options	
<b>Contact Bank Details</b>	[Hyperlink] Click Contact Bank Details to retrieve contact details of the bank.
<b>ATM Branch Locator</b>	[Hyperlink] Click ATM Branch Locator to retrieve the ATM Branch location.
<b>Offers</b>	[Hyperlink] Displays the list of various offers on different product groups.
<b>Forex Rates</b>	[Hyperlink] Click Forex Rates to check the list of Forex Rates.
<b>Calculators</b>	[Hyperlink] Click Calculators to use the various types of calculators.

## 5.5 Account Relationship

You can view list of various accounts mapped to the user. Account Relationship panel displays the list of accounts like CASA, Islamic, Term Deposit accounts and respective amounts available for that particular account.

1. Click any desired type of account from the available list, as shown in the following screenshot.

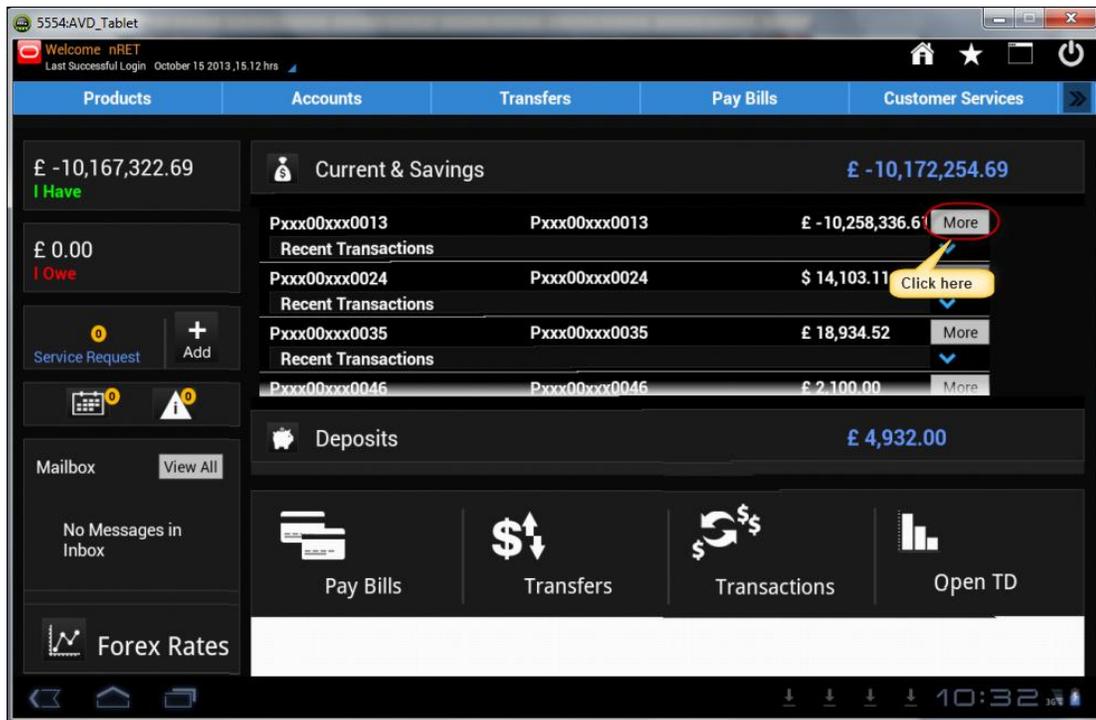
### Account Relationship



The following page is displayed.

2. Click any desired record from the available list. The following page is displayed.

## Recent Transaction List of the selected Account Relationship Type



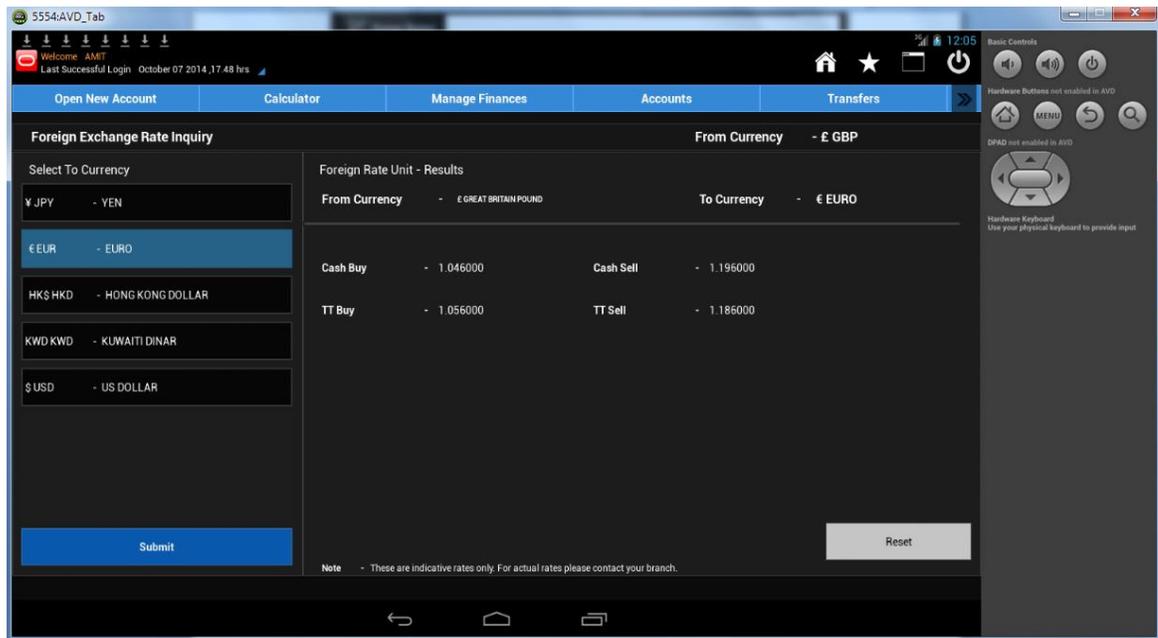
## 5.6 Forex Rates

Using foreign exchange rate inquiry option you can view the latest exchange rate for various foreign currencies. The exchange rates will be displayed against the base currency of Flexcube Direct Banking.

### To view forex rates

1. On the landing page click on **Forex Rates**. The **Foreign Exchange Rate Inquiry** screen is displayed.
2. Click the desired currency.
3. Click **Submit**. The foreign exchange rate conversion appears.

## Foreign Exchange Rate Inquiry



### Field Description

Field Name	Description
<b>From Currency</b>	[Display] This field displays the base currency for which the rates are displayed.
<b>To Currency</b>	[Display] This field displays the currency for which the rates are displayed.
<b>Cash Buy</b>	[Display] This field displays the rate at which the bank will buy the foreign currency in cash transaction.
<b>Cash Sell</b>	[Display] This field displays the rate at which the bank will sell the foreign currency in cash transaction.
<b>TT Buy</b>	[Display] This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer.
<b>TT Sell</b>	[Display] This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer.

- Click **Reset** to modify currency conversion results.

## 6. Account Activity

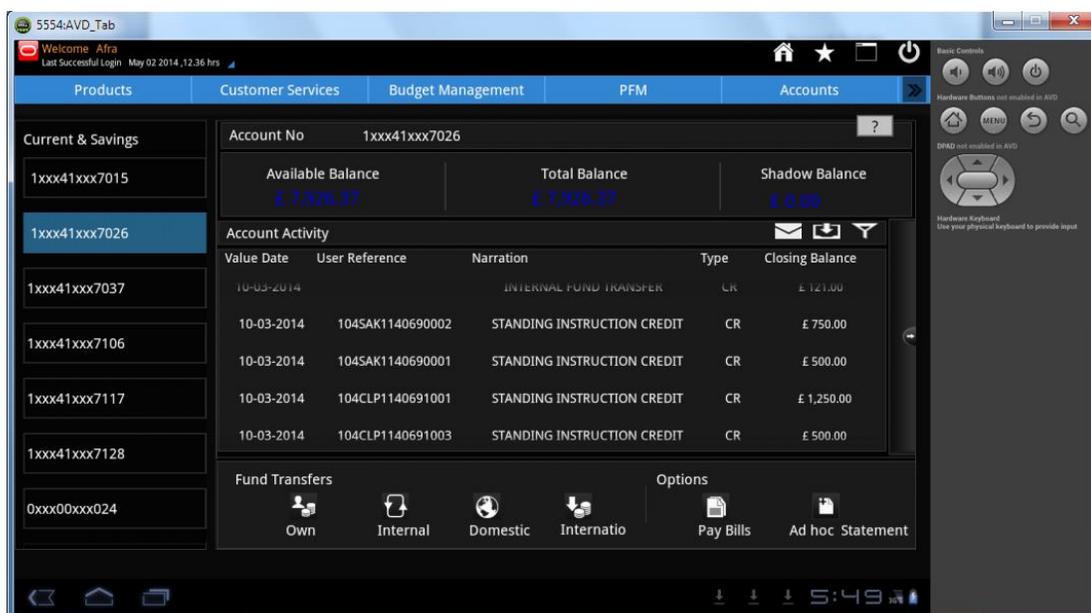
The Account Activity option allows you to view and download the account activity for any CASA Account under the customer IDs mapped. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the Transaction Date, Value Date and the Amount.

It also displays goal details against each goal. The goal name, currency, current balance, and equivalent balance will be displayed in the account summary section.

### To view account activity

1. Click **Accounts > Current and Savings**.
2. Click any desired **Transaction Type**. The following page is displayed.

### Account Activity – Current & Savings



### Field Description

Field Name	Description
<b>Account Number</b>	[Display] This field displays the account number.
<b>Available Balance</b>	[Display] This field displays the current available balance and currency of the selected account.
<b>Total Balance</b>	[Display] This field displays the total available balance including the unclear funds and currency of the selected account.

Field Name	Description
<b>Shadow Balance</b>	[Display] This field displays the sum of unclear funds and currency of the selected account.
<b>Account Activity</b>	
<b>Value Date</b>	[Display] This column displays the value date of the transaction done on the selected account.
<b>User Reference Number</b>	[Display] This column displays the system generated reference number of the corresponding transaction.
<b>Narration</b>	[Display] This column displays the narration for the corresponding transaction.
<b>Type</b>	[Display] This column indicates whether the transaction is debit or credit.
<b>Amount</b>	[Display] This column displays the transaction amount.

3. Click the respective **More** button to get detailed information about that particular transaction.

### Filter account activity

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

1. Navigate to the account activity of the required account.
2. Click the Filter  icon.  
The system displays the 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.
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.

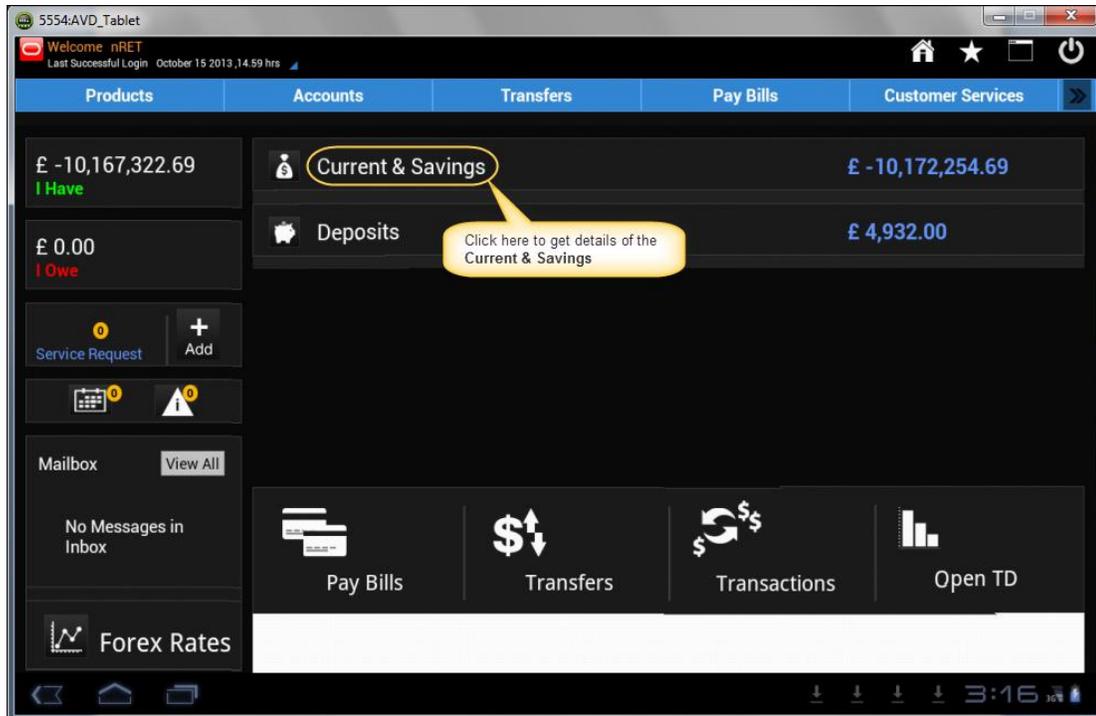
### Download Account Activity

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

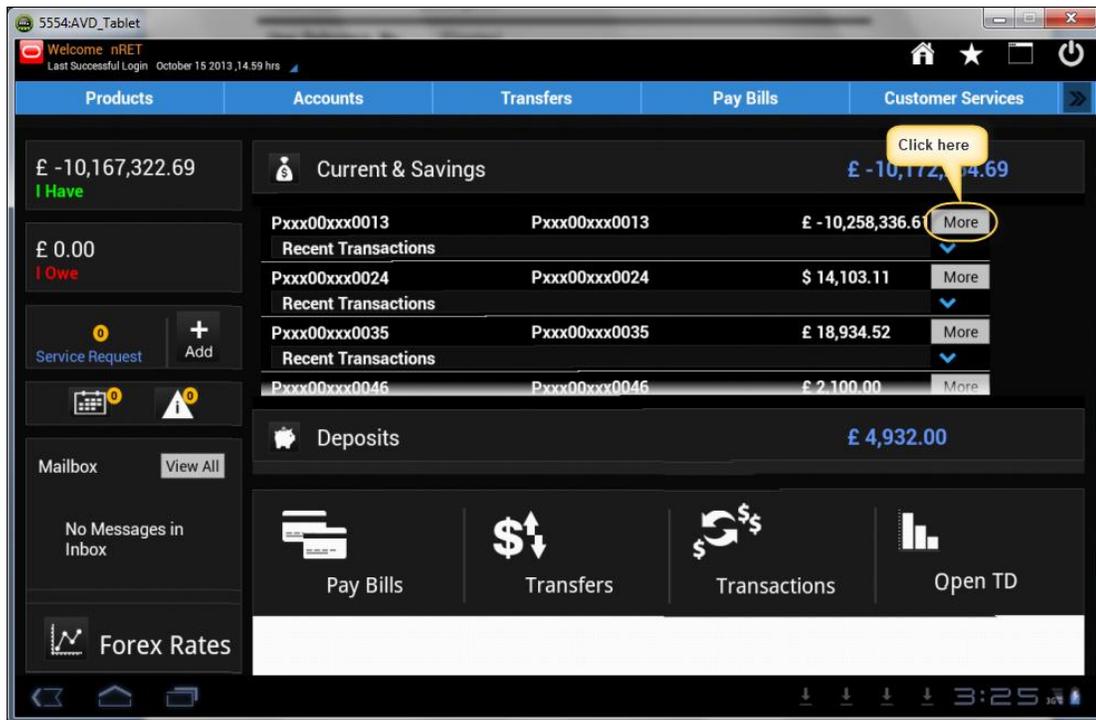
## 7. Account Details

1. Log on to the Android **Tablet Application**. The following page is displayed. The middle area of the Homepage displays the **Account Activity** as shown in the following screenshot.



2. Click any desired **Transaction Type**. The following page is displayed.

## Account Details – Current &amp; Savings



3. Click the respective **More** button to get detailed information about that particular transaction. The following page is displayed.

The upper portion of the page displays the **Account Details**.

Account Details

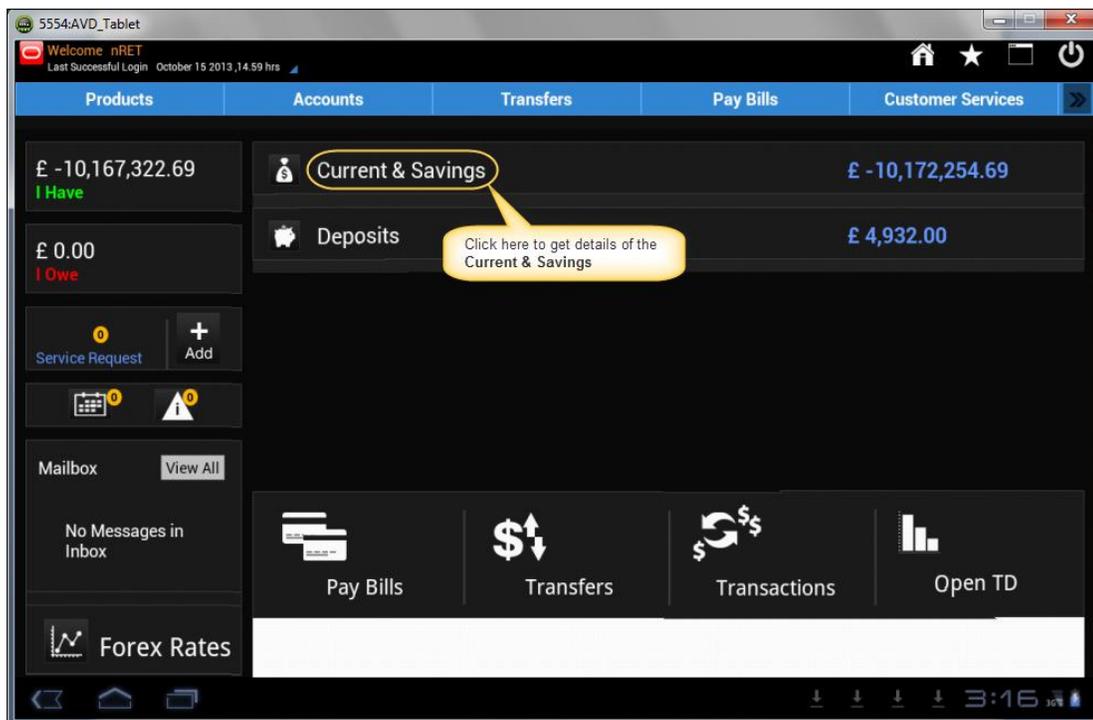
The screenshot displays the 'Account Details' screen in the Oracle FLEXCUBE Direct Banking Android Tablet Application. The interface is dark-themed with blue accents. At the top, there is a navigation bar with tabs for 'Products', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. Below this, a sidebar lists several 'Current & Savings' accounts, with 'Pxxx00xxx0013' selected. The main content area shows the account details for 'Pxxx00xxx0013', including the account number, available balance (£ -10,258,336.61), total balance (£ -10,253,856.32), and shadow balance (£ 0.00). Below the balances is a table titled 'Account Activity' with columns for Value Date, User Reference, Narration, Type, and Closing Balance. The table contains four rows of transactions from 09-09-2013. At the bottom, there are sections for 'Fund Transfers' (Own, Internal, Domestic, Internation) and 'Options' (Pay Bills, Ad hoc Statement).

Value Date	User Reference	Narration	Type	Closing Balance
09-09-2013	PI1SIU1132180006	Test	CR	£ -10,253,496.32
09-09-2013	PI1SIU1132180006	Test	CR	£ -10,253,496.32
09-09-2013	PA1FTIN13175A3HB	INTERNAL FUND TRANSFER	DR	£ -10,253,496.32
09-09-2013		Payments and Collections Transaction	DR	£ -10,253,496.32

## 8. My Accounts

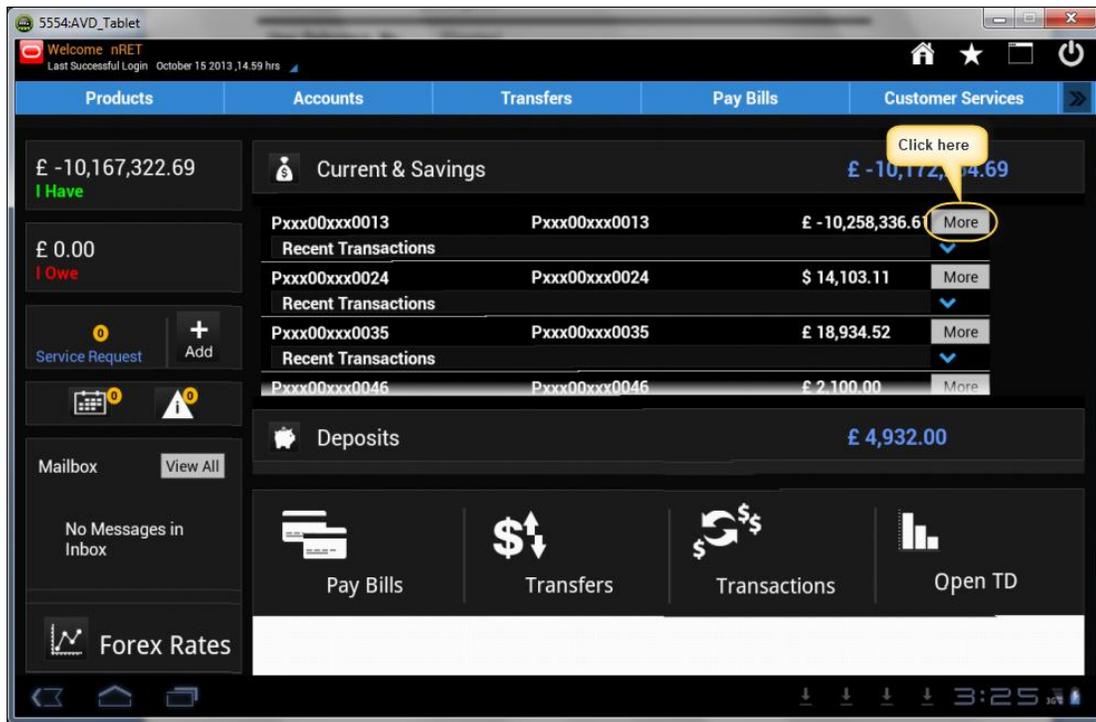
1. Log on to the **Android Tablet Application**. The following page is displayed. The middle area of the Homepage displays the **Account Activity** as shown in the following screenshot.

### My Accounts



2. Click any desired **Transaction Type**. The following page is displayed.

**My Accounts - Current & Savings**



3. Click the respective **More** button to get detailed information about that particular transaction.

## 9. Adhoc Statement

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

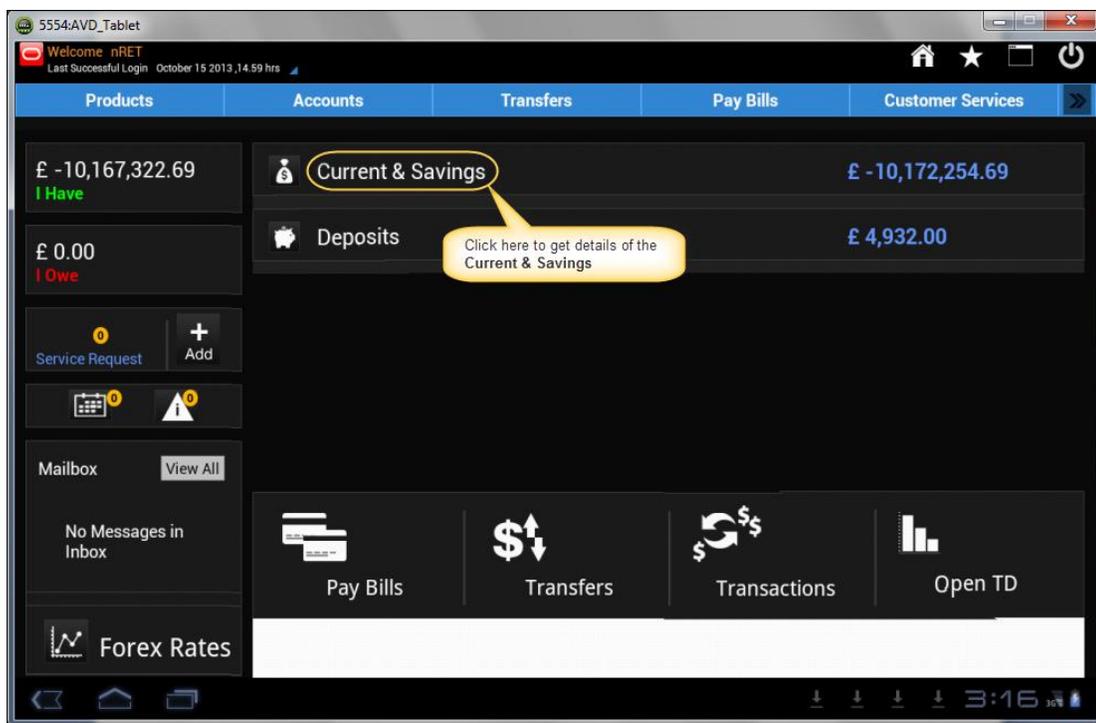
You can request an ad hoc statement for these account types in the application:

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

### To request adhoc statement:

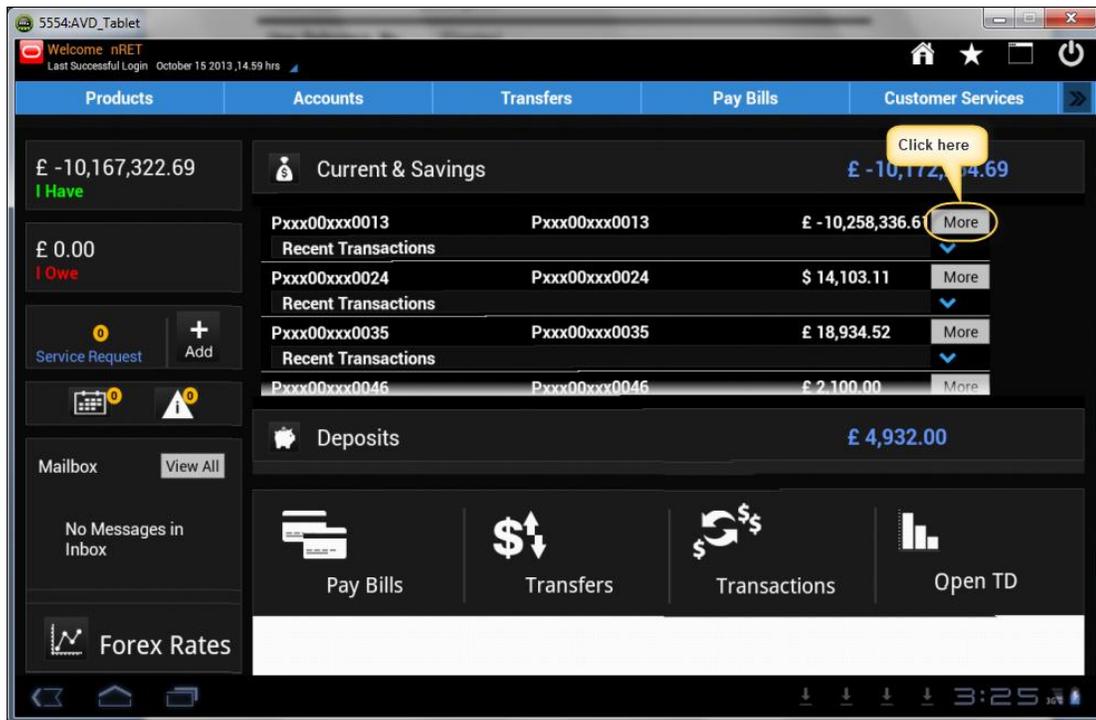
1. Log on to the Android **Tablet Application**. The following page is displayed. The middle area of the Homepage displays the **Account Activity** as shown in the following screenshot.

### Current & Savings

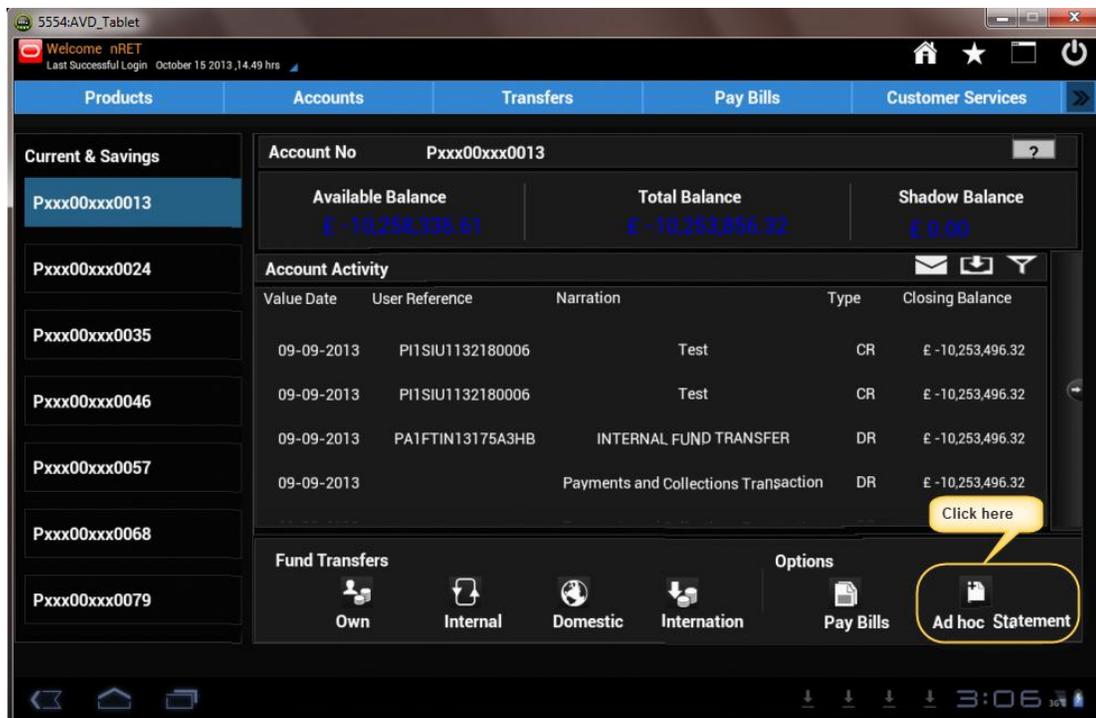


2. Click any desired **Transaction Type**. The following page is displayed.

### Current & Savings

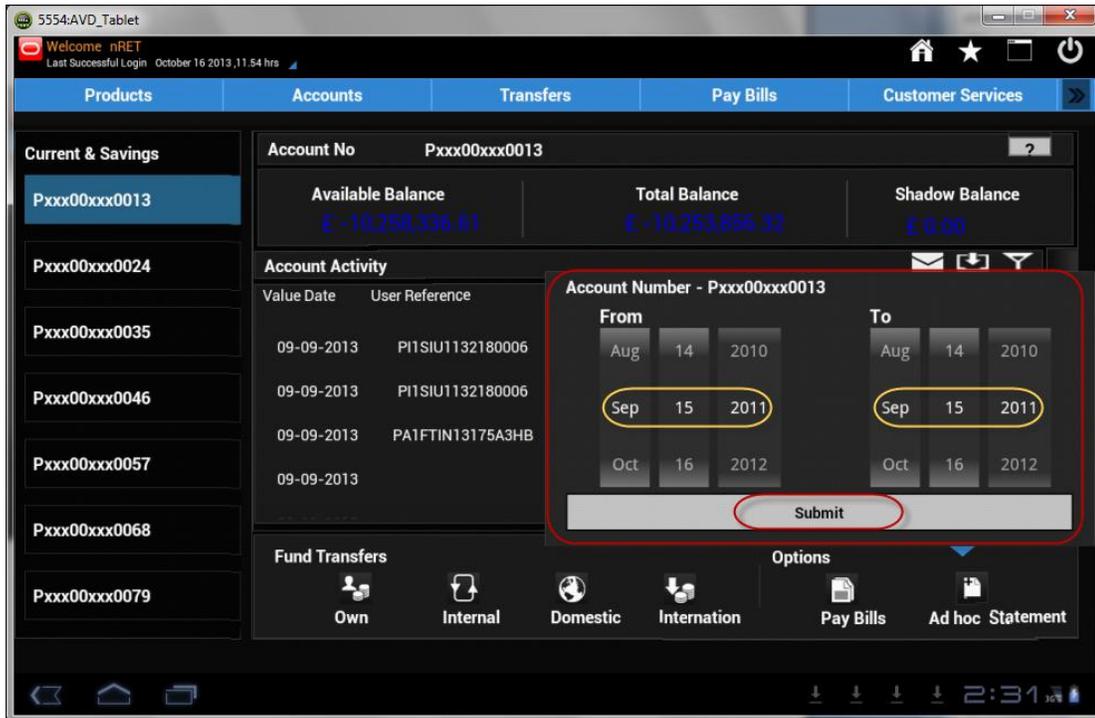


3. Click the respective **More** button to get detailed information about that particular transaction. The following page is displayed.



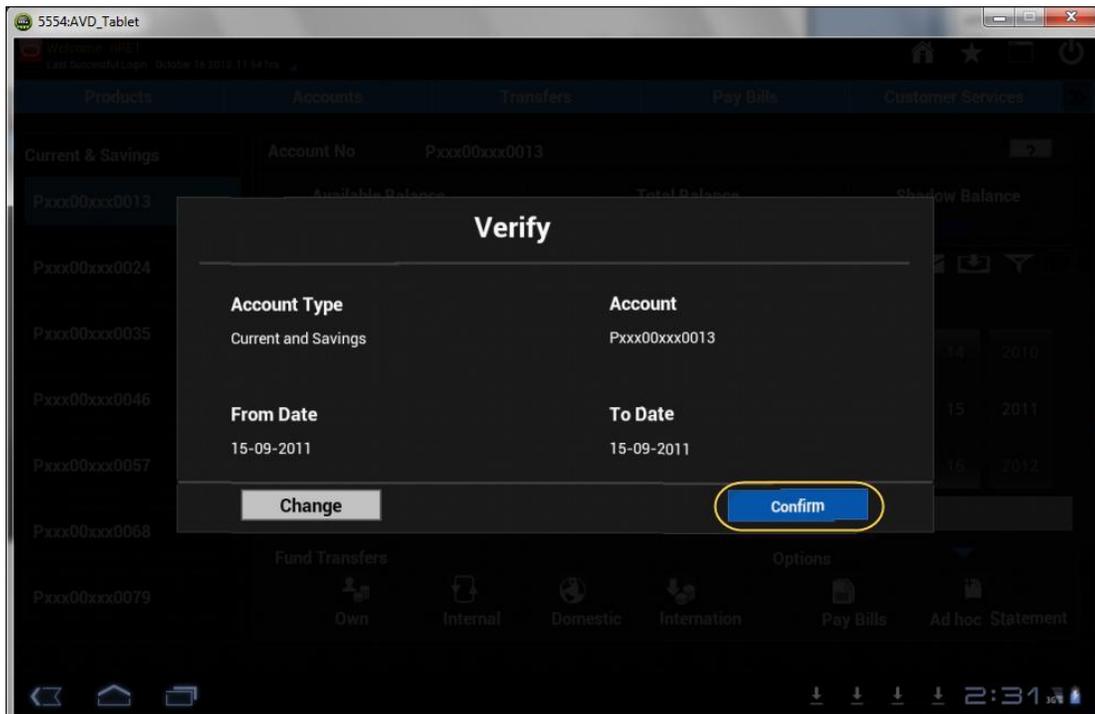
4. Click **Ad hoc Statement**. The following pop-up is displayed.

**Date-Picker for Adhoc Statement**



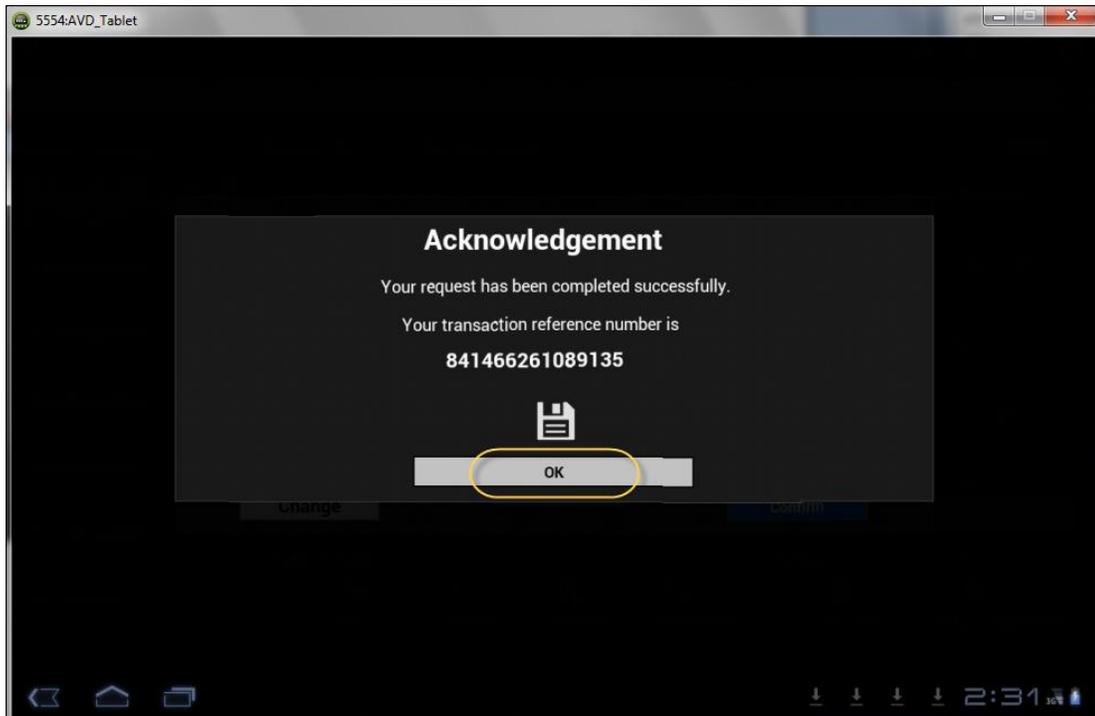
5. Select the appropriate dates from the Date-pickers.
6. Click **Submit**. The **Verify** screen is displayed.

**Adhoc Statement – Verify**



7. Verify the details and click **Confirm**. The **Acknowledgement** screen is displayed.

### Acknowledgement



8. Click **OK**.

## 10. Cheques

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.

The cheques option displays following options:

- Request Cheque Book
- My Cheques
- Stop Cheques

### 10.1 Request Cheque Book

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

**To request a new cheque book:**

1. Click **Customer Services > Cheques > Request Cheque Book**. The **New Cheques** screen is displayed.

#### New Cheques

The screenshot shows the 'New Cheques' screen in the Amey banking application. The interface is dark-themed with blue accents. At the top, there is a navigation bar with options: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. Below this, the 'New Cheques' section is displayed. On the left, there is a search bar labeled 'Select Your Account' and a list of account numbers: 0xxx03xxx01, 0xxx06xxx03, 0xxx06xxx04, 0xxx03xxx01, 0xxx03xxx06, and 0xxx31xxx08. On the right, there is a form with the following fields: 'Cheque Book Type' (dropdown), 'Cheque Book Option' (dropdown), 'Mode of Delivery' (radio buttons for 'Branch' and 'Courier'), 'Bank City' (dropdown), and 'Bank Branch' (dropdown). A blue 'Submit' button is located at the bottom right of the form. The status bar at the bottom shows the time as 12:15.

## Field Description

Field Name	Description
<b>New Cheques</b>	
<b>Select Your Account</b>	[Dropdown List] Select the desired account from the available list.
<b>Cheque Book Type</b>	[Dropdown list] Select the desired option from the following:
<b>Cheque Book Option</b>	[Dropdown List] Select the desired option from the following: <ul style="list-style-type: none"> <li>• 10 Leaves</li> <li>• 25 Leaves</li> </ul>
<b>Mode of Delivery</b>	[Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Branch</li> <li>• Courier</li> </ul>
<b>Bank City</b>	[Dropdown List] Select the appropriate city from the available list.
<b>Bank Branch</b>	[Dropdown List] Select the appropriate branch from the available list.
<b>Name</b>	[Conditional, Input box, 30] Enter the name that you want for the courier address. <p style="text-align: center;"><b>Note:</b> This field is mandatory if you select <b>Courier</b> as the Mode of Delivery.</p>
<b>Address Line 1</b>	[Mandatory, Input box, 34] Enter the address that you want for the courier address. <p style="text-align: center;"><b>Note:</b> This field is mandatory if you select <b>Courier</b> as the Mode of Delivery.</p>
<b>Address Line 2</b>	[Optional, Input box, 34 x 3] Enter the address that you want for the courier address.
<b>Address Line 3</b>	[Optional, Input box, 34 x 3] Enter the address that you want for the courier address.
<b>City</b>	[Optional, Input box, 34] Enter the name of the city that you want for the courier address.

Field Name	Description
<b>State</b>	[Optional, Input box, 35] Enter the name of the state that you want for the courier address.
<b>Country</b>	[Optional, Input box, 35] Enter the name of the country that you want for the courier address.
<b>Zip Code / Postal Code</b>	[Optional, Input box, 10] Enter the zip / postal code that you want for the courier address.
<b>Phone Number</b>	[Optional, Input box, 35] Enter the phone number that you want for the courier address.

**Note:** The fields related to name and address are displayed only if you select **Courier** as the Mode of Delivery.

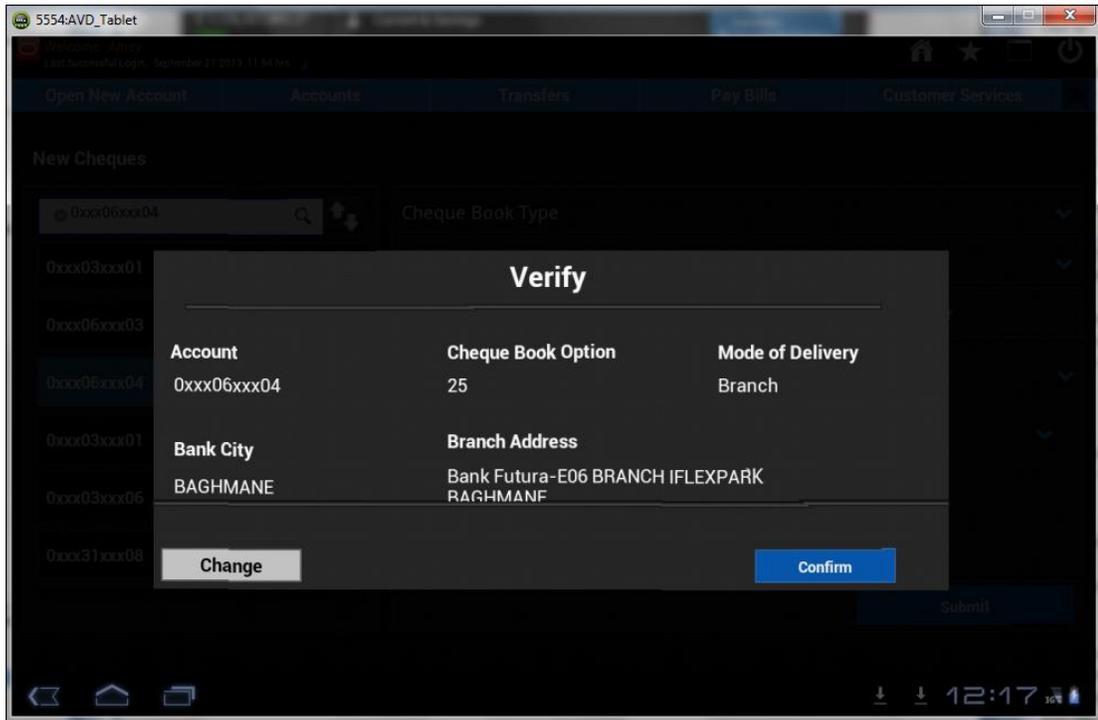
- Select the appropriate information as shown in the following screenshot.

### New Cheques

The screenshot shows the 'New Cheques' screen in the Amey banking application. The top navigation bar includes 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. The main content area is titled 'New Cheques' and features a search bar with the text '0xxx06xxx04'. Below the search bar is a list of search results, with '0xxx06xxx04' highlighted. To the right of the search results is a form with the following fields: 'Cheque Book Type' (25), 'Mode of Delivery' (Branch selected), 'BANGALORE', and 'Bank Futura-E06 BRANCH'. A blue 'Submit' button is located at the bottom right of the form.

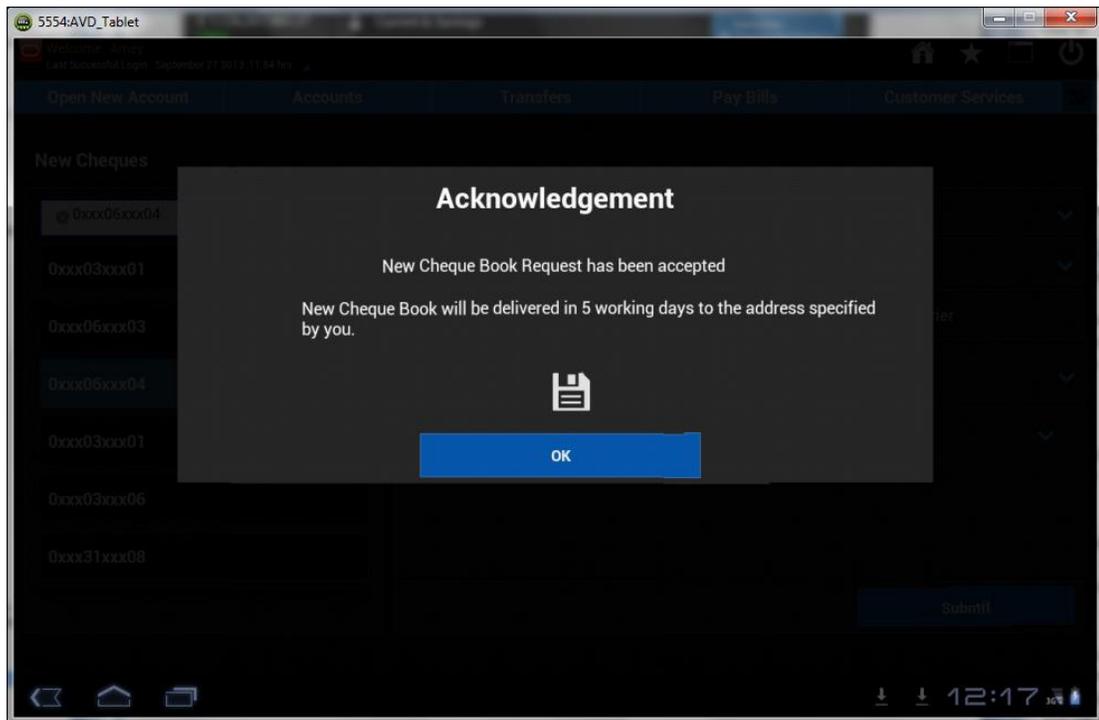
- Click **Submit**.  
The system displays the **Verify** screen.

## Verify



4. Click **Change**, if any changes are required to the information entered.
5. Click **Confirm**. The **Acknowledgement** screen is displayed.

## Acknowledgement



6. Click **Save** to save the details.
7. Click **OK**.  
The system displays the initial **New Cheque Book** screen.

## 10.2 My Cheques

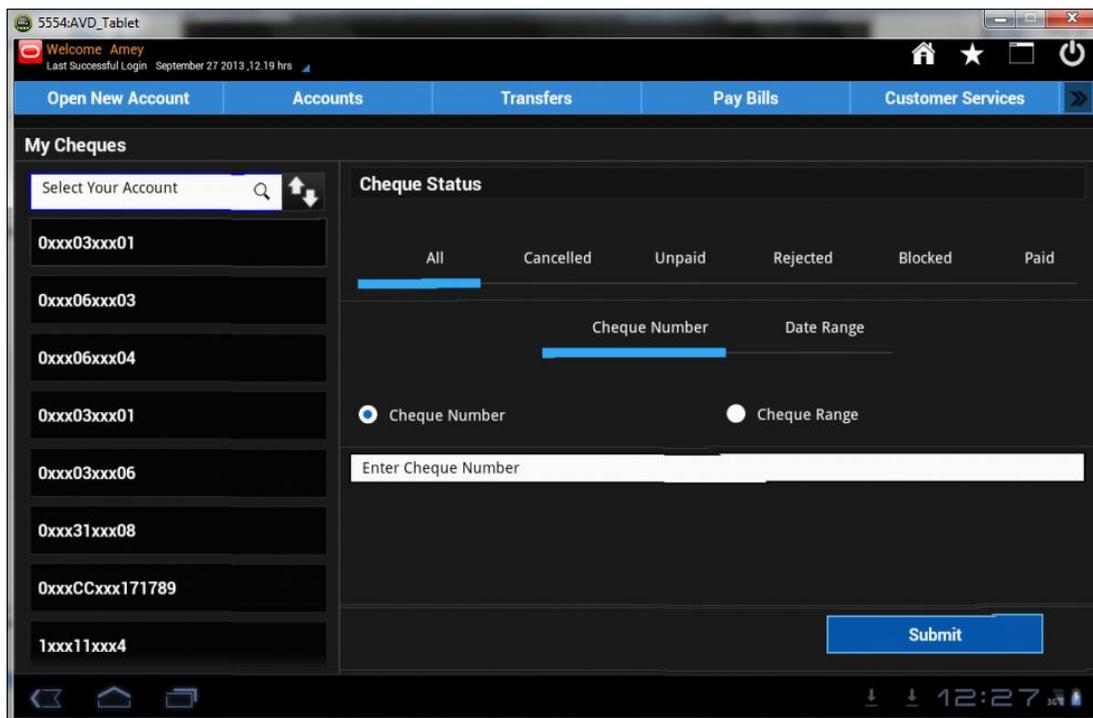
You can view the status of cheques issued for your account in the application. You can search for the cheques according to the cheque numbers or date on which cheques are issued.

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



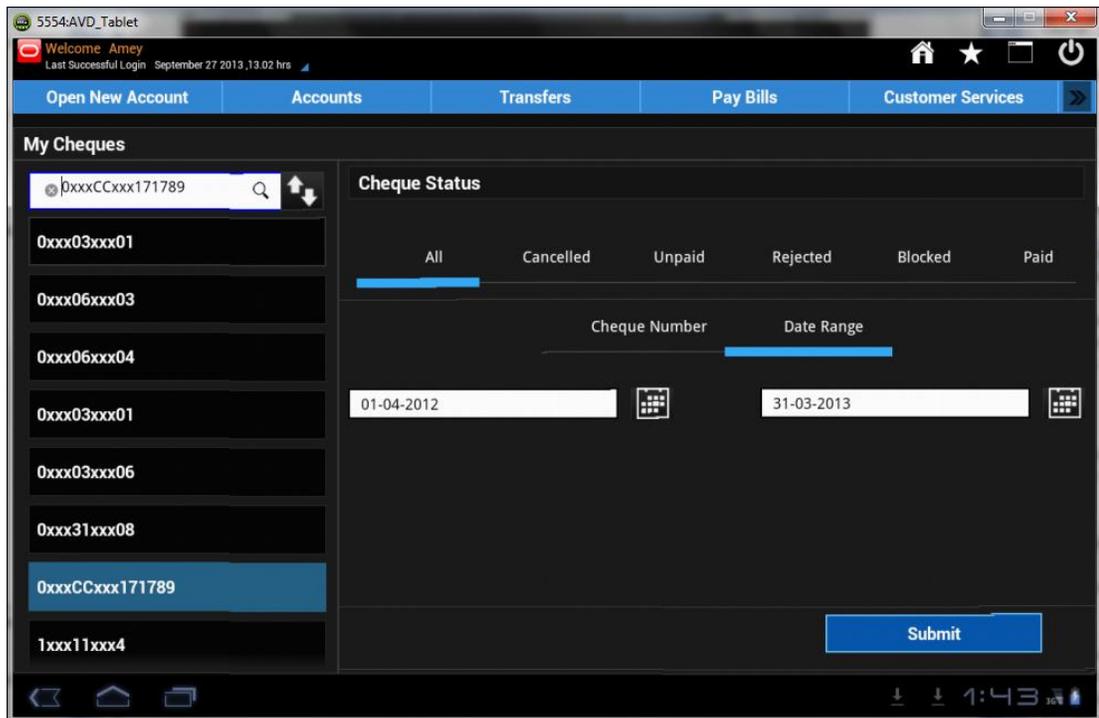
### Field Description

Field Name	Description
<b>Select Account</b>	[Mandatory, Pick List] Select the account for which the cheque status is to be inquired.
<b>Cheque Status</b>	[Tab] Select the desired option from the following: <ul style="list-style-type: none"> <li>• All</li> <li>• Cancelled</li> <li>• Not Used</li> <li>• Rejected</li> <li>• Stopped</li> <li>• Used</li> </ul>
<b>Cheque Number</b>	[Mandatory, Tab] Select this tab to search your cheques according to the cheque number.
<b>Date Range</b>	[Mandatory, Tab] Select this tab to search your cheques according to the date range of the cheques.

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

2. Enter the appropriate details in the respective fields.

## My Cheques



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

### 10.3 Stop Cheque

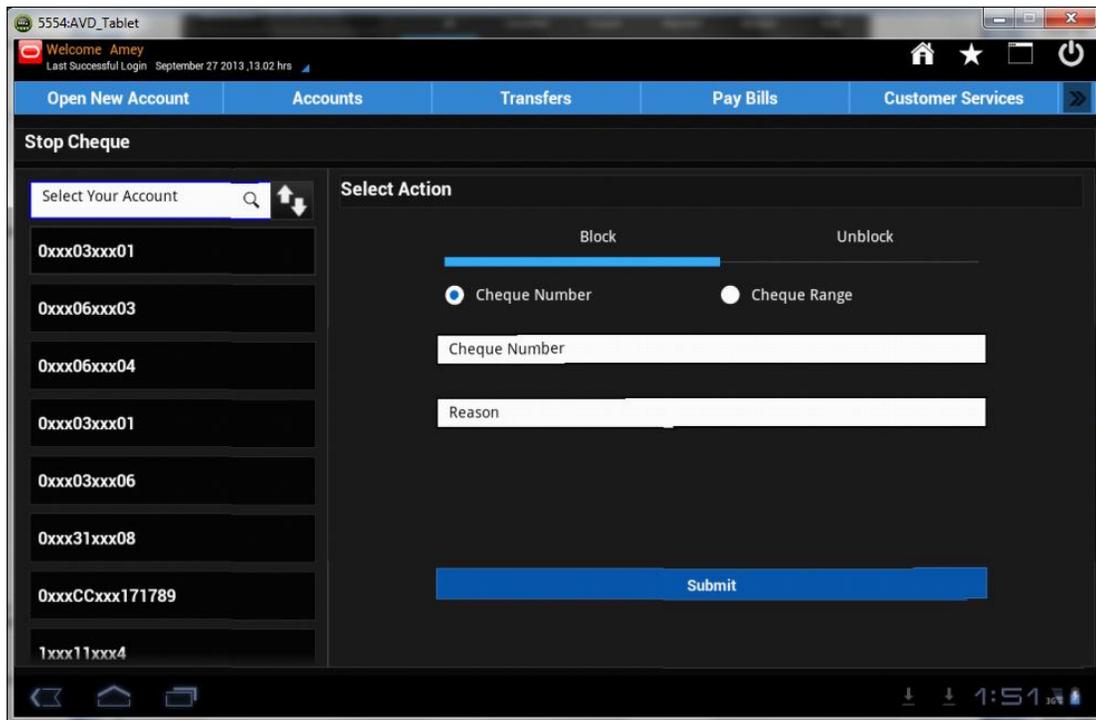
You can block or stop the payment of cheques that have been issued from your account. You can also cancel the stop payment request for cancelled or blocked cheques.

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 a cheque:

1. Select **Customer Services > Cheques > Stop Cheque**. The **Stop Cheque** screen is displayed.

## Stop Cheque



### Field Description

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

Stop Cheque

<b>Select Your Account</b>	[List Box] Select the appropriate account from the list box.
----------------------------	---

<b>Select Action</b>	[Tab] Select the desired option from the following:
----------------------	--

- Block
- Unblock

<b>Block</b>	[Radio Button] Select the desired option from the following:
--------------	---

- Cheque Number
- Cheque Range

<b>Cheque Number</b>	[Input Box] Enter the required Cheque Number in the respective field.
----------------------	--

Field Name	Description
<b>Reason</b>	[Input Box] Enter the required Cheque Number in the respective field.
<b>Submit</b>	[Action Button] Click Submit to submit the Stop Cheque details.

- Enter the appropriate details in the respective fields.

### Stop Cheque

The screenshot displays the 'Stop Cheque' interface. On the left, a list of cheques is shown with their numbers: 0xxx06xxx04, 0xxx03xxx01, 0xxx06xxx03, 0xxx06xxx04 (highlighted), 0xxx03xxx01, 0xxx03xxx06, 0xxx31xxx08, and 0xxxCCxxx171789. On the right, the 'Select Action' panel is active, showing 'Block' selected over 'Unblock'. Under 'Block', 'Cheque Number' is selected over 'Cheque Range'. The input field contains '100002006789' and the text area contains 'Insufficient balance'. A blue 'Submit' button is highlighted with a yellow circle at the bottom of the panel.

- Click **Submit**. The system displays **Stop Cheque Verify** screen.
- Click **Change** to modify any details and then verify all the details and click **Confirm**. The transaction reference number for transaction is displayed.
- Click the **OK** button to get back to previous screen.

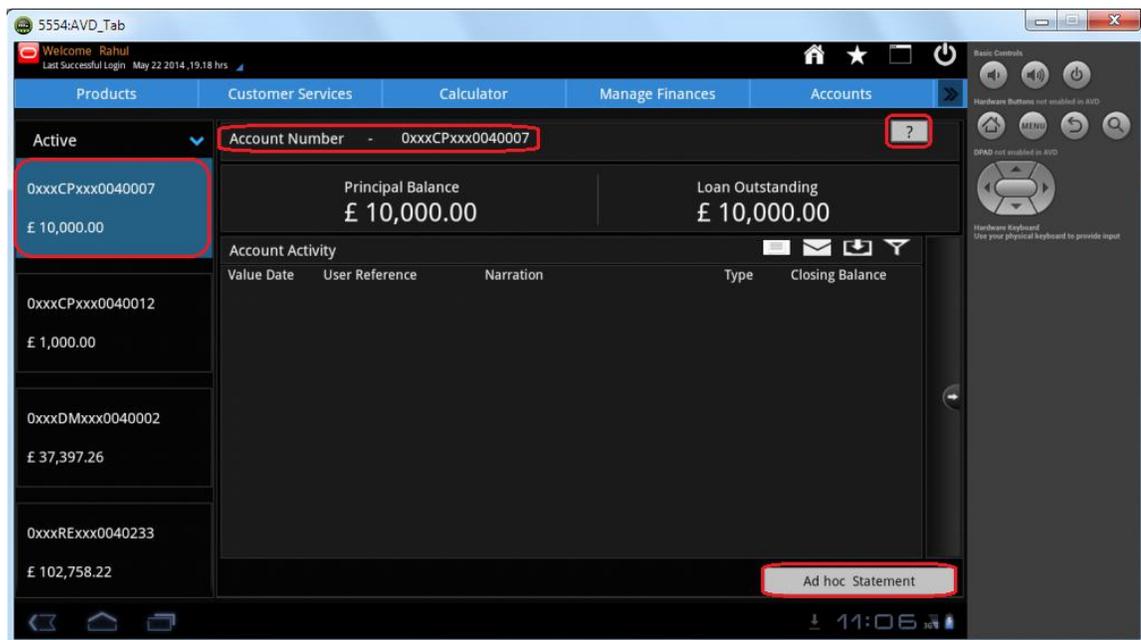
## 11. Loan Details

Using this option you can view the active and closed loan account details like principal balance, account currency, etc.

### To view the loan details

1. Click **Accounts > Loans**. The loan screen is displayed.
2. Click the appropriate account number under the **Active** section. The loan account number details appear.

### Loans



### Field Description

Field Name	Description
<b>Loans</b>	[List Box] Select the desired Account Number from the Loans list.
<b>Account Details</b>	[Display] Displays the respective account details for the account selected.
<b>Ad hoc Statement</b>	[Action Button] Click Adhoc Statement to retrieve the statement for the specific period of time.

3. Click the **More** button next to the required loan.  
The system displays **Loan Account Activity** of selected account.

4. Click the required status of the loan from the Loan drop-down list.  
The account details of loans with the selected account are displayed.



5. Click  button on right hand side of panel. The system displays **Loan Account Details** screen.
6. Click the **Adhoc Statement** button to generate the statement.

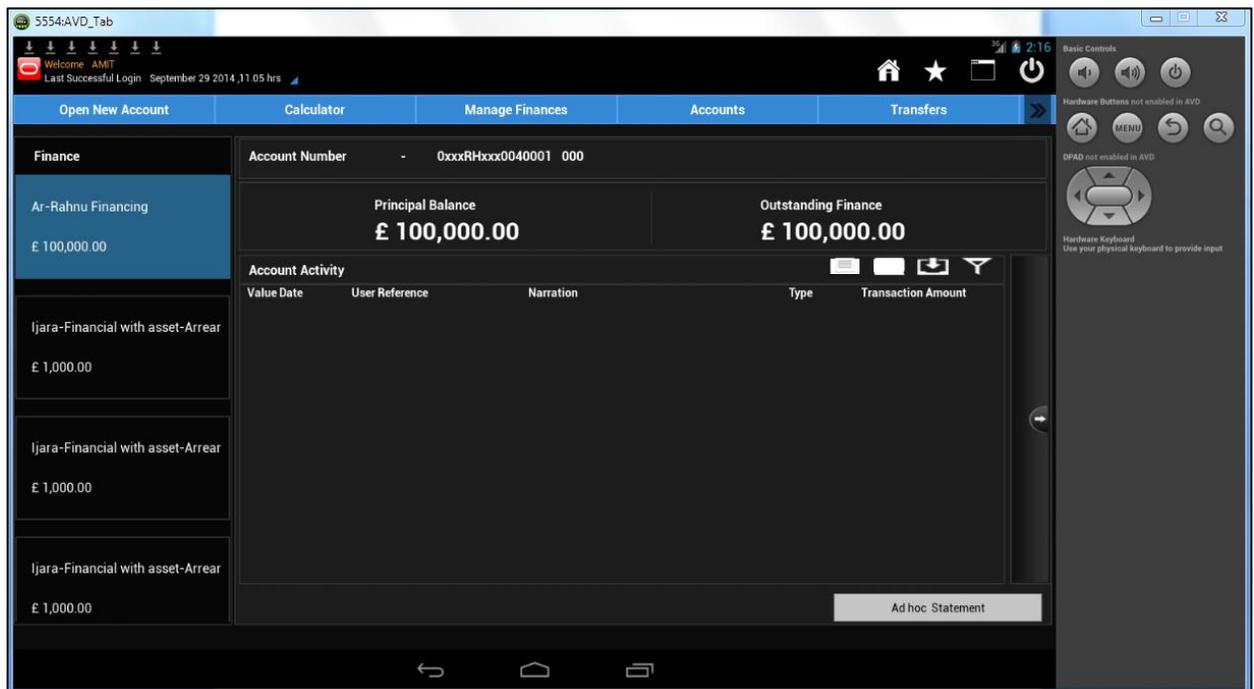
## 12. Financing Details

This allows you to view all the relevant details of the Islamic finance accounts.

**To view the financing details:**

1. Click **Accounts > Islamic Financing**. The system displays the Islamic finance details screen.
2. Click any desired record from the left pane. It displays respective details in the right pane, as shown in the following screenshot.

### Islamic Financing

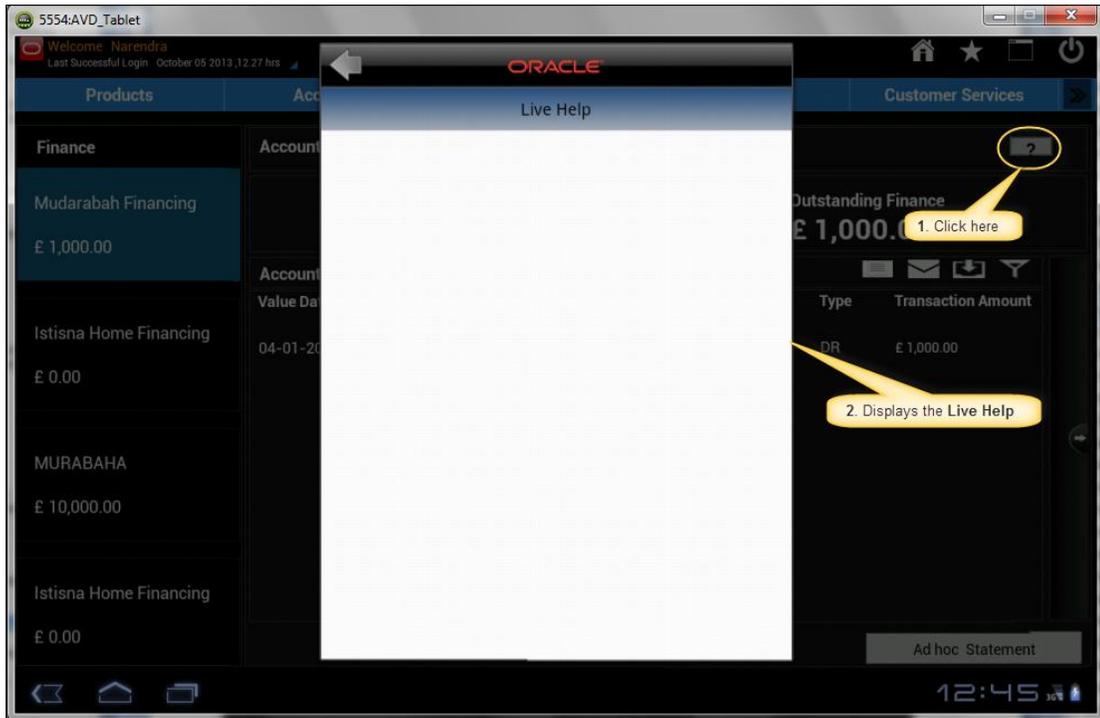


### Field Description

Field Name	Description
Islamic Financing	
<b>Finance</b>	[List Box] Select the desired Account Number from the Finance list.
<b>Account Details</b>	[Display] Displays the respective account details for the account selected.
<b>Ad hoc Statement</b>	[Action Button] Click Ad hoc Statement to retrieve the statement for the specific period of time.

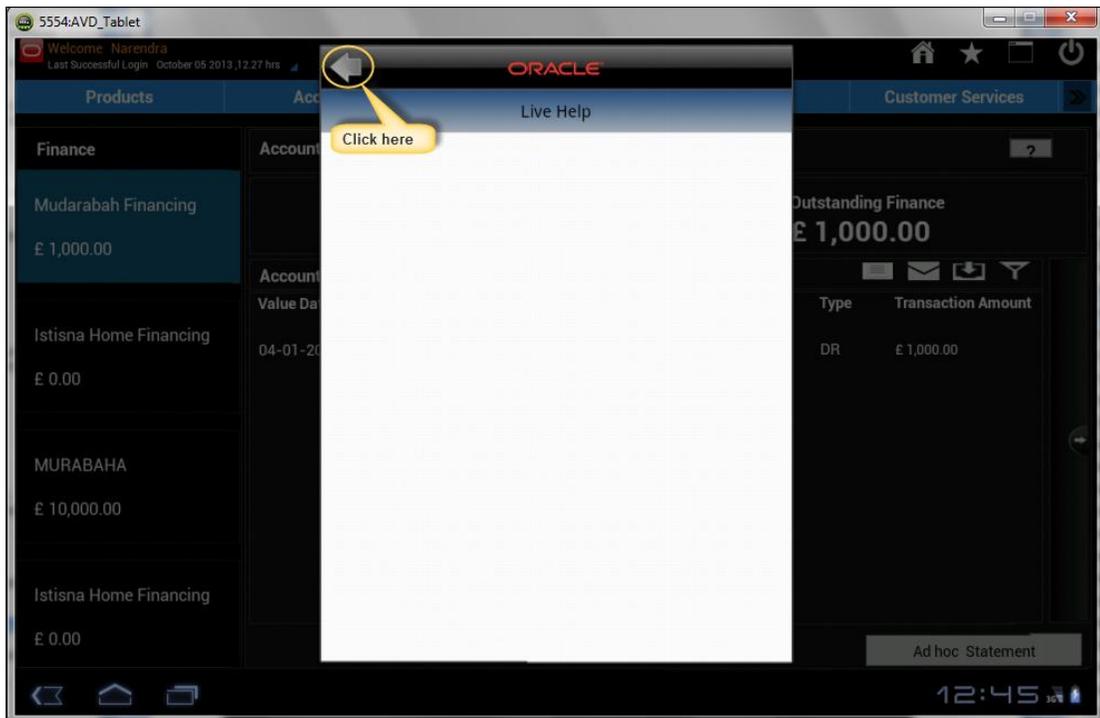
3. Click **?** to receive **Live Help**, as shown in the following screenshot.

### Live Help



4. Click **Back** arrow icon available on the Help window, to go back to the main screen.

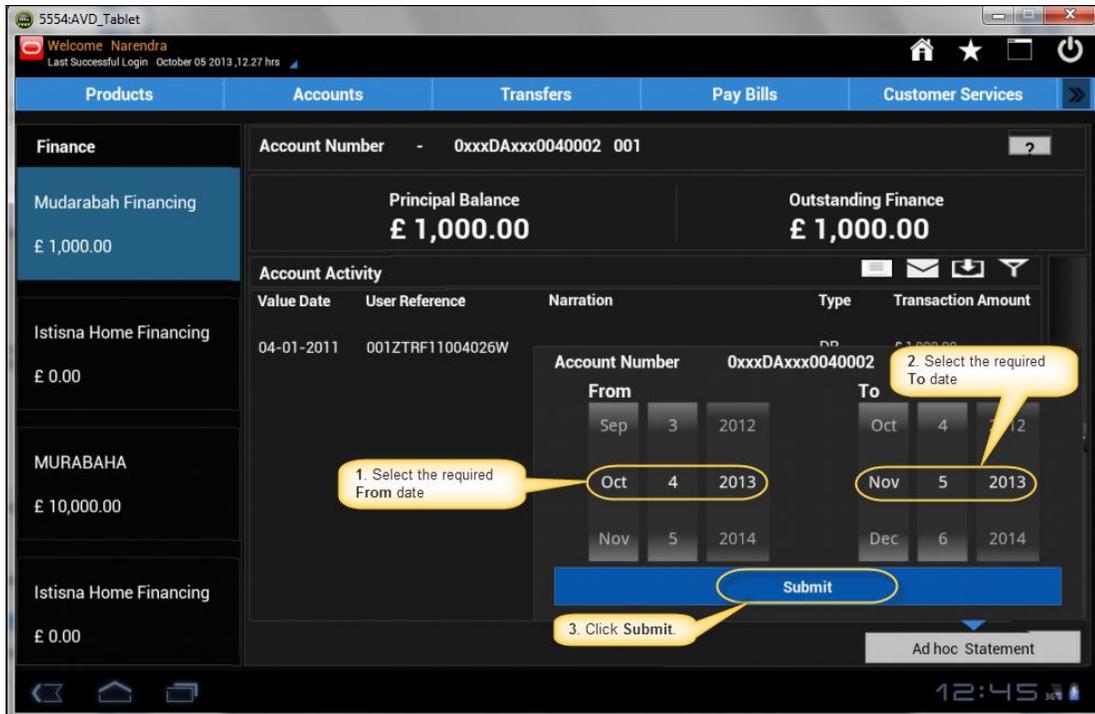
### Live Help



5. Click **Ad hoc Statement** on the main screen.

- Select **From** date and **To** date from the respective Date-pickers, as shown in the following screenshot.

### Financing Details

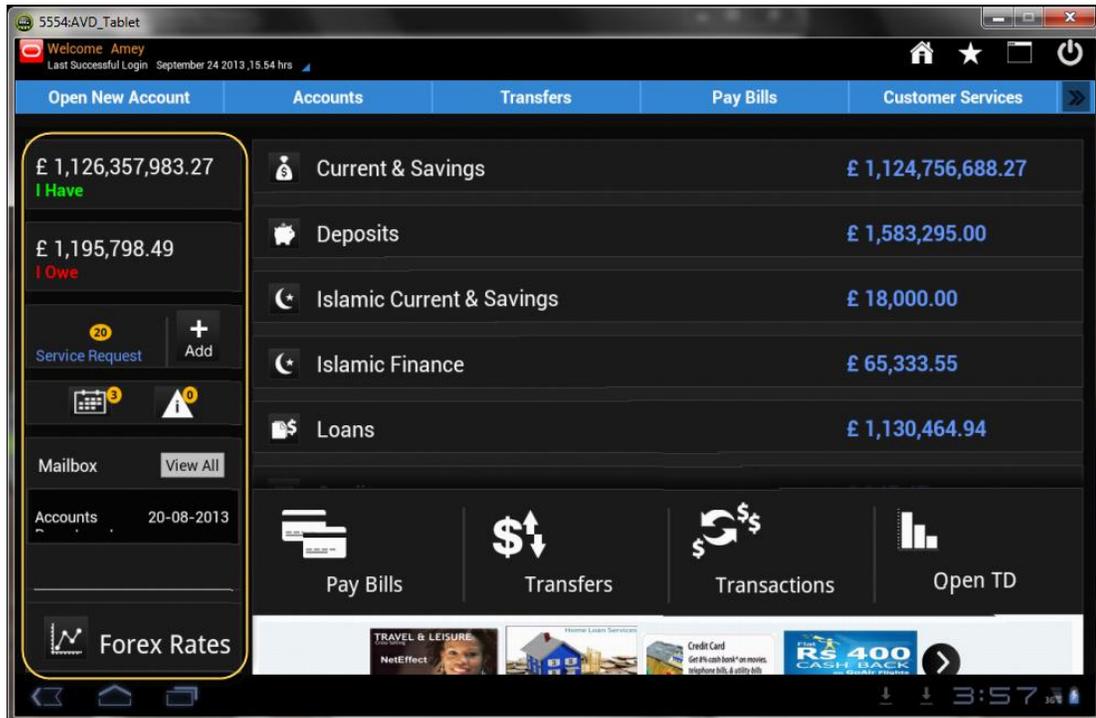


- Click **Submit**.

## 13. Notifications

The left pane of the page provides you personal account details. It also provides you shortcuts to the frequently used features like Forex Rates, Mailbox, and Service Request etc.

### Notifications

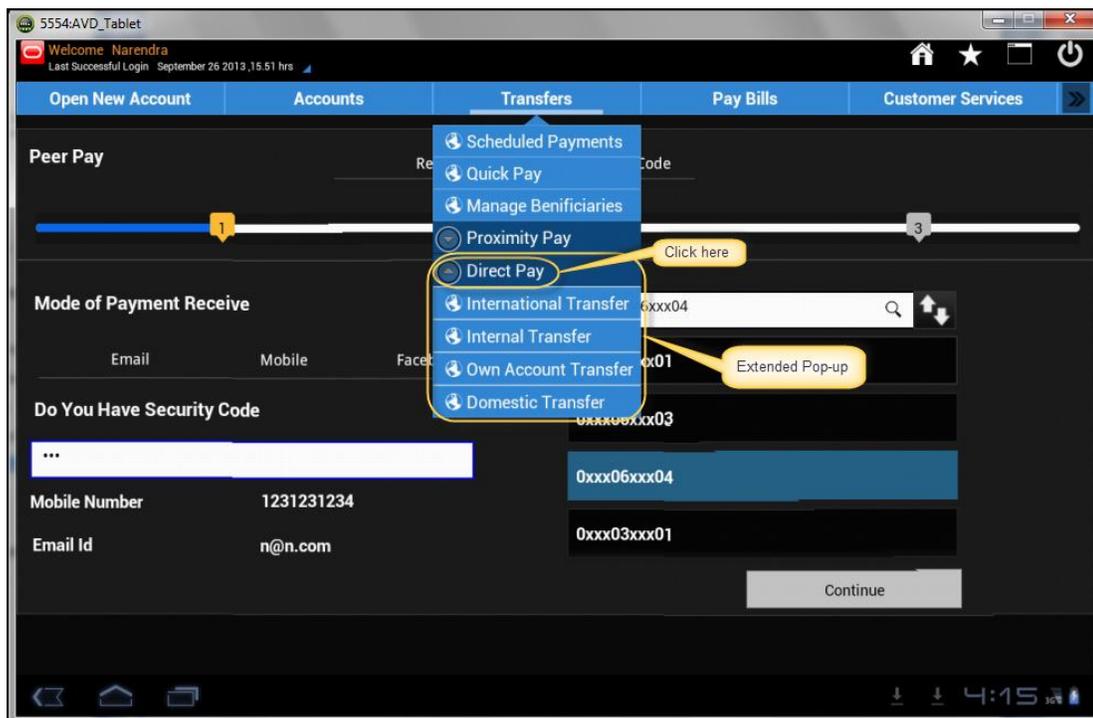


## 14. Transfers

### 14.1 Direct Pay

Click **Direct Pay** from **Transfers**, The following extended pop-up appears, as shown in the following screenshot.

#### Direct Pay



The following Types of Transfers are explained in detail in the same document.

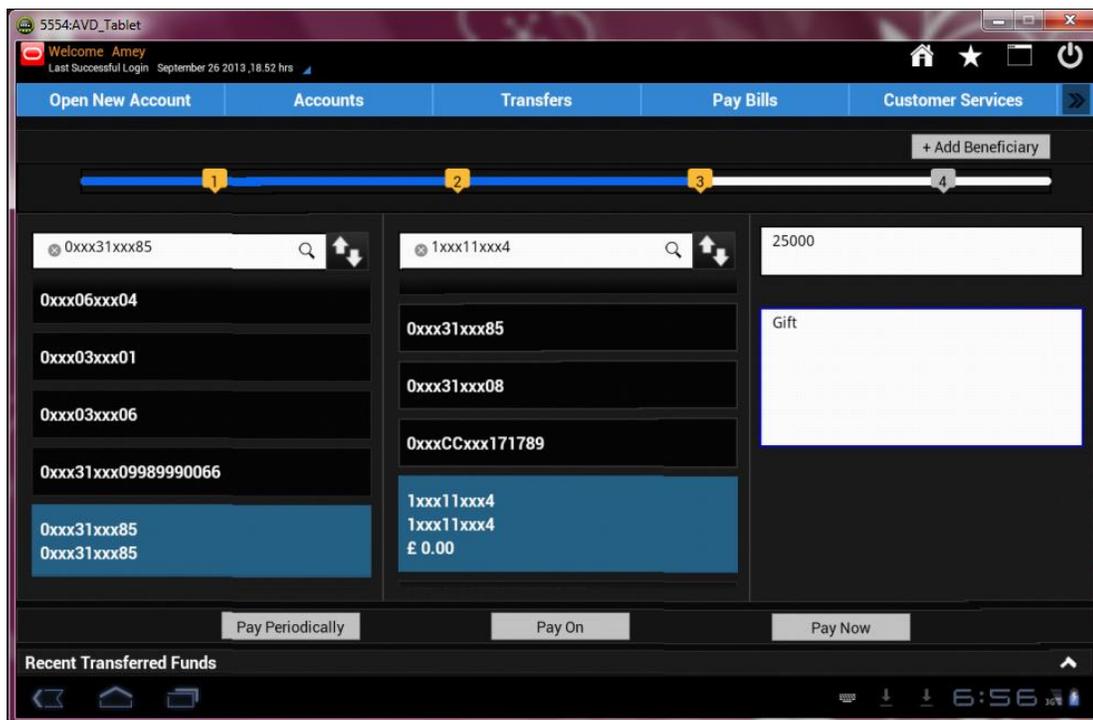
- International Transfer
- Internal Transfer
- Own Account Transfer
- Domestic Transfer

### 14.2 Own Account Transfer

Using this option you can transfer funds with in multiple accounts hold by the customer in a bank.

1. Click **Own Account Transfer** available in the **Direct Pay** pop-up from **Transfers**. The following page appears.

## Own Account Transfer



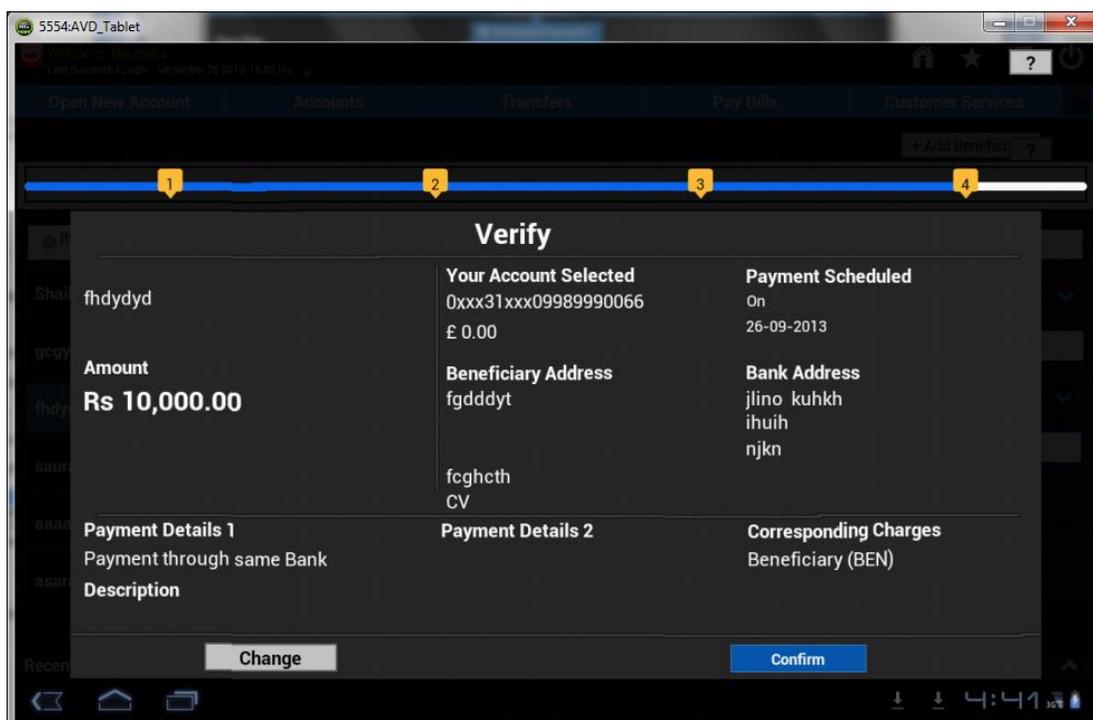
## Field Description

Field Name	Description
<b>Select To Account</b>	[Pick list] Select the account number to which the funds are to be transferred.
<b>Select From Account</b>	[Pick list] Select the account number from which the funds are to be transferred.
<b>Enter Amount</b>	[Input box] Enter the amount to be transferred. The from and to account currency should be same.
<b>Description</b>	[Input box] Enter the brief description about the funds transfer.
<b>Recent Transferred Funds</b>	[Action Button] Click the button to view the history of transferred funds.

2. Select the source account number from which the amount is to be transferred.
3. Select the destination account number to which the amount is to be transferred.
4. Enter the amount to be transferred.

5. Enter a brief description about the funds transfer.
  6. Click the desired button from the following:
    - Pay Periodically
    - Pay On
    - Pay Now
- Pay Now
    - i. Click **Pay Now**.
    - ii. The **Verify** screen appears, as shown in the following screenshot.

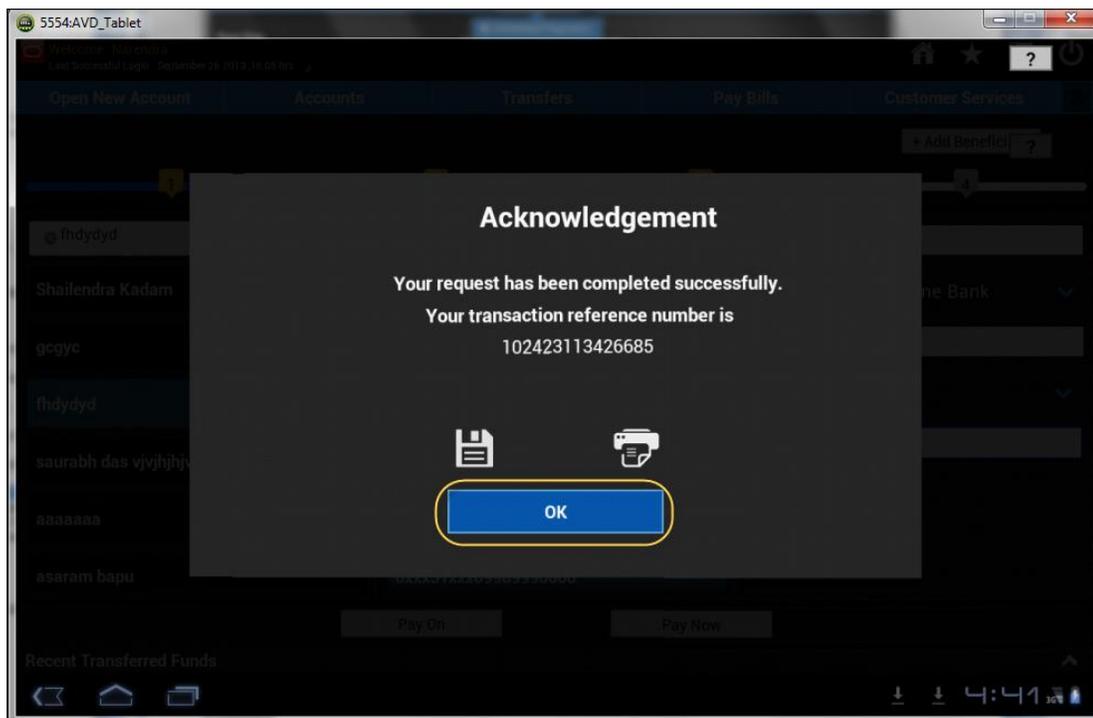
### Verify



- iii. Click **Change**, if any changes are required.  
OR  
Click **Confirm**, if no changes are required.

7. Click **OK** for the Acknowledgement received as shown in the following screenshot.

## Acknowledgment

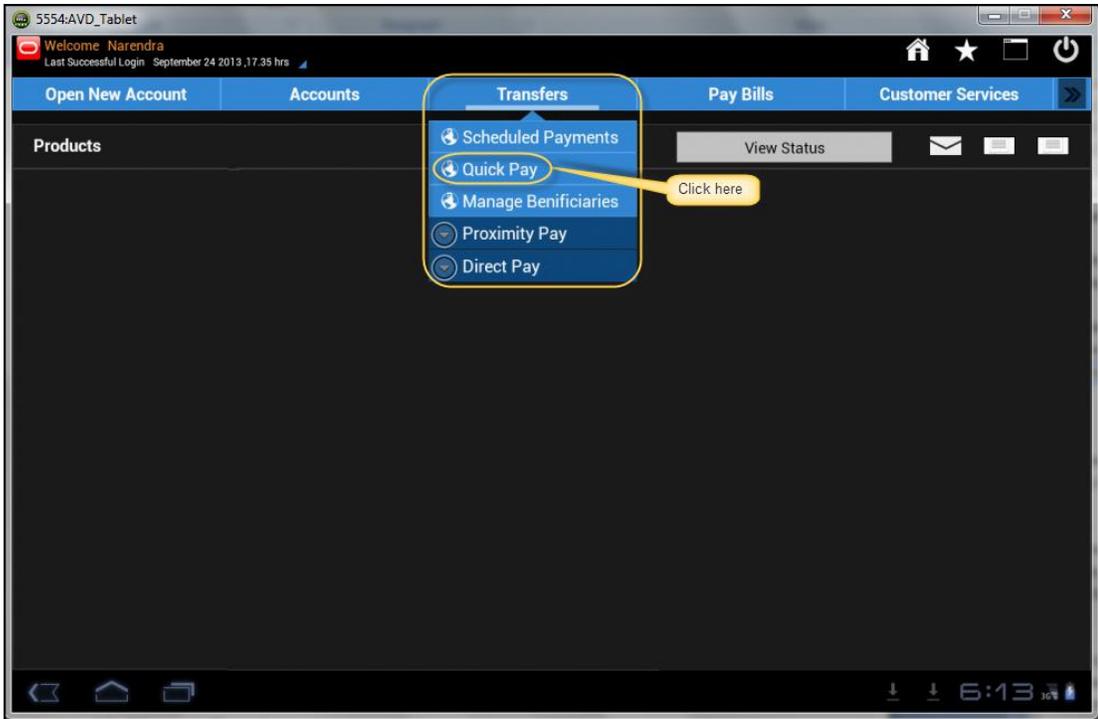


### 14.3 Quick Pay

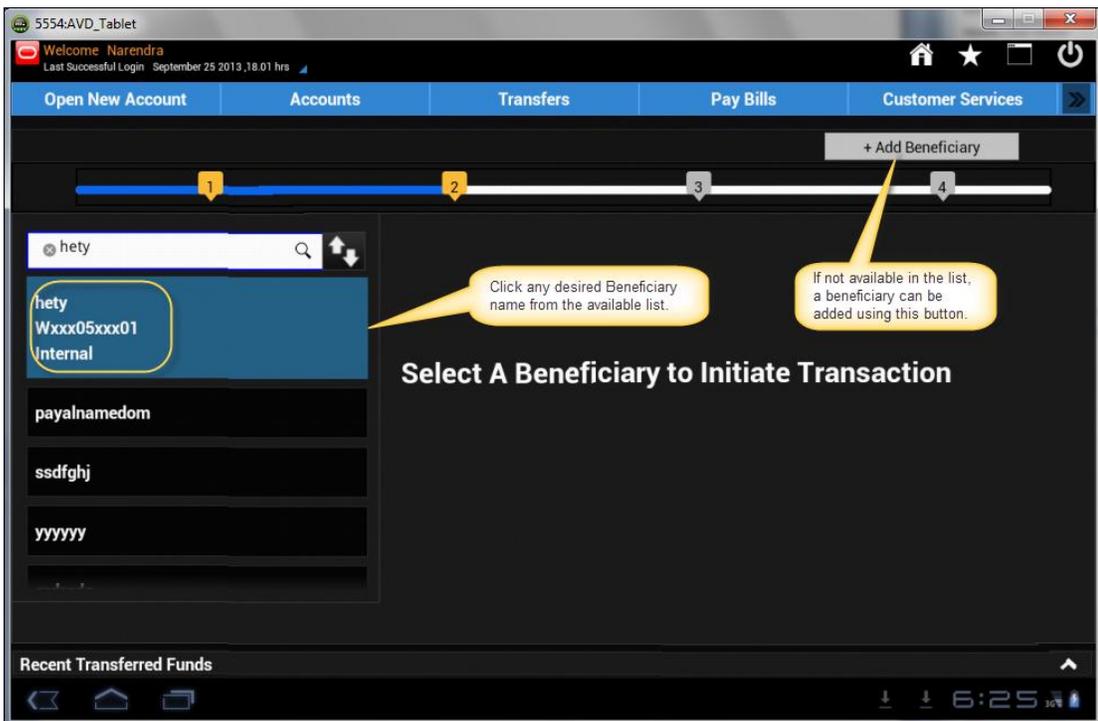
Using this option you can do instant transfer of funds to the existing beneficiary. It allows you to initiate internal, domestic, and international payments to pre-registered beneficiaries.

The blue ribbon on the upper portion of the page displays the **Transfers** feature, as shown in the following screenshot.

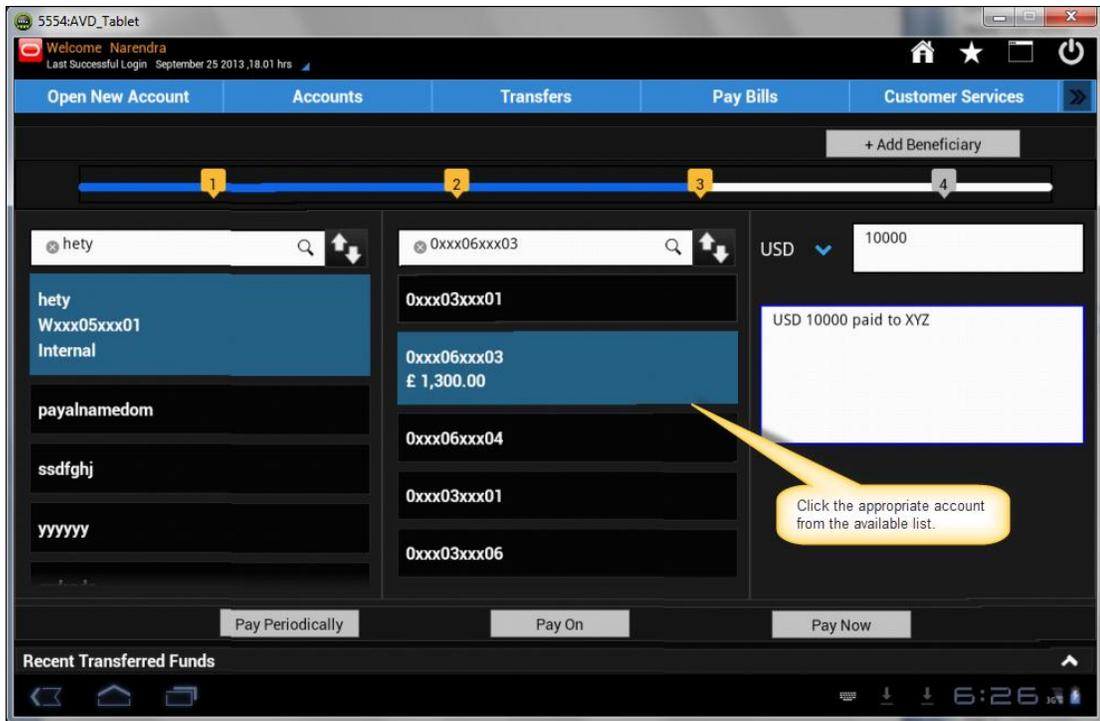
1. Click **Transfers > Quick Pay**.



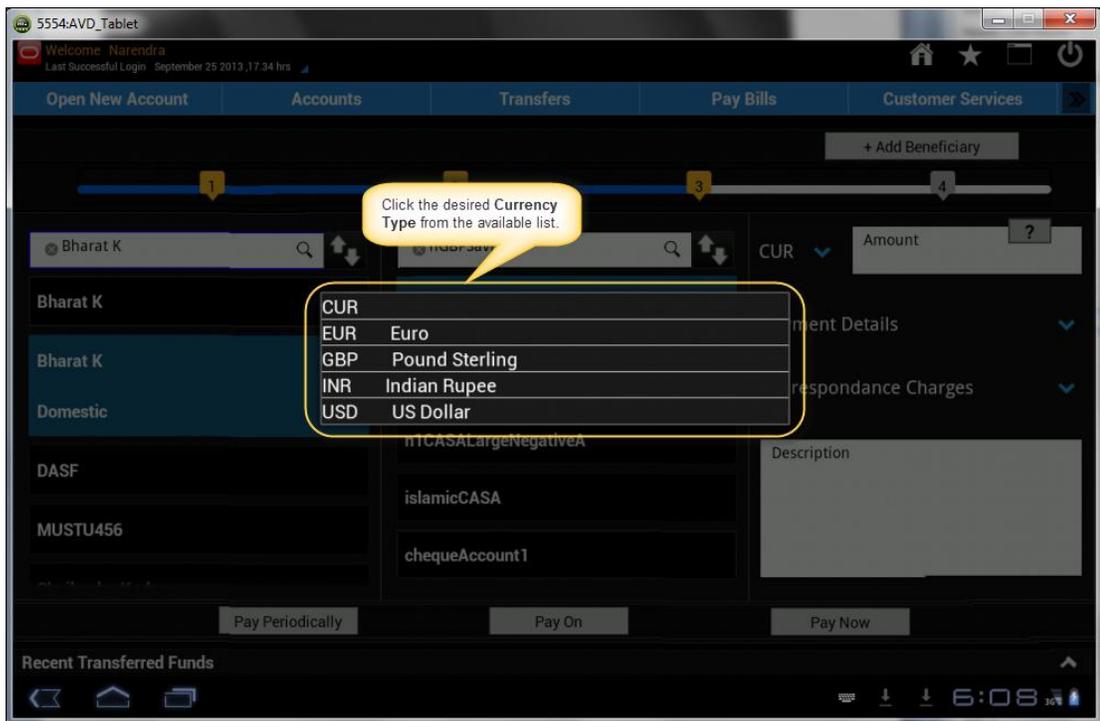
2. Select the required **Beneficiary** from the available list.



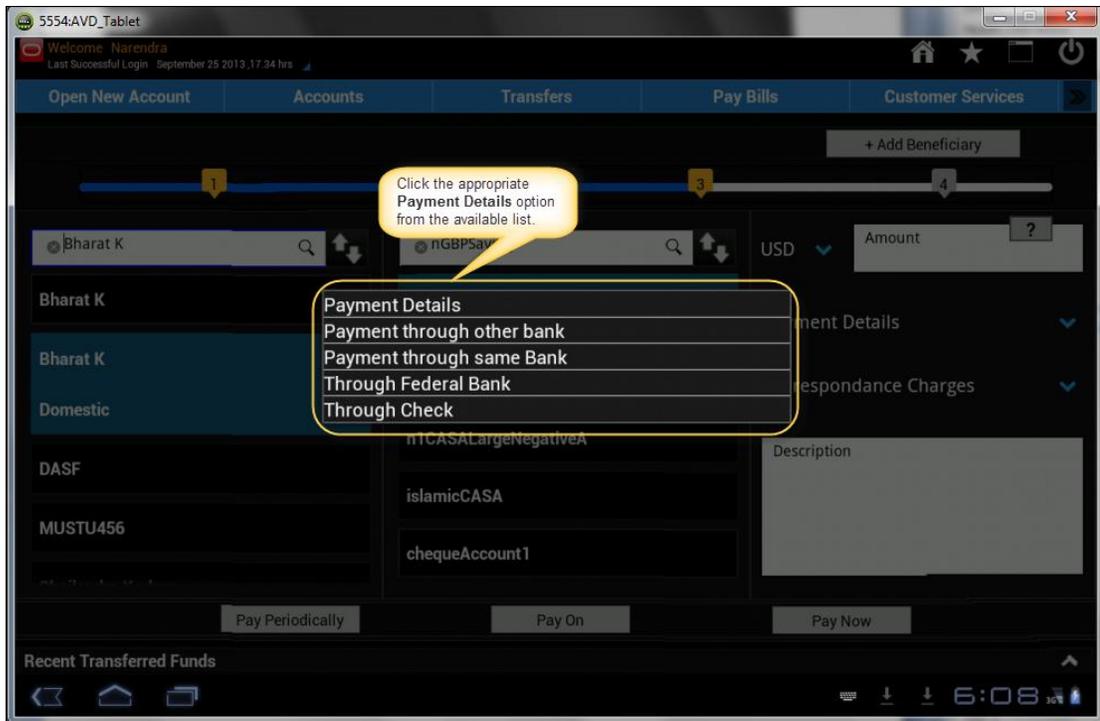
3. Click the desired account from the available list.



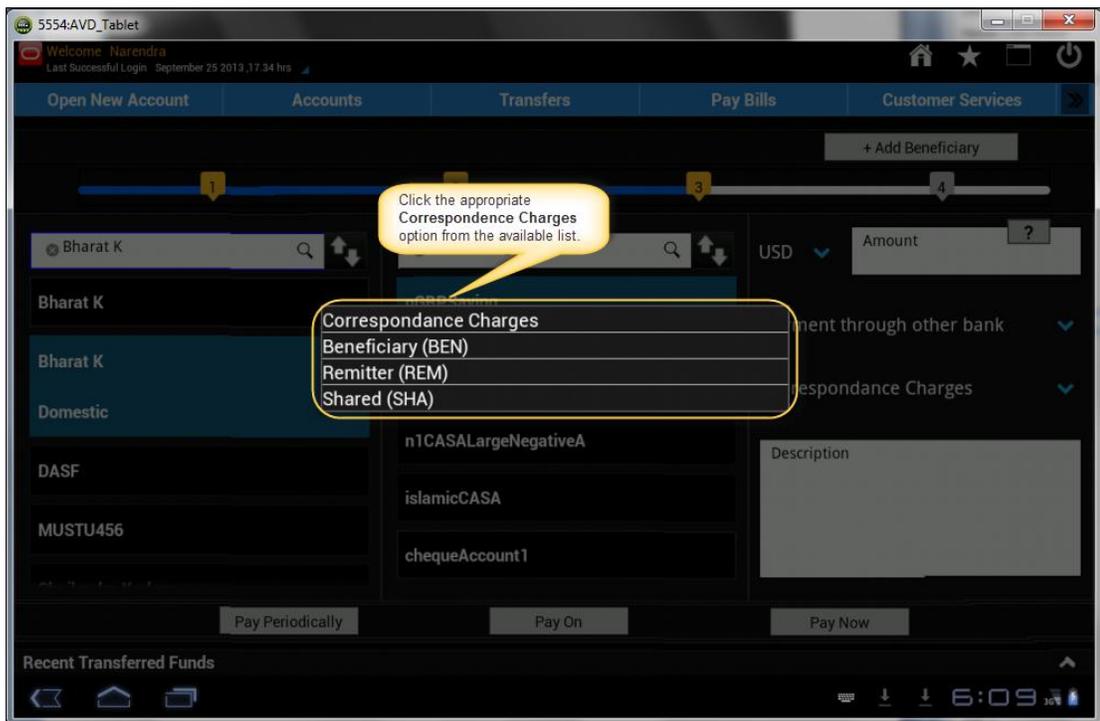
4. Select the desired **Currency Type**.



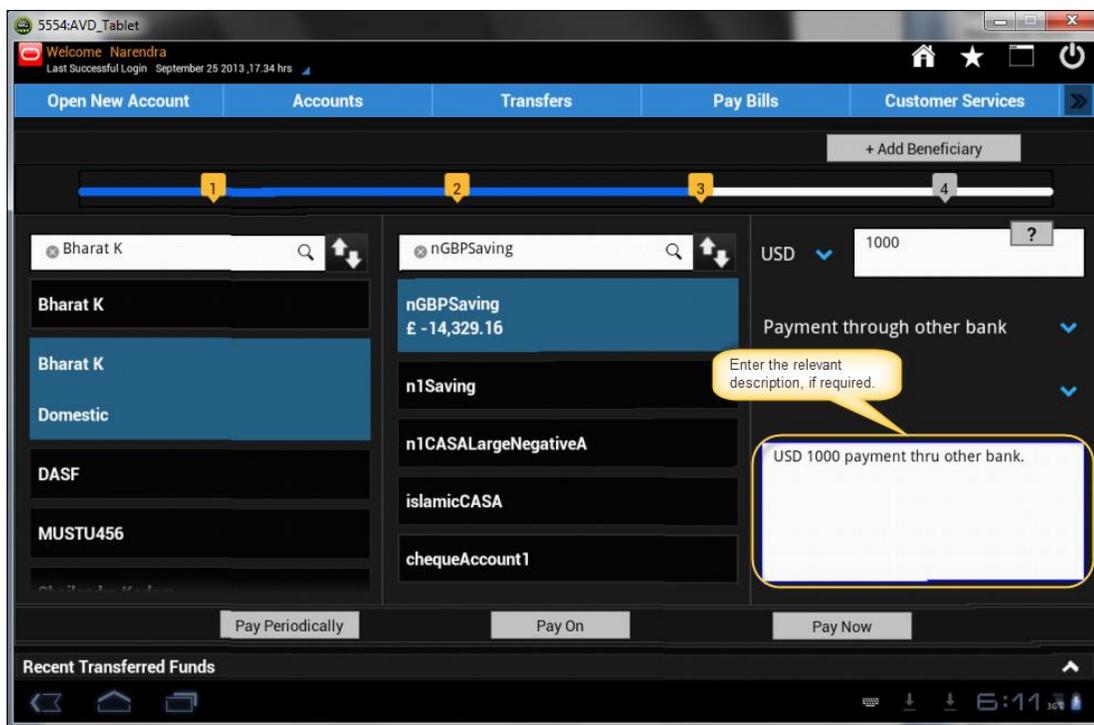
5. Select the appropriate **Payment Details** option from the available list.



6. Select the appropriate **Correspondence Charges** option from the available list.



7. Enter the relevant description, if required.



### Field Description

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

#### Term Deposit

<b>+Add Beneficiary</b>	[Action Button] Click + Add Beneficiary to add a new beneficiary to the list.
<b>Select Your From Account</b>	[List Box] Select the appropriate account from the From Account list.
<b>Select Your To Account</b>	[List Box] Select the appropriate account from the To Account list.
<b>Currency Type</b>	[Dropdown] Select the desired Currency Type from the system-configured options: Euro Pound Sterling Indian Rupee US Dollar
<b>Amount</b>	[Input Field] Enter the appropriate amount to be transferred in the selected Currency Type.

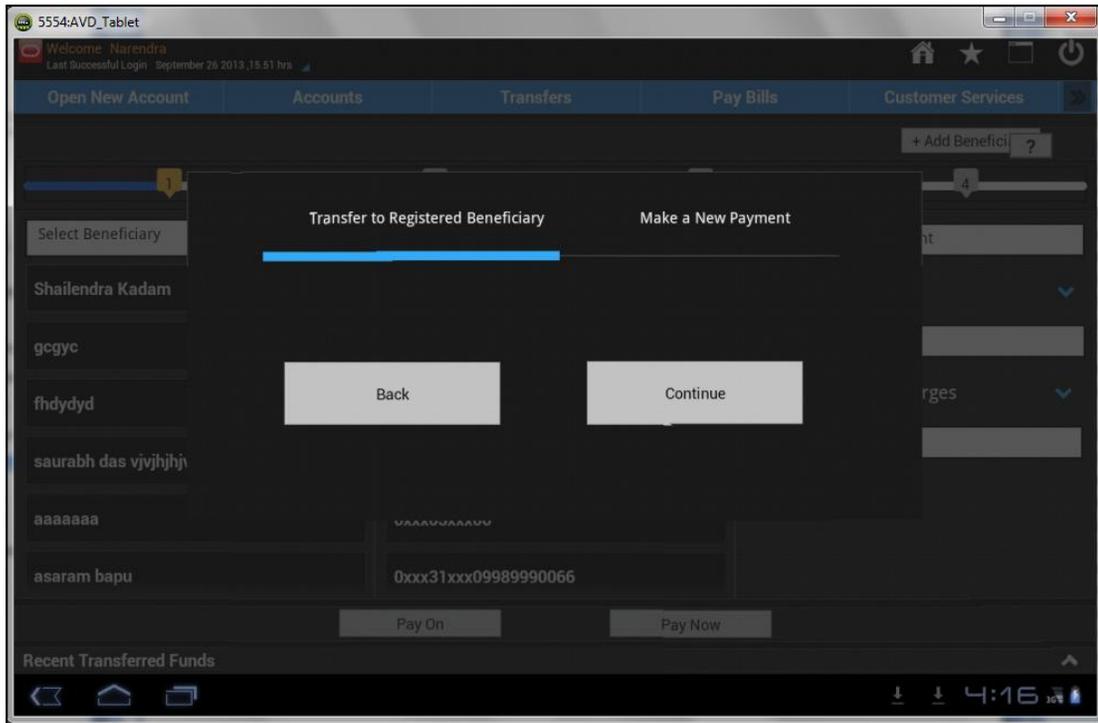
Field Name	Description
<b>Payment Details</b>	[Dropdown] Select the appropriate option from the following: Payment through other bank Payment through same bank Through Federal Bank Through cheque
<b>Correspondence Charges</b>	[Dropdown] Select the appropriate option from the following: Beneficiary [BEN] Remitter [REM] Shared [SHA]
<b>Description</b>	[Input Box] Enter the relevant description for the respective transaction.
<b>Pay Periodically</b>	[Action Button] Click Pay Periodically for a periodic payment.
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.

## 14.4 Domestic Transfer

Using this option you can transfer funds in any account in domestic clearing network. You can either transfer to registered beneficiary or make a new payment.

1. Click **Domestic Transfer** available in the **Direct Pay** pop-up from **Transfers**. The following page appears.

## Domestic Transfer



2. Select **Continue** from **Transfer to Registered Beneficiary** tab, if the beneficiary is already registered.

## Adding Beneficiary

### Field Description

Field Name	Description
<b>Select Beneficiary</b>	[Pick List] Select the beneficiary name.
<b>Select Your Account</b>	[Pick List] Select the account number.
<b>Currency</b>	[Drop-down List] Select the currency from the drop-down list
<b>Enter Amount</b>	[Input box, Numeric, 15] Enter the amount to be transferred.
<b>Purpose</b>	[Drop-down List] Select the purpose of transfer from the drop-down list.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.

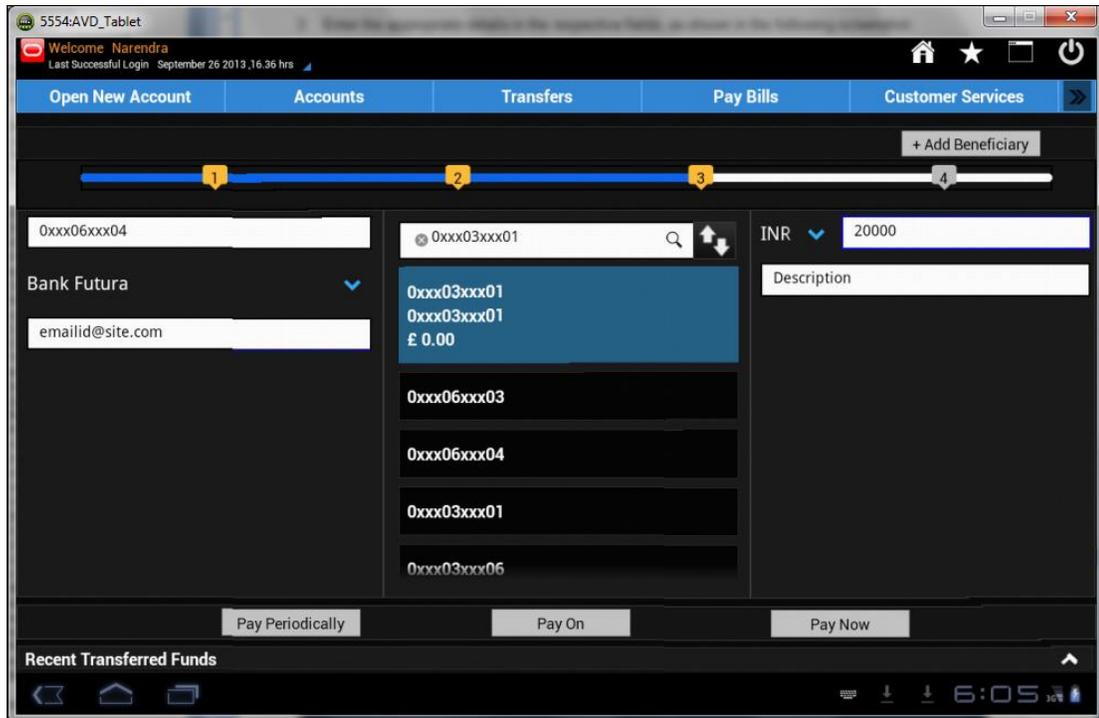
Field Name	Description
------------	-------------

<b>Pay Periodically</b>	[Action Button]
-------------------------	-----------------

Click Pay Periodically to make payments at specific intervals.

3. Enter the appropriate details in the respective fields, as shown in the following screenshot.

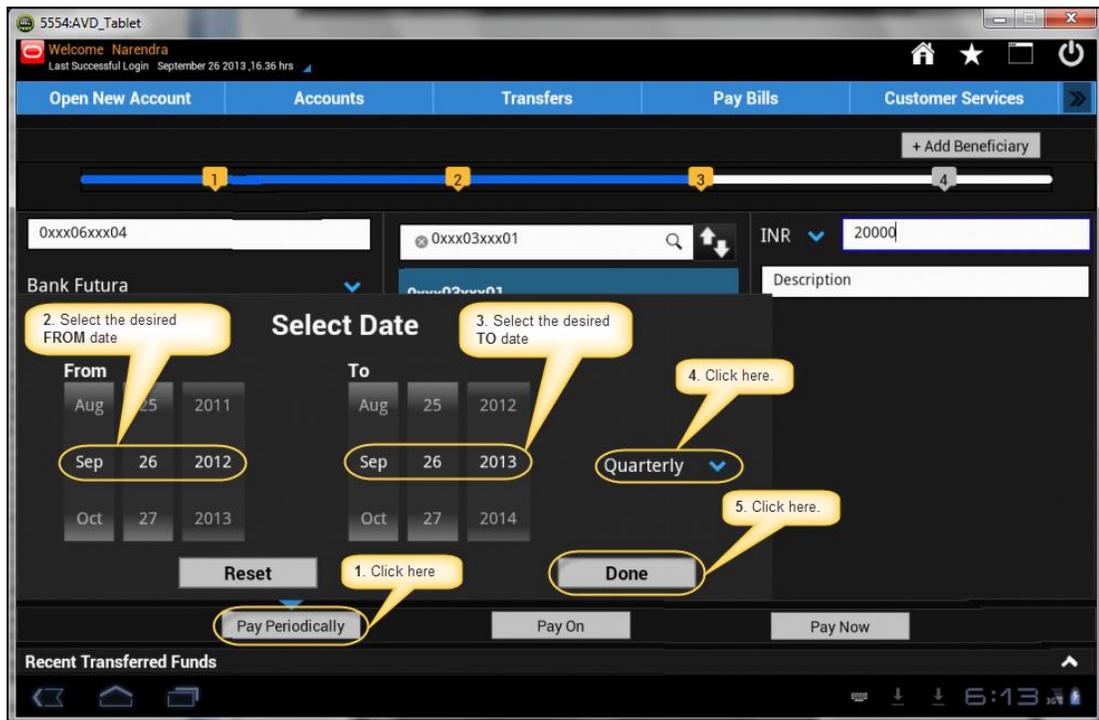
### Domestic Transfer



4. Click the desired button from the following:

- Pay Periodically
- Pay On
- Pay Now

### Pay Periodically – Select Date

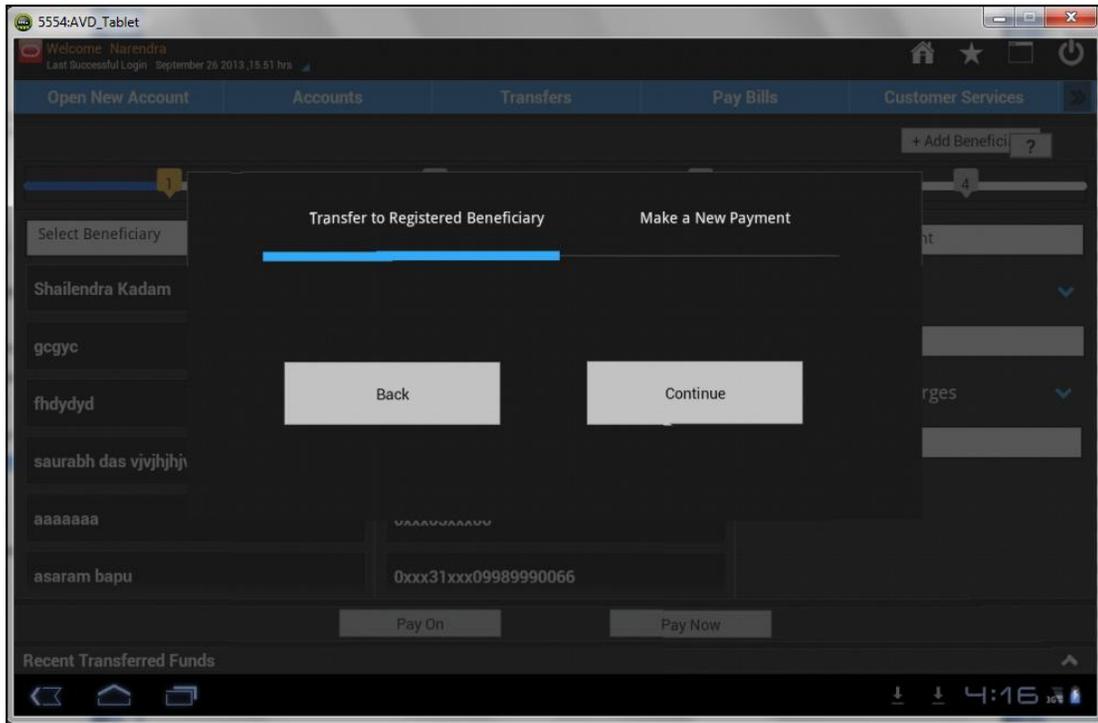


## 14.5 International Transfer

Using this option you can transfer funds to banks in foreign countries.

1. Click **International Transfer** available in the **Direct Pay** pop-up from **Transfers**. The following page appears.

## International Transfer



2. Select **Continue** from **Transfer to Registered Beneficiary** tab, if transfer to be done to the **Registered Beneficiary**. The following page appears.

## International Transfer

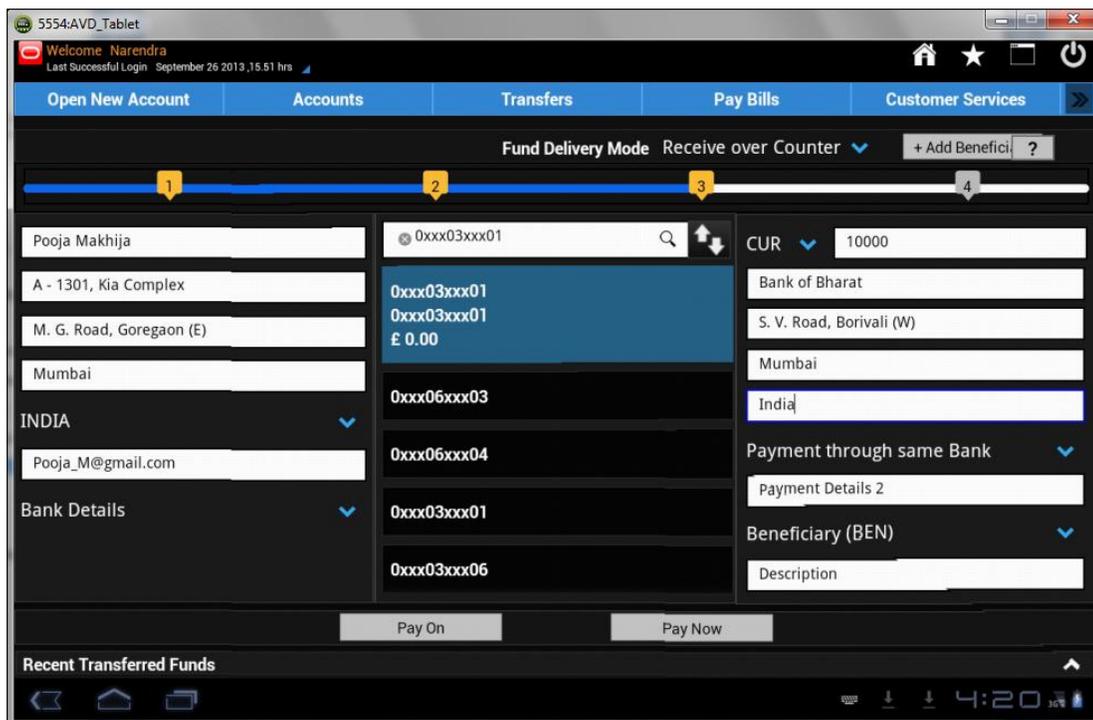
### Field Description

Field Name	Description
<b>Fund Delivery Mode</b>	[Dropdown List] Select the desired option from the following: Receive over Counter Deposit to Account
Following fields appear if you click the <b>+Add Beneficiary</b> button.	
<b>Enter Beneficiary Name</b>	[Input Box] Enter the desired Beneficiary Name.
<b>Beneficiary Address</b>	[Input Box] Enter the appropriate Beneficiary Address.
<b>Beneficiary City</b>	[Input Box] Enter the respective City of the address entered.
<b>Beneficiary Country</b>	[Dropdown List] Select the appropriate Country from the dropdown list.
<b>Beneficiary Email ID</b>	[Input Box] Enter the appropriate Beneficiary Email ID.

Field Name	Description
<b>Transfer Mode</b>	[Dropdown List] Select the desired Transfer Mode.
<b>Select Beneficiary</b>	[Pick List] Select the beneficiary from the pick list.
<b>Select Your Account</b>	[List Box] Select the appropriate Account Number.
<b>CUR</b>	[Dropdown List] Select the desired Currency Type.
<b>Amount</b>	[Input Box] Enter the desired Amount.
<b>Payment Details 1</b>	[Dropdown List] Select the appropriate Payment Details option from the dropdown list.
<b>Payment Details 2</b>	[Input Box] Enter the appropriate details in the input box.
<b>Correspondence Charges</b>	[Dropdown List] Select the appropriate option for the Correspondence Charges from the dropdown list.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.
<b>Recent Transferred Funds</b>	[Hyperlink] Click the arrow to check the Recent Transfer Funds.

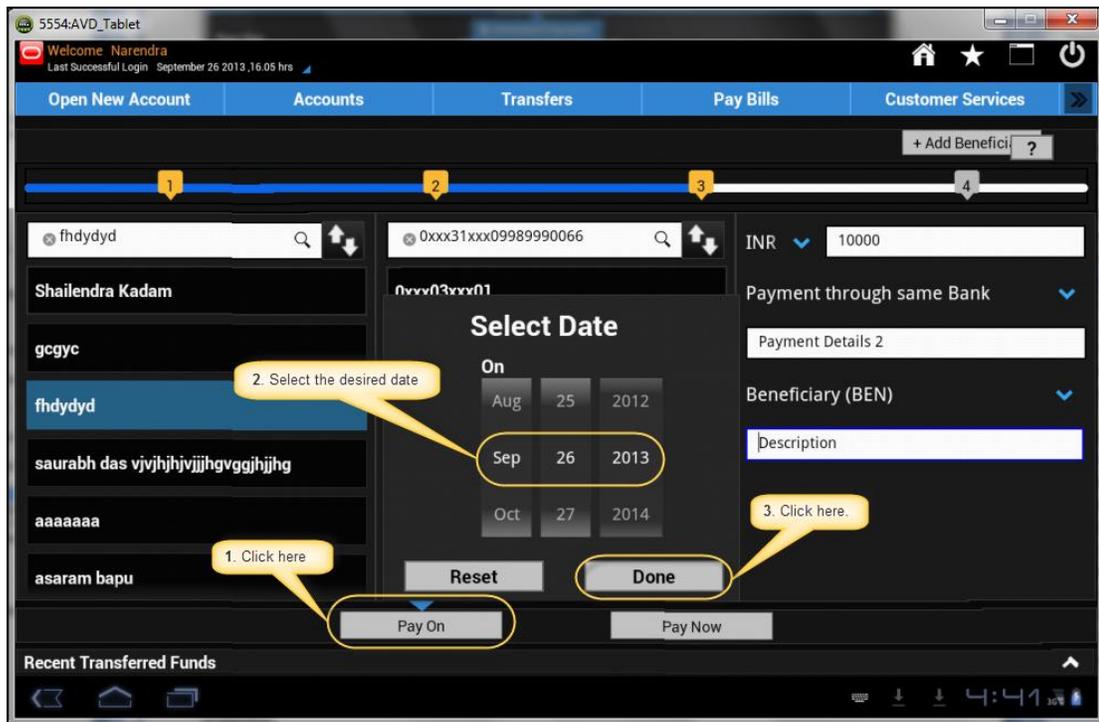
3. Enter the appropriate details in the respective fields, as shown in the following screenshot.

## International Transfer



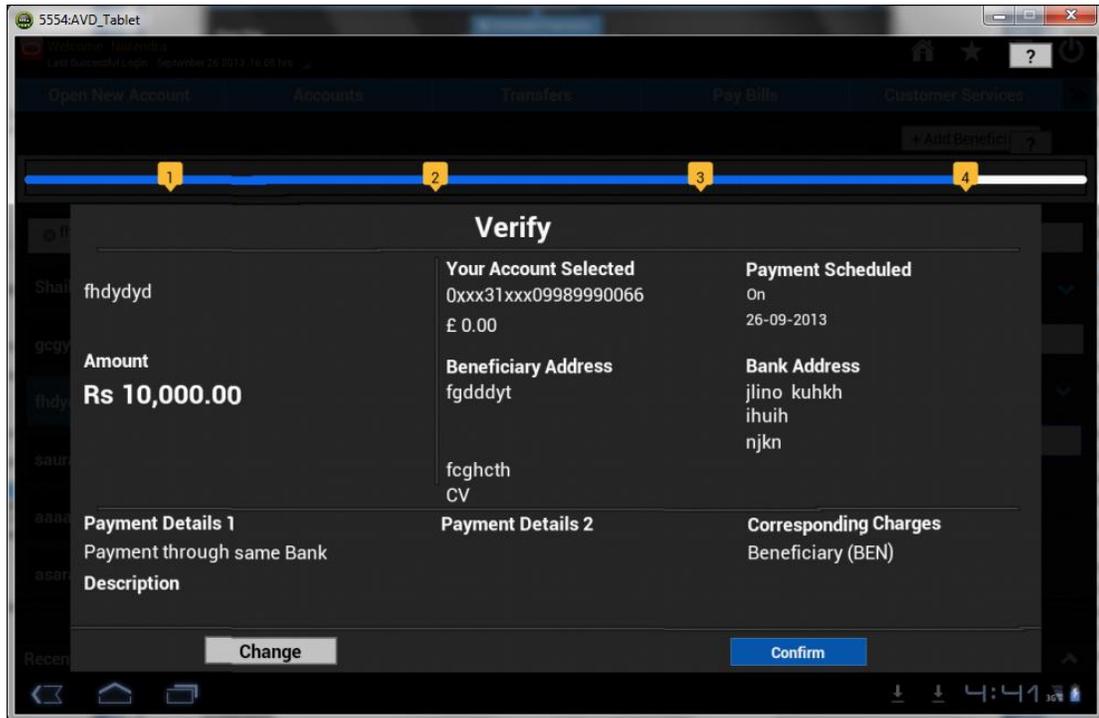
4. Click the desired button from the following:
  - **Pay On**
    - i. Click **Pay On**.
    - ii. Select the desired date from the Date-picker.
    - iii. Click **Done**.

## Pay On – Select date



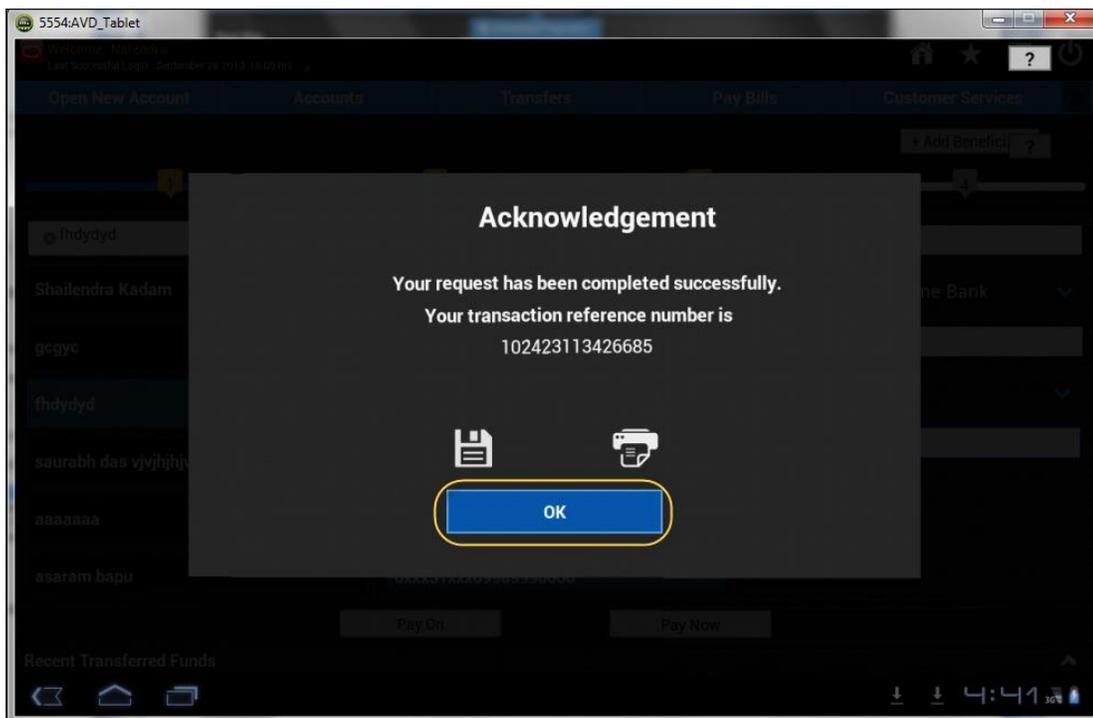
- **Pay Now**
  - iv. Click **Pay Now**.
  - v. The **Verify** screen appears, as shown in the following screenshot.

## Verify



- vi. Click **Change**, if any changes are required.  
 OR  
 Click **Confirm**, if no changes are required.
5. Click **OK** for the Acknowledgement received as shown in the following screenshot.

## Acknowledgment

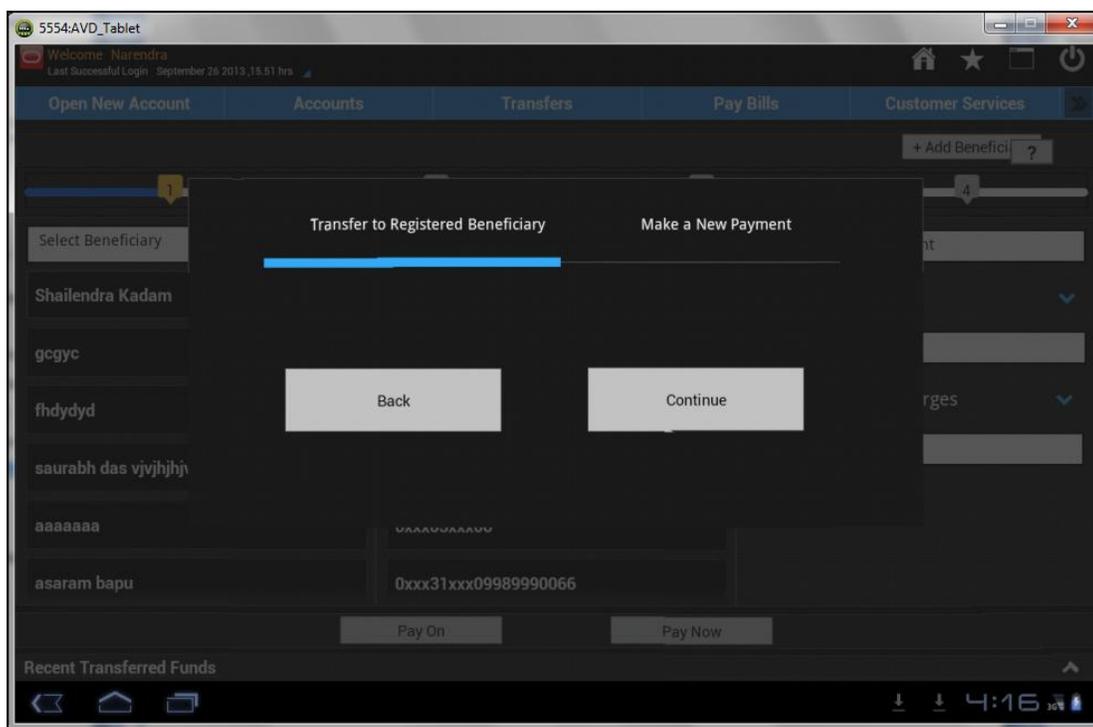


### 14.6 Internal Transfer

Using this option you can transfer funds to any other account within a bank.

1. Click **Internal Transfer** available in the **Direct Pay** pop-up from **Transfers**. The following page appears.

## Internal Transfer



2. Select **Continue** from **Transfer to Registered Beneficiary** tab, if transfer to be done to the **Registered Beneficiary**. The following page appears.

### Field Description

Field Name	Description
<b>Fund Delivery Mode</b>	[Dropdown List] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Receive over Counter</li> <li>• Deposit to Account</li> </ul>
<b>+Add Beneficiary</b>	[Action Button] Click + Add Beneficiary to add a new beneficiary to the list.
<b>Enter Beneficiary Name</b>	[Input Box] Enter the desired Beneficiary Name.
<b>Beneficiary Address</b>	[Input Box] Enter the appropriate Beneficiary Address.
<b>Beneficiary City</b>	[Input Box] Enter the respective City of the address entered.
<b>Beneficiary Country</b>	[Dropdown List] Select the appropriate Country from the dropdown list.

Field Name	Description
<b>Beneficiary Email ID</b>	[Input Box] Enter the appropriate Beneficiary Email ID.
<b>Transfer Mode</b>	[Dropdown List] Select the desired Transfer Mode.
<b>Select Your Account</b>	[List Box] Select the appropriate Account Number.
<b>CUR</b>	[Dropdown List] Select the desired Currency Type.
<b>Amount</b>	[Input Box] Enter the desired Amount.
<b>Payment Details 1</b>	[Dropdown List] Select the appropriate Payment Details option from the dropdown list.
<b>Payment Details 2</b>	[Input Box] Enter the appropriate details in the input box.
<b>Correspondence Charges</b>	[Dropdown List] Select the appropriate option for the Correspondence Charges from the dropdown list.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.
<b>Recent Transfer Funds</b>	[Hyperlink] Click the arrow to check the Recent Transfer Funds.

#### Internal Transfer

3. Click the desired button from the following:
  - **Pay on**
    - iv. Click **Pay on**.
    - v. Select the desired date from the Date-picker.
    - vi. Click **Done**.

#### Pay On – Select date

- **Pay Now**

- vii. Click **Pay Now**.
- viii. The **Verify** screen appears, as shown in the following screenshot.

**Verify**

- i. Click **Change**, if any changes are required.  
OR  
Click **Confirm**, if no changes are required.
- ii. Click **OK** for the Acknowledgement received as shown in the following screenshot.

## 15. 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

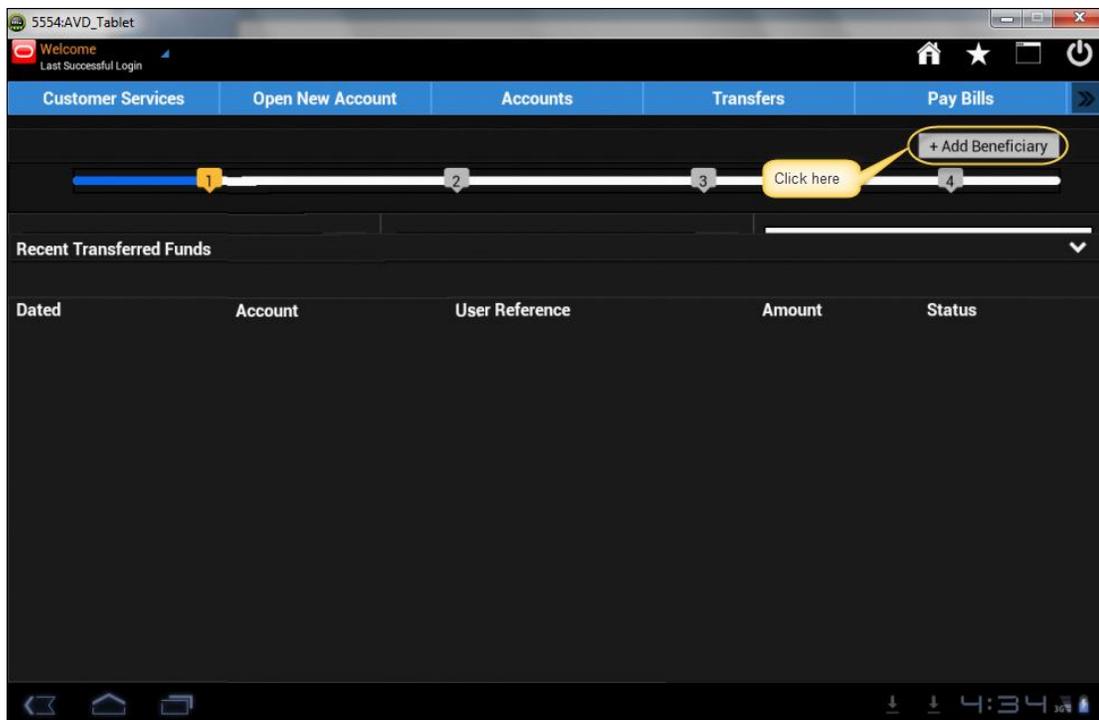
### 15.1 Adding Beneficiaries

Using this option you can add new beneficiaries for the available payment types. You can maintain for the given below payment types.

- Internal Transfer
- Domestic Transfer
- International transfer

#### To add beneficiary

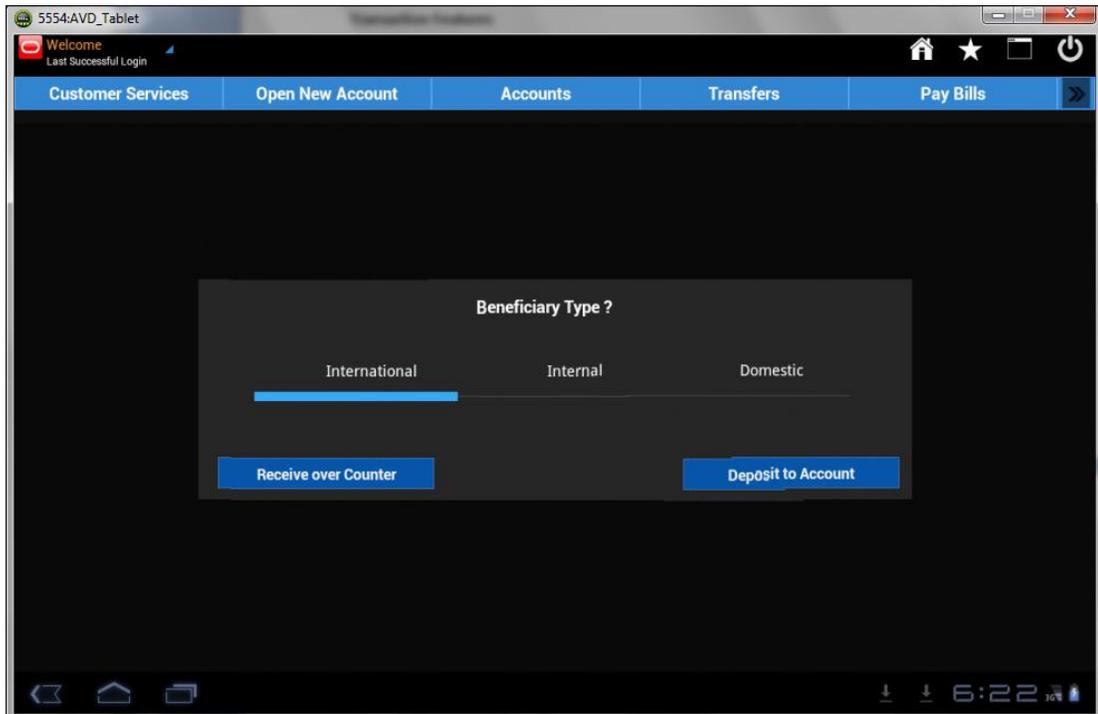
1. Click **+ Add Beneficiaries** on the home page.



**Field Description**

Field Name	Description
Received Payments	
Received Funds	
<b>Date</b>	[Display] Displays the respective funds received date.
<b>Account</b>	[Display] Displays the respective Account Number for the Recent Transfer Funds.
<b>User Reference</b>	[Display] Displays the respective User Reference Number.
<b>Amount</b>	[Display] Displays the respective funds amount received.
<b>Status</b>	[Display] Displays the respective funds status.
<b>+Add Beneficiary</b>	[Action Button] Click + Add Beneficiary if the beneficiary is not available in the list.

The following page is displayed.



**Field Description**

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

<b>Beneficiary Type</b>	[Tab]
-------------------------	-------

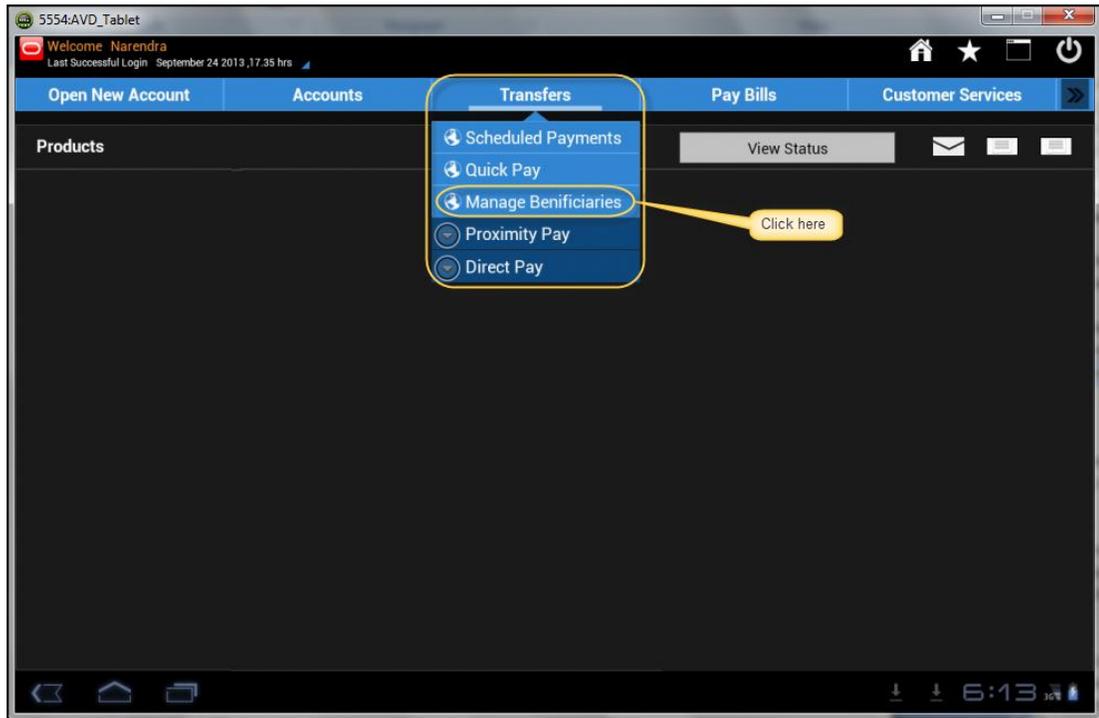
Select the required option from the following:

- International
- Internal
- Domestic

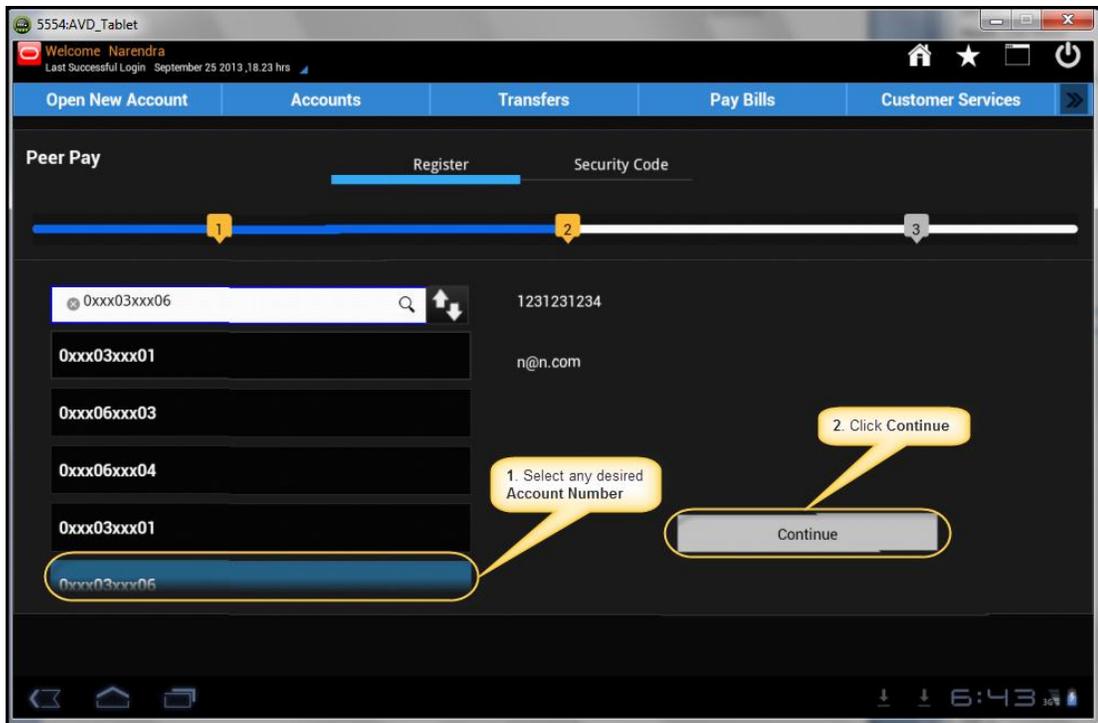
## 15.2 Manage Beneficiaries

To manage beneficiaries

1. Click **Manage Beneficiaries** from **Transfers**.



2. Click any desired **Account Number**, from the left pane of the page.
3. Click **Continue**.



### Field Description

#### Field Name

#### Description

Peer Pay

#### Type of Peer Pay

[Tab]

Select the desired type for Peer Pay from the following:

Register

Security Code

#### Select Your Account

[List Box]

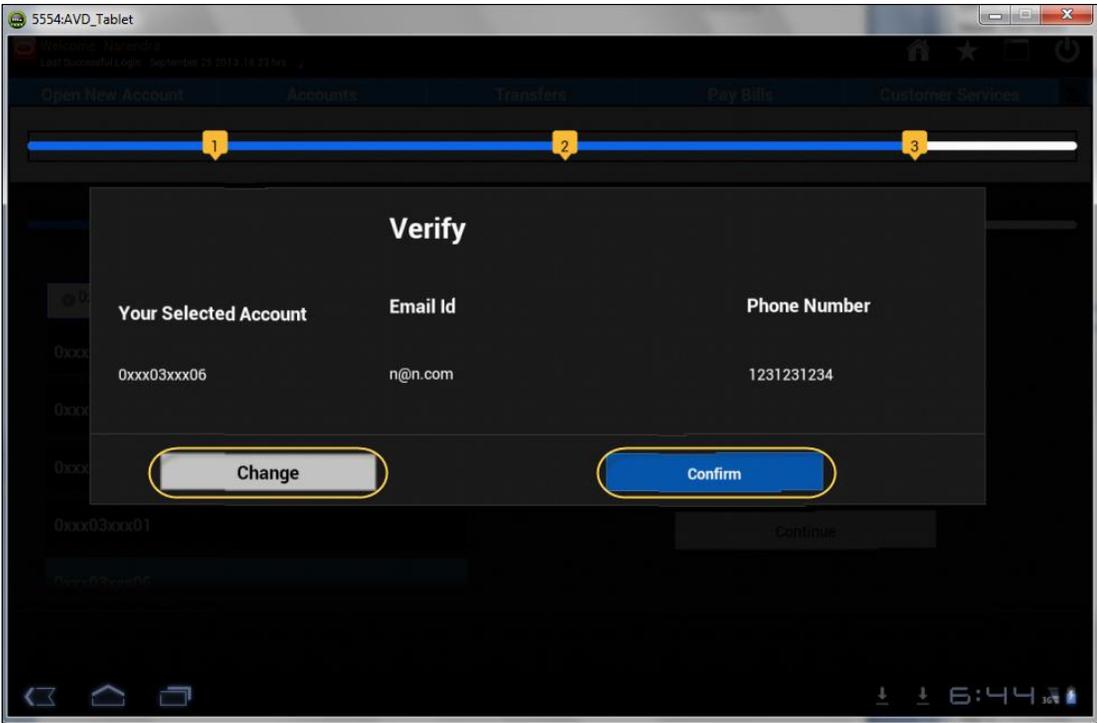
Select the appropriate account from the Account list.

#### Continue

[Action Button]

Click Continue to proceed with the same transaction.

4. Click **Change** to make changes to the data entered.
5. Once the changes are finalized, click **Confirm**.



**Field Description**

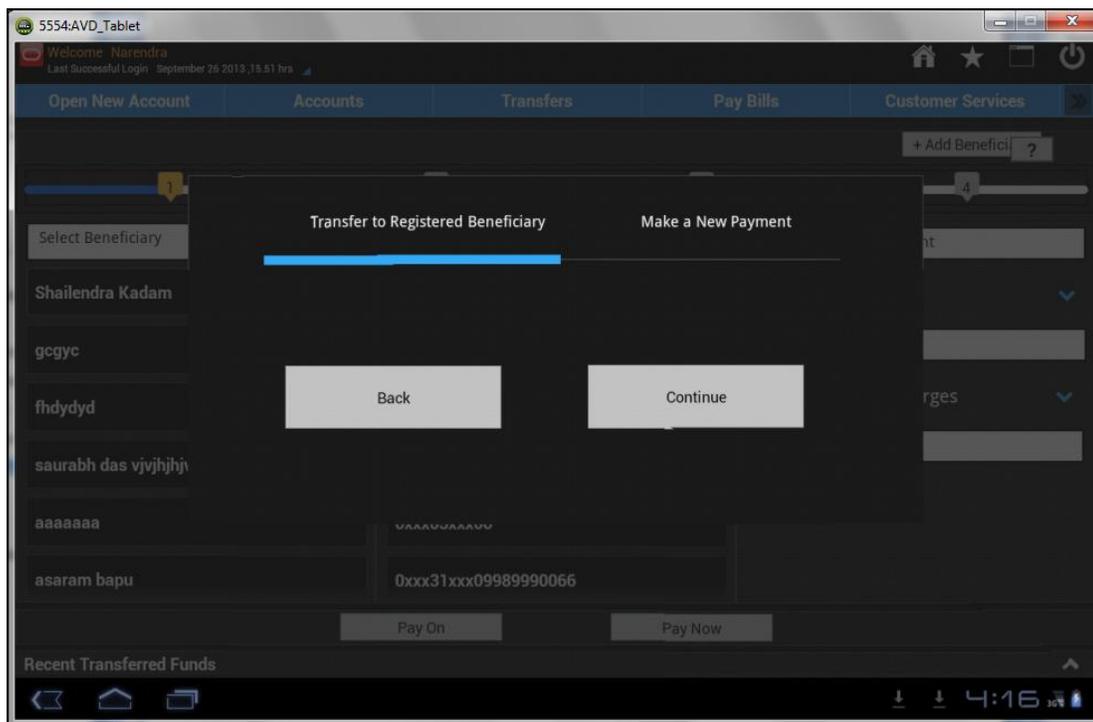
Field Name	Description
Verify	
Change	[Action Button] Click Change if data needs to be changed.
Confirm	[Action Button] Click Confirm to proceed with the verification process.

## 16. Payments

### 16.1 Domestic Payment

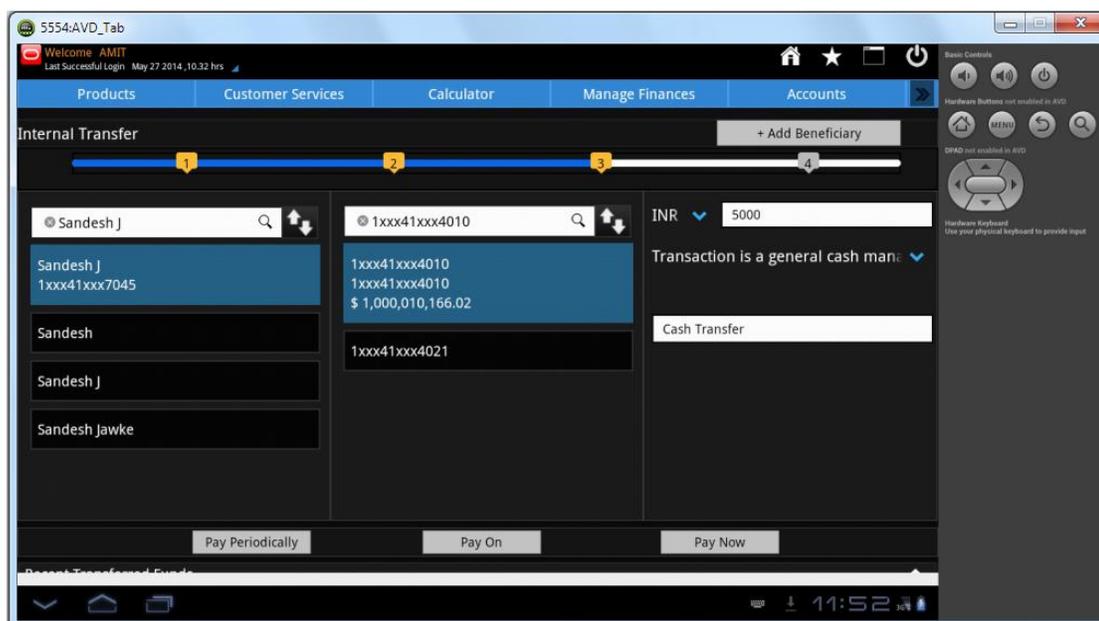
1. Click **Internal Transfer** available in the **Direct Pay** pop-up from **Transfers**. The following page appears.

#### Domestic Payment



2. Select **Continue** from **Transfer to Registered Beneficiary** tab, if the beneficiary is already registered. The following page appears.

## Domestic Payment



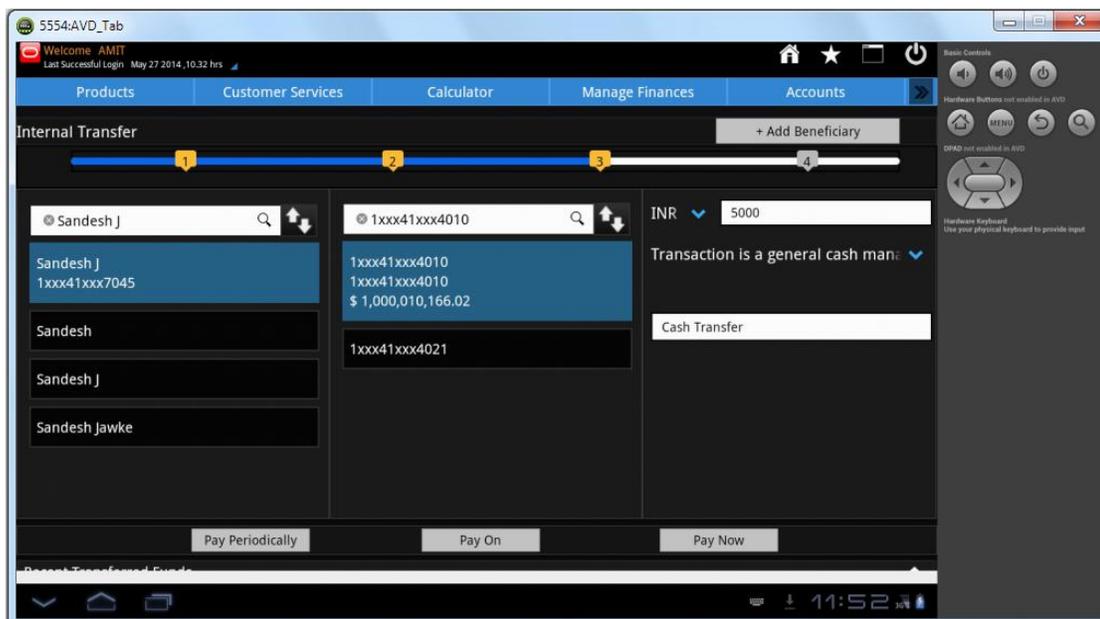
### Field Description

Field Name	Description
<b>Fund Delivery Mode</b>	[Dropdown List] Select the desired option from the following: Receive over Counter
<b>+Add Beneficiary</b>	[Action Button] Click + Add Beneficiary to add a new beneficiary to the list.
<b>Beneficiary Address</b>	[Input Box] Enter the appropriate Beneficiary Address.
<b>Beneficiary City</b>	[Input Box] Enter the respective City of the address entered.
<b>Beneficiary Country</b>	[Dropdown List] Select the Appropriate Country from the dropdown list.
<b>Beneficiary Email ID</b>	[Input Box] Enter the appropriate Beneficiary Email ID.
<b>Transfer Mode</b>	[Dropdown List] Select the desired Transfer Mode.
<b>Select Your Account</b>	[List Box] Select the appropriate Account Number.

<b>Field Name</b>	<b>Description</b>
<b>CUR</b>	[Dropdown List] Select the desired Currency Type.
<b>Amount</b>	[Input Box] Enter the desired Amount.
<b>Payment Details 1</b>	[Dropdown List] Select the appropriate Payment Details option from the dropdown list.
<b>Payment Details 2</b>	[Input Box] Enter the appropriate details in the input box.
<b>Correspondence Charges</b>	[Dropdown List] Select the appropriate option for the Correspondence Charges from the dropdown list.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Pay On</b>	[Action Button] Click Pay On to make a payment on a specific date.
<b>Pay Periodically</b>	[Action Button] Click Pay Periodically to make periodic payments.
<b>Recent Transfer Funds</b>	[Hyperlink] Click the arrow to check the Recent Transfer Funds.

3. Enter the appropriate details in the respective fields, as shown in the following screenshot.

## Domestic Payment



4. Click the desired button from the following:

- Pay Periodically
- Pay On
- Pay Now

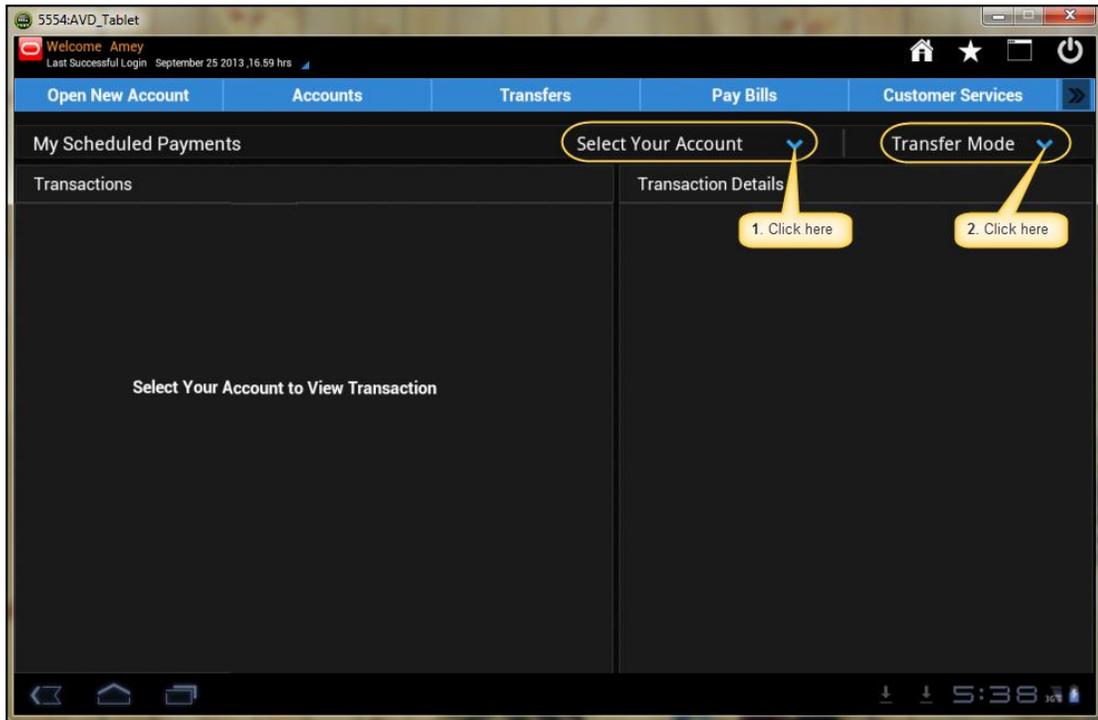
## 16.2 Scheduled Payments

The blue ribbon on the upper portion of the page displays the **Transfers** feature, as shown in the following screenshot.

**To schedule payments:**

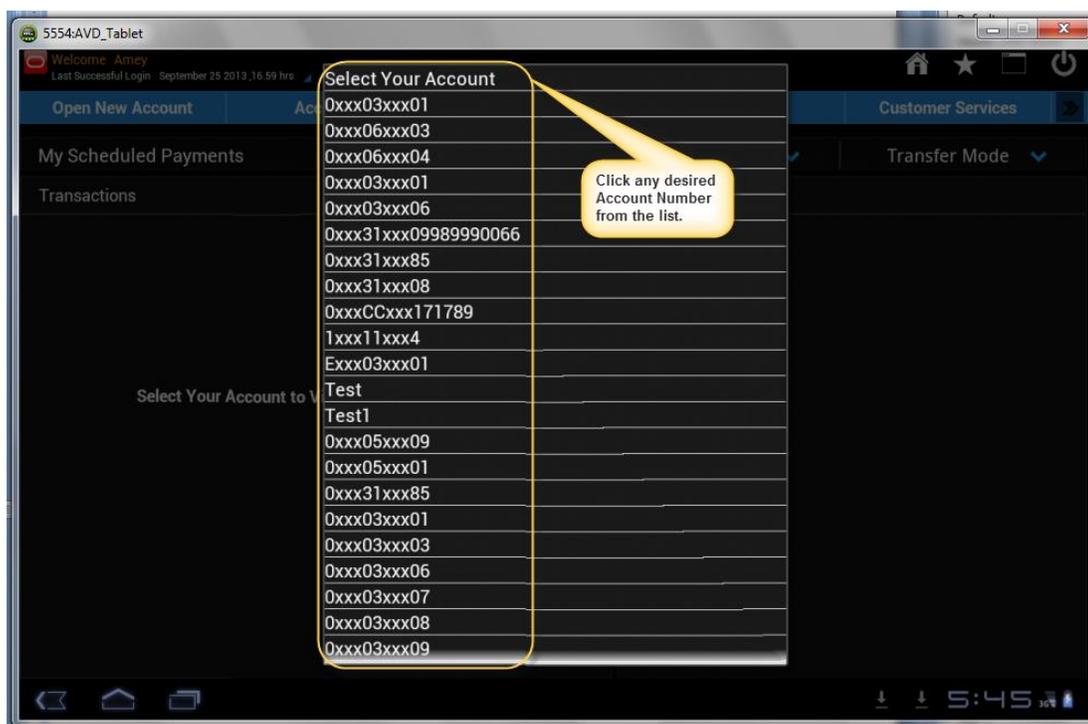
1. Click **Transfers > Schedule Payments**. The **My Schedule Payments** screen is displayed.

## My Scheduled Payments



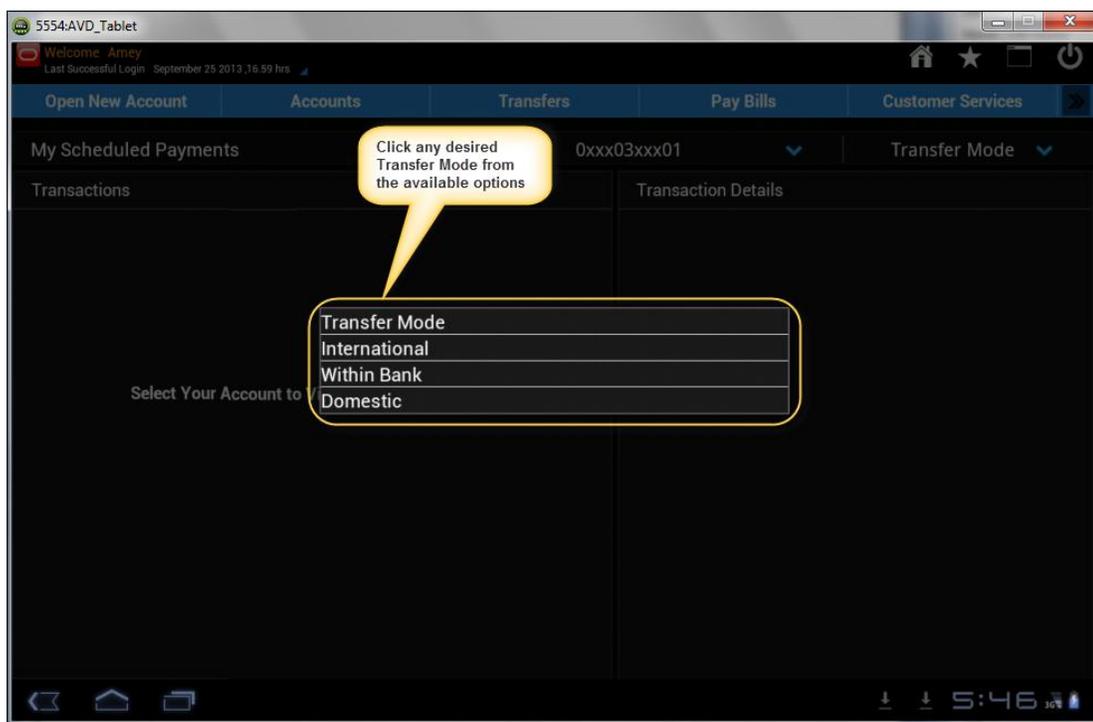
2. Click the dropdown arrow present beside **Select your Account**.

## Select Your Account



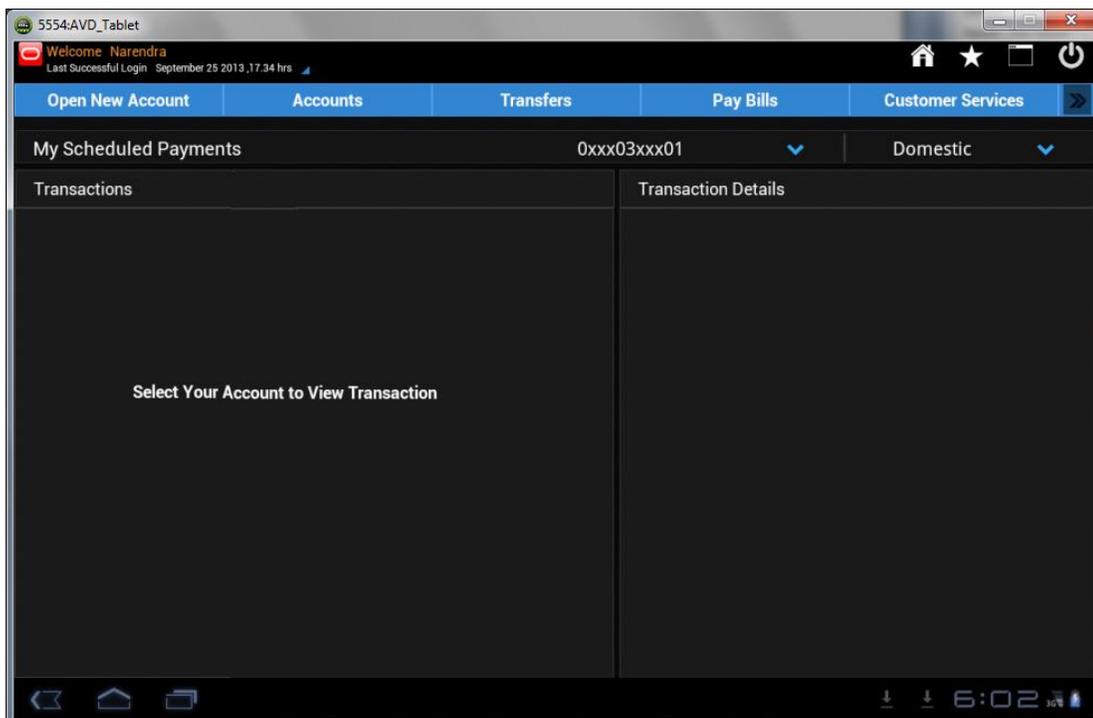
3. Click any desired **Account Number** from the list.
4. Click the dropdown arrow present beside **Transfer Mode**.

## Transfer Mode



5. Click any desired **Transfer Mode** from the options available. The respective transaction details appear on the page, as shown in the following screenshot.

### My Scheduled Payments



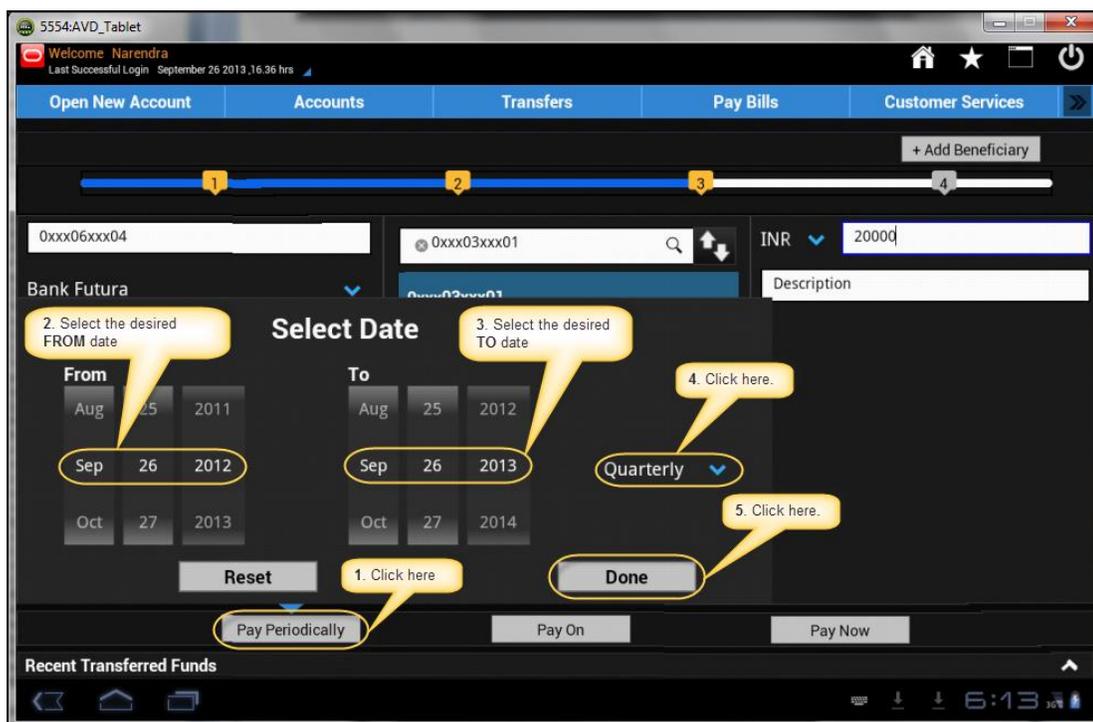
#### Field Description

Field Name	Description
My Scheduled Payments	
<b>Select Your Account</b>	[Dropdown] Select the desired Account Number for My Scheduled Payments from the dropdown list.
<b>Transfer Mode</b>	[Dropdown] Select the desired Transfer Mode from the following options: <ul style="list-style-type: none"> <li>• International</li> <li>• Within Bank</li> <li>• Domestic</li> </ul>
<b>Ad hoc Statement</b>	[Action Button] Click Ad hoc Statement to create a statement for the specific given period.
<b>Back</b>	[Action Button] Click Back to go back to the Account Selection.

## 16.3 Payment

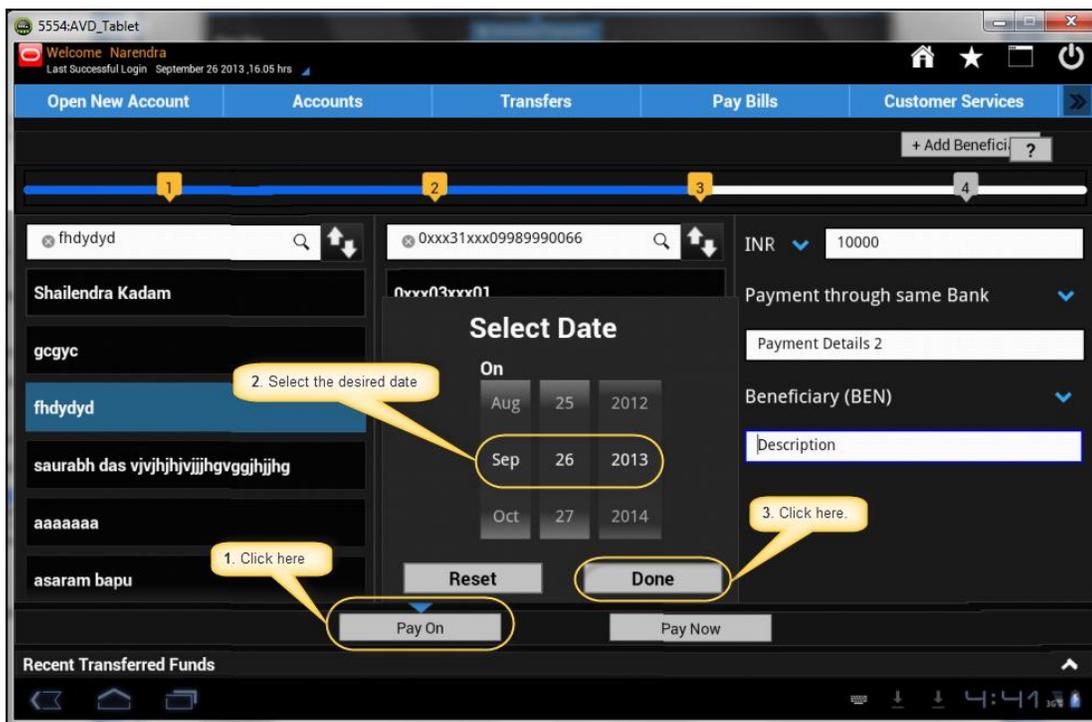
- **Pay Periodically**
  - i. Click **Pay Periodically**.
  - ii. Select the desired **FROM** date from the Date-picker.
  - iii. Select the desired **TO** date from the Date-picker.
  - iv. Select the desired **Type of Frequency** from the dropdown.
  - v. Click **Done**.

### Pay Periodically



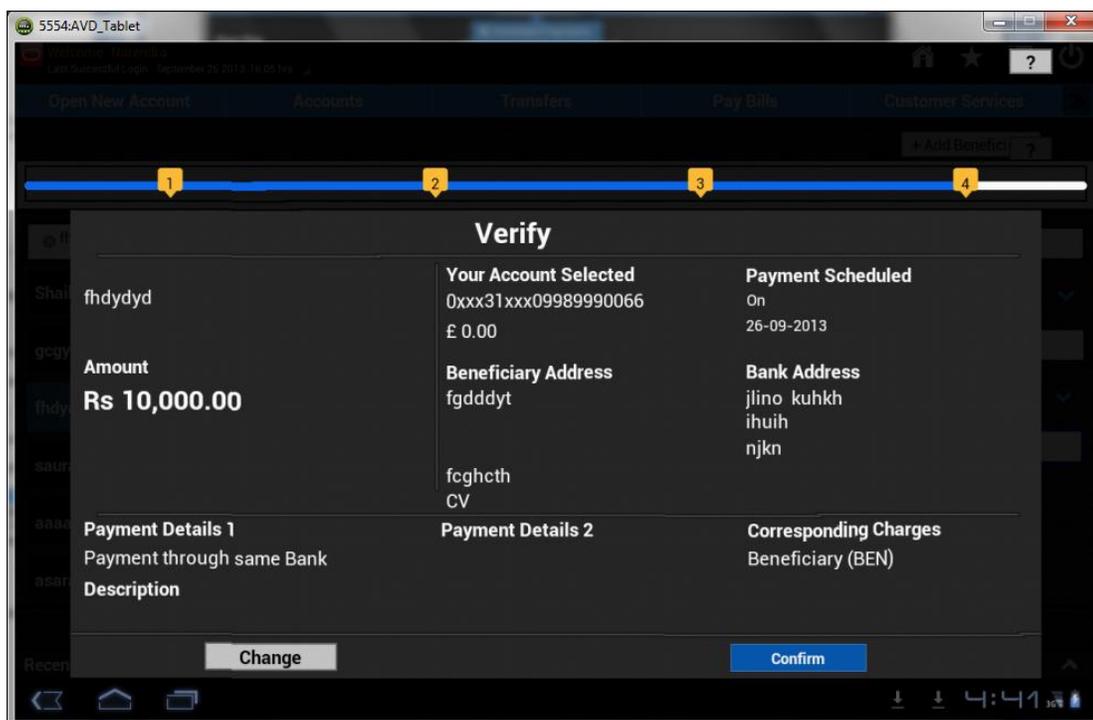
- **Pay On**
  - i. Click **Pay On**.
  - ii. Select the desired date from the Date-picker.
  - iii. Click **Done**.

## Pay On



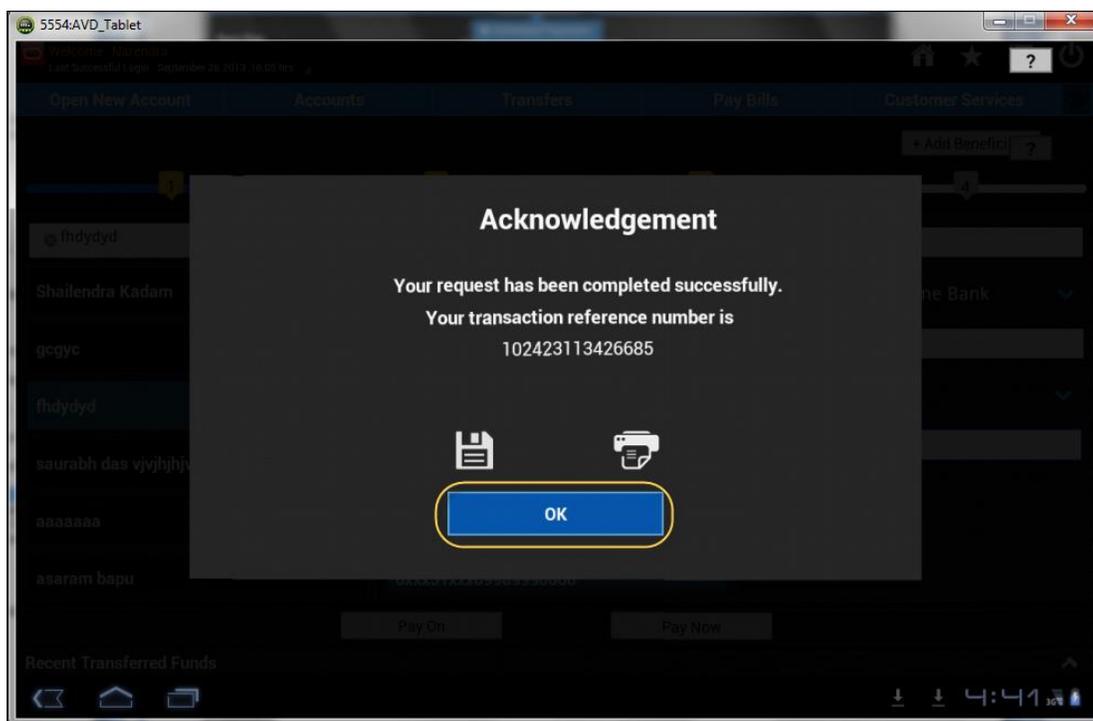
- **Pay Now**
  - i. Click **Pay Now**.
  - ii. The **Verify** screen appears, as shown in the following screenshot.

## Verify



- iii. Click **Change**, if any changes are required.  
OR  
Click **Confirm**, if no changes are required.
1. Click **OK** for the **Acknowledgement** received.

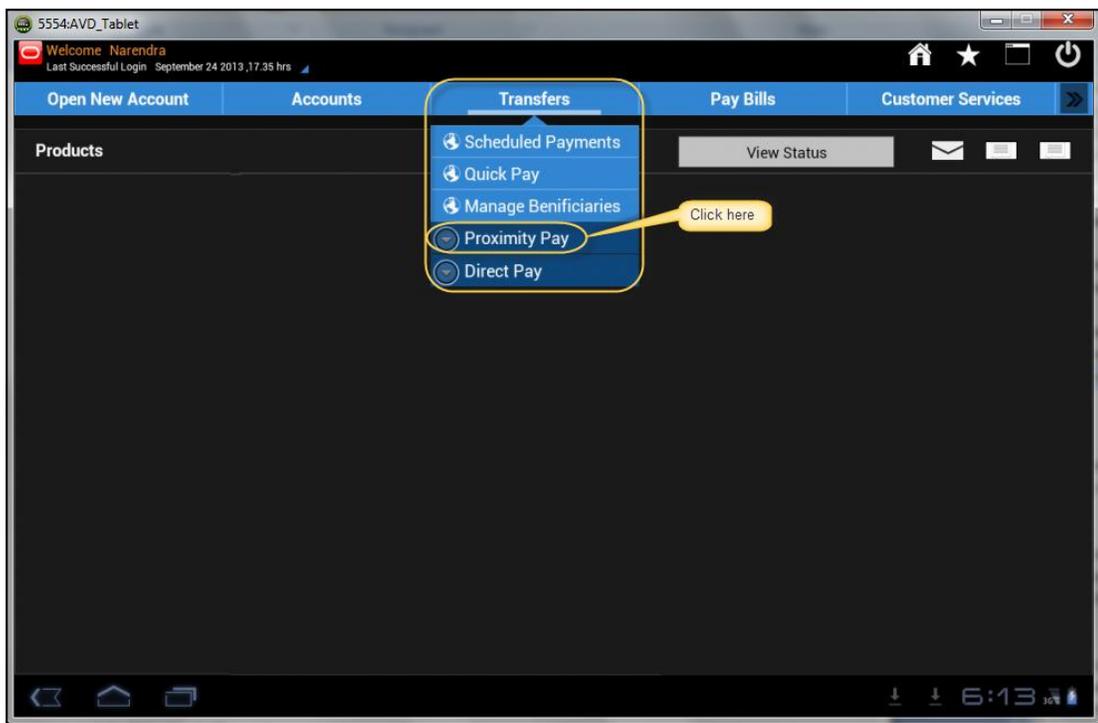
## Acknowledgment



### 16.4 Proximity Pay

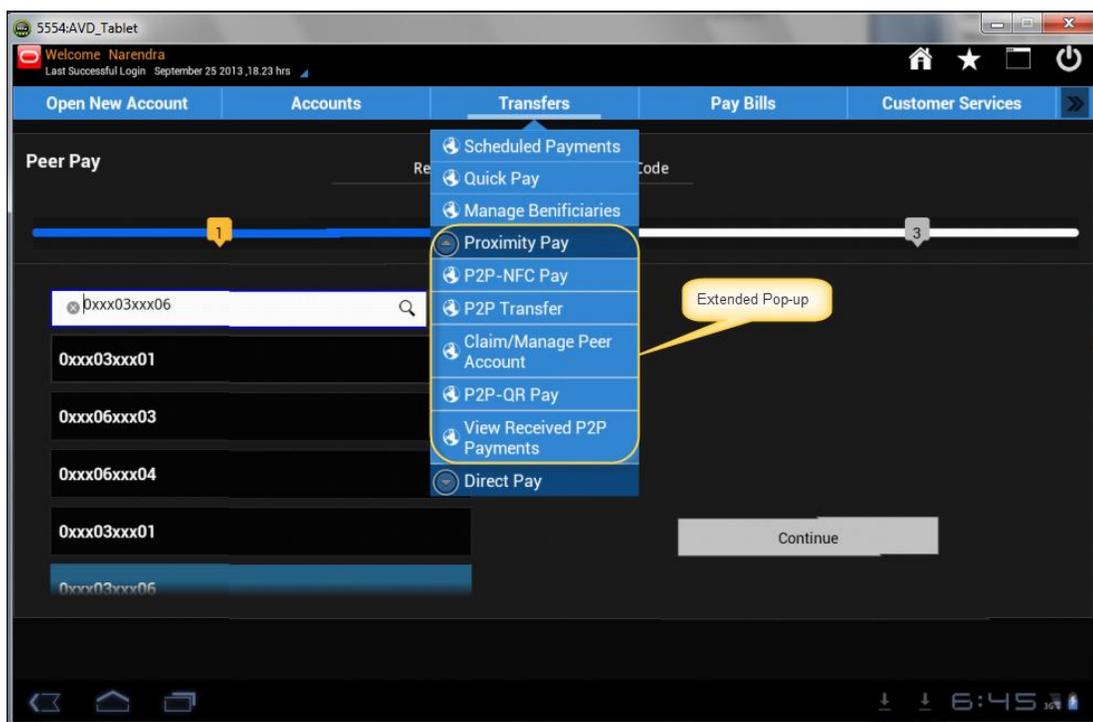
1. Click **Proximity Pay** from **Transfers**, as shown in the following screenshot.

## Proximity Pay



The following extended pop-up appears, as shown in the following screenshot.

## Peer Pay



The following types of **Proximity Pay** are explained in the same document:

- P2P-NFC Pay
- P2P Transfer
- Claim/Manage Peer Account
- P2P-QR Pay
- View Received P2P Payments

### 16.5 View Received P2P Payments

1. Click **View Received P2P Payments** available in the **Proximity Pay** pop-up from **Transfers**. The following page appears.

## Received Payments

Date	Received	User Reference	Amount	Status
24-08-2013	Mr Narendra Choyal	131737873360361	£ 456.00	Pending
29-08-2013	Mr Amey retail	155831055378043	€ 786.00	Registration Pending
26-08-2013	Mr Nishank Bhatnagar	182733136365762		Pending
29-08-2013	Mr Amey retail	232164145378047	£ 456.00	Registration Pending
27-08-2013	Mr Narendra Choyal	744299656368302		Pending

### Field Description

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

Received Payments

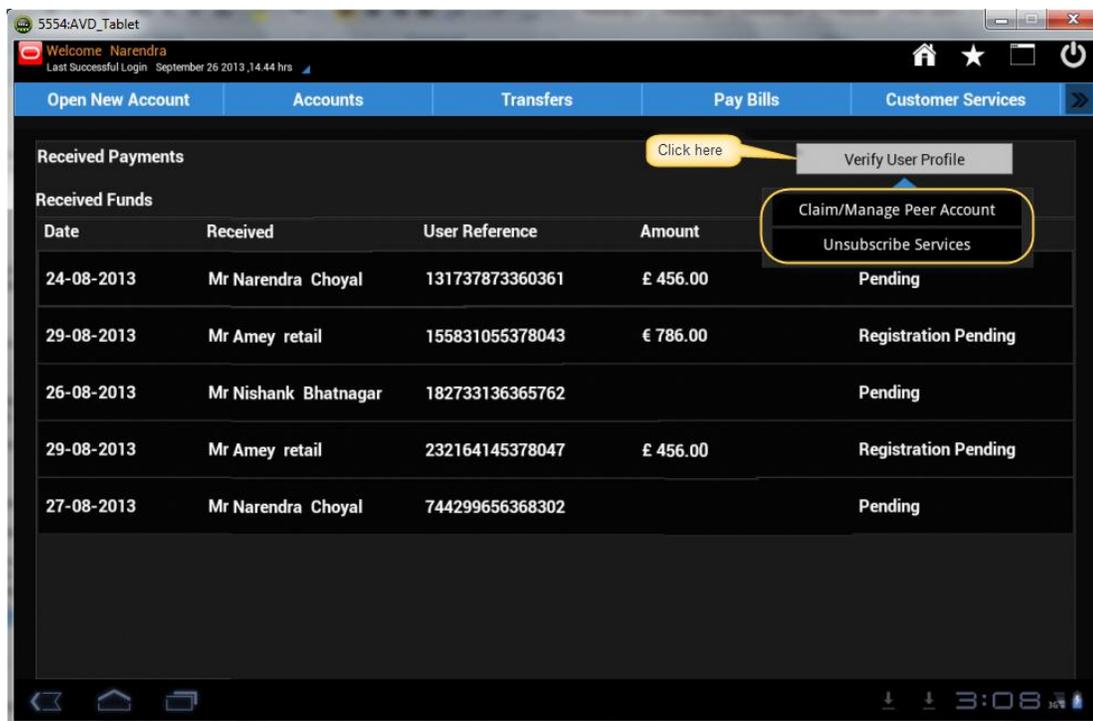
Received Funds

<b>Date</b>	[Display] Displays the respective funds received date.
<b>Received</b>	[Display] Displays the respective name of the funds receiver.
<b>User Reference</b>	[Display] Displays the respective User Reference Number.
<b>Amount</b>	[Display] Displays the respective funds amount received.
<b>Status</b>	[Display] Displays the respective funds status.

Field Name	Description
<b>Verify User Profile</b>	[Action Button] Click Verify User Profile for the verification of the selected user profile.

- Click **Verify User Profile**, if required. The pop-up appears as shown in the following screenshot.

### Verify User Profile

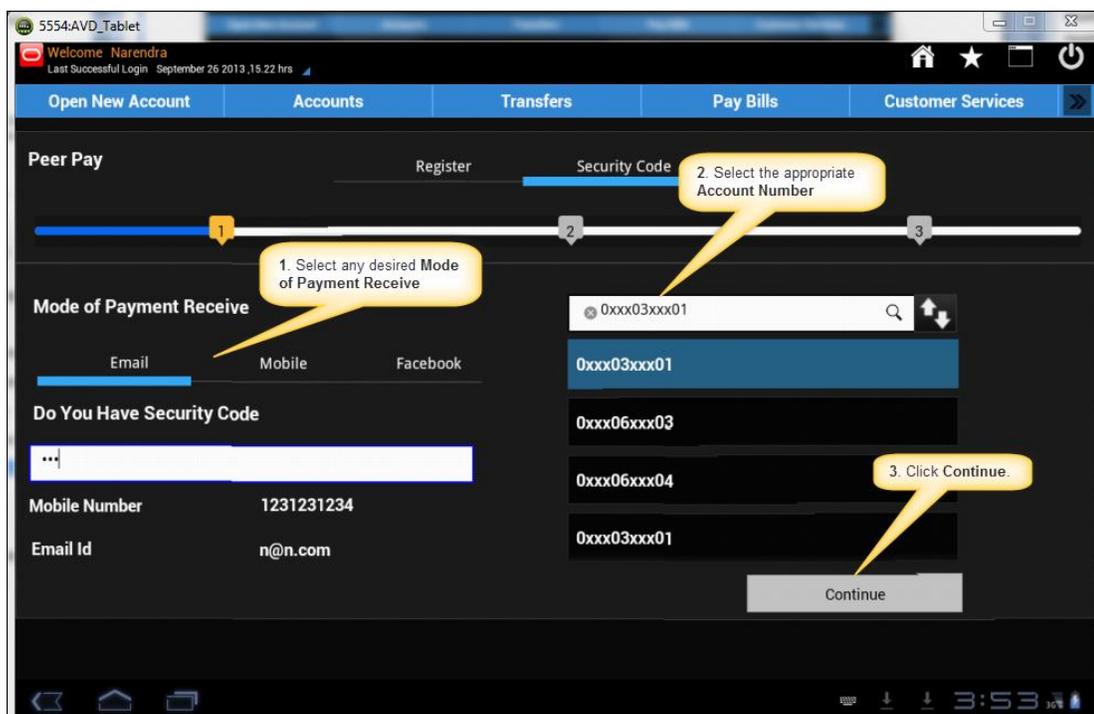


- Click any desired option from the following:

- **Claim/Manage Peer Account**

The following page appears.

### Peer Pay – Security Code



#### Field Description

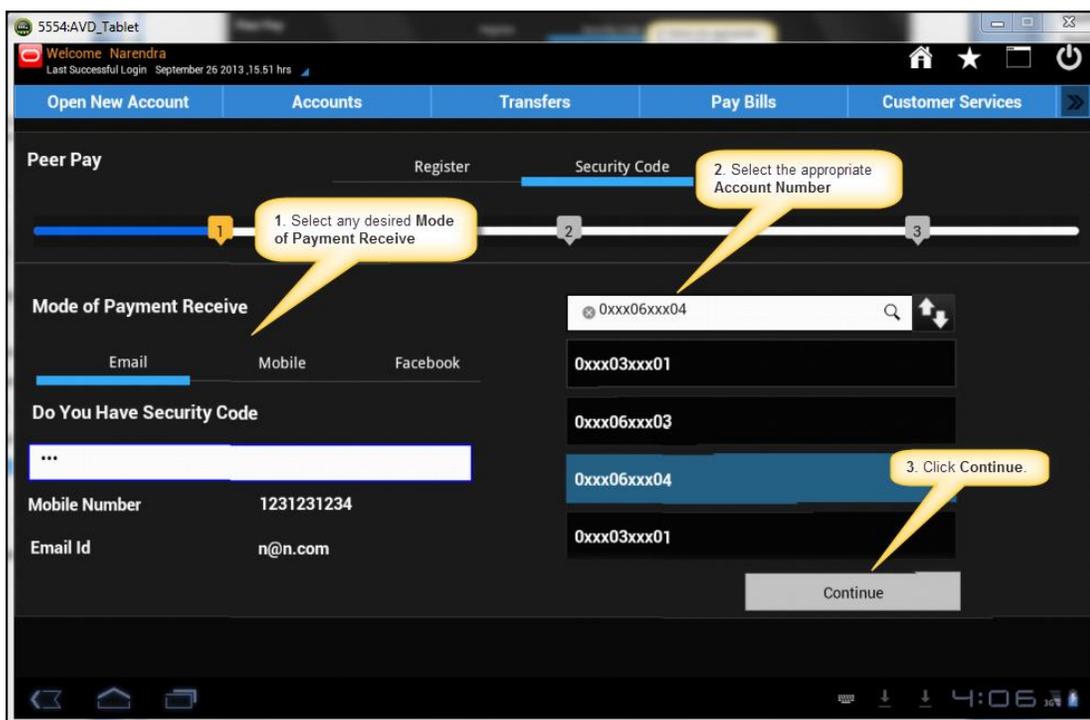
Field Name	Description
Peer Pay	
<b>Mode of Payment Received</b>	[Tab] Select any desired Mode of Payment Receive from the following: Email Mobile Facebook
<b>Do you have Security Code?</b>	[Input Box] Enter the appropriate Security Code.
<b>Mobile Number</b>	[Display] Displays the respective Mobile Number.
<b>Email ID</b>	[Display] Displays the respective Email ID.
<b>Account Number</b>	[List Box] Select the appropriate Account Number from the list box.

Field Name	Description
<b>Continue</b>	[Action Button] Click Continue to proceed with further process.

- **Unsubscribe Services**

The following page appears.

**Peer Pay – Security Code**



**Field Description**

Field Name	Description
Peer Pay	
<b>Mode of Payment Received</b>	[Tab] Select any desired Mode of Payment Receive from the following: Email Mobile Facebook
<b>Do you have Security Code?</b>	[Input Box] Enter the appropriate Security Code.

<b>Field Name</b>	<b>Description</b>
<b>Mobile Number</b>	[Display] Displays the respective Mobile Number.
<b>Email ID</b>	[Display] Displays the respective Email ID.
<b>Account Number</b>	[List Box] Select the appropriate Account Number from the list box.
<b>Continue</b>	[Action Button] Click Continue to proceed with further process.

4. Click **Continue**.

## 17. Bills

### 17.1 Register/Add Biller

Using this option you can register a customer for bill payment.

1. Click **Pay Bills > View / Add Utility Biller**. The **Add Biller** screen is displayed.

#### Add Biller

#### Field Description

Field Name	Description
Add Biller	
<b>Select Customer</b>	[Dropdown List] Select the desired Customer from the available list.
<b>Select Biller</b>	[Dropdown List] Select the appropriate Biller from the available list.
<b>Service Account Number</b>	[Input Box] Enter the appropriate Service Account Number.
<b>Biller Nick Name</b>	[Input Box] Enter the desired Nick Name for the selected Biller.

## Add Biller

5554:AVD\_Tablet

Welcome Amey  
Last Successful Login September 26 2013 18:53 hrs

Open New Account Accounts Transfers Pay Bills Customer Services

Add Biller

004005631 (RAM) ▼

VODAFONE ▼

0xxx06xxx03

RAM

Reset Submit

Recent Paid Bills

7:19 30%

2. Click **Submit**. The system displays **Register Biller Verify** screen.

## Verify

5554:AVD\_Tablet

Welcome Amey  
Last Successful Login September 26 2013 18:53 hrs

Open New Account Accounts Transfers Pay Bills Customer Services

Add Biller

Verify

<b>Customer</b>	<b>Biller Name</b>
004005631 (RAM)	VODAFONE
<b>Service Account Number</b>	<b>Biller Nick Name</b>
0xxx06xxx03	RAM

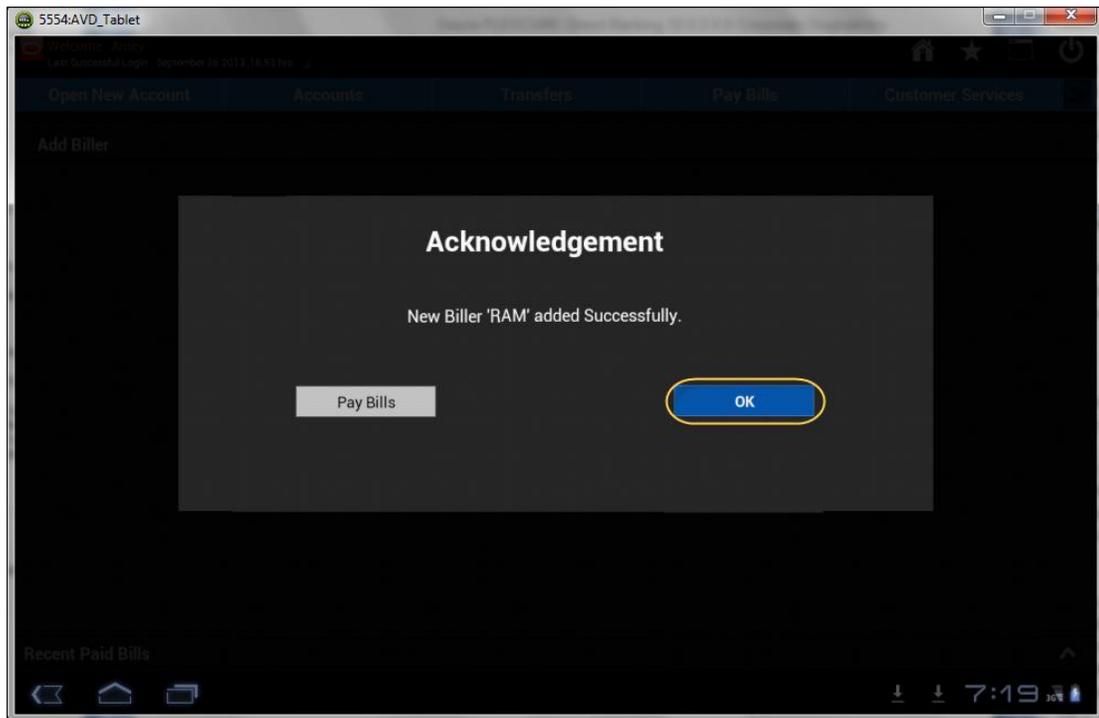
Change Confirm

Recent Paid Bills

7:19 30%

3. Click **Confirm** if no changes are required.

## Acknowledgement



4. Click the **Pay bills** button to pay bills.  
OR  
Click **OK** to navigate to the initial Biller Information screen.

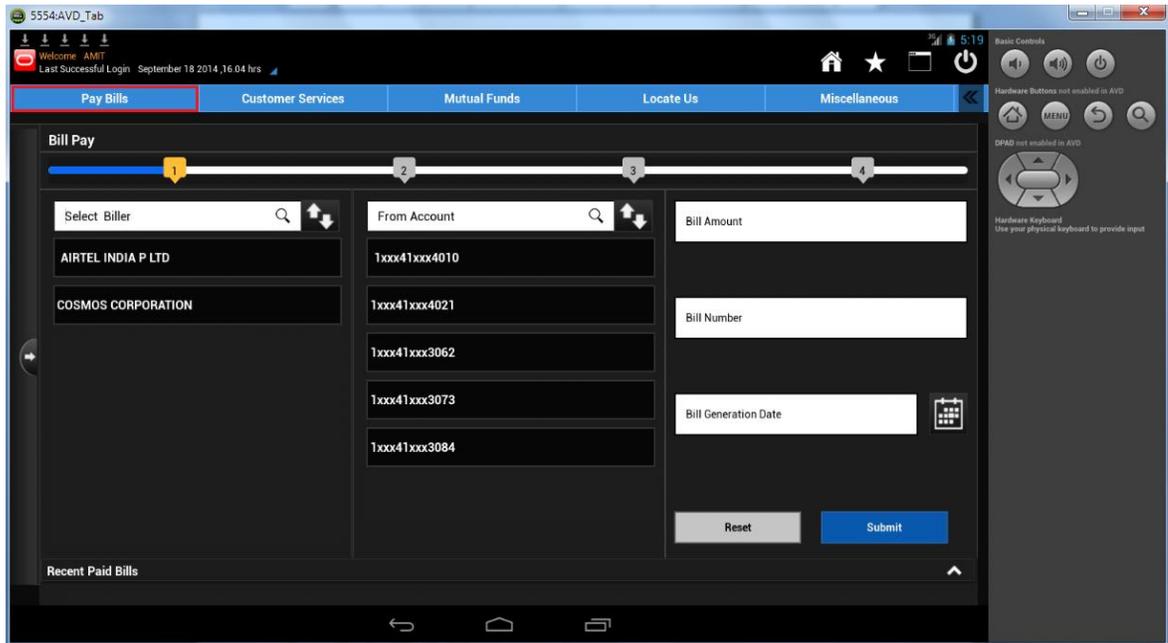
## 17.2 Pay Bills

The blue ribbon on the upper portion of the page displays the **Pay Bills** feature, as shown in the following screenshot.

### To pay bills:

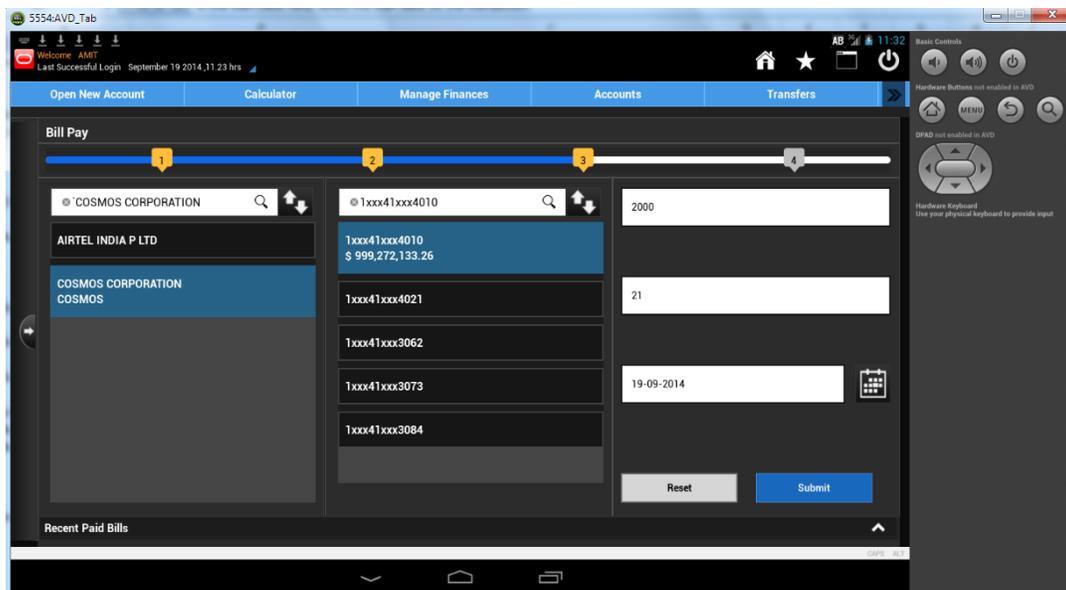
1. Click **Pay Bills > Bill Payment**. The **Bill Pay** screen is displayed.

## Bill Pay



2. In the **Select Biller** list, select the appropriate biller.
3. In the From Account list, select the account number.
4. In the **Bill Amount** field, enter the bill amount.
5. In the **Bill Number** field, enter the bill number.
6. In the **Bill Generation Date** field, select the bill generated date.

## Bill Pay



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Your Account</b>	[Mandatory, Pick List] Select the biller from the available list.
<b>From Account</b>	[Mandatory, Pick List] Select the account number from the available list.
<b>Bill Amount</b>	[Mandatory, Numeric, 12] Enter the amount to be paid.
<b>Bill Number</b>	[Mandatory, Numeric, 15] Enter the bill number.
<b>Bill Date</b>	[Optional, Pick List] Select the bill date from the pick list.

- Click **Submit**. The **Verify** screen is displayed.

### Pay Bill - Verify

The screenshot shows a 'Verify' screen with a dark background. At the top, the word 'Verify' is centered in white. Below it, there are two sections of information. The first section has three columns: 'Biller', 'Payment Amount', and 'Source Account'. The second section has three columns: 'Customer Id', 'Bill Number', and 'Bill Generation Date'. At the bottom, there are two buttons: 'Change' (grey) and 'Confirm' (blue).

Biller	Payment Amount	Source Account
COSMOS CORPORATION	\$ 500.00	1xxx41xxx4010 104
Customer Id	Bill Number	Bill Generation Date
10410944	12	19-09-2014

- Click **Confirm**. The **Acknowledgement** screen is displayed.

### Bill Pay - Acknowledgement

The screenshot shows an 'Acknowledgement' screen with a dark background. At the top, the word 'Acknowledgement' is centered in white. Below it, there are two error messages in a dark box. The first message has a red warning icon and says 'Bill Issue Date is Greater Than Current date'. The second message has a green checkmark icon and says 'Transaction with reference number 104070431626957 is in Rejected state.' Below the messages are two icons: a floppy disk (Save) and an envelope (Print). At the bottom, there is a large grey button labeled 'OK'.

- Click Save icon to save the details.
- Click Print icon to print the details.
- Click the **Ok** button. The initial **Pay Bill** screen is displayed

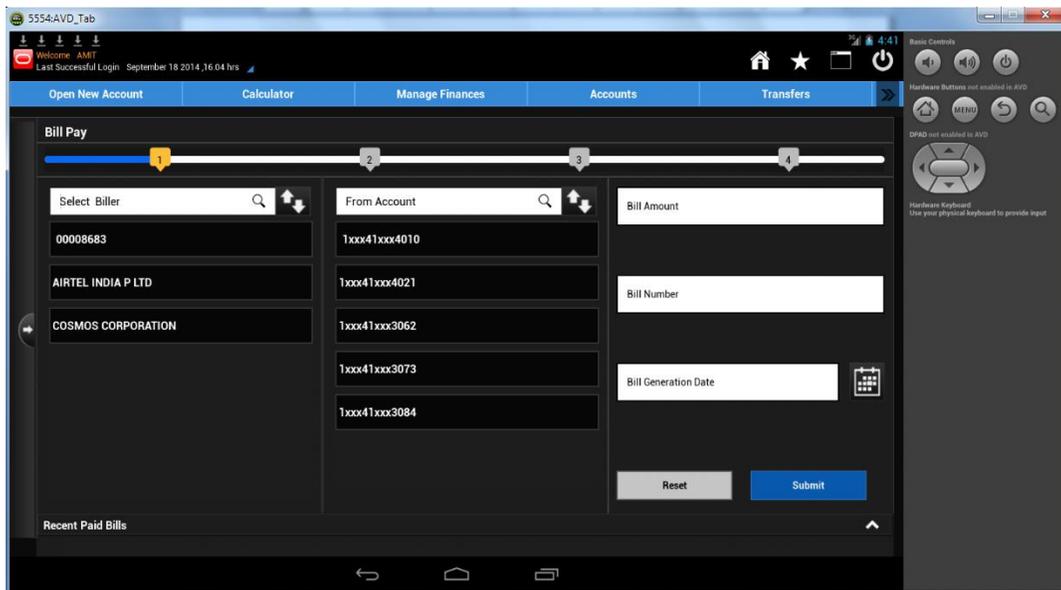
## 17.3 Delete Biller

Using this option you can delete a registered biller.

### To delete a biller:

- Click **Pay Bills > Bill Payment**. The **Bill Pay** screen is displayed.

## Bill Pay

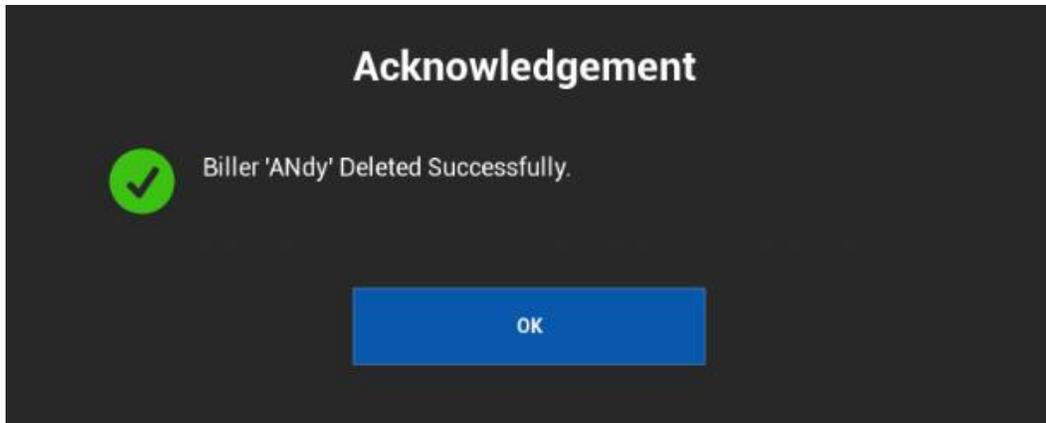


2. Click the **Arrow** (  ) button. The **Select Biller** screen appears.
3. Click the appropriate biller name. The **Delete Biller** screen appears.
4. Click **Submit**. The **Verify** screen appears.

### Delete Biller – Verify

Customer Id	Biller
ASHOK GURIJALA(10410944)	00008683
Service Account Number	Biller Nick Name
10410879	ANdy

5. Click **Delete**. The **Acknowledgement** screen appears.



6. Click **OK** to navigate to the **Delete Biller** screen.

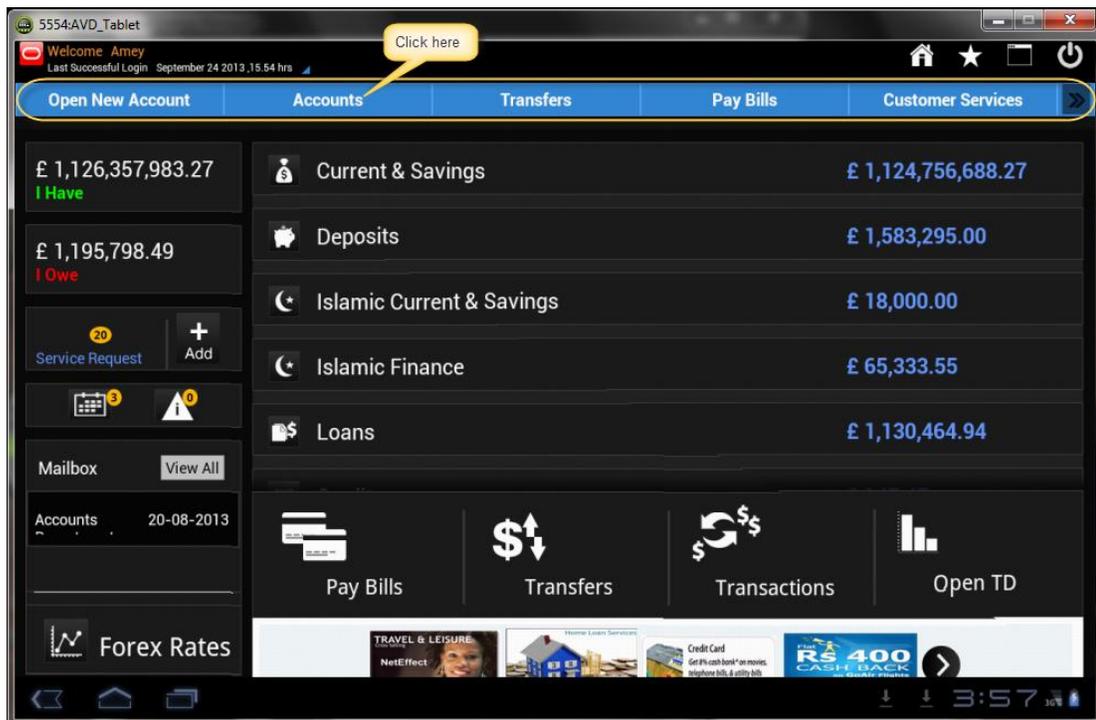
## 18. Term Deposit

### 18.1 Term Deposits

The **Term Deposit** displays the list of the recent **Term Deposits** made.

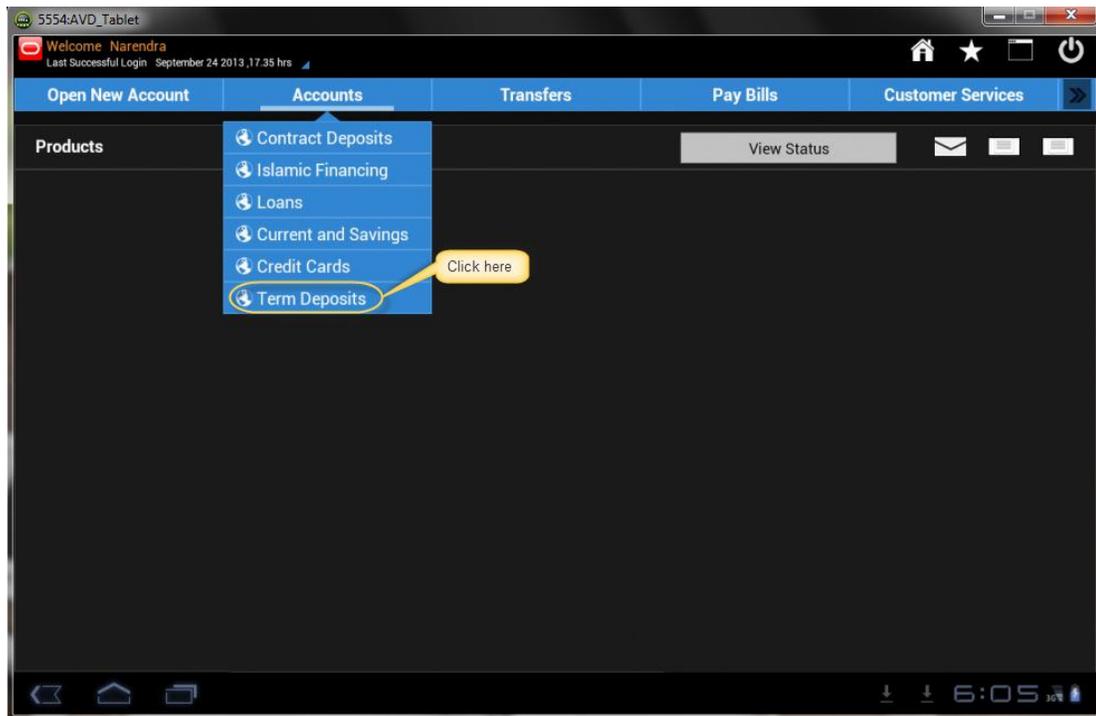
1. Click **Accounts**, as shown in the following screenshot.

#### Accounts



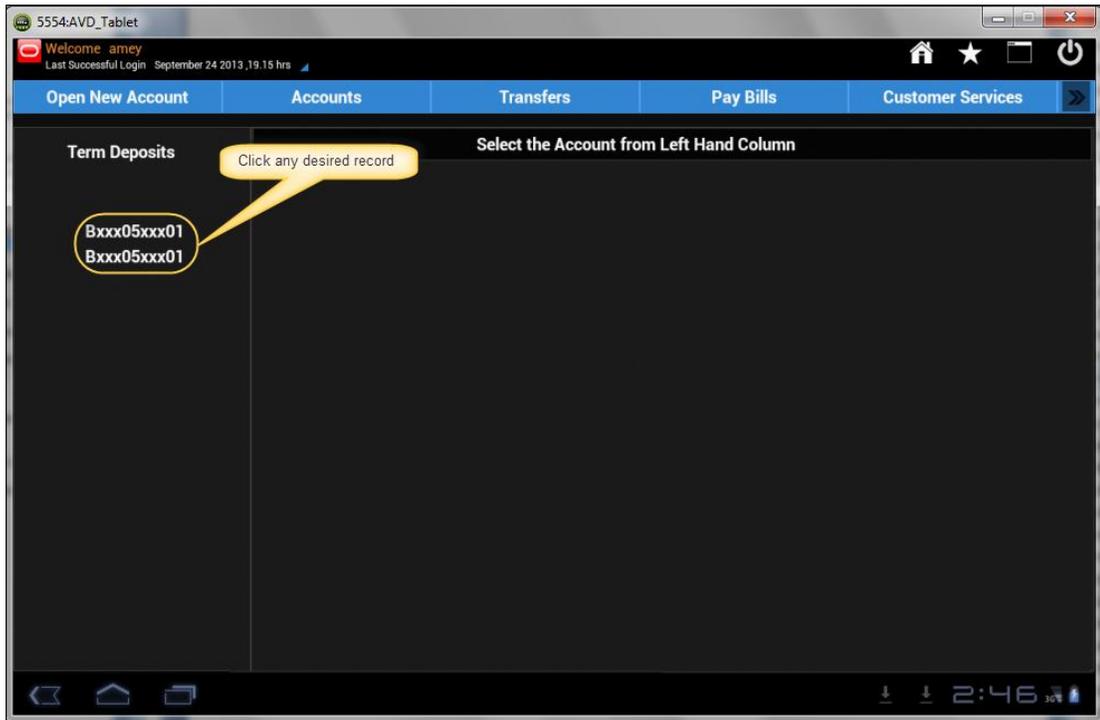
2. The following pop-up is displayed. Click **Term Deposit**, as shown in the following screenshot.

## Term Deposits



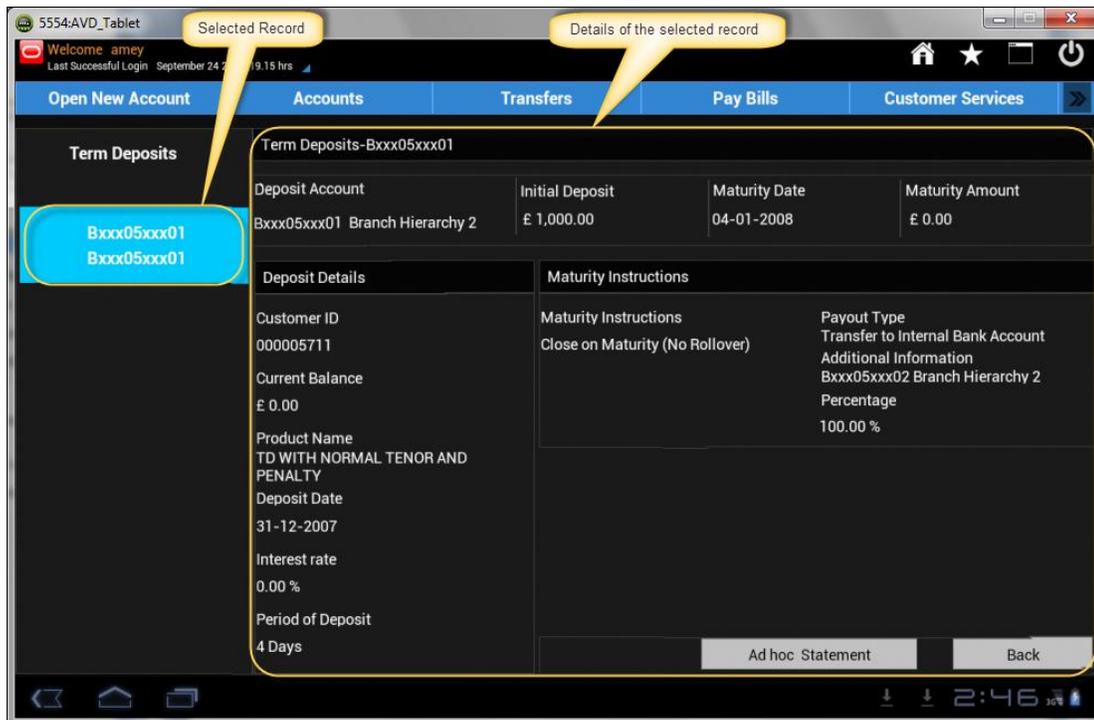
3. The following page is displayed. Click any desired record entry from the left pane of the page, as shown in the following screenshot.

## Term Deposits



4. The following page is displayed. The right pane of the page displays the detailed information about the selected **Term Deposit** record.

## Term Deposits



### Field Description

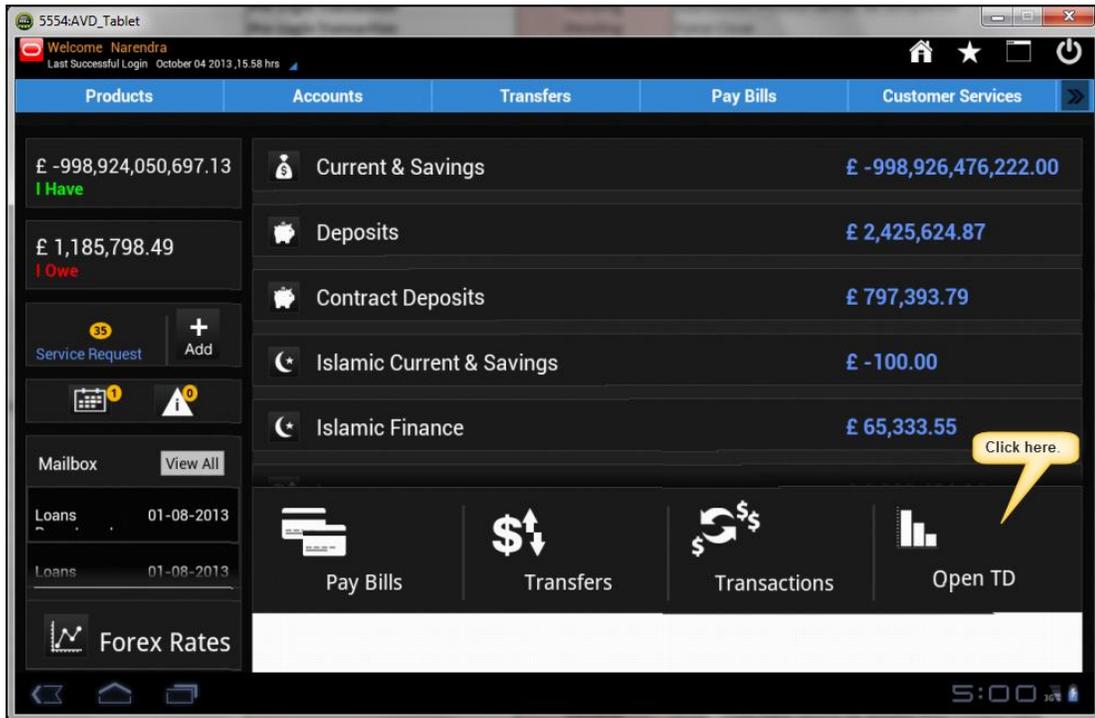
Field Name	Description
Term Deposit	
<b>Select Your Account</b>	[List Box] Select the desired entry for Term Deposit from the list.
<b>Term Deposit Details</b>	[Display] Displays the respective deposit details for the account selected.
<b>Ad hoc Statement</b>	[Action Button] Click Ad hoc Statement to create a statement for the specific given period.
<b>Back</b>	[Action Button] Click Back to go back to the Account Selection.

## 18.2 Open TD

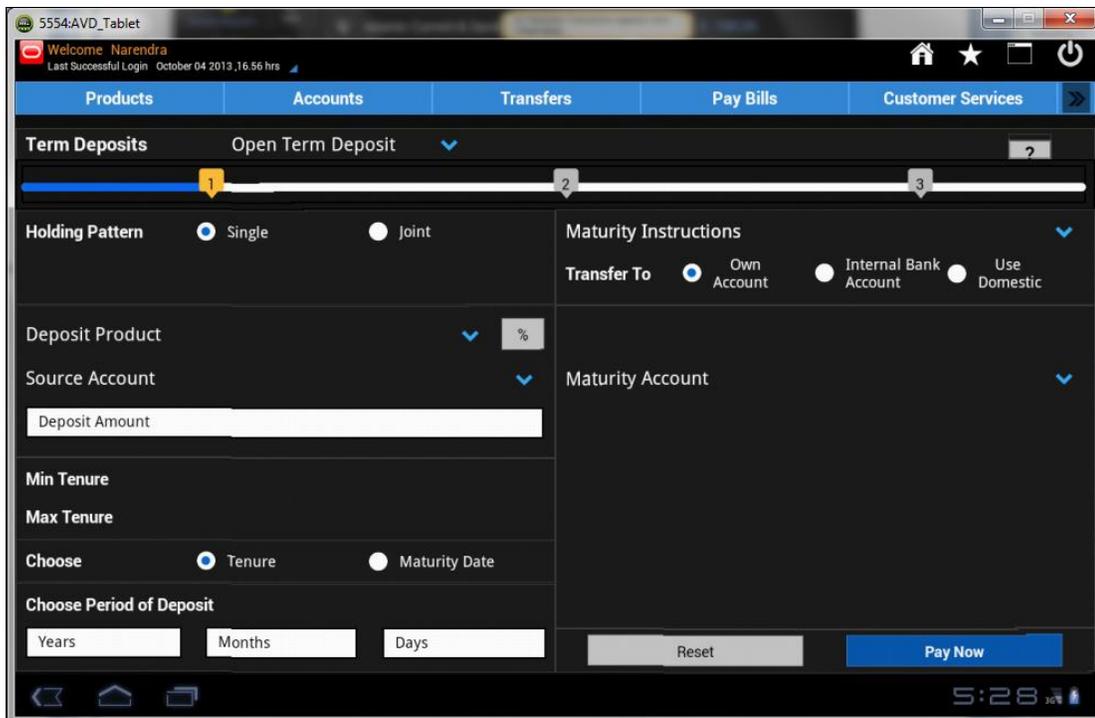
Using this option you can open a new term deposit account, with any of the linked current and savings account.

1. Set the **Transfers** as your **Favourite** transaction. It appears at the bottom of the Home Page, as shown in the following screenshot.
2. Click the same **Transactions** option present at the bottom of the **Home** page.

Open TD



Term Deposits



<b>Field Description</b>	
<b>Field Name</b>	<b>Description</b>
<b>Term Deposits</b>	[Dropdown] Select the desired option
<b>Holding Pattern</b>	[Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul>
<b>Deposit Product</b>	[Dropdown] Select the desired percentage value from the dropdown.
<b>Source Account</b>	[Dropdown] Select the desired value from the dropdown.
<b>Deposit Amount</b>	[Input Box] Enter the appropriate Deposit Amount in the respective field.
<b>Min Tenure</b>	[Display] Displays the Minimum Tenure value. This field is disabled if you select fix tenure base product.
<b>Max Tenure</b>	[Display] Displays the Maximum Tenure value. This field is disabled if you select fix tenure base product.
<b>Choose</b>	[Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Maturity Date</li> </ul>
<b>Choose Period of Deposit</b>	[Input Box] Enter the appropriate Years, Months and Days in the respective input boxes. This field is disabled if you select fix tenure base product.
<b>Maturity Instructions</b>	[Radio Button] Select the desired option button from the following:
<b>Transfer To</b>	<ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Bank Account</li> <li>• Use Domestic</li> </ul>

Field Name	Description
<b>Maturity Account</b>	[Dropdown List] Select the desired option from the dropdown.
<b>Reset</b>	[Action Button] Click Reset to clear all values.
<b>Pay Now</b>	[Action Button] Click Pay Now to make an immediate payment.
<b>Minimum Deposit Amount</b>	[Display] Displays the minimum amount to be deposited for a TD.
<b>Maximum Deposit Amount</b>	[Display] Displays the maximum amount to be deposited for a TD.
<b>Deposit amount in multiple of</b>	[Display] Displays the currency denomination for a TD.
<b>Maturity Date</b>	[Display] Displays the TD maturity date.

3. For more information on **Open TD**, visit **Term Deposits**

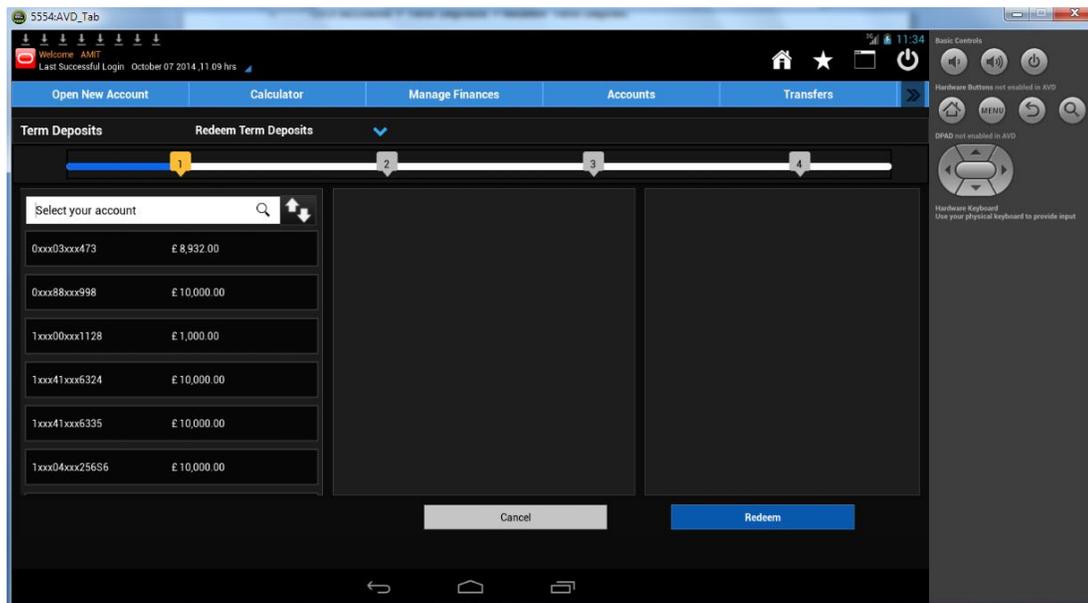
### 18.3 Redeem Term Deposits

Using this option you can redeem a term deposit. You can transfer the amount using the below options:

- Own Account
- Internal Account
- Domestic Account

**To redeem a term deposit:**

1. Click **Accounts > Term Deposits > Redeem Term Deposit**.



Field Name	Description
<b>Select Your Account</b>	[List Box] Select the desired entry for Term Deposit from the list.
<b>Term Deposit Details</b>	[Display] Displays the respective deposit details for the account selected.
<b>Redemption Type</b>	[Dropdown List] Click Ad hoc Statement to create a statement for the specific given period.
<b>Amount</b>	[Input Box] Enter the amount to be redeemed.
<b>Transfer To</b>	[Dropdown List] Select the transfer mode from the dropdown list. The options are: Own Account Transfer Internal Bank Account Domestic Clearing Network

Below fields appear if you select **Own Account Transfer** in **Transfer To** list.

<b>Maturity Account</b>	[Dropdown List] Select the account number to transfer the redemption amount.
-------------------------	---

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

Below fields appear if you select **Internal Account** in **Transfer To** list

<b>Maturity Account</b>	[Dropdown List] Select the account number to transfer the redemption amount.
<b>City</b>	[Dropdown List] Select the city from the dropdown list.
<b>Branch</b>	[Dropdown List] Select the branch from the dropdown list.

Below fields appear if you select **Domestic Account** in **Transfer To** list

<b>Maturity Account</b>	[Dropdown List] Select the account number to transfer the redemption amount.
<b>Network Type</b>	[Dropdown List] Select the domestic clearing network from the dropdown list.
<b>Bank Code</b>	[Input Box] Enter the bank code.
<b>Beneficiary Name</b>	[Input Box] Enter the beneficiary name.

2. In the **Redemption** section, click the appropriate redemption type.
3. In the **Amount** field, enter the amount to be redeemed.
4. From the Account Transfer Option list, select the option to which the amount is redeemed.
5. Click **Redeem**.  
The **Redeem Verify** screen appears.
6. Click **Confirm**.  
The **Acknowledgement** screen appears.
7. Click **OK**.

## 19. 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.

### 19.1 Create Goal

Using this option 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.

#### To create goal:

1. Click **Manage Finances > Goals > Create Goal**. The **Create Goal** screen is displayed.

#### Create Goal

The screenshot shows the 'Create Goal' screen in the Oracle FLEXCUBE Direct Banking Android Tablet Application. The screen is titled 'Create Goal' and features a progress bar at the top. The main content area contains the following fields and options:

- What are you saving for?**
  - Name your goal (text input field)
  - Choose Category (dropdown menu)
  - Choose Sub Category (dropdown menu)
  - Set an amount (text input field)
- Choose**
  - Tenure
  - Maturity Date
- Choose Tenure of goal**
  - Year (dropdown menu)
  - Month (dropdown menu)
  - Days (dropdown menu)
- I accept Terms and Conditions
- [View TnC](#)

At the bottom of the form, there are two buttons: 'Cancel' and 'Continue'. The screen also includes a navigation bar at the top with 'Products', 'Customer Services', 'Calculator', 'Manage Finances', and 'Accounts'. A status bar at the bottom shows the time as 10:17.

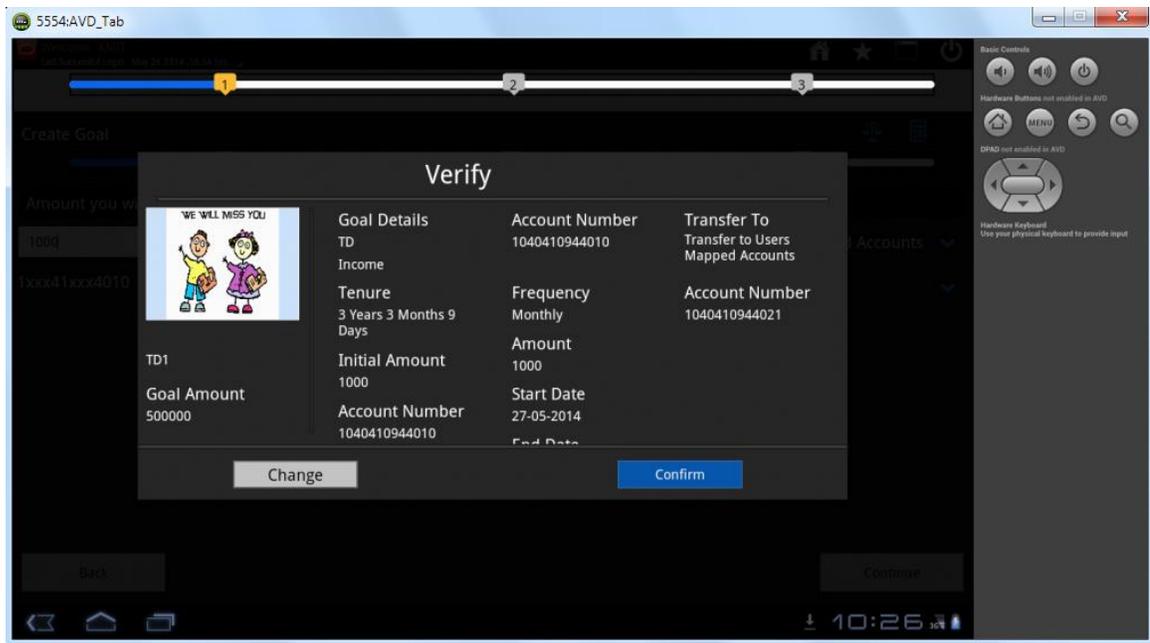
**Field Description**

Field Name	Description
<b>What are you saving for?</b>	
<b>Name your goal</b>	[Mandatory, Input, 40] Enter the name for the goal.
<b>Choose a category</b>	[Optional, Dropdown] Select the category of the goal. The options are: <ul style="list-style-type: none"> <li>• CAR</li> <li>• LOAN</li> <li>• TD</li> </ul>
<b>Choose a sub category</b>	[Optional, Dropdown] Select the sub category of the goal. This field is enabled if any option in <b>Choose a category</b> is selected.
<b>Set an amount</b>	[Mandatory, Input, 15] Enter the amount for the goal.
<b>Choose</b>	[Mandatory, Option Button] Click the option button to select the goal closure option. The options are: <ul style="list-style-type: none"> <li>• Tenure: It allows you to select the tenure.</li> <li>• Maturity Date: It allows you to select the maturity date.</li> </ul>
<b>Choose Tenure of goal</b>	
Below fields appear if you select <b>Tenure</b> option in <b>Choose</b> field.	
<b>Year</b>	[Optional, Drop-Down] Select the number of years from the drop-down list.
<b>Month</b>	[Optional, Drop-Down] Select the number of months from the drop-down list.
<b>Days</b>	[Optional, Drop-Down] Select the number of days from the drop-down list.
<b>Maturity Date</b>	
Below field appear if you select <b>Maturity Date</b> option in <b>Choose</b> field.	
<b>Select Maturity Date</b>	[Optional, Pick List] Select the goal maturity date from the pick list.

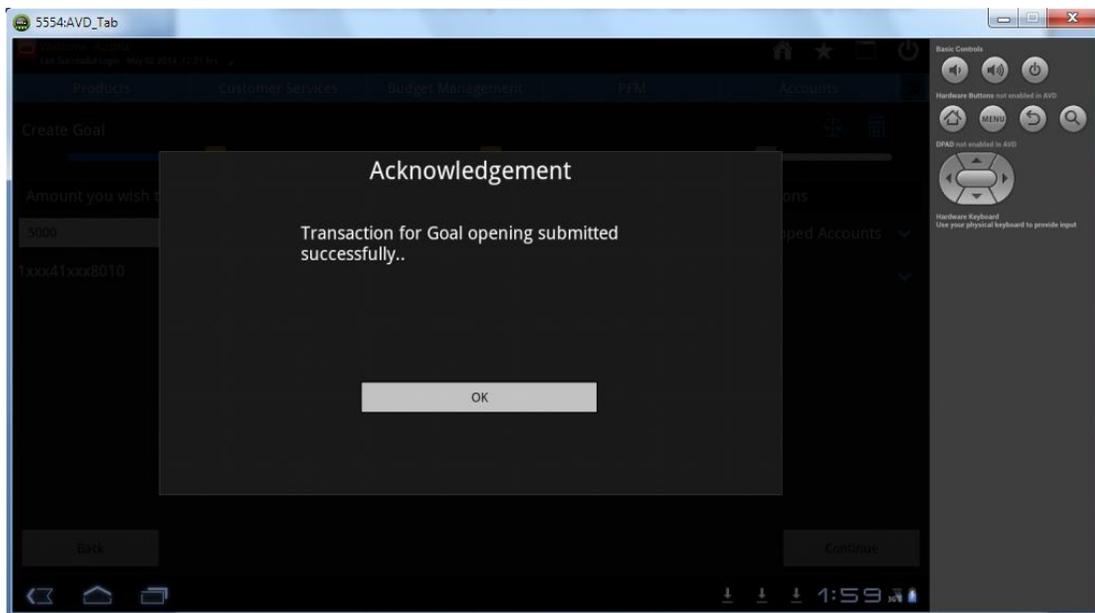
2. Click **I accept Terms and Conditions**.

3. Click **Continue**. The second stage for goal creation appears.

4. Enter the amount in the **Amount you wish to start with** field.
5. Click the  to select the **Funding account number**.
6. In the **Contribution frequency** section, click the  to select the contribution frequency.
7. Enter the amount.
8. Click the  to select the start date.
9. Click the  to select the end date.
10. In the **Set Maturity Instructions** section, select the account transfer option.
11. Enter the appropriate details in the relevant fields.
12. Click **Continue**. The **Verify** screen appears.



13. Click **Confirm**. The **Acknowledgement** screen appears.



14. Click **OK**. The new goal is created.

## 19.2 Modify a Goal

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

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

1. Click **More** on the home screen of the application.
2. Click **Manage Finances > Goals > View Goal**.

3. Click a goal in the **My Goals** tab or the **Other Goals** tab.
4. Click **Actions**.
5. Click **Edit**. The Edit Goal screen is displayed
6. Modify the required details of the goal and then click **Update**. The Edit Goal – Verify screen is displayed.
7. Click **Change** to modify any details and then verify all the details and click **Confirm**. Your goal is updated in the application.
8. Click **Ok**.

### 19.3 Fund a Goal

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

- Goals that you create in the application
  - Goals in which you are a participant
1. Click More on the home screen of the application.
  2. Click **Manage Finances > Goals > View Goal**.
  3. Click a goal in the My Goals tab or the Other Goals tab.
  4. Click **Actions**.
  5. Click **Fund**. The Fund Goal screen is displayed.
  6. Modify the required details of the goal and then click **Submit**. The Fund Goal – Verify screen is displayed.
  7. 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.
  8. Click Save icon to save the details.
  9. Click Print icon to print the details.
  10. Click **Ok**.

### 19.4 Add and Modify Goal Participants to Your Goal

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

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

#### Add participants to your goal

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

1. Click **More** on the home screen of the application.
2. Click Manage Finances > Goals > View Goal.
3. Click the **My Goals** tab.
4. Select the required goal that you have created.

5. Click **Participants**. The **Goal Participants** screen, showing e-mail addresses of existing goal participants, if any, is displayed.
6. Click the Add icon.
7. Enter the e-mail address of the person who you want as a goal participant.
8. Click **Submit**. The Reference Number and Security Code for request for adding the goal participant is displayed. Ensure that you share these numbers with the new goal participant.
9. 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.
1. Click **Participants**. The Goal Participants screen, showing e-mail addresses of existing goal participants, is displayed.
2. Click the **Edit** icon.
3. Modify the required e-mail address.
4. Click **Done**. The required e-mail address is updated

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

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

1. Select the required goal that you have created.
2. Click **Participants**. The Goal Participants screen, showing e-mail addresses of existing goal participants, is displayed.
3. Click the **Edit** icon.
4. Click the minus icon next to the required e-mail address.
5. Click **Delete** and then click **Done**. The required e-mail address is removed 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.

#### **View Transactions for a Goal**

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

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

- Goals that you create in the application
  - Goals in which you are a participant
1. Click **More** on the home screen of the application.
  2. Click Manage Finances > Goals > View Goal.
  3. Click a goal in the **My Goals** tab or the **Other Goals** tab.
  4. Click **Actions**.
  5. Click **Transactions**. The Goal Transactions screen is displayed.
  6. Click the Download icon to download the goal transaction details in txt format.
  7. Click the Edit Column icon to select the columns for viewing the search result.
  8. Click Optimize Data icon to view all the goal transaction data within the screen of the device.
  9. Click Print icon to print all the goal transaction data.

### Share a Goal and Request Goal Contributions

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

#### Share a goal

You can share the details of the goal using Facebook.

1. Click **More** on the home screen of the application.
2. Click **Manage Finances > Goals > View Goal**.
3. Click a goal in the **My Goals** tab or in the **Other Goals** tab.
4. Click **Actions**.
5. Click **Share**. The Share Goal screen is displayed.
6. Select the image for the goal.
7. Enter a message, if required, in the **Personalized message about goal** field.
8. Click **Connect** to view the Facebook sign in page.
9. Enter your username and password for Facebook and then click **Login**.
10. Select names of your Facebook friends with whom you want to share the goal. Your goal is shared with your selected friends.
11. Click **Ok**.

#### Request contribution to your goal

You can request contributions for your goal using Facebook.

1. Click **More** on the home screen of the application.
2. Click **Manage Finances > Goals > View Goal**.
3. Click a goal in the **My Goals** tab.
4. Click **Actions**.
5. Click **Request Contribution**. The **Request Contribution** screen is displayed.

6. Select the image for the goal.
7. Enter a message, if required, in the **Personalized message about goal** field.
8. Click Connect to view the Facebook sign in page.
9. Enter your username and password for Facebook and then click **Login**.
10. 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.
11. Click **Ok**.

### **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 Goal Contribution screen is displayed.
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 reference number for the transaction is displayed.
6. Click Save icon to save the details.
7. Click Print icon to print the details.
8. Click **Ok**.

### **Redeem a Goal**

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

1. Click **More** on the home screen of the application.
2. Click **Manage Finances > Goals > View Goal**.
3. Click a goal in the My Goals tab.
4. Click **Actions**.
5. Click **Redeem**. The Redeem Goal screen is displayed.
6. Enter the details for the redemption of the goal and then click **Submit**. The Redeem Goal – Verify screen is displayed.
7. 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 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**.

## 20. Transaction Activities

The view initiated transaction allows you to view the initiated transactions along with their status. It also allows you to search a transaction(s), on the given below criteria.

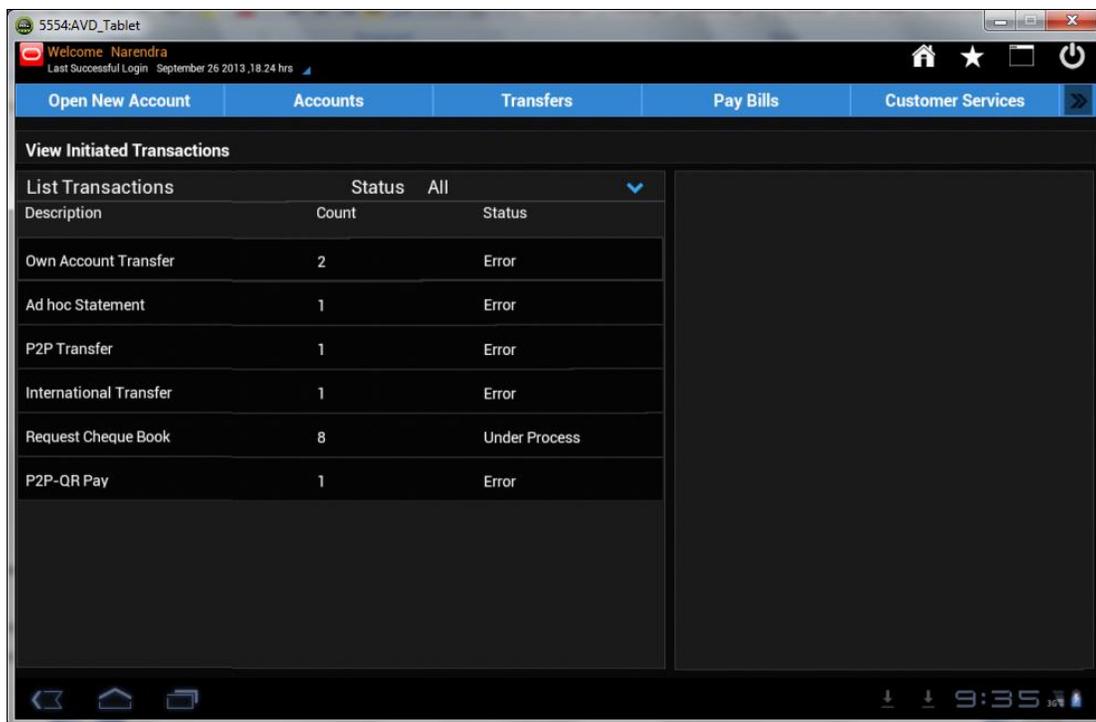
The search options are:

- E banking reference number
- Amount range

The blue ribbon on the upper portion of the page displays the **Customer Service** feature, as shown in the following screenshot.

1. Click **Customer Services > Transaction Activities > View Initiated Transactions**. The **View Initiated Transactions** screen is displayed.

### View Initiated Transactions



### Field Description

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

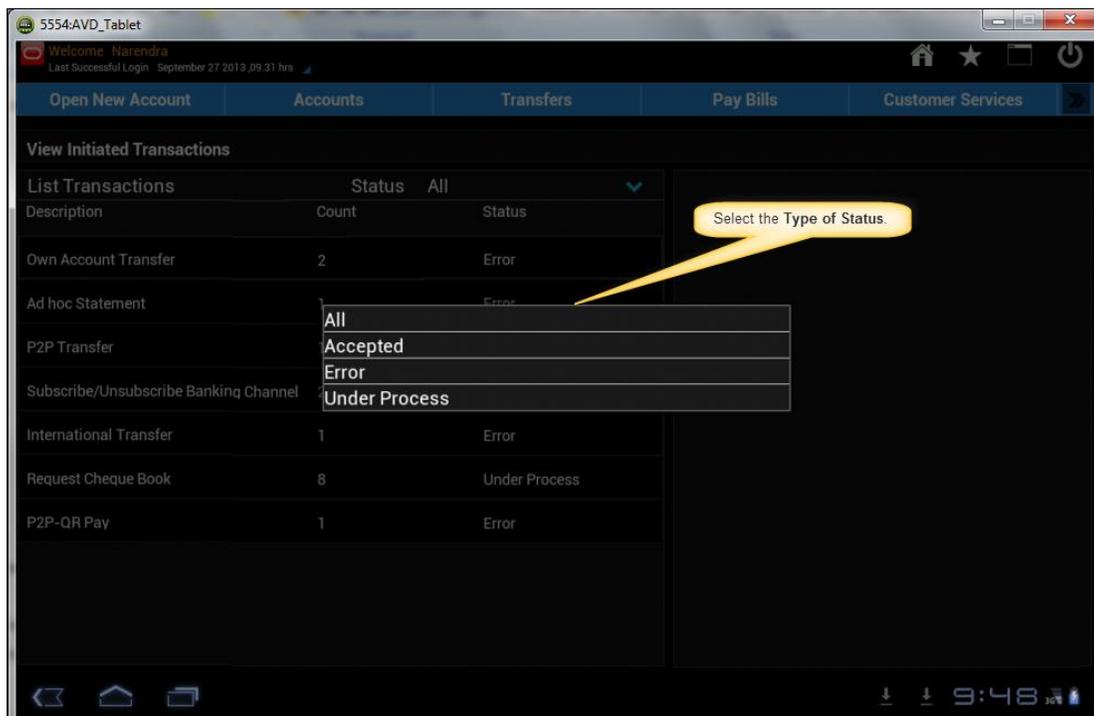
View Initiated Transactions	
-----------------------------	--

<b>List Transactions</b>	[Display] Displays the list of various types of transactions.
--------------------------	--

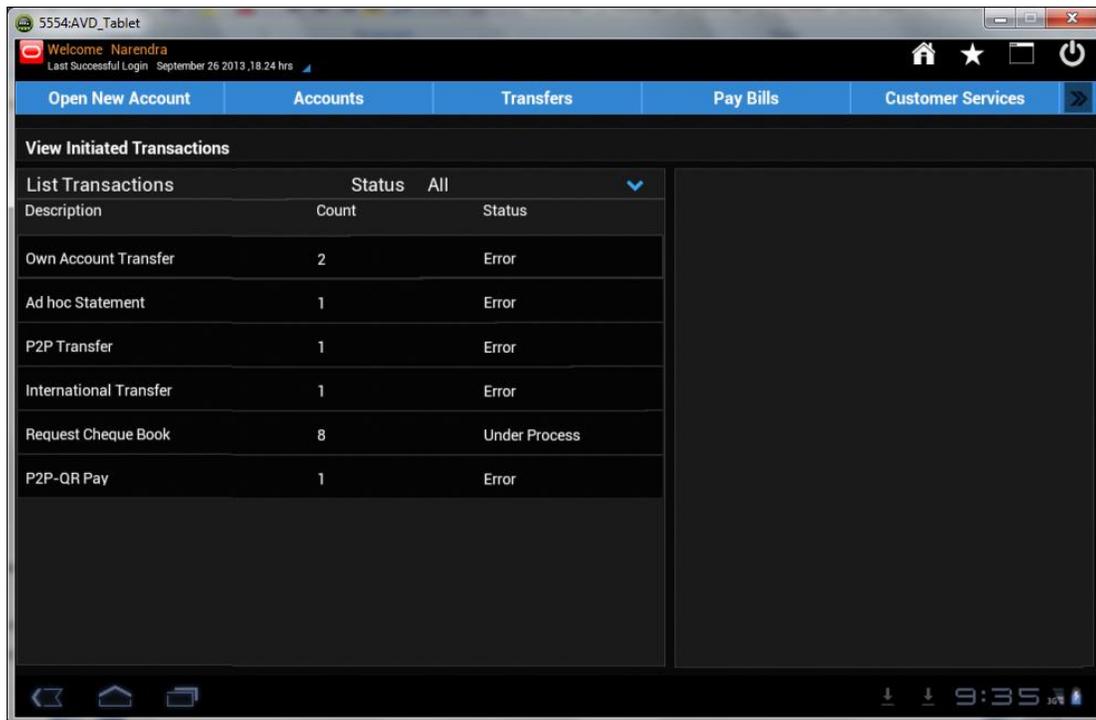
Field Name	Description
<b>Status</b>	[Dropdown List] Select the desired status from the following: <ul style="list-style-type: none"> <li>• All</li> <li>• Accepted</li> <li>• Error</li> <li>• Under Process</li> </ul>
<b>Description</b>	[Display] Displays the list of transactions.
<b>Count</b>	[Display] Displays the respective count for each transaction.
<b>Status</b>	[Display] Displays the respective status for each transaction.

2. Select the **Type of Status** from the following values. The respective records appear in the list.

### Type of Status



### View Initiated Transactions



- Click the transaction to view the transaction details.

#### Field Description

Field Name	Description
<b>E banking Reference No.</b>	[Display] Displays the transaction reference number.
<b>Status</b>	[Display] Displays the current status of the transaction.
<b>Created By</b>	[Display] Display the user ID of the initiator of the transaction.
<b>Created On</b>	[Display] Display the date on which transaction was initiated.
<b>Updated By</b>	[Display] Display the user ID who has previously updated the transaction
<b>Updated On</b>	[Display] Display last updated date of the transaction.
<b>Value Date</b>	[Display] Display the value date of the transaction.

Field Name	Description
<b>Transaction Details</b>	[Display] Display all the fields of the selected transaction that are marked as important in read only format.

## 21. 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.

### 21.1 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**

<b>Unit Holder</b>	[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.
--------------------	--

<b>Fund AMC</b>	[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**

<b>Fund Name</b>	[Optional, Input box, 50] Select the required mutual fund. The system displays the minimum investment amount or minimum purchase units.
------------------	---

<b>Investment Type</b>	[Tab] Click the <b>Amount</b> tab to specify that the investment is to be made in terms of amount click the <b>Units</b> tab for investment in number of units.
------------------------	--

<b>Amount/Units</b>	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.
---------------------	--

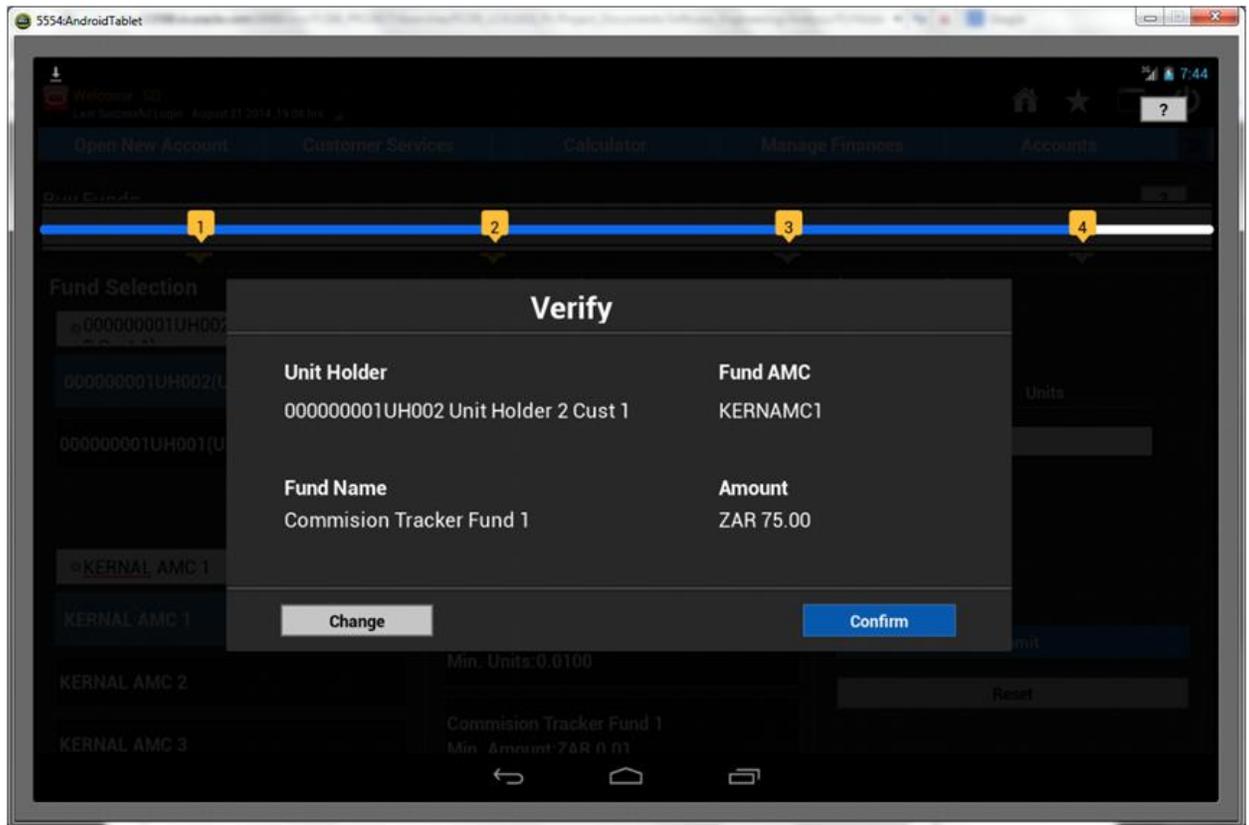
<b>Minimum Amount</b>	[Display] This field displays the minimum amount that has to be invested to subscribe to the fund, with the currency of the mutual fund.
-----------------------	---

<b>Minimum Units</b>	[Display] This field displays the minimum units that have to be invested to subscribe to the fund, with the currency of the mutual fund.
----------------------	---

<b>Dividend Reinvestment</b>	[Display] This field displays whether the dividend reinvestment is required.
------------------------------	---

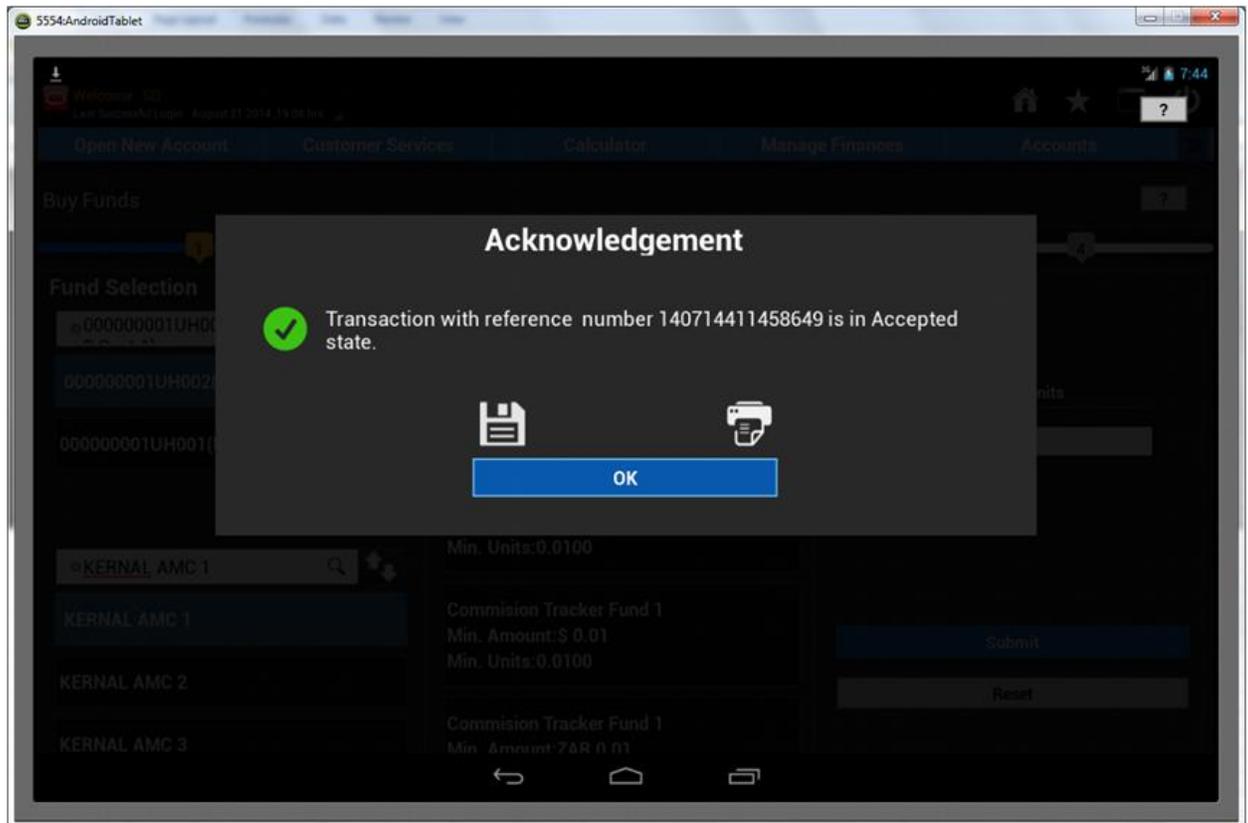
2. Enter the relevant details in the appropriate fields.
3. Click **Submit**. The system displays the **Buy Funds – Verify** screen.  
OR  
Click Reset to clear all the details that you have entered.

## 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.

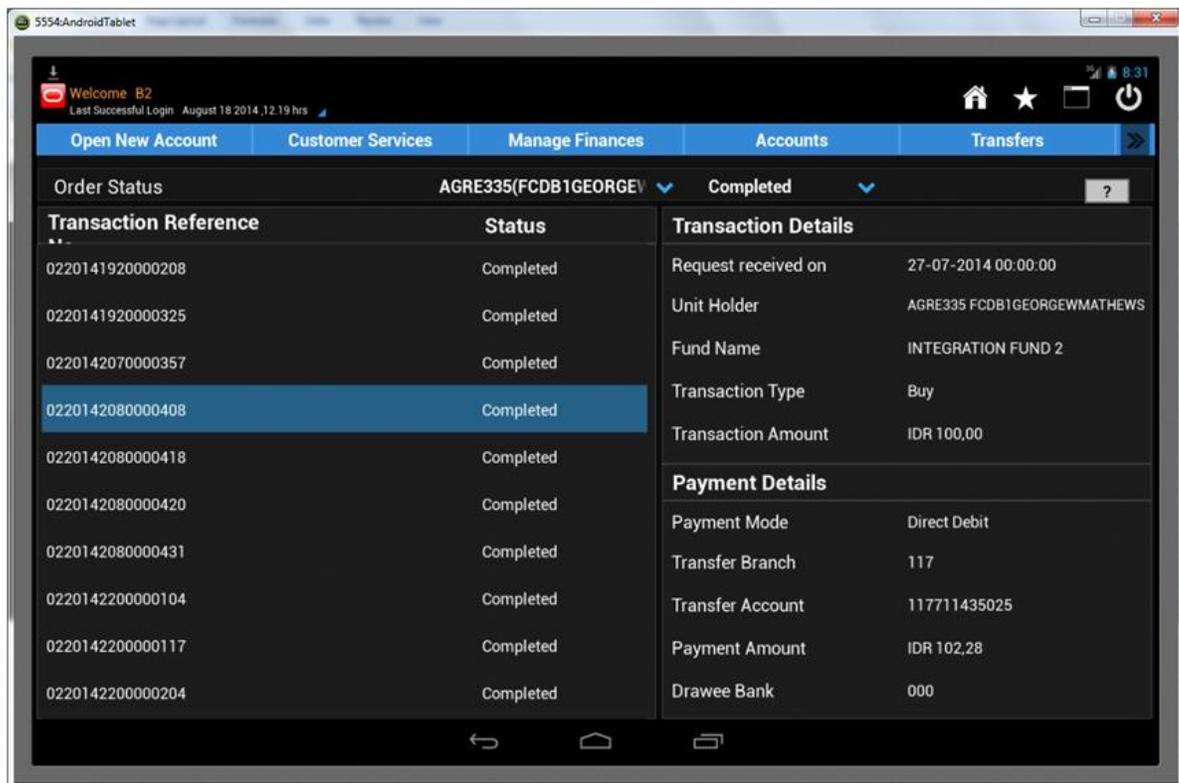
## 21.2 View Order Status

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

<b>Field Name</b>	<b>Description</b>
<b>Request Received on</b>	[Display] This field displays the date and time on which the request received.
<b>Unit Holder</b>	[Display] This field displays the name of the unit holder.
<b>Fund Name</b>	[Display] This field displays the Fund ID of the mutual fund.
<b>Transaction Type</b>	[Display] This field displays the transaction type of the mutual fund.
<b>Transaction Amount</b>	[Display] This field displays the transaction amount of the mutual fund.
<b>Status</b>	[Display] This field displays the status of the order.
<b>Transaction Units</b>	[Display] This field displays the number of transaction units.
<b>Units Applied</b>	[Display] This field displays the number of units applied.
<b>Reason (If not allocated)</b>	[Display] This field displays the reason for not allocating the units.
<b>Payment Details</b>	
<b>Payment Mode</b>	[Display] This field displays the payment mode of the mutual fund.
<b>Transfer Branch</b>	[Display] This field displays the bank branch.
<b>Transfer Account</b>	[Display] This field displays the account number used for transfer, in the Account Number – Branch format.
<b>Payment Amount</b>	[Display] This field displays the amount of payment, with the currency, for the mutual fund
<b>Drawee Bank</b>	[Display] This field displays the drawee bank.

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

## 21.3 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



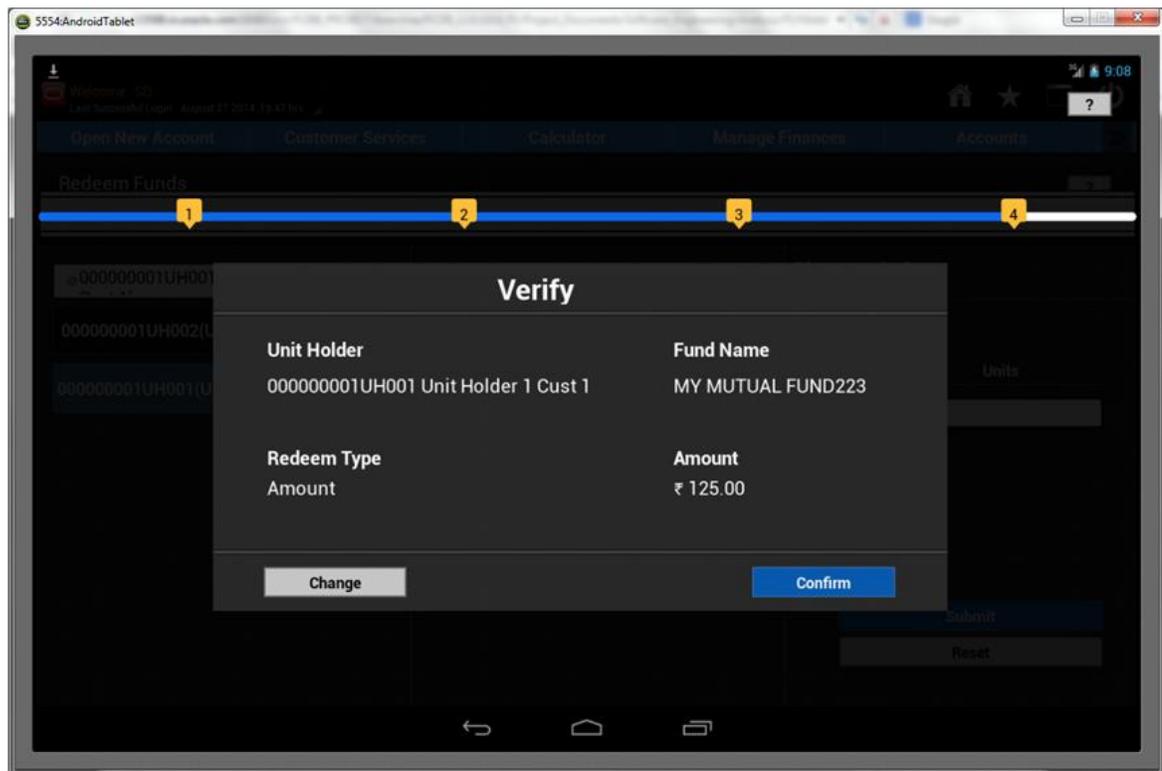
### Field Description

Field Name	Description
<b>Unit Holder</b>	[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.
<b>Fund Name</b>	[Optional, Input box, 50] Select the required mutual fund.

Field Name	Description
<b>Amount/Units</b>	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.
<b>Redeem Type</b>	[Tab] Click the <b>Amount</b> tab to specify that the investment is to be made in terms of amount. Click the <b>Units</b> tab for investment in number of units.
<b>Units Held</b>	[Display] This field displays the number of units of the mutual held as on current date.
<b>Amount</b>	[Display] This field displays the market value of the investment as on date, with the currency of the mutual fund.

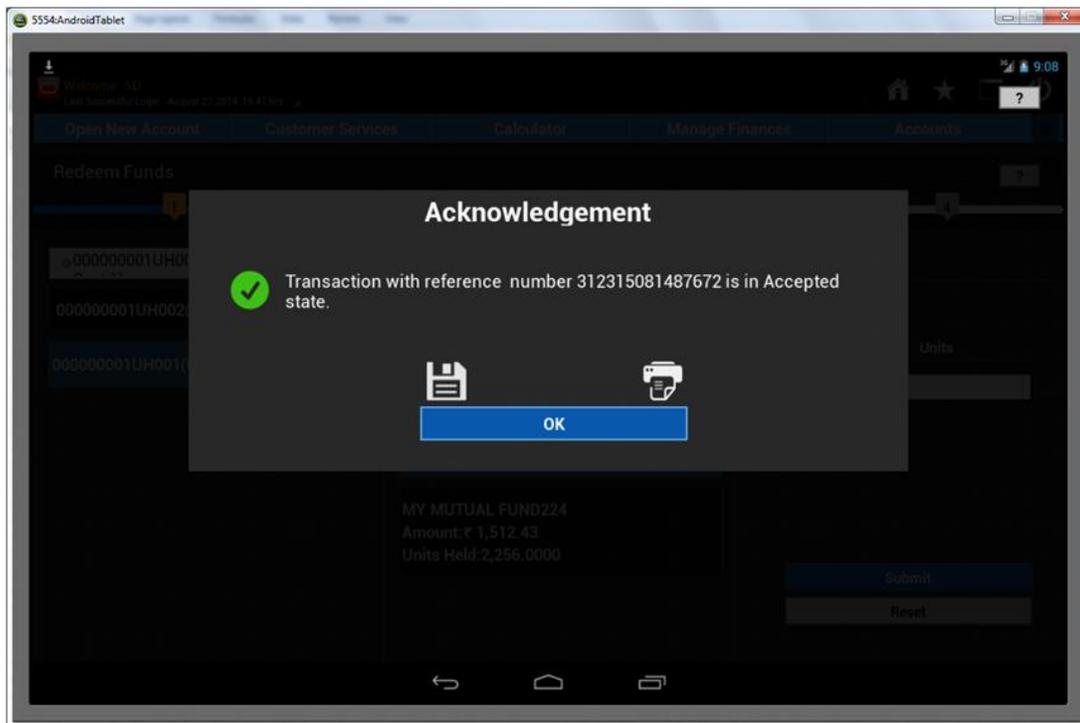
- Click **Submit**. The system displays the **Redeem Funds – Verify** screen.  
OR  
Click **Reset** to clear all the details that you have entered.

### Redeem Funds – Verify



- 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 **Redeem Funds** screen.

## 21.4 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.

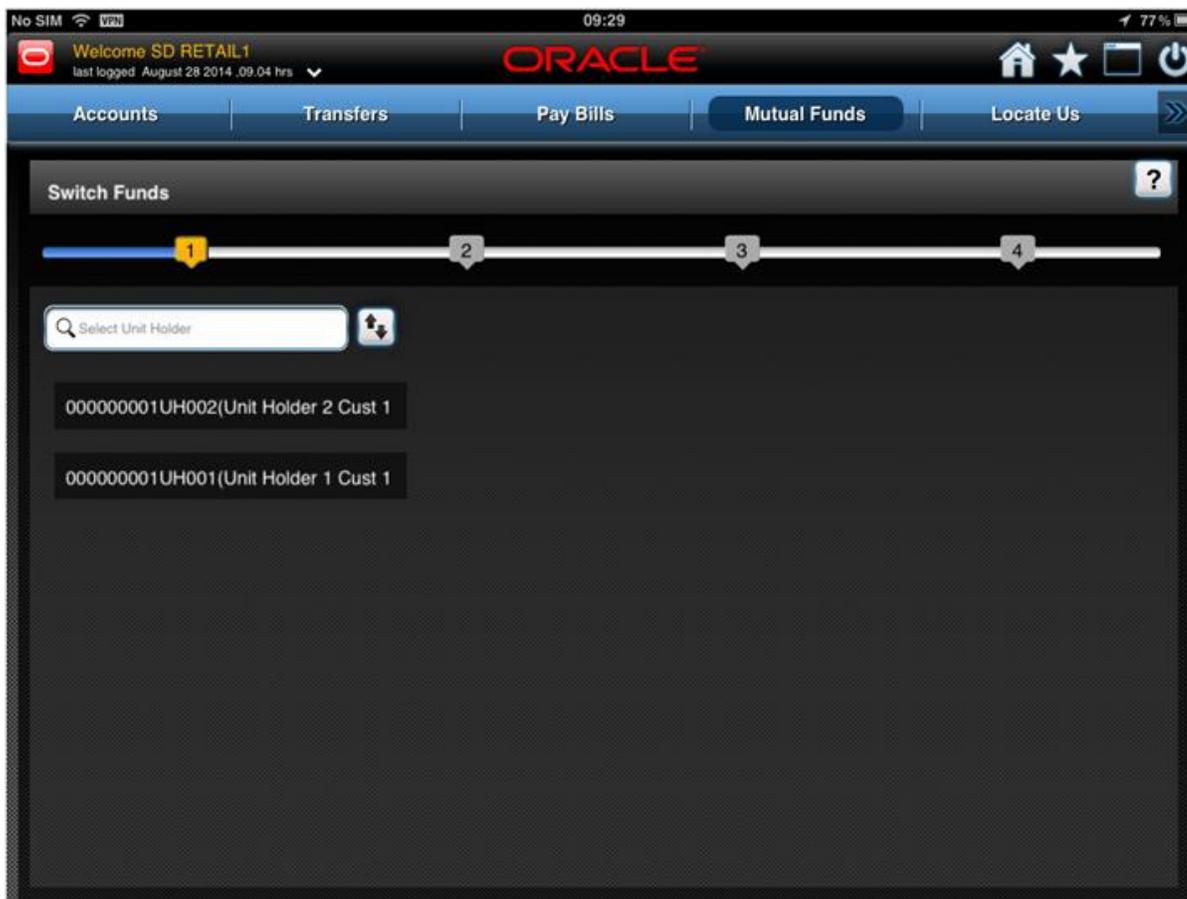
You must specify the switch details in terms of amount or in terms of units,

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



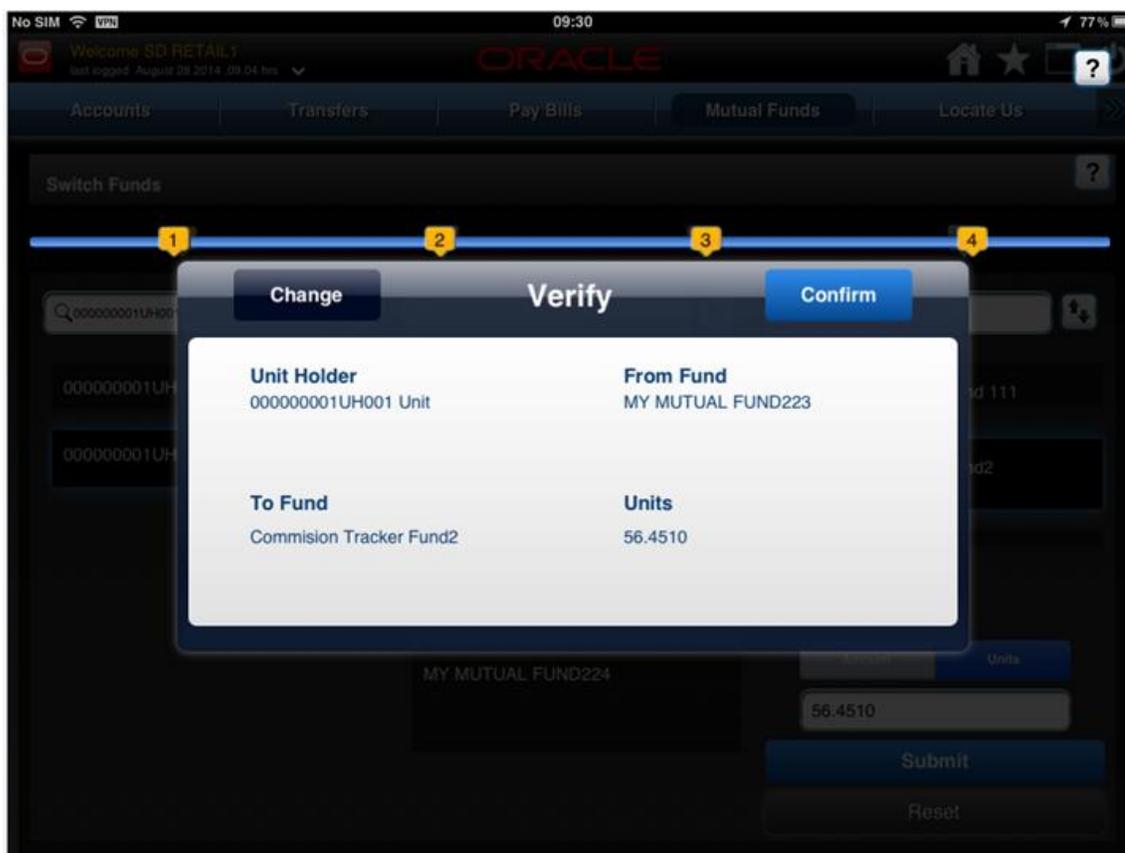
#### Field Description

Field Name	Description
<b>Unit Holder</b>	<p>[Optional, Input box, 50]</p> <p>Enter the Unit Holder ID under which you want to Switch the mutual fund.</p> <p>The system displays the corresponding funds in From Funds and To Funds fields.</p>
<b>From Funds</b>	<p>[Optional, Input box, 50]</p> <p>Select the fund that you want to redeem.</p> <p>The system displays the corresponding units held and current market values for the fund.</p>
<b>To Funds</b>	<p>[Optional, Input box, 50]</p> <p>Select the fund that you want to buy.</p> <p>The system displays the corresponding units held and current market values for the fund.</p>

Field Name	Description
<b>Amount/Units</b>	[Mandatory, Input box, 15] Enter the amount to be invested / number of units to be purchased.
<b>Switch Type</b>	[Tab] Click the <b>Amount</b> tab to specify that the redemption in the switch is to be made in terms of amount. Click the <b>Units</b> tab for redemption in switch in terms of number of units.
<b>Units Held</b>	[Display] This field displays the number of units available for redemption as on date.
<b>Amount</b>	[Display] This field displays the market value available for redemption as on date, with the currency of the mutual fund.

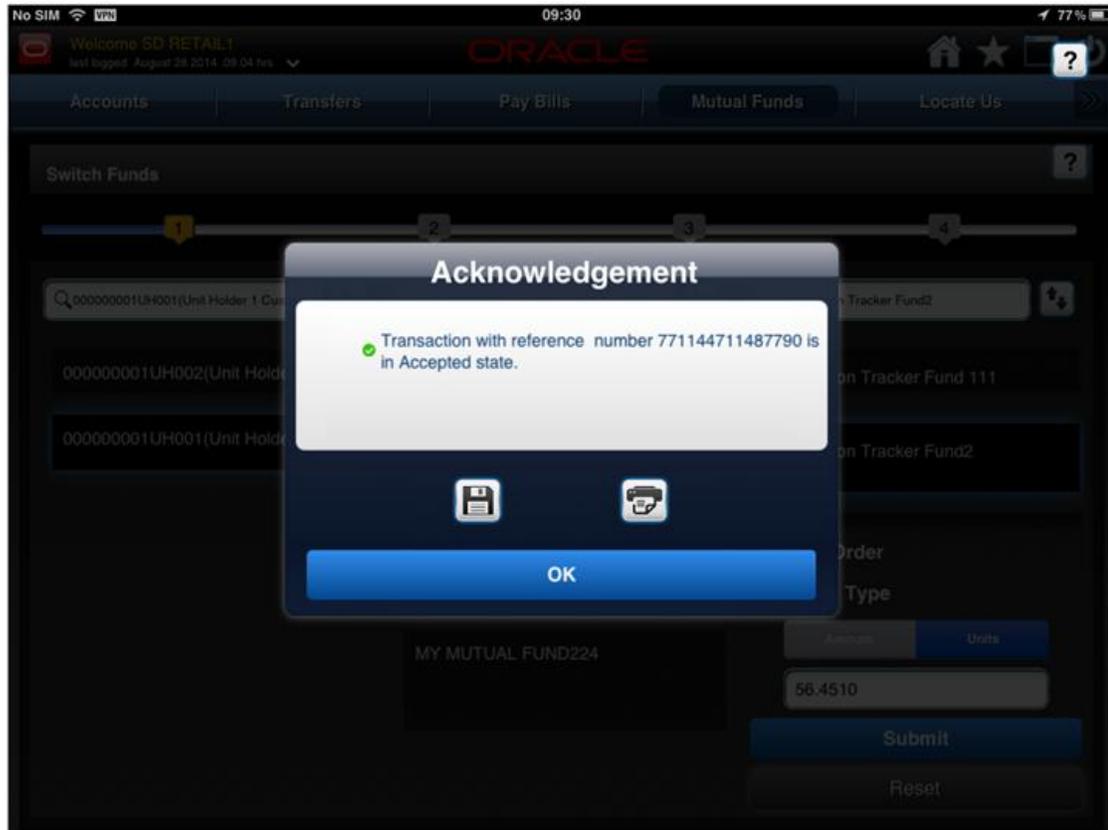
- Click **Submit**. The system displays the **Switch Funds – Verify** screen.  
OR  
Click **Reset** to clear all the details that you have entered.

### 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.

## 21.5 View Fund Portfolio

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

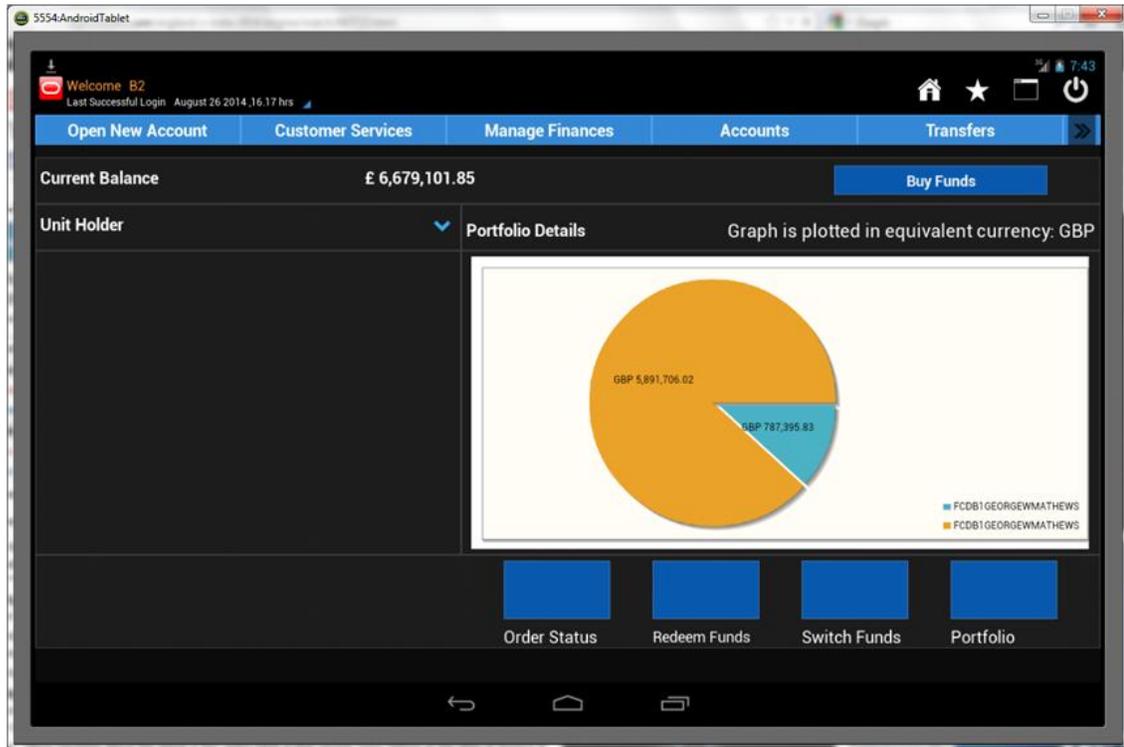
The system displays a pie chart to represent your current funds holdings for each unit holder.

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

### To view portfolio of mutual funds

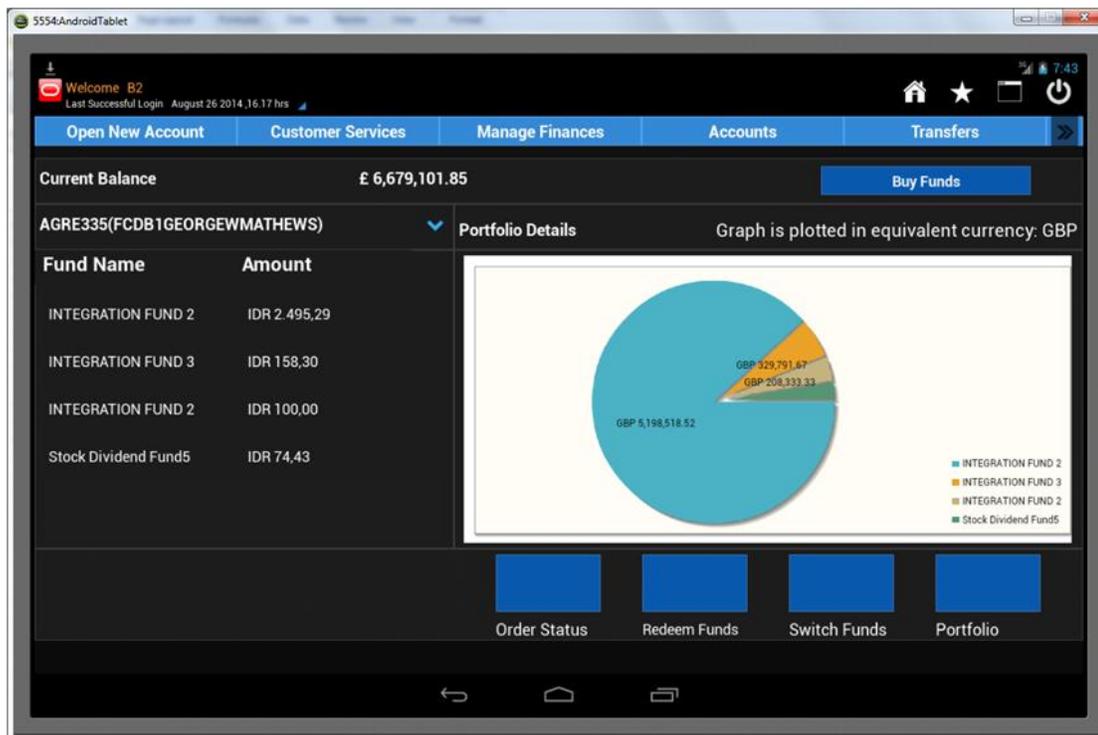
1. Click **Mutual Funds > Portfolio**. The system displays the **Funds Dashboard** screen.

## 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.

## Fund Details



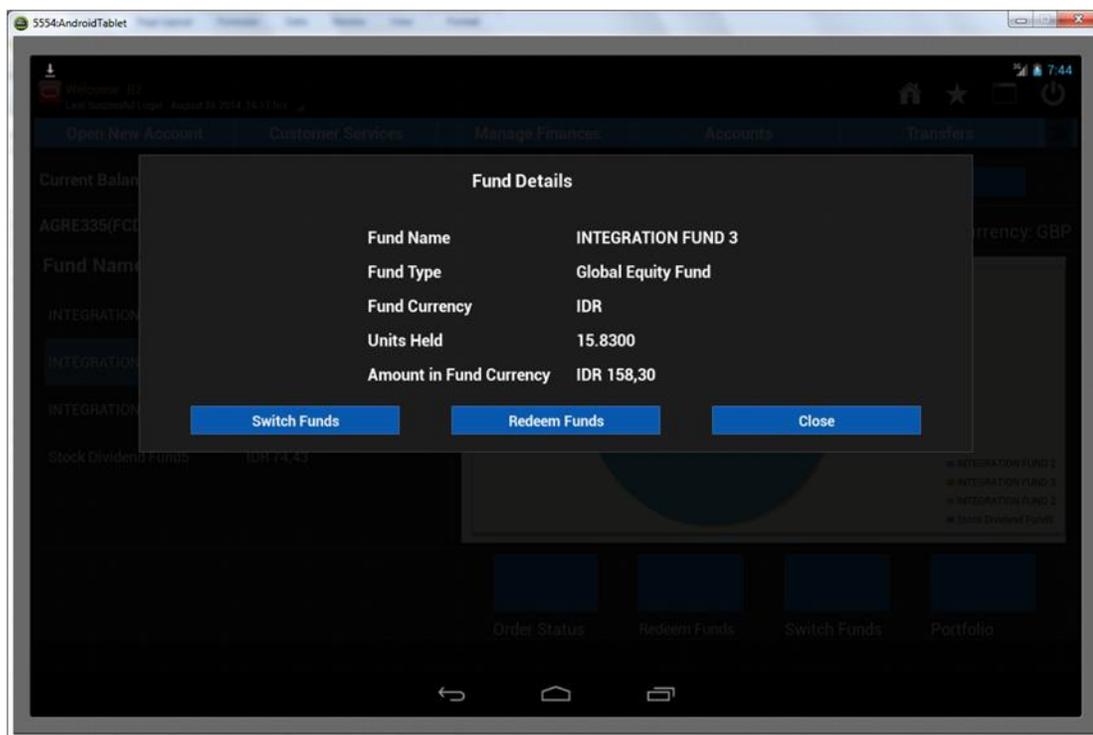
### Field Description

Field Name	Description
<b>Current Balance</b>	[Display] This field displays the total current value of your holdings.
<b>Unit Holder</b>	[Optional, Dropdown] Select the required Unit Holder mapped to your Customer ID. The corresponding Funds AMC is displayed.
<b>Pie Chart</b>	[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.
<b>Unit Holder</b>	[Display] This field displays all your registered Unit Holder IDs
<b>Fund Name</b>	[Display] This field displays the names of the mutual fund (with amount) under the selected Funds AMC.

Field Name	Description
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**

<b>Field Name</b>	<b>Description</b>
<b>Fund Name</b>	[Display] This field displays the name of the mutual fund. Click this hyperlink to view the Fund Details
<b>Fund Type</b>	[Display] This field displays the type of the mutual fund.
<b>Fund Currency</b>	[Display] This field displays the currency of the mutual fund.
<b>Units Held</b>	[Display] This field displays the number of units held as on current date for the mutual fund.
<b>Amount in Fund Currency</b>	[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.

## 22. Pending Authorizations

Using this option you can view and authorize or reject transactions.

### To Authorize pending transactions

1. Click **Transactions**. The following page is displayed

#### Field Description

Field Name	Description
<b>List Transactions</b>	[Display] Displays the list of transactions.
<b>Status</b>	[Dropdown List] Select the transaction status from the dropdown list. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Completed</li> <li>• Rejected</li> <li>• Accepted</li> <li>• Under Process</li> <li>• Error</li> </ul>
<b>References</b>	[Display] Display the reference ID's of the transaction.
<b>Under Process</b>	[Display] Display the under process transactions.
<b>Note</b>	[Input Box] Enter the description for authorizing the transaction.

2. Select the appropriate transaction status from the **Status** list.  
The transactions along with their reference numbers appear in the right hand side panel of the screen.
3. Click the appropriate Reference No to select the transaction.
4. Click **Authorize**.  
The **Pending Authorization-Verify** screen appears.
5. Click **Confirm**.  
The **Pending Authorization-Confirm** screen appears.
6. Click **OK**.

## 23. Credit Cards

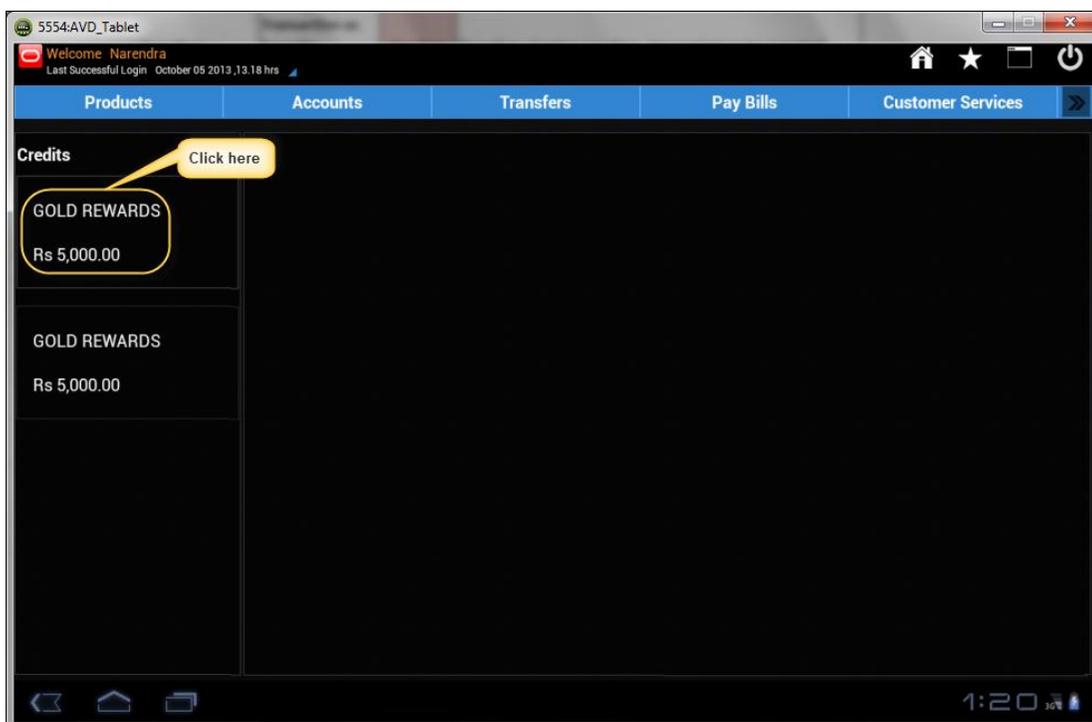
### 23.1 Credit Card Details

Using this option you can view the current outstanding balances, currency, and nickname of the credit card holder.

**To view credit card details:**

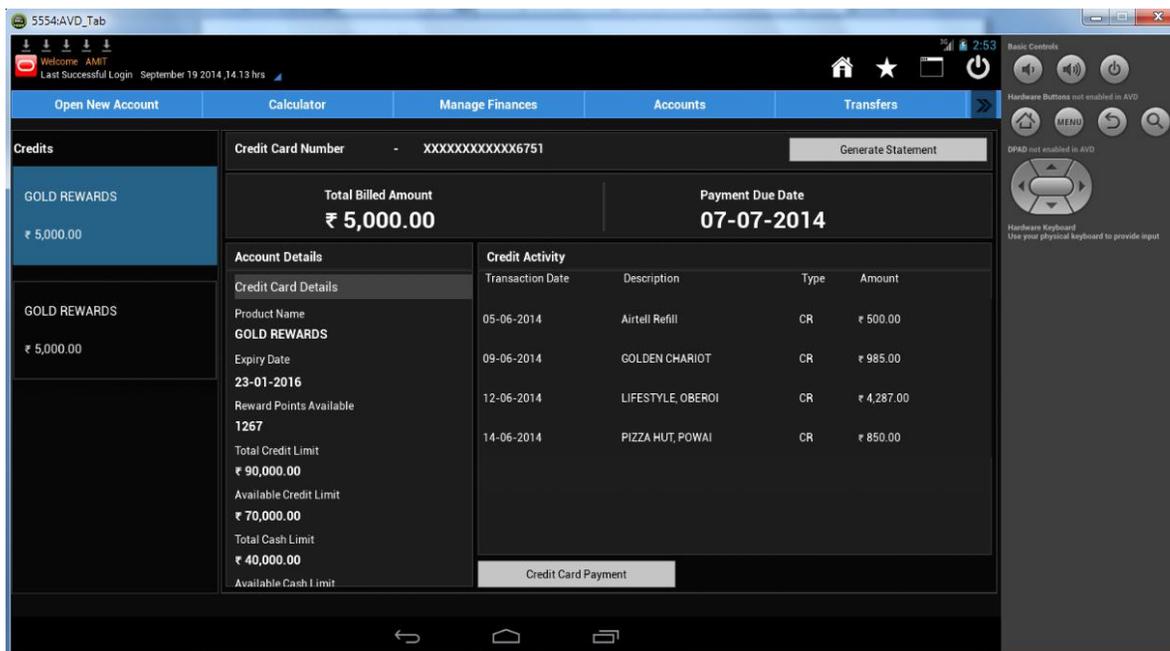
1. Click **Accounts > Credit Cards**. The following page is displayed.

#### Credit Cards



2. Click **Generate Statement** to generate a statement for a given time period.

**Generate Statement**



**Field Description**

Field Name	Description
<b>Credit Card Number</b>	[Display] This field displays the credit card number.
<b>Total Billed Amount</b>	[Display] This field displays the credit limit.
<b>Payment Due Date</b>	[Display] This field displays the payment due date.
<b>Account Details</b>	
<b>Credit Card Details</b>	
<b>Product Name</b>	[Display] This field displays the product name of the credit card.
<b>Expiry Date</b>	[Display] This field displays the credit card expiry date.
<b>Reward Points Available</b>	[Display] This field displays the reward points accumulated.

<b>Field Name</b>	<b>Description</b>
<b>Total Credit Limit</b>	[Display] This field displays the total amount of credit available on the card.
<b>Available Credit Limit</b>	[Display] This field displays the maximum amount a card holder can spend.
<b>Total Cash Limit</b>	[Display] This field displays the maximum cash limit a card holder can withdraw.
<b>Total Unbilled Amount</b>	[Display] This field displays the total amount of all the transactions after the bill was generated.
<b>Last Payment Date</b>	[Display] This field displays the last payment date.
<b>Last Payment Amount</b>	[Display] This field displays the last payment amount.
<b>Payment Due Details</b>	
<b>Statement Date</b>	[Display] This field displays the statement generation date.
<b>Total Billed Amount</b>	[Display] This field displays the total billed amount.
<b>Payment Due Date</b>	[Display] This field displays the payment due date.
<b>Minimum Amount Due</b>	[Display] This field displays the minimum amount to be paid.
<b>Credit Activity</b>	
<b>Transaction Date</b>	[Display] This column displays the transaction date.
<b>Description</b>	[Display] This column displays the transaction description.
<b>Type</b>	[Display] This column displays whether the transaction is debit or credit.
<b>Amount</b>	[Display] This column displays the transaction amount and currency.

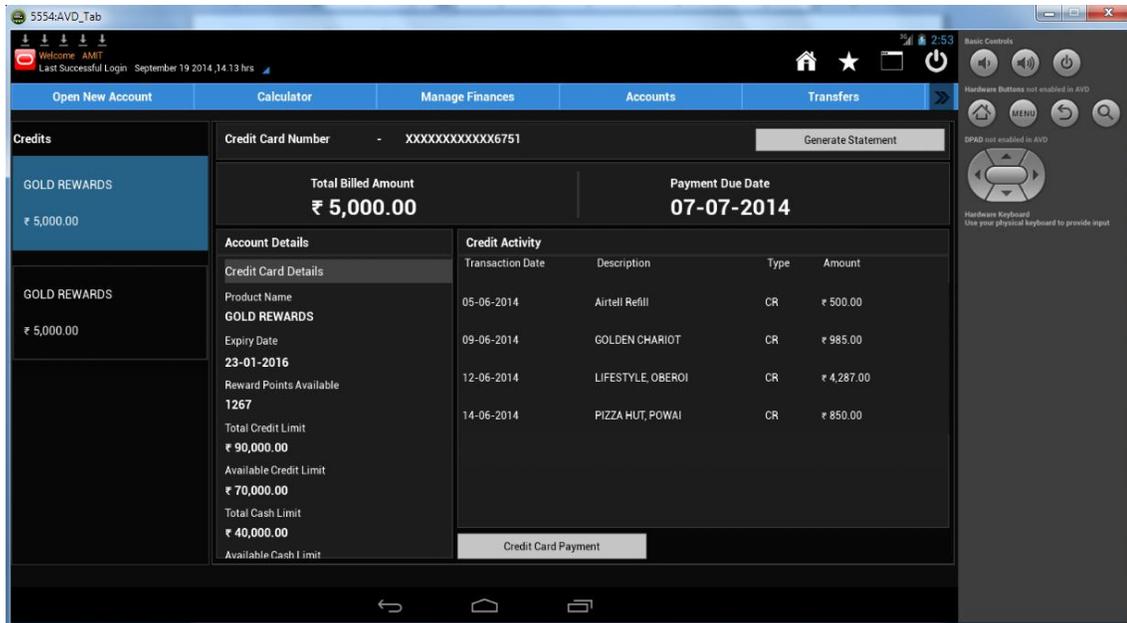
## 23.2 Credit Card Statement

Using this option you can generate credit card statement for a specific month.

**To generate credit card statement:**

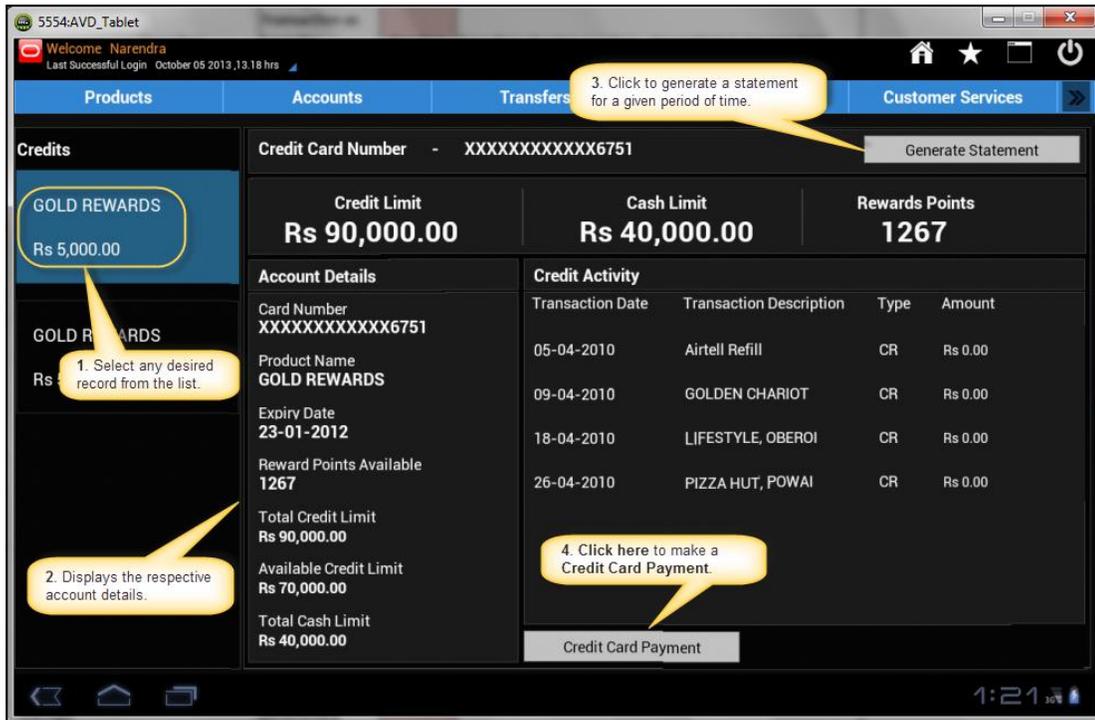
1. Click **Accounts > Credit Cards**. The **Credit Card** details screen is displayed.
2. Select the appropriate transaction under the **Credits** column.

### Accounts



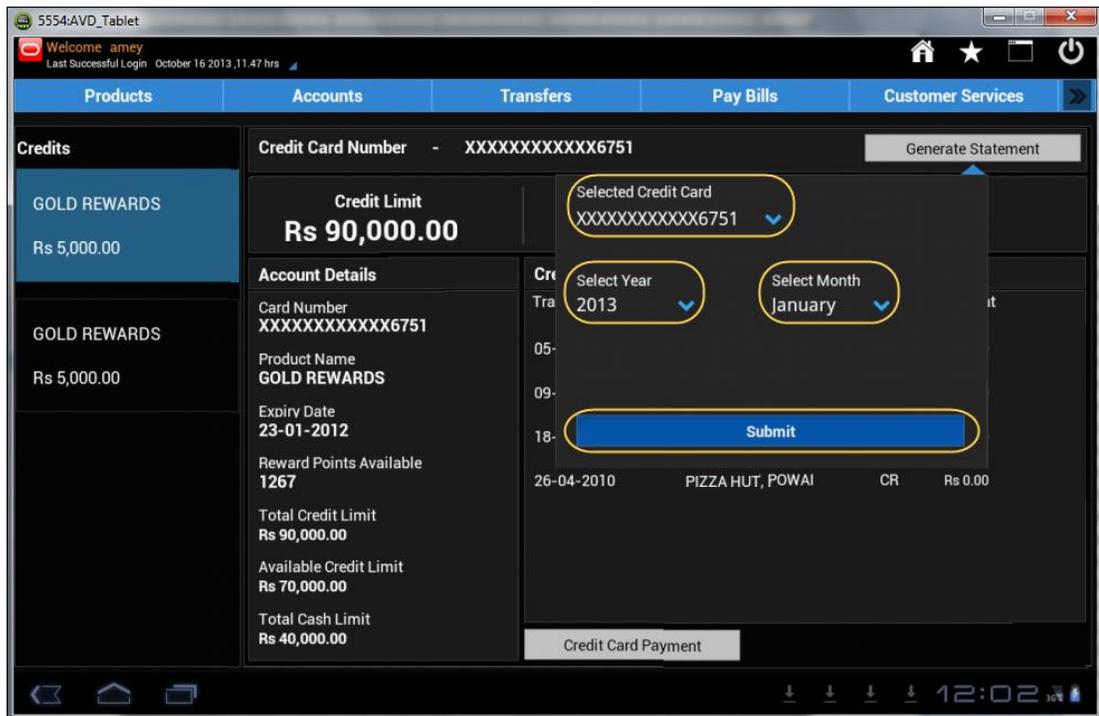
3. Click **Generate Statement** to generate a statement for a given time period.

**Generate Statement**



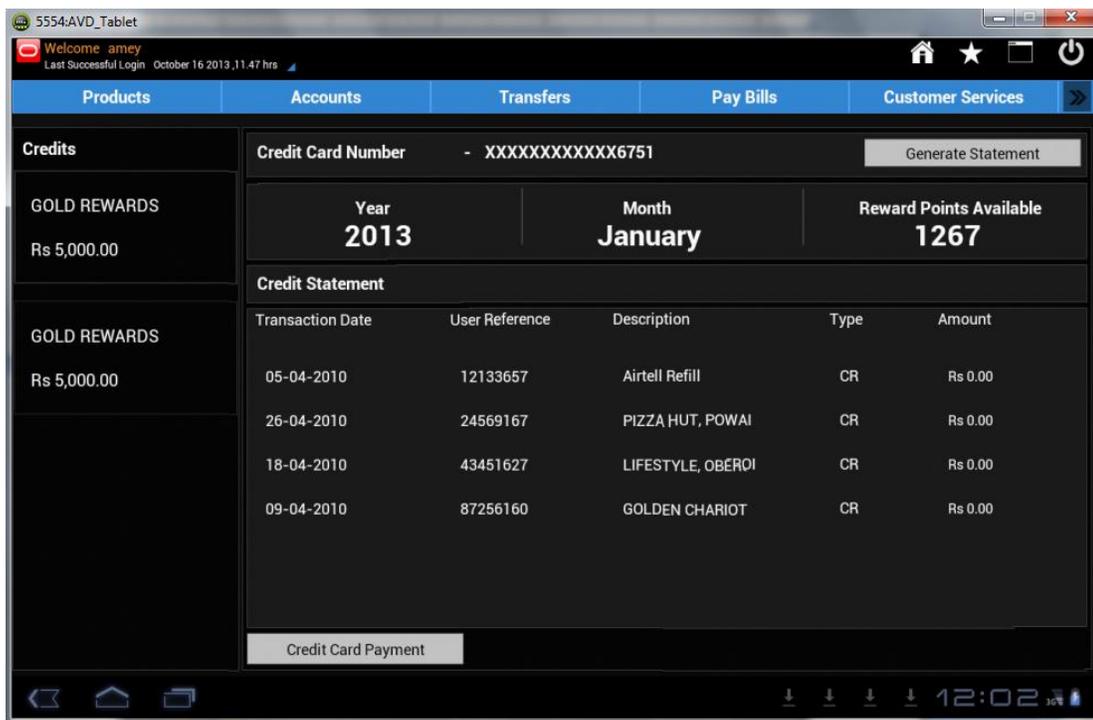
4. The following pop-up is displayed. Select the appropriate **Credit Card Number** from the dropdown list.

## Generate Statement



5. Select the appropriate **Year** from the dropdown list.
6. Select the appropriate **Month** from the dropdown list.
7. Click **Submit** to generate the credit card statement.

**Generate Statement**



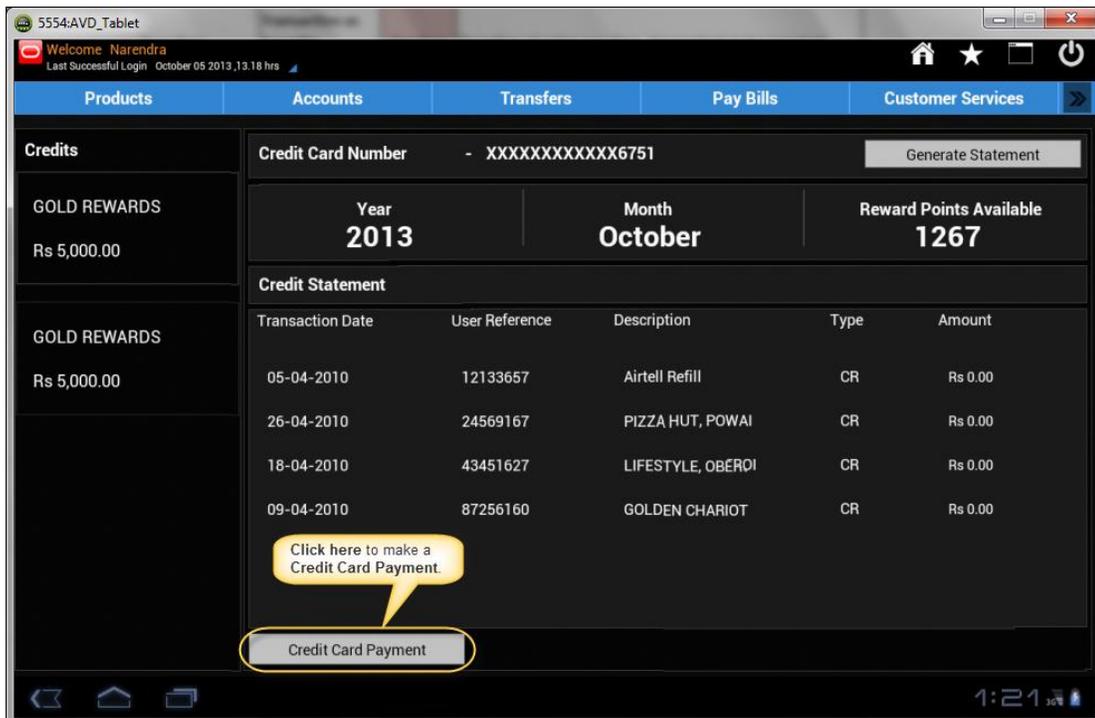
**23.3 Credit Card Payment**

Using this option you can pay the credit card bills. You can pay the bill through the linked current and savings account.

**To make a credit card payment:**

1. Click **Credit Card Payment** to make an immediate payment.

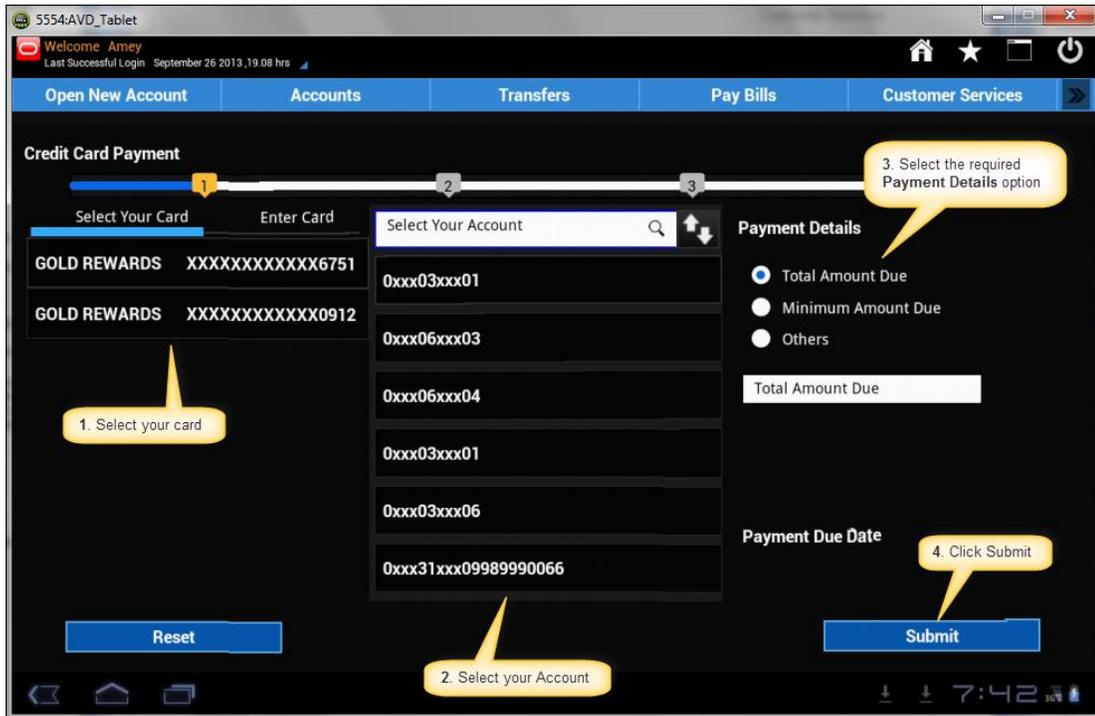
**Credit Card Payment**



**OR**

2. Click **Pay Bills > Pay Credit Card Bill**. The **Credit Card Payment** screen is displayed.

### Credit Card Payment

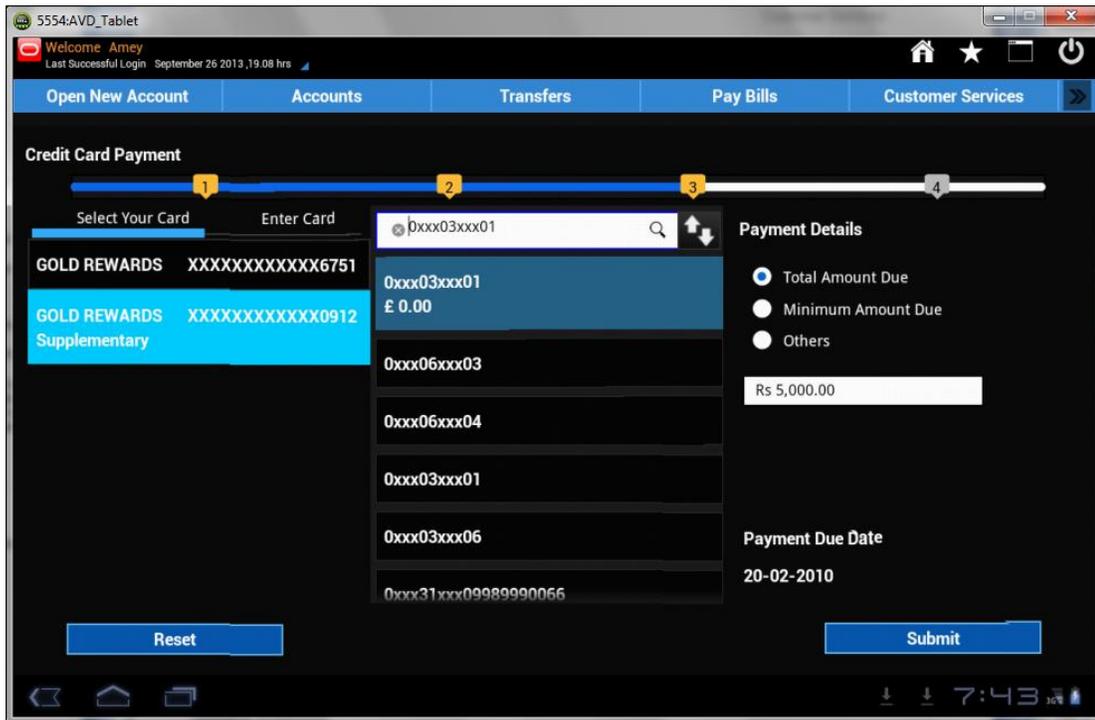


#### Field Description

Field Name	Description
Credit Card Payment	
<b>Select Your Card</b>	[Dropdown List] Select the desired card from the available list.
<b>Select Your Account</b>	[Dropdown List] Select the appropriate account from the available list.
<b>Payment Details</b>	[Radio Button] Select the desired option from the following: Total Amount Due Minimum Amount Due Others
<b>Total Amount Due</b>	[Input Box] Enter the appropriate Total Amount Due.
<b>Payment Due Date</b>	[Display] Displays the Payment Due Date.

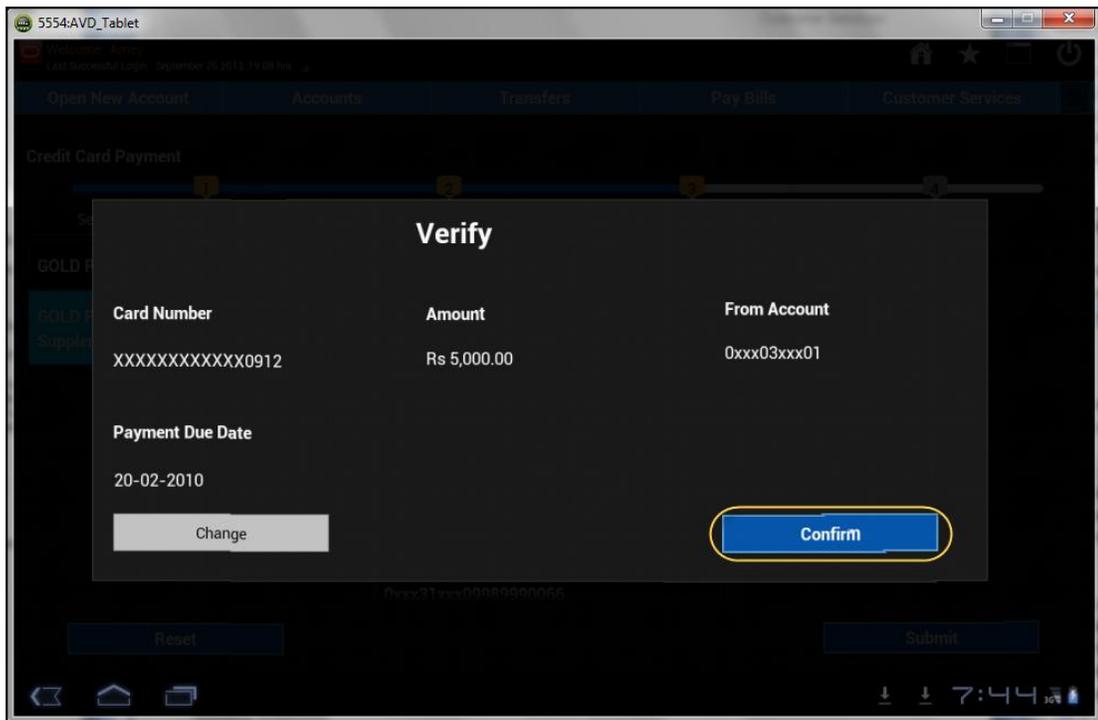
Field Name	Description
<b>Submit</b>	[Action Button] Click Submit to proceed with Credit Card Payment.

### Credit Card Payment



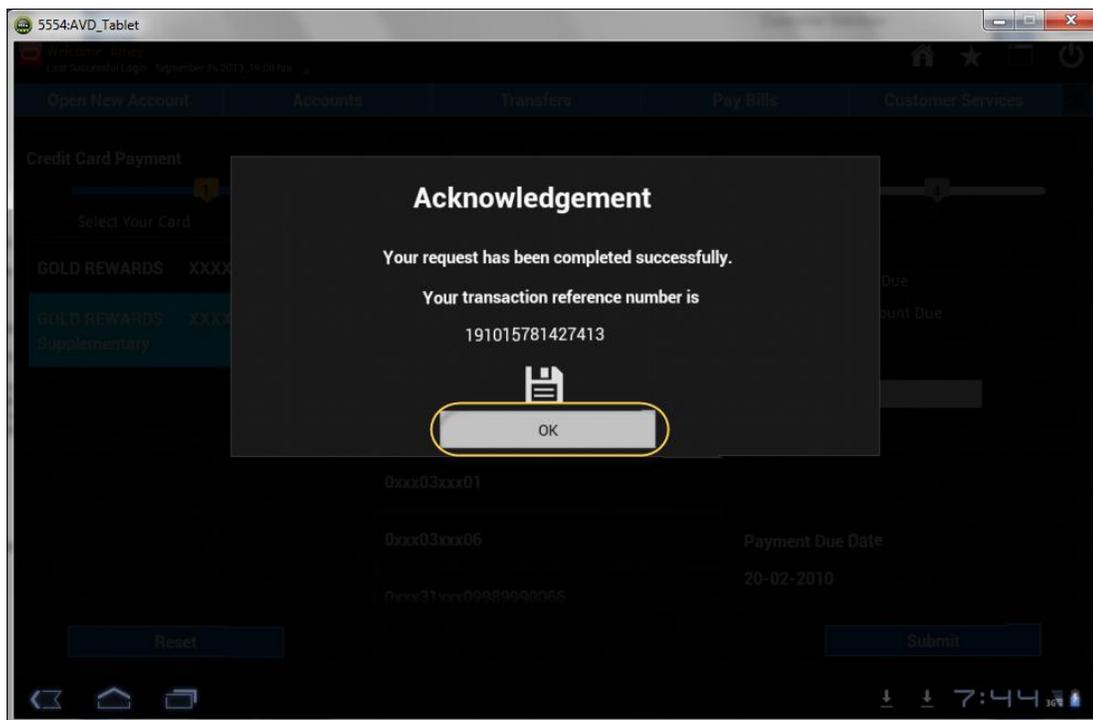
3. Click **Submit**. The **Credit Card Payment - Verify** screen is displayed.

## Verify



4. Click **Confirm**. The **Acknowledgement** screen is displayed.

## Acknowledgement



5. Click **OK**.

## 23.4 Credit Card Hotlisting

Using this option you can send a request to hotlist a credit card.

### To hotlist a credit card:

1. Click the **Service Request** link on the dashboard. The **Recent Service Request** pop up appears.
2. Click **View All**. The **View Service Request** screen appears.
3. Click **New Service Request**. The **New Service Request** screen appears.

## New Service Request

## Field Description

Field Name	Description
<b>Credit Card</b>	[Dropdown List] Select the desired credit card from the available list.
<b>Reason</b>	[Dropdown List] Select the hotlisting reason from the list. The options are: <ul style="list-style-type: none"> <li>• Captured in Other Bank's ATM</li> <li>• Captured in Own Bank's ATM</li> <li>• Fraud Suspected</li> <li>• Lost</li> <li>• Stolen</li> <li>• Other</li> </ul>
<b>Specify Reason</b>	[Input Box] Enter the brief description about the credit card hotlisting.
<b>New Card Required</b>	[Dropdown List] Select the card requirement option from the list. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

<b>Field Name</b>	<b>Description</b>
<b>Mode of Delivery</b>	[Dropdown List] Select the credit card delivery option from the list. The options are: Branch Courier
<b>User Reference</b>	[Input Box] Enter the user reference number.

4. Enter the appropriate details in the relevant fields.
5. Click **Submit**. The **Credit Card Hotlisting Verification** screen appears.
6. Click **Confirm**. The **Credit Card Hotlisting Confirmation** screen appears.
7. Click **OK**.

## 24. Alerts Subscription

Using this option you can subscribe to receive notifications about various initiatives at the bank.

- 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

### To register for an alert:

1. In the **Manage Alerts** screen, select the appropriate alert type.

### Alerts

#### Field Description

Field Name	Description
<b>User Alerts</b>	[Dropdown List] Select the user alerts from the dropdown list.
<b>Customer Alerts</b>	[Dropdown List] Select the customer alerts from the dropdown list.
<b>Account Alerts</b>	[Dropdown List] Select the account alerts from the dropdown list.
<b>Select Customer ID</b>	[Dropdown List] Select the customer ID from the dropdown list.
<b>Select Account No</b>	[Dropdown List] Select the account number from the dropdown list. It is an account number for which alert is subscribed.
<b>Select Alert</b>	[Dropdown List] Select the type of alert to be subscribed.

Field Name	Description
<b>Mode of Delivery</b>	[Option Button] Click the alert delivery option. The options are: <ul style="list-style-type: none"> <li>• SMS</li> <li>• Email</li> <li>• Both</li> </ul>
Limit Threshold Alert	
Below fields appear if Limit Threshold Alert option is selected.	
<b>Threshold (%) Above</b>	[Input Box] Enter the alert threshold amount. Alert is generated if the transaction exceeds the specified limit.
<b>Debit Alert</b>	
Following fields appear if Debit Alert option is selected.	
<b>Debit Above</b>	[Input Box] Enter the amount. Alert is generated if an amount equal to or greater than the specified limit is debited
<b>Credit Above</b>	[Input Box] Enter the amount. Alert is generated if the transaction exceeds the specified amount.
<b>Forex Rate Alert</b>	
Below fields appear if Forex Rate Alert option is selected	
<b>Add Parameter</b>	[Display] Displays the forex rate alert preference.
<b>Currency Pair</b>	[Pick list] Select the currency pair.
<b>Add New Parameter</b>	[Pick list] Select the new forex rate alert parameter.

2. Enter the appropriate information the relevant field.
3. Click **Subscribe**. The **Verify** screen appears.
4. Click **Confirm**. The **Acknowledgement** screen appears.
5. Click **OK**.

## 25. Contract Deposits

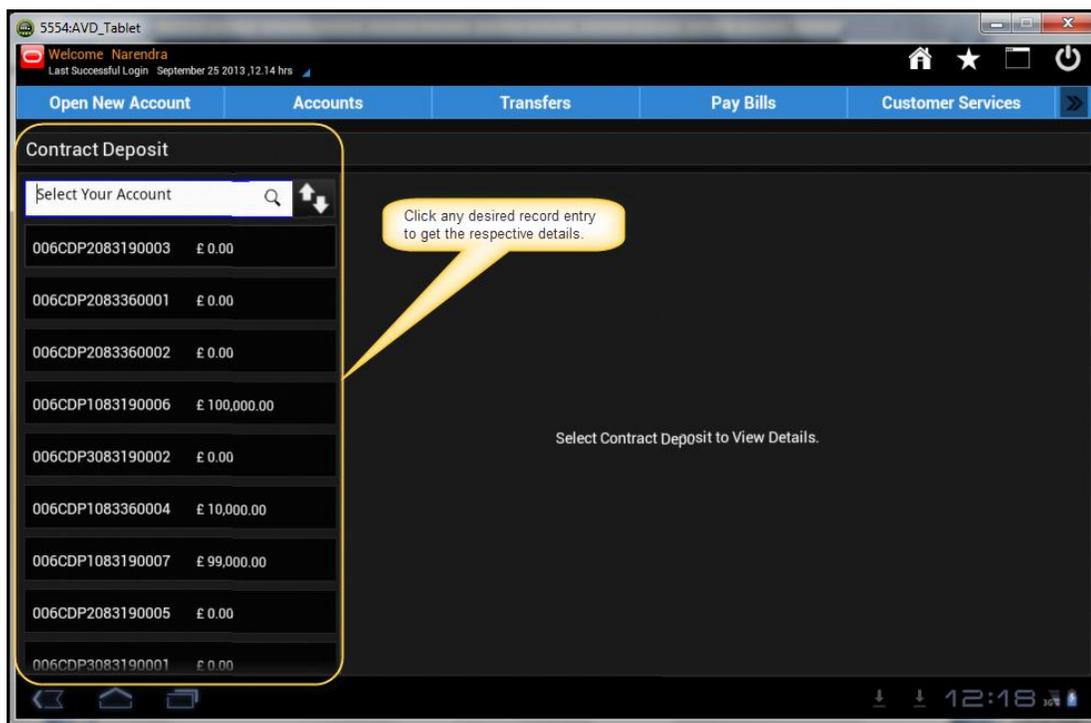
You can view the details of active contract deposits mapped to your account in the application.

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. Click **Accounts > Contract Deposits**, as shown in the following screenshot.
2. Click any record in the left pane to get the respective details.

### Contract Deposit



### Field Description

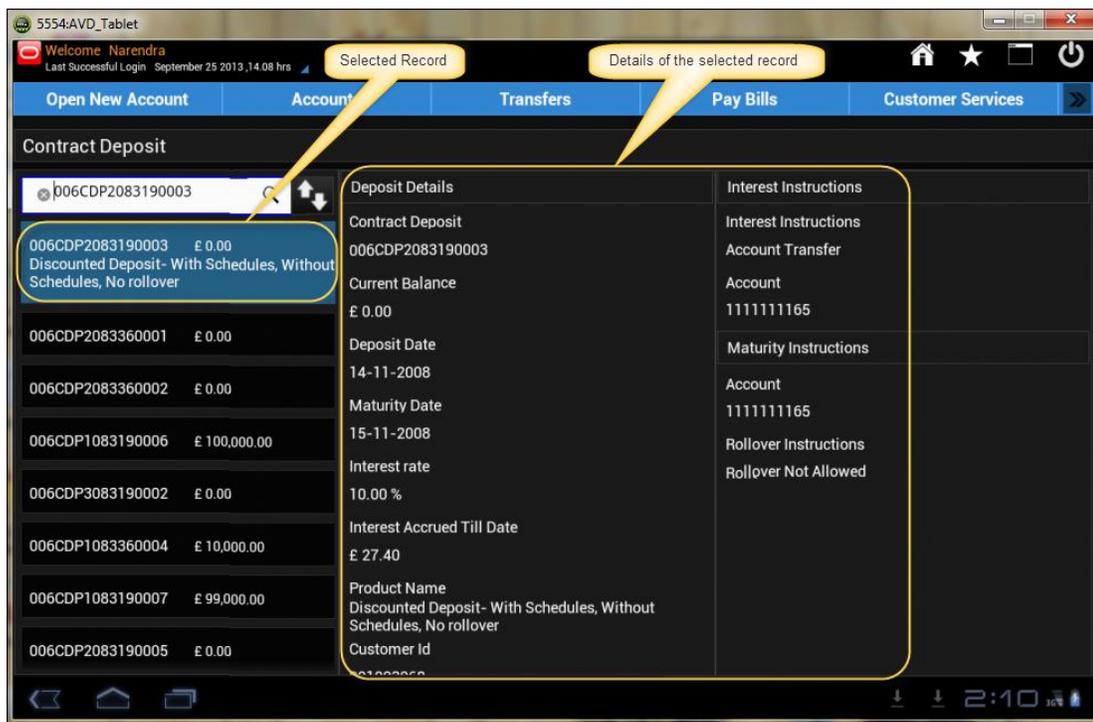
Field Name	Description
------------	-------------

Contract Deposit	
------------------	--

<b>Select Your Account</b>	[List Box] Select the desired entry for Contract Deposit from the list.
----------------------------	--

The following page is displayed. The left pane highlights the selected record and the right pane displays the detailed information about the selected record.

## Contract Deposit



### Field Description

Field Name	Description
Contract Deposit	
Select Your Account	[List Box] Select the desired entry for Contract Deposit from the list.
Deposit Details	[Display] Displays the respective deposit details for the account selected.

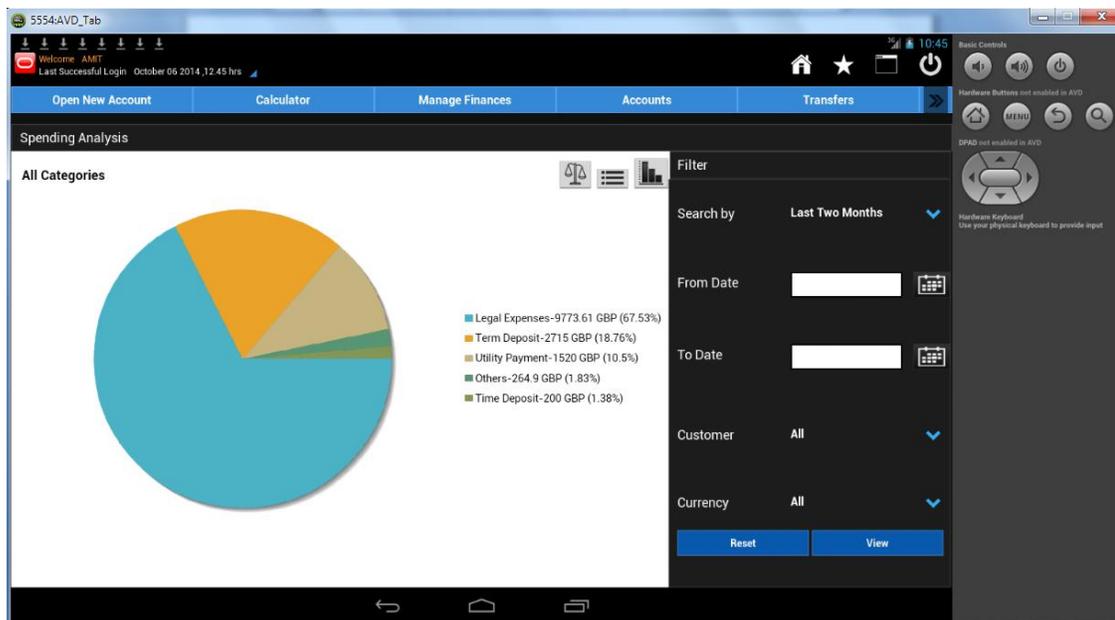
## 26. Spend Analysis

The spend analysis allows you to view the spending in the form of pie chart. The chart displays the transactions initiated during last three months on CASA account.

**To view spend analysis:**

1. Click **Manage Finances > Spending Analysis > Spending Analysis**. The **Spending Analysis** screen appears.

### Spending Analysis



### Field Description

Field Name	Description
<b>Search By</b>	[List Box] Select the desired search criteria. The options are: <ul style="list-style-type: none"> <li>• Last 7 days</li> <li>• Previous Fortnight</li> <li>• Last Month</li> <li>• Last 2 Month</li> <li>• Last 6 Month</li> <li>• Specify Period</li> </ul>
<b>From Date</b>	[List Box] Select the start date. To enable this field, select <b>Specify Period</b> from the Search By list.

Field Name	Description
<b>To Date</b>	[List Box] Select the end date.
<b>Category</b>	[List Box] Select the category.
<b>Customer</b>	[List Box] Select the customer. <ul style="list-style-type: none"> <li>All customers mapped to the user (Primary/Secondary/Linked)</li> <li>All</li> </ul>
<b>Currency</b>	[List Box] Select the currency.

## 26.2 Specific Category Trend

The specific category trend screen allows you to view the monthly spending trend for a specific category over a period of time. By default the category trend is displayed for past six months.

1. Click the View Trend link to view the spending trend. The Spending Analysis screen appears.

## 26.3 Sub Category Transactions and Trend

The sub category transactions and trend screen allows you to view the sub category of a transaction that was selected based on the filter criteria. You can also view the spending trend of a sub category for the last six months.

1. Click the sub category section on the graph.

### 26.3.2 Transaction Details

The transaction details screen allows you to view all the transactions initiated on CASA account. You can modify the category or sub category assignment of transaction. You can also add/delete user defined categories / sub categories.

1. Click the Transactions button to view the transaction details.

Field Name	Description
<b>Customer ID</b>	[Display] Displays the customer ID.
<b>Account</b>	[Display] Displays the account number.
<b>Date</b>	[Display] Displays the transaction date.
<b>Transaction Description</b>	[Display] Displays the transaction description.

Field Name	Description
<b>Amount</b>	[Display] Displays the amount and currency of the transaction.
<b>Category</b>	[Display] Displays the category/sub category assigned to a transaction.

### 26.3.3 Modify Category or Sub Category Assignment

The modify category/sub category assignment screen allows you to modify the selected transactions to a single category or sub category.

1. Click the Transactions icon in the **Spending Analysis** screen. The transaction details in Spending Analysis screen appears.

#### Field Description

Field Name	Description
<b>Date</b>	[Display] Displays the transaction date.
<b>Transaction Description</b>	[Display] Displays the transaction description.
<b>Amount</b>	[Display] Displays the amount and currency of the transaction.
<b>Category</b>	[Display] Displays the category/sub category assigned to a transaction.

2. Click the Transactions icon in the **Spending Analysis** screen. The transaction details in Spending Analysis screen appears.
  3. Select the corresponding check box to the customer for which the category is to be assigned
  4. Click **Assign**.  
The category is assigned to the customer.
- Modify category**
5. Select the category/sub category.
  6. Click the + icon.
  7. Click **Assign**.  
The message category assigned successfully appears.

### 26.3.4 Delete Category/Sub Category

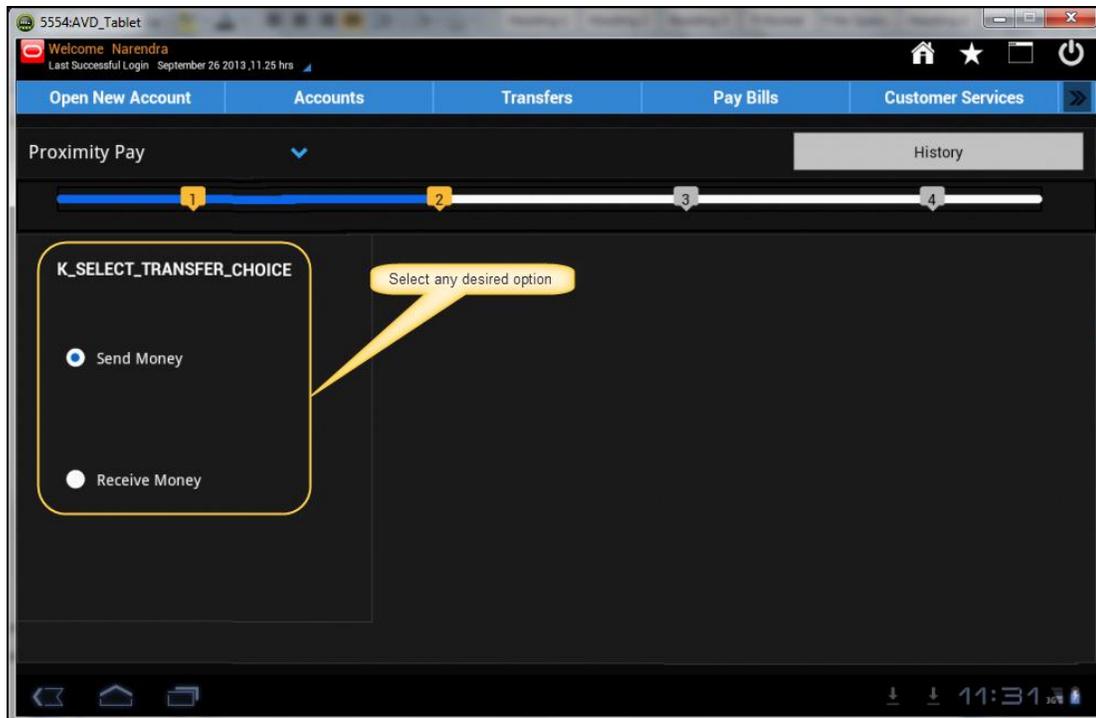
1. Click the icon. The screen appears.
2. Click the category/sub category.

3. Click Delete.  
The category deleted successfully message appears.

## 26.4 P2P-QR Pay

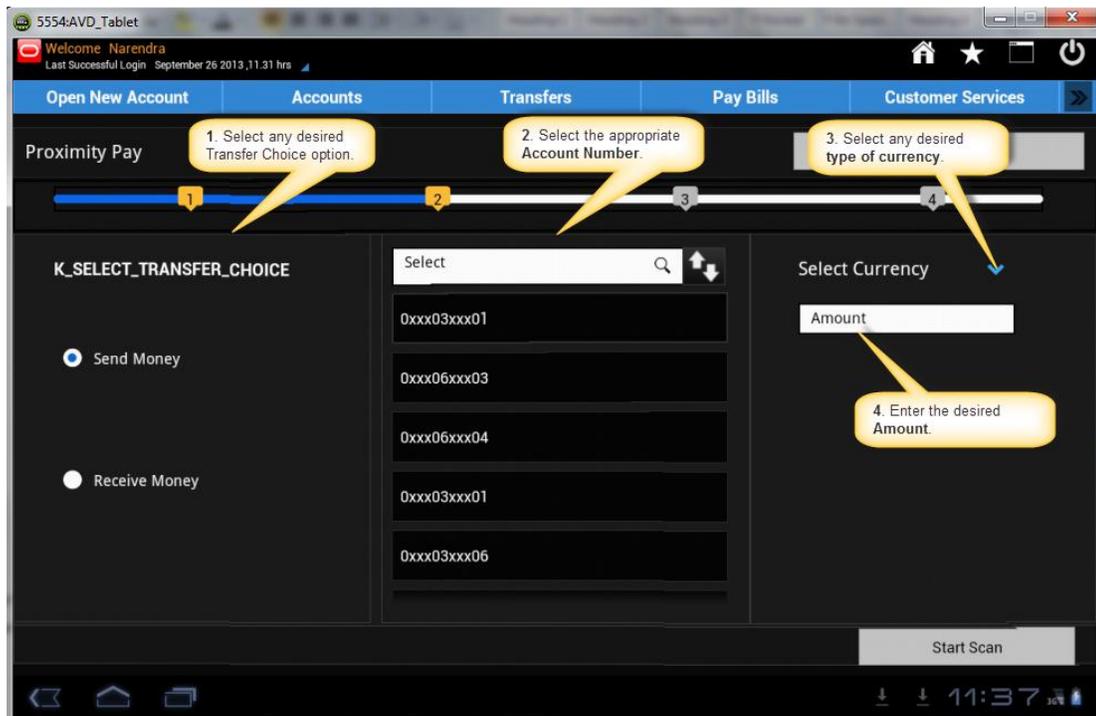
1. Click **P2P-QR Pay** available in the **Proximity Pay** pop-up from **Transfers**. The following page appears.

### Proximity Pay



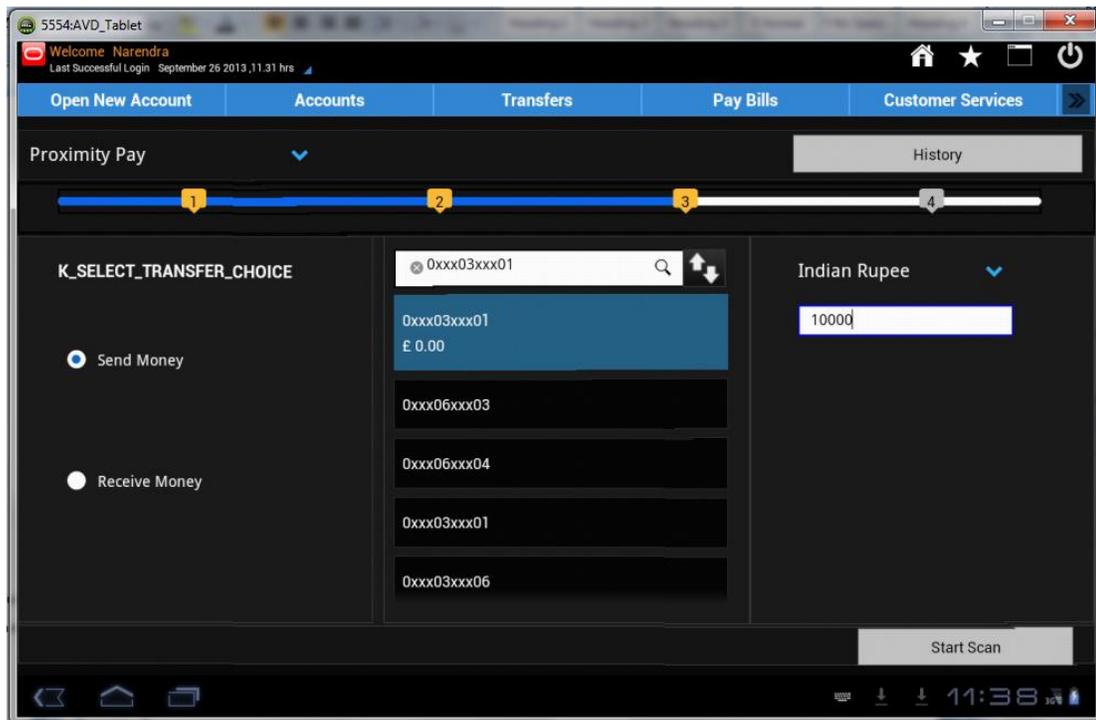
The following page appears.

## Proximity Pay



2. Select any desired option for the **Transfer Choice**.
3. Select the appropriate **Account Number**.
4. Select any desired **Type of Currency**.
5. Enter the desired **Amount**, as shown in the following screenshot.

## Proximity Pay



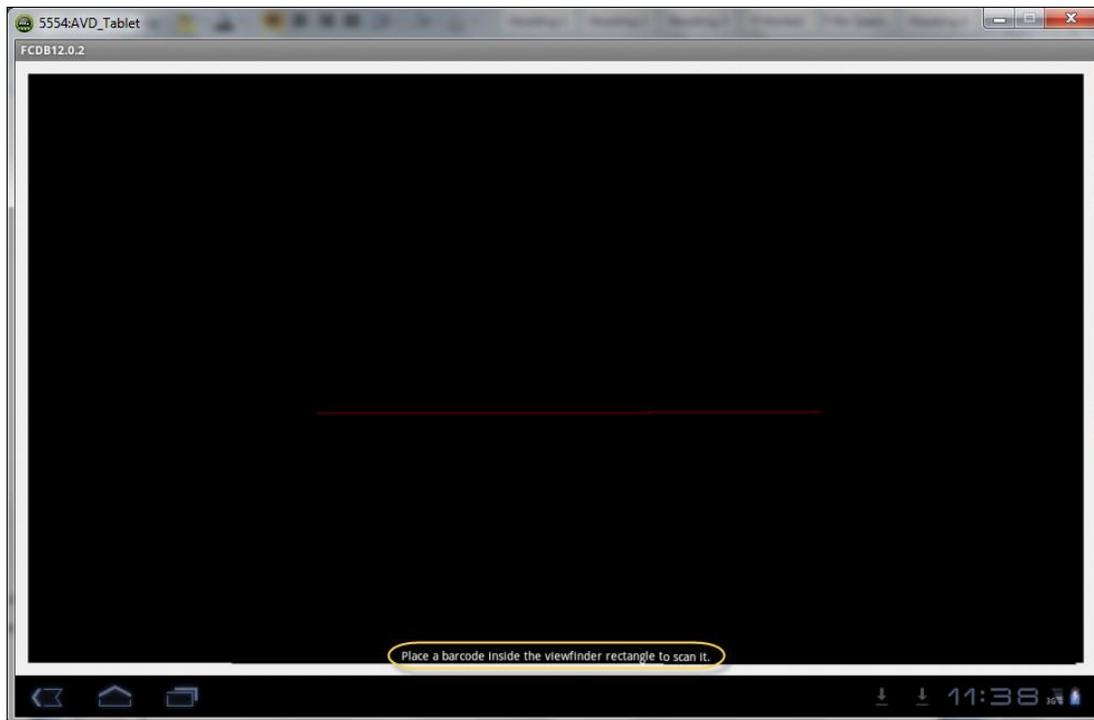
### Field Description

Field Name	Description
Proximity Pay	
<b>Transfer Choice</b>	[Radio Button] Select the appropriate option form the following: Send Money Receive Money
<b>Select Account Number</b>	[List Box] Select the appropriate Account Number from the available list.
<b>Currency Type</b>	[Dropdown] Select the type of currency from the following options: Euro Pound Sterling Indian Rupee US Dollar
<b>Amount</b>	[Input Box] Enter the desired amount in the respective input box.

Field Name	Description
<b>History</b>	[Action Button] Click History to check the history of the
<b>Start Scan</b>	Click Start Scan to scan the data entered.

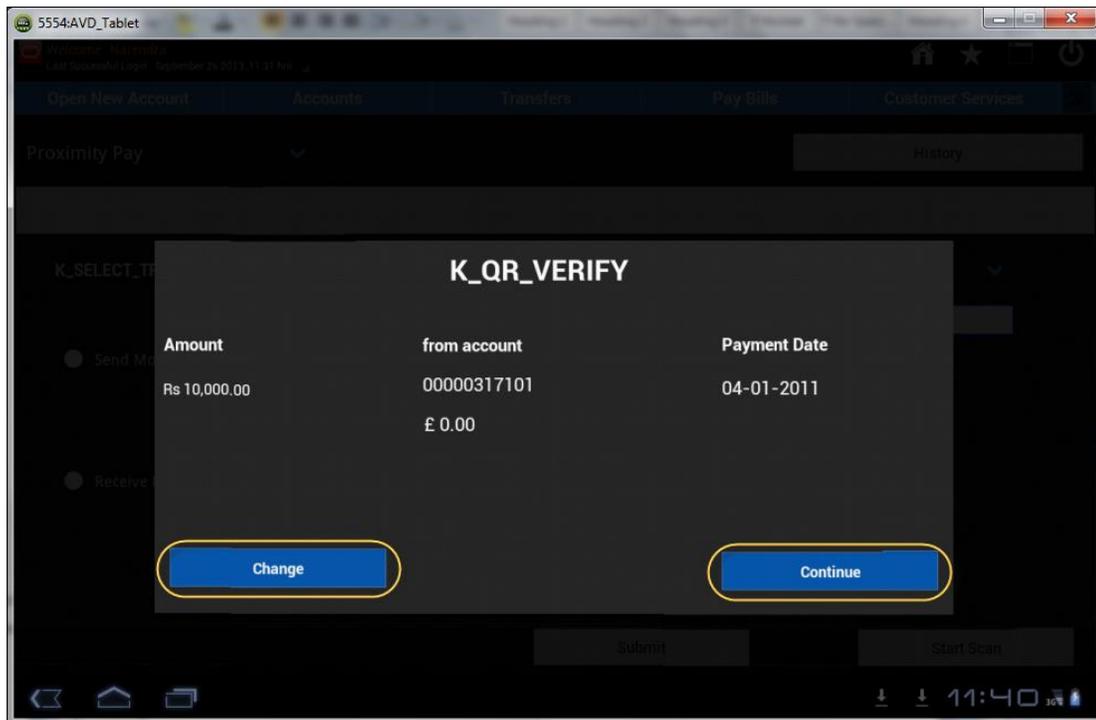
6. Click **Start Scan**. The following page appears.

### Scanning in Progress



7. The following page appears. Click **Change**, if any changes are required.

## Verify



### Field Description

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

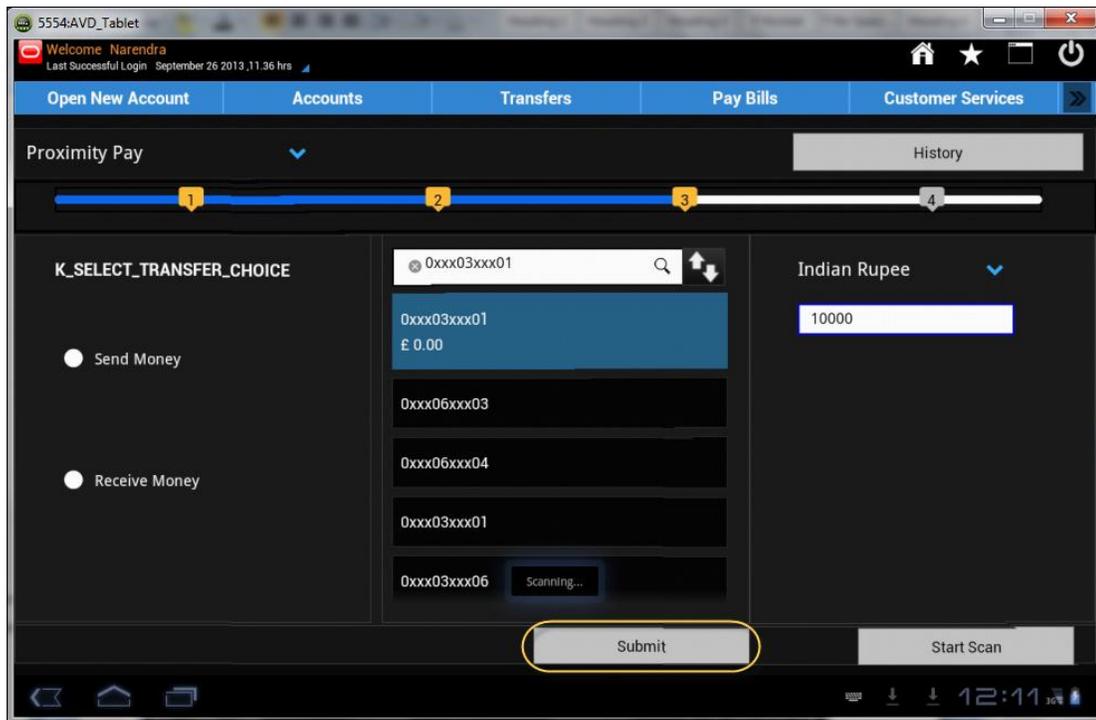
Verify	
--------	--

<b>Change</b>	[Action Button] Click Change to modify the entered data.
---------------	---

<b>Continue</b>	[Action Button] Click Continue to proceed with the same transaction.
-----------------	---

- Click **Continue**, if no changes are required. The following page appears.

## Proximity Pay



### Field Description

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

Proximity Pay

#### Transfer Choice

[Radio Button]

Select the appropriate option from the following:

Send Money

Receive Money

#### Select Account Number

[List Box]

Select the appropriate Account Number from the available list.

#### Currency Type

[Dropdown]

Select the desired Type of Currency from the following options:

Euro

Pound Sterling

Indian Rupee

US Dollar

#### Amount

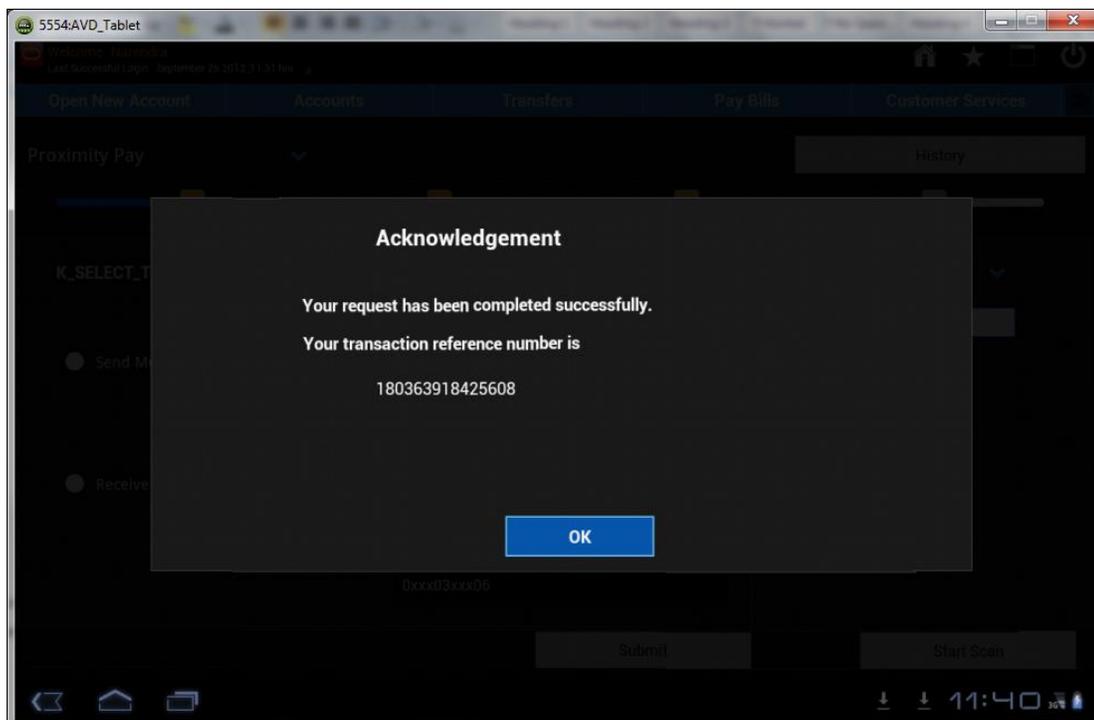
[Input Box]

Enter the desired amount in the respective input box.

Field Name	Description
<b>History</b>	[Action Button] Click History to check the history of the
<b>Start Scan</b>	Click Start Scan to scan the entered data.

9. Click **Submit**.

### Acknowledgement



10. Click **OK**, to continue with further transactions.

## 27. Benchmarking

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

### 27.1 Compare Budget with Peers

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

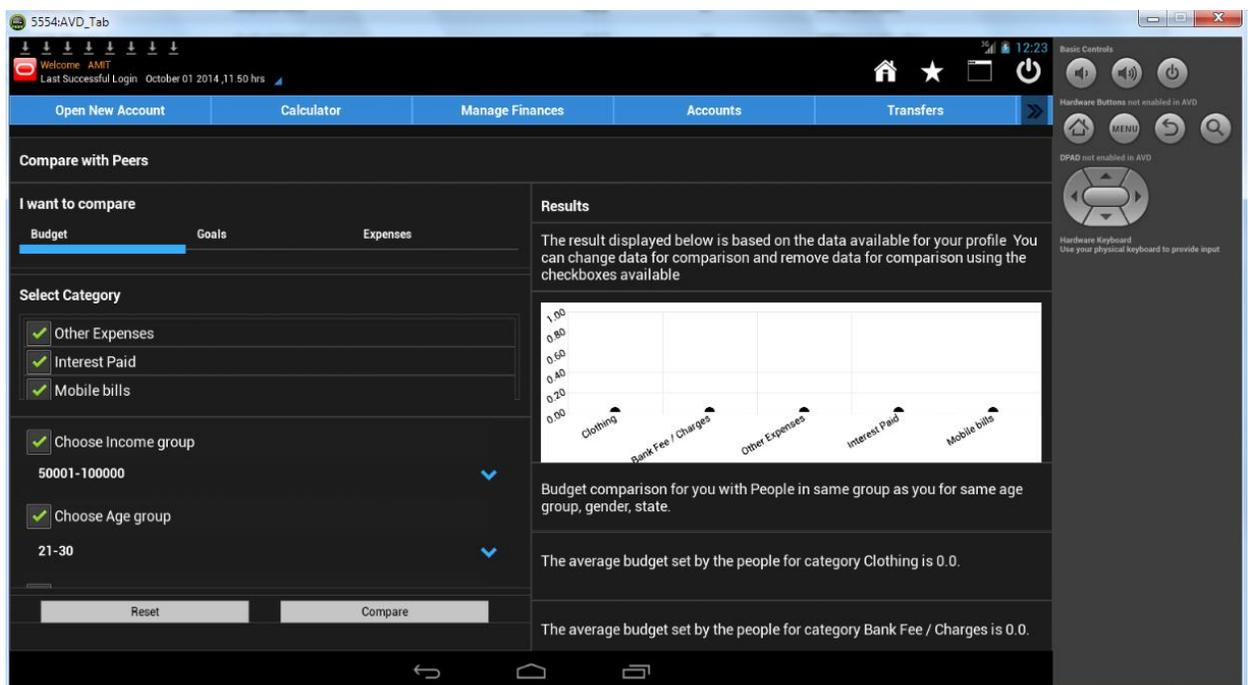
If you have created your own budget in the application and choose to compare your budget with others, the results display:

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

#### To compare budget with peers

1. Click More on the home screen of the application.
2. Click **Budget**. The **Budget Calculator** is displayed.
3. Click **Compare**. The **Compare with Peers** screen is displayed.
4. Click the **Budget** tab.

#### Compare Budget



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

5. Enter the required details.
6. Click **Compare**. The results of the budget comparison are displayed.  
OR  
Click **Reset** to clear all data.

## 27.2 Compare Goals with Peers

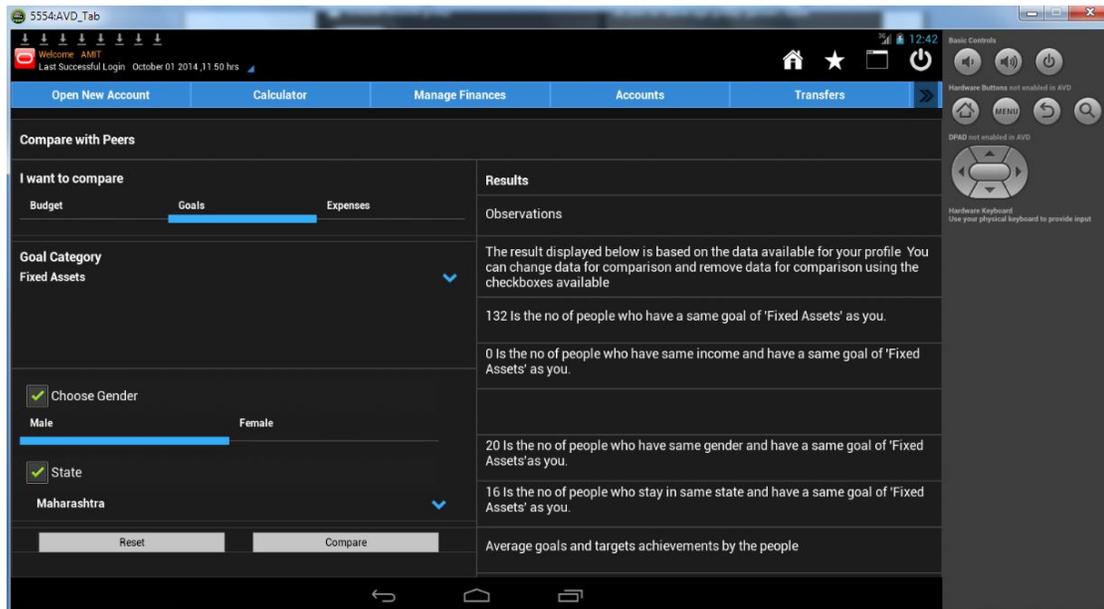
You can view financial goals of people within your selected gender group, age group, or state.

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

### Selecting Criteria for Comparing Financial Goals

1. Click More on the home screen of the application.
2. Click **Goals**. The Goal Calculator is displayed.
3. Click the Compare icon. The Compare with Peers screen is displayed.
4. Click the **Goals** tab.

## Compare Goals



### Field Description

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

5. Enter the required details.
6. Click **Compare**. The results of the financial goal comparison are displayed showing average of set tenure, average completion tenure and average amount of goal set by others within same group.

## 27.3 Compare Expenses

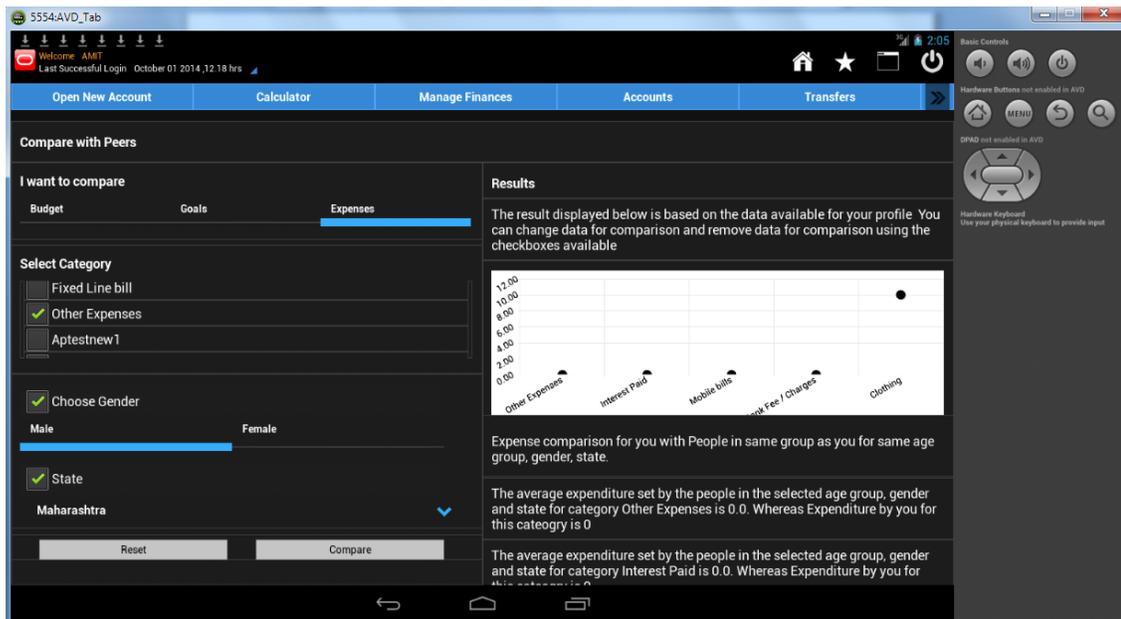
You can view expenses of people within your selected gender group, age group, or state.

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

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

### Selecting Criteria for Comparing Expenses

1. Click More option from Menu bar on the Dashboard / Landing screen.
2. Click **Spending Analysis**. The screen displays spending analysis as a pie chart.
3. Click **Compare**. The **Compare with Peers** screen is displayed.
4. Click the **Expenses** tab.



### Field Description

Field Name	Description
<b>Select Category</b>	[Mandatory, List box] Select the sub categories for comparison of expenditure.
<b>Choose Income Group</b>	[Mandatory, Dropdown] Select the income for comparison of expenditure.
<b>Choose Age group</b>	[Optional, Checkbox] Select the age group for comparison of expenditure.

Field Name	Description
<b>Choose gender</b>	[Optional, Buttons] Select the gender for comparison of expenditure.
<b>Choose state</b>	[Optional, Checkbox] Select the state of residence for comparison of expenditure.
<b>Include for comparison</b>	[Optional, Checkbox] Select this checkbox next to each field if you want to compare your own expenses from the application with the expenses of other people in the selected groups.

5. Click **Compare**. The results of the expenditure comparison are displayed, showing chart comparing the user entered expense from spending analysis against the expense maintained by the bank for same category.

## 28. Subscribe/Unsubscribe Banking Channels

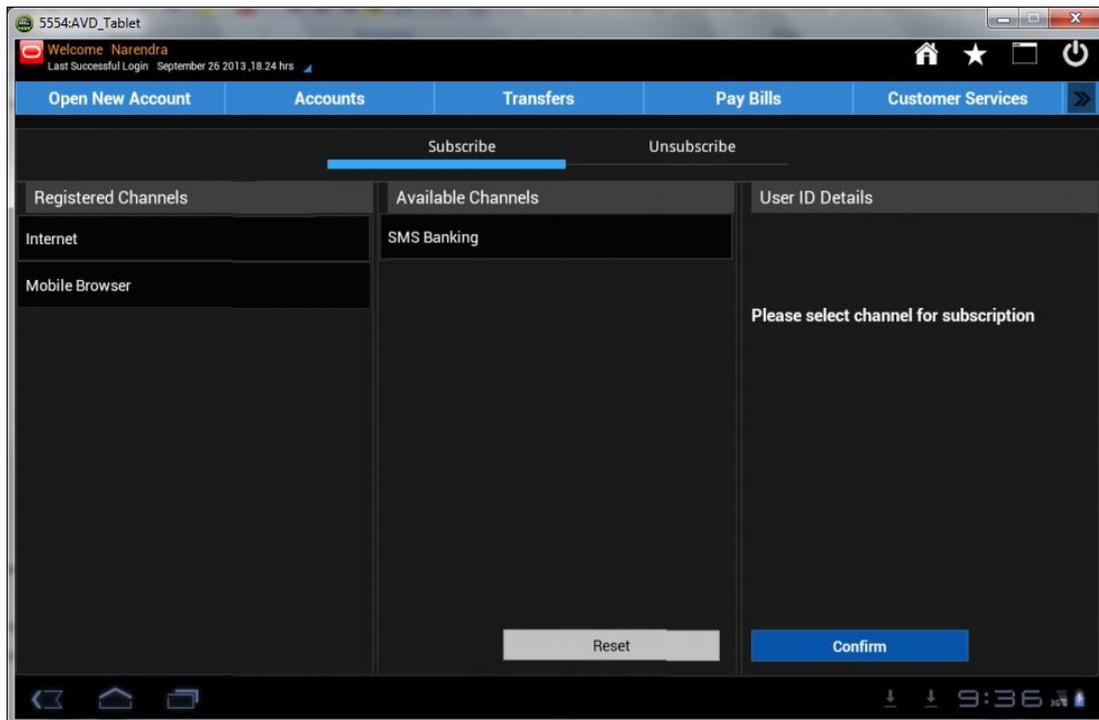
This transaction allows you to subscribe or unsubscribe for additional banking channels. These additional channels can be any channels like SMS, mobile or any other channel.

You can directly subscribe/Unsubscribe from these channels.

### To subscribe/unsubscribe banking channels

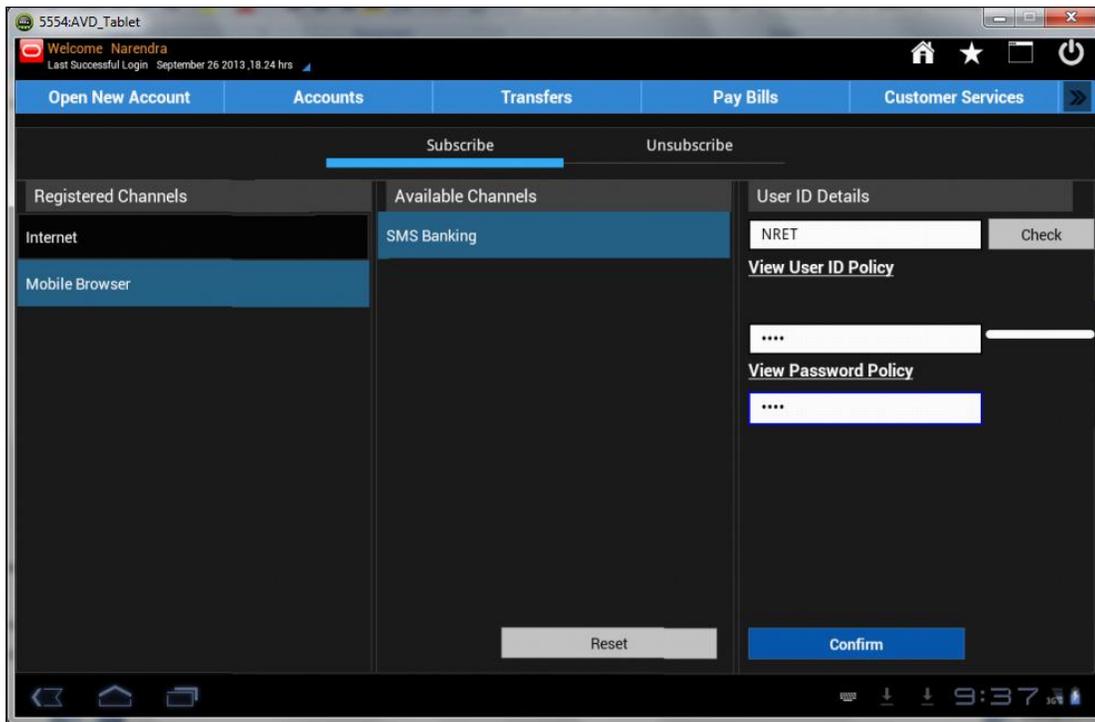
1. Click **Customer Services > My Profile > Subscribe / Unsubscribe Banking Channels**. The system displays the **Subscribe / Unsubscribe Banking Channels** screen.

### Subscribe/Unsubscribe Registered Channels



2. Select the required tab from the following:
  - **Subscribe**
    - i. Select any desired channel for subscription from **Registered/Available Channels**.
    - ii. The following page is displayed. Enter the required **USER ID** details in the respective fields.

### Subscribe Registered Channels



#### Field Description

Field Name	Description
Subscribe	
<b>Registered Channels</b>	[List Box] Select any desired Registered Channel from the list.
<b>Available Channels</b>	[List Box] Select any desired Available Channel from the list.
<b>User ID Details</b>	[Input Box] Enter the desired User ID in the input box.
<b>Check</b>	[Action Button] Click Check to check the availability of the User ID entered.
<b>View User ID Policy</b>	[Hyperlink] Click View User ID Policy to view the User ID policy details.
<b>Password</b>	[Input Box] Enter the desired password in the input box.

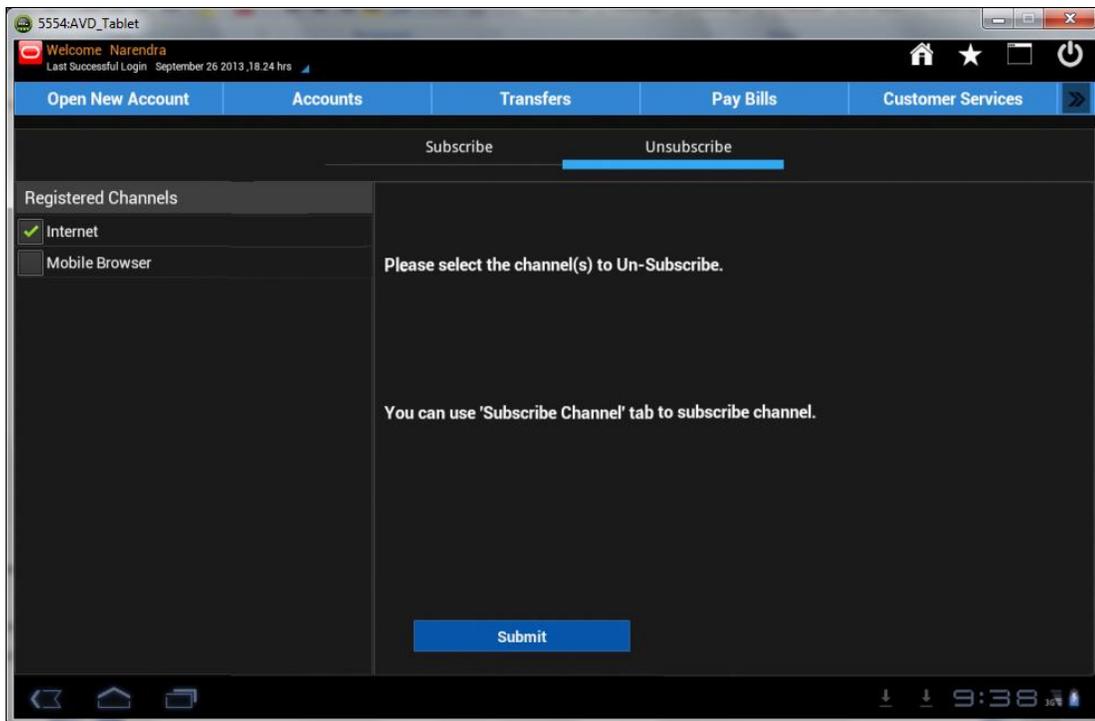
Field Name	Description
<b>Confirm Password</b>	[Input Box] Re-enter the password for verification.
<b>Reset</b>	[Action Button] Click Reset to clear all values.
<b>Confirm</b>	[Action Button] Click Confirm to proceed with the subscription process.

iii. Click **Confirm**.

- **Unsubscribe**

- Select any desired channel for un-subscription from **Registered Channels**.
- Click **Submit** to unsubscribe the selected channel, as shown in the following screenshot.

### Unsubscribe Registered Channels

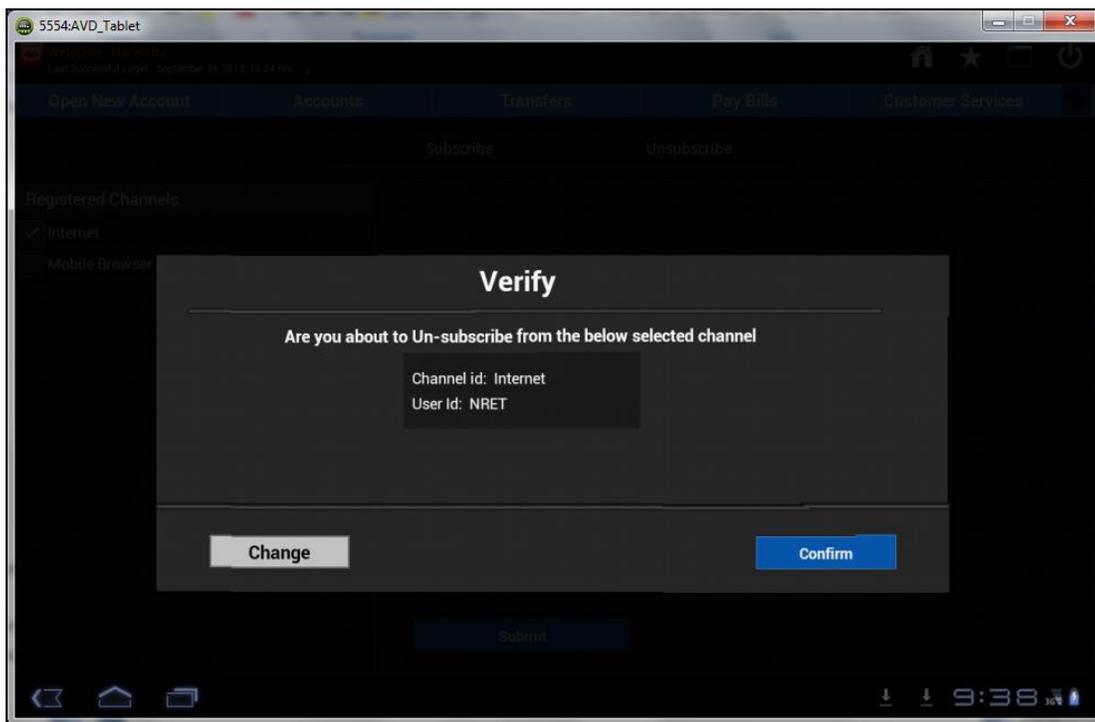


**Field Description**

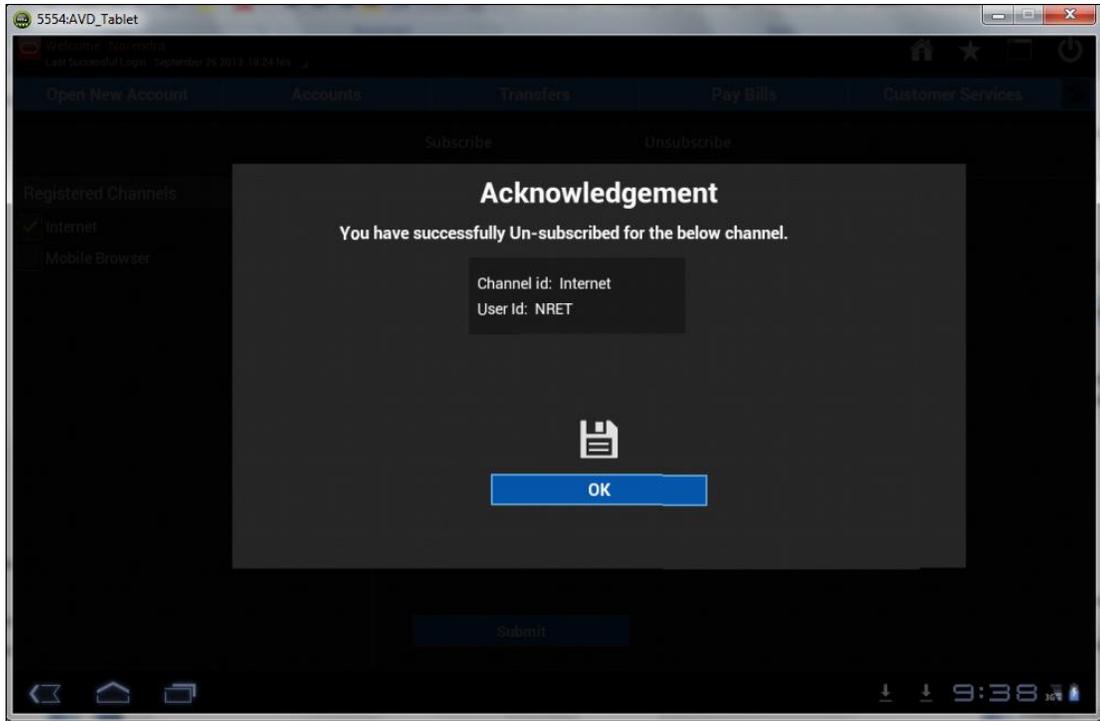
Field Name	Description
Unsubscribe	
<b>Registered Channels</b>	[Check Box] Select any desired Registered Channel from the list.
<b>Confirm</b>	[Action Button] Click Confirm to proceed with the subscription process.

- iii. The **Verify** screen appears. Click **Change** to make changes to the details entered.  
OR  
Click **Confirm** to proceed further.

**Verify**



- iv. Click **OK** for the **Acknowledgement** received.



## 29. 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. Select **Security Questions** from **Customer Services**. The following page is displayed.
2. Set any three **Security Questions** using the dropdown arrow available.
3. Enter the respective answers for the selected questions.
4. Click **Submit**.

### Set Security Questions

The screenshot displays the 'Set Security Questions' interface. At the top, there is a navigation bar with options: 'Open New Account', 'Accounts', 'Transfers', 'Pay Bills', and 'Customer Services'. Below this, the title 'Set Security Questions' is shown. Three questions are listed, each with a dropdown arrow and an input field:
 

- Question 1: 'What is your occupation?' with 'Service' selected.
- Question 2: 'Which city you were born?' with 'Mumbai' selected.
- Question 3: 'Which is your favourite sport?' with 'Cricket' selected.

 A blue 'Submit' button is located at the bottom center. A yellow callout box points to the questions with the text: '1. Set your Security Questions and enter the respective answers.' Another yellow callout box points to the 'Submit' button with the text: '2. Click Submit.' At the bottom of the screen, a note states: 'Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.'

### Field Description

Field Name	Description
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Set Security Questions	
------------------------	--

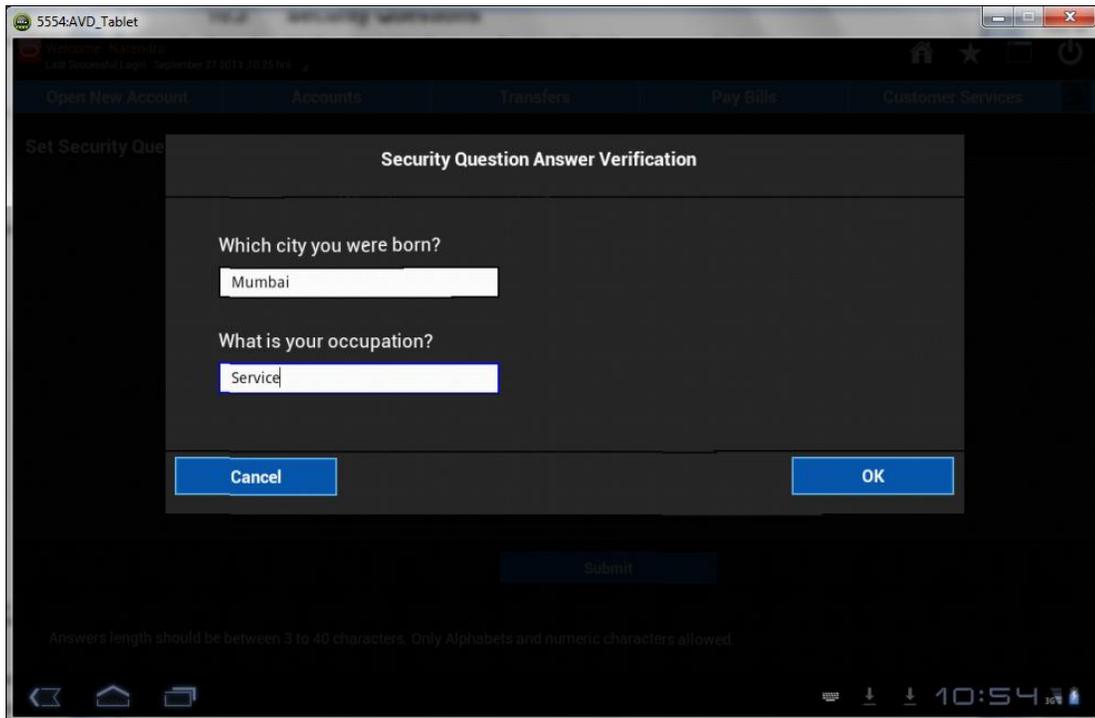
<b>Security Q. 1</b>	[Input Box] Enter the appropriate answer for the respective Security Question.
----------------------	---

<b>Security Q. 2</b>	[Input Box] Enter the appropriate answer for the respective Security Question.
----------------------	---

Field Name	Description
<b>Security Q. 3</b>	[Input Box] Enter the appropriate answer for the respective Security Question.
<b>Submit</b>	[Action Button] Click Submit to submit the set of Security Questions.

5. The Verify screen appears. Click **Change**, if any changes are required to the details entered.
6. Click **Confirm**. The Security Question Answer Verification screen appears.

**Security Question Answer Verification**



**Field Description**

Field Name	Description
Security Question Answer Verification	
<b>Security Q. 1</b>	[Input Box] Enter the appropriate answer for the respective Security Question.
<b>Security Q. 2</b>	[Input Box] Enter the appropriate answer for the respective Security Question.

<b>Field Name</b>	<b>Description</b>
<b>Cancel</b>	[Action Button] Click Cancel to cancel the verification process.
<b>OK</b>	[Action Button] Click OK to confirm the verification process.

7. Enter the appropriate answers for the respective questions.
8. Click **OK**.

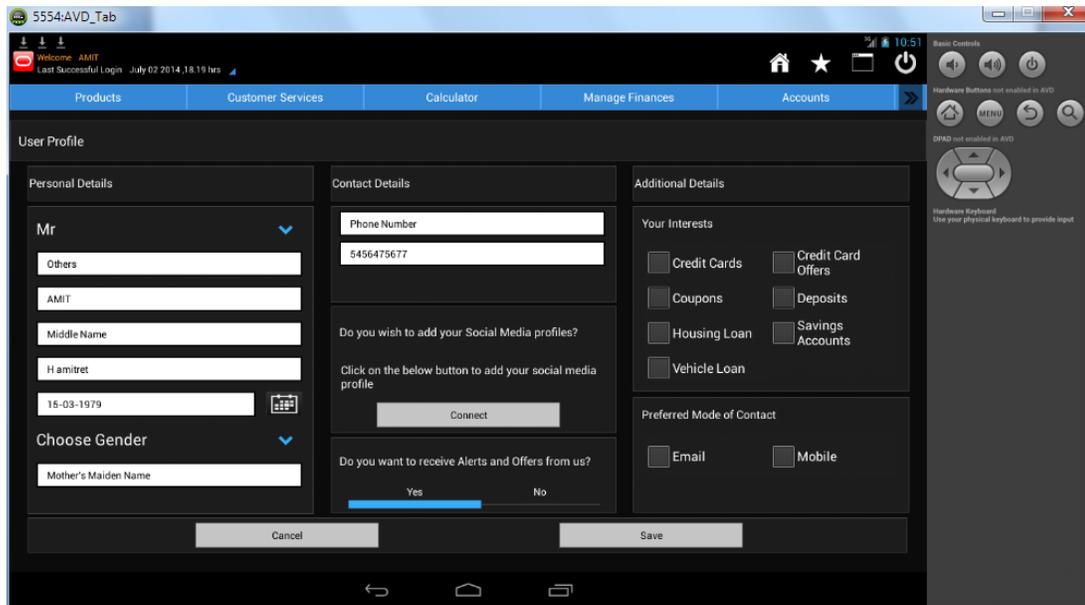
### 30. Manage Profile

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.

#### User Profile



#### Field Description

Field Name	Description
User Profile	
Personal Details	
<b>Salutation</b>	[Dropdown List] Select the appropriate salutation from the available list.
<b>Others</b>	[Input Box Conditional] If Salutation selected is Others, specify in the same input box.
<b>First Name</b>	[Input Box] Enter the first name of the user.
<b>Middle Name</b>	[Input Box] Enter the middle name of the user.

Field Name	Description
<b>Last Name</b>	[Input Box] Enter the last name of the user.
<b>Date of Birth</b>	[Date-picker] Select the appropriate date of birth.
<b>Gender</b>	[Optional] Select the appropriate gender from the following: <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Mother's Maiden Name</b>	[Input Box] Enter the appropriate answer for the user's Mother's Maiden Name.
Contact Details	
<b>Phone Number</b>	[Input Box] Enter the appropriate Phone Number in the respective field.
<b>Mobile Number</b>	[Input Box] Enter the appropriate Mobile Number in the respective field.
<b>Verify</b>	[Action Button] Click Verify to verify the contact numbers entered.
Do you wish to add your Social Media profiles	
<b>Connect</b>	[Conditional Action Button] Click Connect to add the Social Media profiles.
<b>Do you want to receive Alerts and Offers from us?</b>	[Optional] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Additional Details	
<b>Your Interests</b>	[Display] Displays the list of your interests.

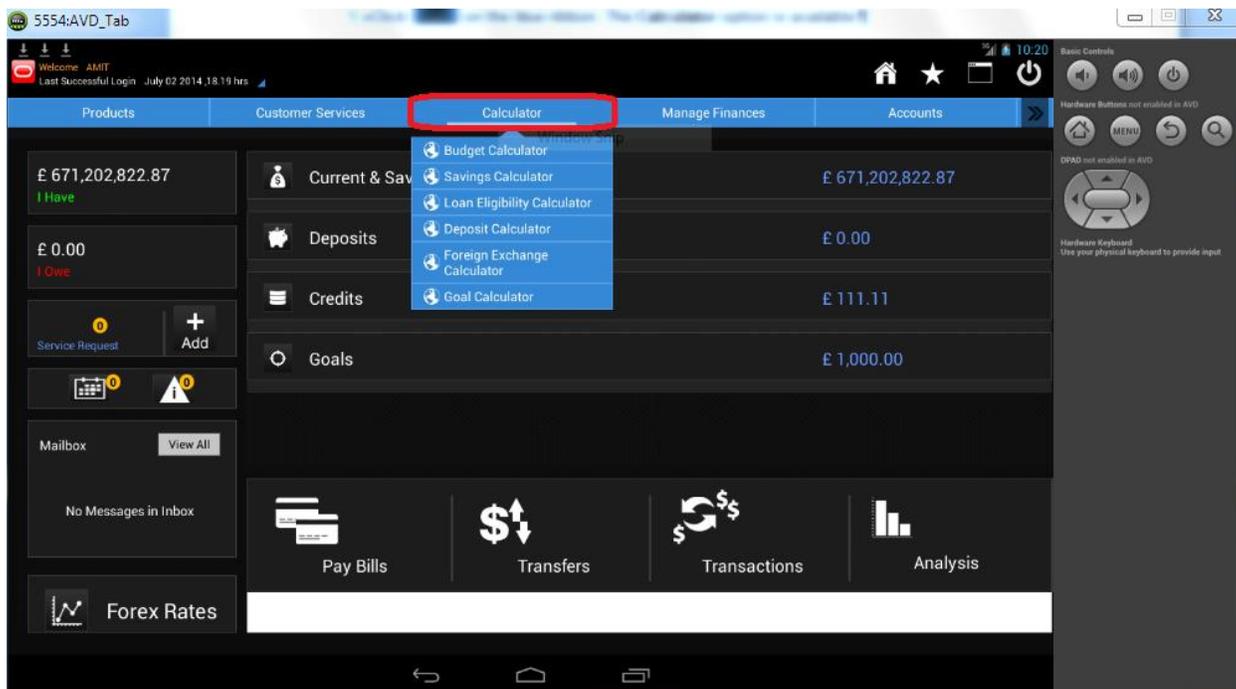
Field Name	Description
<b>Preferred Mode of Contact</b>	[Optional, Check Box] Select the preferred mode of contact. The options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Preferred Time for Calls</b>	[dropdown] Select the desired Time for Calls from the available list.
<b>Preferred Time for Calls</b>	[Conditional Input Box] If Preferred Time for Calls selected is others then enter the desired time for calls.
<b>Cancel</b>	[Action Button] Click Cancel to cancel the changes made.
<b>Save</b>	[Action Button] Click Save to save the changes made to the profile.

2. Enter the relevant details.
3. Click **Save**.

### 31. Calculator

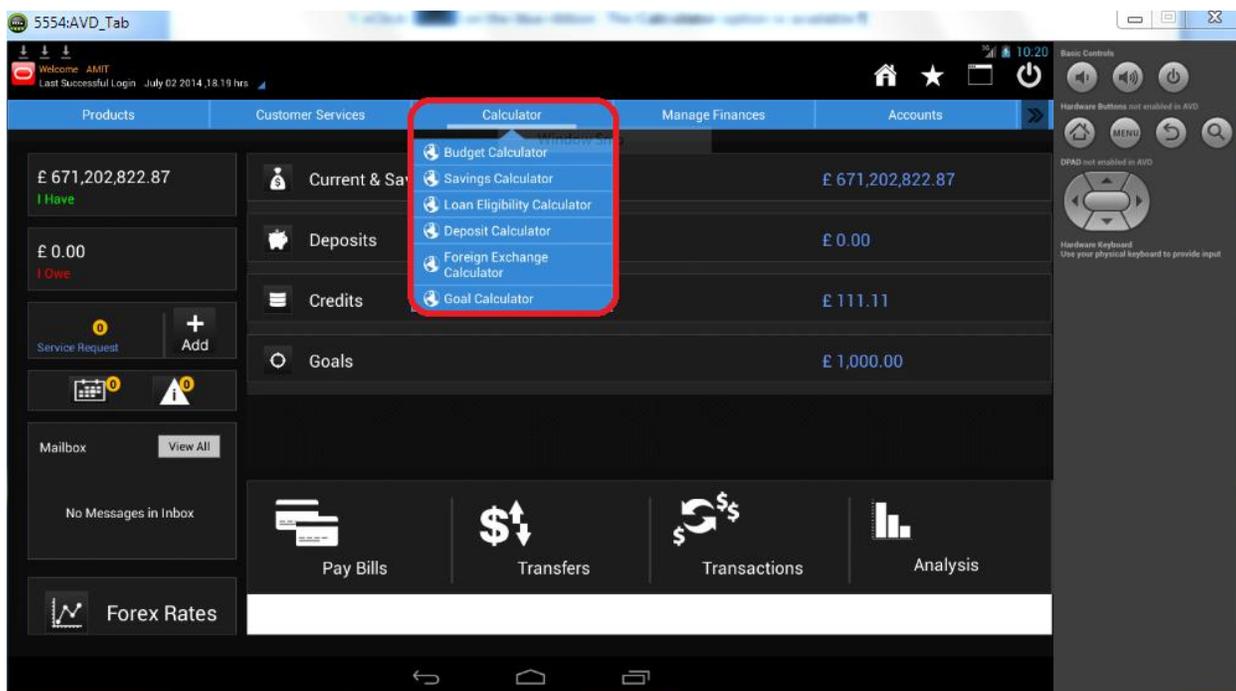
1. Click  on the blue ribbon. The **Calculator** option is available.

#### Calculator



2. Click **Calculator**. The following pop-up is displayed.

## Calculator

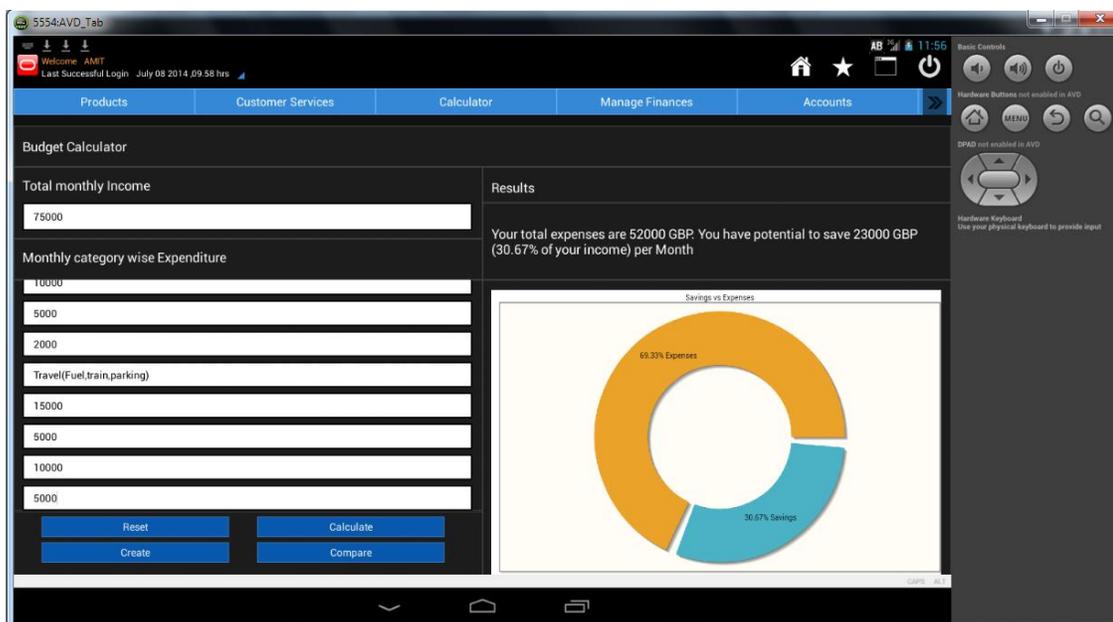


### 31.2 Budget Calculator

The budgeting calculator allows a customer to plan a budget against the expenses. It allows to create, modify, delete a budget, track the progress of the budget, and compare the budget with the peers.

#### To calculate a budget:

1. Click **Calculator > Budget Calculator**. The Budget Calculator screen appears.
2. Enter the appropriate details in the relevant fields.
3. Click **Calculate**. The **Result** screen appears.



**Field Description**

Field Name	Description
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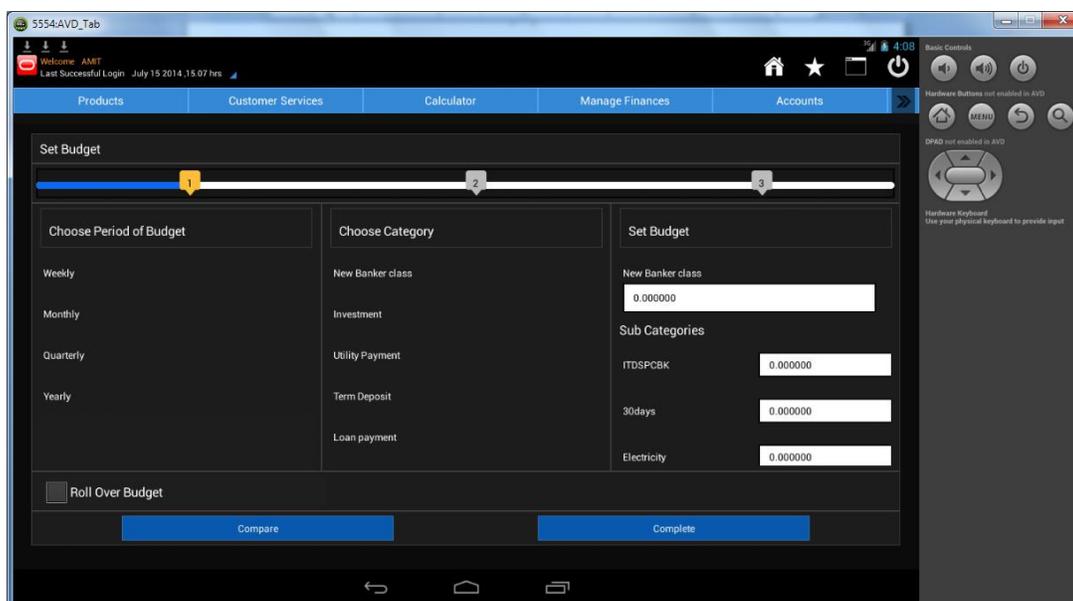
**Budget Calculator**

<b>Total Monthly Income</b>	[Optional, Numeric, 15] Enter the total monthly income.
<b>Home (Rent/Taxes/Maintenance)</b>	[Optional, Numeric, 15] Enter the home expenses.
<b>Food and Groceries</b>	[Optional, Numeric, 15] Enter the food and groceries expenses.
<b>Utility Bills</b>	[Optional, Numeric, 15] Enter the utility expenses.
<b>Travel (Fuel/Train/Parking)</b>	[Optional, Numeric, 15] Enter the travel expenses.
<b>Debts Repayment (Loan Installments)</b>	[Optional, Numeric, 15] Enter the debt repayment expenses.
<b>Family Expenses (School Fees)</b>	[Optional, Numeric, 15] Enter the family expenses.

Field Name	Description
<b>Savings (Pensions/Investments/Insurance)</b>	[Optional, Numeric, 15] Enter the savings amount.
<b>Other Monthly Expenditure</b>	[Optional, Numeric, 15] Enter the other monthly expenses.

**To create a budget**

4. Click **Calculator > Budget Calculator**. The Budget Calculator screen appears.
5. Enter the appropriate details in the relevant fields.
6. Click **Create**. The **Set Budget** screen appears.



**Field Description**

Field Name	Description
<b>Choose Period of Budget</b>	[Mandatory, Check Box] Select the appropriate budget period. The options are: <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>
<b>Choose Category</b>	[Mandatory, Check Box] Select the expense category.

Field Name	Description
<b>Set Budget</b>	[Mandatory, Numeric, 15] Enter the amount pertaining to the category selected in the <b>Choose Category</b> field.
<b>Rollover Budget</b>	[Optional, Check Box] Select the check box to rollover the budget.

7. Click **Complete**. The **Acknowledgement** screen appears.
8. Click **OK**. The **Expenses Vs Budget** screen appears.
9. Click the **Delete / Modify** button to modify or delete 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.

1. Click **More** on the home screen of the application.
2. Click **Manage Finances > Budget**. The Budget Calculator is displayed.
3. Select the required month from the drop-down. The budget details for the categories and sub categories are displayed.

### Create Budget for Budget Categories

You can create budget values to budget categories.

1. Navigate to the Expenses vs Budget screen
2. Select the required month from the drop-down. The budget details for the categories and sub categories are displayed.
3. Click **Modify**. The Set Budget screen is displayed.
4. Click **Save and Continue** to save details entered for the selected category.
5. Click **Submit**. Your budget for the selected budget category is saved.

### View Budget History

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

1. Navigate to 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.

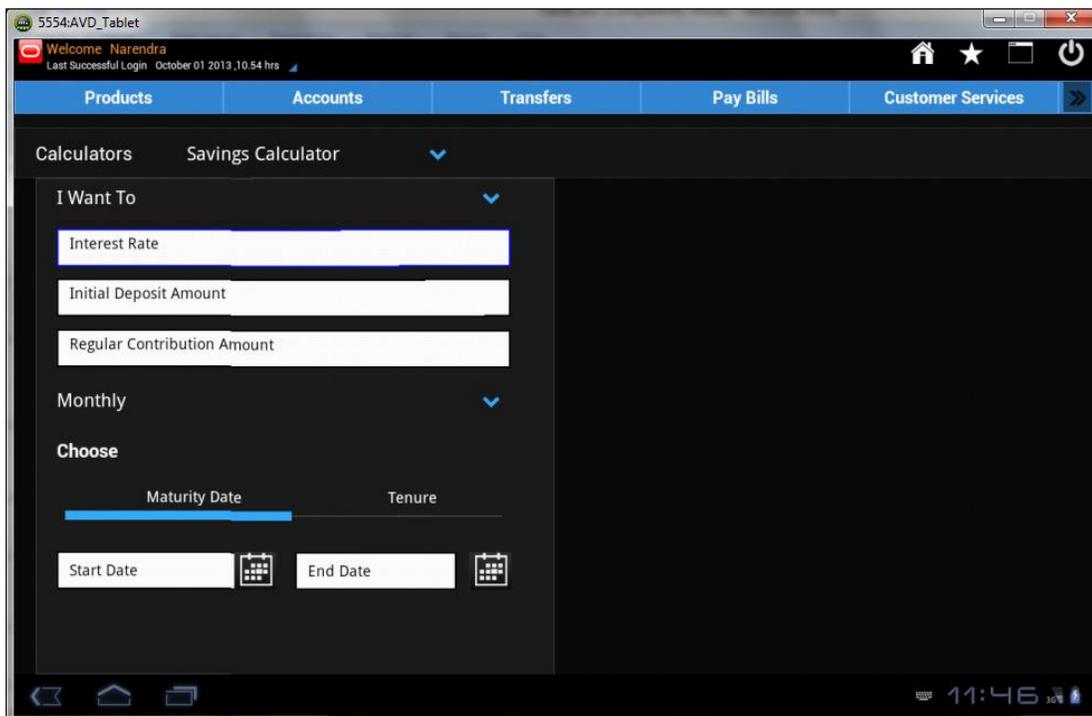
1. Navigate to the Expenses Vs Budget screen.  
The budget details for the categories and sub categories are displayed.

2. Click **Delete**. The Delete Budget screen is displayed.
3. Click **OK**. The budget is deleted from the application.

### 31.3 Savings Calculator

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

#### Savings Calculator



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Calculators</b>	[Dropdown list] Select the desired type of calculator from the following: Savings Calculator Foreign Exchange Calculator
<b>I Want To</b>	[Dropdown List] Select the desired option from the following: Save regularly and receive sum at maturity
<b>Interest Rate</b>	[Input Box] Enter the appropriate value for the Interest Rate.
<b>Initial Deposit Amount</b>	[Input Box] Enter the desired Initial Deposit Amount in the respective field.
<b>Regular Contribution Amount</b>	[Input Box] Enter the desired Regular Contribution Amount.
<b>Payment Frequency</b>	[Dropdown List] Select the appropriate Payment Frequency option from the following: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>
<b>Choose</b>	[Tab] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Maturity Date</li> <li>• Tenure</li> </ul>
<b>Maturity Date</b>	[Date-picker] Select the appropriate Start Date and End Date using the Date-picker.

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

### Savings Calculator

The screenshot shows the 'Savings Calculator' interface. On the left, there are input fields for:
 

- Term: 5
- Initial Amount: 50000
- Monthly Contribution: 5000
- Frequency: Monthly
- Maturity Date: 04-10-2013
- Tenure: 04-10-2014

 Below these are 'Reset' and 'Calculate' buttons. On the right, the 'Results' section displays:
 

- 'If you Save': 5,000.00 GBP Monthly
- 'For Tenure': 1 Year 1 Day
- 'Rate of Interest': 5%
- 'At maturity your savings worth': 119,140.97 GBP
- 'Total Interest Earned Is': 4,140.97 GBP
- A 'Portfolio' line graph showing the growth of the investment over time.

This screenshot provides a closer look at the results and the graph. The input fields on the left are identical to the first screenshot. The 'Results' section on the right is more prominent:
 

- 'At maturity your savings worth': 119,140.97 GBP
- 'Total Interest Earned Is': 4,140.97 GBP
- The 'Portfolio' graph is titled 'Portfolio' and plots 'Total Amount (GBP)' on the y-axis (ranging from 50,000 to 110,000) against 'Time Period' on the x-axis (ranging from 2013-10 to 2014-06). The graph shows a steady upward trend with four data points connected by a blue line.

The right pane of the screen displays the calculation based on the input values.

**Field Description**

Field Name	Description
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**Calculation Result**

<b>At maturity your savings worth</b>	[Display] Displays the value on maturity.
<b>Total Interest Earned is</b>	[Display] Displays the total interest earned.
<b>Portfolio</b>	[Display] Displays the graph for total amount against the time period.

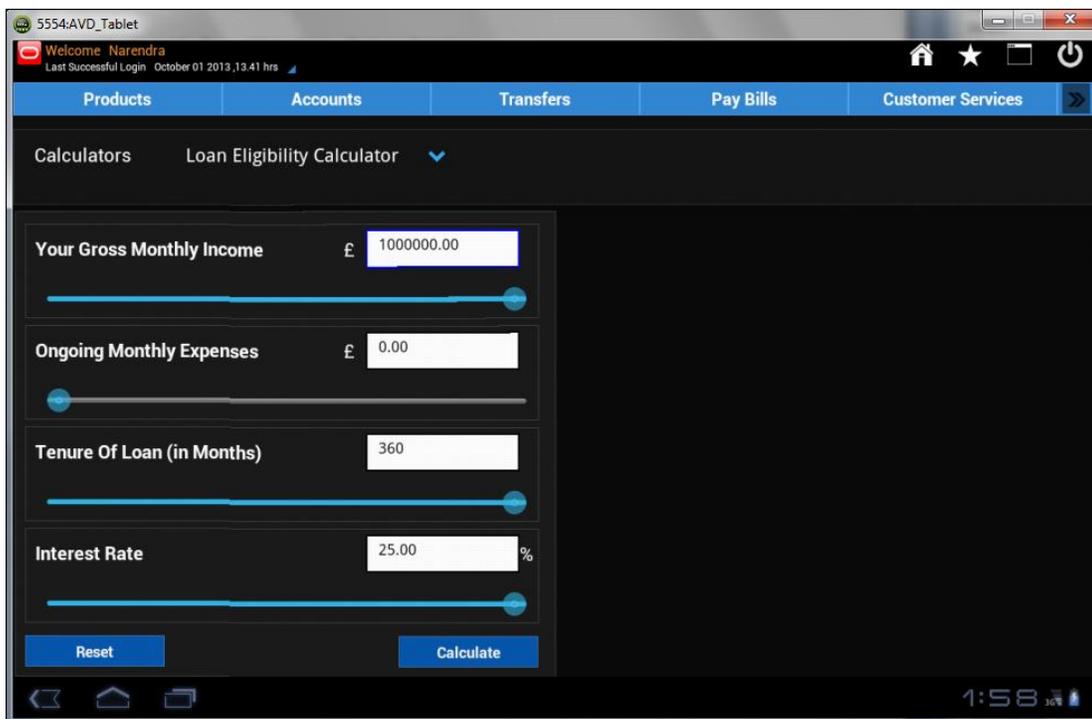
### 31.4 Loan Eligibility Calculator

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 **Calculator > Loan Eligibility Calculator**. The **Loan Eligibility Calculator** screen is displayed.

**Calculator**

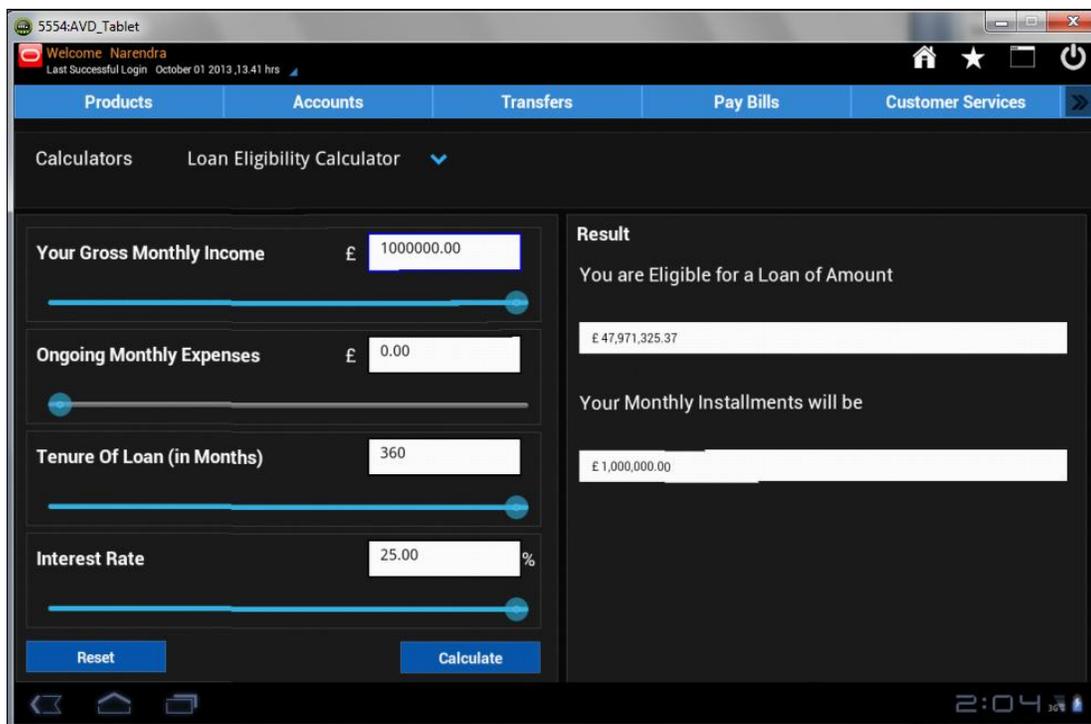


**Field Description**

Field Name	Description
<b>Your gross Monthly Income</b>	[Input Box] Enter the appropriate amount in the respective field.
<b>Ongoing Monthly Expenses</b>	[Input Box] Enter the appropriate amount for Ongoing Monthly Expenses.
<b>Tenure of Loan</b>	[Input Box] Enter the appropriate value for Tenure of Loan.
<b>Interest Rate</b>	[Input Box] Enter the appropriate value for the Interest Rate.

2. Click **Calculate**. The system displays the loan amount for which you are eligible.  
OR  
Click **Reset** to clear the data.

**Loan Eligibility Calculator**



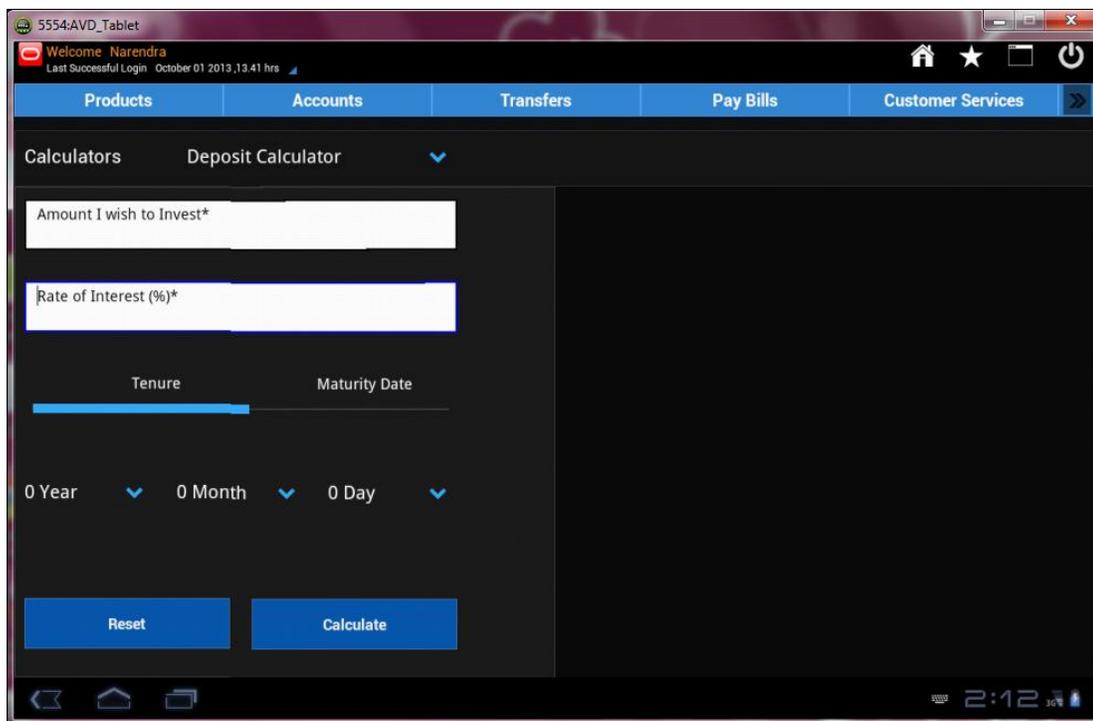
**31.5 Deposit Calculator**

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 **Calculator > Deposit Calculator**. The **Calculators** screen is displayed.

**Calculator**



**Field Description**

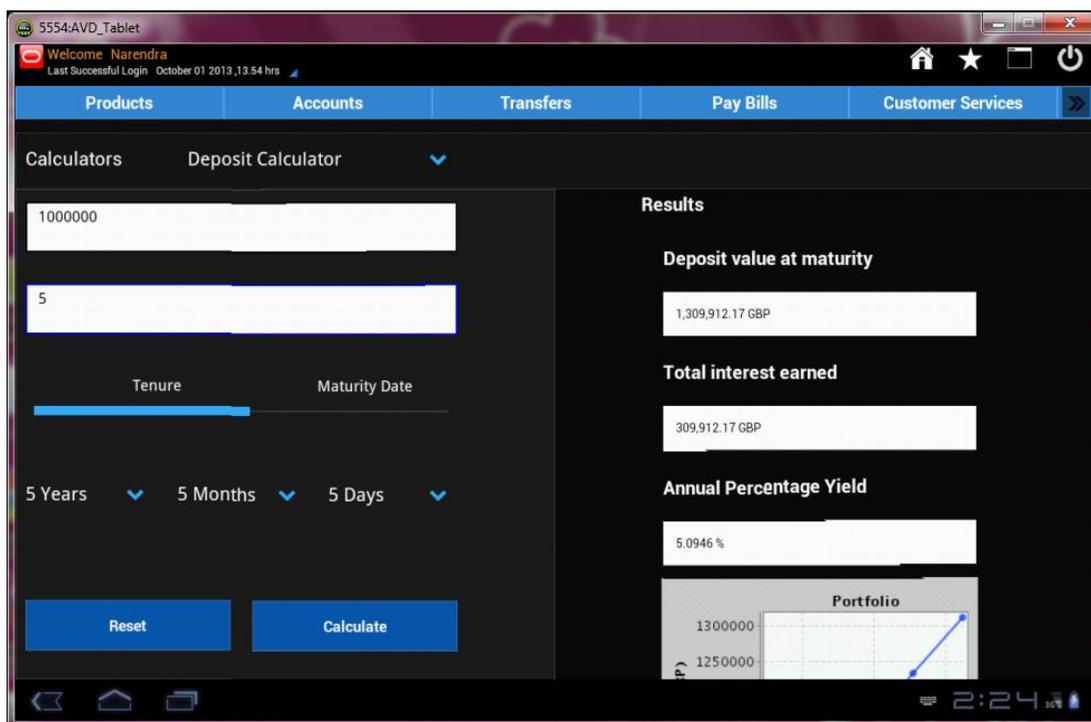
Field Name	Description
<b>Calculators</b>	[Dropdown] Select the Type of Calculator as Deposit Calculator.
<b>Amount I wish to Invest</b>	[Input Box] Enter the desired Amount.
<b>Rate of Interest (0%)</b>	[Input Box] Enter the appropriate Rate of Interest.
<b>Tenure</b>	[Dropdown] Select the appropriate Year, Month and Day from the dropdown.
<b>Maturity Date</b>	[Date-picker] Select the appropriate Maturity Date from the Date-picker.
<b>Reset</b>	[Action Button] Click Reset to clear all values.

Field Name	Description
<b>Calculate</b>	[Action Button] Click Calculate to calculate over the invested amount.

The following page appears.

- 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



## 31.6 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:

- Click **Calculator > Foreign Exchange Calculator**. The **Foreign Exchange Calculator** screen is displayed.

### Foreign Exchange Calculator

#### Field Description

Field Name	Description
I want to	<p>[Mandatory, Dropdown]</p> <p>Select the purpose for conversion is required.</p> <p>The values available are:</p> <ul style="list-style-type: none"> <li>• Buy Foreign currency notes</li> <li>• Buy Traveller's cheque</li> <li>• Make Fund Transfer</li> </ul> <p>By default, <b>Buy Foreign currency notes</b> is selected</p>
Currency I Have	<p>[Optional, Dropdown]</p> <p>Select the Sell Currency for which the exchange rate is to be inquired.</p>

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

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

### Foreign Exchange Calculator

### Field Description

Field Name	Description
Results	
<b>Calculate Currency Rate</b>	[Display] Displays the calculated currency rate for the selected combination of the Currency Type.
<b>Indicative rate as on [Current Date]</b>	[Display] Displays the indicative rate as on the Current Date.

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

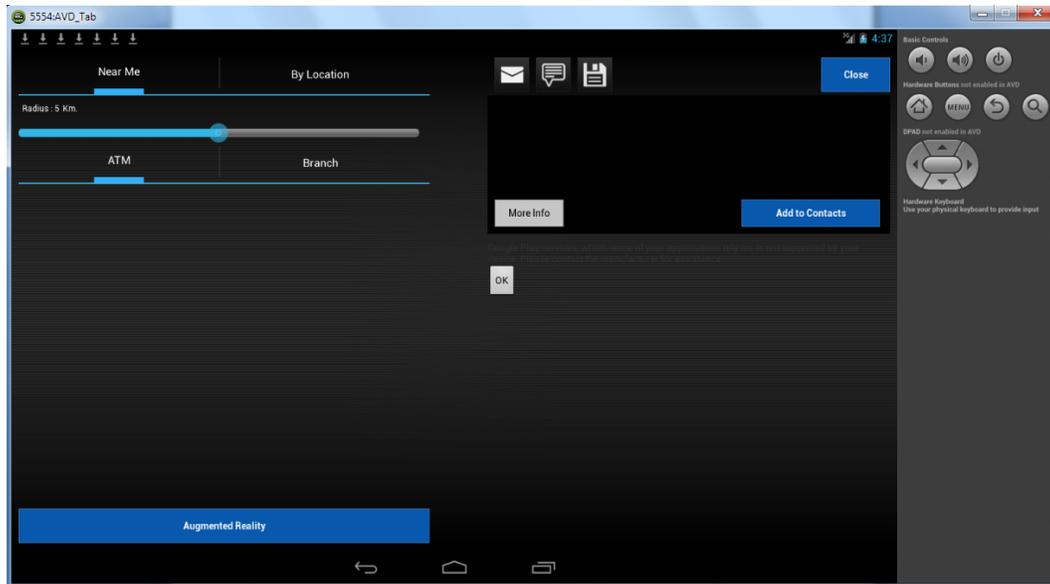
## 32. ATM Branch Locator

Using this option you can locate the nearest branch / ATM.

### To locate the nearest branch / ATM

1. Click  on the blue ribbon.
2. Click **Locate Us**. The ATM / Branch locator screen is displayed.

### ATM and Branch Locators



### Field Description

Field Name	Description
<b>By Location / Near Me</b>	Indicates the search criteria according to location or the nearest ATM / Branch.
<b>Radius</b>	Indicates the radius of the search criteria in kilometers.
<b>ATM / Branch</b>	Indicates to search a ATM / Branch.
<b>Augmented Reality</b>	Enables the search of ATM's / Branch using the camera within the specified radius of the user through GPS.

3. 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.
4. Click **Add to Contacts** button to add branch details and number in to contact list.
5. 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.

6. 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.
7. Click the Save icon to capture and save a screenshot of the current screen into your picture library.
8. 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.

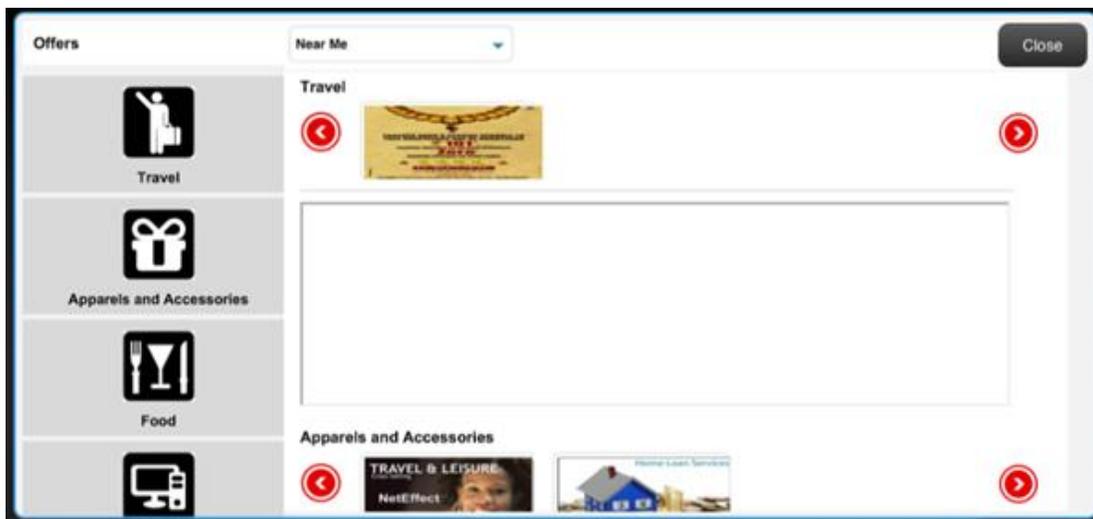
### 33. Offers

Using this option you can view the personalized offers.

#### To access personalized offers

1. Click  on the blue ribbon.
2. Click **Miscellaneous > Personalized Offers**. The **Personalized Offers** screen is displayed.

#### Offers



## 34. Live Help

Using this option, you can request for a call by the **Oracle ATG** agents for online assistance.

This feature provides the options to the business users for interactions with bank officials / call centre executives. You can interact only through call.

### Live Help

