# Oracle Banking Digital Experience

**Retail Accounts User Manual**
**Release 16.1.0.0.0**

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**ORACLE**®

Retail Accounts User Manual

March 2016

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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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info  or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

## 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.

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

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

# 2. Accounts

Accounts are the most basic and critical products from the retail banking perspective. The Majority of the banking customers hold either Current or Savings account with the bank and hence servicing account becomes vital for the banks.

The user can access their Accounts through online channels. User can view balances in their accounts, view account statements, initiate service requests and perform other inquiry as well as financial transactions on their accounts. Users can manage their banking requirements efficiently and effectively with banks through self service channel.

# 3. Dashboard

Accounts dashboard provides a summary of the accounts held by the user through channel banking. It provides feasibility for the users to access all important features and information related to the account.

Accounts dashboard displays the total net balance available in all accounts held by the user. It provides a holistic view of his net worth in accounts. It also displays the total number of accounts available to the user.

Summary of all accounts will be displayed on the user's dashboard. The application will fetch details for all accounts linked to the logged in customer id and display to the user. User can view account details such as net balance, account number, product name, customer name and joint account indicator on the dashboard for individual accounts.

User can view latest transactions done in their account on the dashboard. It helps users keep track of their account by providing a quick glance of transactions happening in their accounts. Latest transaction occurred in the account will be displayed in ascending order. User can view mini statements of all accounts with ease and convenience.

When a user logs in to the application or is navigated to dashboard from any of the screens, system will retrieve the account statement details and displays it in mini statement widget. Mini statement of only one account will be displayed at a time. User can change the account number from available accounts to view mini statement. In addition to this, user can navigate to account statement screen to view complete transaction details or download account statement.

Accounts that are not regularly used or due to some regulatory requirement their status is changed to inactive, such accounts are grouped together and can be accessed through a separate widget on dashboard.

This widget provides counts of all inactive accounts with the customer. User can view these inactive account details by navigating through this widget to the inactive accounts screen.

Users can keep track of service requests initiated by them through Accounts dashboard. The Dashboard provides status and count summary of service requests of the user. This feature provides visibility to the user of the service request initiated by them and helps reduce help desk costs to the bank as a customer is updated on status and progress of the request.

- Summary
- Active Accounts
- Mini Statements
- Service Requests
- Inactivate Accounts

**Dashboard**
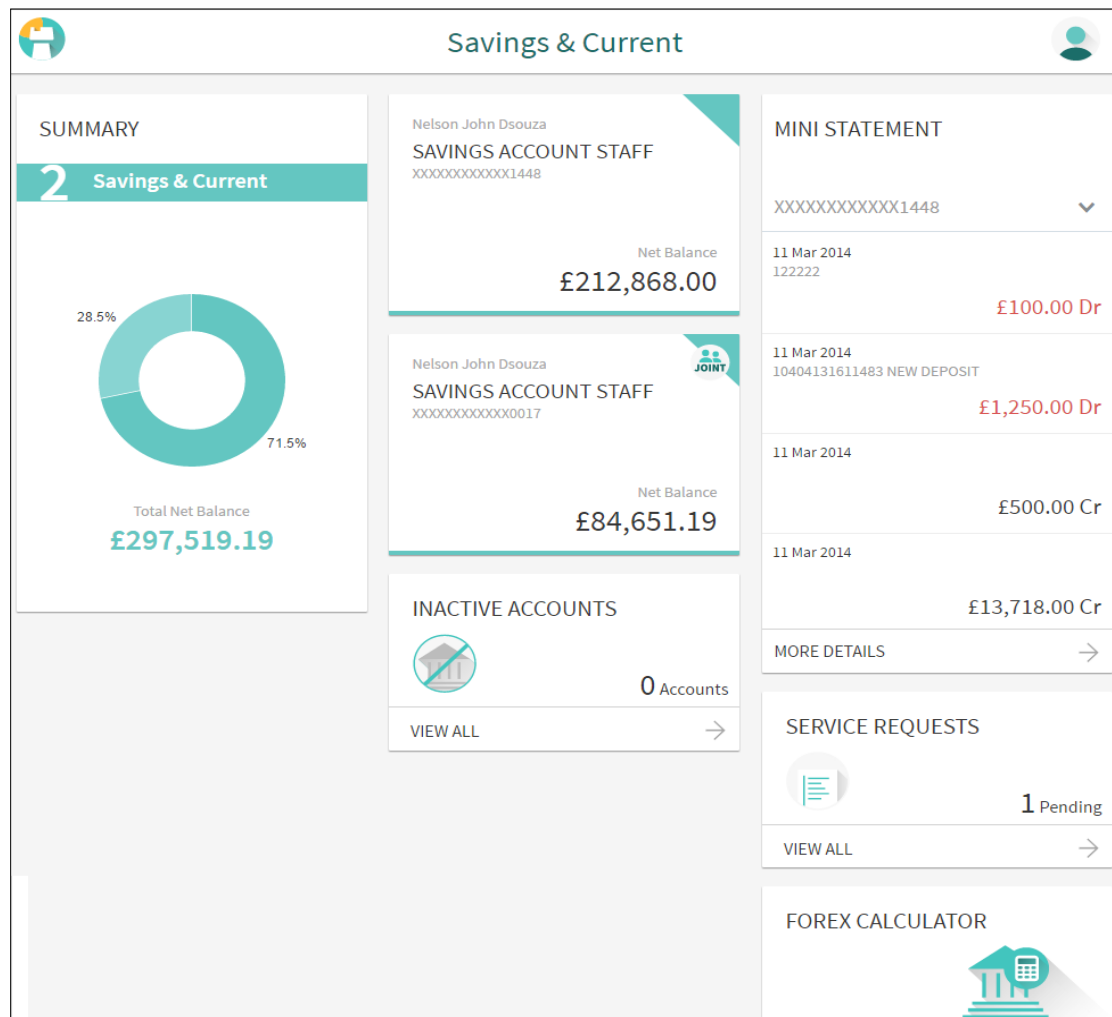


**Dashboard Overview**

**Summary**

It display the cumulative balances available in the account:

- Total net balance in all the accounts

**Promotions**

It displays the promotional message for a particular offering to the customer.

**Summary**

It display the cumulative balances available in the account:

- Total net balance in all the accounts

**Account Cards**

The active accounts card displays the details, like:

- Account Holder Name: Name of the primary account holder.
- Joint Account Indicator: The joint account holder icon appears, if the account is co-owned.
- Product / Offer Name: It is the name of the product / offer under which the account is opened.
- Current and Savings Account Number
- Net Balance

Click on the respective account card to view the details.

**New Account**

Click this section to apply for a new account.

**Inactive Accounts**

It displays total number of inactive accounts. Click this section to view details all inactive accounts.

**Mini Statements**

It displays last five financial transactions of the primary account.

The mini statement includes:

- Account number
- Value date of Transaction
- Description of the transaction
- Amount along with debit or credit indication

**Service Requests**

Displays the count of pending service requests. Click this section to view all initiated service requests.

# 4. Account Details

This option provides basic information about the accounts, personal information as well as balances in the accounts held by the user. It allows users to view the customer details, holding patterns and initiate CASA transactions through account details.

Account details provide details of account facilities and balances in the accounts. The user can track various balances in the accounts and their status themselves through self service channels. A complete account details are fetched on a real time basis from core banking system.

The Account Details screen provides below information:

- Account Details: customer name and account number

- Basic: It includes the basic information about the account, like customer ID, account type, mode of operation, status, etc.

- Balance and Limits: It includes information like available balance, amount hold, net balance, unclear funds, overdraft limits, etc.

**How to reach here:**

*Accounts Dashboard > Account Details*

**Account Details**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Account Details** | |
| **Customer Name** | Name of primary account holder. |
| | **Note**: If the account is a joint account, it displays the primary account holder name along with joint account indicator. |
| **Account Number** | Account number in the masked format. |
| **Basics** | |

| Field Name | Description |
|---|---|
| **Customer ID** | Primary customer ID of the account holder. |
| **Account Type** | Account type of the selected account that is current or saving. |
| **Holding Pattern** | Holding pattern for the account as maintained in the product. For example: <br>• For single owner - single <br>• For joint ownership - joint or multiple |
| **Joint Account Holder** | Name of the joint account holder. <br>**Note**: In case of multiple joint holders, all joint account holder names will be displayed separated with a comma. |
| **Mode of Operation** | Operation mode of the account. It can be: <br>• Mandate Holder <br>• Single <br>• Either Anyone or Survivor <br>• Former or Survivor <br>• Jointly |
| **Branch** | Branch name in which the account is opened / home branch. |
| **Status** | Status of the account. Status could be: <br>• Active <br>• Inactive <br>• Dormant |

**Balance and Limits**

This section displays the balances and applicable limits for the account.

| Field Name | Description |
|---|---|
| **Available Balance** | Available balance like unclear balance and hold balance in the account. |
| **Amount on Hold** | Displays the earmarked amount or the amount on hold in the account. |
| **Net Balance** | With-drawable balance in the account |

| Field Name | Description |
|---|---|
| Unclear Funds | Un-cleared funds pertaining to the cheques and the clearing related to the account. |
| Overdraft Limit | The maximum credit allowed by the bank for the account. |
| Advance Against Unclear Funds Limit | AUF limit for the account. |

You can also perform following account related transactions:

- To raise the request for new cheque book, click **Request Cheque Book**.
- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
- To view Debit Cards available for the account, click **Debit Cards**.

## FAQs

**Can I check my account information online without signing up for Online Banking?**

No, you cannot view the account details without signing up for Online Banking. This is due to security reasons.

# 5.  Statement

Users should be able to keep track of transactions happening in their accounts. The Statement feature allows the user to view the details of all transactions made to their accounts. Account statement displays all debit and credit entries along with the transaction amount and reference details. Opening balance and Closing balance of the account statement will also be displayed along with the transaction details.

Transaction filters will be provided for the user to allow search based on certain criteria. The user can search transactions on date range and transaction type (debit only, credit only or both) basis.

The user can also subscribe to receive an account statement regularly on email address registered with the bank. 'Subscribe for e-statement' feature allows customer to subscribe to receive e-statements. It provides convenience for the user to keep track of their accounts without logging into the channel banking.

At times the user may require accounts statements of a certain period on bank's letterhead for multiple purposes apart from regular banking. 'Request for physical statement' feature enables banks to provide this facility to the user. The user can request for physical statements from banks for a given date range. This physical copy will be mailed to the user's address registered with the bank.

**How to reach here:**

*Dashboard > Accounts Dashboard > Mini Statement > More Details > Statement*

**Statement**

**Field Description**

| Field Name | Description |
|---|---|
| Customer Name | Name of the primary account holder in the account. |
| Account Number | Current and Savings account number. |
| Opening Balance | Opening balance of the account for the selected period. |
| Closing Balance | Closing balance of the account for the selected period. |
| Date | Date of the activity (transaction). |
| Description | Description of the transaction. For example - Interest charged, repayment etc. |
| Reference Number | Reference number of the transaction. |
| Amount | Transaction amount along with the debit or credit indicator. |
| Balance | Running balance in your account. |

**Filters/ Sort by**

| Field Name | Description |
|---|---|
| Filter 1 | Option to view transactions within the specific period. The options are: <br> • Current Period <br> • Previous Month <br> • Previous Quarter <br> • Select Date range |
| From | Option to view transactions for the selected start date of the date range. This field appears if you select the **Date Range** option from the **Latest** list. |
| To | Option to view transactions for the selected end date of the date range. This field appears if you select the **Date Range** option from the **Latest** list. |
| Filter 2 | Option to view the transactions based on transaction type whether debit, credit or both. The options are: <br> • Credits only <br> • Debits only <br> • All |

**To view the statement:**

1. To view the details of the account statements, click **More Details**.

2. The **Statement** screen appears; select Filter 1 to view the transactions within the specific period.
OR
Select the other filter to view the transactions based on transaction type.

3. To subscribe or unsubscribe from e-statement facility, click .

4. To request for adhoc statements, click .

# FAQs

### Does the bank charge for an additional account statement?

Yes, statement re-issue charges are applicable, however you can freely avail e-statements for your account.

### Up to what period I can view the statement?

Statements will be available for viewing up to 6 months in the past.

# 6.  Request Cheque Book

Cheques are the most widely used modes of instruments for making different kind of payments. Users receive cheque books as part of their account facilities availed. If the user is out of cheque leaves, there should be some convenient way for the user to request banks to issue new cheque books.

Request cheque book allows the user to request for a new cheque books online. This feature will be enabled only for those accounts for which cheque book facility is enabled.

While requesting for cheque book, the user can specify their preferences such as number of leaves, number of cheque books etc. User can specify the number of cheque books required, leaves per cheque book and cheque book type while initiating a cheque book request. User can specify his preference of cheque book while submitting the request.

On initiating cheque book request, a SR number is generated for the user. User can track the status of cheque book issues with this SR number.

User can specify the delivery location of the new cheque book where he wishes to receive the cheque book. User can request the cheque book to be delivered at a specific branch or provide their personal address.

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details > Request Cheque Book*

**Request Cheque Book**

**Field Description**

| Field Name | Description |
|---|---|
| Customer Name | Name of the primary account holder in the account. |
| Account Number | Current and savings account number in masked format. |
| Type of Cheque Book | The type of cheque book required by you. |
| Number of Cheque Books | Number of cheque books required.<br>This field appears if you have the facility to request for multiple cheque books. |
| Number of Leaves per Book | Number of cheque leaves needed per cheque book. |
| Delivery Location | Delivery location of the cheque book.<br>The options are:<br>• Branch<br>• Address |

This section appears if you select **Address** option in **the Delivery Location** field.

| Field Name | Description |
|---|---|
| Select Address | The address for delivery of the cheque book.<br>The options are:<br>• Work<br>• Residence<br>• Postal |
| Address Line 1-3 | Address as per the address type selected.<br><br>**Note**: The address details as maintained at the application are fetched depending on the option selected in the Select Address field. |
| City | The city of the receiver to whom the cheque book is to be delivered as per selected address type. |
| State | The state of the receiver to whom the cheque book is to be delivered as per selected address type. |
| Country | Country of the receiving branch where the cheque book is to be delivered as per selected address type. |
| Zip/ Postal code | Postal code of the receiving branch where the cheque book is to be delivered. |

| Field Name | Description |
|---|---|
| This section appears if you select Branch option in the Delivery Location field. | |
| Select City | The city of the receiver to whom the cheque book is to be delivered. |
| Select Branch | The branch for delivery option.<br><br>**Note**: The options in this field depend on the selected option in the **Select City** field. |
| Branch Address | The branch complete address based on the selected branch.<br><br>**Note**: The options in this field depend on the selected option in the **Select Branch** field. |

**To request a cheque book:**

1.  From the Type of Cheque Book list, select the appropriate option.

2.  From the Number of Cheque Book list, select the required number of cheque books.

3.  From the Number of Leaves per Book list, select the number of leaves of the cheques book.

4.  In the **Delivery Location** field, select the appropriate delivery address.

    a.  If you select the **Branch** option:

    i.  From the **Select City** list, select the appropriate option.

    ii.  From the **Select Branch** list, select the appropriate option.

    b.  If you select the **Address** option:

    i.  From the **Address** list, select the cheque book delivery address.

5.  To select the delivery location, click **Submit**.

6.  The **Review** screen appears. Verify the details and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

7.  The success message of cheque book request along with the service request number appears. Click **Done** to complete the transaction.

# FAQs

**How can I order a new cheque book?**

Simply order online or over the phone by calling on our phone banking numbers. Also, specify delivery options for the new cheque book like courier, self collection from pre-selected branch.

You can also walk-in into any branch and complete an application form to request a new cheque book.

# 7. Cheque Status Inquiry

Customers should know the status of the cheques issued to them. This allows customers to take decisions regarding cheque payments. Cheque status inquiry transaction allows the customer to inquire status of the cheques issued to them at any point of time. The customer can inquire status of a single cheque by providing a cheque number or cheque series by providing cheque range.

Customers can also inquire cheques based on their status. Customers can define a date range while searching for cheques of a particular status. The application fetches the results based on the search criteria provided and display to the customer.

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details > Cheque Status Inquiry*

**Cheque Status Inquiry**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Customer Name** | Name of primary account holder of the account. |
| **Account Number** | Account number of the user in masked format. |
| **Search Cheque By** | Allows user to specify the search criteria for cheque status inquiry. The options are:<br>• Number<br>• Range<br>• Status |

| Field Name | Description |
| --- | --- |
| **Cheque Number** | Cheque number of the cheque of which you want to view the status. |
| | This field appears if you select the Number option from the Search Cheque By list. |
| **From** | Start number of the cheque range of which you want to view the status. |
| | This field appears if you select the Range option from the Search Cheque By list. |
| **To** | End number of the cheque range of which you want to view the status. |
| | This field appears if you select the Range option from the Search Cheque By list. |
| **Select Cheque Status** | Allows the user to view cheque as per the status. |
| | The options are: |
| | • Used |
| | • Not Used |
| | • Stopped |
| | • Rejected |
| | • Canceled |
| | This field appears if you select the Status option from the **Search Cheque By** list. |
| **From Date** | Allows the user to search the cheques by status for a given start date. |
| | This field appears if you select the **Status** option from the **Search Cheque By** list. |
| **To Date** | Allows the user to search the cheques by status for a given start and end date. |
| | This field appears if you select the **Status** option from the S**earch Cheque By** list. |

**To inquire about the cheque status:**

1. From the **Search Cheque By** list, select the appropriate option.

    a. If you select the **Number** option:

    i. In the **Cheque Number** field, enter the cheque number.

    b. If you select the **Range** option:

    i. In the **From** field, enter the cheque start number.

    ii. In the **To** field, enter the cheque end number.

2.      If you select the **Status** option:

      i.    From the **Select Cheque Status** list, select the appropriate option.

      ii.    From the **From** list, select the appropriate date.

      iii.    From the **To** list, select the appropriate date.

3.      To inquire about the cheque request, click **Submit**.

4.      The Search results section screen with cheque number, status and amount field appears. Click **Done** to complete the transaction.

# 8.  Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplace the cheque issued to the payee. Hence it is critical to provide an option to stop such cheques so that they cannot be being utilized for making payment or cannot be misused.

Stop/ Unblock cheque feature allows customer to stop a cheque issued for making payment. User can specify the cheque number and initiate a stop payment. The user will have to select the account number while specifying the cheque number. The cheque number entered will be validated against the account number selected. This is an online request and cheque status will be changed to stop. User can specify the reason while stopping the cheque.

User can also specify the cheque range to stop complete cheque series. Then user can initiate block request for complete cheque series in case cheque book has been lost or misplaced by the user. User can specify the reason while stopping the cheque series.

Users can unblock already blocked/ stopped cheque by specifying the cheque number or cheque series through online channels. It is an online transaction and on initiating the unblock transaction, cheques status will be immediately changed to unblocked. Unblocked cheques can be used for making cheque payments.

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details > Stop /Unblock Cheque*

**Stop /Unblock Cheque**

**Field Description**

| Field Name | Description |
|---|---|
| Customer Name | Name of the primary account holder in the account. |
| Account Number | Current and savings account number in masked format. |
| Select Action | The action to be taken on cheque that is whether to stop or unblock the cheque.<br><br>The options are:<br><br>&bull; Stop<br><br>&bull; Unblock |
| Specify Reason | The reason for stopping the cheque payment.<br><br>This field appears if you select the **Stop** option. |
| Give Cheque Details | Select the cheque either to stop single cheque or cheque range.<br><br>The options are:<br><br>&bull; Number<br><br>&bull; Range |
| Cheque Number | Cheque number of the cheque to be blocked.<br><br>This field appears if you select the **Number** option. |
| From | Start number of the cheque range to be blocked.<br><br>This field appears if you select the **Range** option. |
| To | End number of the cheque range to be blocked.<br><br>This field appears if you select the **Range** option. |

**To stop or unblock cheque:**

1. In the **Select Action** field, select the appropriate option:
   a. If you select the **Stop** option:
      i. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
   b. If you select the **Unblock** option:
      i. Go to step 2.

2.　　In the **Give Cheque Details** field, select the appropriate option:

　　　　a.　If you select the **Number** option:

　　　　　　i.　　In the **Cheque Number** field, enter the cheque number.

　　　　b.　If you select the **Range** option:

　　　　　　i.　　In the **From** field, enter the cheque start number.

　　　　　　ii.　　In the **To** field, enter the cheque end number.

3.　　Click **Submit**.

4.　　The **Review** screen appears. Verify the details and click **Confirm**.
　　　OR
　　　Click **Cancel** to cancel the transaction.

5.　　The success message of stopping/ unblocking the check along with the service request number appears. Click **Done** to complete the transaction.

# 9.    Debit Cards

Using this option, the user can view the debit cards linked to the accounts available to them.

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details > Debit Cards*

**Debit Cards**
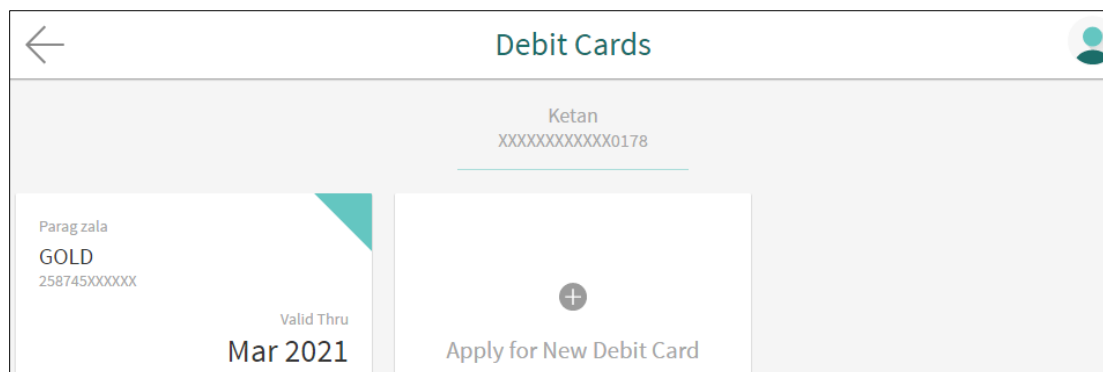


**Field Description**

| Field Name | Description |
| --- | --- |
| Customer Name | Name of the primary account holder in the account. |
| Account Number | Current and savings account number in masked format. |
| Debit Cards | |
| Card Holder name | Name of the customer as displayed on the card. |
| Card Product | The debit card product name. |
| Card Number | The debit card number. |
| Valid Thru | The date on which the debit card expires. |

You can also perform the following actions:

- To view the details of the debit card, click the specific debit card.

- To apply for a new debit card, click **New Debit Card**.

# FAQs

**Who can be a Debit Card holder?**

The users, who are the holder of account (single / joint), can become a debit card holder.

**What will be the validity period of my Debit Card?**

The validity period of the debit card is mentioned on the card itself.

**What should I do if my card got expired?**

Please contact your bank and a new card will be issued to you.

**I have entered my PIN incorrectly three times at an ATM, Is my card blocked?**

You can use your card after 24 hours, as for security reasons it has been disabled for certain period. You can use your card by entering the correct PIN.

# 10. Debit Card Details

Users can view the summary details of the debit cards linked to the accounts available to them. This feature allows the user to view the card status, validity details and limits. The user can readily access this information through online channels.

The Debit Card Summary option provides following details to the user

- Embossing name
- Card Product
- Card Number
- Card Valid Thru

Users can also view the various transaction limits associated with the debit cards. Application displays Units, Count and Amount limit for each of the each categories mention below for individual cards.

- Own ATM Limits
- Remote ATM Limits
- Own Point of Sale Limits
- Remote Point of Sale Limits

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details> Debit Cards > Debit Card Details*

**Debit Card Details**

**Field Description**

| Field Name | Description |
| --- | --- |
| **Card Product name** | The debit card product name. |
| **Name on Card** | Name of the customer as displayed on the card. |
| **Card Number** | The debit card number in masked format. |
| **Card Number** | The debit card number in masked format. |
| **Name on Card** | Name of the customer as displayed on the card. |
| **Valid Thru** | The date on which the debit card expires. |
| **Status** | Status of the debit card.<br>The status can be:<br><ul><li>Active</li><li>Inactive</li></ul> |

**Own ATM Limits**

| Field Name | Description |
| --- | --- |
| **Unit** | The unit for measuring the ATM Limits like (Daily, Monthly, Yearly). |
| **Count** | Maximum number of transactions allowed through ATM in Limit Unit Period. |
| **Amount** | Maximum cumulative amount allowed for withdrawal through ATM in Limit Unit Period. |

**Remote ATM Limits**

| Field Name | Description |
| --- | --- |
| **Unit** | The unit for measuring the ATM Limits like (Daily, Monthly, Yearly). |
| **Count** | Maximum number of transactions allowed through ATM in Limit Unit Period. |
| **Amount** | Maximum cumulative amount allowed for withdrawal through ATM in Limit Unit Period. |

**Own Point of Sale Limits**

| Field Name | Description |
| --- | --- |
| **Unit** | The unit for measuring the Point of Sale Limits like (Daily, Monthly, Yearly). |
| **Count** | Maximum number of transactions allowed through Point of Sale in Limit Unit Period. |

| Field Name | Description |
|---|---|
| **Amount** | Maximum cumulative amount allowed for withdrawal through Point of Sale in Limit Unit Period. |
| **Remote Point of Sale Limits** | |
| **Unit** | The unit for measuring the Point of Sale Limits like (Daily, Monthly, Yearly). |
| **Count** | Maximum number of transactions allowed through Point of Sale in Limit Unit Period. |
| **Amount** | Maximum cumulative amount allowed for withdrawal through Point of Sale in Limit Unit Period. |

You can also perform the following actions:

- To block the lost or stolen debit card, click **Block Card**.
- To raise the request for debit card PIN, click **Request PIN**.

# FAQs

**Can I link additional account to my Primary Account?**

Yes, you can link additional accounts to your primary account.

**What charges are associated with debit cards?**

There is an annual maintenance charge for using your debit card.

# 11. Block Card

Debit card fraud costs individuals and businesses millions of dollars a year. Due to the number of transactions that can happen using a debit card, customers need a way to communicate the lost or stolen cards to the card processors in the fastest possible manner with the least amount of friction. The Block debit card feature allows the user to report stolen debit card to the bank and block processing debit card transactions.

User can view the card details and initiate block request for the same. This will initiate a service request for blocking the debit card and generate the SR number for the same. User can track the request through the dashboard. Once a card is blocked, the application provides an option to the user to request for a replacement card. Users can track the status of the requests through dashboard against the SR number generated.

The user can readily apply for a new card on the reporting of block debit card. Once the user submits the request to block debit card, user will have an option to apply for a replacement card. If a user wishes to apply for a replacement card, replaced card will have the same features as that of blocked card. On submitting the request for a replacement card, a separate SR number will be generated which can be tracked through the dashboard.

User can specify the delivery location of the replaced card where he wishes to receive the card. User can request the card to be delivered at a specific branch or provide their personal address. If user wishes to receive the replaced card at the branch, user can specify the bank branch to receive the card. If a user wishes to receive the replaced card at customer address, customer can select the address type registered with the bank. Address type could include any of the 'RESIDENCE', 'POSTAL' or 'OFFICE' address registered with the bank.

Below are the common reasons to block the cards:

- Lost

- Stolen

- Fraud Suspected

- Captured In ATM

- Captured In Other ATM

- Other

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details > Debit Cards > Debit Card Details > Block Card*

**Block Card**



**Field Description**

| Field Name | Description |
| --- | --- |
| Card Product Name | The debit card product name. |
| Name on Card | Name of the customer as displayed on the card. |
| Card Number | The card number of the debit card in masked format. |
| Specify Reason | Provide reason for blocking the card. The options can be:<br>• Damaged<br>• Lost<br>• Stolen |

**To block a card:**

1. From the **Specify Reason** list, select the appropriate reason to block the card.

2. Click **Continue**.

3. The **Review** screen prompting you to block the card appears. Verify the details and click **Block**.
OR
Click **Cancel** to cancel the transaction.

4. The success message of card blocking along with the request for the replacement card appears.

5.  If you opt for the replacement card, click **Yes**.

6. The **Block Card - Delivery Preferences** screen appears. Select the delivery location.

**Delivery Preferences**

**Field Description**

| Field Name | Description |
|---|---|
| **Where would like to receive a Replacement Card?** | |
| **Delivery Location** | The location of delivery of the new replacement debit card.<br>The options are:<br>• Address<br>• Branch<br>This field is appears if you opt for the replacement debit card. |

This section appears if you select Address option in the Delivery Location field.

| Field Name | Description |
|---|---|
| **Select Address** | The address for delivery of the replacement card.<br>The options are:<br>• Residence<br>• Office<br>• Weekend |
| **Address Line 1-3** | Address as per the address type selected.<br><br>**Note**: The address details as maintained at the application are fetched depending on the option selected in the Select Address field. |
| **City** | The city of the receiver to whom the replacement card is to be delivered as per selected address type. |
| **State** | The state of the receiver to whom the replacement card is to be delivered as per selected address type. |
| **Country** | Country of the receiving branch where the replacement card is to be delivered as per selected address type. |
| **Zip/ Postal code** | Postal code of the receiving branch where the replacement card is to be delivered. |

This section appears if you select **Branch** option in the **Delivery Location** field.

| Field Name | Description |
|---|---|
| **Select State** | The state of the receiver to whom the replacement card is to be delivered. |
| **Select City** | The city of the receiver to whom the replacement card is to be delivered. |

| Field Name | Description |
|---|---|
| **Select Branch** | The branch for delivery option. |
| | **Note**: The options in this field depend on the selected option in the City field. |
| **Branch Address** | The branch complete address is displayed based on the selected branch. |
| | **Note**: The options in this field depend on the selected option in the Select Branch field. |

    c. If you select the **Address** option as delivery location:

      iii. From the **Select Address** list, select the appropriate option. The address corresponding to the selected address as maintained in the application appears.

    d. If you select the **Branch** option as delivery location:

      iv. From the **Country** list, select the appropriate option.

      v. From the **Select State** list, select the appropriate option.

      vi. From the **Select City** list, select the appropriate option.

      vii. From the **Select Branch** list, select the appropriate option.

7. To select the delivery location, click **Submit**.

8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.

9. The success message of card replacement along with the service request number appears. Click **Done** to complete the transaction.

## **FAQs**

**If lost card is found/ traced and restored to cardholder, can it be reactivated?**

Card once blocked cannot be re-activated. You can make a request for a fresh card.

# 12. Request PIN

ATM PIN is required for initiating any debit card transaction. Without ATM PIN user will not be able to withdraw funds from their account or make any Point of Sale purchases. If a user forgets their ATM Pin, he can request for the PIN using this option in most convenient and effective mode. User can also specify the delivery option for receiving the PIN.

Request debit card PIN feature allows the user to request for debit card PIN through self service channel. All debit cards linked to the user will be displayed. User can select the debit card for which ATM PIN is required. Debit card PIN request is a service request transaction and on initiating the request SR number will be generated. Duplicity check will be done by the application to avoid duplicate requests. User can track the status of the PIN request with this SR number.

User can specify the delivery location of the debit card PIN where he wishes to receive the PIN. User can request the PIN to be delivered at a specific branch or provide their personal address. If the user wishes to receive the replaced card at branch, the user can specify the bank branch to receive the card. If the user wishes to receive the debit card PIN at user's address, the user can select the address type registered with the bank. Address type could include any of the 'RESIDENCE', 'POSTAL' or 'WORK' address registered with the bank.

**How to reach here:**

*Dashboard > Accounts Dashboard > Debit Cards > Debit Card Details > Request PIN*

**Request PIN**

**Field Description**

| Field Name | Description |
| --- | --- |
| Card Product name | The debit card product name. |
| Name on Card | Name of the customer as displayed on the card. |
| Card Number | The card number of the debit card. |
| Delivery Location | Delivery location of the debit card PIN.<br>The options are:<br>• Branch<br>• Address |

This section appears if you select **Address** option in the **Delivery Location** field.

| Field Name | Description |
| --- | --- |
| Select Address | The address for delivery of the debit card PIN.<br>The options are:<br>• Work<br>• Residence<br>• Postal |
| Address Line 1-3 | Address as per the address type selected.<br><br>**Note**: The address details as maintained at the application are fetched depending on the option selected in the Select Address field. |
| City | The city of the receiver to whom the debit card PIN is to be delivered as per selected address type. |
| State | The state of the receiver to whom the debit card PIN is to be delivered as per selected address type. |
| Country | Country of the receiving branch where the debit card PIN is to be delivered as per selected address type. |
| Zip/ Postal code | Postal code of the receiving branch where the debit card PIN is to be delivered. |

This section appears if you select **Branch** option in the **Delivery Location** field.

| Field Name | Description |
| --- | --- |
| Select City | The city of the receiver to whom the debit card PIN is to be delivered. |

| Field Name | Description |
| --- | --- |
| Select Branch | The branch for delivery option.<br><br>**Note**: The options in this field depend on the selected option in the Select City field. |
| Branch Address | The branch complete address is displayed based on the selected branch.<br><br>**Note**: The options in this field depend on the selected option in the Select Branch field. |

**To request debit card PIN:**

1. In the **Delivery Location** field, select the appropriate delivery address.

   a. If you select the **Branch** option:

      i. From the **Select City** list, select the appropriate option.

      ii. From the **Select Branch** list, select the appropriate option.

   b. If you select the **Address** option:

      i. From the **Address** list, select the debit card PIN delivery address.

2. Click **Submit**.

3. The **Review** screen appears. Verify the details and click **Confirm**.

4. The success message of debit card PIN request along with the service request number appears. Click **Done** to complete the transaction.
   OR
   Click **Cancel** to cancel the transaction.

# 13. New Debit Card

Debit cards are used for funds withdrawal at ATM and making purchase transactions at Point of sale (POS) terminals. Since debit cards are used for most basic banking transactions, it is essential for the bank to provide a provision to apply for debit cards online.

New Debit Card feature allows the user to submit requests for new debit cards for their operating accounts. User can request a debit card for all of their accounts. While initiating the request for new debit cards, users can specify the reason and embossing name required on the card.

This feature is a service request and SR number is generated when the user submits the request. Customers can track their status through Service request module on the dashboard.

User can specify the delivery location of the new debit card where he wishes to receive the card. User can request the card to be delivered at a specific branch or provide their personal address. If the user wishes to receive the new debit card at the branch, he can specify the bank branch to receive the card. If user wishes to receive the new debit card at user's address, he can select the address type registered with the bank. Address type could include any of the 'RESIDENCE', 'POSTAL' or 'WORK' address registered with bank.

**How to reach here:**

*Dashboard > Accounts Dashboard > Account Details > Debit Cards > New Debit card*

**New Debit card**

**Field Description**

| Field Name | Description |
| --- | --- |
| **Customer Name** | Name of the primary account holder in the account. |
| **Account Number** | Current and savings account number in masked format. |
| **Specify Reason** | The reason for applying a new debit card.<br>The options can be:<br><br>&bull;   New Card<br>&bull;   Previous card was hotlisted<br>&bull;   Previous card not working |
| **Name on Card** | Name of the customer to be displayed on the card. |
| **Delivery Location** | The location of delivery of the new debit card.<br>The options are:<br><br>&bull;   Address<br>&bull;   Branch |

This section appears if you select Address option in the Delivery Location field.

| Field Name | Description |
| --- | --- |
| **Select Address** | The address for delivery of the new card.<br>The options are:<br><br>&bull;   Work<br>&bull;   Residence<br>&bull;   Postal |
| **Address Line 1-3** | Address as per the address type selected.<br><br>**Note**: The address details as maintained at the application are fetched depending on the option selected in the Select Address field. |
| **City** | The city of the receiver to whom the new card is to be delivered as per selected address type. |
| **State** | The state of the receiver to whom the new card is to be delivered as per selected address type. |
| **Country** | Country of the receiving branch where the new card is to be delivered as per selected address type. |

| Field Name | Description |
|---|---|
| **Zip/ Postal code** | Postal code of the receiving branch where the new card is to be delivered. |

This section appears if you select **Branch** option in the **Delivery Location** field.

| | |
|---|---|
| **Select City** | The city of the receiver to whom the new card is to be delivered. |
| **Select Branch** | The branch for delivery of the debit card. <br><br> **Note**: The options in this field depend on the selected option in the City field. |
| **Branch Address** | The branch complete address is displayed based on the selected branch. <br><br> **Note**: The options in this field depend on the selected option in the Select Branch field. |

**To apply for a new debit card:**

1. From the **Specify Reason** list, select the appropriate reason to apply for a new card.

2. In the **Name on Card** field, enter the name to be displayed.

3. In the **Delivery Location** field, select the appropriate delivery mode.

4. If you select the **Branch** option:

    i. From the **Select City** list, select the appropriate option.

    ii. From the **Select Branch** list, select the appropriate option. The branch address appears.

   b. If you select the **Address** option:

    i. From the **Select Address** list, select the appropriate delivery address.

5. Click Submit.

6. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

7. The success message along with the service request number appears. Click **Done** to complete the transaction.

## FAQs

**Is there any fee for the issuance of new Debit card?**

Yes, there is a nominal fess for issuance of a new debit card.

**Can I get an additional card?**

Additional cards are available in case of joint account holders.

# 14. Inactive Accounts

Using this option, you can view the inactive accounts.

**How to reach here:**

*Accounts Dashboard > Inactive Account Card > Inactive Account Details*

**Inactive Account Card**

**Field Description**

| Field Name | Description |
| --- | --- |
| **Account Details** | |
| **Customer Name** | Name of the primary account holder in the account |
| | **Note**: If the account is a joint account, it displays the primary account holder name along with **joint account indicator**. |
| **Status** | Status of the account. Only inactive accounts are displayed here. |
| **Product / Offer Name** | Name of the product / offer under which the account is opened. |
| **Account Number** | Current and saving account number of the user. |
| **Net Balance** | Net balance in the account in the account currency. |

**To view the inactive accounts:**

1. Click the particular inactive account card. The **Inactive Account - Account Details** screen appears.

**Inactive Accounts – Account Details**



**Field Description**

| Field Name | Description |
| --- | --- |
| **Account Details** | |
| **Customer Name** | Name of primary account holder.<br><br>**Note**: If the account is a joint account, it displays the primary account holder name along with joint account indicator. |
| **Account Number** | Account number in the masked format. |
| **Basics** | |
| **Customer ID** | Primary customer ID of the account holder. |
| **Account Type** | Account type of the selected account that is current or saving. |

| Field Name | Description |
|---|---|
| Holding Pattern | Holding pattern for the account as maintained in the product.<br>For example:<br>• For single owner - single<br>• For joint ownership - joint or multiple |
| Joint Account Holder | Name of the joint account holder.<br><br>**Note**: In case of multiple joint holders, all joint account holder names will be displayed separated with a comma. |
| Mode of Operation | Operation mode of the account.<br>It can be:<br>• Mandate Holder<br>• Single<br>• Either Anyone or Survivor<br>• Former or Survivor<br>• Jointly |
| Branch | Branch name in which the account is opened / home branch. |
| Status | Status of the account.<br>Status could be:<br>• Inactive<br>• Dormant |

**Balance and Limits**

This section displays the balances and applicable limits for the account.

| Field Name | Description |
|---|---|
| Available Balance | Available balance like unclear balance and hold balance in the account. |
| Amount on Hold | Displays the earmarked amount or the amount on hold in the account. |
| Net Balance | With-drawable balance in the account |
| Unclear Funds | Un-cleared funds pertaining to the cheques and the clearing related to the account. |
| Overdraft Limit | The maximum credit allowed by the bank for the account. |
| Advance Against Unclear Funds Limit | AUF limit for the account. |

## FAQs

**Will a bank continue to pay interest on the balance in an inactive bank account?**

Yes, interest on the account balance will be credited to the account regularly even if it is an inactive account.

**Does a bank levy a charge on an inactive account?**

Yes, bank may levy non-maintenance charges on inactive accounts.

**Can I activate my Inactive account?**

Yes, you can activate your Inactive account by performing transactions on your account.

# 15. Service Request

You can view all the service request raised for the current and savings account. The service request option consists of following details:

- Date the service request raised
- Description of the service request
- Unique reference number of the service request
- Status of the service request

**How to reach here:**

*Dashboard > Accounts Dashboard > Service Request*

**Service Request**



**Field Description**

| Field Name | Description |
| --- | --- |
| Date | Date on which the service request is raised. |
| Description | Description of the service request. |
| Reference No | Unique number assigned to each service request. |
| Status | Status of the service request. |

1. Click ⌄ against the service request to view the details of service request.
   OR
   Click ⌃ against the service request to hide the details of service request.

2. Click ⬆ to sort the records in ascending or descending order.

# 16. Forex Calculator

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency with another currency. With the help of forex calculator user can determine the buying and selling price between two currencies. It displays the currency exchange rate for the selected currencies.

Exchange rates of only predefined currencies can be viewed by the customer. Exchange rates for the currency will be fetched online from the host system and calculations will be done based on the exchange rate retrieved.

**How to reach here:**

*Dashboard > Accounts Dashboard > Forex Calculator*

**Forex Calculator**



**Field Description**

| Field Name | Description |
| --- | --- |
| **I am looking for** | Currency to be sold for which the exchange rate is to be inquired |
| **Amount** | Amount for which conversion is required. |
| **Currency I require** | Buy currency for which the exchange rate is to be inquired. |
| **Amount** | Amount which you will get post conversion.<br>If you specify I have amount, then I require amount is the output. |

**To calculate currency exchange rate:**

1.      From the **I am looking for** list, select the appropriate option.

2.      From the **Currency I Have** list, select the currency to be sold and enter the amount in the adjacent field.

3.      To calculate the currency exchange rate, click  .

4.      The exchange rate for both the buy and sell options for currency pair entered appears.

## FAQs

**Am I eligible to invest in a Term Deposit?**

Yes, if you are a resident individual you can certainly invest in a term deposit.

**Can I apply for a loan jointly?**

Yes, you can jointly apply for a loan with spouse or other associate.

**How can I enhance my loan eligibility?**

You can enhance your loan eligibility by combining the income of spouse.

**How often are the foreign exchange rates updated?**

The foreign exchange rates are updated on every business day.

**Can I buy or sell foreign currency from or to any non-resident individual?**

You can buy or sell foreign currencies only to the, Licensed money changers and Licensed Banks.

**What are the different modes in which I can carry foreign currency?**

The different modes in which you can carry foreign currency are:

> 1) Foreign currency notes
> 2) Travelers checks
> 3) Pre-paid foreign currency card