

Oracle Banking Digital Experience

**User Manual Retail Customer Services
Release 16.1.0.0.0**

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Retail Customer Services User Manual
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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. Channel Onboarding - Introduction

In today's scenario, bank customers are highly adapted to online channels and it has become the primary mode of banking. Every customer needs access to their bank through self service channels. Unlike traditional banking, customers do not wish to walk in to branch for their basic banking needs, rather access them through self service channel. It allows customers anywhere and anytime banking by providing them ease and convenience of banking.

In order to access online banking channel, customers need to have login credentials. This feature allows the user to register them for channel access. User can setup user id and password for accessing online banking.

3. Channel On boarding

Channel Onboarding allows customers to register for channel access. Customers who do not have access to online channels can onboard themselves to access online channels without approaching a bank physically to request for channel access.

Bank customers can register for channel access. Bank customers having existing saving accounts, term deposit accounts and Loans relationship can onboard themselves by authenticating their relationship while registration process. Customer authentication is done on the basis of primary details registered with the bank.

Once their relationship is authenticated by the bank, customers can set up their login credentials.

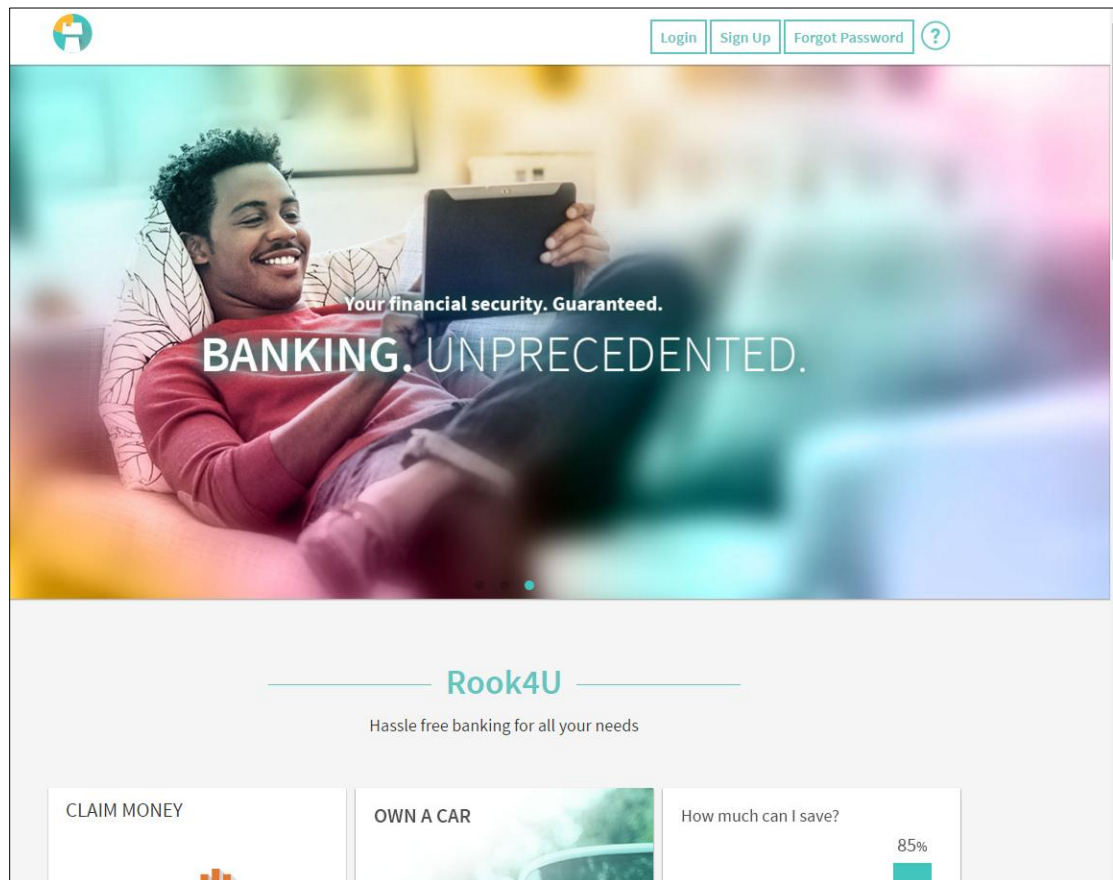
How to reach here:

Dashboard > Sign Up

To register for the banking channels:

1. Access bank's portal page, click **Sign Up**.

Portal Page



2. The **Get Online** screen appears. Enter the relevant information.

Get Online

Field Description

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

Great! Give us some details about your account, so we can look you up.

Account Type	Relationship type of the user with the bank. The options can be: <ul style="list-style-type: none"> • Demand Deposit • Loan • Term Deposit
---------------------	--

Demand Deposit

This section appears if you select **Demand Deposit** option from the **Account Type** list.

Customer ID	Customer Id of the customer.
First Name	First name of the customer.
Last Name	Last name of the customer.
Account Number	Account number of the customer.
Date of Birth	Date of birth of the customer.
Email Id	Email id of the customer.

Field Name	Description
Deposits/ Loans Account	
This section appears if you select Term Deposits/ Loans option from the Account Type list.	
Customer ID	Customer Id of the customer.
Account Number	Account number of the customer.
First Name	First name of the customer.
Last Name	Last name of the customer.
Email Id	Email id of the customer.
Date of Birth	Date of birth of the customer.

3. From the **Account Type** list, select the appropriate option.
4. In the **Customer Id** field, enter the customer id of the customer.
5. In the **Account Number** field, enter the account number.
6. In the **First Name** field, enter the first name of the applicant.
7. In the **Last Name** field, enter the last name of the applicant.
8. In the **Email Id** field, enter the email address of the customer.
9. From the **Date of Birth** field, select the appropriate date.
10. Click **Continue**.
11. The **Verification** screen appears. For more information click [here](#).
12. The **Get Online - Create your log in details** screen appears. Enter your log in credentials.

Get Online - Create your log in details

The screenshot shows a mobile application interface titled "Get Online!!". Below the title is a subtitle "Create your log in details". There are three input fields: "Username" with the value "zartab.x.khalique@oracle.com", "Password" with masked characters "*****", and "Re-enter Password" also with "*****". Below these fields is a checkbox labeled "I agree to the" followed by a link "Terms and Conditions". At the bottom, there are two buttons: "Cancel" and "Sign Up".

Field Description

Field Name	Description
User Name	User name for channel access.
Password	Password for channel access.
Re-enter Password	Re-enter to confirm the password.
I agree to the Terms and Conditions	The option to accept Terms & Conditions.
Terms and Conditions	The link to view the terms and conditions.

13. In the **User Name** field, enter the log in id of the applicant.
14. In the **Password** field, enter the password.
15. In the **Re-enter Password** field, re-enter the password.
16. To accept the terms and conditions, select the check box.
17. Click **Sign Up**.
OR
Click **Cancel** to cancel the transaction.
The success message appears. A mail is sent to the user email id containing his user name and password to log in into the application.

4. Forgot Password

Login password is the primary password using which customer logs into the internet banking platform. If a user forgets their login password user cannot access their bank portals. Forgot password feature allows user to reset their login password to access banking portal.

User is identified based on the user id provided. An OTP will be sent to the customer's email ID linked to the user ID for authentication of the user. Once OTP validation is successful user can setup new login password for channel access.

How to reach here:

Dashboard > Log in > Forgot Password

To reset the password:

1. In the **Log In** page, click **Forgot Password**.
2. The Forgot Password screen appears. Enter the relevant information.

Forgot Password

Field Description

Field Name	Description
Okay, no problem. Just enter the details below.	
User Name	Log in id provided by the bank.
Date of birth	Date of birth of the user.

3. In the **User Name** field, enter the log in id.
4. In **Date of birth** field, enter the date of birth of the user.
5. Click **Continue**.
OR
Click **Cancel** the transaction.
6. The **Verification** screen appears. For more information click [here](#).
The **Forgot Password** screen appears.

Forgot Password

Field Description

Field Name	Description
Please enter your new password	
Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

7. In the **Password** field, enter the password.
8. In the **Re-enter Password** field, re-enter the password.
9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
10. The success message of resetting the password appears. Click **Login** to log in to the application.

FAQs

Can I get a new password if I have forgotten the old password?

Yes, it is possible to re-generate a new password, in case; you have forgotten the old password.

5. Change Password

This feature allows the existing users of the bank to change their log in password when required.

How to reach here:

Dashboard > User Profile > Change Password

Change Password

Field Description

Field Name	Description
Please enter your new password	
Old Password	Old password for channel access.
New Password	New password for channel access.
Re-enter New Password	Re-enter the new password to confirm.

To reset the password:

1. In the **Old Password** field, enter the password.
2. In the **New Password** field, enter the password.
3. In the **Re-enter Password** field, re-enter the password.
4. Click **Change Password**.
OR
Click **Cancel** to cancel the transaction.
5. The success message of changing the password appears. Click **Login** on confirmation screen to log in to the application.

6. Force Change Password

This feature forced the users to change the log in password. Force change password is triggered only in the following cases:

- When the user is logging in for first time
- When user user's password is expired

Force Change Password

Field Description

Field Name	Description
New Password	New password for channel access.
Re-enter New Password	Re-enter the new password to confirm.

To change the password:

1. In the **New Password** field, enter the password.
2. In the **Re-enter Password** field, re-enter the password.
3. Click **Change Password**.
OR
Click **Cancel** to cancel the transaction.
4. The success message of changing the password appears. Click **Done** to complete the transaction.

7. Alert Subscription

Using this option, you can manage alerts.

How to reach here:

Dashboard > User Profile > Subscription > Alert Subscription

To subscribe for alert:

1. Click the desired module card for which you want to subscribe the alert. The **Alert Subscription** screen appears.



Alert Subscription



Alert Type	Send Alert Via
<input checked="" type="checkbox"/> Domestic Draft Future Dated Initiation	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<input type="checkbox"/> Domestic Draft Initiation	<input type="checkbox"/> <input type="checkbox"/>
<input checked="" type="checkbox"/> Domestic Fund Transfer Initiation	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<input type="checkbox"/> Domestic Fund Transfer SI Initiation	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/> International Draft Future Dated Initiation	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/> International Draft Initiation	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/> International Fund Transfer Initiation	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/> International Fund Transfer SI Initiation	<input type="checkbox"/> <input type="checkbox"/>

[Save Changes](#)

Field Description

Field Name	Description
Module Name	Name of the module as cards for which alerts is to be subscribed.
Alert subscription indicator	Indicator to display whether the alert has been subscribed or not subscribed.



Field Name	Description
Alert Type	Type of alert.
Send Alert Via	<p>The channel of subscribing the alerts.</p> <p>The channels can be:</p> <ul style="list-style-type: none">  : displayed if alert is subscribed receiving on email channel  : displayed if alert is subscribed for receiving SMS alert
Subscription status filter	<p>Allows to filter alerts types based on their subscription status.</p> <p>The values can be:</p> <ul style="list-style-type: none"> All Active - only those alerts will be displayed which are subscribed for receiving alerts Inactive - only those alerts will be displayed which are not subscribed for receiving alerts
Alert Description	Description of the alert.

- Click  against the alert to view the details of alert.
OR
Click  against the alert to hide the details of alert.
- To edit the alert, click **Edit Alert**.

7.2 Activate Alert

Using this feature, you can subscribe for the alert.

Field Description

Field Name	Description
Alert Type	Type of alert.
Alert Description	Description of the alert.
Send Alert Via	<p>The channel of subscribing the alerts.</p> <p>The channels can be:</p> <ul style="list-style-type: none">  : if alert is to be subscribed on email channel  : if alert is to be subscribed for receiving SMS alert



To activate the alerts

1. In the **Send Alert Via** field, click the appropriate alert subscription channel icon.
2. Click **Save Changes**.
3. The **Confirm** screen displaying the user registration for receiving alert appears. Click **Done** to complete the transaction.


7.3 Edit Alert

Using this feature, you can modify or unsubscribe already registered alert

Field Description

Field Name	Description
Alert Type	Type of alert.
Alert Description	Description of the alert.
Send Alert Via	<p>The channel of subscribing the alerts.</p> <p>The channels can be:</p> <ul style="list-style-type: none">  : if alert is to be subscribed on email channel  : if alert is to be subscribed for receiving SMS alert

To edit an alert:

1. Select the alert to be modified, click  against the alert to view the details of alert.
2. Edit the appropriate alert channel, click **Save Changes**.
3. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
4. The success message of alert subscription changes appears. Click **Done** to complete the transaction.

8. Calculators

Calculators are the tools used by the users to arrive at a certain decision with some predefined criteria. It helps the users to predict financial calculations and take decisions based on their results. Calculators play an important role for Users in order to help them understand their business requirements.

In addition to this, banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle banking digital experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by bank users as well as prospects. This also attracts onlooker and prospects on channel banking platform and increases their conversion rate.

Following types of calculators are available:

- Loan Eligibility Calculator
- Loan Calculator
- Deposit Calculator
- Foreign Exchange Calculator

8.1 Loan Eligibility Calculator and Loan Calculator

Using this option, you can view an indicative estimate of the following by specifying the total loan amount, interest rate and period of loan. You can also compute the total amount that you are eligible for a loan.

How to reach here:

Loan Dashboard > Loan Calculator

Field Description

Field Name	Description
Tab	The options are: <ul style="list-style-type: none"> • Loan Calculator • Eligibility Calculator

1. Select the appropriate Tab.

8.2 Eligibility Calculator


It requires a lot of market research before taking a decision to apply for a loan. Loan eligibility calculator enables customer to understand their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan.

Loan calculation is done by application and displayed to the customer.

The eligibility is calculated on the basis of:

- Average Monthly Income
- Average Monthly Expense
- Tenure for the loan being inquired
- Estimated rate of interest

Loan Eligibility Calculator

← Loans 

Loan Eligibility Loan Calculator

How Much Loan Can You Get?

Your Average Monthly Income
£50,000.00

Your Average Monthly Expenses
£40,000.00

For 5 yrs

@Interest
< 10.00% >

You can get a loan of
£470,573.00
Average Instalment £10,000.01/month

Field Description

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

How Much Loan Can You Get?

Your Average Monthly Income	Monthly income of the user.
------------------------------------	-----------------------------

Your Average Monthly Expenses	Monthly expenses of the user.
--------------------------------------	-------------------------------

For (period)	Tenure of loan in terms of years.
---------------------	-----------------------------------

Interest rate	Interest rate for which the eligibility is to be calculated.
----------------------	--

You can get a loan at	Eligible loan amount.
------------------------------	-----------------------

Average installment per month	Display the estimated monthly installment amount.
--------------------------------------	---

-
1. In the **Your Average Monthly Income** field, enter your monthly income.
 2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
 3. In the **For (period) (in Years)** field, enter the loan tenure of loan.
 4. In the **Interest Rate** field, enter the rate of interest.
 5. Calculates and displays the eligible loan amount and the EMI amount.

8.3 Loan Calculator

Loan repayment calculator is a simple calculator which calculates the repayment value of the loan for specific tenure and rate of interest. It helps customers determine the loan borrowing based on the repayment capacity of the loan. This calculator does not define the eligibility of the customer for borrowing the loan. It only provides the repayment value of a loan for specific tenure.

Using this option, you can view an indicative estimate of the following:

- Total amount paid
- Monthly installment for the loan required

Loan Calculator

Field Description

Field Name	Description
How Much Do you need	Loan amount that you want to apply from the bank.
For (period)	Tenure of loan in terms of years.
Interest rate	Interest rate that bank will charge on the applied loan.
You can get a loan at	Calculated monthly installment for the loan required against the Loan amount, Interest rate and the loan tenure.

1. In the **How much do you need** field, enter the loan amount.
2. In the **For (period)** field, enter the loan tenure in years.
3. In the **Interest Rate** field, enter the interest rate.
4. Calculates and displays the monthly installment for the loan required.

8.4 Deposit Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. It calculates the total amount of the term deposit at the end of maturity. The User can compare different products to choose which suits best to them for opening a term deposit with the bank.

How to reach here:

Dashboard > Term Deposit Dashboard > Deposit Calculator

Deposit Calculator

← Deposit Calculator

Make your money grow

How Much
£100,000.00

For
1 Years 6 months 0 days

@ Interest
10.00%

You get back
£116,249.49

Field Description

Field Name	Description
How Much	Total deposit principal amount with default currency.
Interest Rate	Interest rate for which the total amount is to be calculated.
Choose Investment Period	
Investment Period	Option to specify tenure in terms of Years / Months / Days.

To calculate deposit value at maturity:

1. In the **How Much** field, enter the deposit amount.

2. In the **Interest Rate** field, enter the rate of interest.
3. In the **Choose Investment Period** section, enter the relevant information.
4. The Deposit Value at maturity appears.

8.5 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. 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

9. Mailbox

Mail box of the application consists of messages intended to the users. Mail box shows the list of messages to the user with date and time and message subject. User can click the message to read the detailed content of the message. The subject of the message gives a brief understanding of what the message is about.

User can view the message details, the sender information and also view the chain of messages exchanged if any. The complete chain of message helps customer understand and know the information exchanged with the bank on a particular subject.

How to reach here:

My Account > Messages

9.1 Send New Message

Using this option mail communication can start from the user to the bank. The mailbox is a communication channel between bank and user, there is no option to enter recipient's email id. For sending a mail to the bank, user needs to select the intended account and the subject to whom the message is addressed. Doing so, helps bank to address the user's concern / query to the desired team for a quicker and appropriate response.

How to reach here:

My Account > Messages > Send New Message

To send a message:

1. Click **Send New Message**.
2. The **New Message** screen appears, enter the relevant information.

New Message

The screenshot shows the 'New Message' interface. It has a header 'Messages' and a user profile icon. The form contains the following elements:

- Account:** A dropdown menu currently displaying 'Current Account'.
- Subject:** A dropdown menu currently displaying 'Demand Draft'.
- Message:** A text input field containing the text 'Issue demand draft'.
- Buttons:** A 'Cancel' button and a 'Send' button (highlighted in teal).

Field Description

Field Name	Description
Account	The facility to select the account/ product related to which the message is to be sent.
Subject	Subject of the message. The subject is a subset of the account and is based on the account selected.
Message	The message to be sent to the bank.

3. From the **Account** list, select the appropriate option.
4. From the **Subject** list, select the appropriate option.
5. In the **Message** field, enter the message.
6. Click **Send**. The success message appears.
OR
Click **Cancel** to cancel the message.

9.2 My Messages

Using this feature, you can view the message sent to you. You can view the individual messages by clicking on the sender's name. It has following two sections:

- Inbox
- Sent

How to reach here:

My Account > Messages > My Messages

My Messages

Messages

+ Send New Message

My Messages

Inbox Sent

Date ↑	Details	
29 Apr 2016	Demand Draft From priyanka Date: 2016-04-29 Time: 13:14:29	▼
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:30:56	▼
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:29:28	▼
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:24:53	▼
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:24:21	▼

Page 1 of 7 (1-5 of 31 items) ...

Field Description

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

Action	Action to be performed. The options are: <ul style="list-style-type: none"> • Inbox • Sent
---------------	---

1. Click the required option.
 - a. If you click the **Inbox** option, The My Messages screen with received messages appear.
 - b. If you click the **Sent** option, The My Messages screen with sent messages appear.

My Messages - Inbox

This option displays all the incoming messages received by the user.

To view the received messages

1. In the My Message screen, click the **Inbox** option.
2. The **Messages** screen with received messages list appears; click on individual message to view the details.

My Message – Inbox

The screenshot displays the 'Messages' inbox interface. At the top, there is a 'Messages' header with a user profile icon. Below the header, there is a '+ Send New Message' button and a 'My Messages' button. Two tabs, 'Inbox' and 'Sent', are visible. The message list is sorted by date, with a 'Date ↑' indicator. The first message is a 'Demand Draft' from 'priyanka' dated 2016-04-29, with a 'Reply' button and the text 'demand draft issued' and 'issue demand draft'. The following three messages are 'Home Loan' from 'rkret' dated 2016-04-29. The fourth message is highlighted. At the bottom, there is a pagination bar showing 'Page 1 of 7 (1-5 of 31 items)' and navigation icons.

Date ↑	Details	
29 Apr 2016	Demand Draft From priyanka Date: 2016-04-29 Time: 13:14:29	^
	Reply demand draft issued issue demand draft	
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:30:56	∨
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:29:28	∨
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:24:53	∨
29 Apr 2016	Home Loan From rkret Date: 2016-04-29 Time: 07:24:21	∨

Page 1 of 7 (1-5 of 31 items) | 1

Field Description

Field Name	Description
Date	Date on which the message was received.
Details	Details of the message i.e. the subject of the message, the sub heading, date, and time and sender name.
Message Record	Details of the message comprising of the date, time, content and sender name.

Message - Reply

This section displays the reply section.

Message The message to be sent to the bank.

3. Click the required message that you want to view.
OR
Click the **Date** header to sort the records according to ascending or descending date.
4. The **My Messages** screen with detailed message record appears; click **Reply** if you want to reply the received message.

My Messages - Sent

This option displays all the messages sent by the user.

To view the sent messages

1. In the **My Messages** screen, click the **Sent** option.
2. The **Messages** screen with sent messages list appears; click on individual message to view the details.

My Message – Sent

Messages

+ Send New Message

My Messages

Inbox
Sent

Date ↑	Details	
29 <small>Apr 2016</small>	Demand Draft To priyanka Date: 2016-04-29 Time: 13:14:29	▼
29 <small>Apr 2016</small>	Demand Draft To mustufa.gari@oracle.com Date: 2016-04-29 Time: 13:06:02	▼
29 <small>Apr 2016</small>	Demand Draft To mustufa.gari@oracle.com Date: 2016-04-29 Time: 08:49:12	▼
29 <small>Apr 2016</small>	Home Loan To rkret Date: 2016-04-29 Time: 07:21:02	▼
29 <small>Apr 2016</small>	Personal Loan To dret1 Date: 2016-04-29 Time: 06:35:48	▼

Page of 5 (1-5 of 21 items)
⏪ ⏩
⏪ ⏩

Field Description

Field Name	Description
Date	Date on which the message was sent.
Details	Details of the message i.e., the subject of the message, the sub heading, date, time and receiver name.
Message Record	Details of the message comprising of the date and content and receiver name.

Field Name	Description
Message Chain	<p>The message chain contains:</p> <ul style="list-style-type: none"> • Actual contents of the message • Date and time on which each message was sent • Sender of the message, that is the bank admin or the user <hr/> <p>Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back</p>

Message - Reply

This section displays the reply section.

Message The message to be sent to the bank.

3. Click the required sent message that you want to view.
OR
Click the **Date** header to sort the records according to ascending or descending date.
4. The **Messages** screen with detailed message record appears; click **Reply** if you want to reply the message.
5. The success message of sending the mail appears. Click **Done** to complete the transaction.

FAQs

Can I communicate with other users using mail box.

You can communicate only with bank users using the mail box option.

10. Find ATM / Branch

Using this option you can view the address and location of the ATM and the branch.

How to reach here:

Login Page > Find ATM/ Branch


To locate ATM / Branch

ATM /Branch

Branch
ATM

Current Location
Show All

- Rook Bank - Branch 107**
UB City,Vittal Mallya East,BANGALORE
- Rook Bank - Branch 108**
Siddana layout,Tipasandra road West,BANGALORE
- Rook Bank - Branch 109**
Konankunte,80 Feet Road East,BANGALORE
- Rook Bank - Branch 101**
Leela Business Park,Andheri East,MUMBAI
- Rook Bank - Branch 102**
Hiranandani Gardens,Powai,MUMBAI
- Rook Bank - Branch 103**
Hub Mall,Goregoan East,MUMBAI
- Rook Bank - Branch 104**
Oberoi mall,Goregoan East,MUMBAI
- Rook Bank - Branch 105**
Infinity Mall,Malad West,MUMBAI
- Rook Bank - Branch 106**
Bandra Kurla Complex,Bandra East,MUMBAI



Rook Bank - Branch 107
 UB City , Vittal Mallya East , BANGALORE , IN

(022) 6893 641 / (022) 2059 888

Hours

Monday	09:30:00 AM - 05:30:00 PM
Tuesday	09:30:00 AM - 05:30:00 PM
Wednesday	09:30:00 AM - 05:30:00 PM
Thursday	09:30:00 AM - 05:30:00 PM
Friday	09:30:00 AM - 05:30:00 PM
Saturday	09:30:00 AM - 02:30:00 PM
Sunday	Closed

Field Description

Field Name	Description
Location	Location of branch or ATM. The options are: <ul style="list-style-type: none"> • Branch • ATM

1. Click the appropriate option:

- If you click the **Branch** option. The **Branch** location list appears.
- If you click the **ATM** option. The **ATM** location list appears.

Branch/ ATM Locator

Branch
ATM

Current Location ↗ Show All

Rook Bank - Branch 107
UB City,Vittal Mallya East,BANGALORE

Rook Bank - Branch 108
Siddana layout,Tipasandra road West,BANGALORE

Rook Bank - Branch 109
Konankunte,80 Feet Road East,BANGALORE

Rook Bank - Branch 101
Leela Business Park,Andheri East,MUMBAI


Rook Bank - Branch 102
Hiranandani Gardens,Powai,MUMBAI

Rook Bank - Branch 103
Hub Mall,Goregoan East,MUMBAI

Rook Bank - Branch 104
Oberoi mall,Goregoan East,MUMBAI

Rook Bank - Branch 105
Infinity Mall,Malad West,MUMBAI

Rook Bank - Branch 106
Bandra Kurla Complex,Bandra East,MUMBAI



Rook Bank - Branch 107
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Saturday	09:30:00 AM - 02:30:00 PM
Sunday	Closed

Field Description

Field Name	Description
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Current Location	The branches/ ATM list.
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Branch Details

Name	The name of the branch of the bank.
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Branch Code	The branch code of the bank.
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Address	The address of the branch of the bank.
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2. Click the **Map/Satellite** to view the map of the Branch/ ATM location respectively.
OR
Click **Show All** to view the list of all the branches.

11. One Time Password

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (if not received or expired).

For OTP verification:

- In the **Verification Code** field, enter the code as received.
OR
Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired.

Get Online - Verification

Field Description

Field Name	Description
Verification Code	The code sent to the customer to their registered email id or mobile number.

- Click **Submit**. The success message appears.

FAQs

Why is there a need for a One-Time Password (OTP)?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

When do I key in the OTP and how do I receive the OTP?

When you make an online transaction using your credit/ debit card. This OTP will be sent to your mobile phone via SMS or email.

Field Description

Field Name	Description
Verification Code	The code sent to the customer to their registered email id or mobile number.

3. Click **Submit**. The success message appears.

FAQs

Why is there a need for a One-Time Password (OTP)?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

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