

Oracle Banking Digital Experience

**Corporate Accounts User Manual
Release 16.2.0.0.0**

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Corporate Accounts 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 16.2.0.0.0, refer to the following documents:

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

2. Current And Savings Account

A current and savings account is an account with a bank or other financial institution that allows the depositor to withdraw his or her funds from the account without warning. Demand deposits are a key component of the money supply.

3. Accounts Overview

Current and savings account dashboard provides a summary of the accounts.

Current and savings dashboard displays the total net balance available in all 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 mini statements of all accounts with ease and convenience.

In addition to this, user can navigate to account statement screen to view complete transaction details or download account statement.

Apart from account overview, credit line usage, alerts, and account summary user can perform non-financial transaction:





- Stop/Unblock Cheque
- Cheque Status Inquiry
- Request Cheque Book
- Statement Request

Click on individual components to view in detail.

ACCOUNTS OVERVIEW

Number of Accounts 3	Net Balance £1,156,606.91
--	---

QUICK LINKS

			
Cheque Status Inquiry	Stop/Unblock Cheque	Request Cheque Book	Statement Request

ACCOUNT SUMMARY

Account Number	Account Name	Account Type	Net Balance
Savings Account - Regular xxxxxxxxxx0028	Mustu Moto Corp LTD	Saving	£461,913.16
Savings Account - Regular xxxxxxxxxx0019	Mustu Moto Corp LTD	Saving	£385,585.90
Savings Account - Regular xxxxxxxxxx0427	Mustu Moto Corp LTD	Saving	£309,107.85

Dashboard Overview**Accounts Overview**

It is a graphical representation of the balance in the current and savings account along with the currency.

Account Summary

It displays the snapshot of the account. The account summary consists of, account number, account name, account type, net balance, and total of all the accounts.

Quick Links

Apart from account summary and account overview usage you can request following:

- Stop/Unblock Cheque
 - Cheque Status Inquiry
 - Request Cheque Book
 - Statement Request
-

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 Number and Product Name
- Basic: It includes the basic information about the account, like Account Type, Account Currency, Account Status, etc.
- Balance and Limits: It includes information like Available Balance, Amount On Hold, Net Balance, Unclear Balance, Overdraft Limits, AUF Limit, Daily ATM Withdrawal, Minimum Balance Required etc.

How to reach here:

Dashboard > Accounts > Current and Savings > Overview > Accounts Summary > Account Number > Account Details

Account Details

ACCOUNT DETAILS

Select Account

Product Name

xxxxxxxxxxxx0045
▼

Savings Account - Regular

BASIC

Account Type
Saving Account

Account Currency
GBP

Account Branch
Automation Br 4 Unit 1, Block A, Great Britain

Account Status
Active

BALANCES

Available Balance
£322,892.20

Net Balance
£322,892.20

Amount On Hold
£0.00

Uncleared Balance
£0.00

LIMITS


Overdraft Limit
£0.00

AUF Limit


Daily ATM Withdrawal
£0.00

Minimum Balance Required
£1,000.00


QUICK LINKS




Cheque Status Inquiry



Stop/Unblock Cheque



Cheque Book Request



Statement Request

TRANSACTIONS Q

Opening Balance **£0.00**

Closing Balance **£322,892.20**

Date	Description	Reference No	Amount	Balance
03 Jan 2015	Payments	AT4ZXR150030ATW	£325,000.00 Cr	£325,000.00
03 Jan 2015	Payments and Collections Transaction code	AT4INPA15003AZI5	£22.00 Cr	£325,022.00
03 Jan 2015	Payments	AT4FCOK15003BHRX	£100.00 Dr	£324,922.00
03 Jan 2015	Payments	AT4FCOK15003BHWK	£10.00 Dr	£324,912.00
03 Jan 2015	Payments	AT4FCOK15003BHWK	£200.00 Dr	£324,712.00
03 Jan 2015	Payments	AT4FCOK15003BHX8	£11.00 Dr	£324,701.00
03 Jan 2015	Payments	AT4BPAT15003AOOX	£100.00 Dr	£324,591.58

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Field Description

Field Name	Description
Select Account	Account number in the masked format.
Product	The product under which account is opened.
Basics	
Account Type	Account type of the selected account that is current or saving.
Account Currency	The currency of the account.
Account Branch	Branch name in which the account is opened / home branch.
Account Status	Status of the account. Status could be: <ul style="list-style-type: none"> • Active • Inactive • Dormant
Balances	
This section displays the balances and applicable limits for the account.	
Available Balance	Available balance like unclear balance and hold balance in the account.
Net Balance	With-drawable balance in the account
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Balance	Un-cleared funds pertaining to the cheques and the clearing related to the account.
Limits	
This section displays the balances and applicable limits for the account.	
Overdraft Limit	The maximum credit allowed by the bank for the account.
AUF Limit	AUF limit for the account.
Daily ATM Withdrawal	The daily transaction amount limits for an ATM transaction.
Minimum Balance Required	The minimum balance to be maintained for an account.

Field Name	Description
Transactions	
It displays the account activity.	
Opening Balance	Opening balance of the account for the selected period.
Closing Balance	Closing balance of the account for the selected period.
Date	The date on which the transaction is processed.
Description	The brief description for the transaction.
Reference Number	Reference number of transaction.
Amount	The debit/ credit amount for the transaction.
Balance	Running balance in your account.

To view the term deposit account activity:

1. From the **Select Account** list, select the appropriate account. The term deposit activity detail appears on screen.
2. Click  to search transactions.
 - a. Enter the search criteria. Based on search criteria search result appears.

Transactions -Search Criteria

Field Description

Field Name	Description
Reference Number	Reference number of transaction.
Transaction Type	The type of the transaction. Options are: <ul style="list-style-type: none"> • All • Debit Only • Credit Only

Field Name	Description
Search By	The transaction period. Options are: <ul style="list-style-type: none"> • Current Period • Previous Month • Previous Quarter • Select Date Range
Time Range	The start date of the transaction for the search criteria. The end date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the Select Date Range option in the Search By list.
Amount From	The minimum amount for the search criteria.
Amount To	The maximum amount for the search criteria
Search Result	
Date	The date on which the transaction is processed.
Description	The brief description for the transaction.
Reference Number	Reference number of transaction.
Type	The debit/ credit indication for the transaction.
Amount	The debit/ credit amount for the transaction.

You can also initiate following actions using **Quick Links** section:

- To inquire the status of a cheque, click [Cheque Status Inquiry](#).
- To stop/ unblock a cheque, click [Stop/ Unblock Cheque](#)
- To raise the request for new cheque book, click [Cheque Book Request](#).
- To request for physical statement, click [Statement Request](#).

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. 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:

Accounts > Current and Savings > Stop/Unblock Cheque

To stop or unblock cheque:

1. From the **Select Account Number** field, select the appropriate account number.

Stop /Unblock Cheque

STOP/UNBLOCK CHEQUE

Select Account Number	xxxxxxxxxxxx0019 ▼
	Balance: £385,585.90
Select Action	<div style="display: inline-block; border: 1px solid #ccc; padding: 2px 10px; margin-right: 5px;">Stop</div> <div style="display: inline-block; border: 1px solid #ccc; padding: 2px 10px;">Unblock</div>
Give Cheque Details	<div style="display: inline-block; border: 1px solid #ccc; padding: 2px 10px; margin-right: 5px;">Number</div> <div style="display: inline-block; border: 1px solid #ccc; padding: 2px 10px;">Range</div>
Cheque Number	1347

Cancel

Submit

Field Description

Field Name	Description
Select 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. The options are: <ul style="list-style-type: none"> • Stop • Unblock
Specify Reason	The reason for stopping the cheque payment. This field appears if you select the Stop option.
Give Cheque Details	Select the cheque either to stop single cheque or cheque range. The options are: <ul style="list-style-type: none"> • Number • Range
Cheque Number	Cheque number of the cheque to be blocked. This field appears if you select the Number option.
From	Start number of the cheque range to be blocked. This field appears if you select the Range option.
To	End number of the cheque range to be blocked. This field appears if you select the Range option.

2. 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 3.
3. 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.
4. Click **Submit**.

5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
6. The success message of stopping/ unblocking the check along with the reference number appears. Click **Done** to complete the transaction.

6. Cheque Book Request

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:

Accounts > Current and Savings > Cheque Book Request

To request a cheque book:

1. From the **Select Account** list, select the account for which the cheque book is to be requested.
2. From the **Type of Cheque Book**, select the appropriate type of cheque book.
3. From the **Number of Cheque Book** list, select the required number of cheque books.
4. From the Number of Leaves per Book list, select the number of leaves of the cheques book.
5. In the **Delivery Location** field, select the appropriate delivery address.
 - a. If you select the **Branch Near Me** 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 **My Address** option:
 - iii. From the **Address** list, select the cheque book delivery address.

Cheque Book Request

CHEQUE BOOK REQUEST

Select Account xxxxxxxxxxxx0019 ▼
Balance : £384,685.90

Type of Cheque Book CATALOG01 ▼

Number of Cheque Books 2 ▼

Number of Leaves per Book Cheque Book with 10 Leaves ▼

Delivery Location

Branch Near Me
My Address

London ▼

Universal Bank ▼

Cabot Place East,
Canary Wharf,
London,
UNITED STATES

Cancel
Submit

Field Description

Field Name	Description
Select Account	Account number for which the cheque book is to be requested.
Type of Cheque Book	The type of cheque book required by you.
Number of Cheque Books	Number of cheque books required. 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. The options are: <ul style="list-style-type: none"> Branch Near Me My Address

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

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

Select Address The address for delivery of the cheque book.

The options are:

- Work
- Residence
- Postal

Address Line 1-3 Address as per the address type selected.

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.

This section appears if you select **Branch Near Me** 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.

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.

Note: The options in this field depend on the selected option in the Select Branch field.

6. To request the cheque book, click **Submit**.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
8. The success message of cheque book request along with the reference number appears. Click **OK** 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:

Accounts > Current and Savings > Cheque Status Inquiry

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.
 - c. If you select the **Status** option:
 - i. From the **Select Status** list, select the appropriate option.
 - ii. From the **From** list, select the appropriate date.
 - iii. From the **To** list, select the appropriate date.

Cheque Status Inquiry

CHEQUE STATUS INQUIRY

Select Account ▼
 Balance : £385,585.90

Search Cheque by Number Range Status

From

To

Cheque Number	Status	Amount
1346	Stopped I dont need this cheque	£0.00
1347	Stopped SingleChequeStop	£0.00
1348	Not Used -	£0.00
1349	Not Used -	£0.00

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: <ul style="list-style-type: none"> Number Range 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 Number 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 Number option from the Search Cheque By list.
Select Status	Allows the user to view cheque as per the status. The options are: <ul style="list-style-type: none"> • 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 Search Cheque By list.

2. To inquire about the cheque request, click **Submit**.
3. The cheque status details appear with cheque number, status and amount. Click **Done** to complete the transaction.

8. Statement Request

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:

Accounts > Current and Savings > Statement Request

To request physical statement:

1. From the **Select Account Number** list, select the account number for the account statement.
2. From the **From Date** list, select the start date of the account statement.
3. From the **To Date** list, select the end date of the account statement.

Field Description

Field Name	Description
Select Account Number	Current and Savings account number.
From Date	Start date of account statement.
To Date	End date of account statement.

4. Click **Submit**.
OR
Click **Cancel** to abort the account statement process.
5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Edit** to modify the statement request criteria.
6. The transaction initiated message appears with the reference number. Click **OK**.

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.