Oracle Banking Digital Experience

Corporate Customer Services User Manual
Release 16.2.0.0.0

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ORACLE®

Corporate Customer Services User Manual

October 2016

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Table of Contents

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

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

1.4 Structure

This manual is organized into the following categories:

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

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. Customer Services

This module allows the bank users to interact with bank and avail its services. It includes the following sub-modules:

- Channel Onboarding
- Calculators
- Mailbox
- Manage Alerts
- Find ATM / Branch

3. Log-In & Log-Out of Oracle Banking Digital Experience

3.1 Log-in to the application

You require the authenticate credentials to log in to the **Oracle Banking Digital Experience** application.

To log in to the application:

1. Open an internet browser to access the application.

2. Type the Oracle Banking Digital Experience URL in the Address bar, and press **Enter.** **Login** screen appears.

Login screen

Dashboard Overview

Offers and Rewards

Any offers and rewards as hosted by the bank will be shown on the page.

Checking Accounts Card

 Click to apply for checking account.

Savings Accounts Card

 Click to apply for savings account.

CDS

 Click to apply for deposit account.

Credit Card

 Click to apply for a credit card.

Auto Loan Card

Click to apply for auto loan.

Personal Loan Card

Click to apply for personal loan.

Help

This card displays the following help icons:

- : Click this icon to call for help

- : Click to send email for help

- : Click to locate your nearest branch.

Frequently Asked Questions

This card displays the commonly asked questions related to the application.

Suggestions

This card allows you to provide the suggestions and feedback regarding the application to improve it.

Claim Money

Click here to claim for the money.

My Applications

Click here to track the progress of the application for the account opening.

Offers and Rewards

Any offers and rewards as hosted by the bank will be shown on the page.

Own a Car

This card displays how to create a goal to own a car.

Buy Your Dream House

This card displays the goal to buy your house.

How much can I save?

This card displays the graphical representation of your best savings option.

5 ways to Invest for better return

This card displays the ways of investing for better returns.

Maximize your Savings

This card displays the ways to maximize your savings.

3.	The **Oracle Banking Digital Experience** home page appears. Click **Login**. OR Click **SignUp** if you are a new user. OR Click **Forgot Password**, if you have forgotten your password. OR Click to open the online help.

Note: For more information on forgot password, click **Forgot Password.**

4.	The Login screen appears. In the Username field, enter the user ID.
5.	In the **Password** field, enter the password.

Note: The characters typed in the **Password** field appear masked (••••••) for security reasons.

6.	Click **Login**.
7.	The **Overview** screen appears with broad level financial summary, outstanding and available balance in current and savings account, loans, term deposit, and credit cards.

3.2 Log-out of the application

To log out of the application:

1.	In the top right corner, click .
2.	Click **Log Out**. The success message logging out appears.

4. Dashboards

4.1 Maker Dashboard

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across retail offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Maker user will initiate the transaction from the maker dashboard and an E-receipt will be generated for the transaction from the confirmation page. For more information on E-receipt click here.

Some of the key features of the current release are listed below:

- **Account**
- **Loans**
- **Payments**
- **Term Deposits**
- **File Upload**

Click on individual components to see the detailed snapshot.

Dashboard Overview

Icons

Following icons are present on the maker's dashboard:

- : Clicking this icon takes you to the dashboard.

- : The My Account icon indicates the user name. Click the My Account Menu to view the menu items.

- : Click this icon to open the section in a new window.

- : Click this icon to search the transactions that are performed on a particular date. It has two fields From and To, you can select the start and end date to search the transaction.

My Account Menu

Following items are present in the my account icon menu:

- Welcome Note: Displays the welcome note with last login details.

- : Click this icon to view the user profile.

- : Clicking this icon takes you to the Change Password screen.

- : Clicking this icon to view the daily limits.

- : Clicking this icon to contact the relationship manager for support and help.

- : Click this icon to view the information about the application like version number, copyright etc.

- : Click this icon to log out from the application.

Main Dashboard Menus

Following menus are present on the maker's dashboard:

- Dashboard: Current dashboard

- Accounts: It consists sub menu items like Current and Savings account, Term Deposits and Loans to navigate to the respective dashboards.

- Payments: Payments related transactions

- File Upload: Transactions to upload and view the files

Work Snapshot for Today

Following cards are displayed in this section:

- Account Financial: The accounts financial card displays the transaction details, like:

- Approved: Displays the count of transactions that has been approved on the current system date.

- Initiated: Displays the count of transactions that has been initiated on the current system date.

- Rejected: Displays the count of transactions that has been rejected on the current system date.

- Account Non Financial: This card displays the count of others, non-financial transactions that has been initiated, approved and rejected on the current system date.

- Payments This card displays the count of payments transactions that has been initiated, approved and rejected.

- Bulk File This card displays the count of others, non-financial transactions that has been initiated, approved and rejected on the current system date.

- Bulk Record: This card displays the count of bulk record transactions that has been initiated, approved and rejected on the current system date.

- Payee and Biller: This card displays the count of payee and biller transactions that has been initiated, approved and rejected on the current system date.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Domestic Payments
- Issue Draft
- Add Payee
- File Upload
- Uploaded Files Inquiry

Current and Savings/ Term Deposits/ Loans

Displays the transaction currency, count of the account and total balance. Click [----] to view the details of the CASA, loans and term deposits accounts. You can view the following details of the accounts:

- Current and Savings:
- Account Number: clicking the account number takes you to the Account Details screen.
- Account Name
- Account Type
- Net Balance
- Term Deposits:
- Deposit Number: clicking the account number takes you to the Deposit Details screen.
- Principal Balance

- Maturity Date

- Interest Rate

- Current Balance

- Loans

- Account Number: clicking the account number takes you to the Loan Details screen.

- Account Name

- Account Type

- Net Balance

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions. The activity logs are displayed on the makers dashboard, if only the transactions has been initiated by the maker user. Click the **reference number** link to view the Transaction Journey.

Transaction Journey

This screen displays the transaction details and transaction journey of any financial, non-financial, bulk file, bulk record, Payee and Biller and payments transactions. It displays the current status of transaction whether it is Initiated, Approved or Processed.

Transaction Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the transaction that is to be approved for review.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiate
- Approve
- Process

---

1.   Click **Back** to navigate to the **Dashboard**.

4.2   Viewer Dashboard

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across retail offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Maker user will initiate the transaction from the maker dashboard and an E-receipt will be generated for the transaction from the confirmation page. For more information on E-receipt click here.

Some of the key features of the current release are listed below:

- **Account**
- **Loans**
- **Payments**
- **Term Deposits**
- **File Upload**

Click on individual components to see the detailed snapshot.

Dashboard Overview

Icons

Following icons are present on the maker's dashboard:

- [icon]: Clicking this icon takes you to the dashboard.

- [Mustu icon]: The My Account icon indicates the user name. Click the My Account Menu to view the menu items.

- [icon]: Click this icon to open the section in a new window.

- [search icon]: Click this icon to search the transactions that are performed on a particular date. It has two fields From and To, you can select the start and end date to search the transaction.

My Account Menu

Following items are present in the my account icon menu:

- Welcome Note: Displays the welcome note with last login details.

- [Profile icon]: Click this icon to view the user profile.

- [Change Password icon]: Clicking this icon takes you to the Change Password screen.

- [My Limits icon]: Clicking this icon to view the daily limits.

- [Help icon]: Clicking this icon to contact the relationship manager for support and help.

- [About icon]: Click this icon to view the information about the application like version number, copyright etc.

- [Logout icon]: Click this icon to log out from the application.

Main Dashboard Menus

Following menus are present on the maker's dashboard:

- Dashboard: Current dashboard

- Accounts: It consists sub menu items like Current and Savings account, Term Deposits and Loans to navigate to the respective dashboards.

- Payments: Payments related transactions

- File Upload: Transactions to upload and view the files

Financial Overview

The section displays a pie chart (with legend) showing the distribution of your assets and liabilities according to the account types. It also displays the total amount for your assets and liabilities. Account types displayed in the section include CASA , term deposits, equities, options, and fixed income instruments.

Position By Currency

The section displays currency wise position of your assets and liabilities.

Credit Line Usage

This section displays the minimal details of the line limits of the customer. You can view the following details:

- **Utilized Amount**: The limits utilized by the customer from the total set limit.

- **Remaining Amount**: The limits remaining from the total set limit.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer

- Domestic Payments

- Issue Draft

- Add Payee

- File Upload

- Uploaded Files Inquiry

Current and Savings/ Term Deposits/ Loans

Displays the transaction currency, count of the account and total balance. Click to view the details of the CASA, loans and term deposits accounts. You can view the following details of the accounts:

- Current and Savings:

- Account Number: clicking the account number takes you to the Account Details screen.

- Account Name

- Account Type

- Net Balance

- Term Deposits:

- Deposit Number: clicking the account number takes you to the Deposit Details screen.

- Principal Balance

- Maturity Date

- Interest Rate

- Current Balance

- Loans

- Account Number: clicking the account number takes you to the Loan Details screen.

- Account Name

- Account Type

- Net Balance

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions. The activity logs are displayed on the makers dashboard, if only the transactions has been initiated by the maker user. Click the **reference number** link to view the Transaction Journey.

Transaction Journey

This screen displays the transaction details and transaction journey of any financial, non-financial, bulk file, bulk record, Payee and Biller and payments transactions. It displays the current status of transaction whether it is Initiated, Approved or Processed.

Transaction Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the transaction that is to be approved for review.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiate
- Approve
- Process

---

1.   Click **Back** to navigate to the **Dashboard**.

4.3   Approver Dashboard

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across retail offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

The key components of Oracle Banking Digital Experience are:

Some of the key features of the current release are listed below:

- **Account**
- **Loans**
- **Payments**
- **File Upload**
- **Term Deposits**

Approver Dashboard

Dashboard Overview

Icons

Following icons are present on the maker's dashboard:

- [icon]: Clicking this icon takes you to the dashboard

- [Mustu v icon]: The My Account menu icon indicates the user name. Click the My Account Menu to view the menu items.

- [icon]: Click this icon to open the section in a new window.

- [icon]: Click this icon to search the transactions that are performed on a particular date. It has two fields From and To, you can select the start and end date to search the transaction.

My Account Menu

Following items are present in the my account icon menu:

- Welcome Note: Displays the welcome note with last login details.

- [Profile icon]: Click this icon to view the user profile.

- [Change Password icon]: Clicking this icon takes you to the Change Password screen.

- [My Limits icon]: Clicking this icon to view the daily limits.

- [Mailbox icon]: Clicking this icon takes you to the Mailbox screen.

- [Help icon]: Clicking this icon to contact the relationship manager for support and help.

- [About icon]: Click this icon to view the information about the application like version number, copyright etc.

- [Logout icon]: Click this icon to log out from the application.

Main Dashboard Menus

Following menus are present on the maker dashboard:

- Dashboard: Current dashboard

- Transfer and Payments: Payments related transactions

- File Uploads: Transactions to upload and view the files

- Trade Services: Trade related transactions

- Accounts: It consists sub menu items like Current and Savings account, Term Deposits and Loans to navigate to the respective dashboards.

Work Snapshot for Today

- **Account Financial Card**: The accounts financial card displays the transaction details, like:

- **Approved**: Displays the count of transactions that has been approved

    - Initiated: Displays the count of transactions that has been initiated.

    - Rejected: Displays the count of transactions that has been rejected.

- **Others**: This card displays the count of others, non-financial transactions that has been initiated, approved and rejected.

- **Bulk File Card**: This card displays the count of others, non-financial transactions that has been initiated, approved and rejected.

- **Bulk Record Card**: This card displays the count of bulk record transactions that has been initiated, approved and rejected.

- **Payee and Biller Card**: This card displays the count of payee and biller transactions that has been initiated, approved and rejected.

- **Payments Card**: This card displays the count of payments transactions that has been initiated, approved and rejected.

Pending for Approvals

This section displays the details of transactions that has been initiated by the maker and are pending for approvals. You can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to approve the transaction.

MY Approved List

This section displays the details of transactions that has been approved by the approver user. You can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to view the approved transaction.

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer

- Domestic Payments

- Utility Bills

- Add Payee

- Bulk File Upload

- Open TD

CASA/ Loans/ Term Deposits

Displays the transaction currency, count of the account and total balance. Click [----] to view the details of the CASA, loans and term deposits accounts. You can view the following details of the accounts:

- CASA:
  - Account Number
  - Account Name
  - Account Type
  - Net Balance
- Loans:
  - Account Number
  - Account Name
  - Interest Rate
  - Outstanding Balance
- Term Deposits:
  - Deposit Number
  - Principal Balance
  - Maturity Date
  - Interest Rate
  - Current Balance

Approve the transaction

The transactions that have been initiated by the maker are pending for approvals. When the approver user logins to the application he views all the transactions that are pending for approvals.

How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

1. Click the **Reference Number** link of the transaction that is to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

Review and Transaction Journey

Transaction to approve

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the transaction that is to be approved for review.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiate
- Approve
- Process

2.   Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen appears.
OR
Click **Reject** to reject the transaction.
OR
Click **Back** to navigate to the **Dashboard**.

2. Enter the remarks and click **Approve**.
OR
Enter the remarks and click **Reject**.
R
Click **Cancel** to cancel the transaction.
The screen with success message appears.

4.4 Administration Maker Dashboard

The dashboard displays the consolidated list of maintenance that can be performed by bank administrator.

Below are the administration dashboard components:

- **OnBoarding**
    - User Management
    - Party Preference

- **Approvals**
    - User Groups
    - Workflow Management
    - Approval Rules

- **Account Access**
    - Party Account Access
    - User Account Access

- **File Upload**
    - File Identifier Maintenance
    - User File Identifier Mapping

Click on individual components to see the detailed snapshot.

Dashboard Overview

Icons

Following icons are present on the maker's dashboard:

- : Clicking this icon takes you to the dashboard

- admin : The My Account icon indicates the user name. Click the My Account Menu to view the menu items.

- : Click this icon to open the section in a new window.

- : Click this icon to search the transactions that are performed on a particular date. It has two fields **From** and **To**, you can select the start and end date to search the transaction.

My Account Menu

Following items are present in the my account icon menu:

- Welcome Note: Displays the welcome note with last login details.

- Profile : Click this icon to view the user profile.

- Change Password: Clicking this icon takes you to the Change Password screen.

- My Limits : Clicking this icon to view the daily limits.

- Mailbox : Clicking this icon takes you to the Mailbox screen.

- Help : Clicking this icon to contact the relationship manager for support and help.

- About : Click this icon to view the information about the application like version number, copyright etc.

- Logout : Click this icon to log out from the application.

Menus

Following menus are present on the maker's dashboard:

- Onboarding
- Approvals
- Account Access
- File Upload

Quick Links

- **Onboarding** : This section consists of following two options:

  ▪ User Management: This option allows you to search, create and edit the users. Clicking this section takes you to the User Management screen.

  ▪ Party Preferences: This option allows you to search, create and edit party preferences like cumulative daily limits, corporate user limits for a corporate party. Clicking this section takes you to the **Party Preferences** screen.

- **Approvals**: This section consists of following two options:

  ▪ User Groups: This option allows you to search, create and edit the user groups. Clicking this section takes you to the **Approvals-User Groups** screen.

  ▪ Workflow Management: This option allows you to create, search and edit the workflow for user and user groups and map the approval level. Clicking this section takes you to the **Workflow Management** screen.

  ▪ Approval Rules: This option allows you to create, search and edit approval rules for transactions for a corporate user or a bank administrator. Clicking this section takes you to the Approval Rules screen.

- **Account Access:** This section consists of following two options:

  ▪ Party Account Access: This option allows you to create, search and edit the CASA/ TD/ Loans accounts that can be accessed on channel for a corporate party. Clicking this section takes you to the Party Account Access screen.

  ▪ **User Account Access:** This option allows you to search, create and edit the user to linked party account (CASA/TD/Loan) mapping for accounts available for access. Clicking this section takes you to the User Account Access screen.

- **File Upload**: This section consists of following two options:

  ▪ **File Identifier Maintenance:** This option allows you to choose a predefined template for Internal, Domestic and International Payments for various accounting types as. Clicking this section takes you to the **File Identifier Maintenance** screen.

  ▪ **User File Identifier Mapping:** This option allows you to create, search and edit the mapping for users of a corporate party to file identifiers defined for the same corporate party. Clicking this section takes you to the **User File Identifier Mapping** screen.

Activity Log

Displays the details of all the transactions initiated. The transaction details are displayed on the makers dashboard, if only the transactions has been initiated by the maker user. You can click the **reference number** link to view the transaction details and transaction journey.

Transaction Journey

This screen displays the transaction details and transaction journey of corporate and admin transactions. It displays the current status of transaction whether it is Initiated, Approved or Processed.

Transaction Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the transaction that is to be approved for review.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiate

- Approve

- Process

1. Click **Back** to navigate to the **Dashboard**.

4.5   System Administrator Dashboard

The dashboard displays the consolidated list of maintenance that can be performed by bank administrator.

Below are the administration dashboard components:

- System Rules

- Limits

- Enterprise Role Transaction Mapping

- Merchant Onboarding

- Biller Category Mapping

- Payment Purpose Mapping

Click on individual components to see the detailed snapshot.
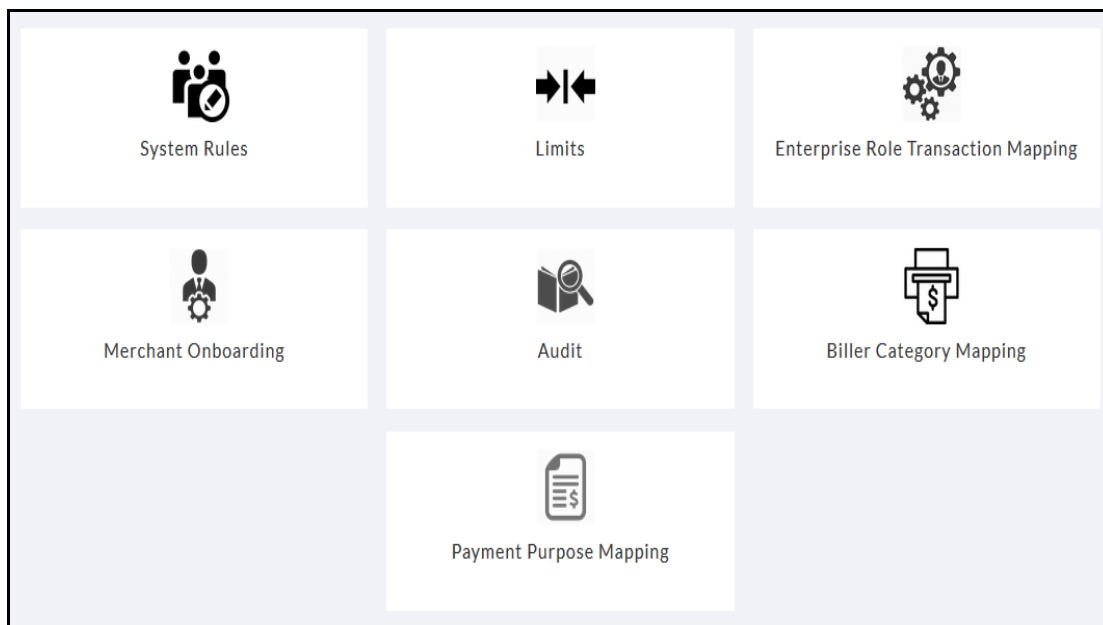
Dashboard Overview

System Rules

This section allows you to select the type of user and map the system rules to it.

Limits

This section allows the bank administrator to create limits group for all transaction. These limit groups defines initiation limit and authorization limit of a transaction that are performed by the user.

Enterprise Role Transaction Mapping

Authorization allows an organization to protect its resources by defining and managing policies that control access to, and usage of, these resources.

Merchant Onboarding

Using this option, bank administrator can create and maintain merchant details in the application.

Biller Category Mapping

This option allows the bank administrator to:

- Search Biller
- Map Biller
- Manage Category

Payment Purpose Mapping

The bank administrator will be able to maintain the purposes of payments for each type of payment using this transaction.

This option allows the bank administrator to:

- Search Payment Purposes
- Edit Payment Purposes
- Map Purposes

4.6   Administration Approver Dashboard

The dashboard displays the consolidated list of maintenance that can be performed by bank administrator.

Below are the administration dashboard components:

- **Pending Approvals**
- **OnBoarding**
  - User Management
  - Corporate Preference
- **Approvals**
  - User Groups
  - Workflow Management
  - Approval Rules
- **Account Access**
  - Corporate Account Access
  - Corporate User - Account Access
- **File Upload**
  - File Identifier Maintenance
  - User File Identifier Mapping
- **Activity Log**

Admin Approver Dashboard

Dashboard Overview

Icons

Following icons are present on the maker's dashboard:

- : Clicking this icon takes you to the dashboard.

- : The My Account icon indicates the user name. Click the My Account Menu to view the menu items.

- : Click this icon to open the section in a new window.

- : Click this icon to search the transactions that are performed on a particular date. It has two fields From and To, you can select the start and end date to search the transaction.

My Account Menu

Following items are present in the my account icon menu:

- Welcome Note: Displays the welcome note with last login details.

- : Click this icon to view the user profile.

- : Clicking this icon takes you to the Change Password screen.

- : Clicking this icon to view the daily limits.

- : Clicking this icon to contact the relationship manager for support and help.

- : Click this icon to view the information about the application like version number, copyright etc.

- : Click this icon to log out from the application.

Menus

Following menus are present on the admin maker's dashboard:

- Onboarding

- Approvals

- Account Access

- File Upload

Pending for Approvals

This section displays the details of transactions that has been initiated by the administrator maker and are pending for approvals. You can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to approve the transaction.

Onboarding

This section consists of following two options:

- User Management: This option allows you to search, create and edit the users. Clicking this section takes you to the **User Management** screen.

- Party Preferences: This option allows you to search, create and edit party preferences like cumulative daily limits, corporate user limits for a corporate party. Clicking this section takes you to the **Party Preferences** screen.

Approvals:

This section consists of following two options:

- User Groups: This option allows you to search, create and edit the user groups. Clicking this section takes you to the **Approvals-User Groups** screen.

- Workflow Management: This option allows you to create, search and edit the workflow for user and user groups and map the approval level. Clicking this section takes you to the **Workflow Management** screen.

- Approval Rules: This option allows you to create, search and edit approval rules for transactions for a corporate user or a bank administrator. Clicking this section takes you to the **Approval Rules** screen.

Account Access:

This section consists of following two options:

- Party Account Access: This option allows you to create, search and edit the CASA/ TD/ Loans accounts that can be accessed on channel for a corporate party. Clicking this section takes you to the **Party Account Access** screen.

- User Account Access: This option allows you to search, create and edit the user to linked party account (CASA/ TD/ Loan) mapping for accounts available for access. Clicking this section takes you to the **User Account Access** screen.

File Upload:

This section consists of following two options:

- File Identifier Maintenance: This option allows you to choose a predefined template for Internal, Domestic and International Payments for various accounting types as. Clicking this section takes you to the **File Identifier Maintenance** screen.

- User File Identifier Mapping: This option allows you to create, search and edit the mapping for users of a corporate party to file identifiers defined for the same corporate party. Clicking this section takes you to the **User File Identifier Mapping** screen.

Activity Log

Displays the details of all the initiated transactions made like Reference Number, Date, Description Status etc. Click the **reference number** link to view the Transaction Journey.

Approve the transaction

The transactions that have been initiated by the maker are pending for approvals. When the approver user logins to the application he views all the transactions that are pending for approvals.

How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

1. Click the **Reference Number** link of the transaction that is to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

CREATE FILEIDENTIFIER REGISTRATION

| | Reject | Approve |

REVIEW

| Party Id | 006936 |
| Party Name | Mustu Moto Corp LTD |

DETAILS

File Identifier	12345
Description	test12345
File Template	Internal Funds Transfer Fixed MDMC
Transaction Type	Internal Funds Transfer
Accounting Type	Multiple Debit Multiple Credit
File Type	FIXED
Format Type	CSV
Approval Type	Record Level / File Level

TRANSACTION JOURNEY

Initiate   Approve   Process

✔ p s
19 Sep 05:56 PM

Back

Transaction to approve

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the transaction that is to be approved for review.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiate

- Approve

- Process

2. Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen appears.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Back** to navigate to the **Dashboard**.

3. Enter the remarks and click **Approve**.
   OR
   Enter the remarks and click **Reject**.
   OR
   Click **Cancel** to cancel the transaction.
   The screen with success message appears.
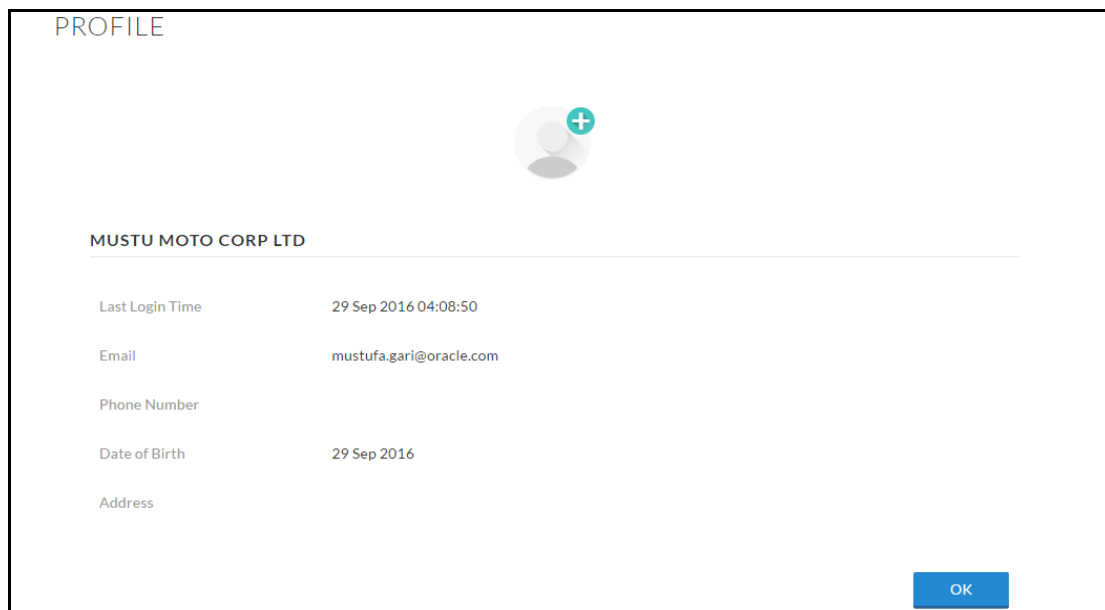
5. Profile

Using this option, user can view the profile details of the user. You can view the details such as user name, last login time, email id, phone number, date of birth and address of the user.

How to reach here:

My Account > Profile

Profile

Field Description

Field Name	Description
User Name	Name of the user.
Email	Email id of the user.
Phone Number	The mobile number of the user.
Date of Birth	Date of birth of the user.
Address	Address of the user.

1. Click **OK** to navigate to the previous screen.

FAQs

Can I edit the user profile?

No, you cannot edit the user profile; you can only view the user details.

6.   E-Receipts

E-receipts are an electronic receipt that is generated for a transaction from the confirmation page. It displays the transaction name, transaction details and along with date and time stamp. E-receipt is a configurable feature; you can view the E-receipt button on the transaction only if it is configured by the maintenance screen on user's request.

There is an option available on the confirmation page to generate an e-receipt.

E-receipt

Model Bank

Corporate Name   21 Sep 2016,10:52:24

SETUP REPEAT TRANSFER

Reference Number	0901201600000000023
Transfer to	OFSS RTGS DFT
Account Type	Domestic
Account Number	xxxxxxxxxxxxxxxx6969
Account Name	Oracle Financial Services Software Limited
Bank Details	HDFC 0000017
Transfer From	xxxxxxxxxxxxxxxx0028
Tranfer Frequency	Monthly
Start Transferring	05 Jan 2015
Stop Transferring	05 Dec 2015
Purpose	Transaction is an intra-company payment
Note	Contract ref no # 09809809809

7.   Change Password

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

How to reach here:

Dashboard > My Account > Change Password

Change Password

CHANGE PASSWORD

Old Password	••••••••
New Password	•••••••• ❷
Re-enter Password	••••••••

Cancel   Submit

Field Description

Field Name	Description
Old Password	Old password for channel access.
New Password	New password for channel access.
Re-enter 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.
OR
Click ❷ to view the password policy.

3.   In the **Re-enter Password** field, re-enter the password.

4.   Click **Submit**.
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.

8.   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 > Mail Box

8.1   Compose Mail

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 > Mailbox > Messages > Compose Mail

To send a message:

1.   Click **Compose Mail**. The **Mail Box** screen appears.

Mail Box

Field Description

Field Name	Description
Category	The facility to select the category/ subject related to which the message is to be sent.
Message	The message to be sent to the bank.

2. From the **Category** list, select the appropriate option.

3. In the **Message** section, enter the message.

4. Click **Send**.
   The success message appears.

8.2 Mail Box - 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 sections:

- Inbox
- Sent Mail
- Deleted Mail

How to reach here:

My Account > Mail Box

Mail Box - My Messages
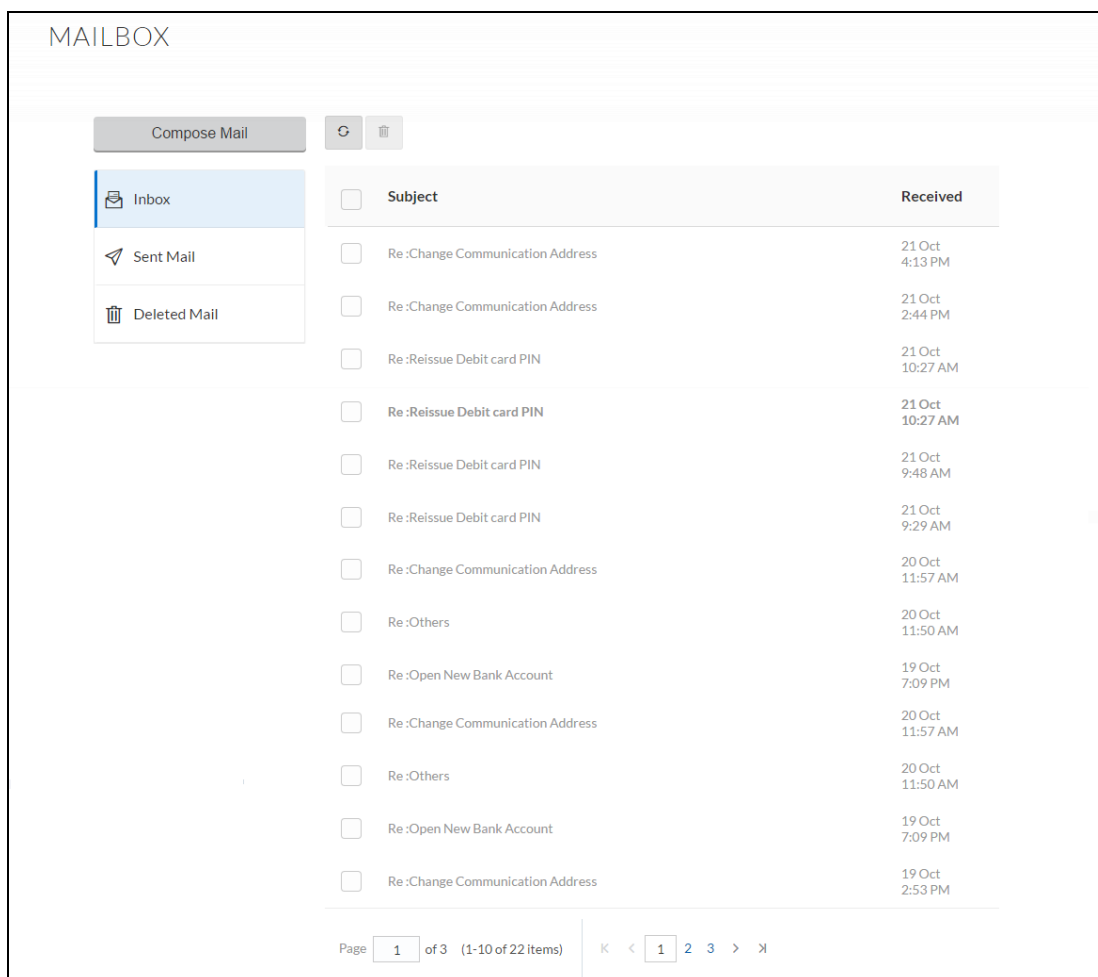
Field Description

Field Name	Description
Action	Action to be performed.
	The options are:
	- Inbox
	- Sent Mail
	- Deleted Mail

1.   Click the required option.

     a.   If you click the **Inbox** option, The **Mail Box** screen with received messages appears.

     b.   If you click the **Sent Mail** option, The **Mail Box** screen with sent messages appear.

c. If you click the **Deleted Mail** option, The **Mail Box** screen with deleted messages appears.

8.2.2 Mail Box - Inbox

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

To view the received messages

1. In the **Mail Box** screen, click the **Inbox** option.

2. The **Mail Box** screen with received messages list appears; click individual message to view the details.

Mail Box – Inbox
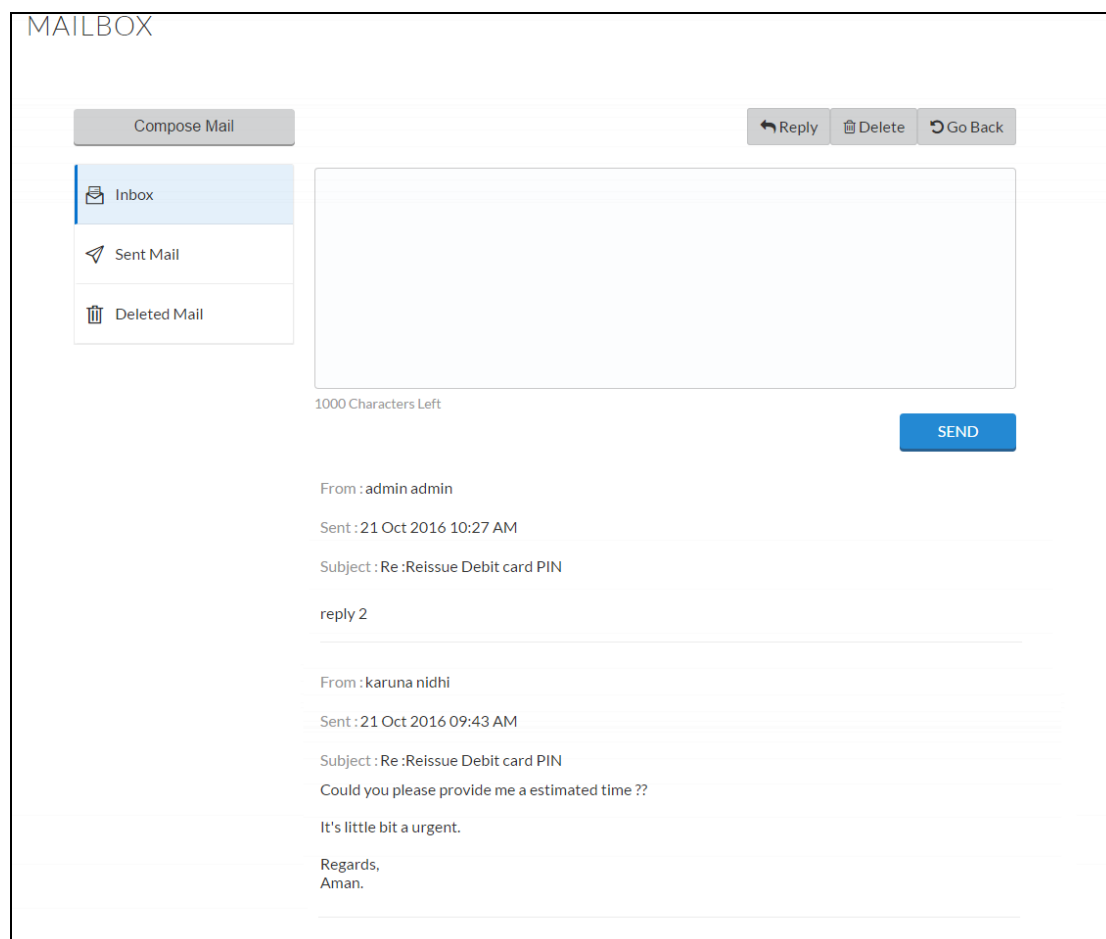
Field Description

Field Name	Description
Subject	Subject of the message.
Received	Date and time on which the message was received.

Field Name Description

Message Details

From   The name of the sender who has sent the mail.

Sent   Date and time on which the message was received.

Subject   Subject of the received message.

Message   The message record contains:
Chain
- Actual contents of the message

- Date and time on which each message was recieved

- Sender of the message, that is the bank admin or the user

Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.

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 ⌄ header to sort the records according to ascending or descending date.
        OR
        Click 🗘 to refresh the mailbox.
        OR

        Select message and click 🗑 to delete the message.

4.   The **Mail Box** screen with detailed message record appears; click **Reply** if you want to reply the received message.
        OR
        Click **Delete** to delete the message.
        OR
        Click **Go Back** to navigate to the previous page.

8.2.3   Mail Box - Sent

This option displays all the messages sent by the user.

To view the sent messages

1.   In the **My Messages** section, click the **Sent** option.

2.   The **Messages** screen with received messages list appears; click individual message to view the details.

Mail Box – Sent

Field Description

Field Name	Description
Subject	Subject of the message.
Sent	Date and time on which the message was sent.

Message Details

This section displays the detailed message.

From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was received.
Subject	Subject of the received message.

Field Name	Description
Message Chain	The message record contains:

- 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

Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.

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 ⌄ header to sort the records according to ascending or descending date.

4. The **Mail Box** screen with detailed message record appears; click **Reply** if you want to reply the received message. The success message appears.
OR
Click **Delete** to delete the message.
OR
Click **Go Back** to navigate to the previous page.

8.2.4 Mail Box - Deleted Mail

This option displays all the messages that are deleted by the user.

To view the deleted messages

1. In the **Mail Box** screen, click **Deleted Mail** option.

2. The **Mail Box** screen with deleted messages list appears; click individual message to view the details.

Mail Box – Deleted Mail
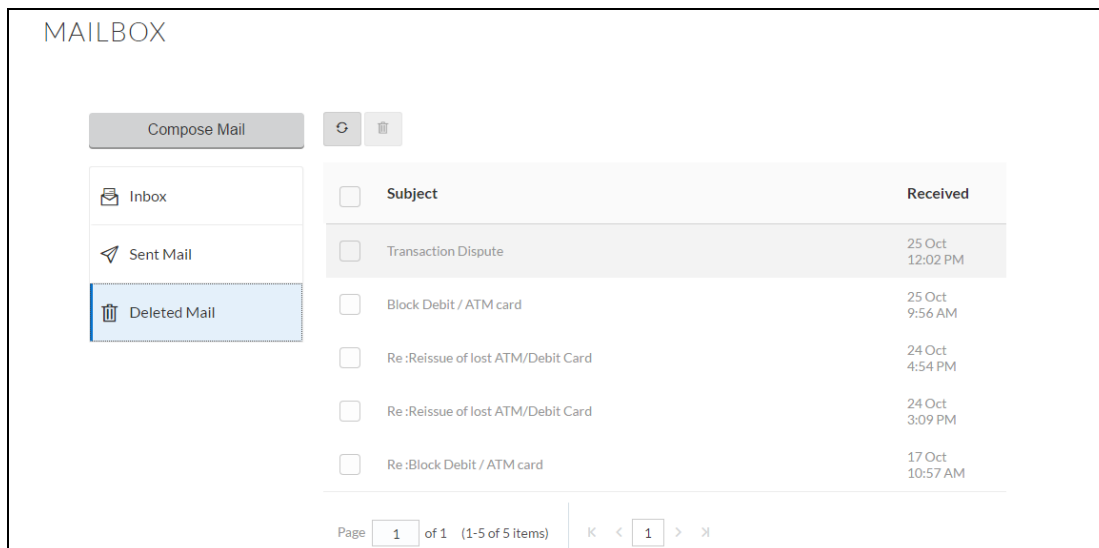
Field Description

Field Description

Field Name	Description
Subject	Subject of the message.
Received	Date and time on which the message was received.

Message Details

This section displays the detailed message.

From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.
Subject	Subject of the sent message.
Message Contents	The contents of the message.

3. Click the required sent message that you want to view.
    OR
    Click the ⌄ header to sort the records according to ascending or descending date.

4. The **Mail Box** screen with detailed message record appears; click **Delete** to delete the message.
    OR
    Click **Go Back** to navigate to the previous page.

FAQs

Can I communicate with other users using mailbox.

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

9. Daily Limits

Using this option, you can view the daily limits utilized

How to reach here:

Dashboard > My Accounts > My Limits > Daily Limits

Daily Limits

Field Description

Field Name	Description
Transaction	Name of the transaction.
Initiation limit Transaction initiation limits allocated to you at user level and customer level.	
Minimum Amount	The minimum transaction amount for a particular transaction.
Maximum Amount	The maximum transaction amount for a particular transaction.
Approval Limit Transaction approval limits allocated to you at user level and customer level.	
Count	The total count of transactions for approval and the available transactions for approval.
Amount	The available approval amount and the total approval amount.

1. Click **OK** to navigate to the previous screen.

10. 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:

- Deposit Calculator

- Foreign Exchange Calculator

- Loan Calculator

- Loan Eligibility Calculator

10.1 TD 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 > Accounts > Term Deposits > Overview > TD Calculator

TD Calculator

Field Description

Field Name	Description
Amount	Total deposit principal amount for deposit with default currency.
Frequency	Tenure in terms of Years / Months / Days.
Interest	The rate of interest applicable for the term deposit for which the total amount is to be calculated.
Results	
Total Returns	The total maturity amount.
Principal Amount	The principal deposit amount of the term deposit.
Interest Earned	The amount of interest accrued till the maturity date.

To calculate deposit value at maturity:

1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency** field, enter the relevant information years, months, and days.
3. In the **Interest** field, enter the rate of interest.
4. To calculate the total maturity amount, click **Calculate**.
5. The Total Returns, Principal Amount, and Interest Earned appear. Click **Back** to go to previous screen.

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.

10.2 Loan Calculator

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

It requires a lot of market research before taking a decision to apply for a loan. Loan eligibility calculator plays an important role to help customer understand their current position with respect to their financial position. Loan eligibility calculator enables customer to understand their loan eligibility, considering interest rate and tenure of the loan.

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

Below two types of calculators are available to the user:

- Loan Installment Calculator

- Loan Eligibility Calculator

How to reach here:

Overview > Loan Installment Calculator

10.2.1 Loan Installment Calculator

Loan installment calculator is a simple calculator which calculates the installment 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 monthly installment for the loan required.

Loan Installment Calculator

LOAN INSTALLMENT CALCULATOR

Amount [   ] Frequency [Years]

Interest [   ]

[Calculate]

Field Description

Field Name	Description
Amount	Loan amount that you want to apply from the bank.
Frequency	Frequency of the loan installment.
Interest	Interest rate that bank will charge on the applied loan.
Installment Amount	Calculated monthly installment for the loan required against the Loan amount, Interest rate, and the loan tenure.

1. In the **Amount** field, enter the loan amount.
2. In the **Frequency** field, enter the appropriate frequency value.
3.   In the **Interest** field, enter the interest rate.
    Calculates and displays the monthly installment for the loan required.

10.2.2 Loan Eligibility Calculator

It requires a lot of market research before taking a decision to apply for a loan. Loan eligibility calculator plays an important role to help customer understand their current position with respect to their financial position. 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
*   Tenure for the loan being inquired
*   Average Monthly Expenses
*   Estimated rate of interest

Loan Eligibility

Field Description

Field Name	Description
Average Monthly Income	Monthly income of the user.
Average Monthly Expenses	Monthly expenses of the user.
Duration	Tenure of loan in terms of years.
Interest	Interest rate for which the eligibility is to be calculated.
Eligible Amount	Eligible loan amount.
Average Installment	Displays the estimated monthly installment amount.

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

FAQs

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.