

# **Oracle Banking Digital Experience**

**User Manual Retail Customer Services  
Release 16.2.0.0.0**

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**ORACLE®**

Retail Customer Services User Manual  
October 2016

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.2.0.0.0, 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.

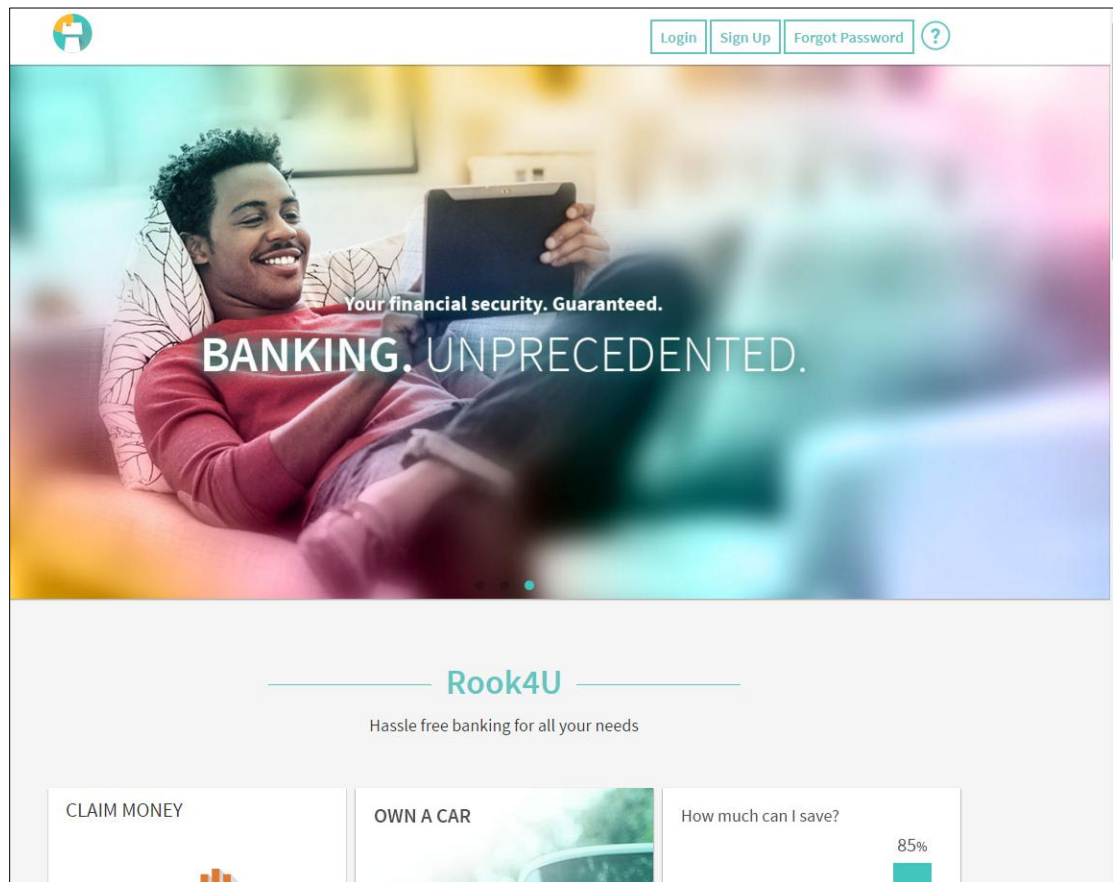
#### How to reach here:

*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

← **RookBank**  Login

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

Account Type  ▼


Customer Id

Account Number

First Name

Last Name

Email Id

Date of Birth  

Cancel Continue

## Field Description

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

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

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

**Demand Deposit**

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

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

Field Name	Description
<b>Deposits/ Loans Account</b>	
This section appears if you select <b>Term Deposits/ Loans</b> option from the <b>Account Type</b> list.	
<b>Customer ID</b>	Customer Id of the customer.
<b>Account Number</b>	Account number of the customer.
<b>First Name</b>	First name of the customer.
<b>Last Name</b>	Last name of the customer.
<b>Email Id</b>	Email id of the customer.
<b>Date of Birth</b>	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!!". At the top left is a back arrow, and at the top right is a help icon (question mark in a circle). The main heading is "Create your log in details". Below this, there are three input fields: "Username" with the value "zartab.x.khalique@oracle.com", "Password" with masked characters "\*\*\*\*\*", and "Re-enter Password" also with masked characters "\*\*\*\*\*". Below the password 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
<b>User Name</b>	User name for channel access.
<b>Password</b>	Password for channel access.
<b>Re-enter Password</b>	Re-enter to confirm the password.
<b>I agree to the Terms and Conditions</b>	The option to accept Terms & Conditions.
<b>Terms and Conditions</b>	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
<b>Okay, no problem. Just enter the details below.</b>	
<b>User Name</b>	Log in id provided by the bank.
<b>Date of birth</b>	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
<b>Please enter your new password</b>	
<b>Password</b>	New password for channel access.
<b>Re-enter Password</b>	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
<b>Please enter your new password</b>	
<b>Old Password</b>	Old password for channel access.
<b>New Password</b>	New password for channel access.
<b>Re-enter New Password</b>	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  to view the password policy.
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
<b>New Password</b>	New password for channel access.
<b>Re-enter New Password</b>	Re-enter the new password to confirm.

### To change the password:

1. In the **New Password** field, enter the password.  
OR  
Click  to view the password policy.
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.

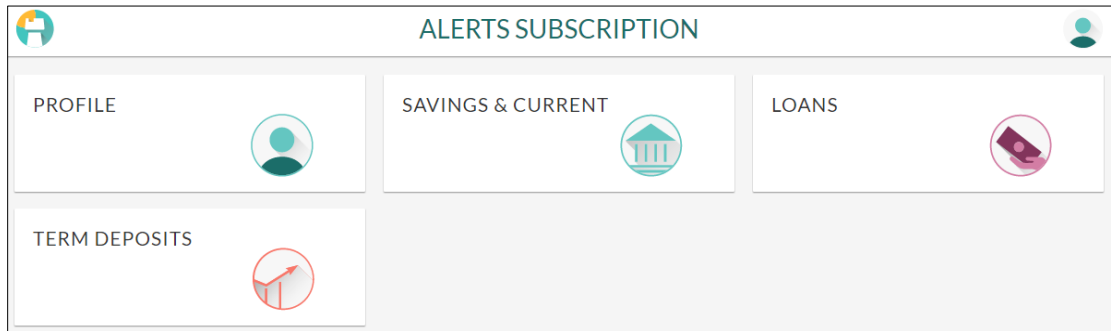
## 7. Alert Subscription

Using this option, you can manage alerts.

### How to reach here:

*Dashboard > User Profile > Subscription > Alert Subscription*

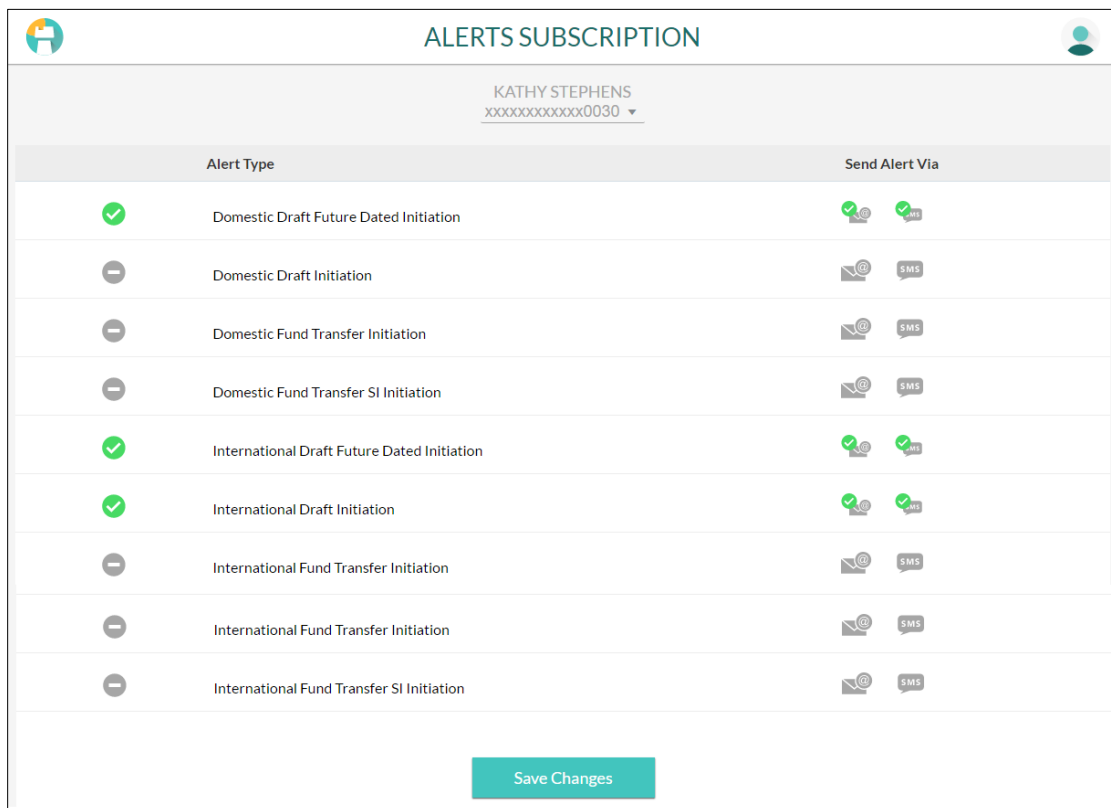
### Alert Subscription Card





### 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



## Field Description

Field Name	Description
<b>Account Number</b>	Account number in masked format.
<b>Alert Type</b>	Type of alert.
<b>Send Alert Via</b>	<p>The channel of subscribing the alerts.</p> <p>The channels can be:</p> <ul style="list-style-type: none"> <li>: displayed if alert is subscribed receiving on email channel</li> <li>: displayed if alert is subscribed for receiving SMS alert</li> </ul>

- From the **Account Number** list, select the appropriate account.
- Select the desired **Alert Type** and click the required **Send Alert Via** option.  
The selected alert got activated.

## 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"> <li>• Loan Calculator</li> <li>• Eligibility Calculator</li> </ul>

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

The screenshot shows a web interface for a loan eligibility calculator. At the top, there's a header with a logo on the left and a user profile icon on the right, with the word 'LOANS' in the center. Below the header, there are two tabs: 'Loan Eligibility' (which is active) and 'Loan Calculator'. The main heading is 'How Much Loan Can You Get?'. Underneath, there are four input fields with their respective values: 'Your Average Monthly Income' (£100,000.00), 'Your Average Monthly Expenses' (£85,000.00), 'For' (10 yrs), and '@Interest' (10.00%). The result is displayed as 'You can get a loan of £1,134,694.00' with an 'Average Instalment £15,000.00/month'.

### Field Description

Field Name	Description
<b>How Much Loan Can You Get?</b>	
<b>Your Average Monthly Income</b>	Monthly income of the user.
<b>Your Average Monthly Expenses</b>	Monthly expenses of the user.

### How Much Loan Can You Get?

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

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

Field Name	Description
<b>For (period)</b>	Tenure of loan in terms of years.
<b>Interest rate</b>	Interest rate for which the eligibility is to be calculated.
<b>You can get a loan at</b>	Eligible loan amount.
<b>Average installment per month</b>	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.
- 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

The screenshot displays the 'Loan Calculator' interface. At the top, there is a header with a logo on the left and a user profile icon on the right. Below the header, there are two tabs: 'Loan Eligibility' and 'Loan Calculator'. The main content area is titled 'How Much Do You Need' and contains the following fields and values:

- Your required amount:** £500,000.00
- For (period):** 5 yrs
- @Interest:** 10.00%
- You can get the loan at:** £10,625.49/Month

### Field Description

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

#### How Much Do you need

<b>Your required amount</b>	Loan amount that you want to apply from the bank.
<b>For (period)</b>	Tenure of loan in terms of years.
<b>Interest rate</b>	Interest rate that bank will charge on the applied loan.
<b>You can get a loan at</b>	Calculated monthly installment for the loan required against the Loan amount, Interest rate and the loan tenure.

1. In the **Your required amount** 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.  
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

The screenshot shows a web interface for a deposit calculator. At the top, there's a logo on the left and a user profile icon on the right. The main heading is 'DEPOSIT CALCULATOR'. Below this, a sub-heading reads 'Make your money grow'. The form contains several input fields: 'How Much' is set to '£200,000.00'; 'For' is split into '5' Years and '6' Months; '@ Interest' is set to '10.00%'. At the bottom, the result is displayed as 'You get back £347,373.94'.

### Field Description

Field Name	Description
<b>Make your money grow</b>	
<b>How Much</b>	Total deposit principal amount with default currency.
<b>Years/ Months / Days</b>	Option to specify tenure in terms of Years / Months / Days.
<b>Interest</b>	Interest rate for which the total amount is to be calculated.

### To calculate deposit value at maturity:

1. In the **How Much** field, enter the deposit amount.
  2. In the **Years/ Months / Days** section, enter the relevant information.
  3. In the **Interest Rate** field, enter the rate of interest.
- 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:

*Accounts Dashboard > Forex Calculator*


### Forex Calculator

### Field Description

Field Name	Description
<b>I am looking for</b>	Currency to be sold for which the exchange rate is to be inquired
<b>Amount</b>	Amount for which conversion is required.
<b>Currency I require</b>	Buy currency for which the exchange rate is to be inquired.
<b>Amount</b>	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. In the **Amount** field, enter the amount to be converted.
3. From the **Currency** list, select the currency and enter the amount in the next field.

4. To calculate the currency exchange rate, click .
5. 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 > Mailbox*

### 9.1 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 > Compose Mail*

### To send a message:

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

### Mail Box

The screenshot displays the 'MAILBOX' interface. At the top, there is a header with a logo on the left and a user profile icon on the right. Below the header, the main content area is divided into two sections. On the left, there is a vertical navigation menu with four items: 'Compose Mail' (highlighted in teal), 'Inbox', 'Sent Mail', and 'Deleted Mail'. The main area on the right contains a 'Category' dropdown menu currently set to 'Block Debit / ATM card'. Below this is a large text input field with the text 'Block the lost Debit Card.'. At the bottom of the input field, it indicates '974 Characters Left'. A teal 'SEND' button is positioned at the bottom right of the input area.



## Field Description

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

- From the **Category** list, select the appropriate option.
- In the **Message** section, enter the message.
- Click **Send**.  
The success message appears.

## 9.2 Mail Box - My Messages

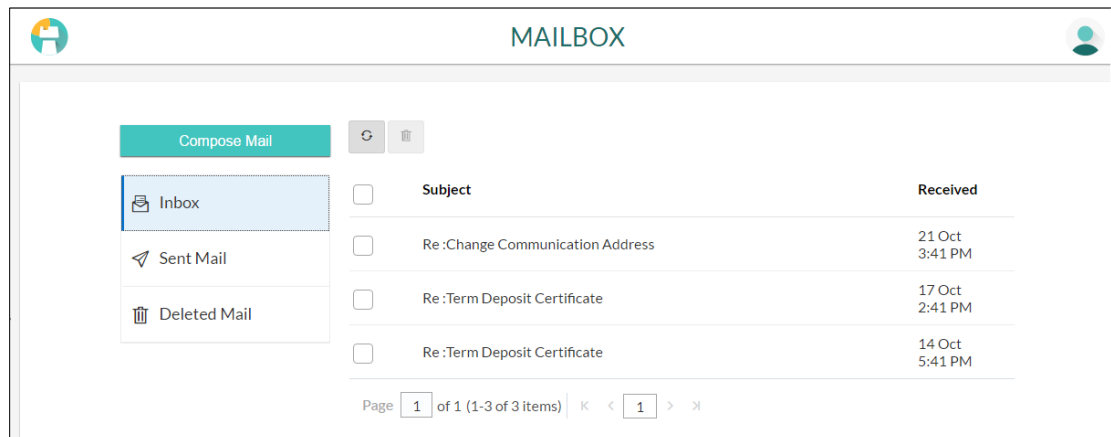
Using this feature, you can view the message sent to you. You can view the individual messages by clicking on the sender's name. It has following sections:

- Inbox
- Sent Mail
- Deleted Mail

### How to reach here:

*My Account > Mail Box*

### Mail Box - My Messages



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Action</b>	Action to be performed. The options are: <ul style="list-style-type: none"> <li>• Inbox</li> <li>• Sent Mail</li> <li>• Deleted Mail</li> </ul>

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.

**9.2.2 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 the individual message to view the details.

## Mail Box – Inbox

MAILBOX

Compose Mail

Reply Delete Go Back

Inbox

Sent Mail

Deleted Mail

1000 Characters Left

SEND

From : Maresh Kadam  
Sent : 21 Oct 2016 03:41 PM  
Subject : Re: Change Communication Address  
From admin to advaitd

From : Advait Dighe  
Sent : 21 Oct 2016 03:40 PM  
Subject : Change Communication Address  
Sending mail to admin by advaitd

## Field Description

Field Name	Description
<b>Subject</b>	Subject of the message.
<b>Received</b>	Date and time on which the message was received.
<b>Message Details</b>	
<b>From</b>	The name of the sender who has sent the mail.
<b>Sent</b>	Date and time on which the message was received.
<b>Subject</b>	Subject of the received message.


Field Name	Description
<b>Message Chain</b>	<p>The message record contains:</p> <ul style="list-style-type: none"> <li>• Actual contents of the message</li> <li>• Date and time on which each message was received</li> <li>• Sender of the message, that is the bank admin or the user</li> </ul> <p><b>Note:</b> 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.

- 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.
- 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.

### 9.2.3 Mail Box - Sent

This option displays all the messages sent by the user.

#### To view the sent messages

- In the **My Messages** section, click the **Sent** option.
- The **Messages** screen with received messages list appears; click the individual message to view the details.

## Mail Box – Sent

The screenshot shows a mailbox interface with the following elements:

- Header:** MAILBOX
- Compose Mail:** A teal button with a plus icon and a trash icon.
- Folder List:**
  - Inbox
  - Sent Mail** (highlighted)
  - Deleted Mail
- Email List:**

<input type="checkbox"/>	Subject	Sent
<input type="checkbox"/>	Block Debit / ATM card	24 Oct 4:59 PM
<input type="checkbox"/>	Change Communication Address	24 Oct 11:15 AM
<input type="checkbox"/>	Change Communication Address	24 Oct 10:07 AM
<input type="checkbox"/>	Change Communication Address	24 Oct 10:04 AM
<input type="checkbox"/>	Re :Change Communication Address	21 Oct 5:41 PM
<input type="checkbox"/>	Change Communication Address	21 Oct 3:40 PM
<input type="checkbox"/>	Reward Points related queries	21 Oct 12:35 PM
<input type="checkbox"/>	Education Loan	21 Oct 12:34 PM
<input type="checkbox"/>	Block Debit / ATM card	21 Oct 12:33 PM
<input type="checkbox"/>	Change Communication Address	21 Oct 10:46 AM
- Page Navigation:** Page 1 of 3 (1-10 of 22 items) | < 1 2 3 > »

## 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
------------	-------------


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

This section displays the reply section.

<b>Message</b>	The message to be sent to the bank.
----------------	-------------------------------------

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

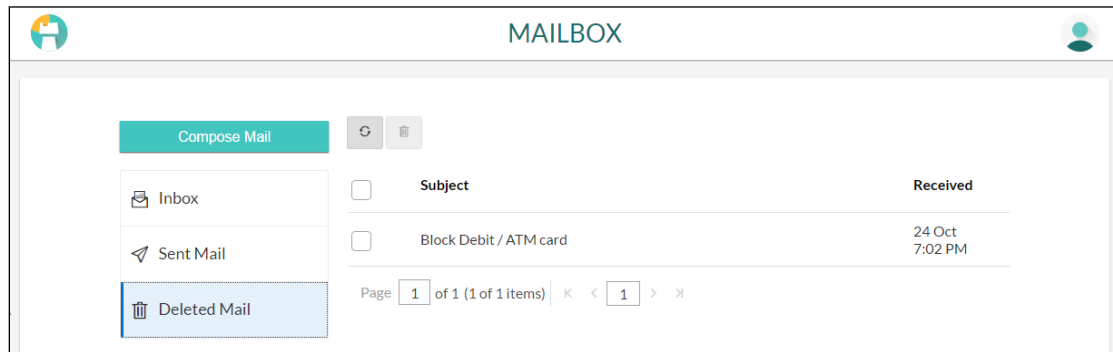
### 9.2.4 Mail Box - Deleted Mail

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

#### To view the deleted messages

- In the **Mail Box** screen, click **Deleted Mail** option.
- 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
<b>Subject</b>	Subject of the message.
<b>Received</b>	Date and time on which the message was received.
<b>Message Details</b>	
This section displays the detailed message.	
<b>From</b>	The name of the sender who has sent the mail.
<b>Sent</b>	Date and time on which the message was sent.
<b>Subject</b>	Subject of the sent message.
<b>Message Contents</b>	The contents of the message.

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

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

## 10. 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

DAILY LIMITS			
Transaction	Initiation Limit	Approval Limit	
Domestic Payout Payment	Min Amount - £150.00 Max Amount - £200,000.00	Count	Available - 10000 Total - 10000
		Amount	Available - £1,500,000.00 Total - £1,500,000.00
Internal Fund Transfer	Min Amount - £1.00 Max Amount - £500.00	Count	Available - 10000 Total - 10000
		Amount	Available - £1,500,000.00 Total - £1,500,000.00
International Fund Transfer	Min Amount - £300.00 Max Amount - £300,000.00	Count	Available - 10000 Total - 10000
		Amount	Available - £1,500,000.00 Total - £1,500,000.00
Self Transfer Payment	Min Amount - £10.00 Max Amount - £100,000.00	Count	Available - 10 Total - 10
		Amount	Available - £300,000.00 Total - £300,000.00
Top-up Term Deposit	Min Amount - £10.00 Max Amount - £1,000,000.00	Count	Available - 10 Total - 10
		Amount	Available - £200,000.00 Total - £200,000.00

OK

### Field Description

Field Name	Description
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<b>Transaction</b>	Name of the transaction.
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#### Initiation limit

Transaction initiation limits allocated to you at user level and customer level.

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

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


## 11. 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

PROFILE	
	
SHAIENDRA RAMESH KADAM	
Last Login Time	28 Oct 2016 03:06:15 PM
Email	shailendra.kadam@oracle.com
Phone Number	81667112
Date of Birth	08 Jan 1986
Address	78 OBI WANREDWOODHAVELLSUNITED STATES
<input type="button" value="OK"/>	

### Field Description

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

## 12. 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
<b>Location</b>	Location of branch or ATM. The options are: <ul style="list-style-type: none"> <li>• Branch</li> <li>• ATM</li> </ul>

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**  
 UB City , Vittal Mallya East , BANGALORE , IN

(022) 6893 641 / (022) 2059 888

**Hours**

Monday	09:30:00 AM - 05:30:00 PM
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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
<b>Current Location</b>	The branches/ ATM list.

### Branch Details

<b>Name</b>	The name of the branch of the bank.
<b>Branch Code</b>	The branch code of the bank.
<b>Address</b>	The address of the branch of the bank.

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.

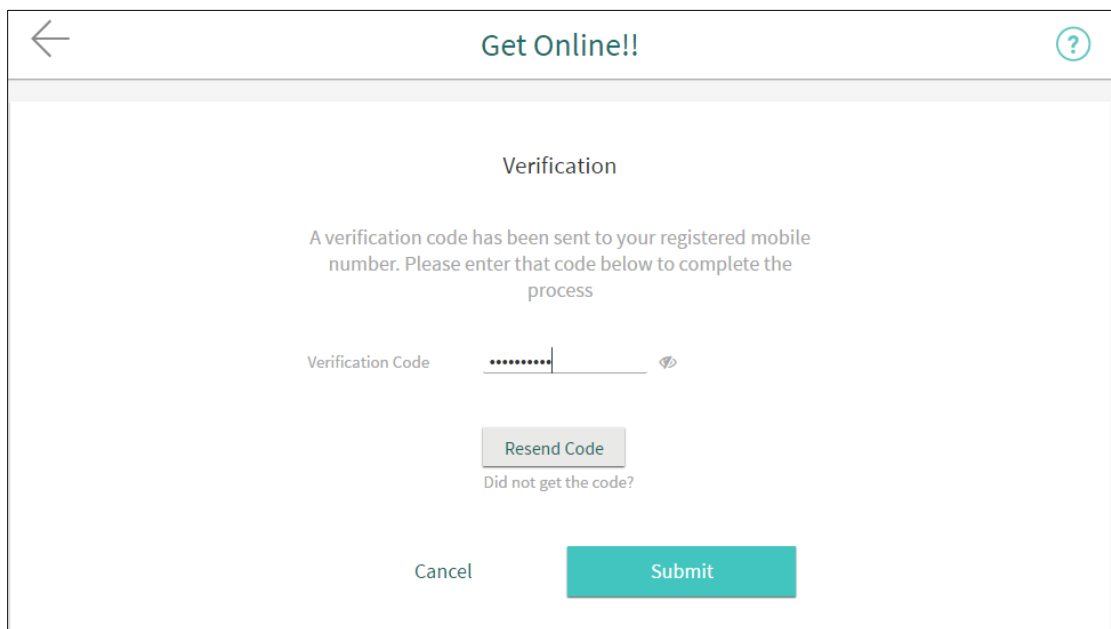
### 13. One Time Password

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:**

1. 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.

2. 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.