Oracle Banking Digital Experience

Core – Corporate Admin User Manual
Release 17.1.0.0.0

Part No. E83887-01

March 2017

Core – Corporate Admin User Manual

March 2017

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001
www.oracle.com/financialservices/

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

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
- Pre-requisites for 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 17.1.0.0.0, refer to the following documents:

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

2. Corporate Administrator

In large corporate organizations, there is a need to have user(s) with an admin role to carry out certain administrative functionalities for the corporate party.

Such delegated user with an admin role will have restricted scope over these administration functionalities and scope will be restricted to manage the corporate to which they belong.

Following administrative functions are extended for Corporate Administration.

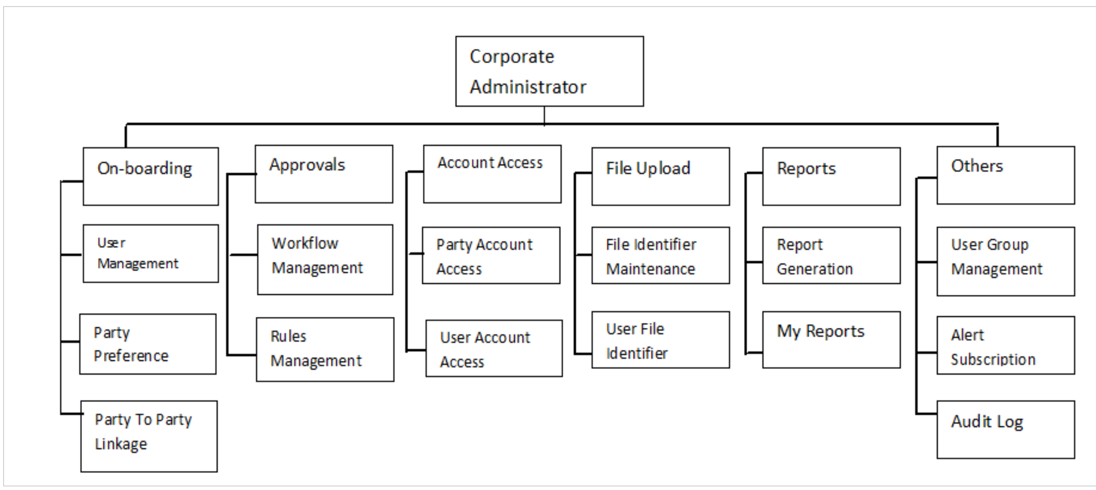
- User Management
- Party Preferences
- Party to Party Linkage (Only View Access)
- Approval Rules Maintenance
- Account Access
- Alerts
- File Upload

3. Corporate Administrator Dashboard

Corporate Administrator maker's role involves maintenance of certain administrative functions in addition to day to day operations.

Features Supported In Application

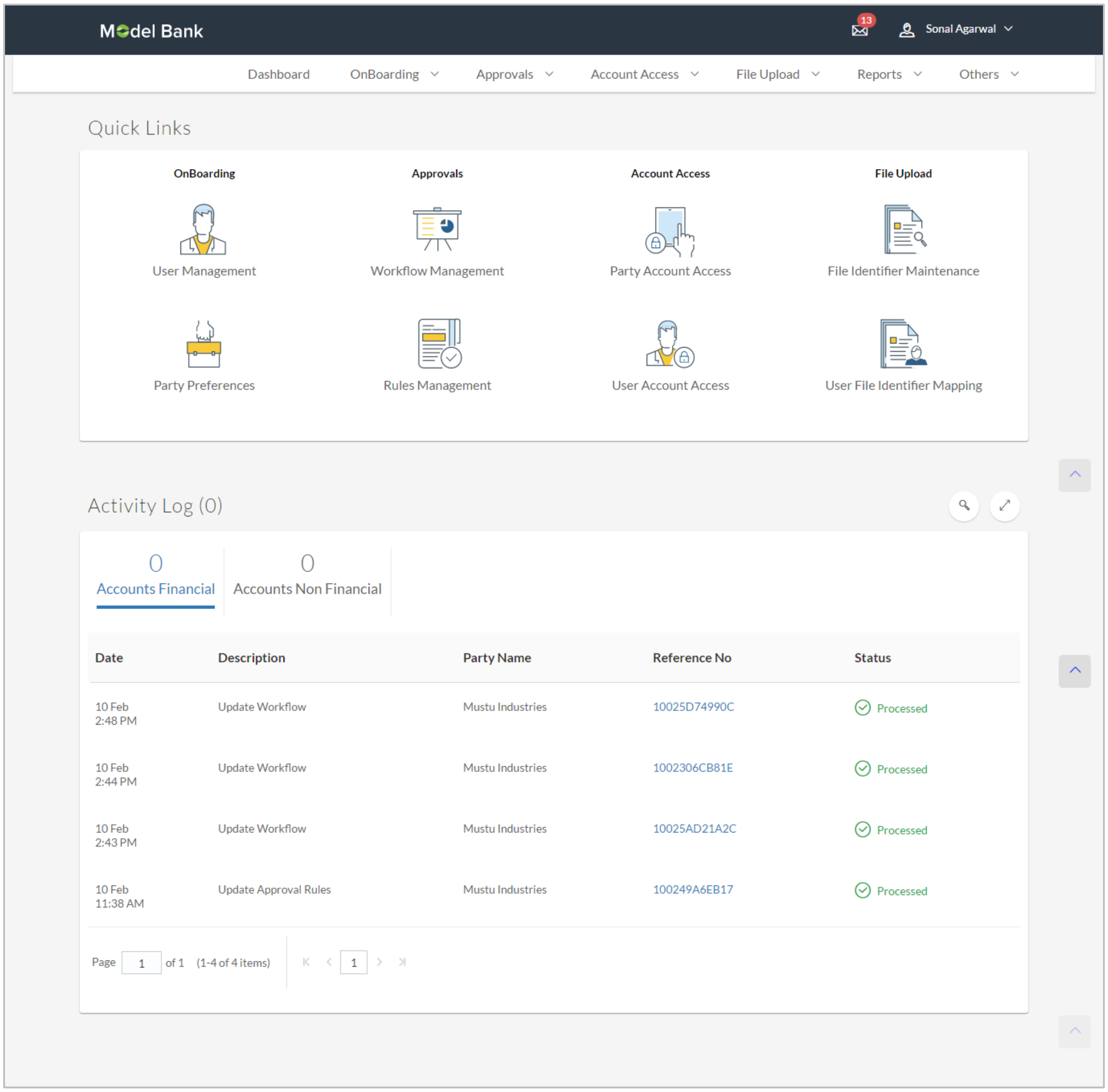
- Create Users and update user information such as email addresses and names
- Create additional corporate users
- Change or reset a user's password
- Control user access with permissions
- Send alerts to users
- Set up transaction limits.
- Generate and download MIS Reports
- View audit log



Corporate Admin Dashboard – Overview

The Corporate Administrator dashboard comprises of

- Quick Links
- Other Options accessed via Menu
- Activity Log


Model Bank
13
Sonal Agarwal
Dashboard
OnBoarding
Approvals
Account Access
File Upload
Reports
Others
Quick Links
OnBoarding
Approvals
Account Access
File Upload
User Management
Workflow Management
Party Account Access
File Identifier Maintenance
Party Preferences
Rules Management
User Account Access
User File Identifier Mapping
Activity Log (0)
0
Accounts Financial
0
Accounts Non Financial
Date
Description
Party Name
Reference No
Status
10 Feb 2:48 PM
Update Workflow
Mustu Industries
10025D74990C
Processed
10 Feb 2:44 PM
Update Workflow
Mustu Industries
1002306CB81E
Processed
10 Feb 2:43 PM
Update Workflow
Mustu Industries
10025AD21A2C
Processed
10 Feb 11:38 AM
Update Approval Rules
Mustu Industries
100249A6EB17
Processed
Page 1 of 1 (1-4 of 4 items)
1

Dashboard Overview

Icons

Following icons are present on the corporate administrator dashboard:

- : Click this icon to go to the dashboard
- Sonal Agarwal: My Account icon indicates the user name. Click the My Account Menu to view the menu items
- 

: Click this icon to go to the Mailbox screen.
- : 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 in the respective fields 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 : Click this icon to change password. You will be navigated to change password screen.
- My Limits : Click this icon to view the daily limits.
- Manage Alerts : Click this link to view the alerts.
- Mailbox : Click this icon to access mails. You will be navigated to the mailbox screen.
- Help : Click this icon to get more information about the application in case of need.
- 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 corporate administrator dashboard:

- Onboarding
- Approvals
- Account Access
- File Upload
- Reports
- Others

Quick Links

Onboarding

(a) User Management

The Corporate Administrator can search and view users, create users, and modify users. He can reset passwords of the users. He can lock / unlock a user, through this option.

(b) Party Preferences

Party Preferences maintenance enables the Corporate Administrator to view the corporate entities requirements. Corporate Administrators can view the preferences set for a corporate party by accessing the Party Preferences screen.

(c) Party to Party Linkage

Party to Party linkage is required by medium and large corporate if the user(s) of the parent company need to access accounts of the subsidiary companies. The Corporate Administrator can view the parties already linked to the parent party ID.

Approvals

(a) Workflow Management

Approval workflows are created to support requirements where multiple levels of approval are required in a specific sequence for a transaction/maintenance. Each workflow can be configured to have up to five levels of approval with a specific user or a user group configured at each level.

The Corporate Administrator can search and view approval workflows maintained and create new workflows. As part of creating workflows, he can add various levels of approvals and map users or user groups to each level. He can also modify workflows maintained.

(b) Rule Management

The Corporate Administrator can set up rules for approvals. Applying a rule makes the requirement for an approval more customized. For instance, through this screen, the corporate administrator can create a rule, so that all admin maintenances initiated by a certain user-group, always require approval.

Account_Access

(a) Party Account Access

The Corporate Administrator can set up account and transaction access rules at the corporate party level. The corporate administrator can provide access to accounts held by the party with the bank as available in the core banking system. The Corporate Administrator maker can search & view own accounts & transactions mapped, as well as those of linked parties. He can create, modify and delete mapping.

(b) User Account Access

Using this option the Corporate Administrator can set up account and transaction access for user(s) of the corporate party. This maintenance can be done only after the Party Account Access is setup for the party of the user(s). The Corporate Administrator maker can search & view own accounts & transactions mapped to a user. He can create, modify and delete mapping of a user to an account / transaction.

File Upload

(a) File Identifier Maintenance

Options accessible only via Menu

Reports

(a) Report Generation

Using this option, the Corporate Administrator, can generate various adhoc and scheduled banking reports. Application provides an option to generate and schedule reports using Oracle Business Intelligence (BI) Publisher and / or by using an internal application.

(b) My Reports

On accessing 'My Reports' menu, the Corporate Administrator, can view the last 10 reports generated with the respective report status. He can choose to search a specific report using the search criteria or can opt to view/ download detailed report.

Others

(a) User Group Management

The Corporate Administrator can create User Groups with two or more users. He can search and views already maintained groups and also update them. The maintained user groups are used for further maintenances like – User Group Subject Mapping or while creating approval rules.

(b) Alert Subscription

The Corporate Administrator can subscribe users to mandatory alerts, through this option. In addition, Retail and Corporate users of the bank, can subscribe to alerts, and choose whether they want alerts delivered through Email, SMS or in their on screen mailbox. The Bank Administrator processes the subscription request, received from customers. (for non-mandatory alerts).

(c) Audit

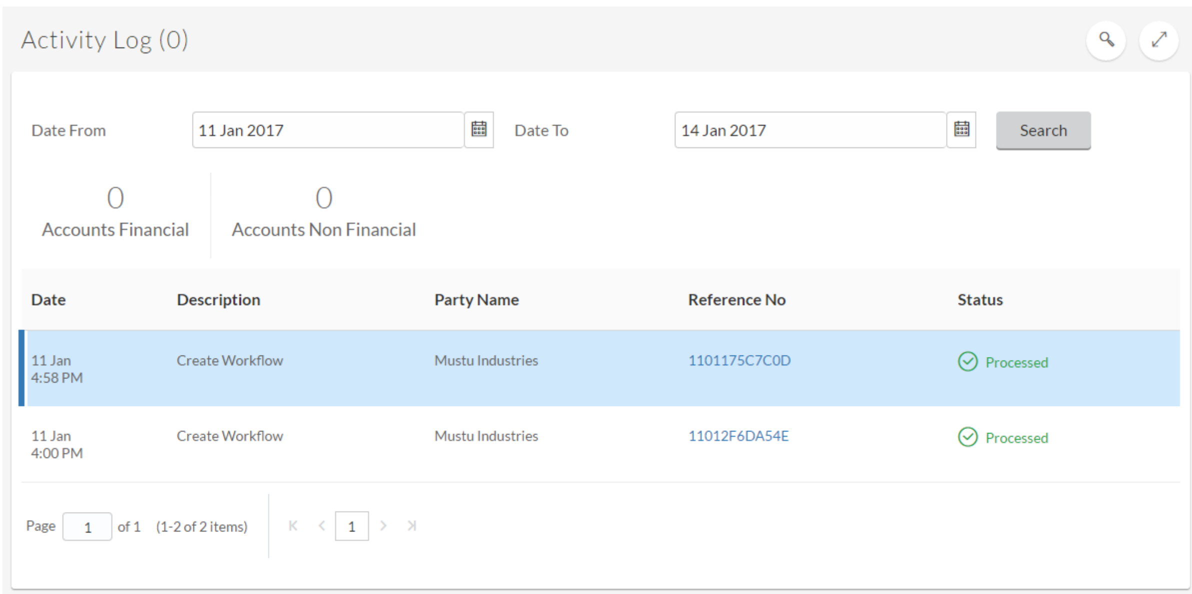
The Corporate Administrator can search and view the Audit Log for the transactions initiated by the users of the corporate party.

Note:
1) If the setup requires an approval workflow, it will be initiated. Once approved by the required number of approvers, the maintenance will be effective.
2) If the setup does not require an approval workflow or is self / auto approved, the maintenance will come into effect on saving & confirming.

Activity Log

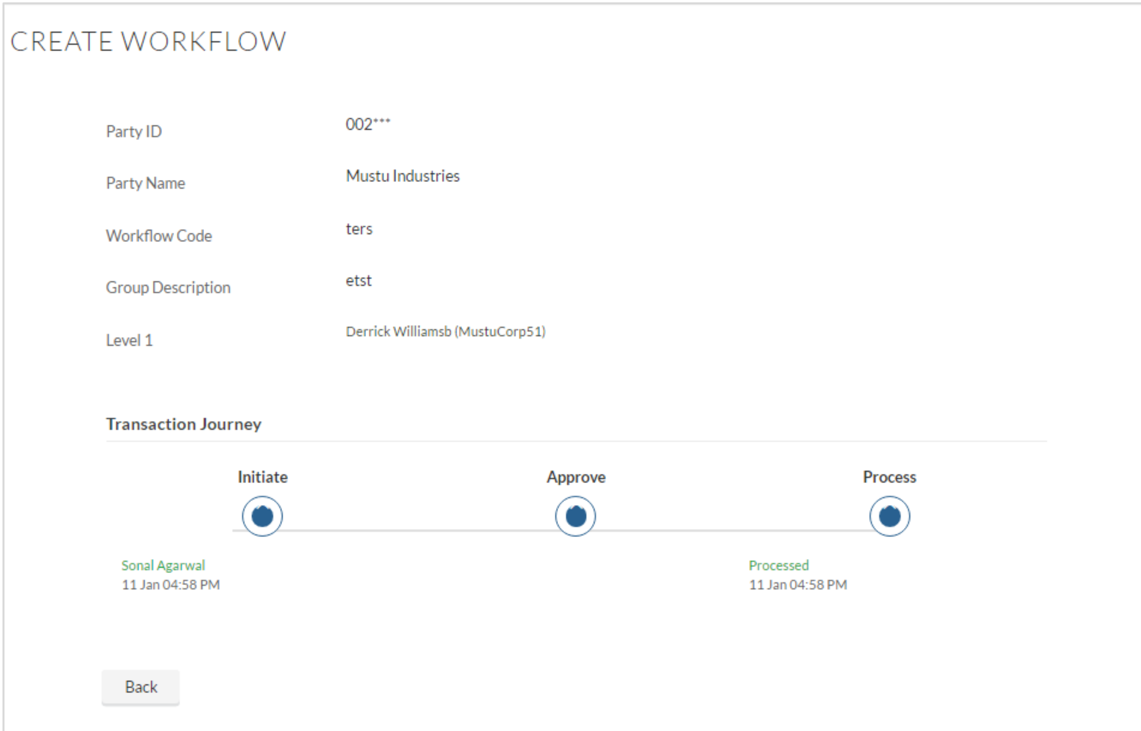
The Corporate Administrator can view the activities of corporate users. The following fields are displayed.

- Date: Date of the maintenance
- Description: Description of the maintenance
- Party Name: Party Name
- Reference Number: Reference Number of the maintenance.
- Status: Status of the maintenance



Click on Reference no. will navigate the user to the transaction journey page wherein he can view the transaction details, current status of the transaction whether it is initiated / approved or processed.

Transaction Journey



Transaction Journey

Transaction Name

This section displays the name of the transaction for which the transaction is being viewed

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

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

4. User Management

User Management function enables corporate administrator to onboard and manage users along with their login credentials for channel banking access. This module facilitates channel banking access to corporate users of a party that the corporate administrator belongs to.

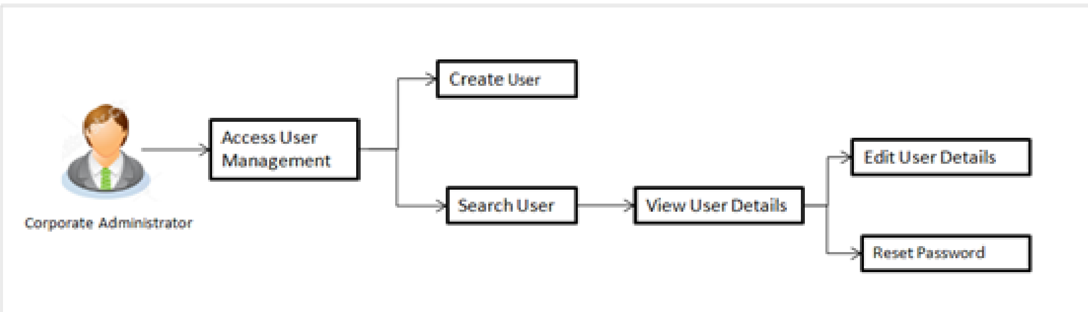
Prerequisites:

- Application roles and child roles are maintained
- Transactions are associated with each child role
- Corporate Administrator is maintained for a party.
- Transaction (User Management) access is provided to Corporate Administrator.
- Approval rule set up for corporate administrator to perform the actions.

Features supported in application

The User Management module allows the corporate administrator to:

- Create User
- Search User
- Edit User



How to reach here:

Dashboard > OnBoarding > User Management
OR
Dashboard > User Management (Quick Link)

4.1 User Management – Create User

Corporate Administrator logs into the system and navigates to the User Management screen. This function allows the administrator to create corporate type of user for a party ID mapped to administrator.

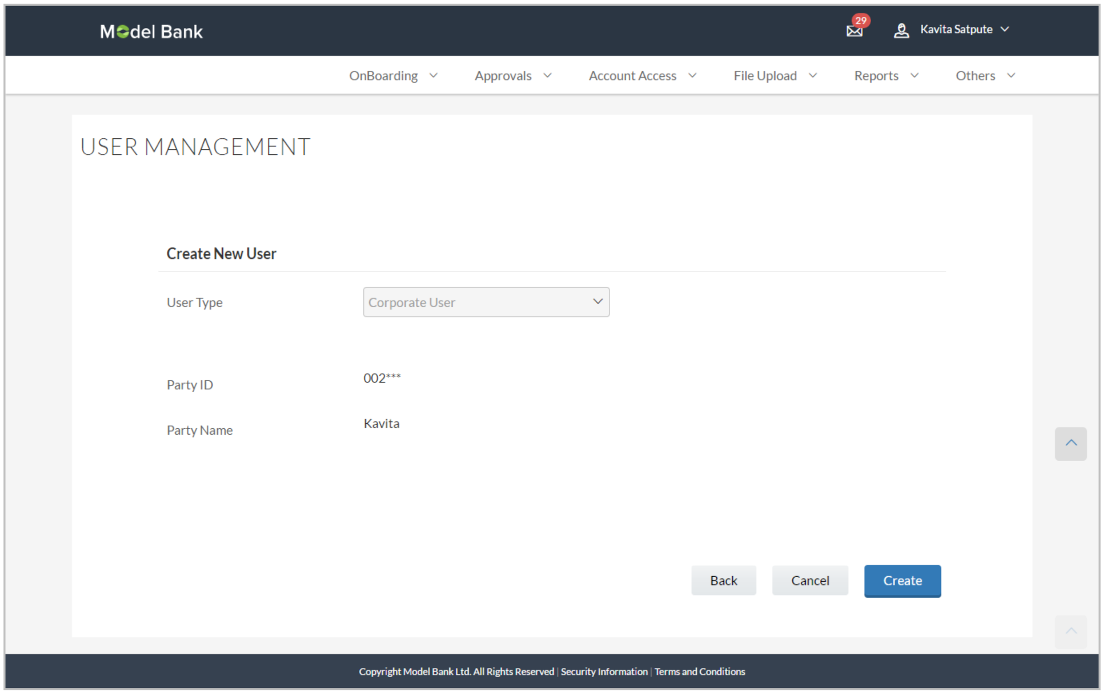
As a part of create user, administrator captures following details of user:

- Personal Information
- Contact Details
- Assign Transaction Limits
- Assign Child Roles
- Define User Status

To create a new user:

1. In the **User Management** screen, click **Create**. The **User Management - Create New User** screen appears.

User Management – Create New User

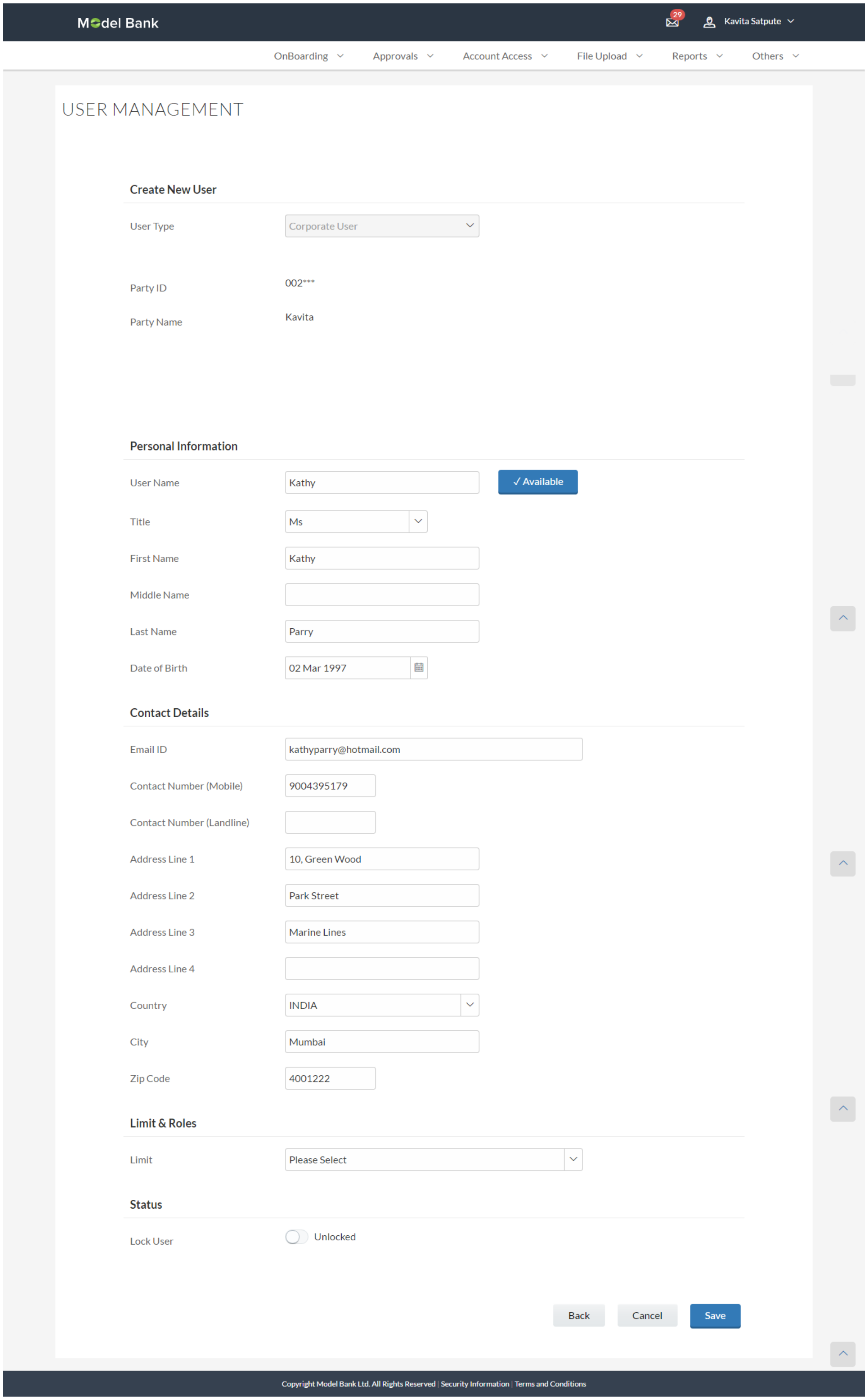


Field Description

Field Name	Description
User Type	User type is always defaulted to 'Corporate User'.
Party ID	Party ID mapped to the logged in corporate administrator.
Party Name	Party name of the party mapped to the logged in corporate administrator.

2. Click **Create** to create new corporate user. The **Create New User** screen appears.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

User Management – Create New User



Field Description

Field Name	Description
User Type	User type is always defaulted to 'Corporate User'.
Party ID	Party ID for which the user is to be created is displayed. Party ID mapped to the logged in corporate administrator.
Party Name	Party Name of the party ID for which the user is to be created is displayed. Party name of Party ID mapped to the logged in corporate administrator.
Personal Information	
User Name	Define the name of the user (login ID) which is to be created.
Title	Title of the user. The options are: • Mr • Mrs • Miss • Ms • Dr • Master
First Name	Specify first name of the user.
Middle Name	Specify middle name of the user.
Last Name	Specify last name/ surname of the user.
Date of Birth	Specify date of birth of the user.
Contact Details	
Email	Specify an email id of the user.
Contact Number (Mobile)	Specify mobile number of the user.
Contact Number (Land Line)	Specify phone number (land line) number of the user.
Address Line 1-3	Address of the user.

Field Name	Description
Country	Country of the user.
City	Specify city in which the user resides.
Zip Code	The postal code of the city in which the user resides.
Limits & Roles	
Limit	To map transaction limit package to the user. All the limit packages available for a selected user type are listed.
Roles	Child roles like maker, checker etc maintained under corporate user types are listed. Multiple child roles can be mapped to the user.
Status	The user's status. The option can be: • Lock • Unlock

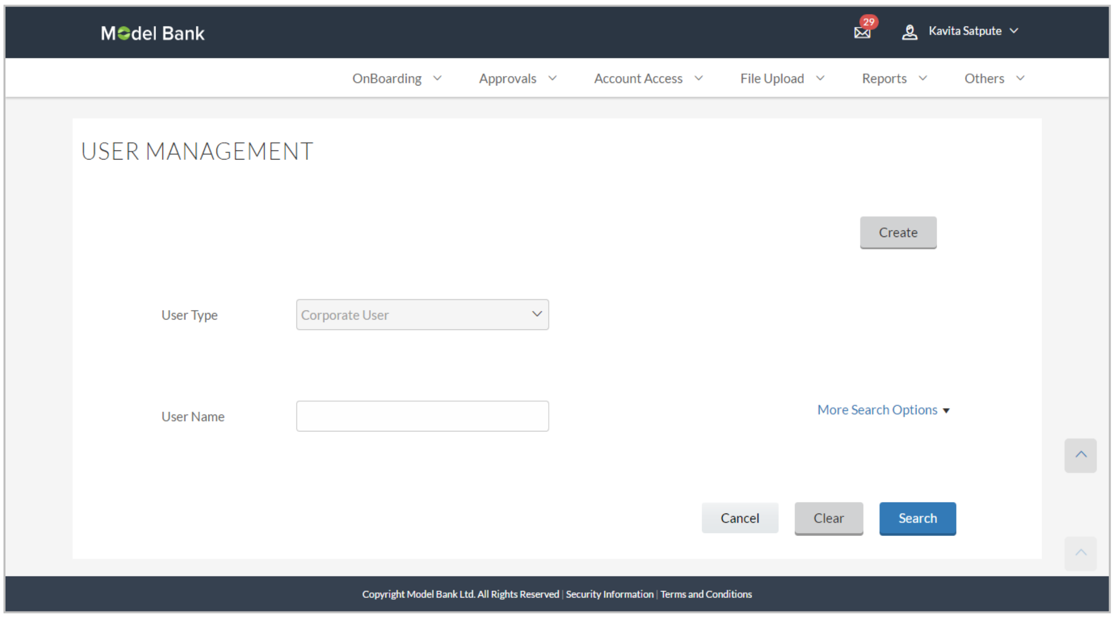
3. In the **User Name** field, enter the name of the user.
4. Click **Check Availability** to check the uniqueness of the user ID. If the user ID is already used.
5. Enter the relevant information.
6. In the **Contact Details** section, enter the relevant information.
7. In the **Limits & Roles** section, select the limit to be mapped from the **Limit** list.
8. Select the roles to be mapped from the **Roles** check box.
9. In the **Status** field, select the appropriate option.
10. Click **Save** to create the user.
    OR
    Click **Back** cancel the operation and to go back to previous screen.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The **Create New User - Review User Details** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Edit** to make the changes if any.
    The user directed to the **Create New User** screen with values in editable form.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
12. The success message of **Create New User** appears along with the transaction reference number.
    Click **OK** to complete the transaction and navigate back to 'Dashboard'.

4.2 User Management – Search/ View User

Using this option, corporate administrators can search and view details of the existing users. Administrator can search only those users who are associated with the same party ID mapped to him.

Default search is available with User Name, whereas user can be searched by provided other details also.

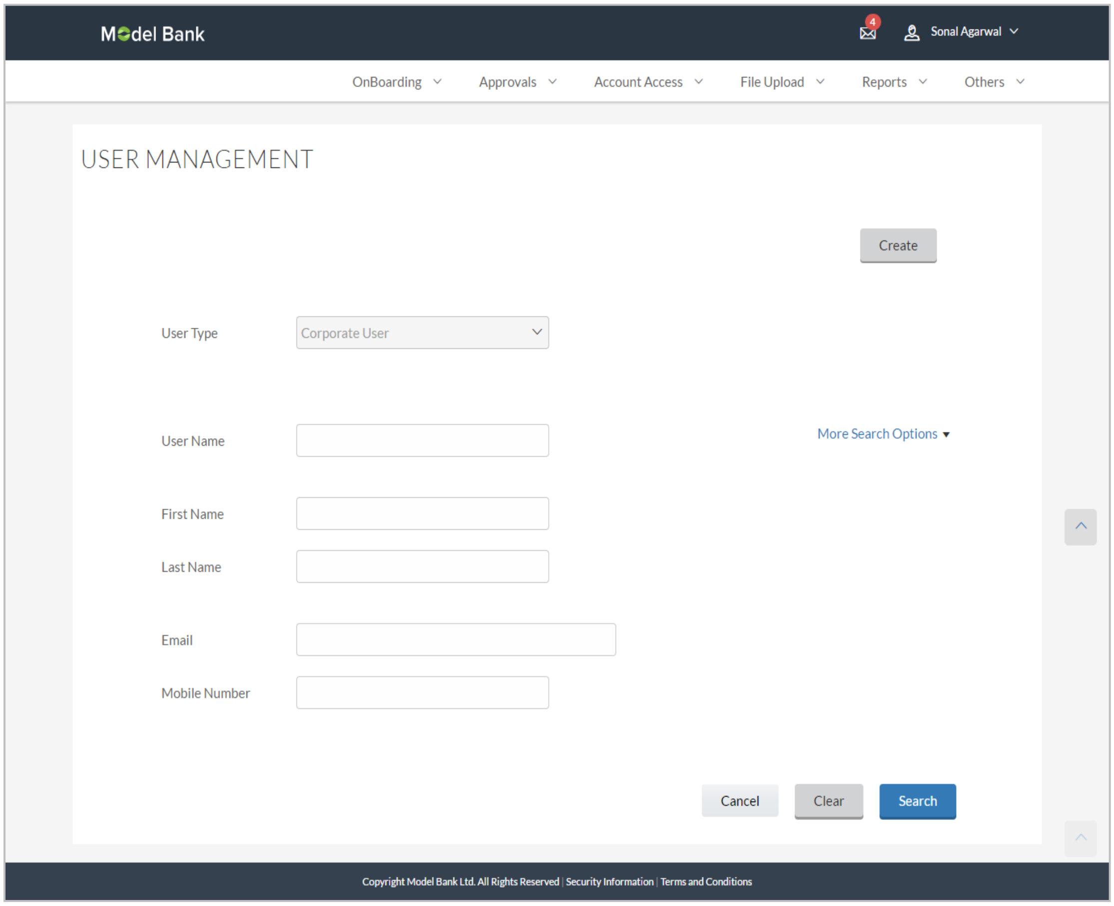
User Management - Search User



To search and view details of the existing users

1. Click the **More Search Options** link; screen will be displayed with additional user search criteria.

User Management – Search User - More Search Options

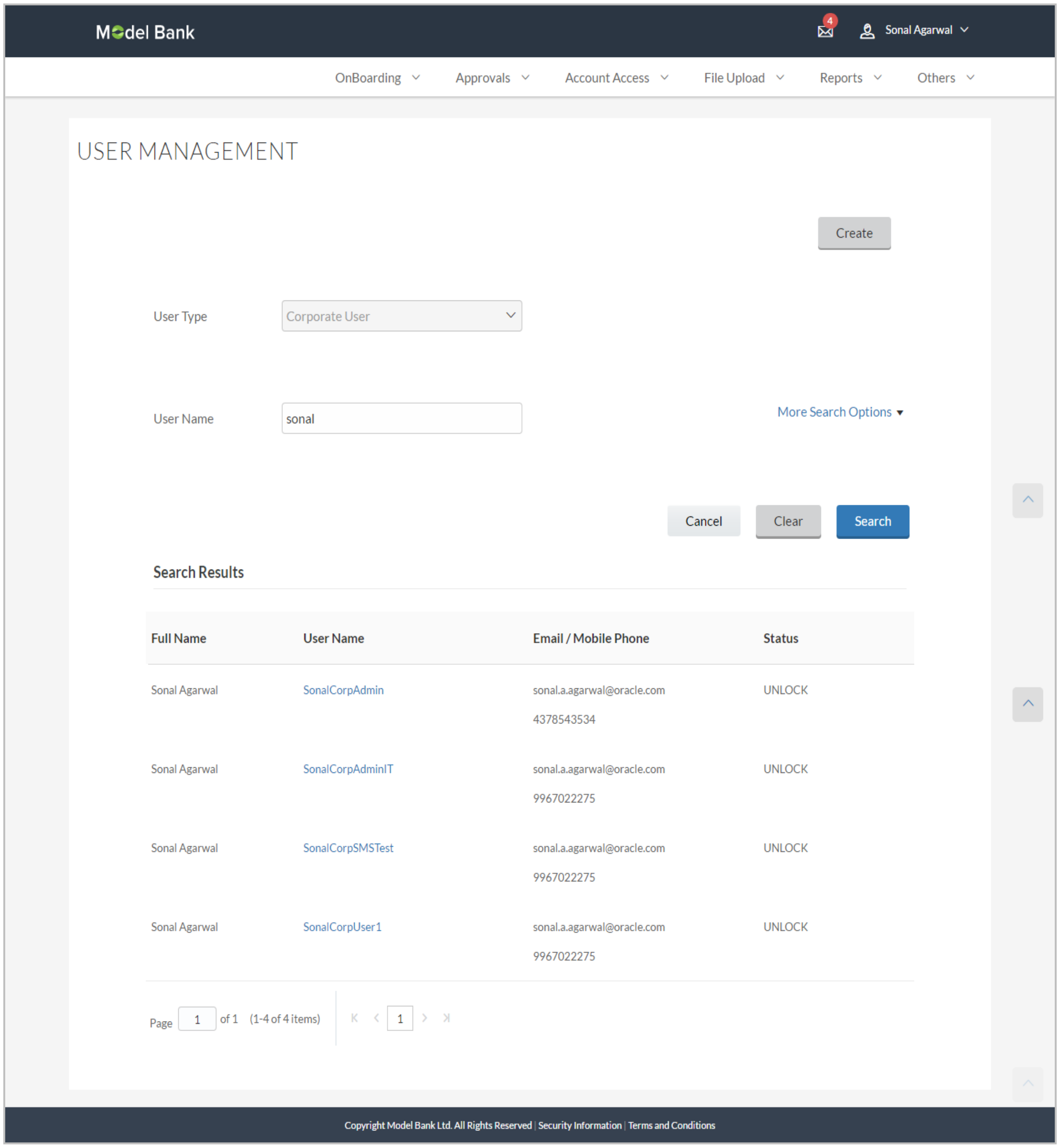


Field Description

Field Name	Description
User Type	User type is always defaulted to 'Corporate User'.
User Name	To search the user with the user name. Partial search is allowed.
First Name	Allows to search based on first name or given name of the user.
Last Name	Specify last name/ surname of the user. Allows to search based on last name/ surname of the user.
Email	Allows to search based on email id of the user.
Contact Details	Allows to search based on email id of the user.

2. Enter the search criteria, click **Search**.
   The search results appear on the **User Management** screen based on the search parameters.
   OR
   Click **Clear** to clear the input search parameters.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

User Management - Search Results



Field Description

Field Name	Description
Search Results	
Full Name	First name and last name of the user.
User Name	User Name of the user.
Email/ Mobile Number	Email / mobile number of the user.
Status	Status of the user, Locked or Unlocked.

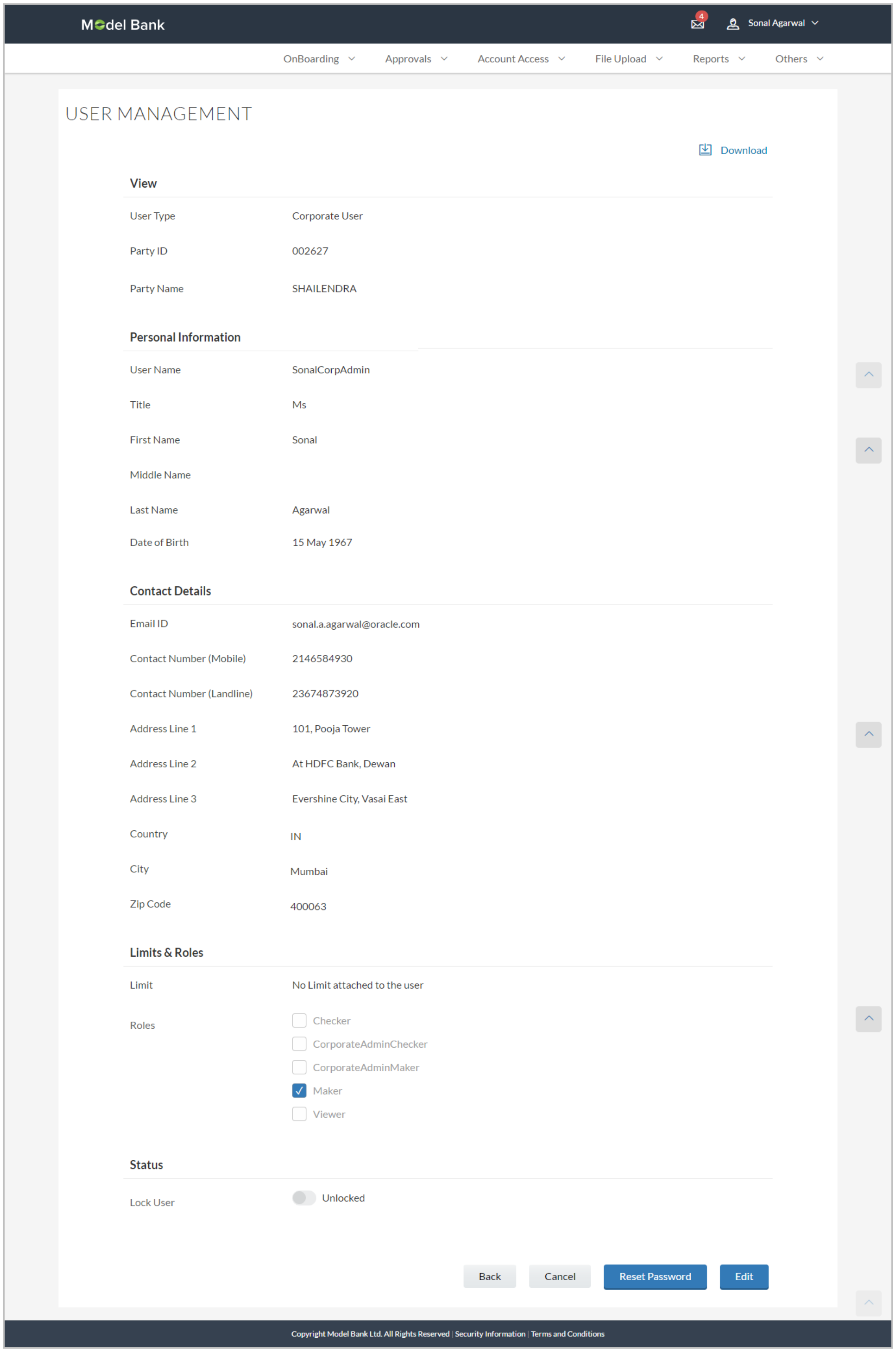
If the search results are more than five, pagination will be enabled.

3. Click the **User Name** link to view the user details.

To view the user details:

4. In the **User Management - Search Results** section, click the **User Name** link of the record for which you want to view the details.
The **User Management - View** screen appears.

User Management – View



Field Description

Field Name	Description
User Type	User type is always defaulted to ‘Corporate User’.
Party ID	Party ID mapped to the user. Party ID is defaulted to the logged in corporate administrator.
Party Name	Party name of Party ID mapped to the user. Party name of Party ID mapped to the logged in corporate administrator.
Personal Information	
User Name	Name (login ID) of the user.
Title	Title of the user. • Mr • Mrs • Miss • Ms • Dr • Master
First Name	First name of the user.
Middle Name	Middle name of the user.
Last Name	Last name/ surname of the user.
Date of Birth	Date of birth of the user.
Contact Details	
Email	Email id of the user.
Contact Number (Mobile)	Mobile number of the user.
Contact Number (Land Line)	Phone number (land line) number of the user.
Address Line 1-3	Address of the user.
Country	Country of the user.

Field Name	Description
City	City in which the user resides.
Zip Code	The postal code of the city in which the user resides.
Limits & Roles	
Limit	Limit package mapped to the user.
Roles	Child roles mapped to the user.
Status	The user's status which can be locked or unlocked.

1. Click **Edit** to edit the user details. The **User Management - Edit User** screen appears.
   OR
   Click **Reset Password** to reset user's password. A warning message 'Do you want to reset the password?' is appears on the screen.
   Click **Yes**, a reset password confirmation screen appears and new password gets communicated to the user on registered email address. Click **No**, the action gets canceled.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click **Back** to cancel the operation and to go back to previous screen.
   OR
   Click 

   to download the user details.

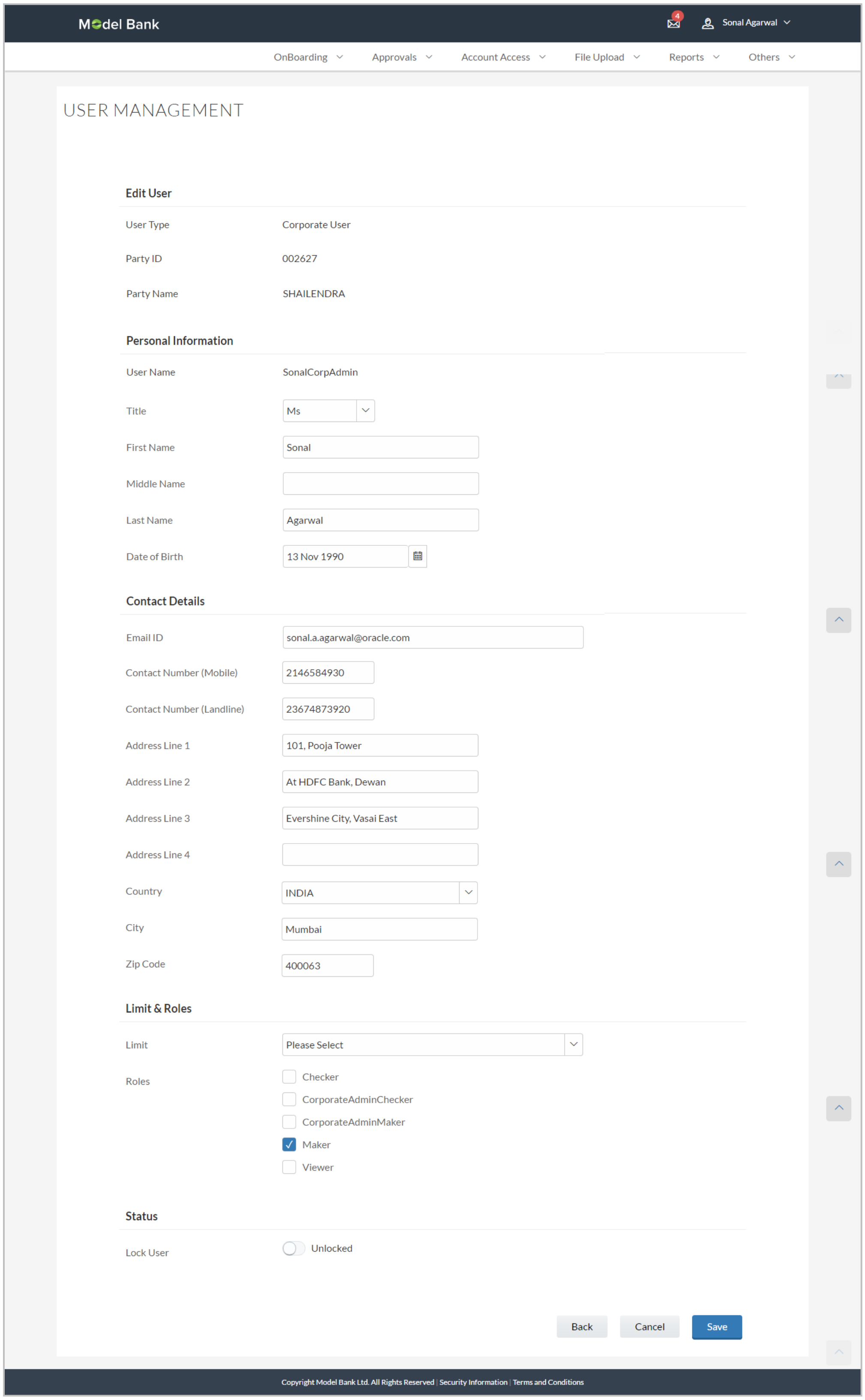
4.3 User Management – Edit User

This function enables corporate administrator to edit the existing user details.

To edit or update user details:

1. In the **User Management - Search Results** section, click the **User Name** link of the record for which you want to edit the details.
   The **User Management - View** screen appears.
2. Click **Edit**. The **User Management - Edit User** screen appears.

User Management - Edit User



Field Description

Field Name	Description
User Type	User type is always defaulted to 'Corporate User'. This field is non-editable.
Party ID	Party ID mapped to the user. Party ID is defaulted to the logged in corporate administrator. This field is non-editable.
Party Name	Party name of Party ID mapped to the user. Party name of Party ID mapped to the logged in corporate administrator. This field is non-editable.
Personal Information	
User Name	Name (login ID) of the user. This field is non-editable.
Title	Title of the user. • Mr • Mrs • Miss • Ms • Dr • Master
First Name	First name of the user.
Middle Name	Middle name of the user.
Last Name	Last name/ surname of the user.
Date of Birth	Date of birth of the user.
Contact Details	
Email	Email id of the user.
Contact Number (Mobile)	Mobile number of the user.
Contact Number (Land Line)	Phone number (land line) number of the user.

Field Name	Description
Address Line 1-3	Address of the user.
Country	Country of the user.
City	City in which the user resides.
Zip Code	The postal code of the city in which the user resides.
Limits & Roles	
Limit	Limit package mapped to the user.
Roles	Child roles mapped to the user.
Status	The user's status which can be locked or unlocked.

3. Edit the required details.
4. Click **Save** to save user details.
   OR
   Click **Back** to cancel the operation and to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
5. The **User Management - Review User Details** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to modify the details.
   The user is directed to **User Management - Edit User** screen with values in editable form.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
6. The success message of edit user appears along with the transaction reference number appears.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. Who can create / update the user?

System administrator, bank administrator and corporate administrator can create or edit the users.

2. Can I edit the party id mapped to the user?

No, party ID mapped to the user cannot be edited. It is defaulted to a party id mapped to corporate administrator.

3. **When does the system update a user status as 'locked'?**

   When administrator needs to temporarily block access for any user, 'Lock user' functionality can be used. Also if there are multiple unsuccessful login attempts, the user's status will get updated as 'Locked'.

4. **Can I set the user name which is already used in the application?**

   No, uniqueness of a user ID is checked while creating or modifying a user.

5. **Can one assign multiple child roles to a user?**

   Yes, multiple child roles can be assigned to the user.
   e.g. Corporate user is acting as maker of few transactions and approver of few other transactions.

6. **What are the different child roles available out of box?**

   Following are the child role associated with corporate user role out of box.

Application Role	**Child Roles**
Corporate User	Maker
	Checker
	Viewer
	Corporate Admin Maker
	Corporate Admin Checker

7. **Can I update the limit package associated with a user, If Yes, what will happen to the in-flight transactions?**

   Yes, new limit package can be mapped to a user. Limits get applied from an immediate effect if the effective date is less than or equal to current date. And if the effective date is future date, the limit package will be applied from the date available in the package.

8. **If I update the child role associated to a user, what will happen to the in-flight transactions?**

   In case of any update of child roles mapped to the user as edit user functionality, the privileges associated with new child roles get applied to the user with an immediate effect. So if any transaction is pending with approver for approval, user can view and approve those transactions only if checker role is mapped to him. As soon as checker role is unmapped, then user will not be able to view and approve the transactions which were pending for his approval.

5. Party Preferences

Party Preferences maintenance enables the bank administrator to define certain parameter values as per the corporate requirements. This maintenance is done only for corporate type of parties and is not applicable for retail type of parties.

Parameter values maintained against a corporate party defines the system behavior for the following:

- Cumulative daily limits per transaction for the corporate party
- User Transaction Limits Transaction limits for the users
- Type of Approval flow applicable
- Channel Access Preferences
- Availability of Corporate Administrator facility
- Corporate Administrators can only view the preferences set for a corporate party by accessing the Party Preferences screen. They do not have the rights to maintain or edit the party preferences.

Prerequisites

- Party preference is maintained by the Bank administrator.
- Corporate Administrator is maintained for a party.
- Transaction access is provided to Corporate Administrator.

Features Supported In Application

Party Preference maintenance available for corporate administrator users in the application includes;

- View Party Preferences

How to reach here:

Dashboard > OnBoarding > Party Preferences
OR

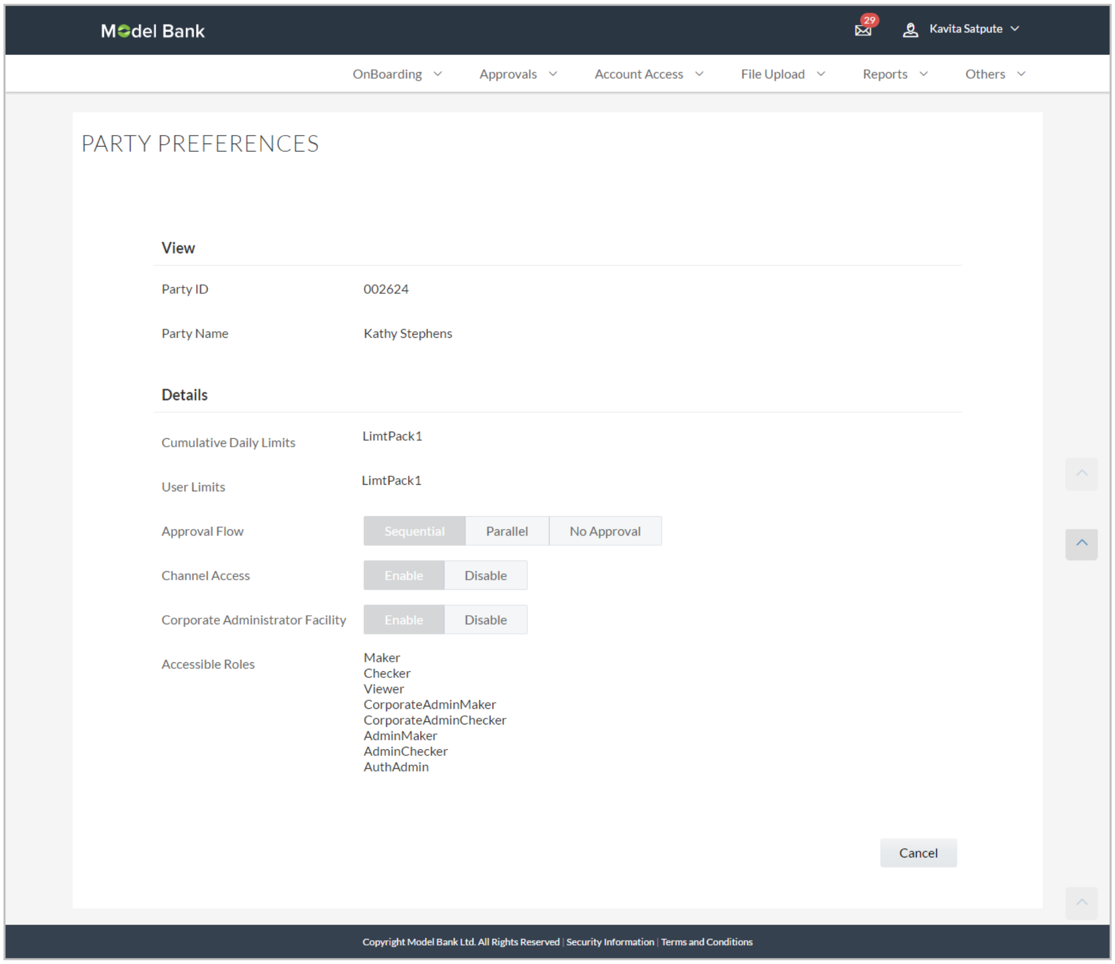
Dashboard > Party Preferences (Quick Link)

5.1 Party Preferences - View

Corporate Administrator logs into the system and navigates to the Party Preferences screen.

System displays the preferences maintained for the Party linked to the corporate administrator. Corporate administrator can view the details but cannot edit anything in the screen.

Party Preferences



Field Description

Field Name	Description
View	
Party Id	Party ID mapped to the logged in corporate administrator.
Party Name	Party name of Party ID mapped to the logged in corporate administrator.
Details	
Cumulative Daily Limit	Name of the cumulative limit package mapped to the party.
User Limit	Name of the user limit package mapped to the party.

Field Name	Description
Approval Flow	The approval type for the party. The options are: • Sequential • Parallel • No Approval
Channel Access	Whether the corporate user can start transacting through channel banking. The options are: • Enable : Allows bank administrator to enable the party for application channel access • Disable: Allows bank administrator to disable the party for application channel access
Enable for Corporate Administrator	Whether the corporate has corporate administrator rights and can one of the user perform the administrator functionalities on behalf of Party. The options are: • Enable • Disable
Accessible Roles	Field lists the type of roles that will be available to the corporate administrator while on-boarding a user for the corporate party. Options are: • Corporate Admin Maker – If this is selected, corporate administrator will be able to onboard a user in corporate admin maker role. • Corporate Admin Checker – If this is selected, corporate administrator will be able to onboard a user in corporate admin checker role. • Maker – If this is selected, corporate administrator will be able to onboard a user in corporate maker role. • Checker – If this is selected, corporate administrator will be able to onboard a user in corporate maker role. • Viewer – If this is selected, corporate administrator will be able to onboard a user in corporate viewer role.

1. Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.

FAQs

1. **What is sequential type of approval flow?**

   Under Sequential approval flow, the approval can be done only in the sequence as mentioned in approval workflow. So, at the first level of approval, users/ user groups who are assigned to authorize only can view and approve the transaction. After the transaction is approved by level 1 user, the users/ user groups having rights for second level of approval will be able to view and authorize the transaction. The transaction is marked as approved only after the user at the last level approves/ authorizes it.

2. **What is Parallel type of approval flow?**

   It is “Non-Sequential” type of approval flow which doesn’t follow any specific sequence. Any user (who is part of the approval flow) from any approval level can pick up the transaction/maintenance and approve it. The transaction/maintenance is marked as approved if one user from each approval level (as configured) has approved/ authorized the transaction.

3. **What is cumulative daily limit package?**

   This limit package acts as a cumulative limit for all users of a corporate party and is utilized as and when any user authorizes the transaction as a final approver. The daily limit per transaction and number of transactions allowed limit is checked and updated against the cumulative limit set. It is mandatory to assign a cumulative daily limit package to each party preference created.

4. **What is User limit package?**

   This limit package is applicable for all users of the party (Users to whom this party ID is mapped as primary Party ID). This package will be overridden by User level limits package, if defined, at User Maintenance.

5. **Can corporate administrator view the party preference maintained for a linked party?**

   No, preferences can be viewed only of a primary party ID mapped to a logged in corporate administrator.

6. Party To Party Linkage

Party to Party linkage is required by medium and large corporates if the user(s) of the parent company needs to access accounts of the subsidiary companies.

For e.g. consider a case wherein say ‘ABC Industries’ is the parent company with a subsidiary company ‘PQR Enterprises’ and the users of ABC Industries needs to access accounts of PQR Enterprises to carry out transactions and/or inquiries.

The corporate will provide a mandate/ board resolution to the bank for creation of Party to Party linkage.

Bank Administrator will setup a Party to Party linkage by selecting the parties to be linked.

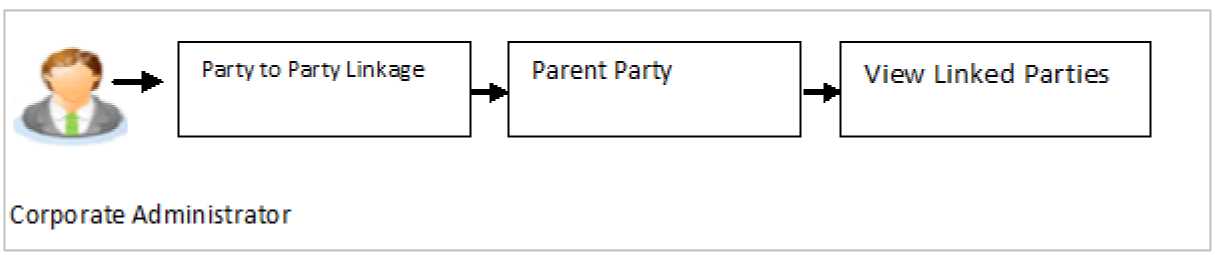
Pre-Requisites

- Party preferences should be maintained for the parent as well as the party to be linked
- Channel Access should be enabled for both the parent as well as the party to be linked

Features Supported In Application

The following options are available as part of P2P linkage maintenance

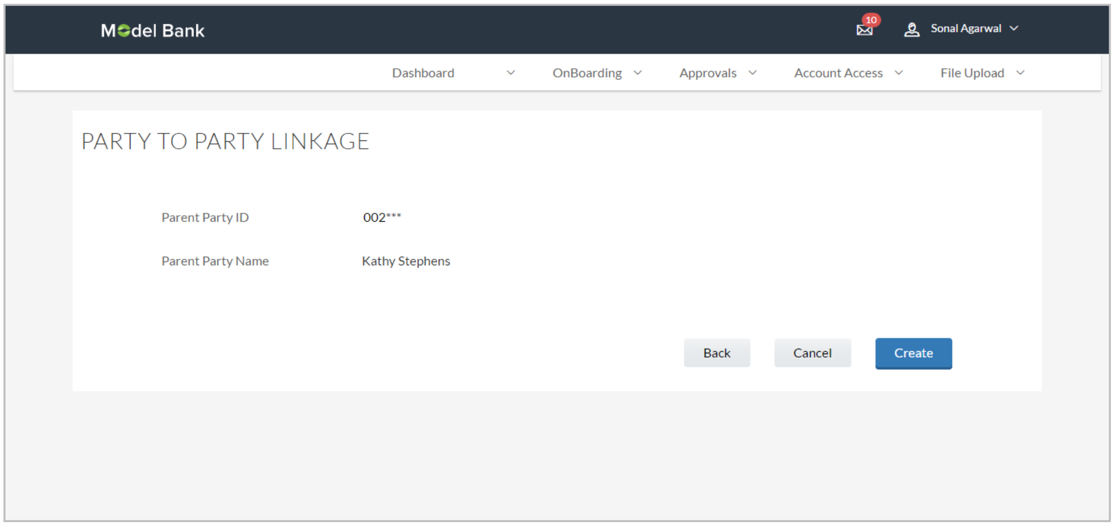
- View an existing Party to Party Linkage



How to reach here:

Corporate Administrator Dashboard > OnBoarding > Party To Party Linkage
OR
Corporate Administrator Dashboard > Party to Party Linkage (Quick Link)

Party to Party Linkage



Field Description

Field Name	Description
Parent Party Id	Parent party Id of the corporate user to which you want to link other party.
Parent Party Name	Name of the parent party.

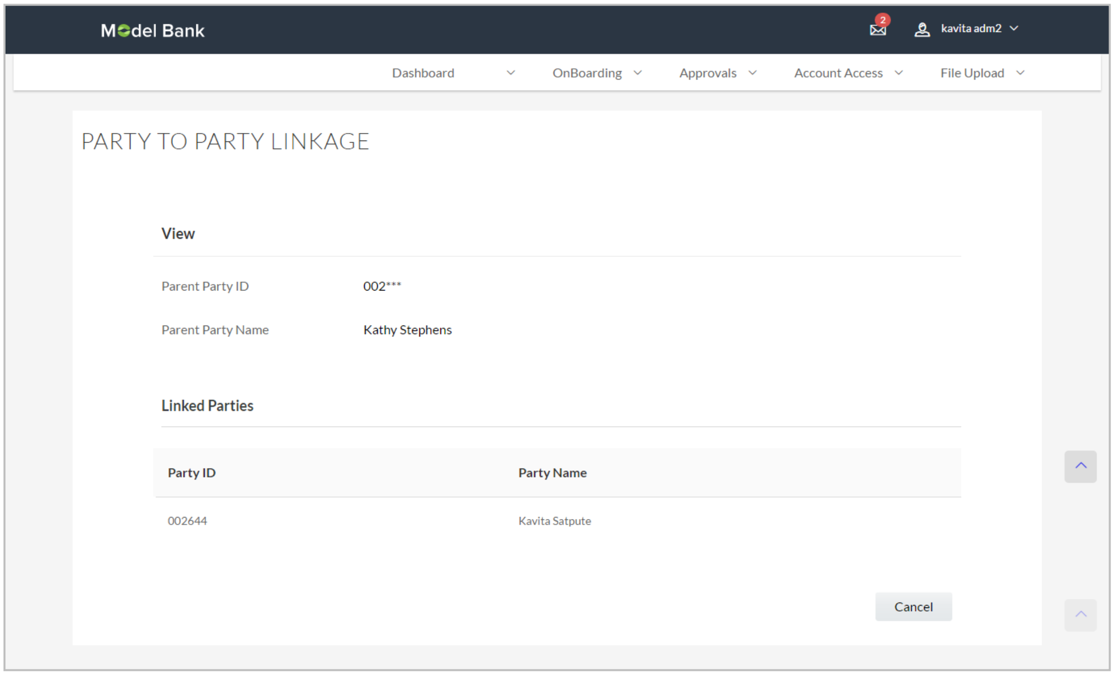
6.1 Party to Party Linkage- View

The corporate administrator can view the details of the linked parties to the parent party id.

To view the party to party linkage:

1. Navigate to the **Party to Party Linkage** screen.

Party to Party Linkage



2. Click **Cancel** to cancel the transaction.
   The **Party To Party Linkage** screen with search results with parent party identified and list of linked parties appears.

7. Account Access

Access management enables the corporate administrator to enable access of accounts of the corporate party for channel banking. With this access defined, users of the corporate party can transact on their own or linked party accounts through internet banking. They can view accounts, statements, initiate payments, upload files, and various other transactions available for corporate users.

Account access management maintenance is designed to allow and/ or restrict the corporate accounts for online access. Typically, there are multiple users from different departments who transact on behalf of the corporate using specific accounts and specific transactions

- Party Account Access
- User Account Access

7.1 Party Account Access

Using this option the corporate administrator can set up account and transaction access for the corporate party.

The Corporate Administrator can only provide access to the party to which the corporate administrator is associated to.

Corporate Administrator cannot provide access to the party to which the administrator is not associated to.

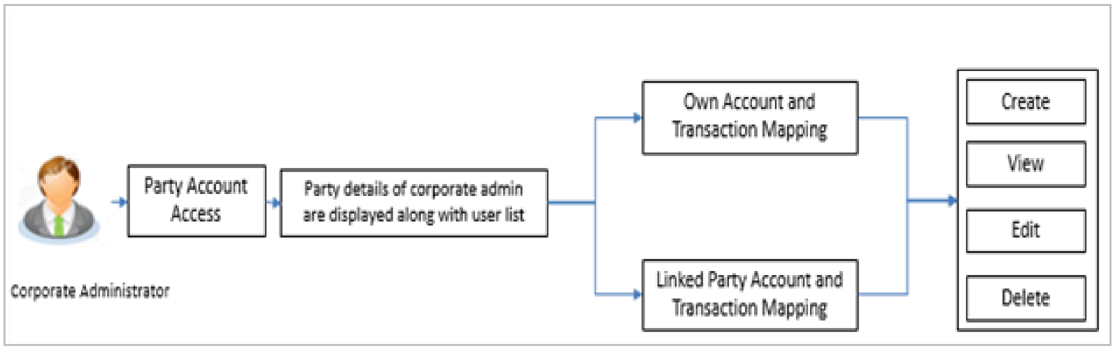
Prerequisites

- Corporate Administrator has the required rights to provide account and transaction access to the corporate party
- Party preferences should be created for the party of the user for which access is to be maintained
- Channel Access should be enabled for party of the user for which account access is to be maintained
- Account access maintenance for linked party accounts can be done once there is a party to party linkage maintained

Features Supported In Application

This option allows the bank administrator to perform the following:

- Party Account Access - Mapping (Own accounts and linked party accounts)
- Party Account Access – View (Own accounts and linked party accounts)
- Party Account Access - Edit (Own accounts and linked party accounts)
- Party Account Access - Delete (Own Accounts and linked party accounts)



How to reach here:

Corporate Administrator Dashboard > Account Access > Party Account Access
OR
Corporate Administrator Dashboard > Party Account Access (Quick Link)

7.1.1 Party Account Access - Create

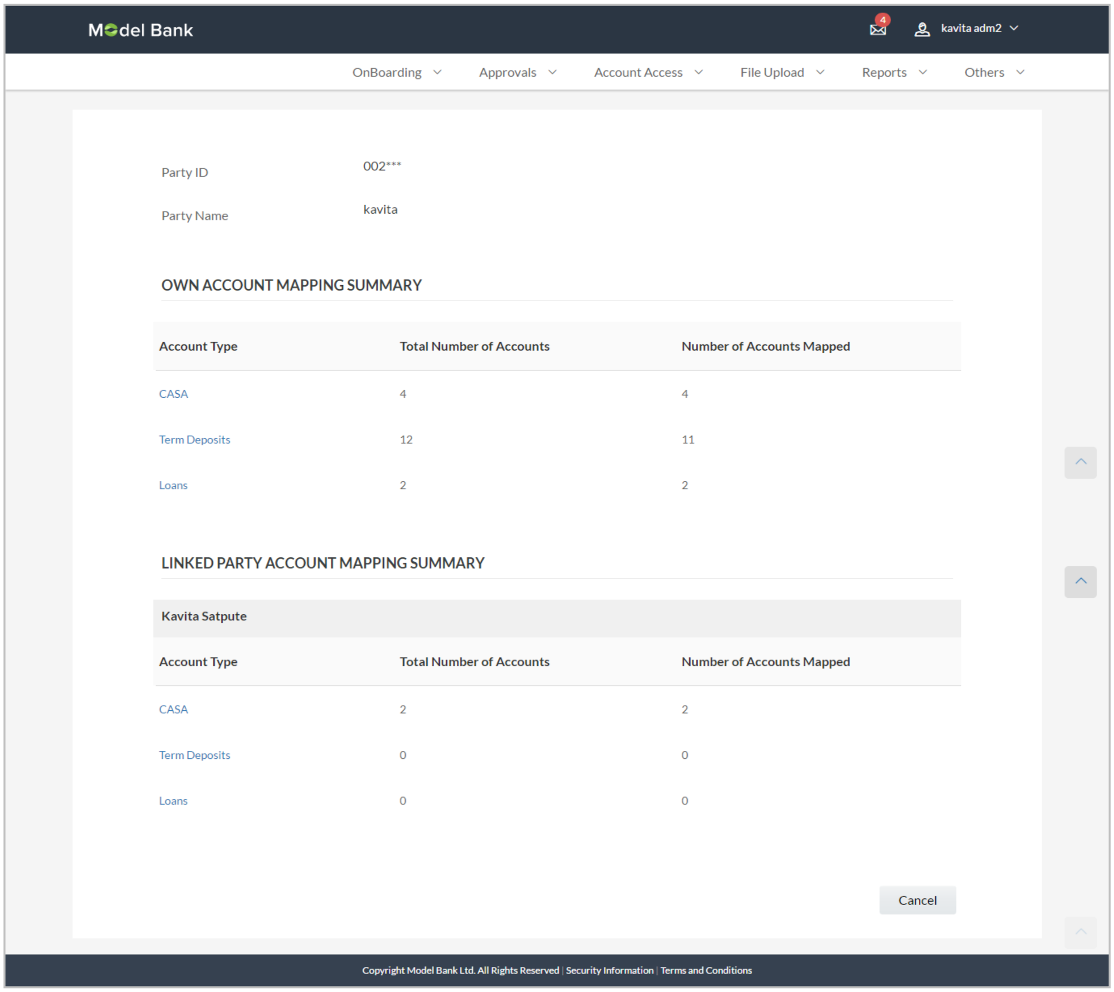
The Corporate Administrator has the list of account(s) and transactions for which access needs to be provided to the corporate party.

Party Id and Party Name of the corporate administrator are defaulted and not allowed for input.

To provide the party with account and transaction access:

1. Navigate to the account access summary page with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary**.
   Linked party account mapping will only be available if the party to which corporate admin is associated has Party to Party Linkage maintained.

Party Account Access



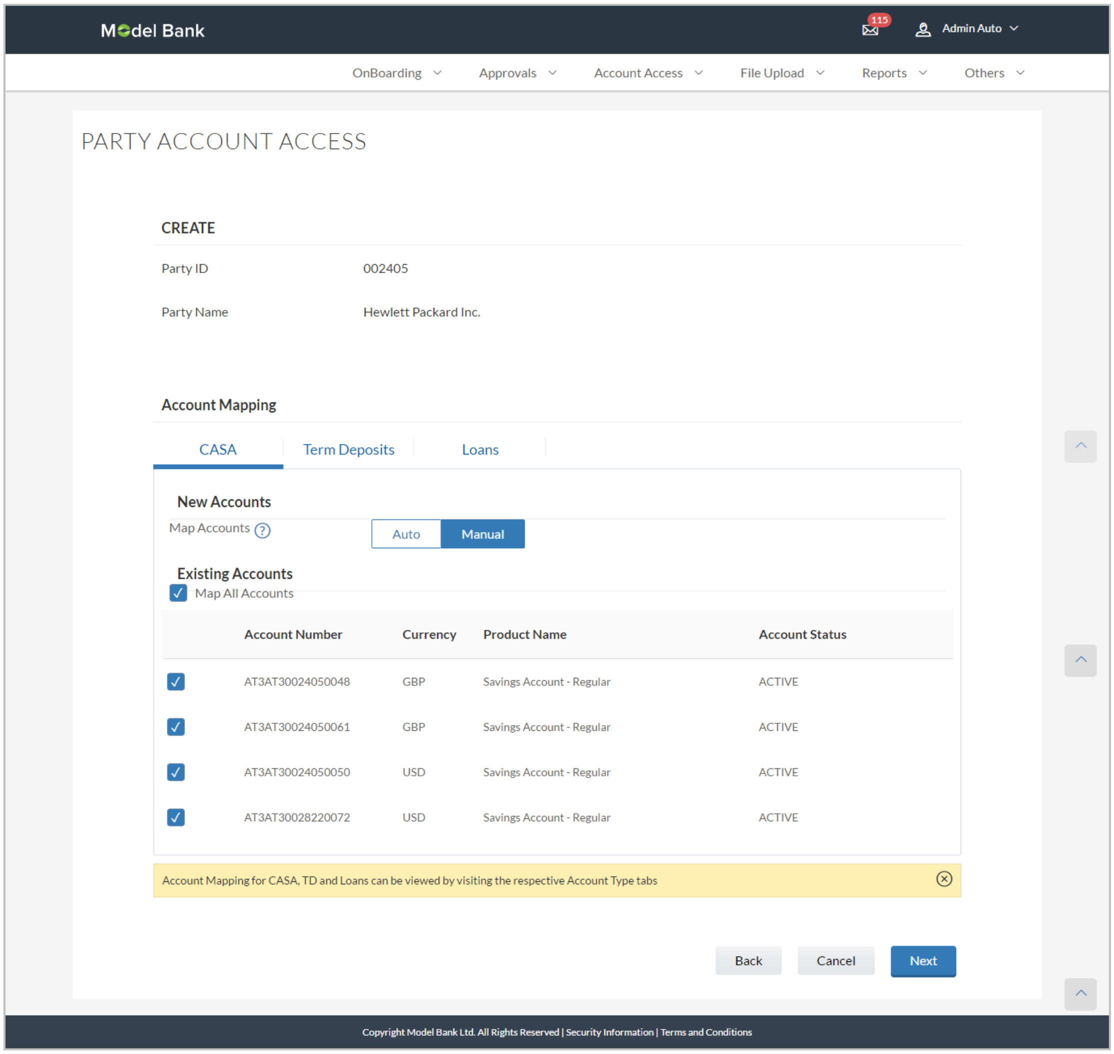
Field Description

Field Name	Description
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
OWN ACCOUNT MAPPING SUMMARY	
Account Type	All account types available under the party. The account type can be: • Current & Savings • Term Deposits • Loans

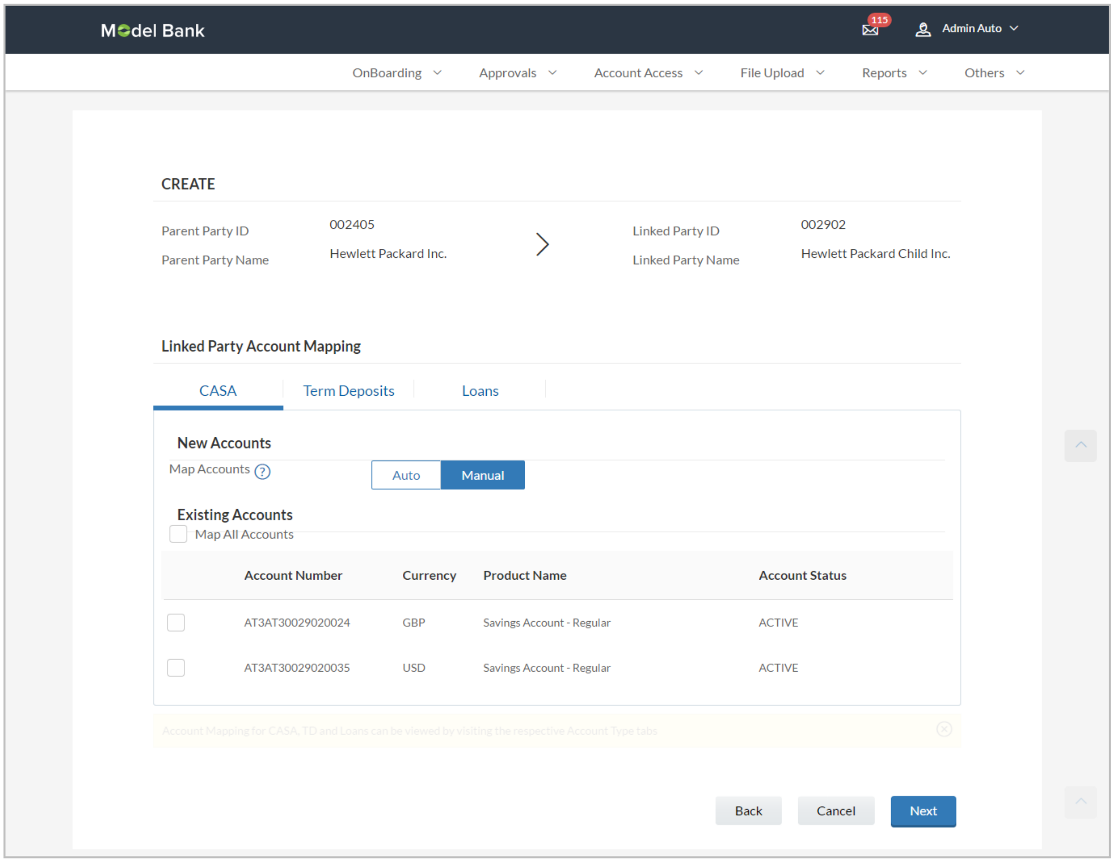
Field Name	Description
Total Number of Accounts	Total number of accounts available under the party.
Number of Accounts Mapped	Number of accounts mapped to the particular account type.
LINKED PARTY ACCOUNT MAPPING SUMMARY	
Account Type	All account types available under the linked party. The account type can be: • Current & Savings • Term Deposits • Loans
Total Number of Accounts	Total number of accounts available under the linked party.
Number of Accounts Mapped	Number of accounts mapped to the particular account type.

2. If there is no mapping done for the party (own/ linked), there will be a message **No Accounts mapped for the party** with **Map**. Click **Map**. The **Party Account Access - Create** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
3. All the accounts held by the selected party as a relationship with the bank as available in the core banking system will be fetched and displayed in the respective categories i.e. CASA, Term Deposits and Loans.
   In case of mapping of linked party accounts to the parent party, user will select the parent party as part of party search section and click **Map** against the linked party of which account access is to be provided.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., and select a global check box of **Map all accounts** to enable all the existing accounts under the selected category for channel banking (on screen, it will serve as a **Select All** function).
   OR
   If specific accounts are required to be given access then the user needs to select the respective check boxes preceding the account number.
5. To map new accounts, select appropriate option from **Map Accounts** field;
   Select **Auto** if you wish to allow access to all future CASA/ Term Deposit/ Loans accounts.
   OR
   Select **Manual** if you wish to explicitly map new accounts and transactions.
6. The cookie message appears at the bottom of the category tab indicating the administrator that account mapping for other category tabs can be done by visiting the respective tabs.

Party Account Access – Account Mapping (Own Account Mapping) - Create

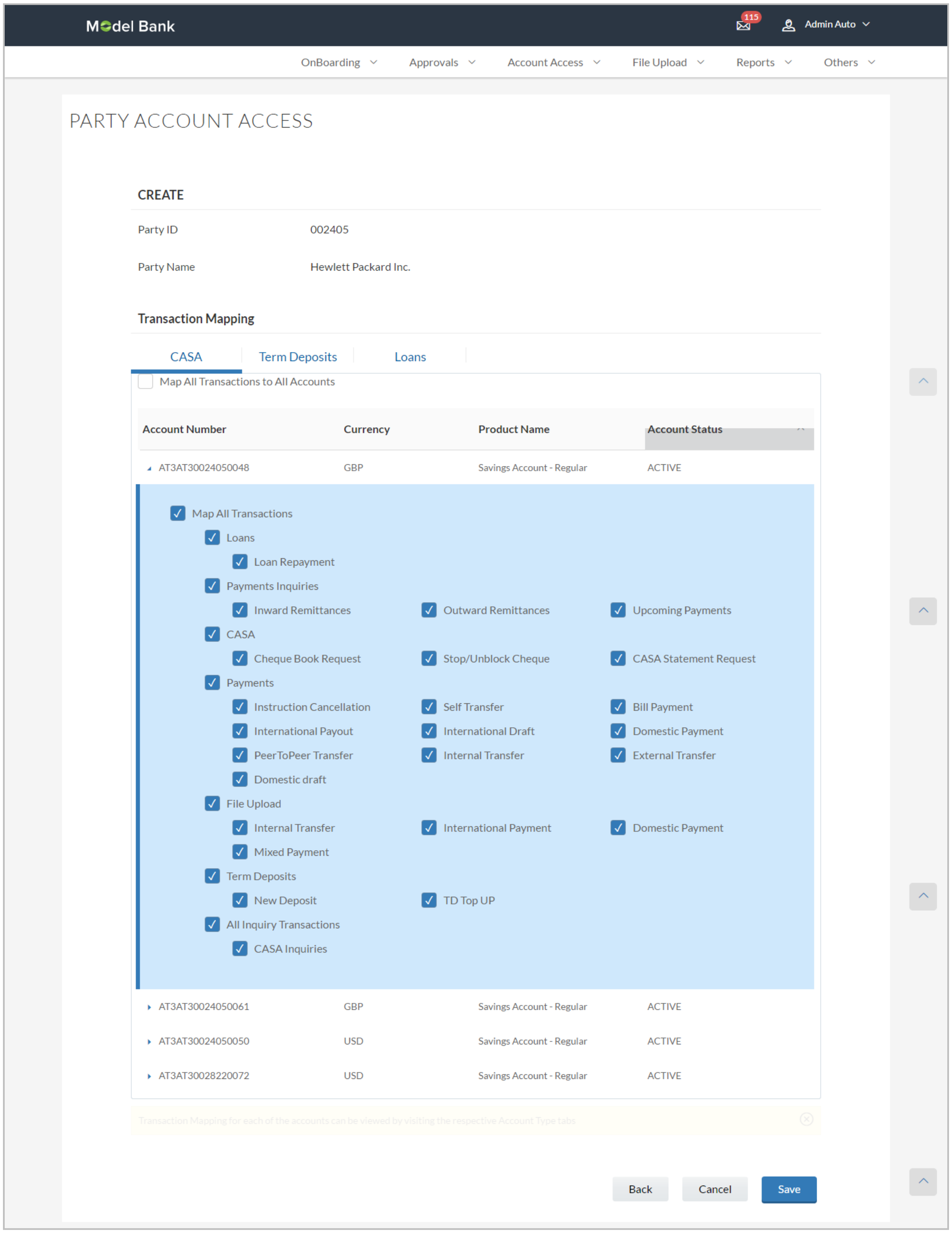


Party Account Access - Account Mapping (Linked Account Mapping) - Create

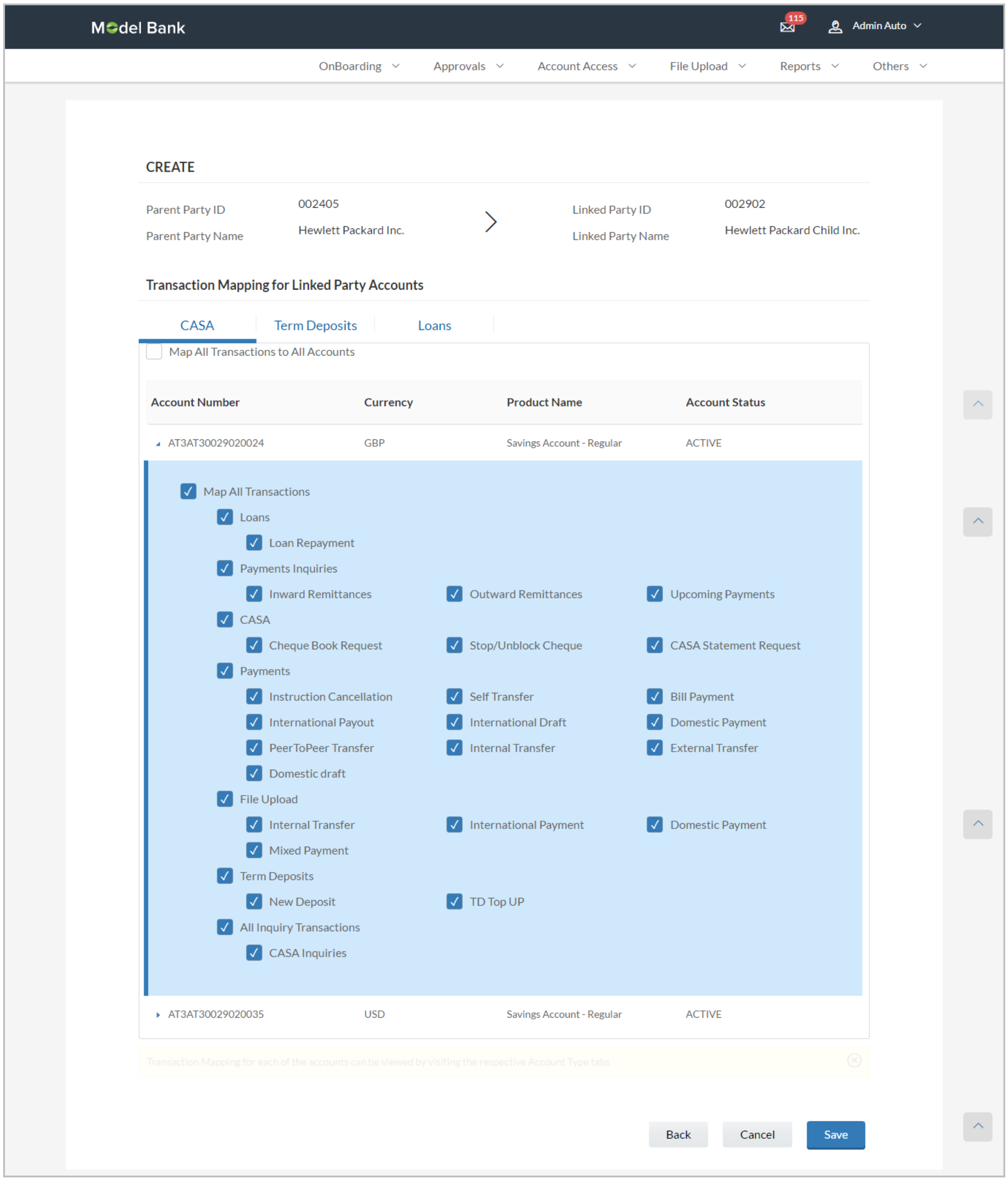


7. Click **Next**. The **Party Account Access - Create** (Transaction Mapping) screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

Party Account Access – Transaction- Account Mapping (Own Account Mapping) - Create



Party Account Access – Transaction- Account Mapping (Linked Account) - Create



8. To map the transactions to the account, click ▸ against the particular account number to view the transaction mapping.
9. Select the respective check boxes preceding the transaction to be mapped.
   OR
   Select **Map All Transactions**, if you want to map all the transactions to all accounts.
10. Click **Save** to save the changes.
    OR
    Click **Cancel** to cancel the transaction.

OR
Click **Back** to navigate to the previous screen.

11. The **Party Account Access - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Edit** to edit the transaction.
    OR
    Click **Cancel** to cancel the transaction.
12. The screen with success message appears. Click **OK** to complete the transaction.
    After following above steps the summary of mapped accounts and transactions available for party.

7.1.2 Party Account Access - View

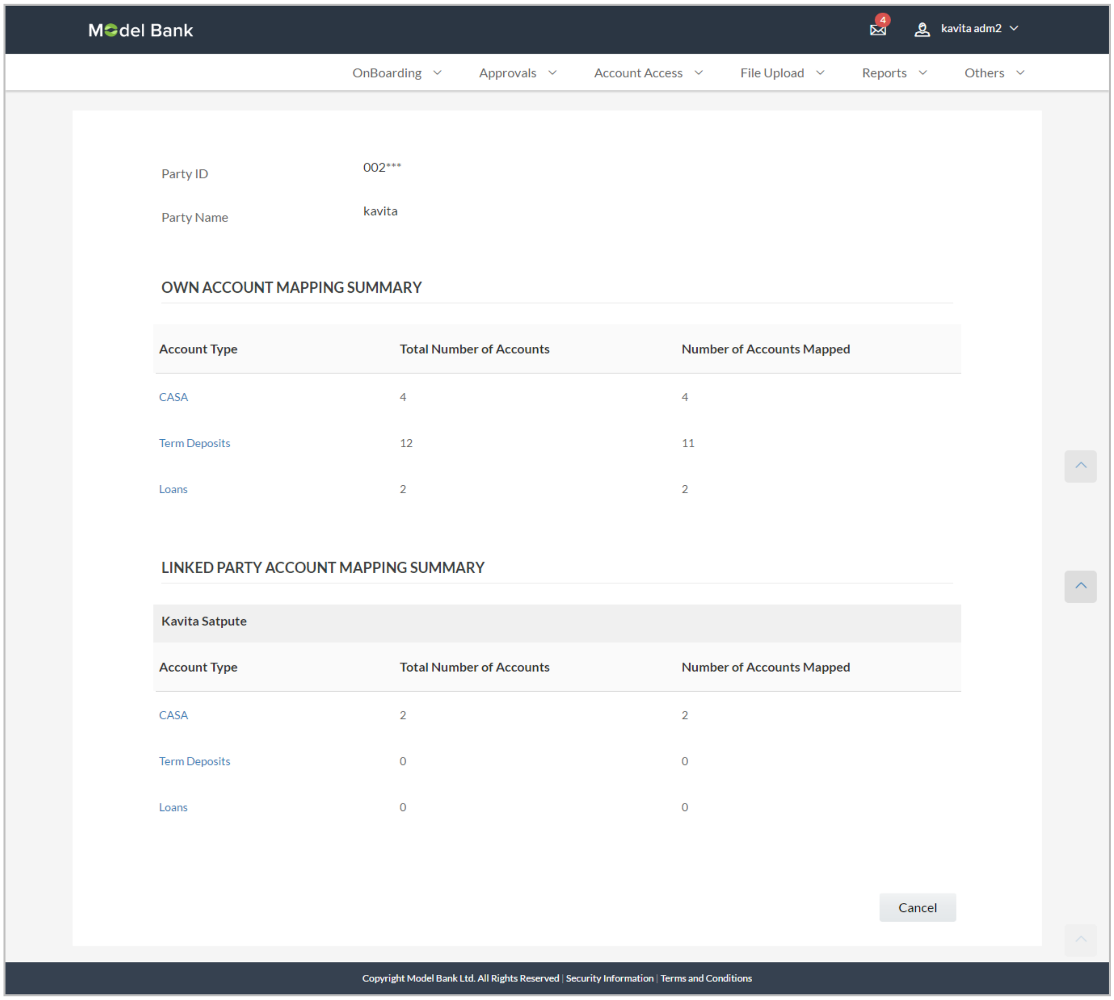
The Corporate Admin can view the list of account(s) and transactions for which access has been provided to the corporate party.

Party Id and Party Name of the corporate administrator are defaulted and not allowed for input. User list of the corporate party is displayed with details like user ID, user name and mapping details.

To view the party account and transaction access:

1. Navigate to the account access summary page with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary**.
   Linked party account mapping will only be available if the party to which corporate admin is associated has Party to Party Linkage maintained.

Party Account Access - Summary



Field Description

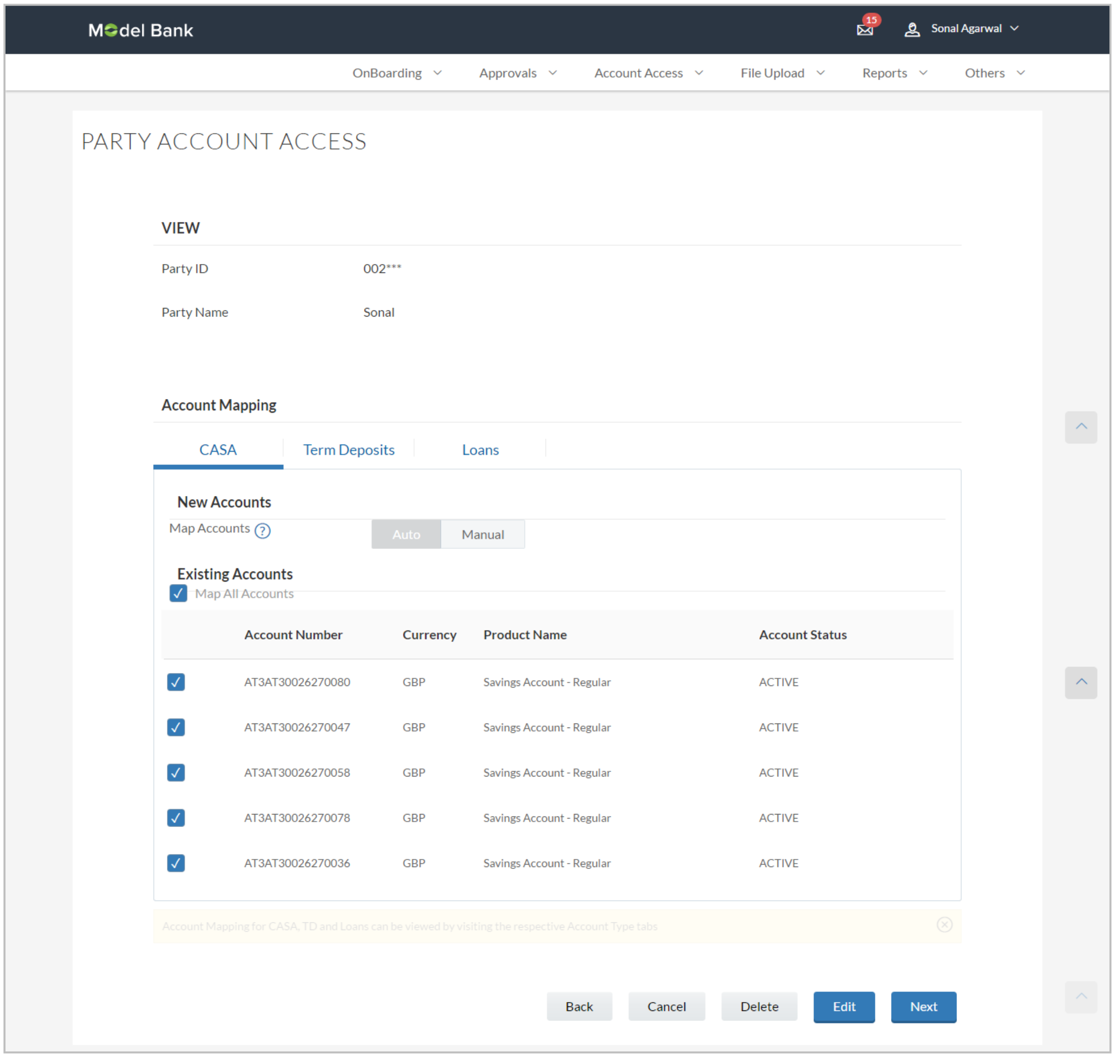
Field Name	Description
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
OWN ACCOUNT MAPPING SUMMARY	

Click the **Account Type** link to view the respective mapping details.

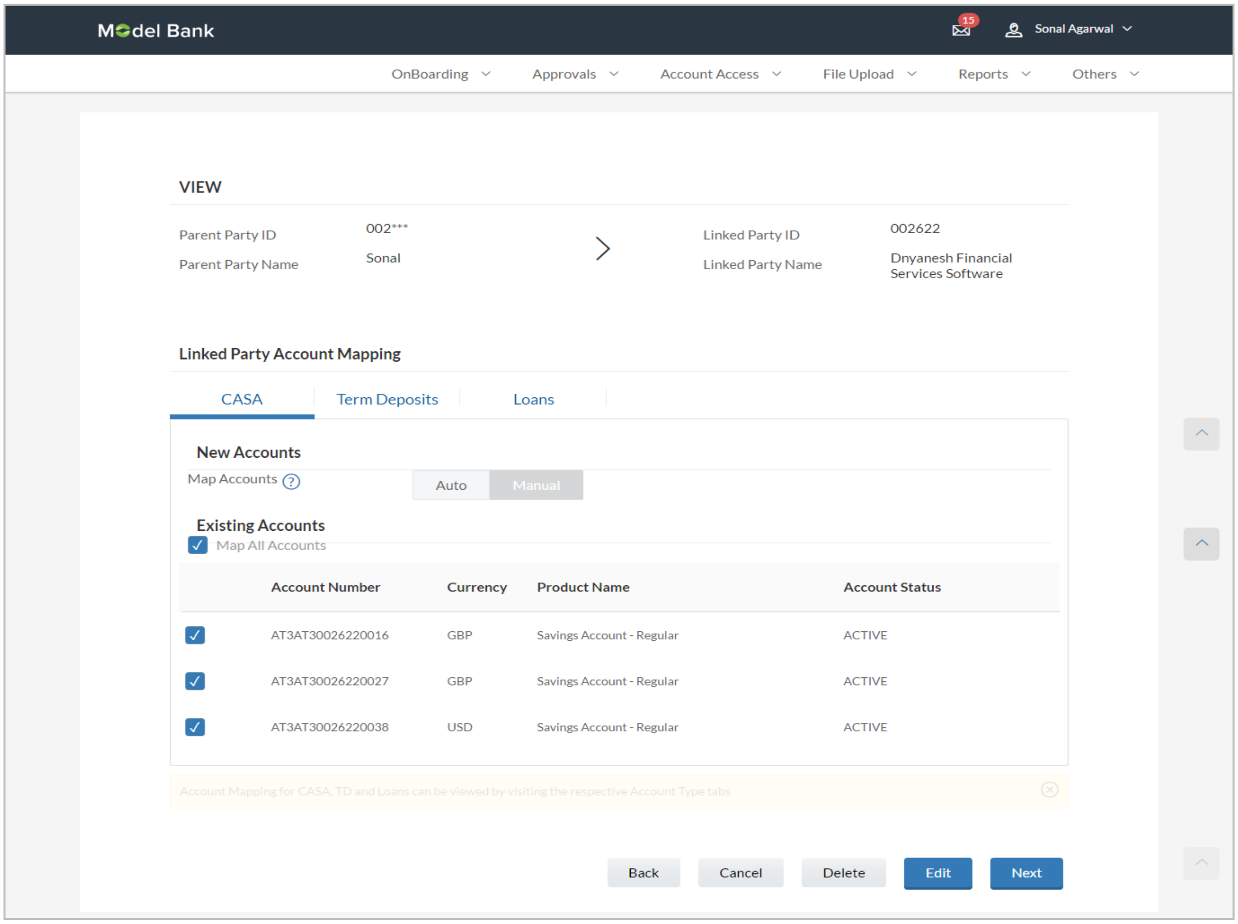
Field Name	Description
Account Type	All account types available under the party. The account type can be: • Current & Savings • Term Deposits • Loans
Total Number of Accounts	Total number of accounts available under the party.
Number of Accounts Mapped	Number of accounts mapped to the particular account type.
LINKED PARTY ACCOUNT MAPPING SUMMARY	
Click the **Account Type** link to view the respective mapping details.	
Account Type	All account types available under the linked party. The account type can be: • Current & Savings • Term Deposits • Loans
Total Number of Accounts	Total number of accounts available under the linked party.
Number of Accounts Mapped	Number of accounts mapped to the particular account type.

2. Click the **Account Type** link i.e. CASA / TD / Loans in the summary details for the party.
   The **Party Account Access - View** screen displaying the account mapping for an accounts appear.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

Party Account Access - View (Own Account Mapping Summary)



Party Account Access - View (Linked Party Account Mapping Summary)



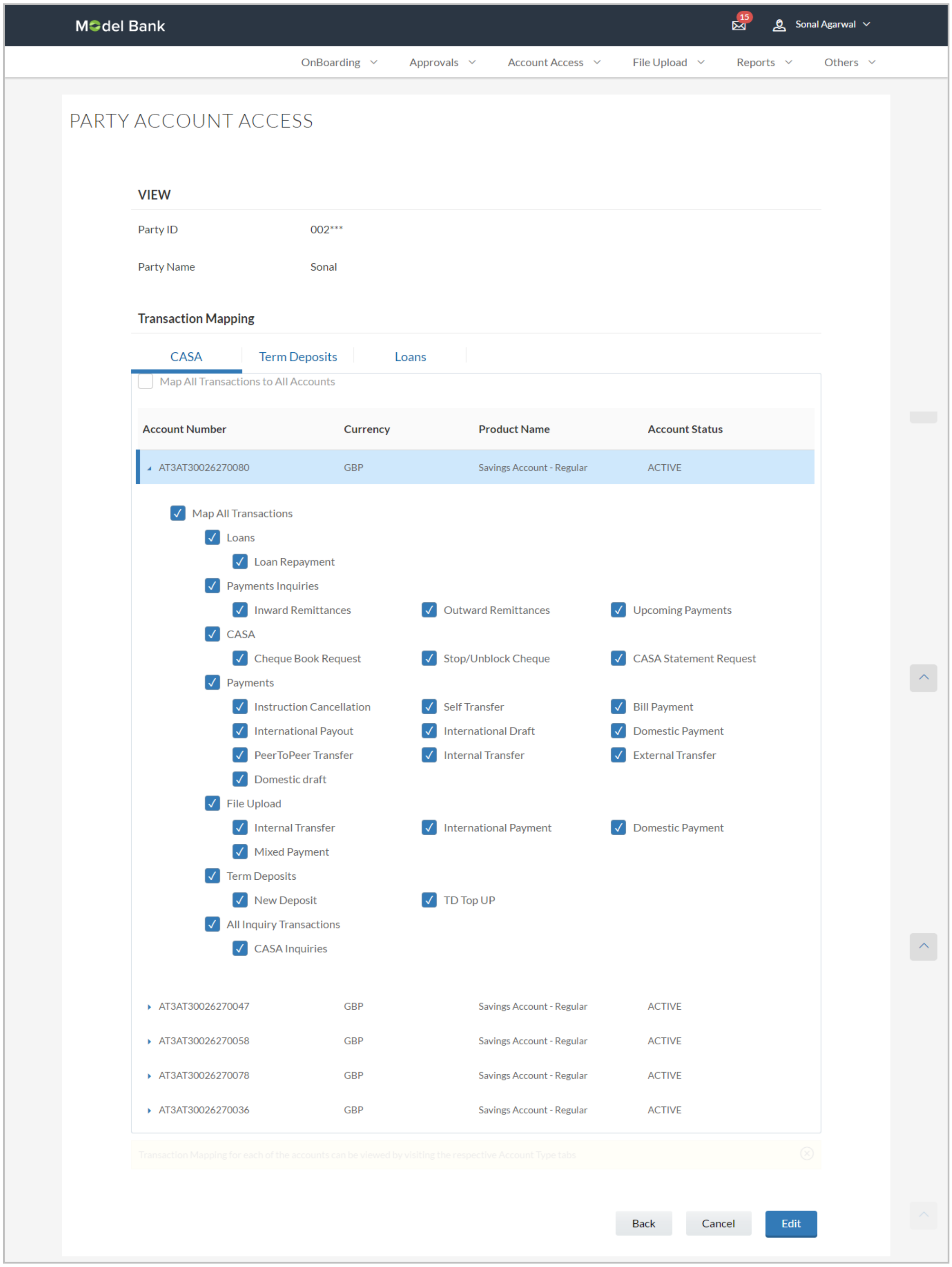
Field Description

Field Name	Description
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
CASA/ Term Deposits/ Loans	
New Accounts	

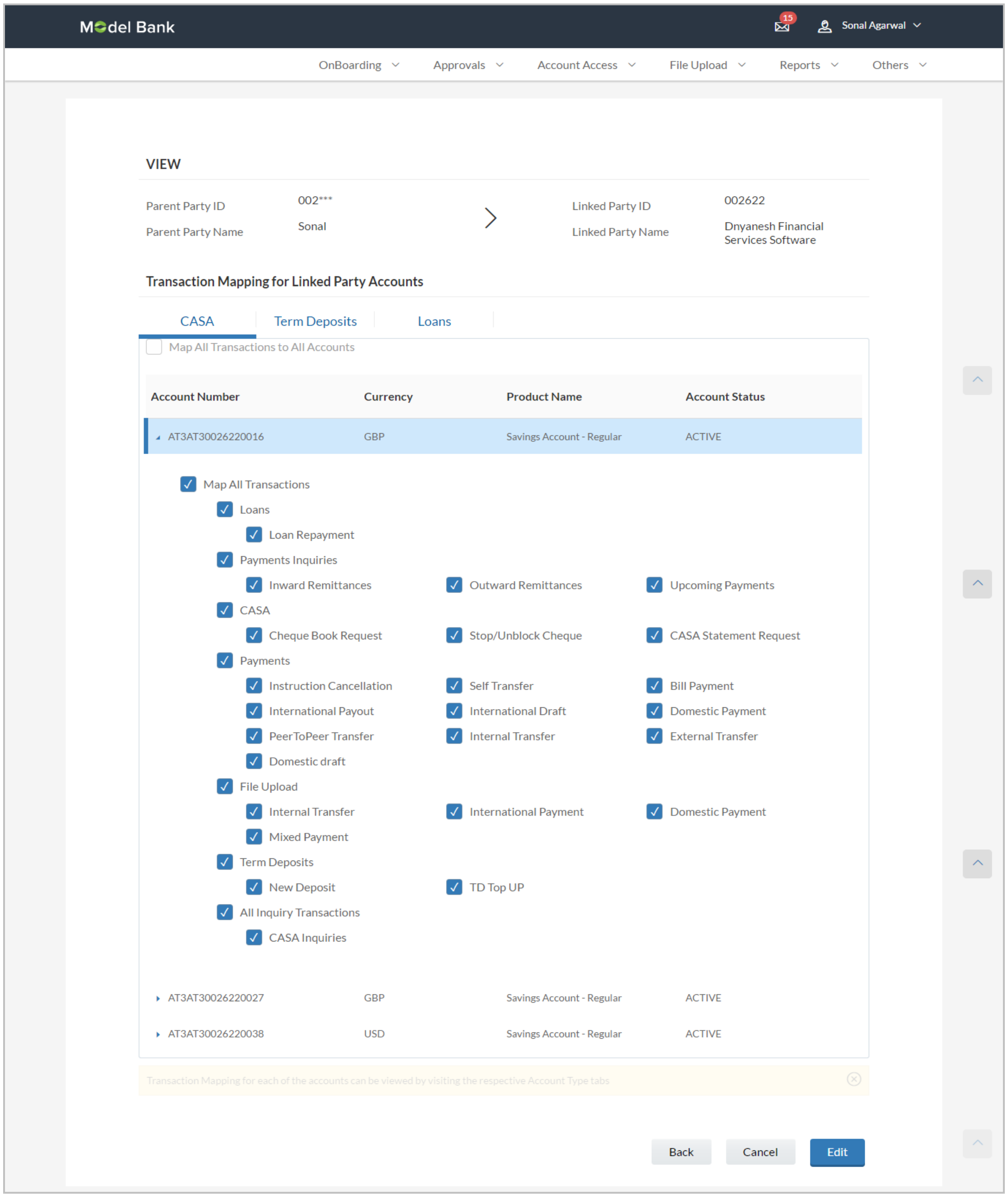
Field Name	Description
Map Accounts	Mapping of the accounts. The options can be: • Auto: gives default access to the all future newly added accounts and transactions of the party as soon as the account is opened. • Manual: gives specific access to future accounts. This is to explicitly map new accounts and transactions if access needs to be provided.
Existing Accounts	
Map All Accounts	Mapping all the existing accounts under the selected category to enable for channel banking.
Account Number	List of account numbers present in a particular account type.
Currency	Account currency.
Product Name	Name of the product available under the party.
Account Status	Status of the account access for the party

3. Click **Account Type** i.e. CASA/ TD/ Loan, all the accounts held by the selected party as a relationship with the bank as available in the core banking system will be fetched and displayed in the respective categories i.e. CASA, Term Deposits and Loans.
   In case of mapping of linked party accounts to the parent party, select on the account type in the linked party summary section.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., the administrator can view both the accounts for which access has been provided and the ones for which access is not provided.
   Can also view the selection done for New Accounts mapping i.e. Auto/ Manual.
5. The cookie message appears at the bottom of the category tab indicating the administrator that account mapping for other category tabs can be done by visiting the respective tabs.
6. Click **Next**. The **Party Account Access – View** screen for account selected and transactions enabled for the selected account appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

Party Account Access - Transaction- Own Account Mapping- View



Party Account Access - Transaction- Account Mapping (Linked Account Mapping) - View



7. Click against the particular account number to view the mapped transactions.
   OR
   Click **Edit** to update transaction mapping.
   OR
   Click **Cancel** to cancel the transaction.

8. Click **Edit** to update the **Party Account Access** account mapping for new accounts and existing accounts.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

7.1.3 Party Account Access – Edit

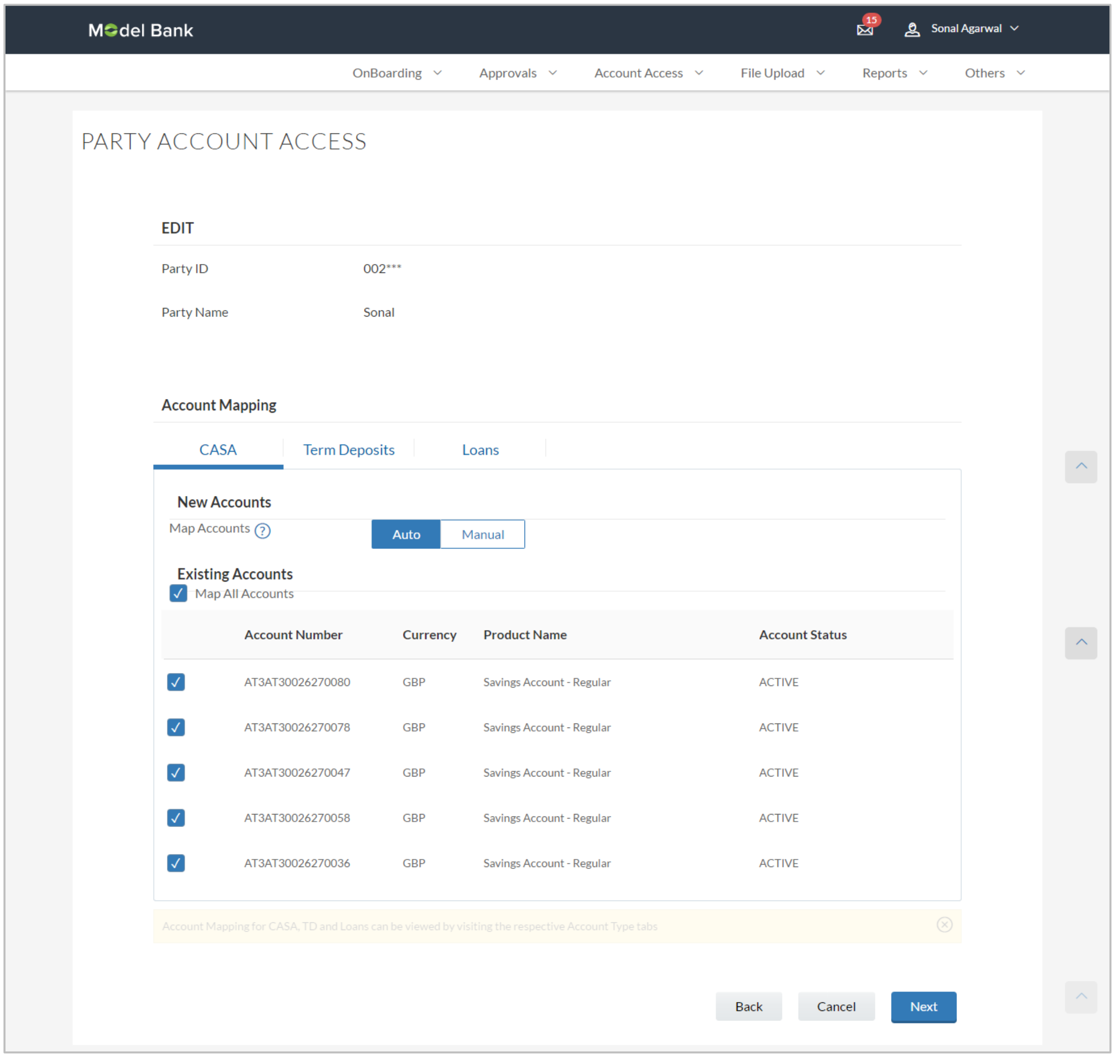
The Corporate Administrator has the list of account(s) and transactions for which access details needs to be edited for the corporate party.

Party Id and Party Name of the corporate administrator are defaulted and not allowed for input.

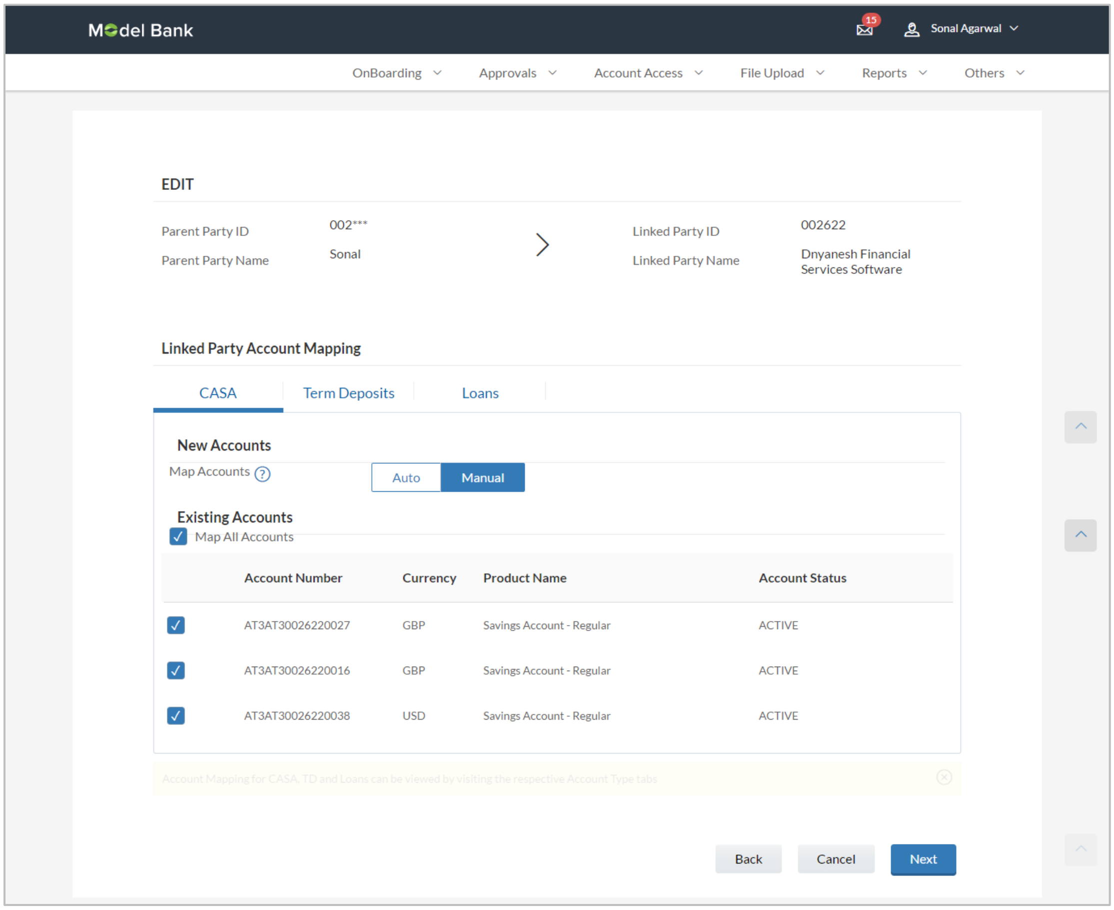
To edit account and transaction access for the party:

1. Navigate to the account access summary page with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary**.
   Linked party account mapping will only be available if the party to which corporate admin is associated has Party to Party Linkage maintained.
2. Click the **Account Type** link i.e. CASA / TD / Loans in the summary details for the party.
   The **Party Account Access - View** screen displaying the account mapping for an accounts appear.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
3. In case of mapping of linked party accounts to the parent party, select on the account type in the linked party summary section.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., the administrator can view both the accounts for which access has been provided and the ones for which access is not provided.
5. Click **Edit**. The **Party Account Access - Edit** screen appears.
   This enables the selection and de-selection option against the accounts and also allow changing the map accounts from Auto to Manual and vice-versa.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
6. Click **Account Type** for which you want to edit the mapping of the accounts.
7. The cookie message displayed indicating the administrator that account mapping for other category tabs can be viewed by visiting the respective tabs.

Party Account Access - Account Mapping (Own Account Mapping) - Edit

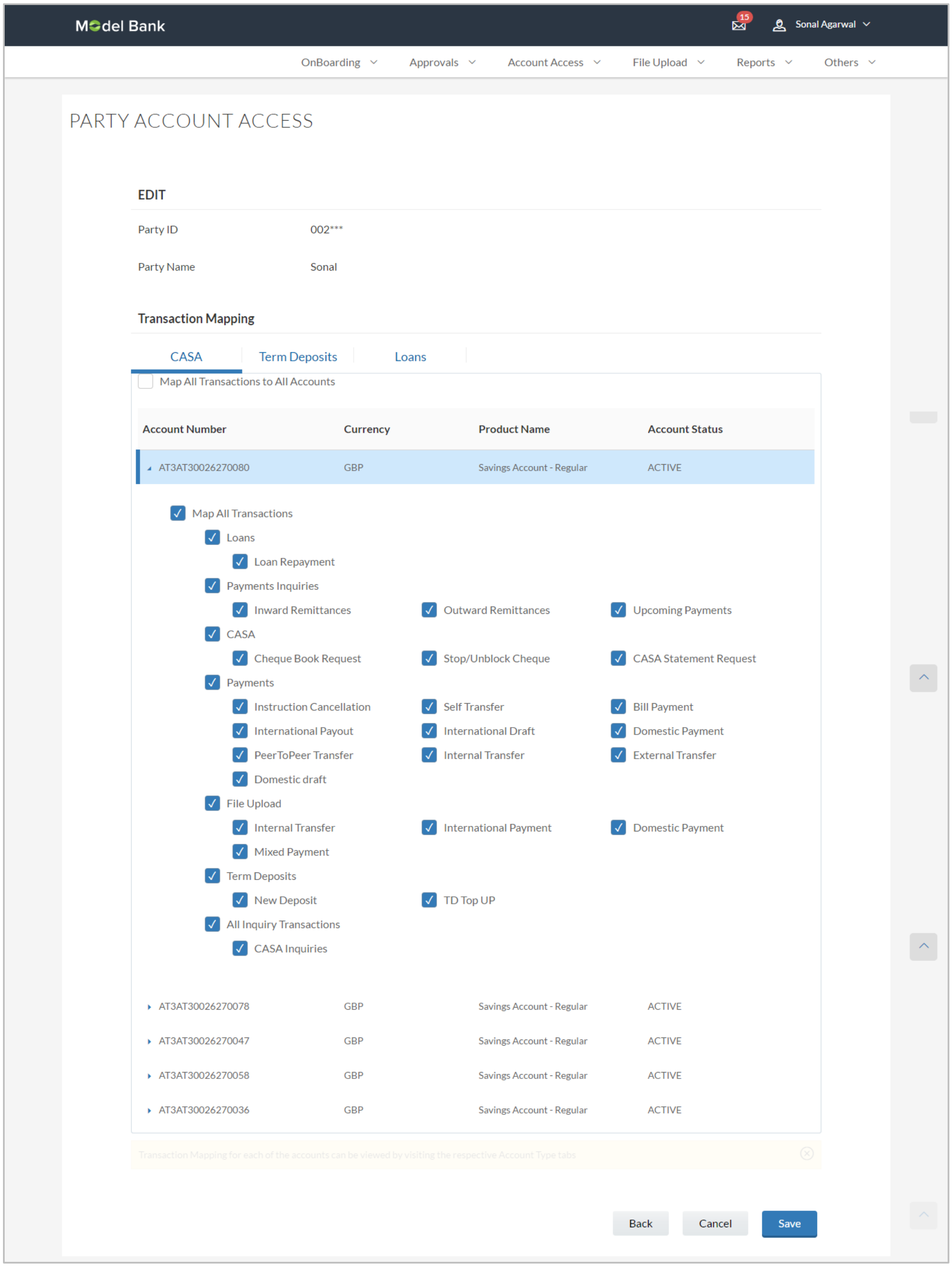


Party Account Access – Account Mapping (Linked Account Mapping) - Edit

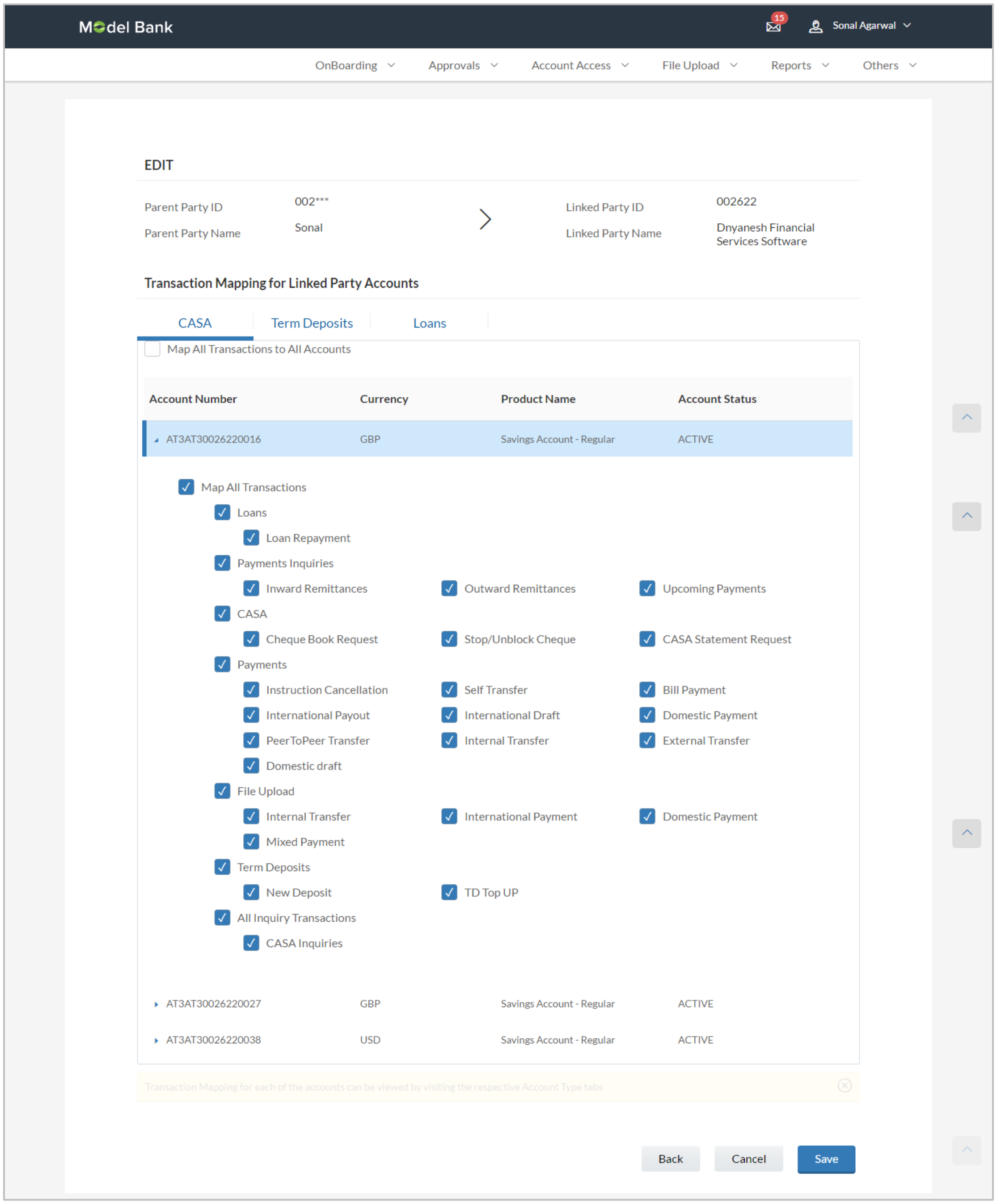


8. To map the new accounts, select appropriate option from **Map Accounts** field;
   Select **Auto** if you wish to allow access to all future CASA/ Term Deposit/ Loans accounts.
   OR
   Select **Manual** if you wish to allow specific access to all future CASA/ Term Deposit/ Loans accounts.
9. Select the respective check boxes preceding the **Account Number** to be mapped.
   OR
   Select **Map All Accounts**, if you want to map all the account numbers.
10. Click **Next**. The **Party Account Access - Edit** screen with mapped transaction - account appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous screen.
11. To map the transactions to the account, click against the particular account number to view the transaction mapping.
12. Select the respective check boxes preceding the transaction to be mapped.
    OR
    Select **Map All Transactions**, if you want to map all the transactions to all accounts.

Party Account Access - Transaction- Account Mapping (Own Account Mapping) - Edit



Party Account Access - Transaction- Account Mapping (Linked Account) - Edit



13. Click **Save** to save the changes.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous screen.

14. The **Party Account Access - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Edit** to edit the transaction.
OR
Click **Cancel** to cancel the transaction.
15. The screen with success message appears. Click **OK** to complete the transaction.

7.1.4 Party Account Access – Delete

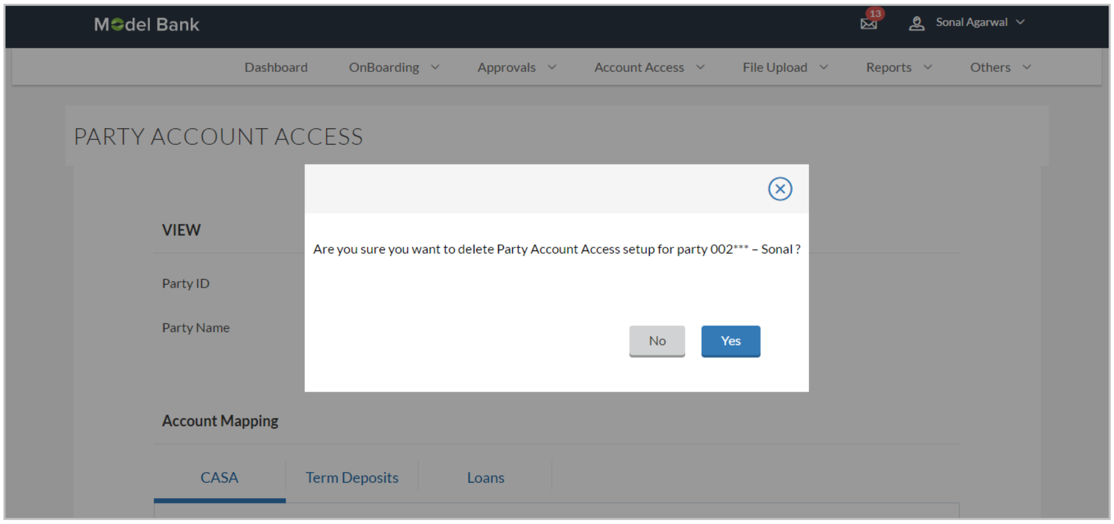
The Corporate Administrator will have the provision to delete access for the corporate party.

As part of this option, own account mapping and/ or linked party account mapping can be deleted for the party.

To delete account and transaction access for the party:

1. Navigate to the account access summary page with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary**.
Linked party account mapping will only be available if the party to which corporate admin is associated has Party to Party Linkage maintained.
2. Click the **Account Type** link i.e. CASA / TD / Loans in the summary details for the party.
The **Party Account Access - View** screen displaying the account mapping for an accounts appear.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the transaction.
3. In case of mapping of linked party accounts to the parent party, select on the account type in the linked party summary section.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., the administrator can view both the accounts for which access has been provided and the ones for which access is not provided.
5. Click **Delete**. The application prompt the administrator with a delete confirmation message with an option of **Yes** / **No**.
6. Click **Yes** to proceed with the deletion request.
It will navigate to confirmation page with a success message and the status.
OR
Click **No** if you do wish to proceed with deletion.
7. The success message and the status appear. Click **OK** to complete the transaction.

Party Account Access - Delete



8. Click **Yes** to continue.
   OR
   Click **No** to cancel the deletion process.
9. The screen with success message appears. Click **OK** to complete the transaction.

FAQs

1. **Is it necessary to setup Party Account Access Management before setting up User Account Access?**

Yes. The party account access management setup must be done before the user level mapping of accounts and transactions.

2. **What is the significance of Auto and Manual option in 'Map Accounts'?**

This feature allows the corporate administrator to configure access policies for accounts and associated transactions which may get added subsequently in the future.

Auto: Gives access to the newly added accounts and transactions of the party as soon as the account is opened. This option can be selected whenever corporate administrator wishes to provide access by default

Manual: Denies the newly added accounts and transactions by default. This is to ensure that access to accounts and transactions is provided only upon receiving specific instructions

3. **Party Account Access has not been maintained for the user for Own or Linked party, still there is no 'Map' button available?**

It is possible that the channel access and/or party preferences has not been maintained for the corporate party.
There will be an appropriate message provided to the user below the party details.
Before proceeding with account access, corporate admin can co-ordinate with bank admin to get 'Party Preferences' screen and/or channel access maintained for the party.

4. **Will Party Account Access – Deletion for a party (Own/Linked) lead to automatic deletion of User Account Access?**

Yes. Deletion of account access for a party will lead to automatic deletion of access for the users of the corporate party.

5. **If I remove access of account(s) and transaction(s) for my party, will it lead to automatic access removal for the users**

Yes. Access removal at party level for an account and/or transaction will automatically remove access at user level of the corporate party.

6. **Have mapped/edited/deleted party account access but it is not reflecting in the system even after a successful maintenance save message?**

There is a possibility that the maintenance is saved but the status is 'Pending Approval'. For the maintenance, if there is an approval required then the changes will reflect only once the approver(s) approve the submitted request.

If the setup does not require an approval workflow or is self / auto approved, then the same will reflect immediately.

7.2 User Account Access

Using this option the corporate administrator can set up account and transaction access for user(s) of the corporate party.

The corporate administrator can only provide access to the users of party to which the corporate administrator is associated to.

Corporate Administrator cannot provide access to the users of the party to which the administrator is not associated to.

User account access for users of a corporate party can be done only after Party Account Access is setup for the party.

The user level mapping of accounts and transactions must be done in order to provide access to the accounts for performing transactions to the specific user. If this step is not followed, the corresponding user will not be able to view any accounts on the dashboard screen or at the individual transactions.

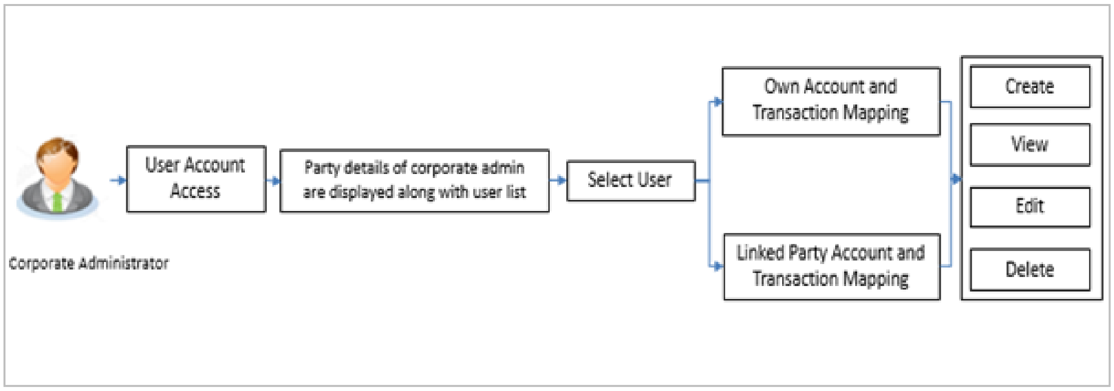
Pre-requisites

- Corporate Administrator has the required rights to provide account access to the users of the corporate party
- Account Access should be maintained for the party of the user for which access is to be maintained
- Account Access for the party should be maintained for linked party accounts if the user needs access to linked party accounts
- Party preferences should be created for the party of the user for which access is to be maintained
- Channel Access should be enabled for party of the user for which account access is to be maintained

Features Supported In Application

This option allows the bank administrator to:

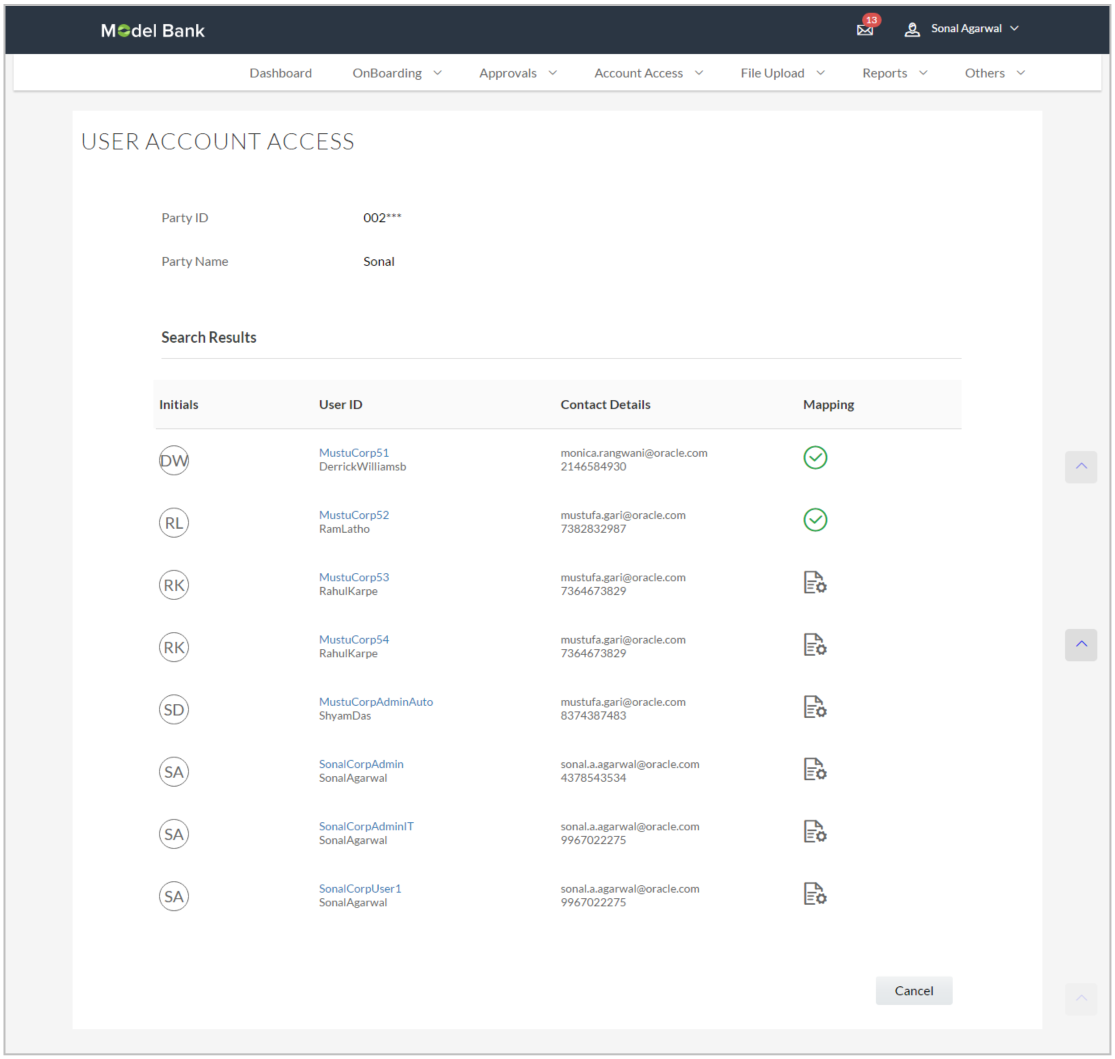
- User Account Access - Mapping (Own accounts and linked party accounts)
- User Account Access - View (Own accounts and linked party accounts)
- User Account Access - Edit (Own accounts and linked party accounts)
- User Account Access - Delete (Own Accounts and linked party accounts)



How to reach here:

Corporate Administrator Dashboard > Account Access > User Account Access
OR
Corporate Administrator Dashboard > User Account Access (Quick Link)

User Account Access



Field Description

Field Name	Description
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
Search Results	
Initials	The initials of the user id.
User ID	The user id of the user.
Contact Details	The email id and mobile number of the user.

Field Name	Description
Mapping	The given party has granted access to the user or not. •  : denotes the user account is mapped. • : denotes the mapping of user account is not yet done.

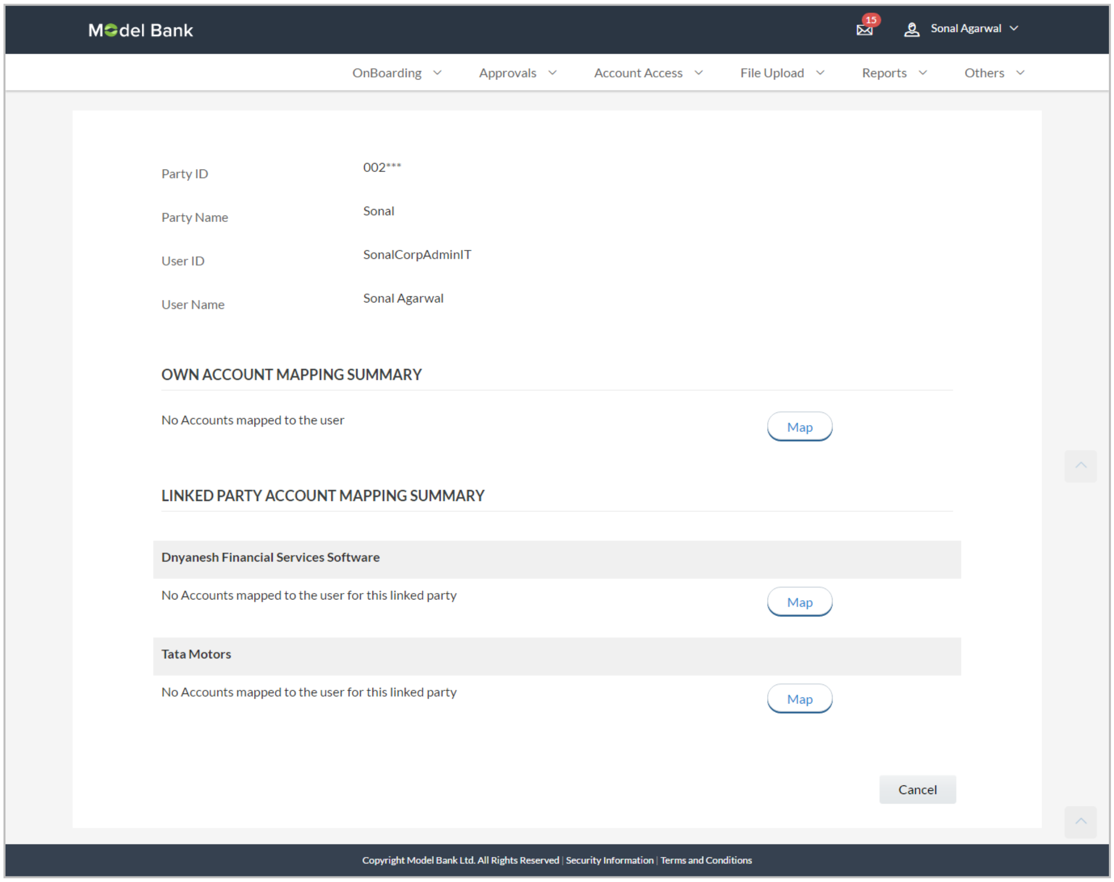
7.2.1 User Account Access - Create

The Corporate Administrator has the list of account(s) and transactions for which access needs to be provided to the user(s) of the corporate party. Party Id and Party Name of the corporate administrator are defaulted and not allowed for input. User list of the corporate party is displayed with details like user ID, user name and mapping details.

To provide the user with account and transaction access:

1. In the **User Account Access** screen, click the **User Id** link, of the record for which you want to create the user account transaction mapping. The **User Account Access** screen with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary** appears.
   Linked party account mapping will only be available if the party to which corporate administrator is associated has Party to Party Linkage maintained.
   OR
   Click **Cancel** to cancel the transaction.

User Account Access – Summary



Field Description

Field Name	Description
Party ID	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
User Id	User ID of the selected user.
User Name	User name of the selected user.
Account Type	All account types available under the party. The account type can be: • Current & Savings • Term Deposits • Loans
Total Number of Accounts	Total number of accounts available under the party.

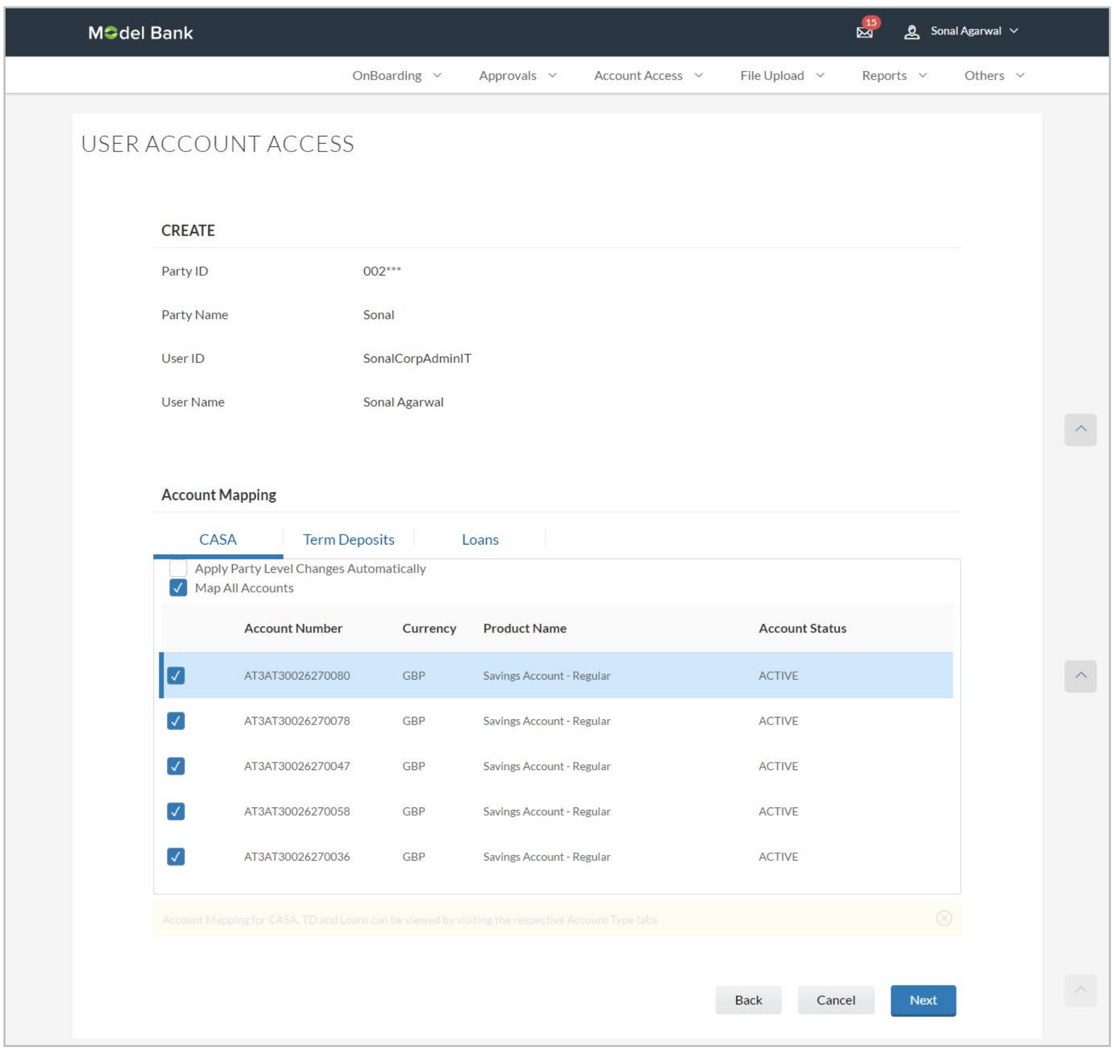
Field Name	Description
Number of Accounts Mapped	Number of accounts mapped to the particular account type.

LINKED PARTY ACCOUNT MAPPING SUMMARY

Click the **Account Type link** to view the respective mapping details.

2. If there is no mapping done for the user for a party (own/ linked), there will be a message 'No Accounts mapped for the party' with Map. If the access for the party to which the user belongs to is not done, then there will be no Map button. Click **Map**. The **User Account Access - Create** screen appears.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

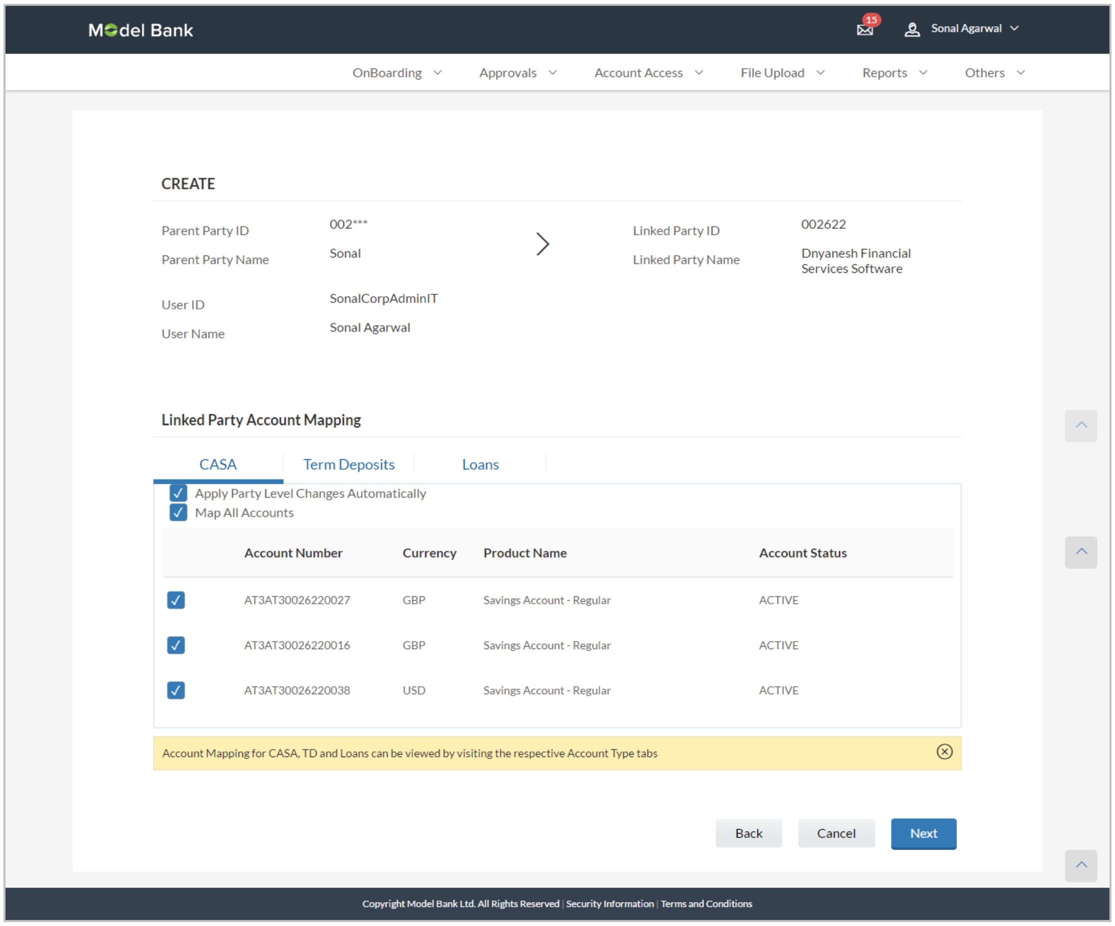
User Account Access - Account Mapping (Own Account Mapping) - Create



Field Description

Field Name	Description
Create	
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
User Id	User ID of the selected user.
User Name	User name of the selected user.
Account Mapping	
CASA/ Term Deposits/ Loans	
Apply Party Level Changes Automatically	This indicates any party level change will automatically apply to the users of the party.
Map All Accounts	Mapping all the existing accounts under the selected category to enable for channel banking.
Account Number	List of account numbers present in a particular account type.
Currency	Account currency.
Product Name	Name of the product available under the party.
Account Status	Status of the account access for the party.

User Account Access - Account Mapping (Linked Account Mapping) - Create

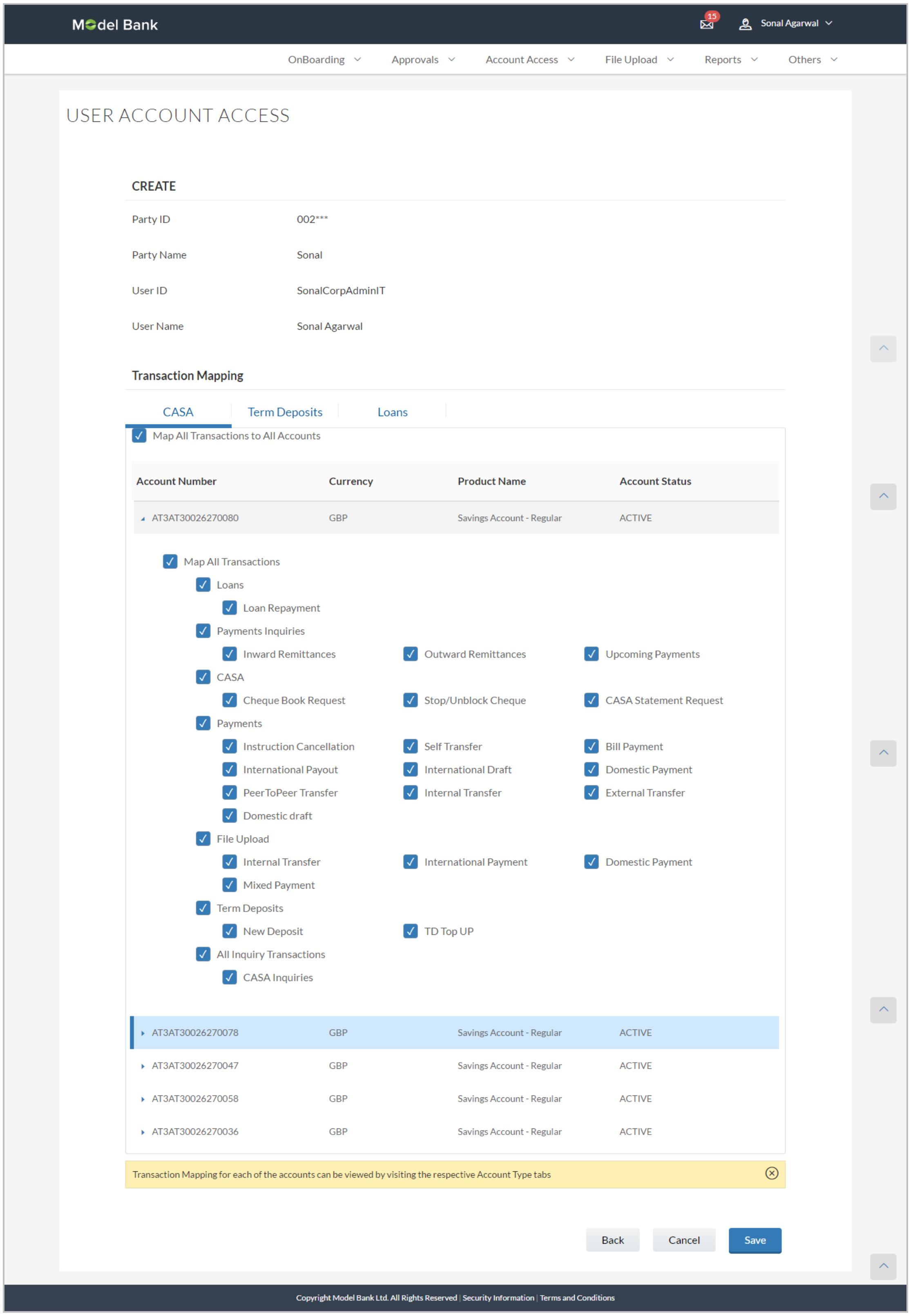


3. All the accounts held by the selected party as a relationship with the bank as available in the core banking system will be fetched and displayed in the respective categories i.e. CASA, Term Deposits and Loans.
   In case of mapping of linked party accounts to the user, corporate administrator will select the user and click **Map** against the linked party of which account access is to be provided.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., and select a global check box of **Map all accounts** to enable all the existing accounts under the selected category for channel banking (on screen, it will serve as a **Select All** function).
   OR
   If specific accounts are required to be given access to the user, then the corporate administrator needs to select the respective check boxes preceding the account number.

5. Select **Apply Party Level Changes Automatically** to automatically apply the party changes.
6. The cookie message appears indicating the administrator that account mapping for other category tabs can be done by visiting the respective tabs.

7. Click **Next**. The **User Account Access - Create** screen with mapped transactions appears.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

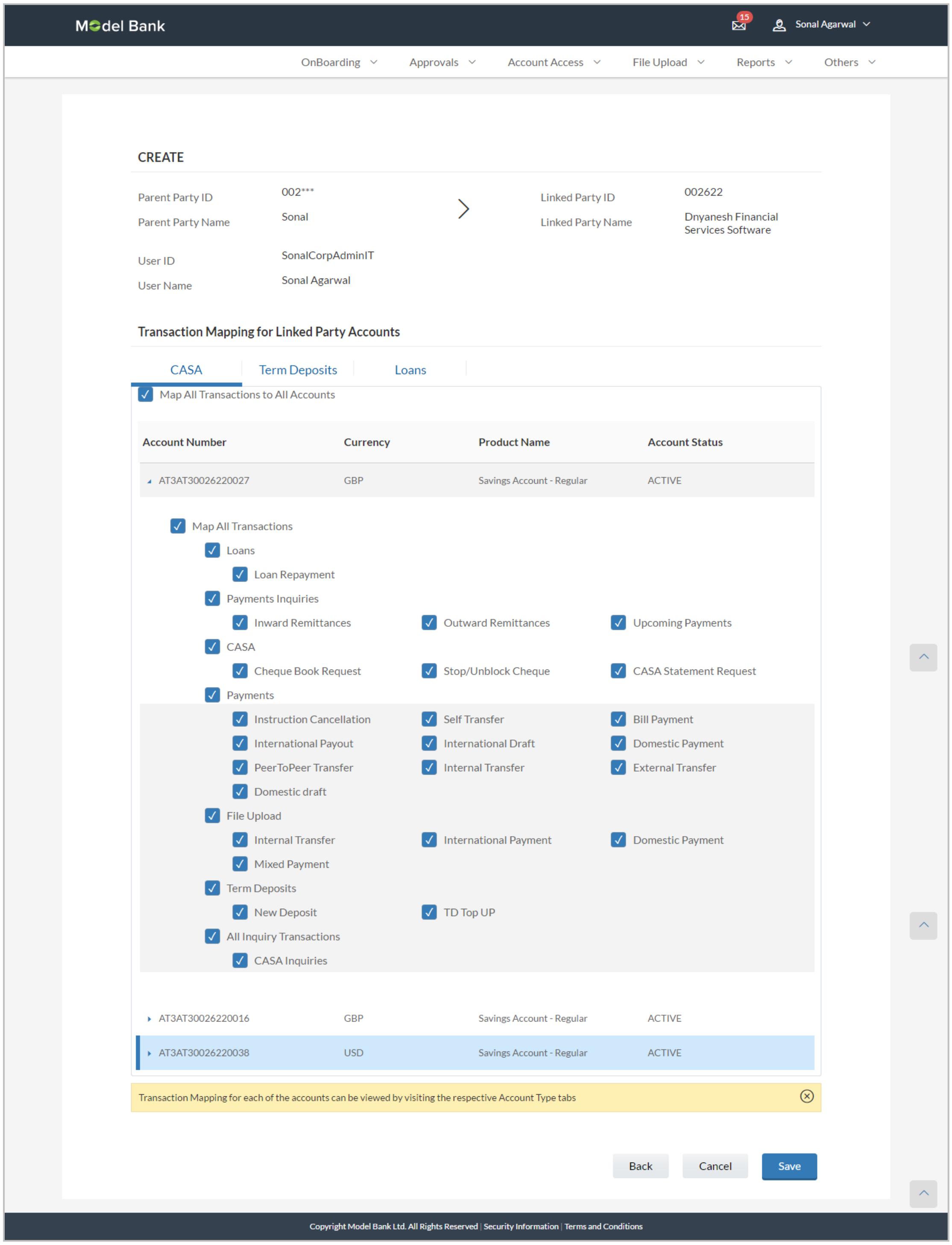
User Account Access - Transaction- Account Mapping (Own Account Mapping) - Create



Field Description

Field Name	Description
Create	
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
User Id	User ID of the selected user.
User Name	User name of the selected user.
Account Mapping	
CASA/ Term Deposits/ Loans	
Apply Party Level Changes Automatically	User will get access to accounts that are allowed/ disallowed at the party level.
Map All Transactions to All Accounts	Mapping all the transactions to all the existing accounts.
Account Number	List of account numbers present in a particular account type.
Currency	Account currency.
Product Name	Name of the product.
Account Status	Status of the account access for the party

User Account Access - Transaction - Account Mapping (Linked Account) - Create



8. To map the transactions to the account, click ▸ against the particular account number to view and update the mapping.

9. Select the respective check boxes preceding the transaction to be mapped.
   OR
   Select **Map All Transactions**, if you want to map all the transactions to all accounts.
10. Select **Apply Party Level Changes Automatically** to automatically apply the party changes.
11. Click **Save**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate to the previous screen.
12. The **User Account Access - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Edit** to edit the mapping.
    OR
    Click **Cancel** to cancel the transaction.
13. The screen with success message appears. Click **OK** to complete the transaction.

7.2.2 User Account Access – View

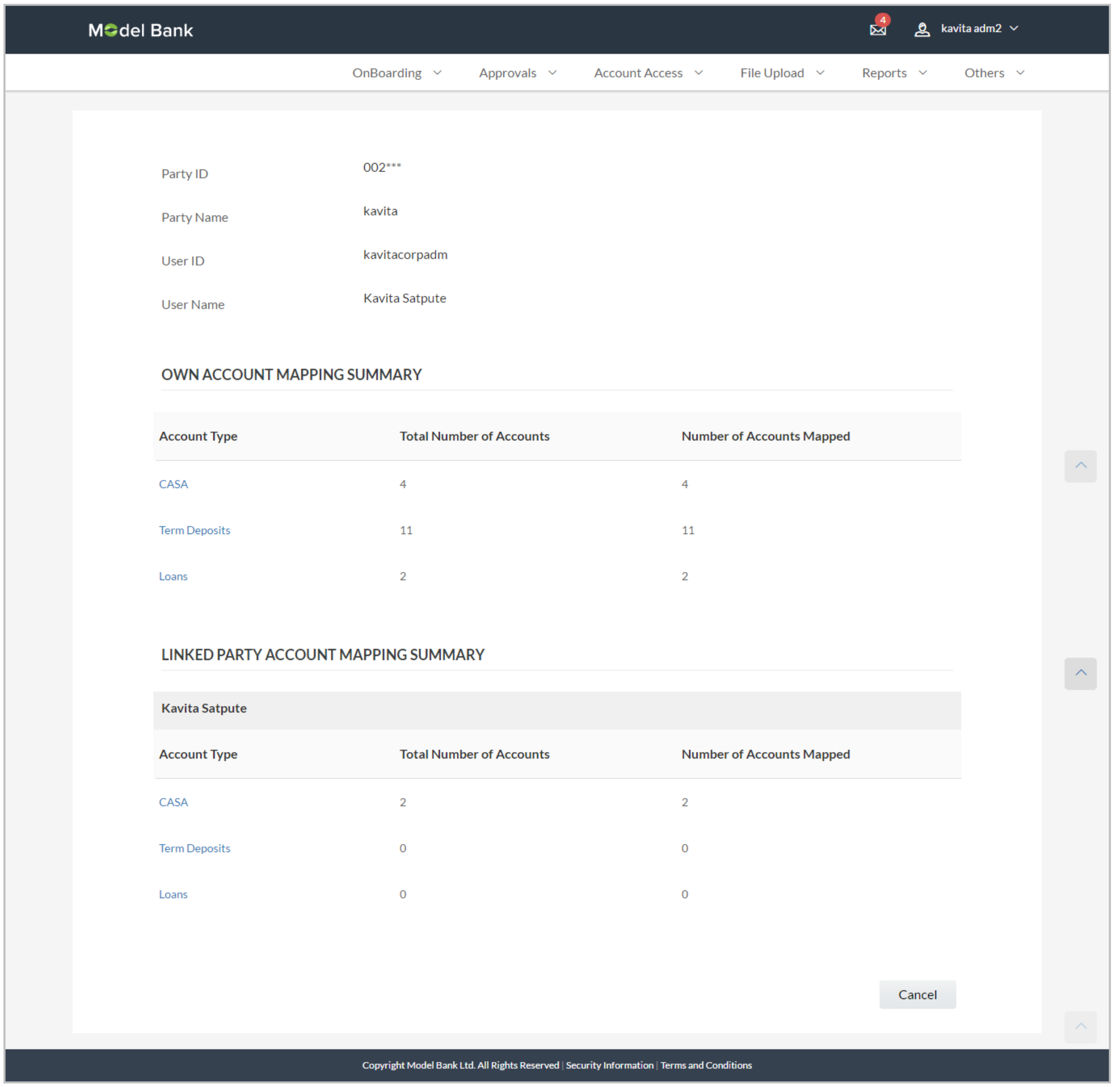
The Corporate Administrator can view the list of account(s) and transactions for which access has been provided to the user.

Party Id and Party Name of the corporate administrator are defaulted and not allowed for input. User list of the corporate party is displayed with details like user ID, user name and mapping details.

To view the party account and transaction access:

1. In the **User Account Access** screen, click the **User Id** link, of the record for which you want to create the user account transaction mapping. The **User Account Access** screen with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary** appears.
   Linked party account mapping will only be available if the party to which corporate administrator is associated has Party to Party Linkage maintained.
   OR
   Click **Cancel** to cancel the transaction.

User Account Access – View



Field Description

Field Name	Description
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
User Id	User ID of the user of selected party.
User Name	User name of the user of selected party.
OWN ACCOUNT MAPPING SUMMARY	
Click **Account Type** to view the respective mapping details.	

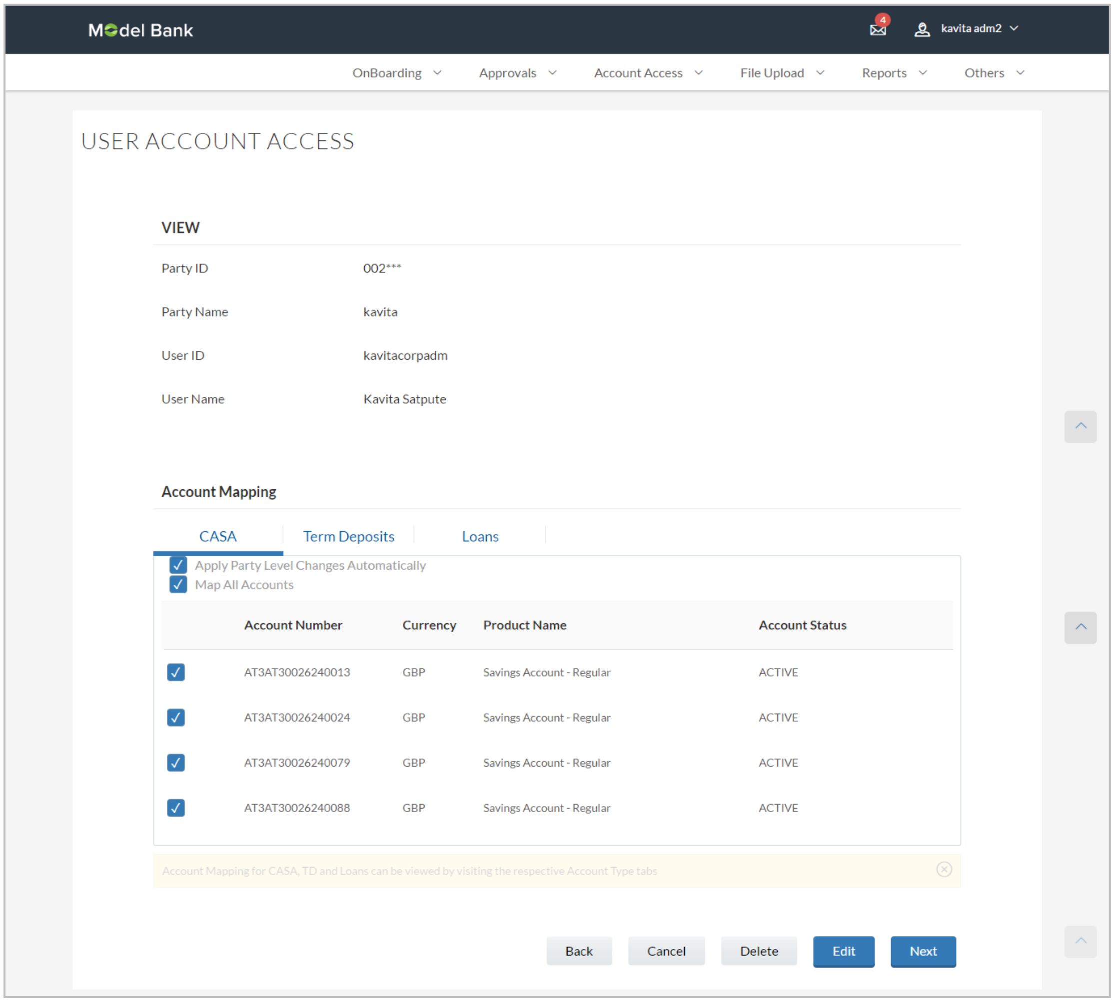
Field Name	Description
Account Type	All account types available under the party. The account type can be: • Current & Savings • Term Deposits • Loans
Total Number of Accounts	Total number of accounts available under the party.
Number of Accounts Mapped	Number of accounts mapped to the particular account type.

LINKED PARTY ACCOUNT MAPPING SUMMARY

Click **Account Type** to view the respective mapping details.

2. Click the **Account Type** i.e. CASA / TD / Loans in the summary details for the party. The **User Account Access - View** screen displays the account mapping for the user.

User Account Access – View (Account Mapping Summary)

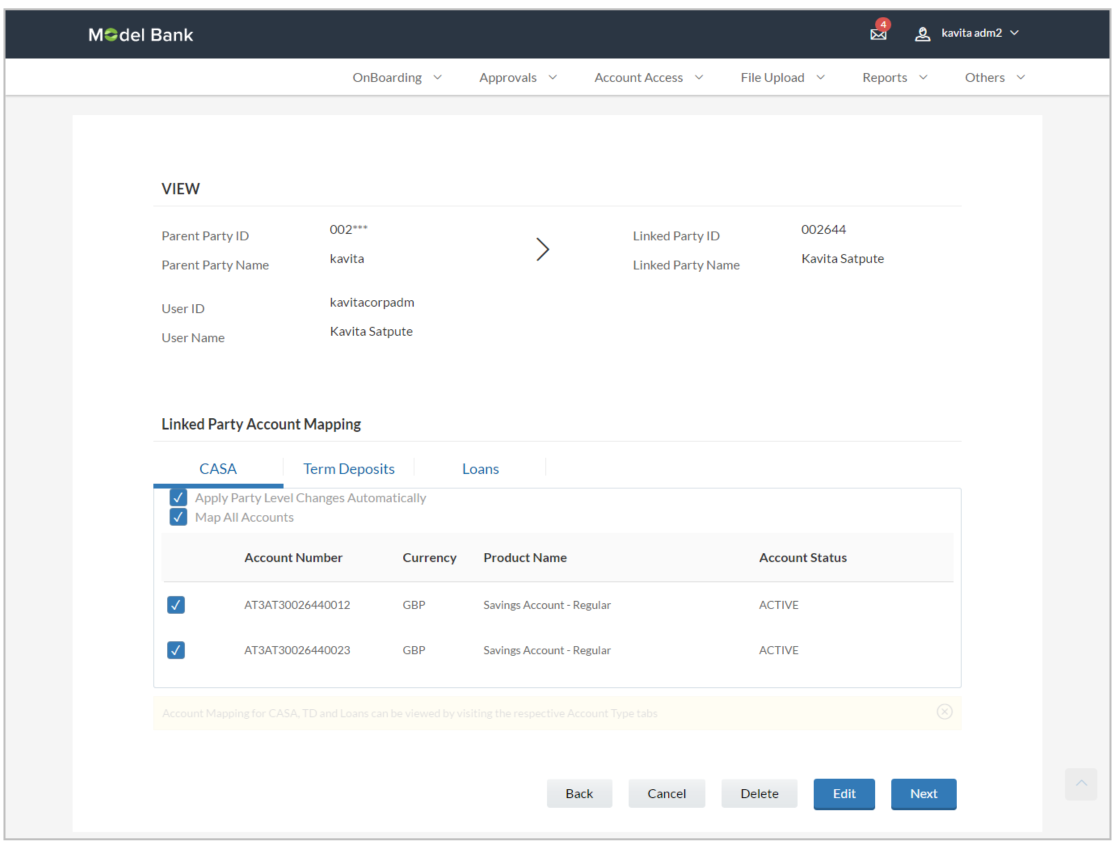


Field Description

Field Name	Description
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
User Id	User ID of the selected user.
User Name	User name of the selected user.
Account Mapping	
CASA/ Term Deposits/ Loans	

Field Name	Description
Apply Party Level Changes Automatically	This indicates any party level change will automatically apply to the users of the party.
Map All Accounts	Mapping all the existing accounts under the selected category to enable for channel banking.
Account Number	List of account numbers present in a particular account type.
Currency	Account currency.
Product Name	Name of the product available under the party.
Account Status	Status of the account access for the party.

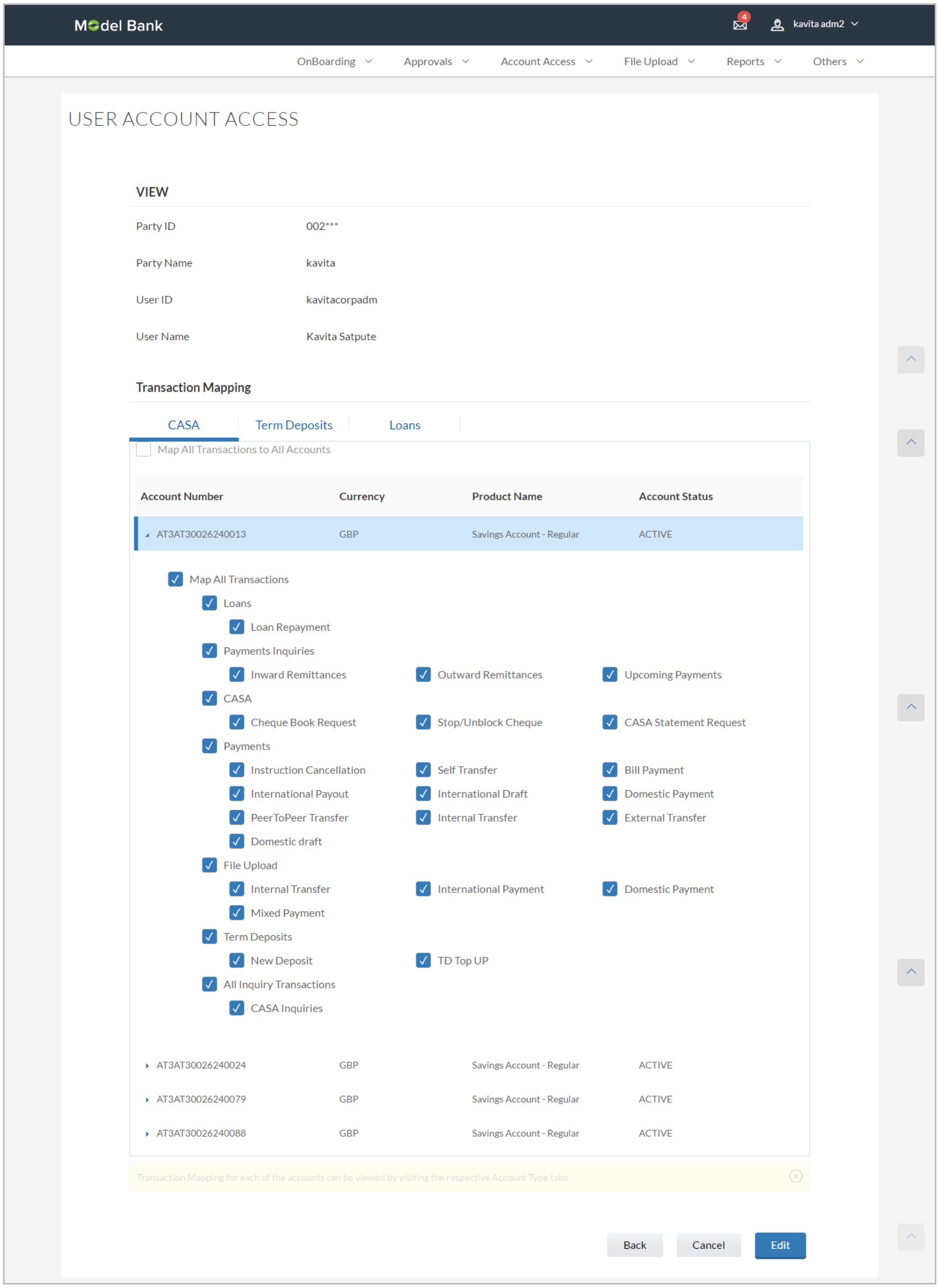
User Account Access – View (Linked Party Account Mapping Summary)



3. Click **Next**. The **User Account Access- View** screen for account selected and transactions enabled for the selected account appears.
   OR
   Click **Cancel** to cancel the transaction.

OR
Click **Back** to navigate to the previous screen.

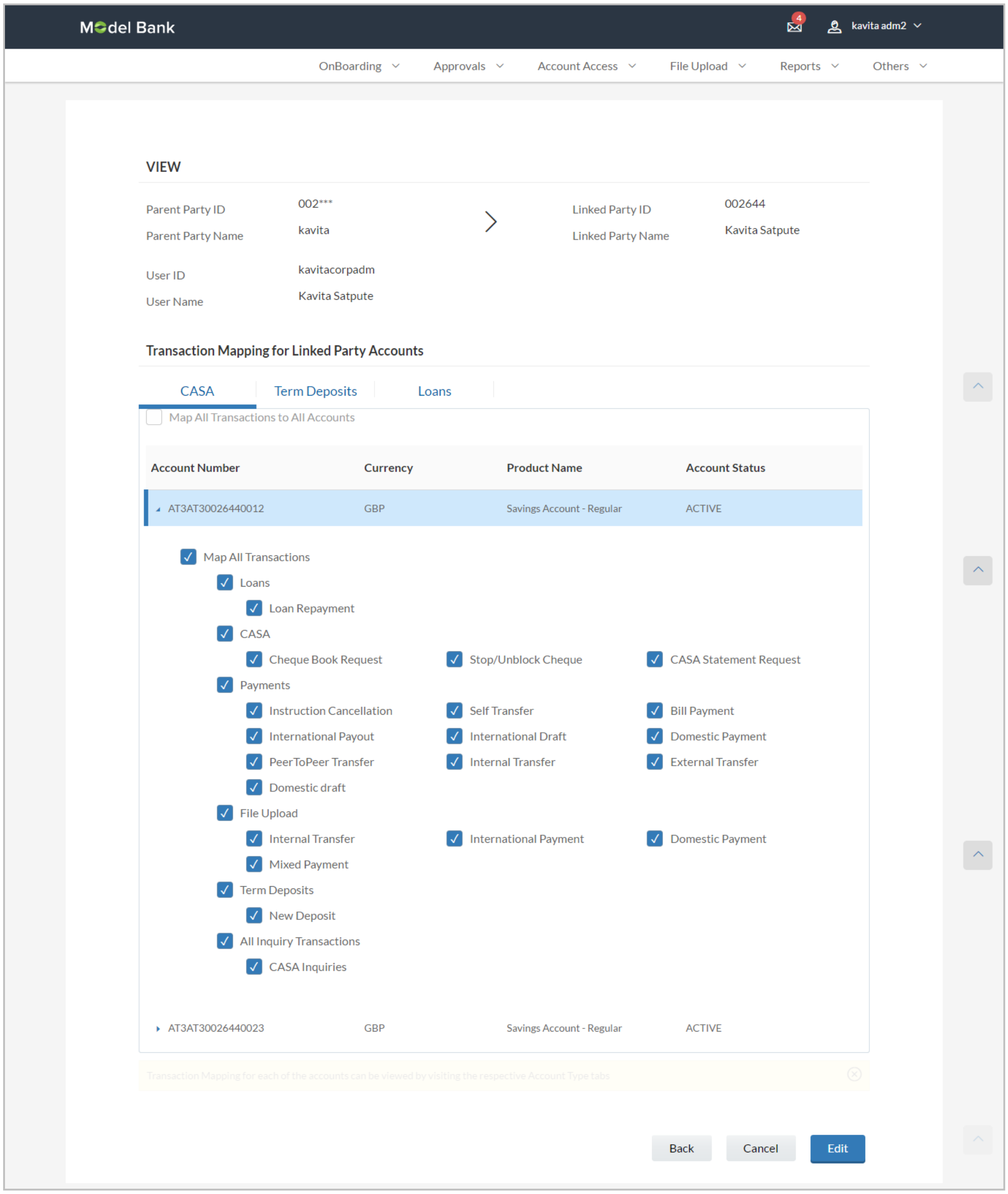
User Account Access - Transaction- Own Account Mapping- View



Field Description

Field Name	Description
View	
Party Id	Party id of the corporate administrator.
Party Name	Party name of the corporate administrator.
User Id	User ID of the user of selected party.
User Name	User name of the user of selected party.
Transaction Mapping	
CASA/ Term Deposits/ Loans	
Map All Transactions to All Accounts	Mapping all the transactions to all the existing accounts.
Account Number	List of account numbers present in a particular account type.
Currency	Account currency.
Product Name	Name of the product available under the party.
Account Status	Status of the account access for the party.

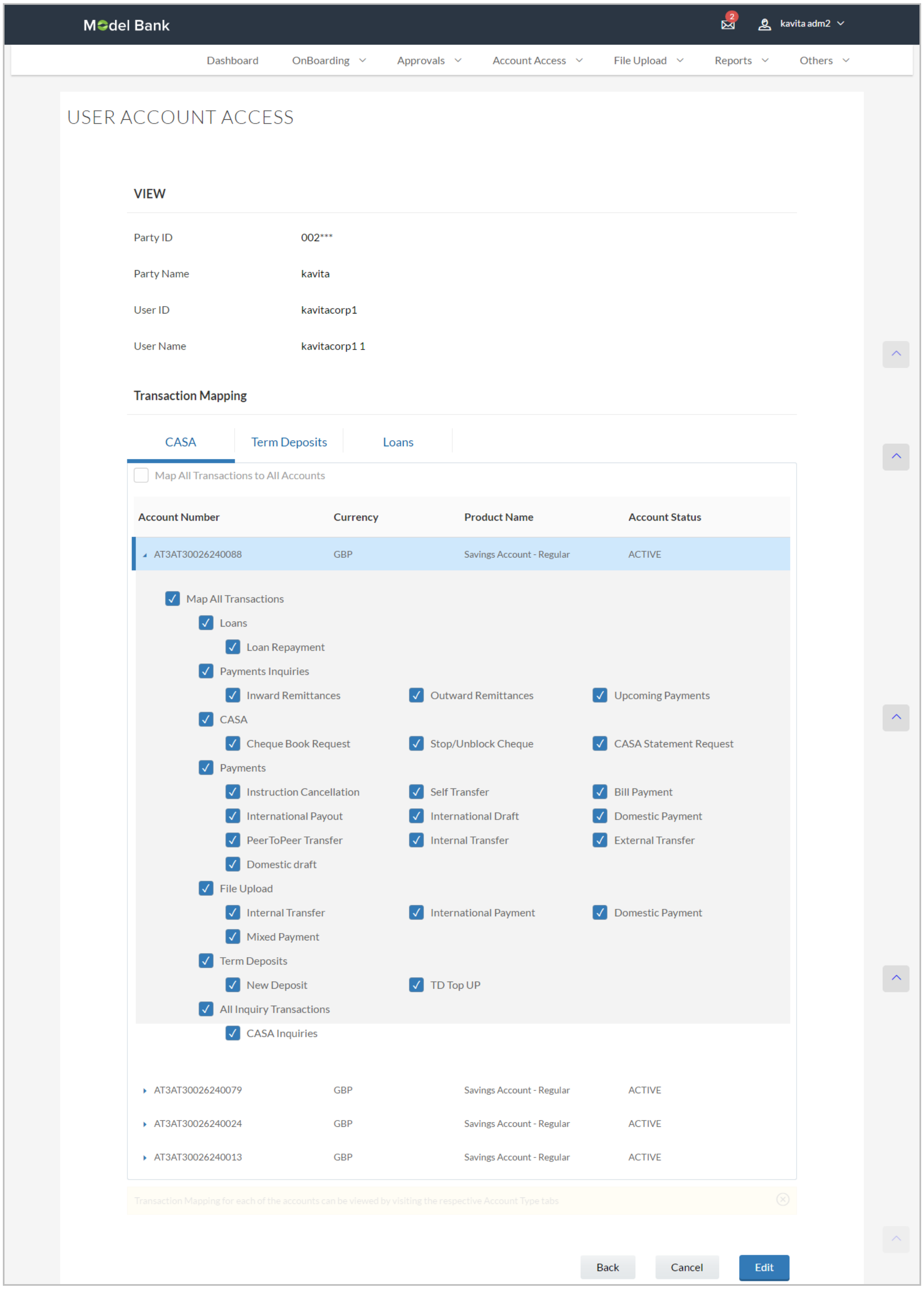
User Account Access - Transaction- Account Mapping (Linked Account Mapping) - View



4. Click against the particular account number to view and update the mapping.
5. Select the respective check boxes preceding the transaction to be mapped.
   OR
   Select **Map All Transactions**, if you want to map all the transactions to all accounts.

6. Click **Next**. The **User Account Access- View** screen with transaction mapped to the account appears.
   OR
   Click **Edit** to update the User Account Access mapping.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

User Account Access - View -Transaction Account Mapping



7. Click ▸ against the particular account number to view the mapped transactions.
   OR
   Click **Edit** to update transaction mapping.
   OR
   Click **Cancel** to cancel the transaction.

   OR

   Click **Back** to navigate to the previous screen.

7.2.3 User Account Access – Edit

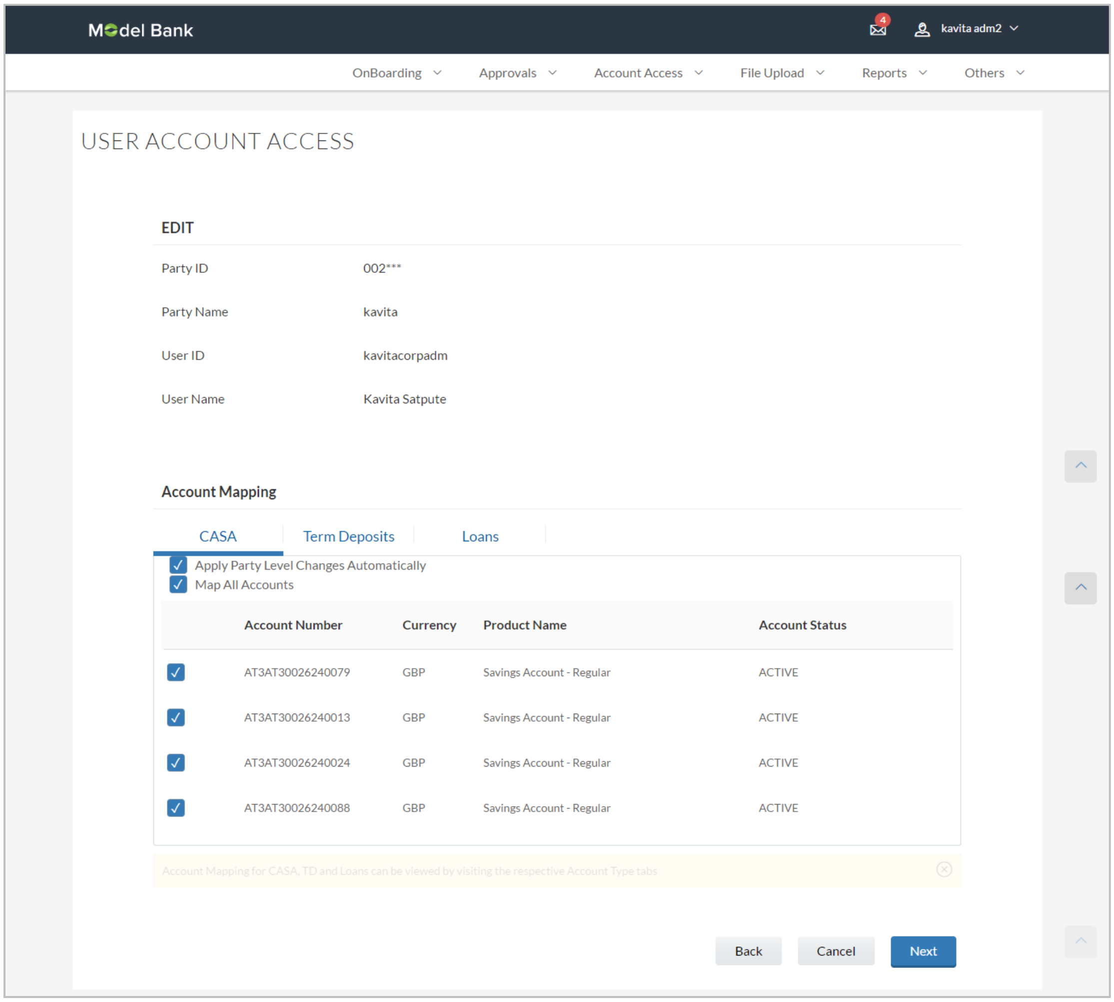
The Corporate Administrator has the list of account(s) and transactions for which access details needs to be edited for a selected user of the corporate party.

Party Id and Party Name of the corporate administrator are defaulted and not allowed for input. User list of the corporate party is displayed with details like user ID, user name and mapping details.

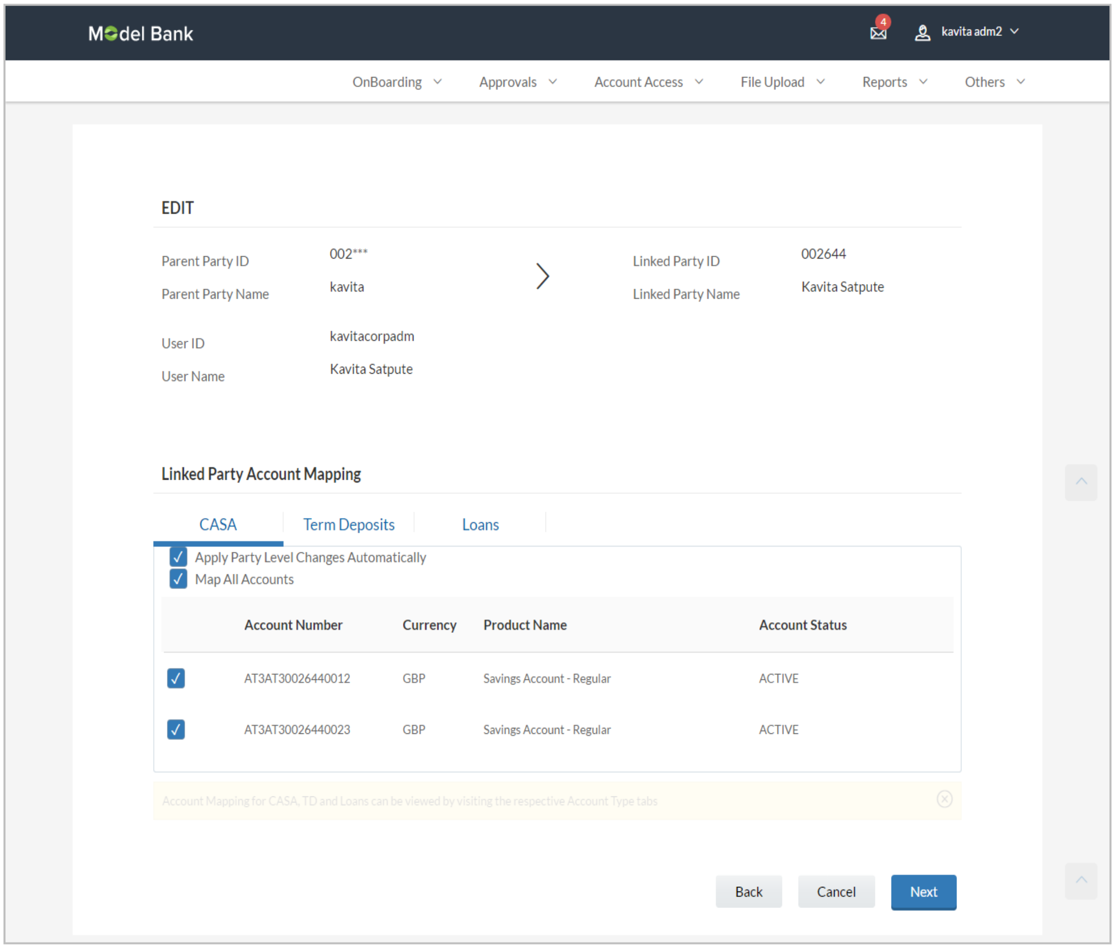
To edit account and transaction access for the user:

1. In the **User Account Access** screen, click the **User Id** link, of the record for which you want to create the user account transaction mapping. The **User Account Access** screen with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary** appears.
   Linked party account mapping will only be available if the party to which corporate administrator is associated has Party to Party Linkage maintained.
   OR
   Click **Cancel** to cancel the transaction.
2. Click the **Account Type** i.e. CASA / TD / Loans in the summary details for the party. The **User Account Access - View** screen appears.
3. In case of mapping of linked party accounts to the parent party, select on the account type in the linked party summary section.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., the administrator can view both the accounts for which access has been provided and the ones for which access is not provided.
5. Click **Edit**. The **User Account Access - Edit** screen appears.
   This enables the selection and de-selection option against the accounts. There is also an option to edit check box '**Apply Party Level Changes Automatically**' to apply/ remove the party changes.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

User Account Access (Own Account Mapping) – Edit

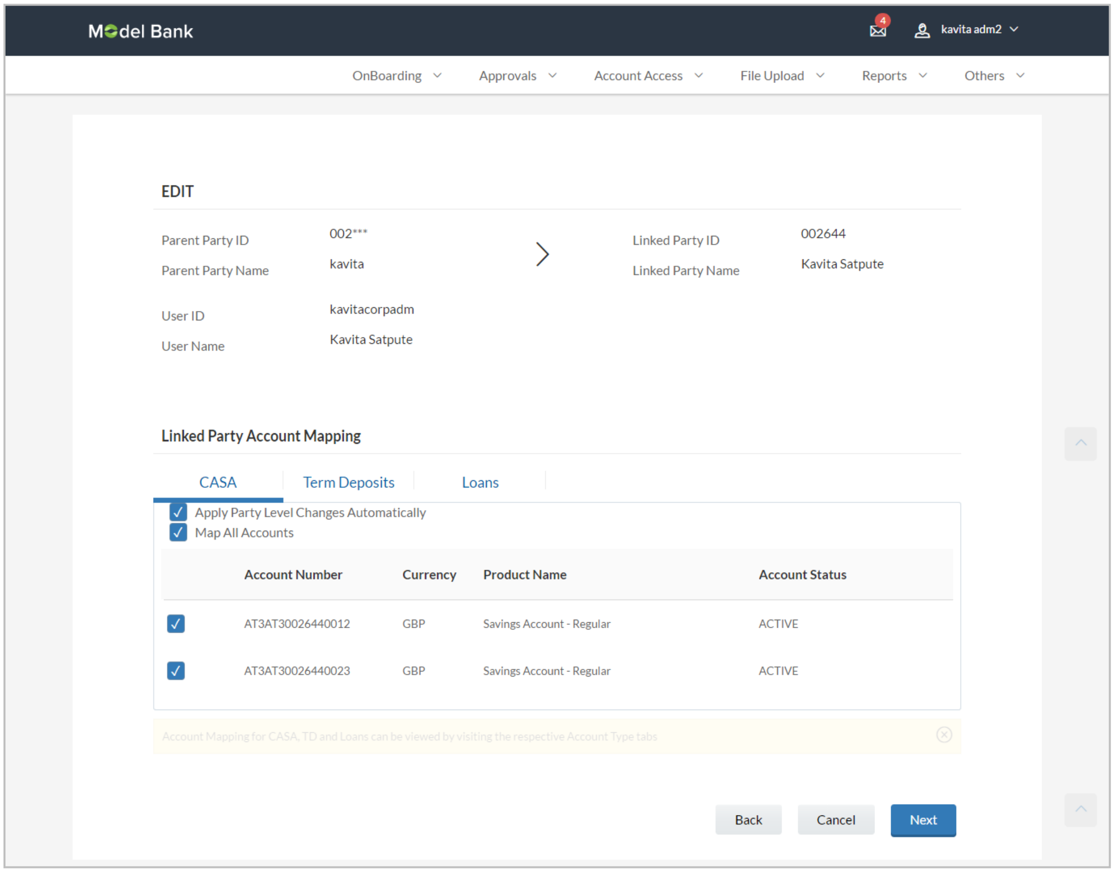


User Account Access (Linked Party Account Mapping) – Edit

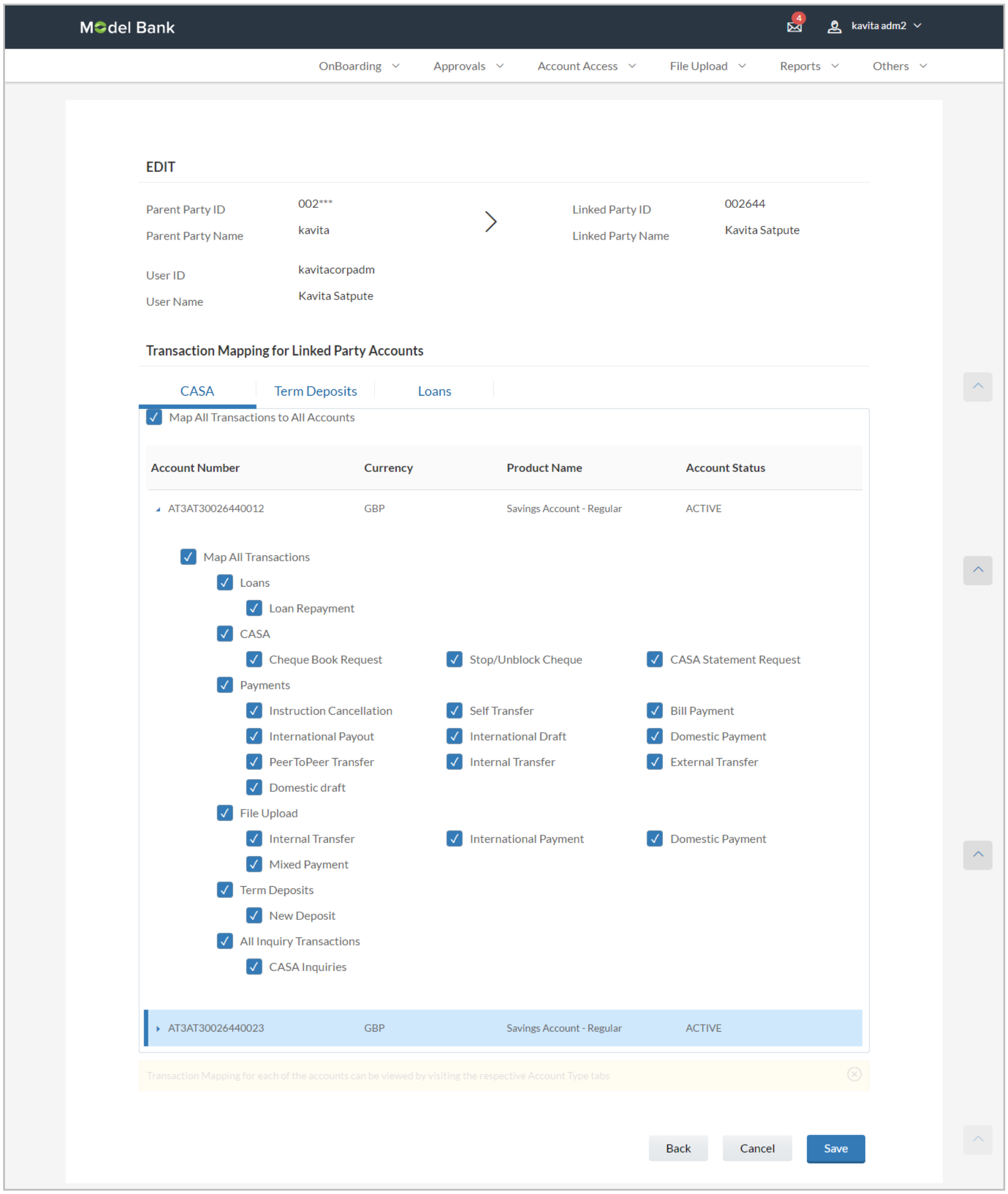


6. Click **Account Type** for which you want to edit the mapping of the accounts.
   The cookie message displayed indicating the administrator that account mapping for other category tabs can be viewed by visiting the respective tabs.
7. Select the respective check boxes preceding the **Account Number** to be mapped.
   OR
   Select **Map All Accounts**, if you want to map all the account numbers.
   Select/ De-select check box '**Apply Party Level Changes Automatically**' to apply/ remove the party changes.
8. Click **Next**. The **User Account Access - Edit** screen with mapped account appears.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

User Account Access - Transaction- Account Mapping (Own Account Mapping)- Edit



User Account Access - Transaction- Account Mapping (Linked Party Account Mapping)-Edit



9. Click ▸ against the particular account number to view the mapped transactions.
10. Select the respective check boxes preceding the transaction to be mapped.
OR
Select **Map All Transactions**, if you want to map all the transactions to all accounts.
11. Click **Save** to save the changes.
OR
Click **Back** to navigate to the previous screen.

OR
Click **Cancel** to cancel the transaction.

12. The **User Account Access - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Edit** to edit the transaction.
OR
Click **Cancel** to cancel the transaction.
13. The screen with success message appears. Click **OK** to complete the transaction.

7.2.4 User Account Access - Delete

The Corporate Administrator will have the user information for which access details needs to be deleted. As part of this option, own account mapping and/ or linked party account mapping can be deleted for a user.

Party Id and Party Name of the corporate administrator are defaulted and not allowed for input. User list of the corporate party is displayed with details like user ID, user name and mapping details.

To delete account and transaction access for the user:

1. In the **User Account Access** screen, click the **User Id** link, of the record for which you want to create the user account transaction mapping. The **User Account Access** screen with two sections **Own Account Mapping Summary** and **Linked Party Account Mapping Summary** appears.
Linked party account mapping will only be available if the party to which corporate administrator is associated has Party to Party Linkage maintained.
OR
Click **Cancel** to cancel the transaction.
2. Click the **Account Type** i.e. CASA / TD / Loans in the summary details for the party. The **User Account Access - View** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
3. In case of mapping of linked party accounts to the parent party, select on the account type in the linked party summary section.
4. Navigate to the specific category tab viz. CASA, Term Deposits, Loans etc., the administrator can view both the accounts for which access has been provided and the ones for which access is not provided.
5. Click **Delete** to delete the account mapping.
The application will prompt the administrator with a deletion message with an option of Yes / No.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. Click **Yes** to proceed with the deletion request. It will navigate to confirmation page with a success message and the status.
OR
Click **No** if you do not wish to proceed with deletion.

7. Click **OK** to complete the transaction.

FAQs

1. **Is it necessary to setup Party Account Access Management before setting up User Account Access?**

   Yes. The party account access management setup must be done before the user level mapping of accounts and transactions.

2. **User Account Access has not been maintained for the user for Own or Linked party, still there is no 'Map' button available?**

   It is possible that the account access maintenance has not been done for the party to which the user belongs to. In such a case, corporate administrator will need to maintain account access for the party and only then proceed with User Account Access.

3. **Will Party Account Access – Deletion for a party (Own/ Linked) lead to automatic deletion of User Account Access?**

   Yes. Deletion of account access for a party will lead to automatic deletion of access for the users of that party.

4. **If I remove access of account(s) and transaction(s) for a party, will it lead to automatic access removal for the users of that party?**

   Yes. Access removal at party level for an account and/ or transaction will automatically remove access at user level of the corporate party.

5. **Am unable to see some of the account(s) and/ or transaction(s) for mapping as part of User Account Access that were available in Party Account Access for the party of the user?**

   There is a possibility that these accounts and/or transactions have not been provided access at party level. The accounts and transactions that are unmapped at party level will not be visible at user level of the corporate party.

6. **Have mapped/ edited/ deleted user account access for a party but it is not reflecting in the system even after a successful maintenance save message?**

   There is a possibility that the maintenance is saved but the status is 'Pending Approval'. For the maintenance, if there is an approval required then the changes will reflect only once the approver(s) approve the submitted request.
   If the setup does not require an approval workflow or is self / auto approved, then the same will reflect immediately.

8. User Groups Management

User group is a set created with multiple users to perform certain tasks/actions.

Using this option, Corporate Administrator can maintain the user groups. Only the users of party ID mapped to a corporate administrator can be clubbed together in the user group. User groups maintained by administrators are used while creating approval workflows and approval rules.

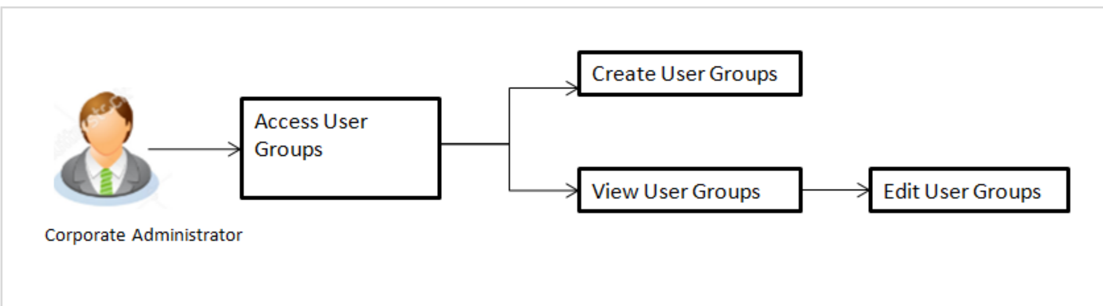
Prerequisites:

- Party preference is maintained and is active.
- Corporate Administrator is maintained for a party.
- Transaction access is provided to Corporate Administrator.
- Multiple corporate users are maintained under a party.
- Approval rule set up for corporate administrator to perform the actions.

Features supported in application

User Group Management allows Corporate Administrator to:

- Create User Group
- View User Group
- Edit User Group



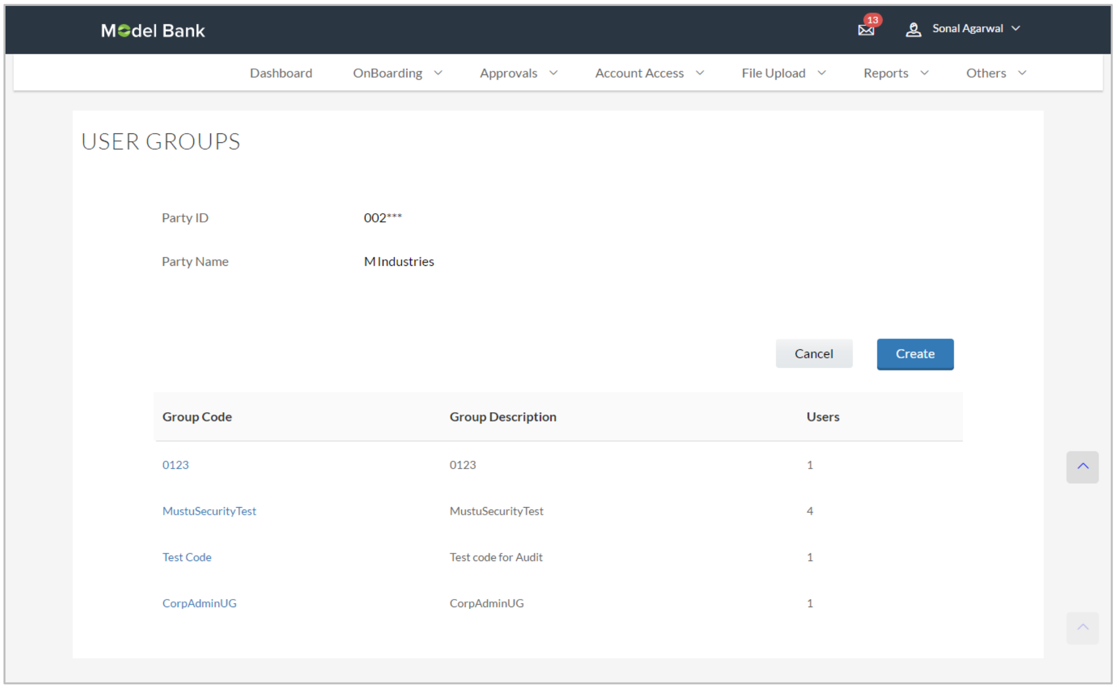
How to reach here:

Dashboard > Others > User Groups Management > User Groups

8.1 User Groups – Summary

Once the logged in corporate administrator navigates to User Group Management screen, user groups maintained (if any) under the party mapped to the user are displayed on the screen. User can opt to view the details of existing user groups or can create new user group using this screen.

User Groups



Field Description

Field Name	Description
Party Id	Party Id mapped to the logged in corporate administrator.
Party Name	Party name of Party ID mapped to the logged in corporate administrator.
Group Code	User group code. (This field will be displayed only if there are existing user groups available under a party).
Group Description	Description provided to the user group. (This field will be displayed only if there are existing user groups available under a party).
Users	Number of users available in each user group. (This field will be displayed only if there are existing user groups available under a party).

1. Click **Create** to create new User Group.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click the **Group Code** link to view details of the selected User Group.

8.2 User Group - Create

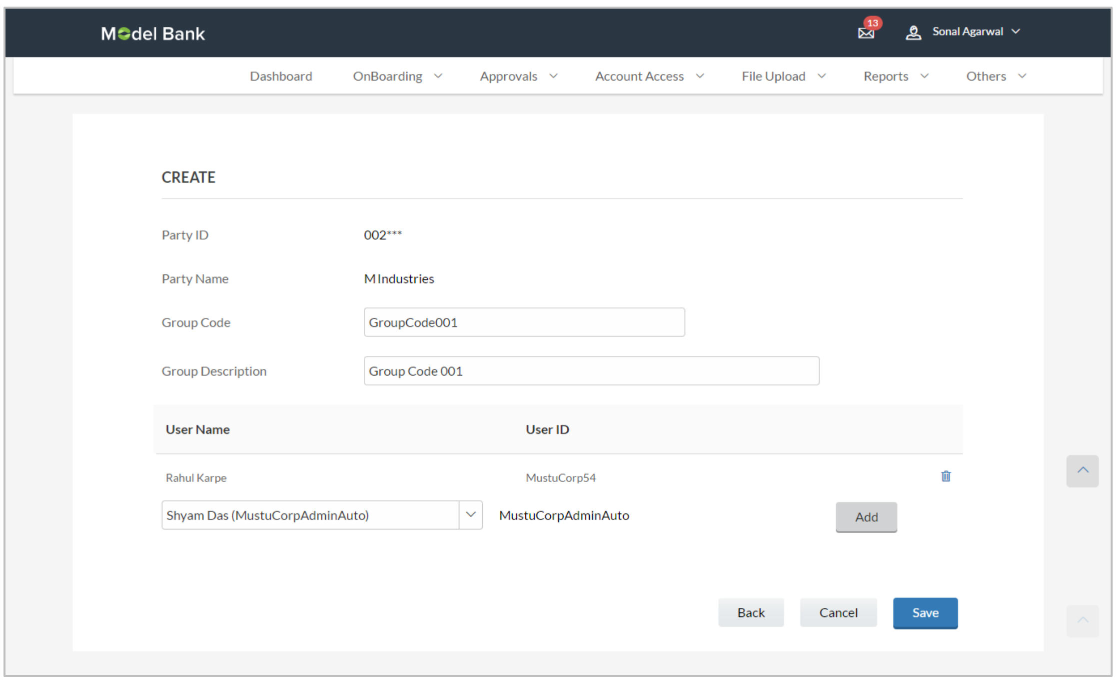
Corporate administrator can create a new User Group for the mapped Party ID by using this option. Only the users of party ID mapped to a corporate administrator can be clubbed together in a User Group.

Administrator can create multiple user groups and one user can be part of multiple user groups, whereas creating a user group without any user is not allowed.

To create the user groups:

1. Click **Create**. The **User Groups - Create** screen appears.

User Group - Create



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator is displayed.
Party Name	Party name of Party ID mapped to the logged in corporate administrator is displayed.
Group Code	Specify User Group code.

Field Name	Description
Group Description	Specify User Group description.
User Name	User name list to select and add a user to the user group. Only the users belongs to the party will be listed.
User ID	User IDs of each user selected from user list are displayed.

2. In the **Group Code** field, enter the name of the group that is to be created.
3. In the **Group Description** field, enter the user group description.
4. From the **User Name** list, select the appropriate user.
5. Click **Add** to add the selected user in the User Group. A row displaying the details of the selected user appears.
   Once added, the user name will be removed from the user drop-down to avoid duplication of users.

   Click to remove a user from the User Group.
6. Click **Save** to save the User Group. The **User Group-Create - Review** screen post necessary validations appear.
   OR
   Click **Back** to navigate to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. Verify the details, and click **Confirm**. The User Group-Create – Confirmation screen appears.
   OR
   Click **Edit** to modify the changes if any.
   The **User Group-Create** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The success message of user group creation appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to 'User Groups' screen.

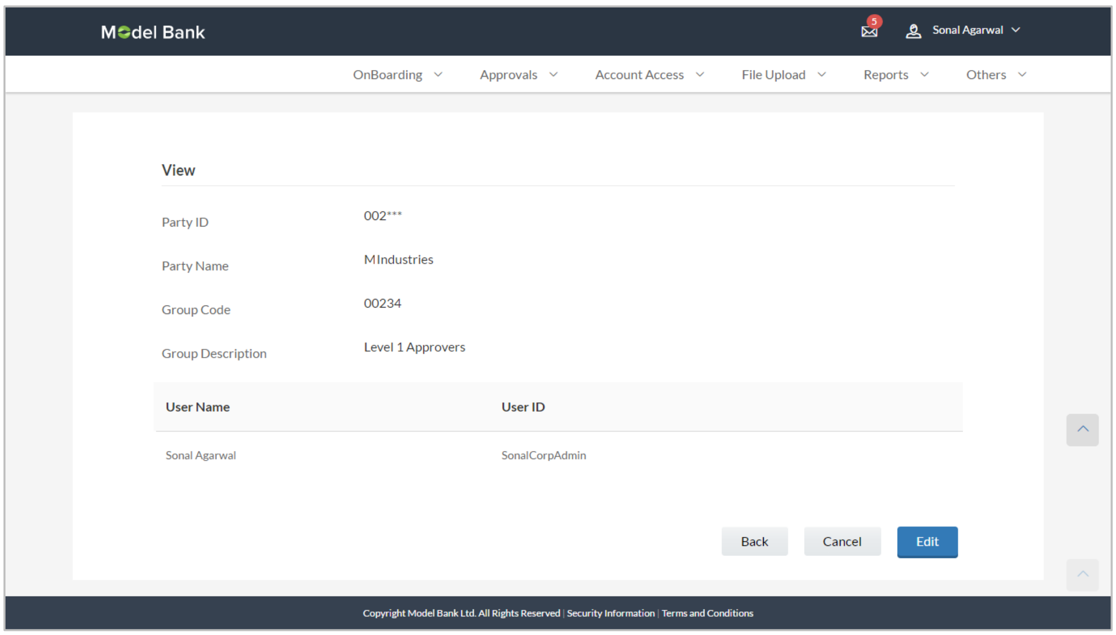
8.3 User Groups - View

On accessing 'User Group Management' menu option, summarized view of all the user groups created (if any) for the Party mapped to the corporate administrator is displayed on the screen. Further drill down is given on the each user group to view the details of the users who are the part of user group.

To view the user groups:

1. In the **User Groups** screen, click the **Group Code** link of the record whose details you want to view. The **User Groups - View** screen appears.

User Groups - View



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator is displayed.
Party Name	Party name of Party ID mapped to the logged in corporate administrator is displayed.
Group Code	User Group code is displayed.
Group Description	User Group description is displayed.
User Name	User names of the user who is a part of the user group are displayed.
User ID	User IDs of the user who is a part of the user group are displayed.

2. Click **Edit** to edit the user group. The **User Groups - Edit** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click **Back** to go back to previous screen.

8.4 User Group – Edit

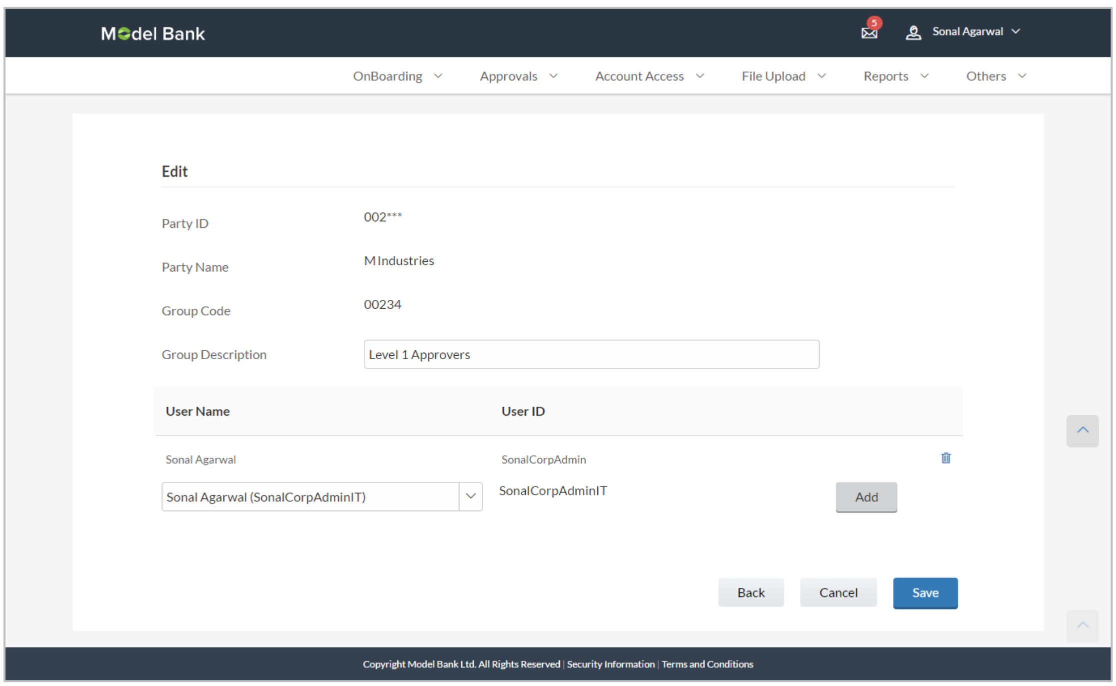
This function enables the corporate administrator to edit the description of existing user groups. Corporate Administrator can also add new users and remove existing users of the user group as part of this function.

A check is performed on minimum and maximum number of users allowed as a part of user group while adding or removing the users from the user group.

To edit or update a user group:

1. In the **User Groups** screen, click the **Group Code** link of the record whose details you want to view. The **User Groups - View** screen appears.
2. Click **Edit**. The **User Group - Edit** screen appears.

User Group Edit



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator is displayed.

Field Name	Description
Party Name	Party name of Party ID mapped to the logged in corporate administrator is displayed.
Group Code	User Group code is displayed.
Group Description	User Group description is displayed.
User Name	User names of the user who is a part of the user group are displayed.
User ID	User IDs of the user who is a part of the user group are displayed.

3. In the **Group Description** field, enter the user group description.
4. From the **User Name** list, select the appropriate user.
5. Click **Add** to add the selected user in the User Group. A row displaying the details of the selected user appears.
   Once added, the user name will be removed from the user drop-down to avoid duplication of users.

   Click to remove a user from the User Group.
6. Click **Save** to save the User Group. The **User Group-Create - Review** screen post necessary validations.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

   Verify the details, and click **Confirm**.
   OR
   Click **Edit** to modify the details if any.
   The **User Group-Edit** screen with values in editable form appears.

   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The success message of user group creation appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to 'Dashboard'.

9. Approvals

Each of the users are assigned a particular task to perform as per their position in the hierarchy of the organization/corporate. For instance, some user(s) may be given rights to do data entry for transactions such as domestic fund transfer, draft issuance by logging in to channel banking. Transaction created by initiator in the system is routed to the appropriate authorized signatory or group of signatories for approval depending upon the rules configured. A transaction once approved by all the required approvers gets processed.

Approval Management function enables the corporate administrator to configure approval flows for various financial and non-financial transactions on channel banking for the linked corporate party.

Approval flow includes configuration of rules for the users with following access types:

- Maker/ Initiator – User who is a creator of the transaction.
- Authorizer/ Approver – User who authorizes the transactions created by the maker. His authorization rights are maintained by an administrator.

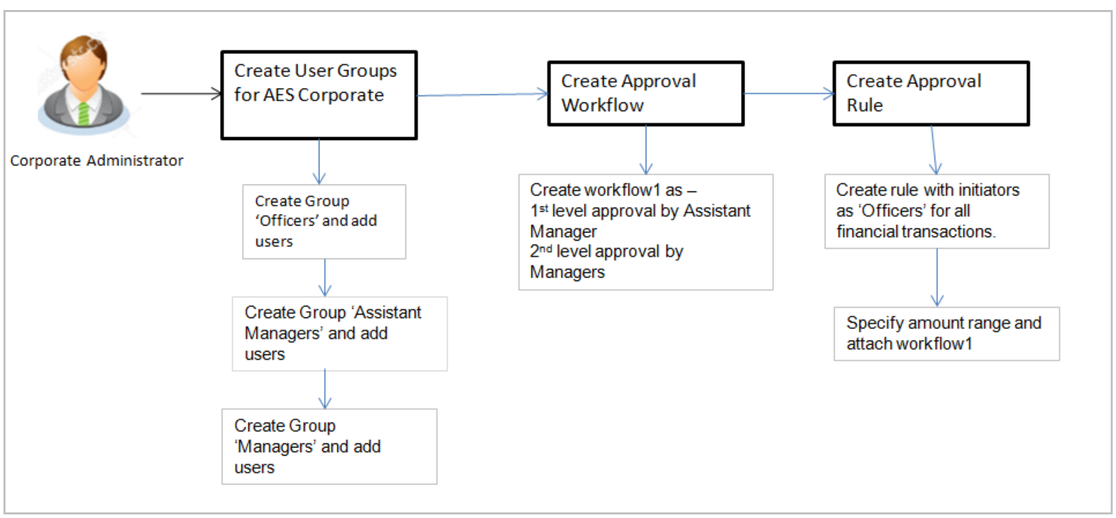
Features supported in application

Approval management supported for corporate administrator users in OBDX includes;

- Workflow Management
- Rule Management

<u>Business scenario</u>

AES Corporation wants to enable approval workflow for all financial transactions. The requirement is – All the financial transactions will be initiated by 'Officers' of the corporate. The transactions initiated by 'Officers' should be sent to 'Assistant Managers' for 1st level approval. After the transaction is approved by any one user from a group of 'Assistant Managers' then the transaction should be sent to 'Managers' for final level of approval. The transaction processing should happen only after final approval.



9.1 Workflow Management

The Approval workflow management is maintaining series of approval levels that are necessary to complete an approval flow. It is triggered when initiators initiate a transaction. As per the approval workflow maintenance, the transaction will follow the levels of approvals and complete the transaction only when one of user from all the approval levels approves the transaction.

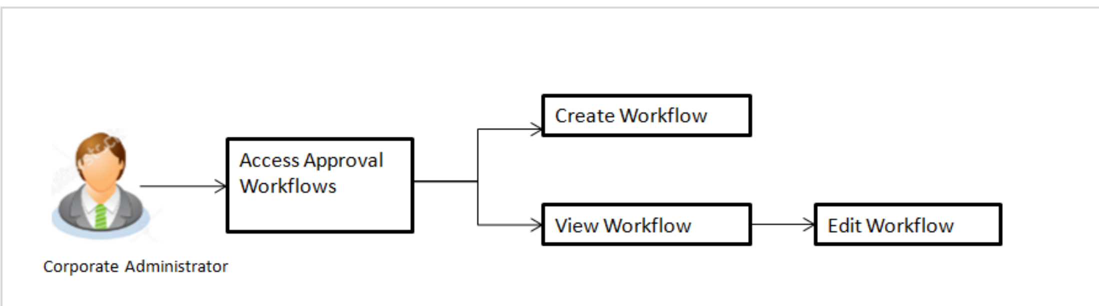
The Workflow Management allows Corporate Administrator to:

- Create Workflow Management
- View Workflow Management
- Edit Workflow Management

Prerequisites:

- Party preference is maintained
- Corporate Administrator is maintained for a party
- Transaction access is provided to Corporate Administrator
- Multiple corporate users are maintained under a party
- Approval rule set up for corporate administrator to perform the actions
- Necessary user groups are maintained

Workflow



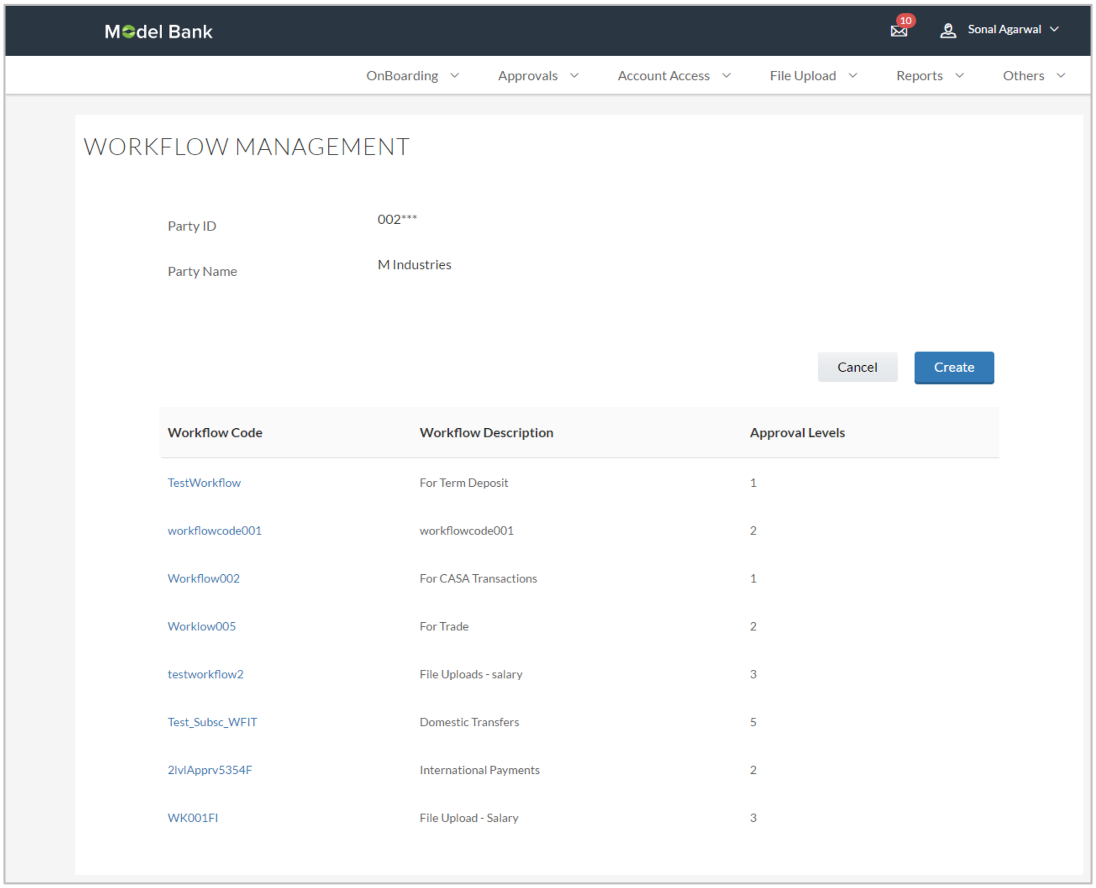
How to reach here:

Dashboard > Approvals > Workflow Management

9.1.1 Workflow Management – Summary

Corporate Administrator logs into the system and navigates to the Approval Workflow screen; workflows maintained (if any) under a party mapped to the user are displayed on the screen. User can opt to view the details of existing workflows or can create new approval workflow using this screen.

Workflow Management



Field Description

Field Name	Description
Party ID	Party ID mapped to the logged in corporate administrator.
Party Name	Party name of Party ID mapped to the logged in corporate administrator.
Workflow Code	Code of the already maintained approval workflow. (This field will be displayed only if there are existing approval workflows available under a party)
Workflow Description	Description of the already maintained approval workflow. (This field will be displayed only if there are existing approval workflows available under a party)
Approval levels	Number of approval levels in each workflow. This field will be displayed only if there are existing approval workflows available under a party)

1. Click **Create** to create new Approval Workflow.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR

   Click the **Workflow Code** link to view details of the selected Approval Workflow.

9.1.2 Workflow Management - Create

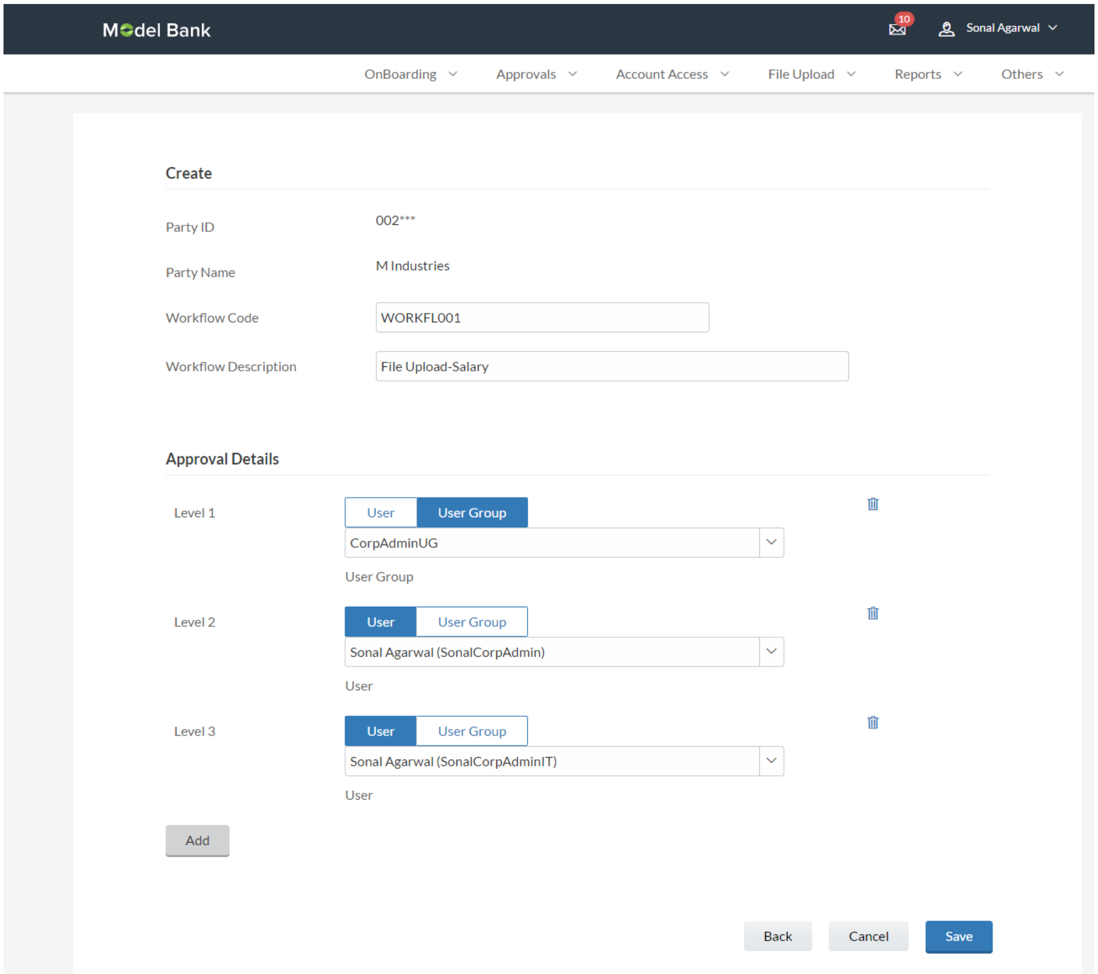
Corporate Administrator can create approval workflows for the corporate users. By default, user can specify minimum one and maximum five levels of approvals as a part of workflow.

Administrator can set either an individual user or user group of a corporate as a part of each level of approval. Approval type (sequential/non-sequential/no authorization) is defined at the party preference.

To create an approval workflow:

1. Click **Create**. The **Workflow Management – Create** screen appears.

Workflow Management – Create



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator is displayed.
Party Name	Party name of Party ID mapped to the logged in corporate administrator is displayed.
Workflow Code	To specify the approval workflow code.
Workflow Description	To specify the approval workflow description.
Approval Details	

Field Name	Description
Approval Level	Approval levels for a user / user group. You can click Add for multi level approval process.
User Name / User Groups	User group name or code who is a part of user group.

2. In the **Workflow Code** field, enter the workflow code.
3. In the **Workflow Description** field, enter the name of the workflow.
4. In the **Approval Details** section, from the **Level 1** field, click appropriate user / user group.
5. From the **User Name / User Groups** list, select the approver user name.
6. Click **Add** to add the selected user/ user group at specific level of approval.
   OR
   Click icon to remove specific approval level.
7. Click **Save** to save Approval Workflow.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The **Workflow – Create** - **Review** screen appears post necessary validations. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to make the changes if any.
   The **Workflow-Create** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
9. The success message of approval level group creation appears along with the transaction reference number appears.
   Click **OK** to complete the transaction and navigate back to 'Workflows' screen.

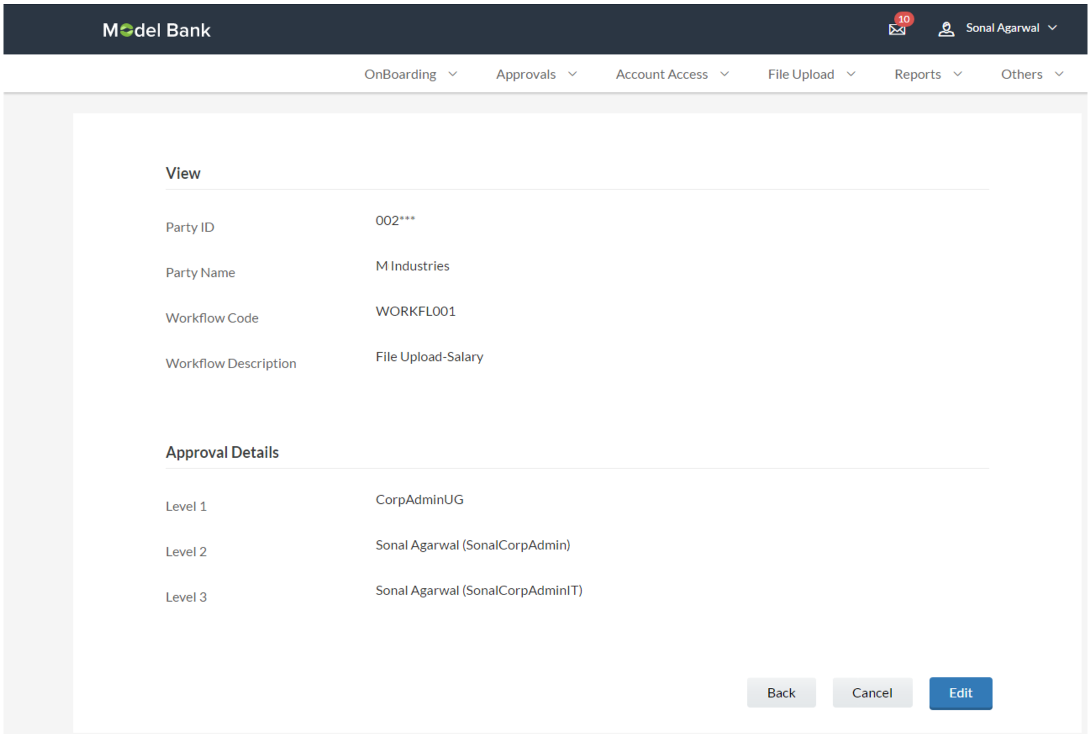
9.1.3 Workflow Management - View

On accessing 'Workflow Management' menu option, summarized view of all the approval workflows maintained (if any) for the party mapped to corporate administrator is displayed on the screen. Further drill down is given on the each workflow to view the details of the users/user groups who are the part of workflow.

To view the approval workflow:

1. In the **Workflow Management** screen, click the **Work Flow code** link, for which you want to view the details. The **Workflow Management – View** screen appears.

Workflow Management – View



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator is displayed.
Party Name	Party name of Party ID mapped to the logged in corporate administrator is displayed.
Workflow Code	Workflow code is displayed.
Workflow Description	Workflow description is displayed.
Approval Details	
Approval Level	User / user group maintained at each approval level.
User Name / User Groups	User or a user group maintained at each level of approval.

2. Click **Edit** to edit the workflow. The **Workflow - Edit** screen with values in editable form appears.
   OR
   Click **Back** to go back to the previous screen.

OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

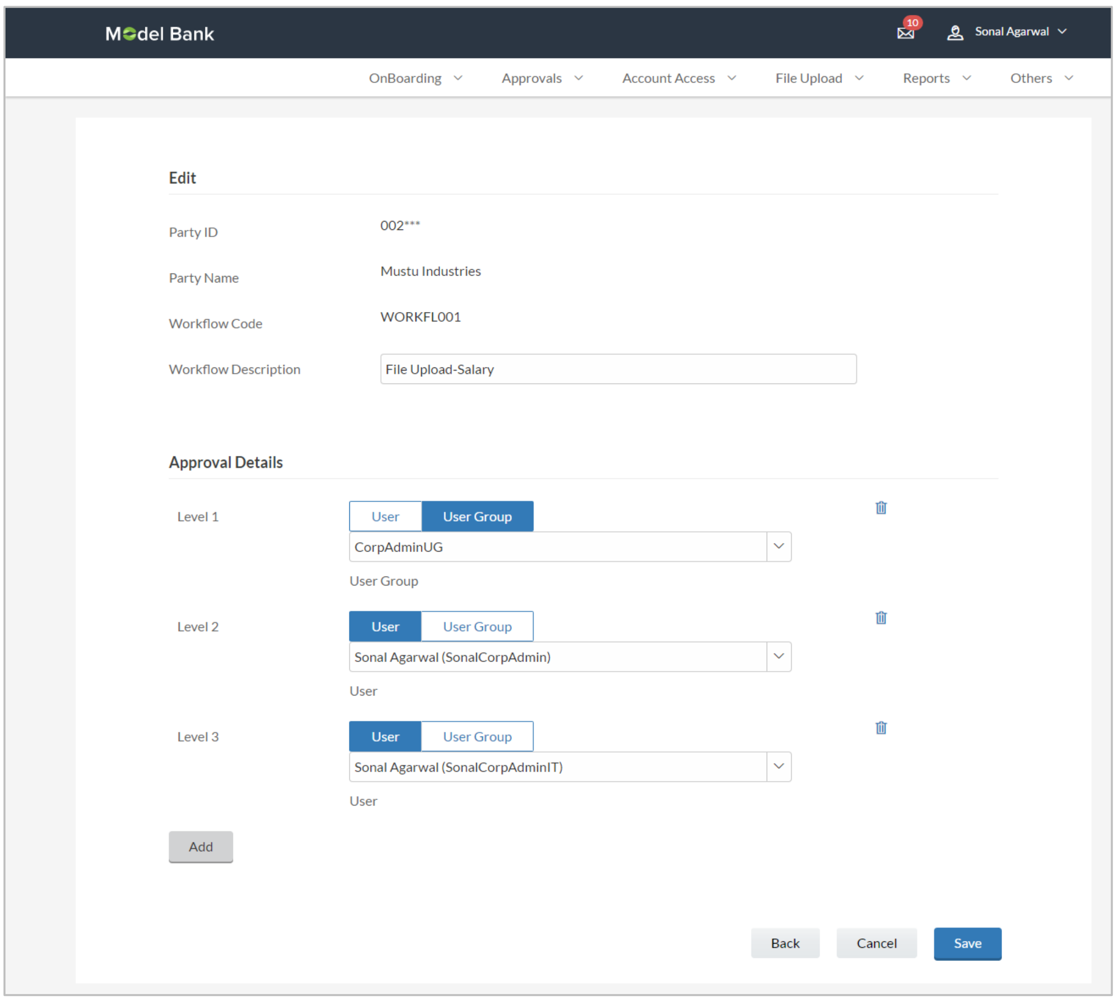
9.1.4 Workflow Management - Edit

This function enables the corporate administrator to update the description of the workflow and also to remove existing and add the new approval levels. Edited workflows are applicable for new transactions initiated post workflow update, whereas the previously initiated and pending approval transactions follow the old workflow.

To edit an approval workflow:

1. In the **Workflow Management** screen, click the **Work Flow code** link, for which you want to edit the details. The **Workflow Management - View** screen appears.
2. Click **Edit**. The **Workflow Management - Edit** screen appears.

Workflow Management - Edit



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator is displayed.
Party Name	Party name of Party ID mapped to the logged in corporate administrator is displayed.
Workflow Code	Workflow code is displayed.
Workflow Description	Workflow description is displayed in editable form.
Approval Details	
Approval Level	Approval levels for a user / user group. Administrator can remove or add approval levels in a workflow.
User Name / User Groups	User or a user group maintained at each level of approval. Administrator can edit an existing user/user group maintained at each level and can also specify user/user group for additional approval level.

3. Edit the required details.
4. Click **Add** to add the selected user/ user group at specific level of approval.
   OR
   Click icon to remove specific approval level.
5. Click **Save** to save Approval Workflow.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
6. The **Workflow - Edit Review** screen appears post necessary validations. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to make the changes if any.
   The **Workflow-Edit** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The success message of updating the approval level group appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

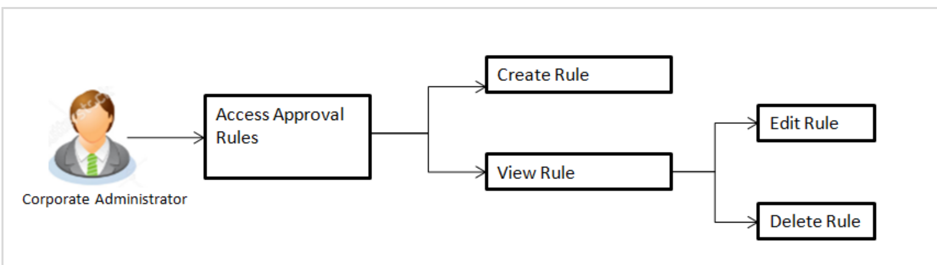
9.2 Rules Management

This function enables the corporate administrator to set up conditions for approval as per the corporate requirements. Rule can be set up for financial transactions, non financial transactions and/or for maintenances. Flexibility exists to define approval rules with conditions stating that 'specific transaction' if initiated by a 'specific user/user group' has to be approved by a 'specific approver/approver group' along with other attributes like amount range etc.

Prerequisites:

- Party preference is maintained
- Corporate Administrator is maintained for a party
- Transaction access is provided to Corporate Administrator
- Multiple corporate users are maintained under a party
- Approval rule set up for corporate administrator to perform the actions
- Necessary user groups and approval workflows are maintained

Workflow



Features Supported In Application

Approval Rule maintenance allows the corporate administrator to:

- View Approval Rules
- Create Approval Rules
- Edit Approval Rules
- Delete Approval Rules

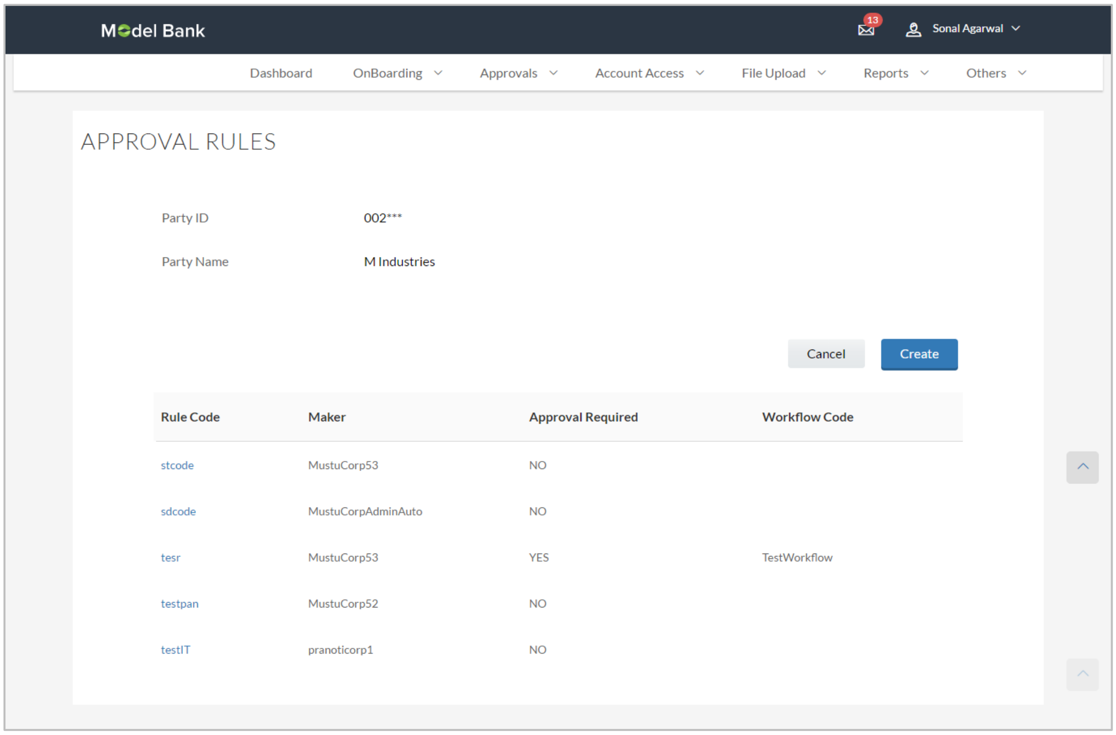
How to reach here:

Dashboard > Approvals > Rule Management > Approval Rules

9.2.1 Approval Rules – Summary

Corporate Administrator logs into the system and navigates to the Rules Management screen, approval rules maintained (if any) for the party mapped to the user are displayed on the screen. User can opt to view the details of existing rules or can create new approval rule using this screen.

Approval Rules



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator.
Party Name	Party name of Party ID mapped to the logged in corporate administrator.
Rule Code	Code of the already maintained approval rule. (This field will be displayed only if existing approval rules are available under a party).
Maker	Initiator (User ID or User Group Code) of the transaction. (This field will be displayed only if existing approval rules are available under a party).
Approval Required	Whether approval is required for each rule maintained.

Field Name	Description
Workflow Code	The approval workflow code.

1. Click **Create** to create new approval rule.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
   OR
   Click the **Rule Code** link to view details of the selected Approval Rule.

9.2.2 Approval Rules – Create

Corporate Administrator can create approval rules for the corporate users. Administrator is allowed to create an approval rule only if the party preference is maintained and is in active status.

Approval rules can be setup based on the following parameters.

- **Types of Transaction**
  - Financial Transactions
    - To set the rules for the transactions, which involves exchange of money.
    - E.g. Money Transfer, Draft Issuance, Redeem Term Deposit etc
  - Non Financial Transactions
    - To set the rule for the transaction which are for an account, but does not involve exchange of money.
    - E.g. Cheque Book Request, Statement Request, Stop Cheque etc
  - Maintenance
    - To set the rule for the transaction which are not linked to any account.
    - E.g. Payee Maintenance, Biller Maintenance etc
- Initiator
  - Specific User
  - User Group
- Accounts
- Transactions
- Amount Range

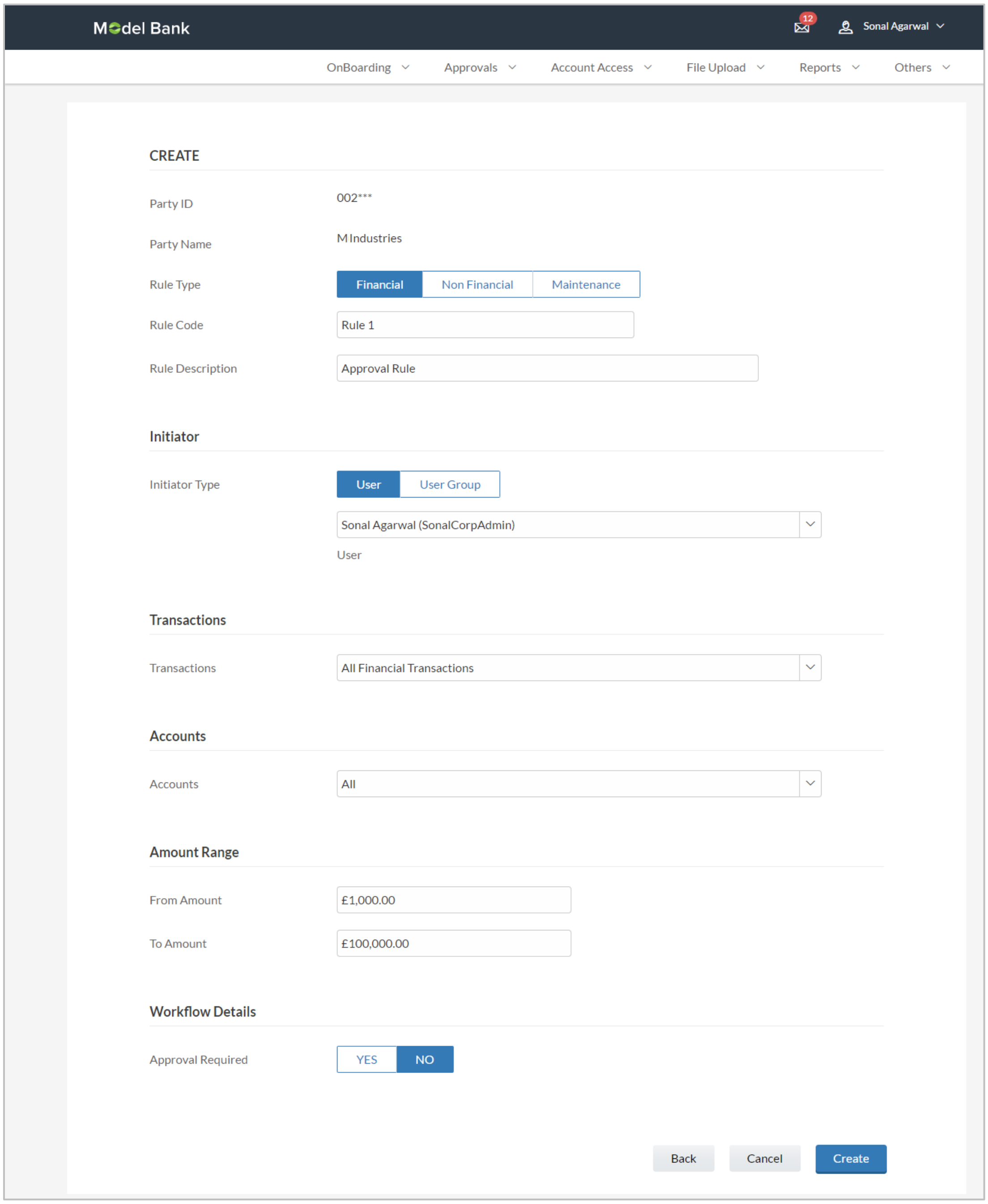
Administrator can create multiple approval rules for party users. In a scenario when a transaction is initiated and multiple rules are applicable as per set conditions, then the complex rule amongst all the applicable rules is applied for approval.

User can further define if for a condition, the transaction should be auto approved (which means there is no approval workflow and the transaction gets approved as soon as initiator submits it) or should follow a set approval workflow and should get approved by the defined set of approvers. The same is achieved by attaching a workflow maintained for the corporate party.

To create an approval rule:

1. Click **Create**. The **Approval Rules - Create** screen appears.

Approval Rules - Create



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator.

Field Name	Description
Party Name	Party name of Party ID mapped to the logged in corporate administrator.
Rule Type	Transaction rule type for which the approval rule needs to be set up. The transaction rules are: • Financial • Non Financial • Maintenance
Rule Code	To specify approval rule code.
Rule Description	To specify approval rule description.
Initiator	
Initiator Type	Initiator type who initiates the transaction. This has options as ‘User’ and ‘User Group’.
User Name / User Groups	Name of the user or user group as initiator. If initiator is selected as User, then all the users belongs to the party will be listed for selection. If initiator is selected as User Group, then all the user groups belongs to the party will be listed for selection.
Transactions	Type of transactions to set the approval rules. Type of transactions depends on the selection of rule type.
Accounts	Type of accounts. This field appears if you select **Financial** and **Non Financial** in the **Rule Type** field.
From Amount/ To Amount	Transactions allowed for the user between the amount range. This field appears if you select **Financial** in the **Rule Type** field.
Workflow Details	
Approval Required	Option to decide whether approval is required or not for the set condition.
Workflow Details	Field has description of the approval workflow. All workflows maintained for the party are listed here along with the defined approval level for each of them. This field appears if you select **Yes** in the **Approval Required** field.

2. In the **Rule Type** field, select the appropriate transaction rule type.

3. In the **Rule Code** field, enter the code.
4. In the **Rule Description** field, enter the rule name.
5. From the **Initiator Type** field, click appropriate user / user group and select the user/ user group.
6. From the **Transaction** list, select the transactions to be mapped to the rule.
7. In the Amount Range section, enter the appropriate amount.
8. From the **Workflow Details** section, select whether approval is required for the mapped transactions.

   If you select **Yes** option, select the appropriate **Workflow**.
9. Click **Create** to save the Approval Rule.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
10. The **Approval Rule - Create Review** screen appears post necessary validations. Verify the details, and click **Confirm**.
    OR
    Click **Edit** to make the changes if any.
    The **Approval Rule - Create** screen with values in editable form appears.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
11. The success message of approval rule creation appears along with the transaction reference number.
    Click **OK** to complete the transaction and navigate back to 'Dashboard'.

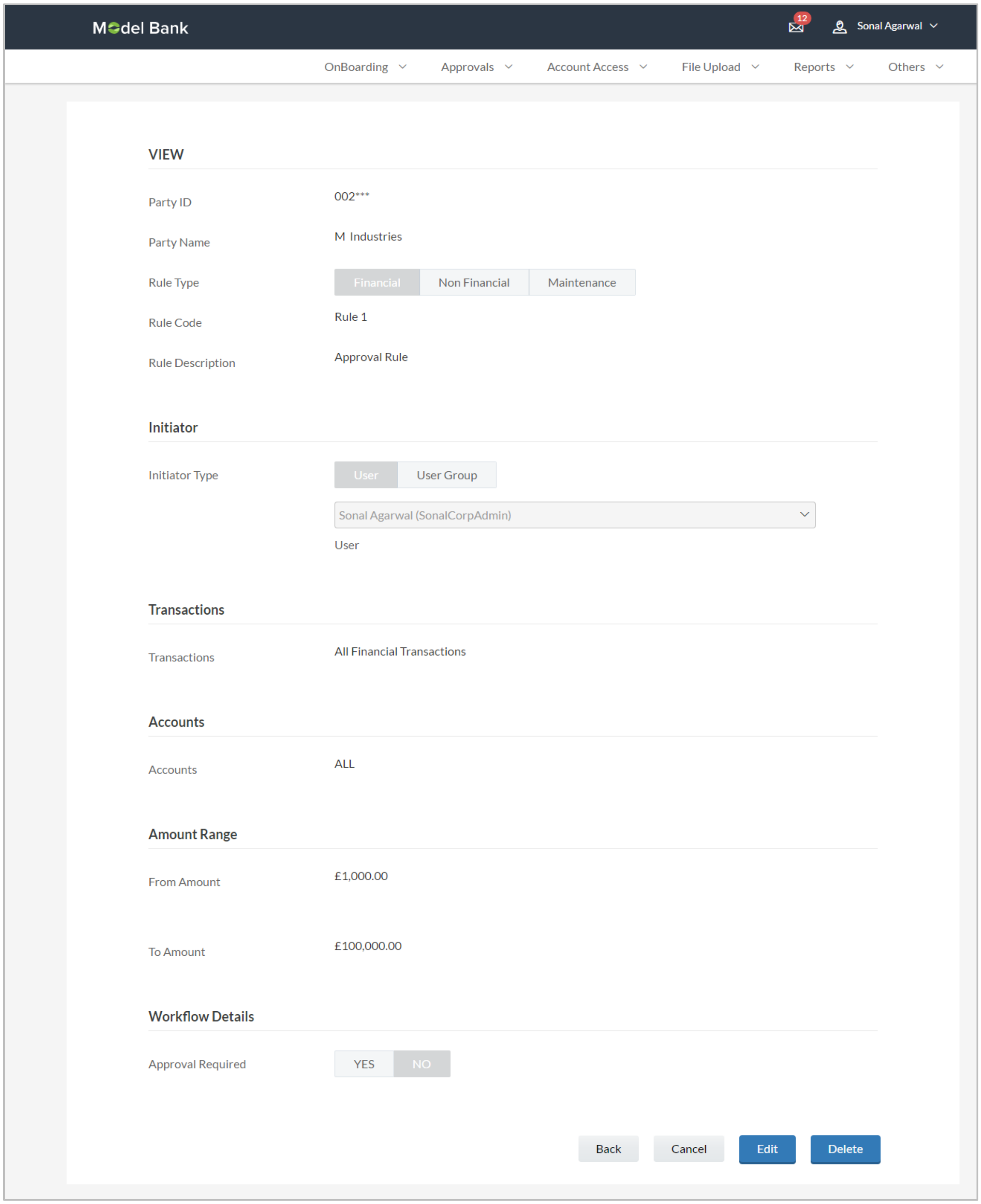
9.2.3 Approval Rules - View

On accessing 'Rules Management' menu option, summarized view of all the approval rules maintained if any under a party are shown on the screen. Further drill down is given on the each rule to view the details of approval rule.

To view the approval rules:

1. In the **Approval Rules** screen, click the **Rule Code** link, for which you want to view the details. The **Approval Rules - View** screen appears.

Approval Rules - View



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator.

Field Name	Description
Party Name	Party name of Party ID mapped to the logged in corporate administrator.
Rule Type	Transaction rule type for which the approval rule is set up. The transaction rule types are: • Financial • Non Financial • Maintenance
Rule Code	Approval rule code.
Rule Description	Approval rule description.
Initiator	
Initiator Type	Initiator type specified while creating a rule.
User Name / User Groups	Name of the user or user group defined as initiator for the rule condition.
Transactions	Transaction for which the rule is set up.
Accounts	Field will display the account for which rule being viewed is set up. This field appears if you select **Financial** and **Non Financial** in the **Rule Type** field.
From Amount/ To Amount	Transactions allowed for the user between the amount ranges. This field appears if you select **Financial** in the **Rule Type** field.
Workflow Details	
Approval Required	Field displays whether approval is required or not.
Workflow Details	Field displays the approval workflow details along with the defined approval levels. This field appears if you select **Yes** in the **Approval Required** field.

2. Click **Edit** to edit the approval rule. The **Approval Rule - Edit** screen with values in editable form appears.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.

9.2.4 Approval Rules - Edit

Corporate administrator can edit the approval rules. An administrator is allowed to change the description of the rule and is also allowed to change the parameters associated with the specific approval rule.

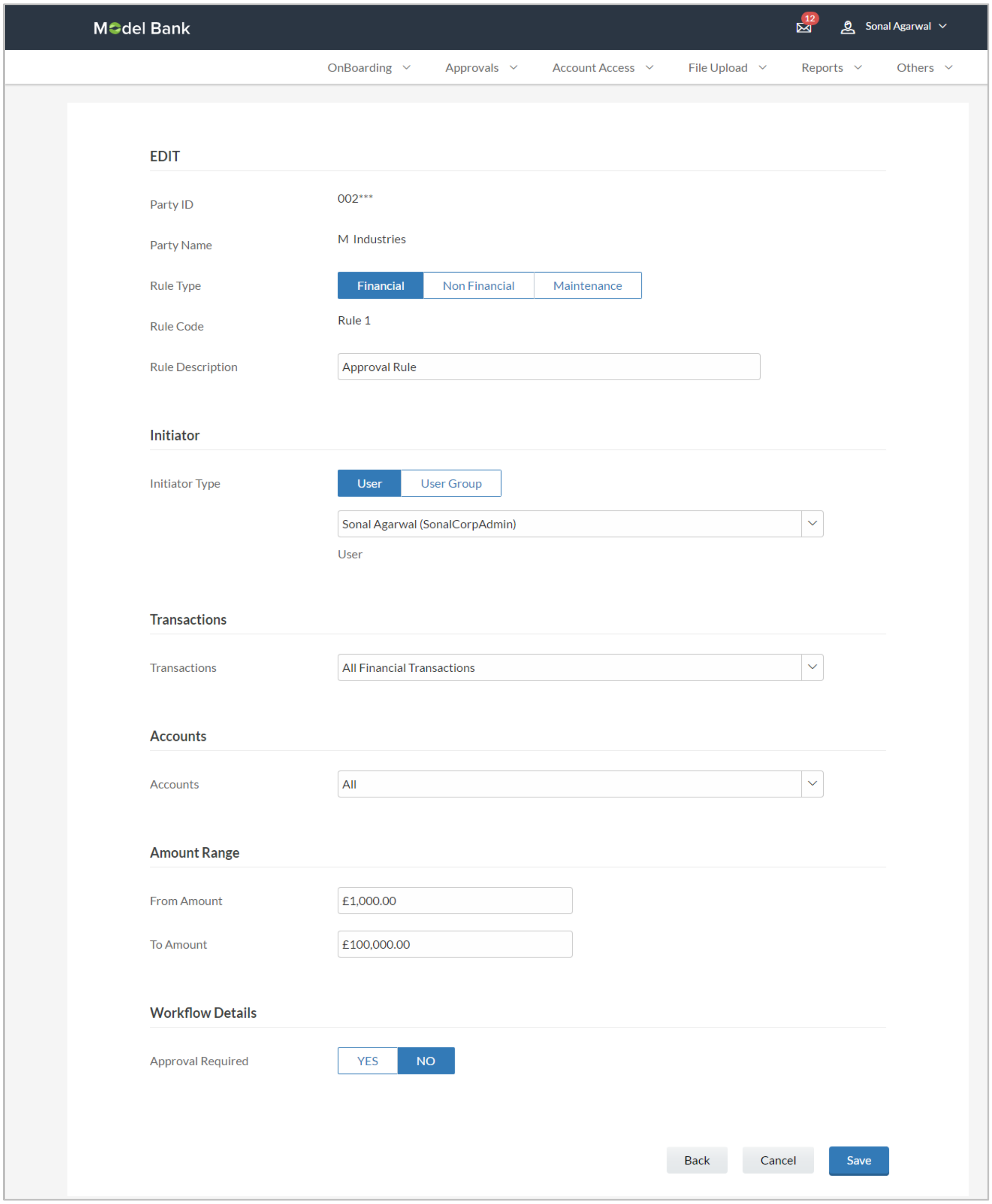
Modifications in approval rule are allowed only if the party preference is in active status.

Edited rules are applicable for new transactions initiated post rule update. Previously initiated transactions which are pending approval will follow a rule which was applied at the time of transaction initiation.

To edit an approval workflow:

1. In the **Approval Rules** screen, click the **Rule Code** link, for which you want to view the details. The **Approval Rules - View** screen appears.
2. Click **Edit**. The **Approval Rules - Edit** screen appears.

Approval Rules - Edit



Field Description

Field Name	Description
Party Id	Party ID mapped to the logged in corporate administrator will be displayed.
Party Name	Party name of Party ID mapped to the logged in corporate administrator will be displayed.
Rule Type	Transaction rule type for which the approval rule is set up will be displayed. The transaction rule types are: • Financial • Non Financial • Maintenance
Rule Code	Approval rule code provided by the user.
Rule Description	Approval rule description provided by the user in editable form.
Initiator	
Initiator Type	Initiator type who initiates the transaction will be displayed in editable form.
User Name / User Groups	Name of the user or user group as initiator will be displayed in editable form. If initiator is selected as User, then all the users belonging to the party will be listed for selection. If initiator is selected as User Group, then all the user groups belonging to the party will be listed for selection.
Transactions	Type of transactions to set the approval rules will be displayed in editable form. Type of transactions depends on the selection of rule type.
Accounts	Type of accounts will be displayed in editable form. This field appears if you select **Financial** and **Non Financial** in the **Rule Type** field.
From Amount/ To Amount	Transactions allowed for the user between the defined amounts ranges will be displayed in editable form. This field appears if you select **Financial** in the **Rule Type** field.
Workflow Details	

Field Name	Description
Approval Required	Whether approval is required will be displayed in editable form.
Workflow Details	Details of the approval workflow along with the defined approval levels for a condition will be displayed in editable form. This field appears if you select **Yes** in the **Approval Required** field.

3. Edit the required details.
4. Click **Save** to save the Approval Rule.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
5. The **Approval Rule - Edit Review** screen appears post necessary validations. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to make the changes if any.
   The **Approval Rule - Edit** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
6. The success message of updating the approval rule appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. **What is approval management?**

   Approval Management provides an option to the corporate administrator to enable various transactions to follow approval flow on channel banking. The approval management allows setting the maker / checker flow, wherein a transaction is initiated by a maker and the same is authorized by a single / multiple checkers depending on the configuration.

2. **What is approval workflow maintenance?**

   Approval workflows are created to support requirements wherein multiple levels of approval are required in a specific sequence for a transaction/maintenance. Each workflow can be configured to have up to 5 levels of approval with a specific user or a user group configured at each level.

3. **Can user be the part of multiple user groups crated under a party?**

   Yes, same user can be part of multiple user groups. Whereas creating a user group without any user is not allowed.

4. **Maximum how many levels of approvals one can set up?**

   Administrator can set up minimum one and maximum five levels of approvals as a part of approval workflow.

5. **Which approval rule will get applied when multiple applicable approval rules are found for specific transaction?**

   In a scenario when a transaction is initiated and multiple rules are applicable as per set conditions, then the complex rule amongst all the applicable rules is applied for approval.

6. **What happens to the approval process when approval rule gets edited when a transaction is pending with one of the approver for approval?**

   Edited rules are applicable for new transactions initiated post rule modification. Previously initiated transactions which are pending approval will follow a rule which was already applied at the time of transaction initiation.

10. File Upload Maintenance

File Upload Maintenance is the maintenance part of file upload and can be done only by the bank administrator.

File upload allows a business user to upload files which contain multiple transactions. File upload facilitates processing of multiple transactions through a single bulk file like Salary Payments, Fund Transfer etc. This is a faster way of processing transactions than entering single screen transactions.

The transactions in the form of files will be uploaded through the internet banking. A file type is defined by a file template in the system. File template comprises of different Record Templates that are constructed using data elements & data enrichment definitions.

Through the File Upload module, the user can perform the following actions:

- Create a File Identifier, for a File Template through the 'File Identifier' option
- Map a File Identifier to a User through the 'User File Identifier Mapping' option

10.1 File Identifier Maintenance

Corporate Administrator can create file identifiers (FI) for his party. This enables the corporate to process file uploads. A File Identifier is always mapped to a specific single file template. It permits configuration of corporate preferences like approval type (file level/ record level) for a particular type of file.

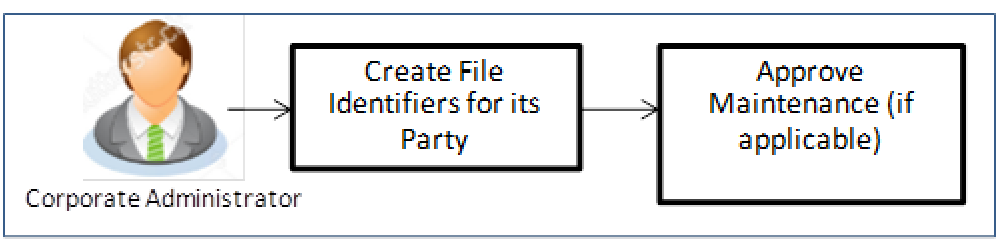
Prerequisites

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set-up Transaction and account access
- Set-up Approval Rules

Features Supported In Application

- View File Identifier
- Create File Identifier
- Edit File Identifier

End to End Flow



How to reach here:

Corporate Administrator Dashboard > File Upload > File Identifier Maintenance

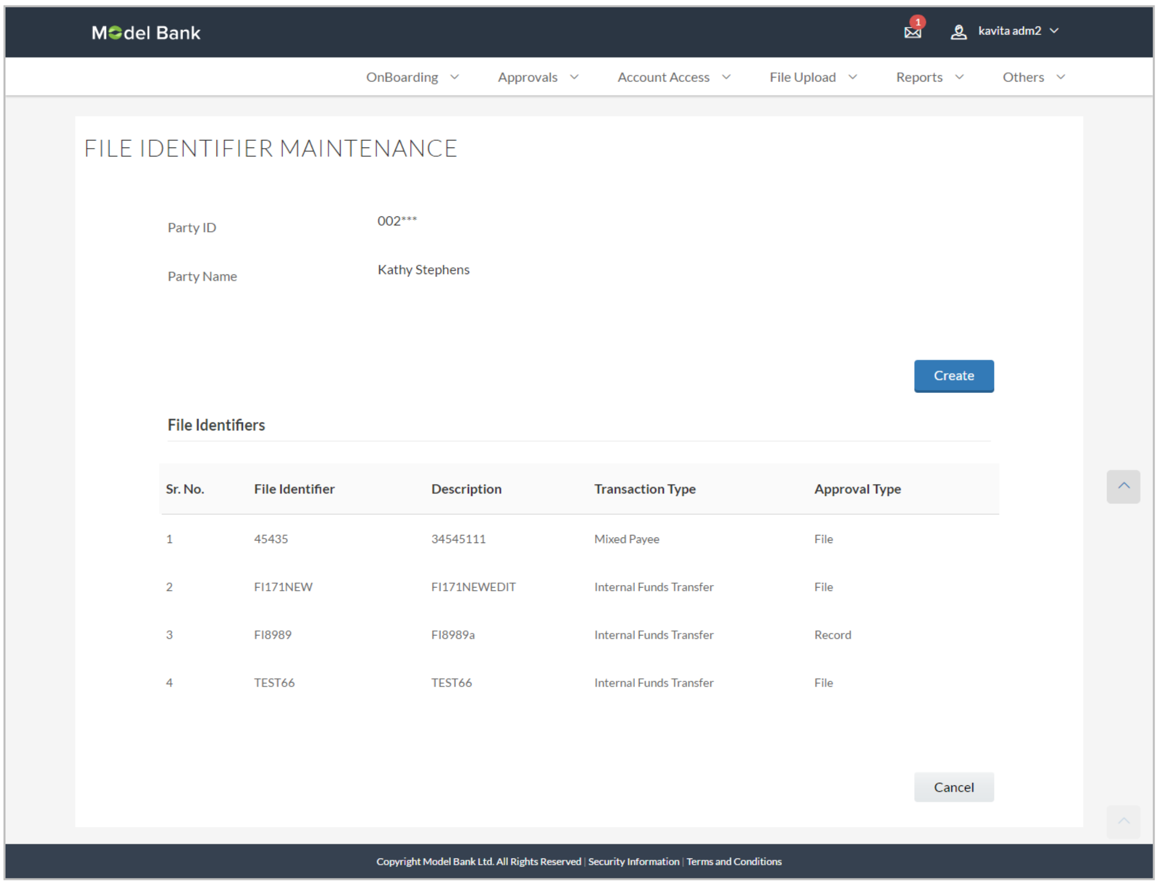
10.1.1 File Identifier Maintenance - View

Once the logged in user navigates to File Identifier Maintenance screen, user will be able to view the File Identifiers already created for his party.

To view the file identifiers:

1. View **File Identifier Maintenance** screen with FI's mapped to the users.
   OR
   Click **Cancel** to cancel the transaction

File Identifier Maintenance -View



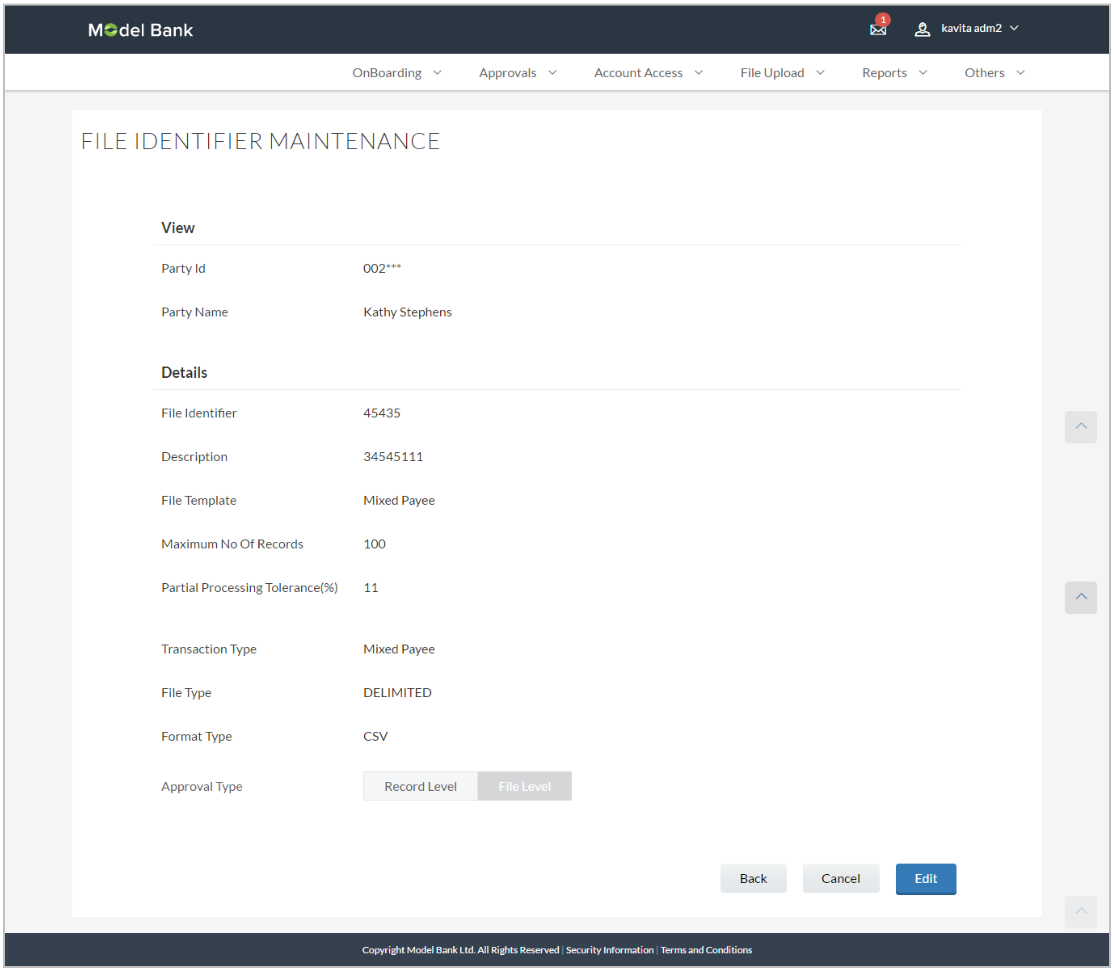
Field Description

Field Name	Description
Party ID	Party ID for whom the file identifier is being created.
Party Name	Party name corresponding to the party ID.

Field Name	Description
FILE IDENTIFIERS	
Sr. No.	Serial number of the record.
File Identifier	Unique code/ name assigned for the party preferences for handling of payment files.
Description	File name / code description corresponding to the file upload code.
Transaction Type	Type of transaction: The Transaction type can be: • Internal funds Transfer, • Domestic Funds Transfer, • International Funds Transfer, • Mixed Transfer • Internal Payee • Domestic Payee • International Payee • Mixed Payee • Demand Draft Payee
Approval Type	The approval type is at file level or record level.

2. Click the file identifier record, for which you want to view the details.
   The **File Identifier Maintenance - View** screen appears.

File Identifier Maintenance - View



3. Click **Edit** to modify the file identifier.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

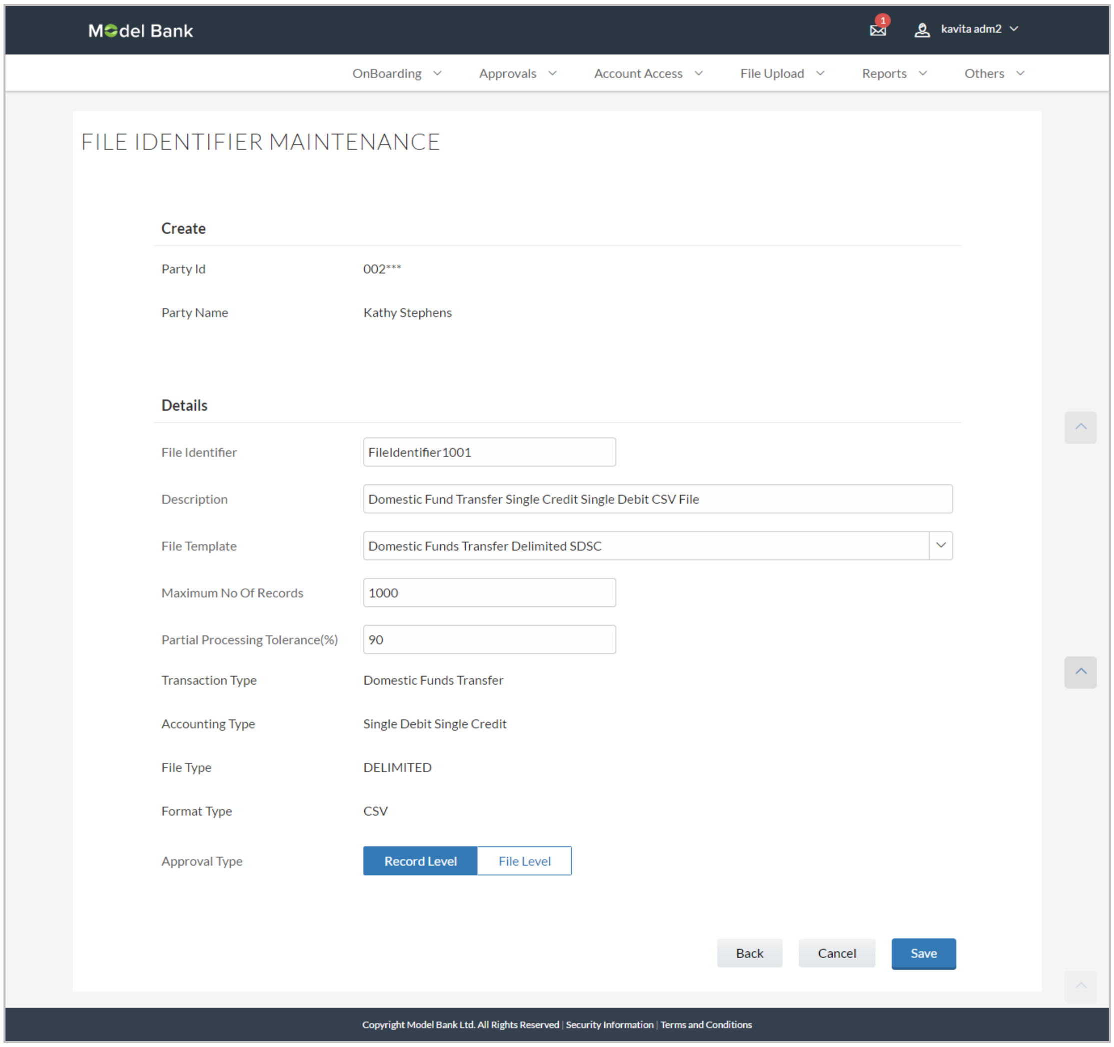
10.1.2 File Identifier Maintenance - Create

Using this option bank and corporate administrator can create a file identifier.

To create a file identifier:

1. Click **Create**. The **File Identifier Maintenance - Create** screen appears.

File Identifier Maintenance - Create



Field Description

Field Name	Description
Party ID	Party ID for whom the file identifier is created.
Party Name	Party name corresponding to the party ID.
Details	

Field Name	Description
File Identifier	Unique code assign to the uploaded file.
Description	Descriptions corresponding to the file upload code.
File Template	Predefined file templates. Few examples of file templates are: • Internal funds Transfer, • Domestic Funds Transfer, • International Funds Transfer, • Mixed Transfer • Internal Payee • Domestic Payee • International Payee • Mixed Payee • Demand Draft Payee
Maximum No of Records	Maximum number of records in the uploaded file.
Partial Processing Tolerance (%)	The partial processing tolerance for a file (in percentage terms). Suppose, the user sets this value at 60% - this implies that if 60% or more, of the records in a file clear the Validation stage, then the file can go for further processing. If less than 60% of the records in a file clear the validation stage, then the file is rejected. *This field will be displayed only for certain file formats – namely when accounting type is a) Single Debit Single Credit or b) Multi Debit Multi Credit.*
Debit Account Number	Account number of the account to be debited. This field appears if you select either **Internal Fund Transfer Delimited SDSC with AccctId at FI level** or **Internal Fund Transfer Delimited SDSC with AccctId at FI level** or **Internal Fund Transfer Delimited SDSC with AccctId at FI level**.
Transaction Type	Type of transaction: The Transaction type can be: • Internal funds Transfer • Domestic Funds Transfer • International Funds Transfer • Mixed Transfer

Field Name	Description
File Type	The file type - delimited or fixed length.
Format Type	The format in which file is uploaded. The format could be CSV, XML, XLS, XLSX.
Approval Type	The approval type is at file level or record level. • File Level - The approver accepts or rejects the entire file, and all records are either processed or rejected en-masse • Record Level - The approver could approve some records, and rejects others. Payments are processed only for approved records

2. In the **File Identifier** field, enter the code of the file to be uploaded.
3. In the **Description** field, enter the file description corresponding to the file code.
4. From the **File Template** list, select the file template.

   If you select either **Internal Fund Transfer Delimited SDSC with AccctId at FI level** or **Internal Fund Transfer Delimited SDSC with AccctId at FI level** or **Internal Fund Transfer Delimited SDSC with AccctId at FI level**.

   Enter the Debit Account Number.
5. Select the appropriate **Approval Type**.
6. Click **Save**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Edit** to make the changes if any.
   The **File Identifier Maintenance – Create** – screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. The success message of File Identifier Maintenance – Create appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

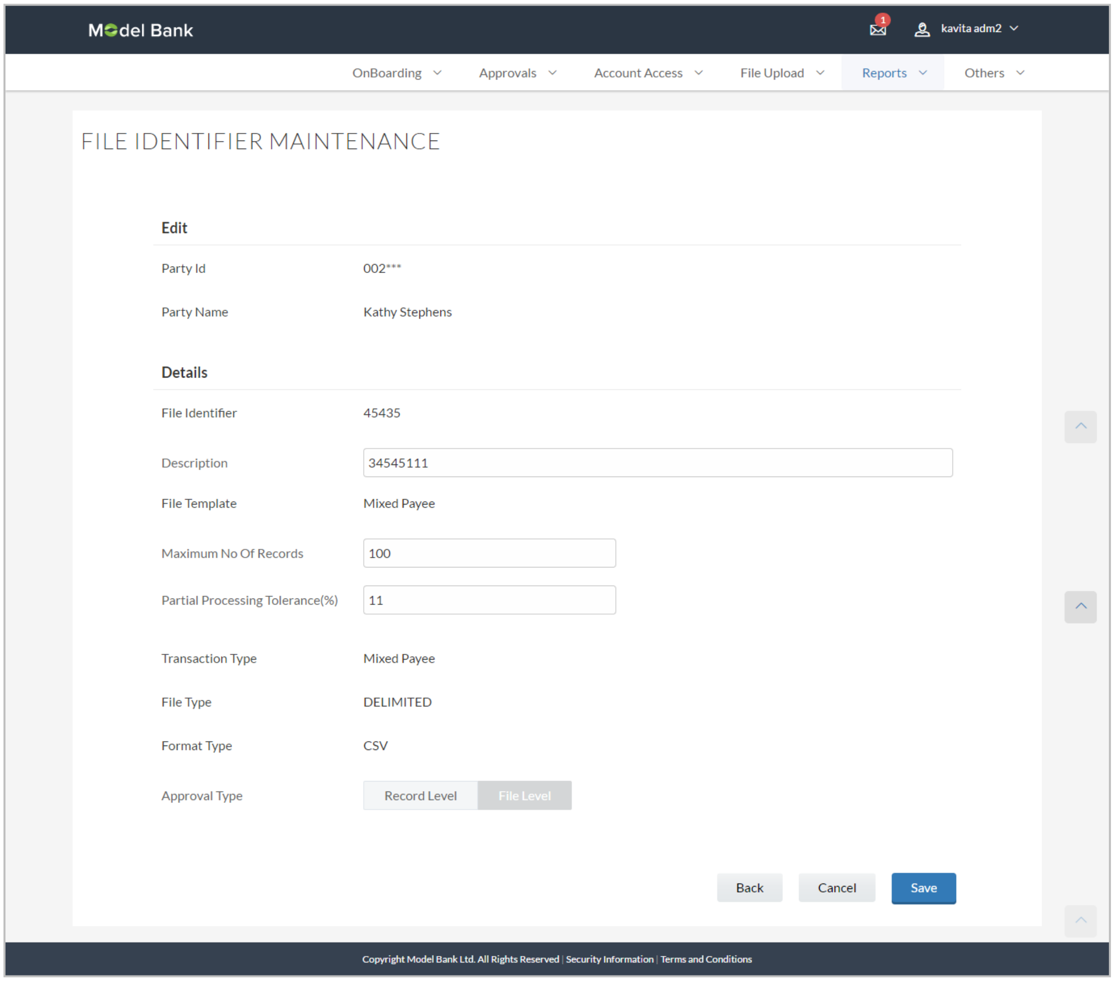
10.1.3 File Identifier Maintenance - Edit

Using this option bank and/ or corporate administrator can edit and update a file identifier.

To edit file identifier:

1. Click the file identifier record, for which you want to view the details.
   The **File Identifier Maintenance- View** screen appears.
2. Click **Edit** to edit the file identifier mapping.
   The **File Identifier Maintenance - Edit** screen appears.

File Identifier Maintenance - Edit



Field Description

Field Name	Description
Party ID	Party ID of the file identifier is displayed.
Party Name	Party name corresponding to the party ID is displayed.
Details	
File Identifier	Unique code assign to the uploaded file is displayed.
Description	Descriptions corresponding to the file upload code.
File Template	Predefined file templates is displayed.
Maximum No of Records	Maximum number of records in the uploaded file.

Field Name	Description
Partial Processing Tolerance (%)	The partial processing tolerance for a file (in percentage terms). Suppose, the user sets this value at 60% - this implies that if 60% or more, of the records in a file clear the Validation stage, then the file can go for further processing. If less than 60% of the records in a file clear the validation stage, then the file is rejected. *This field will be displayed only for certain file formats – namely when accounting type is a) Single Debit Single Credit or b) Multi Debit Multi Credit.*
Debit Account Number	Account number of the account to be debited is displayed.
Transaction Type	Type of transaction is displayed. The Transaction type can be: • Internal funds Transfer • Domestic Funds Transfer • International Funds Transfer • Mixed Transfer
File Type	The file type is displayed.
Format Type	The format in which file is uploaded is displayed. The format could be CSV, XML, XLS, XLSX.
Approval Type	The approval type is at file level or record level is displayed. • File Level - The approver accepts or rejects the entire file, and all records are either processed or rejected en-masse • Record Level - The approver could approve some records, and rejects others. Payments are processed only for approved records

3. Edit the required file identifiers. e.g. Description, Maximum Number of Records, and Partial Processing Tolerance – if required.
4. Click **Save** to save the modified details.
   OR
   Click **Back** to navigate to previous screen.
   OR
   Click **Cancel** to cancel the transaction.
5. The **File Identifier Maintenance – Edit - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to make changes if any.
   User is directed to **File Identifier Maintenance – Edit** screen with values in editable form.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

6. The success message of Transaction File Identifier Maintenance – Edit appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. **What are the different types of transaction types, accounting types, and file formats supported?**

   The following table details the different transaction types, accounting types, and file formats supported. A file template supports each of the combination.

Sr No.	Parameter	Types
1	Transaction Type	Internal funds Transfer Domestic Funds Transfer International Funds Transfer Mixed Transfer Payee Files
2	Accounting Type	Single Debit, Single Credit (SDSC) Single Debit, Multi Credit (SDMC) Multi Debit, Multi Credit (MDMC)
3	Approval Type	File Level Record Level
4	Format Type	CSV, XML, XLS, XLSX

2. **What is the business rationale of having different accounting types?**

   Find below the accounting types catered through file templates, and business examples:

Sr No.	Accounting Type	Business Example	Approval Type
1	Single Debit, Single Credit (SDSC)	A corporate may want to make monthly payments to its various vendors from one central account. So though the debit account is the same across all records, the credit accounts are different and the debit accounting entry is not consolidated.	Record Type or File Type
2	Single Debit, Multi Credit (SDMC)	A corporate may want to make monthly salary payments to all its employees. A single consolidated debit entry is passed, against multiple credits to different accounts.	File Type

Sr No.	Accounting Type	Business Example	Approval Type
3	Multi Debit, Multi Credit (MDMC)	This file format caters to a lot of one to one transfers between two parties for various payments. Organizations that are brokers or intermediaries in trade contracts, may find this format more suitable for their business needs.	Record Type

3. **What is the business rationale of having different approval types?**

   A record type approval, gives more flexibility to the corporate user – in the sense, that even if some records are not validated, the file could still be processed (only those records that have passed validations) and file type approval, gives more control to the corporate user. Since all records in the file have to pass validations, before a file is processed.

4. **What is the role of an administrator in file upload?**

   The administrator is from the corporate side, who creates file identifiers, for his party.

5. **What is a 'File Upload Template'?**

   A template that is used to upload a file, distinguishes one file from another, depending on the transaction type of the payment, format of the file to be uploaded, approval type set-up for the file, and accounting type of a payment file is known as 'File Upload Template.

10.2 User File Identifier Mapping

This option enables the corporate administrator to map the desired file identifiers to the corporate users. This mapping enables corporate users to upload and view specific bulk files.

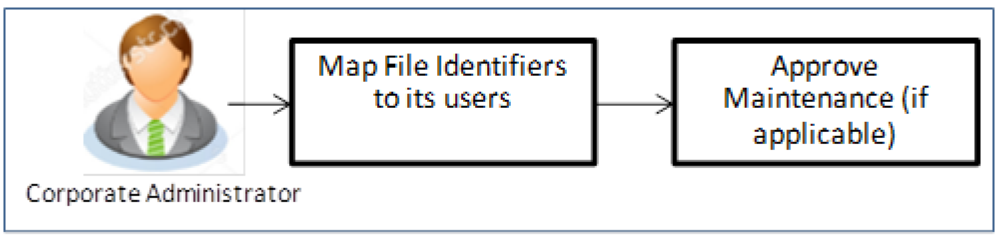
Prerequisites

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set-up Transaction and account access
- Set-up Approval Rules
- File Identifier Maintenance

Features Supported In Application

This option allows the bank administrator to:

- View User File Identifier Mapping
- Create User File Identifier Mapping
- Edit User File Identifier Mapping



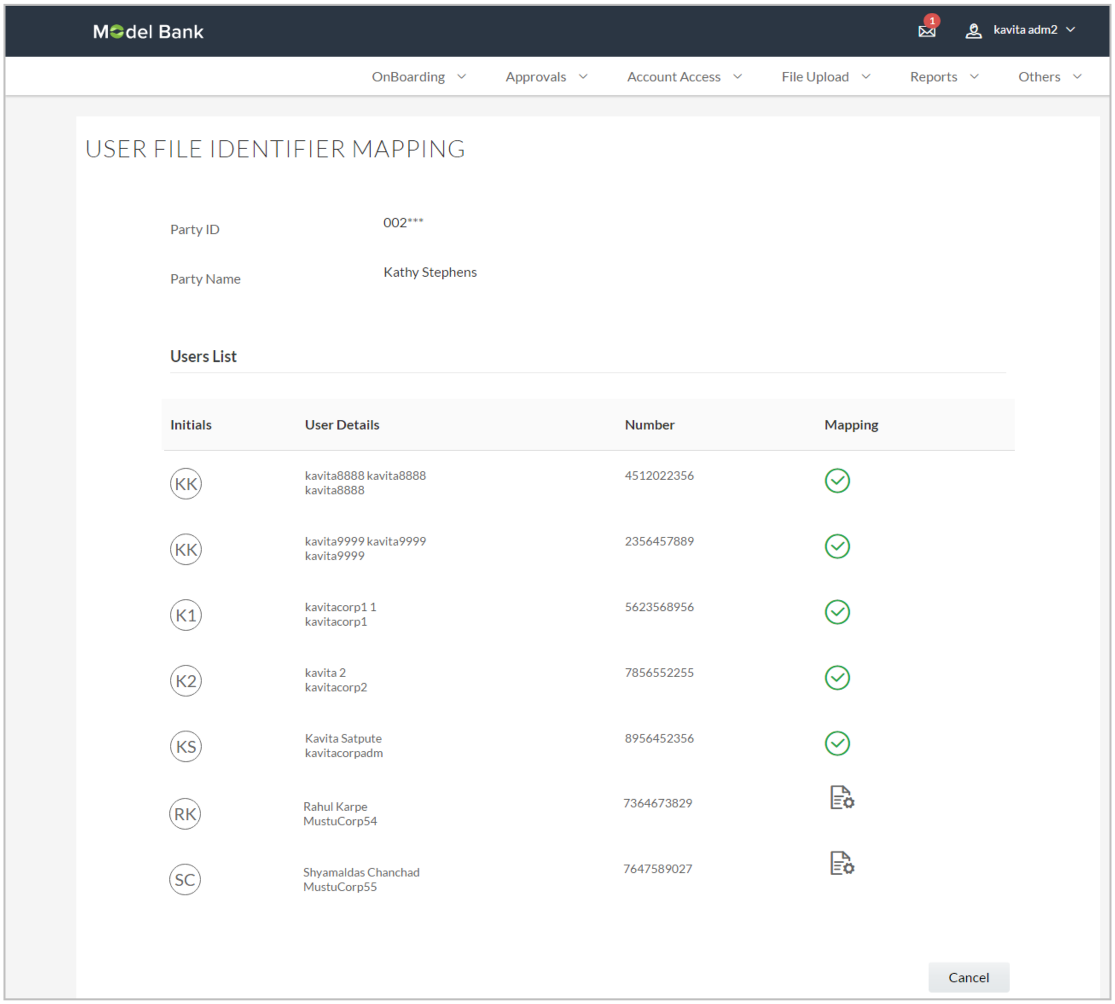
How to reach here:

Administrator Dashboard > File Upload > User File Identifier Mapping

10.2.1 User File Identifier Mapping - View

Using this option the corporate administrator can view the file identifiers mapped to its users.

User File Identifier Mapping - User Interface Details



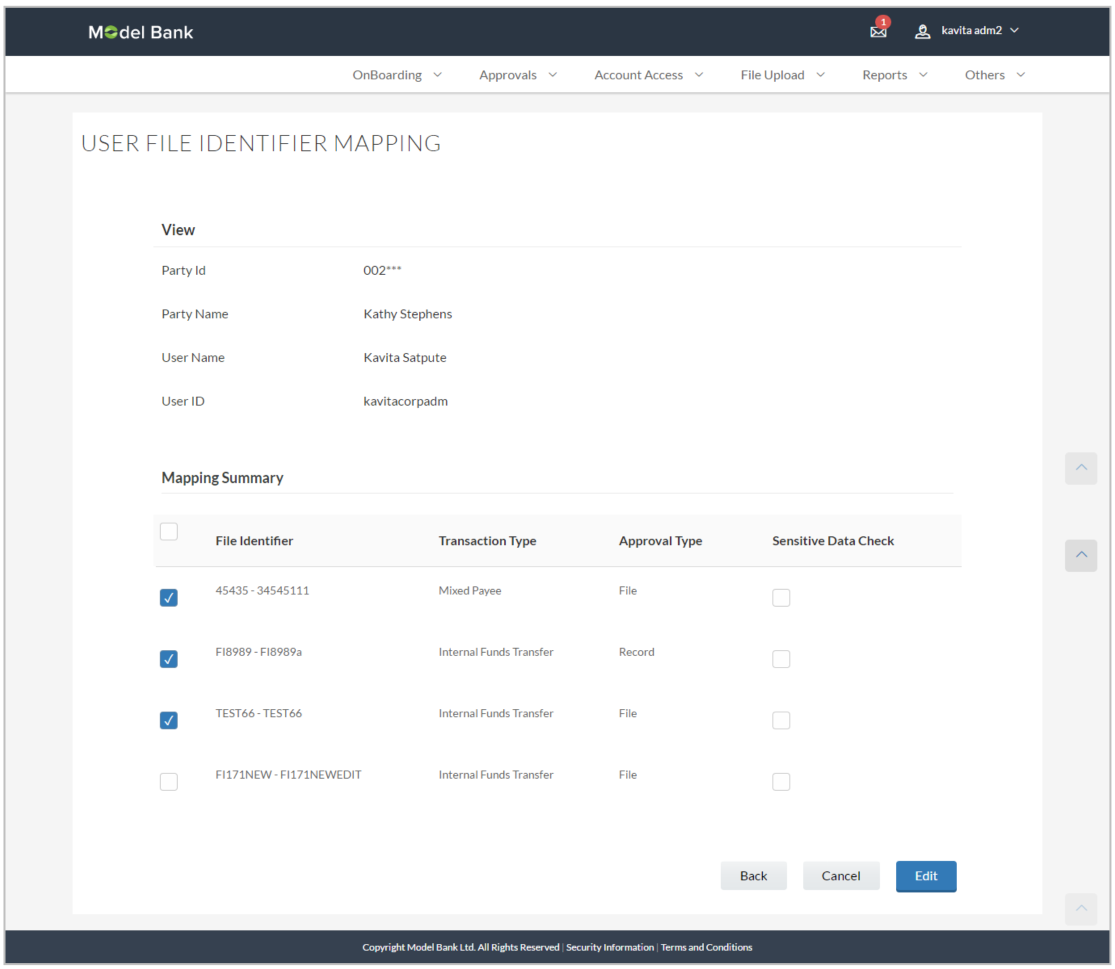
Field Description

Field Name	Description
Party ID	Party ID of the user.
Party Name	Party name corresponding to the party ID.
USERS LIST	
Initials	The initials of the user id.
User Details	The details of the user like user name or user id.
Number	Contact number of the user.

Field Name	Description
Mapping	Displays whether the file identifier is mapped to the user. • - denotes that the file identifier is mapped to the user • - denotes that the file identifier is not mapped to the user.

1. Click the file identifier record for which you want to view the details. The **User File Identifier Mapping - View** screen appears.

User File Identifier Mapping - View



2. Click **Edit** to modify the user file identifier mapping.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

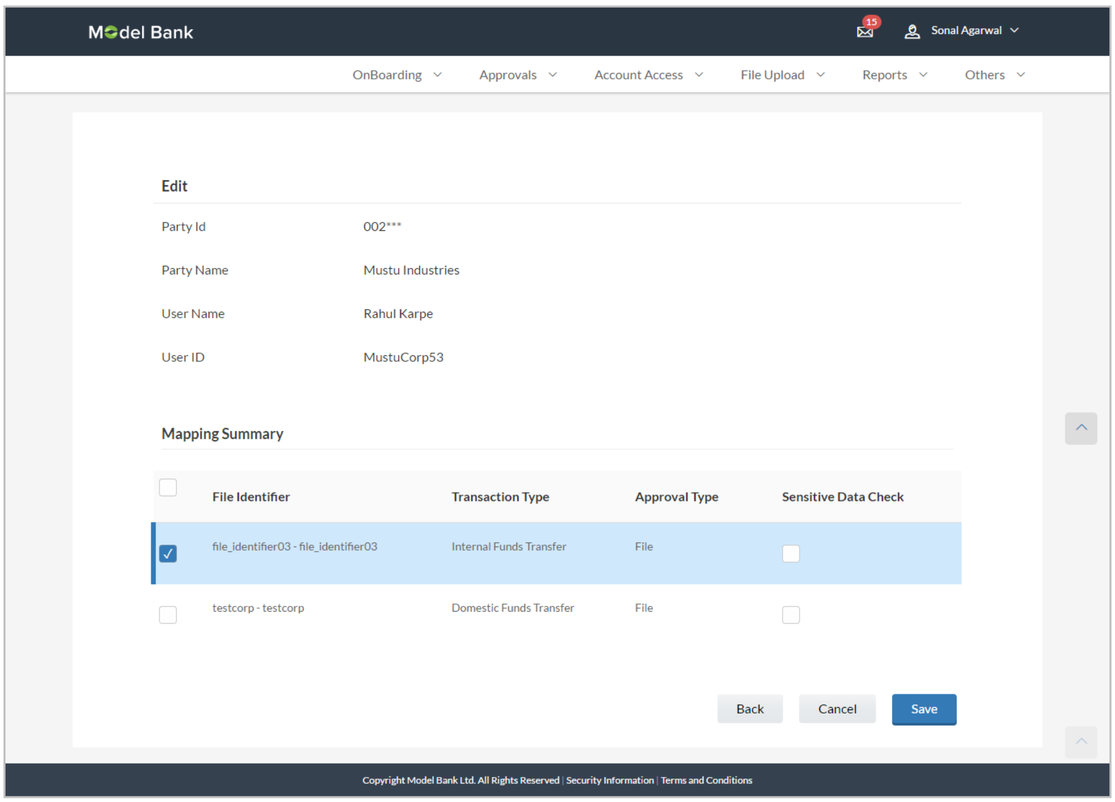
10.2.2 User File Identifier Mapping - Create

Using this option bank administrator can map the file identifiers to a user.

To map a user to a file identifier:

1. Go to the **User File Identifier Mapping - View** screen.
2. Click of file identifier record, for which you want to map the user. The **User File Identifier Mapping - Create** screen appears.

User File Identifier Mapping - Create



Field Description

Field Name	Description
Party ID	Party ID of the corporate user to which file identifier is to be mapped.
Party Name	Party name corresponding to the party ID.
User Name	User name.
User Id	User id of the user.
MAPPING SUMMARY	

Field Name	Description
File Identifier	Unique code assigned to the uploaded file.
Transaction Type	Type of transaction: The Transaction type can be: • Internal funds Transfer, • Domestic Funds Transfer, • International Funds Transfer, • Mixed Transfer • Internal / Domestic / International / Mixed Payees
Approval Type	The approval type is at file level or record level. • File Level - The approver accepts or rejects the entire file, and all records are either processed or rejected. • Record Level - The approver could approve some records, and rejects others. Payments are processed only for approved records.
Sensitive Date Check	If selected, the users are barred from viewing the contents of the file.

3. In the **Mapping Summary** section, select the file identifier which you want to map to the user.
4. Click **Save**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
5. The **User File Identifier Mapping – Create - Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Edit** to modify the file identifier mapping.
   User is directed to **User -File Identifier- Mapping –Create** screen with values in editable form.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
6. The success message of User -File Identifier- Mapping –Create appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to ‘Dashboard’.

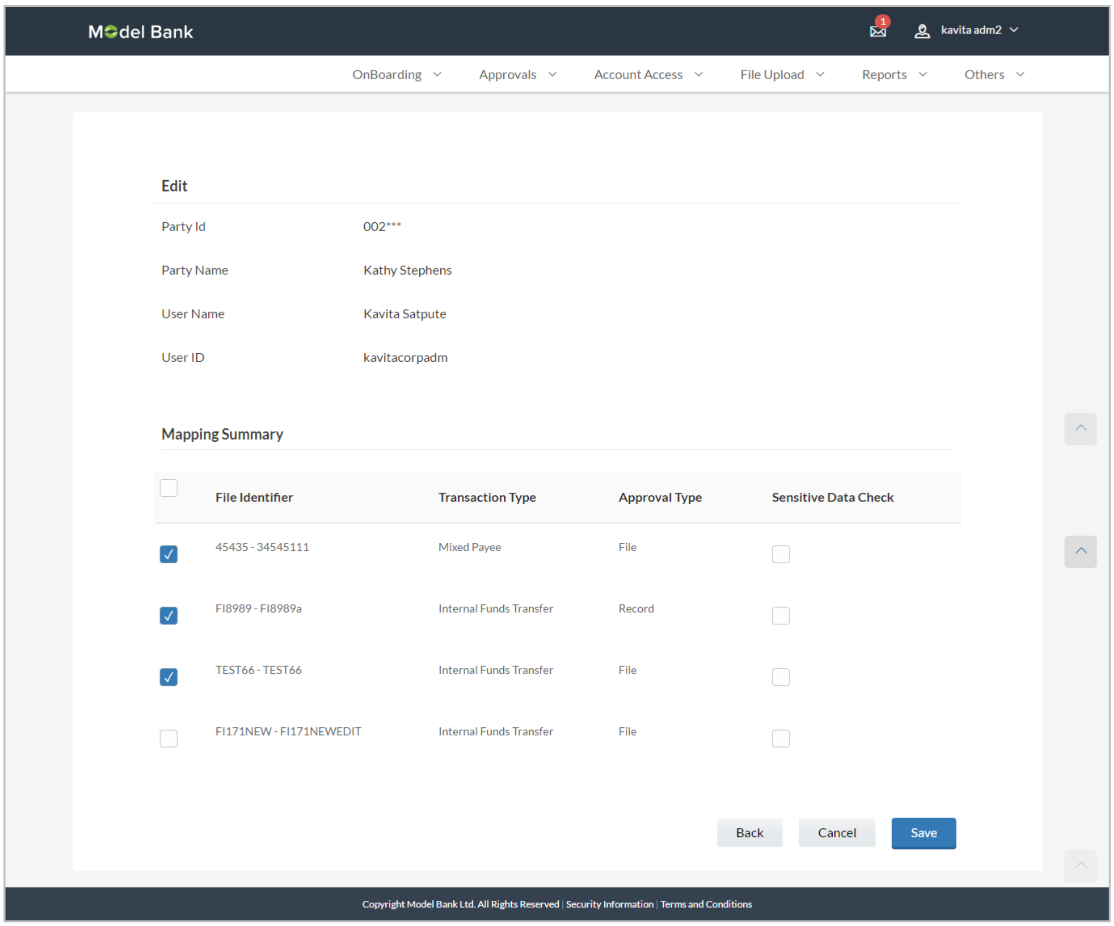
10.2.3 User File Identifier Mapping – Edit

Using this option bank or corporate administrator can edit and update a user file identifier mapping.

To edit a file identifier:

1. Go to the **User File Identifier Mapping – View** screen.
2. Click  of file identifier record, for which you want to map the user. The **User File Identifier Mapping - Edit** screen appears.

User File Identifier Mapping – Edit



3. View the details of File Identifier mapping already saved.
4. Select the check box to map / un-map a File Identifier to a user and to enable or disable the **Sensitive Data Check**, select the check box.
5. Click **Save** to save the modified details.
   OR
   Click **Back** to navigate to previous screen.
   OR
   Click **Cancel** to cancel the transaction.

6. The **User File Identifier Mapping – Edit – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to modify the details.
   User is directed to **User -File Identifier- Mapping –Create** screen with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.
7. The success message User -File Identifier- Mapping –Edit appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. **Can all users of a particular corporate access all file types, mapped to the corporate?**

   No, only users who are mapped to particular File Identifier's can access those files. For example, only the Human Resource Department of a corporate may have access to upload / view and enquire status of salary files.
   Mapping File Identifier's to users thus enables access of certain types of file, to certain users.

2. **If a user is mapped to a File Identifier, and he has uploaded a file – but post this, he is no longer mapped to the File Identifier – can he view the status of the file?**

   No the user will not be able to view the status of the file, if he is not mapped to it, at the point in time when he is checking for the status.

3. **If File Identifier mapping applicable to for Approvers also or is it just for the user who uploads the file?**

   File Identifier mapping is applicable for all users, who need to access a file, for any reason –viz., viewing, uploading or checking. Thus it is applicable for makers, checkers and viewers.

11. Alerts Subscription

Alerts subscription is an option that users of an application or service have, to subscribe to certain event based notifications. Corporate users of the bank, can subscribe to alerts, and choose whether they want alerts delivered through Email, SMS or in their on screen mailbox.

This option allows the corporate administrator to subscribe / unsubscribe to alerts for transactions on behalf of the selected users.

This option allows the bank administrator can subscribe / unsubscribe alerts for transactions for the mapped party.

The subscribed alert types are:

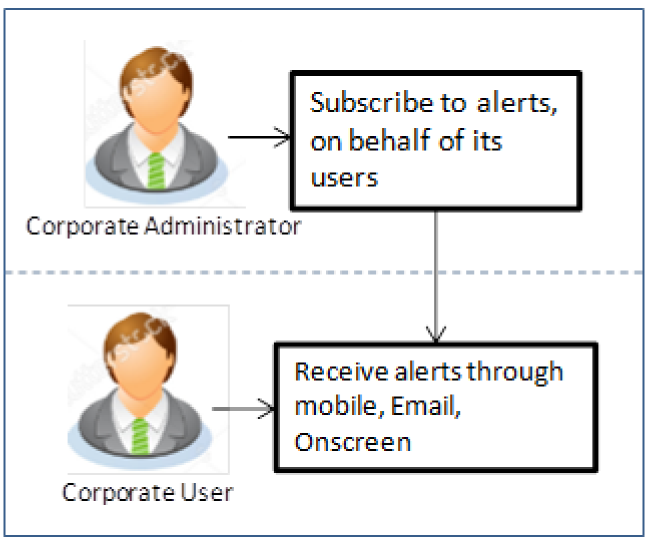
- User Level Alerts
- Account Level Alerts

Prerequisites

- Set-up Transaction access
- Set-up Approval Rules
- Maintain Alerts, so that these are available for subscription

Features Supported In Application

- Search Subscribe Alerts
- Update Subscription



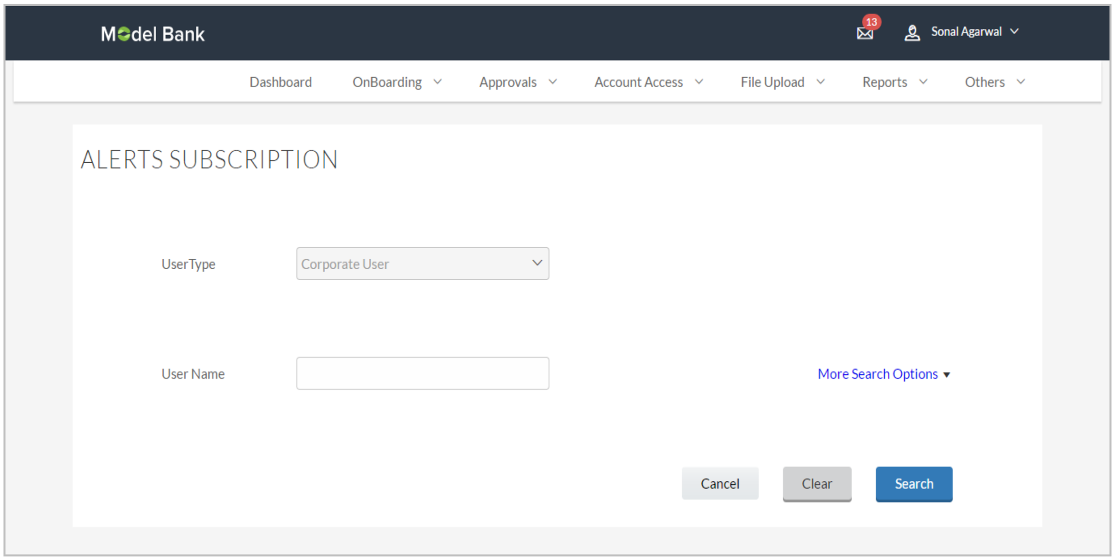
How to reach here:

Dashboard > Alerts > Alert Subscription

11.1 Alerts Subscription - Search

Using this option, you can search and view the details of alerts subscribed. All the alerts subscribed for a party will be displayed in the respective categories viz. Current and Savings, Term Deposits, Loans etc. in a table.

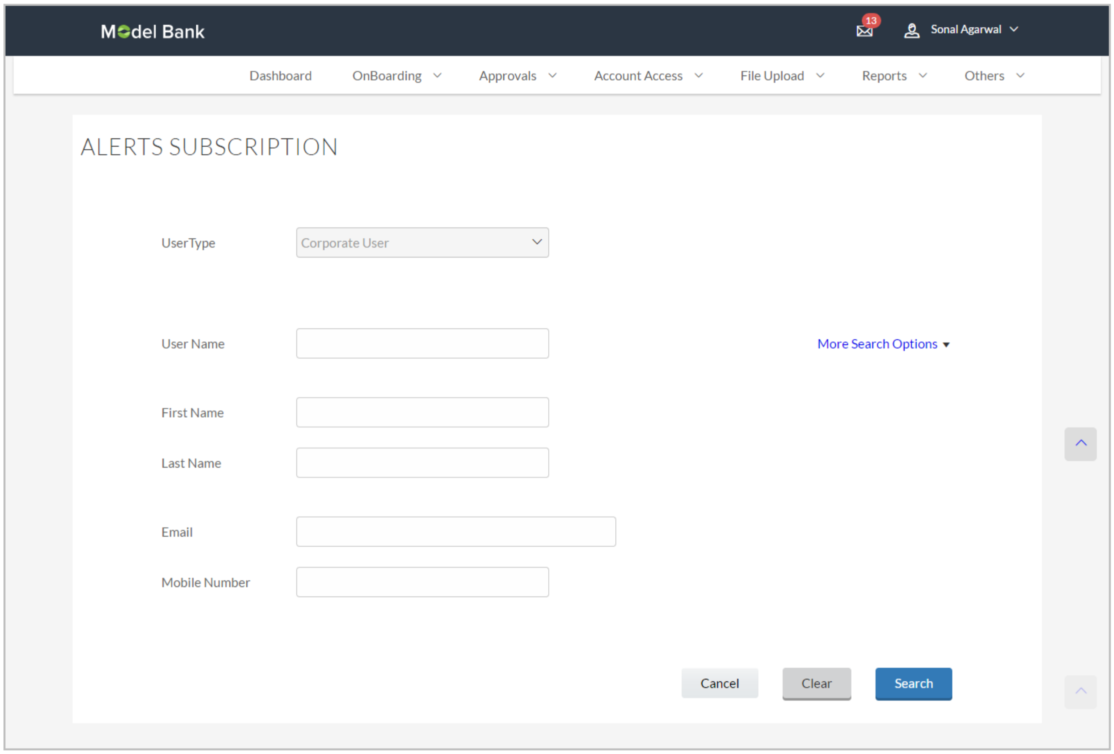
Alert Subscription



To search subscribed alerts:

1. The **User Type** list has the default option of a ‘corporate’ user.
2. In the **User Name** field, enter the user name.
3. Click the **More Search Options** link to add more search parameters. The **Alert Subscription** screen with more search parameters appears.

Alerts Subscription - Search



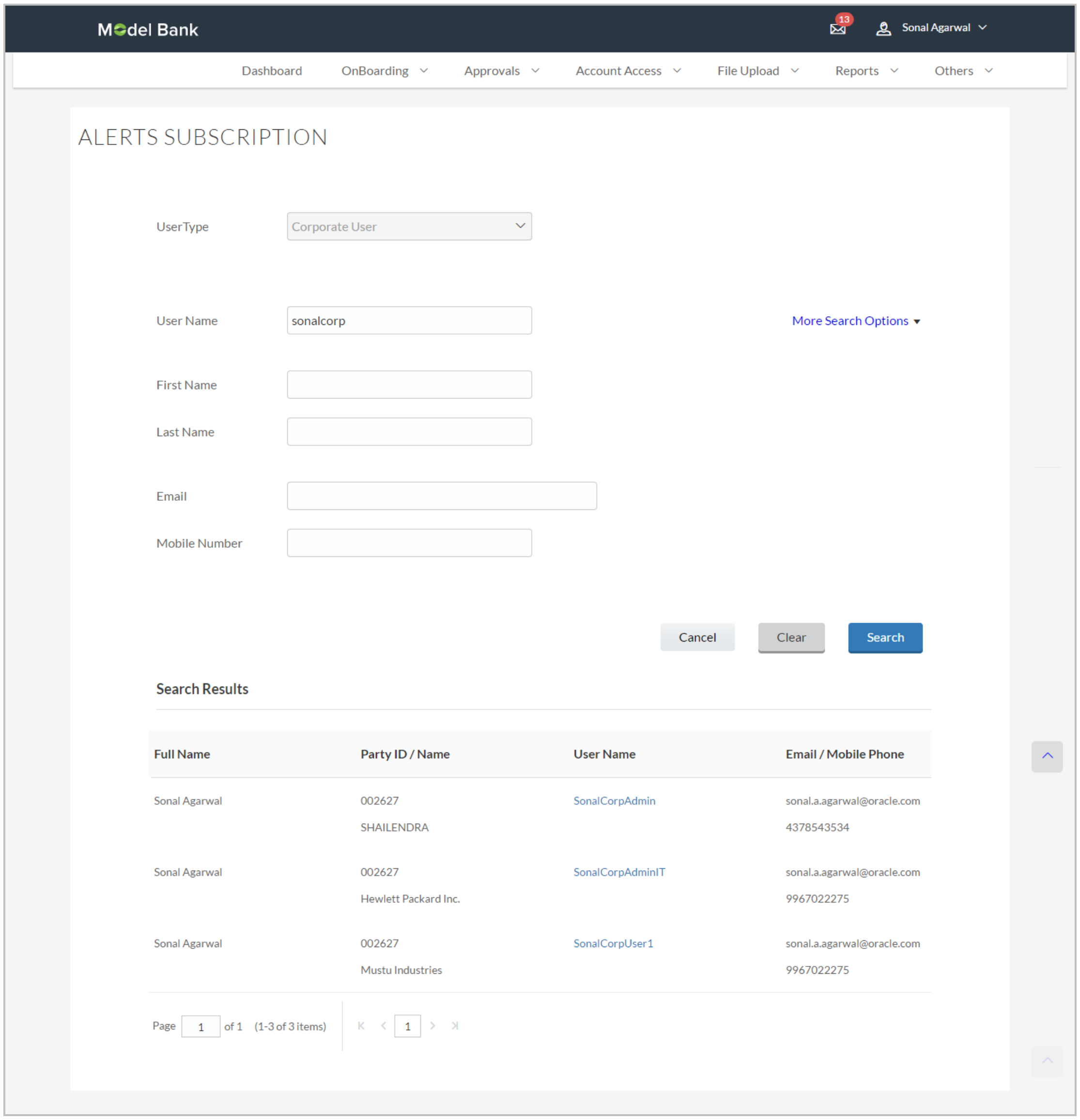
Field Description

Field Name	Description
User Type	The user type. The options are: • Corporate User The **User Type** list has the default option of a 'corporate' user.
User Name	User name maintained for corporate users.
First Name	User's first name.
Last Name	User's last name.
Email	Users registered email address. **Note**: A corporate user's email ID will be fetched from Users maintained in User Management.

Field Name	Description
Mobile Number	Users registered mobile number. **Note**: A corporate user's mobile no. will be fetched from Users maintained in User Management.

4. Click **Search**.
   The search result appears based on the search criteria.
   OR
   Click **Clear** to clear the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

Alerts Subscription - Search Results



Field Description

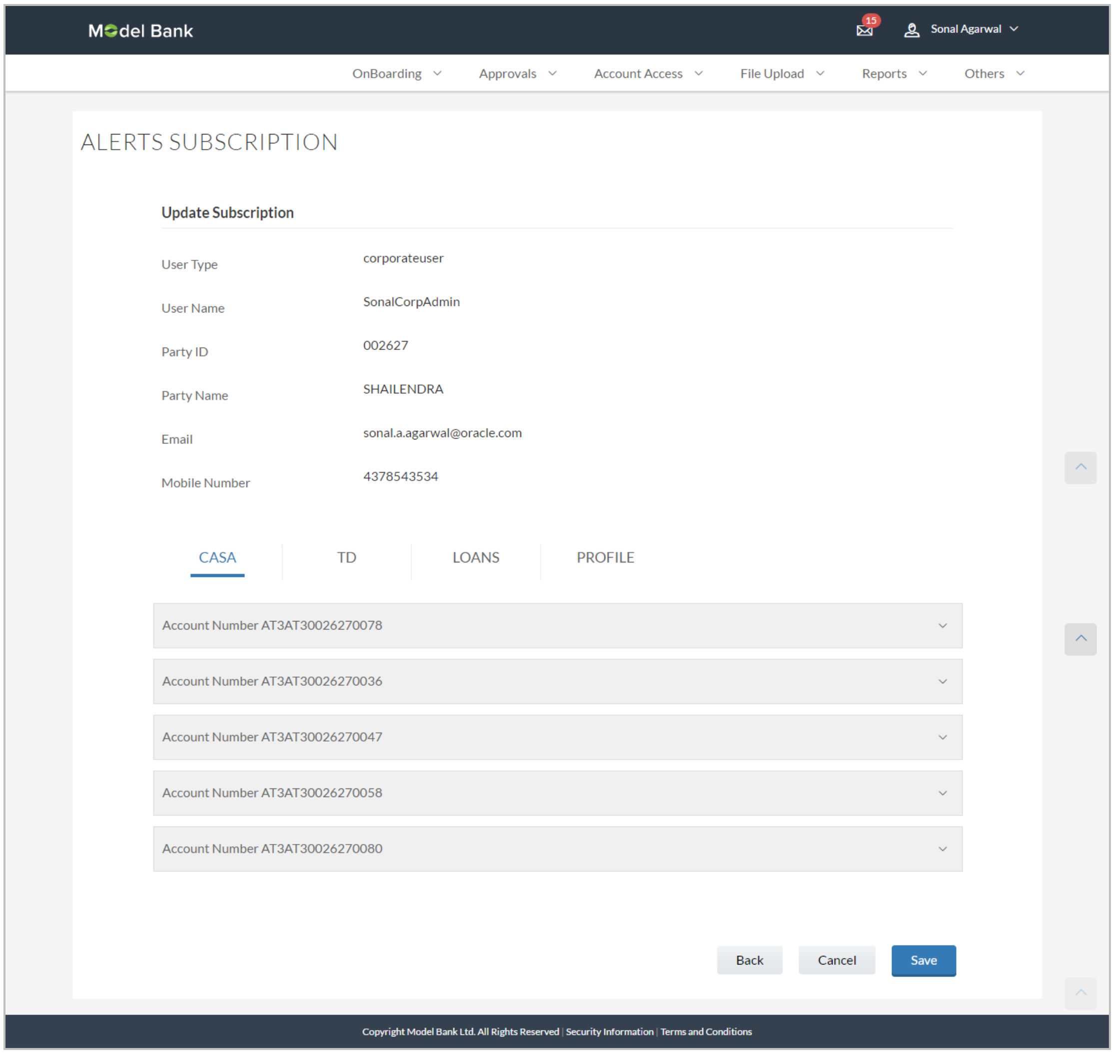
Field Name	Description
Search Results	
Full Name	Full name of the user.
Party Id/ Name	Party Id and/ or name that the user belongs to.
User Name	User name of the user.

Field Name	Description
Email / Mobile Phone	Email and/ or mobile number of the user.

5. To view the details of the particular alert, click the **User Name** link. The **Alerts Subscription - Update Subscription** screen with tabs for all modules CASA/ Term Deposit/ Loans / Profile that the user has access to with the respective account numbers appears.
6. To view the details categories viz of an alert, click on CASA/ Term Deposit/ Loans / Profile tabs.
7. Click against the particular account number to view alert type and delivery mode, for each CASA/ TD/ Loans account.

Note: View the icon on the delivery mode against the alert, if the user has subscribed to any alerts for that.

Alerts Subscription - Update Subscription - Detailed View



8. Click **Edit** to subscribe/ unsubscribe alerts.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to previous screen.

11.2 Alert Subscription – Update Subscription

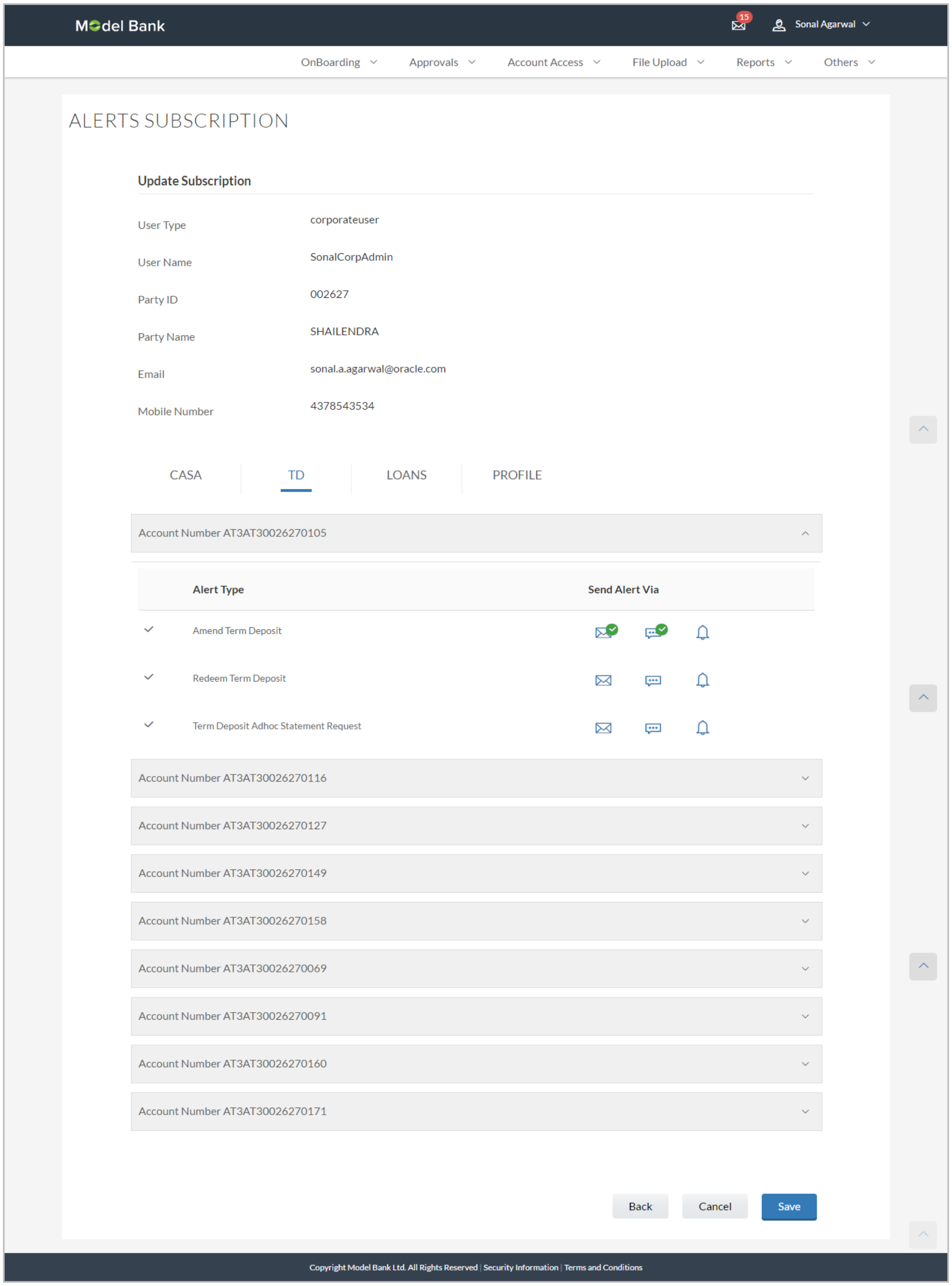
Using this option, corporate administrator can subscribe / unsubscribe to alerts, on behalf of the user.

To subscribe / unsubscribe alerts:

1. The **User Type** list has the default option of a 'corporate' user.
2. In the **User Name** field, enter the user name.
3. Click the **More Search Options** link to add more search parameters. The **Alert Subscription** screen with more search parameters appears.

4. Click **Search**.
   The search result appears based on the search criteria.
5. View the list of all alerts subscribed.
6. Click ⌄ against the particular account number to view the alerts subscribed.

Alerts Subscription - Update Subscription - Subscribe / Unsubscribe



Field Description

Field Name	Description
User Type	The user type. The options are: • Corporate User The **User Type** list has the default option of a 'corporate' user.
User Name	User name maintained for corporate users.
Party Id	Party Id of the user for whom alerts to be subscribed.
Party Name	Party name of the user.
Email	Registered email id of the user. **Note**: The corporate user's email ID will be fetched from Users maintained in **User Management**.
Mobile Number	Users registered mobile number.
Module Name	Name of the module for which alerts are maintained. The options can be: • CASA • Loan • TD • Profile
Account Number	Account number for which the user is viewing/ updating the alert subscription.
CASA /TD/ Loans	
Subscribed alerts displayed in tabs for all modules that the user has access to with the respective account numbers.	
Alert Type	The alert type mostly in the form of an event for which an alert is to send to a user.

<table>
<tr><th>Field Name</th><th>Description</th></tr>
<tr><td>Send Via Alert</td><td>The delivery mode through which the alert is to be sent.
The options are:
Email: alert is to be sent as an email
SMS : alert is to be sent as an SMS on the user’s mobile number
On screen Mailbox: on screen, alert sent to users's mailbox
Note: The active mode is the delivery mode that has a icon against it.</td></tr>
<tr><td>Profile</td><td></td></tr>
</table>

7. Click against the particular account number to update the details.
   a. Click to sent alert as an email.
      OR
      Click to sent alert as a mail to secure mailbox.
      OR
      Click to sent alert as SMS on the user’s mobile number.

Note: The active mode is the delivery mode that has a icon against it.

8. Click **Save** to save the Alert Subscription.
9. The **Alert Subscription - Edit -Review** screen appears post necessary validations. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to cancel the operation and to go back to the previous screen.
10. The success message of Alert Subscription appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to ‘Dashboard’.

FAQs

1. **Which alerts customer can subscribe or unsubscribe?**

   The alerts which are not mandatory can be subscribed or unsubscribed.

2. **What if customers don’t want to opt for banking alert service?**

   If customer wishes to opt out of the alert service he/she can unsubscribe it at anytime. Note that the customer will continue to receive the mandatory alerts irrespective of his choice on the subscribed alerts.

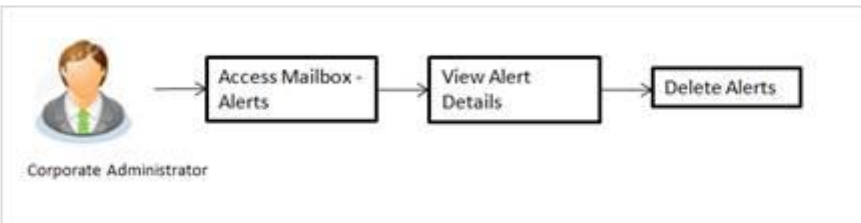
12. Mailbox-Alerts

Corporate administrator can view all the alerts which are auto generated by the Bank on various events/transactions performed by logged in user. User can view the alert details but is not allowed reply to the alerts received in his mailbox –Alerts section. Count of unread alerts if any is displayed on the screen.

Pre-Requisites

- Alerts and a message to be sent are configured by the Bank on various events.
- Corporate administrator has performed those events.

Workflow



Features supported in Application:

- View summary of Alerts triggered
- View specific Alert details
- Delete Alerts

How to reach here:

My Account > Mail Box
OR
Click

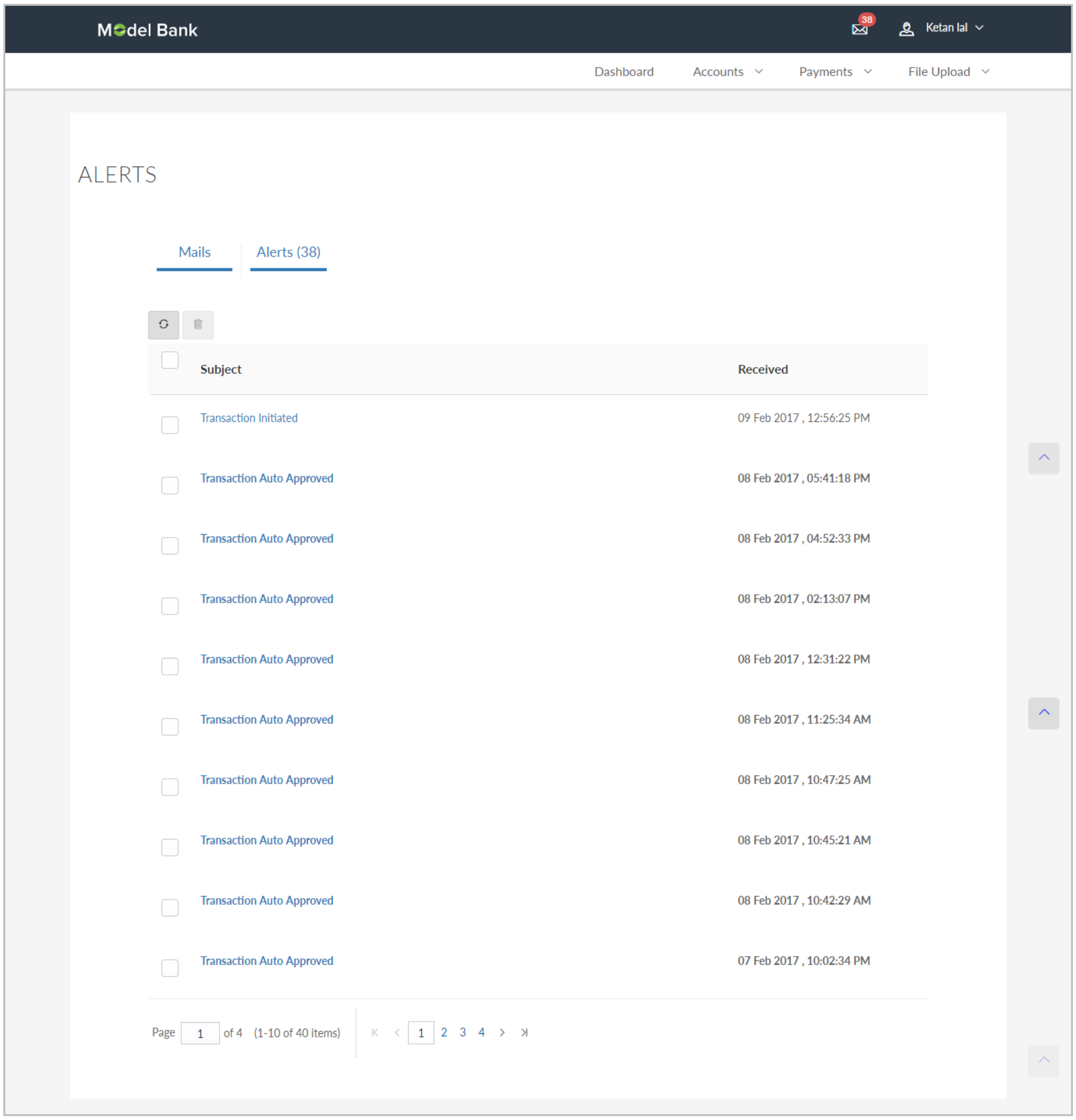
12.1 Mailbox – Alerts (Summary and Details)

Corporate administrator logs into the system and navigates to the Mailbox-Alerts screen. System lists the summary of all alerts received by logged in user in his mailbox. User can view the details of each alert. User can delete single or multiple alerts using this screen.

To view the alerts:

1. Click the **Alerts** option. The alert section displays list all alerts.

Alerts



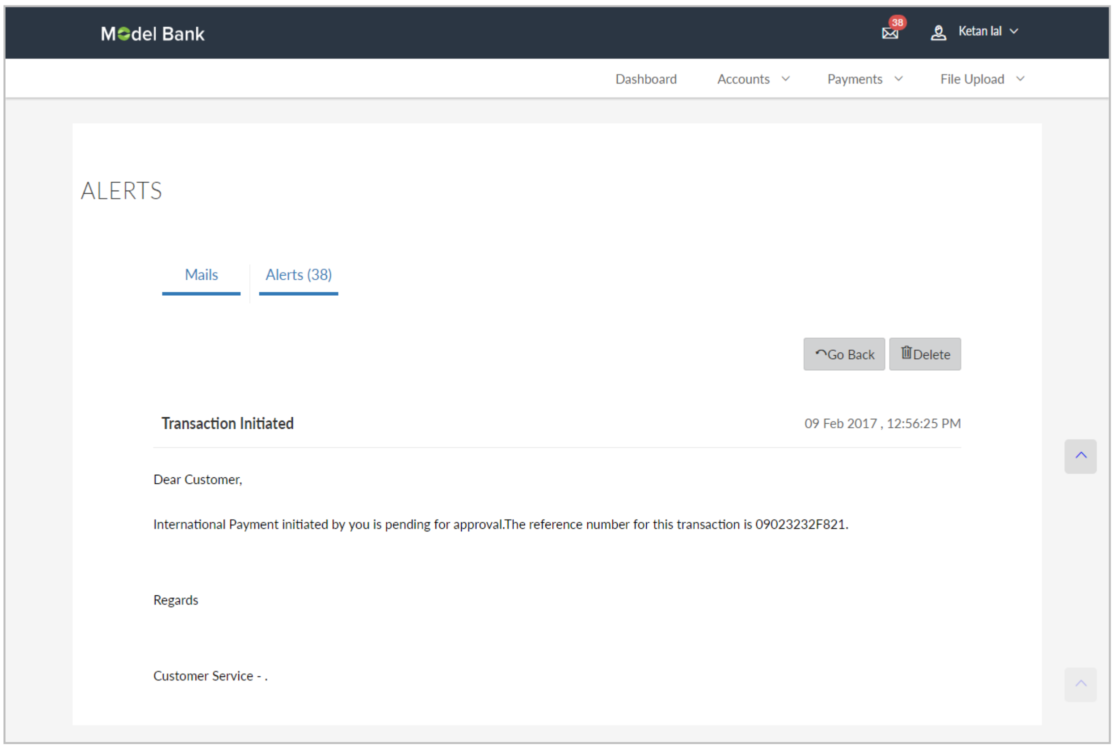
Field Description

Field Name	Description
Subject	Subject of the alert.
Received	Date and time on which the alert was received.
Alerts Details	
Subject	Subject of the alert.

Field Name	Description
Received	Date and time on which the alert was received.
Message	Message Body of the Alert.

2. Click individual alert to view the details. The details appear depending upon the type of alert being generated.
3. Click to refresh the alert inbox.
   OR
   Select message and click to delete the message.

Alerts Details



4. Click **Delete** to delete the alert. The delete warning message appears.

   Post deletion confirmation, the alert(s) gets deleted from user’s mailbox.
   OR
   Click **Go Back** to navigate to the previous page.

FAQs

1. **Can corporate administrator reply to the alerts received in his mailbox?**

No, corporate admin are not allowed to reply to the alerts received in their mailbox.

2. **Can corporate administrator initiate a fresh mail?**

No, corporate administrator cannot initiate fresh mails using secured mailbox.

13. Audit Log

Audit log has records providing information about who has accessed the system and what operations he or she has performed during a given period of time.

Audit logs are useful both for maintaining security and for recovering lost transactions.

As part of this function, the corporate administrator can view details about the transactions and maintenances performed by different user(s) of the corporate party to which he/she is associated.

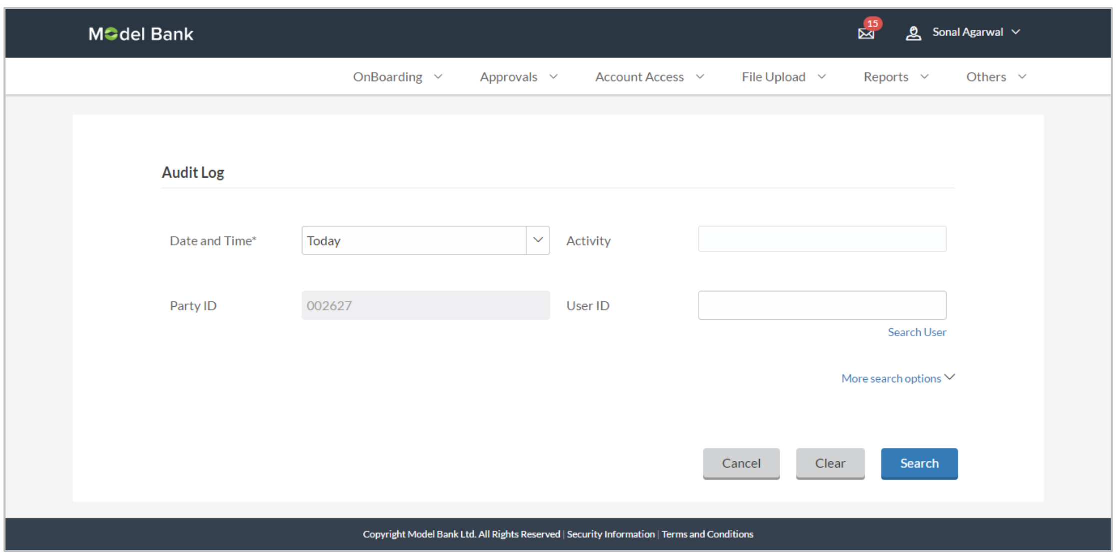
The corporate administrator can search records by providing specific search parameters and system will display matching records for the search criteria.

Transactions carried out by corporate users can be audited if required by the corporate administrator.

How to reach here:

Admin Dashboard > Audit Log

Audit Log

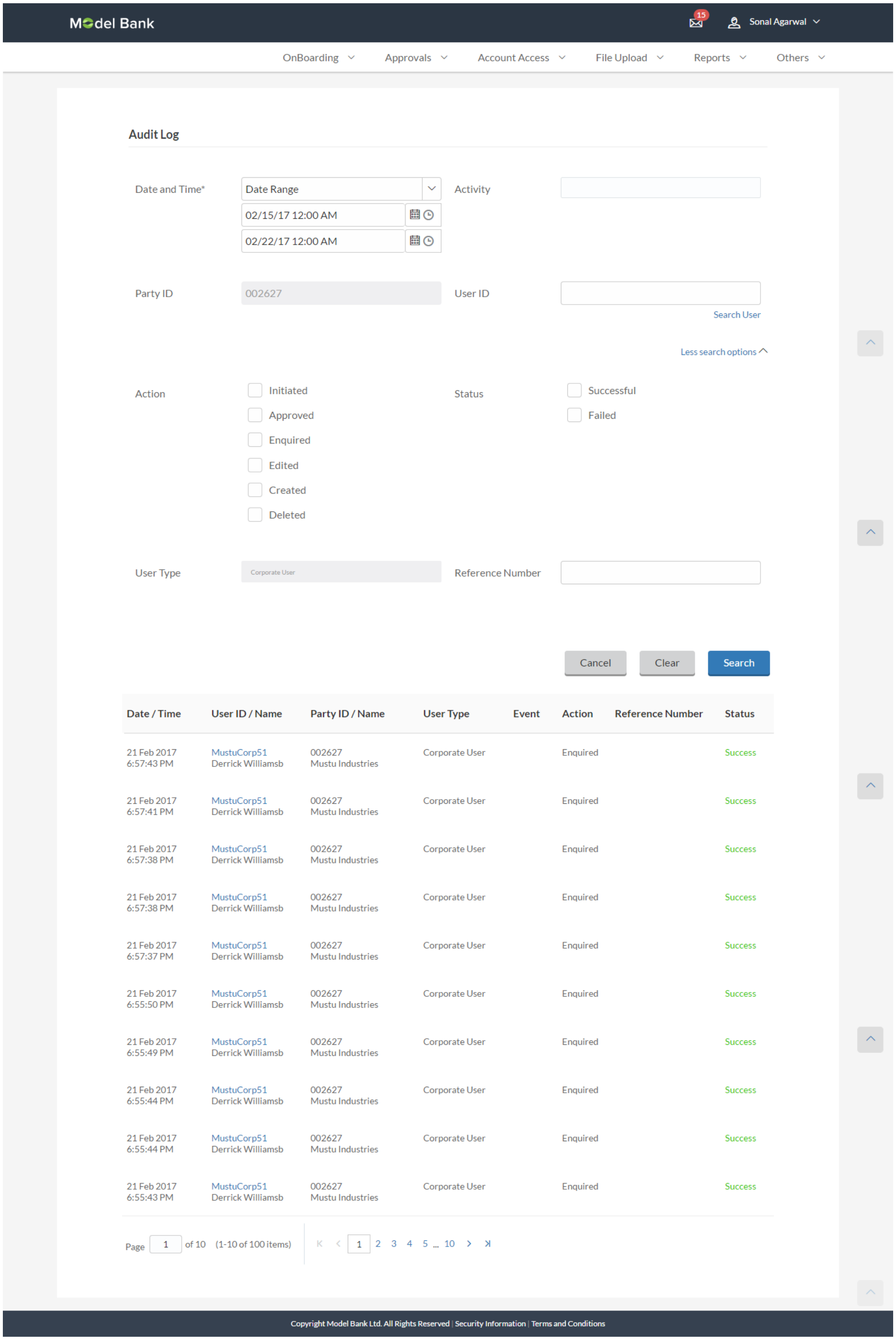


13.1 Search Audit Details

To view audit log:

1. From the **Date and Time** list, select the period for which you want to view the audit log.
2. Enter required search criteria. Click **Search**.
   Click **Clear** to reset the details.
   OR
   Click **Cancel** to cancel the transaction and navigate the user back to **Dashboard**.

Audit Log - Search



Field Description

Field Name	Description
Date and Time	The date and time from which audit log is to be generated. The options are: • Today • Yesterday • Last 3 days • Date Range
Start Time	Start time of the request processing. This field appears if you select **Date Range** option from the **Date and Time** list.
End Time	End time of the request processing. This field appears if you select **Date Range** option from the **Date and Time** list.
Activity	Select specific transaction or maintenance from the list.
Party Id	Party Id of the logged in user for which audit details are logged.
Party Name	Party Name of the logged in user for which audit details are logged.
User ID	User id for which the audit details are logged.
User Name	User Name for which audit details are to be searched. This field appears if you click on Search User.

Field Name	Description
Action	Type of action. The options are: • **Initiated**: To be selected if only initiated transactions are to be searched • **Approved**: To be selected if only transactions/maintenances in approved state are to be searched. • **Enquired**: To be selected if only maintenances which were enquired are to be searched • **Edited**: To be selected if only maintenances which were edited are to be searched • **Created**: To be selected if only maintenances which were created are to be searched • **Deleted**: To be selected if only maintenances which were deleted
Status	Status of the transaction. The options are: • Successful • Failed
User Type	To be selected if the search is to be based on the user type. Following are user types. • Retail • Corporate • Admin
Reference Number	To be selected for search based on Reference number of the transaction.
Search Result	
Date / Time	The date and time of the activity i.e. transaction/maintenance.
User ID/ Name	User id / Name of the user who performed the transaction or carried out the maintenance.
Party Id/ Name	Party Id for which the maintenance or transaction was carried out.
User Type	User type for which audit details of transaction are log User type of the user who performed an activity i.e. maintenance/transaction.

Field Name	Description
Event	Name of activity i.e. transaction/maintenance for which audit details of transaction are logged.
Action	Name of transaction action. • Enquired • Initiated • Created • Edited • Deleted • Approved
Reference Number	Reference number of the transaction/maintenance.
Status	Status of the transaction. The options are: • Successful • Failed

FAQs

1. **Do I need to enter all the parameters to search?**

   No, you need to enter at least the date and time criteria to proceed with audit search. Rest of the search parameters are optional and can be entered if the search results are to be narrowed down.

2. **I do not remember the user ID for input, can I search a user if I need to view audit details for a specific user?**

   Yes, you can search a user by clicking 'Search User' and searching the user by entering the user name.

3. **As part of input search criterion/parameters, in the action field there are certain options disabled. Is there a specific reason?**

   If you select any maintenance in the activity field, 'Initiated' as an action will not be available.
   If you select any transaction in the activity field, 'Created', 'Edited' or 'Deleted' as actions will not be available.

14. Profile

Using this option, the corporate administrator can view his profile details. Details that can be viewed include user name, last login time, email id, phone number, and date of birth and address of the user.

Pre-requisites

User must have a valid Login credentials

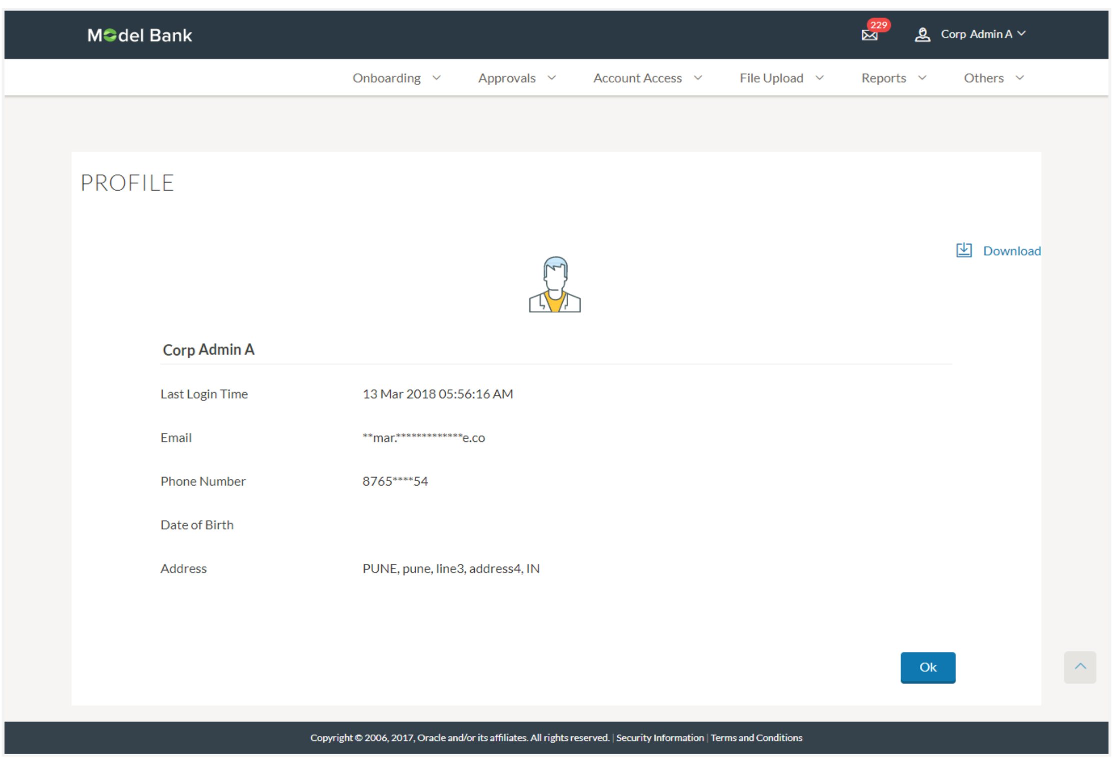
Features Supported In Application

- View the profile details of corporate administrator user

How to reach here:

My Account > Profile

Profile



Field Description

Field Name	Description
User Name	First name and last name of the logged in user.

Field Name	Description
Last Login Time	The date and time of the last login of the user.
Email	Email id of the user, in masked format.
Phone Number	The mobile number of the user, in masked format.
Date of Birth	Date of birth of the user.
Address	Address of the user.

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

 to download the user details.

FAQs

1. Can the corporate administrator user edit his profile information?

No, the corporate administrator user cannot edit his profile information; he can only view the profile details.