Oracle Banking Digital Experience

Corporate Accounts User Manual
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ORACLE ®

Corporate Accounts User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers

- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

- Introduction to the transaction

- Screenshots of the transaction

- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

- Oracle Banking Digital Experience Installation Manuals

2. Accounts

Application provides real time access to Current and Savings accounts functions. Customer can view balances and account statements, initiate service requests and perform financial transactions on their accounts.

Features Supported In Application

- Account Overview

- Account Summary

- Account Details

- Cheque Status Inquiry

- Stop/Unblock Cheque

- Cheque Book Request

- Statement Request

Features at a glance
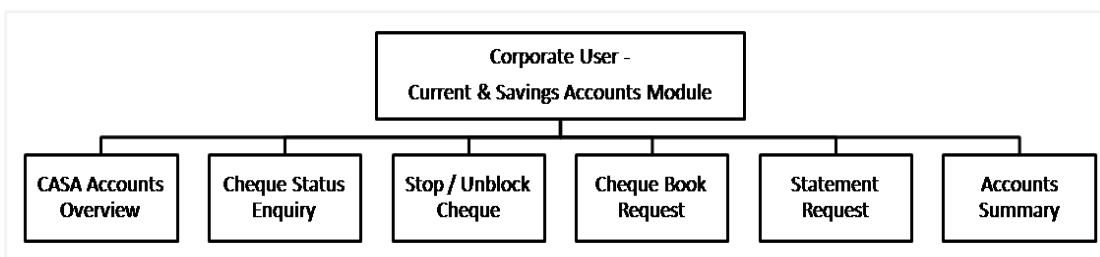
Pre-Requisites

Maintenances have to be performed for accounts of the Primary Party & the Linked Parties, that the user needs to access either for enquiries or transactions.

- Party Preferences for Corporate

- User Creation

- Party and Account access

- Set-up Transaction and account access

- Set-up Approval Rules

3.   Accounts Overview

Current and savings account dashboard provides a summary of the accounts. The dashboard displays the consolidated balance available in all accounts. It also displays the total number of accounts available to the user.

Summary of all accounts will be displayed on the user's dashboard. The application will fetch details for all accounts linked to the logged in user. User can view account details such as net balance, account number, product name, and Party name in the summary of accounts.

Apart from account overview, alerts, and account summary user can launch the following transactions viz,

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

How to reach here:

Dashboard > Accounts > Current and Savings > Overview

Account Overview

Dashboard Overview

Accounts Overview

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

Account Summary

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

Quick Links

The user can initiate the following transactions:

- Stop/Unblock Cheque

- Cheque Status Inquiry

- Request Cheque Book

- Statement Request

4. Account Details

This option provides basic information about the accounts, as well as balances and limits in the accounts.

The complete account details are fetched on a real time basis from core banking system.

The **Account Details** screen provides the information below:

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

  In addition to a complete snapshot of the account, the user can initiate the following transactions, through Quick Links:

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

How to reach here:

Overview > Accounts Summary > Account Number > Account Details

Account Details

Field Description

Field Name	Description
Select Account	Account number in masked format along with the account nickname. The account number could be either the user's Party account or any linked party accounts that he has access to. If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.
Product	The product under which account is opened.
Nickname	The user defined description of the CASA accounts will be displayed instead of the standard account description. Click ⊕ Nickname , to add nickname. For more information on Account Nickname, refer Account Nickname.
Basics	
Account Type	Account type of the selected account that is current or saving.
Account Currency	The currency of the account.
Account Branch	Branch name in which the account is opened / home branch.
Account Status	Status of the account. Status could be: • Active • Inactive • Dormant
Balances This section displays the balances and applicable limits for the account.	
Available Balance	Available balance like unclear balance and hold balance in the account.
Net Balance	With-drawable balance in the account
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Balance	Un-cleared funds pertaining to the cheques and the clearing related to the account.

Field Name	Description

Limits

This section displays the balances and applicable limits for the account.

Overdraft Limit	The maximum credit allowed by the bank for the account.
AUF Limit	Advance against un-cleared funds limit for the account.
Daily ATM Withdrawal	The daily transaction amount limits for an ATM transaction.
Minimum Balance Required	The minimum balance to be maintained for an account.

Transactions

It displays the account activity.

Opening Balance	Opening balance of the account for the selected period.
Closing Balance	Closing balance of the account for the selected period.
Date	The date on which the transaction is processed.
Description	The brief description for the transaction.
Reference Number	Reference number of the transaction.
Amount	The debit/ credit amount of the transaction.
Balance	Running balance in the user's account.

To view the savings and current account activity:

1. From the **Select Account** list, select the appropriate account.
   The account activity details appear on screen.

2. Click 🔍 to search transactions.

   a. Enter the search criteria.
      Based on search criteria search result appears.

Transactions -Search Criteria

Field Description

Field Name	Description
Reference Number	Reference number of transaction.
Transaction Type	The type of the transaction. Options are: • All • Debit Only • Credit Only
Search By	The transaction period. Options are: • Current Period • Previous Month • Previous Quarter • Select Date Range
Time Range	The start date of the transaction for the search criteria. The end date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the **Select Date Range** option in the **Search By** list.
Amount From	The minimum amount for the search criteria.
Amount To	The maximum amount for the search criteria
Search Result	
Date	The date on which the transaction is processed.
Description	The brief description for the transaction.
Reference Number	Reference number of transaction.
Type	The debit/ credit indication for the transaction.
Amount	The debit/ credit amount for the transaction.

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

- Add account nickname/ modify/ delete nickname, for more information on Account Nickname, refer [Account Nickname.](#)

- To inquire the status of a cheque, click **Cheque Status Inquiry**.

- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**

- To raise the request for new cheque book, click **Cheque Book Request.**

- To request for physical statement, click **Statement Request**

5. Cheque Book Request

Cheques are the most widely used instruments for making different kind of payments. Users receive cheque books as part of their account facilities availed. If the user is out of cheque leaves, he can raise a request to the bank, to issue new cheque books.

Request cheque book allows the user to request for a new cheque book online. This feature will be enabled only for those accounts for which the cheque book facility is enabled.

While requesting for cheque book, the user can specify his preferences such as the number of cheque books required, leaves per cheque book and cheque book type.

On initiating cheque book request, a SR number is generated for the user. User can track the status of cheque book request, with this SR number.

User can specify the delivery location of the new cheque book where he wishes to receive the cheque book. User can request the cheque book to be delivered at a specific branch or provide their personal address.

How to reach here:

Dashboard > Accounts > Current and Savings > Cheque Book Request

To request a cheque book:

1. From the **Select Account** list, select the account for which the cheque book is to be requested.

2. From the **Type of Cheque Book**, select the appropriate type of cheque book.

3. From the **Number of Cheque Book** list, select the required number of cheque books.

4. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.

5. In the **Delivery Location** field, select the appropriate delivery address.

    a. If you select the **Branch Near Me** option:

        i. From the Select City list, select the appropriate option.

        ii. From the Select Branch list, select the appropriate option.

    b. If you select the **My Address** option:

        i. From the **Address** list, select the cheque book delivery address.

Cheque Book Request

Field Description

Field Name	Description
Select Account	Account number along with the account nickname for which the cheque book is to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to. For more information on Account Nickname, refer Account Nickname.
Type of Cheque Book	The type of cheque book required by you.
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.

Field Name	Description
Delivery Location	Delivery location of the cheque book. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address for delivery of the cheque book. The options are: • Work • Residence • Postal
Address Line 1-3	Address as per the address type selected. **Note:** The address details as maintained at the application are fetched depending on the option selected in the Select Address field.
City	The city of the receiver to whom the cheque book is to be delivered as per selected address type.
State	The state of the receiver to whom the cheque book is to be delivered as per selected address type.
Country	Country of the receiving branch where the cheque book is to be delivered as per selected address type.
Zip/ Postal code	Postal code of the receiving branch where the cheque book is to be delivered.

This section appears if you select **Branch Near Me** option in the **Delivery Location** field.

Field Name	Description
Select City	The city of the receiver to whom the cheque book is to be delivered.
Select Branch	The branch for delivery option. **Note:** The options in this field depend on the selected option in the Select City field.
Branch Address	The branch complete address based on the selected branch. **Note:** The options in this field depend on the selected option in the Select Branch field.

6. To request the cheque book, click **Submit**.

7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Edit** to make changes if any. User is directed to **Cheque Book Request – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

8. The success message of cheque book request along with the reference number appears. Click **OK** to complete the transaction and navigate back to 'Dashboard'.

6. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplacement of a cheque issued to a payee. Hence it is critical to provide an option to stop cheques so that they cannot be utilized for making payment or cannot be misused.

Stop/ Unblock cheque feature allows user to stop a cheque issued for making payment. User can specify the cheque number and initiate a stop payment. The user will have to select the account number and the cheque number. The cheque number entered will be validated against the account number selected. This is an online request and cheque status will be changed to **stop**. The User has to specify the reason while stopping the cheque.

User can also specify the cheque range to stop a complete cheque series. Then user can initiate block request for complete cheque series in case cheque book has been lost or misplaced by him. The User has to specify the reason while stopping the cheque series.

Users can unblock already blocked/ stopped cheque by specifying the cheque number or cheque series through the online channel. It is an online transaction and on initiating the unblock transaction, cheques status will be immediately changed to unblocked. Unblocked cheques can be used for making cheque payments.

How to reach here:

Dashboard > Accounts > Current and Savings > Stop/Unblock Cheque

To stop or unblock cheque:

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

Stop /Unblock Cheque

Field Description

Field Name	Description
Select Account Number	Current and savings account number in masked format along with the account nickname for which the cheque to be stopped for making payment. The account number could be either the user's Party account or any linked party accounts that he has access to. For more information on Account Nickname, refer Account Nickname.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping / unblocking the cheque.
Give Cheque Details	Select the cheque either to stop / unblock single cheque or cheque range. The options are: • Number • Range
Cheque Number	Cheque number of the cheque to be stopped/ unblocked. This field appears if you select the **Number** option.

Field Name	Description
From	Start number of the cheque range to be stopped/ unblocked.
	This field appears if you select the **Range** option.
To	End number of the cheque range to be stopped/ unblocked.
	This field appears if you select the **Range** option.

2. In the **Select Action** field, select the appropriate option.

3. **In the** Give Cheque Details **field, select the appropriate** option:

   a. If you select the **Number** option:

      i. In the **Cheque Number** field, enter the cheque number.

   b. If you select the **Range** option:

      i. In the **From** field, enter the cheque start number.

      ii. In the **To** field, enter the cheque end number.

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

5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Edit** to make changes if any. User is directed to **Stop / Unblock Cheque – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

6. The success message of stop/ unblock cheque appears along with the reference number appears. Click **Done** to complete the transaction and navigate back to 'Dashboard'.

7.   Cheque Status Inquiry

Users can enquire the status of the cheques issued. This gives users an idea of outstanding payments, if any and to cross check, the log of checks they have, with that of the banks. Cheque status inquiry transaction allows the user to inquire status of the cheques. The user can inquire status of a single cheque by providing a cheque number or cheque series by providing cheque range. Users can also inquire about cheques based on their status. He can define a date range while searching for cheques of a particular status. The application fetches the results based on the search criteria provided.

How to reach here:

Dashboard > Accounts > Current and Savings > Cheque Status Inquiry

To inquire about the cheque status:

1. From the **Search Cheque By** list, select the appropriate option.

    a.   If you select the **Number** option:

        i.   In the **Cheque Number** field, enter the cheque number.

    b.   If you select the **Range** option:

        i.   In the **From** field, enter the cheque start number.

        ii.   In the **To** field, enter the cheque end number.

    c.   If you select the Status option:

        i.   From the **Select Status** list, select the appropriate option.

        ii.   From the **From** list, select the appropriate date.

        iii.   From the **To** list, select the appropriate date.

Cheque Status Inquiry

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname. The account number could be either of the users own Party or any linked parties that he has access to. For more information on Account Nickname, refer Account Nickname.
Search Cheque By	Allows user to specify the search criteria for cheque status inquiry. The options are: - Number - Range - Status
Cheque Number	Cheque number of the cheque of which you want to view the status. This field appears if you select the **Number** option from the **Search Cheque By** list.
From	Start number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque By** list.

Field Name	Description
To	End number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque By** list.
Select Status	Allows the user to view cheque as per the status. The options are: • Used • Not Used • Stopped • Rejected • Canceled This field appears if you select the **Status** option from the **Search Cheque By** list.
From Date	Allows the user to search the cheques by status for a given start date. This field appears if you select the **Status** option from the **Search Cheque By** list.
To Date	Allows the user to search the cheques by status for a given start and end date. This field appears if you select the **Status** option from the **Search Cheque By** list.

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

3. The cheque status details appear with cheque number, status and amount. Click **Done** to complete the transaction.

8. Statement Request

Users should be able to keep track of transactions in their accounts. The Statement feature allows the user to view the details of all transactions made in their accounts. Account statement displays all debit and credit entries along with the transaction amount and reference details. Opening balance and Closing balance of the account statement will also be displayed along with transaction details.

Transaction filters will be provided for the user to allow search based on certain criteria. The user can search transactions on date range and transaction type (debit only, credit only or both) basis.

The user can also subscribe to receive an account statement regularly on an email address registered with the bank. 'Subscribe for e-statement' feature allows users to subscribe to receive e-statements. It is convenient for the user to keep track of their accounts without logging into channel banking.

At times the user may require accounts statements of a certain period on bank's letterhead. 'Request for physical statement' feature enables banks to provide this facility to the user. The user can request for physical statements from banks for a given date range. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

Dashboard > Accounts > Current and Savings > Statement Request

To request physical statement:

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

Statement Request

Field Description

Field Name	Description
Select Account Number	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to. For more information on Account Nickname, refer Account Nickname.
From Date	Start date of account statement.
To Date	End date of account statement.

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

5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Edit** to make changes if any. User is directed to **Statement Request – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

6. The success message of Statement Request appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to 'Dashboard'.

FAQs

1. **As a corporate User, what are the CASA accounts that I can view?**

    A Corporate User can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of Linked parties.

2. **Can the user access CASA account details 24/7 on the online platform?**

    Yes, the user can access CASA account details 24/7, except at times of system downtime or transaction blackout.
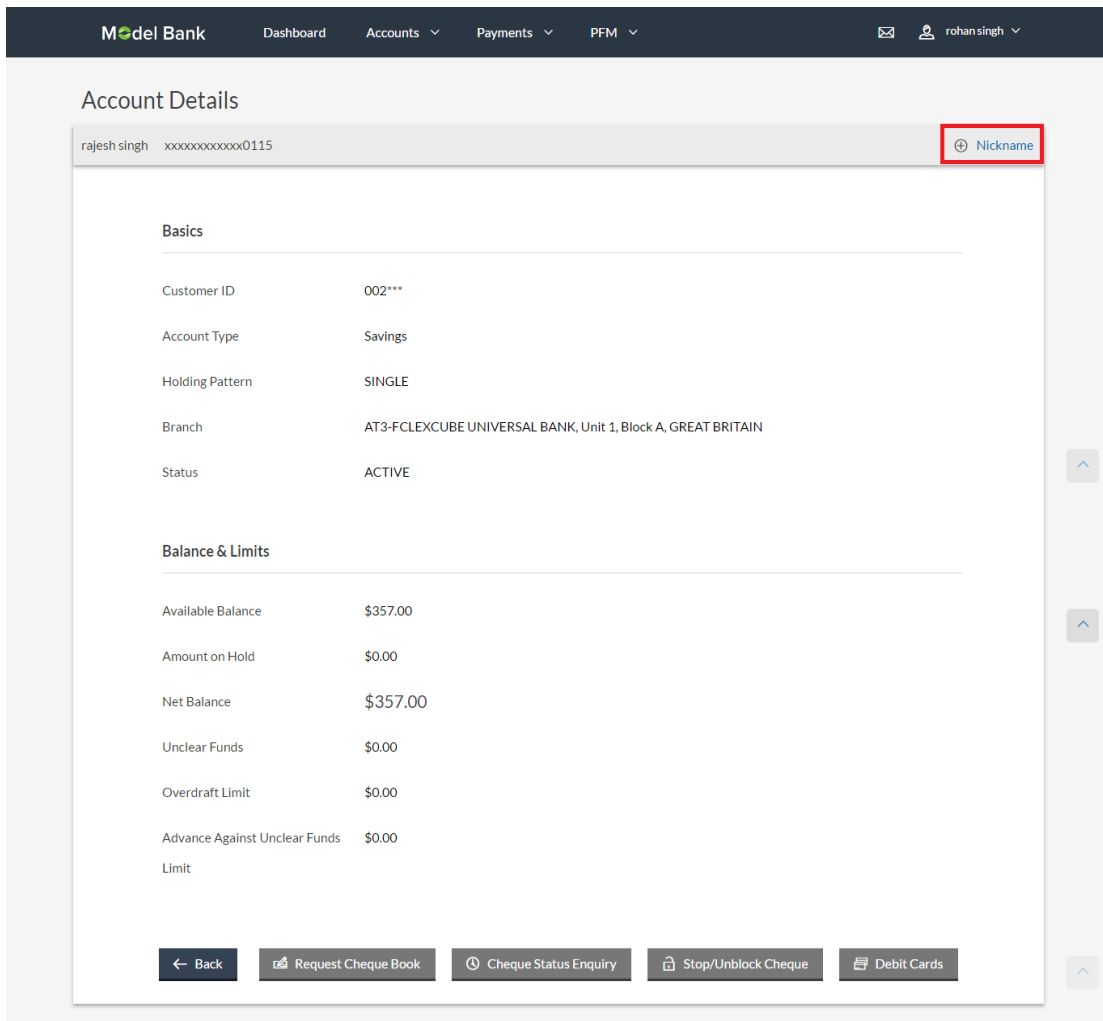
9. Account Nickname

User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens – in other words nicknames take the place of the standard account description. This option also allows user to modify or delete the nickname, if required.

To add nickname to account:

1. Click Add Nickname ⊕, to add nickname to an account.
2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example
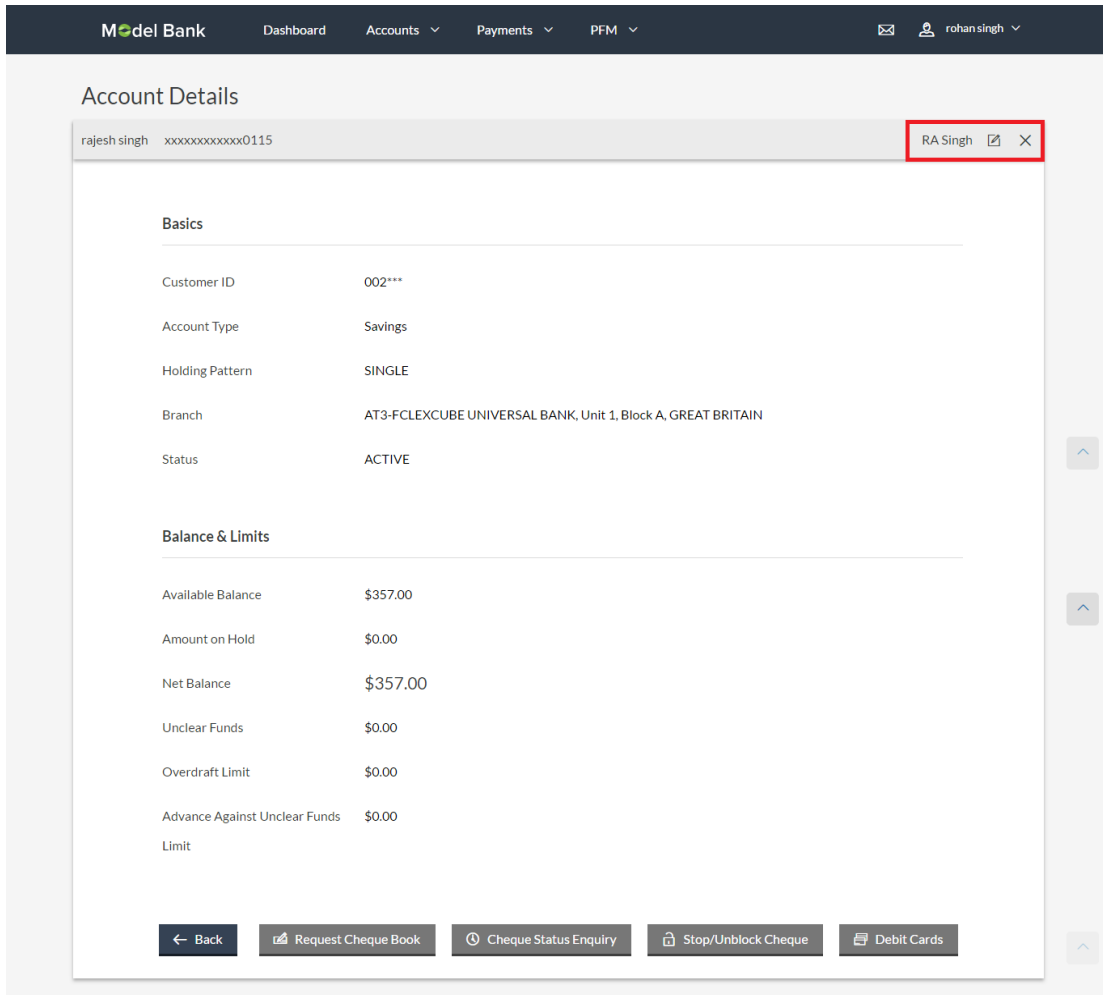
Field Description

| Field Name	Description
Add Nickname	The user defined description or name to CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

3. Click ![save icon] to save your changes.
   Nicknames (instead of the standard account description), will be displayed along with account number, in all enquiry and transaction screens.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

4. Click ![edit icon], to modify nickname.
   And save your updates.
   OR
   Click ![delete icon], to delete nickname.

FAQs

1. **Who all can view a nickname that a user has set?**

    One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. **Are nicknames displayed in all places, where an account number is displayed?**

    No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.