Oracle Banking Digital Experience

Corporate Customer Services User Manual
Release 17.1.0.0.0

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ORACLE®

Corporate Customer Services 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 17.1.0.0.0, refer to the following documents:

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

2. Customer Services

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

- Channel On boarding
- Calculators
- Mailbox
- Manage Alerts
- Find ATM / Branch

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

User uses this to get inside the portal securely to access the details and once the work is done can leave the system securely, so that no one else can gain access to the system and entire system is secure.

Pre-requisites

The User must have a valid account with bank with online banking enabled. Other features related to accounts must be supported by the host system.

Features Supported In Application

- Log-in the application
- Log-out of the application

3.1   Log-in to the application

The user requires authentic credentials to log in to the **Oracle Banking Digital Experience** application.

To log in to the application:

1. Open an internet browser to access the application.
2. Type the Oracle Banking Digital Experience URL in the Address bar, and press **Enter. Login** screen appears.

Login screen

Login page Overview

Claim Money

Click here to claim for money.

Track Applications

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

Register

Click here to register with the bank.

Login

Click to log in to the application.

Savings

Click to apply for savings account.

Checking

Click to apply for checking account.

Term Deposit

Click to apply for deposit account.

Credit Cards

Click to apply for a credit card.

Auto Loans

Click to apply for auto loan.

In Principal Approval

Click to apply for in principal approval application.

Mortgage Loans

Click to apply for mortgage loans.

Achieve your Dream with us

Click to create your goals

Tools & Calculator

- Loans - Click to access loan calculator.

- Term Deposit - Click to access deposit calculator to calculate the interest on total value of deposit at maturity.

- Eligibility - Click here to access Loan Eligibility Calculator to calculate your loan eligibility.

- Forex Calculator - Click here for Forex Calculator to calculate the value of currency if exchanged with the selected currencies.

Company

- Home: Click to go to the home page

- About Us: Click to get the information about the bank

- Help: Click to contact for help.

Legal

This section displays the following links:

- Terms and Conditions

- Privacy Policy

- Press

Helpful Links

- Sign Up : Click here to sign up to the application

- Compare Rates : Click to compare rates

- Members only Offers: Click here to avail the offers

Contact US

Address of the bank.

Locate Branch

Enter your location and search the nearest branch.

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3. The **Oracle Banking Digital Experience** home page appears. Click **Login**.
   OR
   Click **Register** if you are a new user.

4. The Login screen appears. In the Username field, enter the user ID.

5. In the **Password** field, enter the password.

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

6. Click **Login**.

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

3.2   Log-out of the application

To log out of the application:

1. In the top right corner, click icon.

2. Select . The success message appears.

4. Dashboards

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

Dashboards are a one stop shop for the logged in user. They provide a quick view of the most relevant functions, to achieve a particular objective or complete a process. OBDX supports role specific dashboards for user - role combinations viz., Retail Maker, Corporate Maker, Corporate Approver, Viewer, Bank Administrator, etc.

Pre-requisites

- User must have the relevant access from bank with online banking enabled.

- Other features related to accounts must be supported by host system.

Features Supported In Application

- Maker Dashboard

- Viewer Dashboard

- Approver Dashboard

4.1 Maker Dashboard

A Maker can initiate the accessible transactions from the dashboard and view account & transaction summary. Maker can also see the status of transactions initiated by him.

Dashboard Overview

Icons

Following icons are present on the corporate maker dashboard:

- : Clicking on the bank name takes you to the dashboard

- : My Profile icon along with the user name provides insight to the user related details. Click the My Profile menu to view the menu items.

- : Clicking this icon takes you 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 to search the transaction.

My Profile Menu

Click to view the user's profile information

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

- : Click this icon to view the user profile.

- : Click this icon to change the login password.

- : Click this icon to view the daily limits.

- : Click the link to view the alerts.

- : Click this icon to launch the Mailbox screen.

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

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

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

Main Dashboard Menus

Following menus are present on the maker's dashboard:

- Work Snapshot for Today: It is broadly divided into two categories viz. (a) financial and (b) Non - financial

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

- Payments: Payments related transactions or setting up of payments

- File Upload: Transactions to upload files and view the files already uploaded

Work Snapshot for Today

Following cards are displayed in this section:

- Account Financial: The accounts financial card displays the transaction details and its current status like opening or closing a deposit etc.

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

  In Progress: Displays the count of transactions that has been initiated on the current system date.

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

- Payments: This card displays the count of payments transactions that has been processed, in progress or rejected.

- Bulk File: This card displays the count of bulk files uploaded in the system for approval that has been processed, in progress or rejected on the current system date. These are financial in nature like list of cheques or demand drafts to be issued.

- Bulk Record: This card displays the count of bulk record transactions uploaded for approval that has been processed, in progress or rejected on the current system date. These are financial in nature and cater to few records.

- Accounts Non Financial: The accounts non - financial card displays the transaction details, like:

  Processed: Displays the count of non financial actions that has been approved on the current system date.

  In Progress: Displays the count of non financial actions that has been initiated on the current system date.

  Rejected: Displays the count of non financial actions that has been rejected on the current system date.

- Non Financial Payee and Biller: This card displays the count of payments non financial actions that has been processed, in progress or rejected.

- Non Financial Bulk File: This card displays the count of others, non-financial transactions that has been processed, in progress or rejected on the current system date, like file containing list of payees to be added.

- Non Financial Bulk Record: This card displays the count of bulk record non financial actions that has been processed, in progress or rejected on the current system date.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer

- Domestic Payments

- Issue Draft

- Adhoc Payment

- File Upload

- Uploaded Files Inquiry

Current and Savings/ Term Deposits/ Loans

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

- Current and Savings:

  - Party Name: Displays the party names linked to the ID and holding the accounts

  - Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.

  - Account Type: Displays the type of account viz., savings or current etc

  - Net Balance: The balance amount in the account is displayed

- Term Deposits:

  - Party Name: Displays the party names linked to the ID and holding the deposits

  - Deposit Number: Displays the TD Account Number (masked format), account nickname (if any) and the product name. Click the account number to go the Deposit Details screen.

  - Interest Rate: shows the applicable rate of interest on the TD

  - Maturity Date: shows the date of maturity of deposit

  - Principal Balance: shows the amount invested in deposit

  - Maturity Balance: shows the amount which would be available on the date of maturity.

- Loans

  - Party Name: Displays the party names linked to the ID and holding the loans

  - Account Number: Displays the Loans Account Number (masked

format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.

- Interest Rate: Applicable rate of interest

- Maturity Date: The Maturity Date of the Loan account

- Outstanding Balance: Outstanding Amount against the loan

Activity Log

It is divided into two fields broadly:

- **Financial** : This displays the financial transactions initiated by the maker and further categorized as below:

    - Accounts Financial

    - Payments

    - Bulk File

    - Bulk Record

- **Non- Financial**: This displays the non- financial transactions initiated by the maker and further categorized as below:

    - Accounts Non Financial

    - Payee and Biller

    - Non Financial Bulk File

    - Non Financial Bulk Record

The activity logs are displayed on the maker's dashboard, for the transactions initiated by the maker user. Click the **reference number** link to view the Transaction Journey.

Transaction Journey

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

Transaction Journey

Transaction Name

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

Review

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

Transaction Journey

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

- Initiated
- Approved
- Processed

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

4.2   Viewer Dashboard

This dashboard is for those users who have access to view party and linked party accounts and transactions and generally do not need to initiate or approve any transactions; The Viewer dashboard access may be restricted to users from audit department or some key managers.

Dashboard Overview

Icons

Following icons are present on the corporate viewer dashboard:

- : Click on the bank name to go to the dashboard

- : My Profile icon along with the user name provides insight to the account related details. Click the My Profile 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 to search the transaction.

My Profile Menu

Following items are present in the profile menu:

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

- : Click this icon to view the user profile.

- : Click this icon to Change the login password.

- : Click this icon to view the daily limits.

- : Click the manage alerts link to view the alerts.

- : Click this icon to go to the Mailbox screen.

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

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

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

Main Dashboard Menus

Following menus are present on the maker's dashboard:

- Dashboard: Current dashboard

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

- Payments: Payments related transactions

- File Upload: Transactions to upload and view the files

Financial Overview

The section displays a pie chart (with legend) showing the distribution of assets and liabilities across the CASA, TD & Loans accounts held with the bank. It also displays the total amount of assets and liabilities. Account types displayed in the section include CASA, term deposits, and loans.

The user can filter this section to view details of his primary party, or the linked parties or all parties.

Position By Currency

The section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

The user can filter this section to view details of his primary party, or the linked parties or all parties.

Credit Line Usage

This section displays the minimal details of the line limits of the user. View the following:

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

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

Quick Links

The following links of transactions can be viewed from this section:

- Own Account Transfer

- Domestic Payments

- Issue Draft

- Adhoc Payment

- File Upload

- Uploaded Files Inquiry

Current and Savings/ Term Deposits/ Loans

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

- Current and Savings:

  - Party Name: Displays the party names linked to the ID and holding the accounts

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

- Account Type: Displays what kind of account is -savings or current

- Net Balance: The balance amount in the account is displayed

- Term Deposits:

  - Party Name: Displays the different party names linked to the ID and holding the deposits

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

  - Interest Rate: shows the applicable rate of interest on the various deposits

  - Principal Balance: shows the amount invested in deposit

  - Maturity Date: shows the date of maturity of deposit

  - Maturity Balance: shows the amount which would be available at the date of maturity.

- Loans

  - Party Name: Displays the different party names linked to the ID and holding the deposits

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

  - Interest Rate: Applicable rate of loan Maturity Date: date when the loan would be closed if all the due is deposited

  - Outstanding Balance: Amount which is left to be deposited against the loan

Activity Log

The latest activity logs are displayed on the viewer's dashboard, Click the **reference number** link to view the Transaction Journey. It is divided into two fields broadly:

- **Financial** : This displays the financial based transactions which has been initiated by the maker and further categorized in the following categories

  - Accounts Financial: Financial transaction related to accounts like creation of deposit etc appear here

  - Payments: Transactions like payment to third party or billers appear here

  - Bulk File: caters to entire file of data carrying multiple records related to payments

  - Bulk Record: caters to few records individually for payments

- **Non- Financial**: This displays the non- financial based transactions which has been initiated by the maker and further categorized in the following categories

  - Accounts Non Financial: Caters to transactions like request of cheque book, account statement etc

  - Payee and Biller: caters to adding or removing some payee and billers

  - Non Financial Bulk File: caters to entire file of data carrying multiple records related to addition or removal of payees and billers

- Non Financial Bulk Record: caters to few records individually for addition or removal of payee and billers.

Transaction Journey

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

Transaction Journey

Transaction Name

This section displays the name of the transaction.

Review

The section displays the details of the transaction.

Transaction Journey

This section displays the status of transactions. Transaction journey displays the status as:

- Initiated
- Approved
- Processed

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

4.3 Approver Dashboard

It is the dashboard available for approvers to approve or reject transactions. The approver has the responsibility to ensure correctness of financial or non financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing. Approver's ensure that transactions pose no risk and comply with all terms and conditions limits etc.

Approver Dashboard

Dashboard Overview

Icons

Following icons are present on the approver's dashboard:

- : Click on the bank name to go to the dashboard

- : My Profile icon along with the user name provides insight on the account related details. Click the My Profile 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 to search the transaction.

My Profile Menu

Following items are present in the profile menu:

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

- : Click this icon to view the user profile.

- : Click this icon to change the login password.

- : Click this icon to view the daily limits.

- : Click this link to view the alerts.

- : Click this icon to go to the Mailbox screen.

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

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

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

Main Dashboard Menus

Following menus are present on the approver dashboard:

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

- Payments: Payments related menu are present here like favorites, setups, payments and inquiries.

- File Uploads: Displays the uploaded files and File uploaded status.

Work Snapshot for Today

- Account Financial: The accounts financial card displays the transaction details and its current status

  Processed: Displays the count of transactions that have been approved on the current system date.

  In Progress: Displays the count of transactions that have been initiated on the current system date.

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

- Payments: This card displays the count of payments transactions that has been processed, in progress   or rejected.

- Bulk File: This card displays the count of bulk file transactions that are processed, in progress or rejected on the current system date.

- Bulk Record: This card displays the count of bulk record transactions that are processed, in progress or rejected on the current system date.

- Accounts Non Financial: The accounts non-financial card displays the transaction details, like:

  Processed: Displays the count of non financial actions that have been approved on the current system date.

  In Progress: Displays the count of non financial actions that have been initiated on the current system date.

  Rejected: Displays the count of non financial actions that have been rejected on the current system date.

- Non Financial Payee and Biller: This card displays the count of payments non financial actions that have been processed, in progress or rejected.

- Non Financial Bulk File: This card displays the count of non-financial transactions that have been processed, in progress or rejected on the current system date, like file containing list of payees to be added.

- Non Financial Bulk Record: This card displays the count of bulk record non financial actions that have been processed, in progress or rejected on the current system date.

Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approvals. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to view, approve or reject the transaction.

My Approved List

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

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Domestic Payments
- Utility Bills
- Adhoc Payment
- Bulk File Upload
- Updated Files Inquiry

Current and Savings/ Term Deposits/ Loans

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

- Current and Savings:

  - Party Name: Displays the different party names linked to the ID and holding the accounts

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

  - Account Type: Displays the account type - savings or current.

  - Net Balance: The balance amount in the account is displayed

- Term Deposits:

  - Party Name: Displays the different party names linked to the ID and holding the deposits

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

  - Interest Rate: shows the applicable rate of interest on the various deposits

  - Principal Balance: shows the amount invested in deposit

  - Maturity Date: shows the date of maturity of deposit

  - Maturity Balance: shows the amount which would be available at the date of maturity.

- Loans

  - Party Name: Displays the different party names linked to the ID and holding the deposits

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

  - Interest Rate: Applicable rate of loan Maturity Date: date when the loan would be closed if all the due is deposited

  - Outstanding Balance: Amount which is left to be deposited against the loan

Activity Log

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

- Financial : This displays the financial based transactions which has been initiated by the maker and further categorized in the following categories

  - Accounts Financial: Financial transaction related to accounts like creation of deposit etc appear here

  - Payments: Transactions like payment to third party or billers appear here

  - Bulk File: caters to entire file of data carrying multiple records related to payments

  - Bulk Record: caters to few records individually for payments

- Non- Financial: This displays the non- financial based transactions which has been initiated by the maker and further categorized in the following categories

  - Accounts Non Financial: Caters to transactions like request of cheque book, account statement etc

  - Payee and Biller: caters to adding or removing some payee and billers

  - Non Financial Bulk File: caters to entire file of data carrying multiple records related to addition or removal of payees and billers

  - Non Financial Bulk Record: caters to few records individually for addition or removal of payee and billers.

Pending for Approvals

The Pending for approvals list contains transactions that have been initiated by the maker and are pending for approvals. When the approver user logins to the application, he can view the transactions that are pending for his decision to either approve or reject.

How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

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

Review and Transaction Journey

Bulk Record Approval

<div style="text-align: right;">Reject   Approve</div>

File Name	MDMCDMRP2P.txt	Purpose Of Remittance	PENS
Record Ref No	110245830038000004	Record Status	Verified
Transaction Reference ID	11022FA8E05C		

Debit Details

Debit Party Id	002405	Debit Account Currency	GBP
Debit Account No	AT3AT30029020024	Debit Account Branch	AT3
Debit Narrative	DNarrativeDr02		

Credit Details

Payee Name	Daniel	Value Date	31 Mar 2014
Credit Account No	84899001		
Payment Amount	499.76	Payment Currency	INR
Payment Mode	RTGS	Clearing Code	HDFC0000017
Credit Narrative	CNarrativeCr02		

Transaction Journey

Initiate   Approve   Process

Shailendra R Kadam
11 Feb 04:44 PM

Back

Transaction to approve

Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

Review

The section displays the details of the transaction

Transaction Journey

This section displays the status of transactions. The possible values for the status are: :

- Initiated
- Approved
- Processed

---

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

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

FAQs

1. **If one user is configured so that he is both a Maker and an Approver, how does he switch the Dashboard View?**

   The user can go to the **Profile** icon and switch roles according to the requirement.

5. Profile

Using this option, the user can view his profile details. View the Primary Party ID. User name, last login time, email id, phone number, and date of birth and address of the user. This helps the user to see what is the detail maintained at bank, so that if bank wants to reach out to user, they can do so by the details provided there.

Pre-requisites

User must be having a CASA account with bank with online banking enabled. Other features related to accounts must be supported by host system and all the details are fetched from the system.

Features Supported In Application

- View the details about user, such as name, email, phone number as registered with bank

How to reach here:

My Account > Profile

Profile
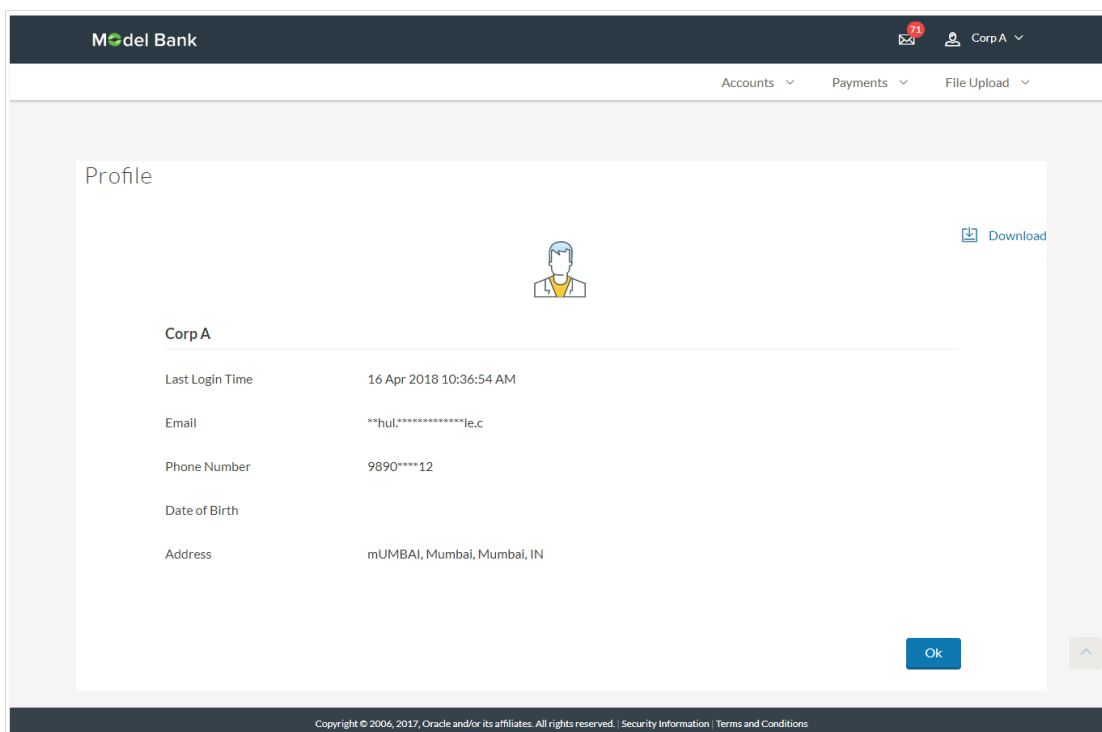
Field Description

Field Name	Description
User Name	Name of the user.
Email	Email id of the user.

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

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

   Click ⬇ Download to download the user details.

FAQs

1. **Can the user edit his profile information?**

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

6. E-Receipts

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. It displays the transaction name, transaction details along with date and time stamp. E-receipt is a configurable feature; the user view the E-receipt button on the transaction only if it is configured (this is done by the bank, when the user request for the feature)

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

Pre-requisites

- User has a CASA account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

Features Supported In Application

- To get e-receipts for a transaction

E-receipt

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

FAQs

1. **Can the user download or print e-receipt?**

   Yes, the user can download or print e-receipt.

7. Change Password

The user may want to change his login password, from time to time, for security purpose. This feature allows the existing users of the bank to change their log in password when required

Pre-requisites

User has a CASA account with bank with online banking enabled.

Features Supported In Application

- Setup for changing Password from Old to New

How to reach here:

Dashboard > My Account > Change Password

Change Password

Field Description

Field Name	Description
Old Password	Old password for channel access.
New Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

To reset the password:

1. In the **Old Password** field, enter the password.

2. In the **New Password** field, enter the password.
   OR

   Click ⑦ to view the password policy.

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

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

5. The success message of changing the password appears. Click **Login** on confirmation screen to log in to the application, with the new password.

8. Mailbox

Mailbox is a two way communication channel between the bank administrator and the business user. Mailbox shows the list of messages to the user with date and time, message subject and content. Customers can send mail messages to the bank with specific pre-defined subjects for their queries / complaints / feedback, via the secured mailbox facility.

In addition customers can view alerts generated and sent by the Bank on various events.

Prerequisites:

- User has a valid account or relationship with bank with online banking enabled

Features Supported In Application

The major components of mailbox are:

- **Compose** – This allows customer to select predefined subject and initiate a mail with queries/ complaint/ feedback.

- **Inbox** - where customers can view messages replied by bank administrators. And also can reply and delete these mails.

- **Sent Mail folder**- This allows user to view the mails sent by logged in user. Also an option is provided to delete the mails.

- **Deleted Mail Folder** - This allows the user to view mails deleted from user's inbox and sent folders. User can permanently delete the mails.

- **Alerts** – View alerts sent by the bank to the logged in user's mailbox. The user has an option to delete the alerts.

How to reach here:

Dashboard > My Account > Mail Box
OR
Dashboard > Click ✉

8.1 Mails

The Mails functionality is subdivided into the following sub-sections:

- **Compose**: initiate new mail about any issue, query or feedback

- **Inbox**: view messages, and alerts and reply to the messages received

- **Sent Mail**: View the messages that have been sent by the by logged in user

- **Deleted Mail**: View the messages deleted by logged in user from Inbox and Sent Mail folder

Mailbox - Mails
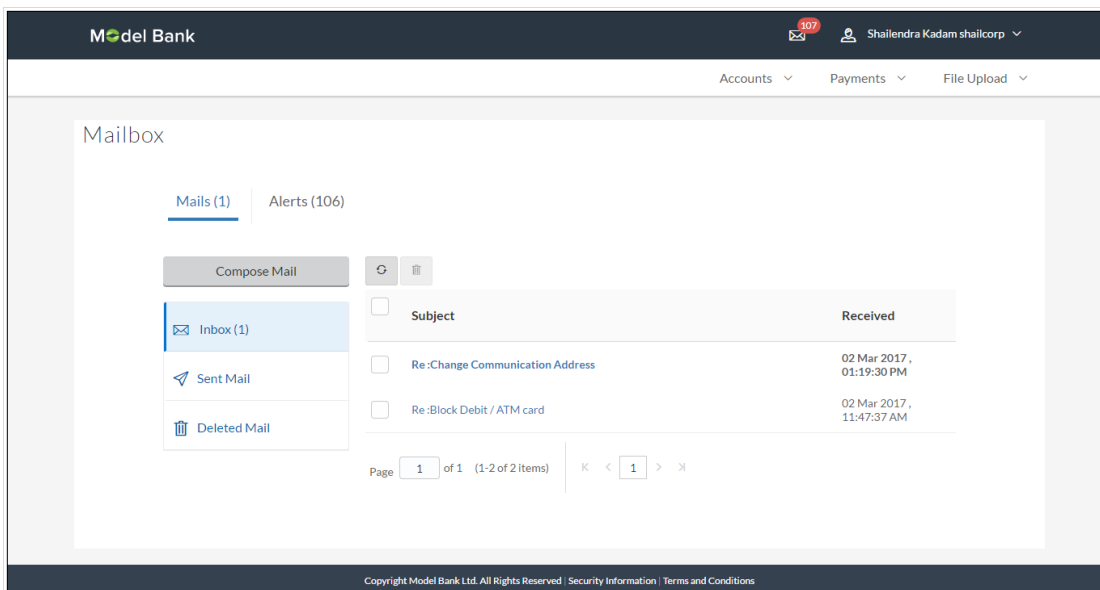
Field Description

Field Name	Description
Compose Mail	An option to compose new mail.
Inbox	Lists the messages replied by bank administrator.
Sent Mail	List the messages sent by logged in user.
Deleted Mail	List the messages deleted by logged in user from Inbox and Sent Mail.
Subject	The descriptive synopsis of the message. Indicates the link to access the message.
Received	Date and time on which the message was received.

To access the mails:

1. Click the required option.

   a. If you click the **Inbox** option, The **Mailbox** screen with received messages appears; click individual message to view the details.

   b. If you click the Sent Mail option, The Mailbox screen with sent messages appear; click individual message to view the details.

   c. If you click the Deleted Mail option, The Mailbox screen with deleted messages appears; click individual message to view the details.

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

    Click ⟳ to refresh the mailbox.
    OR

    To delete multiple messages, select the check box(s) and click 🗑 .

8.1.2 Compose Mail

The user can initiate a mail communication with the bank, through this option. However there is no option to enter recipient's email id. For sending a mail to the bank, user needs to select the intended account and the subject for which the message has to be sent. Doing so, helps bank to direct the user's concern / query to the desired team for quicker and accurate resolution.

How to reach here:

Dashboard > My Account > Mailbox> Compose Mail

To send a message:

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

Mail Box

Field Description

Field Name	Description
Category	Select the category/ subject related to which the message has to be sent.
Message	The message to be sent to the bank.

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

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

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

8.1.3 Mailbox – Inbox

Click on Inbox to view the messages received. Click on the sender's name, to view the individual message.

To view the received mails:

1. In the **Mailbox** screen, click the **Inbox** option.

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

Mailbox – Inbox Message Details
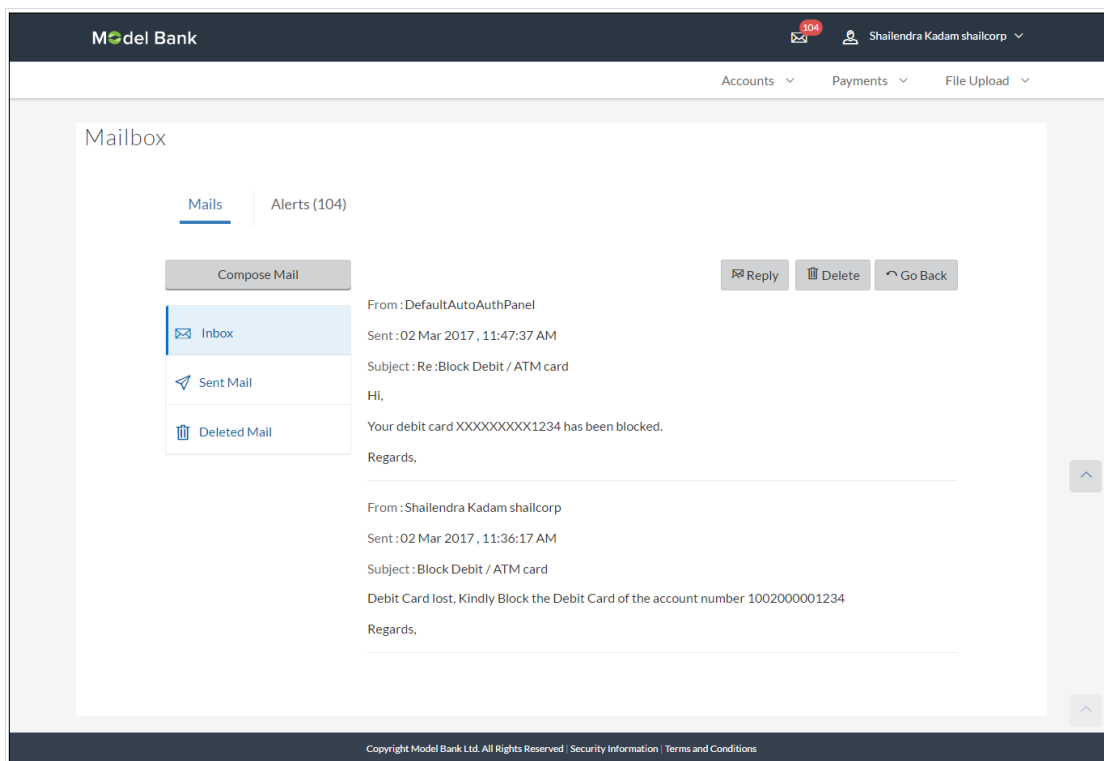
Field Description

Field Name	Description
Message Details	
From	Name of the sender who has sent the mail.
Sent	Date and time on which the message was received.

Field Name	Description
Subject	Subject of the received message.
Mail Chain	The message record contains: • Actual contents of the message • Date and time on which each message was sent • Sender of the message, that is the bank admin or the user **Note**: A mail chain is formed when a user sends a mail to bank administrator and he replies back.

3. Click the required message that you want to view.
   OR
   Click the ⌄ header to sort the records according to ascending or descending date.
   OR
   Click 🔄 to refresh the mailbox.
   OR
   Select message and click 🗑 to delete the message.
   The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message.
   OR
   Click **Delete** to delete the message.
   OR
   Click **Go Back** to navigate to the previous page.

Mailbox – Inbox Reply Message
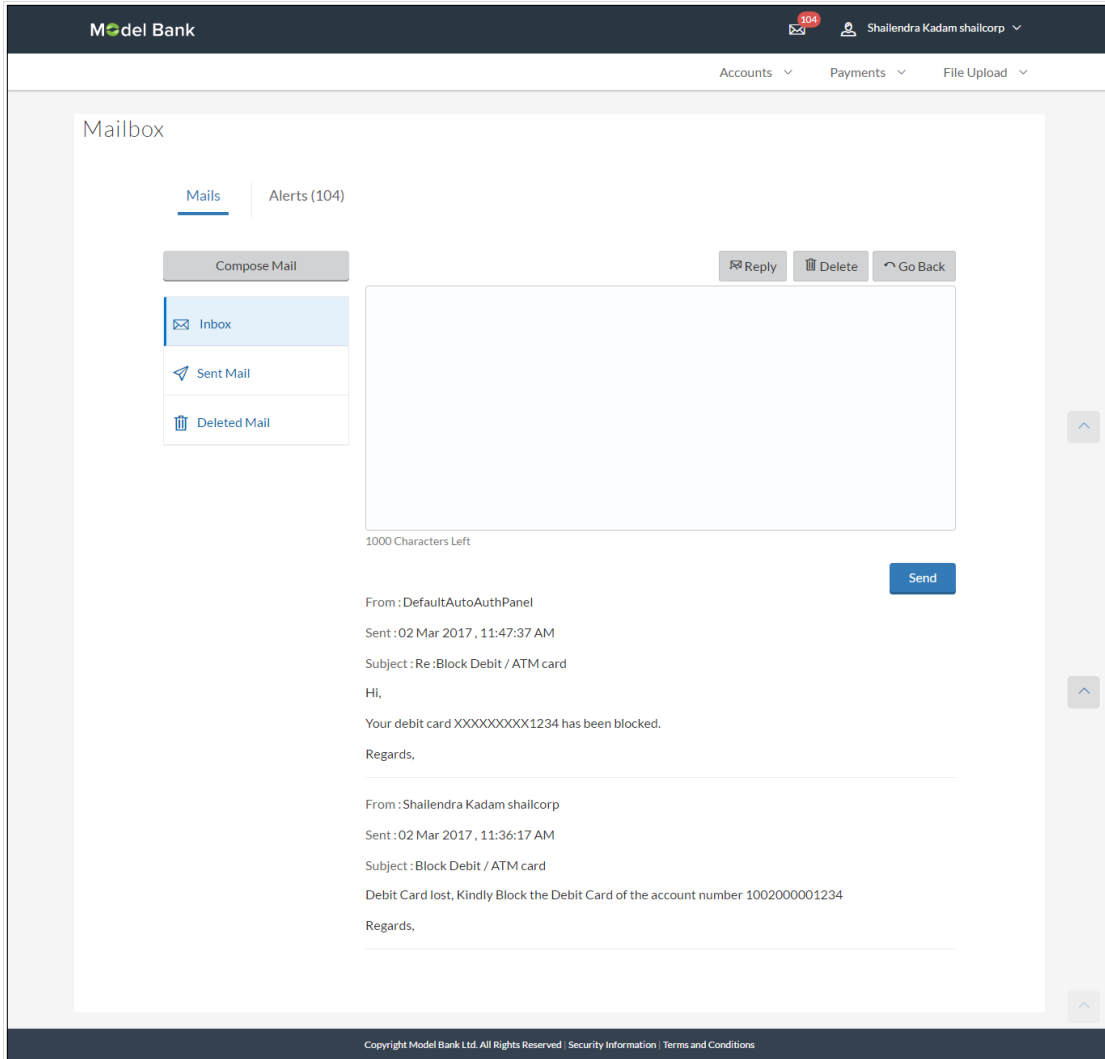
Field Description

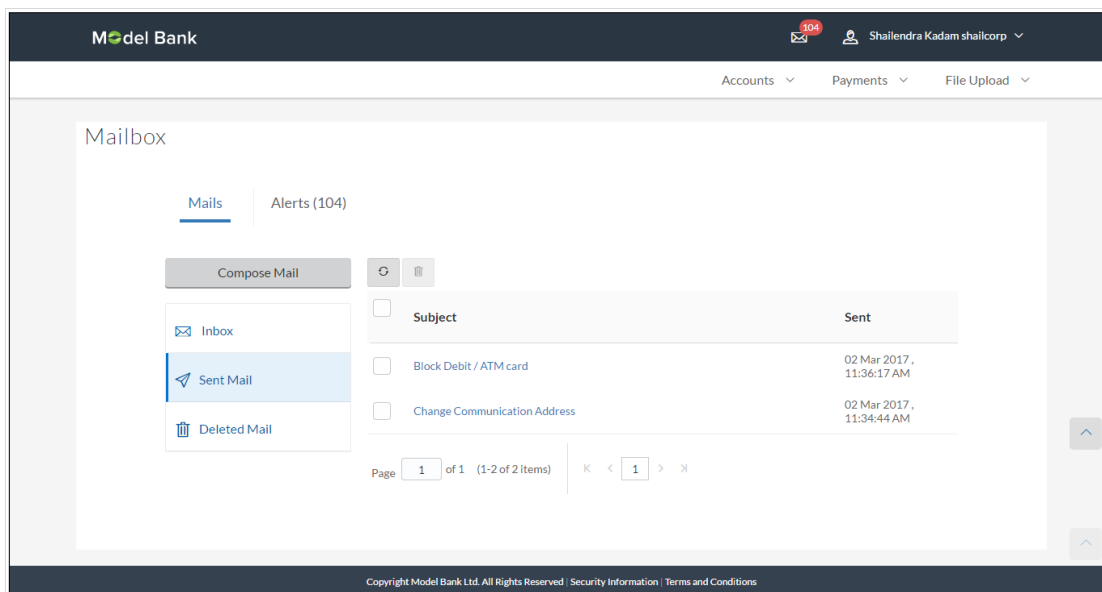| Field Name	Description
Message - Reply	
This section displays the reply section.	
Message	The message to be sent to the bank.

8.1.4 Mailbox – Sent

This option displays all the messages sent by the user.

To view the sent messages

1. In the **Mailbox** screen, click **Sent mail** option.

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

Mailbox – Sent Mails

Field Description

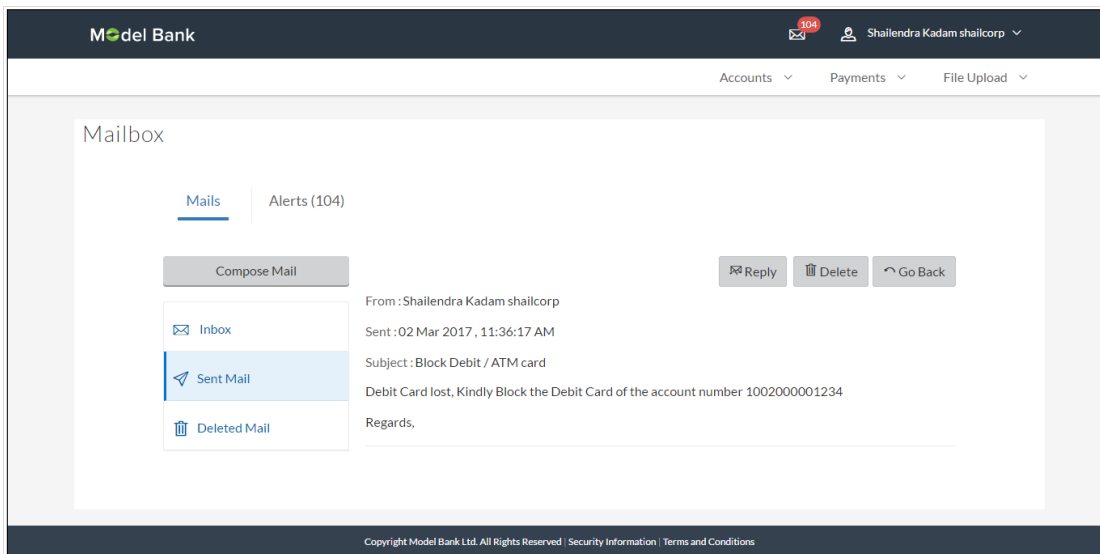| Field Name	Description
Subject	Subject of the message.
Sent	Date and time on which the message was sent.

3. Click the required sent message that you want to view.
   OR

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

   Click ↻ to refresh the mailbox.
   OR

   To delete multiple mails, select the check box (s) against the mail, and click 🗑 to delete the message.

The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply the received message. The success message appears.

OR
Click **Delete** to delete the message.
OR

Click **Go Back** to navigate to the previous page.

8.1.5 Mailbox – Sent Mails – Details

Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.
Subject	Subject of the sent message.
Mail Chain	The message record contains:
	• Actual contents of the message
	• Date and time on which each message was sent
	• Sender of the message, that is the bank admin or the user
	Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.
Message - Reply	
This section displays the reply section.	

Field Name	Description
Message	The message to be sent to the bank.

1. Click the required sent message that you want to view.
   OR

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

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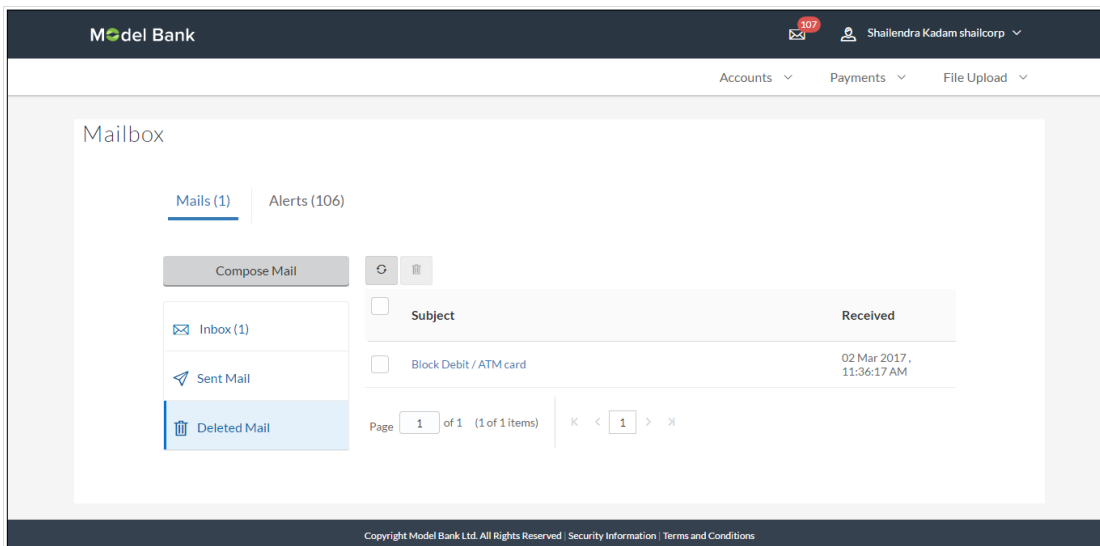
8.1.6 Mailbox – Deleted Mail

This option displays all the messages that are deleted by the user from Inbox and Sent Mail folders.

To view the deleted messages

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

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

Mailbox – Deleted Mail

Field Description

Field Name	Description

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

2. Click the required sent message that you want to view.
   OR

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

    Click 🔄 to refresh the mailbox.
    OR

    To delete multiple mails, select the check box (s) against the mail, and click 🗑 to delete the message permanently.

3. The **Mailbox** screen with detailed message record appears; Click **Delete** to delete the message.
    OR
    Click **Go Back** to navigate to the previous page.

Mailbox – Deleted Mail Details
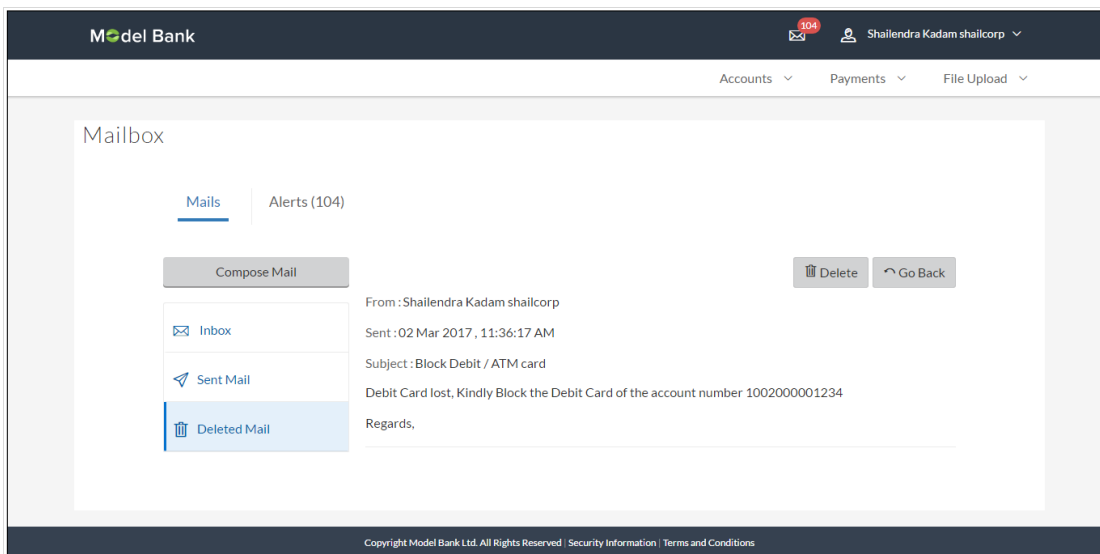
Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
From	The name of the sender who has sent the mail.

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

4. Click **Delete** to delete the message.
   OR
   Click **Go Back** to navigate to the previous page.

8.2 Alerts

Under this section, all the alerts which are auto generated and sent to the logged in user will be displayed. User is not allowed to reply to the alerts received in the mailbox. Number of unread mail count if any will also be shown in this section.

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.

2. Click individual alert to view the details. The details appear depending upon the type of alert being generated.
OR
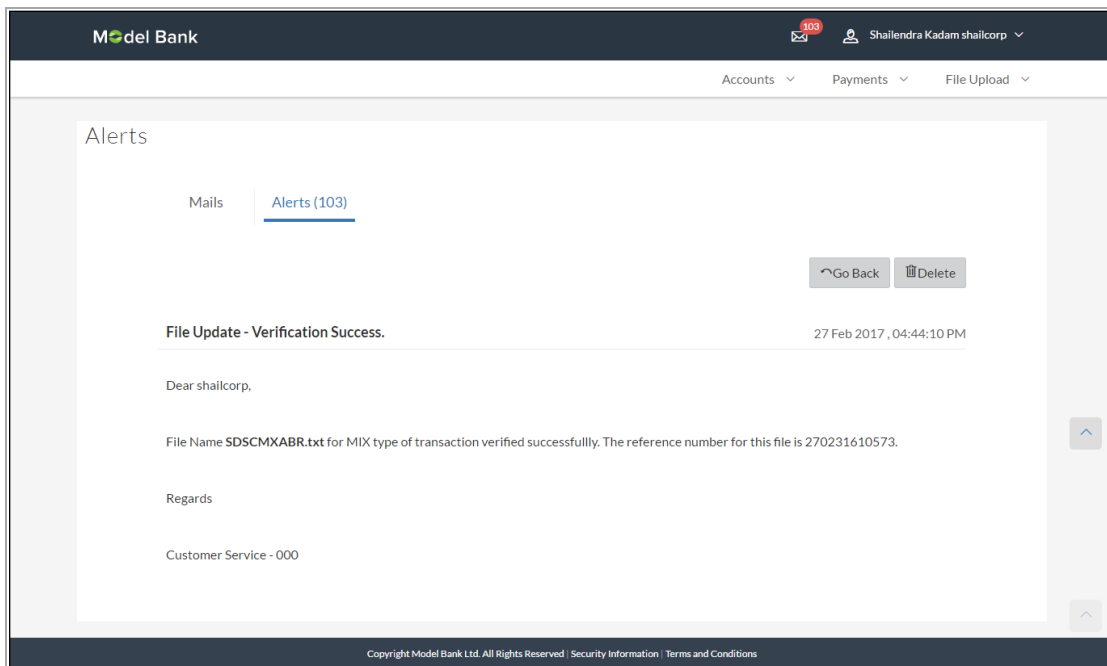Click the ⌄ header to sort the records according to ascending or descending date.
OR
Click 🔄 to refresh the mailbox.
OR

To delete multiple alerts, select the check box (s) against the mail, and click 🗑 to delete the message.

Alerts Details

FAQs

1. **Can the user initiate a new mail?**

   Yes, users of the bank can initiate mails by accessing compose mail option through secured mailbox. All the mails are targeted to bank administrator only.

2. **Can the user delete multiple mails?**

   Yes, the user can select multiple mails, by checking against the mails and then click on delete.

3. **Can the users retrieve the deleted mails?**

   Deleted mails from inbox and sent mail folder will be stored in Deleted Mails folder. User can view the details of deleted mail. Mails will get permanently deleted from user's view if further deleted from 'Deleted Mail folder'.

4. **Can the user send a reply to the alerts sent by the Bank?**

   No, users will not be able to reply to the alerts sent by the bank (these alerts are auto generated by system)

9. Daily Limits

Using this option, user can view the daily limits utilized or available for use

Pre-requisites

Valid limits set up for various transactions.

Features Supported In Application

- Range of Amount available for transactions
- Maximum number of transactions possible
- Count of transactions performed
- Utilized amount vs. available amount

How to reach here:

Dashboard > My Accounts > My Limits > Daily Limits

Daily Limits

Field Description

Field Name	Description
Transaction	Name of the transaction.

Initiation limit

Transaction initiation limits allocated to the user at user level and party level.

Minimum Amount	The minimum transaction amount for a particular transaction.
Maximum Amount	The maximum transaction amount for a particular transaction.

Approval Limit

Transaction approval limits allocated to the user at user level and party level.

Count	The total count of transactions for approval and the available transactions for approval.
Amount	The available approval amount and the total approval amount.

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

10. Calculators

Calculators are the tools used by the users to arrive at a certain decision with some predefined criteria. It helps the users to predict financial calculations and take decisions based on their results. Calculators play an important role for Users in order to help them understand their business requirements.

In addition to this, banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle banking digital experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by bank users as well as prospects. This also attracts onlooker and prospects on channel banking platform and increases their conversion rate.

Pre-requisites

User must be having a valid relationship with bank and it should have online banking enabled. Other features related to accounts must be supported by host system.

Features Supported In Application

User can logon and can navigate Following types of calculators are available:

- [Deposit Calculator](#)

- [Loan Calculator](#)

- [Loan Eligibility Calculator](#)

10.1 TD Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity if a particular amount is invested with the bank, over a fixed period of time. It calculates the total amount of the term deposit at the time of maturity. The User can compare different products to choose the one that suits him best.

How to reach here:

Dashboard > Accounts > Term Deposits > Overview > TD Calculator

TD Calculator

Field Description

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

To calculate deposit value at maturity:

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

10.2 Loan Calculator

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount

- Loan Eligibility Amount

Through the;

- Loan Installment Calculator

- Loan Eligibility Calculator

Calculation is done by the application and results are displayed to the user.

How to reach here:

Overview > Loan Installment Calculator

10.2.1 Loan Installment Calculator

Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan for specific tenure and rate of interest. It helps users to understand the monthly outlay, if they were to take a loan.

Loan Installment Calculator

Field Description

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

1. In the **Amount** field, enter the loan amount.

2. In the **Tenure** field, enter the appropriate loan tenure of the loan.

3. In the **Interest** field, enter the interest rate.
Calculates and displays the monthly installment for the loan required.

10.2.2 Loan Eligibility Calculator

Loan eligibility calculator enables users to understand their loan eligibility, considering their average monthly income and expenditure. It computes the eligible loan amount and average installment per month, based on income, expenses, interest rate and tenure of the loan.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

The eligibility is calculated on the basis of:

- Average Monthly Income
- Tenure for the loan being inquired
- Average Monthly Expenses
- Estimated rate of interest

Loan Eligibility

Field Description

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

1. In the **Average Monthly Income** field, enter the monthly income.
2. In the **Average Monthly Expenses** field, enter the monthly expenses.

3. In the **Duration** (in Years) field; enter the loan tenure of loan.
4. In the **Interest** field, enter the applicable rate of interest.
    Calculates and displays the eligible loan amount and the EMI amount.