Oracle Banking Digital Experience

Islamic Banking – Retail Accounts User Manual
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Islamic Banking – Retail Accounts User Manual

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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/

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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. Islamic Banking

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, etc. The OBDX retail banking modules cater to Islamic accounts as well. Customers of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, debit cards etc. using the portal

A customer can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional CASA accounts and Islamic CASA accounts under the same ID and password, he will have a consolidated view of all accounts on logging. A tab to toggle is enabled to see a detailed view of both sets under the dashboard pages.

The cards on the dashboard represent both conventional & Islamic accounts. This is also true for enquiry and transaction screens. While initialing any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with the requirements of the Shariah law.

3. Accounts

Accounts are the most basic and critical products from the retail banking perspective. The majority of the banking customers hold either Current or Savings account with the bank and hence servicing CASA accounts is the bread and butter, for banks.

The user can access his Accounts through the online channels. He can view balances and account statements, initiate service requests, make inquiry as well as perform financial transactions on his accounts. Users can manage their banking requirements, efficiently and effectively with banks through the self-service channel.

Features Supported In the Application:

The retail accounts module of the application supports the following features:

- Accounts Dashboard
- View Account Details
- Debit Card Details
- Apply for New Debit Card
- Block Debit Card
- Request for new Debit Card PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- Statement Request
- E-Statement Subscription
- Forex Calculator
- View Inactive Accounts
- View Service Requests

Pre-Requisites

- Transaction access is provided to retail users.
- Islamic CASA accounts are maintained in the host system under a party ID mapped to the user.

4. Accounts Dashboard

The Accounts dashboard provides a summary of the accounts held by the user. It therefore serves as a one stop shop, for the retail user – for both information and enquiry related to his account and relationship with the bank, as well as a launch pad for transactions.

User can see the count of his conventional and Islamic accounts and their net balances, in a graph. Each account is depicted as cards, displaying the name of the account holder, the account number and a label for Islamic / Conventional.

Alongside the cards of different accounts is the Mini Statement widget – the system retrieves the account statement details and displays it here. Mini statement of one account will be displayed at a time. User can change the account number from available accounts to view mini statement of other accounts. In addition to this, user can navigate to account statement screen to view complete transaction details or download account statement.

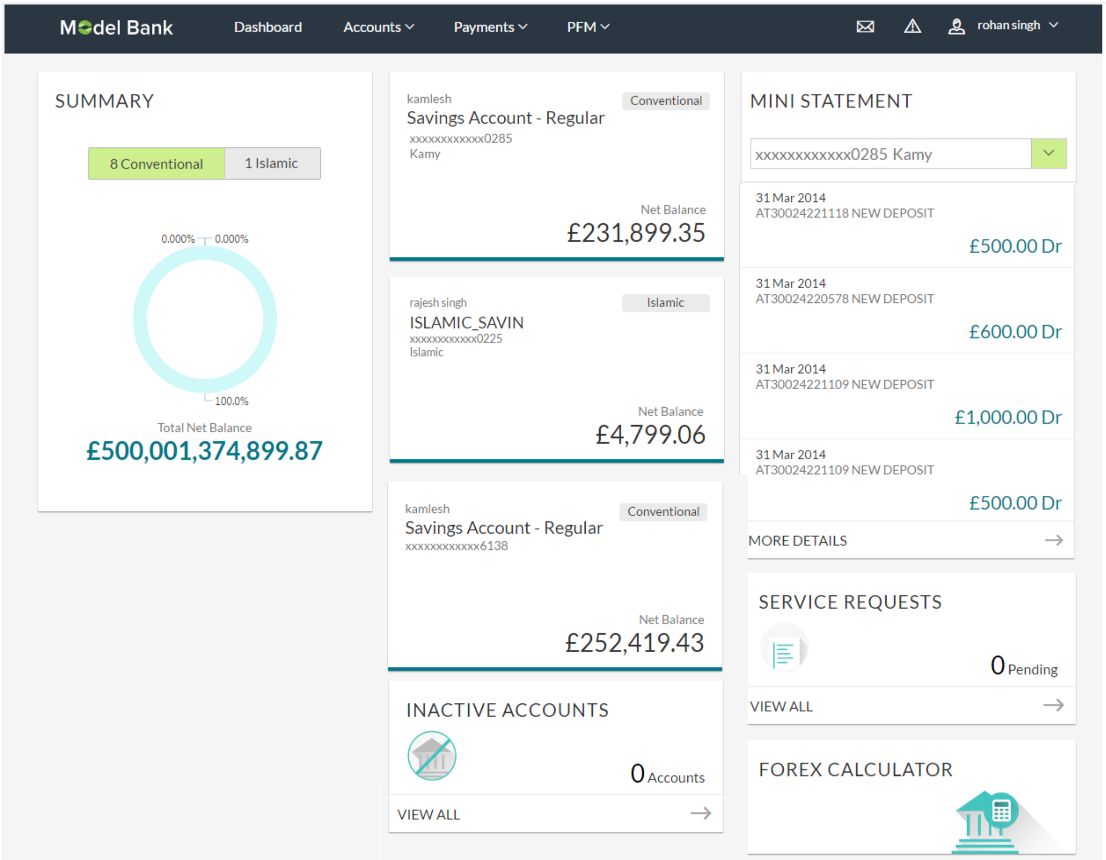
Dormant accounts that are in the 'inactive' status – either because they have not been used for sometime or for some regulatory reason etc.,, are grouped together and can be accessed through a separate "Inactive Accounts" widget on the dashboard. User can view his inactive accounts (if any) by navigating to the inactive accounts screen, from here.

Users can keep track of service requests initiated by him. The Dashboard provides status and count summary of service requests. This feature provides visibility to the user on the service request raised by him, and helps reduce helpdesk costs for the bank as customers are updated on status and progress of their requests.

A Forex calculator is available on the user's dashboard. The exchange rates are updated, every business day and calculations are performed based on user s inputs and displayed to him.

Find below the components of the dashboard:

- Summary
- Active Accounts
- Mini Statements
- Service Requests
- Inactivate Accounts


Model Bank
Dashboard
Accounts
Payments
PFM
rohan singh
SUMMARY
8 Conventional
1 Islamic
0.000%
0.000%
100.0%
Total Net Balance
£500,001,374,899.87
kamlesh
Conventional
Savings Account - Regular
xxxxxxxxxxxx0285
Kamy
Net Balance
£231,899.35
rajesh singh
Islamic
ISLAMIC_SAVIN
xxxxxxxxxxxx0225
Islamic
Net Balance
£4,799.06
kamlesh
Conventional
Savings Account - Regular
xxxxxxxxxxxx6138
Net Balance
£252,419.43
INACTIVE ACCOUNTS
0 Accounts
VIEW ALL
MINI STATEMENT
xxxxxxxxxxxx0285 Kamy
31 Mar 2014
AT30024221118 NEW DEPOSIT
£500.00 Dr
31 Mar 2014
AT30024220578 NEW DEPOSIT
£600.00 Dr
31 Mar 2014
AT30024221109 NEW DEPOSIT
£1,000.00 Dr
31 Mar 2014
AT30024221109 NEW DEPOSIT
£500.00 Dr
MORE DETAILS
SERVICE REQUESTS
0 Pending
VIEW ALL
FOREX CALCULATOR

Dashboard Overview

Summary

This section lists the user's cumulative balances in the bank graphically. There is a tab for Conventional & Islamic CASA accounts, click to see the Net Balance and the count of accounts.

Account Cards

All the customer's accounts are displayed with their current balances and account number (in the masked format). The active accounts card displays details, like:

- Account Holder Name: Name of the primary account holder.
- Joint Account Indicator: The joint account holder icon appears, if the account is co-owned.
- Product / Offer Name: It is the name of the product / offer under which the account is opened.
- Current and Savings Account Number along with the account nickname
- Net Balance

Note: Each card is labeled if it is Islamic or conventional with additional labels for Joint accounts are shown for user to easily differentiate between the accounts. Click on the respective account card to view the details.

Inactive Accounts

It displays total number of inactive accounts. Click View All to view all inactive accounts and their details.

Mini Statements

Select the account number for which you want to view the mini statement. It displays last few financial transactions of the primary account.

The mini statement includes:

- Account number along with account nickname
- Value date of Transaction
- Description of the transaction
- Amount along with debit or credit indication

Click **More Details** for a detailed view of all transactions in the account statement.

Service Requests

Displays the count of pending service requests. Click this section to view all initiated service requests.

5. Account Details

This option provides basic information about the accounts, balances & limits in the accounts held by the user.

The Account Details screen provides details of account facilities and balances in the accounts. The user can track balances in the accounts and their status themselves through self-service channels. The complete account details are fetched on a real time basis from core banking system.

The user also has an option to add / view / edit a nickname for the account.

The Account Details screen provides below information:

- Account Details: customer name and account number
- Basic: It includes the basic information about the account, like customer ID, account type, holding pattern, status, etc.
- Balance and Limits: It includes information like available balance, amount hold, net balance, unclear funds, overdraft limits, etc.

Functionalities

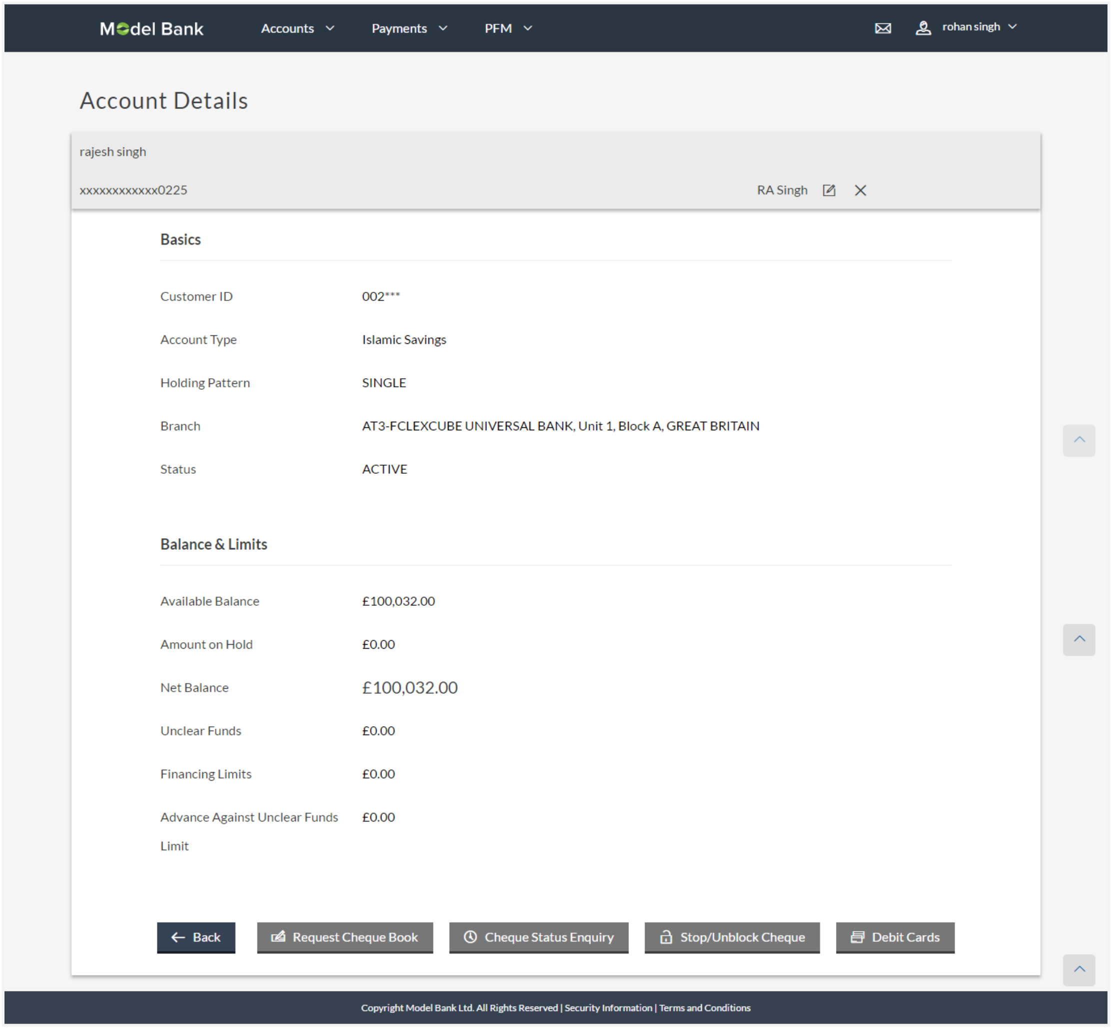
- Request Cheque Book
- Cheque status enquiry
- Stop/ unblock cheque
- Debit Cards

How to reach here:

User has to follow the below navigation path for getting account details.

Accounts Dashboard > Account Card > Account Details

Account Details



Field Description

Field Name	Description
Customer Name	Name of primary account holder. **Note:** If the account is a joint account, it displays the primary account holder name along with joint account indicator and Islamic account indicator.

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. **Note:** Click Add Nickname ⊕, to add nickname. For more information on Account Nickname, refer Account Nickname.
Basics	
Customer ID	Primary customer ID of the account holder.
Account Type	Account type of the selected account that is Islamic Saving.
Holding Pattern	Holding pattern for the account as maintained in the product. For example: • For single owner - single • For joint ownership - joint or multiple
Joint Account Holder	Name of the joint account holder. **Note:** In case of multiple joint holders, all joint account holder names will be displayed separated with a comma.
Branch	Branch name in which the account is opened / home branch.
Status	Status of the account. Status could be: • Active • Inactive • Dormant
Balance & Limits	
This section displays the balances and applicable limits for the account.	
Available Balance	Available balance like unclear balance and hold balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Net Balance	With-drawable balance in the account
Unclear Funds	Un-cleared funds pertaining to the cheques and the clearing related to the account.

Field Name	Description
Financing Limits	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	AUF limit for the account.

The user can perform the following account related transactions:

- Add account nickname/ modify/ delete nickname, for more information click here.
- To raise the request for new cheque book, click Request Cheque Book.
- To inquire the status of a cheque, click Cheque Status Inquiry.
- To stop/ unblock a cheque, click Stop/ Unblock Cheque.
- To view Debit Cards available for the account, click Debit Cards.

6. Request Cheque Book

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.

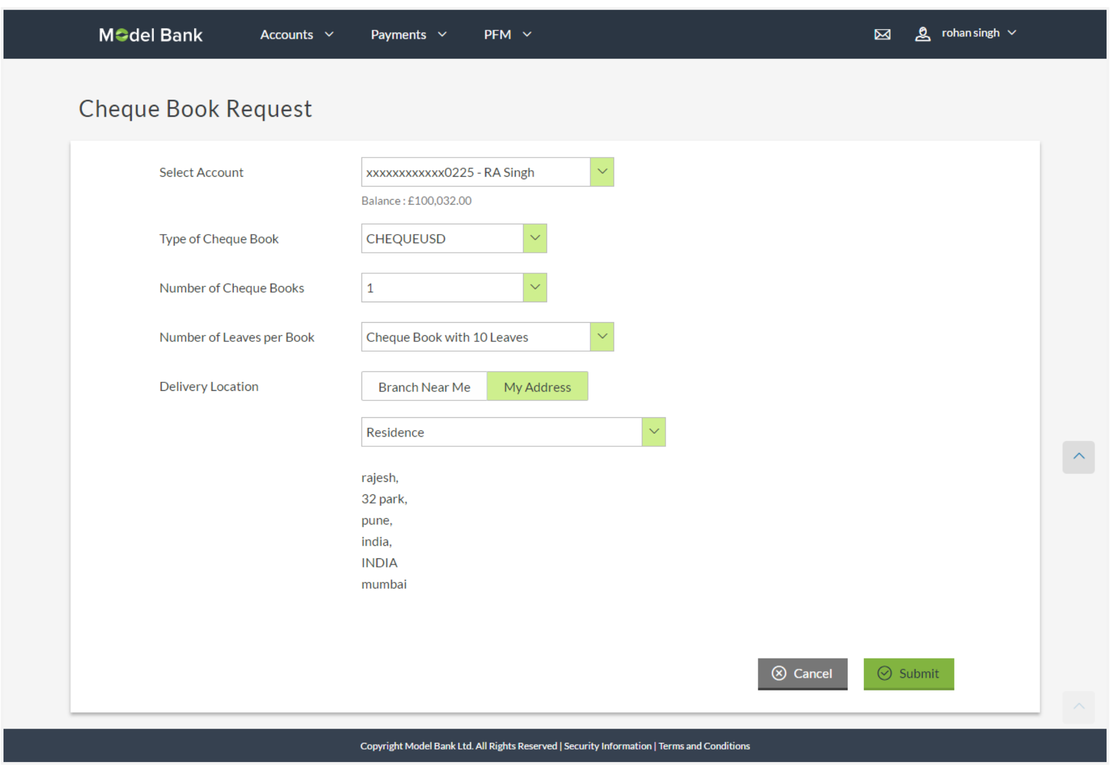
On initiating cheque book request, a SR number is generated for the user. User can track the status of cheque book request, with this SR number.

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:

Accounts Dashboard - Account Card > Account Details > Request Cheque Book

Request Cheque Book



Field Description

Field Name	Description
Customer Name	Name of the primary account holder in the account.
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname**.**
Type of Cheque Book	The type of cheque book
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.
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.	
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, where the cheque book is to be delivered.
State	The state of the receiver, where the cheque book is to be delivered
Country	Country of the receiver, where branch where the cheque book is to be delivered.

Field Name	Description
Zip/ Postal code	Postal code of the receiver, where the cheque book is to be delivered.
This section appears if you select **Branch Near Me** option in the **Delivery Location** field.	
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.

To request a cheque book:

1. From the **Type of Cheque Book** list, select the appropriate option.
2. From the **Number of Cheque Book** list, select the required number of cheque books.
3. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.
4. 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.
5. To select the delivery location, click **Submit**.
6. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
7. The success message of cheque book request along with the service request number appears. Click **Done** to complete the transaction.

7. 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.

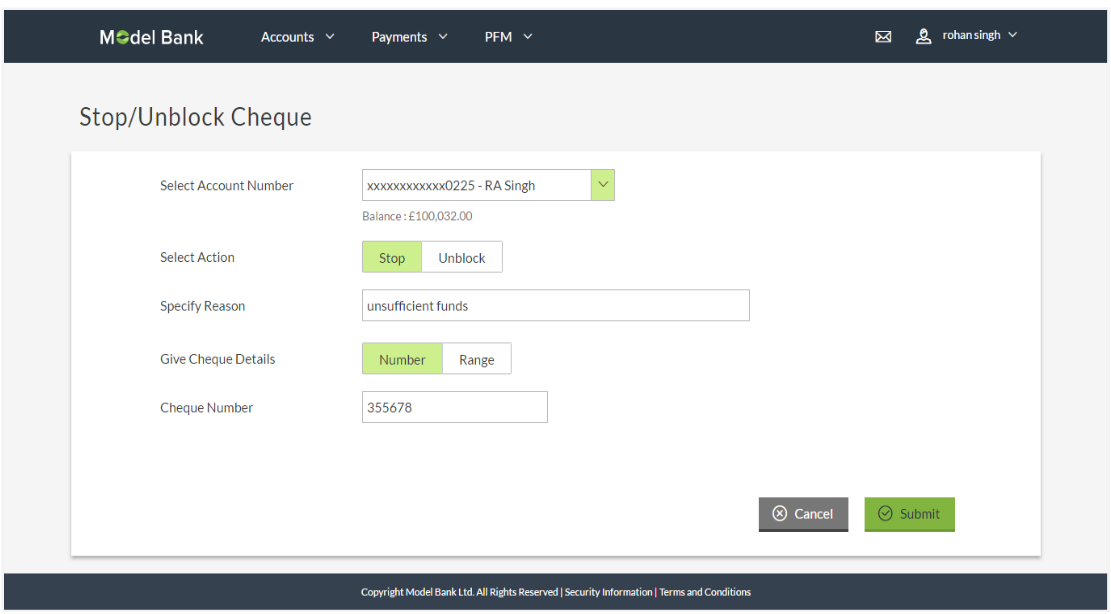
User can also specify the cheque range to stop a complete cheque series. Then user can initiate block request for complete cheque series in case cheque book has been lost or misplaced by him. The User has to specify the reason while stopping the cheque series.

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:

Accounts Dashboard > Account Details > Stop /Unblock Cheque

Stop /Unblock Cheque



Field Description

Field Name	Description
Customer Name	Name of the primary account holder in the account.
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Select Account	Islamic savings account number in masked format along with the account nickname 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 the cheque payment. This field appears if you select the **Stop** option.
Give Cheque Details	Select the cheque either to stop single cheque or cheque range. The options are: • Number • Range
Cheque Number	Cheque number of the cheque to be blocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be blocked. This field appears if you select the **Range** option.
To	End number of the cheque range to be blocked. This field appears if you select the **Range** option.

To stop or unblock cheque:

1. From the **Select Account** list, select the appropriate Islamic Saving account.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
4. 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:

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

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

1. Click **Submit**.
2. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
3. The success message of stopping/ unblocking the check along with the service request number appears. Click **Done** to complete the transaction.

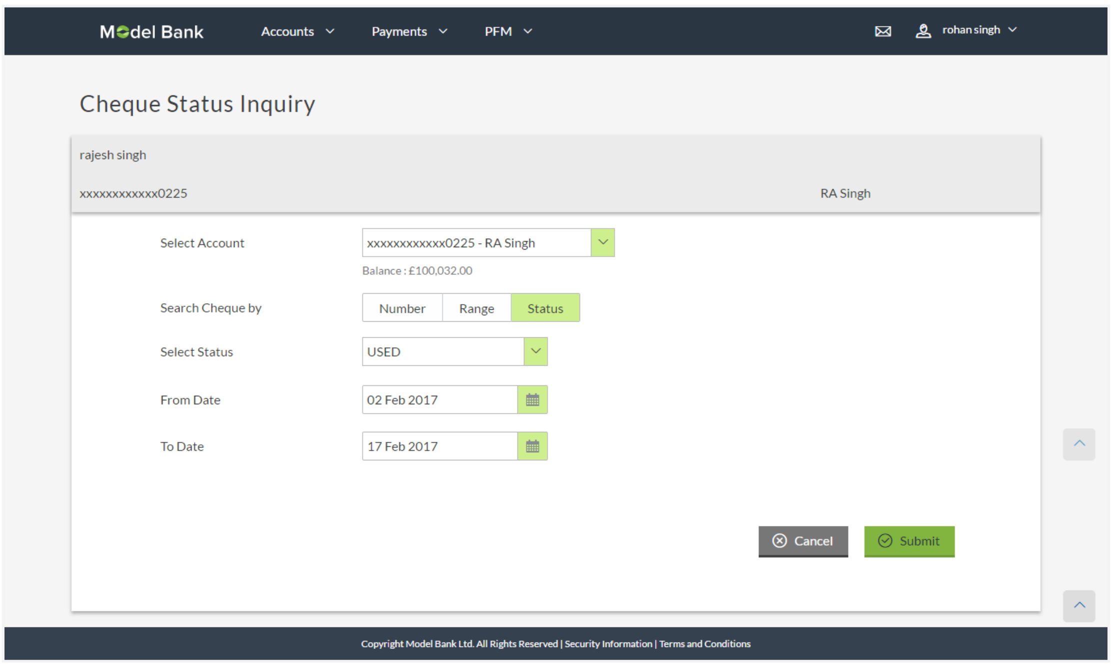
8. Cheque Status Inquiry

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. 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:

Accounts Dashboard > Account Card > Account Details > Cheque Status Inquiry

Cheque Status Inquiry



Field Description

Field Name	Description
Customer Name	Name of primary account holder of the account.
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.

Field Name	Description
Select Account	Islamic savings account number in masked format along with the account nickname from whom cheque status inquiry is to be done. 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.
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.

To inquire about the cheque status:

1. From the **Select Account** list, select the appropriate Islamic Saving account.
2. 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 Date** list, select the appropriate date.
      iii. From the **To Date** list, select the appropriate date.
3. To inquire about the cheque status, click **Submit**.
   OR
   Click Cancel to **cancel** the transaction.
4. The search results screen with cheque number, status and amount field appears. Click **Done** to complete the transaction.

9. New Debit Card

Debit cards are used for funds withdrawal at ATM and making purchase transactions at Point of sale (POS) terminals, and increasingly for additional user authentication for online access & transactions. Since debit cards are used for everyday and basic banking needs, it is essential for the bank to provide a provision to apply for debit cards online.

The **New Debit Card** feature allows the user to submit requests for new debit cards for their accounts. While initiating the request for new debit cards, users can specify the reason and embossing name required on the card.

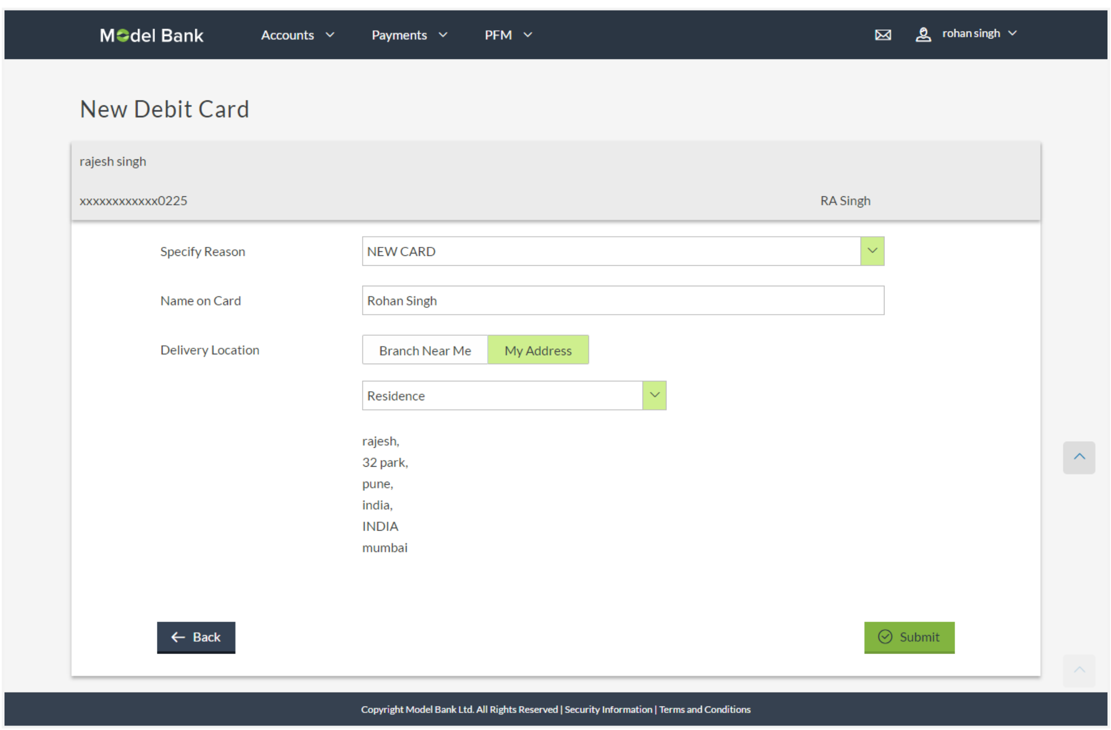
This feature is a service request and SR number is generated when the user submits the request. Customers can track their status through Service request module on the dashboard.

User can specify the delivery location of the new debit card where he wishes to receive the card. User can request the card to be delivered at a specific branch or provide their personal address. If the user wishes to receive the new debit card at the branch, he can specify the bank branch to receive the card. If user wishes to receive the new debit card at user's address, he can select the address type registered with the bank. Address type could include any of the 'RESIDENCE', 'POSTAL' or 'WORK' address registered with bank.

How to reach here:

Accounts Dashboard > Account Card > Account Details > Debit Cards > Apply for New Debit card > New Debit card

New Debit card



Field Description

Field Name	Description
Customer Name	Name of the primary account holder in the account.
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Specify Reason	The reason for applying a new debit card. The options can be: • New Card • Previous card was hotlisted • Previous card not working
Name on Card	Name of the customer to be displayed on the card.
Delivery Location	The location of delivery of the new debit card. The options are: • Branch Near Me • My Address
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address for delivery of the new card. 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 new card is to be delivered
State	The state of the receiver to whom the new card is to be delivered
Country	Country of the receiver to whom card is to be delivered
Zip/ Postal code	Postal code of the receiver, to whom the new card is to be delivered.

Field Name	Description
This section appears if you select Branch Near Me **option in the** Delivery Location **field.**	
Select City	The city of the receiving branch, where the new card is to be delivered.
Select Branch	The branch for delivery of the debit card. **Note:** The options in this field depend on the selected option in the City field.
Branch Address	The branch complete address is displayed based on the selected branch. **Note:** The options in this field depend on the selected option in the Select Branch field.

To apply for a new debit card:

1. From the **Specify Reason** list, select the appropriate reason to apply for a new card
2. In the **Name on Card** field, enter the name to be displayed on the card.
3. In the **Delivery Location** field, select the appropriate delivery mode.
   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. The branch address appears.
   b. If you select the **My Address** option:
      i. From the **Select Address** list, select the appropriate delivery address.
4. Click **Submit**.
5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
6. The success message along with the service request number appears. Click **Done** to complete the transaction.

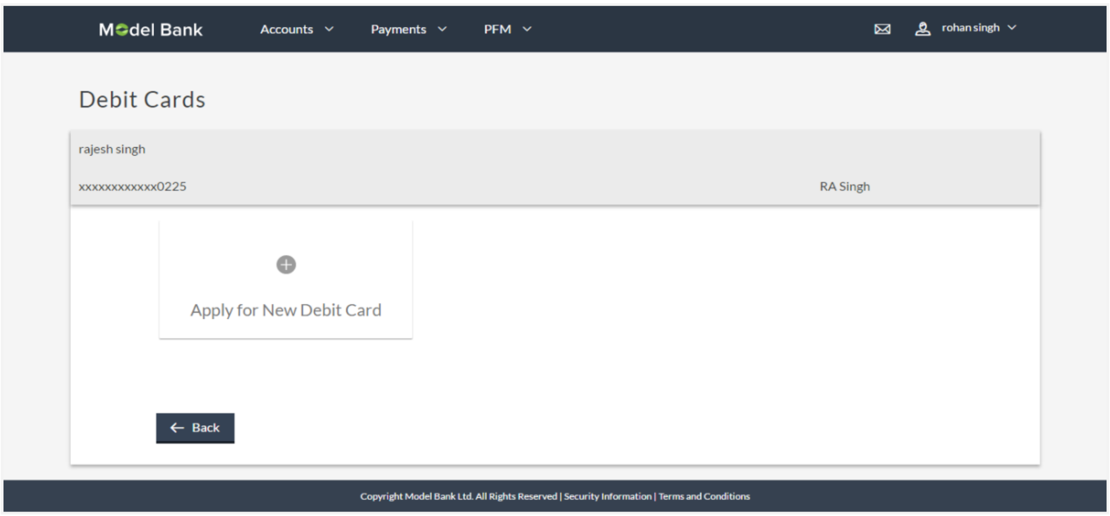
10. Debit Cards

Using this option, the user can view the debit cards linked to the accounts available to them.

How to reach here:

Accounts Dashboard > Account Card > Account Details > Debit Cards

Debit Cards



Field Description

Field Name	Description
Customer Name	Name of the primary account holder in the account.
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Debit Cards	
Card Holder name	Name of the customer as displayed on the card.
Card Product	The debit card product name.
Card Number	The debit card number (in masked format)
Valid Thru	The date on which the debit card expires.

You can also perform the following actions:

- To view the details of the debit card, click the specific debit card.

- To apply for a new debit card, click **Apply for New Debit Card**.

11. Debit Card Details

Users can view the summary details of their debit cards This feature allows the user to view the card status, validity details and limits. In addition the user can request for a PIN and / or request to block his card here. The Debit Card Summary option provides following details to the user

- Embossing name
- Card Product
- Card Number
- Card Valid Thru

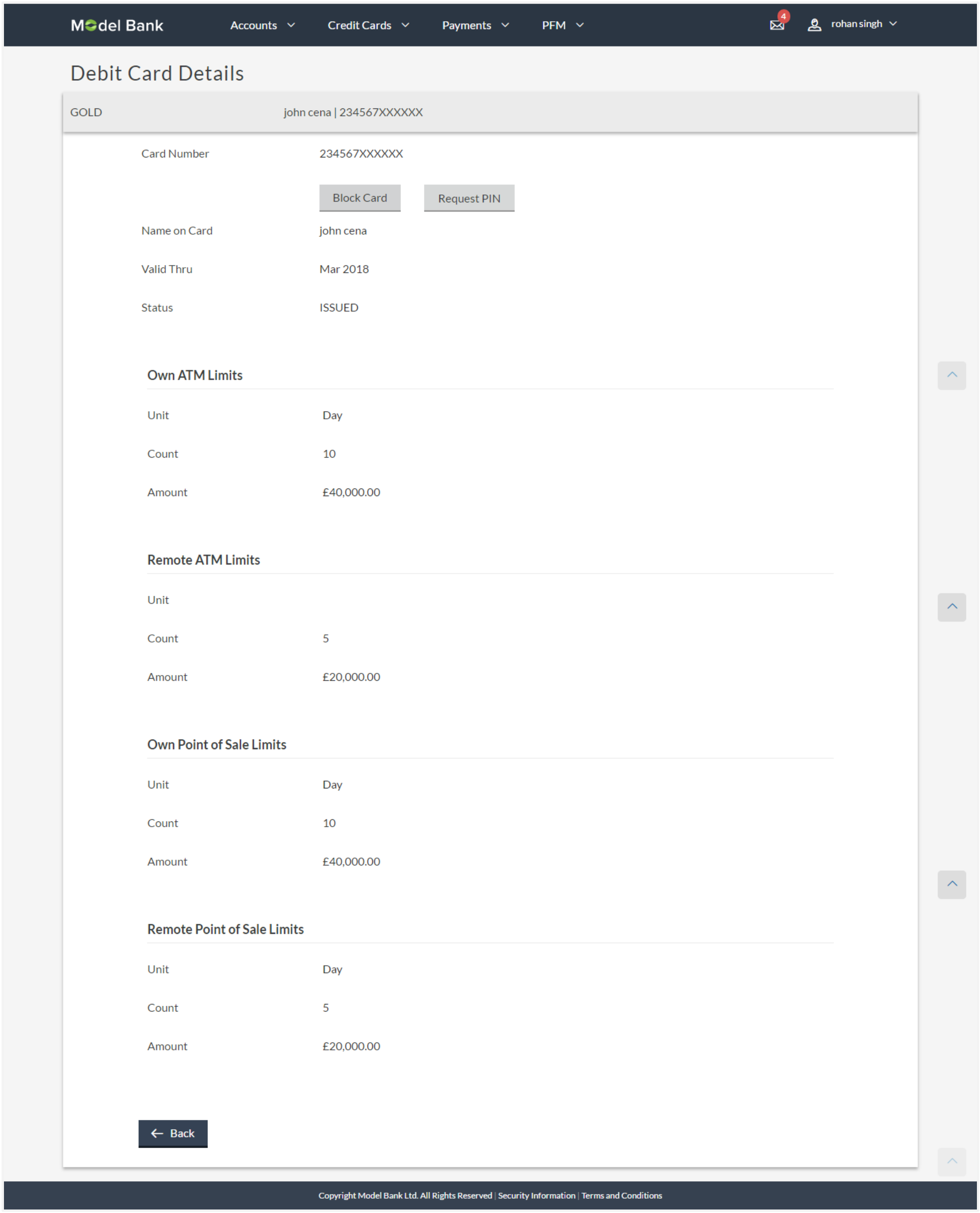
Users can view the various transaction limits associated with the debit cards. Application displays Units, Count and Amount limit for each of the following categories:

- Own ATM Limits
- Remote ATM Limits
- Own Point of Sale Limits
- Remote Point of Sale Limits

How to reach here:

Accounts Dashboard > *Account Card* > *Account Details*> *Debit Cards* > *Debit Card Details*

Debit Card Details



Field Description

Field Name	Description
Card Product Name	The debit card product name.

Field Name	Description
Name on Card	Name of the customer as displayed on the card.
Card Number	The debit card number in masked format.
Card Number	The debit card number in masked format.
Name on Card	Name of the customer as displayed on the card.
Valid Thru	The date on which the debit card expires.
Status	Status of the debit card. The status can be: • Active • Inactive • Blocked • Issued • Lost • Add-on-Request
Own ATM Limits	
Unit	The unit for measuring the ATM Limits likes (Daily, Monthly, Yearly).
Count	Maximum number of transactions allowed through ATM in Limit Unit Period.
Amount	Maximum cumulative amount allowed for withdrawal through ATM in Limit Unit Period.
Remote ATM Limits	
Unit	The unit for measuring the ATM Limits likes (Daily, Monthly, Yearly).
Count	Maximum number of transactions allowed through ATM in Limit Unit Period.
Amount	Maximum cumulative amount allowed for withdrawal through ATM in Limit Unit Period.
Own Point of Sale Limits	
Unit	The unit for measuring the Point of Sale Limits likes (Daily, Monthly, Yearly).

Field Name	Description
Count	Maximum number of transactions allowed through Point of Sale in Limit Unit Period.
Amount	Maximum cumulative amount allowed for withdrawal through Point of Sale in Limit Unit Period.
Remote Point of Sale Limits	
Unit	The unit for measuring the Point of Sale Limits likes (Daily, Monthly, Yearly).
Count	Maximum number of transactions allowed through Remote Point of Sale in Limit Unit Period.
Amount	Maximum cumulative amount allowed for withdrawal through Remote Point of Sale in Limit Unit Period.

You can also perform the following actions:

- To block the lost or stolen debit card, click Block Card.
- To raise the request for debit card PIN, click Request PIN.

12. Block Card

Debit card fraud costs individuals and businesses millions of dollars every year globally. The speed at which fraudulent transactions can be performed on a stolen debit card is incredible; hence customers need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with the least amount of friction.

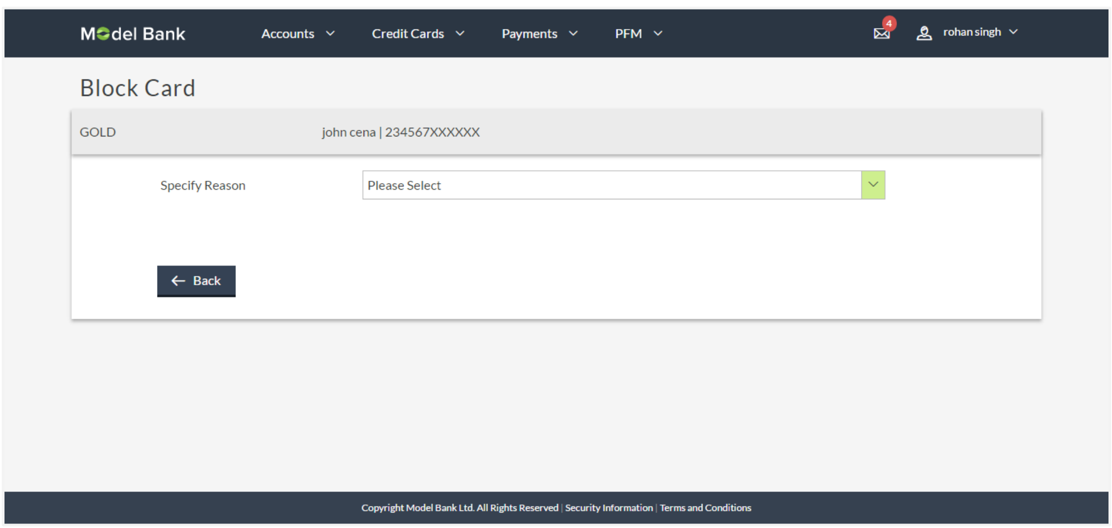
The Block Debit Card feature enables users to report stolen or lost debit cards to the bank, online so that the bank can block the processing of any transaction performed on the debit card immediately.

This feature also enables the user to request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings Account Card > Account Details > Debit Cards > Debit Card Details > Block Card

Block Card



Field Description

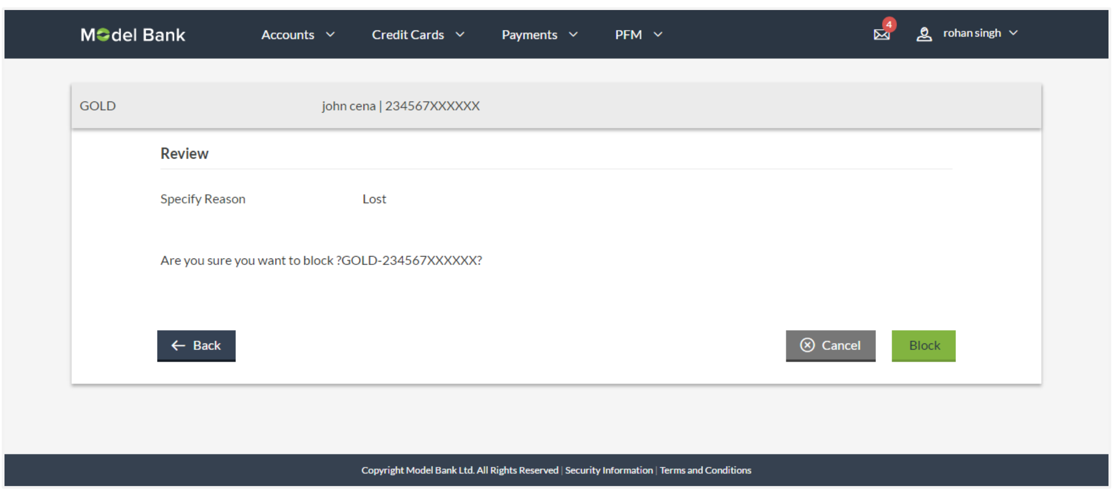
Field Name	Description
Card Product Name	The debit card product name.
Name on Card	Name of the card holder as displayed on the card.
Card Number	The debit card number in masked format.

Field Name	Description
Specify Reason	Provide reason for blocking the card. The options are: • Damaged • Lost • Stolen

To block a card:

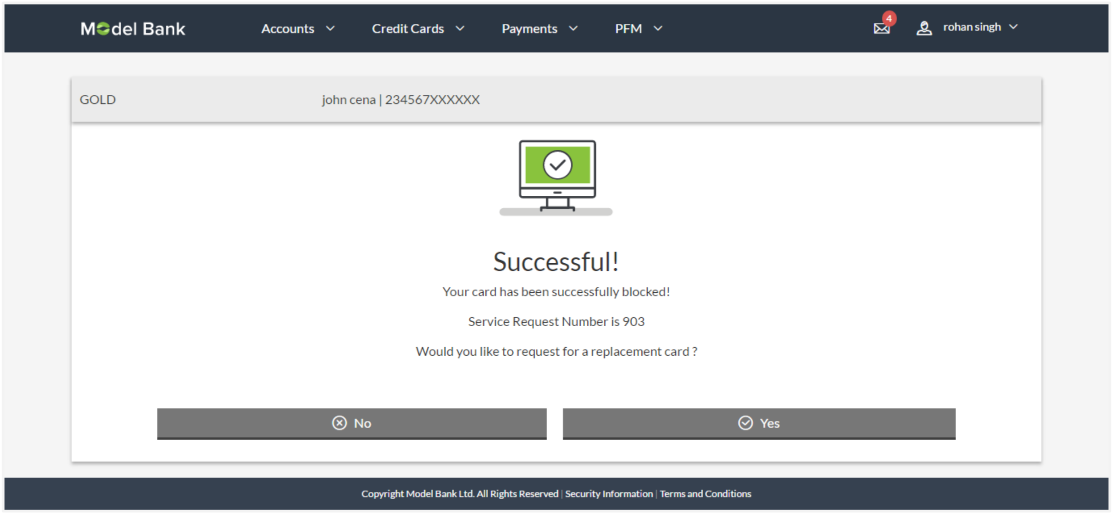
1. From the **Specify Reason** list, select the appropriate reason to block the card.
2. The **Review** screen prompting you to block the card appears. Verify the details and click **Block**.
   OR
   Click **Cancel** to cancel the transaction.

Block Card - Review



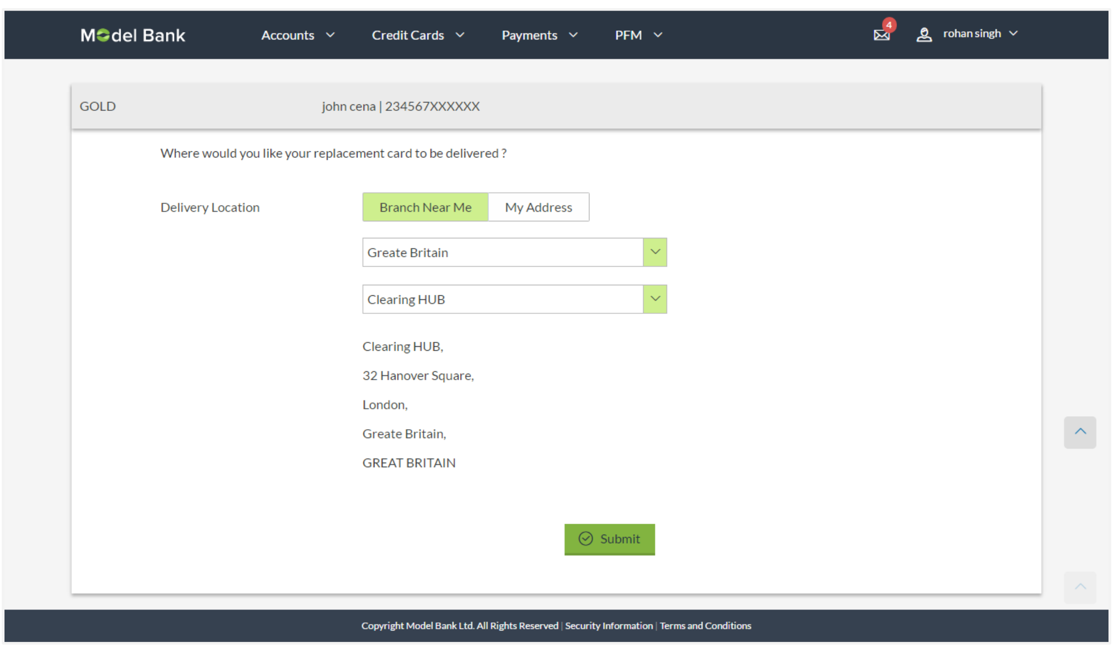
3. The debit card block success message is displayed along with the option to request for a replacement card.

Block Card – Success



4. If you want to opt for a replacement card, click **Yes**.
5. The **Block Card - Delivery Preferences** screen appears. Select the delivery location.

Block Card - Delivery Preferences



Field Description

Field Name	Description
Where would you like to receive the Replacement Card?	
Delivery Location	The location of delivery of the new replacement debit card. The options are: • My Address • Branch Near Me This field is appears if you opt for the replacement debit card.
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address at which the replacement card is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if the customer selects **Branch Near Me** option in the **Delivery Location** field.	
Select City	The customer can filter branches based on city.
Select Branch	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

a. If you select the **My Address** option as delivery location:

    i. From the Select Address list, select the appropriate option. The address corresponding to the selected address as maintained in the application appears.

b. If you select the **Branch Near Me** option as delivery location:

    ii. From the Select City list, select the city of choice.

    iii. From the Select Branch list, select the branch of choice

6. To select the delivery location, click **Submit**.

7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
8. The success message of card replacement along with the service request number appears. Click **Done** to complete the transaction.

13. Request PIN

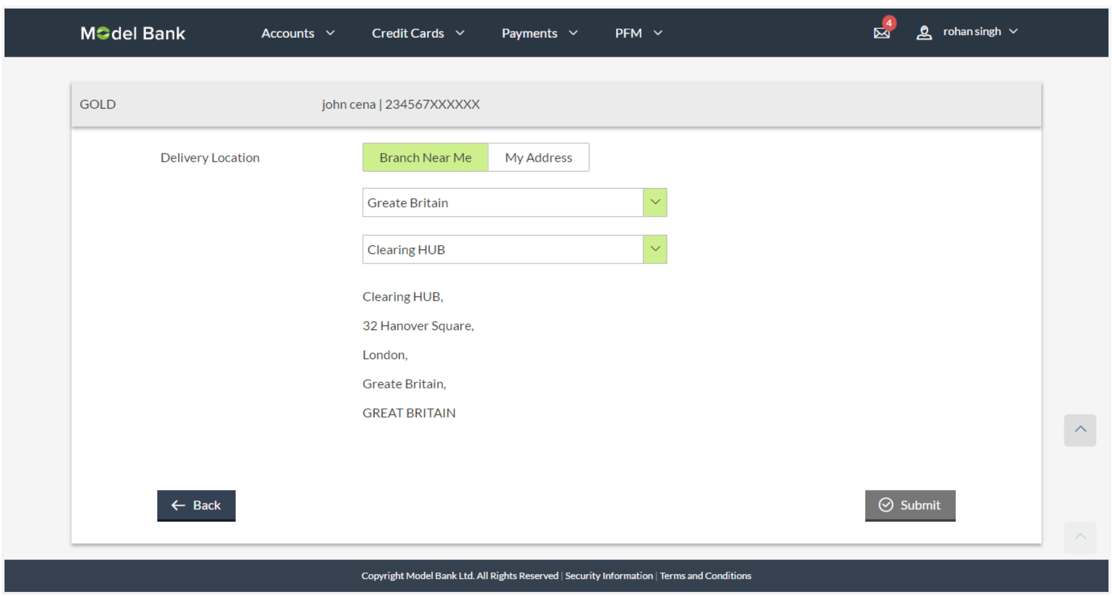
A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables a customer to request for a new debit card PIN to be delivered at the address of choice.

The debit card PIN request is a service request transaction and on initiating the request, an SR number is generated, which can be used by the customer to track the status of the request. Duplicity checks are done by the system to ensure that no duplicate requests are being initiated.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings Account Card > Account Details > Debit Cards > Debit Card Details > Request PIN

Request PIN



Field Description

Field Name	Description
Card Product Name	The debit card product name.
Name on Card	Name of the card holder as displayed on the card.

Field Name	Description
Card Number	The debit card number in masked format.
Delivery Location	Delivery location of the debit card PIN. The options are: • Branch Near Me • My Address
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address at which the debit card PIN is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the card holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if the customer selects **Branch Near Me** option in the **Delivery Location** field.	
Select City	The customer can filter branches based on city.
Select Branch	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for a debit card PIN:

1. 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 debit card PIN delivery address.

2. Click **Submit**.
3. The Review screen appears. Verify the details and click **Confirm**.
4. The success message of debit card PIN request along with the service request number appears. Click **Done** to complete the transaction.
   OR
   Click **Cancel** to cancel the transaction.

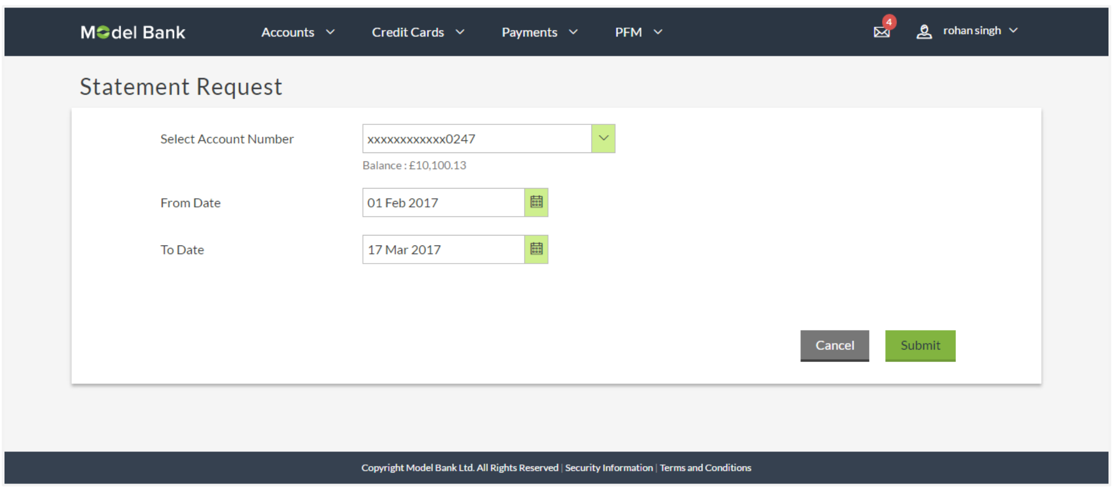
14. Statement Request

A customer may require the physical copy of an account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

Accounts > Current and Savings > Statement Request
OR
Dashboard > Savings & Current > Statement Request (Quick Links)

Statement Request



Field Description

Field Name	Description
Select Account Number	Select account number for which statement has to be requested.
From Date	The customer is required to specify the start date from which the account statement is required.
To Date	The customer is required to specify the date until when the statement is required.

To request for a 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.

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’.

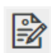
15. E-Statement Subscription

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement, on the Account Statement page. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

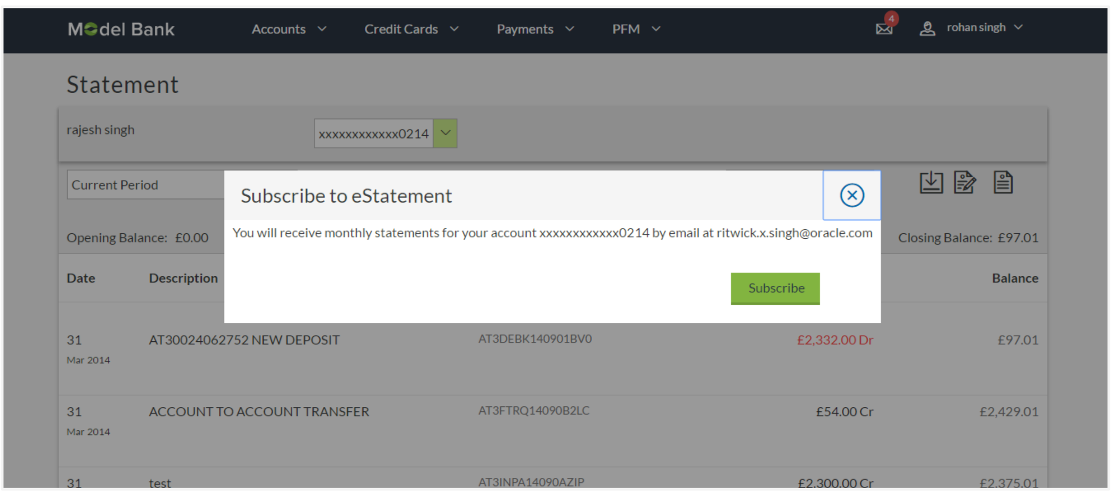
How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Mini Statement > More Details > Statement > E-Statement Subscription

To subscribe for E-Statement:

1. Click  link on the Account Statement page.
2. The **E-Statement Subscription** pop-up window is opened displaying the email address at which the e-statements will be sent.

E-Statement Subscription



3. Click on **Subscribe**.
4. The success message is displayed. Click **Done** to complete the subscription.

16. Forex Calculator

The foreign exchange calculator provides the equivalent value of one currency with another currency. The calculator applies the exchange rate for the selected currencies (retrieved from the Host) to perform calculations.

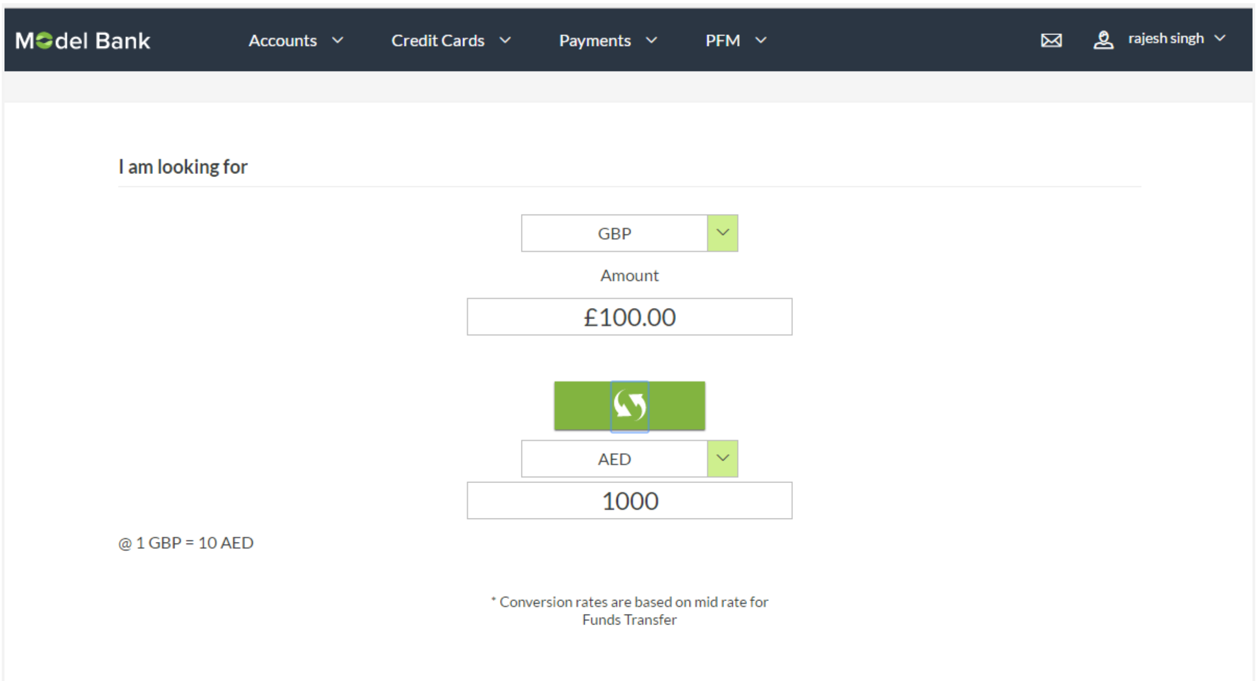
With this feature view the:

- Exchange rate of currencies
- Calculation of conversion amount between a currency pair.

How to reach here:

Dashboard > Current and Savings > Forex Calculator

Forex Calculator



Field Description

Field Name	Description
I am looking for	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.
Currency I require	Buy currency for which the exchange rate is to be inquired.
Amount	Amount which you will get post conversion. (The conversion rates are based on mid rates, for buy and sell.)

To calculate currency exchange rate:

1. From the **I am looking for** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **Currency** list, select the currency and enter the amount in the next field.
4. To calculate the currency exchange rate, click 
5. OBDX displays the amount & the exchange rate used
6. OBDX displays this message – “The conversion rates are based on mid rates, for buy and sell.”

17. Service Requests

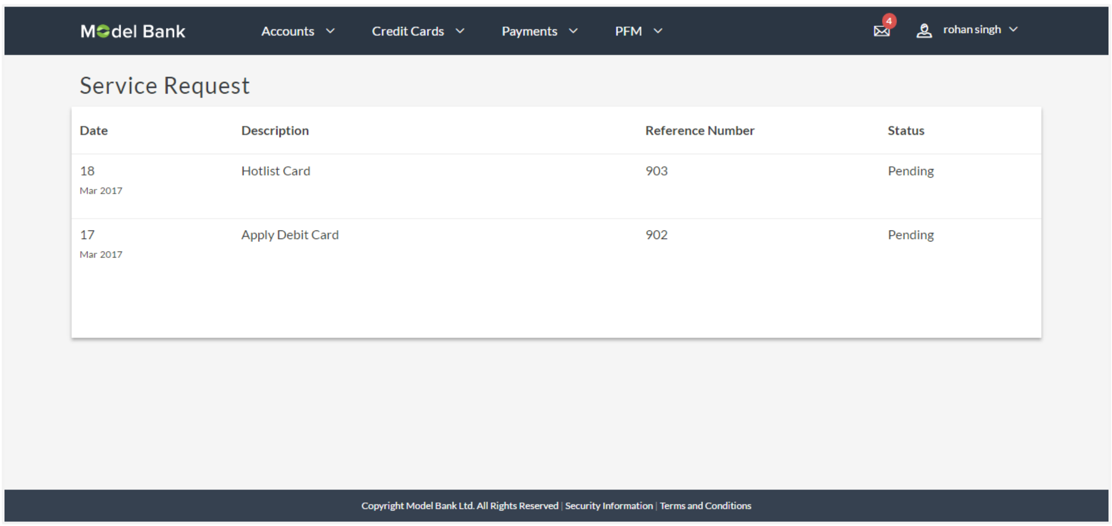
The customer should be able to track the status of a service request once it has been raised. The service request widget on the CASA dashboard displays the number of open service requests raised by the customer.

The customer can navigate to the screen on which all the service requests are listed along with their reference numbers and current status, by selecting the ‘View All’ option available on the widget.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Service Request

Service Request



Field Description

Field Name	Description
Date	Date on which the service request was raised.
Description	Description of the service request.
Reference Number	Unique number assigned to each service request.
Status	Current status of the service request.

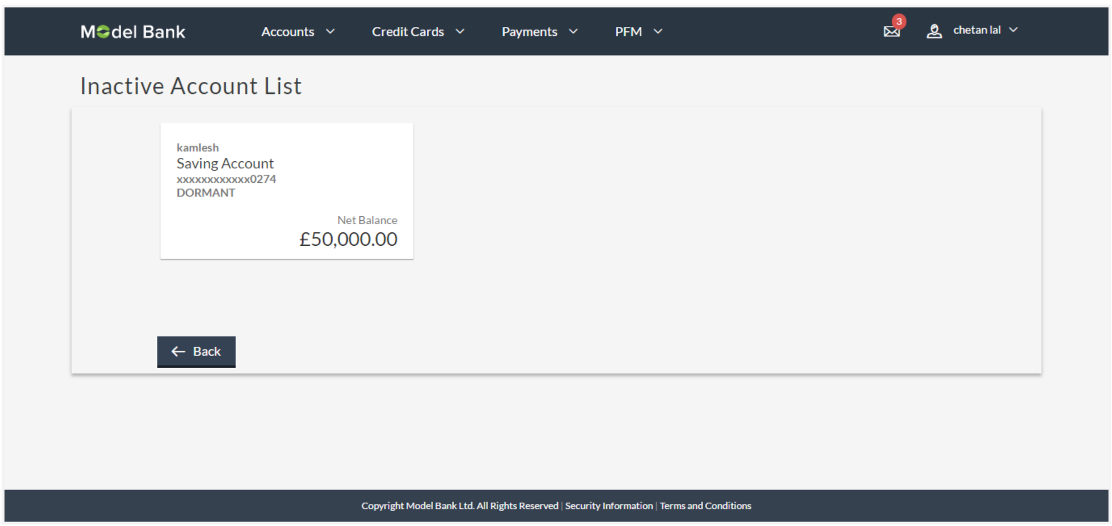
18. Inactive Accounts

Customers can view details of all active & inactive current and savings account held with the bank. While the active CASA accounts are part of all enquiry & transaction screens – inactive accounts can be viewed through the widget on the dashboard. The widget displays the count of inactive accounts, click on **view all** for additional details.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Inactive Accounts Card > Inactive Account Details

Inactive Account Card



Field Description

Field Name	Description
Customer Name	Name of the primary account holder of the Islamic CASA account.
Product / Offer Name	Name of the product / offer under which the account is opened.
Account Number	The account number in masked format.
Status	The status of the account.
Net Balance	Net balance in the account in the account currency.

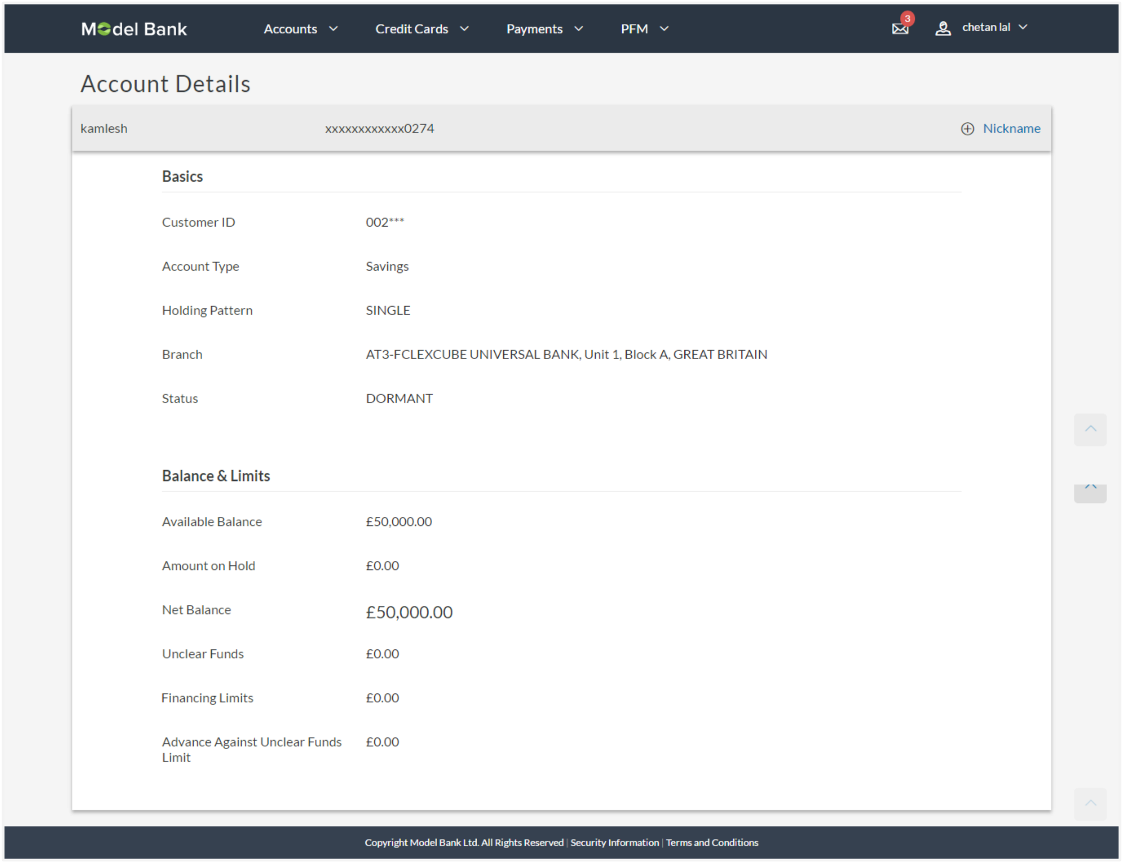
To view details of an account:

1. Click on a specific card to view the details of that the Islamic account

   OR

   Click **Back** to go back to the current and savings account dashboard.

Inactive Accounts – Account Details



Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Account number in the masked format.
Basics	
Customer ID	Customer ID of the primary account holder is displayed.
Account Type	Account type of the selected account i.e. current or savings.
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • For single owner - single • For joint ownership - joint or multiple

Field Name	Description
Joint Account Holder	Name of the joint account holder.
Branch	Branch name in which the account is held.
Status	Status of the account. Status could be: • Inactive • Dormant
Balance and Limits	
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Net Balance	The amount that can be withdrawn from the account
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through checks and drafts that have not yet completed the bank’s clearing cycle.
Financing Limit	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.

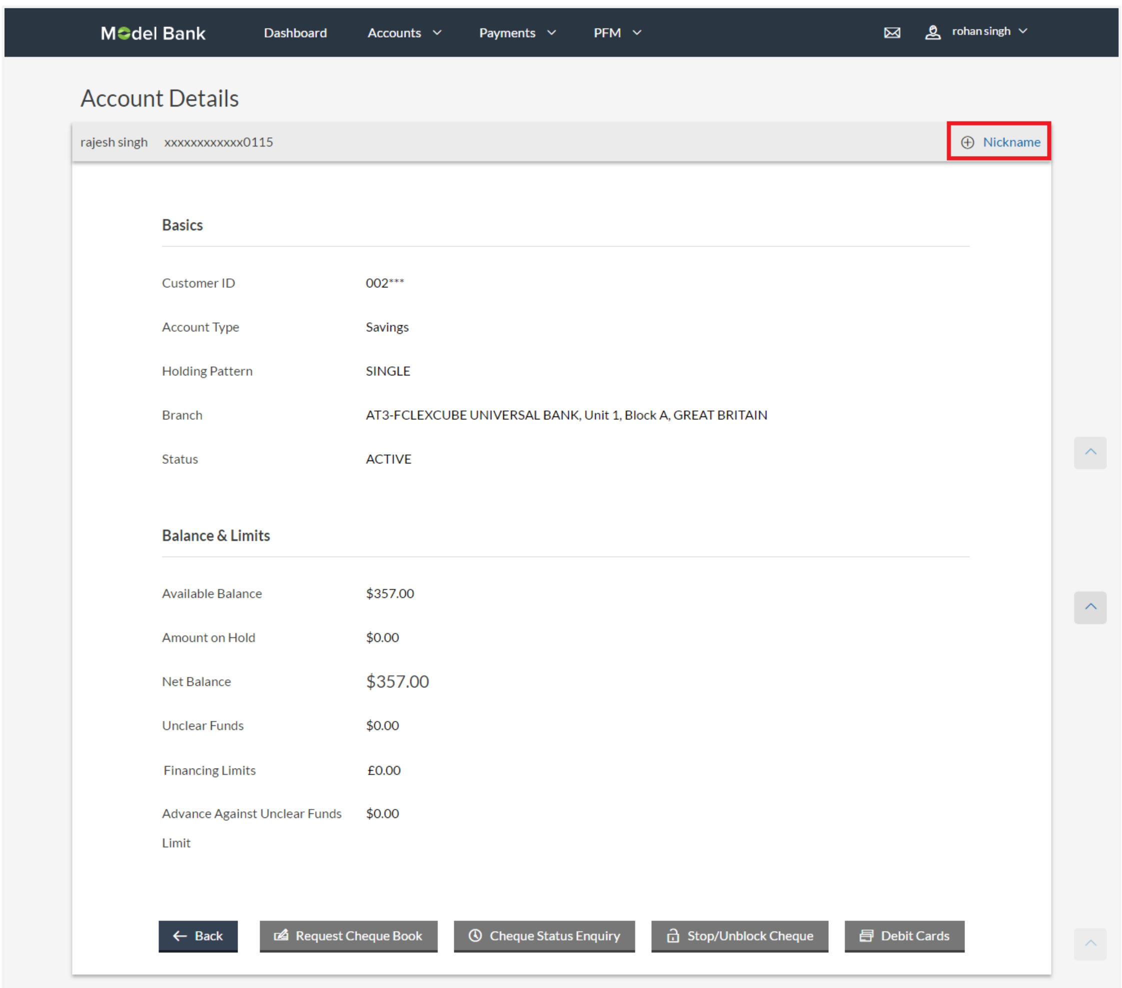
19. Account Nickname

User can assign their own description or name to all of their individual savings, checking, term deposit, and loan accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever 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



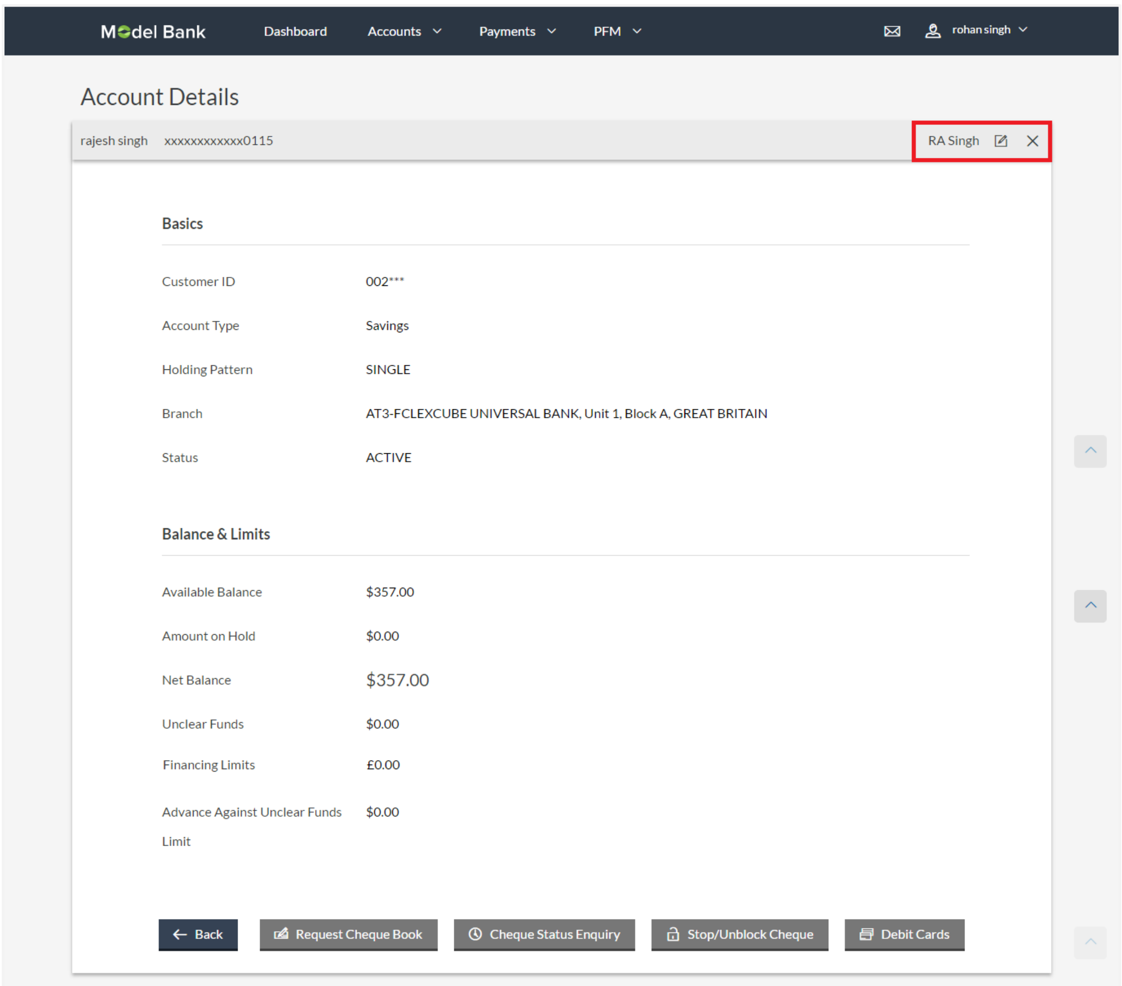
Field Description

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

3. Click to save your changes.
Nicknames will be displayed on various transactions instead of the standard account description.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



4. Click , to modify nickname.
And save your updates.
OR
Click , to delete nickname.

FAQs

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

   The Retail User will have online access to all his accounts – whether conventional or Islamic, that he holds with the bank.

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

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

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

   Only you can view the nickname that you have set.

4. **Can a user apply for new debit card online, only at the time of account opening?**

   The user can apply for a debit card online, whether it is his first card or his existing card is expired or lost, at the time of account opening or later.

5. **Can I have multiple debit cards linked to a CASA account?**

   This is dependent of the features of the specific Islamic CASA. Generally, in joint accounts, both the primary account holder as well as the joint holder is provided a debit card each.

6. **If a lost debit card is found and restored to the cardholder, can it be reactivated?**

   No, for security purposes, once a card has been blocked, it cannot be re-activated. You can make a request for a new debit card.

7. **Can the user find exchange rate between all currency pairs?**

   The user can find exchange rate between currency pairs, provided that they are available for selection, and the currency pair is maintained in the Host and exchange rate is available for it.