Oracle Banking Digital Experience

Retail Accounts User Manual
Release 17.1.0.0.0

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ORACLE®

Retail Accounts User Manual

March 2017

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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. Accounts

Current and savings accounts are the most basic and critical products of retail banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as it results in a higher profit margin for the bank.

The application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

Through the online banking application, customers can perform various activities on their accounts. Customers can view account balances and statements, initiate service requests and perform other inquiries as well as perform financial transactions on their accounts.

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.
- CASA accounts are maintained in the host system under a party ID mapped to the user.

2.1 Accounts Dashboard

The accounts dashboard showcases a summary of the accounts held by the customer. It provides the facility for users to access all the important features and information related to the account.

Dashboard Overview

Summary

This widget displays the total net balance available across all the current and savings accounts of the user. It also displays, in graphical form, the percentage that each account makes up of the total net balance. The customer can also toggle between viewing the summary of conventional and Islamic accounts, if he holds both types of accounts with the bank.

Account Cards

This section lists down all the active current and savings accounts that the customer holds with the bank. Each account is displayed as a separate card with basic details such as the holding pattern along with the name of the primary account holder, account product or offer name, the masked account number and account nickname, if defined, along with the net balance of the account. If the customer holds both conventional as well as Islamic accounts, the type of account is also identified on each card. The customer is able to view further details of an account by clicking on the account's card.

Inactive Accounts

This widget displays the number of accounts of the customer that are in inactive status. The customer can view details of the inactive accounts by clicking on the **View All** link provided.

Mini Statements

The mini statement widget displays the recent activity taken place in a specific current or savings account. The customer can select a specific account to view the mini statement. Each activity on the statement is indicated by the date on which the activity took place, the description of the activity as well as the amount that was debited or credited in the account.

By clicking on the **More Details** link, the customer is able to invoke the account statement screen on which the customer can view the complete statement of any current or savings account.

Service Requests

The service requests widget displays the number of open service requests related to CASA accounts, initiated by the customer. The customer can click on the **View All** link in order to track the status of open service requests.

Forex Calculator

The forex calculator widget is nothing but a link provided on the dashboard from which the customer can access the Forex Calculator.

3. Account Details

The customer can navigate to this screen by selecting any active account card on the accounts dashboard. The account details screen displays important information pertaining to a current or savings account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account.

Additionally, the customer can also perform activities on the account which are defined below:

• Request Cheque Book

• Cheque Status Enquiry

• Stop / Unblock Cheque

• Debit Card (details)

How to reach here:

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

To view accounts details:

Account Details

Field Description

Field Name	Description
Customer Name	Names of the primary account holder.
Account Number	Account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations. Click ⊕ Nickname , to add nickname. For more information on Account Nickname, refer Account Nickname.
Nickname	The nickname given to the account by the account holder. This nickname can be changed or deleted.
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
Joint Account Holder	Name of the joint account holder.
Branch	Branch name in which the account is held.
Status	The current status of the account. The possible values are: Active
Balance & 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.

Field Name	Description
Overdraft 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.

You can also perform following account related transactions:

- Add account nickname/ modify/ delete nickname,

- 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 details of Debit Cards linked to the account, click **Debit Cards.**

4.   Debit Cards

Debit cards are used for funds withdrawal at ATMs and for making purchase transactions at Point of sale (POS) terminals. Since debit cards are used for most basic banking transactions, it is essential for the bank to provide a means by which customers can view the details of their debit cards as well as apply for new debit cards online.

This feature enables customers to view details of debit cards linked to their current or savings accounts and also to apply for a new debit card on any of their accounts.

How to reach here:

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

Debit Cards

Field Description

Field Name	Description
Customer Name	Name of the primary account holder.
Account Number	The account number in masked format.
Account Nickname	The nickname given to the account by the account holder. This value is displayed only if a nickname has been assigned to the account. For more information on Account Nickname, refer Account Nickname.
Debit Cards	
Card Holder name	The name of the card holder as embossed on each debit card is displayed on the specific card.

Field Name	Description
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**.

5. New Debit Card

This feature enables customers to submit requests for new debit cards to be issued against their operating accounts. Customers can request for new debit cards to be issued against any of their current or savings accounts. While initiating the request for a new debit card, the customer must specify the reason for which a new card is being requested and also define the name to be embossed on the card. The customer must also specify where the new card is to be delivered.

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track their status through the Service request module by clicking on the link provided on the Current and Savings Account dashboard.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings 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.

Field Name	Description
Account Number	The account number in masked format.
Account Nickname	The nickname given to the account by the account holder. This value is displayed only if a nickname has been assigned to the account. For more information on Account Nickname, refer Account Nickname**.**
Specify Reason	The reason for which a new debit card is being applied. The options can be: • New Card • Previous card was hotlisted • Previous card not working
Name on Card	The name to be embossed on the card.
Delivery Location	The customer is required to specify where the new card is to be delivered. The options are: • Branch Near Me • My Address

This section appears if the customer selects **My Address** option in the **Delivery Location** field.

Select Address	The address at which the new 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.

Field Name	Description
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

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.

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.

6. Debit Card Details

A customer can view the details of an existing debit card linked to his current or savings account by selecting the specific card on the Debit Card (summary) page. The debit card details page displays important information pertaining to the debit card such as the card status, validity and limit details.

The customer can view the various transaction limits associated with the debit cards. The system displays limits in terms of units, count and amount in each category, which are as defined below:

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

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings 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	The card holders name as embossed 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

Field Name	Description
Unit	The unit for measuring the ATM Limits such as day, month or year.
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

Field Name	Description
Unit	The unit for measuring remote ATM Limits such as day, month or year.
Count	Maximum number of transactions allowed through remote ATM in Limit Unit Period.
Amount	Maximum cumulative amount allowed for withdrawal through remote ATM in Limit Unit Period.

Own Point of Sale Limits

Field Name	Description
Unit	The unit for measuring the own bank Point of Sale Limits such as day, month or year.
Count	Maximum number of transactions allowed through own bank Point of Sale in Limit Unit Period.

Field Name	Description
Amount	Maximum cumulative amount allowed for transaction through own bank Point of Sale in Limit Unit Period.
Remote Point of Sale Limits	
Unit	The unit for measuring remote Point of Sale Limits such as day, month or year.
Count	Maximum number of transactions allowed through remote Point of Sale in Limit Unit Period.
Amount	Maximum cumulative amount allowed for transaction through remote Point of Sale in Limit Unit Period.

You can also perform the following actions:

- To block the debit card, click **Block Card**.

- To raise a request for a new debit card PIN, click **Request PIN**.

7.   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 can be:
	• 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
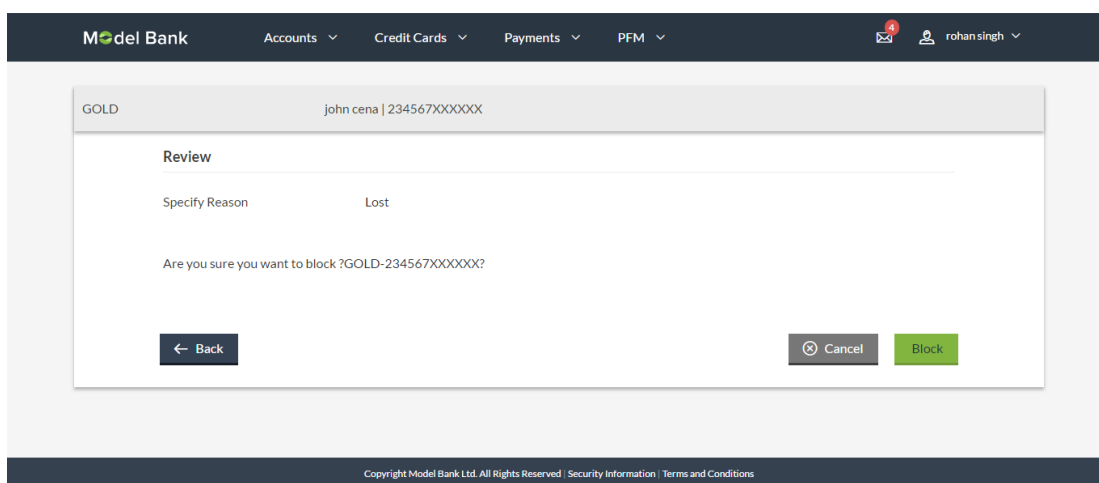
3. The debit card block success message is displayed along with the option to request for a replacement card.

Block Card – Success
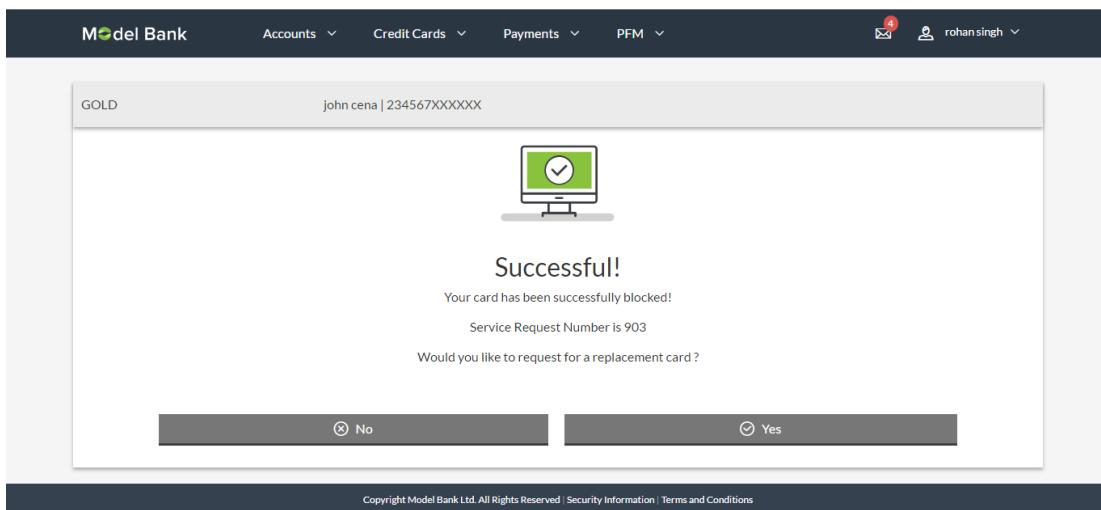
4. If you want to opt for a replacement card, click **Yes**.

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?

Field Name	Description
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.

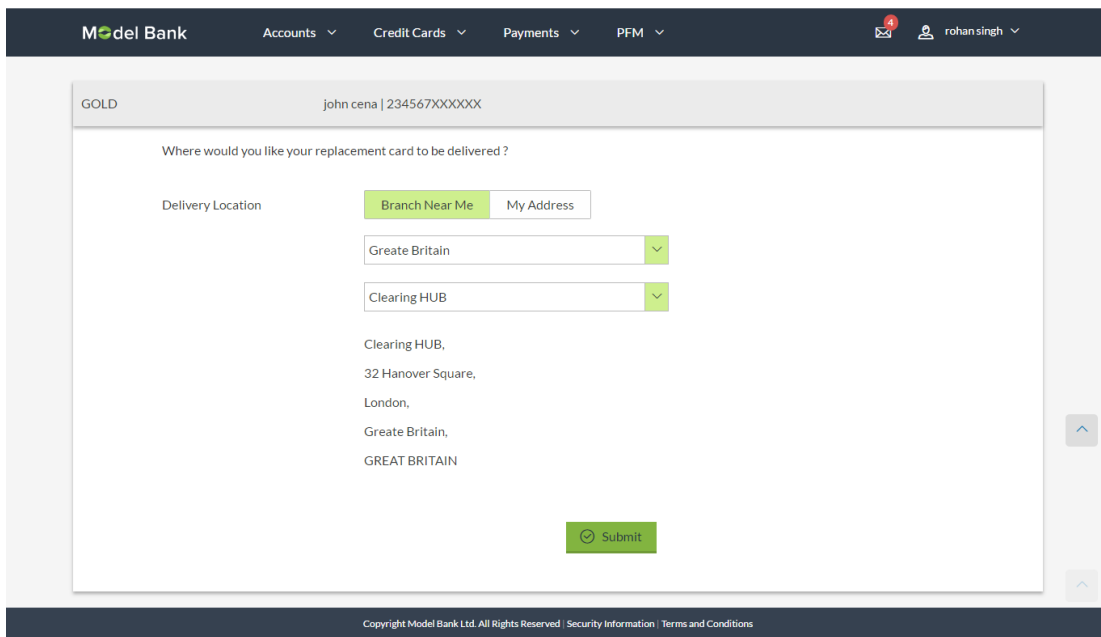|	
Select Address	The address at which the replacement card is to be delivered. The options are: - Work - Residence - Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in 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.

8. 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.
Card Number	The debit card number in masked format.

Field Name	Description
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.

Field Name	Description
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.

Field Name	Description
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.

9. Cheque Book Request

Cheques are the most widely used instruments that are used to make different kinds of payments.

The **Cheque Book Request** feature enables customers to request for a new cheque books online. This feature is enabled only for those accounts for which cheque book facility is enabled.

Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request.

On initiating a cheque book request, a service request number is generated. The customer can track the status of the request through this SR number.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings Account Card > Account Details > Request Cheque Book
OR
Accounts > Current and Savings > Request Cheque Book

Cheque Book Request

Field Description

Field Name	Description
Customer Name	Name of the primary account holder.
Account Number	The current or savings account number in masked format along with the account nickname, if defined. For more information on Account Nickname, refer <u>Account Nickname</u>.
Type of Cheque Book	The type of cheque book required.
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 required in each cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • Branch Near Me • My Address

This section appears if the customer selects **My Address** option in the **Delivery Location** field.

Field Name	Description
Select Address	The address at which the cheque book 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.

Field Name	Description
Select City	The customer can filter branches based on city.
Select Branch	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.

Field Name	Description
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for 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 required in each cheque 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.

10. Cheque Status Inquiry

The **Cheque Status Inquiry** transaction enables customers to view the status of cheques written by them, at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range.

Customers can also search for cheques based on their status i.e. used, not used, stopped, etc.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings Account Card > Account Details > Cheque Status Inquiry
OR
Accounts > Current and Savings > Cheque Status Inquiry

Cheque Status Inquiry

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Account number in masked format along with the account nickname, if defined.
	For more information on Account Nickname, refer Account Nickname**.**
Select Account	Select account number of which cheque is issued.

Field Name	Description

Search Cheque by	Allows the customer to specify the criteria by which to view the status of cheques.
	
	The options are:
	
	    • Number
	
	    • Range
	
	    • Status

Cheque Number	The customer can define the cheque number of which he wants to view the status. This field is displayed only if the customer selects the **Number** option from the **Search Cheque by** list.
From	The customer is required to define the starting cheque number of the range for which to view cheque status. This field is displayed only if the customer selects the **Range** option from the **Search Cheque by** list.
To	The customer is required to define the last cheque number of the range for which to view cheque status. This field is displayed only if the customer selects the **Range** option from the **Search Cheque by** list.

Select Status	The customer is required to identify a specific status in order to view cheques that belong to that status.
	
	The options are:
	
	    • Used
	
	    • Not Used
	
	    • Stopped
	
	    • Rejected
	
	    • Cancelled
	
	This field is displayed only if the customer selects the **Status** option from the **Search Cheque By** list.

From Date	The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched. This field is displayed only if the customer selects the **Status** option from the **Search Cheque By** list.
To Date	The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched. This field is displayed only if the customer selects the **Status** option from the **Search Cheque By** list.

To inquire about the cheque status:

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

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

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

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

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

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

   c. If you select the **Status** option:

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

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

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

2. To inquire about the cheque request, click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.

3. The search results screen with cheque number, status and amount field appears. Click **Done** to complete the transaction.

11. Stop/ Unblock Cheque

Cheques are physical instruments used for the purpose of making payments. A customer might require to block a cheque payment in case the cheque has been lost or stolen. Hence it is critical to provide an option to stop such cheques so that they cannot be misused.

The Stop/ Unblock cheque feature enables a customer to stop a cheque that has been issued for making payment. In order to request for a cheque to be stopped, the customer will have to specify the account number from which the cheque has been issued as well as the cheque number and the reason for which the request is being raised. In addition to requesting for a stop cheque on a specific cheque, the customer can also request for a stop cheque to be performed on a cheque series by specifying the cheque range.

This feature also enables customers to request for a cheque or cheque range that has been stopped or blocked to be unblocked.

Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > Current and Savings Account Card > Account Details > Stop /Unblock Cheque
OR
Accounts > Current and Savings > Stop /Unblock Cheque

Stop /Unblock Cheque

Field Description

Field Name	Description
Customer Name	Name of the primary account holder.
Account Number	Current and savings account number in masked format along with the account nickname.
Select Account Number	Select account number of which cheque is issued.
Select Action	The action to be taken on the cheque or cheque range. The options are: • Stop • Unblock
Specify Reason	The customer is required to specify the reason for which the request to stop or unblock a cheque or cheque range is being raised.
Give Cheque Details	The customer can specify whether action is to be taken on a specific cheque or a cheque range. The options are: • Number • Range
Cheque Number	The cheque number that is to be stopped or unblocked. This field appears if you select the **Number** option in the **Give Cheque Details** field.
From	Start number of the cheque range to be blocked. This field appears if the customer selects the **Range** option in the **Give Cheque Details** field.
To	End number of the cheque range to be blocked. This field appears if the customer selects the **Range** option in the **Give Cheque Details** field.

To stop or unblock a cheque or cheque range:

1. If this screen has been navigated to from the main dashboard then select an account from the **Select Account Number** field

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

3. In the **Specify Reason** field, specify the reason for which stop/unblock request is being raised.

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

      a.   If you select the Number option:

            iii.   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.

5. 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 stopping/ unblocking the check along with the service request number appears. Click **Done** to complete the transaction.

12. Statement

Customers should be able to keep track of transactions taking place in their accounts. The Account Statement feature enables customers to view the details of all transactions performed in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed along with the opening and closing balances for the selected period.

Filters are provided for the customer to view transactions performed on the account within a certain period and also based on type of transaction i.e whether the transaction was a debit, credit or both.

Additionally, customers can also download the account statement, subscribe for e-statements and also request for adhoc statements, from this page.

How to reach here:

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

To view the statement:

Statement

Field Description

Field Name	Description
Customer Name	Name of the primary account holder.
Account Number	The customer can select the current or savings account number for which to view the account statement.
Opening Balance	Opening balance of the account for the selected period.

Field Name	Description
Closing Balance	Closing balance of the account for the selected period.
Filters/ Sort by	
Filter 1	Option to view transactions within a specific period. The options are: • Current Period • Previous Month • Previous Quarter • Select Date range
From	Option to view transactions for the selected start date of the date range. This field appears if you select the **Date Range** option in the first filter.
To	Option to view transactions for the selected end date of the date range. This field appears if you select the **Date Range** option in the first filter.
Filter 2	Option to view the transactions based on transaction type i.e. debit, credit or both. The options are: • All • Debits only • Credits only
Account Statement Records	
Date	Date on which the activity took place.
Description	Description of the transaction. For example - Interest charged, repayment etc.
Reference Number	Reference number of the transaction.
Amount	Transaction amount along with the debit or credit indicator.
Balance	Running balance in the account.

1. From the **Account Number** list, select the account number for which to view account statement.

2. From Filter 1, select the period for which to view the account statement.

    a. If, **Select Date Range** has been selected in Filter 1, specify the start date in the **From** date list and specify the end date in the **To** date list.

3. From Filter 2, select the transaction type of which to view statement i.e. debit only, credit only or all.

4. To subscribe for e-statement, click .
OR

To request for adhoc statements, click .
OR

To download the statement in pdf format, click .

13. Statement Request

At times, a customer might 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'.

14. 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.
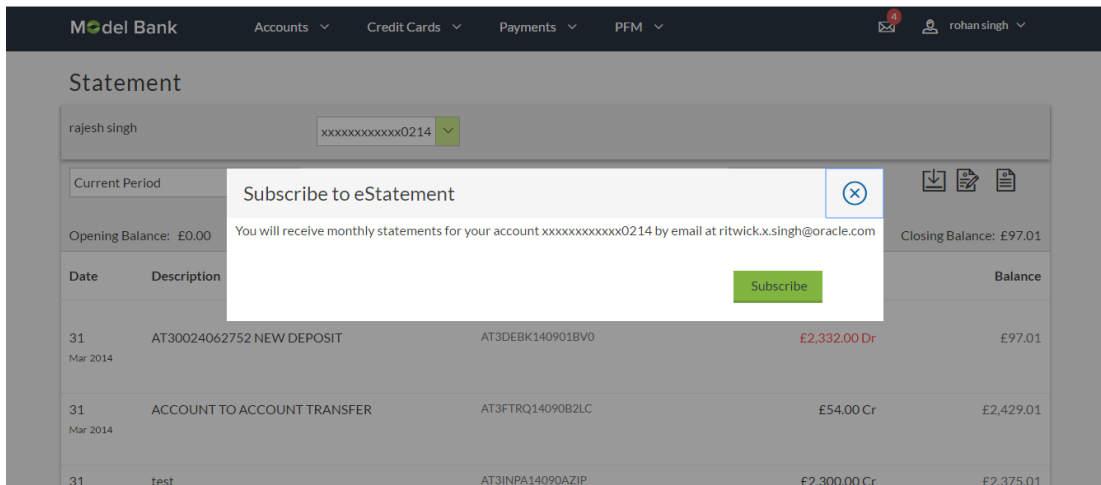
How to reach here:

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

To subscribe for E-Statement:

1. Click [icon] 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.

15. Forex Calculator

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency against that of another currency. With the help of the forex calculator, the customer can determine the buying and selling price between two currencies. It displays the currency exchange rate for the selected currencies. Exchange rates of only predefined currencies can be viewed by the customer.

Exchange rates for the currency will be fetched online from the host system and calculations will be done based on the exchange rate retrieved.

How to reach here:

Dashboard > Current and Savings > My Account page > Overview > 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 of currency to be sold, for which conversion is required.
Currency I require	Buy currency for which the exchange rate is to be inquired.
Amount	The system will display the equivalent value of the buy currency against that of the sell currency.

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 ![button]．
The exchange rate for both the buy and sell options for currency pair entered appears.

16. Inactive Accounts

Customers should be able to view details of all current and savings account held with the bank, including those that are in an inactive status. The current and savings dashboard, hence, displays a widget that displays the number of inactive current and savings accounts. The customer can view additional details of these inactive accounts by selecting the 'View All' link on this widget.

How to reach here:

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

Inactive Account Card
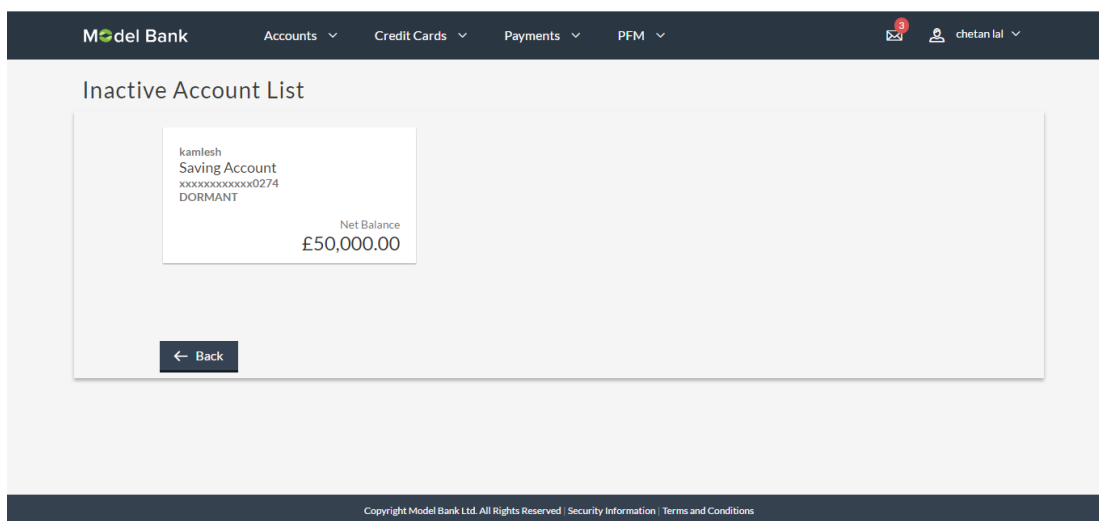
Field Description

Field Name	Description
Customer Name	Name of the primary account holder.
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 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.
Nickname	The nickname given to the account by the account holder. This nickname can be changed or deleted. For more information on Account Nickname, refer Account Nickname.
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.

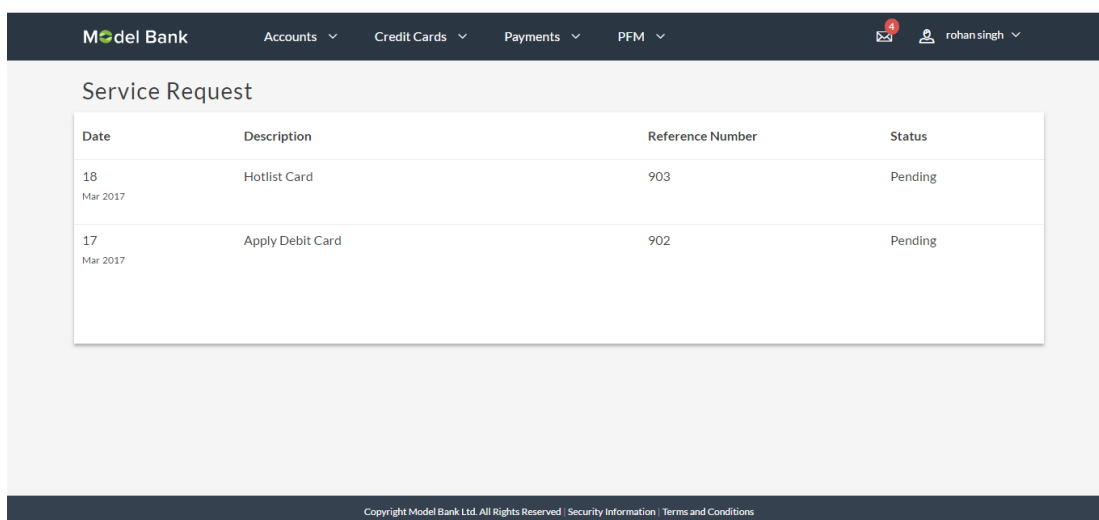| Field Name	Description
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • For single owner - single • For joint ownership - joint or multiple
Joint Account Holder	Name of the joint account holder.
Branch	Branch name in which the account is held.
Status	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.
Overdraft 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.

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 current and savings accounts 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

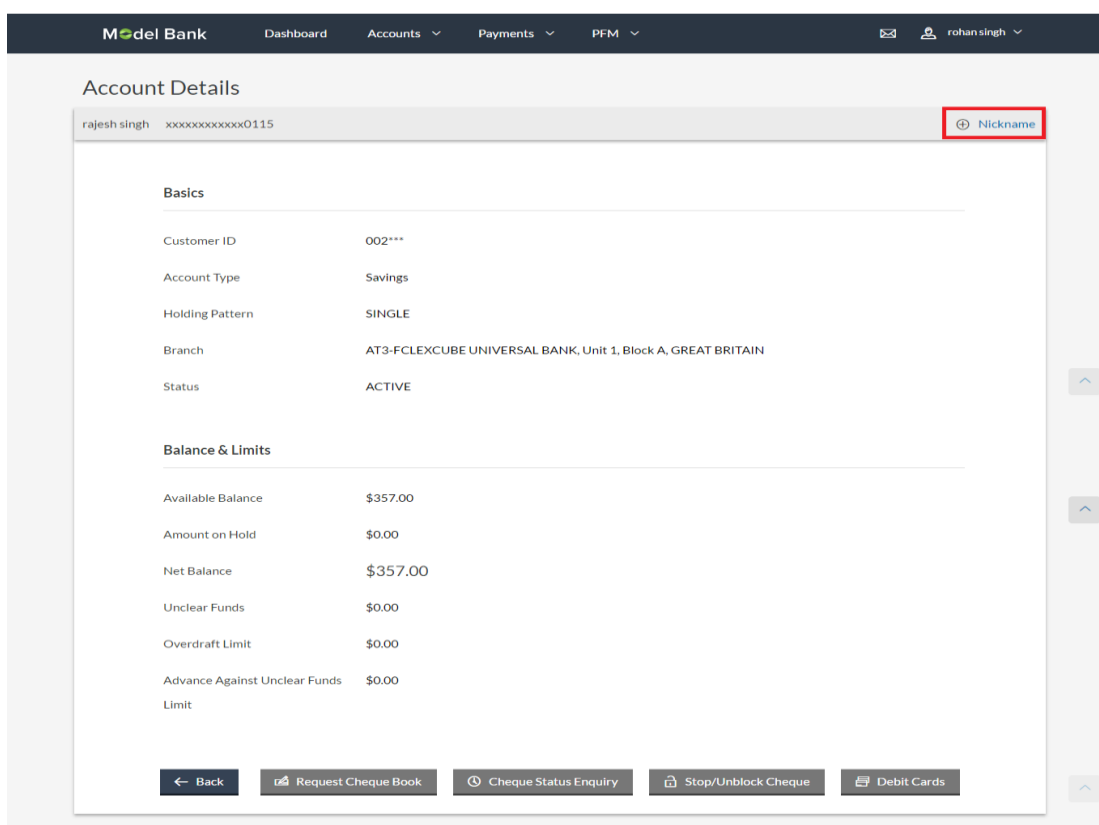| Field Name	Description
Date	Date on which the service request was raised.
Description	Description of the service request.
Reference Number	Unique number assigned to each service request.
Status	Current status of the service request.

18. Account Nickname

Customer can assign a specific name to a current or savings account. This is done as customer's wish to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. This option also allows customer 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
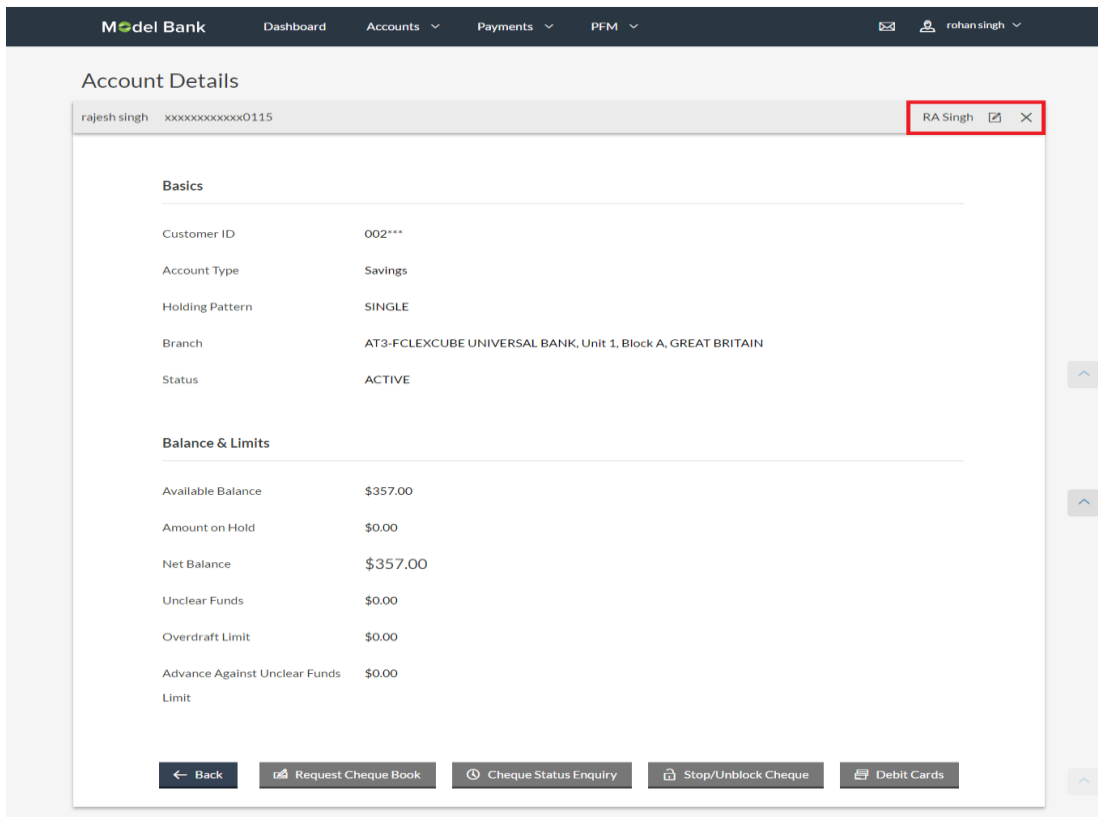
Field Name	Description
Add Nickname	Customer's preferred description or name to an account which will be displayed instead of the standard account description.

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

1. Click , to modify nickname.
   And save your updates.
   OR

   Click , to delete nickname.

FAQs

1. **What is advantage of assigning a nickname to an account?**

   You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

2. **Can I assign a nickname to a joint account?**

   Yes, you can add nickname to any account of which you are the primary holder.

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

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

4. **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.