Oracle Banking Digital Experience

Retail Customer Services User Manual
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ORACLE®

Retail Customer Services 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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

- Introduction to the transaction
- Pre-requisite for the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

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

2. Channel On-boarding – Introduction

In the current scenario, Bank customers are very comfortable and even adept at using online channels and it has increasingly become the primary mode of banking. Every customer has access to their bank through self service channels. Customers prefer self service channels for their basic banking needs as it makes transactions and inquiries accessible anywhere anytime.

In order to access online banking channel, user has to have login credentials. This feature allows the user to register for channel access. User can setup user id and password for accessing online banking.

3. Channel On boarding

Channel On-boarding allows customers to register for channel access. Customers who do not have access to online channel can onboard themselves without approaching a bank physically. Bank customers who have existing saving accounts, term deposit accounts and Loans relationship can onboard themselves by authenticating their relationship with the bank. Customer authentication is done on the basis of primary details registered with the bank.

Pre-requisites

User must have any of the following existing relationship with the Bank

- Demand Deposit
- Loan
- Term Deposit

Channel On-boarding - Setup

Once their relationship is authenticated by the bank, customers can set up their login credentials.

Features Supported In Application

- Creation of Login credentials – User ID and Password

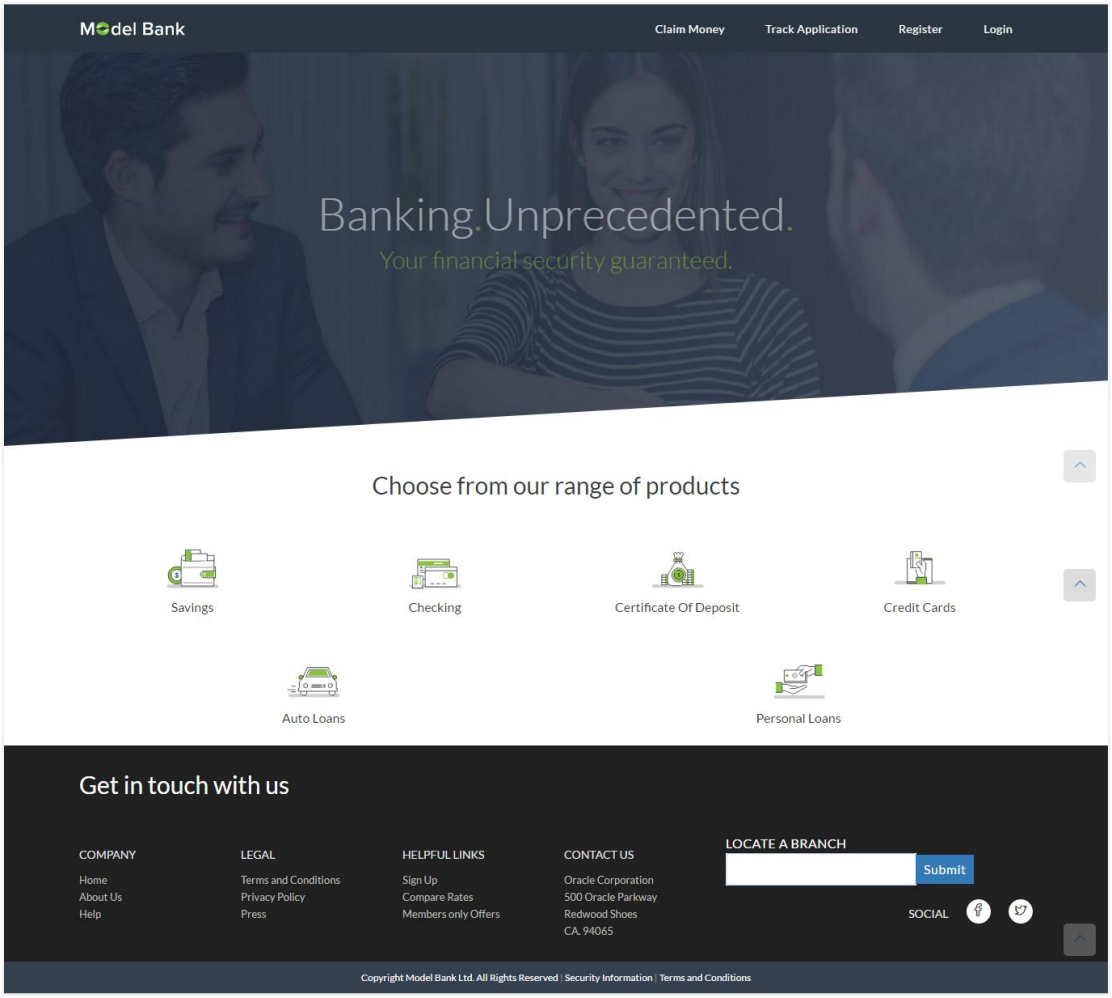
How to reach here:

Dashboard > Register

To register for the banking channels:

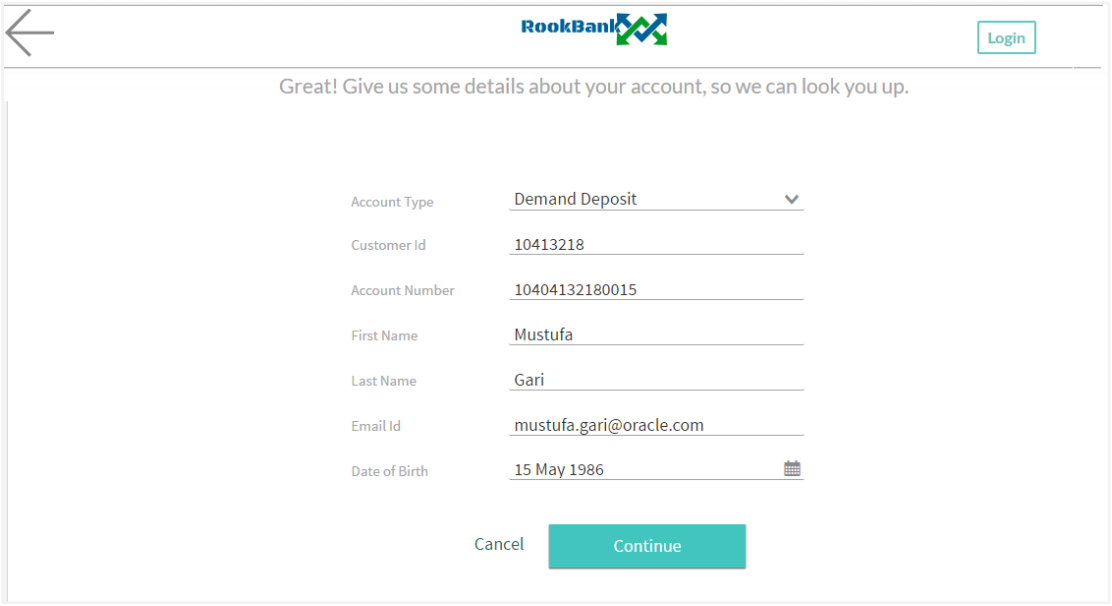
1. Access bank's portal page, click **Register**.

Portal Page



2. The **Get Online** screen appears. Enter the relevant information.

Get Online



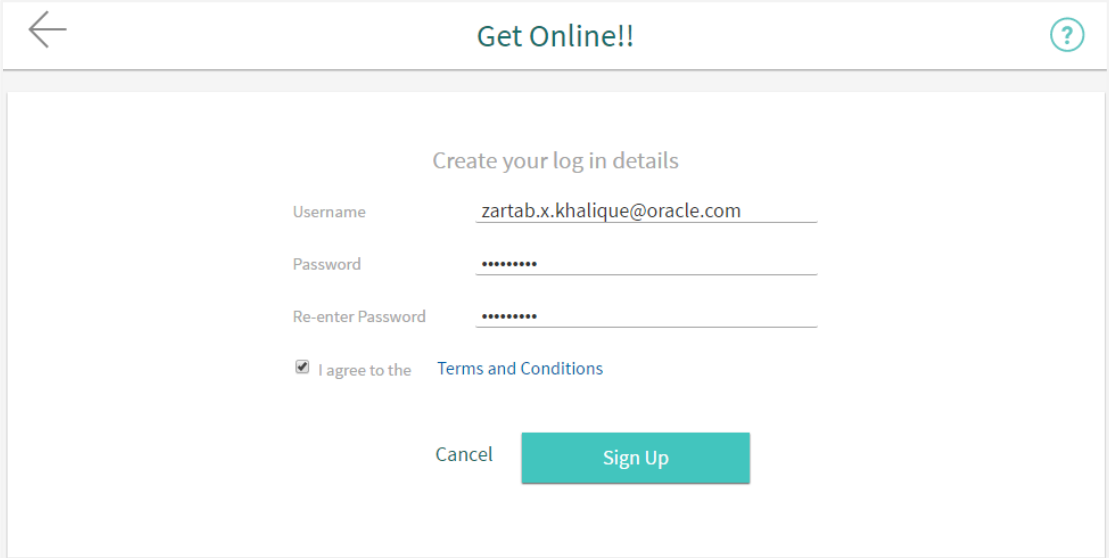
Field Description

Field Name	Description
Great! Give us some details about your account, so we can look you up.	
Account Type	Relationship type of the user with the bank. The options can be: • Demand Deposit • Loan • Term Deposit
Demand Deposit This section appears if you select **Demand Deposit** option from the **Account Type** list.	
Customer ID	Customer Id of the customer
First Name	First name of the customer
Last Name	Last name of the customer
Account Number	Account number of the customer
Date of Birth	Date of birth of the customer
Email Id	Email id of the customer

Field Name	Description
Deposits/ Loans Account	
This section appears if you select **Term Deposits/ Loans** option from the **Account Type** list.	
Customer ID	Customer Id of the customer
Account Number	Account number of the customer
First Name	First name of the customer
Last Name	Last name of the customer
Email Id	Email id of the customer
Date of Birth	Date of birth of the customer

3. From the **Account Type** list, select the appropriate option.
4. In the **Customer Id** field, enter the customer id of the customer.
5. In the **Account Number** field, enter the account number.
6. In the **First Name** field, enter the first name of the applicant.
7. In the **Last Name** field, enter the last name of the applicant.
8. In the **Email Id** field, enter the email address of the customer.
9. From the **Date of Birth** field, select the appropriate date.
10. Click **Continue**.
11. The **Verification** screen appears. For more information click **here**.
12. The **Get Online - Create your log in details** screen appears. Enter your log in credentials.

Get Online - Create your log in details



Field Description

Field Name	Description
User Name	User name for channel access
Password	Password for channel access
Re-enter Password	Re-enter to confirm the password
I agree to the Terms and Conditions	The option to accept Terms & Conditions
Terms and Conditions	The link to view the terms and conditions

13. In the **User Name** field, enter the log in id of the applicant.
14. In the **Password** field, enter the password.
15. In the **Re-enter Password** field, re-enter the password.
16. To accept the terms and conditions, select the check box.
17. Click **Sign Up**.
    OR
    Click **Cancel** to cancel the transaction.
    The success message appears. A mail is sent to the user email id containing his user name and password to log in into the application.

4. Forgot Password

Login password is the primary password using which customer logs into the internet banking platform. User cannot access their bank accounts without the password. Forgot password feature allows user to reset their login password to access banking portal.

User is identified based on the user id provided. An OTP is sent to the customer's email ID linked to the user ID for authentication of the user. Once OTP validation is successful user can setup new login password for channel access.

Pre-requisites
User must have a valid login credential beforehand which he must have used for doing internet banking on the system.

Features Supported In Application

- User Verification
- New Password Creation

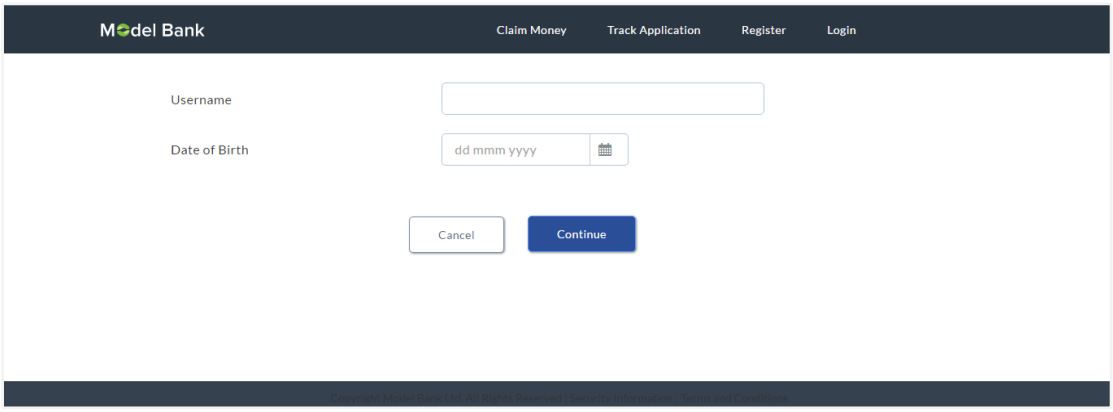
How to reach here:

Portal > Forgot Password

To reset the password:

1. In the **Log In** page, click **Forgot Password**. The **Forgot Password** screen appears.

Forgot Password - User Verification

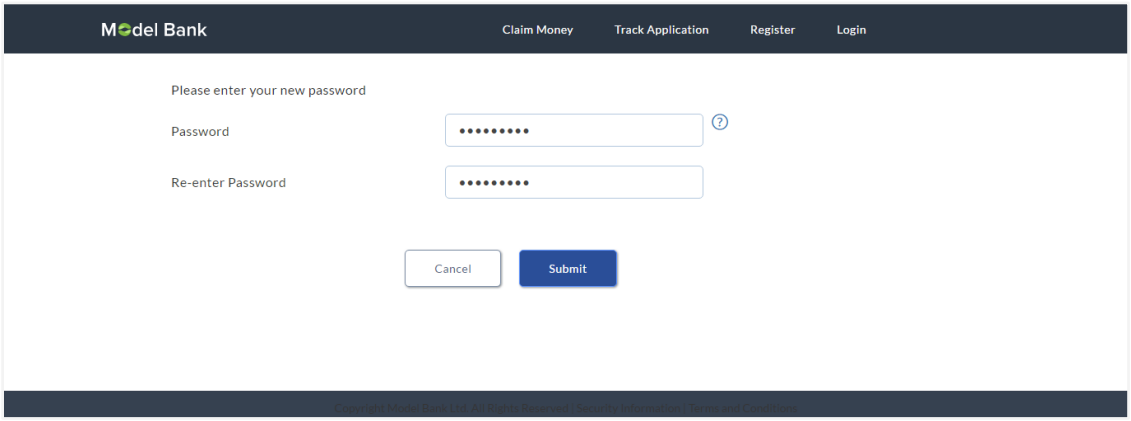


Field Description

Field Name	Description
User Name	Log in id provided by the bank.
Date of birth	Date of birth of the user.

2. In the **User Name** field, enter the log in id.
3. In **Date of birth** field, enter the date of birth of the user.
4. Click **Continue**.
   OR
   Click **Cancel** the transaction.
5. The **Verification** screen appears. In the **Verification Code**, enter the OTP received on your registered mobile. For more information click **here**.
6. Click **Submit**. The **Forgot Password** screen appears.

Forgot Password – New Password Creation



Field Description

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

7. In the **Password** field, enter the password.
8. In the **Re-enter Password** field, re-enter the password.
9. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
10. The success message of resetting the password appears. Click **Login** to log in to the application.

5. Change Password

User may have revealed the password to someone or just for account security purpose want to change the password of the account. This feature allows the existing users of the bank to change their log in password whenever required.

Pre-requisites

User must have an existing login credentials

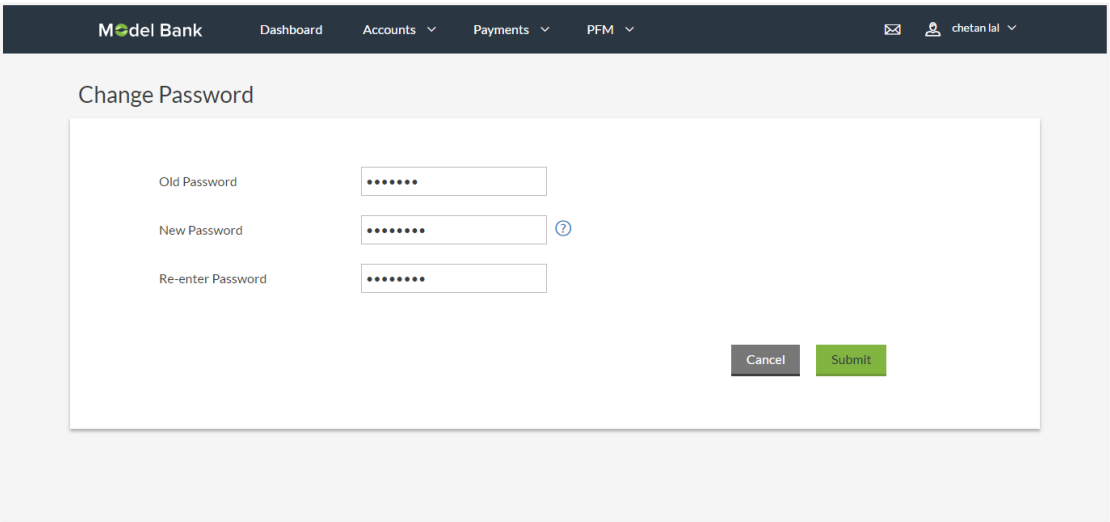
Features Supported In Application

- Changing of old password to new Password

How to reach here:

Dashboard > User Profile > Change Password

Change Password



Field Description

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

To reset the password:

1. In the **Old Password** field, enter the password.
2. In the **New Password** field, enter the password.
   OR
   Click to view the password policy.

3. In the **Re-enter Password** field, re-enter the password.
4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
5. The success message of changing the password appears. Click **Login** on confirmation screen to log in to the application.

6. Alert Subscription

Using this option, user can manage alerts. These alerts are triggered on events that are configured in the system for alerts.

Pre-requisites

- User must have provided the contact details such as email id and Mobile number
- User must have applied or bank must have decided on some mandatory alerts

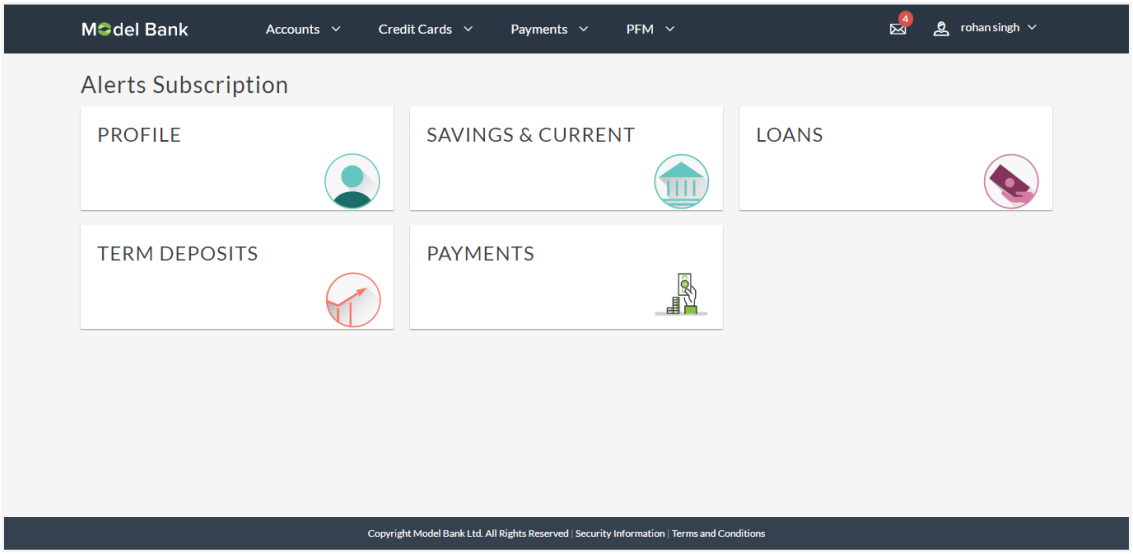
Features Supported In Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > User Profile > Subscription > Alert Subscription

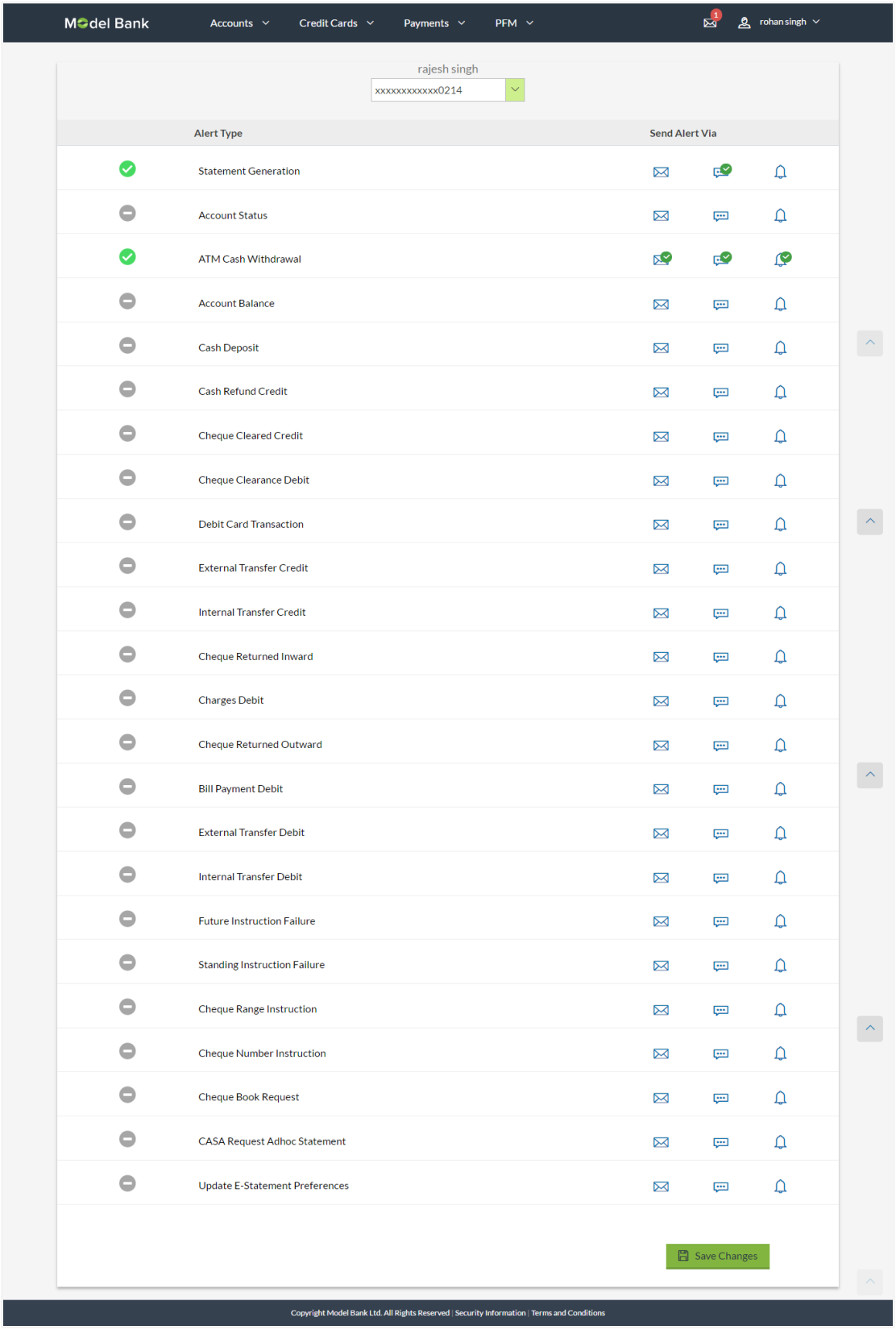
Alert Subscription Card



To subscribe for alert:

1. Click the desired module card for which you want to subscribe the alert. The **Alert Subscription** screen appears.

Alert Subscription



Field Description

Field Name	Description
Account Number	Account number in masked format.
Alert Type	Type of alert.
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: • Email: alert is to be sent as an email • SMS : alert is to be sent as an SMS on the user's mobile number • On screen Mailbox: on screen, alert sent to user's mailbox **Note**: The active mode is the delivery mode that has a icon against it.

2. From the **Account Number** list, select the appropriate account.
3. Select the desired **Alert Type** and click the required **Send Alert Via** option.
   The selected alert got activated.

7. Calculators

Calculators are the tools used by the users to arrive at a certain calculation helping to take a decision with some predefined criteria. Banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle banking digital experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by customers as well as prospects.

Pre-requisites

User must have a valid login credentials by having a relationship with bank

Features Supported In Application

Various types of calculations are permitted using various calculators

- Loan Eligibility Calculator
- Loan Calculator
- Deposit Calculator
- Foreign Exchange Calculator
- Goal Calculator

7.1 Loan Eligibility Calculator and Loan Calculator

The application provides customers with two types of loan calculators – Loan EMI Calculator and Loan Eligibility Calculator.

The loan EMI calculator enables customers to identity the installment amount payable on a loan of a certain amount for a specific duration. This calculator is beneficial to customers as it gives the customer an opportunity to identity whether applying for a loan for a specific amount and duration is preferable or not.

The loan eligibility calculator enables customers to compute the amount of loan that they are eligible for based on their monthly income and expenses and also the desired loan tenure and estimated interest rate.

How to reach here:

Dashboard > Loans and Finances > My Loans page > Overview > Loan Calculator Card

Field Description

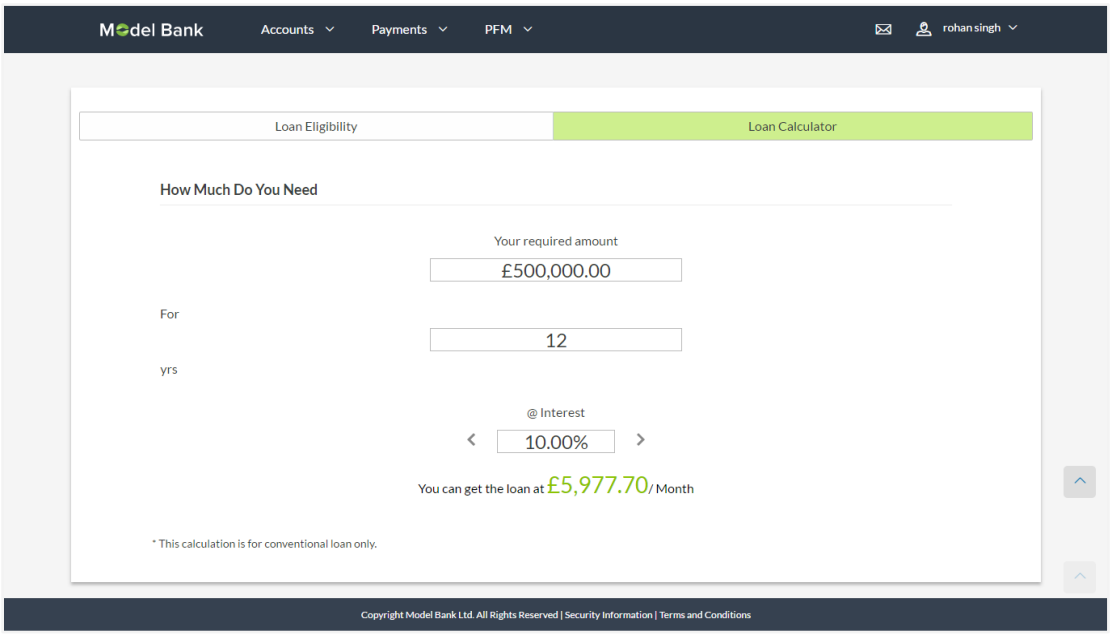
Field Name	Description
Tab	The options are: • Loan Calculator • Eligibility Calculator

1. Select the appropriate Tab.

7.2 Loan Calculator

The loan EMI calculator is a simple calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

Loan Calculator



Field Description

Field Name	Description
How Much Do You Need	
Your required amount	The amount that the customer wants to borrow from the bank.
For (Period)	Desired tenure of the loan in terms of years.
@ Interest	Interest rate that bank will charge on the applied loan.
You can get loan per month	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the customer.

1. In the **Your required amount** field, enter the loan amount.
2. In the **For yrs** field, enter the loan tenure in years.
3. In the **Interest** field, enter the interest rate.
   Calculates and displays the monthly installment for the loan required.

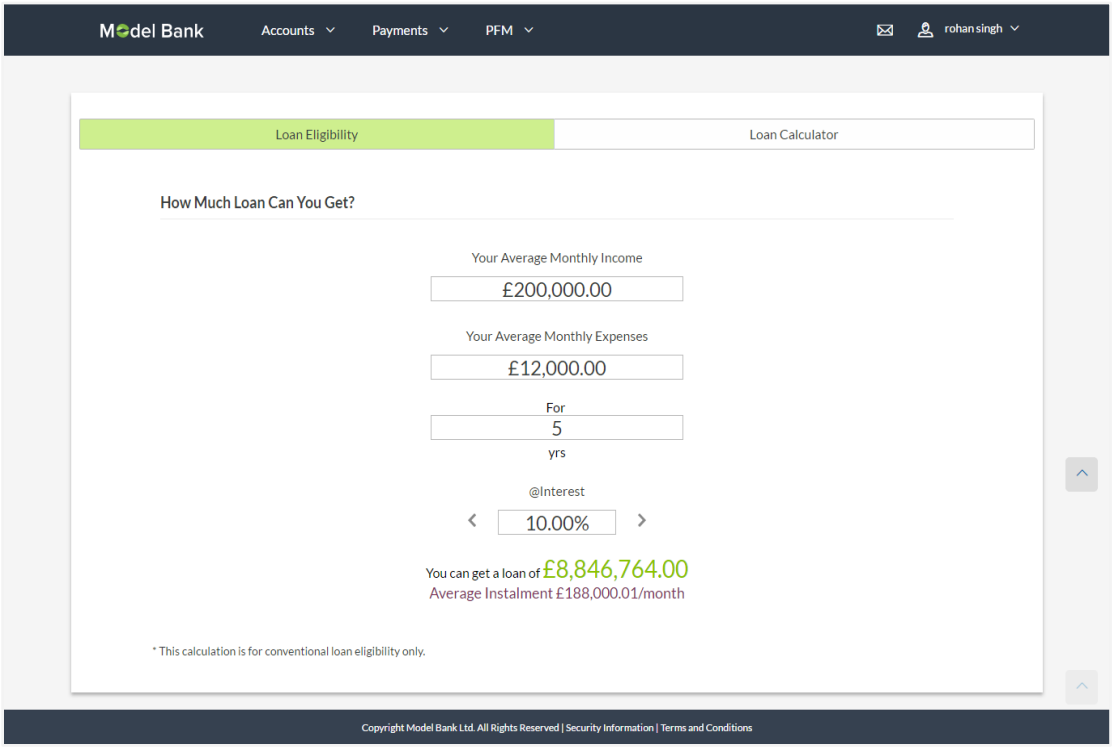
7.3 Eligibility Calculator

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity. The loan eligibility calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures
- Tenure for the loan being inquired applied
- Estimated rate of interest

Loan Eligibility



Field Description

Field Name	Description
How Much Loan Can You Get?	
Your Average Monthly Income	Monthly income of the user.

Field Name	Description
Your Average Monthly Expenses	Monthly expenditure of the user.
For yrs	Tenure of loan in terms of years.
@ **Interest**	Interest rate of the loan.
You can get a loan of	The amount of loan that the customer is eligible to borrow.
Average installment per month	Display the estimated monthly installment amount.

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For (period)** (in Years) field, enter the loan tenure of loan.
4. In the **Interest** field, enter the rate of interest.
   The application calculates and displays the eligible loan amount and the EMI amount.

.

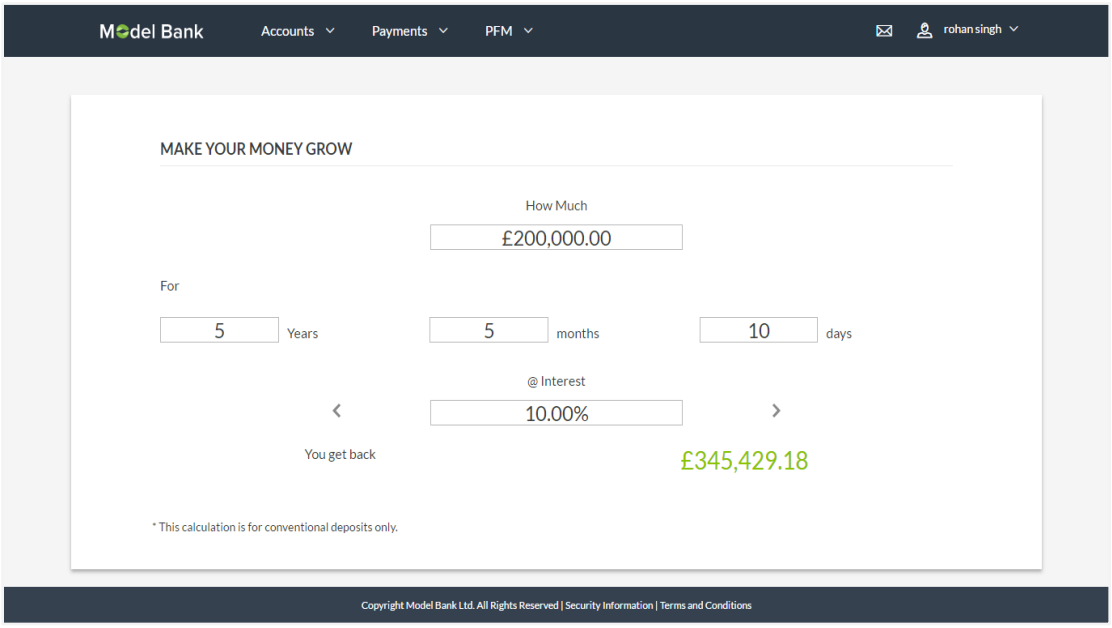
7.4 Deposit Calculator

The Term Deposit calculator gives an indication to the user about the maturity amount which will be available, if a particular amount is invested at the bank and left for a fixed period of time. It calculates the total amount of the term deposit at the end of maturity period. The User can choose amongst different products that which one suits best to them for opening a term deposit with the bank.

How to reach here:

Dashboard > Term Deposits > My Deposit page > Overview > Deposit Calculator

Deposit Calculator



Field Description

Field Name	Description
Make your money grow	
How Much For	Total deposit principal amount with default currency.
Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
Interest	Interest rate for which the total amount is to be calculated.

To calculate deposit value at maturity:

1. In the **How Much** field, enter the deposit amount.
2. In the **Years/ Months / Days** fields, enter the relevant information.
3. In the **Interest** field, enter the rate of interest.
   The Deposit Value at maturity appears.

7.5 Forex Calculator

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency with another currency. With the help of forex calculator user 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.

Features Supported In Application:

This section allows user to see the value expected for a conversion of currency into other.

- Exchange rate of currencies
- Calculation of amount of currency converted to the other

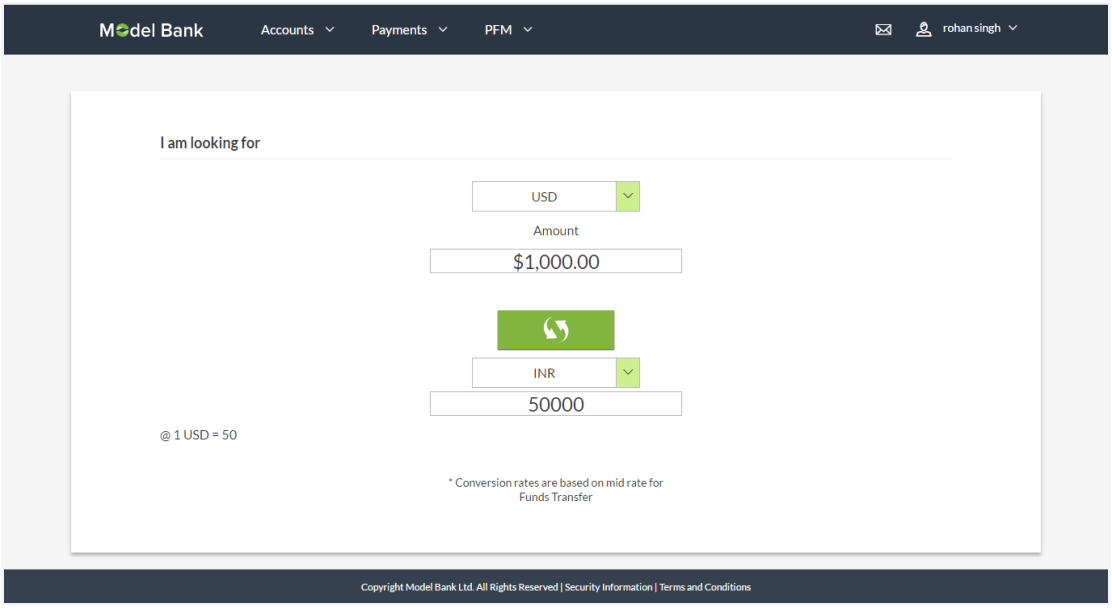
Pre-Requisites

- User must be knowing which currency he wants to exchange
- Support for the currencies provided by host

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.

Field Name	Description
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.

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 .
   The exchange rate for both the buy and sell options for currency pair entered appears.

7.6 Goal Calculator

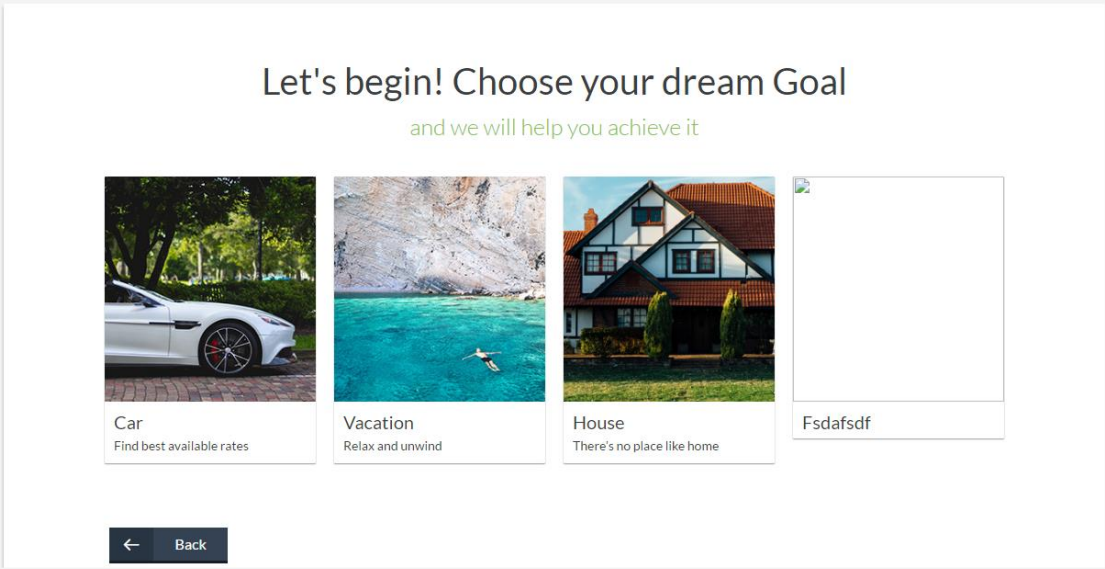
It is used by the user to calculate the periodic savings required to be done in order to achieve a particular goal amount in a required time frame. It also displays the amount of benefit (interest) that bank will extend in order to help customer achieve the goal.

.

How to reach here:

PFM Dashboard > My Goals > Calculate Goal

Goal Calculator - Let's begin! Choose your dream Goal



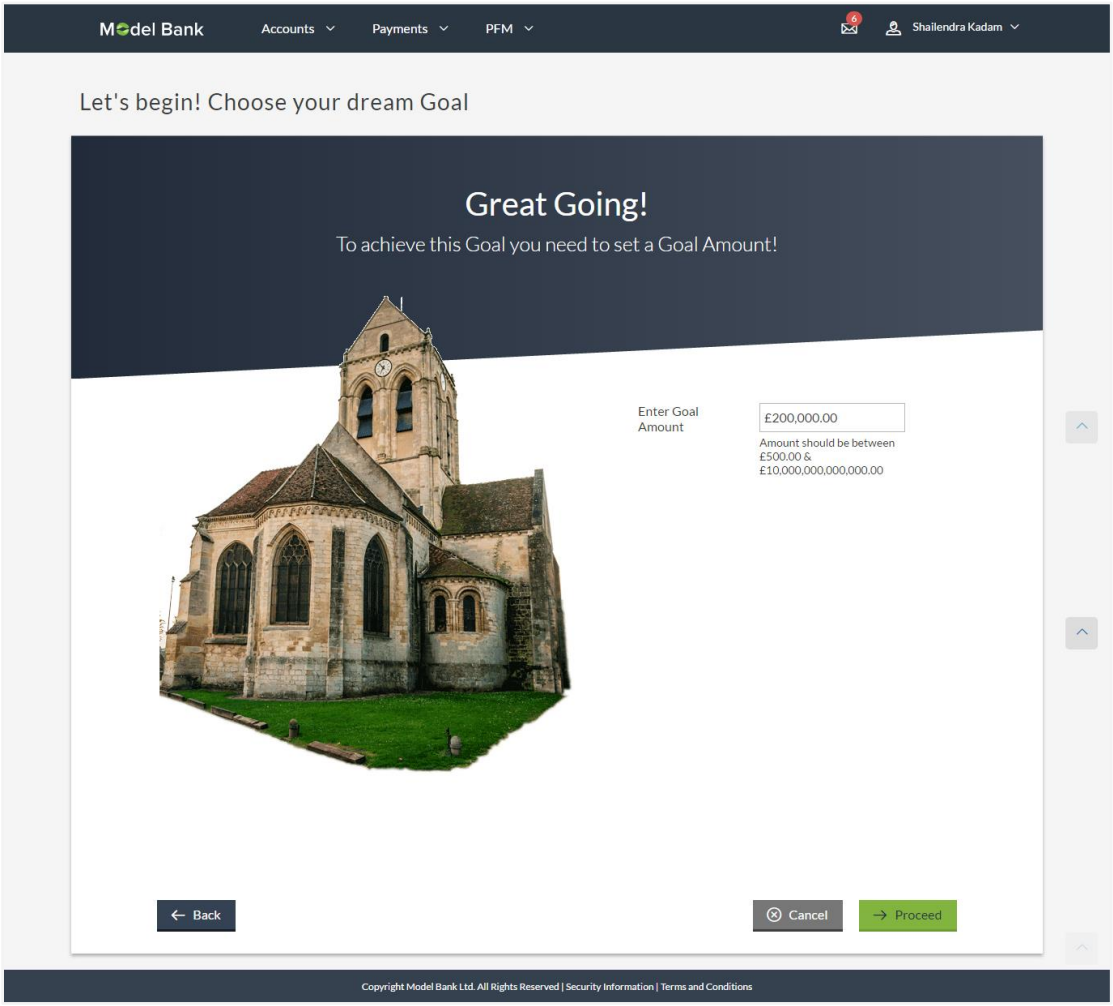
Field Description

Field Name	Description
Let's begin! Choose your dream Goal	
and we will help to achieve it	
Goal Category Card	Category card allowing the user to create a goal from the available list. E.g. House, Car, Vacation etc.

To create a goal

1. Click the particular goal category card. The **Goal Calculator - Great Going** screen appears.
   OR
   Click **Back** to navigate to the previous page.

Goal Calculator – Great Going

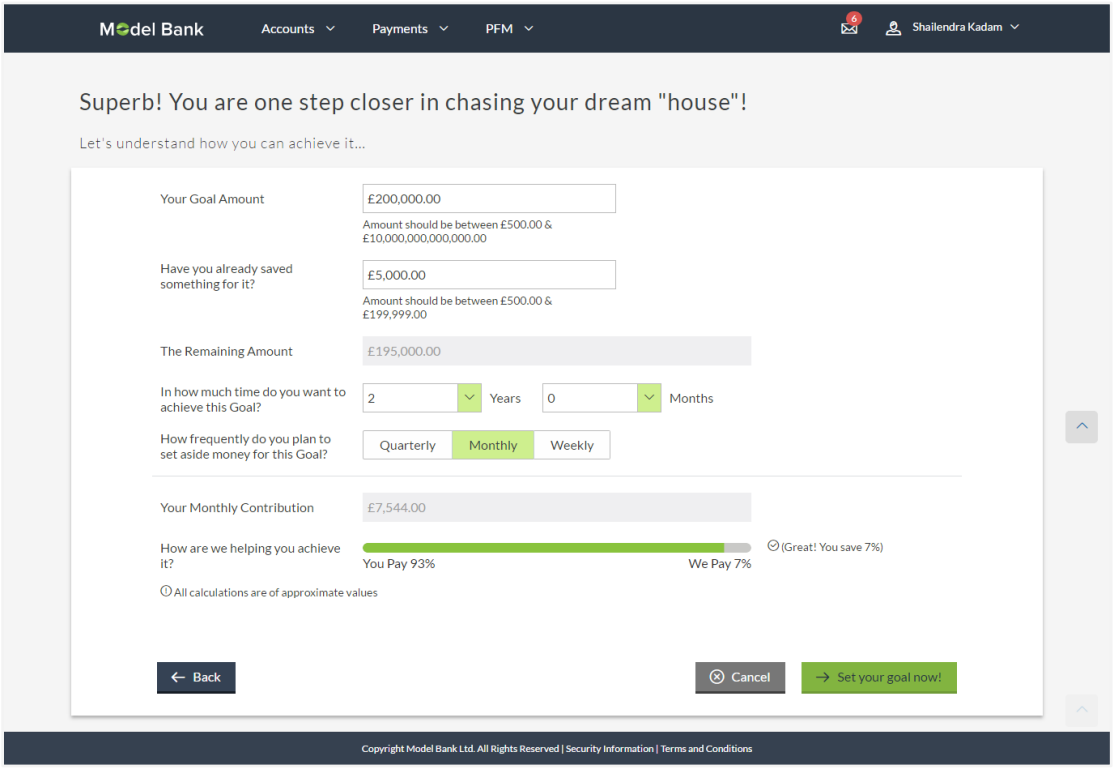


Field Description

Field Name	Description
Great Going	
To achieve a goal you need to set a Goal Amount	
Enter Goal Amount	The target amount to be saved for goal.

2. In the **Enter Goal Amount** field, enter the target amount.
3. Click **Proceed**. The **Goal Calculator - Superb! You are one step closer in chasing your dream "Goal"!** Screen appears.
   OR
   Click **Back** to navigate to the previous page.
   OR
   Click **Cancel** to cancel the transaction.

Goal Calculator - Superb! You are one step closer in chasing your dream "Goal"



Field Description

Field Name	Description
Superb! You are one step closer in chasing your dream "Goal"	
Let's understand how you can achieve it...	
Your Goal Amount?	The targeted amount of your goal.
Have you already saved something for it?	The amount user has saved already for the goal or willing to add some amount towards achievement to begin with.
The remaining amount	The amount left after deduction of saved amount.
In how much time do you want to achieve this Goal?	This is the tenure of user's goal, i.e. when it has to be achieved.
How frequently do you plan to set aside money for this Goal?	The frequency of the regular contributions. The options are • Quarterly • Monthly • Weekly

4. In the **Have you already saved something for it?** Field; enter the amount which you have already saved for the goal.
5. From the **In how much time do you want to achieve this Goal?** list, select the appropriate years and months i.e. time frame user plans to achieve his goal.
6. In the **How frequently do you plan to set aside money for this Goal?** field, select the appropriate option.
   The screen section displaying **Your Monthly Contribution** based on the data entered and graph displaying your contribution and bank's contribution appears.
7. Click **Set your goal Now!** to create the goal.
   OR
   Click **Back** to navigate to previous screen.
   OR
   Click **Cancel** to abort the goal creation process.

Note: For more details on creating a goal see **Create Goal** in *User Manual Oracle Banking Digital Experience Personal Finance Management*.

FAQs

1. **What do the "you pay", "We pay" fields suggest?**

   You pay is the amount, the customer contributes towards his goal, while the **We pay** component is interest accrued by the bank towards fulfillment of the goal.

2. **Can the customer calculate how much time he will will need to achieve a Goal, if he pays x amount every month for 2 years?**

   Goal calculator helps the customer, to find the amount he needs to contribute frequently so that he can achieve his goal, within the desired time frame. Reverse calculation is not possible.

8. Mailbox

Mailbox helps in two way communication between the bank administrator and the business user. Mailbox shows the list of messages to the user with date and time and message subject. Customers can send mail messages to the bank administrator with specific pre-defined subjects for their queries/complaints/feedback.

In application, as day 0 maintenance each subject category is linked to a group of bank administrator users. Depending upon the mail-subject mapping to each bank administrator user, administrators will receive the mails only of the subjects mapped to them and can act upon it.

Prerequisites:

- User must have a relationship with Bank

  User must have a login id credentials to view account details

Feature supported in the Application:

- **Compose** – This allows customer to select predefined subject and initiate a mail with queries/ complaint/ feedback.
- **Inbox** – where customers can view messages replied by bank administrators. They can reply and delete these mails.
- **Sent Mail folder** – This allows user to view the mails sent and replied by logged in user. Also an option is provided to delete the mails.
- **Deleted Mail Folder** – This allows the user to view mails deleted from user's inbox and sent folders. And can permanently delete the mails.
- **Alerts** – View the alerts sent by the bank and received by logged in user. Also an option is provided to delete the alerts.

How to reach here:

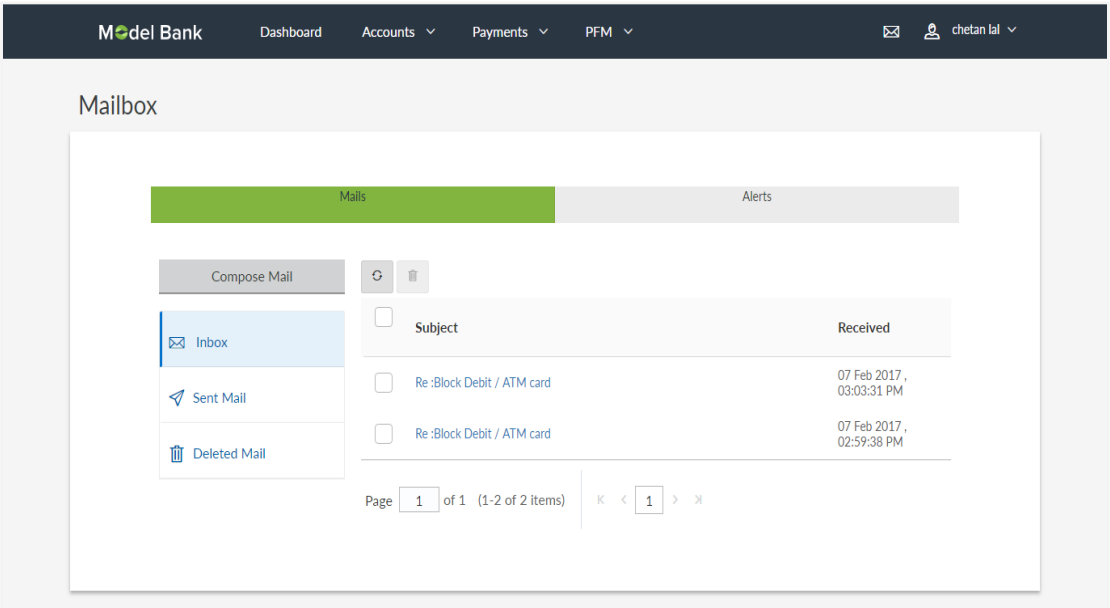
Dashboard > My Account > Mail Box
OR
Dashboard > Click

8.1 Mails

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

- Compose: to initiate new mail
- Inbox: can view messages, and alerts sent and can also reply to the messages received
- Sent mail: can view the messages that have been sent by the by logged in user
- Deleted Mail: can view the messages deleted by logged in user from Inbox and Sent Mail folder

Mailbox - Mails



Field Description

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

To access the mails:

1. Click the required option.
    a. If you click the **Inbox** option, The **Mailbox** screen with received messages appears; click individual message to view the details.
    b. If you click the **Sent Mail** option, The **Mailbox** screen with sent messages appear; click individual message to view the details.
    c. If you click the **Deleted Mail** option, The **Mailbox** screen with deleted messages appears; click individual message to view the details.

2. Click the header to sort the records according to ascending or descending date.
   OR
   Click to refresh the mailbox.
   OR
   To delete multiple messages, select the check box(s) and click .

8.1.2 Compose Mail

Using this option mail communication can start from the user to the bank. The mailbox is a communication channel between bank and user, there is no option to enter recipient's email id. For sending a mail to the bank, user needs to select the intended category and the subject for which the message has to be sent. Doing so, helps bank to address the user's concern / query to the desired team for a quicker and appropriate response.

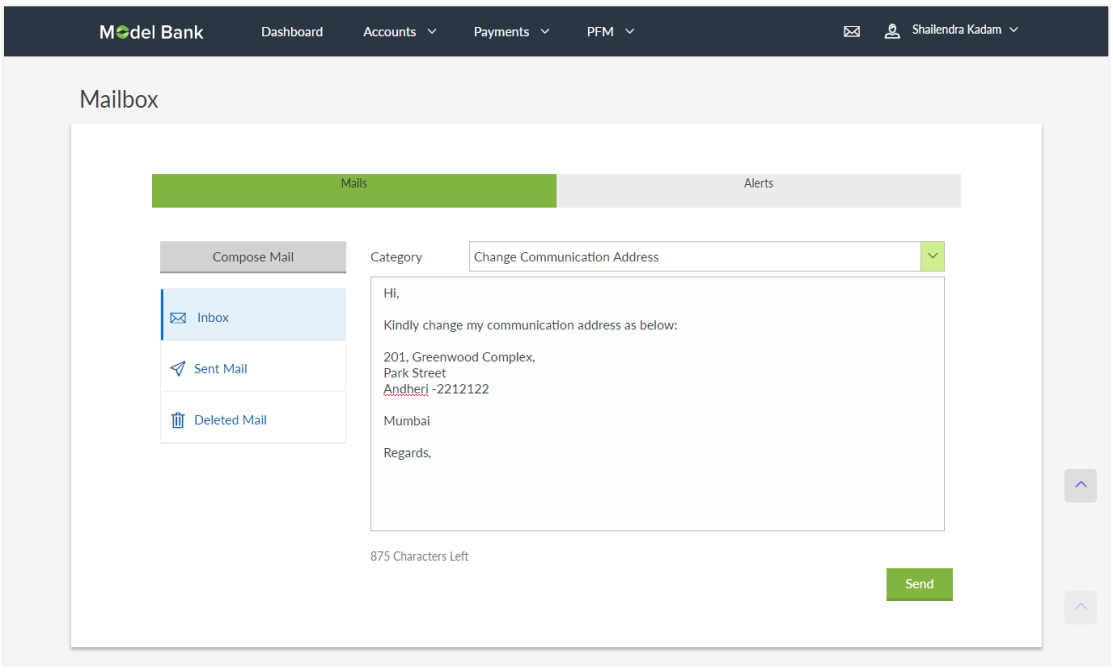
How to reach here:

Dashboard > My Account > Mailbox> Compose Mail

To send a message:

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

Mail Box



Field Description

Field Name	Description
Category	The facility to select the category/ subject related to which the message is to be sent.
Message	The message to be sent to the bank.

2. From the **Category** list, select the appropriate option.
3. In the **Message** section, enter the message.
4. Click **Send**.
   The success message appears.

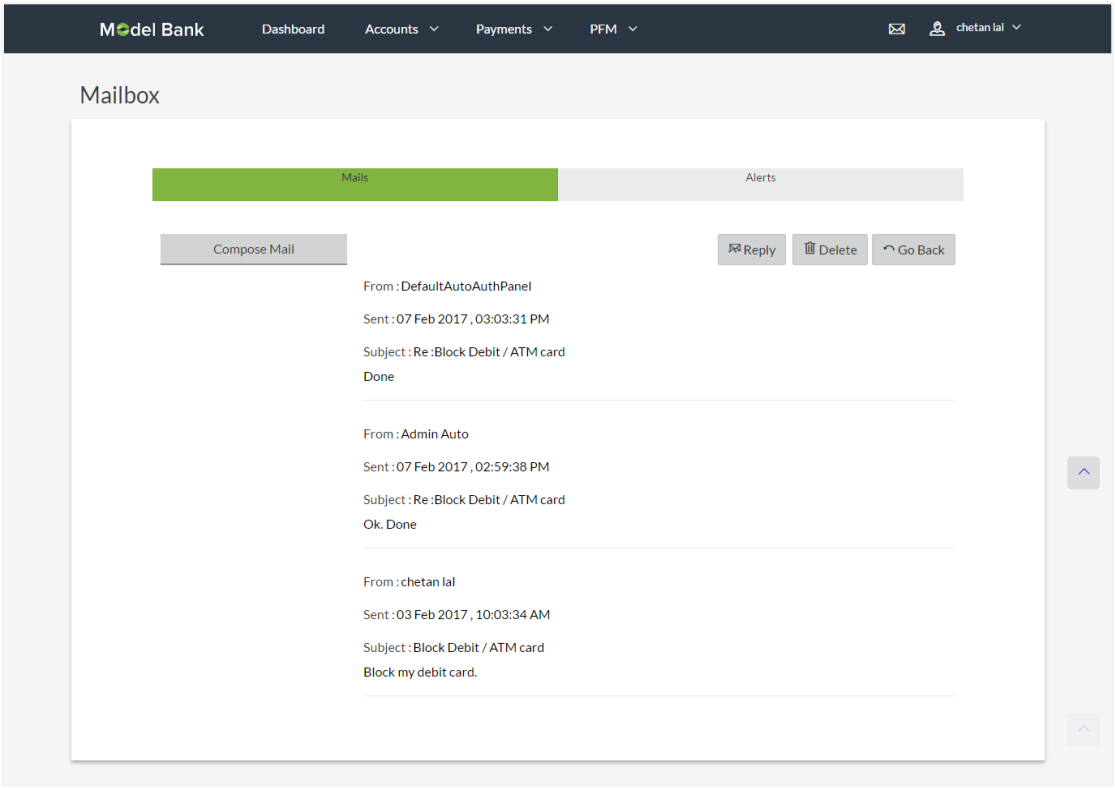
8.1.3 Mailbox - Inbox

Using this feature, user can view the messages received in his Inbox. User can view the individual message by clicking on the sender's name.

To view the received mails:

1. In the **Mailbox** screen, click the **Inbox** option.
2. The **Mailbox** screen with received messages list appears; click individual message to view the details.

Mailbox – Inbox Message Details



Field Description

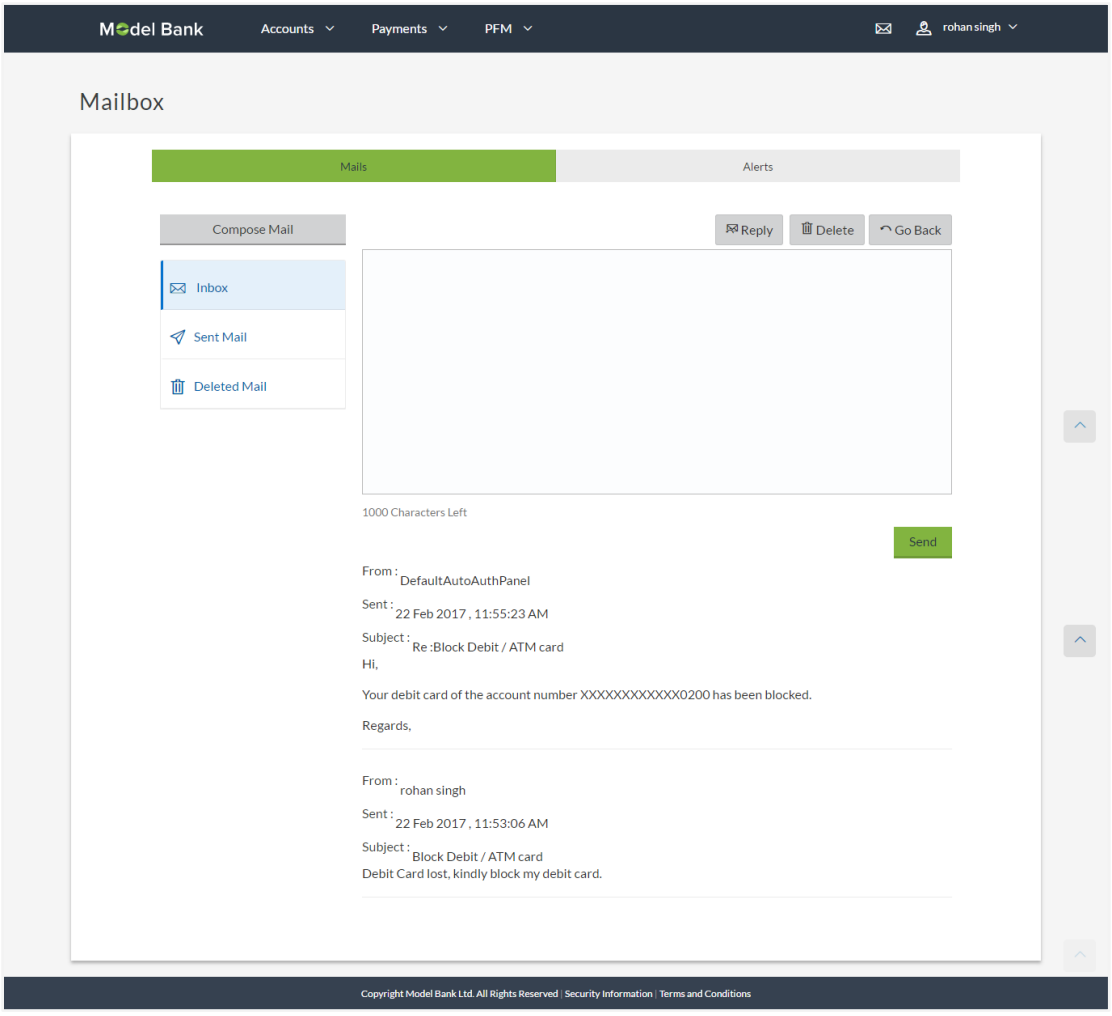
Field Name	Description
Message Details	
From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was received.
Subject	Subject of the received message.
Mail Chain	The message record contains: • Actual contents of the message • Date and time on which each message was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

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

Click the header to sort the records according to ascending or descending date.
OR
Click to refresh the mailbox.
OR
Select message and click to delete the message.

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

Mailbox – Inbox Reply Message



Field Description

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

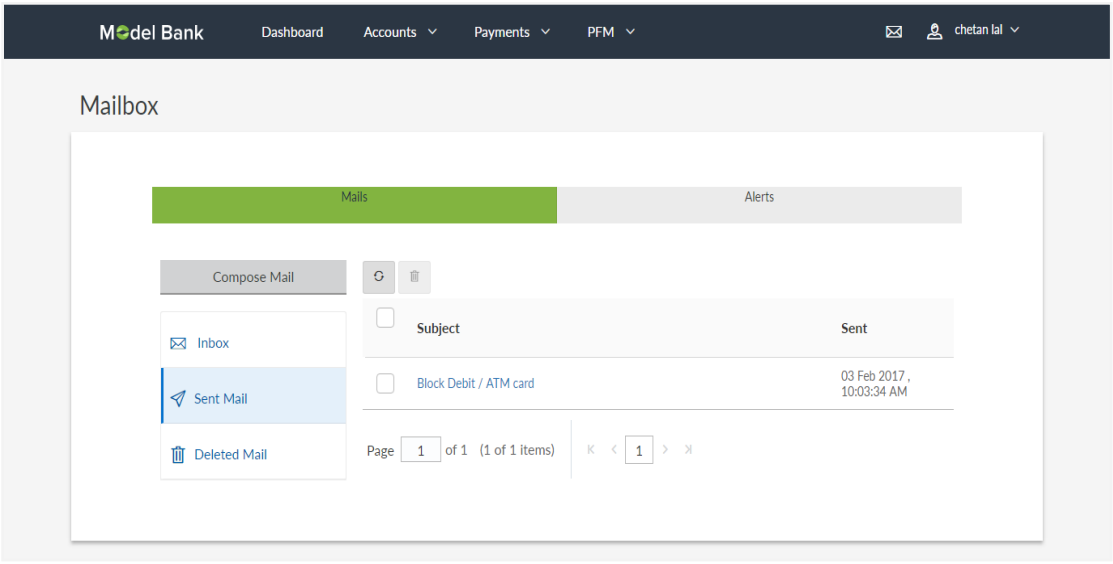
8.1.4 Mailbox - Sent Mail

This option displays all the messages sent by the user.

To view the sent messages

1. In the **Mailbox** screen, click **Sent Mail** option.
2. The **Mailbox** screen with sent messages list appears; click individual message to view the details.

Mailbox – Sent Mail

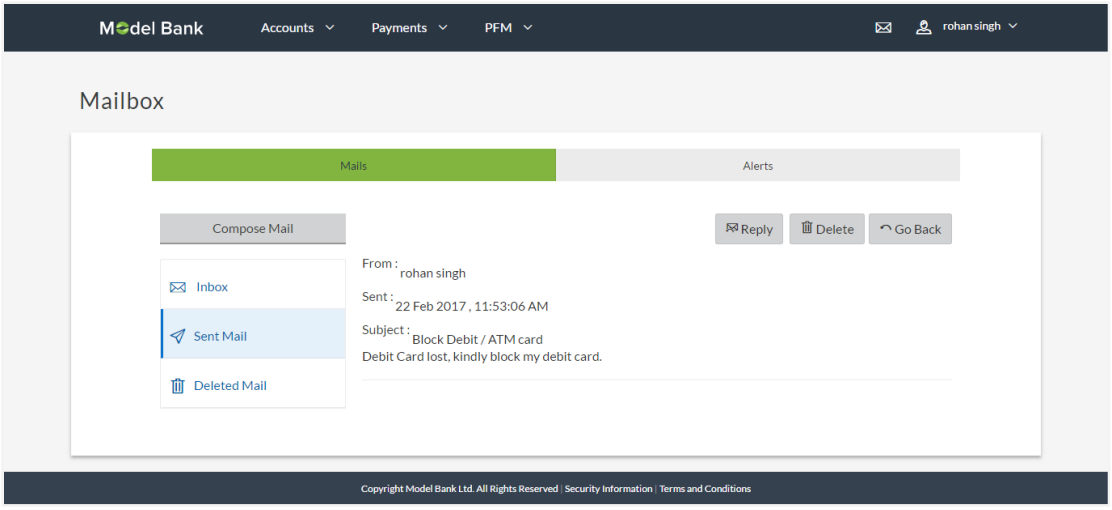


Field Description

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

3. Click the required sent message that you want to view.
   OR
   Click the header to sort the records according to ascending or descending date.
   OR
   Click to refresh the mailbox.
   OR
   To delete multiple mails, select the check box (s) against the mail, and click to delete the message.
4. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply the received message. The success message appears.
   OR
   Click **Delete** to delete the message.
   OR
   Click **Go Back** to navigate to the previous page.

8.1.5 Mailbox – Sent Mails – Details



Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.
Subject	Subject of the sent message.

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

Message - Reply

This section displays the reply section.

Message	The message to be sent to the bank.

1. Click the required sent message that you want to view.
   OR
   Click the header to sort the records according to ascending or descending date.

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

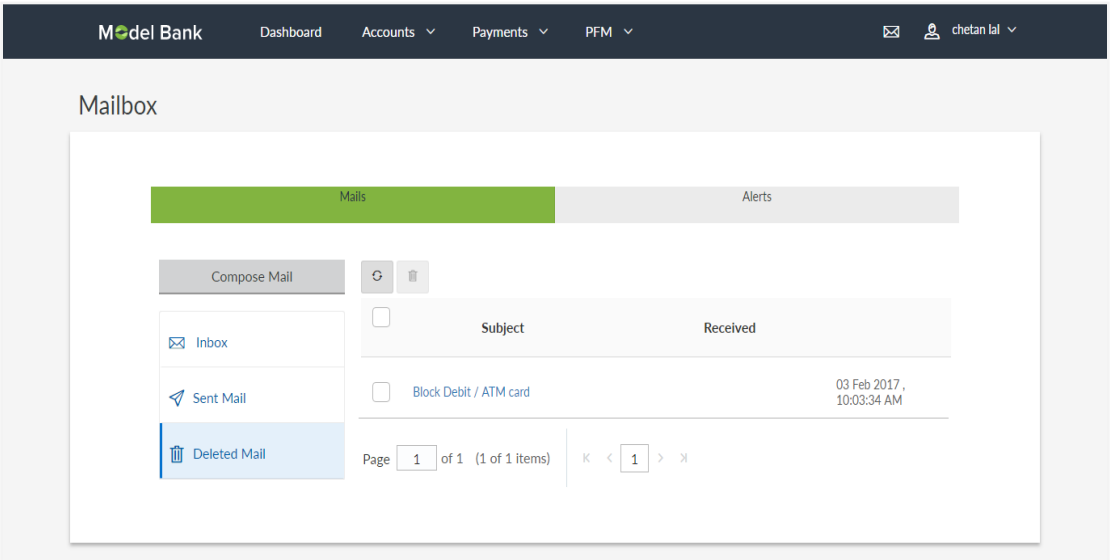
8.1.6 Mailbox – Deleted Mail

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

To view the deleted messages

1. In the **Mailbox** screen, click **Deleted Mail** option.
2. The **Mailbox** screen with deleted messages list appears; click individual message to view the details.

Mailbox – Deleted Mail



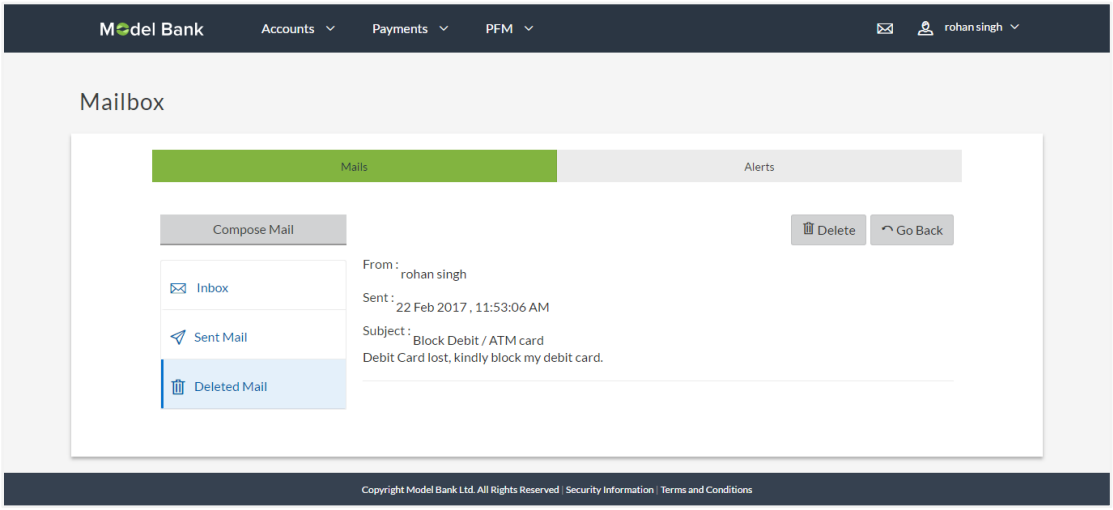
Field Description

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

3. Click the required sent message that you want to view.
   OR
   Click the header to sort the records according to ascending or descending date.
   OR
   Click to refresh the mailbox.
   OR
   To delete multiple mails, select the check box (s) against the mail, and click to delete the message.

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

Mailbox – Deleted Mail Details



Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.
Subject	Subject of the sent message.
Message Contents	The contents of the message.

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

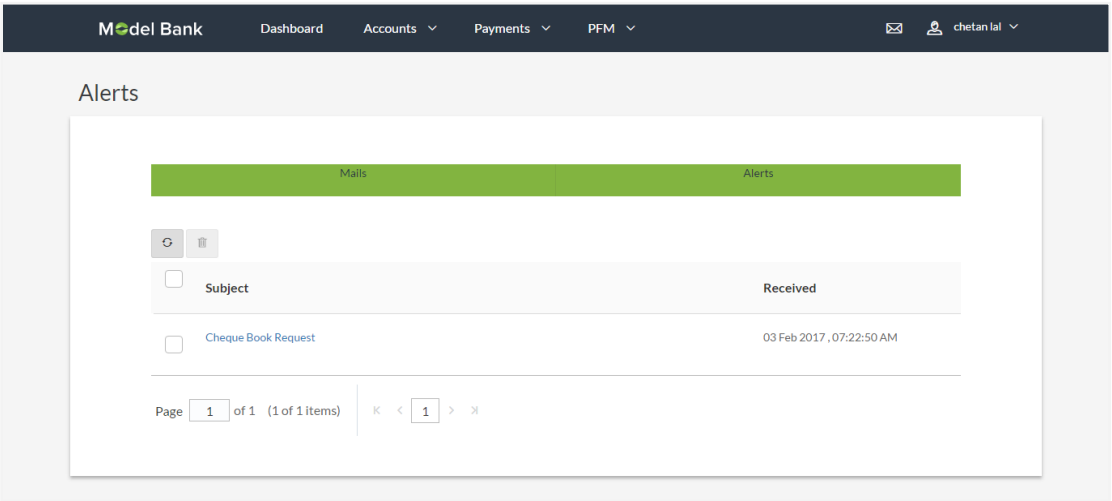
8.2 Alerts

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

To view the alerts:

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

Alerts

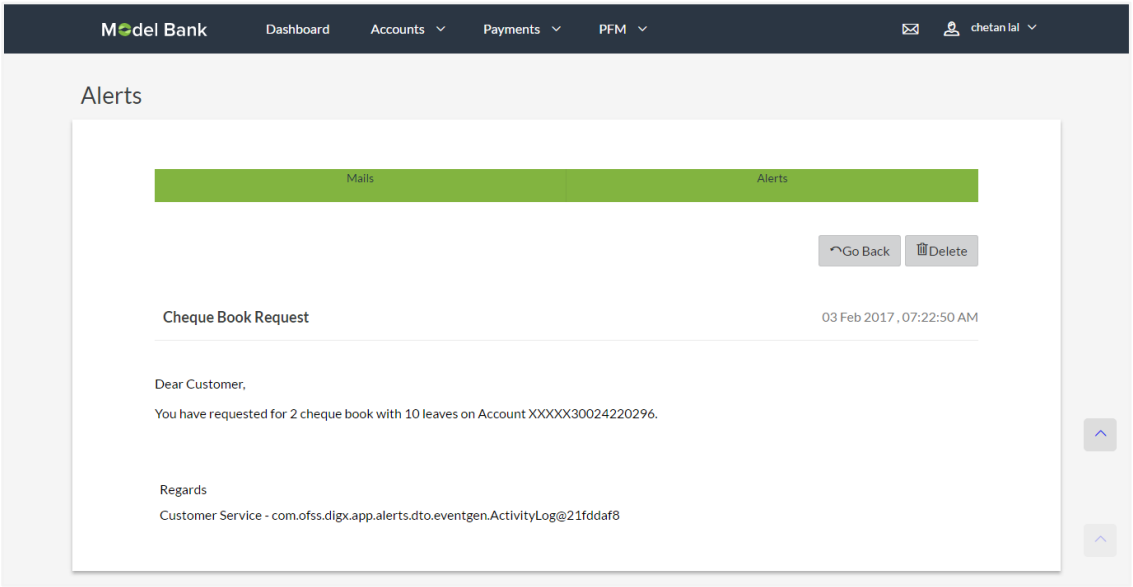


Field Description

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

2. Click individual alert to view the details. The details appear depending upon the type of alert being generated.
   OR
   Click the header to sort the records according to ascending or descending date.
   OR
   Click to refresh the mailbox.
   OR
   To delete multiple alerts, select the check box (s) against the mail, and click to delete the message.

Alerts Details



Field Description

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

3. Click **Delete** to delete the alert. The delete warning message appears.
   OR
   Click **Go Back** to navigate to the previous page.

FAQs

1. **Can customers initiate fresh mails?**

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

2. **Can customer delete multiple mails?**

   Yes, user can select multiple mails and delete the same.

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

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

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

   No, customer cannot reply to the alerts which are auto generated by system.

9. Daily Limits

Bank can put restrictions on the transactions initiated by customers from channel. Bank applies different type of limits on different transactions. These limits may vary depending on user/customer type.

There are different types of limits which are;

- Permitted number of transactions in a day
- Cumulative amount of transactions in a day
- Minimum amount for a transaction
- Maximum amount for a transaction

Daily limits function allows a retail user to view the daily limits assigned by Bank and utilized by the user for various transactions. User can also edit and reduce cumulative transaction amount limit offered by the bank for individual transaction. The user can also reduce the maximum transaction count limit offered by the bank for individual transaction.

Further modification of limits will be allowed up to the limits offered by Bank for each transaction. Updated limits will be applicable from next calendar day.

Pre-requisites

User must have an active CASA / Demand Draft relationship with Bank

Features supported in Application

- View Transaction Limits
- Reduce cumulative daily amount limit for each transaction
- Reduce cumulative daily count limit for each transaction

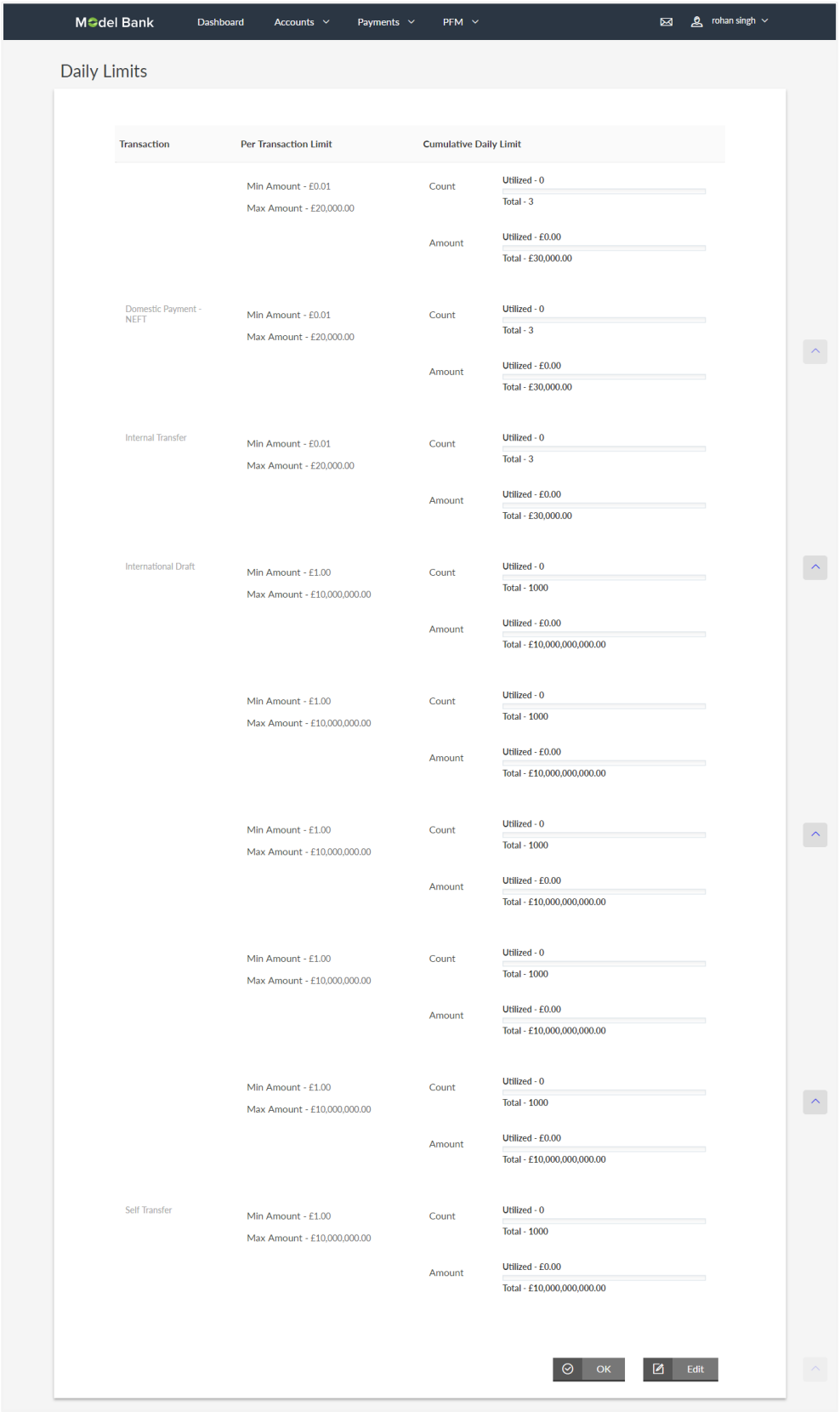
How to reach here:

Dashboard > My Accounts > My Limits > Daily Limits

9.1 Daily Limits – View

Logged in Retail user can view the transaction limits offered by the bank for each transaction using this option.

Daily Limits



Field Description

Field Name	Description
Transaction	Name of the transaction for which user limits are displayed.
Per Transaction limit	
Transaction initiation limits allocated to you at user level and customer level.	
Minimum Amount	The per transaction limit - minimum amount.
Maximum Amount	The per transaction limit - maximum amount.
Cumulative Daily Limit	
Count	The cumulative daily count, for the transaction. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line is the Max allocated by the Bank (numeric figure below it).
Amount	The cumulative daily amount for the transaction. This is represented in a line graph - with a (colored) Utilized Amount (numeric figure below it) and the last point of the line is the Max allocated by the Bank (numeric figure below it).

1. Click **Edit** to edit the limits. The **Daily Limits- Edit** screen appears.
   OR
   Click **OK** to navigate to the previous screen.

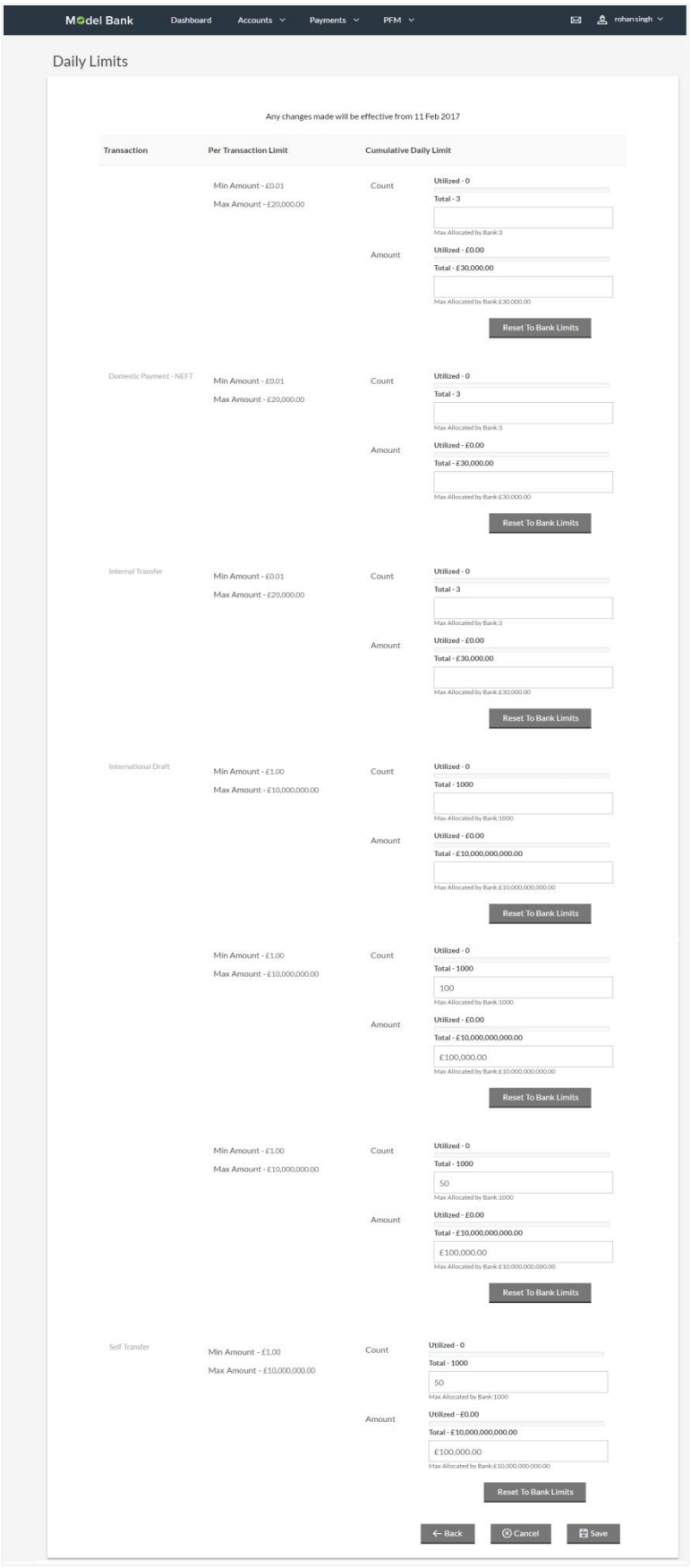
9.2 Daily Limits - Edit

Logged in Retail user can edit the transaction limits offered by the bank for each transaction using this option. User can also reset the limits back to the transaction limits for the transaction whose limits were reduced by the user.

To edit the daily limits:

1. In the **Daily Limits** screen, click **Edit**. The **Daily Limits - Edit** screen appears.
   OR
   Click **OK** to navigate to the previous screen.

Daily Limits - Edit


Model Bank
Dashboard
Accounts
Payments
PFM
rohan singh
Daily Limits
Any changes made will be effective from 11 Feb 2017
Transaction
Per Transaction Limit
Cumulative Daily Limit
Min Amount - £0.01
Max Amount - £20,000.00
Count
Utilized - 0
Total - 3
Max Allocated by Bank:3
Amount
Utilized - £0.00
Total - £30,000.00
Max Allocated by Bank:£30,000.00
Reset To Bank Limits
Domestic Payment - NEFT
Min Amount - £0.01
Max Amount - £20,000.00
Count
Utilized - 0
Total - 3
Max Allocated by Bank:3
Amount
Utilized - £0.00
Total - £30,000.00
Max Allocated by Bank:£30,000.00
Reset To Bank Limits
Internal Transfer
Min Amount - £0.01
Max Amount - £20,000.00
Count
Utilized - 0
Total - 3
Max Allocated by Bank:3
Amount
Utilized - £0.00
Total - £30,000.00
Max Allocated by Bank:£30,000.00
Reset To Bank Limits
International Draft
Min Amount - £1.00
Max Amount - £10,000,000.00
Count
Utilized - 0
Total - 1000
Max Allocated by Bank:1000
Amount
Utilized - £0.00
Total - £10,000,000,000.00
Max Allocated by Bank:£10,000,000,000.00
Reset To Bank Limits
Min Amount - £1.00
Max Amount - £10,000,000.00
Count
Utilized - 0
Total - 1000
100
Max Allocated by Bank:1000
Amount
Utilized - £0.00
Total - £10,000,000,000.00
£100,000.00
Max Allocated by Bank:£10,000,000,000.00
Reset To Bank Limits
Min Amount - £1.00
Max Amount - £10,000,000.00
Count
Utilized - 0
Total - 1000
50
Max Allocated by Bank:1000
Amount
Utilized - £0.00
Total - £10,000,000,000.00
£100,000.00
Max Allocated by Bank:£10,000,000,000.00
Reset To Bank Limits
Self Transfer
Min Amount - £1.00
Max Amount - £10,000,000.00
Count
Utilized - 0
Total - 1000
50
Max Allocated by Bank:1000
Amount
Utilized - £0.00
Total - £10,000,000,000.00
£100,000.00
Max Allocated by Bank:£10,000,000,000.00
Reset To Bank Limits
Back
Cancel
Save

Field Description

Field Name	Description
Transaction	Name of the transaction for which user limits are displayed.
Per Transaction limit	
Transaction initiation limits allocated to you at user level and customer level.	
Minimum Amount	The per transaction limit - minimum amount.
Maximum Amount	The per transaction limit - maximum amount.
Cumulative Daily Limit	
Count	The cumulative daily count, for the transaction. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line is the Max allocated by the Bank (numeric figure below it).
Amount	The cumulative daily amount for the transaction. This is represented in a line graph - with a (colored) Utilized Amount (numeric figure below it) and the last point of the line is the Max allocated by the Bank (numeric figure below it).

2. In the **Cumulative Payee Restriction** field, select the appropriate option.
   a. If you select **Yes** option:
      i. Edit the values in **Total number of Payees permitted per day** field.
      OR
      Click or to edit the values.
3. Select the transactions whose details you want to edit.
4. In the **Account Payee - Payee Restriction** field, select the appropriate option.
   a. If you select **Yes** option:
      i. Edit the values in **Total number of Payees permitted per day** field.
      OR
      Click or to edit the values.
      OR
      Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.
      Bank offered limits will be auto populated for a transaction.
5. Click **Save** to save the changes. A message “Changes will be updated on #Next Calendar Date# Do you want to proceed?” with options buttons as ‘Yes’ and ‘No’ appears.
   Click **No** to cancel the updates.
   Click **Yes** to confirm the updates.
   OR

Click **Back** to cancel the operation and to go back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.

6. The **Daily Limits - Edit - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Edit** to modify the details.
   OR
   Click **Cancel** to cancel the transaction.
   The success message of transaction submission appears.
   Click **OK** to complete the transaction.

FAQs

1. **Can the customer change the daily limits pre set by bank?**

   Yes, the customer can modify the limits set i.e. the range of amount or the count etc. However any change has to be within the prescribed upper limit set by the bank.

10. Profile

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

Pre-requisites

The user must be a customer of the bank and have valid login id credentials

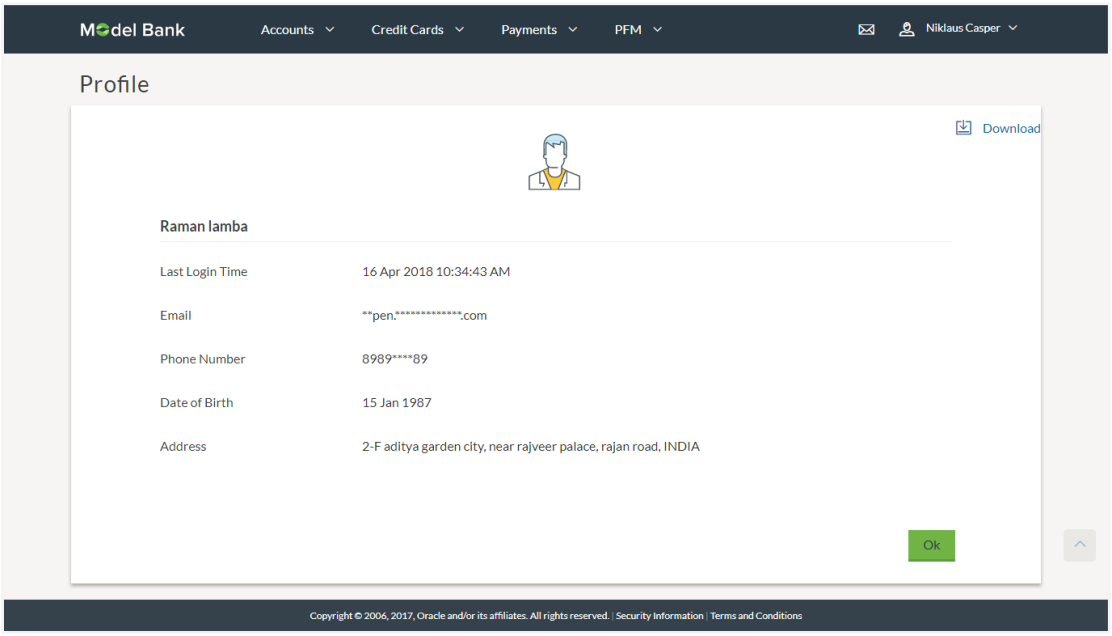
Features Supported In Application

- View the profile details of user

How to reach here:

My Account > Profile

Profile



Field Description

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

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

   to download the user details.

11. One Time Password

This is considered as an additional layer of security provided to safeguard your account details and money. One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to User's registered mobile number or email ID. User needs to enter the received code to complete the process. User can use Resend Code, to request the code again (if code is not received or has expired).

Pre-requisites

User must have a relationship with Bank

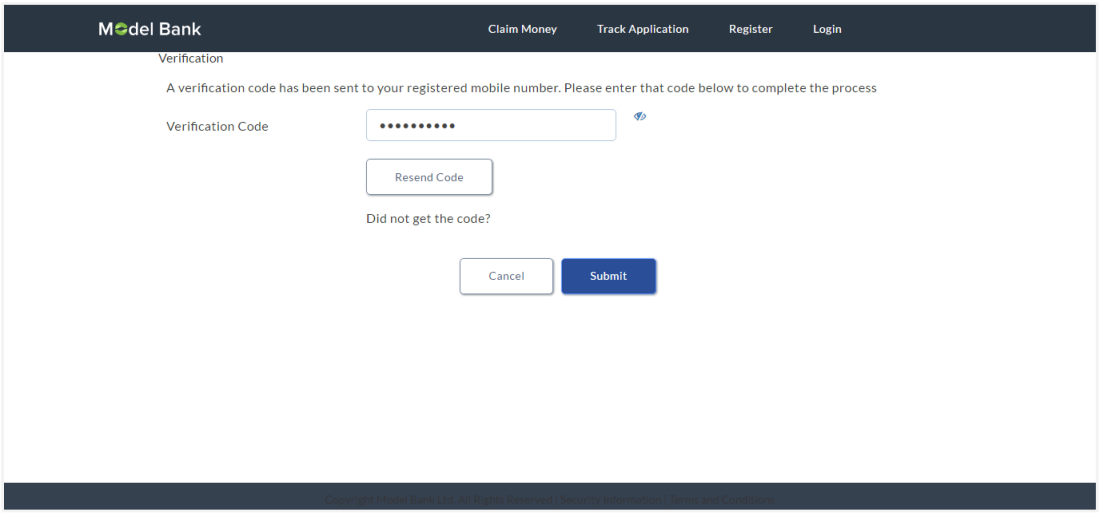
Features Supported In Application

- Providing verification code and matching the same for verification from system

For OTP verification:

1. In the **Verification Code** field, enter the code as received.
   OR
   Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired.

Get Online - Verification



Field Description

Field Name	Description
Verification Code	The code sent to the customer to their registered email id or mobile number.

2. Click **Submit**. The success message appears.

FAQs

1. **Why is there a need for a One-Time Password (OTP)?**

   An OTP helps to protect against online fraud. It is a secure way to authenticate that a customer performing an online transaction is the rightful owner of the credit / debit card being used.

2. **When do I key in the OTP and how do I receive the OTP?**

   When a customer initiates a banking transaction online, the bank sends an OTP to the customer's registered mobile number via SMS or email. The customer has to enter this OTP (which has a validity of a few minutes), to successfully complete the transaction.