Oracle Banking Digital Experience

Wallets User Manual
Release 17.1.0.0.0

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Wallets User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

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

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

2. Wallets

Today's need of a user is to make fast and easy payment using a hand held device. To know recipient's bank details or entering it while making a payment (or maintaining it) is tedious and time consuming. Payment using a contact number or email id is far more convenient to the user as it is hassle free and requires no maintenance of payment details.

In order to facilitate easy and fast payments for users, a digital channel introduced as 'Wallets'. Wallets will serve easy payments to the recipients just by entering the recipient's email id or mobile number. The bank can serve additional channel for its users for basic banking and a trending way of making payments.

With wallet, user can perform basic banking using a simple and easy to use user interface.

Wallet features includes:

- Wallet Registration
- Wallet Dashboard
- Add funds to wallet
- Wallet Statement
- Pay Funds to another wallet
- Claim funds
- Unclaimed Funds
- Request Funds from your contacts
- Requested Funds
- Profile

3. Wallet Registration

In order to avail wallet and its services, user needs to register for the wallet. The Wallet registration link will be available on the bank portal so that, new user (prospect user) can also access and register for Wallet services.

A prospect user needs to follow wallet registration process which involves a few steps.

Steps involved in wallet registration;

- A verification code will be sent to the user's mobile number entered as the first step of registration.
- User needs to enter the verification code as received.
- On successful authentication, the user needs to enter primary details.
- User needs to enter the unique verification code (OTP) received on email as 'Email Id' verification process and create login credentials to get the registration process completed.
- System authenticates the verification code and allows user to proceed further.
- Once registered, user landed on the wallet dashboard and can start using the wallet.

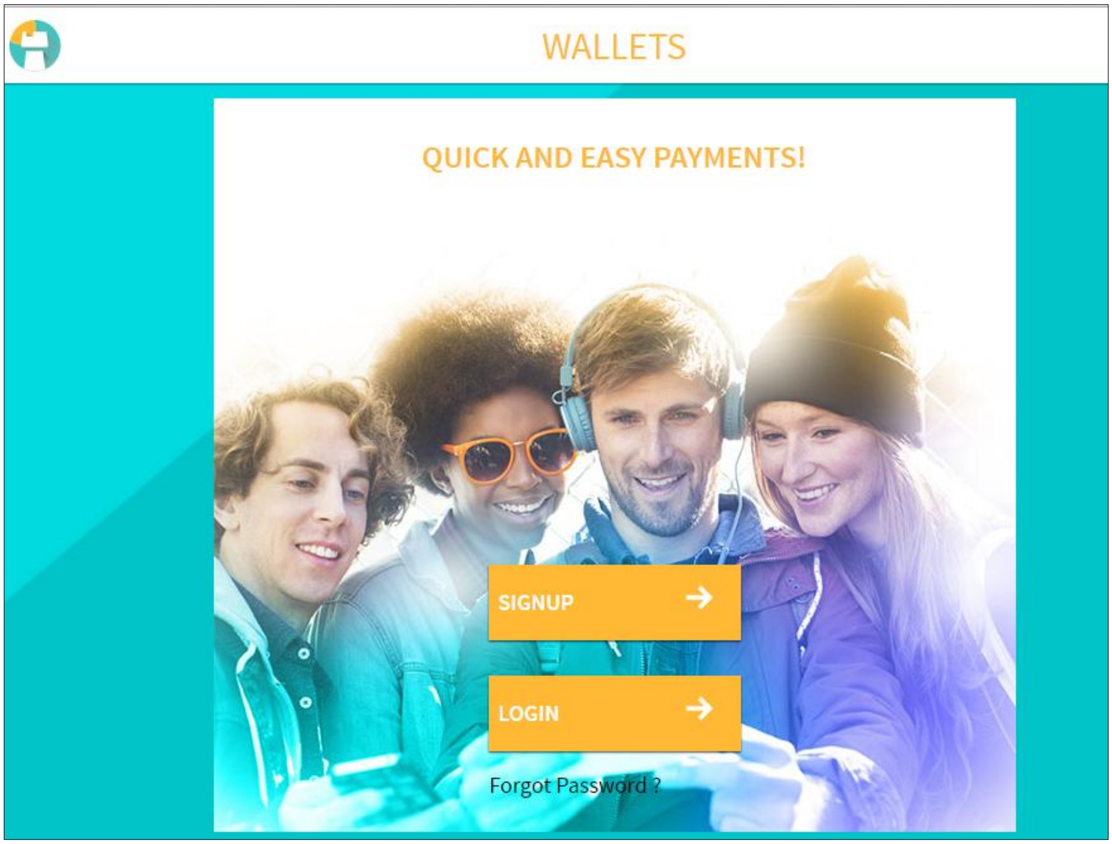
3.1 Wallet Registration - Prospect User

Using this option, you can create and register for digital wallet from the bank portal.

How to reach here:

Bank Portal > Wallet Registration

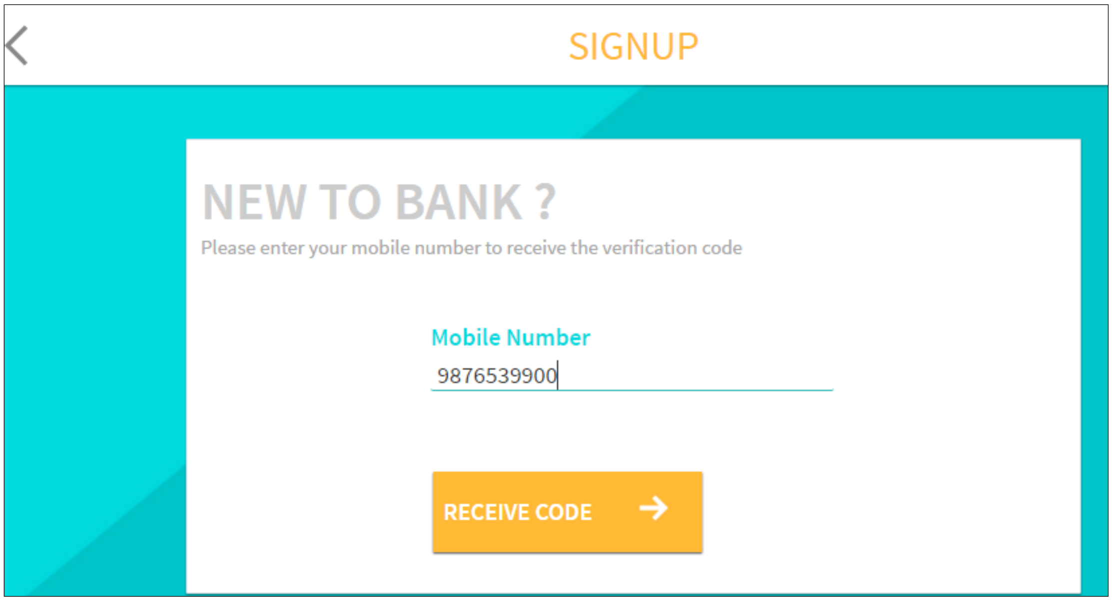
Wallet – Sign Up



To register for the digital wallet:

1. Click **Sign Up**. The **Wallet – SignUp** screen appears.
   OR
   Click **Forgot Password** if you have forgotten the login password.

Wallet – Sign Up Mobile Verification

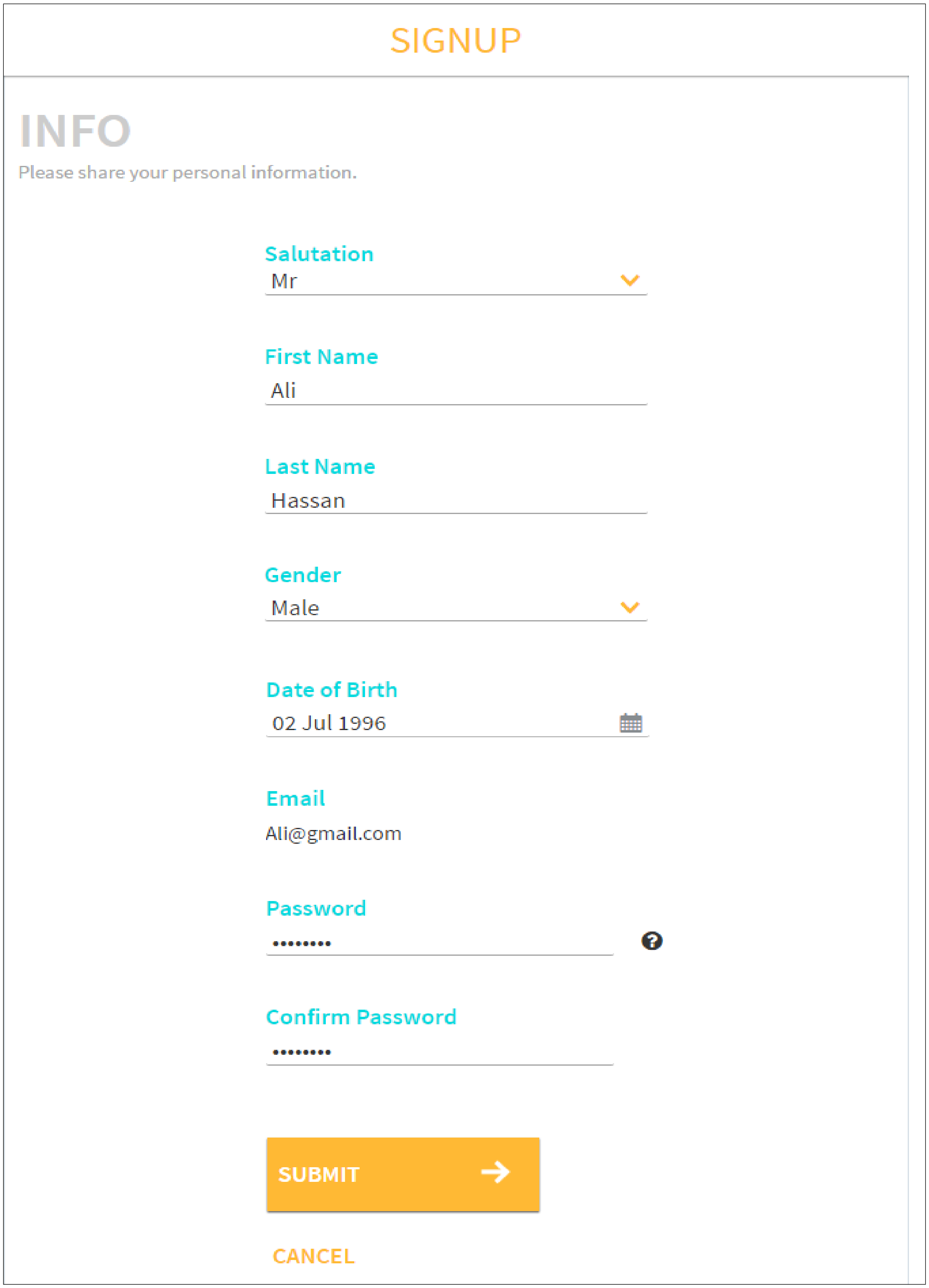


Field Description

Field Name	Description
New to Bank?	
Please enter your mobile number to receive the verification code	
Mobile Number	Mobile number of the user.

2. In the **Mobile Number** field, enter the mobile number of the user.
3. Click **RECEIVE CODE**.
4. The OTP will be received on the user's mobile number and **Wallet – SignUp Verify Mobile** screen appears. For more information click here.
5. Enter the code and click **Continue.**
6. The **Wallet SignUp - User Info** screen appears, enter the relevant information.

Wallet - User Information



Field Description

Field Name	Description
Please share your personal information	
Salutation	Salutation to be used. The options are: • Mr • Ms • Mrs • Other
Salutation	Salutation of the applicant. This field appears, if you select **Other** option from **Salutation** list.
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Gender	Gender of the applicant.
Date of Birth	Date of birth of the applicant.
Email	Email id of the applicant.
Password	The password for the application form.
Confirm Password	Re-enter to confirm the password.

7. From the **Salutation** list, select the appropriate option.
8. In the **First Name** field, enter the first name of the applicant.
9. In the **Last Name** field, enter the last name of the applicant.
10. In the **Gender** field, select the appropriate option.
11. In the **Date of Birth** field, select the date of birth.
12. In the **Email** field, enter the email address of the applicant.
13. Click **Receive Code**.
14. The OTP will be received on the user's email id and field for entering the verification code appears on the **Wallet – SignUp User Info** screen. For more information, click here.
15. Enter the verification code and click **Continue**.
16. The field for entering the password appears in the **Wallet SignUp** - **User Details Verification** screen. In the **Enter Password** field, enter the password.
    OR
    Click to view the password policy.

7. In the **Confirm Password** field, re-enter the password.
8. Click **Submit** to confirm the user details.
   OR
   Click **Cancel** to cancel to cancel the transaction.
9. The success message with the ‘welcome note’ highlighting the features available in the wallet appears. Click **Get Started** to explore the wallet.

FAQs

1. **Where can I use my wallet?**

   You can use your wallet for:

   - Transferring funds to another wallet user
   - Making payments
   - Requesting funds from another wallet user

2. **I have entered wrong OTP, how to register for a wallet now**

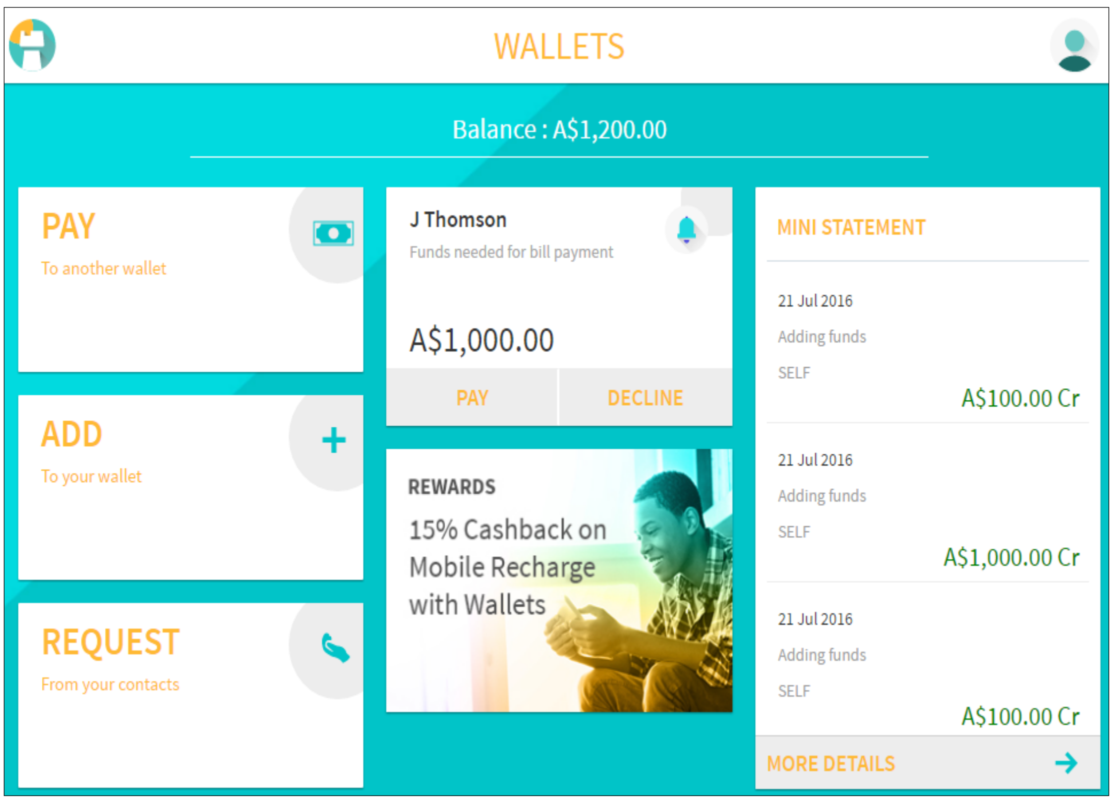
   If you have entered the wrong OTP, you can try providing the correct OTP again. There is also an option available to re-generate the OTP.

4. Wallets Dashboard

Wallet dashboard provides a simple and clean view of the transactions and options available to the customers on wallet. Ease of use is the primary principle of wallet dashboard. Wallet dashboard is more action oriented rather than just showing read-only information.

Wallet dashboard is broadly classified into the below four sections;

- Header
- Transactions
- Payment / Request notifications
- Mini Statement
- Offers



Dashboard Overview

Header

It consist of the option to access user profile from which user can access features like change password, unclaimed funds, status of requested funds, profile, login details, logout, etc.

- Any alerts to the user
- Wallet balance along with currency

Header

It consist of the option to access user profile from which user can access features like change password, unclaimed funds, status of requested funds, profile, login details, logout, etc.

- Any alerts to the user
- Wallet balance along with currency

Transactions

Standard transactions supported in the wallet are accessible through the transaction section.

Transactions includes;

- Pay (Pay funds to wallet user and non wallet user): Click the card to go to the wallet **Pay** screen.
- Add (add funds into wallet): Click the card to go to the wallet **Add** funds screen.
- Request (request funds from other wallet users): Click the card to go to the wallet **Request** funds screen.

Payment / Request notifications

Any payment request coming to the user from another wallet will be shown to the user for his action. User can click this button to pay or decline the fund request.

It displays the following details:

- Name: Name of the wallet user who has requested funds
- Description: Description mentioned by wallet user while initiating the fund request
- Amount: Amount requested

Mini Statement

- Displays the recent financial activities performed by the user. It displays the value date of transaction, description, amount of the transaction and the Dr/Cr indication along with the amount.
- With the view more option, user can navigate to the details statement screen.

Offers

- Any offers as hosted by the bank will be shown on the wallet dashboard.

5. Add

In order to make fund transfers or payments through the wallet, there should be balance available into a wallet. The wallet can be funded using:

- External accounts like credit card, debit card (using payment aggregator)
- Internet banking (same bank account)

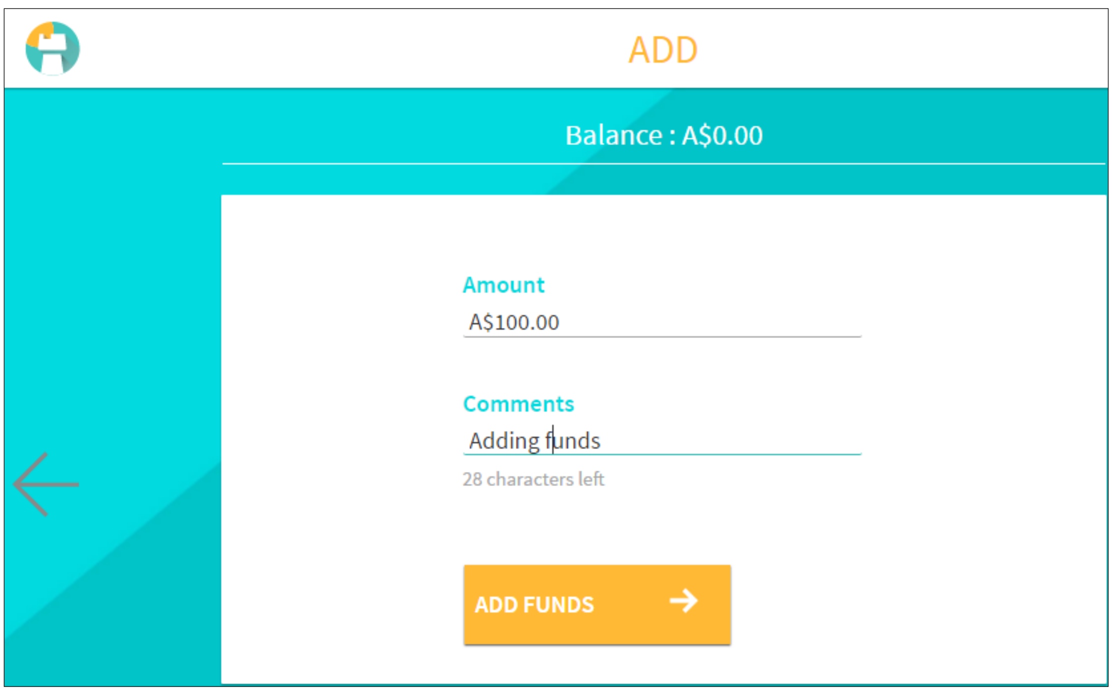
Funding wallet from any credit or debit card or using internet banking requires processing the transaction from an aggregator mode.

Using internet banking, a user can fund wallet using his own account available within bank. After a successful authentication, a user can select an account from which the wallet is to be funded. Depending on the transaction status (acknowledgment) from the aggregator, wallet balance is updated.

How to reach here:

Wallet Dashboard > Add

Add



Field Description

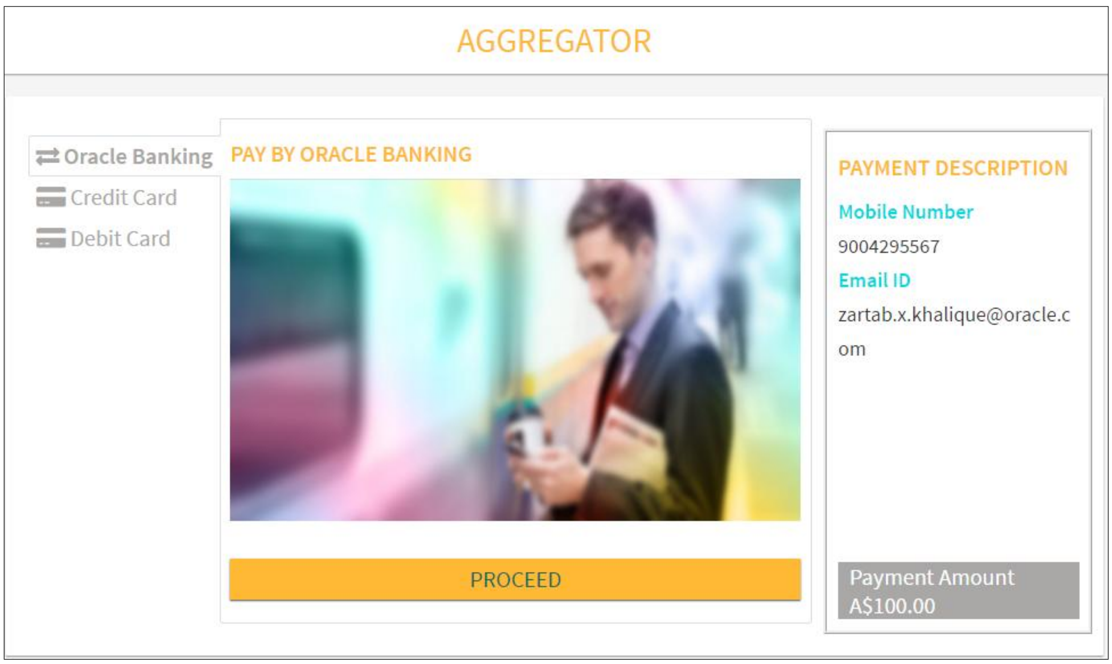
Field Name	Description
Wallet Balance	Balance in the wallet along with currency.
Amount	Amount to be funded.

Field Name	Description
Comments	Free text for user to enter any comments/ remarks as desired by the user.

To fund a wallet:

1. In the **Amount** field, enter the amount to be funded.
2. In the **Comments** field, enter the appropriate comment.
3. To fund the wallet, click **Add Funds**.
4. The **Review** screen appears which navigates the user to the aggregator page, click **Confirm**.
5. The **Aggregator** screen appears; select either **Credit card / Debit card** or **Internet banking** option.

Aggregator - Internet Banking

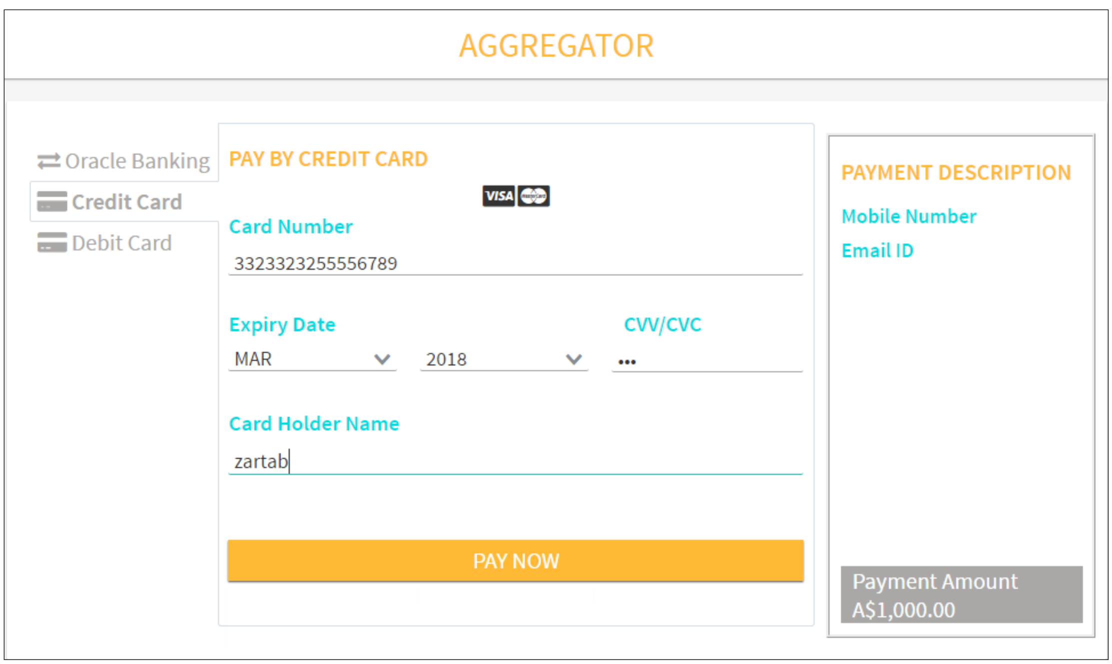


Field Description

Field Name	Description
Modes of payments	The mode using which, wallet is to be funded. The modes can be: • Internet banking (same bank account) - an account which user maintains in the same bank. • Credit Card • Debit Card
Payment Description	Section displaying the transaction details like: • Mobile number and email id of the wallet user • payment amount

6. Select the **Internet Banking** mode, if you want to add funds by your own account and click **Proceed**.
   The application will get acknowledgment regarding the transaction and money will be credited into user's wallet account.

Aggregator - Credit/ Debit Card



Field Description

Field Name	Description
Pay by Credit/ Debit Card	
Card Number	The credit or debit card number using which the amount is to be transferred to the wallet.
Expiry Date	Expiry date of the card.
CVV/ CVC	The CVV/ CVC number as security check.
Card Holder Name	The name mentioned on the card.
Payment Description	Section displaying the transaction details like: • Mobile number and email id of the wallet user • payment amount

To fund a wallet using credit/ debit card:

7. In the **Card Number** field, enter the credit or debit card number.
8. From the **Expiry Date** list, select the appropriate month and year.
9. In the **CVV/ CVC** field, enter the CVV/ CVC number written on the back of your card.
10. In the **Card Holder Name** field, enter the name mentioned on the card.
11. Click **Pay Now**.
    The application will get acknowledgment regarding the transaction and money will be credited into user's wallet account.

FAQs

1. **Are my funds safe and secure?**

   The bank takes financial security and payment regulations very seriously. It strictly ensures the financial security of both the bank and the account holders.

6. Statement

Statement plays an important role for customers to manage and control an account. Similar to any regular saving account, wallets supports activity statements for wallets as well. This Wallet statement shows all the accounting entries that affect the wallet balance. A brief summary of last few transactions can be viewed on the wallet dashboard.

However, there is also an option to view complete statement for the wallet. All transactions performed from wallet are shown in chronological order.

User can use the below filters to narrow the search the result.

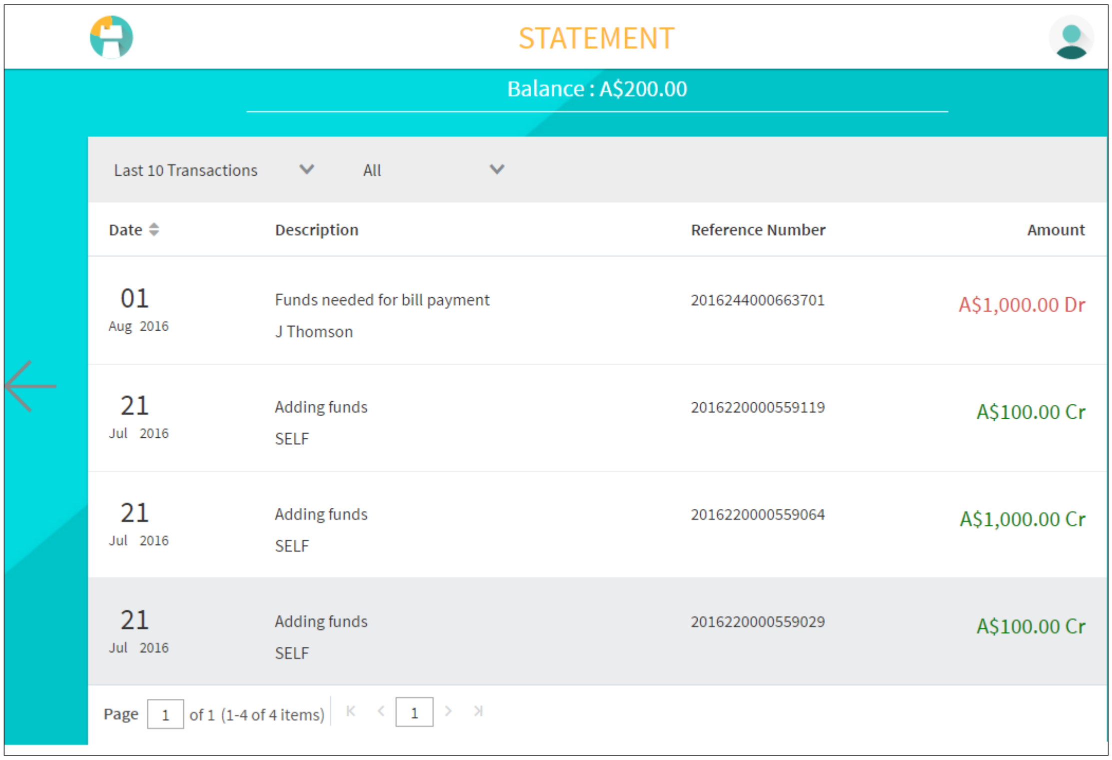
- Transaction period
    - Last 10 Transactions
    - Between date range
- Transaction type
    - Debits transactions
    - Credit transactions
    - Debit and Credit transactions

User also has sort option to sort the result basis transaction date.

How to reach here:

Wallet Dashboard > *Mini Statement* > *Statement*

Statement



Field Description

Field Name	Description
Wallet Balance	The current wallet balance along with the currency.
Filter section	
Filter 1	The option to view transactions within the specific period. The options are: • Last 10 Transactions • Select Date Range
From, To	Options to view transactions for the selected period. From Date cannot be greater than To Date. To enable this field, select the **Select date range** option from Filter 1.

Field Name	Description
Filter 2	Option to view the transactions based on transaction type whether debit, credit or both. The options are: • All (both debit and credit) • Debits Only • Credits Only
Results	
Date	Date on which the activity (transaction) was performed.
Description	Short description of the wallet transaction. Example - Interest charged, repayment etc.
Reference Number	The reference number of the transaction.
Amount	The transaction amount along with the debit or credit indicator.

To view the wallet activity:

1. To view the wallet statements within the specific period, click **Date Range**.
   OR
   Click the other filter to view the transactions based on transaction type.

7. Pay

Paying from wallet is simple and fast. With Wallet, user can pay directly to another wallet user or to a desired contact using the contact's email or mobile number. Wallet smartly identifies whether the email id / mobile number is registered for wallet services or not. If the email id / mobile number are registered for wallet, funds are directly credited into the recipient's wallet.

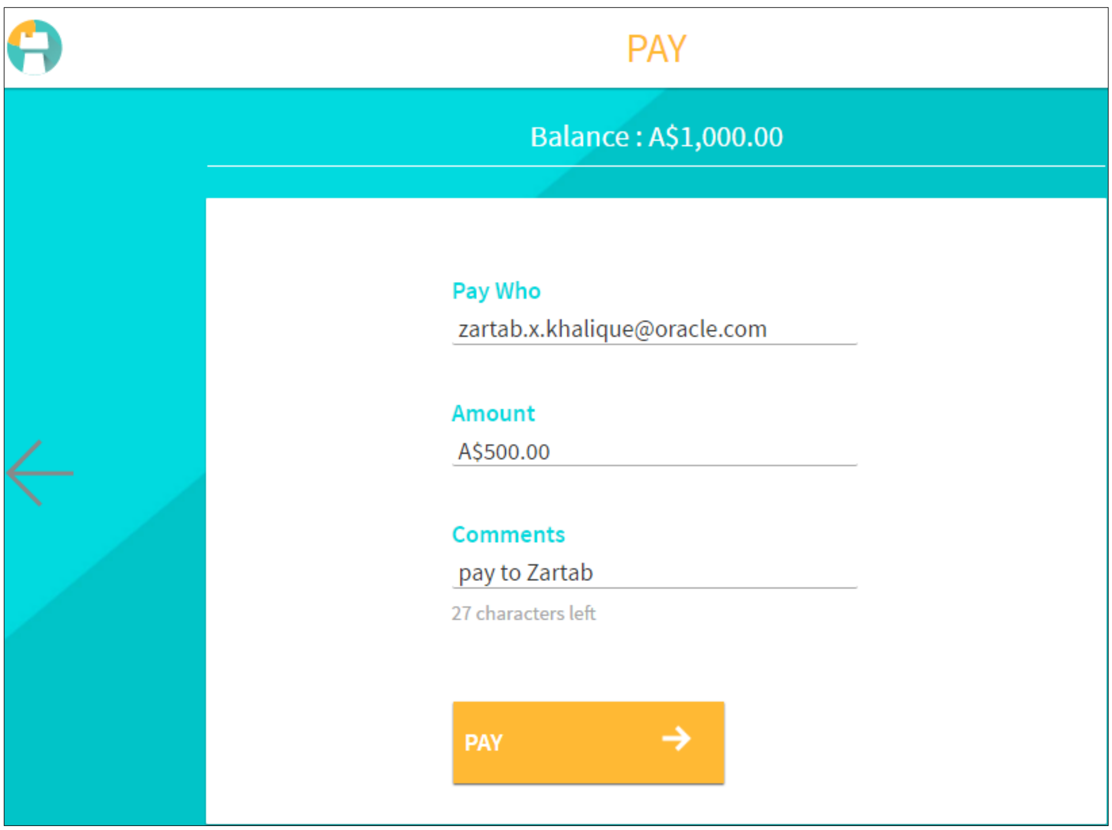
However, if the recipient is not registered for a wallet, a payment link is sent to the recipient's email id / mobile number. In order to receive funds, the recipient needs to register for wallet within the stipulated time frame. Failing to register for wallet within the time frame will not allow the recipient to receive funds. Funds will be credited back to the sender's wallet.

Note: The recipient must register for wallet in order to claim funds.

How to reach here:

Wallet Dashboard > Pay

Pay



Field Description

Field Name	Description
Wallet balance	Wallet balance along with the currency.
Pay Who	Recipient information that can be email id or mobile number.
Amount	The amount to be transferred.
Comments	Free text for user to enter any comments/ remarks as desired by the user.

To pay from your wallet:

1. In the **Pay Who** field, enter the email id or mobile number of the recipient.
2. In the **Amount** field, enter the amount to be transferred.
3. In the **Comments** field, enter the appropriate comment.
4. Click **Pay**.
5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
6. The **Verification** screen appears. For more information click here.
7. Click **Continue**.
8. The success message appears, along with the reference number. Click **Done** to complete the transaction.

Note:
1) In case of payment to a mobile number or email id, the payment will follow the Peer to Peer payment mode in the background.
2) In case of payment to an internal bank account, the payment will follow regular Internal transfer mode in the background.

FAQs

1. **How will a non-registered recipient receive or retrieve the money sent by me from the wallet?**

   To receive money sent by you, the recipient has to register for the wallet facility.

2. **What If recipient does not claim money?**

   If the recipient does not claim money within the stipulated time period, your money is transferred back to your wallet.

8. Claim Money - Prospect User

A user can transfer the funds from wallet to any contact via an email id or a mobile number. In order for a recipient to claim these funds, recipient needs to have a wallet. If the recipient does not have a wallet, recipient needs to register for wallet to claim funds. Recipient needs to access the wallet registration link sent by the sender to register for wallet.

Recipient of the amount can be a Registered user of the bank or can be a New user.

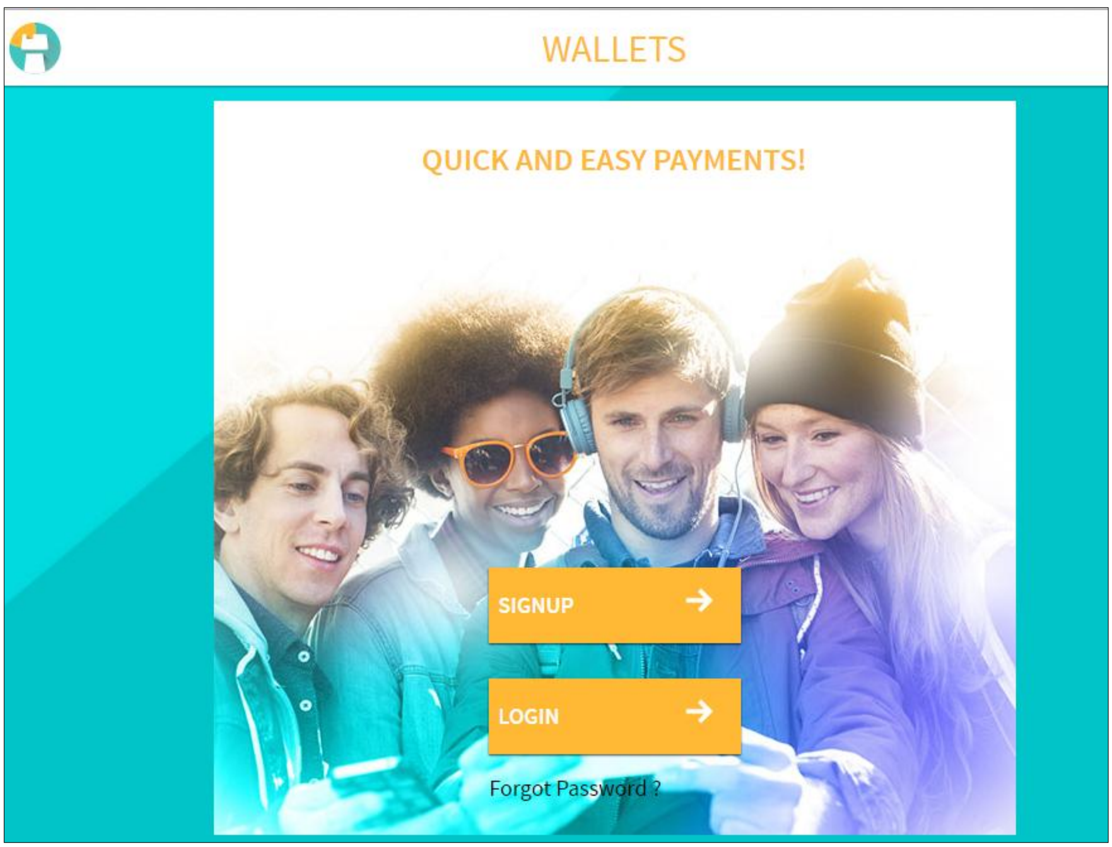
- In either case, recipient needs to register for wallet.
- Post successful registration, money will be credited directly into the user's wallet account. Wallet balance will be shown to the user.

Note: The recipient must register for wallet in order to claim funds.

How to reach here:

Wallet Dashboard > Claim Money

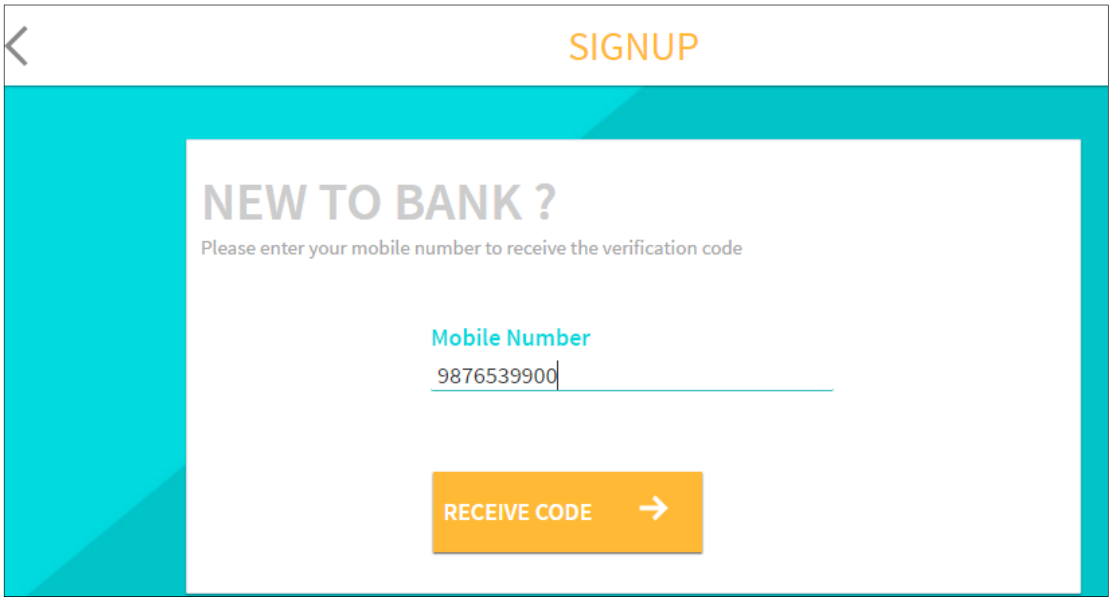
Wallet – Sign Up



To claim money:

1. Access the registration link to sign up for a wallet.
2. Click **Sign Up**. The **Wallet – Sign Up** screen appears.

Wallet – Sign Up Mobile Verification

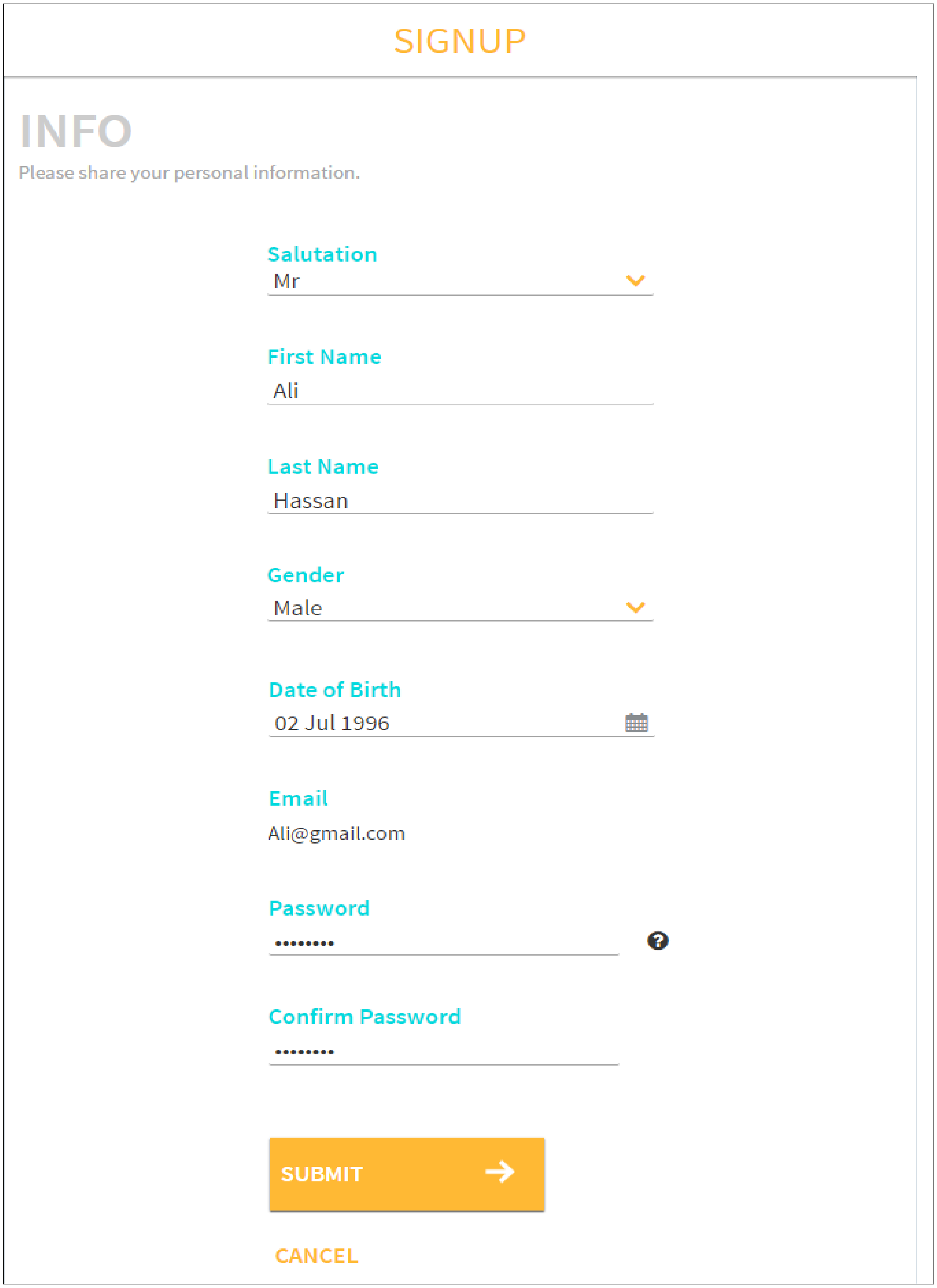


Field Description

Field Name	Description
New to Bank?	
Please enter your mobile number to receive the verification code	
Mobile Number	Mobile number of the user.

3. In the **Mobile Number** field, enter the mobile number of the user.
4. Click **RECEIVE CODE**.
5. The OTP will be received on the user's mobile number and **Wallet – SignUp Verify Mobile** screen appears. For more information, click <u>here</u>.
6. Enter the code and click **Continue**.
7. The **Wallet SignUp** - **User Info** screen appears, enter the relevant information.

Wallet sign Up - User Information



Field Description

Field Name	Description
Please share your personal information	
Salutation	Salutation to be used. The options are: • Mr • Ms • Mrs • Other
Salutation	Salutation of the applicant. This field appears, if you select **Other** option from **Salutation** list.
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Gender	Gender of the applicant.
Date of Birth	Date of birth of the applicant.
Email	Email id of the applicant.
Password	The password for the application form.
Confirm Password	Re-enter to confirm the password.

3. From the **Salutation** list, select the appropriate option.
4. In the **First Name** field, enter the first name of the applicant.
5. In the **Last Name** field, enter the last name of the applicant.
6. In the **Gender** field, select the appropriate option.
7. In the **Date of Birth** field, select the date of birth.
8. In the **Email** field, enter the email address of the applicant.
9. Click **Receive Code**.
10. The OTP will be received on the user's email id and field for entering the verification code appears on the **Wallet – SignUp User Info** screen. For more information, click here.
11. Enter the verification code and click **Continue**.
12. The field for entering the password appears in the **Wallet SignUp** - **User Details Verification** screen. In the **Password** field, enter the password.
OR
Click to view the password policy.

13. In the **Confirm Password** field, re-enter the password.
14. Click **Submit** to confirm the user details.
OR
Click **Cancel** to cancel to cancel the transaction.
15. The success message with the ‘welcome note’ highlighting the features available in the wallet appears. Click **Get Started** to explore the wallet.

9. Unclaimed Funds

A user can transfer the funds from wallet to any contact via an email id or a mobile number. In order for a recipient to claim these funds, recipient needs to have a wallet. If the recipient does not have a wallet, recipient needs to register for wallet to claim funds. Till the time recipient registers for wallet and claim funds, payments made to unregistered wallet users are shown under 'Unclaimed Funds' menu.

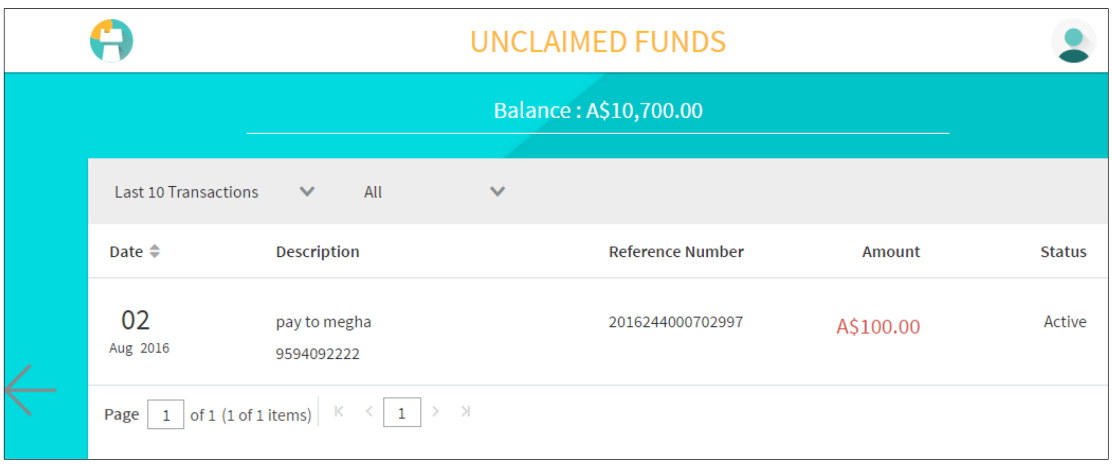
User can use the below filters to narrow the search the result.

- Transaction period
  - Last 10 Transactions
  - Between date range
- Transaction status
  - Active transactions
  - Expired transactions
  - Active and Expired transactions

How to reach here:

Upper right corner icon > Unclaimed Funds

Unclaimed Funds



Field Description

Field Name	Description
Wallet Balance	The current wallet balance along with the currency.
Filter section	

Field Name	Description
Filter 1	The option to view transactions within the specific period. The options are: • Last 10 Transactions • Select Date Range
From, To	Options to view transactions for the selected period. From Date cannot be greater than To Date. To enable this field, select the **Select date range** option from Filter 1.
Filter 2	Option to view the transactions based on transaction status whether Expired, Active or both. The options are: • All (Expired and Active) • Expired • Active
Date	Date on which the on which the amount is paid from user's wallet.
Description	The transaction description given at the time of initiating a payment.
Reference Number	The reference number of the transaction.
Amount	The transaction amount paid.
Status	The claim status of the funds paid.

To view the status of the payment:

1. To view the unclaimed funds within the specific period, click **Date Range**.
   OR
   Click the other filter to view the requested funds based on transaction status.

10. Request

With Wallet, user has the option to request funds from another wallet that is, from another user using the wallet. There are scenarios / situation, when a user may require funds or request funds from his desired contact.

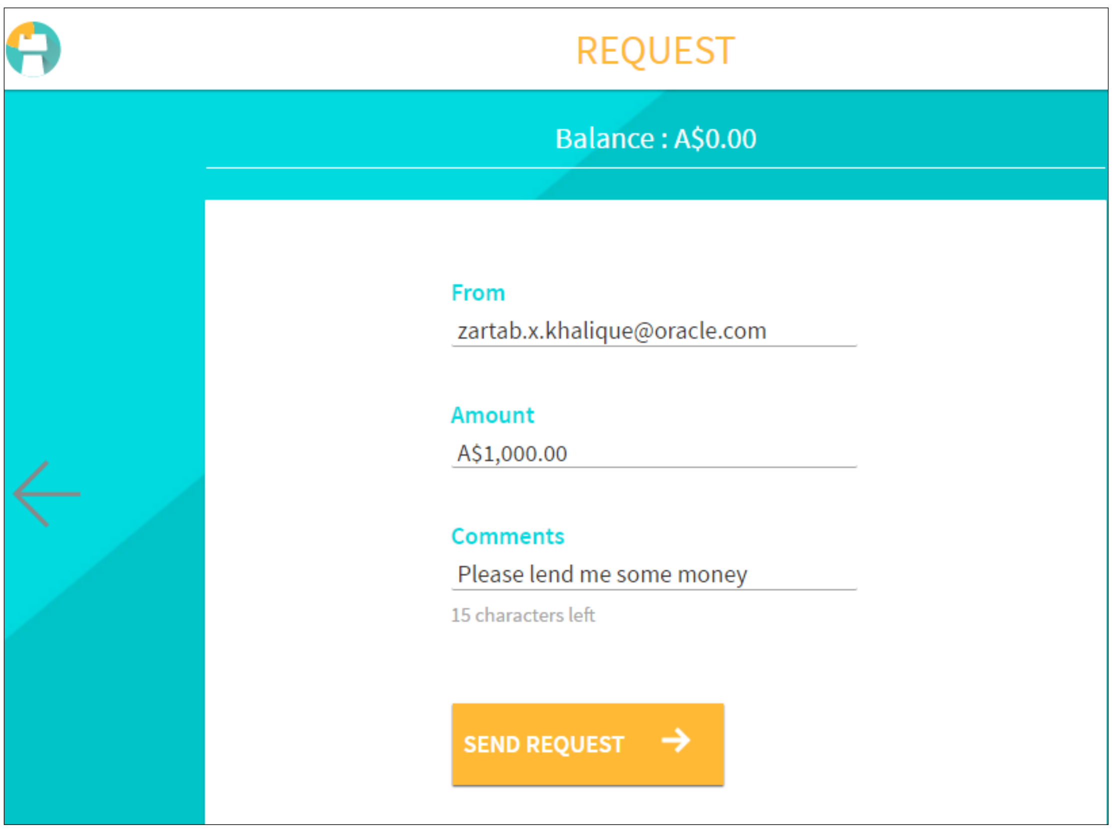
User requests funds from the desired contact using the contact's email id or mobile number. User needs to select the desired contact or enter the desired email id or mobile number and specify the funding amount to initiate the request for funds. However, it is necessary for the contact (owner of email id or mobile number) to have registered for wallet services.

The application identifies whether the email id or mobile number is registered for the wallet. If registered, the request is honored else the initiation is not permitted.

How to reach here:

Wallet Dashboard > Request

Request



Field Description

Field Name	Description
Balance	Wallet balance along with the currency.
From	Email id or mobile number of the wallet user from whom the money is to be requested.
Amount	Amount requested.
Comments	Free text for user to enter any comments/ remarks as desired by the user.

To request from the contact:

1. In the **From** field, enter the email id/ mobile number of the contact.
2. In the **Amount** field, enter the amount to be funded.
3. In the **Comments** field, enter the appropriate comment.
4. To request for funds from the contact, click **Send Request**.
5. The **Review** screen appears. Verify the details and click **Confirm**.
6. A notification is sent to the contact person, about the request to fund the user's wallet. Click **Done** to complete the transaction.

Note: A payment card appears at the recipient dashboard. The recipient can either click **Pay** or **Decline** to pay or decline the fund request.

11. Requested Funds

With wallet, user has an option to see the status of funds requested from other wallets.

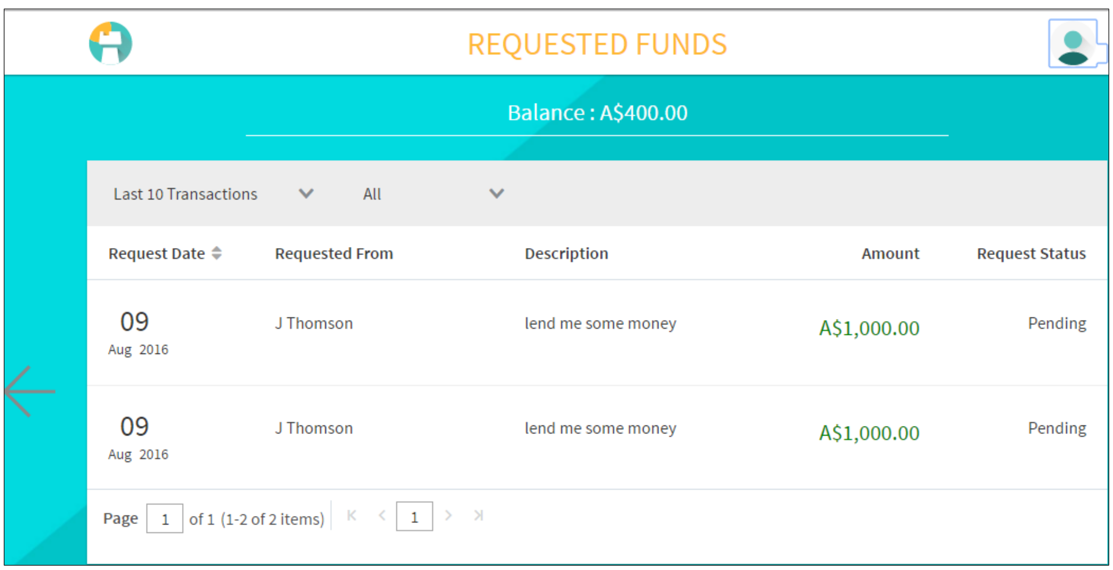
User can use the below filters to narrow the search the result.

- Transaction period
  - Last 10 Transactions
  - Between date range
- Transaction status
  - Pending transactions
  - Declined transactions
  - Pending and declined transactions

How to reach here:

Upper right corner icon > Requested Funds

Requested Funds



Field Description

Field Name	Description
Wallet Balance	The current wallet balance along with the currency.
Filter section	

Field Name	Description
Filter 1	The option to view transactions within the specific period. The options are: • Last 10 Transactions • Select Date Range
From, To	Options to view transactions for the selected period. From Date cannot be greater than To Date. To enable this field, select the **Select date range** option from Filter 1.
Filter 2	Option to view the transactions based on transaction type whether Declined, Pending or both. The options are: • All (Declined and Pending) • Declined • Pending
Requested Date	Date on which the funds are requested from the other wallet user.
Requested From	The name of the wallet user from whom the funds are requested.
Description	The transaction description given at the time of initiating a payment.
Amount	The transaction amount requested from the other wallet user.
Request Status	The status of the funds requested transaction.

To view the status of the requested funds:

1. To view the requested funds within the specific period, click **Date Range**.
   OR
   Click the other filter to view the requested funds based on transaction status.

12. Profile

Using this option, user can view and update the profile details. User is allowed to edit below fields of his profile.

- First Name
- Last Name

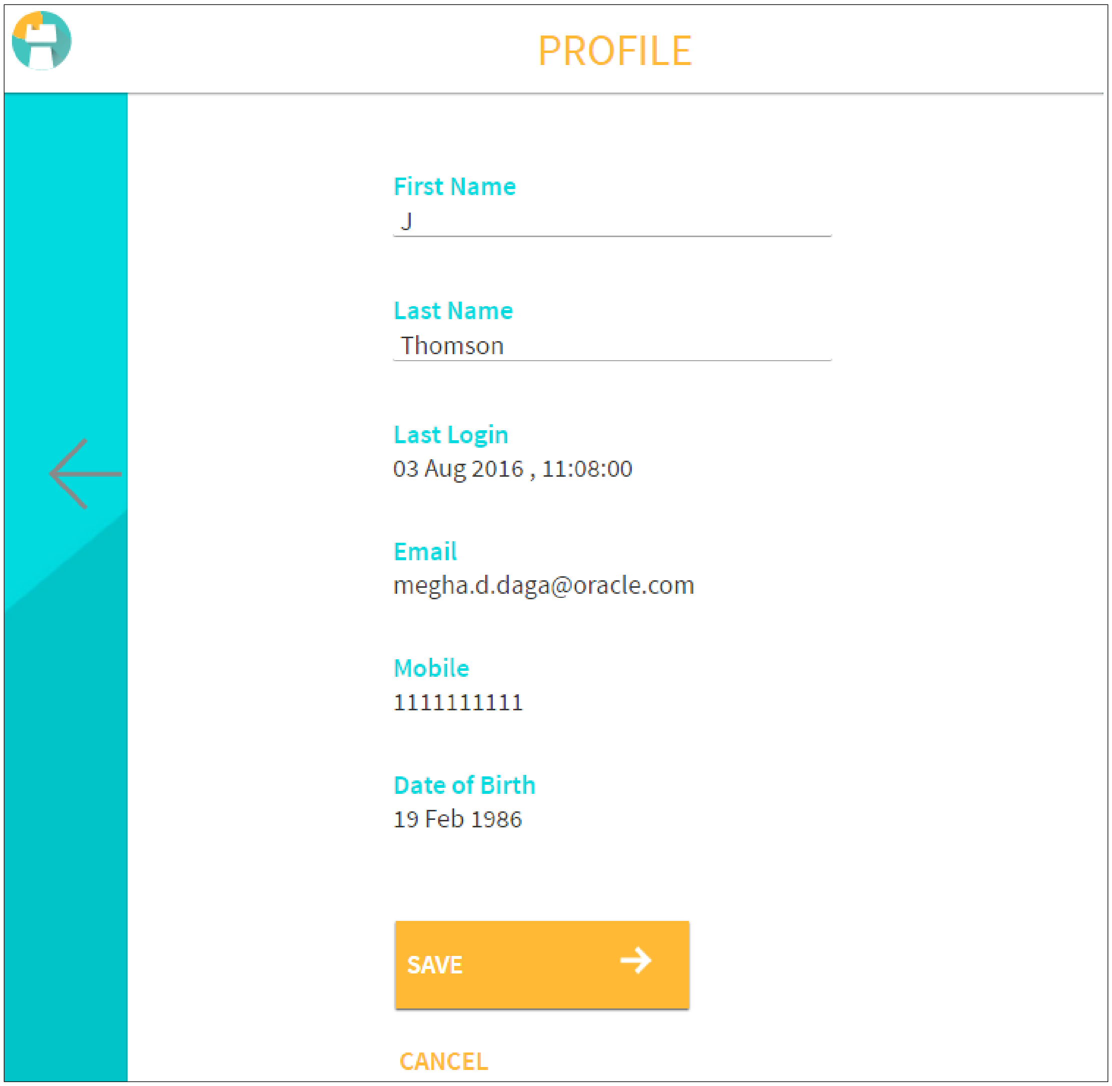
How to reach here:

Upper right corner icon > Profile

To view and update user profile:

1. Click **Edit**. The fields on the **Profile** screen become editable.

Profile



Field Description

Field Name	Description
First Name	First name of the user.
Last Name	Last name of the user.
Last Login	Last login details of the user with date and time stamp.
Email	Email id of the user associated with the wallet.
Mobile	The mobile number of the user associated with the wallet.

Field Name	Description
Date of Birth	Date of birth of the user.

2. In the **First Name** field, enter the first name of the applicant.
3. In the **Last Name** field, enter the last name of the applicant.
4. Click **Save** to save the user details.
   OR
   Click **Cancel** to cancel the transaction.
5. The **Profile** screen with saved details appears. Click **Done** to complete the transaction.

FAQs

1. **What details of my profile I can edit?**

   You can edit the first name and last name of your profile.

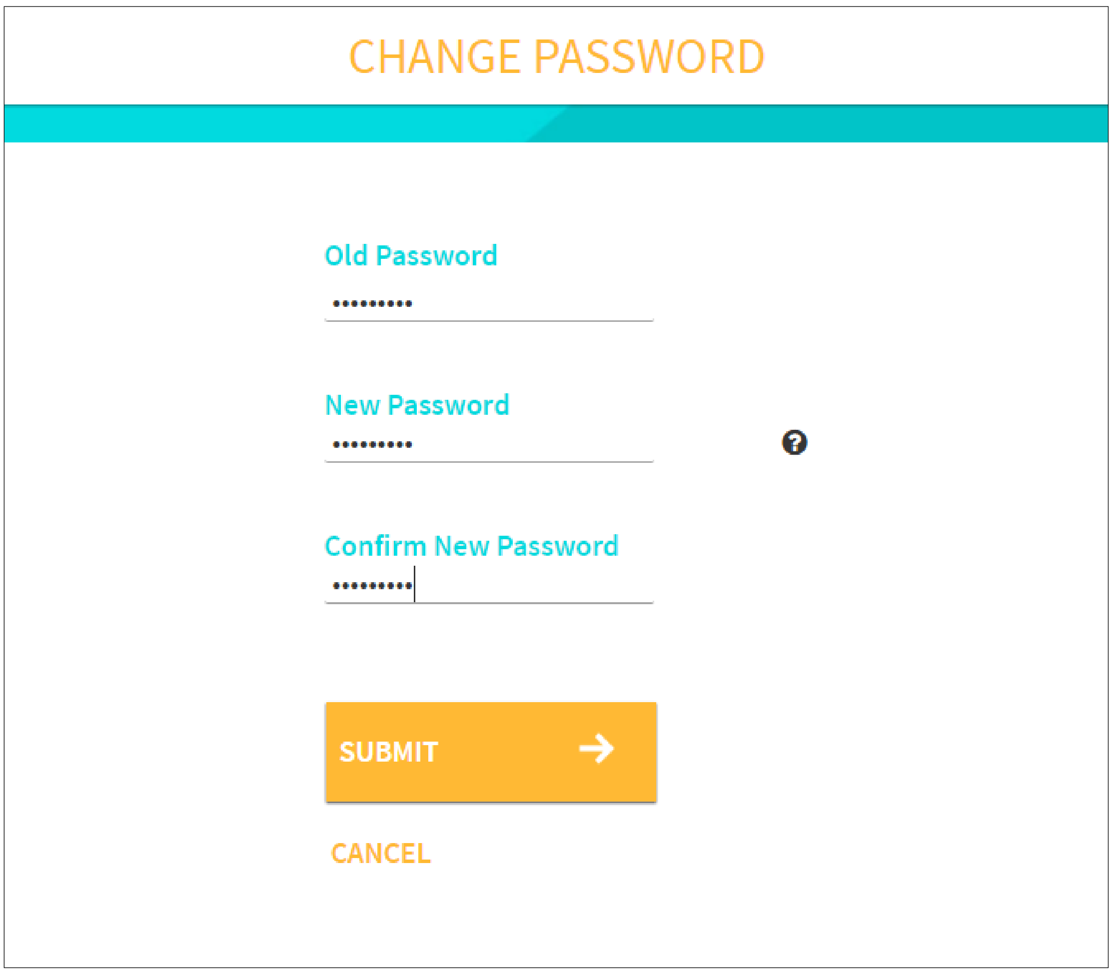
13. Change Password

With wallet, user has an option to change his login password. User needs to type an old password followed by a new password as indicated, and then type the new password again to confirm it. On validating the password with the password policy successfully, the new password will get updated in the application.

How to reach here:

Upper right corner icon > Change Password

Change Password



Field Description

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

To change 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 **Confirm New 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 **Done** on confirmation screen to log in to the application.

FAQs

1. **Why do I need to change my password?**

   You need to change your password in order to ensure the security of your wallet account. Sometimes the application prompts you to do so or when you believe that someone else had access to it or has broken into your account.

14. Wallet Admin

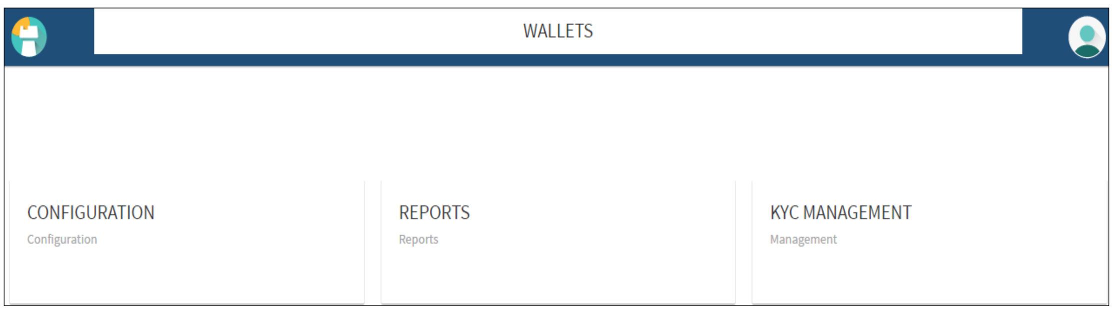
14.1 Wallet Administration Dashboard

Using this option, bank administrator manages the wallet configuration, view the reports and manages the KYC status of the wallet user.

Below are the wallet administration dashboard components:

- Configuration
- Reports
- KYC Management

Wallets Administration Dashboard



Wallet Administration Dashboard Overview

Wallet Configuration

Clicking this card takes you to the **Wallet Configuration** screen.

KYC Management

Clicking this card takes you to the **KYC Management** screen.

Reports

Clicking this card takes you to the **Reports** Screen.

15. Wallet Configuration

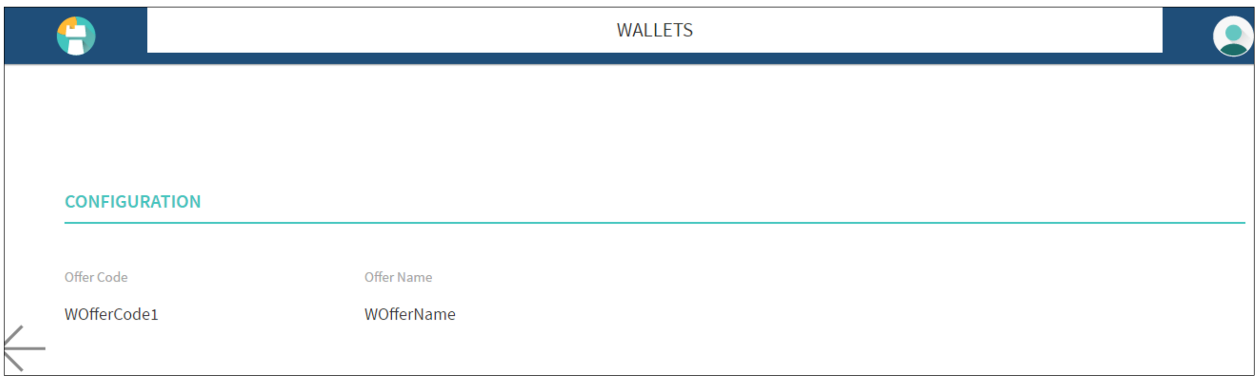
Using this option, bank administrator can create and maintain wallet products that are made available for the business users. When a business user applies for a wallet product and the application is processed successfully, a wallet account will be created for the user.

The Offer Details and GL Details are configured at day 0. You can only edit the Limit Details.

How to reach here:

Wallet Administration Dashboard > Configuration

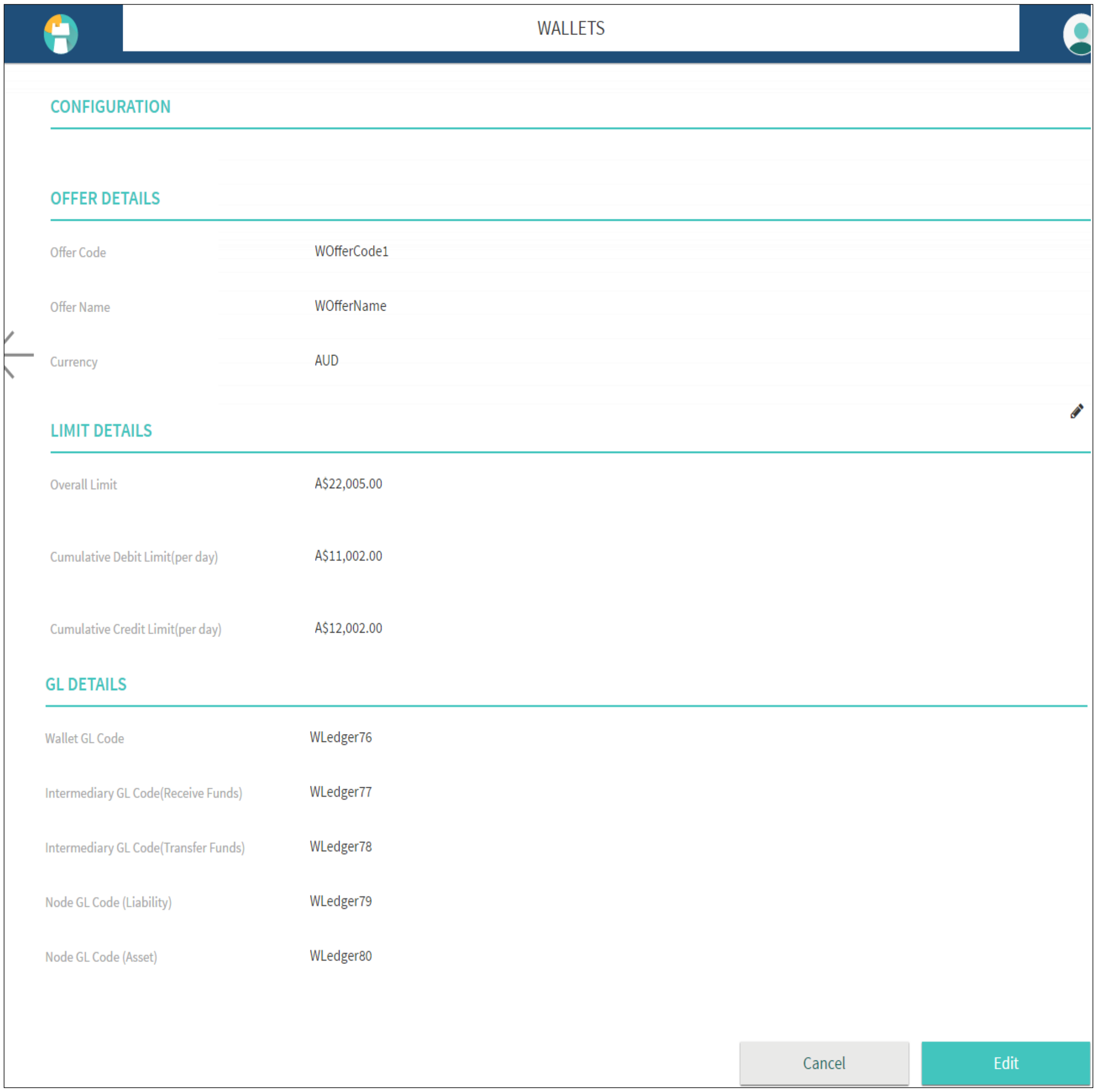
Wallets Configuration



To configure the wallet product:

1. Click the record. The **Wallet Configuration** screen appears.

Wallets Configuration



Field Description

Field Name	Description
Offer Details	
Offer Code	The unique code/ Id mapped to the wallet product.
Offer Name	Name of the product mapped.
Currency	Local currency applicable for the wallet product.
Limit Details	

Field Name	Description
Overall Limit	The total amount of money which a user will be allowed to keep in his wallet.
Cumulative Debit Limit(per day)	The limit will be considered as daily cumulative limit.
Cumulative Credit Limit(per day)	The limit will be considered as daily cumulative Limit.
GL	
Wallet GL Code	The GL code to be mapped to the product.
Intermediary GL Code (Receive funds)	The intermediary GL code to receive funds in wallet.
Intermediary GL Code (Transfer funds)	The intermediary GL code to transfer funds from wallet.
Node GL Code (Liability)	The GL account in which all credit balances of wallet account associated with the product are consolidated.
Node GL Code (Asset)	The GL account in which all debit balances of wallet accounts associated with the product are consolidated.

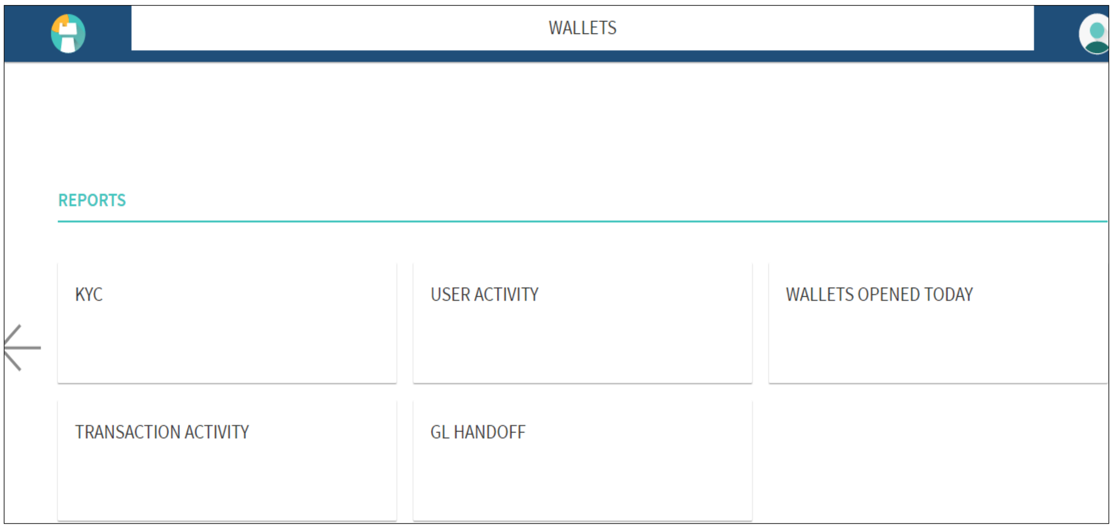
2. Click **Edit** or .
   OR
   Click **Cancel** to cancel the transaction. It redirects you to the previous Wallet Configuration screen.
3. In the **Overall Limit** field, enter the appropriate amount of money.
4. In the **Cumulative Debit Limit** field, enter the cumulative debit limit.
5. In the **Cumulative Credit Limit** field, enter the cumulative credit limit.
6. Click **Modify**.
   OR
   Click **Cancel** to cancel the transaction. It redirects you to the previous Wallet Configuration screen
7. The **Review** screen appears. Verify the details and click **Confirm**.
8. The success message appears. Click **Done** to complete the transaction.

16. Reports

Using this option, bank administrator can search and view the reports like KYC, user activity, transaction activity, wallet opened today and GL Handoff.

How to reach here:

Wallet Administration Dashboard > Reports



Reports Overview

KYC

Clicking this card takes you to the **KYC Report** screen.

User Activity

Clicking this card takes you to the **User Activity Report** screen.

Transaction Activity

Clicking this card takes you to the **Transaction Activity Report** Screen.

Wallets Opened Today

Clicking this card takes you to the **Wallets Opened Today Report** screen.

GL Handoff

Clicking this card takes you to the **GL Handoff** report in CSV format.

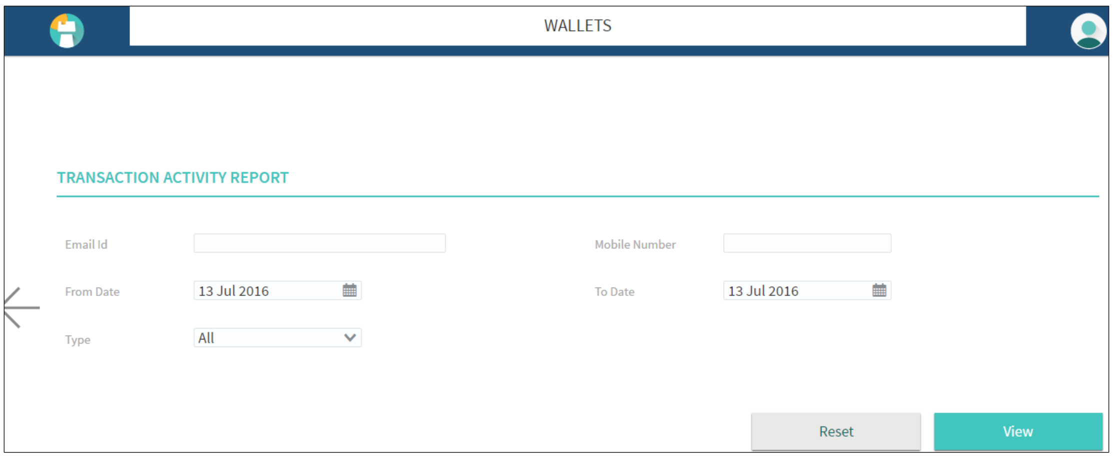
16.1 Transaction Activity Report

Using this option, bank administrator can search and view the transaction activity of the wallet user. The report displays the information like Date, Description Reference Number and Amount.

How to reach here:

Wallet Administration Dashboard > Reports > Transaction Activity > Transaction Activity Report

Transaction Activity Report



Field Description

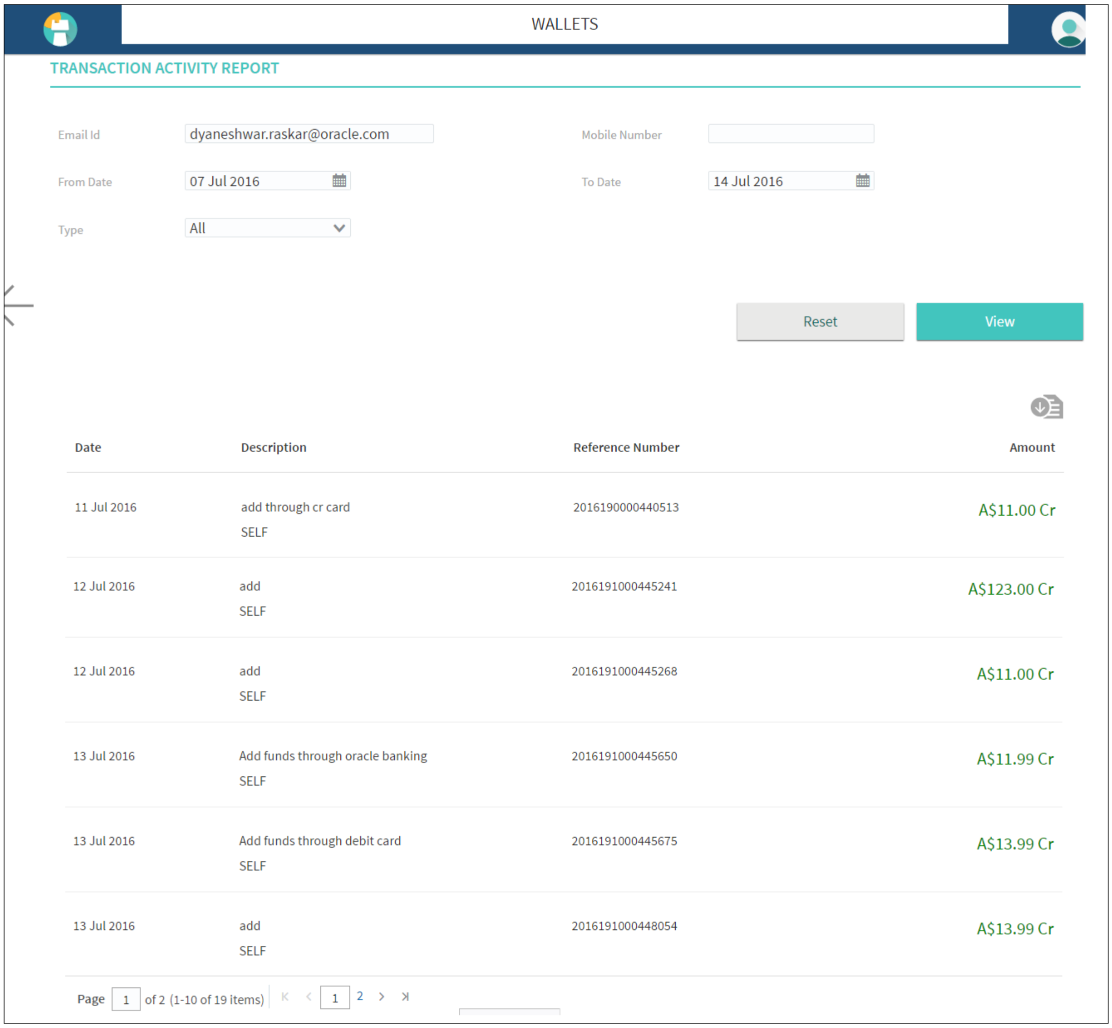
Field Name	Description
Email Id	To search the wallet user by email Id.
Mobile Number	To search the wallet user by mobile number.
From Date	To search the transactions by date range
To Date	To search the transactions by date range.
Type	To search the transactions providing transaction type. The options are: • All • Debits Only • Credits Only
Search Result	
Date	Transaction date is displayed for each record.
Description	Description of the transaction.

Field Name	Description
Reference Number	Reference number for each transaction.
Amount	Amount of the transaction.

To search the transaction activity of the wallet user:

1. In the **Email Id** field, enter the email address of the user.
   OR
   In the **Mobile Number** field, enter the mobile number of the user.
2. From the **From Date** and **To Date** list, select the appropriate date range.
3. Click **View**.
   OR
   Click **Reset** to reset the search parameters.
   The search results matching the search criteria appear in the **Wallet - Transaction Activity Report** screen.

Transaction Activity Report



4. Click  to download the Wallet Transaction Activity Report in pdf format.

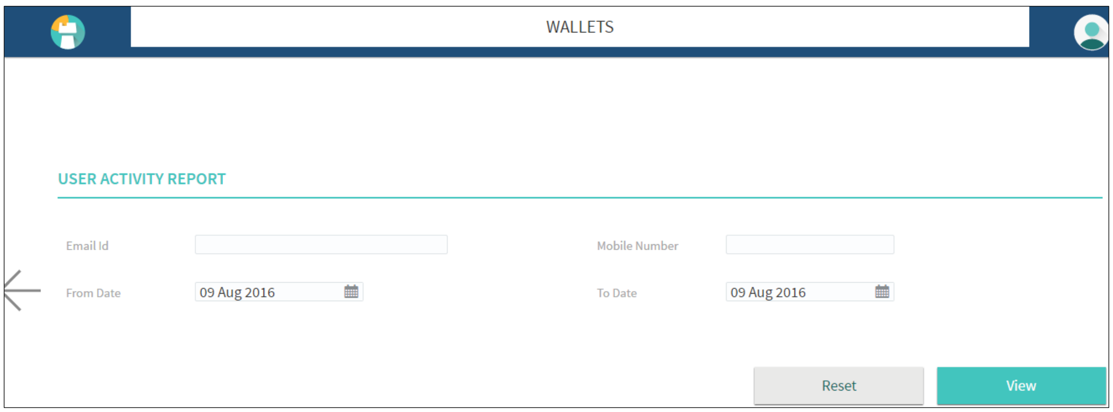
16.2 User Activity Report

Using this option, bank administrator can search and view the user activity of the wallet user. The report displays the information like Name, Email id, Mobile Number, Date & Time, Activity and Status.

How to reach here:

Wallet Administration Dashboard > Reports > User Activity > User Activity Report

User Activity Report



Field Description

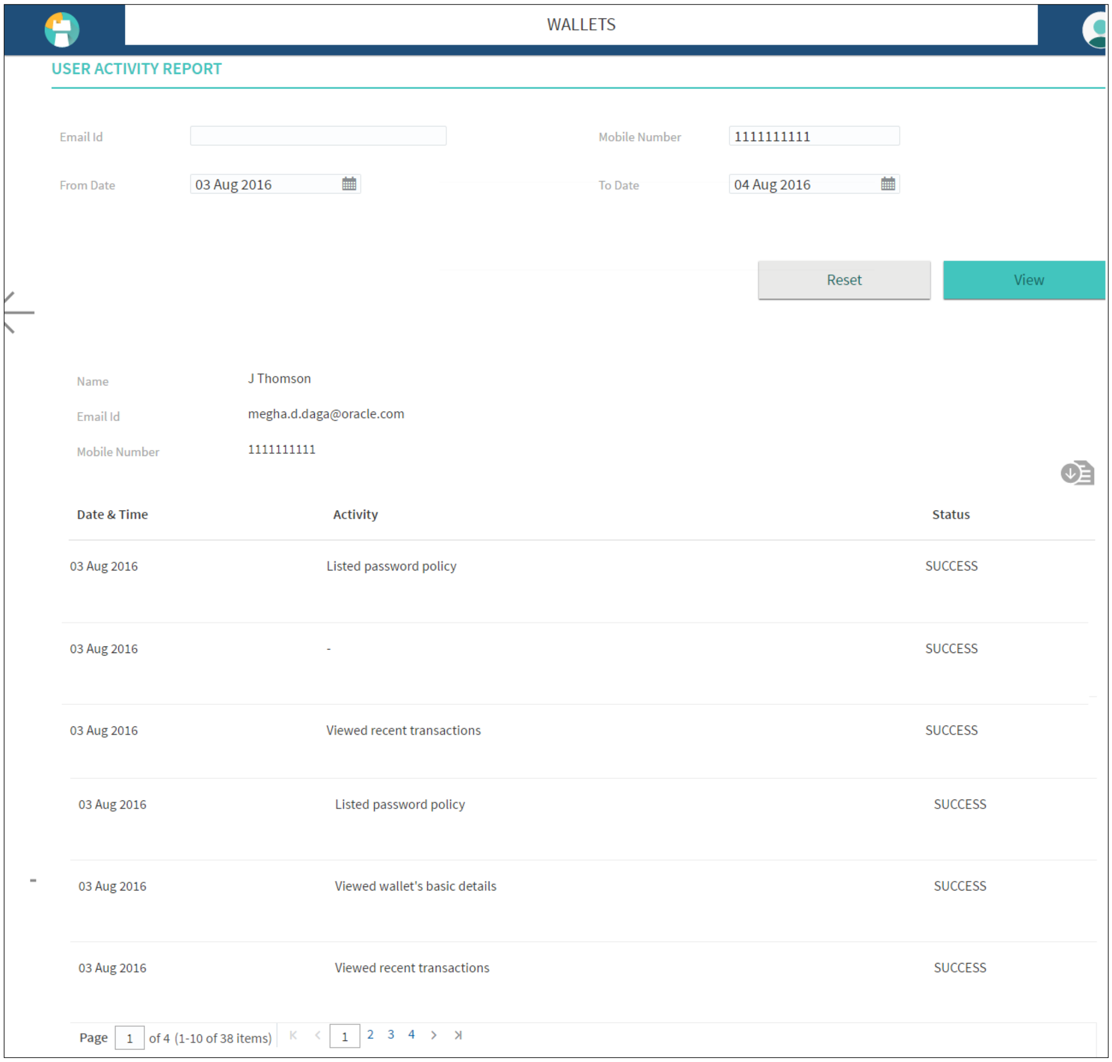
Field Name	Description
Email Id	To search the wallet user by email Id.
Mobile Number	To search the wallet user by mobile number.
From Date	To search the user activity by date range.
To Date	To search the user activity by date range.
Search Result	
Name	First name and last name of the wallet user.
Email Id	Email id of the wallet user.
Mobile Number	Mobile number of the wallet user.
Date & Time	Date on which the activity is performed.
Activity	Activity performed.

Field Name	Description
Status	Status of the user activity.

To search the user activity of the wallet user:

1. In the **Email Id** field, enter the email address of the user.
   OR
   In the **Mobile Number** field, enter the mobile number of the user.
2. From the **From Date** and To Date list, select the appropriate date range.
3. Click **View**.
   OR
   Click **Reset** to reset the search parameters.
   OR
   The search results matching the search criteria appear in the **Wallet - User Activity Report** screen.

Wallet - User Activity Report



4. Click  to download the Wallet User Activity Report in pdf format.

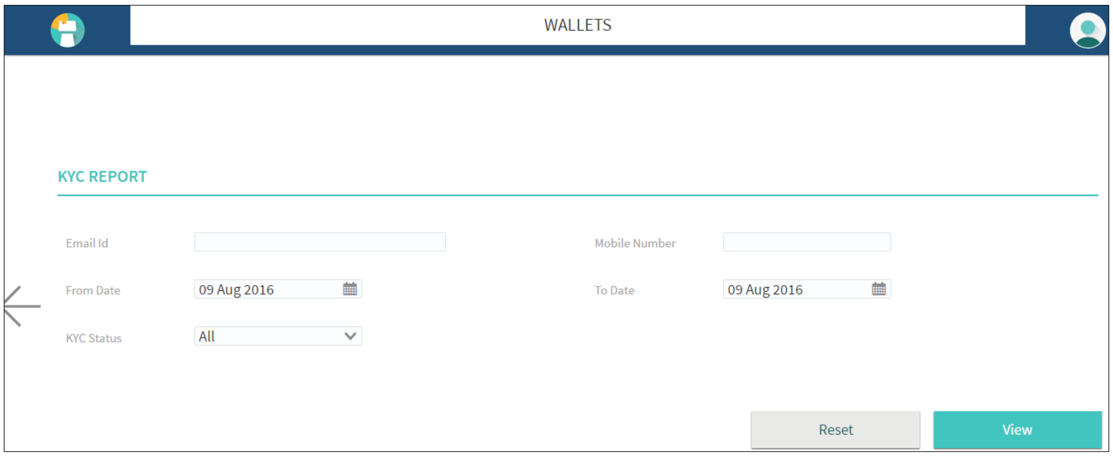
16.3 KYC REPORT

Using this option, bank administrator can search and view the KYC report of the wallet user. The report displays the information like Name, Email id, Mobile Number, Opened Date and KYC Status.

How to reach here:

Wallet Administration Dashboard > Reports > KYC > KYC Report

KYC Report



Field Description

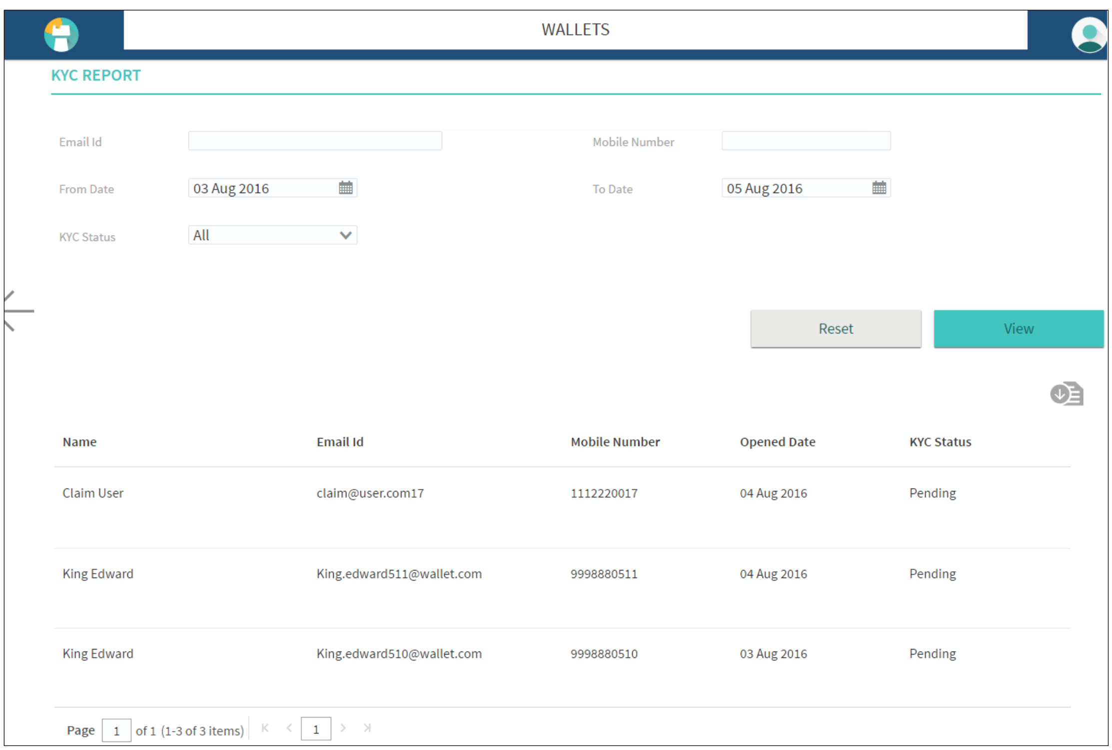
Field Name	Description
Email Id	To search the wallet user by email Id.
Mobile Number	To search the wallet user by mobile number.
From Date	To search the user from wallet opening date.
To Date	To search the user from wallet opening date.
KYC Status	To search the wallet user by KYC status. The options are: • All • Pending • Complete
Search Result	
Name	First name and last name of the wallet user.

Field Name	Description
Email Id	Email id of the wallet user.
Mobile Number	Mobile number of the wallet user.
Opened Date	Wallet open date with the time stamp.
KYC Status	Current KYC status.

To search and view the KYC report of the wallet user:

1. In the **Email Id** field, enter the email address of the user.
   OR
   In the **Mobile Number** field, enter the mobile number of the user.
2. From the **KYC Status** list, select the appropriate option.
3. Click **View**.
   OR
   Click **Reset** to reset the search parameters.
   The search results matching the search criteria appear in the **KYC Report** screen.

KYC Report



4. Click  to download the Wallet KYC Status Report in pdf format.

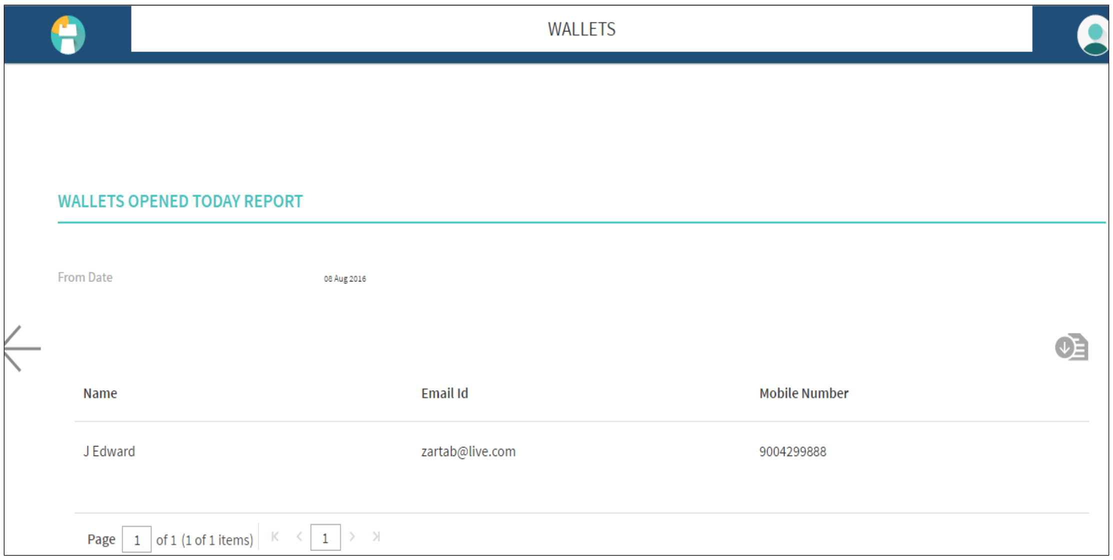
16.4 Wallet Open Today Report

Using this option, bank administrator can view the details of wallet that is created at the current date. The report displays the information like Current Date, Name, Email id and Mobile Number.

How to reach here:

Wallet Administration Dashboard > Reports > Wallet Open Today > Wallet Open Today Report

Wallet Open Today Report



Field Description

Field Name	Description
From Date	This date will be defaulted to current calendar date.
Name	First name and last name of the wallet user.
Email Id	Email id of the wallet user.
Mobile Number	Mobile number of the wallet user.

1. Click  to download the Wallet Open Today Report in pdf format.

16.5 Gl Handoff Report

Using this option, bank administrator can generate GL Handoff report of the wallet user. The generated report displays the information like Transaction Reference No, Bank Code, Branch Code, Ledger Code, Transaction Type, Amount (Transaction currency) and Amount (Account currency).

How to reach here:

Wallet Administration Dashboard > Reports > GL Handoff

To view the GL Handoff report of the wallet user:

1. Click the **GL Handoff** card on the reports screen.
2. The **GL Handoff report** is generated in CSV format.

GL Handoff Report

Transaction Reference No	Bank Code	Branch Code	Ledger Code	Transaction Type	Amount(Transaction currency)	Amount (Account currency)
2016186000420790	1	99	Walletz04	DEBIT	AUD 19.00	AUD 19.00
2016186000420790	1	99	Walletz03	CREDIT	AUD 19.00	AUD 19.00
2016186000420650	1	99	Walletz03	DEBIT	AUD 123.00	AUD 123.00
2016186000420650	1	99	Walletz03	CREDIT	AUD 123.00	AUD 123.00
2016186000420710	1	99	Walletz03	CREDIT	AUD 123.00	AUD 123.00
2016186000420710	1	99	Walletz03	DEBIT	AUD 123.00	AUD 123.00
2016184000419100	1	99	Walletz03	CREDIT	AUD 11.00	AUD 11.00
2016184000419100	1	99	Walletz03	DEBIT	AUD 11.00	AUD 11.00
2016184000419060	1	99	Walletz04	DEBIT	AUD 1000.00	AUD 1000.00
2016184000419060	1	99	Walletz03	CREDIT	AUD 1000.00	AUD 1000.00

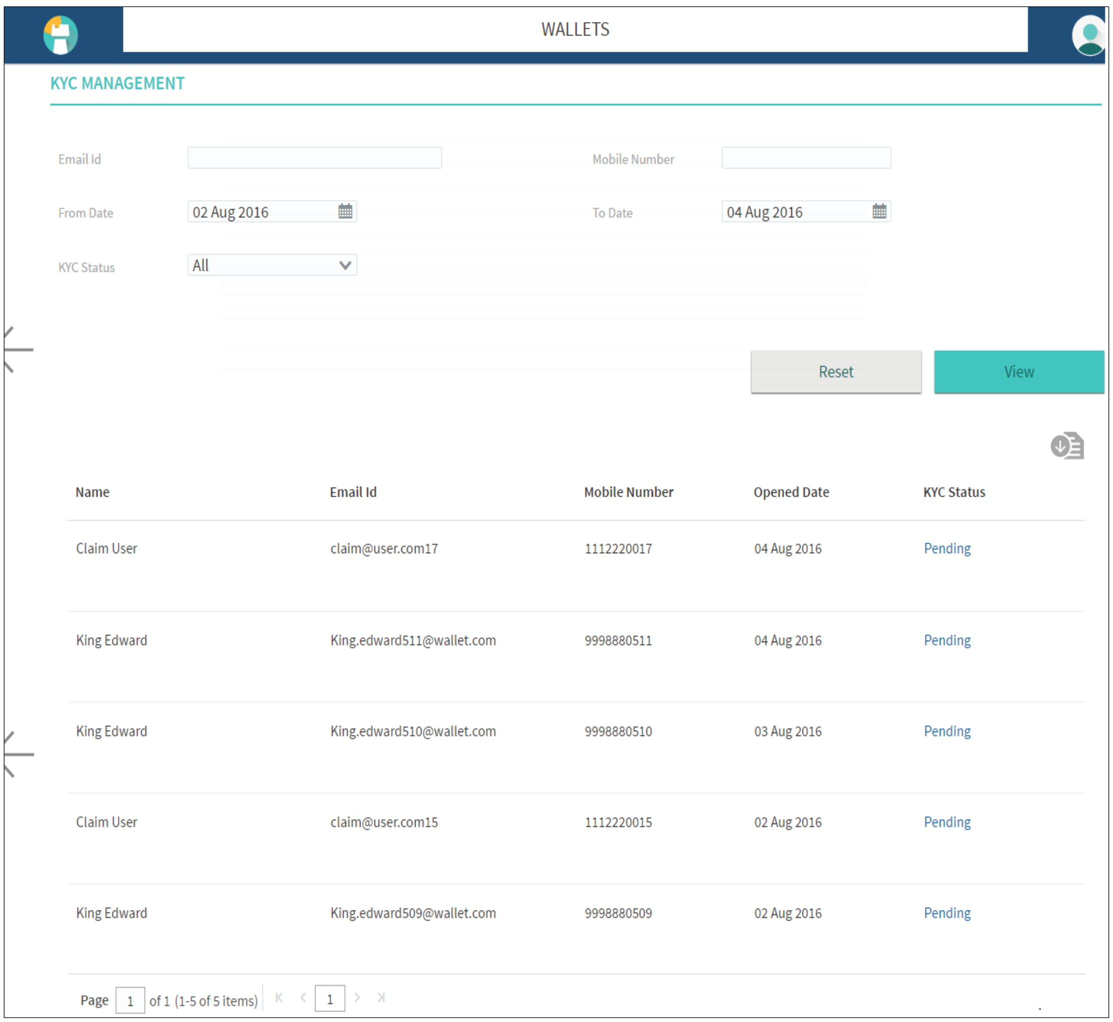
17. KYC Management

Using this option, bank administrators search and view the user using KYC status. The administrator can also update the KYC status of the user.

How to reach here:

Wallet Administration Dashboard > KYC Management

KYC Management



Field Description

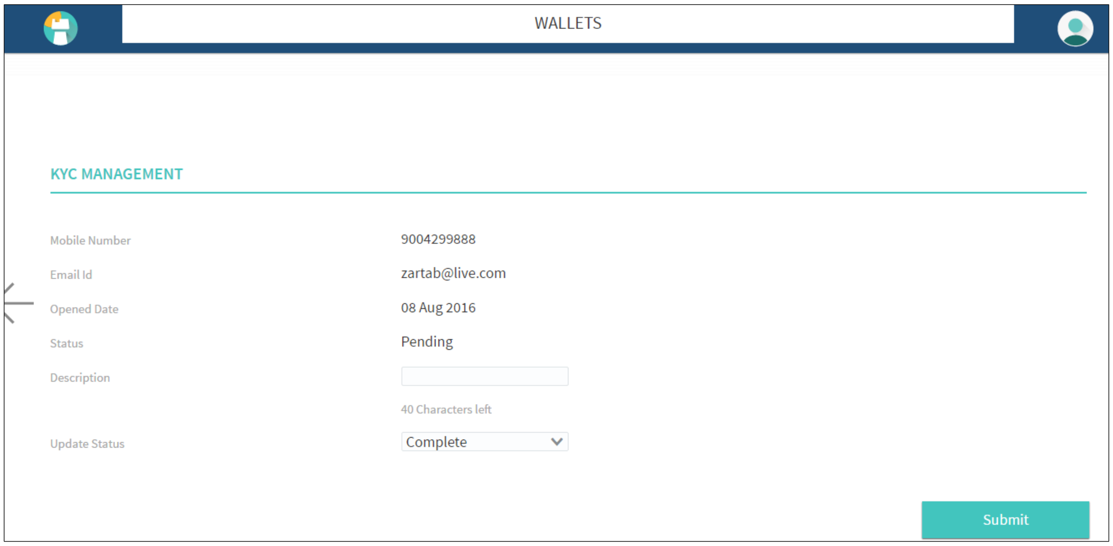
Field Name	Description
Email Id	To search the wallet user by email Id.
Mobile Number	To search the wallet user by mobile number.

Field Name	Description
From Date	To search the wallet user from wallet opening date.
To Date	To search the wallet user from wallet opening date.
KYC Status	To search the wallet user by KYC status. The options are: • All • Pending • Complete Clicking the link, will open screen to update the KYC status (KYC Update).
Search Result	
Name	First name and last name of the wallet user.
Email Id	Email id of the wallet user.
Mobile Number	Mobile number of the wallet user.
Opened Date	Wallet open date.
KYC Status	Current KYC status.

To search the wallet user:

1. From the **KYC Sta**tus list, select the appropriate option.
2. Click **View**.
   OR
   Click **Reset** to reset the search parameters.
   OR
   Click  to download the Wallet KYC Status report in pdf format.
3. The search results matching the search criteria appear in the **KYC Management** screen.
   Click the **KYC status** link of the record for which you want to update the KYC status.
4. The KYC **Management (Update)** screen appears.

KYC Management (Update)



Field Description

Field Name	Description
Mobile Number	Mobile number of the wallet user.
Email Id	Email id of the wallet user.
Opened Date	Wallet open date.
Status	Current KYC status.
Description	Comments to update the KYC status.
Update Status	To update the KYC status of the wallet user. The options are: • Pending • Complete

To update the KYC status of the wallet user:

5. In the **Description** field, enter the description to update the kyc status.
6. From the **Update Status** list, select the appropriate option.
7. Click **Submit**.
8. The success message of updating the KYC Status appears. Click **Done** to complete the transaction.

.

OR

Click to download the Wallet KYC Status report in pdf format.

9. The search results matching the search criteria appear in the **KYC Management** screen. Click the **KYC Status** link of the record that you want to update.

10. The **KYC Management (Update)** screen appears.

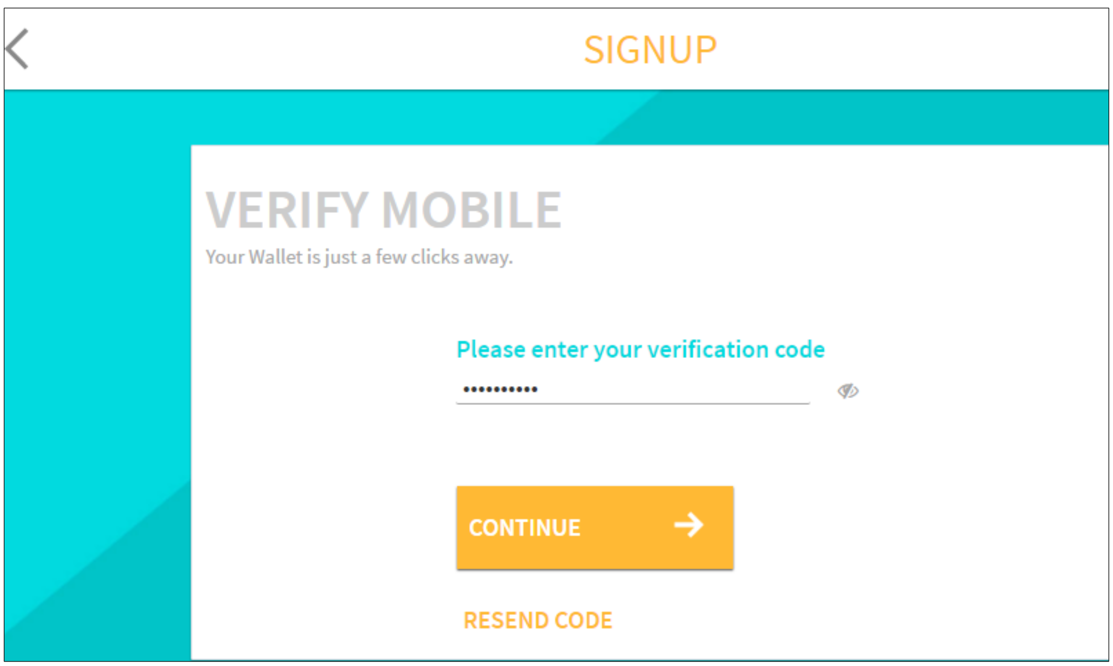
18. One Time Password

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (if not received or expired).

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.

OTP Mobile 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 whether a customer who is making 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 you make an online transaction using your credit/ debit card, an OTP will be sent to your mobile phone via SMS or email.