Oracle Banking Digital Experience

Corporate Accounts User Manual
Release 17.2.0.0.0

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Corporate Accounts 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 17.2.0.0.0, refer to the following documents:

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

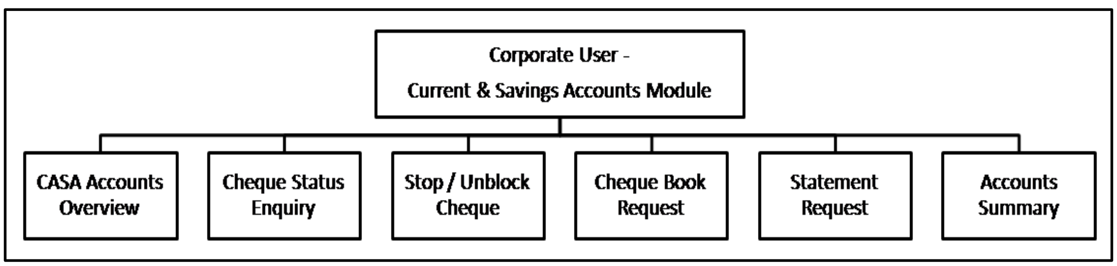
2. Accounts

The application provides real time access to Current and Savings accounts functions. The corporate user can view balances and account statements, initiate service requests on their accounts.

Features Supported In Application

- Account Overview
- Account Summary
- Account Details
- Cheque Status Inquiry
- Stop/Unblock Cheque
- Cheque Book Request
- Statement Request

Features at a glance



Pre-Requisites

Maintenances have to be performed for accounts of the Primary Party & the Linked Parties, that the user needs to access either for enquiries or transactions.

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set-up Transaction and account access
- Set-up Approval Rules

3. Accounts Overview

Current and Savings Accounts (CASA) overview provides a summary of the accounts. The dashboard displays the consolidated balance available in all accounts. It also displays the total number of accounts available to the user.

Summary of all accounts is displayed. The application fetches details for all accounts linked to the logged in user. View account details such as net balance, account number, product name, and Party name in the summary of accounts.

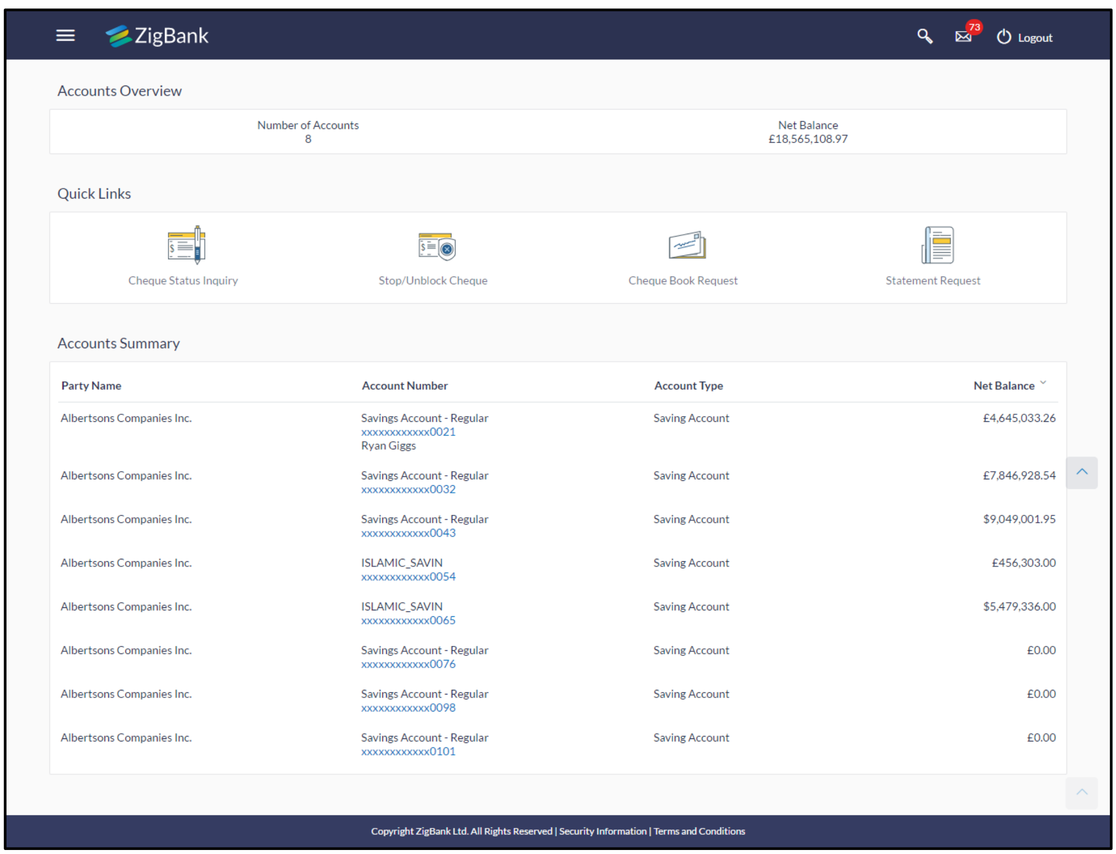
In addition, the user can launch the following transactions viz.

- Stop/Unblock Cheque
- Cheque Status Inquiry
- Request Cheque Book
- Statement Request

How to reach here:

Dashboard > Toggle Menu > Accounts > Current and Savings > Accounts Overview

Accounts Overview



Dashboard Overview

Accounts Overview

View the number of Current & Savings accounts and the total consolidated balance in the accounts.

Account Summary

It displays the snapshot of the account. The account summary consists of party name, account number, account name, account type, net balance for all the accounts.

Quick Links

The user can initiate the following transactions:

- Stop / Unblock Cheque
- Cheque Status Inquiry
- Request Cheque Book
- Statement Request

4. Account Details

This page provides basic information about the accounts, as well as balances and limits in the accounts.

The complete account details are fetched on a real time basis from core banking system.

The **Account Details** screen provides the information below:

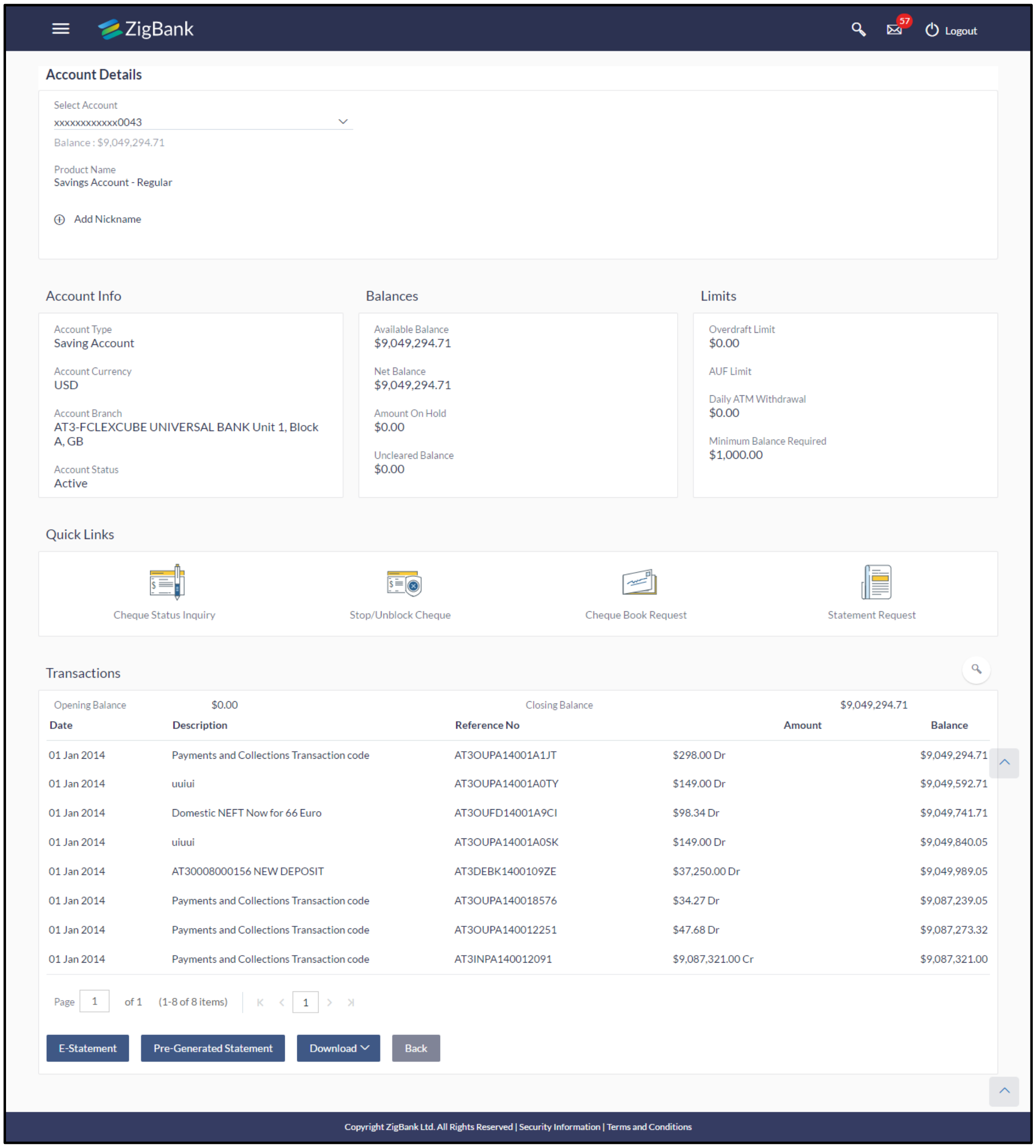
- Account Number along with account nickname (if any) and Product Name
- Basic: It includes the basic information about the account, like Account Type, Account Currency, Account Status, etc.
- Balance and Limits: It includes information like Available Balance, Amount on Hold, Net Balance, Un-cleared Balance, Overdraft Limits, AUF Limit, Daily ATM Withdrawal, and Minimum Balance Required.

  In addition to a complete snapshot of the account, the user can initiate the following transactions, through Quick Links:

  - Stop / Unblock Cheque
  - Cheque Status Inquiry
  - Request Cheque Book
  - Statement Request
- How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview > Account Summary > Account Number > Account Details

Account Details



Field Description

Field Name	Description
Select Account	Account number in masked format along with the account nickname. The account number could be either the user's Party account or any linked party accounts that he has access to. If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.
Product	The product under which account is opened.

Field Name	Description
Nickname	The user defined description of the CASA account will be displayed. Click Add Nickname, to add nickname. For more information on Account Nickname, refer Account Nickname.
Account Info	
Account Type	Account type of the selected account that is Current or a Savings Account.
Account Currency	The currency of the account.
Account Branch	Branch of the account / home branch.
Account Status	Status of the account. Status could be: • Active • Inactive • Dormant
Balances This section displays the balances in the account.	
Available Balance	Available balance is the total available balance in the account.
Net Balance	With-drawable balance in the account
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Balance	Un-cleared funds pertaining to the cheques and the clearing related to the account.
Limits This section displays the applicable limits for the account.	
Overdraft Limit	The maximum credit allowed by the bank for the account.
AUF Limit	Advance against un-cleared funds limit for the account.
Daily ATM Withdrawal	The daily transaction amount limits for an ATM transaction.
Minimum Balance Required	The minimum balance to be maintained for an account.

Field Name	Description
Transactions	
This section displays the account activity.	
Opening Balance	Opening balance of the account for the selected period.
Closing Balance	Closing balance of the account for the selected period.
Date	The date on which the transaction is processed.
Description	The brief description for the transaction.
Reference No	Reference number of the transaction.
Amount	The amount of the transaction, with the debit/ credit indication.
Balance	Running balance in the user's account.

To view the savings and current account activity:

1. From the **Select Account** list, select the appropriate account.
   The account activity details appear on screen.
2. Click  to search transactions.
   a. Enter the search criteria.
      View the search results, based on search criteria.

      OR
      Click **E-Statement** to subscribe for the monthly electronic statement.
      OR
      Click **Pre-Generated E-Statement** to view the already generated statement.
      OR
      Click **Back** to navigate to the previous screen.
      OR
      Click **Download** to download the transactions statement in csv, MT940, pdf, gif, ofx format.

Transactions – Search Criteria

Field Description

Field Name	Description
Select Account	Account number in masked format along with the account nickname (if any).

Field Name	Description
Search By	The transaction period. Options are: • Current Period • Previous Month • Previous Quarter • Select Date Range
Date From	The start date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the **Select Date Range** option in the **Search By** list.
Date To	The end date of the transaction for the search criteria. This field appears if you select the **Select Date Range** option in the **Search By** list.
Reference Number	Reference number of transaction.
Transaction Type	The type of the transaction. Options are: • All • Debits Only • Credits Only
Amount From	The minimum amount for the search criteria.
Amount To	The maximum amount for the search criteria
Search Result	
Opening Balance	Opening balance of the account.
Closing Balance	Closing balance of the account.
Date	The date on which the transaction is processed.
Description	A brief description of the transaction.
Reference No	Reference number of transaction.
Amount	The amount of the transaction, with the debit/ credit indication.
Balance	Running balance in the user's account.

- The account details page, allows the user to add / modify/ delete account nickname

You can also initiate following actions using **Quick Links** section:

- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**
- To raise a request for new cheque book, click **Cheque Book Request.**
- To request for physical statement, click **Statement Request**

4.1 E-Statements

The user can subscribe to receive an account statement regularly on an email address registered with the bank. 'E-statement' feature allows users to subscribe to receive e-statements. It is convenient for the user to keep track of their accounts without logging into channel banking.

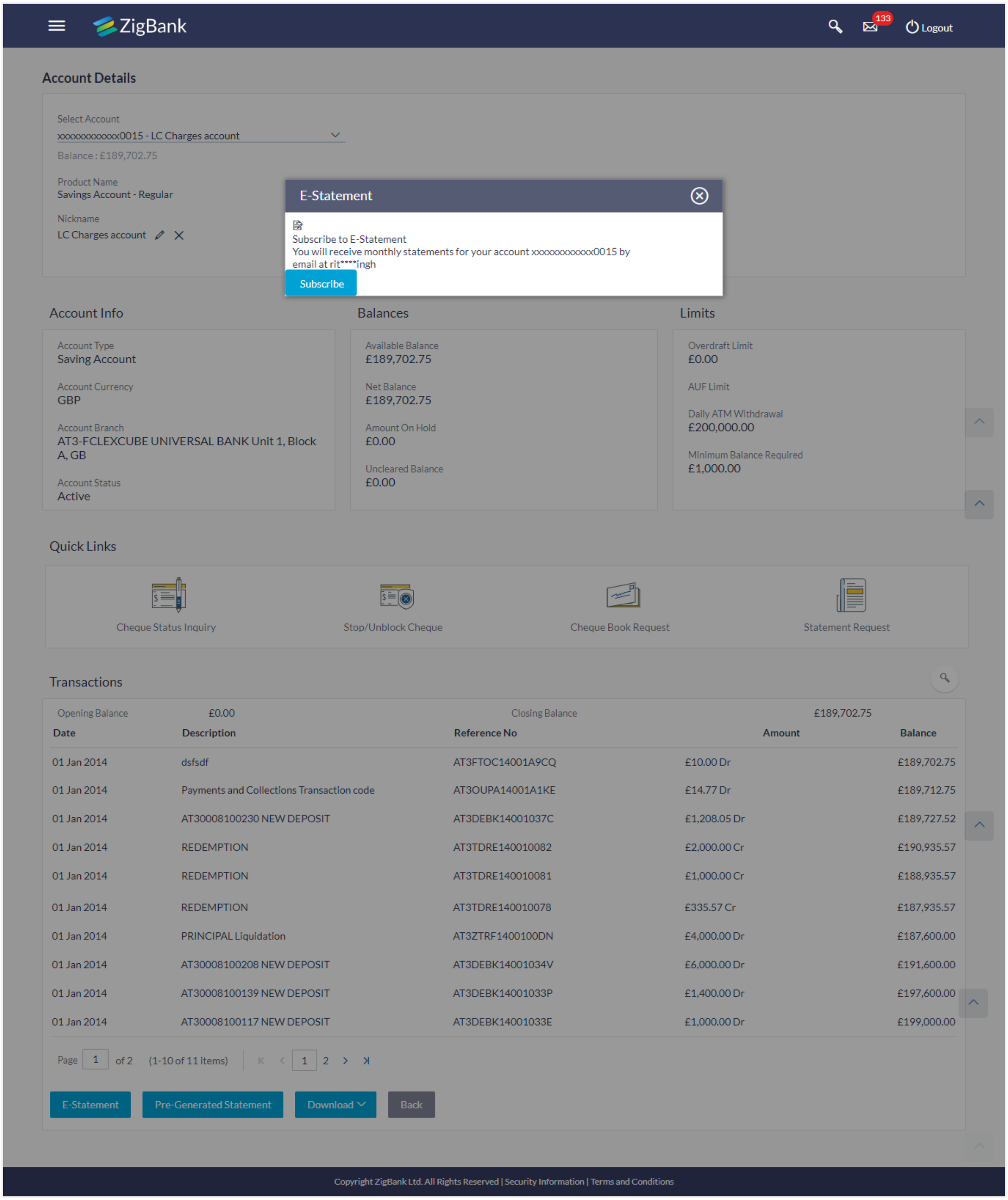
How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview > Account Summary > Account Number > Account Details > E -Statements

To subscribe to e-statements:

1. In the **Account Details** screen, click the **E-Statements** to subscribe to e-statements.

E-statement



2. The Pop-up Message appears.

   (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)

   a. Click **Subscribe** to opt for receiving monthly statements on your registered email address.

      The success message of request submission appears. Click **OK** to complete the transaction.

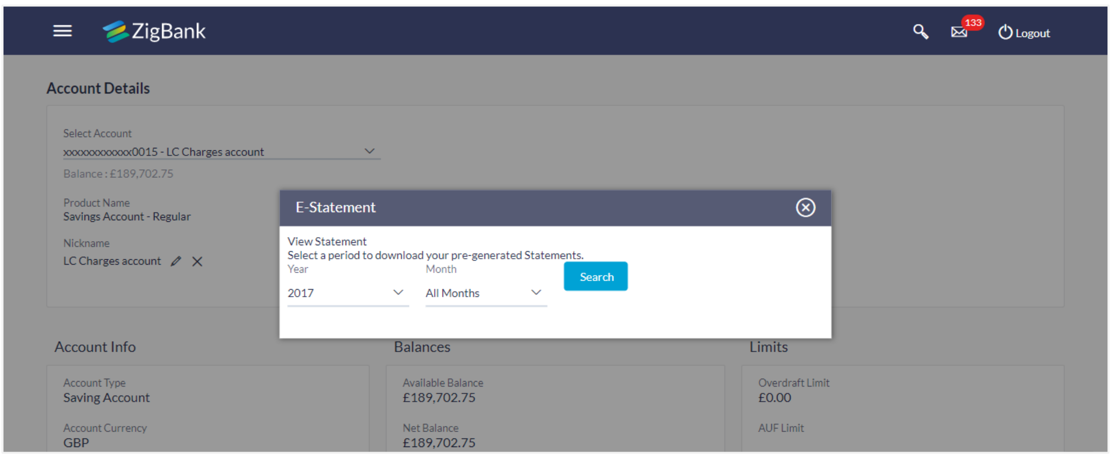
4.2 Pre-generated Statement

Pre-generated statements are statements that have been generated by the system, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

To download pre-generated statements:

1. In the **Account Details** screen, click the **Pre-generated Statement** to view the pre-generated statement.
   Specify the year / month to download the pre-generated statement, in the pop-up screen.

Pre-generated Statement



Field Description

Field Name	Description
Period	
Year	The year for which the pre-generated statement to be downloaded.
Month	The month for which the pre-generated statement to be downloaded.
Statement Number	Statement number assigned to a statement.
From	Start date of the statement.
To	End date of the statement.
Download	Click the link to download the statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.
3. Click **Search** to search for the statement for the selected period.
4. Click on Download column (.pdf) to **Save / Print** the statement.

5. Cheque Book Request

Cheques are widely used instruments for making payments. Users receive cheque books as part of account facilities availed. If the user is out of cheque leaves, he can raise a request, for issuance of a new cheque book/s.

Request cheque book feature, allows the user to request for a cheque book online. This feature will be enabled only for those accounts for which the cheque book facility is enabled.

While requesting for cheque book, the user can specify his preferences such as the number of cheque books required, leaves per cheque book and the cheque book type.

User can specify the location for delivery of the new cheque book. User can request the cheque book to be delivered at a specific branch or provide a personal address.

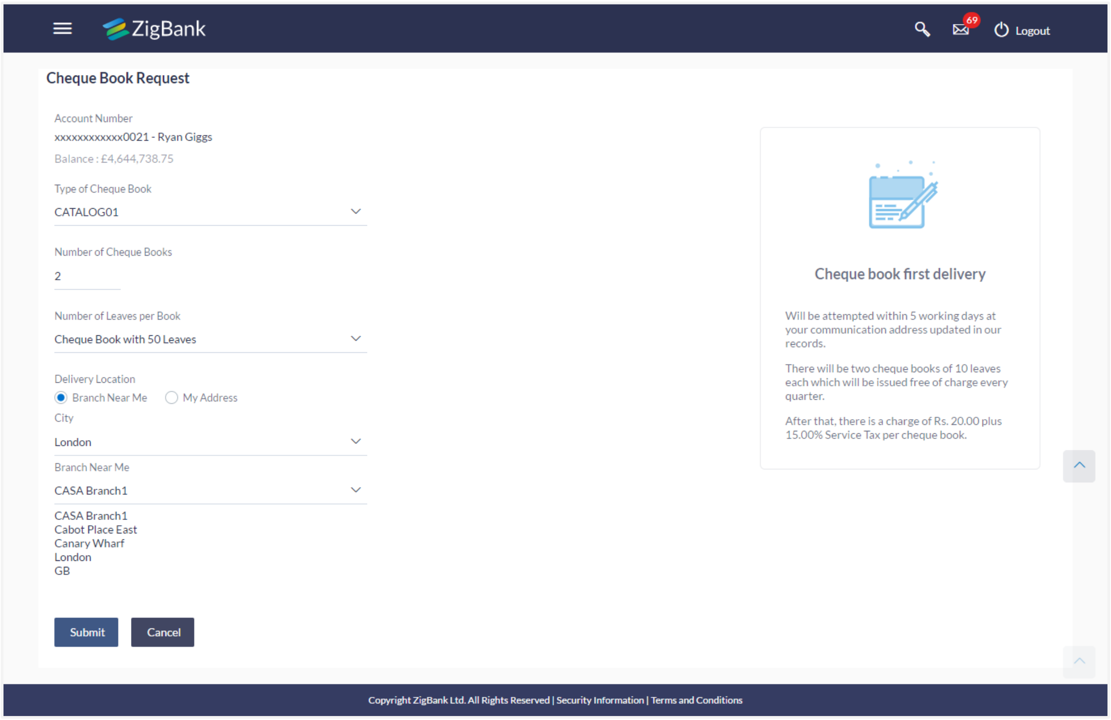
How to reach here:

Toggle Menu > Accounts > Current and Savings > Cheque Book Request
OR
Dashboard > Toggle Menu > Accounts > Current and Savings > Accounts Overview > Quick Links > Cheque Book Request

To request a cheque book:

1. From the **Select Account** list, select the account for which the cheque book is to be requested.
2. From the **Type of Cheque Book**, select the appropriate type of cheque book.
3. In the **Number of Cheque Book** field, enter the required number of cheque books.
4. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.
5. In the **Delivery Location** field, select the appropriate delivery address.
   a. If you select the **Branch Near Me** option:
      i. From the **Select City** list, select the appropriate option.
      ii. From the **Select Branch** list, select the appropriate option.
   b. If you select the **My Address** option:
      i. From the **Address** list, select the cheque book delivery address.

Cheque Book Request



Field Description

Field Name	Description
Account Number	Account number along with the account nickname for which the cheque book is to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
Type of Cheque Book	The type of cheque book.
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • Branch Near Me • My Address

This section appears if you select **My Address** option in the **Delivery Location** field.

Field Name	Description
Select Address	The address for delivery of the cheque book. The options maintained in the application, are available here for selection: • Work • Residence • Postal The address details as maintained at the application are fetched depending on the option selected in the Select Address field and displayed. The user can view this before submitting his request.
This section appears if you select **Branch Near Me** option in the **Delivery Location** field.	
Select City	The city of the branch where the cheque book is to be delivered.
Select Branch	The branch for delivery option. **Note:** The options in this field depend on the selected option in the Select City field.
Branch Address	The complete branch address based on the selection above. **Note:** The address displayed here depends on the selected option in the Select Branch field.

6. To request the cheque book, click **Submit**.
7. The **Review** screen appears. Verify the details and click **Confirm**. The success message of cheque book request along with the reference number appears
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the transaction.
8. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Account Details** to view the **Account Details** screen.

6. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments. After a cheque is issued, a user may want to block payment in case of theft or misplacement of a cheque issued to a payee. For better management of cheques, the application has an online option to stop cheques - so that they cannot be utilized for making payment or cannot be misused.

Stop/ Unblock cheque feature allows user to stop a cheque issued for making payment. User can specify the cheque number and initiate a stop payment. The user will have to select the account number and the cheque number. The cheque number entered will be validated against the account number selected. This is an online request and cheque status will be changed to **stop**. The User has to specify the reason while stopping the cheque.

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

Users can unblock already blocked/ stopped cheque by specifying the cheque number or cheque series through the online channel. It is an online transaction and on initiating the unblock transaction, cheques status will be immediately changed to unblocked. Unblocked cheques can be used for making cheque payments.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Stop/Unblock Cheque

OR
Dashboard > Toggle Menu > Accounts > Current and Savings >; Accounts Overview > Quick Links > Stop/Unblock Cheque

To stop or unblock cheque:

1. From the **Select Account Number** field, select the appropriate account number.

Stop /Unblock Cheque

Field Description

Field Name	Description
Select Account Number	Current and savings account number in masked format along with the account nickname for which the cheque to be stopped / unblocked. The account number could be either the user's Party account or any linked party accounts that he has access to.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping / unblocking the cheque.
Give Cheque Details	Select the cheque either to stop / unblock single cheque or cheque range. The options are: • Number • Range
Cheque Number	Cheque number of the cheque to be stopped/ unblocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be stopped/ unblocked. This field appears if you select the **Range** option.

Field Name	Description
To	End number of the cheque range to be stopped/ unblocked. This field appears if you select the **Range** option.

2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify reason for stopping / unblocking.
4. In the **Give Cheque Details** field, select the appropriate option:
    a. If you select the **Number** option:
        i. In the **Cheque Number** field, enter the cheque number.
    b. If you select the **Range** option:
        i. In the **From** field, enter the cheque start number.
        ii. In the **To** field, enter the cheque end number.
5. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of stop/ unblock cheque appears along with the reference number.
   OR
   Click Back to navigate to the previous screen. User is directed to **Stop / Unblock Cheque – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.
7. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

7. Cheque Status Inquiry

Cheque status inquiry transaction allows the user to inquire status of the cheques. This gives users an idea of outstanding payments, if any and to cross check, the log of checks they have, with that of the banks. The user can inquire status of a single cheque by providing a cheque number or cheque series by providing cheque range. Users can also inquire about cheques based on their status. He / She can define a date range while searching for cheques of a particular status. The application fetches the results based on the search criteria provided.

How to reach here:

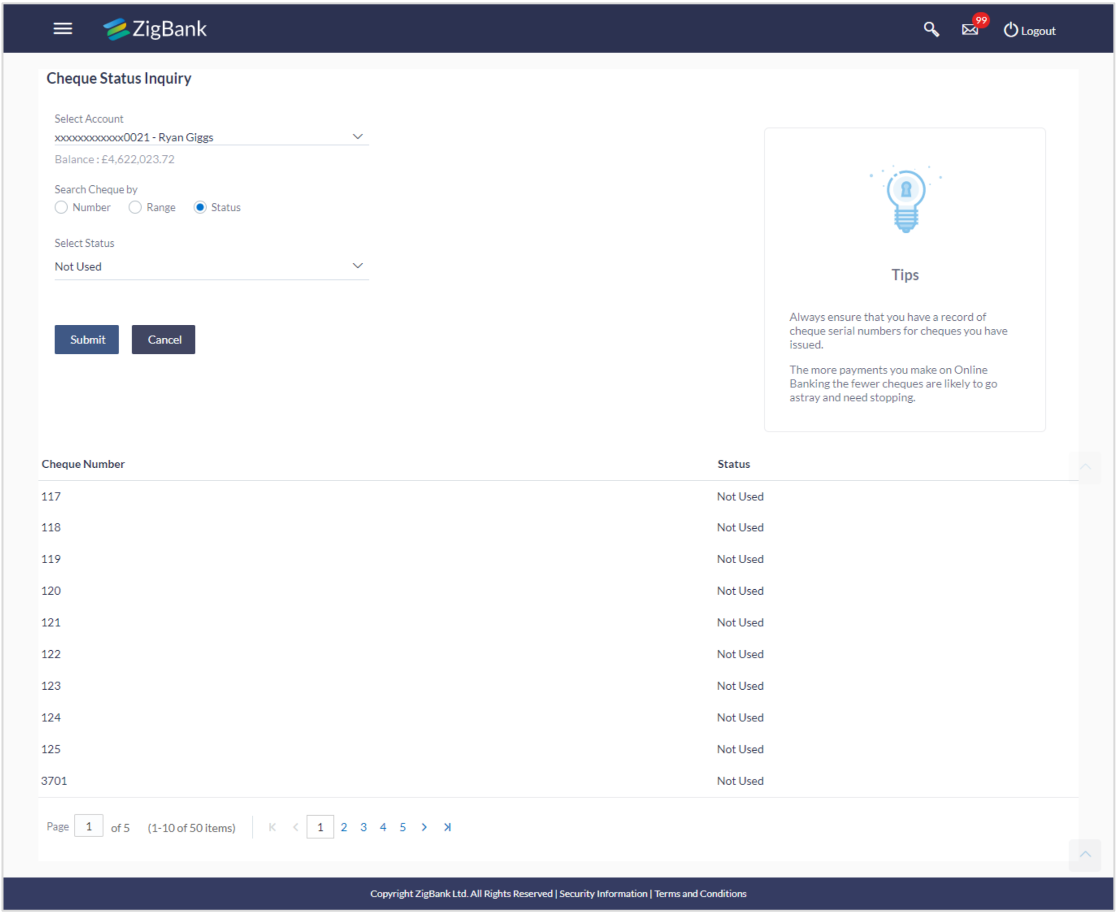
Toggle Menu > Accounts > Current and Savings > Cheque Status Inquiry

OR
Dashboard > Toggle Menu > Accounts > Current and Savings > Accounts Overview > Quick Links > Cheque Status Inquiry

To inquire about the cheque status:

1. From the **Search Cheque By** list, select the appropriate option.
    a. If you select the **Number** option:
        i. In the **Cheque Number** field, enter the cheque number.
    b. If you select the **Range** option:
        i. In the **From** field, enter the cheque (range) start number.
        ii. In the **To** field, enter the cheque (range) end number.
    c. If you select the **Status** option:
        i. From the **Select Status** list, select the appropriate option. If you have selected **Used**, **Stopped** and **Rejected** option:
        ii. From the **From Date** list, select the appropriate date.
        iii. From the **To Date** list, select the appropriate date.

Cheque Status Inquiry



Field Description

Field Name	Description
Select Account	Current and savings account number in masked format along with the account nickname. The account number could be either of the users own Party or any linked parties that he has access to.
Search Cheque By	Allows user to specify the search criteria for cheque status inquiry. The options are: • Number • Range • Status
Cheque Number	Cheque number of the cheque of which you want to view the status. This field appears if you select the **Number** option from the **Search Cheque By** list.

Field Name	Description
From Date	Start number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque By** list.
To Date	End number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque By** list.
Select Status	Allows the user to view cheque as per the status. The options are: • Used • Not Used • Stopped • Rejected • Cancelled This field appears if you select the **Status** option from the **Search Cheque By** list.
From Date	Allows the user to search the cheques by status for a given start date. This field appears if you select the **Status** option from the **Search Cheque By** list. This field does not appear if have selected **Not Used** or Cancelled option in the **Status** field.
To Date	Allows the user to search the cheques by status for a given start and end date. This field appears if you select the **Status** option from the **Search Cheque By** list. This field does not appear if have selected **Not Used** or Cancelled option in the **Status** field.

2. Click **Submit**. The cheque status details appear with cheque number, status and amount.
   OR
   Click **Cancel** to cancel the transaction.

8. Request Statement

The Statement feature allows the user to keep track of all transactions made in their accounts. The user can specify a date range and request for an account statement.

How to reach here:

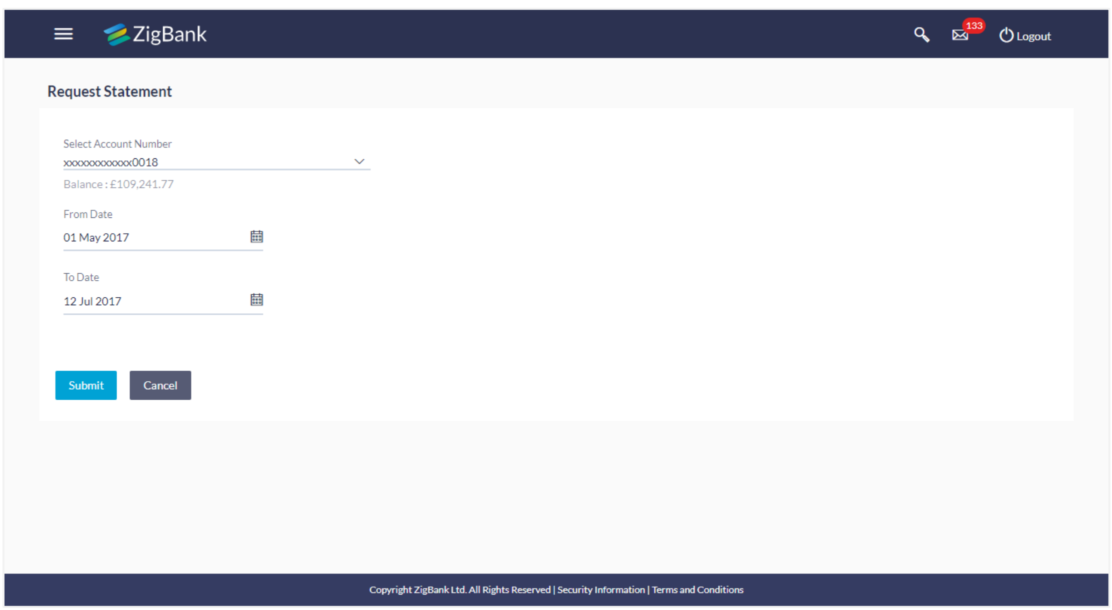
Toggle Menu > Accounts > Current and Savings > Request Statement

OR
Dashboard > Toggle Menu > Accounts > Current and Savings > Accounts Overview > Quick Links > Statement Request > Request Statement

To request for an account statement:

1. From the **Select Account Number** list, select the account number for the account statement.
2. From the **From Date** list, select the start date of the account statement.
3. From the **To Date** list, select the end date of the account statement.

Request Statement



Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
From Date	Start date of account statement.

Field Name	Description
To Date	End date of account statement.

4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**. The success message of Statement Request appears along with the transaction reference number.
   OR
   Click **Back** to navigate to the previous screen. User is directed to **Statement Request – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.
6. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

FAQs

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

A Corporate User can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of Linked parties.

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

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

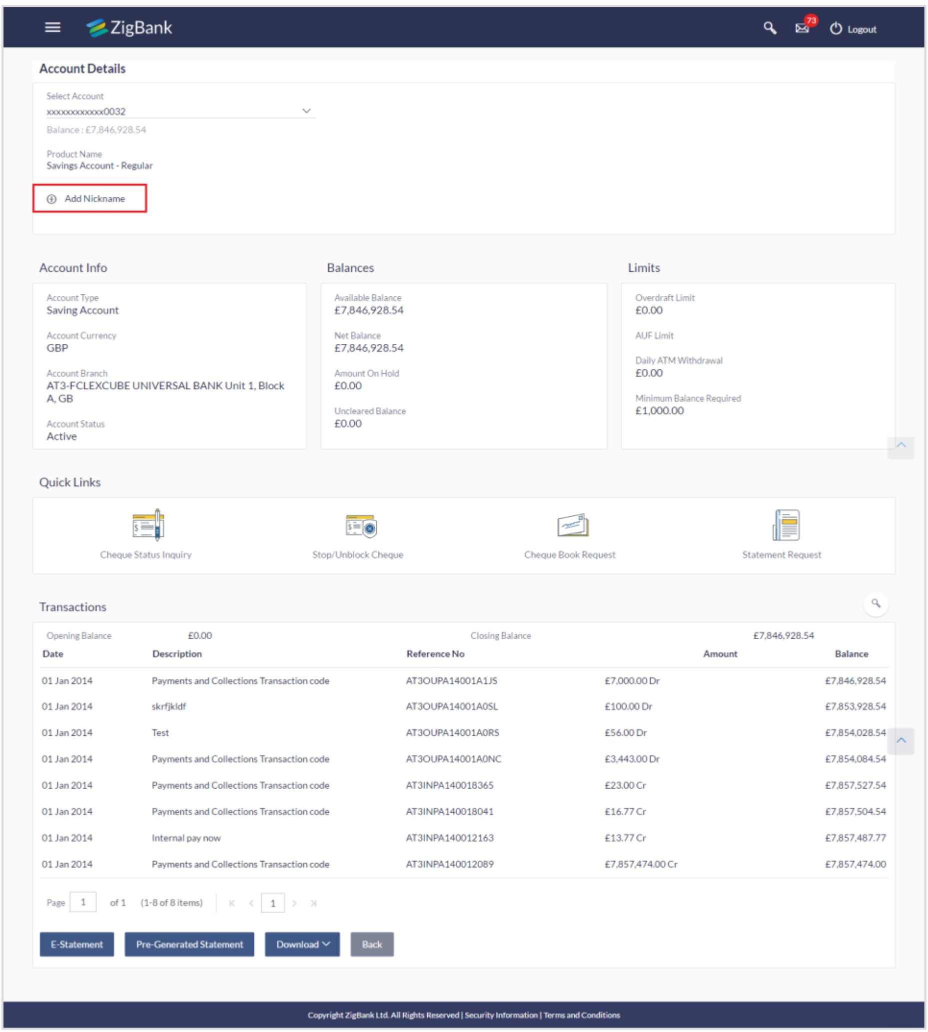
9. Account Nickname

User can assign their own description or names to all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. This feature allows the user to add, modify or delete the nickname, as required.

To add nickname to account:

1. Click ⊕ Add Nickname, to add nickname to an account.
2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example



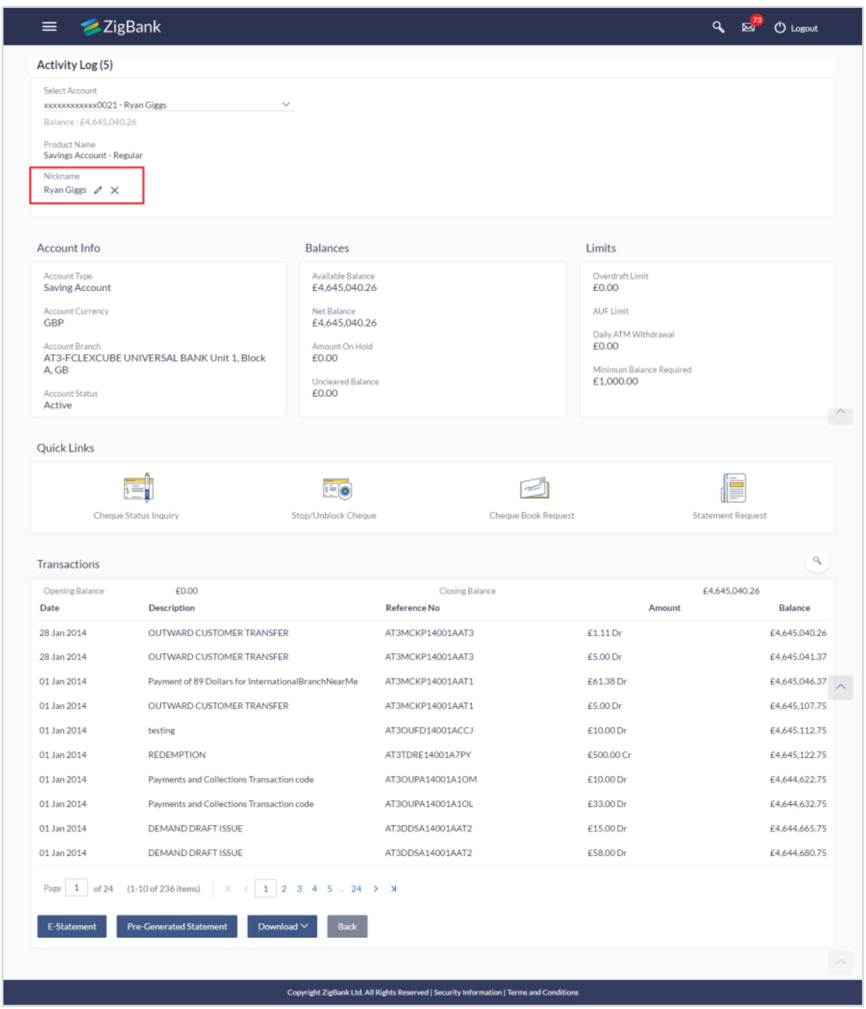
Field Description

Field Name	Description
Add Nickname	Click to add a user defined description or name to CASA/ TD/ Loan and Finance accounts.

3. Click to save your changes.
   Nicknames will be displayed along with account number, in all enquiry and transaction screens.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



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

FAQs

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

   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. **Are nicknames displayed in all places, where an account number is displayed?**

   No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.