# Oracle Banking Digital Experience

## Corporate Customer Services User Manual

**Release 17.2.0.0.0**

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ORACLE®

Corporate Customer Services User Manual

July 2017

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.2.0.0.0, refer to the following documents:

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

# 2. Customer Services

This module allows the bank users to interact with bank and avail its services. It includes the following sub-modules:

- Channel On boarding
- Calculators
- Role specific dashboards
- Mailbox
- Manage Alerts
- Find ATM / Branch

# 3. Log-In & Log-Out of Oracle Banking Digital Experience

Log-in allows users to access the portal securely, view information and access transactions. Logging out enables users to exit from the system in a secure way, so that no one else can gain access to the system (without supplying valid credentials) and entire system is secure.

**Pre-requisites**

The User must have a valid account with bank with online banking enabled. Other features related to accounts must be supported by the host system.

**Features Supported In Application**

- Log-in to the application
- Log-out of the application

## 3.1 Log-in to the application

The user requires authentic credentials to log in to the **Oracle Banking Digital Experience** application.

**To log in to the application:**

1. Open an internet browser to access the application.
2. Type the Oracle Banking Digital Experience URL in the Address bar, and press **Enter.** **Login** screen appears.

## Login screen

### Login page Overview

#### Icons

Following icons are present on the corporate dashboard:

- : The logo of the bank.
- : Click the toggle menu to access the transactions.
- Login: Click this icon to log in to the application.

#### Toggle Menu transactions:

- **Claim Money**

  Click here to claim for money.

- **Track Applications**

  Click here to track the progress of the account opening application.

- **Register**

  Click here to register with the bank.

- **Login**

  Click to log in to the application.

- **ATM/ Branch Loacator**

  Click to view the address and location of the ATMs and the branches of the Bank. For more information refer ATM/ Branch Locator.

- **Help**

  Click to launch the online help.

- **About**

  Click this menu to view the information about the application like version number, copyright etc.

#### Choose from our range of products

#### Savings

Click to apply for savings account.

#### Checking

Click to apply for checking account.

#### Term Deposits

Click to apply for deposit account.

**Credit Cards**

Click to apply for a credit card.

**Auto Loan**

Click to apply for auto loan.

**Personal Loan**

Click to apply for personal loan.

**In Principal Approval**

Click to apply for in principal approval application.

**Mortgage Loans**

Click to apply for mortgage loans.

**Tools & Calculator**

- Loans - Click to access loan calculator.
- Term Deposits - Click to access deposit calculator to calculate the interest on total value of deposit at maturity.
- Eligibility - Click here to access Loan Eligibility Calculator to calculate your loan eligibility.
- Forex Calculator – Click here to access foreign exchange calculator to calculate foreign exchange conversion amounts and view the exchange rates (for supported currencies)

**Get in touch with us**

**Company**

- Home: Click to go to the home page
- About Us: Click to get the information about the bank
- Help: Click to contact for help.

**Legal**

This section displays the following links:

- Terms and Conditions
- Privacy Policy
- Press

**Helpful Links**

- Sign Up : Click here to sign up to the application
- Compare Rates : Click to compare rates
- Members only Offers: Click here to avail the offers

**Contact US**

Address of the bank.

**Locate a Branch**

Enter your location and search for the nearest branch.

**Social**

Click the social networking sites icons to connect to Facebook / twitter.

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3. The **Oracle Banking Digital Experience** home page appears. Click **Login**.
   OR
   Click **Register** if you are a new user.
4. The Login screen appears. In the Username field, enter the user ID.
5. In the **Password** field, enter the password.

**Note**: The characters typed in the **Password** field appear masked (••••••) for security reasons.

6. Click **Login**.
7. The Dashboard **Overview** screen appears with broad level financial summary, outstanding and available balance in current and savings account, loans, term deposit, and credit cards.

## 3.2 Log-out of the application

**To log out of the application:**

1. In the top right corner, click 

icon.
   The success message of logging out appears.

# 4. Dashboards

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across corporate offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming business models and processes to reduce operating costs and improve productivity across both front and back office.

Dashboards are a one stop shop for the logged in user. They provide a quick view of the most relevant functions, to achieve a particular objective or complete a process. OBDX supports role specific dashboards for user - role combinations viz., Retail Maker, Corporate Maker, Corporate Approver, Viewer, Bank Administrator, etc.

**Pre-requisites**

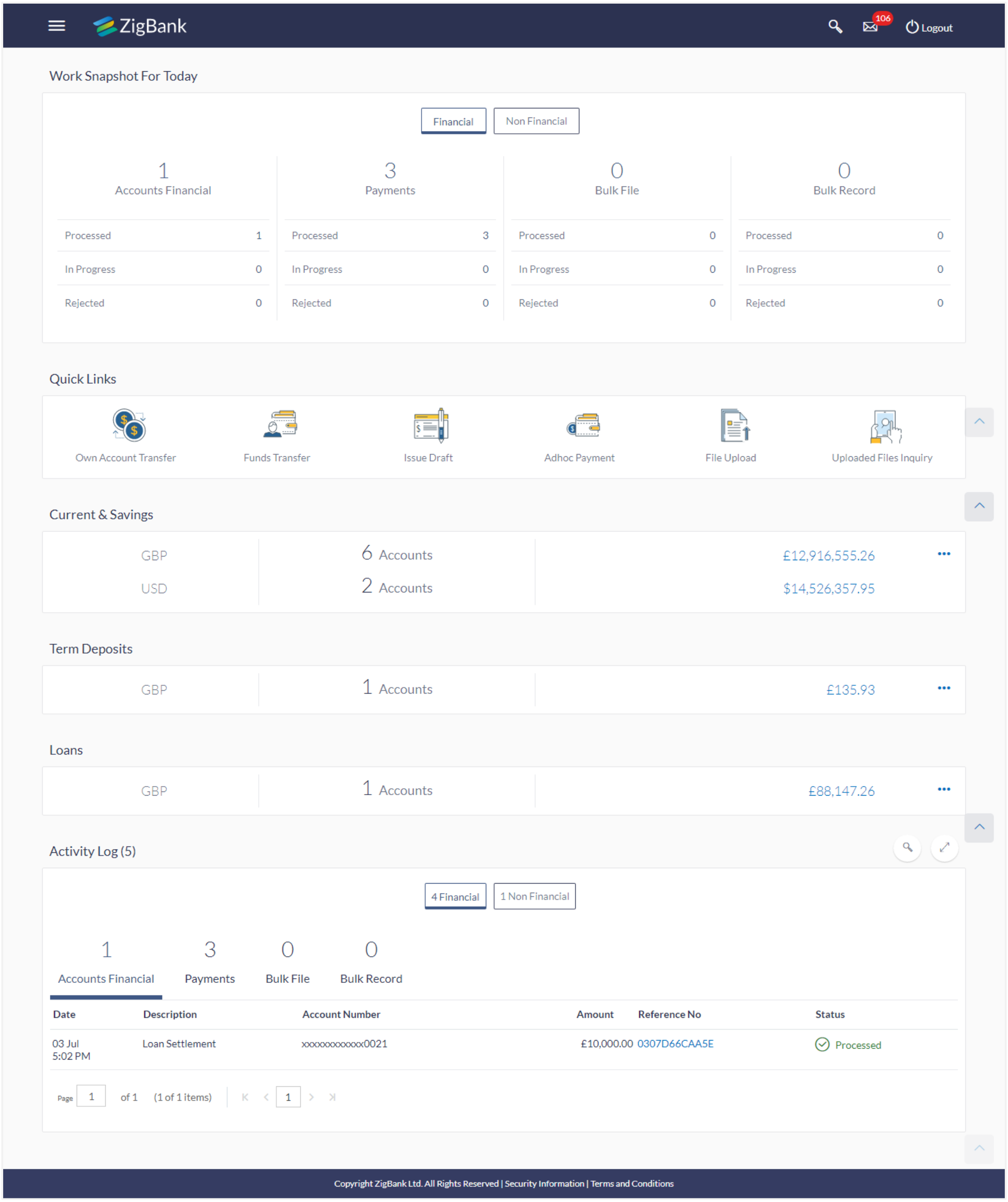
- User must have the relevant access from bank with online banking enabled.
- Other features related to accounts must be supported by host system.

**Features Supported In Application**

- Maker Dashboard
- Viewer Dashboard
- Approver Dashboard

## 4.1 Maker Dashboard

The Maker Dashboard allows the Maker to view the status of transactions initiated by him, initiate transactions that he has access to, view accounts & transaction summary.




## Dashboard Overview

### Icons

Following icons are present on the corporate dashboard:

- : Clicking this icon takes you to the dashboard.
- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.
- Logout: Click this icon to log out from the application.
- : Click the toggle menu to access the transactions.
- : Click this icon to open the section in a new window.
- : Click this icon to search the transactions that are performed on a particular date. It has two fields **From** and **To**, you can select the start and end date to search the transaction.

### Toggle Menu Transactions

Following items are present on the Toggle Menu:

- Click to view the user's profile information
- Welcome Note: Displays the welcome note with last login details.
- **Your Current View is**: Select your role as maker. The drop-down to select the role is available only if the user is mapped with more than one role.
  - Accounts : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
  - Payments : Click here to access Payments related transactions or setting up of payments
  - File Upload: Click this icon to upload files and view the files already uploaded.
  - Trade Finance: Click this menu to manage your Letter of Credits (LCs) and Bills.
  - My Profile : Click this menu to view the logged in user's profile.
  - ATM/Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.
  - Limits : Click this menu to view the daily limits. For more information refer Daily Limits section.
  - Set Security Question : Click this menu to reset the security questions. For more information refer Security Questions section.
  - Change Password : Click this menu to change the login password. For more information refer Change Password section.
  - Help : Click this menu to launch the online help.

- 

Click this menu to view the information about the application like version number, copyright etc.

**Work Snapshot for Today**

Following cards are displayed in this section:

**Financial**

- Account Financial: The accounts financial card displays the transaction details and its current status like opening or closing a deposit etc.

  Processed: Displays the count of transactions that are approved, as on the current system date.

  In Progress: Displays the count of transactions that are initiated, as on the current system date.

  Rejected: Displays the count of transactions that are rejected, as on the current system date.

- Payments: This card displays the count of payments transactions that are in the processed, in progress or rejected status.
- Bulk File: This card displays the count of bulk files uploaded in the system that are in the processed, in progress or rejected status, as on the current system date.
- Bulk Record: This card displays the count of bulk record transactions uploaded for approval that are in the processed, in progress or rejected status, as on the current system date. These are financial in nature and cater to few records.

**Non-Financial**

- Accounts Non-Financial: The accounts non - financial card displays the transaction details, like:

  Processed: Displays the count of non-financial actions that are in the approved status, on the current system date.

  In Progress: Displays the count of non-financial actions that are initiated on the current system date.

  Rejected: Displays the count of non-financial actions that are in the rejected status, on the current system date.

- Payee and Biller: This card displays the count of payments non-financial actions that are processed, in progress, or rejected.
- Non-Financial Bulk File: This card displays the count of non-financial bulk file transactions that are in the processed, in progress or rejected status, as on the current system date, like file containing list of payees to be added.
- Non-Financial Bulk Record: This card displays the count of bulk record non-financial actions that are in the processed, in progress or rejected status, as on the current system date.
- Trade Finance: This card displays the count of trade finance non-financial actions that are processed, in progress or rejected, as on the current system date.

**Quick Links**

The following transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer (Domestic Payments)
- Issue Draft
- Ad-hoc Payment
- File Upload
- Uploaded Files Inquiry

**Current and Savings/ Term Deposits/ Loans**

Displays the transaction currency, count of the accounts and total balance in these accounts. Click to view the details of the CASA, loans and term deposits accounts. You can view the following details of the accounts:

- Current and Savings:
  - Party Name: Displays the party names linked to the ID and holding the accounts
  - Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
  - Account Type: Displays the type of account viz., savings or current etc
  - Net Balance: The balance amount in the account is displayed
- Term Deposits:
  - Party Name: Displays the party names linked to the ID and holding the deposits
  - Deposit Number: Displays the TD Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
  - Interest Rate: shows the applicable rate of interest on the TD
  - Maturity Date: shows the date of maturity of deposit
  - Principal Balance: shows the amount invested in deposit
  - Maturity Balance: shows the amount which would be available on the date of maturity.
- Loans
  - Party Name: Displays the party names linked to the ID and holding the loans
  - Account Number: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
  - Interest Rate: Applicable rate of interest

- Maturity Date: The Maturity Date of the Loan account
- Outstanding Balance: Outstanding Amount against the loan

**Activity Log**

The latest activity logs are displayed on the maker's dashboard. It is divided into two fields broadly:

- **Financial** : This displays the financial transactions initiated by the maker in the following categories:
- Accounts Financial - The details of the activity log are:
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Amount : Amount of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Payments
    - Date: Date of the transaction
    - Description: Description of the transaction
    - From Account: Source Account number of the transaction
    - Amount : Amount of the transaction
    - Payee Account Details: Payee's account details
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Bulk File
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Transaction Type: Transaction type of the file upload
    - File Name: Name of the file uploaded.
    - File Amount: Total Amount of Transaction.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Bulk Record
    - Date: Date of the transaction
    - Transaction Type: Transaction type of the bulk record
    - Debit Account: Account number of the account to be debited.
    - Amount: Amount of the transaction

    - Payee Account Details: Payee’s account details
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- **Non- Financial**: This displays the non- financial transactions initiated by the maker and further categorized as below:
- Accounts Non-Financial
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Payee and Biller
    - Date: Date of the transaction
    - Payee/ Biller Name: Payee/ Biller name
    - Payee Type: Type of the payee
    - Category : Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Non-Financial Bulk File
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction type of the file upload
    - File Name: Name of the file uploaded.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Non-Financial Bulk Record
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the record.
    - Transaction Type: Transaction type of the bulk record
    - Description: Description of the transaction
    - Reference Number: Reference Number of the record.
    - Status: Status of the record
- Trade Finance
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Beneficiary Name: Name of the Beneficiary against whom LC / Bill is

to be created

- Amount: Amount for the Letter of Credit / Bill
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

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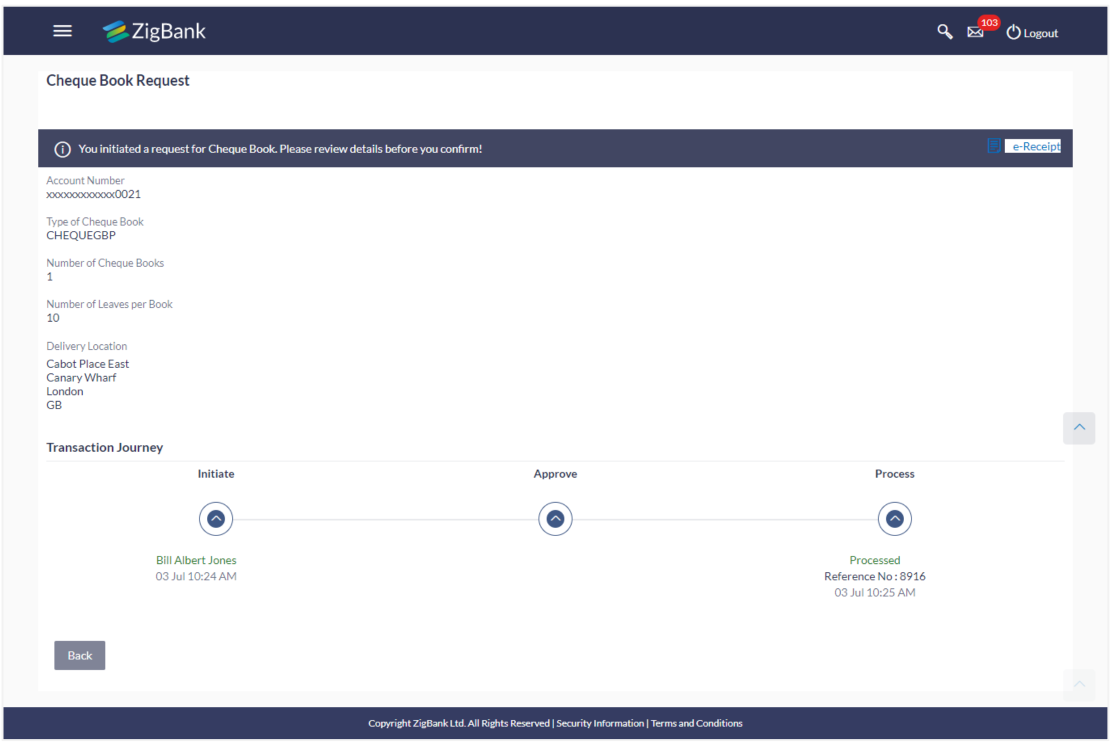
### Transaction Journey

Click the **reference number** link to view the Transaction Journey

This screen displays the transaction details and transaction journey of any financial, non-financial, bulk file, bulk record, Payee and Biller and payments transactions. It displays the current status of transaction whether it is Initiated, Approved or Processed.



**Transaction Journey**

**Transaction Name**

This section displays the name of the transaction that is to be approved.

**Review**

The section displays the details of the initiated transaction for review.

**Transaction Journey**

This section displays the status of transactions that are initiated by the maker. Transaction journey displays the status as:

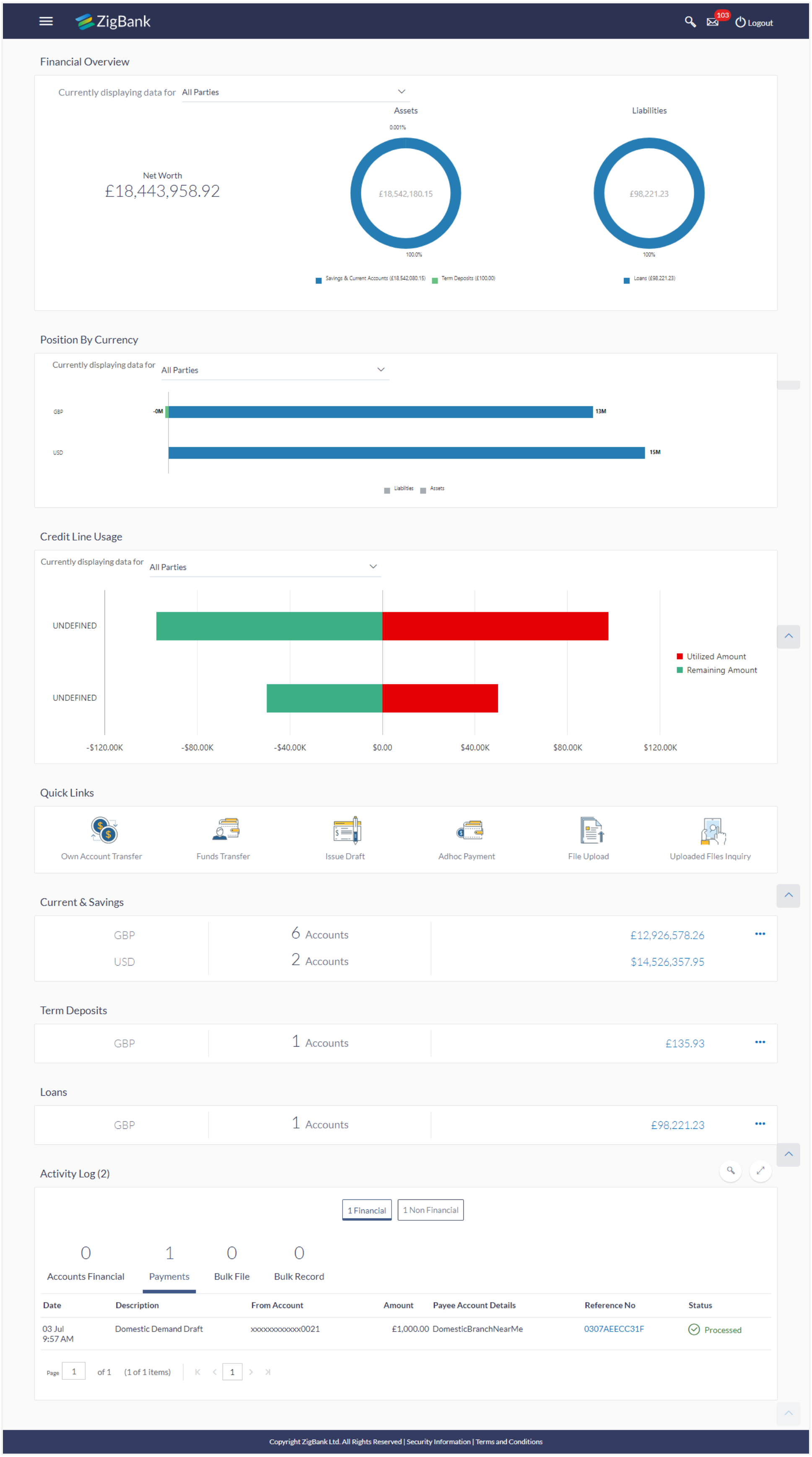
- Initiated
- Approved
- Processed

---

1. Click **Back** to navigate to the **Dashboard**.
   OR
   Click **e-Receipt** to generate the e-receipt of the transaction.

## 4.2 Viewer Dashboard

This dashboard is for those users who have access to view party and linked party accounts and transactions and generally do not need to initiate or approve any transactions; The Viewer dashboard access may be restricted to users from audit department or some key managers.


ZigBank
Logout
Financial Overview
Currently displaying data for All Parties
Assets
Liabilities
Net Worth
£18,443,958.92
£18,542,180.15
£98,221.23
Position By Currency
Currently displaying data for All Parties
GBP
USD
13M
15M
Credit Line Usage
Currently displaying data for All Parties
UNDEFINED
UNDEFINED
Utilized Amount
Remaining Amount
-$120.00K
-$80.00K
-$40.00K
$0.00
$40.00K
$80.00K
$120.00K
Quick Links
Own Account Transfer
Funds Transfer
Issue Draft
Adhoc Payment
File Upload
Uploaded Files Inquiry
Current & Savings
GBP
6 Accounts
£12,926,578.26
USD
2 Accounts
$14,526,357.95
Term Deposits
GBP
1 Accounts
£135.93
Loans
GBP
1 Accounts
£98,221.23
Activity Log (2)
1 Financial
1 Non Financial
0 Accounts Financial
1 Payments
0 Bulk File
0 Bulk Record
Date
Description
From Account
Amount
Payee Account Details
Reference No
Status
03 Jul 9:57 AM
Domestic Demand Draft
xxxxxxxxxxxx0021
£1,000.00
DomesticBranchNearMe
0307AEECC31F
Processed
Page 1 of 1 (1 of 1 items)
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## Dashboard Overview

### Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.
- 13 : Clicking this icon takes you to the Mailbox screen.
- : Click this icon to search the transactions.
- Logout : Click this icon to log out from the application.
- : Click the toggle menu to access the transactions.
    - : Click this icon to open the section in a new window.
- : Click this icon to search the transactions that are performed on a particular date. It has two fields **From** and **To**, you can select the start and end date to search the transaction.

### Toggle Menu Transactions

Following items are present on the Toggle Menu:

- Click to view the user's profile information
- Welcome Note: Displays the welcome note with last login details.
- **Your Current View is**: Select your role as viewer. The drop-down to select the role is available only if the user is mapped to more than one role.
    - Accounts : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
    - Payments : Click here to access Payments related transactions or setting up of payments
    - File Upload : Click this icon to upload files and view the files already uploaded.
    - Trade Finance : Click this menu to manage your letter of credit and bills.
    - My Profile : Click this menu to go to the user's profile.
    - ATM/Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer ATM/ Branch Locator.
    - Limits : Click this menu to view the daily limits.
    - Set Security Question : Click this menu to reset the security questions. For

more information refer Security Questions section.

- Change Password : Click this menu to change the login password. For more information refer Change Password section.
- Help : Click this menu to launch the online help.
- About Click this menu to view the information about the application like version number, copyright etc.

### Financial Overview

The section provides a graphical representation of the distribution of assets and liabilities across the CASA, TD & Loans accounts held with the bank. It also displays the total amount of assets, liabilities and the Net Worth. Account types displayed in the section include CASA, term deposits, and loans.

The user can filter this section to view details of his primary party, or the linked parties or all parties.

### Position By Currency

The section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

The user can filter this section to view details of his primary party, or the linked parties or all parties.

### Credit Line Usage

This section displays a snapshot of the line limits of the user. View the following:

- **Utilized Amount**: The limits utilized by the party from the total set limit.
- **Remaining Amount**: The limits remaining from the total set limit.

The user can filter this section to view details of his primary party, or the linked parties or all parties.

### Quick Links

The following links of transactions can be viewed from this section:

- Own Account Transfer
- Fund Transfer (Domestic Payments)
- Issue Draft
- Ad-hoc Payment
- File Upload
- Uploaded Files Inquiry

### Current and Savings/ Term Deposits/ Loans

Displays the transaction currency, count of the accounts and total balance. Click ••• to view the details of the CASA, loans and term deposits accounts. View the following details of the accounts:

- Current and Savings:
    - Party Name: Displays the party names linked to the ID and holding the accounts
    - Account Number: clicking the account number takes you to the Account Details screen.
    - Account Type: Displays what kind of account is -savings or current
    - Net Balance: The balance amount in the account is displayed
- Term Deposits:
    - Party Name: Displays the different party names linked to the ID and holding the deposits
    - Deposit Number: clicking the account number takes you to the Deposit Details screen.
    - Interest Rate: shows the applicable rate of interest on the various deposits
    - Principal Balance: shows the amount invested in deposit
    - Maturity Date: shows the date of maturity of deposit
    - Maturity Balance: shows the amount which would be available at the date of maturity.
- Loans
    - Party Name: Displays the different party names linked to the ID and holding the loans
    - Account Number: clicking the account number takes you to the Loan Details screen.
    - Interest Rate: Applicable rate of interest of the loan
    - Maturity Date: date when the loan would be closed if all the dues are clear
    - Outstanding Balance: Amount which is left to be deposited against the loan

**Activity Log**

The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly:

- **Financial** : This displays the financial transactions initiated by the maker in the following categories
- Accounts Financial- The details of activity log are:
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Amount : Amount of the transaction

  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee’s account details
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk File
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Total Amount of Transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk Record
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - Debit Account: Account number of the account to be debited.
  - Amount: Amount of the transaction
  - Payee Account Details: Payee’s account number
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- **Non- Financial**: This displays the non- financial transactions initiated by the maker and further categorized as below:
- Accounts Non-Financial
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payee and Biller

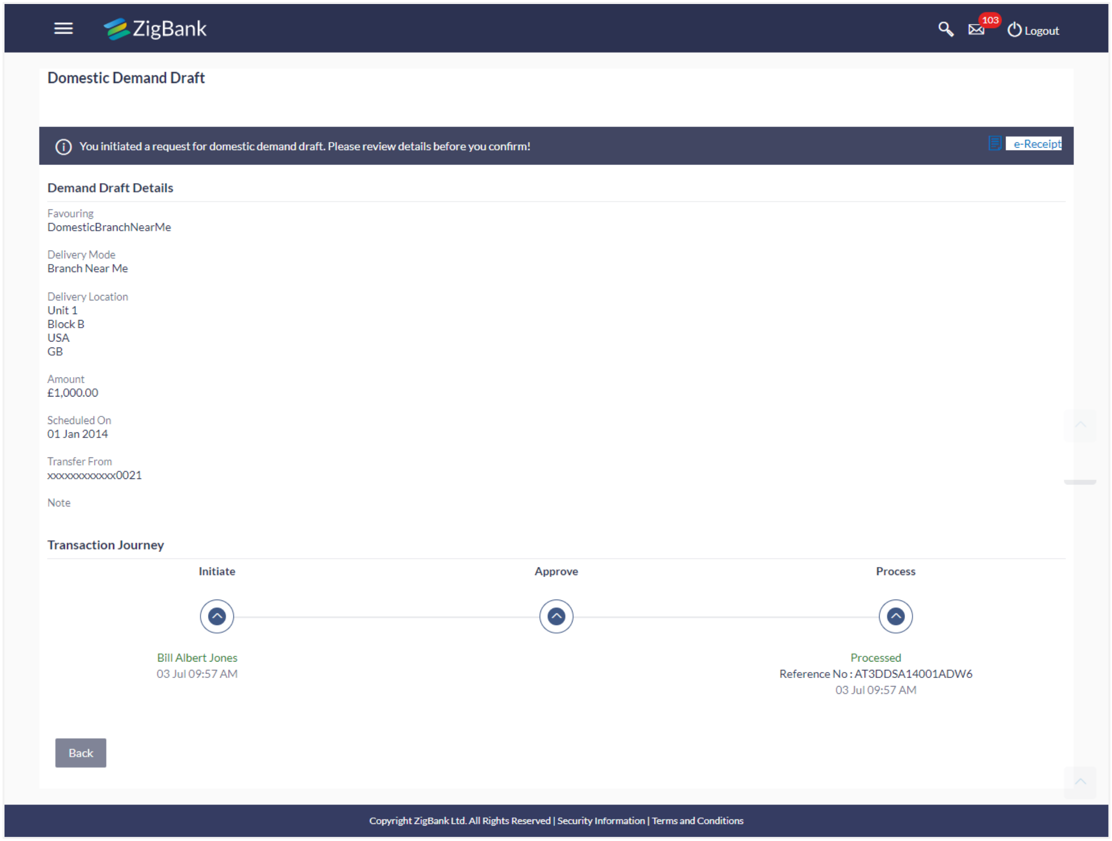
    - Date: Date of the transaction
    - Payee/ Biller Name: Payee/ Biller name
    - Payee Type: Type of the payee
    - Category : Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Non-Financial Bulk File
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction type of the file upload
    - File Name: Name of the file uploaded.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Non-Financial Bulk Record
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the record.
    - Transaction Type: Transaction type of the bulk record
    - Description: Description of the transaction
    - Reference Number: Reference Number of the record.
    - Status: Status of the record
- Trade Finance
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Beneficiary Name: name of the Beneficiary against whom LC is to be created
    - Amount: Amount for the Letter of Credit / Bill
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

---

**Transaction Journey**

Click the **reference number** link to view the Transaction Journey

This screen displays the transaction details and transaction journey of a transaction, and the current status of transaction whether it is Initiated, Approved or Processed.




**Transaction Journey**

**Transaction Name**

This section displays the name of the transaction.

**Review**

The section displays the details of the transaction.

**Transaction Journey**

This section displays the status of transactions. Transaction journey displays the status as:

- Initiated
- Approved
- Processed

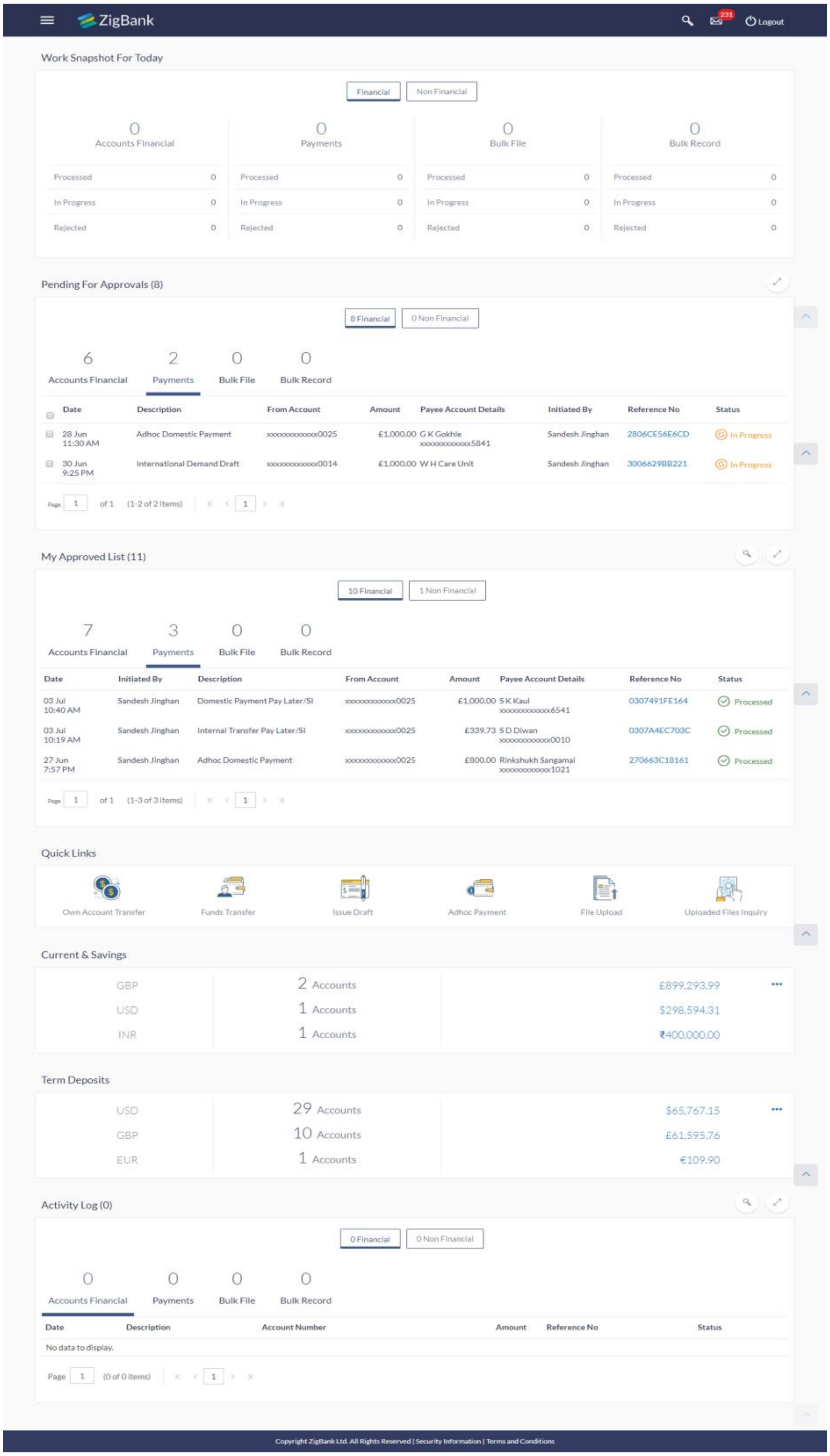
---

1. Click **Back** to navigate to the **Dashboard**.
   OR
   Click **e-Receipt** to generate the e-receipt of the transaction.

## 4.3 Approver Dashboard

It is the dashboard available for approvers to approve or reject transactions. The approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing. Approver’s ensure that transactions pose no risk and comply with all terms and conditions, limits etc.

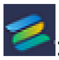
### Approver Dashboard



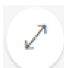
### Dashboard Overview

**Icons**

Following icons are present on the corporate - approver dashboard:

- : Click this icon to go to the dashboard.
- 

: Click this icon to go to the Mailbox screen.
- : Click this icon to search the transactions.
- 

: Click this icon to log out from the application.
- : Click the toggle menu to access the transactions.
    - : Click this icon to open the section in a new window.
    - : Click this icon to search the transactions that are performed on a particular date. It has two fields **From** and **To**, you can select the start and end date to search the transaction.

### Toggle Menu Transactions

Following items are present on the Toggle Menu:

- Click to view the user's profile information

- Welcome Note: Displays the welcome note with last login details.
- **Your Current View is**: Select your role as approver. The drop-down to select the role is available only if the user is mapped to more than one role.

- 

: This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
- 

: Click here to access Payments related transactions or setting up of payments
- 

: Click this icon to upload files and view the files already uploaded.
- 

: Click this menu to manage your trade and finances.
- 

: Click this menu to go to my profile.
- 

: Click this menu to view the daily limits. For more information refer Daily Limits section.
- 

: Click this menu to reset the security questions. For more information refer Security Questions section.
- 

: Click this menu to change the login password. For more information refer Change Password section
- 

: Click this menu to launch the online help.
- 

Click this menu to view the information about the application like version number, copyright etc.

### Work Snapshot for Today

#### Financial

- Account Financial: The accounts financial card displays the transaction details and its current status

  Processed: Displays the count of transactions that are approved on the current system date.

  In Progress: Displays the count of transactions that are initiated on the current system date.

  Rejected: Displays the count of transactions that are rejected on the current system date.

- Payments: This card displays the count of payments transactions that are in the processed, in progress or rejected status.
- Bulk File: This card displays the count of bulk file transactions that are in the processed, in progress or rejected status, as on the current system date.
- Bulk Record: This card displays the count of bulk record transactions that are processed, in progress or rejected, as on the current system date.

#### Non-Financial

- Accounts Non-Financial: The accounts non-financial card displays the transaction details, like:

  Processed: Displays the count of non-financial actions that are approved, on the current system date.

  In Progress: Displays the count of non-financial actions that are initiated on the current system date.

  Rejected: Displays the count of non-financial actions that are rejected on the current system date.

- Payee and Biller: This card displays the count of payments non-financial actions that are in the processed, in progress or rejected status.
- Non-Financial Bulk File: This card displays the count of non-financial transactions that are in the processed, in progress or rejected status, as on the current system date, like file containing list of payees to be added.
- Non-Financial Bulk Record: This card displays the count of bulk record non-financial actions that are in the processed, in progress or rejected status, as on the current system date.
- Trade Finance: This card displays the count of trade finance transactions that are in the processed, in progress or rejected status, as on the current system date.

### Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approvals. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to view, approve or reject the transaction.

### My Approved List

This section displays the details of transactions that are approved by the approver user. Click each tab to view the snapshot of transactions already approved. Click the **reference number** link to view the detailed transaction.

### Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer
- Issue Draft
- Ad-hoc Payment
- File Upload
- Uploaded Files Inquiry

**Current and Savings/ Term Deposits/ Loans**

Displays the transaction currency, count of the account and total balance. Click ••• to view the details of the CASA, loans and term deposits accounts. View the following details of the accounts:

- Current and Savings:
  - Party Name: Displays the different party names linked to the ID and holding the accounts
  - Account Number: clicking the account number takes you to the Account Details screen.
  - Account Type: Displays the account type - savings or current.
  - Net Balance: The balance amount in the account is displayed
- Term Deposits:
  - Party Name: Displays the different party names linked to the ID and holding the deposits
  - Deposit Number: clicking the account number takes you to the Deposit Details screen.
  - Interest Rate: shows the applicable rate of interest on the various deposits
  - Principal Balance: shows the amount invested in deposit
  - Maturity Date: shows the date of maturity of deposit
  - Maturity Balance: shows the amount which would be available at the date of maturity.
- Loans
  - Party Name: Displays the different party names linked to the ID and holding the loans
  - Account Number: clicking the account number takes you to the Loan Details screen.
  - Interest Rate: Applicable rate of interest of loan
  - Maturity Date: date when the loan would be closed if all the due is clear
  - Outstanding Balance: Amount which is left to be deposited against the loan

**Activity Log**

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions.

- Financial : This displays the financial based transactions - further categorized as following:
- Accounts Financial- The details of activity log are:
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee’s account number of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk File
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction types of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Amount to be debited from debit account.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk Record
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - Debit Account: Account number of the account to be debited.
  - Amount: Amount to be debited from debit account
  - Payee Account Details: Payee’s account number
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- **Non-Financial**: This displays the non-financial transactions initiated by the maker and further categorized as below
- Accounts Non-**Financial**
  - Date: Date of the transaction
  - Description: Description of

the transaction

- Account Number: Account number of the transaction
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

- Payee and Biller
    - Date: Date of the transaction
    - Payee/ Biller Name: Payee/ Biller of the transaction
    - Payee Type: Type of the payee
    - Category : Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Non-Financial Bulk File
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction types of the file upload
    - File Name: Name of the file uploaded.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Non-Financial Bulk Record
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction type of the bulk record
    - Description: Description of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Trade Finance
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Beneficiary Name: Name of the Beneficiary against whom LC / Bill is to be created.
    - Amount: Amount for the Letter of Credit / Bill
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the maintenance

**Pending for Approvals**

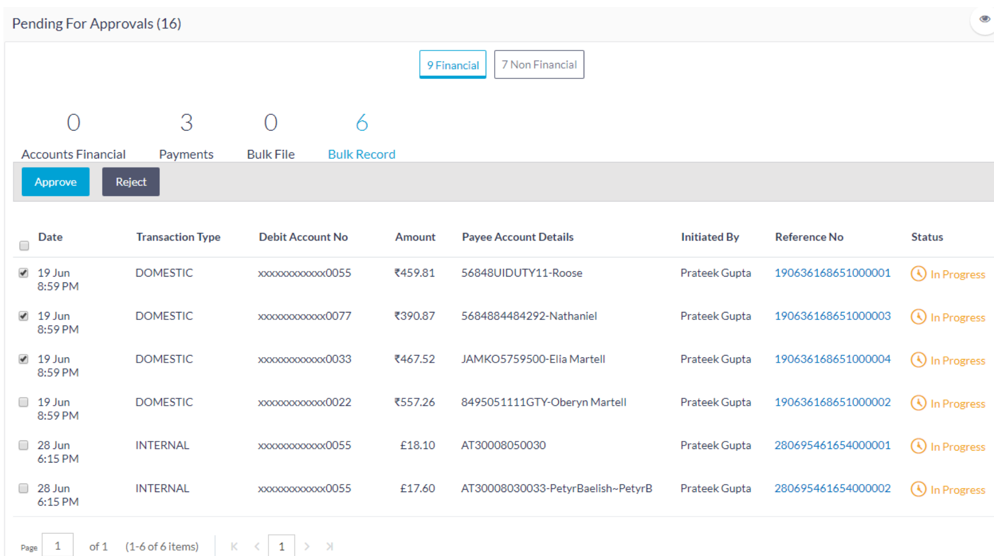
The Pending for approvals list contains transactions that have been initiated by the maker and are pending for approvals. When the approver user logins to the application, he can view the transactions that are pending for his decision to either approve or reject.

**How to reach here:**

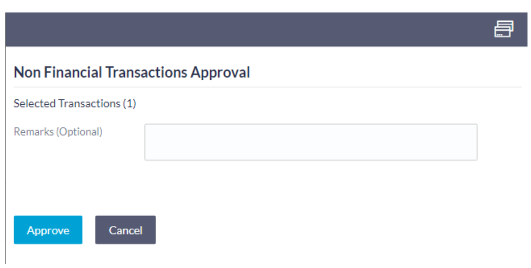
*Approver Dashboard > Pending for Approvals section*

**To approve the transaction:**

1. Select the transaction pending for approval, by clicking on the checkbox against it and click on **Approve** or **Reject**

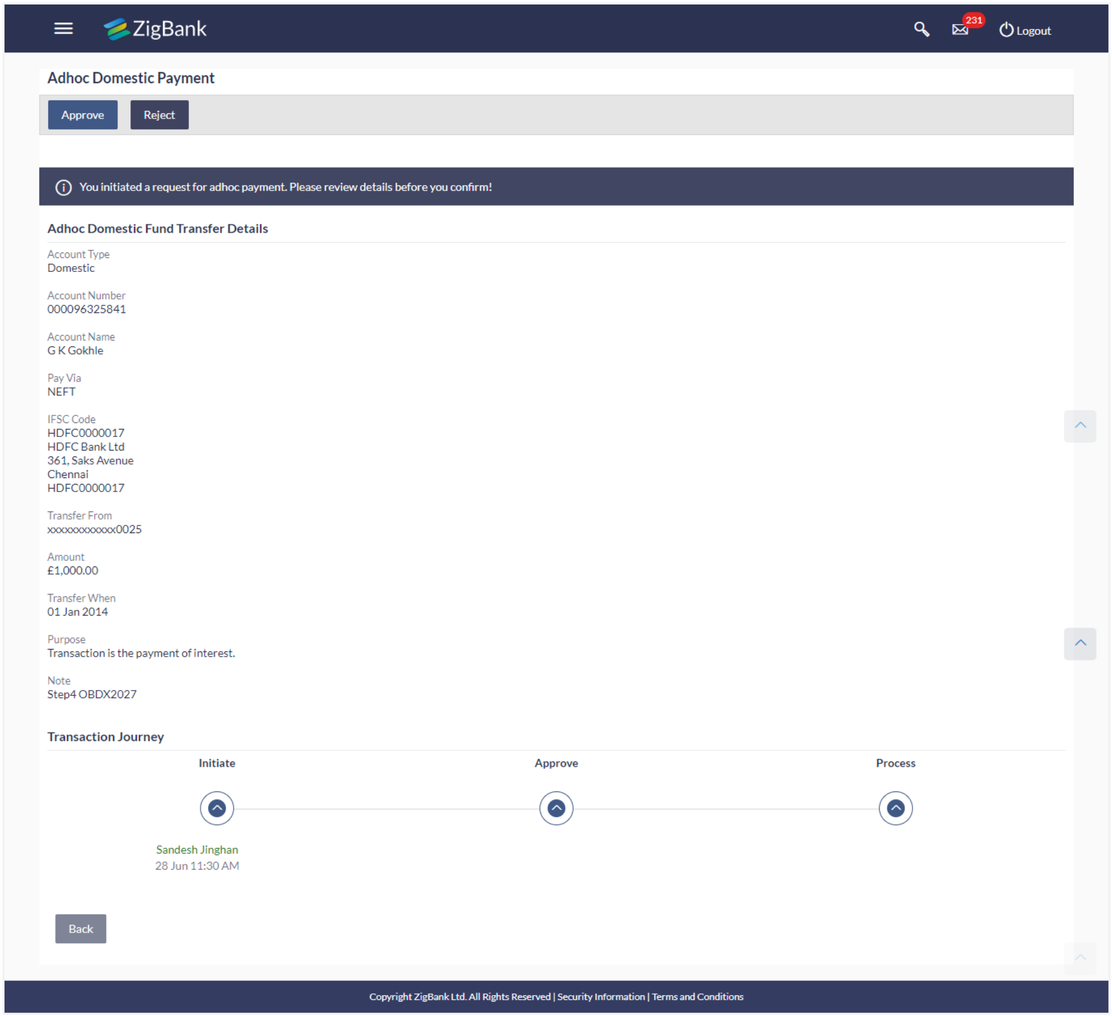



2. The **Transaction Approval / Rejection** screen prompting to enter the approval / rejection remarks appear.
   OR
   Click **Cancel** to navigate to the **Dashboard**.




3. Alternately, the approver can view detailed transaction summary, before approving / rejecting a transaction.
4. Click the **Reference Number** link of the transaction that has to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

### Review and Transaction Journey




### Transaction to approve

#### Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

#### Review

The section displays the details of the transaction

#### Transaction Journey

This section displays the status of transactions. The possible values for the status are:

- Initiated
- Approved
- Processed

5. Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen prompting to enter the approval remarks appear.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Back** to navigate to the **Dashboard**.
6. Enter the remarks and click **Approve**.
   OR
   Enter the remarks and click **Reject**.
   OR
   Click **Cancel** to cancel the transaction.
   The screen with success message along with the reference number appears.

# FAQs

1. **If one user is configured so that he is both a Maker and an Approver, how does he switch the Dashboard View?**

   The user can go to the **Profile** icon and switch roles according to the requirement.

# 5. My Profile

Using this option, the user can view his profile details. View the Primary Party ID, last login time, email id, phone number, and date of birth and address of the user. This helps the user to see what is the detail maintained at bank, so that if bank wants to reach out to user, they can do so by the details provided here.

### Pre-requisites

User must have a CASA account with bank with online banking enabled. Other features related to accounts must be supported by host system and all the details are fetched from the system.

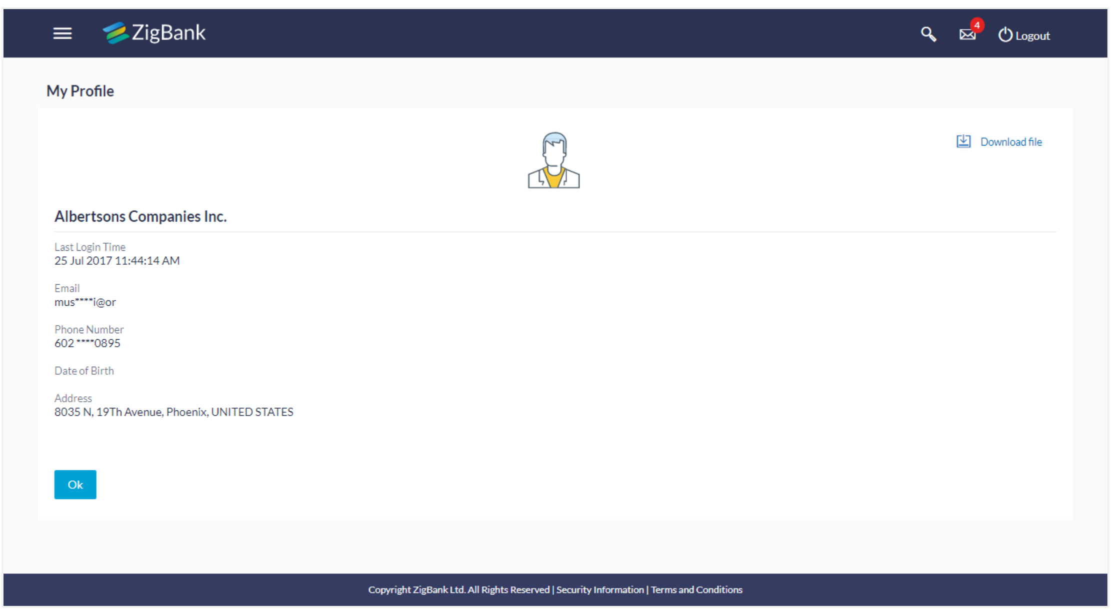
### Features Supported In Application

- View the details about user, such as name, email, phone number as registered with the bank

### How to reach here:

*Dashboard > Toggle Menu > My Profile*

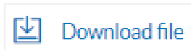
### Profile




### Field Description

| Field Name | Description |
|---|---|
| **Last Login Time** | The date and time of the last login 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. |

| Field Name | Description |
|---|---|
| **Address** | Address of the user. |
| **Download file** | Click to download the details. |

1. Click 

to download the details in .csv format.
   OR
   Click **OK** to navigate to the previous screen

# FAQs

1. **Can the user edit his profile information?**

   No, user cannot edit his profile information; he can only view the profile details.

# 6. E-Receipts

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. Alternately e-receipts can be generated from the transaction journey page, on the dashboard – for all completed transactions.

An e-receipt displays the transaction name, transaction details along with date and time stamp. It's a configurable feature; the user can view the E-receipt button on the transaction only if it is configured (this is done by the bank, when the user requests for the feature)

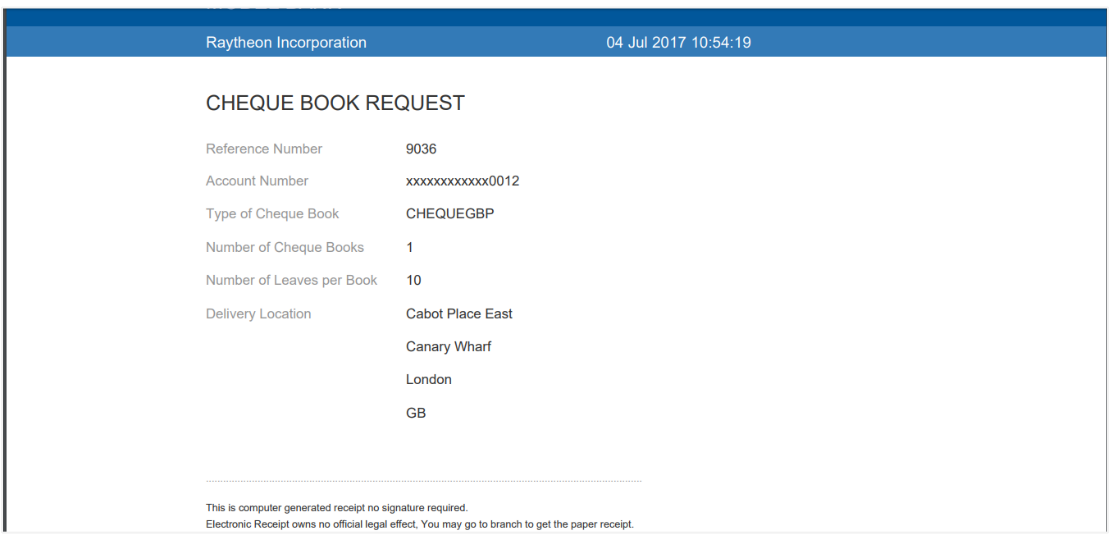
**Pre-requisites**

- User has a CASA account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

**Features Supported In Application**

- Provide e-receipts for a transaction

**E-receipt**




## FAQs

1. **Can the user download or print e-receipt?**

   Yes, the user can download or print e-receipt.

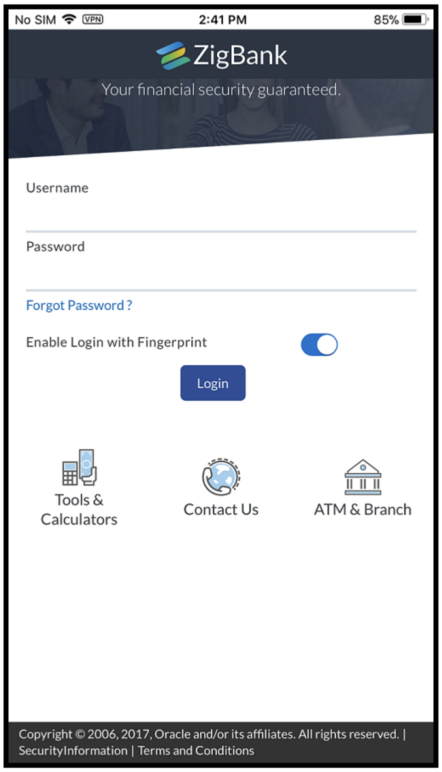
# 7. Device Registration

Using this option, the fingerprint is set as alternate login. Every time user login, a notification is sent to the Zigbank app, which then asks user to confirm identification using his smartphone's fingerprint scanner. It also prompts user to give consent to register his smartphone device on app.

**To register a device:**

1. Launch the **Zigbank Application** Page. The **Zigbank** login page appears.

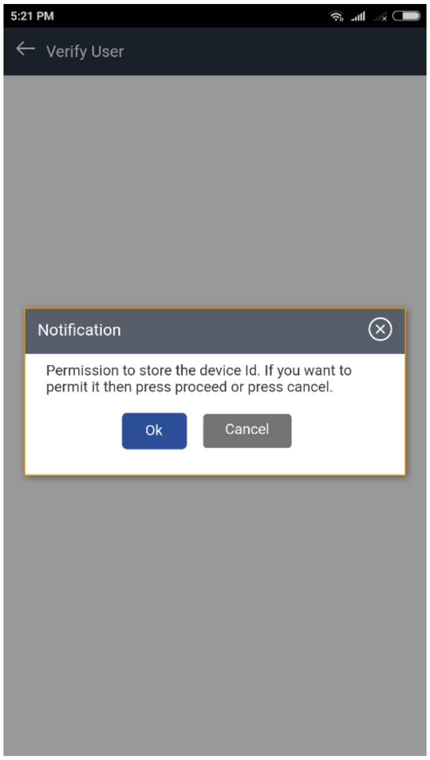
**Zigbank Login Page**




2. In the **Username** field, enter the user ID.
3. In the **Password** field, enter the password.
4. Select the **Enable Alternate Login with Fingerprint** option.
5. Click **Login**.

6. The Verify User screen appears along with the message prompting the user to register the device.

**Verify User screen- Register Device**




7. Click **OK** to store the device ID as part of registration.
   Application saves the device details and prompts user to set the fingerprint.
   OR
   Click **Cancel** to cancel the transaction.
8. **Zigbank** application opens, and you can continue with the transaction.

# 8. Device Deregistration

When the user changes alternate login method (Finger Touch), a pop-up message appears on the user's registered mobile number to register the device. Once the device is registered, user can deregister it using this screen.

If device is deregister, the user gets logged out and his alternate login gets disabled from all the android/ iOS devices on which the user has installed the application.

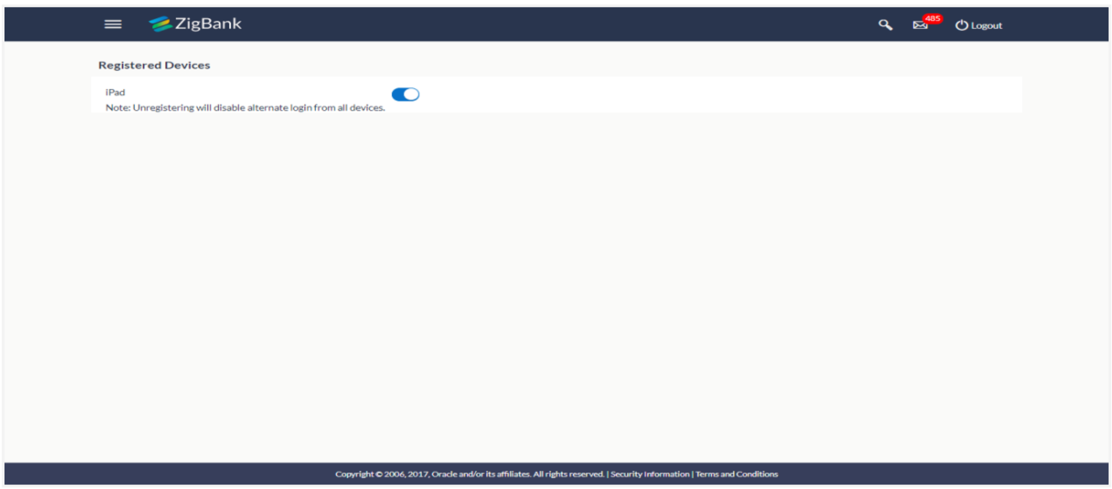
**Pre-requisites**

User has a registered iOS/ Android devices.

**How to reach here:**

*Dashboard > Toggle Menu > Security Setting > Device Deregistration*

## *Device Deregistration*




## *Field Description*

| Field Name | Description |
|---|---|
| **Registered Devices** | |
| **Name of Device** | Deregister the iOS/ Android devices. **Note:** Unregistering will disable alternate login from all devices. |

**To deregister the device:**

1. Click the toggle status to deregister device.

# 9. Change Password

The user may want to change his login password, from time to time, for security purpose. This feature allows the existing users of the bank to change their log in password when required

**Pre-requisites**

User has a CASA account with bank with online banking enabled.

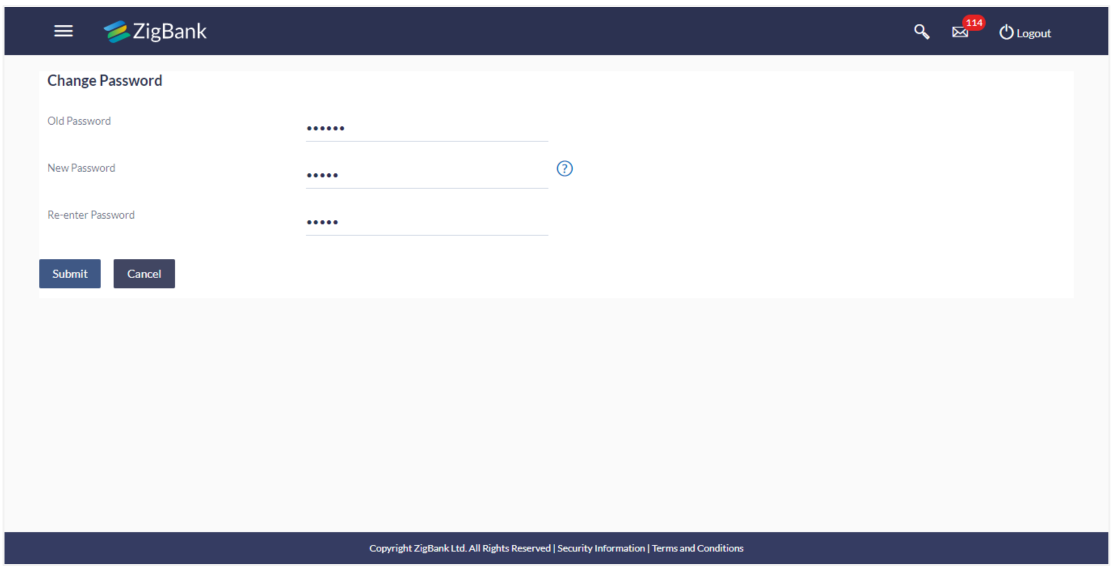
**Features Supported In Application**

- Setup for changing Password from Old to New

**How to reach here:**

*Dashboard > Toggle Menu > Security Setting > 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 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. View the success message of password change. Click **Login** on confirmation screen to log in to the application, with the new password.

# 10. Mailbox

Mailbox is a two way communication channel between the bank administrator and the business user. Mailbox shows the list of messages to the user with date and time, message subject and content. Customers can send mail messages to the bank with specific pre-defined subjects for their queries / complaints / feedback, via the secured mailbox facility.

In addition customers can view alerts generated and sent by the Bank on various events.

**Prerequisites:**

- User has a valid account or relationship with bank with online banking enabled

**Features Supported In Application**

The major components of mailbox are:

- **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. And also can reply and delete these mails.
- **Sent Mail folder**- This allows user to view the mails sent 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. User can permanently delete the mails.
- **Alerts** – View alerts sent by the bank to the logged in user's mailbox. The user has an option to delete the alerts.
- **Notifications** - This section allows the user to view all the notifications sent by the bank.

**How to reach here:**

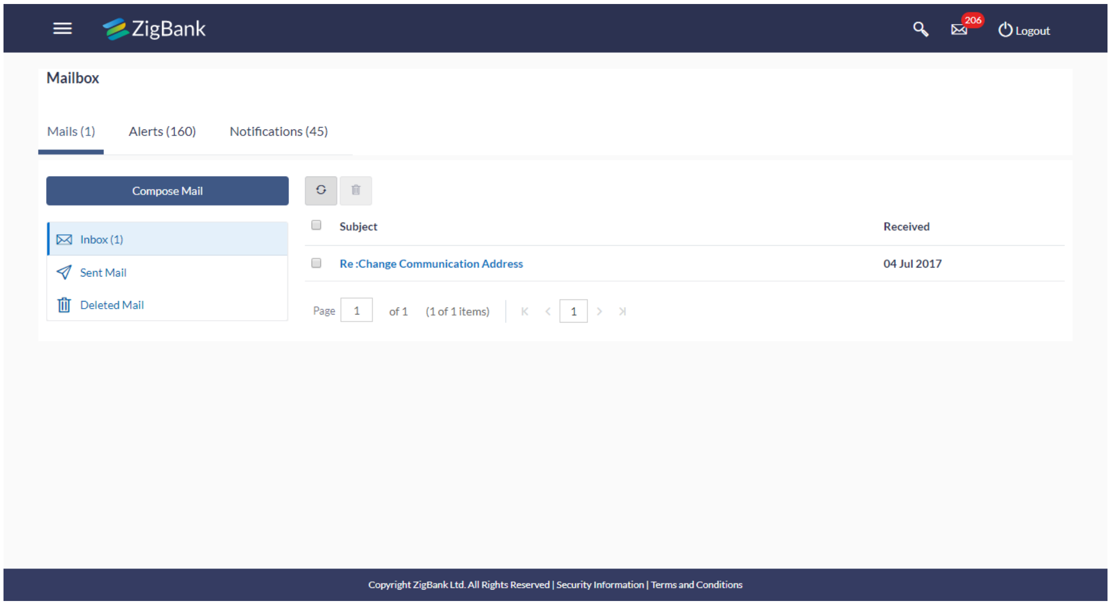
*Dashboard > Click  >View All*

## 10.1 Mails

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

- **Compose**: initiate new mail about any issue, query or feedback
- **Inbox**: view messages, and alerts and reply to the messages received
- **Sent Mail**: View the messages that have been sent by the by logged in user
- **Deleted Mail**: 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** | Lists 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.<br>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 .

### 10.1.2 Compose Mail

The user can initiate a mail communication with the bank, through this option. However there is no option to enter recipient's email id. For sending a mail to the bank, user needs to select the intended account and the subject for which the message has to be sent. Doing so, helps bank to direct the user's concern / query to the desired team for quicker and accurate resolution.

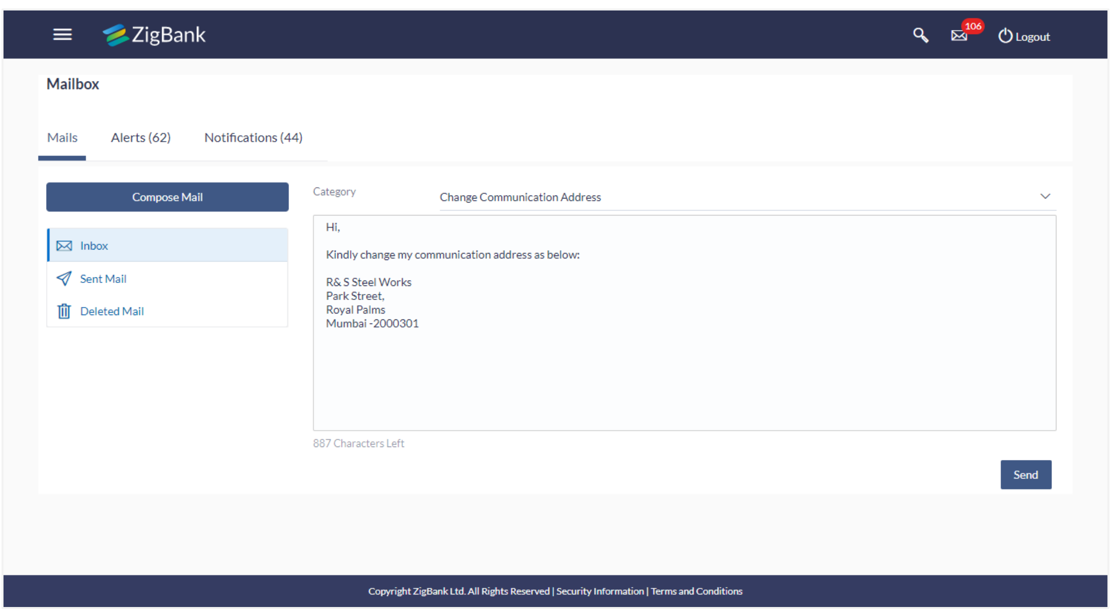
**How to reach here:**

*Dashboard > Click >View All > Mails> Compose Mail*

**To send a message:**

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

**Mail Box**




**Field Description**

| Field Name | Description |
|---|---|
| **Category** | Select the category/ subject related to which the message has 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.

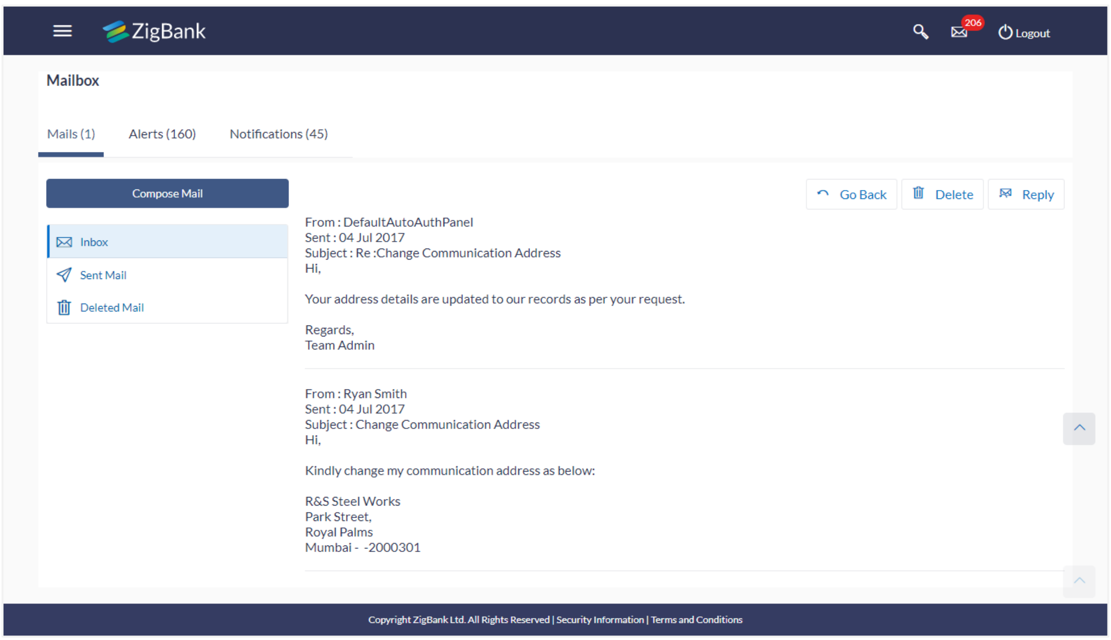
### 10.1.3 Mailbox – Inbox

Click on Inbox to view the messages received. Click on the sender's name, to view the individual message.

**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**



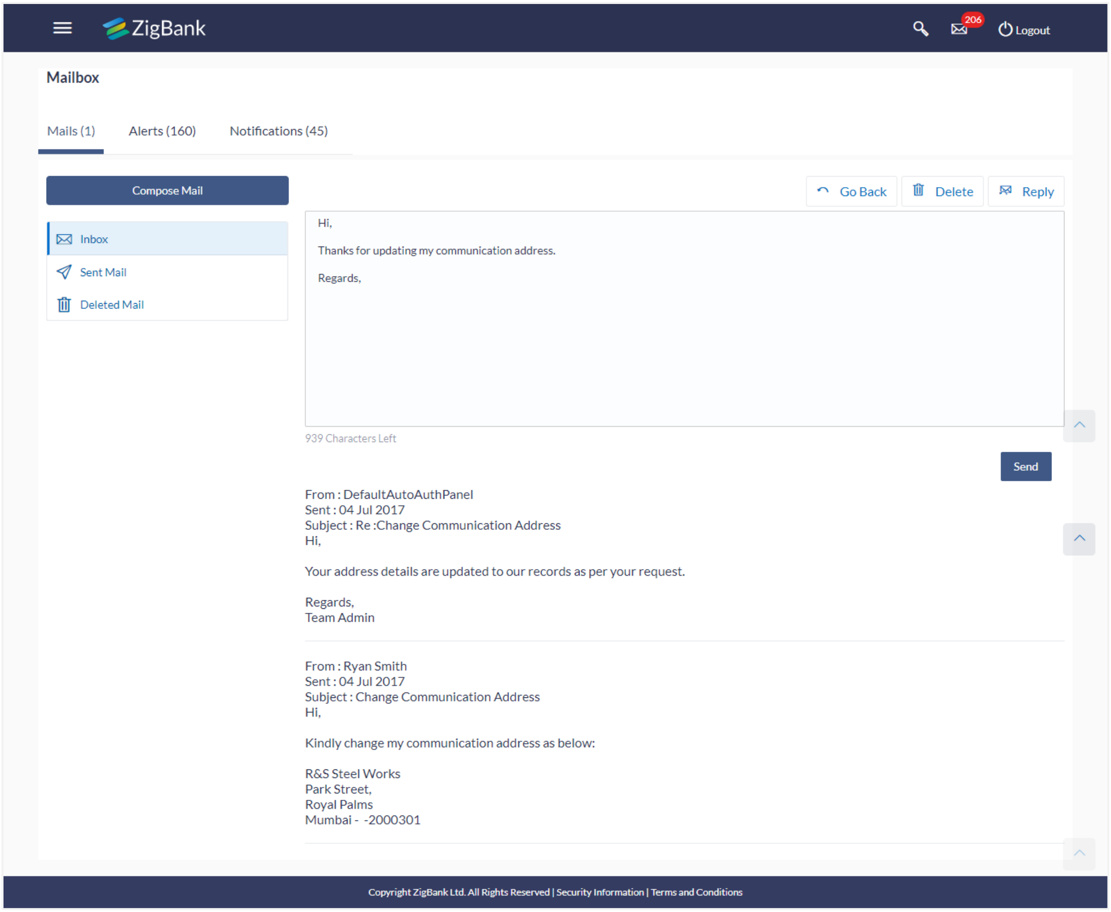

**Field Description**

| Field Name | Description |
|---|---|
| **Message Details** | |
| **From** | 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. |

| Field Name | Description |
|---|---|
| **Mail Chain** | The message record contains:<br>• Actual contents of the message<br>• Date and time on which each message was sent<br>• Sender of the message, that is the bank admin or the user<br>**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.
   The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to 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. |

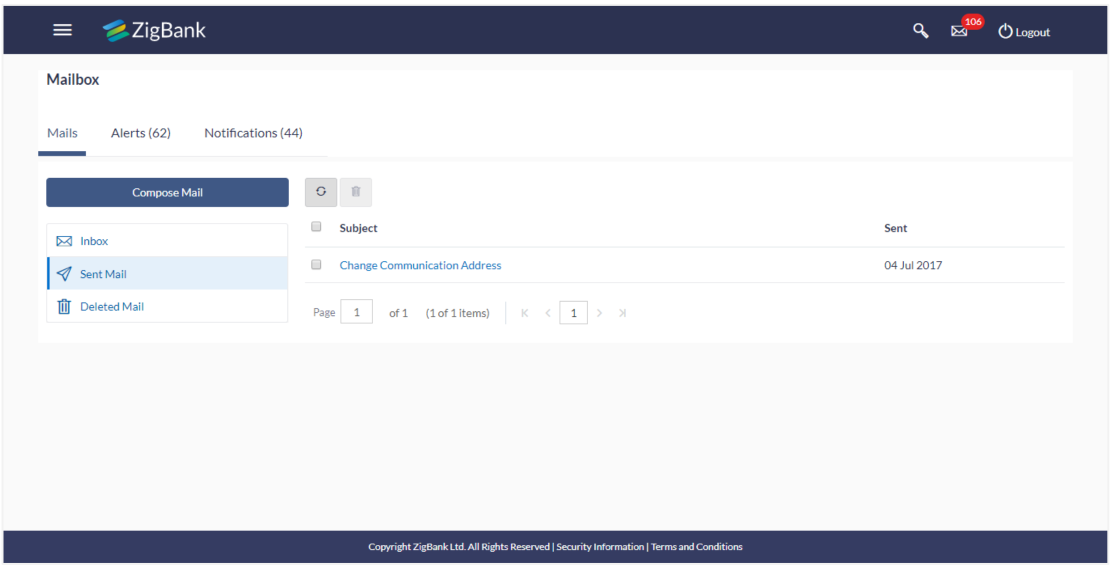
### 10.1.4 Mailbox – Sent

This option displays all the messages sent by the user.

**To view the sent messages**

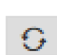
1. In the **Mailbox** screen, click **Sent mail** option.
2. The **Mailbox** screen with received messages list appears; click individual message to view the details.

**Mailbox – Sent Mails**




**Field Description**

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

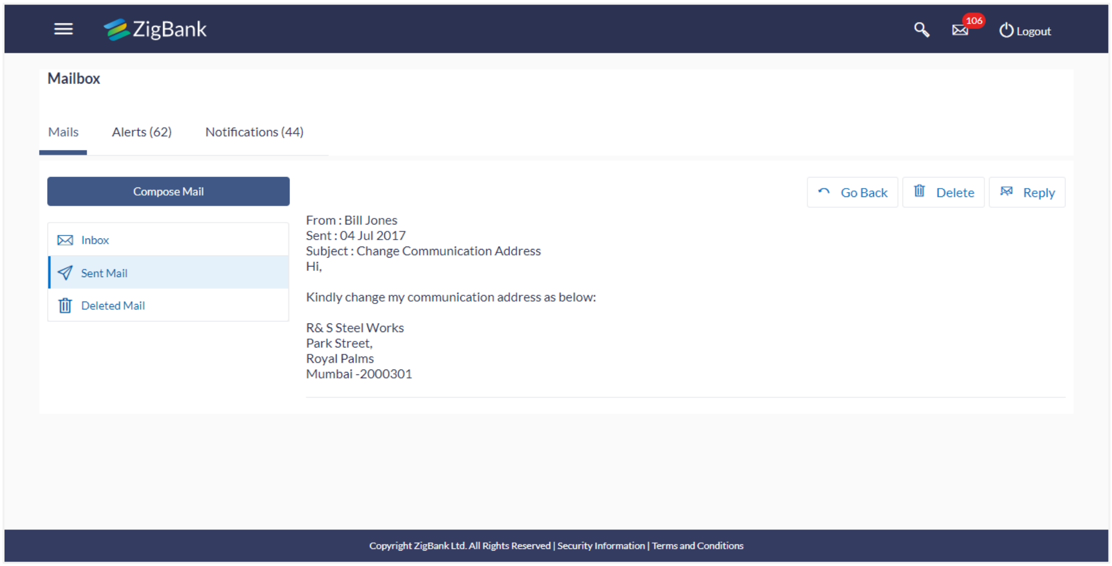
3. Click the required sent message that you want to view.
   OR
   Click the  header to sort the records according to ascending or descending date.
   OR
   Click  to refresh the mailbox.
   OR
   To delete multiple mails, select the check box (s) against the mail, and click  to delete the message.

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.

### 10.1.5 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. |
| **Mail Chain** | The message record contains:<br>• Actual contents of the message<br>• Date and time on which each message was sent<br>• Sender of the message, that is the bank admin or the user<br>**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 to the received message. The success message appears.
   OR
   Click **Delete** to delete the message.
   OR
   Click **Go Back** to navigate to the previous page

### 10.1.6 Mailbox – Deleted Mail

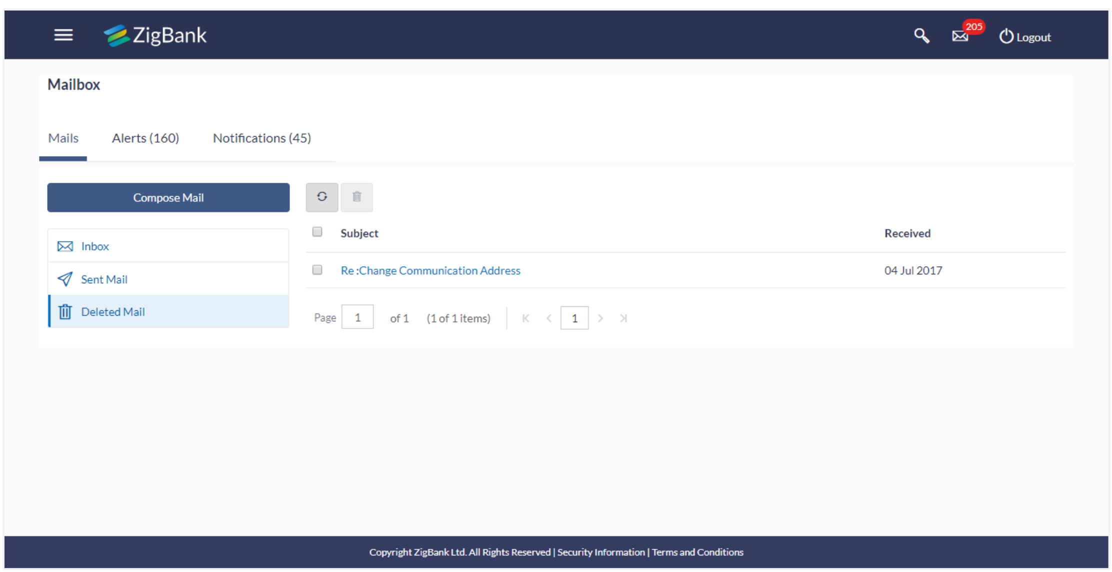
This option displays all the messages that are deleted by the user from Inbox and Sent Mail folders.

**To view the deleted messages**

1. In the **Mailbox** screen, click **Deleted Mail** option.

The **Mailbox** screen with deleted messages list appears; click individual message to view the details.

**Mailbox – Deleted Mail**



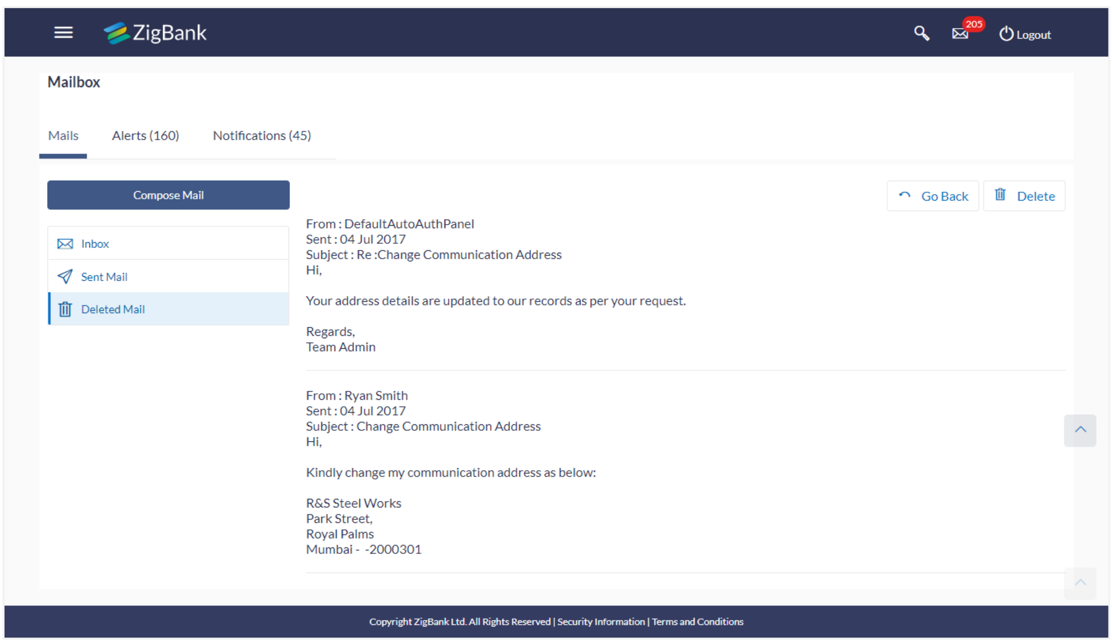

**Field Description**

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

2. 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 permanently.

3. 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. |

| Field Name | Description |
|---|---|
| **Message Contents** | The contents of the message. |

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

## 10.2 Alerts

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

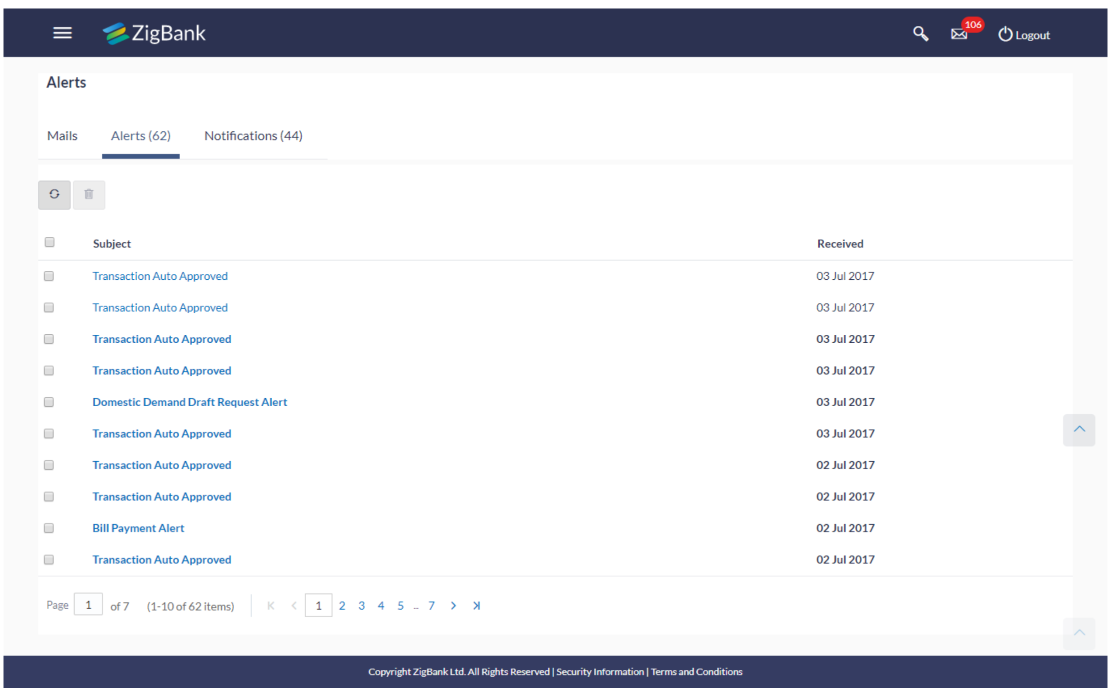
**How to reach here:**

*Dashboard > Click  >View All > Alerts*

**To view the alerts:**

1. The alert section displays list of all the alerts received by the user.

**Alerts**




**Field Description**

| Field Name | Description |
|---|---|
| **Subject** | Subject of the alert. |

| Field Name | Description |
|---|---|
| **Received** | Date and time on which the alert was received. |

2. Click individual alert to view the details.

   OR

   Click the header to sort the records according to ascending or descending date.

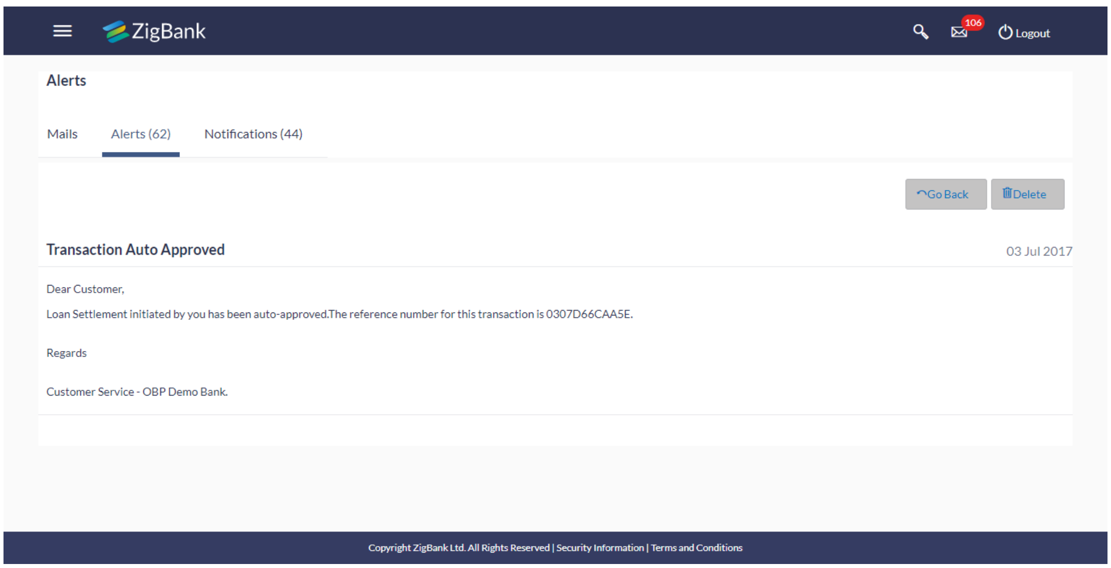
   OR

   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**



## 10.3 Notifications

This section lists all the notifications received by the logged in user. The user can view the detailed notifications but cannot reply to these notifications. Number of unread notification count if any will be shown in this section.

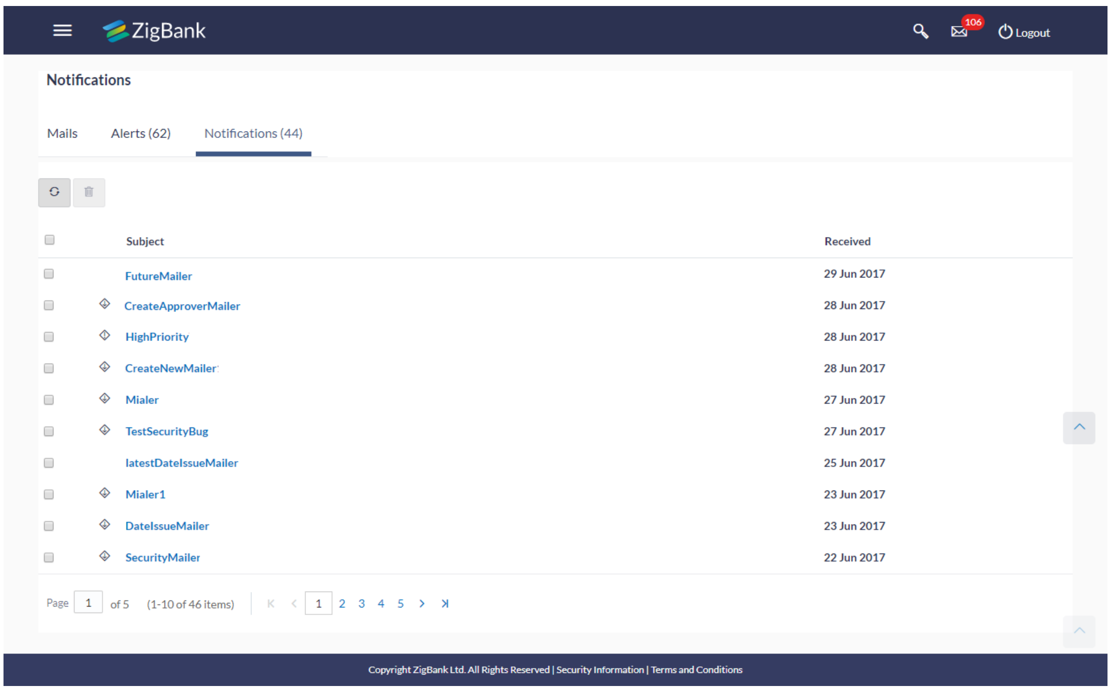
**How to reach here:**

*Dashboard > Click >View All > Notifications*

**To view the notifications:**

1. Click the **Notifications** tab. The **Notification** section displays list all notifications.

**Notifications**



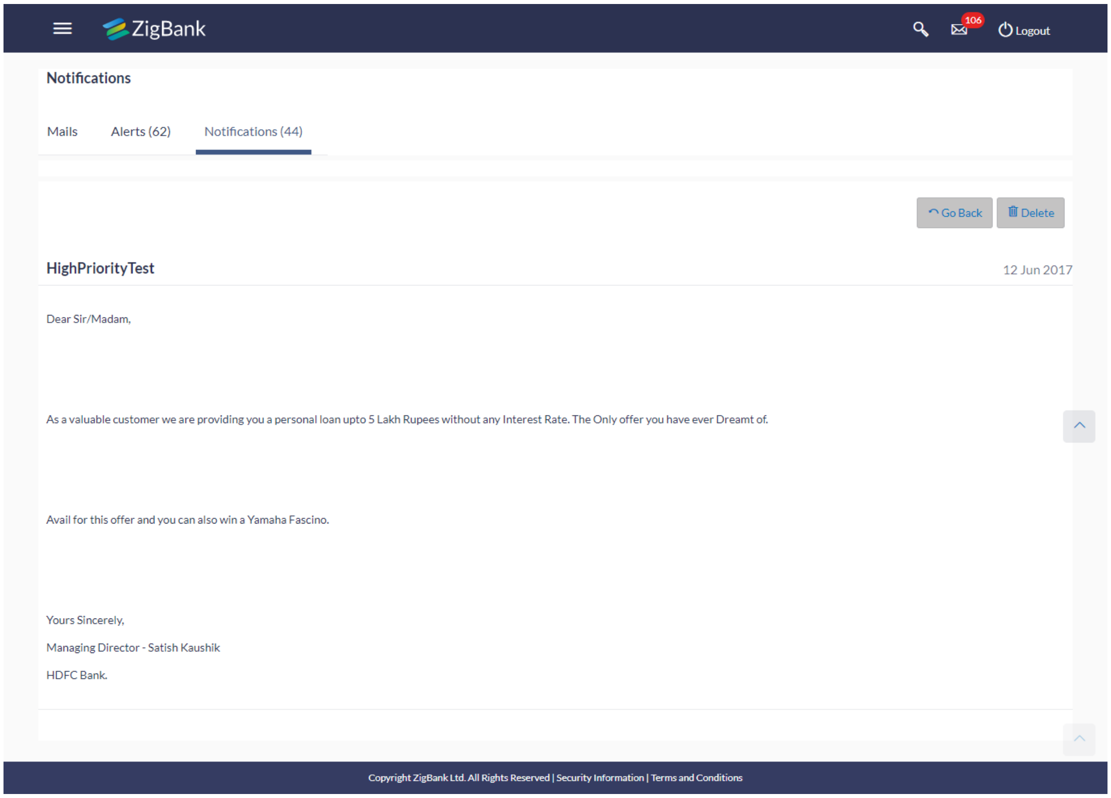

**Field Description**

| Field Name | Description |
|---|---|
| **Subject** | Subject of the notification. |
| **Received** | Date and time on which the notification was received. |

2. Click individual notification to view the details. The detailed message appears.
   OR
   the header to sort the records according to ascending or descending date.
   OR
   Click to refresh the notifications.
   OR

To delete multiple notifications, select the check box (s) against the notification, and click  to delete the message.

### Notification Details




### Field Description

| Field Name | Description |
|---|---|
| **Notification Details** | |
| **Subject** | Subject of the notification. |
| **Received** | Date and time on which the notification was received. |
| **Message** | Message body of the notification. |

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

# FAQs

1. **Can the user initiate a new mail?**

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

2. **Can the user delete multiple mails?**

   Yes, the user can select multiple mails, by checking against the mails and then click on delete.

3. **Can the users 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 the user send a reply to the alerts sent by the Bank?**

   No, users will not be able to reply to the alerts sent by the bank (these alerts are auto generated by system)

# 11. Daily Limits

Using this option, user (Maker or Approver) can view the daily limits utilized or available for use. The Maker can view his transaction initiation limits, while the approver can view the approval limits allocated to him / her at user level and party level.

### Pre-requisites

Valid limits set up for various transactions.

### Features Supported In Application

- Range of Amount available for transactions initiation or approval
- Maximum number of transactions possible
- Count of transactions performed
- Utilized amount vs. available amount

### How to reach here:

*Dashboard > Toggle Menu > Limits*

### Daily Limits


ZigBank
Logout
Daily Limits
Mixed Payment - File Level Approval
Min Amount - £0.10
Max Amount - £9,999,999.00
Count
Utilized - 0
Total - 99999
Amount
Utilized - £0.00
Total - £9,999,999.00
Internal Transfer - File Level Approval
Domestic SEPA Payment - CARD
PeerToPeer Transfer
International Payout
Self Transfer
Bill Payment
International Payment - File Level Approval
Domestic SEPA Payment - CREDIT
International Draft
Domestic Payment - NEFT
Domestic Payment - RTGS
Domestic Payment - File Level Approval
External Transfer
Domestic Draft
Domestic Payment - IMPS
Internal Transfer
Ok
Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

**Field Description**

| Field Name | Description |
|---|---|
| **Transaction** | Name of the transaction. |
| **Minimum Amount** | The minimum transaction amount for a particular transaction. |
| **Maximum Amount** | The maximum transaction amount for a particular transaction. |
| **Count** | The utilized vs. available limit for the transaction count |
| **Amount** | The utilized vs. available limit for the transaction amount. |

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

# 12. Calculators

Calculators are the tools used by the users to simulate and thus understand the implications of financial decisions. For example, a user can take stock of his expenses and income, to arrive at a monthly Installment, with the Loan Eligibility calculator. It helps the users to predict financial calculations and take decisions based on their results.

In addition to this, 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 bank users as well as prospects. This also attracts onlooker and prospects on channel banking platform and increases their conversion rate.

**Features Supported In Application**

User can access the following calculators, from the pre-login page:

- Deposit Calculator
- Loan Calculator
- Loan Eligibility Calculator
- Forex Calculator

## 12.1 TD Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity if a particular amount is invested with the bank, over a fixed period of time. It calculates the total amount of the term deposit at the time of maturity. The User can compare different products to choose the one that suits him best.

**How to reach here:**

*Portal Page > Tools & Calculator > Term Deposit*

### TD Calculator

**Field Description**

| Field Name | Description |
|---|---|
| **Amount** | Total deposit of principal amount for deposit with default currency. |
| **Duration** | Tenure in terms of Years / Months / Days. |
| **@Interest** | The rate of interest applicable for the term deposit |
| **Results** | |
| **You get back** | The total maturity amount. |

**To calculate deposit value at maturity:**

1. In the **Amount** field, enter the deposit amount.
2. In the **Duration** field, enter the relevant information years, months, and days.
3. In the **@Interest** field, enter the rate of interest.
4. To calculate the total maturity amount, click **Calculate**.
5. The **You get back** field appears.
   Click **Back** to go to previous screen.

## 12.2 Loan Calculator

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount
- Loan Eligibility Amount

Calculation is done by the application and results are displayed to the user.

## 12.3 Loan Installment Calculator

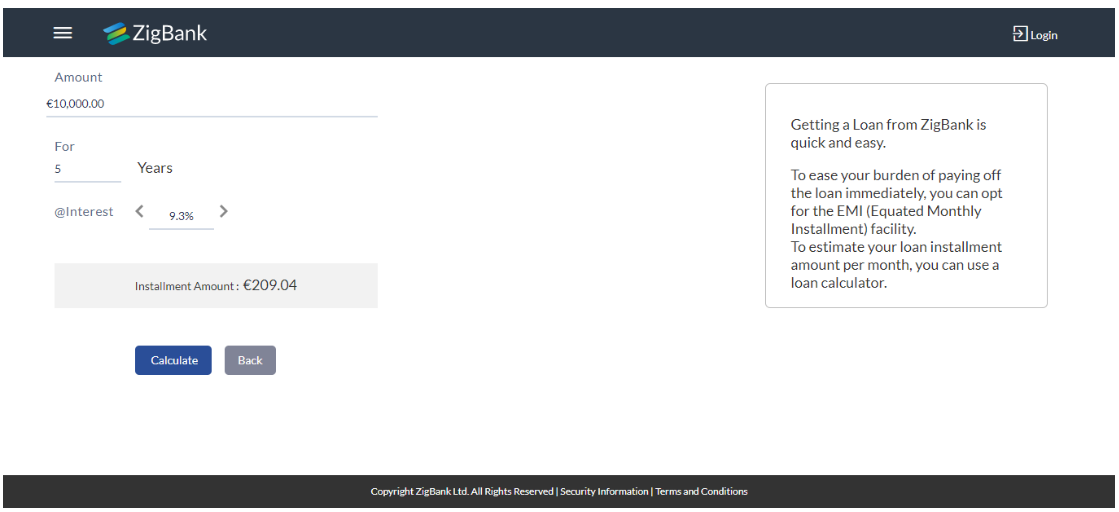
Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan for specific tenure and rate of interest. It helps users to understand the monthly outlay, if they were to borrow a sum of money, for a specific time.

**How to reach here:**

***Portal Page > Tools & Calculator > Loans***

**Loan Installment Calculator**



**Field Description**

| Field Name | Description |
|---|---|
| **Amount** | Loan amount that you want to apply from the bank. |
| **For** | Tenure of loan in terms of years. |
| **@Interest** | Interest rate that bank will charge on the applied loan. |
| **Installment Amount** | Calculated monthly installment that the user will have to pay towards the loan (for the given Loan amount, Interest rate, & loan tenure) |

1. In the **Amount** field, enter the loan amount.
2. In the **For** field, enter the appropriate loan tenure of loan.
3. In the @**Interest** field, enter the interest rate.
4. Click Calculate, to view the **Installment Amount**, which the user will have to pay towards the loan (for the given Loan amount, Interest rate, & loan tenure).

## 12.4 Loan Eligibility Calculator

Loan eligibility calculator enables users to understand the maximum amount of loan, which they are eligible for, considering their average monthly income and expenditure. It computes the eligible loan amount and average installment per month, based on income, expenses, interest rate and tenure of the loan.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

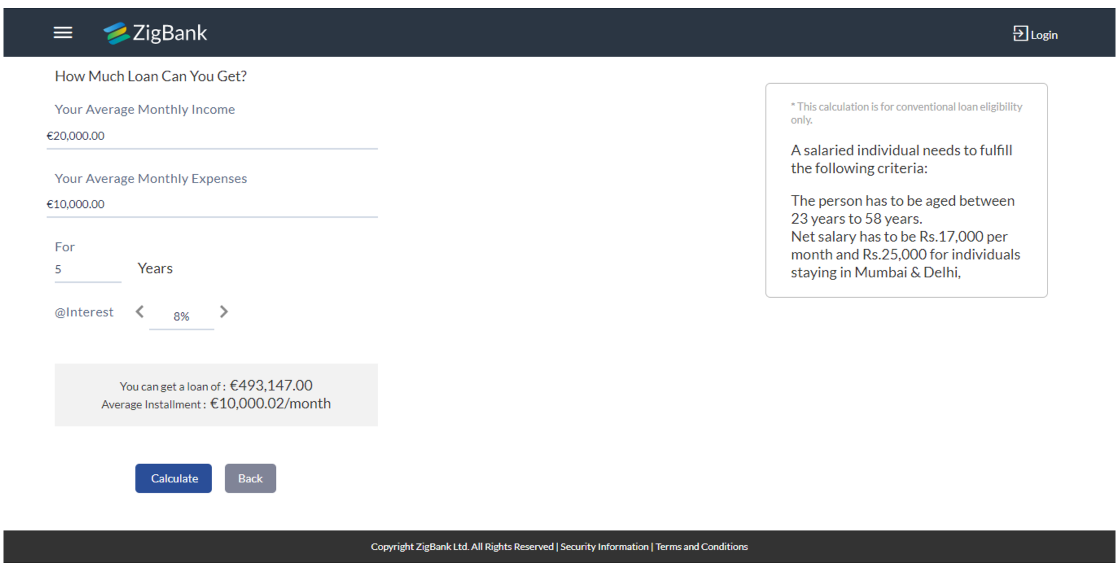
The eligibility is calculated on the basis of:

- Average Monthly Income
- Tenure of the loan
- Average Monthly Expenses
- Estimated rate of interest

**How to reach here:**

***Portal Page > Tools & Calculator > Eligibility***

**Loan Eligibility**




**Field Description**

| Field Name | Description |
|---|---|
| **Your Average Monthly Income** | Monthly income of the user, on an average. |
| **Your Average Monthly Expenses** | Monthly expenses of the user, on an average. |
| **For** | Tenure of loan in terms of years. |
| **@Interest** | Interest rate of the loan. |

| Field Name | Description |
|---|---|
| **You can get a loan of** | Eligible loan amount. |
| **Average Installment** | Displays the estimated monthly installment amount. |

1. In the **Your Average Monthly Income** field, enter the monthly income.
2. In the **Your Average Monthly Expenses** field, enter the monthly expenses.
3. In the **For** (in Years) field, enter the loan tenure of loan.
4. In the **@Interest** field, enter the applicable rate of interest.
5. Click **Calculate** to view the eligible loan amount and the average installment / month.

## FAQs

1. **The interest rate is not a fixed field here - how do I find out the exact rate and check my final amount?**

   Interest rate would be published by banks for different time periods, Check the value as applicable and use this to calculate the final amount.

   While creating a Term Deposit online, you can click on maturity details to see the exact maturity amount and interest rate being offered.

## 12.5 Forex Calculator

The foreign exchange calculator provides the value of one currency with respect to another currency. The Calculator displays the converted amount and the currency exchange rate applied. 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

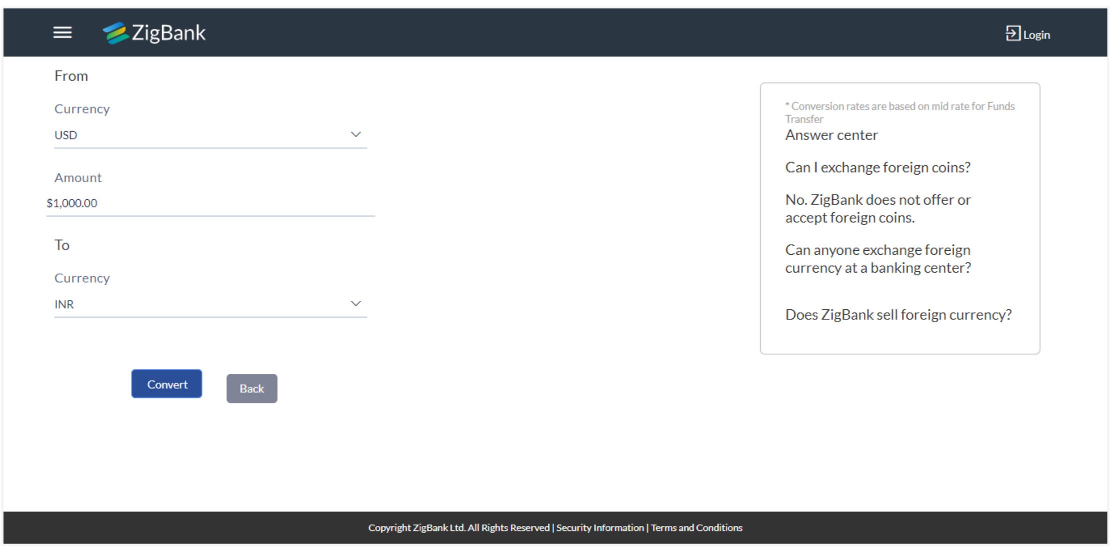
**Pre-Requisites**

- Support for the currencies provided by host

**How to reach here:**

*Portal Page > Tools & Calculator > Forex Calculator*

### Forex Calculator




### Field Description

| Field Name | Description |
|---|---|
| **From** | |
| **Currency** | Currency to be sold for which the exchange rate is to be inquired. |
| **Amount** | Amount for which conversion is required. |
| **To** | |

| Field Name | Description |
|---|---|
| **Currency** | Buy currency |
| **Amount** | Amount (in the To Currency) which you will get post conversion. |

**To calculate currency exchange rate:**

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency
4. To calculate the currency exchange rate, click **Convert**.
   The exchange rate for the currency pair appears.
   OR
   Click **Back to Dashboard** to navigate to the dashboard.

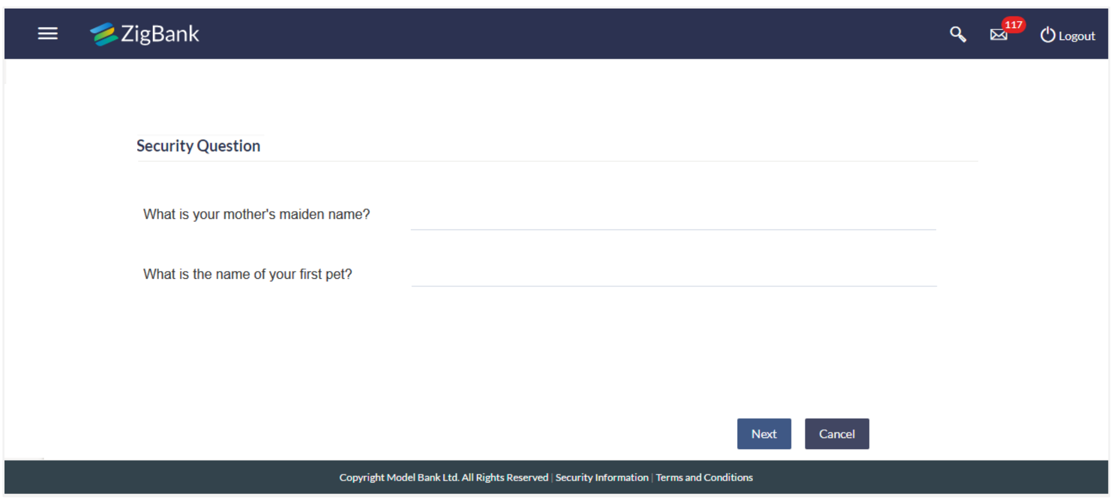
# 13. Security Question

The security question is configured as two factor authentication mechanism and as per the level of authentication configured, it is executed. User has to answer the security questions maintained by the bank administrator to execute the transaction successfully.

**For security question authentication:**

1. In the transaction review screen, verify the details, and click **Next**.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard'**.
2. The 2 Factor Authentication (2FA) screen appears
3. For the Security Question - 2F Authentication, in the **Answers** field, enter the answers corresponding to the security question

**Security Question Authentication**




**Field Description**

| Field Name | Description |
|---|---|
| **Questions** | The list of security questions set for the 2F authentication. |
| **Answer** | The answers corresponding to the security question. |

4. Click Next to go to the next level of authentication (if applicable)
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'
5. Complete the 2 Factor Authentication, and click **Confirm**

   The success message appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to 'Dashboard'.

   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.

# 14. Set Security Questions

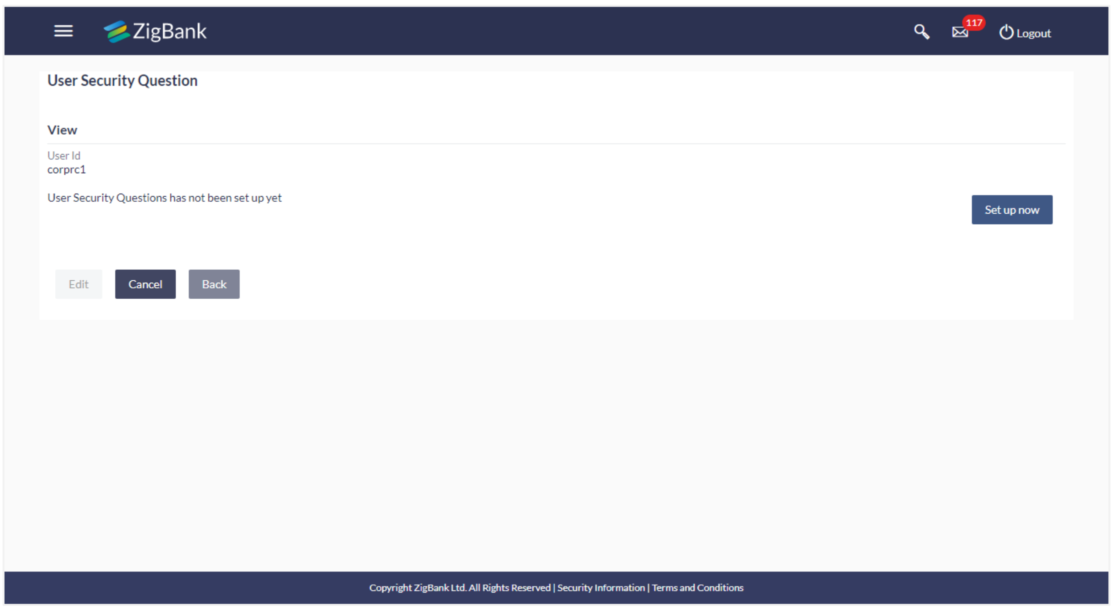
Using this option, the user can choose the security questions and maintain the corresponding answers, so that he will be asked the questions (from this set), as a second level of authentication while accessing / using the digital banking channel.

**How to reach here:**

*Dashboard > Toggle Menu > Set Security Question*

As a part of first-time set-up of Security Questions, the user selects security questions, from those maintained in the application and provides the answers to these. He saves the answers. At the time of authentication, he’s asked these questions and he has to provide an answer that matches with the one he has saved earlier, as a part of the second level of validation.

**User Security Question Setup**




**To set up security questions:**

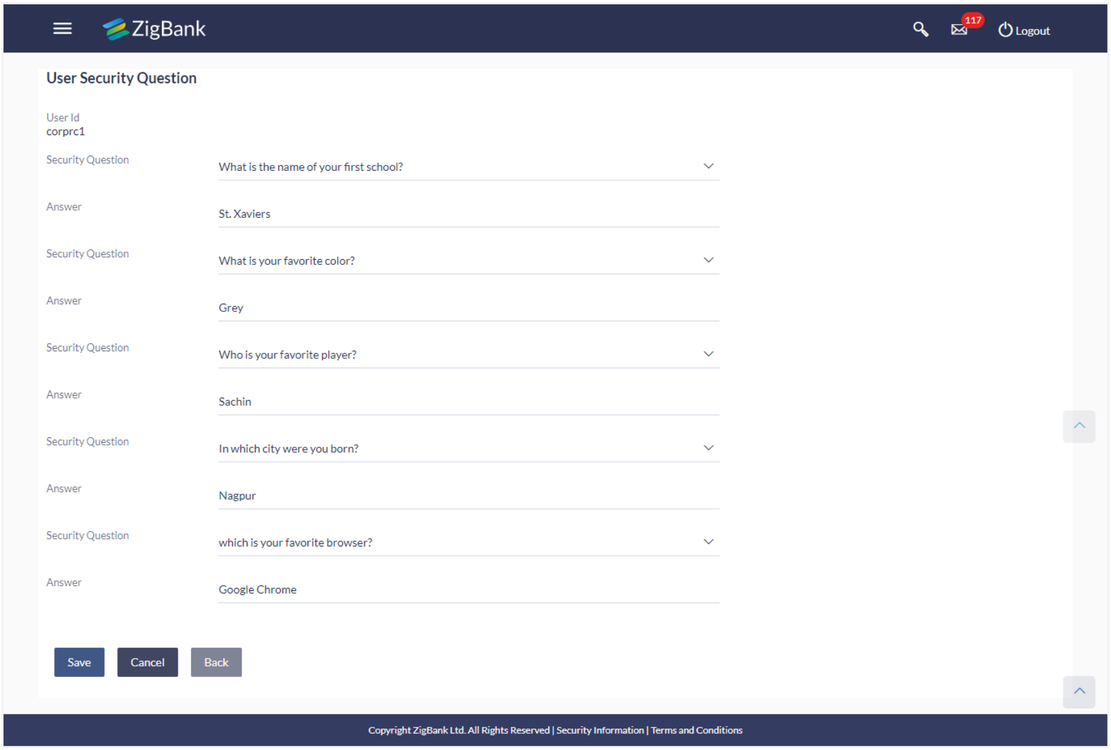
---

**Note:** Since security questions have not been set-up by the user, message will be displayed "Security Questions are not set up yet".

---

1. Click **Set up now** to set-up security questions. The **User Security Question** screen appears.

### User Security Question




### Field Description

| Field Name | Description |
|---|---|
| **User Security Questions** | |
| **User ID** | User Id of the logged in user |
| **Security Question** | Questions available for selection to add to the set. |
| **Answer** | The answers corresponding to the security question. |

2. From the **Security Questions** list, select the appropriate security question to be added in set.
3. In the **Answers** field, enter the answers corresponding to the security question.
4. Click **Save** to save the changes made.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘**Dashboard**’.
   OR
   Click **Back** to go back tom previous screen.

5. The **User Security Question – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to make the changes if any.
   The **User Security Question – Edit** screen with values in editable form screen appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   The success message of security question setup appears.
   Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

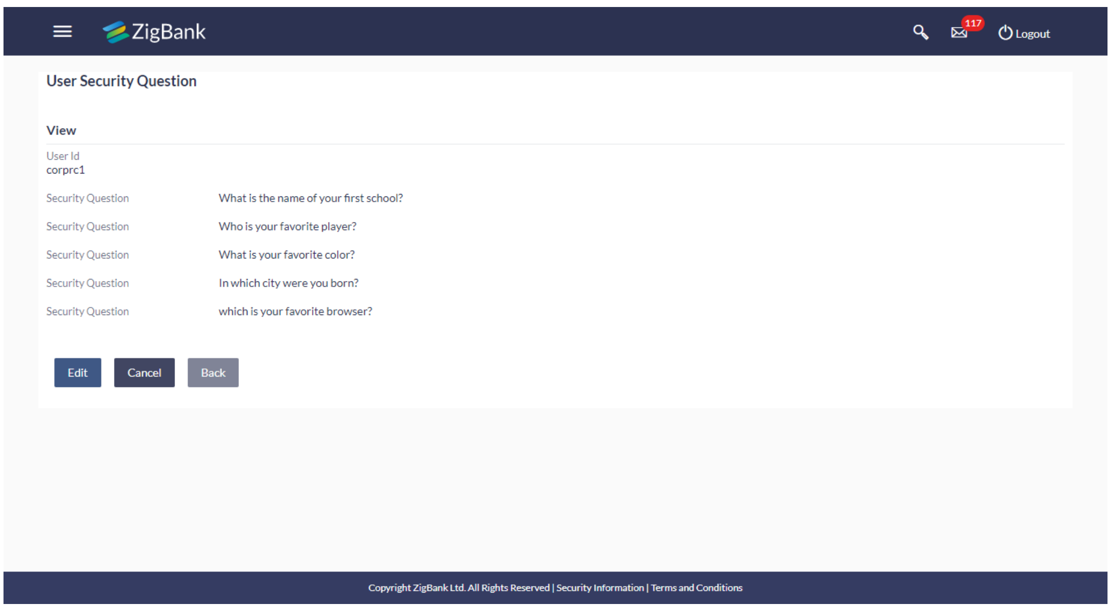
## 14.2 Security Questions - Edit

If the user has already set-up of Security Questions, the application displays the list of security questions. It also allows the user to modify the set of security questions.

**To edit the set of security questions:**

1. Navigate to Set Security Questions screen, **Set Security Question- View** screen appears.

**User security questions - View**



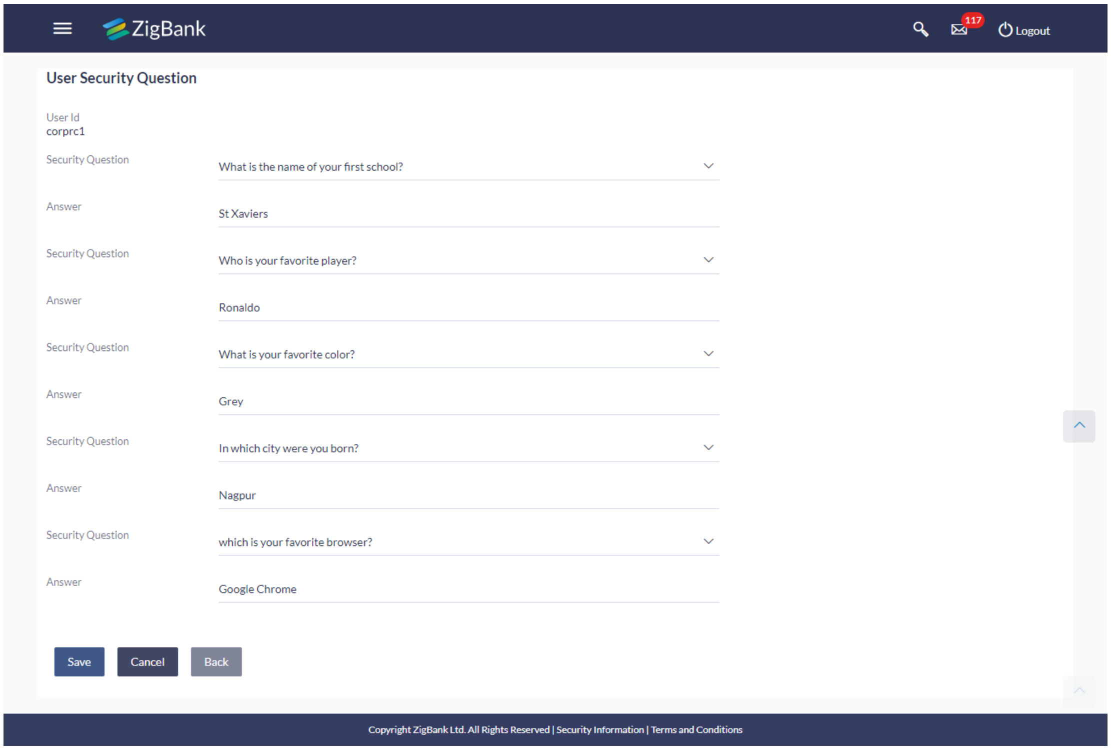

**Field Description**

| Field Name | Description |
|---|---|
| **User Security Questions- View** | |
| **User ID** | User ID of the logged in user. |
| **Security Questions** | The list of security question, which is the existing set, for the user |

2. Click **Edit** to make the changes if any. The **User Security Question – Edit** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.

OR
Click **Back** to go back to previous screen.

### User security questions - Edit




### Field Description

| Field Name | Description |
|---|---|
| **User Security Questions- Edit** | |
| **User ID** | User ID of the logged in user. |
| **Questions** | The list of security question, which is the existing set, for the user. |

3. From the **Security Questions** list, view the existing questions. Modify if required.
4. In the **Answers** field, enter the answers corresponding to the security question.
5. Click **Save** to save the changes made.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   OR
   Click **Back** to go back to the previous screen.
6. The **User Security Question– Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to make the changes if any.

OR
Click **Cancel** to cancel the operation and navigate back to ‘**Dashboard**’.

7. The **User Security Question– Edit** screen with values in editable form screen appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘**Dashboard’.**
   The success message of security question setup appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to ‘Dashboard’.

# 15. ATM / Branch Locator

Using this option a user can view the address and location of the ATMs and the branches of the Bank available to serve the user in a certain location. The user is provided with the option to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance, from the user's current location.

This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location. The user can increase the radius of his search to find more ATMs/ branches. The user can select a Branch / ATM from the search list and on clicking the **View Details** icon; the user will be able to view the address and services provided by the specific ATM/ branch. In addition the user can view the detailed directions to the ATM/ branch by clicking **Get Directions**, and will also be able to view its location on a map.

**Features Supported In Application**

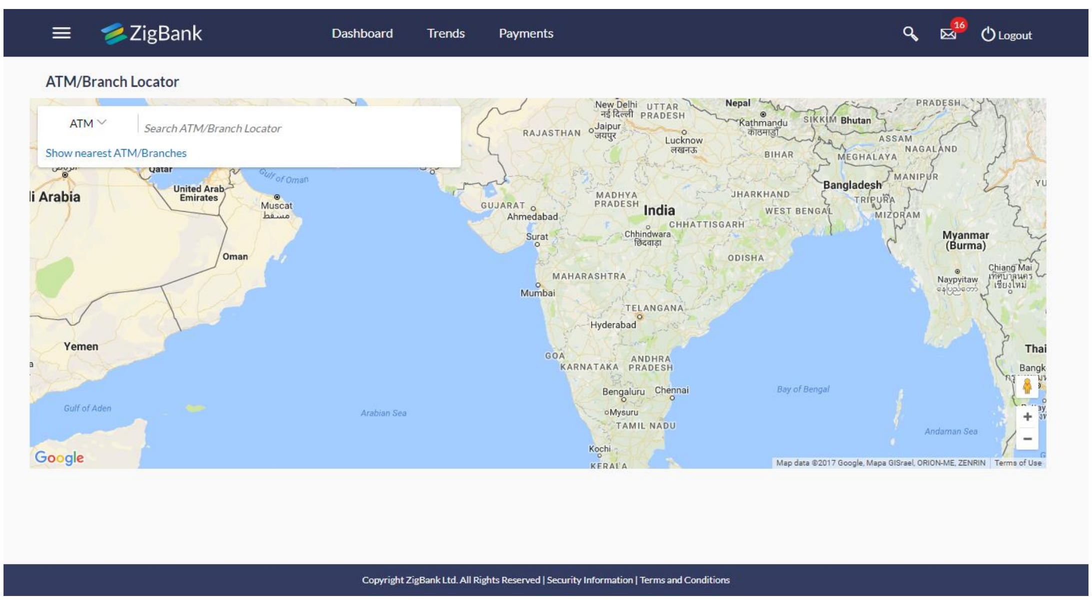
- Locate Branches
- Locate ATM

**How to reach here:**

*Login Page > ATM/ Branch Locator*

*Dashboard > Toggle Menu > ATM/ Branch Locator*

**ATM /Branch Locator**




**Field Description**

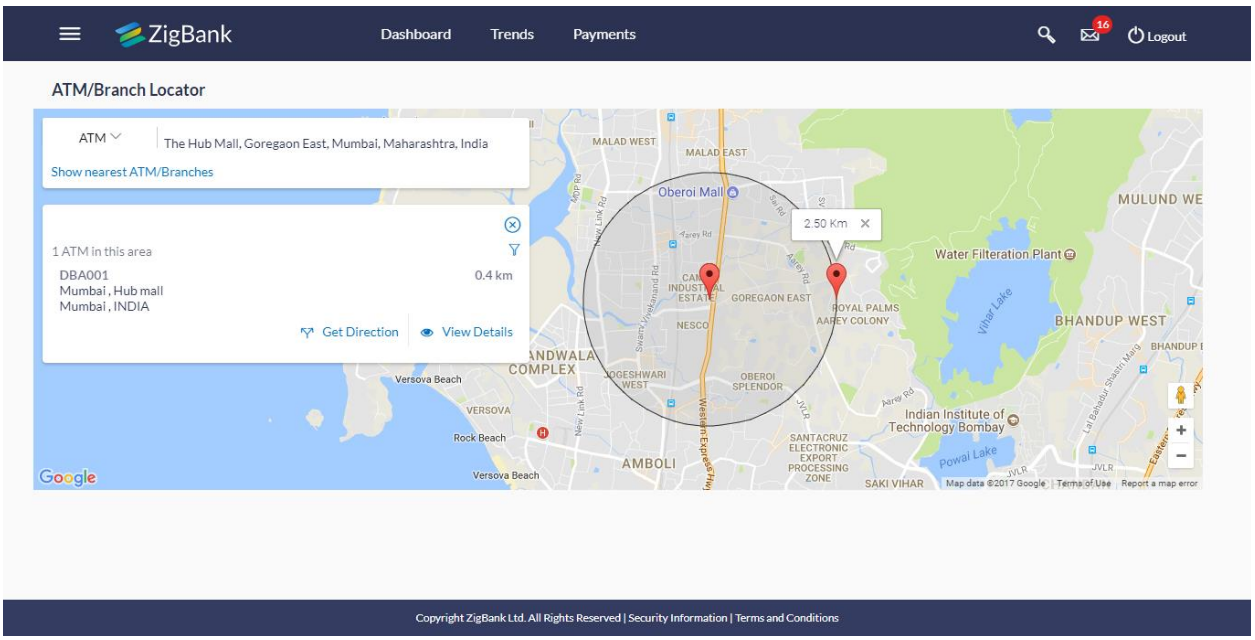
| Field Name | Description |
|---|---|

| Field Name | Description |
|---|---|
| **ATM/ Branch** | Select if the search is for a branch or ATM.<br>The options are:<br>•Branch<br>•ATM |

### To locate ATM / Branch

1. Click the appropriate option:
   d. If you click the **Branch** option. The **Branch** location list appears.
   e. If you click the **ATM** option. The **ATM** location list appears.

### ATM/ Branch Locator - Search



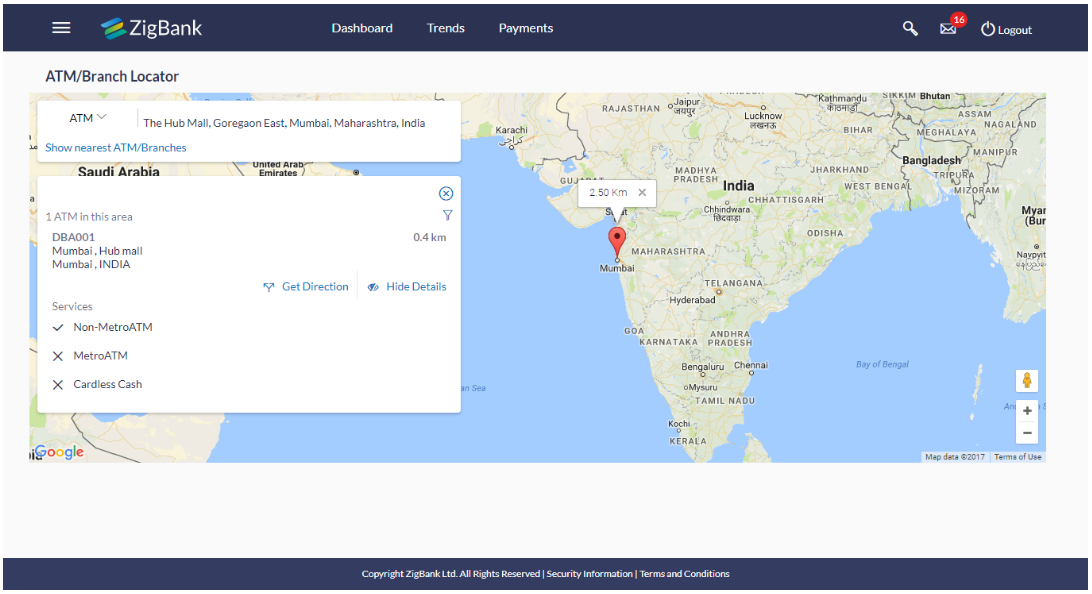

### Field Description

| Field Name | Description |
|---|---|
| **Enter Search Location** | Key in the address or pin-code or city to search the ATM / Branch.<br>User can select the option 'Or show nearest Branches/ ATMs to me' to search the nearby locations. |
| **Show nearest ATM/ Branches** | The link to view the nearest ATM or branch with respect to the user's current location. |

| Field Name | Description |
|---|---|
| **Refine Services** | Click the **Refine Services** icon to filter the search results according to the services offered - All or any of the services maintained in Host for Branch/ ATMs are listed, with a checkbox against them. User can select/ deselect the required check box(es) to search the ATM / branches providing specific services. |
| **Name** | The name of the ATM / branch. |
| **Distance** | The distance to the ATM / branch selected from the user's current location. |
| **Address** | The address of the ATM / branch that you have searched for. |
| **View Details** | |
| Clicking this link displays the below details. | |
| **Name** | The name of the ATM /branch of the bank. |
| **Address** | Detail address of the ATM /branch of the bank. |
| **Phone Number** | The phone number of the branch.<br>This field appears for **Branch** option. |
| **Work Timings** | The operating hours of the branch.<br>This field appears for **Branch** option. |
| **Services** | The services offered by the bank’s ATM / branch. |
| **Get Directions** | Click the link, to view the directions of the branch / ATM from your current location in the map. |

2. In the Search box, enter the current location. The list of ATM / branches with Name and Distance details appear.
3. Click the Show nearest ATM/ Branches to view the nearest ATM/ branches with respect to your current location.
   OR
   Click the icon to view the search results according to the services offered - filter results according to all or any of the services maintained in Host for Branch/ ATMs.
4. Click the View Details link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.
5. Click and drag to view the distance of ATM/ branch from your current location, and increase and decrease the radius of your search.

**ATM/ Branch Locator - View Details**




6. Click the **Map/ Satellite** to view the map of the Branch/ ATM location respectively.

# FAQs

1. **Can I view ATM/ Branches of other cities/ states/ countries?**

   Yes, you can view them in map as well as get their details such as address and phone numbers, working hours, services offered.

# 16. Soft Token App

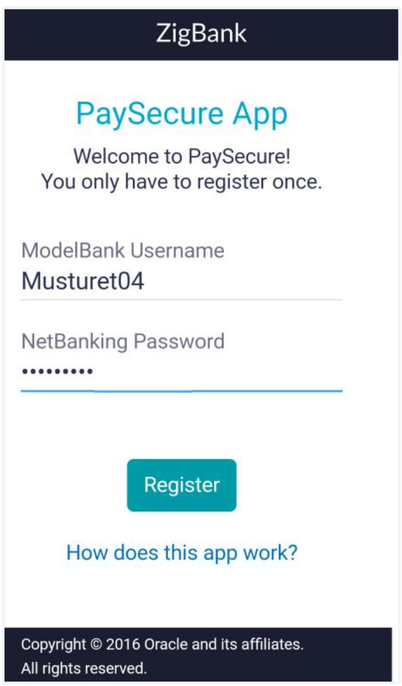
Security tokens are generally used in environments with higher security requirements as part of a multifactor authentication system. Soft tokens give the same security advantages of multifactor authentication, while simplifying distribution and lowering costs.

A Soft token app is a two - factor authentication based on Passcode or PIN and something you have (an authenticator such as smartphone), protecting your sensitive networked information and data. A soft token is a software-based security token that generates a single-use 6 digit login PIN or passcode.

**To generate a single-use login PIN:**

1. Launch **PaySecure** App.
2. In the **Bank Username** field enter the username.
3. In the **Password** field enter the password.

**Register page**

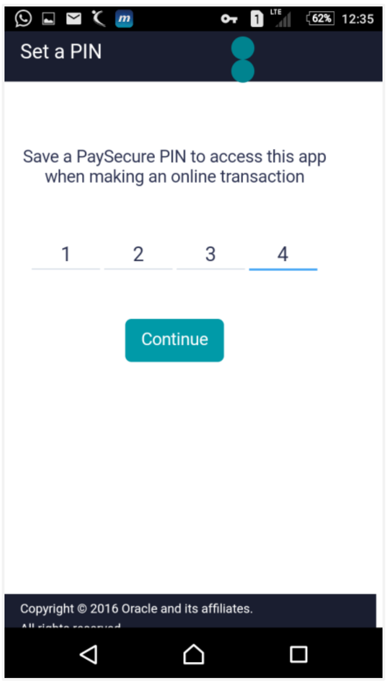


**Field Description**

| Field Name | Description |
|---|---|
| **Username** | Login id provided by the bank. |
| **Net Banking Password** | The password for channel access. |

4. Click **Register** to register on the app. The **Set a PIN** screen appears with prompt to select a new PIN.

**Set a PIN**

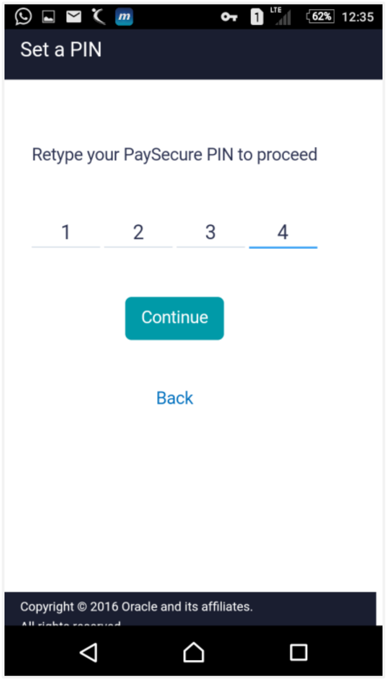



**Field Description**

| Field Name | Description |
|---|---|
| **PaySecure PIN** | The PIN number to be set for the PaySecure. |

5. In the **PaySecure PIN** field, enter the PIN to be set.
6. Click **Continue** to proceed to the next screen.

### Set a PIN- Re enter PIN

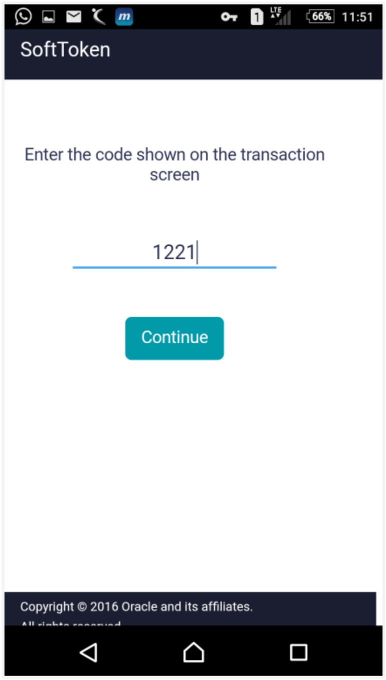



### Field Description

| Field Name | Description |
|---|---|
| **Retype PaySecure PIN** | The code sent to the customer to their registered email id or mobile number. |

7. In the **PaySecure PIN** field re-enter a PIN.
8. Click **Continue** to proceed to next screen.
   OR
   Click **Back** to go back to previous screen.

**Soft Token Code**

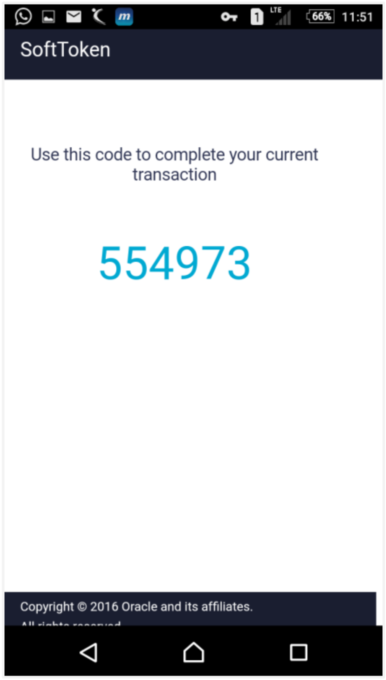



**Field Description**

| Field Name | Description |
|---|---|
| **Enter the code** | The Soft Token code displayed on transaction screen. |

9. In the **Enter the code field**, enter the code appear on transaction screen.
10. Click **Continue** to proceed to next screen. The Soft Token code generated successfully.

**Generated Soft Token Code (HOTP based)**




11. Use the generated Soft Token PIN to complete the current transaction..

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**Note:**
For the Time based Soft Token Code, the code dynamically changes after every 30 sec. User has to configure App while installing and choose TOTP (Time-based one-time password) option which is a temporary passcode.

By default HOTP (HMAC-based one-time password (OTP) algorithm) is selected, which is internet based.

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### Generated Soft Token Code (TOTP based)