

Oracle Banking Digital Experience

Islamic Banking – Retail Accounts User Manual
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Islamic Banking – Retail 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>.

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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

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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. Islamic Banking

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, etc. The OBDX retail banking modules cater to Islamic accounts as well. Customers of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, debit cards etc. using the portal

A customer can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional CASA accounts and Islamic CASA accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The savings widget has a representation of both conventional & Islamic accounts. This is also true for enquiry and transaction screens. While initialing any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with the requirements of the Shariah law.

3. Accounts

Accounts are the most basic and critical products from the retail banking perspective. The majority of the banking customers hold either Current or Savings account with the bank and hence servicing CASA accounts is the bread and butter, for banks.

The user can access his Accounts through the online channels. He can view balances and account statements, initiate service requests, make inquiry as well as perform financial transactions on his accounts. Users can manage their banking requirements, efficiently and effectively with banks through the self-service channel.

Features Supported In the Application:

The retail accounts module of the application supports the following features:

- View Account Details
- Debit Card Details
- Apply for New Debit Card
- Block Debit Card
- Request for new Debit Card PIN
- Reset PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- Request Statement
- E-Statement Subscription
- Pre-generated Statement
- Forex Calculator
- View Inactive Accounts
- Account Nickname

Pre-Requisites

- Transaction access is provided to retail users.
- Islamic CASA accounts are maintained in the host system under a party ID mapped to the user.

4. Saving and Current Accounts Widget

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

The screenshot displays the ZigBank dashboard with the following components:

- Header:** ZigBank logo, navigation tabs (Dashboard, Trends, Payments), search icon, notification bell (2), and Logout button.
- My Net worth (on 31 Aug 2017):**
 - Net worth: £1,645,927.04
 - Cash: £1,846,266.76
 - Debt: £200,339.72
 - Visuals: Two donut charts labeled 'I Have' (Current & Savings, Term Deposit) and 'I Owe' (Loans).
- My Spends (Last 30 days):**
 - Message: "You have no spends in last 30 days"
 - Icon: Shopping cart
 - Link: View Details
- Recent Activity:**
 - Dropdown: Savings
 - Account ID: xxxxxxxxxxxx0081
 - Table:

Date	Description	Amount	Direction
02 Jan 2014	AT3001121014...	\$745.00	Dr
02 Jan 2014	Domestic India R...	\$123.67	Dr
02 Jan 2014	Cross Currency f...	\$44.70	Dr
 - Link: View More
- Savings (19 Accounts):**
 - Active
 - Atal Bihari Vajpayee: £7,655,892.03 (ISLAMIC_SAVIN | Islamic)
 - Atal Bihari Vajpayee: £485,450.43 (Savings Account - Regular | Conventional)
 - Link: Forex Calculator
- Payments:**
 - Transfer Money, Pay Bills, Favorites, Manage payees & Billers, Request Money, View Repeat Transfer
- Upcoming Payments:**
 - 30 Jan 2014 Edwin: £21.00
 - 30 Jan 2014 Russel: ₹234.00
 - 30 Jan 2014 Elizabeth: £98.00
 - Links: View All, Set Repeat Transfers
- Goals:**
 - Currently, you have 7 active goals!
- Budgets:**
 - You have set 1 budget categories!
- Quick Access:**
 - View Statement, Cheque Book Request, New Debit Card, New Credit Card, Installment Calculator, Eligibility Calculator
- Offers:**
 - BEST PRICE:** Book movie tickets using ZigBank credit card and be assured of the best price.
 - BIG OFFER (up to 50%):** Don't pay the full amount when you can own the same thing at 50%.
- Service Requests:**
 - 2 Pending
 - Link: View All
- Deal of the Day:**
 - Get 50% off on your purchase
 - Shop Now
- CHRISTMAS:**
 - 50% off
 - Get 50% off on your purchase
 - Shop Now

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Accounts Widget

Savings

This section lists down all the active and inactive savings accounts that the customer holds with the bank.

- **Active Accounts:** Each account page displays the basic details such as the holding pattern along with the name of the primary account holder, account product or offer name, the masked account number and account nickname, if defined., along with the net balance of the account. If the customer holds both conventional as well as Islamic accounts, the type of account is also identified on each record. The customer is able to view further details of an account by clicking on the account. The Islamic Accounts will be coming under the header Islamic of Current and Savings widget.
- **Inactive / Closed Accounts:** This displays the number of accounts of the customer that are in inactive status. The customer can view details of the inactive accounts.
- **More options:** It provides the facility for users to access all the important features like:
 - Account Details
 - View Statement
 - Cheque Book Request
 - Cheque Status Inquiry
 - Stop/Unblock Cheque
 - Debit Cards

Forex Calculator

The forex calculator is a link provided on the dashboard from which the customer can access the Forex Calculator.

5. Account Details

This option provides basic information about the accounts, balances & limits in the accounts held by the user.

The Account Details screen provides details of account facilities and balances in the accounts. The user can track balances in the accounts and their status themselves through self-service channels. The complete account details are fetched on a real time basis from core banking system.

The user also has an option to add / view / edit a nickname for the account.

The Account Details screen provides below information:

- Account Details: customer name and account number
- Basic: It includes the basic information about the account, like customer ID, account type, holding pattern, status, etc.
- Balance and Limits: It includes information like available balance, amount on hold, unclear funds, advance against unclear funds limits, financing limits, etc.

Functionalities

- Cheque Book Request
- Cheque status enquiry
- Stop/ unblock cheque
- Debit Cards
- Request Statement

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > Savings Account > Active Account > More options > Account Details


OR

Dashboard > Toggle Menu > Accounts > Current and Savings > Account Details

Account Details

The screenshot displays the ZigBank account details interface. At the top, there's a navigation bar with 'Dashboard', 'Trends', and 'Payments'. Below that, the account details are presented in a structured layout. A summary row shows the Customer Name (Atal Bihari Vajpayee), Account Number (masked), and Net Balance (£3,090,418.54). A '+ Add Nickname' button is visible. The details are categorized into 'Basics' (Customer ID, Holding Pattern, Mode of Operation, Branch, Status) and 'Balance Details' (Available Balance, Amount on Hold, Unclear Funds, Financing Limits, Advance Against Unclear Funds Limit). A 'Back to Dashboard' link is at the bottom left. The footer contains copyright information for ZigBank Ltd.

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Islamic savings account number in masked format along with the account nickname. Note: Click  , to add nickname. For more information on Account Nickname, refer Account Nickname.
Net Balance	Withdrawable balance in the account.
Basics	
Customer ID	Primary customer ID of the account holder.
Holding Pattern	Holding pattern for the account as maintained in the product. For example: <ul style="list-style-type: none"> • For single owner - single • For joint ownership - joint

Field Name	Description
Joint Account Holder	Name of the joint account holder. Note: In case of multiple joint holders, all joint account holder names will be displayed separated with a comma.
Mode of Operation	Operation mode of the account. The possible values are: <ul style="list-style-type: none"> • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Branch	Branch name in which the account is opened / home branch.
Status	Status of the account. Status could be: <ul style="list-style-type: none"> • Active • Inactive • Dormant
Balance Details	
This section displays the balances and applicable limits for the account.	
Available Balance	Available balance like unclear balance and hold balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	Un-cleared funds pertaining to the cheques and the clearing related to the account.
Financing Limits	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	AUF limit for the account.

The user can perform the following account related transactions:

- Add account nickname/ modify/ delete nickname, for more information [click here](#).
- To raise the request for new cheque book, click [Request Cheque Book](#).

- To inquire the status of a cheque, click [Cheque Status Inquiry](#).
- To stop/ unblock a cheque, click [Stop/ Unblock Cheque](#).
- To view Debit Cards available for the account, click [Debit Cards](#).

6. Cheque Book Request

Cheques are the most widely used instruments for making different kind of payments. Users receive cheque books as part of their account facilities availed. If the user is out of cheque leaves, he can raise a request to the bank, to issue new cheque books.

Request cheque book allows the user to request for a new 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 cheque book type.

On initiating cheque book request, a SR number is generated for the user. User can track the status of cheque book request, with this SR number.

User can specify the delivery location of the new cheque book where he wishes to receive the cheque book. User can request the cheque book to be delivered at a specific branch or choose from the saved address

How to reach here:

Dashboard > Account Card > More Options > Cheque Book Request

OR

Dashboard > Toggle Menu > Accounts > Current and Savings > Cheque Book Request

Cheque Book Request

The screenshot shows the ZigBank web interface for a Cheque Book Request. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Cheque Book Request' and has several tabs: 'Account Details', 'View Statement', 'Cheque Book Request' (active), 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Statement Request'. The form fields are as follows:

- Account Number: xxxxxxxxxxxx0080
- Balance: \$9,877,482.92
- Type of Cheque Book: Please Select (dropdown)
- Number of Cheque Books: 2
- Number of Leaves per Book: Cheque Book with 50 Leaves (dropdown)
- Delivery Location: Branch Near Me, My Address
- City: London (dropdown)
- Branch Near Me: CASA Branch1 (dropdown)
- Address: CASA Branch1, Cabot Place East, Canary Wharf, London, GB

At the bottom of the form are 'Submit' and 'Cancel' buttons. A 'Back to Dashboard' link is also present. A notification box on the right provides details about the first delivery attempt and associated charges.

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname .
Type of Cheque Book	The type of cheque book required
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address
This section appears if you select My Address option in the Delivery Location field.	
Select Address	The address for delivery of the cheque book. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address Line 1-3	Address as per the address type selected. <hr/> Note: The address details as maintained at the application are fetched depending on the option selected in the Select Address field. <hr/>
City	The city of the receiver, where the cheque book is to be delivered.
State	The state of the receiver, where the cheque book is to be delivered
Country	Country of the receiver, where branch where the cheque book is to be delivered.

Field Name	Description
Zip/ Postal code	Postal code of the receiver, where the cheque book is to be delivered.
This section appears if you select Branch Near Me option in the Delivery Location field.	
Select City	The city of the receiver to whom 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 branch complete address based on the selected branch. Note: The options in this field depend on the selected option in the Select Branch field.

To request a cheque book:

1. From the **Type of Cheque Book** list, select the appropriate option.
2. From the **Number of Cheque Book** list, select the required number of cheque books.
3. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.
4. In the **Delivery Location** field, select the appropriate delivery address.
 - a. If you select the **Branch Near Me** option:
 - i. From the **Select City** list, select the appropriate option.
 - ii. From the **Select Branch** list, select the appropriate option.
 - b. If you select the **My Address** option:
 - i. From the **Address** list, select the cheque book delivery address.
5. To select the delivery location, click **Submit**. The **Review** screen appears.
6. Verify the details and click **Confirm**. The success message of cheque book request along with the service request number appears
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.

7. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplacement of a cheque issued to a payee. Hence it is critical to provide an 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:

Dashboard > Toggle menu > Accounts > Current & Savings > Stop /Unblock Cheque

OR

Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Stop /Unblock Cheque

Stop /Unblock Cheque

The screenshot displays the ZigBank 'Stop/Unblock Cheque' page. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments'. The main content area includes a breadcrumb trail: 'Account Details > View Statement > Cheque Book Request > Cheque Status Inquiry > Stop/Unblock Cheque > Debit Cards > Statement Request'. The 'Stop/Unblock Cheque' section shows the following details:

- Account Number: xxxxxxxxxxxx0078
- Balance: £7,655,892.03
- Select Action: Stop Unblock
- Specify Reason: Incorrect Date
- Give Cheque Details: Number Range
- Cheque Number: A123

At the bottom of the form are 'Submit' and 'Cancel' buttons. A 'Note' box on the right contains the following text:

Note

There is no charge for blank lost or stolen cheques. For all other circumstances, there is a charge of \$10.00.

Under what circumstances would I not be able to stop a cheque?

- If it has already been debited from your account.

At the bottom of the page, there is a 'Back to Dashboard' link and a footer with 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: <ul style="list-style-type: none"> • Stop • Unblock
Specify Reason	The reason for stopping or unblocking the cheque.
Give Cheque Details	Select the cheque either to stop single cheque or cheque range. The options are: <ul style="list-style-type: none"> • Number • Range
Cheque Number	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the Number option.
From	Start number of the cheque range to be stopped or unblocked. This field appears if you select the Range option.
To	End number of the cheque range to be stopped or unblocked. This field appears if you select the Range option.

To stop or unblock cheque:

1. From the **Select Account** list, select the appropriate Islamic Saving account.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
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:
 - ii. In the **From** field, enter the cheque start number.
 - iii. In the **To** field, enter the cheque end number.
5. Click **Submit**.

6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of stopping/ unblocking the check along with the service request number appears
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.

8. Cheque Status Inquiry

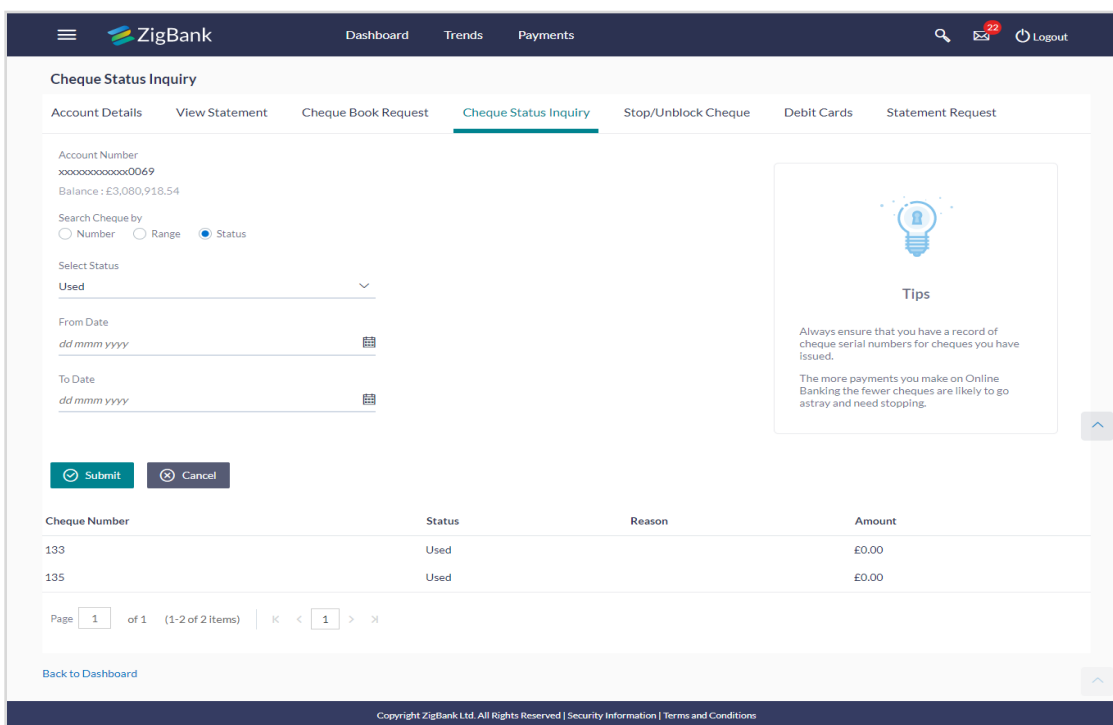
Users can enquire the status of the cheques issued. This gives users an idea of outstanding payments via cheques, if any and to cross check, the log of cheques they have, with that of the banks. The user can inquire status of a single cheque by providing a cheque number or cheque series by providing cheque range. Users can also inquire about cheques based on their status. He 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:

Dashboard > Toggle menu > Accounts > Current & Savings > Cheque Status Inquiry

OR

Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Cheque Status Inquiry



Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.

Field Name	Description
Search Cheque by	<p>Allows user to specify the search criteria for cheque status inquiry.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range • Status
Cheque Number	<p>Cheque number of the cheque of which you want to view the status.</p> <p>This field appears if you select the Number option from the Search Cheque by list.</p>
From	<p>Start number of the cheque range of which you want to view the status.</p> <p>This field appears if you select the Range option from the Search Cheque by list.</p>
To	<p>End number of the cheque range of which you want to view the status.</p> <p>This field appears if you select the Range option from the Search Cheque by list.</p>
Select Status	<p>Allows the user to view cheque as per the status.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Canceled <p>This field appears if you select the Status option from the Search Cheque By list.</p>
From Date	<p>Allows the user to search the cheques by status for a given start date.</p> <p>This field appears if you select the Status option from the Search Cheque By list.</p>
To Date	<p>Allows the user to search the cheques by status for a given start and end date.</p> <p>This field appears if you select the Status option from the Search Cheque By list.</p>

To inquire about the cheque status:

1. From the **Select Account** list, select the appropriate Islamic Saving account.
2. From the **Search Cheque by** list, select the appropriate option.
 - a. If you select the **Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the **Range** option:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.
 - c. If you select the **Status** option:
 - i. From the **Select Status** list, select the appropriate option.
 - ii. From the **From Date** list, select the appropriate date.
 - iii. From the **To Date** list, select the appropriate date.
3. To inquire about the cheque status, click **Submit**. The search results screen with cheque number, status and amount field appears
OR
Click **Cancel** to cancel the transaction.

9. New Debit Card

Debit cards are used for funds withdrawal at ATM and making purchase transactions at Point of sale (POS) terminals, and increasingly for additional user authentication for online access & transactions. Since debit cards are used for everyday and basic banking needs, it is essential for the bank to provide a provision to apply for debit cards online.

The **New Debit Card** feature allows the user to submit requests for new debit cards for their accounts. While initiating the request for new debit cards, users can specify the reason and embossing name required on the card.

This feature is a service request and SR number is generated when the user submits the request. Customers can track their status through Service request module on the dashboard.

User can specify the delivery location of the new debit card where he wishes to receive the card. User can request the card to be delivered at a specific branch or provide their personal address. If the user wishes to receive the new debit card at the branch, he can specify the bank branch to receive the card. If user wishes to receive the new debit card at user's address, he can select the address type registered with the bank. Address type could include any of the 'RESIDENCE', 'POSTAL' or 'WORK' address registered with bank.

How to reach here:

Accounts Dashboard > Account Card > Account Details > Debit Cards > Apply for New > New Debit Card

OR

Dashboard > Toggle Menu > Accounts > Current and Savings > Debit Cards > Apply for New > New Debit Card

New Debit card

The screenshot shows the 'New Debit Card' application interface on the ZigBank website. The top navigation bar includes 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'New Debit Card' and contains the following form elements:

- Account Number:** A dropdown menu showing 'xxxxxxxxxxxx0101'.
- Balance:** Displayed as '£290.00'.
- Specify Reason:** A dropdown menu with 'New Card' selected.
- Name on Card:** A text input field containing 'John Smith'.
- Delivery Location:** Radio buttons for 'Branch Near Me' (selected) and 'My Address'.
- City:** A dropdown menu with 'London' selected.
- Branch Near Me:** A dropdown menu with 'CASA Branch1' selected.
- Branch List:** A scrollable list showing 'CASA Branch1', 'Cabot Place East', 'Canary Wharf', 'London', and 'GB'.
- Buttons:** A green 'Submit' button and a grey 'Back' button.

On the right side of the form, there is a promotional box titled 'Apply Debit Card' with the following text:

Say good-bye to the hassle of withdrawing cash every time you need to shop. Enjoy cashless, worry-free shopping.

Forget the worries of currency conversion, as your card can be used to make payments in local currencies.

Your ZigBank Debit Card entitles you to immense benefits through offers, reward points on transactions, and much more.

At the bottom of the page, there is a footer: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname .
Specify Reason	The reason for applying a new debit card. The options can be: <ul style="list-style-type: none"> • New Card • Previous card was hotlisted • Previous card not working
Name on Card	Name of the customer to be displayed on the card.
Delivery Location	The location of delivery of the new debit card. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address
This section appears if you select My Address option in the Delivery Location field.	
Select Address	The address for delivery of the new card. The options are: <ul style="list-style-type: none"> • Residence • Postal • Work
Address Line 1-3	Address as per the address type selected. <hr/> Note: The address details as maintained at the application are fetched depending on the option selected in the Select Address field. <hr/>
City	The city of the receiver to whom the new card is to be delivered
State	The state of the receiver to whom the new card is to be delivered
Country	Country of the receiver to whom card is to be delivered
Zip/ Postal code	Postal code of the receiver, to whom the new card is to be delivered.

This section appears if you select **Branch Near Me** option in the **Delivery Location** field.

Field Name	Description
Select City	The city of the receiving branch, where the new card is to be delivered.
Select Branch	The branch for delivery of the debit card. <hr/> Note: The options in this field depend on the selected option in the City field. <hr/>
Branch Address	The branch complete address is displayed based on the selected branch. <hr/> Note: The options in this field depend on the selected option in the Select Branch field. <hr/>

To apply for a new debit card:

1. From the **Specify Reason** list, select the appropriate reason to apply for a new card
2. In the **Name on Card** field, enter the name to be displayed on the card.
3. In the **Delivery Location** field, select the appropriate delivery mode.
 - a. If you select the **Branch Near Me** option:
 - i. From the **Select City** list, select the appropriate option.
 - ii. From the **Select Branch** list, select the appropriate option. The branch address appears.
 - b. If you select the **My Address** option:
 - i. From the **Select Address** list, select the appropriate delivery address.
4. Click **Submit**.
5. The **Review** screen appears. Verify the details and click **Confirm**. The success message appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Account Details** to view the **Account Details** screen.

10. Debit Cards

Using this option, the user can view the debit cards linked to the accounts available to them.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards

OR

Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards

Debit Cards

The screenshot displays the ZigBank Debit Cards interface. At the top, there's a navigation bar with 'Dashboard', 'Trends', and 'Payments'. Below this, a 'Debit Cards' section is active, showing account details: Account Number (masked), Balance (£101,762.58), and a Gold Debit Card issued to VISHNU PRATAP SINGH, valid from Jan 2014 to Jan 2016. The card number is 123456XXXXXX. There are 'Manage Card' and 'Block Card' buttons. To the right, a 'Looking for a new Debit Card' section offers 'Apply for New' and 'Explore Cards' links. A 'Back to Dashboard' link is at the bottom left. The footer contains copyright information for ZigBank Ltd.

Field Description

Field Name	Description
Account Number	The account number with which the debit card is associated.
Balance	Displays the current balance in the account.
Card Product	The debit card product name.
Card Number	The debit card number in masked format.
Validity From	The start date of the debit card validity period.
Validity To	The date on which the debit card expires.

Field Name	Description
Card Holder name	The name of the card holder as embossed on each debit card is displayed on the specific card.

You can also perform the following actions:

- To view the details of the debit card, click the Manage card.
- To apply for a new debit card, click **Apply for New**

11. Debit Card Details

Users can view the summary details of their debit cards. This feature allows the user to view the card status, validity details and limits. In addition the user can request for a PIN and / or request to block his card here. The Debit Card Summary option provides following details to the user

- Card Number
- Name on Card
- Card Valid Thru
- Status

Users can view the various transaction limits associated with the debit cards. Application displays Units, Count and Amount limit for each of the following categories:

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards

OR

Dashboard > My Account Widget > Current and Savings > More Options > Debit Cards

To view the debit card details:

1. Click on the **Manage Cards** link. The **Debit Card Details** screen along with the Daily Limits details appears.

Debit Card Details

Debit Card Details

Debit Card Details | Request PIN | Block Card | Reset PIN

Customer Name: Gulshan Vasnani | Card Type: GOLD | Account Number: xxxxxxxxxxxx0035

Card Details		Daily Limits		
Card Number	123232XXXXXX	Facility	No. Of Transactions	Amount
Name on Card	Gulshan Vasnani	Own ATM Limits	10	\$40,000.00
Valid Thru	21 Feb 2015	Remote ATM Limits	5	\$20,000.00
Status	ACTIVATED	Own Point of Sale Limits	10	\$40,000.00
		Remote Point of Sale Limits	5	\$20,000.00

Back to Dashboard

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Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Card Type	The debit card product name.
Account Number	Account number in masked format.
International Transactions	<p>The international transactions flag - whether international transactions are allowed or not on the card.</p> <p>The options are:</p> <ul style="list-style-type: none"> Active Inactive- Disable all international transactions on the debit card <p>Note: This field appears only if user has opted for Third Party integration.</p>

Card Details

Card Number	The debit card number in masked format.
Name on Card	Name of the customer as displayed on the card.
Valid Thru	The date on which the debit card expires.

Field Name	Description
Status	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> • Active • Inactive • Blocked • Issued • Lost • Add-on-Request
Daily Limits	
This section includes own and remote ATM Limits, and POS limits etc.	
Facility: Own ATM	
No.of Transactions	The daily limits of transactions allowed at an ATM of own bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.
Facility: Remote ATM Limits	
Number of Transactions	The daily limits of transactions allowed at an remote ATM.
Amount	The daily limits on the cumulative amount allowed for withdrawal at an remote ATM.
Facility: Own Point of Sale (PoS)	
Number of Transactions	The daily limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank.
Facility: Remote Point of Sale Limits (PoS)	
Number of Transactions	The daily limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank.

2. Click **Back to Dashboard** to go back to **Dashboard** screen.
OR
Click **Request New PIN** to raise the request for debit card PIN.
OR
Click **Reset PIN** to reset and reassign the new debit card PIN.
OR
Click **Block Card** to block the lost or stolen debit card.

Note: The Reset PIN transaction appears only if user has opted for Third Party integration.

11.1 Update Daily Limits

To modify the daily limits of the debit card:

1. Click **Edit** to update the limits as required. An editable screen appears.

Update Daily Limits

Debit Card Details

Debit Card Details | Request PIN | Block Card | Reset PIN

Customer Name	Card Type	Account Number
Gulshan Vasnani	GOLD	xxxxxxxxxxxx0035

Card Details

Card Number
123232XXXXXX

Name on Card
Gulshan Vasnani

Valid Thru
21 Feb 2015

Status
ACTIVATED

Daily Limits

Facility	No. Of Transactions	Amount
Own ATM Limits	10	\$40,000.00
Remote ATM Limits	5	\$20,000.00
Own Point of Sale Limits	10	\$40,000.00
Remote Point of Sale Limits	5	\$20,000.00

Save

Back to Dashboard

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2. Update the ATM and POS limits details as required.
3. Click **Save** to save the modified limits.
4. Click **Confirm** to continue the transaction.
OR
Click **Cancel** to cancel the transaction.
5. The success message of limits saved successfully appears, along with the service request number.
6. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen

12. Block Card

Debit card fraud costs individuals and businesses millions of dollars every year globally. The speed at which fraudulent transactions can be performed on a stolen debit card is incredible; hence customers need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with the least amount of friction.

The Block Debit Card feature enables users to report stolen or lost debit cards to the bank, online so that the bank can block the processing of any transaction performed on the debit card immediately.

This feature also enables the user to request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > Block Cards
OR

Dashboard > My Account Widget > Current and Savings > More Options > Debit Cards > Block Card

Block Card

Field Description

Field Name

Description

Card Number

The card number in masked format.

Field Name	Description
Specify Reason	<p>Provide reason for blocking the card.</p> <p>The options can be:</p> <ul style="list-style-type: none"> • Damaged • Lost • Stolen
Would like to order a replacement card ?	<p>Asking user in case he needs new card or just want to block card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Delivery Location	<p>The location of delivery of the new replacement debit card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • My Address • Branch Near Me <p>This field appears if you opt for the replacement debit card.</p> <p>This section appears if you select My Address option in the Delivery Location field.</p>
Select Address	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Work • Residence • Postal
Address	<p>The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.</p> <p>This section appears if the customer selects Branch Near Me option in the Delivery Location field.</p>
Select City	<p>The customer can filter branches based on city.</p>
Select Branch	<p>The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.</p>
Branch Address	<p>The complete address of the branch selected will be displayed once the customer selects a branch.</p>

To block a card:

1. From the **Specify Reason** list, select the appropriate reason to block the card.
2. In **Would like to order a replacement card?** field, if you click **Yes** to opt for the replacement card.
 - a. From the **Delivery Location** list, select the appropriate delivery location.
 - i. If you select the **My Address** option as delivery location:
 1. From the **Select Address** list, select the appropriate option.
The address corresponding to the selected address as maintained in the application appears.
 - ii. If you select the **Branch Near Me** option as delivery location, the branch address appears.
3. Click **No** to for the replacement card if you don't require replacement card.
4. The **Review** screen prompting you to block the card appears. Verify the details and click **Block**.
OR
Click **Back** to modify details if any.
OR
Click **Cancel** to cancel the transaction.
5. The success message is displayed along with the service request number appears.
6. Click **Go To Account Details** to go to Account Details screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.

13. Request PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables a customer to request for a new debit card PIN to be delivered at the address of choice.

The debit card PIN request is a service request transaction and on initiating the request, an SR number is generated, which can be used by the customer to track the status of the request. Duplicity checks are done by the system to ensure that no duplicate requests are being initiated.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Request PIN

OR

Dashboard > My Account Widget > Current and Savings > More Options > Debit Cards > Request PIN

Request PIN

Field Description

Field Name

Description

Delivery Location

Delivery location of the debit card PIN.

The options are:

- Branch Near Me
- My Address

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

Field Name	Description
Select Address	The address at which the debit card PIN is to be delivered. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address	The complete address of the card holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if the customer selects Branch Near Me option in the Delivery Location field.	
Select City	The customer can filter branches based on city.
Select Branch	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for a debit card PIN:

1. In the **Delivery Location** field, select the appropriate delivery address.
 - a. If you select the **Branch Near Me** option:
 - i. From the **Select City** list, select the appropriate option.
 - ii. From the **Select Branch** list, select the appropriate option.
 - b. If you select the **My Address** option:
 - i. From the Address list, select the debit card PIN delivery address.
2. Click **Submit**.
OR
Click **Back** to go to previous screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to modify details if any.
OR
Click **Cancel** to cancel the transaction.
4. The success message of debit card PIN request along with the service request number appears.
5. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.

14. Reset PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables a you to generate Debit Card PIN anytime at your convenience.


How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN

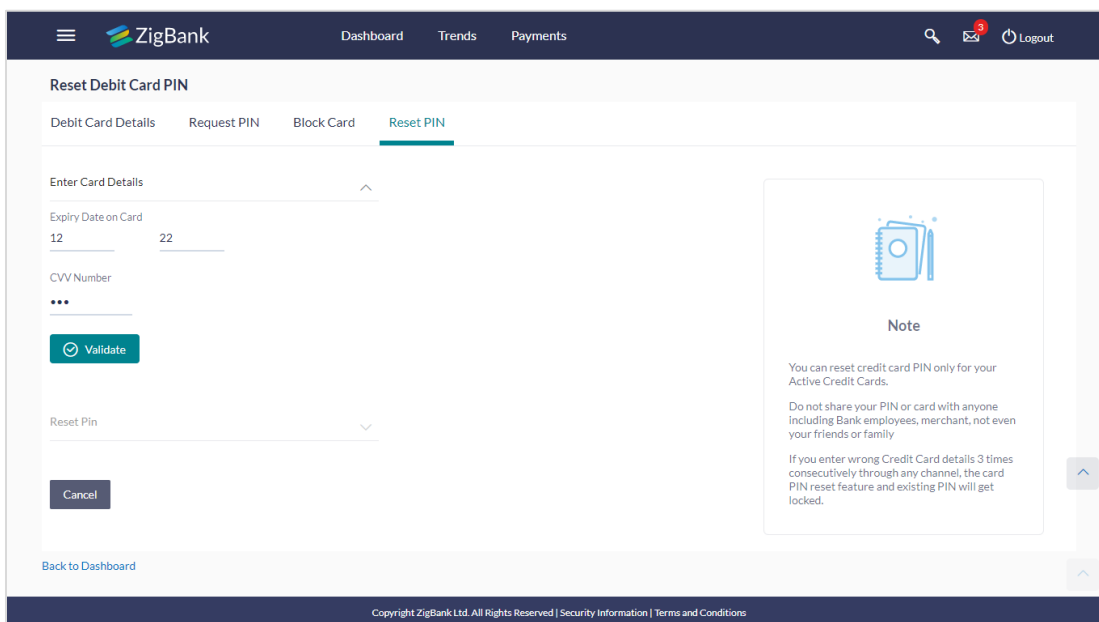
OR

Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Cards > Reset PIN

To generate the debit card PIN:

1. Click on the **Manage Cards** link of the debit card whose PIN to be changed. The **Debit Card Details** screen appears.
2. Click **Reset PIN** tab.
3. Click Enter Card Details .

Reset PIN- Card Details




Field Description

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

Enter Card Details

Expiry Date on Card	The expiry date of the debit card (MM/YY).
----------------------------	--

Field Name	Description
CVV Number	The Card Verification Value number (CVV) 3 digit number available on the reverse side of the debit card.

- In the **Expiry Date on Card** field, enter the Card Expiry Date (YYMM).
- In the **CVV Number** field, enter the numeric digit code printed on back of card.
- Click **Validate**. The entered card details are verified, and **Reset PIN** section appears.
OR
Click **Back to Dashboard** to go back to Dashboard screen.
OR
Click **Cancel** to cancel the transaction.
- Click **Reset PIN**  to assign new PIN for the debit card

New PIN Details

Field Description

Field Name	Description
Reset PIN	
Enter New PIN	The new PIN, for the debit card
Re-enter New PIN	Re enter the new PIN, for the debit card.

- Enter New PIN, Re-enter New PIN in **Enter New PIN** and **Re-enter New PIN** field respectively.

9. Click **Submit**. The Authentication screen appears.
OR
Click **Cancel** to cancel the transaction.
10. You will receive OTP code on your mobile, enter the OTP code and confirm. For more information refer **OTP** section.
11. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
12. The success message of debit card PIN generation appears.
13. Click **Go To Dashboard** to go to **Dashboard** screen

Note: This transaction appears only if user has opted for Third Party integration.

15. Request Statement

A customer may require the physical copy of an account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Request Statement

OR

Dashboard > My Account Widget > Current and Savings > More Options > View Statement > Request Statement

Request Statement

The screenshot shows the 'Request Statement' form in the ZigBank interface. The form is titled 'Request Statement' and has a navigation bar with 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement' (highlighted). The form fields include: Account Number (masked as xxxxxxxxxxx0017 - Raman), Balance (£3,824,200.21), From Date (01 Jun 2017), and To Date (15 Jul 2017). There are 'Submit' and 'Cancel' buttons at the bottom. A 'Back to Dashboard' link is also present. The footer contains copyright information for ZigBank Ltd.

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format for which statement has to be requested.
Balance	The balance in the account in the account currency.
From Date	The customer is required to specify the start date from which the account statement is required.
To Date	The customer is required to specify the date until when the statement is required.

To request for a physical statement:

1. From the **Select Account Number** list, select the account number for the account statement.
2. From the **From Date** list, select the start date of the account statement.
3. From the **To Date** list, select the end date of the account statement.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Edit** to make changes if any. User is directed to **Request Statement** – screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
6. The success message of **Request Statement** appears along with the transaction reference number.
7. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.

16. View Statements

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

In addition to being able to select a specific account of which to view the statement details, customers can also filter transactions based on billed or unbilled transactions. On selecting the option 'billed' the customer can specify the billing period of which to view statement.

By subscribing to e-statements, the user receives statements on his registered email address. The access to your e-Statements is through a password.

The Download Pre-generated option, allows the customer to save the pre-generated e-statements by selecting the desired period.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > View Statement

OR

Dashboard > My Account Widget > Current & Savings > View Statement

OR

Dashboard > Quick Access > View Statement

To view the account statement:

1. Click the **View Statement** tab to view the card transactions.
2. From the **View Options** list, select the appropriate transaction period and transaction type.
 - a. From the **Transaction Period** list, select the appropriate period.
 - b. From the **Transaction Type** list, select the appropriate option.
 - c. Click **Apply Filter** to generate statement based on criteria.
OR
Click **Reset** to clear the details entered.

Account Statement- View Statement

Transactions

Account Details | **View Statement** | Cheque Book Request | Cheque Status Inquiry | Stop/Unblock Cheque | Debit Cards | Statement Request

Account Number: xxxxxxxxxxxx0208

Opening Balance: £0.00 | Closing Balance: £95,441.85 | [Download Statement](#)

Date	Description	Reference No	Amount	Balance
01 Jan 2014	AT30008161075 NEW DEPOSIT	AT3DEBK140010CH1	£1,677.85 Dr	£95,441.85
01 Jan 2014	AT30008161064 NEW DEPOSIT	AT3DEBK140010CH0	£1,677.85 Dr	£97,119.70
01 Jan 2014	AT30008161042 NEW DEPOSIT	AT3DEBK140010CGZ	£1,677.85 Dr	£98,797.55
01 Jan 2014	AT30008161009 NEW DEPOSIT	AT3DEBK140010CGY	£1,644.30 Dr	£100,475.40
01 Jan 2014	AT30008160990 NEW DEPOSIT	AT3DEBK140010CGX	£1,644.30 Dr	£102,119.70
01 Jan 2014	PRINCIPAL Liquidation	AT3ZTRF14001019Z	£100.00 Dr	£103,764.00
01 Jan 2014	REDEMPTION	AT3TDRE14001ADW1	£2,000.00 Cr	£103,864.00
01 Jan 2014	REDEMPTION	AT3TDRE14001ACDH	£3,000.00 Cr	£101,864.00
01 Jan 2014	dr from islamic	AT3INPA14001A069	£519.00 Cr	£98,864.00
01 Jan 2014	cr to islamic	AT3INPA14001A068	£345.00 Cr	£98,345.00

Page 1 of 2 (1-10 of 12 Items) | < 1 2 > >>

[Back to Dashboard](#)

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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.

For more information on Account Nickname, refer [Account Nickname](#).

Filter section

Transaction Period

Filters to view the transactions of a specific period.

The options are:

- Current Period
- Previous Month
- Previous Quarter
- Select Date Range

Field Name	Description
View Options	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> • All • Debits Only • Credits Only
Results	
Opening Balance	Opening balance in the account.
Closing Balance	Closing balance in the account.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number for the transaction.
Amount	Transaction amount along with the debit or credit indicator.
Balance	Balance in the account.

3. Click **Download Statement** to download the statement in .csv,.pdf, MT940,.qlf,and .ofx format.

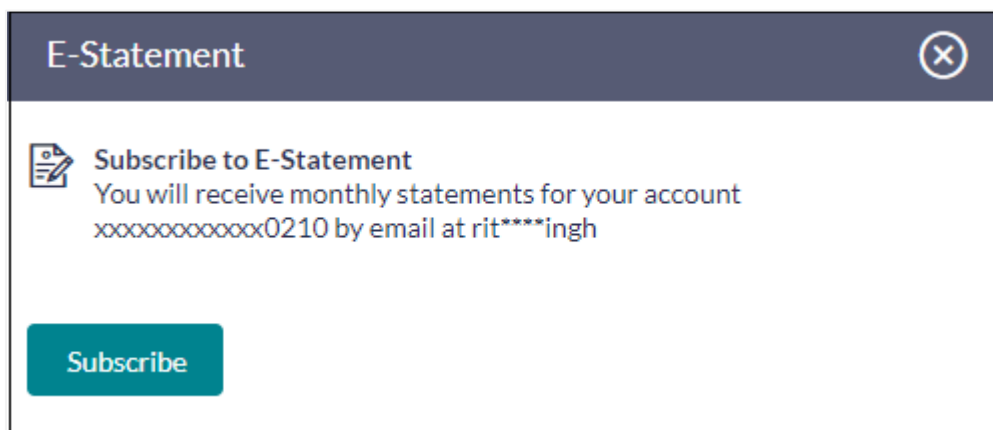
16.1 E-statements

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

To subscribe to e-statements:

1. From the **Account Number** list, select the appropriate account for which statement to be generated.
2. Click the **E-Statements** tab to subscribe to e-statements.

E-statement



3. 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.
 - b. The success message of request submission appears.
 - c. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

16.2 Request Statement

At times the user may require the physical copy of an account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

To request physical statement:

1. Select **From Date** and **To Date** by clicking on  icon.

Request Statement

Request Statement
✕

You will receive the physical statement at your registered address.

From Date

03 May 2017 📅

To Date

11 Jul 2017 📅

✕ Request

✕ Cancel

Field Description

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

Select a period to request a physical statement

Period

From Date	The start date of the statement to be generated.
------------------	--

To Date	The end date of the statement to be generated.
----------------	--

2. Click **Request** to request for physical statement for given period.
OR
Click **Cancel** to cancel the transaction.
3. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to go back from the transaction to View Accounts page
4. The success message of Request Statement appears along with the transaction reference number.
5. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to **Dashboard** screen.

16.3 Pre-generated Statement

To download pre-generated statements:

1. Click **Pre-generated Statement** to download a pre-generated statement. The **Pre-generated Statement** screen appears.

Pre-generated Statement

Field Description

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

Select a period to download your pre-generated e-Statements

Period

Year	The year for which the e-statement to be generated.
-------------	---

Month	The month for which the e-statement to be generated.
--------------	--

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.
3. Click **Search** to generate the statement for the selected period.
4. Click **Download** column (.pdf) to save the statement.in pdf format.

17. Forex Calculator

The foreign exchange calculator provides the equivalent value of one currency with another currency. The calculator applies the exchange rate for the selected currencies (retrieved from the Host) to perform calculations.

With this feature view the:

- Exchange rate of currencies
- Calculation of conversion amount between a currency pair.

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > 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

Currency Buy currency for which the exchange rate is to be inquired.

Amount Amount which you will get post conversion in the bought currency.

To calculate currency exchange rate:

1. From the first **Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the second **Currency** list, select the currency and enter the amount in the next field.
4. To calculate the currency exchange value, click **Convert**.
5. The exchange rate for the mid option for currency pair entered appears. Click **Back to Dashboard** to navigate to the dashboard.

18. Inactive Accounts

Customers can view details of all active & inactive current and savings account held with the bank. While the active CASA accounts are part of all enquiry & transaction screens – inactive accounts can be viewed through the widget on the dashboard. The widget displays the count of inactive accounts, click on **view all** for additional details.

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > Savings Account > Inactive / Closed Account > More options > Account Details

OR

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

To view details of an account:

1. Click on a specific card to view the details of that Islamic account.

Inactive /Closed Account Details

Field Description

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

Account Details

Customer Name Name of primary account holder.

Account Number Account number in the masked format.

Net Balance The amount that can be withdrawn from the account

Nickname The nickname given to the account by the account holder. This nickname can be changed or deleted. For more information on Account Nickname, refer [Account Nickname](#).

Basics

Customer ID Customer ID of the primary account holder is displayed.

Holding Pattern The holding pattern of the account i.e. single or joint.

The possible values are:

- For single owner - single
- For joint ownership - joint or multiple

Joint Account Holder Name of the joint account holder.


Mode of Operation	Operation mode of the account. The possible values are: <ul style="list-style-type: none"> • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Branch	Branch name in which the account is held.
Status	Status of the account. Status could be: <ul style="list-style-type: none"> • Inactive • Dormant
Balance Details	
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through checks and drafts that have not yet completed the bank's clearing cycle.
Financing Limit	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.

-
2. Click on **Back to Dashboard** link to go to **Dashboard** screen

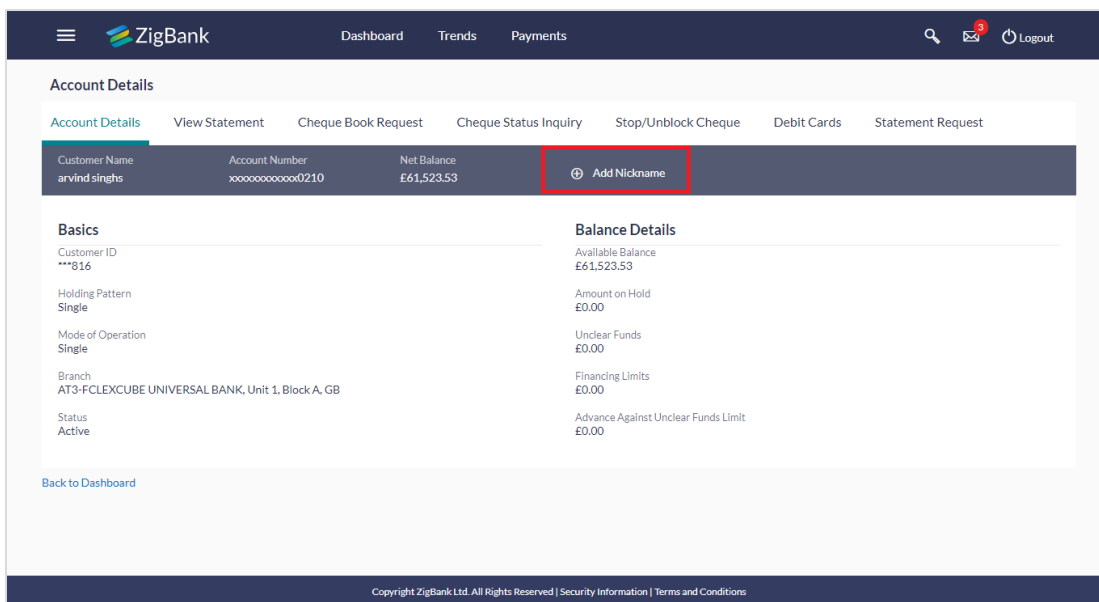
19. Account Nickname

User can assign their own description or name to all of their individual savings, checking, term deposit, and loan and finance accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever required.

To add nickname to account:

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


Add Nickname- Example



The screenshot shows the ZigBank account details page. At the top, there is a navigation bar with the ZigBank logo, menu icon, and links for Dashboard, Trends, and Payments. On the right, there are search, notification, and logout icons. Below the navigation bar, the page title is 'Account Details'. There are several tabs: Account Details (selected), View Statement, Cheque Book Request, Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, and Statement Request. A summary table shows Customer Name (arvind singhs), Account Number (xxxxxxxxxxxx0210), and Net Balance (£61,523.53). A red box highlights the '+ Add Nickname' button. Below this, there are two columns: 'Basics' and 'Balance Details'. The 'Basics' column includes Customer ID (**816), Holding Pattern (Single), Mode of Operation (Single), Branch (AT3-FCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, GB), and Status (Active). The 'Balance Details' column includes Available Balance (£61,523.53), Amount on Hold (£0.00), Unclear Funds (£0.00), Financing Limits (£0.00), and Advance Against Unclear Funds Limit (£0.00). At the bottom left, there is a 'Back to Dashboard' link. The footer contains copyright information for ZigBank Ltd.

Field Description



Field Name	Description
Add Nickname	The user specific description or name to all of CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

3. Click  to save your changes.
Nicknames will be displayed on various transactions instead of the standard account description.




To edit / delete nickname to account:

Add Nickname - Edit/ Delete

The screenshot shows the ZigBank Account Details page. The top navigation bar includes the ZigBank logo, menu icon, and links for Dashboard, Trends, and Payments. On the right, there are search, notification (3), and Logout icons. The main content area is titled 'Account Details' and features a sub-menu with options: Account Details, View Statement, Cheque Book Request, Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, and Statement Request. A summary table displays account information:

Customer Name	Account Number	Net Balance	Nickname
arvind singhs	xxxxxxxxxxxx0210	£61,523.53	ASingh  

Below the summary table, there are two sections: 'Basics' and 'Balance Details'. The 'Basics' section includes Customer ID (**816), Holding Pattern (Single), Mode of Operation (Single), Branch (AT3-FCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, GB), and Status (Active). The 'Balance Details' section includes Available Balance (£61,523.53), Amount on Hold (£0.00), Unclear Funds (£0.00), Financing Limits (£0.00), and Advance Against Unclear Funds Limit (£0.00). A 'Back to Dashboard' link is located at the bottom left of the main content area. The footer contains the copyright notice: Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions.

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

FAQs

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

The Retail User will have online access to all his accounts – whether conventional or Islamic, that he holds with the bank.

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

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

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

Only you can view the nickname that you have set.

4. Can a user apply for new debit card online, only at the time of account opening?

The user can apply for a debit card online, whether it is his first card or his existing card is expired or lost, at the time of account opening or later.

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

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

6. If a lost debit card is found and restored to the cardholder, can it be reactivated?

No, for security purposes, once a card has been blocked, it cannot be re-activated. You can make a request for a new debit card.

7. Can the user find exchange rate between all currency pairs?

The user can find exchange rate between currency pairs, provided that they are available for selection, and the currency pair is maintained in the Host and exchange rate is available for it.