Oracle Banking Digital Experience

Retail Customer Services User Manual
Release 17.2.0.0.0

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July 2017

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

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

1.5 Related Information Sources

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

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

2. Channel On-boarding – Introduction

In the current scenario, Bank customers are comfortable and adept at using digital channels and it has increasingly become the primary mode of banking. Customers prefer self-service channels for their basic banking needs as it makes transactions and inquiries accessible anywhere anytime.

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

3. Channel On boarding

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

Pre-requisites

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

- Demand Deposit
- Loan
- Term Deposit
- Credit Card

Channel On-boarding - Setup

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

Features Supported In Application

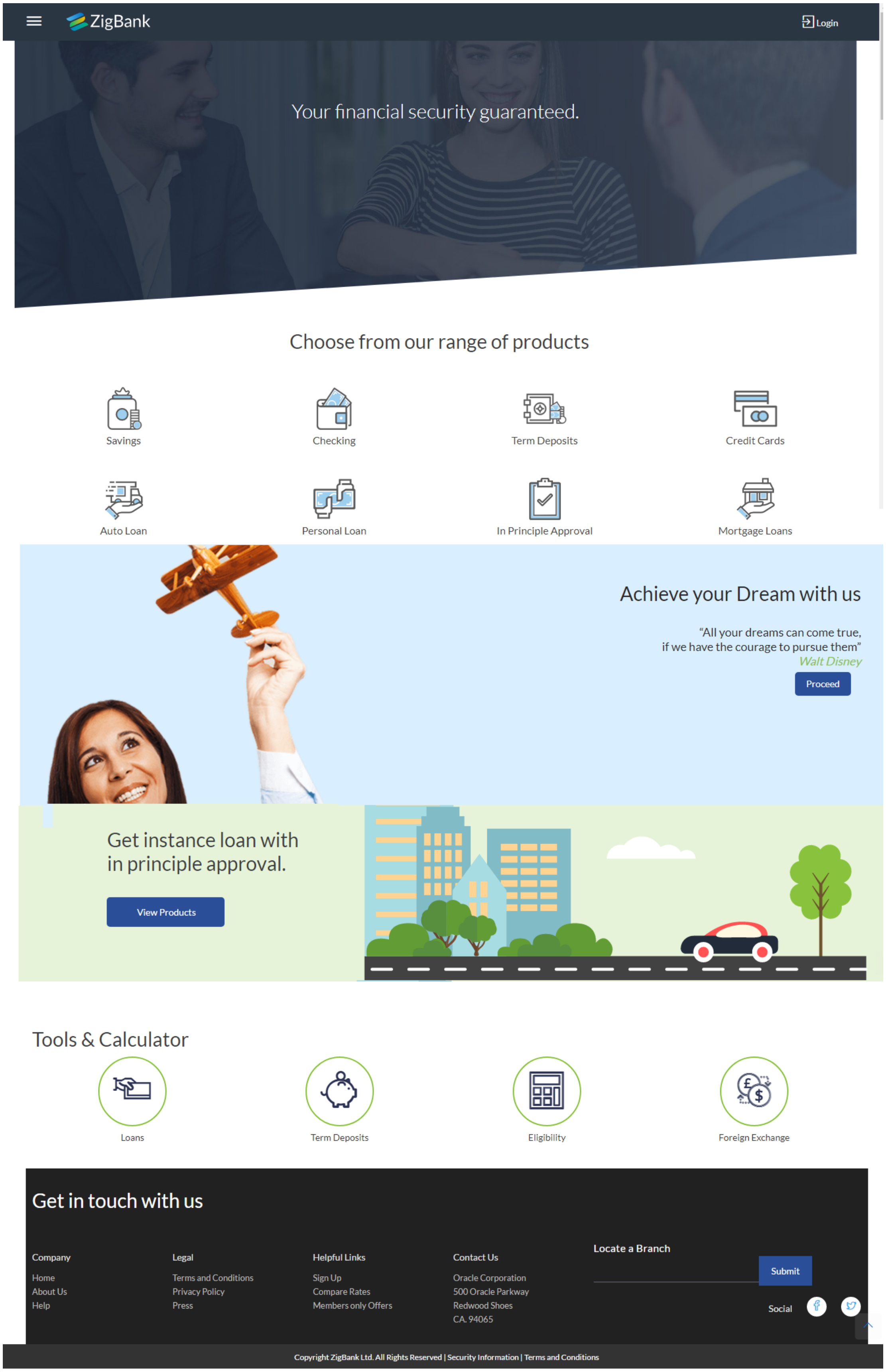
- Creation of Login credentials – User ID and Password

How to reach here:

Dashboard > Register

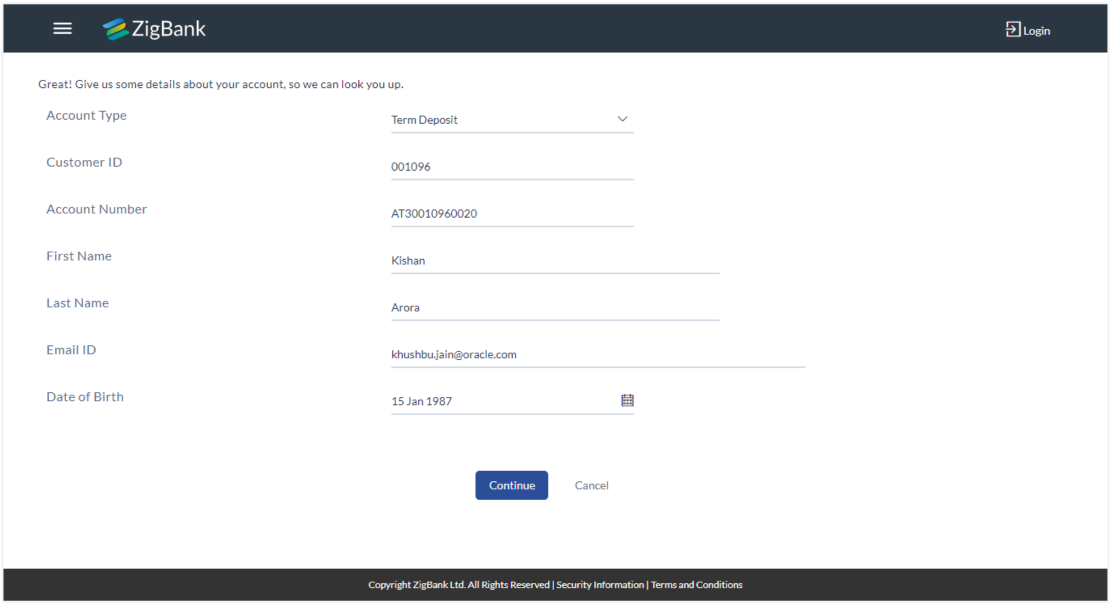
To register for the banking channels:

1. Access bank’s portal page, click the toggle menu and go to **Register**.


ZigBank
Login
Your financial security guaranteed.
Choose from our range of products
Savings
Checking
Term Deposits
Credit Cards
Auto Loan
Personal Loan
In Principle Approval
Mortgage Loans
Achieve your Dream with us
"All your dreams can come true,
if we have the courage to pursue them"
Walt Disney
Proceed
Get instance loan with
in principle approval.
View Products
Tools & Calculator
Loans
Term Deposits
Eligibility
Foreign Exchange
Get in touch with us
Company
Home
About Us
Help
Legal
Terms and Conditions
Privacy Policy
Press
Helpful Links
Sign Up
Compare Rates
Members only Offers
Contact Us
Oracle Corporation
500 Oracle Parkway
Redwood Shoes
CA. 94065
Locate a Branch
Submit
Social
Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

2. The **Channel Onboarding - Customer Information** screen appears. Enter the relevant information.

Channel Onboarding - Customer Information



Field Description

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

Field Name	Description
Email Id	Email id of the customer
Date of Birth	Date of birth of the customer
Debit Card Number	Debit card number of the customer.
Debit Card Pin	Debit card pin of the customer.
Term Deposits/ Loans Account	
This section appears if you select **Term Deposits/ Loans** option from the **Account Type** list.	
Customer ID	Customer Id of the customer
Account Number	Account number of the customer
First Name	First name of the customer
Last Name	Last name of the customer
Email Id	Email id of the customer
Date of Birth	Date of birth of the customer
Credit Card	
This section appears if you select **Credit Card** option from the **Account Type** list. *Credit Cards are maintained with third party, not with UBS.*	
Credit Card Number	Credit card number of the customer.
Name as on Card	Customer name as embossed on the card.
Email Id	Email id of the customer
Credit Card Expiry Date	The expiry date of the credit card.
CVV Number	Security feature of the credit card printed on the back of the card.
Date of Birth	Date of birth of the customer

3. From the **Account Type** list, select the appropriate option.
4. If you select **Demand Deposit** option from the Account Type list:
   a. In the **Customer Id** field, enter the customer id of the customer.
   b. In the **Account Number** field, enter the account number.

c. In the **First Name** and **Last Name** field, enter the first name and last name of the applicant.

d. In the **Email Id** field, enter the email address of the customer.

e. From the **Date of Birth** field, select the appropriate date.

f. In the **Debit Card Number** and **Debit Card PIN** field, enter the debit card number and PIN.

5. If you select **Term Deposit / Loan** option from the Account Type list:

   a. Repeat steps 4a to 4e.

6. If you select **Credit Card** option from the Account Type list:

   a. In the **Credit Card Number** field, enter the credit card number of the customer.

   b. In the **Name as on Card** field, enter the name embossed on credit card of the customer.

   c. In the **Email Id** field, enter the email address of the customer.

   d. In the **CVV Number** field, enter the CVV number of customer's credit card.

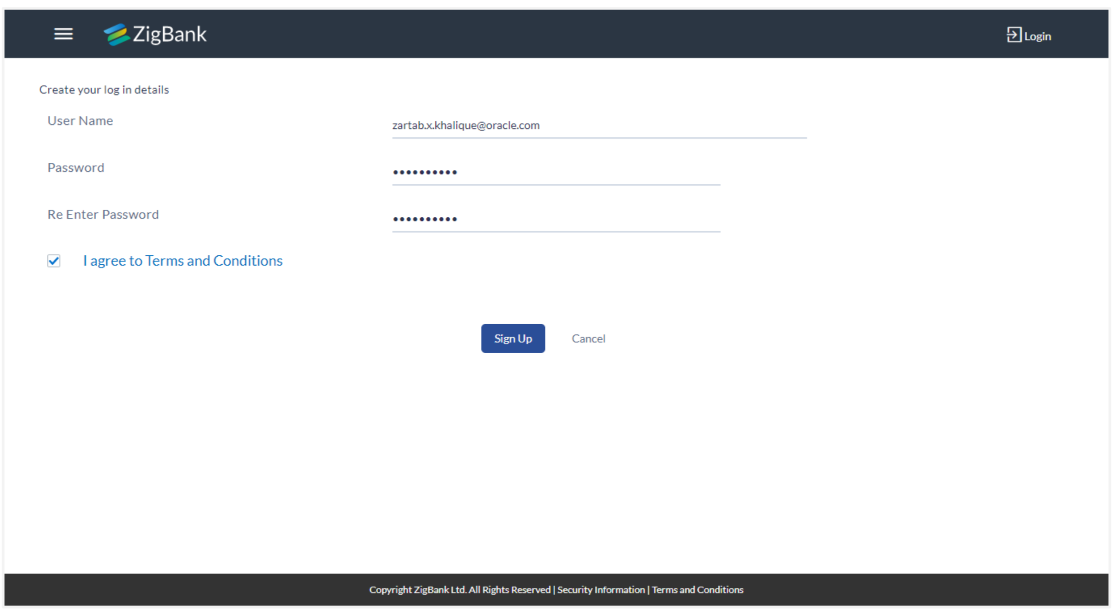
   e. From the **Date of Birth** field, select the appropriate date.

7. Click **Continue**.

8. The **Verification** screen appears. For more information click **here**.

9. The **Get Online - Create your log in details** screen appears. Enter your log in credentials.

Create your log in details



Field Description

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

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

4. Dashboard

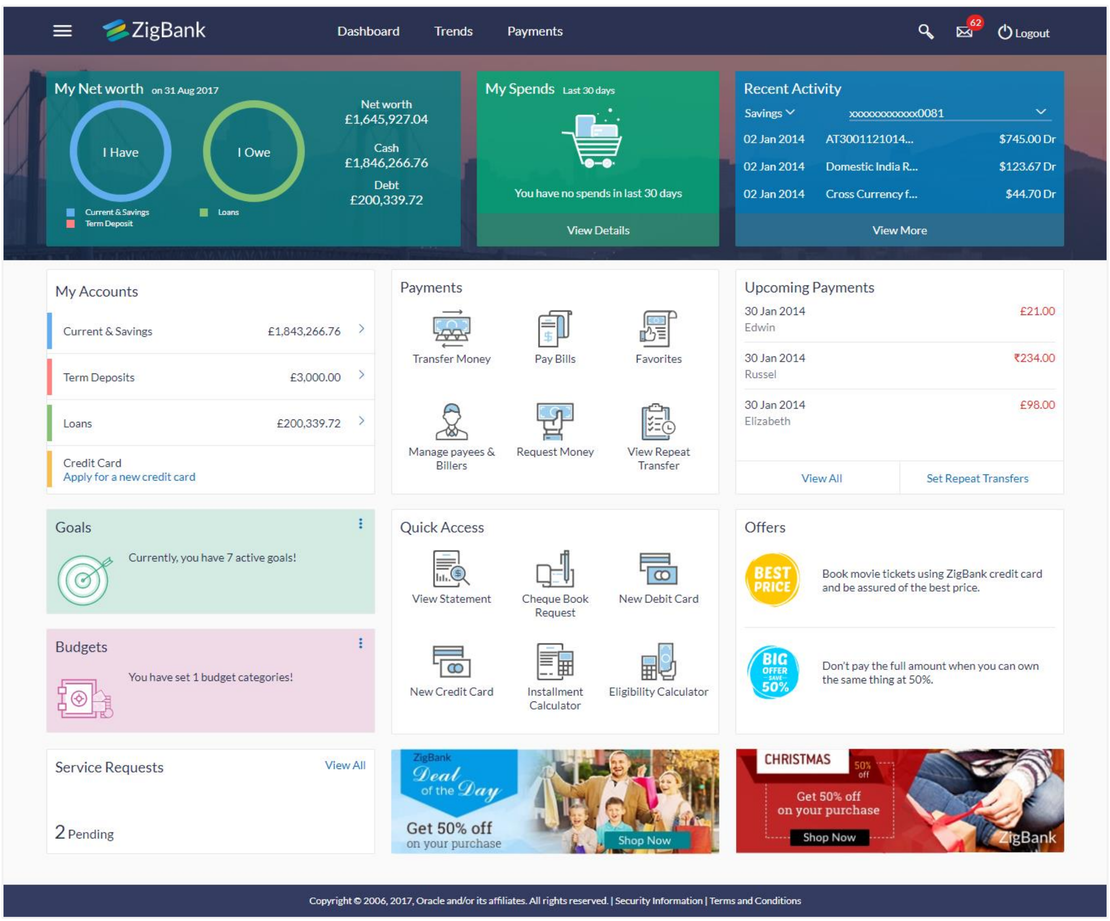
Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across retail offerings.

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.

4.1 Retail Dashboard

The Retail Dashboard is displayed in the form of widgets, and will display the minimal data related to the main transactions.

A retail user can initiate the accessible transactions from the dashboard and view account & transaction summary. The user can also select and view the status of transactions initiated by him, and his recent activities.



Dashboard Overview

Icons

Following icons are present on the retail dashboard:

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

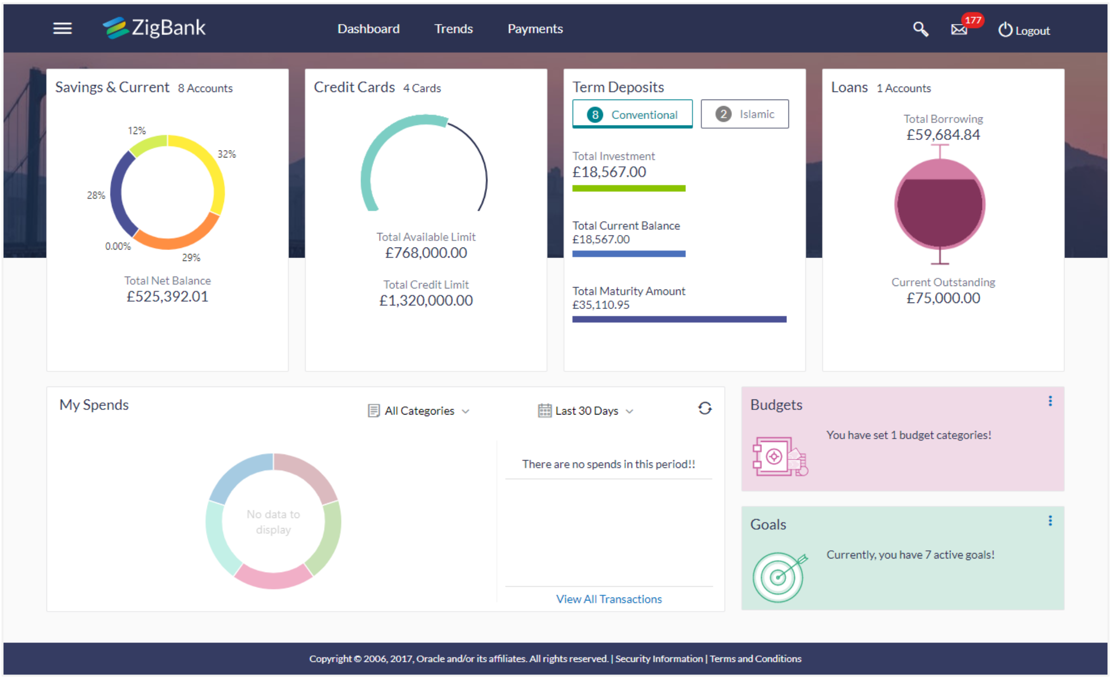
: Click this icon takes to go to the Mailbox screen.
- : Click this icon to search the transactions.
- 

: Click this icon to log out from the application.
- : Click the toggle menu to access the transactions.

Main Dashboard Menus

Following menus are present on the retail dashboard:

- Dashboard: Click the **Dashboard** link to go to the dashboard.
- **Trends**: Click the menu to view the cards representing the graphical summary of following accounts:



- **Savings & Current**: This card displays the total net balance available across all the current and savings accounts of the user. It also displays the percentage that each account makes up of the total net balance. The customer can also toggle between viewing the summary of conventional and Islamic accounts, if he holds both types of accounts with the bank.
- **Credit Cards**: This card displays the total credit limit assigned to him across cards as well as the total available credit across cards. The number of active credit cards held by the customer is also displayed on the widget.
- **Term Deposits**: This widget displays the summary of the customer's active term deposits held with the bank. The widget displays the Total Investment, Total Current Balance and Total Maturity Amount. The customer can also toggle between viewing the summary of conventional and Islamic term deposits, if he holds both types of accounts with the bank.
- **Loans**: This card displays the summary of the total borrowings of the customers along with the total amount that is outstanding. The customer is able to toggle between viewing the summary of conventional and Islamic loans, if he holds both types of loans with the bank.
- **My Spends:** This section displays the spending analysis of the customer in the form of a pie chart. The customer can customize the way the spending analysis is displayed on the basis of the following filters:
  - Filter 1: This option enables the user to view the spending analysis

based on categories.

- Filter 2: Periodic search options available to the user. User can view the spending patterns of the current month, last 30 days, last 60 days or last 90 days.

The graph displays the percentage wise amount spent in each category in the form of a pie chart. By default the graph displays the current month and all spend categories.

Click a particular category on the graph to view details i.e. sub categories of that category. The amount spent in each category is displayed along with the percentage comprising of that sub category. Click to refresh the graph.

The total amount of expenditure incurred during the period that is being viewed is displayed along with the two categories in which highest expenditure has been incurred for that period.

The **View All Transactions** option is provided so that the customer can view the transaction records comprising of the spending analysis. Clicking this option opens the **My Spends** transaction screen. This screen displays the records of all transactions made in the customer's accounts. The category that each transaction comes under is displayed against the transaction record.

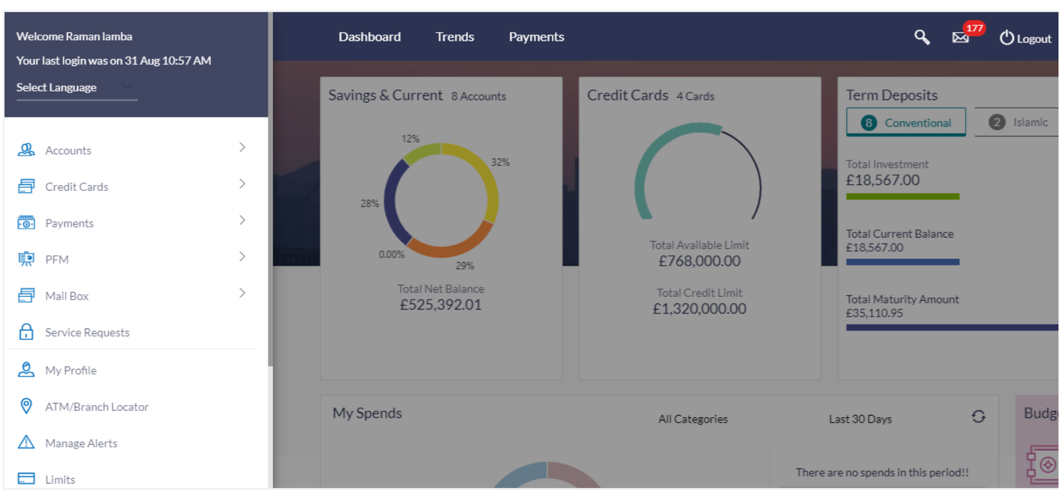
- **Budgets**: This section displays all the budgets created by the user.

  The user can create and manage budget by clicking icon.

- **Goals:** This section displays all the active goals that are created by the user. The user can create and manage goals by clicking icon.

- Payments: Payments related transactions or setting up of payments.

Toggle Menu Transactions



- **Welcome Note**: Displays the welcome note with last login details.
- **Select Language**: Allows the customer to select the desired language.
- 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.
- Credit Cards : Click this menu to access the credit card related transactions.
- Payments : Click here to access Payments related transactions or setting up of payments.
- PFM : Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.
- Mail Box Click this menu to view the Mails, Alerts and Notifications.
- Service Requests : Click this menu to track the status of a service request.
- 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.
- Manage Alerts Click the menu to subscribe for the alerts.
- Limits : Click this menu to view the daily limits.
- Set Security Question : Click this menu to set the security questions.
- Change Password : Click this menu to change the login password.
- 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.

My Net Worth

This widget displays the total net balance available across all the current and savings accounts of the user. It also displays the total cash that is available balance in all the accounts and the total debt. The graphical representation of availability of net balance with in a period of 90 days in the user account is also displayed.

My Spends

This section displays the spending analysis of the customer. View the total amount expenditure incurred during a period of last 30 days. It also displays the highest expenditure that has been incurred, for a particular category. Click the **View Details** link to open the **My Spends** transaction screen. This screen displays the records of all transactions made in the customer's accounts. The category that each transaction comes under is displayed against the transaction record.

Recent Activity

This widget displays recent activity in the Savings, Term Deposit and Loans accounts. It displays the date of transaction, a description of the transaction and the debit / credit amount. The user can select the Account number of a particular account type, to view the recent account activity.

Click the **View More** link to view the statements of the selected account type and access the transactions.

My Accounts

My Accounts widget allows the retail user to select the account type and initiate the desired transactions of that account type. It consists of following Account Types:

- Current & Savings: The row displays the total available balance in the account. User can click the **Current & Savings** link to view the count and details of all the active accounts. Select the **Inactive/ Closed** option from the **Savings** drop-down, to view accounts in that status. This section also allows the retail user to access all the Accounts related transactions by clicking **More Options** icon.

  Click the **Forex Calculator** link to access the Foreign Exchange Calculator. Click to close the card.

- Term Deposits: The row displays the total available balance in the term deposit account. User can click the **Term Deposits** link to view the count and details of all the active accounts. Select the inactive/ closed option from the **Term Deposits** drop-down, to view accounts in that status. This section also allows the retail user to access all the Deposits related transactions by clicking **More Options** icon.

  Click the **New Deposit** link to open a new deposit account.

  Click the **Deposit Calculator** link to access the Deposit Calculator. Click to close the card.

- Loans: The row displays the total available balance in the loan account. User can click the **Loans** link to view the count and details of all the active accounts. Select the inactive/ closed option from the **Loans** drop-down, to view accounts in that status. This section also allows the retail user to access all the loan related transactions by clicking **More Options** icon.

  Click the **Loan Eligibility Calculator** or **Installment Calculator** links to calculate the loan eligibility and installments respectively. Click to close the card.

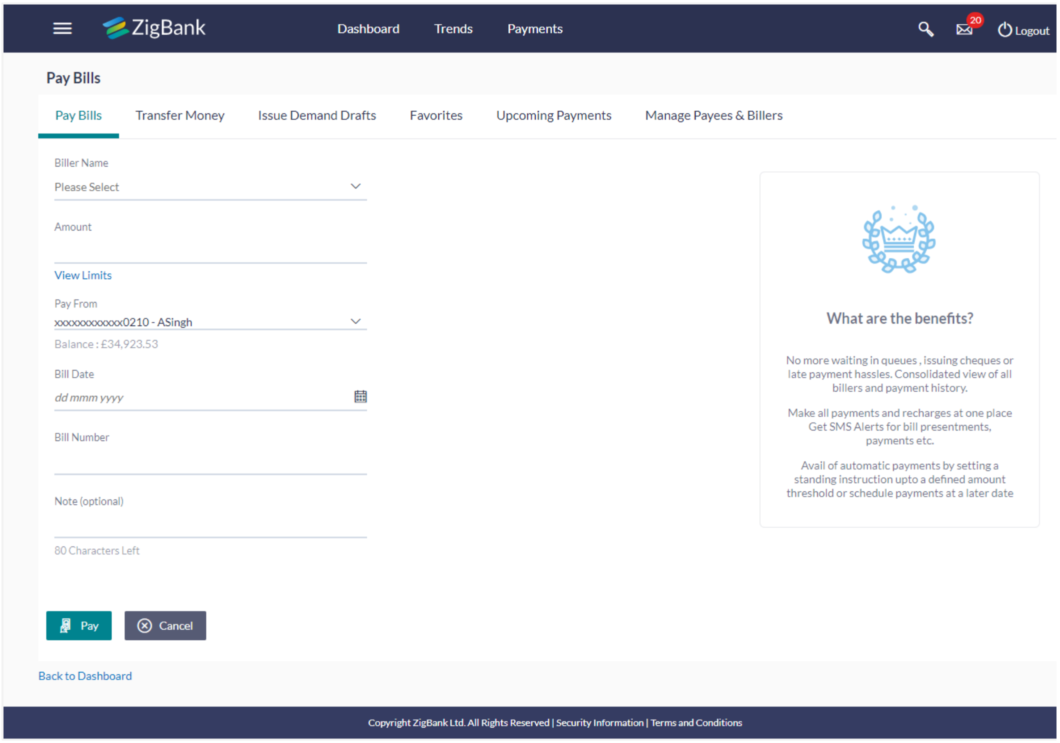
- Credit Card: The row displays the total available balance in the credit card. User can click the **Credit Card** link to view the count and details of all the active accounts. Select the inactive/ closed option from the **Credit Cards** drop-down, to view accounts in that status This section also allows the retail user to access all the credit card related transactions by clicking **More Options** icon.

  Click the **Make Payments** link to pay the credit card bill.

Click the **Block Card** link to block the credit card.

Note: If the user does not have a credit card, then a link for applying a new credit card is displayed.

Payments



The Payments tab allows the retail user to access the various transactions available under the payments module. Different transactions are placed on the widget in the form of icons, which gives easy access to the customer.

It provides immediate access to the following transactions:

- Transfer Money – This transaction allows the user to initiate a transfer to a payee's account of the registered payees.
- Pay Bills: This allows the user to make utility bill payments.
- Favorites: This allows the user to access their favorite transactions. User can effect an immediate payment selecting the favorite transaction as the fields are auto populated. There are two types of favorite transaction: Bill Payment and Money Transfer.
- Manage Payees & Billers: User can manage payees and registered billers for money transfers and bill payments.
- Request Money: This feature allows user to initiate a request to pull money from the debtor.
- View Repeat Transfer: This transaction allows you to view and setup repeat transfers. All customer payments, that are periodic in nature, can be set-up and managed here.

Upcoming Payments

The future dated payment instructions set up by the customer. You can view only four future dated payments transactions that are due within 30 days.

The Upcoming Payments card includes details like:

Date of Payment

Payee Nickname

Amount of Payment

Click **View All** to view all upcoming payments.

Click **Setup Repeat Transfers** to perform a one-time set up of periodic payments. Alternately click on **Repeat,** next to an upcoming payment to repeat that transaction.

Goals

This section displays count of all the active goals that are created by the user.

Click the ⋮ **More Options** icon, opens the My Goals screen from which the customer can view, modify, contribute to a goal or even redeem a goal. The user can also create a new goal from **More Options**.

Budgets

This section displays the count of all the budgets created by the user. **Click the** ⋮ More Options **icon** to create and manage budgets.

Quick Access

The following transactions can be initiated from this section:

- View Statement
- Cheque Book Request
- New Debit Card
- New Credit Card
- Installment Calculator
- Eligibility Calculator

Offers

Any offers and rewards as hosted by the bank will be shown on the page.

Promotions

It displays the promotional message for a particular offering to the customer.

Service Requests

The service requests widget displays the number of open service requests initiated by the customer. The customer can click on the **View All** link in order to track the status of open service requests.

5. Forgot Password

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

User is identified based on the user id provided. His identity is validated through the 2factor authentication process, post which, the user can setup a new login password for channel access.

Pre-requisites
User must have a valid login credential to access the digital banking platform.

Features Supported In Application

- User Verification
- New Password Creation

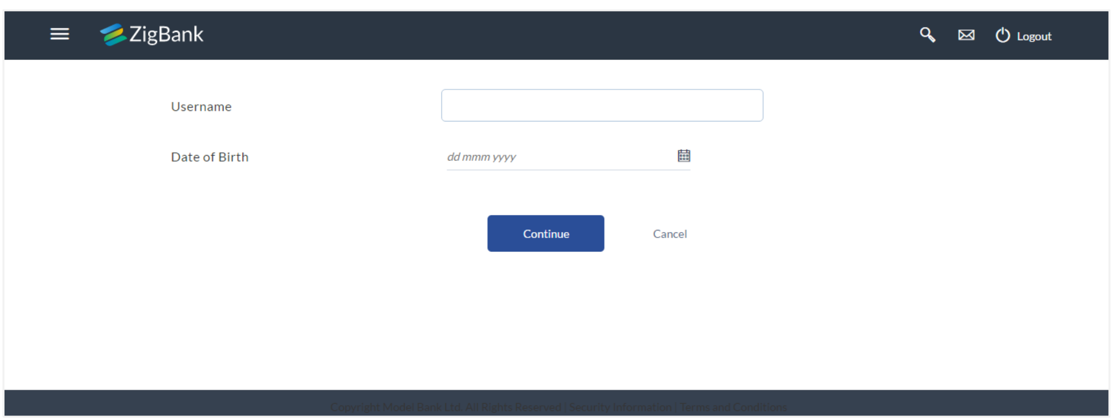
How to reach here:

Portal > Forgot Password

To reset the password:

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

Forgot Password - User Verification



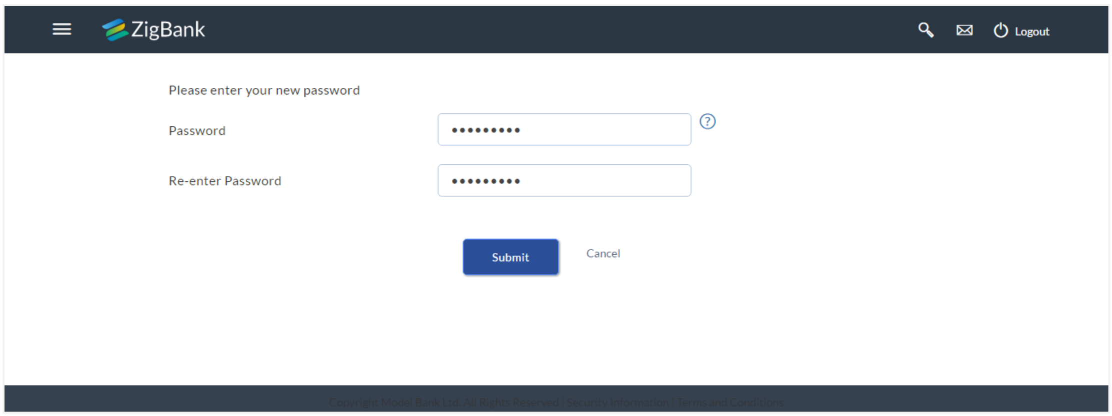
Field Description

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

2. In the **User Name** field, enter the log in id.
3. In **Date of birth** field, enter the date of birth of the user.

4. Click **Continue**.
   OR
   Click to **Cancel** the transaction.
5. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed.
6. The **Forgot Password** screen appears.

Forgot Password – New Password Creation



Field Description

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

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

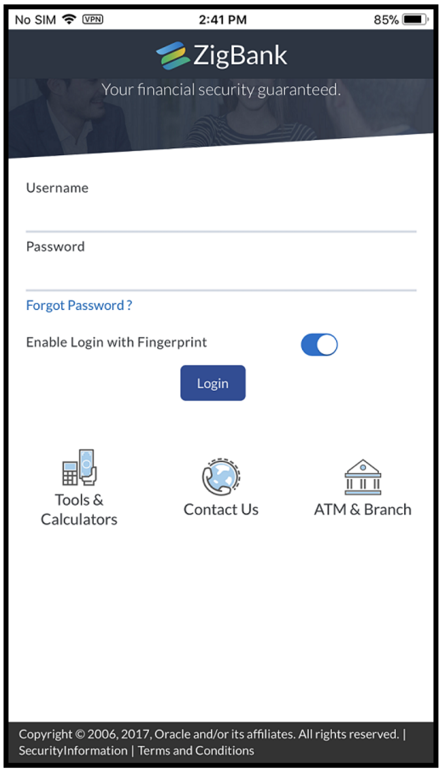
6. Device Registration

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.

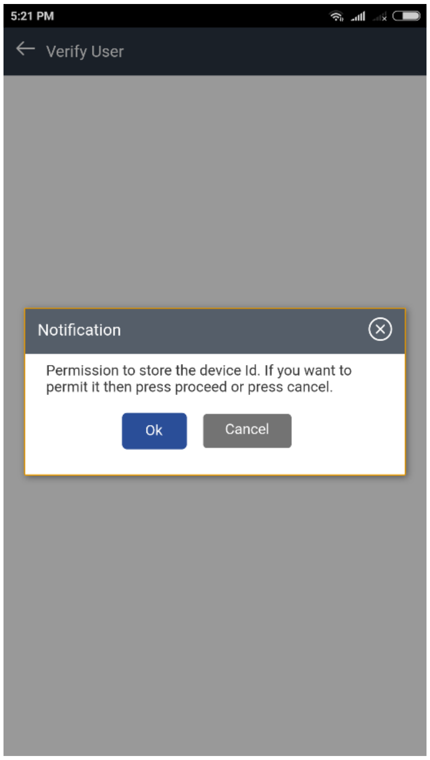
Zigbank Login Page



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.

7. 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.

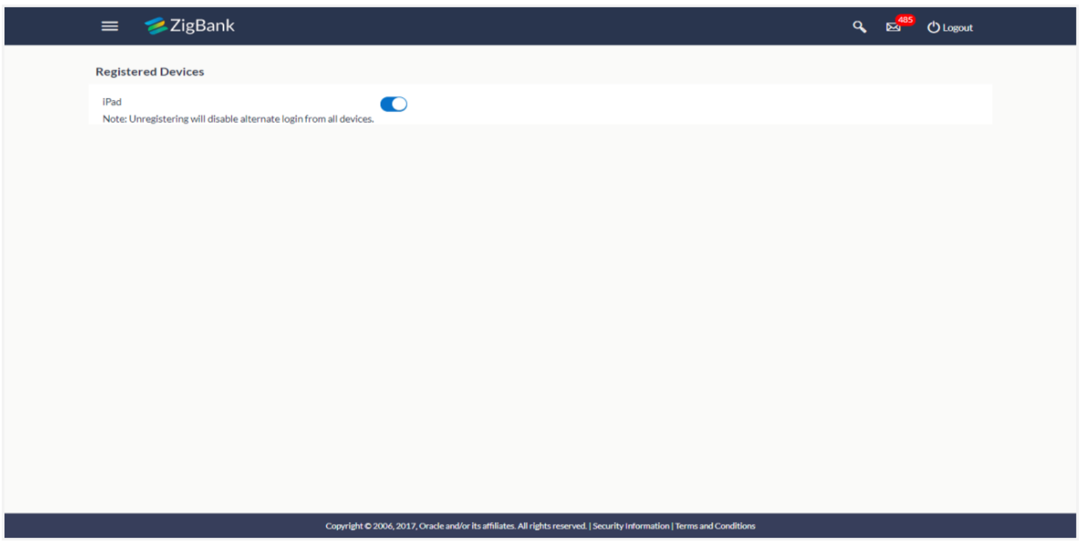
Pre-requisites

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.

8. Change Password

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

Pre-requisites

User must have existing login credentials

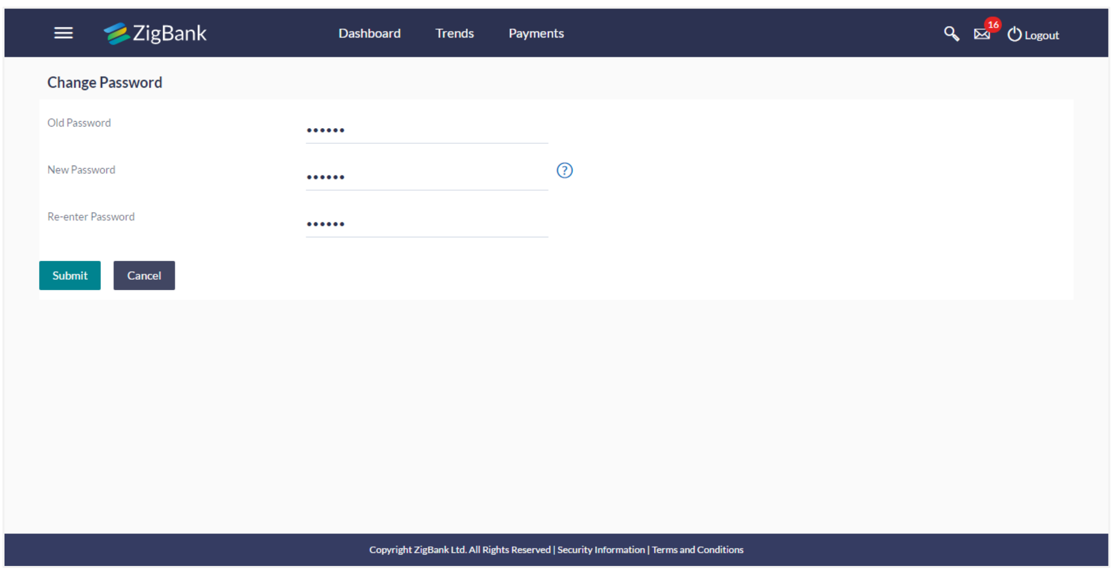
Features Supported In Application

- Changing of old password to new Password

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. The success message of changing the password appears. Click **Login** on confirmation screen to log in to the application.

9. Manage Alerts

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

Pre-requisites

- User has provided his contact details such as email id and Mobile number
- User has subscribed to receive alerts, and or the bank sends certain mandatory alerts to all users

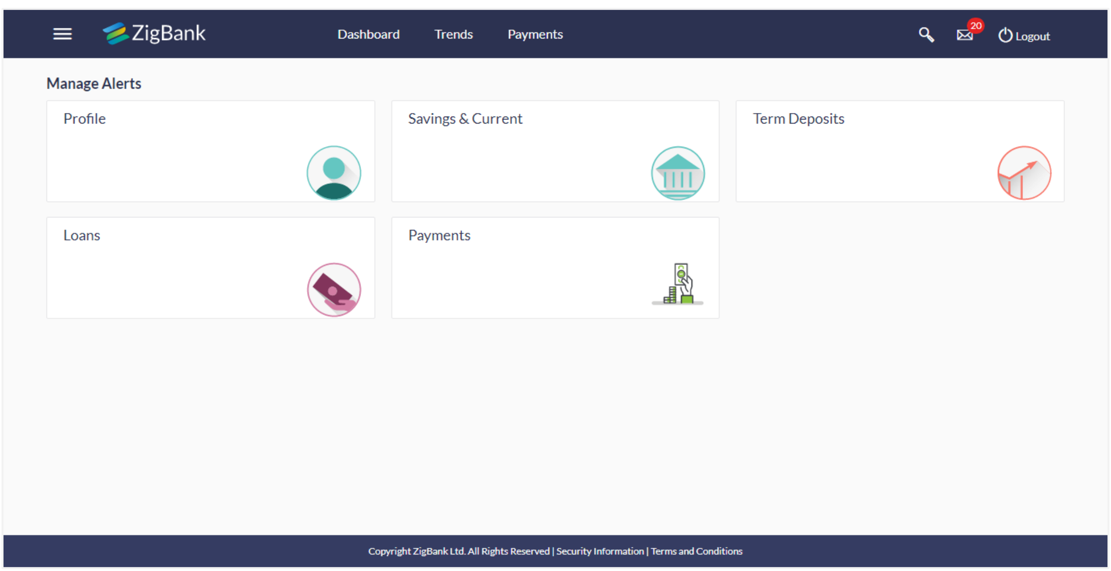
Features Supported In Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > Toggle Menu > Manage Alerts > Alert Subscription Card

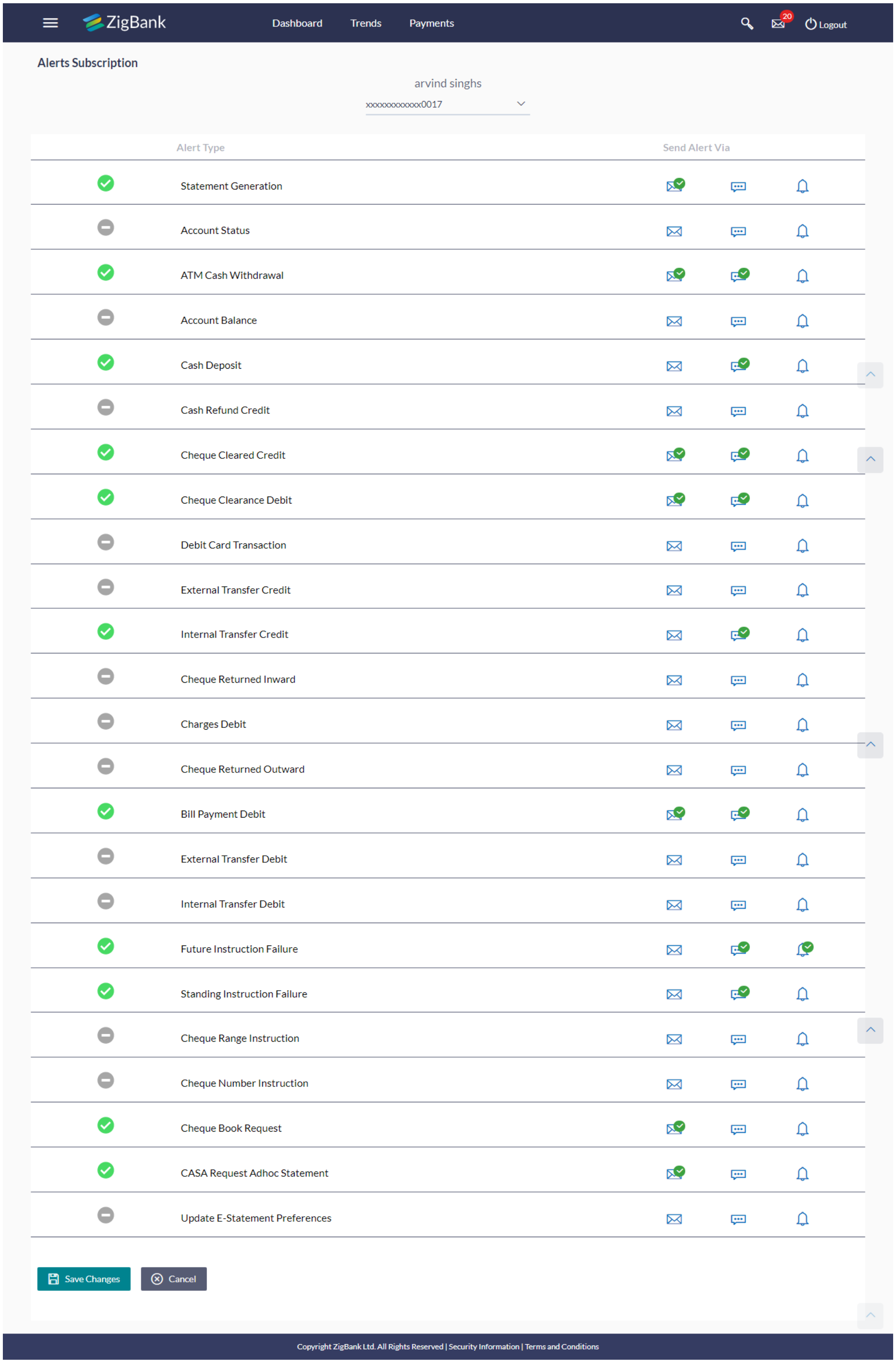
Manage Alerts - Alert Subscription Card



To subscribe to alert:

1. Click the desired module card. The **Alert Subscription** screen appears.

Alert Subscription



Field Description

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

2. From the **Account Number** list, select the appropriate account.
3. Select the desired **Alert Type** and click the required **Send Alert Via** option.
4. Click **Save** to save the changes.
   OR
   Click **Cancel** to cancel the transaction

10. Calculators

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

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

Features Supported In Application

The different calculators are:

- Loan Eligibility Calculator
- Loan Calculator
- Term Deposits Calculator
- Foreign Exchange Calculator
- Goal Calculator

10.1 Loan Eligibility Calculator and Loan Calculator

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

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

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

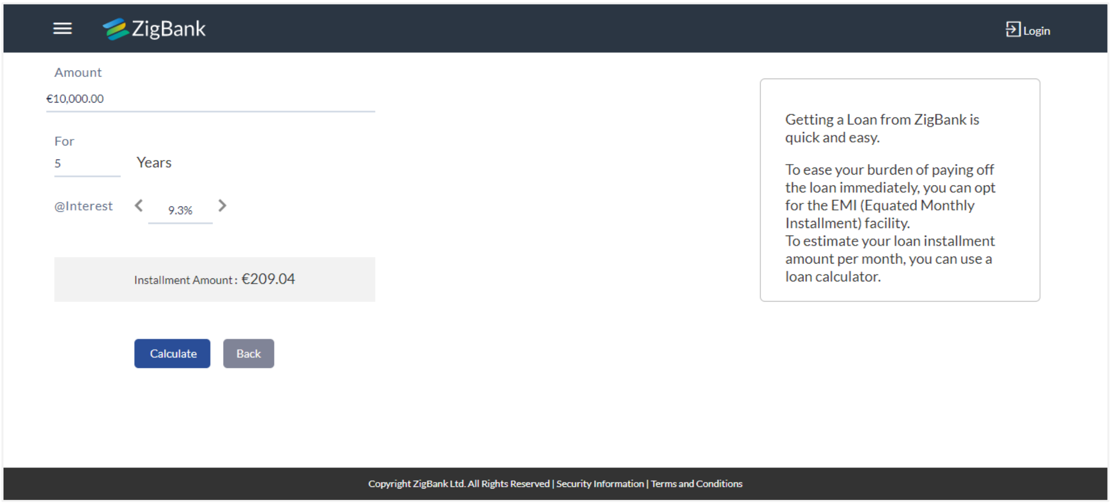
10.2 Loans Calculator

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

How to reach here:

Portal Page > Tools & Calculator > Loans

Loan Calculator



Field Description

Field Name	Description
Amount	The amount that the customer wants to borrow from the bank.
For (Period) Years	Desired tenure of the loan in terms of years.
@ Interest	Interest rate that bank will charge on the applied loan.
Installment Amount	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the customer.

1. In the **Amount** field, enter the loan amount.
2. In the **For Years** field, enter the loan tenure in years.
3. In the **@Interest** field, enter the interest rate.
4. Click **Calculate**.
   The application calculates and displays the monthly installment of the loan.
   OR
   Click **Back** to navigate to the previous page.

10.3 Eligibility Calculator

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

The eligibility is calculated on the basis of:

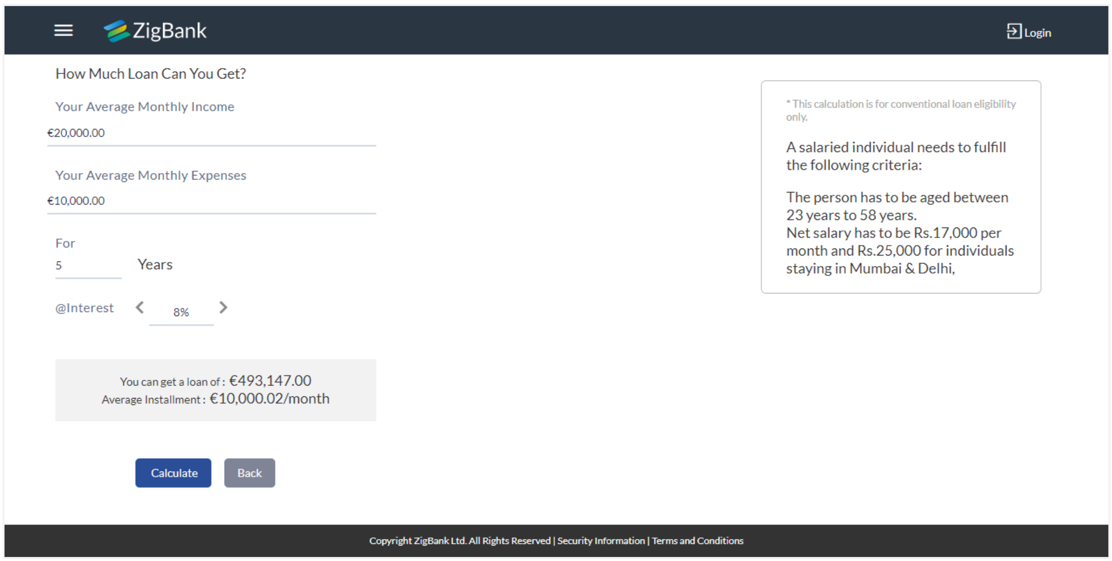
- The customer's average monthly income

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

How to reach here:

Portal Page > Tools & Calculator > Eligibility

Loan Eligibility



Field Description

Field Name	Description
How Much Loan Can You Get?	
Your Average Monthly Income	Monthly income of the user.
Your Average Monthly Expenses	Monthly expenditure of the user.
For Years	Tenure of loan in terms of years.
@ Interest	Interest rate of the loan.
You can get a loan of	The amount of loan that the customer is eligible to borrow.
Average Installment	Display the estimated monthly installment amount.

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.

3. In the **For (period) Years** field, enter the tenure of loan.
4. In the **Interest** field, enter the rate of interest.
5. Click **Calculate**.
   The application calculates and displays the eligible loan amount and the average installment amount.
   OR
   Click **Back** to navigate to the previous page.

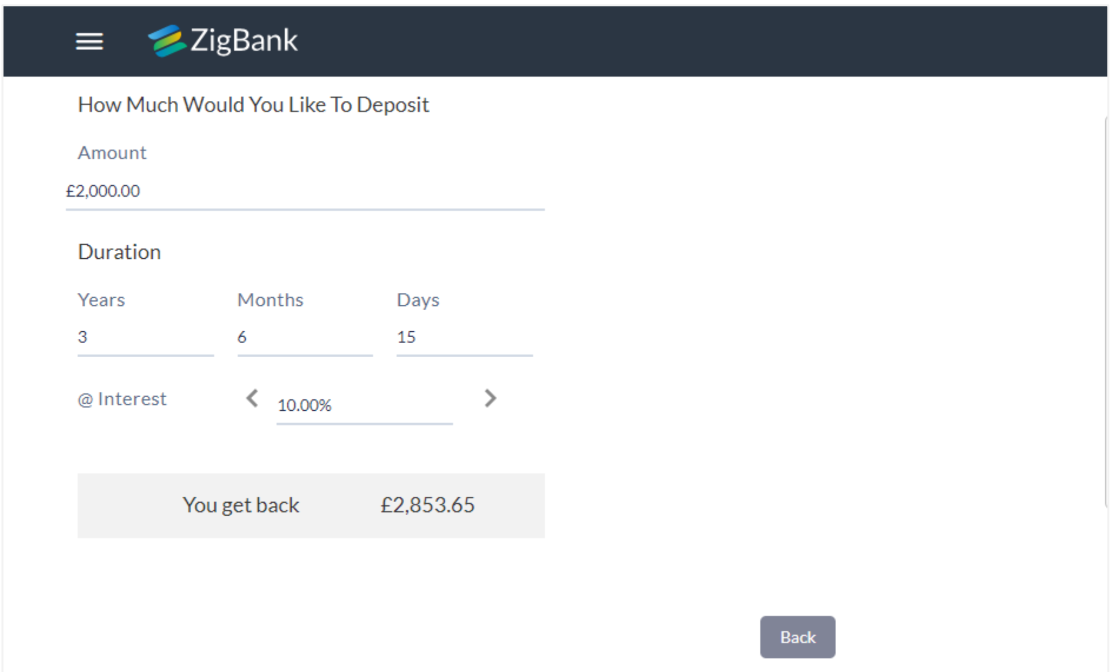
10.4 Term Deposits Calculator

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

How to reach here:

Portal Page > *Tools & Calculator* > *Term* Deposits

Deposit Calculator



Field Description

Field Name	Description
Make Much would you like to Deposit	
Amount	Total deposit principal amount with default currency.
Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
@Interest	Interest rate for which the total amount is to be calculated.
You get back	The value of your deposit at maturity.

To calculate deposit value at maturity:

1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency - Years/ Months / Days** fields, enter the relevant information.
3. In the **Interest** field, enter the rate of interest.

   The Deposit Value at maturity appears.

10.5 Foreign Exchange 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

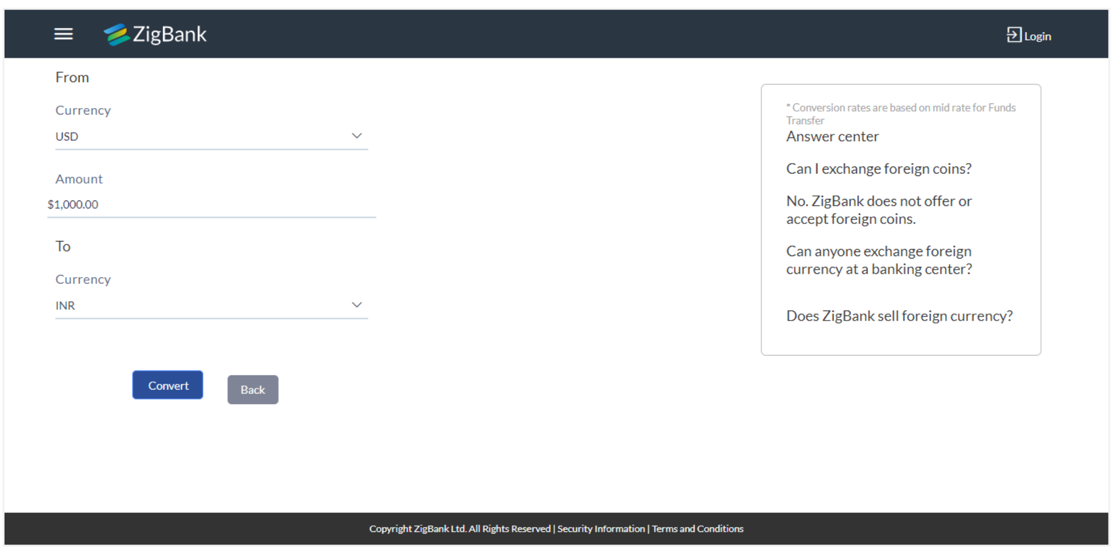
Pre-Requisites

- Support for the currencies provided by host

How to reach here:

Portal Page > *Tools & Calculator* > Foreign Exchange

Foreign Exchange



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 navigate to the previous page.

10.6 Goal Calculator

The goal calculator option present on the pre-login screen or portal page of the application enables the prospect user and visitors to access the goal calculator.

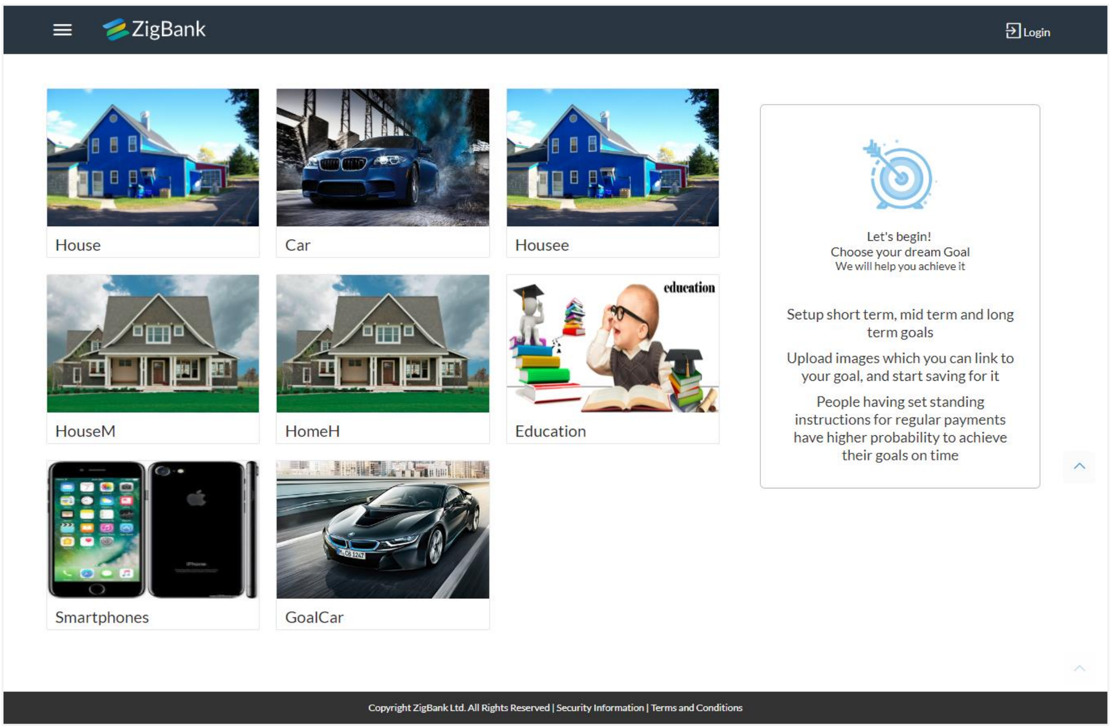
This option allows the user to identify the amount of savings that has to be done to achieve a certain goal. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

The user needs to enter the goal details along with his targeted amount. The outcome will be based on values entered by user.

How to reach here:

Portal Page > Achieve Your Dream with Us > Proceed

Goal Category



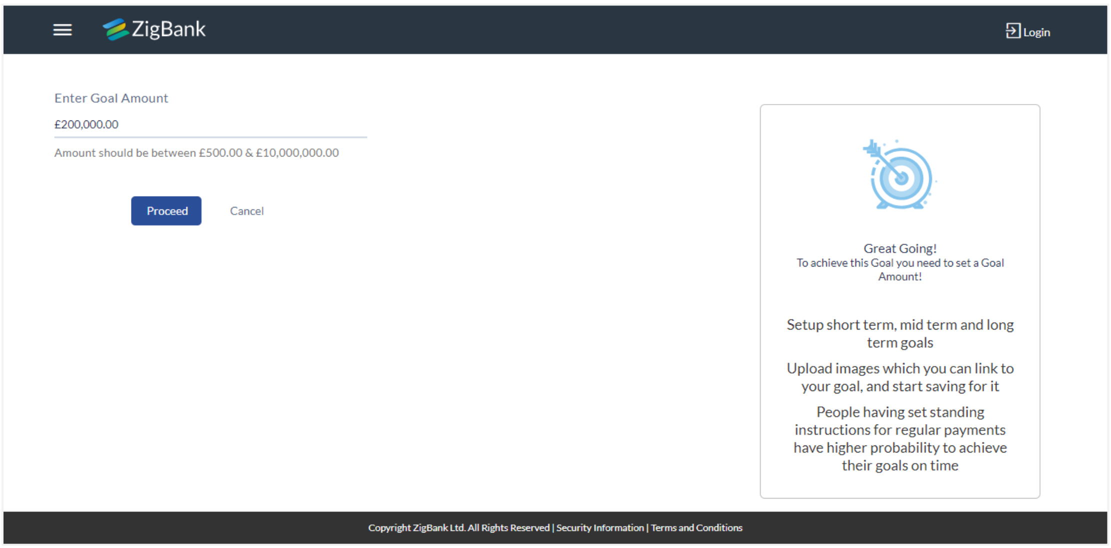
Field Description

Field Name	**Description**
Goal Category Card	Category card allowing the user to create a goal from the available list. E.g. Shopping, Education, Vacation etc.

To create a goal

1. Click the particular goal category card. The **Goal Calculator – Enter Goal Amount** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Enter Goal Amount

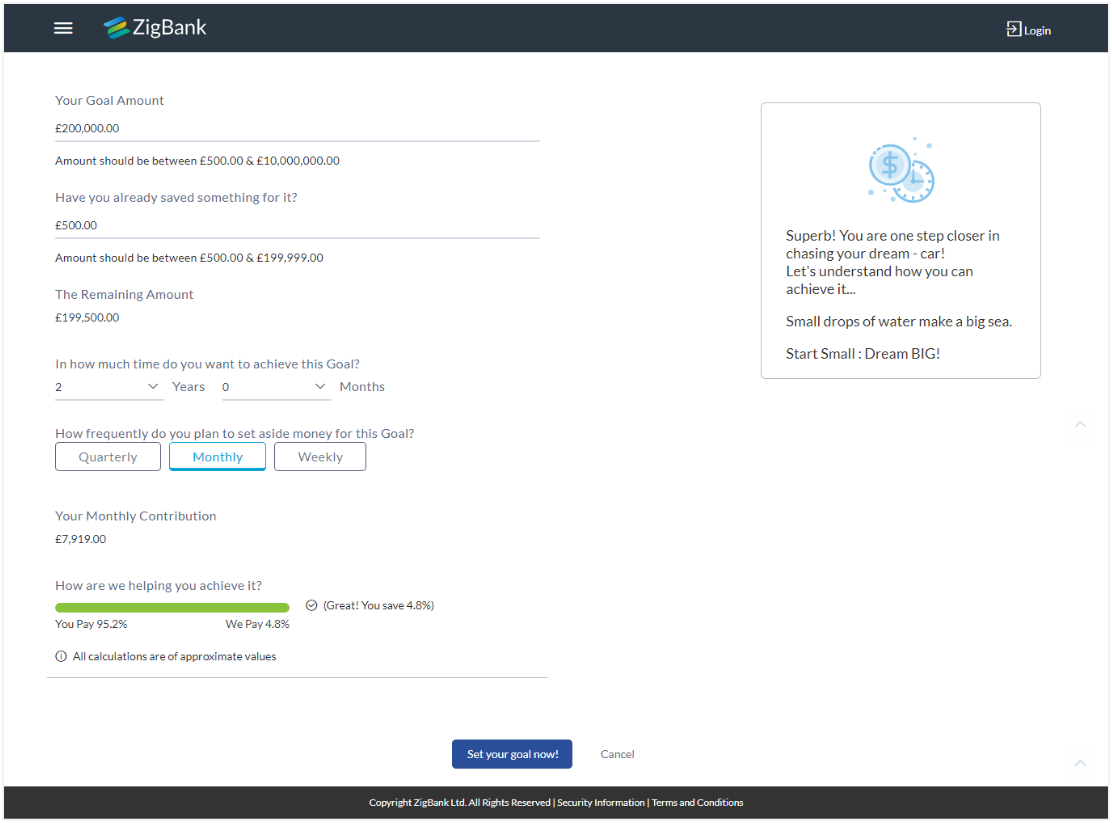


Field Description

Field Name	Description
Enter Goal Amount	The target amount to be saved for goal.

2. In the **Enter Goal Amount** field, enter the target amount.
3. Click **Proceed**. The **Goal Calculator** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

Goal Calculator



Field Description

Field Name	Description
Your Goal Amount	The targeted amount of your goal.
Have you already saved something for it?	The amount user has saved already for the goal or willing to add some amount towards achievement to begin with.
The Remaining Amount	The amount left after deduction of saved amount.
In how much time do you want to achieve this Goal? **Years, Months**	This is the tenure of user's goal, i.e. when it has to be achieved.
How frequently do you plan to set aside money for this Goal?	The frequency of the regular contributions. The options are • Quarterly • Monthly • Weekly

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

   The screen displays a bar chart showing **How are we helping you achieve it?** This displays the amount paid by user and the interest component provided by Bank and hence the total savings percentage.
7. Click **Set your goal Now!** to create the goal. The user is directed to the **Login Page** of the application.
   OR
   Click **Cancel** to abort the goal creation process.

11. Mailbox

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

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

Prerequisites:

- User must have a relationship with Bank
- User must have a login id credentials to view account details

Feature supported in the Application:

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

How to reach here:

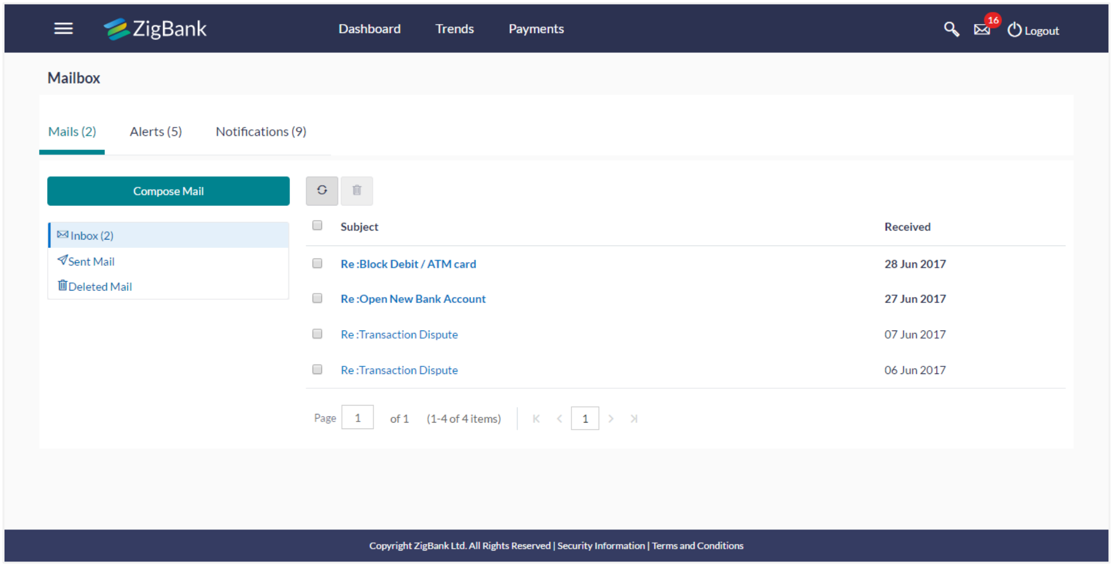
Dashboard > *Toggle Menu* > Mail Box
OR
Dashboard > Click  >View All

11.1 Mails

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

- Compose: to initiate new mail
- Inbox: View and reply to the messages received
- Sent mail: View the messages that have been sent by the 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	List the messages replied by bank administrator.
Sent Mail	List the messages sent by logged in user.
Deleted Mail	List the messages deleted by logged in user from Inbox and Sent Mail.
Subject	The descriptive synopsis of the message. Click the link to open 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 .

11.1.1 Compose Mail

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

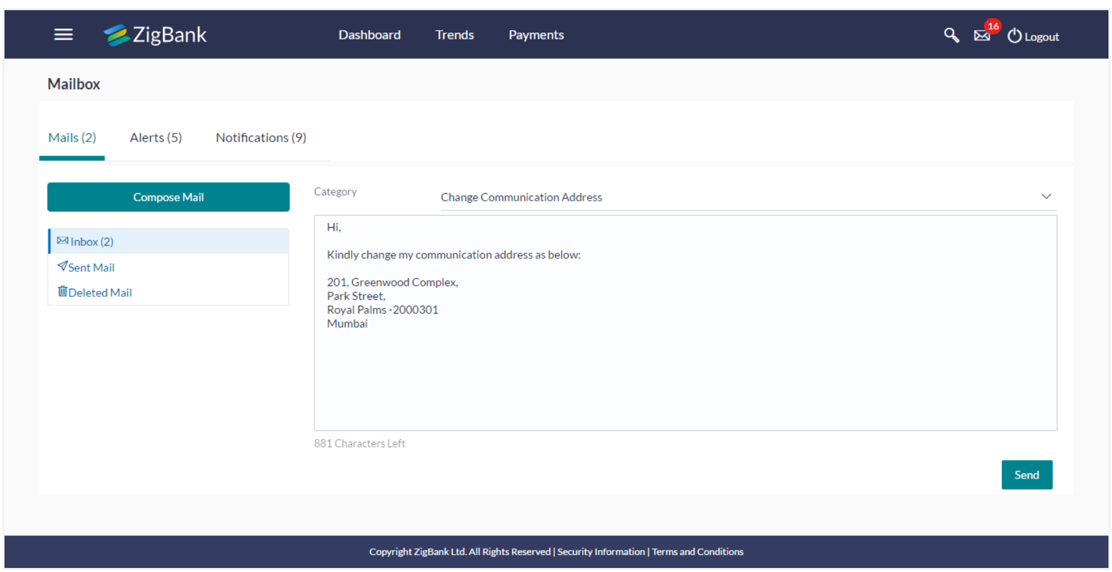
How to reach here:

Dashboard > My Account > Mailbox> Compose Mail

To send a message:

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

Mail Box



Field Description

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

Field Name	Description
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.

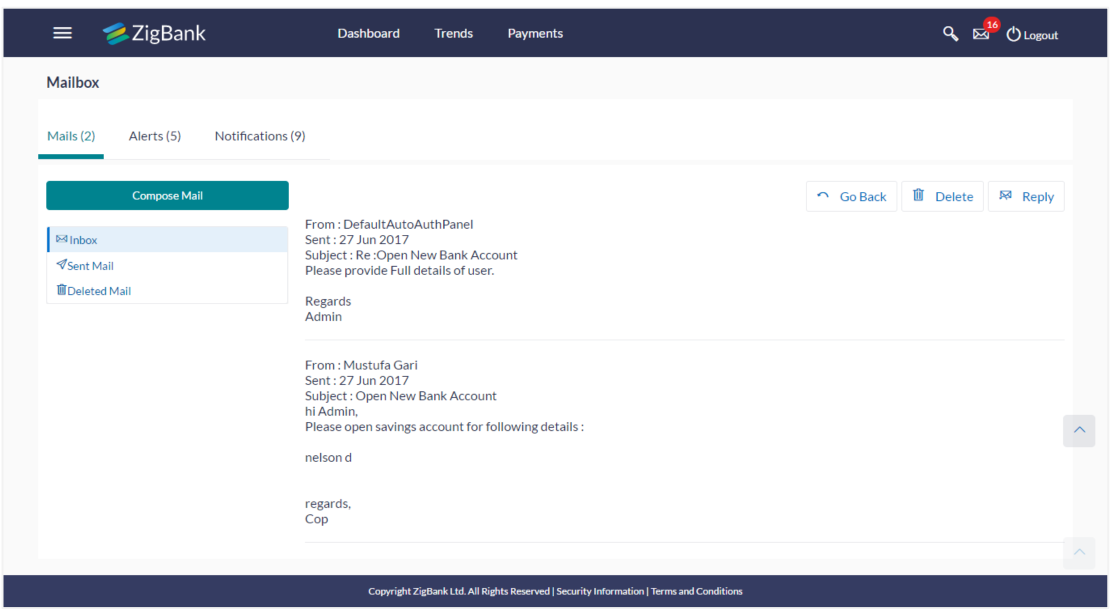
11.1.2 Mailbox - Inbox

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

To view the received mails:

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

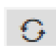
Mailbox – Inbox Message Details



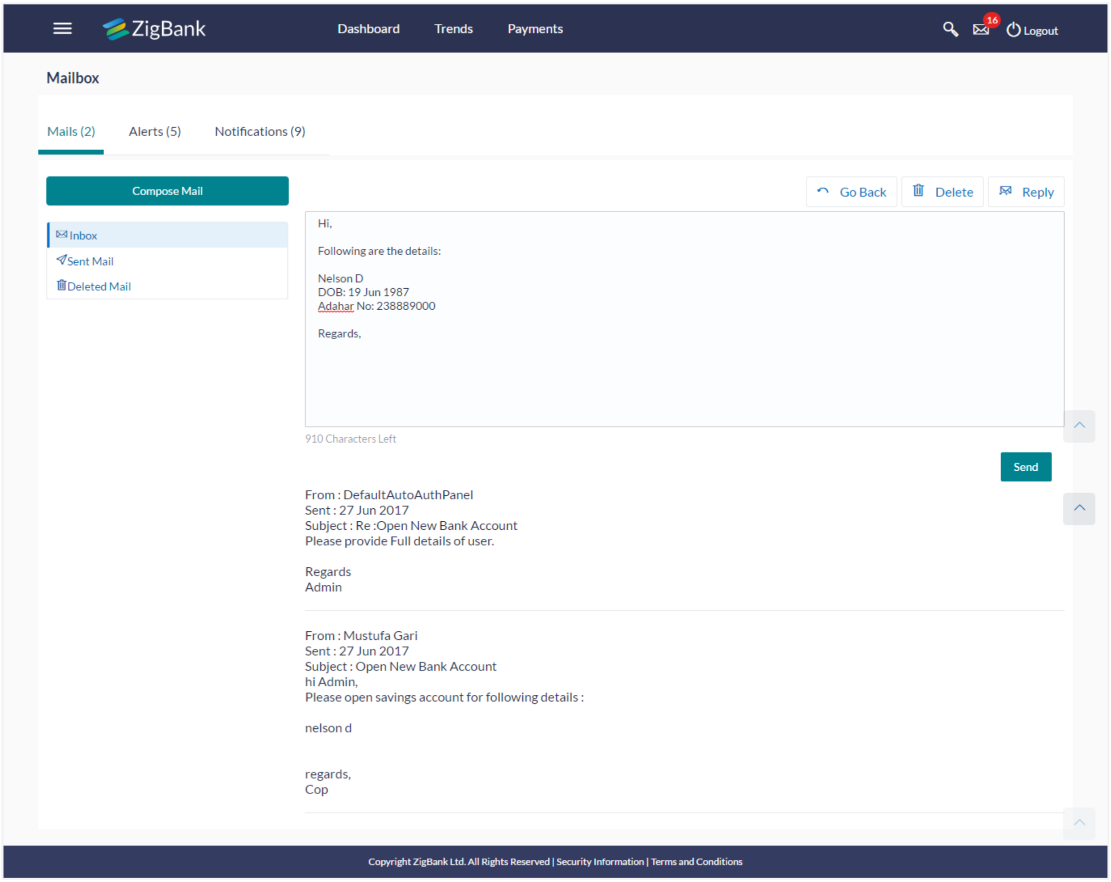
Field Description

Field Name	Description
Message Details	
From	The name of the sender who has sent the mail.

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

3. Click the required message that you want to view.
   OR
   Click the  header to sort the records according to ascending or descending date.
   OR
   Click  to refresh the mailbox.
   OR
   Select message and click  to delete the message.
4. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply.
   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.

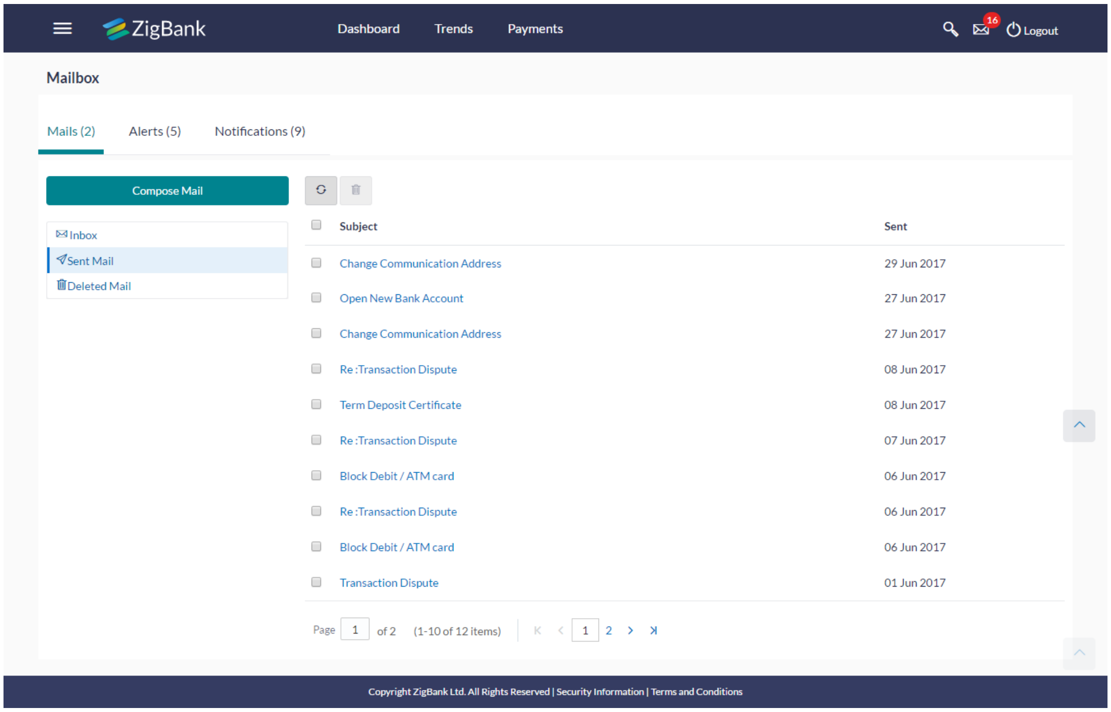
11.1.3 Mailbox - Sent Mail

This option displays all the messages sent by the user.

To view the sent messages

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

Mailbox – Sent Mail

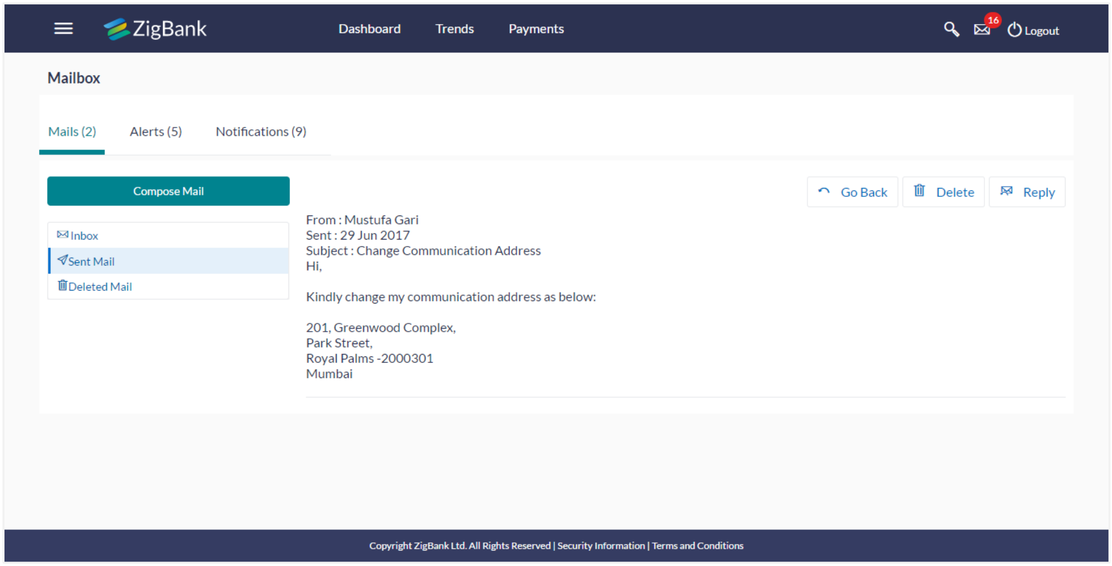


Field Description

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

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

11.1.4 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: • Actual contents of the message • Date and time on which each message was sent • Sender of the message, that is the bank admin or the user **Note**: A mail chain is formed when a user sends a mail to bank administrator and he replies back.
Message - Reply	
This section displays the reply section.	
Message	The message to be sent to the bank.

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

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

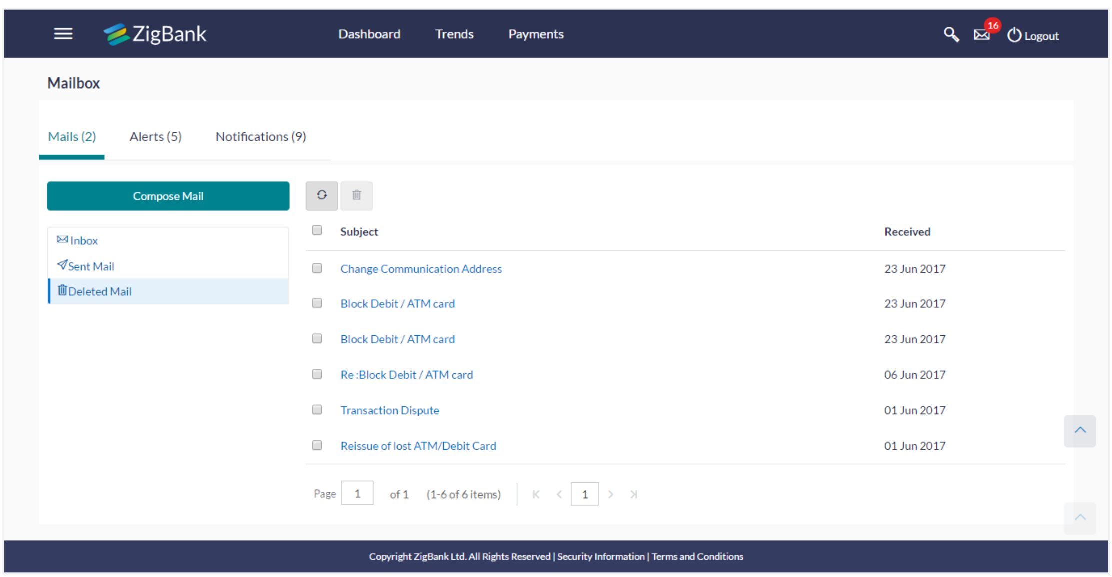
11.1.5 Mailbox – Deleted Mail

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

To view the deleted messages

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

Mailbox – Deleted Mail



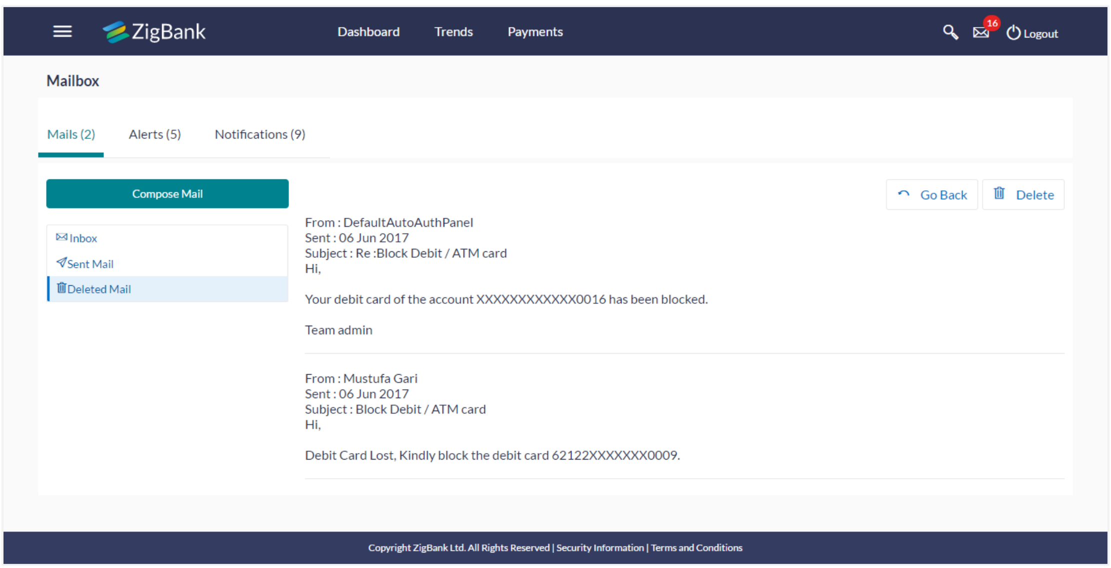
Field Description

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

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

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

Mailbox – Deleted Mail Details



Field Description

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

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

11.2 Alerts

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

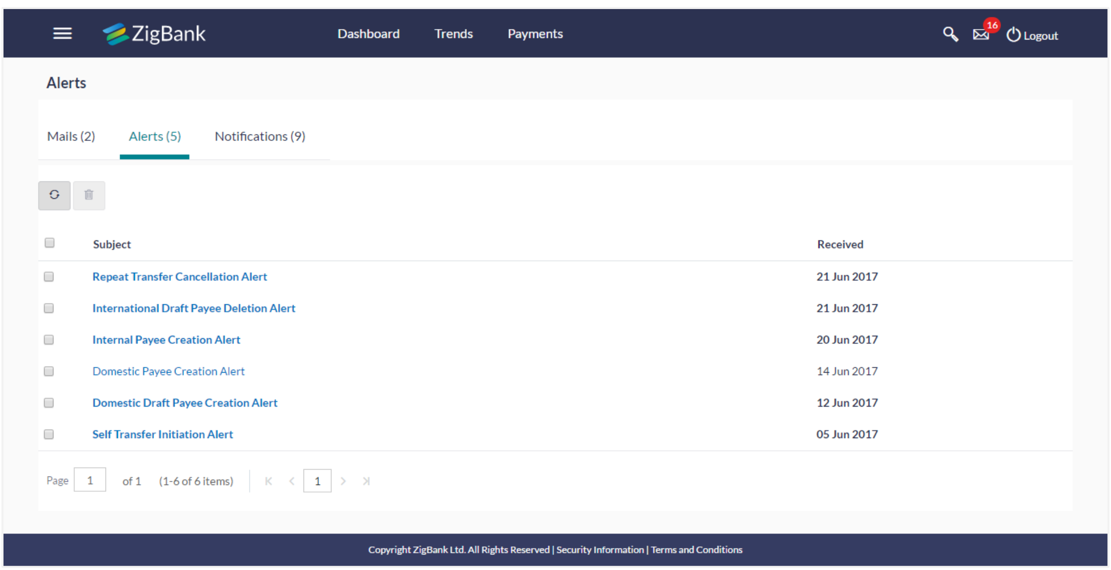
How to reach here:

Dashboard > *Toggle Menu* > *Mail Box* > *Alerts*
OR
Dashboard > Click > Alerts >View All

To view the alerts:

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

Alerts



Field Description

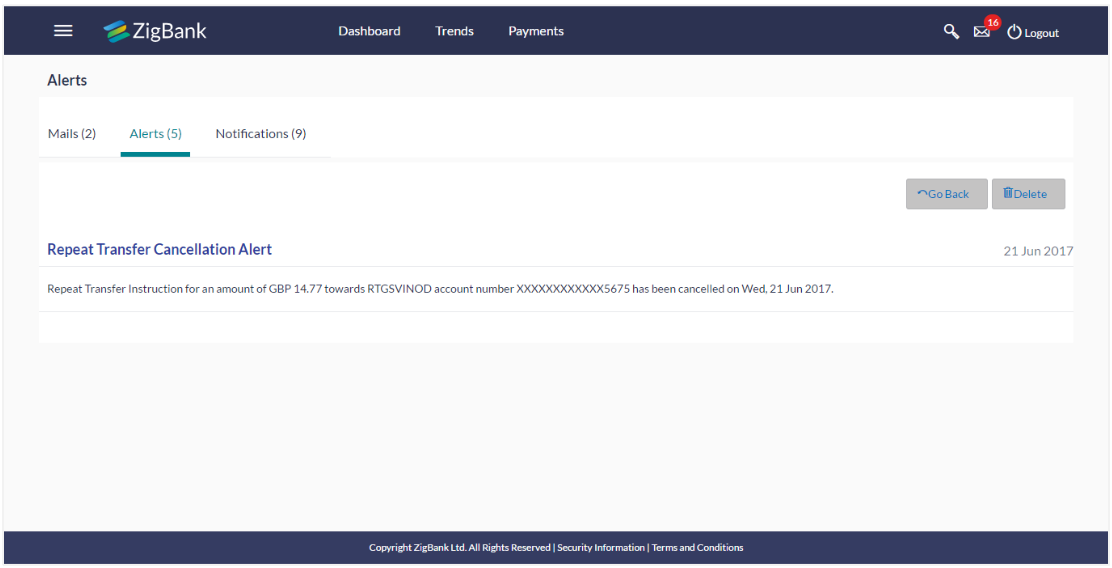
Field Name	Description
Subject	Subject of the alert.
Received	Date and time on which the alert was received.

2. Click individual alert to view the details. The details appear depending upon the type of alert being generated.
   OR
   Click the header to sort the records according to ascending or descending date.
   OR

Click to refresh the mailbox.
OR

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

Alerts Details



Field Description

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

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

11.3 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.

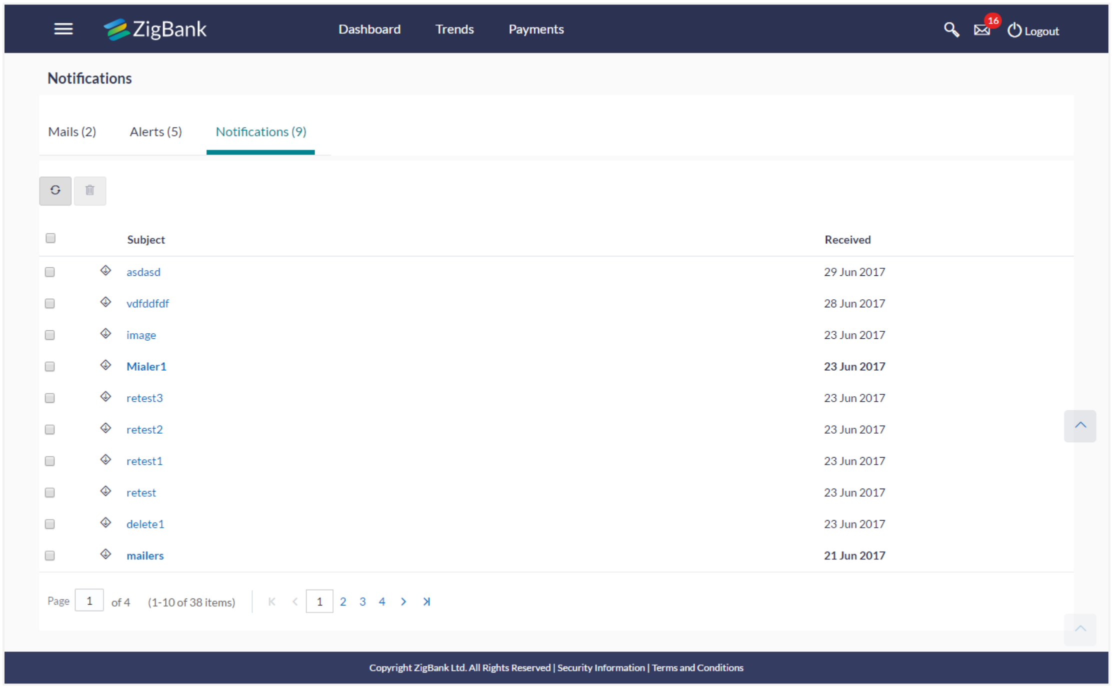
How to reach here:

Dashboard > Toggle Menu > Mail Box > Notifications
OR
Dashboard > Click > *Notifications* >View All

To view the notifications:

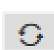
1. Click the **Notifications** tab. The **Notification** section displays list all notifications.

Notifications

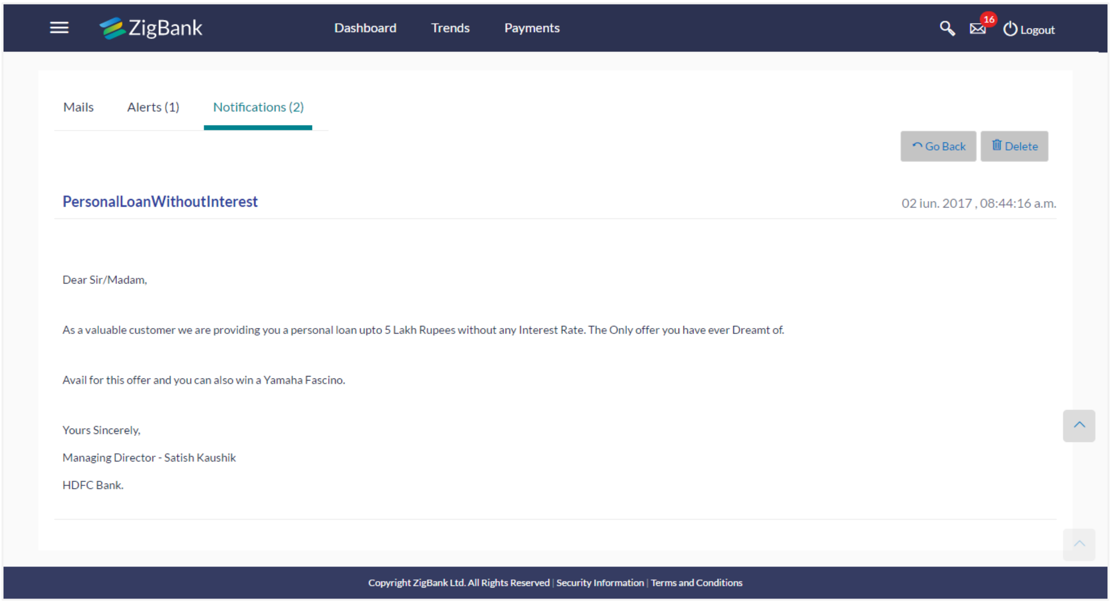


Field Description

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
   Click 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 notification 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 customers initiate fresh mails?**

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

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

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

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

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

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

   No, customer cannot reply to the alerts/ notifications.

5. **What are notifications generally about?**

   Notifications inform customers of the bank about any new offers, promotional rates, and launch of new products or services.

12. 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 options 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

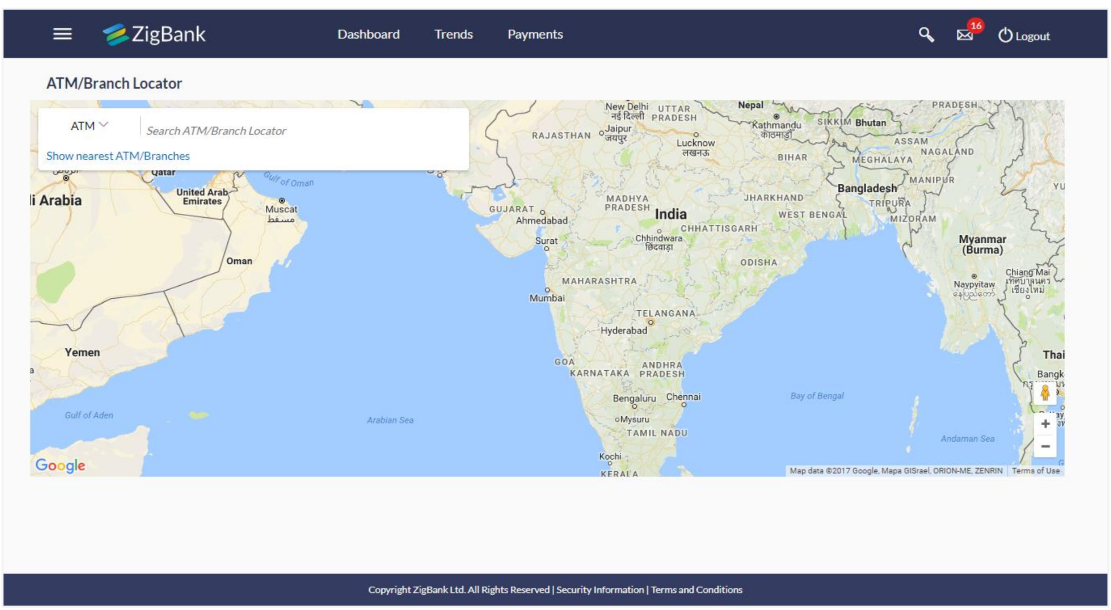
- Locate Branches
- Locate ATM

How to reach here:

Portal Page > ATM/ Branch Locator

Dashboard > Toggle Menu > ATM Branch Locator

ATM /Branch Locator



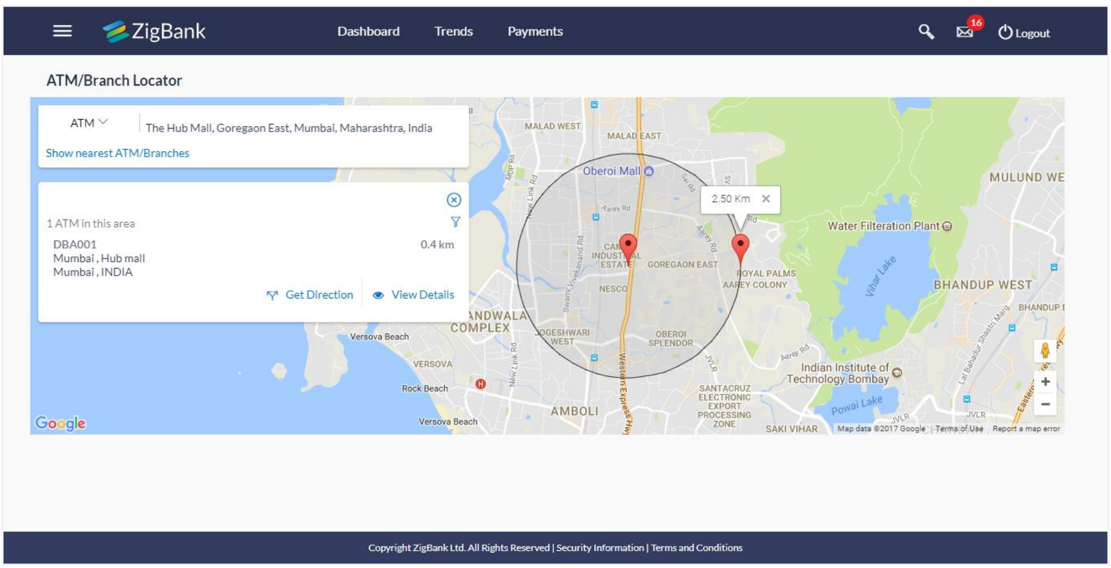
Field Description

Field Name	Description
ATM/ Branch	Select if the search is for a branch or ATM. The options are: • Branch • ATM

To locate ATM / Branch

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

ATM/ Branch Locator - Search



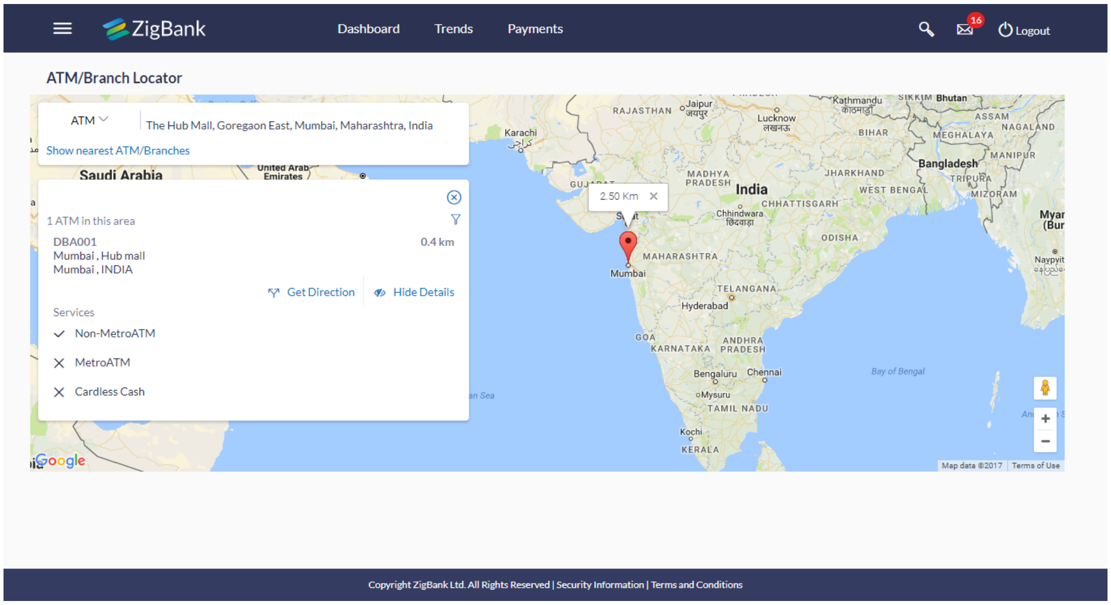
Field Description

Field Name	Description
Enter Search Location	Key in the address or pin-code or city to search the ATM / Branch. 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 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. This field appears for **Branch** option.
Work Timings	The operating hours of the branch. 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.

ATM/ Branch Locator - View Details



5. 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.

13. Limits

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

There are different types of limits which are:

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

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

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

Pre-requisites

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

Features supported in Application

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

How to reach here:

Dashboard > Toggle Menu > Limits

13.1 Limits – View

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

Daily Limits

Field Description

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

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

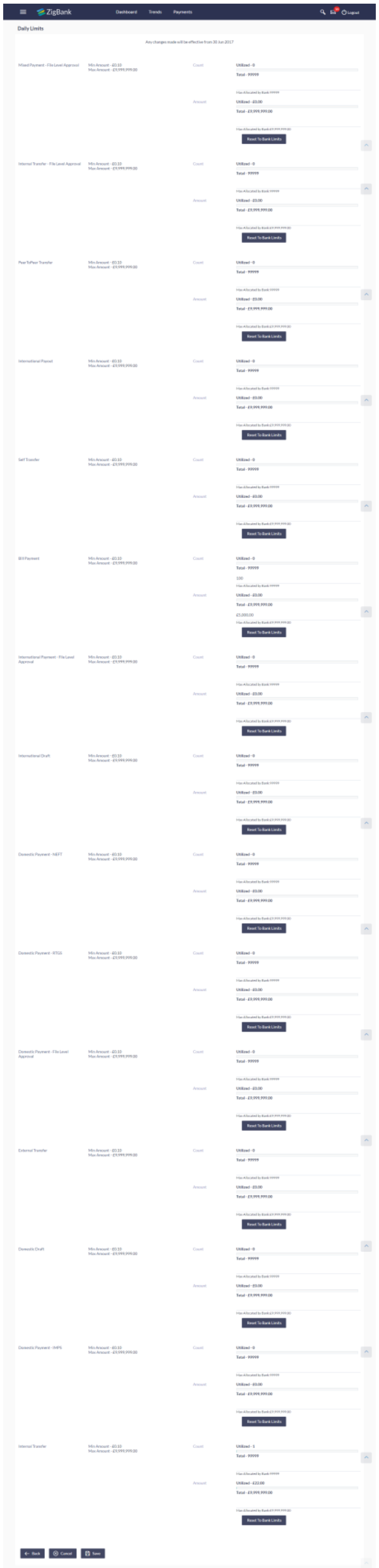
13.2 Daily Limits - Edit

Logged in Retail user can edit the transaction limits offered by the bank for each transaction using this option. User can also reset to Bank limits, to restore the bank’s limits for the transaction.

To edit the daily limits:

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

Daily Limits - Edit


ZigBank
Dashboard
Trends
Payments
Daily Limits

Field Description

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

2. Select the appropriate transaction for which you want to edit the limits.
3. Modify the values in **Count** and **Amount** field if required.
   OR
   Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.
   Bank offered limits will be auto populated for a transaction.
4. Click **Save** to save the changes. A message “Changes will be updated on #Next Calendar Date# Do you want to proceed?” with options buttons as ‘Yes’ and ‘No’ appears.
   Click **No** to cancel the updates.
   Click **Yes** to confirm the updates.
   OR
   Click **Back** to cancel the operation and to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.
5. The **Daily Limits - Edit - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the transaction.
   The success message of transaction submission appears.
   Click **OK** to complete the transaction.

FAQs

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

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

14. My Profile

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

Pre-requisites

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

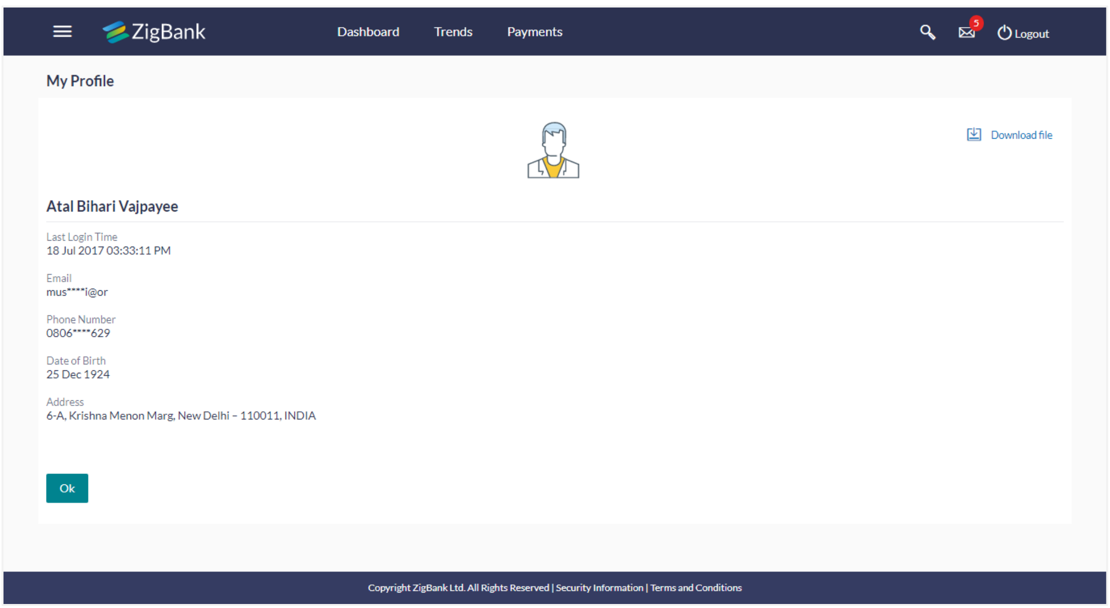
Features Supported In Application

- View the profile details of user

How to reach here:

Dashboard > Toggle Menu >My Profile

My 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, in masked format.
Phone Number	The mobile number of the user, in masked format.
Date of Birth	Date of birth of the user.
Address	Address of the user.
Download file	Click to download the details.

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

15. Service Requests

The customer should be able to track the status of a service request once it has been raised. The service request widget on the dashboard displays the number of open service requests raised by the customer.

The customer can navigate to the screen on which all the service requests are listed along with their reference numbers and current status, by selecting the **'View All'** option available on the widget.

The service requests supported are as follows:

- Add-On Card Request
- Credit Card PIN Request
- Update Credit Card Limits
- Register for Credit Card Auto Payment
- Update Credit Card Auto Payment
- Deregister Credit Card Auto Payment
- Activate Credit Card
- Cancel Credit Card
- Replace Credit Card
- New Debit Card Request
- Debit Card PIN Request
- Update Debit Card Limits
- Cancel Debit Card
- Replace Debit Card
- Block Debit Card

How to reach here:

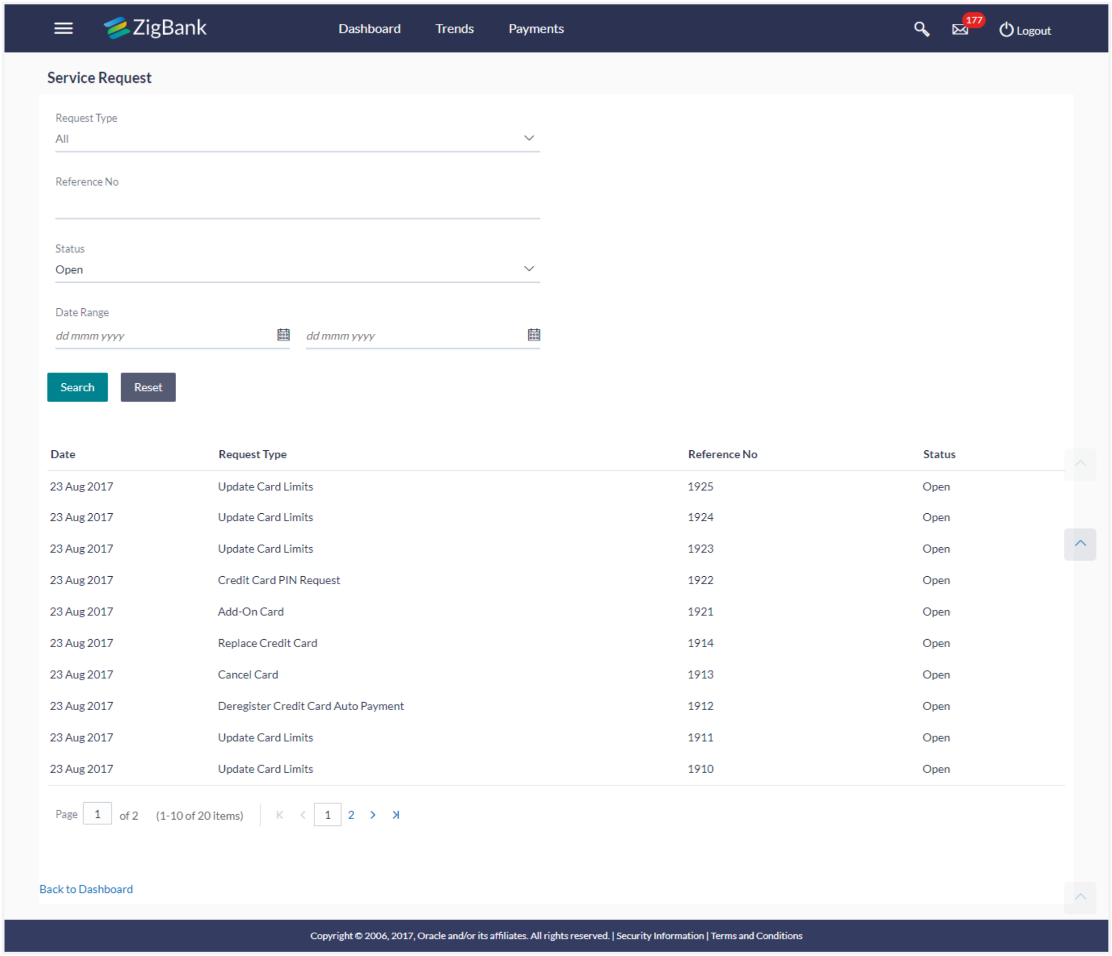
Dashboard > Service Requests Widget > View All > Service Request

15.1 Service Request

The service request screen enables the customer to track the status of all service requests that he has raised. By default, all the service requests that are in status open i.e. which have not yet been processed to completion are displayed. If the customer wants to view the status of a specific service request he can specify search criteria by which, the system will display the service request in question. With the help of the search criteria provided, the customer can search for service requests based on request type, reference number, date range and status.

The customer can view details of a service request by selecting the specific request record on this screen.

Service Request



Field Description

Field Name	Description
Search Criteria	
Request Type	The user can select the type of service request to be displayed in search result records.
Reference No	The user can search for a service request based on reference number that was generated at the time the service request was initiated.
Status	The user can search for service requests based on status. The possible statuses are: • Open • Completed • Rejected

Field Name	Description
Date Range	The user can specify a date range so as to be displayed all the service requests that were initiated during that period
Search Results	
Date	The date on which the service request was raised
Request Type	The type of service request initiated
Reference Number	The reference number generated at the time the service request was raised
Status	The current status of the service request

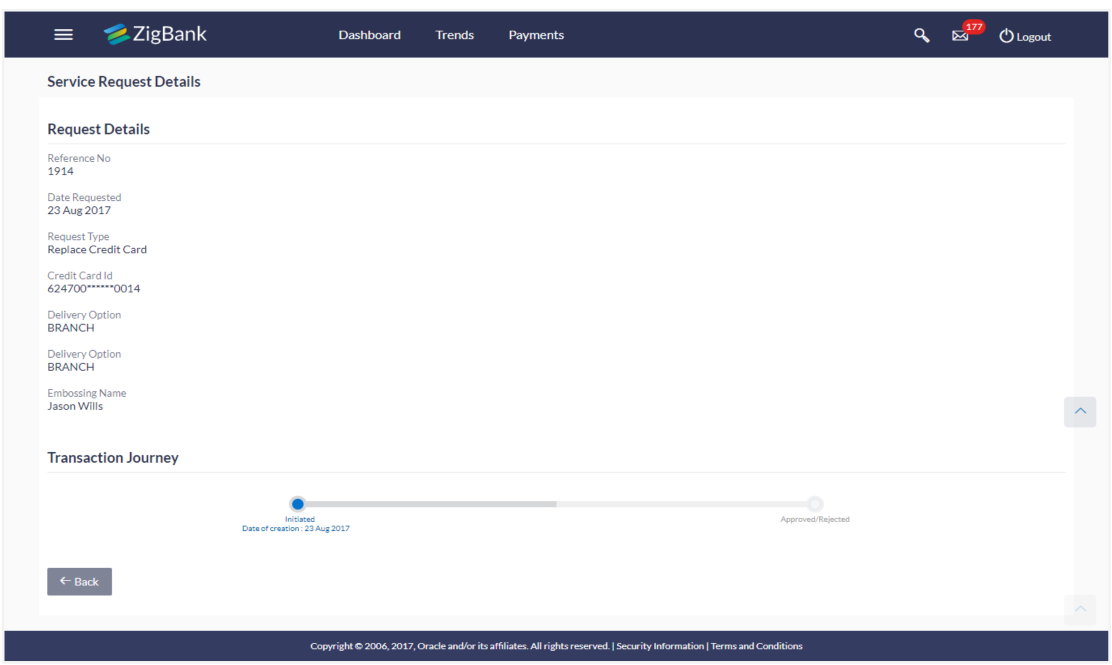
1. Click on a specific service request record to view the details of that service request.
   OR

   Click **Back to Dashboard** to navigate back to the Dashboard screen.

15.2 Service Request Details

This screen is displayed once the customer selects a service request record from the previous summary page. On this screen, the customer is able to view details of the service request along with the current status.

Service Request Details



Field Description

Field Name	Description
Request Details	
Reference Number	The reference number generated at the time the service request was raised.
Date Requested	The date on which the service request was raised.
Request Type	The type of service request initiated.
Request specific details	All the details specified by the customer while initiating the service request are displayed here.
Transaction Journey	
This section displays the stages of the service request in the form of a timeline graph. Details pertaining to when the service request was initiated along with when the service request was approved or rejected are displayed with the help of this timeline.	

1. Click **Back** to navigate back to the Service Request Summary screen.

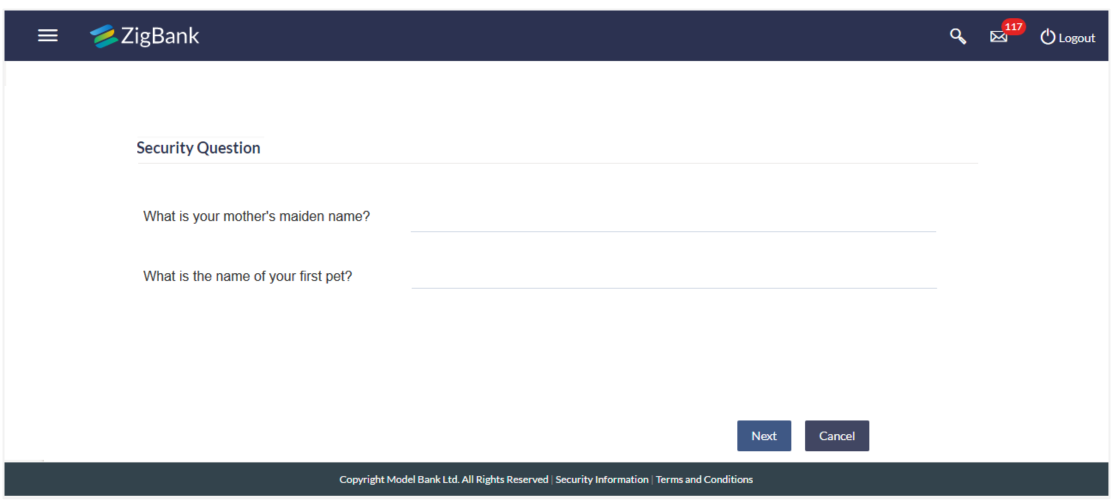
16. Security Question

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 (if 2FA has been configured).
3. For the Security Question - 2F Authentication, in the **Answers** field, enter the answers corresponding to the security question.
4. Click **Next** to go to the next level of authentication.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
5. Complete the 2 Factor Authentication, and click **Confirm**.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
6. The success message of appears along with the transaction reference number. Click **Back to Dashboard** to navigate to the dashboard.

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.

7. The success message appears.

17. Set Security Questions

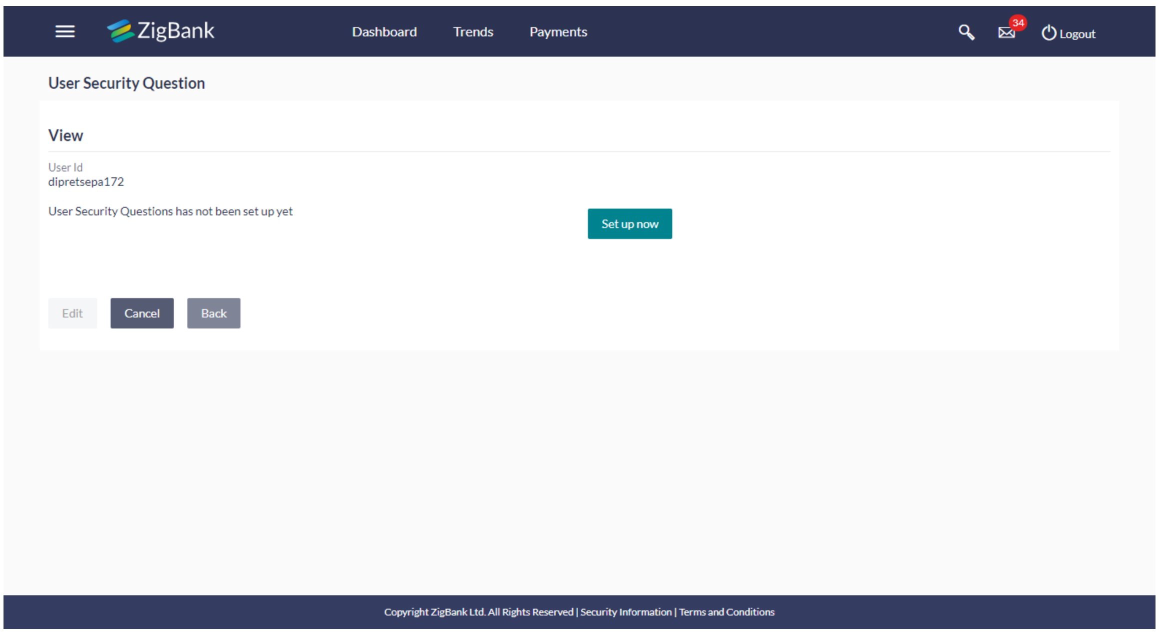
Using this option, the user can choose the security questions and maintain the corresponding answers, so that he will be asked the questions (from this set), as a second level of authentication while accessing / using the digital banking channel (if 2FA is configured).

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

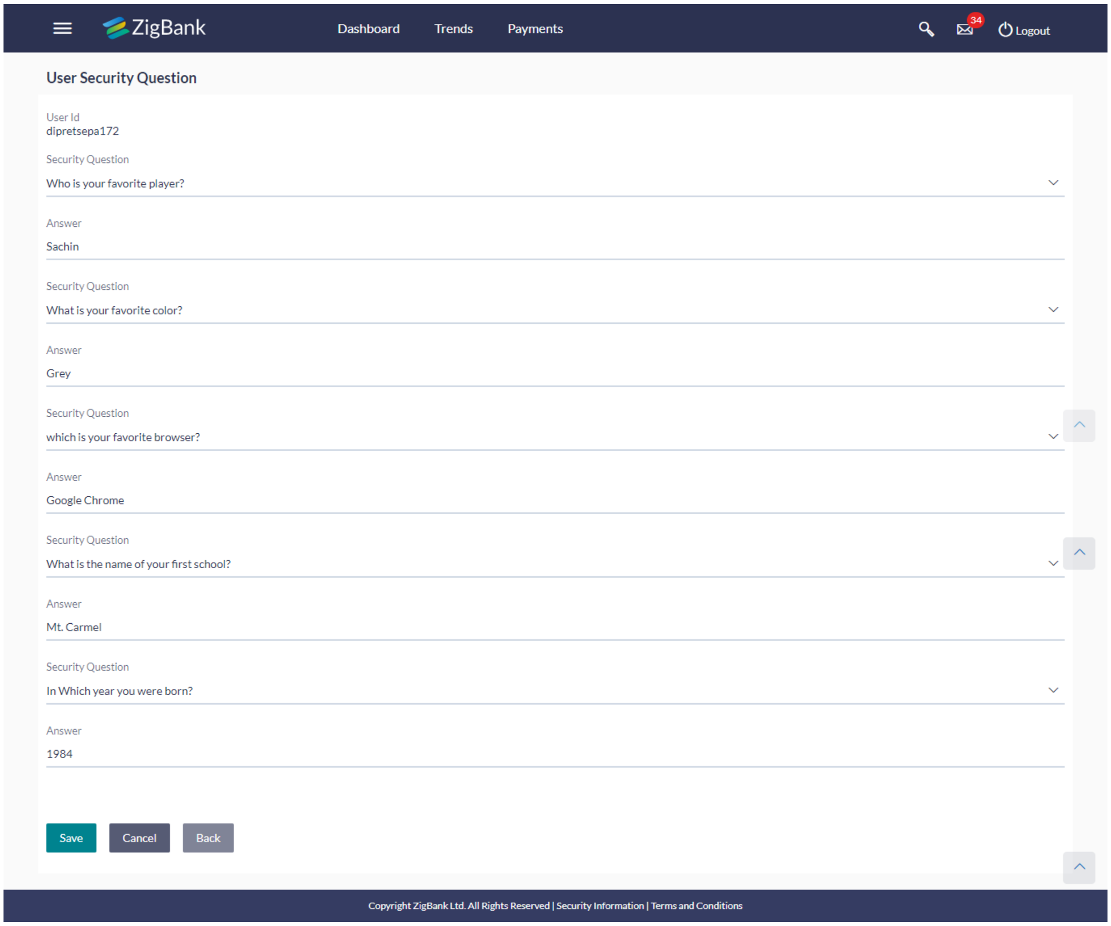


To set up security questions:

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**'.

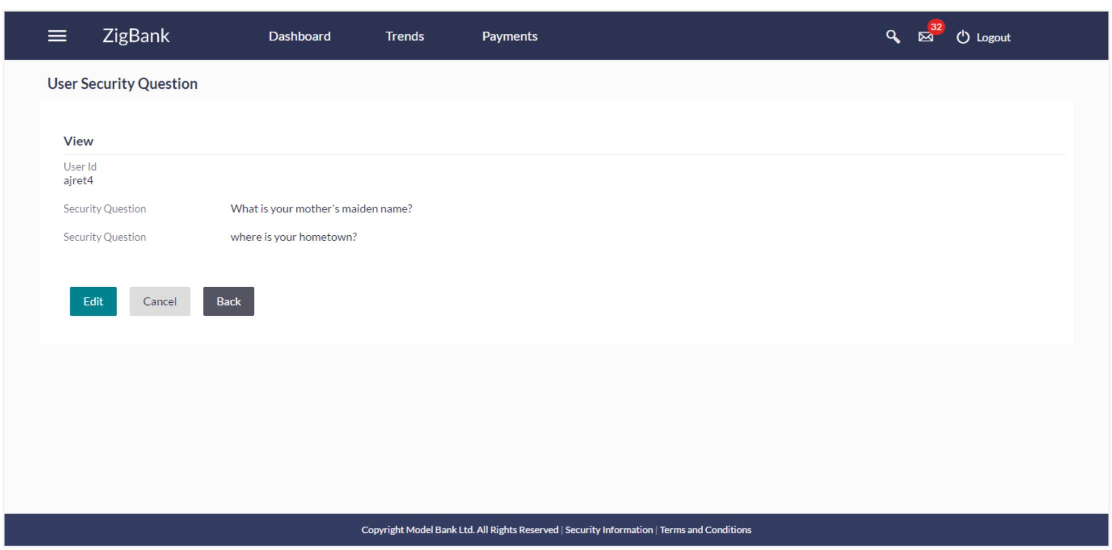
17.1 Security Questions - Edit

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

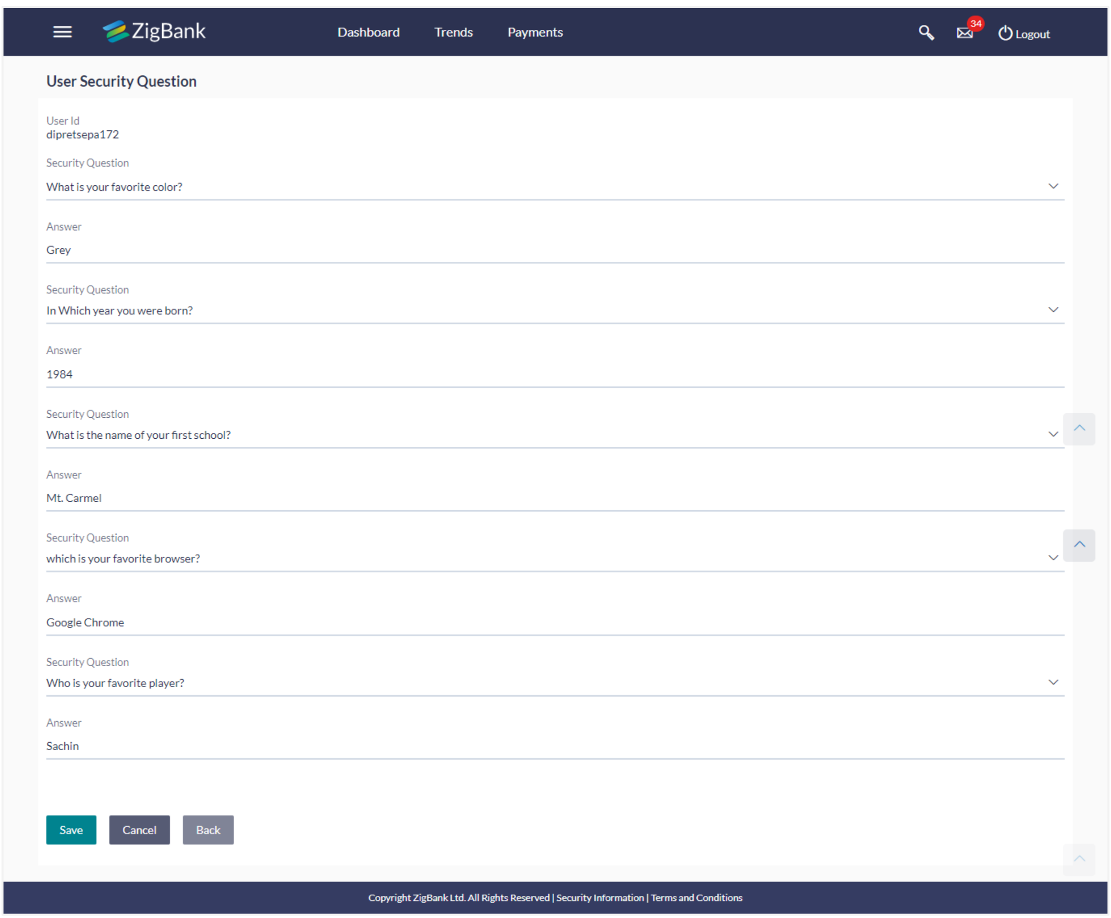


Field Description

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'.

18. Soft Token App

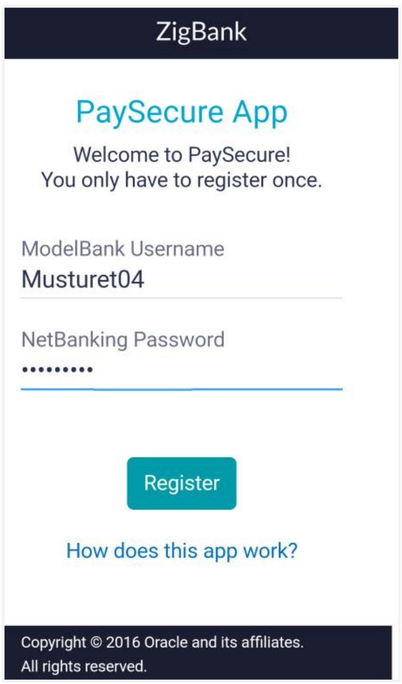
Security tokens are generally used in environments with higher security requirements as part of a multifactor authentication system. Soft tokens give the same security advantages of multifactor authentication, while simplifying distribution and lowering costs.

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 user name.
3. In the **Password** field enter the password.

Register page

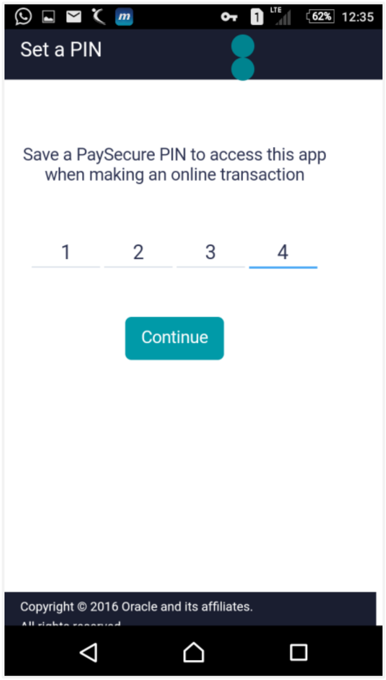


Field Description

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

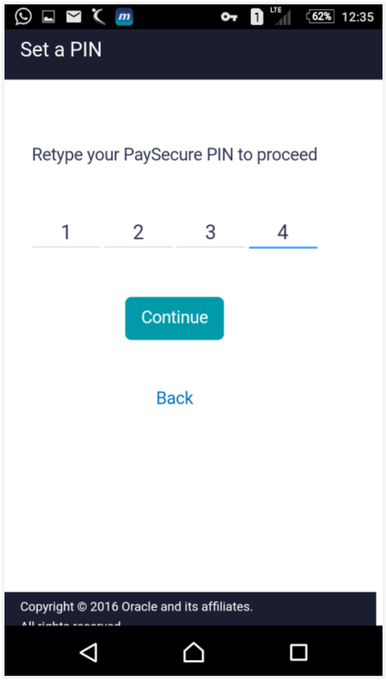


Field Description

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- Reenter PIN

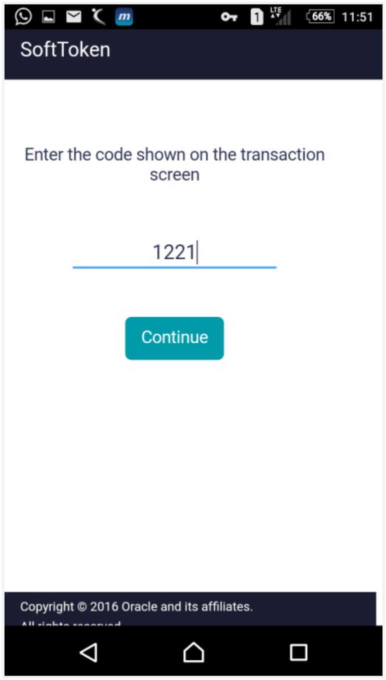


Field Description

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

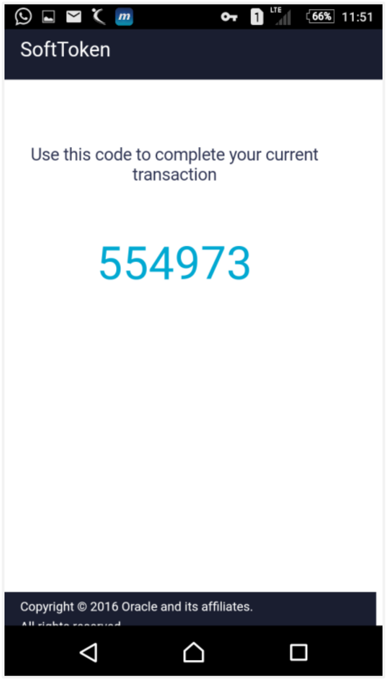


Field Description

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)

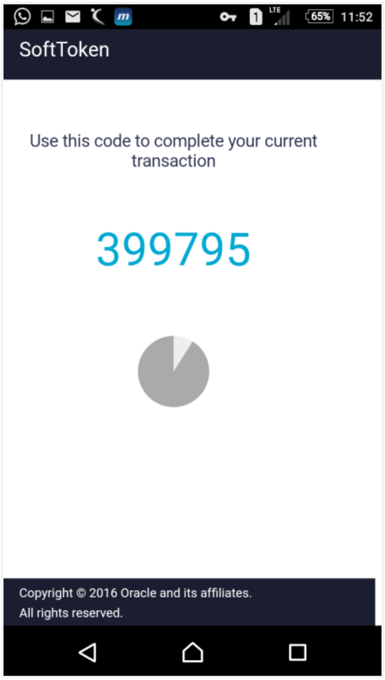


11. Use the generated Soft Token PIN to complete the current transaction.

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.

Generated Soft Token Code (TOTP based)



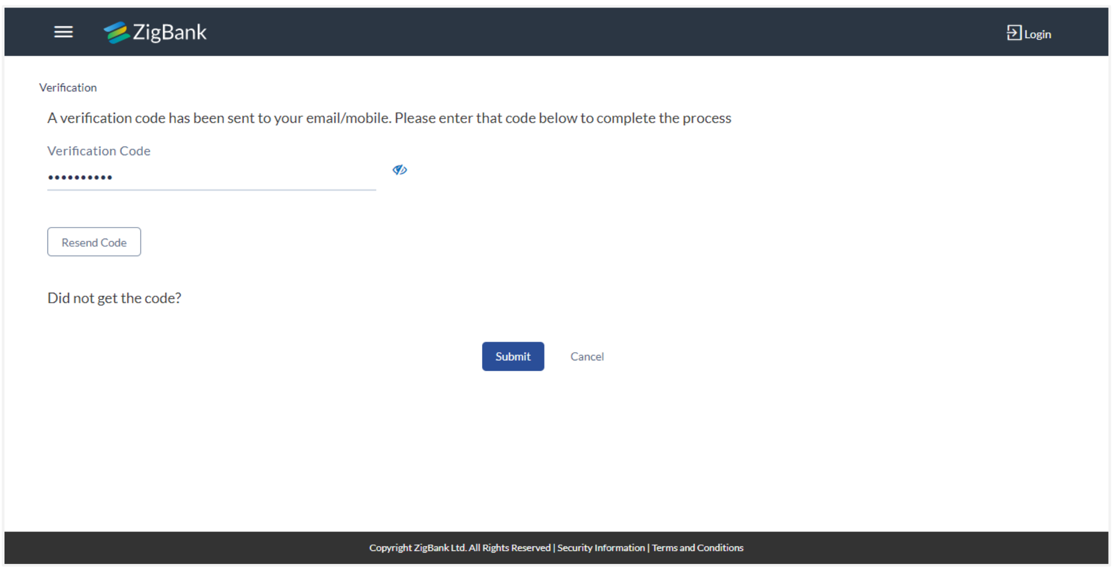
19. One Time Password

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

For OTP verification:

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

Get Online - Verification



Field Description

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

2. Click **Submit**.

   On successful authentication, the user is allowed to proceed with the transaction.

FAQs

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

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

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

   When you make an online transaction using your credit/debit card, OTP is set up will be required. OTP will be sent to your mobile phone via SMS or email.