

# **Oracle Banking Digital Experience**

**Corporate Accounts User Manual  
Release 18.1.0.0.0**

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Corporate Accounts User Manual  
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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0
1	Accounts Overview	✓	✓	✓	✓
2	Account Details	✓	✓	✓	✓
3	Account Details - Nickname updation	NH	NH	NH	NH
4	E-Statements	✗	✓	✓	✓
5	Pre-generated Statement	✗	✓	✓	✓
6	Cheque Book Request	✓	✓	✓	✓
7	Stop/ Unblock Cheque	✓	✓	✓	✓
8	Cheque Status Inquiry	✓	✓	✓	✓
9	Request Statement	✓	✓	✓	✓

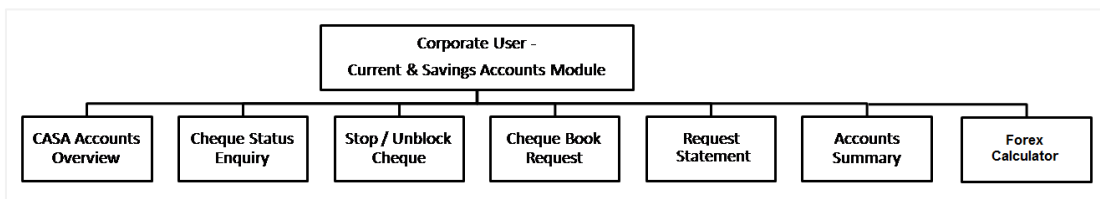
### 3. Accounts

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

#### Features Supported In Application

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

#### Features at a glance



#### Pre-Requisites

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

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

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## 4. Accounts Overview

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

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

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

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

The user can calculate foreign exchange conversion rates.

### How to reach here:

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

### Accounts Overview

**Savings & Current**

4 Total Accounts

₹31,058,140.00 Net Balance

**Quick Links**

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

**Forex Calculator**

AED  AFN

**Calculate Rate**

Amount

AED1.00

@ 1 AED = 0 AFN

**Accounts Summary**

Party Name	Account Number	Account Type	Net Balance
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0014	Saving Account	₹73,274.00
IBM Ltd.	Savings Account - Regular Supersaver xxxxxxxxxxxx0025	Saving Account	₹99,522.00
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0047	Saving Account	₹100,000.00
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0058	Saving Account	₹100,100.00

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**Offers**

No items to display.

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## **Dashboard Overview**

### **Accounts Overview**

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

### **Account Summary**

It displays the snapshot of the account. The account summary consists of party name, account number, product name, account type, net balance for all the accounts. The user can download this information, for his reference.

### **Quick Links**

The user can initiate the following transactions:

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

### **Forex Calculator**

The user can calculate foreign exchange conversion rates.

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## 5. Account Details

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

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

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

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

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

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

### How to reach here:

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

## Account Details

☰
🔍 23 🏠 Logout

Select Account

xxxxxxxxxxxx0025

Balance : £99,522.00

Product Name  
Savings Account - Regular

➕ Add Nickname

Account Info	Balances	Limits
Account Type Savings Account Account Currency GBP Account Branch AT3-FCLEXCUBE UNIVERSAL BANK Unit 1, Block A, GREAT BRITAIN Account Status Active	Available Balance £99,522.00 Net Balance £99,522.00 Amount On Hold £0.00 Undeclared Balance £0.00	Overdraft Limit £0.00 AUF Limit Daily ATM Withdrawal £0.00 Minimum Balance Required £1,000.00

Quick Links

Cheque Status Inquiry

Stop/Unblock Cheque

Cheque Book Request

Statement Request

Transactions

Opening Balance: £0.00 Closing Balance: £73,274.00

Date	Description	Reference No	Amount	Balance
02 Jan 2014	MISCELLANEOUS	AT3BPAT14002C6PX	£45.00 Dr	£73,274.00
02 Jan 2014	dfs	AT3BPAT14002C6PX	£111.00 Dr	£73,319.00
02 Jan 2014	MISCELLANEOUS	AT3BPAT14002C6PW	£45.00 Dr	£73,430.00
02 Jan 2014	sdfds	AT3BPAT14002C6PW	£111.00 Dr	£73,475.00
02 Jan 2014	MISCELLANEOUS	AT3BPAT14002C6PV	£45.00 Dr	£73,586.00
02 Jan 2014	fdsfsdf	AT3BPAT14002C6PV	£111.00 Dr	£73,631.00
02 Jan 2014	MISCELLANEOUS	AT3BPAT14002C6PU	£45.00 Dr	£73,742.00
02 Jan 2014	sdfds	AT3BPAT14002C6PU	£111.00 Dr	£73,787.00
02 Jan 2014	MISCELLANEOUS	AT3BPAT14002C6PT	£45.00 Dr	£73,898.00
02 Jan 2014	fsdf	AT3BPAT14002C6PT	£111.00 Dr	£73,943.00

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E-Statement
Pre-Generated Statement
Download ▾
Back

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## Field Description

## Field Name

## Description


**Select Account**

Account number in masked format along with the account nickname. The account number could be either the user's Party account or any linked party accounts that he has access to.

If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.


**Product**

The product under which account is opened.

Field Name	Description
<b>Nickname</b>	<p>The user defined description of the CASA account will be displayed.</p> <p>Click , to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Account Info</b>	
<b>Account Type</b>	Account type of the selected account that is Current or a Savings Account.
<b>Account Currency</b>	The currency of the account.
<b>Account Branch</b>	Branch of the account / home branch.
<b>Account Status</b>	<p>Status of the account.</p> <p>Status could be:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> <li>• Dormant</li> </ul>
<b>Balances</b>	
This section displays the balances in the account.	
<b>Available Balance</b>	Available balance is the total available balance in the account.
<b>Net Balance</b>	With-drawable balance in the account
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Unclear Balance</b>	Un-cleared funds pertaining to the cheques and the clearing related to the account.
<b>Average Balance</b>	<p>Average account balance for the defined period. E.g. Daily, Monthly, Quarterly.</p> <p>The balance will be shown if the details are available in core banking application.</p>
<b>Limits</b>	
This section displays the applicable limits for the account.	
<b>Overdraft Limit</b>	The maximum credit allowed by the bank for the account.
<b>AUF Limit</b>	Advance against un-cleared funds limit for the account.

Field Name	Description
<b>Daily ATM Withdrawal</b>	The daily transaction amount limits for an ATM transaction.
<b>Minimum Balance Required</b>	The minimum balance to be maintained for an account.
<b>Transactions</b>	
This section displays the account activity.	
<b>Opening Balance</b>	Opening balance of the account for the selected period.
<b>Closing Balance</b>	Closing balance of the account for the selected period.
<b>Date</b>	The date of the transaction.
<b>Description</b>	The brief description of the transaction.
<b>Reference No</b>	Reference number of the transaction.
<b>Amount</b>	The amount of the transaction, with the debit/ credit indication.
<b>Balance</b>	Running balance in the user's account.

**To view the savings and current account activity:**

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

OR

Click **E-Statement** to subscribe for the monthly electronic statement.

OR

Click **Pre-Generated E-Statement** to view a previously generated statement.

OR

Click **Back** to navigate to the previous screen.

OR

Click **Download** to download the transactions statement in csv, MT940, pdf, gif, ofx format.

## Transactions – Search Criteria

### Field Description

Field Name	Description
<b>Select Account</b>	Account number in masked format along with the account nickname (if any).
<b>Search By</b>	The transaction period. Options are: <ul style="list-style-type: none"> <li>• Current Period</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Select Date Range</li> </ul>
<b>Date From</b>	The start date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the <b>Select Date Range</b> option in the <b>Search By</b> list.
<b>Date To</b>	The end date of the transaction for the search criteria. This field appears if you select the <b>Select Date Range</b> option in the <b>Search By</b> list.
<b>Reference Number</b>	Reference number of transaction.
<b>Transaction Type</b>	The type of the transaction. Options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debits Only</li> <li>• Credits Only</li> </ul>
<b>Amount From</b>	The from amount range, to narrow the search for transactions.
<b>Amount To</b>	The To amount range, to narrow the search for transactions
<b>Search Result</b>	
<b>Opening Balance</b>	Opening balance of the account.
<b>Closing Balance</b>	Closing balance of the account.
<b>Date</b>	The transaction date.

Field Name	Description
<b>Description</b>	A brief description of the transaction.
<b>Reference No</b>	Reference number of transaction.
<b>Amount</b>	The amount of the transaction, with the debit/ credit indication.
<b>Balance</b>	Running balance in the user's account.

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

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

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

## 5.1 E-Statements

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

### How to reach here:

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

### To subscribe to e-statements:

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

## E-statement

The screenshot shows the ZigBank Account Details page. A pop-up message titled "E-Statement" is displayed over the account information. The pop-up contains the following text:

**E-Statement**

Subscribe to E-Statement  
 You will receive monthly statements for your account xxxxxxxxxxxx0015 by email at rit\*\*\*\*ingh

[Subscribe](#)

The background page shows the following details:

- Account Details:** Select Account: xxxxxxxxxxxx0015 - LC Charges account, Balance: £189,702.75, Product Name: Savings Account - Regular, Nickname: LC Charges account.
- Account Info:** Account Type: Saving Account, Account Currency: GBP, Account Branch: AT3-FCLEXCUBE UNIVERSAL BANK Unit 1, Block A, GB, Account Status: Active.
- Balances:** Available Balance: £189,702.75, Net Balance: £189,702.75, Amount On Hold: £0.00, Uncleared Balance: £0.00.
- Limits:** Overdraft Limit: £0.00, AUF Limit, Daily ATM Withdrawal: £200,000.00, Minimum Balance Required: £1,000.00.
- Quick Links:** Cheque Status Inquiry, Stop/Unblock Cheque, Cheque Book Request, Statement Request.
- Transactions:** A table showing a list of transactions from 01 Jan 2014, including descriptions, reference numbers, amounts, and balances.

## 2. The Pop-up Message appears.

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

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

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

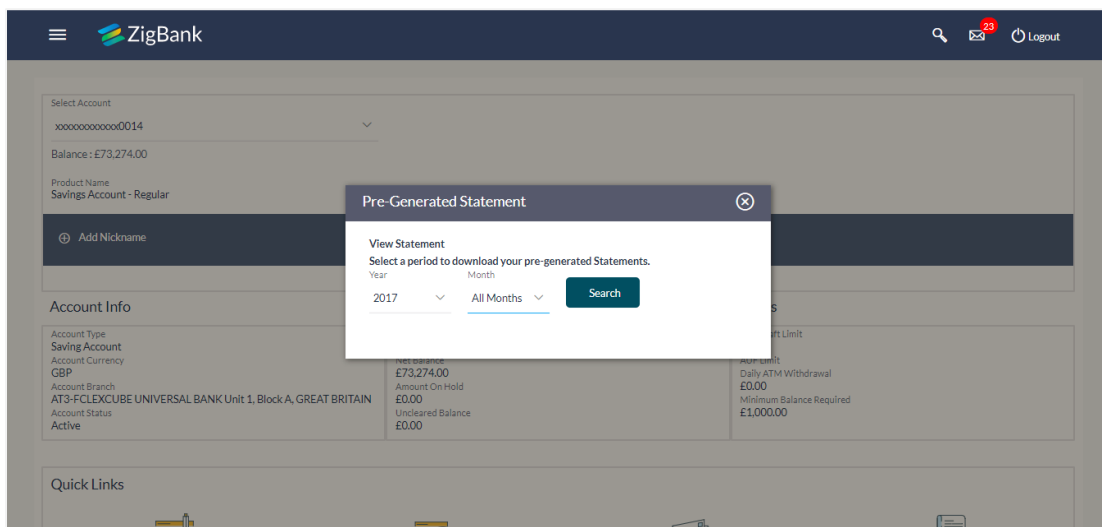
## 5.2 Pre-generated Statement

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

### To download pre-generated statements:

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

### Pre-generated Statement



### Field Description

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

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.



3. Click **Search** to search for the statement for the selected period.
4. Click on Download column (.pdf) to **Save / Print** the statement.

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## 6. Cheque Book Request

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

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

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

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

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Cheque Book Request*  
*OR*

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

### To request a cheque book:

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

## Cheque Book Request

**Cheque Book Request**

Account Number  
xxxxxxxxxxxx0021 - Ryan Giggs  
Balance : £4,644,738.75

Type of Cheque Book  
CATALOG01

Number of Cheque Books  
2

Number of Leaves per Book  
Cheque Book with 50 Leaves

Delivery Location  
 Branch Near Me  My Address  
 City  
London  
 Branch Near Me  
CASA Branch1  
 CASA Branch1  
 Cabot Place East  
 Canary Wharf  
 London  
 GB

**Cheque book first delivery**

Will be attempted within 5 working days at your communication address updated in our records.

There will be two cheque books of 10 leaves each which will be issued free of charge every quarter.

After that, there is a charge of Rs. 20.00 plus 15.00% Service Tax per cheque book.

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## Field Description

Field Name	Description
<b>Account Number</b>	Account number with the account nickname for which the cheque book is to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
<b>Type of Cheque Book</b>	The type of cheque book.
<b>Number of Cheque Books</b>	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
<b>Number of Leaves per Book</b>	Number of cheque leaves needed per cheque book.
<b>Delivery Location</b>	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> </ul>

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

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

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

[Home](#)

## 7. Stop/ Unblock Cheque

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

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

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

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

### How to reach here:

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

*OR*

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

### To stop or unblock cheque:

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

### Stop /Unblock Cheque

The screenshot shows the ZigBank 'Stop/Unblock Cheque' interface. At the top, there's a navigation bar with the ZigBank logo and a 'Logout' button. The main content area is titled 'Stop/Unblock Cheque'. It features a form with the following elements:

- Select Account Number:** A dropdown menu showing 'xxxxxxxxxxxx0014'.
- Balance:** £73,274.00
- Select Action:** Radio buttons for 'Stop' (selected) and 'Unblock'.
- Specify Reason:** A text input field containing 'Incorrect Date'.
- Give Cheque Details:** Radio buttons for 'Number' (selected) and 'Range'.
- Cheque Number:** A text input field containing '000021'.
- Buttons:** 'Submit' and 'Back' buttons at the bottom left.
- Note:** A callout box on the right with a blue icon of a cheque book. The text reads: '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.'

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**Field Description**

Field Name	Description
<b>Select Account Number</b>	Current and savings account number in masked format along with the account nickname for which the cheque to be stopped / unblocked. The account number could be either the user's Party account or any linked party accounts that he has access to.
<b>Select Action</b>	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"> <li>• Stop</li> <li>• Unblock</li> </ul>
<b>Specify Reason</b>	The reason for stopping / unblocking the cheque.
<b>Give Cheque Details</b>	Select the cheque either to stop / unblock single cheque or cheque range. The options are: <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> </ul>
<b>Cheque Number</b>	Cheque number of the cheque to be stopped/ unblocked. This field appears if you select the <b>Number</b> option.
<b>From</b>	Start number of the cheque range to be stopped/ unblocked. This field appears if you select the <b>Range</b> option.
<b>To</b>	End number of the cheque range to be stopped/ unblocked. This field appears if you select the <b>Range</b> option.

2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify reason for stopping / unblocking.
4. In the **Give Cheque Details** field, select the appropriate option:
  - a. If you select the **Number** option:
    - i. In the **Cheque Number** field, enter the cheque number.
  - b. If you select the **Range** option:
    - i. In the **From** field, enter the cheque start number.
    - ii. In the **To** field, enter the cheque end number.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of stop/ unblock cheque appears along with the reference number.

OR

Click **Back** to navigate to the previous screen. User is directed to **Stop / Unblock Cheque – screen** with values in editable form.

OR

Click **Cancel** to cancel the transaction.

7. Click **Go To Dashboard** to navigate to the dashboard screen.

OR

Click **Go To Account Details** to view the **Account Details** screen.

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## 8. Cheque Status Inquiry

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

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**Note:** The **Range** and **Status** fields are displayed if the **Oracle Banking Digital Banking Experience** application is integrated with **Universal Banking Solutions** and the region is **UK**.

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### How to reach here:

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

*OR*

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

### To inquire about the cheque status:

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



## Cheque Status Inquiry

**Cheque Status Inquiry**

Select Account  
xxxxxxxxxxxx0014

Balance: £73,274.00

Search Cheque by  
 Number  Range  Status

Select Status  
Not Used

**Submit** **Cancel**

**Tips**

Always ensure that you have a record of cheque serial numbers for cheques you have issued.  
The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.

Cheque Number	Status
2648	Not Used
2649	Not Used
2650	Not Used
2651	Not Used
2652	Not Used
2653	Not Used
2654	Not Used
2655	Not Used
2656	Not Used
2657	Not Used

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## Field Description

## Field Name

## Description

**Select Account**

Current and savings account number in masked format along with the account nickname. The account number could be either of the users own Party or any linked parties that he has access to.

**Search Cheque By**

Allows user to specify the search criteria for cheque status inquiry.

The options are:

- Number
- Range
- Status

**Note:** The **Range** and **Status** fields are displayed if the **Oracle Banking Digital Banking Experience** application is integrated with **Universal Banking Solutions** and the region is **UK**.

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

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

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## 9. Request Statement

The Statement feature allows the user to keep track of all transactions made in his account, through a statement of account. The user needs to specify a date range and submit his request for an account statement.

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Request Statement*

*OR*

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

### To request for an account statement:

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

### Request Statement

### Field Description

Field Name	Description
<b>Account Number</b>	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.
<b>From Date</b>	Start date of account statement.

Field Name	Description
<b>To Date</b>	End date of account statement.

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

## **FAQs**

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

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

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


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

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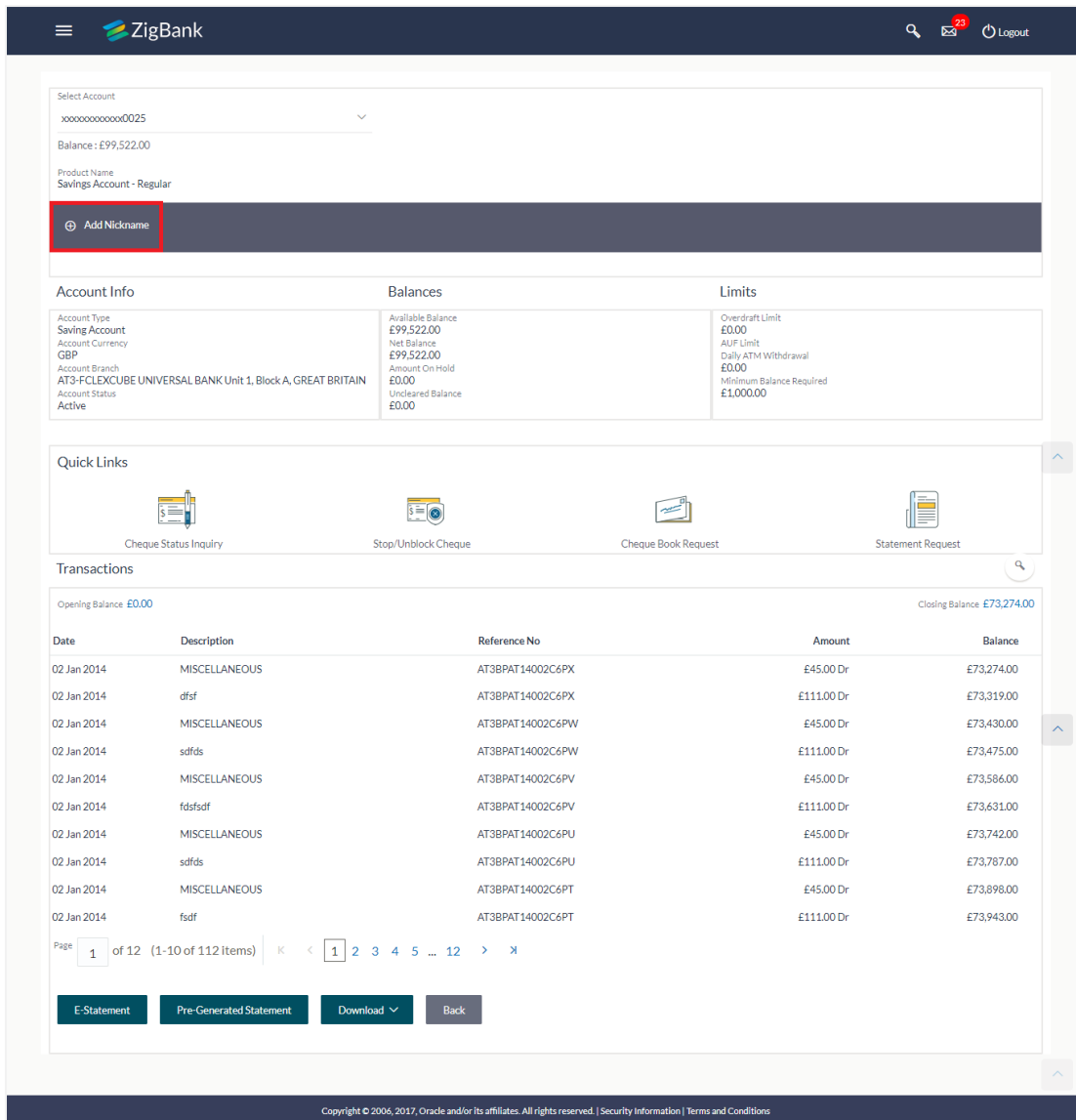
## 10. Account Nickname

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

### To add nickname to account:

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

### Add Nickname- Example



The screenshot displays the ZigBank account management interface. At the top, the ZigBank logo is visible on the left, and search, notification, and logout icons are on the right. The main content area shows account details for a Savings Account - Regular with a balance of £99,522.00. A red box highlights the 'Add Nickname' button. Below this, there are sections for Account Info, Balances, and Limits. The Account Info section includes details like Account Type (Savings Account), Currency (GBP), and Branch (AT3-FLEXCUBE UNIVERSAL BANK Unit 1, Block A, GREAT BRITAIN). The Balances section shows Available Balance (£99,522.00), Net Balance (£99,522.00), Amount On Hold (£0.00), and Undeclared Balance (£0.00). The Limits section shows Overdraft Limit (£0.00), AUF Limit (£0.00), Daily ATM Withdrawal (£0.00), and Minimum Balance Required (£1,000.00). Below these sections are Quick Links for Cheque Status Inquiry, Stop/Unblock Cheque, Cheque Book Request, and Statement Request. The Transactions section shows a list of transactions with columns for Date, Description, Reference No, Amount, and Balance. The page number is 1 of 12 (1-10 of 112 items), and there are buttons for E-Statement, Pre-Generated Statement, Download, and Back.

Field Description

Field Name Description



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

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

Screenshot of the ZigBank interface showing account details, a 'Supersaver' nickname, and a list of transactions.

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

## **FAQs**

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

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

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

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

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