

Oracle Banking Digital Experience

**Corporate Customer Services User Manual
Release 18.1.0.0.0**

Part No. E92727-01

January 2018

ORACLE®

Corporate Customer Services User Manual
January 2018

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	6
1.1 Intended Audience	6
1.2 Documentation Accessibility	6
1.3 Access to Oracle Support	6
1.4 Structure	6
1.5 Related Information Sources	6
2. Transaction Host Integration Matrix	7
3. Customer Services	9
4. Log-In & Log-Out	10
4.1 Log-in to the application	10
4.2 Log-out of the application	14
5. First Time Login	16
6. Dashboards	23
6.1 Viewer Dashboard	23
6.2 Maker Dashboard	32
6.3 Approver Dashboard	40
7. Forgot Password	49
8. Session Summary	52
9. My Profile	54
10. E-Receipts	56
10.1 Example for e-receipt generation	56
11. Security Settings	60
11.1 Change Password	60
11.2 Set Security Questions	62
11.2.1 Security Questions - Edit	64
11.3 Alternate Login	66
11.4 Push Notification	67
12. Security Question Authentication	69
13. One Time Password Authentication	70
14. Mailbox	72
14.1 Mails	72
14.1.2 Compose Mail	74

14.1.3	Mailbox – Inbox	75
14.1.4	Mailbox – Sent.....	78
14.1.5	Mailbox – Sent Mails – Details	79
14.1.6	Mailbox – Deleted Mail.....	80
14.2	Alerts	82
14.3	Notifications.....	85
15.	Limits.....	88
•	User Limit	88
•	Corporate Limit.....	88
•	View user transaction limits (Daily/Monthly)	88
•	View corporate transaction limits (Daily/Monthly)	88
16.	Calculators.....	93
16.1	Loan Eligibility Calculator and Loan Calculator.....	93
16.2	Loans Calculator	93
16.3	Eligibility Calculator	94
16.4	Term Deposits Calculator.....	97
16.5	Foreign Exchange Calculator.....	98
17.	ATM / Branch Locator.....	100
18.	My Reports.....	104
18.1	My Reports - Adhoc	104
18.2	My Reports - Scheduled.....	106
19.	Report Generation.....	109
19.1	Adhoc Reports.....	110
19.2	Scheduled Reports.....	112
19.2.1	View Scheduled Reports	113
19.2.2	Edit Scheduled Reports	114
19.2.3	Delete Scheduled Reports	116
19.3	Daily Balance Position Report.....	118
19.3.1	Daily Balance Position Report.....	118
19.4	Party wise Payee Maintenance Report.....	122
19.4.1	Party wise Payee Maintenance - Adhoc Report	122
19.4.2	Party wise Payee Maintenance – Schedule Reports	125
19.5	Party wise Pending Approvals list Report	128
19.5.1	Party wise Pending Approvals list - Adhoc Report.....	128

19.5.2	Party wise Pending Approvals List - Schedule Reports.....	133
19.6	Transaction Summary Report	135
19.6.1	Transaction Summary Report	135
19.6.2	Transaction Summary - Schedule Reports	138

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

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / 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	First Time Login	NH	NH	NH	NH
2	Forgot Password	NH	NH	NH	NH
3	Session Summary	NH	NH	NH	NH
4	My Profile	✓	✓	✓	✓
5	E-Receipts	NH	NH	NH	NH
6	Security Settings- Change Password	NH	NH	NH	NH
7	Security Settings- Set Security Questions	NH	NH	NH	NH
8	Security Settings- Registered Device	NH	NH	NH	NH
9	Security Question Authentication	NH	NH	NH	NH
10	One Time Password Authentication	NH	NH	NH	NH
11	Mailbox- Mails (Without Interaction module)	NH	NH	NH	NH
12	Mailbox- Mails (With Interaction module)	×	×	✓	✓
13	Mailbox- Alerts	NH	NH	NH	NH
14	Mailbox-Notifications	NH	NH	NH	NH
15	View Limits - Daily and Monthly	NH	NH	NH	NH
16	Loan Installment Calculator	NH	NH	NH	NH
17	Loan Eligibility Calculator	NH	NH	NH	NH

Sr No.	Transaction Name / 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
18	Term Deposits Calculator	NH	NH	NH	NH
19	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	×	✓	✓	✓
20	ATM / Branch Locator	NH	NH	NH	NH
	Reports				
21	Daily Balance Position Report	×	✓	✓	✓
22	Partywise Payee Maintenance Report	NH	NH	NH	NH
23	Partywise Pending Approval List Report	NH	NH	NH	NH
24	Transaction Summary Report	×	✓	✓	✓

3. Customer Services

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

- **Channel On boarding:** Channel Onboarding allows customers to register for channel access. Customers who do not have access to online channels can onboard themselves to access online channels without approaching a bank physically to request for channel access.
- **Calculators:** Calculators are the tools used by the users to simulate and thus understand the implications of financial decisions. The different kind of calculators could be, Term Deposit Calculator, Loan Calculator, Loan installment Calculator, Loan Eligibility Calculator, and Forex Calculator.
- **Role specific dashboards:** Dashboard is a landing page or screen wherein user can access various transactions. The dashboards are classified into categories like, Maker Dashboard, Viewer Dashboard, and Approver Dashboard.
- **Mailbox:** Mailbox allows bank customers to send and receive emails to a business user.
- **Find ATM / Branch:** ATM/ Branch locator allows a user to view the address and location of the ATMs and the branches at a geographic location.
- **Reports:** Reports are an integral part of actively managing any company. Management uses the reports to track progress towards its various goals, control expenditures, increase revenue, track fraudulent transactions if any. The two types of reports are, Adhoc Report and batch Reports
- **Security Settings:** Security settings are done to protect the sensitive data and information from security threats.
- **View Transaction Limits:** This option allows a user to view the utilized limits and available limits for use.

[Home](#)

4. Log-In & Log-Out

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

Pre-requisites

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

Features Supported In Application

- [Log-in to the application](#)
- [Log-out of the application](#)

4.1 Log-in to the application

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

To log in to the application:

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

Portal Page

The screenshot shows the ZigBank portal page. At the top, there is a dark navigation bar with the ZigBank logo on the left and a 'Login' button on the right. Below the navigation bar is a large hero image of a family smiling, with the text 'Your financial security guaranteed.' centered over it. Underneath the hero image is a section titled 'Choose from our range of products' featuring eight icons for different services: Savings, Checking, Term Deposits, Credit Cards, Auto Loan, Personal Loan, In Principle Approval, and Mortgage Loans. Below this is a promotional banner with a woman holding a model airplane, the text 'Achieve your Dream with us', a quote by Walt Disney, and a 'Proceed' button. The banner also includes a call to action 'Get instance loan with in principle approval.' and a 'View Products' button. Below the banner is a 'Tools & Calculator' section with four icons for Loans, Term Deposits, Eligibility, and Foreign Exchange. At the bottom is a dark footer area titled 'Get in touch with us' containing links for Company, Legal, Helpful Links, Contact Us, and a 'Locate a Branch' form with a 'Submit' button. Social media icons and a copyright notice are also present in the footer.

☰ 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 Shores CA, 94065	Locate a Branch <input type="text"/> Submit
--	---	---	--	--



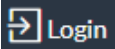
Social

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Login page Overview

Icons

Following icons are present on the corporate dashboard:

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

Toggle Menu transactions:

- **Claim Money**
Click here to claim for money.
- **Track Applications**
Click here to track the progress of the account opening application.
- **Register**
Click here to register with the bank.
- **Login**
Click to log in to the application.
- **ATM/ Branch Locator**
Click to view the address and location of the ATMs and the branches of the Bank.
For more information refer [ATM/ Branch Locator](#).
- **Help**
Click to launch the online help.
- **About**
Click this menu to view the information about the application like version number, copyright etc.

Choose from our range of products

Savings

Click to apply for savings account.

Checking



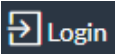
Click to apply for checking account.

Term Deposits

Click to apply for deposit account.

Icons

Following icons are present on the corporate dashboard:

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

Credit Cards

Click to apply for a credit card.

Auto Loan

Click to apply for auto loan.

Personal Loan

Click to apply for personal loan.

In Principal Approval

Click to apply for in principal approval application.

Mortgage Loans

Click to apply for mortgage loans.

Tools & Calculator

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



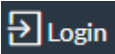
Get in touch with us

Company

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

Icons

Following icons are present on the corporate dashboard:

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

Legal

This section displays the following links:

- Terms and Conditions
- Privacy Policy
- Press

Helpful Links

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

Contact US

Address of the bank.

Locate a Branch

Enter your location and search for the nearest branch.

Social

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

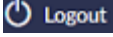
-
3. Click **Login**.
The **Login** screen appears.
OR
Click **Register** if you are a new user.
 4. In the Username field, enter the user ID.
 5. In the **Password** field, enter the password.

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

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

4.2 Log-out of the application

To log out of the application:

1. In the top right corner, click  icon.
The success message of logging out appears.

[Home](#)

5. First Time Login

When a new user first logs into the application with the authorized user name and password, he has to accept terms and conditions of the bank, he is forced to change the login and transaction passwords, set security questions (if this is set as a second factor authentication for any transaction/s).

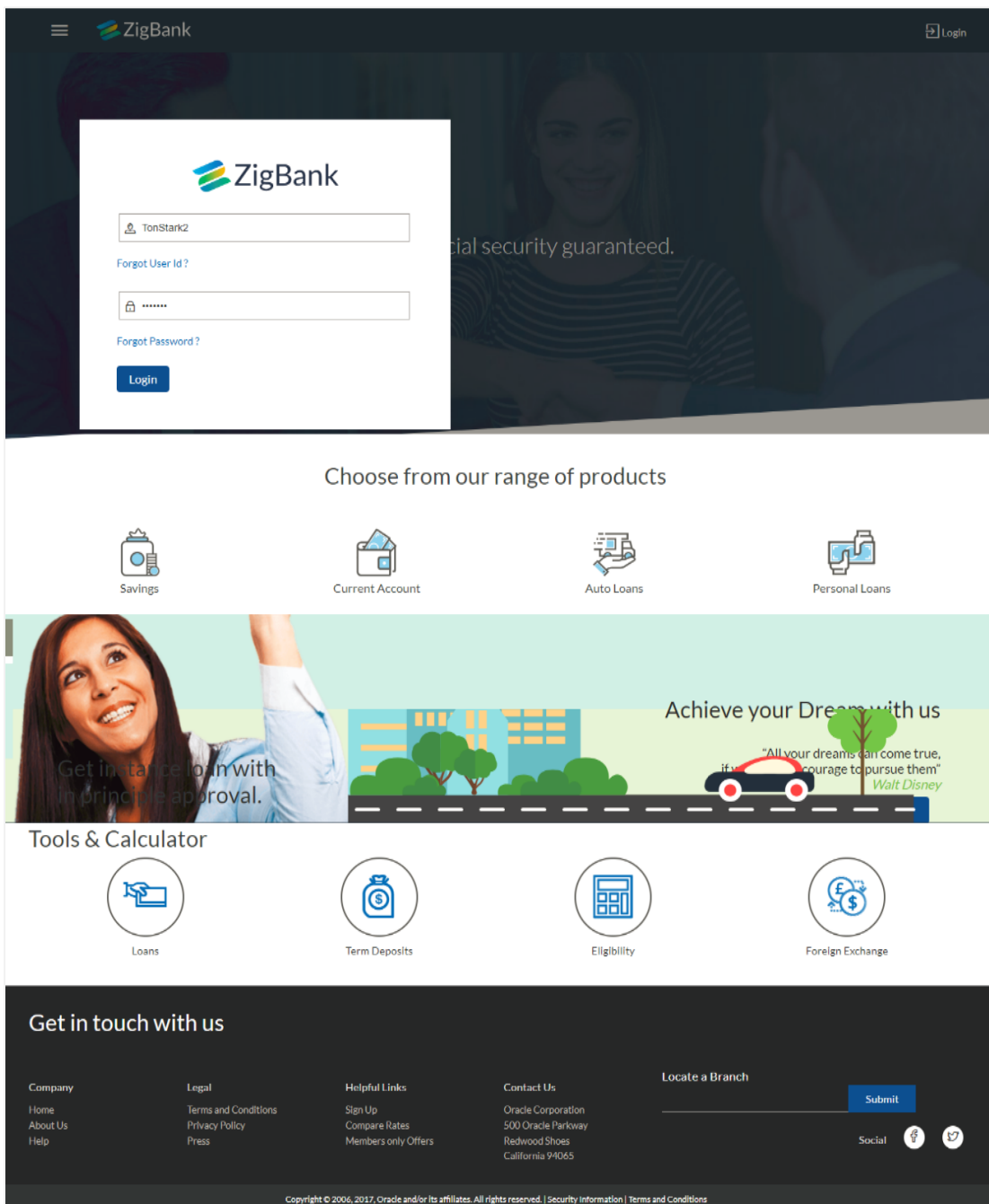
How to reach here:

Portal Page > Login

To log in to the application:

1. Open an internet browser to access the application.
2. Type the Oracle Banking Digital Experience URL in the Address bar, and press Enter. The **Portal page** appears.
3. Click **Login**.
The **Login** screen to enter the user name and password appears.

Login



Field Description

Field Name	Description
User ID	The unique user ID.
Password	Password for channel access.

4. In the **Username** field, enter the user ID.
5. In the **Password** field, enter the password.

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

6. Click **Login**.
The **First Time Login - Terms and Condition** screen appears.

First Time Login - Terms and Condition

7. Read the terms and conditions.
8. Click **Accept** to accept the terms and conditions.
The **Force Change Password** screen appears.

Note: Force Change Password screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered themselves.

Force Change Password

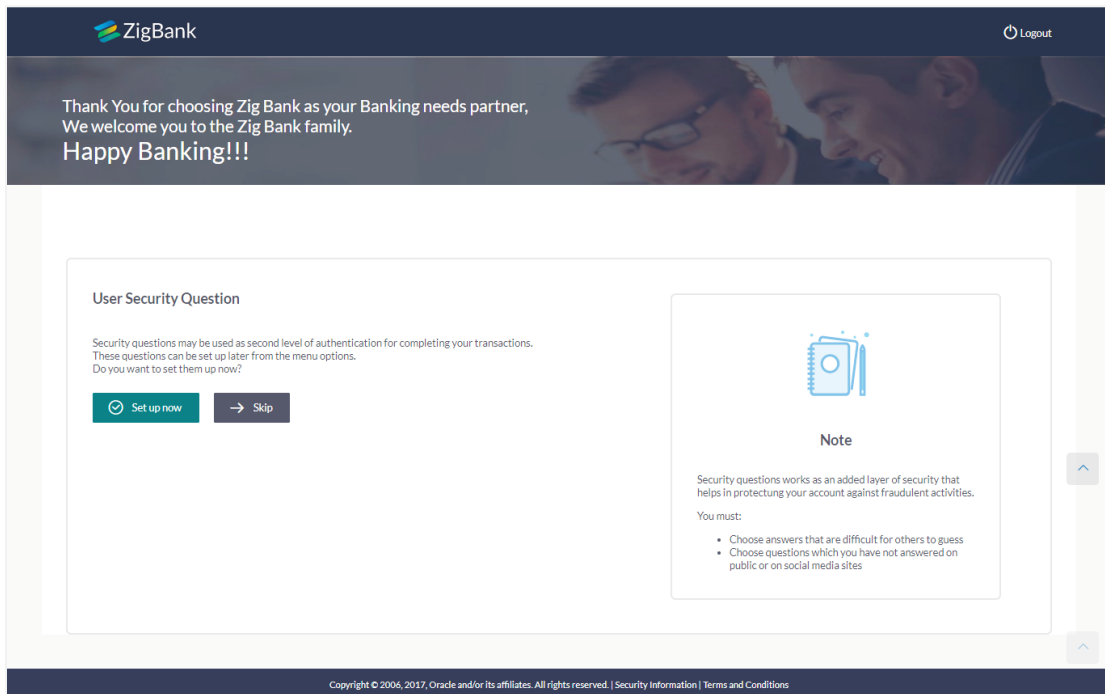
Field Description

Field Name	Description
Current Password	Current password as received in your email address.
New Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

9. In the **Current Password field**, enter the password.
10. In the **New Password field**, enter the password.
OR
Read the **Password Conditions** to set the new password.
11. In the **Re-enter Password field**, re-enter the password.
12. Click **Confirm**. The success message appears. The User is directed to **User Security Question Setup** screen.

Note: Password Conditions gets highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.

User Security Question Setup



The screenshot shows the ZigBank user interface for setting up security questions. At the top, there is a dark blue header with the ZigBank logo on the left and a 'Logout' link on the right. Below the header, a dark blue banner contains the text: 'Thank You for choosing Zig Bank as your Banking needs partner, We welcome you to the Zig Bank family. Happy Banking!!!'. The main content area is white and features a 'User Security Question' section. This section includes a heading, a paragraph explaining that security questions are a second level of authentication, and two buttons: 'Set up now' (highlighted in green) and 'Skip' (with a right arrow). To the right of this section is a 'Note' box with a blue icon of a notepad and pencil. The note states that security questions are an added layer of security and lists two requirements: 'Choose answers that are difficult for others to guess' and 'Choose questions which you have not answered on public or on social media sites'. At the bottom of the page, a dark blue footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

13. Click Setup Now to setup security questions.
The **Set Security Questions** screen.
OR
Click Skip to skip this step.

Set Security Questions

ZigBank Logout

Thank You for choosing Zig Bank as your Banking needs partner,
We welcome you to the Zig Bank family.
Happy Banking!!!

Security Question 1
Who is your favorite player? ▼

Answer 1
Ronaldo

Security Question 2
Where do you live? ▼

Answer 2
Mumbai

Security Question 3
Which is your favorite browser? ▼

Answer 3
Google Chrome


Security Question 4
What is your favorite color? ▼

Answer 4
Grey

Security Question 5
What is the name of your first school? ▼

Answer 5
Mt. Carmel

Save →



Note

Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.

You must:

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
User Security Questions	
User ID	User Id of the logged in user.
Security Questions 1/2/3	Questions available for selection to add to the set.
Answer	The answers corresponding to the security question.

14. From the **Security Questions** list, select the security question to be added in set.
15. In the **Answers** field, enter the answers corresponding to the security question.

16. Click **Save** to save the security questions.
The user is directed to the **Dashboard** screen.

[Home](#)

6. Dashboards

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

Role based dashboards have been designed to deliver the right information to the right people at the right time so they can make optimal business decisions. Multiple dashboards can be made available to the users based on their roles in a corporate.

Dashboard provides a quick view of the most relevant functions, to achieve a particular objective or complete a process. OBDX supports role specific dashboards for user - role combinations viz., Retail Maker, Corporate Maker, Corporate Approver, Corporate over-viewer, Bank Administrator, etc.

Pre-requisites

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

Features Supported In Application

- [Viewer Dashboard](#)
- [Maker Dashboard](#)
- [Approver Dashboard](#)

6.1 Viewer Dashboard

Corporate Viewer Dashboard service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.

ZigBank
Logout

Dashboard

Financial Overview

Net Worth **£267,003.00**

Assets

- Current & Savings
- Term Deposits

Liabilities

- Loans
- Current & Savings ...

Position By Currency

GBP **200K**

USD **100K**

Assets Liabilities

15 New Messages in Your Inbox

[Go to Mailbox](#)

Bills Receivable/Payable

Bills Under LC

Receivable **364K**

Payable **37K**

Standalone Bills

Receivable **239K**

Payable **8K**

Trade Instruments

Expiry in 10 days

Import LC	29	02 Apr 2014	AT31LUN14002B77L	£36,666.30
Total Amount £1,369,631.95				
Export LC	22	02 Apr 2014	AT31LUN14002B8UA	£5,500.00
Total Amount £1,289,949.90				
Outward Guarantee	14	02 Apr 2014	AT31LUN14002BUCY	£3,666.30
Total Amount £2,255,039.10				
		02 Apr 2014	AT31LUN14002BGGX	£1,000.00
		02 Apr 2014	AT31LUN14002AQH	£107,800.00

Credit Line Usage

BAIBHAVL

LCFINANC

RITLIMIT

TRADEFIN

CURRENTI

Utilized Amount (GBP) Remaining Amount (GBP)

[View Details](#)

Current & Savings

3 Total Accounts

£198,891.00

GBP (2 Accounts)

Term Deposits

1 Total Accounts

£1,012.33

GBP (1 Accounts)

Loans and Finances

You do not have any Loans to pay

Party Name	Account Number	Account Type	Net Balance
Sun Inc	Savings Account - Regular xxxxxxxxxxxx0017	Saving Account	£98,891.00
Sun Inc	Savings Account - Regular xxxxxxxxxxxx0028	Saving Account	\$99,997.02
Bakers corporation	Savings Account - Regular xxxxxxxxxxxx0025	Saving Account	£100,000.00

Page 1 of 1 (1-3 of 3 Items) [Download](#)

Activity Log

Accounts (1)	Payments (0)	Bulk File (0)	Bulk Record (0)
Processed 1	Processed 0	Processed 0	Processed 0
In Progress 0	In Progress 0	In Progress 0	In Progress 0
Rejected 0	Rejected 0	Rejected 0	Rejected 0
Expired 0	Expired 0	Expired 0	Expired 0

Date	Description	Account Number	Amount	Reference No	Status
21 Dec 2:36 PM	New Deposit	xxxxxxxxxxxx0025	\$150.00	211221011ASE	Processed
21 Dec 11:06 AM	Deposit Top-Up	xxxxxxxxxxxx0025	\$20.00	21125AEDA10D	Processed
21 Dec 10:39 AM	Redeem TD	xxxxxxxxxxxx0105	\$2,112.00	21121A5BAC8B	Processed
21 Dec 10:37 AM	New Deposit	xxxxxxxxxxxx0025	\$2,112.00	2112525BFDB8	Processed
21 Dec 10:35 AM	New Deposit	xxxxxxxxxxxx0025	\$2,112.00	21125B553697	Processed
21 Dec 10:34 AM	New Deposit	xxxxxxxxxxxx0025	\$2,112.00	2112EDBC785A	Processed
21 Dec 10:31 AM	New Deposit	xxxxxxxxxxxx0025	\$2,112.00	21129BB06971	Processed

Page 1 of 1 (1-7 of 7 Items)

Corporate Limits

Internal Transfer

Min. Amount £5.00 Max. Amount £25,000.00

Daily Monthly

£0.00 of £50,000.00 used £0.00 of £75,000.00 used

Domestic Transfer- IMPS

Min. Amount £5.00 Max. Amount £25,000.00

Daily Monthly

£0.00 of £50,000.00 used £0.00 of £75,000.00 used

Domestic Transfer- RTGS

Min. Amount £5.00 Max. Amount £25,000.00

Daily Monthly

£0.00 of £50,000.00 used £0.00 of £75,000.00 used

Domestic Transfer- NEFT

Min. Amount £5.00 Max. Amount £25,000.00

Daily Monthly

£0.00 of £50,000.00 used £0.00 of £75,000.00 used

Domestic Draft

Min. Amount £5.00 Max. Amount £25,000.00

Daily Monthly

£0.00 of £50,000.00 used £0.00 of £75,000.00 used

[View All](#)

Reports

Party wise pending Approvals list Report [Processed](#)

201240153218001
20 Dec 2017 09:28:04 AM

Party wise Payee Maintenance Report [Processed](#)

201222013146001
20 Dec 2017 09:21:22 AM

Transaction Summary Report [Processed](#)

201260784856001
20 Dec 2017 09:20:44 AM

Daily Balance Position Report [Processed](#)

201214663765001
20 Dec 2017 09:19:43 AM

Transaction Summary Report [Pending](#)

191215543392001

[View All](#)

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions







User Manual Oracle Banking Digital Experience Corporate Customer Services

24

Dashboard Overview










Icons






Following icons are present on the corporate - viewer dashboard:

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

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Welcome Note**: Displays the welcome note with last login details.
- **Your Current View is**: Select your role as viewer. The drop-down to select the role is available only if the user is mapped with more than one role.
- **Select Language**: Select your desired language from the drop-down list.
-  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
-  **Payments** : Click here to access Payments related transactions or setting up of payments
-  **File Upload** : Click this icon to upload files and view the files already uploaded.
-  **Reports** : Click this icon to generate the reports and view the generated reports.
-  **Trade Finance** : Click this menu to manage your Letter of Credits (LCs) and Bills.
-  **Mail Box** Click this menu to view the Mails, Alerts and Notifications.
-  **My Profile** : Click this menu to view the logged in user's profile.
-  **Session Summary** Click to view the login details like start date an time, end date and time, Channel and IP address of the last sessions of the logged in user.
-  **ATM/Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM/ Branch Locator](#) section.

-  **Manage Alerts** Click to view and manage the alerts.
-  **Limits** : Click this menu to view the daily limits. For more information refer [Daily Limits](#) section.
-  **Security Settings** Click this menu to set the security questions. For more information, refer [Security Questions](#) section.
-  **Help** : Click this menu to launch the online help.
-  **About** Click this menu to view the information about the application like version number, copyright etc.

Financial Overview

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

Position By Currency

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

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

New Message in Your Inbox

The section displays the count of messages and notifications received by the logged in user. Click Go to Mailbox link to view all the notifications sent by the bank.

Pending for Action

The section displays the number of transactions pending for his approval, The Switch to Approver Dashboard link allows the corporate viewer to switch to approver dashboard from the viewer dashboard to approve the transactions that need approvals.

Bill Receivable/ Payable

The section displays the summary of all import and export bills associated with specific party/ parties. The dashboard allows the user to view the total amount receivable and payable with respect to the trade bills (Under LC and standalone) immediately after logging in.

Trade Instruments

Trade Instruments section allows the user to view the summary of all trade instruments (Import-Export LC, outward guarantee) that are going to expire in near future and are associated with specific party/ parties.

The user can view the trade instruments that are going to expire within 10 days, 15 days and 30 days by selecting the option from the drop-down.

Credit Line Usage

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

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

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

Click **View Details** to access the Line Limit Utilization screen.

Current and Savings/ Term Deposits/ Loans

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA / Term Deposit / Loan account to go to the account details screen.

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

Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Click < , K , > or >| to navigate across page of account summary.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available for use from the viewer dashboard.

Click **View All** to access the Limits transaction.

Activity Log

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

The logged in user can view the transaction summary with respective statuses and details.

Financial: This displays the financial transactions initiated by the maker in the following categories

- Accounts - The details of activity log are:
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Payments
 - Date: Date of the transaction
 - Description: Description of the transaction
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Payee Account Details: Payee's account details
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Bulk File
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Total Amount of Transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account: Account number of the account to be debited.
 - Amount: Amount of the transaction
 - Payee Account Details: Payee's account number
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

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

- Others
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Type of the transaction initiated
 - Description: Description of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction

Reports

The latest reports mapped and generated under a party/parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Transaction Journey

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

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

The screenshot displays the ZigBank interface for a 'Request Physical Statement' transaction. The top navigation bar includes the ZigBank logo, a search icon, a notification icon with '15', and a 'Logout' button. The main content area is titled 'Request Physical Statement' and contains two sections:

- Review:**
 - Account Number: xxxxxxxxxxxx0048
 - From Date: 01 Jan 2014
 - To Date: 22 Jan 2014
- Transaction Journey:**
 - Initiation:** ritwick maker, 12 Dec 11:42 AM
 - Approval:** ritwick checker, 12 Dec 06:13 AM
 - Completion:** Processed, Reference No: AT3MSOG1400222ZE, 12 Dec 11:43 AM

A 'Back' button is located at the bottom left of the transaction journey section. The footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Transaction Journey

Review

The section displays the details of the transaction.

Transaction Journey

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

- Initiated
 - Approved
 - Processed
-

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

6.2 Maker Dashboard

This Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links have been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

ZigBank

173
Logout

Dashboard

Your password is about to expire in 2 days, please change your password at the earliest. [Change Password](#)

Current & Savings
 5 Total Accounts
£378,348.95
 GBP (4 Accounts)

Term Deposits
 2 Total Accounts
£110.64
 GBP (1 Accounts)

Loans and Finances
 2 Total Accounts
£300,000.00
 GBP (2 Accounts)

Work Snapshot for today
 As on 28 Dec 2017

100%

0 Processed
1 In Progress
0 Rejected

Notifications 3

Date/Time	Message
28 Dec 12:00 AM	Trading Services
28 Dec 12:00 AM	Premium Current Account
28 Dec 12:00 AM	Collateral Free Loan

[View All](#)

Last 5 Payments

28 Dec 3:39 PM	Domestic Payment	£10.00	In Progress
----------------	------------------	--------	--

Party Name	Account Number	Account Type	Net Balance
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0014	Saving Account	£129,826.95
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0058	Saving Account	\$111,683.00
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0047	Saving Account	£100,000.00
IBM Ltd.	Savings Account - Regular xxxxxxxxxxxx0025	Saving Account	£99,522.00
IBM Ltd.	Current Accounts - Regular xxxxxxxxxxxx0080	Current Account	£49,000.00

Page 1 of 1 (1-5 of 5 items) [Download](#)

Activity Log

Accounts (0)		Payments (1)		Bulk File (0)		Bulk Record (0)	
Processed	0	Processed	0	Processed	0	Processed	0
In Progress	0	In Progress	1	In Progress	0	In Progress	0
Rejected	0	Rejected	0	Rejected	0	Rejected	0

Date	Description	From Account	Amount	Payee Account Details	Reference No	Stat
28 Dec 3:39 PM	Domestic Payment	xxxxxxxxxxxx0014	£10.00	chandra & company xxxxxxxxxxxx4324	2812FE1487E2	In Progress

Page 1 of 1 (1 of 1 items)

Quick Links

Bulk File Upload

Identifier Select File Identifier




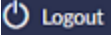


Upload

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

Dashboard Overview










Icons






Following icons are present on the corporate dashboard:

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

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Welcome Note**: Displays the welcome note with last login details.
- **Your Current View is**: Select your role as maker. The drop-down to select the role is available only if the user is mapped with more than one role.
- **Select Language**: Select your desired language from the drop-down list.
-  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
-  **Payments** : Click here to access Payments related transactions or setting up of payments
-  **File Upload** : Click this icon to upload files and view the files already uploaded.
-  **Reports** : Click this icon to generate reports and view the generated reports.
-  **Trade Finance** : Click this menu to manage your Letter of Credits (LCs) and Bills.
-  **Mail Box** Click this menu to view the Mails, Alerts and Notifications.
-  **My Profile** : Click this menu to view the logged in user's profile.
-  **Session Summary** Click to view the login details like start date and time, end date and time, Channel and IP address of the last sessions of the logged in user.
-  **ATM/Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information, refer [ATM/ Branch Locator](#) section.

-  **Manage Alerts** Click to view and manage the alerts.
-  **Limits** : Click this menu to view the daily limits. For more information, refer [Daily Limits](#) section.
-  **Security Settings** Click this menu to set the security questions. For more information, refer [Security Questions](#) section.
-  **Help** : Click this menu to launch the online help.
-  **About** Click this menu to view the information about the application like version number, copyright etc.

Current and Savings/ Term Deposits/ Loans

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA/ / Term Deposit / Loan account to go to the account details screen.

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

- Interest Rate: Applicable rate of interest
- Maturity Date: The Maturity Date of the Loan account
- Outstanding Balance: Outstanding Amount against the loan

Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Click **<** , **K** , **>** or **X** to navigate across page of account summary.

Work Snapshot for Today

This section displays the work snapshot of the current day of the logged in user along with the count of transactions with specific statuses (processed, In-progress, Rejected).

The widget displays the count of transactions as on the current system date as per their status as follows:

- Processed: Displays the count of transactions that are approved, as on the current system date.
- In Progress: Displays the count of transactions that are initiated, as on the current system date.
- Rejected: Displays the count of transactions that are rejected, as on the current system date.

Notifications

The notification section allows the corporate user to view latest four notifications sent by the bank. Click View All to view all the notifications sent by the bank. Also total count of unread notifications are shown on the screen.

Last 5 Payments

The section displays the last five payments initiated by the corporate user with the respective statuses on the dashboard.

Quick Links

The following transactions can be initiated from this section:

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

Activity Log

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

The logged in user can view the transaction summary with respective statuses and details.

Financial : This displays the financial transactions initiated by the maker in the following categories:

- Accounts - The details of the activity log are:
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Payments
 - Date: Date of the transaction
 - Description: Description of the transaction
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Payee Account Details: Payee's account details
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Bulk File
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Total Amount of Transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account: Account number of the account to be debited.
 - Amount: Amount of the transaction
 - Payee Account Details: Payee's account details
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
-

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

- Status: Status of the transaction

Bulk File Upload Widget

The section allows the user to upload a bulk file directly from the dashboard.

Transaction Journey

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

This screen displays the transaction details and transaction journey of the specific transaction. It displays the current status of transaction whether (Initiated, Approved or Processed).

The screenshot displays the ZigBank interface for a 'Cheque Book Request'. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification bell with '103', and a 'Logout' button. Below the navigation bar, the page title is 'Cheque Book Request'. A dark blue banner contains a message: 'You initiated a request for Cheque Book. Please review details before you confirm!' with an 'e-Receipt' link. The transaction details are listed as follows:

- Account Number: xxxxxxxxxxxx0021
- Type of Cheque Book: CHEQUEGBP
- Number of Cheque Books: 1
- Number of Leaves per Book: 10
- Delivery Location: Cabot Place East, Canary Wharf, London, GB

The 'Transaction Journey' section shows a horizontal progress bar with three stages: 'Initiate', 'Approve', and 'Process'. The 'Initiate' stage is completed, with a circular icon and the text 'Bill Albert Jones 03 Jul 10:24 AM'. The 'Approve' stage is in progress, with a circular icon and a blue arrow. The 'Process' stage is completed, with a circular icon and the text 'Processed Reference No: 8916 03 Jul 10:25 AM'. A 'Back' button is located at the bottom left of the journey section. At the bottom of the page, there is a footer: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Transaction Journey

Transaction Name

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

Review

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

Transaction Name

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

Transaction Journey

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

- Initiated
- Approved
- Processed

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

6.3 Approver Dashboard

This dashboard is available for corporate users whose significant responsibility is of approving the transactions. Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.


Approver Dashboard

☰ ZigBank
🔍 📧 4 🏠 Logout

Dashboard

Your password is about to expire in 300 days, please change your password at the earliest. [Change Password](#)

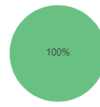
Notifications



No New Notifications

Check this section for new notifications

Pending For Action



100%

- Accounts
- Payments
- Bulk File
- Bulk Record

Quick Links

Own Account Transfer

Adhoc Payment

File Upload

Funds Transfer

Issue Draft

Uploaded Files Inquiry

Pending for Approvals

Accounts (0)
Payments (2)
Bulk File (0)
Bulk Record (0)

<input type="checkbox"/>	Date	Description	Account Details	Amount	Initiated By	Reference No	Status
No data to display.							

Page 1 (0 of 0 items) | < 1 >

My Limits

Internal Transfer

Min. Amount ₹10.00 Max. Amount ₹100,000.00

Daily: ₹0.00 of ₹10,000.00 used Monthly: ₹0.00 of ₹100,000.00 used

Domestic Transfer- NEFT

Min. Amount ₹10.00 Max. Amount ₹100,000.00

Daily: ₹0.00 of ₹10,000.00 used Monthly: ₹0.00 of ₹100,000.00 used

My Approved List

Accounts (0)
Payments (1)
Bulk File (0)
Bulk Record (0)

Date	Initiated By	Description	From Account	Amount	Payee Account Details	Reference
20 Sep 3:28 PM	Sanish Soman	Own Account Transfer	xxxxxxxxxxxx0688	₹25.00	SELF xxxxxxxxxxxxxx0662	2009A11

Page 1 of 1 (1 of 1 items) | < 1 >

Current & Savings
5 Total Accounts

₹3,112,936.87

INR (5 Accounts)

Term Deposits

You do not have any Term Deposit

Loans and Finances

You do not have any Loans

Accounts Summary

Party Name	Account Number	Account Type	Status	Net Balance
ASHOK LEYLAND	Savings Account - Asset Product 1 xxxxxxxxxxxxxx0012	Saving Account	ACTIVE	₹2,614,284.66
LEO CORP	Savings Account - Asset Product 1 xxxxxxxxxxxxxx4136	Saving Account	ACTIVE	₹368,426.32
ASHOK LEYLAND	Savings Account - Asset Product 1 xxxxxxxxxxxxxx0688	Saving Account	ACTIVE	₹131,828.55
ASHOK LEYLAND	Savings Account - Asset Product 1 xxxxxxxxxxxxxx0022	Saving Account	ACTIVE	₹10,535.21
ASHOK LEYLAND	Savings Account - Asset Product 1 xxxxxxxxxxxxxx0662	Saving Account	ACTIVE	-₹12,137.87

Page 1 of 1 (1-5 of 5 items) | < 1 > [Download](#)

Corporate Limits

Internal Transfer

Min. Amount ₹10.00 Max. Amount ₹100,000.00

Daily: ₹0.00 of ₹10,000.00 used Monthly: ₹0.00 of ₹100,000.00 used

Domestic Transfer- NEFT

Min. Amount ₹10.00 Max. Amount ₹100,000.00







Daily: ₹0.00 of ₹10,000.00 used Monthly: ₹0.00 of ₹100,000.00 used

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Icons











Following icons are present on the corporate - approver dashboard:





Dashboard Overview

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

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Welcome Note**: Displays the welcome note with last login details.
- **Your Current View is**: Select your role as viewer. The drop-down to select the role is available only if the user is mapped with more than one role.
- **Select Language**: Select your desired language from the drop-down list.
-  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
-  **Payments** : Click here to access Payments related transactions or setting up of payments
-  **File Upload** : Click this icon to upload files and view the files already uploaded.
-  **Reports** : Click this icon to generate the reports and view the generated reports.
-  **Trade Finance** : Click this menu to manage your Letter of Credits (LCs) and Bills.
-  **Mail Box** Click this menu to view the Mails, Alerts and Notifications.
-  **My Profile** : Click this menu to view the logged in user's profile.
-  **Session Summary** Click to view the login details like start date and time, end date and time, Channel and IP address of the last sessions of the logged in user.
-  **ATM/Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM/ Branch Locator](#) section.
-  **Manage Alerts** Click to view and manage the alerts.

-  **Limits** : Click this menu to view the daily limits. For more information refer [Daily Limits](#) section.
-  **Security Settings** Click this menu to set the security questions. For more information, refer [Security Questions](#) section.
-  **Help** : Click this menu to launch the online help.
-  **About** Click this menu to view the information about the application like version number, copyright etc.

Notifications

The notification section allows the corporate approver to view last four notifications sent by the bank. Click **View All** to view all the notifications sent by the bank. User can also click on the specific notification to see the details.

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form.

The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved.

Quick Links

The following commonly used transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer
- Issue Draft
- Adhoc payment
- File Upload
- Uploaded Files Inquiry

Pending for Approvals

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

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

My Approved List

This section displays the details of transactions that are approved by the approver user. Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

Click **Download** to download the summary of transactions approved by the approver user.

Current and Savings/ Term Deposits/ Loans

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan (combined by account currencies) with below details. Click the particular account number of CASA/ Term Deposit / Loan account to go to the account details screen.

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

Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Pending for Approvals

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


How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

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

Pending for Approvals

Pending for Approvals							Financial	
Accounts Financial (0)		Payments (1)		Bulk File (0)		Bulk Record (0)		
<input type="checkbox"/>	Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference No	Status
<input type="checkbox"/>	01 Nov 8:48 PM	Own Account Transfer	xxxxxxxxxxxx0038	£100.00	SELF xxxxxxxxxxxx0027	Mustufa Gari	01119F6EB526	 In Progress

Page 1 of 1 (1 of 1 items) | < 1 >

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

Approval Comment
✕

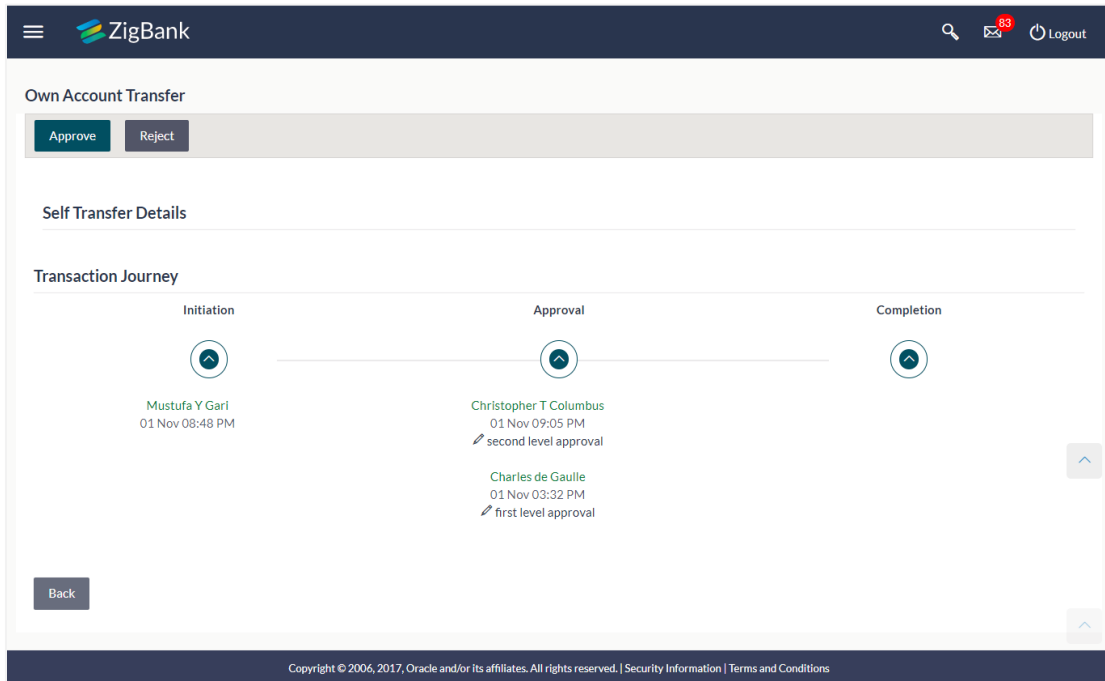
Payments Transactions Approval

Remarks (Optional)

Approve
Cancel

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

Review and Transaction Journey



Transaction to approve

Transaction Name

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

Review

The section displays the details of the transaction

Transaction Journey

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

- Initiated
- Approved
- Processed

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

FAQs

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

The user can go to the **Profile** icon and switch between the Maker / Approver roles.

2. **Can I see the details of linked party?**

Yes, the details of linked party will be shown in the same section.

[Home](#)

7. Forgot Password

Login password is the 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 asked to enter his User ID and Date of Birth. 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.
- System Administrator must have setup the 2 factor authentication for Forgot Password.

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

The screenshot displays the ZigBank user verification interface. At the top left is the ZigBank logo, and at the top right is a 'Login' button. Below the header, the text 'Okay, no problem. Just enter the details below.' is shown. The form contains two input fields: 'Username' with the value 'jsmith' and 'Date of Birth' with the value '17 Jun 1977'. To the right of the form is a 'Current Entity' dropdown menu currently set to '1_UBS 12.4 AT3 Branch'. At the bottom of the form are two buttons: 'Continue' (highlighted in blue) and 'Cancel'. The footer of the page contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

- In the **User Name** field, enter the log in id.
- In **Date of birth** field, enter the date of birth of the user.
- Click **Continue**.
OR
Click to **Cancel** the transaction.
- The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
- The **Forgot Password** screen appears.

Forgot Password – New Password Creation

The screenshot displays the ZigBank 'Forgot Password' interface. At the top, there is a navigation bar with the ZigBank logo and a 'Login' button. Below the navigation bar, the current entity is identified as '1_UBS 12.4 AT3 Branch'. The main content area is divided into two sections. On the left, there is a form titled 'Please enter your new password' with two input fields: 'Password' and 'Re-enter Password', both masked with dots. Below these fields are 'Submit' and 'Cancel' buttons. On the right, there is a 'Password Conditions' box with a lock icon and a list of requirements, each preceded by a green checkmark: 'Have 6 to 16 characters', 'Must include upper case, lower case, numbers, and special characters', 'Have at least 1 uppercase letter(s), 1 lowercase letter(s), 1 number(s), and 1 special character (@, #, \$)', 'Not contain identical (aaa) and consecutive (abc) characters more than 4', and 'Not be a common password'. At the bottom of the page, there is a footer with copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Please enter your new password	

Field Name	Description
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.

[Home](#)

8. Session Summary

The option used by the user to check the log of transactions and login details for the previous five logins. The user can view the entire session summary of the previous five logins, login and logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.

How to reach here:

Dashboard > Toggle Menu > Session Summary

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
▶ 20 Nov 2017 11:26:13 AM	20 Nov 2017 11:26:13 AM	Desktop Browser	192.0.2.1
▶ 20 Nov 2017 10:10:46 AM	20 Nov 2017 10:17:45 AM	Desktop Browser	192.0.2.3
▶ 20 Nov 2017 09:25:10 AM	20 Nov 2017 10:04:12 AM	Desktop Browser	192.0.2.191
▶ 20 Nov 2017 06:13:17 AM	20 Nov 2017 06:16:50 AM	Desktop Browser	192.0.2.75
▶ 20 Nov 2017 05:39:40 AM	20 Nov 2017 05:56:28 AM	Desktop Browser	192.0.2.57


Page 1 of 1 (1-5 of 5 Items) | K < 1 > X

Ok

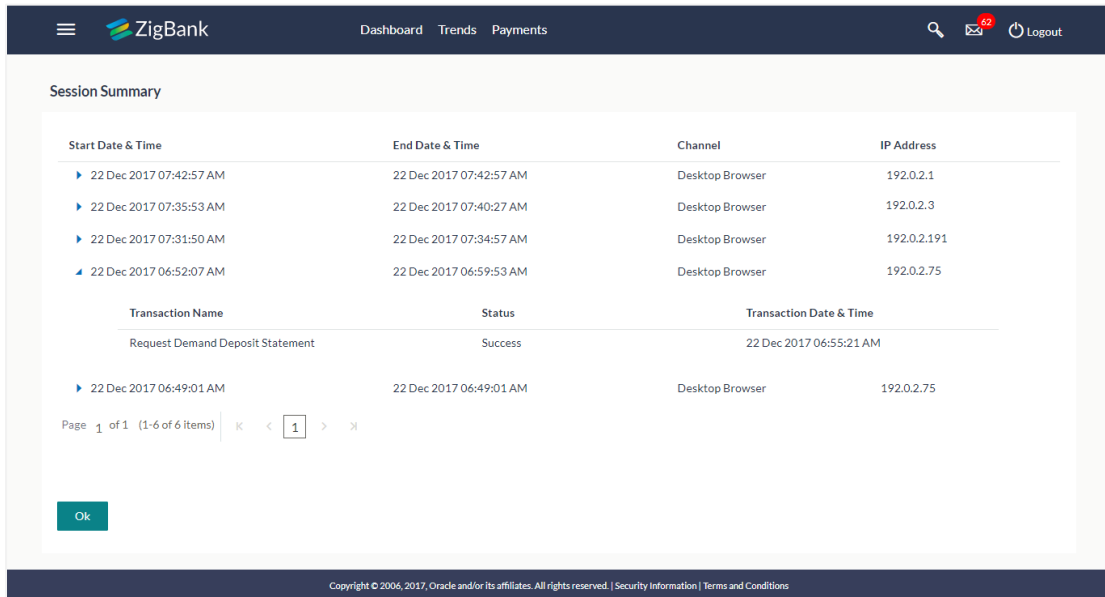
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	IP address of the channel.

1. Click  against a specific record to view the details of that session. The session details appear.
OR
Click **OK** to navigate to the Dashboard screen.

Session Summary - Details



The screenshot displays the 'Session Summary - Details' interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments' links, along with a search icon, a notification icon with '42', and a 'Logout' button. The main content area is titled 'Session Summary' and contains two tables. The first table lists session records with columns: Start Date & Time, End Date & Time, Channel, and IP Address. The second table shows transaction details with columns: Transaction Name, Status, and Transaction Date & Time. Below the tables is a pagination control showing 'Page 1 of 1 (1-6 of 6 items)' and a green 'Ok' button. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Start Date & Time	End Date & Time	Channel	IP Address
▶ 22 Dec 2017 07:42:57 AM	22 Dec 2017 07:42:57 AM	Desktop Browser	192.0.2.1
▶ 22 Dec 2017 07:35:53 AM	22 Dec 2017 07:40:27 AM	Desktop Browser	192.0.2.3
▶ 22 Dec 2017 07:31:50 AM	22 Dec 2017 07:34:57 AM	Desktop Browser	192.0.2.191
▲ 22 Dec 2017 06:52:07 AM	22 Dec 2017 06:59:53 AM	Desktop Browser	192.0.2.75

Transaction Name	Status	Transaction Date & Time
Request Demand Deposit Statement	Success	22 Dec 2017 06:55:21 AM

Start Date & Time	End Date & Time	Channel	IP Address
▶ 22 Dec 2017 06:49:01 AM	22 Dec 2017 06:49:01 AM	Desktop Browser	192.0.2.75

Page 1 of 1 (1-6 of 6 items) | < 1 > »

Ok

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.).
IP Address	IP address of the channel.

Session Summary - Details

Transaction Name	Name of the transaction, which is accessed in the session.
Status	Status of the transaction.
Transaction Date & Time	The date and time of the transaction.

[Home](#)

9. My Profile

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

Pre-requisites

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

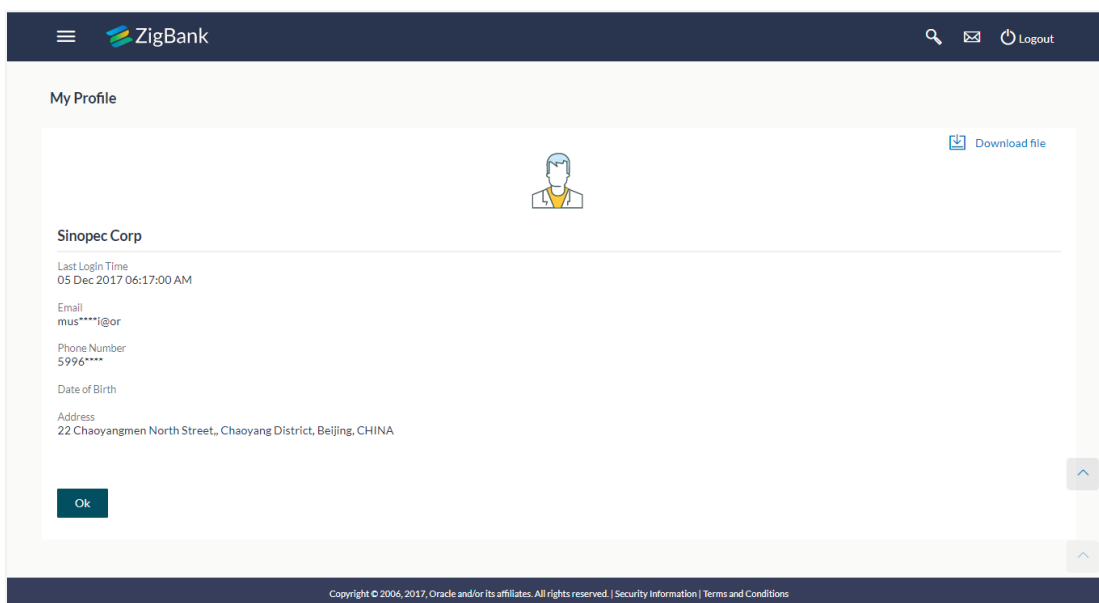
Features Supported In Application

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

How to reach here:

Dashboard > Toggle Menu > My Profile

Profile



Field Description

Field Name	Description
User Name	Name of the user who is currently logged in.
Last Login Time	The date and time of the last login of the user.
Email	Email id of the user.

Field Name	Description
Phone Number	The mobile number of the user.
Date of Birth	Date of birth of the user.
Address	Address of the user.

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

Click  to download the user details.

FAQs

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

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

[Home](#)

10. E-Receipts

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. E-receipts are proof of payment, showing that a payment or a transaction has been done in your bank accounts. Alternately e-receipts can be generated from the transaction journey page, on the dashboard – for all completed transactions.

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

Pre-requisites

- User has a Current and/or Savings account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

Features Supported In Application

- Provide e-receipts for a transaction

10.1 Example for e-receipt generation

To transfer the money to existing payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.

Make Payment - Existing Payee

Make Payment

Transfer Type
 Existing Payee My Accounts

Payee
 ITSparowNick1

ITSparowNick1	Account Number	Account Type	Account Name
	IC477JCGI7877	International	Adam Lambe

Bank Details
 272375, ANGLO IRISH BANK CORPORATION PLC, 18-21, SAINT STEPHEN'S GREEN

Transfer From
 xxxxxxxxxxxx0014
 Balance : £181,791.25

Amount
 GBP £1,000.00
[View Limits](#)

Transfer When
 Now Later

Correspondence Charges
 PAYEE

Payment Details
 Against PO0889

Note (Optional)
 Contract ref 09312
 62 Characters Left

[Pay](#) [Cancel](#)

Transferring money is convenient, fast and secure via the ZigBank Transfer Money service.

Using this service you can transfer money from your ZigBank savings or current account to any of your registered payees across the globe. ZigBank also enables you to transfer money to your friends' Email, Mobile Number or Facebook accounts in case you don't have their account information handy.

Want to make an account transfer now but have not yet registered the payee? No problem! Use the Zigbank Adhoc Transfer service to transfer money to any bank account by simply specifying the account number and supporting bank and branch information. This service also allows you to register the payee for future use, once you have made the transfer.

Did you know?
 You can also initiate multiple transfers towards numerous payees at once. All you have to do is select the **Multiple Transfers** option to get started.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

2. From the **Payee** list, select the appropriate payee. The account maintained under payee to transfer funds appears.
3. From the **Transfer From** account list; select the account from which transfer needs to be done.
4. From the **Currency** list, select the appropriate currency for the amount to be transferred (applicable for international payees only. For domestic and internal payees, currency gets defaulted.)
5. In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.
6. In the **Transfer When** field, select the appropriate transfer date.
 - a. If you select the **Now** option, transfer will be done on same day.
OR
If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.
7. From the **Correspondence Charges** list, select the appropriate option (applicable for international payees only)

8. From the **Payment Details** list, select the appropriate purpose of transfer (applicable for international payees only)
9. Click **Pay** to initiate payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
10. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.
11. The success message of payment along with the transaction reference number, status, Transfer To, Amount, Account Number, Account Type, Transfer From and Transfer When.
OR
Click **Go To Dashboard** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, click [here](#).
OR
Click **Set Repeat Transfer** to repeat the transaction. For more information, click [here](#).
OR
Click the **e-Receipt** link to download the electronic receipt.

E-receipt

	
General Electric	28 Nov 2017 11:49:48
INTERNAL PAY NOW	
Reference Number	AT3OUPA14002CCZ7
Transfer to	Mark & Spencer
Account Type	Internal
Account Number	XXXXXXXXXXXX0028
Account Name	Mark & Spencer
Transfer From	xxxxxxxxxxx0027
Amount	GBP 10.00
Transfer When	02 Jan 2014
Purpose	Transaction is a general cash management instruction.
Note	
<p>-----</p> <p>This is computer generated receipt no signature required. Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.</p>	
<p>Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved.</p>	

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

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

[Home](#)

11. Security Settings

Following options in security settings are available in the application:

- Change Password
- Set Security Questions
- Alternate Login
- Push Notifications

11.1 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 password.

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 Settings > Change Password

Change Password

The screenshot displays the ZigBank Security Settings interface. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with a red '15' badge, and a 'Logout' button. Below the navigation bar, the 'Security Settings' section is active, with tabs for 'Change Password', 'Set Security Question', 'Alternate Login', and 'Push Notifications'. The 'Change Password' tab is selected, showing a form with the following fields: 'Current Password', 'New Password', and 'Re-enter Password', each with a masked input field. Below the form are 'Submit' and 'Cancel' buttons. To the right of the form is a 'Password Conditions' box with a lock icon and a list of requirements:

- ✓ Have 6 to 15 characters
- ✓ Must include upper case, lower case, numbers, and special characters
- ✓ Have at least 1 uppercase letter(s), 1 lowercase letter(s), 1 number(s), and 1 special character (@, #, \$, %, &)
- ✓ Not contain identical (aaa) and consecutive (abc) characters more than 5
- ✓ Not be a common password

 At the bottom of the page, there is a footer with the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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.
(See Password Condition section on the application screen to view the policy of setting a new password.)
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.

Note: Password Conditions gets highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.

11.2 Set Security Questions

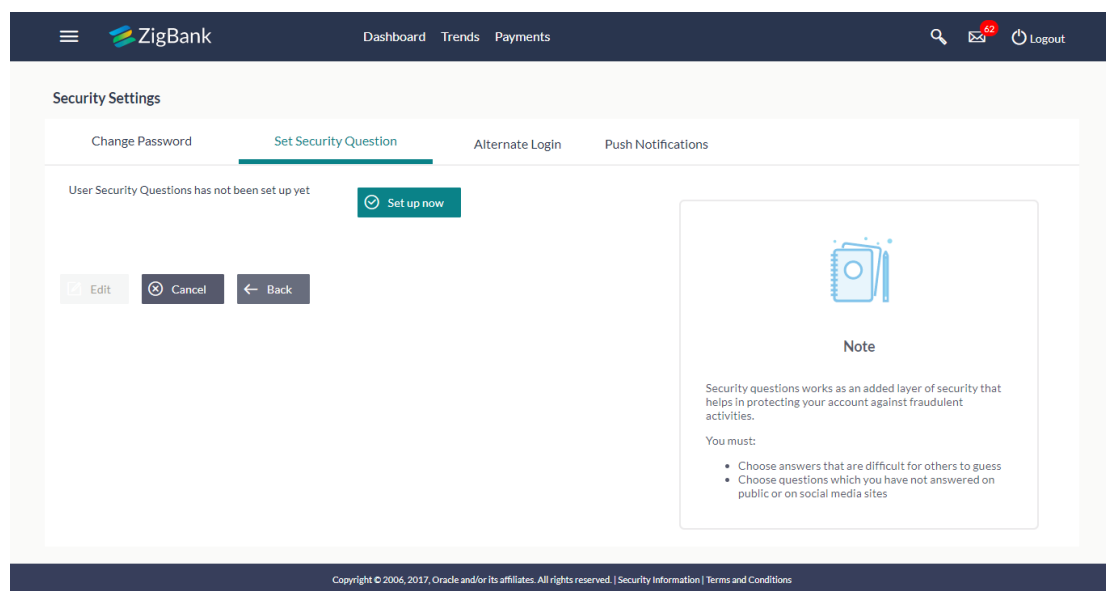
Using this option, the user can choose the security questions and maintain the corresponding answers. User will be asked to answer these questions to as the second level of authentication to complete the transaction.(if 2FA is configured by Bank/System admin)

How to reach here:

Dashboard > Toggle Menu > Security Settings > 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 had 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

User Security Question

Security Question 1
In which state were you born?

Answer 1

Security Question 2
What is the name of your first school?

Answer 2

Security Question 3
Who is your favorite player?

Answer 3

Security Question 4
What is your favorite color?

Answer 4

Security Question 5
In Which year you were born?

Answer 5

Note

Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.

You must:

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites

Save Cancel Back

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
User Security Questions	
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 submitting the request appears.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

11.2.1 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

The screenshot displays the 'Security Settings' page for ZigBank. The 'Set Security Question' tab is active. On the left, there is a list of five security questions:

- Security Question: In which state were you born?
- Security Question: What is the name of your first school?
- Security Question: Who is your favorite player?
- Security Question: What is your favorite color?
- Security Question: In Which year you were born?

At the bottom of this list are three buttons: 'Edit', 'Cancel', and 'Back'. On the right side, there is a 'Note' section with a blue folder icon. The note text reads:

Note

Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.

You must:

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites

The footer of the page contains the text: Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

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

The screenshot displays the 'User Security Question - Edit' interface. It features a dark blue header with the ZigBank logo and navigation icons. The main content area is titled 'User Security Question' and contains five rows, each with a question and an answer field. The questions are: 'In which state were you born?', 'What is the name of your first school?', 'Who is your favorite player?', 'What is your favorite color?', and 'In Which year you were born?'. A 'Note' box on the right side contains the following text: 'Security questions works as an added layer of security that helps in protecting your account against fraudulent activities. You must: • Choose answers that are difficult for others to guess • Choose questions which you have not answered on public or on social media sites'. At the bottom of the form, there are three buttons: 'Save', 'Cancel', and 'Back'. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

User Security Questions- Edit

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'.

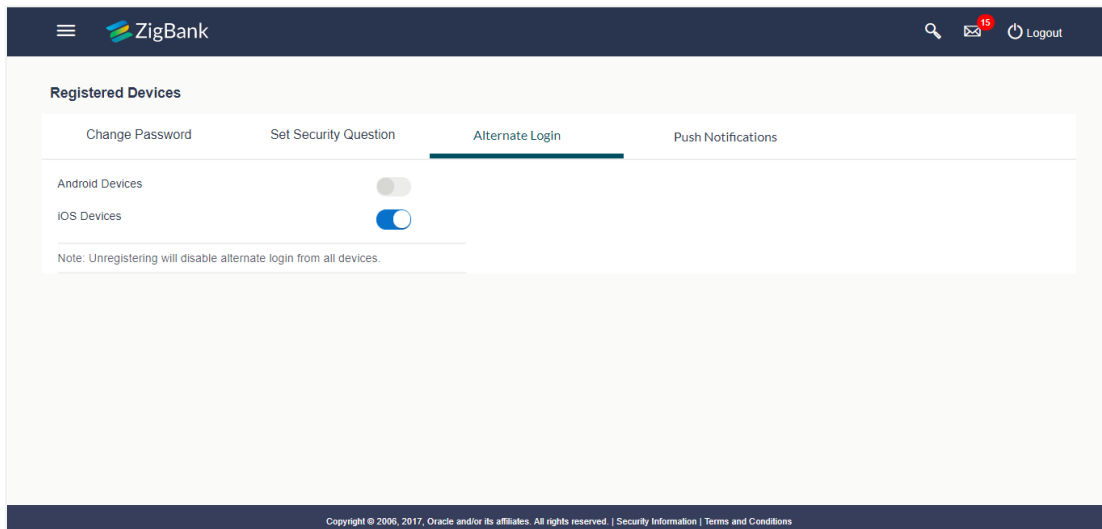
11.3 Alternate Login

This option lets the user to disable his alternate login options (Touch ID/PIN/Pattern) incase if he loses his phone/device (on which his mobile application was installed) and wants to disable his alternate login to prevent it from getting misused by anyone.

How to reach here:

Dashboard > Toggle Menu > Security Settings > Alternate Login

Alternate Login



Field Description

Field Name	Description
Android Devices	All the android devices on which the user has installed the application.
iOS Devices	All the iOS devices on which the user has installed the application.

1. Click the **Android Devices** toggle button to un-register.
User's alternate login gets disabled from all the android devices on which he has installed the application.
OR
Click the **iOS Devices** toggle button to un-register.
User's alternate login gets disabled from all the iOS devices on which he has installed the application.

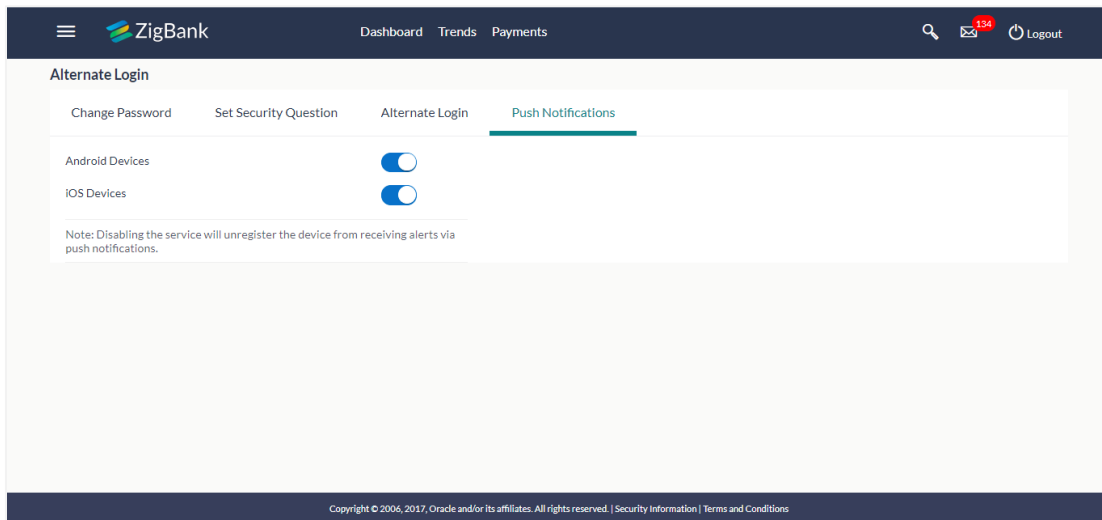
11.4 Push Notification

This option lets the user to disable receiving alerts via push notification.

How to reach here:

Dashboard > Toggle Menu > Security Settings > Push Notification

Push Notification



Field Description

Field Name	Description
Android Devices	All the android devices on which the user has installed the application.
iOS Devices	All the iOS devices on which the user has installed the application.

1. Click the Android Devices toggle button to un-register.
User's notification alerts gets disabled from all the android devices on which he has installed the application.
OR
Click the iOS Devices toggle button to un-register.
User's notification alerts gets disabled from all the iOS devices on which he has installed the application.

FAQs

1. **If I have more than one iOS devices and I need to deregister one of my devices from the Zigbank application, can I do so using 'Registered Device' option?**

If you disable 'iOS Devices' in the 'Register Device' option, it will disable your alternate login from all the devices. You need to re-install the application if you want to use it again on that device.

2. **Why there is a need to unregister the devices?**

The unregistering of devices is done in case you have lost your device and you want to disable your alternate login from that device to prevent any misuse of your Bank account.

[Home](#)

12. Security Question Authentication

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 to execute the transaction successfully.

For security question authentication:

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

Security Question Authentication

The screenshot shows the ZigBank Security Question Authentication interface. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '517', and a 'Logout' button. The main content area is titled 'Security Question' and contains two questions with input fields: 'What is your mother's maiden name?' and 'What is the name of your first pet?'. At the bottom right, there are 'Next' and 'Cancel' buttons. The footer contains the text: 'Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

4. Click Next to go to the next level of authentication (if applicable).
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
5. Complete the 2 Factor Authentication, and click **Confirm**
The success message appears along with the transaction reference number.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.

[Home](#)

13. One Time Password Authentication

One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. User has to enter the received code to complete the process. User can click on 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.

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**.
3. 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.

[Home](#)

14. Mailbox

Mailbox is a two way communication channel between the Bank Administrator and the business user. Mailbox shows the list of messages to the user with date and time, message subject and content. Customers can send mail messages to the bank with specific pre-defined subjects for their queries / complaints / feedback, via the secured mailbox facility which will be delivered to either OBDX Bank administrator or to the UBS user (using UBS Interactions Module) depending upon the day 0 configuration.

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

Prerequisites:

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

Features Supported In Application

The major components of mailbox are:

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

How to reach here:

Dashboard > Toggle Menu > Mailbox > Mails

OR

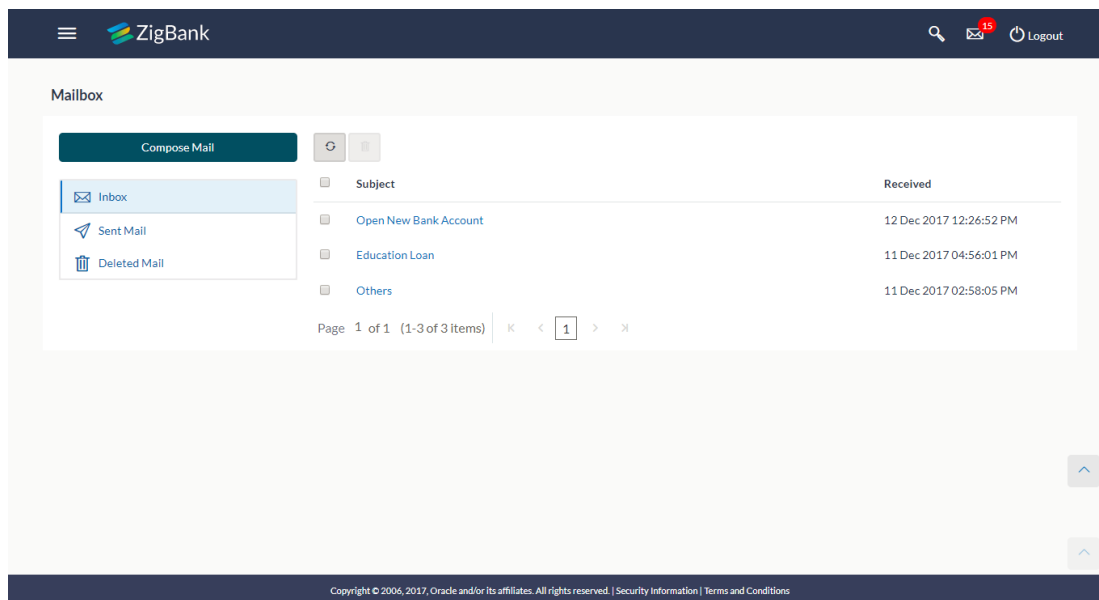
Dashboard > Click  >View All > Mails

14.1 Mails

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

- **Compose Mail:** initiate new mail about any issue, query or feedback
- **Inbox:** View messages received
- **Sent Mail:** View the messages that have been sent by the by logged in user
- **Deleted Mail:** View the messages deleted by logged in user from Inbox and Sent Mail folder

Mailbox - Mails





Field Description

Field Name	Description
Compose Mail	An option to compose new mail.
Inbox	Lists the messages replied by Bank.
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 received in Inbox. Click the link to access the message details
Received	Date and time when the message was received in Inbox.

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 order.
OR

Click  to refresh the mailbox.
OR

To delete multiple messages, select the check box(s) and click .

14.1.2 Compose Mail

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

How to reach here:

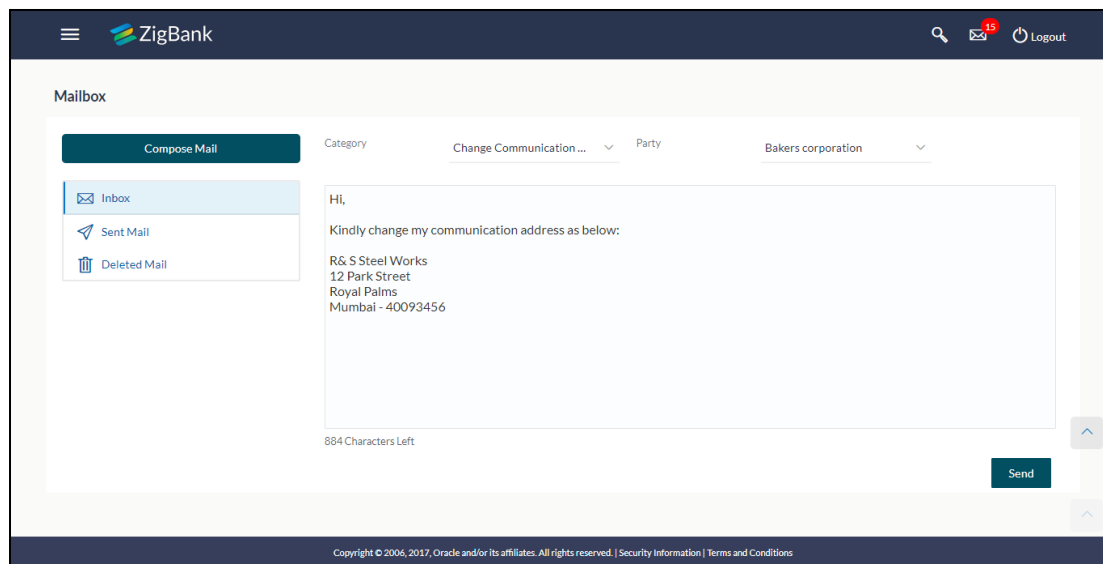
Dashboard > Toggle Menu > Mailbox > Mails
OR

Dashboard > Click  >View All > Mails> Compose Mail

To send a message:

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

Mail Box



Field Description

Field Name	Description
Category	Select the category/ subject related to which the message has to be sent.

Field Name	Description
Party	Select the party with the reference to which the message has to be sent.
Message	The text message to be sent to the bank.

- From the **Category** list, select the appropriate option.
- From the **Party** list, select the desired party.
- In the **Message** section, enter the message.
- Click **Send**.
The success message appears.

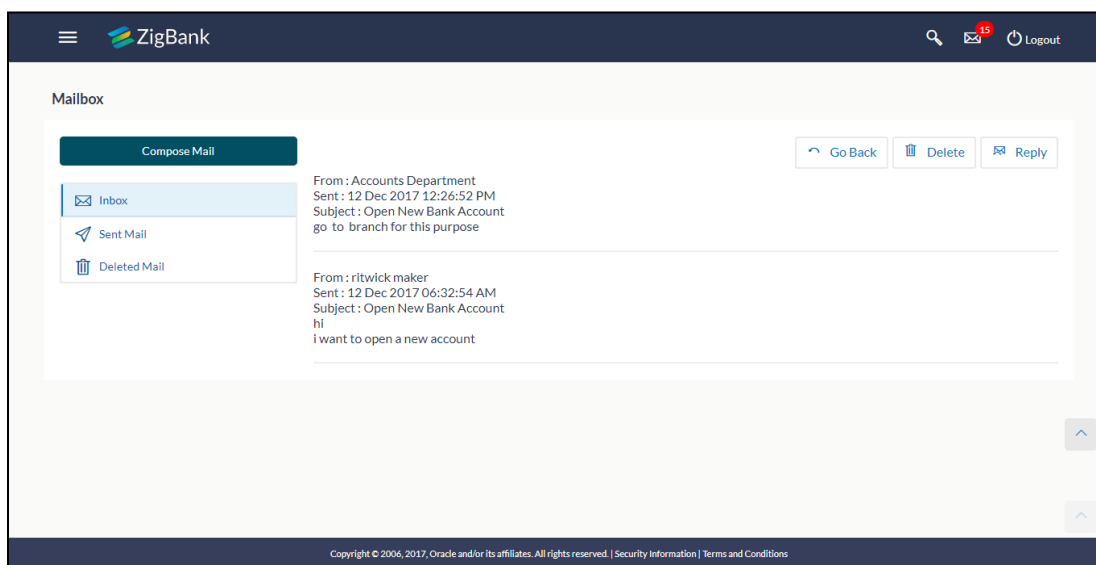
14.1.3 Mailbox – Inbox

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

To view the received mails:

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

Mailbox – Inbox Message Details




Field Description

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

Field Name	Description
Sent	Date and time on which the message was received.
Subject	Subject of the received message.
Mail Chain	<p>The message record contains:</p> <ul style="list-style-type: none"> • 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 <p>Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.</p>

3. Click the required message that you want to view.

OR

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

OR

Click  to refresh the mailbox.

OR

Select message and click  to delete the message.

The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message.

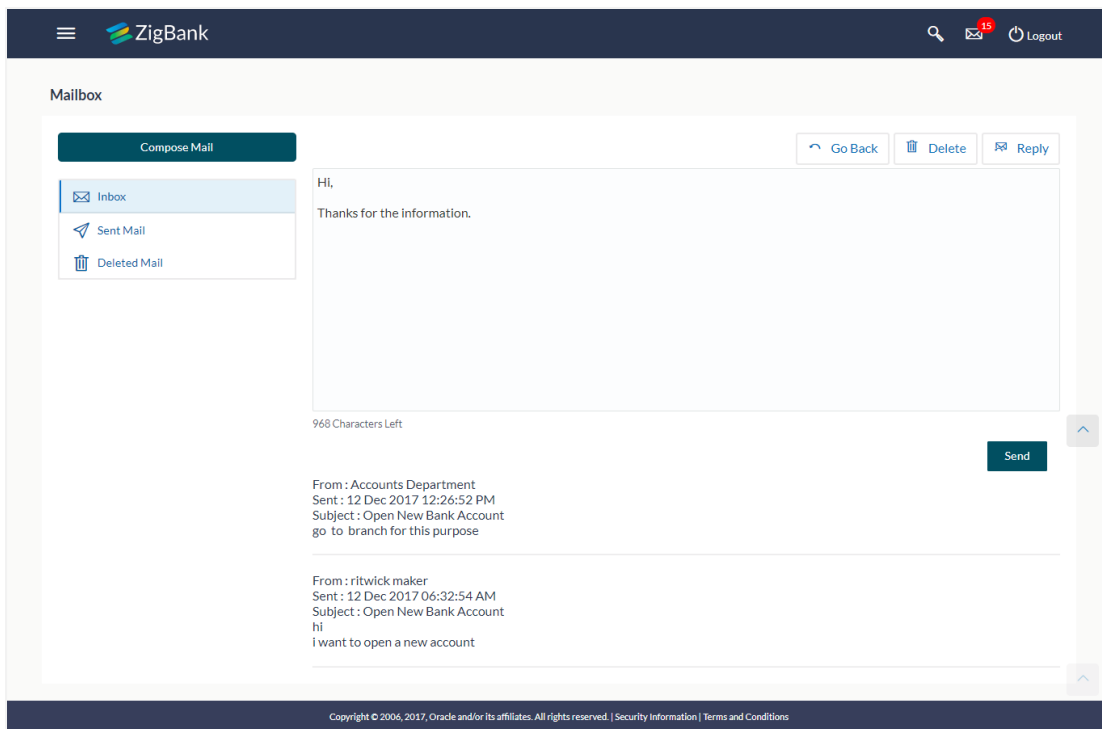
OR

Click **Delete** to delete the message.

OR

Click **Go Back** to navigate to the previous page.

Mailbox – Inbox Reply Message



Field Description

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

Message - Reply

This section displays the reply section.

Message	The message to be sent to the bank.
----------------	-------------------------------------

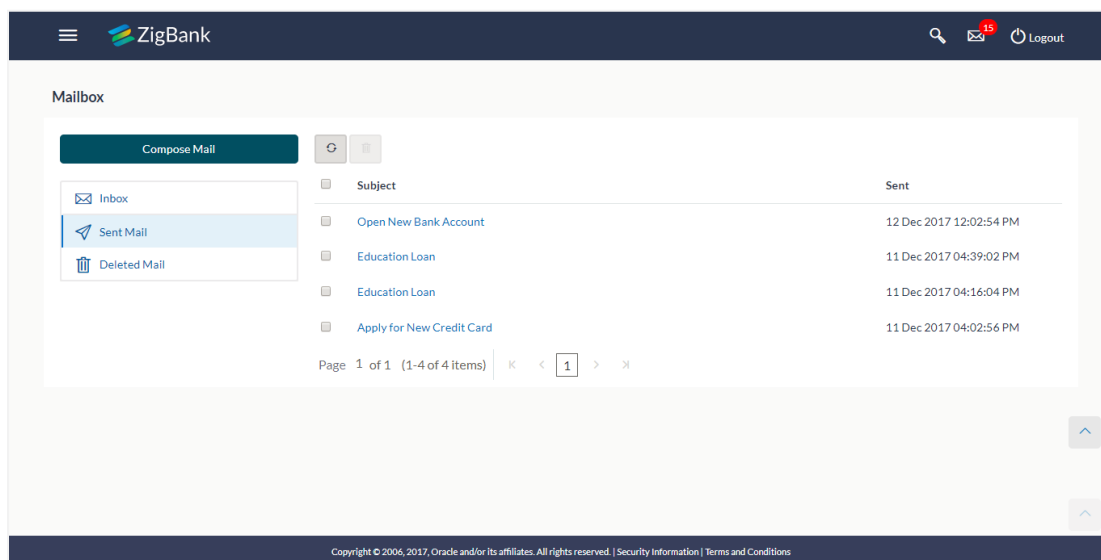
14.1.4 Mailbox – Sent

This option displays all the messages sent by the user. The messages are either sent to the UBS, if the mailbox is configured with the interaction module of UBS or sent to the OBDX system if the mailbox is configured with the OBDX.

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 Mails




Field Description

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

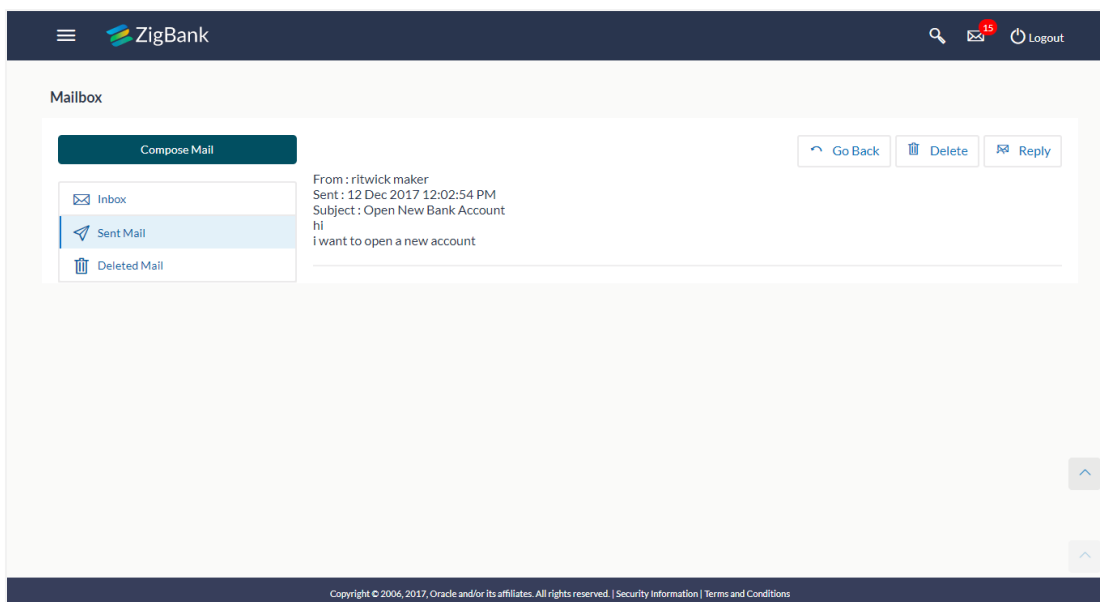
3. Click the required sent message that you want to view.
OR
Click the  header to sort the records according to ascending or descending order.

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 to the received message. The success message appears.
OR
Click **Delete** to delete the message.
OR
Click **Go Back** to navigate to the previous screen.

14.1.5 Mailbox – Sent Mails – Details



Field Description

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

Message Details

This section displays the detailed message.

From The name of the sender who has sent the mail.

Sent Date and time on which the message was sent.

Subject Subject of the sent message.

Mail Chain The message record contains:

- 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.

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

Message - Reply

This section displays the reply section.

Message	The message to be sent to the bank.
----------------	-------------------------------------

1. Click the required sent message that you want to view.
OR
Click the  header to sort the records according to ascending or descending date.
2. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message. The success message appears.
OR
Click **Delete** to delete the message.
OR
Click **Go Back** to navigate to the previous page

14.1.6 Mailbox – Deleted Mail

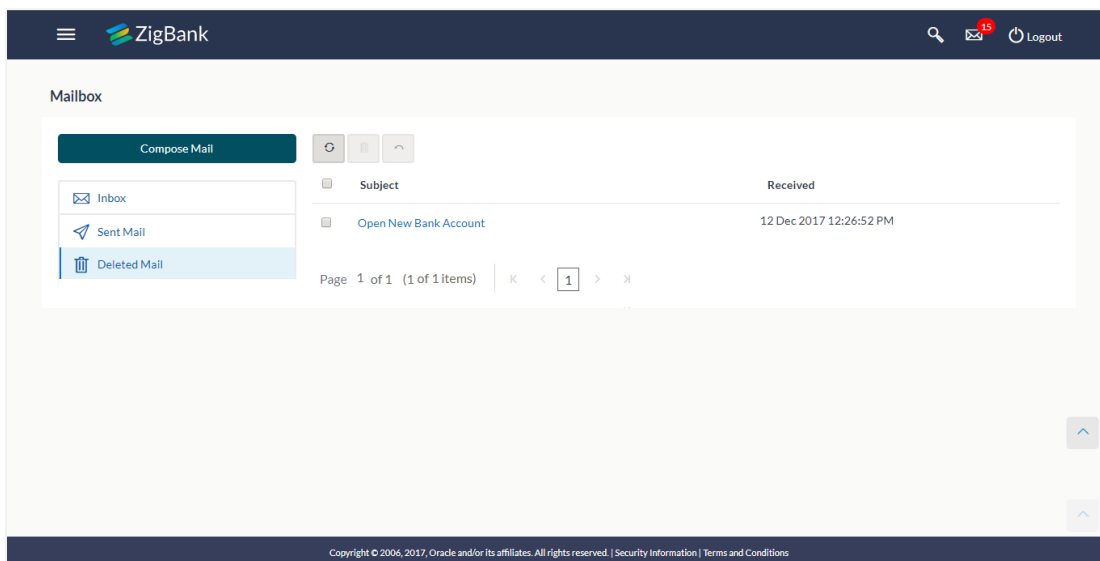
This option displays all the messages that are deleted by the user from Inbox and Sent Mail folders.

To view the deleted messages

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

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

Mailbox – Deleted Mail




Field Description

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

2. Click the required sent message that you want to view.


OR

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

OR

Click  to refresh the mailbox.

OR

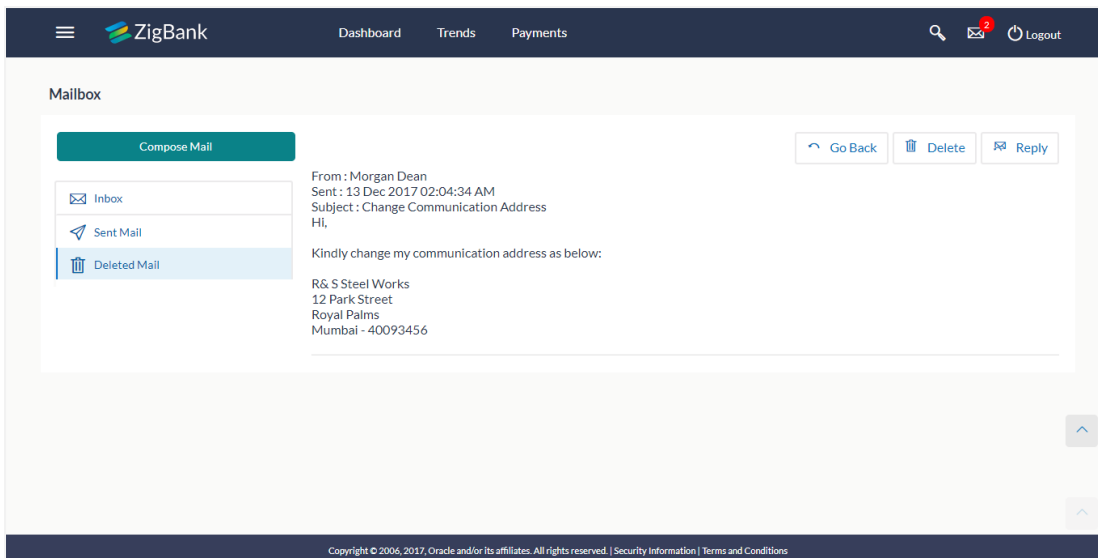
To delete multiple mails, select the check box (s) against the mail, and click  to delete the message permanently.

3. The **Mailbox** screen with detailed message record appears; Click **Delete** to delete the message.

OR

Click **Go Back** to navigate to the previous page.

Mailbox – Deleted Mail Details



The screenshot displays the ZigBank Mailbox interface. At the top, there is a navigation bar with the ZigBank logo, menu icons for Dashboard, Trends, and Payments, and a search icon with a notification badge. The main content area is titled 'Mailbox' and features a 'Compose Mail' button. On the left, a sidebar shows folders: Inbox, Sent Mail, and Deleted Mail (which is currently selected). The main email view shows a message from Morgan Dean, sent on 13 Dec 2017 at 02:04:34 AM, with the subject 'Change Communication Address'. The message body contains the text: 'Hi, Kindly change my communication address as below: R& S Steel Works, 12 Park Street, Royal Palms, Mumbai - 40093456'. Action buttons for 'Go Back', 'Delete', and 'Reply' are visible at the top right of the email content.

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 message.
Message Contents	The contents of the message.

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

14.2 Alerts

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

How to reach here:

Dashboard > Toggle Menu > Mailbox > Alerts
OR

Dashboard > Click  >View All > Alerts

To view the alerts:

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

Alerts

Alerts

Subject	Received
Transaction Approved	12 Dec 2017 03:56:37 AM
Transaction Approved	12 Dec 2017 03:56:37 AM
Transaction Approved	12 Dec 2017 03:56:37 AM
Transaction Partially Approved	12 Dec 2017 03:52:49 AM
Transaction Partially Approved	12 Dec 2017 03:52:49 AM
Transaction Partially Approved	12 Dec 2017 03:48:43 AM
Transaction Pending Approval	12 Dec 2017 03:23:51 AM
Transaction Partially Approved	12 Dec 2017 03:16:13 AM
Transaction Partially Approved	12 Dec 2017 03:16:11 AM

Page 1 of 1 (1-9 of 9 items)

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

- Click individual alert to view the details.

OR

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


OR

Click to refresh the mailbox.

OR

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

Alerts Details

Logout

Alerts

[Delete](#) [Go Back](#)

Transaction Approved 12 Dec 2017 03:56:37 AM

Dear Customer,

Internal Transfer - Record Level Approval Initiated by Sean Puffy Combs has been approved by Rob Ross Lowe. The reference number for this transaction is 111266D07E41.

Regards

Customer Service - .

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

14.3 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:

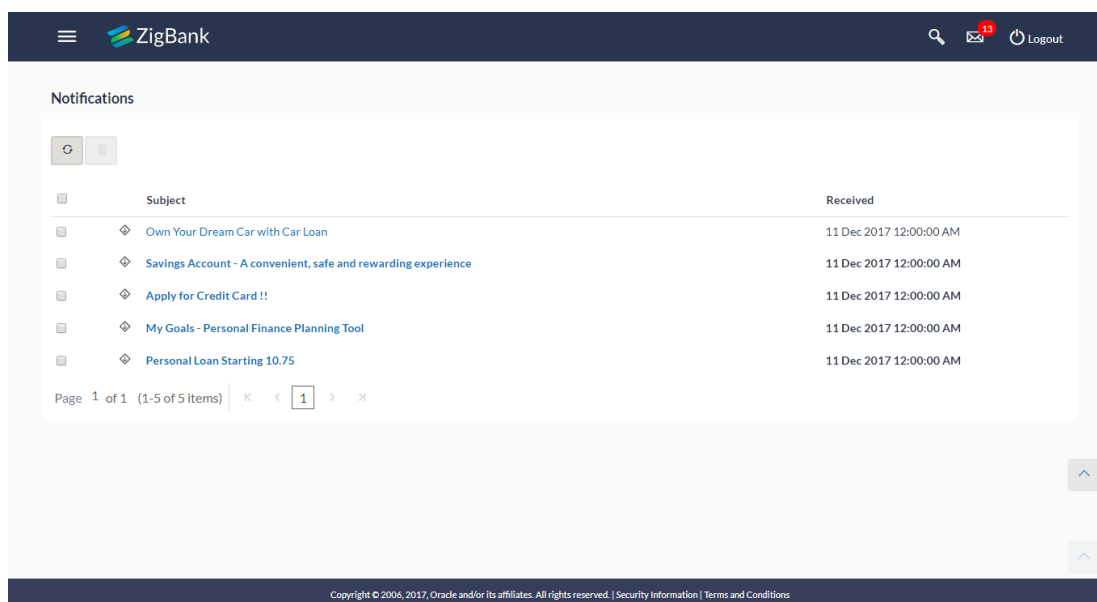
Dashboard > Toggle Menu > Mailbox > Notifications
OR

Dashboard > Click  >View All > Notifications

To view the notifications:

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

Notifications



Notifications



Subject	Received
Own Your Dream Car with Car Loan	11 Dec 2017 12:00:00 AM
Savings Account - A convenient, safe and rewarding experience	11 Dec 2017 12:00:00 AM
Apply for Credit Card !!	11 Dec 2017 12:00:00 AM
My Goals - Personal Finance Planning Tool	11 Dec 2017 12:00:00 AM
Personal Loan Starting 10.75	11 Dec 2017 12:00:00 AM


Page 1 of 1 (1-5 of 5 items) | < 1 > ✕

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

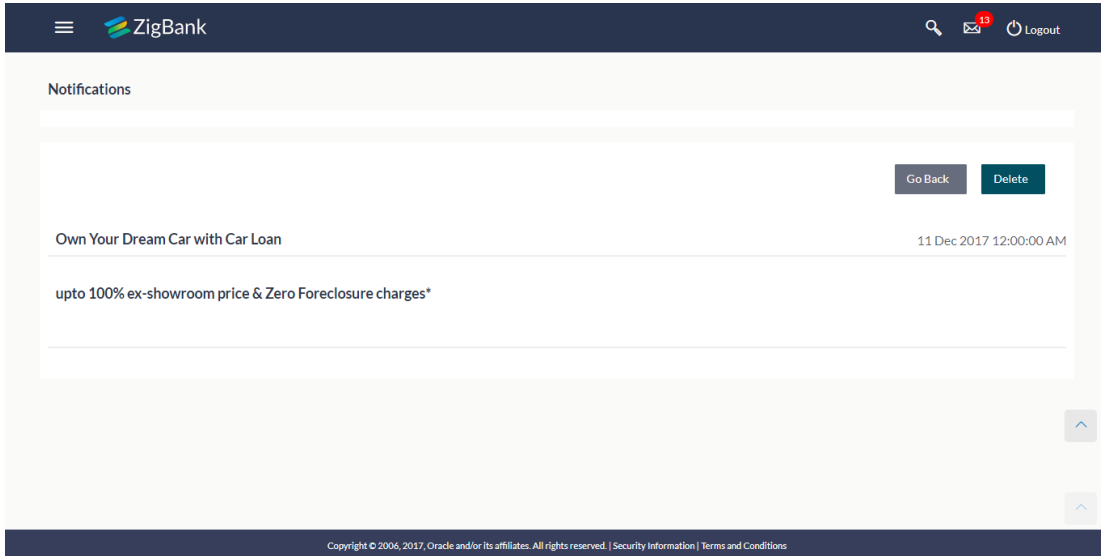
Field Description

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

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

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

Notification Details



Field Description

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

Notification Details

Subject	Subject of the notification.
Received	Date and time on which the notification was received.
Message	Message body of the notification.

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

FAQs

1. Can the user initiate a new mail?

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

1. Can the user delete multiple mails?

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

2. Can the users retrieve the deleted mails?

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

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

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

[Home](#)

15. Limits

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

The limit has two tabs:

- User Limit
- Corporate Limit

Pre-requisites

Valid limits set up for various transactions.

Features Supported In Application

- View user transaction limits (Daily/Monthly)
- View corporate transaction limits (Daily/Monthly)

How to reach here:

Dashboard > Toggle Menu > Limits

Limits – User Limit

ZigBank
Logout

Limits

User Limit Corporate Limit

Mixed Payment - File Level Approval Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Internal Transfer - File Level Approval Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Domestic UK Payment - NON URGENT Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Domestic Payment - NEFT Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
External Transfer Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
PeerToPeer Transfer Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
International Payout Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Self Transfer Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
	Monthly Count 2 Utilised / 38 Remaining	Monthly Limit £31.54 Utilised / £9,999,999,968.46 Remaining	£10,000,000,000.00 Total / Remaining
Domestic UK Payment - FASTER Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Domestic Payment - File Level Approval Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
QR Payment Min Amount: £1.00 Max Amount: £5,000.00	Daily Count 0 Utilised / 15 Remaining	Daily Limit 0.00 Utilised / 15 Remaining	£5,000.00 Total / Remaining
	Monthly Count 0 Utilised / 60 Remaining	Monthly Limit 0.00 Utilised / £25,000.00 Remaining	£25,000.00 Total / Remaining
Internal Transfer Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Domestic Payment - IMPS Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining
Domestic Draft Min Amount: £0.01 Max Amount: £100,000.00	Daily Count 0 Utilised / 1000 Remaining	Daily Limit 0.00 Utilised / 1000 Remaining	£1,000,000.00 Total / Remaining

Ok

Copyright © 2004, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

Transaction	Name of the transaction.
--------------------	--------------------------

Minimum Amount	The minimum transaction amount for a particular transaction.
-----------------------	--

Maximum Amount	The maximum transaction amount for a particular transaction.
-----------------------	--

Daily Count

The utilized vs. available limit for the transaction count.

Utilized	The utilized limit for the transaction count.
-----------------	---

Amount	The available limit for the transaction count.
---------------	--

Daily Limit

The utilized vs. available limit for the transactions.

Utilized	The utilized limit for the transactions.
-----------------	--

Amount	The available limit for the transactions.
---------------	---

Monthly Count

The utilized vs. available limit for the transaction count.

Utilized	The utilized limit for the transaction count.
-----------------	---

Amount	The available limit for the transaction count.
---------------	--

Monthly Limit

The utilized vs. available limit for the transactions.

Utilized	The utilized limit for the transactions.
-----------------	--

Amount	The available limit for the transactions.
---------------	---

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

Limits - Corporate Limit

ZigBank				
Limits				
User Limit	Corporate Limit			
Mixed Payment - File Level Approval	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Internal Transfer - File Level Approval	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic UK Payment - NON URGENT	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic Payment - NEFT	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
External Transfer	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Peer ToPeer Transfer	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
International Payout	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Self Transfer	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
	Monthly Count	40	Monthly Limit	£10,000,000.00
	<input type="text" value="2"/>		<input type="text" value="0"/>	
	Utilised	38	Utilised	£9,999,999.96844
	Remaining	2	Remaining	£0.03156
Domestic UK Payment - FASTER	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
International Payment - File Level Approval	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Bill Payment	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic UK Payment - URGENT	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
International Draft	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
File Upload - File Cancellation	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic SEPA Payment - CREDIT	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic Payment - RTGS	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic SEPA Payment - CARD	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic Payment - IMPS	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00
Domestic Draft	Daily Count	1000	Daily Limit	£1,000,000.00
	<input type="text" value="0"/>		<input type="text" value="0"/>	
Min Amount: £0.01	Utilised	1000	Utilised	£1,000,000.00
Max Amount: £100,000.00	Remaining	0	Remaining	£0.00

Field Description

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

Transaction	Name of the transaction.
--------------------	--------------------------

Minimum Amount	The minimum transaction amount for a particular transaction.
-----------------------	--

Maximum Amount	The maximum transaction amount for a particular transaction.
-----------------------	--

Daily Count

The utilized vs. available limit for the transaction count.

Utilized	The utilized limit for the transaction count.
-----------------	---

Amount	The available limit for the transaction count.
---------------	--

Daily Limit

The utilized vs. available limit for the transactions.

Utilized	The utilized limit for the transactions.
-----------------	--

Amount	The available limit for the transactions.
---------------	---

Monthly Count

The utilized vs. available limit for the transaction count.

Utilized	The utilized limit for the transaction count.
-----------------	---

Amount	The available limit for the transaction count.
---------------	--

Monthly Limit

The utilized vs. available limit for the transactions.

Utilized	The utilized limit for the transactions.
-----------------	--

Amount	The available limit for the transactions.
---------------	---

-
2. Click **OK** to navigate to the previous screen.

[Home](#)

16. 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

16.1 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 identify 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 identify 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.

How to reach here:

Portal Page > Tools & Calculator > Eligibility

1. Select the appropriate calculator.

16.2 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

The screenshot displays the ZigBank Loan Calculator interface. At the top, there is a navigation bar with the ZigBank logo and a 'Login' button. The main form includes the following fields and values:

- Amount:** £1,000,000.00
- For (Period):** 10 Years
- @Interest:** 10%
- Installment Amount:** £13,219.50

A 'Calculate' button is located below the installment amount. To the right, a sidebar titled 'Loan Calculator' features an icon of a calculator and a pencil. The text in the sidebar reads: 'Getting a Loan from Zig Bank is quick and easy. To ease your burden of paying off the loan immediately, you can opt for the EMI (Equated Monthly Instalment) facility. To estimate your loan instalment amount per month, you can use a loan calculator.'

At the bottom of the page, a footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'

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 user.

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.

Click **Calculate**.

The application calculates and displays the monthly installment of the loan.

16.3 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

How Much Loan Can You Get?

Your Average Monthly Income
£50,000.00

Your Average Monthly Expenses
£30,000.00

For How Many Years
5

@Interest < 10% >

You can get a loan of: £941,146.00
Average Installment: £20,000.02/month

Calculate

Loan Eligibility Calculator
Zig Bank calculator provides quick results regarding your eligibility for the loan considering factors like your monthly income and expenses.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

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 How Many 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 How Many 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.

16.4 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

The screenshot displays the ZigBank Term Deposit Calculator. The main form includes the following fields and values:

- Amount:** £200,000.00
- Frequency:** 3 Years, 6 Months, 0 Days
- @Interest:** 10%
- Result:** You get back: £284,190.23

A sidebar on the right features a crown icon and the text: "Deposit Calculator. Deposit calculator helps you find out the maturity amount and the interest you will earn on it after a particular time period. Term Deposits are considered to be safe investments."

Field Description

Field Name	Description
How Much would you like to Deposit	
Amount	Total deposit of principal amount for deposit with default currency.
Frequency - 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.
4. Click **Calculate**.
The Deposit Value at maturity appears.

16.5 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 > Forex Calculator

Forex Calculator

Field Description

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

Current Entity	The name of the entity currently mapped.
-----------------------	--

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

[Home](#)

17. ATM / Branch Locator

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

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

Features Supported In Application

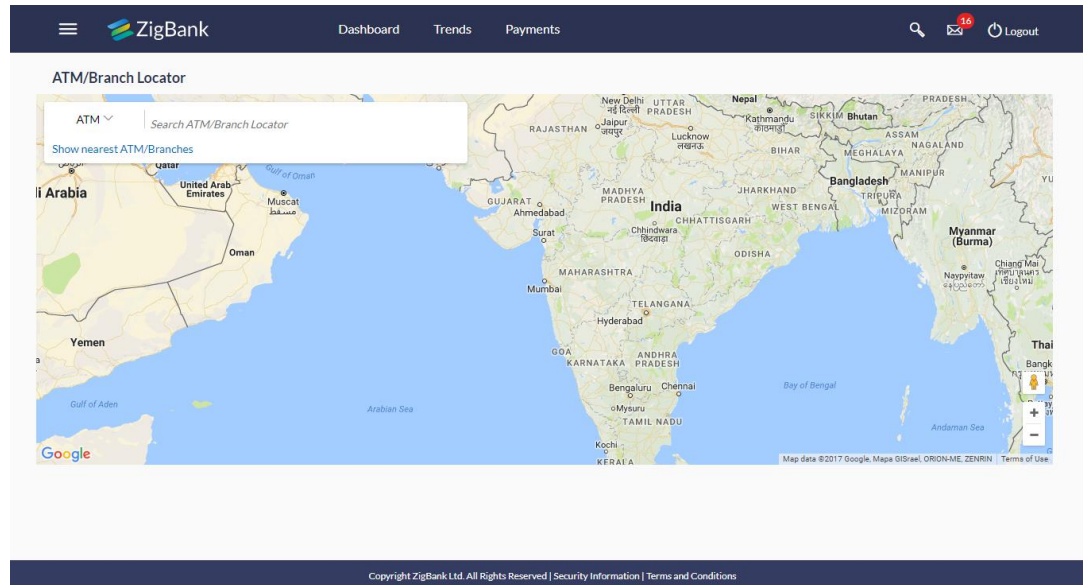
- Locate Branches
- Locate ATM

How to reach here:

Login Page > ATM/ Branch Locator

Dashboard > Toggle Menu > ATM/ Branch Locator

ATM /Branch Locator



Field Description

Field Name	Description
ATM/ Branch	Select if the search is for a branch or ATM. The options are: <ul style="list-style-type: none"> •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

The screenshot shows the ZigBank ATM/Branch Locator search interface. At the top, there is a navigation bar with 'ZigBank' logo and menu items: Dashboard, Trends, Payments, and Logout. Below the navigation bar, the search interface is displayed. It includes a search bar with 'ATM' selected and the address 'The Hub Mall, Goregaon East, Mumbai, Maharashtra, India'. A button 'Show nearest ATM/Branches' is visible. Below the search bar, a list shows '1 ATM in this area' with details: 'DBA001, Mumbai, Hub mall, Mumbai, INDIA'. A map displays the location with a red pin and a distance of 0.4 km. A circular area on the map is highlighted with a '2.50 Km' radius. The interface includes navigation links like 'Get Direction' and 'View Details'.

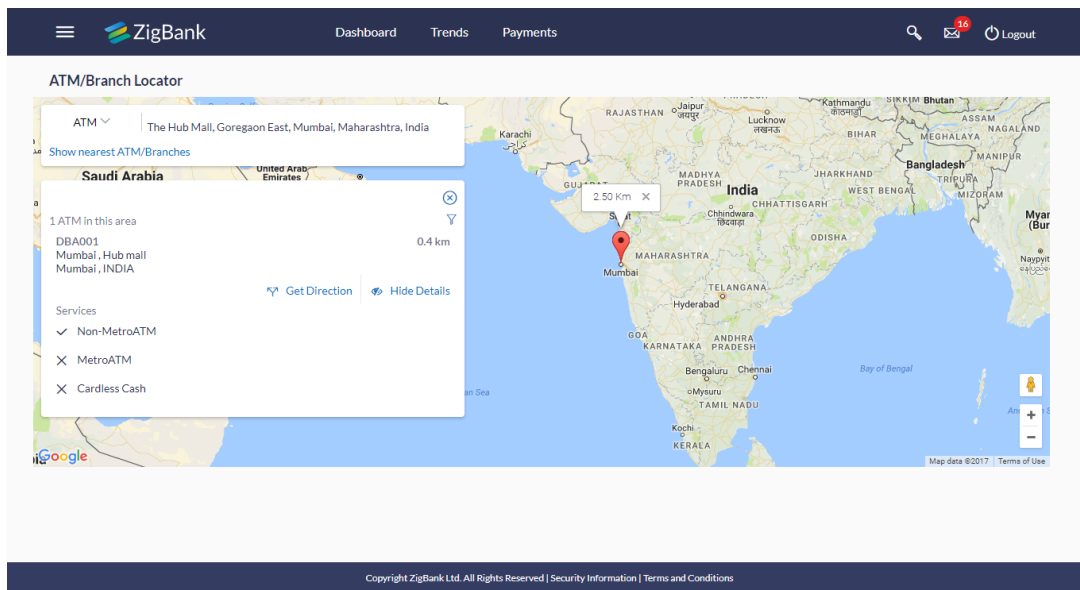
Field Description

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(es) to search the ATM / branches providing specific services.
Name	The name of the ATM / branch.
Distance	The distance to the ATM / branch selected from the user's current location.
Address	The address of the ATM / branch that you have searched for.
View Details	
Clicking this link displays the below details.	
Name	The name of the ATM /branch of the bank.
Address	Detail address of the ATM /branch of the bank.
Phone Number	The phone number of the branch. 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.
5. Click and drag  to view the distance of ATM/ branch from your current location, and increase and decrease the radius of your search.

ATM/ Branch Locator - View Details



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

FAQs

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

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

[Home](#)

18. My Reports

Corporate User logs into the system and navigates to My Reports screen. On accessing 'My Reports' menu, last 10 reports which generated by the user or by other users of a party are listed with the respective report status. User can choose to search the specific report using the search criteria or can opt to view/ download detailed report.

Reports are categorized as:

- Adhoc Reports
- Scheduled Reports

How to reach here:

Corporate Dashboard > Toggle menu > Reports > My Reports

18.1 My Reports - Adhoc

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To view and download the generated adhoc reports:

My Reports - Adhoc

ZigBank
Logout

My Reports

Current Entity
 Default Business Unit ▼

Adhoc
Scheduled

Search
🔍

Report Id
Report Name
Select ▼

Generation Date
From Date
To Date

Search

Report Name	Report Id	Generation Date and Time	Status
Party wise pending Approvals list Report	071186762168001	07 Nov 2017 10:37:04 AM	⊘ Error
Transaction Summary Report	071171195742001	07 Nov 2017 10:35:06 AM	✔ Processed
Party wise pending Approvals list Report	061105595085001	06 Nov 2017 12:06:23 PM	✔ Processed
Party wise Payee Maintenance Report	061186437774001	06 Nov 2017 12:04:47 PM	✔ Processed
Daily Balance Position Report	031158855877001	03 Nov 2017 11:46:09 AM	✔ Processed
Daily Balance Position Report	301087074338001	30 Oct 2017 08:55:30 AM	✔ Processed
Daily Balance Position Report	271052508220001	27 Oct 2017 05:35:31 AM	✔ Processed
Daily Balance Position Report	261066553602001	26 Oct 2017 06:07:39 AM	✔ Processed
Daily Balance Position Report	261034269311001	-	⊘ Pending
Party wise pending Approvals list Report	251080591504001	-	⊘ Pending

Page of 9 (1-10 of 85 Items)

1
2
3
4
5
...
9


Cancel

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.

Field Name	Description
Generation Date	To search generated reports between specific date ranges. <ul style="list-style-type: none"> • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report ID	Links of view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: <ul style="list-style-type: none"> • Processed • Pending • Error


1. Click search icon  to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.
2. Click on **Report ID** hyperlink to view the detailed report. (Refer specimen provided for each report)

18.2 My Reports - Scheduled

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To view and download the generated scheduled reports:

1. Click the **Scheduled** tab. The list of scheduled reports appears.
OR

Click search icon  to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.

My Reports - Scheduled

My Reports Current Entity
Default Business Unit

ADHOC **SCHEDULED**

Search

Report Id Report Name Select

Generation Date *From Date* *To Date*

Report Name	Report Id	Generation Date and Time	Status
Date wise User creation Report	231093090225001	-	Pending
Date wise User creation Report	231004567322001	-	Pending
Date wise User creation Report	231004567322002	-	Pending
Date wise User creation Report	231004567322003	-	Pending
EPI Payment reconciliation Report	130933577148001	-	Pending
EPI Payment reconciliation Report	130933577148002	14 Sep 2017 06:15:19 PM	Processed
EPI Payment reconciliation Report	130933577148003	15 Sep 2017 06:20:19 PM	Processed
EPI Payment reconciliation Report	190766684159001	-	Pending
EPI Payment reconciliation Report	190766684159003	23 Jul 2017 06:40:02 AM	Processed
EPI Payment reconciliation Report	190766684159002	-	Pending

Page 1 of 3 (1-10 of 27 items) |

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

Search

Report ID Report ID to search specific report. All the report IDs will be listed.

Report Name Report Name to search specific report. All the reports with the names will be listed.

Generation Date To search generated reports between specific date ranges.

- From date – to specify the date from which the generated reports to be searched.
- To date – to specify the date till which the generated reports to be searched.

Report List

Field Name	Description
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report ID	Links of view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: <ul style="list-style-type: none"> ●Processed ●Pending ●Error

2. Click on **Report ID** hyperlink to view the detailed report. (Refer specimen provided for each report)

FAQs

1. **Can I choose a format in which a report is to be downloaded from My Reports screen?**

A report can be downloaded in a format selected while generating a report.

2. **I can view and download a report which is generated by other administrator users?**

Yes, you can view and download the reports which are generated by other administrator users using **My Reports** screen.

[Home](#)

19. Report Generation

Corporate user logs into the system and navigates to Report Generation screen. On accessing 'Report Generation menu, corporate user has to select a type of a report which needs to be generated. Other reports parameters with respect to each report are displayed on the screen as input fields so that report can be requested with specific data.

Reports are categorized as:

- Adhoc Reports
- Schedule Reports

Corporate user can view the all the reports that are scheduled and can view and edit the parameters of the scheduled reports, as per requirement to generate reports on new parameters from next report cycle. Corporate user approver can approve or reject the maintenance initiated for editing existing report schedule.

Note: If 2 factor authentication is enabled, the reports get generated only after successful authentication.

The lists of reports are:

- Daily Balance Position Report
- Party wise Payee Maintenance Report
- Party wise Pending Approvals list Report
- Transaction Summary Report

How to reach here:

Corporate Administration Dashboard > Toggle menu > Reports > Report Generation

Report Generation

Field Description

Field Name	Description
Report Name	Select the report that is to be generated.

19.1 Adhoc Reports

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

Adhoc Reports

Field Description

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

Report	The report type selected to generate the report.
---------------	--

Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are:
----------------------	---

- PDF
- XLS

The options with Internal Reporting Application are:

- PDF
- CSV

Party Id	The party id of the user for whom report is to be generated.
-----------------	--

User Type	The user type for whom report is to be generated. The options are:
------------------	---

- Corporate User
- Retail User
- Administrator

Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
-----------------	--

19.2 Scheduled Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

Scheduled Reports

The screenshot shows the ZigBank Reports interface. At the top, there is a navigation bar with the ZigBank logo and a 'Logout' button. Below the navigation bar, the 'Reports' section is displayed. On the right side of the 'Reports' section, there is a 'Current Entity' dropdown menu currently set to 'OBDX_BU'. Underneath, there are two tabs: 'ADHOC' and 'SCHEDULED', with 'SCHEDULED' being the active tab. The main content area contains several input fields: a 'Report' dropdown menu, a 'Select Frequency' dropdown menu, and two date fields labeled 'Start Date' and 'End Date', each with a calendar icon. Below these fields are three buttons: 'Generate Report' (in a dark teal box), 'Cancel', and 'Clear'. A link labeled 'View Scheduled Reports' is located to the right of the 'Report' dropdown. At the bottom of the interface, there is a footer with the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report	The report type selected to generate the report.
View Scheduled Report	Link to view all the reports that are scheduled.
Frequency	The frequency at which the reports are generated. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Date	Start date of the date range from which you want to generate the report.
End Date	End date of the date range up-to which you want to generate the report.

19.2.1 View Scheduled Reports

Using this option, corporate user can view all the reports and its details that are scheduled to the future date.

To view the scheduled reports:

1. From the **Current Entity** list, select the appropriate entity.
2. Click the **Scheduled** tab. The scheduled report generation screen appears.
3. Click the **View Scheduled Reports** link.
The **Scheduled Reports** screen appears.

Scheduled Reports

Report Name	Report Id	Schedule Frequency	Start Date	End Date
Date wise User creation Report	231004567322	DAILY	23 Oct 2017 01:00:00 PM	31 Oct 2017 12:00:00 AM
Party wise Payee Maintenance Report	201028328633	WEEKLY	31 Oct 2017 12:00:00 AM	30 Nov 2017 12:00:00 AM
Date wise User creation Report	171057110095	MONTHLY	20 Oct 2017 12:00:00 AM	31 Oct 2017 12:00:00 AM

Page 1 of 1 (1-3 of 3 items)

Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Schedule Frequency	The frequency that has been scheduled to generate the report.
Start Date	Start date of the date range for the scheduled report.
End Date	End date of the date range for the schedule report.

4. Click on desired **Report ID** to view the details of the scheduled report. The **View Reports Schedule** screen appears.

View Reports Schedule

The screenshot shows the 'View Report Schedule' page in the ZigBank application. At the top right, there is a 'Logout' button and a 'Current Entity' dropdown menu set to 'OBDX_BU'. The main content area displays the following report details:

Report Name	Date wise User creation Report
Report Id	231004567322
Report Format	PDF
Report Frequency	DAILY
Start Date	23 Oct 2017 01:00:00 PM
Stop Date	31 Oct 2017 12:00:00 AM
Scheduled By	superadmin

At the bottom of the form, there are four buttons: 'Edit', 'Delete', 'Back', and 'Cancel'.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Report Name	Name of the scheduled report.
Report Id	Id of the scheduled report.
Frequency	The frequency at which the reports are scheduled to run.
Start Date	Start date of the date range for the scheduled report.
Stop Date	End date of the date range for the schedule report.
Scheduled By	The id of the user who scheduled the report generation.

19.2.2 Edit Scheduled Reports

Using this option, corporate user can edit the parameters defined for scheduled reports. These changes are implemented to generate the reports of next scheduled cycle.

To edit the scheduled reports:

1. From the **Current Entity** list, select the appropriate entity.
2. Click the **Scheduled** tab. The scheduled report generation screen appears.
3. Click the **View Scheduled** Reports link.
The **Scheduled Reports** screen appears.
4. Click on desired **Report ID** to edit the details of the scheduled report. The **View Report Schedule** screen appears.

5. Click **Edit** to modify the report schedule. The **Edit Report Schedule** screen appears.
OR
- Click **Delete** to delete the report schedule.
OR
- Click **Back** to navigate to the previous screen.
OR
- Click **Cancel** to cancel the transaction.

Edit Reports Schedule

The screenshot displays the 'Edit Report Schedule' interface. At the top, there is a navigation bar with the ZigBank logo and a 'Logout' button. Below this, the 'Current Entity' is set to 'OBDX_BU'. The main form area contains the following fields:

- Report Name:** Date wise User creation Report
- Report Id:** 231004567322
- Report Format:** PDF (dropdown menu)
- Report Frequency:** DAILY (dropdown menu)
- Start Generating:** 10/23/17 13:00 (calendar icon)
- Stop Generating:** 10/31/17 00:00 (calendar icon)
- Scheduled By:** superadmin

At the bottom of the form, there are three buttons: 'Save' (highlighted in blue), 'Cancel', and 'Back'. A footer at the very bottom contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency of the scheduled report. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	The start date of the scheduled report.

Field Name	Description
End Generating	The end date of the scheduled report.
Scheduled By	The id of the user who scheduled the report generation.

6. Modify the details, if required. You can modify the Report Format, Report Frequency and Stop Generating date and time.
7. Click **Save** to save the changes. The **Confirm Edit Report Schedule** screen appears.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the transaction.
8. Click **Confirm**.
The user will be navigated back to the create screen.
OR
Click **Cancel** to cancel the transaction.
9. The success message of goal category creation appears.
Click **OK** to complete the transaction.

19.2.3 Delete Scheduled Reports

The corporate user can delete the scheduled reports which are no longer required.

To delete account and transaction access for the user:

1. In the **Reports** screen, click the **Scheduled** tab. The scheduled report generation screen appears.
2. Click the **View Scheduled Reports** link.
The **Scheduled Reports** screen appears.
3. Click on desired **Report ID** to delete the scheduled report. The **View Report Schedule** screen appears.
4. Click **Delete**.
The application will prompt the administrator with a deletion message.

Delete Reports Schedule

The screenshot shows the ZigBank interface. At the top left is the ZigBank logo and a menu icon. At the top right is a 'Logout' button. Below the header, the 'Current Entity' is set to 'OBDX_BU'. The main content area is titled 'View Report Schedule' and displays a table of report details:

Report Name	Date wise U
Report Id	231093090
Report Format	PDF
Report Frequency	DAILY
Start Date	23 Oct 2017
Stop Date	31 Oct 2017
Scheduled By	superadmin

Below the table are four buttons: 'Edit', 'Delete', 'Back', and 'Cancel'. A modal dialog box titled 'Delete Scheduled Report Request' is overlaid on the page. The dialog contains the text: 'Are you sure you want to delete the schedule of the Report Id - 231093090225?' and a 'Confirm' button.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

5. Click **Confirm** to proceed with the deletion request. It will navigate to confirmation page with a success message and the status.
6. Click **OK** to complete the transaction.

19.3 Daily Balance Position Report

Daily balance position report provides the information on opening balance, total credits, total debits and closing balance. A user can request to generate an adhoc and scheduled report.

Further, user has to select a format in which the report needs to be generated.

How to reach here:

Administration Dashboard > Toggle menu > Report > Report Generation

19.3.1 Daily Balance Position Report

Daily balance position Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the daily balance position adhoc report:

1. Click the **Adhoc** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Daily Balance Position - Adhoc Reports

The screenshot shows the 'Reports' section of the ZigBank interface. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '433', and a 'Logout' button. Below the navigation bar, the 'Reports' section has two tabs: 'Adhoc' (selected) and 'Schedule'. Under the 'Adhoc' tab, there is a 'Report' dropdown menu set to 'Daily Balance Position Report' and a 'Report Format' dropdown menu set to 'PDF'. Below these, there is a 'Duration' section with two date pickers: '01 Oct 2017' and '03 Nov 2017'. At the bottom of the form, there are three buttons: 'Generate Report' (in green), 'Cancel', and 'Clear'. The footer of the page contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description


Field Name	Description
Report Name	The report type selected to generate the report.

Field Name	Description
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF • XLS <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV
Duration	<p>The period for which the report is to be generated.</p> <p>Start date of the date range from which you want to generate the report.</p> <p>End date of the date range up-to which you want to generate the report.</p>

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Duration - From** and **Duration - To** list, select the appropriate duration.
5. Click **Generate Report** to view and generate the report.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
6. The success message of request along with the status and **Report Request Id** and Reference Number appears. Click **Done** to complete the transaction.
OR
Click on the **Report Request Id** link to download the report. User is directed to **My Reports** screen. The list of reports appears.
7. Click on desired **Report ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Administration Dashboard > Report > My Reports*.

For reference, a specimen of the report generated is given below:

Daily Balance Position						
Party Name: Corp User1 Party Id: 001164 Start Date: 2013-10-30 End Date: 2014-10-30						
						
Account Number: AT30011640014 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	9	£0.00	351.0	£0.00
Account Number: AT30011640025 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£40.00	4	£230.00	23.0	-£190.00
Account Number: AT30011640036 Account Currency: USD Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	31.0	£0.00
Account Number: AT30011640047 Account Currency: USD Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	2	£0.00	8.0	£0.00
Account Number: AT30011640069 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	20.0	£0.00
Account Number: AT30011640078 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	5.0	£0.00
1 Report generated by Corp User1 30 Oct 2017, 08:55						

Field Description

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

Report Parameters

Field Name	Description
Party Name	The name of the party for whom the report is generated.
Party ID	The Id of party for whom the report is generated.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Account Number	Account number of the user for whom report is generated and is selected at the time of report generation.
Account Currency	Currency of the account.
Branch Code	Branch code of the user's account.
Date	Report creation date.
Opening Balance	Opening balance of the user's account.
Total Credits	Total amount credited on the user's account
Credit Count	Credit count of the account
Total Debits	Total amount debited on the user's account
Debit Count	Debit count of the account
Closing Balance	Closing balance of the user's account.

19.4 Party wise Payee Maintenance Report

Party wise Payee Maintenance Report provides summary of account and draft payees maintained under a specific party ID. Administrator has to provide a party ID for which Party wise Payee Maintenance Report is to be generated.

Further, user has to select a format in which the report needs to be generated. The administrator can generate reports under the following two categories.

- Adhoc Report
- Scheduled Report

How to reach here:

Administration Dashboard > Toggle menu > Reports > Report Generation

19.4.1 Party wise Payee Maintenance - Adhoc Report

Party wise Payee Maintenance Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the Party wise Payee Maintenance adhoc report:

1. From the **Current Entity** list, select the appropriate entity.
2. Click the **Adhoc** tab.
3. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Party wise Payee Maintenance - Adhoc Reports

The screenshot shows the ZigBank Reports generation interface. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '433', and a Logout button. Below the navigation bar, the 'Reports' section is visible. There are two tabs: 'Adhoc' (selected) and 'Schedule'. Under the 'Adhoc' tab, there is a 'Report' dropdown menu with 'Party wise Payee Maintenance Report' selected, and a 'Report Format' dropdown menu with 'PDF' selected. Below these dropdowns, there are three buttons: 'Generate Report' (in a teal box), 'Cancel', and 'Clear'.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Report Name	The type of report to be generated.
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF • XLS <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV
	<ol style="list-style-type: none"> 4. From the Report Format list, select the appropriate report output format. 5. Click Generate Report to view and generate the report. OR Click Clear to reset the search parameters. OR Click Cancel to cancel the transaction. 6. The success message of request along with the status and Report Request Id and Reference Number appears. Click Done to complete the transaction. OR Click on the Report Request Id link to download the report. User is directed to My Reports screen. The list of reports appears. 7. Click on desired Report ID to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.
	<p>Note: You can also download the requested report from <i>Administration Dashboard > Report > My Reports</i>.</p>

For reference, a specimen of the report generated is given below:

Party wise Payee Maintenance		ZigBank Digital Banking			
Party Id : 001164 Party Name : Exxon Mobil					
Account Payees					
Payee-Biller Name	Account Type	Account Details	NickName	Created By	Access Type
DoMichael7	DOMESTIC	9823u40joo HDFC Bank Ltd	MichaelDomNick	rkcorpuser1	Private
DomRihna	DOMESTIC	9234092099 HDFC Bank Ltd	RihanaDomNick	rkcorpuser1	Private
DomRiya1	DOMESTIC	UYDYID34703 HDFC Bank Ltd	RiyaDomNick1	rkcorpuser1	Private
DomRiya2	DOMESTIC	UYDYID34703 HDFC Bank Ltd	RiyaDomNick2	rkcorpuser1	Private
DomRiya3	DOMESTIC	UYDYID34703 HDFC Bank Ltd	RiyaDomNick3	rkcorpuser1	Private
DomSuhana1	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick1	rkcorpuser1	Public
DomSuhana11	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick11	rkcorpuser1	Public
ITJack1	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick1	rkcorpuser1	Private
ITJack2	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick2	rkcorpuser1	Private
ITJack3	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick3	rkcorpuser1	Private
ITSparow1	INTERNATIONAL	IC477JCGI7877 ANGLO IRISH BANK CORPORATION PLC	ITSparowNick1	rkcorpuser1	Private
LucyIT1	INTERNATIONAL	190100183 Bank of Bahrain	LosDelRi001Nick1	rkcorpuser1	Public

1 Report generated by Corp User1 | 06 Nov 2017, 12:04

Field Description

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

Report Parameters

Party ID The Id of party for whom the report is to be generated.

Party Name The name of the party for whom the report is to be generated.

Report Parameters

Below field appears for **Account** type payee

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Account Type	The account type.
Account Details	The account details.
Nickname	Account nickname to identify the account.
Created By	Name of the payee creator.
Access Type	The access type.
Report Parameters	
Below field appears for Demand Draft type payee	
Payee Biller Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favouring	Name of the payee of the draft.
Created By	Name of the payee creator.
Access Type	The access type.

19.4.2 Party wise Payee Maintenance – Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Party wise Payee Maintenance schedule report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Party wise Payee Maintenance - Scheduled Report

The screenshot shows the 'Reports' section in the ZigBank application. The 'Schedule' tab is active. The form includes the following fields and controls:

- Report:** A dropdown menu currently showing 'Party wise Payee Maintenance Report'. A 'View Scheduled Reports' link is located to the right of this field.
- Report Format:** A dropdown menu currently showing 'PDF'.
- Select Frequency:** A dropdown menu currently showing 'MONTHLY'.
- Start Generating:** A date and time field set to '01/12/18 00:00' with a calendar icon.
- Stop Generating:** A date and time field set to '01/11/19 00:00' with a calendar icon.

At the bottom of the form are three buttons: 'Schedule Report' (in green), 'Cancel', and 'Clear'. The footer of the application contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF • XLS The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF • CSV
Select Frequency	The frequency at which the reports are generated. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.

Field Name	Description
Stop Generating	End date of the date range up-to which you want to generate the report.

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Select Frequency** list, select the appropriate option.
5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
6. Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
7. The success message of request along with the status and **Report Request Id** and Reference Number appears. Click **Done** to complete the transaction.
OR
Click on the **Report Request Id** link to download the report. User is directed to **My Reports** screen. Click the **Scheduled Reports** tab, the list of scheduled reports appears.
8. Click on desired **Report ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Administration Dashboard > Report > My Reports > Scheduled Reports.*

19.5 Party wise Pending Approvals list Report

Party wise Pending Approval List Report provides a summary of transaction pending for approval under a specific party ID. Administrator has to provide a party ID for Party wise Pending Approval List Report is to be generated.

Further, user has to select a format in which the report needs to be generated. The administrator can generate reports under the following two categories.

- Adhoc Report
- Schedule Report

How to reach here:

Administration Dashboard > Toggle menu > Reports > Report Generation

19.5.1 Party wise Pending Approvals list - Adhoc Report

Party wise Pending Approvals list Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the date wise user creation adhoc report:

1. Click the **Adhoc** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Party wise Pending Approvals List - Adhoc Report

The screenshot shows the 'Reports' section of the ZigBank application. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '138', and a 'Logout' button. Below the navigation bar, the 'Reports' section is displayed. It features two tabs: 'Adhoc' (selected) and 'Schedule'. Under the 'Adhoc' tab, there is a form with two dropdown menus. The first dropdown is labeled 'Report Name' and is set to 'Party wise pending Approvals list Report'. The second dropdown is labeled 'Report Format' and is set to 'PDF'. Below the dropdowns, there are three buttons: 'Generate Report' (in green), 'Cancel', and 'Clear'. At the bottom of the page, there is a footer with the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report	The type of report to be generated.
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF • XLS <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV

3. From the **Report Format** list, select the appropriate report output format.
4. Click **Generate Report** to view and generate the report.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
5. The success message of request along with the status and **Report Request Id** and Reference Number appears. Click **Done** to complete the transaction.
OR
Click on the **Report Request Id** link to download the report. User is directed to My Reports screen. The list of reports appears.
6. Click on desired **Report ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report *from Administration Dashboard > Report > My Reports.*

For reference, a specimen of the report generated is given below:

Party wise Pending Approvals List							
Party Id: 000941 Party Name : EMI Music Publishing Ltd							
ORACLE Digital Banking							
ACCOUNT FINANCIAL-							
Transaction Date	Description	Account Details	Amount	Initiated By	Reference Number	Status	
ACCOUNT NON FINANCIAL-							
Transaction Date	Description	Account Details	Amount	Initiated By	Reference Number	Status	
PAYMENTS-							
Transaction Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference Number	Status
BULK FILE-							
Transaction Date	Description	Transaction Type	File Name	File Amount	Initiated By	Reference Number	Status
BULK RECORD-							
Transaction Date	Description	Debit Account Number	Amount	Payee Account Details	Initiated By	Reference Number	Status
PAYEE AND BILLER-							
Transaction Date	Payee-Biller Name	Payee type	Category	Initiated By	Reference Number	Status	

1 Report generated by Admin Auto | 28 Sep 2017, 13:53

Field Description

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

Field Name	Description
Report Parameters- Account Financial and Non-Financial	
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.
Accounts Financial/ Accounts Non Financial	
Transaction Date	Date of transaction initiation.
Description	Description about the transaction.
Account Details	Accounts details of transaction.
Amount	Amount for transactions allowed for the user.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Status	Status of the transaction.
Report Parameters- Payments	
Transaction Date	Date of the transaction initiation.
Description	Description about the transaction.
From Account	Source accounts.
Amount	Transactions allowed for the user.
Payee Account Details	The payee account details.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Status	Status of the transaction.
Report Parameters- Bulk File	
Transaction Date	Date of the transaction initiation.
Description	Description about the transaction.
Transaction Type	Transaction Type.
File Name	File name of the bulk file.

Field Name	Description
File Amount	File amount.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Status	Status of the transaction.
Report Parameters- Bulk Record	
Transaction Date	Date of the transaction initiation.
Description	Description about the transaction.
Debit Account Number	Debit account details.
Amount	Transactions allowed for the user.
Payee Account Details	Payee account details.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Status	Status of the transaction.
Report Parameters- Payee and Biller	
Transaction Date	Date of the transaction initiation.
Payee-Biller Name	Payee/ biller name.
Payee Type	Payee Type.
Category	Payee Category.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Status	Status of the transaction.

19.5.2 Party wise Pending Approvals List - Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Party wise Pending Approvals List schedule report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Party wise Pending Approvals List - Scheduled Report

The screenshot shows the 'Reports' section of the ZigBank application. The 'Schedule' tab is active, and the following fields are visible:

- Report Name:** Party wise pending Approvals list Report (with a dropdown arrow and a 'View Scheduled Reports' link)
- Report Format:** PDF (with a dropdown arrow)
- Select Frequency:** MONTHLY (with a dropdown arrow)
- Start Generating:** 01/12/18 00:00 (with a calendar icon)
- Stop Generating:** 01/11/19 00:00 (with a calendar icon)

At the bottom of the form, there are three buttons: 'Schedule Report' (in green), 'Cancel', and 'Clear'. The footer of the page contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF • XLS <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The Id of party for whom the report is to be generated.

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Select Frequency** list, select the appropriate option.
5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
6. Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
7. The success message of request along with the status and **Report Request Id** and Reference Number appears. Click **Done** to complete the transaction.
OR
Click on the **Report Request Id** link to download the report. User is directed to **My Reports** screen. Click the **Scheduled Reports** tab, the list of scheduled reports appears.
8. Click on desired **Report ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Administration Dashboard > Report > My Reports > Scheduled Reports*.

19.6 Transaction Summary Report

Transaction summary report provides a list of opening balance, credit details, opening balance and closing balance. An administrator can request to generate an adhoc and scheduled report with following additional parameters:

- Account Number
- Frequency
- Date Range

Further, user has to select a format in which the report needs to be generated.

Reports are categorized under:

- Adhoc Report
- Scheduled Report

How to reach here:

Administration Dashboard > Toggle menu > Report > Report Generation

19.6.1 Transaction Summary Report

Transaction summary adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the transaction summary adhoc report:

1. Click the **Adhoc** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Transaction Summary - Adhoc Reports

The screenshot shows the 'Reports' section of the ZigBank interface. The 'Adhoc' tab is selected. The 'Report' dropdown is set to 'Transaction Summary Report' and the 'Report Format' dropdown is set to 'PDF'. The 'Account Number' field contains 'xxxxxxxxxxxx0014'. The 'Duration' field shows a date range from '01 Oct 2017' to '07 Nov 2017'. At the bottom, there are three buttons: 'Generate Report', 'Cancel', and 'Clear'. The footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF • XLS <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV
Account Number	The account number selected for which you want to generate report.
Duration	<p>The period for which the report is to be generated.</p> <p>Start date of the date range from which you want to generate the report.</p> <p>End date of the date range up-to which you want to generate the report.</p>

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Account Number** list, select the appropriate account number.
5. From the **Duration - From** and **Duration - To** list, select the appropriate duration.
6. Click **Generate Report** to view and generate the report.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
7. The success message of request along with the status and **Report Request Id** and Reference Number appears. Click **Done** to complete the transaction.
OR
Click on the **Report Request Id** link to download the report. User is directed to My Reports screen. The list of reports appears.
8. Click on desired **Report ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Administration Dashboard > Report > My Reports*.

For reference, a specimen of the report generated is given below:

Transaction Summary						
Party Name: Exxon Mobil Party Id: 001164						
Account Number: Branch Code:						
Account Currency :						
Start Date: 2017-10-01 End Date: 2017-11-07						
Transaction Summary						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
Credit Details						
Date	Value Date	Description	Reference Number	Transaction Type	Amount	
Debit Details						
Date	Value Date	Description	Reference Number	Transaction Type	Amount	
1 Report generated by Corp User1 07 Nov 2017, 10:35						

Field Description

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

Report Parameters

Party ID	The Id of party for whom the report is generated.
Party Name	The name of the party for whom the report is generated.
Date From	The start date of the generated report.
Date To	The end date of the generated report.
User Type	The user type for whom report is generated and is selected at the time of report generation.
Name	Name of the user.
Roles	Child roles assigned to each user.

Field Name	Description
User Name	User name of the user.
Email Id	Email id of the user.
Mobile No	Mobile number of the user.
Creation Date & Time	Report creation date and time.

19.6.2 Transaction Summary - Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the transaction summary scheduled report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Transaction Summary - Scheduled Report

The screenshot shows the 'Reports' section of the ZigBank interface. The 'Schedule' tab is active. The form contains the following fields and values:

- Report:** Transaction Summary Report (dropdown menu)
- Report Format:** PDF (dropdown menu)
- Select Frequency:** ONCE (dropdown menu)
- Start Generating:** 01/12/18 00:00 (calendar icon)
- Stop Generating:** 01/11/19 00:00 (calendar icon)
- Account Number:** xxxxxxxxxxxx0014 (dropdown menu)
- Duration:** 01 Oct 2017 (calendar icon) to 07 Nov 2017 (calendar icon)

Buttons at the bottom: **Generate Report** (green), **Cancel** (grey), **Clear** (grey).

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.

Field Name	Description
View Scheduled Reports	Link to view all the reports that are scheduled.
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF • XLS <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV
Select Frequency	<p>The frequency at which the reports are generated.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Account Number	The account number selected for which you want to generate report.
Duration	<p>The period for which the report is to be generated.</p> <p>Start date of the date range from which you want to generate the report.</p> <p>End date of the date range up-to which you want to generate the report.</p>

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Select Frequency** list, select the appropriate option.
5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
6. From the **Account Number** list, select the appropriate account number.
7. From the **Duration - From** and **Duration - To** list, select the appropriate duration.
8. Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.

OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.

9. The success message of request along with the status and **Report Request Id** and Reference Number appears. Click **Done** to complete the transaction.
OR
Click on the **Report Request Id** link to download the report. User is directed to My Reports screen. Click the **Scheduled Reports** tab, the list of scheduled reports appears.
10. Click on desired **Report ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Administration Dashboard > Report > My Reports > Scheduled Reports*.

[Home](#)