Oracle Banking Digital Experience

Islamic Banking – Retail Accounts User Manual
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Islamic Banking – Retail Accounts User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 Documentation Accessibility

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

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 Matrix

Legends

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

Sr.No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0 (FT/PC)
1	Saving and Current Accounts Widget	✗	✓	✓	✓
2	Account Details (Except Accrued Interest and Average Balance)	✗	✓	✓	✓
3	Account Details - Nickname updation	NH	NH	NH	NH
4	Debit Cards	✗	✓	✓	✓
5	New Debit Card	NH	NH	NH	NH
6	Debit Card Details	✗	✓	✓	✓
7	Debit Card - International Transactions check update	✗	✗	✗	✗
8	Update Daily Limits	NH	NH	NH	NH
9	Block Card	NH	NH	NH	NH
10	Request PIN	NH	NH	NH	NH
11	Reset PIN	NH	NH	NH	NH
12	Cheque Book Request	✗	✓	✓	✓
13	Cheque Status Inquiry	✗	✓	✓	✓

Sr.No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0 (FT/PC)
14	Stop/ Unblock Cheque	✖	✔	✔	✔
15	View Statements	✖	✔	✔	✔
16	View Statements- E-statements	✖	✔	✔	✔
17	View Statements- Request Statement	✖	✔	✔	✔
18	View Statements- Pre-generated Statement	✖	✔	✔	✔
19	Request Statement	✖	✔	✔	✔
21	Inactive Accounts	✖	✔	✔	✔

3. Islamic Banking

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

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

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

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

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4. Accounts

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

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

Features Supported In the Application:

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

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

Pre-Requisites

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

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5.   Saving and Current Accounts Widget

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

Accounts Widget

Current & Savings

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

- **Active Accounts:** Each account page displays the basic details such as the holding pattern along with the name of the primary account holder, account product or offer name, the masked account number and account nickname, if defined., along with the net balance of the account. If the user holds both conventional as well as Islamic accounts, the type of account is also identified on each record. The user is able to view further details of an account by clicking on the account. The Islamic Accounts will be coming under the header Islamic of Current and Savings widget.

- **Inactive / Closed Accounts:** This displays the number of accounts of the user that are in inactive status. The user can view details of the inactive accounts.

- **More options:** It provides the facility for users to access all the important features like:
  - Account Details
  - View Statement
  - Cheque Book Request
  - Cheque Status Inquiry
  - Stop/Unblock Cheque
  - Debit Cards

Forex Calculator

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

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6.   Account Details

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

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

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

The Account Details screen provides below information:

- Account Details: user name and account number

- Basic: It includes the basic information about the account, like customer ID, account type, holding pattern, status, etc.

- Balance and Limits: It includes information like available balance, amount on hold, unclear funds, advance against unclear funds limits, financing limits, etc.

Functionalities

- View Statement

- Cheque Book Request

- Cheque status enquiry

- Stop/ unblock cheque

- Debit Cards

- Request Statement

How to reach here:

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

Account Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Islamic savings account number in masked format along with the account nickname. Note: Click ⊕ Add Nickname, to add nickname. For more information on Account Nickname, refer Account Nickname.
Net Balance	Withdrawable balance in the account.
Basics	
Customer ID	Primary customer ID of the account holder.
Holding Pattern	Holding pattern for the account as maintained in the product. For example: • For single owner - single • For joint ownership - joint

Field Name	Description
Joint Account Holder	Name of the joint account holder. **Note:** In case of multiple joint holders, all joint account holder names will be displayed separated with a comma.
Mode of Operation	Operation mode of the account. The possible values are: • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Branch	Branch name in which the account is opened / home branch.
Status	Status of the account. Status could be: • Active • Inactive • Dormant

Balance Details

This section displays the balances and applicable limits for the account.

Field Name	Description
Available Balance	Available balance like unclear balance and hold balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	Un-cleared funds pertaining to the cheques and the clearing related to the account.
Financing Limits	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	AUF limit for the account.

The user can perform the following account related transactions:

- Add account nickname/ modify/ delete nickname, for more information click here.

- To raise the request for new cheque book, click Request Cheque Book.

- To inquire the status of a cheque, click Cheque Status Inquiry.

- To stop/ unblock a cheque, click Stop/ Unblock Cheque.

- To view Debit Cards available for the account, click Debit Cards.

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7. Cheque Book Request

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

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

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

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

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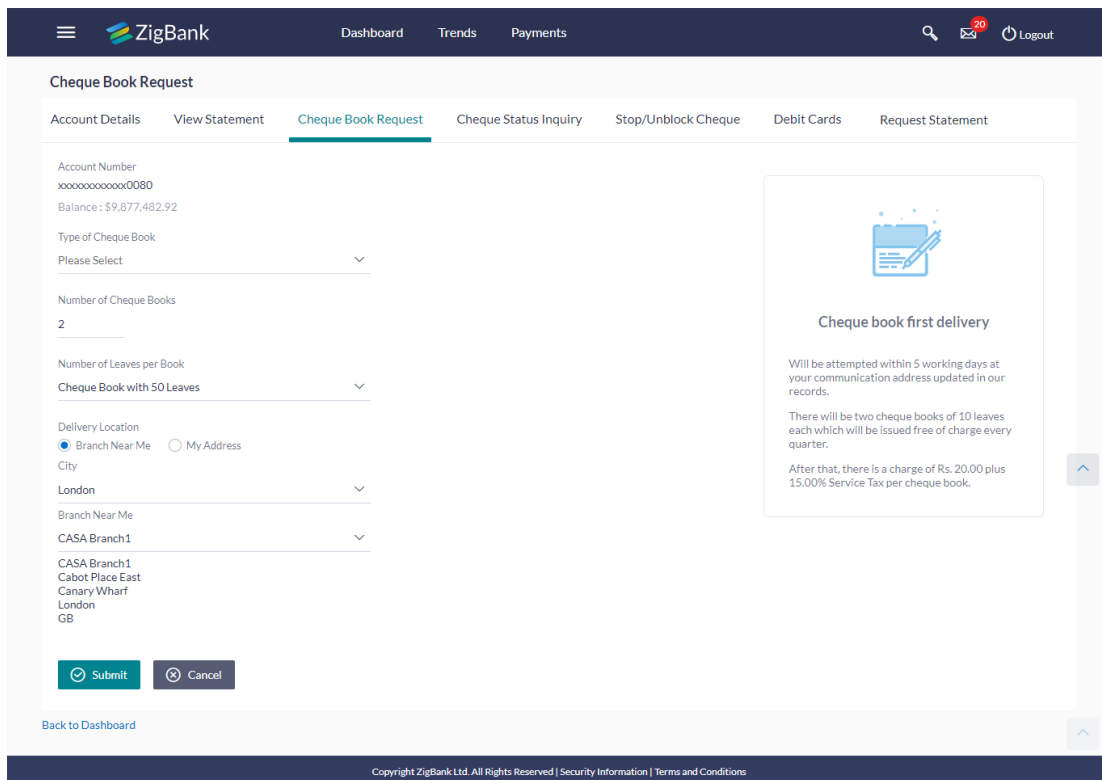
 How to reach here:

Dashboard > Account Card > More Options > Cheque Book Request
OR
Dashboard > Toggle Menu > Accounts > Current and Savings > Cheque Book Request

Cheque Book Request

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname**.**
Type of Cheque Book	The type of cheque book required
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address for delivery of the cheque book. The options are: • Work • Residence • Postal
Address Line 1-3	Address as per the address type selected. **Note:** The address details as maintained at the application are fetched depending on the option selected in the Select Address field.
City	The city of the receiver, where the cheque book is to be delivered.
State	The state of the receiver, where the cheque book is to be delivered
Country	Country of the receiver, where branch where the cheque book is to be delivered.

Field Name	Description
Zip/ Postal code	Postal code of the receiver, where the cheque book is to be delivered.

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

Field Name	Description
Select City	The city of the receiver to whom the cheque book is to be delivered.
Select Branch	The branch for delivery option.
	Note: The options in this field depend on the selected option in the Select City field.
Branch Address	The branch complete address based on the selected branch.
	Note: The options in this field depend on the selected option in the Select Branch field.

To request a cheque book:

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

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8. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplacement of a cheque issued to a payee. Hence it is critical to provide an option to stop cheques so that they cannot be utilized for making payment or cannot be misused.

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

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

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Stop /Unblock Cheque
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Stop /Unblock Cheque

Stop /Unblock Cheque

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping or unblocking the cheque.
Give Cheque Details	Select the cheque either to stop single cheque or cheque range. The options are: • Number • Range
Cheque Number	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.
To	End number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.

To stop or unblock cheque:

1. From the **Select Account** list, select the appropriate Islamic Saving account.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
4. In the **Give Cheque Details** field, select the appropriate option:
   a. If you select the **Number** option:
      i. In the **Cheque Number** field, enter the cheque number.
   b. If you select the **Range** option:
      ii. In the **From** field, enter the cheque start number.
      iii. In the **To** field, enter the cheque end number.
5. Click **Submit**.

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

7. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

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9. Cheque Status Inquiry

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

How to reach here:

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

OR

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

Field Description

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

Field Name	Description
Search Cheque by	Allows user to specify the search criteria for cheque status inquiry. The options are: • Number • Range • Status
Cheque Number	Cheque number of the cheque of which you want to view the status. This field appears if you select the **Number** option from the **Search Cheque by** list.
From	Start number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque by** list.
To	End number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque by** list.
Select Status	Allows the user to view cheque as per the status. The options are: • Used • Not Used • Stopped • Rejected • Canceled This field appears if you select the **Status** option from the **Search Cheque By** list.
From Date	Allows the user to search the cheques by status for a given start date. This field appears if you select the **Status** option from the **Search Cheque By** list.
To Date	Allows the user to search the cheques by status for a given start and end date. This field appears if you select the **Status** option from the **Search Cheque By** list.

To inquire about the cheque status:

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

Home

10. New Debit Card

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

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

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

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

How to reach here:

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

New Debit card

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Specify Reason	The reason for applying a new debit card. The options can be: • New Card • Previous card was hot listed • Previous card not working
Name on Card	Name of the user to be displayed on the card.
Delivery Location	The location of delivery of the new debit card. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address for delivery of the new card. The options are: • Residence • Postal • Work
Address Line 1-3	Address as per the address type selected. **Note:** The address details as maintained at the application are fetched depending on the option selected in the Select Address field.
City	The city of the receiver to whom the new card is to be delivered
State	The state of the receiver to whom the new card is to be delivered
Country	Country of the receiver to whom card is to be delivered
Zip/ Postal code	Postal code of the receiver, to whom the new card is to be delivered.

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

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

To apply for a new debit card:

1. From the **Specify Reason** list, select the appropriate reason to apply for a new card

2. In the **Name on Card** field, enter the name to be displayed on the card.

3. In the **Delivery Location** field, select the appropriate delivery mode.

   a. If you select the **Branch Near Me** option:

      i. From the **Select City** list, select the appropriate option.

      ii. From the **Select Branch** list, select the appropriate option. The branch address appears.

   b. If you select the **My Address** option:

      i. From the **Select Address** list, select the appropriate delivery address.

4. Click **Submit**.

5. The **Review** screen appears. Verify the details and click **Confirm**. The success message appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

6. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

Home

11. Debit Cards

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards

Debit Cards

Field Description

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

You can also perform the following actions:

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

Home

12. Debit Card Details

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

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

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

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards
OR
Dashboard > My Account Widget > Current and Savings > More Options > Debit Cards

To view the debit card details:

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

Debit Card Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Card Type	The debit card product name.
Account Number	Account number in masked format.
International Transactions	The international transactions flag - whether international transactions are allowed or not on the card. The options are: • Active • Inactive- Disable all international transactions on the debit card Note: This field appears only if user has opted for Third Party integration.
Card Details	
Card Number	The debit card number in masked format.
Name on Card	Name of the user as displayed on the card.
Valid Thru	The date on which the debit card expires.

Field Name	Description
Status	Status of the debit card. The status can be: • Active • Inactive • Blocked • Issued • Lost • Add-on-Request

Daily Limits

This section includes own and remote ATM Limits, and POS limits etc.

Facility: Own ATM

No. of Transactions	The daily limits of transactions allowed at an ATM of own bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

Facility: Remote ATM Limits

Number of Transactions	The daily limits of transactions allowed at an remote ATM.
Amount	The daily limits on the cumulative amount allowed for withdrawal at an remote ATM.

Facility: Own Point of Sale (PoS)

Number of Transactions	The daily limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank.

Facility: Remote Point of Sale Limits (PoS)

Number of Transactions	The daily limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank.

2. Click **Back to Dashboard** to go back to **Dashboard** screen.
   OR

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

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

12.1 Update Daily Limits

To modify the daily limits of the debit card:

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

Update Daily Limits

2. Update the ATM and POS limits details as required.

3. Click Save to save the modified limits.

4. Click Proceed to continue the transaction.
   OR
   Click Cancel to cancel the transaction.

5. The success message of limits saved successfully appears, along with the service request number.

6. Click Go To Account Details to go to Account Details screen.
   OR
   Click **Go To Dashboard** to go to Dashboard screen

Home

13. Block Card

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

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

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > Block Cards
OR
Dashboard > My Account Widget > Current and Savings > More Options > Debit Cards > Block Card

Block Card

Field Description

Field Name	Description
Specify Reason	Provide reason for blocking the card. The options can be: • Damaged • Lost • Stolen
Delivery Location	The location of delivery of the new debit card. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address for delivery of the new card. The options are: • Residence • Postal • Work
Address Line 1-3	Address as per the address type selected. **Note:** The address details as maintained at the application are fetched depending on the option selected in the Select Address field.
City	The city of the receiver to whom the new card is to be delivered
State	The state of the receiver to whom the new card is to be delivered
Country	Country of the receiver to whom card is to be delivered
Zip/ Postal code	Postal code of the receiver, to whom the new card is to be delivered.

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

Field Name	Description
City	The city of the receiving branch, where the new card is to be delivered.
Select Branch	The branch for delivery of the debit card. **Note:** The options in this field depend on the selected option in the City field.

Field Name	Description
Branch Address	The branch complete address is displayed based on the selected branch. **Note:** The options in this field depend on the selected option in the Select Branch field.

To block a card:

1. From the **Specify Reason** list, select the appropriate reason to block the card.

2. The **Review** screen prompting you to block the card appears. Verify the details and click **Block**.
    OR
    Click **Back** to modify details if any.
    OR
    Click **Cancel** to cancel the transaction.

3. The success message debit card block success message is displayed along with the service request number appears.

4. Click **Go To Account Details** to go to Account Details screen.
    OR
    Click **Go To Dashboard** to go to Dashboard screen.

Home

14. Request PIN

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

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Request PIN
OR
Dashboard > My Account Widget > Current and Savings > More Options > Debit Cards > Request PIN

Request PIN

Field Description

Field Name	Description
Delivery Location	Delivery location of the debit card PIN. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address at which the debit card PIN is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the card holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

This section appears if the user selects **Branch Near Me** option in the **Delivery Location** field.

Field Name	Description
Select City	The user can filter branches based on city.
Select Branch	The user can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the user selects a branch.

To request for a debit card PIN:

1. In the **Delivery Location** field, select the appropriate delivery address.

   a. If you select the **Branch Near Me** option:

      i. From the **Select City** list, select the appropriate option.

      ii. From the **Select Branch** list, select the appropriate option.

   b. If you select the **My Address** option:

      i. From the Address list, select the debit card PIN delivery address.

2. Click **Submit**.
   OR
   Click **Back** to go to previous screen.

3. The **Review** screen appears. Verify the details and click **Confirm**.
   OR

Click **Back** to modify details if any.
OR
Click **Cancel** to cancel the transaction.

4. The success message of debit card PIN request along with the service request number appears. Click **Done** to complete the transaction.
OR
Click **Cancel** to cancel the transaction.

5. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.

Home

15. Reset PIN

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

How to reach here:

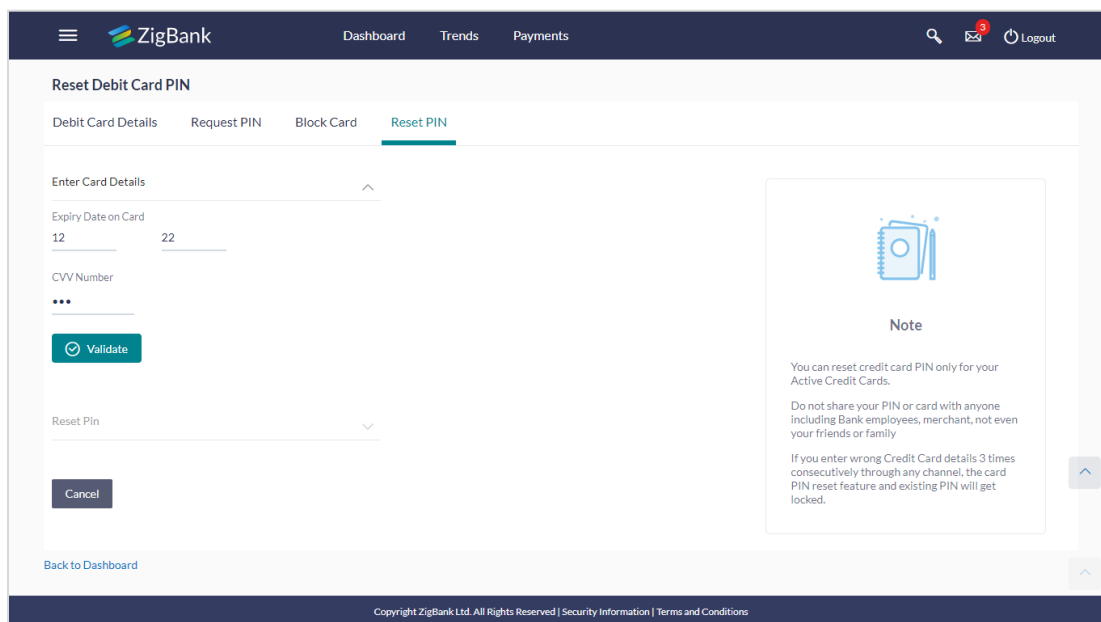*Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN*
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Cards > Reset PIN

To generate the debit card PIN:

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

2. Click **Reset PIN** tab.

3. Click Enter Card Details ⌄ .

Reset PIN- Card Details

Field Description

Field Name	Description
Enter Card Details	
Expiry Date on Card	The expiry date of the debit card (MM/YY).

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

4. In the **Expiry Date on Card** field, enter the Card Expiry Date (YYMM).

5. In the **CVV Number** field, enter the numeric digit code printed on back of card.

6. Click **Validate**. The entered card details are verified, and **Reset PIN** section appears.
OR
Click **Back to Dashboard** to go back to Dashboard screen.
OR
Click **Cancel** to cancel the transaction.

7. Click **Reset PIN** ∨ to assign new PIN for the debit card

New PIN Details

Field Description

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

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

9.   Click **Submit**. The Authentication screen appears.
     OR
     Click **Cancel** to cancel the transaction.

10. You will receive OTP code on your mobile, enter the OTP code and confirm. For more information refer **OTP** section.

11. Click **Submit.**
     OR
     Click **Cancel** to cancel the transaction.

12. The success message of debit card PIN generation appears.

13. Click **Go To Dashboard** to go to **Dashboard** screen

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

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16. Request Statement

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Request Statement
OR
Dashboard > My Account Widget > Current and Savings > More Options > View Statement > Request Statement

Statement Request

Field Description

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

To request for a physical statement:

1. From the **Select Account Number** list, select the account number for the account statement.

2. From the **From Date** list, select the start date of the account statement.

3. From the **To Date** list, select the end date of the account statement.

4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.

5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Edit** to make changes if any. User is directed to **Statement Request** – screen with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

6. The success message of **Statement Request** appears along with the transaction reference number.

7. Click **Go To Account Details** to go to **Account Details** screen.
   OR
   Click **Go To Dashboard** to go to Dashboard screen.

Home

17. View Statements

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

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

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

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

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > View Statement
OR
Dashboard > My Account Widget > Current & Savings > View Statement
OR
Dashboard > Quick Access > View Statement

To view the account statement:

1. Click the **View Statement** tab to view the card transactions.

2. From the **View Options** list, select the appropriate transaction period and transaction type.

    a. From the **Transaction Period** list, select the appropriate period.

    b. From the **Transaction Type** list, select the appropriate option.

    c. Click **Apply Filter** to generate statement based on criteria.
       OR
       Click **Reset** to clear the details entered.

Account Statement- View Statement

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
	For more information on Account Nickname, refer Account Nickname.
Filter section	
Transaction Period	Filters to view the transactions of a specific period.
	The options are:
	• Current Period
	• Previous Month
	• Previous Quarter
	• Select Date Range

Field Name	Description
View Options	Filters to view the transactions based on description.
	The options are:
	- All
	- Debits Only
	- Credits Only
Results	
Opening Balance	Opening balance in the account.
Closing Balance	Closing balance in the account.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number for the transaction.
Amount	Transaction amount along with the debit or credit indicator.
Balance	Balance in the account.

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

17.2 E-statements

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

To subscribe to e-statements:

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

E-statement

E-Statement

⊗

Subscribe to E-Statement
You will receive monthly statements for your account
xxxxxxxxxxx0210 by email at rit****ingh
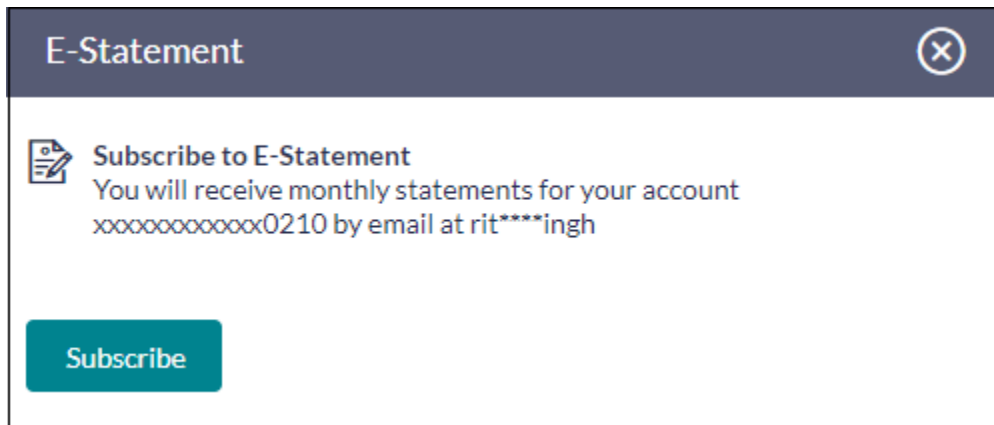
Subscribe

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

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

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

   c. The success message of request submission appears. Click on the **Back to Dashboard** link to go back to **Dashboard** screen.

17.3 Request Statement

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

To request physical statement:

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

2. Click **Request**. The **Request Physical Statement** screen appears.

Request Statement

Request Statement ⊗

You will receive the physical statement at your registered address.

From Date

03 May 2017 🗓

To Date

11 Jul 2017 🗓

💬 Request   ⊗ Cancel

Field Description

Field Name	Description
Select a period to request a physical statement	
Period	
From Date	The start date of the e-statement to be generated.
To Date	The end date of the e-statement to be generated.

3. From the **From Date** list, select the start date of the account statement.

4. From the **To Date** list, select the end date of the account statement.

5. Click **Request** to request for physical statement for given period.
OR
Click **Cancel** to cancel the transaction.

6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to go back from the transaction to View Accounts page

7. The success message of Request Statement appears along with the transaction reference number.
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.

17.4 Pre-generated Statement

To download pre-generated statements:

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

Pre-generated Statement

Field Description

Field Name	Description
Select a period to download your pre-generated e-Statements	
Period	
Year	The year for which the e-statement to be generated.
Month	The month for which the e-statement to be generated.

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

Home

18. Forex Calculator

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

With this feature view the:

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

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > Forex Calculator

Forex Calculator

Field Description

Field Name	Description
From	
Currency	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.
To	
Currency	Buy currency for which the exchange rate is to be inquired.
Amount	Amount which you will get post conversion in the bought currency.

To calculate currency exchange rate:

1. From the first **Currency** list, select the appropriate currency.

2. In the **Amount** field, enter the amount to be converted.

3. From the second **Currency** list, select the currency and enter the amount in the next field.

4. To calculate the currency exchange value, click **Convert**.

5. The exchange rate for the mid option for currency pair entered appears.
   Click **Back to Dashboard** to navigate to the dashboard.

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19. Inactive Accounts

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

How to reach here:

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

To view details of an account:

1. The account detail of selected inactive account appears.

Inactive Accounts – Account Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Account number in the masked format.
Net Balance	The amount that is available in the dormant account. It is zero in case of closed account.
Nickname	The nickname given to the account by the account holder. This nickname can be changed or deleted.

Field Name	Description
Basics	
Customer ID	Customer ID of the primary account holder is displayed.
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • For single owner - single • For joint ownership - joint or multiple
Joint Account Holder	Name of the joint account holder.
Mode of Operation	Operation mode of the account. The possible values are: • Mandate • Holder
Branch	Branch name in which the account is held.
Status	Status of the account. Status could be: • Inactive / Closed • Dormant
Balance and Limits	
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through checks and drafts that have not yet completed the bank's clearing cycle.
Financing Limit	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.
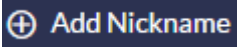
2. Click on **Back to Dashboard** link to go to **Dashboard** screen

[Home](#)
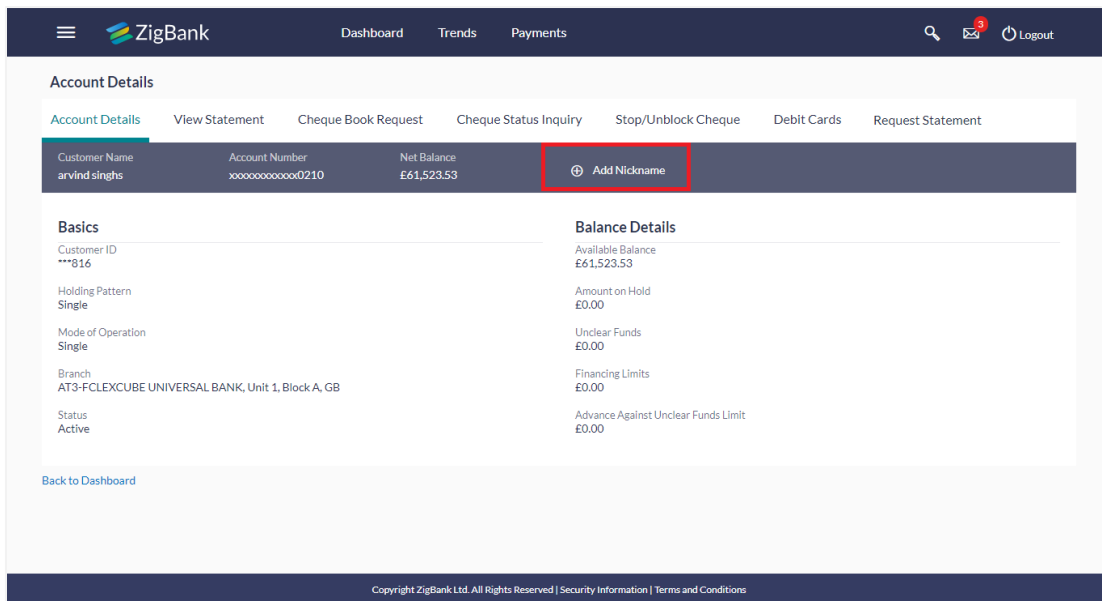
20. Account Nickname

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

To add nickname to account:

1. Click ⊕ Add Nickname , to add nickname to an account.

2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example

Field Description

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

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

4. Click ![edit icon], to modify nickname.

   And Click ![save icon] to save your updates.
   OR

   Click ![delete icon], to delete nickname.

FAQs

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

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

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

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

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

   Only you can view the nickname that you have set.

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

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

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

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

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

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

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

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

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