

Oracle Banking Digital Experience

Retail Accounts User Manual
Release 18.1.0.0.0

Part No. E92727-01

January 2018

ORACLE®

Retail Accounts User Manual
January 2018

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

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

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

2. Transaction Host Integration Matrix

Legends

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
1	Current & Savings Account Widget	✓	✓	✓	✓
2	Account Details (Except Accurd Interest and Average Balance)	✓	✓	✓	✓
3	Account Details (with Accurd Interest and Average Balance information)	✓	✗	✗	✗
4	Account Details - Nickname updation	NH	NH	NH	NH
5	Debit Cards	✗	✓	✓	✓
6	New Debit Card	✗	NH	NH	NH
7	Debit Card Details	✗	✓	✓	✓
8	Debit Card - International Transactions check update	✗	✗	✗	✗
9	Update Daily Limits	✗	NH	NH	NH
10	Block Card	NH	NH	NH	NH
11	Request PIN	NH	NH	NH	NH
12	Reset PIN	NH	NH	NH	NH
13	Cheque Book Request	✓	✓	✓	✓
14	Cheque Status Inquiry	✓	✓	✓	✓
15	Stop/ Unblock Cheque	✓	✓	✓	✓
16	View Statements	✓	✓	✓	✓

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
17	View Statements- E-statements	✘	✓	✓	✓
18	View Statements- Request Statement	✓	✓	✓	✓
19	View Statements- Pre-generated Statement	✘	✓	✓	✓
20	Request Statement	✘	✓	✓	✓
21	Inactive Accounts	✓	✓	✓	✓

3. Accounts

Current and savings accounts are the most basic and critical products of retail banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as it results in a higher profit margin for the bank.

This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

Through the online banking application, customers can perform various activities on their accounts. Customers can view account balances and statements, initiate service requests and perform other inquiries as well as perform financial transactions on their accounts.

Features Supported In the Application:

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

- Accounts Widget
- View Account Details
- Debit Card Details
- Update Debit Card Limits
- Apply for New Debit Card
- Block Debit Card
- Request for new Debit Card PIN
- Reset Debit Cards PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement and E-Statement Subscription
- Statement Request
- Forex Calculator
- View Inactive Accounts

Pre-Requisites

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

3.1 Current & Savings Widget

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

The screenshot displays the ZigBank dashboard with the following sections:

- My Net worth** (on 14 Nov 2017):
 - I Have**: Current & Savings (blue), Term Deposit (red)
 - I Owe**: Loans (green)
 - Net worth: £4,593,047.71
 - Cash: £4,785,546.13
 - Debt: £192,498.42
- My Spends** (Last 30 days): £662,855.51
 - Top Spends: Uncategorized (£662,855.51)
- Recent Activity** (Savings):

Date	Account	Amount	Type
02 Jan 2014	AT3001121584...	£500.00	Dr
02 Jan 2014	AT3001121583...	£500.00	Dr
02 Jan 2014	AT3001121582...	£500.00	Dr
- Current & Savings** (10 Accounts):

Name	Balance
Steven George Gerrard (Active)	£1,034,862.99
Steven George Gerrard (Active)	£1,021,887.83
- Payments**: Transfer Money, Pay Bills, Favorites, Manage payees & Billers, Request Money, View Repeat Transfer
- Upcoming Payments**:

Date	Account	Amount
30 Jan 2014	shalaka	£100.00
30 Jan 2014	shalaka	£100.00
30 Jan 2014	shalaka	£100.00
- Goals**: Currently, you have 1 active goals!
- Budgets**: You have set 0 budget categories!
- Service Requests**: 2 Pending
- Quick Access**: View Statement, Cheque Book Request, New Debit Card, New Credit Card, Installment Calculator, Eligibility Calculator
- Offers**:
 - BEST PRICE**: Book movie tickets using ZigBank credit card and be assured of the best price.
 - BIG OFFER 50%**: Don't pay the full amount when you can own the same thing at 50%.
- CHRISTMAS 50% off**: Get 50% off on your purchase

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Widget Overview

Current & Savings

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

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

Forex Calculator

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

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4. Account Details

The customer can navigate to this screen by selecting any active account card on the accounts dashboard. The account details screen displays important information pertaining to a current or savings account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account.

Additionally, the customer can also perform activities on the account which are defined below:

- Cheque Book Request
- Cheque Status Enquiry
- Stop / Unblock Cheque
- View Statement
- Request Statement
- Debit Cards

How to reach here:

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

To view accounts details:

Account Details

The screenshot displays the ZigBank Account Details page. 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 showing 166. The main content area is titled 'Account Details' and features a horizontal menu with options: Account Details (selected), View Statement, Cheque Book Request, Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, and Request Statement.

Below the menu, there is a summary row with the following information:

Customer Name Raman Iamba	Account Number xxxxxxxxxxxx0017	Net Balance £3,824,621.49	Nickname Professor Xavier ✎ ✕
------------------------------	------------------------------------	------------------------------	----------------------------------

The page is divided into two main sections: 'Basics' and 'Balance Details'.

Basics:


- Customer ID: ***961
- Holding Pattern: Joint
- Joint Account Holder: Raman Iamba
- Mode of Operation: Either Anyone Or Survivor
- Branch: AT3-FCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, GB
- Status: Active

Balance Details:

- Available Balance: £3,833,621.49
- Amount on Hold: £1,000.00
- Unclear Funds: £0.00
- Overdraft Limit: £10,000.00
- Advance Against Unclear Funds Limit: £0.00

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

Field Description

Field Name	Description
Customer Name	Names of the primary account holder.
Account Number	Account number in masked format.
Net Balance	The amount that can be withdrawn from the account
Nickname	<p>The nickname given to the account by the account holder. This nickname can be changed or deleted.</p> <p>Click  Add Nickname, to add nickname.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Basics	
Customer ID	Account number in masked format along with the account nickname. The account number will be masked as per account number masking configurations.
Holding Pattern	<p>The holding pattern of the account i.e. single or joint.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> • For single owner - single • For joint ownership - joint
Joint Account Holder	Name of the joint account holder.
Mode of Operation	<p>Operation mode of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Branch	Branch name in which the account is held.
Status	<p>The current status of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> • Active • Closed

Field Name	Description
Balance Details	
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through checks and drafts that have not yet completed the bank's clearing cycle.
Overdraft 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.

You can also perform following account related transactions:

- Add account nickname/ modify/ delete nickname,
- To view the statement for the account, click **View Statement**.
- To raise the request for new cheque book, click **Cheque Book Request**.
- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
- To view details of Debit Cards linked to the account, click **Debit Cards**.
- To initiate the request for the physical statement for the account, click **Statement Request**.
- Click on **Back to Dashboard** link to go to Dashboard screen.

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5. Debit Cards

Debit cards are used for funds withdrawal at ATMs and for making purchase transactions at Point of sale (POS) terminals. Since debit cards are used for most basic banking transactions, it is essential for the bank to provide a means by which customers can view the details of their debit cards as well as apply for new debit cards online.

This feature enables customers to view details of debit cards linked to their current or savings accounts and also to apply for a new debit card on any of their accounts.

How to reach here:

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 in masked format.
-----------------------	--------------------------------------

Balance	The balance available in account.
----------------	-----------------------------------

Card Product	The debit card product name.
---------------------	------------------------------

Card Number	The debit card number in masked format.
--------------------	---

Field Name	Description
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 block the debit cards, click **Block Card**.
- To view the details of debit card, click **Manage Card**.
- Click on **Back to Dashboard** link to go to **Dashboard** screen.

6. New Debit Card

This feature enables customers to submit requests for new debit cards to be issued against their operating accounts. Customers can request for new debit cards to be issued against any of their current or savings accounts. While initiating the request for a new debit card, the customer must specify the reason for which a new card is being requested and also define the name to be embossed on the card. The customer must also specify where the new card has to be delivered.

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track their status through the Service request module by clicking on the link provided on the Current and Savings Account dashboard.

How to reach here:

Dashboard > Quick Access > New Debit Card

New Debit card

Field Description

Field Name Description

Account Number	The account number in masked format.
Specify Reason	The reason for which a new debit card is being applied. The options can be: <ul style="list-style-type: none"> • New Card • Previous card was hotlisted • Previous card not working

Field Name Description

Name on Card The name to be embossed on the card.

Delivery Location The customer is required to specify where the new card is to be delivered.
The options are:

- Branch Near Me
- My Address

This section appears if the customer selects **My Address** option in the **Delivery Location** field.

Select Address The address at which the new card is to be delivered.
The options are:

- Work
- Residence
- Postal

Address The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

Select City The customer can filter branches based on city.

Select Branch The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.

Branch Address The complete address of the branch selected will be displayed once the customer selects a branch.

To 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.
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:
 - ii. From the **Select Address** list, select the appropriate delivery address.

4. Click **Submit**.
5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
6. The success message along with the service request number appears.

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7. Debit Card Details

A customer can view the details of an existing debit card linked to his current or savings account by selecting the manage card option on specific card on the Debit Card (summary) page. The debit card details page displays important information pertaining to the debit card such as the card status, validity and limit details.

The customer can view the various transaction limits associated with the debit cards. The system displays limits in terms of count and amount in each category, which are as defined below:

- Own ATM Limits
- Remote ATM Limits
- Own Point of Sale Limits (PoS)
- Remote Point of Sale Limits (PoS)

The customer can view the existing limit and has the option to update the limit for the debit card selected. In addition to the existing limit, the screen also displays the maximum limit count/amount that can be set for the card.

How to reach here:

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

The screenshot shows the 'Debit Card Details' page in the ZigBank app. At the top, there is a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. Below this, the page title 'Debit Card Details' is followed by tabs: 'Debit Card Details', 'Request PIN', 'Block Card', and 'Reset PIN'. The main content area is divided into two sections: 'Card Details' and 'Daily Limits'. The 'Card Details' section shows the customer name 'Vishnu Pratap Singh', card type 'GOLD', account number 'xxxxxxxxxxxx0046', and international transactions status 'Active'. The 'Daily Limits' section is a table with columns for 'Facility', 'No. Of Transactions', and 'Amount'. It lists limits for 'Own ATM Limits', 'Remote ATM Limits', 'Own Point of Sale Limits', and 'Remote Point of Sale Limits'. An 'Edit' button is located at the bottom right of the card details section. A 'Back to Dashboard' link is at the bottom left. The footer contains copyright information for ZigBank Ltd.

Field Description

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

Card Details

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

Field Name	Description
Status	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> • Activated • Inactive • Blocked • Issued • Lost • Add-on-Request
Daily Limits	
This section includes own and remote ATM Limits, and POS limits etc.	
Facility: Own ATM	
Number 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.

7.1 Update Daily Limits

To modify the daily limits of the debit card:

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

Update Daily Limits

Debit Card Details

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

Customer Name	Card Type	Account Number	International Transactions
Vishnu Pratap Singh	GOLD	xxxxxxxxxx0046	<input checked="" type="checkbox"/> Active

Card Details

Card Number
123456XXXXXX

Name on Card
Vishnu Pratap Singh

Valid Thru
22 Jan 2016

Status
ACTIVATED

Daily Limits

Facility	No. Of Transactions	Amount
Own ATM Limits	10	£40,000.00
Remote ATM Limits	5	£10,000.00
Own Point of Sale Limits	10	£42,000.00
Remote Point of Sale Limits	5	£25,000.00

Save

Back to Dashboard

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2. Update the ATM and POS limits details as required.
3. Click **Save** to save the modified limits.
4. Click **Confirm** to continue the transaction.
OR
Click **Back** 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.

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8. Block Card

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

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

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

How to reach here:

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

Or

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

Block Card

Field Description

Field Name

Description

Card Number

The card number in masked format.

Field Name	Description
Specify Reason	<p>Provide reason for blocking the card.</p> <p>The options can be:</p> <ul style="list-style-type: none"> • Damaged • Lost • Stolen
Would like to order a replacement card ?	<p>Asking user in case he needs new card or just want to block card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No

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.

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9. Request PIN

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

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

How to reach here:

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

Request PIN

Field Description

Field Name Description

Field Name	Description
Delivery Location	Delivery location of the debit card PIN. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address

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

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 customer selects **Branch Near Me** option in the **Delivery Location** field.

Select City	The customer can filter branches based on city.
--------------------	---

Select Branch	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
----------------------	---

Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.
-----------------------	---

To request for a debit card PIN:

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

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10. Reset PIN

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


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

How to reach here:

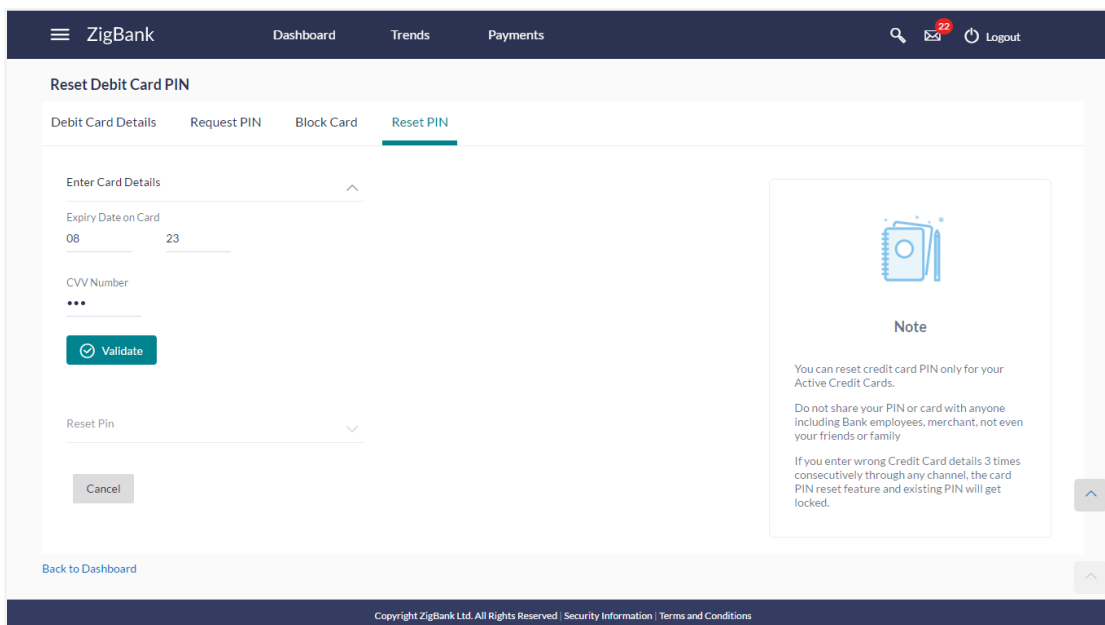
Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN
OR

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

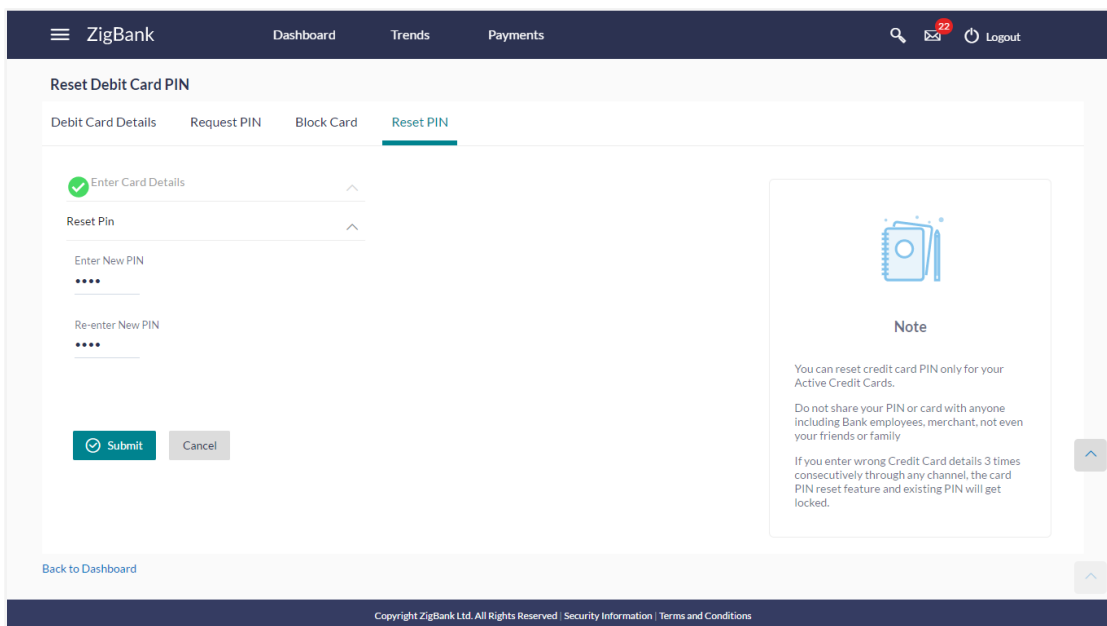
Field Name	Description
------------	-------------

Enter Card Details	
---------------------------	--

Field Name	Description
Expiry Date on Card	The expiry date of the debit card (MM/YY).
CVV Number	The Card Verification Value number (CVV) 3 digit number available on the reverse side of the debit card.

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

New PIN Details



Field Description

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

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.

Debit Card PIN- One Time Verification

Field Description

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

Verification Code	The OTP received on the user's registered mobile number & or email.
--------------------------	---

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.

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11. Cheque Book Request

Cheques are the most widely used instruments that are used to make different kinds of payments.

The **Cheque Book Request** feature enables customers to request for a new cheque book online. This feature is enabled only for those accounts for which cheque book facility is enabled.

Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request.

On initiating a cheque book request, a service request number is generated. The customer can track the status of the request through this SR number.

How to reach here:

Toggle menu > Accounts > Current & Savings > Cheque Book Request

OR

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

Cheque Book Request

OR

Dashboard > Quick Access > Cheque Book Request

Cheque Book Request

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

- Account Number: xxxxxxxxxxxx0024
- Balance: €3,972,710.00
- Type of Cheque Book: CHEQUEGBP
- Number of Cheque Books: 2
- Number of Leaves per Book: Cheque Book with 10 Leaves
- Delivery Location: My Address (selected)
- Work address: 2F-21 jamuna bhavan near vishram ghat old matura mathura 342121

At the bottom, there are 'Submit' and 'Cancel' buttons. A right-hand panel contains a notification: 'Cheque book first delivery'. The notification states: 'Will be attempted within 5 working days at your communication address updated in our records. There will be two cheque books of 10 leaves each which will be issued free of charge every quarter. After that, there is a charge of Rs. 20.00 plus 15.00% Service Tax per cheque book.'

Field Description

Field Name	Description
Account Number	The current or savings account number in masked format along with the account nickname, if defined. For more information on Account Nickname, refer Account Nickname .
Balance	The balance in the account in the account currency.
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 required in each cheque book. The options are: <ul style="list-style-type: none"> • Cheque book with 10 leaves • Cheque book with 25 leaves • Cheque book with 50 leaves
Delivery Location	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address
<p>This section appears if the customer selects My Address option in the Delivery Location field.</p>	
Select Address	The address at which the cheque book is to be delivered. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
<p>This section appears if the customer selects Branch Near Me option in the Delivery Location field.</p>	
Select City	The customer can filter branches based on city.

Field Name	Description
Select Branch	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for a 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 required in each 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**.
OR
Click **Cancel** to cancel the transaction.
OR
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to make changes if any. User is directed to **Cheque Book Request –** screen with values in editable form.
7. The success message of cheque book request along with the service request number appears.
8. Click **Go To Account Details** to go to **Account Details** screen.
OR
Click **Go To Dashboard** to go to Dashboard screen.
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.

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12. Cheque Status Inquiry

The **Cheque Status Inquiry** transaction enables customers to view the status of cheques written by them, at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range.

Customers can also search for cheques based on their status i.e. used, not used, stopped, etc.

Note: The **Range** and **Status** fields are displayed if the **Oracle Banking Digital Banking Experience** application is integrated with **Universal Banking Solutions** and the region is not **India**.

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

Cheque Status Inquiry

The screenshot displays the 'Cheque Status Inquiry' page on the ZigBank portal. At the top, there's a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. Below this, a sub-navigation bar includes 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry' (highlighted), 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area shows account information: 'Account Number: xxxxxxxxxxxx0024' and 'Balance: £3,972,710.00'. There are three search options: 'Number', 'Range', and 'Status' (selected). A 'Select Status' dropdown is set to 'USED'. The search period is defined by 'From Date: 01 Jun 2017' and 'To Date: 09 Jun 2017'. At the bottom left, there are 'Submit' and 'Cancel' buttons, and a 'Back to Dashboard' link. On the right, a 'Tips' box with a lightbulb icon contains the text: 'Always ensure that you have a record of cheque serial numbers for cheques you have issued. The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.' The footer contains copyright information: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Account Number	Account number from which cheque is issued in masked format along with the account nickname if defined. For more information on Account Nickname, refer Account Nickname .
Balance	The balance in the account in the account currency.

Field Name	Description
Search Cheque by	<p>Allows the customer to specify the criteria by which to view the status of cheques.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range • Status <hr/> <p>Note: The Range and Status fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with Universal Banking Solutions and the region is not India.</p> <hr/>
Cheque Number	<p>The customer can define the cheque number of which he wants to view the status.</p> <p>This field is displayed only if the customer selects the Number option from the Search Cheque by list.</p>
From	<p>The customer is required to define the starting cheque number of the range for which to view cheque status.</p> <p>This field is displayed only if the customer selects the Range option from the Search Cheque by list.</p>
To	<p>The customer is required to define the last cheque number of the range for which to view cheque status.</p> <p>This field is displayed only if the customer selects the Range option from the Search Cheque by list.</p>
Select Status	<p>The customer is required to identify a specific status in order to view cheques that belong to that status.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Cancelled <p>This field is displayed only if the customer selects the Status option from the Search Cheque By list.</p>
From Date	<p>The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched.</p> <p>This field is displayed only if the customer selects the Status option from the Search Cheque By list.</p> <hr/>

Field Name	Description
To Date	<p>The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched.</p> <p>This field is displayed only if the customer selects the Status option from the Search Cheque By list.</p>

To inquire about the cheque status:

1. From the **Search Cheque** by list, select the appropriate option.
 - a. If you select the **Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the **Range** option:
 - i. In the **From** field, enter the cheque 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.
2. To inquire about the cheque request, click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
3. The search results screen with cheque number and status field appears.

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13. Stop/ Unblock Cheque

Cheques are physical instruments used for the purpose of making payments. A customer might require to block a cheque payment in case the cheque has been lost or stolen. Hence it is critical to provide an option to stop such cheques so that they cannot be misused.

The Stop/ Unblock cheque feature enables a customer to stop a cheque that has been issued for making payment. In order to request for a cheque to be stopped, the customer will have to specify the account number from which the cheque has been issued as well as the cheque number and the reason for which the request is being raised. In addition to requesting for a stop cheque on a specific cheque, the customer can also request for a stop cheque to be performed on a cheque series by specifying the cheque range.

This feature also enables customers to request for a cheque or cheque range that has been stopped or blocked to be unblocked.

Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

How to reach here:

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

OR

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

Stop /Unblock Cheque

The screenshot displays the 'Stop/Unblock Cheque' page on the ZigBank website. The navigation bar includes 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. The main content area has tabs for 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque' (active), 'Debit Cards', and 'Request Statement'. The 'Stop/Unblock Cheque' section shows account information: Account Number (xxxxxxx0024) and Balance (£3,972,710.00). Under 'Select Action', the 'Stop' radio button is selected. The 'Specify Reason' field contains 'Insufficient funds'. Under 'Give Cheque Details', the 'Number' radio button is selected, and the 'Cheque Number' field contains '345567'. At the bottom, there are 'Submit' and 'Cancel' buttons. A 'Note' box on the right provides information about charges and circumstances for stopping a cheque. A 'Back to Dashboard' link is at the bottom left, and a footer contains copyright information.

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname.
Balance	The balance in the account in the account currency.
Select Action	The action to be taken on the cheque or cheque range. The options are: <ul style="list-style-type: none"> • Stop • Unblock
Specify Reason	The customer is required to specify the reason for which the request to stop or unblock a cheque or cheque range is being raised.
Give Cheque Details	The customer can specify whether action is to be taken on a specific cheque or a cheque range. The options are: <ul style="list-style-type: none"> • Number • Range
Cheque Number	The cheque number that is to be stopped or unblocked. This field appears if you select the Number option in the Give Cheque Details field.
From	Start number of the cheque range to be blocked. This field appears if the customer selects the Range option in the Give Cheque Details field.
To	End number of the cheque range to be blocked. This field appears if the customer selects the Range option in the Give Cheque Details field.

To stop or unblock a cheque or cheque range:

1. If this screen has been navigated to from the main dashboard then select an account from the **Select Account Number** field
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify the reason for which stop/unblock request is being raised.
4. In the **Give Cheque Details** field, select the appropriate option:
 - a. If you select the Number option:
 - i. In the **Cheque Number** field, enter the cheque number.

- b. If you select the Range option:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.
5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. User is directed to **Stop Unblock Cheque** – screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
7. The success message of stopping/ unblocking the check along with the service request number appears.
8. 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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14. View Statements

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

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

The Download Pre-generated option, allows the customer to view, download and print the pre-generated e-statements by selecting the desired period.

The application allows the customer to unsubscribe from the e-statement facility. Once a request for unsubscribe e-statement is made, the customer will stop receiving e-statements on his email address.

How to reach here:

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

Account Statement- View Statement

Transactions

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

Account Number: xxxxxxxxxxxx0017 - Professor Xavier

Opening Balance: £0.00 Closing Balance: £3,834,621.49 [Download Statement](#)

Date	Description	Reference No	Amount	Balance
01 Jan 2014	Limits Check	AT3DEBK140010DW3	£148.99 Dr	£3,834,621.49
01 Jan 2014	Payments and Collections Transaction code	AT3BPAT14001AFFM	£45.00 Dr	£3,834,770.48
01 Jan 2014	AT30008240908 NEW DEPOSIT	AT3BPAT14001AFFM	£300.00 Dr	£3,834,815.48
01 Jan 2014	Limits Check	AT3OUPA14001A56Q	£300.00 Dr	£3,835,115.48
01 Jan 2014	REDEMPTION	AT3OUPA14001A56N	£100.00 Dr	£3,835,415.48
01 Jan 2014	Payments and Collections Transaction code	AT3BPAT14001AFFL	£45.00 Dr	£3,835,515.48
01 Jan 2014	Payments and Collections Transaction code	AT3BPAT14001AFFL	£100.00 Dr	£3,835,560.48
01 Jan 2014	AT30008240908 NEW DEPOSIT	AT3INPA14001A1T1	£100.00 Cr	£3,835,660.48
01 Jan 2014	AT30008240794 NEW DEPOSIT	AT3INPA14001A1SY	£600.00 Cr	£3,835,560.48
01 Jan 2014	REDEMPTION	AT3POUP14001AATB	£900.00 Dr	£3,834,960.48

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Back to Dashboard

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Field Description

Field Name Description

Account Number Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.

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

Filter section

View Options Filters to view the transactions of a specific period.

The options are:

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

Filters to view the transactions based on description.

The options are:

- All
- Debits Only
- Credits Only

Field Name	Description
Results	
Opening Balance	Opening balance in the account.
Closing Balance	Closing balance in the account.
Download Statement	Click to download the statement
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.

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

14.1 E-statements

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

To subscribe / unsubscribe to e-statements:

1. Click the **E-Statements** tab to subscribe / unsubscribe to e-statements.

E-statement

The screenshot displays the ZigBank 'Manage Accounts' interface. A pop-up window titled 'E-Statement' is centered on the screen, containing the following text: 'Subscribe to E-Statement. You will receive monthly statements for your account <Number in masked format> by email at <User's email address>'. A 'Subscribe' button is located below the text. The background shows a table of transactions with columns for Date, Amount, and Balance. The table includes various transactions such as 'Test', 'Payments and Collections Transaction code', and 'NEW DEPOSIT'.

Date	Amount	Balance
01 Jan. 2014	600,00 GBP Dr	2,299,57 GBP
01 Jan. 2014	500,00 GBP Dr	2,899,57 GBP
01 Jan. 2014	400,00 GBP Dr	3,399,57 GBP
01 Jan. 2014	300,00 GBP Dr	3,799,57 GBP
01 Jan. 2014	Test	200,00 GBP Dr
01 Jan. 2014	Payments and Collections Transaction code	12,00 GBP Dr
01 Jan. 2014	Payments and Collections Transaction code	12,00 GBP Dr
01 Jan. 2014	AT30008240908 NEW DEPOSIT	600,00 GBP Dr
01 Jan. 2014	AT30008240794 NEW DEPOSIT	5,000,00 GBP Dr
01 Jan. 2014	Payments and Collections Transaction code	100,00 GBP Cr

2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
 - 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.
OR
If the user want to unsubscribe for the monthly statement already subscribed;
 - a. Click **Unsubscribe** to opt for not receiving monthly statements on registered email address.
 - b. Click **Proceed** to Unsubscribe.
 - c. The success message of request submission appears. Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
OR
Click on **Go to Account Details** link to go back to **Account Details** page.

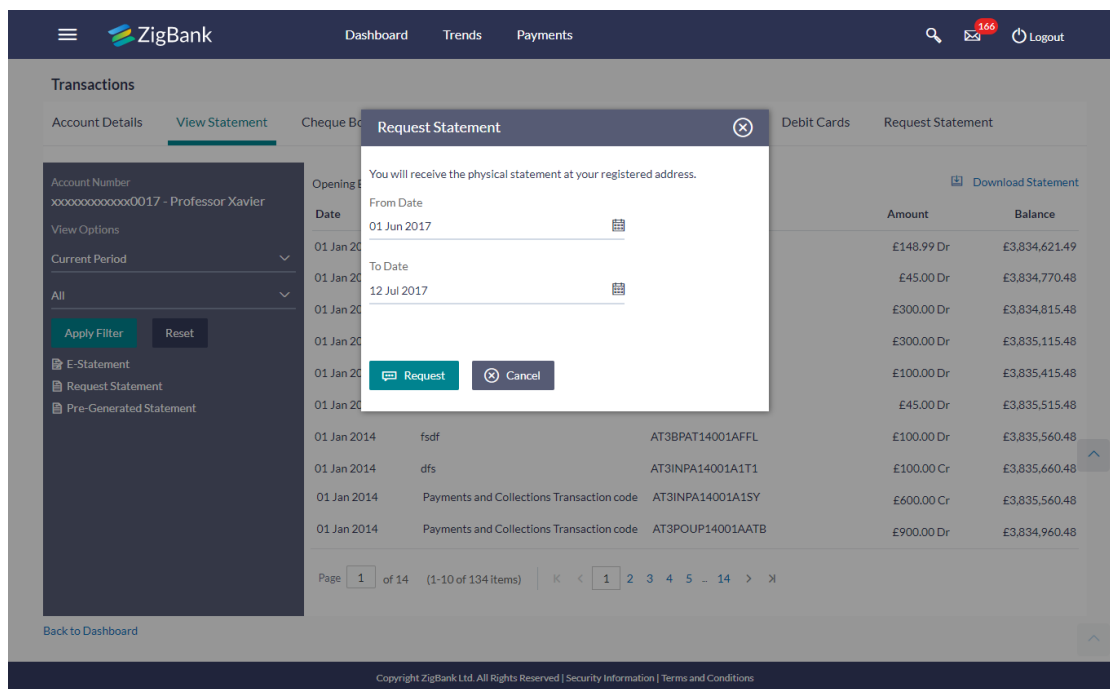
14.2 Request Statement

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

To request physical statement:

1. Click **Request Statement**. The **Request Statement** screen appears.

Request Statement



Field Description

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

Select a period for which the statement is requested

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.

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

5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
6. The success message of Statement Request appears along with the transaction reference number.
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.

14.3 Pre-generated Statement

To download pre-generated statements:

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

Pre-generated Statement

The screenshot displays the ZigBank 'Pre-Generated Statement' interface. The top navigation bar includes 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Manage Accounts' and has a sub-tab 'View Statement'. A modal window titled 'Pre-Generated Statement' is open, showing a 'View Statement' section with a 'Select a period to download your pre-generated Statements.' prompt. Below this, there are dropdowns for 'Year' (set to 2016) and 'Month' (set to All Months), and a 'Search' button. The modal also contains a table with columns for 'Statement Number', 'From', 'To', and 'Download'. The background shows a table with columns for 'Date', 'Amount', and 'Balance'.

Date	Amount	Balance
01 Jan. 2014	600,00 GBP Dr	2,299,57 GBP
01 Jan. 2014	500,00 GBP Dr	2,899,57 GBP
01 Jan. 2014	400,00 GBP Dr	3,399,57 GBP
01 Jan. 2014	300,00 GBP Dr	3,799,57 GBP
01 Jan. 2014	200,00 GBP Dr	4,099,57 GBP
01 Jan. 2014	12,00 GBP Dr	4,299,57 GBP
01 Jan. 2014	12,00 GBP Dr	4,311,57 GBP
01 Jan. 2014	600,00 GBP Dr	4,323,57 GBP
01 Jan. 2014	5,000,00 GBP Dr	4,923,57 GBP
01 Jan. 2014	100,00 GBP Cr	9,923,57 GBP

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..

FAQs

1. **Will my e-Statement look the same as my paper statement?**

Yes. Your e-Statement looks exactly like your paper statement

2. **How do I get my e-Statement password?**

Once you registered for e-Statement, you will receive notification email which contains Terms and Conditions and Password to open you encrypted statement file.

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15. Request Statement

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

How to reach here:

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

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

Request Statement

Field Description

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

To request for a physical statement:

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

2. From the **To Date** list, select the end date of the account statement.
3. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
4. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. User is directed to **Statement Request** – screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
5. The success message of **Statement Request** appears along with the transaction reference number.
6. 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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16. Forex Calculator

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency with another currency. With the help of forex calculator user can determine the buying and selling price between two currencies. It displays the currency exchange rate for the selected currencies. 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

- User must be knowing which currency he wants to exchange
- Support for the currencies provided by host

How to reach here:

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

Forex Calculator

The screenshot displays the ZigBank Forex Calculator interface. At the top, there is a navigation bar with 'ZigBank' and links for 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Forex Calculator'. It features two dropdown menus: 'From' (set to GBP) and 'To' (set to EUR). The 'Amount' field is set to £1,000.00. Below these, the exchange rate is shown as '@ 1 GBP = 0.72 EUR'. A grey box displays the converted amount: 'Amount: €720.00'. A green 'Convert' button is located below the amount. To the right, a disclaimer box contains the following text: '* Conversion rates are based on mid rate for Funds Transfer Answer center. Can I exchange foreign coins? No, ZigBank does not offer or accept foreign coins. Can anyone exchange foreign currency at a banking center? Does ZigBank sell foreign currency?'. At the bottom left, there is a 'Back To Dashboard' link, and at the bottom right, there are up and down arrow icons. The footer contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

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.

To calculate currency exchange amount:

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 and enter the amount in the next field.
4. To calculate the currency exchange value, click **Calculate**.
The exchange rate for both the buy and sell options for currency pair entered appears.
OR
Click **[Back to Dashboard](#)** to navigate to the dashboard.

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17. Inactive Accounts

Customers should be able to view details of all current and savings account held with the bank, including those that are in an inactive status. The current and savings dashboard, hence, displays a widget that displays the number of inactive current and savings accounts.

How to reach here:

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

To view inactive account details:

1. The account detail of selected inactive account appears.

Inactive Accounts – Account Details

The screenshot shows the ZigBank Account Details page. At the top, there is a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. On the right, there are icons for search, a notification bell with '74', and a 'Logout' button. The main content area is titled 'Account Details' and displays the following information:

Customer Name	Account Number	Net Balance	Nickname
Raman lamba	xxxxxxxxxxxx0061	£6,010,000.00	Ramse ✎ ✕

Below this summary, there are two columns of details:

- Basics:** Customer ID (***961), Holding Pattern (Joint), Joint Account Holder (Raman lamba), Mode of Operation (Either Anyone Or Survivor), Branch (AT3-PCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, GB), Status (Dormant).
- Balance Details:** Available Balance (£6,000,000.00), Amount on Hold (£0.00), Net Balance (£6,010,000.00), Unclear Funds (£0.00), Overdraft Limit (£10,000.00), Advance Against Unclear Funds Limit (£0.00).

A 'Back to Dashboard' link is located at the bottom left of the account details section. At the very bottom of the page, there is a footer: 'Copyright ZigBank Ltd. All Rights Reserved | Security information | Terms and Conditions'.

Field Description

Field Name	Description
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Account Details

Customer Name Name of primary account holder.

Account Number Account number in the masked format.

Net Balance The amount that can be withdrawn from the account

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

Basics

Customer ID Customer ID of the primary account holder is displayed in masked format.

Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: <ul style="list-style-type: none"> • For single owner - single • For joint ownership - joint or multiple
Joint Account Holder	Name of the joint account holder.
Mode of Operation	Operation mode of the account. The possible values are: <ul style="list-style-type: none"> • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Branch	Branch name in which the account is held.
Status	Status of the account. Status could be: <ul style="list-style-type: none"> • Inactive • Dormant
Balance Details	
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Net Balance	The amount that can be withdrawn from 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 cheques and drafts that have not yet completed the bank's clearing cycle.
Overdraft 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.


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

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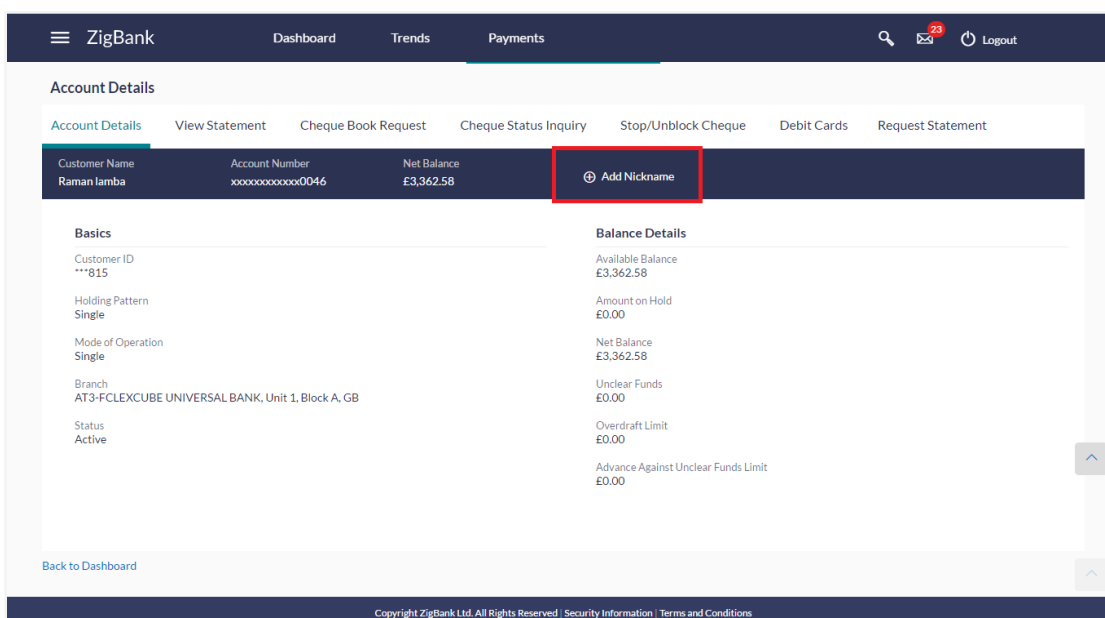
18. Account Nickname

Customer can assign a specific name to a current or savings account. This is done as customer's wish to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. This option also allows customer to modify or delete the nickname whenever required.

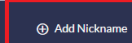
To add nickname to account:

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

Add Nickname- Example



The screenshot shows the ZigBank account details page. The top navigation bar includes 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. The account details section shows the following information:

Customer Name	Account Number	Net Balance	Action
Raman lamba	xxxxxxxxxxxx0046	£3,362.58	

The 'Add Nickname' button is highlighted with a red box. Below the account details, there are sections for 'Basics' and 'Balance Details'.

Basics

- Customer ID: ***815
- Holding Pattern: Single
- Mode of Operation: Single
- Branch: AT3-FCLEXCUBE UNIVERSALBANK, Unit 1, Block A, GB
- Status: Active

Balance Details


- Available Balance: £3,362.58
- Amount on Hold: £0.00
- Net Balance: £3,362.58
- Unclear Funds: £0.00
- Overdraft Limit: £0.00
- Advance Against Unclear Funds Limit: £0.00

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

Field Description

Field Name Description




Add Nickname	Customer's preferred description or name to an account which will be displayed instead of the standard account description.
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3. Click  to save your changes.
Nicknames will be displayed on various transactions instead of the standard account description.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

The screenshot shows the ZigBank account details page. The 'Add Nickname' section is highlighted in red, showing the current nickname 'Supersaver' and icons for editing (pencil) and deleting (X). The page also displays account information such as Customer Name, Account Number, and Net Balance.

1. Click  , to modify nickname.
OR
Click  to save your updates.
OR
Click  , to delete nickname.

FAQs

1. What is advantage of assigning a nickname to an account?

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

2. Can I assign a nickname to a joint account?

Yes, you can add nickname to any account of which you are the primary holder.

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

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

4. 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.

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19. One Time Password

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (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.

Field Description

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

2. Click **Submit**. The success message appears.

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.

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