

Oracle Banking Digital Experience

**Retail Customer Services User Manual
Release 18.1.0.0.0**

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Retail Customer Services User Manual
January 2018

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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Table of Contents

1. Preface	5
1.1 Intended Audience	5
1.2 Documentation Accessibility	5
1.3 Access to Oracle Support	5
1.4 Structure	5
1.5 Related Information Sources	5
2. Transaction Host Matrix	6
3. Channel On-boarding – Introduction	8
3.1 Self-Register	8
4. Log-In & Log-Out of Oracle Banking Digital Experience	14
• Log-in to the application	14
• Log-out of the application	14
4.1 Log-in to the application	14
4.2 Log-out of the application	18
5. Calculators	19
5.1 Loan Eligibility Calculator and Loan Calculator	19
5.2 Loans Calculator	19
5.3 Eligibility Calculator	20
5.4 Term Deposits Calculator	23
5.5 Foreign Exchange Calculator	25
5.6 Goal Calculator	27
6. First Time Login	31
7. Dashboard	38
7.1 Retail Dashboard	38
8. Forgot Password	47
9. Forgot Username	50
10. Mailbox	52
10.1 Mails	52
10.1.2 Compose Mail	54
10.1.3 Mailbox - Inbox	55
10.1.4 Mailbox - Sent Mail	57

10.1.5	Mailbox – Sent Mails – Details	59
10.1.6	Mailbox – Deleted Mail	60
10.2	Alerts	62
10.3	Notifications	63
11.	Service Request	67
11.1	Service Request - Summary	68
11.2	Service Request Details	70
12.	Third Party Consent	72
13.	My Profile	73
14.	Session Summary	75
15.	Alerts Subscription	77
16.	Limits	80
16.1	Limits – View	80
16.2	Daily and Monthly Limits - Edit	83
17.	Security Question Authentication	87
18.	Security Settings	89
18.1	Change Password	89
18.2	Set Security Questions	91
18.2.2	Security Questions - Edit	93
18.3	Alternate Login	96
18.4	Push Notification	96
19.	ATM / Branch Locator	98
20.	One Time Password	102

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 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
1	User Registration - Self Onboarding	✓	✓	✓	✓
2	Log-in to the application	NH	NH	NH	NH
3	Log-out of the application	NH	NH	NH	NH
4	Loan Installment Calculator	NH	NH	NH	NH
5	Loan Eligibility Calculator	NH	NH	NH	NH
7	Term Deposits Calculator	NH	NH	NH	NH
8	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	×	✓	✓	✓
9	Goal Calculator	×	✓	✓	✓
10	First Time Login	NH	NH	NH	NH
12	Forgot Password	NH	NH	NH	NH
13	Forgot Username	NH	NH	NH	NH
14	Mailbox- Mails (Without Interaction module)	NH	NH	NH	NH
	Mailbox- Mails (With Interaction module)	×	×	✓	✓
15	Mailbox- Alerts	NH	NH	NH	NH
16	Mailbox-Notifications	NH	NH	NH	NH
17	Service Request	NH	NH	NH	NH
18	Third Party Consent	NH	NH	NH	NH

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
19	My Profile	✓	✓	✓	✓
20	Session Summary	NH	NH	NH	NH
21	Alerts Subscription	NH	NH	NH	NH
22	View Limits - Daily and Monthly	NH	NH	NH	NH
23	Security Question Authentication	NH	NH	NH	NH
24	Security Settings - Change Password	NH	NH	NH	NH
26	Security Settings - Set Security Questions	NH	NH	NH	NH
27	Manage Registered Devices	NH	NH	NH	NH
28	ATM / Branch Locator	NH	NH	NH	NH
29	One Time Password	NH	NH	NH	NH

3. Channel On-boarding – Introduction

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

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

3.1 Self-Register

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

Pre-requisites

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

- Demand Deposit
- Loan
- Term Deposit
- Credit Card

Channel On-boarding - Setup

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

Features Supported In Application

- Creation of Login credentials – User ID and Password

How to reach here:

Dashboard > Toggle Menu > Register

To register for the banking channels:

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

The screenshot displays the Oracle Banking Digital Experience Retail Customer Services website. On the left, a dark blue navigation menu lists: Current Entity (1_UBS 12.4 AT3 Branch), Claim Money, Track Application, Register, Login, ATM/Branch Locator, Help, and About. The main content area features a hero image with the text "Your financial security guaranteed." Below this is a section titled "Choose from our range of products" with icons for Savings, Current Account, and Auto Loans. A subsequent section promotes an "instance loan with in principle approval" and includes a "View Products" button. The "Tools & Calculator" section offers links for Loans, Term Deposits, and Eligibility. The footer, titled "Get in touch with us", provides links for Company, Legal, Helpful Links, and Contact Us, along with a "Locate" button. Copyright information for 2006, 2017 is visible at the bottom.

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

Channel Onboarding - Customer Information

Great! Give us some details about your account, so we can look you up.

Account Type	Term Deposit
Customer ID	001096
Account Number	AT30010960020
First Name	Kishan
Last Name	Arora
Email ID	dummy@example.com
Date of Birth	15 Jan 1987

[Continue](#) [Cancel](#)

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Field Description

Field Name	Description
Account Type	Relationship type of the user with the bank. The options can be: <ul style="list-style-type: none"> • Demand Deposit • Loan • Term Deposit • Credit Card
Demand Deposit	This section appears if you select Demand Deposit option from the Account Type list.
Customer ID	Customer Id of the customer
Account Number	Account number of the customer
First Name	First name of the customer
Last Name	Last name of the customer
Email Id	Email id of the customer

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

3. From the **Account Type** list, select the appropriate option.
4. If you select **Demand Deposit** option from the Account Type list:
 - a. In the **Customer Id** field, enter the customer id of the customer.
 - b. In the **Account Number** field, enter the account number.
 - c. In the **First Name** and Last field, enter the first name and last name of the applicant.

- d. In the **Email Id** field, enter the email address of the customer.
 - e. From the **Date of Birth** field, select the appropriate date.
 - f. In the **Debit Card Number** and **Debit Card PIN** field, enter the debit card number and PIN.
5. If you select **Term Deposit / Loan** option from the Account Type list:
 - a. Repeat steps 4a to 4e.
 6. If you select **Credit Card** option from the Account Type list:
 - a. In the Credit Card Number field, enter the credit card number of the customer.
 - b. In the Name as on Card field, enter the name embossed on credit card of the customer.
 - c. In the Email Id field, enter the email address of the customer.
 - d. In the CVV Number field, enter the CVV number of customer's credit card.
 - e. From the Date of Birth field, select the appropriate date.
 7. Click **Continue**.
 8. The **Verification** screen appears. For more information click [here](#).
 9. The **Get Online - Create your log in details** screen appears. Enter your log in credentials.

Create your log in details

The screenshot shows the 'Create your log in details' screen on the ZigBank website. The header includes the ZigBank logo and a 'Login' button. The main content area contains the following fields and elements:

- User Name:** A text input field containing 'Smith@example.com'.
- Password:** A password input field with masked characters (dots).
- Re Enter Password:** A second password input field with masked characters (dots).
- Agreement:** A checked checkbox followed by the text 'I agree to Terms and Conditions'.
- Buttons:** A blue 'Sign Up' button and a 'Cancel' link.

The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

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

4. Log-In & Log-Out of Oracle Banking Digital Experience

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

Pre-requisites

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

Features Supported In Application

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

4.1 Log-in to the application

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

To log in to the application:

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

Portal Page

The screenshot displays the Oracle Banking Digital Experience website. On the left, a dark blue sidebar contains a 'Current Entity' dropdown menu set to '1_UBS 12.4 AT3 Branch'. Below this are links for 'Claim Money', 'Track Application', 'Register', 'Login', 'ATM/Branch Locator', 'Help', and 'About'. The main content area features a dark blue header with a 'Login' button and a background image of a smiling couple. The headline reads 'Your financial security guaranteed.' Below this is a section titled 'Choose from our range of products' with three icons: 'Savings', 'Current Account', and 'Auto Loans'. A large image of a woman celebrating is partially visible. A promotional banner for 'Get instance loan with in principle approval.' includes a 'View Products' button. The 'Tools & Calculator' section offers 'Loans', 'Term Deposits', and 'Eligibility'. The footer, 'Get in touch with us', provides links for 'Company', 'Legal', 'Helpful Links', and 'Contact Us', along with a 'Locate' button. Copyright information is visible at the bottom.

Current Entity
1_UBS 12.4 AT3 Branch

Claim Money
Track Application
Register
Login
ATM/Branch Locator
Help
About

Login

Your financial security guaranteed.

Choose from our range of products

Savings Current Account Auto Loans

Ach

Get instance loan with in principle approval.
View Products

Tools & Calculator
Loans Term Deposits Eligibility

Get in touch with us

Company
Home
About Us
Help

Legal
Terms and Conditions
Privacy Policy
Press

Helpful Links
Sign Up
Compare Rates
Members only Offers

Contact Us
Oracle Corporation
500 Oracle Parkway
Redwood Shores
California 94065



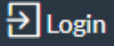
Locate

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Login page Overview

Icons

Following icons are present on the corporate dashboard:

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

Toggle Menu transactions:

- **Claim Money**

Click here to claim for money.

- **Track Applications**

Click here to track the progress of the account opening application.

- **Register**

Click here to register with the bank.

- **Login**

Click to log in to the application.

- **ATM/ Branch Locator**

Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM/ Branch Locator](#).

- **Help**

Click to launch the online help.

- **About**

Click this menu to view the information about the application like version number, copyright etc.

Choose from our range of products

Savings

Click to apply for savings account.

Checking

Click to apply for checking account.

Term Deposits

Click to apply for deposit account.

Credit Cards

Click to apply for a credit card.

Auto Loan

Click to apply for auto loan.

Personal Loan

Click to apply for personal loan.

In Principal Approval

Click to apply for in principal approval application.

Mortgage Loans

Click to apply for mortgage loans.

Tools & Calculator

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

Get in touch with us

Company

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

Legal

This section displays the following links:

- Terms and Conditions
- Privacy Policy
- Press

Helpful Links

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

Contact US

Address of the bank.

Locate a Branch

Enter your location and search for the nearest branch.

Social

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


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

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

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

4.2 Log-out of the application

To log out of the application:

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

5. Calculators

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

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

Features Supported In Application

The different calculators are:

- [Loan Eligibility Calculator](#)
- [Loan Calculator](#)
- [Term Deposits Calculator](#)
- [Foreign Exchange Calculator](#)
- [Goal Calculator](#)

5.1 Loan Eligibility Calculator and Loan Calculator

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

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

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

How to reach here:

Portal Page > Tools & Calculator > Eligibility

1. Select the appropriate calculator.

5.2 Loans Calculator

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

How to reach here:

Portal Page > Tools & Calculator > Loans

Loan Calculator

Amount
£1,000,000.00

For
10 Years

@Interest < 10% >

Installment Amount : £13,219.50

Calculate

Loan Calculator

Getting a Loan from Zig Bank is quick and easy.

To ease your burden of paying off the loan immediately, you can opt for the EMI (Equated Monthly Instalment) facility.

To estimate your loan instalment amount per month, you can use a loan calculator.

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Field Description

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

1. In the **Amount** field, enter the loan amount.
2. In the **For Years** field, enter the loan tenure in years.
3. In the **@Interest** field, enter the interest rate.

Click **Calculate**.

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

5.3 Eligibility Calculator

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

The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures

- Tenure of the loan being inquired applied
- Estimated rate of interest

How to reach here:

Portal Page > Tools & Calculator > Eligibility

Loan Eligibility

The screenshot displays the ZigBank Loan Eligibility Calculator. It features a dark header with the ZigBank logo and a 'Login' link. The main content area is white with a light blue border. It contains several input fields: 'How Much Loan Can You Get?' (with a result of £941,146.00), 'Your Average Monthly Income' (£50,000.00), 'Your Average Monthly Expenses' (£30,000.00), 'For How Many Years' (5), and '@Interest' (10%). A 'Calculate' button is located below the input fields. A callout box on the right side of the calculator provides a brief description of the tool. At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For How Many Years** field, enter the tenure of loan.
4. In the **Interest** field, enter the rate of interest.

5. Click **Calculate**.
The application calculates and displays the eligible loan amount and the average installment amount.

5.4 Term Deposits Calculator

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

How to reach here:

Portal Page > Tools & Calculator > Term Deposits

Deposit Calculator

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

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

The sidebar on the right features a decorative icon and the following text:

Deposit Calculator

Deposit calculator helps you find out the maturity amount and the interest you will earn on it after a particular time period.

Term Deposits are considered to be safe investments.

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

Field Description

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

To calculate deposit value at maturity:

1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency - Years/ Months / Days** fields, enter the relevant information.
3. In the **Interest** field, enter the rate of interest.
4. Click **Calculate**.
The Deposit Value at maturity appears.

5.5 Foreign Exchange Calculator

The foreign exchange calculator provides the value of one currency with respect to another currency. The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer.

Exchange rates for the currency will be fetched online from the host system and calculations will be done based on the exchange rate retrieved.

Features Supported In Application:

This section allows user to see the value expected for a conversion of currency into other.

- Exchange rate of currencies
- Calculation of amount of currency converted to the other

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

Portal Page > Tools & Calculator > Foreign Exchange > Forex Calculator

Forex Calculator

Field Description

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

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

From	
-------------	--

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

To calculate currency exchange rate:

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency
4. To calculate the currency exchange rate, click **Convert**.
The exchange rate for the currency pair appears.

5.6 Goal Calculator

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

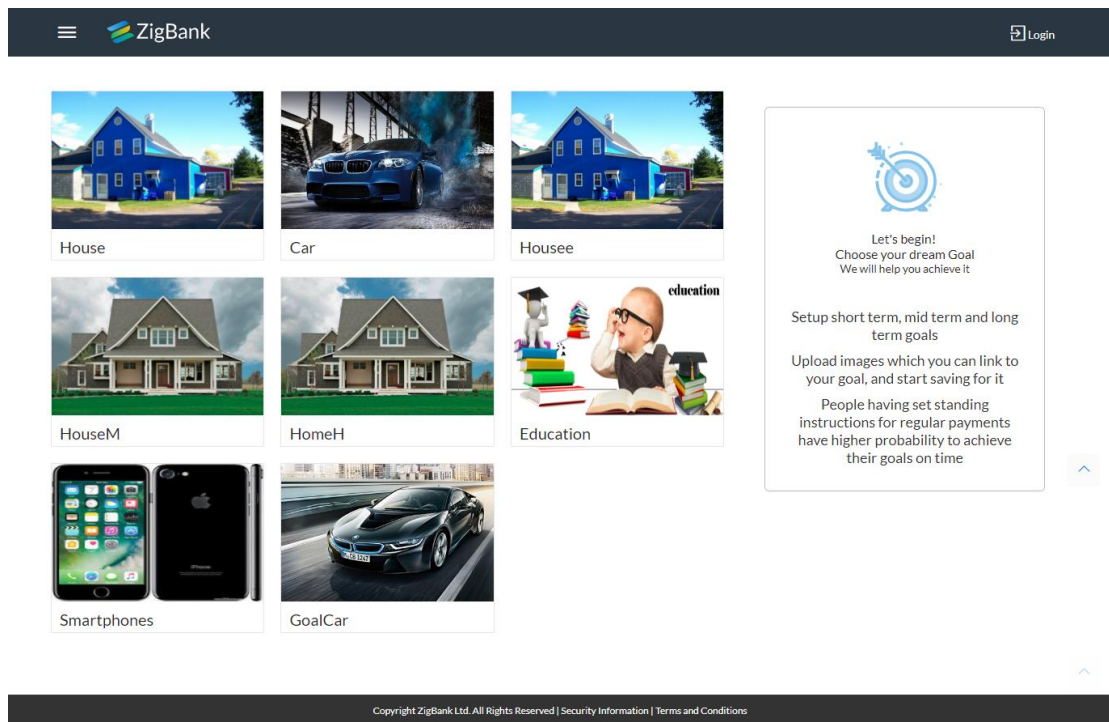
This option allows the user to identify the amount of savings that has to be done to achieve a certain goal. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

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

How to reach here:

Portal Page > Achieve Your Dream with Us > Proceed

Goal Category



Field Description

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

To create a goal

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

Enter Goal Amount

Field Description

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

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

Goal Calculator

Your Goal Amount
£200,000.00
Amount should be between £500.00 & £10,000,000.00

Have you already saved something for it?
£500.00
Amount should be between £500.00 & £199,999.00

The Remaining Amount
£199,500.00

In how much time do you want to achieve this Goal?
2 Years 0 Months

How frequently do you plan to set aside money for this Goal?
Quarterly Monthly Weekly

Your Monthly Contribution
£7,919.00

How are we helping you achieve it?
You Pay 95.2% We Pay 4.8% (Great! You save 4.8%)
All calculations are of approximate values

Set your goal now! Cancel

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Field Description

Field Name	Description
Your Goal Amount	The targeted amount of your goal.
Have you already saved something for it?	The amount user has saved already for the goal or willing to add some amount towards achievement to begin with.
The Remaining Amount	The amount left after deduction of saved amount.
In how much time do you want to achieve this Goal? Years, Months	This is the tenure of user's goal, i.e. when it has to be achieved.
How frequently do you plan to set aside money for this Goal?	The frequency of the regular contributions. The options are <ul style="list-style-type: none"> Quarterly Monthly Weekly

4. In the **Have you already saved something for it?** field; enter the amount which you have already saved for the goal.
5. From the **In how much time do you want to achieve this Goal?** list, select the appropriate years and months i.e. time frame user plans to achieve his goal.

In the **How frequently do you plan to set aside money for this Goal?** field, select the appropriate option.

The screen section displaying Your Monthly Contribution based on the data entered and graph displaying your contribution and bank's contribution appears.

The screen displays a bar chart showing **How are we helping you achieve it?** This displays the amount paid by user and the interest component provided by Bank and hence the total savings percentage.

6. Click **Set your goal Now!** to create the goal. The user is directed to the **Login Page** of the application.
OR
Click **Cancel** to abort the goal creation process.

FAQs

1. **What do the “you pay”, “We pay” fields suggest?**

You pay is the amount, the customer contributes towards his goal, while the **We pay** component is interest accrued by the bank towards fulfillment of the goal.

2. **Can the customer calculate how much time he will need to achieve a Goal, if he pays x amount every month for 2 years?**

Goal calculator helps the customer, to find the amount he needs to contribute frequently so that he can achieve his goal, within the desired time frame. Reverse calculation is not possible.

6. First Time Login

When a new user first time logs in into the application with the user name and password provided by bank, there are certain steps that he needs to follow like accepting terms and conditions of the bank, change of system generated password, setting up security questions (only if the bank administrator has set it as a second factor authentication for any of the transactions).

Prerequisites:

- Bank administrator has enabled the First time login steps for Retail users

How to reach here:

Portal Page > Login

To log in to the application:

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

Login

The screenshot shows the ZigBank login interface. At the top, there is a navigation bar with the ZigBank logo and a 'Login' link. The main content area features a white login form with the following elements:

- ZigBank logo
- User ID field containing 'TonStark2' with a 'Forgot User Id?' link below it.
- Password field with masked characters and a 'Forgot Password?' link below it.
- A blue 'Login' button.

Below the login form is a section titled 'Choose from our range of products' with four icons: Savings, Current Account, Auto Loans, and Personal Loans. Underneath is a banner with the text 'Achieve your Dream with us' and a quote from Walt Disney: 'All your dreams can come true, if you have the courage to pursue them'. Below the banner is a 'Tools & Calculator' section with four icons: Loans, Term Deposits, Eligibility, and Foreign Exchange. The footer contains 'Get in touch with us' with various links and a 'Locate a Branch' form with a 'Submit' button. Social media icons and a copyright notice are at the very bottom.

Field Description

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

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

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

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

First Time Login - Terms and Condition

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

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

Force Change Password

Field Description

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

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

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

User Security Question Setup

ZigBank

Logout

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

User Security Question

Security questions may be used as second level of authentication for completing your transactions. These questions can be set up later from the menu options. Do you want to set them up now?

[Set up now](#) [Skip](#)

Note

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

You must:

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

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

Set Security Questions

ZigBank Logout

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

Security Question 1
Who is your favorite player? v

Answer 1
Ronaldo

Security Question 2
Where do you live? v

Answer 2
Mumbai

Security Question 3
which is your favorite browser? v

Answer 3
Google Chrome


Security Question 4
What is your favorite color? v

Answer 4
Grey

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

Answer 5
Mt. Carmel

Save Skip



Note

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

You must:

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

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Field Description

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

User Security Questions

Security Questions	Questions available for user selection.
---------------------------	---

Answer	Answer entered by user against the security question
---------------	--

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

16. Click **Save** to save the security questions.
The user is directed to the Dashboard screen.
OR
Click **Skip** to skip this step.

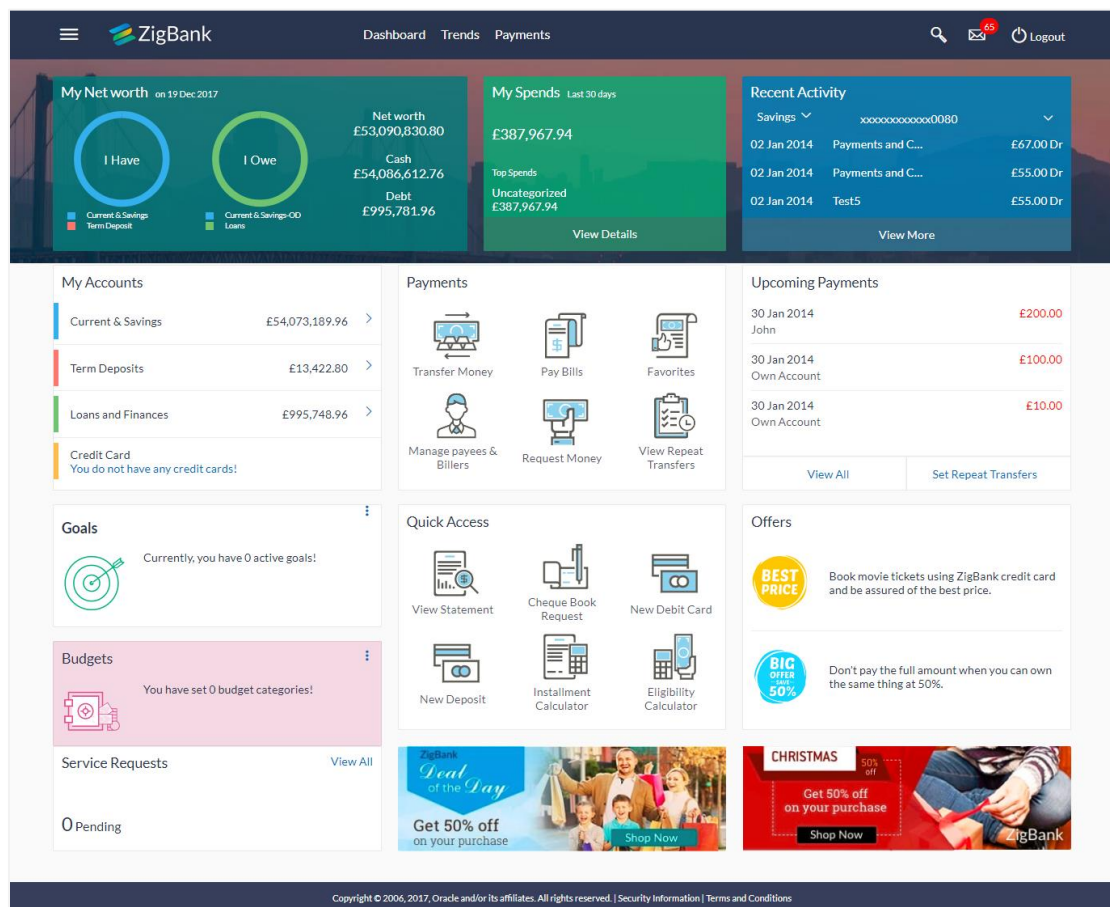
7. Dashboard

Dashboard is the first landing page that the customer views after logging in. It displays the summary of all his accounts in a single screen. It also allows user to access the various functions quickly without going into the toggle menu.

7.1 Retail Dashboard

The Retail Dashboard is displayed in the form of widgets, it follows the creative concept of cards which provide an organized dashboard and information that is easy to decipher and engage the user.






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



Dashboard Overview

Icons

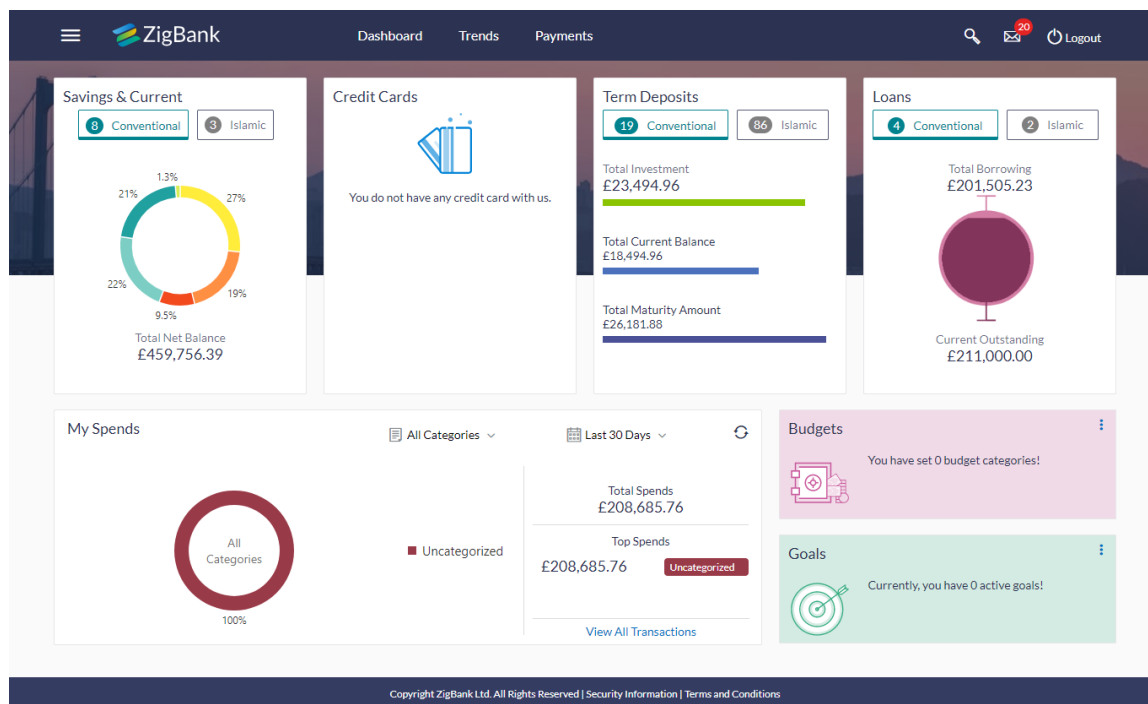
Following icons are present on the retail dashboard:

- : Click this icon to go to the dashboard.
 - : Click this icon takes to go to the Mailbox screen.
 - : Click this icon to search the transactions.
 - : Click this icon to log out from the application.
 - : Click the toggle menu to access the transactions.
-

Main Dashboard Menus

Following menus are present on the retail dashboard:

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




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

in the form of a pie chart. The customer can customize the way the spending analysis is displayed on the basis of the following filters:

- Filter 1: This option enables the user to view the spending analysis based on categories.
- Filter 2: Periodic search options available to the user. User can view the spending patterns of the current month, last 30 days, last 60 days or last 90 days.

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


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

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

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

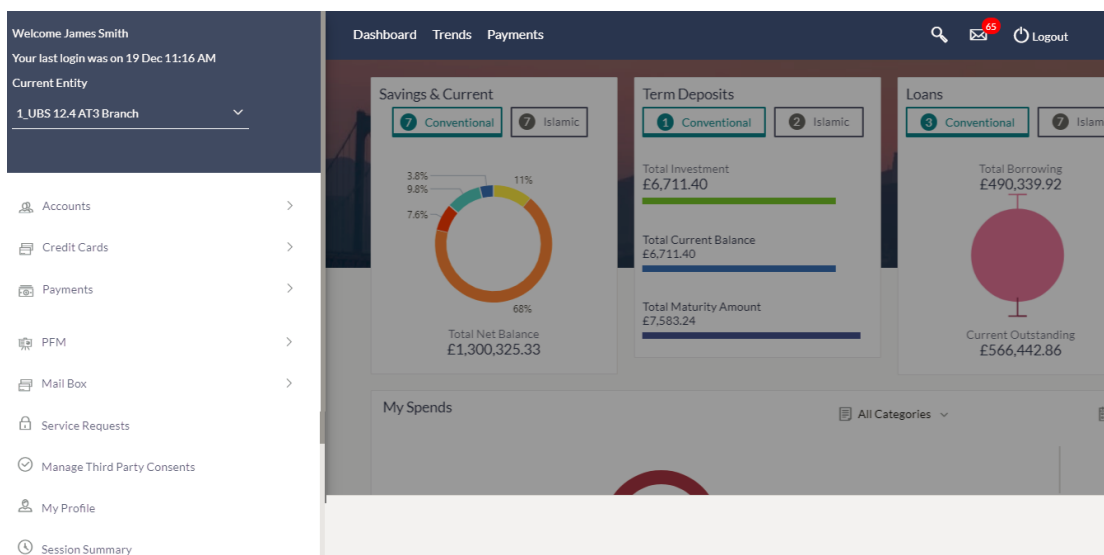
- **Budgets:** This section displays all the budgets created by the user.

The user can create and manage budget by clicking  icon.




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

- **Payments:** Payments related transactions or setting up of payments are displayed under this.

Toggle Menu Transactions



- **Welcome Note:** Displays the welcome note with last login details.
- **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
- **Credit Cards** : Click this menu to access the credit card related transactions
- **Payments** : Click here to access Payments related transactions or setting up of payments
- **PFM** : Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.
- **Mail Box** Click this menu to view the Mails, Alerts and Notifications.
- **Service Requests** : Click this menu to track the status of a service request.
- **Manage Third Party Consents** : Click this menu to manage third party consents.
- **My Profile** : Click this menu to view the logged in user's profile.
- **Session Summary** Click to view the login details like start date and time, end date and time, Channel and IP address of the last sessions of the logged in user.
- **ATM/Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank.
- **Manage Alerts** Click the menu to subscribe for the alerts.
- **Limits** : Click this menu to view the [daily limits](#).

-  **Security Settings** : Click this menu to set the security questions.
-  **Help** : Click this menu to launch the online help.
-  **About** Click this menu to view the information about the application like version number, copyright etc.

My Net Worth

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

My Spends

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


Recent Activity


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


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

My Accounts


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


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


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


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

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

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

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

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

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

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

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

Payments

Pay Bills

Pay Bills | Transfer Money | Issue Demand Drafts | Favorites | Upcoming Payments | Manage Payees & Billers

Biller Name
Please Select

Amount

View Limits

Pay From
xxxxxx0210 - ASingh

Balance : €34,923.53

Bill Date
dd mmm yyyy

Bill Number

Note (optional)

80 Characters Left

Pay Cancel

Back to Dashboard

What are the benefits?

No more waiting in queues , issuing cheques or late payment hassles. Consolidated view of all billers and payment history.

Make all payments and recharges at one place
Get SMS Alerts for bill presentments, payments etc.

Avail of automatic payments by setting a standing instruction upto a defined amount threshold or schedule payments at a later date

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

It provides immediate access to the following transactions:

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

Upcoming Payments

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

The Upcoming Payments card includes details like:

Date of Payment

Payee Nickname


Amount of Payment

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


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

Goals

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

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

Budgets

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

Quick Access

The following transactions can be initiated from this section:

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

Offers

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

Promotions

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

Service Requests

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

8. Forgot Password

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

User is asked to enter his User ID and Date of Birth. His identity is validated through the 2factor authentication process, post which, the user can setup a new login password for channel access.

Pre-requisites

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

System Administrator must have setup the 2 factor authentication for Forgot Password.

Features Supported In Application

- User Verification
- New Password Creation

How to reach here:

Portal > Forgot Password

To reset the password:

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

Forgot Password - User Verification

The screenshot displays the ZigBank user verification interface. At the top left, there is a menu icon and the ZigBank logo. At the top right, there is a 'Login' button. Below the header, the page content includes a message: 'Okay, no problem. Just enter the details below.' To the right, there is a 'Current Entity' dropdown menu showing '1_UBS 12.4 AT3 Branch'. The main form has two input fields: 'Username' with the value 'jsmith' and 'Date of Birth' with the value '17 Jun 1977'. Below the form are two buttons: 'Continue' (blue) and 'Cancel' (grey). At the bottom of the page, there is a footer with the text: 'Copyright © 2005, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

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

Forgot Password – New Password Creation

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

Field Description

Field Name	Description
Please enter your new password	

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

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

9. Forgot Username

Using this feature user can retrieve his channel banking Username, in case he has forgotten the same.

How to reach here:

Portal > Forgot Username

To reset the username:

1. In the **Login** page, click **Forgot Username**. The **Forgot Username** screen appears.

Forgot Username - User Verification

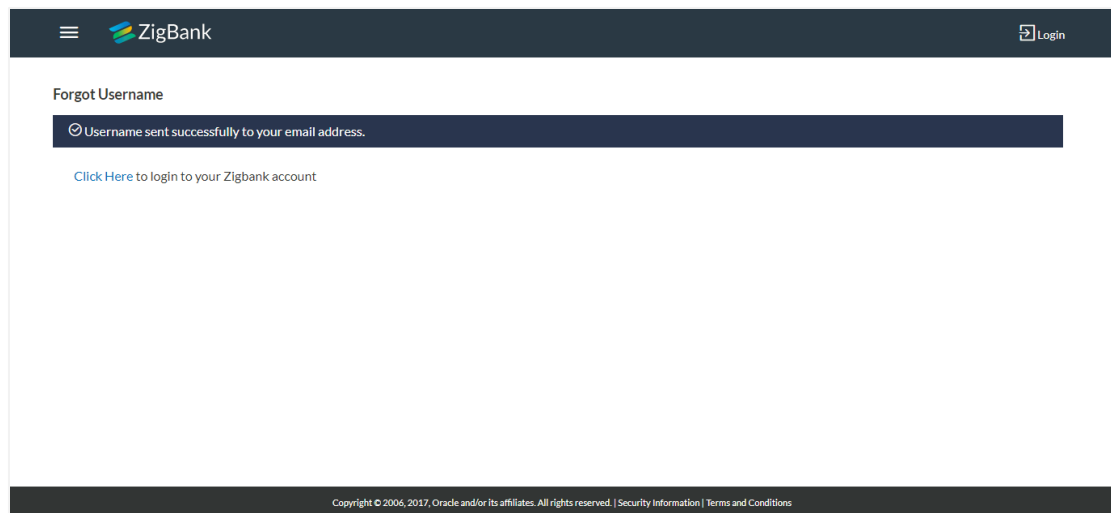
Field Description

Field Name	Description
Email	Enter your email ID that is registered with the bank.
Date of birth	Enter your date of birth.

2. In the **Email** field, enter your email ID that is registered with the bank.
3. In **Date of birth** field, enter your date of birth.

4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The verification screen appears if the transaction is configured for Two Factor Authentication.
6. The **Forgot Username** confirmation screen appears.

Forgot Username – Confirmation Page



7. The success message of sending the username to your registered email address appears. Click the **Click here** link to log in to the application.

10. Mailbox

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

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

Prerequisites:

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

Feature supported in the Application:

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

How to reach here:

Dashboard > Toggle Menu > Mail Box
OR

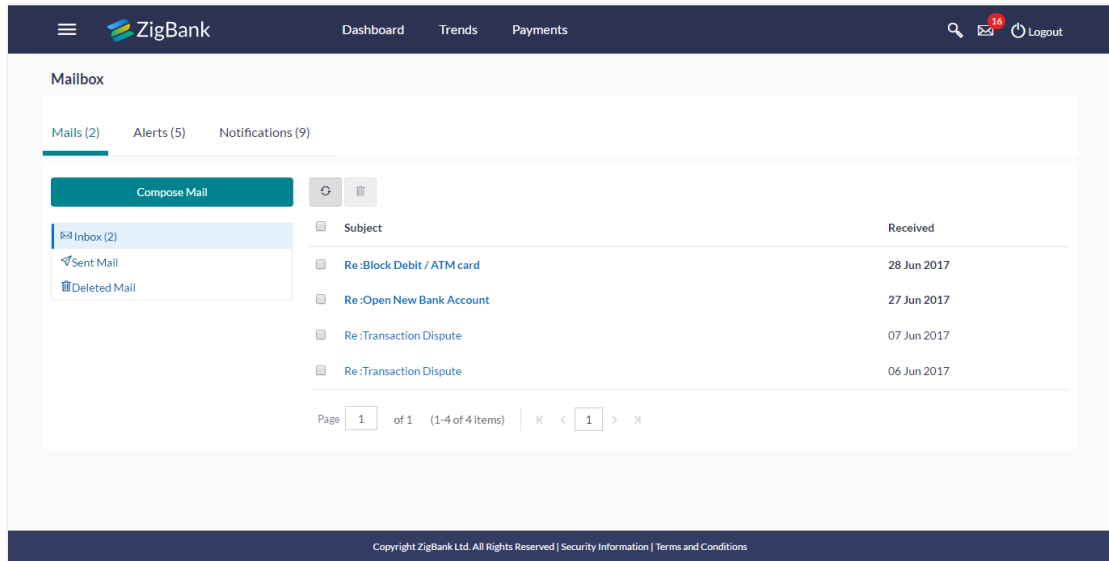
Dashboard > Click  >View All

10.1 Mails

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

- Compose: to initiate new mail
- Inbox: View and reply to the messages received
- Sent mail: View the messages that have been sent by the logged in user
- Deleted Mail: View the messages deleted by logged in user from Inbox and Sent Mail folder

Mailbox - Mails




Field Description

Field Name	Description
Compose Mail	An option to compose new mail.
Inbox	List the messages replied by bank.
Sent Mail	List the messages sent by logged in user.
Deleted Mail	List the messages deleted by logged in user from Inbox and Sent Mail.
Subject	The descriptive synopsis of the message received in Inbox. Click the link to open the message.
Received	Date and time on which the message was received in Inbox.

To access the mails:


1. Click the required option.
 - a. If you click the **Inbox** option, The **Mailbox** screen with received messages appears; click individual message to view the details.
 - b. If you click the **Sent Mail** option, The **Mailbox** screen with sent messages appear; click individual message to view the details.
 - c. If you click the **Deleted Mail** option, The **Mailbox** screen with deleted messages appears; click individual message to view the details.

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

OR

Click  to refresh the mailbox.

OR

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

10.1.2 Compose Mail

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

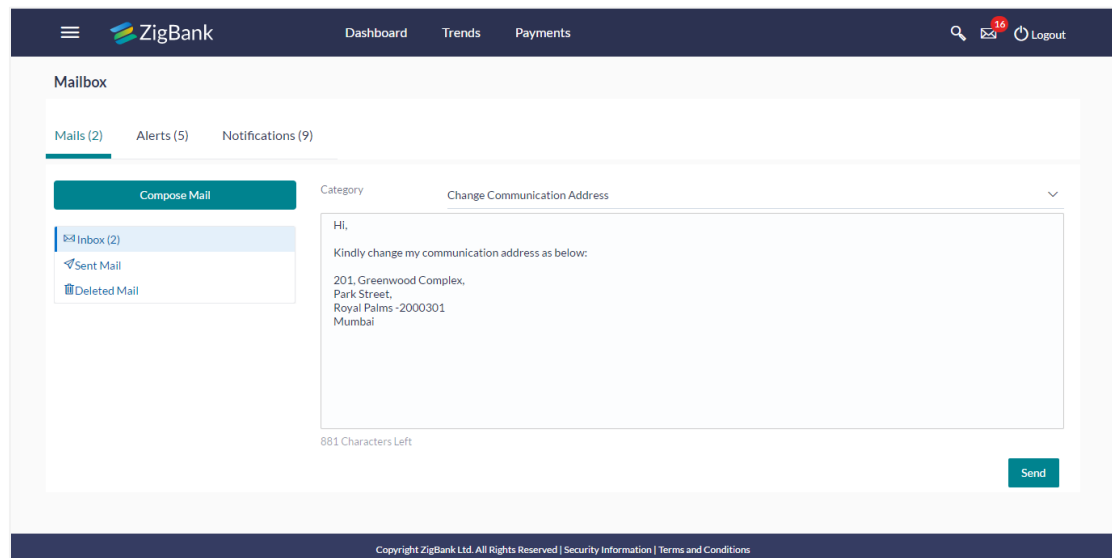
How to reach here:

Dashboard > My Account > Mailbox > Compose Mail

To send a message:

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

Mail Box



Field Description

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

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

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

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

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

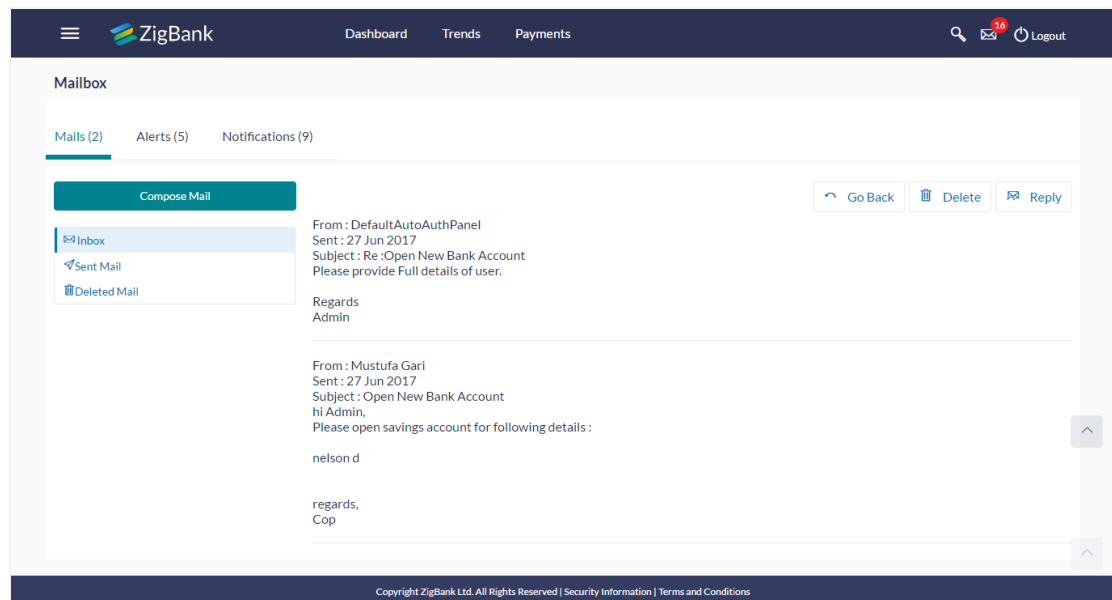
10.1.3 Mailbox - Inbox

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

To view the received mails:

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

Mailbox – Inbox Message Details






Field Description

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

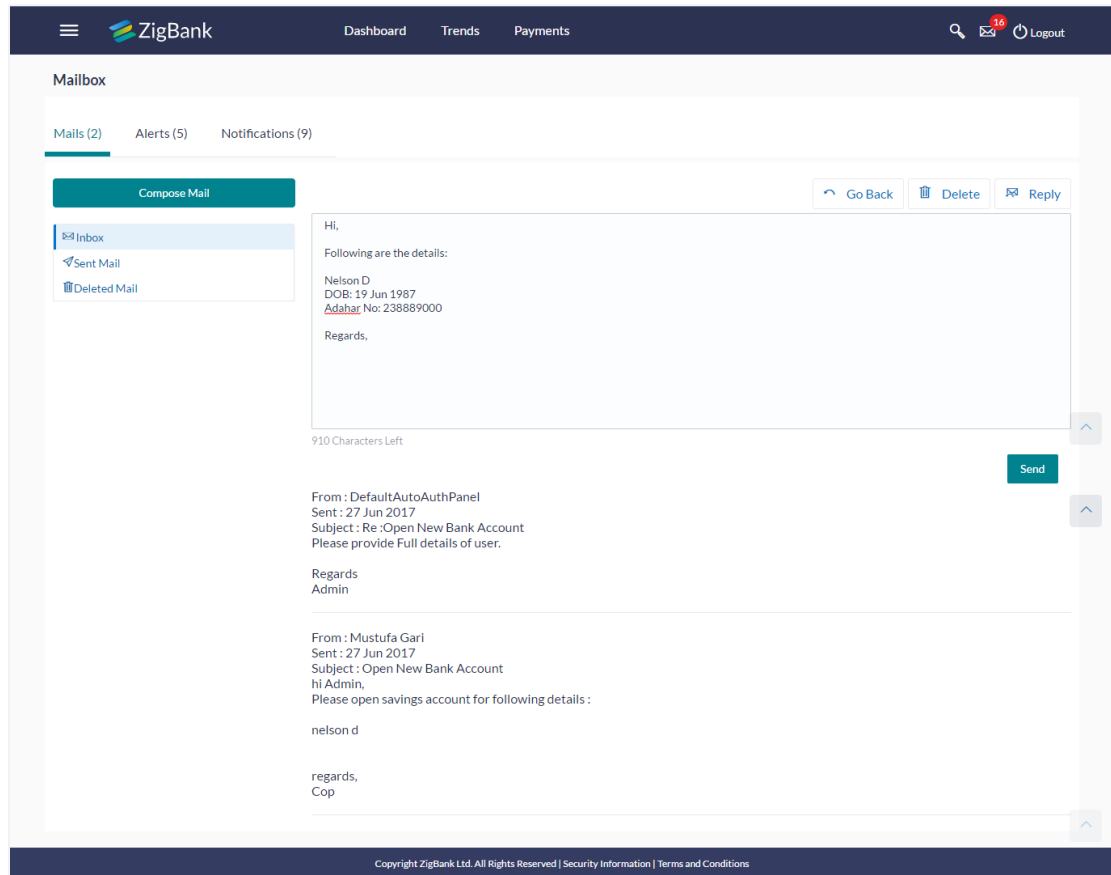
Message Details

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

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

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

Mailbox – Inbox Reply Message



Field Description

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

Message - Reply

This section displays the reply section.

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

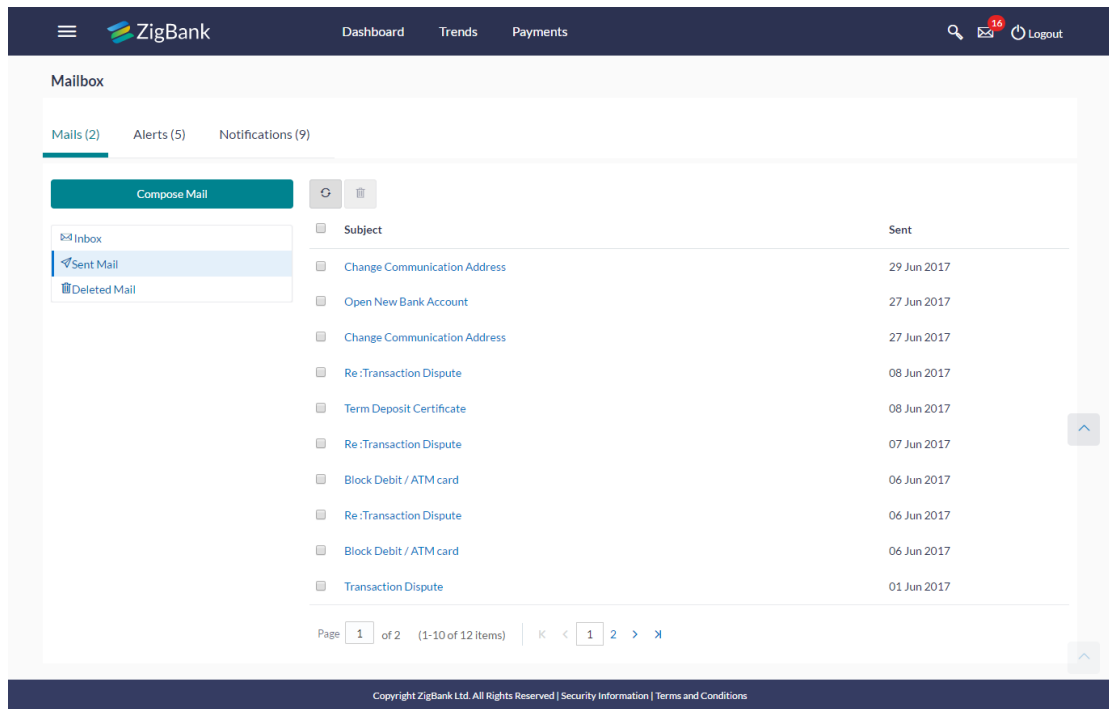
10.1.4 Mailbox - Sent Mail

This option displays all the messages sent by the user.

To view the sent messages




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

Mailbox – Sent Mail

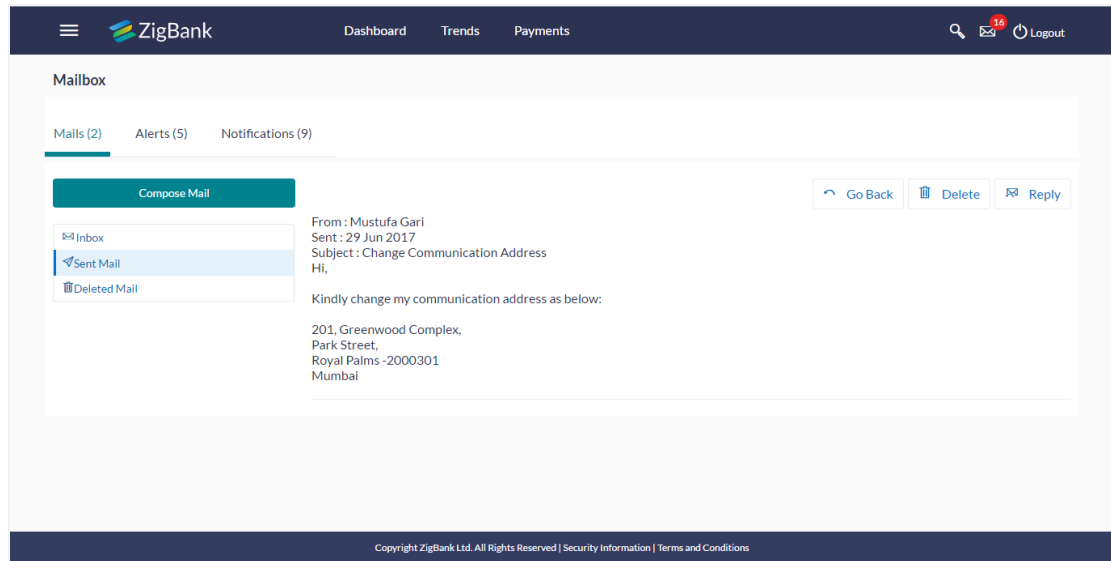


Field Description

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

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

10.1.5 Mailbox – Sent Mails – Details



Field Description

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

Message Details

This section displays the detailed message.

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

Sent Date and time on which the message was sent.

Subject Subject of the sent message.

Mail Chain The message record contains:

- Actual contents of the message
- Date and time on which each message was sent
- Sender of the message, that is the bank admin or the user


Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.

Message - Reply

This section displays the reply section.

Message

The message to be sent to the bank.

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

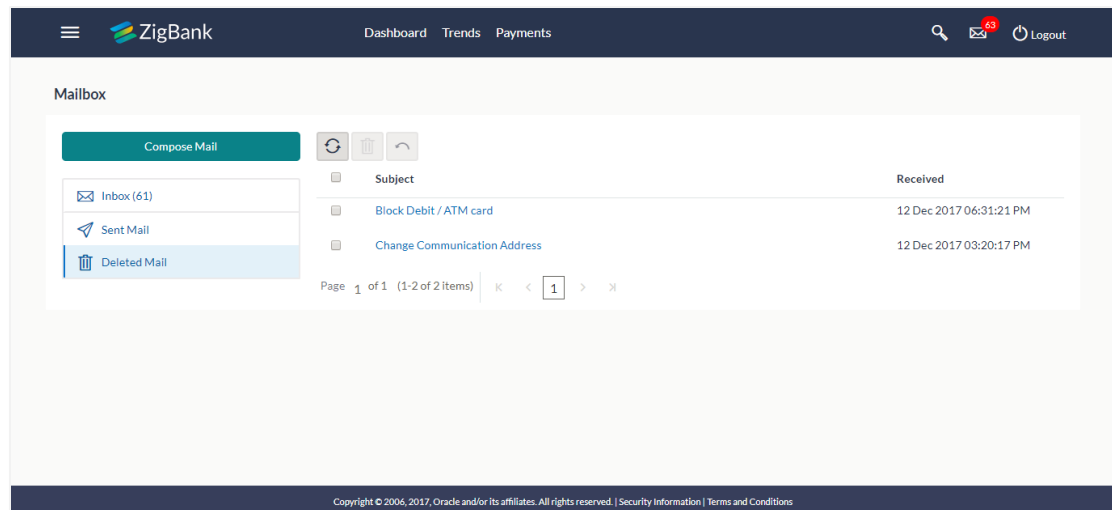
10.1.6 Mailbox – Deleted Mail

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

To view the deleted messages

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


Mailbox – Deleted Mail





Field Description


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

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

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

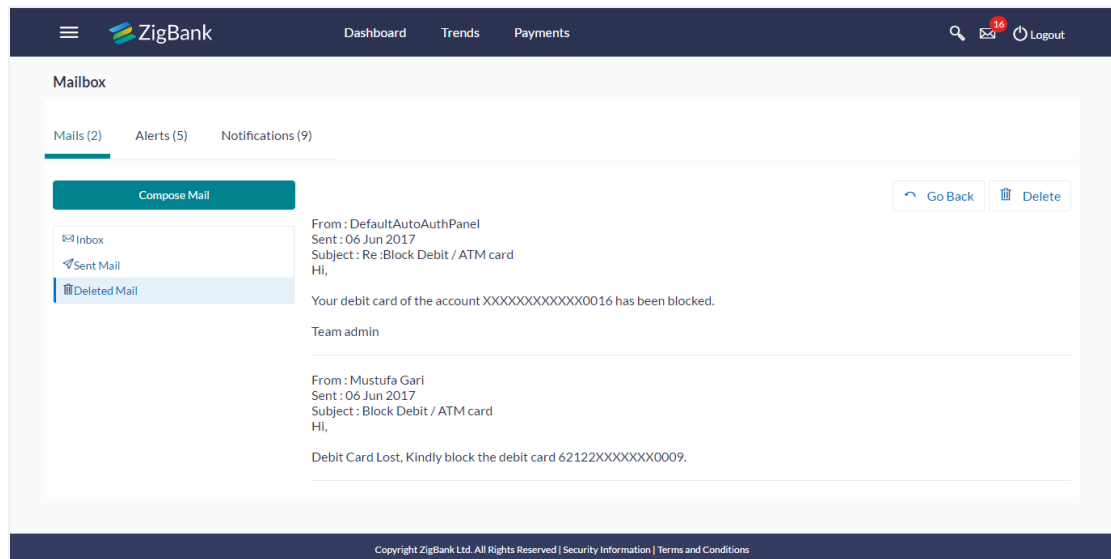
Click  to refresh the mailbox.
OR

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

To restore the deleted mails back to inbox, select the check box(s) against the mail, and click .

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

Mailbox – Deleted Mail Details



The screenshot shows the ZigBank Mailbox interface. At the top, there is a navigation bar with 'ZigBank', 'Dashboard', 'Trends', and 'Payments'. On the right, there are icons for search, mail (with a '16' notification), and 'Logout'. Below the navigation bar, the 'Mailbox' section is active, showing 'Mails (2)', 'Alerts (5)', and 'Notifications (9)'. A 'Compose Mail' button is visible. On the left, there is a sidebar with 'Inbox', 'Sent Mail', and 'Deleted Mail' (selected). The main content area displays two email messages. The first message is from 'DefaultAutoAuthPanel' with the subject 'Re:Block Debit / ATM card' and the body text: 'Your debit card of the account XXXXXXXXXXXXXXX0016 has been blocked. Team admin'. The second message is from 'Mustufa Garl' with the subject 'Block Debit / ATM card' and the body text: 'Debit Card Lost, Kindly block the debit card 62122XXXXXXXX0009'. At the bottom, there is a footer with 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

Message Details

This section displays the detailed message.

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

Sent Date and time on which the message was sent.

Subject Subject of the sent message.

Message Contents The contents of the message.

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

10.2 Alerts

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

How to reach here:

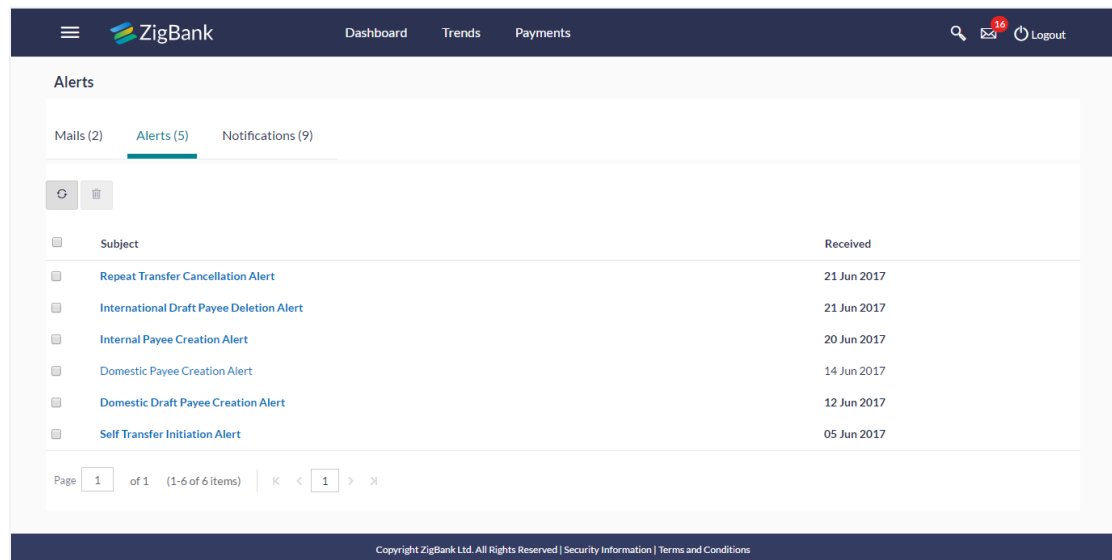
Dashboard > Toggle Menu > Mail Box > Alerts
OR

Dashboard > Click  > Alerts > View All

To view the alerts:


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

Alerts



Field Description


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

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

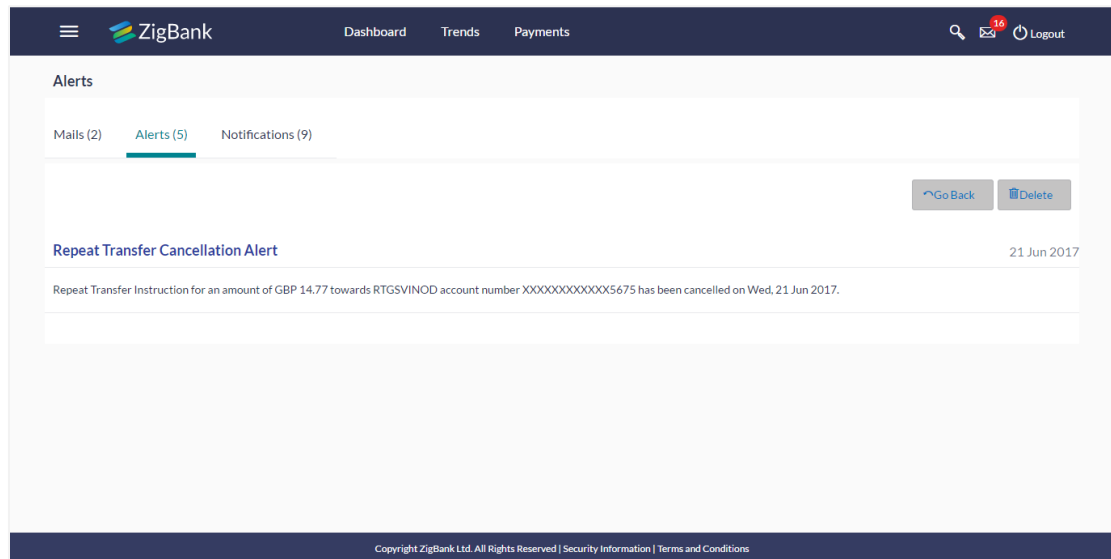
OR

Click  to refresh the mailbox.

OR

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

Alerts Details



Field Description

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

Alerts Details

Subject	Subject of the alert.
Received	Date and time on which the alert was received.
Message	Message Body of the Alert.

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

10.3 Notifications

This section lists all the notifications received by the logged in user. The user can view the detailed notifications but cannot reply to these notifications. Number of unread notification count if any will be shown in this section.

How to reach here:

Dashboard > Toggle Menu > Mail Box > Notifications

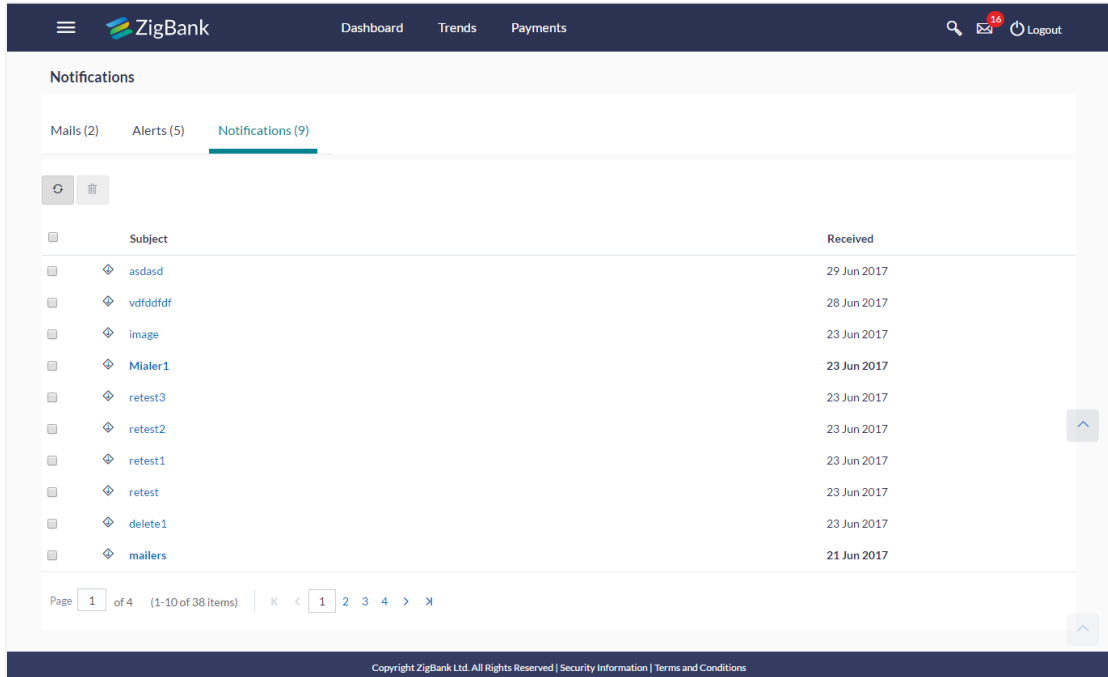
OR

Dashboard > Click  > Notifications > View All

To view the notifications:

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

Notifications






The screenshot shows the ZigBank Notifications page. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments'. Below this, there are tabs for 'Mails (2)', 'Alerts (5)', and 'Notifications (9)'. The 'Notifications (9)' tab is selected. The main content area displays a list of notifications with columns for 'Subject' and 'Received'. The list includes notifications with subjects like 'asdasd', 'vdfddfdf', 'image', 'Mialer1', 'retest3', 'retest2', 'retest1', 'retest', 'delete1', and 'mailers'. The received dates range from 21 Jun 2017 to 29 Jun 2017. At the bottom of the list, there is a pagination control showing 'Page 1 of 4 (1-10 of 38 items)' and navigation arrows.

Field Description

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

Subject	Subject of the notification.
----------------	------------------------------

Received	Date and time on which the notification was received.
-----------------	---

2. Click individual notification to view the details. The detailed message appears.
OR
the  header to sort the records according to ascending or descending date.
OR
Click  to refresh the notifications.
OR
To delete multiple notifications, select the check box (s) against the notification, and click  to delete the message.

Notification Details

The screenshot displays the ZigBank notification interface. At the top, there is a navigation bar with 'ZigBank' logo, 'Dashboard', 'Trends', and 'Payments' links, along with search, notification, and logout icons. Below the navigation bar, there are tabs for 'Mails', 'Alerts (1)', and 'Notifications (2)'. The 'Notifications (2)' tab is active. A notification titled 'PersonalLoanWithoutInterest' is shown, with a timestamp of '02 Jun. 2017 , 08:44:16 a.m.'. The message content is as follows:

Dear Sir/Madam,

As a valuable customer we are providing you a personal loan upto 5 Lakh Rupees without any Interest Rate. The Only offer you have ever Dreamt of.

Avail for this offer and you can also win a Yamaha Fascino.

Yours Sincerely,
 Managing Director - Satish Kaushik
 HDFC Bank.

At the bottom right of the notification content, there are 'Go Back' and 'Delete' buttons. The footer of the page contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

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

Notification Details

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

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

FAQs

1. Can customers initiate fresh mails?

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

2. Can customer delete multiple mails?

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

3. Can customers restore the deleted mails?

Yes, deleted mails can be restored from the deleted folder. User can go to the Deleted folder, select the mails and click on restore button to move those mails back to respective folder.

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

No, customer cannot reply to the alerts/ notifications.

5. What are notifications generally about?

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

11. Service Request

The user can view all the service requests along with the updated status of each service request initiated by them. The Service Request feature enables the user to view the details of each service request and hence, enables the user to keep track of all the service request initiated by him. The search criteria provided enables the user to filter service requests based on various criteria such as request type, status, reference number, date range etc.

The service requests supported are as follows:

- Credit Card Hot listing
- Credit Card Supplementary
- Credit Card PIN Request
- Update Bill Cycle
- Replace Credit Card
- Update Card Limits
- Update Credit Card Auto Payment
- Register Credit Card Auto Payment
- Deregister Credit Card Auto Payment
- Activate Credit Card
- Block Debit Card
- Cancel Credit Card
- Debit Card PIN Request
- Apply Debit Card
- Activate Debit Card
- Replace Debit Card

Features Supported In Application

The module supports following features:

- View Service Request raised by user

How to reach here:

Dashboard > Service Requests

OR

Dashboard > Toggle Menu > Service Requests

11.1 Service Request - Summary

To view service requests:

1. The initial (summary) page of the service request feature is displayed.

Service Request - Summary

Service Request

Request Type: All

Reference No: _____

Status: Open

From Date: dd mmm yyyy

To Date: dd mmm yyyy

Search Reset

Date	Request Type	Reference No	Status
22 Dec 2017	New Debit Card Request	480	Open

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

Track your Service Requests

To check the status of a particular request, simply specify the reference number in the search field provided and select the record displayed.

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Field Description

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

Search Criteria**Request Type**

The user can select the type of service request to be displayed in the search result records.

The options are:

- Credit Card Hot listing
- Credit Card Supplementary
- Credit Card PIN Request

Field Name	Description
	<ul style="list-style-type: none"> • Update Bill Cycle • Replace Credit Card • Credit Card Statement Dispute • Update Card Limits • Update Credit Card Auto Repayment • Register Credit Card Auto Repayment • Deregister Credit Card Auto Repayment • Activate Credit Card • Deactivate Card • Block Debit Card • Cancel Card • Debit Card PIN Request • Apply Debit Card • Loan Top Up • Activate Debit Card • Replace Debit Card
Reference No	The user can search for a service request based on reference number that was generated at the time the service request was initiated.
Status	<p>The user can search for service requests based on status.</p> <p>The statuses are:</p> <ul style="list-style-type: none"> • Open • Completed • Rejected <p>On selecting a status, the user is required to mandatorily specify a date range to display all the service requests that were initiated by him within the specified date range and that are in the particular status.</p>
Date Range	The user can search for service requests initiated between two dates by specifying a date range. The user cannot specify a date range that exceeds 30 days. (The maximum date range is configurable).
Search Results	
Date	The date on which the service request was raised.
Request Type	The type of service request initiated.

Field Name	Description
Reference No	The reference number generated at the time the service request was raised.
Status	The current status of the service request.

2. Enter the required information in the search criteria fields.
3. Click **Search**. The specific service request records are displayed based on the search criteria specified.
OR
Click **Reset** to clear the search parameters.
4. Click on a specific service request record to view the details of that service request.

11.2 Service Request Details

This page is displayed once the user selects a service request record from the previous summary page. This screen comprises of two sections which display the details of the service request, and the transaction journey i.e. a timeline graph depicting the stages of the service request.

Service Request Details

The screenshot displays the 'Service Request Details' page in the ZigBank application. The page is divided into two main sections. On the left, there is a list of details for a specific service request. On the right, there is a 'Track your Service Requests' section with a lightbulb icon and instructions. At the bottom, a timeline graph shows the progress of the request from 'Initiated' to 'Approved/Rejected'.

Service Request Details:

- Reference No: 480
- Date Requested: 22 Dec 2017
- Request Type: New Debit Card Request
- Account Id: xxxxxxxxxxxx0012
- Name Embossed on Card: steve Jones
- Delivery Option: BRANCH
- Reason: NEW_CARD
- Address: Cabot Place East, Canary Wharf, London, GREAT BRITAIN

Track your Service Requests:

To check the status of a particular request, simply specify the reference number in the search field provided and select the record displayed.

Timeline:

- Initiated: 22 Dec 2017 1:09 PM
- Approved/Rejected

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Field Description

Field Name	Description
Request Details	
Reference Number	The reference number generated at the time the service request was raised.
Date Requested	The date on which the service request was raised.
Request Type	The type of service request initiated.
Request Details	The details of the requested service.

Transaction Journey

This section displays the stages of the service request in the form of a timeline graph. Details pertaining to when the service request was initiated along with when the service request was approved or rejected are displayed with the help of this timeline.

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

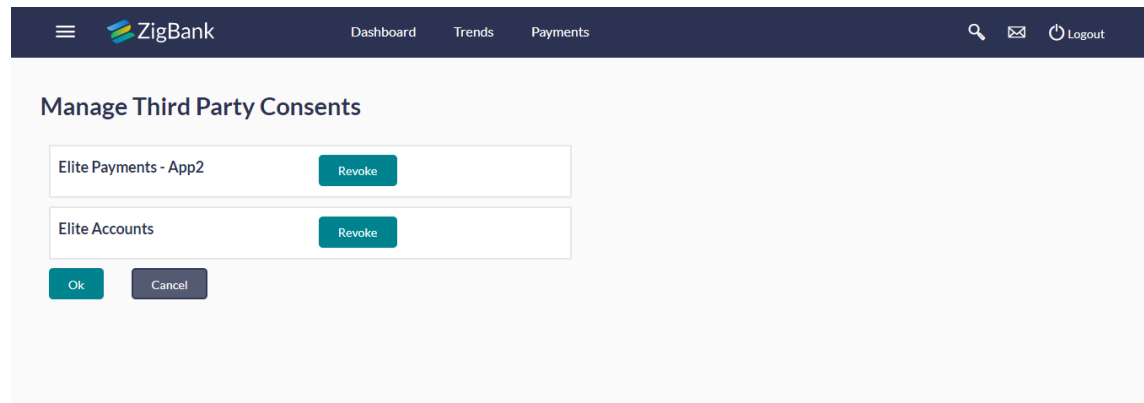
12. Third Party Consent

This option allows the user to manage the access provided to third party application(s). User can disable the access for a specific third party application whenever required.

How to reach here:

Dashboard > Toggle Menu > Third Party Consent

Third Party Consent



Field Description

Field Name	Description
Third Party Application Name	There will an option to revoke the access for the application.

1. Click the **Revoke** button against the application name to disable the consent for the third party application.
2. Click **Ok** to go on the dashboard.
OR
Click **Cancel** to cancel the process.

13. My Profile

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

Pre-requisites

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

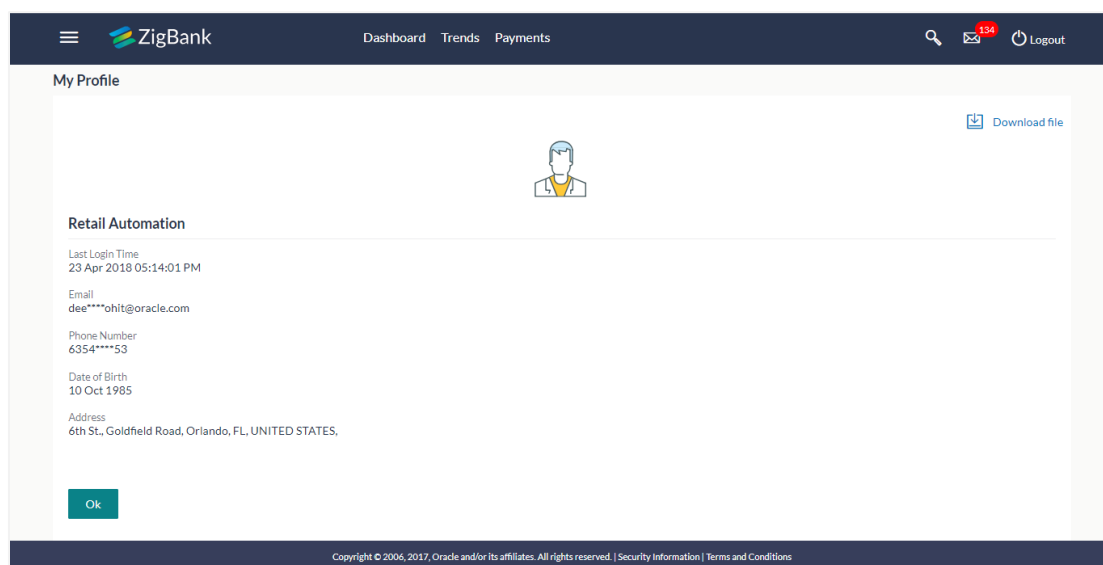
Features Supported In Application

- View the profile details of user

How to reach here:

Dashboard > Toggle Menu > My Profile > Profile

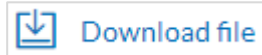
My Profile



Field Description

Field Name	Description
User Name	Name of the user who is currently logged in.
Last Login Time	The date and time of the last login of the user.
Email	Email id of the user, in masked format
Phone Number	The mobile number of the user, in masked format
Date of Birth	Date of birth of the user.
Address	Address of the user.

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



Click to download the file.

14. Session Summary

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

How to reach here:

Dashboard > Toggle Menu > Session Summary

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
06 Dec 2017 03:40:41 AM	06 Dec 2017 03:40:41 AM	Desktop Browser	192.0.2.1
05 Dec 2017 11:13:49 AM	05 Dec 2017 11:13:49 AM	Desktop Browser	192.0.2.3
05 Dec 2017 11:12:49 AM	05 Dec 2017 11:12:49 AM	Mobile Application	192.0.2.191
05 Dec 2017 10:34:00 AM	05 Dec 2017 10:34:00 AM	Desktop Browser	192.0.2.75
05 Dec 2017 10:29:09 AM	05 Dec 2017 10:29:09 AM	Desktop Browser	192.0.2.57


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

Ok

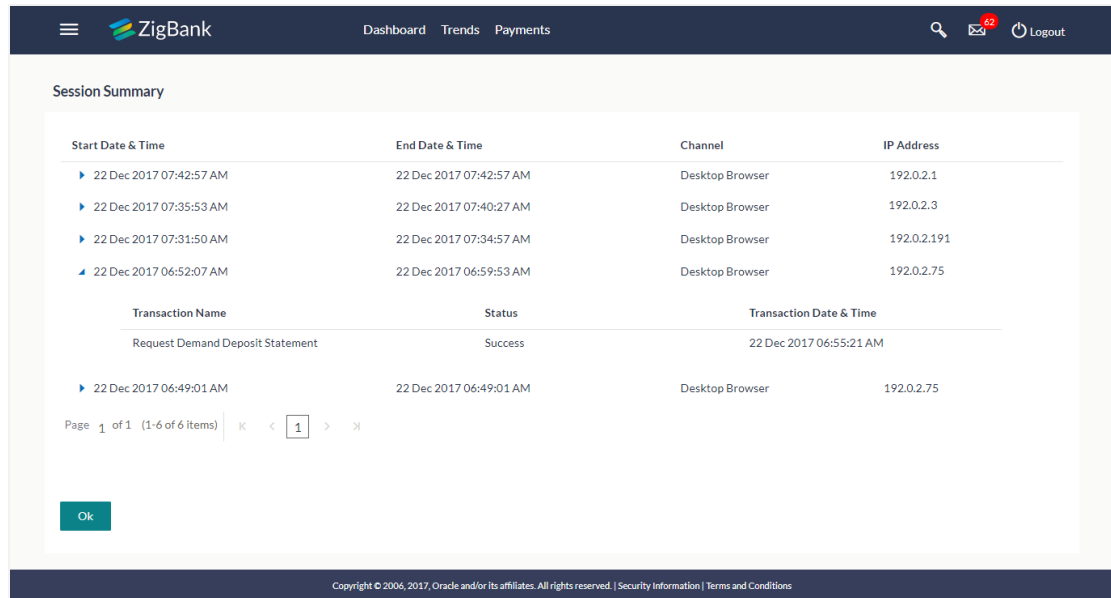
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Field Description

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

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

Session Summary - Details



The screenshot displays the 'Session Summary' interface. At the top, there is a navigation bar with the ZigBank logo and menu items: Dashboard, Trends, and Payments. On the right side of the navigation bar are icons for search, notifications (with a red '42' badge), and Logout. Below the navigation bar, the main content area is titled 'Session Summary'. It features a table with the following columns: Start Date & Time, End Date & Time, Channel, and IP Address. The table contains four rows of session data, each with a blue arrow icon to its left. Below the session table, there is a transaction summary section with columns: Transaction Name, Status, and Transaction Date & Time. This section shows a single transaction: 'Request Demand Deposit Statement' with a status of 'Success' and a date of '22 Dec 2017 06:55:21 AM'. Below the transaction summary, there is a pagination control showing 'Page 1 of 1 (1-6 of 6 items)' and navigation arrows. At the bottom left of the main content area, there is a green 'Ok' button. The footer of the page contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

Session Summary - Details

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

15. Alerts Subscription

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

The users can subscribes to alerts, delivered through Email, SMS, on screen mailbox or through push notifications.

Pre-requisites

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

Features Supported In Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > Toggle Menu > Manage Alerts > Alerts Subscription

To subscribe to alert:

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

Alert Subscription

☰
ZigBank
Dashboard Trends Payments
🔍 ✉️ 🔌 Logout

Alerts Subscription

Profile Saving & Current Term Deposits Loans Payments

Retail Automation
xxxxxxxxxxxx0018

Alert Type	Send Alert Via
Statement Generation	✉️ 🗨️ 🔔 📱
Account Status	✉️ 🗨️ 🔔 📱
ATM Cash Withdrawal	✉️ 🗨️ 🔔 📱
Account Balance	✉️ 🗨️ ✅ 🔔 📱
Cash Deposit	✉️ 🗨️ ✅ 🔔 📱
Cash Refund Credit	✉️ 🗨️ ✅ 🔔 📱
Cheque Cleared Credit	✉️ 🗨️ 🔔 📱
Cheque Clearance Debit	✉️ 🗨️ 🔔 📱
Debit Card Transaction	✉️ 🗨️ 🔔 📱
External Transfer Credit	✉️ 🗨️ 🔔 📱
Internal Transfer Credit	✉️ 🗨️ 🔔 📱
Cheque Returned Inward	✉️ 🗨️ 🔔 📱
Charges Debit	✉️ 🗨️ 🔔 📱
Cheque Returned Outward	✉️ 🗨️ 🔔 📱
Bill Payment Debit	✉️ 🗨️ 🔔 📱
External Transfer Debit	✉️ 🗨️ 🔔 📱
Internal Transfer Debit	✉️ 🗨️ 🔔 📱
Future Instruction Failure	✉️ 🗨️ 🔔 📱
Standing Instruction Failure	✉️ 🗨️ 🔔 📱
Cheque Range Instruction	✉️ 🗨️ 🔔 📱
Cheque Number Instruction	✉️ 🗨️ 🔔 📱
Cheque Book Request	✉️ 🗨️ 🔔 📱
CASA Request Adhoc Statement	✉️ 🗨️ 🔔 📱
Update E-Statement Preferences	✉️ 🗨️ 🔔 📱

💾 Save Changes
🚫 Cancel

Alerts Subscription

Receive real time alerts about your various transactions. Get started today by selecting event for which you want an alert.






You may register to receive alerts on different channels. (Email, SMS, Push Notifications and in your Secured Mailbox).

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Field Description

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

Account Number	Account number in masked format.
-----------------------	----------------------------------

Field Name	Description
Alert Type	Type of alert. Profile and Payments alerts, are default alerts
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: <ul style="list-style-type: none"> •  Email: alert is to be sent as an email •  SMS : alert is to be sent as an SMS on the user's mobile number •  On screen Mailbox: on screen, alert sent to user's mailbox •  Push Notification: notifications are sent as a banner or pop-up message on the user's mobile number
<hr/> <p>Note: The active mode is the delivery mode that has a  icon against it.</p> <hr/>	

2. From the **Account Number** list, select the appropriate account.
3. Select the desired **Alert Type** and click the required **Send Alert Via** option.
4. Click **Save** Changes to save the changes.
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 and navigate back to 'Dashboard'.
6. The success message along with the transaction reference number appears. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Alert Options** to access other alert options.

16. Limits

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

There are different types of limits which are:

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

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

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

Pre-requisites

User must have an active CASA relationship with Bank

Features supported in Application

- View Transaction Limits: Daily and monthly
- Reduce cumulative daily amount limit for each transaction
- Reduce cumulative daily count limit for each transaction

How to reach here:

Dashboard > Toggle Menu > Limits

16.1 Limits – View

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

Limits

ZigBank
Dashboard Trends Payments
Logout

Limits

Domestic Payment - RTGS Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
International Payout Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
Domestic Draft Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
Internal Transfer Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
International Draft Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
Self Transfer Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
Bill Payment Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		
Domestic Payment - NEFT Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 Utilised: 0 Remaining: 1000	Daily Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	<input type="button" value="Edit"/>
	Monthly Count Total: 1000 Utilised: 0 Remaining: 1000	Monthly Limit Total: £1,000,000.00 Utilised: 0.00 Remaining: £1,000,000.00	
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		

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Field Description

Field Name	Description
Transaction	Name of the transaction for which user limits are displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Daily Count	
Transaction initiation limits allocated to you	
Utilized	The daily transaction count, utilized by the user for the transaction. This is represented in a line graph with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction count left after the user has utilized its daily count limits.
Total	The maximum transaction count limit offered by the bank for individual transaction during a day.
Monthly Count	
Cumulative transaction initiation limits allocated to you	
Utilized	The monthly transaction count, utilized by the user. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction count left after the user has utilized its monthly count limits.
Total	The maximum transaction count limit offered by the bank for individual transaction during a month.
Daily Limit	
Utilized	The daily amount for the transaction, utilized by the user. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction amount left after the user has utilized its daily amount limits.

Field Name	Description
Total	The maximum transaction amount limit offered by the bank for individual transaction during a day.
Monthly Limit	
Utilized	The monthly transaction amount, utilized by the user for the transaction. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction amount left after the user has utilized its monthly count limits.
Total	The maximum transaction amount limit offered by the bank for individual transaction during a month.

1. Click **Edit** to edit the limits.

16.2 Daily and Monthly Limits - Edit

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

To edit the daily limits:

1. In the **Daily Limits** screen, click **Edit** against the transaction for which you want to change the limits.

Daily Limits - Edit

ZigBank
Dashboard Trends Payments
Search Mail Logout

Limits

Domestic Payment - RTGS Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Bank Allocated Counts: 1000 0 Utilised / 1000 Remaining	Daily Limit Bank Allocated Limits: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Save Cancel Reset To Bank Limits
	Monthly Count Bank Allocated Counts: 1000 0 Utilised / 1000 Remaining	Monthly Limit Bank Allocated Limits: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

International Payout Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

Domestic Draft Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

Internal Transfer Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

International Draft Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

Self Transfer Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

Bill Payment Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

Domestic Payment - NEFT Min Amount: £0.01 Max Amount: £20,000.00	Daily Count Total: 1000 0 Utilised / 1000 Remaining	Daily Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	Edit
	Monthly Count Total: 1000 0 Utilised / 1000 Remaining	Monthly Limit Total: £1,000,000.00 0.00 Utilised / £1,000,000.00 Remaining	

Submit Cancel

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Field Description

Field Name	Description
Transaction	Name of the transaction for which user limits are displayed.
Minimum Amount	The per transaction limit - minimum amount.
Maximum Amount	The per transaction limit - maximum amount.
Daily Count	
Transaction initiation limits allocated to you	
Utilized	The daily transaction count, utilized by the user for the transaction. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction count left after the user has utilized its daily count limits.
Total	The maximum transaction count limit offered by the bank for individual transaction during a day.
Monthly Count	
Cumulative transaction initiation limits allocated to you	
Utilized	The monthly transaction count, utilized by the user. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction count left after the user has utilized its monthly count limits.
Total	The maximum transaction count limit offered by the bank for individual transaction during a month.
Daily Limit	
Utilized	The daily amount for the transaction, utilized by the user. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction amount left after the user has utilized its daily amount limits.

Field Name	Description
Total	The maximum transaction amount limit offered by the bank for individual transaction during a day.
Monthly Limit	
Utilized	The monthly transaction amount, utilized by the user for the transaction. This is represented in a line graph - with a (colored) utilized amount (numeric figure below it) and the last point of the line denotes the limit allocated by the Bank (numeric figure below it).
Remaining	The remaining transaction amount left after the user has utilized its monthly count limits.
Total	The maximum transaction amount limit offered by the bank for individual transaction during a month.

2. Modify the values in **Count** and **Amount** field if required.
OR
Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.
Bank offered limits will be auto populated for a transaction.
3. Click **Save** to save the changes.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
4. Click **Submit**. A message confirming you to submit the changes with options buttons as 'Yes' and 'No' appears.
Click **No** to cancel the updates.
Click **Yes** to confirm the updates.
The success message of limit update appears.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

FAQs

1. **Can the customer change the daily and monthly limits pre-set by bank?**
Yes, the customer can modify the limits set i.e. the range of amount or the count etc. However any change has to be within the prescribed upper limit set by the bank.

17. Security Question Authentication

Security Questions are the second factor authentication mechanism provided by bank to its customers. User needs to define the answer of security questions maintained by the bank administrator to execute the transaction successfully. User will be asked to answer the same questions to authenticate the transactions.

For security question authentication:

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

Security Question Authentication

The screenshot displays the ZigBank Security Question Authentication interface. At the top, there is a dark blue header with the ZigBank logo on the left and search, notification (with a red '117' badge), and Logout icons on the right. Below the header, the main content area is white and contains the following elements:

- A section titled "Security Question" with a horizontal line below it.
- The first question: "What is your mother's maiden name?" followed by a text input field.
- The second question: "What is the name of your first pet?" followed by a text input field.
- At the bottom right, there are two buttons: "Next" (in a blue box) and "Cancel" (in a grey box).
- The footer is a dark blue bar with the text: "Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions".

Field Description**Field Name Description**

Questions The list of security questions set for the 2Factor authentication.

Answer The answers corresponding to the security question.

7. The success message appears.

18. Security Settings

Following options in security settings are available in the application:

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

18.1 Change Password

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

Pre-requisites

User must have existing login credentials

Features Supported In Application

- Changing of old password to new Password

How to reach here:

Dashboard > Toggle Menu > Security Settings > Change Password

Change Password

The screenshot displays the ZigBank Security Settings interface. At the top, there is a navigation bar with the ZigBank logo, menu items for Dashboard, Trends, and Payments, and a Logout button. Below the navigation bar, the Security Settings section is active, with sub-tabs for Change Password, Set Security Question, Alternate Login, and Push Notifications. The Change Password tab is selected, showing a form with three password input fields: Current Password, New Password, and Re-enter Password. A Submit button and a Cancel button are located below the form. To the right of the form, a Password Conditions box lists the following requirements:

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

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Field Description

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

To reset the password:

1. In the **Old Password** field, enter the password.
2. In the New Password field, enter the password.
(See Password Condition section on the application screen to view the policy of setting a new password.)
3. In the **Re-enter Password** field, re-enter the password.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The success message of changing the password appears. Click **Login** on confirmation screen to log in to the application.

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

18.2 Set Security Questions

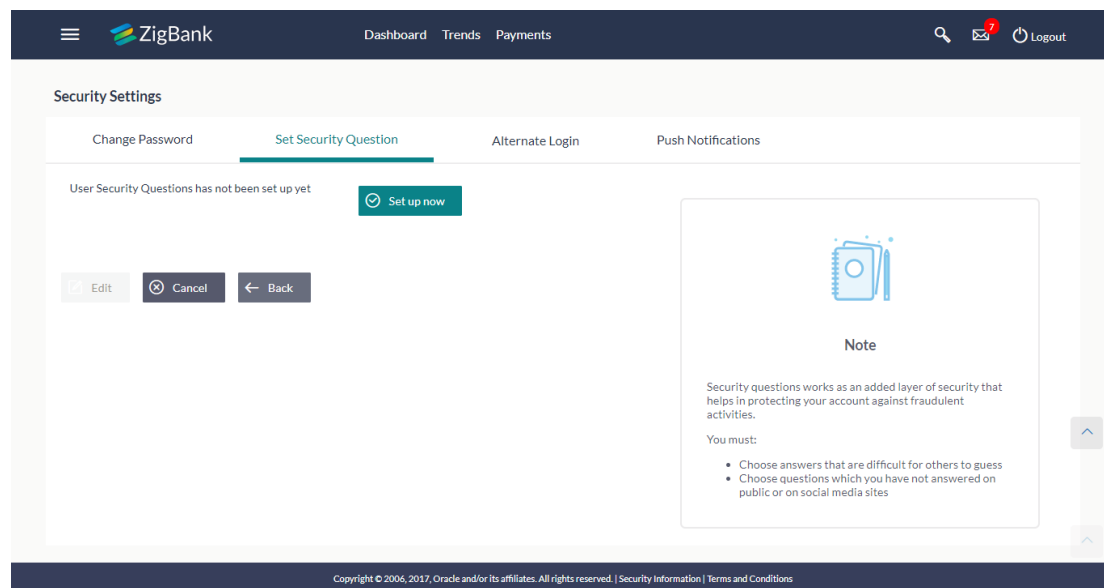
Using this option, the user can choose the security questions and maintain the corresponding answers. User will be asked to answer these questions to as the second level of authentication to complete the transaction.(if 2FA is configured by Bank/System admin)

How to reach here:

Dashboard > Toggle Menu > Security Settings > Set Security Question

As a part of first-time set-up of Security Questions, the user selects security questions, from those maintained in the application and provides the answers to these. He saves the answers. At the time of authentication, he's asked these questions and he has to provide an answer that matches with the one he had saved earlier, as a part of the second level of validation.

User Security Question Setup



To set up security questions:

Note: Since security questions have not been set-up by the user, message will be displayed "Security Questions are not set up yet".

1. Click **Set up now** to set-up security questions. The **User Security Question** screen appears.

User Security Question

User Security Question

Security Question 1
Which is your favorite browser? ▾

Answer 1
Google Chrome

Security Question 2
In which state were you born? ▾

Answer 2
Maharashtra

Security Question 3
What is your favorite color? ▾

Answer 3
Grey

Security Question 4
What is the name of your first school? ▾

Answer 4
Mt. Carmel

Security Question 5
Who is your favorite player? ▾

Answer 5
Sachin

Note

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

You must:

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

Save Cancel Back

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Field Description

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

User Security Questions

Security Question	Questions available for selection to add to the set.
--------------------------	--

Answer	The answers corresponding to the security question.
---------------	---

2. From the **Security Questions** list, select the appropriate security question to be added in set.
3. In the **Answers** field, enter the answers corresponding to the security question.
4. Click **Save** to save the changes made.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back** to go back tom previous screen.
5. The **User Security Question – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to make the changes if any.
The **User Security Question – Edit** screen with values in editable form screen appears.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
The success message of submitting the request appears.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

18.2.2 Security Questions - Edit

If the user has already set-up of Security Questions, the application displays the list of security questions. It also allows the user to modify the set of security questions.

To edit the set of security questions:

1. Navigate to Set Security Questions screen, **Set Security Question- View** screen appears.

User security questions - View

The screenshot shows the ZigBank Security Settings interface. At the top, there is a navigation bar with the ZigBank logo and links for Dashboard, Trends, and Payments. The main content area is titled 'Security Settings' and has four tabs: Change Password, Set Security Question (which is active), Alternate Login, and Push Notifications. Under the 'Set Security Question' tab, there is a list of security questions:

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

Below the list are three buttons: Edit, Cancel, and Back. To the right of the list is a 'Note' box with a calendar icon. The note text reads: 'Security questions works as an added layer of security that helps in protecting your account against fraudulent activities. You must: Choose answers that are difficult for others to guess; Choose questions which you have not answered on public or on social media sites.'

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

Field Description

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

User Security Questions- View

User ID	User ID of the logged in user.
----------------	--------------------------------

Security Questions	The list of security question, which is the existing set, for the user
---------------------------	--

2. Click **Edit** to make the changes if any. The **User Security Question – Edit** screen with values in editable form appears.

OR

Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

OR

Click **Back** to go back to previous screen.

User security questions - Edit

The screenshot displays the 'User Security Question' edit interface. It features a list of five security questions, each with a dropdown arrow for editing. The questions and their current answers are:

- Security Question 1: Which is your favorite browser? (Answer: Google Chrome)
- Security Question 2: In which state were you born? (Answer: Maharashtra)
- Security Question 3: What is your favorite color? (Answer: Grey)
- Security Question 4: What is the name of your first school? (Answer: Mt. Carmel)
- Security Question 5: Who is your favorite player? (Answer: Ronaldo)

A 'Note' box on the right side contains the following text:

Note

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

You must:

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

At the bottom of the screen, there are three buttons: 'Save' (green), 'Cancel' (grey), and 'Back' (grey). The footer of the app shows 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description**Field Name Description**

User Security Questions- Edit

Questions The list of security question, which is the existing set, for the user.

3. From the **Security Questions** list, view the existing questions. Modify if required.
4. In the **Answers** field, enter the answers corresponding to the security question.
5. Click **Save** to save the changes made.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back** to go back to the previous screen.
6. The **User Security Question– Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to make the changes if any.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
7. The **User Security Question– Edit** screen with values in editable form screen appears.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
The success message of security question setup appears along with the transaction reference number.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

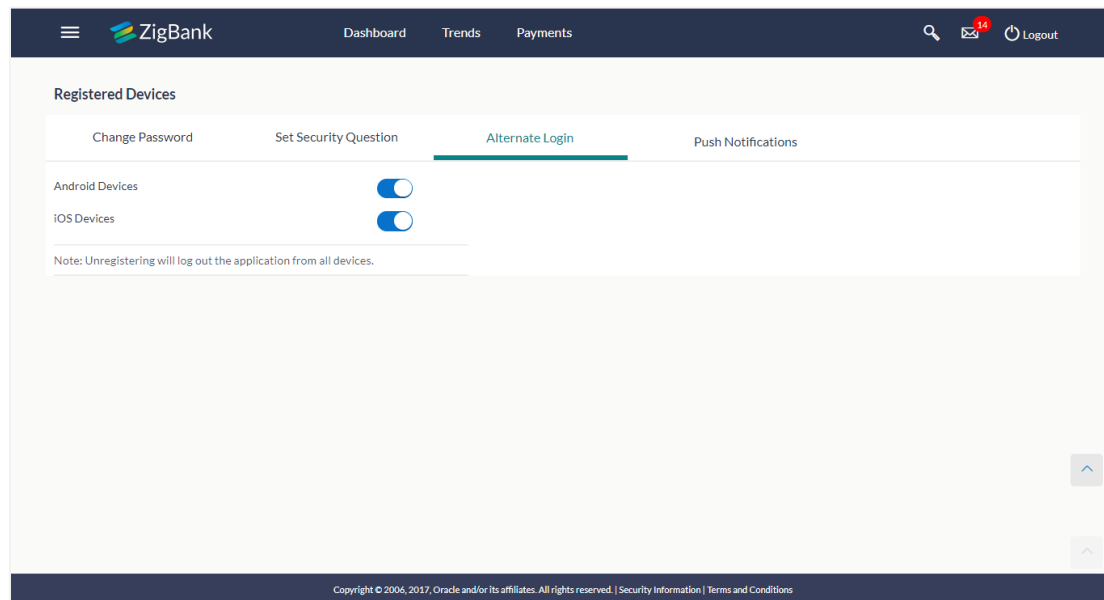
18.3 Alternate Login

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

How to reach here:

Dashboard > Toggle Menu > Security Settings > Alternate Login

Alternate Login



Field Description

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

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

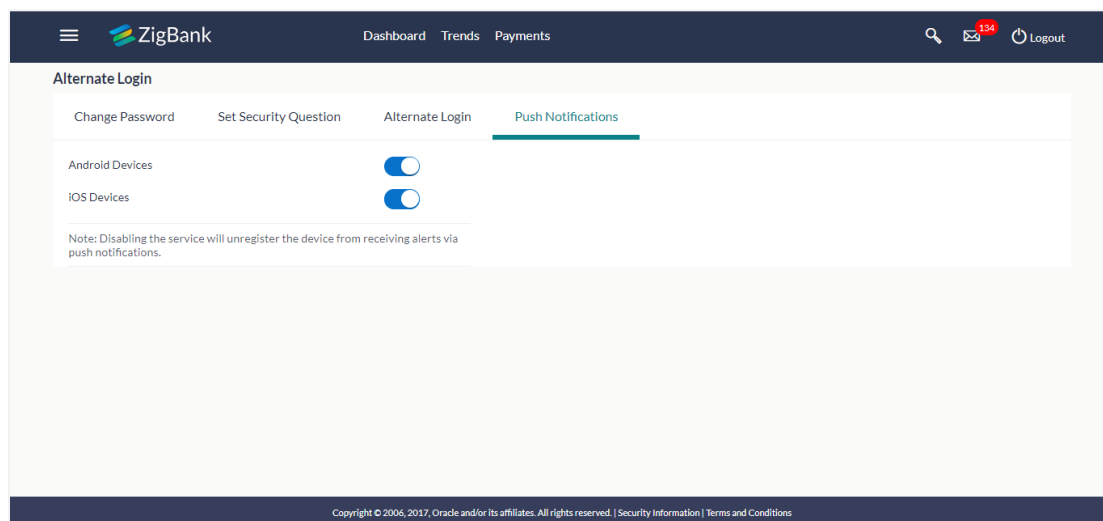
18.4 Push Notification

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

How to reach here:

Dashboard > Toggle Menu > Security Settings > Push Notification

Push Notification



Field Description

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

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

FAQs

1. **If I have more than one iOS devices and I need to deregister one of my devices from the Zigbank application, can I do so using 'Registered Device' option?**
If you disable 'iOS Devices' in the 'Register Device' option, it will disable your alternate login from all the devices. You need to re-install the application if you want to use it again on that device.
2. **Why there is a need to unregister the devices?**
The unregistering of devices is done in case you have lost your device and you want to disable your alternate login from that device to prevent any misuse of your Bank account.

19. ATM / Branch Locator

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

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

Features Supported In Application

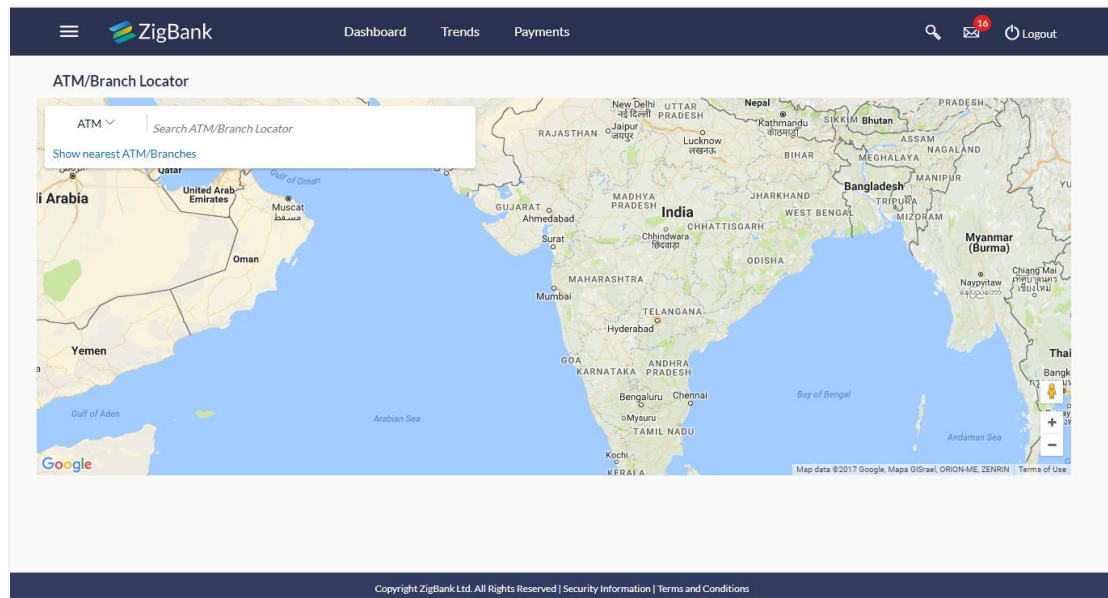
- Locate Branches
- Locate ATM

How to reach here:

Portal Page > ATM/ Branch Locator

Dashboard > Toggle Menu > ATM Branch Locator

ATM /Branch Locator



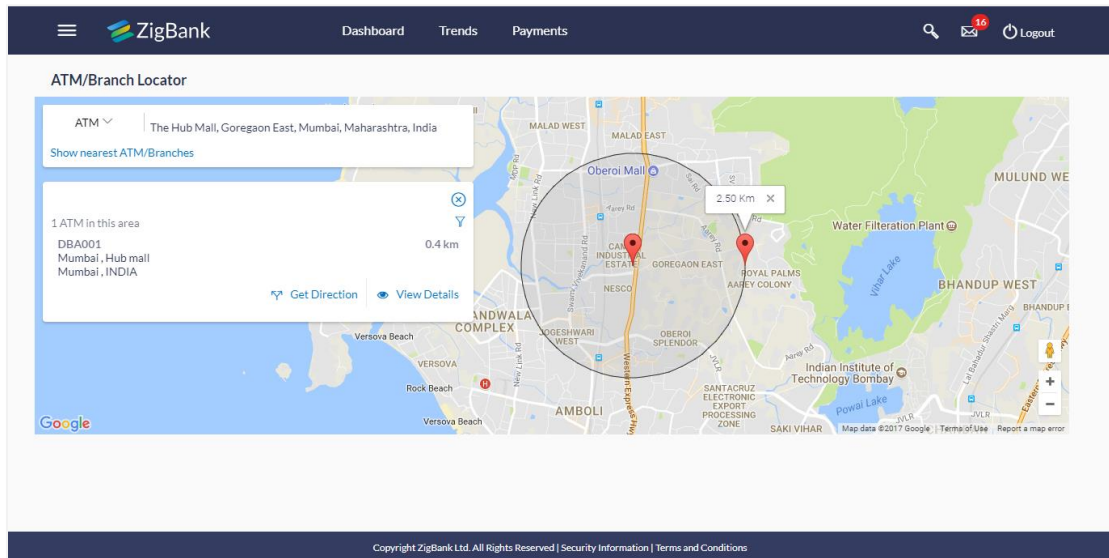
Field Description

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

To locate ATM / Branch

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


ATM/ Branch Locator - Search



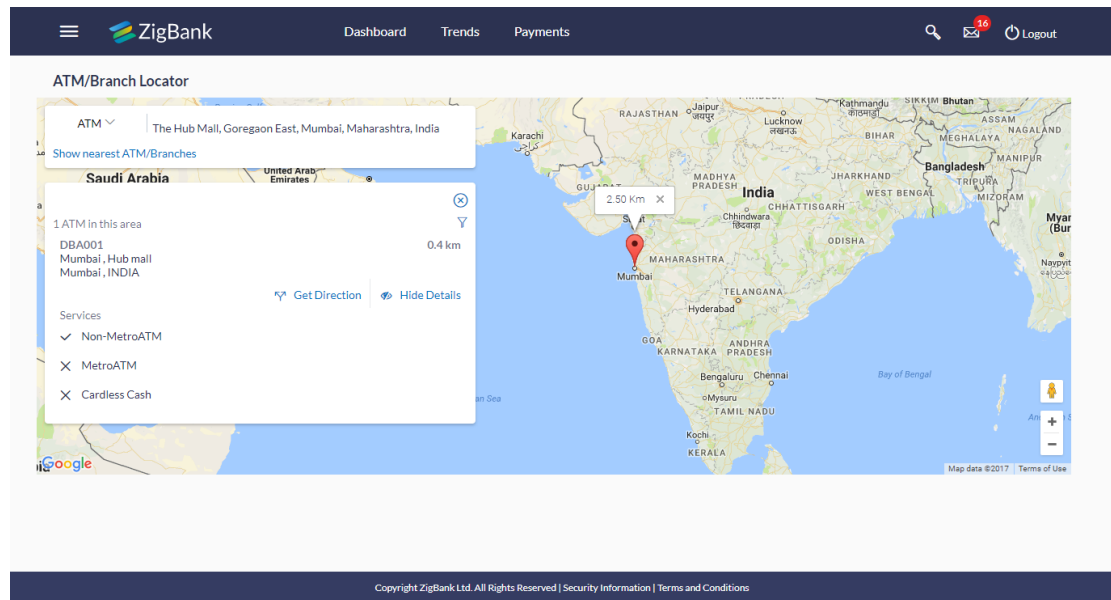
Field Description

Field Name	Description
Enter Search Location	Key in the address/location/pin-code or city to search the ATM / Branch. User can select the option 'Or show nearest Branches/ ATMs to me' to search the nearby locations.
Show nearest ATM/ Branches	The link to view the nearest ATM or branch with respect to the user's current location.

Field Name	Description
Refine Services	Click the Refine Services icon to filter the search results according to the services offered - All or any of the services maintained in Host for Branch/ ATMs are listed, with a checkbox against them. User can select/ deselect the required check box to search the ATM / branches providing specific services.
Name	The name of the ATM / branch.
Distance	The distance to the ATM / branch selected from the user's current location.
Address	The address of the ATM / branch that you have searched for.
View Details	
Clicking this link displays the below details.	
Name	The name of the ATM /branch of the bank.
Address	Detail address of the ATM /branch of the bank.
Phone Number	The phone number of the branch. This field appears only for Branch .
Work Timings	The operating hours of the branch. This field appears only for Branch .
Services	The services offered by the bank's ATM / branch.
Get Directions	Click the link, to view the directions of the branch / ATM from your current location in the map.

2. In the Search box, enter the current location. The list of ATM / branches with Name and Distance details appear.
3. Click the **Show nearest ATM/ Branches** to view the nearest ATM/ branches with respect to your current location.
OR
Click the  icon to view the search results according to the services offered - filter results according to all or any of the services maintained in Host for Branch/ ATMs.
4. Click the **View Details** link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.

ATM/ Branch Locator - View Details



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

FAQs

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

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

20. One Time Password

One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. User has to enter the received code to complete the process. User can click on Resend Code, to receive the code again (if not received or expired).

For OTP verification:

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

Verification

Field Description

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

2. Click **Submit**.
3. On successful authentication, the user is allowed to proceed with the transaction.

FAQs

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

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

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

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

[Home](#)