Oracle Banking Digital Experience

Corporate Customer Services User Manual
Release 18.2.0.0.0

Part No. E97823-01

June 2018

Corporate Customer Services User Manual

June 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/

Table of Contents

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
1	First Time Login	NH	NH	NH
2	Forgot Password	NH	NH	NH
3	Session Summary	NH	NH	NH
4	My Profile	✓	✓	✓
5	E-Receipts	NH	NH	NH
6	Security Settings- Change Password	NH	NH	NH
7	Security Settings- Set Security Questions	NH	NH	NH
8	Security Settings- Registered Device	NH	NH	NH
9	Security Question Authentication	NH	NH	NH
10	One Time Password Authentication	NH	NH	NH
11	FATCA & CRS Form	✕	✕	✕
12	Mailbox - Mails (Without Interaction module)	NH	NH	NH
13	Mailbox - Mails (With Interaction module)	✕	✓	✓
14	Mailbox - Alerts	NH	NH	NH
15	Mailbox-Notifications	NH	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
16	View Limits - Daily and Monthly	NH	NH	NH
17	Loan Installment Calculator	NH	NH	NH
18	Loan Eligibility Calculator	NH	NH	NH
19	Term Deposits Calculator	NH	NH	NH
20	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	×	✓	✓
21	ATM / Branch Locator	NH	NH	NH
22	Leave Feedback	NH	NH	NH
	Reports			
23	Daily Balance Position Report	×	✓	✓
24	Partywise Payee Maintenance Report	NH	NH	NH
25	Partywise Pending Approval List Report	NH	NH	NH
26	Transaction Summary Report	×	✓	✓

3. Customer Services

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

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

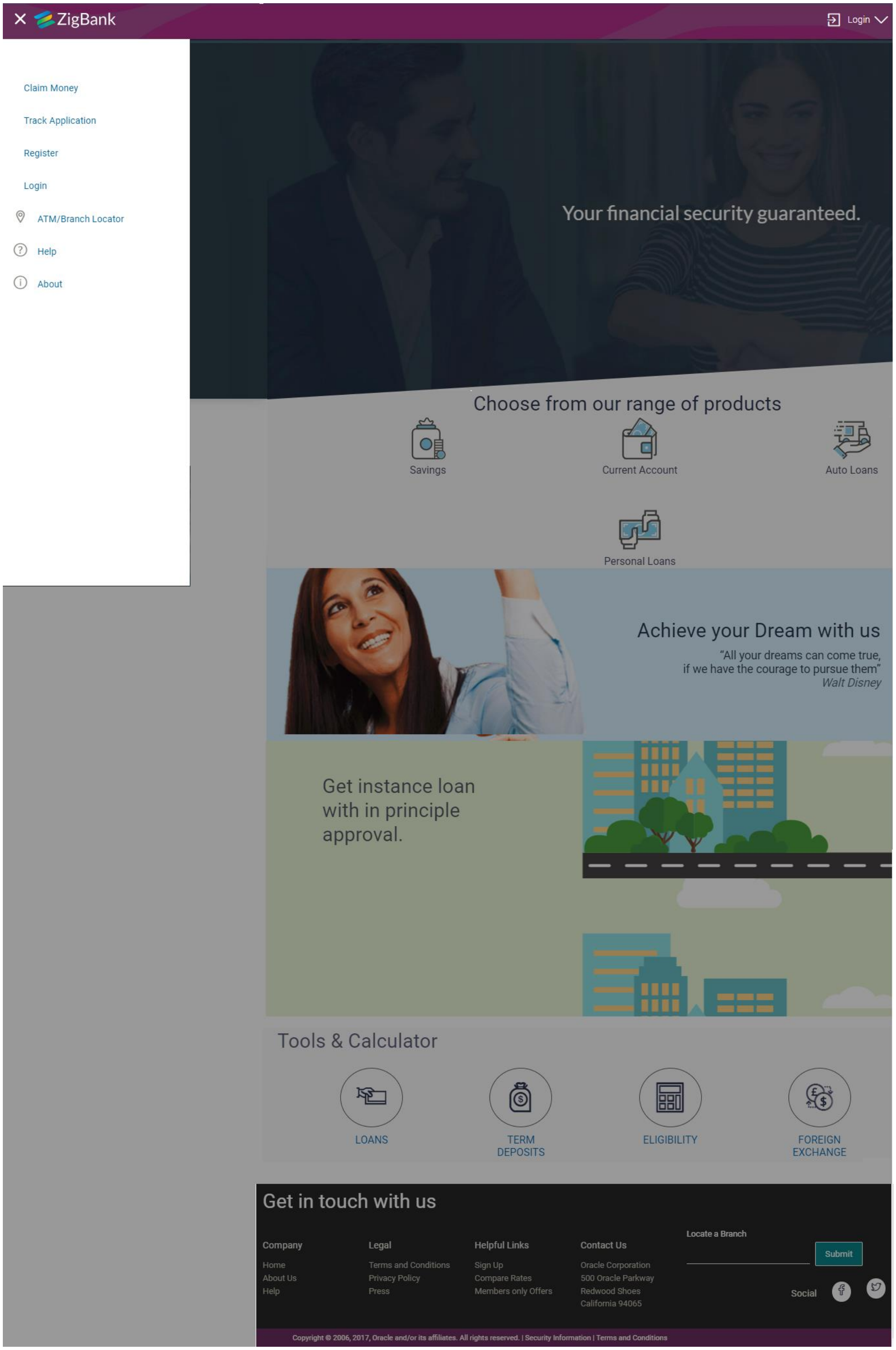
Home

4. Portal Page

A bank's landing page should be designed in a manner that connects with its customers and also leads to quick conversions of prospects into customers of the bank. The portal page should enable existing customers to easily login to the system and should also provide users to perform tasks such as to view and apply for the bank's product offerings, register for online banking access, track existing product applications, search for the bank's ATMs and branches etc.

The **Oracle Banking Digital Experience** portal page displays various options that enable users to undertake required tasks and gain information about the bank and its products. The different sections and features provided on the portal page are documented as follows:

Portal Page Overview



Icons

The following icons are present on the portal page:

- : The logo of the bank.
- : Click the toggle menu to access various transactions.
- : Click this icon to log in to the application.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Toggle Menu transactions:

Claim Money

Click to claim money if you are a recipient of a peer to peer transfer.

Track Application

Click to track the progress of an account opening application.

Register

Click to register for online banking access.

Login

Click this option to log in to the application.

ATM/ Branch Locator

Click this option to view the address and location of the ATMs and the branches of the Bank. For more information refer ATM/ Branch Locator.

Help

Click this option to launch online help.

About

Click this option to view information about the application such as version number, copyright etc.

Choose from our range of products

This section displays the products of the bank. Products shall range from savings accounts, current accounts and deposits to auto loans, personal loans or mortgage loans etc. based on the bank's range of products. Select any product to view individual offerings and to apply for an account of choice.

Tools & Calculator

- **Loans** - Click this option to access the loan calculator.
- **Term Deposits** - Click to access the deposit calculator.
- **Eligibility** - Click this option to access the Loan Eligibility Calculator.
- **Foreign Exchange** – Click this option to access foreign exchange calculator to calculate foreign exchange conversion amounts and to view the exchange rates (for supported currencies).

Get in touch with us

Company

- Home: Click to go to the bank’s home page
- About Us: Click to view the information about the bank
- Help: Click to navigate to the Help page.

Legal

This section displays the following links:

- Terms and Conditions: Click to view the bank’s terms and conditions
- Privacy Policy: Click to view the bank’s privacy policy.
- Press: Click to view the bank’s press related information.

Helpful Links

- Sign Up : Click to sign up to the application
- Compare Rates : Click to compare rates
- Members only Offers: Click to view offers available only to customers of the bank.

Contact US

The physical address, email ID and phone numbers of the bank are displayed here.

Locate a Branch

Enter a location to search for branches in that area.

Social

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

Home

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

A user can access online banking services by logging in to the system from the login page. By enabling user login through entry of user name and password, the bank can ensure that its customers' financial information is always accessed in a safe and secure manner.

Once a user is done accessing the online banking system, he/she can log out by selecting the Log Out option provided. Logging out enables users to exit from the system in a secure manner, thus ensuring that no one else can gain access to the user's online banking services (without supplying valid credentials).

Pre-requisites

- The user must be registered for online banking access and must have valid login credentials.
- The user must have a valid account with bank that is enabled for online banking access.
- Other features related to accounts must be supported by the host system.

Features Supported In the Application

- Log-in to the application
- Log-out of the application

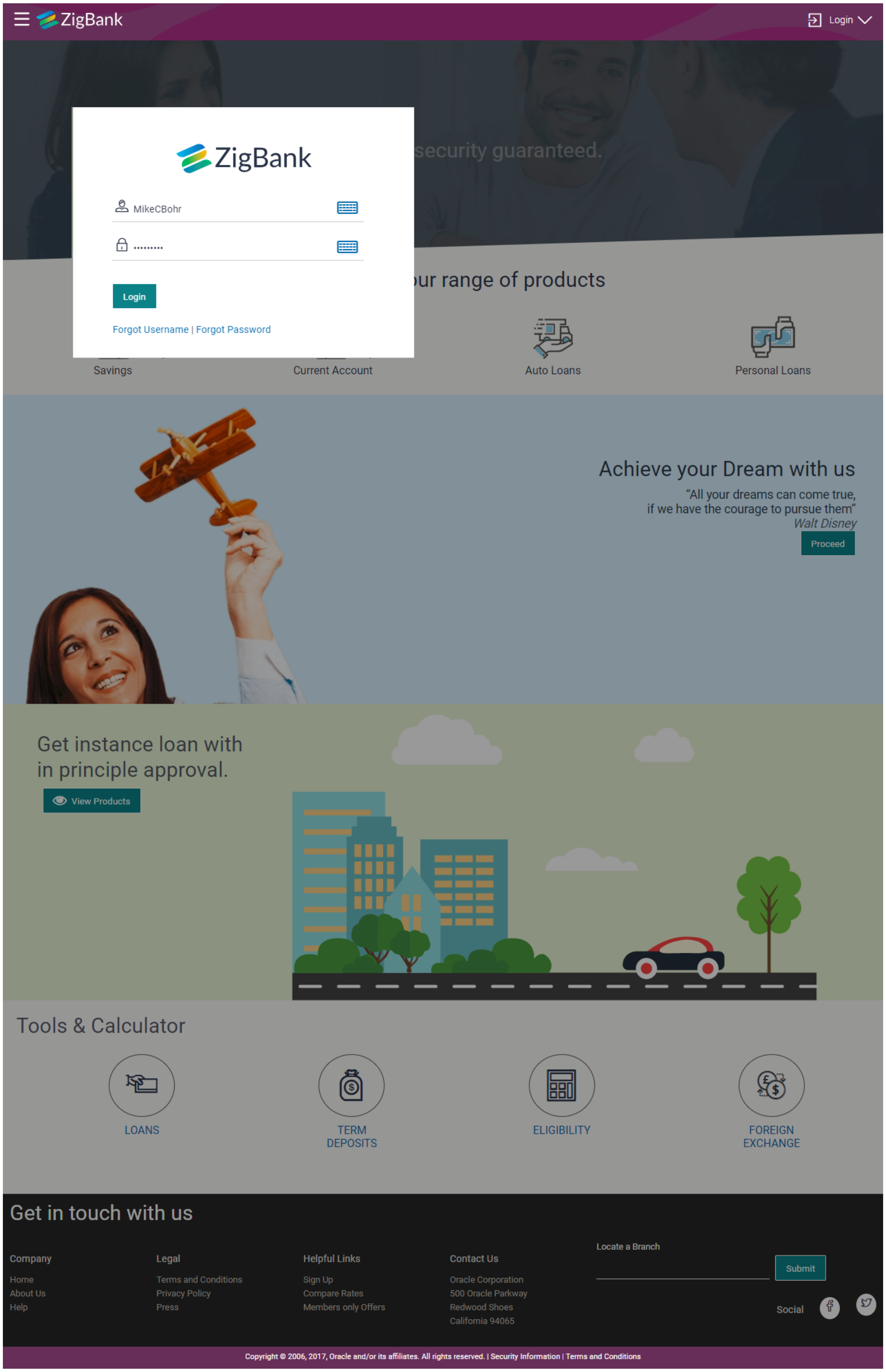
5.1 Log-in to the application

The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

To log in to the application:

1. Access the bank's portal page.
2. Select the Login option. The Login page appears.

Login Page


ZigBank
Login
ZigBank
MikeCBohr
Login
Forgot Username | Forgot Password
security guaranteed.
ur range of products
Savings
Current Account
Auto Loans
Personal Loans
Achieve your Dream with us
"All your dreams can come true,
if we have the courage to pursue them"
Walt Disney
Proceed
Get instance loan with
in principle approval.
View Products
Tools & Calculator
LOANS
TERM DEPOSITS
ELIGIBILITY
FOREIGN EXCHANGE
Get in touch with us
Company
Home
About Us
Help
Legal
Terms and Conditions
Privacy Policy
Press
Helpful Links
Sign Up
Compare Rates
Members only Offers
Contact Us
Oracle Corporation
500 Oracle Parkway
Redwood Shoes
California 94065
Locate a Branch
Submit
Social
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

3. In the **Username** field, enter your user name.
   OR
   Click icon to enter your user name using the virtual keyboard.
4. In the **Password** field, enter your login password.
   OR
   Click icon to enter your password using the virtual keyboard.

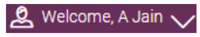
Note: The characters typed in the Password fields appear masked (••••••) for security reasons.

5. Click **Login**.

   The **Dashboard** screen appears.

5.2 Log-out of the application

To log out of the application:

1. In the top right corner, click 

icon.

   The drop-down with the options to change entity, view profile and logout appears.

2. Select the **Logout** option.
   The user is logged out of the system and a message confirming successful logout appears.

[Home](#)

6. First Time Login

When a new user logs into the application for the first time with the user name and password provided by bank, there are certain tasks that he/she needs to fulfill before being able to access the online services of the bank. The tasks include accepting the terms and conditions of the bank, change of system generated password and setting up security questions (only if the bank administrator has set up security questions as a second factor authentication for any of the transactions).

Prerequisites:

- The bank administrator has enabled the First time login steps for users.

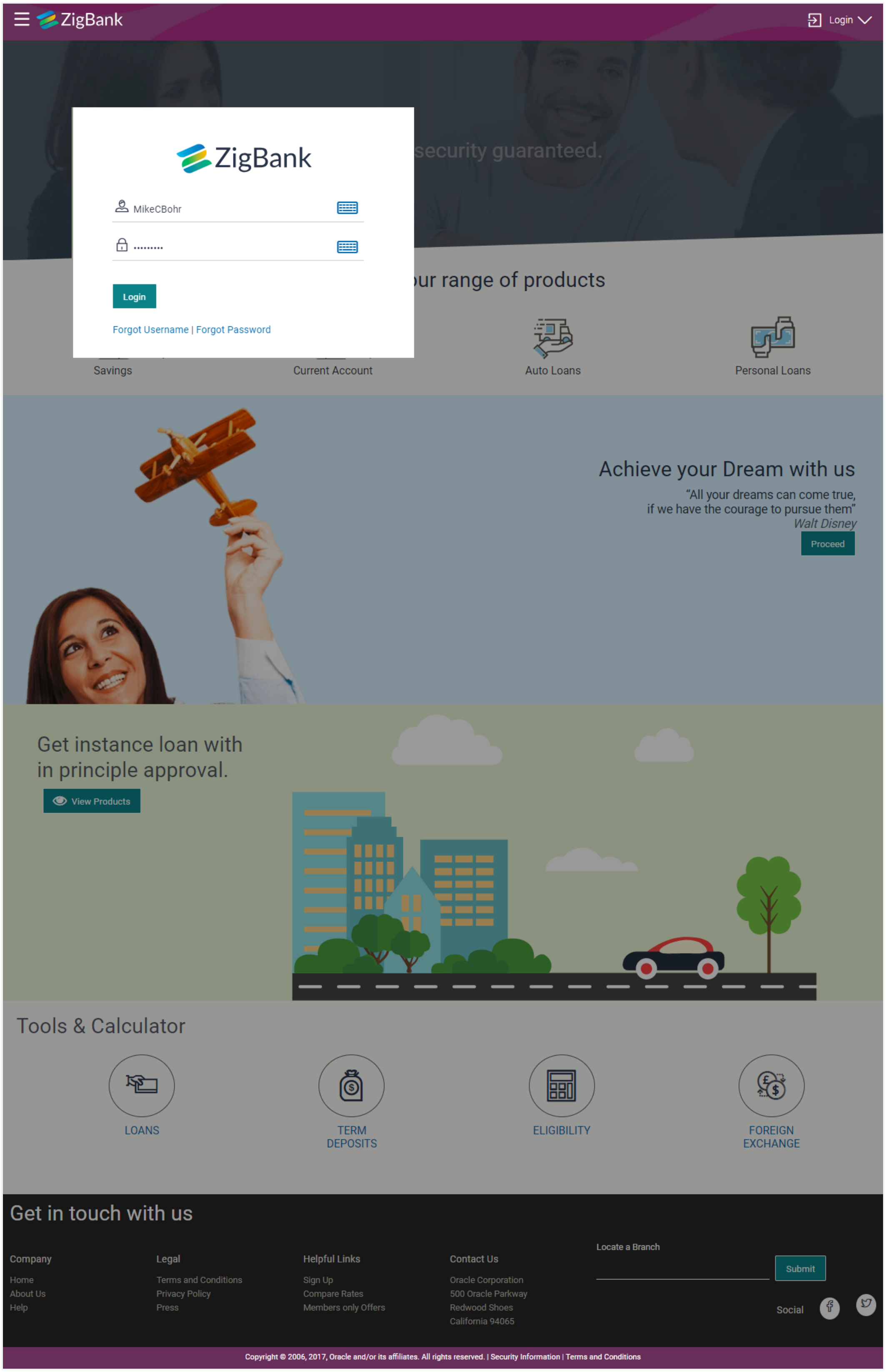
How to reach here:

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 appears.

Login


ZigBank
Login
ZigBank
MikeCBohr
Login
Forgot Username | Forgot Password
security guaranteed.
ur range of products
Savings
Current Account
Auto Loans
Personal Loans
Achieve your Dream with us
"All your dreams can come true,
if we have the courage to pursue them"
Walt Disney
Proceed
Get instance loan with
in principle approval.
View Products
Tools & Calculator
LOANS
TERM DEPOSITS
ELIGIBILITY
FOREIGN EXCHANGE
Get in touch with us
Company
Home
About Us
Help
Legal
Terms and Conditions
Privacy Policy
Press
Helpful Links
Sign Up
Compare Rates
Members only Offers
Contact Us
Oracle Corporation
500 Oracle Parkway
Redwood Shoes
California 94065
Locate a Branch
Submit
Social
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

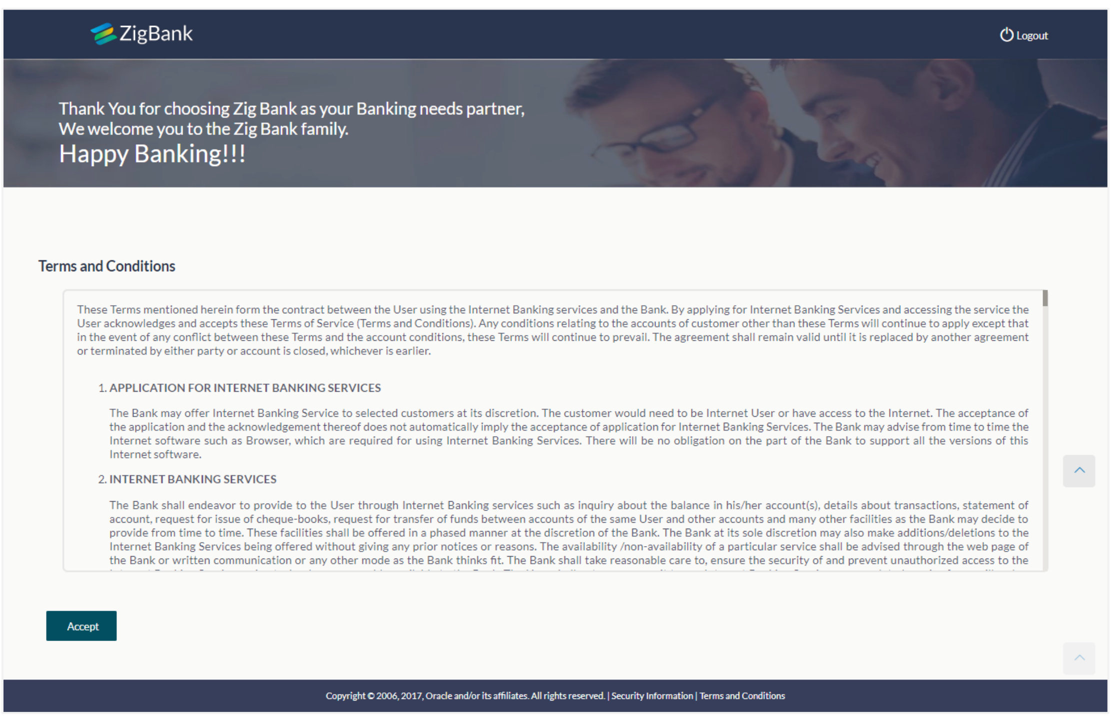
Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

4. In the **Username** field, enter your user name.
   OR
   Click icon to enter the user name using the virtual keyboard.
5. In the **Password** field, enter your password.
   OR
   Click icon to enter the password using the virtual keyboard.

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.

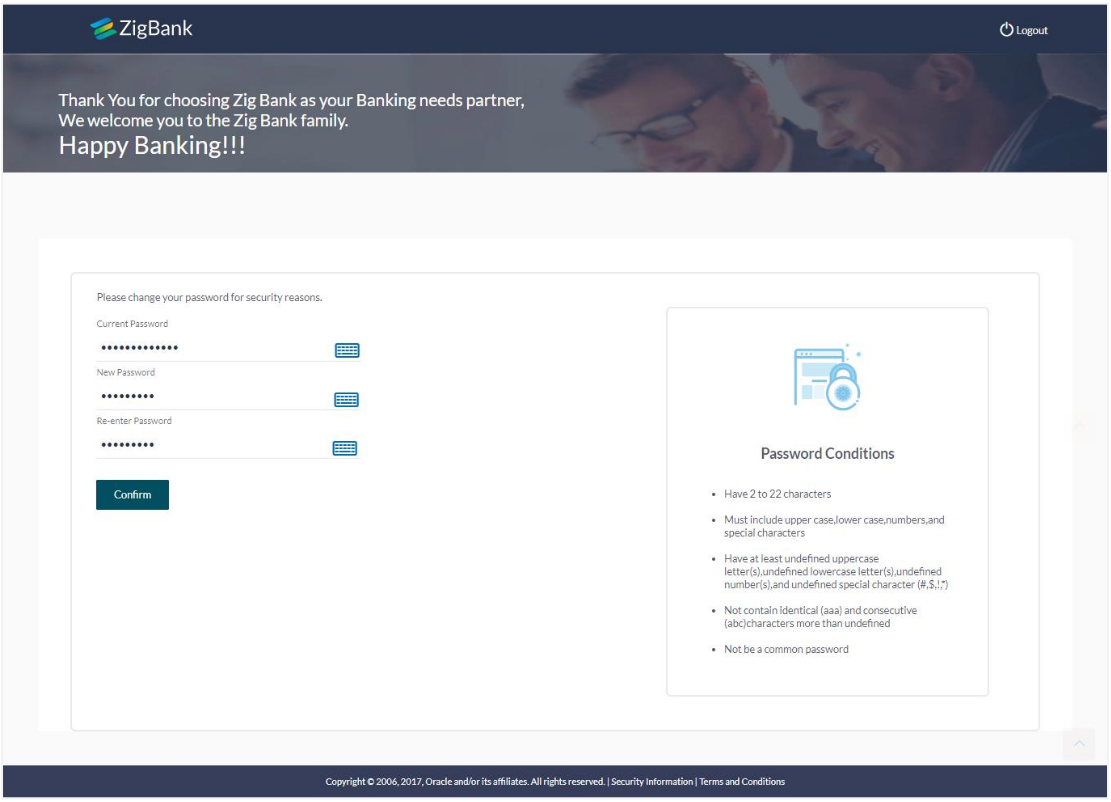
First Time Login - Terms and Condition



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

Note: The 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



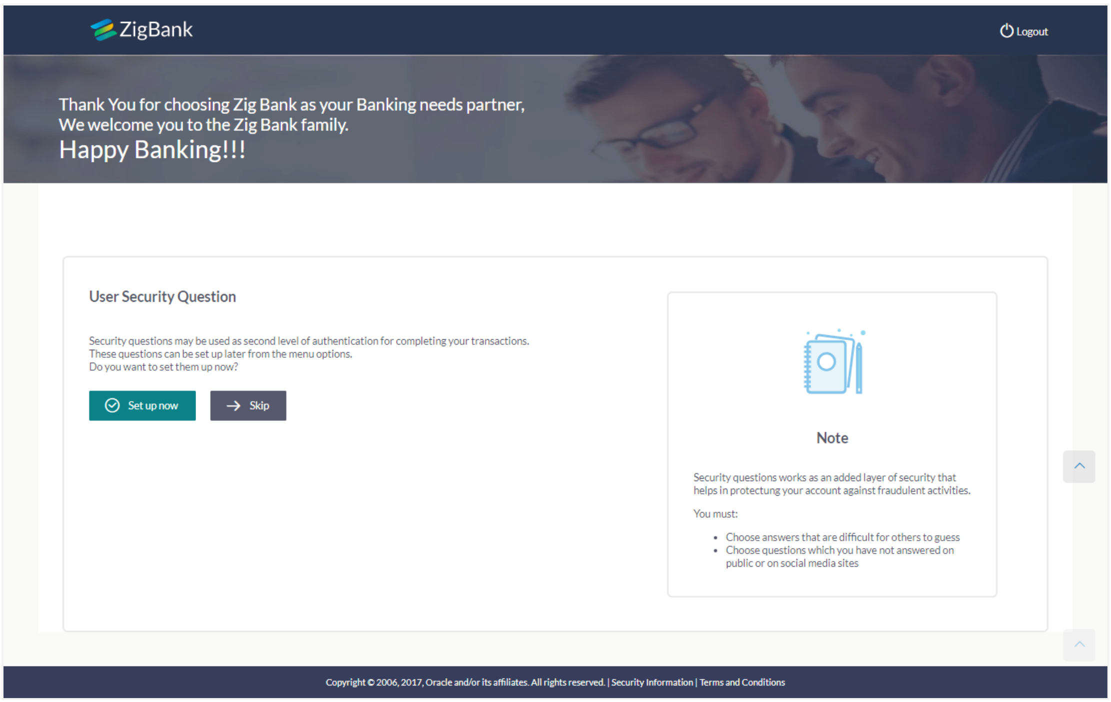
Field Description

Field Name	Description
Current Password	Enter your current password as received on your email address.
New Password	Enter a new password.
Re-enter Password	Re-enter the new password to confirm the same.

9. In the **Current Password field**, enter your current password as set by the bank.
   OR
   Click icon to enter the current password using the virtual keyboard.
10. In the **New Password** field, enter a new password.
    OR
    Click icon to enter a new password using the virtual keyboard.
11. In the **Re-enter Password** field, re-enter the new password.
    OR
    Click icon to re-enter the new password using the virtual keyboard.
12. Click **Confirm**. The success message appears. The User is directed to the **User Security Question Setup** screen.

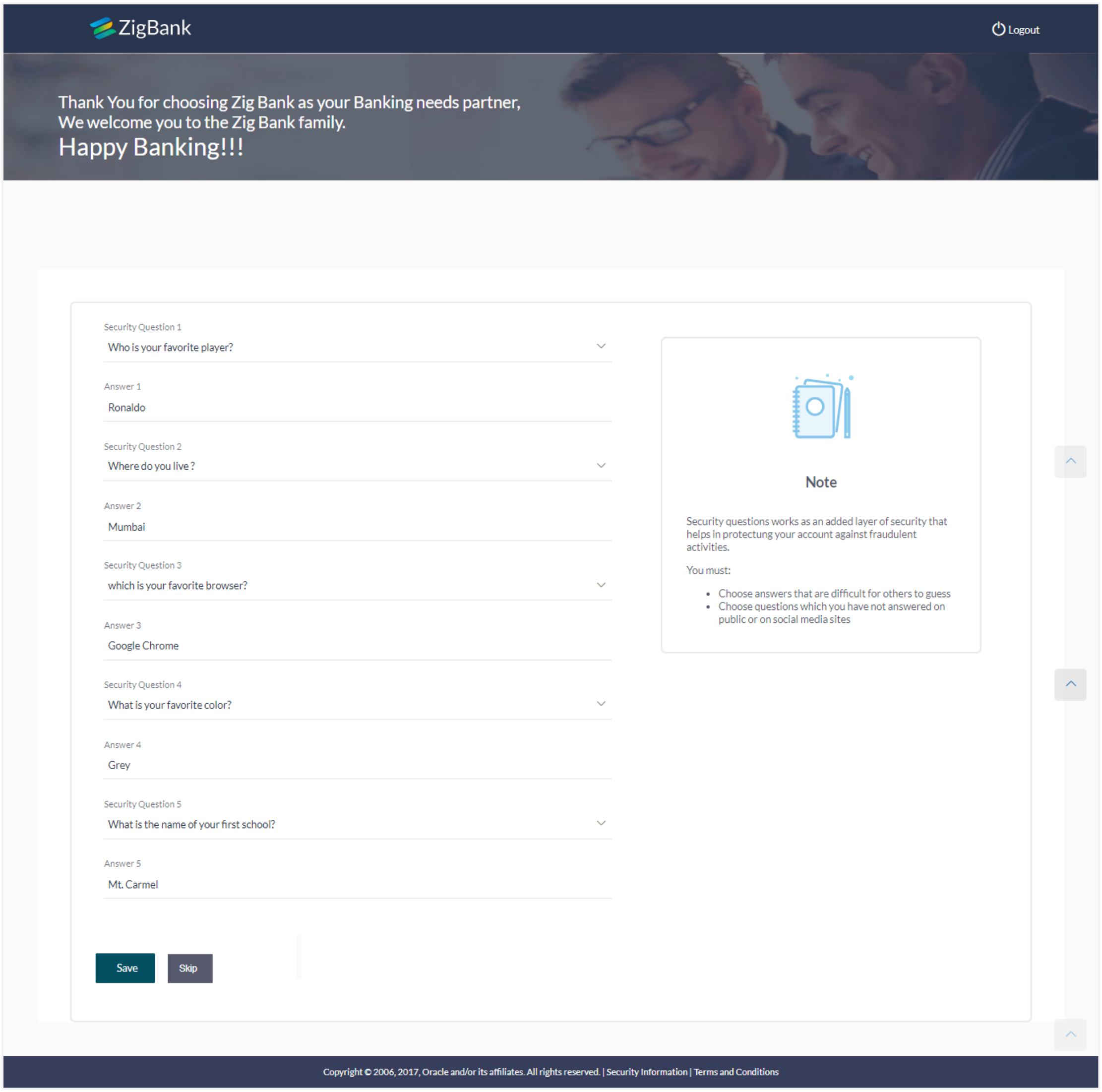
Note: Password Conditions get highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.

User Security Question Setup



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

Set Security Questions



Field Description

Field Name	Description
Security Question	Select a question to be assigned as a security question. The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

14. From the **Security Question** list, select the appropriate security question to be added in your security question set.
15. In the **Answer** field, enter an answer for the corresponding 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.

Home

7. Dashboards

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

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

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

Pre-requisites

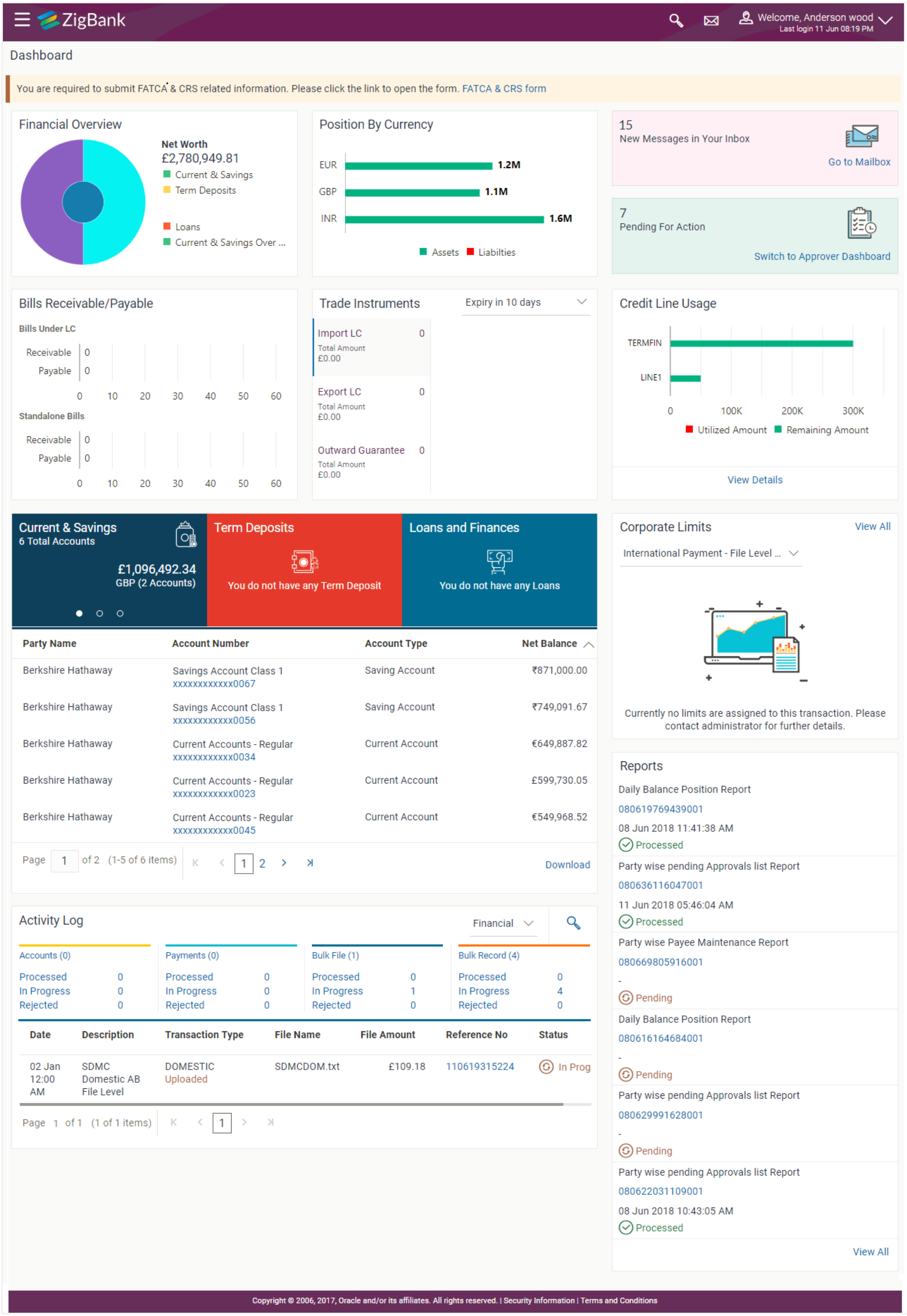
- User must have the relevant access from bank with online banking enabled.
- Other features related to accounts must be supported by core banking system.

Features Supported In Application

- Viewer Dashboard
- Maker Dashboard
- Approver Dashboard

7.1 Viewer Dashboard

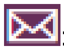
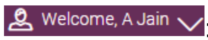
Corporate Viewer Dashboard service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.


ZigBank
Welcome, Anderson wood
Last login 11 Jun 08:19 PM
Dashboard
You are required to submit FATCA & CRS related information. Please click the link to open the form. FATCA & CRS form
Financial Overview
Net Worth
£2,780,949.81
Current & Savings
Term Deposits
Loans
Current & Savings Over ...
Position By Currency
EUR 1.2M
GBP 1.1M
INR 1.6M
Assets Liabilties
15
New Messages in Your Inbox
Go to Mailbox
7
Pending For Action
Switch to Approver Dashboard
Bills Receivable/Payable
Bills Under LC
Receivable 0
Payable 0
Standalone Bills
Trade Instruments
Expiry in 10 days
Import LC 0
Total Amount £0.00
Export LC 0
Total Amount £0.00
Outward Guarantee 0
Total Amount £0.00
Credit Line Usage
TERMFIN
LINE1
Utilized Amount Remaining Amount
View Details
Current & Savings
6 Total Accounts
£1,096,492.34
GBP (2 Accounts)
Term Deposits
You do not have any Term Deposit
Loans and Finances
You do not have any Loans
Corporate Limits
View All
International Payment - File Level ...
Currently no limits are assigned to this transaction. Please contact administrator for further details.
Party Name | Account Number | Account Type | Net Balance
Berkshire Hathaway | Savings Account Class 1 xxxxxxxxxxxx0067 | Saving Account | ₹871,000.00
Berkshire Hathaway | Savings Account Class 1 xxxxxxxxxxxx0056 | Saving Account | ₹749,091.67
Berkshire Hathaway | Current Accounts - Regular xxxxxxxxxxxx0034 | Current Account | €649,887.82
Berkshire Hathaway | Current Accounts - Regular xxxxxxxxxxxx0023 | Current Account | £599,730.05
Berkshire Hathaway | Current Accounts - Regular xxxxxxxxxxxx0045 | Current Account | €549,968.52
Page 1 of 2 (1-5 of 6 items)
Download
Reports
Daily Balance Position Report
080619769439001
08 Jun 2018 11:41:38 AM
Processed
Party wise pending Approvals list Report
080636116047001
11 Jun 2018 05:46:04 AM
Processed
Party wise Payee Maintenance Report
080669805916001
Pending
Daily Balance Position Report
080616164684001
Pending
Party wise pending Approvals list Report
080629991628001
Pending
Party wise pending Approvals list Report
080622031109001
08 Jun 2018 10:43:05 AM
Processed
View All
Activity Log
Financial
Accounts (0) Processed 0 In Progress 0 Rejected 0
Payments (0) Processed 0 In Progress 0 Rejected 0
Bulk File (1) Processed 0 In Progress 1 Rejected 0
Bulk Record (4) Processed 0 In Progress 4 Rejected 0
Date | Description | Transaction Type | File Name | File Amount | Reference No | Status
02 Jan 12:00 AM | SDMC Domestic AB File Level | DOMESTIC Uploaded | SDMCDOM.txt | £109.18 | 110619315224 | In Prog
Page 1 of 1 (1 of 1 items)
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.
- : Clicking this icon takes you to the Mailbox screen.
- : Click this icon to search the transactions.
- 

: Displays the welcome note with last login details. Click this icon to view the logged in user's profile or log out from the application.
- : Click the toggle menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Your Current View is**:Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
- 

: 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.
- 

: Click here to access Payments related transactions or setting up of payments
- 

: Click this icon to upload files and view the files already uploaded.
- 

: Click this icon to generate the reports and view the generated reports.
- 

: Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.
- 

: Click this menu to view booked forex deals and initiate new forex deal.
- 

Click this menu to view the Mails, Alerts and Notifications.
- 

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.
- 

: Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.

- Limits : Click this menu to view the daily limits. For more information refer Daily Limits section.
- Leave Feedback: Click this menu to leave your feedback about the user interaction of the application.
- Change Password : Click this menu to change the login password.
- My Preference : Click this menu to set your primary account, manage third party applications, security settings etc.
- : Help Click this menu to launch the online help.
- About Click this menu to view the information about the application like version number, copyright etc.

Financial Overview

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

Position By Currency

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

New Message in Your Inbox

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

Pending for Action

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

Bill Receivable/ Payable

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

Trade Instruments

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

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

Credit Line Usage

This section displays a snapshot of the line limits of the user.

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

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

Current and Savings/ Term Deposits/ Loans

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

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

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

Corporate Limits

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

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

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

Activity Log

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

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

: Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

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

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

    - Status: Status of the transaction
- Bulk Record
    - Date: Date of the transaction
    - Transaction Type: Transaction type of the bulk record
    - Debit Account: Account number of the account to be debited.
    - Amount: Amount of the transaction
    - Payee Account Details: Payee’s account number
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

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

- Accounts
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Payee and Biller
    - Date: Date of the transaction
    - Payee/ Biller Name: Payee/ Biller name
    - Payee Type: Type of the payee
    - Category: Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Bulk File
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction type of the file upload
    - File Name: Name of the file uploaded.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Bulk Record
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the record.
    - Transaction Type: Transaction type of the bulk record
    - Description: Description of the transaction
    - Reference Number: Reference Number of the record.

- Status: Status of the record

- Trade Finance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Forex Deal
  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.
  - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
  - Currency Combination: List of permissible currency combination for deal booking
  - Amount: Amount for the forex deal
  - Status: Status of the transaction

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

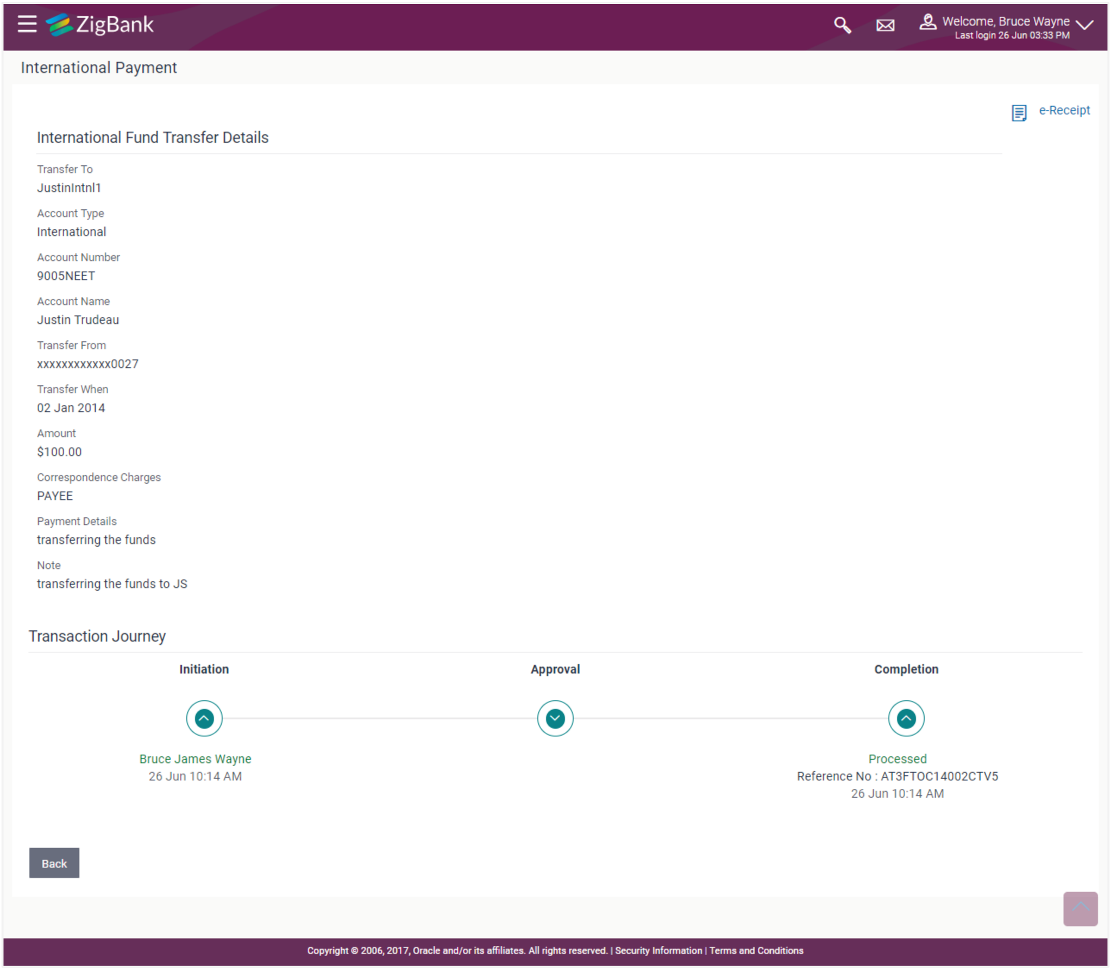
Reports

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

Transaction Journey

Click the **reference number** link on the description of activity log to view the Transaction Journey

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



Transaction Journey

Review

The section displays the details of the transaction.

Transaction Journey

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

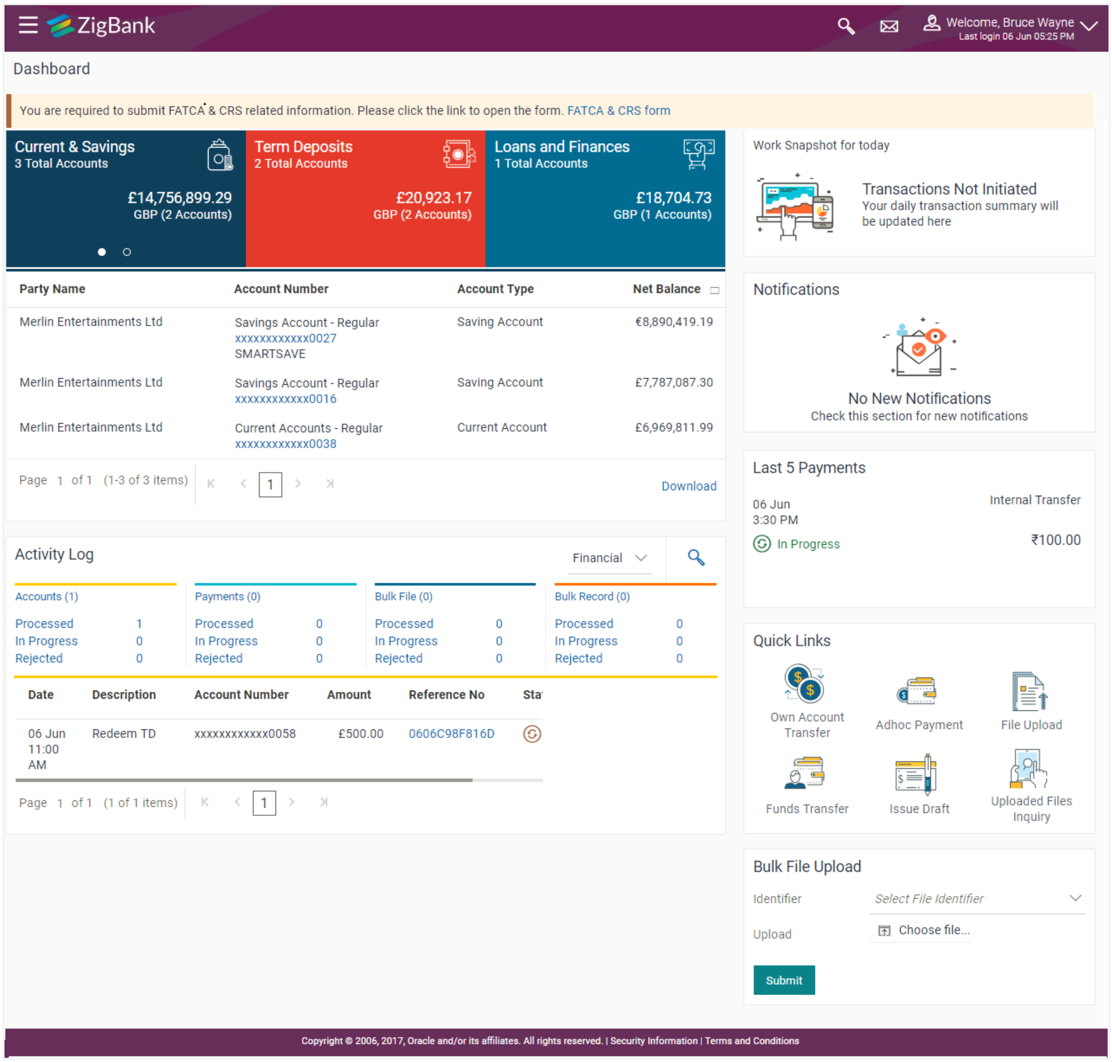
- Initiation
- Approval
- Completion

---

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

7.2 Maker Dashboard

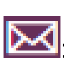
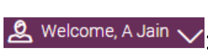
This Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links have been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log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



Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.
- : Clicking this icon takes you to the Mailbox screen.
- : Click this icon to search the transactions.
- 

: Displays the welcome note with last login details. Click this icon to view the logged in user's profile or log out from the application.

- : Click the toggle menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Your Current View is**: Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
- Accounts: This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
- Payments : Click here to access Payments related transactions or setting up of payments
- File Upload : Click this icon to upload files and view the files already uploaded.
- Reports : Click this icon to generate the reports and view the generated reports.
- Trade Finance : Click this menu to manage your Letter of Credits (LCs) and Bills.
- Forex Deal : Click this menu to view booked forex deals and initiate new forex deal.
- Mail Box Click this menu to view the Mails, Alerts and Notifications.
- Session Summary Click to view the login details like start date an time, end date and time, Channel and IP address of the last sessions of the logged in user.
- ATM/Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.
- Limits : Click this menu to view the daily limits. For more information refer Daily Limits section.
- Leave Feedback : Click this menu to leave your feedback about the user interaction of the application.
- Change Password : Click this menu to change the login password.
- My Preference : Click this menu to set your primary account, manage third party applications, security settings etc.

- : Help Click this menu to launch the online help.
- About Click this menu to view the information about the application like version number, copyright etc.

Current and Savings/ Term Deposits/ Loans

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

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

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

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

Work Snapshot for Today

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

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

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

Notifications

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

Last 5 Payments

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

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer
- Ad-hoc Payment
- Issue Draft
- File Upload
- Uploaded Files Inquiry

Activity Log

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

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

: Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

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

- Accounts - The details of the activity log are:
    - Date: Date of the transaction

  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - From Account: Source account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee's account details
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk File
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Total Amount of Transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk Record
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - Debit Account: Account number of the account to be debited.
  - Amount: Amount of the transaction
  - Payee Account Details: Payee's account details
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

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

- Accounts
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Payee and Biller
    - Date: Date of the transaction
    - Payee/ Biller Name: Payee/ Biller name
    - Payee Type: Type of the payee
    - Category : Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Bulk File
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction type of the file upload
    - File Name: Name of the file uploaded.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Bulk Record
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the record.
    - Transaction Type: Transaction type of the bulk record
    - Description: Description of the transaction
    - Reference Number: Reference Number of the record.
    - Status: Status of the record
- Trade Finance
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Beneficiary Name: Name of the Beneficiary against whom LC / Bill is to be created
    - Amount: Amount for the Letter of Credit / Bill
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction
- Forex Deal
    - Date: Date of the transaction
    - Reference Number: Reference Number of the transaction.
    - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
    - Currency Combination: List of permissible currency combination for deal booking
    - Amount: Amount for the forex deal
    - Status: Status of the transaction

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

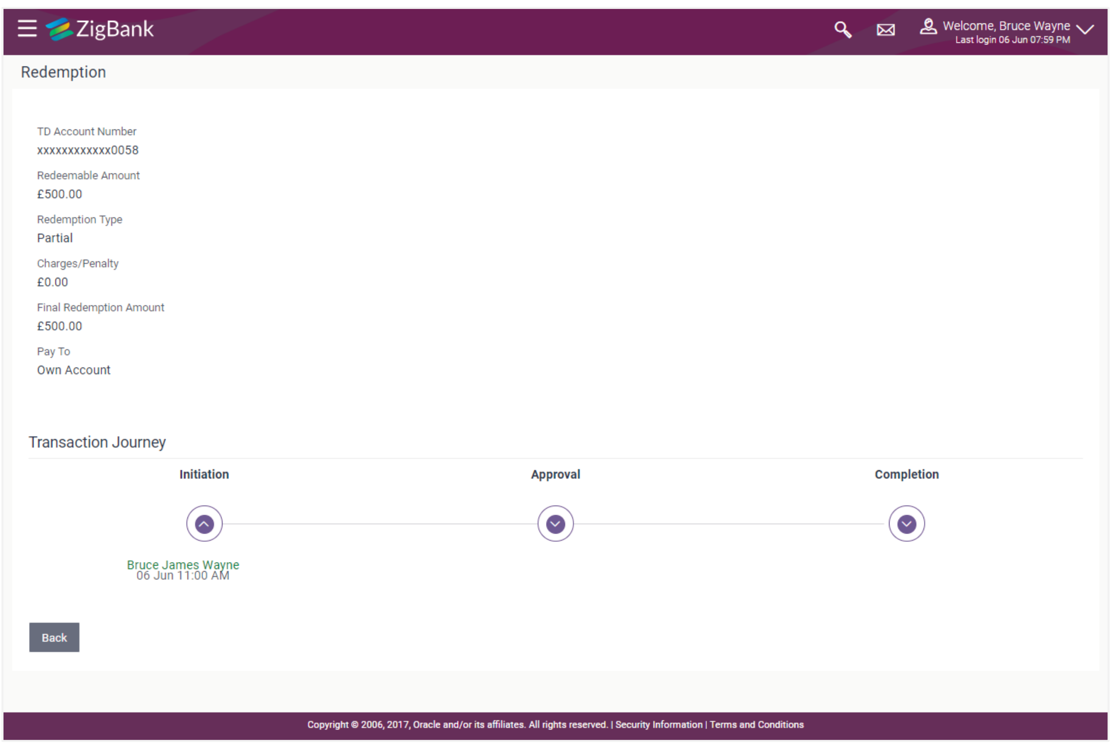
Bulk File Upload Widget

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

Transaction Journey

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

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



Transaction Journey

Transaction Name

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

Transaction Name

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

Review

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

Transaction Journey

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

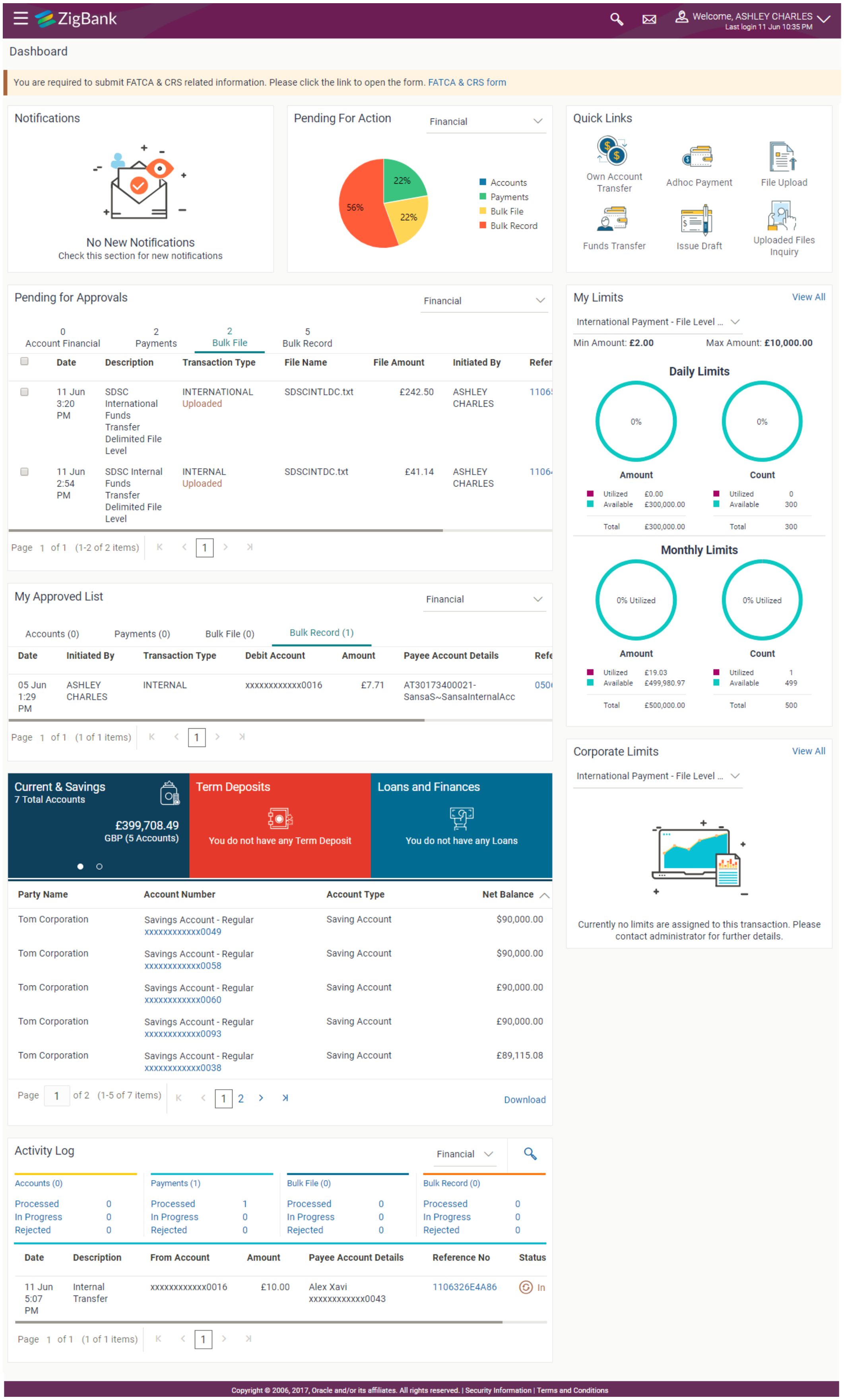
- Initiation
- Approval
- Completion

---

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

7.3 Approver Dashboard

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


ZigBank
Welcome, ASHLEY CHARLES
Last login 11 Jun 10:35 PM
Dashboard
You are required to submit FATCA & CRS related information. Please click the link to open the form. FATCA & CRS form
Notifications
No New Notifications
Check this section for new notifications
Pending For Action
Financial
Accounts
Payments
Bulk File
Bulk Record
Quick Links
Own Account Transfer
Adhoc Payment
File Upload
Funds Transfer
Issue Draft
Uploaded Files Inquiry
Pending for Approvals
0 Account Financial
2 Payments
2 Bulk File
5 Bulk Record
Date Description Transaction Type File Name File Amount Initiated By
11 Jun 3:20 PM SDSC International Funds Transfer Delimited File Level INTERNATIONAL Uploaded SDSCINTLDC.txt £242.50 ASHLEY CHARLES
11 Jun 2:54 PM SDSC Internal Funds Transfer Delimited File Level INTERNAL Uploaded SDSCINTDC.txt £41.14 ASHLEY CHARLES
Page 1 of 1 (1-2 of 2 items)
My Limits
View All
International Payment - File Level ...
Min Amount: £2.00
Max Amount: £10,000.00
Daily Limits
Amount
Count
Monthly Limits
My Approved List
Accounts (0)
Payments (0)
Bulk File (0)
Bulk Record (1)
Date Initiated By Transaction Type Debit Account Amount Payee Account Details
05 Jun 1:29 PM ASHLEY CHARLES INTERNAL xxxxxxxxxxxx0016 £7.71 AT30173400021-SansaS~SansaInternalAcc
Page 1 of 1 (1 of 1 items)
Corporate Limits
View All
Currently no limits are assigned to this transaction. Please contact administrator for further details.
Current & Savings
7 Total Accounts
£399,708.49
GBP (5 Accounts)
Term Deposits
You do not have any Term Deposit
Loans and Finances
You do not have any Loans
Party Name Account Number Account Type Net Balance
Tom Corporation Savings Account - Regular xxxxxxxxxxxx0049 Saving Account $90,000.00
Tom Corporation Savings Account - Regular xxxxxxxxxxxx0058 Saving Account $90,000.00
Tom Corporation Savings Account - Regular xxxxxxxxxxxx0060 Saving Account £90,000.00
Tom Corporation Savings Account - Regular xxxxxxxxxxxx0093 Saving Account £90,000.00
Tom Corporation Savings Account - Regular xxxxxxxxxxxx0038 Saving Account £89,115.08
Page 1 of 2 (1-5 of 7 items)
Download
Activity Log
Accounts (0)
Payments (1)
Bulk File (0)
Bulk Record (0)
Processed
In Progress
Rejected
Date Description From Account Amount Payee Account Details Reference No Status
11 Jun 5:07 PM Internal Transfer xxxxxxxxxxxx0016 £10.00 Alex Xavi xxxxxxxxxxxx0043 1106326E4A86
Page 1 of 1 (1 of 1 items)
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.
- : Clicking this icon takes you to the Mailbox screen.
- : Click this icon to search the transactions.
- Welcome, A Jain : Displays the welcome note with last login details. Click this icon to view the logged in user's profile or log out from the application.
- : Click the toggle menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Your Current View is**: : Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
- Accounts : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
- Payments : Click here to access Payments related transactions or setting up of payments
- File Upload : Click this icon to upload files and view the files already uploaded.
- Reports : Click this icon to generate the reports and view the generated reports.
- Trade Finance : Click this menu to manage your Letter of Credits (LCs) and Bills.
- Forex Deal : Click this menu to view booked forex deals and initiate new forex deal.
- Mail Box Click this menu to view the Mails, Alerts and Notifications.
- My Profile : Click this menu to view the logged in user's profile.
- Session Summary : Click to view the login details like start date an time, end date and time, Channel and IP address of the last sessions of the logged in user.
- ATM/Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.
- Limits : Click this menu to view the daily limits. For more information refer Daily Limits

section.

- Leave Feedback: Click this menu to leave your feedback about the user interaction of the application.
- Change Password : Click this menu to change the login password.
- My Preference : Click this menu to set your primary account, manage third party applications, security settings etc.
- : Help Click this menu to launch the online help.
- About Click this menu to view the information about the application like version number, copyright etc.

Notifications

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

Pending for Action

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

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

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer
- Ad-hoc Payment
- Issue Draft
- File Upload
- Uploaded Files Inquiry

Pending for Approvals

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

My Approved List

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

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

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

My Limits

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

Corporate Limits

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

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Current and Savings/ Term Deposits/ Loans

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

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

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

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions.

It is divided into two fields broadly: Financial / Non-Financial.

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

: Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**; you can select the start and end date to search the transaction.

Financial : This displays the financial based transactions - further categorized as following:

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

- Payee Account Details: Payee's account number
- Reference Number: Reference Number of the transaction
- Status: Status of the transaction

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

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

    - Reference Number: Reference number of the transaction.
    - Status: Status of the transaction

- Forex Deal
    - Date: Date of the transaction
    - Reference Number: Reference number of the transaction
    - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
    - Currency Combination: List of permissible currency combination for deal booking
    - Amount: Amount for the booked forex deal
    - Status: Status of the transaction

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

Click **Download** to download the activity log.

Pending for Approvals

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

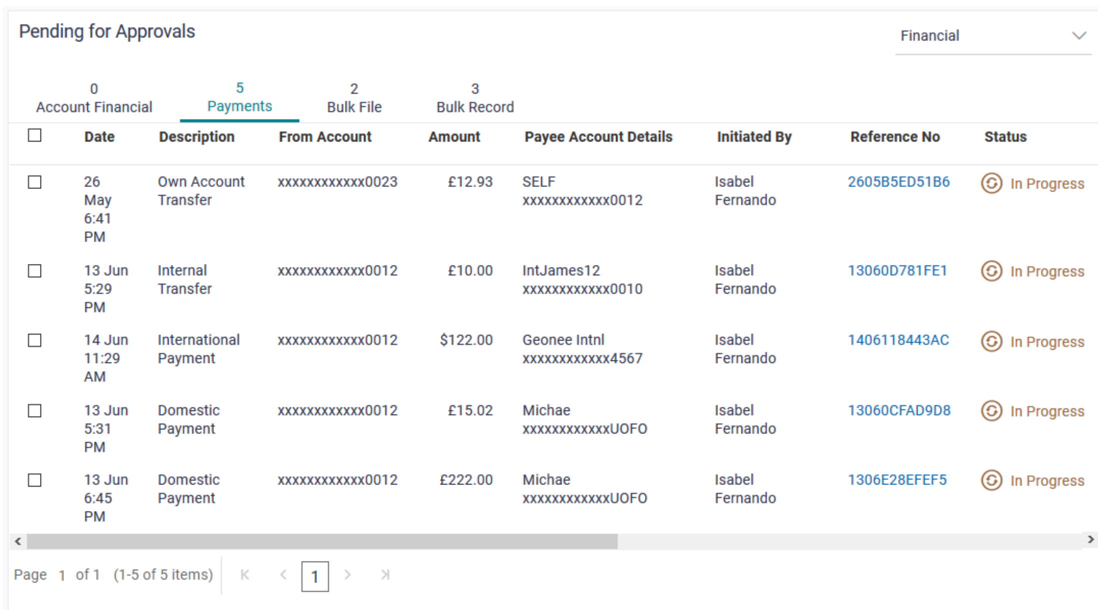
How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

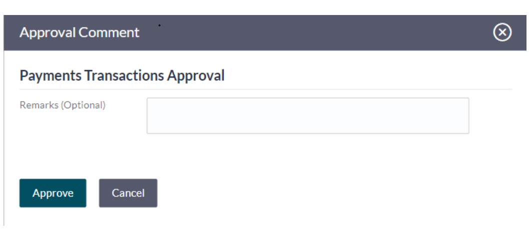
1. Select the transaction pending for approval, by clicking on the checkbox against it and click on **Approve** or **Reject**

Pending for Approvals



Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference No	Status
26 May 6:41 PM	Own Account Transfer	xxxxxxxxxxxx0023	£12.93	SELF xxxxxxxxxxxx0012	Isabel Fernando	2605B5ED51B6	In Progress
13 Jun 5:29 PM	Internal Transfer	xxxxxxxxxxxx0012	£10.00	IntJames12 xxxxxxxxxxxx0010	Isabel Fernando	13060D781FE1	In Progress
14 Jun 11:29 AM	International Payment	xxxxxxxxxxxx0012	$122.00	Geonee Intnl xxxxxxxxxxxx4567	Isabel Fernando	1406118443AC	In Progress
13 Jun 5:31 PM	Domestic Payment	xxxxxxxxxxxx0012	£15.02	Michae xxxxxxxxxxxxUOFO	Isabel Fernando	13060CFAD9D8	In Progress
13 Jun 6:45 PM	Domestic Payment	xxxxxxxxxxxx0012	£222.00	Michae xxxxxxxxxxxxUOFO	Isabel Fernando	1306E28EFEF5	In Progress

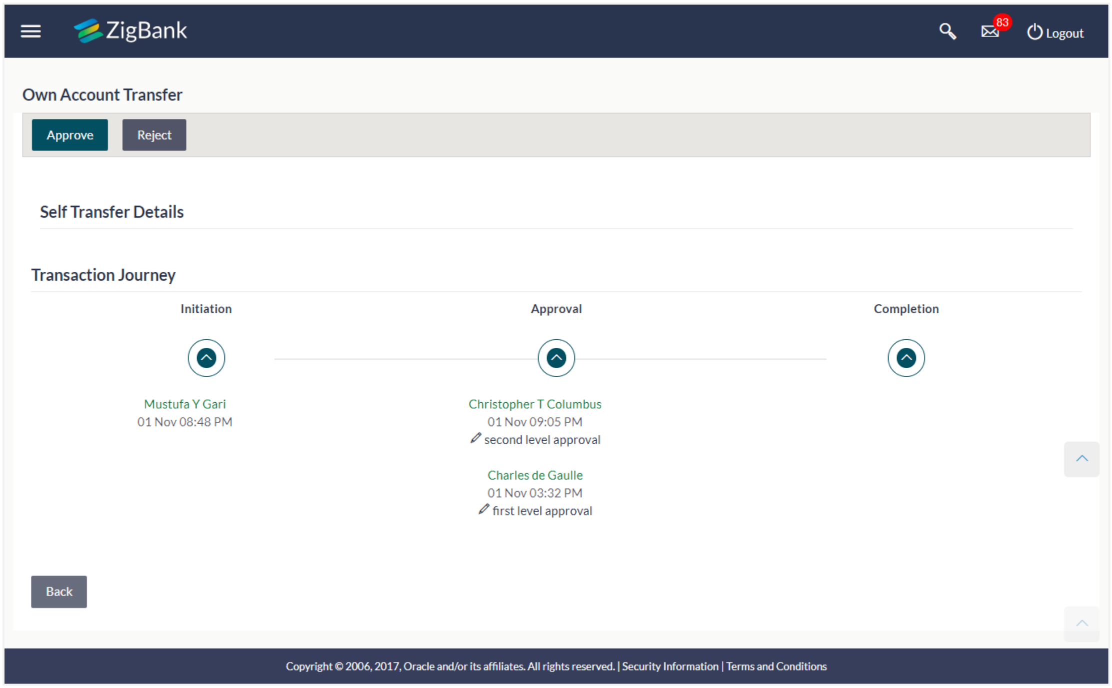
2. The **Transaction Approval / Rejection** screen prompting to enter the approval / rejection remarks appear.
   OR
   Click **Cancel** to navigate to the **Dashboard**.



3. Alternately, the approver can view detailed transaction summary, before approving / rejecting a transaction.

4. Click the **Reference Number** link of the transaction that has to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

Review and Transaction Journey



Transaction to approve

Transaction Name

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

Review

The section displays the details of the transaction

Transaction Journey

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

- Initiation
- Approval
- Completion

---

5. Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen prompting to enter the approval remarks appear.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Back** to navigate to the **Dashboard**.
6. Enter the remarks and click **Approve**.
   OR

Enter the remarks and click **Reject**.
OR
Click **Cancel** to cancel the transaction.
The screen with success message along with the reference number appears.

FAQs

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

   The user can go to the toggle menu and switch between the Maker / Approver roles.

Home

8. Forgot Username

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

Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

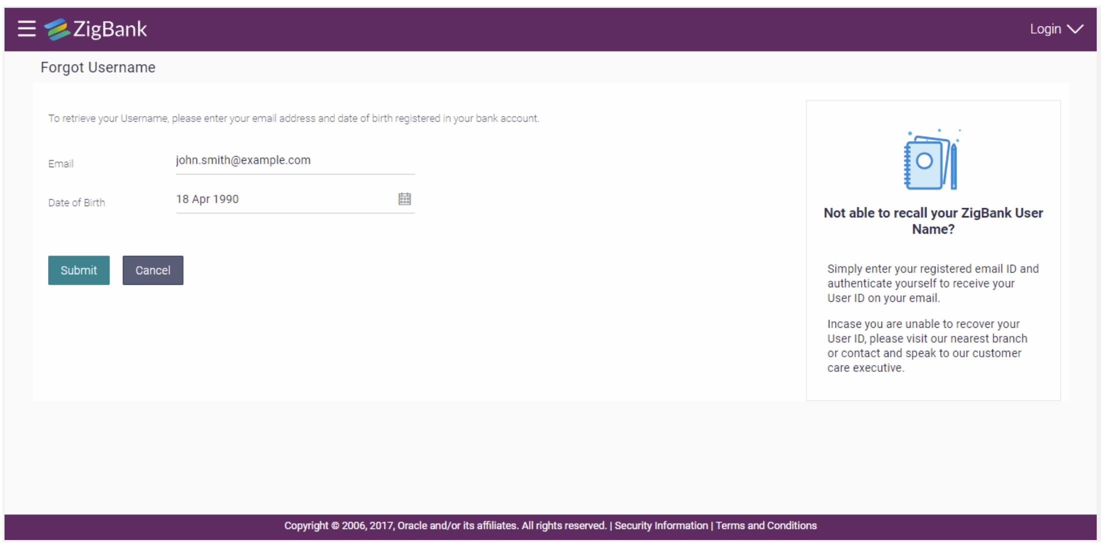
How to reach here:

Portal > Forgot Username

To reset the username:

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

Forgot Username - User Verification



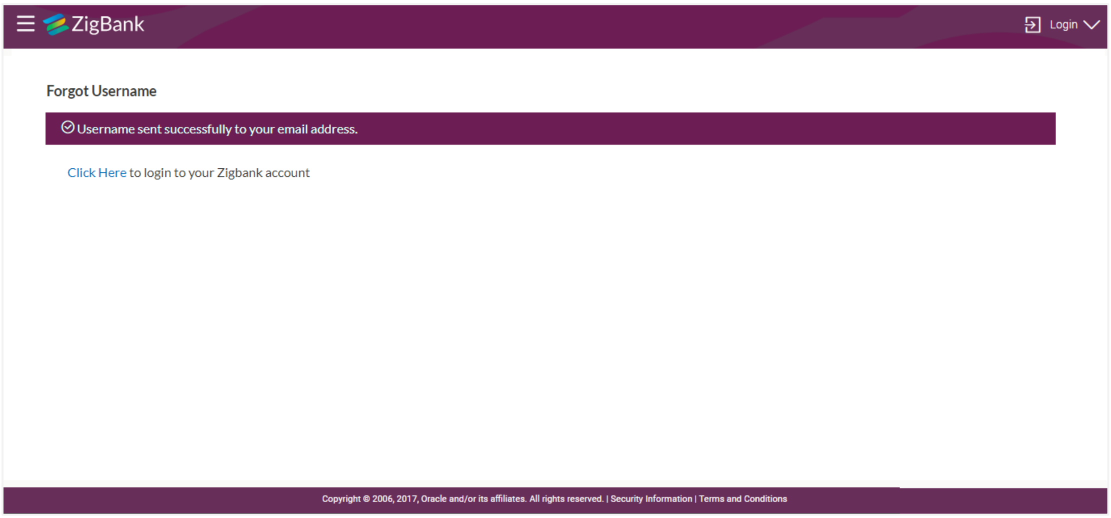
Field Description

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. Enter the details required for second factor authentication.
   The **Forgot Username** confirmation screen appears.

Forgot Username – Confirmation Page



7. A message stating that the username has been sent to your registered email address appears. Click the **Click here** link to log in to the application.

Note: If a user has more than one user ID with the same email ID and DOB, then he/she will not be able to retrieve his/her User ID using the above function. In that case, the user will have to contact the bank for retrieving his/her user ID.

Home

9. Forgot Password

Login password is the password using which customer logs into the internet banking platform. The login password is the password using which the user can log into the internet banking platform. The user cannot access his bank accounts without this password. The Forgot Password feature enables users to reset their login password.

The user is required 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 two factor authentication for Forgot Password.

Features Supported In Application

- User Verification
- New Password Creation

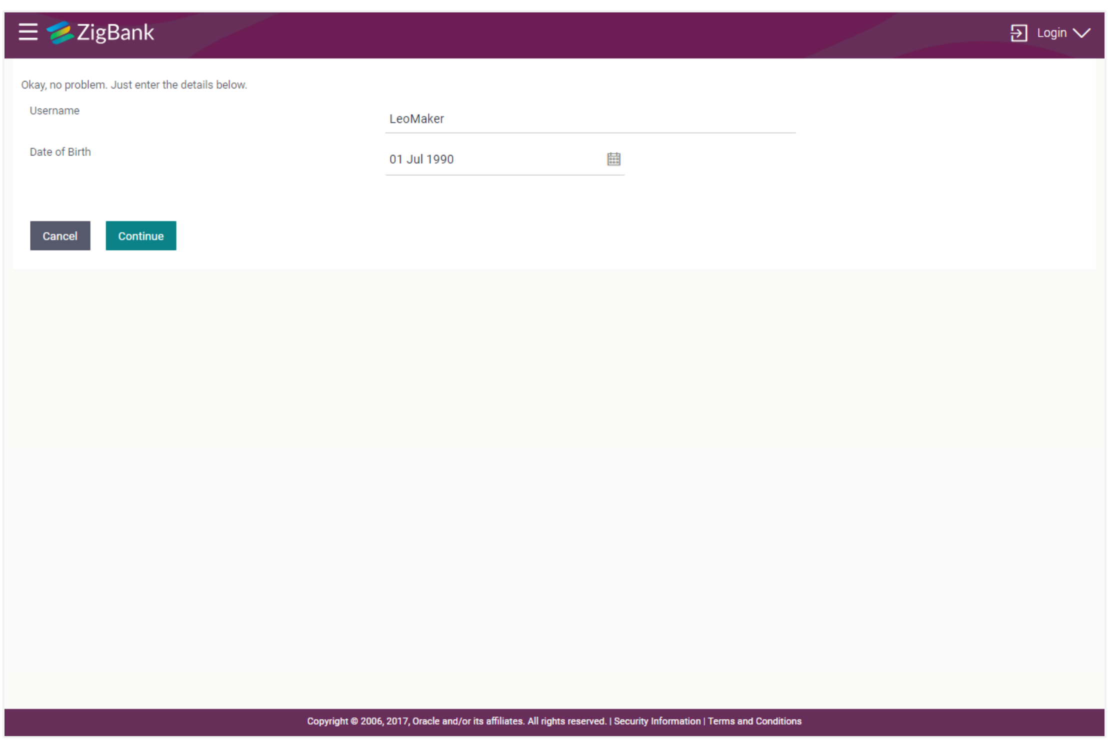
How to reach here:

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

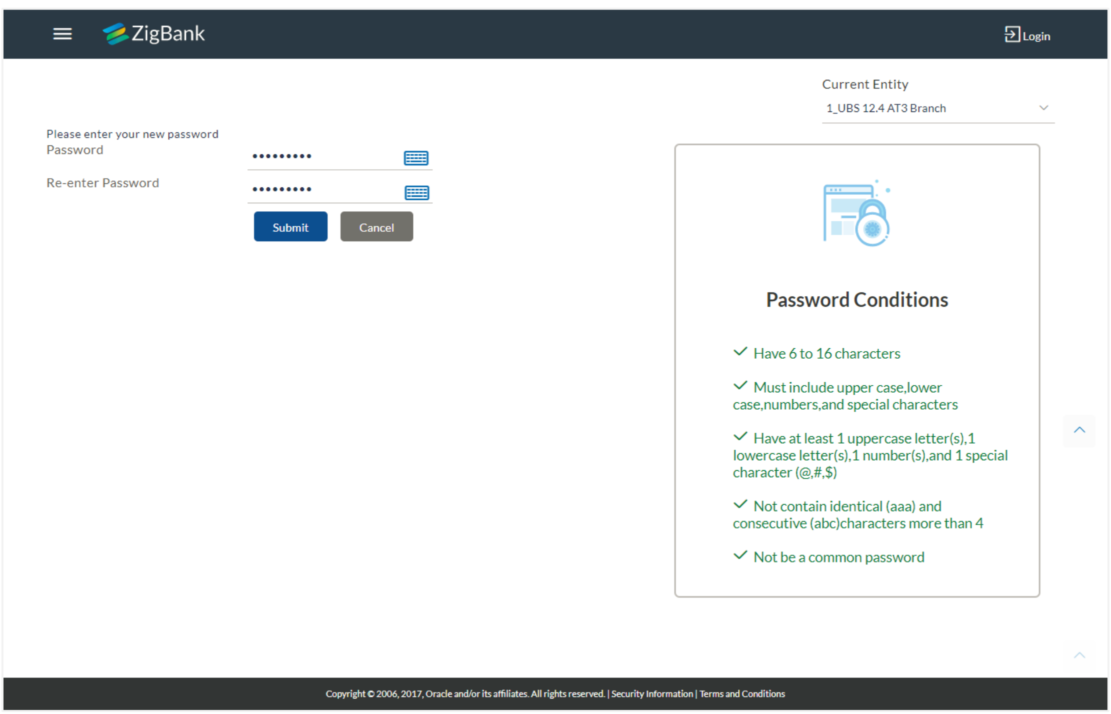


Field Description

Field Name	Description
Username	Enter your login username.
Date of birth	Enter your date of birth.

2. In the **Username** field, enter your login username.
3. In **Date of birth** field, enter the date of birth of the user.
4. Click **Continue**.
   OR
   Click to **Cancel** the transaction.
5. 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.
6. The **Forgot Password** screen appears.

Forgot Password – New Password Creation



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

[Home]

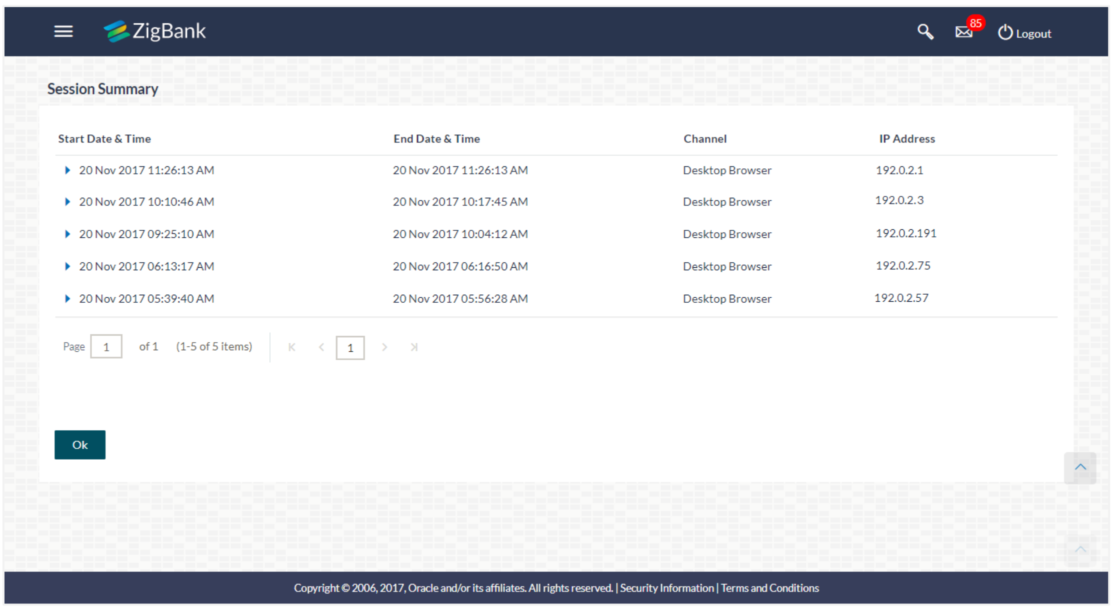
10. Session Summary

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:

Toggle Menu >Session Summary

Session Summary

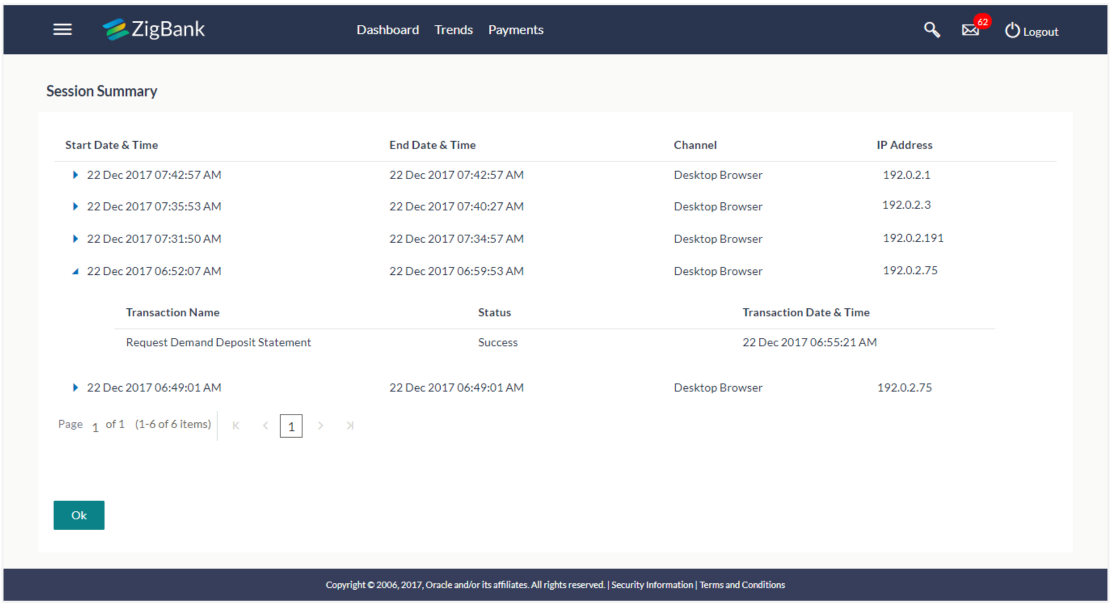


Field Description

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 from where channel is accessed.

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



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 from where channel is accessed.
Session Summary - Details	
Transaction Name	Name of the transaction, which is accessed in the session.
Status	Status of the transaction.
Transaction Date & Time	The date and time of the transaction.

[Home]

11. My Preference

11.1 Profile

Using this option, the user can view his profile details. View the Primary Party ID, last login time, email id, phone number, and date of birth and address of the user.

Pre-requisites

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

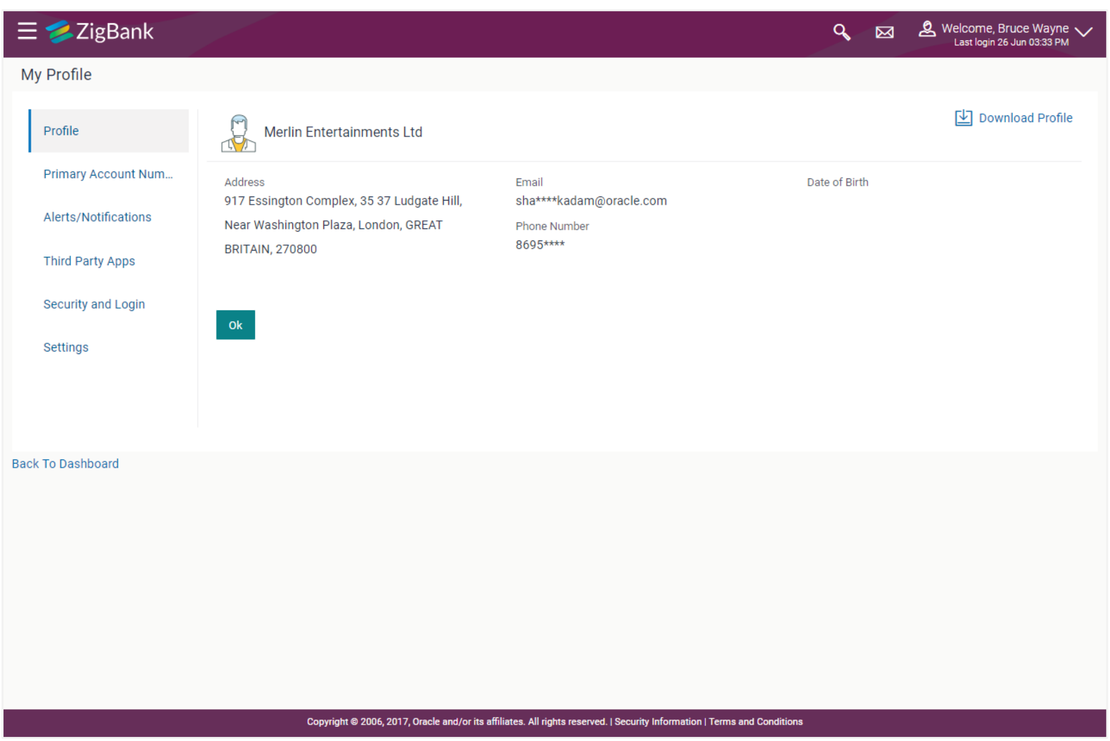
Features Supported In Application

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

How to reach here:

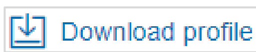
Toggle Menu > My Preferences > Profile
OR
Toggle Menu > My Profile > Profile

Profile



Field Description

Field Name	Description
User Name	Name of the user who is currently logged in.
Address	Address of the user.
Email	Email id of the user.
Phone Number	The mobile number of the user.
Date of Birth	Date of birth of the user.

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

   to download the user details.

FAQs

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

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

11.2 Primary Account Number

Primary account number for a user would be his main account to be used as a default for all transactional purposes. User has an option to choose a primary account if he is having multiple accounts mapped to him.

Pre-requisites

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

Features Supported In Application

- Select Primary Account Number

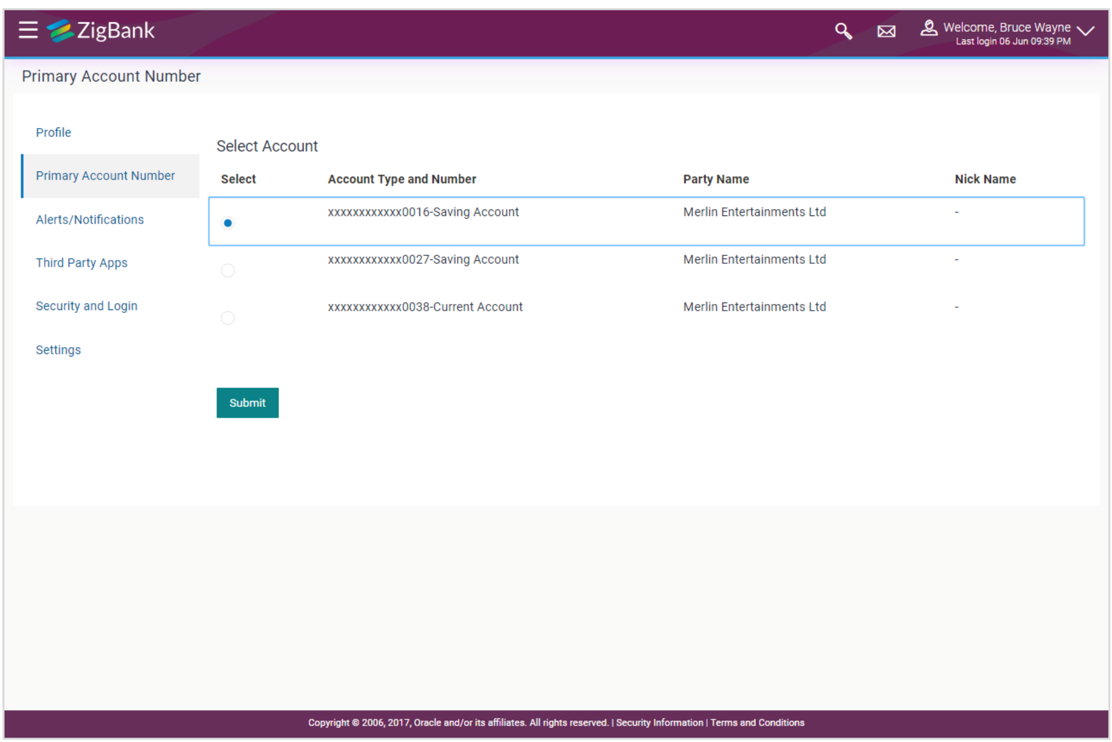
How to reach here:

Toggle Menu > My Preferences > Primary Account Number

To select the primary account number:

1. All the user's account numbers with party name and nickname (if added) appear on the Primary Account Number landing screen.

Primary Account Number



Field Description

Field Name	Description
Select	Option to select the account number to be marked as a primary account number.
Account Type and Number	Account type and account number in masked format.
Party Name	Party name mapped to the account.
Nickname	The nickname given to the account by the account holder.

2. In the **Select** field, select the account number to be marked as primary account number.
3. Click **Submit**.
   The success message of saving the account number as a primary account number appears.

11.3 Alerts Subscription

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

The users can subscribe to alerts which can be delivered through E-mail, SMS, on screen alert 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

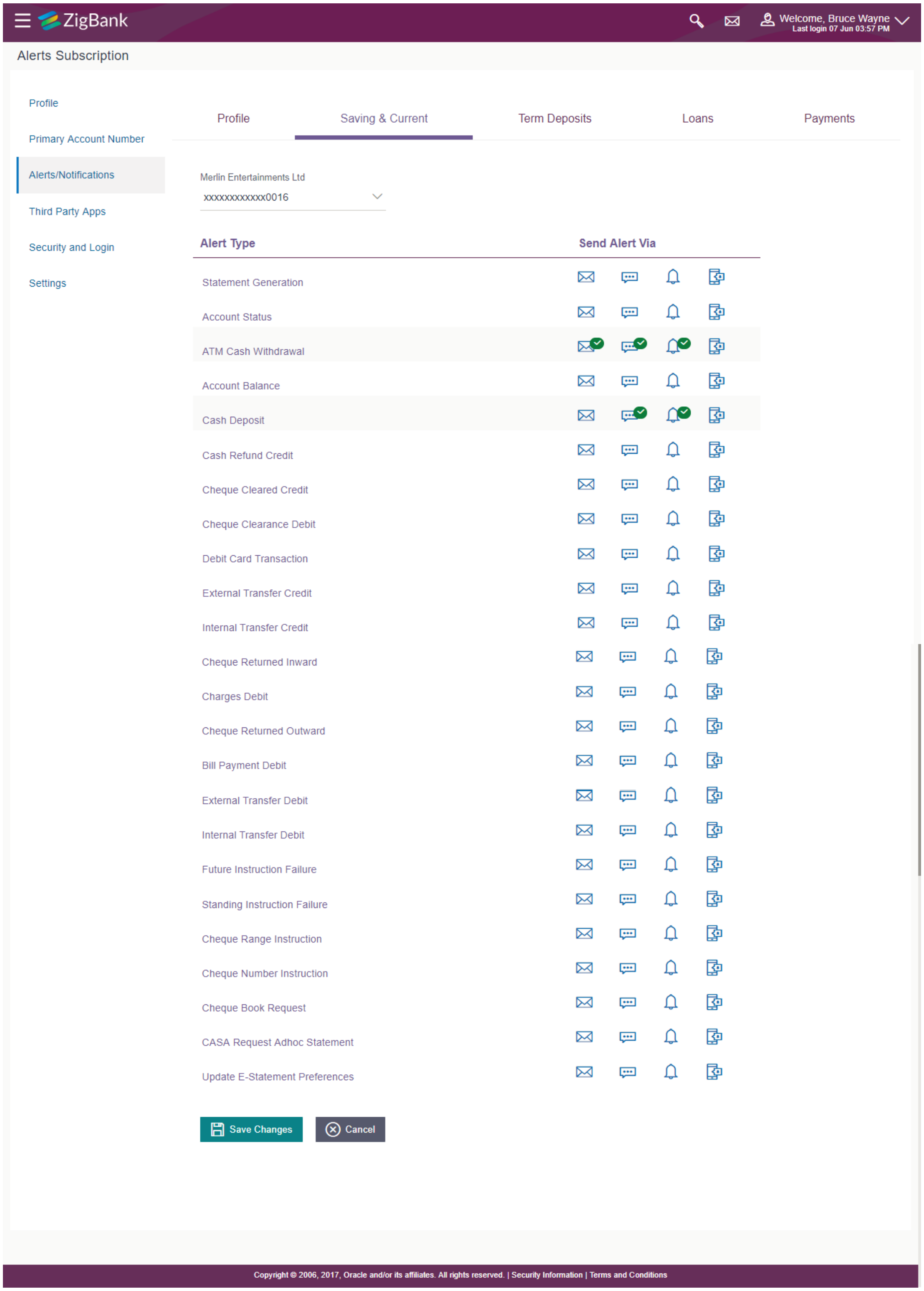
How to reach here:

Toggle Menu > My Preferences > Alerts/ Notifications

To subscribe to alert:

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

Alert Subscription



Field Description

Field Name	Description
Account Number	Account number in masked format.
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: • 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 **Note**: The active mode is the delivery mode that has a icon against it.

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.

11.4 Third Party Apps

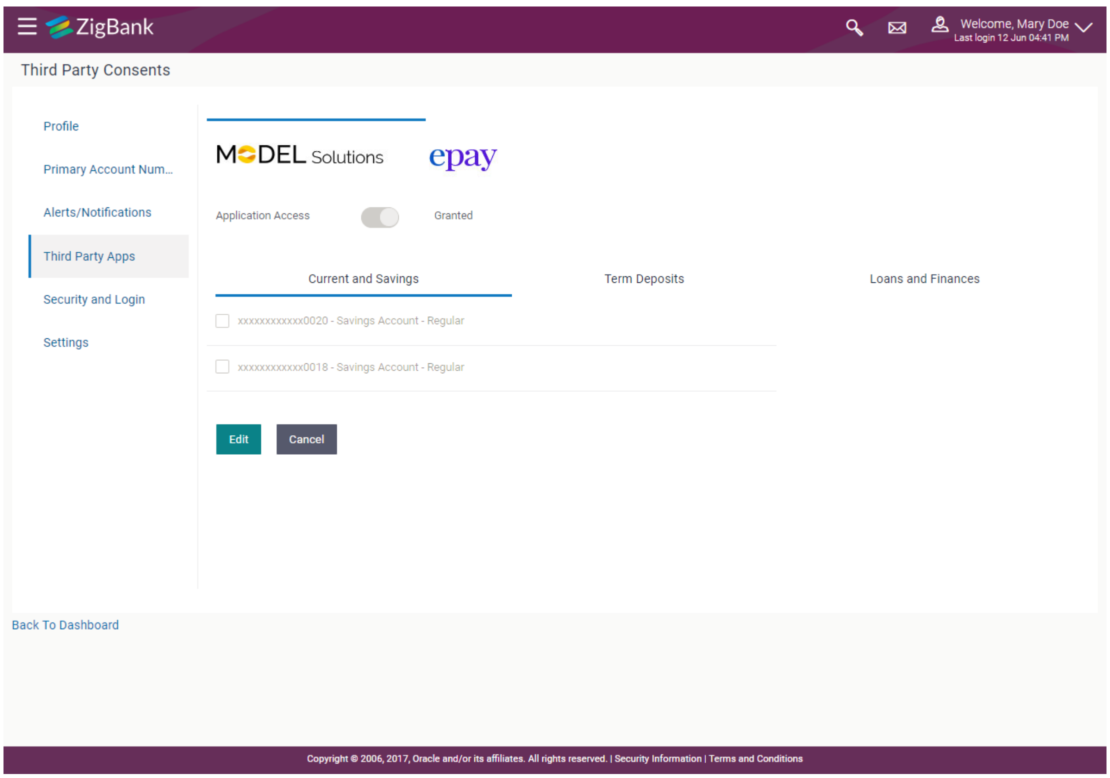
This option allows the user to manage the access provided to third party application(s). The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. User can disable the access for a specific third party application whenever required.

Note: Third Party Applications will appear on this page only if the user has registered on any of the third party application and provided consent to the third party application to access accounts for inquiries and transactions.

How to reach here:

Toggle Menu > My Preferences > Third Party Apps

Third Party Consents



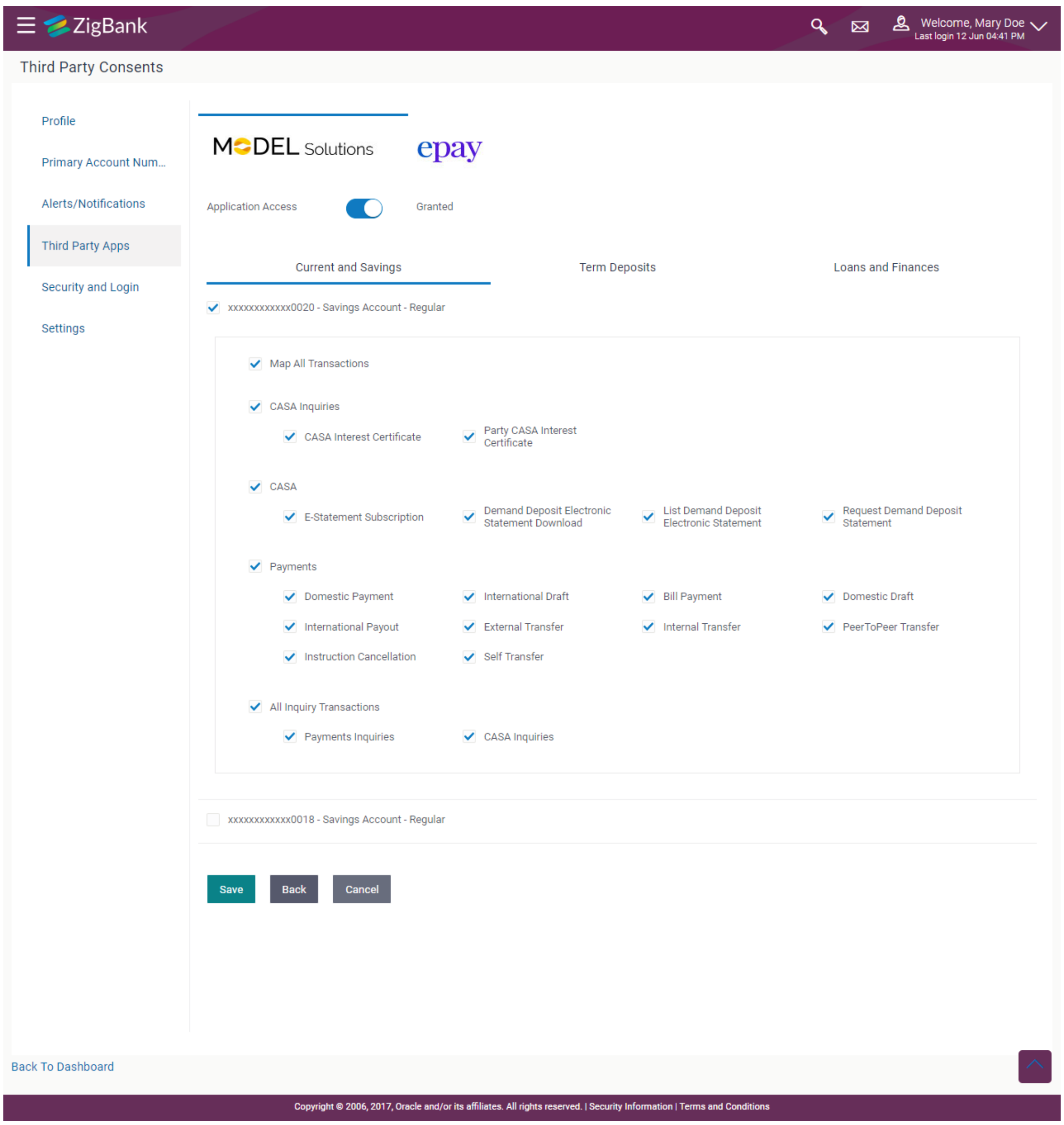
Field Description

Field Name	Description
Third Party Application Name	The name of the third party applications are displayed. Select a third party application to define access to the application.
Application Process	The option to enable the access for the application. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required.

Field Name	Description
Current and Savings/ Term Deposits/ Loans and Finances	The account level access provided for the set of Current and Savings / Term Deposits/ Loans and Finances account numbers to the third party. Select a product to define account and transaction level access to the third party.

1. Click **Edit** to enable the access. The **Third Party Consents – Edit** screen with values in editable form appears for user to modify account and transaction access.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   OR
   Click **Back to Dashboard** to go to the **Dashboard**.

Third Party Consents – Edit



Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions
Application Process	The option to enable the access for the application.
Current and Savings/ Term Deposits/ Loans and Finances	The account level access provided for the set of Current and Savings / Term Deposits/ Loans and Finances account numbers to the third party.
Accounts	All the accounts of the user are displayed under the respective account type..
Transactions	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

2. Click the **Application Process** button to enable / disable the access to the third party application.
   a. If you select **Enable**,
      i. Click an account type.
      The account check boxes are enabled and you can select/deselect any check box to edit access of these accounts to the third party application
      ii. Select an account check box. The transactions for which the selected account can be accessed appear.
      iii. Select/Deselect all or any of the transaction checkboxes to define the transactions through which the selected account can be accessed.
3. Click **Save** to save the changes.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard.
4. The **Third Party Consents – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard.
5. The success message of security question setup appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to ‘Dashboard.

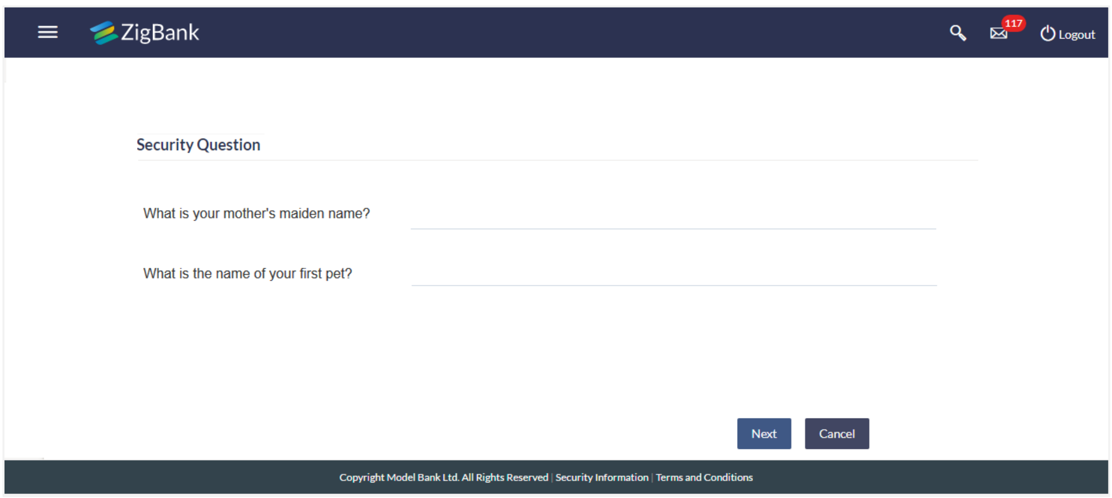
11.5 Security Question Authentication

The security question is configured as two factor authentication mechanism and as per the level of authentication configured, it is executed. User has to answer the security questions to execute the transaction successfully.

For security question authentication:

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

Security Question Authentication



Field Description

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

4. Click **Next** to go to the next level of authentication (if applicable).
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
5. Complete the Two Factor Authentication, and click **Confirm**

   The success message appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to 'Dashboard'.

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

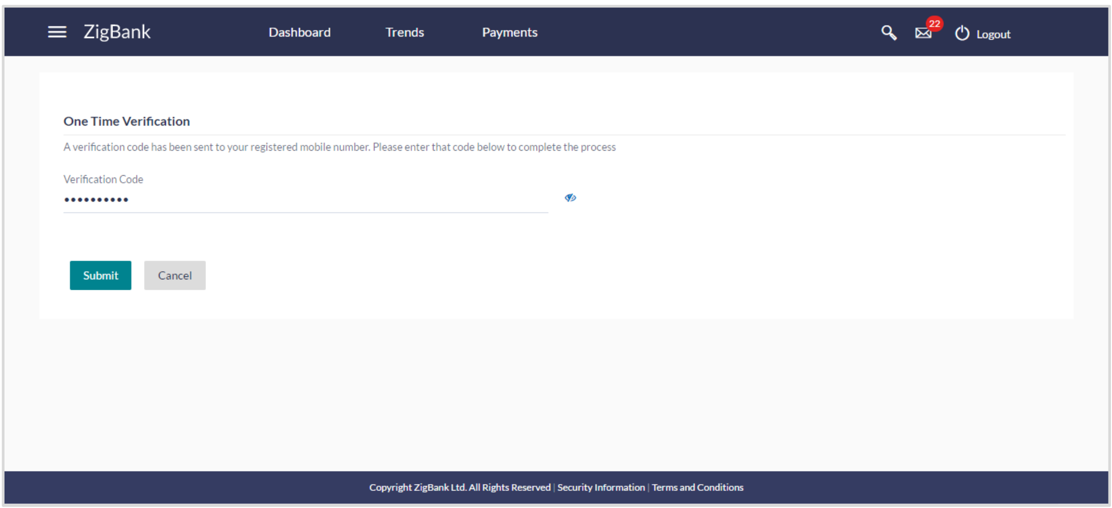
11.6 One Time Password Authentication

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

For OTP verification:

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

One Time Verification



Field Description

Field Name	Description
Verification Code	Enter the code sent in an email to your registered email ID or as an SMS to your mobile number.

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

   On successful authentication, the user is enabled 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.

11.7 Security and Login

Following options in security settings are available in the application:

- Set Security Question
- SMS and Missed Call Banking

11.7.1 Set Security Question

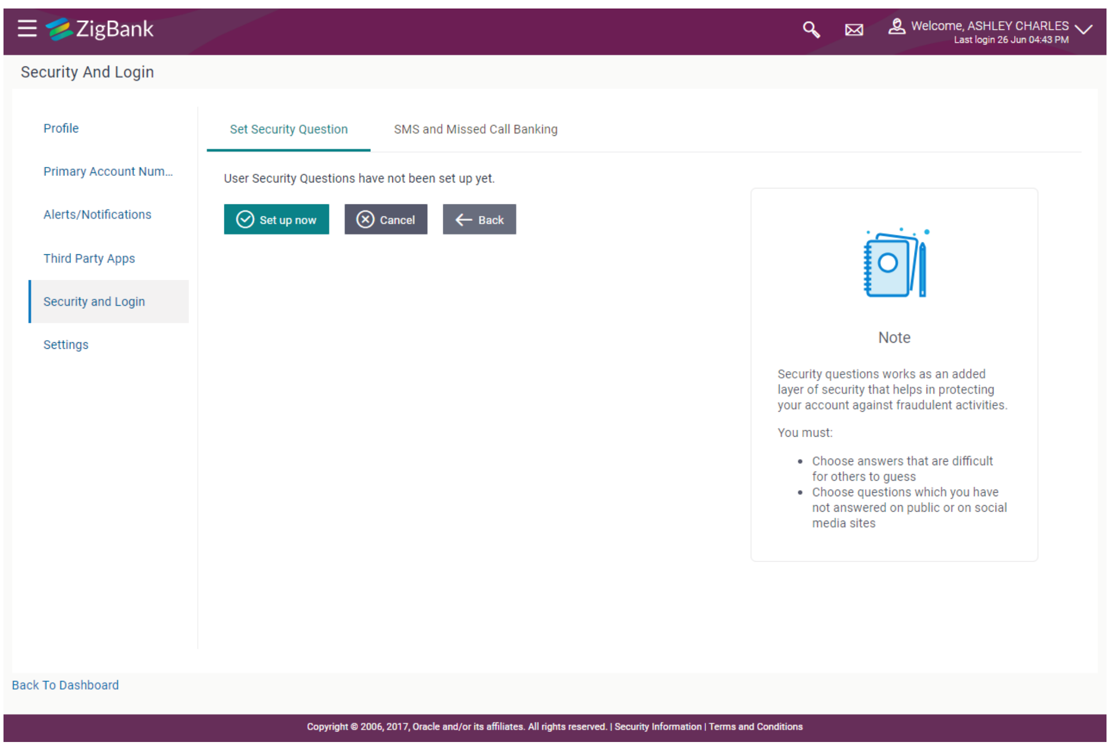
Using this option, the user can choose the security questions and maintain the corresponding answers. User will be asked to answer these questions to as the second level of authentication to complete the transaction (if 2 FA is configured by Bank/System admin).

How to reach here:

Toggle Menu > My Preferences > Security and Login > Set Security Question
OR
Toggle Menu > 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.

Set Security Question

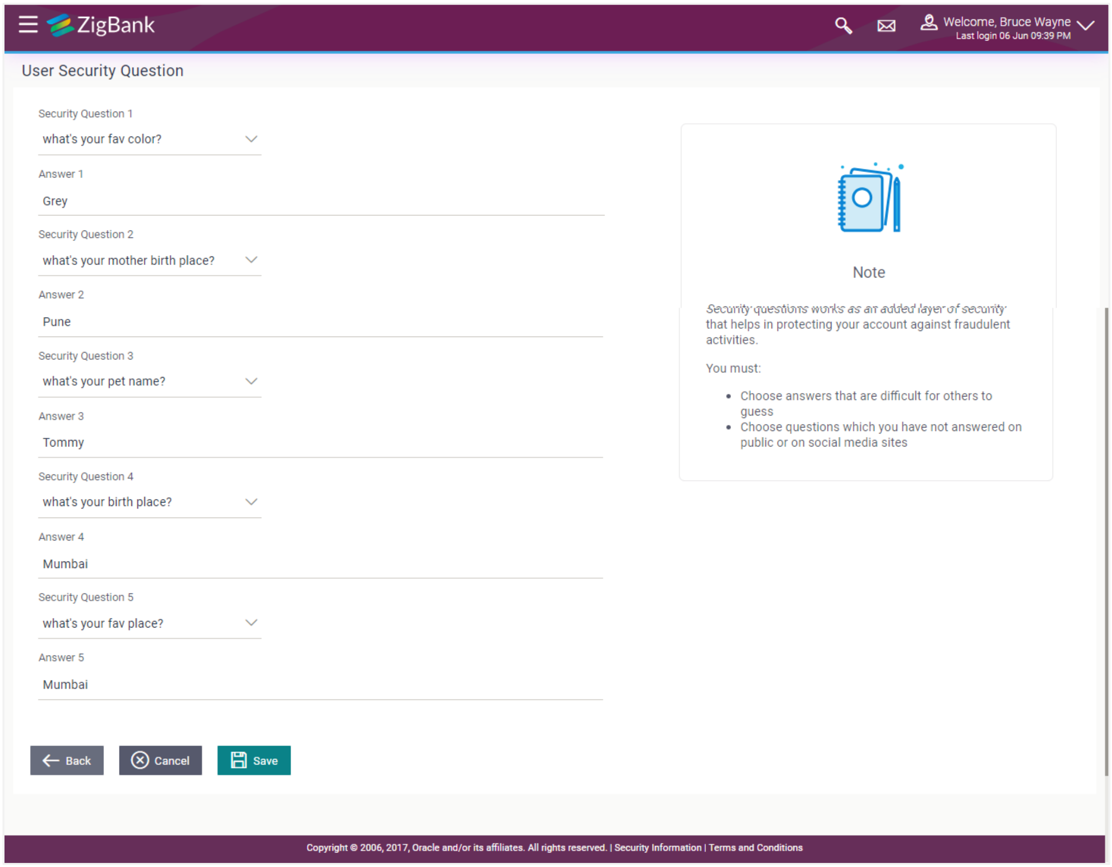


To set up security questions:

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



Field Description

Field Name	Description
User Security Question	
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'**.

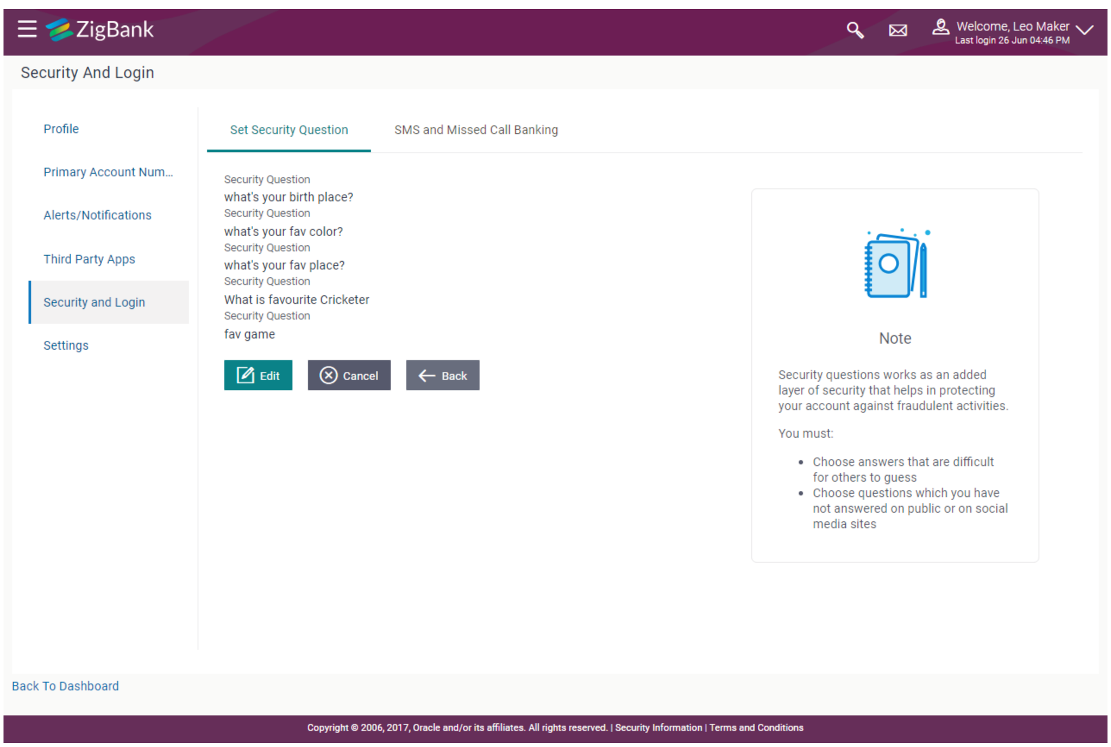
Set Security Question - Edit

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 Question** screen, the **Set Security Question - View** screen appears.

Set Security Question - View

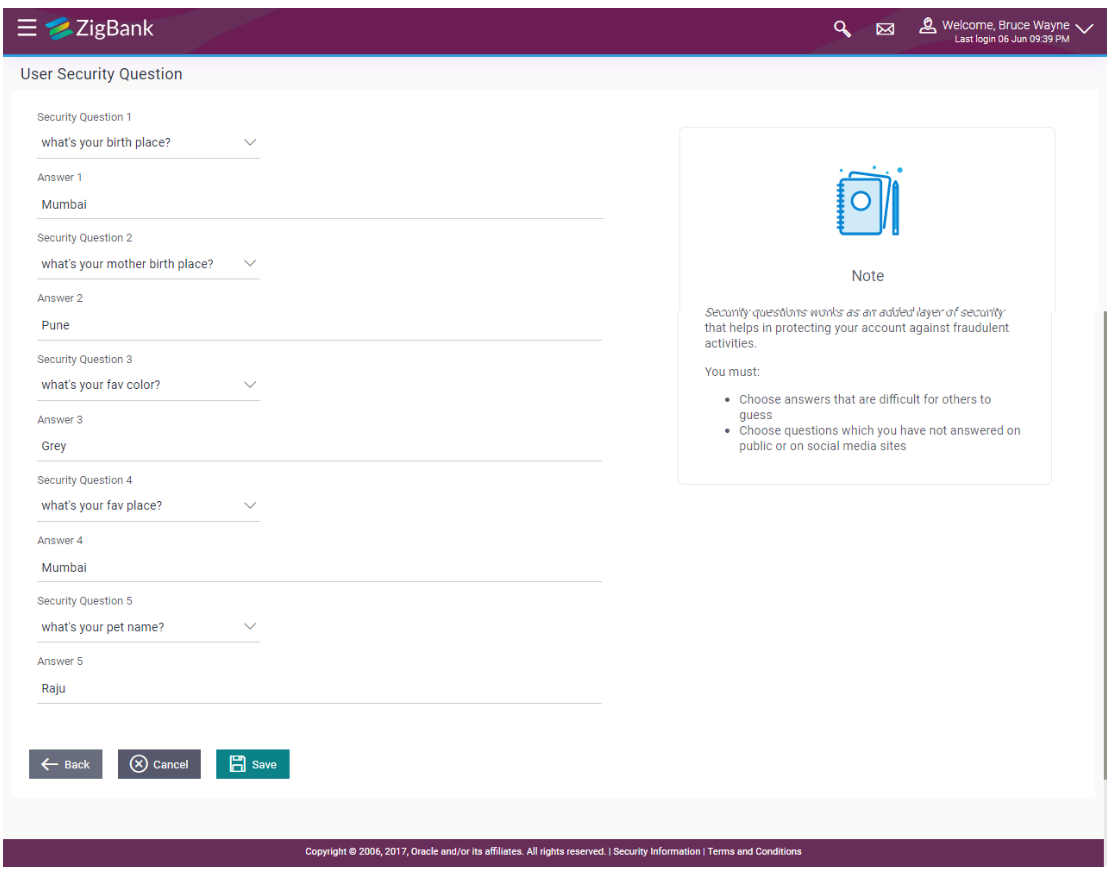


Field Description

Field Name	Description
Set Security Question - View	
User ID	User ID of the logged in user.
Security Question	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 Question - Edit



Field Description

Field Name	Description
User Security Question - Edit	
Questions	The list of security question, which is the existing set, for the user.

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

11.7.2 SMS and Missed Call Banking

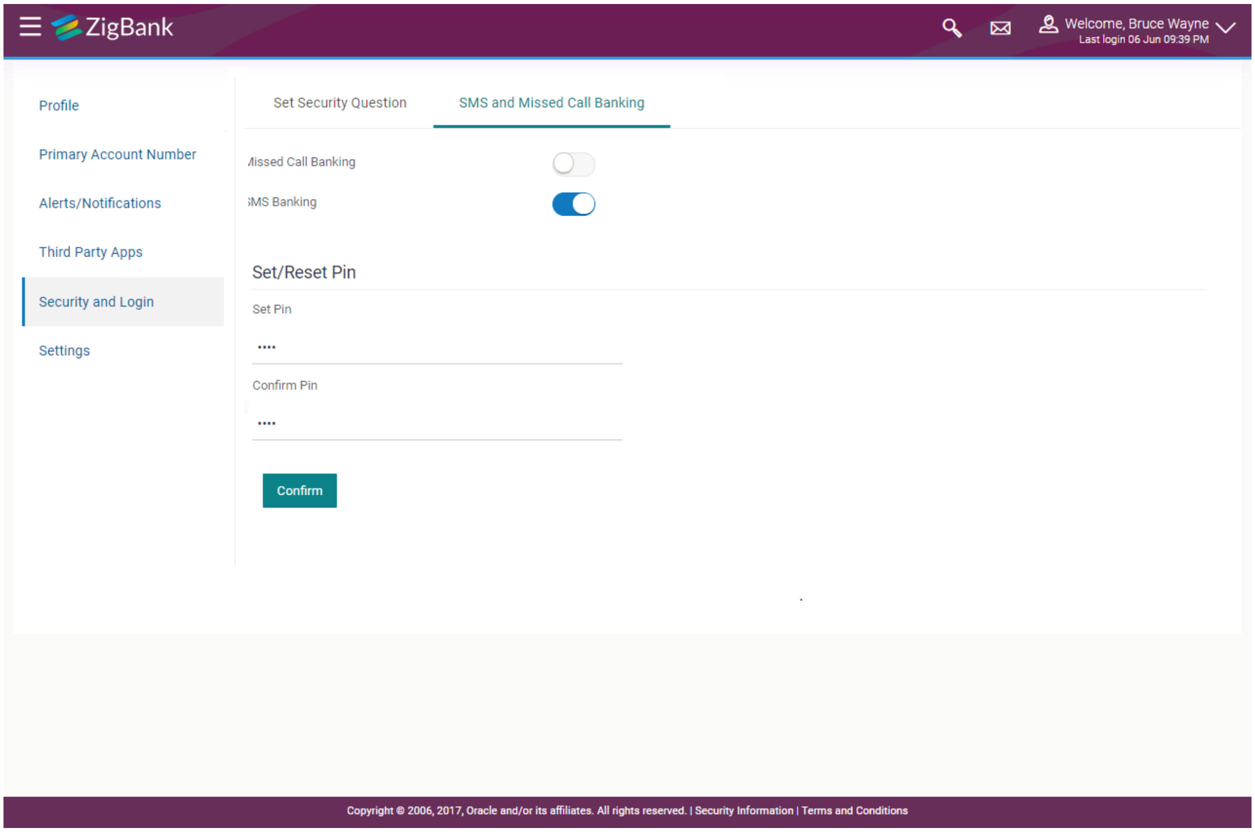
This option allows the user to enable/ disable missed call banking and sms banking. Registering for SMS and missed call banking, enables the user to perform certain inquiries /transactions by sending a short message consisting the PIN to the specified number or giving a missed call to the specified contact number.

Using this option the user can also set and reset his PIN of the SMS banking .

How to reach here:

Toggle Menu > My Preferences > Security and Login > SMS and Missed Call Banking

SMS and Missed Call Banking



Field Description

Field Name	Description
Missed Call Banking	The option for registering / de-registering the user's device to the missed call banking.
SMS Banking	The option for registering / de-registering the user's device to the SMS banking.
Set/ Reset PIN	
Set PIN	Enter the PIN to access SMS banking.
Reset PIN	Re-enter the PIN to access SMS banking.

1. Click the **Missed Call Banking** toggle button to register.
   OR
   Click the **SMS Banking** toggle button to register.
2. If you click SMS banking:
   b. In the **Set PIN** field, enter the PIN.
   c. In the **Reset PIN** field, enter the PIN.

d. Click **Confirm**. The success message appears

Note: The Confirm option appears only if SMS Banking is enabled and if a PIN is to be set.

12. 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

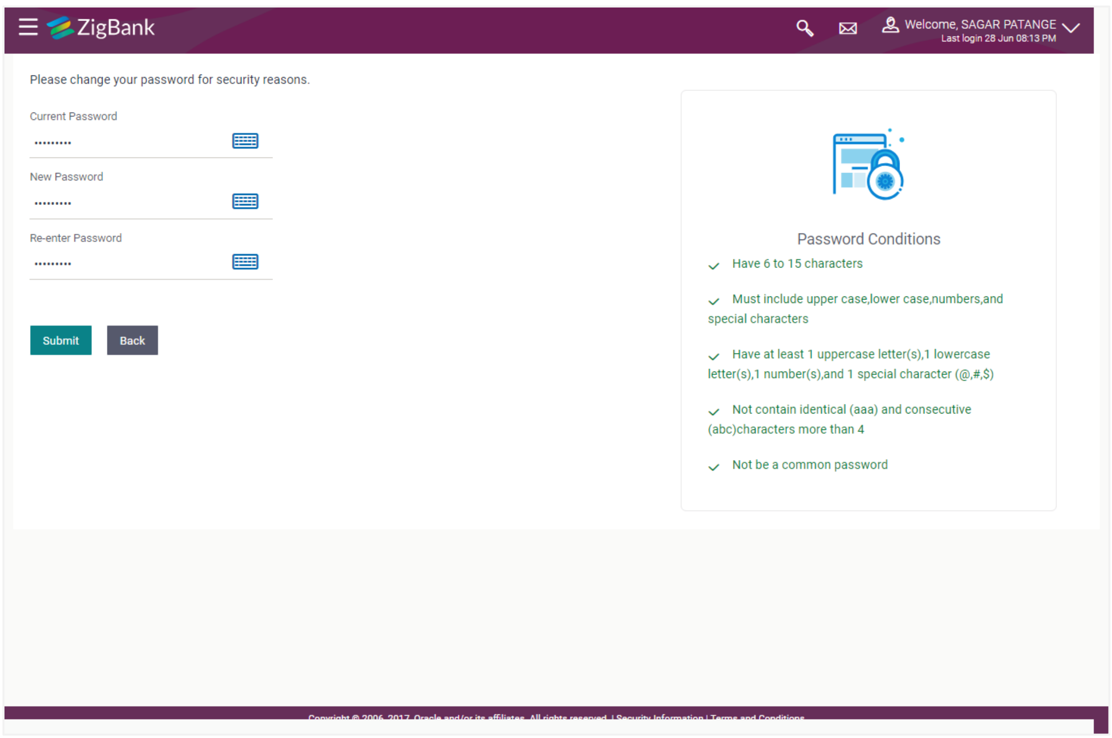
Features Supported In Application

- Changing of old password to new Password

How to reach here:

Toggle Menu > Security Settings > Change Password
OR
Toggle Menu > Change Password

Change Password



Field Description

Field Name	Description
Current 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 **Current Password** field, enter the password.
   OR
   Click icon to enter the password using the virtual keyboard.
2. In the **New Password** field, enter the password.
   OR
   Click icon to enter the new password using the virtual keyboard.
   (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.
   OR
   Click icon to re-enter the password using the virtual keyboard.
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.

12.2 Settings

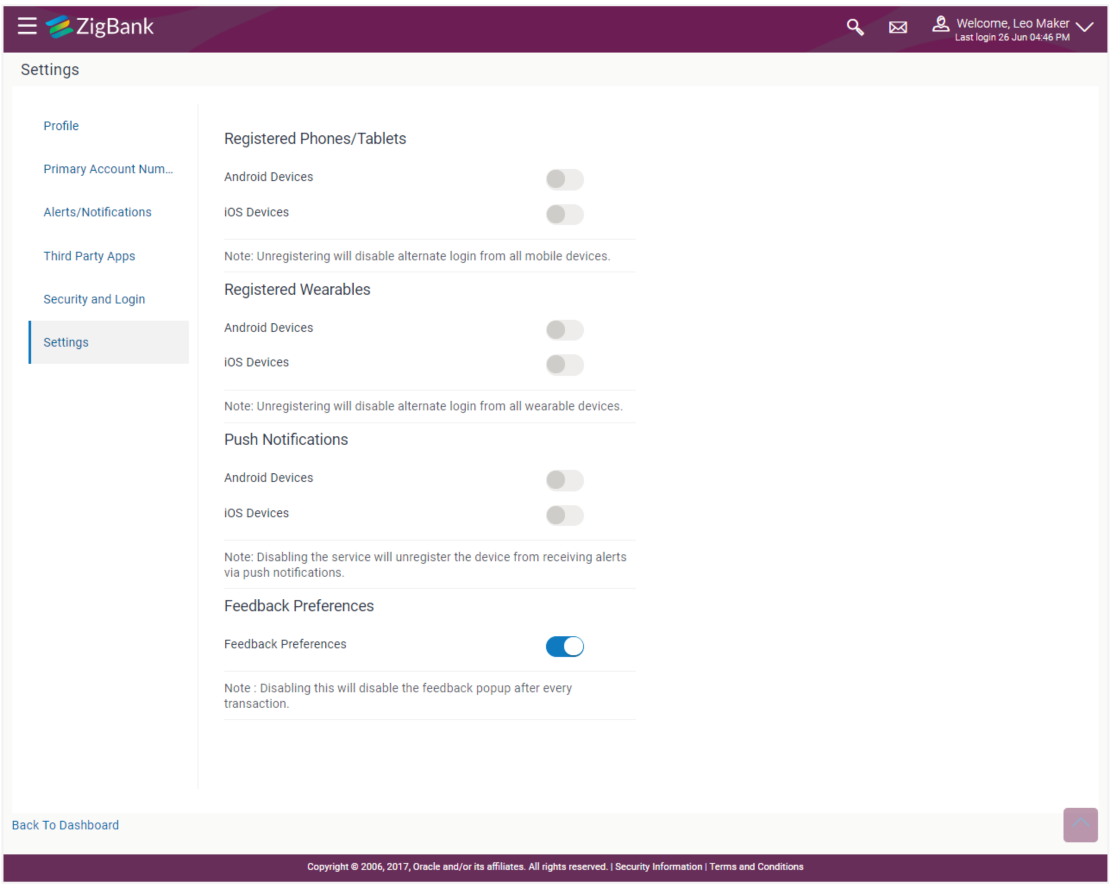
This option lets the user to disable his alternate login options (Registered Phones/Tablets/ Wearables) incase if he loses his phone/device (on which bank's application was installed) and wants to disable his alternate login to prevent it from getting misused by anyone.

This option also lets the user to disable receiving alerts via push notification, disable his alternate login from all his wearable devices and disable feedback popup that appears after every transaction for security reasons.

How to reach here:

Toggle Menu > Settings

Settings



Field Description

Field Name	Description
Registered Phones /Tablets	
Android Devices	All the android devices on which the user has installed the application.

Field Name	Description
iOS Devices	All the iOS devices on which the user has installed the application.
Push Notifications	
Android Devices	All the android devices on which the user has enabled the push notifications.
iOS Devices	All the iOS devices on which the user has enabled the push notifications.
Registered Wearables	
Android Devices	All the android wearable on which the user has installed the application.
iOS Devices	All the iOS wearable on which the user has installed the application.
Feedback Preferences	
Feedback Preferences	All the android and iOS devices on which the user has enabled the feedback preferences.

1. In the **Registered Phones/ Tablets** section, 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.
2. In the **Push Notifications**, section, 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.
3. In the **Registered Wearables**, click the **Android Devices** toggle button to un-register.
   User's alternate login gets disabled from all the android wearable 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 wearable** on which he has installed the application.
4. In the **Feedback Preferences** section, click the toggle button to un-register.
   The Feedback Preferences gets disabled and feedback pop up screen after every transactions will not appear in all the users android and ios devices.

FAQs

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

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

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

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

Home

13. E-Receipts

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

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

Pre-requisites

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

Features Supported In Application

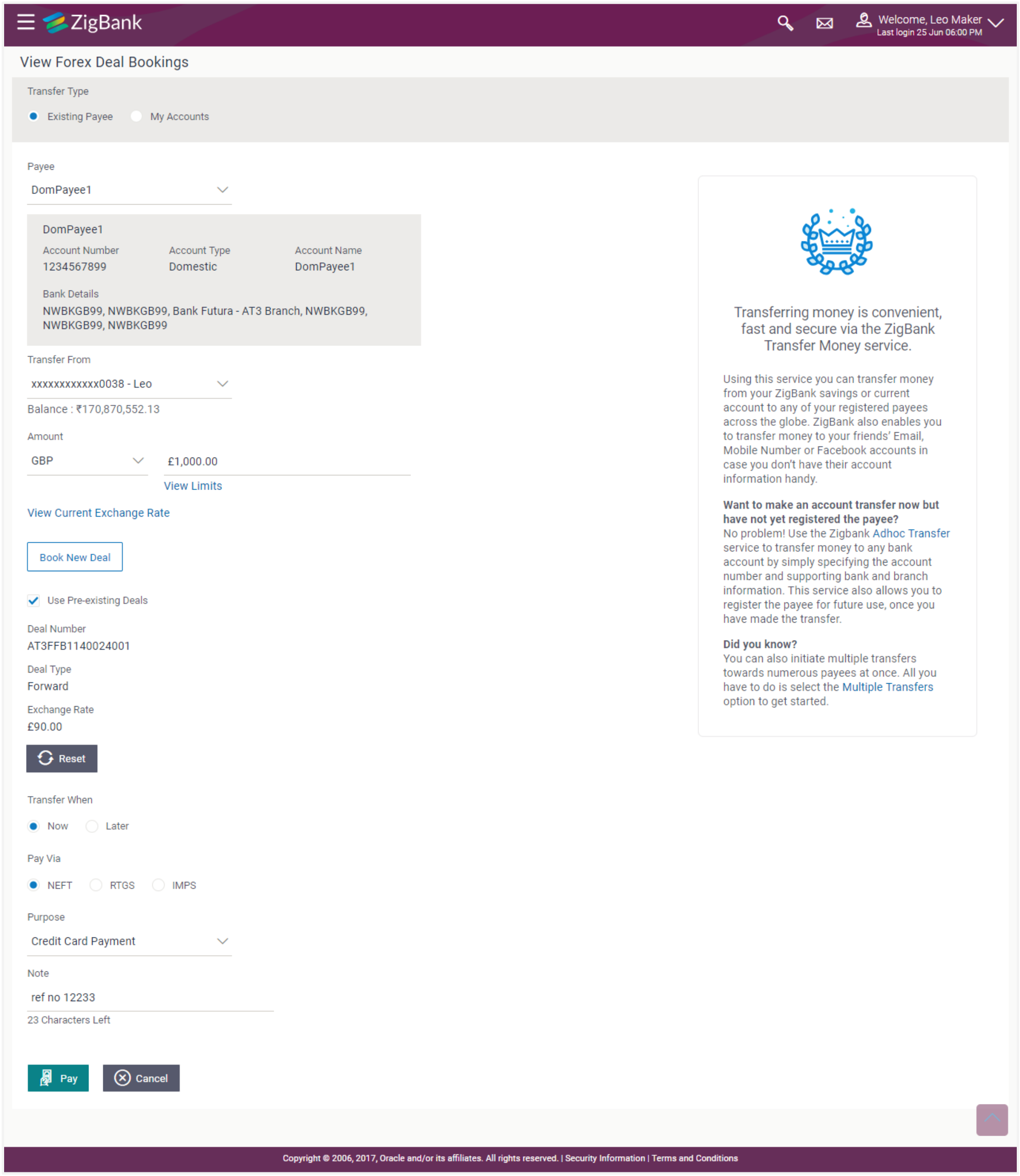
- Provide e-receipts for a transaction

13.1 Example for e-receipt generation

To transfer the money to existing payee:

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

Make Payment - Existing Payee



2. From the **Payee** list, select the appropriate payee. The account maintained under payee to transfer funds appears.
3. From the **Transfer From** account list; select the account from which transfer needs to be done.
4. From the **Currency** list, select the appropriate currency for the amount to be transferred (applicable for international payees only. For domestic and internal payees, currency gets defaulted.)
5. In the **Amount** field, enter the transfer amount.
   OR
   Click the **View Limits** link to check the transfer limit.

6. Click the **View Current Exchange Rate** link to check the transfer limit.
7. If user clicks **Book New Deal** to book the new forex deal. The Initiate Forex Deal Booking screen appears.
8. If user selects check box Use Pre-Existing Deals to select existing forex deal.

   In the **Deal Number** field, enter the forex deal number.
   Click **Verify**. The deal details of selected deal appear.
   OR
   Select deal from the Lookup by clicking the **Lookup Deal Number** link.

   In the **Search by Deal Number** field, enter the forex deal number to be searched.
   Click to search. The list existing forex deal appears.
   Click on **Deal Number** field, to select the appropriate deal from the list.
   Click **Proceed** to continue the transaction with selected deal. The deal details of selected deal from Lookup appear.
   Click **Reset** to clear the entered details.
9. In the **Transfer When** field, select the appropriate transfer date.
   a. If you select the **Now** option, transfer will be done on same day.
      OR
      If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.
10. From the **Correspondence Charges** list, select the appropriate option (applicable for international payees only).
11. From the **Payment Details** list, select the appropriate purpose of transfer (applicable for international payees only).
12. Click **Pay** to initiate payment.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
13. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to navigate to the **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.
14. The success message of payment appears along with the transaction reference number, status, Transfer To, Amount, Account Number, Account Type, Transfer From and Transfer When.
    OR
    Click **Go To Dashboard** to go to the **Dashboard** screen.
    OR
    Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, click here.
    OR
    Click **Set Repeat Transfer** to repeat the transaction. For more information, click here.
    OR
    Click the **e-Receipt** link to download the electronic receipt.

E-receipt

ZigBank

General Electric 28 Nov 2017 11:49:48

INTERNAL PAY NOW

Reference Number	AT3OUPA14002CCZ7
Transfer to	Mark & Spencer
Account Type	Internal
Account Number	XXXXXXXXXXXX0028
Account Name	Mark & Spencer
Transfer From	xxxxxxxxxxxx0027
Amount	GBP 10.00
Transfer When	02 Jan 2014
Purpose	Transaction is a general cash management instruction.
Note	

This is computer generated receipt no signature required.
Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved.

FAQs

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

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

Home

14. FATCA & CRS Form

The Foreign Account Tax Compliance Act (FATCA) is a United States federal law that was introduced to enable the Internal Revenue Service (IRS) to obtain detailed account information of US tax payers that invest and earn income through non U.S. institutions.

The Common Reporting Standard (CRS), is a global reporting standard developed by the Organization for Economic Cooperation and Development (OECD). This information standard was brought into effect for the purpose of combatting tax evasion at a global level.

The goal of both FATCA and CRS is to enable tax authorities to obtain information pertaining to the financial assets held by their citizens in foreign or overseas financial institutions, thereby greatly strengthening global tax compliance.

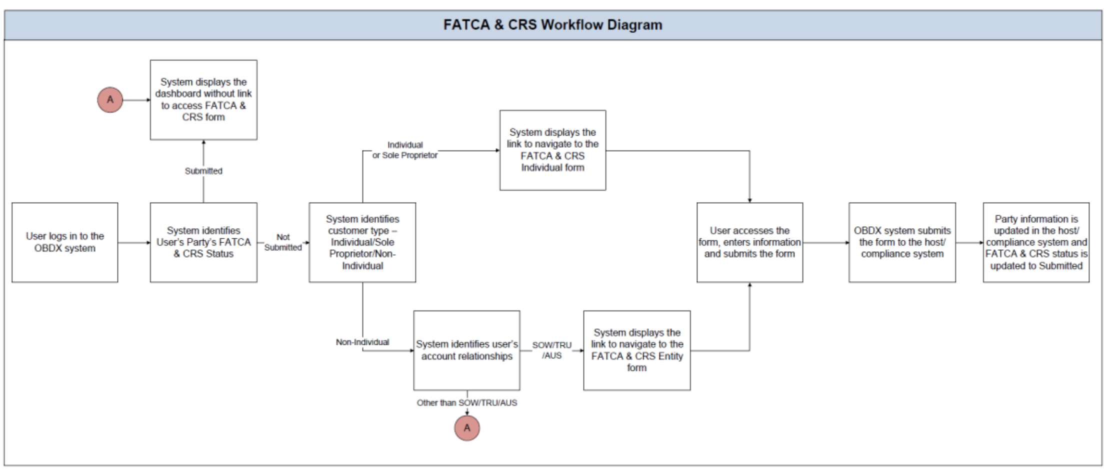
The FATCA and CRS Self – Certification Forms for Individuals and Entities has been created so as to capture required information for the purposes of complying with both FATCA and CRS.

A FATCA & CRS check is maintained under system configurations by the system administrator to identify if FATCA & CRS is to be enabled or not. If enabled, every time a business user logs into the banking application, the system will identify whether the user is required to fill out the form or not and further identify the type of form to be provided to the user based on the type of user. Individuals and sole proprietors will be displayed the FATCA & CRS Self – Certification form for Individuals and Corporates and other business entities will be displayed the FATCA & CRS Self – Certification form for Entities. Moreover, the FATCA & CRS Self – Certification from for Entities will be made available only to users that are accessing the online banking services of the entities in the capacity of trustees, sole owners or authorized signatories.

This section documents the information captured in the FATCA & CRS Self – Certification forms for both Individuals and Entities.

Workflow

The following workflow identifies the steps involved in the process of capturing customer information required from the view point of complying with FATCA & CRS, considering that the FATCA & CRS check in system configuration is set to Enabled.



How to reach here:

Dashboard > FATCA and CRS Self - Certification Form link > FATCA and CRS self - certification Form

14.1 FATCA and CRS Self - Certification Form for Entities

The FATCA & CRS Self – Certification from for Entities is made available to users that are accessing the online banking services of the entities or companies in the capacity of trustees, sole owners or authorized signatories.

The sections that consist of this form are documented as follows:

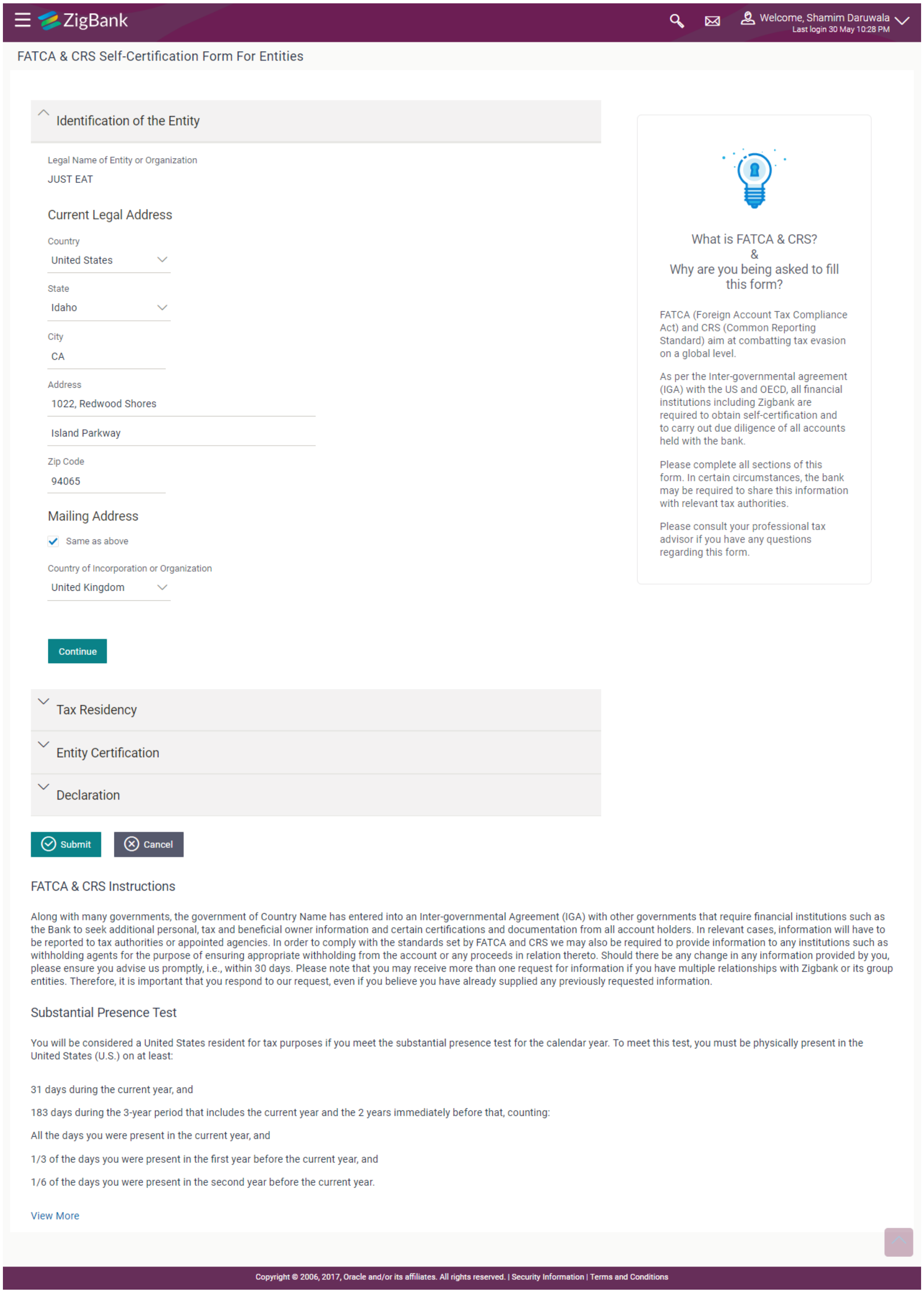
To fill the FATCA & CRS Self - Certification Form for Entities:

1. Select the FATCA & CRS link displayed as part of a message on the dashboard.
2. The FATCA & CRS Self - Certification Form for Entities appears.

14.1.1 Identification of the Entity

In this section, basic details of the entity are captured such as the name and address details of the entity.

Identification of the Entity



Field Description

Field Name	Description
Legal Name of the Entity or Organization	The name of the entity or company as maintained with the bank is displayed.
Current Legal Address	
Country	Select the country in which the entity is operating.
City	Enter the name of the city in which the entity has its main headquarters.
Address 1-2	Enter the address details of the main headquarters of the entity.
Zip Code	Enter the zip code of the entity's address.
Mailing Address	
Same as above	Select this checkbox if the entity's mailing address is the same as the current legal address.
Country	Select the country of the entity's mailing address. This field appears if the **Same as above** check box is not selected.
City	Enter the name of the city of the mailing address of the entity. This field appears if the **Same as above** check box is not selected.
Address 1-2	Enter the mailing address details. This field appears if the **Same as above** check box is not selected.
Zip Code	Enter the zip code of the mailing address of the entity. This field appears if the **Same as above** check box is not selected.
Country of Incorporation or Organization	Select the country of origin of the entity or organization.

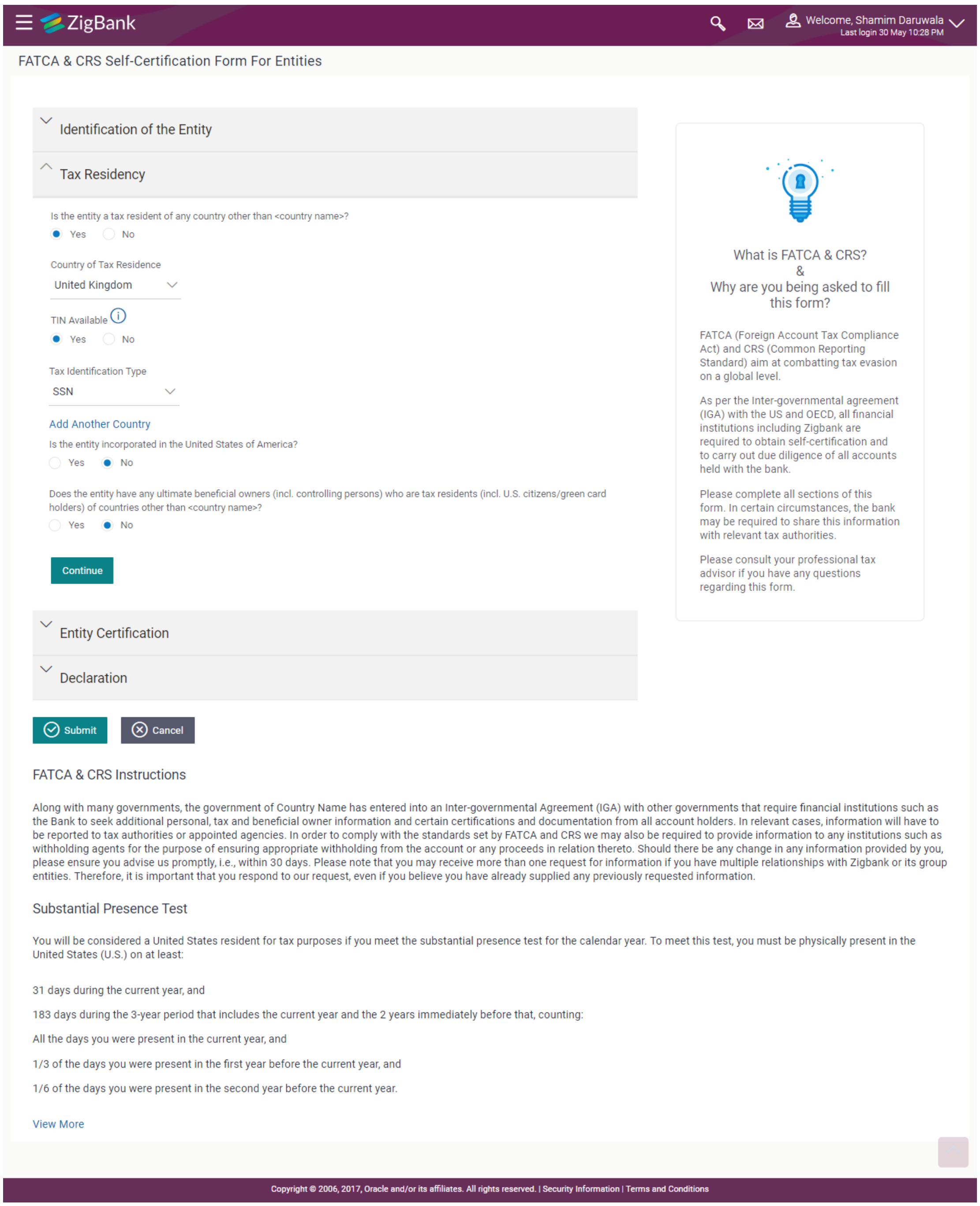
1. From the **Country** list, select the country in which the entity is operating.
2. In the **City**, **Address** and **ZIP Code** field, enter the **City**, address details of the entity.
3. Select the **Same as Above** check box, if the entity's mailing address is the same as the current legal address, else specify details of the entity's mailing address.
4. From the **Country** of **Incorporation** or **Organization** list, select the country of origin of the entity or organization.

5. Click **Continue**. The **Tax Residency** section appears.

14.1.2 Tax Residency

This section captures information pertaining to the tax residency of the entity. You are required to specify whether the entity can be considered as a tax resident of any country other than the country in which its accounts are held and subsequently specify details pertaining to the countries in which the entity is a tax resident. Information specific to the entity's operations in the United States is also captured in this section.

Tax Residency



Field Description

Field Name	Description
Is the Entity a tax resident of any country other than <country name>?	Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held. The options are: • Yes – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held. • No – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held.
The following fields are enabled if you have selected the option **Yes** against the field Is **the entity a tax resident of any country other than <country name>?**	
Country of Tax Residence	Select the country in which the entity is considered a tax resident.
TIN Available	Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not. The options are: • Yes – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is available. • No – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is not available.
Tax Identification Type	Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as **Country of Tax Residence.** This field appears if you have selected the option **Yes** in the **TIN Available** field.
Other Tax Identification Type	Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list. This field appears if you have selected the option **Other** in the **Tax Identification Type** field.

Field Name	Description
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.
Remove Country	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America. The options are: • Yes • No
Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country. The options are: • Yes • No

1. In the **Is the Entity a tax resident of any country other than <country name>?** field, select the applicable option.
   a. If you have selected **Yes**, specify details pertaining to the country/countries in which the entity is a tax resident. The steps are as follows:
      i. In the **Country of Tax Residence** list, select the country in which the entity is a tax resident.
      ii. In the **TIN Available** field;
         a. Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.

            OR

            Select the option **NO** if the TIN is not available.
      iii. If you have selected the option **Yes** against the field **TIN Available**;

a. Select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.

OR

If you have selected the option **No** against the field **TIN Available**;

b. Specify the reason for which the entity's TIN is not available in the field **Reason for Non Availability**.

iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.
Repeat steps i to iii

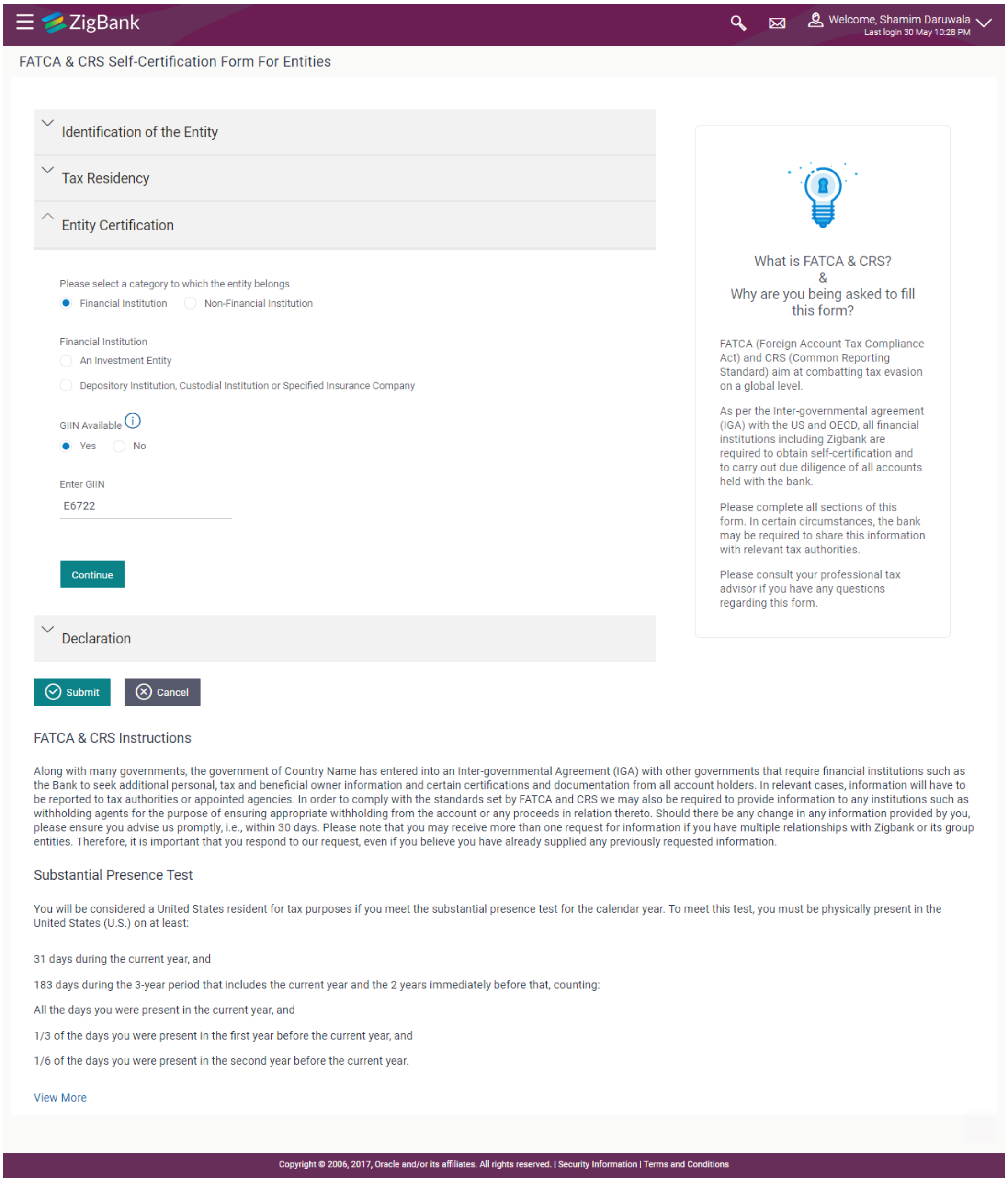
v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.

2. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.
3. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.
4. Click **Continue**. The **Entity Certification** section appears.

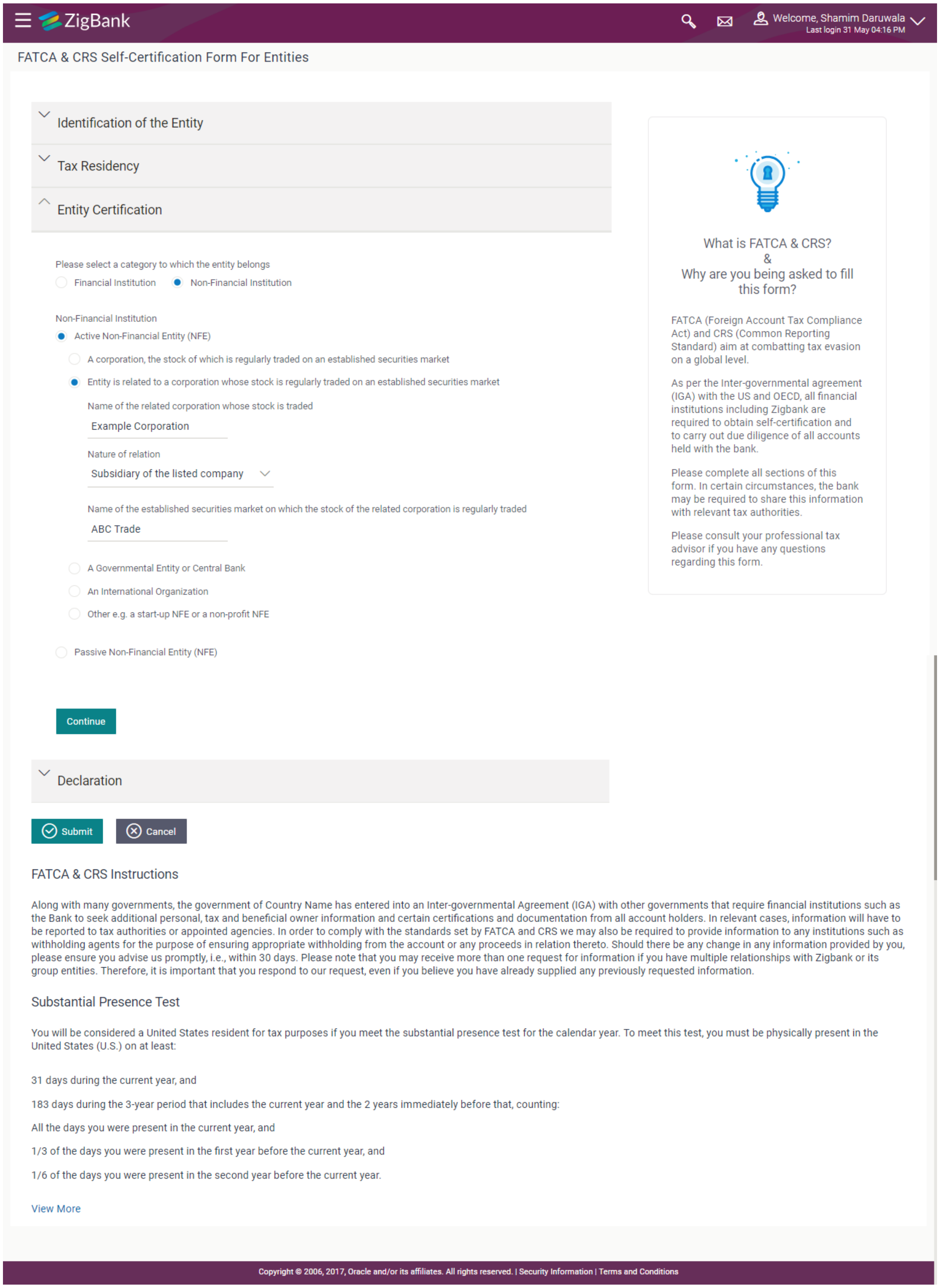
14.1.3 Entity Certification

This section captures information required to identify the category under which the entity falls with regards to FATCA & CRS classifications of entities.

Entity Certification - Financial



Entity Certification - Non Financial



Field Description

Field Name	Description
Please select a category to which the entity belongs	Specify whether the entity is a financial or non-financial institution by selecting the applicable option. The options are: • Financial Institution - Select this option if the entity is a financial organization • Non- Financial Institution - Select this option if the entity is a non-financial organization

The following fields appear if you have selected the option **Financial Institution** under the **Please select a category to which the entity belongs** field.

Financial Institution	The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity. The options are: • An Investment Entity • Depository Institution, Custodial Institution or Specified Insurance Company
An Investment Entity	The categories of investment entities are listed under this field only if you have selected the option **An Investment Entity** under the **Financial Institution** category. Select an option that is applicable to the entity. The options are: • An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution • Other Investment Entity
GIIN Available	Specify whether the entity's Global Intermediary Identification Number is available or not. The options are: • Yes – Select this option if the entity's GIIN is available • No – Select this option if the entity does not have a GIIN
Enter GIIN	Enter the entity's Global Intermediary Identification Number. This field appears if you have selected the option **Yes** against the **GIIN Available** field.

Field Name	Description
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option **No** against the **GIIN Available** field.

The following fields appear if you have selected the option **Non-Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Non-Financial Institution	The general categories to which a non-financial entity can belong, are listed under this field. The options are: • Active Non-Financial Entity (NFE) • Passive Non-Financial Entity (NFE)
Active Non-Financial Entity (NFE)	The categories under Active Non-Financial Entity are listed if you have selected the option **Active Non-Financial Entity** under the field **Non-Financial Institution**. Select the option that is applicable to the entity. The options are: • A corporation, the stock of which is regularly traded on an established securities market • Entity is related to a corporation whose stock is regularly traded on an established securities market • A Governmental Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or a non-profit NFE
Name of the established securities market on which the corporation is regularly traded	Enter the name of securities market on which the entity trades regularly. This field appears if you have selected the option **A corporation, the stock of which is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the related corporation whose stock is traded	Specify the name of corporation whose stock is traded by the entity. This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.

Field Name	Description
Nature of relation	Specify the relation that the entity has with the company whose stock is traded. The options are: • Subsidiary of the listed company • Controlled by a listed company • Common control as a listed company This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the established securities market on which the stock of the related corporation is regularly traded	Enter the name of securities market on which the stock of the related corporation is traded on a regular basis. This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Sub-Category of Active NFE	Enter the sub-category of the active non-financial entity. This field appears if you have selected either of the following three options under the Active **Non-Financial Entity (NFE)** field: • A Government Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or non-profit NFE
Passive Non-Financial Entity (NFE)	Select this option if the entity is a passive non-financial entity.

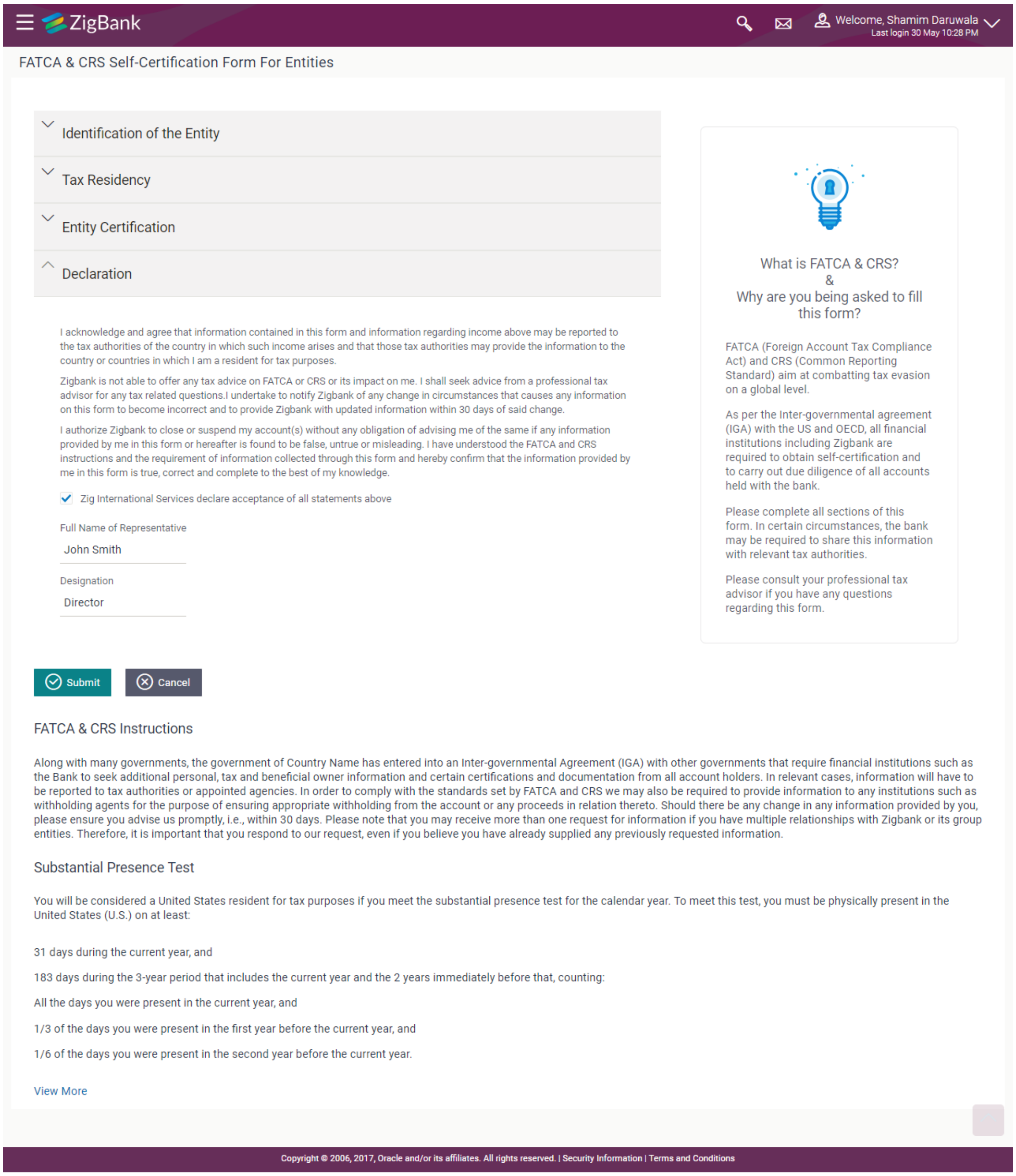
1. In the **Please select a category to which the entity belongs** field, select the applicable option.
   a. If you have selected the **Financial Institution** option, select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.
      i. If you have selected **An Investment Entity** option from the **Financial Institution** field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.
   b. Specify whether the GIIN is available or not against the **GIIN Available** field.
      i. If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.
      OR
      If you have selected option **No**, enter the reason as to why the GIIN is not available in the **Reason for Non Availability** field.

OR

2. If you have selected the **Non-Financial Institution** option, select the applicable option.
3. If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.
4. Click **Continue**. The **Declaration** section appears.

14.1.4 Declaration

This section displays the FATCA & CRS declaration for which you are required to provide consent on behalf of the entity, by selecting the provided checkbox. You are also required to enter your name in full and also specify your designation in the provided fields.



Field Description

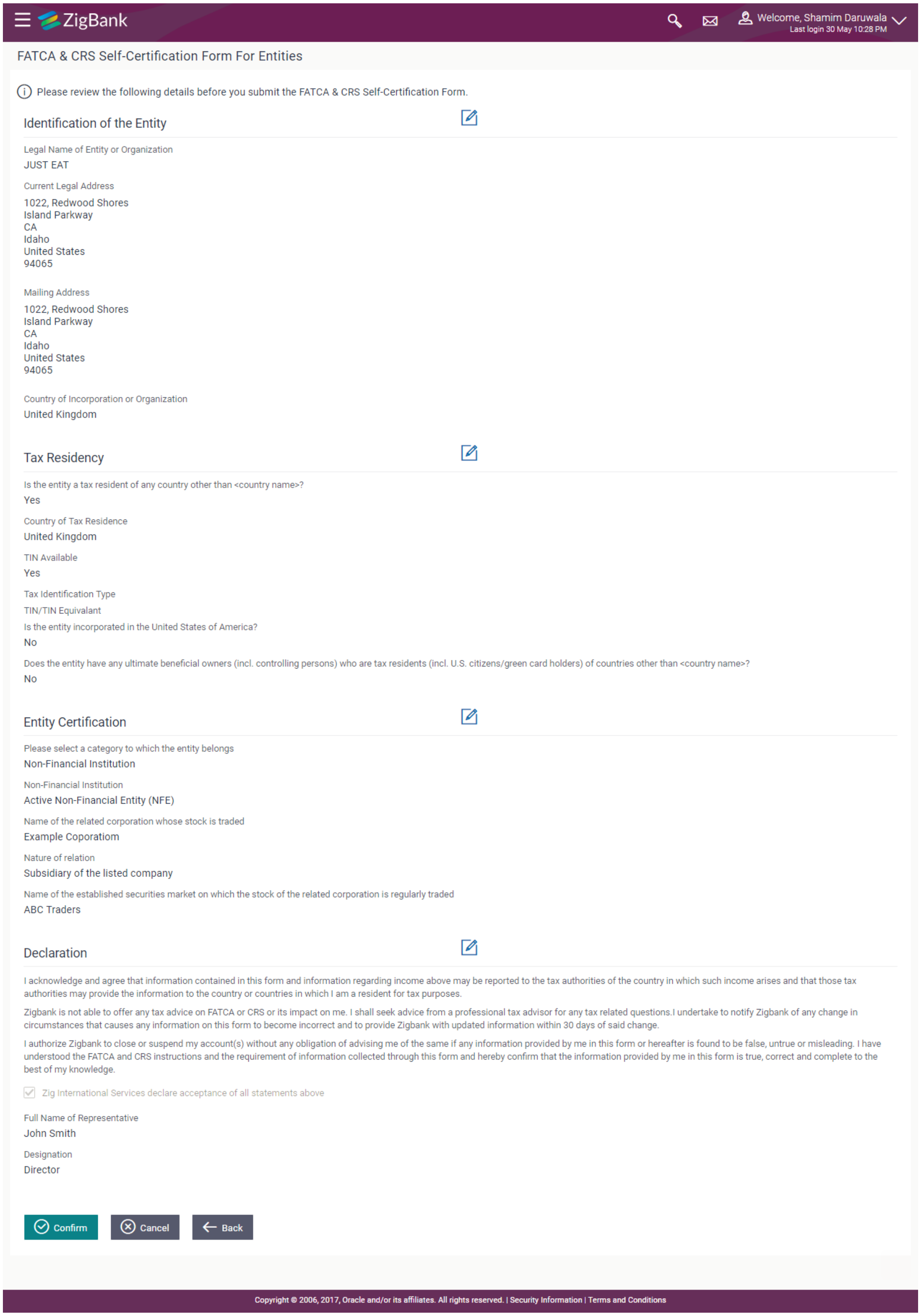
Field Name	Description
Declaration	Select the check box to provide consent to the FATCA & CRS terms and conditions and to provide consent to the declaration on behalf of the entity.
Full Name of Representative	Enter your name in fill.
Designation	Specify the designation / position that you hold in the organization /entity.

1. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.
2. In the **Full Name of Representative** field, enter your full name.
3. In the **Designation** field, specify the current designation or position that you hold in the organization.
4. Click **Submit**. The **Review** screen appears.

14.1.5 Review

The review screen displays all the information that you have entered in the form. You can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

Review

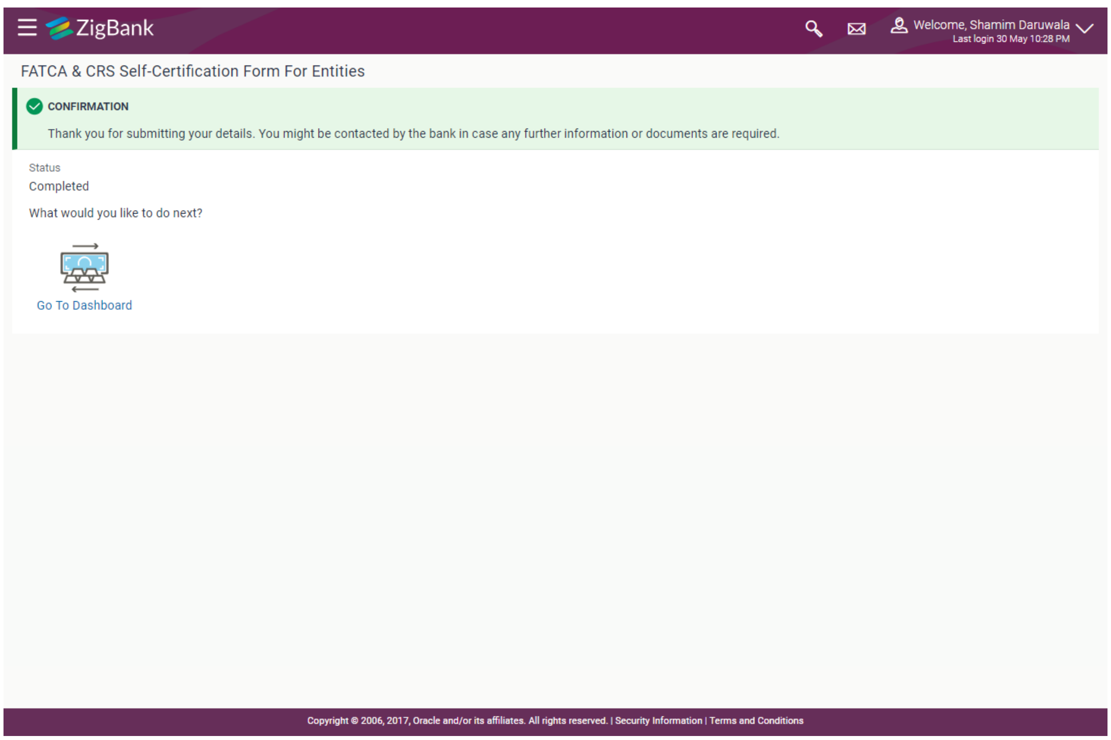

ZigBank
Welcome, Shamim Daruwala
Last login 30 May 10:28 PM
FATCA & CRS Self-Certification Form For Entities
Please review the following details before you submit the FATCA & CRS Self-Certification Form.
Identification of the Entity
Legal Name of Entity or Organization
JUST EAT
Current Legal Address
1022, Redwood Shores
Island Parkway
CA
Idaho
United States
94065
Mailing Address
1022, Redwood Shores
Island Parkway
CA
Idaho
United States
94065
Country of Incorporation or Organization
United Kingdom
Tax Residency
Is the entity a tax resident of any country other than <country name>?
Yes
Country of Tax Residence
United Kingdom
TIN Available
Yes
Tax Identification Type
TIN/TIN Equivalant
Is the entity incorporated in the United States of America?
No
Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?
No
Entity Certification
Please select a category to which the entity belongs
Non-Financial Institution
Non-Financial Institution
Active Non-Financial Entity (NFE)
Name of the related corporation whose stock is traded
Example Coporatiom
Nature of relation
Subsidiary of the listed company
Name of the established securities market on which the stock of the related corporation is regularly traded
ABC Traders
Declaration
I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.
Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions.I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.
I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.
Zig International Services declare acceptance of all statements above
Full Name of Representative
John Smith
Designation
Director
Confirm
Cancel
Back
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

1. Verify the details, and click **Confirm**.
   OR
   Click  against any section that you wish to edit, if required.
   OR
   Click **Cancel** to close the form.
   OR
   Click **Back** to navigate to the previous page.
2. The success appears along with the status of submission of the form.

14.1.6 Confirm

The confirmation page will be displayed once you have submitted the form. This page will display a message identifying whether the form was successfully submitted or not.

Confirm



1. Click **Go to Dashboard** to navigate to the dashboard.

FAQs

2. **What is FATCA, why I have to fill the FATCA & CRS form?**

   FATCA stands for 'Foreign Account Tax Compliance Act' and is a legislation designed to prevent tax evasion.

   Introduced by the United States Department of Treasury and the US Internal Revenue Service (IRS), the purpose of FATCA is to encourage better tax compliance by preventing US Persons from using foreign banks and other financial organizations in order to avoid US taxation on their income and assets.

3. **What is a tax identification number (TIN)?**

   This is your unique number issued in your jurisdiction to you as a tax payer. However we are aware that some jurisdictions do not issue a specific tax numbers. UK residents can use their National Insurance number.

Home

15. Mailbox

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

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

Prerequisites:

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

Features Supported in Application

The major components of mailbox are:

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

How to reach here:

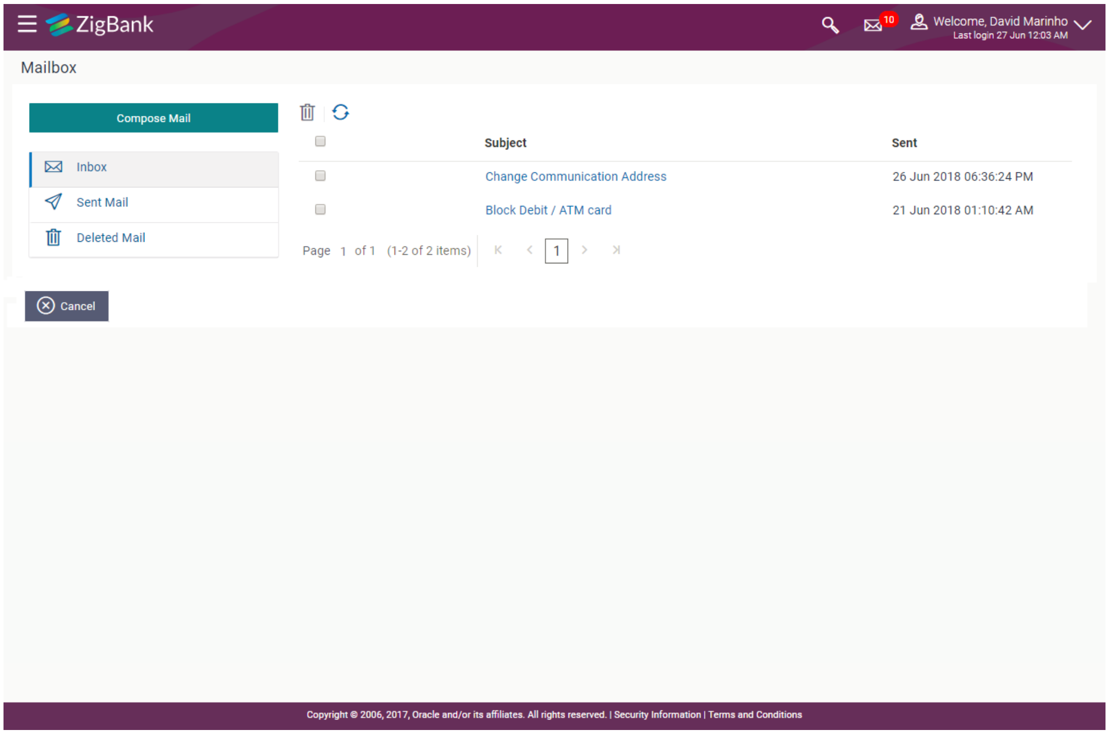
Toggle Menu > Mailbox > Mails
OR
Dashboard > Click >View All > Mails

15.1 Mails

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

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

Mailbox - Mails



Field Description

Field Name	Description
Compose Mail	An option to compose new mail.
Inbox	Lists the messages sent 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. Click the link on subject of the mail to access the message details
Received	Date and time when the message was exchanged.

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 appears; click individual message to view the details.

c. If you click the **Deleted Mail** option, the Mailbox screen with deleted messages appears; click individual message to view the details.

2. Click the header to sort the records according to ascending or descending order.
   OR
   Click to refresh the mailbox.
   OR
   To delete multiple messages, select the check box(s) and click .
   OR
   Click **Cancel** to cancel the transaction.

15.1.2 Compose Mail

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

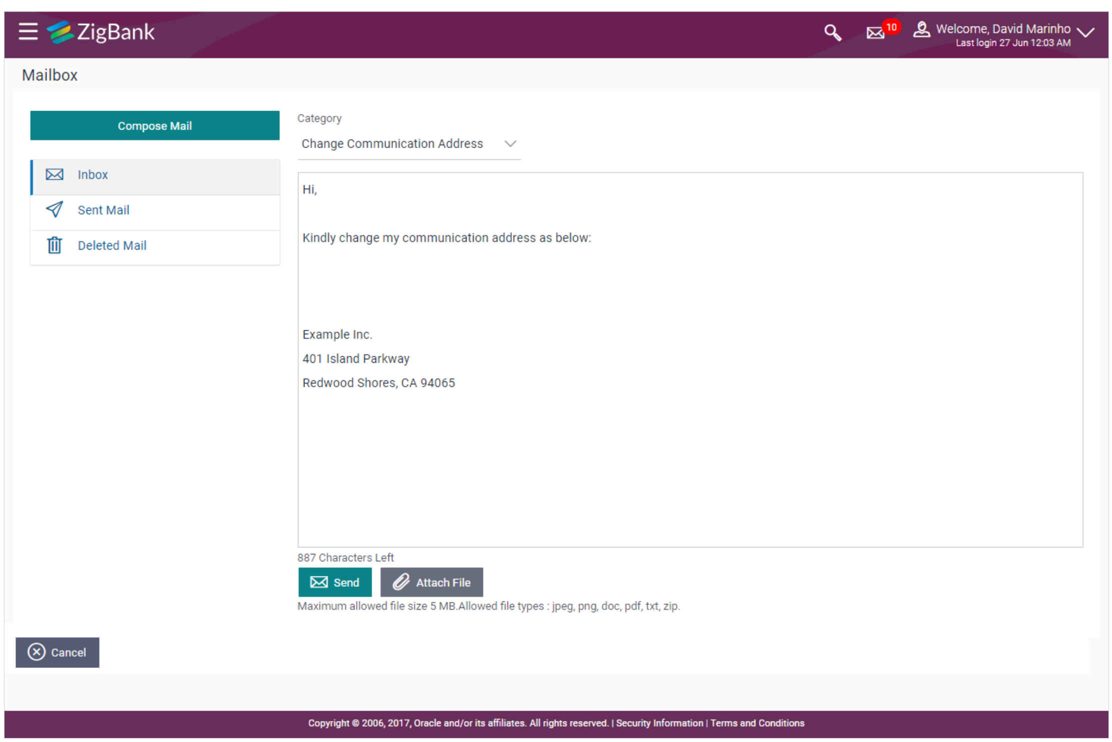
How to reach here:

Toggle Menu > Mailbox > Mails > Compose Mail
OR
Dashboard > Click >View All > Mails> Compose Mail

To send a message:

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

Mailbox



Field Description

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

2. From the **Category** list, select the appropriate option.
3. From the **Party** list, select the desired party.
4. In the **Message** section, enter the message.
5. Click **Attach File**, to attach a file to be sent along with the mail.
6. Click **Send**.
   The success message appears.
   OR
   Click **Cancel** to cancel the transaction and to go back to the dashboard.

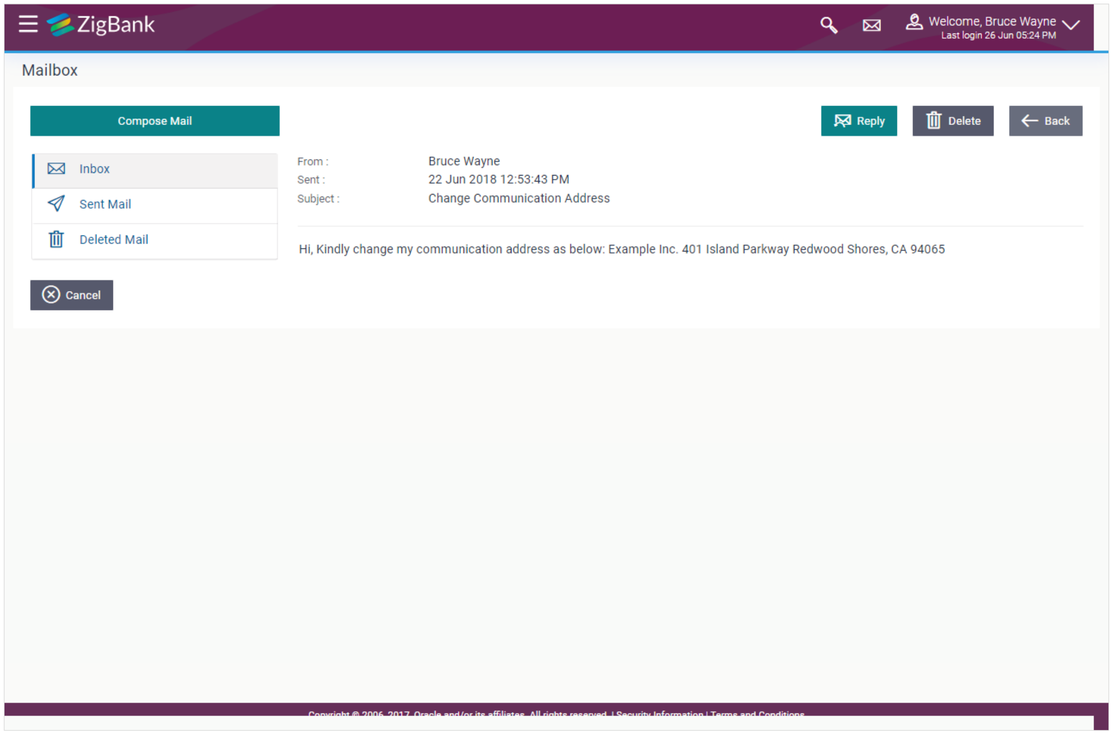
15.1.3 Mailbox – Inbox

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

To view the received mails:

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

Mailbox – Inbox Message Details



Field Description

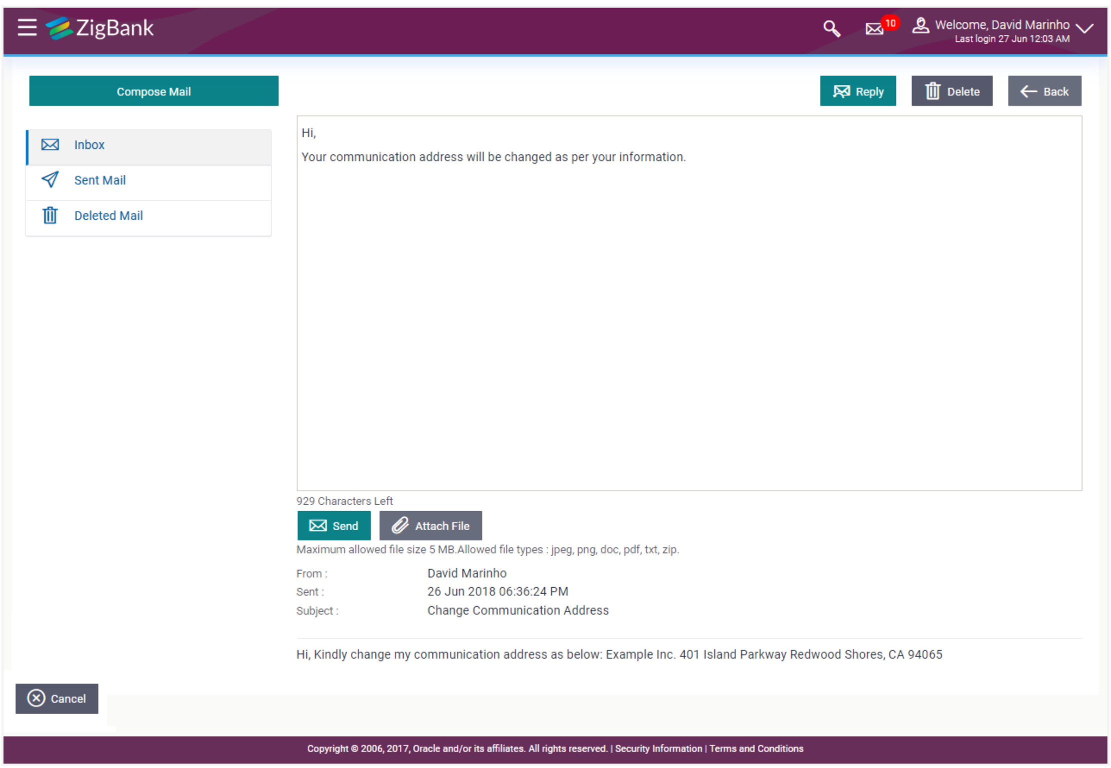
Field Name	Description
Message Details	
From	Name of the sender who has sent the mail.
Sent	Date and time on which the message was received.
Subject	Subject of the received message.
Mail Chain	The message record contains: • Actual contents of the message • Date and time on which each message was sent • Sender of the message, that is the bank admin or the user **Note**: A mail chain is formed when there are multiple mails with the same subject line.

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

Click  to refresh the mailbox.
OR

Select message and click  to delete the message.
The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message.
OR
Click **Delete** to delete the message.
OR
Click **Back** to navigate to the previous page.
OR
Click **Cancel** to cancel the transaction and to go back to the dashboard.

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.

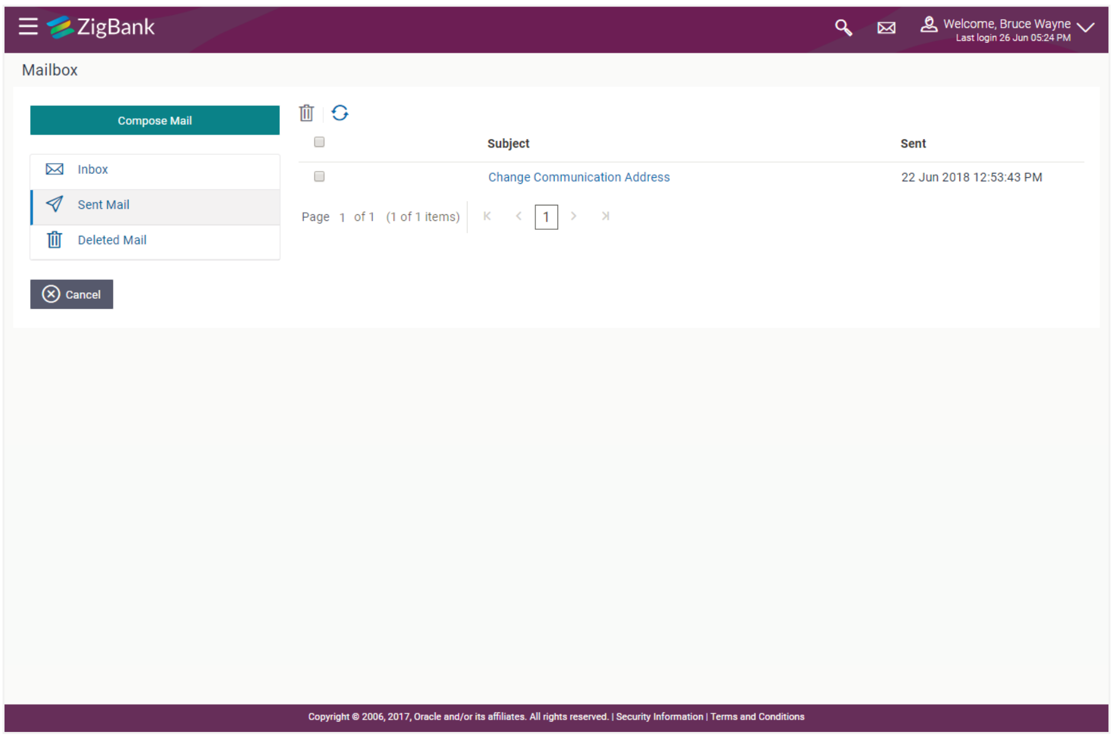
15.1.4 Mailbox – Sent Mail

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

To view the sent messages

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

Mailbox – Sent Mail



Field Description

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

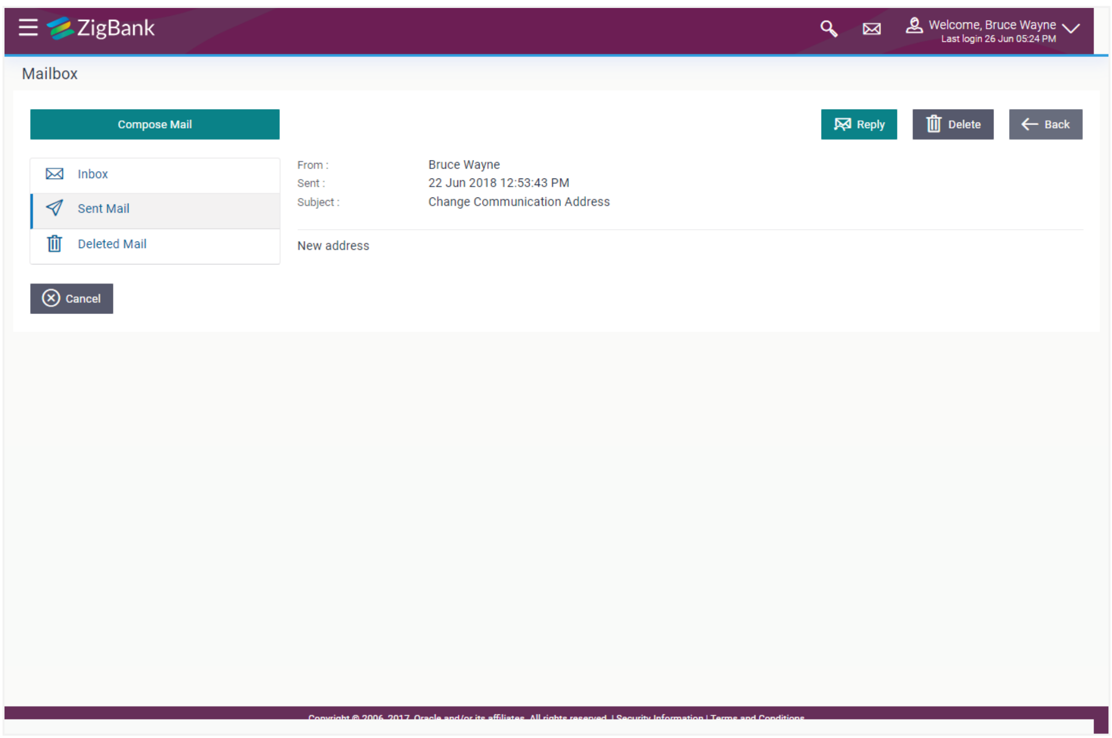
3. Click the required sent message that you want to view.
   OR
   Click the  header to sort the records according to ascending or descending order.
   OR
   Click  to refresh the mailbox.

OR

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

4. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply the received message. The success message appears.
   OR
   Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction and to go back to the Dashboard.

Mailbox – Sent Mail – 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.

Field Name	Description
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.

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

6. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message. The success message appears.
   OR
   Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous page
   OR
   Click **Cancel** to cancel the transaction and to go back to the Dashboard.

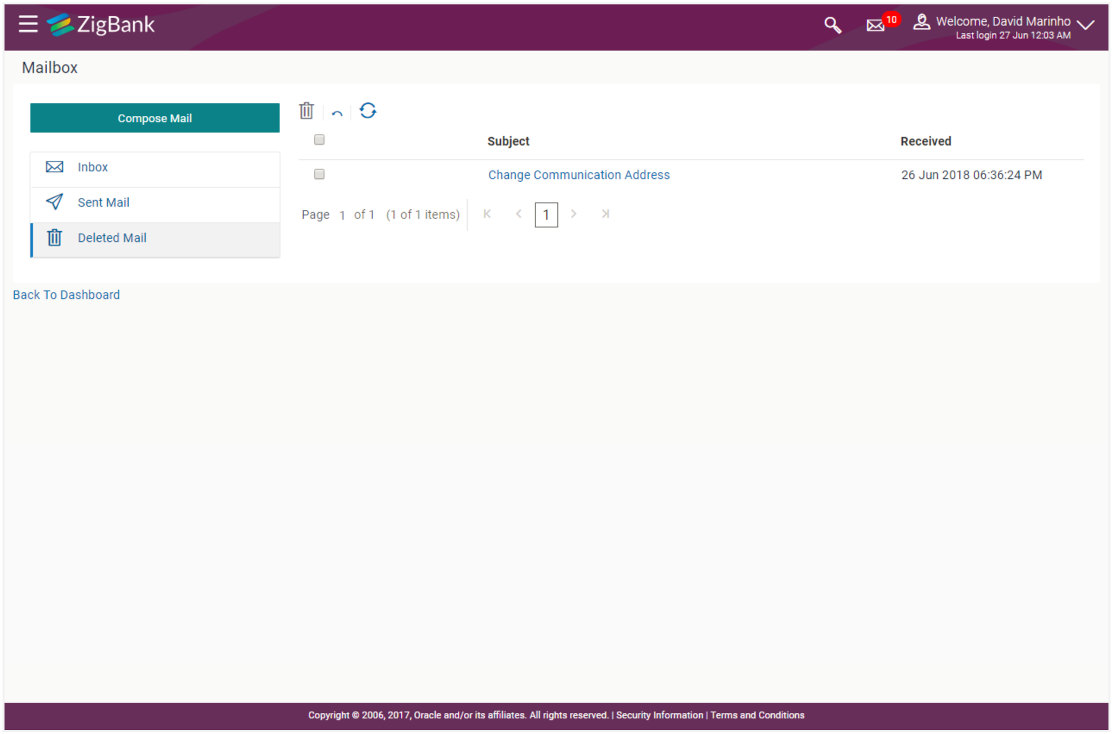
15.1.5 Mailbox – Deleted Mail

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

To view the deleted messages

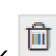
1. In the **Mailbox** screen, click **Deleted Mail** option.
   The **Mailbox** screen with deleted messages list appears; click individual message to view the details.

Mailbox – Deleted Mail



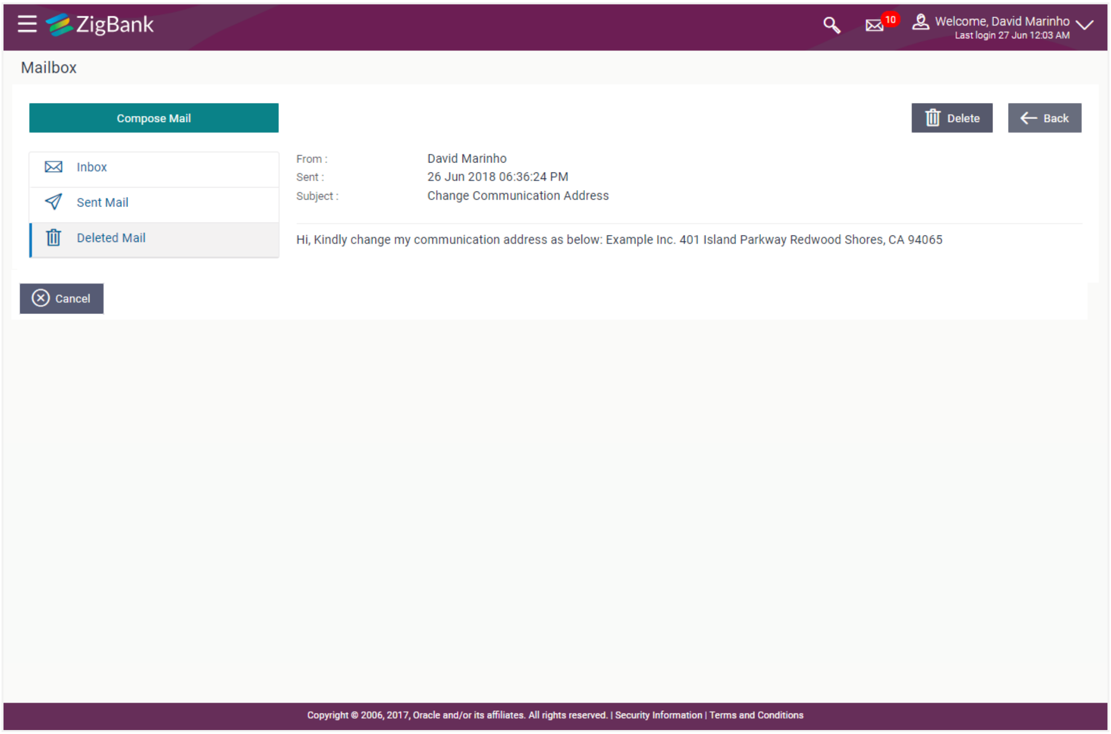
Field Description

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

2. Click the required sent message that you want to view.
   OR
   Click the  header to sort the records according to ascending or descending order.
   OR
   Click  to refresh the mailbox.
   OR
   To delete multiple mails, select the check box (s) against the mail, and click  to delete the message permanently.

3. The **Mailbox** screen with detailed message record appears; Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous page.
   OR
   Click **Cancel** to cancel the transaction and to go back to the Dashboard.

Mailbox – Deleted Mail 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 message.
Message Contents	The contents of the message.

4. Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous page.
   OR
   Click **Cancel** to cancel the transaction and to go back to the Dashboard.

15.2 Alerts

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

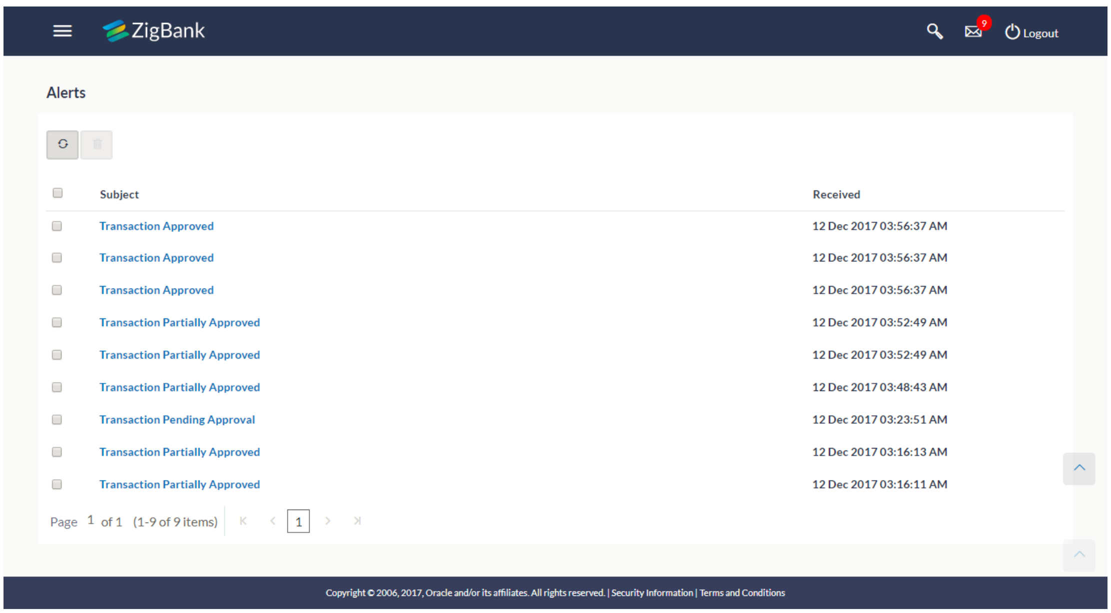
How to reach here:

Toggle Menu > Mailbox > Alerts
OR
Dashboard > Click >View All > Alerts

To view the alerts:

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

Alerts



Field Description

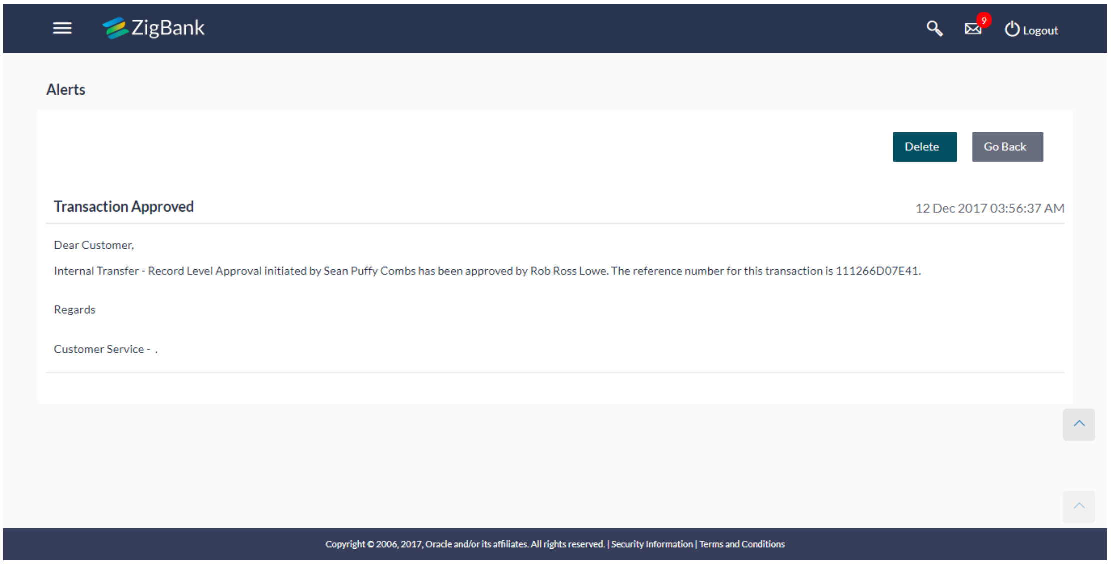
Field Name	Description
Subject	Subject of the alert.
Received	Date and time on which the alert was received.

2. Click individual alert to view the details.

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

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

Alerts Details

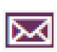


15.3 Notifications

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:

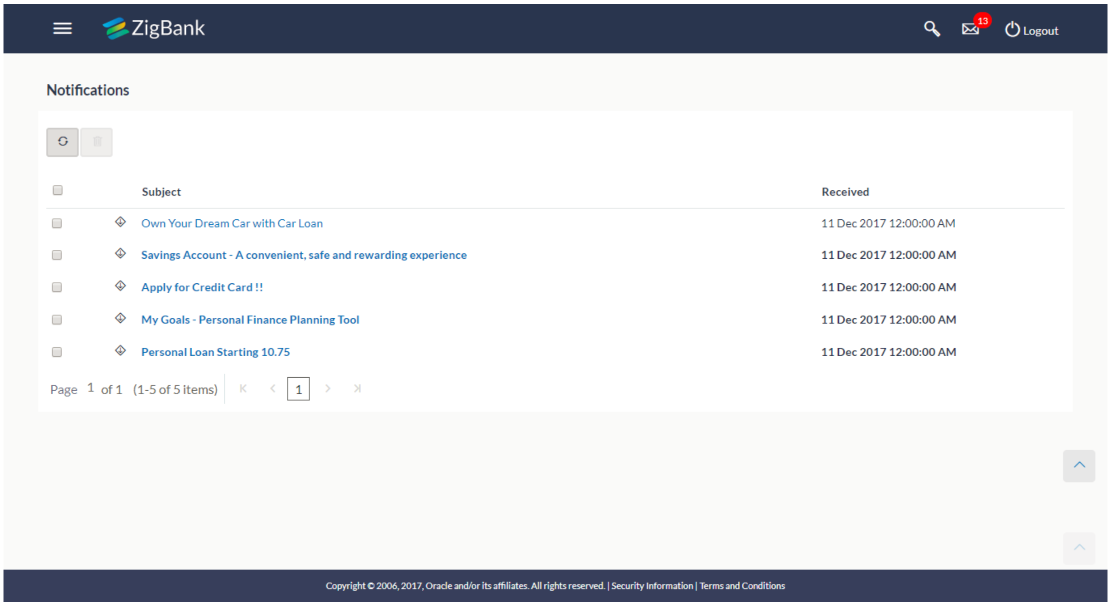
Toggle Menu > Mailbox > Notifications
OR

Dashboard > Click  *>View All > Notifications*

To view the notifications:

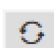
1. Click the **Notifications** tab. The **Notification** section displays list all notifications.

Notifications

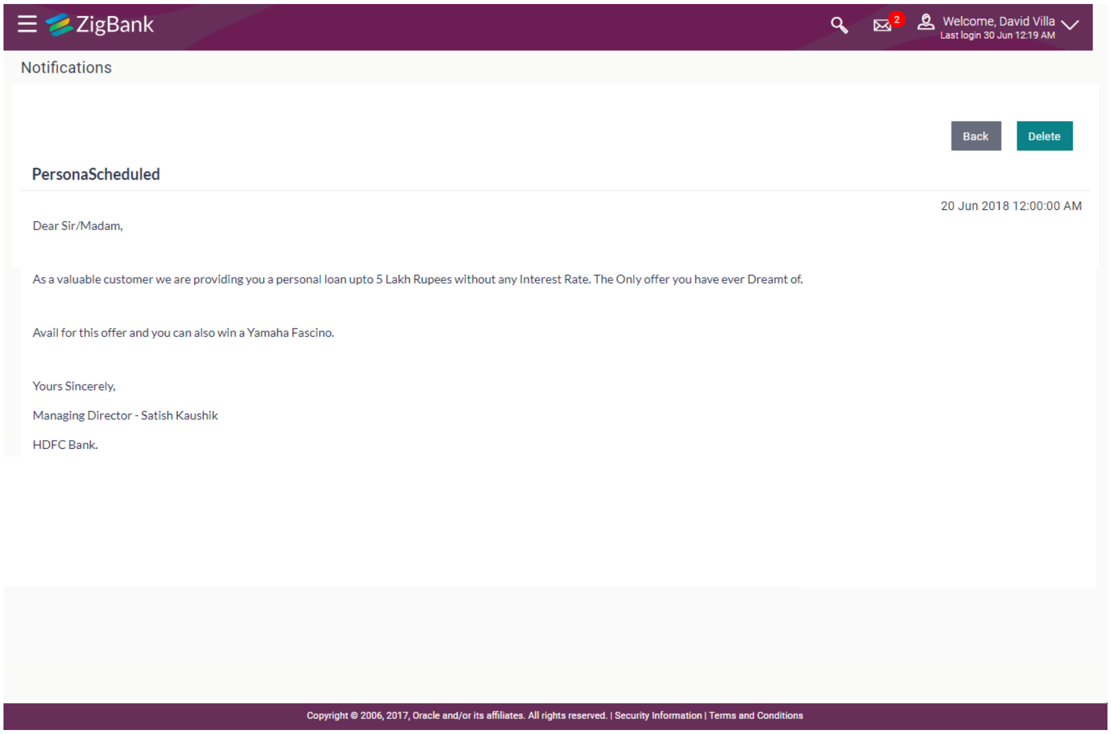


Field Description

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

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

Notification Details



Field Description

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

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

FAQs

1. **Can the user initiate a new mail?**

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

1. **Can the user delete multiple mails?**

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

2. **Can the users retrieve the deleted mails?**

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

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

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

Home

16. Limits

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

The limit has two tabs:

- My Limits
- Corporate Limits

Pre-requisites

Valid limits set up for various transactions.

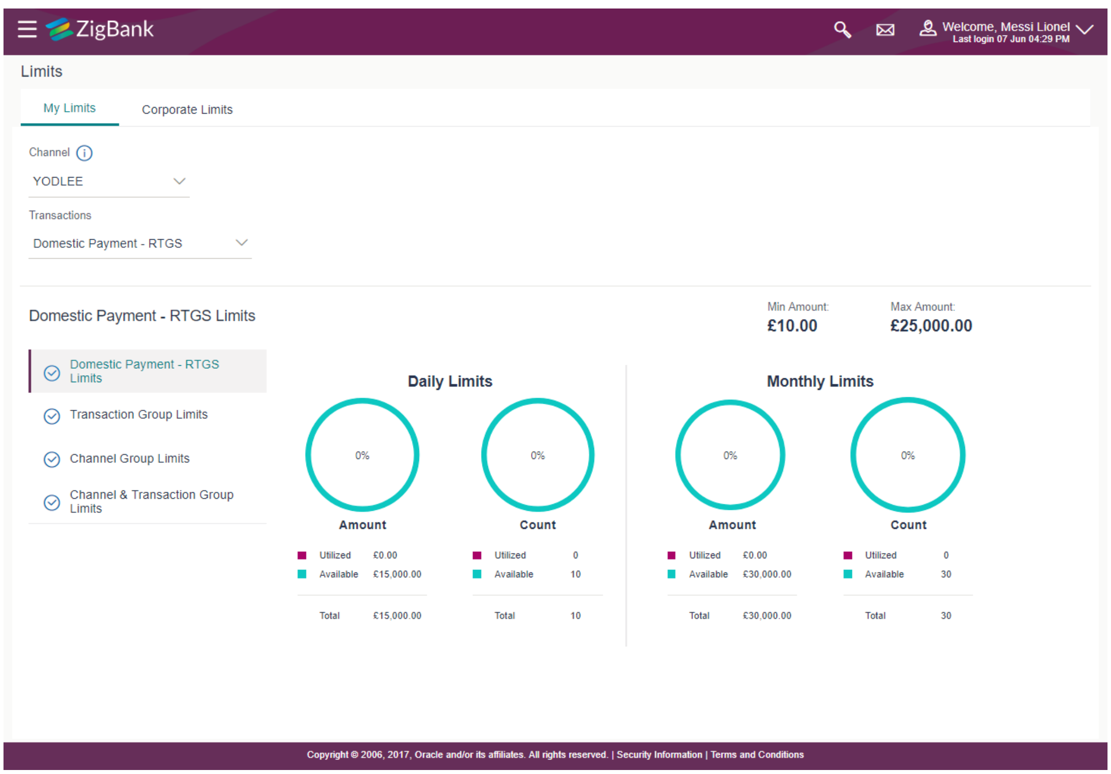
Features Supported In Application

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

How to reach here:

Dashboard > Toggle Menu > Limits

Limits – User Limit



Field Description

Field Name	Description
Channel	Channel for which user limits are displayed.
Transaction	Select the transaction for which corporate limits are to be displayed. The options are: • International Payment – File level approval • Create Bill Payment • Domestic UK payment – non urgent • File Upload – File Cancellation • Peer to Peer Transfer • International Draft • Domestic UK payment – FASTER • Self Transfer • Domestic SEPA Payment – CREDIT • Internal Transfer – File Level Approval • Create Forex Deal • Bill Payment • Domestic Draft • Domestic Payment – IMPS • Domestic Payment – NEFT • Domestic SEPA Payment – Card • Domestic Payment – File Level Approval • International Payout • Mixed Payment – File Level Approval • External Transfer • Domestic UK Payment – Urgent • Internal Transfer • Domestic Payment – RTGS • QR Payment
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.

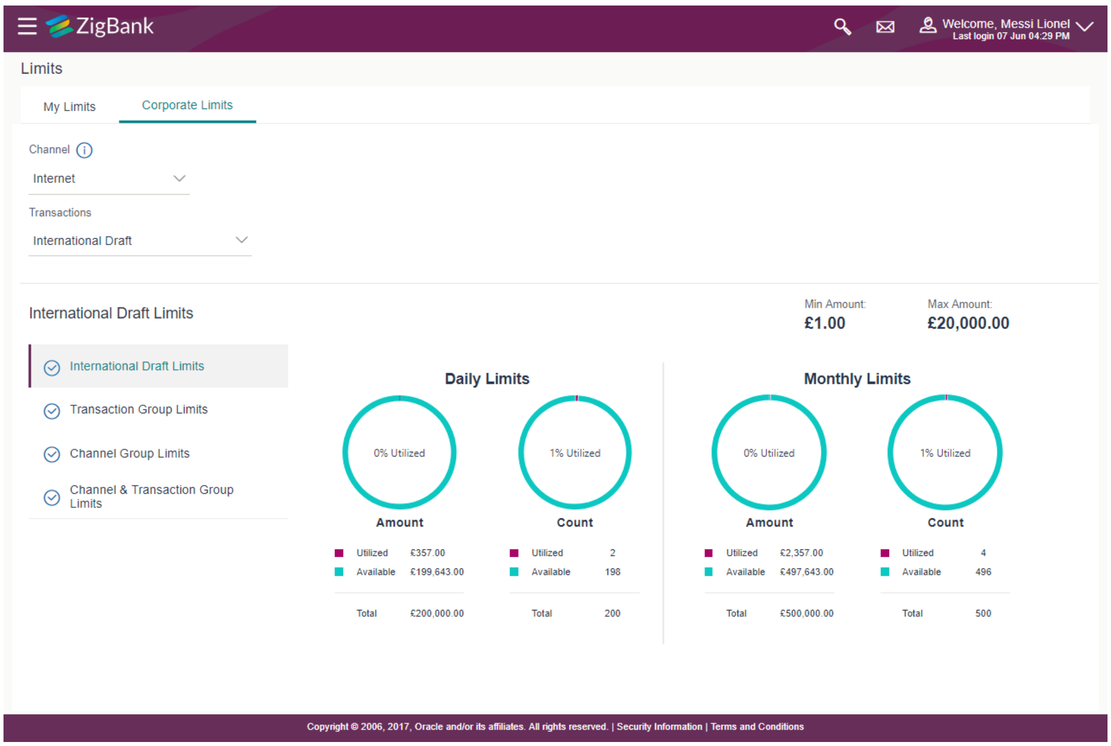
Field Name	Description
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

Field Name	Description
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

To view the daily and monthly user limits of a transaction

1. From the **Channel** list, select the appropriate channel to view its limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limit.
4. Click the **Corporate Limits** tab to view the corporate limits.

Limits - Corporate Limit



Field Description

Field Name	Description
Channel	Channel for which corporate limits are displayed.

Field Name	Description
Transactions	Select the transaction for which corporate limits are to be displayed. The options to select are: • International Payment – File level approval • Create Bill Payment • Domestic UK payment – non urgent • File Upload – File Cancellation • Peer to Peer Transfer • International Draft • Domestic UK payment – FASTER • Self Transfer • Domestic SEPA Payment – CREDIT • Internal Transfer – File Level Approval • Create Forex Deal • Bill Payment • Domestic Draft • Domestic Payment – IMPS • Domestic Payment – NEFT • Domestic SEPA Payment – Card • Domestic Payment – File Level Approval • International Payout • Mixed Payment – File Level Approval • External Transfer • Domestic UK Payment – Urgent • Internal Transfer • Domestic Payment – RTGS • QR Payment
Transaction Name	Name of the transaction as selected in the above field.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.

Field Name	Description
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

Field Name	Description
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

To view the daily and monthly corporate limits of a transaction

1. From the **Channel** list, select the appropriate channel to view its limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limit.

Home

17. 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:

- Eligibility Calculator
- Loan Calculator
- Term Deposit Calculator
- Foreign Exchange Calculator

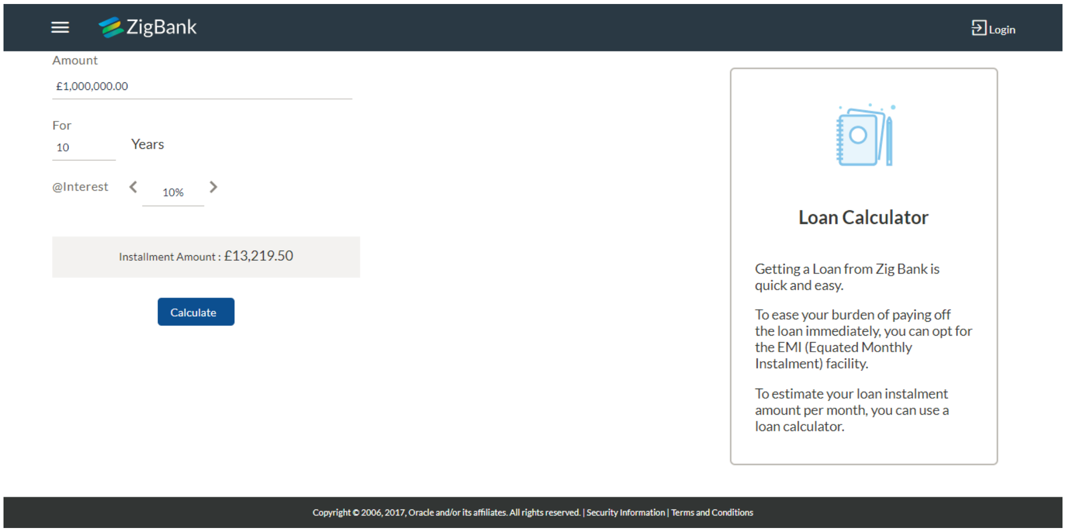
17.1 Loans Calculator

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



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.

17.2 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:

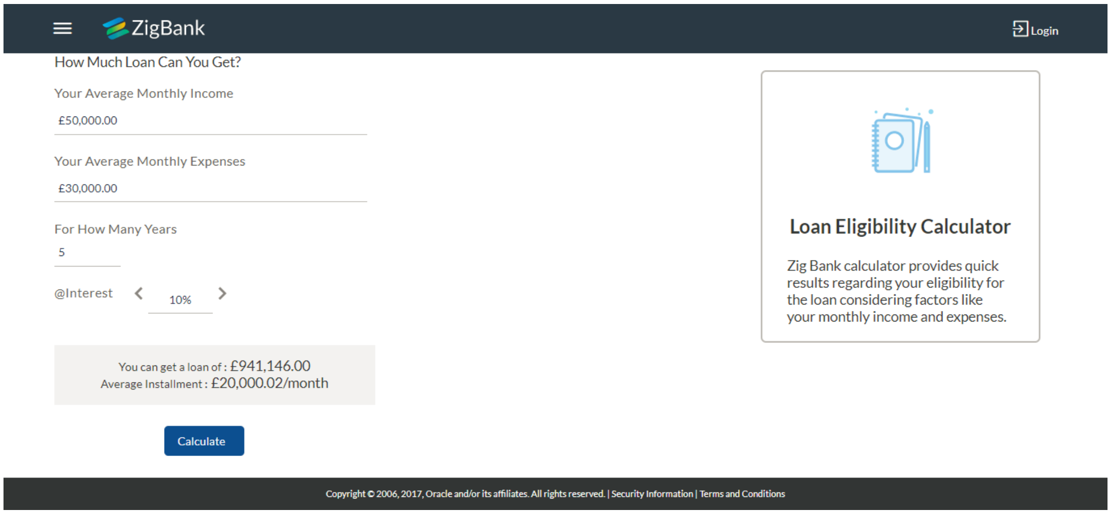
- The customer’s average monthly income
- The customer’s average Monthly Expenditures

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

How to reach here:

Portal Page > Tools & Calculator > Eligibility

Loan Eligibility



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.

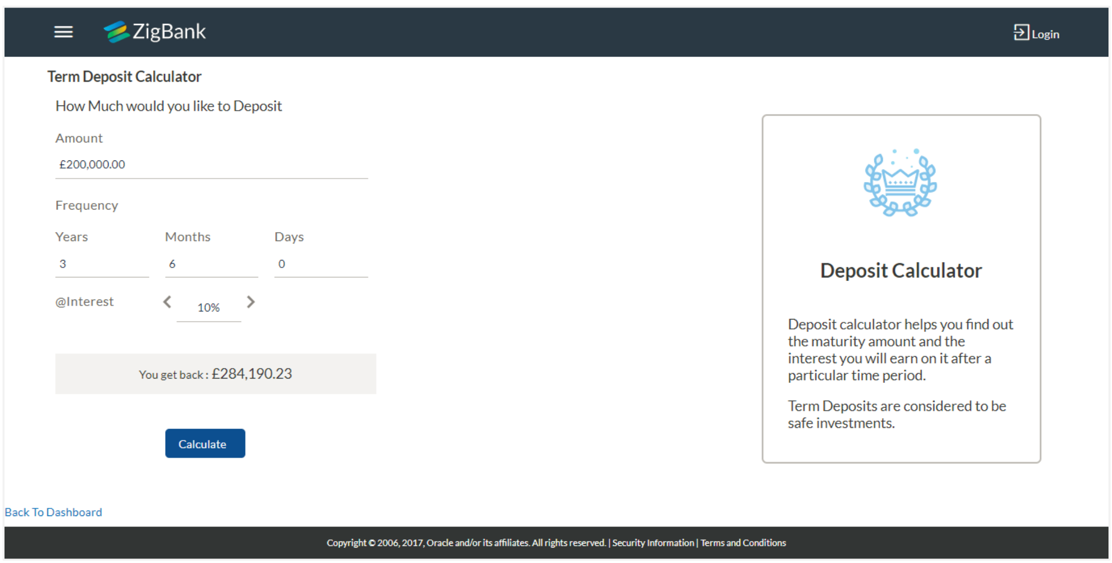
17.3 Term Deposit Calculator

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



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.

17.4 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

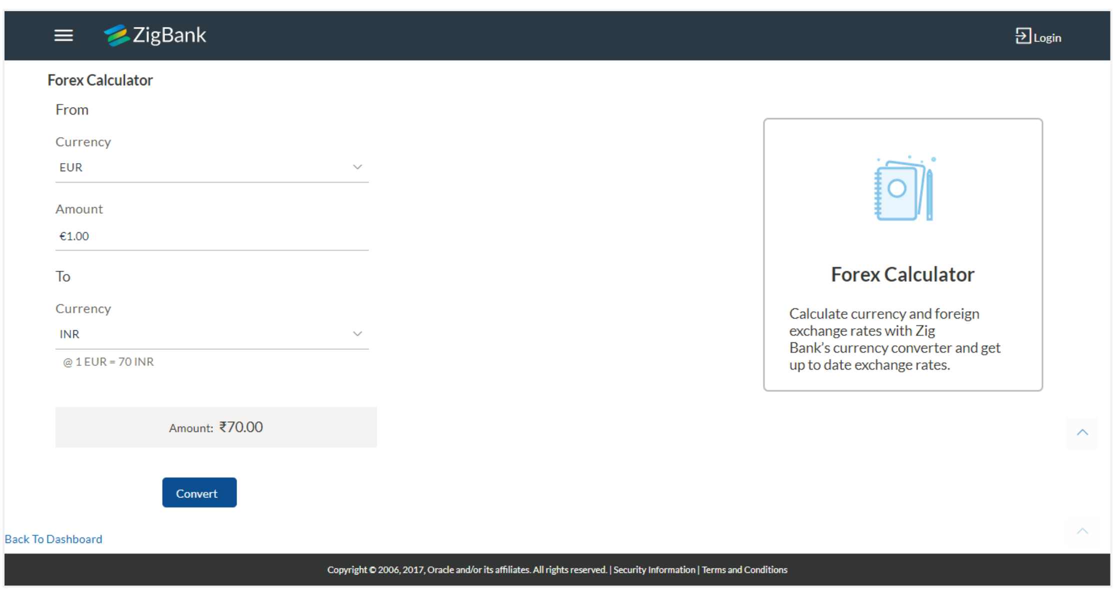
Pre-Requisites

- 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
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.

Home

18. 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 at a certain location. The user is provided with the option to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance, from the user's current location.

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

Features Supported In Application

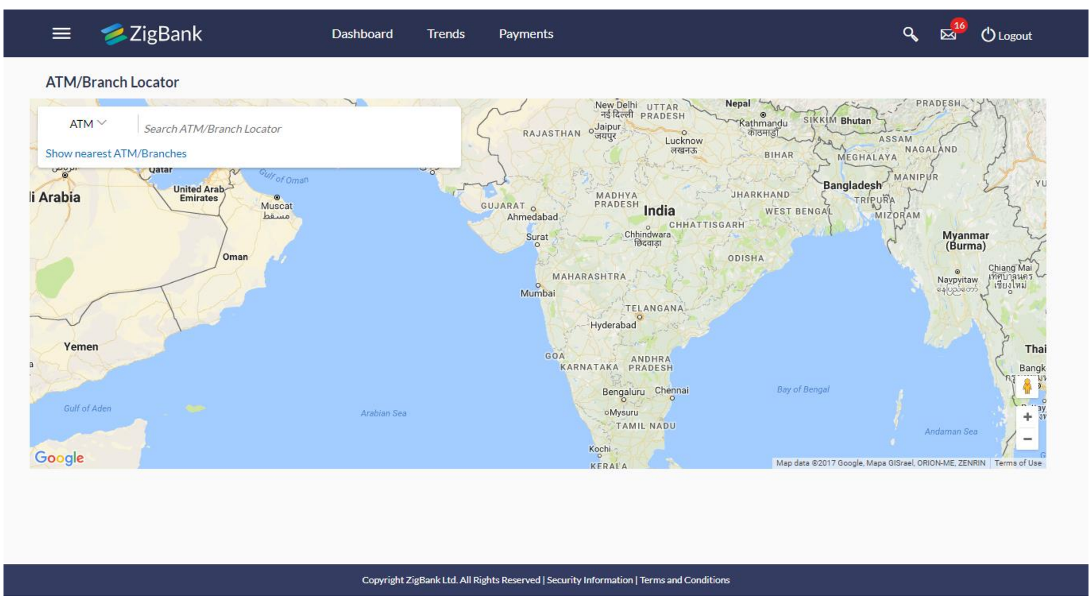
- Locate Branches
- Locate ATM

How to reach here:

Login Page > ATM/ Branch Locator
OR

Toggle Menu > ATM/ Branch Locator

ATM /Branch Locator



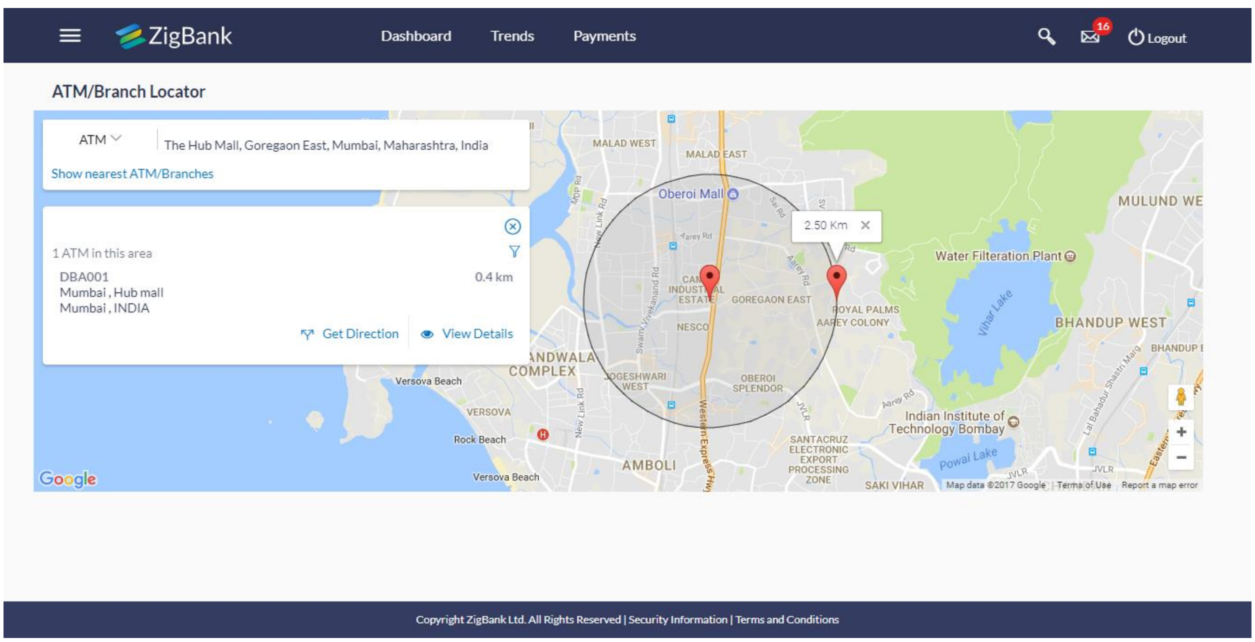
Field Description

Field Name	Description
ATM/ Branch	Select if the search is for a branch or ATM. The options are: • 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



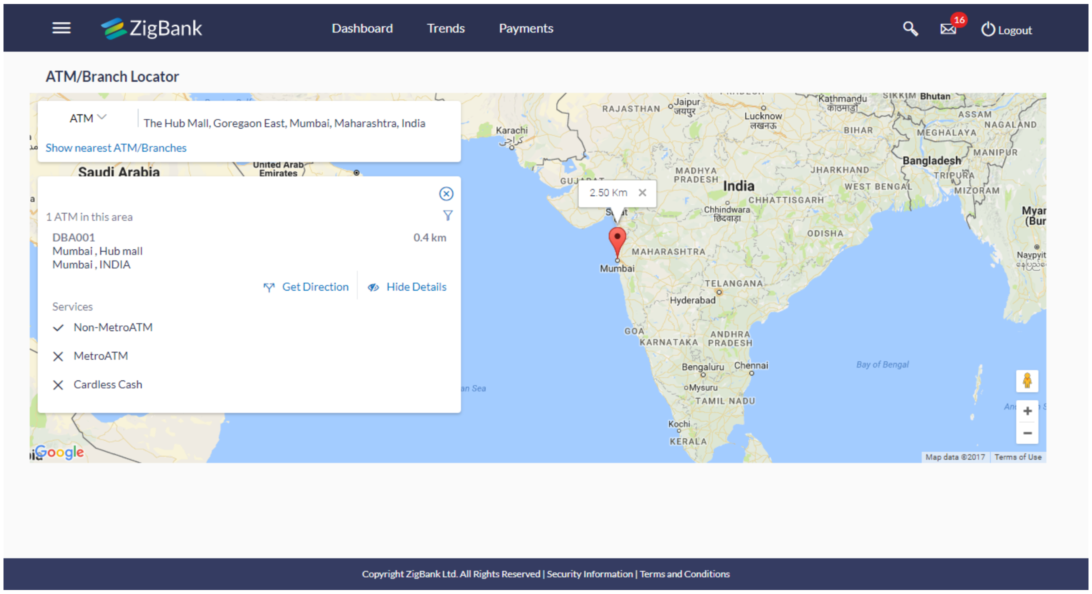
Field Description

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

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

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

ATM/ Branch Locator - View Details



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

FAQs

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

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

Home

19. Feedback Capture

Feedback option enables you to provide feedback on various aspects of the application as well as specific to transactions. You will be asked a feedback question on which you need to rate on a rating scale and answer subsequent questions if defined for a scale weight that you rate. The feedback captured is analyzed by the bank administrator to decide on the course corrections in case of issues.

Feedback can be provided by the user through the following options in the system:

- General Feedback
- Transaction Specific Feedback

General Feedback

General feedback is available as an option to provide feedback on generic aspects about the application.

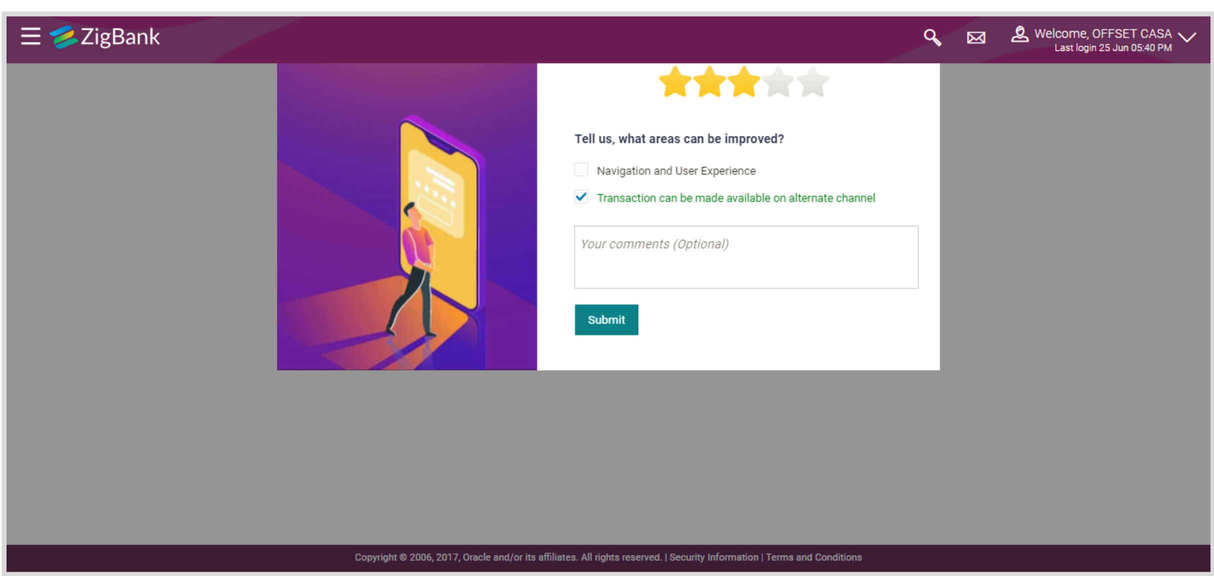
How to reach here

Toggle Menu > Leave Feedback

To provide general feedback:

1. Click **Leave Feedback**. The **Feedback** pop-up screen appears.
2. A feedback question appears along with a rating scale.
   Select an appropriate rating on the scale.
3. Depending on the rating, the system will provide you with a question along with a set of options.
4. Select an appropriate option corresponding to the question.
5. You can also add comments, if required.

General Feedback



6. Click **Submit**. A message confirming successful submission of feedback appears.

Transaction Specific Feedback

You can capture feedback specific to a transaction provided the transaction has been enabled for feedback capture by the bank. Feedback will be available as an option post transaction confirmation. Transaction specific feedback is recorded and stored for further analysis.

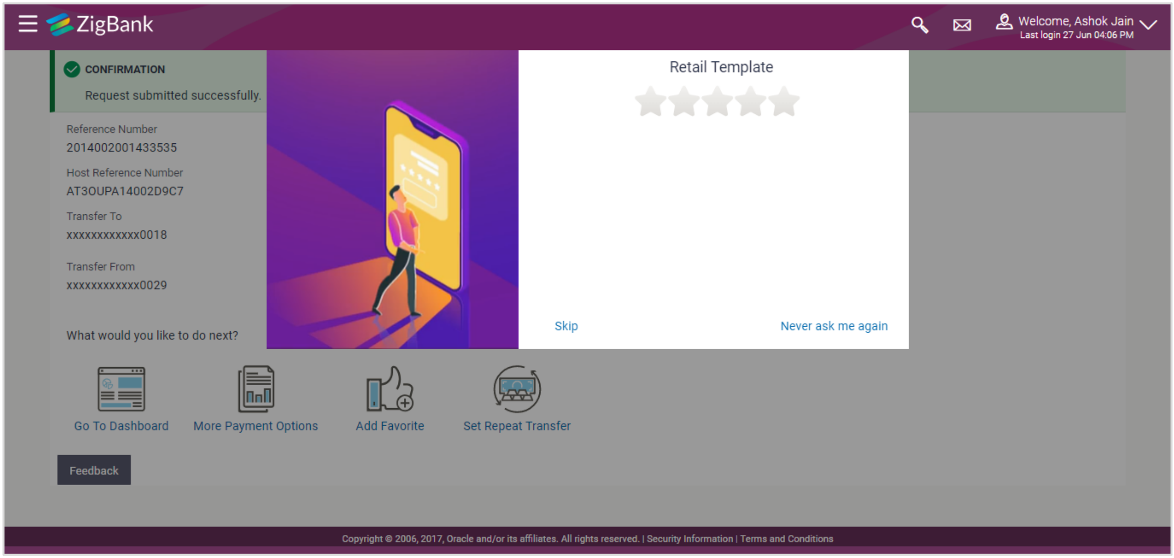
To provide transaction specific feedback:

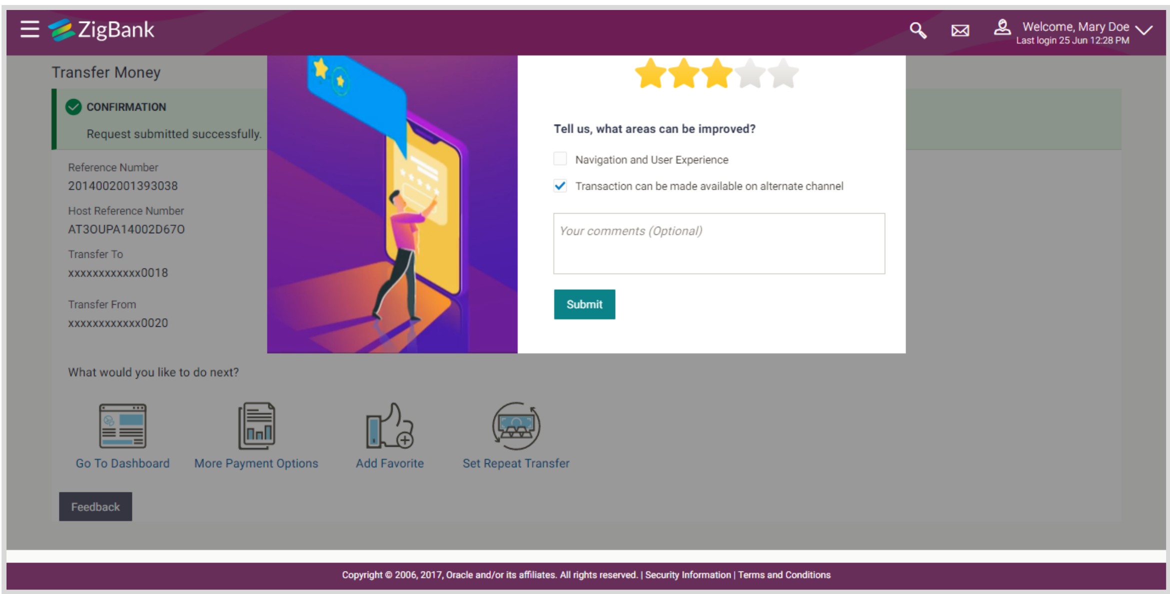
1. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.
2. Click **Feedback**. The **Feedback** pop-up screen appears.
   OR
   Click **Go to Dashboard** link to navigate to the Dashboard.
3. A feedback question appears along with a rating scale.
4. Select an appropriate rating on the scale.
5. Depending on the rating, the system will provide you with a question along with a set of options.
6. Select an appropriate option corresponding to the question.
7. You can also add comments, if required.

   OR

   Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.
   OR
   Click **Never ask me again** if you do not wish to be asked to provide for any transaction. The system will suspend the feedback process for all transactions and you can enable the same again (if required) through ‘My Preferences’ from the toggle menu.

Transaction Feedback





8. Click **Submit**. A message confirming successful submission of feedback appears.

[Home]

20. My Reports

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

Reports are categorized as:

- Adhoc Reports
- Scheduled Reports

How to reach here:

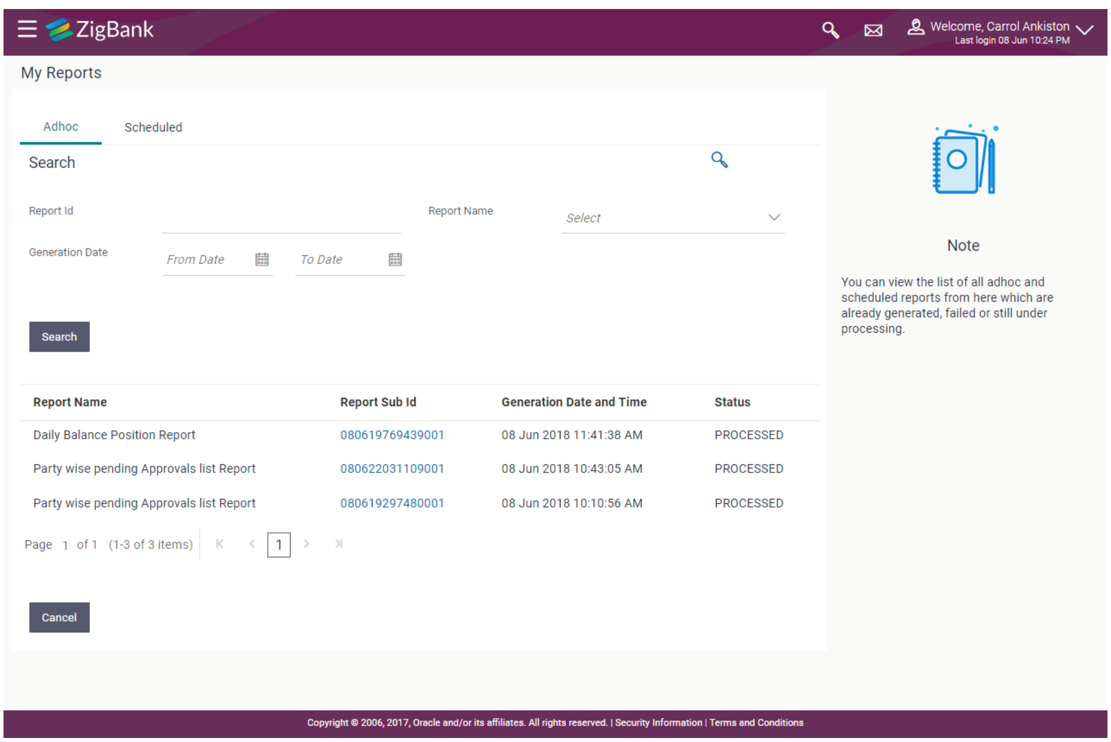
Toggle menu > Reports > My Reports

20.1 My Reports - Adhoc

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

To view and download the generated adhoc reports:

My Reports - Adhoc



Field Description

Field Name	Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Links of view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • Processed • Pending • Error

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

20.2 My Reports - Scheduled

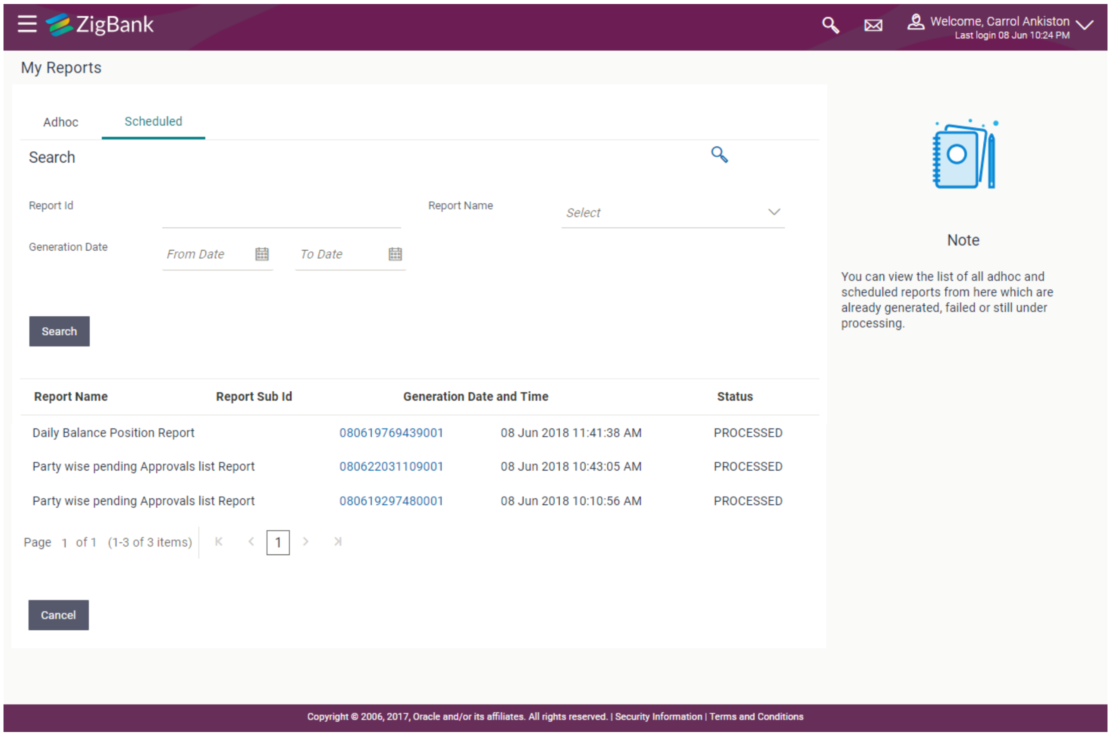
The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To view and download the generated scheduled reports:

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

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

My Reports - Scheduled



Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Link to view the specific report.

Field Name	Description
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • Processed • Pending • Error

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

FAQs

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

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

Home

21. Report Generation

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

Reports are categorized as:

- Adhoc Reports
- Schedule Reports

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

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

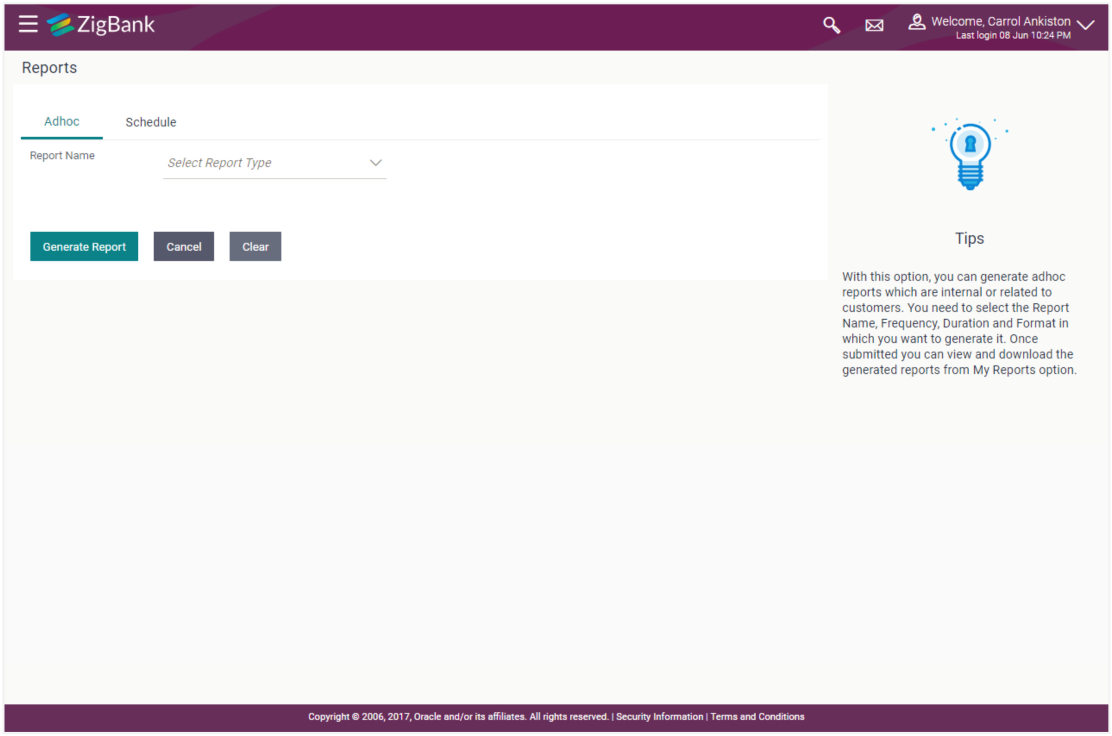
The lists of reports are:

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

How to reach here:

Toggle menu > Reports > Report Generation

Report Generation



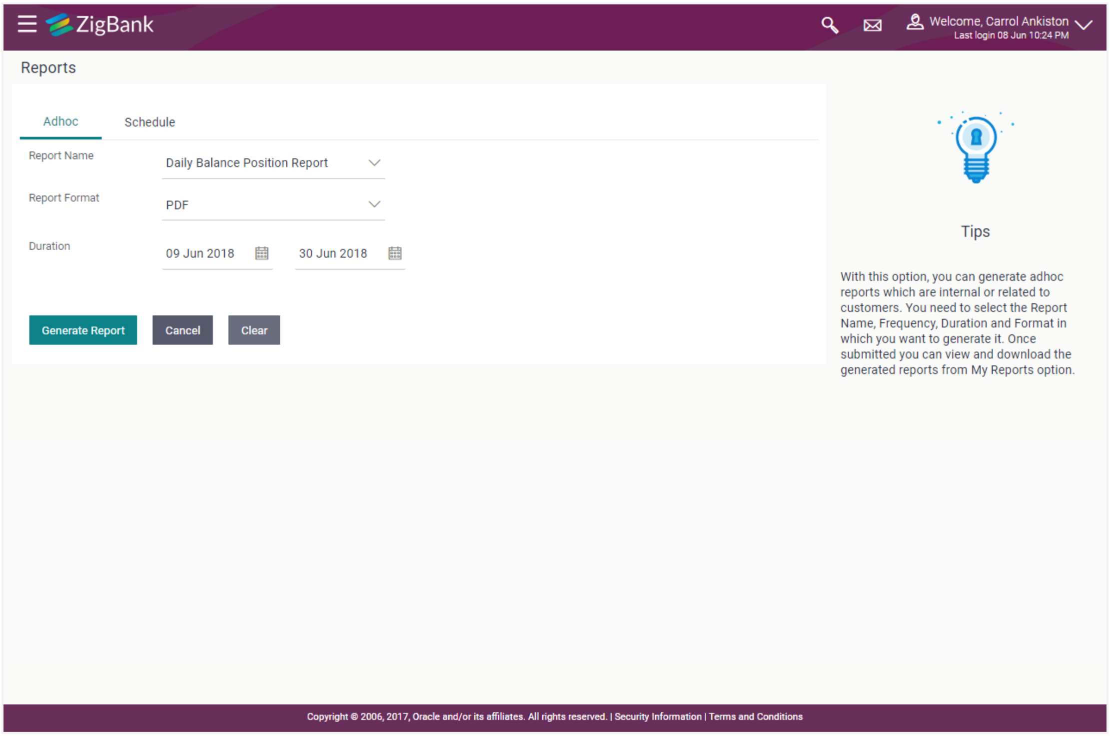
Field Description

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

21.1 Adhoc Reports

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

Adhoc Reports



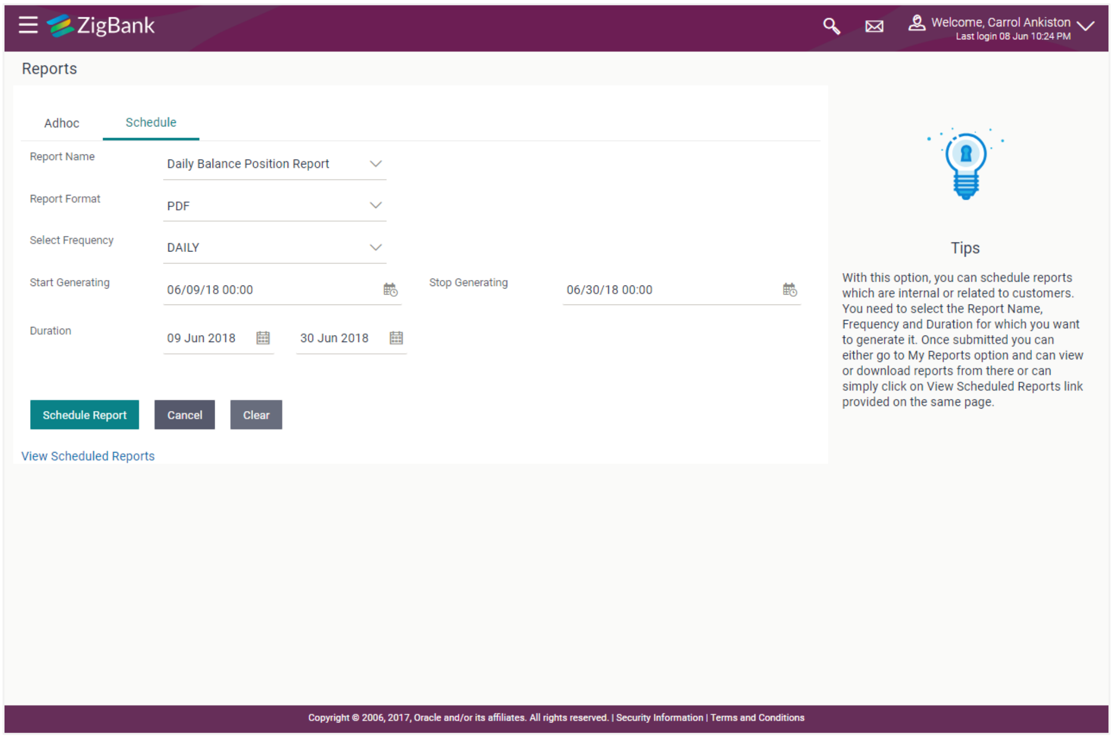
Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

21.2 Scheduled Reports

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

Scheduled Reports



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

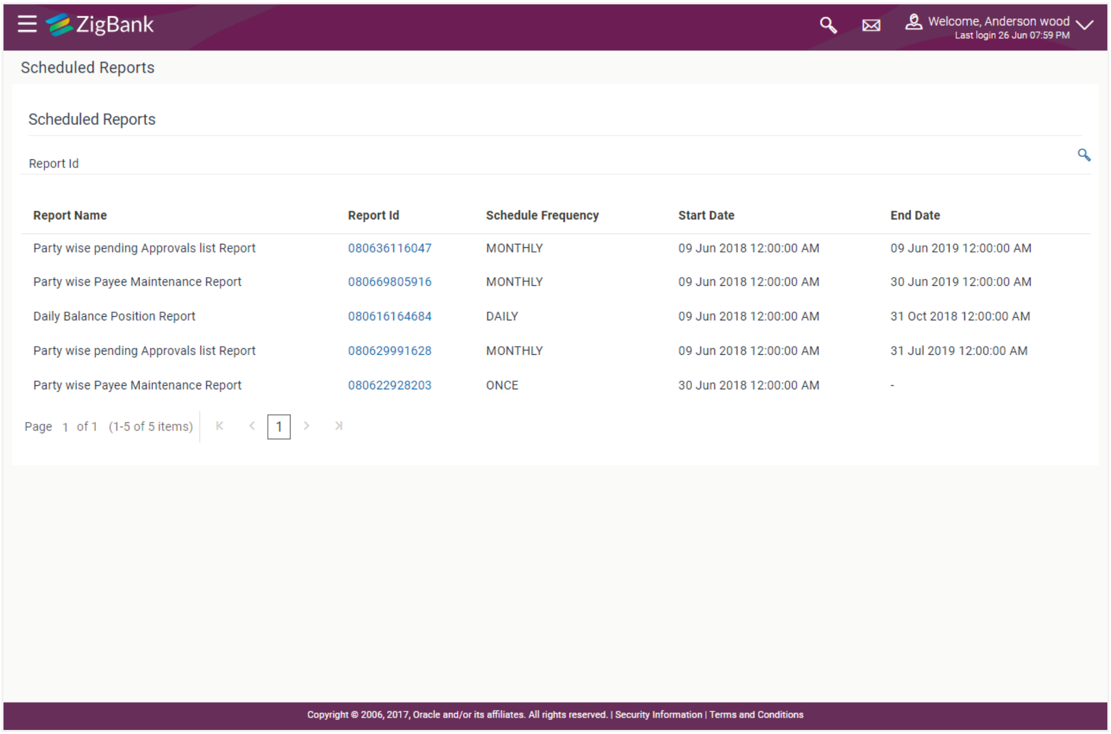
21.2.1 View Scheduled Reports

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

To view the scheduled reports:

1. In the **Report Generation** screen, click the **Scheduled** tab. The scheduled report generation screen appears.
2. Click the **View Scheduled Reports** link.
   The **Scheduled Reports** screen appears.

Scheduled Reports

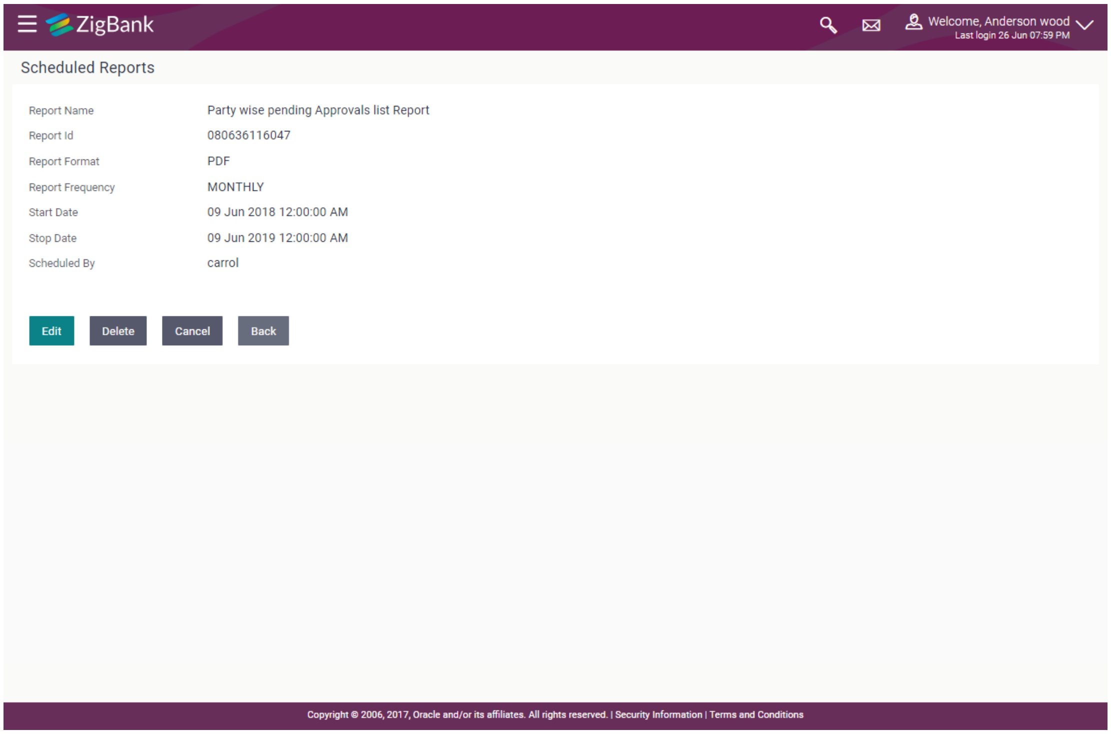


Field Description

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

3. Click the desired **Report ID** link to view the details of the scheduled report. The **View Scheduled Reports** screen appears.

View Scheduled Reports



Field Description

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

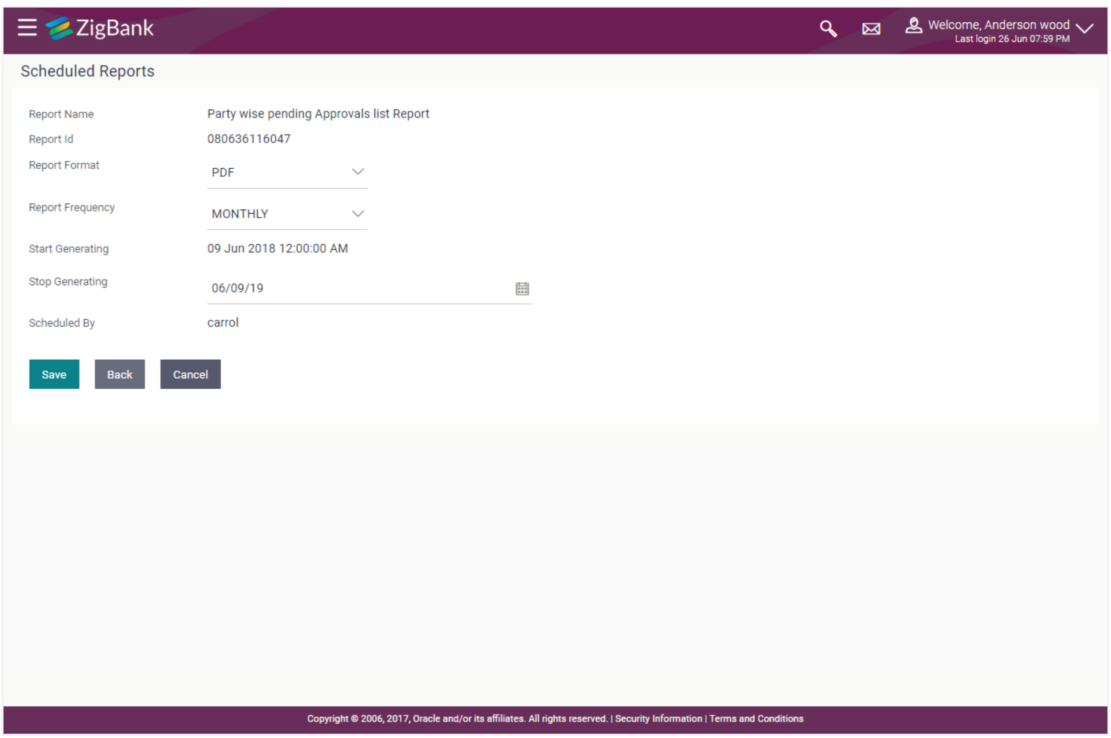
21.2.2 Edit Scheduled Reports

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

To edit the scheduled reports:

1. Click the **Scheduled** tab. The scheduled report generation screen appears.
2. Click the **View Scheduled** Reports link.
   The **Scheduled Reports** screen appears.
3. Click the desired **Report ID** link to edit the details of the scheduled report. The **View Report Schedule** screen appears.
4. Click **Edit** to modify the report schedule. The **Edit Scheduled Reports** screen appears.
   OR
   Click **Delete** to delete the report schedule.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

Edit Scheduled Reports



Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.

Field Name	Description
Report Format	The report format of the scheduled report.
Report Frequency	The frequency of the scheduled report. The options are: • Once • Daily • Weekly • Monthly
Start Generating	The start date of the scheduled report.
End Generating	The end date of the scheduled report.
Scheduled By	The id of the user who scheduled the report generation.

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

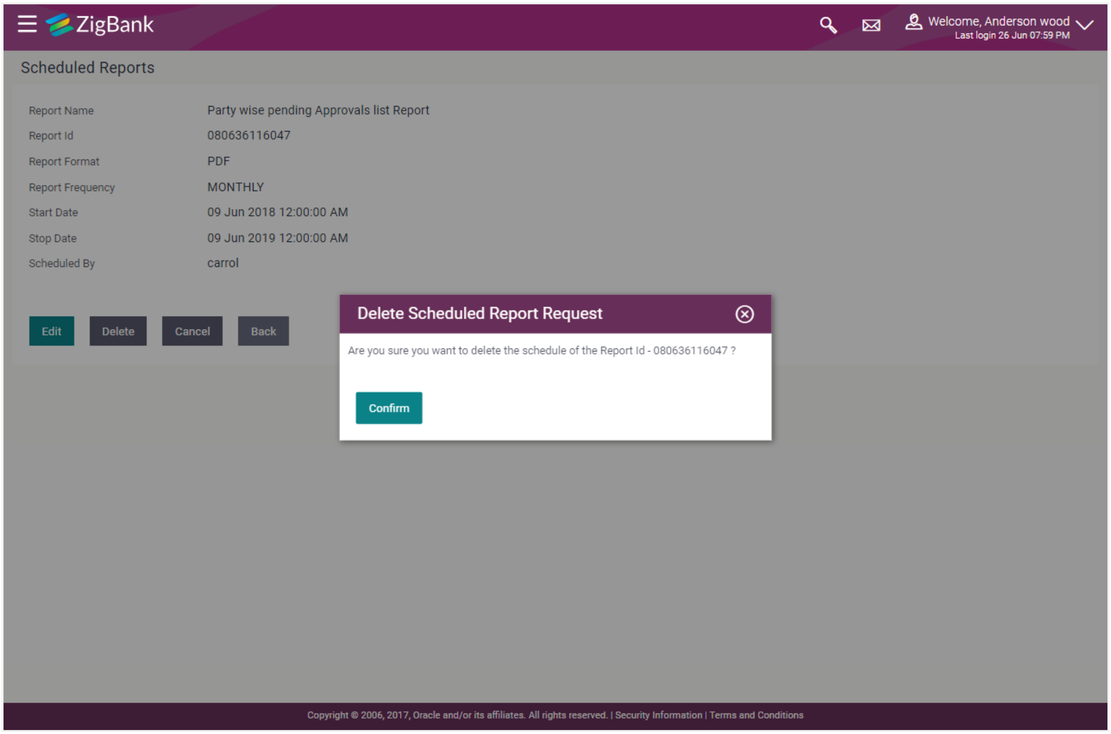
21.2.3 Delete Scheduled Reports

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

To delete the scheduled reports

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

Delete Scheduled Reports



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

21.3 Daily Balance Position Report

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

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

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

- Adhoc Report
- Schedule Report

How to reach here:

Corporate Dashboard > Toggle menu > Report > Report Generation

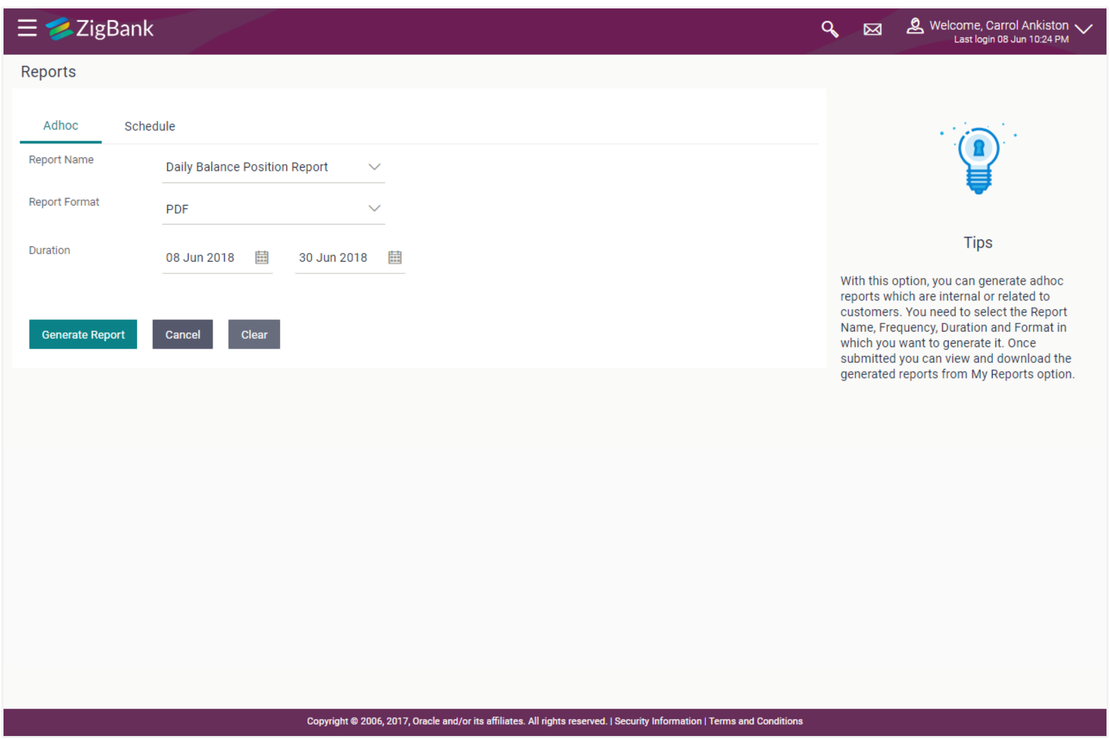
21.3.1 Daily Balance Position Report

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

To generate the daily balance position adhoc report:

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

Daily Balance Position - Adhoc Reports



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

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

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports*.

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

Daily Balance Position

Party Name: **Corp User1** | Party Id: **001164**
Start Date: **2013-10-30** | End Date: **2014-10-30**

ZigBank
Digital Banking

Account Number: **AT30011640014** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	9	£0.00	351.0	£0.00

Account Number: **AT30011640025** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£40.00	4	£230.00	23.0	-£190.00

Account Number: **AT30011640036** | Account Currency: **USD** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	31.0	£0.00

Account Number: **AT30011640047** | Account Currency: **USD** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	2	£0.00	8.0	£0.00

Account Number: **AT30011640069** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	20.0	£0.00

Account Number: **AT30011640078** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	5.0	£0.00

1 Report generated by Corp User1 | 30 Oct 2017, 08:55

Field Description

Field Name	Description
Report Parameters	

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

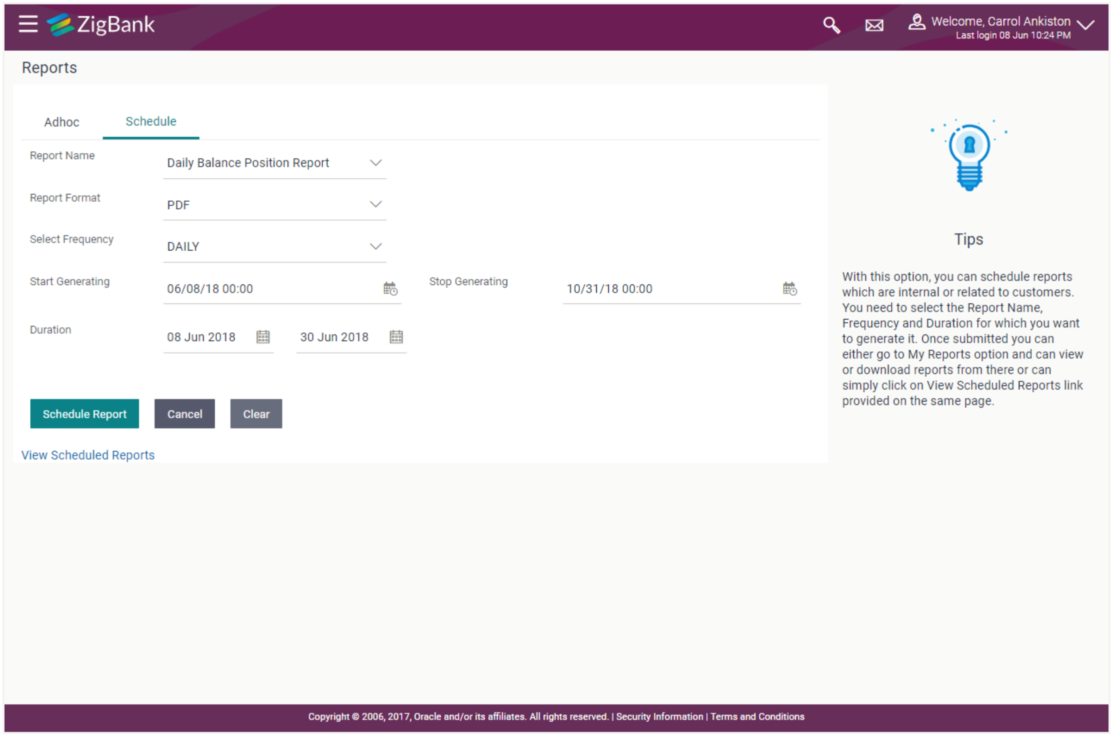
21.3.2 Daily Balance Position Report – Schedule Reports

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

To generate the Daily Balance Position schedule report:

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

Daily Balance Position Report - Schedule Report



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly

Field Name	Description
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

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

Note: You can also download the requested report from ***Toggle Menu > Reports > My Reports***.

21.4 Party wise Payee Maintenance Report

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

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

- Adhoc Report
- Scheduled Report

How to reach here:

Toggle menu > Reports > Report Generation

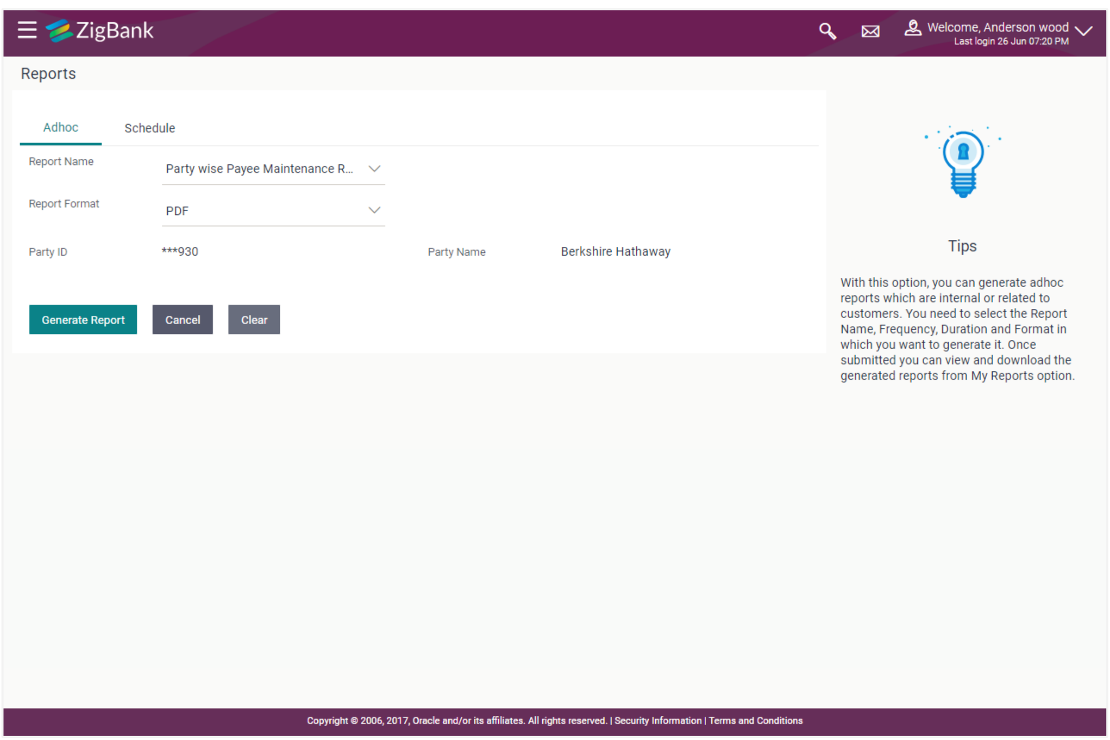
21.4.1 Party wise Payee Maintenance - Adhoc Report

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

To generate the Party wise Payee Maintenance adhoc report:

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

Party wise Payee Maintenance - Adhoc Reports



Field Description

Field Name	Description
Report Name	The type of report to be generated.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.

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

Note: You can also download the requested report from ***Toggle Menu > Reports > My Reports***.

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

Party wise Payee Maintenance

Party Id : **001164** | Party Name : **Exxon Mobil**

ZigBank
Digital Banking

Account Payees

Payee-Biller Name	Account Type	Account Details	NickName	Created By	Access Type
DoMichael7	DOMESTIC	9823u40joo HDFC Bank Ltd	MichaelDomNick	rkcorpuser1	Private
DomRihnna	DOMESTIC	9234092099 HDFC Bank Ltd	RihanaDomNick	rkcorpuser1	Private
DomRiya1	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick1	rkcorpuser1	Private
DomRiya2	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick2	rkcorpuser1	Private
DomRiya3	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick3	rkcorpuser1	Private
DomSuhana1	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick1	rkcorpuser1	Public
DomSuhana11	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick11	rkcorpuser1	Public
ITJack1	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick1	rkcorpuser1	Private
ITJack2	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick2	rkcorpuser1	Private
ITJack3	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick3	rkcorpuser1	Private
ITSparow1	INTERNATIONAL	IC477JCGI7877 ANGLO IRISH BANK CORPORATION PLC	ITSparowNick1	rkcorpuser1	Private
LucyIT1	INTERNATIONAL	190100183 Bank of Bahrain	LosDelRi001Nick1	rkcorpuser1	Public

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

Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.
Report Parameters	

Below field appears for **Account** type payee

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

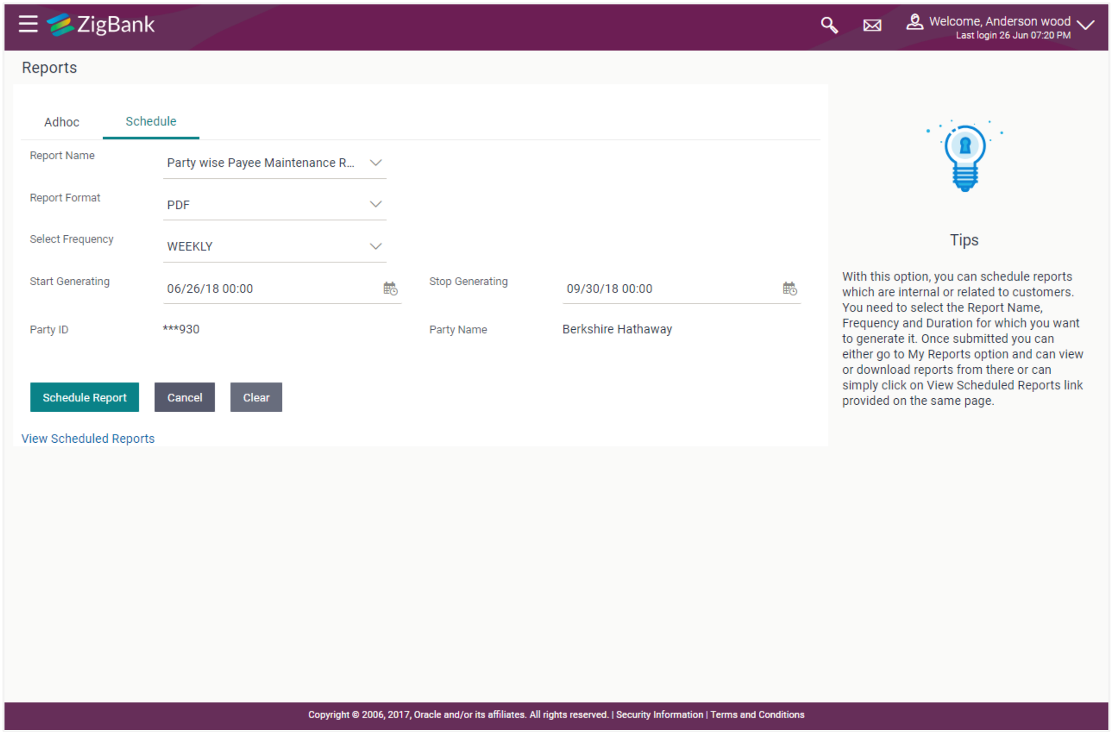
21.4.2 Party wise Payee Maintenance – Schedule Reports

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

To generate the Party wise Payee Maintenance schedule report:

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

Party wise Payee Maintenance - Schedule Report



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly

Field Name	Description
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

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

Note: You can also download the requested report from ***Toggle Menu* > *Reports* > *My Reports***.

21.5 Party wise Pending Approvals list Report

Party wise Pending Approval List Report provides a summary of transaction pending for approval under a specific party ID.

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

- Adhoc Report
- Schedule Report

How to reach here:

Toggle menu > Reports > Report Generation

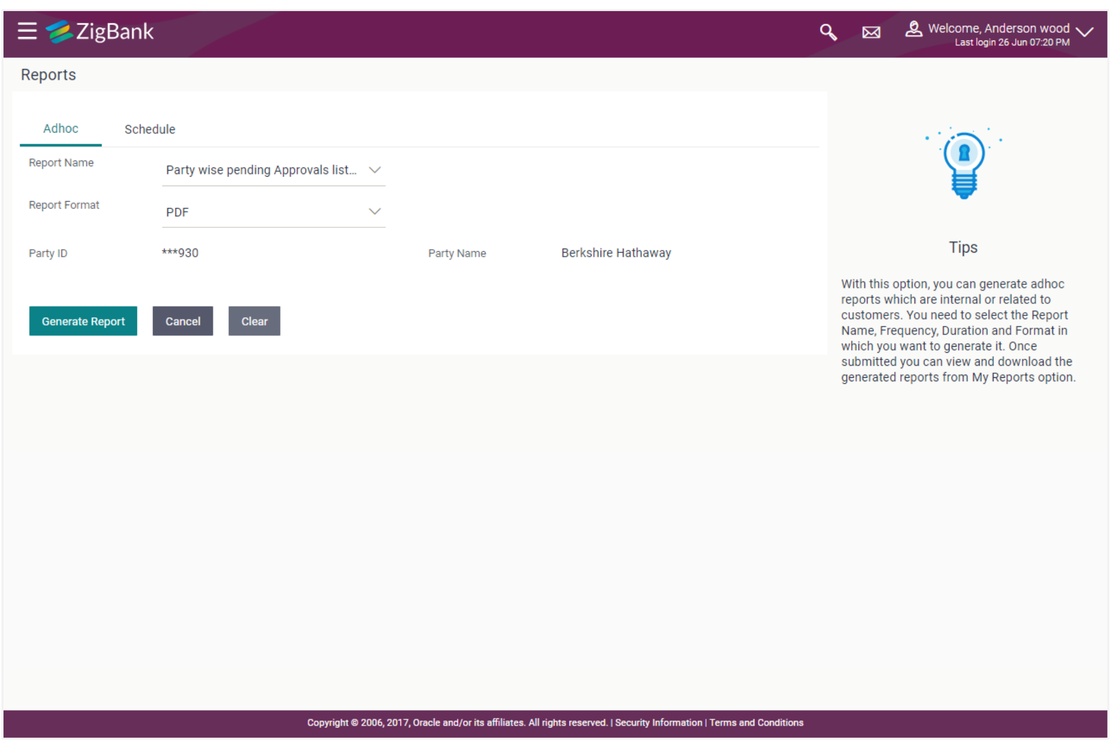
21.5.1 Party wise Pending Approvals list - Adhoc Report

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

To generate the party wise pending approvals list adhoc report:

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

Party wise Pending Approvals List - Adhoc Report



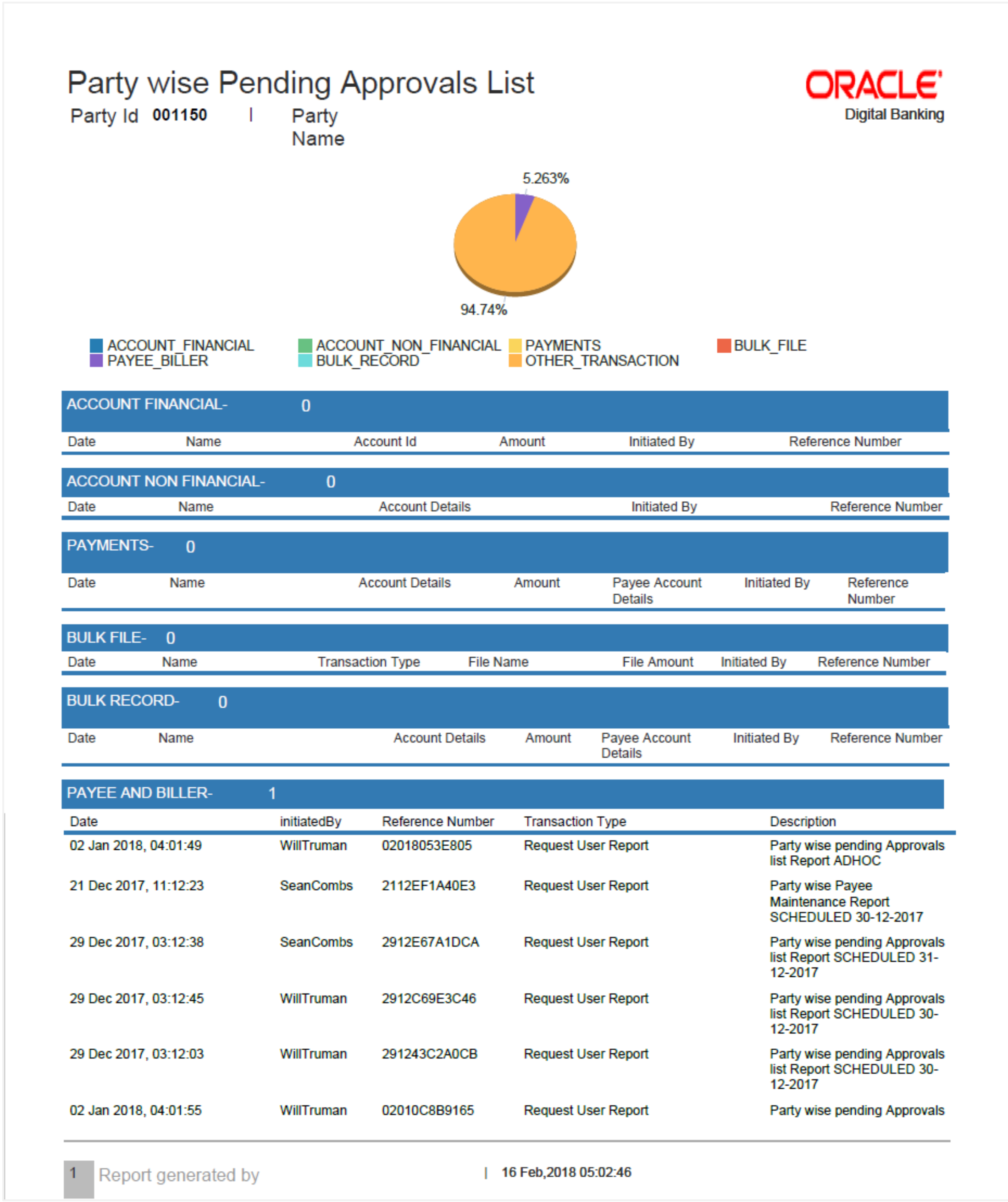
Field Description

Field Name	Description
Report Name	The type of report to be generated.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.

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

Note: You can also download the requested report from ***Toggle Menu > Reports > My Reports***.

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



Party wise Pending Approvals List

Party Id **001150** | Party Name

ORACLE Digital Banking

5.263%

94.74%

ACCOUNT_FINANCIAL ACCOUNT_NON_FINANCIAL PAYMENTS BULK_FILE PAYEE_BILLER BULK_RECORD OTHER_TRANSACTION

ACCOUNT FINANCIAL- 0

Date	Name	Account Id	Amount	Initiated By	Reference Number

ACCOUNT NON FINANCIAL- 0

Date	Name	Account Details	Initiated By	Reference Number

PAYMENTS- 0

Date	Name	Account Details	Amount	Payee Account Details	Initiated By	Reference Number

BULK FILE- 0

Date	Name	Transaction Type	File Name	File Amount	Initiated By	Reference Number

BULK RECORD- 0

Date	Name	Account Details	Amount	Payee Account Details	Initiated By	Reference Number

PAYEE AND BILLER- 1

Date	initiatedBy	Reference Number	Transaction Type	Description
02 Jan 2018, 04:01:49	WillTruman	02018053E805	Request User Report	Party wise pending Approvals list Report ADHOC
21 Dec 2017, 11:12:23	SeanCombs	2112EF1A40E3	Request User Report	Party wise Payee Maintenance Report SCHEDULED 30-12-2017
29 Dec 2017, 03:12:38	SeanCombs	2912E67A1DCA	Request User Report	Party wise pending Approvals list Report SCHEDULED 31-12-2017
29 Dec 2017, 03:12:45	WillTruman	2912C69E3C46	Request User Report	Party wise pending Approvals list Report SCHEDULED 30-12-2017
29 Dec 2017, 03:12:03	WillTruman	291243C2A0CB	Request User Report	Party wise pending Approvals list Report SCHEDULED 30-12-2017
02 Jan 2018, 04:01:55	WillTruman	02010C8B9165	Request User Report	Party wise pending Approvals

1 Report generated by | 16 Feb,2018 05:02:46

Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.
Graph	The graph represents the type of transactions performed that is Financial, Accounts Non Financial, Payments, Bulk File, Bulk Record and Payee and Biller.
Report Parameters- Account Financial	
Date	Date of the transaction initiation.
Name	Name of the user.
Account ID	Account ID of the transaction.
Amount	Amount for transactions allowed for the user.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Report Parameters- Accounts Non Financial	
Date	Date of transaction initiation.
Name	Name of the user.
Account Details	Accounts details of the transaction.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Report Parameters - Payments	
Date	Date of the transaction initiation.
Name	Name of the user.
Account Details	Accounts details of the transaction.
Amount	Transactions allowed for the user.

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

Field Name	Description
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Transaction Type	Type of transaction.
Description	Description about the transaction.

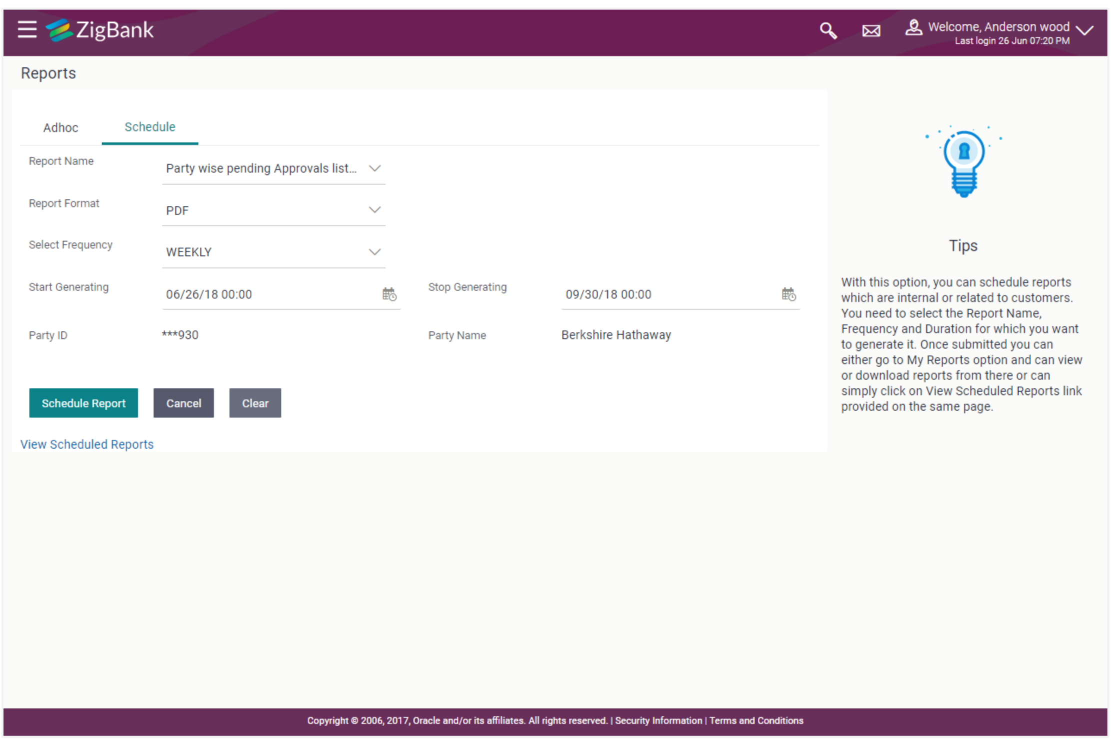
21.5.2 Party wise Pending Approvals List - Schedule Reports

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

To generate the Party wise Pending Approvals List schedule report:

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

Party wise Pending Approvals List - Schedule Report



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Select Frequency** list, select the appropriate option.
5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
6. Click **Schedule Report** to view and generate the report.
   OR
   Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

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

Note: You can also download the requested report from ***Toggle Menu > Reports > My Reports****.*

21.6 Transaction Summary Report

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

- Account Number
- Frequency
- Date Range

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

Reports are categorized under:

- Adhoc Report
- Scheduled Report

How to reach here:

Toggle menu > Report > Report Generation

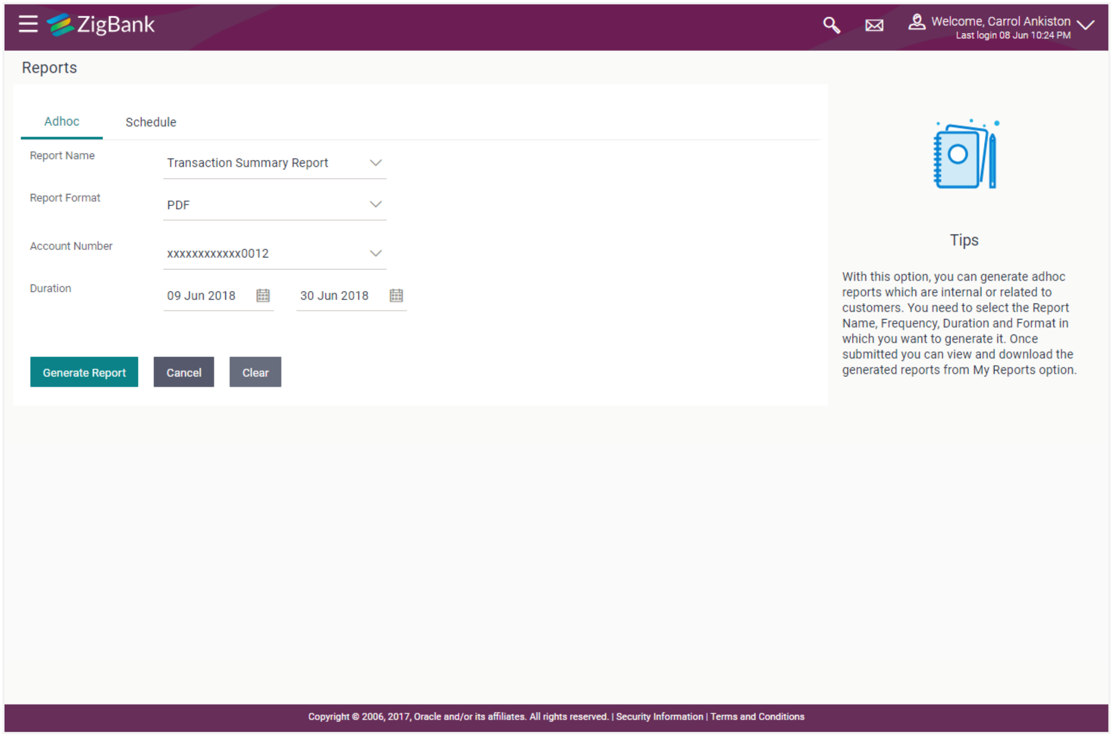
21.6.1 Transaction Summary - Adhoc Report

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

To generate the transaction summary adhoc report:

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

Transaction Summary - Adhoc Reports



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

3. From the **Report Format** list, select the appropriate report output format.

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

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

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

Transaction Summary Report

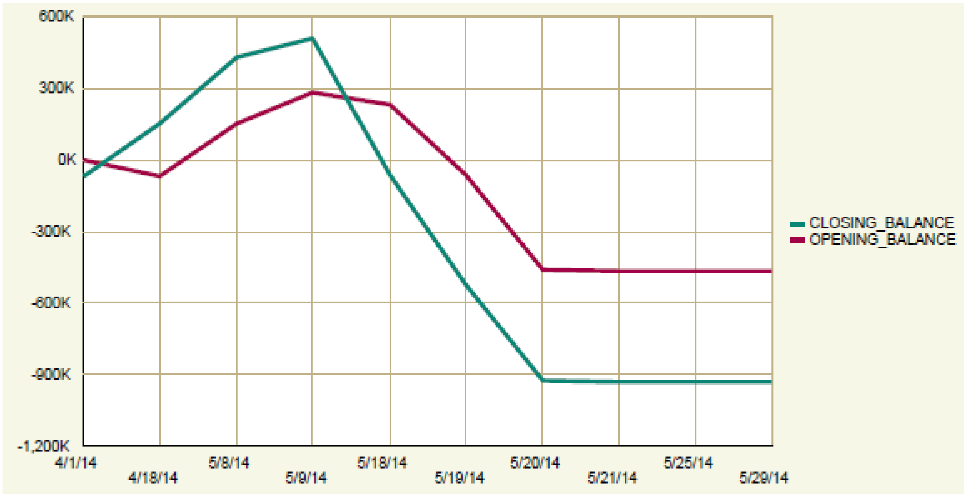
Party Id | Party Name

Account Number **NG1234568014** | Branch Code **NG1**

Account Currency **GBP**

Start Date | End Date

ORACLE
Oracle Banking Digital Experience



Transaction Summary

date	Opening Balance	Total Credit	Credit Count	Total Debit	Debit Count	Closing Balance
29 May 2014	GBP -467481.86	0		0.15	11	GBP -467482.01
25 May 2014	GBP -467480.36	0		1.5	1	GBP -467481.86
21 May 2014	GBP -467420.34	0		60.02	4	GBP -467480.36
20 May 2014	GBP -460574.3	0		6846.04	8	GBP -467420.34
19 May 2014	GBP -64242.21	0		396332.09	51	GBP -460574.3
18 May 2014	GBP 229274.64	1129.72	4	294646.57	15	GBP -64242.21
09 May 2014	GBP 280787.43	0		51512.79	4	GBP 229274.64
08 May 2014	GBP 150742.57	255885.21	5	125840.35	21	GBP 280787.43
18 Apr 2014	GBP -67630.43	222222.22	2	3849.22	6	GBP 150742.57
01 Apr 2014	GBP 0	0		67630.43	4	GBP -67630.43

Debit Details

Transaction Date	Value Date	Description	Reference No	Transaction Type	Amount
01 Apr 2014	29 May 2014	IC CASH COLLATERAL	NG1ILUN141490002	IC CASH COLLATERAL	GBP 63953.49

1 Report generated by | 16 Feb,2018 05:02:26

Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is generated.
Party Name	The name of the party for whom the report is generated.
Account Number	Account number of the transaction.
Account Currency	Account currency of the transaction.
Branch Code	Branch code of the bank.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Transaction Summary	
Date	The date of the generated report.
Opening Balance	Opening Balance of the transaction.
Total Credit	Total credit of the transaction.
Credit Count	Credit Count of the transaction.
Total Debit	Total debit of the transaction.
Debit Count	Debit Count of the transaction.
Closing Balance	Closing Balance of the transaction.
Debit Details	
Transaction Date	The date of the transaction.
Value Date	The value date of the transaction.
Description	The description of the transaction.
Reference No	The reference number of the transaction.
Transaction Type	The type of transaction.
Amount	The amount of transaction.

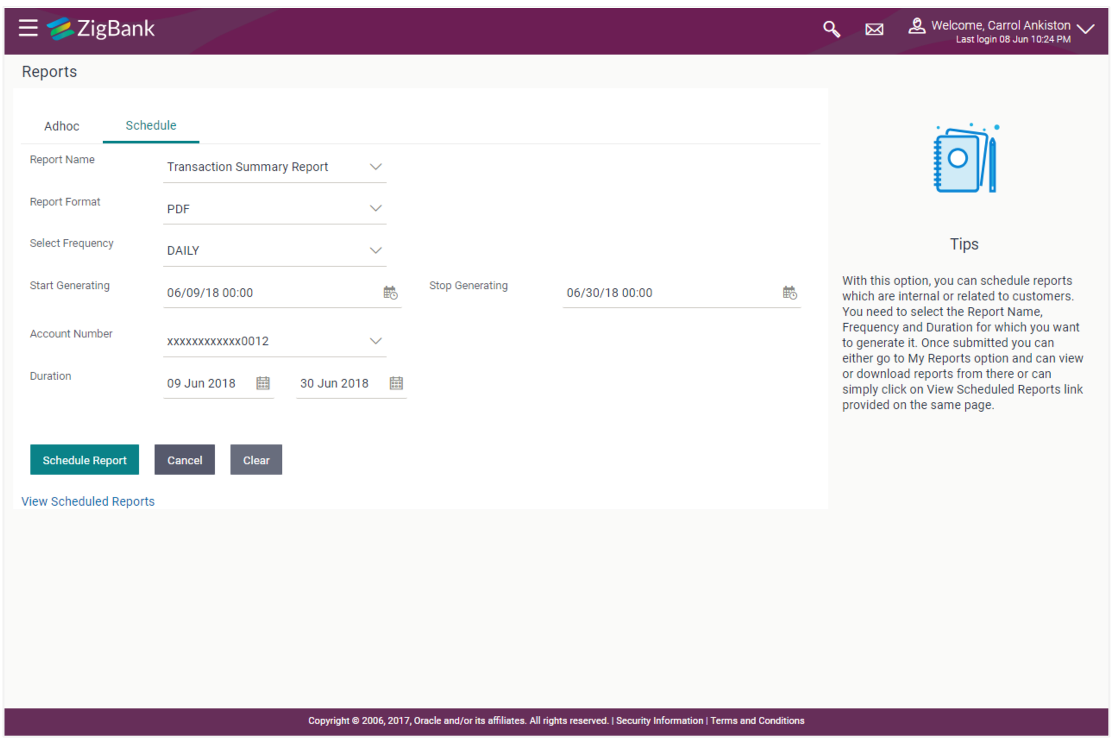
21.6.2 Transaction Summary - Schedule Reports

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

To generate the transaction summary schedule report:

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

Transaction Summary - Schedule Report



Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

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

Note: You can also download the requested report from ***Toggle Menu > Reports > My Reports****.*

Home