

# **Oracle Banking Digital Experience**

**Retail Accounts User Manual  
Release 18.2.0.0.0**

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Retail Accounts User Manual

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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/](http://www.oracle.com/financialservices/)

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# Table of Contents

<b>1. Preface.....</b>	<b>5</b>
1.1 Intended Audience .....	5
1.2 Documentation Accessibility .....	5
1.3 Access to Oracle Support .....	5
1.4 Structure .....	5
1.5 Related Information Sources.....	5
<b>2. Transaction Host Integration Matrix.....</b>	<b>6</b>
<b>3. Accounts .....</b>	<b>8</b>
3.1 Current & Savings Widget.....	9
<b>4. Account Details .....</b>	<b>11</b>
<b>5. Debit Cards .....</b>	<b>14</b>
<b>6. New Debit Card .....</b>	<b>16</b>
<b>7. Debit Card Details.....</b>	<b>19</b>
7.1 Update Daily Limits .....	22
<b>8. Block Card.....</b>	<b>24</b>
<b>9. Debit Card Upgrade.....</b>	<b>28</b>
<b>10. Debit Card Re-Issue .....</b>	<b>32</b>
<b>11. Request PIN .....</b>	<b>35</b>
<b>12. Reset PIN.....</b>	<b>38</b>
<b>13. Cheque Book Request.....</b>	<b>42</b>
<b>14. Cheque Status Inquiry .....</b>	<b>45</b>
<b>15. Stop/ Unblock Cheque.....</b>	<b>48</b>
<b>16. View Statements.....</b>	<b>51</b>
16.1 E-statements .....	54
16.2 Request Statement .....	55

16.3	Pre-generated Statement.....	55
<b>17.</b>	<b>Request Statement.....</b>	<b>57</b>
<b>18.</b>	<b>Sweep In.....</b>	<b>59</b>
18.1	Manage Sweep In .....	60
18.2	Sweep In - Add.....	62
18.3	Sweep In - Delete.....	68
<b>19.</b>	<b>Forex Calculator .....</b>	<b>69</b>
<b>20.</b>	<b>Inactive Accounts .....</b>	<b>71</b>
<b>21.</b>	<b>Account Nickname .....</b>	<b>74</b>

# 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

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / 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	Current & Savings Account Widget	✓	✓	✓
2	Account Details (Except Accrued Interest and Average Balance)	✓	✓	✓
3	Account Details (with Accrued Interest and Average Balance information)	✓	✗	✗
4	Account Details - Nickname updation	NH	NH	NH
5	Debit Cards	✗	✓	✓
6	New Debit Card	✗	NH	NH
7	Debit Card Details	✗	✓	✓
	Debit Card - International Transactions check update	✗	✗	✗
	Update Daily Limits	NH	NH	NH
8	Block Card	NH	NH	NH
9	Unblock Card	NH	NH	NH
10	Request PIN	NH	NH	NH
11	Reset PIN	NH	NH	NH
12	Reissue Card	NH	NH	NH
13	Upgrade Card	NH	NH	NH
14	Cheque Book Request	✓	✓	✓

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 12.4.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0</b>
15	Cheque Status Inquiry	✓	✓	✓
16	Stop/ Unblock Cheque	✓	✓	✓
17	View Statements	✓	✓	✓
	View Statements- E-statements	✗	✓	✓
	View Statements- Request Statement	✓	✓	✓
	View Statements- Pre-generated Statement	✗	✓	✓
18	Request Statement	✗	✓	✓
19	Inactive Accounts	✓	✓	✓
20	Manage Sweep-in			
	Sweep-in- View	✓	✗	✗
	Sweep In - Add	✓	✗	✗
	Sweep In - Delete	✓	✗	✗

### 3. Accounts

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

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

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

#### **Features Supported In the Application:**

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

- My Accounts Widget
- View Account Details
- Debit Card Details
- Update Debit Card Limits
- Apply for New Debit Card
- Block Debit Card
- Re-issue Debit Card
- Upgrade Debit Card
- Unblock Card
- Request for new Debit Card PIN
- Reset Debit Cards PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement, E-Statement, Pre-Generated Statement
- Request Statement
- Forex Calculator
- View Inactive Accounts

#### **Pre-Requisites**

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

#### **How to reach here:**

*Dashboard > My Accounts Widget > Current and Savings widget*



### 3.1 Current & Savings Widget

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

The screenshot displays the ZigBank mobile app interface. At the top, the header shows the ZigBank logo, a search icon, an envelope icon, and a user profile with the name 'Welcome, Ashok Jain' and 'Last login 25 May 04:58 PM'.

The main content area is divided into several sections:

- My Net Worth** (on 25 May 2018): A circular progress chart showing 'I Have' £396,589.00. It includes a breakdown: Current & Savings £386,521.90, Term Deposit £10,067.10, and Recurring Deposit £0.00. There are 'I Have' and 'I Owe' tabs.
- Recent Activity**: A table showing transactions for account xxxxxxxxxxxx0018.
 

Date	Description	Amount
02 Jan 2014	Payments and Collections Tr...	£11.00 Cr
02 Jan 2014	Payments and Collections Tr...	£11.00 Cr
02 Jan 2014	PRINCIPAL Liquidation	£12.00 Dr
- My Spends** (Last 30 days): A circular progress chart showing 100% spend, categorized as 'Uncategorized'. Total Spends are £13,501.10.
- Current & Savings** (5 Accounts): A list of active accounts for Ashok Jainh.
 

Account Name	Balance
Ashok Jainh xxxxxxxxxxxx0018   Active Savings Account Class 1   Conventional	£88,643.90
Ashok Jainh xxxxxxxxxxxx0029   Active Savings Account Class 1   Conventional	£99,978.00
Ashok Jainh xxxxxxxxxxxx0038   Active Savings Account Class 1   Conventional	£98,000.00
- My Bills** (4 bills to pay): A list of bills with due dates and 'Pay' buttons.
 

Bill Name	Amount	Due Date	Status
bandp vodafone3	\$1,900.00	Due On 25 May 2018	Past Due
PayIndia elsh3	₹1,300.00	Due On 07 Jun 2018	2 days left
NewPay waterh2	₹800.00	Due On 11 Jun 2018	6 days left
- Upcoming Payments**: A list of payments due.
 

Date	Description	Amount
26 Apr 2019	TESTC T	₹612.00
20 Apr 2019	OFFSET LOANS CASA	₹1,000.00
20 Apr 2019	OFFSET LOANS CASA	₹1,000.00
- Payments**: Icons for Transfer Money, Pay Bills, Favorites, Manage payees & Bills, Request Money, and View Repeat Transfers.
- Service Request**: A list of open requests.
 

Request Name	Reference Number	Date
CHANGE_DEBIT_CARD	307	25 May 2018
CREDIT_CARD_SUPPLEMENTARY	302	25 May 2018
UNBLOCKED_DEBIT_CARD	301	25 May 2018
- Notifications**: A message stating 'No New Notifications' and 'Check this section for new notifications'.
- My Advisors**: A message encouraging contact with ZigBank advisors.
- Deals of the Day**: A banner for a 50% off promotion on purchases.
- CHRISTMAS**: A banner for a 50% off promotion on purchases.

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## Widget Overview

### Current & Savings

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

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

### Forex Calculator

The forex calculator link, provided on the Current & Savings Account widget enables the customer to access the Forex Calculator.

---

[Home](#)

## 4. Account Details

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

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

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

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Account Details*  
OR

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


### To view accounts details:

1. Select the option Active from the provided filter option on the Current & Savings widget.
2. All the active current & savings accounts held by the user appear.
3. Click on a specific account record and select the option **Account Details** in order to view details of that account.

### Account Details

The screenshot displays the 'Account Details' screen for a user named Gloria Rodrigues. The header shows the ZigBank logo and user information. Below the header, there are navigation tabs: 'Account Details' (selected), 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area is divided into two columns. The left column, titled 'Basics', contains fields for Customer Name (Gloria Rodrigues), Account Number (xxxxxxxxxxxx0025), Net Balance (£1,254,534.00), Customer ID (\*\*\*801), Holding Pattern (Single), Branch (Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN), Status (Active), Nomination (Not Registered), and Sweep-in Provider (No). The right column, titled 'Balance Details', contains fields for Available Balance (£1,254,534.00), Average Balance (£1,254,534.00), Unclear Funds (£0.00), Advance Against Unclear Funds Limit (£0.00), Average Quarterly Balance (£1,200,000.00), Average Monthly Balance (£1,100,000.00), Lien Amount (£2,000.00), and Sweep-in Amount (£190,000.00). At the bottom left, there is a 'Back to Dashboard' link. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

Field Name	Description
<b>Customer Name</b>	Name of the primary account holder.
<b>Account Number</b>	Account number in masked format.
<b>Net Balance</b>	The amount that can be withdrawn from the account
<b>Nickname</b>	<p>The nickname given to the account by the account holder. This nickname can be changed or deleted.</p> <p>Click  <b>Add Nickname</b>, to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Basics</b>	
<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Holding Pattern</b>	<p>The holding pattern of the account i.e. single or joint.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• For single owner - single</li> <li>• For joint ownership - joint</li> </ul>
<b>Joint Account Holder</b>	Name of the joint account holder.
<b>Mode of Operation</b>	<p>Operation mode of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• Mandate Holder</li> <li>• Single</li> <li>• Either Anyone or Survivor</li> <li>• Former or Survivor</li> <li>• Jointly</li> </ul>
<b>Branch</b>	Branch name in which the account is held along with the address.
<b>Status</b>	<p>The current status of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>
<b>Nomination</b>	Whether the account has a registered nominee or not.
<b>Sweep-in Provider</b>	Identifies whether or not sweep-in facility is enabled for the account.

Field Name	Description
<b>Balance Details</b>	
<b>Available Balance</b>	The current available balance in the account.
<b>Average Balance</b>	The average balance in the account. <b>Note:</b> This field appears only if user has opted for Third Party integration.
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Unclear Funds</b>	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
<b>Overdraft Limit</b>	The maximum credit allowed by the bank for the account.
<b>Advance Against Unclear Funds Limit</b>	The maximum amount that can be utilized as advance against funds that have not yet been cleared.
<b>Average Quarterly Balance</b>	The average balance of the account over the last 90 days.
<b>Average Monthly Balance</b>	The average balance of the account over the last 30 days.
<b>Lien Amount</b>	The amount marked as lien by the bank.
<b>Sweep-in Amount</b>	The amount available through sweep-in.

You can also perform the following account related transactions:

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

[Home](#)

## 5. Debit Cards

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

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

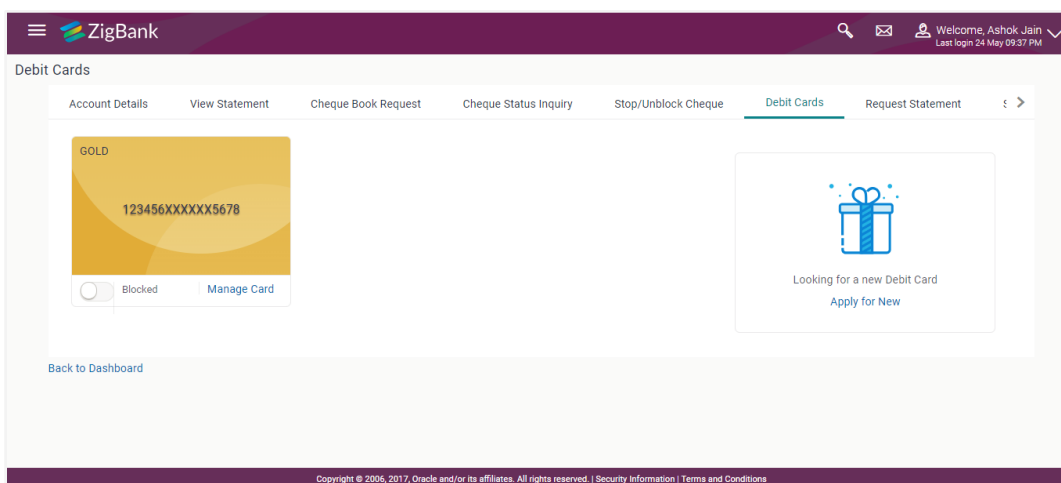
### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards*

### Debit Cards



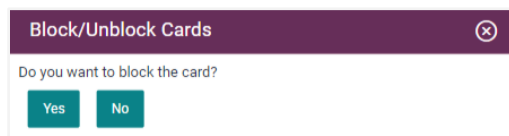
### Field Description

Field Name	Description
<b>Card Product</b>	The debit card product name.
<b>Card Number</b>	The debit card number in masked format.

You can also perform the following actions:

- To block the debit card, slide the toggle button of the desired debit card to **Blocked**. A pop up window appears with a message asking the user to confirm whether the card has to be blocked.

#### Block Debit Card



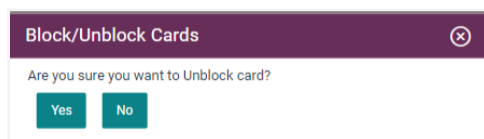
Click **Yes** to confirm blocking the debit card. The user will be redirected to the **Block/ Hotlist Card** screen where the user can proceed with blocking the card.

OR

Click **No** to cancel blocking the card.

- To unblock the blocked debit card, slide the toggle button of the desired debit card from Blocked to Unblock. A pop up window appears with a message asking the user to confirm whether the card has to be unblocked.

#### Unblock Debit Card



Click **Yes** to unblock the debit card.

The success message of unblock debit card appears.

OR

Click **No** to cancel unblocking the debit card.

- To view the details of a debit card, click the **Manage Card** option provided against the specific card.  
The user will be redirected to the **Debit Card Details** screen.
- Click on the **Back to Dashboard** link to go to the Dashboard screen.

[Home](#)

## 6. New Debit Card

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

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track their status by clicking the View All link provided in the Service Request widget available in the retail dashboard.

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Debit Cards > **Apply for New** link*

OR

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More Options > Debit Cards > **Apply for New** link*

### New Debit card

**ZigBank** | Welcome, Ashok Jain | Last login 31 May 04:36 PM

#### New Debit Card

Account Number  
xxxxxxxxxxxx0018

Balance : £84,337.04

Specify Reason  
New Card

Name on Card  
Smith John

Delivery Location  
☒ Branch Near Me  
☐ My Address

City  
New York

Branch Near Me  
Universal Bank

CITI BANK  
Unit 1  
Block A  
New York  
UNITED STATES

☒ Submit

[Back to Dashboard](#)

**Apply Debit Card**

Say good-bye to the hassle of withdrawing cash every time you need to shop. Enjoy cashless, worry-free shopping.

Forget the worries of currency conversion, as your card can be used to make payments in local currencies.

Your ZigBank Debit Card entitles you to immense benefits through offers, reward points on transactions, and much more.

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### Field Description

#### Field Name Description

**Account Number** The account number in masked format.

**Balance** Net balance in the selected account.



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

<b>Specify Reason</b>	The reason for which a new debit card is being applied. The options can be:
-----------------------	--------------------------------------------------------------------------------

- |  |                                                                                                                                          |
|--|------------------------------------------------------------------------------------------------------------------------------------------|
|  | <ul style="list-style-type: none"> <li>• New Card</li> <li>• Previous card was hotlisted</li> <li>• Previous card not working</li> </ul> |
|--|------------------------------------------------------------------------------------------------------------------------------------------|

<b>Name on Card</b>	The name to be embossed on the card.
---------------------	--------------------------------------

<b>Delivery Location</b>	The customer is required to specify where the new card is to be delivered. The options are:
--------------------------	------------------------------------------------------------------------------------------------

- |  |                                                                                          |
|--|------------------------------------------------------------------------------------------|
|  | <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> </ul> |
|--|------------------------------------------------------------------------------------------|

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

<b>Select Address</b>	The address at which the new card is to be delivered. The options are:
-----------------------	---------------------------------------------------------------------------

- |  |                                                                                                 |
|--|-------------------------------------------------------------------------------------------------|
|  | <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul> |
|--|-------------------------------------------------------------------------------------------------|

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

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

<b>City</b>	The customer can filter branches based on city.
-------------	-------------------------------------------------

<b>Branch Near Me</b>	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
-----------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

#### To apply for a new debit card:

1. From the **Account Number** list, select the current or savings account number against which you want to apply for a new debit card.
2. From the **Specify Reason** list, select the appropriate reason to apply for a new card.

3. In the **Name on Card** field, enter the name to be embossed on the card.
4. In the **Delivery Location** field, select the appropriate delivery mode.
  - a. If you select the **Branch Near Me** option:
    - i. From the **Select City** list, select the appropriate option.
    - ii. From the **Select Branch** list, select the appropriate option. The branch address appears.
  - b. If you select the **My Address** option:
    - i. From the **Select Address** list, select the appropriate delivery address.
5. Click **Submit**.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message along with the service request number appears.
8. Click **Go to Account Details** to go to the Account Details screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 7. Debit Card Details

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

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

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

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

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Cards*  
OR

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More Options > Debit Cards > Manage Cards*

### To view the debit card details:

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

### Debit Card Details

**Debit Card Details**

Customer Name: Gloria Rodriguez  
Name on Card: leo  
Card Type: GOLD  
Account Number: xxxxxxxxxxxx0025  
Card Number: 129987XXXXXX  
Valid Thru: 16 Mar 2017  
Status: ACTIVE

**Daily Limits**

Facility	No. Of Transactions	Amount
Own ATM Limits	4	£500.00
Remote ATM Limits	3	£200.00
Own Point of Sale Limits	10	£800.00
Remote Point of Sale Limits	8	£700.00
e-Commerce Limits	10	£7,000.00

**International Usage Limits**

No. Of Transactions	Amount
4	£500.00
3	£200.00
10	£800.00
8	£700.00
10	£7,000.00

Back to Dashboard

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	Name of the customer as displayed on the card.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The debit card number in masked format.
<b>Card Type</b>	The debit card product name.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>International Transactions</b>	<p>The international transactions flag - whether international transactions are allowed or not on the card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive- Disable all international transactions on the debit card</li> </ul> <p><b>Note:</b> This field appears only if user has opted for Third Party integration.</p>

**Daily Limits/ / International Usage Limits**

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

**Facility: Own ATM**

<b>Number of Transactions</b>	The daily / International Usage limits of transactions allowed at an ATM of own bank.
<b>Amount</b>	The daily / International Usage limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

**Facility: Remote ATM Limits**

Field Name	Description
<b>Number of Transactions</b>	The daily / International Usage limits of transactions allowed at a remote ATM.
<b>Amount</b>	The daily / International Usage limits on the cumulative amount allowed for withdrawal at a remote ATM.
<b>Facility: Own Point of Sale (PoS)</b>	
<b>Number of Transactions</b>	The daily / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
<b>Amount</b>	The daily / International Usage limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank.
<b>Facility: Remote Point of Sale Limits (PoS)</b>	
<b>Number of Transactions</b>	The daily / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
<b>Amount</b>	The daily / International Usage limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank.
<b>Facility: e-Commerce Limits</b>	
<b>Number of Transactions</b>	The daily/ International Usage limits of transactions allowed for e-Commerce.
<b>Amount</b>	The daily / International Usage limits on the cumulative amount allowed for e-Commerce.

2. Click **Back** to go back to the previous screen.  
OR  
Click **Update** to update the daily limits of the debit card.  
OR  
Click **Request PIN** to raise the request for a debit card PIN.  
OR  
Click **Reset PIN** to reset and reassign the new debit card PIN.  
OR  
Click **Block Card** to block the lost or stolen debit card.  
OR  
Click **Back to Dashboard** to go back to the **Dashboard** screen.

## 7.1 Update Daily Limits

To modify the daily limits of the debit card:

1. Click on the **Manage Cards** link. The **Debit Card Details** screen along with the Daily Limits details appears.
2. Click **Update** to update the limits as required. The **Debit Card Details** page appears with the limit fields in editable format.

### Update Daily Limits

**Debit Card Details**

Customer Name: Gloria Rodrigues  
Name on Card: leo  
Card Type: GOLD  
Account Number: xxxxxxxxxxxx0025  
Card Number: 120987XXXXXX  
Valid Thru: 16 Mar 2017  
Status: ACTIVE

**Daily Limits**

Facility	No. Of Transactions	Amount
Own ATM Limits	4	£500.00
Remote ATM Limits	3	£200.00
Own Point of Sale Limits	10	£800.00
Remote Point of Sale Limits	8	£700.00
e-Commerce Limits	10	£7,000.00

**International Usage Limits**

No. Of Transactions	Amount
4	£500.00
3	£200.00
10	£800.00
8	£700.00
10	£7,000.00

**Save** **Back**

3. Update the ATM and POS limits details as required.
4. Click **Save** to save the modified limits.  
OR  
Click **Cancel** to cancel updating the debit card limits.  
OR  
Click **Back** to go back to the previous screen.
5. A pop up message appears asking the user to confirm updating the debit card limits.  
Click **Proceed** to proceed with updating the debit card limits.  
OR  
Click **Cancel** to cancel updating the debit card limits.
6. The review screen appears.  
Click **Confirm** to confirm updating the debit card limits.  
OR  
Click **Cancel** to cancel updating the debit card limits.

OR

Click **Back** to go back to the Debit Card Details screen.

7. The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.

Click **Go to Account Details** to go to the **Account Details** screen.

OR

Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 8. Block Card

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

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

This feature also enables the user to replace damage cards or stolen/lost cards with new card by requesting request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Block Card*  
OR

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Card link > Block Card*

### Block Card

**ZigBank** Welcome, David Stevens  
Last login 03 Jun 02 04 PM

**Block Card**

Debit Card Details Request PIN **Block/Hotlist Card** Upgrade Card Reset PIN Reissue Card

Customer Name	Name on Card	Card Type	Account Number	Card Number	Valid Thru	Status
Smith John	Smith John	GOLD	xxxxxxxxxxxx0117	343435XXXXXX	23 Jan 2020	ISSUED

Type of Block  
Permanent Block (Hotlist) ▼

Specify Reason  
Stolen ▼

Would like to order a replacement card ?  
☒ Yes ☐ No

Delivery Location  
☒ Branch Near Me ☐ My Address

City  
New York ▼

Branch Near Me  
Universal Bank ▼

CITI BANK  
Unit 1  
Block A  
New York  
UNITED STATES

[Back to Dashboard](#)

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of the primary account holder.
<b>Name on Card</b>	Name of the user as displayed on the card.
<b>Card Type</b>	The debit card product name.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>•Activated</li> <li>•Inactive</li> <li>•Blocked</li> <li>•Issued</li> <li>•Lost</li> <li>•Add-on-Request</li> </ul>
<b>Type of Block</b>	<p>Specify whether the card is to be temporarily blocked or is to be permanently blocked.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>•Temporary Block</li> <li>•Permanent Block (Hotlist)</li> </ul> <p>The following fields are enabled if you select the <b>Permanent Block</b> option in the <b>Type of Block</b> list.</p>
<b>Specify Reason</b>	<p>Specify the reason for which you want to permanently block the debit card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>•Damaged</li> <li>•Lost</li> <li>•Stolen</li> </ul>
<b>Would you like to order a replacement card?</b>	<p>Specify whether you want to order a replacement card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>•Yes</li> <li>•No</li> </ul>

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

The following fields appear only if you have selected the option **Yes** against the field **Would you like to order a replacement card?**

<b>Delivery Location</b>	Specify where the new replacement debit card is to be delivered. The options are: <ul style="list-style-type: none"> <li>•My Address</li> <li>•Branch Near Me</li> </ul>
--------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

<b>Select Address</b>	The address at which the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> <li>•Work</li> <li>•Residence</li> <li>•Postal</li> </ul>
-----------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

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

<b>City</b>	The customer can filter branches based on city.
-------------	-------------------------------------------------

<b>Branch Near Me</b>	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
-----------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

### To block a debit card:

1. From the **Type of Block** list, select the appropriate option to block the card.
  - a. If the user selects the **Permanent Block (Hotlist)**:
    - i. From the **Specify Reason** list, select the appropriate reason to block the card.
    - ii. In the **Would you like to order a replacement card?** field, select the option **Yes** to opt for a replacement card.  
OR  
Select option **No** if you do not want a replacement card.
    - iii. If you have selected option **Yes** against the field **Would you like to order a replacement card?**, then from the **Delivery Location** list, select the appropriate delivery location:
      1. If you select the **My Address** option as delivery location, then from the **Select Address** list, select the appropriate option. The complete address

of the card holder's residence, work or that defined as postal address will be displayed.

2. If you select the **Branch Near Me** option as delivery location, the fields by which to select the branch of choice appear.  
From the **City** list, select the city where the branch located.  
From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
2. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
3. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to go back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
4. The confirm screen with a message confirming successful submission of the request to block the card appears. The service request number also appears on this screen.  
Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **Go to Account Details** to navigate to the Accounts Details screen.

[Home](#)

## 9. Debit Card Upgrade

Using this option, the user can upgrade or downgrade his existing debit card.

A user might want to upgrade his debit card so as to avail better benefits and facilities. This feature enables the user to view details of the different upgrade options available (such as charges, offers, and terms and conditions) so that the user is able to make an informed decision before deciding on a specific upgrade.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Upgrade Card*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Card link > Upgrade Card*

### Debit Card Upgrade

**ZigBank** Welcome, Ashok Jain  
Last login 28 Jun 07:31 PM

**Debit Card Upgrade**

Debit Card Limits	Request PIN	Block/Hotlist Card	Upgrade Card	Reset PIN	Reissue Card
Customer Name Ashok R Jain	Name on Card Allen steve	Account Number xxxxxxxxxxx0038	Card Number 123456XXXXXX0014	Card Type GOLD	Valid Thru 21 Jan 2022
		Status ISSUED			

Upgrade Card  
PLATINUM EDGE [Hide Details](#)

**PLATINUM EDGE - Benefits**

Domestic	Offers	Rewards
POS Limit £1,000.00	Get flat 25% off at xyz.com on minimum purchase of 9999	This debit card offers you upto 10 payback Reward points for every 200 spent using your Debit Card for purchase transactions.
Daily cash withdrawal limit £3,000.00		
<b>International</b>		
Remote ATM Limit £3,000.00	Get cashback up to 10000 on abc products	
Daily Purchase limit £3,000.00	Get 10% off on flight booking at lmn	
Remote POS Limit £3,000.00		
E-COMMERCE Limit £50,000.00	Get per voucher worth 100	

Email Id  
neh\*\*\*\*@oracle.com

Mobile No  
0226\*\*\*\*05

Delivery Location  
☒ Branch Near Me ☐ My Address

City  
London

Branch Near Me  
Universal Bank

Universal Bank  
Cabot Place East  
Canary Wharf  
London  
UNITED STATES

☒ I accept Terms and Conditions

[Submit](#) [Back](#)

[Back to Dashboard](#)

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	The name to be embossed on the card.
<b>Card Type</b>	The debit card product name.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>•Activated</li> <li>•Inactive</li> <li>•Blocked</li> <li>•Issued</li> <li>•Lost</li> <li>•Add-on-Request</li> </ul>
<b>Upgrade Card</b>	Select a variant of the debit cards available to upgrade the debit card.
<b>View Details</b>	Link to view the features of the debit card selected in the <b>Upgrade Card</b> list.
<b>Hide Details</b>	Link to hide the features of the debit card selected in the <b>Upgrade Card</b> list.
<p>The following section appears, if user selects a debit card variant in the <b>Upgrade Card</b> list and clicks on the <b><u>View Details</u></b> link.</p>	
<b>Name of the Debit Card Variant</b>	The name of the debit card variant available for selection.
<b>Domestic</b>	The limits applicable on the debit card for use within the country.
<b>POS Limit</b>	The daily usage limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.
<b>Daily cash withdrawal limit</b>	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

Field Name	Description
<b>International</b>	
The limits applicable on the debit card for use internationally.	
<b>Remote ATM Limits</b>	The daily usage limits on the cumulative amount allowed for withdrawal at an remote ATM.
<b>Daily purchase limit</b>	The daily limits on the cumulative amount allowed for purchase.
<b>Remote POS Limits</b>	The daily limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.
<b>E COMMERCE Limit</b>	The daily Usage limits on the cumulative amount allowed for e-Commerce.
<b>Offers</b>	Displays the offers available on the debit card variant.
<b>Rewards</b>	Displays the details of reward points accumulation based on purchase transactions using the debit cards.
<b>Email ID</b>	The email ID of the debit card holder is displayed.
<b>Mobile No</b>	The mobile number of the debit card holder is displayed.
<b>Delivery Location</b>	<p>Select a location where the new card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>•My Address</li> <li>•Branch Near Me</li> </ul>
This section appears if you select the <b>My Address</b> option in the <b>Delivery Location</b> field.	
<b>Select Address</b>	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>•Work</li> <li>•Residence</li> <li>•Postal</li> </ul>
<b>Address</b>	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if you select the <b>Branch Near Me</b> option in the <b>Delivery Location</b> field.	
<b>City</b>	The customer can filter branches based on city.

Field Name	Description
<b>Branch Near Me</b>	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.

**To upgrade the debit card:**

1. From the **Upgrade Card** list, select the desired debit card to upgrade.
2. Click on **View Details** link to view the features of the debit card selected in the **Upgrade Card** list. The features of the selected debit card appear.

Note: Click on **Hide Details** link to hide the features of the debit card selected in the **Upgrade Card** list.

3. From the **Delivery Location** list, select the delivery location of choice.
  - a. If you select the **My Address** option as delivery location:
    - i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
  - b. If you select the **Branch Near Me** option as delivery location,
    - i. From the **City** list, select the city where the branch located.
    - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
4. Click **Submit**.  
OR  
Click **Back** to navigate back to previous screen.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify details if any.  
OR  
Click **Cancel** to cancel the transaction.
6. The confirm screen with a message confirming successful submission of the request to upgrade the card appears. The service request number also appears on this screen.  
Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **Go to Account Details** to navigate to the Accounts Details screen.

[Home](#)

## 10. Debit Card Re-Issue

This feature enables the user to replace damage cards or stolen/ lost cards with new card by requesting for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Reissue Card*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Card link > Reissue Card*

### Debit Card Re-Issue

### Field Description

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

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Name on Card</b>	The debit card holder's name as embossed on the card.
---------------------	-------------------------------------------------------

<b>Account Number</b>	Account number in masked format.
-----------------------	----------------------------------

<b>Card Number</b>	The card number in masked format.
--------------------	-----------------------------------

<b>Card Type</b>	The debit card product name.
------------------	------------------------------

<b>Valid Thru</b>	The date on which the debit card expires.
-------------------	-------------------------------------------



Field Name	Description
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> </ul> <p>Add-on-Request</p>
<b>Delivery Location</b>	<p>Select the location where the new card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul> <p>This section appears if you select the <b>My Address</b> option under the <b>Delivery Location</b> field.</p>
<b>Select Address</b>	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address</b>	<p>The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.</p> <p>This section appears if you select the <b>Branch Near Me</b> option under the <b>Delivery Location</b> field.</p>
<b>City</b>	<p>The customer can filter branches based on city.</p>
<b>Branch Near Me</b>	<p>The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.</p>
<b>Branch Address</b>	<p>The complete address of the branch selected will be displayed once the customer selects a branch.</p>

---

**To re-issue debit card:**

1. From the **Delivery Location** list, select the option of choice.
  - a. If you select the **My Address** option as delivery location:

- i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
  - b. If you select the **Branch Near Me** option as delivery location,
    - i. From the **City** list, select the city where the branch is located.
    - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
2. Click **Submit**.  
OR  
Click **Back** to navigate back to previous screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify details if any.  
OR  
Click **Cancel** to cancel the transaction.
4. The confirm screen is displayed with a message confirming that the request for debit card re-issue has been successfully submitted. The service request number also appears on this screen.  
  
Click **Go to Account Details** to go to the **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the **Dashboard** screen.

[Home](#)

## 11. Request PIN

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

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

### How to reach here:

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

### Request PIN

**Debit Card Pin Request**

Debit Card Limits | **Request PIN** | Block/Hotlist Card | Upgrade Card | Reset PIN | Reissue Card

Customer Name Ashok R Jain	Name on Card Anniruddha	Account Number xxxxxxxxxxxx0029	Card Number 123412XXXXXX1234	Card Type GOLD	Valid Thru 25 Jan 2025	Status ISSUED
-------------------------------	----------------------------	------------------------------------	---------------------------------	-------------------	---------------------------	------------------

Delivery Location  
☒ Branch Near Me ☐ My Address

City  
New York

Branch Near Me  
CITI BANK

CITI BANK  
Unit 1  
Block A  
New York  
UNITED STATES

[Submit](#) [Back](#)

[Back to Dashboard](#)

**Tips**

Do not keep the PIN issued by the Bank together with your Credit/Debit Card.  
 Change your PIN immediately and destroy any documents containing PIN information.  
 Do not share your PIN or card with anyone including Bank employees, merchant, not even your friends or family.  
 Change your PIN at regular intervals.

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### Field Description

#### Field Name Description

<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	The debit card holder's name as embossed on the card.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.

Field Name	Description
<b>Card Type</b>	The debit card product name.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>Delivery Location</b>	<p>Select the location where the debit card PIN is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> </ul>
<p>This section appears if you select the <b>My Address</b> option in the <b>Delivery Location</b> field.</p>	
<b>Select Address</b>	<p>The address at which the debit card PIN is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address</b>	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
<p>This section appears if you select the <b>Branch Near Me</b> option in the <b>Delivery Location</b> field.</p>	
<b>City</b>	The customer can filter branches based on city.
<b>Branch Near Me</b>	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.

**To request for a debit card PIN:**

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

[Home](#)

## 12. Reset PIN

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


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

### How to reach here:

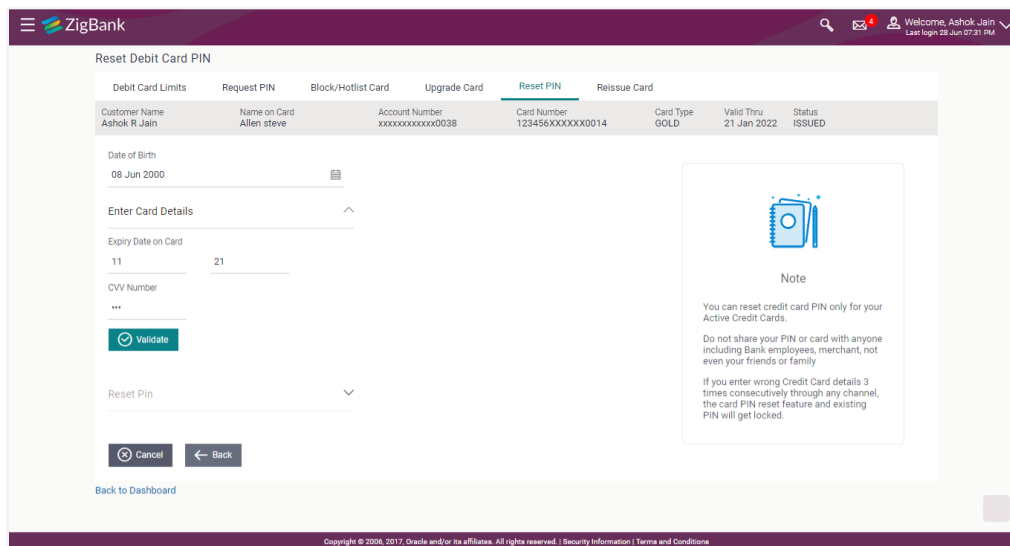
Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Cards > Reset PIN  
OR

Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Cards > Reset PIN

### To reset the debit card PIN:

1. Click on the **Manage Cards** link of the debit card whose PIN to be changed. The **Debit Card Details** screen appears.
2. Click **Reset PIN** from the tab.
3. In the **Date of Birth** calendar field, specify the card holder's date of birth.
4. Click **Enter Card Details** .

### Reset PIN- Card Details




### Field Description

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

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Name on Card</b>	The debit card holder's name as embossed on the card.
---------------------	-------------------------------------------------------

Field Name	Description
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Card Type</b>	The debit card product name.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>Date Of Birth</b>	<p>Specify the date of birth of the card holder.</p> <p>It is used to verify the identity of the card holder.</p>
<b>Enter Card Details</b>	
<b>Expiry Date on Card</b>	The expiry date of the debit card in format - MM/YY.
<b>CVV Number</b>	<p>Enter the CVV number of the card.</p> <p>The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.</p>

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

## New PIN Details

## Field Description

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

### Reset PIN

**Enter New PIN** Enter a new PIN of your choice.

**Re-enter New PIN** Re-enter the new PIN in this field to confirm the same.


9. Enter the new PIN as per your choice in **Enter New PIN** and **Re-enter New PIN** fields respectively.
10. Click **Submit**. The Authentication screen appears.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous screen.
11. You will receive an OTP code as a message on your registered mobile and or an email at your registered email ID. Enter the OTP code in the **Verification Code** field and click on **Submit**. For more information on OTP, refer the [OTP](#) section.



## Debit Card PIN- One Time Verification

**One Time Verification**

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Verification Code  
 

[Resend Code](#)

Reference Number  ☒ Edit

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### Field Description

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

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

12. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
13. The success message of debit card PIN generation appears.  
Click **Go to Account Details** to go to the Account Details screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 13. Cheque Book Request

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

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

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

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

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Cheque Book Request*

*OR*

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

*Cheque Book Request*

### Cheque Book Request

**ZigBank** Welcome, Ashok Jain  
Last login 31 May 03:50 PM

**Cheque Book Request**

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

Account Number: xxxxxxxx0029  
Balance : €99,956.00  
Type of Cheque Book: CHEQUEGBP  
Number of Cheque Books: 10  
Number of Leaves per Book: Please Select  
Delivery Location: ☒ Branch Near Me ☐ My Address  
City: New York  
Branch Near Me: Universal Bank  
CITI BANK  
Unit 1  
Block A  
New York  
UNITED STATES

**Submit** **Back**

[Back to Dashboard](#)

**Cheque book first delivery**

Will be attempted within 5 working days at your communication address updated in our records.

There will be two cheque books of 10 leaves each which will be issued free of charge every quarter.

After that, there is a charge of Rs. 20.00 plus 15.00% Service Tax per cheque book.

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**Field Description**

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

Field Name	Description
<b>Select Branch</b>	The branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
<b>Branch Address</b>	The complete address of the selected branch.

**To request for a cheque book:**

1. From the **Type of Cheque Book** list, select the appropriate option.
2. From the **Number of Cheque Book** list, select the required number of cheque books.
3. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
4. In the **Delivery Location** field, select the appropriate delivery address.
  - a. If you select the **Branch Near Me** option:
    - i. From the **Select City** list, select the appropriate option.
    - ii. From the **Select Branch** list, select the appropriate option.
  - b. If you select the **My Address** option:
    - i. From the **Address** list, select the cheque book delivery address.
5. To submit the cheque book request, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to make changes if any. User is directed to **Cheque Book Request** – screen with values in editable form.
7. The success message of cheque book request along with the service request number appears.
8. Click **Go to Account Details** to go to the **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 14. Cheque Status Inquiry

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

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

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

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Cheque Status Inquiry*  
OR

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

### Cheque Status Inquiry

The screenshot displays the ZigBank 'Cheque Status Inquiry' page. At the top, there's a navigation bar with the ZigBank logo and user information. Below it, a breadcrumb trail shows the path: Account Details > View Statement > Cheque Book Request > Cheque Status Inquiry > Stop/Unblock Cheque > Debit Cards > Request Statement. The main content area includes account details (Account Number: xxxxxxxxxxxx0029, Balance: £99,956.00) and search filters (Search Cheque by: Number, Range, Status; Select Status: Used; From Date: 01 May 2017; To Date: 30 May 2018). A 'Tips' box on the right advises keeping records of cheque serial numbers. Below the filters are 'Submit' and 'Back' buttons. A table lists two cheques: Cheque Number 133 (Used, £0.00) and Cheque Number 135 (Used, £0.00). The page footer contains copyright information.

### Field Description

#### Field Name Description

**Account Number** Account number from which cheque is issued in masked format along with the account nickname if defined.

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

**Balance** The balance in the account in the account currency.

Field Name	Description
<b>Search Cheque by</b>	<p>The search criteria to find the required cheque.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> <li>• Status</li> </ul> <hr/> <p><b>Note:</b> The <b>Range</b> and <b>Status</b> fields are displayed if the <b>Oracle Banking Digital Banking Experience</b> application is integrated with <b>Universal Banking Solutions</b> and the region is not <b>India</b>.</p> <hr/>
<b>Cheque Number</b>	<p>The number of the cheque whose status must be viewed.</p> <p>This field appears if you select the <b>Number</b> option from the <b>Search Cheque by</b> list.</p>
<b>From</b>	<p>The starting number of the cheque range whose status must be viewed.</p> <p>This field appears if you select the <b>Range</b> option from the <b>Search Cheque by</b> list.</p>
<b>To</b>	<p>The final number of the cheque range whose status must be viewed.</p> <p>This field appears if you select the <b>Range</b> option from the <b>Search Cheque by</b> list.</p>
<b>Select Status</b>	<p>The specific status based on which the cheques must be fetched. This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Canceled</li> </ul>
<b>From Date</b>	<p>The start date in a date range from which cheques of a particular status must be fetched.</p> <p>This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list. This date wise search is not available for <b>Not Used</b> and <b>Canceled</b> cheque statuses.</p>
<b>To Date</b>	<p>The last date in a date range from which cheques of a particular status must be fetched.</p> <p>This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list. This date wise search is not available for <b>Not Used</b> and <b>Canceled</b> cheque statuses.</p> <hr/>

**To inquire about the cheque status:**

1. From the **Search Cheque By** list, select the appropriate option.
  - a. If you select the **Number** option:
    - i. In the **Cheque Number** field, enter the cheque number.
  - b. If you select the **Range** option:
    - i. In the **From** field, enter the cheque start number.
    - ii. In the **To** field, enter the cheque end number.
  - c. If you select the **Status** option:
    - i. From the **Select Status** list, select the appropriate option.
    - ii. From the **From Date** list (if applicable), select the appropriate date.
    - iii. From the **To Date** list (if applicable), select the appropriate date.
2. To inquire about the cheque request, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
3. The search results screen with cheque number and status field appears.

[Home](#)

## 15. Stop/ Unblock Cheque

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

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

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

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

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Stop /Unblock Cheque*

*OR*

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

### Stop /Unblock Cheque

### Field Description

Field Name	Description
<b>Account Number</b>	Current and savings account number in masked format along with the account nickname.



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

#### To stop or unblock a cheque or cheque range:

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

5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Stop Unblock Cheque** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message of stopping/ unblocking the cheque along with the service request number appears.
8. Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 16. View Statements

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

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

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

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

### How to reach here:

*Toggle menu > Accounts > Current and Savings > View Statement*

*OR*

*Dashboard > My Accounts Widget > Current & Savings > Savings Account > More options > View Statement*

### To view the account statement:

1. If this screen has been navigated to from the main dashboard, then from the **Account Number** list, select the appropriate account for which the statement is to be generated.
2. Click the **View Statement** tab to view the transactions.
3. From the **View Options** list, select the appropriate transaction period and transaction type.
  - a. From the **Transaction Period** list, select the appropriate period.
  - b. From the **Transaction Type** list, select the appropriate option.
  - c. Click **Apply Filter** to generate statement based on criteria.

**OR**

Click **Reset** to clear the details entered.

### Account Statement- View Statement

**ZigBank** View Statement

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

Account Number: xxxxxxxxxxxx0029

View Options: Current Period (All)

**Apply Filter** **Reset**

[E-Statement](#) [Request Statement](#) [Pre-Generated Statement](#)

[Back to Dashboard](#)

Date	Description	Reference No	Amount	Balance
Opening Balance		£0.00	Closing Balance £99,956.00	
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002C6PW	£11.00 Dr	£99,956.00
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002C56Z	£11.00 Dr	£99,967.00
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002BZ0X	£11.00 Dr	£99,978.00
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002BZ0N	£11.00 Dr	£99,989.00
02 Jan 2014	Payments and Collections Transaction code	AT31NPA14002A35L	£100,000.00 Cr	£100,000.00

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

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## Field Description

Field Name	Description
<b>Account Number</b>	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.  For more information on Account Nickname, refer <a href="#">Account Nickname</a> .

## Filter section

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

The options are:

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

Filters to view the transactions based on description.

The options are:

- All
- Debits Only
- Credits Only

## Results

Search result will be based on value date or transaction date as per the system configuration.

<b>Opening Balance</b>	Opening balance in the account.
<b>Closing Balance</b>	Closing balance in the account.
<b>Download Statement</b>	Click to download the statement
<b>Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number for the transaction.
<b>Amount</b>	Transaction amount along with the debit or credit indicator.

Field Name	Description
<b>Balance</b>	Balance in the account. This field appears only if the <b>All</b> option is selected in the <b>View Options</b> field.

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

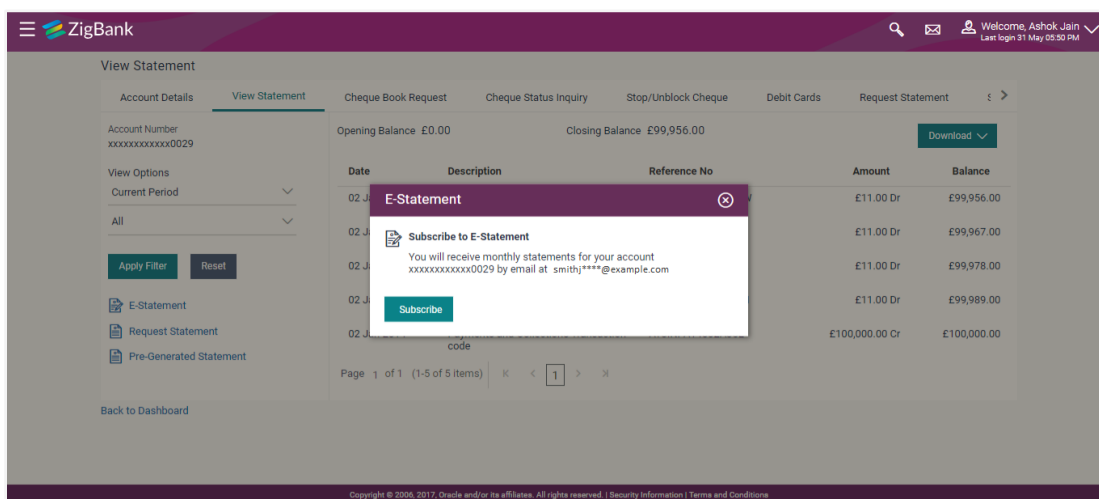
## 16.1 E-statements

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

### To subscribe / unsubscribe to e-statements:

1. Click the **E-Statement** link to subscribe / unsubscribe to e-statements.

### E-statement



2. The pop-up message appears. (Subscribe to E-Statement - You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>).
  - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.  
Click **Back to Dashboard** to go back to the **Dashboard** screen.  
OR  
Click **Go to Account Details** to go back to the **Account Details** screen.

## 16.2 Request Statement

For more information on Request Statement, refer **Request Statement** transaction.

## 16.3 Pre-generated Statement

To download pre-generated statements:

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

### Pre-generated Statement

**Pre-Generated Statement**

The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format).  
Example, if your name is Roopa Lal and date of birth is 23-12-1980, then your password is ROOP2312

Select a period to download your pre-generated Statements.

Year: 2018 Month: All Months Search

Statement Number	From	To	Download
AT3MSOG140023QFE	01 Jun 2018	10 Jun 2018	pdf
AT3MSOG140023QB1	08 Jun 2018	21 Jun 2018	pdf
AT3MSOG140023ILT	14 Jun 2018	15 Jun 2018	pdf
AT3MSOG140023ILJ	21 Jun 2018	23 Jun 2018	pdf
AT3MSOG140023ILJ	07 Jun 2018	09 Jun 2018	pdf
AT3MSOG140023ILE	07 Jun 2018	14 Jun 2018	pdf
AT3MSOG1400234PB	01 Jun 2018	11 Jun 2018	pdf

Back to Dashboard

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### Field Description

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

Select a period to download your pre-generated statements.

#### Period

**Year** The year for which the e-statement is to be generated.

**Month** The month for which the e-statement is to be generated.

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

## **FAQs**

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

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

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

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

[Home](#)



## 17. Request Statement

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

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Request Statement*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Saving Accounts > More Options > Request Statement*

### Request Statement

### Field Description

Field Name	Description
<b>Account Number</b>	Account number for which statement has to be requested in masked format along with the account nickname, if defined.
<b>Balance</b>	The balance in the account in the account currency.
<b>From Date</b>	The customer is required to specify the start date from which the account statement is required.
<b>To Date</b>	The customer is required to specify the date until when the statement is required.

### To request for a physical statement:

1. From the **From Date** list, select the start date of the account statement.
2. From the **To Date** list, select the end date of the account statement.
3. Click **Submit**.  
OR

- Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the Dashboard screen.
4. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Request Statement** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of **Request Statement** appears along with the transaction reference number.
6. Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 18. Sweep In

A sweep in facility enables customers to link their Current and Savings/ Term Deposit account to another Current and Savings account held with the bank. Whenever there is insufficient funds, the shortfall in the account is swept in from the linked Term Deposit/current and savings account, thereby providing the customer the convenience of getting payments processed with ease.

The Manage Sweep-in option enables the user to manage all his linked current and savings accounts and fixed deposit accounts. With this option, the user can add his Current and Savings / Fixed deposit accounts held with the bank, as a sweep-in account. There is also an option to delete or delink sweep-in from an existing Current and Savings account / Fixed deposit accounts, which has sweep in facility. After logging in to the application, when the user clicks the Sweep-in option, the user has to select his provider account, which directs him to the Sweep-in summary page. This page has options to add and delete the sweep-in accounts.

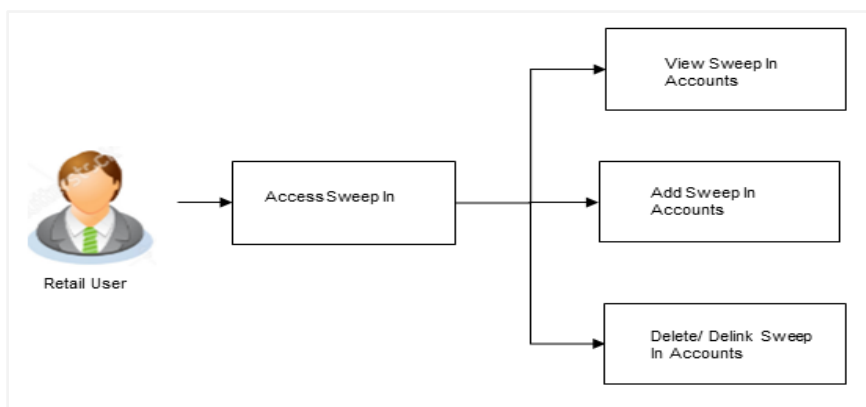
### Pre-Requisites

- Transaction access is provided to the retail user

### Features supported in the application

- View Sweep In
- Add Sweep In
- Delete Sweep In

### Workflow

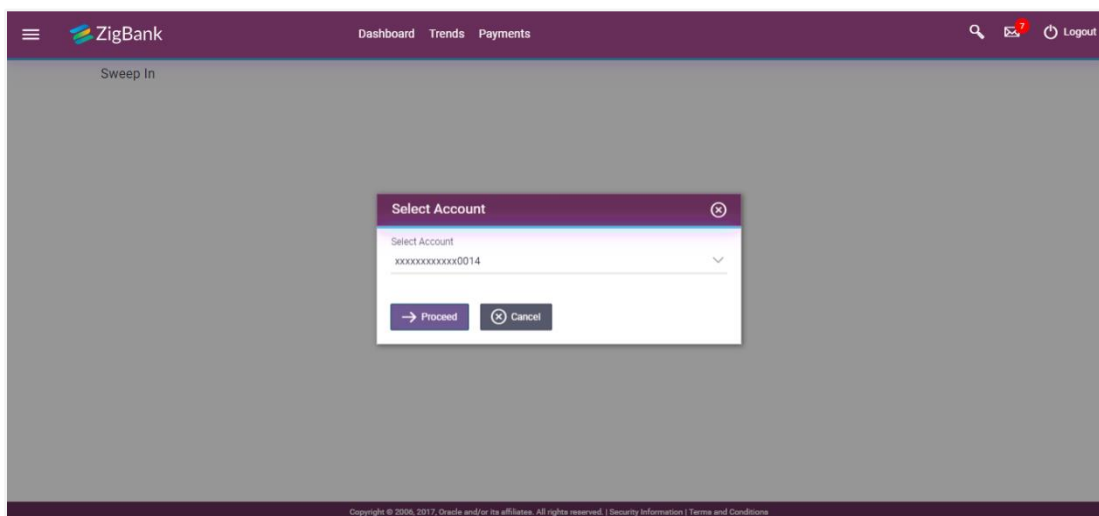


### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Manage Sweep-in > Sweep-in*  
OR

*Dashboard > My Accounts Widget > Current and Savings > Saving Accounts > More Options > Sweep-in*

## Sweep-In



### Field Description

Field Name	Description
<b>Select Account</b>	The current and savings account number of the primary account holder, which is to be selected to enable the sweep-in facility.

## 18.1 Manage Sweep In

All the linked provider current and savings accounts, fixed deposits accounts and their details are displayed on the summary page. The user has an option to select and view all his linked Current and Savings account accounts as well as Fixed Deposit account.

### To manage sweep-in accounts:

1. In the **Sweep-In** screen, select the beneficiary account number from the **Select Account** list and click **Proceed**. The **Sweep In** screen with all the linked provider Current and Savings/ Fixed Deposit accounts appear.  
OR  
Click **Cancel** to cancel the transaction.

## Sweep-in

**Sweep-In**

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

Customer Name: SAGAR P PATANGE | Account Number: xxxxxxxxxxxxxx0697 | Net Balance: ₹36,083.00 | [Add Nickname](#)

Linked Account: ☒ Current and Savings ☐ Fixed Deposit

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0684	SAGAR P PATANGE	₹28,988.00	

Page 1 of 1 (1 of 1 items) | [Add](#)

**Note**

Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility.

One single Savings/Current account can be linked to more than one provider accounts. Incase of unavailable funds in one provider account, funds can be swept in from other provider accounts.

[Back to Dashboard](#)

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## Field Description

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

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Account Number</b>	Sweep-in beneficiary account number in masked format.
-----------------------	-------------------------------------------------------

<b>Net Balance</b>	The net balance in the beneficiary account.
--------------------	---------------------------------------------

<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted.
-----------------	---------------------------------------------------------------------------------------------------

Click [Add Nickname](#), to add a nickname. For more information refer the Account Nickname section.

<b>Linked Account</b>	The option to select and view either provider Current or Savings account or provider Fixed Deposit account details.
-----------------------	---------------------------------------------------------------------------------------------------------------------


### Current and Savings

Below fields appear if you select **Current and Savings** option in the **Linked Account** field.

<b>Account Number</b>	Provider Current and Savings account number in masked format.
-----------------------	---------------------------------------------------------------

<b>Primary Holder Name</b>	The name of the primary account holder.
----------------------------	-----------------------------------------

Field Name	Description
<b>Balance</b>	The net balance of the provider account.
<b>Action</b>	The action to delete the linked account is displayed against each account.
<b>Fixed Deposits</b>	
Below fields appear if you select the <b>Fixed Deposits</b> option in the <b>Linked Account</b> field.	
<b>Account Number</b>	Deposit account number in masked format, which is linked as a provider account number for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Action</b>	The action to delete the linked account is displayed against each account.

- In the **Linked Account** field, select the appropriate option. All the linked CASA/ Fixed Deposit accounts appear on the **Sweep-in** screen.
- In the **Action** column, select and click  against the account, which you want to delete.  
OR  
Click **Add** to select and link a new account as a sweep in account.

## 18.2 Sweep In - Add

Using this option, the user can link his beneficiary Current and Savings account or Fixed Deposit accounts to his provider account to set up a sweep in facility.

### To add a new account as a sweep in:

- In the **Sweep In** screen, select the appropriate option in the **Linked Account** field.
- Click **Add**.  
The list of provider Current and Savings/ Fixed Deposit account numbers that are not linked as sweep in appears.

## Sweep In – Add – Current and Savings

**Sweep-In**

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

Customer Name: SAGAR P PATANGE | Account Number: xxxxxxxxxxxx0684 | Net Balance: ₹29,788.00 | [+ Add Nickname](#)

Linked Account: ☒ Current and Savings ☐ Fixed Deposit

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0036	SAGAR P PATANGE	£125,453,433.00	
xxxxxxxxxxxx0039	SAGAR P PATANGE	£1,254,533.00	

[- Hide](#)

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0025	SAGAR P PATANGE	£125,453,433.00	<input checked="" type="checkbox"/>
xxxxxxxxxxxx0124	SAGAR P PATANGE	£125,453,433.00	<input type="checkbox"/>
xxxxxxxxxxxx0125	SAGAR P PATANGE	£1,254,433.00	<input type="checkbox"/>
xxxxxxxxxxxx0126	SAGAR P PATANGE	£1,254,534.00	<input type="checkbox"/>
xxxxxxxxxxxx0127	SAGAR P PATANGE	£5,453,433.00	<input type="checkbox"/>

Page 1 of 1 | [K](#) < 1 > [X](#)

[Save](#) [Back](#)

[Back to Dashboard](#)

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### Field Description

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

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Account Number</b>	Sweep-in beneficiary account number in masked format.
-----------------------	-------------------------------------------------------

<b>Net Balance</b>	The net balance in the beneficiary account.
--------------------	---------------------------------------------

<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted.
-----------------	---------------------------------------------------------------------------------------------------

Click [+ Add Nickname](#) , to add nickname. For more information refer the Account Nickname section.

<b>Linked Account</b>	The option to select and view either Current or Savings account or Fixed Deposit account details.
-----------------------	---------------------------------------------------------------------------------------------------

### Current and Savings

The following fields appear for Current and Saving accounts.

Field Name	Description
<b>Account Number</b>	Current and Savings account number in masked format, that is linked as a provider account for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Balance</b>	The net balance of the account.
<b>Action</b>	The option to remove the linked account from being the provider for the sweep-in facility.

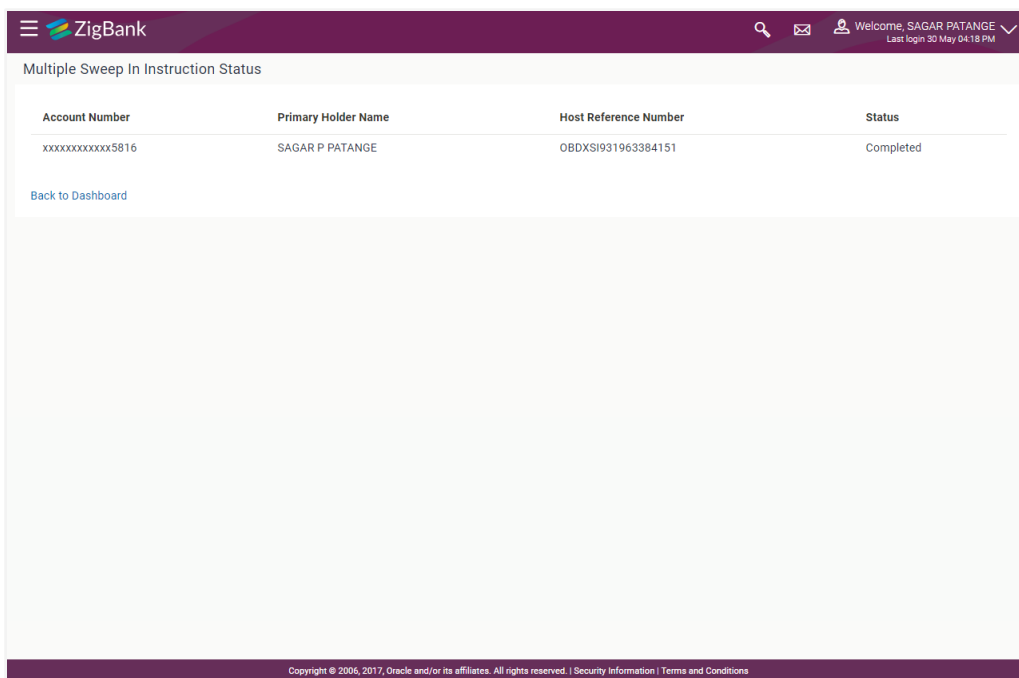
### Current and Savings – Add Sweep In

The following fields appear if you click the **Add** button.

<b>Account Number</b>	Current and Savings account number in masked format, that can be added as a provider account number for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Balance</b>	The net balance of the account.
<b>Action</b>	The option to select the corresponding account as provider for the sweep-in facility.

3. In the **Action** column, select the account number (s) that you want to link.
4. Click **Save**.  
OR  
Click **Back** to navigate to the previous page.
5. The **Review** screen appears, along with the added account numbers and label as 'New'.  
Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
6. The success message appears.  
Click **Click Here** to view the status of sweep-in request.  
The **Multiple Sweep-In Instruction Status** screen appears on which the status of each individual sweep-in request appears. In case any sweep-in request has failed, the reason for failure also appears against the specific record.  
OR  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Manage Another Account** to navigate to the **Manage Sweep-In** screen.





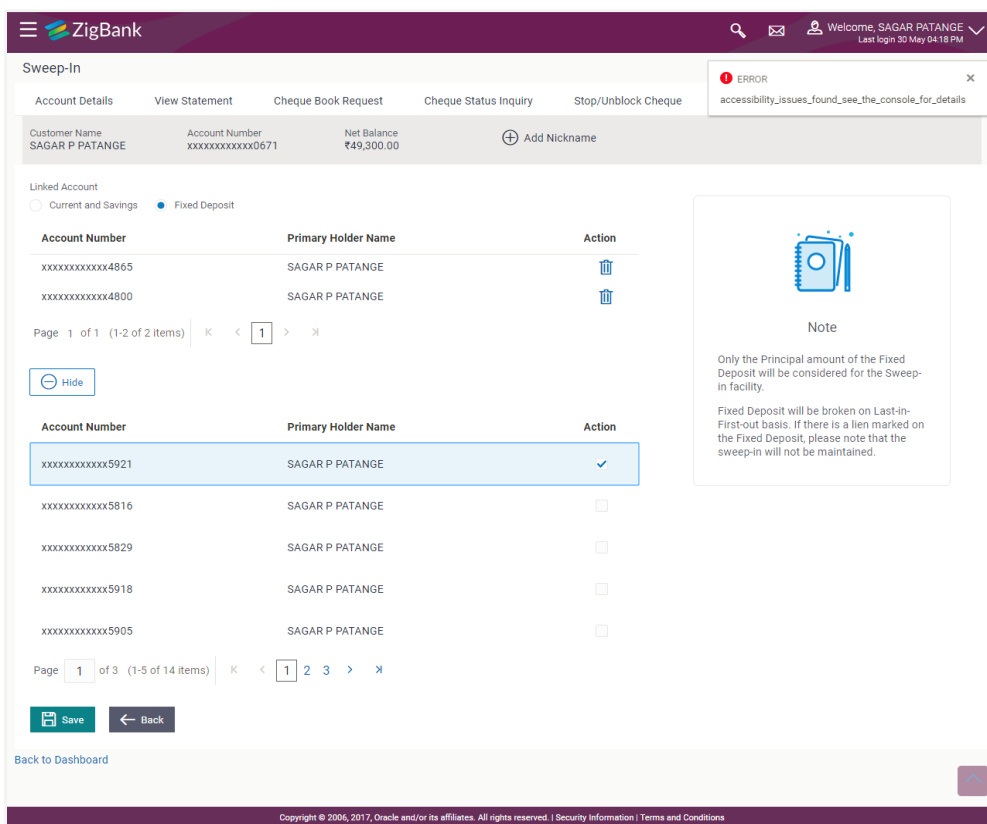
The screenshot shows the 'Multiple Sweep In Instruction Status' page in the ZigBank interface. The header includes the ZigBank logo, a search icon, an envelope icon, and a user profile with the name 'SAGAR PATANGE' and 'Last login 30 May 04:18 PM'. The main content area displays a table with the following data:

Account Number	Primary Holder Name	Host Reference Number	Status
xxxxxxxxxxxx5816	SAGAR P PATANGE	OBDXSI931963384151	Completed

Below the table is a link labeled 'Back to Dashboard'. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

7. Click the **Back to Dashboard** link to navigate to the Dashboard.

## Sweep In – Add – Fixed Deposit



The screenshot shows the 'Sweep-In' page in the ZigBank interface. The header is identical to the previous screenshot. The main content area includes a navigation bar with links: 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', and 'Stop/Unblock Cheque'. An error message is displayed: 'ERROR: accessibility\_issues\_found\_see\_the\_console\_for\_details'. Below the navigation bar, the 'Account Details' section shows the customer name 'SAGAR P PATANGE', account number 'xxxxxxxxxxxx0671', and net balance '₹49,300.00'. There is an 'Add Nickname' button. The 'Linked Account' section has two radio buttons: 'Current and Savings' (unselected) and 'Fixed Deposit' (selected). Below this is a table of linked accounts:


Account Number	Primary Holder Name	Action
xxxxxxxxxxxx4865	SAGAR P PATANGE	
xxxxxxxxxxxx4800	SAGAR P PATANGE	

Below the table is a 'Hide' button. The main table for adding fixed deposits is shown below:

Account Number	Primary Holder Name	Action
xxxxxxxxxxxx5921	SAGAR P PATANGE	<input checked="" type="checkbox"/>
xxxxxxxxxxxx5816	SAGAR P PATANGE	<input type="checkbox"/>
xxxxxxxxxxxx5829	SAGAR P PATANGE	<input type="checkbox"/>
xxxxxxxxxxxx5918	SAGAR P PATANGE	<input type="checkbox"/>
xxxxxxxxxxxx5905	SAGAR P PATANGE	<input type="checkbox"/>

At the bottom, there are 'Save' and 'Back' buttons, and a 'Back to Dashboard' link. A 'Note' box on the right states: 'Only the Principal amount of the Fixed Deposit will be considered for the Sweep-in facility. Fixed Deposit will be broken on Last-in-First-out basis. If there is a lien marked on the Fixed Deposit, please note that the sweep-in will not be maintained.' The footer contains the same copyright information as the previous screenshot.

## Field Description

Field Name	Description
<b>Customer Name</b>	Name of primary account holder.
<b>Account Number</b>	Sweep-in beneficiary account number in masked format.
<b>Net Balance</b>	The net balance in the beneficiary account.
<b>Nickname</b>	<p>The nickname given to the account by the account holder. This nickname can be changed or deleted.</p> <p>Click , to add nickname. For more information, refer the Account Nickname section.</p>
<b>Linked Account</b>	The option to select and view either Current or Savings account or Fixed Deposit account details.
<b>Fixed Deposits</b> Below fields appear for fixed deposit accounts.	
<b>Account Number</b>	Fixed deposit account number in masked format that is linked as a provider account for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Action</b>	The option to remove the linked account from being the provider for the sweep-in facility.
<b>Fixed Deposits – Add Sweep In</b> Below fields appear if the user clicks <b>Add</b> button.	
<b>Account Number</b>	Fixed deposit account number in masked format that can be added as a provider account for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Action</b>	The option to select the corresponding account as provider for the sweep-in facility.

8. In the **Action** column, select the account number(s) that you want to link.
9. Click **Save**.  
OR  
Click **Back** to navigate to the previous page.
10. The **Review** screen appears, along with the added account numbers and label as 'New'. Verify the details, and click **Confirm**.

OR

Click **Cancel** to cancel the transaction.

OR

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

11. The success message along with the host reference number appears.

Click **Click Here** to view the status of sweep in request.

The **Multiple Sweep In Instruction Status** screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record.

OR

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


OR

Click **Manage Another Account** to navigate to the **Manage Sweep-In** screen.

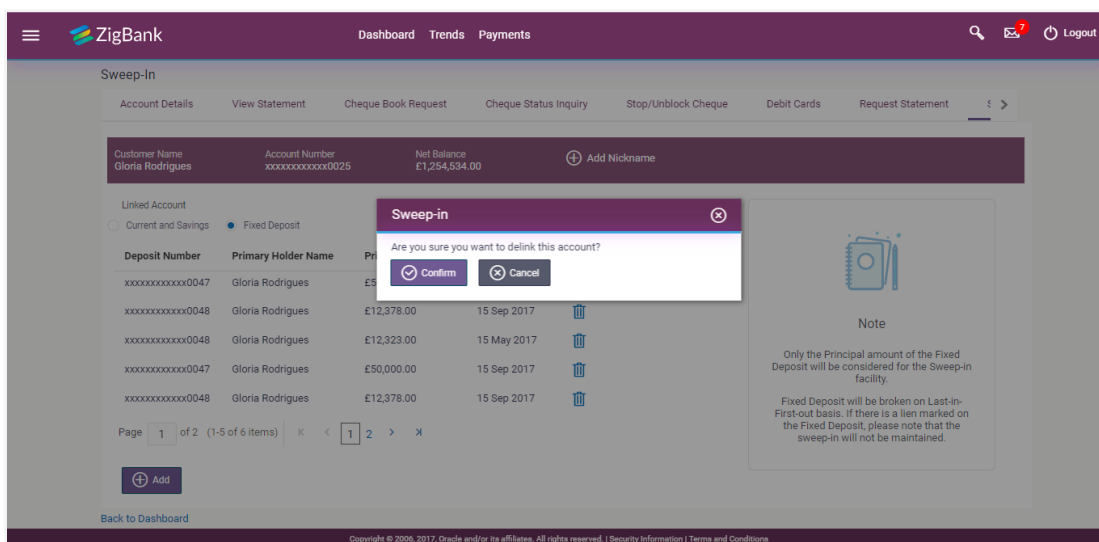
## 18.3 Sweep In - Delete

The user can delete or delink an account linked to a current or savings account for sweep-in.

### To delete a Sweep In account:

1. In the **Action** column, select and click  against the account of which sweep-in linkage you want to delete.  
The **Delete Sweep In** message box with a message prompting the user to confirm the deletion appears.

### Sweep In - Delete



2. Click **Confirm** to proceed with the deletion request.  
OR  
Click **Cancel** to cancel the deletion process.
3. The success message of deletion appears along with the transaction reference number.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Manage another Account** to navigate to the **Manage Sweep-In** screen.

## 19. Forex Calculator

The foreign exchange calculator is a tool to find the conversion values between two currencies. It provides the equivalent value of one currency to another currency. With the help of forex calculator user can determine the buying and selling prices between two currencies. The conversion is based on the mid-rate defined. The currency exchange rate for the selected currencies is also displayed. 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:

- 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:

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

### Forex Calculator

**ZigBank**

Welcome, Ashok Jain  
Last login 31 May 05:50 PM

#### Forex Calculator

From  
Currency  
AED

Amount  
AED 1,000.00

To  
Currency  
AFN

@ 1 AED = 10 AFN

Amount: AFN 10,000.00

**Convert**

[Back To Dashboard](#)

**Forex Calculator**  
Calculate currency and foreign exchange rates with Zig Bank's currency converter and get up to date exchange rates.

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**Field Description**

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

**From**

<b>Currency</b>	Currency to be sold for which the exchange rate is to be inquired.
-----------------	--------------------------------------------------------------------

<b>Amount</b>	Amount for which conversion is required.
---------------	------------------------------------------

**To**

<b>Currency</b>	The currency to be bought or converted to.
-----------------	--------------------------------------------

<b>Amount</b>	Amount which you will get post conversion.
---------------	--------------------------------------------

**To calculate currency exchange amount:**

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency.
4. To calculate the currency exchange value, click **Convert**.  
The exchange rate for the currency pair and the amount post conversion appear.  
OR  
Click **Back to Dashboard** to navigate to the Dashboard.

[Home](#)

## 20. Inactive Accounts

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

### How to reach here:

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

### To view inactive account details:

1. Select the option **Inactive/Closed** from the provided filter option on the Current & Savings widget.
2. All the inactive current & savings accounts held by the user appear.
3. Click on a specific account record and select the option **Account Details** in order to view details of that account.

### Inactive / Closed Account Details

The screenshot shows the 'Account Details' page for a customer named Ashok Jainh. The account number is masked as xxxxxxxxxxxx0051, and the net balance is £0.00. The page is divided into two main sections: 'Basics' and 'Balance Details'.

Account Details	
Customer Name Ashok Jainh	Account Number xxxxxxxxxxxx0051
Net Balance £0.00	
+ Add Nickname	
<b>Basics</b> Customer ID ***252 Holding Pattern Single Branch Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN Status Dormant Nomination Not Registered Sweep-in Provider No	<b>Balance Details</b> Available Balance £0.00 Amount on Hold £0.00 Unclear Funds £0.00 Overdraft Limit £0.00 Advance Against Unclear Funds Limit £0.00

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### Field Description

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

#### Account Details

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Account Number</b>	Account number in the masked format.
-----------------------	--------------------------------------

<b>Net Balance</b>	The amount that can be withdrawn from the account
--------------------	---------------------------------------------------

<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
-----------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

## Basics

<b>Customer ID</b>	Customer ID of the primary account holder is displayed in masked format.
<b>Holding Pattern</b>	<p>The holding pattern of the account i.e. single or joint.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• For single owner - single</li> <li>• For joint ownership - joint or multiple</li> </ul>
<b>Joint Account Holder</b>	Name of the joint account holder.
<b>Mode of Operation</b>	<p>Operation mode of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• Mandate Holder</li> <li>• Single</li> <li>• Either Anyone or Survivor</li> <li>• Former or Survivor</li> <li>• Jointly</li> </ul>
<b>Branch</b>	Branch name in which the account is held along with the address.
<b>Status</b>	<p>Status of the account.</p> <p>Status could be:</p> <ul style="list-style-type: none"> <li>• Inactive/Closed</li> <li>• Dormant</li> </ul>
<b>Nomination</b>	Status of nominee registration for an account.
<b>Sweep-in Provider</b>	Current and Savings account that is linked as a provider account number for sweep-in facility.

## Balance Details

<b>Available Balance</b>	The current available balance in the account.
<b>Average Balance</b>	<p>The average balance in the account.</p> <hr/> <p>Note: This field appears only if user has opted for Third Party integration.</p> <hr/>
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Net Balance</b>	The amount that can be withdrawn from the account



<b>Unclear Funds</b>	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
<b>Overdraft Limit</b>	The maximum credit allowed by the bank for the account.
<b>Advance Against Unclear Funds Limit</b>	The maximum amount that can be utilized as advance against funds that have not yet been cleared.

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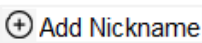
4. Click on **Back to Dashboard** link to go to the **Dashboard** screen.

[Home](#)

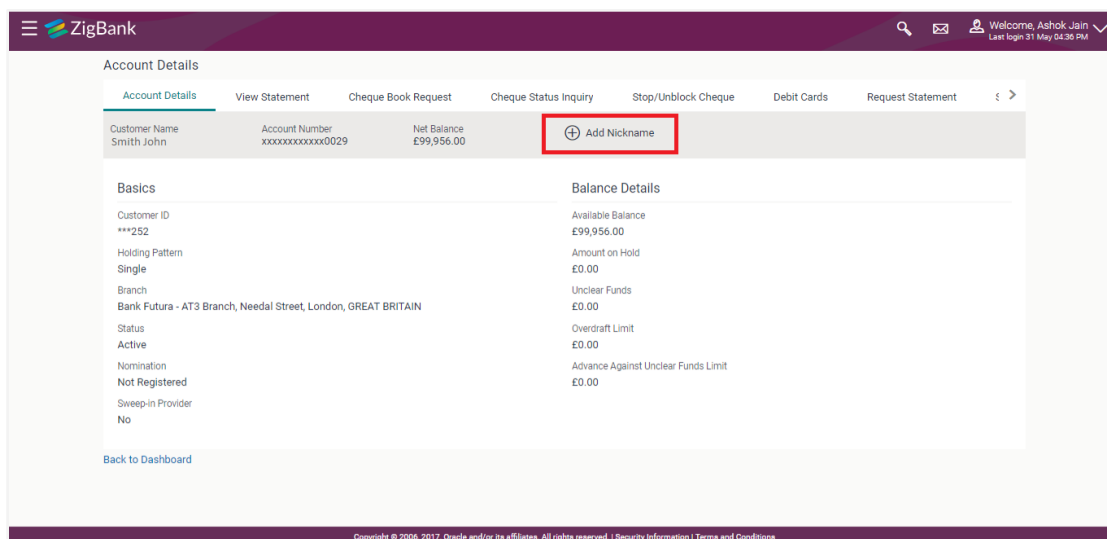
## 21. Account Nickname

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

### To add nickname to account:

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


### Add Nickname- Example



### Field Description

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




<b>Add Nickname</b>	Customer's preferred description or name to an account which will be displayed instead of the standard account description.
---------------------	-----------------------------------------------------------------------------------------------------------------------------

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

**To edit / delete nickname to account:**

### Add Nickname - Edit/ Delete

The screenshot shows the ZigBank 'Account Details' page. At the top, the header includes the ZigBank logo, search, mail, and user profile icons, along with a welcome message for Ashok Jain. The main content area is titled 'Account Details' and contains a table with account information. A red box highlights the 'Nickname' field, which shows 'SmartSaver' and has edit and delete icons. Below this, there are two columns: 'Basics' and 'Balance Details'. The 'Basics' column lists Customer ID, Holding Pattern, Branch, Status, Nomination, and Sweep-in Provider. The 'Balance Details' column lists Available Balance, Amount on Hold, Unclear Funds, Overdraft Limit, and Advance Against Unclear Funds Limit. The footer contains copyright information for 2006-2017.

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

## FAQs

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

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

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

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

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

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

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

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

[Home](#)