

Oracle Banking Digital Experience

**Retail Customer Services User Manual
Release 18.2.0.0.0**

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Retail Customer Services User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

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

1.5 Related Information Sources

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

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

2. Transaction Host Matrix

Legends

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

Sr No	Transaction / Function Name	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	User Registration - Self Onboarding	✓	✓	✓
2	Log-in to the application	NH	NH	NH
3	Log-out of the application	NH	NH	NH
4	Loan Installment Calculator	NH	NH	NH
5	Loan Eligibility Calculator	NH	NH	NH
6	Term Deposits Calculator	NH	NH	NH
7	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	×	✓	✓
8	Goal Calculator	×	✓	✓
9	First Time Login	NH	NH	NH
10	Forgot Password	NH	NH	NH
11	Forgot Username	NH	NH	NH
12	FATCA & CRS Form	×	×	×
13	Mailbox- Mails (Without Interaction module)	NH	NH	NH
14	Mailbox- Mails (With Interaction module)	×	✓	✓
15	Mailbox- Alerts	NH	NH	NH
16	Mailbox-Notifications	NH	NH	NH
17	Interest Certificate	✓	×	×

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
18	TDS	✓	×	×
19	Service Request – Raise New Request	NH	NH	NH
20	Service Request – Track Request	NH	NH	NH
21	Leave Feedback	NH	NH	NH
22	Session Summary	NH	NH	NH
23	ATM / Branch Locator	NH	NH	NH
24	View Limits - Daily and Monthly	NH	NH	NH
25	Profile	✓	✓	✓
26	My Preference – Primary Account Number	NH	NH	NH
27	Alerts Subscription	NH	NH	NH
28	Third Party Consent	NH	NH	NH
29	Security Question Authentication	NH	NH	NH
30	Security and Login - Set Security Questions	NH	NH	NH
31	Security and Login - Change Password	NH	NH	NH
32	Security and Login - SMS and Missed Call Banking	NH	NH	NH
33	Manage Registered Devices	NH	NH	NH
34	Nominations	✓	NH	NH
35	One Time Password	NH	NH	NH

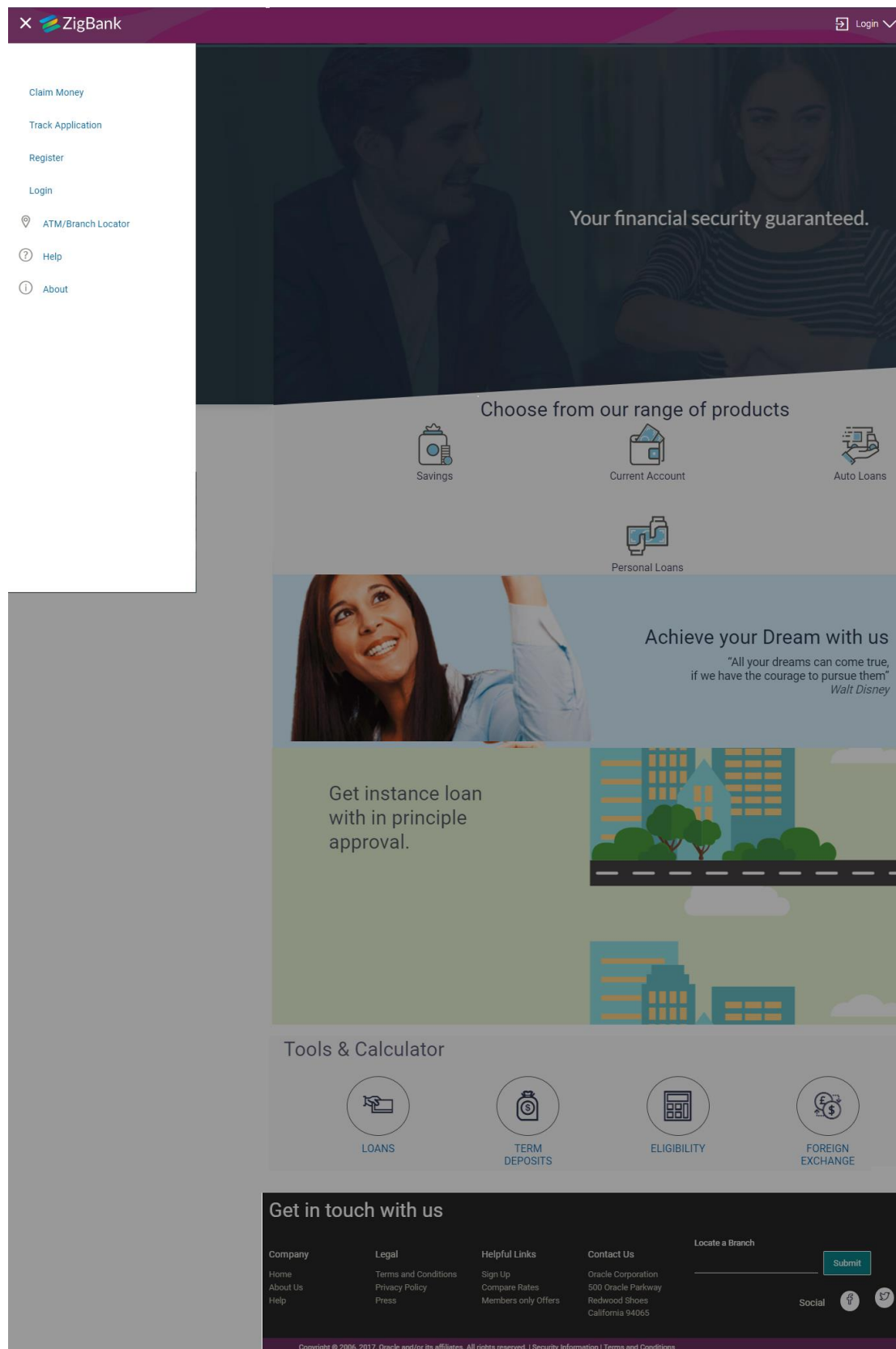
[Home](#)

3. Portal Page

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





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

Portal Page Overview



Icons

The following icons are present on the portal page:

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

Toggle Menu transactions:

Claim Money

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

Track Application

Click to track the progress of an account opening application.

Register

Click to register for online banking access.

Login

Click this option to log in to the application.

ATM/ Branch Locator

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

Help

Click this option to launch online help.

About

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

Choose from our range of products

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

Tools & Calculator

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

Get in touch with us

Company

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

Legal

This section displays the following links:

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

Helpful Links

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

Contact US

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

Locate a Branch

Enter a location to search for branches in that area.

Social

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

[Home](#)

4. Channel On-boarding

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

In order to access online banking channel, users need to have login credentials. This feature enables users to register themselves for channel access.

4.1 Self-Register

This feature enables customers to register themselves for channel access. Customers who do not have access to online channels can onboard themselves without having to approach the bank physically. Bank customers who have existing savings accounts, term deposits and or Loans can onboard themselves by authenticating their relationship with the bank. Customer authentication is done on the basis of primary details registered with the bank.

Pre-requisites

In order to be able to register oneself, a user must have any of the following existing relationships with the Bank:

- Demand Deposit
- Loan
- Term Deposit
- Credit Card

Features Supported In the Application


Registration for online banking access by:

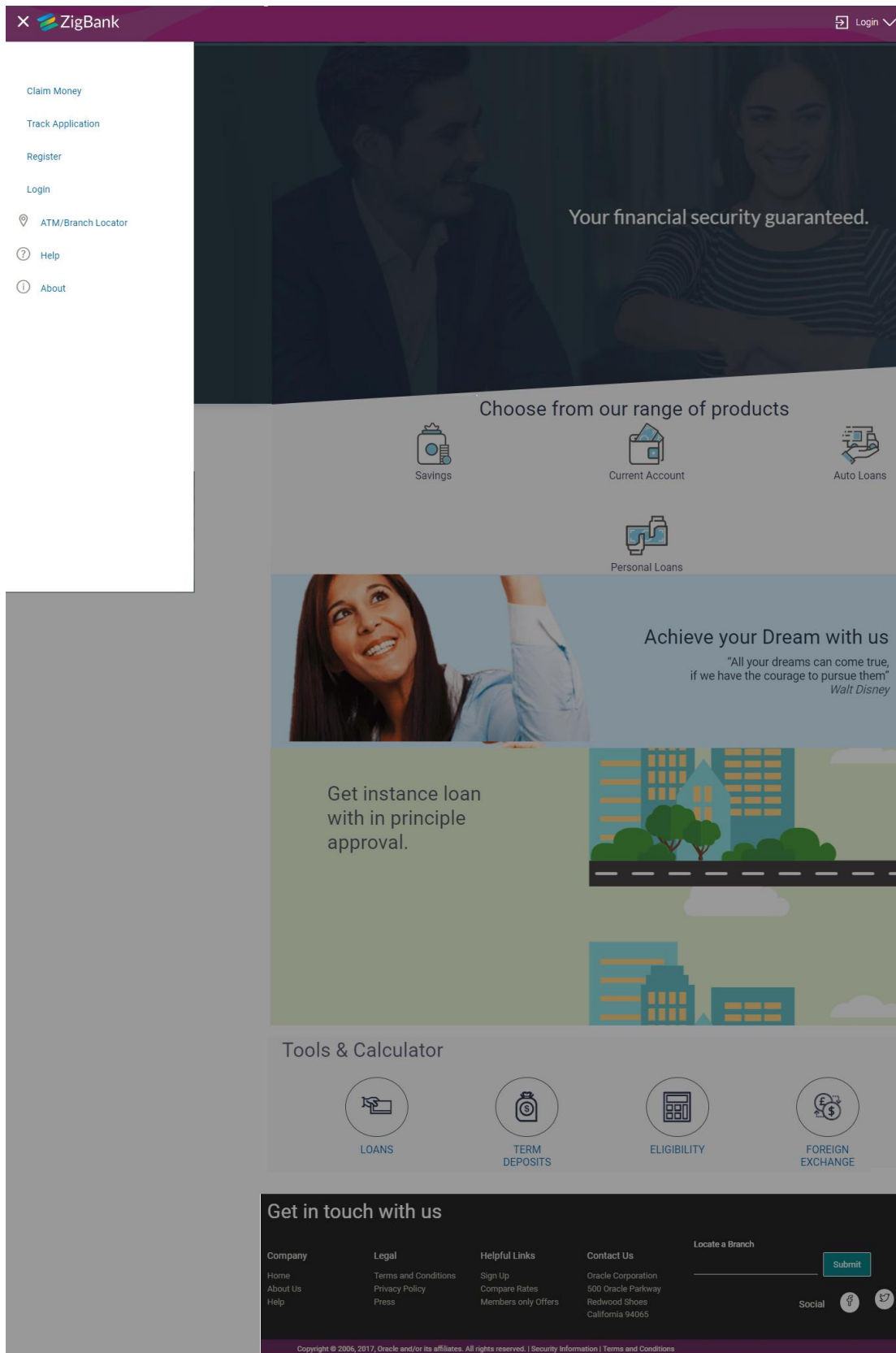
- Validating relationship with the bank, and
- Creation of Login credentials – User ID and Password

How to reach here:

Bank's Portal Page > Toggle Menu > Register

To register for access to banking channels:

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



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

Channel Onboarding - Customer Information

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

Account Type Term Deposit ▼

Customer ID 001096

Account Number AT30010960020

First Name Kishan

Last Name Arora

Email ID dummy@example.com

Date of Birth 15 Jan 1987 📅

Continue Cancel

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Field Description

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

Account Type Identify your relationship with the bank by selecting the type of account that you hold with the bank.

The options are:

- Demand Deposit
- Loan
- Term Deposit
- Credit Card

The following fields appear if you have selected options **Demand Deposit, Loan or Term Deposit** from the **Account Type** list.

Customer ID Enter your customer ID.

Account Number Specify the account number that you hold with the bank corresponding to the account type selected in the **Account Type** field.

First Name Enter your first name.

Last Name Enter your last name.

Email ID Enter your email ID.

Field Name	Description
Date of Birth	Specify your date of birth.
Debit Card Number	Specify the debit card number associated with the account defined in the Account Number field. This field is displayed only if you have selected Demand Deposit against the Account Type field.
Debit Card PIN	Enter the PIN of the debit card defined in the Debit Card Number field. This field is displayed only if you have selected Demand Deposit against the Account Type field.
Credit Card	
The following fields appear if you have selected the option Credit Card from the Account Type list. <i>Credit Cards are maintained with a third party system.</i>	
Credit Card Number	Enter the number of the credit card that you hold with the bank.
Name as on Card	Enter your name as embossed on the credit card.
Email Id	Enter your Email ID.
Credit Card Expiry Date	Specify the date on which your credit card will expire by selecting the month and year from the provided fields.
CVV Number	Enter the Card Verification Value (CVV) number printed on your credit card. This number can be found printed on the bank of most credit cards.
Date of Birth	Specify your date of birth.

3. From the **Account Type** list, select the type of account that you hold with the bank.
4. If you have selected options **Demand Deposit, Loan or Term Deposit** from the **Account Type** list:
 - a. In the **Customer ID** field, enter your customer ID.
 - b. In the **Account Number** field, enter your account number corresponding to the account type selected against the **Account Type** field.
 - c. In the **First Name** and **Last Name** fields, enter your first and last name.
 - d. In the **Email ID** field, enter your email ID.
 - e. From the **Date of Birth** field, select your date of birth.
 - f. If you have selected the option **Demand Deposit** against the **Account Type** field, in the **Debit Card Number** and **Debit Card PIN** fields, specify your debit card number and PIN.
5. If you have selected the option **Credit Card** from the **Account Type** list:
 - a. In the **Credit Card Number** field, enter your credit card number.

- b. In the **Name as on Card** field, enter your name as embossed on the card.
 - c. In the **Email ID** field, enter your email address.
 - d. In the **Credit Card Expiry Date** fields, select the month and year in which your credit card will expire.
 - e. In the **CVV Number** field, enter your CVV number.
 - f. From the **Date of Birth** field, select your date of birth.
6. Click **Continue**.
 7. The **Verification** screen appears. For more information click [here](#).
 8. The **Get Online - Create your log in details** screen appears. Enter a user name and password that you want to set as your log in credentials.



Create your log in details

The screenshot shows the 'Create your log in details' screen of the ZigBank application. The header is dark blue with the ZigBank logo on the left and a 'Login' link on the right. The main content area is white and contains the following elements:

- User Name:** A text input field containing 'Smith@example.com'.
- Password:** A password input field with dots for masking.
- Re Enter Password:** A second password input field with dots for masking.
- I agree to Terms and Conditions:** A checkbox that is checked, followed by the text 'I agree to Terms and Conditions'.
- Buttons:** A blue 'Sign Up' button and a grey 'Cancel' button.
- Footer:** A dark blue footer bar with the text 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Create your login details	
User Name	Enter a value that you want to set as your user name.
Password	Enter a password to be considered as your login password.
Re-Enter Password	Re-enter the password entered in the Password field to confirm the same.
I agree to Terms and Conditions	Select the checkbox to acknowledge acceptance of registration terms and conditions.

Field Name	Description
Terms and Conditions	The link to view the terms and conditions.
<p>9. In the User Name field, enter a value to be considered as your user name.</p> <p>10. In the Password field, enter a password to be set as your login password. OR Click  icon to enter the password using the virtual keyboard.</p> <p>11. In the Re-enter Password field, re-enter the password. OR Click  icon to re-enter the password using the virtual keyboard.</p> <p>12. To accept the terms and conditions, select the check box.</p> <p>13. Click Sign Up. OR Click Cancel to end the registration process.</p> <p>14. The success message appears. A mail is sent to the user's email ID containing his login user name and password. Click Login to start using online banking.</p>	

[Home](#)

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

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

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

Pre-requisites

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

Features Supported In the Application

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

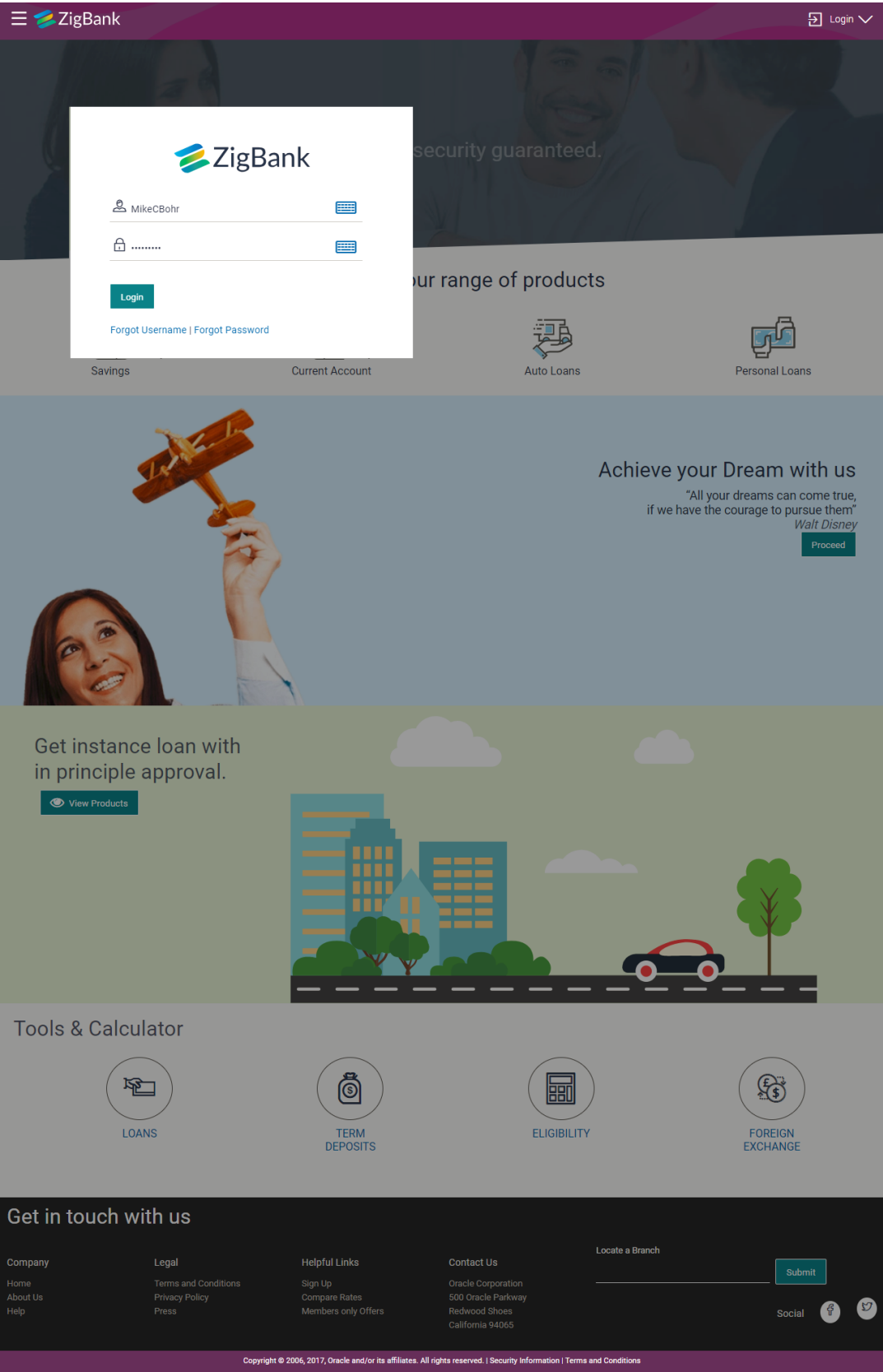
5.1 Log-in to the application

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

To log in to the application:



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

Login Page



Field Description

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



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

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

5. Click **Login**.
The **Dashboard** screen appears.

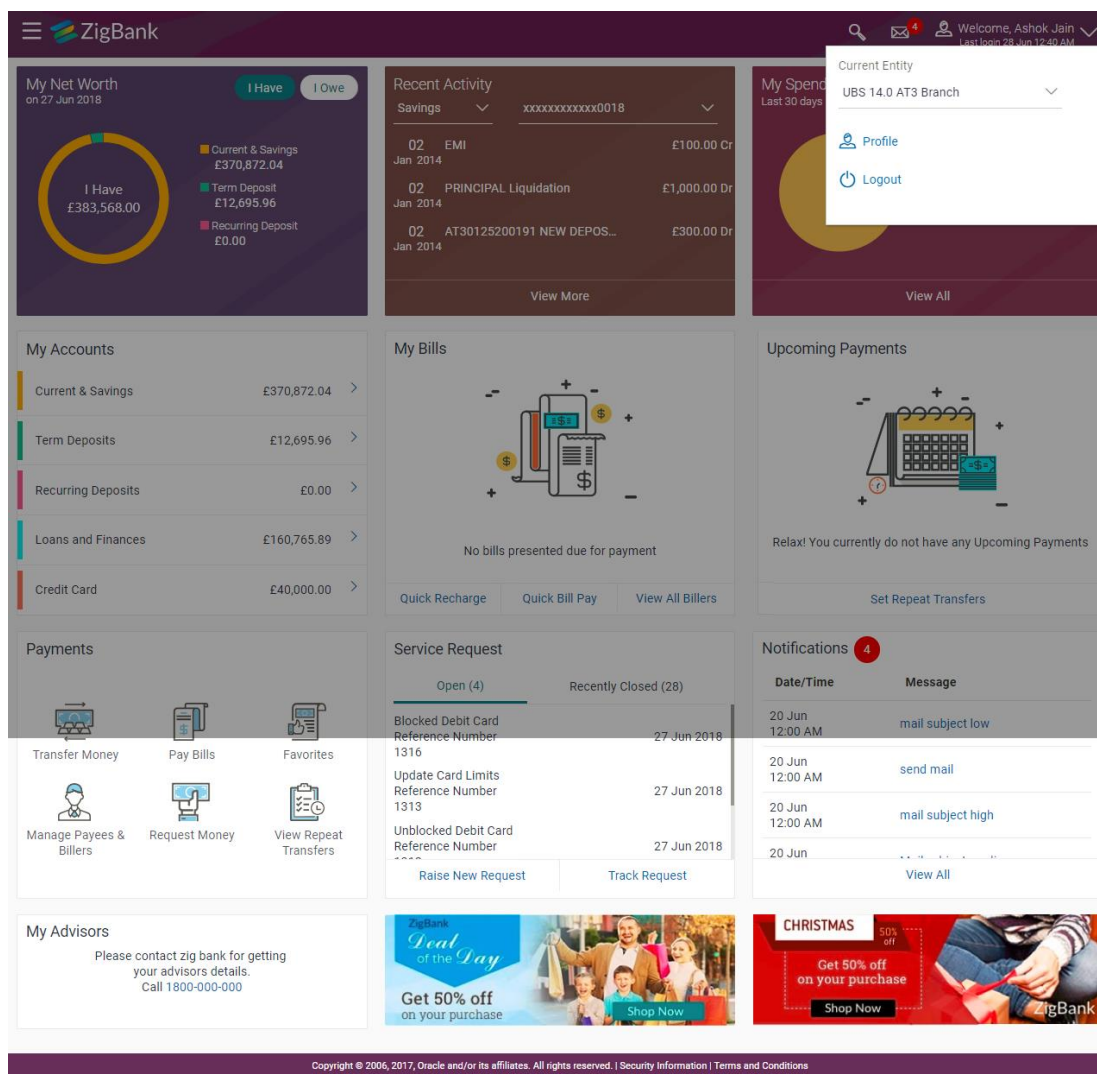
5.2 Log-out of the application

To log out of the application:

1. In the top right corner, click  Welcome, A Jain  icon.

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

Logout



The screenshot displays the ZigBank digital experience interface. The user is logged in as 'Welcome, Ashok Jain' with a last login time of '28 Jun 12:49 AM'. A dropdown menu is open, showing the 'Current Entity' as 'UBS 14.0 AT3 Branch'. The menu options are 'Profile' and 'Logout'. The interface also shows various financial metrics, recent activity, and upcoming payments.

My Net Worth (on 27 Jun 2018)

Category	Amount
I Have	£383,568.00
I Owe	£0.00

Recent Activity

Date	Description	Amount
02 Jan 2014	EMI	£100.00 Cr
02 Jan 2014	PRINCIPAL Liquidation	£1,000.00 Dr
02 Jan 2014	AT30125200191 NEW DEPOS...	£300.00 Dr

My Accounts

Account Type	Balance
Current & Savings	£370,872.04
Term Deposits	£12,695.96
Recurring Deposits	£0.00
Loans and Finances	£160,765.89
Credit Card	£40,000.00

My Bills

No bills presented due for payment

Upcoming Payments

Relax! You currently do not have any Upcoming Payments

Service Request

Request Type	Reference Number	Date
Blocked Debit Card	1316	27 Jun 2018
Update Card Limits	1313	27 Jun 2018
Unblocked Debit Card	Reference Number	27 Jun 2018

Notifications (4)

Date/Time	Message
20 Jun 12:00 AM	mail subject low
20 Jun 12:00 AM	send mail
20 Jun 12:00 AM	mail subject high
20 Jun	View All

My Advisors

Please contact zig bank for getting your advisors details.
Call 1800-000-000

Deal of the Day

Get 50% off on your purchase

CHRISTMAS

Get 50% off on your purchase

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2. Select the **Logout** option.

The user is logged out of the system and a message confirming successful logout appears.

[Home](#)

6. Calculators

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

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

Features Supported In the Application

The different calculators are:

- Loan Eligibility Calculator
- Loan Calculator
- Term Deposits Calculator
- Foreign Exchange Calculator
- Goal Calculator

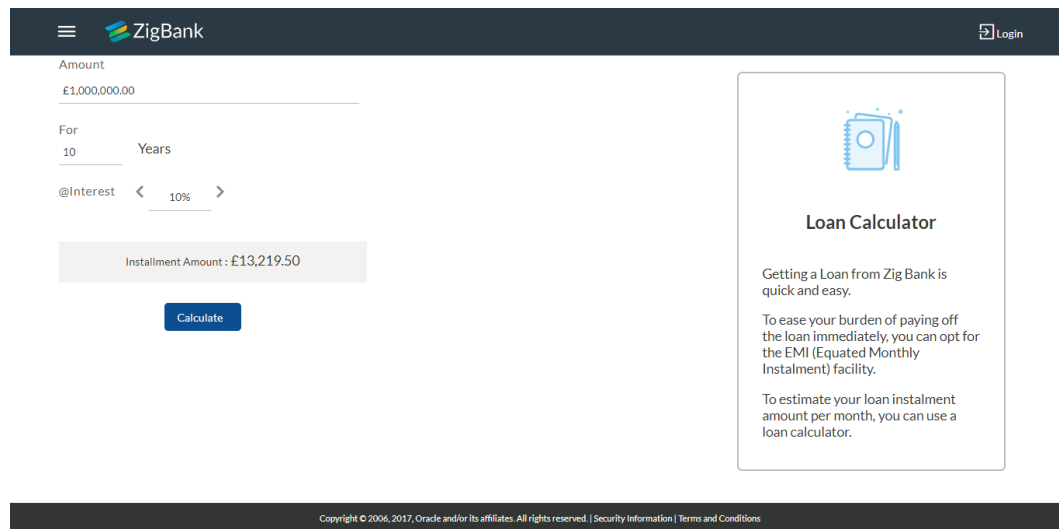
6.1 Loans Calculator

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

How to reach here:

Portal Page > Tools & Calculator > Loans

Loan Calculator



The screenshot displays the ZigBank Loan Calculator interface. At the top, there's a navigation bar with the ZigBank logo and a 'Login' button. The main form has three input fields: 'Amount' with a value of £1,000,000.00, 'For' with a value of 10 Years, and '@Interest' with a value of 10%. Below these fields, the 'Installment Amount' is calculated as £13,219.50. A blue 'Calculate' button is positioned below the installment amount. To the right of the form, there's a sidebar with a 'Loan Calculator' icon and text explaining the loan facility and the purpose of the calculator. At the bottom of the page, there's a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

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

Click **Calculate**.

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

6.2 Eligibility Calculator

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

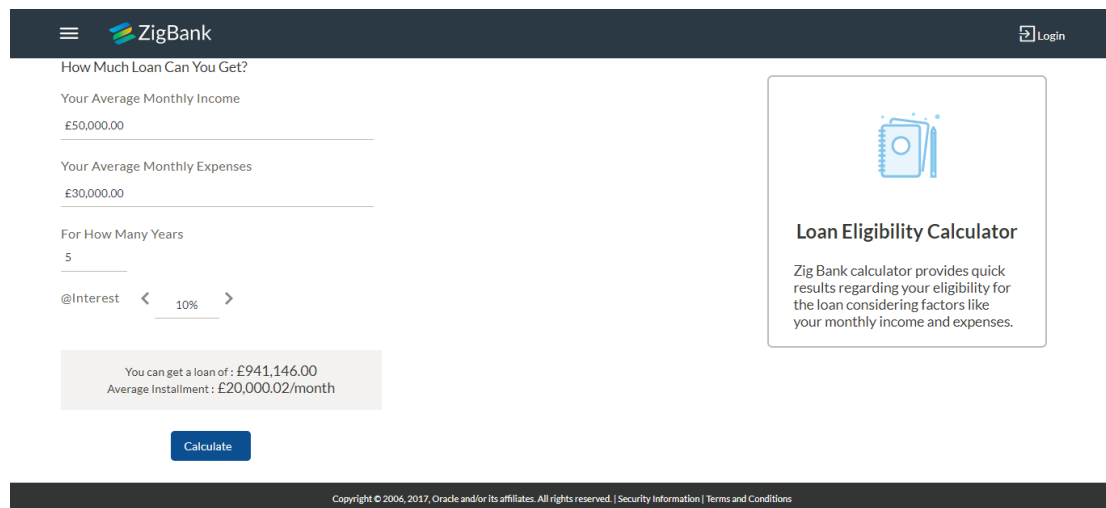
The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average monthly expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest

How to reach here:

Portal Page > Tools & Calculator > Eligibility

Loan Eligibility



ZigBank Login

How Much Loan Can You Get?

Your Average Monthly Income
£50,000.00

Your Average Monthly Expenses
£30,000.00

For How Many Years
5

@Interest < 10% >

You can get a loan of : £941,146.00
Average Installment : £20,000.02/month

Calculate

Loan Eligibility Calculator

Zig Bank calculator provides quick results regarding your eligibility for the loan considering factors like your monthly income and expenses.

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Field Description

Field Name	Description
How Much Loan Can You Get?	
Your Average Monthly Income	Monthly income of the user.
Your Average Monthly Expenses	Monthly expenditure of the user.
For How Many Years	Tenure of loan in terms of years.
@ Interest	Interest rate of the loan.

Field Name	Description
You can get a loan of	The amount of loan that the customer is eligible to borrow.
Average Installment	Display the estimated monthly installment amount.

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For How Many Years** field, enter the tenure of loan.
4. In the **Interest** field, enter the rate of interest.
5. Click **Calculate**.
The application calculates and displays the eligible loan amount and the average installment amount.

6.3 Term Deposit Calculator

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

How to reach here:

Portal Page > Tools & Calculator > Term Deposits

Term Deposit Calculator

Term Deposit Calculator

How Much would you like to Deposit

Amount
£200,000.00

Frequency

Years: 3 Months: 6 Days: 0

@Interest: < 10% >

You get back: £284,190.23

[Back To Dashboard](#)

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Field Description

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

To calculate deposit value at maturity:

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

6.4 Foreign Exchange Calculator

The foreign exchange calculator calculates the rate at which one currency can be exchanged for another. The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer.

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

Features Supported In the Application:

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

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

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

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

Forex Calculator

The screenshot displays the ZigBank Forex Calculator interface. At the top, the ZigBank logo and a 'Login' button are visible. The main section is titled 'Forex Calculator'. It features two input sections: 'From' and 'To'. In the 'From' section, the currency is set to EUR and the amount is €1.00. In the 'To' section, the currency is set to INR, and the exchange rate is shown as @ 1 EUR = 70 INR. The converted amount is displayed as ₹70.00. A 'Convert' button is located at the bottom of the input section. On the right side, there is a sidebar with a calculator icon and the text 'Forex Calculator: Calculate currency and foreign exchange rates with Zig Bank's currency converter and get up to date exchange rates.' The footer includes a 'Back To Dashboard' link and copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

From	
------	--

Currency	Currency to be sold for which the exchange rate is to be inquired.
----------	--

Field Name	Description
Amount	Amount for which conversion is required.
To	
Currency	Buy currency
Amount	Amount (in the To Currency) which you will get post conversion.

To calculate currency exchange rate:

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

6.5 Goal Calculator

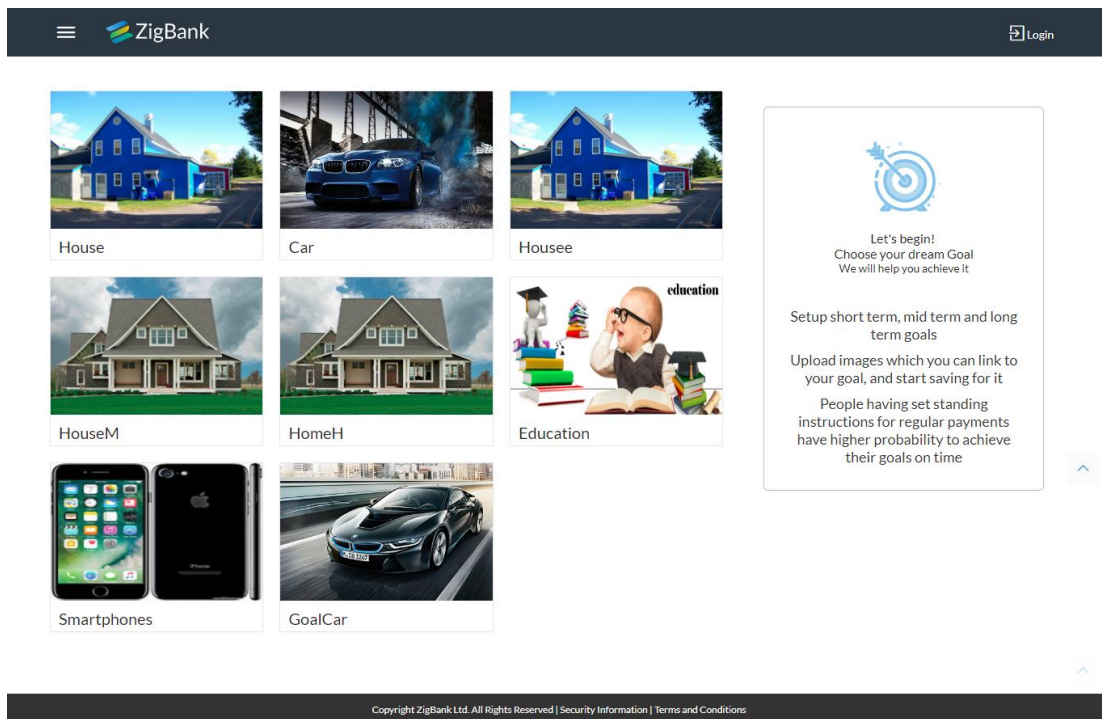
The goal calculator can be used to identify the amount of time it will take to achieve a goal based on the goal value and frequency of savings. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

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

How to reach here:

Portal Page > Achieve Your Dream with Us > Proceed

Goal Category



Field Description

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

To create a goal

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

Enter Goal Amount

Field Description

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

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

Goal Calculator

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

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

The Remaining Amount
£199,500.00

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

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

Your Monthly Contribution
£7,919.00

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

Superb! You are one step closer in chasing your dream - car! Let's understand how you can achieve it... Small drops of water make a big sea. Start Small : Dream BIG!

Set your goal now! Cancel

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Field Description

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

4. In the **Have you already saved something for it?** field; enter the amount which you have already saved for the goal.
5. From the **In how much time do you want to achieve this Goal?** list, select the appropriate years and months i.e. time frame user plans to achieve his goal.
 In the **How frequently do you plan to set aside money for this Goal?** field, select the appropriate option.
 The screen section displaying Your Monthly Contribution based on the data entered and graph displaying your contribution and bank's contribution appears.
 The screen displays a bar chart showing **How are we helping you achieve it?** This displays the amount paid by user and the interest component provided by Bank and hence the total savings percentage.
6. Click **Set your goal Now!** to create the goal. The user is directed to the **Login Page** of the application.
 OR
 Click **Cancel** to abort the goal creation process.

FAQs

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

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

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

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

[Home](#)

7. First Time Login

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

Prerequisites:

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

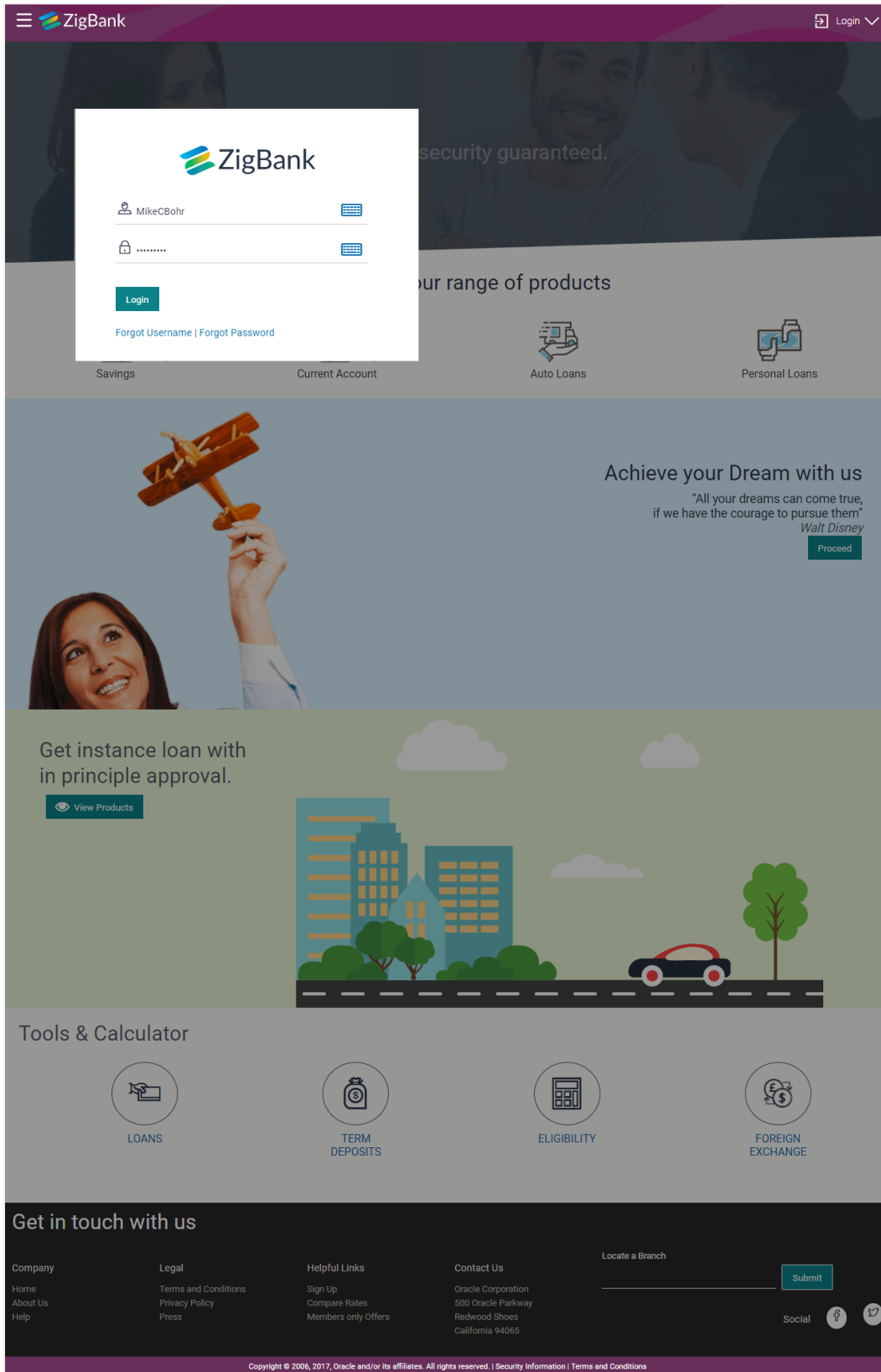
How to reach here:

Portal Page > Login

To log in to the application:

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

Login



The image shows the ZigBank login page. At the top, there is a purple header with the ZigBank logo and a 'Login' button. Below the header, there is a large banner image of a smiling couple. In the center, there is a white login form with the ZigBank logo, a username field (MikeCBohr), a password field (masked with dots), and a 'Login' button. Below the form, there are links for 'Forgot Username' and 'Forgot Password'. To the right of the form, there are icons for 'Savings', 'Current Account', 'Auto Loans', and 'Personal Loans'. Below the banner, there is a section titled 'Achieve your Dream with us' with a quote from Walt Disney and a 'Proceed' button. Below that, there is a section titled 'Get instance loan with in principle approval.' with a 'View Products' button. At the bottom, there is a 'Tools & Calculator' section with icons for 'LOANS', 'TERM DEPOSITS', 'ELIGIBILITY', and 'FOREIGN EXCHANGE'. Finally, there is a 'Get in touch with us' section with links for 'Company', 'Legal', 'Helpful Links', 'Contact Us', and 'Locate a Branch'.

ZigBank

MikeCBohr

.....

Login

[Forgot Username](#) | [Forgot Password](#)

Savings Current Account Auto Loans Personal Loans

Achieve your Dream with us

"All your dreams can come true, if we have the courage to pursue them"

Walt Disney

Proceed

Get instance loan with in principle approval.

View Products

Tools & Calculator

LOANS TERM DEPOSITS ELIGIBILITY FOREIGN EXCHANGE

Get in touch with us

Company Legal Helpful Links Contact Us Locate a Branch

Home About Us Help Terms and Conditions Privacy Policy Press Sign Up Compare Rates Members only Offers Oracle Corporation 500 Oracle Parkway Redwood Shores California 94065



Submit

Social

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Field Description

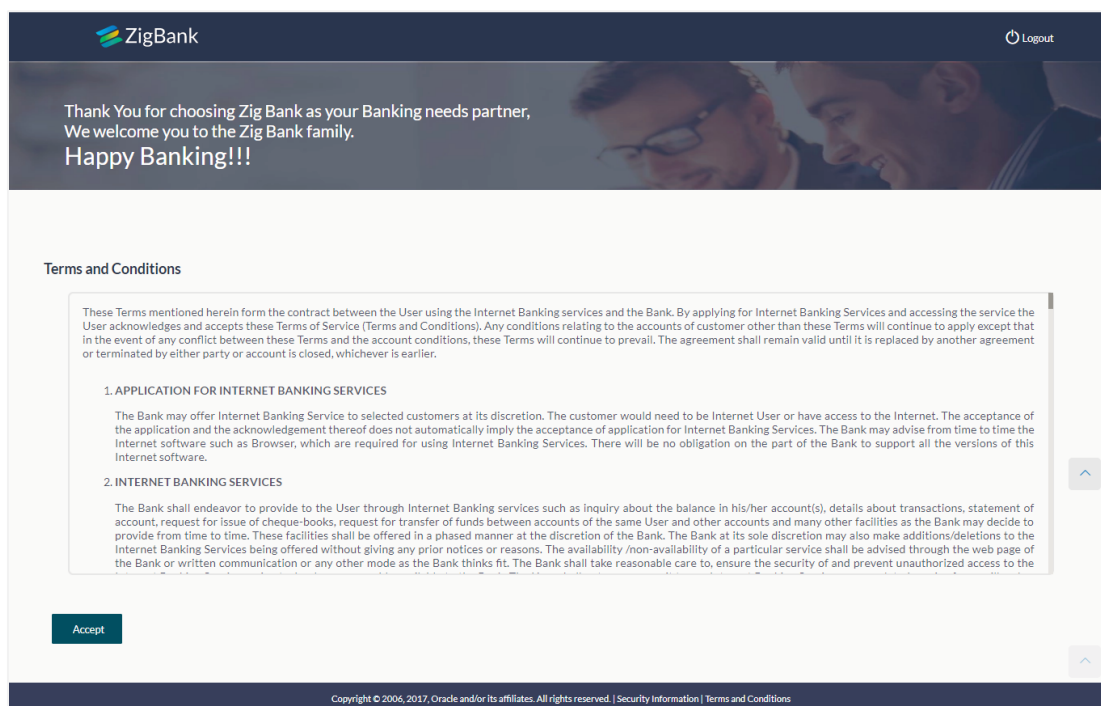
Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

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

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

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

First Time Login - Terms and Condition






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

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

Force Change Password

Field Description

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

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

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

User Security Question Setup

ZigBank Logout

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

User Security Question

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

☒ Set up now ☐ Skip

Note

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

You must:

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

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

Set Security Questions

Zig Bank Logout

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

Security Question 1
Who is your favorite player?

Answer 1
Ronaldo

Security Question 2
Where do you live?

Answer 2
Mumbai

Security Question 3
Which is your favorite browser?

Answer 3
Google Chrome

Security Question 4
What is your favorite color?

Answer 4
Grey

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

Answer 5
Mt. Carmel

Save Skip

Note

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

You must:

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

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Field Description

Field Name Description

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

14. From the **Security Question** list, select the appropriate security question to be added in your security question set.
15. In the **Answer** field, enter an answer for the corresponding security question.
16. Click **Save** to save the security questions.
The user is directed to the Dashboard screen.
OR
Click **Skip** to skip this step.

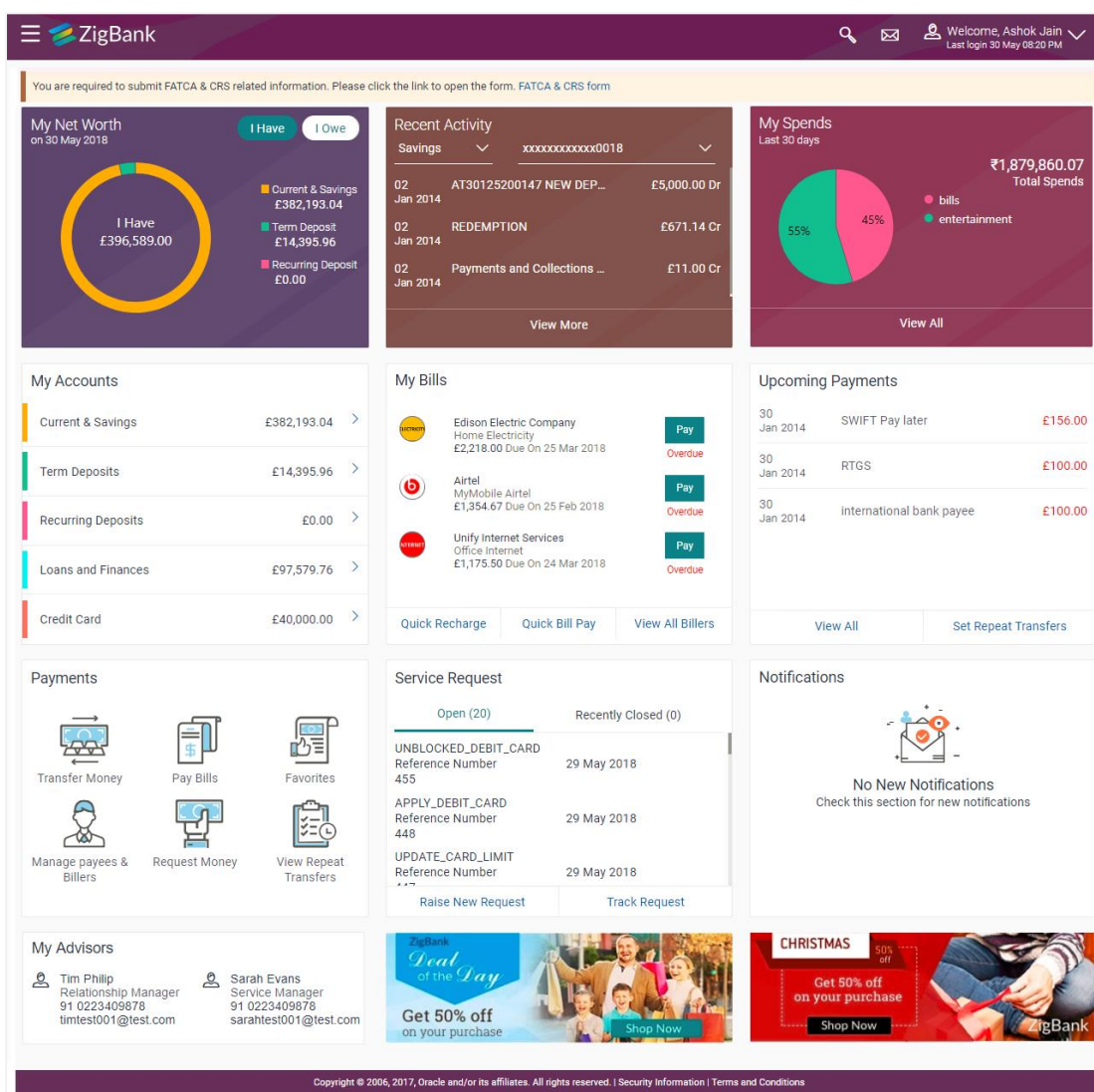
[Home](#)

8. Dashboard

The dashboard is the first landing page that the customer views after logging in. It displays the summary of all the user's accounts in a single screen. It also enables the user to access various functions quickly without having to use the toggle menu to navigate to the required screen.

8.1 Retail Dashboard







The Retail Dashboard is displayed in the form of widgets. It follows the creative concept of cards which results in an organized dashboard that engages the user and displays information that is easy to decipher.



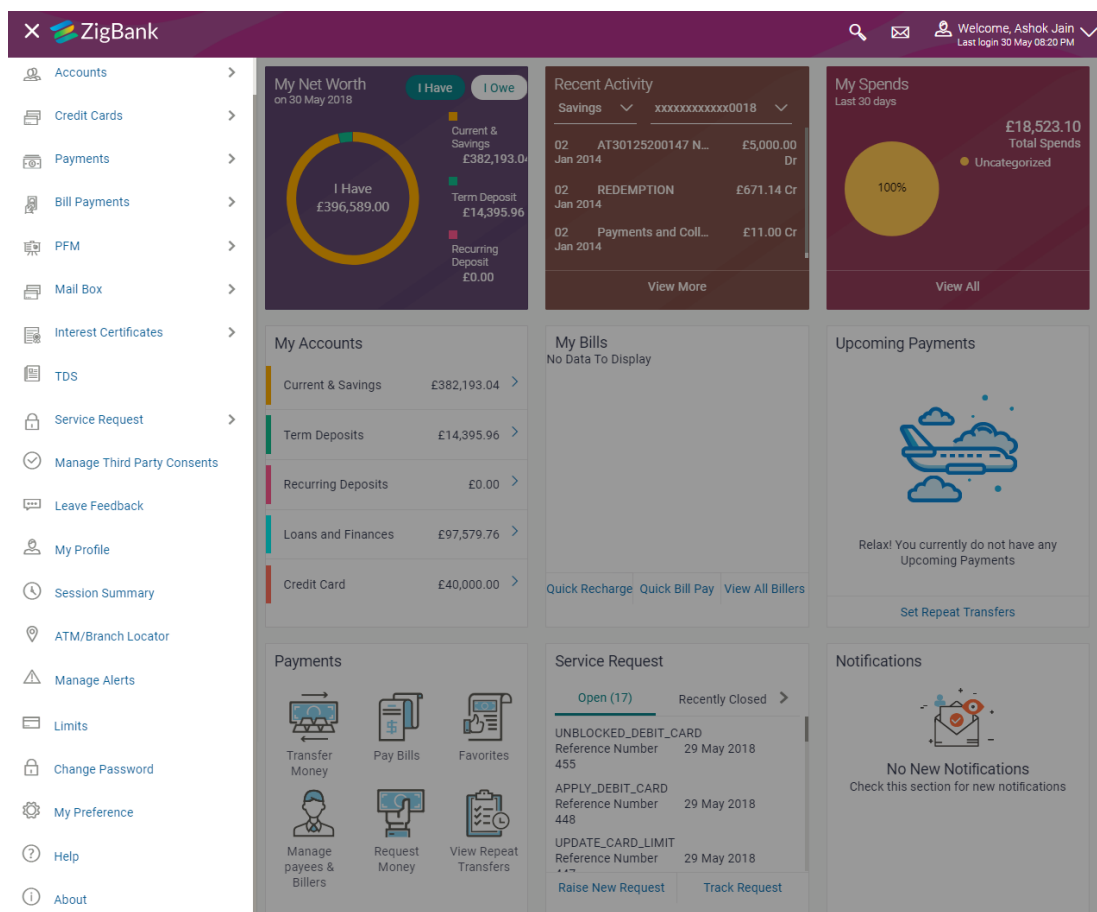
Dashboard Overview

Icons

The following icons are present on the retail dashboard:

- : This option is provided on all screens and enables the user to return to the dashboard.
- : Click this icon to navigate to the Mailbox screen.
- : Click this icon to search for a specific transaction.
-  Welcome, A Jain : Displays the user's name. Clicking on this icon displays a dropdown with the options to change entities, view the user's profile or to log out from the application.
- : Click the toggle menu to access the transactions.
- FATCA & CRS link**: Click the link to access the FATCA and CRS Self – Certification Form so as to provide information required by the bank to comply with the FATCA and CRS regulations. This link will be displayed on the dashboard only if you are required to submit the FATCA & CRS Self-Certification form.

Toggle Menu Transactions
























The screenshot displays the ZigBank dashboard interface. At the top, there is a navigation bar with the ZigBank logo, search, mail, and user profile icons. The user profile shows 'Welcome, Ashok Jain' and 'Last login 30 May 08:20 PM'. Below the navigation bar is a sidebar menu with options like Accounts, Credit Cards, Payments, Bill Payments, PFM, Mail Box, Interest Certificates, TDS, Service Request, Manage Third Party Consents, Leave Feedback, My Profile, Session Summary, ATM/Branch Locator, Manage Alerts, Limits, Change Password, My Preference, Help, and About.

The main dashboard area is divided into several sections:

- My Net Worth** (on 30 May 2018): A donut chart showing 'I Have' £396,589.00 and 'I Owe' £0.00. A table lists assets: Current & Savings (£382,193.04), Term Deposit (£14,395.96), and Recurring Deposit (£0.00).
- Recent Activity**: A table showing transactions for Savings account (xxxxxx0018). Transactions include: 02 AT30125200147 N... (£5,000.00 Dr), 02 REDEMPTION (£671.14 Cr), and 02 Payments and Coll... (£11.00 Cr).
- My Spends** (Last 30 days): A donut chart showing 100% uncategorized spending. Total Spends: £18,523.10.
- My Accounts**: A table listing account balances: Current & Savings (£382,193.04), Term Deposits (£14,395.96), Recurring Deposits (£0.00), Loans and Finances (£97,579.76), and Credit Card (£40,000.00).
- My Bills**: No Data To Display. Links for Quick Recharge, Quick Bill Pay, and View All Bills.
- Upcoming Payments**: A message stating 'Relax! You currently do not have any Upcoming Payments' with a 'Set Repeat Transfers' link.
- Payments**: A section with icons for Transfer Money, Pay Bills, Favorites, Manage payees & Billers, Request Money, and View Repeat Transfers.
- Service Request**: A table showing open and recently closed requests. Open requests include UNBLOCKED_DEBIT_CARD (Reference Number 455), APPLY_DEBIT_CARD (Reference Number 448), and UPDATE_CARD_LIMIT (Reference Number ...). Recently closed requests are also listed.
- Notifications**: A message stating 'No New Notifications' and 'Check this section for new notifications'.

The following items are present on the Toggle Menu:

-  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
 -  **Credit Cards** : Click this menu to access the credit card related transactions.
 -  **Payments** : Click here to access Payments related transactions or setting up of payments.
 -  **Bill Payments** : Click here to access the Electronic Bill Payments and Presentment related transactions.
 -  **PFM** : Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.
 -  **Trends** : Click this menu to access the trends dashboard.
 -  **Mail Box** : Click this menu to view the Mails, Alerts and Notifications.
 -  **Interest Certificates** : Click this menu to view your interest certificates of Current and Savings, Fixed Deposit and Loan account.
 -  **TDS** : Click this menu to view the TDS deducted from all user's accounts and deposits for the financial year.
 -  **Service Request** : Click this menu to raise a new service request and track the status of a service request.
 -  **Manage Third Party Consents** : Click this menu to manage third party consents.
 -  **Leave Feedback** : Click this menu to leave your feedback about the user interaction of the application.
 -  **My Profile** : Click this menu to view the logged in user's profile.
 -  **Session Summary** : Click to view the login details like start date and time, end date and time, Channel and IP address of the last sessions of the logged in user.
 -  **ATM/Branch Locator** Click to view the address and location of the ATMs and the branches of the Bank. For more information click here.
 -  **Manage Alerts** : Click the menu to subscribe for the alerts.
-

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

My Net Worth

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

Recent Activity

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

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

My Spends

This section displays the spending analysis of the customer. The user can view the total expenditure incurred during the past 30 days.

Click the View All link to open the My Spends transaction screen.

My Accounts

The My Accounts widget lists down all the account types of the accounts that the user holds with the bank. The user can select an account type in order to view details of each account belonging to that specific account type.

The account types the can be listed in this widget are as follows:

- Current & Savings
- Term Deposits
- Recurring Deposits
- Loans and Finances
- Credit Card
- The total balance of all the accounts belonging to a specific account type is displayed against each account type. The user can select any account type record in order to view the accounts (active as well as inactive/closed accounts) belonging to that specific account type category. Subsequently, the user can

also select an individual account to view details of the account or to perform transactions using that account.

My Bills

The My Bills widget enables the retail user to access the Electronic Bill Payments and Presentment related transactions. Different bills are placed on the widgets, which enables the users to pay utility bills towards various types of billers such as 'payment', 'payment and presentment or recharge':

This widget provides immediate access to the following transactions:

- **Quick Recharge:** By clicking this option, the user can access the Quick Recharge transaction, from which, the user can initiate bill payments to the 'Recharge' type billers that are not registered.
- **Quick Bill Pay:** This option enables the user to access the Quick Bill Pay transaction. The user can pay the bills online without registering the billers.
- **View All Billers:** This feature enables users to view all the registered billers.

Upcoming Payments

This widget lists down the future dated payment instructions set up by the customer.

Each payment instruction record displays the following information:

- The date on which the payment is due
- The nickname of the payee
- The amount due

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

Click **Setup Repeat Transfers** to set standing instructions.

Payments

The Payments widget enables the retail user to access certain transactions available under the payments module. Different transactions are displayed on the widget in the form of icons, which gives the user easy access to these transactions.

Icons for the following transactions are displayed in this widget:

- **Transfer Money:** This transaction enables the user to initiate a transfer to a registered payee.
- **Pay Bills:** This transaction enables the user to make utility bill payments.
- **Favorites:** This option enables the user to access his favorite transactions. This feature enables the user to quickly initiate payments towards a payee or a biller without having to enter details of the transfer or payment as the details are pre-populated based on prior setup. Favorite transactions can be of two types: Bill Payments and Money Transfer.
- **Manage Payees & Billers:** By selecting this option, the user can navigate to the screen on which he can manage payees and registered billers.
- **Request Money:** This feature enables the user to initiate a request to pull money from a debtor.

- **View Repeat Transfers:** This transaction enables the user to view and setup repeat transfers. All customer payments, that are periodic in nature, can be set-up and managed here.

Service Requests

The service requests widget displays the number of open service requests initiated by the customer as well as the service requests that are recently closed. The customer can raise a new request and track the status of open service requests.

Notifications

The notification widget enables the user to view the notifications sent by the bank. Click View All to view all the notifications sent by the bank.

My Advisors

This widget displays the names and contact details of the user's relationship managers.

Offers

Any offers and rewards as hosted by the bank will be shown in this section of the dashboard.

Promotions

This section of the dashboard displays promotional messages of any bank offerings applicable to the customer.

[Home](#)

9. Forgot Password

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

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

Pre-requisites

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

Features Supported In the Application

- User Verification
- New Password Creation


How to reach here:

Portal > Forgot Password

To reset the password:

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

Forgot Password - User Verification


Login

Current Entity
1_UBS 12.4 AT3 Branch

Okay, no problem. Just enter the details below.

Username

Date of Birth

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Field Description

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

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

The **Forgot Password** screen appears.

Forgot Password – New Password Creation

Login

Current Entity
1_UBS 12.4 AT3 Branch

Please enter your new password
Password

Re-enter Password

Submit Cancel

Password Conditions



- ✓ Have 6 to 16 characters
- ✓ Must include upper case,lower case,numbers,and special characters
- ✓ Have at least 1 uppercase letter(s),1 lowercase letter(s),1 number(s),and 1 special character (@, #, \$)
- ✓ Not contain identical (aaa) and consecutive (abc)characters more than 4
- ✓ Not be a common password

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Field Description

Field Name	Description
Please enter your new password	

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

6. In the **Password** field, enter a new password.
OR
Click  icon to enter a new password using the virtual keyboard.
7. In the **Re-enter Password** field, re-enter the new password.
OR
Click  icon to re-enter the new password using the virtual keyboard.
8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
9. A message confirming the successful reset of the password appears. Click **Login** to log in to the application.

[Home](#)

10. Forgot Username

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

Pre-requisites

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

How to reach here:

Portal > Forgot Username

To reset the username:

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

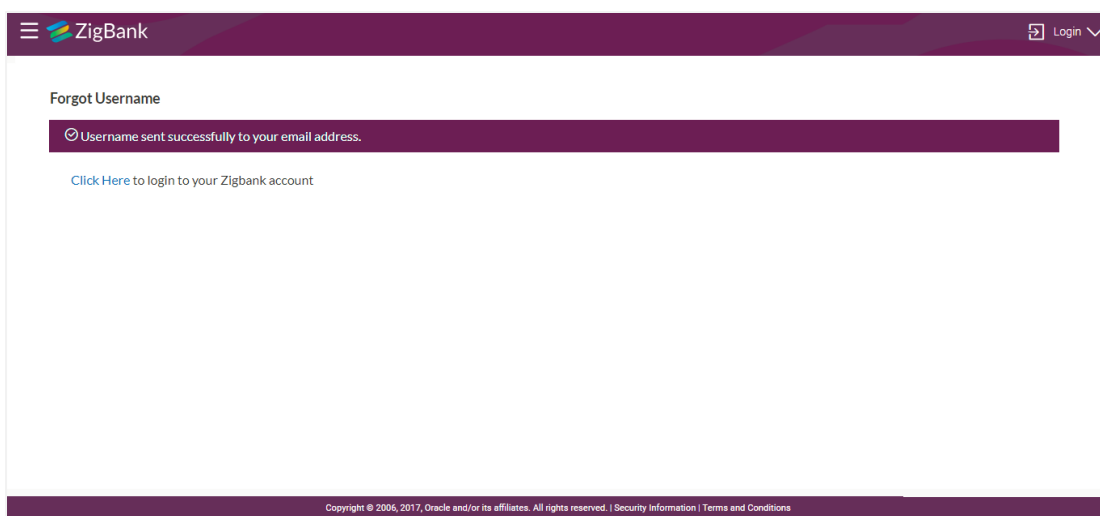
Forgot Username - User Verification

Field Description

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

2. In the **Email** field, enter your email ID that is registered with the bank.
3. In **Date of birth** field, enter your date of birth.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The **Verification** screen appears if the transaction is configured for 2 Factor Authentication.
6. Enter the details required for second factor authentication.
The **Forgot Username** confirmation screen appears.

Forgot User name - Confirmation Page



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

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

[Home](#)

11. FATCA & CRS Form

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

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

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

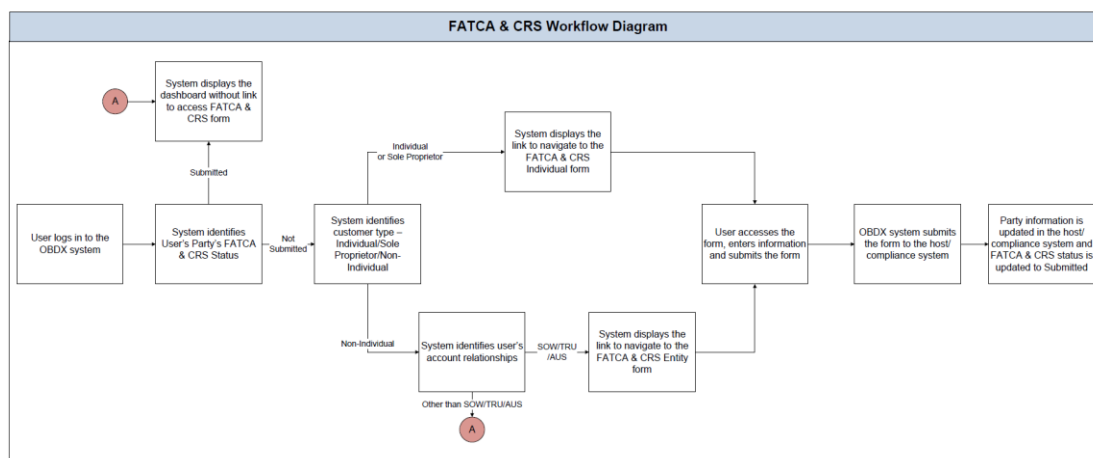
The FATCA and CRS Self – Certification Forms for Individuals and Entities has been created so as to capture required information for the purposes of complying with both FATCA and CRS.

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

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

Workflow

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



How to reach here:

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

11.1 FATCA & CRS Self - Certification Form for Individuals

The FATCA and CRS – Self Certification form for Individuals is displayed to those users that are required to fill out the FATCA and CRS form and are either individuals or sole proprietors. The sections that consist of this form are documented as follows:


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

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

11.1.2 Customer Identification

In this section, enter basic personal details that includes your name, primary address, identification information, etc.

Customer Identification


Welcome, CELINA HEMSWORTH
Last login 28 May 05:09 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification

Title
Mr

Full Name
Steven George Gerrard

Address Type
☒ Permanent
 ☐ Current Residential
 ☐ Other

Country
India

City
Mumbai,

Address
401, Island Parkway

RedWood Shores

Zip Code
755011

Mailing Address

☐ Same as above

Country
India

City
Mumbai

Address
111, Avenida Victacure

Parkway

Zip Code
755012

Nationality
India

Country of Birth
India

City/Place of Birth
Mumbai


Identification Type
Passport

Identification Number
122221111

Father's Name
John Smith

Spouse's Name
Mary Jones

Continue



What is FATCA & CRS?
&
Why are you being asked to fill
this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Additional KYC Information
Tax Residency Information
Declaration

Submit

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Title	Your title as maintained with the bank, is displayed in read only format. Titles can be Mr., Mrs., Dr. etc.
Full Name	Your full name as maintained with the bank, is displayed.
Address Type	Select the type of address that you want to provide. The address types are: <ul style="list-style-type: none"> Permanent Current Residential Other
Country	Select the country as per the address type selected.
City	Enter the name of the city as per the address type selected.
Address 1-2	Enter details of the address as per the address type selected.
Zip Code	Enter the zip code of the address selected.

Field Name	Description
Mailing Address	
Same as above	Select this check box if your mailing address is the same as that defined above.
Country	Select the country of your mailing address. This field appears if the Same as above check box is not selected.
City	Enter the name of the city of your mailing address. This field appears if the Same as above check box is not selected.
Address 1-2	Enter the details of your mailing address. This field appears if the Same as above check box is not selected.
Zip Code	Enter the zip code of the mailing address of the user. This field appears if the Same as above check box is not selected.
Nationality	Select the country of which you are a national.
Country of Birth	Select the country in which you were born.
City/ Place of Birth	Enter the name of the city in which you were born.
Identification Type	<p>Select the identification document that you want to provide as proof of identity.</p> <p>The identification type could be:</p> <ul style="list-style-type: none"> • Passport • Election ID • PAN Card • National ID • Driving License • UIDAI Letter • NIREGA Job Card • Others
Identification Number	Enter the identification number corresponding to the identification type.
Father's Name	Enter your father's name in full. This field is not mandatory.
Spouse's Name	Enter your spouse's name in full. This field is not mandatory.


1. In the **Address Type** field, select the address type of choice.

2. If you select the option **Other**, enter the type of address being defined in the **Other Address** field.
3. From the Country and City lists, select the country and city as per the Address Type specified.
4. In the **Address** and **ZIP Code** fields, enter the address and zip code as per the Address Type specified.
5. Select the **Same as Above** check box, if your mailing address is the same as the address specified as primary address , else specify details of your mailing address.
6. From the **Nationality** list, select the country in which you are a national.
7. From the **Country of Birth** and **City/ Place of Birth** lists, select the country and city in which you were born.
8. From the **Identification Type** list, select the identification document that you want to provide as proof of identification.
9. In the **Identification Number** field, enter the identification number as per the identification type selected.
10. In the Father's Name field, enter the name of your father in full.
11. In the Spouse's Name field, enter the name of your Spouse in full.
12. Click **Continue**. The **Additional KYC Information** section appears.

11.1.3 Additional KYC Information

In this section, specify information pertaining to your occupation and income. You are also required to specify whether you are a politically exposed person or are related to a politically exposed person.

Additional KYC Information


Welcome, OFFSET CASA
Last login 28 May 06:09 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification

Additional KYC Information

Occupation
Service

Gross Annual Income
2000000


Politically Exposed Person (PEP) Status
☐ I am a Politically Exposed Person
 ☐ I am related to a Politically Exposed Person
 ☒ Not Applicable

Continue

Tax Residency Information

Declaration

Submit



What is FATCA & CRS? & Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Occupation	<p>Select the type of occupation that best describes your current or most recent job.</p> <p>The types are:</p> <ul style="list-style-type: none"> • Service • Business • Others
Gross Annual Income	<p>Enter your gross annual income that you earn from all sources, in this field.</p>
Politically Exposed Person(PEP) Status	<p>Specify your status with regards to being a politically exposed person or being related to a politically exposed person.</p> <p>The options are:</p> <ul style="list-style-type: none"> • I am a Politically Exposed Person • I am related to a Politically Exposed Person • Not Applicable – Select this option if you are neither a PEP nor related to a PEP

1. From the **Occupation** list, select the type of occupation that best describes your current or most recent job.
2. In the **Gross Annual Income** field, enter the amount you earn as gross annual income.
3. In the **Politically Exposed Person (PEP) Status** field, select the option applicable to you.
4. Click **Continue**. The **Tax Residency** Information section appears.

11.1.4 Tax Residency Information

This section enables you to specify information about your tax residency. You are required to identify the countries in which you are considered a tax resident and also specify information pertaining to your relationship with the United States of America.

Tax Residency Information

Welcome, CELINA HEMSWORTH
Last login 29 May 03:49 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification
Additional KYC Information
Tax Residency Information

Was the Entity established in a country other than India?(Applicable to Sole Proprietor Only)

☐ Yes ☒ No

Are you a tax resident of any country other than India?

☒ Yes ☐ No

Country of Tax Residence

United States

TIN Available ⓘ

☒ Yes ☐ No

Tax Identification Type

SSN

TIN/TIN Equivalentant

EIN

Add Another Country

Are you a Citizen of the United States of America?

☐ Yes ☒ No

Do you meet the Substantial Presence Test? ⓘ

☐ Yes ☒ No

Do you have a U.S Green Card?

☐ Yes ☒ No

Continue

What is FATCA & CRS? & Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Declaration

Submit

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Was the Entity established in a country other than <Name of Country>? (Applicable to Sole Proprietors only)	<p>This field is applicable to sole proprietors only. Specify whether the entity was established in the country or in another country.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option to identify that the entity was established in a country other than the country in which your accounts are held. • No – Select this option to identify that the entity was established in the country in which your accounts are held.
Are you a tax resident of any country other than <Name of Country>?	<p>Specify whether you are a tax resident of country other than the country in which your accounts are held.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option to identify that you are a tax resident of a country/countries other than the one in which your accounts are held. • No – Select this option to identify that you are not a tax resident of any country other than the country in which your accounts are held.
<p>The following fields are enabled if you have selected the option Yes in either of the two fields above.</p>	
Country of Tax Residence	Select the country in which you are considered a tax resident.
TIN Available	<p>Specify whether your Taxpayer Identification Number (TIN) of the country in which you are a tax resident, is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option if your TIN for the country selected in the Country of Tax Residence field is available. • No – Select this option if you do not have a TIN for the country selected in the Country of Tax Residence field.
Tax Identification Type	<p>Select your TIN type from the list. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as Country of Tax Residence.</p> <p>This field appears if you have selected the option Yes against the TIN Available field.</p>

Field Name	Description
Other Tax Identification Type	<p>Specify the identification document that you are providing as TIN if you have selected the option Other from the list of values available under Tax Identification Type.</p> <p>This field appears if you have selected the option Other in the Tax Identification Type field.</p>
TIN/ TIN Equivalent	<p>Specify the taxpayer identification number.</p> <p>This field appears only if you have selected the option Yes against the field TIN Available.</p>
Reason for Non Availability	<p>Specify the reason of non-availability of taxpayer identification number.</p> <p>This field appears if you have selected the option No in the TIN Available field.</p>
Add Another Country	<p>The link to add details of another country in which the user is a tax resident. You may choose to add further records, up to a defined number, if you are a tax resident of more than one country.</p>
Remove Country	<p>This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.</p>
<p>The following fields are specific to the United States of America, in which you are required to identify your relationship with the United States specifically.</p>	
Are you a citizen of the United States of America?	<p>Specify whether you are a citizen of the United States of America.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Do you meet the Substantial Presence Test?	<p>Specify whether you meet the substantial presence test criteria. By means of the substantial presence test, it can be identified whether you are to be considered a citizen of the United States or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Do you have a U.S. Green Card?	<p>Specify whether you hold a United States green card.</p> <p>A U.S. Green Card is allotted to persons who are considered lawful permanent residents of the United States and who have been granted permission to reside in as well as to seek employment in the United States.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
<hr/> <ol style="list-style-type: none"> In the Was the Entity established in a country other than <Country name>? (Applicable to Sole Proprietors only) field, select the applicable option. In the Are you a tax resident of any country other than <Country name>? field, select the applicable option. <ol style="list-style-type: none"> If you have selected the option Yes in either of the two fields - Was the Entity established in a country other than <Country name>? or Are you a tax resident of any country other than <Country name>?, specify details pertaining to the country/ countries in which you are a tax resident. The steps are as follows: <ol style="list-style-type: none"> In the Country of Tax Residence list, select the country in which you are a tax resident. In the TIN Available field; <ol style="list-style-type: none"> Select the option Yes if you have a TIN for the country in which you are a tax resident. <p>OR</p> Select the option No if you do not have a TIN for the country in which you are a tax resident. If you have selected the option Yes against the field TIN Available; <ol style="list-style-type: none"> Select the TIN type from the Tax Identification Type field and specify the TIN number in the TIN/TIN Equivalent field. <p>OR</p> If you have selected the option No against the field TIN Available; Specify the reason for which you do not have a TIN in the field Reason for Non Availability. Click the Add Another Country link, to add another country record if you are a tax resident of more than one country. Repeat steps i to iii. Click the Remove Country link displayed against a country record if you wish to delete the country record. In the Are you a citizen of the United States of America field, select the applicable option. In the Do you meet the Substantial Presence Test? field, select the applicable option.	

5. In the **Do you have a U.S. Green Card?** field, select the applicable option.
6. Click **Continue**. The **Declaration** section appears.

11.1.5 Declaration

This section displays the FATCA & CRS declaration for which you are required to provide consent by selecting the provided check box.

Declaration

ZigBank Welcome, CELINA HEMSWORTH
Last login 29 May 04:39 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification

Additional KYC Information

Tax Residency Information

Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

☒ I, Steven George Gerrard declare acceptance of all statements above

Submit

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

31 days during the current year, and

183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

All the days you were present in the current year, and

1/3 of the days you were present in the first year before the current year, and

1/6 of the days you were present in the second year before the current year.

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1. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.
2. Click **Submit**. The Review screen appears.

11.1.6 Review

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

Review

FATCA & CRS Self-Certification Form For Individuals

① Please review the following details before you submit the FATCA & CRS Self-Certification Form.

Customer Identification

Title
Mr

Full Name
Steven George Gerrard

Address Type
Permanent

Address
401 Island Parkway
Redwood Shores,
Mumbai,
India
7550011

Mailing Address
Avenida Vitacura 2939 Piso 6
Mumbai
India
7550033

Nationality
India

Country of Birth
India

City/Place of Birth
Mumbai

Identification Type
Passport

Identification Number
12222111

Father's Name
John Smith

Spouse's Name
Mary Jones

Additional KYC Information

Occupation
Service

Gross Annual Income
200000

Politically Exposed Person (PEP) Status
I am related to a Politically Exposed Person

Tax Residency Information

Was the Entity established in a country other than India? (Applicable to Sole Proprietor Only)
No

Are you a tax resident of any country other than India?
No

Are you a Citizen of the United States of America?
No

Do you meet the Substantial Presence Test?
No

Do you have a U.S Green Card?
No

Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.


☒ I, Steven George Gerrard declare acceptance of all statements above

Confirm **Cancel** **Back**

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1. Verify the details, and click **Confirm**.

OR

Click  against any section that you wish to edit, if required.

OR

Click **Cancel** to close the form.

OR

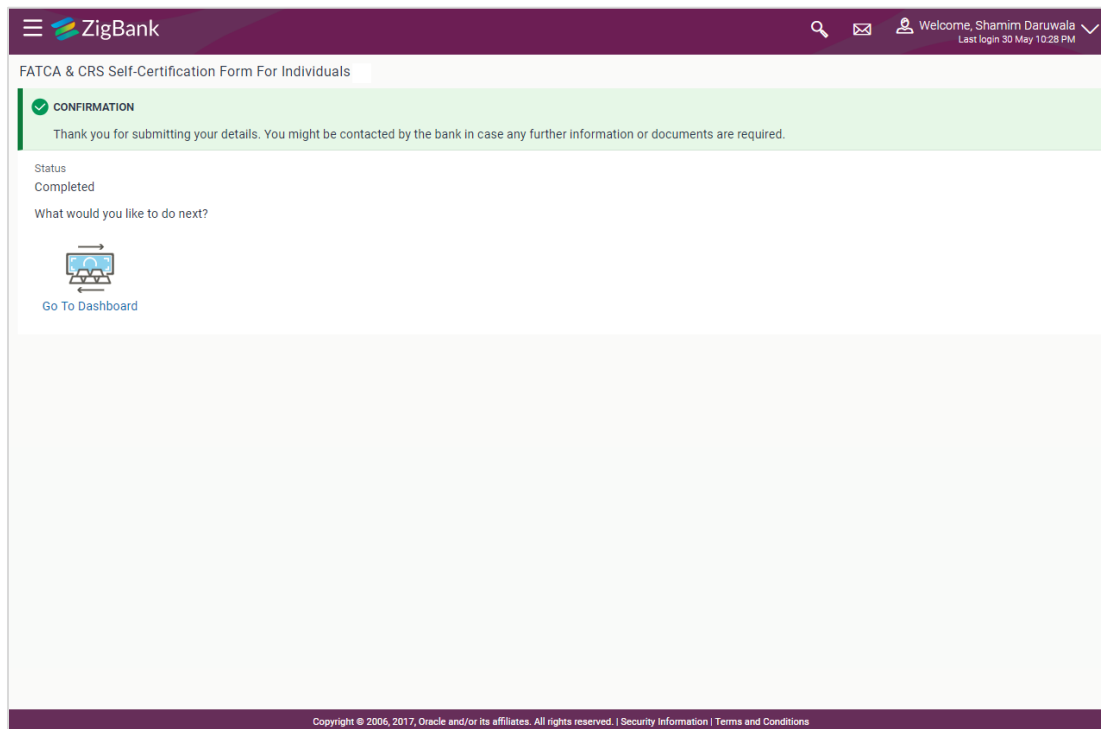
Click **Back** to navigate to the previous page.

2. The success message appears along with the status of form submission.

11.1.7 Confirm

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

Confirm



The screenshot shows the ZigBank website interface. The header includes the ZigBank logo, a search icon, an envelope icon, and a user profile section with the text "Welcome, Shamim Daruwala" and "Last login 30 May 10:28 PM". The main content area is titled "FATCA & CRS Self-Certification Form For Individuals". A green confirmation banner at the top reads "CONFIRMATION" with a checkmark icon and the message "Thank you for submitting your details. You might be contacted by the bank in case any further information or documents are required." Below this, the status is shown as "Status Completed". A question "What would you like to do next?" is followed by a button labeled "Go To Dashboard" with a computer monitor icon. The footer contains copyright information: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

1. Click **Back to Dashboard** to navigate back to the dashboard.

11.2 FATCA and CRS Self - Certification Form for Entities

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

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

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

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

11.2.2 Identification of the Entity

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

Identification of the Entity

Search
Mail
Welcome, Shamim Daruwala
Last login 30 May 10:28 PM

FATCA & CRS Self-Certification Form For Entities

[^] Identification of the Entity

Legal Name of Entity or Organization

JUST EAT

Current Legal Address

Country

United States

State

Idaho

City

CA

Address

1022, Redwood Shores

Island Parkway

Zip Code

94065

Mailing Address

☒ Same as above

Country of Incorporation or Organization

United Kingdom

Continue

What is FATCA & CRS?
&
Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

[^] Tax Residency

[^] Entity Certification

[^] Declaration

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Field Description

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

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

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

11.2.3 Tax Residency

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

Tax Residency

ZigBank Welcome, Shamim Daruwala
Last login 30 May 10:28 PM

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Is the entity a tax resident of any country other than <country name>?

☒ Yes ☐ No

Country of Tax Residence
United Kingdom

TIN Available ¹

☒ Yes ☐ No

Tax Identification Type
SSN

[Add Another Country](#)

Is the entity incorporated in the United States of America?

☐ Yes ☒ No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?

☐ Yes ☒ No

Continue

Entity Certification

Declaration

Submit **Cancel**

FATCA & CRS Instructions

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Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Is the Entity a tax resident of any country other than <country name>?	<p>Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held. • No – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held. <p>The following fields are enabled if you have selected the option Yes against the field Is the entity a tax resident of any country other than <country name>?</p>
Country of Tax Residence	Select the country in which the entity is considered a tax resident.
TIN Available	<p>Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option if the entity's TIN for the country selected in the Country of Tax Residence field is available. • No – Select this option if the entity's TIN for the country selected in the Country of Tax Residence field is not available.
Tax Identification Type	<p>Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as Country of Tax Residence.</p> <p>This field appears if you have selected the option Yes in the TIN Available field.</p>
Other Tax Identification Type	<p>Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list.</p> <p>This field appears if you have selected the option Other in the Tax Identification Type field.</p>

Field Name	Description
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option No in the TIN Available field.
Add Another Country	The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.
Remove Country	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America. The options are: <ul style="list-style-type: none"> • Yes • No
Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country. The options are: <ul style="list-style-type: none"> • Yes • No

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

OR

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

- a. Select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.
- OR
- If you have selected the option **No** against the field **TIN Available**;
- b. Specify the reason for which the entity's TIN is not available in the field **Reason for Non Availability**.
- iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.
Repeat steps i to iii
- v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.
2. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.
3. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.
4. Click **Continue**. The **Entity Certification** section appears.

11.2.4 Entity Certification

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

Entity Certification - Financial

Welcome, Shamim Daruwala
Last login 30 May 10:28 PM

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Please select a category to which the entity belongs

☒ Financial Institution
 ☐ Non-Financial Institution

Financial Institution

☐ An Investment Entity
☐ Depository Institution, Custodial Institution or Specified Insurance Company

GIIN Available ⁽ⁱ⁾

☒ Yes
 ☐ No

Enter GIIN

E6722

Continue

What is FATCA & CRS?
&
Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Declaration

Submit

Cancel

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Entity Certification - Non Financial

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Last login 31 May 04:16 PM

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Please select a category to which the entity belongs

☐ Financial Institution
 ☒ Non-Financial Institution

Non-Financial Institution

☒ Active Non-Financial Entity (NFE)

☐ A corporation, the stock of which is regularly traded on an established securities market

☒ Entity is related to a corporation whose stock is regularly traded on an established securities market

Name of the related corporation whose stock is traded

Example Corporation

Nature of relation

Subsidiary of the listed company

Name of the established securities market on which the stock of the related corporation is regularly traded

ABC Trade

☐ A Governmental Entity or Central Bank

☐ An International Organization

☐ Other e.g. a start-up NFE or a non-profit NFE

☐ Passive Non-Financial Entity (NFE)

Continue

What is FATCA & CRS?
&
Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Declaration

Submit
Cancel

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
- All the days you were present in the current year, and
- 1/3 of the days you were present in the first year before the current year, and
- 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Please select a category to which the entity belongs	<p>Specify whether the entity is a financial or non-financial institution by selecting the applicable option.</p> <p>The options are:</p> <ul style="list-style-type: none"> Financial Institution - Select this option if the entity is a financial organization Non- Financial Institution - Select this option if the entity is a non-financial organization <p>The following fields appear if you have selected the option Financial Institution under the Please select a category to which the entity belongs field.</p>
Financial Institution	<p>The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> An Investment Entity Depository Institution, Custodial Institution or Specified Insurance Company
An Investment Entity	<p>The categories of investment entities are listed under this field only if you have selected the option An Investment Entity under the Financial Institution category. Select an option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution Other Investment Entity
GIIN Available	<p>Specify whether the entity's Global Intermediary Identification Number is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> Yes – Select this option if the entity's GIIN is available No – Select this option if the entity does not have a GIIN
Enter GIIN	<p>Enter the entity's Global Intermediary Identification Number.</p> <p>This field appears if you have selected the option Yes against the GIIN Available field.</p>

Field Name	Description
Reason for Non Availability	<p>Specify the reason of non-availability of taxpayer identification number.</p> <p>This field appears if you have selected the option No against the GIIN Available field.</p>
<p>The following fields appear if you have selected the option Non-Financial Institution under the Please select a category to which the entity belongs field.</p>	
Non-Financial Institution	<p>The general categories to which a non-financial entity can belong, are listed under this field.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Active Non-Financial Entity (NFE) • Passive Non-Financial Entity (NFE)
Active Non-Financial Entity (NFE)	<p>The categories under Active Non-Financial Entity are listed if you have selected the option Active Non-Financial Entity under the field Non-Financial Institution. Select the option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> • A corporation, the stock of which is regularly traded on an established securities market • Entity is related to a corporation whose stock is regularly traded on an established securities market • A Governmental Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or a non-profit NFE
Name of the established securities market on which the corporation is regularly traded	<p>Enter the name of securities market on which the entity trades regularly.</p> <p>This field appears if you have selected the option A corporation, the stock of which is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>
Name of the related corporation whose stock is traded	<p>Specify the name of corporation whose stock is traded by the entity.</p> <p>This field appears if you have selected the option Entity is related to a corporation whose stock is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>

Field Name	Description
Nature of relation	<p>Specify the relation that the entity has with the company whose stock is traded.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Subsidiary of the listed company • Controlled by a listed company • Common control as a listed company <p>This field appears if you have selected the option Entity is related to a corporation whose stock is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>
Name of the established securities market on which the stock of the related corporation is regularly traded	<p>Enter the name of securities market on which the stock of the related corporation is traded on a regular basis.</p> <p>This field appears if you have selected the option Entity is related to a corporation whose stock is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>
Sub-Category of Active NFE	<p>Enter the sub-category of the active non-financial entity.</p> <p>This field appears if you have selected either of the following three options under the Active Non-Financial Entity (NFE) field:</p> <ul style="list-style-type: none"> • A Government Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or non-profit NFE
Passive Non-Financial Entity (NFE)	<p>Select this option if the entity is a passive non-financial entity.</p>
<p>1. In the Please select a category to which the entity belongs field, select the applicable option.</p> <p>c. If you have selected the Financial Institution option, select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.</p> <p>vi. If you have selected An Investment Entity option from the Financial Institution field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.</p> <p>d. Specify whether the GIIN is available or not against the GIIN Available field.</p> <p>vii. If you have selected option Yes, enter the entity's GIIN in the Enter GIIN field. OR If you have selected option No, enter the reason as to why the GIIN is not available in the Reason for Non Availability field.</p>	

OR

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

11.2.5 Declaration

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

Welcome, Shamim Daruwala
Last login 30 May 10:28 PM

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Declaration

What is FATCA & CRS?
&
Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

☒ Zig International Services declare acceptance of all statements above

Full Name of Representative
John Smith

Designation
Director

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

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- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Declaration	Select the check box to provide consent to the FATCA & CRS terms and conditions and to provide consent to the declaration on behalf of the entity.
Full Name of Representative	Enter your name in fill.

Field Name	Description
Designation	Specify the designation / position that you hold in the organization /entity.

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

11.2.6 Review

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

Review

Welcome, Shamim Daruwala
Last login 30 May 10:28 PM

FATCA & CRS Self-Certification Form For Entities

Please review the following details before you submit the FATCA & CRS Self-Certification Form.

Identification of the Entity

Legal Name of Entity or Organization
JUST EAT

Current Legal Address
1022, Redwood Shores
Island Parkway
CA
Idaho
United States
94065

Mailing Address
1022, Redwood Shores
Island Parkway
CA
Idaho
United States
94065

Country of Incorporation or Organization
United Kingdom

Tax Residency

Is the entity a tax resident of any country other than <country name>?
Yes

Country of Tax Residence
United Kingdom

TIN Available
Yes

Tax Identification Type
TIN/TIN Equivalent

Is the entity incorporated in the United States of America?
No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?
No

Entity Certification

Please select a category to which the entity belongs
Non-Financial Institution

Non-Financial Institution
Active Non-Financial Entity (NFE)

Name of the related corporation whose stock is traded
Example Coporationm

Nature of relation
Subsidiary of the listed company

Name of the established securities market on which the stock of the related corporation is regularly traded
ABC Traders

Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.


☒ Zig International Services declare acceptance of all statements above

Full Name of Representative
John Smith

Designation
Director

Confirm
 Cancel
 Back

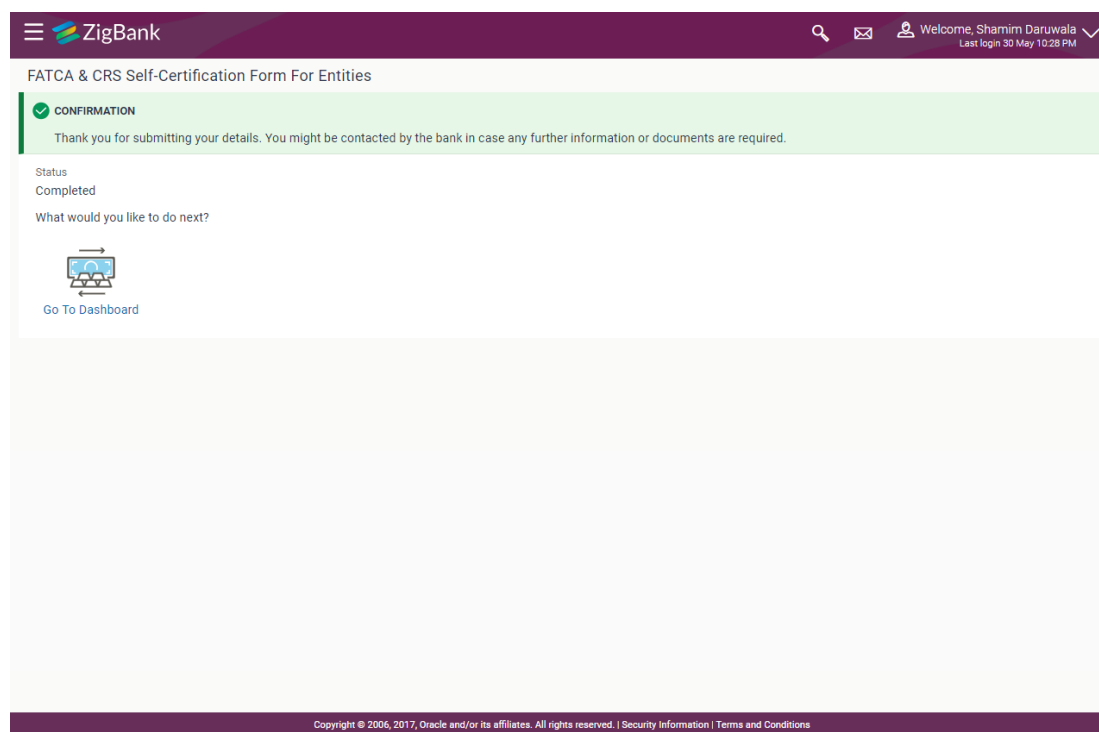
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1. Verify the details, and click **Confirm**.
OR
Click  against any section that you wish to edit, if required.
OR
Click **Cancel** to close the form.
OR
Click **Back** to navigate to the previous page.
2. The success appears along with the status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

11.2.7 Confirm

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

Confirm



The screenshot displays the 'FATCA & CRS Self-Certification Form For Entities' confirmation page. At the top, the ZigBank logo is on the left, and user information 'Welcome, Shamim Daruwala' with a last login time of '30 May 10:28 PM' is on the right. The main content area features a green banner with a checkmark icon and the word 'CONFIRMATION'. Below this, a message states: 'Thank you for submitting your details. You might be contacted by the bank in case any further information or documents are required.' The status is listed as 'Completed'. A question 'What would you like to do next?' is followed by an icon of a computer monitor with an arrow pointing to it, and a link labeled 'Go To Dashboard'.

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

FAQs

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

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

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

2. What is a tax identification number (TIN)?

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

3. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?

No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

4. Why am I asked to capture previous residential address details?

The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

5. My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?

No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

6. Why am I being asked to capture previous employment details?

The bank has a employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

7. I have saved the application. Can my co-applicant resume the application from the application tracker?

Yes. The co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

8. Can the co-applicant perform all the pending tasks (if applicable) in the application tracker?

Yes, the co-applicant has all the rights as that of the primary applicant.

[Home](#)

12. Mailbox

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

Prerequisites:

- The user must have a relationship with Bank.
- User must have login credentials.

Features Supported in the Application:

- **Compose** – This enables the user to select a predefined subject and to initiate a mail with a query/ complaint/ feedback.
- **Inbox** – This folder displays all the messages sent by bank administrators to the user. The user can reply to any of these mail messages or can delete any message.
- **Sent Mail** – This folder lists down the mails sent by the user. An option is provided to delete any or all sent mails.
- **Deleted Mail** – This folder displays the mails deleted from the user's **Inbox** and **Sent Mail** folders. The user can opt to permanently delete any or all of these mail messages.
- **Alerts** – This folder lists down the alerts sent by the bank to the user. The user can opt to delete any or all of these alerts.
- **Notifications** - This section enables the user to view all the notifications sent by the bank.

How to reach here:

Toggle Menu > Mail Box
OR

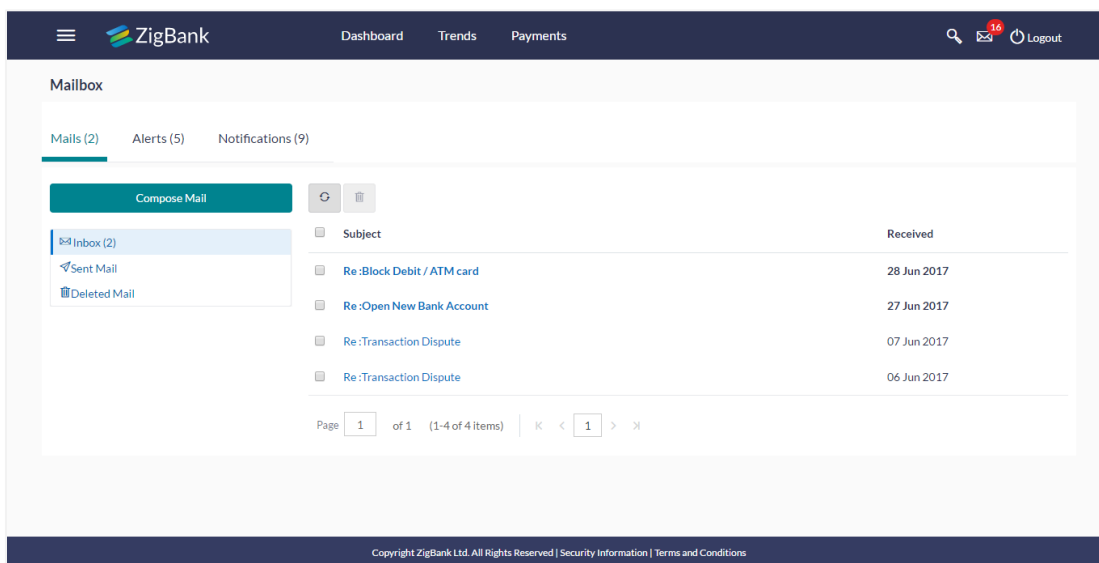
Dashboard > Click  >View All

12.1 Mails

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

- **Compose:** This option enables the user to create and send a new mail message.
- **Inbox:** This folder displays all the mail messages received by the user.
- **Sent mail:** This folder displays the list of mail messages sent by the user to the bank.
- **Deleted Mail:** This folder contains the list of mail messages deleted by the user from the inbox and the sent mail folders.

Mailbox - Mails




Field Description


Field Name	Description
Compose Mail	The option to compose new mail.
Inbox	Select this option to view the list of all mail messages sent by the bank in response to your mails.
Sent Mail	Select this option to view the list of mails sent by you to the bank.
Deleted Mail	Select this option to view the list of mails deleted by you from the inbox and sent mail folders.

To access the mails:


1. Click the desired option.
 - a. If you click the **Inbox** option, the inbox folder appears. Click on an individual message to view the details of that message.
 - b. If you click the **Sent Mail** option, the sent mail folder appears. Click on an individual message to view the details of that message.
 - c. If you click the **Deleted Mail** option, the deleted mail folder appears. Click on an individual message to view the details of that message.

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

OR

- Click  to refresh the folder.

OR

- To delete multiple messages, select the specific check boxes and click .

12.1.2 Compose Mail

Using this option the user can initiate a mail communication with the bank. The mailbox is a communication channel between the bank and the user. In order to send a mail to the bank, the user needs to first select a category which identifies the purpose for which the message is being sent. The specification of a category enables the bank to appoint the user's concern / query to the desired team which ensures a timely and accurate response.

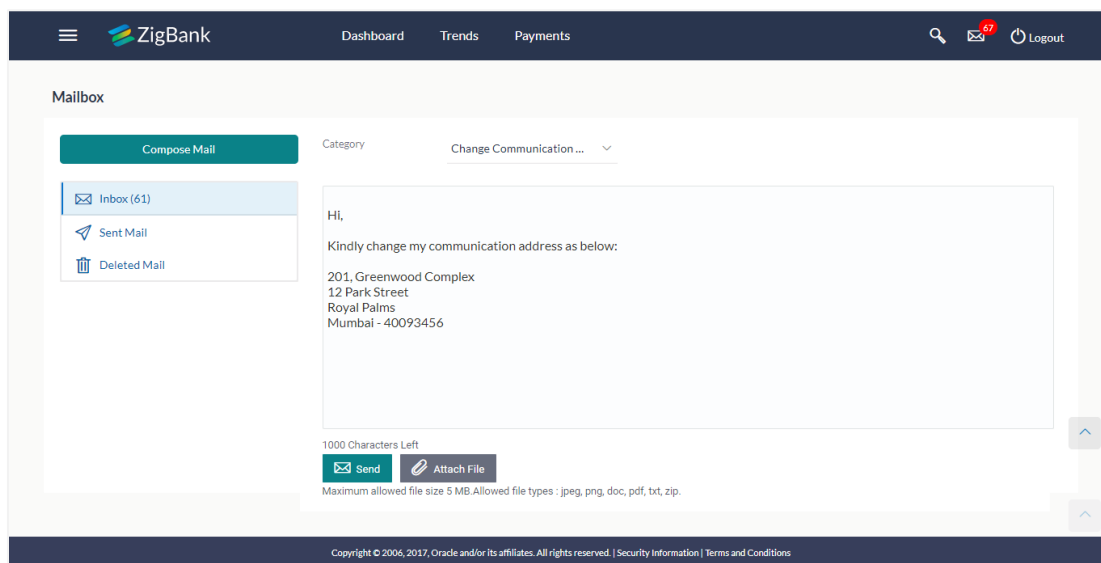
How to reach here:

Toggle Menu > Mailbox > Mails > Compose Mail

To send a message:

- Click **Compose Mail**. The screen on which you can compose and send a mail to the bank appears.

Compose Mail



The screenshot displays the 'Compose Mail' screen in the ZigBank application. At the top, there's a navigation bar with 'ZigBank' logo, 'Dashboard', 'Trends', 'Payments', a search icon, a notification bell with '67', and a 'Logout' button. The main content area is titled 'Mailbox'. On the left, a sidebar lists 'Inbox (61)', 'Sent Mail', and 'Deleted Mail'. The central part features a 'Compose Mail' button, a 'Category' dropdown menu currently showing 'Change Communication ...', and a large text area for composing the message. A sample message is pre-filled: 'Hi, Kindly change my communication address as below: 201, Greenwood Complex, 12 Park Street, Royal Palms, Mumbai - 40093456'. Below the text area, it indicates '1000 Characters Left' and provides 'Send' and 'Attach File' buttons. A footer note states 'Maximum allowed file size 5 MB. Allowed file types : jpeg, png, doc, pdf, txt, zip.' The bottom of the screen has a dark blue footer with copyright text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Category	Select a category/ subject related to which the message is to be sent.
Message	Enter the message that is to be sent to the bank.

2. From the **Category** list, select the appropriate option.
3. In the **Message** section, enter the message.
4. Click **Attach Files** if you want to attach any reference document.
5. Click **Send**.
The success message appears.

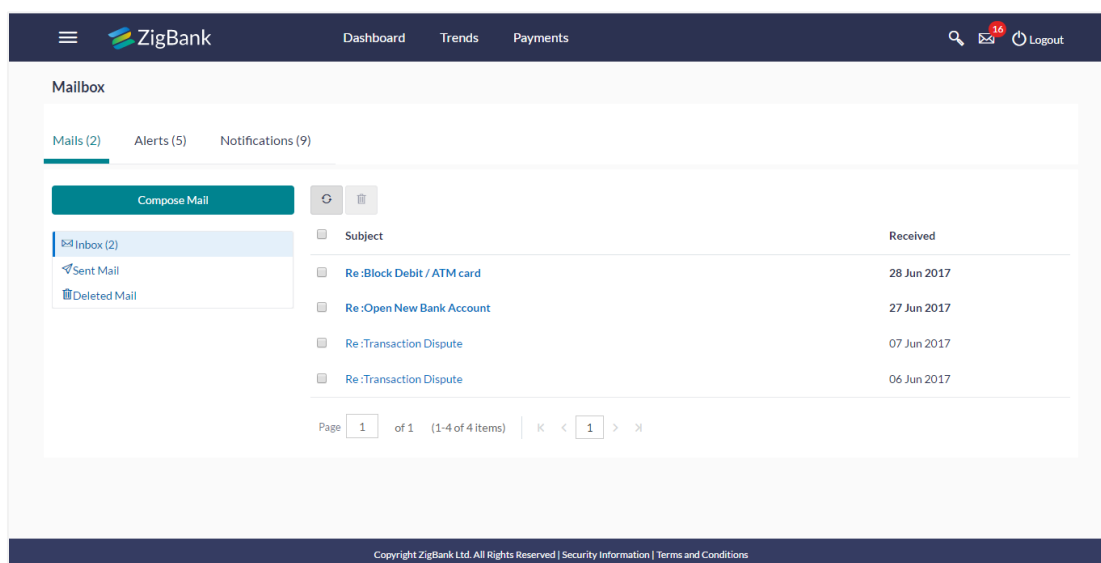
12.1.3 Inbox

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

To view received mails:

1. In the **Mailbox** screen, click the **Inbox** option.
2. The **Inbox folder** with received messages listed appears. Click an individual message to view the details of that message.

Inbox





Field Description


Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Received	The date and time on which the mail was received is displayed against each mail record.

To access the Inbox:

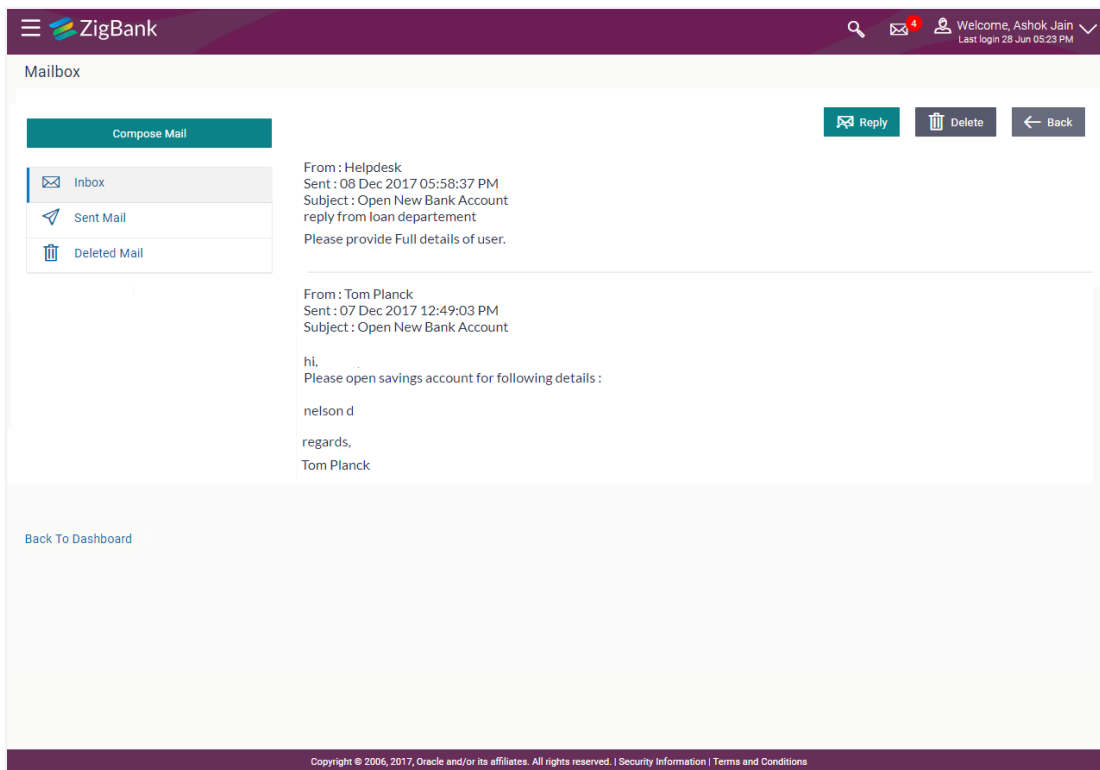
3. Click the subject of a mail you want to view. The mail is displayed.
- OR

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

Click  to refresh the folder.
OR

To delete multiple messages, select the specific check boxes and click .

Inbox - Message Details



Field Description

Field Name Description

Message Details

From	The name of the sender of the mail.
Sent	The date and time on which the mail was received.
Subject	The subject of the received mail.
Content	The content of the mail.

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

Mail Chain	All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.
-------------------	--

Each mail in the chain contains the following:

- The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the From field and those sent by a bank administrator will have the ID of the bank administrator displayed.
- The date and time at which the mail was sent.
- The subject of the mail
- The content of the mail as sent by you or the administrator.

Note: A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

- The **Inbox** screen with detailed message record appears; click **Reply** if you want to reply.
OR
Click **Delete** to delete the message.
OR
Click **Back** to navigate to the previous page.

Inbox - Reply

ZigBank Welcome, Ashok Jain
Last login 28 Jun 05:23 PM

Mailbox

[Compose Mail](#) [Reply](#) [Delete](#) [Back](#)

[Inbox](#)
[Sent Mail](#)
[Deleted Mail](#)

Hi,
Following are the details,
John Smith
DOB: 19 Jun 1989
Adhar No: 1111111111
Regards

1000 Characters Left
[Send](#) [Attach File](#)
Maximum allowed file size 5 MB Allowed file types : jpeg, png, doc, pdf, txt, zip.

From : Helpdesk
Sent : 28 Jun 2018 11:46:21 AM
Subject : Re :Open New Bank Account

Please provide Full details of user.

[Back To Dashboard](#)

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Field Description

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

Message - Reply

Message	Enter a response to be sent to the bank.
----------------	--

- Click **Send** to send the response to the bank.

A message confirming that the mail has been sent successfully appears.

OR

Click **Attach File** to add an attachment to the response mail.

OR

Click Delete to delete the message.

OR

Click Back to navigate to the previous page.

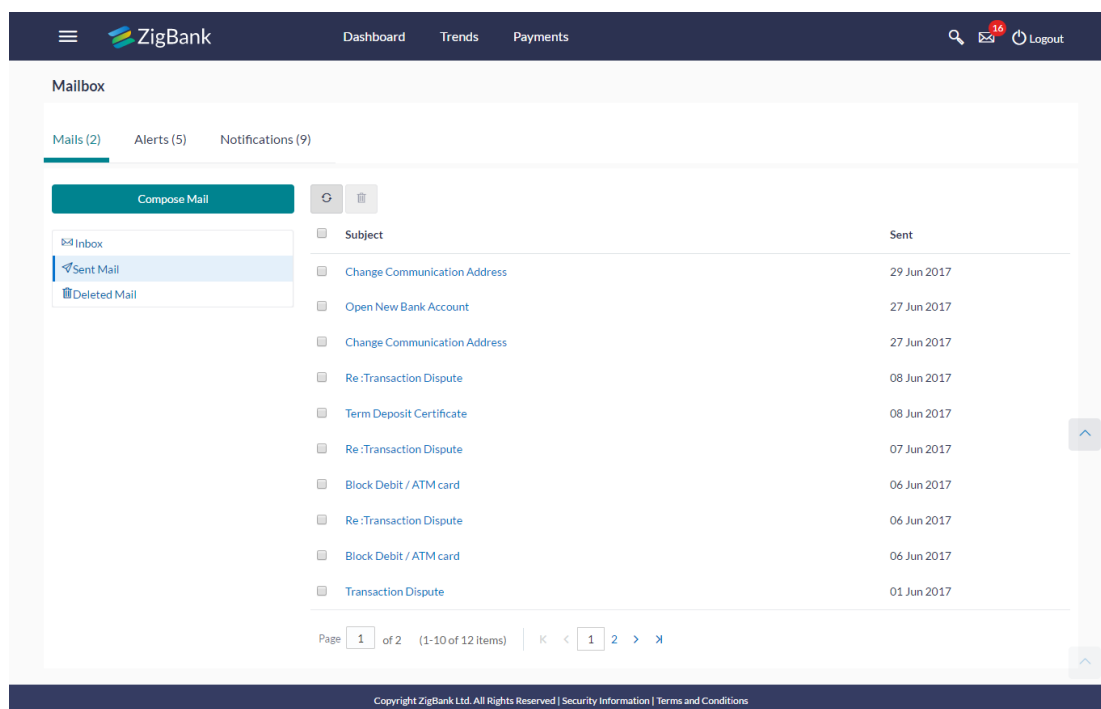
12.1.4 Sent Mail

This folder displays all the messages sent by the user to the bank.

To view the sent messages




- In the **Mailbox** screen, click the **Sent Mail** option.
- The **Sent Messages** folder appears. Click an individual message to view the details of that message.

Sent Mail

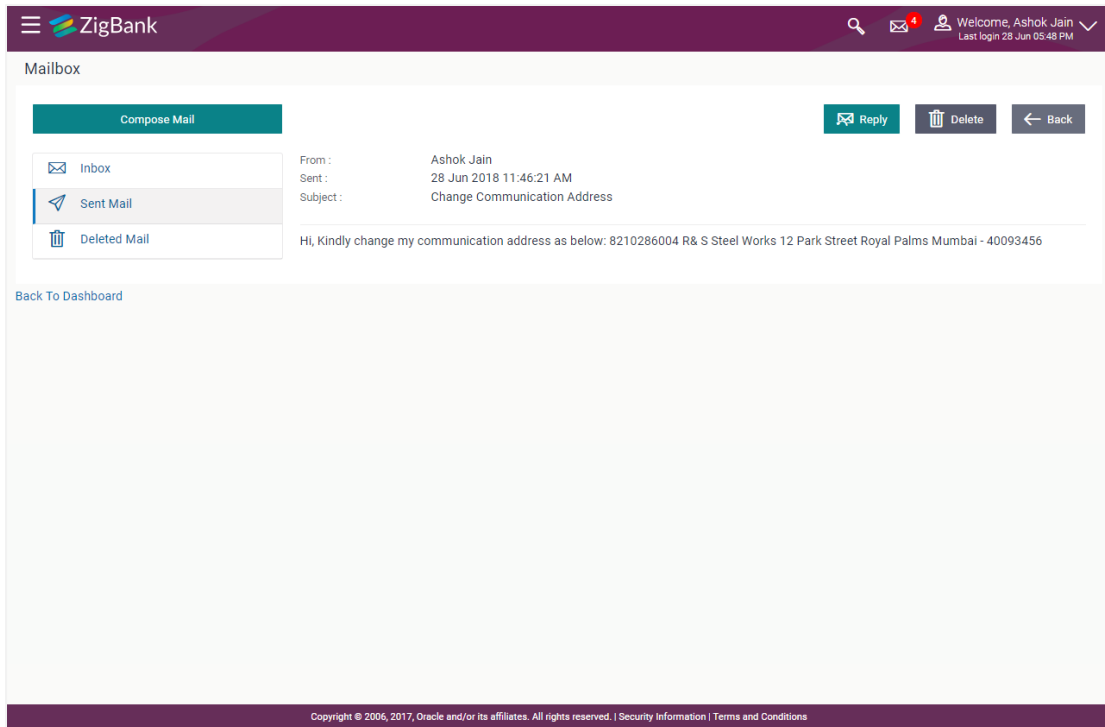


Field Description

Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Sent	The date and time on which the mail was sent is displayed against each mail record.

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

12.1.5 Sent Mails – Details**Sent Mail - Details**



Field Description

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

Message Details

This section displays the detailed message.

From	The name of the sender of the mail.
Sent	The date and time on which the mail was sent.
Subject	The subject of the received mail.
Content	The content of the mail.

Field Name	Description
Mail Chain	<p>All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.</p> <p>Each mail in the chain contains the following:</p> <ul style="list-style-type: none"> • The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the From field and those sent by a bank administrator will have the ID of the bank administrator displayed. • The date and time at which the mail was sent. • The subject of the mail • The content of the mail as sent by you or the administrator. <p>Note: A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.</p>

Message - Reply

This section will be displayed if you have selected the option **Reply**.

Message Enter a response to be sent to the bank.

-
1. The **Sent Mail** screen with detailed message record appears.
Click **Reply** if you want to send a response to the bank. Type the reply and Click **Send**.
The success message appears.
OR
Click **Attach File** to add an attachment to the response mail.
OR
Click **Delete** to delete the message.
OR
Click **Back** to navigate to the previous page.

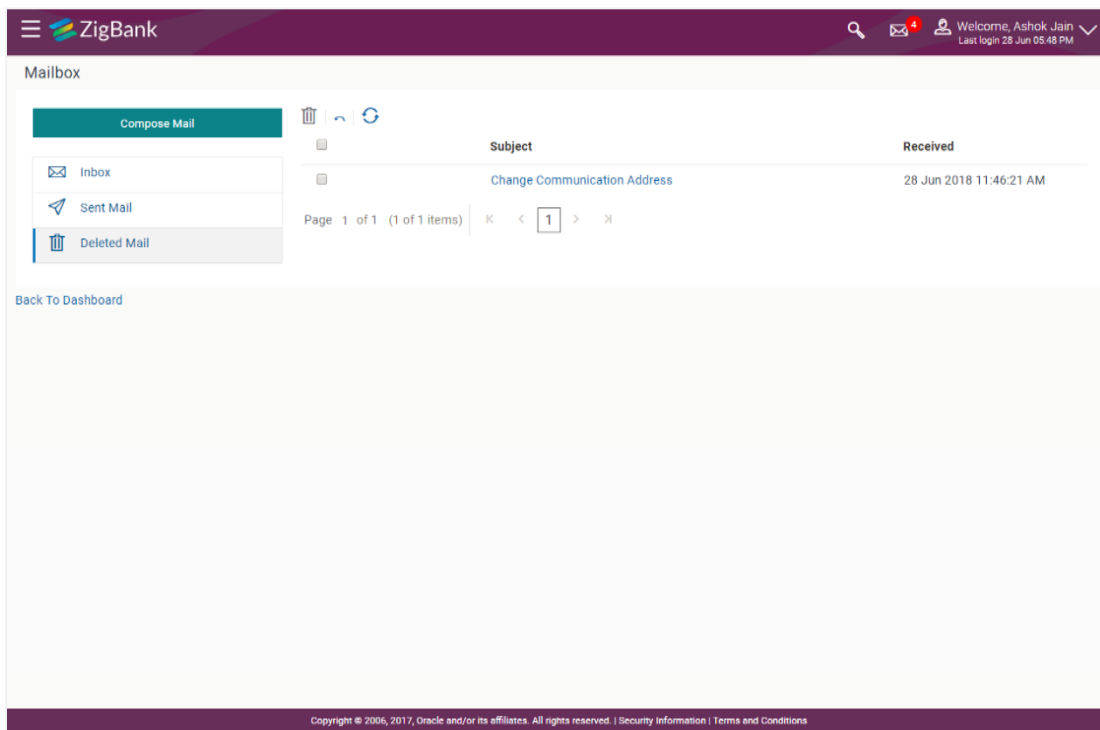
12.1.6 Deleted Mail

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

To view the deleted messages

1. In the **Mailbox** screen, click the **Deleted Mail** option.
2. The **Deleted Mail** folder with deleted messages listed appears. Click an individual message to view the details of that message.

Deleted Mail



Field Description


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

Subject	The subject of the mail is displayed against each mail record.
----------------	--


Received	The date and time on which the message was sent/received is displayed against each mail record.
-----------------	---

- Click the required deleted message that you want to view.


OR

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


OR

Click  to refresh the folder.

OR

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

OR

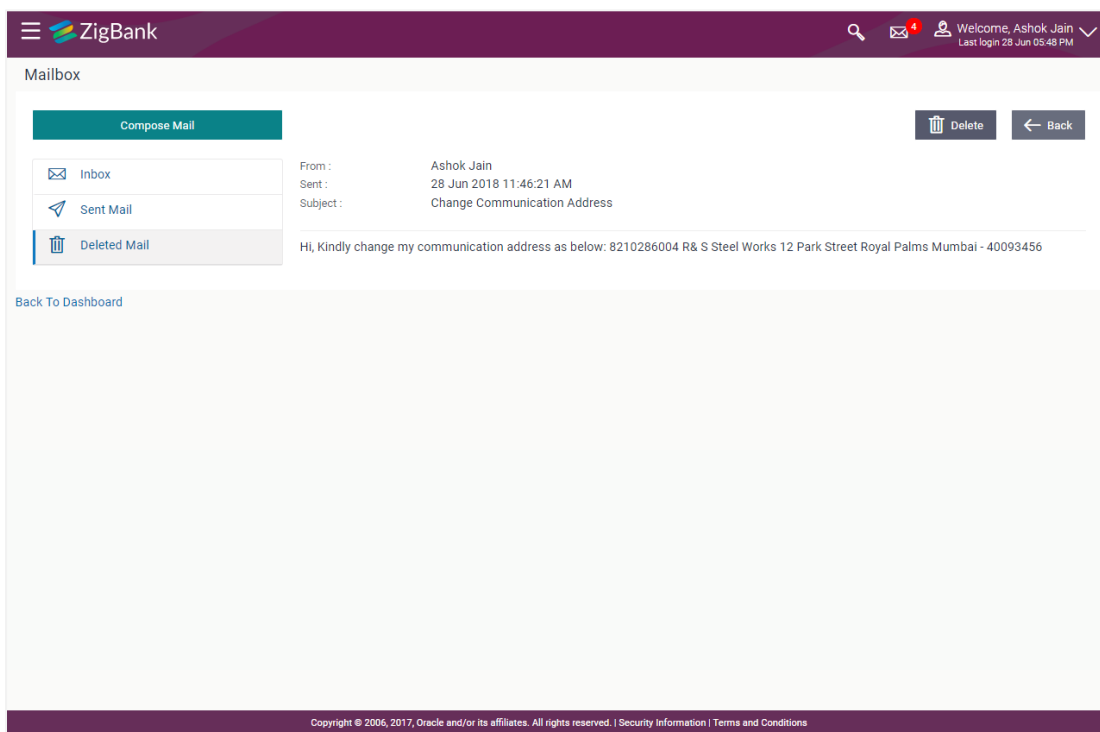
To restore the deleted mails back to inbox, select the check box(s) against the mail, and click .

- The **Deleted Mail** folder with detailed message record appears; Click **Delete** to delete the message.

OR

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

Deleted Mail Details



Field Description

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

Message Details

This section displays the detailed message.

From	The name of the sender of the mail.
Sent	The date and time on which the message was sent/received.
Subject	The subject of the deleted mail.

Message Contents	The content of the deleted mail.
-------------------------	----------------------------------

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

12.2 Alerts

All the alerts that are auto generated and sent to the logged in user will be displayed on this screen.

How to reach here:

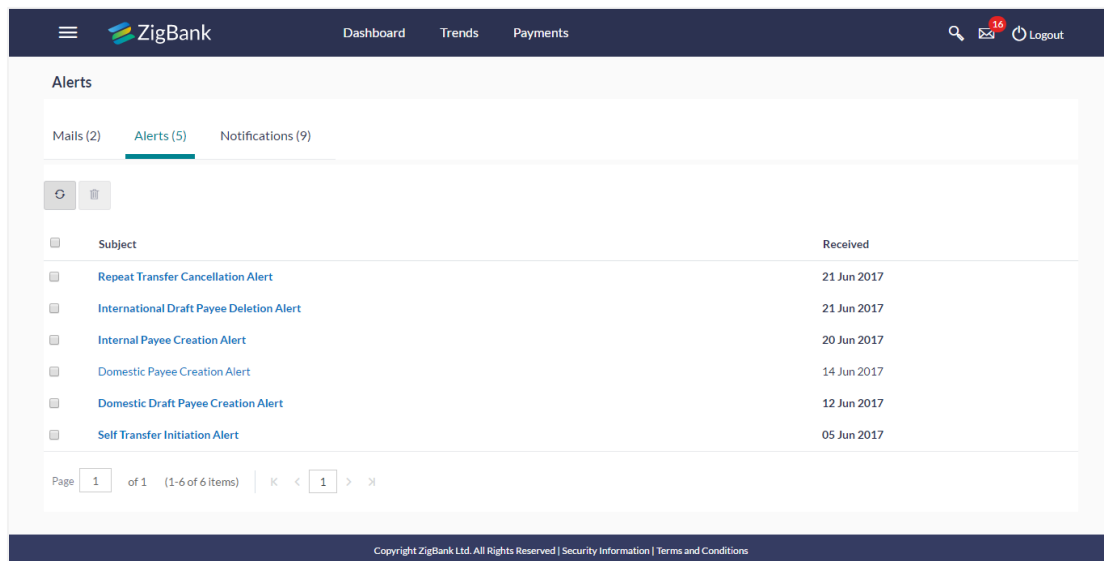
Toggle Menu > Mail Box > Alerts
OR

Dashboard > Click  > Alerts > View All

To view the alerts:



1. Click the **Alerts** tab. The alert screen appears.


Alerts



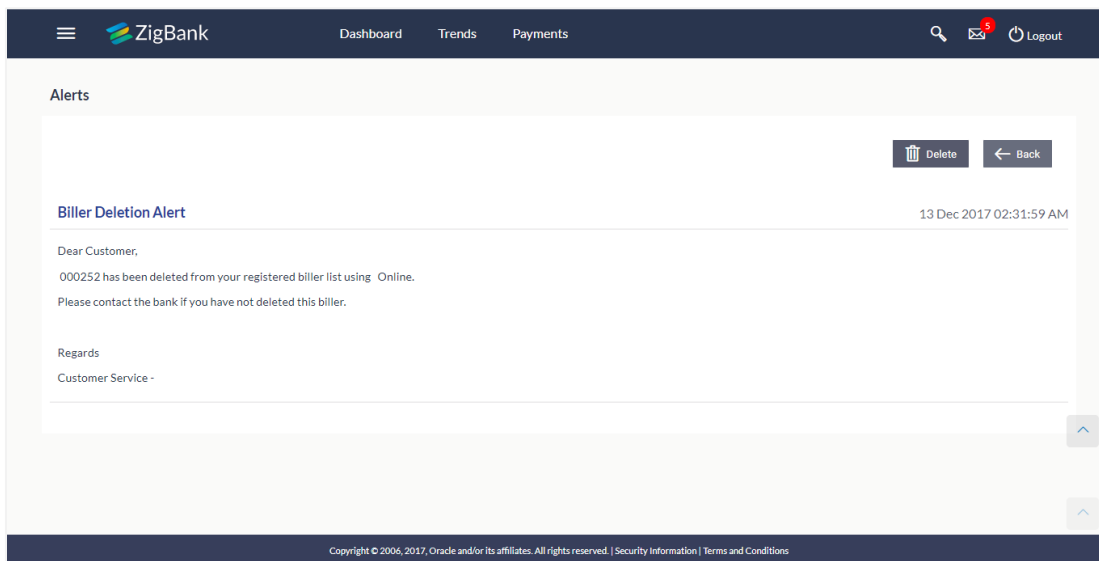
Field Description

Field Name	Description
Subject	The subject of the alert is displayed against the specific alert record.
Received	The date and time on which the alert was sent is displayed against the specific alert record.

2. Click an individual alert to view the details of the alert. The details of the alert appear.
OR
Click the  header to sort the records according to ascending or descending date.
OR
Click  to refresh the mailbox.
OR

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

Alerts Details



Field Description

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

Alerts Details

Subject	The subject of the alert.
Received	The date and time on which the alert was received.
Message	The content of the alert.

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

12.3 Notifications

This section lists all the notifications received by the logged in user.

How to reach here:

Toggle Menu > Mail Box > Notifications

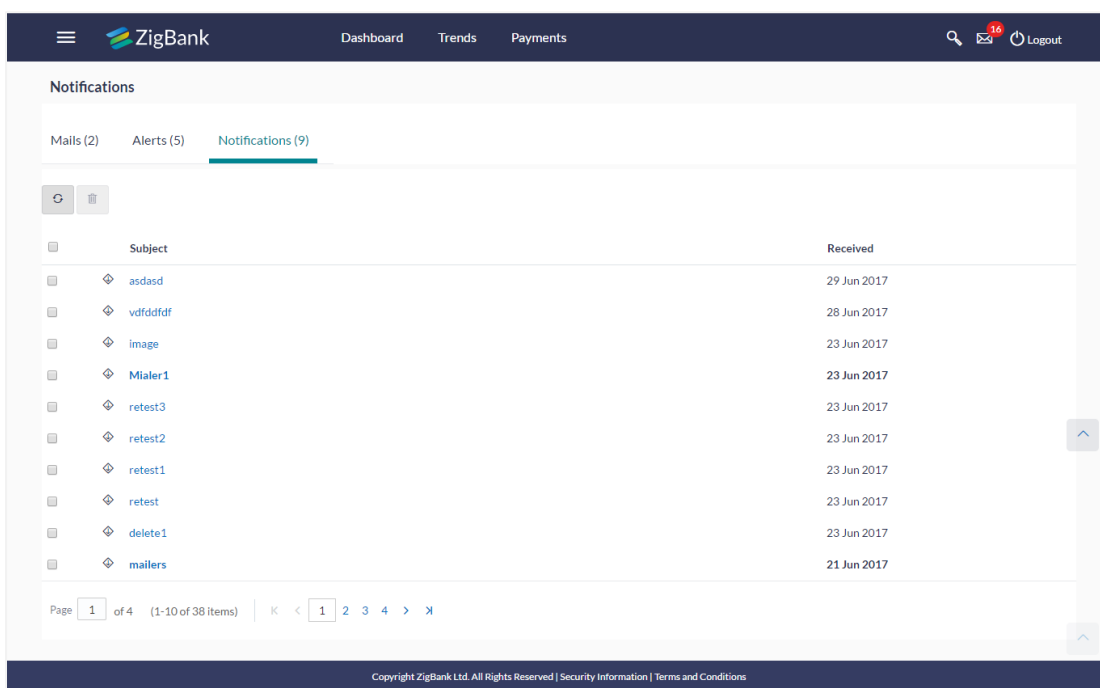
OR

Dashboard > Click  > Notifications > View All

To view the notifications:

1. Click the **Notifications** tab. The **Notification** screen appears.

Notifications





Field Description

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

Subject	The subject of the notification.
----------------	----------------------------------

Received	The date and time on which the notification was received.
-----------------	---

2. Click an individual notification to view the details of that notification. The screen on which the details of the notification are displayed appears.
3. OR
 the  header to sort the records according to ascending or descending date.
 OR
 Click  to refresh the notifications.

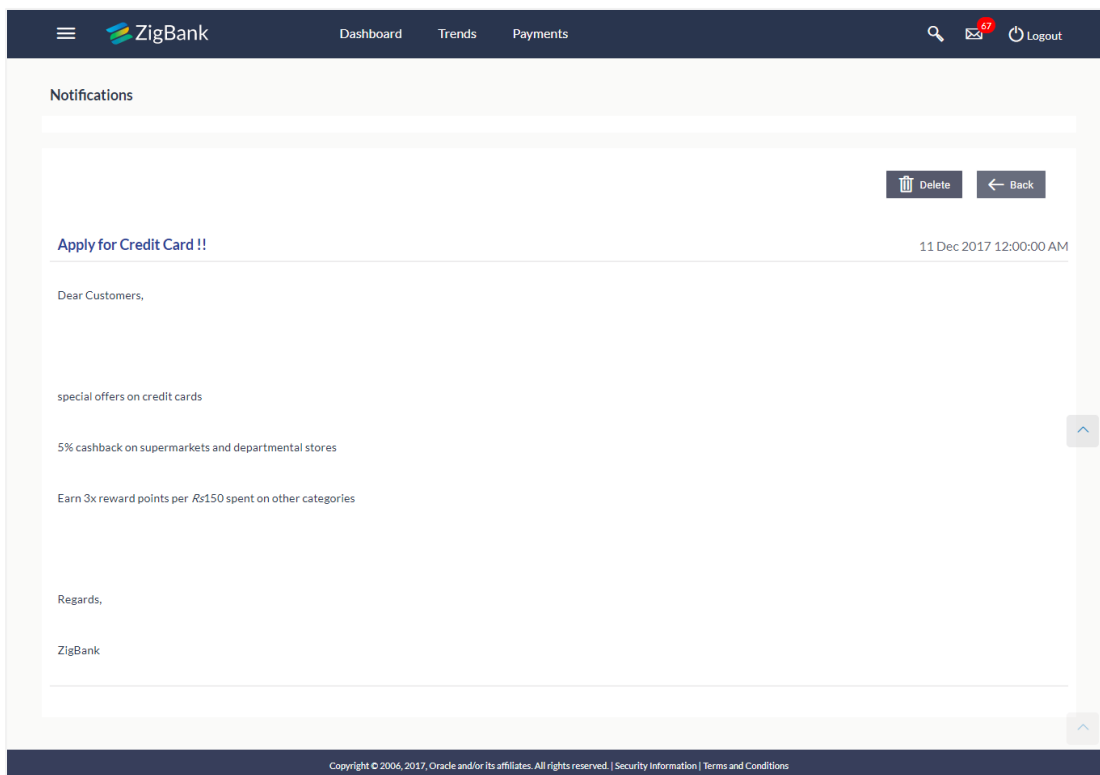
OR

To delete multiple notifications, select the check box (s) against the notification, and click



to delete the notification.

Notification Details



Field Description

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

Notification Details

Subject	The subject of the notification.
Received	The date and time on which the notification was received.
Message	The message body of the notification.

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

FAQs

1. Can customers initiate fresh mails?

Yes, customers of the bank can initiate fresh mails by accessing compose mail option through secure mailbox. Customers can only send mails to bank administrators using this feature.

2. Can customer delete multiple mails?

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

3. Can customers restore the deleted mails?

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

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

No, customer cannot reply to the alerts/ notifications.

5. What are notifications generally about?

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

[Home](#)

13. Interest Certificates

An interest certificate is a summary of the interest credited or debited on an account. Banks issue interest certificates against accounts held by users, so that they can ascertain how much interest they have gained on their balances in their CASA or deposit accounts, or how much interest they have paid on their loans.

Interest certificates are widely used to complete tax returns.

Using this option, the user can view and download interest certificates for current and savings accounts, deposits (Term Deposits and Recurring Deposits) and loans.

Note: Interest certificates prior to 3 years are not available.

How to reach here:

Toggle Menu > Interest Certificates

To generate Interest Certificates:

1. Select the **Current and Savings** or **Deposits** or **Loans** tab.

Interest Certificates

ZigBank

Welcome, Gloria Rodrigues
Last login 15 May 12:57 PM

Interest Certificates

Current and Savings Deposits Loans

Select Interest Certificate for

Specific Account All Accounts

Account Number
xxxxxxxxxxxx0014

Balance : £6,834,628,902.00, Holding Pattern : Single

☐ Financial Year ☒ Duration

From Date
01 Sep 2016

To Date
09 Apr 2017

View **Back**

[Back to Dashboard](#)

Note.

This is a facility of obtaining a Certificate of Interest for your Account. It displays an Annual summary of Interest in your Account.

This is a summary of interest credited/debited in your account.

You can use it to complete your tax return.

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Field Description

Field Name	Description
Select Interest Certificate for	<p>The option to specify whether the interest certificate is to be generated for a specific account or for all accounts of the specific account type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Specific Account • All Accounts
Account Number	<p>Select the account number for which the interest certificate to be generated.</p> <p>This field is enabled if you have selected the Specific Account option in the Select Interest Certificate for field.</p>
Balance	<p>The net balance in the selected account. This value is displayed below the Account Number field once an account number is selected.</p>
Period	<p>Define a period for which the interest certificate to be generated.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Financial Year • Duration
Financial Year	<p>The financial year for which the interest certificate for the account/s is to be generated.</p> <p>This field is enabled if you have selected the Financial Year option in the Period field.</p> <hr/> <p>Note: Interest certificates prior to 3 years are not available.</p> <hr/>
From Date	<p>The start date of the date range from which interest certificate to be generated.</p> <p>This field is enabled if you have selected the Duration option in the Choose a period for generating Interest Certificate field.</p>
To Date	<p>The end date of the date range till which interest certificate is to be generated.</p> <p>This field is enabled if you have selected the Duration option in the Choose a period for generating Interest Certificate field.</p>

2. In **Select Interest Certificate for** field, select appropriate option for which the interest certificate to be generated.
3. If you have selected **Specific Account**;
 - a. From the **Account Number** list, select the account for which interest certificate is required. The Net Balance of selected account gets displayed.

4. If you have selected **All Accounts**;
The interest certificate will be generated for all the associated current and savings accounts.
5. In the option to choose a period, select the appropriate option.
 - a. If you have selected **Financial Year**;
 - viii. From the **Financial Year** list, select the financial year of choice.
 - b. If you have selected **Duration**;
 - ix. From the **From Date** list, select the start date of the date range from which to generate the interest certificate.
 - x. From the **To Date** list, select the end date of the date range up-to which the interest certificate is to be generated.
6. Click **View** to view the interest certificate/s for the specified period.
OR
Click **Back**. The previous screen appears.

Interest Certificate Details

ZigBank Welcome, Gloria Rodrigues Last login 15 May 12:57 PM

Interest Certificates

Current and Savings Deposits Loans

Select Interest Certificate for

Specific Account All Accounts

Account Number
xxxxxxxxxxxx0014

Balance : £6,834,628,902.00, Holding Pattern : Single

☐ Financial Year ☒ Duration

From Date
01 Sep 2016

To Date
09 Apr 2017

View **Back**

Interest for your Account/Deposit with us for selected period is as following **Download**

Account Number	Product Type	Date	Interest Credited
xxxxxxxxxxxx0047	Savings Account - Regular	08 May 2018	£10,000.00
xxxxxxxxxxxx0047	Savings Account - Regular	08 May 2018	£5,000.00
xxxxxxxxxxxx0047	Savings Account - Regular	08 May 2018	£8,000.00
xxxxxxxxxxxx0047	Savings Account - Regular	08 May 2018	£7,000.00

Page 1 of 1 (1-4 of 4 items) **1**

[Back to Dashboard](#)

Note.
This is a facility of obtaining a Certificate of Interest for your Account. It displays an Annual summary of Interest in your Account.
This is a summary of Interest credited/debited in your account.
You can use it to complete your tax return.

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Field Description

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

The following fields are displayed as records for interest certificates generated for the account/s:


Account Number	The account number of the customer for which the interest certificate has been generated.
-----------------------	---

Product Type	The product type of the account for which interest was credited/ debited.
---------------------	---

Date	The date on which interest was credited/ debited in the account.
-------------	--

Interest Credited	The amount of interest which was credited in the account. This field is displayed for Current and Savings and Deposits accounts.
--------------------------	---

Interest Paid	The amount of interest which was debited from the account. This field is displayed only for Loan accounts.
----------------------	--

7. Click  [Download](#) to download the interest certificate for accounts in **.pdf** format. The Interest Certificate generated is password protected.
8. Click the **[Back to Dashboard](#)** link to navigate back to the dashboard.

[Home](#)

14. TDS

TDS or Tax Deducted at Source, is a means of indirect tax collection by Indian authorities according to the Income Tax Act, 1961. As per the Act, any company or person making a payment is required to deduct tax at source if the payment exceeds certain limits. TDS has to be deducted at the rates prescribed by the tax department. The concept of TDS was introduced with an aim to collect tax from the very source of income. TDS is applicable on the various incomes received such as salaries, interest received etc. which is deducted when income is generated rather than at a later date.

TDS is deducted when the interest payable or reinvested on Recurring Deposits or Fixed Deposits is above the government specified limit in a financial year. A retail user can view the TDS deducted from his account for the financial year. This option provides a consolidated view of TDS for all user's accounts and deposits. For taxation purposes, the retail user can download the TDS report for all his accounts.

How to reach here:

Toggle Menu > TDS

To inquire TDS:

1. From the **Required for Financial Year** list, select the appropriate year for which TDS deducted on accounts is to be viewed.

TDS

ZigBank

Welcome, Gloria Rodrigues
Last login 14 May 01:45 PM

TDS

Required for Financial Year
2015-2016

[View](#) [Back](#)

Note.

TDS is deducted when interest payable or reinvested on RD and FD is above Rs. 10000 in a financial year.

For TDS waiver, please submit form 15 G H when you open a Fixed Deposit/Recurring Deposit and subsequently at the beginning of each financial year, you have maintained deposit.

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Field Description

Field Name	Description
Required for Financial Year	The financial year for which TDS deducted on different accounts is to be viewed.
Note: TDS of only the previous three years are displayed.	

2. Click **View**. The details of TDS deducted on accounts for selected financial year appears.
OR
Click **Back**. The previous screen appears.

TDS Details

TDS

Required for Financial Year
2015-2016

[View](#)

TDS For Financial Year 2015 was £64,000.00

[Download](#)

Deposit Account Number	Interest Earned	Tax Deducted
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00
xxxxxxxxxxxx0047	£40,000.00	£8,000.00

Page 1 of 1 (1-8 of 8 items) [Back to Dashboard](#)

Note.
TDS is deducted when interest payable or reinvested on RD and FD is above Rs. 10000 in a financial year.
For TDS waiver, please submit form 15 G H when you open a Fixed Deposit/Recurring Deposit and subsequently at the beginning of each financial year, you have maintained deposit.

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Field Description

Field Name	Description
Total TDS deducted	Displays the total TDS deducted on different accounts for the selected financial year.
Deposit Account Number	The different account numbers on which TDS was applicable are listed down.
Interest Earned	The interests earned on each account for the financial year is displayed against the account record.
Tax Deducted	The TDS deducted on each account for the selected financial year is displayed against the account record.

3. Click [Download](#) to download the certificate for TDS deduction and interest earned on accounts in **.pdf** format.
4. Click the **Back to Dashboard** link to navigate back to the dashboard.

[Home](#)

15. Service Request

This feature enables users to initiate service requests as well as to view all the service requests initiated by them along with the updated status of each service request.

15.1 Raise New Request

The user can view all the service requests defined by the System/ Bank administrator on this screen. These service requests are grouped under Product and Request Category so that the user can easily locate and raise a service request according to their requirement. A free search is also provided on the screen that enables the user to search for a specific service request on the basis of the service request name.

Using this screen the users can raise a new service request by inputting the data in the fields (fields chosen by the System/ Bank administrator while creating Service Request Definition).

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Raise New Request – Summary
- Raise New Request

How to reach here:

Dashboard > Service Request Widget > Raise New Request

OR

Toggle menu > Service Request > Raise New Request

15.1.1 Raise New Request - Summary

To raise a service request:

1. The initial (summary) page of the service request appears.

Raise New Request - Summary

Search By Request Name

Or Choose from Product and Category to raise a new Request

Credit Card	Credit Card Issuance
Debit Card	Credit Card Payment
Loan	Credit Card Pin Related
Savings	Credit Card Status Related
	Credit Card Usage

Back

Back to Dashboard

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Field Description

Field Name	Description
Search Criteria	
Search By Request Name	Enter a service request name to search for the required service request.
List of Products	<p>All the products against which a service request can be raised are listed down on the left hand side of the screen.</p> <p>Click on a specific product/module to view the service requests related to that module.</p>
List of Categories	<p>The list of categories under a selected product are displayed on selection of a product/module.</p> <p>Click on a specific category to view the service requests related to that category.</p>

- Click the specific Product from the module list on the left side of the screen to view the service request categories related to that module.
- Click the Category Name to view the service requests listed under that category.
- Click the **Service Request** link to view the details of that service request. The Service Request screen appears.

OR

In the **Search By Request Name**, enter the appropriate service request name. The specified service request form appears.

OR

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

15.1.2 Service Request Form

This page is displayed once the user selects a service request record from the previous summary page. This screen enables the user to initiate a service request by entering the data in the fields that are defined by the bank administrator in the Service Request Form Builder screen.

Service Request

The screenshot shows the ZigBank 'Savings Form' interface. The header bar is purple with the ZigBank logo and user information: 'Welcome, nehal joshi' and 'Last login 18 May 09:51 PM'. The form is titled 'Savings Form' and contains the following fields:

- Account Holder Name: John Smith
- Account No: XXXXXXXXXXXX0029
- Debit Card: 123487XXXXXX1234
- Gender: ☐ Female, ☒ Male
- Identity Proof: ☒ Aadhar, ☐ Passport, ☐ Voter ID
- Address proof: Electricity Bill
- Country: UK
- State: Select State

At the bottom of the form are 'Submit' and 'Back' buttons. On the right side, there is a sidebar with a red flower image and the text 'Savings' and 'Open account in 2 mins.'.

To create a service request:

1. Enter the required details.
2. Click **Submit**.
OR
Click **Back** to navigate back to the Service Request Summary screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any.
The user is directed to the Service Request screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
4. The success message appears.
Click **Back to Dashboard** to go to the Dashboard screen.

15.2 Track Request

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

Below are the Service Requests that are available out of the box in the system:

- Credit Card Supplementary
- Credit Card PIN Request
- Replace Credit Card
- Update Card Limits
- Update Credit Card Auto Payment
- Register Credit Card Auto Payment
- Deregister Credit Card Auto Payment
- Activate Credit Card
- Hotlist Debit Card
- Cancel Debit Card
- Debit Card PIN Request
- Apply Debit Card
- Replace Debit Card
- Block Debit Card (temporary block)
- Unblock Debit Card (remove temporary block)
- Upgrade Debit Card

The bank can define new service requests in addition to the above mentioned Service Requests.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports following features:

- Search Service Request
- View Service Request details

How to reach here:

Dashboard > Service Request Widget > Track Request

OR

Toggle menu > Service Request > Track Request

15.2.1 Track Request - Search

Track Request - Search

Track Request

Refine your Results

Savings Category Name From Date To Date Pending

Date	Request Name	Reference No	Status
21 May 2018	Savings Form2	51	Pending
20 May 2018	Savings Form	1	Pending

Page 1 of 1 (1-2 of 2 items) | K < 1 > X

[Back to Dashboard](#)

Note

This page lists all the Service Requests raised by you.

You can simply search a particular request and view the details of it by clicking on the same. In case you are not satisfied with the resolution provided for your request, please contact Branch or Customer Care.

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Field Description

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

Search Criteria


Product Name	The name of the product for which the service request is to be searched.
Category Name	The service request category name related to the product selected.
Date Range	The user can search for service requests initiated between two dates by specifying a date range.
Status	The user can search for service requests based on status.

Search Results

Date	The date on which the service request was raised.
Request Name	The name of the service request.

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

To search the service requests:

1. Enter any two search criteria in the service request search fields. The search results based on the search criteria appears on the **Track Request** screen.
OR
Click  to clear the search parameters.
2. Click the **Request Name** link of the specific service request record to view the details of that service request.

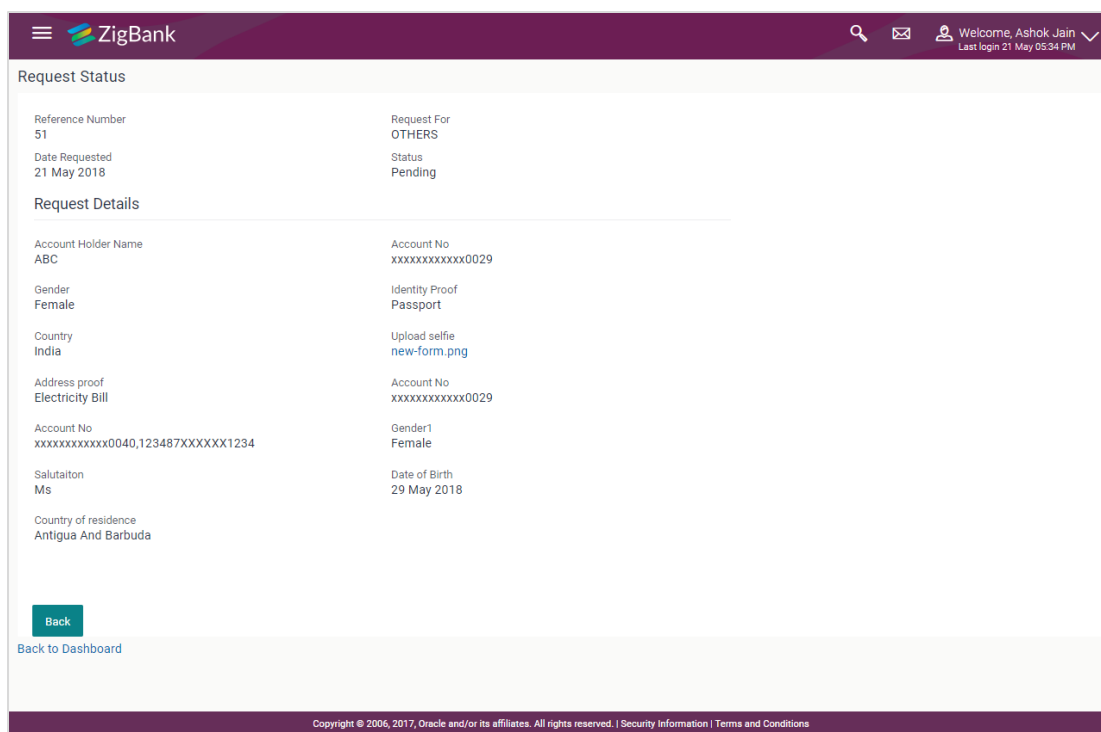
15.2.2 Service Request Details - Request Status

This page is displayed once the user clicks on a service request record from the summary page. This screen enables the user to view the details of a service request.

To view the service request details:

1. In the **Track Request** search results screen, click the **Request Name** link of the specific service request record to view the details of that service request. The **Service Request Details** screen appears.

Service Request Details



The screenshot shows the 'Request Status' screen in the ZigBank app. The header bar is purple with the ZigBank logo, a search icon, an email icon, and a user profile section showing 'Welcome, Ashok Jain' and 'Last login 21 May 05:34 PM'. The main content area is white and displays the following information:

Request Status	
Reference Number 51	Request For OTHERS
Date Requested 21 May 2018	Status Pending
Request Details	
Account Holder Name ABC	Account No xxxxxxxxxxxx0029
Gender Female	Identity Proof Passport
Country India	Upload selfie new-form.png
Address proof Electricity Bill	Account No xxxxxxxxxxxx0029
Account No xxxxxxxxxxxx0040,123487XXXXXX1234	Gender1 Female
Salutation Ms	Date of Birth 29 May 2018
Country of residence Antigua And Barbuda	

At the bottom left, there is a green 'Back' button and a link 'Back to Dashboard'. The footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Request Status	
Reference Number	The reference number generated at the time the service request was raised.
Request For	The name of the service request.
Date Requested	The date on which the service request was raised.
Status	The current status of the service request.
Request Details	The details of the requested service. All the fields captured at the time of raising the SR will be populated.

- Click **Back** to navigate back to the Service Request Summary screen.
OR
Click **Back to Dashboard** to go to the Dashboard screen.

Service Request Details (For Service Requests available out of the box)

This screen is displayed once the user selects a service request record from the previous summary page. This screen displays the details of the service request and the transaction journey i.e. a time line graph depicting the stages of the service request.

ZigBank | Welcome, Ashok Jain | Last login 21 Jun 10:38 PM

Service Request Details

Reference No
718

Date Requested
11 Jun 2018

Request Type
Replace Debit Card

Account Id
xxxxxxxxxxxx0038

Debit Card Id
123456XXXXXX0014

Delivery Option
BRANCH

Address
Cabot Place East
Canary Wharf
UNITED STATES

Timeline:

- 1 RETAIL_PE
- 2 RETAIL_COMPLETE

[← Back](#)

[Back to Dashboard](#)

Help

Want to raise a new Service Request?

Simply type what you are looking for in the search bar and click on the search results to raise a new request. In case you want to select the request from the available list of Requests, select a Product and Category under it to view the same.

[Track Service Requests](#)

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Field Description

Field Name	Description
Reference No	The reference number generated at the time the service request was raised.
Date Requested	The date on which the service request was raised.
Request Type	The type of service request initiated.

Service Request Details

This section displays the fields depending on type of service request initiated.

Transaction Journey

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

-
3. Click **Back** to navigate back to the **Service Request Summary** screen.
OR
Click **Back to Dashboard** to go to the Dashboard screen.

[Home](#)

16. Feedback Capture

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

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

- [General Feedback](#)
- [Transaction Specific Feedback](#)

General Feedback

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

How to reach here

Toggle Menu > Leave Feedback

To provide general feedback:

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

General Feedback

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

Transaction Specific Feedback

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

To provide transaction specific feedback:

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

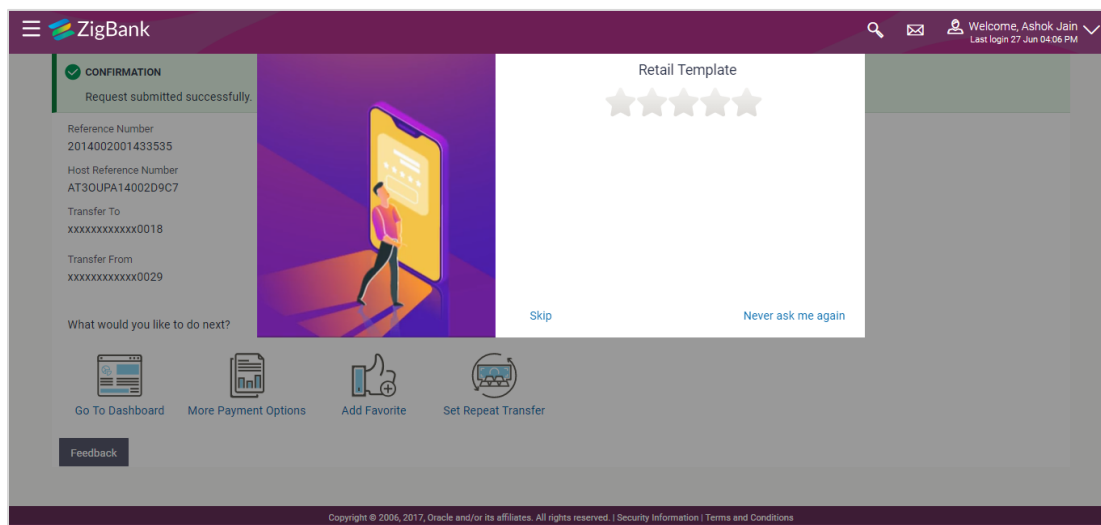
OR

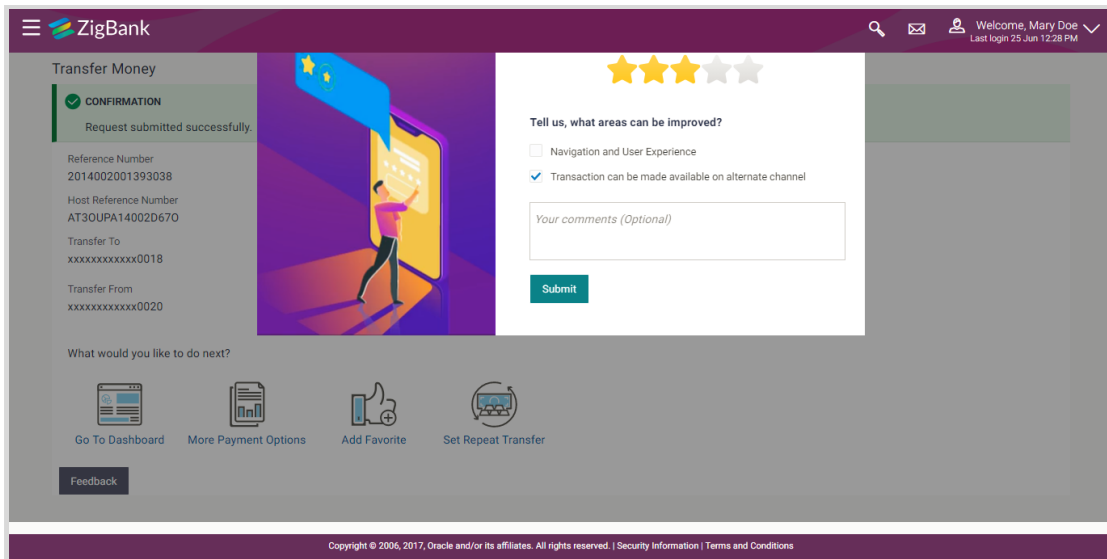
Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.

OR

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

Transaction Feedback





The image shows a screenshot of the ZigBank website's feedback capture form. The page has a purple header with the ZigBank logo on the left and a user profile on the right. The main content area is divided into three sections. The left section, titled 'Transfer Money', shows a confirmation message and transfer details. The middle section features an illustration of a person interacting with a large smartphone. The right section is the feedback form, which includes a star rating, a question about areas for improvement, two checkboxes, a text input field for comments, and a submit button. Below the form, there are four icons for navigation: 'Go To Dashboard', 'More Payment Options', 'Add Favorite', and 'Set Repeat Transfer'. A 'Feedback' button is also present. The footer contains copyright information.

ZigBank

Welcome, Mary Doe
Last login 25 Jun 12:28 PM

Transfer Money

CONFIRMATION
Request submitted successfully.

Reference Number
2014002001393038

Host Reference Number
AT30UPA14002D670

Transfer To
xxxxxxxxxxxx0018

Transfer From
xxxxxxxxxxxx0020

What would you like to do next?

[Go To Dashboard](#) [More Payment Options](#) [Add Favorite](#) [Set Repeat Transfer](#)

[Feedback](#)

Tell us, what areas can be improved?

☐ Navigation and User Experience

☒ Transaction can be made available on alternate channel

Your comments (Optional)

[Submit](#)

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

[Home](#)

17. Session Summary

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

How to reach here:

Toggle Menu > Session Summary

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
28 Jun 2018 08:24:18 AM	28 Jun 2018 08:24:18 AM	Desktop Browser	10.180.57.80
28 Jun 2018 07:34:15 AM	28 Jun 2018 07:34:15 AM	Desktop Browser	10.180.57.80
28 Jun 2018 06:48:04 AM	28 Jun 2018 07:33:58 AM	Desktop Browser	10.180.57.80
28 Jun 2018 06:23:14 AM	28 Jun 2018 06:23:14 AM	Desktop Browser	10.180.57.80
28 Jun 2018 06:15:59 AM	28 Jun 2018 06:15:59 AM	Desktop Browser	10.180.57.80


Page 1 of 1 (1-5 of 5 items) < 1 >

Ok

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Field Description

Field Name	Description
Start Date & Time	The date and time at which the particular session was started.
End Date & Time	The date and time at which the particular session was ended.
Channel	The channel of access for the session (Desktop Browser/Mobile/ Application etc.)
IP Address	The IP address of the channel.

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

Session Summary - Details

ZigBank

Welcome, SAGAR PATANGE

Last login 28 Jun 07:34 PM

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
▶ 28 Jun 2018 08:34:22 AM	28 Jun 2018 08:34:22 AM	Desktop Browser	10.180.57.80
▶ 28 Jun 2018 07:18:15 AM	28 Jun 2018 08:34:20 AM	Desktop Browser	10.180.61.176

Transaction Name	Status	Transaction Date & Time	
Request Demand Deposit Statement	Success	22 Dec 2017 06:55:21 AM	
▶ 28 Jun 2018 06:19:33 AM	28 Jun 2018 06:19:33 AM	Desktop Browser	10.180.57.80
▶ 28 Jun 2018 06:15:13 AM	28 Jun 2018 06:15:13 AM	Desktop Browser	10.180.61.176
▶ 28 Jun 2018 05:54:13 AM	28 Jun 2018 06:14:51 AM	Desktop Browser	10.180.61.176

Page 1 of 1 (1-6 of 6 items) < 1 >

Ok

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Field Description

Field Name	Description
Start Date & Time	The date and time at which the particular session was started.
End Date & Time	The date and time at which the particular session was ended.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	The IP address of the channel.

Session Summary – Details

All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record.

Transaction Name	The name of the transaction that was performed during the session.
Status	The status of the transaction.

Field Name	Description
Transaction Date & Time	The date and time at which the transaction was performed.

2. Click **OK** to navigate to the Dashboard screen.

[Home](#)

18. ATM / Branch Locator

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

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

Features Supported In Application

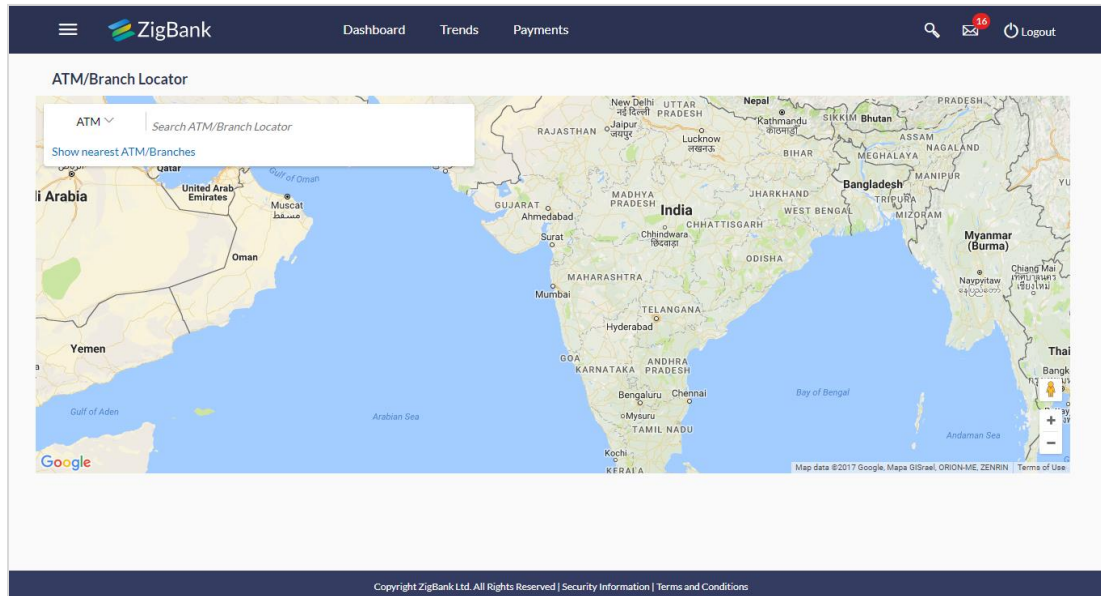
- Locate Branches
- Locate ATM

How to reach here:

Portal Page > ATM/ Branch Locator
OR

Toggle Menu > ATM Branch Locator

ATM /Branch Locator



Field Description

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

ATM/ Branch	Specify whether you want to search for the bank's ATMs or branches.
--------------------	---

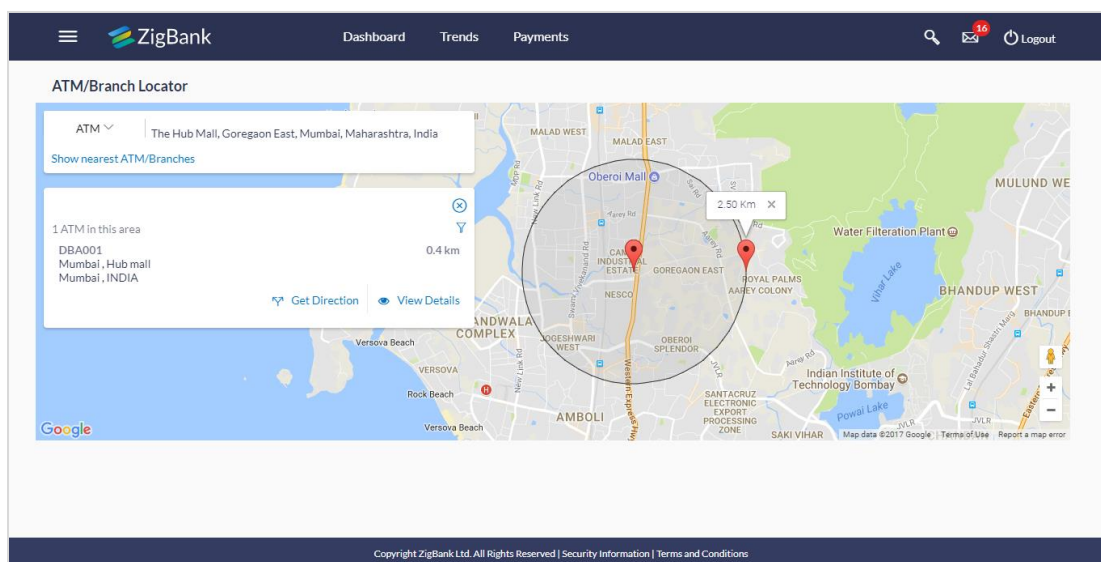
The options are:

- Branch
- ATM

To locate an ATM / Branch

- Select the appropriate option:
 - If you select the **Branch** option, the list of all the branches and their locations appear.
 - If you select the **ATM** option, the list of all the ATMs and their locations appear.

ATM/ Branch Locator - Search



Field Description

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

Enter Search Location	Key in the address/location/pin-code or city to search for an ATM / Branch.
------------------------------	---


Show nearest ATM/ Branches	Select this option to view the ATMs/Branches located within a certain radius.
-----------------------------------	---

Field Name	Description
Refine Services	Click the Refine Services icon to filter the search results according to the services offered - All or any of the services maintained in Host for Branch/ ATMs are listed with a check box against them. You can select/ deselect the required check box to search the ATM / branches providing specific services.
Name	The name of the ATM / branch.
Distance	The distance of the ATM / branch from your current location.
Address	The address of the ATM / branch that you have searched for.

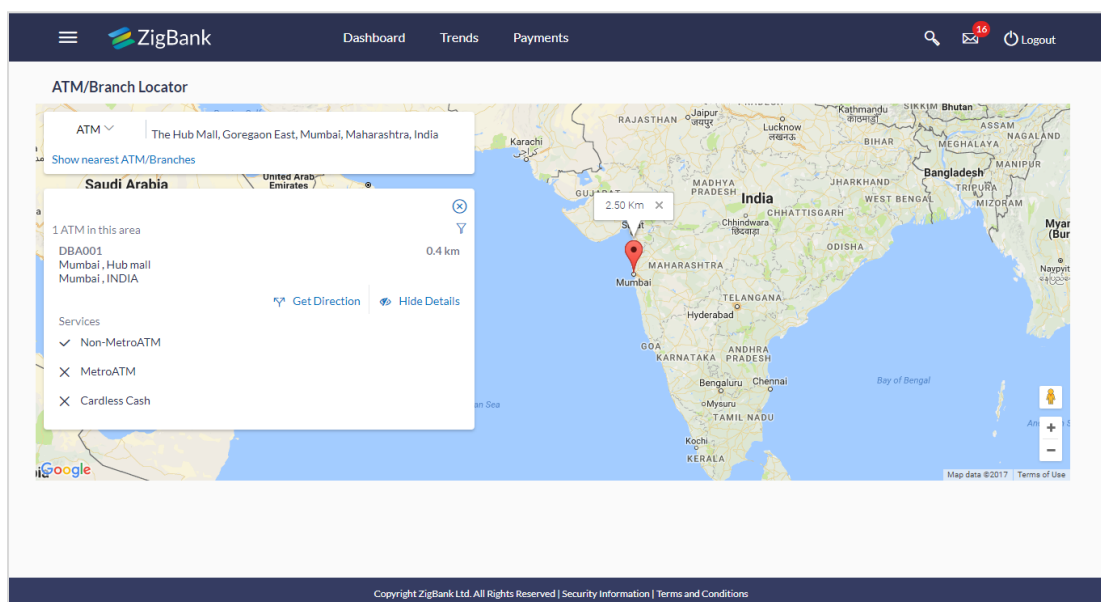
View Details

Clicking this link displays the following details.

Name	The name of the ATM /branch of the bank.
Address	The detailed address of the ATM /branch of the bank.
Phone Number	The phone number of the branch. This field appears only for Branch .
Work Timings	The operating hours of the branch. This field appears only for Branch .
Services	The services offered by the bank's ATM / branch.
Get Directions	Click the link, to view the directions to the branch / ATM from your current location in the map.

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

ATM/ Branch Locator - View Details



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

FAQs

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

Yes, you can view the ATMs or Branches of the bank located in any city/state or country in the map and also get their details such as address and phone numbers, working hours, services offered, etc.

[Home](#)

19. Limits

The bank can put restrictions on the transactions initiated by customers from the online banking channels. The bank applies different types of limits on different transactions. These limits may vary depending on the user / customer type.

The different types of limits are as follows:

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

The limits function enables a retail user to view the daily limits (applicable at specific transaction level and at transaction group level) assigned by the bank for a specific channel or for a group of channels. The user can edit and reduce the cumulative transaction amount limit offered by the bank for individual transactions. The user can also reduce the maximum transaction count limit offered by the bank for individual transactions.

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

Pre-requisites

The user must have an active Current and Savings Account relationship with Bank.

Features supported in the Application

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

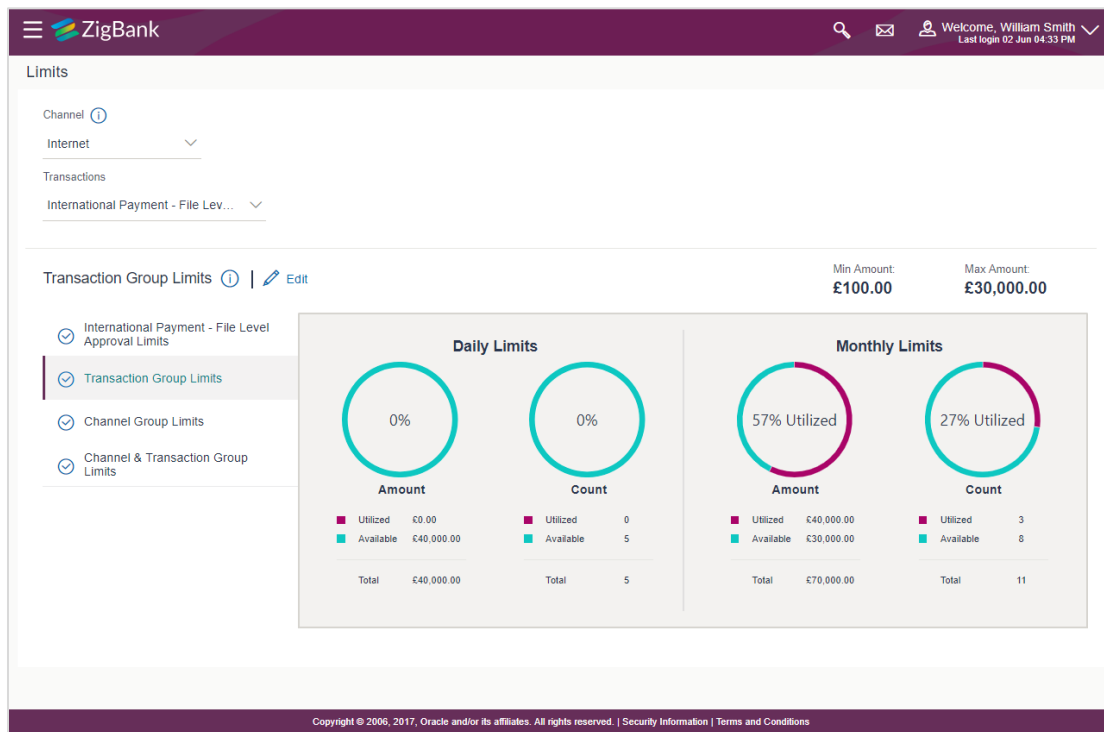
How to reach here:

Toggle Menu > Limits

19.1 Limits – View

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

Limits



Field Description

Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

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

To view the daily and monthly limits of a transaction

1. From the **Channel** list, select a channel to view applicable limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.
4. Click **Edit** to edit the limits.

19.2 Daily and Monthly Limits - Edit

The retail user can edit the transaction limits offered by the bank for each transaction using this option. The user can also opt to reset to limits set by the Bank after having changed the limits.

To edit the daily and monthly limits at any level:

1. From the **Channel** list, select a channel to view its limits.
2. From the **Transactions** list, select a transaction to view its limits.
3. Select the level at which limits are to be edited.
4. Click **Edit**. The Edit Limits screen appears. In the **Limits** screen, click **Edit** against the transaction for which you want to change the limits.

Daily Limits - Edit

ZigBank Limits

Channel: Internet

Transactions: International Payment - File Lev...

Transaction Group Limits | Edit

International Payment - File Level Approval Limits

Transaction Group Limits

Channel Group Limits

Channel & Transaction Group Limits

Edit Limits

Daily Count
Bank Allocated Counts : 5
Enter Count

Daily Limit
Bank Allocated Limits : £40,000.00
Enter Amount

Monthly Count
Bank Allocated Counts : 11
Enter Count

Monthly Limit
Bank Allocated Limits : £70,000.00
Enter Amount

Save Reset To Bank Limits Cancel

Min Amount: £100.00 Max Amount: £30,000.00

Monthly Limits

27% Utilized

Count

Utilized 3

Available 8

Total £40,000.00 Total 5 Total £70,000.00 Total 11

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Field Description

Field Name	Description
Daily Count	
Bank Allocated Counts	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Count	Enter an amount to specify the new daily transaction count to be applicable to you for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Monthly Count	
Bank Allocated Counts	The cumulative transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Count	Enter an amount to specify the new cumulative transaction count to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Daily Limit	
Bank Allocated Limits	The daily transaction amount allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Amount	Enter an amount to specify the new daily transaction amount to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Monthly Limit	
Bank Allocated Amount	The monthly transaction amount, allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Amount	Enter an amount to specify the new monthly transaction amount to be applicable to you for a Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

5. Under the **Daily Count** section, enter a value in the **Enter Count** field to modify the daily count limit, if required.
6. Under the **Monthly Count** section, enter a value in the **Enter Count** field to modify the monthly count limit, if required.
7. Under the **Daily Limit** section, enter a value in the **Enter Amount** field to modify the daily amount limit, if required.

8. Under the **Monthly Limit** section, enter a value in the **Enter Amount** field to modify the monthly amount limit, if required.
9. Click **Save** to save the changes.
OR
Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.
The limits assigned by the bank for the transaction will be auto populated.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
10. A message confirming successful limit updation, appears.

FAQs

1. Can the customer change the daily and monthly limits pre-set by bank?

Yes, the customer can modify the limits set i.e. the range of amount or the count etc. However any change has to be within the prescribed upper limit set by the bank.

[Home](#)

20. My Preference

20.1 Profile

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

Pre-requisites

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

Features Supported In the Application

- View the profile details of user

How to reach here:

Toggle Menu > My Preferences > Profile

OR

Dashboard > My Profile > Profile

Profile

The screenshot displays the 'My Profile' section of the ZigBank application. At the top, the ZigBank logo is on the left, and user information 'Welcome, Ashok Jainh' with 'Last login 01 Jun 08:11 PM' is on the right. Below the header, the 'My Profile' title is followed by a sidebar menu with options: Profile (selected), Alerts/Notifications, Third Party Apps, Security and Login, and Settings. The main content area shows the user's name 'Ashok Jainh' with a 'Download profile' button. Below this, a table lists personal details: Primary Account Number, Date of Birth (01 Jan 1982), Email (pra****ngade@oracle.com), Phone Number (9208****35), and Address (CV RAMAN, BAGMANE, GM ALYA, BANGLORE, INDIA). A green 'Ok' button is positioned below the Security and Login menu item. 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
------------	-------------

User Name	Your full name will be displayed.
-----------	-----------------------------------

Field Name	Description
Address	Your address, as maintained with the bank, will be displayed.
Email	Your email ID, as maintained with the bank, will be displayed in masked format.
Phone Number	Your phone number, as maintained with the bank, will be displayed in masked format.
Date of Birth	Your date of birth will be displayed.

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

Click  [Download profile](#) to download the profile.

20.2 Primary Account Number

This option enables the user to define his primary account number.

Pre-requisites

- The user must have a valid login credential to access the digital banking platform.

Features Supported In the Application

- Definition of Primary Account Number

How to reach here:

Toggle Menu > My Preferences > Primary Account Number

OR

Dashboard > My Profile > Profile > Primary Account Number

To select the primary account number:

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

Primary Account Number

Select	Account Type and Number	Party Name	Nick Name
<input checked="" type="radio"/>	xxxxxxxxxxxx0018-Saving Account	Ashok Jainh	-
<input type="radio"/>	xxxxxxxxxxxx0029-Saving Account	Ashok Jainh	-
<input type="radio"/>	xxxxxxxxxxxx0038-Saving Account	Ashok Jainh	-
<input type="radio"/>	xxxxxxxxxxxx0040-Saving Account	Ashok Jainh	-
<input type="radio"/>	xxxxxxxxxxxx0067-Saving Account	Ashok Jainh	-

Submit

Field Description

Field Name	Description
Select	The option to select any account number to be marked as primary account number.
Account Type and Number	The account numbers (in masked format) and the type of accounts are displayed as records.
Party Name	The party name of the account is displayed against the account record.
Nickname	The nickname given to the account by the account holder, is displayed against the account record.

2. In the **Select** field, select the account number to be marked as primary account number.
3. Click **Submit**.
A message confirming definition of primary account number appears.

20.3 Alerts Subscription

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

The users can subscribe for alerts and define the mode through which each subscribed alert is to be delivered, i.e. through Email, SMS, on screen mailbox or through push notifications.

Pre-requisites

- The user has registered his contact details such as email ID and Mobile number with the bank.

Features Supported In the Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Toggle Menu > My Preferences > Alerts Subscription
OR

Toggle Menu > Manage Alerts > Alerts Subscription
OR

Dashboard > My Profile > Profile > Alerts Subscription

To subscribe for an alert:

1. Select the desired module. The screen displaying all the alerts available under the selected module appears.

Alert Subscription

Search
4
Welcome, Ashok Jain
Last login 29 Jun 06:39 PM

Alerts Subscription

Profile
Primary Account Num...
Alerts/Notifications
Third Party Apps
Security and Login
Settings

Profile
Saving & Current
Term Deposits
Loans
Payments

Ashok Jain
xxxxxxxxxxxx0018






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

Save
Cancel

Back To Dashboard

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Field Description

Field Name	Description
Account Number	Select the account number along with the account name for which to setup alerts subscription.
Alert Type	The type of alert. Profile and Payments alerts are default alerts
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: <ul style="list-style-type: none">  Email: The alert is to be sent as an email to the user's registered email ID.  SMS: The alert is to be sent as an SMS on the user's mobile number.  On screen Mailbox: The alert is to be sent to the user's online banking mailbox.  Push Notification: The alert is to be sent as a push notification on the user's phone. These notifications are sent as banners or pop-up messages on the user's mobile device.
<p>Note: The active mode is the delivery mode that has a  icon against it.</p>	

- From the **Account Number** list, select the account for which alerts subscription is to be defined.
- Select the desired delivery mode/s against the **Alert Type** of choice.
OR
Deselect any delivery mode/s against an Alert Type to stop receiving the specific alert through the specific delivery mode.
- Click **Save** to save the changes.
OR
Click **Cancel** to cancel the transaction.
- The Review screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
- The success message along with the transaction reference number appears. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Alert Options** to access other alert options.

20.4 Third Party Apps

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

Note: Only those third party applications for which the user has registered and given rights to access his/her accounts for inquiries and transactions, will appear on this page.

How to reach here:

Toggle Menu > My Preferences > Third Party Apps

OR

Dashboard > My Profile > Profile > Third Party Apps

Third Party Apps

Third Party Consents

MODEL Solutions epay

Application Access ☒ Granted

Current & Savings Term Deposits Loans

☒ xxxxxxxxxxxxxxx0035 - Savings Account Class 1

☒ Map All Transactions

☒ CASA Inquiries

☒ CASA Interest Certificate ☒ Party CASA Interest Certificate ☒ Inquire Sweep-in Instruction

☒ Sweep-in Instruction

☒ Create Sweep-in Instruction ☒ Delete Sweep-in Instruction

☒ Loans

☒ Loan Settlement

☒ CASA

☒ Replace Debit card ☒ Request DC Limit Change ☒ Reset Debit Card Pin ☒ Stop/Unblock Cheque

☒ Allow International Transaction on DC ☒ Request Debit Card Pin ☒ Validate Card Details ☒ Block Debit Card

☒ Cheque Book Request ☒ E-Statement Subscription ☒ Demand Deposit Electronic Statement Download ☒ List Demand Deposit Electronic Statement

☒ Apply Debit Card ☒ Request Demand Deposit Statement

☒ Term Deposits - Financial

☒ New Deposit ☒ TD Top UP

☒ All Inquiry Transactions

☒ CASA Inquiries

☐ xxxxxxxxxxxxxxx0057 - Savings Account Class 1

☐ xxxxxxxxxxxxxxx0046 - Savings Account Class 1

[Edit](#) [Cancel](#)

[Back To Dashboard](#)

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Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to the application.

Field Name	Description
Application Access	The option to define whether access for the application is to be provided or not. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account and transaction level access to the third party.

1. Select the third party application for which you wish to define fine grained access.
2. The system will display the list of accounts under each of the account types along with the transactions
3. Click **Edit** to modify account and transaction access. The **Third Party Consents – Edit** screen with values in editable form appears.
OR
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.
OR
Click **Back to Dashboard** to go to the **Dashboard**.

Third Party Apps – Edit

Search
Mail
Profile
Welcome, Mary Doe
Last login 12 Jun 04:41 PM

Third Party Consents

Profile
Primary Account Num...
Alerts/Notifications
Third Party Apps
Security and Login
Settings

Application Access
☒
Granted

Current and Savings

Term Deposits

Loans and Finances

☒ xxxxxxxxxxxx0020 - Savings Account - Regular

☒ Map All Transactions

☒ CASA Inquiries

☒ CASA Interest Certificate
☒ Party CASA Interest Certificate

☒ CASA

☒ E-Statement Subscription
☒ Demand Deposit Electronic Statement Download
☒ List Demand Deposit Electronic Statement
☒ Request Demand Deposit Statement

☒ Payments

☒ Domestic Payment
☒ International Draft
☒ Bill Payment
☒ Domestic Draft

☒ International Payout
☒ External Transfer
☒ Internal Transfer
☒ PeerToPeer Transfer

☒ Instruction Cancellation
☒ Self Transfer

☒ All Inquiry Transactions

☒ Payments Inquiries
☒ CASA Inquiries

☐ xxxxxxxxxxxx0018 - Savings Account - Regular

Save

Back

Cancel

[Back To Dashboard](#)

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Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions.
Application Access	The option to define whether access for the application is to be provided or not.

Field Name	Description
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account level access to the third party.
Accounts	All the accounts of the user are displayed under the respective account type.
Transactions	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

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

20.5 Security and Login

The following options are available under Security Settings:

- Set Security Questions
- SMS and Missed Call Banking

20.5.1 Set Security Question

Using this option, the user can setup security question maintenance. Security question maintenance entails selecting questions from a pre-defined list and defining answers for each selected question. This list of security questions and answers becomes the user's security question set and the user will be asked to answer these questions while initiating certain transactions (as defined by the bank administrator) as a second level of authentication.

How to reach here:

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

OR

Dashboard > My Profile > Profile > Security and Login > Set Security Question

Security question setup is part of the first time login steps. The user can opt to skip setting security questions during first time login and can instead complete security question setup from the **Security and Login** screen.

User Security Question Setup

The screenshot displays the ZigBank mobile application interface for setting security questions. The top navigation bar includes the ZigBank logo, search, mail, and user profile icons, along with the text 'Welcome, SAGAR PATANGE' and 'Last login 28 Jun 08:13 PM'. The main header is 'Security And Login'. The left sidebar lists options: Profile, Primary Account Num..., Alerts/Notifications, Third Party Apps, Security and Login (highlighted), and Settings. The main content area has two tabs: 'Set Security Question' (active) and 'SMS and Missed Call Banking'. Below the tabs, a message states 'User Security Questions have not been set up yet.' with three buttons: 'Set up now' (with a checkmark icon), 'Cancel' (with an 'X' icon), and 'Back' (with a left arrow icon). To the right, a 'Note' box explains that security questions act as an added layer of security and provides instructions: 'You must: Choose answers that are difficult for others to guess' and 'Choose questions which you have not answered on public or on social media sites'. A 'Back To Dashboard' link is at the bottom left, and a copyright notice is at the bottom.

To set up security questions:

Note: If security questions have not been set-up by the user, the following message will be displayed - "Security Questions have not been set up yet". The user will be provided with the option to set up security questions.

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

OR

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

OR

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

User Security Question

ZigBank Welcome, Ashok Jain
Last login 01 Jun 08:11 PM

User Security Question

Security Question 1
what's your fav color? ▾

Answer 1
Grey

Security Question 2
what's your mother birth place? ▾

Answer 2
Pune

Security Question 3
what's your pet name? ▾

Answer 3
Tommy

Security Question 4
what's your birth place? ▾

Answer 4
Mumbai

Security Question 5
what's your fav place? ▾

Answer 5
Mumbai

← Back Cancel Save

Note

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

You must:

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

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Field Description

Field Name Description

User Security Question

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

Security Question	<p>Select a question to be assigned as a security question.</p> <p>The security questions will be numbered, e.g. Security Question1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.</p>
Answer	<p>Specify an answer for the selected security question.</p> <p>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.</p>

- From the **Security Question** list, select the appropriate security question to be added in the security question set.
- In the **Answer** field, enter an answer for the corresponding security question.
- Click **Save** to save the security questions.
OR
Click **Back** to go back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.
- The **User Security Question – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to edit the security question setup.
The **User Security Question – Edit** screen with values in editable form appears.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
- The success message of submitting the request appears.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

User Security Question – View and Edit

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

To edit the set of security questions:

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

Set Security Question - View

User Security Question

Profile Set Security Question SMS and Missed Call Banking

Primary Account Number Security Question what's your birth place?

Alerts/Notifications Security Question what's your mother birth place?

Third Party Apps Security Question what's your fav color?

Security and Login Security Question what's your fav place?

Settings Security Question what's your pet name?

← Back Cancel Edit

Note

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

You must:

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

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Field Description

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

User Security Questions- View

Security Questions The list of security questions, which is the existing set of the user

- Click **Edit** to make changes, if required. The **User Security Question – Edit** screen with values in editable form appears.
OR
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.
OR
Click **Back** to go back to the previous screen.

User Security Question - Edit

ZigBank Welcome, Ashok Jain
Last login 01 Jun 08:11 PM

User Security Question

Security Question 1
what's your birth place? ▾

Answer 1
Mumbai

Security Question 2
what's your mother birth place? ▾

Answer 2
Pune

Security Question 3
what's your fav color? ▾

Answer 3
Blue

Security Question 4
what's your fav place? ▾

Answer 4
Mumbai

Security Question 5
what's your pet name? ▾

Answer 5
Tommy

Note

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

You must:

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

← Back Cancel Save

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Field Description

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

User Security Questions- Edit

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

- From the **Security Questions** list, select a different question from the currently set question, if required.
 - In the **Answers** field, enter the answers corresponding to the security questions, if you want to change the answers.
 - Click **Save** to save the changes made.
OR
Click **Back** to go back to the previous screen.
OR
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.
- The **User Security Question – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to make changes, if required.
- The **User Security Question – Edit** screen with values in editable form appears.
OR
Click **Cancel** to cancel the operation and to navigate back to the **Dashboard**.

6. The success message of security question setup appears along with the transaction reference number.
Click **OK** to complete the transaction and to navigate back to the **Dashboard**.

20.5.2 SMS and Missed Call Banking

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

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

How to reach here:

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

OR

Dashboard > My Profile > Profile > Security and Login > SMS and Missed Call Banking

SMS and Missed Call Banking

The screenshot displays the ZigBank user interface for managing SMS and Missed Call Banking settings. The top navigation bar includes the ZigBank logo, search, mail, and user profile icons, along with a welcome message for Ashok Jain. The left sidebar lists various account management options, with 'Security and Login' currently selected. The main content area features two tabs: 'Set Security Question' and 'SMS and Missed Call Banking'. The 'SMS and Missed Call Banking' tab is active, showing two toggle switches: 'Missed Call Banking' (disabled) and 'SMS Banking' (enabled). Below these toggles is a 'Set/Reset Pin' section with 'Set Pin' and 'Confirm Pin' fields, each with a masked input (****) and a 'Confirm' button at the bottom.

Field Description

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

1. Click the **Missed Call Banking** toggle button to register / deregister.
OR
Click the **SMS Banking** toggle button to register / deregister.
2. If you have registered for SMS Banking:
 - a. In the **Set PIN** field, enter a PIN to be used to access SMS banking.
 - b. In the **Reset PIN** field, re-enter the PIN so as to confirm the same.
 - c. Click **Confirm**. The success message appears.

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

- d. Click **Ok** to navigate to the dashboard.

20.6 Settings

This option lets the user disable login through any of his registered devices. If the user disables login from any device, the system disables all login modes (Touch ID/ PIN/ Pattern) for that device. This feature is beneficial to users, as a user can easily disable his alternate login modes if he loses his phone/ device (on which his mobile application is installed). The user can, thereby, prevent anyone from logging into his online banking account from any of the lost/stolen devices.

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

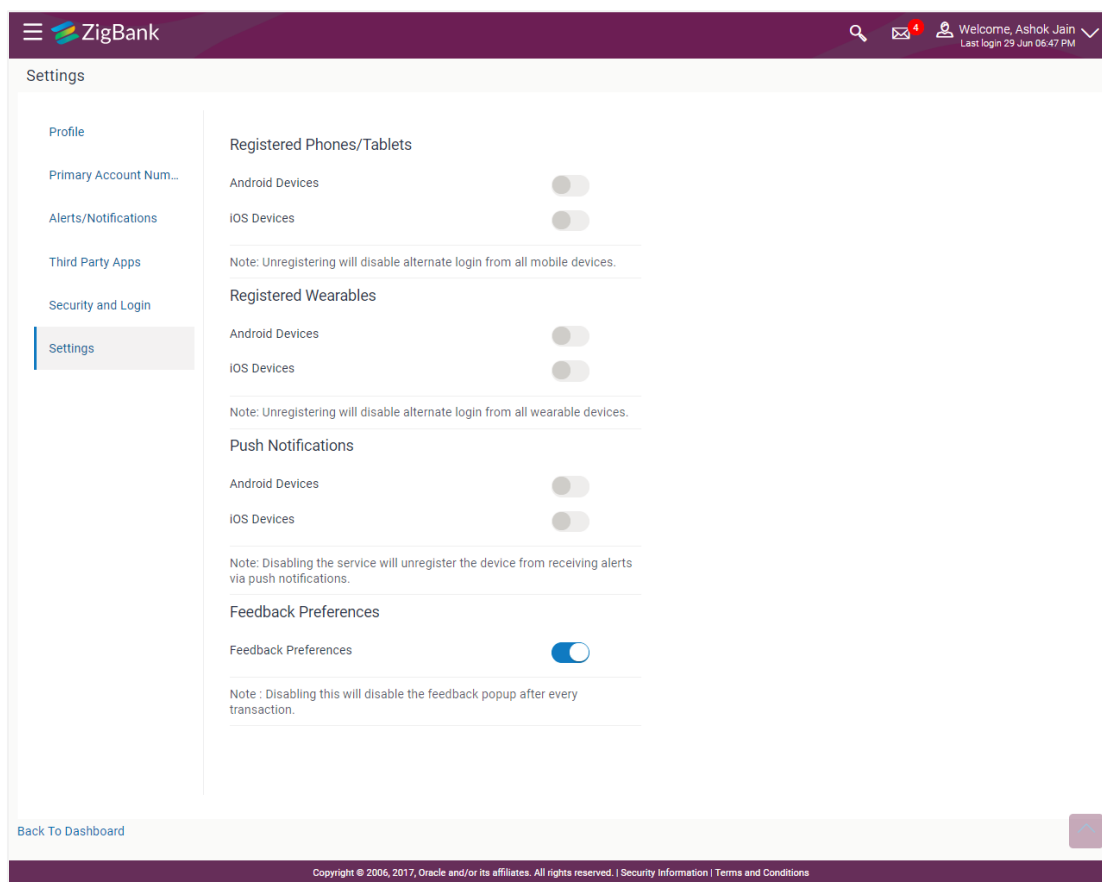
How to reach here:

Toggle Menu > My Preferences > Settings

OR

Dashboard > My Profile > Profile > Settings

Settings



Field Description

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

Registered Phones /Tablets

Android Devices Select this option to disable login through all the android devices on which you have installed the online banking application. If you do not have the banking application installed any Android device, this option will be disabled by default.

iOS Devices Select this option to disable login through all the iOS devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS device, this option will be disabled by default.

Registered Wearables

Android Devices Select this option to disable login through all the Android wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any Android wearable device, this option will be disabled by default.

iOS Devices Select this option to disable login through all the iOS wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS wearable device, this option will be disabled by default.

Push Notifications

Android Devices Select this option to stop receiving push notifications on all Android devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for Android devices.

iOS Devices Select this option to stop receiving push notifications on all iOS devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for your iOS devices.

Feedback Preferences

Android Devices Select this option to enable/disable feedback on all your Android devices on which you have installed the online banking application.

iOS Devices Select this option to enable/disable feedback on all your iOS devices on which you have installed the online banking application.

1. Under the **Registered Phones/ Tablets** section, click the **Android Devices** toggle button to deregister Android devices.
Your alternate login gets disabled from all the android devices on which you have installed the banking application.

2. Under **Registered Phones/Tablets**, click the **iOS Devices** toggle button to deregister iOS devices.
Your alternate login gets disabled from all the iOS devices on which you have installed the banking application.
3. Under **Push Notifications**, section, click the **Android Devices** toggle button to deregister push notifications on android devices.
Your push notification alerts gets disabled from all the android devices on which you have installed the banking application.
4. Under **Push Notifications**, Click the **iOS Devices** toggle button to deregister push notifications on iOS devices.
Your push notification alerts gets disabled from all the iOS devices on which you have installed the banking application.
5. Under **Registered Wearables**, click the **Android Devices** toggle button to deregister your Android wearable devices.
Your alternate login gets disabled from all the android wearable devices on which you have installed the banking application.
6. Under **Registered Wearables**, click the **iOS Devices** toggle button to deregister your iOS wearable devices.
Your alternate login gets disabled from all the **iOS wearable** devices on which you have installed the banking application.
7. Under the **Feedback Preferences** section, click the **Android Devices** toggle button to deregister feedback on your Android devices.
You will no longer get the option to provide feedback on all the android devices on which you have installed the application.
8. Under the **Feedback Preferences** section, click the **iOS Devices** toggle button to deregister feedback on your iOS devices.
You will no longer the option to provide feedback on all the iOS devices on which you have installed the application.

FAQs

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

[Home](#)

21. Security Question Authentication

Security Questions are the second factor authentication mechanism provided by the bank to its customers. The user needs to maintain a security question set by selecting questions and defining answers to these questions. At the time of transfer authentication, any or all of these questions are displayed to the user and the user must enter correct answers (as defined while setting up security questions) in order to enable the system to authenticate the user.

For security question authentication:

1. In the transaction review screen, verify the details, and click **Next**.
OR
Click **Cancel** to cancel the operation and navigate back to Dashboard.
2. The 2 Factor Authentication (2FA) screen appears (if 2FA has been configured).

Security Question Authentication

Field Description

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

Question	The list of security questions set for the 2Factor authentication is displayed.
-----------------	---

Answer	Enter answers to each security question as defined at the time of security question maintenance.
---------------	--

3. For the Security Question - 2 Factor Authentication, in the **Answer** field, enter the answers corresponding to the security question.
4. Click **Next** to go to the next level of authentication.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

5. Complete the 2 Factor Authentication, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
6. The success message of appears along with the transaction reference number.
Click **Back to Dashboard** to navigate to the dashboard.

[Home](#)

22. Change Password

This feature enables existing users of the bank to change their login password.

Pre-requisites

- User must have existing login credentials.

Features Supported In Application

- Changing the login password.

How to reach here:

Toggle Menu > Change Password

Change Password

Please change your password for security reasons.

Current Password

New Password

Re-enter Password

Submit **Back**

Password Conditions




- ✓ Have 6 to 15 characters
- ✓ Must include upper case, lower case, numbers, and special characters
- ✓ Have at least 1 uppercase letter(s), 1 lowercase letter(s), 1 number(s), and 1 special character (@, #, \$)
- ✓ Not contain identical (aaa) and consecutive (abc) characters more than 4
- ✓ Not be a common password

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Field Description

Field Name	Description
Current Password	Enter your current login password.
New Password	Enter a new password to replace your current login password.
Re-enter Password	Re-enter the new password to confirm the same.

To reset the password:

1. In the **Current Password** field, enter your current login password.
OR
Click  icon to enter the current login password using the virtual keyboard.
2. In the New Password field, enter a new password.
OR
Click  icon to enter a new password using the virtual keyboard.
(Read the conditions defined under the **Password Conditions** section on the application screen to view the password policy.)
3. In the **Re-enter Password** field, re-enter the new password.
OR
Click  icon to re-enter the new password using the virtual keyboard.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. A message confirming successful change of login password appears. Click **Login** on confirmation screen to log in to the application.

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

23. Nominations

Nominations enables retail users to appoint nominees to their accounts (each account can be appointed a single nominee only), who will be entitled to receive the amount in the bank account upon the death of the account holder.

The application provides the options to add a new nominee to the user's singly held Current and Savings, Term Deposit or Recurring Deposit account so that the nominee can claim funds in case of any death event.

The user can view or edit the existing nominee details of all his Current and Savings account, Term Deposit or Recurring Deposit accounts. The user also has an option to delete the nominee, from any of his accounts in case of any issues or disputes.

Pre-Requisites

- Transaction access is provided to the retail user

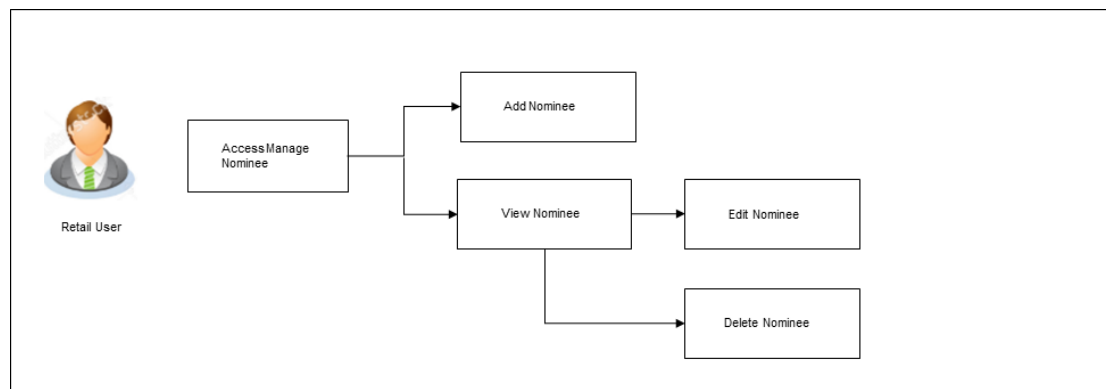
Features supported in the application

- Add Nominee
- View Nominee
- Edit Nominee
- Delete Nominee

Features applicable for single and joint account holder

Account Holder	View	Add	Edit	Delete
Single	✓	✓	✓	✓
Joint	✓	✗	✗	✗

Workflow

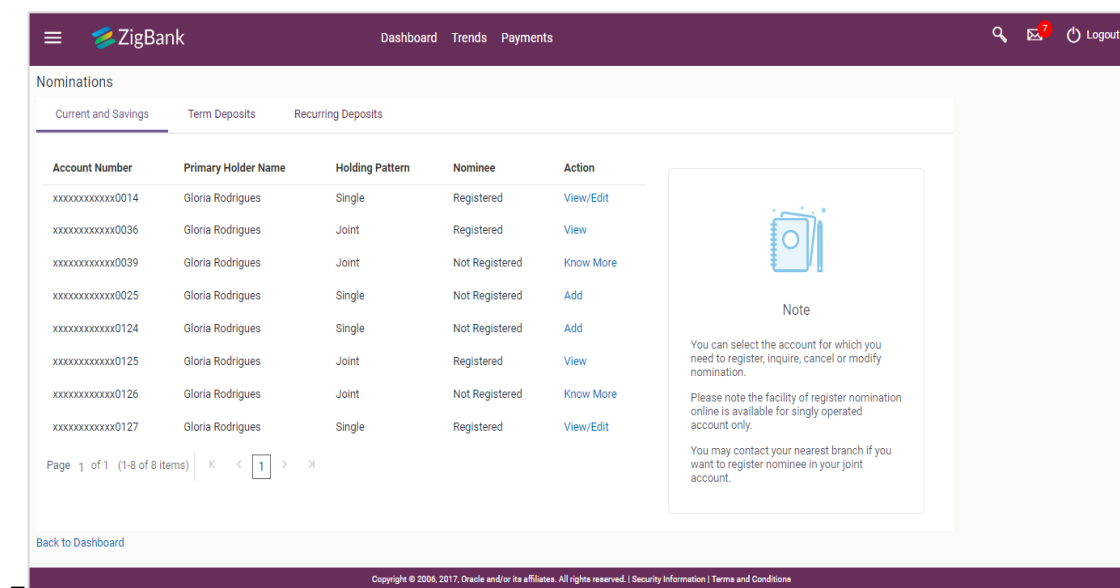


How to reach here:

Toggle Menu > Accounts > Nominations > Current and Savings/ Term Deposits/ Recurring Deposits

To manage nominees:

1. All the accounts of the user are listed down on the **Nominations** landing screen. Each account record displays the account number, primary account holder's name, the holding pattern of the account and a value that identifies whether a nominee has been appointed to the account or not (Registered/Not Registered).



Field Description

Field Name	Description
Account Number	Account number in masked format.
Primary Holder Name	The name of the primary account holder.
Holding Pattern	The holding pattern of the account i.e. Single or Joint.
Nominee	This column displays whether the nominee is registered or not registered.
Action	<p>The available action for each account is displayed.</p> <p>The actions can be:</p> <ul style="list-style-type: none"> • View / Edit: Click to view or edit the selected nominee details. • Add: Click to add a new nominee. • View: Click to view the selected nominee details • Know More: Click the link to view the information on restrictions for jointly held deposits.

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

Term Deposits

The fields and options displayed under the Term Deposits tab will be the same as those described in Current and Savings Account section.

Recurring Deposits

The fields and options displayed under the Recurring Deposits tab will be the same as those described in Current and Savings Account section.

-
- Under the **Action** column, select and click the **Add** link against the account for which you want to add a nominee.
OR
Select and click the **View** link against the account whose nominee details you want to view.
OR
Select and click the **View/ Edit** link against the account whose nominee details you want to view edit and delete.
OR
Select and click the **Know More** link against the account to view the information to add nominees for joint account.
-

Note: The **Add** link appears against those accounts for which no nominee has been added. The **View** and **View/ Edit** links appear against the accounts for which nominees have already been added.

23.1 Add Nominee

Using this option, you can add a nominee. Following two options are present to add a nominee.

- Add New Nominee:** This option enables the user to add a new nominee by entering – nominee's name and other details like date of birth, relationship, country state and address.
- Replicate existing nominee:** This option enables the user to replicate a nominee by selecting an already added nominee from his existing CASA, FD or RD, so that the nominee details are pre-populated, and the user need not have to enter the entire nominee details.

23.1.1 Add Nominee – Add New

To add a new nominee:

- In the **Nominations** screen, click the **Add** link against the account for which you want to add a new nominee.
The **Add Nominee** screen with the options, **Add New Nominee** and **Replicate Existing Nominee** appears.
- If you select **Add New** option, the **Add Nominee - Add New** screen appears.

Add Nominee - Add New

Welcome, Ashok Jain
Last login 28 May 09:21 PM

Add Nominee

☒ Add new
 ☐ Replicate Existing Nominee

Account Number
xxxxxxxxxxxx0018

Balance : £88,665.90

Nominee Name
John Smith

Nominee Date of Birth
02 Jan 1997

Relationship
BROTHER

Address
401, Island Parkway
Redwood Shores

Country
United States

State
CA

City
CA

Zip
7550011

Enter Guardian details since nominee is a minor below 18 years:

Name
Smith Fischer

Address
Avenida Vitacura
CA

Country
United States

State
CA

City
CA

Zip
7550012

Note

Nomination can be made in favor of a minor also. In case the nominee is a minor, that is, less than 18 years of age, it is mandatory to specify the guardian details.

During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.

Create
Cancel
Back

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Field Description

Field Name	Description
Account Number	The current and savings/ fixed deposit/ recurring deposit account number in masked format.
Balance	The net balance of the account.

Field Name	Description
Nominee Name	Enter the full name of the nominee.
Nominee Date of Birth	Specify the nominee's date of birth. Note: The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth.
Relationship	Specify the account holder's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
Address	Enter details pertaining to the nominee's address.
Country	Select the country in which the nominee resides.
State	Enter the name of the state in which the nominee resides.
City	Enter the name of the city in which the nominee resides.
Zip	Specify the zip code of the nominee's address.
Enter Guardian Details since nominee is a minor below 18 years.	
This section appears only if the age of the nominee is below 18 years	
Name	Specify the full name of the nominee's guardian.
Address	Enter details pertaining to the guardian's address.
Country	Select the country in which the guardian resides.
State	Enter the name of the state in which the guardian resides.
City	Enter the name of the city in which the guardian resides.
Zip	Specify the zip code of the guardian's address.

- e. In the **Nominee Name** field, enter the name of the nominee.
- f. From the **Nominee Date of Birth** list, select the date of birth of the nominee.
- g. From the **Relationship** list, select the relationship of the nominee with the bank account holder.
- h. In the **Address** field, enter the address of nominee.
- i. From the **Country** list, select the country in which the nominee resides.
- j. In the **State** field, enter the name of the state in which the nominee resides.
- k. In the **City** field, enter the name of the city in which the nominee resides.
- l. In the **Zip** field, enter the zip code of the nominee's address.
- m. If nominee is a minor below 18 years:

- iv. In the **Name** field, enter the name of the guardian.
- v. In the **Address** field, enter the address of the guardian.
- vi. From the **Country** list, select the country in which the guardian resides.
- vii. In the **State** field, enter the name of the state in which the guardian resides.
- viii. In the **City** field, enter the name of the city in which the guardian resides.
- ix. In the **Zip** field, enter the zip code of the guardian's address.
- n. Click **Create**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
- o. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
- p. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
- q. The success message appears.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add another nominee** to add another nominee.

23.1.2 Add Nominee - Replicate Existing Nominee

To add a nominee from the existing nominee list:

1. In the **Nominations** screen, click the **Add** link against the account for which you want to add a new nominee.
The **Add Nominee** screen with options, **Add New Nominee** and **Replicate Existing Nominee** appears.
2. If you select **Replicate Existing Nominee** option, the **Add Nominee - Replicate Existing Nominee** screen appears.

Add Nominee - Replicate Existing Nominee

Add Nominee

☐ Add new
 ☒ Replicate Existing Nominee

Account Number
 xxxxxxxxxxxx0124
 Balance : £125,453,433.00

Nominee Name
 John Smith

Nominee Date of Birth
 04 Apr 1997

Relationship
 BROTHER

Address
 201, eewe

Country
 United Kingdom

State
 London

Country
 United Kingdom

State
 London

City
 London

Zip
 2323

Select Nominee

Nominee Name	Account Type	Account Number
<input checked="" type="radio"/> Ms Meenal	Current and Savings	xxxxxxxxxxxx0014
<input type="radio"/> Mr Meekesh	Term Deposit	xxxxxxxxxxxx0047
<input type="radio"/> Ms Meena	Recurring Deposit	xxxxxxxxxxxx0048

Page 1 of 1 (1-3 of 3 items)

Note

Nomination can be made in favor of a minor also. In case the nominee is a minor that is, less than 18 years of age, it is mandatory to specify the guardian details.

During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.

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- Select a nominee record that you want to add as a nominee and click **Ok**.
The **Add Nominee** screen with pre-populated nominee details of the selected nominee appears.
- Click **Create**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
- The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
- The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
- The success message appears.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add another nominee** to add another nominee.

23.2 View Nominee

This option enables the user to view the existing nominee details of all his CASA/ Term Deposit/ Recurring Deposit accounts.

To view the details of a nominee:

1. In the **Manage Nominee** screen, click the **View** or **View / Edit** link against the account for which you want to view the nominee.
The **View Nominee** screen appears.

View Nominee

ZigBank Welcome, OFFSET CASA Last login 30 May 08:46 PM

View Nominee

Account Number
xxxxxxxxxxxx9746

Nominee Name
K. L. Rahul

Nominee Date of Birth
16 May 2018

Relationship
GUARDIAN

Nominee Address
2c-304
N G Royal Park
United States
CA
234234

Guardian Name
Mr Sandeep Kumar

Guardian Address
2R-101
Emperio
United States
CA
543345


[Edit](#) [Cancel](#) [Back](#)

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Field Description

Field Name	Description
Account Number	The current and savings/ fixed deposit/ recurring deposit account number in masked format.
Nominee Name	The name of the nominee.
Nominee Date of Birth	The date of birth of the nominee.
Relationship	The relationship of the nominee with the bank account holder.
Nominee Address	The complete address of the nominee.

Field Name	Description
Guardian Name	The name of the nominee's guardian. This field appears if the nominee is a minor .
Guardian Address	The complete address of the guardian of the nominee if age of the nominee is less than 18 years. This field appears if nominee is a minor .

2. Click **Edit** to update the nominee details. The **Edit Nominee** screen appears.
OR
Click  to delete the nominee.
OR
Click **Cancel** to cancel the transaction and to navigate to the dashboard.
OR
Click **Back** to go back to previous screen.

Note: The Edit option is displayed only if the action selected was **View/Edit**. This option will not be provided if the action selected was **View**.

23.3 Edit Nominee

The user can edit the details of a nominee assigned to any of his CASA / Term Deposit/ Recurring Deposit accounts.

To edit the nominee details:

1. In the **Manage Nominee** screen, click the **View / Edit** link against the account for which you want to edit the nominee.
The **View Nominee** screen appears.
2. Click **Edit** to update the details. The **Edit Nominee** screen appears.
OR
Click **Cancel** to cancel the transaction and to navigate to the dashboard.
OR
Click **Back** to go back to previous screen.

Edit Nominee

Edit Nominee

Account Number
xxxxxxxxxxxx0127

Balance : ₹5,453,433.00

Nominee Name
Priya Prakash

Nominee Date of Birth
08 Feb 2000

Relationship
DAUGHTER

Address
2c-304
N G Royal Park

Country
Andorra

State
Maharashtra

City
Mumbai

Zip
400063

Note

Nomination can be made in favor of a minor also. In case the nominee is a minor that is, less than 18 years of age, it is mandatory to specify the guardian details.

During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.

Enter Guardian details since nominee is a minor below 18 years:

Name
Mr Sandeep Kumar

Address
2R-101
Emperio

Country
Andorra

State
Maharashtra

City
Mumbai

Zip
400063

Save Reset Cancel Back

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Field Description

Field Name	Description
Account Number	The current and savings/ fixed deposit/ recurring deposit account number in masked format.
Balance	The net balance of the account.
Nominee Name	The name of the nominee is displayed. You can edit this field.
Nominee Date of Birth	The nominee's date of birth is displayed. You can edit this field.
Relationship	The relationship that the nominee has with the bank account holder. You can edit this field.

Field Name	Description
Address	The address of the nominee is displayed. You can edit this field.
Country	The country in which the nominee resides. You can edit this field.
State	The state in which the nominee resides. You can edit this field.
City	The name of the city in which the nominee resides. You can edit this field.
Zip	The postal code of the nominee. You can edit this field.
Enter Guardian Details since nominee is a minor below 18 years.	
This section appears if the age of the nominee is below 18 years.	
Name	The name of the guardian of the nominee. You can edit this field.
Address	The address of the guardian. You can edit this field.
Country	The country in which the guardian of the nominee resides. You can edit this field.
State	The state in which the guardian of the nominee resides. You can edit this field.
City	The city in which the guardian of the nominee resides. You can edit this field.
Zip	The postal code of the nominee's guardian. You can edit this field.

3. In the **Nominee Name** field, edit the name of the nominee, if required.
4. From the **Nominee Date of Birth** list, edit the date of birth of the nominee, if required.
5. From the **Relationship** list, edit the relationship of the nominee with the bank account holder, if required.
6. In the **Address** field, edit the address of the nominee, if required.
7. From the **Country** list, edit the country of the nominee, if required.
8. In the **State**, **City** and **Zip** fields, edit the required details.
9. If the nominee is a minor below 18 years:
 - f. In the **Name** field, edit the name of the nominee's guardian, if required.
 - g. In the **Address** field, edit the address details of the nominee's guardian, if required.
 - h. From the **Country** list, edit the country of the nominee's guardian, if required.
 - i. In the **State**, **City** and **Zip** field, edit the details, if required.
10. Click **Save** to save the changes made.
OR
Click **Reset** to clear the nominee's details and to enter the new details.
OR

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


OR

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

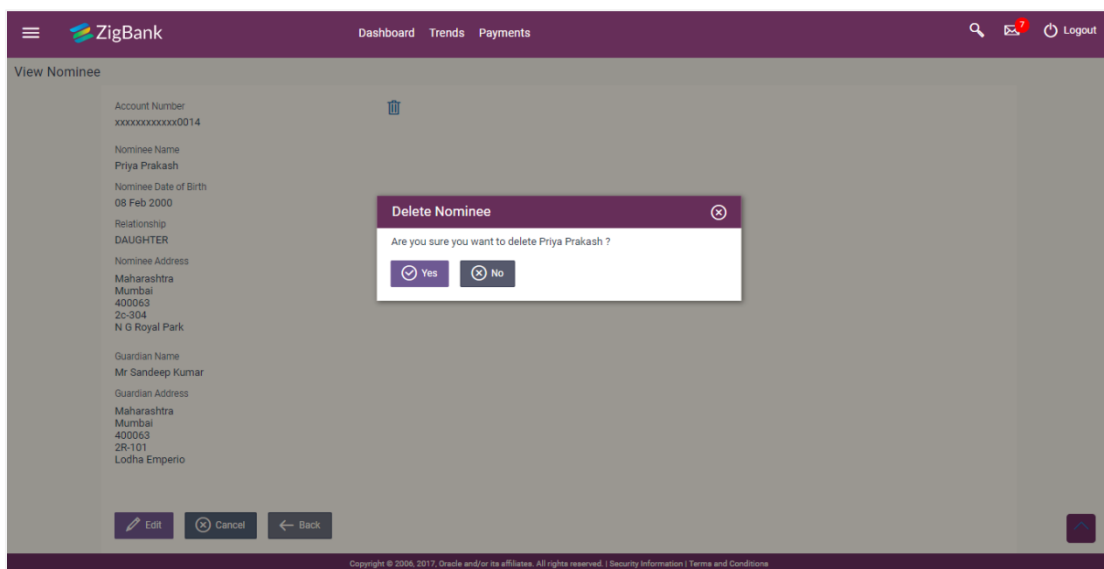
11. The **Edit Nominee – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to make changes, if any.
The **Edit Nominee** screen with values in editable form appears.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.
12. The success message appears along with the transaction reference number and nominee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Add another nominee** to add another nominee.

23.4 Delete Nominee

To delete a nominee:

1. In the **Manage Nominee** screen, click the **View / Edit** link against the account for which you want to delete the nominee.
The **View Nominee** screen appears.
2. Click . The **Delete Nominee** message box with a message prompting the user to confirm the deletion appears.

Delete Nominee



3. Click **Yes** to proceed with the deletion request.
OR
Click **No** to cancel the deletion process.

4. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.
5. The success message of deletion appears along with the transaction reference number and nominee details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Go to Manage Nominee** to navigate back to the **Nominations** page.

[Home](#)

24. One Time Password

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

For OTP verification:

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

One Time Verification

Field Description

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

2. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
On successful authentication, the user is enabled to proceed with the transaction.

FAQs

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

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

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

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

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