

Oracle Banking Digital Experience

Wearable User Manual
Release 18.2.0.0.0

Part No. E97823-01

June 2018

ORACLE®

Wearable User Manual

June 2018

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

| | |
|--|-----------|
| 1. Preface..... | 4 |
| 1.1 Intended Audience | 4 |
| 1.2 Documentation Accessibility | 4 |
| 1.3 Access to Oracle Support | 4 |
| 1.4 Structure..... | 4 |
| 1.5 Related Information Sources..... | 4 |
| 2. Transaction Host Integration Matrix..... | 5 |
| 3. Wearable..... | 6 |
| 3.1 Registration | 6 |
| 3.2 Login:..... | 10 |
| 3.3 Transaction Approval | 13 |
| 3.4 Own Account Transfer | 16 |
| 3.5 Snapshot | 18 |
| 3.6 ATM and Branch Locator | 20 |
| 4. FAQs | 22 |

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 Integration 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 | Oracle Banking Payments |
|--------------|------------------------------------|--|---|---|--------------------------------|
| 1 | Wearable Registration | NH | NH | NH | NH |
| 2 | Login | NH | NH | NH | NH |
| 3 | Own Account Transfer | ✓ | ✓ | ✓ | ✓ |
| 4 | Transaction Approval | NH | NH | NH | NH |
| 5 | Snapshot | ✓ | ✓ | ✓ | NH |
| 6 | Locate Us | NH | NH | NH | NH |

3. Wearable

Watch Banking is a digital channel offered by the banks to its customers to perform simple operations on the go from their watch. It can be an Apple or an Android watch from which the customer can initiate inquiries as well as transactions.

Features supported in the application through wearables (Apple and Android)

- Registration of wearables
- Login from wearable device
- Transaction Approvals
- Own Account Transfer
- Quick Snapshot
- ATM and Branch Locator

Pre-Requisites:

- The wearable i.e. Apple Watch or Android should have respective Zigbank application installed
- The customer should have Zigbank mobile application installed on the device required for wearable registration

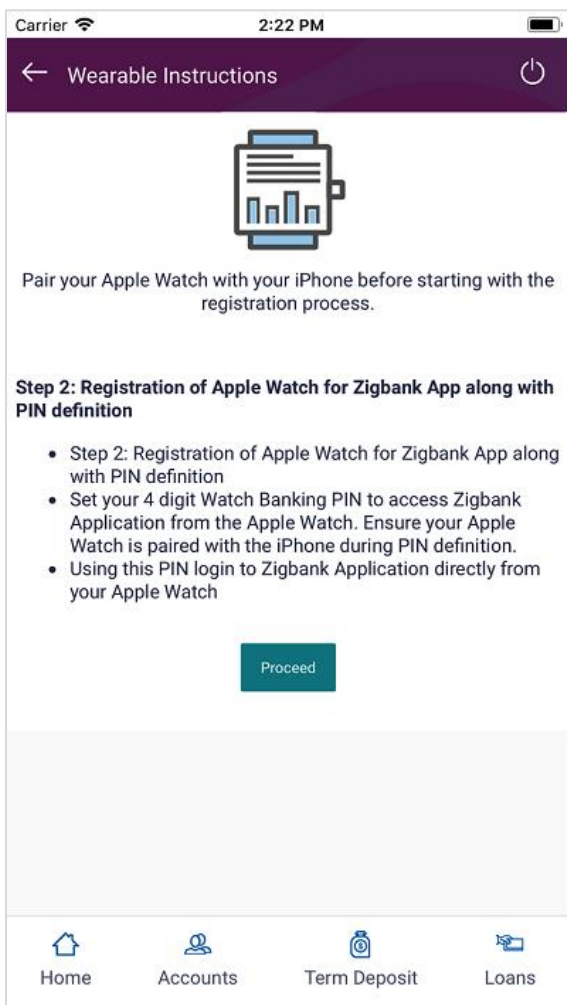
3.1 Registration

User needs to register the wearable along with PIN definition so that he/she can perform inquiries and transactions using the wearable. You will need to install the application on the wearable and start the registration process by pairing the wearable with the mobile application i.e. pair your Apple/Android watch with iPhone / Android phone.

To register a wearable with a mobile:

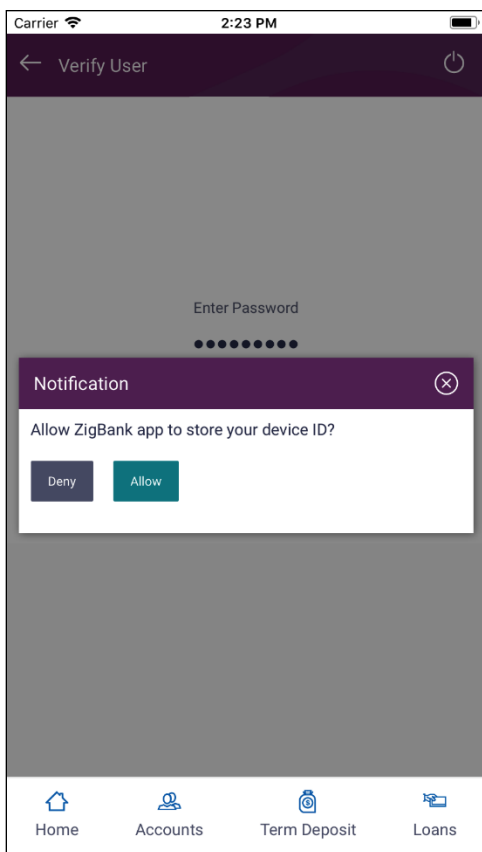
1. Install the Zigbank application on the wearable
2. Launch the Zigbank application on the wearable
3. Pair your Android / Apple watch with your mobile device
4. Go to **My Preferences > Security and Login > Wearable Registration.**

Wearable Registration



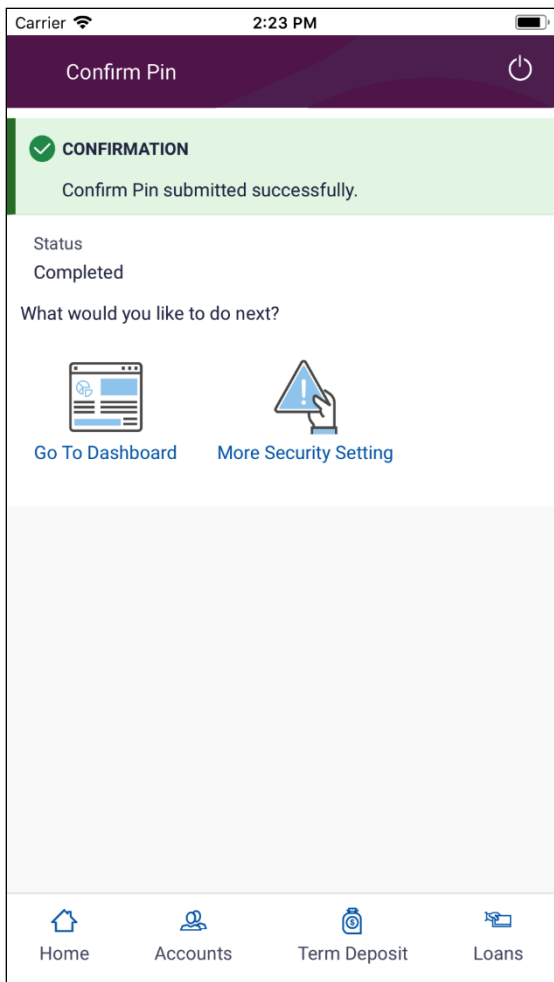
5. Click **Proceed**. The **Verify User** screen is displayed.
6. Enter the **Password**. The message is displayed prompting that the Device ID will be stored.

Enter Password



7. Click **Allow** to proceed with storage of device ID.
OR
Click **Deny** to disallow storage of device ID.
8. You will be prompted to define the **PIN** for the wearable.
9. Re-enter the **PIN** in the **Confirm** screen.
10. Once the **PIN** is confirmed, a pop message is displayed with confirmation of PIN setup.
11. Click **OK**, The **PIN** successfully submitted message is displayed.

PIN Definition – Success Message



3.2 Login:

Once the wearable is registered and the PIN is set, you can login to the application (with access to limited features) through the wearable by entering the PIN

1. To login into the application through the wearable, tap the Zigbank application:

Zigbank Application on Apple Watch

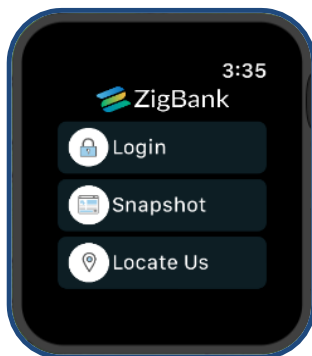


Zigbank Application on Android

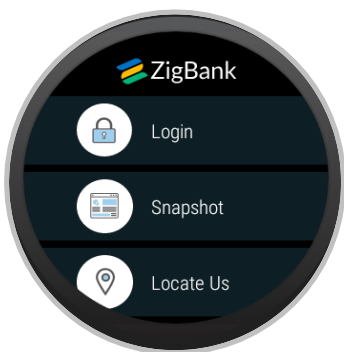


2. Click on **ZigBank** application, you will be navigated to the page with pre-login options.

Pre-Login – Apple Watch



Pre-Login – Android



3. Click on **Login**, you will be navigated to the page with option to enter the PIN.

Enter PIN – Apple Watch

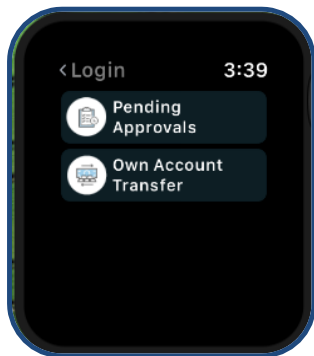


Enter PIN – Android

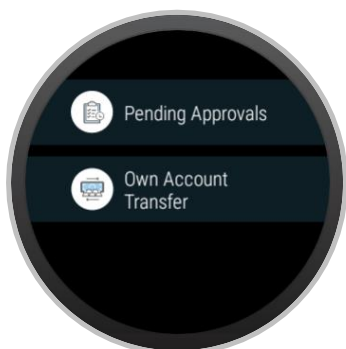


4. Once you enter the PIN and if it is correct, you will be logged into the application.

Successful Login – Apple Watch



Successful Login – Android



5. Select an appropriate option to initiate own account transfer or complete pending approvals. Pending approvals will be available as an option only in case of user with role as corporate approver.

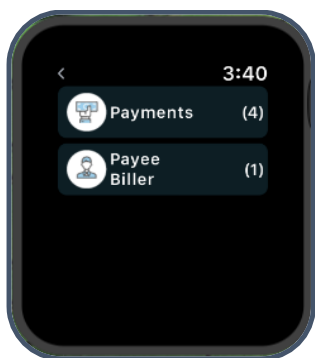
3.3 Transaction Approval

The corporate user with role as 'Approver' can approve/reject transactions through the wearable. Transactions initiated by corporate maker in the system is routed to the queue of the approver depending upon the rules configured. The transaction once approved by the approver will not be available in the approver's queue.

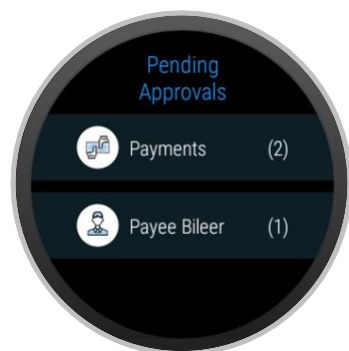
To approve / reject a transaction on a wearable:

1. Launch the Zigbank App on the wearable
2. Click Login and enter the PIN
3. Click on Pending Approvals option, count of transactions pending for approval in the respective categories are displayed

Pending Approvals – Apple Watch

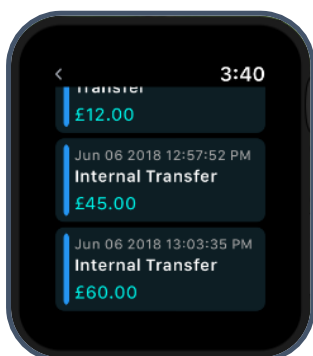


Pending Approvals – Android

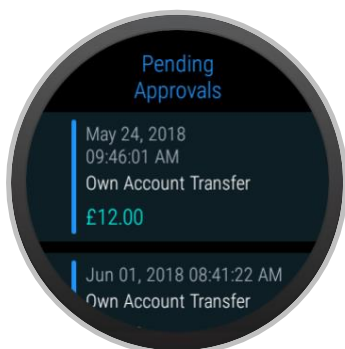


- Click on the respective category to view the list of transactions.

Transaction list for approval – Apple Watch



Transaction list for approval - Android



- Select the transaction from the displayed list to view the details of the transaction

Approve/Reject Transaction – Apple Watch



Approve/Reject Transaction – Android

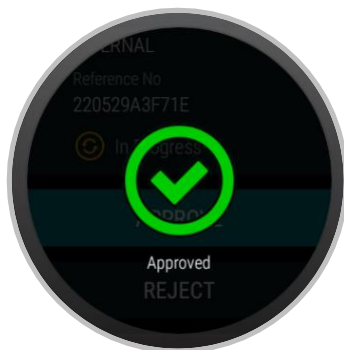


6. Click **Approve** to approve the transaction.
OR
Click **Reject** to decline the transaction.

Approval Confirmation – Apple Watch



Approval Confirmation - Android



3.4 Own Account Transfer

By selecting the own account transfer option as transfer type, the user is able to initiate funds towards his own accounts held with the bank.

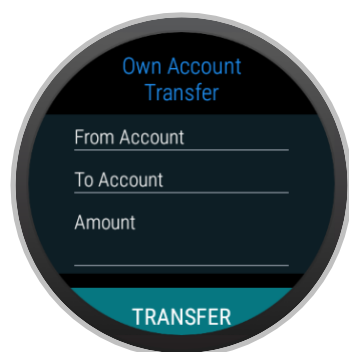
To initiate own account transfer on a wearable:

1. Launch the Zigbank App on the wearable
2. Click Login and enter the PIN
3. Click the **Own Account Transfer** option.

Initiate Transfer – Apple Watch



Initiate Transfer – Android



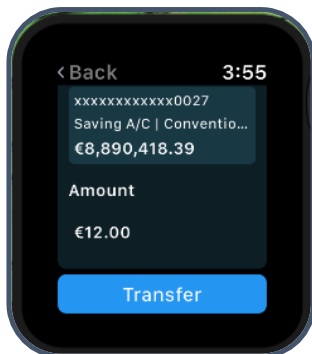
Field Description

| Field Name | Description |
|---------------------|--|
| From Account | Select source account from which the funds needs to be transferred. |
| To Account | Select destination account to which the funds are to be transferred. |
| Amount | Specify the amount to be transferred. |

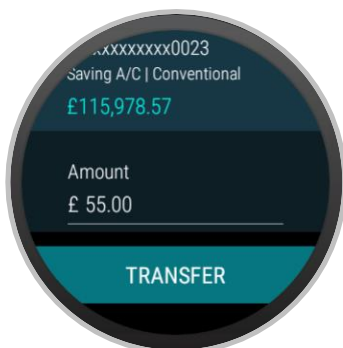
4. Click on the 'From Account' and select the account from the list from which funds need to be transferred.

- Click on the 'To Account' and select the account from the list to which the funds need to be transferred.
- Specify the amount that needs to be transferred.

Transfer Details - Apple Watch

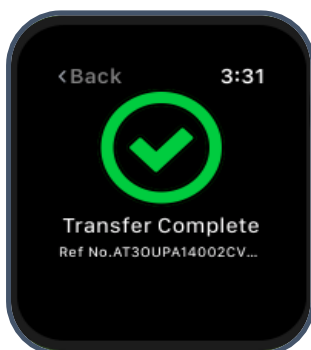


Transfer Details – Android



- Click **Transfer** to complete the funds transfer. Transaction complete with reference number is displayed.

Own Account Transfer Confirmation - Apple Watch



Own Account Transfer Confirmation – Android



3.5 Snapshot

Through quick snapshot, you can view the account summary of your checking and savings account and additionally view the last 5 transactions in a specific account.

To access quick snapshot through the wearable, you will need to follow the following steps:

- Launch the Zigbank Application on the wearable
- Pair the Apple / Android wearable with the mobile device
- Enable quick snapshot on the mobile application
- You will be asked to login with your credentials
- Snapshot token will be passed onto the wearable to access snapshot from the wearable

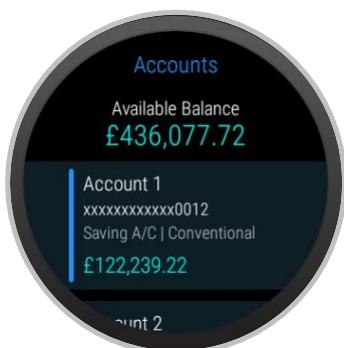
To view account snapshot:

1. Launch Zigbank application on the wearable
2. Click **Snapshot** on the pre-login page

Snapshot – Account Summary - Apple Watch



Snapshot – Account Summary – Android



3. Click on the account to view the recent transactions. The last 5 transactions are displayed

Recent Transactions – Apple Watch



Recent Transactions – Android



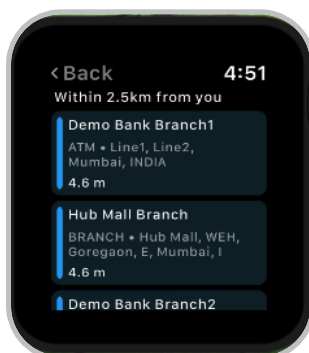
3.6 ATM and Branch Locator

You can locate an ATM and branch within a specific radii from your current location. System displays the details about the ATMs as well as branches depending on the search criteria. You can also view detailed direction to an ATM or branch by clicking **View Directions**, and you will be able to view its location on a map.

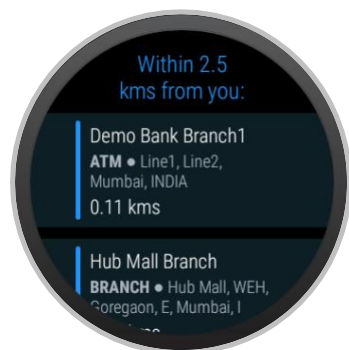
To locate an ATM / Branch

1. On the pre-login screen, click on **Locate Us**.

Locate Us - Apple Watch



Locate Us - Android



2. Tap the appropriate option to view ATM / Branch location.

ATM Details – Apple Watch



ATM Details - Android



3. Click **View Direction**, to view the ATM / Branch location on the map.

Navigation - Apple Watch



Navigation – Android



4. FAQs

1. How do I define the PIN for the wearable?

You will need to register the wearable by pairing the wearable with the mobile device, go to my preferences→security and login→ wearable registration, enter the password and define the PIN on the mobile device. The PIN will be stored in the key store of the wearable.

2. How do I reset my PIN for the wearable?

You will need to pair the wearable with the mobile device, go to my preferences→security and login→Set/Reset PIN, enter the password and define the new PIN on the mobile device. The new PIN will be stored in the key store of the wearable.

3. Do I need to pair my wearable with mobile device every time I wish to perform transactions/inquiries from the wearable?

No. You don't need to pair the wearable with the device once the registration is complete. You need to be on wifi connectivity to login from the wearable with the defined PIN and perform transactions and inquiries.

4. Can I enable snapshot from the wearable directly if I have already enabled it on mobile application?

No. You cannot enable snapshot from the wearable but needs to be enabled from the mobile device. If you had already enabled it on the mobile device, then disable snapshot, pair the wearable with the mobile device and re-enable snapshot from the mobile device

5. If I have disabled snapshot on the mobile device, can I access the same through wearable?

No. You cannot access snapshot from the wearable once disabled on the mobile device. You will need to enable from the mobile device again to access the same from the wearable.

6. If I have lost the wearable or not in possession of the same, can I de-register the same?

Yes, you can de-register the registered wearables by logging into the application with your credentials, go to My Preferences > Settings > Registered Wearables and disable the wearable.

7. Can I register an Android wearable with application on Apple mobile device?

No, currently registration of Android wearable is not supported with Apple device.

8. Can I register multiple wearables with my credentials?

No. Only one wearable can be paired for registration and once registration is complete you will need to de-register that device before registration of new wearable device.