Oracle Banking Digital Experience

Islamic Banking – Retail Accounts User Manual
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Islamic Banking – Retail Accounts 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
- 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 18.3.0.0.0, 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 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0*
1	Saving and Current Accounts Widget	✘	✔	✔	✔
2	Account Details (Except Accrued Interest and Average Balance)	✘	✔	✔	✔
3	Account Details - Nickname updation	**NH**	**NH**	**NH**	**NH**
4	Debit Cards	✘	✔	✔	✔
5	New Debit Card	**NH**	**NH**	**NH**	**NH**
6	Debit Card Details	✘	✔	✔	✔
7	Debit Card - International Transactions check update	✘	✘	✘	✘
8	Update Daily Limits	**NH**	**NH**	**NH**	**NH**
9	Block Card	**NH**	**NH**	**NH**	**NH**
10	Unblock Card	**NH**	**NH**	**NH**	**NH**
11	Request PIN	**NH**	**NH**	**NH**	**NH**
12	Reset PIN	**NH**	**NH**	**NH**	**NH**
13	Reissue Card	**NH**	**NH**	**NH**	**NH**

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0*
14	Upgrade Card	**NH**	**NH**	**NH**	**NH**
15	Cheque Book Request	✖	✔	✔	✔
16	Cheque Status Inquiry	✖	✔	✔	✔
17	Stop/ Unblock Cheque	✖	✔	✔	✔
18	View Statements	✖	✔	✔	✔
19	View Statements- E-statements	✖	✔	✔	✔
20	View Statements- Request Statement	✖	✔	✔	✔
21	View Statements- Pre-generated Statement	✖	✔	✔	✔
22	Request Statement	✖	✔	✔	✔
23	Inactive Accounts	✖	✔	✔	✔
24	Forex Calculator	✖	✔	✔	✔
25	Sweep In	✖	✖	✖	✖

* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

3. Introduction

Islamic Banking is a Banking system that is based on the principles of sharia (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, leasing, charging fees for services rendered, etc.

The OBDX retail banking modules cater to Islamic accounts as well. Users of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, debit cards etc. using the portal

A user can have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional CASA accounts and Islamic CASA accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The current and savings accounts widget has a representation of both conventional & Islamic accounts. This is also applicable for enquiry and transaction screens. While initialing any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with the requirements.

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4. Accounts

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

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

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

Features Supported In the Application:

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

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

Pre-Requisites

- Transaction access is provided to retail users.
- Islamic CASA accounts and debit cards are maintained in the core banking system under a party ID mapped to the user.

Home

5.   Saving and Current Accounts Widget

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

Accounts Widget

Current & Savings

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

- **Active Accounts:** Each account page displays the basic details such as the holding pattern along with the name of the primary account holder, account product or offer name, the masked account number and account nickname, if defined., along with the net balance of the account. If the user holds both conventional as well as Islamic accounts, the type of account is also identified on each record. The user is able to view further details of an account by clicking on the account.

- **Inactive / Closed Accounts:** This displays the number of accounts of the user that are in inactive status. The user can view details of the inactive accounts.

- **More options:** It provides the facility for users to access all the important features like:

    - Account Details
    - View Statement
    - Cheque Book Request
    - Cheque Status Inquiry
    - Stop/Unblock Cheque
    - Debit Cards
    - Request Statement
    - Sweep In

Forex Calculator

The forex calculator is a link provided on the dashboard from which the user can access the Forex Calculator.

Home

6.   Account Details

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

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

- Account Details: user name and account number
- Basic: It includes the basic information about the account, like customer ID, account type, holding pattern, status, etc.
- Balance and Limits: It includes information like available balance, amount on hold, unclear funds, advance against unclear funds limits, financing limits, etc.

Functionalities

- View Statement
- Cheque Book Request
- Cheque status enquiry
- Stop/ unblock cheque
- Debit Cards
- Request Statement

How to reach here:

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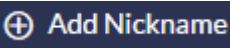*Dashboard > Toggle Menu > Accounts > Current and Savings > Account Details*

Account Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Islamic savings account number in masked format along with the account nickname.
	Note: Click ⊕ **Add Nickname**, to add nickname.
	For more information on Account Nickname, refer Account Nickname.
Net Balance	Withdrawable balance in the account.
Product Name	Name of the product under which the account was opened

Basics

Customer ID	Primary customer ID of the account holder.
Holding Pattern	Holding pattern for the account as maintained in the product.
	For example:
	• For single owner - single
	• For joint ownership - joint
Joint Account Holder	Name of the joint account holder.
	Note: In case of multiple joint holders, all joint account holder names will be displayed separated with a comma.
Branch	Branch name in which the account is opened / home branch.
Status	Status of the account.
	Status could be:
	• Active
	• Inactive
	• Dormant

Balance Details

This section displays the balances and applicable limits for the account.

Available Balance	Available balance like unclear balance and hold balance in the account.

Field Name	Description
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	Un-cleared funds pertaining to the cheques and the clearing related to the account.
Financing Limits	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	Advance Against Unclear Funds limit for the account.

The user can perform the following account related transactions:

- Add account nickname/ modify/ delete nickname, for more information refer **Account Nickname** section.

- To raise the request for new cheque book, click **Request Cheque Book.**

- To inquire the status of a cheque, click **Cheque Status Inquiry.**

- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.

- To view Debit Cards available for the account, click **Debit Cards.**

- To initiate the request for the physical statement for the account, click **Request Statement**.

- Click on **Back to Dashboard** link to go to Dashboard screen.

Home

7.   Debit Cards

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

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

How to reach here:

Toggle menu > Accounts > Current & Savings > Debit Cards
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards

Debit Cards
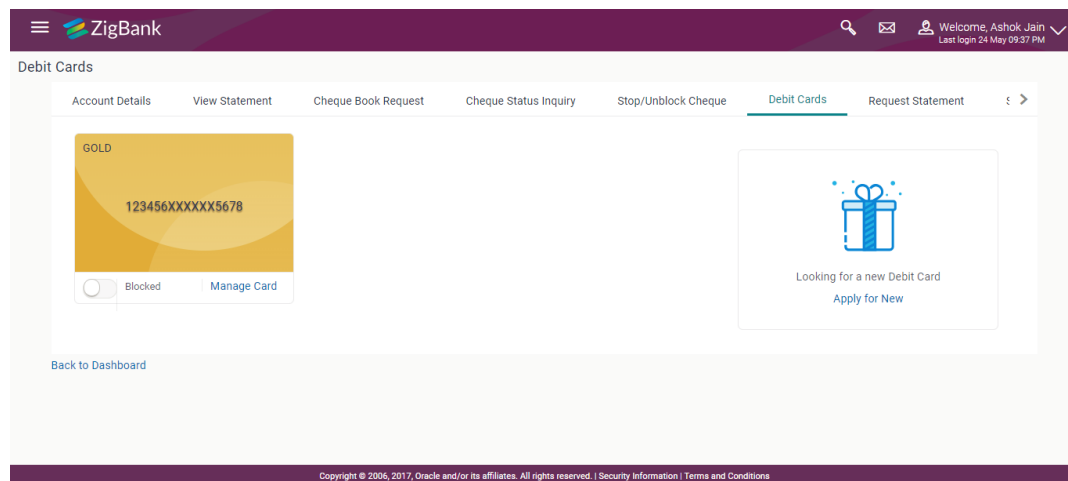
Field Description

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

You can also perform the following actions:

- To block the debit card, slide **Blocked** toggle of desired debit card.
  The **Block/ Unblock Cards** popup message window appears to confirm.

Block Debit Card
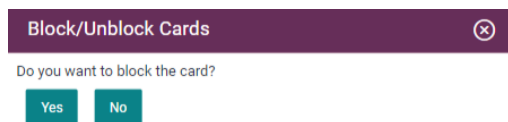
>Click **Yes** to block the debit card. It will redirect the user to **Block/ Hotlist Card** screen to block the debit card.
>OR
>Click **No** to cancel the transaction.

- To unblock the blocked debit card, slide **Blocked** toggle of desired debit card.

Unblock Debit Card
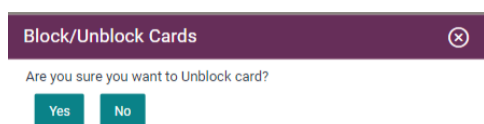
>Click **Yes** to unblock the debit card.
>The success message of unblock debit card appears.
>OR
>Click **No** to cancel the transaction.

- To view the details of debit card, click **Manage Card**.
  It will redirect user to the **Debit Card Details** screen.

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

Home

8. New Debit Card

The New Debit Card feature allows the customer to submit requests for new debit cards for their operating accounts. While initiating the request for new debit cards, customer can specify the reason and provide the name required for embossing on the card.

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track their status through the Service request module by clicking on the link provided on the Current and Savings Account dashboard.

How to reach here:

Accounts Dashboard > Account Card > Account Details > Debit Cards > Apply for New > New Debit Card
OR
Dashboard > Toggle Menu > Accounts > Current and Savings > Debit Cards > Apply for New > New Debit Card

New Debit card

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.
	For more information on Account Nickname, refer Account Nickname.
Balance	Net balance in the selected account.

Field Name	Description
Specify Reason	The reason for applying a new debit card. The options can be: • New Card • Previous card was hot listed • Previous card not working
Name on Card	Name of the user to be displayed on the card.
Delivery Location	The location of delivery of the new debit card. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address where new card is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

Field Name	Description
City	The customer can filter branches based on city.
Branch Near Me	The branch in the selected city, where the card is to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.
Branch Address	The complete branch address based on the selection above. **Note:** The address displayed here depends on the selected option in the **Branch Near Me** field.

To apply for a new debit card:

1. From the **Specify Reason** list, select the appropriate reason to apply for a new card

2. In the **Name on Card** field, enter the name to be displayed on the card.

3. In the **Delivery Location** field, select the appropriate delivery mode.

   a. If you select the **Branch Near Me** option:

      i. From the **Select City** list, select the appropriate option.

      ii. From the **Select Branch** list, select the appropriate option. The branch address appears.

   b. If you select the **My Address** option:

      i. From the **Select Address** list, select the appropriate delivery address.

4. Click **Submit**.

5. The **Review** screen appears. Verify the details and click **Confirm**. The success message appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.

6. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

Home

9. Debit Card Details

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

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

- Own ATM Limits

- Remote ATM Limits

- Own Point of Sale Limits

- Remote Point of Sale Limits

- E-Commerce Limit

How to reach here:

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

To view the debit card details:

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

Debit Card Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	Name of the user as displayed on the card.
Account Number	Account number in masked format.
Card Number	The debit card number in masked format.
Product Name	Name of the product under which the account was opened
Card Type	The debit card product name.
Valid Thru	The date on which the debit card expires.
Status	Status of the debit card. The status can be: • Active • Inactive • Blocked • Issued • Lost
International Usage	The international transactions flag - whether international transactions are allowed or not on the card. The options are: • Active • Inactive- Disable all international transactions on the debit card **Note:** This field appears only if user has opted for Third Party integration.

Daily Limits

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

Facility: Own ATM

No. of Transactions	The daily limits of transactions allowed at an ATM of own bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

Facility: Remote ATM Limits

Field Name	Description
Number of Transactions	The daily limits of transactions allowed at an remote ATM.
Amount	The daily limits on the cumulative amount allowed for withdrawal at an remote ATM.

Facility: Own Point of Sale (PoS)

Field Name	Description
Number of Transactions	The daily limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank.

Facility: Remote Point of Sale Limits (PoS)

Field Name	Description
Number of Transactions	The daily limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
Amount	The daily limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank.

e-Commerce Limits .

Combined Limits on Cards

2. Click **Back to Dashboard** to go back to **Dashboard** screen.
   OR
   Click **Request PIN** to raise the request for debit card PIN.
   OR
   Click **Reset PIN** to reset and reassign the new debit card PIN.
   OR
   Click **Block/ Hotlist Card** to block the lost or stolen debit card.
   OR
   Click **Upgrade Card** to upgrade the debit card.
   OR
   Click **Reissue Card** to reissue the new debit card.

Note: The Reset PIN transaction appears only if user has opted for Third Party integration.

9.1 Update Daily Limits

To modify the daily limits of the debit card:

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

2. Click **Update** to update the limits as required. An editable screen appears.

Update Daily Limits

3. Update the ATM and POS limits details as required.

4. Click **Save** to save the modified limits.

5. The review screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

6. The success message of limits saved successfully appears, along with the service request number.

7. Click **Go To Account Details** to go to **Account Details** screen.
   OR
   Click **Go To Dashboard** to go to **Dashboard** screen

Home

10. Block / Hotlist Card

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

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

This feature also enables the user to request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

How to reach here:

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

Block Card

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	Name of the user as displayed on the card.

Field Name	Description
Card Type	The debit card product name.
Account Number	Account number in masked format.
Card Number	The card number in masked format.
Valid Thru	The date on which the debit card expires.
Status	Status of the debit card. The status can be: • Activated • Inactive • Blocked • Issued • Lost • Add-on-Request
Type of Block	Choose option whether to block or cancel the card. The options are: • Temporary Block • Permanent Block (Hotlist)

Below fields enabled if you select **Permanent Block** option the **Type of Block** list.

Field Name	Description
Would like to order a replacement card?	Asking user in case he needs new card or just want to block card. The options are: • Yes • No
Delivery Location	The location of delivery of the new replacement debit card. The options are: • My Address • Branch Near Me This field is appears if you opt for the replacement debit card.

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

Field Name	Description
Select Address	The address at which the replacement card is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To block a debit card:

1. From the **Type of Block** list, select the appropriate option to block the card.

    a. If user select the Permanent Block (Hotlist):

        i. From the **Specify Reason** list, select the appropriate reason to block the card.

        ii. In **Would like to order a replacement card?** field, if you click **Yes** to opt for the replacement card.

        iii. From the **Delivery Location** list, select the appropriate delivery location.

            1. If you select the **My Address** option as delivery location:
From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence or that defined as postal address will be displayed.

            2. If you select the **Branch Near Me** option as delivery location, the branch address appears.
From the **City** list, select the city where the branch located.
From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.

        iv. Click **No** for the replacement card if you don't required replacement card.

    b. If user select the **Temporary Block** option as type of block, the card is temporary blocked for usage.

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

OR
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.

The **Review** screen appears. Verify the details, and click **Confirm.**
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to go back to previous screen.

3. The success message card blocked is displayed along with the service request number appears.

4. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Account Details** to view the **Account Details** screen.

Home

11. Debit Card Upgrade

Using this option user can upgrade or degrade the existing debit card. To avail better benefits and facilities user want to upgrade the debit card. This feature also enables user to get information about any charges and the relevant terms and condition related to the new card before user submit a request.

How to reach here:

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

Debit Card Upgrade

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	Name of the user as displayed on the card.
Card Type	The debit card product name.
Account Number	Account number in masked format.
Card Number	The card number in masked format.
Valid Thru	The date on which the debit card expires.
Status	Status of the debit card. The status can be: • Activated • Inactive • Blocked • Issued • Lost • Add-on-Request
Upgrade Card	The variant of the debit cards available.
View Details	Link to view the features of the debit card selected in the **Upgrade Card** list.
Hide Details	Link to hide the features of the debit card selected in the **Upgrade Card** list.

Below section appears, if user selects the debit card in the **Upgrade Card** list and click on **View Details** link.

Name of the Debit Card	The name of the debit card to be upgraded or degraded.

Limits

Below limits are associated with card as per selection.

Domestic

Limits for any type of use of debit card domestically.

POS Limit	The daily limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.

Field Name	Description
Remote POS Limit	The daily limit on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.
ATM Limit	The daily limit on the cumulative amount allowed for withdrawal at an ATM.
Remote ATM Limit	The daily limit on the cumulative amount allowed for withdrawal at an remote ATM.
Daily cash withdrawal limit	The daily limit on the cumulative amount allowed for withdrawal at an ATM of own bank.

International

Limits for any type of use of debit card internationally.

Field Name	Description
ATM Limit	The daily limit on the cumulative amount allowed for withdrawal at an ATM of own bank.
Remote ATM Limit	The daily limit on the cumulative amount allowed for withdrawal at an remote ATM.
POS Limit	The daily limit on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.
Remote POS Limit	The daily limit on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.
Daily purchase limit	The daily limit on the cumulative amount allowed for purchase.
E COMMERCE Limit	The daily limit to purchase products online.
Offers	Displays multiple offers available on debit card.
Rewards	Displays the details of reward points accumulation based on purchase transactions on debit cards.
Email ID	Displays an email Id of the debit card holder.
Mobile No	Displays the mobile number of the debit card holder.
Delivery Location	The location of delivery of the new replacement debit card. The options are: • My Address • Branch Near Me

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

Field Name	Description
Select Address	The address at which the replacement card is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

City	The customer can filter branches based on city.
Branch Near Me	The branch in the selected city, where the card is to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.
Branch Address	The complete branch address based on the selection above. **Note:** The address displayed here depends on the selected option in the **Branch Near Me** field.

To upgrade the debit card:

1. From the **Upgrade Card** list, select the desired debit card to upgrade.

2. Click on **View Details** link to view the features of the debit card selected in the **Upgrade Card** list. The feature of the selected debit card appears.

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

3. Select the From the **Delivery Location** list, select the appropriate delivery location.

   a. If you select the **My Address** option as delivery location:

      i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence or that defined as postal address will be displayed.

   b. If you select the **Branch Near Me** option as delivery location,

      i. From the **City** list, select the city where the branch located.

      ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.

4. Click **Submit**.
   OR
   Click **Back** to navigate back to previous screen.

5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go back to previous screen.

6. The success message debit card upgrade request is displayed along with the reference number appears.

7. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

Home

12. Debit Card Re-Issue

The users reports to the bank about the stolen or lost debit cards. The bank block the processing of any transaction performed on the debit card immediately.

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

How to reach here:

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

Debit Card Re-Issue

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	Name of the user as displayed on the card.
Card Type	The debit card product name.
Account Number	Account number in masked format.
Card Number	The card number in masked format.

Field Name	Description
Delivery Location	The location of delivery of the new replacement debit card. The options are: • My Address • Branch Near Me

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

Select Address	The address at which the replacement card is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

City	The customer can filter branches based on city.
Branch Near Me	The branch in the selected city, where the card is to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.
Branch Address	The complete branch address based on the selection above. **Note:** The address displayed here depends on the selected option in the **Branch Near Me** field.

To re-issue debit card:

1. From the **Delivery Location** list, select the appropriate delivery location of the new replacement debit card.

   a. If you select the **My Address** option as delivery location:

      i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence or that defined as postal address will be displayed.

   b. If you select the **Branch Near Me** option as delivery location,

      i. From the **City** list, select the city where the branch located.

      ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.

2. Click **Submit**.
   OR
   Click **Back** to navigate back to previous screen.

3. The **Review** screen appears. Verify the details and click **Confirm**.
   OR

   Click **Cancel** to cancel the transaction.

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

4. The success message is displayed along with the service request number appears.

5. Click **Go To Dashboard** to navigate to the dashboard screen.
   OR
   Click **Go To Account Details** to view the **Account Details** screen.

Home

13. Request PIN

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

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

How to reach here:

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

Request PIN

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	Name of the user as displayed on the card.
Card Type	The debit card product name.
Account Number	Account number in masked format.
Card Number	The card number in masked format.

Field Name	Description
Valid Thru	The date on which the debit card expires.
Status	Status of the debit card. The status can be: - Activated - Inactive - Blocked - Issued - Lost - Add-on-Request
Delivery Location	Delivery location of the debit card PIN. The options are: - Branch Near Me - My Address

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

Field Name	Description
Select Address	The address at which the replacement card is to be delivered. The options are: - Work - Residence - Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

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

To request for a debit card PIN:

1. From the **Delivery Location** list, select the appropriate delivery location of the new replacement debit card.

   a. If you select the **My Address** option as delivery location:

      i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence or that defined as postal address will be displayed.

   b. If you select the **Branch Near Me** option as delivery location,

      i. From the **City** list, select the city where the branch located.

      ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.

2. Click **Submit**.
   OR
   Click **Back** to go to previous screen.

3. 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 screen.

4. The success message of debit card PIN request along with the service request number appears.

5. Click **Go To Account Details** to go to **Account Details** screen.
   OR
   Click **Go To Dashboard** to go to Dashboard screen.

Home

14. Reset PIN

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

Note: This transaction appears only if user has opted for Third Party integration.
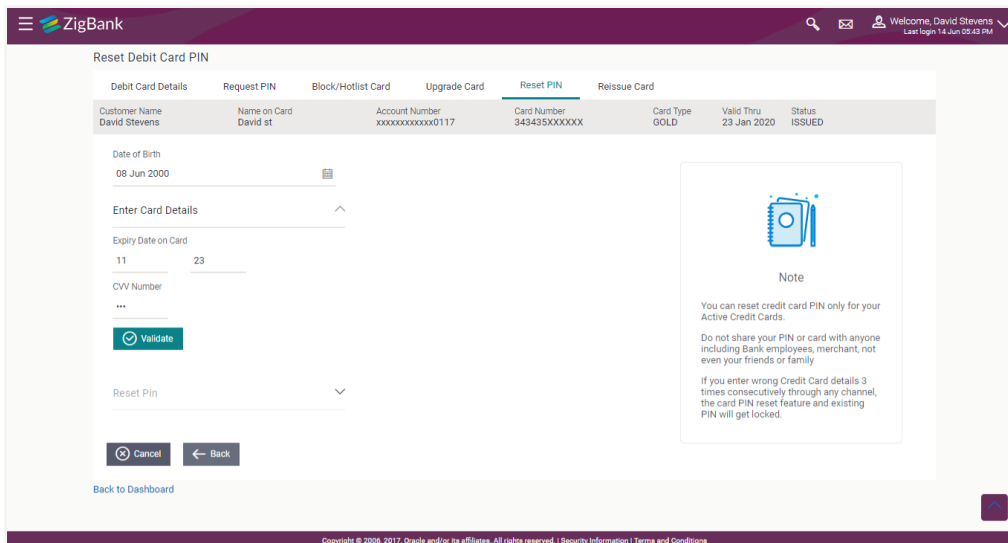
How to reach here:

Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options >
Debit Cards *> Manage Cards > Reset PIN*

To generate the debit card PIN:

1.   Click on the **Manage Cards** link of the debit card whose PIN to be changed. The **Debit Card Details** screen appears.

2.   Click **Reset PIN** from the menu or the tab.

3.   In **Date of Birth** date calendar field, specify the card holder's date of birth.

4.   Click **Enter Card Details** ﹀ .

Reset PIN- Card Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	Name of the user as displayed on the card.
Card Type	The debit card product name.
Account Number	Account number in masked format.
Card Number	The card number in masked format.
Valid Thru	The date on which the debit card expires.
Status	Status of the debit card. The status can be: • Activated • Inactive • Blocked • Issued • Lost • Add-on-Request
Date Of Birth	Specify the date of birth of the card holder. It is used to verify the identity of the card holder.
Enter Card Details	
Expiry Date on Card	The expiry date of the debit card (MM/YY).
CVV Number	The Card Verification Value number (CVV) 3 digit number available on the reverse side of the debit card.

5. In the **Expiry Date on Card** field, enter the Card Expiry Date (MMYY).

6. In the **CVV Number** field, enter the numeric digit code printed on the back of card.

7. Click **Validate**. The entered card details are verified, and **Reset PIN** section appears.
OR
Click **Back to Dashboard** to go back to the Dashboard screen.
OR
Click **Cancel** to cancel the transaction.

8. Click **Reset PIN** to assign new PIN for the debit card.

New PIN Details

Field Description

Field Name	Description
Reset PIN	
Enter New PIN	The new PIN, for the debit card
Re-enter New PIN	Re enter the new PIN, for the debit card.

9. Enter New PIN, Re-enter New PIN in **Enter New PIN** and **Re-enter New PIN** field respectively.

10. Click **Submit**. The Authentication screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.

11. You will receive OTP code on your mobile, enter the OTP code and confirm. For more information refer **OTP** section.

Debit Card PIN- One Time Verification

Field Description

Field Name	Description
Verification Code	The OTP received on the user's registered mobile number & or email.

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

13. The success message of debit card PIN generation appears.

14. Click **Go To Dashboard** to navigate to the dashboard screen.
    OR
    Click **Go To Account Details** to view the **Account Details** screen.

Home

15. Cheque Book Request

Cheques are the most widely used instruments that are used to make different kinds of payments. The Cheque Book Request feature enables customers to request for a new cheque book online.

This feature is available only for those accounts for which cheque book facility is enabled. Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request. On initiating a cheque book request, a service request number is generated. The customer can track the status of the request through this reference number generated.

How to reach here:

Toggle menu > Accounts > Current & Savings > Cheque Book Request
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options >

Cheque Book Request
OR
Dashboard > Quick Access > Cheque Book Request

Cheque Book Request

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname**.**
Balance	Net balance in the selected account.
Type of Cheque Book	The type of cheque book required
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • Branch Near Me • My Address

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

Field Name	Description
Select Address	The address for delivery of the cheque book. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

Field Name	Description
City	The city where the cheque book is to be delivered.
Branch Near Me	The branch in the selected city, where the cheque book is to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.

Field Name	Description
Branch Address	The complete branch address based on the selection above.
	Note: The address displayed here depends on the selected option in the **Branch Near Me** field.

To request a cheque book:

1. From the **Type of Cheque Book** list, select the appropriate option.
2. From the **Number of Cheque Book** list, select the required number of cheque books.
3. From the **Number of Leaves per Book** list, select the number of leaves to be in the cheque book.
4. In the **Delivery Location** field, select the appropriate delivery address.

   a. If you select the **Branch Near Me** option:

      i. From the **City** list, select the appropriate option.

      ii. From the **Branch Near Me** list, select the appropriate option.

   b. If you select the **My Address** option:

      i. From the **Address** list, select the cheque book delivery address.

5. To select the delivery location, click **Submit**.
6. 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 screen.
7. The success message of cheque book request along with the transaciton reference number appears.
8. Click **Go To Account Details** to go to **Account Details** screen.
   OR
   Click **Go To Dashboard** to go to Dashboard screen.

Home

16. Cheque Status Inquiry

The Cheque Status Inquiry transaction enables customers to view the status of cheques written b at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range. Customers can also search for cheques based on their status i.e. used, not used, stopped, etc.

Note: The **Range** and **Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with Universal Banking Solutions.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Cheque Status Inquiry

OR

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

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.

Field Name	Description
Search Cheque by	Allows user to specify the search criteria for cheque status inquiry. The options are: • Number • Range • Status
Cheque Number	Cheque number of the cheque of which you want to view the status. This field appears if you select the **Number** option from the **Search Cheque by** list.
From	Start number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque by** list.
To	End number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque by** list.
Select Status	Allows the user to view cheque as per the status. The options are: • Used • Not Used • Stopped • Rejected • Canceled This field appears if you select the **Status** option from the **Search Cheque By** list.
From Date	Allows the user to search the cheques by status for a given start date. This field appears if you select the **Status** option from the **Search Cheque By** list.
To Date	Allows the user to search the cheques by status for a given start and end date. This field appears if you select the **Status** option from the **Search Cheque By** list.

To inquire about the cheque status:

1. From the **Select Account** list, select the appropriate Islamic Saving account.

2. From the **Search Cheque by** list, select the appropriate option.

    a. If you select the **Number** option:

        i.   In the **Cheque Number** field, enter the cheque number.

    b. If you select the **Range** option:

        i.   In the **From** field, enter the cheque start number.

        ii.   In the **To** field, enter the cheque end number.

    c. If you select the **Status** option:

        i.   From the **Select Status** list, select the appropriate option.

        ii.   From the **From Date** list, select the appropriate date.

        iii.   From the **To Date** list, select the appropriate date.

3. To inquire about the cheque request, click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click on the **Back to Dashboard** link to go back to the Dashboard screen.

4. The search results screen with cheque number and status field appears.

Home

17. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplacement of a cheque issued to a payee. Hence, it is critical to provide an option to stop cheques so that they cannot be utilized for making payment or cannot be misused.

Stop/ Unblock cheque feature allows user to stop a cheque issued for making payment. User can specify the cheque number and initiate a stop payment. The customer will have to select the account number and the cheque number. The cheque number entered will be validated against the account number selected. This is an online request and cheque status will be changed to stop. The User has to specify the reason while stopping the cheque.

This feature also enables customers to request for a cheque or cheque range that has been stopped or blocked to be unblocked. Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

How to reach here:

Dashboard > Toggle menu > Accounts > Current & Savings > Stop /Unblock Cheque
OR
Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Stop /Unblock Cheque

Stop /Unblock Cheque

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping or unblocking the cheque.
Give Cheque Details	Select the cheque either to stop single cheque or cheque range. The options are: • Number • Range
Cheque Number	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.
To	End number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.

To stop or unblock cheque:

1. From the **Select Account** list, select the appropriate Islamic Saving account.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
4. In the **Give Cheque Details** field, select the appropriate option:
   a. If you select the **Number** option:
       i. In the **Cheque Number** field, enter the cheque number.
   b. If you select the **Range** option:
       ii. In the **From** field, enter the cheque start number.
       iii. In the **To** field, enter the cheque end number.
5. Click **Submit**.

6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of stopping/ unblocking the check along with the transaction reference number.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.

7. Click **Go To Dashboard** to navigate to the dashboard screen.
    OR
    Click **Go To Account Details** to view the **Account Details** screen.

Home

18. View Statement

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

In addition to being able to select a specific account of which to view the statement details, users can also filter transactions based on billed or unbilled transactions. On selecting the option 'billed' the customer can specify the billing period of which to view statement.

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

The Download Pre-generated option, allows the user to save the pre-generated e-statements by selecting the desired period.

How to reach here:

Toggle menu > Accounts > Current & Savings > View Statement
OR
Dashboard > My Account Widget > Current & Savings > Savings Account > More options > View Statement
OR
Dashboard > Quick Access > View Statement

To view the account statement:

1. Click the **View Statement** tab to view the card transactions.

2. From the **View Options** list, select the appropriate transaction period and transaction type.

   a. From the **Transaction Period** list, select the appropriate period.

   b. From the **Transaction Type** list, select the appropriate option.

   c. Click **Apply Filter** to generate statement based on criteria.
   OR
   Click **Reset** to clear the details entered.

Account Statement- View Statement

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
	For more information on Account Nickname, refer Account Nickname.
Filter section	
Transaction Period	Filters to view the transactions of a specific period.
	The options are:
	• Current Period
	• Previous Month
	• Previous Quarter
	• Select Date Range
View Options	Filters to view the transactions based on description.
	The options are:
	• All
	• Debits Only
	• Credits Only
Results	

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

Opening Balance	Opening balance in the account.
Closing Balance	Closing balance in the account.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number for the transaction.
Amount	Transaction amount along with the debit or credit indicator.
Balance	Balance in the account.
	This field appears only if **All** option is selected in **View Options** field.

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

18.1 E-statements

The user can subscribe to receive an account statement regularly on an email address registered with the bank. 'E-statement' feature allows users to subscribe to receive e-statements. It is convenient for the user to keep track of their accounts without logging into digital banking.

An option is also provided to the user to unsubscribe from the e-statement facility for the already registered accounts.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview > Summary > Account Number > Account Details > E -Statements

To subscribe to e-statements:

1. From the **Account Number** list, select the appropriate account for which statement to be generated.

2. Click the **E-Statements** tab to subscribe to e-statements. E-statement
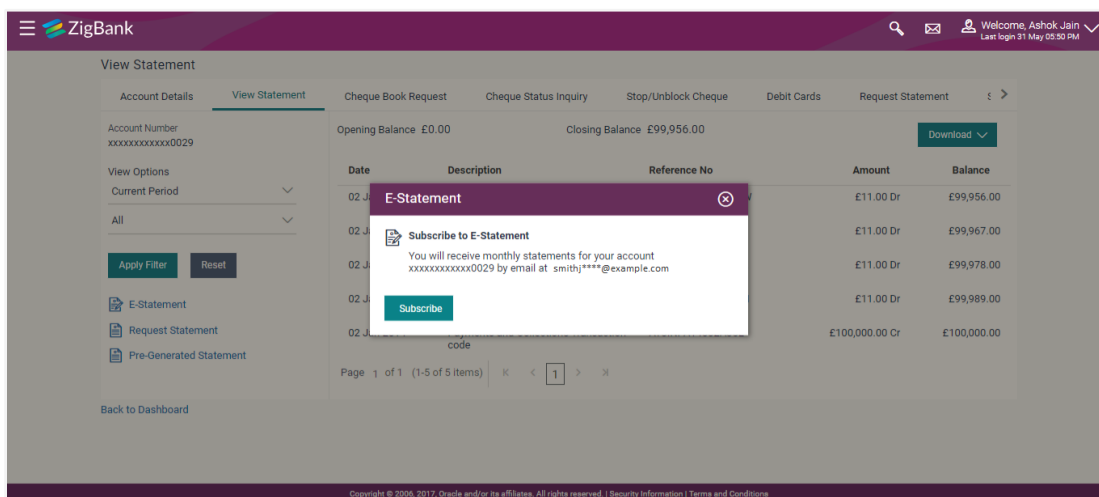
3. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)

   a. Click **Subscribe** to opt for receiving monthly statements on your registered email address.

   b. The success message of request submission appears. Click **OK** to complete the transaction.

   c. The success message of request submission appears. Click on the **Back to Dashboard** link to go back to **Dashboard** screen.

Note:
If the user has subscribed for the monthly statement;
(1) Click the **E-statements** link to unsubscribe for e-statements
The Pop-up Message appears. ('Unsubscribe to E-statements - You will stop receiving monthly statements for your card <; Number in masked format> by email at <User's email address >)
(2) Click **Unsubscribe** if users wish to stop receiving monthly statements on registered email address.
(3) Click **Proceed to** Unsubscribe. The success message of request submission appears.

18.2 Request Statement

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

18.3 Pre-generated Statement

Pre-generated statements are statements that have been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

To download pre-generated statements:

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

Pre-generated Statement

Field Description

Field Name	Description

Select a period to download your pre-generated e-Statements

Period

Field Name	Description
Year	The year for which the statement is required.
Month	The month for which the statement is required.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.

3. Click **Search** to generate the statement for the selected period.

4. Click **Download** column (.pdf) to save the statement.in pdf format.

Home

19. Request Statement

A user may require the physical copy of an account statement for a certain period. The statement request feature enables users to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

Toggle menu > Accounts > Current & Savings > Request Statement
OR
Dashboard > My Account Widget > Current and Savings > More Options > View Statement > Request Statement
OR
Dashboard > My Account Widget > Current and Savings > More Opions > View Statement > Request Statement

Request Statement

Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format for which statement has to be requested.
Balance	The balance in the account in the account currency.
From Date	The user is required to specify the start date from which the account statement is required.
To Date	The user is required to specify the date until when the statement is required.

To request for a physical statement:

1. From the **Select Account Number** list, select the account number for the account statement.

2. From the **From Date** list, select the start date of the account statement.

3. From the **To Date** list, select the end date of the account statement.

4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click on the **Back to Dashboard** link to go back to Dashboard screen.

5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to modify details if any.

6. The success message of **Statement Request** appears along with the transaction reference number.

7. Click **Go To Account Details** to go to **Account Details** screen.
   OR
   Click **Go To Dashboard** to go to Dashboard screen.

Home

20. Forex Calculator

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

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

Features Supported In Application:

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

- Exchange rate of currencies
- Calculation of conversion amount between a currency pair.

Pre-Requisites

- Support for the currencies provided by Core banking application

How to reach here:

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

Forex Calculator

Field Description

Field Name	Description
From	
Currency	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.
To	

Field Name	Description
Currency	Buy currency for which the exchange rate is to be inquired.
Amount	Amount which you will get post conversion in the bought currency.

To calculate currency exchange rate:

1. From the first **Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the second **Currency** list, select the currency and enter the amount in the next field.
4. To calculate the currency exchange value, click **Convert**.
5. The exchange rate for the mid option for currency pair entered appears.
   Click **Back to Dashboard** to navigate to the dashboard.

Home

21. Inactive Accounts

Users can view details of all active & inactive current and savings account held with the bank. While the active CASA accounts are part of all enquiry & transaction screens – inactive accounts can be viewed through the widget on the dashboard. The widget displays the count of inactive accounts, click on **view all** for additional details.

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > Savings Account > Inactive / Closed Account > More options > Account Details
OR
Toggle Menu > Accounts > Current and Savings > Inactive Accounts

To view details of an account:

1.   The account detail of selected inactive account appears.

Inactive Accounts – Account Details

Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Account Number	Account number in the masked format.
Net Balance	The amount that is available in the dormant account. It is zero in case of closed account.
Nickname	The nickname given to the account by the account holder. This nickname can be changed or deleted.
Basics	

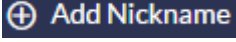| Field Name	Description
Customer ID	Customer ID of the primary account holder is displayed.
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • For single owner - single • For joint ownership - joint or multiple
Joint Account Holder	Name of the joint account holder.
Branch	Branch name in which the account is held along with the address.
Status	Status of the account. Status could be: • Inactive / Closed • Dormant
Balance Details	
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through checks and drafts that have not yet completed the bank's clearing cycle.
Financing Limit	The maximum credit allowed by the bank for the account.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.

2. Click on **Back to Dashboard** link to go to **Dashboard** screen.
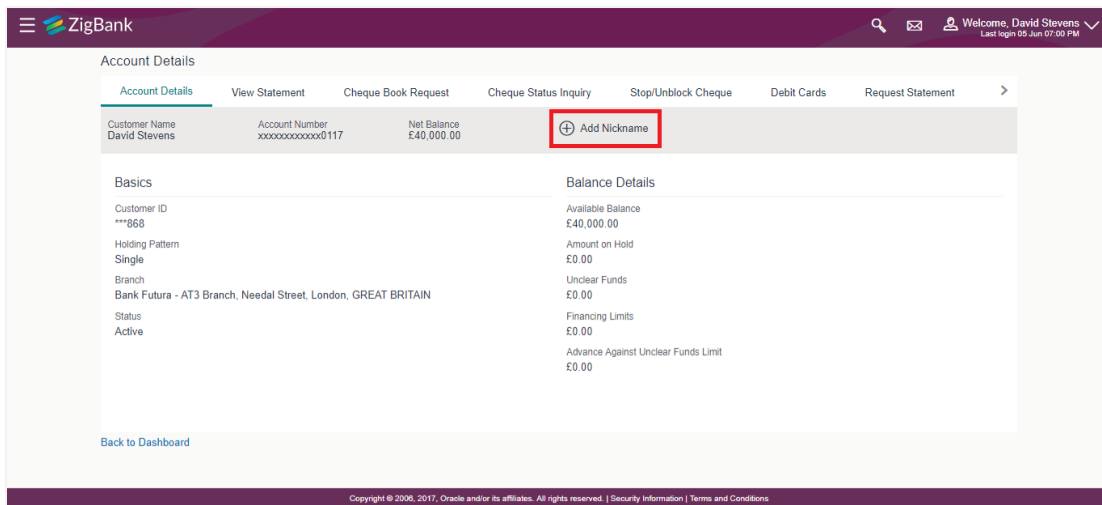
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22. Account Nickname

User can assign their own description or name to all of their individual savings, checking, term deposit, and loan and finance accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever required.

To add nickname to account:

1. Click ⊕ Add Nickname , to add nickname to an account.

2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example

Field Description

Field Name	Description
Add Nickname	The user specific description or name to all of CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

4. Click ![pencil icon], to modify nickname.
   OR

   Click ![save icon] to save your updates.
   OR

   Click ![delete icon], to delete nickname.

FAQs

1. **As a Retail User, what are the CASA accounts that I can view online?**

   The Retail User will have online access to all his accounts – whether conventional or Islamic, that he holds with the bank.

2. **Can the user access Islamic CASA account details 24/7 on the online platform?**

   Yes, the user can access account details 24/7, except at times of system downtime or transaction blackout.

3. **Who all can view a nickname that a user has set?**

   Only you can view the nickname that you have set.

4. **Can a user apply for new debit card online, only at the time of account opening?**

   The user can apply for a debit card online, whether it is his first card or his existing card is expired or lost, at the time of account opening or later.

5. **Can I have multiple debit cards linked to a CASA account?**

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

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

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

7. **Can the user find exchange rate between all currency pairs?**

    The user can find exchange rate between currency pairs, provided that they are available for selection, and the currency pair is maintained in the Host and exchange rate is available for it.

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