

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	x	✓	✓	✓
16	Cheque Status Inquiry	x	✓	✓	✓
17	Stop/ Unblock Cheque	x	✓	✓	✓
18	View Statements	x	✓	✓	✓
19	View Statements- E-statements	x	✓	✓	✓
20	View Statements- Request Statement	x	✓	✓	✓
21	View Statements- Pre-generated Statement	x	✓	✓	✓
22	Request Statement	x	✓	✓	✓
23	Inactive Accounts	x	✓	✓	✓
24	Forex Calculator	x	✓	✓	✓
25	Sweep In	x	x	x	x

* 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.

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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.

The screenshot displays the ZigBank user interface with the following components:

- Header:** ZigBank logo, search icon, mail icon, user profile (David Stevens), and last login time (05 Jun 05:22 PM).
- My Net Worth (05 Jun 2018):** A donut chart showing 'I Have' £66,790.04. Breakdown: Current & Savings (£63,276.62), Term Deposit (£3,513.42), Recurring Deposit (£0.00). Includes 'I Have' and 'I Owe' tabs.
- Recent Activity:** Table of Savings transactions for account xxxxxxxxxxxx0015.

Date	Description	Amount
02 Jan 2014	AT30186800092 NEW DEPOSIT	£671.14 Dr
02 Jan 2014	AT30186800081 NEW DEPOSIT	£671.14 Dr
02 Jan 2014	AT30186800070 NEW DEPOSIT	£671.14 Dr
- My Spends (Last 30 days):** A donut chart showing 100% Uncategorized spending, with a total spend of £4,013.42.
- Current & Savings (4 Accounts):** List of active accounts:
 - David Stevens (xxxxxxx0128 | Active ISLAMIC_SAVIN | Islamic): £40,000.00
 - David Stevens (xxxxxxx0117 | Active ISLAMIC_SAVIN | Islamic): £40,000.00
- My Bills (4 bills to pay):**
 - pandp (vodafone3): \$1,900.00 Due On 25 May 2018 (Past Due)
 - PayIndia (eleh3): ₹1,300.00 Due On 07 Jun 2018 (2 days left)
 - NewPay (waterh2): £800.00 Due On 11 Jun 2018 (6 days left)
- Upcoming Payments:** 06 Jan 2014, test, £1.00.
- Payments:** Transfer Money, Pay Bills, Favorites, Manage Payees & Billers, Request Money, View Repeat Transfers.
- Service Request:** Open (0), Recently Closed (0). No Record Found.
- Notifications:** No New Notifications. Check this section for new notifications.
- My Advisors:** Please contact zig bank for getting your advisors details. Call 1800-000-000.
- Advertisements:** 'Deal of the Day' (50% off) and 'CHRISTMAS' (50% off) promotions.

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.

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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

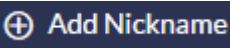
Account Details

The screenshot shows the 'Account Details' page for a ZigBank account. The page header includes the ZigBank logo, search, mail, and user profile icons. The user is identified as David Stevens, with a last login time of 05 Jun 06 21 PM. The account details are organized into several sections:

- Account Overview:** Customer Name (David Stevens), Account Number (xxxxxxxxxxx0117), Net Balance (£40,000.00), and Product Name (Islamic account for NSF). There is an 'Add Nickname' button.
- Basics:** Customer ID (***868), Holding Pattern (Single), Branch (Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN), and Status (Active).
- Balance Details:** Available Balance (£40,000.00), Amount on Hold (£0.00), Unclear Funds (£0.00), Financing Limits (£0.00), and Advance Against Unclear Funds Limit (£0.00).

A 'Back to Dashboard' link is located at the bottom left of the account details section. 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
Customer Name	Name of primary account holder.
Account Number	Islamic savings account number in masked format along with the account nickname. <hr/> <p>Note: Click , to add nickname. For more information on Account Nickname, refer Account Nickname.</p> <hr/>
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: <ul style="list-style-type: none"> • For single owner - single • For joint ownership - joint
Joint Account Holder	Name of the joint account holder. <hr/> <p>Note: In case of multiple joint holders, all joint account holder names will be displayed separated with a comma.</p> <hr/>
Branch	Branch name in which the account is opened / home branch.
Status	Status of the account. Status could be: <ul style="list-style-type: none"> • 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.

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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.

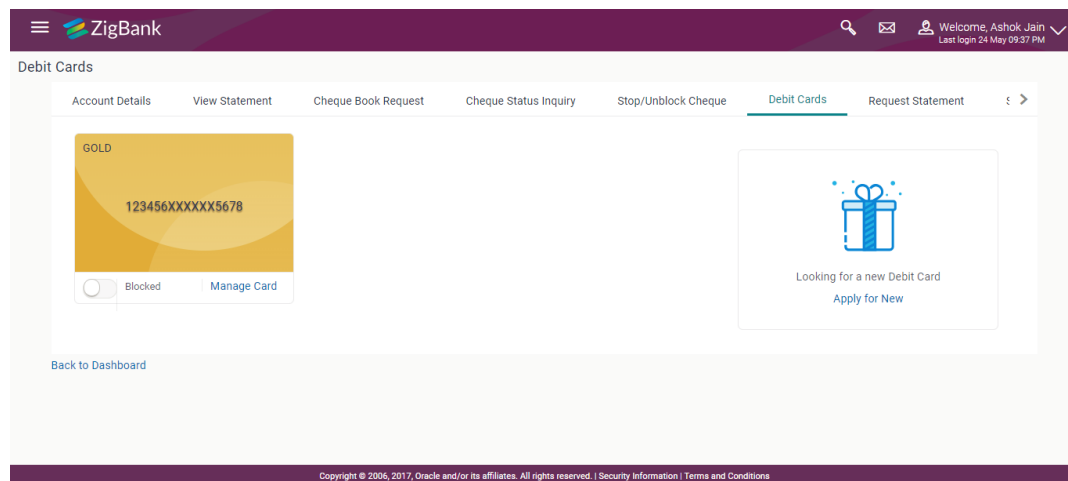
How to reach here:

Toggle menu > Accounts > Current & Savings > Debit Cards

OR

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

Debit Cards



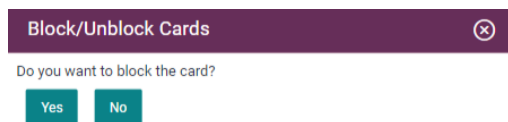
Field Description

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



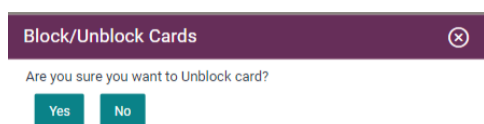
Click **Yes** to block the debit card. It will redirect the user to **Block/ Hotlist Card** screen to block the debit card.

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.

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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

The screenshot shows the 'New Debit Card' application interface. On the left, there is a form with the following fields: Account Number (masked as xxxxxxxxxxxx0018), Balance (€84,337.04), Specify Reason (New Card), Name on Card (Smith John), Delivery Location (Branch Near Me), City (New York), Branch Near Me (Universal Bank), and Citi Bank address (CITI BANK, Unit 1, Block A, New York, UNITED STATES). At the bottom of the form are 'Submit' and 'Back' buttons, and a 'Back to Dashboard' link. On the right, there is a promotional graphic titled 'Apply Debit Card' with a gift icon and text: 'Say good-bye to the hassle of withdrawing cash every time you need to shop. Enjoy cashless, worry-free shopping. Forget the worries of currency conversion, as your card can be used to make payments in local currencies. Your ZigBank Debit Card entitles you to immense benefits through offers, reward points on transactions, and much more.'

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Branch Near Me • My Address <p>This section appears if you select My Address option in the Delivery Location field.</p>
Select Address	The address where new card is to be delivered. The options are: <ul style="list-style-type: none"> • 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. <u>Note: The options in this field depend on the selected option in the City field.</u>
Branch Address	The complete branch address based on the selection above. <u>Note: The address displayed here depends on the selected option in the Branch Near Me field.</u>

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.

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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

Debit Card Details

Customer Name: David Stevens
Name on Card: David st
Account Number: xxxxxxxxxxx0117
Card Number: 343435XXXXXX
Product Name: Islamic account for NSF
Card Type: GOLD
Valid Thru: 23 Jan 2020
Status: ISSUED
International Usage:

Category	No. Of Transactions	Current Limit
Own ATM Limits	4	£500.00
Remote ATM Limits	3	£200.00
Own Point of Sale Limits	10	£800.00
Remote Point of Sale Limits	8	£700.00
e-Commerce Limits	10	£7,000.00
Daily Domestic Limits		
Daily International Limits		
Combined Limits on Card		£25,000.00 Max. Limit - £30,000.00

Buttons: Save, Back, Back to Dashboard

Footer: Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Help: Hey, I am here to help if you need it!

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: <ul style="list-style-type: none"> • Active • Inactive • Blocked • Issued • Lost
International Usage	The international transactions flag - whether international transactions are allowed or not on the card. The options are: <ul style="list-style-type: none"> • Active • Inactive- Disable all international transactions on the debit card <hr/> <p>Note: This field appears only if user has opted for Third Party integration.</p> <hr/>

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)	
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)	
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

The screenshot shows the 'Debit Card Details' page for a ZigBank Gold card. The cardholder is Gloria Rodrigues. The card is valid until 25 Jan 2019 and has an international usage toggle turned on. The page is divided into several sections for setting limits:

- Daily Domestic Limits:** Includes Own ATM Limits (4 transactions, £500.00 current, £2,000.00 max) and Remote ATM Limits (3 transactions, £200.00 current, £2,000.00 max).
- Daily International Limits:** Includes Own ATM Limits (4 transactions, £500.00 current) and Remote ATM Limits (3 transactions, £200.00 current).
- Combined Limits on Card:** Shows a current limit of £25,000.00 and a maximum limit of £30,000.00.
- Own Point of Sale Limits:** 10 transactions, £800.00 current, £2,000.00 max.
- Remote Point of Sale Limits:** 8 transactions, £700.00 current, £2,000.00 max.
- e-Commerce Limits:** 10 transactions, £7,000.00 current, £10,000.00 max.

At the bottom, there are 'Save' and 'Back' buttons, and a chatbot icon that says 'Hey, I am here to help if you need it!'.

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

The screenshot shows the 'Block Card' form in the ZigBank interface. The form is titled 'Block Card' and has several tabs: 'Debit Card Details', 'Request PIN', 'Block/Hotlist Card' (which is the active tab), 'Upgrade Card', 'Reset PIN', and 'Reissue Card'. Below the tabs, there is a table with card details:

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

Below the table, there are several form fields:

- Type of Block:** A dropdown menu with 'Permanent Block (Hotlist)' selected.
- Specify Reason:** A dropdown menu with 'Stolen' selected.
- Would like to order a replacement card?:** Radio buttons for 'Yes' (selected) and 'No'.
- Delivery Location:** Radio buttons for 'Branch Near Me' (selected) and 'My Address'.
- City:** A dropdown menu with 'New York' selected.
- Branch Near Me:** A dropdown menu with 'Universal Bank' selected.
- Address:** A text area containing 'CITI BANK', 'Unit 1', 'Block A', 'New York', 'UNITED STATES'.

At the bottom of the form, there are two buttons: 'Submit' (with a checkmark icon) and 'Back' (with a left arrow icon). Below the buttons is a link 'Back to Dashboard'. At the very bottom of the page, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> • Activated • Inactive • Blocked • Issued • Lost • Add-on-Request
Type of Block	<p>Choose option whether to block or cancel the card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Temporary Block • Permanent Block (Hotlist)
<p>Below fields enabled if you select Permanent Block option the Type of Block list.</p>	
Would like to order a replacement card?	<p>Asking user in case he needs new card or just want to block card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Delivery Location	<p>The location of delivery of the new replacement debit card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • My Address • Branch Near Me <p>This field is appears if you opt for the replacement debit card.</p>
<p>This section appears if you select My Address option in the Delivery Location field.</p>	

Field Name	Description
Select Address	The address at which the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> • 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

Debit Card Upgrade

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

Customer Name	Name on Card	Card Type	Account Number	Card Number	Valid Thru	Status
David Stevens	David st	GOLD	xxxxxxxxxxxx0117	343435XXXXXX	23 Jan 2020	ISSUED

Upgrade Card
PLATINUM EDGE [Hide Details](#)

PLATINUM EDGE - Benefits

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

Email Id
rit****nigh@company.example.com

Mobile No
1286****0

Delivery Location
 Branch Near Me My Address

City
New York

Branch Near Me
Universal Bank

CITI BANK
Unit 1
Block A
New York
UNITED STATES

I accept Terms and Conditions

[Back to Dashboard](#)

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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: <ul style="list-style-type: none"> • 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 <u>View Details</u> 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.	
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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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. <hr/> Note: The options in this field depend on the selected option in the City field. <hr/>
Branch Address	The complete branch address based on the selection above. <hr/> Note: The address displayed here depends on the selected option in the Branch Near Me field. <hr/>

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

The screenshot shows the 'Debit Card Re-Issue' form in the ZigBank interface. The form is divided into several sections. At the top, there are navigation tabs: 'Debit Card Details', 'Request PIN', 'Block/Hotlist Card', 'Upgrade Card', 'Reset PIN', and 'Reissue Card'. The 'Reissue Card' tab is currently selected. Below the tabs, there is a table with the following data:

Customer Name	Name on Card	Account Number	Card Number	Card Type
David Stevens	David st	xxxxxxxxxxxx0117	343435XXXXXX	GOLD

Below the table, there are several form fields and options:

- Delivery Location:** Radio buttons for 'Branch Near Me' (selected) and 'My Address'.
- City:** A dropdown menu with 'London' selected.
- Branch Near Me:** A dropdown menu with 'Universal Bank' selected.
- Branch List:** A list of branches: Universal Bank, Cabot Place East, Canary Wharf, London, UNITED STATES.
- Buttons:** 'Submit' (green) and 'Back' (grey).
- Link:** 'Back to Dashboard'.

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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	<p>The location of delivery of the new replacement debit card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • My Address • Branch Near Me
	<p>This section appears if you select My Address option in the Delivery Location field.</p>
Select Address	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Work • Residence • Postal
Address	<p>The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.</p>
	<p>This section appears if you select Branch Near Me option in the Delivery Location field.</p>
City	<p>The customer can filter branches based on city.</p>
Branch Near Me	<p>The branch in the selected city, where the card is to be delivered.</p> <hr/> <p>Note: The options in this field depend on the selected option in the City field.</p> <hr/>
Branch Address	<p>The complete branch address based on the selection above.</p> <hr/> <p>Note: The address displayed here depends on the selected option in the Branch Near Me field.</p> <hr/>

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

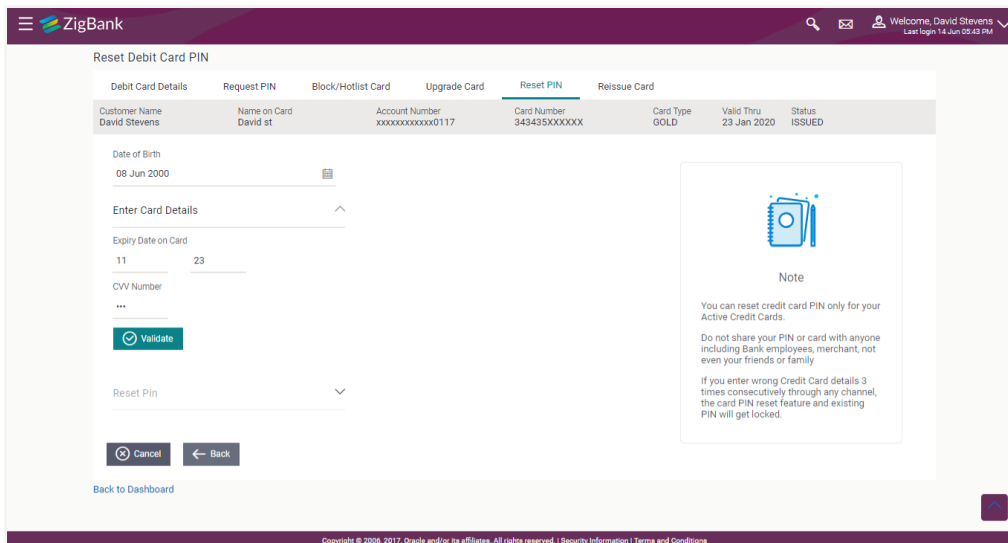
Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN
OR

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



Reset Debit Card PIN

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

Customer Name	Name on Card	Account Number	Card Number	Card Type	Valid Thru	Status
David Stevens	David st	xxxxxxxxxxxx0117	343435XXXXXX	GOLD	23 Jan 2020	ISSUED

Date of Birth
08 Jun 2000

Enter Card Details

Expiry Date on Card
11 / 23

CVV Number
...

[Validate](#)

Reset Pin

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

[Back to Dashboard](#)

Note

You can reset credit card PIN only for your Active Credit Cards.


Do not share your PIN or card with anyone including Bank employees, merchant, not even your friends or family

If you enter wrong Credit Card details 3 times consecutively through any channel, the card PIN reset feature and existing PIN will get locked.

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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: <ul style="list-style-type: none"> • 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

ZigBank Welcome, David Stevens
Last login: 05 Jun 09:21 PM

Cheque Book Request

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

Account Number
xxxxxxxxxxxx0117

Balance : £40,000.00

Type of Cheque Book
CHEQUEGBP

Number of Cheque Books
1

Number of Leaves per Book
Cheque Book with 10 Leaves

Delivery Location
 Branch Near Me My Address

City
New York

Branch Near Me
Universal Bank

CITI BANK
Unit 1
Block A
New York
UNITED STATES

[Back to Dashboard](#)

Cheque book first delivery

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

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

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

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Field Description

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: <ul style="list-style-type: none"> • Branch Near Me • My Address
This section appears if you select My Address option in the Delivery Location field.	
Select Address	The address for delivery of the cheque book. The options are: <ul style="list-style-type: none"> • 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 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 transaction 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

The screenshot displays the 'Cheque Status Inquiry' page on the ZigBank website. The page header includes the ZigBank logo, a search icon, and a user profile for 'Welcome, Ashok Jain' with a last login of '31 May 05:50 PM'. The main navigation bar contains links for 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry' (which is active), 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. Below the navigation, the account number is masked as 'xxxxxxxxxxxx0029' with a balance of '£99,956.00'. Search filters include 'Search Cheque by' (Number, Range, Status - Status is selected), 'Select Status' (Used), 'From Date' (01 May 2017), and 'To Date' (30 May 2018). A 'Tips' box on the right advises users to keep records of cheque serial numbers. A table below shows two cheques:

Cheque Number	Status	Reason	Amount
133	Used		£0.00
135	Used		£0.00

At the bottom, there is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Back to Dashboard' link. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
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Account Number	Islamic savings account number in masked format along with the account nickname.
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Field Name	Description
Search Cheque by	<p>Allows user to specify the search criteria for cheque status inquiry.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range • Status
Cheque Number	<p>Cheque number of the cheque of which you want to view the status.</p> <p>This field appears if you select the Number option from the Search Cheque by list.</p>
From	<p>Start number of the cheque range of which you want to view the status.</p> <p>This field appears if you select the Range option from the Search Cheque by list.</p>
To	<p>End number of the cheque range of which you want to view the status.</p> <p>This field appears if you select the Range option from the Search Cheque by list.</p>
Select Status	<p>Allows the user to view cheque as per the status.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Canceled <p>This field appears if you select the Status option from the Search Cheque By list.</p>
From Date	<p>Allows the user to search the cheques by status for a given start date.</p> <p>This field appears if you select the Status option from the Search Cheque By list.</p>
To Date	<p>Allows the user to search the cheques by status for a given start and end date.</p> <p>This field appears if you select the Status option from the Search Cheque By list.</p>

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.

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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

The screenshot displays the 'Stop/Unblock Cheque' page on the ZigBank portal. At the top, there is a navigation bar with the ZigBank logo and user information: 'Welcome, Ashok Jain' and 'Last login 31 May 05:50 PM'. Below the navigation bar, there are several tabs: 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque' (which is the active tab), 'Debit Cards', and 'Request Statement'. The main content area shows the following details:

- Account Number:** xxxxxxxxxxxx0029
- Balance:** £99,956.00
- Select Action:** Two radio buttons are present: 'Stop' (which is selected) and 'Unblock'.
- Specify Reason:** A text input field contains the text 'Insufficient funds'.
- Give Cheque Details:** Two radio buttons are present: 'Number' (which is selected) and 'Range'.
- Cheque Number:** 223362

At the bottom of the form, there are two buttons: a green 'Submit' button and a grey 'Back' button. Below the buttons, there is a link that says 'Back to Dashboard'. On the right side of the form, there is a 'Note' box with a blue icon of a cheque book and pen. The note text reads: 'There is no charge for blank, lost or stolen cheques. For all other circumstances, there is a charge of \$10.00. Under what circumstances would I not be able to stop a cheque? - If it has already been debited from your account.'

At the very bottom of the page, there is a footer with the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

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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

The screenshot displays the 'View Statement' page for a ZigBank account. The account number is partially masked as 'xxxxxxxxxxxx0029'. The current period is set to 'All'. The table shows five transactions from 02 Jan 2014, all categorized as 'Payments and Collections Transaction code'. The transactions include four debit entries of £11.00 each and one credit entry of £100,000.00. The opening balance is £0.00 and the closing balance is £99,956.00. The page is on 1 of 1 (1-5 of 5 items).

Date	Description	Reference No	Amount	Balance
02 Jan 2014	Payments and Collections Transaction code	AT3OUPA14002C6PW	£11.00 Dr	£99,956.00
02 Jan 2014	Payments and Collections Transaction code	AT3OUPA14002C56Z	£11.00 Dr	£99,967.00
02 Jan 2014	Payments and Collections Transaction code	AT3OUPA14002B20X	£11.00 Dr	£99,978.00
02 Jan 2014	Payments and Collections Transaction code	AT3OUPA14002B20N	£11.00 Dr	£99,989.00
02 Jan 2014	Payments and Collections Transaction code	AT3INPA14002A35L	£100,000.00 Cr	£100,000.00

Field Description

Field Name	Description
Account Number	<p>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.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Filter section	
Transaction Period	<p>Filters to view the transactions of a specific period.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Current Period • Previous Month • Previous Quarter • Select Date Range
View Options	<p>Filters to view the transactions based on description.</p> <p>The options are:</p> <ul style="list-style-type: none"> • All • Debits Only • Credits Only
Results	
<p>Search result will be based on value date or transaction date as per the system configuration.</p>	
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	<p>Balance in the account.</p> <p>This field appears only if All option is selected in View Options field.</p>

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.

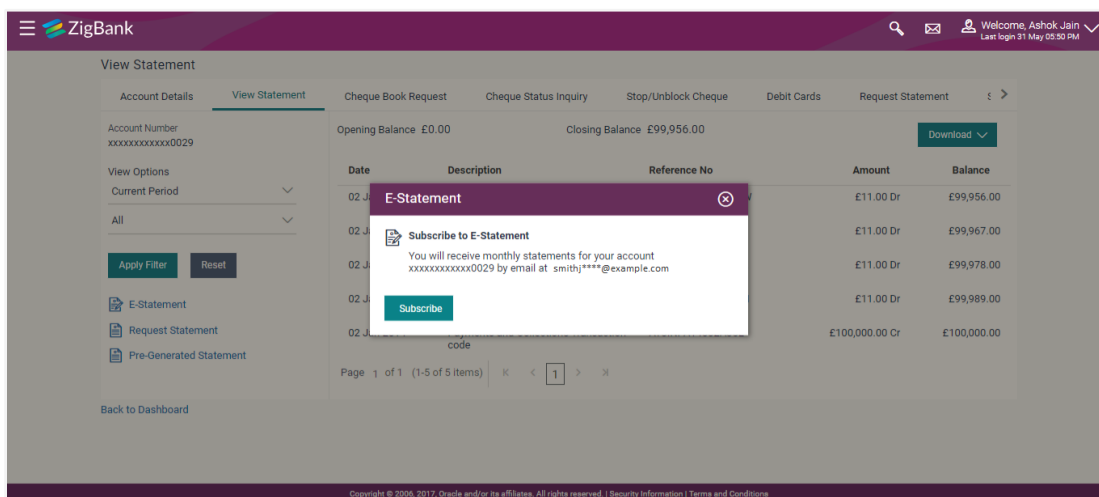
An option is also provided to the user to unsubscribe from the e-statement facility for the already registered accounts.

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

Date	Description	Reference No	Amount	Balance
02.J				£99,956.00
02.J				£99,967.00
02.J				£99,978.00
02.J				£99,989.00
02.J				£100,000.00

Statement Number	From	To	Download
AT3MSOG140010F4T	01 Jul 2017	11 Jul 2017	pdf
AT3MSOG140010F3C	10 Jul 2017	10 Jul 2017	pdf
AT3MSOG140010F3B	05 Jul 2017	11 Jul 2017	pdf
AT3MSOG1400109XZ	01 Jun 2017	13 Jun 2017	pdf

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.

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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.

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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.

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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

The screenshot shows the 'Account Details' page for a dormant account. At the top, there is a header with the ZigBank logo, search, and notification icons, and a user greeting: 'Welcome, David Stevens' with a last login time of '05 Jun 07:59 PM'. Below the header, the account details are displayed in a table-like format:

Customer Name	Account Number	Net Balance	⊕ Add Nickname
David Stevens	xxxxxxxxxxx0128	£40,000.00	

Below this summary, the page is split into two columns: 'Basics' and 'Balance Details'.

Basics	Balance Details
Customer ID ***868	Available Balance £40,000.00
Holding Pattern Single	Amount on Hold £0.00
Branch Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN	Unclear Funds £0.00
Status Dormant	Financing Limits £0.00
	Advance Against Unclear Funds Limit £0.00

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

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

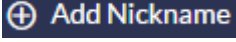
2. Click on **Back to Dashboard** link to go to **Dashboard** screen.

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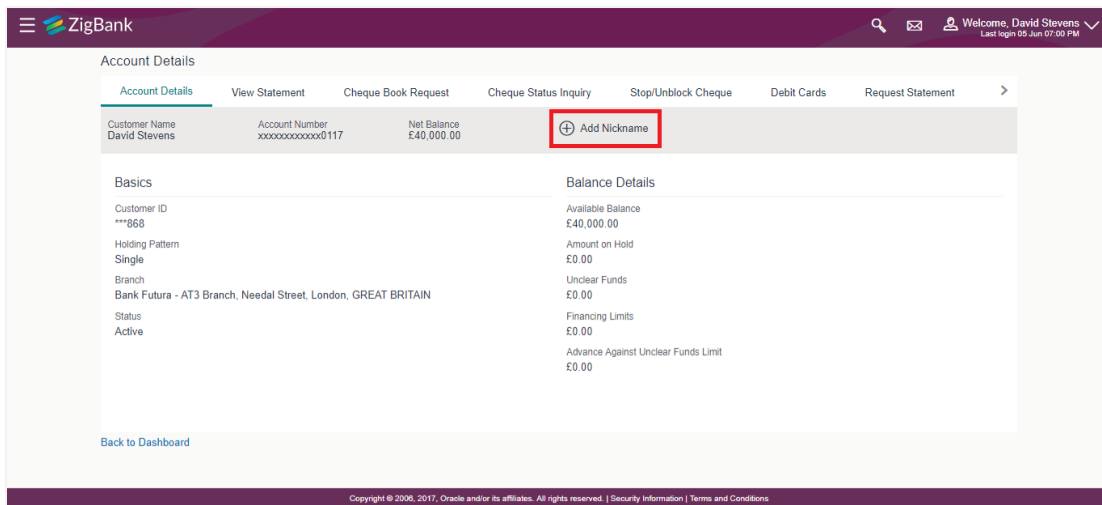
22. Account Nickname

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

Add Nickname- Example




The screenshot shows the ZigBank 'Account Details' page for David Stevens. The 'Add Nickname' button is highlighted with a red box. The page displays account information such as Account Number (xxxxxxxxxxx0117) and Net Balance (£40,000.00). It also includes sections for 'Basics' (Customer ID, Holding Pattern, Branch, Status) and 'Balance Details' (Available Balance, Amount on Hold, Unclear Funds, Financing Limits, Advance Against Unclear Funds Limit).

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

The screenshot shows the ZigBank 'Account Details' page for David Stevens. The page includes a navigation bar with options like 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area displays account details such as Customer Name (David Stevens), Account Number (xxxxxxxxxxx0117), Net Balance (£40,000.00), and Nickname (SmartSaver). The nickname field is highlighted with a red box, and edit, save, and delete icons are visible next to it. The page also includes a 'Basics' section with customer ID, holding pattern, branch, status, and a 'Balance Details' section with available balance, amount on hold, and various limits.

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