

Oracle Banking Digital Experience

Retail Accounts User Manual
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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 Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0*
1	Current & Savings Account Widget	✓	✓	✓	✓
2	Account Details (Except Accrued Interest and Average Balance)	✓	✓	✓	✓
3	Account Details (with Accrued Interest and Average Balance information)	✓	✗	✗	✗
4	Account Details - Nickname updation	NH	NH	NH	NH
5	Debit Cards	✗	✓	✓	✓
6	New Debit Card	✗	NH	NH	NH
7	Debit Card Details	✗	✓	✓	✓
	Debit Card - International Transactions check update	✗	✗	✗	✗
	Update Daily Limits	✗	✓	✓	✓
8	Block Card	NH	NH	NH	NH
9	Unblock Card	NH	NH	NH	NH
10	Request PIN	NH	NH	NH	NH
11	Reset PIN	NH	NH	NH	NH
12	Reissue Card	NH	NH	NH	NH
13	Upgrade 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	Cheque Book Request	✓	✓	✓	✓
15	Cheque Status Inquiry - Number	✓	✓	✓	✓
	Cheque Status Inquiry - Range/ Status	✓	✓	✓	✓
16	Stop/ Unblock Cheque - Number	✓	✓	✓	✓
	Stop/ Unblock Cheque - Range / Status	✓	✓	✓	✓
17	View Statements				
	View Statements- E-statements	✗	✓	✓	✓
	View Statements- Request Statement	✓	✓	✓	✓
	View Statements- Pre-generated Statement	✗	✓	✓	✓
18	Request Statement	✗	✓	✓	✓
19	Inactive Accounts	✓	✓	✓	✓
20	Sweep-in				
	Sweep-in- View	✓	✗	✗	✗
	Sweep In - Add	✓	✗	✗	✗
	Sweep In - Delete	✓	✗	✗	✗

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

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3. Accounts

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

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

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

Features Supported In the Application:

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

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

Pre-Requisites

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

How to reach here:

Dashboard > My Accounts Widget > Current and Savings

3.1 Current & Savings Widget

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

The screenshot displays the ZigBank dashboard interface. At the top, there is a navigation bar with the ZigBank logo, a search icon, an envelope icon, and a user profile section for 'Welcome, Ashok Jain' with the last login time '25 May 04:58 PM'. Below the navigation bar, the dashboard is divided into several sections:

- My Net Worth:** A circular progress chart showing 'I Have' £396,589.00. It includes a legend for 'Current & Savings' (£386,521.90), 'Term Deposit' (£10,067.10), and 'Recurring Deposit' (£0.00).
- Recent Activity:** A table showing transactions for account 'xxxxxxxxxxxx0018'. It lists three payments and collections totaling £11.00 Cr and one PRINCIPAL Liquidation of £12.00 Dr.
- My Spends:** A circular chart showing 100% of spends are 'Uncategorized', with a total spend of £13,501.10 over the last 30 days.
- Current & Savings 5 Accounts:** A list of active accounts for Ashok Jain, including account numbers and balances (e.g., £88,643.90, £99,978.00, £98,000.00).
- My Bills:** A list of 4 bills to pay, including Vodafone (£1,900.00 due on 25 May 2018), PayIndia (£1,300.00 due on 07 Jun 2018), and NewPay (£800.00 due on 11 Jun 2018).
- Upcoming Payments:** A list of payments due, including TESTC T (£612.00 on 26 Apr 2019) and OFFSET LOANS CASA (£1,000.00 on 20 Apr 2019).
- Payments:** A section with icons for Transfer Money, Pay Bills, Favorites, Manage payees & Bills, Request Money, and View Repeat Transfers.
- Service Request:** A section showing 21 open requests and 0 recently closed requests, with examples like CHANGE_DEBIT_CARD and CREDIT_CARD_SUPPLEMENTARY.
- Notifications:** A section indicating 'No New Notifications' and advising to check for updates.
- My Advisors:** A section with contact information for advisors: 'Please contact zig bank for getting your advisors details. Call 1800-000-000'.
- Promotional Banners:** Two banners at the bottom: 'Deal of the Day' offering 50% off on purchases, and a 'CHRISTMAS' banner offering 50% off on purchases.

At the bottom of the dashboard, there is a footer with the text: 'Copyright © 2005, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Widget Overview

Current & Savings

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

- **Active Accounts:** Each account displays the basic details such as the name of the primary account holder, account product or offer name, the masked account number and account nickname, if defined, along with the net balance of the account. If the customer holds both conventional as well as Islamic accounts, the type of account is also identified on each card. The customer is able to view further details of an account by clicking on the account.
- **Inactive / Closed Accounts:** This displays the number of accounts of the customer that are in inactive status. The customer can view 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

Forex Calculator

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

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4. 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:

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

How to reach here:

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

To view accounts details:

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

Account Details

The screenshot displays the 'Account Details' page for a user named Gloria Rodrigues. The page is divided into two main sections: 'Basics' and 'Balance Details'. The 'Basics' section provides information about the customer ID, holding pattern, branch, status, nomination, and sweep-in provider. The 'Balance Details' section lists various financial metrics such as available balance, average quarterly balance, average monthly balance, and sweep-in amount. A 'Back to Dashboard' link is visible at the bottom left of the content area.


Customer Name	Account Number	Net Balance	+	Add Nickname
Gloria Rodrigues	xxxxxxxxxx0025	£1,254,534.00		

Basics	Balance Details
Customer ID ***801	Available Balance £1,254,534.00
Holding Pattern Single	Average Balance £1,254,534.00
Branch Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN	Unclear Funds £0.00
Status Active	Advance Against Unclear Funds Limit £0.00
Nomination Not Registered	Average Quarterly Balance £1,200,000.00
Sweep-in Provider No	Average Monthly Balance £1,100,000.00
	Lien Amount £2,000.00
	Sweep-in Amount £190,000.00

Back to Dashboard

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Field Description

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

Field Name	Description
Balance Details	
Available Balance	The current available balance in the account.
Average Balance	The average balance in the account.
	Note: This field appears only if user has opted for Third Party integration.
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 cheques and drafts that have not yet completed the bank's clearing cycle.
Overdraft 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.
Average Quarterly Balance	The average balance of the account over the last 90 days.
Average Monthly Balance	The average balance of the account over the last 30 days.
Lien Amount	The amount marked as lien by the bank.
Sweep-in Amount	The amount available through sweep-in.

You can also perform the following account related transactions:

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

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5. Debit Cards

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

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

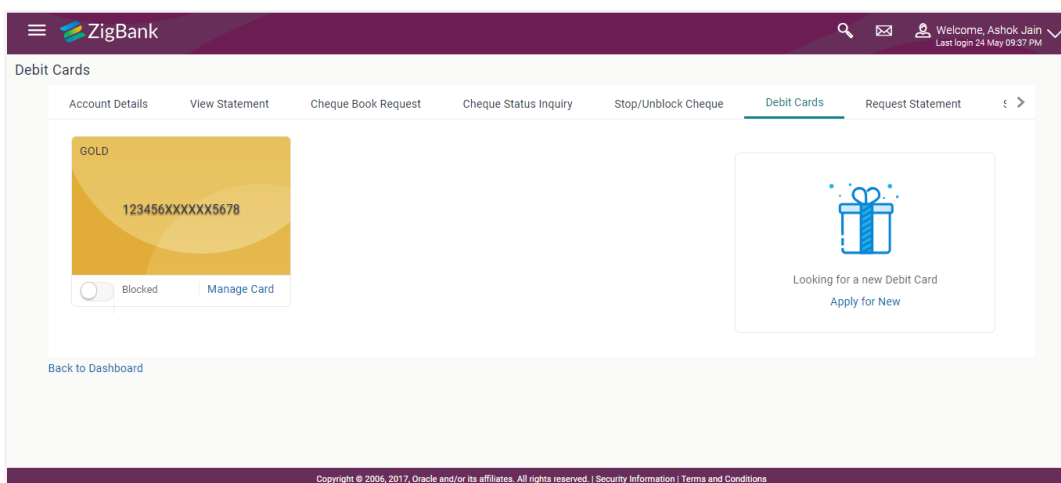
How to reach here:

Toggle menu > Accounts > Current & Savings > Debit Cards

OR

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

Debit Cards



Field Description

Field Name

Description

Card Product

The debit card product name.

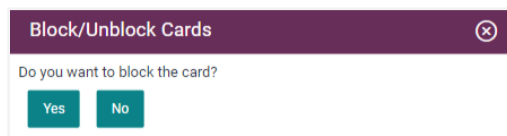
Card Number

The debit card number in masked format.

You can also perform the following actions:

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

Block Debit Card



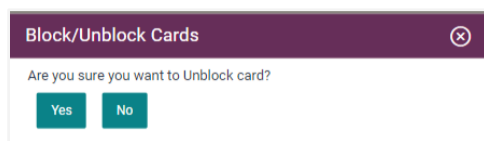
Click **Yes** to confirm blocking the debit card. The user will be redirected to the **Block/ Hotlist Card** screen where the user can proceed with blocking the card.

OR

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

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

Unblock Debit Card



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

The success message of unblock debit card appears.

OR

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

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

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6. New Debit Card

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

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

How to reach here:

*Toggle menu > Accounts > Current & Savings > Debit Cards > **Apply for New link***

OR

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

New Debit card

The screenshot shows the 'New Debit Card' application interface on the ZigBank website. The form is titled 'New Debit Card' and contains the following fields and options:

- Account Number:** xxxxxxxxxxxx0018
- Balance:** €84,337.04
- Specify Reason:** New Card
- Name on Card:** Smith John
- Delivery Location:** Branch Near Me (selected), My Address
- City:** New York
- Branch Near Me:** Universal Bank
- Address:** CITI BANK, Unit 1, Block A, New York, UNITED STATES

At the bottom of the form, there are 'Submit' and 'Back' buttons, and a link to 'Back to Dashboard'. To the right of the form, there is a promotional message titled 'Apply Debit Card' with a gift icon, stating: '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

Field Name	Description
Account Number	The account number in masked format.

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

Specify Reason	The reason for which a new debit card is being applied. The options can be: <ul style="list-style-type: none"> • New Card • Previous card was hotlisted • Previous card not working
-----------------------	---

Name on Card	The name to be embossed on the card.
---------------------	--------------------------------------

Delivery Location	The customer is required to specify where the new card is to be delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address
--------------------------	---

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

Select Address	The address at which the 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 the customer selects **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 apply for a new debit card:

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

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

[Home](#)

7. 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 customers need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with least amount of friction.

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

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

How to reach here:

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 displays the 'Block Card' page on the ZigBank website. At the top, there is a navigation bar with the ZigBank logo and user information: 'Welcome, David Stevens' and 'Last login: 03 Jun 2018 04 PM'. Below the navigation bar, the page title is 'Block Card'. There are several tabs: 'Debit Card Details', 'Request PIN', 'Block/Hotlist Card' (which is active), 'Upgrade Card', 'Reset PIN', and 'Reissue Card'. Under the 'Block/Hotlist Card' tab, 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 sections for configuring the block:

- 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.
- CITI BANK:** Text indicating the branch location: 'Unit 1, Block A, New York, UNITED STATES'.

At the bottom of the form, there are two buttons: a green 'Submit' button and a grey 'Back' button. Below the buttons is a link: 'Back to Dashboard'. At the very bottom of the page, there is a footer with 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 the 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

Type of Block	Specify whether the card is to be temporarily blocked or is to be permanently blocked.
----------------------	--

The options are:

- Temporary Block
- Permanent Block (Hotlist)

The following fields are enabled if you select the **Permanent Block** option in the **Type of Block** list.

Specify Reason	Specify the reason for which you want to permanently block the debit card.
-----------------------	--

The options are:

- Damaged
- Lost
- Stolen

Would you like to order a replacement card?	Specify whether you want to order a replacement card.
--	---

The options are:

- Yes
- No

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

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

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

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

Select Address	The address at which the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> •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 the **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 selects the Permanent Block (Hotlist):
 - i. From the **Specify Reason** list, select the appropriate reason to block the card.
 - ii. In the **Would you like to order a replacement card?** field, select the option **Yes** to opt for a replacement card.

OR

Select option No if you do not want a replacement card.
 - iii. If you have selected option **Yes** against the field **Would you like to order a replacement card?:**
 1. From the **Delivery Location** list, select the appropriate delivery location.
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, work or that defined as postal address will be displayed.

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

[Home](#)

8. Debit Card Upgrade

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

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

How to reach here:

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 Limits 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
Ashok R Jain	Allen steve	xxxxxxxxxxxx0038	123456XXXXXX0014	GOLD	21 Jan 2022	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 lmn Get per 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
neh****@oracle.com

Mobile No
0226****05

Delivery Location
 Branch Near Me My Address

City
London

Branch Near Me
Universal Bank

Universal Bank
Cabot Place East
Canary Wharf
London
UNITED STATES

I accept Terms and Conditions

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

[Back to Dashboard](#)

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Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Name on Card	The name to be embossed 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	Select a variant of the debit cards available to upgrade the debit card.
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.
<p>The following section appears, if user selects a debit card variant in the Upgrade Card list and clicks on the <u>View Details</u> link.</p>	
Name of the Debit Card Variant	The name of the debit card variant available for selection.
Domestic	The limits applicable on the debit card for use within the country.
POS Limit	The daily usage limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.
Daily cash withdrawal limit	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

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

Field Name	Description
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 upgrade the debit card:

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

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

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

[Home](#)

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 against a specific card on the Debit Card (summary) page. The debit card details page displays important information pertaining to the debit card such as the card status, validity and limit details.

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

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

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

Customer also has the provision to configure a combined limit on his debit card. It is the maximum allowed limit across all sections and if this limit is breached, user will not be allowed for any further transaction on the day irrespective of the individual daily limits set under various categories.

How to reach here:

Dashboard > Toggle menu > Dashboard > Accounts > Current & Savings > Debit Cards > Manage Cards

OR

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

To view the debit card details:

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

Debit Card Details

Debit Card Details

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

Debit Card Limits

Category	No. Of Transactions	Current Limit
Daily Domestic Limits	4	£500.00
Daily International Limits	4	£500.00
Remote ATM Limits	3	£200.00
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
Combined Limits on Card		£25,000.00 Max. Limit - £30,000.00

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

[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 customer as displayed on the card.
Account Number	Account number in the masked format.
Card Number	The debit card number in the masked format.
Card Type	The debit card product name.
Valid Through	The date on which the debit card expires.

Field Name	Description
Status	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> • Active • Inactive • Blocked • Issued • Lost
International Usage	<p>The international transactions flag - whether international transactions are allowed or not on the card.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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 Domestic Limits / International Usage Limits

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

Facility: Own ATM


Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at an ATM of own bank.
Amount	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at an ATM of own bank.
Maximum Limit	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.

Facility: Remote ATM Limits

Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at an remote ATM.
Amount	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at a remote ATM.
Maximum Limit	The maximum amount allowed for withdrawal at a remote ATM for the daily Domestic / International Usage limits .

Facility: Own Point of Sale (PoS)

Field Name	Description
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
Amount	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank.
Maximum Limit	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank for the daily / International Usage limits.
Facility: Remote Point of Sale Limits (PoS)	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
Amount	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank.
Maximum Limit	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank for the daily Domestic / International Usage limits.
Facility: e-Commerce Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed for e-Commerce.
Amount	The daily Domestic / International Usage limits on the cumulative amount allowed for e-Commerce.
Maximum Limit	The maximum amount allowed for e-Commerce for the daily Domestic / International Usage limits.
Combined Limits on Card	The combined daily and International Usage limits allowed for withdrawal at own and remote ATM Limits, POS limits, and e-Commerce limits etc.
Maximum Limit	The maximum amount allowed for withdrawal at own and remote ATM Limits, POS limits, and e-Commerce limits etc. for the daily and International Usage limits .

-
2. Click  to update the daily limits of the debit card.
OR
Click **Save** to save the modified limits.
OR
Click **Back** to go back to the previous screen.


OR

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

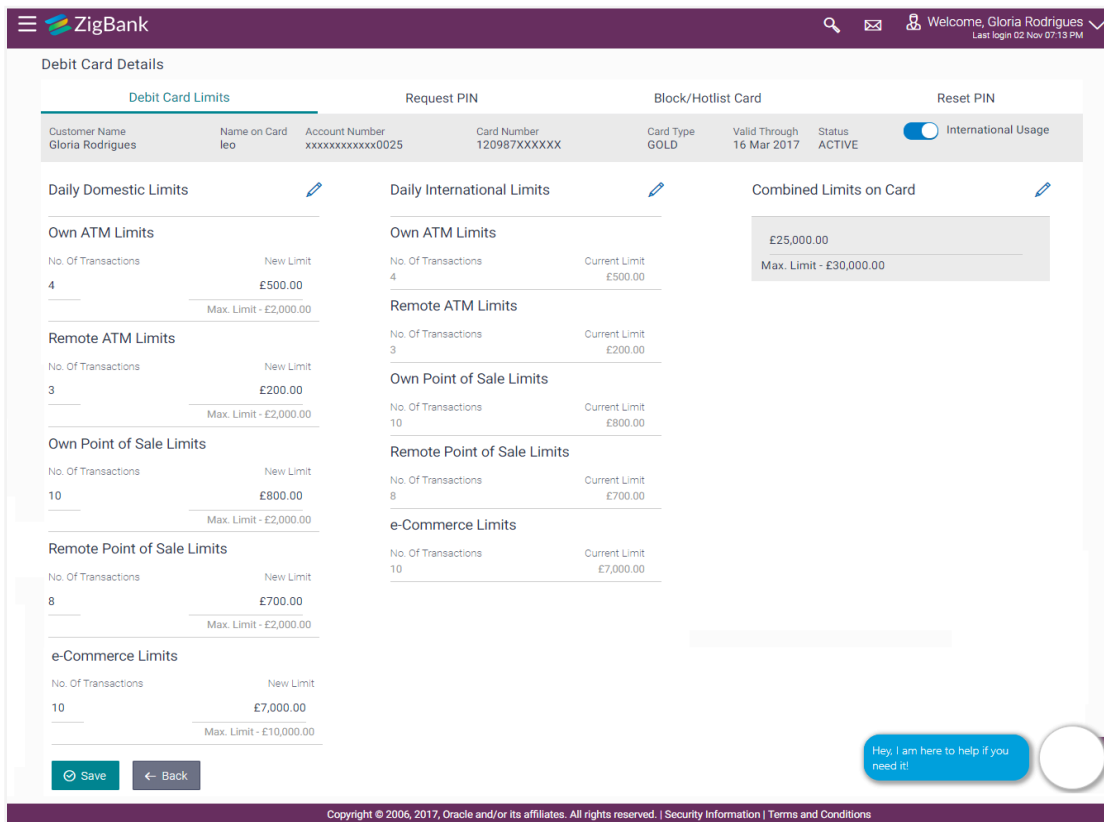
9.1 Update Daily Limits

User has an option to modify the Daily Domestic Limits, Daily International Limits and Combined limits on card.

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  to update the daily limits of the debit card. The **Debit Card Details** page appears with the limit fields in editable format.

Update Daily Limits



The screenshot shows the 'Debit Card Details' page for a user named Gloria Rodrigues. The page is divided into several sections for editing limits:

- Debit Card Limits:** Includes fields for Customer Name (Gloria Rodrigues), Name on Card (leo), Account Number (xxxxxxxxxxxx0025), Card Number (120987XXXXXX), Card Type (GOLD), Valid Through (16 Mar 2017), Status (ACTIVE), and a toggle for International Usage (checked).
- Daily Domestic Limits:**
 - Own ATM Limits: No. Of Transactions (4), New Limit (£500.00), Max. Limit (£2,000.00)
 - Remote ATM Limits: No. Of Transactions (3), New Limit (£200.00), Max. Limit (£2,000.00)
 - Own Point of Sale Limits: No. Of Transactions (10), New Limit (£800.00), Max. Limit (£2,000.00)
 - Remote Point of Sale Limits: No. Of Transactions (8), New Limit (£700.00), Max. Limit (£2,000.00)
 - e-Commerce Limits: No. Of Transactions (10), New Limit (£7,000.00), Max. Limit (£10,000.00)
- Daily International Limits:**
 - Own ATM Limits: No. Of Transactions (4), Current Limit (£500.00)
 - Remote ATM Limits: No. Of Transactions (3), Current Limit (£200.00)
 - Own Point of Sale Limits: No. Of Transactions (10), Current Limit (£800.00)
 - Remote Point of Sale Limits: No. Of Transactions (8), Current Limit (£700.00)
 - e-Commerce Limits: No. Of Transactions (10), Current Limit (£7,000.00)
- Combined Limits on Card:** Current Limit (£25,000.00), Max. Limit (£30,000.00)

At the bottom, there are 'Save' and 'Back' buttons, and a help chat bubble.

3. Update the ATM, POS and e-commerce limits details as required in **Daily Domestic Limits**, **Daily International Limits**, and **Combined Limits on Cards** sections.
4. Click **Save** to save the modified limits.
OR
Click **Back** to navigate back to previous screen.
OR
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
5. A pop up message appears asking the user to confirm updating the debit card limits. Click **Proceed** to proceed with updating the debit card limits.

- OR
Click **Cancel** to cancel updating the debit card limits.
6. The review screen appears.
Click **Confirm** to confirm updating the debit card limits. .
OR
Click **Cancel** to cancel updating the debit card limits.
OR
Click **Back** to go back to the Debit Card Details screen.
7. The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.
8. Click **Go to Account Details** to go to **Account Details** screen.
OR
Click **Go to Dashboard** to go to the Dashboard screen.

Home

10. Debit Card Re-Issue

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

How to reach here:

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	The debit card holder's name as embossed on the card.
---------------------	---

Account Number	Account number in masked format.
-----------------------	----------------------------------

Card Number	The card number in masked format.
--------------------	-----------------------------------

Card Type	The debit card product name.
------------------	------------------------------

Valid Thru	The date on which the debit card expires.
-------------------	---

Field Name	Description
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 <p>Add-on-Request</p>
Delivery Location	<p>Select the location where the new card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> •My Address •Branch Near Me <p>This section appears if you select the My Address option under 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 the Branch Near Me option under the Delivery Location field.</p>
City	<p>The customer can filter branches based on city.</p>
Branch Near Me	<p>The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.</p>
Branch Address	<p>The complete address of the branch selected will be displayed once the customer selects a branch.</p>

To re-issue debit card:

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

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

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

[Home](#)

11. Request PIN

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

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

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > Savings Account > More Options > Debit Cards > Request PIN

OR

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

OR

Toggle menu > Accounts > Current & Savings > Debit Cards > Request PIN

Dashboard > My Accounts 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 The debit card holder's name as embossed on the card.

Field Name	Description
Account Number	Account number in masked format.
Card Number	The card number in masked format.
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"> • Activated • Inactive • Blocked • Issued • Lost • Add-on-Request
Delivery Location	Select the location where the debit card PIN is to be delivered. 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 at which the debit card PIN is to be delivered. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address	The complete address of the card holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
<p>This section appears if the customer selects Branch Near Me option in the Delivery Location field.</p>	
City	The customer can filter branches based on city.

Field Name	Description
Branch Near Me	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
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. In the **Delivery Location** field, select the delivery location of choice.
 - a. If you select the **Branch Near Me** option:
 - i. From the **City** list, select the appropriate option.
 - ii. From the **Branch Near Me** list, select the appropriate option.
 - b. If you select the **My Address** option:
 - i. From the **Address** list, select the address where the PIN is to be delivered.
2. Click **Submit**.
OR
Click **Back** to go to previous screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to modify details if any.
OR
Click **Cancel** to cancel the transaction.
4. The 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 the Dashboard screen.

[Home](#)

12. Reset PIN

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


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

How to reach here:

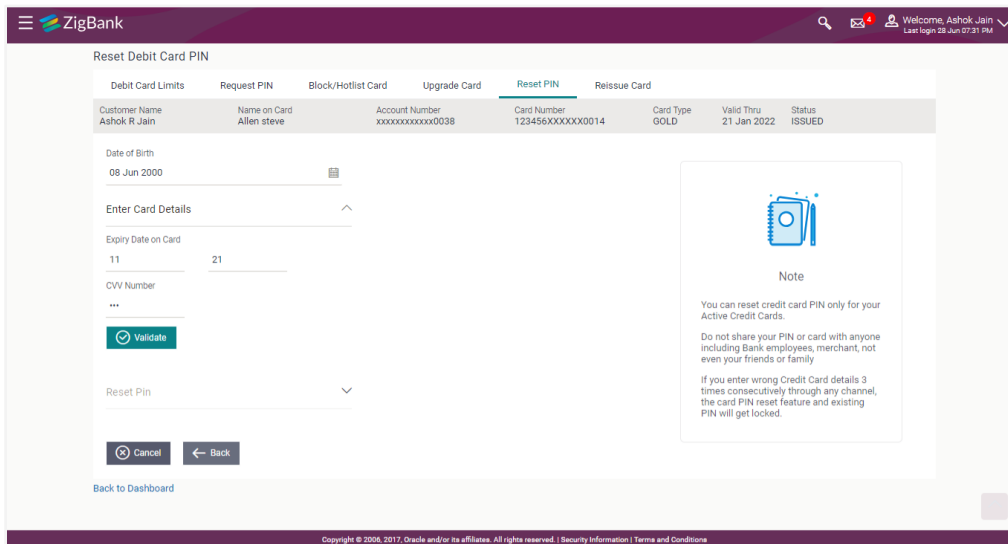
Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN
 OR

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

To reset the debit card PIN:

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

Reset PIN- Card Details




Field Description

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

Customer Name	Name of primary account holder.
----------------------	---------------------------------

Name on Card	The debit card holder's name as embossed on the card.
---------------------	---

Field Name	Description
Account Number	Account number in masked format.
Card Number	The card number in masked format.
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"> • 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 in format - MM/YY.
CVV Number	Enter the CVV number of the card. The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.

- In the **Expiry Date on Card** field, enter the Card Expiry Date (MMYY).
- In the **CVV Number** field, enter the numeric digit code printed on the back of card.
- 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.
- Click **Reset PIN**  to assign new PIN for the debit card.

New PIN Details

Field Description

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

Reset PIN

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

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

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

Debit Card PIN- One Time Verification

One Time Verification

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

Verification Code
 [Resend Code](#)

Resend Code

Reference Number Edit

[Submit](#) [Cancel](#)

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

[Home](#)

13. Cheque Book Request

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

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

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

How to reach here:

Toggle menu > Accounts > Current & Savings > Cheque Book Request
OR

Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Cheque Book Request

Cheque Book Request

The screenshot shows the 'Cheque Book Request' form in the ZigBank interface. The form is divided into several sections: Account Details, View Statement, Cheque Book Request (active), Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, and Request Statement. The 'Cheque Book Request' section contains the following fields and options:

- Account Number: xxxxxxxxxxxx0029
- Balance: £99,956.00
- Type of Cheque Book: CHEQUEGBP
- Number of Cheque Books: 10
- Number of Leaves per Book: Please Select
- Delivery Location: Branch Near Me (selected), My Address
- City: New York
- Branch Near Me: Universal Bank
- CITI BANK, Unit 1, Block A, New York, UNITED STATES

At the bottom of the form, there are 'Submit' and 'Back' buttons. A 'Back to Dashboard' link is also present. On the right side of the form, there is a confirmation message:

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.

Field Description

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

Account Number	The current or savings account number in masked format along with the account nickname, if defined.
-----------------------	---

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

Field Name	Description
Balance	The balance in the account in the account currency.
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 required in each cheque book. The options are: <ul style="list-style-type: none"> • Cheque book with 10 leaves • Cheque book with 25 leaves • Cheque book with 50 leaves
Delivery Location	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address
<p>This section appears if the customer selects My Address option in the Delivery Location field.</p>	
Select Address	The address at which the cheque book 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.
<p>This section appears if the customer selects Branch Near Me option in the Delivery Location field.</p>	
Select City	The customer can filter branches based on city.
Select Branch	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for a cheque book:

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

[Home](#)

14. Cheque Status Inquiry

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

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

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

How to reach here:

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

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

Cheque Status Inquiry

The screenshot displays the 'Cheque Status Inquiry' page on the ZigBank portal. At the top, there's a navigation bar with 'ZigBank' logo and user information 'Welcome, Ashok Jain'. Below the navigation, there are tabs for 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry' (active), 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area shows account details: Account Number (masked), Balance: £99,956.00. Search filters include 'Search Cheque by' with radio buttons for 'Number', 'Range', and 'Status' (selected). 'Select Status' is set to 'Used'. Date filters are 'From Date: 01 May 2017' and 'To Date: 30 May 2018'. A 'Submit' button and a 'Back' button are present. A table lists cheques:

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

Below the table is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)'. A 'Back to Dashboard' link is at the bottom left. A 'Tips' box on the right contains a lightbulb icon and text: 'Always ensure that you have a record of cheque serial numbers for cheques you have issued. The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.' Copyright information is at the very bottom.

Field Description

Field Name Description

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

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

Balance The balance in the account in the account currency.

Field Name	Description
Search Cheque by	<p>Allows the customer to specify the criteria by which to view the status of cheques.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range • Status <p>Note: The Range and Status fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with Universal Banking Solutions and the region is not India.</p>
Cheque Number	<p>The customer can define the cheque number for which he wants to view the status.</p> <p>This field is displayed only if the customer selects the Number option from the Search Cheque by list.</p>
From	<p>The customer is required to define the starting cheque number of the range for which to view cheque status.</p> <p>This field is displayed only if the customer selects the Range option from the Search Cheque by list.</p>
To	<p>The customer is required to define the last cheque number of the range for which to view cheque status.</p> <p>This field is displayed only if the customer selects the Range option from the Search Cheque by list.</p>
Select Status	<p>The customer is required to identify a specific status in order to view cheques that belong to that status.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Cancelled <p>Note:</p> <p>1) This field is displayed only if the customer selects the Status option from the Search Cheque By list.</p> <p>2) The From Date and To Date search fields will be disabled if the customer selects either the Not Used or Cancelled status.</p>

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

From Date	<p>The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched.</p> <p>This field is displayed only if the customer selects the Status option from the Search Cheque By list.</p>
To Date	<p>The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched.</p> <p>This field is displayed only if the customer selects the Status option from the Search Cheque By list.</p>

To inquire about the cheque status:

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

[Home](#)

15. Stop/ Unblock Cheque

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

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

Additionally customers can also 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.

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

How to reach here:

Toggle menu > Accounts > Current & 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
------------	-------------

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname.
Balance	The balance in the account in the account currency.
Select Action	The action to be taken on the cheque or cheque range. The options are: <ul style="list-style-type: none"> • Stop • Unblock
Specify Reason	The customer is required to specify the reason for which the request to stop or unblock a cheque or cheque range is being raised.
Give Cheque Details	The customer can specify whether action is to be taken on a specific cheque or a cheque range. The options are: <ul style="list-style-type: none"> • Number • Range <p style="text-align: center;">Note: The Range field is displayed if the Oracle Banking Digital Banking Experience application is integrated with Universal Banking Solutions and the region is not India.</p>
Cheque Number	The cheque number that is to be stopped or unblocked. This field appears if you select the Number option in the Give Cheque Details field.
From	Start number of the cheque range to be blocked. This field appears if the customer selects the Range option in the Give Cheque Details field.
To	End number of the cheque range to be blocked. This field appears if the customer selects the Range option in the Give Cheque Details field.

To stop or unblock a cheque or cheque range:

1. If this screen has been navigated from the main dashboard then select an account from the **Select Account Number** field.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify the reason for which stop/unblock request is being raised.
4. In the **Give Cheque Details** field, select the appropriate option:

- a. If you select the Number option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the Range option:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.
5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
 6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. User is directed to **Stop / Unblock Cheque** – screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
 7. The success message of stopping/ unblocking the cheque along with the service request number appears.
 8. Click **Go to Account Details** to go to **Account Details** screen.
OR
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

16. View Statements

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

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

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

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

How to reach here:

Toggle menu > Accounts > Current & Savings > View Statement

OR

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

To view the account statement:

1. 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 view options include 'Current Period' and 'All'. The table shows the following transactions:

Date	Description	Reference No	Amount	Balance
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002C6PW	£11.00 Dr	£99,956.00
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002C56Z	£11.00 Dr	£99,967.00
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002BZ0X	£11.00 Dr	£99,978.00
02 Jan 2014	Payments and Collections Transaction code	AT30UPA14002BZ0N	£11.00 Dr	£99,989.00
02 Jan 2014	Payments and Collections Transaction code	AT3INPA14002A35L	£100,000.00 Cr	£100,000.00

The page also shows the opening balance of £0.00 and a closing balance of £99,956.00. There is a 'Download' button and a 'Page 1 of 1 (1-5 of 5 items)' indicator.

Field Description

Field Name	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	
View Options	<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 <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	
Opening Balance	Opening balance in the account.
Closing Balance	Closing balance in the account.
Download	Click to download the statement
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>The Balance column appears only if the option All has been selected as a filter criteria in View Options field.</p>

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

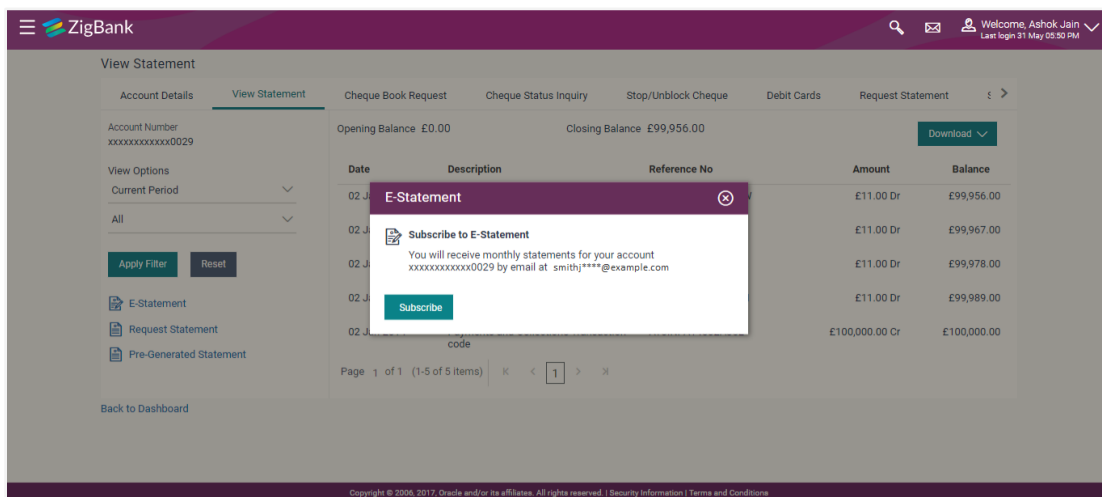
16.1 E-statements

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

To subscribe / unsubscribe to e-statements:

1. Click the **E-Statements** tab to subscribe to e-statements.

E-statement



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

16.2 Request Statement

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

16.3 Pre-generated Statement

To download pre-generated statements:

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

Pre-generated Statement

The screenshot displays the 'Pre-Generated Statement' interface. A modal window is open, showing a search and filter section. The modal title is 'Pre-Generated Statement'. It contains a warning about password protection, a 'Select a period to download your pre-generated Statements.' section with dropdowns for Year (2018) and Month (All Months), and a search button. Below this is a table of statement records with columns for Statement Number, From, To, and Download. To the right of the modal, a 'Request Statement' section shows a 'Download' button and a table with columns for Amount and Balance.

Statement Number	From	To	Download
AT3MSOG140023QFE	01 Jun 2018	10 Jun 2018	pdf
AT3MSOG140023QB1	08 Jun 2018	21 Jun 2018	pdf
AT3MSOG140023ILT	14 Jun 2018	15 Jun 2018	pdf
AT3MSOG140023ILJ	21 Jun 2018	23 Jun 2018	pdf
AT3MSOG140023ILI	07 Jun 2018	09 Jun 2018	pdf
AT3MSOG140023ILE	07 Jun 2018	14 Jun 2018	pdf
AT3MSOG1400234PB	01 Jun 2018	11 Jun 2018	pdf

Field Description

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

Select a period to download your pre-generated statements

Period

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 required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click the **Download** link against any record (.pdf) to download the statement in password protected pdf format.

FAQs

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

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

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

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

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17. Request Statement

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

How to reach here:

Toggle menu > Accounts > Current & Savings > Request Statement

OR

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

> Request Statement

OR

Dashboard > My Account Widget > Current and Savings > More Options > View Statement > Request Statement

Request Statement

Field Description

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

Account Number	Account number for which statement has to be requested in masked format along with the account nickname, if defined. For more information on Account Nickname, click here .
Balance	The balance in the account in the account currency.
From Date	The customer is required to specify the start date from which the account statement is required.
To Date	The customer is required to specify the date until when the statement is required.

To request for a physical statement:

1. From the **From Date** list, select the start date of the account statement.
2. From the **To Date** list, select the end date of the account statement.
3. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
4. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. User is directed to **Request Statement** – screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.
5. The success message of **Request Statement** appears along with the transaction reference number.
6. Click **Go to Account Details** to go to **Account Details** screen.
OR
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

18. Sweep In

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

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

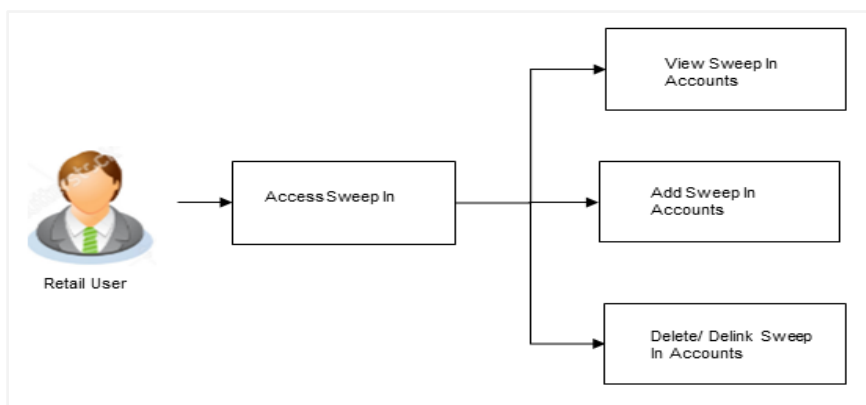
Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

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

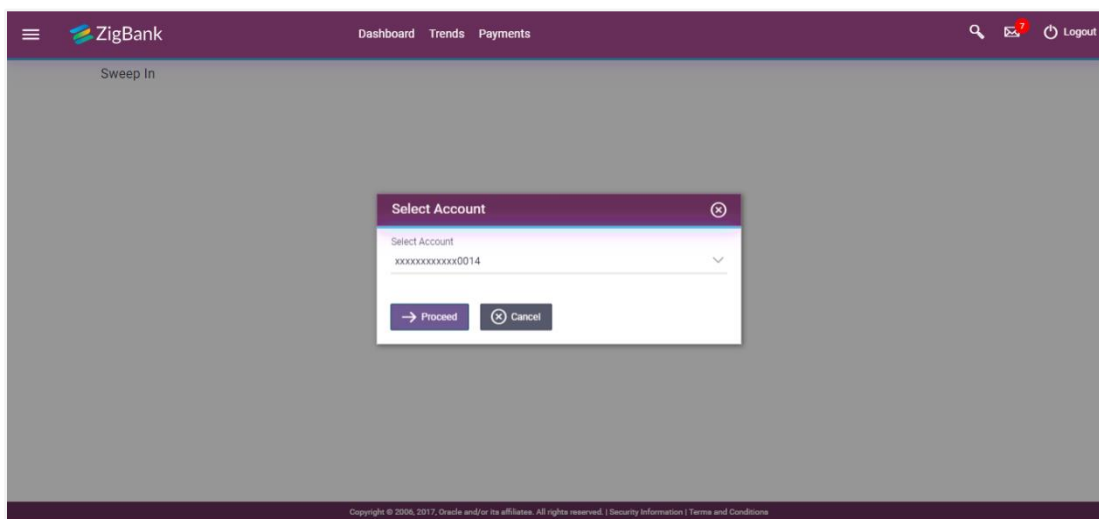
Workflow



How to reach here:

Dashboard > Toggle Menu > Accounts > Current and Savings > Manage Sweep-in > Sweep-in

Sweep-In



Field Description

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

18.1 Manage Sweep In

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

To manage sweep-in accounts:

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

Sweep-in

The screenshot displays the 'Sweep-In' section of the ZigBank user interface. At the top, there is a navigation bar with the ZigBank logo and user information: 'Welcome, SAGAR PATANGE' and 'Last login 05 Jun 06:20 PM'. Below the navigation bar, there are several menu items: 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area shows account details for 'SAGAR P PATANGE' with an account number 'xxxxxxxxxxxx0697' and a net balance of '₹36,083.00'. There is an 'Add Nickname' button. Below this, there is a 'Linked Account' section with radio buttons for 'Current and Savings' (selected) and 'Fixed Deposit'. A table lists the linked account with columns for 'Account Number', 'Primary Holder Name', 'Balance', and 'Action'. The table contains one entry with account number 'xxxxxxxxxxxx0684', holder name 'SAGAR P PATANGE', and balance '₹28,988.00'. There is an 'Add' button and a 'Back to Dashboard' link. A 'Note' box on the right states: 'Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility. One single Savings/Current account can be linked to more than one provider accounts. In case of unavailable funds in one provider account, funds can be swept in from other provider accounts.' The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

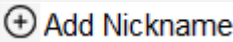
Field Name	Description
------------	-------------

Customer Name	Name of primary account holder.
----------------------	---------------------------------

Account Number	Sweep-in beneficiary account number in masked format.
-----------------------	---

Net Balance	The net balance in the beneficiary account.
--------------------	---

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

Click  , to add nickname, for more information click here.

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


Current and Savings

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

Account Number	Provider Current and Savings account number in masked format.
-----------------------	---

Primary Holder Name	The name of the primary account holder.
----------------------------	---

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

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

18.2 Sweep In - Add

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

To add a new account as a sweep in:

- In the **Sweep In** summary screen, click **Add**. The list of provider Current and Savings/ Fixed Deposit account numbers that are not linked as sweep in appears.

Sweep In – Add – Current and Savings

The screenshot shows the ZigBank Sweep-In interface. At the top, there are navigation links for Dashboard, Trends, and Payments. The main header displays the customer name SAGAR P PATANGE, account number xxxxxxxxxxxx0684, and net balance ₹29,788.00. Below this, there are tabs for Account Details, View Statement, Cheque Book Request, Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, and Request Statement. The 'Linked Account' section has two radio buttons: 'Current and Savings' (selected) and 'Fixed Deposit'. A table lists linked accounts with columns for Account Number, Primary Holder Name, Balance, and Action. A 'Note' box on the right explains that only the principal amount of a Fixed Deposit is considered for sweep-in, and it will be broken on a Last-in-First-out basis if there is a lien. At the bottom, there are 'Save' and 'Back' buttons, and a 'Back to Dashboard' link.

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0036	SAGAR P PATANGE	£125,453,433.00	
xxxxxxxxxxxx0039	SAGAR P PATANGE	£1,254,533.00	
xxxxxxxxxxxx0025	SAGAR P PATANGE	£125,453,433.00	<input checked="" type="checkbox"/>
xxxxxxxxxxxx0124	SAGAR P PATANGE	£125,453,433.00	<input type="checkbox"/>
xxxxxxxxxxxx0125	SAGAR P PATANGE	£1,254,433.00	<input type="checkbox"/>
xxxxxxxxxxxx0126	SAGAR P PATANGE	£1,254,534.00	<input type="checkbox"/>
xxxxxxxxxxxx0127	SAGAR P PATANGE	£5,453,433.00	<input type="checkbox"/>

Field Description

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

Customer Name	Name of primary account holder.
----------------------	---------------------------------

Account Number	Sweep-in beneficiary account number in masked format.
-----------------------	---

Net Balance	The net balance in the beneficiary account.
--------------------	---

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

Click , to add nickname, for more information click here.

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

Current and Savings

The following fields appear for Current and Saving accounts.

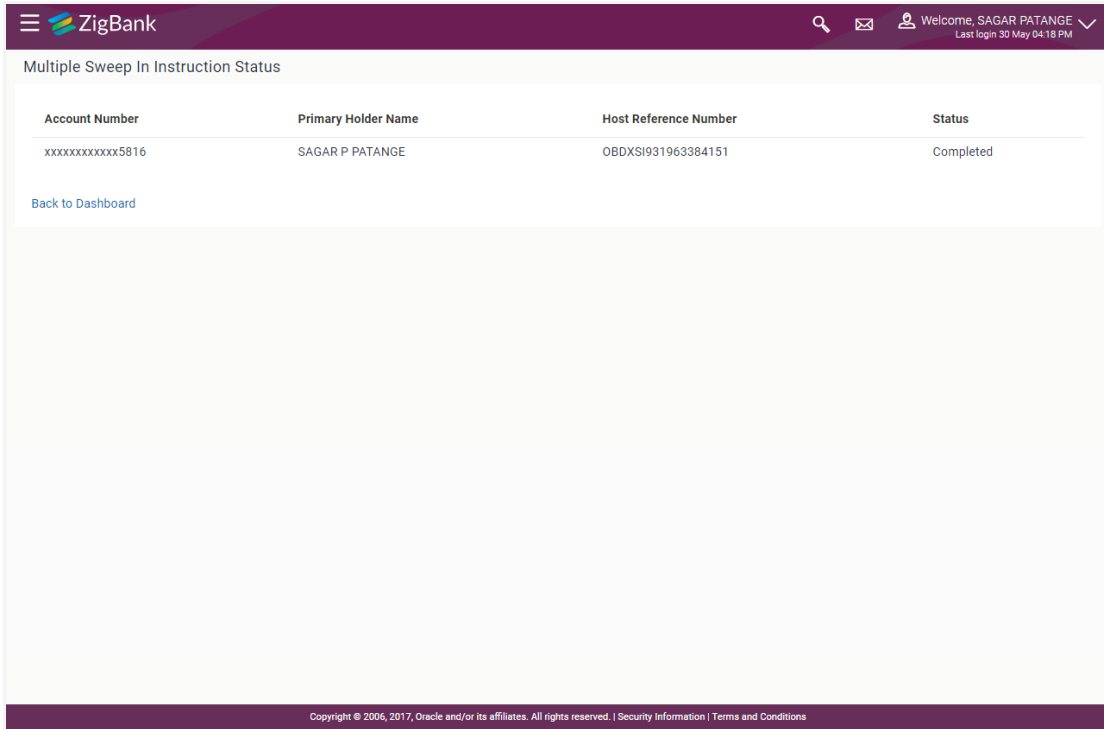
Field Name	Description
Account Number	Current and Savings account number in masked format, that is linked as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to delete the linked account is displayed against each account.

Current and Savings – Add Sweep In

The following fields appear if the user clicks **Add** button.

Account Number	Current and Savings account number in masked format, that can be added as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to select the account number (s) that is to be linked.

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



The screenshot shows the ZigBank user interface. At the top left is the ZigBank logo. At the top right, there is a search icon, an envelope icon, and a user profile section with the text "Welcome, SAGAR PATANGE" and "Last login 30 May 04:18 PM". Below the header, the page title is "Multiple Sweep In Instruction Status". A table with four columns is displayed: "Account Number", "Primary Holder Name", "Host Reference Number", and "Status". The table contains one row of data. Below the table is a "Back to Dashboard" link. At the bottom of the page, there is a footer with copyright information: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

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

[Back to Dashboard](#)

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

Sweep In – Add – Fixed Deposit

The screenshot shows the ZigBank Sweep-In interface. At the top, there is a navigation bar with the ZigBank logo, search, mail, and user profile icons. The user is logged in as SAGAR PATANGE. Below the navigation bar, there are tabs for Account Details, View Statement, Cheque Book Request, Cheque Status Inquiry, and Stop/Unblock Cheque. An error message is displayed: "ERROR: accessibility_issues_found_see_the_console_for_details".

The main content area displays account details for SAGAR P PATANGE, including the account number (xxxxxxx0671) and net balance (₹49,300.00). There is an "Add Nickname" button. Below this, there are radio buttons for "Current and Savings" and "Fixed Deposit".

A table lists linked accounts with columns for Account Number, Primary Holder Name, and Action. The first two accounts are selected. A "Hide" button is present. Below the table, there is another table with columns for Account Number, Primary Holder Name, and Action. The first account in this table is selected. A "Save" button and a "Back" button are at the bottom left. A "Note" box on the right states: "Only the Principal amount of the Fixed Deposit will be considered for the Sweep-in facility. Fixed Deposit will be broken on Last-in-First-out basis. If there is a lien marked on the Fixed Deposit, please note that the sweep-in will not be maintained."

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Field Description

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

Customer Name	Name of primary account holder.
----------------------	---------------------------------

Account Number	Sweep-in beneficiary account number in masked format.
-----------------------	---

Net Balance	The net balance in the beneficiary account.
--------------------	---

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

Click  , to add nickname, for more information click here.

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


Field Name	Description
Fixed Deposit	
Below fields appear for Current and Saving accounts.	
Account Number	Fixed Deposit account number in masked format that is linked as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	The action to delete the linked account is displayed against each account.
Fixed Deposits – Add Sweep In	
Below fields appear if the user clicks Add button.	
Account Number	Fixed Deposit account number in masked format that can be added as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	The action to select the account number (s) that is to be linked.

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

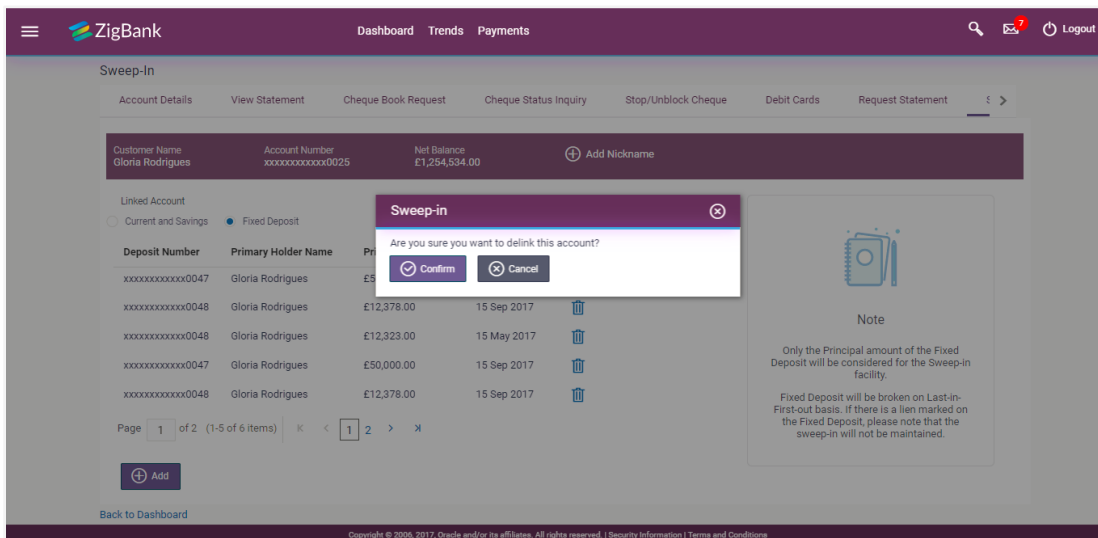
18.3 Sweep In - Delete

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

To delete a Sweep In account:

- In the **Action** column, select and click  against the account for which sweep-in linkage must be deleted.
The **Delete Sweep In** message box with a message prompting the user to confirm the deletion appears.

Sweep In - Delete



The screenshot shows the ZigBank Sweep-In interface. At the top, there are navigation tabs: Account Details, View Statement, Cheque Book Request, Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, and Request Statement. Below these, a summary bar displays Customer Name (Gloria Rodrigues), Account Number (xxxxxxxxxx0025), and Net Balance (£1,254,534.00). A modal dialog titled "Sweep-in" is open, asking "Are you sure you want to delink this account?" with "Confirm" and "Cancel" buttons. The background shows a table of linked accounts with columns for Deposit Number, Primary Holder Name, and Balance. A "Note" section on the right explains that only the principal amount of the Fixed Deposit is considered for the Sweep-in facility.

Deposit Number	Primary Holder Name	Pr	Balance	Date	Action
xxxxxxxxxxxx0047	Gloria Rodrigues	£5			
xxxxxxxxxxxx0048	Gloria Rodrigues	£12,378.00		15 Sep 2017	
xxxxxxxxxxxx0048	Gloria Rodrigues	£12,323.00		15 May 2017	
xxxxxxxxxxxx0047	Gloria Rodrigues	£50,000.00		15 Sep 2017	
xxxxxxxxxxxx0048	Gloria Rodrigues	£12,378.00		15 Sep 2017	

Note

Only the Principal amount of the Fixed Deposit will be considered for the Sweep-in facility.

Fixed Deposit will be broken on Last-in-First-out basis. If there is a lien marked on the Fixed Deposit, please note that the sweep-in will not be maintained.

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

19. Forex Calculator

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency can be exchanged with another currency. With the help of forex calculator user can determine the buying and selling price between two currencies. It displays the currency exchange rate for the selected currencies. Exchange rates of only predefined currencies can be viewed by the customer.

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

Features Supported In Application:

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

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

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

Forex Calculator

The screenshot displays the ZigBank Forex Calculator interface. At the top, the ZigBank logo is visible on the left, and user information 'Welcome, Ashok Jain' with a last login time of '31 May 05:50 PM' is on the right. The main content area is titled 'Forex Calculator'. It features a form with the following fields: 'From Currency' set to 'AED', 'Amount' set to 'AED1,000.00', and 'To Currency' set to 'AFN'. Below these fields, a grey box displays the calculated amount: 'Amount: AFN10,000.00'. A green 'Convert' button is positioned below the amount. To the right of the form is a sidebar with a calculator icon and the text: 'Forex Calculator. Calculate currency and foreign exchange rates with Zig Bank's currency converter and get up to date exchange rates.' At the bottom left of the form area, there is a 'Back To Dashboard' link. The footer contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

From

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

Amount	Amount for which conversion is required.
---------------	--

To

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

Amount	Amount which you will get post conversion.
---------------	--

To calculate currency exchange amount:

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency and enter the amount in the next field.
4. To calculate the currency exchange value, click **Convert**.
The exchange rate for both the buy and sell options for currency pair entered appears.
OR
Click **[Back to Dashboard](#)** to navigate to the Dashboard.

[Home](#)

20. Inactive Accounts

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

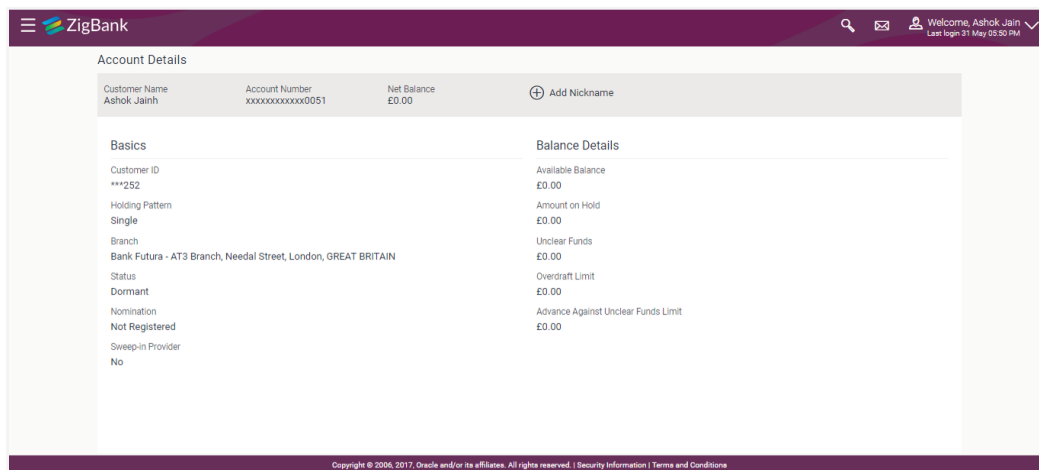
How to reach here:

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

To view inactive account details:

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

Inactive Accounts – Account Details



Field Description

Field Name	Description
Account Details	
Customer Name	Name of primary account holder.
Account Number	Account number in the masked format.
Net Balance	The amount that can be withdrawn from the account
Nickname	The nickname given to the account by the account holder. This nickname can be changed or deleted. For more information on Account Nickname, refer Account Nickname .

Basics

Customer ID Customer ID of the primary account holder is displayed in masked format.

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.

Mode of Operation Operation mode of the account.
The possible values are:

- Mandate Holder
- Single
- Either Anyone or Survivor
- Former or Survivor
- Jointly

Branch Branch name in which the account is held along with the address.

Status Status of the account.
Status could be:

- Inactive
- Dormant

Nomination Status of nominee registration for an account.

Sweep-in Provider Current and Savings account that is linked as a provider account number for sweep-in facility.

Balance Details

Available Balance The current available balance in the account.

Average Balance The average balance in the account.
This field appears only if user has opted for Third Party integration.

Amount on Hold Displays the earmarked amount or the amount on hold in the account.

Net Balance The amount that can be withdrawn from 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 cheques and drafts that have not yet completed the bank's clearing cycle.
Overdraft 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.


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

[Home](#)

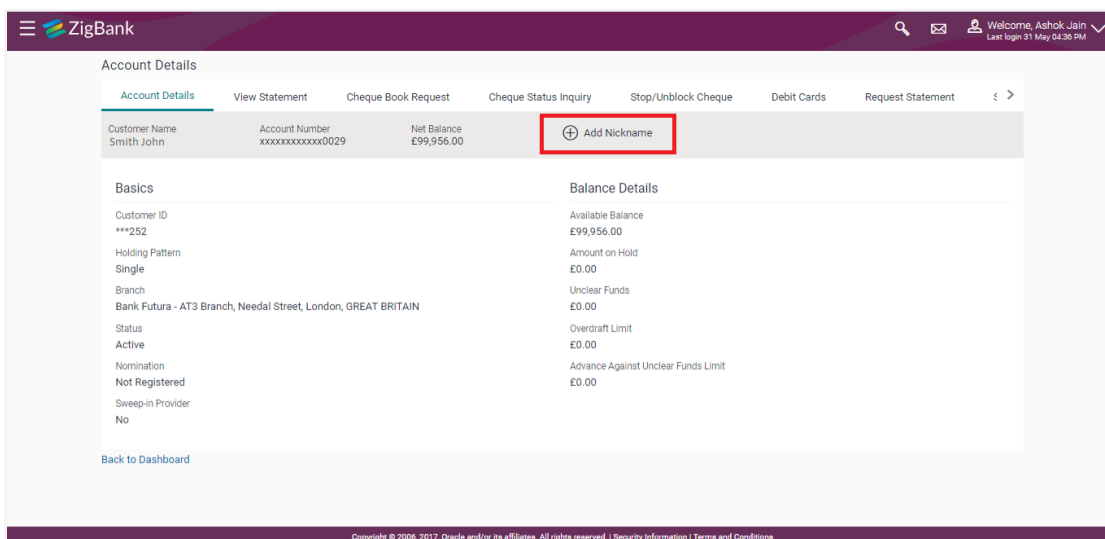
21. Account Nickname

Customer can assign a specific name to a current or savings account. This is useful if customer wishes to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. The application also allows customer to modify or delete the nickname whenever required.

To add nickname to account:

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

Add Nickname- Example




The screenshot shows the ZigBank Account Details page. The 'Add Nickname' button is highlighted with a red box. The page displays account information for Smith John, including account number, net balance, and various details like holding pattern, branch, and status.

Field Description

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



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

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete


The screenshot shows the ZigBank account details page. At the top, there's a navigation bar with the ZigBank logo and user information: 'Welcome, Ashok Jain' and 'Last login 21 May 05:50 PM'. Below this, the 'Account Details' section is displayed. It includes a table with the following information:

Customer Name	Account Number	Net Balance	Nickname
Ashok Jainh	xxxxxxxxxxxx0051	£0.00	SmartSaver  


Below the table, there are two columns of details:

- Basics:** Customer ID (***252), Holding Pattern (Single), Branch (Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN), Status (Dormant), Nomination (Not Registered), Sweep-in Provider (No).
- Balance Details:** Available Balance (£0.00), Amount on Hold (£0.00), Unclear Funds (£0.00), Overdraft Limit (£0.00), Advance Against Unclear Funds Limit (£0.00).

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4. Click , to modify nickname.

OR

Click , to save your updates.

OR

Click , to delete nickname.

FAQs

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

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

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

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

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

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

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

If the card is hotlisted, it cannot be reactivated, you can make a request for a new debit card. However, if the card was blocked, it can be unblocked and reused.

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