

Oracle Banking Digital Experience

Wallets User Manual
Release 18.3.0.0.0

Part No. F12056-01

December 2018

ORACLE®

Wallets User Manual

December 2019

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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 Universal Banking 14.2.0.0.0	Oracle Banking Payments 14.2.0.0.0
1	Wallet Registration - Prospect User	✓	✗
2	Wallet Registration - Existing User	✗	✓
3	Wallets Widget	✗	✓
4	Add funds to wallet – My Account	✗	✓
5	Add funds to wallet – Request From Wallet	✗	✓
6	Add funds to wallet – External Resources	✗	✗
7	Transfer Money – Between Wallets	✗	✓
8	Requested Funds Summary	✗	✓
9	Wallet Statement	✗	✓
10	Account Details	✓	✗
11	CASA account opening for existing Wallet user	✓	✗

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3. Wallets

Today's need of a user is to make fast and easy payment using a hand held device. To know recipient's bank details or entering it while making a payment (or maintaining it) is tedious and time consuming. Payment using a contact number or email id is far more convenient to the user as it is hassle free and requires no maintenance of payment details.

In order to facilitate easy and fast payments for users, a digital channel introduced as 'Wallets'. Wallets will serve easy payments to the recipients just by entering the recipient's email id or mobile number. The bank can serve additional channel for its users for basic banking and a trending way of making payments.

With wallet, user can perform basic banking using a simple and easy to use user interface.

Wallets features includes:

- Wallet Registration
- Wallet Dashboard
- Add funds to wallet
- Request Funds History
- Transfer Money
- Requested Funds from other Wallet users
- Wallet Statement
- Wallet Account Details

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4. Wallet Registration – Prospect User

In order to avail wallet and its services, user needs to register for the wallet. The Wallet registration option is available on the bank's portal so that, new user (prospect user) can also access and register for Wallet account to avail the benefits and services of the wallet account with the bank.

A prospect user needs to follow wallet registration process which involves a few steps.

Steps involved in wallet registration;

- A verification code will be sent to the user's mobile number entered at the first step of registration.
- User needs to enter the verification code as received.
- On successful authentication (OTP), the user needs to enter the personal details, such as name, date of birth, email id etc.
- User needs to provide the identification document details and address details
- System allows user to proceed further and create login credentials to get the registration process completed.
- Once registered user lands on the wallet dashboard and can start using the wallet.

How to reach here:

Bank Portal > Wallets - Signup

Wallet – Sign Up

ZigBank Login

Your financial security guaranteed.

Choose from our range of products

- Savings
- Checking
- Term Deposits
- Credit Cards
- Tools & Calculators
- Auto Loan
- Personal Loan
- In Principle Approval
- Mortgage Loans
- Wallet Sign up

Achieve your Dream with us

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

Proceed

Get instance loan with in principle approval.

View Products

Tools & Calculator

- Loans
- Term Deposits
- Eligibility
- Foreign Exchange

Get in touch with us

Company
Home
About Us
Help

Legal
Terms and Conditions
Privacy Policy
Press

Helpful Links
Sign Up
Compare Rates
Members only Offers

Contact Us
Oracle Corporation
500 Oracle Parkway
Redwood Shores
CA, 94065

Locate a Branch

Submit

Social

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To register for the digital wallet:

1. Click **Sign Up**. The **Wallet – SignUp** screen appears.

Wallet – Sign Up Mobile Verification

Field Description

Field Name	Description
Welcome to Zig Bank Wallet	
Sign up with mobile number	
Mobile Number	Mobile number of the user to be used for registration.
I agree to the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for wallet access.
Terms and Conditions Link	Click this link to view the terms and conditions.

2. In the **Mobile Number** field, enter the mobile number of the user.
3. Click the **Terms and Conditions** link to view the terms and conditions.
4. Select **I agree to the terms and conditions** check box to acknowledge agreement to the terms and conditions.
5. Click **Get OTP**.
6. The OTP will be received on the user's mobile number and **Wallet – SignUp Verify your Mobile** screen appears. For more information, click [here](#).
7. Enter the code and click **Submit OTP**.
8. The **Enter Profile Details** screen appears, enter the relevant information.

Note:

- 1) Mobile number of the user should be unique and no existing accounts with same mobile

number should exist with the bank.

2) Bank should maintain 2FA as OTP for the service of this transaction to work.

Welcome to Zig Bank Wallet - Enter Profile Details

Welcome to Zig Bank Wallet

Enter Profile Details

Gender
Male

First Name
John

Middle Name (optional)
S

Last Name
Smith

Email Id
john.smith@example.com

Date of Birth
20 Dec 1999

Next Back

Note

Add money to wallet instantly from your linked Bank Account, request funds from other wallet users or add funds using your debit/credit cards or netbanking of any other bank account.

You can easily send money to your friends, recharge your phone, pay bills and much more through the amount added to your Wallet.

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Field Description

Field Name	Description
Gender	The gender of the applicant. The options are: <ul style="list-style-type: none">• Male• Female• Others• Prefer not to disclose
Title	Title of the applicant.
First Name	First name of the applicant.
Middle Name	First name of the applicant.
Last Name	Last name of the applicant.
Email	Email id of the applicant.
Date of Birth	Date of birth of the applicant.

9. In the **Gender** field, select the appropriate option.

10. In the **First Name** field, enter the first name of the applicant.

11. In the **Middle Name** field, enter the first name of the applicant.
12. In the **Last Name** field, enter the last name of the applicant.
13. In the **Email** field, enter the email address of the applicant.
14. In the **Date of Birth** field, select the date of birth.
15. Click **Next** to continue to the next screen. The screen to provide the identification documents appears.
OR
Click **Back** to navigate back to the previous screen.

Welcome to Zig Bank Wallet - Document Details

Field Description

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

Welcome To Zig Bank Wallet

Please provide any of the following document details for identity verification.

Identity Document	Select the document that you want to provide as a proof of identity.
--------------------------	--

Enter (ID Card) Number	Enter the ID Card number for the above selected document.
-------------------------------	---

I confirm that above details are correct and can be used for completing my identity verification.	Select this checkbox to ensure the information provided by you is correct.
--	--

16. From the **Identity Document** list, select the appropriate document for identification.
17. In the **Enter (ID Card) Number** field, enter the document number of the above selected identification document.
18. Select the **I confirm that above details are correct and can be used for completing my identity verification** check box to confirm the information provided by you is correct.

19. Click **Next** to continue to the next screen. The screen to provide the address details appears.
 OR
 Click **Back** to navigate back to the previous screen.

Welcome to Zig Bank Wallet - Address Details

Field Description

Field Name	Description
Welcome To Zig Bank Wallet	
Please provide address details	
Address 1-3	First line, second line and third line of the applicant's address details.
City	The name of the city in which the applicant lives.
Country	The name of the country in which the applicant resides.
Zip Code	The zip code of the location of the applicant.

20. In the **Address 1-3** field, enter the address details of the applicant.
21. From the **Country** list, select the country of the applicant.
22. In the **Zip Code** field, enter the zip code of the applicant.
23. Click **Next** to continue to the next screen. The Setup Credentials screen appears.
 OR
 Click **Back** to navigate back to the previous screen.

Welcome to Zig Bank Wallet - Setup Credentials

Welcome to Zig Bank Wallet
Setup Credentials

User Id
john.smith@example.com

Password
.....

Confirm Password
.....

Your Password can:

- ✓ Have 6 to 15 characters
- ✓ Have uppercase (Minimum 1 mandatory)
- ✓ Have lowercase (Minimum 1 mandatory)
- ✓ Have numbers (Minimum 1 mandatory)
- ✓ Have special characters (Minimum 1 mandatory) (Allowed characters are @, #, \$)
- ✓ Not contain consecutive characters more than 5
- ✓ Not contain identical characters more than 8
- ✓ Not be a common password

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Field Description

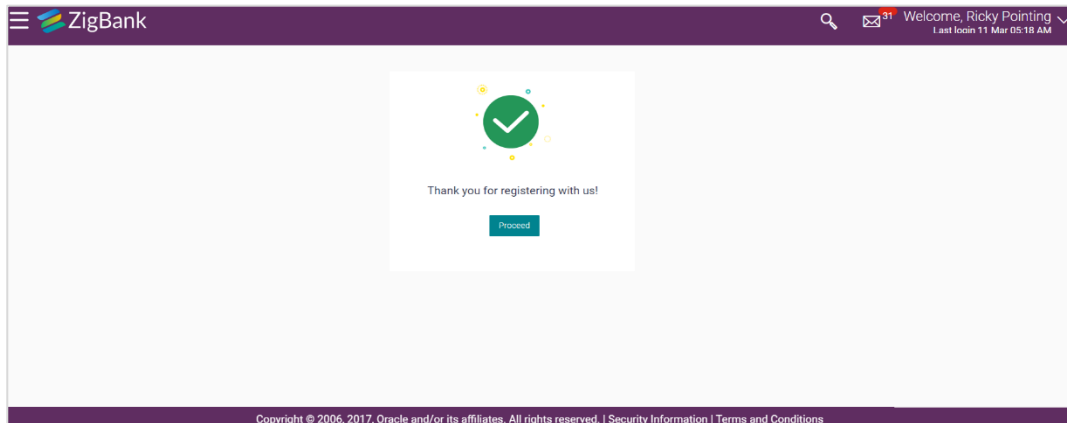
Field Name	Description
------------	-------------

Welcome To Zig Bank Wallet Setup Credentials

User Id	User name of the applicant which has been registered for login to the wallet.
Password	The password to be set by the applicant as per the password policy of bank.
Confirm Password	Re-enter to confirm the provided password.

24. In the **User Id** field, enter the user id of the applicant.
25. In the **Enter Password** field, enter the password.
26. In the **Confirm Password** field, re-enter the password.
27. Click **Submit** to confirm the details.
OR
Click **Back** to navigate back to the previous screen.
28. The success message of registering to the wallet appears.
Click **Proceed** to explore the wallet.

Wallet Registration - Confirm



FAQ

1. Where can I use my wallet?

You can use your wallet for:

- 1) Transferring funds to another wallet user
- 2) Making payments, doing recharges
- 3) Requesting funds from another wallet user

2. I have entered wrong OTP, how to register for a wallet now

If you have entered the wrong OTP, you can try providing the correct OTP again. There is also an option available to re-generate the OTP.

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5. Wallet Registration – Existing User

Using this feature existing retail user can register and use the wallet facility of the bank for various transactions. The existing user (prospect user) can register for Wallet account to avail the benefits and services of the wallet account with the bank by providing a 2FA (OTP) on the registered mobile number or email ID.

A wallet widget is available on the dashboard to register for wallet using a widget at the dashboard.

Steps involved in wallet registration;

- A verification code will be sent to the user's registered mobile number entered as the first step of registration.
- User needs to enter the verification code as received.
- On successful authentication (2FA), the user gets registered for wallet and can avail the benefits of the wallet account with the bank.

Once the use registration for the wallet is complete, a Wallet account is opened for the user at the host and user can perform the transactions using the same wallet account.

Following is the list of transactions where wallet will appear in the account list

- Transfer Money - Existing Payee Domestic/Internal
- Transfer Money - New Payee Domestic/Internal
- Transfer Money - My Accounts
- Adhoc Transfer - Internal
- Adhoc Transfer - Domestic
- Multiple Transfers
- Fund Transfer History
- Request Money
- Dashboard My Network
- Dashboard Recent Activity
- Quick Bill Pay
- Quick Recharge
- Alerts & Notifications
- PFM - Budget, Spend
- Electronic Bill Payment and Presentment

How to reach here:

Dashboard > Wallet Widget > Register Now

Wallet – Register Now

The screenshot displays the ZigBank digital wallet interface. At the top, the ZigBank logo is on the left, and the user's name 'Welcome, Ricky Pointing' and login time 'Last login 11 Mar 05:18 AM' are on the right. The main dashboard is divided into several sections:

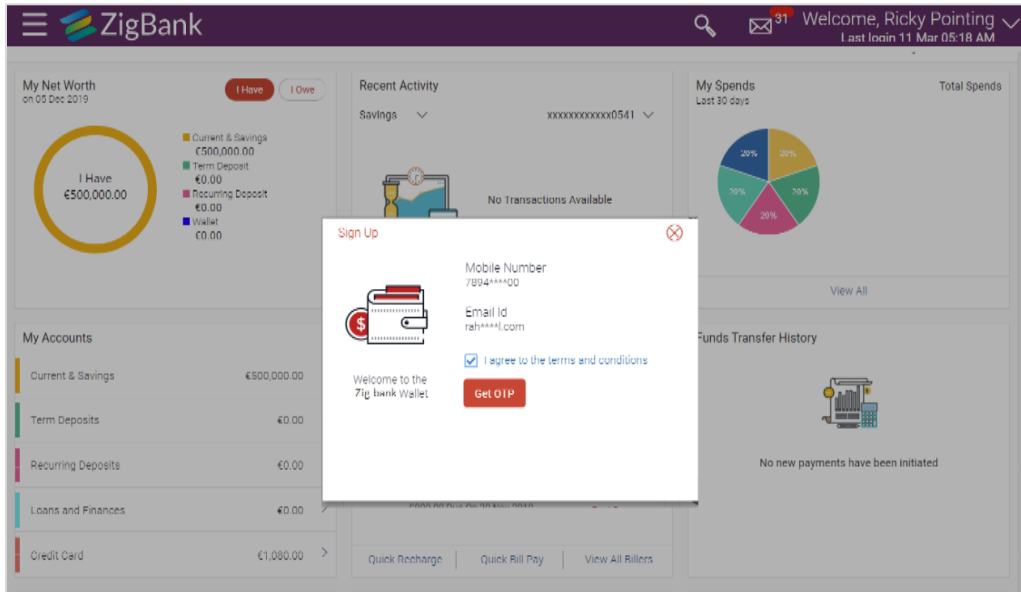
- My Net Worth:** Shows a total of €500,000.00 as of 05 Dec 2019. A donut chart breaks down the total into: Current & Savings (€500,000.00), Term Deposit (€0.00), Recurring Deposit (€0.00), and Wallet (€0.00).
- Recent Activity:** Displays 'No Transactions Available' for the account ending in xxxxxxxxxxxx0541.
- My Spends:** A pie chart shows spending distribution over the last 30 days, with each category representing 20%.
- My Accounts:** A list of accounts with their current balances: Current & Savings (€500,000.00), Term Deposits (€0.00), Recurring Deposits (€0.00), Loans and Finances (€0.00), and Credit Card (€1,080.00).
- My Bills:** Shows 'No bills presented due for payment' with options for Quick Recharge, Quick Bill Pay, and View All Bills.
- Funds Transfer History:** Shows 'No new payments have been initiated'.
- Service Request:** Shows 'No Actions Pending' with options to Raise New Request or Track Request.
- Notifications:** Shows 'No New Notifications' and a 'View All' link.
- My Advisors:** Advises the user to contact Futura Bank for advisor details (1800-000-000).
- DEAL OF THE DAY:** Promotes a 50% off on purchases with a 'Terms & Conditions apply' note.
- FuturaMax:** Promotes a service to manage money at one place with a 'Link Account' button.
- Wallet:** Promotes transferring money to the wallet for shopping, bill payments, and recharges, with a 'Register Now' button.

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To register for the digital wallet:

1. Click **Register Now**. The **Wallet – SignUp** screen appears.

Wallet – Sign Up with Mobile number



Field Description

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

Welcome to Zig Bank Wallet

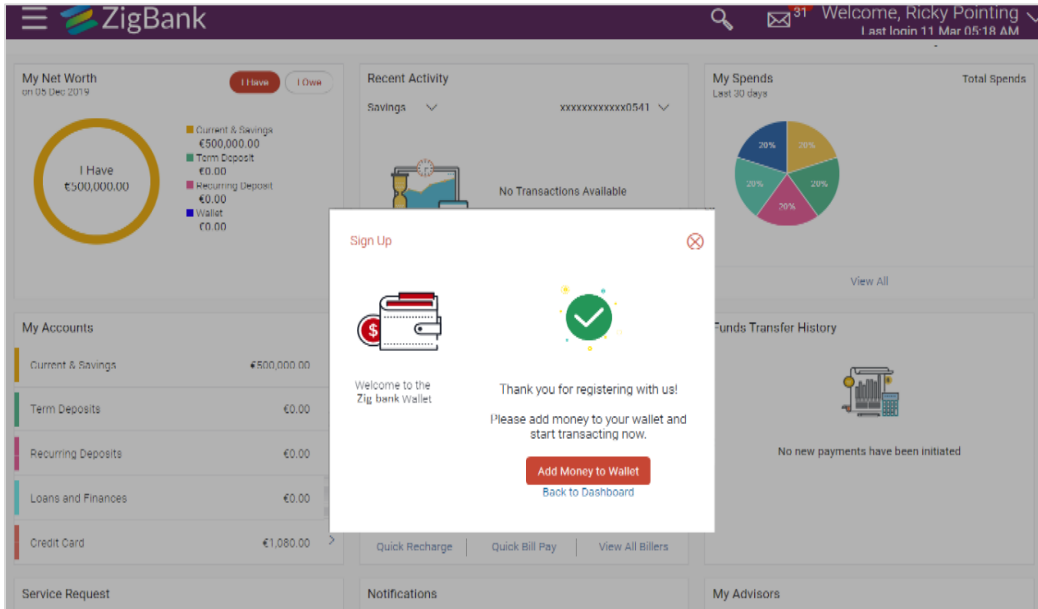
Sign Up

Mobile Number	Displays the registered mobile number.
Email ID	Displays the registered email ID
I agree to the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for wallet access. Click on the link to view the terms and conditions.

2. In the **Mobile Number** field, the registered mobile number of the user is displayed.
3. In the **Email ID** field, the registered email ID of the user is displayed.
4. Click the **I agree to Terms and Conditions** link to view the terms and conditions.
5. Select the **I agree to the terms and conditions** check box to acknowledge agreement to the terms and conditions.
6. Click **Get OTP**.
7. The OTP will be received on the user's registered mobile number and **Wallet – SignUp Verify your Mobile** screen appears. For more information, click [here](#).
8. Enter the code and click **Submit OTP**.
9. The success message of registering to the wallet appears.
Click **Add Money to Wallet** to add funds to the wallet.

OR
Click the **Back to Dashboard** link to go to the Dashboard.

Success Message



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6. Wallets Widget

Wallet widget provides a bird's eye view of the wallet along with additional options available to the customers using wallet. This allows quick access to the most frequently used transactions directly from the main dashboard. It also displays the available balance in the wallet account.

Following wallet transactions can be initiated using Wallet Widget:

- Add Money
- Send Money
- View Statement

Click on individual components to see the detailed snapshot.

The screenshot displays the ZigBank dashboard for user Ricky Pointing. The dashboard is organized into several sections:

- My Net Worth:** Shows a total of €500,000.00 as of 05 Dec 2019. A donut chart breaks down the total into: Current & Savings (€500,000.00), Term Deposit (€0.00), Recurring Deposit (€0.00), and Wallet (€0.00).
- Recent Activity:** Displays 'No Transactions Available' for the selected account (xxxxxxx0541).
- My Spends:** A pie chart shows spending distribution for the last 30 days: 20%, 30%, 20%, and 30%.
- My Accounts:** Lists Current & Savings (€500,000.00), Term Deposits (€0.00), Recurring Deposits (€0.00), Loans and Finances (€0.00), and Credit Card (€1,080.00).
- My Bills:** Shows 'No bills presented due for payment' with options for Quick Recharge, Quick Bill Pay, and View All Bills.
- Funds Transfer History:** Shows 'No new payments have been initiated'.
- Service Request:** Shows 'No Actions Pending' with options to Raise New Request or Track Request.
- Notifications:** Shows 'No New Notifications' and a prompt to check for new notifications.
- My Advisors:** Prompts the user to contact Futura Bank for advisor details (1800-000-000).
- Wallet:** Prompts the user to 'Transfer money to wallet and use for shopping, bill payments and recharges' with a 'Register Now' button.
- Deal of the Day:** Promotes a 50% off on purchases.
- FuturaMax:** Promotes managing money at one place with a 'Link Account' button.

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Dashboard Overview

My Net Worth

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

Wallet Widget

Standard transactions supported in the wallet are accessible through the transaction section.

Transactions includes;

- **Add Money:** Click the link to go to the wallet **Add Money** screen.
 - **Send Money:** Click the link to go to the wallet **Send Money** screen.
 - **View Statement:** Click the link to go to the wallet **View Statement** screen. This displays the recent financial activities performed by the user. It displays the value date of transaction, description, amount of the transaction and the Dr/Cr indication along with the amount.
-

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7. Add Money To Wallet

In order to make fund transfers or payments through the wallet, there should be balance available in the wallet. The wallet can be funded by one of the following ways:

- From user's own accounts (Only for Existing CASA users)
- Request fund from other user wallet
- Funding from external accounts like credit card, debit card, other bank accounts (depending on Payment aggregator support)

Funding wallet from any credit or debit card or using internet banking requires processing the transaction through a payment aggregator.

Using internet banking, a user can fund wallet using his own account available within bank. After a successful authentication, a user can select an account from which the wallet is to be funded.

How to reach here:

Dashboard > Wallets Widget > Add Money
OR

Toggle Menu > Payments > Payments and Transfers > Transfer Money > Add Money To Wallet

7.1 My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate fund transfer from his own accounts held with the bank.

To add money to the wallet:

1. In the **Transfer Type** field, select the **My Accounts** option. The fields by which to initiate from own account transfer appear.

Add Money To Wallet

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Field Description

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

Transfer Type - My Accounts

Transfer From The list of user's own account from which the funds are to be transferred.

Balance On selecting a source account, the net balance of the account appears below the Transfer From field.

Transfer To Displays as 'Wallet' to which funds are to be transferred.

Amount Amount that needs to be transferred.
Currency is defaulted to destination account currency.

Note Free text for user to enter any comments/ remarks as desired by the user.

2. From the **Transfer From** account list, select the account from which transfer needs to be made.
3. In the **Amount** field, enter the transfer amount.
4. In the **Note** field, enter the appropriate comment.
5. Click **Submit**.
OR

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

OR

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

OR

Click the **Back to Dashboard** link, to navigate to the dashboard.

6. The **Add Money To Wallet - Review** screen appears. Verify the details, and click **Confirm**.

OR

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

OR

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

7. The success message appears, along with the reference number and transaction details.

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

OR

Click **More Payment Options** to access other payment options.

OR

Click **Add Favorite** to mark the transaction as favorite.

Note: User with only Wallet account will not be able to see this option to transfer money from their account. It is only for those who have existing CASA account with bank and have wallet account as well

7.2 Request from Wallet

With Wallet, user has the option to request funds from another wallet that is, from another user using the wallet.

User requests funds from the desired contact using the contact's mobile number. User needs to enter the desired contact mobile number and specify the funding amount to initiate the request for funds. However, it is necessary for the contact (owner mobile number) to have registered for wallet services.

The application identifies whether the mobile number is registered for the wallet. If registered, the request is honored else the initiation is not permitted.

To request from the contact:

1. In the **Transfer Type** field, select the **Request from Wallet** option. The fields to initiate the request from other wallet user appear.

Request from Wallet

ZigBank Welcome, Ricky Pointing
Last login 11 Mar 05:18 AM

Transfer Money

Transfer History **Add Money To Wallet** Upcoming Payments Pay Bills Multiple Bill Payments Manage Payees & Billers Requested Funds Summary

Transfer Type

My Accounts Request from Wallet External Sources

Requestee's Mobile Number
4500089889

Amount
€1,000.00

Note
Need money for bill payments

Submit Back Cancel

Back to Dashboard

Benefits

Load your Futura Bank Wallet by adding money now and make payments instantaneously from your wallet, and save time.

You can add money by linking a bank account or through Debit/Credit Cards and manage money on your mobile phone or computer

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Field Description

Field Name	Description
Transfer Type - Request from Wallet	
Requestee's Mobile Number	Mobile number of the wallet user from whom the money is to be requested.
Currency	Select the currency in which the transfer is to take place. Currency is defaulted to destination account currency.
Amount	The amount user wishes to request from other wallet user.
Note	Free text for user to enter any comments/ remarks to be conveyed along with the request to another wallet user.

2. In the **Requestee's Mobile Number** field, enter the mobile number of the contact.
3. From the **Currency** list, select the appropriate currency.
4. In the **Amount** field, enter the amount to be funded.
5. In the **Note** field, enter the appropriate comment.
6. To request for funds from the contact, click **Submit**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

- OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to navigate back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. A notification is sent to the contact person, about the request to fund the user's wallet and the success message appears, along with the reference number and transaction details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

7.3 External Resources

The user also has an option to fund the wallet from external resources like credit cards/debit cards/ other bank accounts (depending on Payment aggregator support). The user can add funds from the other bank account, even if does not hold account in the wallet account's bank.

To add money to the wallet from external resources:

1. In the **Transfer Type** field, select the **External Resources** option. The fields to initiate the fund request from external resources appear.

External Resources

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Field Description

Field Name	Description
Transfer Type - External Resources	
Amount	The amount user wishes to add funds from out of the bank sources using a payment aggregator.

2. In the **Amount** field, enter the amount to be funded.
3. Click **Submit**. The user is directed to payment aggregator's page as set by Bank's Administrator, with the amount getting defaulted from this screen.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.

Payment Method

Bill Desk

Payment Amount (EUR) : 1000

Select payment method

Debit Card Credit Card Net Banking

We accept

Visa Mastercard

Name on Card
John Smith

Card Number
1234445466

Expiry Date CVV
09/22 345

Save Card

Proceed Securely Cancel

Field Description

Field Name	Description
Payment Amount	The amount to be funded from out of the bank sources.
Select payment method	The payment method to be selected to fund the wallet. The options are: <ul style="list-style-type: none">• Debit• Credit• Net Banking
We accept	The type of credit/ debit card that is accepted for wallet funding by the bank.
Name on Card	The name embossed on the card.
Card Number	The debit card/ credit card number as mentioned in the card.
Expiry Date	The date on which the debit card/ credit card expires.
CVV	The unique three digit code displayed on the back of the card as security check.
Select your bank	This field appears if you select Net Banking option from Select payment method field.
Select your bank	The list of banks in which user holds the account.

Field Name	Description
Select account	The account number of the user in masked format.

4. From the **Select payment method** list, select the appropriate method of payment.
5. If you select **Debit Card/ Credit Card** option;
 - a. In the **Name on Card** field, enter the name mentioned on the card.
 - b. In the **Card Number** field, enter the credit or debit card number.
 - c. In the **Expiry Date** field, select or enter the card expiry date.
 - d. Click **Proceed Securely**. The user is directed to OTP verification screen.
 - e. Enter the OTP as received on your registered mobile number and click Submit. For more information, click [here](#).
 - f. The success message appears, along with the reference number and transaction details. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.
6. If you select **Net Banking** option;
 - a. From the **Select your bank** list, search or select your bank from which you want to add the funds. The user is directed to Login page of the selected bank.
 - b. Enter the **Customer Id** and **PIN** to login to your account, and click Login.
 - c. From the **Select Account** list, select your account from which you want to add the funds.
 - d. Enter the OTP as received on your registered mobile number and click Submit. For more information, click [here](#).
 - e. The success message appears, along with the reference number and transaction details. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

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8. Transfer Money Between Wallets

This feature enables the retail user having a wallet account with the bank, to initiate the payments from his wallet to the other user's wallet by specifying his mobile number without adding him as a payee. This is the easy, quick and safe method of payment, the user just needs to enter the mobile number of payee and amount to be paid.

The 'Between Wallets' option in the 'Transfer Money' screen enables the user to initiate the wallet to wallet transfer.

Prerequisites:

- Transaction and account access is provided to retail user
- The retail user and the payee has a wallet account for the purpose of transferring funds via wallet

How to reach here:

Dashboard > Payments Widget > Transfer Money
OR

Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money

To transfer money between the wallets:

1. In the Transfer Type field, select the Between Wallets option.
The fields by which to initiate a fund transfer between the wallets appear.

Transfer Money - Between Wallets

The screenshot displays the ZigBank 'Transfer Money' screen. At the top, the ZigBank logo is on the left, and a search icon, a notification icon with '31', and a user greeting 'Welcome, Ricky Pointing' with a dropdown arrow are on the right. Below the header, the 'Transfer Money' title is centered. A horizontal menu contains options: 'Favorites', 'Adhoc Demand Draft', 'Transfer Money' (highlighted with a blue underline), 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', and 'Fund Transfer History' with a right-pointing arrow. Underneath, the 'Transfer Type' section has four radio buttons: 'Existing Payee', 'New Payee', 'My Accounts', and 'Between Wallets' (which is selected). The main form area includes: 'Transfer From' set to 'Wallet'; 'Recipient's Mobile Number' with the value '1212120111'; 'Amount' set to '€1,200.00'; 'Balance : €958.20'; and a 'Note' field containing 'sending money against bill payment'. At the bottom of the form are two buttons: a green 'Transfer' button with a right-pointing arrow and a grey 'Cancel' button with a left-pointing arrow. To the right of the form is a white informational box with a blue crown icon and the text: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Zigbank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts. Haven't registered your payee yet? No problem! Use the Adhoc Transfer service to transfer money. Did you know? You can transfer money towards multiple payees at once from the Multiple Transfers option'. At the bottom left of the screen 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
Transfer From	Displays the wallet as a source account from which the funds are to be transferred.
Recipient Mobile Number	The mobile number of the recipient, to whom the funds is to be transferred.
Currency	The currency in which the transfer is to take place. Currency is defaulted to destination account currency.
Amount	Specify the amount to be transferred. Balance in the wallet account is shown below for easy reference.
Note	Any note or message to be conveyed along with the transfer to another wallet.

2. In the **Recipients Mobile Number** field, enter the mobile number of the payee.
3. In the **Amount** field, enter the transfer amount.
4. In the **Note** field, specify a note or remarks.
5. Click **Transfer** to initiate the payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
6. The **Transfer Money - Review** screen appears. Verify the details, and click Confirm.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to previous screen.
7. The success message appears, along with the reference number and transaction details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **Bill Pay** to go to the Bill Payment screen.
OR
Click **Add Favorite** to mark the transaction as favorite.

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9. Requested Funds Summary

With wallet, user has an option to see the history of the fund requests received and view the status of these requests. Also, user can accept or decline any request which is pending for transfer.

The user can see the history of fund requests sent by him and the status of these requests. The user can also send a reminder to those requests which are pending for fund transfer from the payer.

How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Requested Funds

To view the status of the requested funds:

1. Select the **Received Request** option. The list of all the fund requests received from other wallet user appear.

Requested Funds - Received Request

Request Date	Funds Requested From	Amount	Expiry Date	Remarks	Action
09 Dec 2019	rahul3@gmail.com	€11.00	11 Dec 2019	paise de do	Pay Decline
07 Dec 2019	rahul3@gmail.com	€10.00	09 Dec 2019	aasdf	Expired
07 Dec 2019	rahul3@gmail.com	€10.30	09 Dec 2019	Test tran	Expired

Field Description

Field Name	Description
Request Date	Date on which the funds request received from the other wallet user.
Funds Requested From	The name of the wallet user from whom the funds request received.
Amount	The transaction amount needed by the other wallet user.
Expiry Date	The date on which the received fund requests gets expired.
Remarks	The comment/ remarks received along with the request from the other wallet user.

Field Name	Description
Action	The action to be taken by the user that is to accept or decline any request, which is pending for transfer. Or the status of received requests which have been paid or declined.

- In the **Action** column, click **Pay** to accept any request, which is pending for transfer.
OR
Click **Decline** to decline any request which is pending for transfer.
- A pop-up message prompting the user to confirm the payment appears. Click **Yes** to initiate payment.
OR
Click **No** to cancel the request.
The success message of declining the request appears, along with the reference number and request details.
- The success message appears, along with the reference number and request details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

9.2 Requested Funds Summary - Sent Request

To view the status of the sent requests:

- Select the Sent Request option. The list of all the fund requests sent to the other wallet user appear.

Requested Funds Summary - Sent Request

The screenshot displays the ZigBank interface for 'Requested Funds Summary - Sent Request'. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '31', and user information: 'Welcome, Ricky Pointing' and 'Last login 11 Mar 05:20 AM'. Below the navigation bar, there is a section titled 'Requested Fund Summary Details' with a breadcrumb trail: '< Transfer History > Add Money To Wallet > Upcoming Payments > Pay Bills > Multiple Bill Payments > Manage Payees & Billers > Requested Funds Summary >'. There are two radio buttons: 'Received Request' (unselected) and 'Send Request' (selected). Below this, a table lists the fund requests:

Request Date	Funds Requested To	Amount	Expiry Date	Remark	Actions
03 Dec 2019	rahu3@gmail.com	€20.32	05 Dec 2019	Test	Rejected
07 Dec 2019	rahu3@gmail.com	€10.30	09 Dec 2019	Test Test	Send Reminder
03 Dec 2019	rahu3@gmail.com	€12.89	05 Dec 2019	Test	Send Reminder
05 Dec 2019	rahu3@gmail.com	€10.00	07 Dec 2019	Test	Send Reminder
07 Dec 2019	rahu3@gmail.com	€10.00	09 Dec 2019	aasdf	Send Reminder

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

Field Description

Field Name	Description
Request Date	Date on which the funds are requested from the other wallet user.
Funds Requested To	The name of the wallet user from whom the funds are requested.
Amount	The transaction amount requested from the other wallet user.
Expiry Date	The date on which the sent fund requests gets expired.
Remarks	The comment/ remarks to be conveyed along with the request to another wallet user.
Action	The action to be taken by the user that is to send reminder to the sent request. The status of the funds requested transaction.

2. In the **Action** column, click **Send Reminder** to send a reminder to the sent request.
3. A pop-up message displaying the success of sending the reminder appears. Click **Ok** to complete the transaction.

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10. View Statement

Statement plays an important role for customers to manage and control an account. Similar to any regular saving account, wallets supports activity statements for wallets as well. This Wallet statement shows all the accounting entries that affect the wallet balance. A brief summary of last few transactions can be viewed on the wallet dashboard.

However, there is also an option to view complete statement for the wallet. All transactions performed from wallet are shown in chronological order.

User can use the below filters to narrow the search the result.

- Transaction period
 - Current Month
 - Previous Month
 - Previous Quarter
 - Date Range
- Transaction type
 - Debits Only
 - Credit Only
 - All

User also has sort option to sort the result on the basis of transaction date.

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 wallet 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.

View Statement

The screenshot displays the 'View Statement' page for a ZigBank account. The account is identified as 'Wallet - Ricky John'. The opening balance is €0.00 and the closing balance is €959.20. A table of transactions is shown for 29 Jan 2019, with columns for Date, Description, Reference No, Amount, and Balance. The transactions include several 'Immediate Credit' entries and one 'transfer' entry. The page also features a 'Download' button and a pagination control showing 'Page 1 of 3 (1-10 of 23 items)'.

Date	Description	Reference No	Amount	Balance
29 Jan 2019	Immediate Credit	1902914293180000	€2.00 Cr	€959.20
29 Jan 2019	Immediate Credit	1902914448950000	€1.80 Dr	€957.20
29 Jan 2019	Immediate Credit	1902914446150000	€4.00 Dr	€959.00
29 Jan 2019	send	1902914445170000	€2.00 Cr	€963.00
29 Jan 2019	transfer	1902914371940000	€4.12 Cr	€961.00
29 Jan 2019	Immediate Credit	1902914352670000	€12.80 Dr	€956.88
29 Jan 2019	Immediate Credit	1902914352230000	€12.00 Dr	€969.68
29 Jan 2019	Immediate Credit	1902914351910000	€12.00 Dr	€981.68
29 Jan 2019	Immediate Credit	1902914348040000	€12.00 Dr	€993.68
29 Jan 2019	Immediate Credit	1902914346260000	€1,000.00 Cr	€1,005.68

Field Description

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

Account Number	Displays 'Wallet' as account number for which the statement to be requested.
-----------------------	--

Filter section

View Options Filters to view the transactions of a specific period.

The options are:

- Current Month
- Previous Month
- Previous Quarter
- Date Range

Date From - Date To The date range to view the transactions of a selected period.

This field appears if you select **Date Range** from the **View Options** filter.

Field Name	Description
	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> • All • Debits Only • Credits Only
Results	
Opening Balance	Opening balance in the wallet account.
Closing Balance	Closing balance in the wallet account.
Download	Click to download the statement.
Date	Date on which the wallet 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	The wallet balance along with the currency. The Balance column appears only if the option All has been selected as filter criteria in View Options field.

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

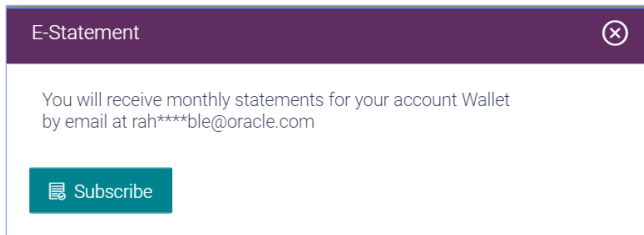
10.2 E-statements

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 for 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 **Go To Account Details** to go to Account Details screen.

10.3 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 ZigBank 'Pre-generated Statement' interface. A modal window is open, showing a search filter for Year (2018) and Month (All Months). Below the filter is a table of statements with columns for Statement Number, From, To, and Download. The background shows the 'View Statement' page with account details and a 'Request Statement' section.

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 on **Download** link against any record (.pdf) download the statement.in password protected pdf format.

FAQ

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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11. Account Details

The account details screen displays important information related to a wallet 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.

How to reach here:

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

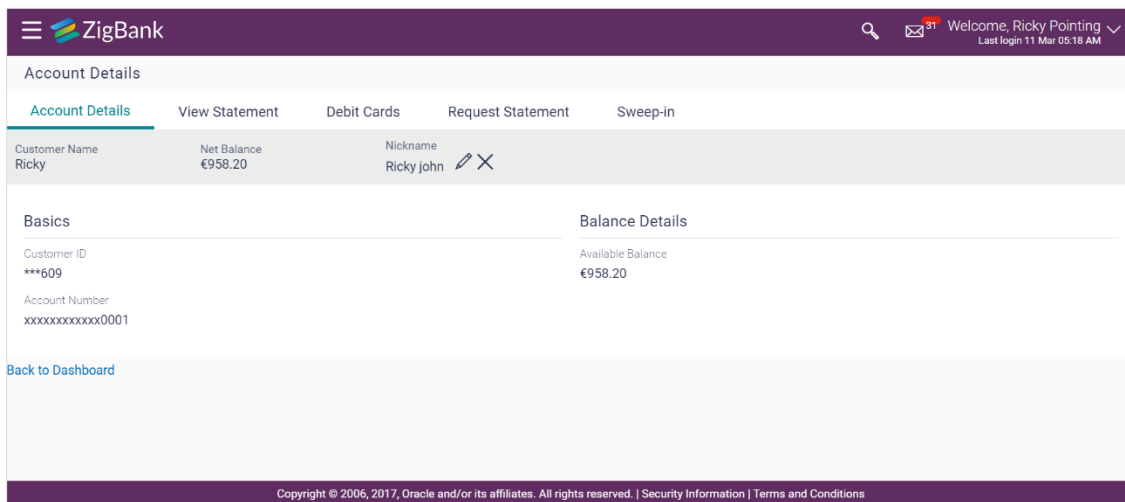
OR

Toggle Menu > Accounts > Current and Savings > Savings & Current Account Details > Choose Account > Wallet Account Details

To view the wallet account 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 wallet account record, and click on the more option icon, and then select **Account Details** option to view details of that account.

Account Details



Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Net Balance	The amount that can be withdrawn from the account.
Basics	
Customer ID	The primary account holder's customer ID in masked format.

Field Name	Description
Account Number	Account number of the Wallet Account is shown in masked format.
Balance Details	
Available Balance	The current available balance in the account.

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

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12. One Time Password

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (if not received or expired).

For OTP verification:

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

OTP Mobile - Verification



The screenshot displays the ZigBank mobile application interface. At the top, there is a navigation bar with the ZigBank logo and a user greeting: 'Welcome, Ricky Pointing' with a dropdown arrow and 'Last login 11 Mar 05:18 AM'. Below the navigation bar, the main content area is titled 'Welcome to Futura Bank Wallet'. It contains a message: 'A verification code has been sent to your email/mobile. Please enter that code below to complete the process'. There is a 'Verification Code' input field with a blue eye icon for toggling visibility. Below the input field are two buttons: 'Submit' (in red) and 'Cancel'. A link 'Did not get the code? Resend Code' is located below the buttons. To the right of the input field is a 'Note' section with a circular icon and text: 'Add money to wallet instantly from your linked Bank Account, request funds from other wallet users or add funds using your debit/credit cards or netbanking of any other bank account. You can easily send money to your friends, recharge your phone, pay bills and much more through the amount added to your Wallet.' At the bottom of the screen, there is a footer with the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Verification Code	The code sent to the customer to their registered mobile number.

2. Click **Submit OTP**. The success message appears.

FAQ

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

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

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

When you make an online transaction using your credit/ debit card, an OTP will be sent to your mobile phone via SMS.

Note:

1. Currently, users will not be able to use any future dated transaction or utilize pay later options using their Wallet Account.

2. Only OTP should be maintained as the second factor authentication mode for '*Wallet Registration*' event. Other second factor authentication modes like Soft Token, Security Questions etc. are not supported for this event.

3. Post wallet registration, if the wallet user subsequently wishes to apply for a savings/current account by going to a branch and an account is opened in the host system directly and not via OBDX. Branch user will change customer type to appropriate customer type and then open new account.

In this case, the OBDX bank administrator will need to operationally map the role of a "Customer" and remove the role of "Wallets" against the user in OBDX.

4. Only CASA is supported for Merchants in Inward Remittance.

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