Oracle Banking Digital Experience

Corporate Customer Services User Manual
Release 19.1.0.0.0

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Corporate Customer Services 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 19.1.0.0.0, 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 Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	First Time Login	NH	NH	NH
2	Forgot Password	NH	NH	NH
3	Session Summary	NH	NH	NH
4	My Profile	NH	NH	NH
5	E-Receipts	NH	NH	NH
6	Security Settings- Change Password	NH	NH	NH
7	Security Settings- Set Security Questions	NH	NH	NH
8	Themes	NH	NH	NH
9	Security Settings- Registered Device	NH	NH	NH
10	Security Question Authentication	NH	NH	NH
11	One Time Password Authentication	NH	NH	NH
12	Live Chat	NH	NH	NH
13	FATCA & CRS Form	✗	✗	✗
14	Mailbox- Mails (Without Interaction module)	NH	NH	NH
15	Mailbox- Mails (With Interaction module)	✗	✓	✓

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
16	Mailbox- Alerts	NH	NH	NH
17	Mailbox-Notifications	NH	NH	NH
18	View Limits - Daily and Monthly	NH	NH	NH
19	Loan Installment Calculator	NH	NH	NH
20	Loan Eligibility Calculator	NH	NH	NH
21	Term Deposits Calculator	NH	NH	NH
22	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	✕	✓	✓
	ATM / Branch Locator	NH	NH	NH
23	Leave Feedback	NH	NH	NH
24	**Reports**			
25	Daily Balance Position Report	✕	✓	✓
26	Partywise Payee Maintenance Report	NH	NH	NH
27	Partywise Pending Approval List Report	NH	NH	NH
28	Transaction Summary Report	✕	✓	✓

3. Customer Services

This module allows the bank customers to interact with bank and avail its services. It includes the following sub-modules:

- Channel On boarding: Channel Onboarding allows customers to register for channel access. Customers who do not have access to online channels can onboard themselves to access online channels without approaching a bank physically to request for channel access.

- Calculators: Calculators are the tools used by the users to simulate and thus understand the implications of financial decisions. The different kind of calculators could be, Term Deposit Calculator, Loan Calculator, Loan installment Calculator, Loan Eligibility Calculator, and Forex Calculator.

- Role specific dashboards: Dashboard is a landing page or screen wherein user can access various transactions. The dashboards are classified into categories like, Maker Dashboard, Viewer Dashboard, and Approver Dashboard.

- Mailbox: Mailbox allows bank customers to send and receive emails to a business user.

- Find ATM / Branch: ATM/ Branch locator allows a user to view the address and location of the ATMs and the branches at a geographic location.

- Reports: Reports are an integral part of actively managing any company. Management uses the reports to track progress towards its various goals, control expenditures, increase revenue, track fraudulent transactions if any. The two types of reports are, Adhoc Report and batch Reports

- Security Settings: Security settings are done to protect the sensitive data and information from security threats.

- View Transaction Limits: This option allows a user to view the utilized limits and available limits for use.

Home

4. Log-In & Log-Out

Log-in allows users to access the portal securely, view information and access transactions. Logging out enables users to exit from the system in a secure way, so that no one else can gain access to the system (without supplying valid credentials) and the entire system is secure.

Pre-requisites

The User must have a valid account with bank with online banking enabled. Other features related to accounts must be supported by the core banking system.

Features Supported In Application

- Log-in to the application
- Log-out of the application

4.1 Log-in to the application

The user requires authentic credentials to log in to the **Oracle Banking Digital Experience** application.

To log in to the application:

1. Open an internet browser to access the application.

2. Type the Oracle Banking Digital Experience URL in the Address bar, and press **Enter. Portal Page** appears.

Portal Page

Login page Overview

Icons

Following icons are present on the corporate dashboard:

- ![icon]: The logo of the bank.

- ![icon]: Click the toggle menu to access the transactions.

- ![icon] Login: Click this icon to log in to the application.

- ![icon]: Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Toggle Menu transactions:

- **Claim Money**

  Click here to claim for money.

- **Track Applications**

  Click here to track the progress of the account opening application.

- **Register**

  Click here to register with the bank.

- **Login**

  Click to log in to the application.

- **ATM/ Branch Loacator**

  Click to view the address and location of the ATMs and the branches of the Bank. For more information refer ATM/ Branch Locator.

- **Help**

  Click to launch the online help.

- **About**

  Click this menu to view the information about the application like version number, copyright etc.

Choose from our range of products

Savings

Click to apply for savings account.

Checking

Click to apply for checking account.

Term Deposits

Click to apply for deposit account.

Credit Cards

Click to apply for a credit card.

Auto Loan

Click to apply for auto loan.

Personal Loan

Click to apply for personal loan.

In Principal Approval

Click to apply for in principal approval application.

Mortgage Loans

Click to apply for mortgage loans.

Tools & Calculator

- Loans - Click to access loan calculator.

- Term Deposits - Click to access deposit calculator to calculate the interest on total value of deposit at maturity.

- Eligibility - Click here to access Loan Eligibility Calculator to calculate your loan eligibility.

- Foreign Exchange – Click here to access foreign exchange calculator to calculate foreign exchange conversion amounts and view the exchange rates (for supported currencies)

Get in touch with us

Company

- Home: Click to go to the home page

- About Us: Click to get the information about the bank

- Help: Click to contact for help.

Legal

This section displays the following links:

- Terms and Conditions

- Privacy Policy

- Press

Helpful Links

- Sign Up : Click here to sign up to the application

- Compare Rates : Click to compare rates

- Members only Offers: Click here to avail the offers

Contact US

Address of the bank.

Locate a Branch

Enter your location and search for the nearest branch.

Social

Click the social networking sites icons to connect to Facebook / twitter.

3. Click **Login**.
   The **Login** screen appears.
   OR
   Click **Register** if you are a new user.

4. In the **Username** field, enter the user ID.
   OR

   Click 🎹 icon to enter the username using the virtual keyboard.

5. In the **Password** field, enter the password.
   OR

   Click 🎹 icon to enter the password using the virtual keyboard.

Note: The characters typed in the **Password** field appear masked (•••••••) for security reasons.

6. Click **Login**.

7. The Dashboard **Overview** screen appears with broad level financial summary, outstanding and available balance in current and savings account, loans, term deposit, and credit cards.

4.2 Log-out of the application

To log out of the application:

1. In the top right corner, click ![Welcome, A Jain] icon.
   The success message of logging out appears.

2. Select the **Logout** option.
   The success message of logging out appears.

Home

5. First Time Login

When a new user logs into the application for the first time with the user name and password provided by bank, there are certain tasks that he/she needs to fulfill before being able to access the online services of the bank. These steps are configured by Bank and can include accepting Terms and Conditions, Setting up Security Question, My profile and limit information.

Note: The steps and sequence for 'First Time Login' may vary for different users as defined or configured by System Administrator.

Each step will either have Next or Skip button basis on the configuration done by Bank Administrator.

Prerequisites:

• The bank administrator has enabled the First time login steps for Corporate users.

 How to reach here:

Portal Page > Login

To log in to the application:

1. Open an internet browser to access the application.

2. Type the Oracle Banking Digital Experience URL in the Address bar, and press Enter.
   The **Portal** page appears.

3. Click **Login**.
   The **Login** screen appears.

Login

Field Description

Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

4. In the **Username** field, enter your user name.
   OR
   Click icon to enter the username using the virtual keyboard.

5. In the **Password** field, enter your password.
   OR
   Click icon to enter the password using the virtual keyboard.

Note: The characters typed in the **Password** field appear masked (••••••) for security reasons.

6. Click **Login**. The **Force Password Change** screen appears.

Note: Force Change password is not a part of First Time Login flow wizard, this screen will appear for every new user.
The Force Change Password screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered themselves.

Force Password Change

Field Description

Field Name	Description
Current Password	Enter your current password as received on your email address.
New Password	Enter a new password.
Re-enter Password	Re-enter the new password to confirm the same.

7. In the **Current Password** field, your current password as set by the bank.
   OR

   Click [icon] icon to enter the current password using the virtual keyboard.

8. In the **New Password** field, enter a new password.
   OR

   Click [icon] icon to enter a new password using the virtual keyboard.

9. In the **Re-enter Password** field, re-enter the new password.
   OR

   Click [icon] icon to re-enter the new password using the virtual keyboard.

10. Click **Submit**. The success message appears.

Note: Password Conditions get highlighted in green if the user's password is meeting the Password Policy criteria and highlighted in Red if the password is not as per the Password Policy maintained.

11. Click **Login** to log in to the application. The **Login** screen appears.

12. Enter the login credentials to log in to the application. The first screen of **First Time Login** as configured by the system administrator appears.

First Time Login - Terms and Condition

13. Read the terms and conditions.

14. Click **Accept** to accept the terms and Conditions.
    The next configured screen appears

Profile

Field Description

Field Name	Description
Personal Information	
User Name	Full name of the user gets displayed.
Date of Birth	Date of birth of the user gets displayed.
Aadhar Card Number	Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India.
	Note: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
PAN Card Number	PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India.
	Note: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
Contact Information	

Field Name	Description
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email ID	Email ID of the user, as maintained with the bank, gets displayed in masked format.
Fax Number	Fax number of the user, as maintained with the bank, gets displayed in masked format.
Phone Number	Phone number of the user, as maintained with the bank, gets displayed in masked format.

15. Click ✎ against the field that you want to edit.

16. Click **Next**. The next configured screen appears
    OR

    Click ⬇ **Download profile** to download the profile.

Daily Limits

Field Description

Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

Field Name	Description
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

17. From the **Channel** list, select a channel to view applicable limits.

18. From the **Transactions** list, select the transaction to view its limits.

19. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.

20. Click **Next**. The next configured screen appears
OR
Click **Edit** to edit the limits.

User Security Question Setup

21. Click **Setup Now** to setup security questions.
The **Set Security Questions** screen appears.

OR
Click **Skip** to skip this step.

Set Security Questions

Field Description

Field Name	Description
Security Questions	Select a question to be assigned as a security question. The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

22. From the **Security Question** list, select the security question to be added in your security question set.

23. In the **Answer** field, enter an answer for the corresponding security question.

24. Click **Save** to save the security questions.
    The user is directed to the **Dashboard** screen.

Home

6. Dashboards

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across corporate offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming business models and processes to reduce operating costs and improve productivity across both front and back office.

Role based dashboards have been designed to deliver the right information to the right people at the right time so they can make optimal business decisions. Multiple dashboards can be made available to the users based on their roles in a corporate.

Dashboard provides a quick view of the most relevant functions, to achieve a particular objective or complete a process. OBDX supports role specific dashboards for user - role combinations viz., Corporate Maker, Corporate Approver, Corporate viewer etc.

Pre-requisites

- User must have the relevant access from bank with online banking enabled.

- Other features related to accounts must be supported by core banking system.

Features Supported In Application

- Viewer Dashboard

- Maker Dashboard

- Approver Dashboard

6.1 Viewer Dashboard

Corporate Viewer Dashboard service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.

≡ ⚡ ZigBank   🔍 ✉ 👤 Welcome, Anderson wood ⌄
Last login 11 Jun 08:19 PM

Dashboard

⚠ You are required to submit FATCA & CRS related information. Please click the link to open the form. FATCA & CRS form

Financial Overview   Convention... ⌄

Net Worth
£349,967.47
- Current & Savings
- Term Deposits
- Loans and Finances
- Current & Savings Over...

Position By Currency

EUR   1.2M
GBP   1.1M
INR   1.6M

■ Assets   ■ Liabilties

Credit Line Usage

TERMFIN
LINE1

0   100K   200K   300K

■ Utilized Amount   ■ Remaining Amount

View Details

Bills Receivable/Payable

Bills Under LC

Receivable   0
Payable   0

0   10   20   30   40   50   60

Standalone Bills

Receivable   0
Payable   0

0   10   20   30   40   50   60

Trade Instruments   Expiry in 10 days ⌄

Import LC	0
Total Amount £0.00	
Export LC	0
Total Amount £0.00	
Outward Guarantee	0
Total Amount £0.00	

Reports

Party wise Payee Maintenance Report
110410883319001
11 Apr 2019 10:04:43 AM
✓ Processed

Party wise Payee Maintenance Report
110414204286001
11 Apr 2019 09:12:30 AM
✓ Processed

View All

Corporate Limits   Create Internal Transfer ⌄

Currently no limits are assigned to this transaction. Please contact administrator for further details.

View All

Current & Savings
6 Total Accounts
£1,096,492.34
GBP (2 Accounts)

Term Deposits
You do not have any Term Deposit

Loans and Finances
You do not have any Loans

Party Name	Account Number	Account Type	Net Balance ⌃
Berkshire Hathaway	Savings Account Class 1 xxxxxxxxxxx0067	Saving Account	₹871,000.00
Berkshire Hathaway	Savings Account Class 1 xxxxxxxxxxx0056	Saving Account	₹749,091.67
Berkshire Hathaway	Current Accounts - Regular xxxxxxxxxxx0034	Current Account	€649,887.82
Berkshire Hathaway	Current Accounts - Regular xxxxxxxxxxx0023	Current Account	£599,730.05
Berkshire Hathaway	Current Accounts - Regular xxxxxxxxxxx0045	Current Account	€549,968.52

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Activity Log   Financial ⌄ 🔍

Accounts (0)	Non Accounts (0)	Payments (8)	Bill Payments (0)	Bulk File (0)	Bulk Record (0)	Non Account Bulk Record (0)
Processed 0	Processed 0	Processed 8	Processed 0	Processed 0	Processed 0	Processed 0
In Progress 0	In Progress 0	In Progress 0	In Progress 0	In Progress 0	In Progress 0	In Progress 0
Rejected 0	Rejected 0	Rejected 0	Rejected 0	Rejected 0	Rejected 0	Rejected 0

Date	Description	From Account	Amount	Payee Account Details	Reference No	Status
04 May 12:43 PM	International Payment	xxxxxxxxxxx0058	$1,000.00	PaulAcc xxxxxxxxxxx2345	040578D41FFA	✓ Processed
04 May 12:37 PM	Own Account Transfer	xxxxxxxxxxx0036	€1,000.00	SELF xxxxxxxxxxx0058	040506A51482	✓ Processed
04 May 12:35 PM	Own Account Transfer	xxxxxxxxxxx0047	€1,000.00	SELF xxxxxxxxxxx0058	04050D228AC1	✓ Processed
04 May 12:29 PM	International Payment	xxxxxxxxxxx0058	$1,000.00	PaulAcc xxxxxxxxxxx2345	0405F9C65E82	✓ Processed
04 May 12:11 PM	Adhoc International Demand Draft	xxxxxxxxxxx0058	£1,000.00	Jack Collins	0405E70A6F5C	✓ Processed

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

Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- Welcome, A Jain : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.

- : Click the toggle menu to access the transactions.

- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Your Current View is**:Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.

- Accounts : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.

- Payments : Click here to access Payments related transactions or setting up of payments

- Bill Payments : Click here to access the Electronic Bill Payments and Presentment related transactions.

- Trade Finance : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- Forex Deal : Click this menu to view booked forex deals and initiate new forex deal.

- Liquidity Management : Click this menu to manage the cash flow, credit and working capital.

- Virtual Account Management : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and its manage its activities.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

- **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

- **Mail Box** : Click this menu to view the Mails, Alerts and Notifications.

- **Leave Feedback** : Click this menu to leave your feedback about the user interaction of the application.

- **ATM/Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.

- **Help** Click this menu to launch the online help.

- **About** Click this menu to view the information about the application like version number, copyright etc.

Financial Overview

The section provides a graphical representation of the distribution of assets and liabilities across the Current and Savings Accounts, Term Deposits & Loans & Finances accounts held with the bank. It also displays the total amount of assets, liabilities and the Net Worth. Account types displayed in the section include CASA, term deposits, and loans & finances.

Position By Currency

The section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

New Message in Your Inbox

The section displays the count of messages and notifications received by the logged in user. Click **Go to Mailbox** link to view all the notifications sent by the bank.

Pending for Action

The section displays the number of transactions pending for his approval, The Switch to Approver Dashboard link allows the corporate viewer to switch to approver dashboard from the viewer dashboard to approve the transactions that need approvals.

Credit Line Usage

This section displays a snapshot of the line limits of the user.

- **Utilized Amount**: The limits utilized by the party from the total set limit.

- **Remaining Amount**: The limits remaining from the total set limit.

Click **View Details** to access the Line Limit Utilization screen.

Bill Receivable/ Payable

The section displays the summary of all import and export bills associated with specific party/ parties. The dashboard allows the user to view the total amount receivable and payable with respect to the trade bills (Under LC and standalone) immediately after logging in.

Trade Instruments

Trade Instruments section allows the user to view the summary of all trade instruments (Import-Export LC, outward guarantee) that are going to expire in near future and are associated with specific party/ parties.

The user can view the trade instruments that are going to expire within 10 days, 15 days and 30 days by selecting the option from the drop-down.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
    - Party Name: Displays the party names linked to the ID and holding the accounts
    - Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
    - Account Type: Displays the type of account viz., savings or current etc
    - Net Balance: The balance amount in the account is displayed
- Term Deposits:
    - Party Name: Displays the party names linked to the ID and holding the deposits
    - Deposit Number: Displays the TD Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
    - Interest Rate: shows the applicable rate of interest on the TD
    - Maturity Date: shows the date of maturity of deposit

- ▪ Principal Balance: shows the amount invested in deposit

- ▪ Maturity Balance: shows the amount which would be available on the date of maturity.

- • Loans and Finances

  - ▪ Party Name: Displays the party names linked to the ID and holding the loans

  - ▪ Account Number: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.

  - ▪ Interest Rate: Applicable rate of interest

  - ▪ Maturity Date: The Maturity Date of the Loan account

  - ▪ Outstanding Balance: Outstanding Amount against the loan

Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Click **View All** to access the Limits transaction.

Activity Log

The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly: Financial / Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

🔍 : Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

   Financial: This displays the financial transactions initiated by the maker in the following categories

- • Accounts - The details of activity log are:

  - ▪ Date: Date of the transaction

  - ▪ Initiated By: User who has initiated the transaction

  - ▪ Description: Description of the transaction

  - ▪ Account Number: Account number of the transaction

  - ▪ Amount : Amount of the transaction

  - ▪ Reference Number: Reference Number of the transaction.

  - ▪ Status: Status of the transaction

- • Non Accounts : The details of activity log are:

- Date: Date of the transaction
- Initiated By: User who has initiated the transaction
- Description: Description of the transaction
- Amount : Amount of the transaction
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

- Payments

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee's account details
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bill Payments

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Biller Name: Name of the biller
  - Biller Location: Location of the biller
  - Details: Details of bill payment
  - From Account: Account number of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction
  - Status: Status of the transaction

- Bulk File

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Total Amount of Transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk Record

- Date: Date of the transaction
- Initiated By: User who has initiated the transaction
- Transaction Type: Transaction type of the bulk record
- Debit Account: Account number of the account to be debited.
- Amount: Amount of the transaction
- Payee Account Details: Payee's account number
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

- Non Account Bulk Record
    - Date: Date of the transaction
    - Transaction Type: Transaction type of the bulk record
    - Amount: Amount of the transaction
    - Initiated By: User who has initiated the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
    - Date: Date of the transaction
    - Initiated By: User who has initiated the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Biller Maintenance
    - Date: Date of the transaction
    - Initiated By: User who has initiated the transaction
    - Description: Description of the transaction
    - Payee/ Biller Name: Payee/ Biller name
    - Payee Type: Type of the payee
    - Category: Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Payee and Biller
    - Date: Date of the transaction
    - Initiated By: User who has initiated the transaction

- Description: Description of the transaction
- Payee/ Biller Name: Payee/ Biller name
- Payee Type: Type of the payee
- Category: Payee Category
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

- Bulk File

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk Record

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - Description: Description of the transaction
  - Reference Number: Reference Number of the record.
  - Status: Status of the record

- Trade Finance

  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Forex Deal

  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.
  - Description: Description of the transaction
  - Deal Type: Type of Deal user wants to initiate that is Spot or Forward

- Currency Combination: List of permissible currency combination for deal booking

- Amount: Amount for the forex deal

- Status: Status of the transaction

- Others

  - Date: Date of the transaction

  - Initiated By: User who has initiated the transaction

  - Transaction Type: Type of the transaction initiated

  - Description: Description of the transaction

  - Reference Number: Reference Number of the transaction

  - Status: Status of the transaction

- Liquidity Management

  - Date: Date of the transaction

  - Transaction Type: Type of the transaction initiated

  - Structure ID: Structure ID of the transaction

  - Structure Description: Description of the transaction

  - Reference Number: Reference Number of the transaction

  - Status: Status of the transaction

Transaction Journey

Click the **reference number** link on the description of activity log to view the Transaction Journey

This screen displays the transaction details and transaction journey of a transaction, and the current status of transaction whether it is Initiated, Approved or Processed.

Transaction Journey

Review

The section displays the details of the transaction.

Transaction Journey

This section displays the status of transactions. Transaction journey displays the status as:

- Initiation
- Approval
- Completion

1. Click **Back** to navigate to the **Dashboard**.
   OR
   Click **e-Receipt** to generate the e-receipt of the transaction.

6.1.2 Conventional/Islamic Accounts

This option enables the corporate users to view & select both Conventional & Islamic accounts under separate headers of "Conventional" & "Islamic" while processing any transaction in the entire application. These headers will appear for all transactions where there is an account dropdown or account selection of Current and Savings, Term Deposits and Loans is required.

Note: Users having both (Conventional & Islamic accounts) will be able to view their accounts in respective headers however, in case if he is only having either of account then there will be no separate header bifurcation for the same.
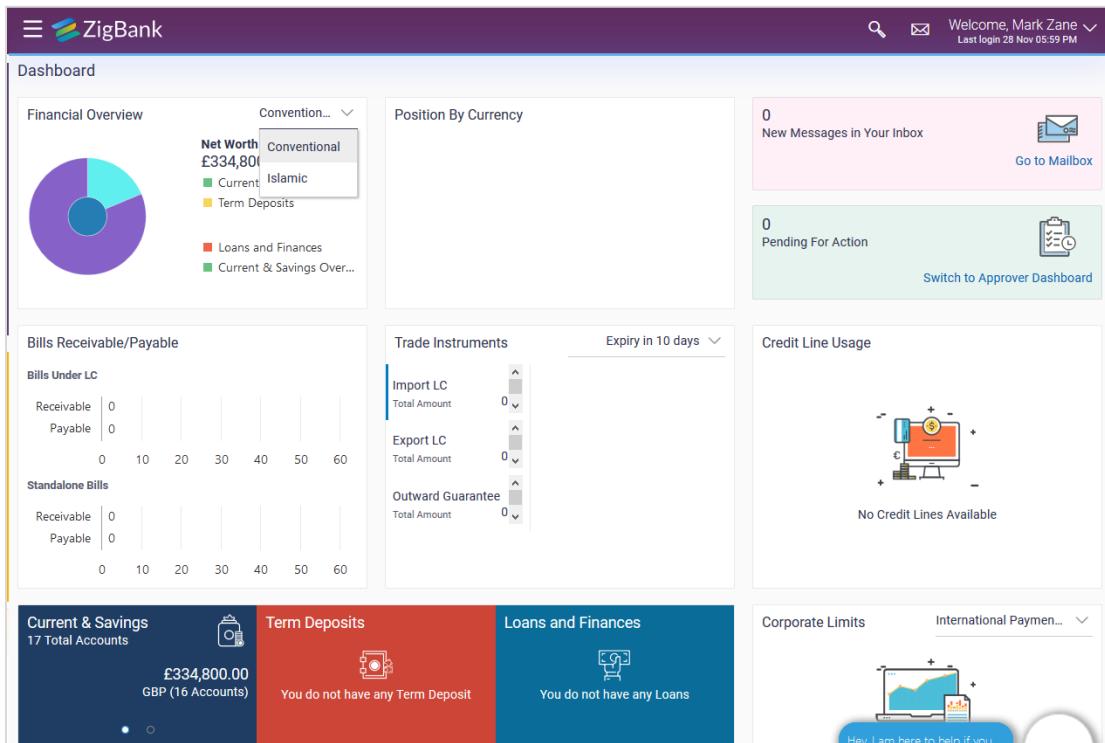
6.2 Maker Dashboard

This Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links have been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the

application.

- ▤: Click the toggle menu to access the transactions.

- ☒: Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Your Current View is**:Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.

- **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.

- **Payments** : Click here to access Payments related transactions or setting up of payments

- **Bill Payments** : Click here to access the Electronic Bill Payments and Presentment related transactions.

- **Trade Finance** : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.

- **Liquidity Management** : Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management** : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and its manage its activities.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

- **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.

- ⚙ Account Settings : Click this menu to set your preferences as well as daily limits and change password.

- 🖶 Mail Box : Click this menu to view the Mails, Alerts and Notifications.

- 💬 Leave Feedback : Click this menu to leave your feedback about the user interaction of the application.

- 📍 ATM/Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.

- ⑦ Help   Click this menu to launch the online help.

- ⓘ About   Click this menu to view the information about the application like version number, copyright etc.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA/ / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
  - Party Name: Displays the party names linked to the ID and holding the accounts
  - Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
  - Account Type: Displays the type of account viz., savings or current etc
  - Net Balance: The balance amount in the account is displayed

- Term Deposits:
  - Party Name: Displays the party names linked to the ID and holding the deposits
  - Deposit Number: Displays the Term Deposit Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
  - Interest Rate: shows the applicable rate of interest on the Term Deposit
  - Maturity Date: shows the date of maturity of deposit
  - Principal Balance: shows the amount invested in deposit
  - Maturity Balance: shows the amount which would be available on the date of maturity.

- Loans and Finances
  - Party Name: Displays the party names linked to the ID and holding the loans

- Account Number: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
- Interest Rate: Applicable rate of interest
- Maturity Date: The Maturity Date of the Loan account
- Outstanding Balance: Outstanding Amount against the loan

Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Click ⟨ , K , ⟩ **or** ⟩I **to navigate across page of account summary.**

Last 5 Payments

The section displays the last five payments initiated by the corporate user with the respective statuses on the dashboard.

Bulk File Upload

This section allows the user to upload files containing multiple payments.

The widget displays the following fields to upload the files:

- Identifier: File identifier created earlier in order to identify the file.
- Upload: Browse and select the file to be uploaded.

Click **Upload** to browse and select the file and then click **Submit** to browse and upload the file.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Ad-hoc Payment
- File Upload
- Funds Transfer
- Issue Draft
- Uploaded Files Inquiry

Work Snapshot for Today

This section displays the work snapshot of the current day of the logged in user along with the count of transactions with specific statuses (processed, In-progress, Rejected).

The widget displays the count of transactions as on the current system date as per their status as follows:

- Processed: Displays the count of transactions that are approved, as on the current system date.
- In Progress: Displays the count of transactions that are initiated, as on the current system date.
- Rejected: Displays the count of transactions that are rejected, as on the current system date.

Notifications

The notification section allows the corporate user to view latest four notifications sent by the bank. Click View All to view all the notifications sent by the bank. Also total count of unread notifications are shown on the screen.

Activity Log

The latest activity logs are displayed on the maker's dashboard. It is divided into two fields broadly: Financial / Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

🔍 : Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

Financial : This displays the financial transactions initiated by the maker in the following categories:

- Accounts - The details of the activity log are:
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Amount : Amount of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Non Accounts - The details of the activity log are:
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Amount : Amount of the transaction
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Payments
    - Date: Date of the transaction
    - Description: Description of the transaction
    - From Account: Source Account number of the transaction
    - Amount : Amount of the transaction
    - Payee Account Details: Payee's account details
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Bill Payments
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Biller Name: Name of the biller

- ▪ Biller Location: Location of the biller

- ▪ Details: Details of bill payment

- ▪ From Account: Source Account number of the transaction

- ▪ Amount : Amount of the transaction

- ▪ Reference Number: Reference Number of the transaction.

- ▪ Status: Status of the transaction

- Bulk File

  - ▪ Date: Date of the transaction

  - ▪ Description: Description of the transaction

  - ▪ Transaction Type: Transaction type of the file upload

  - ▪ File Name: Name of the file uploaded.

  - ▪ File Amount: Total Amount of Transaction.

  - ▪ Reference Number: Reference Number of the transaction.

  - ▪ Status: Status of the transaction

- Bulk Record

  - ▪ Date: Date of the transaction

  - ▪ Transaction Type: Transaction type of the bulk record

  - ▪ Debit Account: Account number of the account to be debited.

  - ▪ Amount: Amount of the transaction

  - ▪ Payee Account Details: Payee's account details

  - ▪ Reference Number: Reference Number of the transaction.

  - ▪ Status: Status of the transaction

- Non Account Bulk Record

  - ▪ Date: Date of the transaction

  - ▪ Transaction Type: Transaction type of the bulk record

  - ▪ Amount: Amount of the transaction

  - ▪ Reference Number: Reference Number of the transaction.

  - ▪ Status: Status of the transaction

  Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts

  - ▪ Date: Date of the transaction

  - ▪ Description: Description of the transaction

  - ▪ Account Number: Account number of the transaction

  - ▪ Reference Number: Reference Number of the transaction.

  - ▪ Status: Status of the transaction

- Biller Maintenance

- Date: Date of the transaction
- Description: Description of the transaction
- Payee/ Biller Name: Payee/ Biller name
- Payee Type: Type of the payee
- Category: Payee Category
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

- Payee and Biller
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Payee/ Biller Name: Payee/ Biller name
    - Payee Type: Type of the payee
    - Category : Payee Category
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Bulk File
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the uploaded file.
    - Transaction Type: Transaction type of the file upload
    - File Name: Name of the file uploaded.
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Bulk Record
    - Date: Date of the transaction
    - File Identifier: Unique code assigned to the record.
    - Transaction Type: Transaction type of the bulk record
    - Description: Description of the transaction
    - Reference Number: Reference Number of the record.
    - Status: Status of the record

- Trade Finance
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Beneficiary Name: Name of the Beneficiary against whom LC / Bill is to be created
    - Amount: Amount for the Letter of Credit / Bill
    - Reference Number: Reference Number of the transaction.
    - Status: Status of the transaction

- Forex Deal
  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.
  - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
  - Currency Combination: List of permissible currency combination for deal booking
  - Amount: Amount for the forex deal
  - Status: Status of the transaction

- Others
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Transaction Type: Type of the transaction initiated
  - Description: Description of the transaction
  - Reference Number: Reference Number of the transaction
  - Status: Status of the transaction

- Liquidity Management
  - Date: Date of the transaction
  - Transaction Type: Type of the transaction initiated
  - Structure ID: Structure ID of the transaction
  - Structure Description: Description of the transaction
  - Reference Number: Reference Number of the transaction
  - Status: Status of the transaction

Bulk File Upload Widget

The section allows the user to upload a bulk file directly from the dashboard.

Transaction Journey

Click the **reference number** link to view the Transaction Journey

This screen displays the transaction details and transaction journey of the specific transaction. It displays the current status of transaction whether (Initiated, Approved or Processed).

Transaction Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the initiated transaction for review.

Transaction Journey

This section displays the status of transactions that are initiated by the maker. Transaction journey displays the status as:

- Initiation

- Approval

- Completion

1. Click **Back** to navigate to the **Dashboard**.
   OR
   Click **e-Receipt** to generate the e-receipt of the transaction.

6.3 Approver Dashboard

This dashboard is available for corporate users who is responsible for approving the transactions. Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:

- : Clicking this icon takes you to the dashboard.

- : Clicking this icon takes you to the Mailbox screen.

- : Click this icon to search the transactions.

- Welcome, A Jain ⌄ : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.

- : Click the toggle menu to access the transactions.

- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- **Your Current View is**:Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.

- Accounts : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.

- Payments : Click here to access Payments related transactions or setting up of payments

- Bill Payments : Click here to access the Electronic Bill Payments and Presentment related transactions.

- Trade Finance : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- Forex Deal : Click this menu to view booked forex deals and initiate new forex deal.

- Liquidity Management : Click this menu to manage the cash flow, credit and working capital.

- Virtual Account Management : Click this menu to manage your virtual accounts.

- Credit Facility Management : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- Supply Chain Finance : Click this menu to view your Supply Chain Finance business and its manage its activities.

- ⬛ File Upload : Click this icon to upload files and view the files already uploaded.

- ▤ Reports : Click this icon to generate the reports and view the generated reports.

- ▤ Application Tracker : Click this menu to track your loan, trade finance and credit facility applications.

- ⚙ Account Settings : Click this menu to set your preferences as well as daily limits and change password.

- ▤ Mail Box : Click this menu to view the Mails, Alerts and Notifications.

- 💬 Leave Feedback : Click this menu to leave your feedback about the user interaction of the application.

- ◉ ATM/Branch Locator : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Loacator** section.

- ⑦ Help   Click this menu to launch the online help.

- ⓘ About   Click this menu to view the information about the application like version number, copyright etc.

Notifications

The notification section allows the corporate approver to view last four notifications sent by the bank. Click **View All** to view all the notifications sent by the bank. User can also click on the specific notification to see the details.

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form.

The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer

- Funds Transfer

- Ad-hoc Payment

- Issue Draft

- File Upload

- Uploaded Files Inquiry

Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the **reference number**

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link to view, approve or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

My Approved List

This section displays the details of transactions that are approved by the approver user. Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

Click **Download** to download the summary of transactions approved by the approver user**.**

Click the **Search** icon to search and view previously approved transactions within specific date range.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan (combined by account currencies) with below details. Click the particular account number of CASA/ Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
    - Party Name: Displays the different party names linked to the ID and holding the accounts
    - Account Number: clicking the account number takes you to the Account Details screen.
    - Account Type: Displays the account type - savings or current.
    - Net Balance: The balance amount in the account is displayed
- Term Deposits:
    - Party Name: Displays the different party names linked to the ID and holding the deposits
    - Deposit Number: clicking the account number takes you to the Deposit Details screen.
    - Interest Rate: shows the applicable rate of interest on the various deposits
    - Principal Balance: shows the amount invested in deposit
    - Maturity Date: shows the date of maturity of deposit
    - Maturity Balance: shows the amount which would be available at the date of maturity.
- Loans and Finances
    - Party Name: Displays the different party names linked to the ID and holding the

loans

- Account Number: clicking the account number takes you to the Loan Details screen.

- Interest Rate: Applicable rate of interest of loan

- Maturity Date: date when the loan would be closed if all the due is clear

- Outstanding Balance: Amount which is left to be deposited against the loan

Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions.

It is divided into two fields broadly: Financial / Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

🔍 : Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**; you can select the start and end date to search the transaction.

Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:

  - Date: Date of the transaction

  - Description: Description of the transaction

  - Account Number: Account number of the transaction

  - Amount: Amount of the transaction

  - Reference Number: Reference Number of the transaction.

  - Status: Status of the transaction

- Non Accounts - The details of the activity log are:

  - Date: Date of the transaction

  - Description: Description of the transaction

  - Amount : Amount of the transaction

  - Reference Number: Reference Number of the transaction.

  - Status: Status of the transaction

- Payments

  - Date: Date of the transaction

  - Description: Description of the transaction

  - From Account: Source Account number of the transaction

  - Amount : Amount of the transaction

  - Payee Account Details: Payee's account number of the transaction

- ▪ Reference Number: Reference Number of the transaction.
- ▪ Status: Status of the transaction

- Bill Payments

  - ▪ Date: Date of the transaction
  - ▪ Description: Description of the transaction
  - ▪ Biller Name: Name of the biller
  - ▪ Biller Location: Location of the biller
  - ▪ Details: Details of bill payment
  - ▪ From Account: Source Account number of the transaction
  - ▪ Amount : Amount of the transaction
  - ▪ Reference Number: Reference Number of the transaction.
  - ▪ Status: Status of the transaction

- Bulk File

  - ▪ Date: Date of the transaction
  - ▪ Description: Description of the transaction
  - ▪ Transaction Type: Transaction types of the file upload
  - ▪ File Name: Name of the file uploaded.
  - ▪ File Amount: Amount to be debited from debit account.
  - ▪ Reference Number: Reference Number of the transaction.
  - ▪ Status: Status of the transaction

- Bulk Record

  - ▪ Date: Date of the transaction
  - ▪ Transaction Type: Transaction type of the bulk record
  - ▪ Debit Account: Account number of the account to be debited.
  - ▪ Amount: Amount to be debited from debit account
  - ▪ Payee Account Details: Payee's account number
  - ▪ Reference Number: Reference Number of the transaction.
  - ▪ Status: Status of the transaction

- Non Account Bulk Record

  - ▪ Date: Date of the transaction
  - ▪ Transaction Type: Transaction type of the bulk record
  - ▪ Amount: Amount of the transaction
  - ▪ Reference Number: Reference Number of the transaction.
  - ▪ Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts

- Date: Date of the transaction
- Description: Description of the transaction
- Account Number: Account number of the transaction
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction

- Payee and Biller
  - Date: Date of the transaction
  - Payee/ Biller Name: Payee/ Biller name
  - Payee Type: Type of the payee
  - Category: Payee Category
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk File
  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Bulk Record
  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - Description: Description of the transaction
  - Reference Number: Reference Number of the record.
  - Status: Status of the record

- Trade Finance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Forex Deal
  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.

- Deal Type: Type of Deal user wants to initiate that is Spot or Forward
- Currency Combination: List of permissible currency combination for deal booking
- Amount: Amount for the booked forex deal
- Status: Status of the transaction

- Others
    - Date: Date of the transaction
    - Initiated By: User who has initiated the transaction
    - Transaction Type: Type of the transaction initiated
    - Description: Description of the transaction
    - Reference Number: Reference Number of the transaction
    - Status: Status of the transaction
- Liquidity Management
    - Date: Date of the transaction
    - Transaction Type: Type of the transaction initiated
    - Structure ID: Structure ID of the transaction
    - Structure Description: Description of the transaction
    - Reference Number: Reference Number of the transaction
    - Status: Status of the transaction

Click **Download** to download the activity log.

Pending for Approvals

The Pending for approvals list contains transactions that have been initiated by the maker and are pending for approvals. When the approver user logins to the application, he can view the transactions that are pending for his decision to either approve or reject.

How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

1. Select the transaction pending for approval, by clicking on the checkbox against it and click on **Approve** or **Reject**

Pending for Approvals

	Date	Description	From Account	Amount	Payee Account Details	Initiated By	Reference No	Status
☐	09 Apr 12:21 PM	Domestic Demand Draft	xxxxxxxxxxxx0024	£50.00		Joe Bohr	0904407E7974	In Progress
☐	09 Apr 12:30 PM	Domestic Demand Draft	xxxxxxxxxxxx0024	£50.00		Joe Bohr	0904E3B2404B	In Progress
☐	13 Apr 5:52 PM	Bill Payment	xxxxxxxxxxxx0024	£100.00	AR4	Joe Bohr	1304E7223ADC	In Progress
☐	04 May 10:13 AM	International Payment	xxxxxxxxxxxx0013	₹27,923.00	xxxxxxxxxxxx0029	Joe Bohr	040518EC6B11	In Progress

Pending for Approvals — Financial

Accounts **1** Non Accounts **0** Payments **4** Bill Payments **0** Bulk File **0** Bulk Record **0** Non Account Bulk Record **0**

Page 1 of 1 (1-4 of 4 items) ⊨ < 1 > ⊭

2. The **Transaction Approval / Rejection** screen prompting to enter the approval / rejection remarks appear.
OR
Click **Cancel** to navigate to the **Dashboard**.

Approval Comment ⊗

Payments Transactions Approval

Remarks (Optional)

Cancel   Reject

3. Alternately, the approver can view detailed transaction summary, before approving / rejecting a transaction.

4. Click the **Reference Number** link of the transaction that has to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

Review and Transaction Journey

Transaction to approve

Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

Review

The section displays the details of the transaction

Transaction Journey

This section displays the status of transactions. The possible values for the status are:

- Initiation

- Approval

- Completion

5. Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen prompting to enter the approval remarks appear.
   OR
   Click **Reject** to reject the transaction.
   OR
   Click **Back** to navigate to the **Dashboard**.

6. Enter the remarks and click **Approve**.
OR
Enter the remarks and click **Reject**.
OR
Click **Cancel** to cancel the transaction.
The screen with success message along with the reference number appears.

FAQs

1. **If one user is configured so that he is having both the roles i.e. a Maker and an Approver, how can he switch the Dashboard View?**

   The user can go to the toggle menu and switch between the Maker / Approver roles.

Home

7. Forgot Username

Using this feature user can retrieve his channel banking Username, in case he has forgotten the same.

Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

How to reach here:

Portal > Forgot Username

To reset the username:

1. In the **Login** page, click **Forgot Username**. The **Forgot Username** screen appears.

Forgot Username - User Verification

Field Description

Field Name	Description
Email	Enter your email ID that is registered with the bank.
Date of birth	Enter your date of birth.

2. In the **Email** field, enter your email ID that is registered with the bank.

3. In **Date of birth** field, enter your date of birth.

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

5. The verification screen appears if the transaction is configured for Two Factor Authentication.

6. Enter the details required for second factor authentication.
   The **Forgot Username** confirmation screen appears.

Forgot Username – Confirmation Page
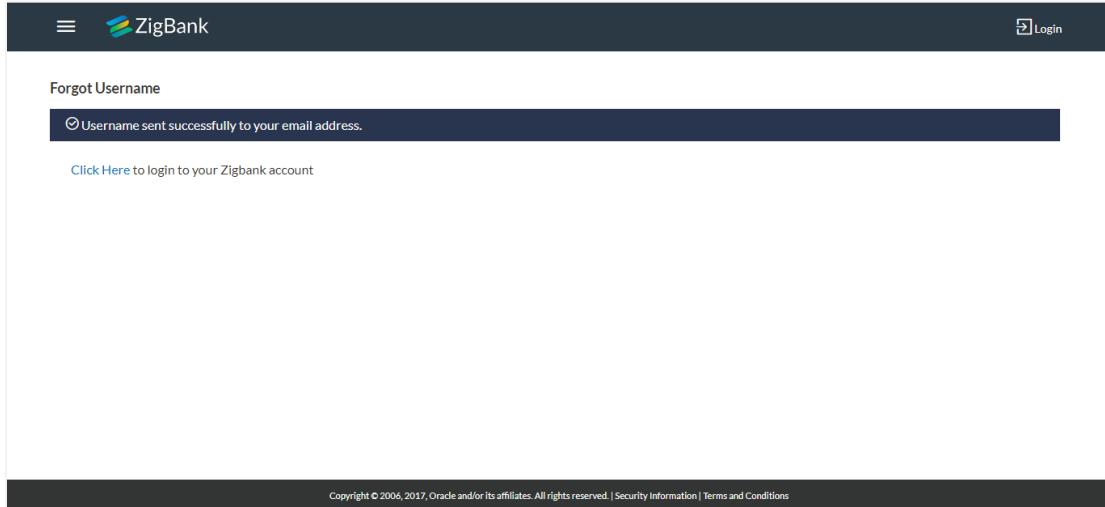
7. A message stating that the username has been sent to your registered email address appears. Click the **Click here** link to log in to the application.

Note: If a user has more than one user ID with the same email ID and DOB, then he/she will not be able to retrieve his/her User ID using the above function. In that case, the user will have to contact the bank for retrieving his/her user ID.

Home

8. Forgot Password

Login password is the password using which customer logs into the internet banking platform. User cannot access his bank accounts without the password. Forgot password feature allows user to reset their login password to access banking portal.

User is asked to enter his User ID and Date of Birth. His identity is validated through the two factor authentication process, post which, the user can setup a new login password for channel access.

Pre-requisites

- User must have a valid login credential to access the digital banking platform.
- System Administrator must have setup the two factor authentication for Forgot Password.

Features Supported In Application

- User Verification
- New Password Creation

How to reach here:

Portal > Forgot Password

To reset the password:

1. In the **Log In** page, click **Forgot Password**. The **Forgot Password** screen appears.

Forgot Password - User Verification

Field Description

Field Name	Description
Username	Log in id provided by the bank.
Date of birth	Date of birth of the user.

2. In the **Username** field, enter the log in id.

3. In **Date of birth** field, enter the date of birth of the user.

4. Click **Continue**.
   OR
   Click to **Cancel** the transaction.

5. The **Verification** screen appears. The user has to pass the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be as per the setup done by system administrator.

6. The **Forgot Password** screen appears.

Forgot Password – New Password Creation

Field Description
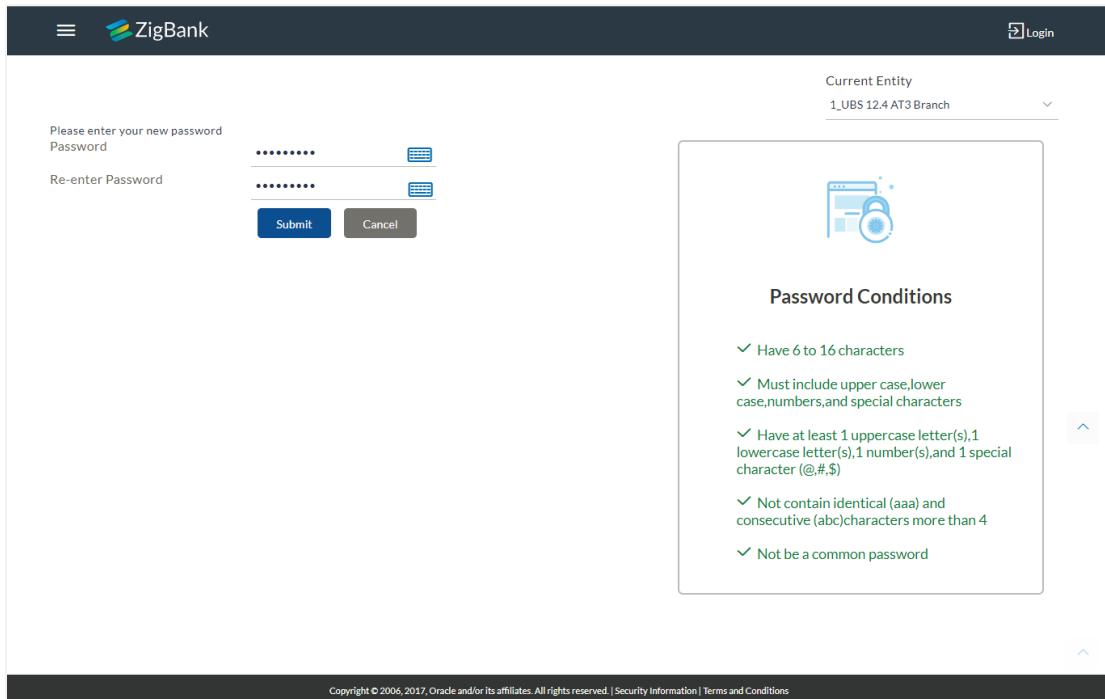
Field Name	Description
Please enter your new password	

Field Name	Description
Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

7. In the **Password** field, enter the password.
   OR

   Click ⌨ icon to enter the password using the virtual keyboard.

8. In the **Re-enter Password** field, re-enter the password.
   OR

   Click ⌨ icon to re-enter the password using the virtual keyboard

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

10. The success message of resetting the password appears. Click **Login** to log in to the application.

9. Live Chat

Multi-Modal Assisted Banking allows you to initiate a video or voice call and can share his / her screen with the Bank user in case they face an issue while completing a transaction or have any queries pertaining to their account. The multi-modal assisted banking feature is configurable. Below are the features being provided as part of the current release:

• Integration with Oracle Live Experience for assisting customer.

• An assisted banking icon across the application for end user, by clicking on which he/she can start the call.

• Business user can enable and disable this option from his user preferences.

Note: Live Chat is supported only when the user is logging from desktops.

How to reach here:

Bottom right corner of the application

To start a meeting:

1. Click '**Hey I am there to help if you need it'** icon.

2. The session recording message is displayed, click **Ok** to continue with the modal assisted banking session.
OR
Click **Cancel** to close the session.

Live Chat

3. Once the connection is established, a screen sharing message is displayed. Click **Ok**.
OR
Click **Cancel** to abort the live chat session.

Live Chat Screen Share

4. Share your screen message is displayed. Select the application and click **Share**.
   OR
   Click **Cancel** to abort the live chat session.

5. The screen is shared with the customer support representative.

Live Chat screen share

6. Business user can voice or video chat with the Bank executive basis on the configuration done by bank.

End Session
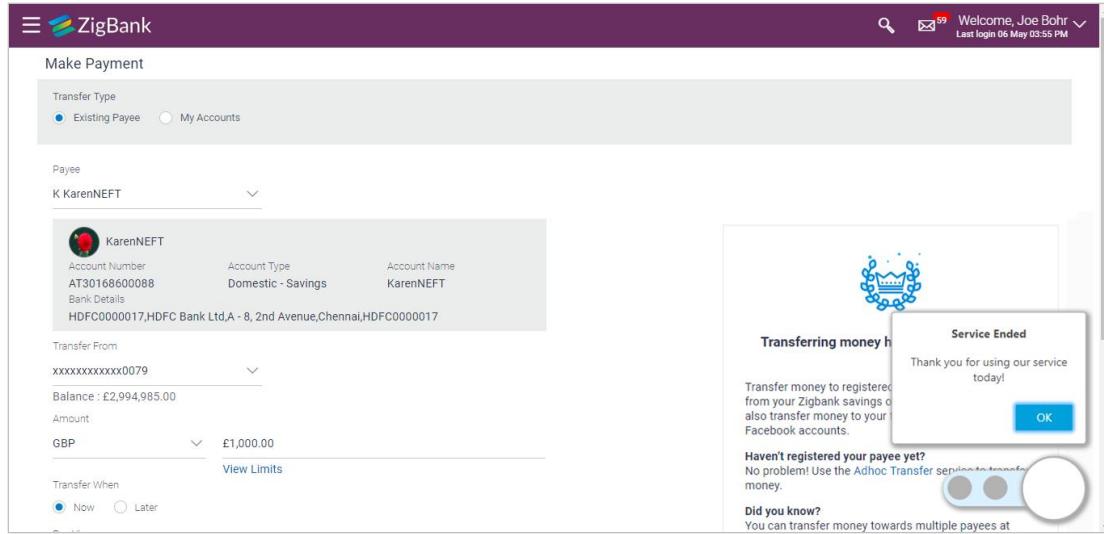
7. Screen shows the confirmation message once the session gets ended.

Home

10. Session Summary

The option used by the user to check the log of transactions and login details for the previous five logins. The user can view the entire session summary of the previous five logins, login and logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.

How to reach here:

Dashboard > Toggle Menu > Account Settings > Session Summary

Session Summary

Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	IP address from where channel is accessed.

1. Click ▶ against a specific record to view the details of that session. The session details appear.
   OR
   Click **OK** to navigate to the Dashboard screen.

Session Summary - Details

Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.).
IP Address	IP address from where channel is accessed.
Session Summary - Details	
Transaction Name	Name of the transaction, which is accessed in the session.
Status	Status of the transaction.
Transaction Date & Time	The date and time of the transaction.

Home

11. My Preference

11.1 Profile

Using this option, the user can view his profile details. View the Primary Party ID, last login time, email id, phone number, and date of birth and address of the user.

Pre-requisites

- User must have a Current and Savings Account with bank with online banking enabled.

- Other features related to accounts must be supported by core banking system and all the details are fetched from the system.

Features Supported In Application

- View the details about user, such as name, email, phone number as registered with the bank

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Profile
OR
Dashboard > My Profile icon > Profile

Profile

Field Description

Field Name	Description
User Name	Name of the user who is currently logged in.
Personal Information	

Field Name	Description
Date of Birth	Date of birth of the user.
Contact Information	
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email	Email id of the user, in masked format.
Phone Number	Phone number of the user, in masked format.

1. Click **OK** to navigate to the previous screen.
   OR

   Click ⬇ Download profile to download the profile.

FAQs

1. **Can the user edit his profile information?**

   No, user cannot edit his profile information; he can only view the profile details.

11.2 Primary Account Number

Primary account number for a user would be his main account to be used as a default for all transactional purposes. User has an option to choose a primary account if he is having multiple accounts mapped to him.

Note: The account number selected in this screen will appear as a default account in all the account number selection fields (applicable for all existing and new transactions).

Pre-requisites

User must have a valid login credential to access the digital banking platform.

Features Supported In Application

- Select Primary Account Number

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Primary Account Number

To select the primary account number:

1. All the user's account numbers with party name and nickname (if added) appear on the Primary Account Number landing screen.

Primary Account Number

Field Description

Field Name	Description
Select	Option to select the account number to be marked as a primary account number.
Account Type and Number	Account type and account number in masked format.
Party Name	Party name mapped to the account.
Nickname	The nickname given to the account by the account holder.

2. In the **Select** field, select the account number to be marked as primary account number.

3. Click **Submit**.
   The success message of saving the account number as a primary account number appears.

11.3 Alerts/Notifications

Using this option, user can subscribe or unsubscribe from alerts. These alerts are triggered on events that are configured in the system for alerts.

The users can subscribe to alerts which can be delivered through E-mail, SMS, on screen alert or through push notifications.

Pre-requisites

- User has provided his contact details such as email id and Mobile number
- User has subscribed to receive alerts, and or the bank sends certain mandatory alerts to all users.

Features Supported In Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Alerts/ Notifications

To subscribe to alert:

1. Click the desired module card. The **Alert Subscription** screen appears.

Alert Subscription

Field Description

Field Name	Description
Account Number	Account number in masked format.
Alert Type	Type of alert. Profile and Payments alerts, are default alerts
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: • ✉ Email: alert is to be sent as an email • 💬 SMS : alert is to be sent as an SMS on the user's mobile number • 🔔 On screen Mailbox: on screen, alert sent to user's mailbox • 📲 Push Notification: notifications are sent as a banner or pop-up message on the user's mobile number **Note**: The active mode is the delivery mode that has a ✅ icon against it.

2. From the **Account Number** list, select the appropriate account.

3. Select the desired **Alert Type** and click the required **Send Alert Via** option.

4. Click **Save** Changes to save the changes.
   OR
   Click **Cancel** to cancel the transaction.

5. The Review screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.

6. The success message along with the transaction reference number appears. Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Alert Options** to access other alert options.

11.4 Third Party Consents

This option allows the user to manage the access provided to third party application(s). The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. User can disable the access for a specific third party application whenever required.

Note: Third Party Applications will appear on this page only if the user has registered on any of the third party application and provided consent to the third party application to access accounts for inquiries and transactions.

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Third Party Applications

Third Party Consents

Field Description

Field Name	Description
Third Party Application Name	The name of the third party applications are displayed. Select a third party application to define access to the application.
Application Process	The option to enable the access for the application. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required.

Field Name	Description
Current and Savings/ Term Deposits/ Loans and Finances	The account level access provided for the set of Current and Savings / Term Deposits/ Loans and Finances account numbers to the third party. Select a product to define account and transaction level access to the third party.

1. Click **Edit** to enable the access. The **Third Party Consents – Edit** screen with values in editable form appears for user to modify account and transaction access.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   OR
   Click **Back to Dashboard** to go to the **Dashboard**.

Third Party Consents – Edit

Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions
Application Process	The option to enable the access for the application.
Current and Savings/ Term Deposits/ Loans and Finances	The account level access provided for the set of Current and Savings / Term Deposits/ Loans and Finances account numbers to the third party.
Accounts	All the accounts of the user are displayed under the respective account type..
Transactions	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

2. Click the **Application Process** button to enable / disable the access to the third party application.

   a. If you select **Enable**,

      i. Click an account type.
      The account check boxes are enabled and you can select/deselect any check box to edit access of these accounts to the third party application

      ii. Select an account check box. The transactions for which the selected account can be accessed appear.

      iii. Select/Deselect all or any of the transaction checkboxes to define the transactions through which the selected account can be accessed.

3. Click **Save** to save the changes.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard.

4. The **Third Party Consents – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard.

5. The success message of security question setup appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard.

11.5 Security Question Authentication

The security question is configured as two factor authentication mechanism and as per the level of authentication configured, it is executed. User has to answer the security questions to execute the transaction successfully.

For security question authentication:

1. In the transaction review screen, verify the details, and click **Next**.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.

2. The Two Factor Authentication (2FA) screen appears.

3. For the Security Question based Two Factor Authentication, in the **Answers** field, enter the answers corresponding to the security question

Security Question Authentication
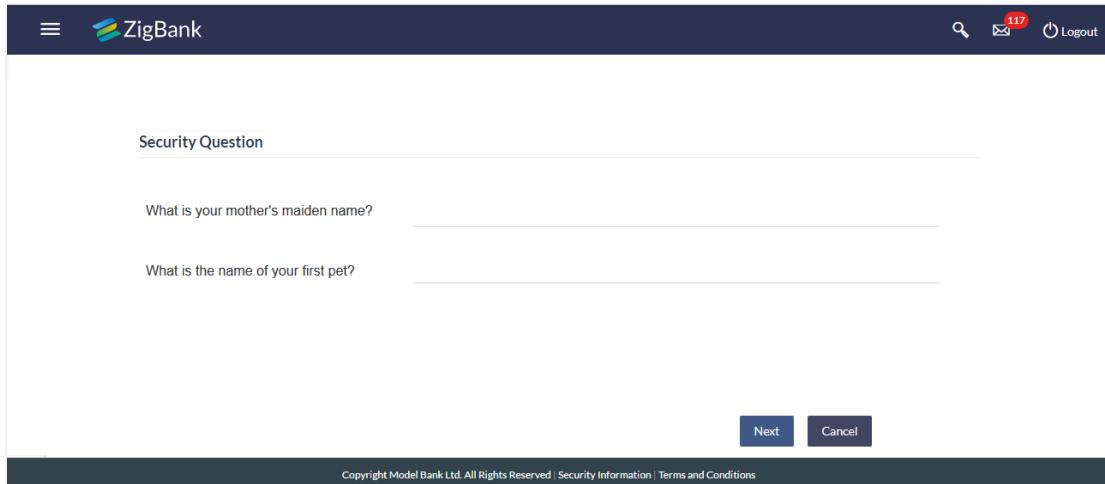
Field Description

Field Name	Description
Questions	The list of security questions set for the Two Factor authentication.
Answer	The answers corresponding to the security question.

4. Click Next to go to the next level of authentication (if applicable).
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.

5. Complete the Two Factor Authentication, and click **Confirm**

   The success message appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

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

11.6 One Time Password Authentication

One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. User has to enter the received code to complete the process. User can click on Resend Code, to receive the code again (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.

Verification

Field Description

Field Name	Description
Verification Code	The code sent to the customer's registered email id or on their mobile number.

2. Click **Submit**.

3. On successful authentication, the user is allowed to proceed with the transaction.

FAQs

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 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, OTP is set up will be required. OTP will be sent to your mobile phone via SMS or email.

11.7 Security and Login

Following options in security settings are available in the application:

- Set Security Questions
- Change Password
- SMS and Missed Call Banking

11.7.1 Set Security Questions

Using this option, the user can choose the security questions and maintain the corresponding answers. User will be asked to answer these questions to as the second level of authentication to complete the transaction (if Two FA is configured by Bank/System admin).

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Security and Login > Set Security Question

As a part of first-time set-up of Security Questions, the user selects security questions, from those maintained in the application and provides the answers to these. He saves the answers. At the time of authentication, he's asked these questions and he has to provide an answer that matches with the one he had saved earlier, as a part of the second level of validation.

Set Security Question

To set up security questions:

Note: Since security questions have not been set-up by the user, message will be displayed "Security Questions are not set up yet".

1. Click **Set up now** to set-up security questions. The **Security Question Maintenance** screen appears.

Security Question Maintenance

Field Description

Field Name	Description
User Security Questions	
Security Question	Questions available for selection to add to the set.
Answer	The answers corresponding to the security question.

2. From the **Security Questions** list, select the appropriate security question to be added in set.

3. In the **Answers** field, enter the answers corresponding to the security question.

4. Click **Save** to save the changes made.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   OR
   Click **Back** to go back tom previous screen.

5. The **Security Question Maintenance – 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 make the changes if any.
   The **Security Question Maintenance – Edit** screen with values in editable form screen appears.
   The success message of submitting the request appears.
   Click **OK** to complete the transaction and navigate back to '**Dashboard'**.

Security Questions Maintenance - Edit

If the user has already set-up of Security Questions, the application displays the list of security questions. It also allows the user to modify the set of security questions.

To edit the set of security questions:

1. Navigate to Set Security Questions screen, **Set Security Question- View** screen appears.

Security Questions Maintenance - View

Field Description

Field Name	Description
User Security Questions- View	
Security Questions	The list of security question, which is the existing set, for the user

2. Click **Edit** to make the changes if any. The **Security Questions Maintenance – Edit** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   OR
   Click **Back** to go back to previous screen.

Security Questions Maintenance - Edit

Field Description

Field Name	Description
User Security Questions- Edit	
Questions	The list of security question, which is the existing set, for the user.

3. From the **Security Questions** list, view the existing questions. Modify if required.

4. In the **Answers** field, enter the answers corresponding to the security question.

5. Click **Save** to save the changes made.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
   OR
   Click **Back** to go back to the previous screen.

6. The **Security Questions Maintenance – 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 make the changes if any.

7. The **Security Questions Maintenance – Edit** screen with values in editable form screen appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to '**Dashboard'**.
   The success message of security question setup appears along with the transaction reference number.
   Click **OK** to complete the transaction and navigate back to 'Dashboard'.

11.7.2 SMS and Missed Call Banking

This option allows the user to enable/ disable missed call banking and sms banking. Registering for SMS and missed call banking, enables the user to perform certain inquiries /transactions by sending a short message consisting the PIN to the specified number or giving a missed call to the specified contact number.

Using this option the user can also set and reset his PIN of the SMS banking .

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Security and Login > SMS and Missed Call Banking

SMS and Missed Call Banking

Field Description

Field Name	Description
Missed Call Banking	The option for registering / de-registering the user's device to the missed call banking.
SMS Banking	The option for registering / de-registering the user's device to the SMS banking.
Set/ Reset PIN	
Set PIN	Enter the PIN to access SMS banking.
Reset PIN	Re-enter the PIN to access SMS banking.

1. Click the **Missed Call Banking** toggle button to register.
   OR
   Click the **SMS Banking** toggle button to register.

2. If you click SMS banking:

   b. In the **Set PIN** field, enter the PIN.

   c. In the **Reset PIN** field, enter the PIN.

   d. Click **Confirm**. The success message appears

Note: The Confirm option appears only if SMS Banking is enabled and if a PIN is to be set.

11.8 Themes

Using this option, business user can personalize the view of their application with the desired themes. The list of theme templates are available to the business users for selection, the user can select the desired theme and activate it by clicking the Apply button.

At any point in time, the user can deactivate a theme and activate another one or revert to the default theme.

Pre-requisites

- The user must be a customer of the bank and have valid login credentials

- Bank Administrator has created the themes that are available for business user for personalization

Features supported in application

- Apply Theme

- Revert to default Theme

 How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preference > Themes

To apply the theme:

1. Navigate to the **Theme tab**.

Themes

2. All the themes defined by the bank users get listed here. User can view the colors of the themes in the theme templates being displayed.

3. Select the required theme from the list of available themes.

4. Click **Apply** to apply the selected theme. The selected theme gets activated.
   OR
   Click **Back** to navigate to previous screen.

11.8.1 Switch to Default Theme

Using this option a corporate user can revert back to the default theme as defined by the bank.

To switch to the default theme:

1. Navigate to the **Theme** tab.

Switch to Default Theme
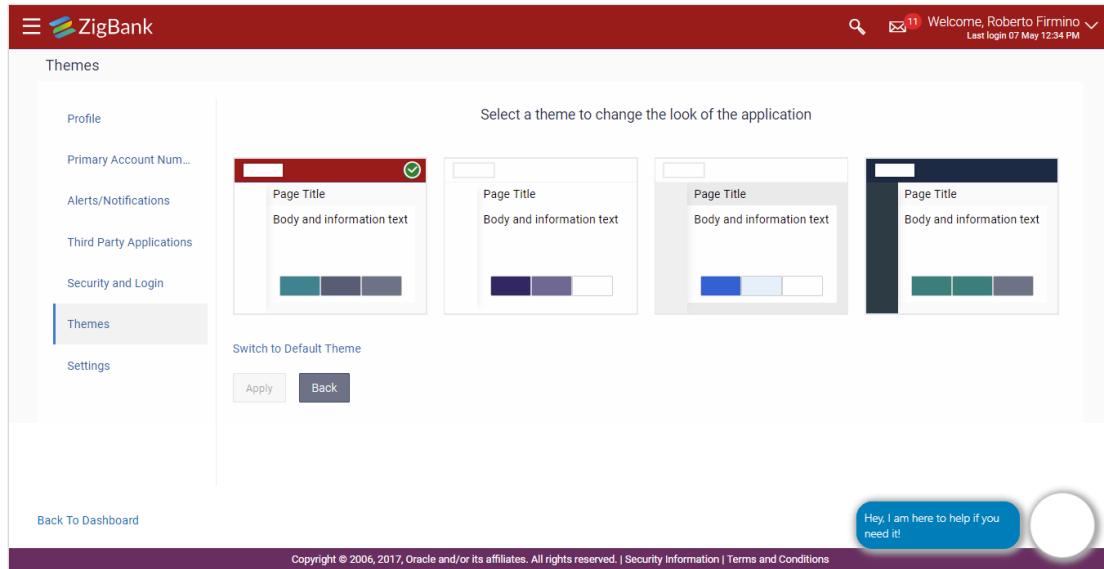
2. System shows the already selected them with a check icon .
3. Click **Switch to Default Theme** to revert to the default theme. The default theme as defined by the bank gets activated.

11.9 Settings

This option lets the user to disable his alternate login options (Registered Phones/Tablets/ Wearables) incase if he loses his phone/device (on which bank's application was installed) and wants to disable his alternate login to prevent it from getting misused by anyone.

 This option also lets the user to disable receiving alerts via push notification, disable his alternate login from all his wearable devices and disable feedback popup that appears after every transaction for security reasons.

Through this screen, user can set their preferred delivery mode for receiving One Time Password (OTP). By default 'Both' (SMS and email) mode is selected, the user can disable any of the option.

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preference > Settings

Settings

Field Description

Field Name	Description
Registered Phones /Tablets	
Android Devices	All the android devices on which the user has installed the application.
iOS Devices	All the iOS devices on which the user has installed the application.
Push Notifications	
Android Devices	All the android devices on which the user has enabled the push notifications.
iOS Devices	All the iOS devices on which the user has enabled the push notifications.
Registered Wearables	
Android Devices	All the android wearable on which the user has installed the application.
iOS Devices	All the iOS wearable on which the user has installed the application.
Feedback Preferences	
Feedback Preferences	All the Android and iOS devices on which the user has enabled the feedback preferences.
Live Help	
Live Help	Select this option to enable/disable the live help after every transaction.
Preferred Delivery Mode (Only for OTP)	
Dispatch Method	Select the preferred delivery mode to receive the one time password (OTP). The options are: • SMS • Email • Both **Note**: The preference is applicable only for OTP defined as authentication mode for transactions by the bank.

1. In the **Registered Phones/ Tablets** section, click the **Android Devices** toggle button to un-register.
   User's alternate login gets disabled from all the android devices on which he has installed the application.
   OR
   Click the **iOS Devices** toggle button to un-register.

User's alternate login gets disabled from all the iOS devices on which he has installed the application.

2. In the **Push Notifications**, section, click the **Android Devices** toggle button to un-register.
   User's notification alerts gets disabled from all the android devices on which he has installed the application.
   OR
   Click the **iOS Devices** toggle button to un-register.
   User's notification alerts gets disabled from all the iOS devices on which he has installed the application.

3. In the **Registered Wearables**, click the **Android Devices** toggle button to un-register.
   User's alternate login gets disabled from all the android wearable on which he has installed the application.
   OR
   Click the iOS Devices toggle button to un-register.
   User's alternate login gets disabled from all the **iOS wearable** on which he has installed the application.

4. In the **Feedback Preferences** section, click the toggle button to un-register.
   The Feedback Preferences gets disabled and feedback pop up screen after every transactions will not appear in all the users android and ios devices.

5. In the **Live Help** section, click the **Live Help** toggle button to register/ deregister live help on your devices.
   You will no longer the option of Live Help on your devices on which you have installed the application.

6. You can define delivery preference for dispatch of OTP i.e. whether you want it delivered on SMS or Email or Both. If there is a preference defined, system will dispatch the OTP on preferred delivery mode.

FAQs

1. **If I have more than one iOS devices and I need to deregister one of my devices from the Zigbank application, can I do so using 'Registered Device' option?**

   If you disable 'iOS Devices' in the 'Register Device' option, it will disable your alternate login from all the devices. You need to re-install the application if you want to use it again on that device.

2. **Why there is a need to unregister the devices?**

   The unregistering of devices is done in case you have lost your device and you want to disable your alternate login from that device to prevent any misuse of your Bank account.

[Home](#)

12. Change Password

User may have revealed the password to someone or for account security purpose may want to change the password of his account. This feature allows the existing users of the bank to change their password.

Pre-requisites

User must have existing login credentials

Features Supported In Application

- Changing of old password to new Password

How to reach here:

Dashboard > Toggle Menu > Account Settings > Change Password

Change Password

Field Description

Field Name	Description
Current Password	Old password for channel access.
New Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

To reset the password:

1. In the **Current Password** field, enter the password.
   OR

   Click 🖿 icon to enter the password using the virtual keyboard.

2. In the **New Password** field, enter the password.
   OR

   Click 🖿icon to enter the new password using the virtual keyboard.
   (See Password Condition section on the application screen to view the policy of setting a
   new password.)

3. In the **Re-enter Password** field, re-enter the password.
   OR

   Click 🖿 icon to re-enter the password using the virtual keyboard.

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

5. The success message of changing the password appears. Click **Login** on confirmation
   screen to log in to the application.

Note: Password Conditions gets highlighted in green if the user's password is meeting the
Password Policy criteria and similarly in Red if the password is not as per the Password Policy
maintained.

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13. E-Receipts

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. E-receipts are proof of payment, showing that a payment or a transaction has been done in the bank account. Alternately e-receipts can be generated from the transaction journey page, on the dashboard – for all completed transactions.

An e-receipt displays the transaction name, transaction details along with date and time stamp. It's a configurable feature; the user can view the E-receipt button on the transaction only if it is configured (this is done by the bank, when the user requests for the feature)

Pre-requisites

- User has a Current and/or Savings account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

Features Supported In Application

- Provide e-receipts for a transaction

13.1 Example for e-receipt generation

To transfer the money to existing payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.

Make Payment - Existing Payee

2. From the **Payee** list, select the appropriate payee. The account maintained under payee to transfer funds appears.

3. From the **Transfer From** account list; select the account from which transfer needs to be done.

4. From the **Currency** list, select the appropriate currency for the amount to be transferred (applicable for international payees only. For domestic and internal payees, currency gets defaulted.)

5. In the **Amount** field, enter the transfer amount.
OR
Click the **View Limits** link to check the transfer limit.

6. Click the **View Current Exchange Rate** link to check the transfer limit.

7. If user clicks **Book New Deal** to book the new forex deal. The Initiate Forex Deal Booking screen appears.

8. If user selects check box Use Pre-Existing Deals to select existing forex deal.

9. In the **Deal Number** field, enter the forex deal number.
   Click **Verify**. The deal details of selected deal appear.
   OR
   Select deal from the Lookup by clicking the Lookup Deal Number link.In the Search by Deal Number field, enter the forex deal number to be searched.
   Click ⌄ to search. The list existing forex deal appears.
   Click on **Deal Number** field, to select the appropriate deal from the list.
   Click **Proceed** to continue the transaction with selected deal. The deal details of selected deal from Lookup appear.
   Click **Reset** to clear the entered details.

10. In the **Transfer When** field, select the appropriate transfer date.

    a. If you select the **Now** option, transfer will be done on same day.
       OR
       If you select **Later** option in the **Transfer On** field, select the appropriate future date for transfer.

11. From the **Correspondence Charges** list, select the appropriate option (applicable for international payees only)

12. From the **Payment Details** list, select the appropriate purpose of transfer (applicable for international payees only)

13. Click **Pay** to initiate payment.
    OR
    Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

14. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to navigate to the **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.

15. The success message of payment along with the transaction reference number, status, Transfer To, Amount, Account Number, Account Type, Transfer From and Transfer When.
    OR
    Click **Go To Dashboard** to go to the **Dashboard** screen.
    OR
    Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added.
    OR
    Click **Set Repeat Transfer** to repeat the transaction.
    OR
    Click the **e-Receipt** link to download the electronic receipt.

E-receipt

FAQs

1. **Can the user download or print e-receipt?**

   Yes, the user can download or print e-receipt.

14. FATCA & CRS Form

The Foreign Account Tax Compliance Act (FATCA) is a United States federal law that was introduced to enable the Internal Revenue Service (IRS) to obtain detailed account information of US tax payers that invest and earn income through non U.S. institutions.

The Common Reporting Standard (CRS), is a global reporting standard developed by the Organization for Economic Cooperation and Development (OECD). This information standard was brought into effect for the purpose of combatting tax evasion at a global level.

The goal of both FATCA and CRS is to enable tax authorities to obtain information pertaining to the financial assets held by their citizens in foreign or overseas financial institutions, thereby greatly strengthening global tax compliance.

The FATCA and CRS Self – Certification Forms for Individuals and Entities has been created so as to capture required information for the purposes of complying with both FATCA and CRS.

A FATCA & CRS check is maintained under system configurations by the system administrator to identify if FATCA & CRS is to be enabled or not. If enabled, every time a business user logs into the banking application, the system will identify whether the user is required to fill out the form or not and further identify the type of form to be provided to the user based on the type of user. Individuals and sole proprietors will be displayed the FATCA & CRS Self – Certification form for Individuals and Corporates and other business entities will be displayed the FATCA & CRS Self – Certification form for Entities. Moreover, the FATCA & CRS Self – Certification from for Entities will be made available only to users that are accessing the online banking services of the entities in the capacity of trustees, sole owners or authorized signatories.

This section documents the information captured in the FATCA & CRS Self – Certification forms for both Individuals and Entities.

Workflow

The following workflow identifies the steps involved in the process of capturing customer information required from the view point of complying with FATCA & CRS, considering that the FATCA & CRS check in system configuration is set to Enabled.
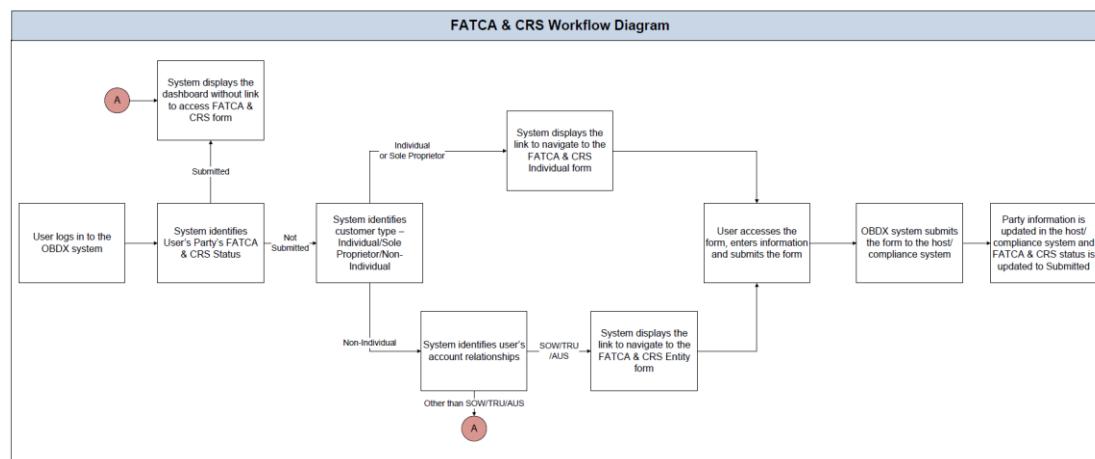
How to reach here:

Corporate Dashboard > FATCA and CRS Self - Certification Form link > FATCA and CRS self - certification Form

14.1 FATCA and CRS Self - Certification Form for Entities

The FATCA & CRS Self – Certification from for Entities is made available to users that are accessing the online banking services of the entities or companies in the capacity of trustees, sole owners or authorized signatories.

The sections that consist of this form are documented as follows:

To fill the FATCA & CRS Self - Certification Form for Entities:

1. Select the FATCA & CRS link displayed as part of a message on the dashboard.

2. The FATCA & CRS Self - Certification Form for Entities appears.

14.1.2 Identification of the Entity

In this section, basic details of the entity are captured such as the name and address details of the entity.

Identification of Entity

Field Description

Field Name	Description
Legal Name of the Entity or Organization	The name of the entity or company as maintained with the bank is displayed.
Current Legal Address	
Country	Select the country in which the entity is operating.
City	Enter the name of the city in which the entity has its main headquarters.
Address 1-2	Enter the address details of the main headquarters of the entity.
Zip Code	Enter the zip code of the entity's address.
Mailing Address	
Same as above	Select this checkbox if the entity's mailing address is the same as the current legal address.
Country	Select the country of the entity's mailing address. This field appears if the **Same as above** check box is not selected.
City	Enter the name of the city of the mailing address of the entity. This field appears if the **Same as above** check box is not selected.
Address 1-2	Enter the mailing address details. This field appears if the **Same as above** check box is not selected.
Zip Code	Enter the zip code of the mailing address of the entity. This field appears if the **Same as above** check box is not selected.
Country of Incorporation or Organization	Select the country of origin of the entity or organization.

1. From the **Country** list, select the country in which the entity is operating.

2. In the **City**, **Address** and **ZIP Code** field, enter the **City**, address details of the entity.

3. Select the **Same as Above** check box, if the entity's mailing address is the same as the current legal address, else specify details of the entity's mailing address.

4. From the **Country** of **Incorporation** or **Organization** list, select the country of origin of the entity or organization.

5. Click **Continue**. The **Tax Residency** section appears.

14.1.3 Tax Residency

This section captures information pertaining to the tax residency of the entity. You are required to specify whether the entity can be considered as a tax resident of any country other than the country in which its accounts are held and subsequently specify details pertaining to the countries in which the entity is a tax resident. Information specific to the entity's operations in the United States is also captured in this section.

Tax Residency

Field Description

Field Name	Description
Is the Entity a tax resident of any country other than <country name>?	Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held. The options are: • Yes – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held. • No – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held.

The following fields are enabled if you have selected the option **Yes** against the field Is **the entity a tax resident of any country other than <country name>?**

Field Name	Description
Country of Tax Residence	Select the country in which the entity is considered a tax resident.
TIN Available	Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not. The options are: • Yes – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is available. • No – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is not available.
Tax Identification Type	Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as **Country of Tax Residence.** This field appears if you have selected the option **Yes** in the **TIN Available** field.
Other Tax Identification Type	Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list. This field appears if you have selected the option **Other** in the **Tax Identification Type** field.

Field Name	Description
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.
Remove Country	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America.
	The options are:
	• Yes
	• No
Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country.
	The options are:
	• Yes
	• No

1. In the **Is the Entity a tax resident of any country other than <country name>?** field, select the applicable option.

    a. If you have selected **Yes**, specify details pertaining to the country/countries in which the entity is a tax resident. The steps are as follows:

    i. In the **Country of Tax Residence** list, select the country in which the entity is a tax resident.

    ii. In the **TIN Available** field;

        1. Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.
        OR
        Select the option **NO** if the TIN is not available.

    iii. If you have selected the option **Yes** against the field **TIN Available;**

a. Select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.
    OR
    If you have selected the option **No** against the field **TIN Available**;

b. Specify the reason for which the entity's TIN is not available in the field **Reason for Non Availability**.

iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.
     Repeat steps i to iii

v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.

2. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.

3. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.

4. Click **Continue**. The **Entity Certification** section appears.

14.1.4 Entity Certification

This section captures information required to identify the category under which the entity falls with regards to FATCA & CRS classifications of entities.

Entity Certification - Financial

Entity Certification - Non Financial

Field Description

Field Name	Description
Please select a category to which the entity belongs	Specify whether the entity is a financial or non-financial institution by selecting the applicable option. The options are: • Financial Institution - Select this option if the entity is a financial organization • Non- Financial Institution - Select this option if the entity is a non-financial organization

The following fields appear if you have selected the option **Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Financial Institution	The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity. The options are: • An Investment Entity • Depository Institution, Custodial Institution or Specified Insurance Company
An Investment Entity	The categories of investment entities are listed under this field only if you have selected the option **An Investment Entity** under the **Financial Institution** category. Select an option that is applicable to the entity. The options are: • An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution • Other Investment Entity
GIIN Available	Specify whether the entity's Global Intermediary Identification Number is available or not. The options are: • Yes – Select this option if the entity's GIIN is available • No – Select this option if the entity does not have a GIIN
Enter GIIN	Enter the entity's Global Intermediary Identification Number. This field appears if you have selected the option **Yes** against the **GIIN Available** field.

Field Name	Description
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** against the **GIIN Available** field.

The following fields appear if you have selected the option **Non-Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Non-Financial Institution	The general categories to which a non-financial entity can belong, are listed under this field. The options are: - Active Non-Financial Entity (NFE) - Passive Non-Financial Entity (NFE)
Active Non-Financial Entity (NFE)	The categories under Active Non-Financial Entity are listed if you have selected the option **Active Non-Financial Entity** under the field **Non-Financial Institution**. Select the option that is applicable to the entity. The options are: - A corporation, the stock of which is regularly traded on an established securities market - Entity is related to a corporation whose stock is regularly traded on an established securities market - A Governmental Entity or Central Bank - An International Organization - Other e.g. a start-up NFE or a non-profit NFE
Name of the established securities market on which the corporation is regularly traded	Enter the name of securities market on which the entity trades regularly. This field appears if you have selected the option **A corporation, the stock of which is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the related corporation whose stock is traded	Specify the name of corporation whose stock is traded by the entity. This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.

Field Name	Description
Nature of relation	Specify the relation that the entity has with the company whose stock is traded. The options are: • Subsidiary of the listed company • Controlled by a listed company • Common control as a listed company This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the established securities market on which the stock of the related corporation is regularly traded	Enter the name of securities market on which the stock of the related corporation is traded on a regular basis. This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Sub-Category of Active NFE	Enter the sub-category of the active non-financial entity. This field appears if you have selected either of the following three options under the Active **Non-Financial Entity (NFE)** field: • A Government Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or non-profit NFE
Passive Non-Financial Entity (NFE)	Select this option if the entity is a passive non-financial entity.

1. In the **Please select a category to which the entity belongs** field, select the applicable option.

   c. If you have selected the **Financial Institution** option, select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.

      i. If you have selected **An Investment Entity** option from the **Financial Institution** field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.

   d. Specify whether the GIIN is available or not against the **GIIN Available** field.

      i. If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.
      OR
      If you have selected option **No**, enter the reason as to why the GIIN is not available in the **Reason for Non Availability** field.

   OR

2. If you have selected the **Non-Financial Institution** option, select the applicable option.

3. If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.

4. Click **Continue**. The **Declaration** section appears.

14.1.5 Declaration

This section displays the FATCA & CRS declaration for which you are required to provide consent on behalf of the entity, by selecting the provided checkbox. You are also required to enter your name in full and also specify your designation in the provided fields.

Field Description

Field Name	Description
Declaration	Select the check box to provide consent to the FATCA & CRS terms and conditions and to provide consent to the declaration on behalf of the entity.
Full Name of Representative	Enter your name in fill.
Designation	Specify the designation / position that you hold in the organization /entity.

1. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.

2. In the **Full Name of Representative** field, enter your full name.

3. In the **Designation** field, specify the current designation or position that you hold in the organization.

4. Click **Submit**. The **Review** screen appears.

14.1.6 Review

The review screen displays all the information that you have entered in the form. You can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

Review

1. Verify the details, and click **Confirm**.
   OR

   Click against any section that you wish to edit, if required.
   OR
   Click **Cancel** to close the form.
   OR
   Click **Back** to navigate to the previous page.

2. The success appears along with the status of submission of the form.

14.1.7 Confirm

The confirmation page will be displayed once you have submitted the form. This page will display a message identifying whether the form was successfully submitted or not.

Confirm
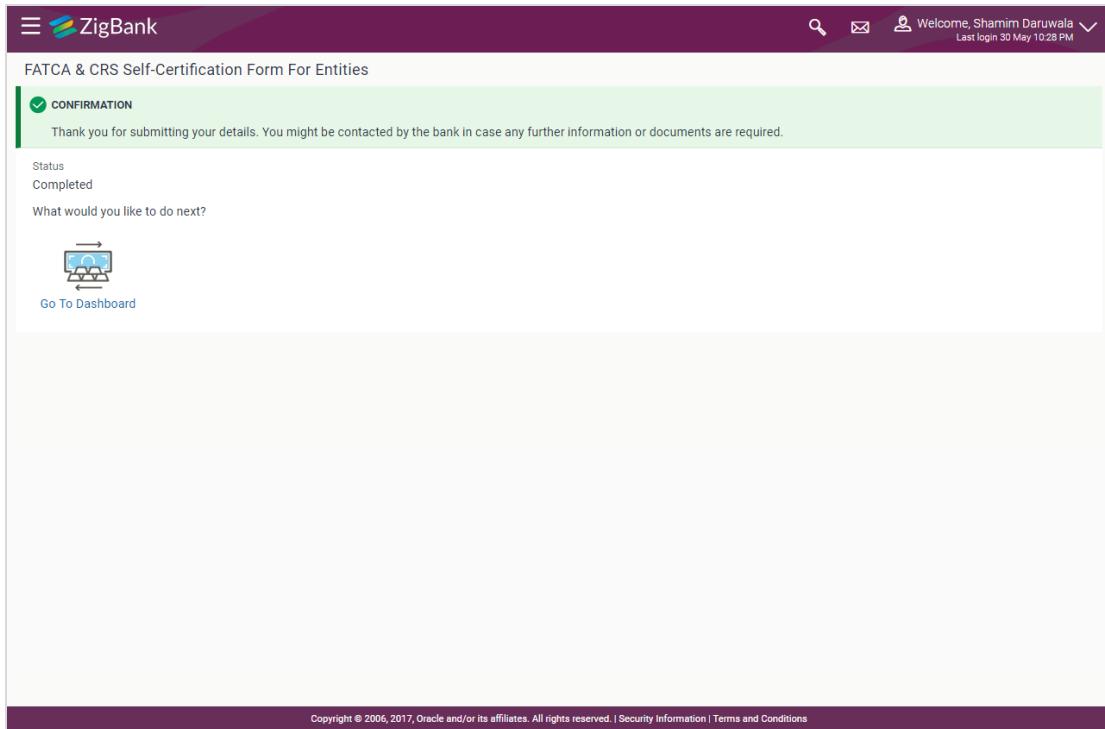
1. Click **Go to Dashboard** to navigate to the dashboard.

FAQs

1. **What is FATCA, why I have to fill the FATCA & CRS form?**

    FATCA stands for 'Foreign Account Tax Compliance Act' and is a legislation designed to prevent tax evasion. Introduced by the United States Department of Treasury and the US Internal Revenue Service (IRS), the purpose of FATCA is to encourage better tax compliance by preventing US Persons from using foreign banks and other financial organizations in order to avoid US taxation on their income and assets.

2. **What is a tax identification number (TIN)?**

    This is your unique number issued in your jurisdiction to you as a tax payer. However we are aware that some jurisdictions do not issue a specific tax numbers. UK residents can use their National Insurance number.

15. Mailbox

Mailbox is a two way communication channel between the Bank Administrator and the business user. Mailbox shows the list of messages to the user with date and time, message subject and content. Customers can send mail messages to the bank with specific pre-defined subjects for their queries / complaints / feedback, via the secured mailbox facility which will be delivered to either OBDX Bank administrator or to the UBS user (using UBS Interactions Module) depending upon the day 0 configuration.

In addition customers can view alerts generated and sent by the Bank on various events.

Prerequisites:

- User has a valid account or relationship with bank with online banking enabled

Features Supported In Application

The major components of mailbox are:

- **Compose** – This allows customer to select predefined subject and initiate a mail with queries/ complaint/ feedback.

- **Inbox Folder** - where customers can view messages replied by bank administrators. And also can reply and delete these mails.

- **Sent Mail Folder**- This allows user to view the mails sent by logged in user. Also an option is provided to delete the mails.

- **Deleted Mail Folder** - This allows the user to view mails deleted from user's inbox and sent folders. User can permanently delete the mails.

- **Alerts** – View alerts sent by the bank to the logged in user's mailbox. The user has an option to delete the alerts.

- **Notifications** - This section allows the user to view all the notifications sent by the bank.

How to reach here:

Dashboard > Toggle Menu > Mailbox > Mails
OR
Dashboard > Click ✉ *>View All > Mails*

15.1 Mails

The Mails functionality is subdivided into the following sub-sections:

- **Compose Mail**: initiate new mail about any issue, query or feedback

- **Inbox**: View messages received

- **Sent Mail**: View the messages that have been sent by the by logged in user

- **Deleted Mail**: View the messages deleted by logged in user from Inbox and Sent Mail folder

Mailbox - Mails
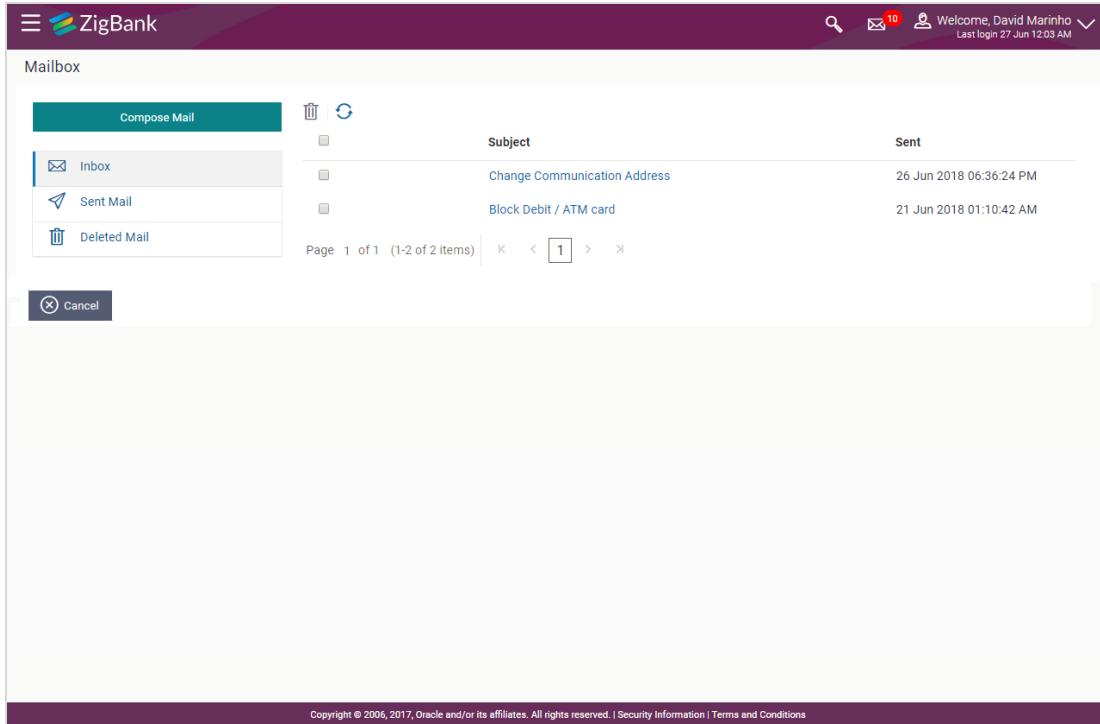
Field Description

Field Name	Description
Compose Mail	An option to compose new mail.
Inbox	Lists the messages sent by Bank.
Sent Mail	List the messages sent by logged in user.
Deleted Mail	List the messages deleted by logged in user from Inbox and Sent Mail.
Subject	The descriptive synopsis of the message. Click the link on subject of the mail to access the message details
Received	Date and time when the message was exchanged.

To access the mails:

1. Click the required option.

    a. If you click the **Inbox** option, the **Mailbox** screen with received messages appears; click individual message to view the details.

    b. If you click the **Sent Mail** option, the Mailbox screen with sent messages appears; click individual message to view the details.

c. If you click the **Deleted Mail** option, the Mailbox screen with deleted messages appears; click individual message to view the details.

2. Click the ⌄ header to sort the records according to ascending or descending order.
OR

Click ⟳ to refresh the mailbox.
OR

To delete multiple messages, select the check box(s) and click 🗑 .
OR
Click **Cancel** to cancel the transaction.

15.1.2 Compose Mail

The user can initiate a mail communication with the bank through this option. However there is no option to enter recipient's email id. For sending a mail to the bank, user needs to select the intended account and the subject for which the message has to be sent. Doing so, helps bank to direct the user's concern / query to the desired team for quicker and accurate resolution.

How to reach here:

Dashboard > Toggle Menu > Mailbox > Mails > Compose Mail
OR
Dashboard > Click ✉ >View All > Mails > Compose Mail

To send a message:

1. Click **Compose Mail**. The **Mailbox** screen appears.

Mail Box

Field Description

Field Name	Description
Category	Select the category/ subject related to which the message has to be sent.
Party	Select the party with the reference to which the message has to be sent.
Message	The text message to be sent to the bank.

2. From the **Category** list, select the appropriate option.

3. From the **Party** list, select the desired party.

4. In the **Message** section, enter the message.

5. Click **Attach File**, to attach a file to be sent along with the mail.

6. Click **Send**.
   The success message appears.
   OR
   Click **Cancel** to cancel the transaction and to go back to the dashboard.

15.1.3 Mailbox – Inbox

Click on Inbox to view the messages received. Click on the sender's name, to view the individual message.

To view the received mails:

1. In the **Mailbox** screen, click the **Inbox** option.

2. The **Mailbox** screen with received messages list appears; click individual message to view the details.

Mailbox – Inbox Message Details

Field Description

Field Name	Description
Message Details	
From	Name of the sender who has sent the mail.
Sent	Date and time on which the message was received.
Subject	Subject of the received message.
Mail Chain	The message record contains: • Actual contents of the message • Date and time on which each message was sent • Sender of the message, that is the bank admin or the user **Note**: A mail chain is formed when there are multiple mails with the same subject line.

3. Click the required message that you want to view.
   OR
   Click the ⌄ header to sort the records according to ascending or descending order.
   OR

Click ⟳ to refresh the mailbox.
OR

Select message and click 🗑 to delete the message.
The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message.
OR
Click **Delete** to delete the message.
OR
Click **Go Back** to navigate to the previous page.
OR
Click **Cancel** to cancel the transaction and to go back to the dashboard.

Mailbox – Inbox Reply Message
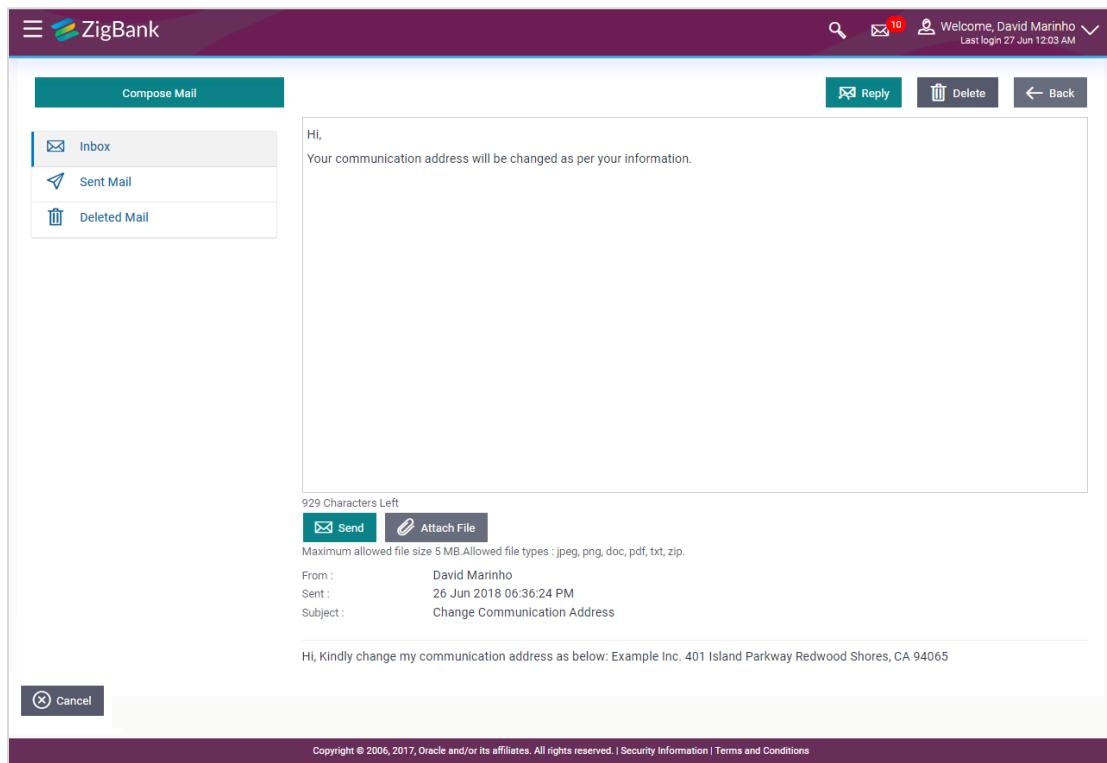
Field Description

Field Name	Description

Message - Reply

This section displays the reply section.

Message	The message to be sent to the bank.

15.1.4 Mailbox – Sent

This option displays all the messages sent by the user. The messages are either sent to the UBS, if the mailbox is configured with the interaction module of UBS or sent to the OBDX system if the mailbox is configured with the OBDX.

To view the sent messages

1. In the **Mailbox** screen, click **Sent mail** option.

2. The **Mailbox** screen with sent messages list appears; click individual message to view the details.

Mailbox – Sent Mails

Field Description

Field Name	Description
Subject	Subject of the message.
Sent	Date and time on which the message was sent.

3. Click the required sent message that you want to view.
    OR

    Click the ⌄ header to sort the records according to ascending or descending order.
    OR

    Click ↻ to refresh the mailbox.

OR

To delete multiple mails, select the check box (s) against the mail, and click to delete the message.

4. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply the received message. The success message appears.
OR
Click **Delete** to delete the message.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the transaction and to go back to the dashboard.

15.1.5 Mailbox – Sent Mails – Details
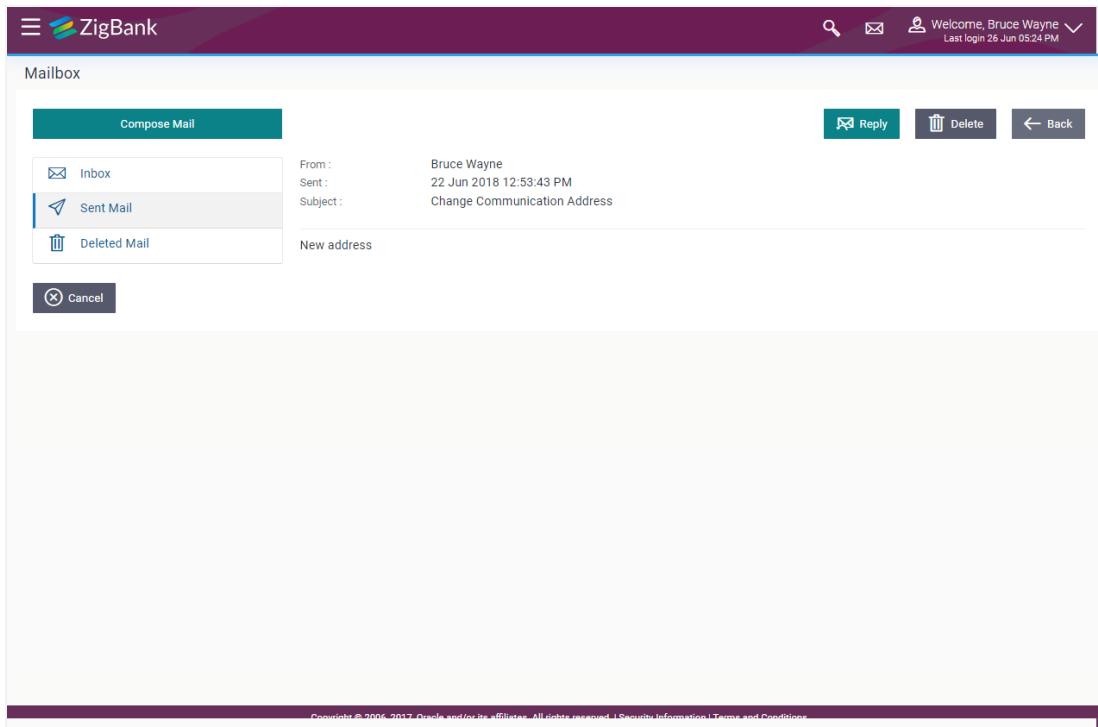
Field Description

Field Name	Description

Message Details

This section displays the detailed message.

From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.

Field Name	Description
Subject	Subject of the sent message.
Mail Chain	The message record contains:

- Actual contents of the message

- Date and time on which each message was sent

- Sender of the message, that is the bank admin or the user

Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.

Message - Reply

This section displays the reply section.

Message	The message to be sent to the bank.

1. Click the required sent message that you want to view.
   OR

   Click the ⌄ header to sort the records according to ascending or descending date.

2. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message. The success message appears.
   OR
   Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous page
   OR
   Click **Cancel** to cancel the transaction and to go back to the dashboard.

15.1.6 Mailbox – Deleted Mail

This option displays all the messages that are deleted by the user from Inbox and Sent Mail folders.

To view the deleted messages

1. In the **Mailbox** screen, click **Deleted Mail** option.

The **Mailbox** screen with deleted messages list appears; click individual message to view the details.

Mailbox – Deleted Mail

Field Description

Field Name	Description
Subject	Subject of the message.
Received	Date and time on which the message was received.

2. Click the required sent message that you want to view.
   OR

   Click the header to sort the records according to ascending or descending order.
   OR

   Click to refresh the mailbox.
   OR

   To delete multiple mails, select the check box (s) against the mail, and click to delete the message permanently.

3. The **Mailbox** screen with detailed message record appears; Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous page.
   OR
   Click **Cancel** to cancel the transaction and to go back to the dashboard.

Mailbox – Deleted Mail Details

Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.
Subject	Subject of the message.
Message Contents	The contents of the message.

4. Click **Delete** to delete the message.
   OR
   Click **Back** to navigate to the previous page.
   OR
   Click **Cancel** to cancel the transaction and to go back to the dashboard.

15.2 Alerts

Under this section, all the alerts which are auto generated and sent to the logged in user will be displayed. User is not allowed to reply to the alerts received in the mailbox. Number of unread alert count if any will also be shown in this section.

How to reach here:

Dashboard > Toggle Menu > Mailbox > Alerts
OR
Dashboard > Click ✉ *>View All > Alerts*

To view the alerts:

1. The alert section displays list of all the alerts received by the user.

Alerts

Field Description

Field Name	Description
Subject	Subject of the alert.
Received	Date and time on which the alert was received.

2. Click individual alert to view the details.

   OR

   Click the ⌄ header to sort the records according to ascending or descending date.
   OR

   Click ↻ to refresh the mailbox.
   OR

To delete multiple alerts, select the check box (s) against the mail, and click 🗑 to delete the message.

Alerts Details

15.3 Notifications

This section lists all the notifications received by the logged in user. The user can view the detailed notifications but cannot reply to these notifications. Number of unread notification count if any will be shown in this section.

How to reach here:

Dashboard > Toggle Menu > Mailbox > Notifications
OR

Dashboard > Click ✉ >View All > Notifications

To view the notifications:

1. Click the **Notifications** tab. The **Notification** section displays list all notifications.

Notifications

Field Description

Field Name	Description
Subject	Subject of the notification.
Received	Date and time on which the notification was received.

2. Click individual notification to view the details. The detailed message appears.
   OR

   the [image] header to sort the records according to ascending or descending date.
   OR

   Click [image] to refresh the notifications.
   OR

   To delete multiple notifications, select the check box (s) against the notification, and click

   [image] to delete the message.

Notification Details

Field Description

Field Name	Description
Notification Details	
Subject	Subject of the notification.
Received	Date and time on which the notification was received.
Message	Message body of the notification.

3. Click **Delete** to delete the notification. The delete warning message appears.
    OR
    Click **Go Back** to navigate to the previous page.

FAQs

1. **Can the user initiate a new mail?**

   Yes, users of the bank can initiate mails by accessing compose mail option through secured mailbox. All the mails are targeted to Bank Administrator only.

2. **Can the user delete multiple mails?**

   Yes, the user can select multiple mails, by checking against the mails and then click on delete.

3. **Can the users retrieve the deleted mails?**

   Deleted mails from inbox and sent mail folder will be stored in Deleted Mails folder. User can view the details of deleted mail. Mails will get permanently deleted from user's view if further deleted from 'Deleted Mail folder'.

4. **Can the user send a reply to the alerts sent by the Bank?**

   No, users will not be able to reply to the alerts sent by the bank (these alerts are auto generated by system)

Home

16. Limits

Using this option, user (Maker or Approver) can view the daily limits utilized or available for use. The Maker can view his transaction initiation monthly and daily limits, while the approver can view the approval limits allocated to him / her at user level and party level.

The limit has two tabs:

- My Limits

- Corporate Limits

Pre-requisites

Valid limits set up for various transactions.

Features Supported In Application

- View user transaction limits (Daily/Monthly)

- View corporate transaction limits (Daily/Monthly)

How to reach here:

Dashboard > Toggle Menu > Account Settings >My Limits

Limits – User Limit

Field Description

Field Name	Description
Channel	Channel for which user limits are displayed.
Transaction	Select the transaction from the list of transactions available to the corporate users for setting up the limits. For example transactions such as: • International Payment – File level approval • Domestic UK payment – non urgent • File Upload – File Cancellation • Peer to Peer Transfer • International Draft
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits. This section will be displayed if a limit package with selected channel and transaction is mapped to the user.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits. This section will be displayed if a limit package with selected channel and transaction is mapped to the user.

Field Name	Description
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.

Field Name	Description
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.
Consolidated Limit - Daily Limits	The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.
Consolidated Limit - Monthly Limits	The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.

Field Name	Description
Consolidated & Transaction Group Limit - Daily Limits	The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.
Consolidated & Transaction Group Limit - Monthly Limits	The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.

To view the daily and monthly user limits of a transaction

1. From the **Channel** list, select the appropriate channel to view its limits.

2. From the **Transactions** list, select the transaction to view its limits.

3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limit.

4. Click the **Corporate Limits** tab to view the corporate limits.

Limits - Corporate Limit

Field Description

Field Name	Description
Channel	Channel for which corporate limits are displayed.

Field Name	Description
Transactions	Select the transaction for which corporate limits are to be displayed.
	The options to select are:
	• International Payment – File level approval
	• Create Bill Payment
	• Domestic UK payment – non urgent
	• File Upload – File Cancellation
	• Peer to Peer Transfer
	• International Draft
	• Domestic UK payment – FASTER
	• Self Transfer
	• Domestic SEPA Payment – CREDIT
	• Internal Transfer – File Level Approval
	• Create Forex Deal
	• Bill Payment
	• Domestic Draft
	• Domestic Payment – IMPS
	• Domestic Payment – NEFT
	• Domestic SEPA Payment – Card
	• Domestic Payment – File Level Approval
	• International Payout
	• Mixed Payment – File Level Approval
	• External Transfer
	• Domestic UK Payment – Urgent
	• Internal Transfer
	• Domestic Payment – RTGS
	• QR Payment
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.

Field Name	Description
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and transaction is mapped to the user.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and transaction is mapped to the user.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.

Field Name	Description
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.
Consolidated Limit - Daily Limits	The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.

| Field Name	Description
Consolidated Limit - Monthly Limits	The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.
Consolidated & Transaction Group Limit - Daily Limits	The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.
Consolidated & Transaction Group Limit - Monthly Limits	The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.

To view the daily and monthly corporate limits of a transaction

5. From the **Channel** list, select the appropriate channel to view its limits.

6. From the **Transactions** list, select the transaction to view its limits.

7. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limit.

Home

17. Calculators

Calculators are the tools used by the users to arrive at a certain calculation helping to take a decision with some predefined criteria. Banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle banking digital experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by customers as well as prospects.

Features Supported In Application

The different calculators are:

- Eligibility Calculator
- Loan Calculator
- Term Deposits Calculator
- Foreign Exchange Calculator

17.1 Loans Calculator

The loans calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

How to reach here:

Portal Page > Tools & Calculator > Loans

Loan Calculator

Field Description

Field Name	Description
Amount	The amount that the customer wants to borrow from the bank.
For (Period) Years	Desired tenure of the loan in terms of years.
@ Interest	Interest rate that bank will charge on the applied loan.
Installment Amount	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.

1. In the **Amount** field, enter the loan amount.

2. In the **For Years** field, enter the loan tenure in years.

3. In the @**Interest** field, enter the interest rate.

   Click **Calculate**.
   The application calculates and displays the monthly installment of the loan.

17.2 Eligibility Calculator

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity. The calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

The eligibility is calculated on the basis of:

- The customer's average monthly income

- The customer's average Monthly Expenditures

- Tenure of the loan being inquired applied
- Estimated rate of interest

How to reach here:

Portal Page > Tools & Calculator > Eligibility

Loan Eligibility

Field Description

Field Name	Description
How Much Loan Can You Get?	
Your Average Monthly Income	Monthly income of the user.
Your Average Monthly Expenses	Monthly expenditure of the user.
For How Many Years	Tenure of loan in terms of years.
@ Interest	Interest rate of the loan.
You can get a loan of	The amount of loan that the customer is eligible to borrow.
Average Installment	Display the estimated monthly installment amount.

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For How Many Years** field, enter the tenure of loan.
4. In the **Interest** field, enter the rate of interest.

5. Click **Calculate**.
   The application calculates and displays the eligible loan amount and the average installment amount.

17.3 Term Deposits Calculator

The Term Deposit calculator gives an indication to the user about the maturity amount which will be available, if a particular amount is invested at the bank and left for a fixed period of time. It calculates the total amount of the term deposit at the end of maturity period. The User can choose amongst different products that which suits his requirements the best.

How to reach here:

Portal Page > Tools & Calculator > Term Deposits

Deposit Calculator

Field Description

Field Name	Description
How Much would you like to Deposit	
Amount	Total deposit of principal amount for deposit with default currency.
Frequency - Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
@Interest	Interest rate for which the total amount is to be calculated.
You get back	The value of your deposit at maturity.

To calculate deposit value at maturity:

1. In the **Amount** field, enter the deposit amount.

2. In the **Frequency - Years/ Months / Days** fields, enter the relevant information.

3. In the **Interest** field, enter the rate of interest.

4. Click **Calculate**.
   The Deposit Value at maturity appears.

17.4 Foreign Exchange Calculator

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

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

Features Supported In Application:

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

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

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

Portal Page > Tools & Calculator > Foreign Exchange > Forex Calculator

Forex Calculator

Field Description

Field Name	Description
From	

Field Name	Description
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
Amount	Amount (in the To Currency) which you will get post conversion.

To calculate currency exchange rate:

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
4. To calculate the currency exchange rate, click **Convert**.
   The exchange rate for the currency pair appears.

Home

18. ATM / Branch Locator

Using this option a user can view the address and location of the ATMs and the branches of the Bank available to serve the user at a certain location. The user is provided with the option to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance, from the user's current location.

This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location. The user can increase the radius of his search to find more ATMs/ branches. The user can select a Branch / ATM from the search list and on clicking the **View Details** icon; the user will be able to view the address and services provided by the specific ATM/ branch. In addition the user can view the detailed directions to the ATM/ branch by clicking **Get Directions**, and will also be able to view its location on a map.

Features Supported In Application

- Locate Branches
- Locate ATM

 How to reach here:

Login Page > ATM/ Branch Locator

Dashboard > Toggle Menu > ATM/ Branch Locator

ATM /Branch Locator
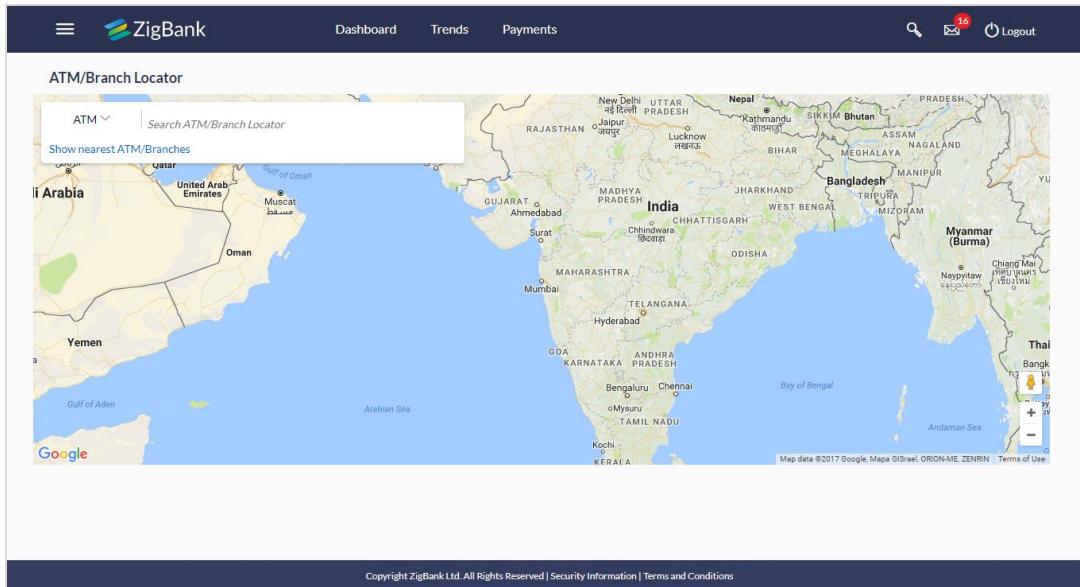
Field Description

Field Name	Description
ATM/ Branch	Select if the search is for a branch or ATM. The options are: • Branch • ATM

To locate ATM / Branch

1. Click the appropriate option:

    a. If you click the **Branch** option. The **Branch** location list appears.

    b. If you click the **ATM** option. The **ATM** location list appears.

ATM/ Branch Locator - Search
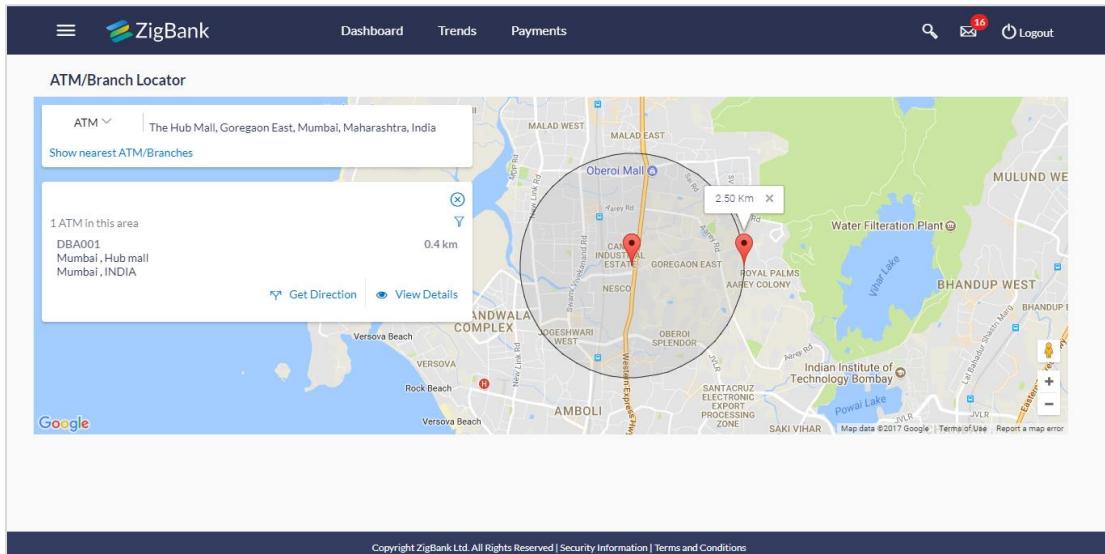
Field Description

Field Name	Description
Enter Search Location	Key in the address or pin-code or city to search the ATM / Branch. User can select the option 'Or show nearest Branches/ ATMs to me' to search the nearby locations.
Show nearest ATM/ Branches	The link to view the nearest ATM or branch with respect to the user's current location.

Field Name	Description
Refine Services	Click the **Refine Services** icon to filter the search results according to the services offered - All or any of the services maintained in Host for Branch/ ATMs are listed, with a checkbox against them. User can select/ deselect the required check box(es) to search the ATM / branches providing specific services.
Name	The name of the ATM / branch.
Distance	The distance to the ATM / branch selected from the user's current location.
Address	The address of the ATM / branch that you have searched for.

View Details

Clicking this link displays the below details.

Name	The name of the ATM /branch of the bank.
Address	Detail address of the ATM /branch of the bank.
Phone Number	The phone number of the branch. This field appears for **Branch** option.
Work Timings	The operating hours of the branch. This field appears for **Branch** option.
Services	The services offered by the bank's ATM / branch.
Get Directions	Click the link, to view the directions of the branch / ATM from your current location in the map.

2. In the Search box, enter the current location. The list of ATM / branches with Name and Distance details appear.

3. Click the Show nearest ATM/ Branches to view the nearest ATM/ branches with respect to your current location.
OR

Click the $\mathbb{Y}$ icon to view the search results according to the services offered - filter results according to all or any of the services maintained in Host for Branch/ ATMs.

4. Click the View Details link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.

5. Click and drag to view the distance of ATM/ branch from your current location, and increase and decrease the radius of your search.

ATM/ Branch Locator - View Details

6. Click the **Map/ Satellite** to view the map of the Branch/ ATM location respectively.

FAQs

1. **Can I view ATM/ Branches of other cities/ states/ countries?**

    Yes, you can view them in map as well as get their details such as address and phone numbers, working hours, services offered.

Home

19. Feedback Capture

Feedback option enables you to provide feedback on various aspects of the application as well as specific to transactions. You will be asked a feedback question on which you need to rate on a rating scale and answer subsequent questions if defined for a scale weight that you rate. The feedback captured is analyzed by the bank administrator to decide on the course corrections in case of issues.

 Feedback can be provided by the user through the following options in the system:

- General Feedback

- Transaction Specific Feedback

General Feedback

General feedback is available as an option to provide feedback on generic aspects about the application.

How to reach here

Toggle Menu > Leave Feedback

To provide general feedback:

1. Click **Leave Feedback**. The **Feedback** pop-up screen appears.

2. A feedback question appears along with a rating scale.

3. Select an appropriate rating on the scale.

4. Depending on the rating, the system will provide you with a question along with a set of options.

5. Select an appropriate option corresponding to the question.

6. You can also add comments, if required.

General Feedback

7. Click **Submit**. A message confirming successful submission of feedback appears.

Transaction Specific Feedback

You can capture feedback specific to a transaction provided the transaction has been enabled for feedback capture by the bank. Feedback will be available as an option post transaction confirmation. Transaction specific feedback is recorded and stored for further analysis.

To provide transaction specific feedback:

1. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.

2. Click **Feedback**. The **Feedback** pop-up screen appears.
   OR
   Click **Go to Dashboard** link to navigate to the Dashboard.

3. A feedback question appears along with a rating scale.

4. Select an appropriate rating on the scale.

5. Depending on the rating, the system will provide you with a question along with a set of options.

6. Select an appropriate option corresponding to the question.

7. You can also add comments, if required.

   OR

   Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.
   OR
   Click **Never ask me again** if you do not wish to be asked to provide for any transaction. The system will suspend the feedback process for all transactions and you can enable the same again (if required) through 'My Preferences' from the toggle menu.

Transaction Feedback
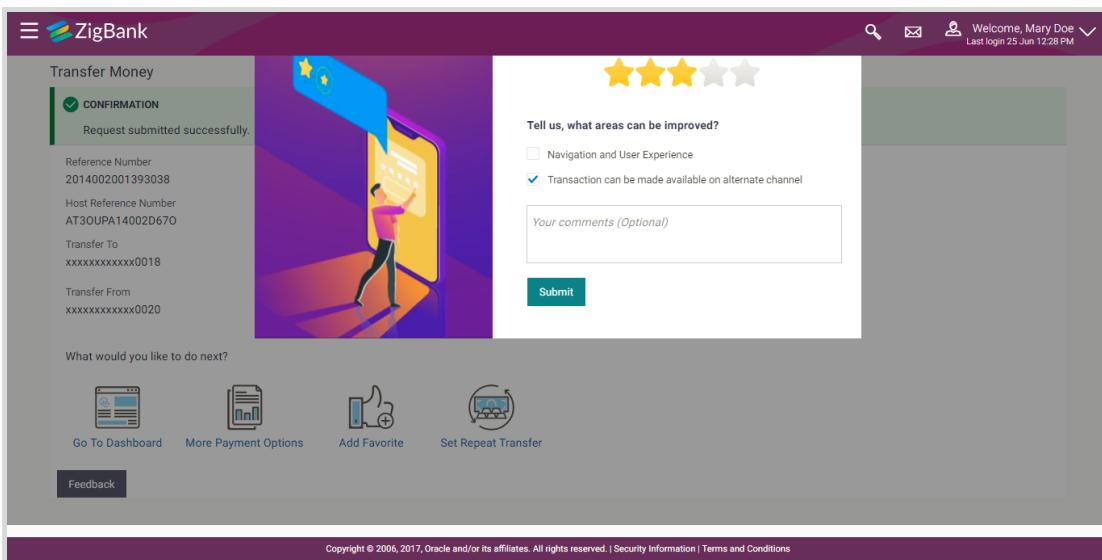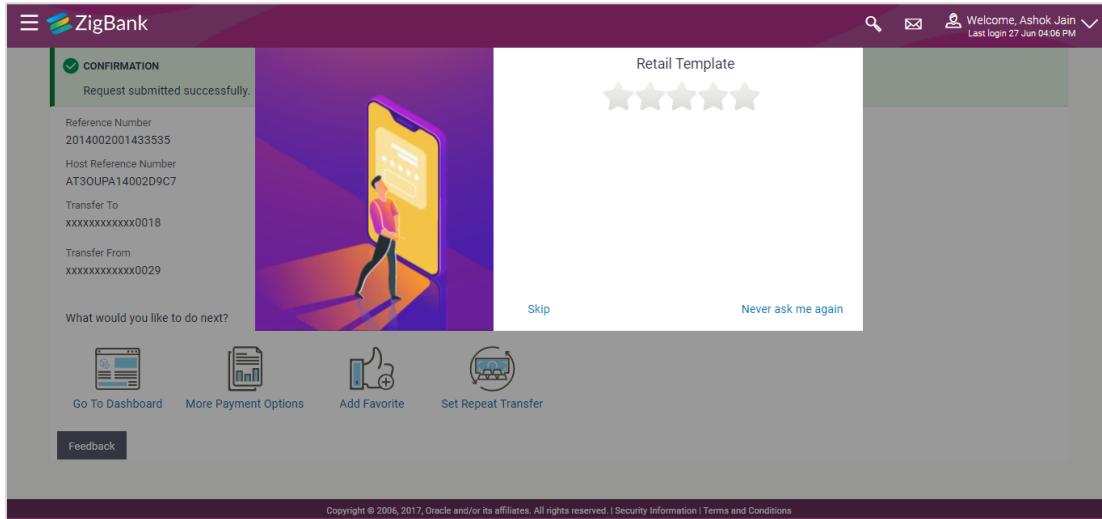
8. Click **Submit**. A message confirming successful submission of feedback appears.

Home

20. My Reports

Corporate User logs into the system and navigates to My Reports screen. On accessing 'My Reports' menu, last 10 reports which generated by the user or by other users of a party are listed with the respective report status. User can choose to search the specific report using the search criteria or can opt to view/ download detailed report.

Reports are categorized as:

- Adhoc Reports
- Scheduled Reports

How to reach here:

Corporate Dashboard > Toggle menu > Reports > My Reports

20.1 My Reports - Adhoc

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To view and download the generated adhoc reports:

My Reports - Adhoc

Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Links of view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • Processed • Pending • Error

1. Click search icon 🔍 to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.

2. Click on **Report Sub ID** hyperlink to view the detailed report. (Refer specimen provided for each report)

20.2 My Reports - Scheduled

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To view and download the generated scheduled reports:

1. Click the **Scheduled** tab. The list of scheduled reports appears.
   OR

   Click search icon 🔍 to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.

My Reports - Scheduled

Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.

Field Name	Description
Generation Date	To search generated reports between specific date ranges. • From date – to specify the date from which the generated reports to be searched. • To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Link to view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • Processed • Pending • Error

2. Click on **Report Sub ID** hyperlink to view the detailed report. (Refer specimen provided for each report)

FAQs

1. Can I choose a format in which a report is to be downloaded from My Reports screen?

A report can be downloaded in a format selected while generating a report.

Home

21. Report Generation

Corporate user logs into the system and navigates to Report Generation screen. On accessing 'Report Generation' menu, corporate user has to select a type of a report which needs to be generated. Other reports parameters with respect to each report are displayed on the screen as input fields so that report can be requested with specific data.

Reports are categorized as:

- Adhoc Reports
- Schedule Reports

Corporate user can view the all the reports that are scheduled and can view and edit the parameters of the scheduled reports, as per requirement to generate reports on new parameters from next report cycle. Corporate user approver can approve or reject the maintenance initiated for editing existing report schedule.

Note: If two factor authentication is enabled, the reports get generated only after successful authentication.

The lists of reports are:

- Daily Balance Position Report
- Party wise Payee Maintenance Report
- Party wise Pending Approvals list Report
- Transaction Summary Report

How to reach here:

Corporate Dashboard > Toggle menu > Reports > Report Generation

Report Generation
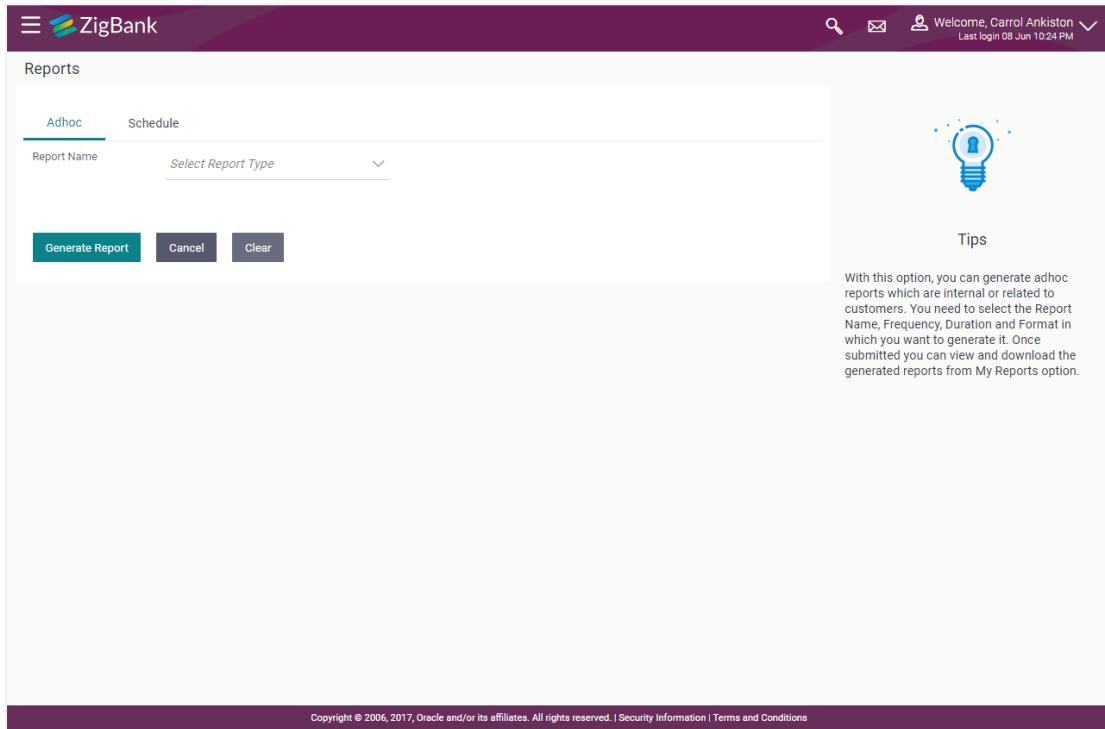
Field Description

Field Name	Description
Report Name	Select the report that is to be generated.

21.1 Adhoc Reports

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

Adhoc Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	• XLS
	The options with Internal Reporting Application are:
	• PDF
	• CSV
Duration	The period for which the report is to be generated.
	Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.

21.2 Scheduled Reports

The reports that are generated automatically in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

Scheduled Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated.

The options with Oracle Business Intelligence (BI) Publisher are:

- PDF
- XLS

The options with Internal Reporting Application are:

- PDF
- CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Report	Link to view all the reports that are scheduled.

21.2.1 View Scheduled Reports

Using this option, corporate user can view all the reports and its details that are scheduled to the future date.

To view the scheduled reports:

1. In the **Report Generation** screen, click the **Scheduled** tab. The scheduled report generation screen appears.

2. Click the **View Scheduled Reports** link.
   The **Scheduled Reports** screen appears.

Scheduled Reports

Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Schedule Frequency	The frequency that has been scheduled to generate the report.
Start Date	Start date of the date range for the scheduled report.
End Date	End date of the date range for the schedule report.

3. Click on desired **Report ID** to view the details of the scheduled report. The **View Scheduled Reports** screen appears.

View Scheduled Reports

Field Description

Field Name	Description
Report Name	Name of the scheduled report.
Report Id	Id of the scheduled report.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency at which the reports are scheduled to run.
Start Date	Start date of the date range for the scheduled report.
Stop Date	End date of the date range for the schedule report.
Scheduled By	The id of the user who scheduled the report generation.

21.2.2 Edit Scheduled Reports

Using this option, corporate user can edit the parameters defined for scheduled reports. These changes are implemented to generate the reports of next scheduled cycle.

To edit the scheduled reports:

1. Click the **Scheduled** tab. The scheduled report generation screen appears.

2. Click the **View Scheduled** Reports link.
   The **Scheduled Reports** screen appears.

3. Click on desired **Report ID** to edit the details of the scheduled report. The **View Report Schedule** screen appears.

4. Click **Edit** to modify the report schedule. The **Edit Report Schedule** screen appears.
   OR
   Click **Delete** to delete the report schedule.
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

Edit Scheduled Reports

Field Description

Field Name	Description
Report Name	Name of the scheduled reports.

Field Name	Description
Report Id	Ids of the reports that are scheduled.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency of the scheduled report. The options are: • Once • Daily • Weekly • Monthly
Start Generating	The start date of the scheduled report.
End Generating	The end date of the scheduled report.
Scheduled By	The id of the user who scheduled the report generation.

5. Modify the details, if required. You can modify the Report Format, Report Frequency and Stop Generating date and time.

6. Click **Save** to save the changes. The **Confirm Edit Scheduled Report** screen appears.
    OR
    Click **Back** to navigate to the previous screen.
    OR
    Click **Cancel** to cancel the transaction.

7. Click **Confirm**.
    The user will be navigated back to the create screen.
    OR
    Click **Cancel** to cancel the transaction.

8. The success message of goal category creation appears.
    Click **OK** to complete the transaction.

21.2.3 Delete Scheduled Reports

The corporate user can delete the scheduled reports which are no longer required.

To delete the scheduled reports

1. In the **Reports** screen, click the **Scheduled** tab. The scheduled report generation screen appears.

2. Click the **View Scheduled Reports** link.
    The **Scheduled Reports** screen appears.

3. Click on desired **Report ID** to delete the scheduled report. The **View Scheduled Report** screen appears.

4. Click **Delete**.
    The application will prompt the user with a deletion message.

Delete Reports Schedule

Scheduled Reports

Report Name	Party wise pending Approvals list Report
Report Id	080636116047
Report Format	PDF
Report Frequency	MONTHLY
Start Date	09 Jun 2018 12:00:00 AM
Stop Date	09 Jun 2019 12:00:00 AM
Scheduled By	carrol

Edit   Delete   Cancel   Back

Delete Scheduled Report Request   ⊗

Are you sure you want to delete the schedule of the Report Id - 080636116047 ?

Confirm

5. Click **Confirm** to proceed with the deletion request. It will navigate to confirmation page with a success message and the status.

6. Click **OK** to complete the transaction.

21.3 Daily Balance Position Report

Daily balance position report provides the information on opening balance, total credits, total debits and closing balance. A user can request to generate an adhoc and scheduled report.

Further, user has to select a format in which the report needs to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate reports under the following two categories.

- Adhoc Report

- Schedule Report

How to reach here:

Corporate Dashboard > Toggle menu > Report > Report Generation

21.3.1 Daily Balance Position Report

Daily balance position Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the daily balance position adhoc report:

1. Click the **Adhoc** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
   The receptive report generation screen appears.

Daily Balance Position - Adhoc Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

3. From the **Report Format** list, select the appropriate report output format.

4. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

5. Click **Generate Report** to view and generate the report.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

6. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
   OR
   Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

7. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

For reference, a specimen of the report generated is given below:

Daily Balance Position

Party Name: **Corp User1** | Party Id: **001164**
Start Date: **2013-10-30** | End Date: **2014-10-30**

ZigBank
Digital Banking

Account Number: **AT30011640014** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	9	£0.00	351.0	£0.00

Account Number: **AT30011640025** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£40.00	4	£230.00	23.0	-£190.00

Account Number: **AT30011640036** | Account Currency: **USD** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	31.0	£0.00

Account Number: **AT30011640047** | Account Currency: **USD** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	2	£0.00	8.0	£0.00

Account Number: **AT30011640069** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	20.0	£0.00

Account Number: **AT30011640078** | Account Currency: **GBP** | Branch Code: **AT3**

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	5.0	£0.00

1   Report generated by Corp User1 | 30 Oct 2017, 08:55

Field Description

Field Name	Description
Report Parameters	

Field Name	Description
Party Name	The name of the party for whom the report is generated.
Party ID	The Id of party for whom the report is generated.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Account Number	Account number of the user for whom report is generated and is selected at the time of report generation.
Account Currency	Currency of the account.
Branch Code	Branch code of the user's account.
Date	Report creation date.
Opening Balance	Opening balance of the user's account.
Total Credits	Total amount credited on the user's account
Credit Count	Total Credit count of the account at the time of transaction.
Total Debits	Total amount debited on the user's account
Debit Count	Total Debit count of the account at the time of transaction.
Closing Balance	Closing balance of the user's account.

21.3.2 Daily Balance Position Report – Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Daily Balance Position schedule report:

1. Click the **Schedule** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
   The receptive report generation screen appears.

Daily Balance Position Report - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly

Field Name	Description
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated.
	Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

3. From the **Report Format** list, select the appropriate report output format.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

7. Click **Schedule Report** to view and generate the report.
   OR
   Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

8. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
   OR
   Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

9. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports*.

21.4 Party wise Payee Maintenance Report

Party wise Payee Maintenance Report provides a summary of account payees and draft payees maintained for a specific party ID. User has to provide a party ID for which Party wise Payee Maintenance Report is to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate or see reports under the following two categories.

• Adhoc Report

• Scheduled Report

How to reach here:

Corporate Dashboard > Toggle menu > Reports > Report Generation

21.4.1 Party wise Payee Maintenance - Adhoc Report

Party wise Payee Maintenance Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the Party wise Payee Maintenance adhoc report:

1. Click the **Adhoc** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
The receptive report generation screen appears.

Party wise Payee Maintenance - Adhoc Reports

Field Description

Field Name	Description
Report Name	The type of report to be generated.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.

3. From the **Report Format** list, select the appropriate report output format.

4. Click **Generate Report** to view and generate the report.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

5. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
   OR
   Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

6. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

For reference, a specimen of the report generated is given below:

Party wise Payee Maintenance
Party Id : 001164 | Party Name : Exxon Mobil

ZigBank
Digital Banking

Account Payees					
Payee-Biller Name	Account Type	Account Details	NickName	Created By	Access Type
DoMichael7	DOMESTIC	9823u40joo HDFC Bank Ltd	MichaelDomNick	rkcorpuser1	Private
DomRihnna	DOMESTIC	9234092099 HDFC Bank Ltd	RihanaDomNick	rkcorpuser1	Private
DomRiya1	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick1	rkcorpuser1	Private
DomRiya2	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick2	rkcorpuser1	Private
DomRiya3	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick3	rkcorpuser1	Private
DomSuhana1	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick1	rkcorpuser1	Public
DomSuhana11	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick11	rkcorpuser1	Public
ITJack1	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick1	rkcorpuser1	Private
ITJack2	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick2	rkcorpuser1	Private
ITJack3	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick3	rkcorpuser1	Private
ITSparow1	INTERNATIONAL	IC477JCGI7877 ANGLO IRISH BANK CORPORATION PLC	ITSparowNick1	rkcorpuser1	Private
LucyIT1	INTERNATIONAL	190100183 Bank of Bahrain	LosDelRi001Nick1	rkcorpuser1	Public

1   Report generated by **Corp User1** | 06 Nov 2017, 12:04

Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.
Report Parameters	

Below field appears for **Account** type payee

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Account Type	The account type.
Account Details	The account details.
Nickname	Account nickname to identify the account.
Created By	Name of the payee creator.
Access Type	The access type.

Report Parameters

Below field appears for **Demand Draft** type payee

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favoring	Name of the payee of the draft.
Created By	Name of the payee creator.
Access Type	The access type.

21.4.2 Party wise Payee Maintenance – Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Party wise Payee Maintenance schedule report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated.
   The receptive report generation screen appears.

Party wise Payee Maintenance - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	• XLS
	The options with Internal Reporting Application are:
	• PDF
	• CSV
Select Frequency	The frequency at which the reports are generated.
	The options are:
	• Once
	• Daily
	• Weekly
	• Monthly

Field Name	Description
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

3. From the **Report Format** list, select the appropriate report output format.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. Click **Schedule Report** to view and generate the report.
   OR
   Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

7. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
   OR
   Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

8. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

21.5 Party wise Pending Approvals list Report

Party wise Pending Approval List Report provides a summary of transaction pending for approval under a specific party ID.

Further, user has to select a format in which the report needs to be generated. The user can generate reports under the following two categories.

- Adhoc Report

- Schedule Report

How to reach here:

Corporate Dashboard > Toggle menu > Reports > Report Generation

21.5.1 Party wise Pending Approvals list - Adhoc Report

Party wise Pending Approvals list Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the party wise pending approvals list adhoc report:

1. Click the **Adhoc** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
    The receptive report generation screen appears.

Party wise Pending Approvals List - Adhoc Report

Field Description

Field Name	Description
Report	The type of report to be generated.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.

3. From the **Report Format** list, select the appropriate report output format.

4. Click **Generate Report** to view and generate the report.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

5. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
   OR
   Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

6. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

For reference, a specimen of the report generated is given below:

Party wise Pending Approvals List

Party Id **001150** | Party Name

ORACLE
Digital Banking

5.263%

94.74%

- ■ ACCOUNT_FINANCIAL
- ■ PAYEE_BILLER
- ■ ACCOUNT_NON_FINANCIAL
- ■ BULK_RECORD
- ■ PAYMENTS
- ■ OTHER_TRANSACTION
- ■ BULK_FILE

ACCOUNT FINANCIAL-		0			
Date	Name	Account Id	Amount	Initiated By	Reference Number

ACCOUNT NON FINANCIAL-		0		
Date	Name	Account Details	Initiated By	Reference Number

PAYMENTS-		0			
Date	Name	Account Details	Amount	Payee Account Details	Initiated By	Reference Number

BULK FILE-	0				
Date	Name	Transaction Type	File Name	File Amount	Initiated By	Reference Number

BULK RECORD-		0			
Date	Name	Account Details	Amount	Payee Account Details	Initiated By	Reference Number

PAYEE AND BILLER-	1			
Date	initiatedBy	Reference Number	Transaction Type	Description
02 Jan 2018, 04:01:49	WillTruman	02018053E805	Request User Report	Party wise pending Approvals list Report ADHOC
21 Dec 2017, 11:12:23	SeanCombs	2112EF1A40E3	Request User Report	Party wise Payee Maintenance Report SCHEDULED 30-12-2017
29 Dec 2017, 03:12:38	SeanCombs	2912E67A1DCA	Request User Report	Party wise pending Approvals list Report SCHEDULED 31-12-2017
29 Dec 2017, 03:12:45	WillTruman	2912C69E3C46	Request User Report	Party wise pending Approvals list Report SCHEDULED 30-12-2017
29 Dec 2017, 03:12:03	WillTruman	291243C2A0CB	Request User Report	Party wise pending Approvals list Report SCHEDULED 30-12-2017
02 Jan 2018, 04:01:55	WillTruman	02010C8B9165	Request User Report	Party wise pending Approvals

1   Report generated by | 16 Feb,2018 05:02:46

Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.
Graph	The graph represents the type of transactions performed that is Financial, Accounts Non Financial, Payments, Bulk File, Bulk Record and Payee and Biller.
Report Parameters- Account Financial	
Date	Date of the transaction initiation.
Name	Name of the user.
Account ID	Account ID of the transaction.
Amount	Amount for transactions allowed for the user.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Report Parameters- Accounts Non Financial	
Date	Date of transaction initiation.
Name	Name of the user.
Account Details	Accounts details of the transaction.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Report Parameters - Payments	
Date	Date of the transaction initiation.
Name	Name of the user.
Account Details	Accounts details of the transaction.
Amount	Transactions allowed for the user.

Field Name	Description
Payee Account Details	The payee account details.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Status	Status of the transaction.

Report Parameters- Bulk File

Field Name	Description
Date	Date of the transaction initiation.
Name	Name of the user.
Transaction Type	Transaction Type.
File Name	File name of the bulk file.
File Amount	File amount.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.

Report Parameters- Bulk Record

Field Name	Description
Date	Date of the transaction initiation.
Name	Name of the user.
Account Details	Accounts details of the transaction.
Amount	Transactions allowed for the user.
Payee Account Details	Payee account details.
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.

Report Parameters- Payee and Biller

Field Name	Description
Date	Date of the transaction initiation.

Field Name	Description
Initiated By	Initiator type who initiates the transaction.
Reference Number	Reference number of transaction.
Transaction Type	Type of transaction.
Description	Description about the transaction.

21.5.2 Party wise Pending Approvals List - Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Party wise Pending Approvals List schedule report:

1. Click the **Schedule** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
   The receptive report generation screen appears.

Party wise Pending Approvals List - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV
Select Frequency	The frequency at which the reports are generated. The options are: • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

3. From the **Report Format** list, select the appropriate report output format.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.

7. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
    OR
    Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

8. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

21.6 Transaction Summary Report

Transaction summary report provides a list of opening balance, credit details, opening balance and closing balance. A user can request to generate an adhoc and scheduled report with following additional parameters:

- Account Number

- Frequency

- Date Range

Further, user has to select a format in which the report needs to be generated.

Reports are categorized under:

- Adhoc Report

- Scheduled Report

How to reach here:

Corporate Dashboard > Toggle menu > Report > Report Generation

21.6.1 Transaction Summary Report

Transaction summary adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the transaction summary adhoc report:

1. Click the **Adhoc** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
    The receptive report generation screen appears.

Transaction Summary - Adhoc Reports

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated.
	The options with Oracle Business Intelligence (BI) Publisher are:
	• PDF
	• XLS
	The options with Internal Reporting Application are:
	• PDF
	• CSV
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated.
	Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.

3. From the **Report Format** list, select the appropriate report output format.

4. From the **Account Number** list, select the appropriate account number.

5. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

6. Click **Generate Report** to view and generate the report.
   OR
   Click **Clear** to reset the search parameters.
   OR
   Click **Cancel** to cancel the transaction.

7. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
   OR
   Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

8. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

For reference, a specimen of the report generated is given below:

Transaction Summary Report

Party Id		Party Name	
Account Number **NG1234568014**		Branch Code **NG1**	
Account Currency	**GBP**		
Start Date		End Date	

ORACLE
Oracle Banking Digital Experience
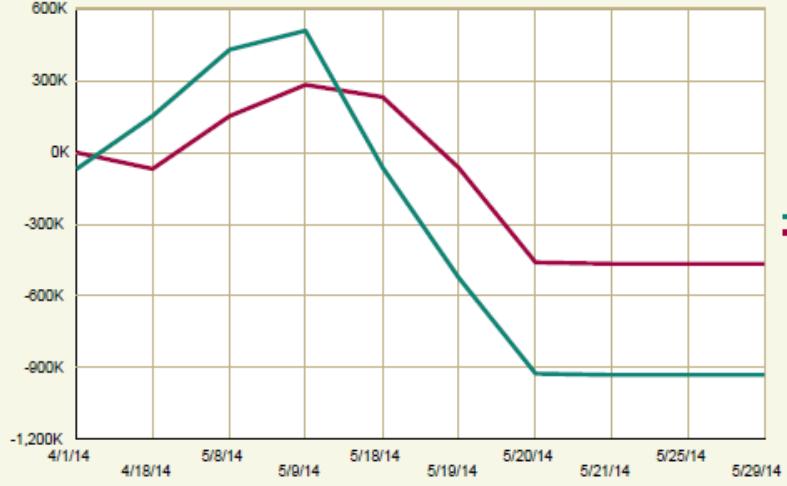
— CLOSING_BALANCE
— OPENING_BALANCE

Transaction Summary

date	Opening Balance	Total Credit	Credit Count	Total Debit	Debit Count	Closing Balance
29 May 2014	GBP -467481.86	0		0.15	11	GBP -467482.01
25 May 2014	GBP -467480.36	0		1.5	1	GBP -467481.86
21 May 2014	GBP -467420.34	0		60.02	4	GBP -467480.36
20 May 2014	GBP -460574.3	0		6846.04	8	GBP -467420.34
19 May 2014	GBP -64242.21	0		396332.09	51	GBP -460574.3
18 May 2014	GBP 229274.64	1129.72	4	294646.57	15	GBP -64242.21
09 May 2014	GBP 280787.43	0		51512.79	4	GBP 229274.64
08 May 2014	GBP 150742.57	255885.21	5	125840.35	21	GBP 280787.43
18 Apr 2014	GBP -67630.43	222222.22	2	3849.22	6	GBP 150742.57
01 Apr 2014	GBP 0	0		67630.43	4	GBP -67630.43

Debit Details

Transaction Date	Value Date	Description	Reference No	Transaction Type	Amount
01 Apr 2014	29 May 2014	IC CASH COLLATERAL	NG1ILUN141490002	IC CASH COLLATERAL	GBP 63953.49

1 Report generated by | 16 Feb,2018 05:02:26

Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is generated.
Party Name	The name of the party for whom the report is generated.
Account Number	Account number of the transaction.
Account Currency	Account currency of the transaction.
Branch Code	Branch code of the bank.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Transaction Summary	
Date	The date of the generated report.
Opening Balance	Opening Balance of the transaction.
Total Credit	Total credit of the transaction.
Credit Count	Credit Count of the transaction.
Total Debit	Total debit of the transaction.
Debit Count	Debit Count of the transaction.
Closing Balance	Closing Balance of the transaction.
Debit Details	
Transaction Date	The date of the transaction.
Value Date	The value date of the transaction.
Description	The description of the transaction.
Reference No	The reference number of the transaction.
Transaction Type	The type of transaction.
Amount	The amount of transaction.

21.6.2 Transaction Summary - Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the transaction summary scheduled report:

1. Click the **Schedule** tab.

2. From the **Report Name** list, select the appropriate report to be generated.
The receptive report generation screen appears.

Transaction Summary - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • PDF • XLS The options with Internal Reporting Application are: • PDF • CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated.
	The options are:
	• Once
	• Daily
	• Weekly
	• Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated.
	Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

3. From the **Report Format** list, select the appropriate report output format.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Account Number** list, select the appropriate account number.

7. From the **Duration - From** and **Duration - To** list, select the appropriate duration.

8. Click **Schedule Report** to view and generate the report.
    OR
    Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
    OR
    Click **Clear** to reset the search parameters.
    OR
    Click **Cancel** to cancel the transaction.

9. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
    OR
    Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

10. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from *Corporate Dashboard > Toggle Menu > Reports > My Reports.*

Home