

# **Oracle Banking Digital Experience**

**Corporate Accounts User Manual  
Release 19.2.0.0.0**

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**ORACLE®**

Corporate Accounts User Manual  
December 2019

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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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 19.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.3.0.0.0</b>
1	Accounts Overview	✓	✓
2	Account Details	✓	✓
3	Account Details - Nickname updation	<b>NH</b>	<b>NH</b>
4	E-Statements	✗	✓
5	Pre-generated Statement	✗	✓
6	Cheque Book Request	✓	✓
7	Stop/ Unblock Cheque	✓	✓
8	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	✗	✓
9	Request Statement	✓	✓

### 3. Accounts

Current and savings accounts are the most basic and critical products of corporate banking. This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

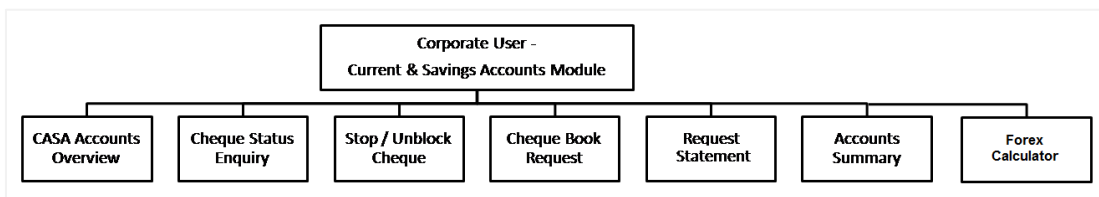
Corporate customers can view account balances and account statements, request for cheque book and inquire other details related to their accounts, post logging in into the Oracle Digital Banking Experience platform.

#### Features Supported In Application

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

- Account Overview
- Account Summary
- Account Details
- Cheque Status Inquiry
- Stop/Unblock Cheque
- Cheque Book Request
- Statement Request
- Forex Calculator

#### Features at a glance



#### Pre-Requisites

- Party preference is maintained (For primary and linked parties)
- Corporate users are created.
- Transaction and account access is provided to corporate user (For primary and linked parties)
- Approval rule set up for corporate user to perform the actions
- Transaction limits are assigned to user to perform the transaction

[Home](#)

## 4. Accounts Overview

Current and Savings Accounts (CASA) overview provides a summary of the accounts. The screen displays the consolidated balance available in all accounts mapped to the logged in user along with the number of accounts available to the user. Application provides the facility to access all the important features and information related to an account.

### How to reach here:

*Dashboard > Toggle Menu > Accounts > Current and Savings > Overview*

### Accounts Overview

The screenshot shows the Futura Bank Accounts Overview dashboard. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user profile for 'Welcome, Psd Maker' with a last login of '02 Dec 04:52 PM'. A notification banner indicates that the user's password is about to expire in 36 days. The main content area is divided into several sections:

- Summary Card:** Displays '3 Total Accounts' and a 'Net Balance' of '£64,111.11'.
- Quick Links:** Four icons for 'Stop/Unblock Cheque', 'Cheque Status Inquiry', 'Cheque Book Request', and 'Request Statement'.
- Forex Calculator:** A section for calculating exchange rates between GBP and AUD, with a 'Calculate Rate' button.
- Accounts Summary Table:** A table listing accounts with columns for Party Name, Account Number, Account Type, and Net Balance.
- Promotional Banners:** Two banners for 'BEST PRICE' and 'BIG OFFER SAVE 50%'.

Party Name	Account Number	Account Type	Net Balance
Sunrise Coffee	xxxxxxxxxxxx0018 Sun1	Saving Account	£28,555.56
Sunrise Coffee	xxxxxxxxxxxx0097	Saving Account	£30,000.00
Sunrise Coffee	xxxxxxxxxxxx0100	Saving Account	£10,000.00

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### Dashboard Overview

#### Accounts Overview

View the number of Current & Savings accounts mapped to the user and the total consolidated net balance in all accounts.

#### Account Summary

This section on the current and savings accounts overview screen displays the summary of the accounts, which consists of party name, account number, account type, net balance available in each of the account. The user can download this information, for future reference.

**Quick Links**

It provides the facility for users to access all the important features like

- Stop / Unblock Cheque
- Cheque Status Inquiry
- Cheque Book Request
- Request Statement

**Forex Calculator**

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency with another currency. With the help of forex calculator user can determine the buying and selling price between two currencies.

**Offers**

Any offers and rewards as hosted by the bank will be shown in this section of the dashboard.

**Promotions**

This section of the dashboard displays promotional messages of any bank offerings applicable to the customer.

---

[Home](#)



## 5. Account Details

The customer can navigate to this screen by selecting any account available on the accounts overview-summary section. The account details screen displays an important information pertaining to a current or savings account such as the account balances, transactions, current status of the account and the branch in which the account is held along with details on limits applicable on the account.

The complete account details are fetched on a real time basis from core banking system.

The **Account Details** screen provides the information below:

- Account Number along with account nickname (if any), balance in the account, and Product Name
- Account Info: It includes the basic information about the account, like Account Type, Account Currency, Account Status, Branch details.
- Balances: It includes information like Available Balance, Amount on Hold, Net Balance, Uncleared Balance,
- Limits: It includes information like Overdraft Limits, Advance Against Uncleared Funds Limit , Daily ATM Withdrawal, and Minimum Balance Required.

In addition to the complete snapshot of the account, the user can initiate the following transactions, through Quick Links:

- Cheque Status Inquiry
- Stop / Unblock Cheque
- Cheque Book Request
- Request Statement

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Overview > Account Summary > Account Number > Account Details*

*OR*

*Dashboard > Current and Savings widget > Account Summary > Account Number > Account Details*

## Account Details

The screenshot displays the 'Account Details' page for Futura Bank. At the top, there is a navigation bar with 'futura bank' logo, a search icon, and a user profile 'Welcome, Psd Maker' with a last login time of '02 Dec 04:52 PM'. The main content area is divided into several sections:

- Account Details:** A dropdown menu for 'Select Account' showing 'xxxxxxxxxxxx0018 - Sun1' with a balance of '£28,555.56'. Below it is a 'Product Name' field and a 'Nickname' field containing 'Sun1' with an edit icon.
- Account Info:** A list of details including Account Type (Saving Account), Account Currency (GBP), Account Branch (AT3 FLEXCUBE UNIVERSAL BANK Callister, Avenue 115, London, GREAT BRITAIN), Account Status (Active), and Account Type (Saving Account).
- Balances:** A list of balance types: Available Balance (£28,555.56), Net Balance (£28,555.56), Amount On Hold (£0.00), and Uncleared Balance (£0.00).
- Limits:** A list of limits: Overdraft Limit (£0.00), Advance Against Uncleared Funds Limit (£0.00), Daily ATM Withdrawal (£0.00), and Minimum Balance Required (£0.00).
- Quick Links:** Four icons for 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', and 'Request Statement'.
- Transactions:** A table showing transactions with columns for Date, Description, Reference Number, Amount, and Balance. It includes an opening balance of £0.00 and a closing balance of £28,555.56. A 'Download' button is present. The table shows three transactions from 22 Mar 2019.

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

## Field Description

### Field Name

### Description

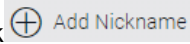
#### Select Account

Account number in masked format along with the account nickname. The account number could be either the user's Party account or any linked party accounts that he has access to.

If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.

#### Product Name


The product under which account is opened.

Field Name	Description
<b>Nickname</b>	<p>The user defined description of the CASA account will be displayed.</p> <p>Click , to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Account Info</b>	
<b>Account Type</b>	Account type of the selected account that is Current or a Savings Account.
<b>Account Currency</b>	The currency of the account.
<b>Account Branch</b>	Branch of the account / home branch.
<b>Account Status</b>	Status of the account.
<b>Balances</b>	
This section displays the balances in the account.	
<b>Available Balance</b>	Available balance is the total available balance in the account.
<b>Net Balance</b>	Withdrawable balance in the account
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Unclear Balance</b>	Un-cleared funds pertaining to the cheques and the clearing related to the account.
<b>Limits</b>	
This section displays the applicable limits for the account.	
<b>Overdraft Limit</b>	The maximum credit allowed by the bank for the account.
<b>Advance Against Uncleared Funds Limit</b>	Advance against un-cleared funds limit for the account.
<b>Daily ATM Withdrawal</b>	The daily transaction amount limits for an ATM transaction.
<b>Minimum Balance Required</b>	The minimum balance to be maintained for an account.
<b>Quick Links</b>	
<b>Cheque Status Inquiry</b>	You can click the link to inquire the cheque status.

Field Name	Description
<b>Stop/Unblock Cheque</b>	You can click the link to stop/unblock the cheque.
<b>Cheque Book Request</b>	You can click the link to request a cheque book.
<b>Request Statement</b>	You can click the link to request a account statement.
<b>Transactions</b>	
This section displays the account activity.	
<b>Opening Balance</b>	Opening balance of the account for the current month.
<b>Closing Balance</b>	Closing balance of the account for the current month.
<b>Date</b>	The date of the transaction.
<b>Description</b>	The brief description of the transaction.
<b>Reference No</b>	Reference number of the transaction.
<b>Amount</b>	The amount of the transaction, with the debit/ credit indication.
<b>Balance</b>	Running balance in the user's account.

**To view the savings and current account activity:**

1. From the **Select Account** list, select the appropriate account.  
The account activity details appear on screen.

2. Click  to search transactions.
  - a. Enter the search criteria.  
View the search results, based on search criteria.  
OR  
Click **E-Statement** to subscribe for the monthly electronic statement.  
OR  
Click **Pre-Generated E-Statement** to view a previously generated statement.  
OR  
Click **Back** to navigate to the previous screen.  
OR  
Click **Download** to download the transactions statement in csv, MT940, pdf, gif, ofx format.

## Transactions – Search Criteria

ATM/Branch English

futura bank Welcome, Psd Maker Last login 02 Dec 04:52 PM

Transactions

Select Account  
xxxxxxxxxxxx0018 - Sun1

Balance : £28,555.56

Search By  
Current Month

Reference Number

Transaction Type  
All

Search Reset Back

Opening Balance £0.00 Closing Balance £28,555.56 Download

Date	Description	Reference Number	Amount	Balance
22 Mar 2019	AT30430800086 NEW DEPOSIT	AT3DEBK190810ENW	£611.11 Dr	£28,555.56
22 Mar 2019	AT30430800042 NEW DEPOSIT	AT3DEBK190810D4B	£833.33 Dr	£29,166.67
22 Mar 2019		AT3ZXR1908101JM	£30,000.00 Cr	£30,000.00

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Pre-Generated Statement E-Statement Back

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## Field Description

Field Name	Description
<b>Select Account</b>	Account number in masked format along with the account nickname (if any).
<b>Search By</b>	The transaction period. Options are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Select Date Range</li> </ul>
<b>Date From</b>	The start date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the <b>Select Date Range</b> option in the <b>Search By</b> list.
<b>Date To</b>	The end date of the transaction for the search criteria. This field appears if you select the <b>Select Date Range</b> option in the <b>Search By</b> list.

Field Name	Description
<b>Reference Number</b>	Reference number of transaction.
<b>Transaction Type</b>	The type of the transaction. Options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debits Only</li> <li>• Credits Only</li> </ul>
<b>Amount From</b>	The from amount range, to narrow the search for transactions.
<b>Amount To</b>	The To amount range, to narrow the search for transactions
<b>Search Result</b>	
<b>Opening Balance</b>	Opening balance of the account.
<b>Closing Balance</b>	Closing balance of the account.
<b>Date</b>	The transaction date.
<b>Description</b>	A brief description of the transaction.
<b>Reference No</b>	Reference number of transaction.
<b>Amount</b>	The amount of the transaction, with the debit/ credit indication.
<b>Balance</b>	Running balance in the user's account.

- The account details page, allows the user to add / modify/ delete account nickname
- You can also initiate following actions using Quick Links section:
- To inquire the status of a cheque, click **Cheque Status Inquiry**.
  - To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
  - To raise a request for new cheque book, click **Cheque Book Request**.
  - To request for a statement, click **Statement Request**.

## 5.1 E-Statements

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

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

### How to reach here:

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

### To subscribe to e-statements:

1. In the **Account Details** screen, click the **E-Statements** to subscribe to e-statements.

### E-statement

The screenshot displays the 'Account Details' page for a Futura Bank account. A modal window titled 'E-Statement' is open, showing a confirmation message: 'You will receive monthly statements for your account xxxxxxxxxxxx0018 by email at rit\*\*\*ingh@oracle.com'. A red 'Subscribe' button is visible in the modal. The background page shows account information, balances, limits, quick links, and a transactions table.

**Account Details**

Select Account  
xxxxxxxxxxxx0018 - Sun1  
Balance : £28,555.56  
Product Name  
Nickname  
Sun1

**Account Info**  
Account Type  
Saving Account  
Account Currency  
GBP  
Account Branch  
AT3 FLEXCUBE UNIVERSAL BANK Callister  
Avenue 115, London, GREAT BRITAIN  
Account Status  
Active

**Balances**  
Available Balance  
£28,555.56  
Net Balance  
£28,555.56  
Amount On Hold  
£0.00  
Uncleared Balance  
£0.00

**Limits**  
Overdraft Limit  
£0.00  
Advance Against Uncleared Funds Limit  
£0.00  
Daily ATM Withdrawal  
£0.00  
Minimum Balance Required  
£0.00

**Quick Links**  
Cheque Status Inquiry  
Stop/Unblock Cheque  
Cheque Book Request  
Request Statement

**Transactions**

Opening Balance £0.00      Closing Balance £28,555.56      Download

Date	Description	Reference Number	Amount	Balance
22 Mar 2019	AT30430800086 NEW DEPOSIT	AT3DEBK190810ENW	£611.11 Dr	£28,555.56
22 Mar 2019	AT30430800042 NEW DEPOSIT	AT3DEBK190810D4B	£833.33 Dr	£29,166.67
22 Mar 2019		AT3ZXR01908101JM	£30,000.00 Cr	£30,000.00

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2. The Pop-up Message appears.

(Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)

- Click **Subscribe** to opt for receiving monthly statements on your registered email address.
- The success message of request submission appears. Click **OK** to complete the transaction.

---

**Note:**

If the user has subscribed for the monthly statement;

(1) Click the **E-statements** link to unsubscribe for e-statements.

The Pop-up Message appears. ('Unsubscribe to E-statements - You will stop receiving monthly statements for your card <; Number in masked format> by email at <User's email address >)

(2) Click **Unsubscribe** if users wish to stop receiving monthly statements on registered email address.

(3) Click **Proceed to Unsubscribe**. The success message of request submission appears.

---

## 5.2 Pre-generated Statement

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

**To download pre-generated statements:**

- In the **Account Details** screen, click the **Pre-generated Statement** to view the pre-generated statement.  
Specify the year / month to download the pre-generated statement, in the pop-up screen.

### Pre-generated Statement

The screenshot shows the 'Account Details' page for 'futura bank'. A pop-up window titled 'Pre-Generated Statement' is open, prompting the user to 'Select a period to download your pre-generated Statements.' The pop-up includes dropdown menus for 'Year' (set to 2017) and 'Month' (set to All Months), along with a 'Search' button. Below this, a table lists available statements for 2017:

Statement Number	From	To	Download
32423	11 Apr 2017	11 Apr 2017	PDF

The background page shows account information such as 'Balance: £28,555.56', 'Account Type: Saving Account', and 'Account Status: Active'.



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Period</b>	
<b>Year</b>	The year for which the pre-generated statement to be downloaded.
<b>Month</b>	The month for which the pre-generated statement to be downloaded.
<b>Statement Number</b>	Statement number assigned to a statement.
<b>From</b>	Start date of the statement.
<b>To</b>	End date of the statement.
<b>Download</b>	Click the link to download the statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.
3. Click **Search** to search for the statement for the selected period.
4. Click on **Download** column (.pdf) to **Save / Print** the statement.

[Home](#)

## 6. Cheque Book Request

Cheques are widely used instruments for making payments. Users receive cheque books as part of account facilities availed. If the user is out of cheque leaves, a request can be raised, for issuance of a new cheque book/s.

The Request Cheque Book feature, allows the user to request for a cheque book online. This feature will be enabled only for those accounts for which the cheque book facility is enabled.

While requesting for cheque book, the user can specify his preferences such as the number of cheque books required, leaves per cheque book and the cheque book type.

User can specify the location for delivery of the new cheque book. User can request the cheque book to be delivered at a specific branch or provide a personal address.

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Cheque Book Request*

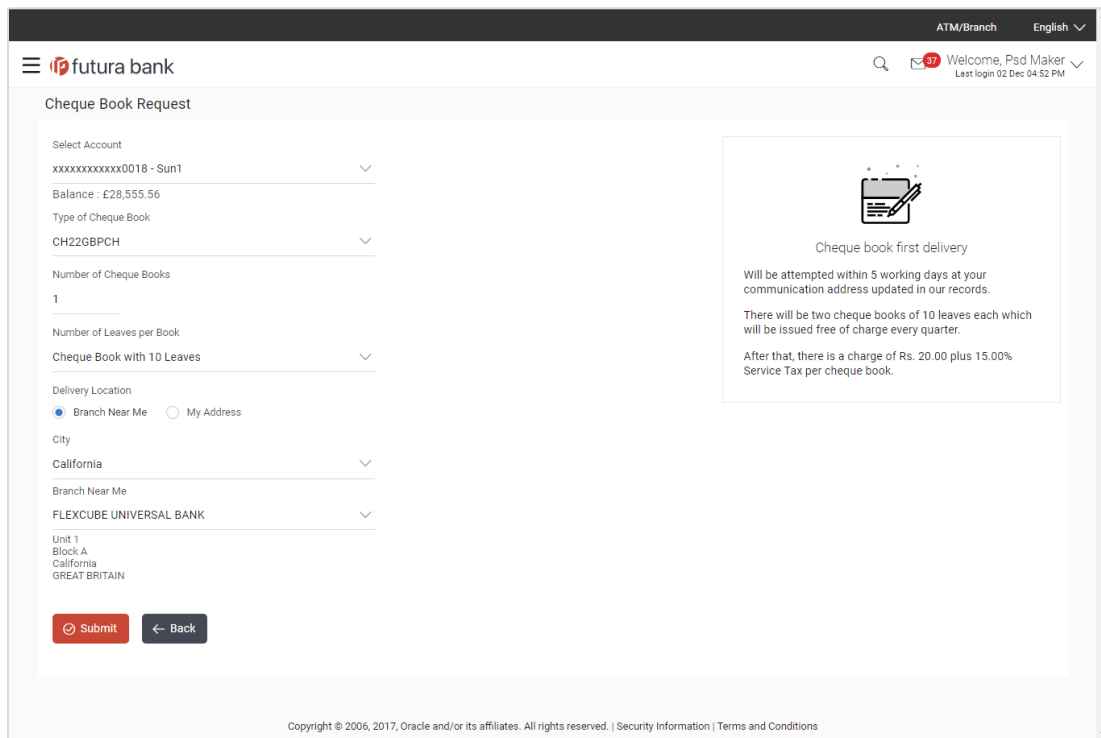
*OR*

*Dashboard > Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Cheque Book Request*

### To request a cheque book:

1. From the **Select Account** list, select the account for which the cheque book is to be requested.
2. From the **Type of Cheque Book**, select the appropriate type of cheque book.
3. In the **Number of Cheque Book** field, enter the required number of cheque books.
4. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.
5. In the **Delivery Location** field, select the appropriate delivery address.
  - a. If you select the **Branch Near Me** option:
    - i. From the **City** list, select the appropriate option.
    - ii. From the **Branch Near Me** list, select the appropriate option.
  - b. If you select the **My Address** option:
    - i. From the **Address** list, select the cheque book delivery address.

## Cheque Book Request



ATM/Branch English

futura bank Welcome, Psd Maker Last login 02 Dec 04:52 PM

**Cheque Book Request**

Select Account  
xxxxxxx0018 - Sun1

Balance : £28,555.56

Type of Cheque Book  
CH22GBPCH

Number of Cheque Books  
1

Number of Leaves per Book  
Cheque Book with 10 Leaves

Delivery Location  
 Branch Near Me  My Address  
 City  
California  
 Branch Near Me  
FLEXCUBE UNIVERSAL BANK  
 Unit 1  
Block A  
California  
GREAT BRITAIN

Submit Back

**Cheque book first delivery**  
 Will be attempted within 5 working days at your communication address updated in our records.  
 There will be two cheque books of 10 leaves each which will be issued free of charge every quarter.  
 After that, there is a charge of Rs. 20.00 plus 15.00% Service Tax per cheque book.

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### Field Description

Field Name	Description
<b>Select Account</b>	Account number with the account nickname for which the cheque book is to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
<b>Balance</b>	Net balance in the selected account.
<b>Type of Cheque Book</b>	The type of cheque book.
<b>Number of Cheque Books</b>	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
<b>Number of Leaves per Book</b>	Number of cheque leaves needed per cheque book.
<b>Delivery Location</b>	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> </ul>

Field Name	Description
This section appears if you select <b>My Address</b> option in the <b>Delivery Location</b> field.	
<b>Select Address</b>	The address for delivery of the cheque book. The options are: <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address</b>	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if you select <b>Branch Near Me</b> option in the <b>Delivery Location</b> field.	
<b>City</b>	The city where the cheque book is to be delivered.
<b>Branch Near Me</b>	The branch in the selected city, where the cheque book is to be delivered.  <b>Note:</b> The options in this field depend on the selected option in the <b>City</b> field.
<b>Branch Address</b>	The complete branch address based on the selection above.  <b>Note:</b> The address displayed here depends on the selected option in the <b>Branch Near Me</b> field.

- To request the cheque book, click **Submit**.
- The **Review** screen appears. Verify the details and click **Confirm**. The success message of cheque book request along with the reference number appears  
OR  
Click **Back** to navigate to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
- Click **Go To Dashboard** to navigate to the dashboard screen.  
OR  
Click **Go To Account Details** to view the **Account Details** screen.

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## 7. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments. After a cheque is issued, a user may want to block payment in case of theft or misplacement of a cheque issued to a payee. For better management of cheques, the application has an online option to stop cheques - so that they cannot be utilized for making payment or cannot be misused.

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

User can also specify the cheque range to stop a complete cheque series. Then user can initiate block request for complete cheque series in case cheque book has been lost or misplaced by him. The User has to specify the reason while stopping the cheque series.

Users can unblock already blocked/ stopped cheque by specifying the cheque number or cheque series through the online channel. It is an online transaction and on initiating the unblock transaction, cheques status will be immediately changed to unblocked. Unblocked cheques can be used for making cheque payments.

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Stop/Unblock Cheque*

*OR*

*Dashboard > Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Stop/Unblock Cheque*

### To stop or unblock cheque:

1. From the **Select Account Number** field, select the appropriate account number.

### Stop /Unblock Cheque

The screenshot displays the 'Stop/Unblock Cheque' page on the Futura Bank website. The page includes a header with the bank logo, user name 'Welcome, Psd Maker', and last login time. The main content area contains a form with the following fields and options:

- Select Account Number:** A dropdown menu showing 'xxxxxxxxxxxx0018 - Sun1' with a balance of '£28,555.56'.
- Select Action:** Radio buttons for 'Stop' (selected) and 'Unblock'.
- Specify Reason:** A text input field containing 'Cheque lost'.
- Give Cheque Details:** Radio buttons for 'Number' (selected) and 'Range'.
- Cheque Number:** A text input field containing '867675'.

At the bottom of the form are 'Submit' and 'Back' buttons. A 'Note' box on the right side of the page provides information about charges for lost or stolen cheques and asks the user to specify circumstances where they might not be able to stop a cheque.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account Number</b>	Current and savings account number in masked format along with the account nickname for which the cheque to be stopped / unblocked. The account number could be either the user's Party account or any linked party accounts that he has access to.
<b>Select Action</b>	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: <ul style="list-style-type: none"> <li>• Stop</li> <li>• Unblock</li> </ul>
<b>Specify Reason</b>	The reason for stopping / unblocking the cheque.
<b>Give Cheque Details</b>	Select the cheque either to stop / unblock single cheque or cheque range. The options are: <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> </ul>
<b>Cheque Number</b>	Cheque number of the cheque to be stopped/ unblocked. This field appears if you select the <b>Number</b> option.
<b>From</b>	Start number of the cheque range to be stopped/ unblocked. This field appears if you select the <b>Range</b> option.
<b>To</b>	End number of the cheque range to be stopped/ unblocked. This field appears if you select the <b>Range</b> option.

2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify reason for stopping / unblocking.
4. In the **Give Cheque Details** field, select the appropriate option:
  - a. If you select the **Number** option:
    - i. In the **Cheque Number** field, enter the cheque number.
  - b. If you select the **Range** option:
    - i. In the **From** field, enter the cheque start number.
    - ii. In the **To** field, enter the cheque end number.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of stop/ unblock cheque appears along with the reference number.

OR

Click Back to navigate to the previous screen. User is directed to **Stop / Unblock Cheque – screen** with values in editable form.

OR

Click **Cancel** to cancel the transaction.

7. Click **Go To Dashboard** to navigate to the dashboard screen.

OR

Click **Go To Account Details** to view the **Account Details** screen.

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## 8. Cheque Status Inquiry

Cheque status inquiry transaction allows the user to inquire status of the cheques. This gives users an idea of outstanding payments, if any and to cross check, the log of checks they have, with that of the banks. The user can inquire status of a single cheque by providing a cheque number or cheque series by providing cheque range. Users can also inquire about cheques based on their status. He / She can define a date range while searching for cheques of a particular status. The application fetches the results based on the search criteria provided.

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

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### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Cheque Status Inquiry*

*OR*

*Dashboard > Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Cheque Status Inquiry*

### To inquire about the cheque status:

1. From the **Search Cheque By** list, select the appropriate option.
  - a. If you select the **Number** option:
    - i. In the **Cheque Number** field, enter the cheque number.
  - b. If you select the **Range** option:
    - i. In the **From** field, enter the cheque (range) start number.
    - ii. In the **To** field, enter the cheque (range) end number.
  - c. If you select the **Status** option:
    - i. From the **Select Status** list, select the appropriate option. If you have selected **Used, Stopped** and **Rejected** option:
    - ii. From the **From Date** list, select the appropriate date.
    - iii. From the **To Date** list, select the appropriate date.



## Cheque Status Inquiry

The screenshot shows the 'Cheque Status Inquiry' page on the Futura Bank website. At the top, there is a navigation bar with 'ATM/Branch' and 'English' options. The main header includes the Futura Bank logo and a user greeting: 'Welcome, Psd Maker' with the last login time '02 Dec 04:52 PM'. Below the header, the page title is 'Cheque Status Inquiry'. The search form includes a 'Select Account' dropdown menu showing 'xxxxxxxxxxxx0018 - Sun1' with a balance of '£28,555.56'. There are radio buttons for 'Search Cheque by' with options 'Number', 'Range', and 'Status' (selected). A 'Select Status' dropdown menu shows 'Not Used'. There are 'Submit' and 'Back' buttons. Below the form is a table with columns: Cheque Number, Status, Reason, and Amount. The table lists cheques 131 through 140, all with a status of 'Not Used' and an amount of '£0.00'. At the bottom of the table, there is a pagination control showing 'Page 1 of 5 (1-10 of 50 items)' and navigation arrows. To the right of the search form is a 'Tips' box with a lightbulb icon and text: 'Always ensure that you have a record of cheque serial numbers for cheques you have issued. The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.' At the very bottom of the page, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Select Account</b>	Current and savings account number in masked format along with the account nickname. The account number could be either of the users own Party or any linked parties that he has access to.
<b>Search Cheque By</b>	<p>Allows user to specify the search criteria for cheque status inquiry.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> <li>• Status</li> </ul>
	<p><b>Note:</b> The <b>Range</b> and <b>Status</b> fields are displayed if the <b>Oracle Banking Digital Banking Experience</b> application is integrated with <b>Universal Banking Solutions</b> and the region is <b>UK</b>.</p>

Field Name	Description
<b>Cheque Number</b>	<p>Cheque number of the cheque of which you want to view the status.</p> <p>This field appears if you select the <b>Number</b> option from the <b>Search Cheque By</b> list.</p>
<b>From</b>	<p>Start number of the cheque range of which you want to view the status.</p> <p>This field appears if you select the <b>Range</b> option from the <b>Search Cheque By</b> list.</p>
<b>To</b>	<p>End number of the cheque range of which you want to view the status.</p> <p>This field appears if you select the <b>Range</b> option from the <b>Search Cheque By</b> list.</p>
<b>Select Status</b>	<p>Allows the user to view cheque as per the status.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Cancelled</li> </ul> <p>This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list.</p>
<b>From Date</b>	<p>Allows the user to search the cheques by status for a given start date.</p> <p>This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list.</p> <p>This field does not appear if have selected <b>Not Used</b> or <b>Cancelled</b> option in the <b>Status</b> field.</p>
<b>To Date</b>	<p>Allows the user to search the cheques by status for a given start and end date.</p> <p>This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list.</p> <p>This field does not appear if have selected <b>Not Used</b> or <b>Cancelled</b> option in the <b>Status</b> field.</p>

2. Click **Submit**. The cheque status details appear with cheque number, status and amount.  
OR  
Click **Cancel** to cancel the transaction.

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## 9. Request Statement

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

### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Request Statement*

*OR*

*Dashboard > Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Statement Request > Request Statement*

### To request for an account statement:

1. From the **Select Account Number** list, select the account number for the account statement.
2. From the **From Date** list, select the start date of the account statement.
3. From the **To Date** list, select the end date of the account statement.

### Request Statement

The screenshot shows the 'Request Statement' form in the Futura Bank interface. The form is titled 'Request Statement' and contains the following fields and values:

- Select Account Number:** xxxxxxxxxxxx0018 - Sun1
- Balance:** £28,555.56
- From Date:** 01 Jan 2019
- To Date:** 01 Mar 2019

At the bottom of the form, there are two buttons: a red 'Submit' button and a grey 'Back' button. The page footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Account Number</b>	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
<b>Balance</b>	The balance in the account in the account currency.
<b>From Date</b>	Start date of account statement.

Field Name	Description
<b>To Date</b>	End date of account statement.

4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**. The success message of Statement Request appears along with the transaction reference number.  
OR  
Click **Back** to navigate to the previous screen. User is directed to **Statement Request – screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
6. Click **Go To Dashboard** to navigate to the dashboard screen.  
OR  
Click **Go To Account Details** to view the **Account Details** screen.

## FAQs

### 1. As a corporate User, what are the CASA accounts that I can view?

A Corporate User can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of linked parties.

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

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

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## 10. Forex Calculator

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

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

### Features Supported In Application:

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

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

### Pre-Requisites

- Support for the currencies provided by host

### How to reach here:

*Dashboard > Toggle Menu > Accounts > Current and Savings > Overview > Forex Calculator*

### Forex Calculator

### Field Description

Field Name	Description
Currency	Currency to be sold for which the exchange rate is to be inquired.
Currency	Buy currency.

<b>Field Name</b>	<b>Description</b>
-------------------	--------------------

---

<b>Amount</b>	Amount for which conversion is required.
---------------	--

<b>Amount</b>	Amount (in the To Currency) which you will get post conversion.
---------------	---

---


**To calculate currency exchange rate:**

1. From the **Currency** list, select the appropriate currency to be sold.
2. From the **Currency** list, select the currency to be buying.
3. In the **Amount** field, enter the amount to be converted.
4. To calculate the currency exchange rate, click **Calculate Rate**.  
The exchange rate for the currency pair appears.

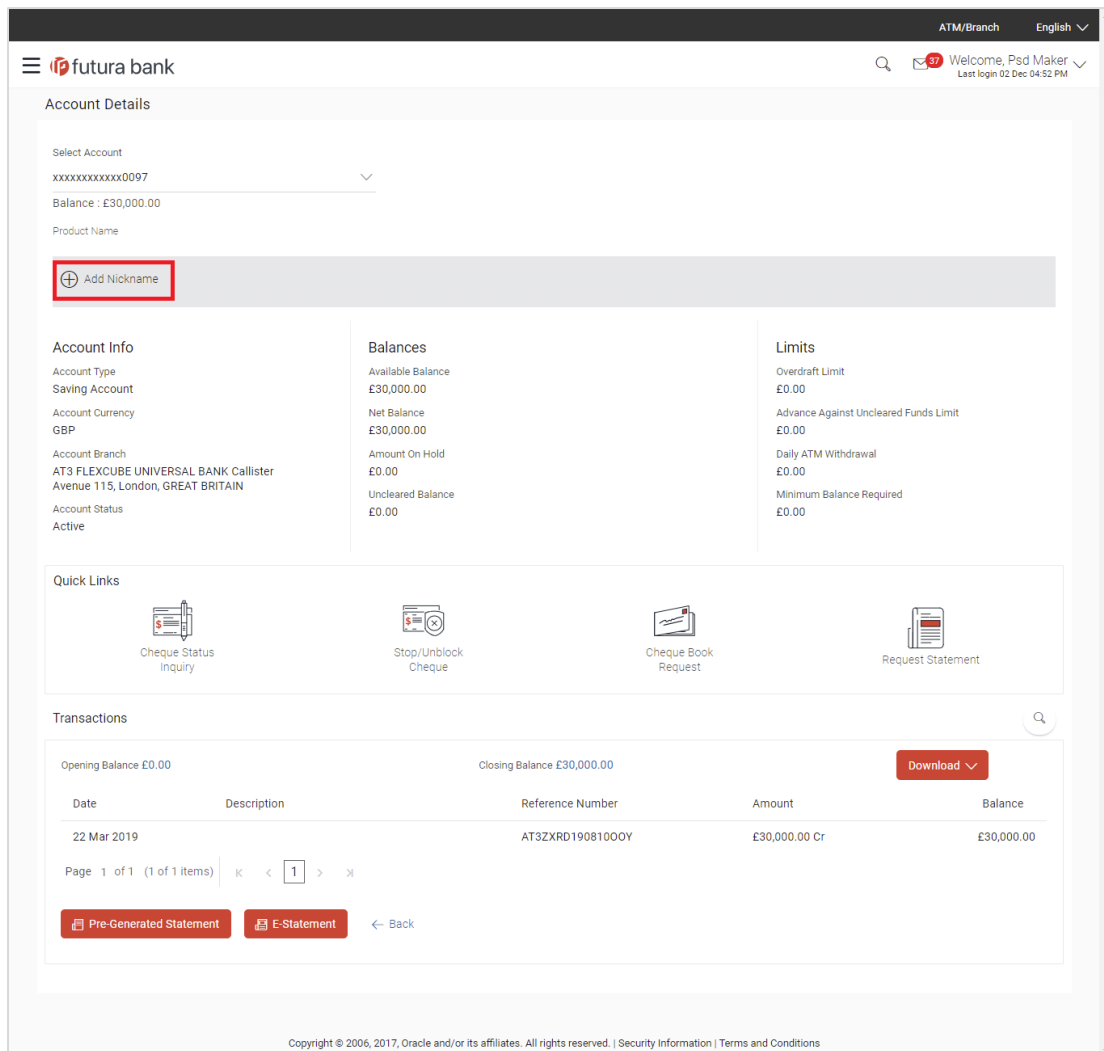
## 11. Account Nickname

User can assign their own description or names to all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. This feature allows the user to add, modify or delete the nickname, as required.

### To add nickname to account:

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

### Add Nickname- Example



The screenshot shows the Futura Bank Account Details page. The 'Add Nickname' button is highlighted with a red box. The page displays account information, balances, limits, quick links, and transactions.

**Account Details**

Select Account  
xxxxxxxxxxxx0097  
Balance : £30,000.00  
Product Name

**+ Add Nickname**

**Account Info**  
Account Type  
Saving Account  
Account Currency  
GBP  
Account Branch  
AT3 FLEXCUBE UNIVERSAL BANK Callister  
Avenue 115, London, GREAT BRITAIN  
Account Status  
Active

**Balances**  
Available Balance  
£30,000.00  
Net Balance  
£30,000.00  
Amount On Hold  
£0.00  
Uncleared Balance  
£0.00

**Limits**  
Overdraft Limit  
£0.00  
Advance Against Uncleared Funds Limit  
£0.00  
Daily ATM Withdrawal  
£0.00  
Minimum Balance Required  
£0.00

**Quick Links**

- Cheque Status Inquiry
- Stop/Unblock Cheque
- Cheque Book Request
- Request Statement

**Transactions**

Opening Balance £0.00      Closing Balance £30,000.00      [Download](#)

Date	Description	Reference Number	Amount	Balance
22 Mar 2019		AT3ZXR19081000Y	£30,000.00 Cr	£30,000.00

Page 1 of 1 (1 of 1 Items)    < 1 >


[Pre-Generated Statement](#)    [E-Statement](#)    < Back

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## Field Description

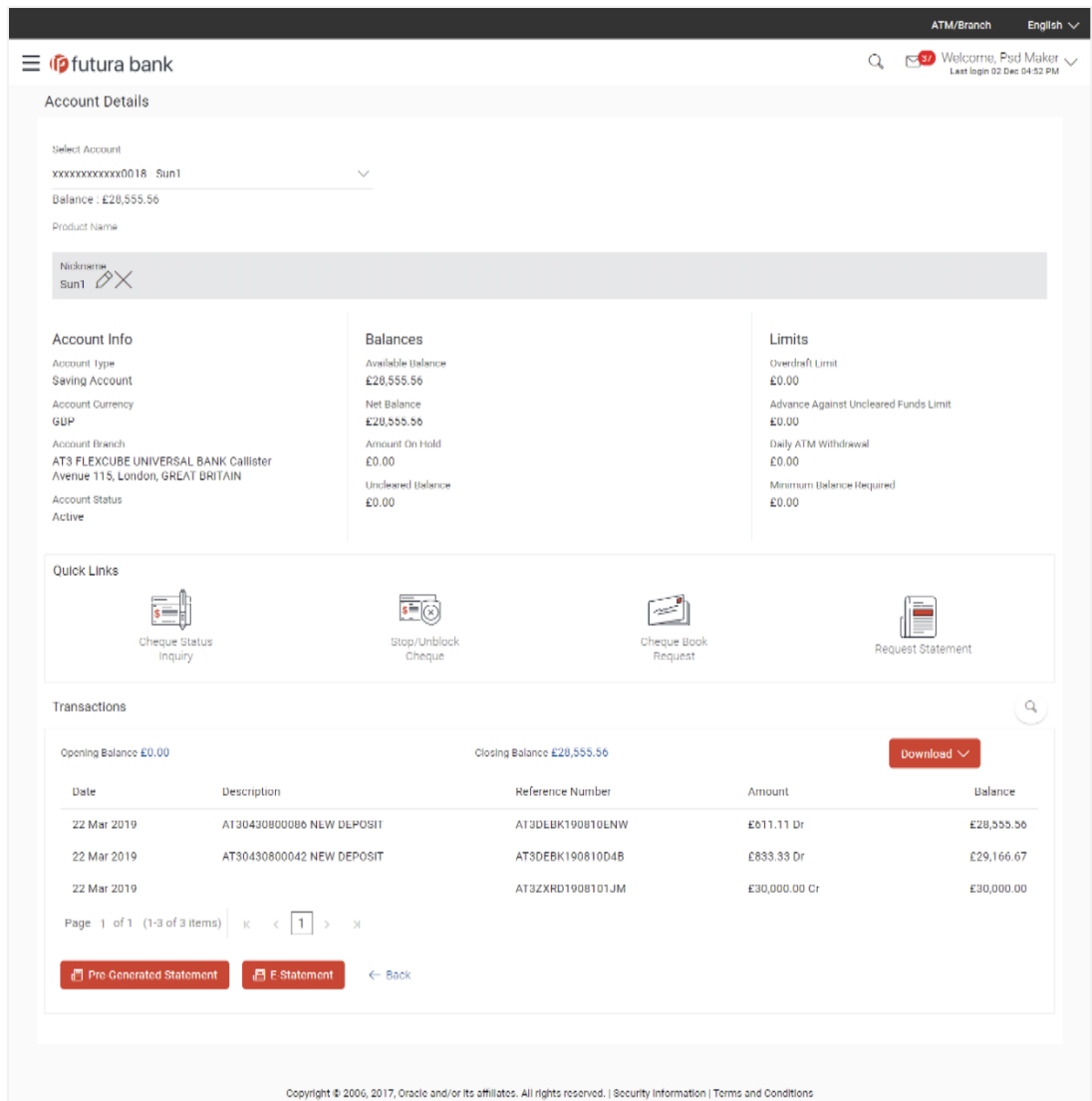
Field Name	Description
------------	-------------

<b>Add Nickname</b>	Click to add a user defined description or name to CASA/ TD/ Loan and Finance accounts.
---------------------	---

- Click  to save your changes.  
Nicknames will be displayed along with account number, in all enquiry and transaction screens.

### To edit / delete nickname to account:

### Add Nickname - Edit/ Delete



The screenshot displays the Futura Bank account details page. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user greeting: "Welcome, Psd Maker" with a last login time of "02 Dec 04:52 PM". The page is titled "Account Details" and shows the following information:




- Select Account:** A dropdown menu showing "xxxxxxxxxxxx0018 Sun1" with a balance of "£20,555.56".
- Nickname:** "Sun1" with edit and delete icons.
- Account Info:**
  - Account Type: Saving Account
  - Account Currency: GBP
  - Account Branch: AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN
  - Account Status: Active
- Balances:**
  - Available Balance: £20,555.56
  - Net Balance: £20,555.56
  - Amount On Hold: £0.00
  - Uncleared Balance: £0.00
- Limits:**
  - Overdraft Limit: £0.00
  - Advance Against Uncleared Funds Limit: £0.00
  - Daily ATM Withdrawal: £0.00
  - Minimum Balance Required: £0.00
- Quick Links:**
  - Cheque Status Inquiry
  - Stop/Unblock Cheque
  - Cheque Book Request
  - Request Statement
- Transactions:**
  - Opening Balance: £0.00
  - Closing Balance: £20,555.56
  - Download button

Date	Description	Reference Number	Amount	Balance
22 Mar 2019	AT30430800086 NEW DEPOSIT	AT3DLBK190810ENW	£611.11 Dr	£28,555.56
22 Mar 2019	AT30430800042 NEW DEPOSIT	AT3DEBK190810D4B	£833.33 Dr	£29,166.67
22 Mar 2019		AT3ZXR1908101JM	£30,000.00 Cr	£30,000.00

  - Page 1 of 1 (1-3 of 3 items)
  - Buttons: Pre-Generated Statement, E Statement, Back

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1. Click , to modify nickname.  
OR  
Click , to save your updates.  
OR  
Click , to delete nickname.

## **FAQs**

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

One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

### **2. Are nicknames displayed in all places, where an account number is displayed?**

No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

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