

# **Oracle Banking Digital Experience**

**Islamic Banking – Corporate Accounts  
User Manual  
Release 19.2.0.0.0**

**Part No. F25153-01**

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**ORACLE®**

Islamic Banking – 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

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## Table of Contents

<b>1. Preface</b> .....	<b>4</b>
1.1 Intended Audience .....	4
1.2 Documentation Accessibility .....	4
1.3 Access to Oracle Support .....	4
1.4 Structure.....	4
1.5 Related Information Sources.....	4
<b>2. Introduction</b> .....	<b>5</b>
<b>3. Transaction Host Integration Matrix</b> .....	<b>6</b>
<b>4. Accounts</b> .....	<b>7</b>
4.1 Current and Saving Accounts Widget .....	7
<b>5. Account Details</b> .....	<b>10</b>
<b>6. Cheque Book Request</b> .....	<b>14</b>
<b>7. Cheque Status Inquiry</b> .....	<b>17</b>
<b>8. Stop/ Unblock Cheque</b> .....	<b>20</b>
<b>9. Transactions</b> .....	<b>23</b>
9.1 E-statements .....	26
9.2 Pre-Generated Statement .....	28
<b>10. Request Statement</b> .....	<b>30</b>
<b>11. Account Nickname</b> .....	<b>32</b>

# 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. Introduction

Islamic Banking is a banking system that is based on the principles of Shariah (Islamic law) and guided by the Islamic economics. The Shariah laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, leasing, charging fees for services rendered, and so on.

The OBDX corporate banking modules cater to Islamic accounts as well. Users of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, and so on, using the portal.

A user can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional CASA accounts and Islamic CASA accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The current and savings accounts widget has a representation of both conventional and Islamic accounts. This is also true for enquiry and transaction screens. While initialing any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic banking requirements.

### 3. 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 Universal Banking 14.3.0.0.0</b>
1	Saving and Current Accounts Widget	✓
2	Account Details (Except Accrued Interest and Average Balance)	✓
3	Account Details - Nickname updation	<b>NH</b>
4	Cheque Book Request	✗
5	Cheque Status Inquiry	✓
6	Stop/ Unblock Cheque	✗
7	Request Statement	✓
8	Transactions	✓
9	Transactions- E-statements	✓
10	Transactions- Pre-generated Statement	✓
11	Request Statement	✓

## 4. Accounts

Current and savings accounts are the most basic and critical products of corporate banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as they can leverage the accounts to earn a higher profit margin.

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

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

### Features Supported In the Application:

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

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

### Pre-requisites

- Transaction access is provided to corporate users
- Islamic CASA accounts are maintained in the core banking system under a party ID mapped to the user.

### 4.1 Current and Saving Accounts Widget


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

#### How to reach here:

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


## Accounts Widget

ATM/Branch



🔍 ✉️ Welcome, Psd Maker ▼  
Last login 20 Nov 10:46 AM

1  
Total Accounts



£30,000.00  
Net Balance

Quick Links

Own Account Transfer

Funds Transfer

Issue Draft

Adhoc Payment

File Upload

Uploaded Files Inquiry

Forex Calculator

GBP ▼
AUD ▼

🔢 Calculate Rate

Amount

£1.00

@ 1 GBP = 0 AUD

Accounts Summary

Party Name	Account Number	Account Type	Net Balance
Sunrise Coffee	xxxxxxxxxxxx0018 ISLAMIC_SAVIN	Saving Account	£30,000.00

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩ Download

**BEST  
PRICE**

BookmovieticketsusingZigBankcreditcardand

**BIG  
OFFER  
...SAVE...  
50%**

Don'tpaythefullamountwhenyoucanowthesar

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## Current and Savings

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

- **Active Accounts:** Each account page displays the basic details such as the holding pattern along with the name of the primary account holder, account product or offer name, the masked account number and account nickname, if defined., along with the net balance of the account. If the user holds both conventional as well as Islamic accounts, the type of account is also identified on each record. The user is able to view further details of an account by clicking on the account.
- **Inactive / Closed Accounts:** This displays the number of accounts of the customer that are in inactive status. The user can view details of the inactive accounts.
- **Quick Links:** It provides the facility for users to access all the important features like:
  - Cheque Book Request
  - Cheque Status Inquiry
  - Stop/Unblock Cheque
  - Request Statement



**Forex Calculator**

The Forex calculator is a link provided on the dashboard from which the user can access the Forex Calculator.

**Account Summary**

The account summary displays a top view of the accounts and balance in the respective account. You can click the link under the **Account Number** column to view the account details. You can click the **Download** link to download the account details and balances.

---

## 5. Account Details

The customer can navigate to this screen by selecting any active account card on the accounts dashboard. The account details screen displays important information pertaining to a current or savings account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account.

Additionally, the customer can also see the following on the account details page:

- Account Info: account number, balance, product name, account type, account currency, account branch, account status.
- Balance and Limits: It includes information like available balance, amount on hold, unclear funds, advance against unclear funds limits, financing limits, and so on.

### Functionalities:

- Cheque status inquiry
- Stop/ unblock cheque
- Cheque Book Request
- Request Statement

### Transactions

This shows the list of recent transactions done from the account, along with opening and closing balance.

### How to reach here:


*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details*



*OR*

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

## Account Details

ATM/Branch English ▾





 Welcome, Psd Maker ▾  
Last login 21 Nov 12:02 PM



### Account Details

Select Account

xxxxxxxxxxxx0018 - Psd1 ▾

Balance : £30,000.00

Product Name  
ISLAMIC\_SAVIN

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  
£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		AT3ZXR1908101JM	£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

**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.

Field Name	Description
<b>Product Name</b>	The product under which account is opened.
<b>Add Nickname</b>	The user defined description of the CASA accounts will be displayed. Click  to add nickname, for more information on Account Nickname.
<b>Account Info</b>	
<b>Account Type</b>	Account type of the selected account i.e. 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. Status could be: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Dormant</li> </ul>
<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 clearings 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 un-cleared funds Limit</b>	Advance available against un-cleared funds limit for the account.
<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 an 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 Number</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.

You can also perform following account related transactions:

- Add account nickname/ modify/ delete nickname. For more information, refer Add Nickname transaction.
- To raise a request for a new cheque book, click **Request Cheque Book**.
- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
- To obtain e-statements, click **E-Statement**.
- To obtain pre-generated statements, click **Pre-Generated Statement**.
- To initiate a request for the physical statement of the account, click **Request Statement**.
- Click the **Back to Dashboard** link to go to the Dashboard.

## 6. Cheque Book Request

Cheques are the most widely used instruments that are used to make different kinds of payments. The Cheque Book Request feature enables customers to request for a new cheque book online.

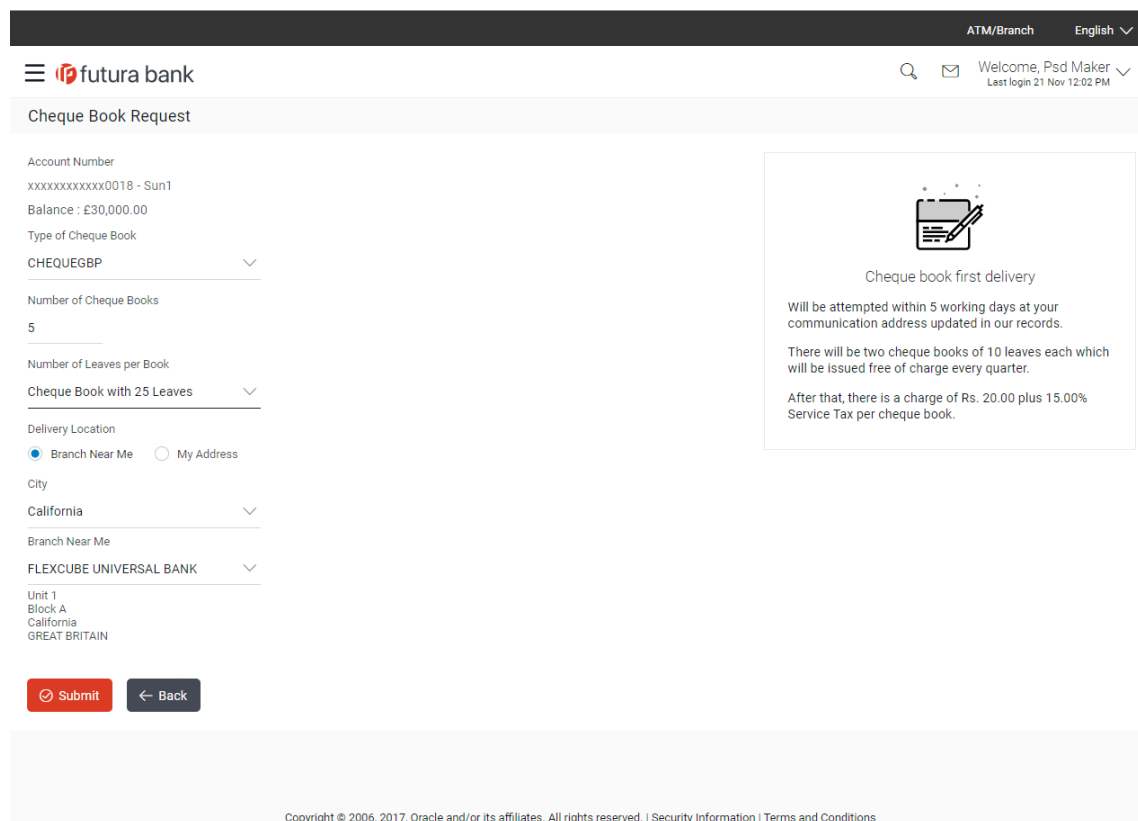
This feature is available only for those accounts for which cheque book facility is enabled. Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request. On initiating a cheque book request, a service request number is generated. The customer can track the status of the request through this reference number generated.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Cheque Book Request*  
OR

*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > Quick Links > Cheque Book Request*

### Cheque Book Request



ATM/Branch English

futura bank Welcome, Psd Maker  
Last login 21 Nov 12:02 PM

Cheque Book Request

Account Number  
xxxxxxxxxxxx0018 - Sun1  
Balance : £30,000.00

Type of Cheque Book  
CHEQUEGBP

Number of Cheque Books  
5

Number of Leaves per Book  
Cheque Book with 25 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
------------	-------------

Field Name	Description
<b>Select Account</b>	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer the Add Nickname transaction.
<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 in a 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>
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>• Postal</li> <li>• Work</li> <li>• Residence</li> </ul>
<b>Address</b>	The complete address of the primary account holder's work place, or residence, or that defined as the postal address is displayed, based on the option selected in the <b>Select Address</b> field. This address will be used for the delivery of the cheque book.
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 has to be delivered.
<b>Branch Near Me</b>	The branch in the selected city, where the cheque book has to be delivered.
<hr/> <p><b>Note:</b> The options in this field depend on the selected option in the <b>City</b> field.</p> <hr/>	

Field Name	Description
<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 a cheque book:**

1. From the **Type of Cheque Book** list, select the appropriate option.
2. From the **Number of Cheque Book** list, select the required number of cheque books.
3. From the **Number of Leaves per Book** list, select the number of leaves to be in the cheque book.
4. In the **Delivery Location** field, select the appropriate delivery address.
  - a. If you select the **Branch Near Me** option:
    - i. From the **City** list, select the appropriate option.
    - ii. From the **Branch Near Me** list, select the appropriate option.
  - b. If you select the **My Address** option:
    - i. From the **Address** list, select the cheque book delivery address.
5. Click **Submit**, to request the cheque book.  
OR  
Click **Back** to go to the previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous screen.
7. A confirmation message appears along with the transaction reference number.
8. Click **Go To Account Details** to view the **Account Details** screen.  
OR  
Click **Go To Dashboard** to navigate to the Dashboard.



## 7. Cheque Status Inquiry

The Cheque Status Inquiry transaction enables customers to view the status of cheques written at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range. Customers can also search for cheques based on their status i.e. used, not used, stopped, and so on

### How to reach here:

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

*OR*

*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > Quick Links > Cheque Status Inquiry*

### Cheque Status Inquiry

ATM/Branch English

futura bank Welcome, Psd Maker  
Last login 21 Nov 12:02 PM

Cheque Status Inquiry

Account Number  
xxxxxxx0018 - Sun1  
Balance : £30,000.00

Search Cheque by  
 Number  Range  Status

Cheque Number  
133

Submit Back

Cheque Number	Status	Reason	Amount
133	Not Used		£0.00

Page 1 of 1 (1 of 1 items)

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### Field Description

Field Name	Description
<b>Account Number</b>	Islamic savings account number in masked format along with the account nickname.

Field Name	Description
<b>Search Cheque by</b>	<p>Allows user to specify the search criteria for cheque status inquiry. The options are:</p> <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> <li>• Status</li> </ul>
<b>Cheque Number</b>	<p>Cheque number of the cheque of which you want to view the status. 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. 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. 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. The options are:</p> <ul style="list-style-type: none"> <li>• Used</li> <li>• Not Used</li> <li>• Stopped</li> <li>• Rejected</li> <li>• Canceled</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. This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list.</p>
<b>To Date</b>	<p>Allows the user to search the cheques by status for a given start and end date. This field appears if you select the <b>Status</b> option from the <b>Search Cheque By</b> list.</p>

---

**To inquire about the cheque status:**

1. If you have accessed this page from the toggle menu, then from the **Select Account** list, select the appropriate Islamic Saving account.
2. From the **Search Cheque by** list, select the appropriate option.
  - a. If you select the **Number** option:
    - i. In the **Cheque Number** field, enter the cheque number.
  - b. If you select the **Range** option:
    - i. In the **From** field, enter the cheque start number.
    - ii. In the **To** field, enter the cheque end number.
  - c. If you select the **Status** option:
    - i. From the **Select Status** list, select the appropriate option.
    - ii. From the **From Date** list, select the appropriate date.
    - iii. From the **To Date** list, select the appropriate date.
3. To inquire about the cheque, click **Submit**. The search results screen appears along with the cheque number, and status fields.  
OR  
Click **Back** to go to the previous screen.

## 8. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplacement of a cheque issued to a payee. Hence it is critical to provide an option to stop cheques so that they cannot be utilized for making payment or cannot be misused.

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

This feature also enables customers to request for a cheque or cheque range that has been stopped or blocked. Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Stop/Unblock Cheque*  
OR

*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > Quick Links > Stop/Unblock Cheque*

### Stop /Unblock Cheque

ATM/Branch
English ▼

☰
futura bank

Welcome, Psd Maker  
Last login 21 Nov 12:02 PM

#### Stop/Unblock Cheque

Account Number  
xxxxxxxxxxxx0018 - Sun1

Balance : £30,000.00

Select Action

Stop    Unblock

Specify Reason

Insufficient Funds


---

Give Cheque Details

Number    Range

Cheque Number

133



Note

There is no charge for blank lost or stolen cheques. For all other circumstances, there is a charge of \$10.00.

Under what circumstances would I not be able to stop a cheque?

- If it has already been debited from your account.

Submit
← Back

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	Islamic savings account number in masked format along with the account nickname.
<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 the cheque payment.
<b>Give Cheque Details</b>	Select the cheque either to stop single cheque or cheque range. The options are: <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> </ul> <hr/> <p><b>Note:</b> The <b>Range</b> field is displayed if the <b>Oracle Banking Digital Banking Experience</b> application is integrated with <b>Universal Banking Solutions</b> and the region is not India.</p>
<b>Cheque Number</b>	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the <b>Number</b> option.
<b>From</b>	Start number of the cheque range to be stopped or unblocked. This field appears if you select the <b>Range</b> option.
<b>To</b>	End number of the cheque range to be stopped or unblocked. This field appears if you select the <b>Range</b> option.

**To stop or unblock cheque:**

1. If you have accessed this page from the toggle menu, then from the **Select Account** list, select the appropriate Islamic Saving account.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
4. In the **Give Cheque Details** field, select the appropriate option:
  - a. If you select the **Number** option:
    - i. In the **Cheque Number** field, enter the cheque number.
  - b. If you select the **Range** option:
    - i. In the **From** field, enter the cheque start number.
    - ii. In the **To** field, enter the cheque end number.

5. Click **Submit**, to stop or unblock the cheque.  
OR  
Click **Back** to go to the previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
7. A confirmation message for stopping/ unblocking the cheque along with the service request number appears.
8. Click **Go To Account Details** to view the **Account Details** screen.  
OR  
Click **Go To Dashboard** to navigate to the Dashboard.

[Home](#)

## 9. Transactions

Customers should be able to keep track of transactions taking place in their accounts. The Transactions section in the Account Details page enables users to view the details of all transactions performed on their account. All the debit and credit entries along with each transaction amount and reference details are displayed.

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

The Pre-Generated Statement option, allows the user to obtain pre-generated statements by selecting the desired period. You can also download the statements in .csv, .pdf, MT940, and .ofx formats, by clicking the **Download** button.

### How to reach here:

*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > Transactions > Search icon*

### Transactions

ATM/Branch

futura bank

🔍
✉️

Welcome, Psd Maker  
Last login 21 Nov 12:02 PM

Transactions

Select Account

xxxxxxxxxxxx0029 ▼

Balance : £7,500.00

Search By

Current Month ▼

Reference Number \_\_\_\_\_

Transaction Type

All ▼

🔍 Search
🔄 Reset
← Back

Date	Description	Reference Number	Amount	Balance
Opening Balance £0.00		Closing Balance £7,500.00		<span style="background-color: #e57373; color: white; padding: 2px 5px; border-radius: 5px;">Download ▼</span>
22 Mar 2019	AT30466700222 NEW DEPOSIT	AT3TOPD19081A1JQ	£1,000.00 Dr	£7,500.00
22 Mar 2019	AT30466700211 NEW DEPOSIT	AT3DEBK190810CR3	£1,000.00 Dr	£8,500.00
22 Mar 2019	AT30466700118 NEW DEPOSIT	AT3TOPD19081A0DX	£500.00 Dr	£9,500.00
22 Mar 2019		AT3ZXR1908104MQ	£10,000.00 Cr	£10,000.00

Page 1 of 1 (1-4 of 4 Items)
⏪ < 1 > ⏩


📄 Pre-Generated Statement
📄 E-Statement

← Back

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## Field Description

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


The following fields appear when you click the  icon in the **Transactions** section in the Account Details page.

<b>Search By</b>	Filters to view the transactions of a particular period. The options are: <ul style="list-style-type: none"> <li>• Current Period</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> </ul>
<b>Date From / To</b>	Option to view transactions for the selected period. This field appears if you select the <b>Date Range</b> option from the <b>Search By</b> filter.
<b>Reference Number</b>	The option to search a transaction by its reference number, if known.
<b>Transaction Type</b>	The option to filter transaction results based on debits only, or credits only, or both. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>

The following transactions summary appears once you enter the search criteria and click the **Search** button.

<b>Date</b>	Date on which the transaction took place.
<b>Description</b>	A short description of the transaction.
<b>Reference Number</b>	Transaction reference number.
<b>Amount</b>	The amount for which the transaction took place.

### To filter and search for transactions performed on the current and savings account:

1. Click  in the Transactions section in the Account Details page.  
The Transactions page appears.
2. Select the appropriate option from the **Search By** list.
  - a. If you select the **Date Range** option, then enter the dates in the **Date From** and **To** fields.



3. If you have the reference number of a specific transaction, enter it in the **Reference Number** field.
4. From the **Transaction Type** list, select the appropriate option to further narrow the search.
5. Click **Search**. Based on selected criteria, the transactions appear.  
OR  
Click **Reset** to reset the search criteria entered.  
OR  
Click **Back** to go to the previous screen.
6. Click **Download** to download the transaction details in .pdf format.

## 9.1 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 for receiving e-statements. It is convenient for the user to keep track of their accounts without logging into digital banking.

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

### How to reach here:

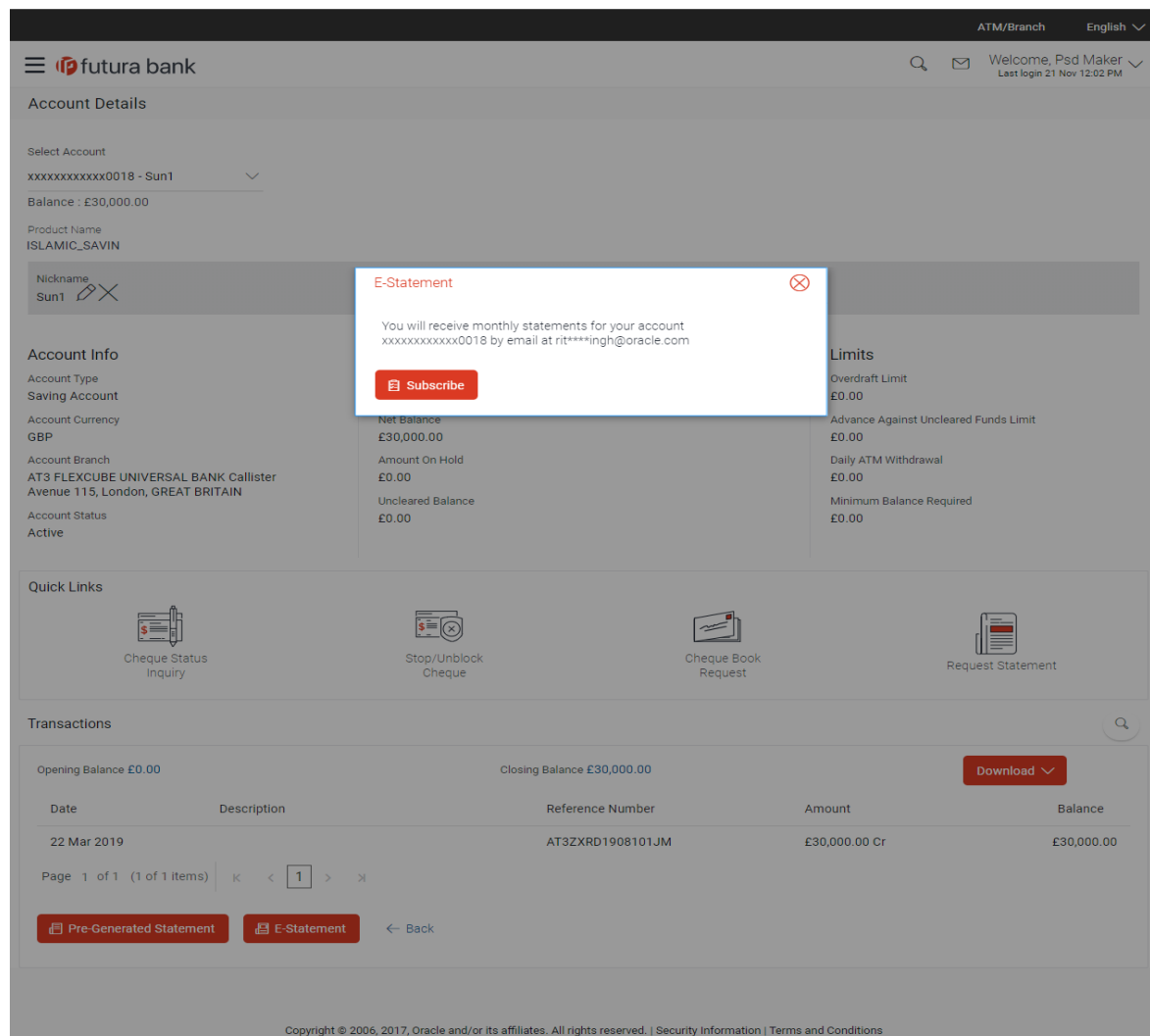
*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > E-Statement*

OR

*Toggle menu > Accounts > Current and Savings > Overview > Accounts Summary > Account Number > Account Details > E-Statement*

### To subscribe to e-statements:

### E-statement



The screenshot shows the 'Account Details' page for 'futura bank'. A modal dialog titled 'E-Statement' is open, displaying the following text: 'You will receive monthly statements for your account xxxxxxxxxxxx0018 by email at rit\*\*\*ingh@oracle.com'. Below the text is a red 'Subscribe' button. The background page shows account details for 'Islamic\_Savin' with a balance of £30,000.00. The 'Quick Links' section includes 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', and 'Request Statement'. The 'Transactions' section shows a table with one transaction on 22 Mar 2019 for £30,000.00 Cr. At the bottom, there are buttons for 'Pre-Generated Statement', 'E-Statement', and 'Back'.

1. In the **Account Details** page, click **E-Statement** to subscribe to e-statements.
2. The E-Statement pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
  - a. Click **Subscribe** to opt for receiving monthly statements on your registered email ID. A confirmation message for the request submission appears.
  - b. Click the **Go To Dashboard** link to go to the Dashboard.  
OR  
Click the **Go To Account Details** link to go to the Overview page of the Current and Savings accounts.

---

**Note:**

If you want to unsubscribe to e-statements, that you have already subscribed to, do the following:  
(1) In the Account Details page of the specific account, click **E-statement** to unsubscribe to e-statements.

A pop-up message appears stating, 'Unsubscribe - You will stop receiving monthly statements for your account <Number in masked format> on email <User's email address in masked format>'.  
(2) Click **Unsubscribe** if you wish to stop receiving monthly statements on the registered email ID. A confirmation message appears stating that the request for unsubscribing to eStatement is submitted successfully.

(3) Click **Ok**.

---

## 9.2 Pre-Generated Statement

Pre-generated statements are statements that have already 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).

### How to reach here:

*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > Pre-Generated Statement*

*OR*

*Toggle menu > Accounts > Current and Savings > Overview > Accounts Summary > Account Number > Account Details > Pre-Generated Statement*

### To download pre-generated statements:

#### Pre-Generated Statement

The screenshot shows the Futura Bank account details page. A modal dialog titled "Pre-Generated Statement" is open, prompting the user to "Select a period to download your pre-generated Statements." The dialog has two dropdown menus for "Year" (set to 2019) and "Month" (set to All Months), and a "Search" button. Below the dropdowns is a table with columns for Statement Number, From, To, and Download.

Statement Number	From	To	Download
AT3MSOG19081066K	22 Mar 2019	22 Mar 2020	PDF

The background page shows account details for "xxxxxxx0018 - Sun1" with a balance of £30,000.00 and product name "ISLAMIC\_SAVIN". It also displays account info, quick links, and a transactions list with one entry for 22 Mar 2019.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select a period to download your pre-generated statements</b>	
<b>Period</b>	
<b>Year</b>	The year for which the pre-generated statement is to be searched.
<b>Month</b>	The month for which the pre-generated statement is to be searched.

1. In the Account Details page, click **Pre-Generated Statement** to download a pre-generated statement.  
The Pre-Generated Statement pop-up screen appears.
2. From the **Year** and **Month** lists, select the desired year and month for which pre-generated statement is to be searched.
3. Click **Search** to generate the statement for the selected period.
4. Click on the **PDF** link to download the statement.

[Home](#)

## 10. Request Statement

A user may require the physical copy of an account statement for a certain period. The statement request feature enables users to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Overview > Accounts Summary > Account Number > Account Details > Quick Links > Request Statement*

*OR*

*Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details > Quick Links > Request Statement*

### Request Statement

The screenshot shows the 'Request Statement' form in the Futura Bank mobile app. The form is titled 'Request Statement' and includes the following fields:

- Account Number:** xxxxxxxxxxxx0018 - Sun1
- Balance:** £30,000.00
- From Date:** 01 Dec 2018
- To Date:** 28 Feb 2019

At the bottom of the form, there are two buttons: 'Submit' (red) and 'Back' (grey). The top navigation bar shows 'futura bank' and 'Welcome, Psd Maker' with a last login time of 21 Nov 12:04 PM.

### Field Description

Field Name	Description
<b>Account Number</b>	Account number for which statement has to be requested in masked format along with the account nickname, if defined. For more information on Account Nickname, refer the Add Nickname transaction.
<b>Balance</b>	The balance in the account in the account currency.
<b>From Date</b>	The customer is required to specify the start date from which the account statement is required.
<b>To Date</b>	The customer is required to specify the date until when the statement is required.

**To request for a physical statement:**

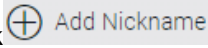
1. From the **From Date** list, select the start date of the account statement.
2. From the **To Date** list, select the end date of the account statement.
3. Click **Submit**.  
OR  
Click **Back** to go to the previous screen.
4. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to go to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. A success message of Request Statement appears along with the transaction reference number.
6. Click **Go To Account Details** to go to the **Account Details** screen.  
OR  
Click **Go To Dashboard** to go to the Dashboard.

[Home](#)

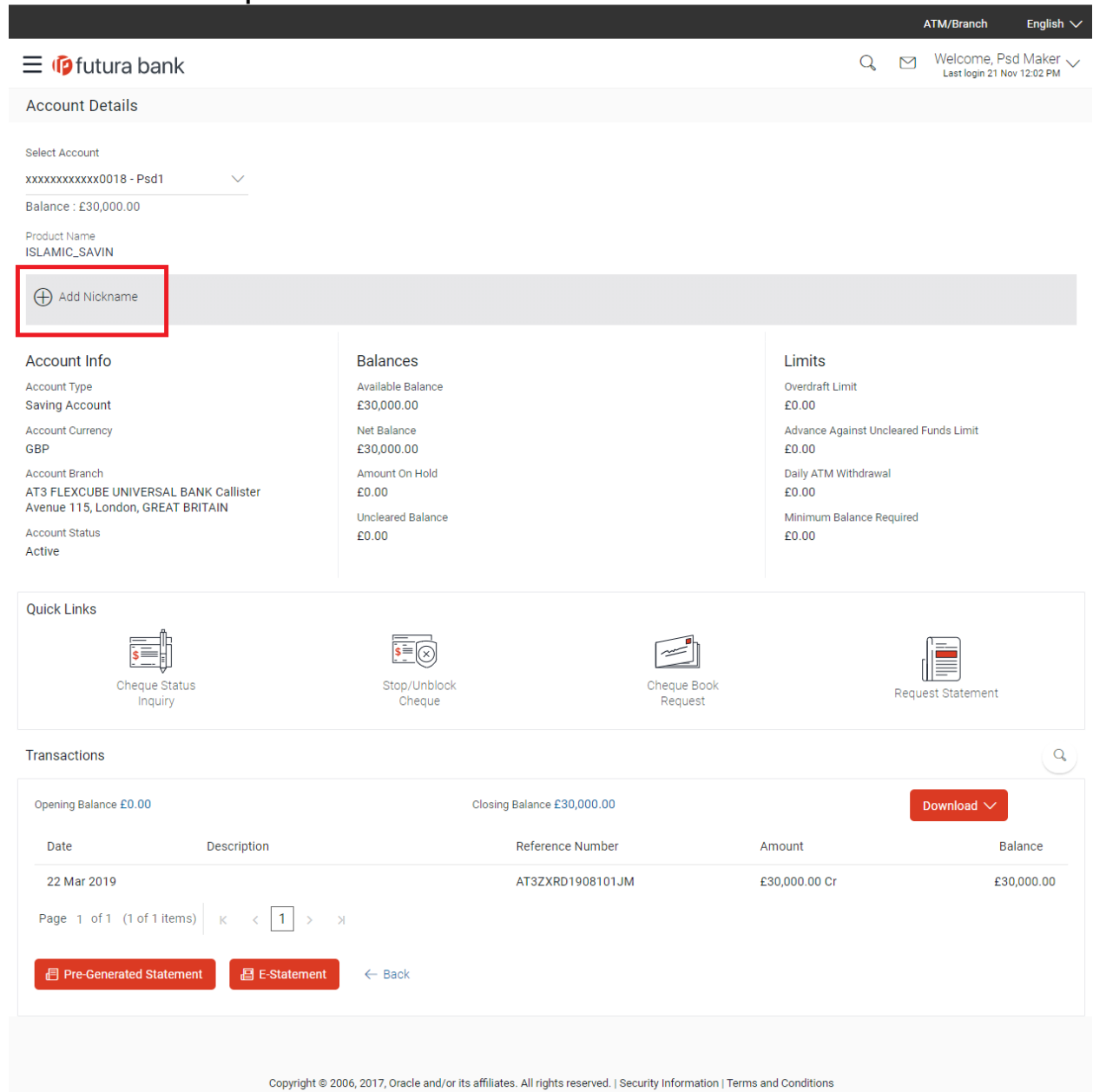
## 11. Account Nickname

User can assign their own description or name to all of their individual savings, checking, term deposit, and loan and finance accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever required.

### To add nickname to account:

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

### Add Nickname- Example



The screenshot shows the Futura Bank account details page. The account is identified as 'xxxxxxx0018 - Psd1' with a balance of £30,000.00. The product name is 'ISLAMIC\_SAVIN'. A red box highlights the '+ Add Nickname' button. Below this, the page is divided into three columns: Account Info, Balances, and Limits. The Account Info column lists details like account type (Saving Account), currency (GBP), and branch (AT3 FLEXCUBE UNIVERSAL BANK Callister). The Balances column shows available, net, and uncleared balances, all at £30,000.00. The Limits column shows various limits, all at £0.00. Below these columns are Quick Links for Cheque Status Inquiry, Stop/Unblock Cheque, Cheque Book Request, and Request Statement. The Transactions section shows a single transaction on 22 Mar 2019 for £30,000.00 Cr, with a reference number AT3ZXR1908101JM. At the bottom, there are buttons for Pre-Generated Statement, E-Statement, and a Back link.

Account Details

Select Account  
xxxxxxx0018 - Psd1  
Balance : £30,000.00

Product Name  
ISLAMIC\_SAVIN


**+ 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		AT3ZXR1908101JM	£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


**Add Nickname** The user specific description or name to all of CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

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

### To edit / delete nickname to account:

### Add Nickname - Edit/ Delete

ATM/Branch
English v


Welcome, Psd Maker v
Last login 21 Nov 12:02 PM



---

**Account Details**

Select Account  
xxxxxxxxxxxx0018 - Psd1 v


Balance : £30,000.00


Product Name  
ISLAMIC\_SAVIN


Nickname
Sun1  


Account Info	Balances	Limits
Account Type Saving Account	Available Balance £30,000.00	Overdraft Limit £0.00
Account Currency GBP	Net Balance £30,000.00	Advance Against Uncleared Funds Limit £0.00
Account Branch AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN	Amount On Hold £0.00	Daily ATM Withdrawal £0.00
Account Status Active	Uncleared Balance £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 v

Date	Description	Reference Number	Amount	Balance
22 Mar 2019		AT3ZXR01908101JM	£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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4. Click  to modify nickname.  
OR  
Click  to save your updates.  
OR  
Click  to delete nickname.

## **FAQ**

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

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

[Home](#)