Oracle Banking Digital Experience

Islamic Banking – Corporate Accounts
User Manual
Release 19.2.0.0.0

Part No. F25153-01

December 2019

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

www.oracle.com/financialservices/

Table of Contents

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

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	Saving and Current Accounts Widget	✓
2	Account Details (Except Accrued Interest and Average Balance)	✓
3	Account Details - Nickname updation	**NH**
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.

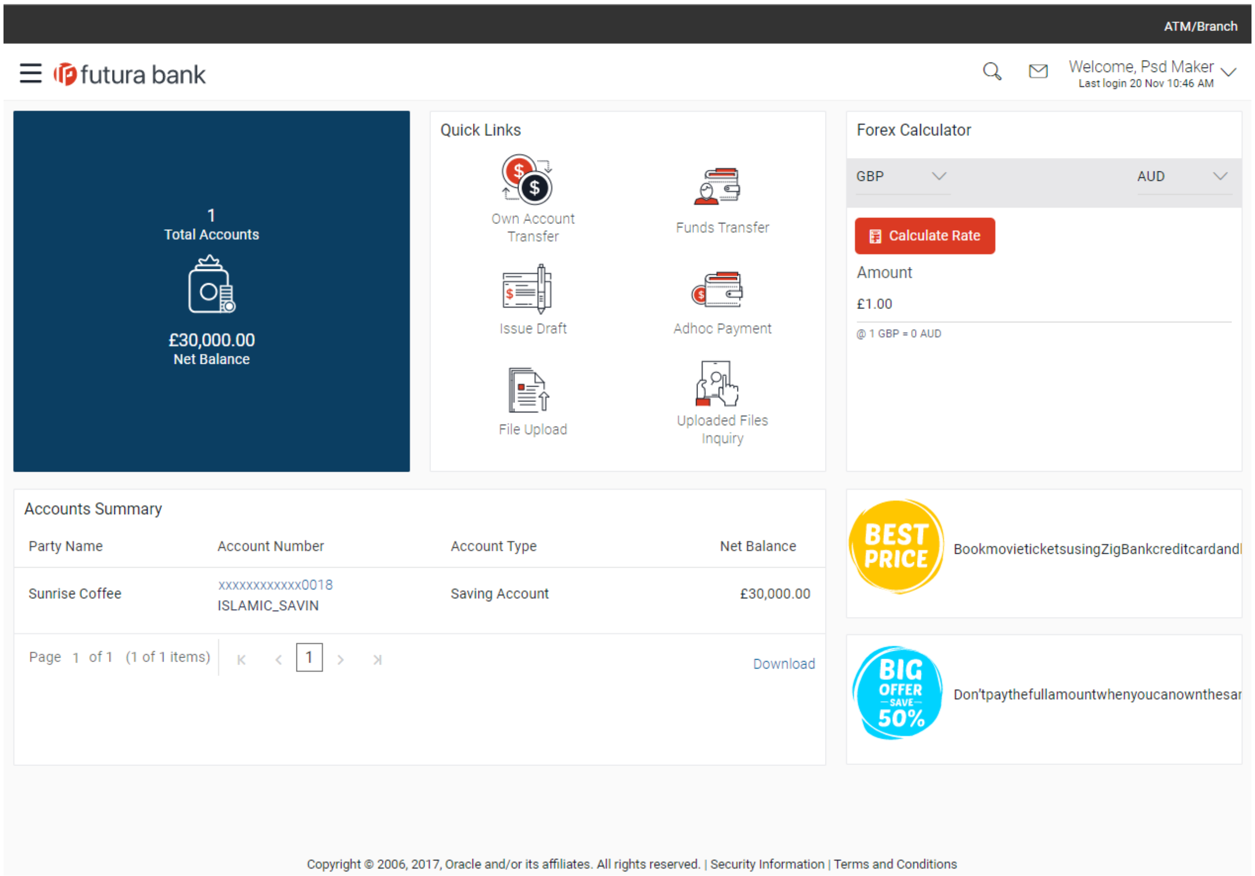
4.1 Current and Saving Accounts Widget

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



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

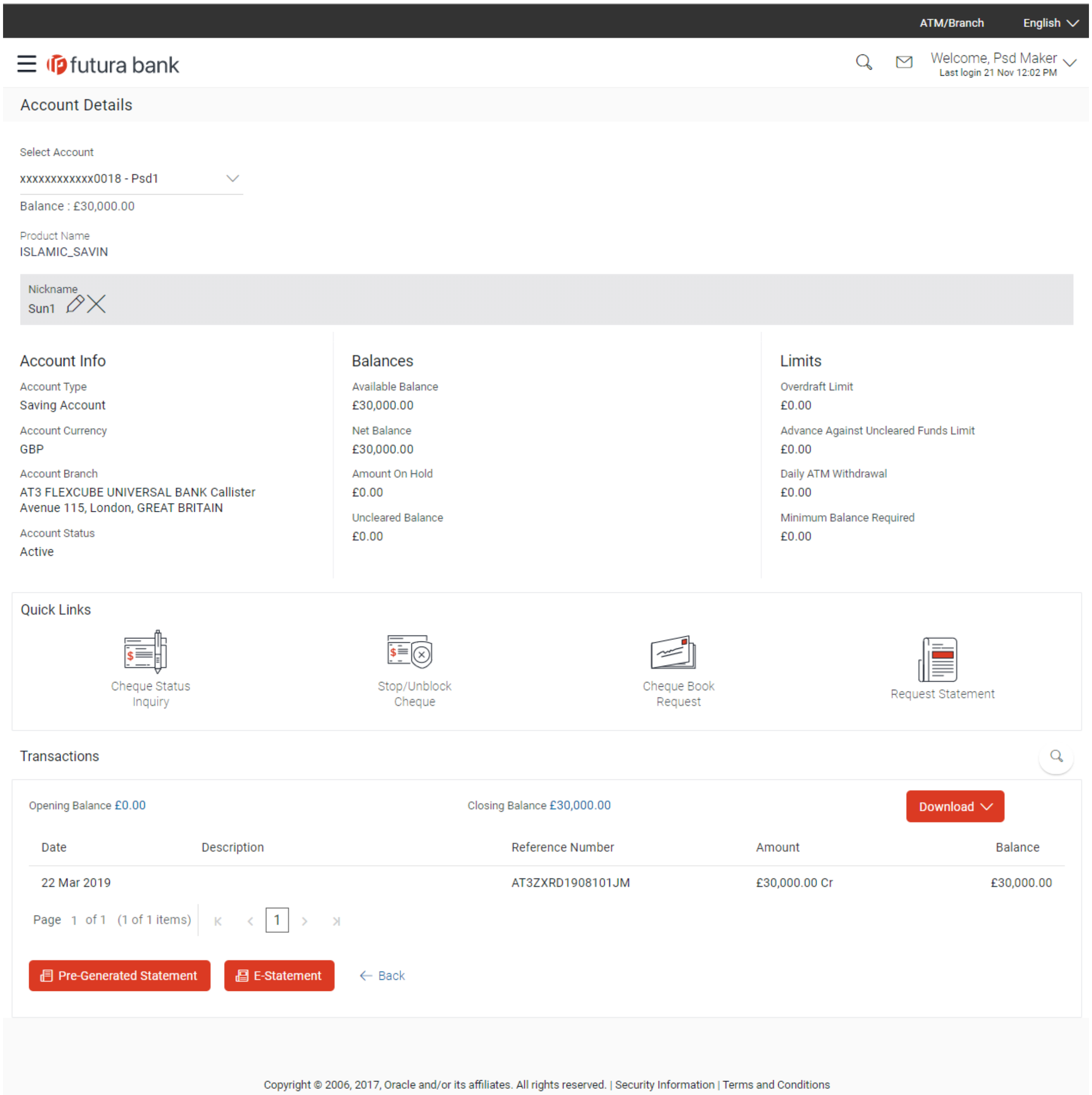
Transactions

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

How to reach here:

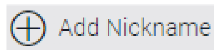
Dashboard > Current & Savings widget > Accounts Summary > Account Number > Account Details
OR
Toggle menu > Accounts > Current and Savings > Overview > Accounts Summary > Account Number > Account Details

Account Details



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
Product Name	The product under which account is opened.
Add Nickname	The user defined description of the CASA accounts will be displayed. Click  to add nickname, for more information on Account Nickname.
Account Info	
Account Type	Account type of the selected account i.e. current or a savings Account.
Account Currency	The currency of the account.
Account Branch	Branch of the account / home branch.
Account Status	Status of the account. Status could be: • Active • Closed • Dormant
Balances	
This section displays the balances in the account.	
Available Balance	Available balance is the total available balance in the account.
Net Balance	Withdrawable balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Balance	Un-cleared funds pertaining to the cheques and the clearings related to the account.
Limits	
This section displays the applicable limits for the account.	
Overdraft Limit	The maximum credit allowed by the bank for the account.
Advance against un-cleared funds Limit	Advance available against un-cleared funds limit for the account.
Minimum Balance Required	The minimum balance to be maintained for an account.
Quick Links	
Cheque Status Inquiry	You can click the link to inquire the cheque status.

Field Name	Description
Stop/Unblock Cheque	You can click the link to stop/unblock the cheque.
Cheque Book Request	You can click the link to request a cheque book.
Request Statement	You can click the link to request an account statement.
Transactions	
This section displays the account activity.	
Opening Balance	Opening balance of the account for the current month.
Closing Balance	Closing balance of the account for the current month.
Date	The date of the transaction.
Description	The brief description of the transaction.
Reference Number	Reference number of the transaction.
Amount	The amount of the transaction, with the debit/ credit indication.
Balance	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

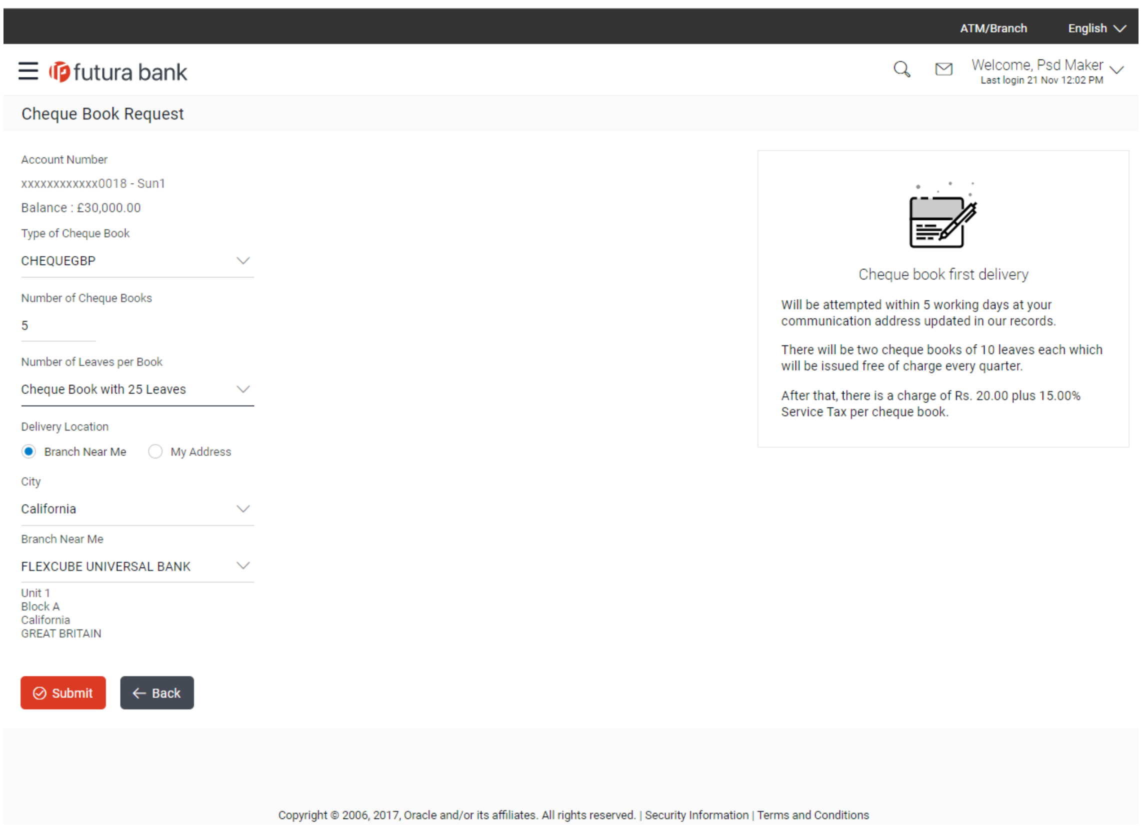
Cheques are the most widely used instruments that are used to make different kinds of payments. The Cheque Book Request feature enables customers to request for a new cheque book online.

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



Field Description

Field Name	Description

Field Name	Description
Select Account	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer the Add Nickname transaction.
Balance	Net balance in the selected account.
Type of Cheque Book	The type of cheque book.
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves in a cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • Branch Near Me • My Address
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address for delivery of the cheque book. The options are: • Postal • Work • Residence
Address	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 **Select Address** field. This address will be used for the delivery of the cheque book.
This section appears if you select **Branch Near Me** option in the **Delivery Location** field.	
City	The city where the cheque book has to be delivered.
Branch Near Me	The branch in the selected city, where the cheque book has to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.

Field Name	Description
Branch Address	The complete branch address based on the selection above. **Note:** The address displayed here depends on the selected option in the **Branch Near Me** 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.

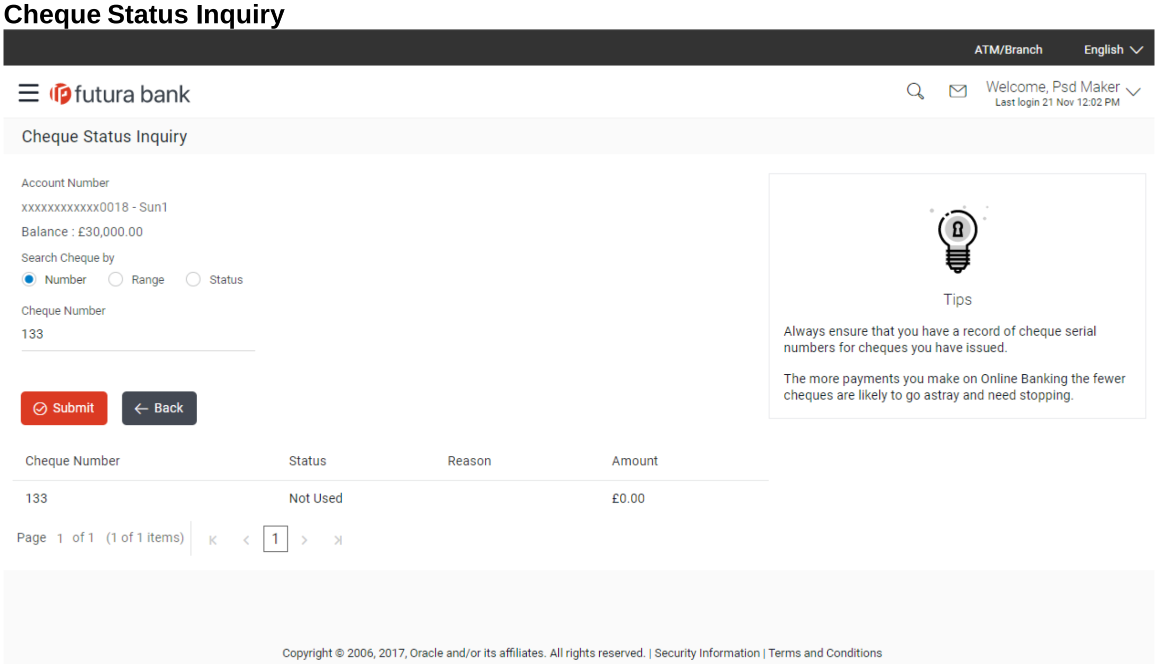
7. Cheque Status Inquiry

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



Field Description

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

Field Name	Description
Search Cheque by	Allows user to specify the search criteria for cheque status inquiry. The options are: • Number • Range • Status **Note:** The Range and Status fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with Universal Banking Solutions and the region is not India. .
Cheque Number	Cheque number of the cheque of which you want to view the status. This field appears if you select the **Number** option from the **Search Cheque by** list.
From	Start number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque by** list.
To	End number of the cheque range of which you want to view the status. This field appears if you select the **Range** option from the **Search Cheque by** list.
Select Status	Allows the user to view cheque as per the status. The options are: • Used • Not Used • Stopped • Rejected • Canceled This field appears if you select the **Status** option from the **Search Cheque By** list.
From Date	Allows the user to search the cheques by status for a given start date. This field appears if you select the **Status** option from the **Search Cheque By** list.
To Date	Allows the user to search the cheques by status for a given start and end date. This field appears if you select the **Status** option from the **Search Cheque By** list.

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.

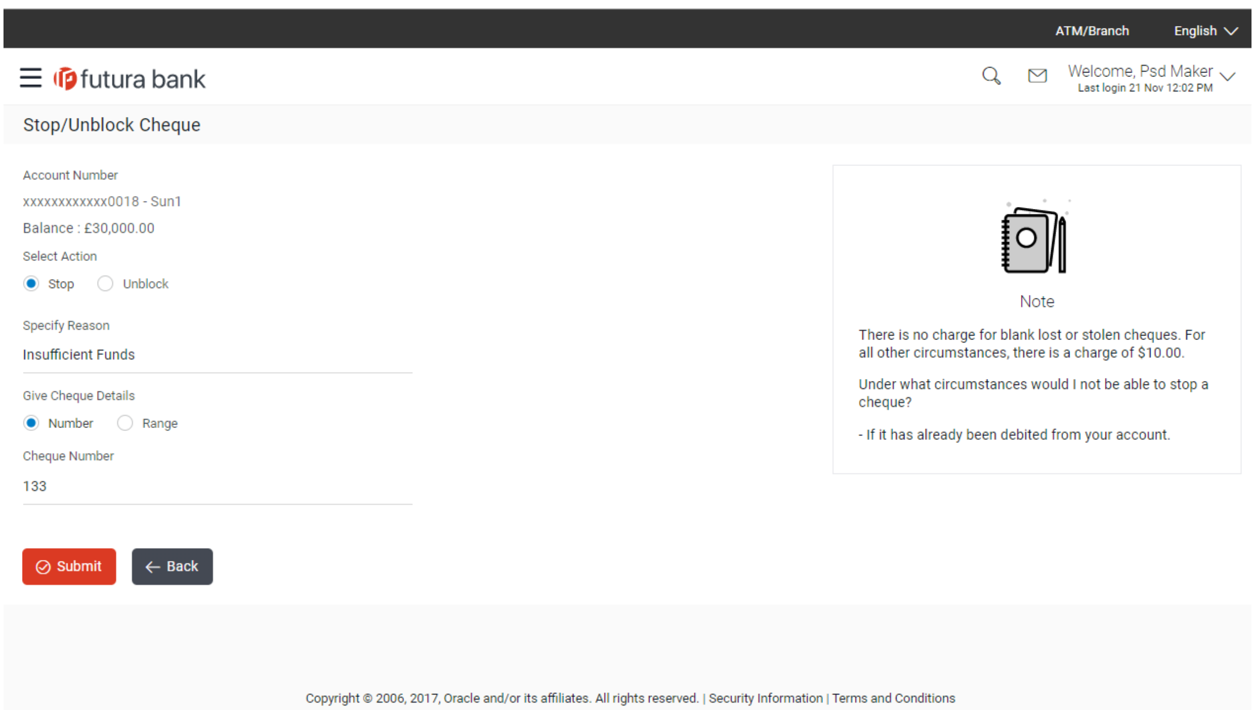
Stop/ Unblock cheque feature allows user to stop a cheque issued for making payment. User can specify the cheque number and initiate a stop payment. The customer will have to select the account number and the cheque number. The cheque number entered will be validated against the account number selected. 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



Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping the cheque payment.
Give Cheque Details	Select the cheque either to stop single cheque or cheque range. The options are: • Number • Range **Note:** The **Range** field is displayed if the **Oracle Banking Digital Banking Experience** application is integrated with **Universal Banking Solutions** and the region is not India.
Cheque Number	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.
To	End number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** 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.

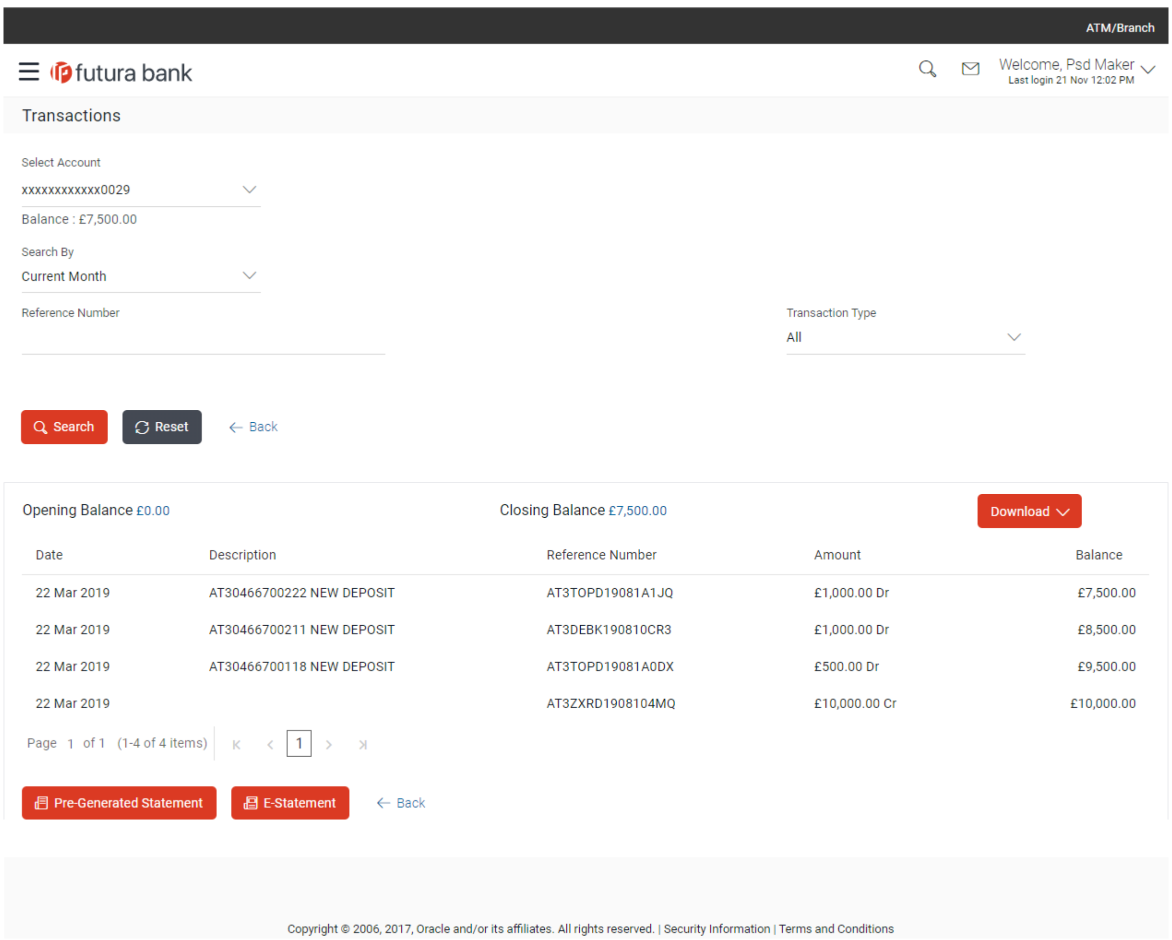
By subscribing to e-statements, the user receives statements on his registered email address. The access to your e-Statements is through a password.

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



Field Description

Field Name	Description
The following fields appear when you click the icon in the **Transactions** section in the Account Details page.	
Search By	Filters to view the transactions of a particular period. The options are: • Current Period • Previous Month • Previous Quarter • Date Range
Date From / To	Option to view transactions for the selected period. This field appears if you select the **Date Range** option from the **Search By** filter.
Reference Number	The option to search a transaction by its reference number, if known.
Transaction Type	The option to filter transaction results based on debits only, or credits only, or both. The options are: • All • Credits Only • Debits Only
The following transactions summary appears once you enter the search criteria and click the **Search** button.	
Date	Date on which the transaction took place.
Description	A short description of the transaction.
Reference Number	Transaction reference number.
Amount	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.

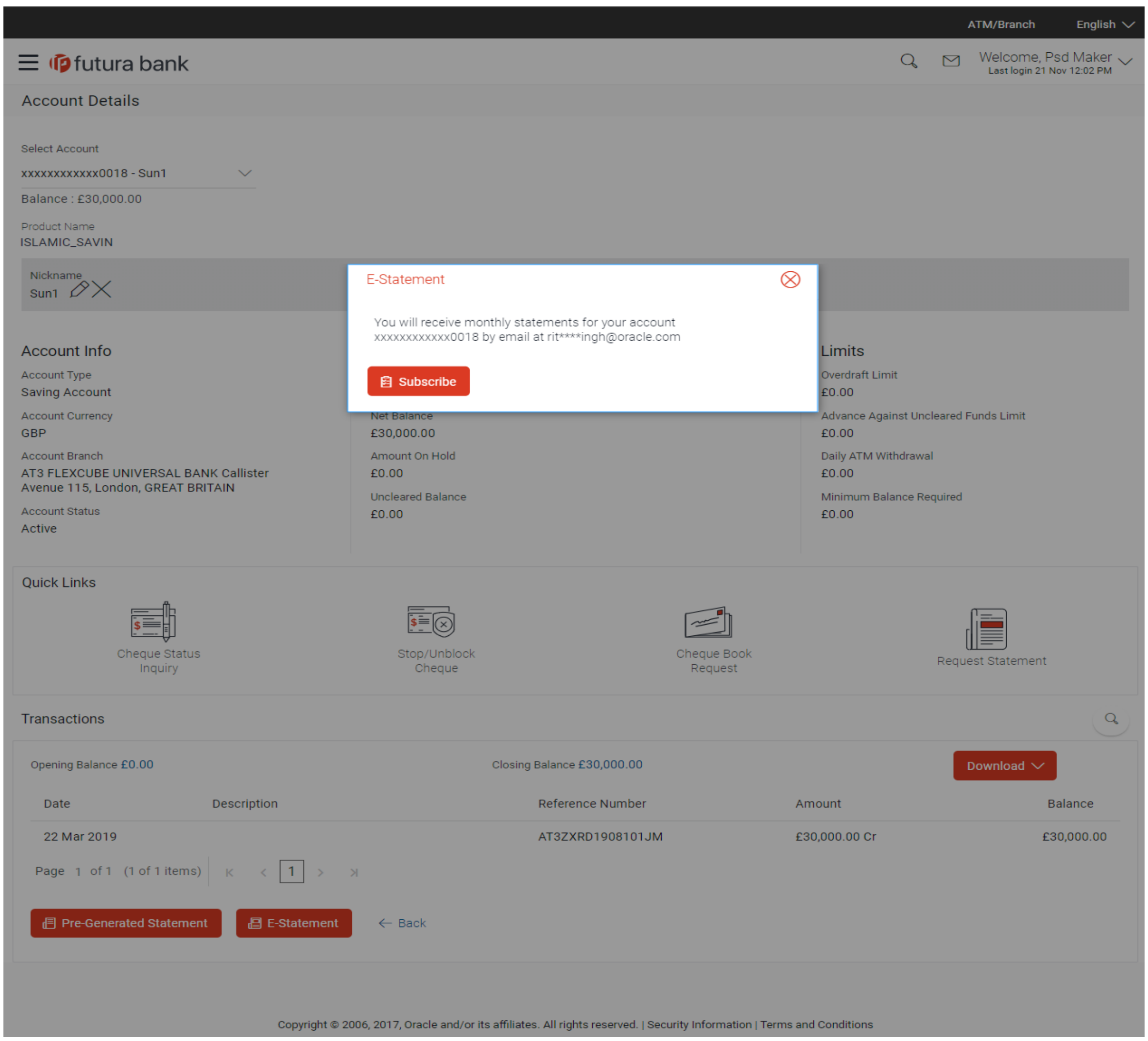
An option is also provided to the user to unsubscribe from the e-statement facility for the already registered accounts.

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



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

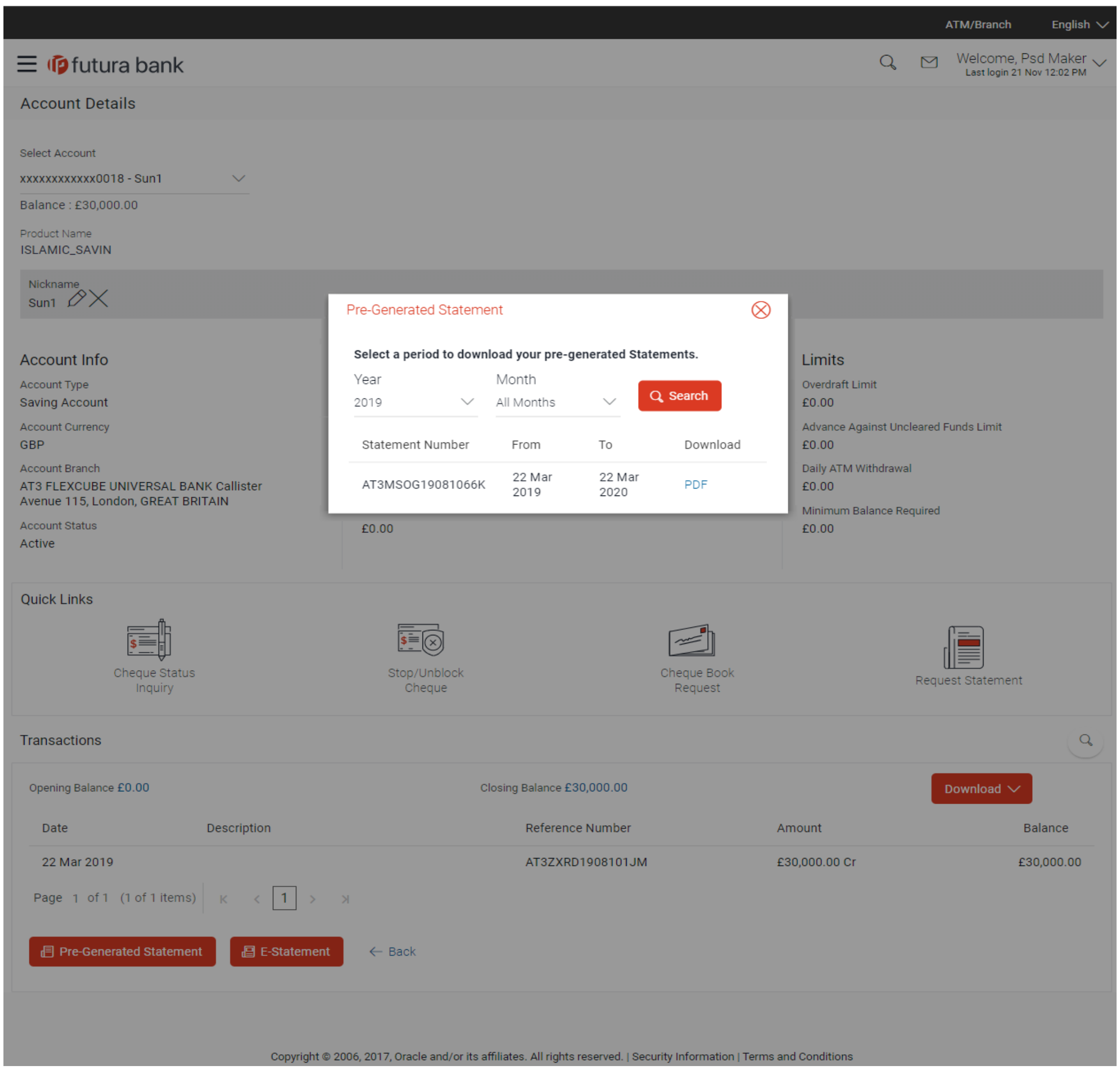
Pre-generated statements are statements that have already been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting 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



Field Description

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

Field Description

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

To request for a physical statement:

1. From the **From Date** list, select the start date of the account statement.
2. From the **To Date** list, select the end date of the account statement.
3. Click **Submit**.
   OR
   Click **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

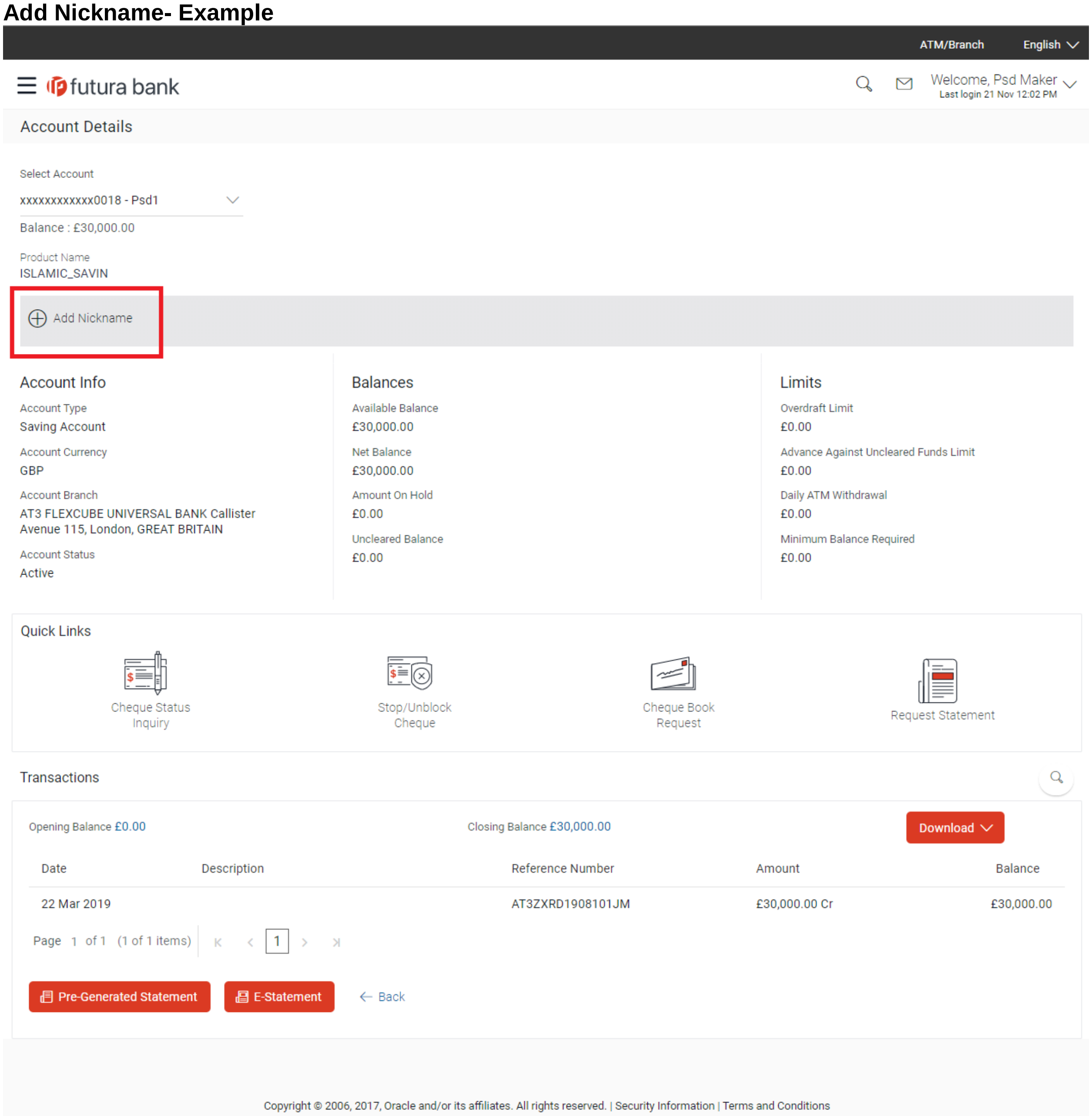
User can assign their own description or name to all of their individual savings, checking, term deposit, and loan and finance accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify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



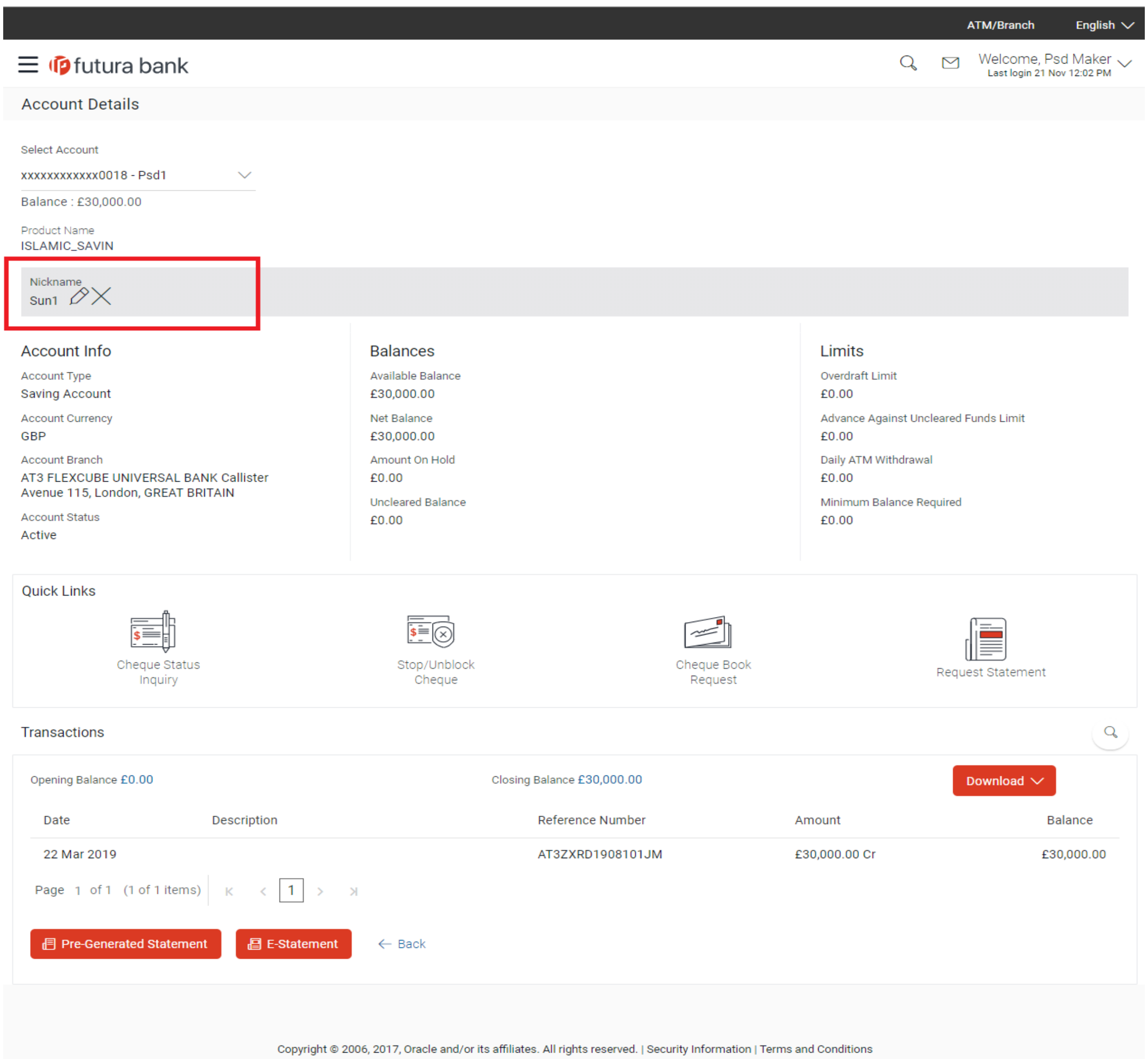
Field Description

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.

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



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