

# Oracle Banking Digital Experience

Retail Accounts User Manual  
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**ORACLE®**

Retail Accounts User Manual  
December 2019

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 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	Current & Savings Account Widget	✓	✓
2	Account Details (Except Accrued Interest and Average Balance)	✓	✓
3	Account Details (with Accrued Interest and Average Balance information)	✓	✗
4	Account Details - Nickname updation	<b>NH</b>	<b>NH</b>
5	Debit Cards	✗	✓
6	New Debit Card	✗	<b>NH</b>
7	Debit Card Details	✗	✓
	Debit Card - International Transactions check update	✗	✗
	Update Daily Limits	✗	✓
8	Block Card	<b>NH</b>	<b>NH</b>
9	Unblock Card	<b>NH</b>	<b>NH</b>
10	Request PIN	<b>NH</b>	<b>NH</b>
11	Reset PIN	<b>NH</b>	<b>NH</b>
12	Reissue Card	<b>NH</b>	<b>NH</b>
13	Upgrade Card	<b>NH</b>	<b>NH</b>
14	Cheque Book Request	✓	✓
15	Cheque Status Inquiry - Number	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
	Cheque Status Inquiry – Range/ Status	x	✓
16	Stop/ Unblock Cheque - Number	✓	✓
	Stop/ Unblock Cheque – Range / Status	✓	✓
17	View Statements		
	View Statements- E-statements	x	✓
	View Statements- Request Statement	✓	✓
	View Statements- Pre-generated Statement	x	✓
18	Request Statement	x	✓
19	Inactive Accounts	✓	✓
20	Sweep-in		
	Sweep-in- View	✓	x
	Sweep In - Add	✓	x
	Sweep In - Delete	✓	x

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### 3. Accounts

Current and savings accounts are the most basic and critical products of retail 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 it results in a higher profit margin for the bank.

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 on their accounts.

#### **Features Supported In the Application:**

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

- Accounts Widget
- Account Details
- Debit Card Details
- Apply for New Debit Card
- Block/ Unblock Debit Card
- Upgrade Debit Card
- Update Debit Card Limits
- Re-issue Debit Card
- Request for new Debit Card PIN
- Reset Debit Cards PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- E-Statement Subscription
- Request Statement
- Download Pre-Generated Statements
- Sweep-In
- Forex Calculator
- View Inactive Accounts

#### **Pre-Requisites**

- Transaction access is provided to retail users
- CASA accounts are maintained in the host system under a party ID mapped to the user



### 3.1 Current & Savings Widget

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

**How to reach here:**

*Dashboard > My Accounts Widget > Current and Savings*

The screenshot displays the 'Current & Savings' widget on the Futura Bank dashboard. The interface is organized into several functional areas:

- My Net Worth:** Shows a total of £7,085,660,524.00, broken down into Current & Savings (£7,085,535,768.00), Term Deposit (£62,378.00), and Recurring Deposit (£62,378.00).
- Recent Activity:** Lists transactions such as a Self Transfer of £445.00 Cr and an Internal Transfer for investment of £2,000.00 Cr.
- My Spends:** A pie chart showing spending distribution over the last 30 days.
- Current & Savings 3 Accounts:** A list of active accounts for Gloria Rodrigues, each with a balance of £125,453,433.00.
- My Bills 2 bills to pay:** Displays two bills for City Water Supply, both due on 30 Nov 2019.
- Upcoming Payments:** Shows a Self Citi Acc payment of £500.00 due on 11 Jun 2017.
- Funds Transfer History:** Shows a failed transfer of £123.00 from the Own Account on 11 Apr 2017.
- Payments:** Offers quick actions for Transfer Money, Pay Bills, Favorites, Manage Payee & Bills, Deposit Money, and View Deposit Transfers.
- Service Request:** Indicates 'No Actions Pending' with options to Raise New Request or Track Request.
- Notifications:** States 'No New Notifications' and prompts the user to check for new notifications.
- My Advisors:** Lists relationship managers Tim Philip and Sarah Evans with their contact details.
- FuturaMax:** Promotes a feature to manage money at one place with a 'Link Account' button.
- Wallet:** Promotes a digital wallet for payments and recharges with a 'Register Now' button.

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

## Widget Overview

### Current & Savings

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

- **Active Accounts:** Each account displays the basic details such as 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 customer holds both conventional as well as Islamic accounts, the type of account is also identified on each card. The customer 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 customer is able to view further details of an account by clicking on the 'More Options' link available against each account.
- **More options:** It provides the facility for users to access all the important features like:
  - Account Details
  - View Statement
  - Cheque Book Request
  - Cheque Status Inquiry
  - Stop/Unblock Cheque
  - Debit Cards

### Forex Calculator

The forex calculator link, provided on the Current & Savings Account widget enables the customer to access the Forex Calculator.

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## 4. 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 perform activities on the account which are defined below:

- Cheque Book Request
- Cheque Status Enquiry
- Stop / Unblock Cheque
- View Statement
- Request Statement
- Debit Cards

### How to reach here:

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

### To view account details:

1. Select the option Active from the provided filter option on the Current & Savings widget.
2. All the active current & savings accounts held by the user appear.
3. Click on a specific account record, and click on the more option icon, and then select **Account Details** option to view details of that account.

### Account Details

The screenshot displays the 'Account Details' page for a Futura Bank account. The page is titled 'Account Details' and includes a navigation bar with options: Account Details, View Statement, Cheque Book Request, Cheque Status Inquiry, Stop/Unblock Cheque, Debit Cards, Request Statement, and SW. The account information is as follows:

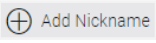
Customer Name	Account Number	Net Balance	Product Name	Add Nickname
Gloria Rodrigues	xxxxxxxxxxxx0025	£1,254,534.00		

The page is divided into two main sections: Basics and Balance Details.

Basics	Balance Details
Customer ID: ***801	Available Balance: £1,254,534.00
Holding Pattern: Single	Average Balance: £1,254,534.00
Branch: AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GREAT BRITAIN	Unclear Funds: £0.00
Status: Active	Advance Against Unclear Funds Limit: £0.00
Nomination: Not Registered	Average Quarterly Balance: £1,200,000.00
Sweep-in Provider: Yes	Average Monthly Balance: £1,100,000.00
	Lien Amount: £2,000.00
	Sweep-in Amount: £190,000.00

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

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of the primary account holder.
<b>Account Number</b>	Account number in masked format.
<b>Net Balance</b>	The amount that can be withdrawn from the account
<b>Nickname</b>	<p>The nickname given to the account by the account holder. This nickname can be changed or deleted.</p> <p>Click , to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Basics</b>	
<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Holding Pattern</b>	<p>The holding pattern of the account i.e. single or joint.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• For single owner - single</li> <li>• For joint ownership - joint</li> </ul>
<b>Joint Account Holder</b>	Name of the joint account holder.
<b>Mode of Operation</b>	<p>Operation mode of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• Mandate Holder</li> <li>• Single</li> <li>• Either Anyone or Survivor</li> <li>• Former or Survivor</li> <li>• Jointly</li> </ul>
<b>Branch</b>	Branch name in which the account is held along with address.
<b>Status</b>	<p>The current status of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>
<b>Nomination</b>	Whether the account has a registered nominee or not.
<b>Sweep-in Provider</b>	Identifies whether or not sweep-in facility is enabled for the account.

Field Name	Description
<b>Balance Details</b>	
<b>Available Balance</b>	The current available balance in the account.
<b>Average Balance</b>	The average balance in the account.
	<b>Note:</b> This field appears only if user has opted for Third Party integration.
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Unclear Funds</b>	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
<b>Overdraft Limit</b>	The maximum credit allowed by the bank for the account.
<b>Advance Against Unclear Funds Limit</b>	The maximum amount that can be utilized as advance against funds that have not yet been cleared.
<b>Average Quarterly Balance</b>	The average balance of the account over the last 90 days.
<b>Average Monthly Balance</b>	The average balance of the account over the last 30 days.
<b>Lien Amount</b>	The amount marked as lien by the bank.
<b>Sweep-in Amount</b>	The amount available through sweep-in.

You can also perform the following account related transactions:

- Add account nickname/ modify/ delete nickname. For more information click [here](#).
- To view the statement for the account, click **View Statement**.
- To raise the request for new cheque book, click **Cheque Book Request**.
- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
- To view details of Debit Cards linked to the account, click **Debit Cards**.
- To initiate the request for the physical statement for the account, click **Request Statement**.
- To view and modify sweep-in instructions, click **Sweep-In**.
- Click on the Back [to Dashboard](#) link to go to the Dashboard screen.

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## 5. Debit Cards

Debit cards are used for funds withdrawal at ATMs and for making purchase transactions at Point of sale (POS) terminals. Since debit cards are used for most basic banking transactions, it is essential for the bank to provide a means by which customers can view the details of their debit cards as well as apply for new debit cards online.

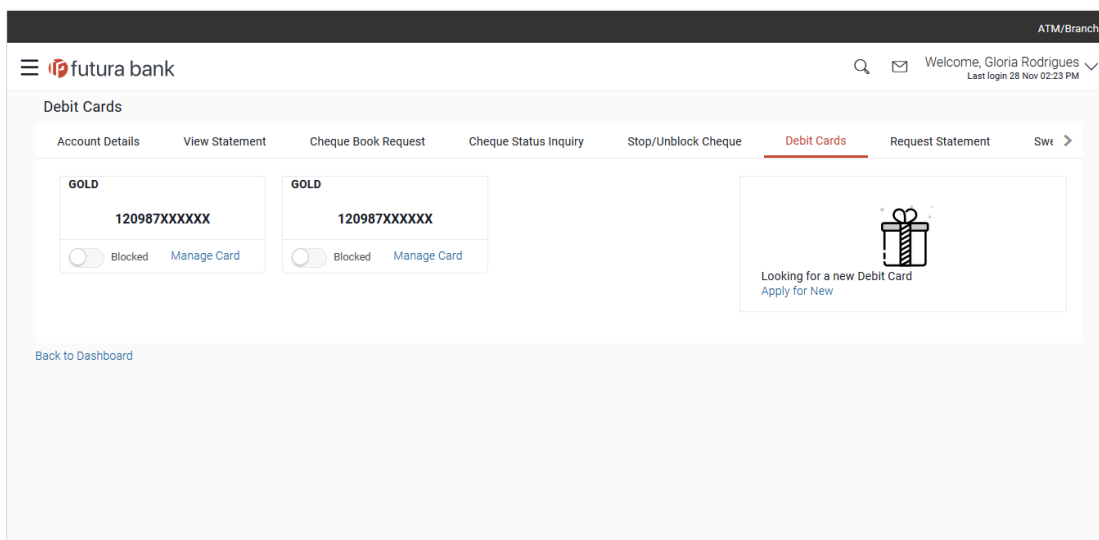
This feature enables customers to view details of debit cards linked to their current or savings accounts and also to apply for a new debit card on any of their accounts.

### How to reach here:

*Toggle menu > Accounts > Current & Savings > Debit Cards*  
OR

*Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards*

### Debit Cards



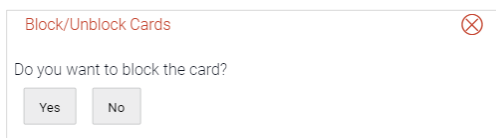
### Field Description

Field Name	Description
<b>Card Product</b>	The debit card product name.
<b>Card Number</b>	The debit card number in masked format.

You can also perform the following actions:

- To block the debit card, slide the toggle button of the desired debit card to **Blocked**. A pop up window appears with a message asking the user to confirm whether the card has to be blocked.

### Block Debit Card



Block/Unblock Cards

Do you want to block the card?

Yes No

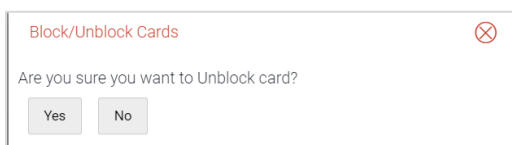
Click **Yes** to confirm blocking the debit card. The user will be redirected to the **Block/ Hotlist Card** screen where the user can proceed with blocking the card.

OR

Click **No** to cancel blocking the card.

- To unblock the blocked debit card, slide the toggle button of the desired debit card from Blocked to Unblock. A pop up window appears with a message asking the user to confirm whether the card has to be unblocked.

### Unblock Debit Card



Block/Unblock Cards

Are you sure you want to Unblock card?

Yes No

Click **Yes** to unblock the debit card.

The success message of unblock debit card appears.

OR

Click **No** to cancel unblocking the debit card.

- To view the details of a debit card, click the **Manage Card** option provided against the specific card. The user will be redirected to the **Debit Card Details** screen.
- Click on the **Back to Dashboard** link to go to the Dashboard screen.

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## 6. New Debit Card

This feature enables customers to submit requests for new debit cards to be issued against their operating accounts. Customers can request for new debit cards to be issued against any of their current or savings accounts. While initiating the request for a new debit card, the customer must specify the reason for which a new card is being requested and also define the name to be embossed on the card. The customer must also specify where the new card has to be delivered.

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track the status of their service requests by clicking on the Track Request link provided on the Service Request widget or by directly selecting the Track Request option from the toggle menu.

### How to reach here:

*Toggle menu > Accounts > Current & Savings > Debit Cards > **Apply for New Link***

*OR*

*Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards > **Apply for New link***

### New Debit card

ATM/Branch

futura bank

Welcome, Gloria Rodrigues  
Last login 28 Nov 02:38 PM

#### New Debit Card

Account Number  
xxxxxxxxxxxx0127

Balance : £5,453,433.00

Specify Reason

Previous Card Was Hotlisted

Name on Card  
John Smith

Delivery Location  
 Branch Near Me  My Address

City  
Mumbai


Branch Near Me

State Bank of India, Borivali

405/B1  
Borivali East  
Mumbai  
Maharashtra  
IN

[Submit](#) [← Back](#)

[Back to Dashboard](#)



**Apply Debit Card**

Say good-bye to the hassle of withdrawing cash every time you need to shop. Enjoy cashless, worry-free shopping.

Forget the worries of currency conversion, as your card can be used to make payments in local currencies.

Your Futura Bank Debit Card entitles you to immense benefits through offers, reward points on transactions, and much more.

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### Field Description

Field Name	Description
Account Number	The account number in masked format.



---

**Field Name Description**


---

**Balance** The net balance of the selected CASA account.  
This amount is displayed once a CASA account is selected in the **Account Number** field.

**Specify Reason** The reason for which a new debit card is being applied.  
The options can be:

- New Card
- Previous card was hotlisted
- Previous card not working

**Name on Card** The name to be embossed on the card.

**Delivery Location** The customer is required to specify where the new card is to be delivered.  
The options are:

- Branch Near Me
- My Address

This section appears if the customer selects **My Address** option in the **Delivery Location** field.

**Select Address** The address at which the new card is to be delivered.  
The options are:

- Work
- Residence
- Postal

**Address** 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 the customer selects **Branch Near Me** option in the **Delivery Location** field.

**City** The customer can filter branches based on city.

**Branch Near Me** The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.

**Branch Address** The complete address of the branch selected will be displayed once the customer selects a branch.

---

**To apply for a new debit card:**

1. From the Account Number list, select the current or savings account number against which you want to apply for a new debit card.
2. From the **Specify Reason** list, select the appropriate reason to apply for a new card.
3. In the **Name on Card** field, enter the name to be embossed on the card.
4. In the **Delivery Location** field, select the appropriate delivery mode.
  - a. If you select the **Branch Near Me** option:
    - i. From the **Select City** list, select the appropriate option.
    - ii. From the **Select Branch** list, select the appropriate option. The branch address appears.
  - b. If you select the **My Address** option:
    - i. From the **Select Address** list, select the appropriate delivery address.
5. Click **Submit**.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message along with the service request number appears.  
Click **Go to Account Details** to go to Account Details screen.  
OR  
Click **Go to Dashboard** to go to Dashboard screen.

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## 7. Block / Hotlist Card

Debit card fraud costs individuals and businesses millions of dollars every year globally. The speed at which fraudulent transactions can be performed on a stolen debit card is incredible; hence customers need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with least amount of friction.

The Block Debit Card feature enables users to report stolen or lost debit cards to the bank, so that the bank can block the processing of any transaction performed on the debit card immediately.

This feature also enables the user to replace damage cards or stolen/lost cards with new card by requesting request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Block Card OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Card link > Block Card*

### Block Card

ATM/Branch

futura bank

Welcome, Gloria Rodrigues  
Last login 28 Nov 02:38 PM

Block Card

Debit Card Limits   Request PIN   **Block/Hotlist Card**   Upgrade Card   Reset PIN   Reissue Card

Customer Name	Name on Card	Account Number	Card Number	Card Type	Valid Through	Status
Gloria Rodrigues	leo	xxxxxxxxxxxx0014	120987XXXXXX	GOLD	16 Mar 2017	INACTIVE

Type of Block  
Permanent Block (Hotlist) ▾

Specify Reason  
Stolen ▾

Would like to order a replacement card?  
 Yes    No

Delivery Location  
 Branch Near Me    My Address

City  
Mumbai ▾

Branch Near Me  
State Bank of India, Borivali State ... ▾  
 405/B1  
 Borivali East  
 Mumbai  
 Maharashtra  
 IN

Back to Dashboard

Note

Card can be blocked temporarily or permanently. If card is blocked temporarily, it can be un-blocked at a later stage.

However if card is permanently blocked i.e. hotlisted, a new replacement card can be requested at the same time.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of the primary account holder.
<b>Name on Card</b>	Name of the user as displayed on the card.
<b>Card Type</b>	The debit card product name.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>Type of Block</b>	<p>Specify whether the card is to be temporarily blocked or is to be permanently blocked.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Temporary Block</li> <li>• Permanent Block (Hotlist)</li> </ul>
<p>The following fields are enabled if you select the <b>Permanent Block</b> option in the <b>Type of Block</b> list.</p>	
<b>Specify Reason</b>	<p>Specify the reason for which you want to permanently block the debit card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Damaged</li> <li>• Lost</li> <li>• Stolen</li> </ul>
<b>Would you like to order a replacement card?</b>	<p>Specify whether you want to order a replacement card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<p>The following fields appear only if you have selected the option <b>Yes</b> against the field <b>Would you like to order a replacement card?</b></p>	
<b>Delivery Location</b>	<p>Specify where the new replacement debit card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul>
<p>This section appears if you select the <b>My Address</b> option in the <b>Delivery Location</b> field.</p>	
<b>Select Address</b>	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address</b>	<p>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.</p>
<p>This section appears if you select the <b>Branch Near Me</b> option in the <b>Delivery Location</b> field.</p>	
<b>City</b>	<p>The customer can filter branches based on city.</p>
<b>Branch Near Me</b>	<p>The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.</p>
<b>Branch Address</b>	<p>The complete address of the branch selected will be displayed once the customer selects a branch.</p>

#### To block a debit card:

1. From the **Type of Block** list, select the appropriate option to block the card.
  - a. If user selects the Permanent Block (Hotlist):
    - i. From the **Specify Reason** list, select the appropriate reason to block the card.
    - ii. In the **Would you like to order a replacement card?** field, select the option **Yes** to opt for a replacement card.

OR

Select option No if you do not want a replacement card.
  - iii. If you have selected option **Yes** against the field **Would you like to order a replacement card?:**
    - a. From the **Delivery Location** list, select the appropriate delivery location.
      - i. If you select the **My Address** option as delivery location:

From the **Select Address** list, select the appropriate option. The complete

address of the card holder's residence, work or that defined as postal address will be displayed.

- ii. If you select the **Branch Near Me** option as delivery location, the fields by which to select the branch of choice appear.  
From the **City** list, select the city where the branch located.  
From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
2. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
  3. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to go back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
  4. The confirm screen with a message confirming successful submission of the request to block the card appears. The service request number also appears on this screen.  
Click **Go to Dashboard** to navigate to the dashboard.  
  
OR  
Click **Go to Account Details** to navigate to the Accounts Details screen.

[Home](#)

## 8. Debit Card Upgrade

Using this option, the user can upgrade or downgrade his existing debit card.

A user might want to upgrade his debit card so as to avail better benefits and facilities. This feature enables the user to view details of the different upgrade options available (such as charges, offers, and terms and conditions) so that the user is able to make an informed decision before deciding on a specific upgrade.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Upgrade Card*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Card link > Upgrade Card*

### Debit Card Upgrade

ATM/Branch

futura bank

Welcome, Gloria Rodrigues  
Last login 28 Nov 02:38 PM

Debit Card Upgrade

Debit Card Limits   Request PIN   Block/Hotlist Card   **Upgrade Card**   Reset PIN   Reissue Card

Customer Name	Name on Card	Account Number	Card Number	Card Type	Valid Through	Status
Gloria Rodrigues	leo	xxxxxxxxxxxx0014	120987XXXXXX	GOLD	16 Mar 2017	INACTIVE

Upgrade Card  
PLATINUM EDGE

Hide Details

**PLATINUM EDGE - Benefits**

Domestic	Offers	Rewards
POS Limit £1,000.00 Daily cash withdrawal limit £3,000.00	Get flat 25% off at Royal Bakery on minimum purchase of 9999  Get cashback up to 10000 on Pizza Times products  Get 10% off on flight booking at Coffee Hut  Get Super Travelers voucher worth 100	This debit card offers you up to 10 payback Reward points for every 200 spent using your Debit Card for purchase transactions.
<b>International</b>  Remote ATM Limit £3,000.00 Daily Purchase limit £3,000.00 Remote POS Limit £3,000.00  E-COMMERCE Limit £50,000.00		

Email Id  
tej\*\*\*@oracle.com

Mobile No  
9595\*\*\*\*95

Delivery Location  
 Branch Near Me    My Address

City  
Mumbai

Branch Near Me  
State Bank of India, Borivali

405/B1  
Borivali East  
Mumbai  
Maharashtra  
IN

I accept Terms and Conditions

Submit   Back

Back to Dashboard

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	The name to be embossed on the card.
<b>Card Type</b>	The debit card product name.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	Status of the debit card. The status can be: <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>Upgrade Card</b>	Select a variant of the debit cards available to upgrade the debit card.
<b>View Details</b>	Link to view the features of the debit card selected in the <b>Upgrade Card</b> list.
<b>Hide Details</b>	Link to hide the features of the debit card selected in the <b>Upgrade Card</b> list.
<p>The following section appears, if user selects a debit card variant in the <b>Upgrade Card</b> list and clicks on the <b><u>View Details</u></b> link.</p>	
<b>Name of the Debit Card Variant</b>	The name of the debit card variant available for selection.
<b>Domestic</b>	The limits applicable on the debit card for use within the country.
<b>POS Limit</b>	The daily usage limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.
<b>Daily cash withdrawal limit</b>	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.



Field Name	Description
<b>International</b>	The limits applicable on the debit card for international usage.
<b>Remote ATM Limits</b>	The daily usage limits on the cumulative amount allowed for withdrawal at an remote ATM.
<b>Daily purchase limit</b>	The daily limits on the cumulative amount allowed for purchase.
<b>Remote POS Limits</b>	The daily limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.
<b>E COMMERCE Limit</b>	The daily Usage limits on the cumulative amount allowed for e-Commerce.
<b>Offers</b>	Displays the offers available on the debit card variant.
<b>Rewards</b>	Displays the details of reward points accumulation based on purchase transactions using the debit cards.
<b>Email ID</b>	The email ID of the debit card holder is displayed.
<b>Mobile No</b>	The mobile number of the debit card holder is displayed.
<b>Delivery Location</b>	Select a location where the new card is to be delivered. The options are: <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul>
	This section appears if you select the <b>My Address</b> option in the <b>Delivery Location</b> field.
<b>Select Address</b>	The address at which the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> <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 the <b>Branch Near Me</b> option in the <b>Delivery Location</b> field.
<b>City</b>	The customer can filter branches based on city.
<b>Branch Near Me</b>	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.

Field Name	Description
<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.

---

**To upgrade the debit card:**

1. From the **Upgrade Card** list, select the desired debit card to upgrade.
2. Click on **View Details** link to view the features of the debit card selected in the **Upgrade Card** list. The feature of the selected debit card appears.

---

Note: Click on **Hide Details** link to hide the features of the debit card selected in the **Upgrade Card** list.

---

3. From the **Delivery Location** list, select the delivery location of choice.
  - a. If you select the **My Address** option as delivery location:
    - i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
  - b. If you select the **Branch Near Me** option as delivery location,
    - i. From the **City** list, select the city where the branch located.
    - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
4. Click **Submit**.  
OR  
Click **Back** to navigate back to previous screen.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify details if any.  
OR  
Click **Cancel** to cancel the transaction.
6. The confirm screen with a message confirming successful submission of the request to upgrade the card appears. The service request number also appears on this screen.  
Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **Go to Account Details** to navigate to the Accounts Details screen.

[Home](#)

## 9. Debit Card Details

A customer can view the details of an existing debit card linked to his current or savings account by selecting the manage card option against a specific card on the Debit Card (summary) page. The debit card details page displays important information pertaining to the debit card such as the card status, validity and limit details.

The customer can view the various transaction limits associated with the debit card. The system displays limits in terms of count and amount in each category, which are as defined below:

- Own ATM Limits
- Remote ATM Limits
- Own Point of Sale Limits (PoS)
- Remote Point of Sale Limits (PoS)
- E-commerce Limits

The customer can view the existing limits and has the option to update the limits of the debit card selected. In addition to the existing limits, the screen also displays the maximum limit count/ amount that can be set for the card.

Customer also has the provision to configure a combined limit on his debit card. It is the maximum allowed limit across all sections and if this limit is breached, user will not be allowed for any further transaction on the day irrespective of the individual daily limits set under various categories.

### How to reach here:

*Toggle menu > Dashboard > Accounts > Current & Savings > Debit Cards > Manage Cards*

*OR*


*Dashboard > My Account Widget > Current and Savings > Savings Account > More Options > Debit Cards > Manage Cards*

### To view the debit card details:

1. Click on the **Manage Cards** link. The **Debit Card Details** screen along with the **Daily Limits** details appears.

## Debit Card Details

ATM/Branch



🔍 ✉️ Welcome, Gloria Rodrigues ⌵  
Last login 28 Nov 02:38 PM

**Debit Card Details**

Debit Card Limits
Request PIN
Block/Hotlist Card
Upgrade Card
Reset PIN
Reissue Card

Customer Name Gloria Rodrigues	Name on Card leo	Account Number xxxxxxxxxxxx0025	Card Number 120987XXXXXX	Card Type GOLD	Valid Through 16 Mar 2017	Status ACTIVE
-----------------------------------	---------------------	------------------------------------	-----------------------------	-------------------	------------------------------	------------------

**Daily Domestic Limits** ✎

---

**Own ATM Limits**

No. Of Transactions 4	Current Limit £500.00
--------------------------	--------------------------

**Remote ATM Limits**

No. Of Transactions 3	Current Limit £200.00
--------------------------	--------------------------

**Own Point of Sale Limits**

No. Of Transactions 10	Current Limit £800.00
---------------------------	--------------------------

**Remote Point of Sale Limits**

No. Of Transactions 8	Current Limit £700.00
--------------------------	--------------------------

**e-Commerce Limits**

No. Of Transactions 10	Current Limit £7,000.00
---------------------------	----------------------------

✔ Save
← Back

[Back to Dashboard](#)

**Combined Limits on Card** ✎

---

£25,000.00  
Max. Limit - £30,000.00

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## Field Description

Field Name	Description
<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	Name of the customer as displayed on the card.
<b>Account Number</b>	Account number in the masked format.
<b>Card Number</b>	The debit card number in the masked format.
<b>Card Type</b>	The debit card product name.
<b>Valid Through</b>	The date on which the debit card expires.

Field Name	Description
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> </ul>
<b>International Usage</b>	<p>The international transactions flag - whether international transactions are allowed or not on the card.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Inactive- Disable all international transactions on the debit card</li> </ul> <hr/> <p>Note: This field appears only if user has opted for Third Party integration.</p>

#### Daily Domestic Limits / International Usage Limits

This section includes own and remote ATM Limits, POS limits, and e- Commerce limits etc.

##### Facility: Own ATM

<b>Number of Transactions</b>	The daily Domestic / International Usage limits of transactions allowed at an ATM of own bank.
<b>Amount</b>	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at an ATM of own bank.
<b>Maximum Limit</b>	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.


##### Facility: Remote ATM Limits

<b>Number of Transactions</b>	The daily Domestic / International Usage limits of transactions allowed at a remote ATM.
<b>Amount</b>	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at a remote ATM.
<b>Maximum Limit</b>	The maximum amount allowed for withdrawal at a remote ATM for the daily Domestic / International Usage limits .

##### Facility: Own Point of Sale (PoS)

---

Field Name	Description
<b>Number of Transactions</b>	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
<b>Amount</b>	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank.
<b>Maximum Limit</b>	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank for the daily / International Usage limits.
<b>Facility: Remote Point of Sale Limits (PoS)</b>	
<b>Number of Transactions</b>	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
<b>Amount</b>	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank.
<b>Maximum Limit</b>	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank for the daily Domestic / International Usage limits.
<b>Facility: e-Commerce Limits</b>	
<b>Number of Transactions</b>	The daily Domestic / International Usage limits of transactions allowed for e-Commerce.
<b>Amount</b>	The daily Domestic / International Usage limits on the cumulative amount allowed for e-Commerce.
<b>Maximum Limit</b>	The maximum amount allowed for e-Commerce for the daily Domestic / International Usage limits.
<b>Combined Limits on Card</b>	The combined daily and International Usage limits allowed for withdrawal at own and remote ATM Limits, POS limits, and e-Commerce limits etc.
<b>Maximum Limit</b>	The maximum amount allowed for withdrawal at own and remote ATM Limits, POS limits, and e-Commerce limits etc. for the daily and International Usage limits .

- 
2. Click  to update the daily limits of the debit card.  
OR  
Click **Save** to save the modified limits.  
OR  
Click **Back** to go back to the previous screen.


OR

Click on the [Back to Dashboard](#) link to go back to **Dashboard** screen.

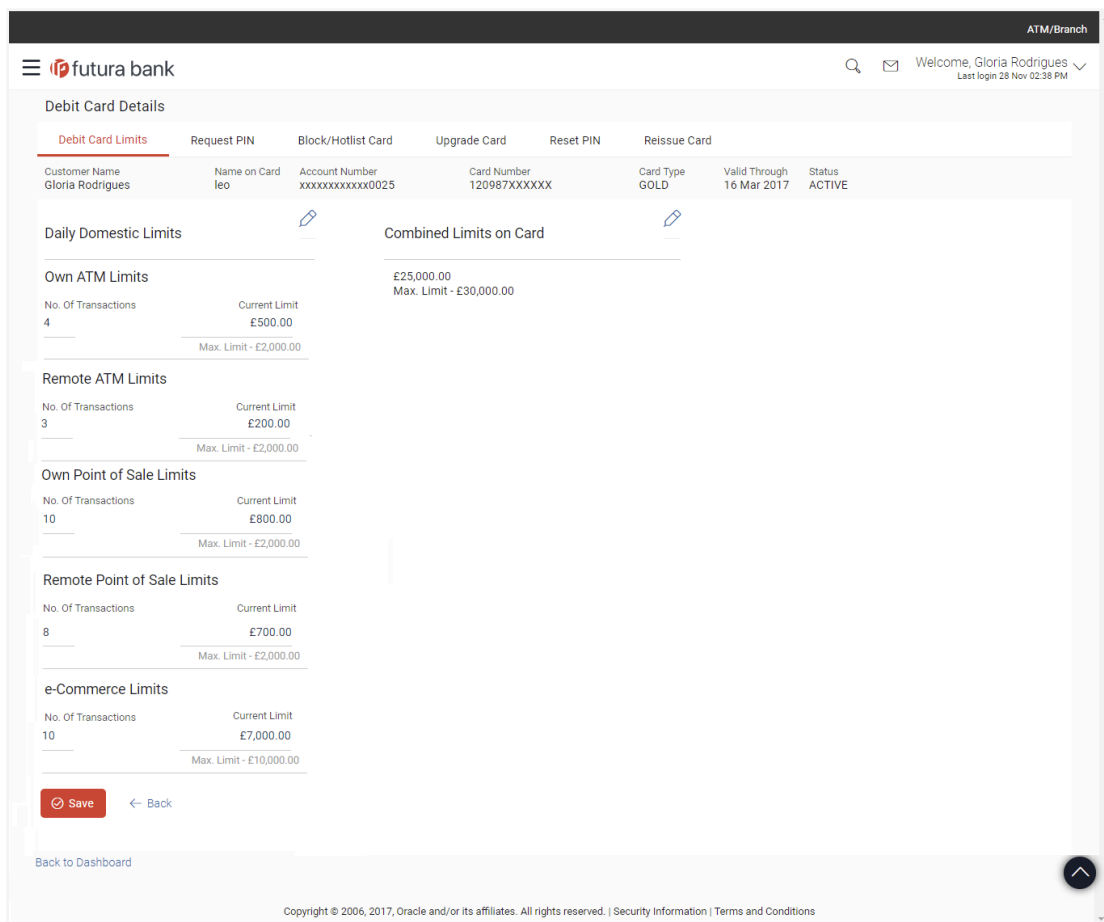
## 9.1 Update Daily Limits

User has an option to modify the Daily Domestic Limits, Daily International Limits and Combined limits on card.

**To modify the daily limits of the debit card:**

1. Click on the [Manage Cards](#) link. The **Debit Card Details** screen along with the **Daily Limits** details appears.
2. Click  to update the daily limits of the debit card. The **Debit Card Details** page appears with the limit fields in editable format.

### Update Daily Limits



The screenshot displays the 'Debit Card Details' page for Gloria Rodrigues. The page includes a navigation bar with the Futura Bank logo and user information. Below the navigation bar, there are tabs for 'Debit Card Limits', 'Request PIN', 'Block/Hotlist Card', 'Upgrade Card', 'Reset PIN', and 'Reissue Card'. The 'Debit Card Limits' tab is active, showing a table with columns for Customer Name, Name on Card, Account Number, Card Number, Card Type, Valid Through, and Status. Below this table, there are several sections for limits, each with a current limit and a maximum limit. The sections are: Daily Domestic Limits, Combined Limits on Card, Own ATM Limits, Remote ATM Limits, Own Point of Sale Limits, Remote Point of Sale Limits, and e-Commerce Limits. Each section has an edit icon. At the bottom of the page, there is a 'Save' button and a 'Back' button. A 'Back to Dashboard' link is also present at the bottom left.

Customer Name	Name on Card	Account Number	Card Number	Card Type	Valid Through	Status
Gloria Rodrigues	leo	xxxxxxxxxx0025	120987XXXXXX	GOLD	16 Mar 2017	ACTIVE

**Daily Domestic Limits**

No. Of Transactions	Current Limit
4	£500.00
Max. Limit - £2,000.00	

**Combined Limits on Card**

£25,000.00
Max. Limit - £30,000.00

**Own ATM Limits**

No. Of Transactions	Current Limit
3	£200.00
Max. Limit - £2,000.00	

**Remote ATM Limits**

No. Of Transactions	Current Limit
10	£800.00
Max. Limit - £2,000.00	

**Own Point of Sale Limits**

No. Of Transactions	Current Limit
8	£700.00
Max. Limit - £2,000.00	

**Remote Point of Sale Limits**

No. Of Transactions	Current Limit
10	£7,000.00
Max. Limit - £10,000.00	

**e-Commerce Limits**

No. Of Transactions	Current Limit
10	£7,000.00
Max. Limit - £10,000.00	

Buttons: Save, Back, Back to Dashboard

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3. Update the ATM, POS and e-commerce limits details as required in **Daily Domestic Limits**, **Daily International Limits**, and **Combined Limits on Cards** sections.
4. Click **Save** to save the modified limits.  
OR  
Click **Back** to navigate back to previous screen.

- OR  
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
5. A pop up message appears asking the user to confirm updating the debit card limits.  
Click **Proceed** to proceed with updating the debit card limits.  
OR  
Click **Cancel** to cancel updating the debit card limits.
6. The review screen appears.  
Click **Confirm** to confirm updating the debit card limits. .  
OR  
Click **Cancel** to cancel updating the debit card limits.  
OR  
Click **Back** to go back to the Debit Card Details screen.
7. The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.
8. Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)



## 10. Debit Card Re-Issue

This feature enables the user to replace damage cards or stolen/ lost cards with new card by requesting for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

### How to reach here:

*Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Reissue Card*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Card link > Reissue Card*

### Debit Card Re-Issue

ATM/Branch

futura bank

Welcome, Gloria Rodrigues  
Last login 28 Nov 02:38 PM

Debit Card Re-Issue

Debit Card Limits   Request PIN   Block/Hotlist Card   Upgrade Card   Reset PIN   **Reissue Card**

Customer Name Gloria Rodrigues	Name on Card leo	Account Number xxxxxxxxxxxx0014	Card Number 120987XXXXX	Card Type GOLD	Valid Through 16 Mar 2017	Status INACTIVE
-----------------------------------	---------------------	------------------------------------	----------------------------	-------------------	------------------------------	--------------------

Delivery Location

Branch Near Me    My Address

City  
Mumbai

Branch Near Me  
State Bank of India, Borivall

405/B1  
Borivall East  
Mumbai  
Maharashtra  
IN

Submit   Back

Back to Dashboard

Note

Card can be issued when the existing debit card is not working properly or is damaged. The existing old card will remain functional until the new card is used for the first time.

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### Field Description

Field Name	Description
<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	The name to be embossed on the card.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Card Type</b>	The debit card product name.
<b>Valid Thru</b>	The date on which the debit card expires.

Field Name	Description
<b>Status</b>	<p>Status of the debit card.</p> <p>The status can be:</p> <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> </ul> <p>Add-on-Request</p>
<b>Delivery Location</b>	<p>Select the location where the new card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• My Address</li> <li>• Branch Near Me</li> </ul>
	<p>This section appears if you select the <b>My Address</b> option under the <b>Delivery Location</b> field.</p>
<b>Select Address</b>	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Residence</li> <li>• Postal</li> </ul>
<b>Address</b>	<p>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.</p>
	<p>This section appears if you select the <b>Branch Near Me</b> option under the <b>Delivery Location</b> field.</p>
<b>City</b>	<p>The customer can filter branches based on city.</p>
<b>Branch Near Me</b>	<p>The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.</p>
<b>Branch Address</b>	<p>The complete address of the branch selected will be displayed once the customer selects a branch.</p>

---

**To re-issue debit card:**

1. From the **Delivery Location** list, select the option of choice.
  - a. If you select the **My Address** option as delivery location:

- i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
  - b. If you select the **Branch Near Me** option as delivery location,
    - i. From the **City** list, select the city where the branch is located.
    - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
2. Click **Submit**.  
OR  
Click **Back** to navigate back to previous screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify details if any.  
OR  
Click **Cancel** to cancel the transaction.
4. The confirm screen is displayed with a message confirming that the request for debit card re-issue has been successfully submitted. The service request number also appears on this screen.  
  
Click **Go to Account Details** to go to the **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the **Dashboard** screen.

[Home](#)

## 11. Request PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables a customer to request for a new debit card PIN to be delivered at the address of his choice.

The debit card PIN request is a service request transaction and on initiating the request, an SR number is generated, which can be used by the customer to track the status of the request. Duplicity checks are done by the system to ensure that no duplicate requests are being initiated.

### How to reach here:

*Dashboard > My Accounts Widget > Current and Savings > More Options > Debit Cards > Request PIN*

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Cards > Request PIN*

*OR*

*Toggle menu >Accounts >Current & Savings >Debit Cards > Request PIN*

### Request PIN

ATM/Branch

futura bank

Welcome, Gloria Rodrigues  
Last login 28 Nov 02:38 PM

#### Debit Card Pin Request

Debit Card Limits	Request PIN	Block/Hotlist Card	Upgrade Card	Reset PIN	Reissue Card	
Customer Name Gloria Rodrigues	Name on Card leo	Account Number xxxxxxxxxxxx0014	Card Number 120987XXXXXX	Card Type GOLD	Valid Through 16 Mar 2017	Status ACTIVE

Delivery Location

Branch Near Me  My Address


City  
Mumbai

Branch Near Me  
State Bank of India, Borivali

405/B1  
Borivali East  
Mumbai  
Maharashtra  
IN

Back to Dashboard

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 Tips

Do not keep the PIN issued by the Bank together with your Credit/Debit Card.

Change your PIN immediately and destroy any documents containing PIN information.

Do not share your PIN or card with anyone including Bank employees, merchant, not even your friends or family.

Change your PIN at regular intervals.

### Field Description

#### Field Name Description

**Customer Name** Name of primary account holder.

**Name on Card** The debit card holder's name as embossed on the card.

Field Name	Description
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Card Type</b>	The debit card product name.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	Status of the debit card. The status can be: <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>Delivery Location</b>	Select the location where the debit card PIN is to be delivered. The options are: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> </ul> <p>This section appears if you select <b>My Address</b> option in the <b>Delivery Location</b> field.</p>
<b>Select Address</b>	The address at which the debit card PIN is to be delivered. 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 card 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 the customer selects <b>Branch Near Me</b> option in the <b>Delivery Location</b> field.
<b>City</b>	The customer can filter branches based on city.

Field Name	Description
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<b>Branch Near Me</b>	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
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<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.
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#### To request for a debit card PIN:

1. In the **Delivery Location** field, select the delivery location of choice.
  - 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 address where the PIN is to be delivered.
2. Click **Submit**.  
OR  
Click **Back** to go to previous screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify details, if required.  
OR  
Click **Cancel** to cancel the transaction.
4. The success message of debit card PIN request along with the service request number appears.  
  
Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

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## 12. Reset PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables you to reset the Debit Card PIN anytime at your convenience.

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**Note:** This transaction appears only if the user has opted for Third Party integration.


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### How to reach here:

*Toggle menu > Accounts > Current & Savings > Debit Cards > Manage Cards > Reset PIN*  
 OR

*Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Debit Cards > Manage Cards > Reset PIN*

### To reset the debit card PIN:

1. Click on the **Manage Cards** link of the debit card whose PIN to be changed. The **Debit Card Details** screen appears.
2. Click **Reset PIN** from the tab.
3. In the **Date of Birth** calendar field, specify the card holder's date of birth.
4. Click **Enter Card Details** .


### Reset PIN- Card Details

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Name</b>	Name of primary account holder.
<b>Name on Card</b>	The debit card holder's name as embossed on the card.
<b>Account Number</b>	Account number in masked format.
<b>Card Number</b>	The card number in masked format.
<b>Card Type</b>	The debit card product name.
<b>Valid Thru</b>	The date on which the debit card expires.
<b>Status</b>	Status of the debit card. The status can be: <ul style="list-style-type: none"> <li>• Activated</li> <li>• Inactive</li> <li>• Blocked</li> <li>• Issued</li> <li>• Lost</li> <li>• Add-on-Request</li> </ul>
<b>Date Of Birth</b>	Specify the date of birth of the card holder. It is used to verify the identity of the card holder.

**Enter Card Details**

<b>Expiry Date on Card</b>	The expiry date of the debit card in format - MM/YY.
<b>CVV Number</b>	Enter the CVV number of the card. The Card Verification Value number (CVV) is the 3 digit number printed on the reverse of most credit cards.

5. In the **Expiry Date on Card** field, enter the Card Expiry Date (MMYY).
6. In the **CVV Number** field, enter the numeric digit code printed on the back of card.
7. Click **Validate**. The entered card details are verified, and **Reset PIN** section appears.  
OR  
Click **Back to Dashboard** to go back to the Dashboard screen.  
OR  
Click **Cancel** to cancel the transaction.
8. Click **Reset PIN**  to assign new PIN for the debit card.



## New PIN Details

### Field Description

Field Name	Description
<b>Reset PIN</b>	
<b>Enter New PIN</b>	Enter a new PIN of your choice.
<b>Re-enter New PIN</b>	Re-enter the new PIN in this field to confirm the same.

9. Enter the new PIN as per your choice in **Enter New PIN** and **Re-enter New PIN** fields respectively.
10. Click **Submit**. The Authentication screen appears.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous screen.
11. You will receive an OTP code as a message on your registered mobile and or an email at your registered email ID. Enter the OTP code in the **Verification Code** field and click on **Submit**. For more information on OTP, refer the [OTP](#) section.

## Debit Card PIN- One Time Verification

ATM/Branch

futura bank

Welcome, Matt Dam  
Last login 26 Nov 05:21 PM

### One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Verification Code  
.....

Resend Code

Attempts Left  
4

Reference Number  
37197  Edit

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### Field Description

Field Name	Description
<b>Verification Code</b>	The OTP received on the user's registered mobile number & or email.

12. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
13. The success message of debit card PIN generation appears.  
Click **Go to Account Details** to go to the Account Details screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

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## 13. 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 enabled 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.

### How to reach here:

*Toggle menu > Accounts > Current & Savings > Cheque Book Request*

*OR*

*Dashboard > My Account Widget > Current and Savings > Savings Account > More options >*

*Cheque Book Request*

### Cheque Book Request

### Field Description

Field Name	Description
<b>Account Number</b>	The current or savings account number in masked format along with the account nickname, if defined. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .

<b>Field Name</b>	<b>Description</b>
<b>Balance</b>	The balance in the account in the account currency.
<b>Type of Cheque Book</b>	The type of cheque book required.
<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 required in each cheque book. The options are: <ul style="list-style-type: none"> <li>• Cheque book with 10 leaves</li> <li>• Cheque book with 25 leaves</li> <li>• Cheque book with 50 leaves</li> </ul>
<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> <p>This section appears if the customer selects <b>My Address</b> option in the <b>Delivery Location</b> field.</p>
<b>Select Address</b>	The address at which the cheque book is to be delivered. 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 the customer selects Branch Near Me option in the Delivery Location field.
<b>Select City</b>	The customer can filter branches based on city.
<b>Select Branch</b>	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.

**To request for 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 required in each 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 **Select City** list, select the appropriate option.
    - ii. From the **Select Branch** 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. To submit the cheque book request, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to **Dashboard** screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to make changes if any. User is directed to **Cheque Book Request** – screen with values in editable form.
7. The success message of cheque book request along with the service request number appears.  
Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to Dashboard screen.

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## 14. Cheque Status Inquiry

The **Cheque Status Inquiry** transaction enables customers to view the status of cheques written by them, 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, etc.

**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**.

### How to reach here:

*Toggle menu > Accounts > Current & Savings > Cheque Status Inquiry*  
 OR

*Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Cheque Status Inquiry*

### Cheque Status Inquiry

The screenshot displays the 'Cheque Status Inquiry' interface. At the top, there's a navigation bar with 'futura bank' and user information 'Welcome, Matt Dam'. Below this, a menu bar includes 'Account Details', 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry' (highlighted), 'Stop/Unblock Cheque', 'Debit Cards', 'Request Statement', and 'SW'. The main content area shows account details like 'Account Number' (masked) and 'Balance: £347,997.22'. Search filters are set to 'Status' with 'Used' selected. Date filters are 'From Date: 01 May 2017' and 'To Date: 30 May 2017'. A table lists two cheques:

Cheque Number	Status	Reason	Amount
133	Used		£0.00
135	Used		£0.00

Additional elements include a 'Submit' button, a 'Back' button, a 'Back to Dashboard' link, and a 'Tips' box with a lightbulb icon stating: '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.'

### Field Description

Field Name	Description
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<b>Account Number</b>	Account number from which cheque is issued in masked format along with the account nickname if defined.
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For more information on Account Nickname, refer [Account Nickname](#).

Field Name	Description
<b>Balance</b>	The balance in the account in the account currency.
<b>Search Cheque by</b>	<p>Allows the customer to specify the criteria by which to view the status of cheques.</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 Oracle Banking Digital Banking Experience application is integrated with <b>Universal Banking Solutions</b> and the region is not <b>India</b>.</p>
<b>Cheque Number</b>	<p>The customer can define the cheque number for which he wants to view the status.</p> <p>This field appears if you select <b>Number</b> option from the <b>Search Cheque by</b> list.</p>
<b>From</b>	<p>The customer is required to define the starting cheque number of the range for which to view cheque status.</p> <p>This field is appears if you select <b>Range</b> option from the <b>Search Cheque by</b> list.</p>
<b>To</b>	<p>The customer is required to define the last cheque number of the range for which to view cheque status.</p> <p>This field appears if you select <b>Range</b> option from the <b>Search Cheque by</b> list.</p>
<b>Select Status</b>	<p>The customer is required to identify a specific status in order to view cheques that belong to that 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> <p>The <b>From Date</b> and <b>To Date</b> search fields will be disabled if the customer selects either the <b>Not Used</b> or <b>Cancelled</b> status.</p>
<b>From Date</b>	<p>The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched.</p> <p>This field appears if you select <b>Status</b> option from the <b>Search Cheque By</b> list.</p>

Field Name	Description
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<b>To Date</b>	The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched. This field appears if you select <b>Status</b> option from the <b>Search Cheque By</b> list.
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### Cheque Status Inquiry Results

<b>Cheque Number</b>	The cheque number of which status is being viewed.
<b>Status</b>	The current status of the cheque is displayed against it.
<b>Reason</b>	The reason for which the cheque has been stopped, rejected or cancelled. A value will be displayed here only if the cheque is in any of these three statuses.
<b>Amount</b>	The amount for which the cheque was issued.

### 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 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.
2. To inquire about the cheque request, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
3. The results of the cheque status inquiry appear.

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## 15. Stop/ Unblock Cheque

Cheques are physical instruments used for the purpose of making payments. A customer might require to block a cheque payment in case the cheque has been lost or stolen. Hence it is critical to provide an option to stop such cheques so that they cannot be misused.

The Stop/ Unblock cheque feature enables a customer to stop a cheque that has been issued for making payment. In order to request for a cheque to be stopped, the customer will have to specify the account number from which the cheque has been issued as well as the cheque number and the reason for which the request is being raised. In addition to requesting for a stop cheque on a specific cheque, the customer can also request for a stop cheque to be performed on a cheque series by specifying the cheque range.

Additionally customers can also request for a cheque or cheque range that has been stopped or blocked to be unblocked.

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 & Savings > Stop /Unblock Cheque*

*OR*

*Dashboard > My Account Widget > Current and Savings > Savings Account > More options > Stop /Unblock Cheque*

### Stop /Unblock Cheque

The screenshot displays the 'Stop/Unblock Cheque' page on the Futura Bank website. The page is titled 'Account Details' and includes a navigation menu with options like 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque' (which is highlighted), 'Debit Cards', 'Request Statement', and 'Switch'. The main content area shows the account number (XXXXXXXXXXXX0166), balance (£347,997.22), and a 'Select Action' section with 'Stop' selected. Below this is a 'Specify Reason' section with 'Insufficient Funds' entered. The 'Give Cheque Details' section has 'Number' selected and 'Cheque Number' 22323. A 'Note' box on the right states: '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.' At the bottom, there are 'Submit' and 'Back' buttons, and a 'Back to Dashboard' link.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	Current and savings account number in masked format along with the account nickname. For more information on Account Nickname click <a href="#">here</a> .
<b>Balance</b>	The balance in the account in the account currency.
<b>Select Action</b>	The action to be taken on the cheque or cheque range. The options are: <ul style="list-style-type: none"> <li>• Stop</li> <li>• Unblock</li> </ul>
<b>Specify Reason</b>	The customer is required to specify the reason for which the request to stop or unblock a cheque or cheque range is being raised.
<b>Give Cheque Details</b>	The customer can specify whether action is to be taken on a specific cheque or a cheque range. The options are: <ul style="list-style-type: none"> <li>• Number</li> <li>• Range</li> </ul>
<b>Cheque Number</b>	The cheque number that is to be stopped or unblocked. This field appears if you select the <b>Number</b> option in the <b>Give Cheque Details</b> field.
<b>From</b>	Start number of the cheque range to be blocked. This field appears if the customer selects the <b>Range</b> option in the <b>Give Cheque Details</b> field.
<b>To</b>	End number of the cheque range to be blocked. This field appears if the customer selects the <b>Range</b> option in the <b>Give Cheque Details</b> field.

**To stop or unblock a cheque or cheque range:**

1. If this screen has been navigated from the main dashboard then select an account from the **Select Account Number** field.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify the reason for which stop/unblock request is being raised.
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.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Stop / Unblock Cheque** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message of stopping/ unblocking the check along with the service request number appears.  
  
Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

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## 16. View Statements

Customers can track the transactions taking place in their accounts. The view statement feature enables customers to view the details of all the transactions performed in their accounts. 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 Download Pre-generated option, allows the customer to view, download and print the pre-generated statements by selecting the desired period.

The application also enables users to unsubscribe themselves from e-statement subscriptions. Once a request to unsubscribe for e-statements is made, the user will stop receiving e-statements on his email address.

### How to reach here:

*Toggle menu > Accounts > Current & Savings > View Statement*

*OR*

*Dashboard > My Account Widget > Current & Savings > Savings Account > More options > View Statement*

### To view the account statement:

1. From the **View Options** list, select the appropriate transaction period and transaction type.
  - a. From the **Transaction Period** list, select the appropriate period.
  - b. From the **Transaction Type** list, select the appropriate option.
  - c. Click **Apply Filter** to generate statement based on criteria.  
OR  
Click **Reset** to clear the details entered.

### Account Statement- View Statement

The screenshot displays the 'View Statement' page for a Futura Bank account. The interface includes a navigation menu, account details, and a table of transactions. The account number is masked as 'xxxxxxxxxxxx0127'. The opening balance is £0.00 and the closing balance is £445.00. The table shows two transactions: a self-transfer of £445.00 on 11 Apr 2017 and an internal transfer for investment of £2,000.00 on the same date. There are buttons for 'Apply Filter', 'Reset', and 'Download'. The page is on 1 of 1 (1-2 of 2 items).

Date	Description	Reference No	Amount	Balance
11 Apr 2017	Self Transfer	35354343	£445.00 Cr	£445.00
11 Apr 2017	Internal Transfer for investment	EXT_Internal	£2,000.00 Cr	£2,000.00

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	<p>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.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>

**Filter section**

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

The options are:

- Current Period
- Previous Month
- Previous Quarter
- Select Date Range

Filters to view the transactions based on description.

The options are:

- All
- Debits Only
- Credits Only

**Results**

<b>Opening Balance</b>	Opening balance in the account.
<b>Closing Balance</b>	Closing balance in the account.
<b>Download Statement</b>	Click to download the statement
<b>Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number for the transaction.
<b>Amount</b>	Transaction amount along with the debit or credit indicator.

Field Name	Description
<b>Balance</b>	Balance in the account. The Balance column appears only if the option <b>All</b> has been selected as a filter criteria in <b>View Options</b> field.

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

## 16.1 E-statements

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

### To subscribe / unsubscribe to e-statements:

1. Click the **E-Statements** tab to subscribe / unsubscribe for e-statements.

### E-statement

The screenshot shows the Futura Bank account details page. A pop-up message titled "E-Statement" is displayed in the center. The message text reads: "You will receive monthly statements for your account <Number in masked format> by email at <User's email address>". Below the text is a red "Subscribe" button. The background page shows account details, a table of transactions, and navigation options.

Account Number	Opening Balance	Closing Balance	Amount	Balance
XXXXXXXXXX0166				
29 Jan 2019			£12.95 Dr	£182.40
29 Jan 2019	d144018b1145		£12.95 Dr	£195.35
29 Jan 2019	Immediate Credit	1827514565010000	£24.05 Cr	£208.30
24 Jan 2019	Immediate Credit	1902914399820000	£200.00 Cr	£184.25
24 Jan 2019	Immediate Credit	1827514601680000	£15.75 Dr	-£15.75

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>)
  - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
 

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

OR

Click on **Go to Account Details** link to go back to **Account Details** page.

## 16.2 Request Statement

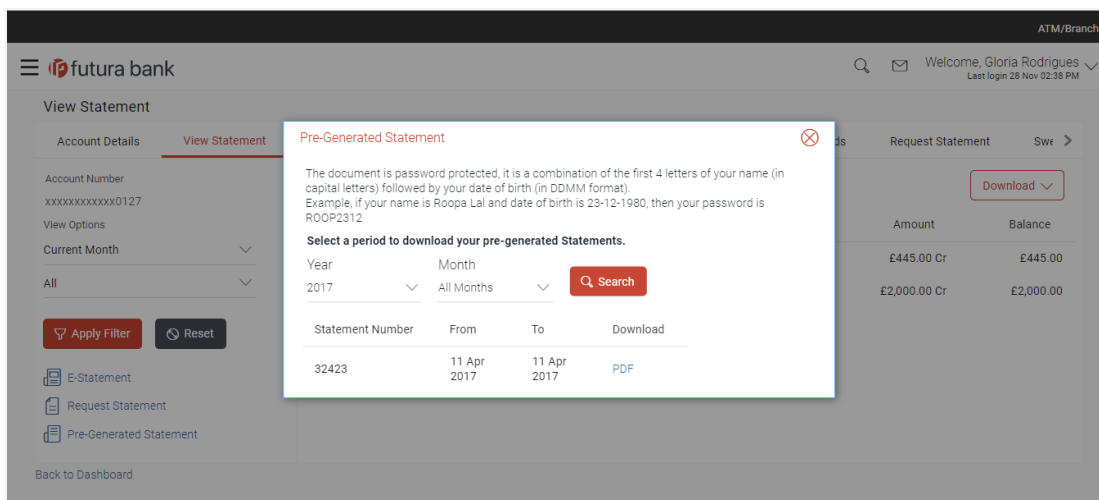
For more information on Request Statement, refer **Request Statement** transaction.

## 16.3 Pre-generated Statement

To download pre-generated statements:

1. Click **Pre-generated Statement** to download a pre-generated statement.  
The **pre-generated statement** screen appears.

### Pre-generated Statement



### Field Description

Field Name	Description
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#### Select a period to download your pre-generated Statements

##### Period

**Year** The year for which the statement is required

**Month** The month for which the statement is required.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click **Download** link against any record (.pdf ) to download the statement.in password protected pdf format.



## **FAQs**

1. **Will my e-Statement look the same as my paper statement?**

Yes. Your e-Statement looks exactly like your paper statement

2. **How do I get my e-Statement password?**

Once you registered for e-Statement, you will receive notification email which contains Terms and Conditions and Password to open you encrypted statement file.

[Home](#)

## 17. 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 > My Account Widget > Current and Savings > Savings Account > More options > View Statement*

### Request Statement

### 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, click <a href="#">here</a> .
<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 **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to the **Dashboard** screen.
4. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Request Statement** screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of **Request Statement** appears along with the transaction reference number.  
  
Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)

## 18. Sweep In

A sweep in facility enables customers to link their Current and Savings/ Term Deposit account to another Current and Savings account held with the bank. Whenever there is insufficient funds, the shortfall in the account is swept in from the linked Term Deposit/current and savings account, thereby providing the customer the convenience of getting payments processed with ease.

The Manage Sweep-in option enables the user to manage all his linked current and savings accounts and fixed deposit accounts. With this option, the user can add his Current and Savings / Fixed deposit accounts held with the bank, as a sweep-in account. There is also an option to delete or delink sweep-in from an existing Current and Savings account / Fixed deposit accounts, which has sweep in facility. After logging in to the application, when the user clicks the Sweep-in option, the user has to select his provider account, which directs him to the Sweep-in summary page. This page has options to add and delete the sweep-in accounts.

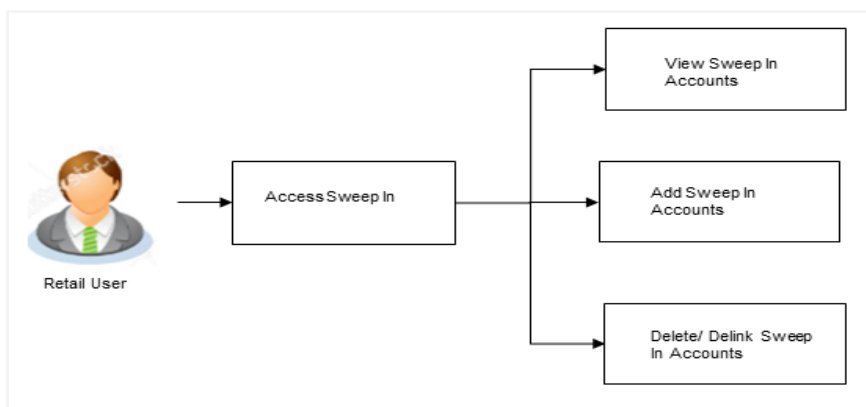
### Pre-Requisites

- Transaction access is provided to the retail user

### Features supported in the application

- View Sweep In
- Add Sweep In
- Delete Sweep In

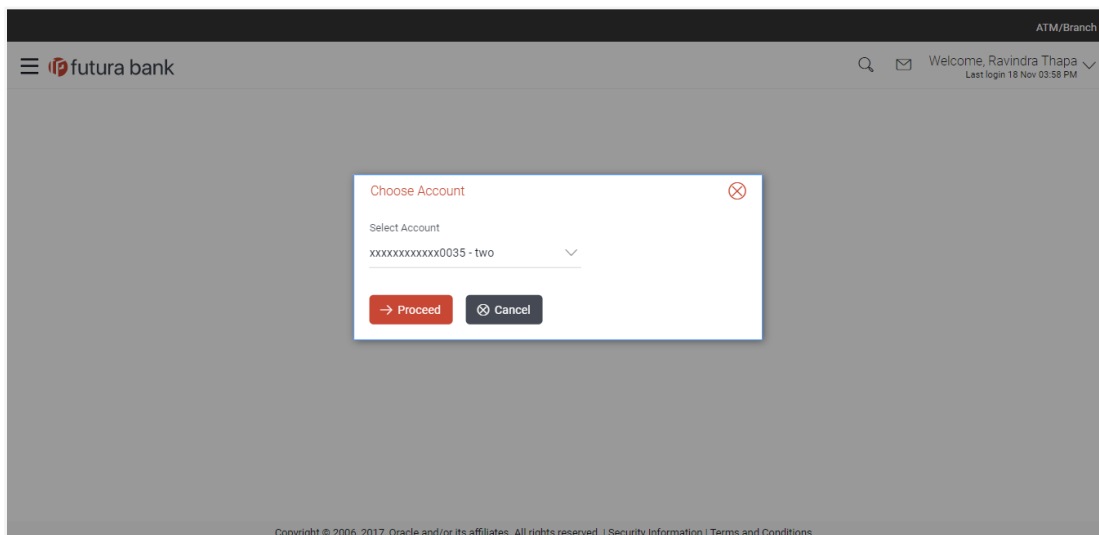
### Workflow



### How to reach here:

*Toggle Menu > Accounts > Current and Savings > Manage Sweep-in > Sweep-in*

## Sweep-In



### Field Description

Field Name	Description
<b>Select Account</b>	The current and savings account number of the primary account holder, which is to be selected to enable the sweep-in facility.

## 18.1 Manage Sweep In

All the linked provider current and savings accounts, fixed deposits accounts and their details are displayed on the summary page. The user has an option to select and view all his linked Current and Savings account accounts as well as Fixed Deposit account.

### To manage sweep-in accounts:

1. In the **Sweep-In** screen, select the beneficiary account number from the **Select Account** list and click **Proceed**. The **Sweep In** screen with all the linked provider Current and Savings/ Fixed Deposit accounts appear.  
OR  
Click **Cancel** to cancel the transaction.

## Sweep-in

ATM/Branch

futura bank

Welcome, Ravindra Thapa  
Last login 18 Nov 04:47 PM

Sweep-In

Account Details View Statement Cheque Book Request Cheque Status Inquiry Stop/Unblock Cheque Debit Cards Request Statement **SWI** >

Customer Name Ravindra Thapa Account Number xxxxxxxxxxxxxx0035 Net Balance €9,994,365.60 Product Name Add Nickname

Linked Account

Current and Savings  Fixed Deposit

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0684	SAGAR P PATANGE	₹28,988.00	

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[Add](#)

Back to Dashboard

Note

Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility.


One single Savings/Current account can be linked to more than one provider accounts. In case of unavailable funds in one provider account, funds can be swept in from other provider accounts.

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## Field Description

Field Name	Description
<b>Customer Name</b>	Name of primary account holder.
<b>Account Number</b>	Sweep-in beneficiary account number in masked format.
<b>Net Balance</b>	The net balance in the beneficiary account.
<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted. Click  , to add nickname, for more information click here.
<b>Linked Account</b>	The option to select and view either provider Current or Savings account or provider Fixed Deposit account details.
<b>Current and Savings</b>	Below fields appear if you select <b>Current and Savings</b> option in the <b>Linked Account</b> field.
<b>Account Number</b>	Provider Current and Savings account number in masked format.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Balance</b>	The net balance of the provider account.
<b>Action</b>	The action to delete the linked account is displayed against each account.

Field Name	Description
<b>Fixed Deposits</b>	
Below fields appear if you select <b>Fixed Deposits</b> option in the <b>Linked Account</b> field.	
<b>Account Number</b>	Deposit account number in masked format, which is linked as a provider account number for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Action</b>	The action to delete the linked account is displayed against each account.

- In the **Linked Account** field, select the appropriate option. All the linked CASA/ Fixed Deposit accounts appear on the **Sweep-in** screen.
- In the **Action** column, select and click  against the account, which you want to delete.  
OR  
Click **Add** to select and link a new account as a sweep in account.

## 18.2 Sweep In - Add

Using this option, the user can link his beneficiary Current and Savings account or Fixed Deposit accounts to his provider account to set up a sweep in facility.

### To add a new account as a sweep in:

- In the **Sweep In** summary screen, click **Add**. The list of provider Current and Savings/ Fixed Deposit account numbers that are not linked as sweep in appears.

## Sweep In – Add – Current and Savings

ATM/Branch

futura bank

Welcome, Gloria Rodriguez  
Last login 28 Nov 02:38 PM

Sweep-In

Account Details View Statement Cheque Book Request Cheque Status Inquiry Stop/Unblock Cheque Debit Cards Request Statement **Sweep-In**

Customer Name: Gloria Rodriguez  
Account Number: xxxxxxxxxxxx0025  
Net Balance: £125,453,433.00  
Product Name: Add Nickname

Linked Account

Current and Savings  Fixed Deposit

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0014	Gloria Rodriguez	£6,834,628,902.00	
xxxxxxxxxxxx0036	Gloria Rodriguez	£125,453,433.00	
xxxxxxxxxxxx0039	Gloria Rodriguez	£1,254,533.00	

Page 1 of 1 (1-3 of 3 items)

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx0124	Gloria Rodriguez	£125,453,433.00	<input checked="" type="checkbox"/>
xxxxxxxxxxxx0125	Gloria Rodriguez	£1,254,433.00	<input type="checkbox"/>
xxxxxxxxxxxx0126	Gloria Rodriguez	£1,254,534.00	<input type="checkbox"/>
xxxxxxxxxxxx0127	Gloria Rodriguez	£5,453,433.00	<input type="checkbox"/>

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Note

Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility.

One single Savings/Current account can be linked to more than one provider accounts. In case of unavailable funds in one provider account, funds can be swept in from other provider accounts.

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### Field Description

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

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Account Number</b>	Sweep-in beneficiary account number in masked format.
-----------------------	---

<b>Net Balance</b>	The net balance in the beneficiary account.
--------------------	---

<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted.
-----------------	---

Click , to add nickname, for more information click here.

<b>Linked Account</b>	The option to select and view either Current or Savings account or Fixed Deposit account details.
-----------------------	---

### Current and Savings

The following fields appear for Current and Saving accounts.



Field Name	Description
<b>Account Number</b>	Current and Savings account number in masked format, that is linked as a provider account number for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Balance</b>	The net balance of the account.
<b>Action</b>	The action to delete the linked account is displayed against each account.

#### Current and Savings – Add Sweep In

The following fields appear if the user clicks **Add** button.

<b>Account Number</b>	Current and Savings account number in masked format, that can be added as a provider account number for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Balance</b>	The net balance of the account.
<b>Action</b>	The action to select the account number (s) that is to be linked.

2. In the **Action** column, select the account number (s) that you want to link.
3. Click **Save**.  
OR  
Click **Back** to navigate to the previous page.
4. The **Review** screen appears, along with the added account numbers and label as 'New'. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
5. The success message appears.  
Click **Click Here** to view the status of sweep in request.  
The **Multiple Sweep-In Instruction Status** screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record.  
OR  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Manage Another Account** to navigate to the **Manage Sweep-In** screen.

## Multiple Sweep-In Instruction Status

The screenshot shows the Futura Bank user interface. At the top right, there are links for 'ATM/Branch' and 'English'. The Futura Bank logo is on the left, and a search icon, an envelope icon, and a user profile 'Welcome, Gloria Rodrigues' with a dropdown arrow are on the right. Below the header, the page title 'Multiple Sweep-In Instruction Status' is displayed. A table with four columns: 'Account Number', 'Primary Holder Name', 'Host Reference Number', and 'Status' contains one row of data. Below the table is a 'Back to Dashboard' link. At the bottom, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Account Number	Primary Holder Name	Host Reference Number	Status
xxxxxxxxxxxx5816	SAGAR P PATANGE	OBDXSI931963384151	Completed

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6. Click the **Back to Dashboard** link to navigate to the Dashboard.

## Sweep In – Add – Fixed Deposit

ATM/Branch

futura bank

Welcome, Gloria Rodrigues  
Last login 28 Nov 04:21 PM

Sweep-In

Account Details View Statement Cheque Book Request Cheque Status Inquiry Stop/Unblock Cheque Debit Cards Request Statement **Sweep-In**

Customer Name: Gloria Rodrigues Account Number: xxxxxxxxxxxx0014 Net Balance: £6,834,628,902.00 Product Name: Savings Account - Regular Add Nickname

Linked Account

Current and Savings  Fixed Deposit

Account Number	Primary Holder Name	Action
xxxxxxxxxxxx0047	Gloria Rodrigues	
xxxxxxxxxxxx0048	Gloria Rodrigues	
xxxxxxxxxxxx0048	Gloria Rodrigues	

Page 1 of 1 (1-3 of 3 items) | < 1 >

Account Number	Primary Holder Name	Action
xxxxxxxxxxxx0050	Gloria Rodrigues	<input checked="" type="checkbox"/>

Page 1 of 1 (1 of 1 items) | < 1 >

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Note

Only the Principal amount of the Fixed Deposit will be considered for the Sweep-in facility.

Fixed Deposit will be broken on Last-in-First-out basis. If there is a lien marked on the Fixed Deposit, please note that the sweep-in will not be maintained.

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## Field Description

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

<b>Customer Name</b>	Name of primary account holder.
----------------------	---------------------------------

<b>Account Number</b>	Sweep-in beneficiary account number in masked format.
-----------------------	---

<b>Net Balance</b>	The net balance in the beneficiary account.
--------------------	---

<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted.
-----------------	---

Click , to add nickname, for more information click here.

<b>Linked Account</b>	The option to select and view either Current or Savings account or Fixed Deposit account details.
-----------------------	---

**Fixed Deposit**

Below fields appear for Current and Saving accounts.

<b>Account Number</b>	Fixed Deposit account number in masked format that is linked as a provider account number for sweep-in facility.
-----------------------	--


Field Name	Description
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Action</b>	The action to delete the linked account is displayed against each account.
<b>Fixed Deposits – Add Sweep In</b>	
Below fields appear if the user clicks Add button.	
<b>Account Number</b>	Fixed Deposit account number in masked format that can be added as a provider account number for sweep-in facility.
<b>Primary Holder Name</b>	The name of the primary account holder.
<b>Action</b>	The action to select the account number (s) that is to be linked.

1. In the **Action** column, select the account number (s) that you want to link.
2. Click **Save**.  
OR  
Click **Back** to navigate to the previous page.
3. The **Review** screen appears, along with the added account numbers and label as 'New'.  
Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous page.
4. The success message appears.  
Click **Click Here** to view the status of sweep in request.  
The **Multiple Sweep In Instruction Status** screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record.  
OR  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Manage Another Account** to navigate to the **Manage Sweep-In** screen.

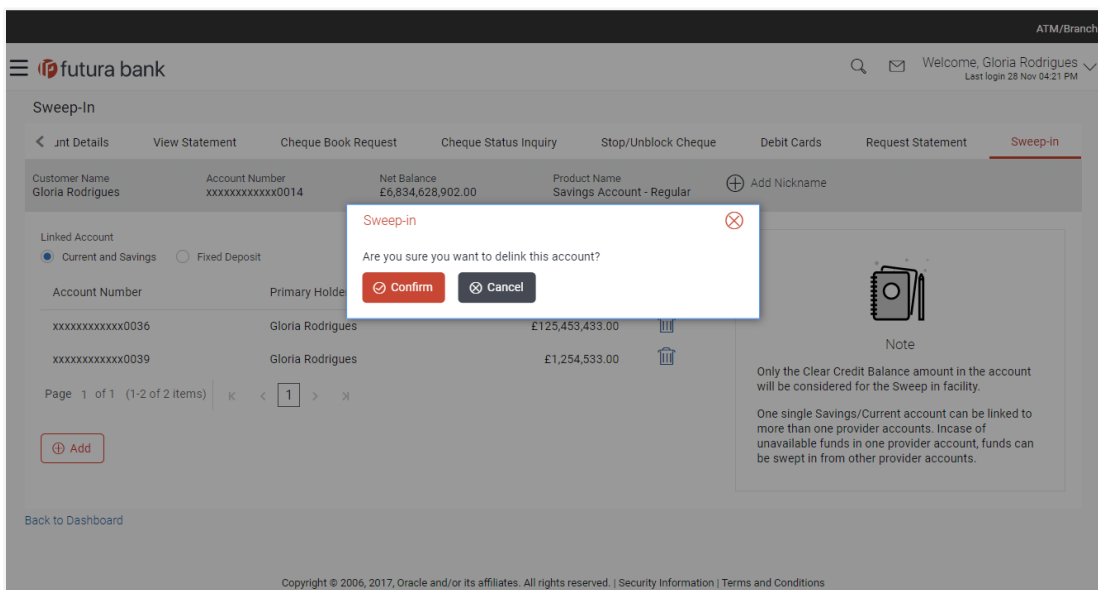
## 18.3 Sweep In - Delete

The user can delete or delink an account linked to a current or savings account for sweep-in.

**To delete a Sweep In account:**

1. In the **Action** column, select and click  against the account of which sweep-in linkage you want to delete.  
The **Delete Sweep In** message box with a message prompting the user to confirm the deletion appears.

### Sweep In - Delete



The screenshot displays the Futura Bank user interface for managing sweep-in accounts. At the top, the user is identified as Gloria Rodrigues. The main content area shows a table of linked accounts with columns for Account Number, Primary Holder, and Net Balance. A modal dialog box is overlaid on the table, prompting the user to confirm the deletion of a selected account. The dialog includes 'Confirm' and 'Cancel' buttons. A note on the right side of the interface provides additional information about the sweep-in process, stating that only the clear credit balance is considered and that funds from other provider accounts can be swept in.

2. Click **Confirm** to proceed with the deletion request.  
OR  
Click **Cancel** to cancel the deletion process.
3. The success message of deletion appears along with the transaction reference number.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **Manage another Account** to navigate to the **Manage Sweep-In** screen.

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## 19. Forex Calculator

The foreign exchange calculator provides a comparison between two currencies. It provides the equivalent value of one currency can be exchanged with another currency. With the help of forex calculator user can determine the buying and selling price between two currencies. It displays the currency exchange rate for the selected currencies. Exchange rates of only predefined currencies can be viewed by the customer.

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

### Features Supported In Application:

- 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 > My Accounts Widget > Current and Savings Widget > Forex Calculator*

### Forex Calculator

The screenshot displays the 'Forex Calculator' page on the Futura Bank website. The page has a dark header with the 'futura bank' logo and a user greeting 'Welcome, Matt Dam' with a dropdown arrow. Below the header, the calculator form is titled 'Forex Calculator'. It features two dropdown menus for 'From Currency' (set to EUR) and 'To Currency' (set to INR). The 'Amount' field contains '€221.00'. Below this, the calculated amount is shown as 'Amount: ₹18,564.00'. A red 'Convert' button is positioned below the amount. At the bottom of the form, there is a 'Back To Dashboard' link. To the right of the form is a promotional box with a calculator icon and the text: 'Forex Calculator. Calculate currency and foreign exchange rates with Futura Bank's currency converter and get up to date exchange rates.' The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

<b>From</b>	
-------------	--

<b>Currency</b>	Currency to be sold for which the exchange rate is to be inquired.
-----------------	--

Field Name	Description
<b>Amount</b>	Amount for which conversion is required.
<b>To</b>	
<b>Currency</b>	Buy currency for which the exchange rate is to be inquired.
<b>Amount</b>	Amount which you will get post conversion.

**To calculate currency exchange amount:**

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency and enter the amount in the next field.
4. To calculate the currency exchange value, click **Convert**.  
The exchange rate for both the buy and sell options for currency pair entered, appears.  
OR  
Click **[Back to Dashboard](#)** to navigate to the Dashboard.

[Home](#)

## 20. Inactive Accounts

Customers can view details of all current and savings account held with the bank, including those that are in an inactive status. The current and savings dashboard, hence, displays a widget that displays the number of inactive current and savings accounts as well.

### How to reach here:

*Dashboard > My Accounts Widget > Current and Savings > Savings Account > Inactive Accounts > More options > Account Details*

### To view inactive account details:

1. Select the option Inactive/Closed from the provided filter option on the Current & Savings widget.
2. All the inactive current & savings accounts held by the user appear.
3. Click on a specific account record and select the option **Account Details** in order to view details of that account.

### Inactive Accounts – Account Details

The screenshot shows the 'Account Details' page for a 'Savings Account - Regular' with a net balance of £100,000.00. The page is divided into two main sections: 'Basics' and 'Balance Details'.

Account Details				
Customer Name Willaims	Account Number xxxxxxxxxx0147	Net Balance £100,000.00	Product Name Savings Account - Regular	<a href="#">+ Add Nickname</a>
<b>Basics</b>		<b>Balance Details</b>		
Customer ID ***968	Holding Pattern Single	Brand AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GREAT BRITAIN	Status <b>Dormant</b>	Nomination Not Registered
Available Balance £100,000.00		Amount on Hold £0.00		
Unclear Funds £0.00		Overdraft Limit £0.00		
Advance Against Unclear Funds Limit £0.00				

Back to Dashboard

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### Field Description



Field Name	Description
<b>Account Details</b>	
<b>Customer Name</b>	Name of primary account holder.
<b>Account Number</b>	Account number in the masked format.
<b>Net Balance</b>	The amount that can be withdrawn from the account
<b>Nickname</b>	The nickname given to the account by the account holder. This nickname can be changed or deleted. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Basics</b>	
<b>Customer ID</b>	Customer ID of the primary account holder is displayed in masked format.
<b>Holding Pattern</b>	The holding pattern of the account i.e. single or joint. The possible values are: <ul style="list-style-type: none"> <li>• For single owner - single</li> <li>• For joint ownership - joint or multiple</li> </ul>
<b>Joint Account Holder</b>	Name of the joint account holder.
<b>Mode of Operation</b>	Operation mode of the account. The possible values are: <ul style="list-style-type: none"> <li>• Mandate Holder</li> <li>• Single</li> <li>• Either Anyone or Survivor</li> <li>• Former or Survivor</li> <li>• Jointly</li> </ul>
<b>Branch</b>	Branch name in which the account is held along with the address.
<b>Status</b>	Status of the account. Status could be: <ul style="list-style-type: none"> <li>• Inactive</li> <li>• Dormant</li> </ul>
<b>Nomination</b>	Status of nominee registration for an account.
<b>Sweep-in Provider</b>	Current and Savings account that is linked as a provider account number for sweep-in facility.

**Balance Details**

<b>Available Balance</b>	The current available balance in the account.
<b>Average Balance</b>	The average balance in the account. This field appears only if user has opted for Third Party integration.
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Net Balance</b>	The amount that can be withdrawn from the account
<b>Unclear Funds</b>	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
<b>Overdraft Limit</b>	The maximum credit allowed by the bank for the account.
<b>Advance Against Unclear Funds Limit</b>	The maximum amount that can be utilized as advance against funds that have not yet been cleared.

---


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

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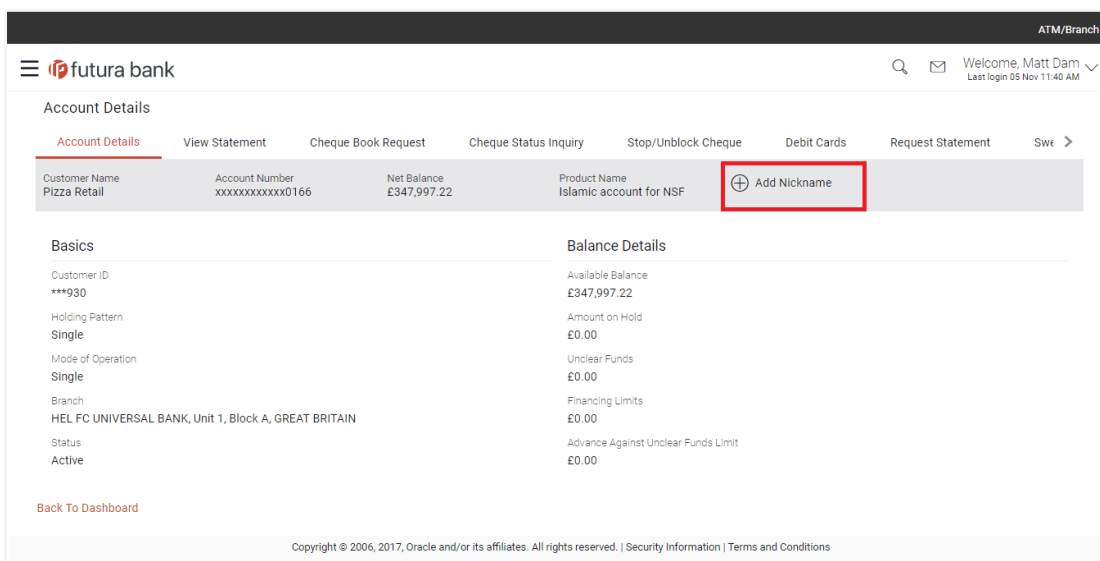
## 21. Account Nickname

Customer can assign a specific name to a current or savings account. This is useful if customer wishes to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. The application also allows customer 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 name is 'Pizza Retail' and the net balance is £347,997.22. The 'Add Nickname' button is highlighted with a red box. The page also displays basic account information and balance details.

Account Details	
Customer Name Pizza Retail	Account Number xxxxxxxxxxxx0166
Net Balance £347,997.22	Product Name Islamic account for NSF
<a href="#">+ Add Nickname</a>	

Basics	Balance Details
Customer ID ***930	Available Balance £347,997.22
Holding Pattern Single	Amount on Hold £0.00
Mode of Operation Single	Unclear Funds £0.00
Branch HEL FC UNIVERSAL BANK, Unit 1, Block A, GREAT BRITAIN	Financing Limits £0.00
Status Active	Advance Against Unclear Funds Limit £0.00


[Back To Dashboard](#)

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### Field Description

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




<b>Add Nickname</b>	Customer's preferred description or name to an account 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

The screenshot shows the Futura Bank account details page. At the top right, it says 'ATM/Branch' and 'Welcome, Matt Dam' with a dropdown arrow and 'Last login 05 Nov 11:40 AM'. The main header has the Futura Bank logo and a search icon. Below the header, there are navigation tabs: 'Account Details' (selected), 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. A 'SWR' icon is also present. The account details table shows: Customer Name: Pizza Retail; Account Number: xxxxxxxxxxxx0166; Net Balance: £347,997.22; Product Name: Islamic account for NSF; Nickname: John S (with edit and delete icons). Below the table are two columns: 'Basics' (Customer ID: \*\*\*930, Holding Pattern: Single, Mode of Operation: Single, Branch: HEL FC UNIVERSAL BANK, Unit 1, Block A, GREAT BRITAIN, Status: Active) and 'Balance Details' (Available Balance: £347,997.22, Amount on Hold: £0.00, Unclear Funds: £0.00, Financing Limits: £0.00, Advance Against Unclear Funds Limit: £0.00). At the bottom left is a 'Back To Dashboard' link, and at the bottom center is the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

## FAQs

### 1. What is 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.

### 2. Can I assign a nickname to a joint account?

Yes, you can add nickname to any account of which you are the primary holder.

### 3. Can I have multiple debit cards linked to a CASA account?

This depends on the features of the specific current or savings account. Generally, in joint accounts, both the primary account holder as well as the joint holder are provided a debit card each.

### 4. If a lost debit card is found and restored to the cardholder, can it be reactivated?

If the card is hotlisted, it cannot be reactivated, you can make a request for a new debit card. However, if the card was blocked, it can be unblocked and reused.

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