

Corporate Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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Corporate Accounts User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

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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 Patchset Release 21.1.1.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	Accounts Overview	✓	✓
2	Demand Deposit Details	✓	✓
3	Demand Deposit Details - Nickname updation	NH	NH
4	Cheque Book Request	✓	✗
5	Stop/ Unblock Cheque	✓	✓
6	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	✗	✓
7	Request Statement	✓	✓
8	Transactions	✓	✓
9	E-Statements	✗	✓
10	Pre-Generated Statements	✗	✓

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3. Accounts

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

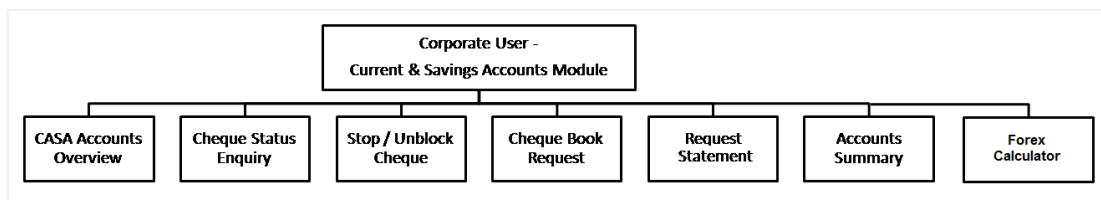
Corporate customers can view account balances and account statements, request for cheque book and inquire other details related to their accounts, post logging in into the Oracle Digital Banking Experience platform.

Features Supported In Application

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

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

Features at a glance



Pre-Requisites

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

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4. Accounts Overview

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

How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview

Accounts Overview

Your password is about to expire in 88 days, please change your password at the earliest. [Change Password](#)

3
Total Accounts
£5,240,825.35
Net Balance

Quick Links

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

Forex Calculator

GBP AUD

Calculate Rate

Accounts Summary

Party Name	Account Number	Account Type	Net Balance
Acme Corporation	Savings Account - Regular xxxxxxxxxxxx0036	Saving Account	€8,144,661.16
Acme Corporation	Savings Account - LMRegular xxxxxxxxxxxx0320	Saving Account	€28,997.89
Acme Corporation	Savings Account - Regular xxxxxxxxxxxx0397	Saving Account	€699,908.20

Page 1 of 1 (1-3 of 3 Items) [Download](#)

BEST PRICE Book movie tickets using ZigBank credit card and be a

BIG OFFER SAVE 50% Don't pay the full amount when you can own the same

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Dashboard Overview

Accounts Overview

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

Account Summary

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

Quick Links

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

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

Forex Calculator

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

Offers

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

Promotions

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

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5. Demand Deposit Details

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

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

The **Demand Deposit Details** screen provides the information below:

- Account Number along with account nickname (if any), balance in the account and the status of the account
- Basics: It includes the basic information about the account, Branch details, option to set up account nickname.
- Balance Details: It includes information like Available Balance, Amount on Hold, Net Balance, Un-cleared Balance, Overdraft Limits, Advance Against Uncleared Funds Limit,

How to reach here:

Toggle Menu > Menu > Accounts > Current and Savings > Overview > Account Summary > Account Number link > Demand Deposit Details

OR

Dashboard > Current and Savings widget > Account Summary > Account Number link > Demand Deposit Details

Demand Deposit Details

Demand Deposit Details

xxxxxxxxxxxx0025

Active

Current Balance

-EUR1,000.00

Customer Name

Joe Peter

Basics

Branch

HEL FC UNIVERSAL BANK,

Unit 178, Block AJ, GREAT

BRITAIN

[Add Nickname](#)

Balance Details

Today's Opening Balance	Amount on Hold
EUR0.00	EUR0.00
Available Balance	Unclear Funds
EUR1,000.00	EUR0.00
Overdraft Limit	Advance Against Unclear Funds Limit
EUR2,000.00	EUR0.00

Field Description

Field Name	Description
Account Number	Select the account of which you want to view details.
Status	<p>The current status of the account.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> • Active • Closed
Current Balance	The current available balance in the account.
Customer Name	Name of the primary account holder.
Basics	
Branch	Branch name in which the account is held along with address.
Nickname	<p>The nickname given to the account by the account holder. This nickname can be changed or deleted. In case no nickname has been defined for the account, the option to add nickname will be displayed here.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Balance Details	
Today's Opening Balance	The opening balance in the account for the day.

Field Name	Description
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Available Balance	The current available balance in the account.
Unclear Funds	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.
Overdraft Limit	The maximum credit allowed by the bank for the account.
Average Balance	The average balance in the account.
<hr/> Note: This field will appear only in case of Third Party integration. <hr/>	
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.

The account details page, allows the user to add / modify/ delete account nickname.

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6. Cheque Book Request

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

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

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

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

Note: Send to Modify functionality is now supported for this transaction.

How to reach here:

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

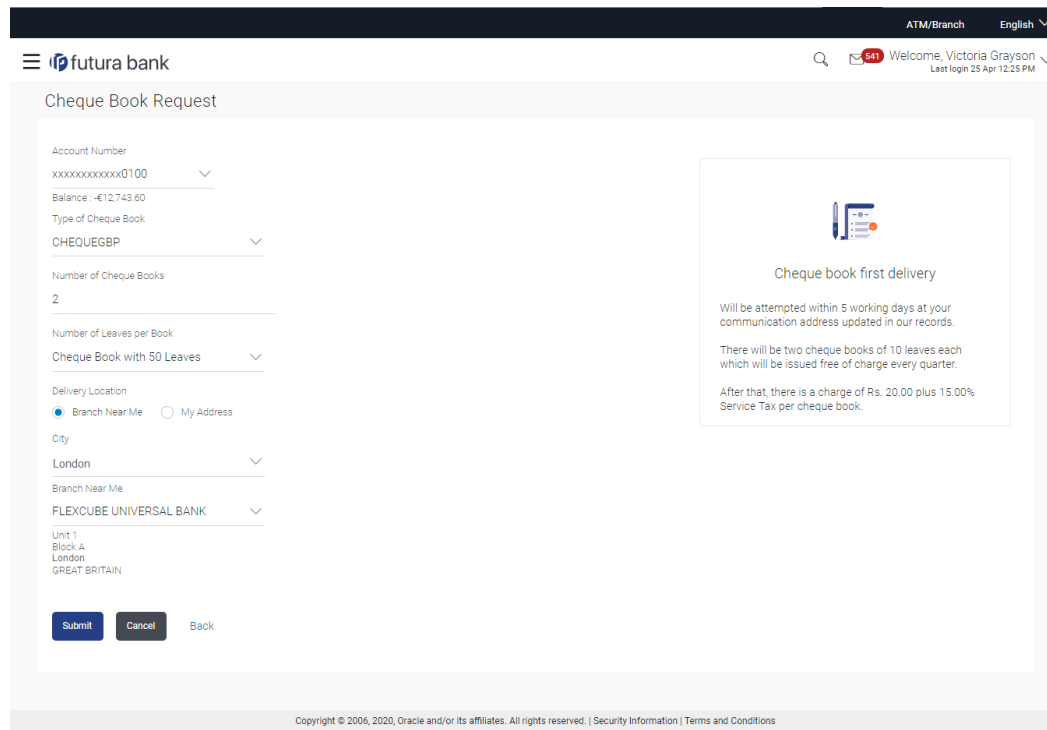
OR

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

To request a cheque book:

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

Cheque Book Request



ATM/Branch English

futura bank Welcome, Victoria Grayson
Last login 25 Apr 12:25 PM

Cheque Book Request

Account Number
xxxxxxx0100

Balance - €12,743.60

Type of Cheque Book
CHEQUEGBP

Number of Cheque Books
2

Number of Leaves per Book
Cheque Book with 50 Leaves

Delivery Location
 Branch Near Me My Address

City
London

Branch Near Me
FLEXCUBE UNIVERSAL BANK

Unit 1
Block A
London
GREAT BRITAIN

Submit Cancel Back

Cheque book first delivery

Will be attempted within 5 working days at your communication address updated in our records.

There will be two cheque books of 10 leaves each which will be issued free of charge every quarter.

After that, there is a charge of Rs. 20.00 plus 15.00% Service Tax per cheque book.

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Field Description

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

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

This section appears if you select **My Address** option in the **Delivery Location** field.

Select Address The address for delivery of the cheque book.

The options are:

- 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 you select **Branch Near Me** option in the **Delivery Location** field.

City The city where the cheque book is to be delivered.

Branch Near Me The branch in the selected city, where the cheque book is to be delivered.

Note: The options in this field depend on the selected option in the **City** field.

Branch Address The complete branch address based on the selection above.

Note: The address displayed here depends on the selected option in the **Branch Near Me** field.

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

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7. Stop/ Unblock Cheque

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

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

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

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

Note: Send to Modify functionality is now supported for this transaction.

How to reach here:

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

OR

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

To stop or unblock cheque:

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

Stop /Unblock Cheque

ATM/Branch English

futura bank Welcome, Victoria Grayson
Last login 25 Apr 12:25 PM

Cheque Stop Unblock

Account Number
xxxxxxxxxxxx0100

Balance: -€12,743.60

Select Action
 Stop Unblock

Specify Reason
Insufficient Balance

Give Cheque Details
 Number Range

Cheque Number
867675

[Back](#)

Note

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

Under what circumstances would I not be able to stop a cheque?
- If it has already been debited from your account.

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Field Description

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

2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify reason for stopping / unblocking.
4. In the **Give Cheque Details** field, select the appropriate option:
 - a. If you select the **Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the **Range** option:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.

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

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8. Cheque Status Inquiry

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

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

How to reach here:

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

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

To inquire about the cheque status:

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

Cheque Status Inquiry

ATM/Branch English

futura bank Welcome, Victoria Grayson Last login 25 Apr 02:41 PM

Cheque Status Inquiry

Account Number
xxxxxxxxxxxx0397

Balance: £699,908.20

Number Range Status

Please Select
Not Used

Cheque Number	Status	Reason	Amount
5626	Not Used		£0.00
5627	Not Used		£0.00
5628	Not Used		£0.00
5629	Not Used		£0.00
5630	Not Used		£0.00
5631	Not Used		£0.00
5632	Not Used		£0.00
5633	Not Used		£0.00
5634	Not Used		£0.00
5635	Not Used		£0.00

Page 1 of 1 (1-10 of 10 items) | < 1 >

Tips

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.

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Field Description

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

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

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

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9. Request Statement

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

Note: Send to Modify functionality is now supported for this transaction.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Request Statement

OR

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

To request for an account statement:

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

Request Statement

The screenshot shows the 'Request Statement' form in the Futura Bank web interface. The form is titled 'Request Statement' and is located within a user account page. The page header includes the Futura Bank logo, a search icon, and a user greeting: 'Welcome, Victoria Grayson' with a last login time of '25 Apr 02:41 PM'. The form itself contains the following fields and controls:

- Account Number:** A dropdown menu showing 'xxxxxxxxxxxx0397'.
- Balance:** A text field displaying '£699,908.20'.
- From Date:** A date picker field showing '01 Jan 2020'.
- To Date:** A date picker field showing '31 Mar 2020'.
- Buttons:** 'Submit' (blue), 'Cancel' (gray), and 'Back' (text link).

At the bottom of the form, there is a small copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Account Number	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.
Balance	The balance in the account in the account currency.

Field Name	Description
From Date	Start date of account statement.
To Date	End date of account statement.

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

FAQ

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

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

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

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

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10. Transactions

Customers can track the transactions taking place in their accounts. This 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.

Customers can also undertake the following from this screen:

- Request for Statements – The customer can avail this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

How to reach here:

Toggle Menu > Menu > Accounts > Current and Savings > Transactions

To view the account statement:

1. From the account number list, select the account of which you wish to view transactions.
2. From the **View Options** list, select the desired transaction period.
 - a. If the option Date Range has been selected in the **View Options** list, specify the date range in the **Date From** and **Date To** fields.
3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
4. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
5. Click **Apply** to view transactions based on the defined criteria.
OR
Click **Reset** to clear the details entered.

Account Statement

Viewer ▾ ATM/Branch English ▾

futura bank
Welcome, John Mazim ▾
Last login 03 Jun 04:02 PM

Transactions
⋮

Account Number xxxxxxxxxxxx0397 ▾	View Options Current Month ▾	Transaction All ▾	Reference Number
--------------------------------------	---------------------------------	----------------------	------------------

Apply
Reset

Opening Balance GBP0.00	Closing Balance GBP699,908.20	Download
----------------------------	----------------------------------	--------------------------

Date ▾	Description ▾	Reference Number ▾	Transaction Type ▾	Amount ▾	Balance ▾
22 Mar 2019	PRINCIPAL Liquidation	AT32TRF1908101FR	Debit	GBP45.90	GBP699,908.20
22 Mar 2019	PRINCIPAL Liquidation	AT32TRF1908101FP	Debit	GBP45.90	GBP699,954.10
22 Mar 2019		AT32XRD1908117ZD	Credit	GBP700,000.00	GBP700,000.00

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Field Description

Field Name	Description
Account Number	Select an account of which you wish to view transactions.
View Options	<p>Filters to view the transactions of a specific period.</p> <p>The options are:</p> <ul style="list-style-type: none"> Current Period Previous Month Previous Quarter Date Range
Date From – Date To	<p>Specify the period for which you wish to view transactions.</p> <p>These fields will be displayed only if you have selected the option Date Range from the View Options list.</p>
Transaction	<p>Filters to view the transactions based on description.</p> <p>The options are:</p> <ul style="list-style-type: none"> All Credits Only Debits Only

Field Name	Description
Reference Number	Reference number of the transaction.
Opening Balance	The opening balance in the account for the specific period.
Closing Balance	Closing balance in the account for the specific period.
Results	
Download	Click the link to download the statement.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.
Balance	Balance in the account. The Balance column appears only if the option All has been selected as a filter criteria in View Options field.

6. Click **Download** and select the format in which the statement is to be downloaded. The statement gets downloaded.

The following actions can also be performed in the screen:

- Subscribe for E-Statements.
- Download Pre-Generated Statements
- Request Statement

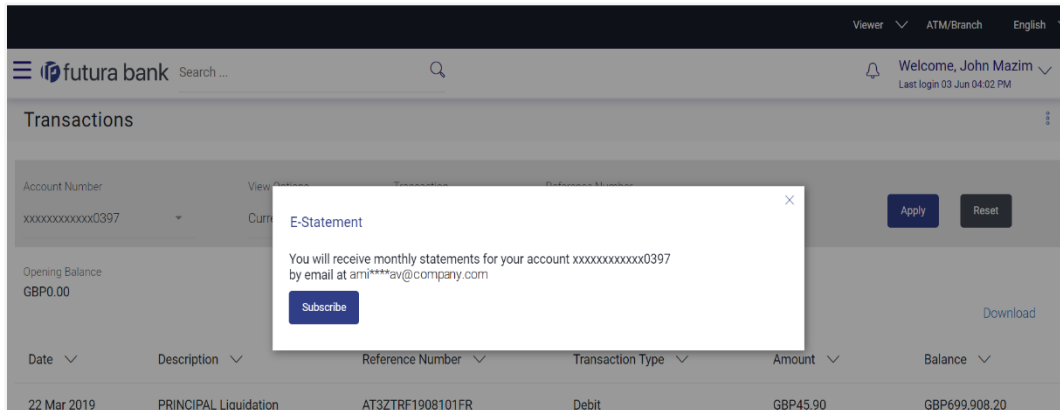
10.1 E-Statement

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.

Note: Send to Modify functionality is now supported for this transaction.

To subscribe / unsubscribe for e-statements:

1. Click on the  icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

E-statement


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

10.2 Request Statement

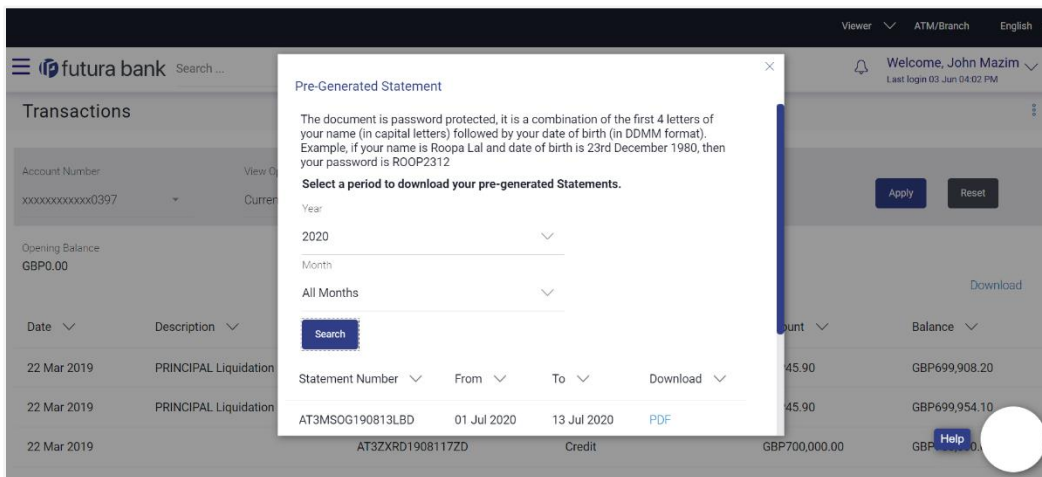
For more information on Request Statement, refer **Request Statement** transaction.

10.3 Pre-generated Statement

To download pre-generated statements:

1. Click on the  icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.
The **pre-generated statement** screen appears.

Pre-generated Statement



Field Description

Field Name	Description
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.
Statement Number	The statement reference number.
From	Start date of the date period for which the statement is generated.
To	End date of the date period for which the statement is generated.
Download	Click the link against a statement to download the specific statement.

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.

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11. Forex Calculator

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

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

Features Supported In Application:

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

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

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

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

Forex Calculator

Field Description

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

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

Amount	Amount for which conversion is required.
---------------	------------------------------------------

Amount	Amount (in the To Currency) which you will get post conversion.
---------------	-----------------------------------------------------------------

To calculate currency exchange rate:


9. From the **Currency** list, select the appropriate currency to be sold.
10. From the **Currency** list, select the currency to be buying.
11. In the **Amount** field, enter the amount to be converted.
12. To calculate the currency exchange rate, click **Calculate Rate**.
The exchange rate for the currency pair appears.

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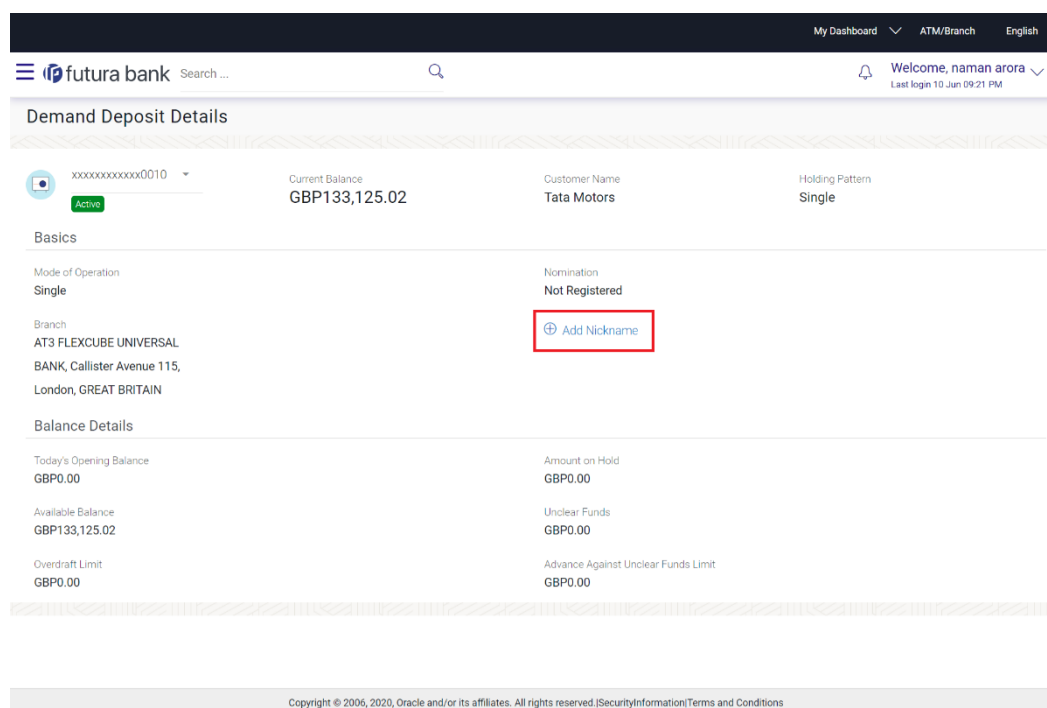
12. Account Nickname

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

To add nickname to account:

1. Click  **Add Nickname**, 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 for a Demand Deposit. The account is active and has a current balance of GBP133,125.02. The customer name is Tata Motors and the holding pattern is Single. The page is divided into sections: Basics, Balance Details, and Nomination. The 'Add Nickname' button is highlighted in a red box in the Nomination section.

My Dashboard ATM/Branch English

futura bank Search... Welcome, naman arora Last login 10 Jun 09:21 PM

Demand Deposit Details

xxxxxxxxxxxx0010 Active

Current Balance GBP133,125.02

Customer Name Tata Motors

Holding Pattern Single

Basics

Mode of Operation Single

Nomination Not Registered

Branch AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GREAT BRITAIN

Balance Details

Today's Opening Balance GBP0.00

Amount on Hold GBP0.00

Available Balance GBP133,125.02

Unclear Funds GBP0.00


Overdraft Limit GBP0.00

Advance Against Unclear Funds Limit GBP0.00

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Field Description

Field Name	Description
Add Nickname	Click to add a user defined description or name to CASA/ TD/ Loan and Finance accounts.


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

To edit / delete nickname to account:


Add Nickname - Edit/ Delete

The screenshot shows the Futura Bank account dashboard for a Demand Deposit account. The account is active and has a current balance of GBP133,125.02. The customer name is Tata Motors and the holding pattern is Single. The branch is AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GREAT BRITAIN. The account is not nominated. A dialog box titled 'Add Nickname' is open, showing the nickname 'sam' with a checkmark and a close button (X).

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1. Click , to modify nickname.

OR

Click , to save your updates.

OR

Click , to delete nickname.

FAQ

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

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

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

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

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