

Islamic Banking – Corporate Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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ORACLE®

Islamic Banking – Corporate Accounts User Manual

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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 Universal Banking 14.5.0.0.0
1	Saving and Current Accounts Widget	✓
2	Account Details (Except Accrued Interest and Average Balance)	✓
3	Account Details - Nickname updation	NH
4	Cheque Book Request	✓
5	Cheque Status Inquiry	✓
6	Stop/ Unblock Cheque	✓
7	Request Statement	✓
8	View Statement	✓
9	View Statement- E-Statements	✓
10	View Statement- Pre-Generated Statements	✓

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3. Introduction

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

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

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

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

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

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

4. Accounts

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

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

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

Features Supported In the Application:

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

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

Pre-requisites

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

4.1 Current and Saving Accounts Widget

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

How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview

Accounts Widget

ATM/Branch English UBS 14.3 AT3 Branch

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

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	ISLAMIC_SAVIN xxxxxxxxxxxx0397	Saving Account	£699,908.20

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

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

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Current and Savings

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

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

Forex Calculator

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

Account Summary

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

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5. Account Details

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

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

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

Functionalities:

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

How to reach here:

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

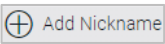
OR

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

Account Details

The screenshot displays the 'Account Details' page for Futura Bank. At the top, there is a navigation bar with the bank logo, a search icon, and user information: 'Welcome, Victoria Grayson' and 'Last login 25 Apr 12:25 PM'. The main content area is titled 'Account Details' and features a 'Select Account' dropdown menu showing 'xxxxxxxxxxxx0036' with a balance of '€8,144,661.16' and a product name 'ISLAMIC_SAVIN'. Below this is an 'Add Nickname' button. The page is divided into three columns: 'Account Info' (Account Type: Saving Account, Currency: EUR, Branch: AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN, Status: Active), 'Balances' (Available Balance: €8,144,661.16, Net Balance: €8,144,661.16, Amount On Hold: €0.00, Uncleared Balance: €0.00), and 'Limits' (Overdraft Limit: €0.00, Advance Against Uncleared Funds Limit: €0.00, Daily ATM Withdrawal: €0.00, Minimum Balance Required: €0.00). At the bottom, there are five 'Quick Links' with icons: 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', 'Request Statement', and 'View Statement'. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Select Account	Account number in masked format along with the account nickname. The account number could be either the user's Party account or any linked party accounts that he has access to. If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.
Product Name	The product under which account is opened.
Add Nickname	The user defined description of the CASA accounts will be displayed. Click  to add nickname. For more information on Account Nickname, refer the Account Nickname section.
Account Info	
Account Type	Account type of the selected account i.e. current or a savings Account.
Account Currency	The currency of the account.
Account Branch	Branch of the account / home branch.

Field Name	Description
Account Status	Status of the account. Status could be: <ul style="list-style-type: none"> • Active • Closed • Dormant
Balances	
This section displays the balances in the account.	
Available Balance	Available balance is the total available balance in the account.
Net Balance	Withdrawable balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Balance	Un-cleared funds pertaining to the cheques and the clearings related to the account.
Limits	
This section displays the applicable limits for the account.	
Overdraft Limit	The maximum credit allowed by the bank for the account.
Advance against un-cleared funds Limit	Advance available against un-cleared funds limit for the account.
Minimum Balance Required	The minimum balance to be maintained for an account.
Quick Links	
Cheque Status Inquiry	You can click the link to inquire the cheque status.
Stop/Unblock Cheque	You can click the link to stop/unblock the cheque.
Cheque Book Request	You can click the link to request a cheque book.
Request Statement	You can click the link to request an account statement.
View Statement	You can click the link to view and download account statements.

You can also perform following account related transactions:

- Add account nickname/ modify/ delete nickname. For more information, refer **Add Nickname** transaction.
- To raise a request for a new cheque book, click **Request Cheque Book**.
- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
- To initiate a request for the physical statement of the account, click **Request Statement**.
- To view and download account statements, to subscribe to e-statements, and to retrieve pre-generated statements, click **View Statement**.

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6. Cheque Book Request

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

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

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

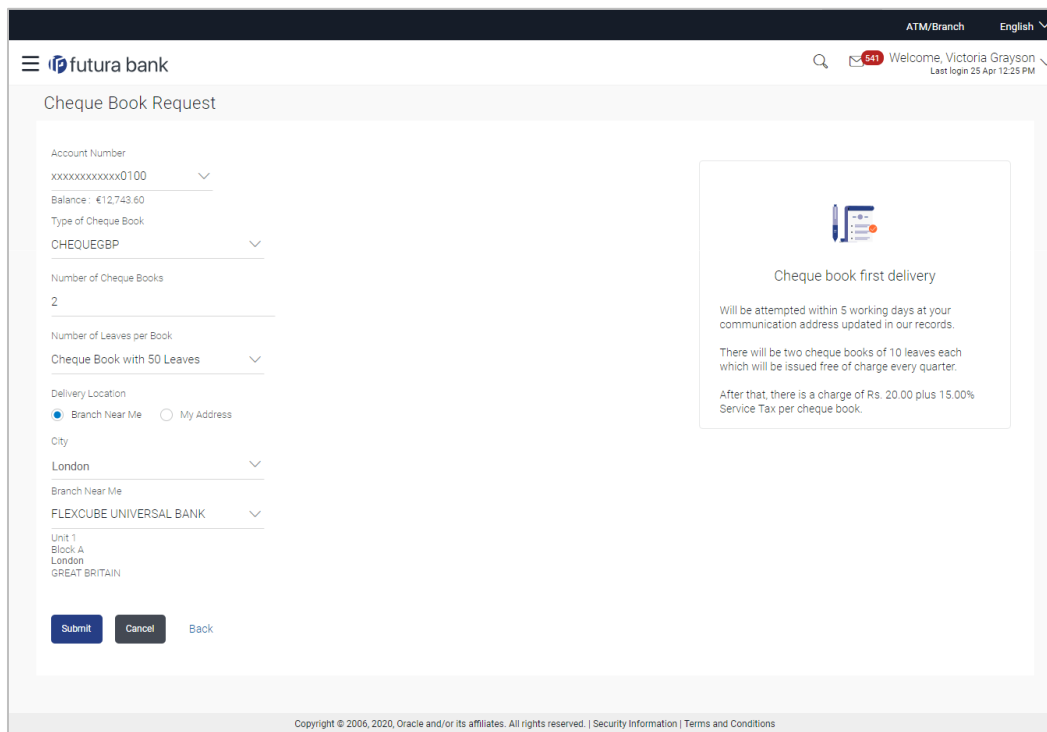
How to reach here:

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

OR

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

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	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer the Add Nickname transaction.
Balance	Net balance in the selected account.
Type of Cheque Book	The type of cheque book.
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves in a cheque book.
Delivery Location	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address <p>This section appears if you select My Address option in the Delivery Location field.</p>
Select Address	The address for delivery of the cheque book. The options are: <ul style="list-style-type: none"> • Postal • Work • Residence
Address	The complete address of the primary account holder's work place, or residence, or that defined as the postal address is displayed, based on the option selected in the Select Address field. This address will be used for the delivery of the cheque book. This section appears if you select Branch Near Me option in the Delivery Location field.
City	The city where the cheque book has to be delivered.

Field Name	Description
Branch Near Me	The branch in the selected city, where the cheque book has to be delivered. Note: The options in this field depend on the selected option in the City field.
Branch Address	The complete branch address based on the selection above. Note: The address displayed here depends on the selected option in the Branch Near Me field.

To request a cheque book:

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

[Home](#)

7. Cheque Status Inquiry

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

How to reach here:

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

OR

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

Cheque Status Inquiry

ATM/Branch English

futura bank Welcome, 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

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Field Description

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

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

To inquire about the cheque status:

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

[Home](#)

8. Stop/ Unblock Cheque

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

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

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

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

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

Stop /Unblock Cheque

The screenshot displays the 'Cheque Stop Unblock' form in the Futura Bank web interface. The form includes the following fields and options:

- Account Number:** xxxxxxxxxx0100
- Balance:** €12,743.60
- Select Action:** Stop, Unblock
- Specify Reason:** Insufficient Balance
- Give Cheque Details:** Number, Range
- Cheque Number:** 867675

Buttons at the bottom include 'Submit', 'Cancel', and 'Back'. A note on the right side of the form provides information about charges for lost or stolen cheques and asks for the reason for stopping the cheque. A chatbot button is located at the bottom right of the form area.

Field Description

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

To stop or unblock cheque:

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

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

[Home](#)

9. Request Statement

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

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

How to reach here:

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

OR

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

Request Statement

The screenshot shows the 'Request Statement' form in the Futura Bank web application. The form is titled 'Request Statement' and is located within a user's account dashboard. The user is identified as Victoria Grayson, with a last login on 25 Apr 02:41 PM. The form contains the following fields and values:

- Account Number:** xxxxxxxxxxx0397 (masked)
- Balance:** £699,908.20
- From Date:** 01 Jan 2020
- To Date:** 31 Mar 2020

At the bottom of the form, there are three buttons: 'Submit' (in blue), 'Cancel' (in gray), and 'Back' (in gray). The footer of the page indicates 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

To request for a physical statement:

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

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10. View Statement

Customers can keep track of transactions taking place in their accounts using this screen. All the debit and credit entries along with the transaction amount and reference details are displayed.

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

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

How to reach here:

Toggle menu > Accounts > Current & Savings > View Statement

OR

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

View Statement

Account Number	Account Number	Opening Balance	Closing Balance			
xxxxxxxxxxxx0320	xxxxxxxxxxxx0320	€0.00	€28,997.89	Download		
View Options						
Balance - €28,997.89	Date	Description	Reference No	Amount	Transaction Type	Balance
Current Month	22 Mar 2019		AT3ZTRF1908101IB	€1.00	Debit	€28,997.89
All	22 Mar 2019		AT3ZTRF1908101IS	€1.00	Debit	€28,998.89
Reference Number	22 Mar 2019		AT3ZTRF19081018H	€1,000.11	Debit	€28,999.89
	22 Mar 2019		AT3ZXRDI908102I6	€30,000.00	Credit	€30,000.00

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the statement is required. The account number could be either the user's party account or any linked party accounts that he has access to. For more information on Account Nickname, refer the Account Nickname section.
Balance	The balance amount in the selected account.
Filter section	

Field Name	Description
View Options	<p>The options to filter and search for specific statements. The following options are available:</p> <ul style="list-style-type: none"> • To filter based on time period. The options are: <ul style="list-style-type: none"> • Current Month • Previous Month • Previous Quarter • Date Range • To filter based on type of transaction: <ul style="list-style-type: none"> • Credits Only • Debits Only • All • To use the Reference Number to find a specific statement.
Results	
Opening Balance	Opening balance in the account.
Closing Balance	Closing balance in the account.
Download Statement	Click to download the statement.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number for the transaction.
Amount	The transaction amount.
Transaction Type	Indicates the type of transaction, whether debit or credit.
Balance	<p>Balance in the account.</p> <p>The Balance column appears only if the option All has been selected as a filter criteria in View Options field.</p>

To view and download the account statements:

1. In the **View Statement** screen, select the required options from the **View Options** list, as follows:
 - a. Select the time period from the list, for which the statement is required.
 - b. Select the type of transaction required, whether debit, credit, or both.

- c. If the reference number of the statement is known, then enter the number in the **Reference Number** field.
2. Click **Apply Filter**. The relevant transactions are displayed as per the filters set.
OR
Click **Reset** to reset the filters.
3. Click **Download** and select the format in which you require the statement.
The statement gets downloaded.
OR
Click **Back** to navigate to the previous screen.

The following actions can also be performed in the **View Statement** screen:

- Subscribe to E-Statements.
- Download Pre-Generated Statements.

10.1 E-Statement

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

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

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

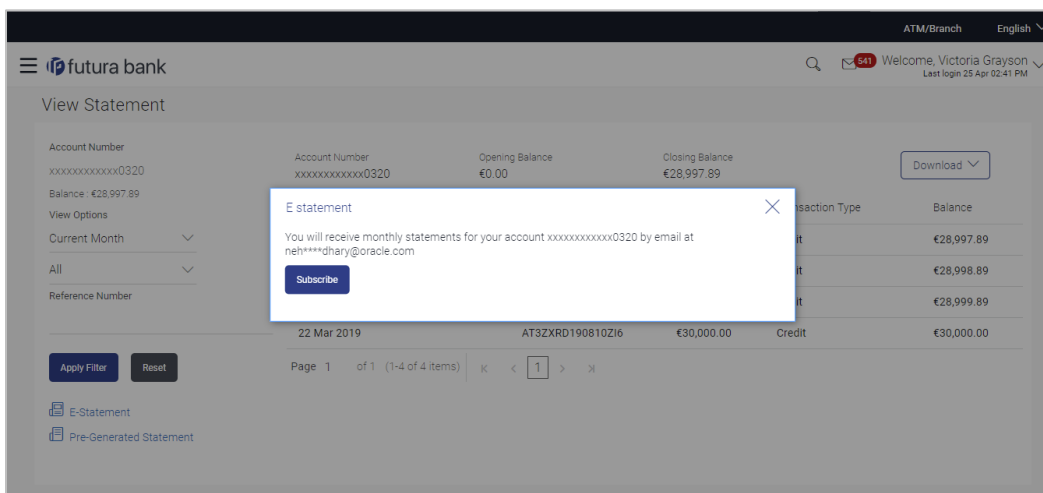
How to reach here:

Toggle menu > Accounts > Current & Savings > View Statement > E-Statement

OR

Dashboard > Current & Savings widget > Accounts Summary > Account Number link > Account Details > Quick Links > View Statement > E-Statement

E-Statement



To subscribe to e-statements:

1. In the **View Statement** screen, click **E-Statement** to subscribe to e-statements.
2. The E-Statement pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
 - a. Click **Subscribe** to opt for receiving monthly statements on your registered email ID. A confirmation message for the request submission appears.

Note:

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

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

(3) Click **Ok**.

10.2 Pre-Generated Statement

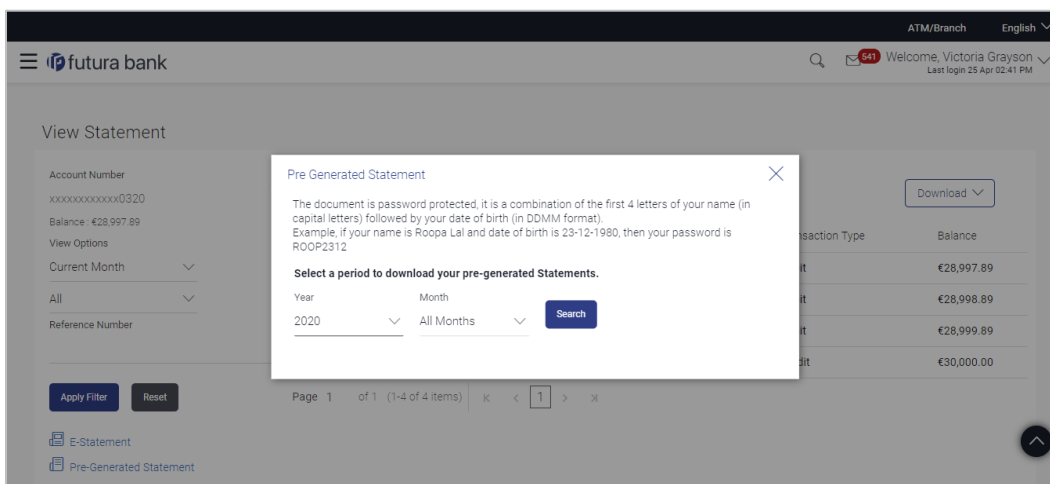
Pre-generated statements are statements that have already been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting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

How to reach here:

Toggle menu > Accounts > Current & Savings > View Statement > Pre-Generated Statement
OR

Dashboard > Current & Savings widget > Accounts Summary > Account Number >Account Details > Quick Links > View Statement > Pre-Generated Statement

Pre-Generated Statement



Field Description

Field Name	Description
Pre-Generated Statement	
Year	The year for which the pre-generated statement is required.
Month	The month for which the pre-generated statement is required. The All Months option can be selected from this list, to obtain statements for the entire year.
Search Results	
Statement Number	Statement number assigned to a statement.
From	Start date of the statement required.

Field Name	Description
To	End date of the statement required.
Download	Click the link to download the statement.

To download a pre-generated statement:


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

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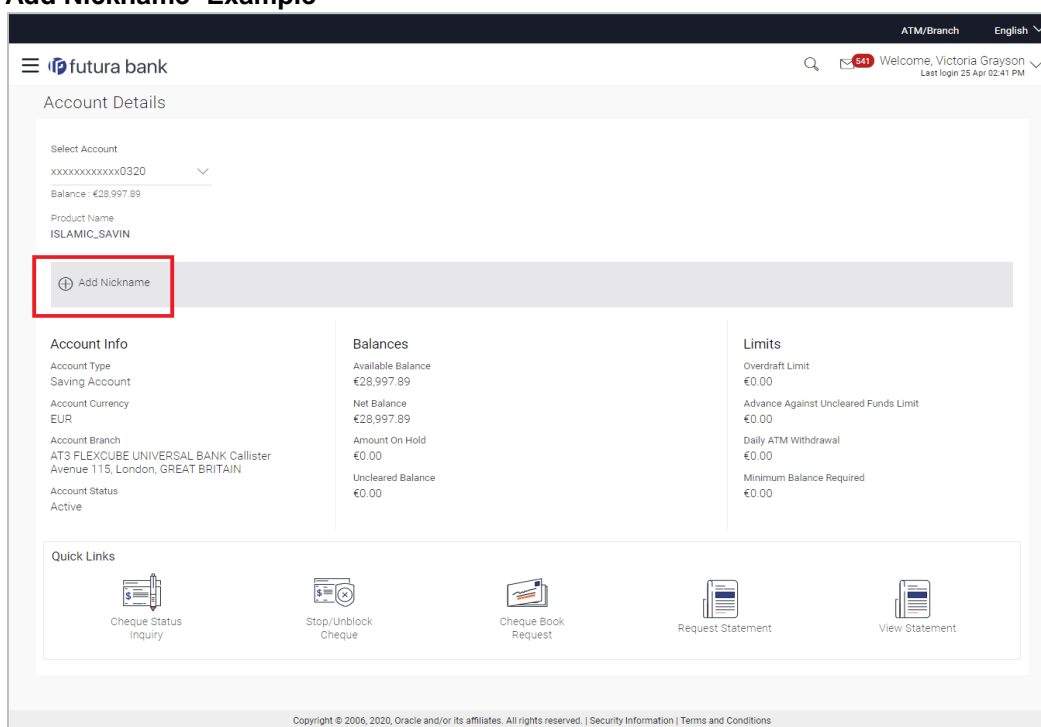
11. Account Nickname

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

To add nickname to account:

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

Add Nickname- Example



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


Account Info	Balances	Limits
Account Type Saving Account	Available Balance €28,997.89	Overdraft Limit €0.00
Account Currency EUR	Net Balance €28,997.89	Advance Against Uncleared Funds Limit €0.00
Account Branch AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN	Amount On Hold €0.00	Daily ATM Withdrawal €0.00
Account Status Active	Uncleared Balance €0.00	Minimum Balance Required €0.00

Quick Links:

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

Field Description




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

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

The screenshot shows the Futura Bank account details page. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user profile section showing 'Welcome, Victoria Grayson' and 'Last login 25 Apr 02:41 PM'. Below this is the 'Account Details' section. A dropdown menu for 'Select Account' is open, showing 'xxxxxxxxxxxx0320' and a balance of '€28,997.89'. The 'Product Name' is 'ISLAMIC_SAVIN'. A red box highlights the 'Nickname' field, which currently displays 'John' with edit and delete icons. Below the nickname field are three columns: 'Account Info', 'Balances', and 'Limits'. The 'Account Info' column lists account type, currency, and branch. The 'Balances' column lists available, net, and uncleared balances. The 'Limits' column lists overdraft, advance against uncleared funds, daily ATM withdrawal, and minimum balance required. At the bottom, there is a 'Quick Links' section with icons for 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', 'Request Statement', and 'View Statement'.

4. Click , to modify nickname.
 - a. Update the nickname, and click  to save your updates.
- OR
- Click , to delete nickname.

FAQ

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

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

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