

Retail Accounts User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.1.0.0

Part No. F40800-01

June 2021

**ORACLE®**

Retail Accounts User Manual

June 2021

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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

<b>NH</b>	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	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>

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
12	Reissue Card	NH	NH
13	Upgrade Card	NH	NH
14	Cheque Book Request	✓	×
15	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	×	✓
16	Stop/ Unblock Cheque - Number	✓	✓
	Stop/ Unblock Cheque – Range / Status	✓	✓
17	View Statements		
	View Statements- E-statements	×	✓
	View Statements- Request Statement	✓	✓
	View Statements- Pre-generated Statement	×	✓
18	Request Statement	×	✓
19	Inactive Accounts	✓	✓
20	Sweep-in		
	Sweep-in- View	✓	×
	Sweep In - Add	✓	×
	Sweep In - Delete	✓	×

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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 (Current and Savings Account) 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 shows the 'Current & Savings' widget on the Futura Bank dashboard. The interface includes the following sections:

- My Net Worth:** A donut chart showing a total of £4,045,555.55. Breakdown: Current & Savings (£4,000,000.00), Term Deposit (£45,555.55), Recurring Deposit (£0.00), and Wallet (£0.00).
- Recent Activity:** A table of transactions for 'Current And Savings'.
 

Date	Description	Amount	Type
02 Jan 2014	Payments and Collection...	£100.00	Cr
02 Jan 2014	MISCELLANEOUS	£45.00	Dr
02 Jan 2014	MISCELLANEOUS	£211.00	Dr
- My Spends:** A pie chart showing spending distribution over the last 30 days, with segments for 20%, 30%, 20%, and 30%.
- Current & Savings - 4 Accounts:** A list of active accounts:
  - Fred Astaire: £8,871,323.44
  - Fred Astaire: \$886,339.18
  - Fred Astaire: ₹700,005.00
- My Bills:** A list of bills to pay:
  - NewPay: £800.00 Due On 11 May 2018
  - PayPhone: £500.00 Due On 12 May 2018
  - PayIndia: £600.00 Due On 10 May 2018
  - pandp: £900.00 Due On 20 Apr 2018
- Upcoming Payments:** A list of payments:
  - John: £200.00
  - Own Account: £100.00
  - Own Account: £100.00
- Payments:** Quick links for Transfer Money, Pay Bills, Favorites, Manage Payees & Billers, Request Money, and View Repeat Transfers.
- Service Request:** Open (4) and Recently Closed (26) requests, including Blocked Debit Card and Update Card Limits.
- Notifications:** No New Notifications.
- My Advisors:** Contact Futura Bank for advisor details.
- FuturaMax:** Promotional banner for managing money at one place.

## 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
  - Request Statement
  - Sweep In

### 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. Demand Deposit 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.

### How to reach here:

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

OR

*Dashboard > Toggle Menu > Menu > Accounts > Current and Savings > Demand Deposit 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.

### Demand Deposit Details

The screenshot displays the 'Demand Deposit Details' page for a Futura Bank account. At the top, there is a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'Keron Bohr' with the last login on 09 Jun 04:57 PM. The account details are as follows:

Account ID	Current Balance	Customer Name	Holding Pattern
xxxxxxxxxxxx0033	-GBP35,315.27	KeronBohr	Single

**Basics**

Mode of Operation <b>Single</b>	Nomination Not Registered
Branch HEL FC UNIVERSAL BANK, Unit 178, Block AJ, GREAT BRITAIN	<a href="#">Add Nickname</a>

**Balance Details**

Today's Opening Balance GBP0.00	Amount on Hold GBP0.00
Available Balance -GBP35,315.27	Unclear Funds GBP0.00
Overdraft Limit GBP0.00	Advance Against Unclear Funds Limit GBP0.00

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	Select the account of which you want to view details.
<b>Status</b>	The current status of the account. The possible values are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>
<b>Current Balance</b>	The current available balance in the account.
<b>Customer Name</b>	Name of the primary account holder.
<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</li> </ul>
<b>Basics</b>	
<b>Joint Account Holder</b>	Name of the joint account holder. This field appears only if the holding pattern of the account is Joint.
<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>Nomination</b>	Whether the account has a registered nominee or not.
<b>Branch</b>	Branch name in which the account is held along with address.
<b>Nickname</b>	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.  For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Balance Details</b>	

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

You can also perform the following account related transaction:

- Add account nickname/ modify/ delete nickname. For more information refer **Account Nickname** section.

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## 5. Debit Cards

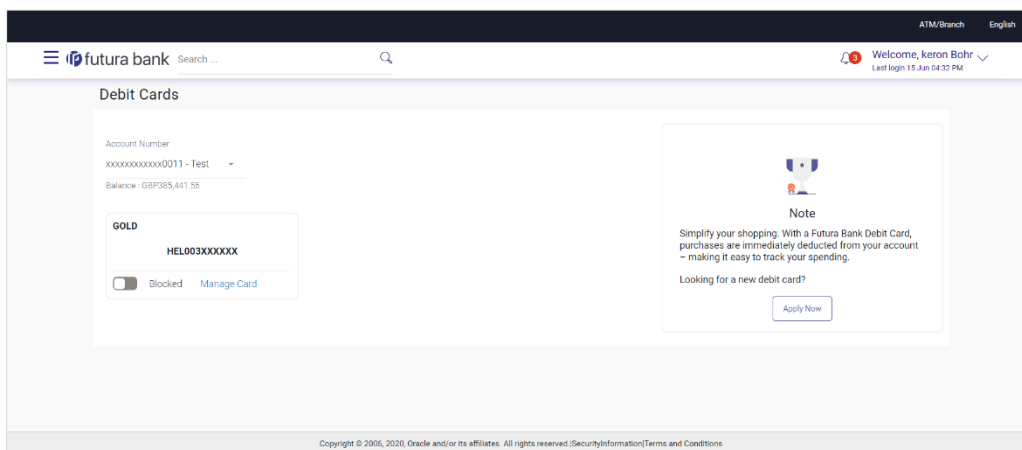
Debit cards are used for funds withdrawal at ATMs and for making purchase transactions at Point of sale (POS) terminals. Since debit cards are used for most basic banking transactions, it is essential for the bank to provide a means by which customers can view the details of their debit cards as well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

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

### Debit Cards



### Field Description

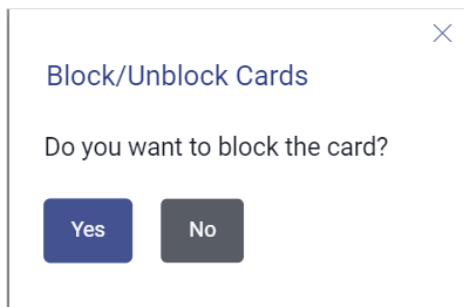
Field Name	Description
<b>Account Number</b>	Select the account number of which you want to view linked debit cards.
<b>Balance</b>	The balance of the account number will be displayed below the Account Number field once an account number is selected.
<b>Debit Cards</b>	
	The Debit cards linked to the selected account number will be displayed as follows:
<b>Card Product</b>	The debit card product name.
<b>Card Number</b>	The debit card number in masked format.
<b>Status</b>	The current status of the debit card will be displayed i.e. whether it is blocked.



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



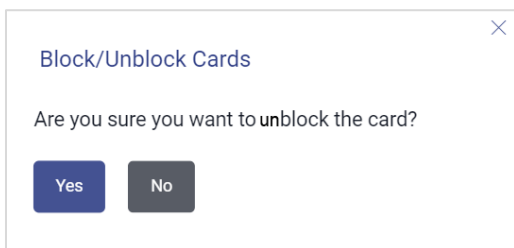
Click **Yes** to confirm blocking the debit card. The user will be redirected to the **Block/ Hotlist Card** screen where the user can proceed with blocking the card.

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



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.

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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:

*Dashboard > Toggle menu > Accounts > Current & Savings > Debit Cards > **Apply Now Link***

### New Debit card

### Field Description

Field Name	Description
Account Number	Select an account for which you wish to apply a debit card.

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

<b>Balance</b>	The net balance of the selected CASA account. This amount is displayed once a CASA account is selected in the <b>Account Number</b> field.
----------------	---

<b>Specify Reason</b>	The reason for which a new debit card is being applied. The options can be: <ul style="list-style-type: none"> <li>• New Card</li> <li>• Previous card was hotlisted</li> <li>• Previous card not working</li> </ul>
-----------------------	---

<b>Name on Card</b>	The name to be embossed on the card.
---------------------	--------------------------------------

<b>Delivery Location</b>	The customer is required to specify where the new card is to be delivered. The options are: <ul style="list-style-type: none"> <li>• Branch Near Me</li> <li>• My Address</li> </ul>
--------------------------	---

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

<b>Select Address</b>	The address at which the new card 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>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.
-----------------------	--

<b>Branch Address</b>	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**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
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:

*Dashboard > Toggle menu > Accounts > Current and Savings > Debit Cards > Manage Card link > Block / Hotlist Card*

*OR*

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

### Block Card

Default Dashboard ATM/Branch English

futura bank Welcome, Williamson Son1  
Last login 08 May 05:53 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
Ryan CC Bohr	JeffCCBohr	xxxxxxxxxxxx021	HEL000XXXXXX	GOLD	21 JAN 2022	ACTIVE

Type of Block  
Permanent Block (Hotlist)

Specify Reason  
Lost

Would you like to order a replacement card?  
 Yes  No

Delivery Location  
 Branch Near Me  My Address

City  
California

Branch Near Me  
FLEXCUBE UNIVERSAL BANK

Unit 1  
Block A  
California  
GREAT BRITAIN

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**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 Through</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>

Field Name	Description
<b>Would you like to order a replacement card?</b>	Specify whether you want to order a replacement card. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <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>	Specify where the new replacement debit card is to be delivered. The options are: <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>	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.
<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.

**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) option:
    - 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.
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:

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

*OR*

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

### Debit Card Upgrade

My Dashboard ATM/Branch English

futura bank Welcome, Ryan Bohr Last login 09 May 04:10 AM

### 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
Ryan CC Bohr	JeffCCBohr	xxxxxxxxxxxx0021	HEL000XXXXXX	GOLD	21 JAN 2022	ACTIVE

Upgrade Card  
PLATINUM EDGE [Hide Details](#)

#### PLATINUM EDGE - Benefits

<p><b>Domestic</b></p> <p>POS Limit £1,000.00</p> <p>Daily cash withdrawal limit £3,000.00</p> <p><b>International</b></p> <p>Remote ATM Limit £3,000.00</p> <p>Daily Purchase limit £3,000.00</p> <p>Remote POS Limit £3,000.00</p> <p>E-COMMERCE Limit £50,000.00</p>	<p><b>offers</b></p> <p>Get flat 25% off at Royal Bakery on minimum purchase of 9999</p> <p>Get 10% off on flight booking at Coffee Hut</p>	<p><b>Rewards</b></p> <p>Get cashback up to 10,000 on Pizza Times products</p> <p>Get Super Travelers voucher worth 100</p> <p>This debit card offers you up to 10 payback reward points for every 200 spent using your Debit Card for purchase transactions.</p>
---	---	---

Email Id  
mon\*\*\*\*rgude@oracle.com

Mobile No  
1231\*\*\*\*31

Delivery Location  
 Branch Near Me  My Address

City  
California

Branch Near Me  
FLEXCUBE UNIVERSAL BANK

Unit 1  
Block A  
California  
GREAT BRITAIN

I accept [Terms and Conditions](#)

[Submit](#) [Cancel](#) [Back](#)

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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>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 Through</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.

**International**

The limits applicable on the debit card for international usage.

**Remote ATM Limits** The daily usage limits on the cumulative amount allowed for withdrawal at an remote ATM.

**Daily purchase limit** The daily limits on the cumulative amount allowed for purchase.

**Remote POS Limits** The daily limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.

**E COMMERCE Limit** The daily Usage limits on the cumulative amount allowed for e-Commerce.

**Offers** Displays the offers available on the debit card variant.

**Rewards** Displays the details of reward points accumulation based on purchase transactions using the debit cards.

**Email ID** The email ID of the debit card holder is displayed.

**Mobile No** The mobile number of the debit card holder is displayed.

**Delivery Location** Select a location where the new card is to be delivered.  
The options are:

- Branch Near Me
- My Address

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

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

- Residence
- Postal
- Work

**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 the **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 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.
7. Click **Go to Dashboard** to navigate to the dashboard.  
OR  
Click **Go to Account Details** to navigate to the Accounts Details screen.

[Home](#)

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## 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:

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

*OR*

*Dashboard > My Accounts Widget > Current and Savings > Current and 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

Default Dashboard ATM/Branch English

futura bank Welcome, Williamson Son1 Last login: 29 Apr 02:35 PM

### Debit Card Details

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
Ryan CC Bohr	JeffCCBohr	xxxxxxxxxxx0021	HEL000XXXXXX	GOLD	21 JAN 2022	ACTIVE

Daily Domestic Limits		Daily International Limits		Combined Limits on Card	
Own ATM Limits	Current Limit	Own ATM Limits	Current Limit	£40,000.00	
No. of Transactions: 10	£40,000.00	No. Of Transaction: 10	£40,000.00	Max. Limit - £42,000.00	
Remote ATM Limits	Current Limit	Remote ATM Limits	Current Limit		
No. of Transactions: 5	£20,000.00	No. Of Transaction: 5	£20,000.00		
Own Point of Sale Limits	Current Limit	Own Point of Sale Limits	Current Limit		
No. of Transactions: 10	£40,000.00	No. Of Transaction: 10	£40,000.00		
Remote Point of Sale Limits	Current Limit	Remote Point of Sale Limits	Current Limit		
No. of Transactions: 5	£20,000.00	No. Of Transaction: 5	£20,000.00		

Save Back

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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.
<b>Status</b>	Status of the debit card. The status can be: <ul style="list-style-type: none"> <li>Active</li> <li>Inactive</li> <li>Blocked</li> <li>Issued</li> <li>Lost</li> </ul>

Field Name	Description
<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 in case of 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)

<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.


Field Name	Description
<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  against the **Daily Domestic Limits** header to update the daily domestic limits of the debit card.

OR

- Click  against the **Daily International Limits** header to update the daily international limits of the debit card.

OR

- Click  against the **Combined Limits on Card** header to update the combined daily domestic and international limits of the debit card.




- OR  
 Click **Save** to save the modified limits.  
 OR  
 Click **Back** to go back to the previous screen.

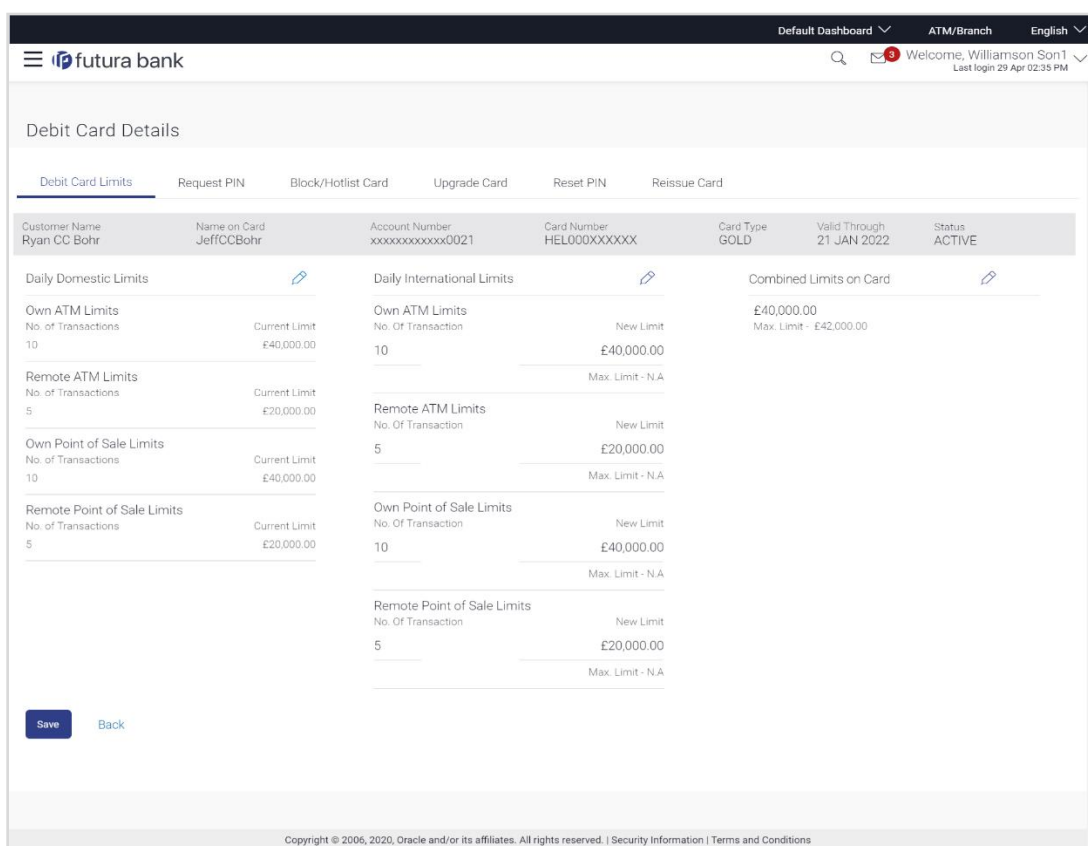
## 9.1 Update Daily Limits

Users can modify Daily Domestic, Daily International and Combined Daily Limits assigned to their cards.

**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 shows the 'Debit Card Details' page for a Futura Bank card. The cardholder is Ryan CC Bohr, and the card is a GOLD type, valid through 21 JAN 2022. The page displays three main sections for limits: Daily Domestic Limits, Daily International Limits, and Combined Limits on Card. Each section has a 'New Limit' field and a 'Max. Limit - N.A.' field. The 'Current Limit' is shown for each section. The 'Save' button is visible at the bottom left.

Customer Name	Name on Card	Account Number	Card Number	Card Type	Valid Through	Status
Ryan CC Bohr	JeffCCBohr	xxxxxxxxxxxx0021	HEL000XXXXXX	GOLD	21 JAN 2022	ACTIVE

Section	Field	Value
Daily Domestic Limits	Own ATM Limits	Current Limit: £40,000.00
	Remote ATM Limits	Current Limit: £20,000.00
Daily International Limits	Own ATM Limits	Current Limit: £40,000.00
	Remote ATM Limits	Current Limit: £20,000.00
Combined Limits on Card	Own ATM Limits	Current Limit: £40,000.00
	Remote ATM Limits	Current Limit: £20,000.00

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

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

*OR*

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

### Debit Card Re-Issue

### 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.

Field Name	Description
<b>Valid Through</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>• 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>• Postal</li> <li>• Residence</li> <li>• Work</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>	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.
<b>Branch Address</b>	The complete address of the branch selected will be displayed once the customer selects a branch.

**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.
5. 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 > Current and Savings Account > More Options > Debit Cards > Request PIN*

*OR*

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

*OR*

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

### Request PIN

The screenshot displays the 'Request PIN' page for a Futura Bank account. The page includes a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English'. The main content area is titled 'Debit Card Pin Request' and features several tabs: 'Debit Card Limits', 'Request PIN' (selected), 'Block/Hotlist Card', 'Upgrade Card', 'Reset PIN', and 'Reissue Card'. Below the tabs, a table lists account details:

Customer Name	Name on Card	Account Number	Card Number	Card Type	Valid Through	Status
Ryan CC Bohr	JeffCCBohr	xxxxxxxxxxx0021	HEL000XXXXXX	GOLD	21 JAN 2022	ACTIVE

Below the table, there are options for 'Delivery Location' (Branch Near Me, My Address), a dropdown for 'City' (California), and another dropdown for 'Branch Near Me' (FLEXCUBE UNIVERSAL BANK). A 'Tips' section on the right provides security advice:

- 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.

At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2020, 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 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 Through</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>• Postal</li> <li>• Residence</li> <li>• Work</li> </ul>

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

<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 **Branch Near Me** option in the **Delivery Location** 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 PIN 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 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.
5. Click **Go to Account Details** to go to **Account Details** screen.  
OR  
Click **Go to Dashboard** to go to the Dashboard screen.

[Home](#)



## 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.

**Note:** This transaction appears only in case of Third Party integration.


### How to reach here:

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

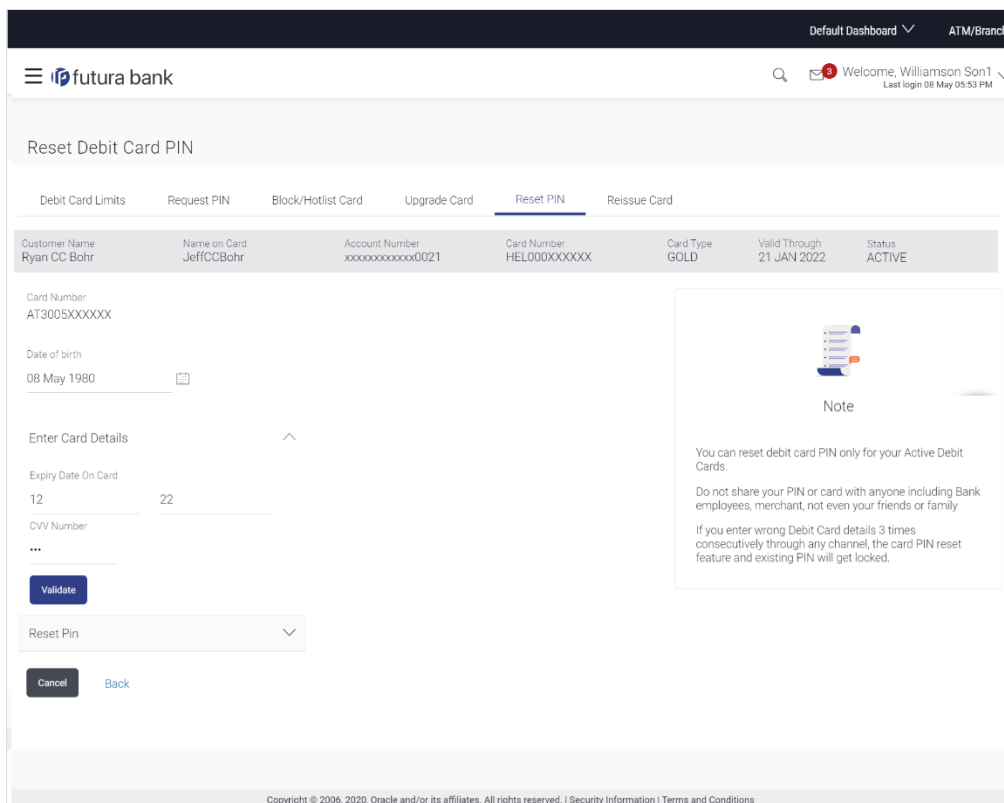
OR

*Dashboard > My Accounts Widget > Current and Savings > Current and 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



Default Dashboard ▾ ATM/Branch

futura bank

Reset Debit Card PIN

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
Ryan CC Bohr	JeffCCBohr	xxxxxxxxxxxx0021	HEL000XXXXXX	GOLD	21 JAN 2022	ACTIVE

Card Number  
AT3005XXXXXX

Date of birth  
08 May 1980

Enter Card Details

Expiry Date On Card  
12 / 22

CVV Number  
...

Validate

Reset Pin ▾

Cancel Back

**Note**

You can reset debit card PIN only for your Active Debit Cards.

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

If you enter wrong Debit Card details 3 times consecutively through any channel, the card PIN reset feature and existing PIN will get locked.

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**Field Description**

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

<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 Through</b>	The date on which the debit card expires.
----------------------	---

<b>Status</b>	Status of the debit card.
---------------	---------------------------

The status can be:


- Activated
- Inactive
- Blocked
- Issued
- Lost
- Add-on-Request

<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 **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, Ravindra Thapa  
Last login 21 Dec 03:52 PM

Verification

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  
95539

Submit Cancel

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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.
14. 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:

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

### Cheque Book Request

The screenshot shows the 'Cheque Book Request' form on the Futura Bank website. The form is titled 'Cheque Book Request' and includes the following fields and options:

- Account Number:** xxxxxxxx0011 - Test (dropdown), Balance: GBP385,441.58
- Type of Cheque Book:** Please Select (dropdown)
- Number of Cheque Books:** (text input)
- Number of Leaves per Book:** Please Select (dropdown)
- Delivery Location:**  Branch Near Me,  My Address
- City:** (text input)
- Address:** (text input)
- Branch Near Me:** Multi-Entity (dropdown)
- Address Details:** Addr1, Addr2, Addr3, GREAT BRITAIN
- Buttons:** Submit, Cancel, Back

A callout box titled 'Cheque book first delivery' contains the following text:

**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**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	Select the current or savings account number for which cheque book request is to be done.  For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<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>• Postal</li> <li>• Residence</li> <li>• Work</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.

Field Name	Description
<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 **Account Number** list, select the current or savings account number for which cheque book request is to be done.
2. From the **Type of Cheque Book** list, select the appropriate option.
3. From the **Number of Cheque Book** list, select the required number of cheque books.
4. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
5. 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.
6. To submit the cheque book request, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
7. 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.
8. 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:

*Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Cheque Status Inquiry*

### Cheque Status Inquiry

The screenshot shows the Oracle Banking Digital Banking interface for the 'Cheque Status Inquiry' page. The page header includes the 'futura bank' logo and user information: 'welcome, vimalattilaji Soffi | Last login 21 Apr 05:19 PM'. The account number is 'xxxxxxxxxxxx0036' and the balance is '£990,887.78'. The search criteria are set to 'Status' and 'Not Used'. A table lists cheques from 3771 to 3780, all with a status of 'Not Used' and an amount of '£0.00'. A 'Tips' box on the right advises keeping records of cheque serial numbers. The page footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Cheque Number	Status	Reason	Amount
3771	Not Used		£0.00
3772	Not Used		£0.00
3773	Not Used		£0.00
3774	Not Used		£0.00
3775	Not Used		£0.00
3776	Not Used		£0.00
3777	Not Used		£0.00
3778	Not Used		£0.00
3779	Not Used		£0.00
3780	Not Used		£0.00



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	Select an account number to view the status of cheques associated with that account.
<b>Balance</b>	The balance of the CASA account will be displayed 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> <hr/> <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>Oracle FLEXCUBE Universal Banking</b> and the region is not <b>India</b>.</p> <hr/>
<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>

Field Name	Description
	<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>
<b>To Date</b>	<p>The customer is required to specify the last date in the date range for 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>

### 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 **Account Number** list, select an account to view the status of cheques associated with that 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 request, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
4. 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:

*Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Cheque Stop Unblock*

### Stop /Unblock Cheque

My Dashboard ATM/Branch UBS 14.8 ATB Branch

futura bank Welcome, Ryan Bohr Last login 09 May 04:10 AM

### Cheque Stop Unblock

Account Number  
xxxxxxxxxxx0036

Balance : £9,999,883,817.88

Select Action  
 Stop  Unblock

Specify Reason  
 Insufficient Funds

Give Cheque Details  
 Number  Range

Cheque Number  
351234

Submit Cancel 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**

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	Select an account number in order to raise a request to stop or unblock associated cheques.
<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. From the **Account Number** list, select an account number in order to raise a request to stop or unblock associated cheques.
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.
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.
8. 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. 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:

*Dashboard > Toggle Menu > Menu > Accounts > Current and Savings > Transactions*  
OR

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

## Transactions – View Transactions

Date	Description	Reference Number	Transaction Type	Amount	Balance
30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELICRD200901QOP	Credit	GBP1,932.00	-GBP35,315.27
30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELICRD200901QO8	Credit	GBP4,932.00	-GBP37,247.27
30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELICRD200901QO1	Credit	GBP6,932.00	-GBP42,179.27
30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELICRD200901QNX	Credit	GBP10,841.09	-GBP49,111.27
30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELICRD200901QNL	Credit	GBP1,932.00	-GBP59,952.36
30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELICRD200901QAE	Credit	GBP1,750.18	-GBP61,884.36
30 Mar 2020	HEL0303800428 NEW DEPOSIT	HELDEBK200901T8M	Debit	GBP10,909.09	-GBP63,634.54
30 Mar 2020	HEL0303800348 NEW DEPOSIT	HELTOPD20090B6FY	Debit	GBP909.09	-GBP52,725.45
30 Mar 2020	HEL0303800350 NEW DEPOSIT	HELTOPD20090B6FV	Debit	GBP909.09	-GBP51,816.36
30 Mar 2020	HEL0303800394 NEW DEPOSIT	HELDEBK200901SV8	Debit	GBP10,909.09	-GBP50,907.27

## Field Description

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

<b>Account Number</b>	Select an account of which you wish to view transactions.
-----------------------	---

<b>View Options</b>	Filters to view the transactions of a specific period.
---------------------	--

The options are:

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

<b>Date From – Date To</b>	Specify the period for which you wish to view transactions. These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.
----------------------------	---



Field Name	Description
<b>Transaction</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>
<b>Reference Number</b>	Reference number of the transaction.
<b>Opening Balance</b>	The opening balance in the account for the specific period.
<b>Closing Balance</b>	Closing balance in the account for the specific period.
<b>Results</b>	
<b>Download</b>	Click the link 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 of the transaction.
<b>Transaction Type</b>	The type of transaction performed, i.e. if it was a debit or credit transaction.
<b>Amount</b>	The transaction amount.
<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.

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.
- Request for a specific statement
- Download Pre-Generated Statements.

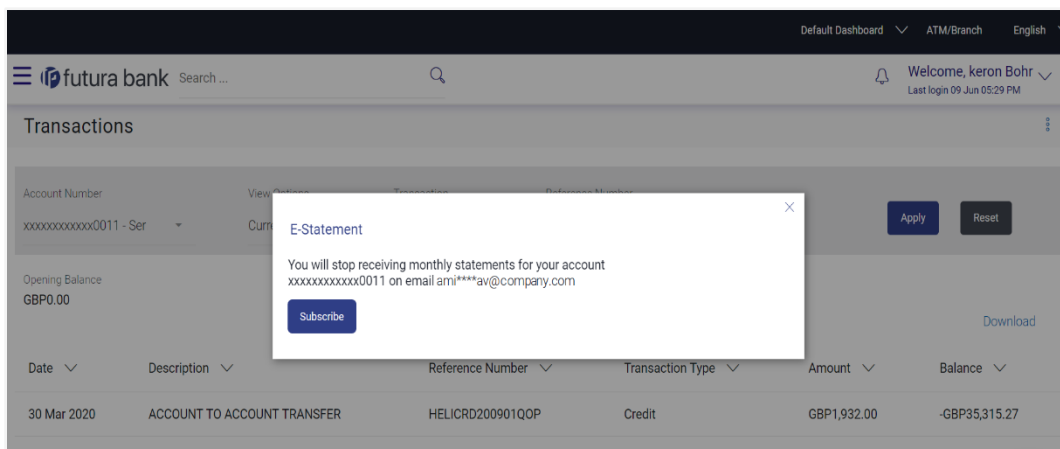
## 16.1 E-statements

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 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.

## 16.2 Request Statement

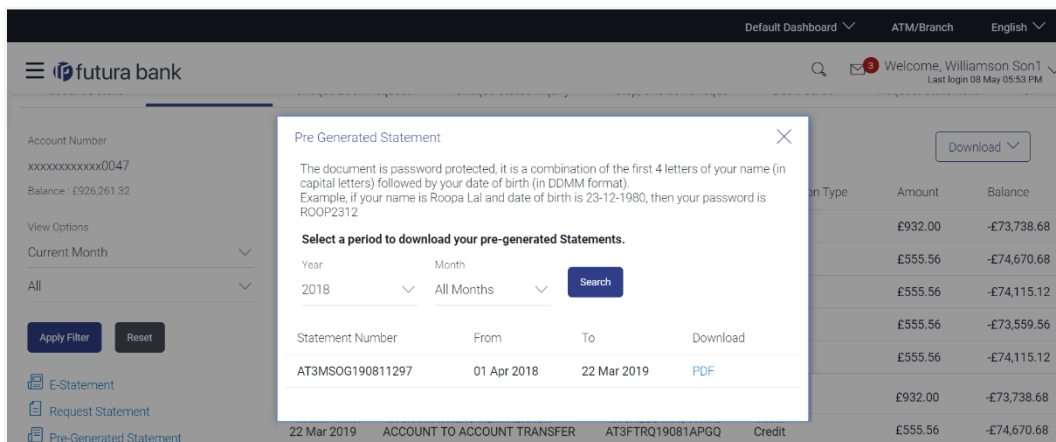
For more information on Request Statement, refer **Request Statement** transaction.

## 16.3 Pre-generated Statement

To download pre-generated statements:

1. Click 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
<b>Select a period to download your pre-generated Statements</b>	
<b>Period</b>	
<b>Year</b>	The year for which the statement is required
<b>Month</b>	The month for which the statement is required.
<b>Statement Number</b>	The statement reference number.
<b>From</b>	Start date of the date period for which the statement is generated.
<b>To</b>	End date of the date period for which the statement is generated.

Field Name	Description
<b>Download</b>	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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## 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:

*Dashboard > Toggle Menu > Menu > Accounts > Current and Savings > Transactions > More Options > Request Statement*

*OR*

*Dashboard > Toggle Menu > Menu > Accounts > Current and Savings > Request Statement*

### Request Statement

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

- Account Number:** A dropdown menu showing 'xxxxxxxxxxxx0036'.
- Balance:** A text field showing '£981,710.78'.
- From Date:** A date picker showing '01 Feb 2020'.
- To Date:** A date picker showing '21 Apr 2020'.

At the bottom of the form, there are three buttons: 'Submit' (in blue), 'Cancel' (in grey), and 'Back' (in grey). The top of the page shows the Futura Bank logo, a search icon, and a user greeting: 'Welcome, Williamson Son1' with 'Last login 21 Apr 06:43 PM'.

### Field Description

Field Name	Description
<b>Account Number</b>	Select the account number for which statement has to be requested.
<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 **Account Number** list, select the account number for which statement has to be requested.
2. From the **From Date** list, select the start date of the account statement.
3. From the **To Date** list, select the end date of the account statement.
4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
5. 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.
6. The success message of **Request Statement** appears along with the transaction reference number.
7. 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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## 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.

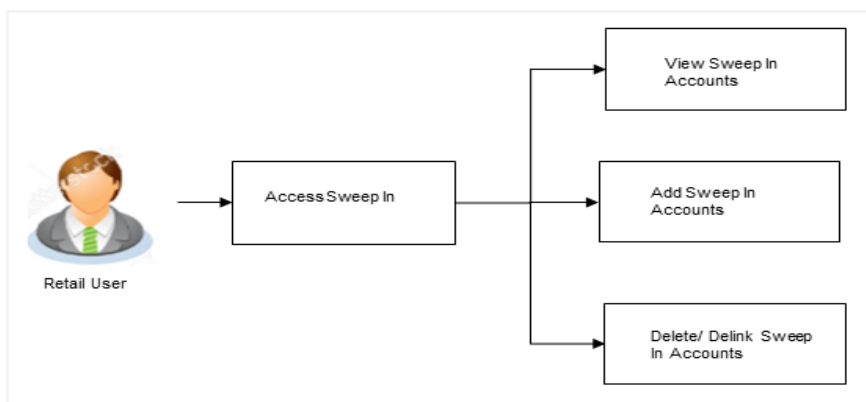
### Pre-Requisites

- 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:

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

**To manage sweep-in accounts:**


1. If navigating to this screen from the toggle menu, after selecting the **Manage Sweep-in** option, select the beneficiary account number from the **Select Account** list in the **Choose Account** pop up 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**
**Field Description**

Field Name	Description
<b>Account Number</b>	Select a sweep-in beneficiary account number from the list.
<b>Balance</b>	The net balance in the beneficiary account.
<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.



Field Name	Description
<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.
<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.

2. From the **Account Number** list, select an account to view accounts linked to that account.
3. In the **Linked Account** field, select the desired option. All the linked CASA/ Fixed Deposit accounts appear on the **Sweep-in** screen.
4. 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.

## 18.1 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:

1. 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

The screenshot displays the 'Sweep-in' interface on the Futura Bank website. At the top, there's a navigation bar with the Futura Bank logo and a search bar. The user is logged in as 'Keron Bohr' with the last login time '15 Jun 04:52 PM'. The main content area is titled 'Sweep-in' and contains a form for adding a new sweep-in account. The form includes fields for 'Account Number' (set to 'xxxxxxxxxxxx0011 - Test'), 'Balance' (GBP95,441.56), and 'Linked Account' (with 'Current and Savings' selected). Below the form, there's a table of linked accounts. The table has columns for 'Account Number', 'Primary Holder Name', 'Balance', and 'Action'. One account is listed: 'xxxxxxxxxxxx0033' for 'KeronBohr' with a balance of 'GBP34,315.27'. A 'Note' box on the right side of the form provides additional information: '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.' At the bottom of the form, there are 'Save', 'Cancel', and 'Back' buttons.

### Field Description

Field Name	Description
<b>Account Number</b>	Select a sweep-in beneficiary account number from the list.
<b>Balance</b>	The net balance in the beneficiary account.
<b>Linked Account</b>	The option to select and view either Current or Savings account or Fixed Deposit account details.
<b>Current and Savings</b>	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 'Multiple Sweep-in Instruction Status' page in the Futura Bank interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user profile for 'Welcome, LAURA PETER' with a last login time of '21 Apr 07:22 PM'. Below the navigation bar, the page title is 'Multiple Sweep-in Instruction Status'. The main content area features a table with the following data:

Account Number	Primary Holder Name	Host Reference Number	Status
Wallet	LAURA K PETER	OBDXSI876258909702	Completed

Below the table, there is a link 'Back to Dashboard'. At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Sweep In – Add – Fixed Deposit

The screenshot shows the 'Sweep-in' page in the Futura Bank interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user profile for 'Welcome, keron Bohr' with a last login time of '15 Jun 04:52 PM'. Below the navigation bar, the page title is 'Sweep-in'. The main content area is divided into two sections:

**Account Information:**

- Account Number: xxxxxxxxxxxx0011 - Test
- Balance: OBP985,441.56
- Linked Account:  Current and Savings  Fixed Deposit

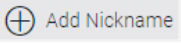
**Table of Linked Accounts:**

Account Number	Primary Holder Name	Action
xxxxxxxxxxxx0190	KeronBohr	<input type="checkbox"/>
xxxxxxxxxxxx0521	KeronBohr	<input type="checkbox"/>
xxxxxxxxxxxx0452	KeronBohr	<input type="checkbox"/>
xxxxxxxxxxxx0317	KeronBohr	<input type="checkbox"/>
xxxxxxxxxxxx0532	KeronBohr	<input type="checkbox"/>

**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.

At the bottom of the page, there are buttons for 'Save', 'Cancel', and 'Back'. A copyright notice is visible at the very bottom: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. Security Information | Terms and Conditions'.

**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.

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

**Primary Holder Name** The name of the primary account holder.

**Action** The action to delete the linked account is displayed against each account.

**Fixed Deposits – Add Sweep In**

Below fields appear if the user clicks Add button.

**Account Number** Fixed Deposit account number in masked format that can be added as a provider account number for sweep-in facility.

**Primary Holder Name** The name of the primary account holder.

**Action** 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.

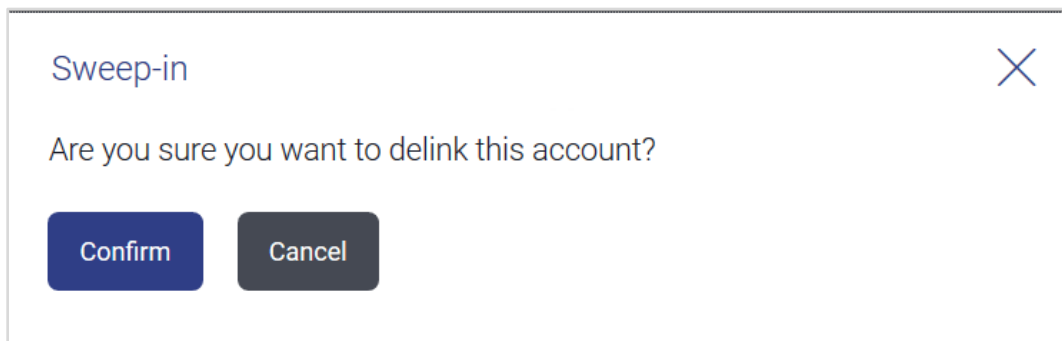
## 18.2 Sweep In - Delete

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**



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 Futura Bank Forex Calculator interface. At the top, the navigation bar shows 'Default Dashboard' and 'ATM/Branch'. The user is logged in as 'Williamson Son1' with a last login of '21 Apr 06:43 PM'. The main content area is titled 'Forex Calculator'. On the left, there is a form with the following fields: 'From Currency' set to 'USD', 'Amount' set to '\$2,000.00', and 'To Currency' set to 'KWD'. Below these fields, the exchange rate is shown as '@ 1 USD = 0.2805 KWD'. A grey box displays the calculated amount: 'Amount: KWD561.00'. A blue 'Convert' button is located below the amount. At the bottom left, there is a link 'Back To Dashboard'. On the right side, there is a 'Forex Calculator' widget with a description: 'Calculate currency and foreign exchange rates with Futura Bank's currency converter and get up to date exchange rates.' At the bottom of the page, there is a small copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>From</b>	
<b>Currency</b>	Currency to be sold for which the exchange rate is to be inquired.
<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.

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## 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 > Inactive Accounts > Current and Savings Account > 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.

### Demand Deposit Details- Inactive /Closed

The screenshot shows the 'Demand Deposit Details' page for an inactive account. The account number is masked as 'xxxxxxxxxxxx0044' and is marked as 'Inactive'. The current balance is EUR10,000.00. The customer name is KeronBohr and the holding pattern is Single. The page is divided into sections: Basics, Balance Details, and a footer with copyright information.

Account Number	Current Balance	Customer Name	Holding Pattern
xxxxxxxxxxxx0044 Inactive	EUR10,000.00	KeronBohr	Single

Basics	
Mode of Operation Single	Nomination Not Registered
Branch HEL FC UNIVERSAL BANK, Unit 178, Block AJ, GREAT BRITAIN	<a href="#">+ Add Nickname</a>

Balance Details	
Today's Opening Balance EUR0.00	Amount on Hold EUR0.00
Available Balance EUR10,000.00	Unclear Funds EUR0.00
Overdraft Limit EUR0.00	Advance Against Unclear Funds Limit EUR0.00

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### Field Description

Field Name	Description
<b>Account Number</b>	Select the account of which you want to view details.
<b>Status</b>	The current status of the account. The possible values are: <ul style="list-style-type: none"> <li>• Inactive</li> <li>• Dormant</li> </ul>
<b>Current Balance</b>	The current available balance in the account.
<b>Customer Name</b>	Name of primary account holder.
<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>Basics</b>	
<b>Joint Account Holder</b>	Name of the joint account holder. This field appears only if the holding pattern of the account is Joint.
<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>Nomination</b>	Status of nominee registration for an account.
<b>Branch</b>	Branch name in which the account is held along with the address.
<b>Nickname</b>	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.  For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Balance Details</b>	

<b>Today's Opening Balance</b>	The opening balance in the account for the day.
<b>Amount on Hold</b>	Displays the earmarked amount or the amount on hold in the account.
<b>Available Balance</b>	The current available balance 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.

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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 [⊕ 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 'Demand Deposit Details' page for a Futura Bank account. The account number is xxxxxxxxxxxx0033 and is marked as 'Active'. The current balance is -GBP35,315.27. The customer name is KeronBohr and the holding pattern is Single. Under the 'Basics' section, the mode of operation is Single, the nomination is Not Registered, and the branch is HEL FC UNIVERSAL BANK, Unit 178, Block AJ, GREAT BRITAIN. A red box highlights the '⊕ Add Nickname' button. The 'Balance Details' section shows Today's Opening Balance (GBP0.00), Available Balance (-GBP35,315.27), and Overdraft Limit (GBP0.00). Other details include Amount on Hold (GBP0.00), Unclear Funds (GBP0.00), and Advance Against Unclear Funds Limit (GBP0.00). The footer contains the copyright notice: Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions.

### 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, there is a navigation bar with 'Default Dashboard', 'ATM/Branch', and 'English'. Below that is the Futura Bank logo and a search bar. The user is logged in as 'Keron Bohr' with the last login on 09 Jun 05:29 PM. The main section is titled 'Demand Deposit Details' and shows account information: Account Number (XXXXXXXXXXXX0033), Current Balance (-GBP35,315.27), Customer Name (Keron Bohr), and Holding Pattern (Single). Under the 'Basics' section, there are two columns: 'Mode of Operation' (Single) and 'Nomination' (Not Registered). The 'Add Nickname' section is highlighted with a red box, showing the nickname 'sam' with a checkmark and a delete icon (X). Below this is the 'Balance Details' section with various balance and limit information. At the bottom, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information Terms and Conditions'.

1. Click , to modify nickname.  
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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