

Corporate Customer Services User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.2.0.0

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ORACLE®

Corporate Customer Services User Manual
August 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 21.1.2.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.5.0.0.0
1	First Time Login	NH	NH	NH	NH
2	Forgot Password	NH	NH	NH	NH
3	Session Summary	NH	NH	NH	NH
4	My Profile	NH	NH	NH	NH
5	E-Receipts	NH	NH	NH	NH
6	Security Settings- Change Password	NH	NH	NH	NH
7	Security Settings- Set Security Questions	NH	NH	NH	NH
8	Themes	NH	NH	NH	NH
9	Security Settings- Registered Device	NH	NH	NH	NH
10	Security Question Authentication	NH	NH	NH	NH
11	One Time Password Authentication	NH	NH	NH	NH
12	Live Chat	NH	NH	NH	NH
13	FATCA & CRS Form	×	×	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.5.0.0.0
14	<u>Mailbox- Mails (Without Interaction module)</u>	NH	NH	NH	NH
15	<u>Mailbox- Mails (With Interaction module)</u>	×	✓	NH	NH
16	<u>Mailbox- Alerts</u>	NH	NH	NH	NH
17	Mailbox-Notifications	NH	NH	NH	NH
18	<u>View Limits - Daily and Monthly</u>	NH	NH	NH	NH
19	<u>Loan Installment Calculator</u>	NH	NH	NH	NH
20	<u>Loan Eligibility Calculator</u>	NH	NH	NH	NH
21	<u>Term Deposits Calculator</u>	NH	NH	NH	NH
22	<u>Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate</u>	×	✓	NH	NH
23	<u>ATM / Branch Locator</u>	NH	NH	NH	NH
24	Leave Feedback	NH	NH	NH	NH
25	Reports				NH
26	Daily Balance Position Report	×	✓	NH	NH
27	Partywise Payee Maintenance Report	NH	NH	NH	NH
28	Partywise Pending Approval List Report	NH	NH	NH	NH

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0	Oracle FLEXCUBE Supply Chain Management(SCF)/Cash Management (OBCM) 14.5.0.0.0
29	Transaction Summary Report	×	✓	NH	NH
30	Line Limit utilization widget	×	×	✓	NH
31	Top Programs	×	×	×	✓
32	Invoice Timeline	×	×	×	✓
33	Finance Maturing	×	×	×	✓
34	Overdue Invoices	×	×	×	✓
35	Overdue Finances	×	×	×	✓
36	Quick Links	×	×	×	✓

[Home](#)

3. Customer Services

This module allows the bank customers to interact with bank and avail its services. It includes the following sub-modules:

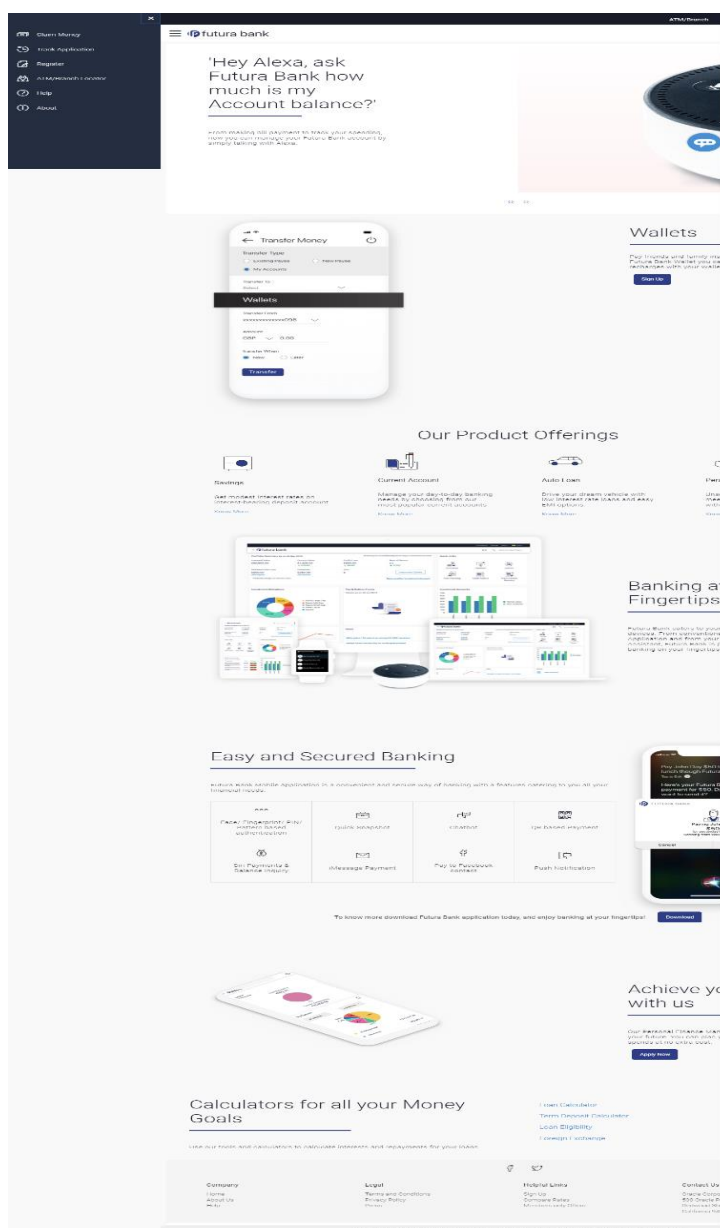
- **Channel On boarding:** Channel Onboarding allows customers to register for channel access. Customers who do not have access to online channels can onboard themselves to access online channels without approaching a bank physically to request for channel access.
- **Calculators:** Calculators are the tools used by the users to simulate and thus understand the implications of financial decisions. The different kind of calculators could be, Term Deposit Calculator, Loan Calculator, Loan installment Calculator, Loan Eligibility Calculator, and Forex Calculator.
- **Role specific dashboards:** Dashboard is a landing page or screen wherein user can access various transactions. The dashboards are classified into categories like, Maker Dashboard, Viewer Dashboard, and Approver Dashboard.
- **Mailbox:** Mailbox allows bank customers to send and receive emails to a business user.
- **Find ATM / Branch:** ATM/ Branch locator allows a user to view the address and location of the ATMs and the branches at a geographic location.
- **Reports:** Reports are an integral part of actively managing any company. Management uses the reports to track progress towards its various goals, control expenditures, increase revenue, track fraudulent transactions if any. The two types of reports are, Adhoc Report and batch Reports
- **Security Settings:** Security settings are done to protect the sensitive data and information from security threats.
- **View Transaction Limits:** This option allows a user to view the utilized limits and available limits for use.

4. Portal Page

A bank's landing page should be designed in a manner that connects with its customers and also leads to quick conversions of prospects into customers of the bank. The portal page should enable existing customers to easily login to the system and should also provide users to perform tasks such as to view and apply for the bank's product offerings, register for online banking access, track existing product applications, search for the bank's ATMs and branches etc.

The **Oracle Banking Digital Experience** portal page displays various options that enable users to undertake required tasks and gain information about the bank and its products. The different sections and features provided on the portal page are documented as follows:





Portal Page



Login page Overview

Icons

Following icons are present on the corporate dashboard:

-  : The logo of the bank.
-  : Click the toggle menu to access the transactions.
-  : Click this icon to log in to the application.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Toggle Menu transactions:

- **Claim Money**
Click here to claim for money.
- **Track Applications**
Click here to track the progress of the account opening application.
- **Register**
Click here to register with the bank.
- **Login**
Click to log in to the application.
- **ATM/ Branch Locator**
Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM/ Branch Locator](#).
- **Help**
Click to launch the online help.
- **About**
Click this menu to view the information about the application like version number, copyright etc.

Wallets

Click **Sign Up** to access and register for Wallet account to avail the benefits and services of the wallet account with the bank.

Our Product Offerings

This section displays the products offered by the bank. Following products are offered by the bank.

- **Savings**
Click to apply for savings account.

- **Current**
Click to apply for Current account
- **Auto Loan**
Click to apply for auto loan.
- **Personal Loan**
Click to apply for unsecured personal loan.
Select any product to view individual offerings and to apply for an account of choice.

Easy and Secured Banking

Following mobile transactions are present in the application.

- **Face/ Fingerprint/ PIN/ Pattern based authentication**
Allows user to login to the mobile application by drawing a pattern on screen instead of entering his user id and password
- **Quick Snapshot**
User can view the account summary from mobile application and get important account information in a single view without going on the dashboard.
- **Chatbot**
Chatbot is an artificial intelligence system that interacts with users over a messaging platform.
- **QR Based Payment**
QR Based payment allows the user to initiate a payment to a beneficiary by scanning the QR code.
- **Siri Payments and Balance Inquiry**
This feature harnesses Apple's voice command assistant, Siri, to enable users to initiate voice based payments to registered payees from their mobile devices.
- **iMessage Payments**
iMessage payment allows the user to initiate a payment to a beneficiary i.e. the contact in context of the conversation by launching the app from iMessage.
- **Pay to Facebook contact**
This feature enables the user to initiate a payment to a Facebook friend by simply logging into Facebook and selecting the contact towards whom the payment is to be made.
- **Push Notification**
Push notification is a way of propagating message to the user device(s) registered with the bank. Through push notifications, user can be notified of any event/transactions that has occurred in the user account.

Download

Click **Download** to download the Futura bank application on your mobile.

Achieve your Dream with us

Click **Apply Now** to access the Goal Calculator.

Calculators for all your Money Goals

- Loans - Click to access loan calculator.
- Term Deposits - Click to access deposit calculator to calculate the interest on total value of deposit at maturity.
- Eligibility - Click here to access Loan Eligibility Calculator to calculate your loan eligibility.
- Foreign Exchange – Click here to access foreign exchange calculator to calculate foreign exchange conversion amounts and view the exchange rates (for supported currencies)

Live Chat

This feature enables a user to connect to a customer service personnel to get information or help regarding the products and services offered.

Company

- Home: Click to go to the home page
- About Us: Click to get the information about the bank
- Help: Click to contact for help.

Legal

This section displays the following links:

- Terms and Conditions
- Privacy Policy
- Press

Helpful Links

- Sign Up : Click here to sign up to the application
- Compare Rates : Click to compare rates
- Members only Offers: Click here to avail the offers

Contact US

Address of the bank.

Social

Click the social networking sites icons to connect to Facebook / twitter.

[Home](#)

5. Log-In & Log-Out

Log-in allows users to access the portal securely, view information and access transactions. Logging out enables users to exit from the system in a secure way, so that no one else can gain access to the system (without supplying valid credentials) and the entire system is secure.

Pre-requisites

The User must have a valid account with bank with online banking enabled. Other features related to accounts must be supported by the core banking system.

Features Supported In Application

- [Log-in to the application](#)
- [Log-out of the application](#)

In case the user has forgotten their username or password, they can use the [Forgot Username](#) and [Forgot Password](#) links to retrieve these details. For more information, refer the [Forgot Username](#) and [Forgot Password](#) sections respectively.

5.1 Log-in to the application

The user requires authentic credentials to log in to the **Oracle Banking Digital Experience** application.

To log in to the application:

1. Open an internet browser to access the application.
2. Type the **Oracle Banking Digital Experience** URL in the **Address** bar, and press **Enter**. **Portal Page** appears.
3. Click **Login**.
The **Login** screen appears.
OR
Click **Register** if you are a new user.

Login Page

The screenshot displays the login interface for Futura Bank Online Banking. At the top right, there are navigation links for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main header includes the Futura Bank logo and name. Below the header, the page title is 'Login to Futura Bank Online Banking' with a sub-link 'Using Futura Bank Internet banking for the first time? Register now'. The login form contains two input fields: 'Username' and 'Password', followed by a blue 'Login' button. Below the button are links for 'Forgot Username' and 'Forgot Password'. To the right of the form is a security warning box with a speech bubble icon, containing the following text: 'Never provide your User ID or password to any one on phone or in response to a mail. The Bank shall not be held responsible for any incorrect online transactions and disclosure of account-related details. We request you to exercise due diligence with the same.'



Field Description

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

Username Enter your login user name.

Note: Usernames are case insensitive i.e. User can login in OBDX with any case.

Password Enter your login password.


- In the **Username** field, enter the user ID.
OR
Click  icon to enter the username using the virtual keyboard.
- In the **Password** field, enter the password.
OR
Click  icon to enter the password using the virtual keyboard.

Note: The characters typed in the **Password** field appear masked (•••••) for security reasons.

- Click **Login**.
- The Dashboard **Overview** screen appears with broad level financial summary, outstanding and available balance in current and savings account, loans, term deposit, and credit cards.

5.2 Log-out of the application

To log out of the application:

1. In the top right corner, click  icon. The success message of logging out appears.
2. Select the **Logout** option. The success message of logging out appears.

[Home](#)

6. First Time Login

When a new user logs into the application for the first time with the user name and password provided by bank, there are certain tasks that he/she needs to fulfill before being able to access the online services of the bank. These steps are configured by Bank and can include accepting Terms and Conditions, Setting up Security Question, My profile and limit information.

Note: The steps and sequence for 'First Time Login' may vary for different users as defined or configured by System Administrator.

Each step will either have Next or Skip button basis on the configuration done by Bank Administrator.

Prerequisites:

- The bank administrator has enabled the First time login steps for Retail users.

How to reach here:

Portal Page > Login

To log in to the application:

- Open an internet browser to access the application.
- Type the Oracle Banking Digital Experience URL in the Address bar, and press Enter. The **Portal** page appears.
- Click **Login**. The **Login** screen appears.

Login

The screenshot displays the Futura Bank Online Banking login interface. At the top, there are navigation links for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main heading is 'Login to Futura Bank Online Banking', followed by a sub-heading 'Using Futura Bank Internet banking for the first time? Register now'. The login form includes input fields for 'Username' and 'Password', a 'Login' button, and links for 'Forgot Username' and 'Forgot Password'. A security warning box on the right contains the following text: 'Never provide your User ID or password to any one on phone or in response to a mail. The Bank shall not be held responsible for any incorrect online transactions and disclosure of account-related details. We request you to exercise due diligence with the same.'

Field Description

Field Name	Description
Username	Enter your login user name. <u>Note: Usernames are case insensitive i.e. User can login in OBDX with any case.</u>

Field Name	Description
Password	Enter your login password.

4. In the **Username** field, enter your user name.
OR
Click icon to enter the username using the virtual keyboard.
5. In the **Password** field, enter your password.
OR
Click icon to enter the password using the virtual keyboard.


Note: The characters typed in the **Password** field appear masked (•••••) for security reasons.

6. Click **Login**.
The next **configured** screen appears.

Note: Force Change password is not a part of First Time Login flow wizard, this screen will appear for every new user.
The Force Change Password screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered themselves.

First Time Login - Terms and Condition

ATM/Branch


Welcome, Jones Smith
Last login 21 Nov 02:29 PM

Thank You for choosing Futura Bank as your Banking needs partner.
We welcome you to the Futura Bank family.
Happy Banking!!!

Terms and Conditions

These Terms mentioned herein form the contract between the User using the Internet Banking services and the Bank. By applying for Internet Banking Services and accessing the service the User acknowledges and accepts these Terms of Service (Terms and Conditions). Any conditions relating to the accounts of customer other than these Terms will continue to apply except that in the event of any conflict between these Terms and the account conditions, these Terms will continue to prevail. The agreement shall remain valid until it is replaced by another agreement or terminated by either party or account is closed, whichever is earlier.

1. APPLICATION FOR INTERNET BANKING SERVICES

The Bank may offer Internet Banking Service to selected customers at its discretion. The customer would need to be Internet User or have access to the Internet. The acceptance of the application and the acknowledgement thereof does not automatically imply the acceptance of application for Internet Banking Services. The Bank may advise from time to time the Internet software such as Browser, which are required for using Internet Banking Services. There will be no obligation on the part of the Bank to support all the versions of this Internet software.

2. INTERNET BANKING SERVICES

The Bank shall endeavor to provide to the User through internet Banking services such as inquiry about the balance in his/her account(s), details about transactions, statement of account, request for issue of cheque-books, request for transfer of funds between accounts of the same User and other accounts and many other facilities as the Bank may decide to provide from time to time. These facilities shall be offered in a phased manner at the discretion of the Bank. The Bank at its sole discretion may also make additions/deletions to the Internet Banking Services being offered without giving any prior notices or reasons. The availability /non-availability of a particular service shall be advised through the web page of the Bank or written communication or any other mode as the Bank thinks fit. The Bank shall take reasonable care to, ensure the security of and prevent unauthorized access to the Internet Banking Services using technology reasonably available to the Bank. The User shall not use or permit to use Internet Banking Service or any related service for any illegal or improper purposes.

The USER would be allotted a User-id and a password (to be used at the time of login) by the BANK in the first instance. The USER will be required to mandatorily change the User-id and password assigned by the BANK on accessing Internet Banking Services for the first time.

As a safety measure the USER shall change the password as frequently as possible, at least once in 90 days. In addition to User-id and Password the BANK may, at its discretion, advise the USER to adopt any other means of authentication including but not limited to One Time SMS Password and/or Digital certification issued by Bank, licensed or approved Certifying Authorities or vendors.

The USER shall not attempt or permit others to attempt accessing the account information stored in the computers and computer networks of the BANK through any means other than the Internet Banking Services.

3. USER-ID AND PASSWORD

The USER shall:

1. Keep the User-id and password totally confidential and not reveal them to any third party.
2. Create a password of at least 8 characters long and shall consist of a mix of alphabets, numbers and special characters which must not relate to any readily accessible personal data such as the USER's name, address, date of birth, telephone number, vehicle number, driver license etc. or easily guessable combination of letters and / or numbers.
3. Commit the User-id and password to memory and not record them in a written or electronic form; and
4. Not let any unauthorized person have access to his computer or leave the computer unattended while using Internet Banking Services.
5. Not disclose/reveal his/her personal or confidential information to anyone over email/SMS/phone call even if it's purportedly from our bank. Our bank or any of its representatives will never send you emails/SMS or call you over phone to seek your personal information like Username, passwords, One Time SMS passwords etc. For tips on safe usage of password(s), "Password Management" displayed as a link on the login page of our bank may be referred.
6. Not access internet banking if his/her computer device is not free of malware (Viruses, Trojans, etc.).

In the event of forgetting of User-id and/or password or expiry/ disability of password(s) USER can request for change of the password by sending a written request to the BANK or call up the customer care. The selection of a new password and/ or the replacement of User-id shall not be construed as the commencement of a new contract. The User agrees and acknowledges that BANK shall in no way be held responsible or liable if the User incurs any loss as a result of compromise of User-id and password by the User himself or User has failed to follow the Internet Banking Service instructions as published by the BANK on the site from time to time. User agrees to fully indemnify and hold harmless BANK in respect of the same.

Locking of User ID

Internet Banking Password / User ID shall get locked after a number of incorrect attempts, up to such number (at present 3 failed attempts) as may be decided by the Bank from time to time. The same shall be available on the next day. In case of emergency, the User ID / password can be unlocked through the branch.

Deactivation of User ID

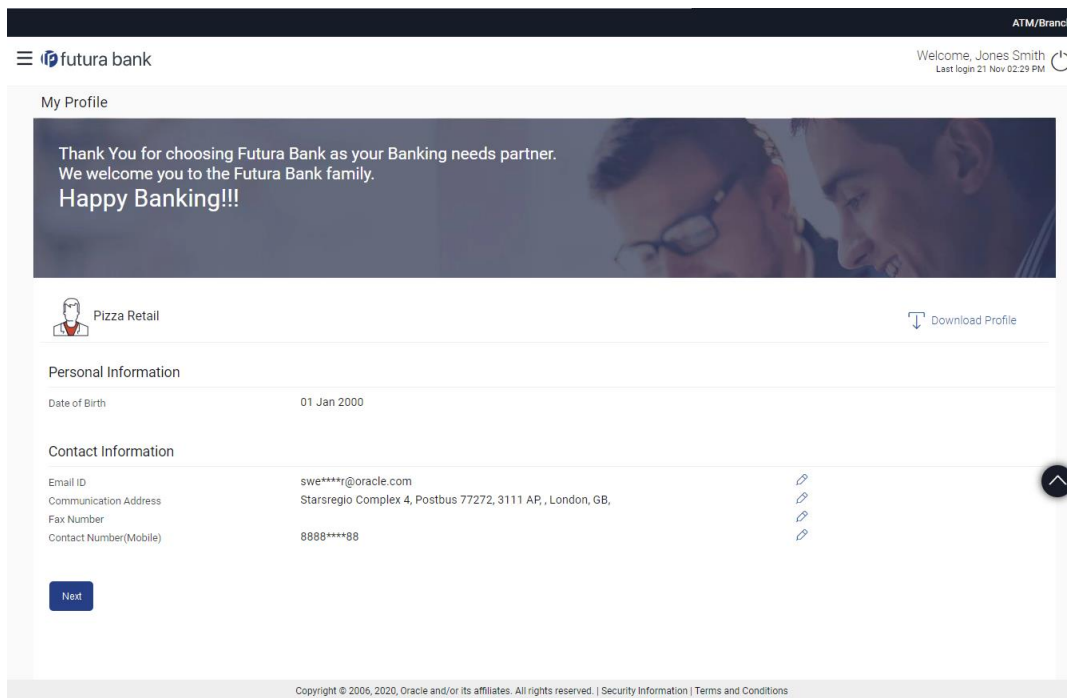
The Bank has the discretion to deactivate a User Internet Banking ID, if the same has not been used for a period defined by the Bank. Also the Bank has the right to deactivate the Internet Banking login of User due to unsatisfactory behavior in the account.

Accept
Skip

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

7. Read the terms and conditions.
8. Click **Accept** to accept the terms and Conditions.
The next configured screen appears

Profile



Field Description

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

Personal Information

User Name	Full name of the user gets displayed.
------------------	---------------------------------------

Date of Birth	Date of birth of the user gets displayed.
----------------------	-------------------------------------------

Aadhar Card Number	Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India.
---------------------------	--------------------------------------------------------------------------------------------------------------------------------------

Note: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.


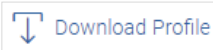
PAN Card Number	PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India.
------------------------	-------------------------------------------------------------------------------------------------------------------------

Note: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.

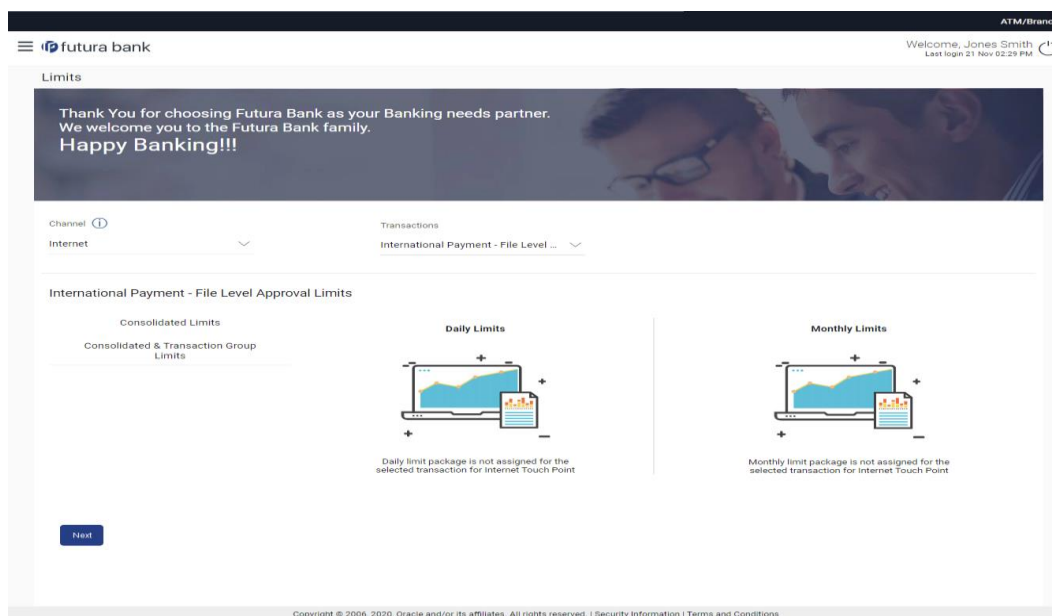
Contact Information

Communication Address	Address of the user, as maintained with the bank, will be displayed.
------------------------------	----------------------------------------------------------------------

Field Name	Description
Email ID	Email ID of the user, as maintained with the bank, gets displayed in masked format.
Fax Number	Fax number of the user, as maintained with the bank, gets displayed in masked format.
Phone Number	Phone number of the user, as maintained with the bank, gets displayed in masked format.

9. Click  against the field that you want to edit.
10. Click **Next**. The next configured screen appears
OR
Click  to download the profile.

Daily Limits



Field Description

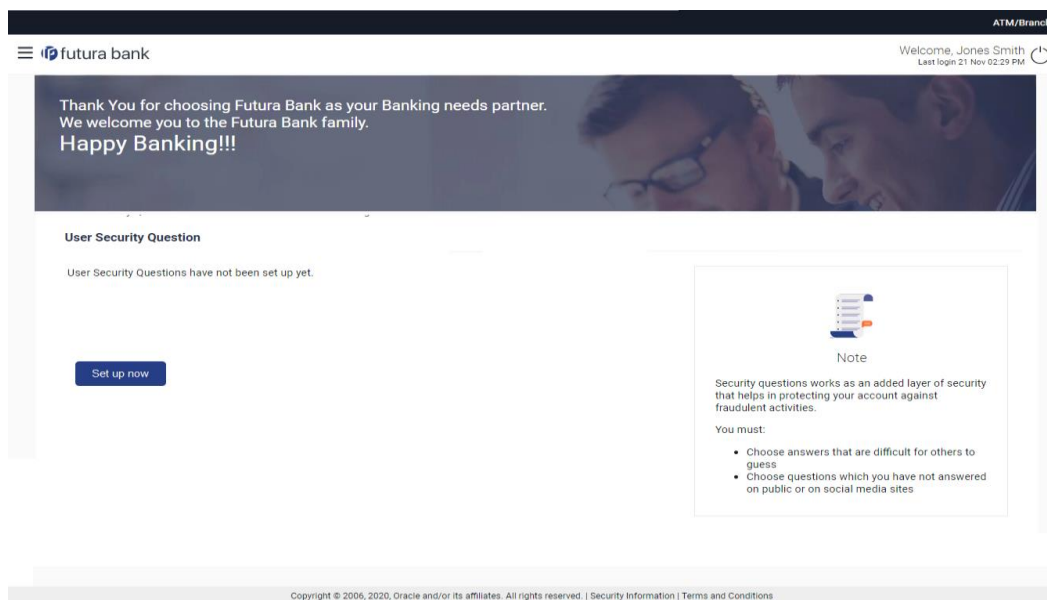
Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.

Field Name	Description
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
Transaction Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
Transaction Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
Transaction Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
Channel Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
Channel Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
Channel & Transaction Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

Field Name	Description
Channel & Transaction Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

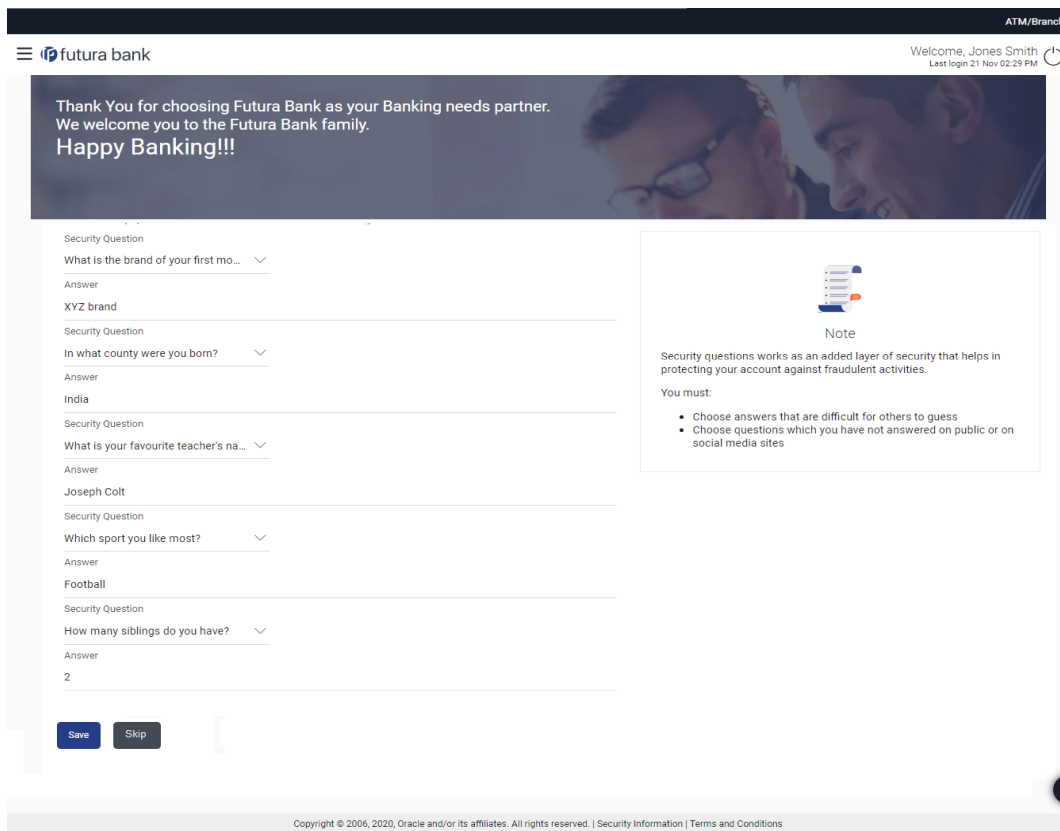
11. From the **Channel** list, select a channel to view applicable limits.
12. From the **Transactions** list, select the transaction to view its limits.
13. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.
14. Click **Next**. The next configured screen appears
OR
Click **Edit** to edit the limits.

User Security Question Setup



15. Click **Setup Now** to setup security questions.
The **Set Security Questions** screen appears.
OR
Click **Skip** to skip this step.

Set Security Questions



Field Description

Field Name	Description
Security Questions	Select a question to be assigned as a security question. The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

- From the **Security Question** list, select the security question to be added in your security question set.
- In the **Answer** field, enter an answer for the corresponding security question.
- Click **Save** to save the security questions.
The user is directed to the Dashboard screen.

[Home](#)

7. Dashboards

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across corporate offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming business models and processes to reduce operating costs and improve productivity across both front and back office.

Role based dashboards have been designed to deliver the right information to the right people at the right time so they can make optimal business decisions. Multiple dashboards can be made available to the users based on their roles in a corporate.

Dashboard provides a quick view of the most relevant functions, to achieve a particular objective or complete a process. OBDX supports role specific dashboards for user-role combinations namely, Corporate Maker, Corporate Approver, Corporate Viewer, Non Customer Maker, Non Customer Checker, and Non Customer Viewer.

Pre-requisites

- User must have the relevant access from bank with online banking enabled.
- Other features related to accounts must be supported by core banking system.

Features Supported In Application

- Viewer Dashboard
- Maker Dashboard
- Approver Dashboard
- Non Customer Viewer Dashboard
- Non Customer Maker Dashboard
- Non Customer Approver Dashboard

7.1 Viewer Dashboard

Corporate Viewer Dashboard service provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.

Viewer
ATM/Branch
English

futura bank
Welcome, Johnson Temp
Last login 31 May 05:29 PM

Financial Overview

Conventional

Net Worth
EUR1,902,645.93

- Current & Savings
- Term Deposits
- Loans and Finances
- Current & Savings Over Dr...

Position By Currency

Conventional

EUR: 0.8M

GBP: 1.0M

Assets Liabilities

Credit Line Usage

No Credit Lines Available

Reports

New Reports Not Available
Access your recently generated reports form here

Current & Savings
5 Total Accounts
EUR1,822,709.42
EUR (3 Accounts)

Term Deposits
You do not have any Term Deposit

Loans and Finances
You do not have any Loans

Accounts Summary

Party Name	Account Number	Account Type	Net Balance
Universal Studios LLC	Regular Account xxxxxxxxxxxx0018	Current Account	EUR847,805.11
Universal Studios LLC	OBDX Saving Product xxxxxxxxxxxx0020	Saving Account	GBP958,902.34
Universal Studios LLC	OBDX Saving Product xxxxxxxxxxxx0075	Saving Account	EUR48.25

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

Corporate Limits

International Payment...

Currently no limits are assigned to this transaction. Please contact administrator for further details.

[View All](#)

Activity Log

Accounts (0)	Non Accounts (0)	Payments (0)	Bill Payments (0)	Bulk File (0)	Bulk Record (0)
Processed 0	Processed 0	Processed 0	Processed 0	Processed 0	Processed 0
In Progress 0	In Progress 0	In Progress 0	In Progress 0	In Progress 0	In Progress 0
Rejected 0	Rejected 0	Rejected 0	Rejected 0	Rejected 0	Rejected 0
Pending Modification 0	Pending Modification 0	Pending Modification 0	Pending Modification 0	Pending Modification 0	Pending Modification 0
Locked 0	Locked 0	Locked 0	Locked 0	Locked 0	Locked 0

No data to display.

Page 1 (0 of 0 items)

Currency Exposure

As of 01 Jun 2021

Balances

Current and Savings (3 Accounts)
EUR1,822,668.21

Term Deposits (0 Accounts)
EUR0.00

Book a forward and hedge your cash flows
[Initiate Deal](#)

Cash Flow

*Receivables: Invoices + Bills Payables: Invoices + Bills in selected currency

EUR

60

50

40

30

20

10

0

Receivables Payables







June July Aug Sept Oct Nov

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Dashboard Overview

Icons

Following icons are present on the corporate - viewer dashboard:




-  : Clicking this icon takes you to the dashboard.
-  : Clicking this icon takes you to the Mailbox screen.
-  : Click this icon to search the transactions.
-  : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.
-  : Click the toggle menu to access the transactions.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.



















Header Menu Options

- **Your Current View is:** Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role. There is also an option '**My Dashboard**' available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized their Dashboard according to their use and requirement.
- **ATM Branch:** Click here to locate the nearest branch/ATM.
- **Select Language:** Select your desired language to use the application.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

- Toggle Menu Transactions
- Following items are present on the Toggle Menu:
 -  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
 -  **Payments** : Click here to access Payments related transactions or setting up of payments
 -  **Bill Payments** : Click here to access the Electronic Bill Payments and Presentment related transactions.

-  **Trade Finance** : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.
 -  **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.
 -  **Liquidity Management** : Click this menu to manage the cash flow, credit and working capital.
 -  **Virtual Account Management** : Click this menu to manage your virtual accounts.
 -  **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.
 -  **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.
 -  **Associated Party Management** : Click this menu to view associated parties.
 -  **Invoice Management** : Click this menu to manage invoices.
 -  **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.
 -  **File Upload** : Click this icon to upload files and view the files already uploaded.
 -  **Reports** : Click this icon to generate the reports and view the generated reports.
 -  **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.
 -  **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.
 -  **Mail Box** : Click this menu to view the Mails, Alerts and Notifications.
 -  **Leave Feedback** : Click this menu to leave your feedback about the user interaction of the application.
 -  **ATM/Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer **ATM/ Branch Locator** section.
 -  **Help** : Click this menu to launch the online help.
 -  **About** : Click this menu to view the information about the application like version number, copyright etc.
-

Financial Overview

The section provides a graphical representation of the distribution of assets and liabilities across the Current and Savings Accounts, Term Deposits & Loans & Finances accounts held with the bank. It also displays the total amount of assets, liabilities and the Net Worth. Account types displayed in the section include CASA, term deposits, and loans & finances.

Position By Currency

The section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

Credit Line Usage

Credit Facility/Line Usage widget provides a quick understanding of the most and least utilized credit facilities (both in terms of amount and percentage) with their current available and utilized amounts. By looking at this widget the corporate user can quickly assess the facilities that can be utilized more and facilities that need a limit extension.

The bar graph shows the following two values:

- **Utilized Amount:** The limits utilized by the party from the total set limit.
- **Available Amount:** The limits remaining from the total set limit.

Click the bar of a particular facility ID to view the utilization details of that facility.

Bill Receivable/ Payable

The section displays the summary of all import and export bills associated with specific party/ parties. The dashboard allows the user to view the total amount receivable and payable with respect to the trade bills (Under LC and standalone) immediately after logging in.

Trade Instruments

Trade Instruments section allows the user to view the summary of all trade instruments (Import-Export LC, outward guarantee) that are going to expire in near future and are associated with specific party/ parties.

The user can view the trade instruments that are going to expire within 10 days, 15 days and 30 days by selecting the option from the drop-down.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
 - Party Name: Displays the party names linked to the ID and holding the accounts

- Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
- Account Type: Displays the type of account viz., savings or current etc
- Net Balance: The balance amount in the account is displayed
- Term Deposits:
 - Party Name: Displays the party names linked to the ID and holding the deposits
 - Deposit Number: Displays the TD Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
 - Interest Rate: shows the applicable rate of interest on the TD
 - Maturity Date: shows the date of maturity of deposit
 - Principal Balance: shows the amount invested in deposit
 - Maturity Balance: shows the amount which would be available on the date of maturity.
- Loans and Finances
 - Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
 - Party Name: Displays the party names linked to the ID and holding the loans
 - Amount Financed: The loan amount that was initially availed
 - Outstanding: Outstanding Amount against the loan
 - Maturity Date: The Maturity Date of the Loan account
 - Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, along with daily and monthly limits utilized and available for use, from the viewer dashboard. The transaction for which the limits must be viewed can be selected from the dropdown list that is provided.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Click **View All** to access the Limits screen, where the user's limits and the corporate limits can be viewed. The user can also use the channels list and the transactions list to view limits for a specific transaction originating from a specific channel.

Activity Log

The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly: Financial and Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

On selecting either the Financial or the Non-Financial transaction options, the categories under the particular option are displayed. Each category showcases the number of transactions that are in each of the following statuses:

- **Processed:** The number of transactions that have been fully completed.
- **In-Progress:** The number of transactions that have been initiated, but not yet completed.
- **Rejected:** The number of transactions that have been rejected by the approver.
- **Locked:** The number of transactions that have been locked by the approver
- **Pending Modification:** The number of transaction that have been sent for modification by the approver to the Initiator.

Note: Send to Modify is enabled only for specific transactions. To see the list of transactions for which this is enabled, please refer the respective module user manuals.



: Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

Financial: This displays the financial transactions initiated by the maker in the following categories

- Accounts - The details of activity log are:
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Non Accounts : The details of activity log are:
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction

- Payments
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Payee Account Details: Payee's account details
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bill Payments
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Biller Name: Name of the biller
 - Biller Location: Location of the biller
 - Details: Details of bill payment
 - From Account: Account number of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Total Amount of Transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account: Account number of the account to be debited.
 - Amount: Amount of the transaction
 - Payee Account Details: Payee's account number
-

- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction
- Non Account Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Amount: Amount of the transaction
 - Initiated By: User who has initiated the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Biller Maintenance
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Payee/ Biller Name: Payee/ Biller name
 - Payee Type: Type of the payee
 - Category: Payee Category
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Payee and Biller
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Payee/ Biller Name: Payee/ Biller name
 - Payee Type: Type of the payee
 - Category: Payee Category
 - Reference Number: Reference Number of the transaction.
-

- Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - File Identifier: Unique code assigned to the uploaded file.
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - File Identifier: Unique code assigned to the record.
 - Transaction Type: Transaction type of the bulk record
 - Description: Description of the transaction
 - Reference Number: Reference Number of the record.
 - Status: Status of the record
 - Trade Finance
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
 - Amount: Amount for the Letter of Credit / Bill
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Forex Deal
 - Date: Date of the transaction
 - Reference Number: Reference Number of the transaction.
 - Description: Description of the transaction
 - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
 - Currency Combination: List of permissible currency combination for deal booking
 - Amount: Amount for the forex deal
 - Status: Status of the transaction
 - Others
 - Date: Date of the transaction
-

- Initiated By: User who has initiated the transaction
 - Transaction Type: Type of the transaction initiated
 - Description: Description of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction
- Liquidity Management
 - Date: Date of the transaction
 - Transaction Type: Type of the transaction initiated
 - Structure ID: Structure ID of the transaction
 - Structure Description: Description of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction

Transactions which are locked are highlighted in different colour in the activity log.

Currency Exposure

The section displays total available balance in a corporate's current and term deposit accounts along with the number of accounts and cash flow position as on the current date. In cash flow, a corporate's receivables and payables from and towards invoices and trade bills respectively are projected on the graph.

This section also allows the user to initiate a forex deal.

Transaction Journey

Click the **reference number** link on the description of activity log to view the Transaction Journey

This screen displays the transaction details and transaction journey of a transaction, and the current status of transaction whether it is Initiated, Approved, Locked, Modification Requested or Processed.

The screenshot displays the 'International Payment' dashboard for Futura Bank. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', and 'English' options. The user is identified as 'Welcome, Jason Smith' with a last login time of '27 Apr 09:51 AM'. The main content area is titled 'International Fund Transfer Details' and includes an 'e-Receipt' link. The details are organized into several sections:

- Transfer To:** IntIntermediary (Account Type: International, Account Number: 7654321, Account Name: IntIntermediary)
- Bank Details:** test bank, 118 Northern Avenue, London, GB
- Payee Address:** test1, test2, London, GB
- Transfer From:** xxxxxxxxxxxx0156
- Transfer When:** 30 Jan 2019
- Amount:** €1,000.00
- Correspondence Charges:** SHARED
- Payment Details:** 9776
- Note:** Account with institution

Below the details is a 'Transaction Journey' timeline with three stages:

- Initiation:** McLeods Chemicals2, 09 Dec 05:50 PM
- Approval:** (indicated by a checkmark icon)
- Completion:** Processed, Reference No : 1934316420400003, 09 Dec 05:50 PM

A 'Back' link is located at the bottom left of the transaction journey section. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Transaction Journey

Review

The section displays the details of the transaction.

Transaction Journey

This section displays the status of transactions. Transaction journey displays the status as:

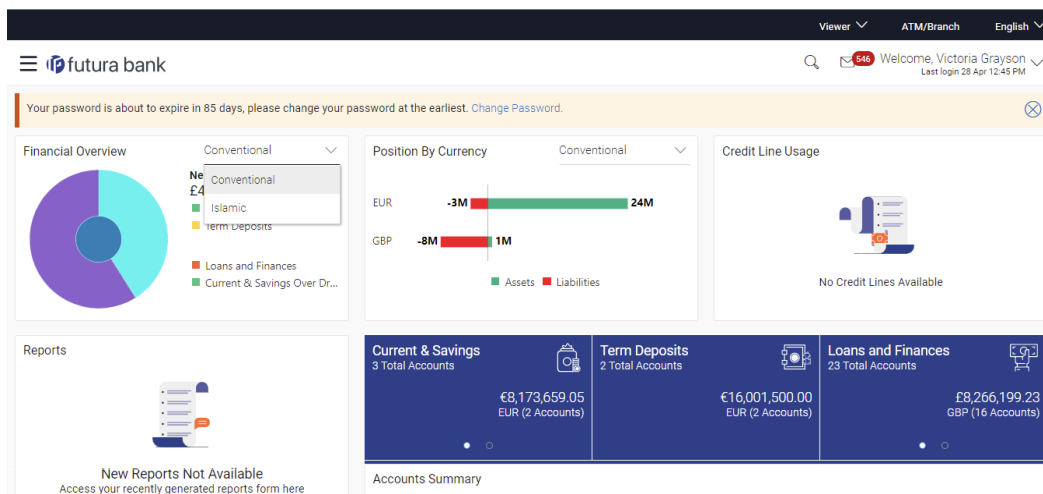
- Initiation
- Approval
- Completion
- Request Modification
- Locked

1. Click **Back** to navigate to the **Dashboard**.
OR
Click **e-Receipt** to generate the e-receipt of the transaction.

7.1.1 Conventional/Islamic Accounts

This option enables the corporate users to view & select both Conventional & Islamic accounts under separate headers of “Conventional” & “Islamic” while processing any transaction in the entire application. These headers will appear for all transactions where there is an account dropdown or account selection of Current and Savings, Term Deposits and Loans is required.

Note: Users having both (Conventional & Islamic accounts) will be able to view their accounts in respective headers however, in case if he is only having either of account then there will be no separate header bifurcation for the same.



7.2 Maker Dashboard

This Dashboard is designed to cater to the corporate users who are the transaction executors. An option of Quick Links have been provided on the Dashboard for an easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

Maker | ATM/Branch | English

futura bank
Welcome, Johnson Temp
Last login 31 May 05:29 PM

Current & Savings
5 Total Accounts
EUR1,822,709.42
EUR (3 Accounts)

Term Deposits
You do not have any Term Deposit

Loans and Finances
You do not have any Loans

Last 5 Payments

01 Jun 11:13 AM International Payment	✔ Processed	EUR201.00
01 Jun 11:13 AM International Payment	⌚ In Progress	EUR11.00

Accounts Summary Conventional

Party Name	Account Number	Account Type	Net Balance
Universal Studios LLC	Regular Account xxxxxxxxxxxx0018	Current Account	EUR847,805.11
Universal Studios LLC	OBDX Saving Product xxxxxxxxxxxx0020	Saving Account	GBP958,902.34
Universal Studios LLC	OBDX Saving Product xxxxxxxxxxxx0075	Saving Account	EUR48.25

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

Bulk File Upload

File Identifier Select File Identifier

File Name Choose file...

Submit

Quick Links

Own Account Transfer

Adhoc Payment

File Upload

Funds Transfer

Issue Draft

Uploaded Files Inquiry

Loan Drawdown Request

Work Snapshot for today
As on 01 Jun 2021

1
Processed

1
In Progress

0
Rejected

Activity Log Financial

Accounts (0)		Non Accounts (0)		Payments (0)		Bill Payments (0)		Bulk File (0)		Bulk Record (0)	
Processed	0	Processed	0	Processed	0	Processed	0	Processed	0	Processed	0
In Progress	0	In Progress	0	In Progress	0	In Progress	0	In Progress	0	In Progress	0
Rejected	0	Rejected	0	Rejected	0	Rejected	0	Rejected	0	Rejected	0
Pending Modification	0	Pending Modification	0	Pending Modification	0	Pending Modification	0	Pending Modification	0	Pending Modification	0
Locked	0	Locked	0	Locked	0	Locked	0	Locked	0	Locked	0

Date	Description	Account Number	Amount	Reference No	Status
No data to display.					

Page 1 (0 of 0 items)

Currency Exposure EUR

As of 01 Jun 2021

Balances

Current and Savings (3 Accounts)
EUR1,822,668.21

Term Deposits (0 Accounts)
 EURO.00

Book a forward and hedge your cash flows
Initiate Deal

Cash Flow *Receivables: Invoices + Bills Payables: Invoices + Bills in selected currency







■ Receivables ■ Payables

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Dashboard Overview

Icons

Following icons are present on the corporate - maker dashboard:

-  : Clicking this icon takes you to the dashboard.
-  : Clicking this icon takes you to the Mailbox screen.
-  : Click this icon to search the transactions.
-  : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.
-  : Click the toggle menu to access the transactions.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Header Menu Options




- **Your Current View is:** Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role. There is also an option '**My Dashboard**' available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized their Dashboard according to their use and requirement.
- **ATM Branch:** Click here to locate the nearest branch/ATM.
- **Select Language:** Select your desired language to use the application.



















FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

-  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
-  **Payments** : Click here to access Payments related transactions or setting up of payments
-  **Bill Payments** : Click here to access the Electronic Bill Payments and Presentment related transactions.

-  **Trade Finance**: Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.
-  **Forex Deal**: Click this menu to view booked forex deals and initiate new forex deal.
-  **Liquidity Management**: Click this menu to manage the cash flow, credit and working capital.
-  **Virtual Account Management**: Click this menu to manage your virtual accounts.
-  **Credit Facility Management**: Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.
-  **Supply Chain Finance**: Click this menu to view your Supply Chain Finance business and to manage its activities.
-  **Associated Party Management**: Click this menu to onboard and view associated parties.
-  **Invoice Management**: Click this menu to create and maintain invoices.
-  **Cash Management**: Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.
-  **File Upload**: Click this icon to upload files and view the files already uploaded.
-  **Reports**: Click this icon to generate the reports and view the generated reports.
-  **Application Tracker**: Click this menu to track your loan, trade finance and credit facility applications.
-  **Account Settings**: Click this menu to set your preferences as well as daily limits and change password.
-  **Mail Box**: Click this menu to view the Mails, Alerts and Notifications.
-  **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.
-  **ATM/Branch Locator**: Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM/ Branch Locator](#) section.
-  **Help**: Click this menu to launch the online help.
-  **About**: Click this menu to view the information about the application like version number, copyright etc.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below

the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA/ / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
 - Party Name: Displays the party names linked to the ID and holding the accounts
 - Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
 - Account Type: Displays the type of account viz., savings or current etc
 - Net Balance: The balance amount in the account is displayed
- Term Deposits:
 - Party Name: Displays the party names linked to the ID and holding the deposits
 - Deposit Number: Displays the Term Deposit Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
 - Interest Rate: shows the applicable rate of interest on the Term Deposit
 - Maturity Date: shows the date of maturity of deposit
 - Principal Balance: shows the amount invested in deposit
 - Maturity Balance: shows the amount which would be available on the date of maturity.
- Loans and Finances
 - Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
 - Party Name: Displays the party names linked to the ID and holding the loans
 - Amount Financed: The loan amount that was initially availed
 - Outstanding: Outstanding Amount against the loan
 - Maturity Date: The Maturity Date of the Loan account
 - Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Click [<](#) , [K](#) , [>](#) or [X](#) to navigate across page of account summary.

Last 5 Payments

The section displays the last five payments initiated by the corporate user with the respective statuses on the dashboard.

Bulk File Upload

This section allows the user to upload files containing multiple payments.

The widget displays the following fields to upload the files:

- Identifier: File identifier created earlier in order to identify the file.
- Upload: Browse and select the file to be uploaded.

Click **Upload** to browse and select the file and then click **Submit** to browse and upload the file.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Ad-hoc Payment
- File Upload
- Funds Transfer
- Issue Draft
- Uploaded Files Inquiry

Work Snapshot for Today

This section displays the work snapshot of the current day of the logged in user along with the count of transactions with specific statuses (processed, In-progress, Rejected).

The widget displays the count of transactions as on the current system date as per their status as follows:

- Processed: Displays the count of transactions that are approved, as on the current system date.
- In Progress: Displays the count of transactions that are initiated, as on the current system date.
- Rejected: Displays the count of transactions that are rejected, as on the current system date.

Activity Log

The latest activity logs are displayed on the viewer's dashboard. It is divided into two fields broadly: Financial and Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

On selecting either the Financial or the Non-Financial transaction options, the categories under the particular option are displayed. Each category showcases the number of transactions that are in each of the following statuses:

- **Processed:** The number of transactions that have been fully completed.
 - **In-Progress:** The number of transactions that have been initiated, but not yet completed.
 - **Rejected:** The number of transactions that have been rejected by the approver.
-

- **Locked:** The number of transactions that have been locked by the approver
- **Pending Modification:** The number of transaction that have been sent for modification by the approver to the Initiator.

Note: Send to Modify is enabled only for specific transactions. To see the list of transactions for which this is enabled, please refer the respective module user manuals.



: Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**, you can select the start and end date to search the transaction.

Financial: This displays the financial transactions initiated by the maker in the following categories

- Accounts - The details of activity log are:
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Non Accounts : The details of activity log are:
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Payments
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Payee Account Details: Payee's account details
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Bill Payments

- Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Biller Name: Name of the biller
 - Biller Location: Location of the biller
 - Details: Details of bill payment
 - From Account: Account number of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Total Amount of Transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account: Account number of the account to be debited.
 - Amount: Amount of the transaction
 - Payee Account Details: Payee's account number
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Non Account Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Amount: Amount of the transaction
 - Initiated By: User who has initiated the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
-

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Biller Maintenance
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Payee/ Biller Name: Payee/ Biller name
 - Payee Type: Type of the payee
 - Category: Payee Category
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Payee and Biller
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Payee/ Biller Name: Payee/ Biller name
 - Payee Type: Type of the payee
 - Category: Payee Category
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - File Identifier: Unique code assigned to the uploaded file.
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
-

- Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - File Identifier: Unique code assigned to the record.
 - Transaction Type: Transaction type of the bulk record
 - Description: Description of the transaction
 - Reference Number: Reference Number of the record.
 - Status: Status of the record
 - Trade Finance
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Description: Description of the transaction
 - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
 - Amount: Amount for the Letter of Credit / Bill
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Forex Deal
 - Date: Date of the transaction
 - Reference Number: Reference Number of the transaction.
 - Description: Description of the transaction
 - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
 - Currency Combination: List of permissible currency combination for deal booking
 - Amount: Amount for the forex deal
 - Status: Status of the transaction
 - Others
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Type of the transaction initiated
 - Description: Description of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction
 - Liquidity Management
 - Date: Date of the transaction
 - Transaction Type: Type of the transaction initiated
 - Structure ID: Structure ID of the transaction
-

- Structure Description: Description of the transaction
- Reference Number: Reference Number of the transaction
- Status: Status of the transaction

Transactions which are locked are highlighted in different colour in the activity log.

Transaction Journey

Click the **reference number** link to view the Transaction Journey

This screen displays the transaction details and transaction journey of the specific transaction. It displays the current status of transaction whether (Initiated, Approved, Locked, Request Modification or Processed).

Note: Once a transaction is initiated by the Corporate maker, system checks for the account access of all the approver/s (found as part of approval rule/workflow maintained). In case approver/s at one or more level does not have the required account access for the account/s involved in the transaction, system rejects the transaction and an alert will be triggered to initiator notifying the same.

The screenshot displays the 'International Payment' dashboard for Futura Bank. At the top, there is a navigation bar with the bank logo, a search icon, a notification icon with '549', and a user greeting: 'Welcome, Victoria Grayson' with 'Last login 29 Apr 07:27 PM'. Below the navigation bar, the page title is 'International Payment'. On the right side of this section, there is an 'e-Receipt' icon. The main content area is titled 'International Fund Transfer Details' and contains the following information:

- Transfer To:** IntlIntermediary
- Account Type:** International
- Account Number:** 7654321
- Account Name:** IntlIntermediary
- Bank Details:** test bank, 118 Northern Avenue, London, GB
- Payee Address:** test1, test2, London, GB
- Transfer From:** xxxxxxxxxxxxxxx0156
- Transfer When:** 30 Jan 2019
- Amount:** €1,000.00
- Correspondence Charges:** SHARED
- Payment Details:** 9776
- Note:** Account with institution

Below the details is a 'Transaction Journey' section with a horizontal timeline showing three stages: 'Initiation', 'Approval', and 'Completion'. The 'Initiation' stage is marked with an upward arrow and includes the text 'McLeods Chemicals2' and '09 Dec 05:50 PM'. The 'Approval' stage is marked with a downward arrow. The 'Completion' stage is marked with an upward arrow and includes the text 'Processed' and 'Reference No : 193431642040003' and '09 Dec 05:50 PM'. A 'Back' link is located at the bottom left of the transaction journey section. At the very 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'.

Transaction Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the initiated transaction for review.

Transaction Name

This section displays the name of the transaction that is to be approved.

Transaction Journey

This section displays the status of transactions that are initiated by the maker. Transaction journey displays the status as:

- Initiation
- Approval
- Completion
- Locked
- Request Modification

-
1. Click **Back** to navigate to the **Dashboard**.
OR
Click **e-Receipt** to generate the e-receipt of the transaction.

7.3 Approver Dashboard

This dashboard is available for corporate users who is responsible for approving the transactions. Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.







The dashboard interface includes the following components:

- Notifications:** A list of recent notifications, including a loan against property and short-term loans.
- Pending for Action:** A pie chart showing the distribution of pending actions: 11% for Accounts, 89% for Payments, and 0% for Non Accounts, Bulk File, and Bulk Record.
- Quick Links:** A grid of icons for actions like Own Account Transfer, Funds Transfer, Adhoc Payment, Issue Draft, File Upload, Uploaded Files Inquiry, and Loan Drawdown Request.
- Pending for Approvals:** A table listing pending transactions with columns for Date, Transaction Type, Debit Account No, Amount, Payee Account Details, and Initiated By.
- My Approved List:** A table listing approved transactions with columns for Date, Initiated By, Description, From Account, Amount, Payee Account Details, and Reference No.
- My Limits:** Two circular gauges showing 'Daily Limits' for Amount (0% Utilized) and Count (0% Utilized).
- Corporate Limits:** Similar to My Limits, showing Corporate Limits for Amount and Count.
- Current & Savings:** A summary card showing a total of EUR1,822,709.42 across 3 accounts.
- Term Deposits:** A card indicating 'You do not have any Term Deposit'.
- Loans and Finances:** A card indicating 'You do not have any Loans'.
- Accounts Summary:** A table listing account details for Universal Studios LLC, including Account Number, Account Type, and Net Balance.
- Activity Log:** A table showing transaction status counts for various categories like Processed, In Progress, Rejected, Pending Modification, and Locked.
- Currency Exposure:** A section for EUR showing current balances and a cash flow chart for Receivables and Payables from June to November.

Dashboard Overview

Icons

Following icons are present on the corporate - approver dashboard:

-  : Clicking this icon takes you to the dashboard.
-  : Clicking this icon takes you to the Mailbox screen.
-  : Click this icon to search the transactions.
-  : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.
-  : Click the toggle menu to access the transactions.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

FATCA & CRS link






Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Header Menu Options

- **Your Current View is:** Your current role will be displayed here i.e. one of three (Viewer/ Maker/ Approver). The drop-down to select the role is available only if the user is mapped with more than one role.
There is also an option '**My Dashboard**' available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized there Dashboard according to their use and requirement.
- **ATM Branch:** Click here to locate the nearest branch/ATM.
- **Select Language:** Select your desired language to use the application.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

-  **Accounts** : This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
-  **Payments** : Click here to access Payments related transactions or setting up of payments
-  **Bill Payments** : Click here to access the Electronic Bill Payments and Presentment related transactions.
-  **Trade Finance** : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.
-  **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.

-  **Liquidity Management**: Click this menu to manage the cash flow, credit and working capital.
-  **Virtual Account Management**: Click this menu to manage your virtual accounts.
-  **Credit Facility Management**: Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.
-  **Supply Chain Finance**: Click this menu to view your Supply Chain Finance business and to manage its activities.
-  **Associated Party Management**: Click this menu to onboard and view associated parties.
-  **Invoice Management**: Click this menu to create and maintain invoices.
-  **Cash Management**: Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.
-  **File Upload**: Click this icon to upload files and view the files already uploaded.
-  **Reports**: Click this icon to generate the reports and view the generated reports.
-  **Application Tracker**: Click this menu to track your loan, trade finance and credit facility applications.
-  **Account Settings**: Click this menu to set your preferences as well as daily limits and change password.
-  **Mail Box**: Click this menu to view the Mails, Alerts and Notifications.
-  **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.
-  **ATM/Branch Locator**: Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM/ Branch Locator](#) section.
-  **Help**: Click this menu to launch the online help.
-  **About**: Click this menu to view the information about the application like version number, copyright etc.

Notifications

The notification section allows the corporate approver to view last four notifications sent by the bank. Click **View All** to view all the notifications sent by the bank. User can also click on the specific notification to see the details.

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form.

The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer
- Ad-hoc Payment
- Issue Draft
- File Upload
- Uploaded Files Inquiry

Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the **reference number** link to view, approve, lock or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

In this widget, there will be a Filter provided on overlay to drill down the search for desired transaction out of all pending transactions for approval.

The search criteria includes Date range, Amount Range, Reference Number and User Id of the user by whom transaction is initiated by.

Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Details: Account number of the transaction
 - Amount: Amount of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Non Accounts - The details of the activity log are:
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Amount : Amount of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Payments

- Date: Date of the transaction
 - Description: Description of the transaction
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Payee Account Details: Payee's account number of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bill Payments
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Biller Name: Name of the biller
 - Biller Location: Location of the biller
 - Details: Details of bill payment
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction types of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Amount to be debited from debit account.
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account No: Account number of the account to be debited.
 - Amount: Amount to be debited from debit account
 - Payee Account Details: Payee's account number
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
-

- Status: Status of the transaction
- Non Account Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Amount: Amount of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Details: Account number of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference No: Reference Number of the transaction.
 - Status: Status of the transaction
 - Biller Maintenance
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Payee Type: The type of payee
 - Category: The category of the biller
 - Initiated By: The user who has initiated the transaction.
 - Reference No: Reference Number of the transaction.
 - Status: Status of the transaction
 - Payee and Biller
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Payee Type: Type of the payee
 - Category: Payee Category
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
-

- File Identifier: Unique code assigned to the uploaded file.
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
 - File Identifier: Unique code assigned to the record.
 - Transaction Type: Transaction type of the bulk record
 - Description: Description of the transaction
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the record.
 - Status: Status of the record
 - Trade Finance Maintenance
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
 - Amount: Amount for the Letter of Credit / Bill
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Forex Deal
 - Date: Date of the transaction
 - Reference Number: Reference Number of the transaction.
 - Description: Description of the transaction
 - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
 - Currency Combination: List of permissible currency combination for deal booking
 - Amount: Amount for the booked forex deal
 - Status: Status of the transaction
 - Others
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Type of the transaction initiated
 - Description: Description of the transaction
-

- Reference Number: Reference Number of the transaction
- Status: Status of the transaction
- Liquidity Management
 - Date: Date of the transaction
 - Transaction Type: Type of the transaction initiated
 - Structure ID: Structure ID of the transaction
 - Structure Description: Description of the transaction
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction

My Approved List

This section displays the details of transactions that are approved by the approver user. Similarly to Pending Approval list, here also it is classified into two broad categories a) Financial and b) Non-Financial. The Tab under Financial and Non Financial and the columns of each Tab are same as mentioned in 'Pending For Approval' section.

Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

Click **Download** to download the summary of transactions approved by the approver user.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan (combined by account currencies) with below details. Click the particular account number of CASA/ Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
 - Party Name: Displays the different party names linked to the ID and holding the accounts
 - Account Number: clicking the account number takes you to the Account Details screen.
 - Account Type: Displays the account type - savings or current.
 - Net Balance: The balance amount in the account is displayed

- Term Deposits:
 - Party Name: Displays the different party names linked to the ID and holding the deposits
 - Deposit Number: clicking the account number takes you to the Deposit Details screen.
 - Interest Rate: shows the applicable rate of interest on the various deposits
 - Principal Balance: shows the amount invested in deposit
 - Maturity Date: shows the date of maturity of deposit
 - Maturity Balance: shows the amount which would be available at the date of maturity.
- Loans and Finances
 - Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
 - Party Name: Displays the party names linked to the ID and holding the loans
 - Amount Financed: The loan amount that was initially availed
 - Outstanding: Outstanding Amount against the loan
 - Maturity Date: The Maturity Date of the Loan account
 - Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Activity Log

Displays the details of all the transactions made to their accounts like account financial, account non-financial, bulk file, bulk record, Payee and Biller and payments transactions.

It is divided into two fields broadly: Financial and Non-Financial.

The logged in user can view the transaction summary with respective statuses and details.

On selecting either the Financial or the Non-Financial transaction options, the categories under the particular option are displayed. Each category showcases the number of transactions that are in each of the following statuses:

- **Processed:** The number of transactions that have been fully completed.
- **In-Progress:** The number of transactions that have been initiated, but not yet completed.
- **Rejected:** The number of transactions that have been rejected by the approver.
- **Locked :** The number of transactions that have been locked by the approver
- **Pending Modification:** The number of transaction that have been sent for modification by the approver to the Initiator.

Note: 'Send to Modify' option is available to the Approver for sending the transactions back to maker for any modification. If the approver is sending any transaction back to maker for

modification, the maker will be able to make the changes in the same transaction and re-submit the same.

Send to Modify is enabled only for specific transactions. To see the list of transactions for which this is enabled, please refer the respective module user manuals.



: Click this icon to search the transactions that are performed on a particular date. It has two fields **From Date** and **To Date**; you can select the start and end date to search the transaction.

Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Amount: Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Non Accounts - The details of the activity log are:
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Amount : Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Payments
 - Date: Date of the transaction
 - Description: Description of the transaction
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Payee Account Details: Payee's account number of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bill Payments
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Biller Name: Name of the biller
 - Biller Location: Location of the biller
 - Details: Details of bill payment
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
-

- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction
- Bulk File
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction types of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Amount to be debited from debit account.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account: Account number of the account to be debited.
 - Amount: Amount to be debited from debit account
 - Payee Account Details: Payee's account number
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
- Non Account Bulk Record
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Amount: Amount of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Number: Account number of the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Payee and Biller
 - Date: Date of the transaction
 - Payee/ Biller Name: Payee/ Biller name
 - Payee Type: Type of the payee
-

- Category: Payee Category
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - File Identifier: Unique code assigned to the uploaded file.
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
 - File Identifier: Unique code assigned to the record.
 - Transaction Type: Transaction type of the bulk record
 - Description: Description of the transaction
 - Reference Number: Reference Number of the record.
 - Status: Status of the record
 - Trade Finance
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
 - Amount: Amount for the Letter of Credit / Bill
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Forex Deal
 - Date: Date of the transaction
 - Reference Number: Reference Number of the transaction.
 - Description: Description of the transaction
 - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
 - Currency Combination: List of permissible currency combination for deal booking
 - Amount: Amount for the booked forex deal
 - Status: Status of the transaction
 - Others
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Type of the transaction initiated
-

- Description: Description of the transaction
- Reference Number: Reference Number of the transaction
- Status: Status of the transaction
- Liquidity Management
 - Date: Date of the transaction
 - Transaction Type: Type of the transaction initiated
 - Structure ID: Structure ID of the transaction
 - Structure Description: Description of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction

Click **Download** to download the activity log.

Currency Exposure

The section displays total available balance in a corporates current and term deposit accounts along with the and cash flow position as on the current date. In cash flow, a corporate's receivables and payables from and towards invoices and trade bills respectively are projected on the graph.

This section also allows the user to initiate a forex deal.

7.3.1 Pending for Approvals

The Pending for approvals list contains transactions that have been initiated by the maker and are pending for approval. When the approver user logs in to the application, he can view the transactions that are pending for his decision to either approve or reject.

Approver can also Lock a transaction, in case he wants to verify something operationally before approving it. Once the transaction is locked, the same will not be available for approval and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his activity log. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction.

Any approver, who is authorized to approve that transaction, will be able to unlock it by going to transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the workflow.

For only specific transactions, Send to Modify functionality is enabled. Here approver can send the transaction back to modification, which are waiting for his approval, with comment if any.

Note:

To see the list of transactions for which Send to Modify is enabled, please refer the respective module user manuals.

Send to Modify functionality is not supported on wearables.

The reference number of the transaction is a hyperlink, on clicking the link the transaction details and transaction journey of the specific transaction is displayed.

How to reach here:

Approver Dashboard > Pending for Approvals section

To approve the transaction:

1. Select the transaction pending for approval, by clicking on the checkbox against it and click on **Approve** or **Reject**

Pending for Approvals

Pending for Approvals							Financial
Accounts	Non Accounts	Payments	Bill Payments	Bulk File	Bulk Record		
<input type="checkbox"/>	Date	Description	Account Details	Amount	Initiated By	Reference No	Status
<input type="checkbox"/>	26 Nov 5:43 PM	Own Account Transfer	xxxxxxxxxxxx0032	£33.00	Abhishek kumar	26117C3DEF5F	In Progress
<input type="checkbox"/>	04 Dec 12:28 PM	Internal Transfer Pay Now	xxxxxxxxxxxx0156	£70.00	Abhishek kumar	0412A631CBA6	In Progress
<input type="checkbox"/>	29 Nov 12:27 PM	Own Account Transfer	xxxxxxxxxxxx0032	£67.00	Abhishek kumar	2911BF4921B6	In Progress
<input type="checkbox"/>	04 Dec 12:31 PM	Own Account Transfer	xxxxxxxxxxxx0153	£80.00	Abhishek kumar	041261672626	In Progress
<input type="checkbox"/>	29 Nov 12:29 PM	Own Account Transfer	xxxxxxxxxxxx0032	£45.00	Abhishek kumar	29119F43492D	In Progress

Page 1 of 1 (1-5 of 5 items) 1

2. The **Transaction Approval / Rejection** screen prompting to enter the approval / rejection remarks appear.
OR
Click **Cancel** to navigate to the **Dashboard**.

Approval Comment ✕

Payments Transactions Approval

Selected Transactions (1)

Remarks (Optional)

Cancel
Approve

3. Alternately, the approver can view detailed transaction summary, before approving / rejecting a transaction.
4. Click the **Reference Number** link of the transaction that has to be approved, in the **Pending for Approval** section. The transaction screen with **Review** and **Transaction Journey** section appears.

Review and Transaction Journey

The screenshot shows the 'Internal Transfer Pay Now' interface. At the top, there are 'Approve' and 'Reject' buttons. Below this is the 'Internal Fund Transfer Details' section, which includes the following information:

- Transfer To: Internalpayee
- Account Type: Internal
- Branch: [Blank]
- Account Number: [Blank]
- Account Name: PoolTest19
- Transfer From: xxxxxxxxxxxx0156
- Amount: £70.00
- Transfer When: 30 Jan 2019
- Note: internal

Below the details is the 'Transaction Journey' section, which shows a 'Detailed Journey' timeline with three stages: 'Initiation', 'Approval', and 'Completion'. The 'Initiation' stage is active, showing a blue circle with an upward arrow and the text 'Abhishek kumar 04 Dec 12:28 PM'. The 'Approval' and 'Completion' stages are shown as grey circles with downward arrows.

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

Transaction details to show the details of users who are yet to approve the transaction.

Cheque Book Request

Buttons: **Approve**, **Reject**, **Send to Modify**, **Lock**

Account Number: xxxxxxxxxxxx0013

Type of Cheque Book: CH22GBPCH

Number of Cheque Books: 1

Number of Leaves per Book: 10

Delivery Location: 1001, 303 St. Johns Wood Road, St. Johns Wood, London, GB

Transaction Journey

Detailed Journey:

- Initiation**
 - Kia A Thomas, 11 Aug 11:48 AM

Transaction Journey Overlay:

- Kia Thomas, 11 Aug 11:48 AM (Initiated)
- Jane JDe (Pending for Approval)
- 100_pmg (Pending for Approval)
- Kim Martin (Pending for Approval)

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Review and Transaction Journey for - Send to Modify Transaction

Manual Reconciliation

Buttons: **Approve**, **Reject**, **Send to Modify**

Invoice Type: Receivables

Reconciliation Type: Single Invoice Multiple Payments

Record 1

Invoice

Date Reference Number	Associated Party Name	Due Date	Amount	Unreconciled Amount	Amount To Be Reconciled
30 Nov 2019 EditInv1911	SQL Corporation	31 Jan 2021	£7,890.00	£7,890.00	£100.00

Payments

Date Reference Number	Real Account Virtual Account	Remitter Account Number	Amount	Unreconciled Amount	Amount to be Reconciled (Invoice Currency)
06 Nov 2019 PAY1209	xxxxxxxxxxxx0013	-	£30,000.00	£29,750.00	£100.00

[Show Less](#)

Transaction Journey

- Initiation**
 - Nehal Joshi, 31 Oct 10:24 PM
- Request Modification**
 - nehal joshi, 31 Oct 10:29 PM
 - modify cashflow recon

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Review and Transaction Journey for – Locked Transaction

The screenshot displays the 'Create Demand Draft Payee' page in the Futura Bank system. At the top, there are navigation options for 'Maker', 'ATM/Branch', and 'English'. The user is identified as 'John Mazim' with a last login time of '31 May 03:05 PM'. The page title is 'Create Demand Draft Payee'. Below the title, there are three buttons: 'Approve' (highlighted in blue), 'Reject', and 'Lock'. The main content area is divided into several sections:

- Payee Name:** Jack
- Payee Photo:** (Placeholder)
- Draft Type:** Domestic
- Draft Favouring:** Jack Nickon
- Draft Payable at City:** California
- Deliver Draft to:** Branch Address
- Address Details:** FLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California, GREAT BRITAIN
- Access Type:** Private
- Approver Comment:** (Empty text area)
- Unlock Comment:** Justification Provided
- Transaction Journey:** A timeline showing two steps:
 - Initiation:** Performed by John A Mazim on 31 May 03:07 PM.
 - Approval:** Performed by Nate A Alexander on 31 May 03:15 PM with the action 'Transaction Hold', followed by another action 'Justification Provided' by Nate A Alexander on 31 May 03:23 PM.

At the bottom right, there are 'Help' and 'Video' icons. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Transaction to approve

Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

Review

The section displays the details of the transaction

Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

Transaction Journey

This section displays the status of transactions. The possible values for the status are:

- Initiation
- Approval
- Locked
- Completion
- Request Modification

-
5. Click **Approve** to approve the initiated transaction. The **Transaction Approval** screen prompting to enter the approval remarks appear.
OR
Click **Reject** to reject the transaction.
OR
Click **Back** to navigate to the **Dashboard**.
 6. Enter the remarks and click **Approve**.
OR
Enter the remarks and click **Reject**.
OR
Click **Cancel** to cancel the transaction.
The screen with success message along with the reference number appears.

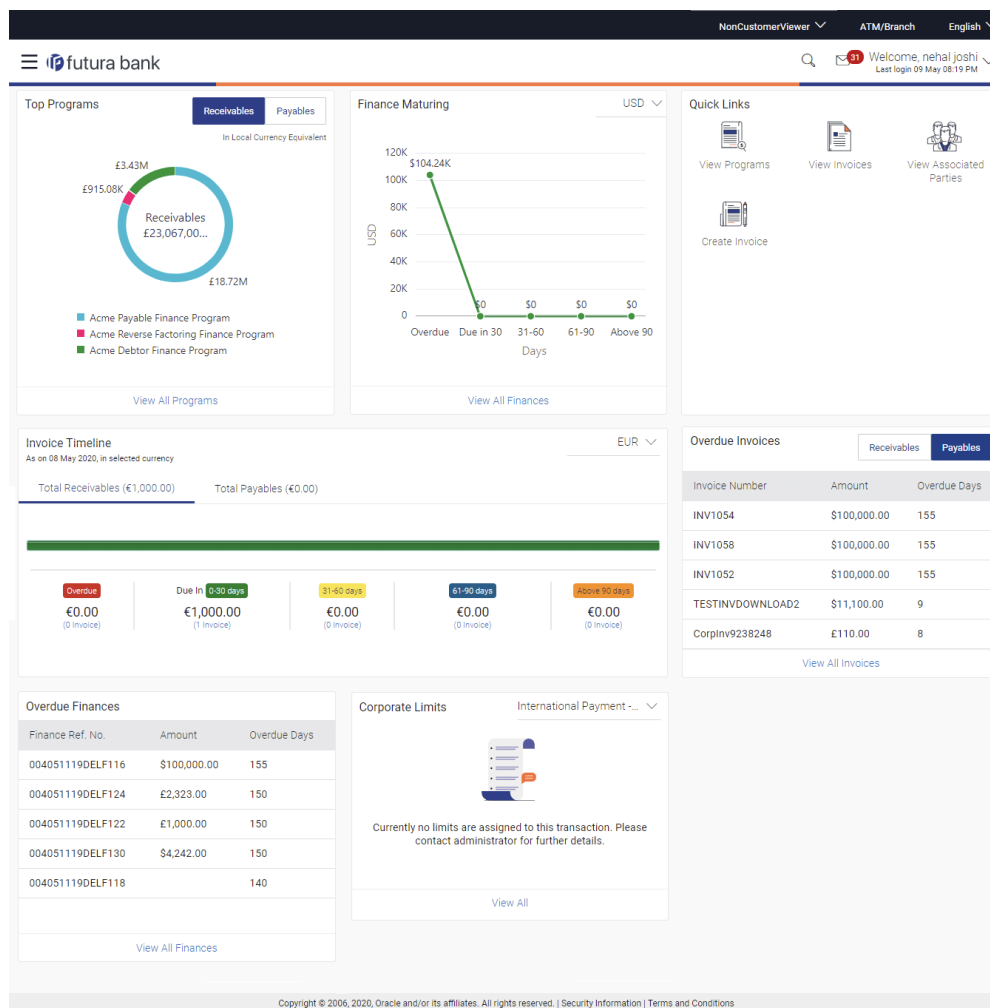
FAQ

1. **If one user is configured so that he is having both the roles i.e. a Maker and an Approver, how can he switch the Dashboard View?**

The user can go to the toggle menu and switch between the Maker / Approver roles.

7.4 Non Customer Viewer Dashboard




This Dashboard provides a consolidated and easy to understand view of the business immediately after logging in.






Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Viewer dashboard:

-  : Clicking this icon takes you to the dashboard.
-  : Clicking this icon takes you to the Mailbox screen.
-  : Click this icon to search the transactions.











- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.
- : Click the toggle menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Header Menu Options

- **Your Current View is:** Your current role will be displayed here i.e. one of three (Non Customer Viewer/ Non Customer Maker/ Non Customer Approver). The drop-down to select the role is available only if the user is mapped with more than one role. There is also an option '**My Dashboard**' available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized their Dashboard according to their use and requirement.
- **ATM Branch:** Click here to locate the nearest branch/ATM.
- **Select Language:** Select your desired language to use the application.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

-  **Supply Chain Finance**: Click this menu to view your Supply Chain Finance business and to manage its activities.
-  **Associated Party Management**: Click this menu to view associated parties.
-  **Invoice Management**: Click this menu to manage invoices.
-  **Cash Management**: Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.
-  **File Upload**: Click this icon to upload files and view the files already uploaded.
-  **Account Settings**: Click this menu to set your preferences as well as daily limits and change password.
-  **Mail Box**: Click this menu to view the Mails, Alerts and Notifications.
-  **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.
-  **Help**: Click this menu to launch the online help.
-  **About**: Click this menu to view the information about the application like version number, copyright etc.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs
- View Invoices
- View Associated Party
- Create Invoice

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Overdue Invoices:

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to [View All Finances](#).

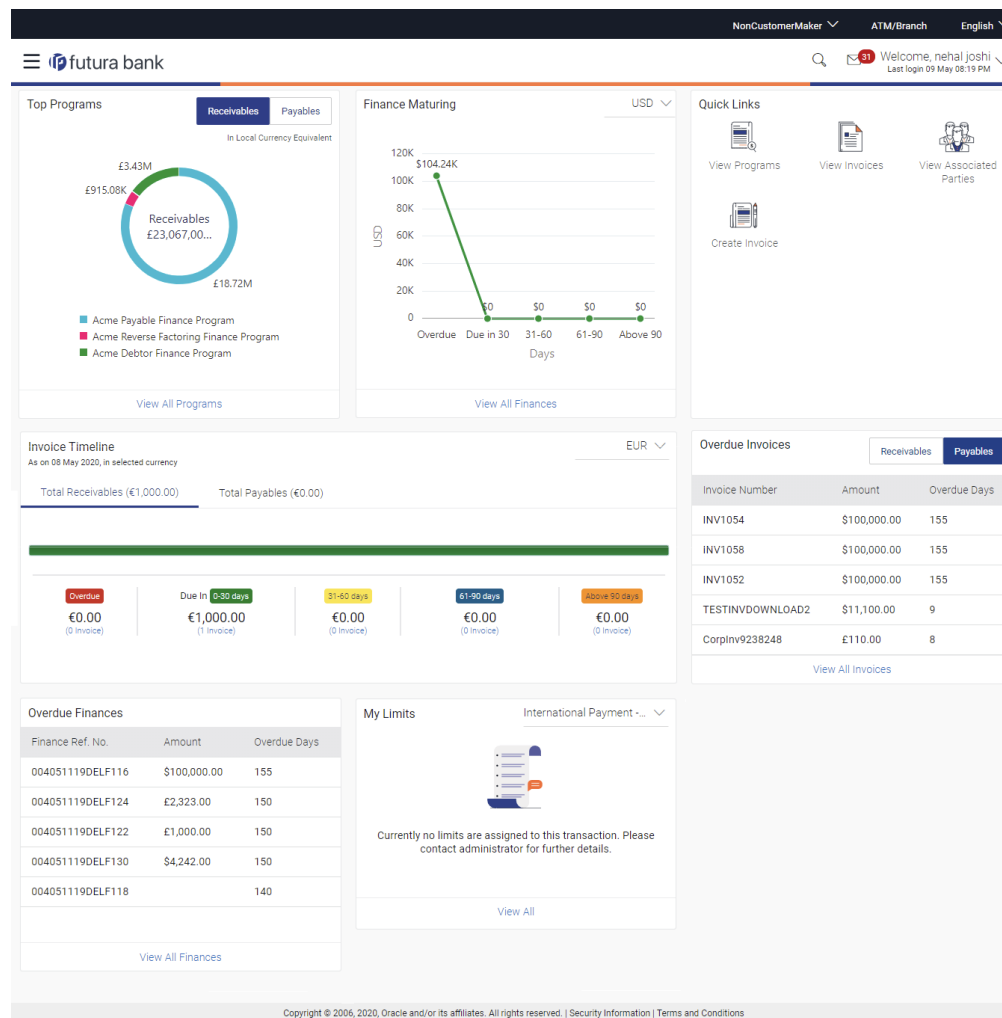
Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

7.5 Non Customer Maker Dashboard




This Dashboard is designed to cater to the needs of non-customer users who are transaction executors. An option of Quick Links has been provided on the Dashboard for easy access to some of the more commonly used features in the system.






Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Maker dashboard:

-  : Clicking this icon takes you to the dashboard.
-  : Clicking this icon takes you to the Mailbox screen.
-  : Click this icon to search the transactions.











- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.
- : Click the toggle menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Header Menu Options

- **Your Current View is:** Your current role will be displayed here i.e. one of three (Non Customer Viewer/ Non Customer Maker/ Non Customer Checker . The drop-down to select the role is available only if the user is mapped with more than one role. There is also an option '**My Dashboard**' available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized their Dashboard according to their use and requirement.
- **ATM Branch:** Click here to locate the nearest branch/ATM.
- **Select Language:** Select your desired language to use the application.

Toggle Menu Transactions

Following items are present in the Toggle Menu as per roles assigned:

-  **Supply Chain Finance**: Click this menu to view your Supply Chain Finance business and to manage its activities.
-  **Associated Party Management**: Click this menu to onboard and view associated parties.
-  **Invoice Management**: Click this menu to create and maintain invoices.
-  **Cash Management**: Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.
-  **File Upload**: Click this icon to upload files and view the files already uploaded.
-  **Account Settings**: Click this menu to set your preferences as well as daily limits and change password.
-  **Mail Box**: Click this menu to view the Mails, Alerts and Notifications.
-  **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.
-  **Help**: Click this menu to launch the online help.
-  **About**: Click this menu to view the information about the application like version number, copyright etc.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs
- View Invoices
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- Create Invoice

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Overdue Invoices:

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to [View All Finances](#).

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

7.6 Non Customer Approver Dashboard

This dashboard is available for non-customer users who are responsible for approving the transactions. Approver has the responsibility to ensure correctness of transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

NonCustomerChecker ATM/Branch English

Welcome, Nehal Joshi
Last login 13 May 01:04 PM

Pending for Approvals

Financial

Accounts 0 Non Accounts 0 Payments 0 Bill Payments 0 Bulk File 0 Bulk Record 0

Date	Description	Account Details	Amount	Initiated By	Reference No	Status
No data to display.						

Page 1 (0 of 0 Items)

Pending for Action

Financial

No data to display

- Accounts
- Non Accounts
- Payments
- Bulk File
- Bulk Record

Invoice Timeline

EUR

As on 08 May 2020, in selected currency

Total Receivables (€1,000.00) Total Payables (€0.00)

Category	Amount	Invoices
Overdue	€0.00	0 Invoice
Due in 0-30 days	€1,000.00	1 Invoice
31-60 days	€0.00	0 Invoice
61-90 days	€0.00	0 Invoice
Above 90 days	€0.00	0 Invoice

My Limits

International Payment

Currently no limits are assigned to this transaction. Please contact administrator for further details.

View All

Overdue Finances

Finance Ref. No.	Amount	Overdue Days
0040511190ELF116	\$100,000.00	155
0040511190ELF124	€2,323.00	150
0040511190ELF122	€1,000.00	150
0040511190ELF130	\$4,242.00	150
0040511190ELF118		140

View All Finances

Overdue Invoices

Receivables Payables

Invoice Number	Amount	Overdue Days
INV1054	\$100,000.00	155
INV1058	\$100,000.00	155
INV1052	\$100,000.00	155
TESTINVDOWNLOAD2	\$11,100.00	9
Corplnv9238248	€110.00	8

View All Invoices

Corporate Limits

International Payment

Currently no limits are assigned to this transaction. Please contact administrator for further details.

View All

Top Programs

Receivables Payables

In Local Currency Equivalent

Receivables: £23,067,000...

£3.43M, £915.08K, £18.72M

- Acme Payable Finance Program
- Acme Reverse Factoring Finance Program
- Acme Debtor Finance Program

View All Programs

Finance Maturing

USD

Days	USD
Overdue	\$104,24K
Due in 30	\$0
31-60	\$0
61-90	\$0
Above 90	\$0

View All Finances

Quick Links

- View Programs
- View Invoices
- View Associated Parties
- Create Program
- Create Invoice
- Onboard Counterparty

My Approved List

Financial

Accounts 0 Non Accounts 0 Payments 0 Bill Payments 0 Bulk File 0 Bulk Record 0 Non Account Bulk Record 0

Date	Initiated By	Description	Account Number	Amount	Reference No	Status
No data to display.						

Page 1 (0 of 0 Items)







Hey, I am here to help if you need it!

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Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Approver dashboard:








-  : Clicking this icon takes you to the dashboard.
-  : Clicking this icon takes you to the Mailbox screen.
-  : Click this icon to search the transactions.
-  : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or log out from the application.
-  : Click the toggle menu to access the transactions.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.




Header Menu Options

- **Your Current View is:** Your current role will be displayed here i.e. one of three (Non Customer Viewer/ Non Customer Maker/ Non Customer Approver). The drop-down to select the role is available only if the user is mapped with more than one role. There is also an option '**My Dashboard**' available in this menu which allows the user to customize their dashboards. This option is present only if the user has personalized their Dashboard according to their use and requirement.
- **ATM Branch:** Click here to locate the nearest branch/ATM.
- **Select Language:** Select your desired language to use the application.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

-  **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.
-  **Associated Party Management** : Click this menu to onboard and view associated parties.
-  **Invoice Management** : Click this menu to create and maintain invoices.
-  **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.
-  **File Upload** : Click this icon to upload files and view the files already uploaded.
-  **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.
-  **Mail Box** : Click this menu to view the Mails, Alerts and Notifications.

-  **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.
-  **Help**: Click this menu to launch the online help.
-  **About**: Click this menu to view the information about the application like version number, copyright etc.

Pending for Approvals

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each tab to view the details of transactions that are pending for approvals. Click the *reference number* link to view, approve or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

Financial : This displays the financial based transactions - further categorized as following:

- **Accounts** - The details of activity log are:
 - **Date**: Date of the transaction
 - **Description**: Description of the transaction
 - **Account Details**: Account number of the transaction
 - **Amount**: Amount of the transaction
 - **Initiated By**: The user who has initiated the transaction.
 - **Reference Number**: Reference Number of the transaction.
 - **Status**: Status of the transaction
- **Non Accounts** - The details of the activity log are:
 - **Date**: Date of the transaction
 - **Description**: Description of the transaction
 - **Amount** : Amount of the transaction
 - **Initiated By**: The user who has initiated the transaction.
 - **Reference Number**: Reference Number of the transaction.
 - **Status**: Status of the transaction
- **Payments**
 - **Date**: Date of the transaction
 - **Description**: Description of the transaction
 - **From Account**: Source Account number of the transaction
 - **Amount** : Amount of the transaction
 - **Payee Account Details**: Payee's account number of the transaction
 - **Initiated By**: The user who has initiated the transaction.
 - **Reference Number**: Reference Number of the transaction.
 - **Status**: Status of the transaction

- **Bill Payments**
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Biller Name: Name of the biller
 - Biller Location: Location of the biller
 - Details: Details of bill payment
 - From Account: Source Account number of the transaction
 - Amount : Amount of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - **Bulk File**
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Transaction Type: Transaction types of the file upload
 - File Name: Name of the file uploaded.
 - File Amount: Amount to be debited from debit account.
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - **Bulk Record**
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Debit Account No: Account number of the account to be debited.
 - Amount: Amount to be debited from debit account
 - Payee Account Details: Payee's account number
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - **Non Account Bulk Record**
 - Date: Date of the transaction
 - Transaction Type: Transaction type of the bulk record
 - Amount: Amount of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
-

Non- Financial: This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Account Details: Account number of the transaction
 - Initiated By: The user who has initiated the transaction.
 - Reference No: Reference Number of the transaction.
 - Status: Status of the transaction
 - Biller Maintenance
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Payee Type: The type of payee
 - Category: The category of the biller
 - Initiated By: The user who has initiated the transaction.
 - Reference No: Reference Number of the transaction.
 - Status: Status of the transaction
 - Payee and Biller
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Payee Type: Type of the payee
 - Category: Payee Category
 - Initiated By: The user who has initiated the transaction.
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk File
 - Date: Date of the transaction
 - File Identifier: Unique code assigned to the uploaded file.
 - Transaction Type: Transaction type of the file upload
 - File Name: Name of the file uploaded.
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Bulk Record
 - Date: Date of the transaction
-

- File Identifier: Unique code assigned to the record.
 - Transaction Type: Transaction type of the bulk record
 - Description: Description of the transaction
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the record.
 - Status: Status of the record
 - Trade Finance Maintenance
 - Date: Date of the transaction
 - Description: Description of the transaction
 - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
 - Amount: Amount for the Letter of Credit / Bill
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the transaction.
 - Status: Status of the transaction
 - Forex Deal
 - Date: Date of the transaction
 - Reference Number: Reference Number of the transaction.
 - Description: Description of the transaction
 - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
 - Currency Combination: List of permissible currency combination for deal booking
 - Amount: Amount for the booked forex deal
 - Status: Status of the transaction
 - Others
 - Date: Date of the transaction
 - Initiated By: User who has initiated the transaction
 - Transaction Type: Type of the transaction initiated
 - Description: Description of the transaction
 - Reference Number: Reference Number of the transaction
 - Status: Status of the transaction
 - Liquidity Management
 - Date: Date of the transaction
 - Transaction Type: Type of the transaction initiated
 - Structure ID: Structure ID of the transaction
 - Structure Description: Description of the transaction
 - Initiated By: The user who has initiated the transaction
 - Reference Number: Reference Number of the transaction
-

- Status: Status of the transaction

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the approver user in a graphical form.

The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved.

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Overdue Invoices

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to [**View All Finances**](#).

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and

categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs
- View Invoices
- View Associated Party
- Create Invoice

My Approved List

This section displays the details of transactions that are approved by the approver user. Similarly to Pending Approval list, here also it is classified into two broad categories a) Financial and b) Non-Financial. The Tab under Financial and Non Financial and the columns of each Tab are same as mentioned in 'Pending For Approval' section.

Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

Click **Download** to download the summary of transactions approved by the approver user.

[Home](#)

8. Forgot Password

The login password is the password using which the user can log into the internet banking platform. The user cannot access his bank accounts without this password. The Forgot Password feature enables users to reset their login password.

The user is required to enter his User ID and Date of Birth. Post successful validation of the user's details, user is asked to enter the second factor authentication details (as per the authentication mode maintained by the Bank).

Once the user is authenticated, user will receive a link to generate the new password, on his registered email ID.

Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Password.

Features Supported In the Application

- User Verification
- New Password Creation

How to reach here:

Portal > Forgot Password

To reset the password:

1. In the **Login** page, click **Forgot Password**. The **Forgot Password** screen appears.

Forgot Password - User Verification

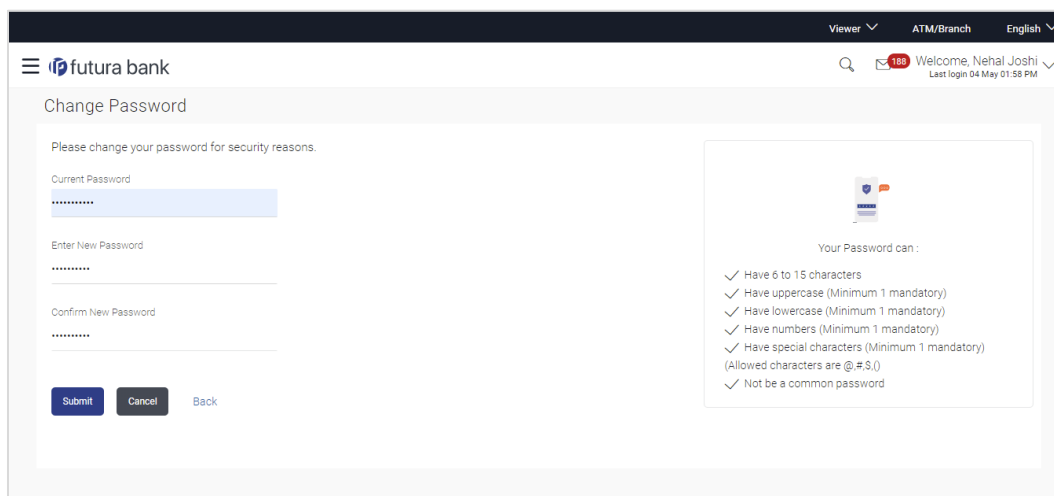
The screenshot displays the 'Forgot Password' interface for Futura Bank. At the top, there are navigation options for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main heading is 'Forgot Password'. Below this, a message reads: 'Okay, no problem. Just enter the details below.' The form contains two input fields: 'Username' and 'Date of Birth' (with a calendar icon). There are 'Submit' and 'Cancel' buttons. On the right side, a panel titled 'Forgot your internet banking password?' provides instructions: 'No worries, generate a new password in 3 simple steps.' followed by a numbered list: 1. Enter your Username and Date of birth, 2. Authenticate your details by entering OTP received on your mobile, 3. Reset password by entering a new password of your choice on the link sent to your registered email address.

Field Description

Field Name	Description
Username	Enter your login username.
Date of birth	Enter your date of birth.



- In the **Username** field, enter your login username.
- In **Date of birth** field, enter your date of birth.
- Click **Continue**.
OR
Click to **Cancel** the transaction.
- The **Verification** screen appears. The user has to enter the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be displayed as per the setup done by the system administrator. A **Confirmation** screen appears, along with a message stating that the link to reset password has been sent to user’s registered email.
- Click the link received in your email to reset the password. The **Reset Password** screen appears.

Reset Password – New Password Creation



Field Description

Field Name	Description
Please enter your new password	
Password	Enter a new password for channel access.
Re-enter Password	Re-enter the new password to confirm the same.

7. In the **Password** field, enter a new password.
OR
Click  icon to enter a new password using the virtual keyboard.
8. In the **Re-enter Password** field, re-enter the new password.
OR
Click  icon to re-enter the new password using the virtual keyboard.
9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
10. A message confirming the successful reset of the password appears. Click **Login** to log in to the application.

[Home](#)

9. Forgot Username

Using this feature user can retrieve his channel banking Username, in case he has forgotten the same.

Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

How to reach here:

Portal > Forgot Username

To reset the username:

1. In the **Login** page, click **Forgot Username**. The **Forgot Username** screen appears.

Forgot Username - User Verification

Field Description

Field Name	Description
Email	Enter your email ID that is registered with the bank.
Date of birth	Enter your date of birth.

2. In the **Email** field, enter your email ID that is registered with the bank.
3. In **Date of birth** field, enter your date of birth.

4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The verification screen appears if the transaction is configured for 2 Factor Authentication.
6. Enter the details required for second factor authentication.
The **Forgot Username** confirmation screen appears.
7. A message stating that the username has been sent to your registered email address appears. Click the **Click here** link to log in to the application.

Note: If a user has more than one user ID with the same email ID and DOB, then he/she will not be able to retrieve his/her User ID using the above function. In that case, the user will have to contact the bank for retrieving his/her user ID.

[Home](#)

10. Change Password

User may have revealed the password to someone or for account security purpose may want to change the password of his account. This feature allows the existing users of the bank to change their password.

Pre-requisites

User must have existing login credentials

Features Supported In Application

- Changing of old password to new Password

How to reach here:




Dashboard > Toggle Menu > Account Settings > Change Password

Change Password

Field Description

Field Name	Description
Current Password	Old password for channel access.
New Password	New password for channel access.
Re-enter Password	Re-enter the new password to confirm.

To reset the password:

1. In the **Current Password** field, enter the password.
OR
Click  icon to enter the password using the virtual keyboard.
2. In the **New Password** field, enter the password.
OR
Click  icon to enter the new password using the virtual keyboard.
(See Password Condition section on the application screen to view the policy of setting a new password.)
3. In the **Re-enter Password** field, re-enter the password.
OR
Click  icon to re-enter the password using the virtual keyboard.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The success message of changing the password appears.
6. As the login user changed his password using 'Change Password' option, system will logout the user and user will be shown a confirmation message of password change along with an option to login again. Click **Login** on confirmation screen to log in to the application.

Note: Password Conditions gets highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.

[Home](#)

11. FATCA & CRS Form

The Foreign Account Tax Compliance Act (FATCA) is a United States federal law that was introduced to enable the Internal Revenue Service (IRS) to obtain detailed account information of US tax payers that invest and earn income through non U.S. institutions.

The Common Reporting Standard (CRS), is a global reporting standard developed by the Organization for Economic Cooperation and Development (OECD). This information standard was brought into effect for the purpose of combatting tax evasion at a global level.

The goal of both FATCA and CRS is to enable tax authorities to obtain information pertaining to the financial assets held by their citizens in foreign or overseas financial institutions, thereby greatly strengthening global tax compliance.

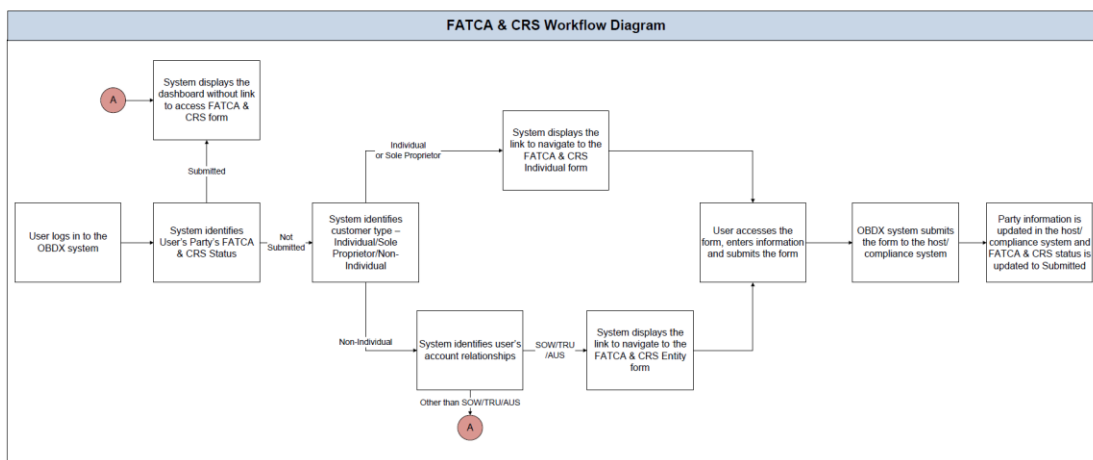
The FATCA and CRS Self – Certification Forms for Individuals and Entities has been created so as to capture required information for the purposes of complying with both FATCA and CRS.

A FATCA & CRS check is maintained under system configurations by the system administrator to identify if FATCA & CRS is to be enabled or not. If enabled, every time a business user logs into the banking application, the system will identify whether the user is required to fill out the form or not and further identify the type of form to be provided to the user based on the type of user. Individuals and sole proprietors will be displayed the FATCA & CRS Self – Certification form for Individuals and Corporates and other business entities will be displayed the FATCA & CRS Self – Certification form for Entities. Moreover, the FATCA & CRS Self – Certification form for Entities will be made available only to users that are accessing the online banking services of the entities in the capacity of trustees, sole owners or authorized signatories.

This section documents the information captured in the FATCA & CRS Self – Certification forms for both Individuals and Entities.

Workflow

The following workflow identifies the steps involved in the process of capturing customer information required from the view point of complying with FATCA & CRS, considering that the FATCA & CRS check in system configuration is set to Enabled.



How to reach here:

Corporate Dashboard > FATCA and CRS Self - Certification Form link > FATCA and CRS self - certification Form

11.1 FATCA and CRS Self - Certification Form for Entities

The FATCA & CRS Self – Certification form for Entities is made available to users that are accessing the online banking services of the entities or companies in the capacity of trustees, sole owners or authorized signatories.

The sections that consist of this form are documented as follows:

To fill the FATCA & CRS Self - Certification Form for Entities:

1. Select the FATCA & CRS link displayed as part of a message on the dashboard.
2. The FATCA & CRS Self - Certification Form for Entities appears.

11.1.1 Identification of the Entity

In this section, basic details of the entity are captured such as the name and address details of the entity.

Identification of Entity

Identification of the Entity

Legal Name of Entity or Organization
JUST EAT

Current Legal Address

Country
United States

State
Idaho

City
CA

Address
1022, Redwood Shores
Island Parkway

Zip Code
94065

Mailing Address

Same as above

Country of Incorporation or Organization
United Kingdom

[Continue](#)

Note

What is FATCA & CRS? & Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Tax Residency

Entity Certification

Declaration

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

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

[View More](#)

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Field Description

Field Name	Description
Legal Name of the Entity or Organization	The name of the entity or company as maintained with the bank is displayed.
Current Legal Address	

Field Name	Description
Country	Select the country in which the entity is operating.
City	Enter the name of the city in which the entity has its main headquarters.
Address 1-2	Enter the address details of the main headquarters of the entity.
Zip Code	Enter the zip code of the entity's address.
Mailing Address	
Same as above	Select this checkbox if the entity's mailing address is the same as the current legal address.
Country	Select the country of the entity's mailing address. This field appears if the Same as above check box is not selected.
City	Enter the name of the city of the mailing address of the entity. This field appears if the Same as above check box is not selected.
Address 1-2	Enter the mailing address details. This field appears if the Same as above check box is not selected.
Zip Code	Enter the zip code of the mailing address of the entity. This field appears if the Same as above check box is not selected.
Country of Incorporation or Organization	Select the country of origin of the entity or organization.

3. From the **Country** list, select the country in which the entity is operating.
4. In the **City**, **Address** and **ZIP Code** field, enter the **City**, address details of the entity.
5. Select the **Same as Above** check box, if the entity's mailing address is the same as the current legal address, else specify details of the entity's mailing address.
6. From the **Country of Incorporation** or **Organization** list, select the country of origin of the entity or organization.
7. Click **Continue**. The **Tax Residency** section appears.

11.1.2 Tax Residency

This section captures information pertaining to the tax residency of the entity. You are required to specify whether the entity can be considered as a tax resident of any country other than the country in which its accounts are held and subsequently specify details pertaining to the countries in which the entity is a tax resident. Information specific to the entity’s operations in the United States is also captured in this section.

Tax Residency

ATM/Branch
English

Welcome, Victoria Grayson

Last login 29 Apr 07:27 PM

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Is the entity a tax resident of any country other than <country name>?

Yes No

Country of Tax Residence

United Kingdom

TIN Available ⓘ

Yes No

Tax Identification Type

SSN

[Add Another Country](#)

Is the entity incorporated in the United States of America?

Yes No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?

Yes No

[Continue](#)

Note

**What is FATCA & CRS?
&
Why are you being asked to fill
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Entity Certification

Declaration

[Submit](#)

[Cancel](#)

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
- All the days you were present in the current year, and
- 1/3 of the days you were present in the first year before the current year, and
- 1/6 of the days you were present in the second year before the current year.

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Field Description

Field Name	Description
Is the Entity a tax resident of any country other than <country name>?	<p>Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held. • No – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held.
<p>The following fields are enabled if you have selected the option Yes against the field Is the entity a tax resident of any country other than <country name>?</p>	
Country of Tax Residence	<p>Select the country in which the entity is considered a tax resident.</p>
TIN Available	<p>Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option if the entity's TIN for the country selected in the Country of Tax Residence field is available. • No – Select this option if the entity's TIN for the country selected in the Country of Tax Residence field is not available.
Tax Identification Type	<p>Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as Country of Tax Residence.</p> <p>This field appears if you have selected the option Yes in the TIN Available field.</p>

Field Name	Description
Other Tax Identification Type	Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list. This field appears if you have selected the option Other in the Tax Identification Type field.
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option No in the TIN Available field.
Add Another Country	The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.
Remove Country	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America. The options are: <ul style="list-style-type: none"> • Yes • No
Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country. The options are: <ul style="list-style-type: none"> • Yes • No

8. In the **Is the Entity a tax resident of any country other than <country name>?** field, select the applicable option.
- a. If you have selected **Yes**, specify details pertaining to the country/countries in which the entity is a tax resident. The steps are as follows:
 - i. In the **Country of Tax Residence** list, select the country in which the entity is a tax resident.
 - ii. In the **TIN Available** field;

1. Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.
OR
Select the option **NO** if the TIN is not available.
 - iii. If you have selected the option **Yes** against the field **TIN Available**;
 - b. Select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.
OR
If you have selected the option **No** against the field **TIN Available**;
 - c. Specify the reason for which the entity's TIN is not available in the field **Reason for Non Availability**.
 - i. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.
Repeat steps i to iii
 - ii. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.
9. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.
10. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.
11. Click **Continue**. The **Entity Certification** section appears.

11.1.3 Entity Certification

This section captures information required to identify the category under which the entity falls with regards to FATCA & CRS classifications of entities.

Entity Certification - Financial

ATM/Branch English

Search 646 Welcome, Victoria Grayson Last login 29 Apr 07:27 PM

futura bank

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Please select a category to which the entity belongs

Financial Institution Non-Financial Institution

Financial Institution

An Investment Entity

Depository Institution, Custodial Institution or Specified Insurance Company

GIIN Available ⓘ

Yes No

Enter GIIN

E6722

Continue

Entity Certification

Declaration

Submit Cancel

Note

What is FATCA & CRS? & Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an inter-governmental Agreement (IGA) with other governments that require financial Institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test


You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.



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Entity Certification - Non Financial



ATM/Branch English



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FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Please select a category to which the entity belongs

Financial Institution
 Non-Financial Institution

Non-Financial Institution

Active Non-Financial Entity (NFE)

A corporation, the stock of which is regularly traded on an established securities market

Entity is related to a corporation whose stock is regularly traded on an established securities market

Name of the related corporation whose stock is traded

Example Corporation

Nature of relation

Subsidiary of the listed company


Name of the established securities market on which the stock of the related corporation is regularly traded

ABC Trade

A Governmental Entity or Central Bank
 An International Organization
 Other e.g. a start-up NFE or a non-profit NFE

Passive Non-Financial Entity (NFE)

Continue



Note

What is FATCA & CRS?
&
Why are you being asked to fill
this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Declaration

Submit
Cancel

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

[View More](#)

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Field Description

Field Name	Description
Please select a category to which the entity belongs	<p>Specify whether the entity is a financial or non-financial institution by selecting the applicable option.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Financial Institution - Select this option if the entity is a financial organization • Non- Financial Institution - Select this option if the entity is a non-financial organization
<p>The following fields appear if you have selected the option Financial Institution under the Please select a category to which the entity belongs field.</p>	
Financial Institution	<p>The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> • An Investment Entity • Depository Institution, Custodial Institution or Specified Insurance Company
An Investment Entity	<p>The categories of investment entities are listed under this field only if you have selected the option An Investment Entity under the Financial Institution category. Select an option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> • An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution • Other Investment Entity
GIIN Available	<p>Specify whether the entity's Global Intermediary Identification Number is available or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes – Select this option if the entity's GIIN is available • No – Select this option if the entity does not have a GIIN
Enter GIIN	<p>Enter the entity's Global Intermediary Identification Number.</p> <p>This field appears if you have selected the option Yes against the GIIN Available field.</p>

Field Name	Description
Reason for Non Availability	<p>Specify the reason of non-availability of taxpayer identification number.</p> <p>This field appears if you have selected the option No against the GIIN Available field.</p>
<p>The following fields appear if you have selected the option Non-Financial Institution under the Please select a category to which the entity belongs field.</p>	
Non-Financial Institution	<p>The general categories to which a non-financial entity can belong, are listed under this field.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Active Non-Financial Entity (NFE) • Passive Non-Financial Entity (NFE)
Active Non-Financial Entity (NFE)	<p>The categories under Active Non-Financial Entity are listed if you have selected the option Active Non-Financial Entity under the field Non-Financial Institution. Select the option that is applicable to the entity.</p> <p>The options are:</p> <ul style="list-style-type: none"> • A corporation, the stock of which is regularly traded on an established securities market • Entity is related to a corporation whose stock is regularly traded on an established securities market • A Governmental Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or a non-profit NFE
Name of the established securities market on which the corporation is regularly traded	<p>Enter the name of securities market on which the entity trades regularly.</p> <p>This field appears if you have selected the option A corporation, the stock of which is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>
Name of the related corporation whose stock is traded	<p>Specify the name of corporation whose stock is traded by the entity.</p> <p>This field appears if you have selected the option Entity is related to a corporation whose stock is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>

Field Name	Description
Nature of relation	<p>Specify the relation that the entity has with the company whose stock is traded.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Subsidiary of the listed company • Controlled by a listed company • Common control as a listed company <p>This field appears if you have selected the option Entity is related to a corporation whose stock is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>
Name of the established securities market on which the stock of the related corporation is regularly traded	<p>Enter the name of securities market on which the stock of the related corporation is traded on a regular basis.</p> <p>This field appears if you have selected the option Entity is related to a corporation whose stock is regularly traded on an established securities market under the Active Non-Financial Entity (NFE) field.</p>
Sub-Category of Active NFE	<p>Enter the sub-category of the active non-financial entity.</p> <p>This field appears if you have selected either of the following three options under the Active Non-Financial Entity (NFE) field:</p> <ul style="list-style-type: none"> • A Government Entity or Central Bank • An International Organization • Other e.g. a start-up NFE or non-profit NFE
Passive Non-Financial Entity (NFE)	<p>Select this option if the entity is a passive non-financial entity.</p>

12. In the **Please select a category to which the entity belongs** field, select the applicable option.
- a. If you have selected the **Financial Institution** option, select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.
 - i. If you have selected **An Investment Entity** option from the **Financial Institution** field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.
 - b. Specify whether the GIIN is available or not against the **GIIN Available** field.
 - i. If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.
OR
If you have selected option **No**, enter the reason as to why the GIIN is not available in the **Reason for Non Availability** field.

OR

13. If you have selected the **Non-Financial Institution** option, select the applicable option.
14. If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.
15. Click **Continue**. The **Declaration** section appears.

11.1.4 Declaration

This section displays the FATCA & CRS declaration for which you are required to provide consent on behalf of the entity, by selecting the provided checkbox. You are also required to enter your name in full and also specify your designation in the provided fields.

The screenshot shows the 'FATCA & CRS Self-Certification Form For Entities' in the futura bank system. The interface includes a navigation menu on the left with sections: Identification of the Entity, Tax Residency, Entity Certification, and Declaration. The 'Declaration' section is active, displaying a consent form. A 'Note' box on the right explains the purpose of FATCA and CRS. Below the form, there are 'Submit' and 'Cancel' buttons. Further down, 'FATCA & CRS Instructions' and 'Substantial Presence Test' sections provide additional context and requirements.

Identification of the Entity

Tax Residency

Entity Certification

Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

Zig International Services declare acceptance of all statements above

Full Name of Representative
John Smith

Designation
Director

Submit **Cancel**

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
 - All the days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and
 - 1/6 of the days you were present in the second year before the current year.

[View More](#)

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Field Description

Field Name	Description
Declaration	Select the check box to provide consent to the FATCA & CRS terms and conditions and to provide consent to the declaration on behalf of the entity.
Full Name of Representative	Enter your name in fill.
Designation	Specify the designation / position that you hold in the organization /entity.

16. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.
17. In the **Full Name of Representative** field, enter your full name.
18. In the **Designation** field, specify the current designation or position that you hold in the organization.
19. Click **Submit**. The **Review** screen appears.

11.1.5 Review

The review screen displays all the information that you have entered in the form. You can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

Review

ATM/Branch English

futura bank Welcome, Victoria Grayson
Last login 29 Apr 07:27 PM

FATCA & CRS Self-Certification Form For Entities

Please review the following details before you submit the FATCA & CRS Self-Certification Form.

Identification of the Entity

Legal Name of Entity or Organization
JUST EAT

Current Legal Address
1022, Redwood Shores
Island Parkway
CA
Idaho
United States
94065

Country of Incorporation or Organization
United Kingdom

Tax Residency

Is the entity a tax resident of any country other than <country name>?
Yes

Country of Tax Residence
United Kingdom

TIN Available
Yes

Tax Identification Type
TIN/TIN Equivalent

Is the entity incorporated in the United States of America?
No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?
No

Entity Certification

Please select a category to which the entity belongs
Non-Financial Institution

Non-Financial Institution
Active Non-Financial Entity (NFE)

Name of the related corporation whose stock is traded
Example Coporation

Nature of relation
Subsidiary of the listed company

Name of the established securities market on which the stock of the related corporation is regularly traded
ABC Traders

Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

Zig International Services declare acceptance of all statements above


Full Name of Representative
John Smith

Designation
Director

Confirm Cancel Back

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20. Verify the details, and click **Confirm**.
OR

Click  against any section that you wish to edit, if required.

OR

Click **Cancel** to close the form.

OR

Click **Back** to navigate to the previous page.

21. The success appears along with the status of submission of the form.

11.1.6 **Confirm**

The confirmation page will be displayed once you have submitted the form. This page will display a message identifying whether the form was successfully submitted or not.

22. Click **Go to Dashboard** to navigate to the dashboard.

FAQ

1. **What is FATCA, why I have to fill the FATCA & CRS form?**

FATCA stands for 'Foreign Account Tax Compliance Act' and is a legislation designed to prevent tax evasion. Introduced by the United States Department of Treasury and the US Internal Revenue Service (IRS), the purpose of FATCA is to encourage better tax compliance by preventing US Persons from using foreign banks and other financial organizations in order to avoid US taxation on their income and assets.

2. **What is a tax identification number (TIN)?**

This is your unique number issued in your jurisdiction to you as a tax payer. However we are aware that some jurisdictions do not issue a specific tax numbers. UK residents can use their National Insurance number.

[Home](#)

12. Live Chat

Multi-Modal Assisted Banking allows you to initiate a video or voice call and can share his / her screen with the Bank user in case they face an issue while completing a transaction or have any queries pertaining to their account. The multi-modal assisted banking feature is configurable. Below are the features being provided as part of the current release:

- Integration with Oracle Live Experience for assisting customer.
- An assisted banking icon across the application for end user, by clicking on which he/she can start the call.
- Business user can enable and disable this option from his user preferences.

Note: Live Chat is supported only when the user is logging from desktops.

How to reach here:

Bottom right corner of the application

To start a meeting:

1. Click 'Hey I am there to help if you need it' icon.
2. The session recording message is displayed, click **Ok** to continue with the modal assisted banking session.
OR
Click **Cancel** to close the session.

Live Chat

The screenshot shows the futura bank web application. At the top, there is a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. Below the navigation bar, the user's name 'Welcome, Victoria Grayson' and last login time 'Last login 28 Apr 12:45 PM' are displayed. A yellow banner at the top indicates that the user's password is about to expire in 85 days. The main content area is divided into several sections: 'Financial Overview' with a pie chart showing 'Net Worth £4,293,271.32' broken down into 'Current & Savings', 'Term Deposits', 'Loans and Finances', and 'Current & Savings Over Dr...'; 'Position By Currency' showing 'EUR -3M 24M' and 'GBP -8M 1M' with 'Assets' and 'Liabilities' indicators; 'Credit Line Usage'; 'Reports' with a message 'New Reports Not Available'; 'Current & Savings' (3 Total Accounts) with a balance of '€8,173,659.05 EUR (2 Accounts)'; and 'Term Deposits' (2 Total Accounts) with a balance of '€16,000 EUR (2 Accounts)'. At the bottom, there is an 'Accounts Summary' table with columns for 'Party Name', 'Account Number', and 'Account T'. A blue notification bubble at the bottom right of the modal says 'We are connecting you with our next available representative...'.

3. Once the connection is established, a screen sharing message is displayed. Click **Ok**.
OR
Click **Cancel** to abort the live chat session.

4. Share your screen message is displayed. Select the application and click **Share**.
OR
Click **Cancel** to abort the live chat session.
5. The screen is shared with the customer support representative.
6. Business user can voice or video chat with the Bank executive basis on the configuration done by bank.
7. Screen shows the confirmation message once the session gets ended.

[Home](#)

13. My Preference

13.1 Profile

Using this option, the user can view his profile details. View the Primary Party ID, last login time, email id, phone number, and date of birth and address of the user.

Pre-requisites

- User must have a Current and Savings Account with bank with online banking enabled.
- Other features related to accounts must be supported by core banking system and all the details are fetched from the system.

Features Supported In Application

- View the details about user, such as name, email, phone number as registered with the bank

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Profile

OR

Dashboard > My Profile icon > Profile

Profile

The screenshot displays the 'My Preferences' section of the Futura Bank interface. The 'Profile' option is selected in the left-hand menu. The main content area shows the user's name 'Nehal Joshi' with a 'Download' button. Below this, the 'Personal Information' section lists the 'Date of Birth' as '06 Apr 1988'. The 'Contact Information' section lists the 'Communication Address' as 'test, test, , mumbai, AG, 2009', the 'Email' as 'neh****@oracle.com', and the 'Phone Number' as '9898****98'. A blue chat bubble icon is located at the bottom right of the profile card, and an 'Ok' button is at the bottom left.

Field Description

Field Name	Description
User Name	Name of the user who is currently logged in.
Personal Information	
Date of Birth	Date of birth of the user.

Field Name	Description
Contact Information	
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email	Email id of the user, in masked format.
Phone Number	Phone number of the user, in masked format.

1. Click **OK** to navigate to the previous screen.
OR
Click **Download** to download the profile.

FAQ

1. **Can the user edit his profile information?**

No, user cannot edit his profile information; he can only view the profile details.

13.2 Primary Account Number

Primary account number for a user would be his main account to be used as a default for all transactional purposes. User has an option to choose a primary account if he is having multiple accounts mapped to him.

Note: The account number selected in this screen will appear as a default account in all the account number selection fields (applicable for all existing and new transactions).

Pre-requisites

User must have a valid login credential to access the digital banking platform.

Features Supported In Application

- Select Primary Account Number

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Primary Account Number

To select the primary account number:

1. All the user's account numbers with party name and nickname (if added) appear on the Primary Account Number landing screen.

Primary Account Number

The screenshot shows the 'My Preferences' section of the Futura Bank interface. Under the 'Primary Account Num...' tab, there is a 'Select Primary Account' section. It features a table with the following columns: 'Select', 'Account Type And Number', 'Party Name', and 'Nick Name'. A single row is highlighted with a blue border and a selected radio button in the 'Select' column. The row contains the text 'xxxxxxxxxxxx0015-Saving Account' under 'Account Type And Number', 'OBDXSupp Paints' under 'Party Name', and '-' under 'Nick Name'. Below the table is a blue 'Submit' button. The top of the page shows the Futura Bank logo, a search icon, and a user greeting: 'Welcome, Nehal Joshi' with a dropdown arrow and 'Last login 04 May 01:42 PM'.

Field Description

Field Name	Description
Select	Option to select the account number to be marked as a primary account number.

Field Name	Description
Account Type and Number	Account type and account number in masked format.
Party Name	Party name mapped to the account.
Nickname	The nickname given to the account by the account holder.

2. In the **Select** field, select the account number to be marked as primary account number.
3. Click **Submit**.
The success message of saving the account number as a primary account number appears.

13.3 Third Party Consents

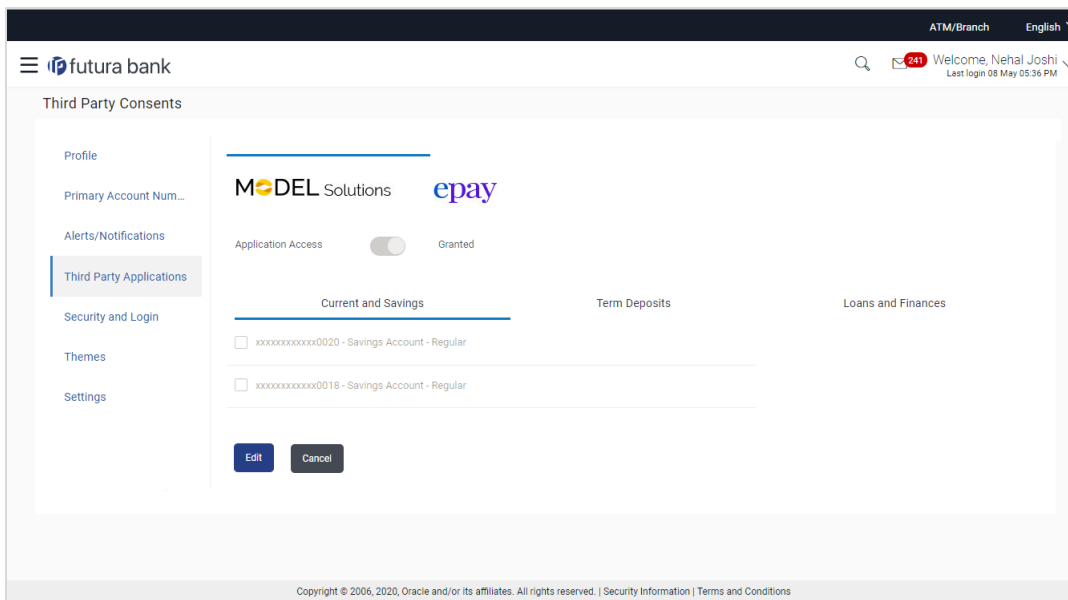
This option allows the user to manage the access provided to third party application(s). The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. User can disable the access for a specific third party application whenever required.

Note: Third Party Applications will appear on this page only if the user has registered on any of the third party application and provided consent to the third party application to access accounts for inquiries and transactions.

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Third Party Applications

Third Party Consents



Field Description

Field Name	Description
Third Party Application Name	The name of the third party applications are displayed. Select a third party application to define access to the application.
Application Process	The option to enable the access for the application. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required.
Current and Savings/ Term Deposits/ Loans and Finances	The account level access provided for the set of Current and Savings / Term Deposits/ Loans and Finances account numbers to the third party. Select a product to define account and transaction level access to the third party.

4. Click **Edit** to enable the access. The **Third Party Consents – Edit** screen with values in editable form appears for user to modify account and transaction access.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back to Dashboard** to go to the **Dashboard**.

Third Party Consents – Edit

ATM/Branch English

futura bank

Welcome, Nehal Joshi
Last login 08 May 05:36 PM

Third Party Consents

- Profile
- Primary Account Num...
- Alerts/Notifications
- Third Party Applications**
- Security and Login
- Themes
- Settings

MODEL Solutions **epay**

Application Access Granted

Current and Savings Term Deposits Loans and Finances

xxxxxxxxxxxx020 - Savings Account - Regular

- Map All Transactions
- CASA Inquiries
 - CASA Interest Certificate
 - Party CASA Interest Certificate
- CASA
 - E-Statement Subscription
 - Demand Deposit Electronic Statement Download
 - List Demand Deposit Electronic Statement
 - Request Demand Deposit Statement
- Payments
 - Domestic Payment
 - International Draft
 - Bill Payment
 - Domestic Draft
 - International Payout
 - External Transfer
 - Internal Transfer
 - PeerToPeer Transfer
 - Instruction Cancellation
 - Self Transfer
- All Inquiry Transactions
 - Payments Inquiries
 - CASA Inquiries

xxxxxxxxxxxx018 - Savings Account - Regular

Save **Cancel** Back

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Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions
Application Process	The option to enable the access for the application.
Current and Savings/ Term Deposits/ Loans and Finances	The account level access provided for the set of Current and Savings / Term Deposits/ Loans and Finances account numbers to the third party.
Accounts	All the accounts of the user are displayed under the respective account type..
Transactions	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

5. Click the **Application Process** button to enable / disable the access to the third party application.
 - a. If you select **Enable**,
 - i. Click an account type.
The account check boxes are enabled and you can select/deselect any check box to edit access of these accounts to the third party application
 - ii. Select an account check box. The transactions for which the selected account can be accessed appear.
 - iii. Select/Deselect all or any of the transaction checkboxes to define the transactions through which the selected account can be accessed.
6. Click **Save** to save the changes.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard.
7. The **Third Party Consents – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to go back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard.
8. The success message of security question setup appears along with the transaction reference number.
Click **OK** to complete the transaction and navigate back to 'Dashboard.

13.4 Security and Login

Following options in security settings are available in the application:

- Set Security Questions
- Change Password
- SMS and Missed Call Banking

13.4.1 Set Security Questions

Using this option, the user can choose the security questions and maintain the corresponding answers. User will be asked to answer these questions to as the second level of authentication to complete the transaction (if Two FA is configured by Bank/System admin).

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Security and Login > Set Security Question

As a part of first-time set-up of Security Questions, the user selects security questions, from those maintained in the application and provides the answers to these. He saves the answers. At the time of authentication, he's asked these questions and he has to provide an answer that matches with the one he had saved earlier, as a part of the second level of validation.

Set Security Question

The screenshot displays the 'Set Security Question' page in the Futura Bank application. The page header includes the bank logo, user name 'Welcome, Nehal Joshi', and last login time. The sidebar on the left lists various settings, with 'Security and Login' currently selected. The main content area shows a message: 'User Security Questions have not been set up yet.' Below this is a 'Note' box with an icon of a notepad, stating: 'Security questions works as an added layer of security that helps in protecting your account against fraudulent activities. You must: Choose answers that are difficult for others to guess; Choose questions which you have not answered on public or on social media sites.' At the bottom of the main content area, there are three buttons: 'Set up now' (highlighted in blue), 'Cancel', and 'Back'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

To set up security questions:

Note: Since security questions have not been set-up by the user, message will be displayed "Security Questions are not set up yet".

1. Click **Set up now** to set-up security questions. The **Security Question Maintenance** screen appears.

Security Question Maintenance

The screenshot shows the 'Security Question Maintenance' screen in the Futura Bank mobile app. The screen is titled 'Security Question Maintenance' and features a list of security questions and their corresponding answers. The questions are:

- What is the brand of your first mobile? (Answer: ABC brand)
- How many siblings do you have? (Answer: 3)
- In what county were you born? (Answer: India)
- Which sport you like most? (Answer: Football)
- What is your favourite teacher's name? (Answer: John Mathew)

At the bottom of the screen, there are three buttons: 'Save', 'Cancel', and 'Back'. On the right side, there is a 'Note' section with the following text:

Note

Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.

You must:

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites

The top of the screen shows the Futura Bank logo, a search icon, a notification icon with '241', and a welcome message: 'Welcome, Nehal Joshi' with 'Last login 08 May 05:36 PM'. The bottom of the screen contains a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
User Security Questions	
Security Question	Questions available for selection to add to the set.
Answer	The answers corresponding to the security question.

2. From the **Security Questions** list, select the appropriate security question to be added in set.
3. In the **Answers** field, enter the answers corresponding to the security question.
4. Click **Save** to save the changes made.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back** to go back tom previous screen.
5. The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back** to make the changes if any.
The **Security Question Maintenance – Edit** screen with values in editable form screen appears.
The success message of submitting the request appears.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

Security Questions Maintenance - Edit

If the user has already set-up of Security Questions, the application displays the list of security questions. It also allows the user to modify the set of security questions.

To edit the set of security questions:

1. Navigate to Set Security Questions screen, **Set Security Question- View** screen appears.

Security Questions Maintenance - View

The screenshot displays the 'Set Security Question' interface within the Futura Bank mobile application. The page is titled 'Security And Login' and includes a navigation menu on the left with options like Profile, Primary Account Num..., Alerts/Notifications, Third Party Applications, Security and Login (selected), Themes, and Settings. The main content area shows a list of security questions under the heading 'Set Security Question'. The questions are: 'In what county were you born?', 'Which sport you like most?', 'What is your favourite teacher's name?', 'What is the brand of your first mobile?', and 'How many siblings do you have?'. Below the list, there are three buttons: 'Edit', 'Cancel', and 'Back'. A 'Note' box on the right explains that security questions serve as an additional security layer and provides guidelines for choosing questions: they should be difficult to guess and not previously answered on public or social media sites. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
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User Security Questions- View

Security Questions The list of security question, which is the existing set, for the user

2. Click **Edit** to make the changes if any. The **Security Questions Maintenance – Edit** screen with values in editable form appears.

OR

Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.

OR

Click **Back** to go back to previous screen.

Security Questions Maintenance - Edit

The screenshot shows the 'Security Question Maintenance' screen in the Futura Bank mobile app. The screen is titled 'Security Question Maintenance' and displays a list of security questions and their answers. The questions are:

- What is the brand of your first mobile? (Answer: ABC brand)
- In what county were you born? (Answer: India)
- What is your favourite teacher's name? (Answer: John Mathew)
- How many siblings do you have? (Answer: 3)
- Which sport you like most? (Answer: Cricket)

At the bottom of the screen, there are three buttons: 'Save', 'Cancel', and 'Back'. A note on the right side of the screen reads:

Note
Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.
You must:

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites

The top of the screen shows the Futura Bank logo, a search icon, a notification icon with '241', and the user's name 'Welcome, Nehal Joshi' with the last login time 'Last login 08 May 05:36 PM'. The bottom of the screen shows the copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
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User Security Questions- Edit

Questions The list of security question, which is the existing set, for the user.

3. From the **Security Questions** list, view the existing questions. Modify if required.
4. In the **Answers** field, enter the answers corresponding to the security question.
5. Click **Save** to save the changes made.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back** to go back to the previous screen.
6. The **Security Questions Maintenance – Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
OR
Click **Back** to make the changes if any.
7. The **Security Questions Maintenance – Edit** screen with values in editable form screen appears.
OR
Click **Cancel** to cancel the operation and navigate back to '**Dashboard**'.
The success message of security question setup appears along with the transaction reference number.
Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

13.4.2 SMS and Missed Call Banking

This option allows the user to enable/ disable missed call banking and sms banking. Registering for SMS and missed call banking, enables the user to perform certain inquiries /transactions by sending a short message consisting the PIN to the specified number or giving a missed call to the specified contact number.

Using this option the user can also set and reset his PIN of the SMS banking.

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preferences > Security and Login > SMS and Missed Call Banking

SMS and Missed Call Banking

The screenshot displays the 'Security Settings' page for a user named Mack Thomas. The page is divided into a left sidebar with navigation options and a main content area. The sidebar includes: Profile, Primary Account Num..., Alerts/Notifications, Third Party Applications, Security and Login (selected), Themes, and Settings. The main content area has three tabs: 'Set Security Question', 'SMS and Missed Call Banking' (active), and 'Set/Reset Pin'. Under the active tab, there are two toggle switches: 'Missed Call Banking' (turned on) and 'SMS Banking' (turned on). Below these is a 'Set/Reset Pin' section with two input fields for 'Set Pin' and 'Confirm Pin', each with a '4' character limit indicator. A 'Confirm' button is located at the bottom of the form.

Field Description

Field Name	Description
Missed Call Banking	The option for registering / de-registering the user's device to the missed call banking.
SMS Banking	The option for registering / de-registering the user's device to the SMS banking.
Set/ Reset PIN	
Set PIN	Enter the PIN to access SMS banking.
Reset PIN	Re-enter the PIN to access SMS banking.

1. Click the **Missed Call Banking** toggle button to register.
OR
Click the **SMS Banking** toggle button to register.
2. If you click SMS banking:
 - a. In the **Set PIN** field, enter the PIN.
 - b. In the **Reset PIN** field, enter the PIN.
 - c. Click **Confirm**. The success message appears

Note: The Confirm option appears only if SMS Banking is enabled and if a PIN is to be set.

13.5 Themes

Using this option, business user can personalize the view of their application with the desired themes. The list of theme templates are available to the business users for selection, the user can select the desired theme and activate it by clicking the Apply button.

At any point in time, the user can deactivate a theme and activate another one or revert to the default theme.

Pre-requisites

- The user must be a customer of the bank and have valid login credentials
- Bank Administrator has created the themes that are available for business user for personalization

Features supported in application

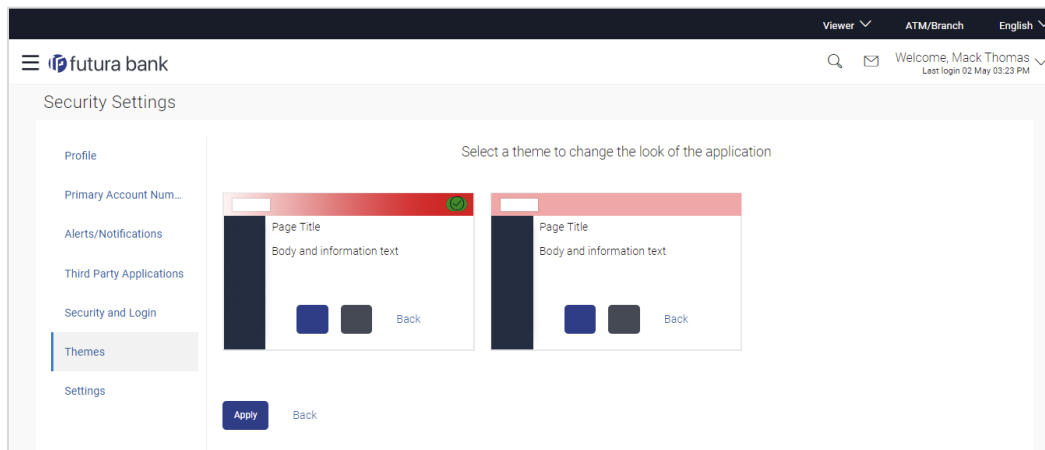
- Apply Theme
- Revert to default Theme

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preference > Themes

To apply the theme:

1. Navigate to the **Theme** tab.

Themes

2. All the themes defined by the bank users get listed here. User can view the colors of the themes in the theme templates being displayed.
3. Select the required theme from the list of available themes.
4. Click **Apply** to apply the selected theme. The selected theme gets activated.
OR
Click **Back** to navigate to previous screen.

13.5.1 Switch to Default Theme


Using this option a corporate user can revert back to the default theme as defined by the bank.

To switch to the default theme:

1. Navigate to the **Theme** tab.

Switch to Default Theme



2. System shows the already selected them with a check icon .
3. Click **Switch to Default Theme** to revert to the default theme. The default theme as defined by the bank gets activated.

13.6 Settings

This option lets the user to disable his alternate login options (Registered Phones/Tablets/Wearables) in case if he loses his phone/device (on which bank's application was installed) and wants to disable his alternate login to prevent it from getting misused by anyone.

This option also lets the user to disable receiving alerts via push notification, disable his alternate login from all his wearable devices and disable feedback popup that appears after every transaction for security reasons.

Through this screen, user can set their preferred delivery mode for receiving One Time Password (OTP). By default 'Both' (SMS and email) mode is selected, the user can disable any of the option.

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preference > Settings

Settings

The screenshot displays the 'My Preferences' settings page for Futura Bank. The page is organized into several sections:

- Registered Phones/Tablets:** Includes toggle switches for Android Devices and IOS Devices, both currently turned off. A note states: "Note: Unregistering will disable alternate login from all mobile devices."
- Registered Wearables:** Includes toggle switches for Android Devices and IOS Devices, both currently turned off. A note states: "Note: Unregistering will disable alternate login from all wearable devices."
- Push Notifications:** Includes toggle switches for Android Devices and IOS Devices, both currently turned off. A note states: "Note: Disabling the service will unregister the device from receiving alerts via push notifications."
- Feedback Preferences:** Includes a toggle switch for Feedback Preferences, which is currently turned on. A note states: "Note: Disabling this will disable the feedback window after every transaction."
- Live Help:** Includes a toggle switch for Live Help, which is currently turned on. A note states: "Note: Disabling this will disable the oracle live feature."
- Preferred Delivery Mode (Only for OTP):** Includes radio buttons for Dispatch Method: SMS, Email, and Both. The 'Both' option is selected.

A note at the bottom of the page states: "Note: The above configured dispatch method is applicable only if OTP is set up as the transaction authentication mode by the bank."

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Field Description

Field Name	Description
Registered Phones /Tablets	
Android Devices	All the android devices on which the user has installed the application.
iOS Devices	All the iOS devices on which the user has installed the application.
Push Notifications	
Android Devices	All the android devices on which the user has enabled the push notifications.
iOS Devices	All the iOS devices on which the user has enabled the push notifications.
Registered Wearables	
Android Devices	All the android wearable on which the user has installed the application.
iOS Devices	All the iOS wearable on which the user has installed the application.
Feedback Preferences	
Feedback Preferences	All the Android and iOS devices on which the user has enabled the feedback preferences.
Live Help	
Live Help	Select this option to enable/disable the live help after every transaction.
Preferred Delivery Mode (Only for OTP)	
Dispatch Method	Select the preferred delivery mode to receive the one time password (OTP). The options are: <ul style="list-style-type: none"> • SMS • Email • Both
<hr/> <p>Note: The preference is applicable only for OTP defined as authentication mode for transactions by the bank.</p> <hr/>	

1. In the **Registered Phones/ Tablets** section, click the **Android Devices** toggle button to un-register.
User's alternate login gets disabled from all the android devices on which he has installed the application.
OR

Click the **iOS Devices** toggle button to un-register.

User's alternate login gets disabled from all the iOS devices on which he has installed the application.

2. In the **Push Notifications**, section, click the **Android Devices** toggle button to un-register. User's notification alerts gets disabled from all the android devices on which he has installed the application.
OR
Click the **iOS Devices** toggle button to un-register. User's notification alerts gets disabled from all the iOS devices on which he has installed the application.
3. In the **Registered Wearables**, click the **Android Devices** toggle button to un-register. User's alternate login gets disabled from all the android wearable on which he has installed the application.
OR
Click the iOS Devices toggle button to un-register. User's alternate login gets disabled from all the **iOS wearable** on which he has installed the application.
4. In the **Feedback Preferences** section, click the toggle button to un-register. The Feedback Preferences gets disabled and feedback pop up screen after every transactions will not appear in all the users android and ios devices.
5. In the **Live Help** section, click the **Live Help** toggle button to register/ deregister live help on your devices.
You will no longer the option of Live Help on your devices on which you have installed the application.
6. You can define delivery preference for dispatch of OTP i.e. whether you want it delivered on SMS or Email or Both. If there is a preference defined, system will dispatch the OTP on preferred delivery mode.

FAQ

1. **If I have more than one iOS devices and I need to deregister one of my devices from the Futura Bank application, can I do so using 'Registered Device' option?**

If you disable 'iOS Devices' in the 'Register Device' option, it will disable your alternate login from all the devices. You need to re-install the application if you want to use it again on that device.

2. **Why there is a need to unregister the devices?**

The unregistering of devices is done in case you have lost your device and you want to disable your alternate login from that device to prevent any misuse of your Bank account.

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14. Limits

Using this option, user (Maker or Approver) can view the daily limits utilized or available for use. The Maker can view his transaction initiation monthly and daily limits, while the approver can view the approval limits allocated to him / her at user level and party level.

The limit has two tabs:

- My Limits
- Corporate Limits

Pre-requisites

Valid limits set up for various transactions.

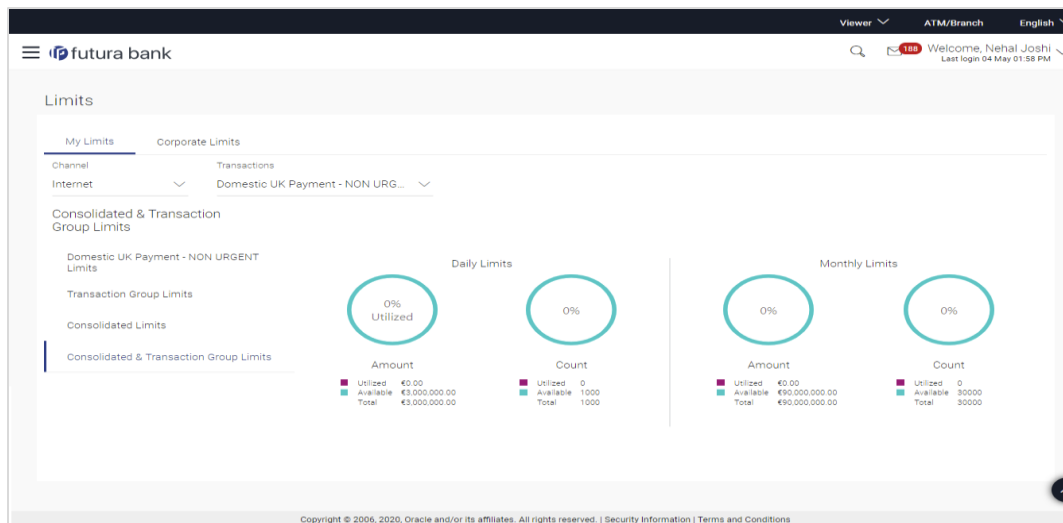
Features Supported In Application

- View user transaction limits (Daily/Monthly)
- View corporate transaction limits (Daily/Monthly)

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Limits

Limits – User Limit



Field Description

Field Name	Description
Channel	Channel for which user limits are displayed.

Field Name	Description
Transaction	<p>Select the transaction from the list of transactions available to the corporate users for setting up the limits.</p> <p>For example transactions such as:</p> <ul style="list-style-type: none"> • International Payment – File level approval • Domestic UK payment – non urgent • File Upload – File Cancellation • Peer to Peer Transfer • International Draft
Transaction Name	<p>The name of the transaction as selected in the above field is displayed.</p>
Min Amount	<p>The per transaction limit - minimum amount.</p>
Max Amount	<p>The per transaction limit - maximum amount.</p>
Transaction Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>
Transaction Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>
Transaction Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>

Field Name	Description
Transaction Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>
Channel Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>
Channel Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>
Channel & Transaction Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>

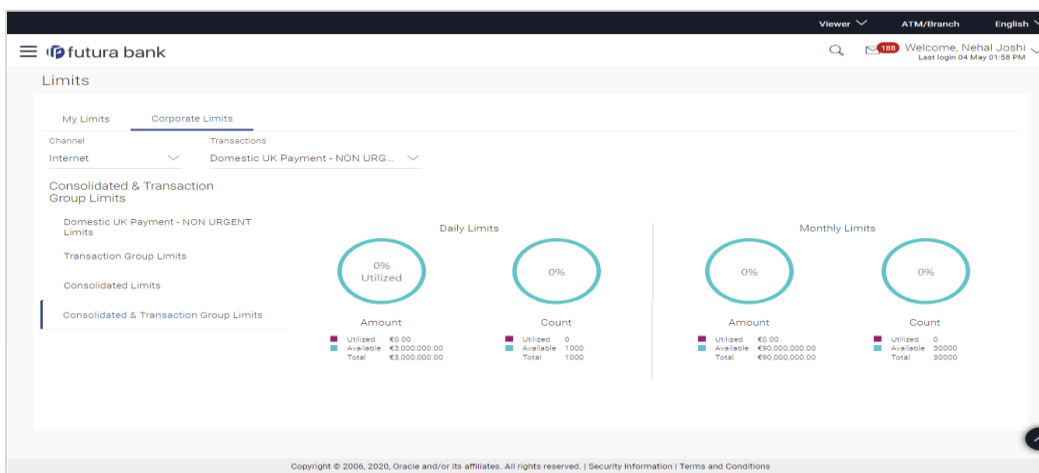
Field Name	Description
Channel & Transaction Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>
Consolidated Limit - Daily Limits	<p>The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>
Consolidated Limit - Monthly Limits	<p>The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>
Consolidated & Transaction Group Limit - Daily Limits	<p>The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>

Field Name	Description
Consolidated & Transaction Group Limit - Monthly Limits	<p>The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>

To view the daily and monthly user limits of a transaction

1. From the **Channel** list, select the appropriate channel to view its limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limit.
4. Click the **Corporate Limits** tab to view the corporate limits.

Limits - Corporate Limit



Field Description

Field Name	Description
Channel	Channel for which corporate limits are displayed.

Field Name	Description
Transactions	<p>Select the transaction for which corporate limits are to be displayed.</p> <p>The options to select are:</p> <ul style="list-style-type: none"> • International Payment – File level approval • Create Bill Payment • Domestic UK payment – non urgent • File Upload – File Cancellation • Peer to Peer Transfer • International Draft • Domestic UK payment – FASTER • Self Transfer • Domestic SEPA Payment – CREDIT • Internal Transfer – File Level Approval • Create Forex Deal • Bill Payment • Domestic Draft • Domestic Payment – IMPS • Domestic Payment – NEFT • Domestic SEPA Payment – Card • Domestic Payment – File Level Approval • International Payout • Mixed Payment – File Level Approval • External Transfer • Domestic UK Payment – Urgent • Internal Transfer • Domestic Payment – RTGS • QR Payment
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.

Field Name	Description
Transaction Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>
Transaction Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>
Transaction Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>
Transaction Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>

Field Name	Description
Channel Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>
Channel Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>
Channel & Transaction Group Limit - Daily Limits	<p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>
Channel & Transaction Group Limit - Monthly Limits	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>

Field Name	Description
Consolidated Limit - Daily Limits	<p>The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>
Consolidated Limit - Monthly Limits	<p>The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>
Consolidated & Transaction Group Limit - Daily Limits	<p>The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>
Consolidated & Transaction Group Limit - Monthly Limits	<p>The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>

To view the daily and monthly corporate limits of a transaction

1. From the **Channel** list, select the appropriate channel to view its limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limit.

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15. Session Summary

The option used by the user to check the log of transactions and login details for the previous five logins. The user can view the entire session summary of the previous five logins, login and logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.

How to reach here:

Dashboard > Toggle Menu > Account Settings > Session Summary

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
04 May 2020 02:46:47 PM	04 May 2020 02:46:47 PM		10.76.61.216
04 May 2020 02:32:39 PM	04 May 2020 02:32:39 PM		10.191.204.225
04 May 2020 02:23:18 PM	04 May 2020 02:23:18 PM		10.191.247.81
04 May 2020 01:58:09 PM	04 May 2020 02:13:01 PM		10.191.247.81
04 May 2020 01:42:07 PM	04 May 2020 01:51:30 PM		10.76.61.216

Page 1 of 1 (1-5 of 5 items) | < 1 >

Ok Cancel

Field Description

Field Name	Description
Start Date & Time	The start date and time of the session.
End Date & Time	The end date and time of the session.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	IP address from where channel is accessed.

Field Name	Description
Transaction Name	Name of the transaction, which is accessed in the session.
Status	Status of the transaction.
Transaction Date & Time	The date and time of the transaction.

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16. Personalize Dashboard

Dashboard personalization feature provides an ability to the business users to reconfigure and customize their dashboards around the tasks and information they use most frequently. This feature will enable business users to create their own dashboard that is easier to navigate, making every visit more efficient.

Corporate users can reconfigure/ customize their dashboards by dragging and dropping the desired widget at desired location while configuring new dashboard to add more widgets. The users can also move the widgets already present in the dashboard to the desired location using this function. The user can also change the size of the widget (expand and compress) and can remove the widget if desired. The widgets on the dashboard auto adjust itself according to the place available on the dashboard.

OBDX dashboards are responsive and can adapt to any size of device that Bank wants to enable for the customers. User can preview his dashboard for different form factors i.e. desktop, mobile and tablet. An option to revert to the default dashboard (configured by bank) is also provided.

Note:

- 1) Dashboard personalization feature is currently not supported by mobile and tablet devices.
 - 2) Widgets available for selection for users are on the basis of the widget access given to the associated application role of the user for Internet touch point.
-

Prerequisites

- Transaction access is provided to the corporate user
- Widgets are available for designing the dashboard

Features supported in application

- Personalize/ Customize the Dashboard
- Revert to default dashboard

How to reach here:

Dashboard > Toggle Menu > Account Settings > Personalize Dashboard

16.1 Personalize Dashboard

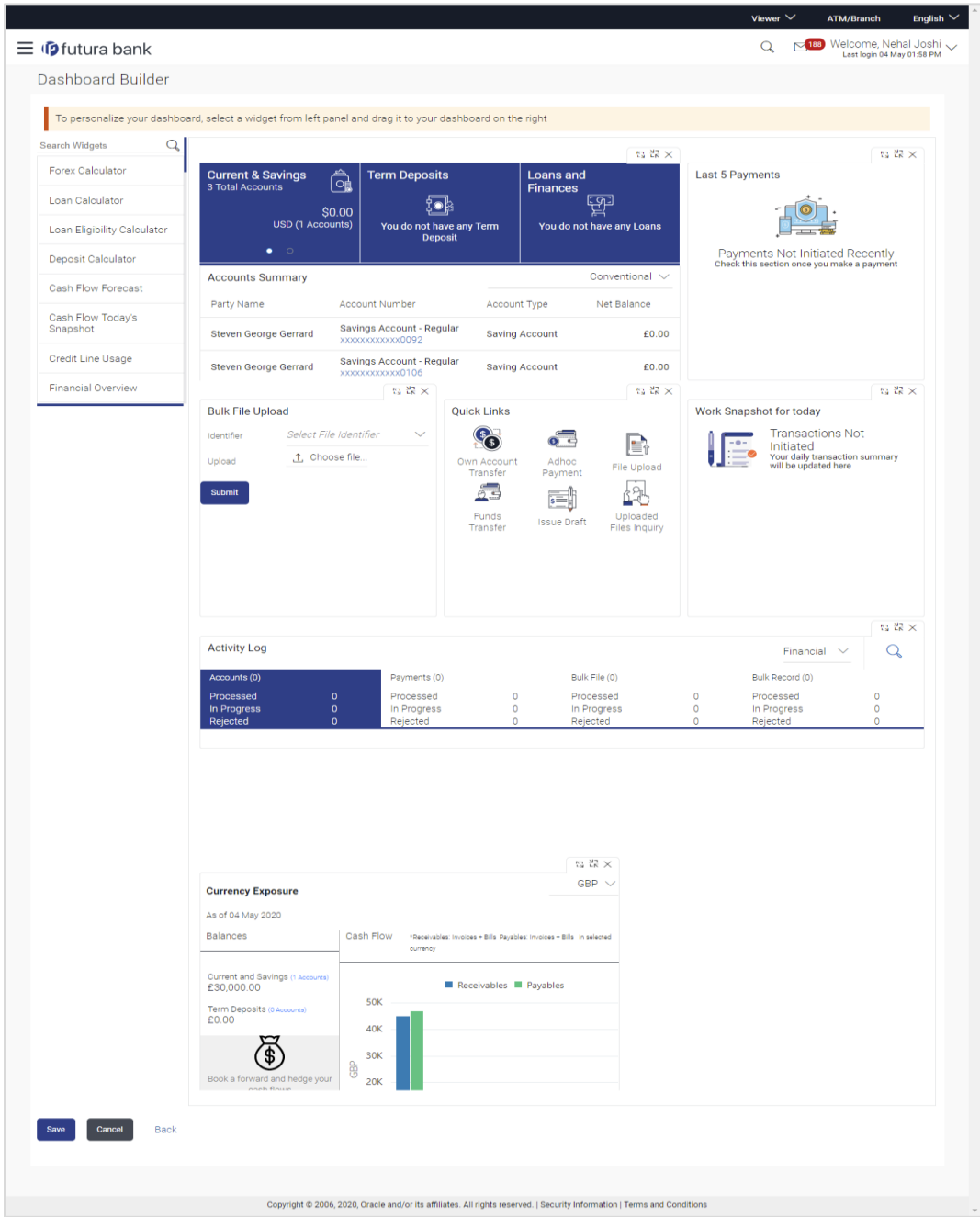
Using this option corporate users can customize their dashboard according to their convenience. A default dashboard is displayed as the user navigate to the Personalize Dashboard option. User can change the placing and even can drag and drop new widgets available from the list of widgets.

User can change the widget size (expand and compress) as per his requirement and can remove the widgets.


To customize the dashboard:


1. Navigate to the **Personalize Dashboard** screen.

Personalize Dashboard



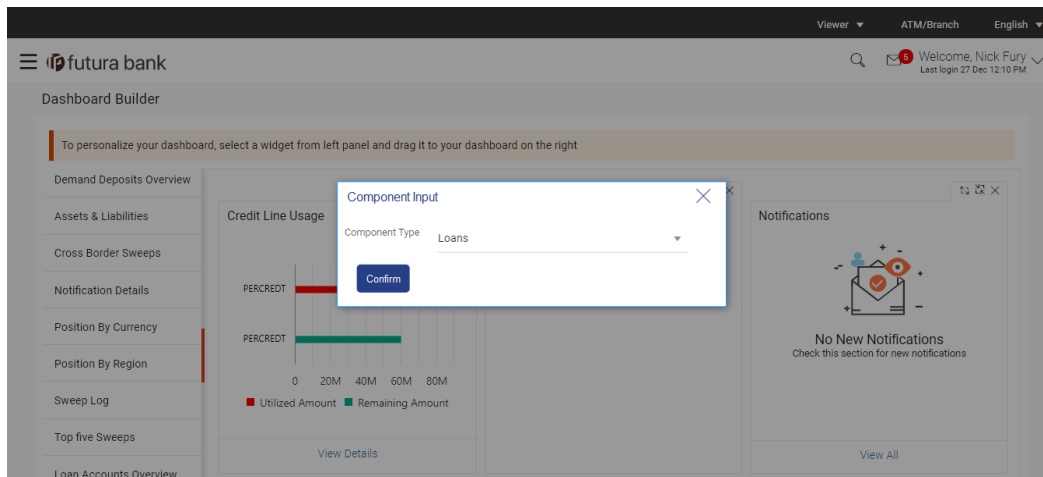
2. Drag and drop the desired widgets from the widget list.
 OR
 In the **Search Widget** field, enter the name of the widget that you want to appear on the dashboard and click .
 OR
 Drag and drop widgets of the dashboard to the desired location. System highlights the area where the widget can be dropped.
3. Click on the upper right corner of the widget, if you want to expand the widget.
 OR

Click  on the upper right corner of the widget, if you want to compress the widget.
OR

Click  on the upper right corner of the widget, if you want to remove the widget from the dashboard.

- If the selected widget has multiple widgets on the same like quick links, select the required widget that you want to appear on the dashboard.

Select Widget



Field Description

Field Name	Description
Component Type	Select the component type, which you want to appear on your dashboard. This field is applicable only if the selected widget has multiple components.

- From the **Component Type** list, select the widget component type that you want to appear on the dashboard.
 - Click **Confirm**. The selected component appears as a widget on the selected location of your dashboard.
- Click **Save** to save the template.
OR
Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.
OR
Click **Back** to navigate to previous screen.
 - The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.
OR
Click **Back** to navigate to previous screen.
OR
Click the **Desktop/ Tab/ Mobile** icon to review the template in desktop, tab or mobile mode.

7. The success message appears.
Click **Go to Dashboard** to view your customized dashboard.

Note: Once the user personalizes his dashboard, the same is available as 'My Dashboard' under the Dashboard selection drop-down on the top navigation bar. His default dashboards (set by the bank depending upon his roles) will also be available for selection from the same drop-down.

16.2 Revert to default dashboard

Using this option a corporate user can revert back to the default dashboard as defined by the bank.

To switch to the default dashboard:

1. Navigate to the **Personalize Dashboard** screen.

Switch to Default Dashboard

The screenshot displays the 'Dashboard Builder' interface for Futura Bank. The top navigation bar includes 'Viewer', 'ATM/Branch', and 'English'. The user is logged in as 'Welcome, Nehal Joshi' with the last login on 04 May 01:58 PM. The dashboard builder area contains several widgets:

- Current & Savings:** 3 Total Accounts, USD \$0.00 (1 Account).
- Term Deposits:** You do not have any Term Deposit.
- Loans and Finances:** You do not have any Loans.
- Last 5 Payments:** Payments Not Initiated Recently. Check this section once you make a payment.
- Accounts Summary:**

Party Name	Account Number	Account Type	Net Balance
Steven George Gerrard	xxxxxxxxxxxx0092	Savings Account	£0.00
Steven George Gerrard	xxxxxxxxxxxx0106	Savings Account	£0.00
- Bulk File Upload:** Identifier: Select File Identifier. Upload: Choose file... Submit button.
- Quick Links:** Own Account Transfer, Adhoc Payment, File Upload, Funds Transfer, Issue Draft, Uploaded Files Inquiry.
- Work Snapshot for today:** Transactions Not Initiated. Your daily transaction summary will be updated here.
- Activity Log:**

Accounts (0)	Payments (0)	Bulk File (0)	Bulk Record (0)
Processed: 0	Processed: 0	Processed: 0	Processed: 0
In Progress: 0	In Progress: 0	In Progress: 0	In Progress: 0
Rejected: 0	Rejected: 0	Rejected: 0	Rejected: 0
- Currency Exposure:** As of 04 May 2020. Balances: Current and Savings (1 Account) £30,000.00, Term Deposits (0 Accounts) £0.00. Cash Flow: Receivables (blue bar) ~45K, Payables (green bar) ~45K.

At the bottom of the dashboard builder, there are buttons for 'Switch to Default', 'Save', 'Cancel', and 'Back'.

2. Click **Switch to default** to revert to the default Dashboard. The Dashboard Restore pop-up message, prompting the user to confirm the restoration of default Dashboard appears.

OR

Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.

OR

Click **Back** to navigate to the previous screen.

3. Click **Confirm**.

OR

Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.

4. The success message appears.

Click **Go to Dashboard** to view the default dashboard.

FAQ

1. **Can I design new widgets using Dashboard Builder functionality?**

No, designing of a new widget is not allowed using this functionality. User can use the existing widgets and can design his dashboard.

2. **Can I design different dashboards for different device types (desktop, mobile and tablet) using one template?**

No, you cannot design different dashboards for different devices. However you can preview the designed dashboard for different devices on the review page.

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17. Alert Subscription

Using this option, user can subscribe or unsubscribe the alerts. These alerts are triggered on events that are configured in the system for alerts.

The users can subscribe to alerts which can be delivered through E-mail, SMS, on screen alert or through push notifications.

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

Pre-requisites

- User has provided his contact details such as email id and Mobile number
- User has subscribed to receive alerts, and or the bank sends certain mandatory alerts to all users.

Features Supported In Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > Toggle Menu > Account Settings > Alerts Subscription

To subscribe to alert:

1. Click on the Alert Subscription from Account setting. The **User Alert Subscription** screen appears.

Alert Subscription

Viewer ATM/Branch English UBS OBPM 14.4 HEL Branch

Welcome, Kia Thomas
Last login 01 Sep 03:18 PM

User Alerts Subscription

Party ID
***462
Party Name
Gloria Rodrigues
User Name
corpuser1





Select Module	Select Account	Subscribe Alert Modes
<ul style="list-style-type: none"> Current And Savings Loan Party Term Deposits 	<div style="margin-bottom: 5px;">Search...</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Select All Accounts</div> <div style="margin-bottom: 5px;">xxxxxxxxxxxx0013 Subscribed</div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> xxxxxxxxxxxx0024</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> xxxxxxxxxxxx0057</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> xxxxxxxxxxxx0046</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> xxxxxxxxxxxx0035</div> <div style="text-align: center; font-size: small;">Page 1 of 1</div>	<div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Map All Modes</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> PUSH NOTIFICATION <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> ON SCREEN <input checked="" type="checkbox"/> EMAIL </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Account Status Changed</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Account Statement Generated</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> ATM Cash Withdrawal</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Account Balance Changed</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Bill Payment Debited</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Cash Deposited</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Cash Refund Credited</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Cheque Clearance Credited</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Cheque Clearance Debited</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="margin-bottom: 5px;"><input checked="" type="checkbox"/> Debit Card Payment</div> <div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> Push Notification <input checked="" type="checkbox"/> SMS <input checked="" type="checkbox"/> On Screen <input checked="" type="checkbox"/> Email </div> <div style="text-align: center; font-size: small;">Page 1 of 3 (1-10 of 27 items)</div> <div style="text-align: center; margin-top: 5px;"> Save </div>

Confirm
Back

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Field Description

Field Name Description

Party ID	Party ID in masked format.
Party Name	Party Name is masked Format
User Name	User Name for whom alert maintenance is being set up
Module Name	Name of the module to which alerts is maintained (e.g. CASA,TD,LOAN)
Account Number	Account number displayed in masked format, for which the user is viewing/ updating the alert subscription.
	<p>Note:</p> <ul style="list-style-type: none"> • Corporate User will be allowed to select and setup alert subscription for multiple or all accounts in single maintenance. • Once the subscription is done for an account that account will be shown with a 'Subscribed' tag. • Corporate User will be able to quick search account number from search panel for the alert subscription
Alert Type	Type of alert. Profile and Payments alerts, are default alerts
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: <ul style="list-style-type: none"> •  Email: alert is to be sent as an email •  SMS : alert is to be sent as an SMS on the user's mobile number •  On screen Mailbox: on screen, alert sent to user's mailbox •  Push Notification: notifications are sent as a banner or pop-up message on the user's mobile number

Note: The selected mode has  icon against it.

Corporate User will be allowed to map all modes of alerts subscription for all the transactions in one go for the selected account

2. From the **Account Number** list, select the appropriate account.
3. Select the desired **Alert Type** and click the required **Send Alert Via** option.

4. Click **Save** Changes to save the changes.
OR
Click **Cancel** to cancel the transaction.
5. The Review screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and navigate back to 'Dashboard'.
6. The success message along with the transaction reference number appears. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Alert Options** to access other alert options.

FAQ

1. **Which alerts can the corporate user subscribe or unsubscribe, for himself?**

The alerts, which are not mandatory, can be subscribed or unsubscribed, by the corporate user.

2. **What if a corporate customer wants to opt-out of alerts?**

The corporate user can unsubscribe the alerts as per his requirement. Please note that the customer will continue to receive the mandatory alerts irrespective of his choice on the subscribed alerts.

18. Security Question Authentication

The security question is configured as two factor authentication mechanism and as per the level of authentication configured, it is executed. User has to answer the security questions to execute the transaction successfully.

For security question authentication:

1. In the transaction review screen, verify the details, and click **Next**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
2. The Two Factor Authentication (2FA) screen appears.
3. For the Security Question based Two Factor Authentication, in the **Answers** field, enter the answers corresponding to the security question

Security Question Authentication

Field Description

Field Name	Description
Questions	The list of security questions set for the Two Factor authentication.
Answer	The answers corresponding to the security question.

4. Click Next to go to the next level of authentication (if applicable).
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

- Complete the Two Factor Authentication, and click **Confirm**

The success message appears along with the transaction reference number. Click **OK** to complete the transaction and navigate back to 'Dashboard'.

OR

Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

18.1 One Time Password Authentication

One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. User has to enter the received code to complete the process. User can click on Resend Code, to receive the code again (if not received or expired).

For OTP verification:

- In the **Verification Code** field, enter the code as received.
OR
Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired.

Verification

The screenshot shows the Futura Bank One Time Verification interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and user information: 'Welcome, Nehal Joshi' and 'Last login 08 May 05:36 PM'. The main content area is titled 'Verification' and 'One Time Verification'. It contains a message: 'A verification code has been sent to your registered mobile number. Please enter that code below to complete the process'. Below this is a 'Verification Code' input field with a masked code '.....' and a 'Resend Code' button. There is also an 'Attempts Left' indicator showing '4' and a 'Reference Number' field containing '95539'. At the bottom of the form are 'Submit' and 'Cancel' buttons. A footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Verification Code	The code sent to the customer's registered email id or on their mobile number.

- Click **Submit**.
On successful authentication, the user is allowed to proceed with the transaction.

FAQ

1. Why is there a need for a One-Time Password (OTP)?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

2. When do I key in the OTP and how do I receive the OTP?

When you make an online transaction using your credit/debit card, OTP is set up will be required. OTP will be sent to your mobile phone via SMS or email.

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19. E-Receipts

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. E-receipts are proof of payment, showing that a payment or a transaction has been done in the bank account. Alternately e-receipts can be generated from the transaction journey page, on the dashboard – for all completed transactions.

An e-receipt displays the transaction name, transaction details along with date and time stamp. It's a configurable feature; the user can view the E-receipt button on the transaction only if it is configured (this is done by the bank, when the user requests for the feature)

Pre-requisites

- User has a Current and/or Savings account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

Features Supported In Application

- Provide e-receipts for a transaction

19.1 Example for e-receipt generation

To transfer the money to existing payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.

Make Payment - Existing Payee

The screenshot shows the 'Make Payment' page on the Futura Bank website. The 'Transfer Type' is set to 'Existing Payee'. The payee is 'A abcDom'. The account number is '1111111111', the account type is 'Domestic', and the account name is 'abcDom'. The bank details are '12345,RAVBANK,TESTsteeet name'. The transfer amount is £100.00 GBP. The transfer date is 21 May 2020. The type of transfer is 'Non-urgent' and the correspondence charges are 'SHARED'. There is a 'Pay' button and a 'Cancel' button at the bottom.

Transfer Type
 Existing Payee My Accounts

Payee
 A abcDom

Account Number: 1111111111
 Account Type: Domestic
 Account Name: abcDom

Bank Details
 12345,RAVBANK,TESTsteeet name

Transfer From
 xxxxxxxxxxxx0097
 Balance: £20,166.67

Amount
 GBP £100.00
 View Limits

Transfer When
 Now Later

Transfer Date
 21 May 2020

Type of Transfer
 Non-urgent

Correspondence Charges
 SHARED

Note
 Payment
 72 Characters Left

Pay Cancel

Transferring money has never been easier!
 Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts.
Haven't registered your payee yet? No problem! Use the Adhoc Transfer service to transfer money.
Did you know? You can transfer money towards multiple payees at once from the Multiple Transfers option

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2. From the **Payee** list, select the payee towards whom funds are to be transferred. The details of the selected payee appear.
3. From the **Transfer From** account list; select the account from which the transfer needs to be made.
4. From the **Currency** list, select the appropriate currency for the amount to be transferred. (Applicable for international payees only. For domestic and internal payees, currency gets defaulted.)
5. In the **Amount** field, enter the transfer amount.
6. If user clicks **Book New Deal** to book the new forex deal. The **Initiate Forex Deal Booking** screen appears.
7. If user selects the checkbox **Use Pre-Existing Deals** to select an existing forex deal.
8. In the **Deal Number** field, enter the forex deal number.
Click **Verify**. The deal details of selected deal appear.
OR
Select deal from the Lookup by clicking the **Lookup Deal Number** link.
In the **Search by Deal Number** field, enter the forex deal number to be searched.
Click to search. The list existing forex deal appears.
Click on **Deal Number** field, to select the appropriate deal from the list.
Click **Proceed** to continue the transaction with selected deal.
The deal details of selected deal from Lookup appear.
Click **Reset** to clear the entered details.
9. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - a. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, select the date on which you want the transfer to be initiated from the **Transfer Date** field.
10. If the transfer type is **Domestic**, in the **Pay Via** field, select the appropriate network for payment.

If the transfer type is Domestic India region, only those networks that are enabled, based on transfer details defined, will be selectable. Select a network of choice.
11. If the transfer type is **International**, select the appropriate option from the **Correspondence Charges** list.
 - a. In the **Transfer via Intermediary Bank** field, select the appropriate option.(Applicable for international payees only.)
 - b. If you have selected Yes option in the **Transfer via Intermediary Bank** field, select the appropriate network for payment in the Pay Via field.
 - i. If you select **Swift** option:
 1. In the **SWIFT Code** field, enter the SWIFT code or search and select it from the lookup.
 2. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - ii. If you select **National Clearing code** option:
 1. In the **National Clearing code** field, enter the National Clearing code or search and select it from the lookup.
 2. Click **Verify** to fetch bank details based on Bank Code (BIC).
 - iii. If you select **Bank details** option:

1. In the **Bank Name** field, enter the bank name.
 2. In the **Bank Address** field, enter the complete address of the bank.
 3. From the **Country** list, select the country of the bank.
 4. From the **City** list, select the city to which the bank belongs.
- iv. From the **Payment Details** list, select the appropriate purpose of transfer. (Applicable for international payees only.)
12. In the **Note** field, specify a note or remarks.
 13. Click **Pay** to initiate the payment.
OR
Click **Cancel** to cancel the operation and to navigate back to the dashboard.
 14. The **Make Payment - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to navigate to the **dashboard**.
OR
Click **Back** to navigate back to the previous screen.

Note: If a standing instruction or a pay later transfer is due to the payee within the next X days (as configured), a warning message will appear on the review page intimating the user about the same. This is applicable only if the transfer being initiated is an internal or domestic transfer.

15. The success message appears along with the transaction reference number, status and transaction details.
Click **Go to Dashboard** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The favorite transaction is added. For more information, refer **Favorite** transaction.
OR
Click the **e-Receipt** link to download the electronic receipt. E-receipt

McLeods M Chemicals		27 Dec 2019 07:04:18
INTERNATIONAL PAYMENT PAY NOW		
Reference Number	1936114519800005	
UETR	348d986e-31f4-493d-8961-a430dfc7eb8a	
Transfer To	BankDetail	
Account Type	International	
Account Number	123456	
Account Name	McLeods Bank	
Payee Address	Address Line 1	
	Address Line 2	
	City	
	US	
Bank Details	Bank Details Name	
	Bank Address 1	
	Texas	
	US	
Transfer From	xxxxxxxxxxxx0156	
Amount	EUR1,000.00	
Transfer When	30 Jan 2019	
Correspondence Charges	Shared	
Payment Details	434	
Note	/ACC/	
<p>.....</p> <p>This is computer generated receipt no signature required.</p> <p>Electronic Receipt owns no official legal effect. You may go to branch to get the paper receipt.</p>		

FAQ

1. Can the user download or print e-receipt?

Yes, the user can download or print e-receipt.

[Home](#)

20. Mailbox

Mailbox is a two way communication channel between the Bank Administrator and the business user. Mailbox shows the list of messages to the user with date and time, message subject and content. Customers can send mail messages to the bank with specific pre-defined subjects for their queries / complaints / feedback, via the secured mailbox facility which will be delivered to either OBDX Bank administrator or to the UBS user (using UBS Interactions Module) depending upon the day 0 configuration.

In addition customers can view alerts generated and sent by the Bank on various events.

Prerequisites:

- User has a valid account or relationship with bank with online banking enabled

Features Supported In Application

The major components of mailbox are:

- **Compose** – This allows customer to select predefined subject and initiate a mail with queries/ complaint/ feedback.
- **Inbox Folder** - where customers can view messages replied by bank administrators. And also can reply and delete these mails.
- **Sent Mail Folder**- This allows user to view the mails sent by logged in user. Also an option is provided to delete the mails.
- **Deleted Mail Folder** - This allows the user to view mails deleted from user's inbox and sent folders. User can permanently delete the mails.
- **Alerts** – View alerts sent by the bank to the logged in user's mailbox. The user has an option to delete the alerts.
- **Notifications** - This section allows the user to view all the notifications sent by the bank.

How to reach here:

Dashboard > Toggle Menu > Mailbox > Mails
OR

Dashboard > Click  >View All > Mails

20.1 Mails

The Mails functionality is subdivided into the following sub-sections:

- **Compose Mail:** initiate new mail about any issue, query or feedback
- **Inbox:** View messages received
- **Sent Mail:** View the messages that have been sent by the by logged in user
- **Deleted Mail:** View the messages deleted by logged in user from Inbox and Sent Mail folder

Mailbox - Mails

The screenshot shows the Futura Bank Mailbox interface. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user profile for Leo Thomas with the text 'Welcome, Leo Thomas' and 'Last login 08 May 02:00 PM'. Below the navigation bar, the 'Mailbox' section is visible, containing a sidebar with 'Inbox (64)', 'Sent Mail', and 'Deleted Mail'. The main area displays a list of 10 email items with columns for 'From', 'Subject', and 'Received'. The 'Received' column shows dates and times ranging from 20 Apr 2020 to 07 May 2020. A 'Cancel' button is located at the bottom left of the mailbox area. 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'.


	From	Subject	Received
<input type="checkbox"/>	Administrator User	Re :Block Debit / ATM card	07 May 2020 03:36:54 PM
<input type="checkbox"/>	Vikram Gupta	Block Debit / ATM card	07 May 2020 03:29:51 PM
<input type="checkbox"/>	Pizza Retail	Open New Bank Account	07 May 2020 03:25:36 PM
<input type="checkbox"/>	SWATI THITE	Re :Change Communication Address	05 May 2020 02:20:35 PM
<input type="checkbox"/>	Sweta Thakur	Re :Change Communication Address	05 May 2020 02:15:39 PM
<input type="checkbox"/>	Pizza Retail	Change Communication Address	05 May 2020 02:13:44 PM
<input type="checkbox"/>	Pizza Retail	Term Deposit Certificate	30 Apr 2020 04:32:47 PM
<input type="checkbox"/>	Pizza Retail	Change Communication Address	30 Apr 2020 10:48:50 AM
<input type="checkbox"/>	Williamson Son1	Block Debit / ATM card	29 Apr 2020 10:33:47 AM
<input type="checkbox"/>	Vikram Gupta	Change Communication Address	20 Apr 2020 12:05:07 PM


Field Description

Field Name	Description
Compose Mail	An option to compose new mail.
Inbox	Lists the messages sent by Bank.
Sent Mail	List the messages sent by logged in user.
Deleted Mail	List the messages deleted by logged in user from Inbox and Sent Mail.
Subject	The descriptive synopsis of the message. Click the link on subject of the mail to access the message details
Received	Date and time when the message was exchanged.

To access the mails:

1. Click the required option.
 - a. If you click the **Inbox** option, the **Mailbox** screen with received messages appears; click individual message to view the details.
 - b. If you click the **Sent Mail** option, the Mailbox screen with sent messages appears; click individual message to view the details.
 - c. If you click the **Deleted Mail** option, the Mailbox screen with deleted messages appears; click individual message to view the details.

2. Click  to refresh the mailbox.
OR

To delete multiple messages, select the check box(s) and click  .

OR
Click **Cancel** to cancel the transaction.

20.1.1 Compose Mail

The user can initiate a mail communication with the bank through this option. However there is no option to enter recipient's email id. For sending a mail to the bank, user needs to select the intended account and the subject for which the message has to be sent. Doing so, helps bank to direct the user's concern / query to the desired team for quicker and accurate resolution.

How to reach here:

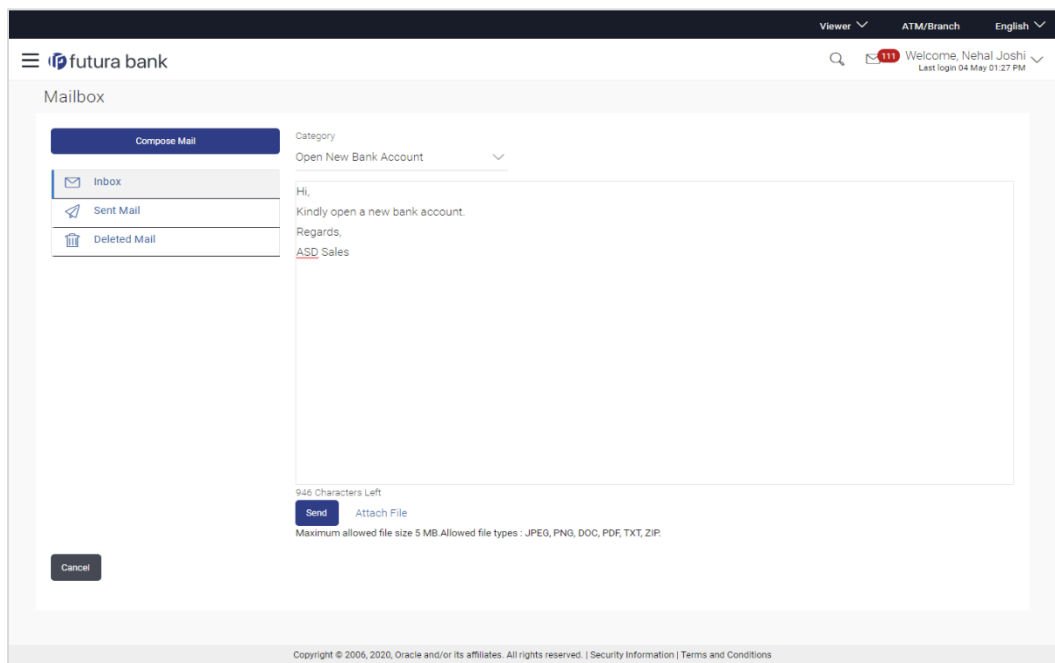
Dashboard > Toggle Menu > Mailbox > Mails > Compose Mail
OR

Dashboard > Click  >View All > Mails > Compose Mail

To send a message:

1. Click **Compose Mail**. The **Mailbox** screen appears.

Mail Box



Field Description

Field Name	Description
Category	Select the category/ subject related to which the message has to be sent.
Party	Select the party with the reference to which the message has to be sent.
Message	The text message to be sent to the bank.

2. From the **Category** list, select the appropriate option.
3. From the **Party** list, select the desired party.
4. In the **Message** section, enter the message.
5. Click **Attach File**, to attach a file to be sent along with the mail.
6. Click **Send**.
The success message appears.
OR
Click **Cancel** to cancel the transaction and to go back to the dashboard.

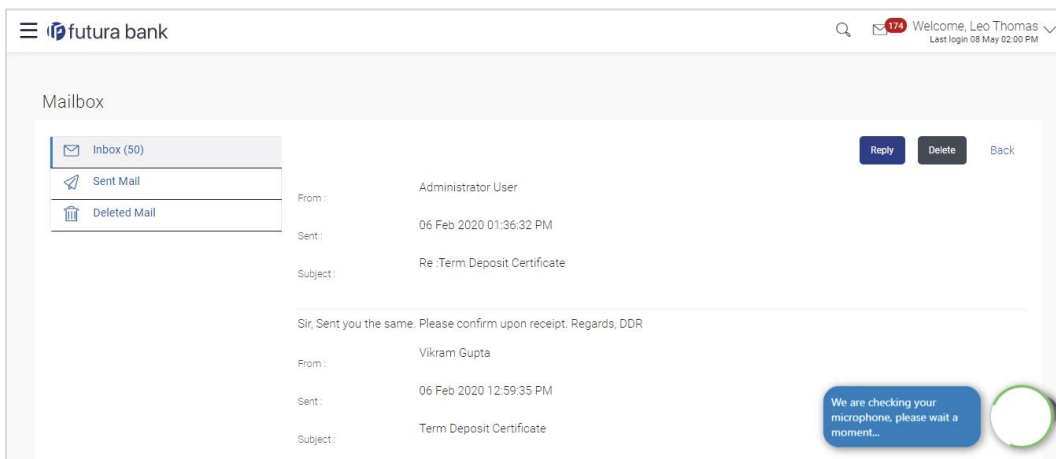
20.1.2 Mailbox – Inbox

Click on **Inbox** to view the messages received. Click on the sender's name, to view the individual message.

To view the received mails:

1. In the **Mailbox** screen, click the **Inbox** option.
2. The **Mailbox** screen with received messages list appears; click individual message to view the details.

Mailbox – Inbox Message Details



Field Description

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

Message Details

From	Name of the sender who has sent the mail.
Sent	Date and time on which the message was received.
Subject	Subject of the received message.

Field Name	Description
Mail Chain	<p>The message record contains:</p> <ul style="list-style-type: none">• Actual contents of the message• Date and time on which each message was sent• Sender of the message, that is the bank admin or the user <hr/> <p>Note: A mail chain is formed when there are multiple mails with the same subject line.</p> <hr/>

3. Click the required message that you want to view.

OR

Click  to refresh the mailbox.

OR

Select message and click  to delete the message.

The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message.

OR

Click **Delete** to delete the message.

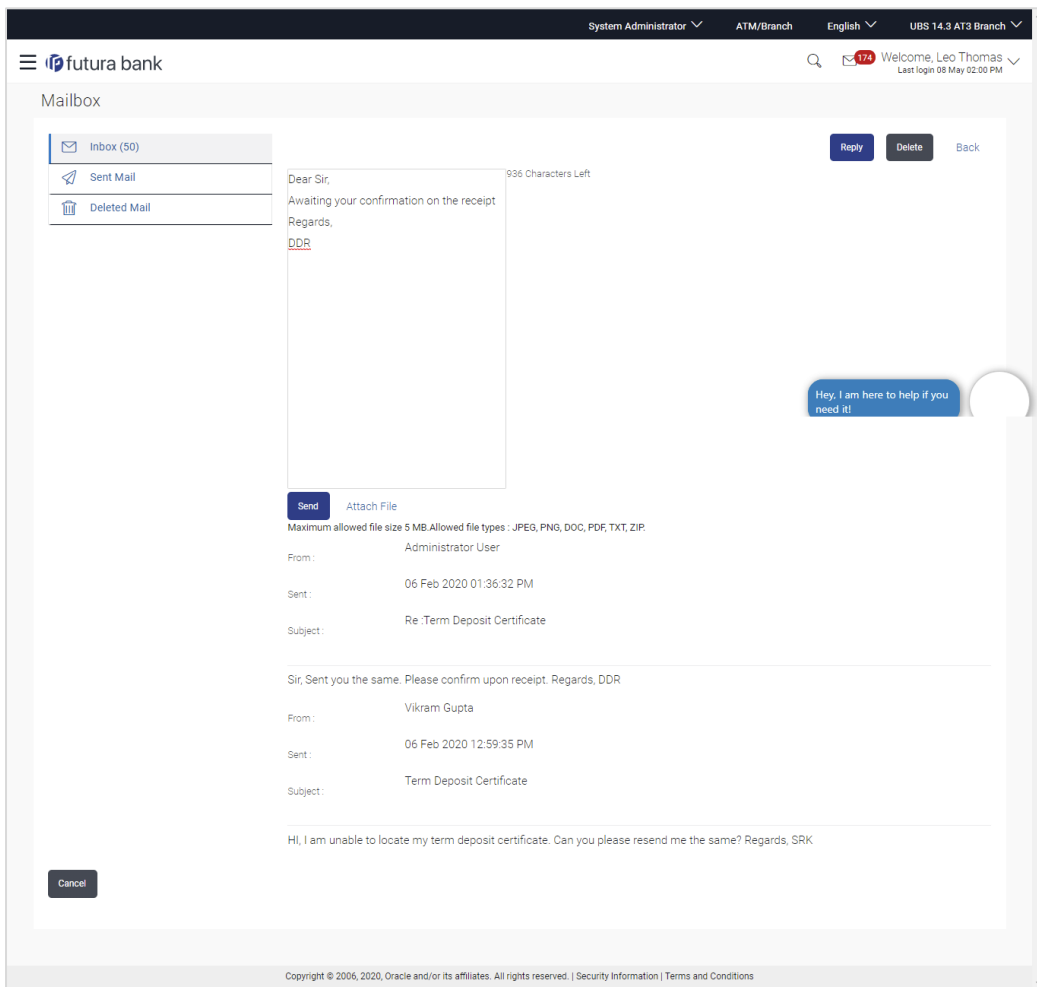
OR

Click **Go Back** to navigate to the previous page.

OR

Click **Cancel** to cancel the transaction and to go back to the dashboard.

Mailbox – Inbox Reply Message



Field Description

Field Name	Description
Message - Reply	This section displays the reply section.
Message	The message to be sent to the bank.

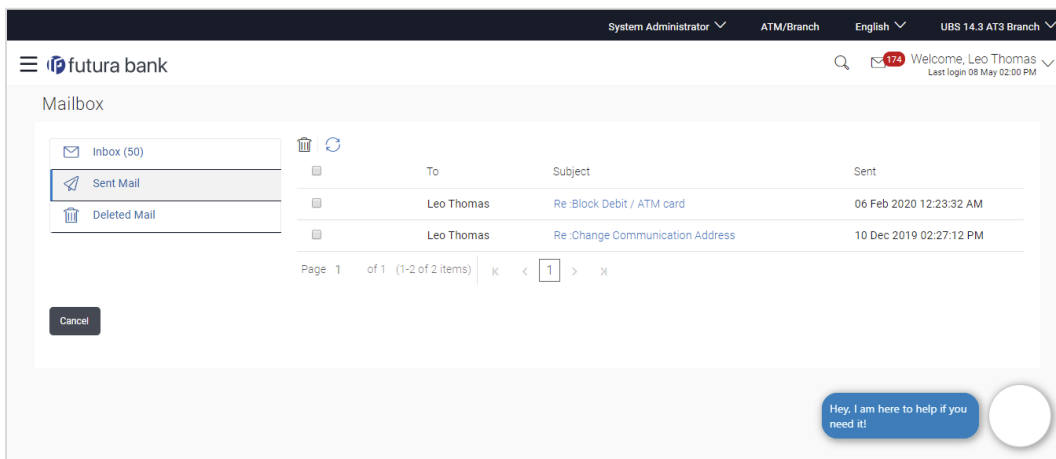
20.1.3 Mailbox – Sent

This option displays all the messages sent by the user. The messages are either sent to the UBS, if the mailbox is configured with the interaction module of UBS or sent to the OBDX system if the mailbox is configured with the OBDX.

To view the sent messages

1. In the **Mailbox** screen, click **Sent mail** option.
2. The **Mailbox** screen with sent messages list appears; click individual message to view the details.

Mailbox – Sent Mails



Field Description


Field Name	Description
Subject	Subject of the message.
Sent	Date and time on which the message was sent.

3. Click the required sent message that you want to view.

OR

Click  to refresh the mailbox.

OR

To delete multiple mails, select the check box (s) against the mail, and click  to delete the message.

4. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply the received message. The success message appears.

OR

Click **Delete** to delete the message.

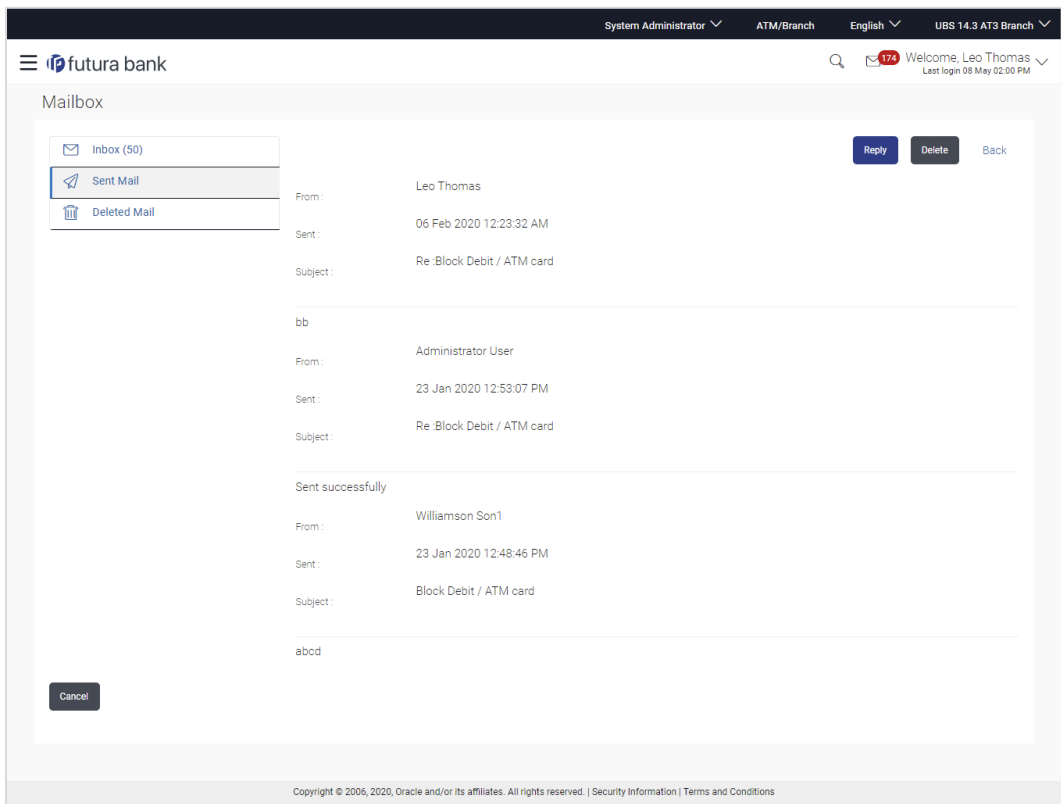
OR

Click **Back** to navigate to the previous screen.

OR

Click **Cancel** to cancel the transaction and to go back to the dashboard.

20.1.4 Mailbox – Sent Mails – Details



Field Description

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

Message Details

This section displays the detailed message.

From The name of the sender who has sent the mail.

Sent Date and time on which the message was sent.

Subject Subject of the sent message.

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

- | | |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mail Chain | The message record contains: <ul style="list-style-type: none">• Actual contents of the message• Date and time on which each message was sent• Sender of the message, that is the bank admin or the user |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Note: A mail chain is formed when a user sends a mail to bank administrator and he replies back.

Message - Reply

This section displays the reply section.

Message	The message to be sent to the bank.
----------------	-------------------------------------

1. Click the required sent message that you want to view.
2. The **Mailbox** screen with detailed message record appears; click **Reply** if you want to reply to the received message. The success message appears.
 - OR
 - Click **Delete** to delete the message.
 - OR
 - Click **Back** to navigate to the previous page
 - OR
 - Click **Cancel** to cancel the transaction and to go back to the dashboard.

20.1.5 Mailbox – Deleted Mail

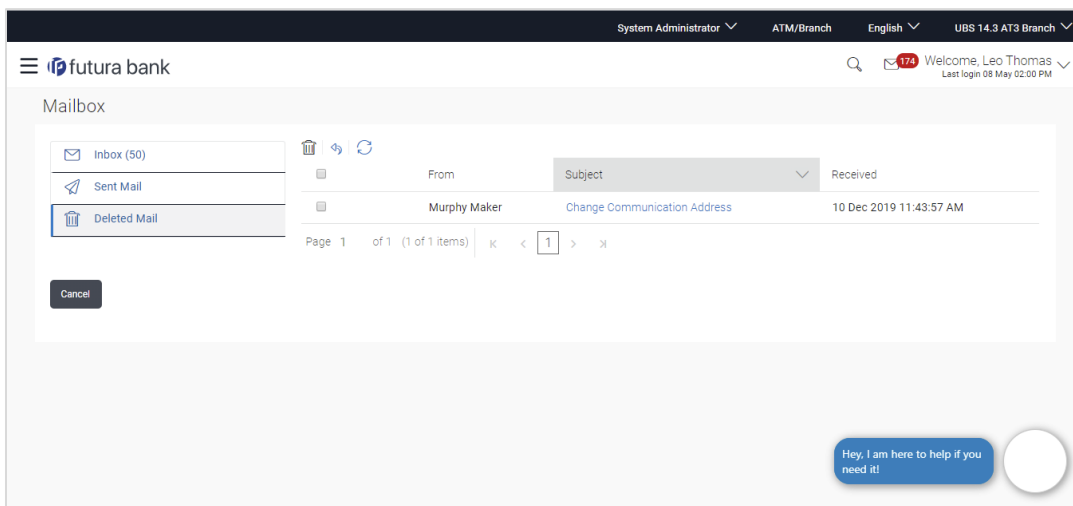
This option displays all the messages that are deleted by the user from Inbox and Sent Mail folders.

To view the deleted messages

1. In the **Mailbox** screen, click **Deleted Mail** option.

The **Mailbox** screen with deleted messages list appears; click individual message to view the details.

Mailbox – Deleted Mail



Field Description


Field Name	Description
Subject	Subject of the message.
Received	Date and time on which the message was received.

2. Click the required sent message that you want to view.

OR

Click  to refresh the mailbox.

OR

To delete multiple mails, select the check box (s) against the mail, and click  to delete the message permanently.

3. The **Mailbox** screen with detailed message record appears; Click **Delete** to delete the message.

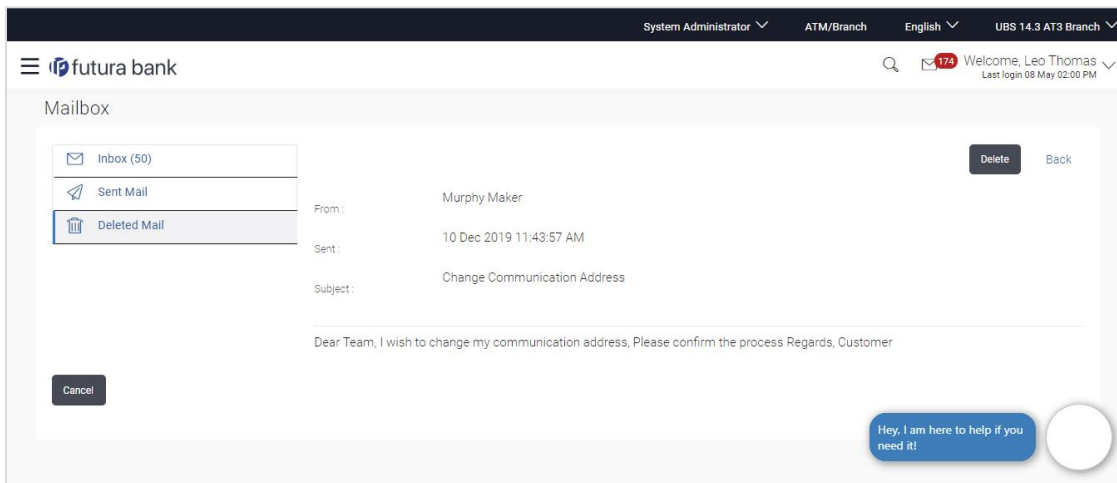
OR

Click **Back** to navigate to the previous page.

OR

Click **Cancel** to cancel the transaction and to go back to the dashboard.

Mailbox – Deleted Mail Details



Field Description

Field Name	Description
Message Details	
	This section displays the detailed message.
From	The name of the sender who has sent the mail.
Sent	Date and time on which the message was sent.
Subject	Subject of the message.
Message Contents	The contents of the message.

- Click **Delete** to delete the message.
OR
Click **Back** to navigate to the previous page.
OR
Click **Cancel** to cancel the transaction and to go back to the dashboard.

20.2 Alerts

Under this section, all the alerts which are auto generated and sent to the logged in user will be displayed. User is not allowed to reply to the alerts received in the mailbox. Number of unread alert count if any will also be shown in this section.

How to reach here:

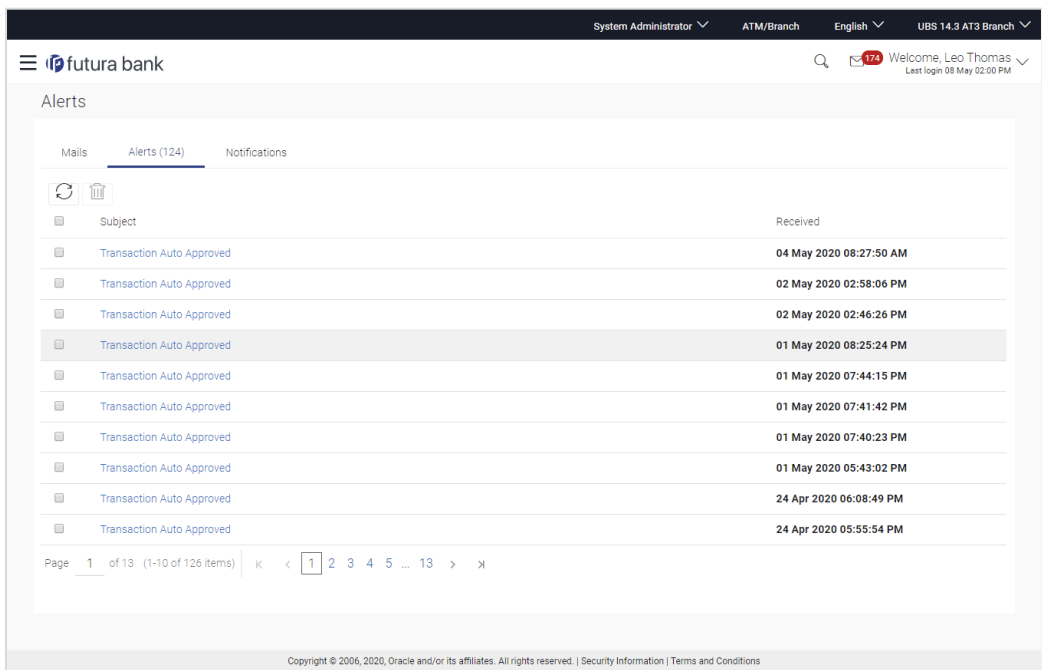
Dashboard > Toggle Menu > Mailbox > Alerts
OR

Dashboard > Click  >View All > Alerts

To view the alerts:

1. The alert section displays list of all the alerts received by the user.

Alerts




Subject	Received
Transaction Auto Approved	04 May 2020 08:27:50 AM
Transaction Auto Approved	02 May 2020 02:58:06 PM
Transaction Auto Approved	02 May 2020 02:46:26 PM
Transaction Auto Approved	01 May 2020 08:25:24 PM
Transaction Auto Approved	01 May 2020 07:44:15 PM
Transaction Auto Approved	01 May 2020 07:41:42 PM
Transaction Auto Approved	01 May 2020 07:40:23 PM
Transaction Auto Approved	01 May 2020 05:43:02 PM
Transaction Auto Approved	24 Apr 2020 06:08:49 PM
Transaction Auto Approved	24 Apr 2020 05:55:54 PM


Field Description

Field Name	Description
Subject	Subject of the alert.
Received	Date and time on which the alert was received.

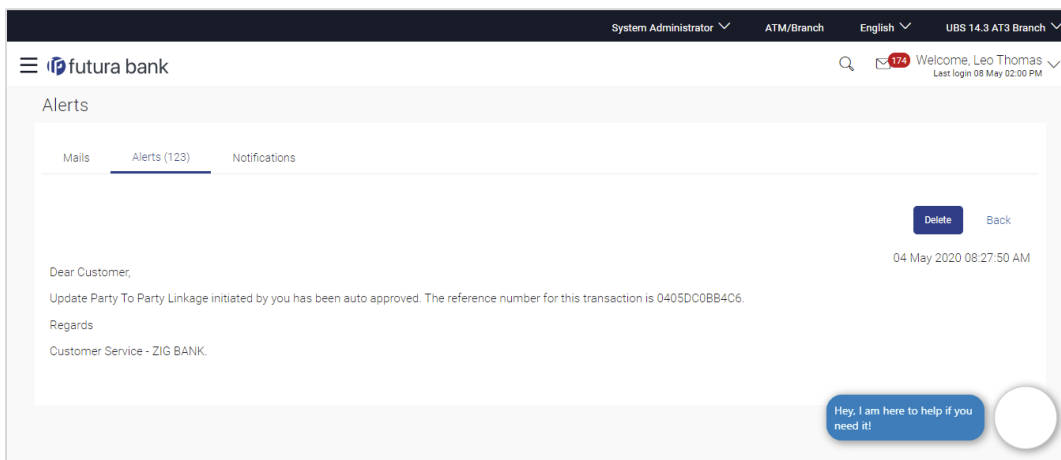
2. Click individual alert to view the details.

OR

Click  to refresh the mailbox.
OR

To delete multiple alerts, select the check box (s) against the mail, and click  to delete the message.

Alerts Details



20.3 Notifications

This section lists all the notifications received by the logged in user. The user can view the detailed notifications but cannot reply to these notifications. Number of unread notification count if any will be shown in this section.

How to reach here:

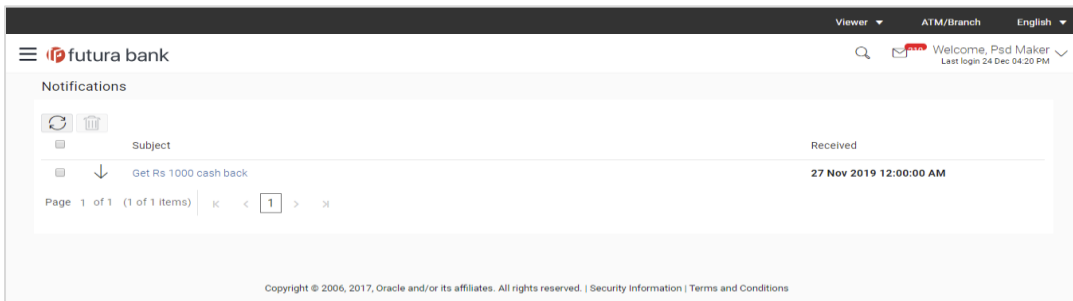
Dashboard > Toggle Menu > Mailbox > Notifications
OR

Dashboard > Click  >View All > Notifications

To view the notifications:

1. Click the **Notifications** tab. The **Notification** section displays list all notifications.

Notifications



Field Description


Field Name	Description
Subject	Subject of the notification.
Received	Date and time on which the notification was received.

2. Click individual notification to view the details. The detailed message appears.
OR

Click  to refresh the notifications.

OR

To delete multiple notifications, select the check box (s) against the notification, and click

 to delete the message.

Notification Details



Field Description

Field Name	Description
Subject	Subject of the notification.

Field Name	Description
Received	Date and time on which the notification was received.
Message	Message body of the notification.

3. Click **Delete** to delete the notification. The delete warning message appears.
OR
Click **Go Back** to navigate to the previous page.

FAQ

1. Can the user initiate a new mail?

Yes, users of the bank can initiate mails by accessing compose mail option through secured mailbox. All the mails are targeted to Bank Administrator only.

2. Can the user delete multiple mails?

Yes, the user can select multiple mails, by checking against the mails and then click on delete.

3. Can the users retrieve the deleted mails?

Deleted mails from inbox and sent mail folder will be stored in Deleted Mails folder. User can view the details of deleted mail. Mails will get permanently deleted from user's view if further deleted from 'Deleted Mail folder'.

4. Can the user send a reply to the alerts sent by the Bank?

No, users will not be able to reply to the alerts sent by the bank (these alerts are auto generated by system)

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21. Calculators

Calculators are the tools used by the users to arrive at a certain calculation helping to take a decision with some predefined criteria. Banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle banking digital experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by customers as well as prospects.

Features Supported In Application

The different calculators are:

- Eligibility Calculator
- Loan Calculator
- Term Deposits Calculator
- Foreign Exchange Calculator

21.1 Loans Calculator

The loans calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

How to reach here:

Portal Page > Tools & Calculator > Loans

Loan Calculator

The screenshot displays the 'Installment Calculator' interface on the Futura Bank website. The main form includes the following fields and controls:

- Amount:** £600,000.00
- For:** 5 Years
- @Interest:** 11.75%
- Buttons:** Calculate (blue), Back (grey)

On the right side, there is a 'Loan Calculator' section with a document icon. The text reads: 'Getting a Loan from Futura Bank is quick and easy. To ease your burden of paying off the loan immediately, you can opt for the EMI (Equated Monthly Installment) facility. To estimate your loan instalment amount per month, you can use a loan calculator.' A blue chat bubble icon is located at the bottom right of this section.

Field Description

Field Name	Description
Amount	The amount that the customer wants to borrow from the bank.
For (Period) Years	Desired tenure of the loan in terms of years.
@ Interest	Interest rate that bank will charge on the applied loan.
Installment Amount	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.

1. In the **Amount** field, enter the loan amount.
2. In the **For Years** field, enter the loan tenure in years.
3. In the **@Interest** field, enter the interest rate.

Click **Calculate**.

The application calculates and displays the monthly installment of the loan.

21.2 Eligibility Calculator

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity. The calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest

How to reach here:

Portal Page > Tools & Calculator > Eligibility

Loan Eligibility

The screenshot displays the Futura Bank Eligibility Calculator interface. At the top, there are navigation options for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main header shows the Futura Bank logo and the title 'Eligibility Calculator'. The form includes the following fields and values:

- How Much Loan Can You Get?** (Section Header)
- Your Average Monthly Income:** £50,000.00
- Your Average Monthly Expenses:** £35,000.00
- For How Many Years:** 5
- @Interest:** 12%

At the bottom of the form, there is a blue 'Calculate' button and a 'Back' link. On the right side, there is a sidebar with a 'Loan Eligibility Calculator' icon and a text box stating: 'Futura Bank calculator provides quick results regarding your eligibility for the loan considering factors like your monthly income and expenses.' A blue chat bubble icon is also present in the bottom right corner of the sidebar.

Field Description

Field Name	Description
How Much Loan Can You Get?	
Your Average Monthly Income	Monthly income of the user.
Your Average Monthly Expenses	Monthly expenditure of the user.
For How Many Years	Tenure of loan in terms of years.

Field Name	Description
@ Interest	Interest rate of the loan.
You can get a loan of	The amount of loan that the customer is eligible to borrow.
Average Installment	Display the estimated monthly installment amount.

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For How Many Years** field, enter the tenure of loan.
4. In the **Interest** field, enter the rate of interest.
5. Click **Calculate**.
The application calculates and displays the eligible loan amount and the average installment amount.

21.3 Term Deposits Calculator

The Term Deposit calculator gives an indication to the user about the maturity amount which will be available, if a particular amount is invested at the bank and left for a fixed period of time. It calculates the total amount of the term deposit at the end of maturity period. The User can choose amongst different products that which suits his requirements the best.

How to reach here:

Portal Page > Tools & Calculator > Term Deposits

Deposit Calculator

The screenshot displays the Futura Bank Term Deposit Calculator. At the top, there are navigation links for 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main heading is 'Term Deposit Calculator'. Below this, there are several input fields: 'Amount' set to £20,000.00, 'Frequency' with 'Years' set to 4, 'Months' set to 5, and 'Days' set to 0. An '@Interest' field is set to 7%. A 'Calculate' button is located at the bottom left, and a 'Back' link is at the bottom right. A tooltip titled 'Deposit Calculator' is shown on the right, stating: 'Deposit calculator helps you find out the maturity amount and the interest you will earn on it after a particular time period. Term Deposits are considered to be safe investments.' A chat icon is visible in the bottom right corner of the interface.

Field Description

Field Name	Description
How Much would you like to Deposit	
Amount	Total deposit of principal amount for deposit with default currency.
Frequency - Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
@Interest	Interest rate for which the total amount is to be calculated.
You get back	The value of your deposit at maturity.

To calculate deposit value at maturity:

1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency - Years/ Months / Days** fields, enter the relevant information.
3. In the **Interest** field, enter the rate of interest.
4. Click **Calculate**.
The Deposit Value at maturity appears.

21.4 Foreign Exchange Calculator

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

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

Features Supported In Application:

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

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

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

Portal Page > Tools & Calculator > Foreign Exchange > Forex Calculator

Forex Calculator

Field Description

Field Name	Description
From	
Currency	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.
To	
Currency	Buy currency
Amount	Amount (in the To Currency) which you will get post conversion.

To calculate currency exchange rate:

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
4. To calculate the currency exchange rate, click **Convert**.
The exchange rate for the currency pair appears.

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22. ATM / Branch Locator

Using this option a user can view the address and location of the ATMs and the branches of the Bank available to serve the user at a certain location. The user is provided with the option to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance, from the user's current location.

This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location. The user can increase the radius of his search to find more ATMs/ branches. The user can select a Branch / ATM from the search list and on clicking the **View Details** icon; the user will be able to view the address and services provided by the specific ATM/ branch. In addition the user can view the detailed directions to the ATM/ branch by clicking **Get Directions**, and will also be able to view its location on a map.

Features Supported In Application

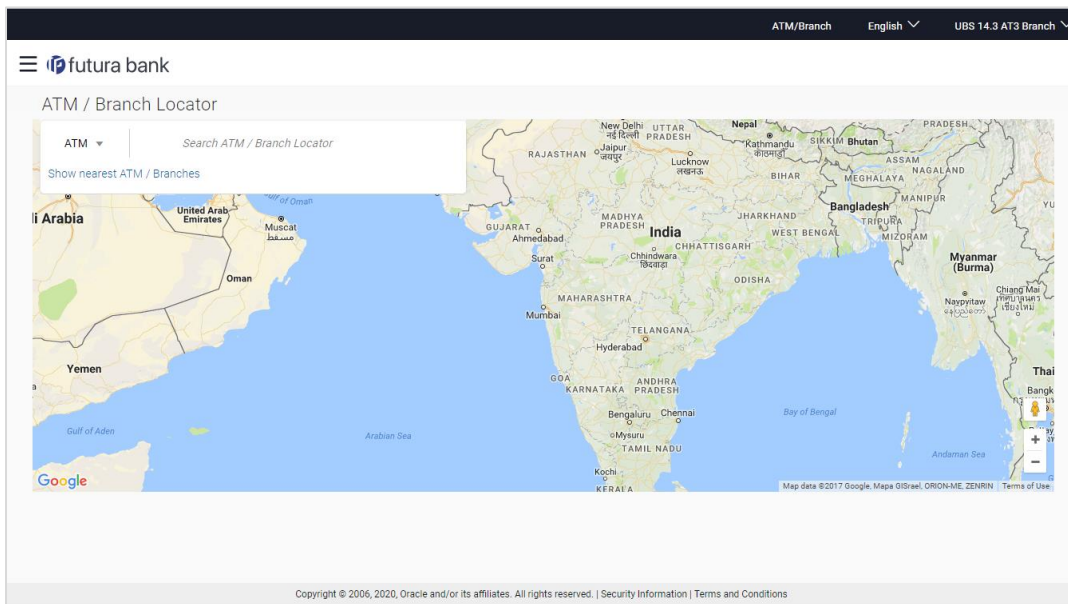
- Locate Branches
- Locate ATM

How to reach here:

Login Page > ATM/ Branch Locator

Dashboard > Toggle Menu > ATM/ Branch Locator

ATM /Branch Locator



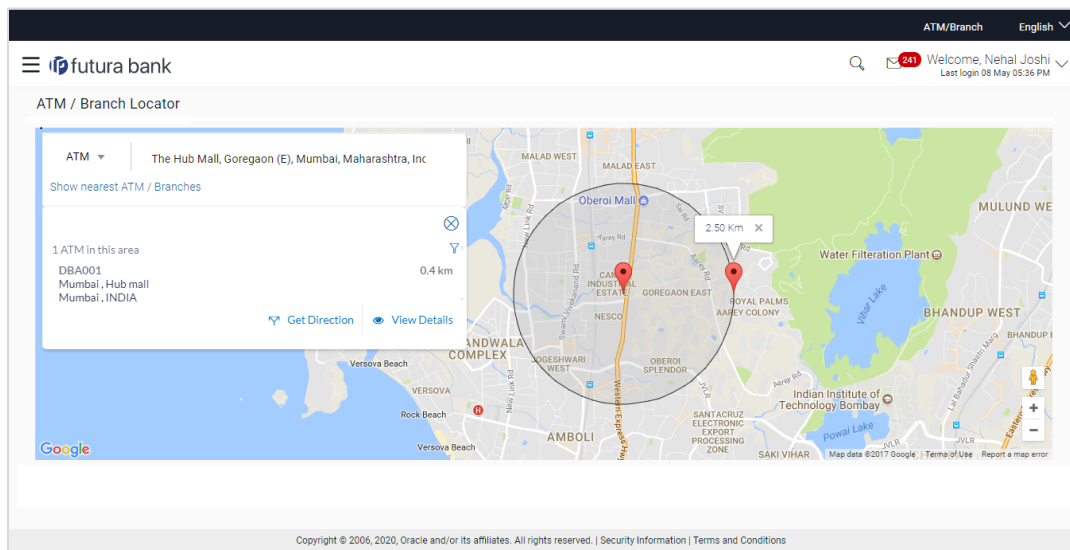
Field Description

Field Name	Description
ATM/ Branch	Select if the search is for a branch or ATM. The options are: <ul style="list-style-type: none"> • Branch • ATM

To locate ATM / Branch

- Click the appropriate option:
 - If you click the **Branch** option. The **Branch** location list appears.
 - If you click the **ATM** option. The **ATM** location list appears.



ATM/ Branch Locator - Search



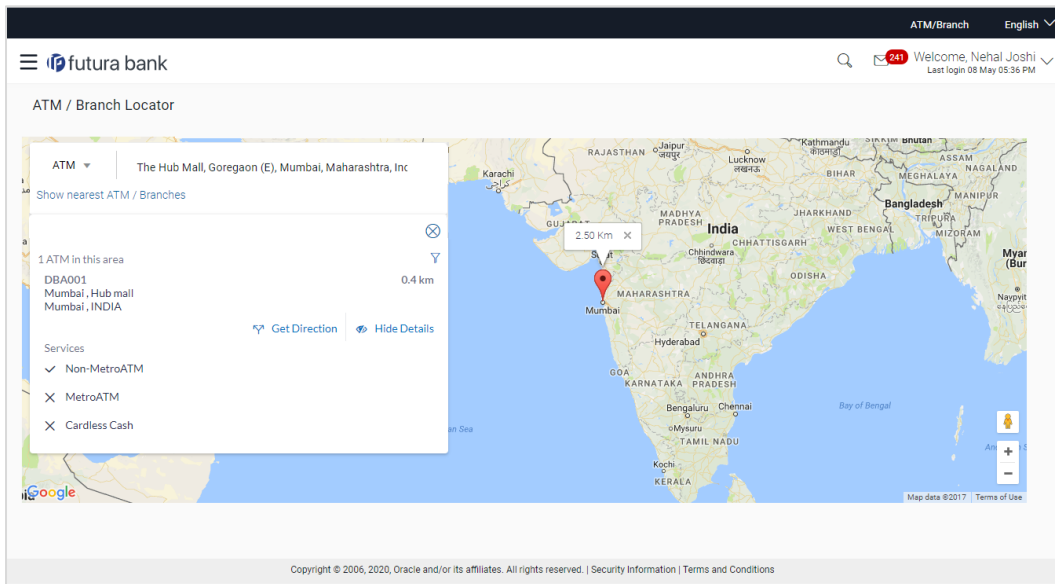
Field Description

Field Name	Description
Enter Search Location	Key in the address or pin-code or city to search the ATM / Branch. User can select the option 'Or show nearest Branches/ ATMs to me' to search the nearby locations.
Show nearest ATM/ Branches	The link to view the nearest ATM or branch with respect to the user's current location.

Field Name	Description
Refine Services	Click the Refine Services icon to filter the search results according to the services offered - All or any of the services maintained in Host for Branch/ ATMs are listed, with a checkbox against them. User can select/ deselect the required check box(es) to search the ATM / branches providing specific services.
Name	The name of the ATM / branch.
Distance	The distance to the ATM / branch selected from the user's current location.
Address	The address of the ATM / branch that you have searched for.
View Details	
Clicking this link displays the below details.	
Name	The name of the ATM /branch of the bank.
Address	Detail address of the ATM /branch of the bank.
Phone Number	The phone number of the branch. This field appears for Branch option.
Work Timings	The operating hours of the branch. This field appears for Branch option.
Services	The services offered by the bank's ATM / branch.
Get Directions	Click the link, to view the directions of the branch / ATM from your current location in the map.

- In the **Search** box, enter the current location. The list of ATM / branches with Name and Distance details appear.
- Click the Show nearest ATM/ Branches to view the nearest ATM/ branches with respect to your current location.
OR
Click the  icon to view the search results according to the services offered - filter results according to all or any of the services maintained in Host for Branch/ ATMs.
- Click the View Details link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.
- Click and drag  to view the distance of ATM/ branch from your current location, and increase and decrease the radius of your search.

ATM/ Branch Locator - View Details



6. Click the **Map/ Satellite** to view the map of the Branch/ ATM location respectively.

FAQ

1. Can I view ATM/ Branches of other cities/ states/ countries?

Yes, you can view them in map as well as get their details such as address and phone numbers, working hours, services offered.

[Home](#)

23. Feedback Capture

Feedback option enables you to provide feedback on various aspects of the application as well as specific to transactions. You will be asked a feedback question on which you need to rate on a rating scale and answer subsequent questions if defined for a scale weight that you rate. The feedback captured is analyzed by the bank administrator to decide on the course corrections in case of issues.

Feedback can be provided by the user through the following options in the system:

- General Feedback
- Transaction Specific Feedback

23.1 General Feedback

General feedback is available as an option to provide feedback on generic aspects about the application.

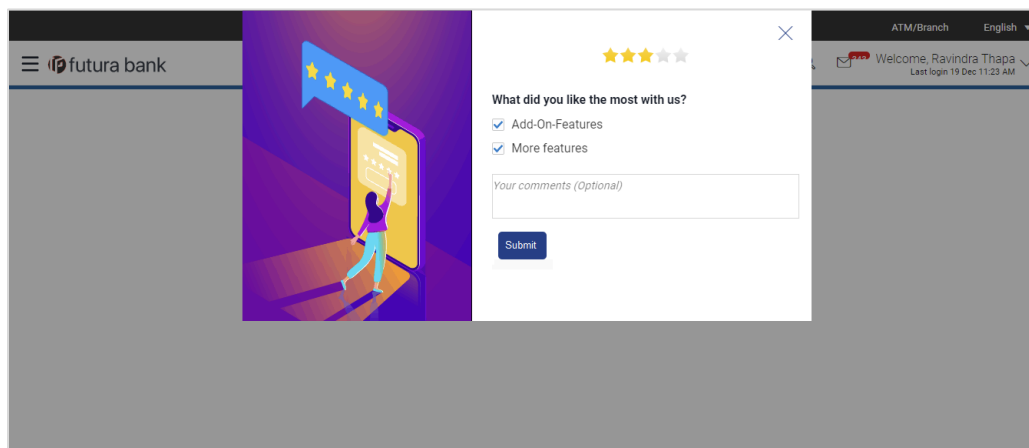
How to reach here

Toggle Menu > Leave Feedback

To provide general feedback:

1. Click **Leave Feedback**. The **Feedback** pop-up screen appears.
2. A feedback question appears along with a rating scale.
3. Select an appropriate rating on the scale.
4. Depending on the rating, the system will provide you with a question along with a set of options.
5. Select an appropriate option corresponding to the question.
6. You can also add comments, if required.

General Feedback



7. Click **Submit**. A message confirming successful submission of feedback appears.

23.2 Transaction Specific Feedback

You can capture feedback specific to a transaction provided the transaction has been enabled for feedback capture by the bank. Feedback will be available as an option post transaction confirmation. Transaction specific feedback is recorded and stored for further analysis.

To provide transaction specific feedback:

1. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.
2. Click **Feedback**. The **Feedback** pop-up screen appears.
OR
Click **Go to Dashboard** link to navigate to the Dashboard.
3. A feedback question appears along with a rating scale.
4. Select an appropriate rating on the scale.
5. Depending on the rating, the system will provide you with a question along with a set of options.
6. Select an appropriate option corresponding to the question.
7. You can also add comments, if required.

OR

Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.

OR

Click **Never ask me again** if you do not wish to be asked to provide for any transaction. The system will suspend the feedback process for all transactions and you can enable the same again (if required) through 'My Preferences' from the toggle menu.

Transaction Feedback

The screenshot shows the Futura Bank interface. On the left, a 'Transfer Money' confirmation message is displayed, including details like Reference Number (2712A4E3FCF7), Host Reference Number (191428583471026), Status (Completed), and Transfer To (abcDom). A central illustration shows a person interacting with a large smartphone displaying a 5-star rating. On the right, a white feedback modal is open, titled 'Please give rating of your experience?' with five empty star icons. Below the modal, there are buttons for 'Go To Dashboard', 'Add Favorite', and 'Feedback'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

This screenshot shows the same Futura Bank interface as the previous one, but the feedback modal is now filled out. The modal title is 'What did you like the most with us?' and it contains two checked radio buttons: 'Add-On-Features' and 'More features'. Below these is a text input field labeled 'Your comments (Optional)' and a 'Submit' button. The background elements, including the transfer confirmation message and navigation buttons, remain the same. The footer copyright information is also present.

1. Click **Submit**. A message confirming successful submission of feedback appears.

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24. My Reports

Corporate User logs into the system and navigates to My Reports screen. On accessing 'My Reports' menu, last 10 reports which generated by the user or by other users of a party are listed with the respective report status. User can choose to search the specific report using the search criteria or can opt to view/ download detailed report.

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

Reports are categorized as:

- Adhoc Reports
- Scheduled Reports

How to reach here:

Corporate Dashboard > Toggle menu > Reports > My Reports

24.1 My Reports - Adhoc

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To view and download the generated adhoc reports:

My Reports - Adhoc

The screenshot displays the 'My Reports' interface for Futura Bank. At the top, there's a navigation bar with 'ATM/Branch' and 'English'. The main header shows 'futura bank' and a user greeting 'Welcome, Nehal Joshi' with the last login time '08 May 05:36 PM'. Below the header, there are tabs for 'Adhoc' and 'Schedule'. A search bar is present with a magnifying glass icon. The search criteria include 'Report Id', 'Report Name' (with a dropdown menu), and 'Generation Date' (with 'From Date' and 'To Date' fields). A 'Search' button is located below the search criteria. The results are displayed in a table with columns: Report Name, Report Sub Id, Generation Date and Time, and Status. The table contains three rows of data. A 'Note' box on the right side of the screen provides additional information. At the bottom, there is a 'Cancel' button and a footer with copyright information.


Report Name	Report Sub Id	Generation Date and Time	Status
Daily Balance Position Report	080619769439001	08 Jun 2018 11:41:38 AM	PROCESSED
Party wise pending Approvals list Report	080622031109001	08 Jun 2018 10:43:05 AM	PROCESSED
Party wise pending Approvals list Report	080619297480001	08 Jun 2018 10:10:56 AM	PROCESSED

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

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Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. <ul style="list-style-type: none"> From date – to specify the date from which the generated reports to be searched. To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Links of view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: <ul style="list-style-type: none"> Processed Pending Error


1. Click search icon  to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.
2. Click on **Report Sub ID** hyperlink to view the detailed report. (Refer specimen provided for each report)

24.2 My Reports - Scheduled

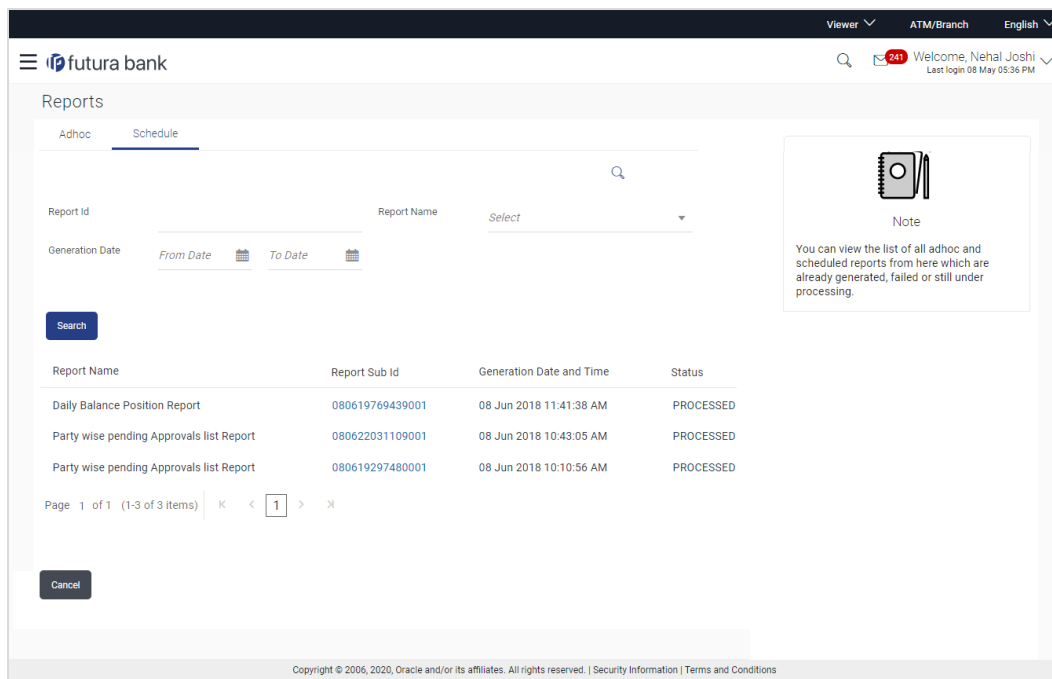
The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To view and download the generated scheduled reports:

1. Click the **Scheduled** tab. The list of scheduled reports appears.
OR

Click search icon  to search the reports with given search criteria. The search results matching to the search criteria are shown on the same screen.

My Reports - Scheduled



The screenshot displays the 'My Reports - Scheduled' interface for Futura Bank. At the top, there are navigation options for 'Viewer', 'ATM/Branch', and 'English'. The user is logged in as 'Welcome, Nehal Joshi' with a last login of '08 May 05:36 PM'. The main section is titled 'Reports' and has two tabs: 'Adhoc' and 'Schedule'. The 'Schedule' tab is active. Below the tabs, there are search filters for 'Report Id', 'Report Name' (with a dropdown menu), and 'Generation Date' (with 'From Date' and 'To Date' date pickers). A 'Search' button is located below these filters. The search results are displayed in a table with the following columns: Report Name, Report Sub Id, Generation Date and Time, and Status. The table contains three rows of data, all with a status of 'PROCESSED'. At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1-3 of 3 items)' and a 'Cancel' button. A note on the right side of the page reads: 'You can view the list of all adhoc and scheduled reports from here which are already generated, failed or still under processing.'

Report Name	Report Sub Id	Generation Date and Time	Status
Daily Balance Position Report	080619769439001	08 Jun 2018 11:41:38 AM	PROCESSED
Party wise pending Approvals list Report	080622031109001	08 Jun 2018 10:43:05 AM	PROCESSED
Party wise pending Approvals list Report	080619297480001	08 Jun 2018 10:10:56 AM	PROCESSED

Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.

Field Name	Description
Generation Date	To search generated reports between specific date ranges. <ul style="list-style-type: none"> From date – to specify the date from which the generated reports to be searched. To date – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Link to view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: <ul style="list-style-type: none"> Processed Pending Error

- Click on **Report Sub ID** hyperlink to view the detailed report. (Refer specimen provided for each report)

FAQ

- Can I choose a format in which a report is to be downloaded from My Reports screen?**

A report can be downloaded in a format selected while generating a report.

[Home](#)

25. Report Generation

Corporate user logs into the system and navigates to Report Generation screen. On accessing 'Report Generation' menu, corporate user has to select a type of a report which needs to be generated. Other reports parameters with respect to each report are displayed on the screen as input fields so that report can be requested with specific data.

Reports are categorized as:

- Adhoc Reports
- Schedule Reports

Corporate user can view the all the reports that are scheduled and can view and edit the parameters of the scheduled reports, as per requirement to generate reports on new parameters from next report cycle. Corporate user approver can approve or reject the maintenance initiated for editing existing report schedule.

Note: If two factor authentication is enabled, the reports get generated only after successful authentication.

The lists of reports are:

- Daily Balance Position Report
- Party wise Payee Maintenance Report
- Transaction Summary Report

How to reach here:

Corporate Dashboard > Toggle menu > Reports > Report Generation

Report Generation

The screenshot displays the 'Report Generation' interface for Futura Bank. At the top, there is a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The main header includes the 'futura bank' logo, a search icon, and a user profile section for 'Welcome, Nehal Joshi' with a last login time of '08 May 05:36 PM'. The 'Reports' section is active, showing two tabs: 'Adhoc' (selected) and 'Schedule'. Below the tabs, there is a 'Report Name' input field and a 'Select Report Type' dropdown menu. Three buttons are visible: 'Generate Report' (blue), 'Cancel' (grey), and 'Clear' (blue). A 'Tips' box on the right side contains a lightbulb icon and text explaining that adhoc reports are for internal or related customers and require selecting the Report Name, Frequency, Duration, and Format. At the bottom right, there is a blue button that says 'Hey, I am here to help if you need it!' next to a circular icon. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report Name	Select the report that is to be generated.

25.1 Adhoc Reports

Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

Adhoc Reports

The screenshot shows the 'Reports' section of the Futura Bank interface. It features two tabs: 'Adhoc' (selected) and 'Schedule'. Under the 'Adhoc' tab, there are three input fields: 'Report Name' (set to 'Daily Balance Position Report'), 'Report Format' (set to 'PDF'), and 'Duration' (set to '01 Dec 2019' to '27 Dec 2019'). Below these fields are three buttons: 'Generate Report', 'Cancel', and 'Clear'. To the right, there is a 'Tips' box with a lightbulb icon and text explaining that adhoc reports are internal or related to customers and require selecting report name, frequency, duration, and format. At the bottom right, there is a chatbot icon with the text 'Hey, I am here to help if you need it!' and a copyright notice 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
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF • XLS The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF • CSV

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

Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
-----------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

25.2 Scheduled Reports

The reports that are generated automatically in specific time frame such as daily, weekly, and monthly are categorized under scheduled reports.

Scheduled Reports

The screenshot shows the 'Reports' section of the Futura Bank interface. The 'Schedule' tab is active. The form contains the following fields and values:

- Report Name:** Daily Balance Position Report
- Report Format:** PDF
- Select Frequency:** MONTHLY
- Start Generating:** 12/27/19 00:00
- Stop Generating:** 12/28/20 00:00
- Duration:** 01 Dec 2019 to 27 Dec 2019

Buttons: Schedule Report, Cancel, Clear. Link: View Scheduled Reports.

Tips: With this option, you can generate adhoc reports which are internal or related to customers. You need to select the Report Name, Frequency, Duration and Format in which you want to generate it. Once submitted you can view and download the generated reports from My Reports option.

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Field Description

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

Report Name	The report type selected to generate the report.
--------------------	--------------------------------------------------

Report Format	The format in which report is to be generated.
----------------------	------------------------------------------------

The options with Oracle Business Intelligence (BI) Publisher are:

- PDF
- XLS

The options with Internal Reporting Application are:

- PDF
- CSV

Field Name	Description
Select Frequency	<p>The frequency at which the reports are generated.</p> <p>The options are:</p> <ul style="list-style-type: none">• Once• Daily• Weekly• Monthly
Start Generating	<p>Start date of the date range from which you want to generate the report.</p>
Stop Generating	<p>End date of the date range up-to which you want to generate the report.</p>
Duration	<p>The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.</p>
View Scheduled Report	<p>Link to view all the reports that are scheduled.</p>

25.2.1 View Scheduled Reports

Using this option, corporate user can view all the reports and its details that are scheduled to the future date.

To view the scheduled reports:

1. In the **Report Generation** screen, click the **Scheduled** tab. The scheduled report generation screen appears.
2. Click the **View Scheduled Reports** link.
The **Scheduled Reports** screen appears.

Scheduled Reports

Report Name	Report Id	Schedule Frequency	Start Date	End Date
Party wise Payee Maintenance Report	080669805916	MONTHLY	09 Jun 2018 12:00:00 AM	30 Jun 2019 12:00:00 AM
Daily Balance Position Report	080616164684	DAILY	09 Jun 2018 12:00:00 AM	31 Oct 2018 12:00:00 AM
Party wise Payee Maintenance Report	080622928203	ONCE	30 Jun 2018 12:00:00 AM	

Page 1 of 1 (1-5 of 5 Items) | < 1 >

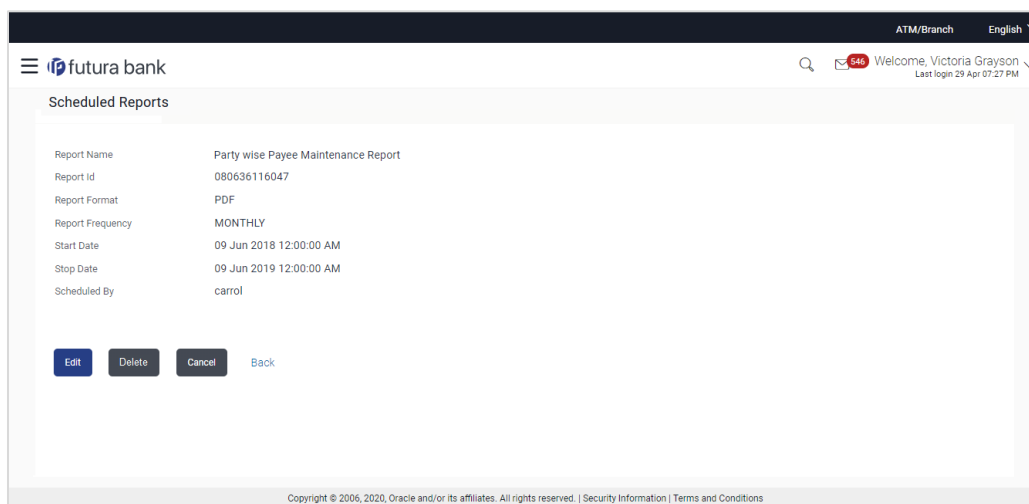
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Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Schedule Frequency	The frequency that has been scheduled to generate the report.
Start Date	Start date of the date range for the scheduled report.
End Date	End date of the date range for the schedule report.

- Click on desired **Report ID** to view the details of the scheduled report. The **View Scheduled Reports** screen appears.

View Scheduled Reports



Field Description

Field Name	Description
Report Name	Name of the scheduled report.
Report Id	Id of the scheduled report.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency at which the reports are scheduled to run.
Start Date	Start date of the date range for the scheduled report.
Stop Date	End date of the date range for the schedule report.
Scheduled By	The id of the user who scheduled the report generation.

25.2.2 Edit Scheduled Reports

Using this option, corporate user can edit the parameters defined for scheduled reports. These changes are implemented to generate the reports of next scheduled cycle.

To edit the scheduled reports:

1. Click the **Scheduled** tab. The scheduled report generation screen appears.
2. Click the **View Scheduled Reports** link.
The **Scheduled Reports** screen appears.
3. Click on desired **Report ID** to edit the details of the scheduled report. The **View Report Schedule** screen appears.
4. Click **Edit** to modify the report schedule. The **Edit Report Schedule** screen appears.
OR
Click **Delete** to delete the report schedule.
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the transaction.

Edit Scheduled Reports

The screenshot shows the 'Edit Scheduled Reports' interface. The form contains the following details:

- Report Name: Party wise Payee Maintenance Report
- Report Id: 080636116047
- Report Format: PDF
- Report Frequency: MONTHLY
- Start Generating: 09 Jun 2018 12:00:00 AM
- Stop Generating: 06/09/19
- Scheduled By: carrol

Buttons: Save, Cancel, Back

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Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Report Format	The report format of the scheduled report.

Field Name	Description
Report Frequency	The frequency of the scheduled report. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	The start date of the scheduled report.
End Generating	The end date of the scheduled report.
Scheduled By	The id of the user who scheduled the report generation.

5. Modify the details, if required. You can modify the Report Format, Report Frequency and Stop Generating date and time.
6. Click **Save** to save the changes. The **Confirm Edit Scheduled Report** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. Click **Confirm**.
The user will be navigated back to the create screen.
OR
Click **Cancel** to cancel the transaction.
8. The success message of goal category creation appears.
Click **OK** to complete the transaction.

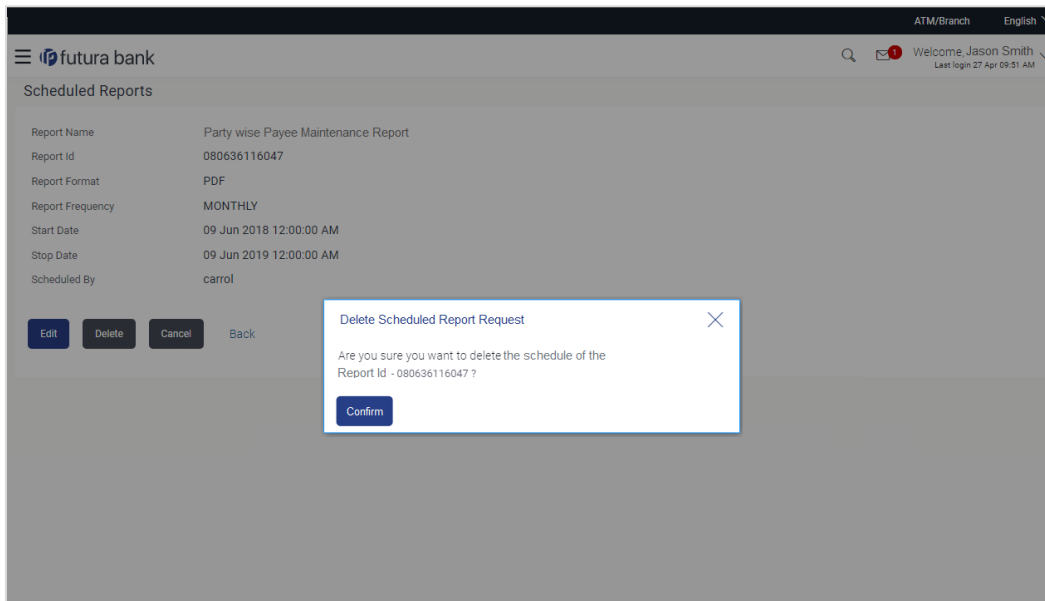
25.2.3 Delete Scheduled Reports

The corporate user can delete the scheduled reports which are no longer required.

To delete the scheduled reports

1. In the **Reports** screen, click the **Scheduled** tab. The scheduled report generation screen appears.
2. Click the **View Scheduled Reports** link.
The **Scheduled Reports** screen appears.
3. Click on desired **Report ID** to delete the scheduled report. The **View Scheduled Report** screen appears.
4. Click **Delete**.
The application will prompt the user with a deletion message.

Delete Reports Schedule



5. Click **Confirm** to proceed with the deletion request. It will navigate to confirmation page with a success message and the status.
6. Click **OK** to complete the transaction.

25.3 Daily Balance Position Report

Daily balance position report provides the information on opening balance, total credits, total debits and closing balance. A user can request to generate an adhoc and scheduled report.

Further, user has to select a format in which the report needs to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate reports under the following two categories.

- Adhoc Report
- Schedule Report

How to reach here:

Corporate Dashboard > Toggle menu > Report > Report Generation

25.3.1 Daily Balance Position Report

Daily balance position Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the daily balance position adhoc report:

1. Click the **Adhoc** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Daily Balance Position - Adhoc Reports

The screenshot shows the 'Reports' section of the Futura Bank interface. The 'Adhoc' tab is selected. The form includes the following fields:

- Report Name:** Daily Balance Position Report
- Report Format:** PDF
- Duration:** 06/01/20 to 06/30/20

At the bottom of the form are three buttons: 'Generate Report', 'Cancel', and 'Clear'. A 'Tips' box on the right provides instructions: 'With this option, you can generate adhoc reports which are internal or related to customers. You need to select the Report Name, Frequency, Duration and Format in which you want to generate it. Once submitted you can view and download the generated reports from My Reports option.' A help button at the bottom right says 'Hey, I am here to help if you need it!'.

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Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	<p>The format in which report is to be generated.</p> <p>The options with Oracle Business Intelligence (BI) Publisher are:</p> <ul style="list-style-type: none"> • PDF <p>The options with Internal Reporting Application are:</p> <ul style="list-style-type: none"> • PDF • CSV
Duration	<p>The period for which the report is to be generated.</p> <p>Start date of the date range from which you want to generate the report.</p> <p>End date of the date range up-to which you want to generate the report.</p>

3. From the **Report Format** list, select the appropriate report output format.
4. From the **Duration - From** and **Duration - To** list, select the appropriate duration.
5. Click **Generate Report** to view and generate the report.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
6. The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
OR
Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.
7. Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from [Corporate Dashboard > Toggle Menu > Reports > My Reports](#).

For reference, a specimen of the report generated is given below:

Daily Balance Position						
Party Name: Corp User1 Party Id: 001164						
Start Date: 2013-10-30 End Date: 2014-10-30						
 futura bank						
Digital Banking						
Account Number: AT30011640014 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	9	£0.00	351.0	£0.00
Account Number: AT30011640025 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£40.00	4	£230.00	23.0	-£190.00
Account Number: AT30011640036 Account Currency: USD Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	31.0	£0.00
Account Number: AT30011640047 Account Currency: USD Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	2	£0.00	8.0	£0.00
Account Number: AT30011640069 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	20.0	£0.00
Account Number: AT30011640078 Account Currency: GBP Branch Code: AT3						
Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
02 Jan 2014	£0.00	£0.00	1	£0.00	5.0	£0.00
1 Report generated by Corp User1 30 Oct 2017, 08:55						

Field Description

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

Report Parameters

Field Name	Description
Party Name	The name of the party for whom the report is generated.
Party ID	The Id of party for whom the report is generated.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Account Number	Account number of the user for whom report is generated and is selected at the time of report generation.
Account Currency	Currency of the account.
Branch Code	Branch code of the user's account.
Date	Report creation date.
Opening Balance	Opening balance of the user's account.
Total Credits	Total amount credited on the user's account
Credit Count	Total Credit count of the account at the time of transaction.
Total Debits	Total amount debited on the user's account
Debit Count	Total Debit count of the account at the time of transaction.
Closing Balance	Closing balance of the user's account.

25.3.2 Daily Balance Position Report – Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the Daily Balance Position schedule report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated.
The receptive report generation screen appears.

Daily Balance Position Report - Scheduled Report

The screenshot shows the 'Reports' section of the Futura Bank interface. The 'Schedule' tab is selected. The form contains the following fields and values:

- Report Name: Daily Balance Position Report
- Report Format: PDF
- Select Frequency: MONTHLY
- Start Generating: 06/01/20 00:00
- Stop Generating: 07/31/20 00:00
- Duration: 01 Jun 2020 to 31 Jul 2020

Buttons: Schedule Report, Cancel, Clear. Link: View Scheduled Reports.

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Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF • CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

- From the **Report Format** list, select the appropriate report output format.
- From the **Select Frequency** list, select the appropriate option.
- From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
- From the **Duration - From** and **Duration - To** list, select the appropriate duration.
- Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
- The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
OR
Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.
- Click on desired Report Sub ID to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from [Corporate Dashboard > Toggle Menu > Reports > My Reports](#).

25.4 Party wise Payee Maintenance Report

Party wise Payee Maintenance Report provides a summary of account payees and draft payees maintained for a specific party ID. User has to provide a party ID for which Party wise Payee Maintenance Report is to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate or see reports under the following two categories.

- Adhoc Report
- Scheduled Report

How to reach here:

Corporate Dashboard > Toggle menu > Reports > Report Generation

25.4.1 Party wise Payee Maintenance - Adhoc Report

Party wise Payee Maintenance Adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the Party wise Payee Maintenance adhoc report:

1. Click the **Adhoc** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Party wise Payee Maintenance - Adhoc Reports

The screenshot shows the 'Reports' section of the Futura Bank interface. The 'Adhoc' tab is selected. The 'Report Name' dropdown is set to 'Party wise Payee Maintenance R...'. The 'Report Format' dropdown is set to 'PDF'. The 'Party ID' field contains '***930' and the 'Party Name' is 'Berkshire Hathaway'. There are buttons for 'Generate Report', 'Cancel', and 'Clear'. A 'Tips' box on the right provides instructions on generating adhoc reports. At the bottom right, there is a chatbot icon with the text 'Hey, I am here to help if you need it!'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Report Name	The type of report to be generated.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.

- From the **Report Format** list, select the appropriate report output format.
- Click **Generate Report** to view and generate the report.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
- The success message of request along with the status, Report Request Id and Reference Number appears. Click **OK** to complete the transaction.
OR
Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.
- Click on desired **Report Sub ID** to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from [Corporate Dashboard > Toggle Menu > Reports > My Reports.](#)

For reference, a specimen of the report generated is given below:

Party wise Payee Maintenance
Party Id : 001164 | Party Name : Exxon Mobil



Account Payees					
Payee-Biller Name	Account Type	Account Details	NickName	Created By	Access Type
DoMichael7	DOMESTIC	9823u40joo HDFC Bank Ltd	MichaelDomNick	rkcorpuser1	Private
DomRihnna	DOMESTIC	9234092099 HDFC Bank Ltd	RihanaDomNick	rkcorpuser1	Private
DomRiya1	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick1	rkcorpuser1	Private
DomRiya2	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick2	rkcorpuser1	Private
DomRiya3	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick3	rkcorpuser1	Private
DomSuhana1	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick1	rkcorpuser1	Public
DomSuhana11	DOMESTIC	78409TCFTUOFO HDFC Bank Ltd	DomSuhanaNick11	rkcorpuser1	Public
ITJack1	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick1	rkcorpuser1	Private
ITJack2	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick2	rkcorpuser1	Private
ITJack3	INTERNATIONAL	CKICU77878 BANK OF CYPRUS	ITJackNick3	rkcorpuser1	Private
ITSparow1	INTERNATIONAL	IC477JCGI7877 ANGLO IRISH BANK CORPORATION PLC	ITSparowNick1	rkcorpuser1	Private
LucyIT1	INTERNATIONAL	190100183 Bank of Bahrain	LosDelRi001Nick1	rkcorpuser1	Public

1 Report generated by Corp User1 | 06 Nov 2017, 12:04

Field Description

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

Report Parameters

Party ID The Id of party for whom the report is to be generated.

Party Name The name of the party for whom the report is to be generated.

Report Parameters

Below field appears for Account type payee

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Account Type	The account type.
Account Details	The account details.
Nickname	Account nickname to identify the account.
Created By	Name of the payee creator.
Access Type	The access type.
Report Parameters	
Below field appears for Demand Draft type payee	
Payee Biller Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favoring	Name of the payee of the draft.
Created By	Name of the payee creator.
Access Type	The access type.

25.4.2 Party wise Payee Maintenance – Schedule Reports

The reports that are generated in specific time frame such as daily and weekly, are categorized under scheduled reports.

To generate the Party wise Payee Maintenance schedule report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Party wise Payee Maintenance - Scheduled Report

The screenshot shows the 'Reports' section of the Futura Bank interface. The 'Schedule' tab is selected. The form contains the following fields and values:

- Report Name: Party wise Payee Maintenance R...
- Report Format: PDF
- Select Frequency: MONTHLY
- Start Generating: 06/01/20 00:00
- Stop Generating: 07/31/20 00:00
- Party ID: ***930
- Party Name: Berkshire Hathaway

Buttons: Schedule Report, Cancel, Clear. Link: View Scheduled Reports.

Tip: With this option, you can generate adhoc reports which are internal or related to customers. You need to select the Report Name, Frequency, Duration and Format in which you want to generate it. Once submitted you can view and download the generated reports from My Reports option.

Help: Hey, I am here to help if you need it!

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Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

- From the **Report Format** list, select the appropriate report output format.
- From the **Select Frequency** list, select the appropriate option.
- From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
- Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
- The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
OR
Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.
- Click on desired Report Sub ID to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from [Corporate Dashboard > Toggle Menu > Reports > My Reports.](#)

25.5 Transaction Summary Report

Transaction summary report provides a list of opening balance, credit details, opening balance and closing balance. A user can request to generate an adhoc and scheduled report with following additional parameters:

- Account Number
- Frequency
- Date Range

Further, user has to select a format in which the report needs to be generated.

Reports are categorized under:

- Adhoc Report
- Scheduled Report

How to reach here:

Corporate Dashboard > Toggle menu > Report > Report Generation

25.5.1 Transaction Summary Report

Transaction summary adhoc reports are generated on demand or on request. Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.

To generate the transaction summary adhoc report:

1. Click the **Adhoc** tab.
2. From the **Report Name** list, select the appropriate report to be generated. The receptive report generation screen appears.

Transaction Summary - Adhoc Reports

The screenshot shows the 'Reports' section of the Futura Bank interface. The 'Adhoc' tab is selected. The form includes the following fields:

- Report Name:** Transaction Summary Report
- Report Format:** PDF
- Account Number:** xxxxxxxxxxxx0012
- Duration:** 06/01/20 to 07/31/20

Buttons for 'Generate Report', 'Cancel', and 'Clear' are visible. A 'Tips' box on the right provides instructions: 'With this option, you can generate adhoc reports which are internal or related to customers. You need to select the Report Name, Frequency, Duration and Format in which you want to generate it. Once submitted you can view and download the generated reports from My Reports option.' A chatbot icon at the bottom right says 'Hey, I am here to help if you need it!'.

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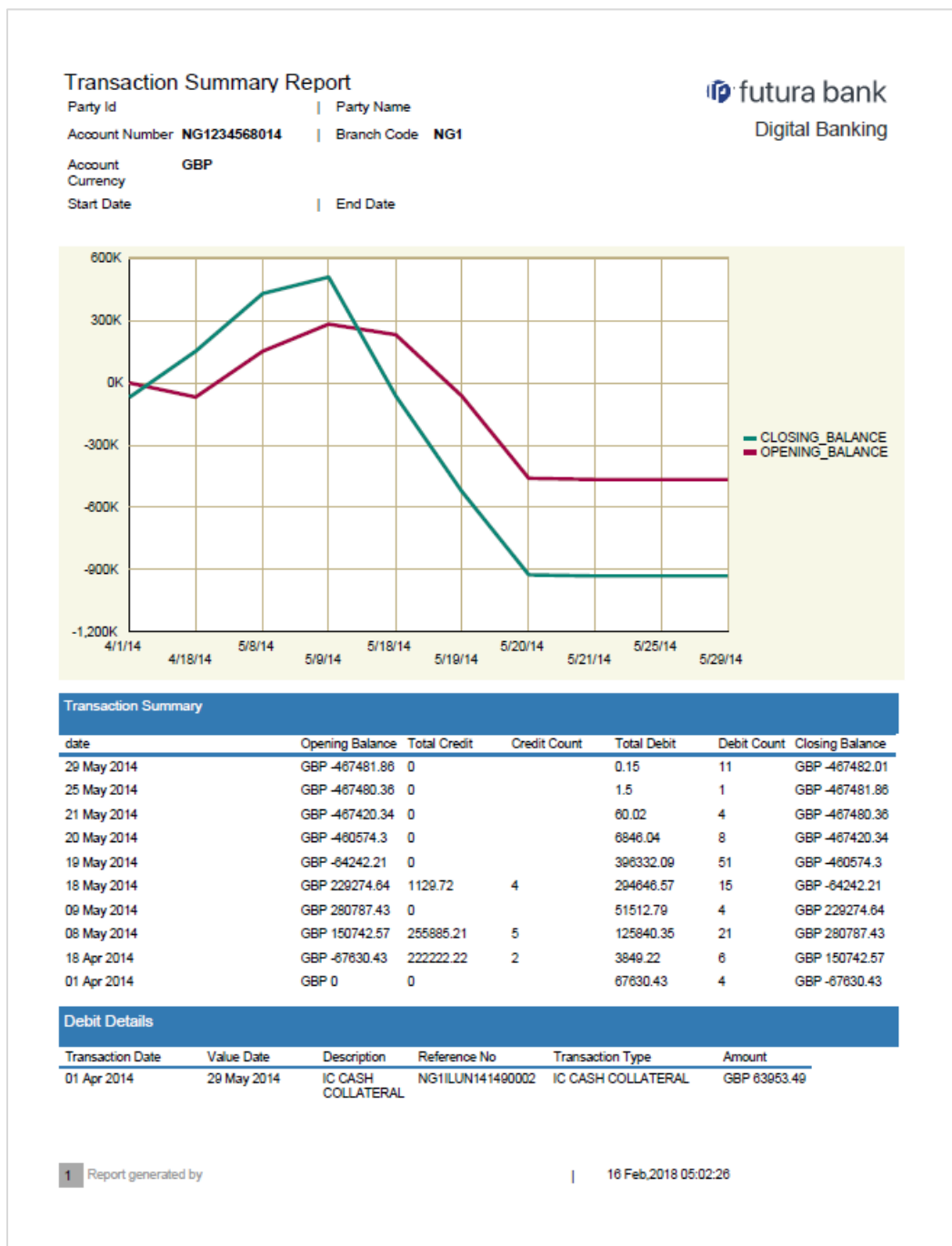
Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF • CSV
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

- From the **Report Format** list, select the appropriate report output format.
- From the **Account Number** list, select the appropriate account number.
- From the **Duration - From** and **Duration - To** list, select the appropriate duration.
- Click **Generate Report** to view and generate the report.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
- The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
OR
Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.
- Click on desired Report Sub ID to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from [Corporate Dashboard > Toggle Menu > Reports > My Reports](#).

For reference, a specimen of the report generated is given below:



Field Description

Field Name	Description
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Report Parameters

Field Name	Description
Party ID	The Id of party for whom the report is generated.
Party Name	The name of the party for whom the report is generated.
Account Number	Account number of the transaction.
Account Currency	Account currency of the transaction.
Branch Code	Branch code of the bank.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Transaction Summary	
Date	The date of the generated report.
Opening Balance	Opening Balance of the transaction.
Total Credit	Total credit of the transaction.
Credit Count	Credit Count of the transaction.
Total Debit	Total debit of the transaction.
Debit Count	Debit Count of the transaction.
Closing Balance	Closing Balance of the transaction.
Debit Details	
Transaction Date	The date of the transaction.
Value Date	The value date of the transaction.
Description	The description of the transaction.
Reference No	The reference number of the transaction.
Transaction Type	The type of transaction.
Amount	The amount of transaction.

25.5.2 Transaction Summary - Schedule Reports

The reports that are generated in specific time frame such as daily, weekly, monthly, quarterly, and annually are categorized under scheduled reports.

To generate the transaction summary scheduled report:

1. Click the **Schedule** tab.
2. From the **Report Name** list, select the appropriate report to be generated.
The receptive report generation screen appears.

Transaction Summary - Scheduled Report

Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: <ul style="list-style-type: none"> • PDF The options with Internal Reporting Application are: <ul style="list-style-type: none"> • PDF • CSV

Field Name	Description
Select Frequency	The frequency at which the reports are generated. The options are: <ul style="list-style-type: none"> • Once • Daily • Weekly • Monthly
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

- From the **Report Format** list, select the appropriate report output format.
- From the **Select Frequency** list, select the appropriate option.
- From the **Start Generating** and **Stop Generating** list, select the appropriate duration.
- From the **Account Number** list, select the appropriate account number.
- From the **Duration - From** and **Duration - To** list, select the appropriate duration.
- Click **Schedule Report** to view and generate the report.
OR
Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.
OR
Click **Clear** to reset the search parameters.
OR
Click **Cancel** to cancel the transaction.
- The success message of request along with the status, Report Request Id and Reference Number appears. Click **Ok** to complete the transaction.
OR

Click the **View Reports** link to download the report. User is directed to **My Reports** screen. The list of reports appears.

10. Click on desired Report Sub ID to view and download the generated report. You can download the report in PDF, XLS, and CLV formats.

Note: You can also download the requested report from ***Corporate Dashboard > Toggle Menu > Reports > My Reports.***

[Home](#)