Islamic Banking – Corporate Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.2.0.0

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Islamic Banking – Corporate Accounts User Manual

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1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience:

- Customers
- Partners

1.2 <u>Documentation Accessibility</u>

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 <u>Access to Oracle Support</u>

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 <u>Structure</u>

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 <u>Related Information Sources</u>

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

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✔	Pre integrated Host interface available.
✘	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	Saving and Current Accounts Widget	✔
2	Current And Savings Account Details (Except Accrued Interest and Average Balance)	✔
3	Current And Savings Account Details - Nickname updation	**NH**
4	Cheque Book Request	✔
5	Cheque Status Inquiry	✔
6	Stop/ Unblock Cheque	✔
7	Request Statement	✔
8	Transactions	✔
9	Transactions - E-Statements	✔
10	Transactions - Pre-Generated Statements	✔

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3. Introduction

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

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

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

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

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

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

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4. Accounts

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

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

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

Note: In application
1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency.
2) Bank can configure the fields to be shown as additional values in the accounts drop-down.

Features Supported In the Application:

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

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

Pre-requisites

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

4.1 Current & Saving Accounts Overview

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

How to reach here:

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

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Current & Savings Accounts Overview

Dashboard Overview

Accounts Overview

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

Account Summary

This section on the current and savings accounts overview screen displays the summary of the accounts, which consists of party name, account number, account type, net balance available in each of the account. You can click the link under the **Account Number** column to view the account details. You can click the **Download** link to download the account details and balances for future reference.

Quick Links

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

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

Forex Calculator

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

Offers

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

Promotions

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

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5. Current & Savings Account Details

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

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

- Account Number along with account nickname (if any), balance in the account and the status of the account, product name

- Balance Details: It includes information like Available Balance, Amount on Hold, Net Balance, Un-cleared Balance, Financing Limits, Advance Against Uncleared Funds Limit

- General Details: It includes the basic information about the account such as customer ID, account holder name, branch details.

How to reach here:

Toggle Menu > Menu > Accounts > Current & Savings > Overview > Account Summary > Islamic > Account Number link > Current & Savings Account Details
OR
Dashboard > Current & Savings widget > Account Summary > Islamic > Account Number link > Current & Savings Account Details
OR
*Access through the kebab menu of transactions available under the **Current & Savings** module*

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Current & Savings Account Details

Field Description

Field Name	Description
Account Number	Select the account of which you want to view details.
Status	The current status of the account. The possible values are: • Active • Inactive/ Dormant
Current Balance	The current available balance in the account.
Product Name	The name of the CASA product.
Nickname	The nickname, if set will be displayed.
Balance Details	

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Field Name	Description
Today's Opening Balance	The opening balance in the account for the day.
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.
Financing Limit	The maximum credit allowed by the bank for the account.
Average Balance	The average balance in the account.
	Note: This field will appear only in case of Third Party integration.
Average Monthly Balance	The average monthly balance of the account.
	Note: This field will appear only in case of FCR integration.
Last Quarter Average Balance	The average balance of the account in the previous quarter.
	Note: This field will appear only in case of FCR integration.
Daily ATM Withdrawal	The daily Domestic / International Usage limits on the cumulative amount allowed for withdrawal at an ATM of own bank.
Minimum Balance Required	The minimum balance to be maintained for an account.
General Details	
Customer ID	The account holder's customer ID in masked format.
Customer Name	Name of the primary account holder.
Account Name	Name of the account holder.
Account Branch	Branch name in which the account is held along with address.

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You can also perform the following account related transaction:

- Add account nickname/ modify/ delete nickname. For more information refer **Account Nickname** section.
- Click on the kebab menu to avail account related transactions.

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6. Cheque Book Request

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

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

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

How to reach here:

Toggle Menu > Menu > Accounts > Current and Savings > Cheque Book Request
OR
Toggle Menu > Menu > Accounts > Current and Savings > Overview > Quick Links > Cheque Book Request
OR
Access through the kebab menu of transactions available under the **Current & Savings** *module*

Cheque Book Request

Field Description

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Field Name	Description
Account Number	Account number with the account nickname for which the cheque book is to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
Account Balance	Net balance in the selected account.
Type of Cheque Book	The type of cheque book.
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • My Address • Branch Near Me

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

Field Name	Description
Select Address	The address for delivery of the cheque book. The options are: • Postal • Residence • Work
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

This section appears if you select **Branch Near Me** option in the **Delivery Location** field.

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

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

To request a cheque book:

1. From the **Account Number** list, select the account for which the cheque book is to be requested.

2. From the **Type of Cheque Book**, select the appropriate type of cheque book.

3. In the **Number of Cheque Book** field, enter the required number of cheque books.

4. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.

5. In the **Delivery Location** field, select the appropriate delivery address.

   a. If you select the **My Address** option:

      i. From the **Address** list, select the cheque book delivery address.

   b. If you select the **Branch Near Me** option:

      ii. From the **City** list, select the appropriate option.

      iii. From the **Branch Near Me** list, select the appropriate option.

6. To request the cheque book, click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.

7. The **Review** screen appears. Verify the details and click **Confirm**. The success message of cheque book request along with the reference number appears
   OR
   Click **Back** to navigate to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.

8. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

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7. Cheque Status Inquiry

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

How to reach here:

Toggle Menu > Menu > Accounts > Current and Savings > Cheque Status Inquiry
OR
Toggle Menu > Menu > Accounts > Current and Savings > Overview > Quick Links > Cheque Status Inquiry
OR
*Access through the kebab menu of transactions available under the **Current & Savings** module*

Cheque Status Inquiry

Cheque Status Inquiry- Result

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname. The account number could be either of the users own Party or any linked parties that he has access to.
Account Balance	The balance amount in the selected account.
Search Cheque By	Allows user to specify the search criteria for cheque status inquiry. The options are: • Number • Range • Status **Note:** The **Range** and **Status** fields are displayed if the **Oracle Banking Digital Banking Experience** application is integrated with **Universal Banking Solutions** and the region is **UK**.

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Field Name	Description
Cheque Number	Cheque number of the cheque of which you want to view the status.
	This field appears if you select the **Number** option from the **Search Cheque By** list.
From	Start number of the cheque range of which you want to view the status.
	This field appears if you select the **Range** option from the **Search Cheque By** list.
To	End number of the cheque range of which you want to view the status.
	This field appears if you select the **Range** option from the **Search Cheque By** list.
Select Status	Allows the user to view cheque as per the status.
	The options are:
	• Used
	• Not Used
	• Stopped
	• Rejected
	• Cancelled
	This field appears if you select the **Status** option from the **Search Cheque By** list.
From Date	Allows the user to search the cheques by status for a given start date.
	This field appears if you select the **Status** option from the **Search Cheque By** list.
	This field does not appear if have selected **Not Used** or Cancelled option in the **Status** field.
To Date	Allows the user to search the cheques by status for a given start and end date.
	This field appears if you select the **Status** option from the **Search Cheque By** list.
	This field does not appear if have selected **Not Used** or Cancelled option in the **Status** field.

To inquire about the cheque status:

1. From the **Account Number** list, select an account to view the status of cheques associated with that account.

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2. From the **Search Cheque By** list, select the appropriate option.

    a. If you select the **Number** option:

        i. In the **Cheque Number** field, enter the cheque number.

    b. If you select the **Range** option:

        i. In the **From** field, enter the cheque (range) start number.

        ii. In the **To** field, enter the cheque (range) end number.

    c. If you select the **Status** option:

        i. From the **Select Status** list, select the appropriate option. If you have selected **Used**, **Stopped** and **Rejected** option:

        ii. From the **From Date** list, select the appropriate date.

        iii. From the **To Date** list, select the appropriate date.

3. To inquire about the cheque request, click **Apply**.
The results of the cheque status inquiry appear.
OR
Click **Reset** to clear the data entered.

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8. Stop/ Unblock Cheque

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

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

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

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

How to reach here:

Toggle Menu > Menu > Accounts > Current and Savings > Stop/Unblock Cheque
OR
Toggle Menu > Menu > Accounts > Current and Savings > Overview > Quick Links > Stop/Unblock Cheque
OR
Access through the kebab menu of transactions available under the **Current & Savings** *module*

Stop /Unblock Cheque

Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the cheque to be stopped / unblocked. The account number could be either the user's Party account or any linked party accounts that he has access to.
Account Balance	The balance amount in the selected account.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping / unblocking the cheque.
Stop	Select the option to stop either a specific cheque by selecting Number or to stop multiple cheques by selecting Range. The options are: • Number • Range This field will be displayed if the option **Stop** is selected under the Select Action field.
Unblock	Select the option to unblock either a specific cheque by selecting Number or to unblock multiple cheques by selecting Range. The options are: • Number • Range This field will be displayed if the option **Unblock** is selected under the Select Action field.
Cheque Number	Cheque number of the cheque to be stopped/ unblocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be stopped/ unblocked. This field appears if you select the **Range** option.
To	End number of the cheque range to be stopped/ unblocked. This field appears if you select the **Range** option.

To stop or unblock cheque:

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1. From the **Account Number** field, select the account number of which cheque/cheques have to be stopped or unblocked.

2. From the **Select Account** list, select the appropriate Saving account.

3. In the **Select Action** field, select the appropriate option.

4. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.

5. If **Stop** is selected under the **Select Action** field, in the **Stop** field, select the desired option:

   a. If you select the **Number** option:

      i. In the **Cheque Number** field, enter the cheque number.

   b. If you select the **Range** option:

      i. In the **From** field, enter the cheque start number.

      ii. In the **To** field, enter the cheque end number.

6. If **Unblock** is selected under the **Select Action** field, in the **Unblock** field, select the desired option:

   a. If you select the **Number** option:

      i. In the **Cheque Number** field, enter the cheque number.

   b. If you select the **Range** option:

      i. In the **From** field, enter the cheque start number.

      ii. In the **To** field, enter the cheque end number.

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

8. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

9. The success message of stopping/ unblocking the check along with the transaction reference number.

10. Click **Home** to go to the **Dashboard** screen.
    OR
    Click **View Account Details** to visit the account details page.

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9. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed. User can access account related transactions on the kebab menu.

Customers can also undertake the following from this screen:

- Request for Statements – The customer can access this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.

- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.

- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

How to reach here:

Toggle Menu > Menu > Accounts > Current and Savings > Transactions
*OR*
Avail through kebab menu

To view the account statement:

1. From the **Account Number** list, select the account of which you wish to view transactions.

2. From the **View Options** list, select the desired transaction period.

   a. If the option Date Range has been selected in the **View Options** list, specify the date range in the **Date From** and **Date To** fields.

3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

4. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

5. Click **Apply** to view transactions based on the defined criteria.
   OR
   Click **Reset** to clear the details entered.

Transactions – Filter Criteria
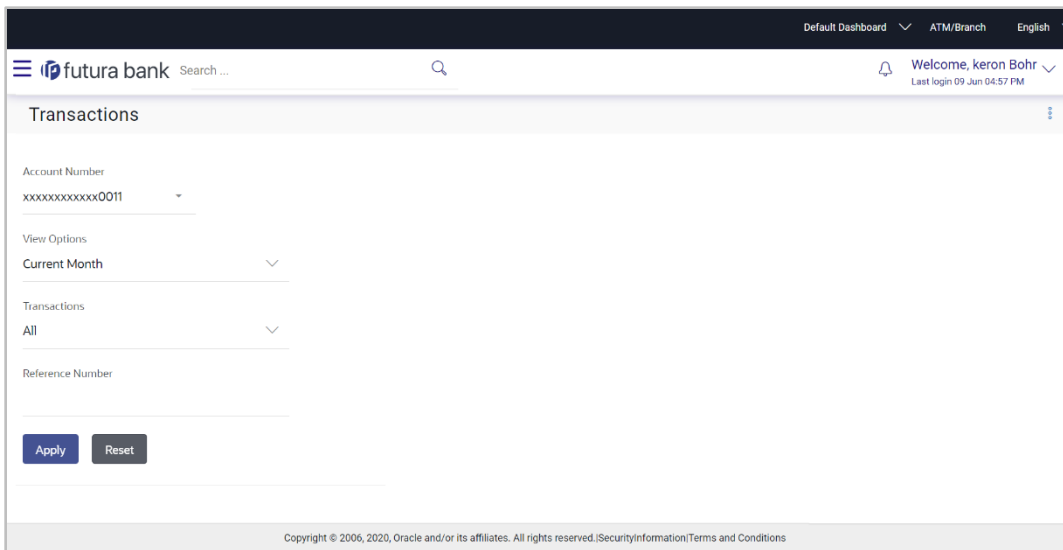
Transactions – View Transactions
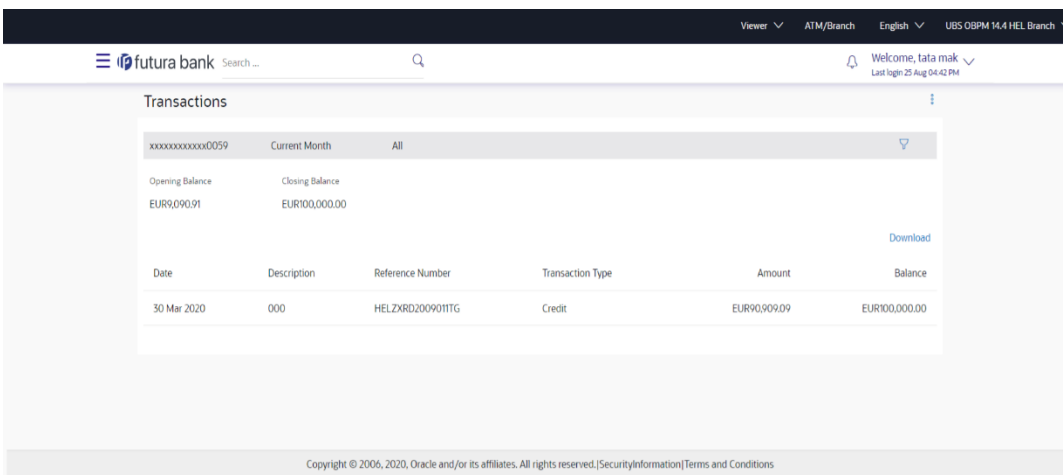
Field Description

Field Name	Description
Account Number	Select an account of which you wish to view transactions.

Field Name	Description
View Options	Filters to view the transactions of a specific period. The options are: • Current Period • Previous Month • Previous Quarter • Date Range
Date From – Date To	Specify the period for which you wish to view transactions. These fields will be displayed only if you have selected the option **Date Range** from the **View Options** list.
Transaction	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
Reference Number	Reference number of the transaction.
Opening Balance	The opening balance in the account for the specific period.
Closing Balance	Closing balance in the account for the specific period.
Results	
Download	Click the link to download the statement.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.

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

6. Click on the ⟁ icon to enter filter new criteria. Based on the defined criteria you can view transactions.
OR
Click **Download** and select the format in which the statement is to be downloaded.
The statement gets downloaded.

The following actions can also be performed in the screen:

- Subscribe for E-Statements.

- Download Pre-Generated Statements

- Request Statement

9.1 <u>Request Statement</u>

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

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

To request for an account statement:

1. Click on the ⦂ icon on the **Transactions** screen, click **Request Statement** to request for the statement. The **Request Statement** appears.

**Request Statement**

Field Description

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Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the statement to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
From Date	Start date of account statement.
To Date	End date of account statement.

2. From the **Account Number** list, select the account number for which you wish to view an account statement.

3. From the **From Date** list, select the start date of the account statement.

4. From the **To Date** list, select the end date of the account statement.

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

6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of Statement Request appears along with the transaction reference number.
   OR
   Click **Back** to navigate to the previous screen. User is directed to **Statement Request – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

7. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

9.2 <u>Pre-generated Statement</u>

To download pre-generated statements:

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

Pre-generated Statement

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Pre-Generated Statement

The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23rd December 1980, then your password is ROOP2312

Select a period to download your pre-generated Statements.

Year
2020

Month
All Months

Search

Statement Number	From	To	Download
AT3MSOG190813LBD	01 Jul 2020	13 Jul 2020	PDF

Transactions

xxxxxxxxxxxxx0058   Current Month

Opening Balance is EUR0.00

Closing Balance is EUR498,978.00

Download

Date	Description			Amount	Balance
30 Mar 2020				39.00	EUR498,978.00
30 Mar 2020	PRINCIPAL Liquidatio			34.00	EUR498,987.00
30 Mar 2020	PRINCIPAL Liquidatio			R1,009.00	EUR498,991.00

Field Description

| Field Name	Description
Select a period to download your pre-generated Statements	
Period	
Year	The year for which the statement is required
Month	The month for which the statement is required.
Statement Number	The statement reference number.
From	Start date of the date period for which the statement is generated.
To	End date of the date period for which the statement is generated.
Download	Click the link against a statement to download the specific statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.

3. Click **Search** to search amongst the pre-generated statements for the selected period.

4. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.
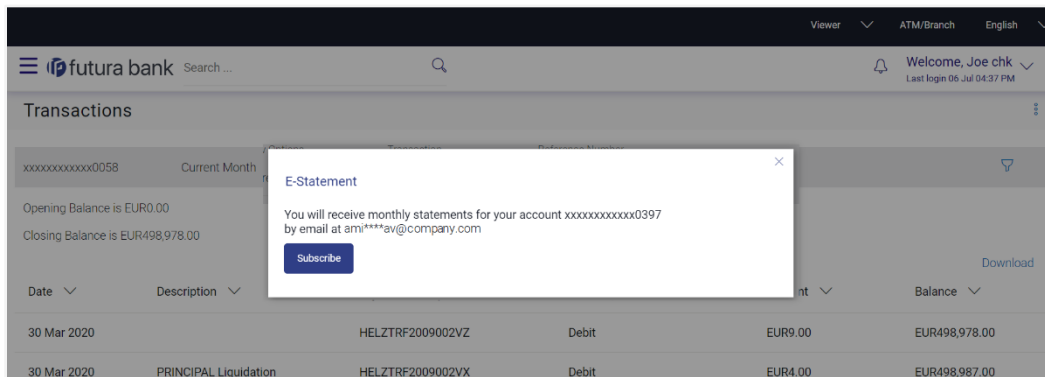

9.3 <u>E-Statement</u>

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

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

To subscribe / unsubscribe for e-statements:

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

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E-statement

2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)

   a. Click **Subscribe** to opt to receive monthly statements on your registered email address.

   b. The success message of request submission appears. Click **OK** to complete the transaction.

3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.

   a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.

   b. The success message of request submission appears. Click **OK** to complete the transaction.

   c. Click **Proceed** to Unsubscribe.

4. The success message of request submission appears.

5. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

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10. Account Nickname

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

The customer can avail this option by selecting the **Add/Edit Nickname** option from the kebab menu.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings > Overview > Account Summary > Islamic > Account Number link > Current & Savings Account Details > kebab menu > Add/Edit Nickname

To add/edit nickname against an account:

1. Click on the ⋮ icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against an account. The **Add/Edit Nickname** popup appears.

Add/Edit Nickname
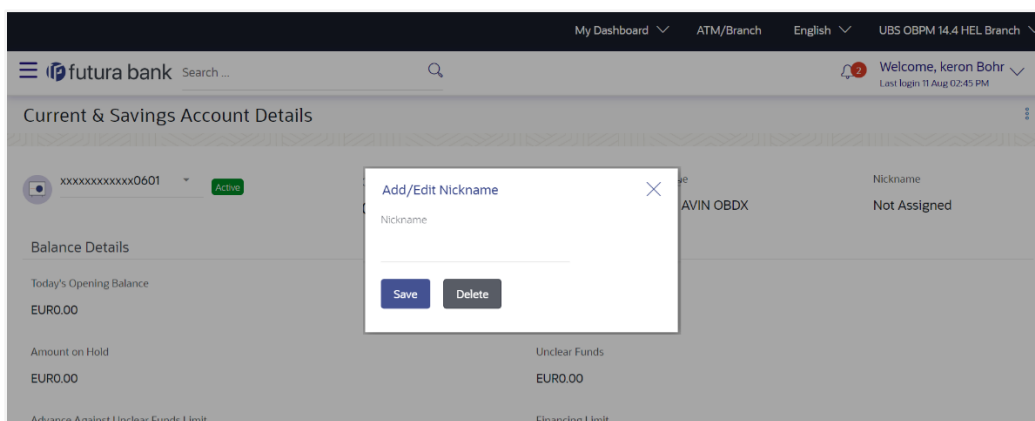
Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account.
	If a nickname has already been assigned to the account, it will be displayed in editable mode.

2. In the **Nickname** field, enter the nickname you want to use.

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3. Click **Save** to save your changes.
   Nicknames will be displayed on various transactions instead of the standard account description.
   OR
   Click **Delete** to delete nickname.

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FAQ

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

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

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

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

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

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

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

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

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

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

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