

Retail Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.3.0.0

Part No. F40800-01

November 2021

ORACLE®

Retail Accounts User Manual
November 2021

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Table of Contents

1. Preface	1-1
1.1 Intended Audience	1-1
1.2 Documentation Accessibility	1-1
1.3 Access to Oracle Support	1-1
1.4 Structure	1-1
1.5 Related Information Sources	1-1
2. Transaction Host Integration Matrix	2-1
3. Accounts	3-1
3.1 Overview Widget	3-2
4. Current & Savings Account Details	4-1
5. Debit Cards	5-1
6. New Debit Card	6-1
7. Debit Card Limits	7-1
7.1 View Daily Limits	7-1
7.2 Update Daily Limits	7-4
8. Block Card	8-1
9. Upgrade Card	9-1
10. Reissue Card	10-1
11. Request PIN	11-1
12. Reset PIN	12-1
13. Cheque Book Request	13-1
14. Cheque Status Inquiry	14-1
15. Stop/ Unblock Cheque	15-1
16. Transactions	16-1
16.1 Request Statement	16-4
16.2 Pre-generated Statement	16-6
16.3 E-statement	16-8
17. Sweep-In	17-1

17.1	Sweep In - Add	17-5
17.2	Sweep In - Delete	17-9
18.	Account Nickname	18-1

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 21.1.3.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	Overview Widget	✓	✓
2	Current & Savings Account Details (Except Accrued Interest and Average Balance)	✓	✓
3	Current & Savings Account (with Accrued Interest and Average Balance information)	✓	✗
4	Current and Savings Account Details - Nickname updation	NH	NH
5	Debit Cards	✗	✓
6	New Debit Card	✗	NH
7	Debit Card Limits	✗	✓
	Debit Card - International Transactions check update	✗	✗
	Update Daily Limits	✗	✓
8	Block Card	NH	NH
9	Unblock Card	NH	NH

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
10	Request PIN	NH	NH
11	Reset PIN	NH	NH
12	Reissue Card	NH	NH
13	Upgrade Card	NH	NH
14	Cheque Book Request	✓	×
15	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	×	✓
16	Stop/ Unblock Cheque - Number	✓	✓
	Stop/ Unblock Cheque – Range / Status	✓	✓
17	Transactions		
	Transactions - E-statements	×	✓
	Transactions - Request Statement	✓	✓
	Transactions - Pre-generated Statement	×	✓
18	Request Statement	×	✓
19	Inactive Accounts	✓	✓
20	Sweep-in		
	Sweep-in- View	✓	×
	Sweep In - Add	✓	×

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
	Sweep In - Delete	✓	x

[Home](#)

3. Accounts

Current and savings accounts are the most basic and critical products of retail banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as it results in a higher profit margin for the bank.

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

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

Features Supported In the Application:

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

- Overview Widget
- Current & Savings Account Details
- Debit Card Limits
- Apply for New Debit Card
- Block/ Unblock Debit Card
- Upgrade Debit Card
- Update Debit Card Limits
- Re-issue Debit Card
- Request for new Debit Card PIN
- Reset Debit Cards PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- E-Statement Subscription
- Request Statement
- Download Pre-Generated Statements
- Sweep-In

Pre-Requisites

- Transaction access is provided to retail users
- CASA (Current and Savings Account) accounts are maintained in the host system under a party ID mapped to the user

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.
- 3) International Bank Account Number (IBAN) is now available in account searchable drop-down in place of current and savings account (CASA) number.

3.1 Overview Widget

The retail dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and Credit Cards. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Current & Savings accounts. On selection of account type **Current & Savings**, details of the current and savings accounts held with the bank are displayed. This includes a summary of both Islamic and Conventional active accounts held by the customer along with the basic details of each current & savings account such as the account number and current balance. General details such as the total amount due for bill payment, the total count of current & savings accounts and the total net current balance are also displayed.

By clicking on a specific current & savings account card, the user is able to navigate to the **Current & Savings Account Details** page on which he can view the details of the selected account.

How to reach here:

Dashboard > Overview Widget > Current and Savings

The screenshot displays the 'Overview' widget with the following data:

Account Type	Key Metric	Value
Current & Savings	Current Balance	EUR310,262.63
Credit Cards	Total Dues	GBP39,000.00
Term Deposits	Current Balance	EUR27,926.00
Current & Savings (Summary)	Current Balance	EUR310,262.63
Current & Savings (Summary)	Count	3
Current & Savings (Summary)	Bills Due	EURO.00
Selected Account (Saving Account)	Current Balance	GBP282,056.94
Selected Account (Saving Account)	Status	ACTIVE

[Home](#)

4. Current & Savings Account Details

The account details screen displays important information pertaining to a current or savings account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account.

How to reach here:

Dashboard > Overview Widget > Current & Savings > Current & Savings Account > Current & Savings Details

OR

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings > Current & Savings Account Details

OR

*Access through the kebab menu of transactions available under the **Current & Savings** module*

Current & Savings Account Details

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr Last login 11 Aug 02:45 PM

Current & Savings Account Details

xxxxxxxxxxxx0011 Active

Current Balance	Product Name	Nickname
GBP280,238.76	SAVINGS OBDX	Not Assigned

Balance Details

Today's Opening Balance	Available Balance
GBP0.00	GBP310,238.76
Amount on Held	Unclear Funds
GBP0.00	GBP0.00
Advance Against Unclear Funds Limit	Overdraft Limit
GBP0.00	GBP30,000.00
Sweep-In Amount	
GBP0.00	

General Details

Joint	Mode of Operation
	Jointly
Primary Account Holder	Joint Account Holder/s
KeronBohr	RyanD Bohr
Nominee	Sweep-In
Not Registered	<input type="checkbox"/>
Branch	
HEL FC UNIVERSAL BANK, Goregaon, GREAT BRITAIN	

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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: <ul style="list-style-type: none"> • Active • Closed • 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	
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.
Overdraft Limit	The maximum credit allowed by the bank for the account.
Average Balance	The average balance in the account. <u>Note: This field will appear only in case of Third Party integration.</u>
Average Monthly Balance	The average monthly balance of the account. <u>Note: This field will appear only in case of FCR integration.</u>

Field Name	Description
Last Quarter Average Balance	The average balance of the account in the previous quarter. <hr/> Note: This field will appear only in case of FCR integration.
Sweep-In Amount	The amount to be transfer from savings account to a sweep-in deposit.
General Details	
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: <ul style="list-style-type: none"> • For single owner - single • For joint ownership - joint
Mode of Operation	Operation mode of the account. The possible values are: <ul style="list-style-type: none"> • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Primary Account Holder	The name of the primary holder of the account.
Joint Account Holder	Name of the joint account holder. This field appears only if the holding pattern of the account is Joint.
Nominee	Whether the account has a registered nominee or not.
Sweep-In	Identifies whether or not sweep-in facility is enabled for the account. The values against this field can be either of the two: <ul style="list-style-type: none"> • Yes – This value is displayed if sweep-in facility is enabled for the deposit account • No – This value is displayed if sweep-in facility is not enabled for the deposit account
Branch	Branch name in which the account is held along with address.

You can also perform the following account related transaction:

- Add account nickname/ modify/ delete nickname. For more information refer [Account Nickname](#) section.

- For more information on **Add Nominee** in kebab menu, refer **Nomination** section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.

Note: If a nominee is already defined for the account, then the **Edit Nominee** option is displayed in kebab menu to modify it.

- Click on the kebab menu to access account related transactions.

[Home](#)

5. Debit Cards

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

This feature enables customers to view details of debit cards linked to their current or savings accounts and also to apply for a new debit card on any of their accounts.

How to reach here:

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

*Access through the kebab menu of transactions available under the **Current & Savings** module*

Debit Cards

The screenshot displays the 'Debit Cards' section of the Futura Bank interface. It features a header with navigation options like 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below the header, there's a search bar and a welcome message for 'Jesal Bohr'. The main content area lists five debit cards in a grid format. Each card card shows its product type (GOLD or VISA), a masked card number (XXXXXXXX9603, XXXXXX9607, XXXXXX9608, XXXXXX9609, XXXXXX9610), the customer's name, and the expiry date. Status indicators are present: 'NOT LISTED', 'ACTIVE', and 'CANCELLED'. Each card also includes an 'Account Number' field with a masked value (xxxxxxxxxxxx0026). 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
Card Product	The debit card product name.
Card Number	The debit card number in masked format.
Status	The current status of the debit card will be displayed.
Customer Name	Name of the debit card holder.

Field Name	Description
Card Expiry Date	The date on which card will expired.
Account Number	Displays the account number to which debit card is linked.

- Click on the kebab menu available against the individual cards to access debit card related transactions.
OR
Click on the general page level kebab menu to access current & savings account related transactions.

[Home](#)

6. New Debit Card

This feature enables customers to submit requests for new debit cards to be issued against their operating accounts. Customers can request for new debit cards to be issued against any of their current or savings accounts. While initiating the request for a new debit card, the customer must specify the reason for which a new card is being requested and also define the name to be embossed on the card. The customer must also specify where the new card has to be delivered.

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track the status of their service requests by clicking on the Track Request link provided on the Service Request widget or by directly selecting the Track Request option from the toggle menu.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Debit Cards > kebab menu > Apply for New Debit Card

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

New Debit Card

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr Last login 07 Jul 11:01 AM

New Debit Card

Account Number
xxxxxxx0011 - Test
Balance: GBP906,922.38

Specify Reason
New Card


Name on Card
Sam Desouza

Delivery Location
 Branch Near Me My Address

City
Calrnia

Branch Near Me
FLEXCUBE UNIVERSAL BANK

Unit 1
Block A
Calrnia
GREAT BRITAIN


Apply Debit Card

Say good-bye to the hassle of withdrawing cash every time you need to shop. Enjoy cashless, worry-free shopping.

Forget the worries of currency conversion, as your card can be used to make payments in local currencies.

Your Futura Bank Debit Card entitles you to immense benefits through offers, reward points on transactions, and much more.

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Field Description

Field Name	Description
Account Number	Select an account for which you wish to apply a debit card.
Balance	The net balance of the selected CASA account. This amount is displayed once a CASA account is selected in the Account Number field.
Specify Reason	The reason for which a new debit card is being applied. The options can be: <ul style="list-style-type: none"> • New Card • Previous card was hotlisted • Previous card not working
Name on Card	The name to be embossed on the card.
Delivery Location	The customer is required to specify where the new card is to be delivered. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me <p>This section appears if the customer selects My Address option in the Delivery Location field.</p>
Select Address	The address at which the new card is to be delivered. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field. This section appears if the customer selects Branch Near Me option in the Delivery Location field.
City	The customer can filter branches based on city.

Field Name	Description
Branch Near Me	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To apply for a new debit card:

1. From the **Account Number** list, select the current or savings account number against which you want to apply for a new debit card.
2. From the **Specify Reason** list, select the appropriate reason to apply for a new card.
3. In the **Name on Card** field, enter the name to be embossed on the card.
4. In the **Delivery Location** field, select the appropriate delivery mode.
 - a. If you select the **My Address** option:
 - i. From the **Select Address** list, select the appropriate delivery address.
 - b. If you select the **Branch Near Me** option:
 - i. From the **Select City** list, select the appropriate option.
 - ii. From the **Select Branch** list, select the appropriate option. The branch address appears.
5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
7. The success message along with the service request number appears.
Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

7. Debit Card Limits

A customer can view the limits of an existing debit card linked to his current or savings account. The customer can view the existing limits and has the option to update the limits of active debit cards. In addition to the existing limits, the screen also displays the maximum limit count/ amount that can be set for the card.

The customer can view the various transaction limits associated with the debit card. The system displays limits in terms of count and amount in each category, which are as defined below:

- Own ATM Limits
- Remote ATM Limits
- Own Point of Sale Limits (PoS)
- Remote Point of Sale Limits (PoS)
- E-commerce Limits

The customer also has the provision to configure a combined limit on his debit card. It is the maximum allowed limit across all sections and if this limit is breached, user will not be allowed for any further transaction on the day irrespective of the individual daily limits set under various categories.

Note: Combined Limits will be applicable only for third party host system.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Debit Cards > kebab menu > Debit Card Limits

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

7.1 View Daily Limits

To view the debit card limits:

1. From the **Card Number** list, select the debit card whose limits you wish to view. The **Debit Card Limits** screen displaying the **Daily Limits** applicable on the selected card, appears.

Debit Card Limits

My Dashboard ATM/Branch English

futura bank Search ... Welcome, keron Bohr Last login 12 Aug 09:39 AM

Debit Card Limits

Card Number
XXXXXXXX5801ACTIVE

Account Number
xxxxxxxxxxxx0011


Daily Domestic Limits		Daily International Limits	
Own ATM Limits		Own ATM Limits	
No. of Transactions	Current Limit	No. Of Transaction	Current Limit
10	GBP40,000.00	10	GBP40,000.00
Remote ATM Limits		Remote ATM Limits	
No. of Transactions	Current Limit	No. Of Transaction	Current Limit
5	GBP20,000.00	5	GBP20,000.00
Own Point of Sale Limits		Own Point of Sale Limits	
No. of Transactions	Current Limit	No. Of Transaction	Current Limit
10	GBP40,000.00	10	GBP40,000.00
Remote Point of Sale Limits		Remote Point of Sale Limits	
No. of Transactions	Current Limit	No. Of Transaction	Current Limit
5	GBP20,000.00	5	GBP20,000.00

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Field Description

Field Name	Description
Card Number	The debit card number in the masked format along with the current status.
Account Number	Account number in the masked format.
Daily Domestic Limits / International Usage Limits	
This section includes own and remote ATM Limits, POS limits, and e- Commerce limits etc.	
Facility: Own ATM Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at an ATM of own bank.
Current Limit	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.
Facility: Remote ATM Limits	


Field Name	Description
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a remote ATM.
Current Limit	The maximum amount allowed for withdrawal at a remote ATM for the daily Domestic / International Usage limits.
Facility: Own Point of Sale Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
Current Limit	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank for the daily / International Usage limits.
Facility: Remote Point of Sale Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
Current Limit	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank for the daily Domestic / International Usage limits.
Facility: e-Commerce Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed for e-Commerce.
Current Limit	The maximum amount allowed for e-Commerce for the daily Domestic / International Usage limits.
Combined Limits on Card	
The combined daily and International Usage limits allowed for withdrawal at own and remote ATM Limits, POS limits, and e- Commerce limits etc.	
Maximum Limit	The maximum amount allowed for withdrawal at own and remote ATM Limits, POS limits, and e- Commerce limits etc. for the daily and International Usage limits .

2. Click  against the **Daily Domestic Limits** header to update the daily domestic limits of the debit card.

OR

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

OR


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

7.2 Update Daily Limits

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

Note: Users will only be able to update the limits of active debit cards.

To modify the daily limits of the debit card:

1. From the **Card Number** list, select the debit card whose limits you wish to modify. The **Debit Card Limits** screen along with the **Daily Limits** details appears.
2. Click  against the **Daily Domestic Limits** header or the **Daily International Limits** header based on which limits you wish to update.

The desired limits appear in editable mode.

Update Daily Limits

The screenshot displays the 'Debit Card Limits' configuration page for a Futura Bank user. The page is organized into several sections for editing limits:

- Card Information:** Card Number (XXXXXXXX3801ACTIVE), Account Number (xxxxxxxxxxxx0011), Card Type (GOLD), Name on Card (KeronBohr), and Valid Through (3/22).
- Daily Domestic Limits:** Includes 'Own ATM Limits' (No. of Transactions: 10, Max. Limit: N.A.) and 'Remote ATM Limits' (No. of Transactions: 5, Max. Limit: N.A.).
- Daily International Limits:** Includes 'Own ATM Limits' (No. of Transaction: 10, Max. Limit: N.A.) and 'Remote ATM Limits' (No. Of Transaction: 5, Max. Limit: N.A.).
- Point of Sale Limits:** Includes 'Own Point of Sale Limits' (No. of Transactions: 10, Max. Limit: N.A.) and 'Remote Point of Sale Limits' (No. of Transactions: 5, Max. Limit: N.A.).

At the bottom of the form, there are 'Save' and 'Cancel' buttons. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

3. Update the desired limits as required in **Daily Domestic Limits, Daily International Limits, or Combined Limits on Cards** sections.
4. Click **Save** to save the modified limits.
OR
Click **Cancel** to cancel the transaction.
5. The review screen appears.
Click **Confirm** to confirm updating the debit card limits. .
OR
Click **Cancel** to cancel updating the debit card limits.
OR
Click **Back** to navigate back to the previous screen.
6. The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.
7. Click **Home** to go to the Dashboard screen.
OR
Click **View Account Details** to view the **Account Details** screen.

[Home](#)

8. Block Card

Debit card fraud costs individuals and businesses millions of dollars every year globally. The speed at which fraudulent transactions can be performed on a stolen debit card is incredible; hence customers need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with least amount of friction.

The Block Debit Card feature enables users to report stolen or lost debit cards to the bank, so that the bank can block the processing of any transaction performed on the debit card immediately.

This feature also enables the user to replace damage cards or stolen/lost cards with new card by requesting request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Block Card

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Block Card

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr Last login 11 Aug 02:55 PM

Block Card

Card Number
XXXXXXXX3801ACTIVE

Account Number
xxxxxxxxxxxx0011

Type of Block
Permanent Block (Hotlist)

Specify Reason
Stolen

Would you like to order a replacement card?
 Yes No

Delivery Location
 My Address Branch Near Me

Postal
 Flat No 34
 secor 34
 Goregav 12
 Mumbai
 IN
 516152

Submit Cancel Back

Note

Card can be blocked temporarily or permanently. If card is blocked temporarily, it can be un-blocked at a later stage.

However If card is permanently blocked i.e. hotlisted, a new replacement card can be requested at the same time.

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Field Description

Field Name	Description
Card Number	Select the debit card which needs to be blocked.
Account Number	Displays the account number linked with debit card in masked format.
Block Type	<p>Specify whether the card is to be temporarily blocked or is to be permanently blocked.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Temporary Block • Permanent Block (Hotlist) <p>The following fields are enabled if you select the Temporary Block option in the Block Type list.</p>
Specify Reason	<p>The user is required to specify the reason for which the card is being blocked.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Lost • Stolen <p>The following fields are enabled if you select the Permanent Block option in the Block Type list.</p>
Specify Reason	<p>The user is required to specify the reason for which the card is being blocked.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Damaged • Lost • Stolen
Would you like to order a replacement card?	<p>Select the option to identify whether a replacement card is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Delivery Location	<p>The user can identify where the replacement card is to be delivered.</p> <p>This field is enabled only if the user has selected the option Yes in the field Would you like to order a replacement card?</p> <p>The options are:</p> <ul style="list-style-type: none"> • My Address • Branch Near Me <p>Following fields will be enabled if the My Address option is selected in the Delivery Location field.</p>
Select Address	<p>Address where the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Postal • Residence • Work <p>Based on the selected option, the user's address details corresponding to the selected address as maintained are displayed.</p> <p>Following fields will be enabled if the Branch Near Me option is selected in the Delivery Location field.</p>
City	The user can filter branches based on the city in which they are located.
Branch Near Me	Branch name where the replacement card is to be delivered.
Branch Address	The address of the branch selected is displayed.

To block the debit card and raise a request for a replacement card:

1. From the **Card Number** list, select the debit card which needs to be blocked.
2. If you choose option **Block** to block the debit card from the **Action** field,
3. From the **Block Type** list select the desired option.
 - a. If the **Permanent Block** option is selected;
 - i. From the **Specify Reason** list, select the appropriate reason for which the card needs to be blocked.
 - ii. This screen also provides the user with the facility to apply for a replacement card.
 - iii. Select option **Yes**, if you wish to order a replacement card under the field **Would you like to order a replacement card?**
 - iv. If you have selected option **Yes**, proceed to specify the details pertaining to where you would like the replacement card to be delivered.
 - a. If you select the **My Address** option as delivery location:
 - i. From the **Select Address** list, select the appropriate option. The complete address of the user as maintained corresponding to the selected address appears.
 - a. If you select the **Branch Near Me** option as delivery location:
 - i. From the **City** list, select the desired city.
 - ii. From the **Branch Near Me** list, select the desired branch. The complete address of the selected branch appears.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
6. The success message appears, along with the service request number.
7. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

9. Upgrade Card

Using this option, the user can upgrade his existing debit card. The user might wish to upgrade his debit card in order to avail better benefits and facilities.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Upgrade Card

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Upgrade Card

The screenshot shows the 'Upgrade Card' interface on the Futura Bank website. The user is logged in as 'keron Bohr'. The form contains the following details:

- Card Number:** XXXXXXXX3801ACTIVE
- Account Number:** XXXXXXXXXXXX0011
- Card Type:** GOLD
- Upgrade To:** PLATINUM EDGE
- Delivery Location:** My Address (selected), Branch Near Me
- Postal:** Flat No 34, sector 34, Goregaon 12, Mumbai, IN, 516132
- Terms and Conditions:** I accept Terms and Conditions (checked)

A note on the right side of the form reads: "Issuance of a new upgraded debit card is subject to customer eligibility. Terms & Conditions of the new debit card will differ from that of the current debit card in use. Please read the details of the card you wish to upgrade to, before applying."

Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Card Type	The current product name of the card.

Upgrade To	Select a variant of the debit cards available to upgrade the debit card.
View Details	Link to view the features of the debit card selected in the Upgrade Card list.
Delivery Location	Select a location where the new card is to be delivered. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me

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

Select Address	The address at which the replacement card is to be delivered. The options are: <ul style="list-style-type: none"> • Residence • Postal • Work
-----------------------	---

Address The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

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

City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

The following section appears, if the user selects a debit card variant in the **Upgrade Card** list and clicks on the **View Details** link.

Name of the Debit Card Variant	The name of the debit card variant available for selection.
Domestic	The limits applicable on the debit card for use within the country.
POS Limit	The daily usage limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.

Daily cash withdrawal limit The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

International

The limits applicable on the debit card for international usage.

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

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

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

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

Offers Displays the offers available on the debit card variant.

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

To upgrade the debit card:

1. From the **Card Number** list, select the desired debit card to be upgrade.
2. From the **Upgrade To** list, select the desired debit card to upgrade.
3. Click on **View Details** link to view the features of the debit card selected in the **Upgrade Card** list. The features of the selected debit card appears on an overlay.
4. From the **Delivery Location** list, select the delivery location of choice.
 - a. If you select the **My Address** option as delivery location:
 - i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
 - b. If you select the **Branch Near Me** option as delivery location,
 - i. From the **City** list, select the city where the branch located.
 - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
5. Select the **I accept Terms and Conditions** checkbox to give acceptance to upgrade a card.
6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to navigate back to the previous screen.

OR

Click **Cancel** to cancel the transaction.

8. The confirm screen with a message confirming successful submission of the request to upgrade the card appears. The service request number also appears on this screen.

9. Click **Home** to go to the **Dashboard** screen.

OR

Click **View Account Details** to visit the account details page.

[Home](#)

10. Reissue Card

This feature enables the user to replace damage cards or stolen/ lost cards with new card by requesting for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Re-Issue Card

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Reissue Card

The screenshot shows the 'Reissue Card' form in the Futura Bank mobile app. The form contains the following fields and options:

- Card Number:** XXXXXXXX3801ACTIVE
- Account Number:** XXXXXXXXXXXX0011
- Delivery Location:** My Address, Branch Near Me
- Residence:** Flat No 64, N M Street 115, Near Mahadev Complex, Goregaon (west), Mumbai, IN 516152

A note box on the right side of the form reads: "Card can be reissued when the existing debit card is not working properly or is damaged. The existing old card will remain functional until the new card is used for the first time." At the bottom of the form are 'Submit' and 'Cancel' buttons.

Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Delivery Location	The location of delivery of the new replacement debit card. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me

Field Name	Description
This section appears if you select My Address option in the Delivery Location field.	
Select Address	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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.	
Select Address	<p>The address at which the replacement card is to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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.
City	The customer can filter branches based on city.
Branch Near Me	<p>The branch in the selected city, where the card is to be delivered.</p> <hr/> <p>Note: The options in this field depend on the selected option in the City field.</p> <hr/>
Branch Address	<p>The complete branch address based on the selection above.</p> <hr/> <p>Note: The address displayed here depends on the selected option in the Branch Near Me field.</p> <hr/>

To request for the reissue of a debit card:

1. From the **Card Number** list, select the debit card which to be re issue.
2. From the **Delivery Location** list, select the delivery location to which the new card is to be delivered.
 - a. If you select the **My Address** option as delivery location:
 - i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
 - b. If you select the **Branch Near Me** option as delivery location,
 - i. From the **City** list, select the city where the branch located.
 - ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
3. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
5. The success message is displayed along with the service request number appears.
6. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

11. Request PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables a customer to request for a new debit card PIN to be delivered at the address of his choice.

The debit card PIN request is a service request transaction and on initiating the request, an SR number is generated, which can be used by the customer to track the status of the request. Duplicity checks are done by the system to ensure that no duplicate requests are being initiated.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Request PIN

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Request PIN

Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.

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

Delivery Location	Select the location where the debit card PIN is to be delivered. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me
--------------------------	---

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

Select Address	The address at which the debit card PIN is to be delivered. The options are: <ul style="list-style-type: none"> • Postal • Residence • Work
-----------------------	---

Address	The complete address of the card holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
----------------	---

This section appears if the customer selects **Branch Near Me** option in the **Delivery Location** field.

City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the PIN is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for a debit card PIN:

1. From the **Card Number** list, select the debit card for whom request for a new debit card PIN is to be raised.
2. In the **Delivery Location** field, select the delivery location of choice.
 - a. If you select the **My Address** option:
 - i. From the **Address** list, select the address where the PIN is to be delivered.
 - b. If you select the **Branch Near Me** option:
 - i. From the **City** list, select the desired city.
 - ii. From the **Branch Near Me** list, select the desired branch. The complete address of the selected branch appears.
3. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.

4. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
5. The success message of debit card PIN request along with the service request number appears.
6. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

12. Reset PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables you to reset the Debit Card PIN anytime at your convenience.

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

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Reset PIN

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

To generate the debit card PIN:

1. From the **Card Number** list, select the debit card of which PIN is to be reset.
2. In **Date of Birth** date calendar field, specify the card holder's date of birth.

Reset PIN – Card Details

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr Last login 17 Aug 11:42 AM

Reset PIN

Card Number
XXXXXXXX3801ACTIVE

Account Number
xxxxxxxxxxxx0011

Date of birth
13 Aug 1990

Card Details

Expiry Date On Card
12 / 24

CVV Number

Validate

Submit Cancel

Note

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

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

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

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Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Date Of Birth	Specify the date of birth of the card holder. It is used to verify the identity of the card holder.
Card Details	
Expiry Date on Card	The expiry date of the debit card (MM/YY).
CVV Number	The Card Verification Value number (CVV) 3 digit number available on the reverse side of the debit card.

- In the **Expiry Date on Card** field, enter the Card Expiry Date (MMYY).
- In the **CVV Number** field, enter the numeric digit code printed on the back of the card.
- Click **Validate**. The entered card details are verified, and the **Reset PIN** section appears.
OR
Click **Cancel** to cancel the transaction.

New PIN Details

The screenshot displays the 'Reset PIN' page on the Futura Bank website. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. The user is logged in as 'keron Bohr' with a last login time of '20 Aug 05:05 PM'. The main content area is titled 'Reset PIN' and contains the following fields:

- Card Number:** XXXXXX3801ACTIVE
- Account Number:** XXXXXXXXXXXX0011
- Date of birth:** 13 Aug 1990
- Card Details:**
 - Expiry Date On Card:** 12 / 24
 - CVV Number:** ...
- Enter New Pin:** ...
- Re-Enter New Pin:** ...

At the bottom of the form are 'Submit' and 'Cancel' buttons. A 'Note' box on the right side of the page provides important information: 'You can reset debit card PIN only for your Active Debit Cards. Do not share your PIN or card with anyone including Bank employees, merchant, not even your friends or family. If you enter wrong Debit Card details 3 times consecutively through any channel, the card PIN reset feature and existing PIN will get locked.'

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Field Description

Field Name	Description
Enter New PIN	Enter a new PIN for the debit card.
Re-Enter New PIN	Re-enter the new PIN for the debit card.

6. Enter a new PIN in **Enter New PIN** and **Re-Enter New PIN** fields respectively.
7. Click **Submit**. The Authentication screen appears.
OR
Click **Cancel** to cancel the transaction.
8. The success message of debit card PIN generation appears.
9. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

13. Cheque Book Request

Cheques are the most widely used instruments that are used to make different kinds of payments.

The **Cheque Book Request** feature enables customers to request for a new cheque book online. This feature is enabled only for those accounts for which cheque book facility is enabled.

Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request. User can access account related transactions on the kebab menu.

How to reach here:

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

*Access through the kebab menu of transactions available under the **Current & Savings** module*

Cheque Book Request

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, keron Bohr Last login 17 Aug 11:09 AM

Cheque Book Request

Account Number
xxxxxxxxxxxx0011

Account Balance
GBP302,375.15

Type of Cheque Book
CHEQUEGBPSN

Number of Cheque Books
1

Number of Leaves per Book
Cheque Book with 25 Leaves

Delivery Location
 My Address Branch Near Me

Residence
Flat No 64
N M Street 115 - Near Mahadev Complex
Goregaon (west)
Mumbai
IN
516132

Submit Cancel

Cheque book

First delivery will be attempted within 5 working days at your communication address updated in our records.

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

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

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Field Description

Field Name	Description
Account Number	Select the current or savings account number for which cheque book request is to be done. For more information on Account Nickname, refer Account Nickname .
Account Balance	The balance in the account in the account currency.
Type of Cheque Book	The type of cheque book required.
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 required in each cheque book. The options are: <ul style="list-style-type: none"> • Cheque book with 10 leaves • Cheque book with 25 leaves • Cheque book with 50 leaves
Delivery Location	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> • My Address • Branch Near Me
	This section appears if the customer selects My Address option in the Delivery Location field.
Select Address	The address at which the cheque book is to be delivered. The options are: <ul style="list-style-type: none"> • 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 the customer selects Branch Near Me option in the Delivery Location field.

Field Name	Description
City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed. <hr/> Note: The options in this field depend on the selected option in the City field.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch. <hr/> 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 current or savings account for which a cheque book is to be requested.
2. From the **Type of Cheque Book** list, select the desired option.
3. In the **Number of Cheque Book** field, specify the required number of cheque books.
4. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
5. In the **Delivery Location** field, select the delivery location of choice.
 - a. If you select the **My Address** option as delivery location:
 - i. From the **Address** list, select the cheque book delivery address.
 - b. If you select the **Branch Near Me** option as delivery location:
 - i. From the **City** list, select the desired city.
 - ii. From the **Branch Near Me** list, select the desired branch. The complete address of the selected branch appears.
6. To submit the cheque book request, click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. The success message of cheque book request along with the transaction reference number appears.
9. Click **Home** to go to the Dashboard screen.
OR

Click **View Account Details** to view the Account Details screen.

[Home](#)

14. Cheque Status Inquiry

The **Cheque Status Inquiry** transaction enables customers to view the status of cheques written by them at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range.

Customers can also search for cheques based on their status i.e. used, not used, stopped, etc.

Note: The **Range** and **Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with **Universal Banking Solutions** and the region is not **India**.

How to reach here:

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

*Access through the kebab menu of transactions available under the **Current & Savings** module*

Cheque Status Inquiry

The screenshot shows the 'Cheque Status Inquiry' page in the Futura Bank digital banking interface. The page includes a header with the bank logo, a search bar, and user information. The main content area contains several input fields and options for searching cheques. A 'Tips' box is also visible on the right side of the page.

ATM/Branch English

futura bank Search ...

Welcome, tata sup
Last login 17 Aug 10:57 AM

Cheque Status Inquiry


Account Number
xxxxxxxxxxxx0014

Account Balance
EUR298,700.00

Search By
 Number Range Status

Cheque Type
Not Used

Apply Reset


Tips

Always ensure that you have a record of cheque serial numbers for cheques you have issued.

The more payments you make on Online Banking the fewer cheques are likely to go astray and need stopping.

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Cheque Status Inquiry- Result

futura bank Search ...				
Cheque Status Inquiry				
Cheque Number	Status	Reason	Amount	
xxxxxxxxxxxx0014	Not Used			
3536	Not Used	-	EURO.00	
3537	Not Used	-	EURO.00	
3538	Not Used	-	EURO.00	
3539	Not Used	-	EURO.00	
3540	Not Used	-	EURO.00	
3541	Not Used	-	EURO.00	
3542	Not Used	-	EURO.00	
3543	Not Used	-	EURO.00	
3544	Not Used	-	EURO.00	
3545	Not Used	-	EURO.00	

Page 1 of 4 (1-10 of 40 items) |< < 1 2 3 4 > >|

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Field Description

Field Name	Description
Account Number	Select an account number to view the status of cheques associated with that account.
Account Balance	The balance of the CASA account will be displayed in the account currency.
Search Cheque by	<p>Allows the customer to specify the criteria by which to view the status of cheques.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range • Status <p>Note: The Range and Status fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with Oracle FLEXCUBE Universal Banking and the region is not India.</p>

Field Name	Description
Cheque Number	<p>The customer can define the cheque number for which he wants to view the status.</p> <p>This field appears if you select Number option from the Search Cheque by list.</p>
From	<p>The customer is required to define the starting cheque number of the range for which to view cheque status.</p> <p>This field is appears if you select Range option from the Search Cheque by list.</p>
To	<p>The customer is required to define the last cheque number of the range for which to view cheque status.</p> <p>This field appears if you select Range option from the Search Cheque by list.</p>
Cheque Type	<p>The customer is required to identify a specific status in order to view cheques that belong to that status.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Cancelled <p>This field appears if you select the Status option from the Search Cheque By list.</p> <p>The From Date and To Date search fields will be disabled if the customer selects either the Not Used or Cancelled status.</p>
From Date	<p>The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched.</p> <p>This field appears if you select Status option from the Search Cheque By list.</p>
To Date	<p>The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched.</p> <p>This field appears if you select Status option from the Search Cheque By list.</p>
Cheque Status Inquiry Results	
Cheque Number	The cheque number of which status is being viewed.
Status	The current status of the cheque is displayed against it.

Field Name	Description
Reason	The reason for which the cheque has been stopped, rejected or cancelled. A value will be displayed here only if the cheque is in any of these three statuses.
Amount	The amount for which the cheque was issued.

To inquire about the cheque status:

1. From the **Account Number** list, select an account to view the status of cheques associated with that account.
2. From the **Search Cheque** by list, select the appropriate option.
 - a. If you select the **Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the **Range** option:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.
 - c. If you select the **Status** option:
 - i. From the **Cheque Type** list, select the appropriate option.
 - ii. From the **From Date** list, select the appropriate date.
 - iii. From the **To Date** list, select the appropriate date.
3. To inquire about the cheque request, click **Apply**.
The results of the cheque status inquiry appear.
OR
Click **Reset** to clear the data entered.

[Home](#)

15. Stop/ Unblock Cheque

Cheques are physical instruments used for the purpose of making payments. A customer might require to block a cheque payment in case the cheque has been lost or stolen. Hence it is critical to provide an option to stop such cheques so that they cannot be misused.

The Stop/ Unblock cheque feature enables a customer to stop a cheque that has been issued for making payment. In order to request for a cheque to be stopped, the customer will have to specify the account number from which the cheque has been issued as well as the cheque number and the reason for which the request is being raised. In addition to requesting for a stop cheque on a specific cheque, the customer can also request for a stop cheque to be performed on a cheque series by specifying the cheque range.

Additionally customers can also request for a cheque or cheque range that has been stopped or blocked to be unblocked.

Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

How to reach here:

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

*Access through the kebab menu of transactions available under the **Current & Savings** module*

Stop /Unblock Cheque

The screenshot shows the 'Stop/Unblock Cheque' interface on the Futura Bank website. The page header includes the bank logo, search bar, and user information: 'Welcome, keron Bohr' with a last login time of '07 Jul 12:20 PM'. The main content area contains the following fields and options:

- Account Number:** xxxxxxxxxxxx0014
- Account Balance:** EUR298,700.00
- Select Action:** Stop Unblock
- Specify Reason:** insufficient funds
- Stop:** Number Range
- Cheque Number:** 12444

At the bottom of the form are 'Submit' and 'Cancel' buttons. A note box on the right side of the form contains the following text:

Note
There is no charge for blank lost or stolen cheques. For all other circumstances, there is a charge of EUR10.00.
Under what circumstances would I not be able to stop a cheque?
- If it has already been debited from your account.

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Field Description

Field Name	Description
Account Number	Savings account number in masked format along with the account nickname.
Account Balance	The current available balance in the account.
Select Action	<p>The action to be taken on the cheque i.e. whether to stop or unblock the cheque.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Stop • Unblock
Specify Reason	The reason for stopping or unblocking the cheque.
Stop	<p>Select the option to stop either a specific cheque by selecting Number or to stop multiple cheques by selecting Range.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range <p>This field will be displayed if the option Stop is selected under the Select Action field.</p>
Unblock	<p>Select the option to unblock either a specific cheque by selecting Number or to unblock multiple cheques by selecting Range.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Number • Range <p>This field will be displayed if the option Unblock is selected under the Select Action field.</p>
Cheque Number	<p>Cheque number of the cheque to be stopped or unblocked.</p> <p>This field appears if you select the Number option.</p>
From	<p>Start number of the cheque range to be stopped or unblocked.</p> <p>This field appears if you select the Range option.</p>
To	<p>End number of the cheque range to be stopped or unblocked.</p> <p>This field appears if you select the Range option.</p>

To stop or unblock cheque:

1. From the **Account Number** list, select the account number of which cheque/cheques have to be stopped or unblocked.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
4. 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.
5. 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.
6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
8. The success message of stopping/ unblocking the check along with the transaction reference number.
9. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

16. Transactions

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

Customers can also undertake the following from this screen:

- Request for Statements – The customer can 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:

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

*Access through the kebab menu of transactions available under the **Current & Savings** module*

To view transactions:

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 **From Date** and **To Date** fields.
3. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
4. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
5. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
6. Click **Apply** to view transactions based on the defined criteria.
OR
Click **Reset** to clear the details entered.

Transactions – Filter Criteria

Viewer ATM/Branch English

futura bank Search ... Welcome, Joe chk Last login 06 Jul 04:37 PM

Transactions

Account Number
xxxxxxxxxx0058

View Options
Current Month

Transaction
All

Amount

Reference Number

Apply Reset

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Transactions – View Transactions

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, Jesal Bohr Last login 24 Nov 04:30 PM

Transactions

xxxxxxxxxx0015 Current Month All

Opening Balance GBP421,992.90 Closing Balance GBP500,000.00

Download

Transaction Date	Value Date	Description	Reference Number	Transaction Type	Amount	Balance
30 Mar 2020	30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELZXR2009010NO	Credit	GBP500,000.00	GBP500,000.00
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200901XZY	Debit	GBP1,500.00	GBP498,500.00
30 Mar 2020	30 Mar 2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009003B3	Debit	GBP4.00	GBP498,496.00
30 Mar 2020	30 Mar 2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009003B5	Debit	GBP5.00	GBP498,491.00
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200901X30	Debit	GBP1,363.64	GBP497,127.36
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200901X33	Debit	GBP1,818.18	GBP495,309.18
30 Mar 2020	30 Mar 2020	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090B77M	Credit	GBP1,432.00	GBP496,741.18
30 Mar 2020	30 Mar 2020	LOAN PRINCIPAL REPAYMENT	HELZTRF2009003BJ	Debit	GBP5.00	GBP496,736.18
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200901XGV	Debit	GBP5,454.55	GBP491,281.63
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200901XGW	Debit	GBP1,818.18	GBP489,463.45


Page 1 of 7 (1-10 of 69 items) | 1 2 3 4 5 ... 7

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Field Description

Field Name	Description
Account Number	Select an account of which you wish to view transactions.
View Options	Filters to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> • Current Month • Current Day • Previous Day • Previous Month • Current Month & Previous Month • Previous Quarter • Date Range • Last 10 Transactions
From Date –To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. 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: <ul style="list-style-type: none"> • All • Credits Only • Debits Only
Amount	The specific transaction amount matching to which you wish to view transactions.
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.


Field Name	Description
Transaction Date	Date on which the activity was performed.
Value Date	The value date of the transaction as maintained by the bank.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.
Balance	Balance in the account. The Balance column appears only if the option All has been selected as a filter criteria in View Options field.

7. Click on the  icon to change filter 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.
8. The following actions can also be performed in the screen:
 - Subscribe for E-Statements.
 - Request for a specific statement
 - Download Pre-Generated Statements.

16.1 Request Statement

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

To request for a Statement

1. Click on the  icon on the **Transactions** screen, and click **Request Statement** to request for an account statement.

Request Statement


Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format for which statement has to be requested.
From Date	The user is required to specify the start date from which the account statement is required.
To Date	The user is required to specify the date until when the statement is required.

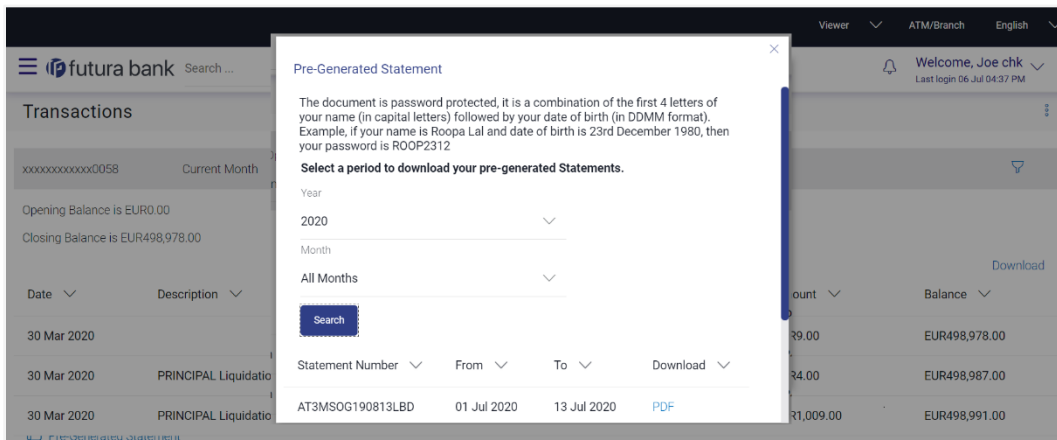
2. From the **Account Number** list, select the account number for the account statement.
3. From the **From Date** list, select the start date of the account statement.
4. From the **To Date** list, select the end date of the account statement.
5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
7. The success message of **Statement Request** appears along with the transaction reference number.
8. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

16.2 Pre-generated Statement

To download pre-generated statements:

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

Pre-generated Statement



Field Description

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

- From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
- Click **Search** to search amongst the pre-generated statements for the selected period.
- Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.

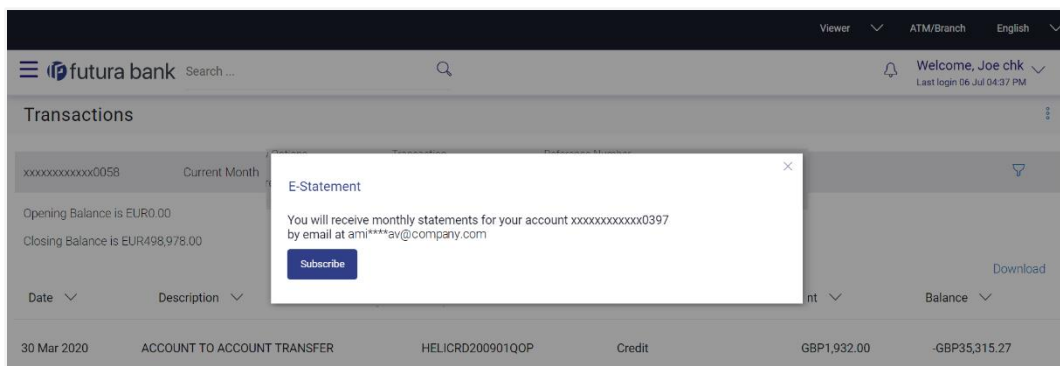
16.3 E-statement

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

To subscribe / unsubscribe for e-statements:

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

E-statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
 - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
 - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
 - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
 - b. The success message of request submission appears. Click **OK** to complete the transaction.
 - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
5. Click **Home** to go to the **Dashboard** screen.
OR
Click **View Account Details** to visit the account details page.

[Home](#)

17. Sweep-In

A sweep in facility enables customers to link their Current and Savings/Term Deposit account to another Current and Savings account held with the bank. Whenever there is insufficient funds, the shortfall in the account is swept in from the linked Term Deposit/Current and Savings account, thereby providing the customer the convenience of getting payments processed with ease.

The Sweep-in option enables the user to manage all his linked current and savings accounts and term deposit accounts. With this option, the user can add his Current and Savings / Term Deposit account held with the bank, as a sweep-in account. There is also an option to delete or delink sweep-in from an existing Current and Savings account / Term Deposit accounts, which has sweep in facility. After logging in to the application, when the user clicks the Sweep-in option, the user has to select his provider account, which directs him to the Sweep-in summary page. This page has options to add and delete the sweep-in accounts.

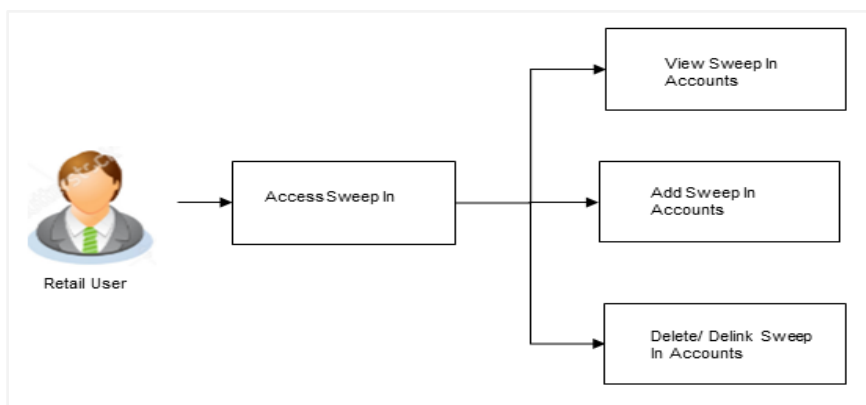
Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

- View Sweep In
- Add Sweep In
- Delete Sweep In

Workflow



How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current and Savings > Sweep-In
 OR

*Access through the kebab menu of transactions available under the **Current & Savings** module*

To manage sweep-in accounts:

1. Select the beneficiary account number from the **Account Number** list.
2. Select an account type from the **Linked Account Type** option. All the linked accounts of the account type selected are listed under the **Linked Accounts** table. All the accounts available for linkage of the selected account type are listed under the **Link Accounts** table.

Sweep-In

My Dashboard ATM/Branch English FCR 11:10

Welcome, Jesal Bohr
Last login 25 Aug 12:10 PM

Sweep-In

Account Number
xxxxxxxxxxx2871

Account Balance
INR2,18,248.59

Linked Account Type
 Current and Savings Term Deposit

Linked Accounts

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxx3057	OBPM Payments13	INR0.00	

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

Link Accounts

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxx3196	OBPM Payment 1401	INR0.00	<input type="checkbox"/>

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

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Field Description

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

Account Number	Select a sweep-in beneficiary account number from the list.
-----------------------	---

Account Balance	The net balance in the beneficiary account.
------------------------	---

Linked Account Type	The option to select and view either provider Current and Savings account or provider Term Deposit account details.
----------------------------	---

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

Linked Accounts

All the linked accounts of specific type (Current and Savings or Term Deposit) are displayed upon specification of Linked Account Type.

Current and Savings

The following fields appear if you select **Current and Savings** option in the **Linked Account Type** field.

Account Number Provider Current and Savings account number in masked format.

Primary Holder Name The name of the primary account holder.

Balance The net balance of the provider account.

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

Term Deposits

The following fields appear if you select **Term Deposits** option in the **Linked Account Type** field.

Account Number Deposit account number in masked format, which is linked as a provider account number for sweep-in facility.

Primary Holder Name The name of the primary account holder.

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

Link Accounts

All the accounts of specific type (Current and Savings or Term Deposit) that are available for linkage are displayed under this table.

Current and Savings

The following fields appear if you select **Current and Savings** option in the **Linked Account Type** field.

Account Number Provider Current and Savings account number in masked format.

Primary Holder Name The name of the primary account holder.

Balance The net balance of the provider account.

Action A check box enabling the selection of the account to link to the beneficiary account is available against each account.

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


Term Deposits

The following fields appear if you select **Term Deposits** option in the **Linked Account Type** field.

Account Number Deposit account number in masked format, which is linked as a provider account number for sweep-in facility.

Primary Holder Name The name of the primary account holder.

Action A check box enabling the selection of the account to link to the beneficiary account is available against each account.

3. Under the **Linked Account/Deposits** table, select  against a specific account to delete linkage.

OR

Under the **Link Account/ Deposits table**, select a checkbox/checkboxes of account/s you wish to add as sweep-in accounts to the beneficiary account and click **Submit**.

17.1 Sweep In - Add

Using this option, the user can link his beneficiary Current and Savings account or Term Deposit accounts to his provider account to set up a sweep in facility.

Sweep In – Add – Current and Savings

Field Description

Field Name	Description
Account Number	Select a sweep-in beneficiary account number from the list.
Account Balance	The net balance in the beneficiary account.
Linked Account Type	The option to select and view either Current or Savings account or Fixed Deposit account details.
Current and Savings	
	The following fields appear for Current and Saving accounts.
Account Number	Current and Savings account number in masked format, that is linked as a provider account number for sweep-in facility.

Field Name	Description
Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to delete the linked account is displayed against each account.

Current and Savings – Add Sweep In

The following fields appear if the user clicks **Add** button.

Account Number Current and Savings account number in masked format, that can be added as a provider account number for sweep-in facility.

Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to select the account number (s) that is to be linked.

To add a new account as a sweep in:

1. From the **Account Number** list, select the beneficiary account number.
2. Select an account type as **Current & Savings** from the **Linked Account Type** option. All the linked accounts of the account type selected are listed under the **Linked Accounts** table. All the accounts available for linkage of the selected account type are listed under the **Link Accounts** table.
3. In the **Link Accounts table**, below the **Action** column, select the account number (s) that you want to link by selecting the checkbox(es) you wish to add as sweep-in accounts to the beneficiary account.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears, along with the added account numbers and label as 'New'. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.

6. The success message appears.
 Click [Click Here](#) to view the status of sweep in request.
 The **Multiple Sweep-In Instruction Status** screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record.
 OR
 Click **Home**, to go to the dashboard.
 OR
 Click **Manage Sweep-In** to navigate to the **Sweep-In** screen.

Multiple Sweep-In Instruction Status

The screenshot shows the 'Multiple Sweep-in Instruction Status' page. At the top, there is a navigation bar with 'wallet' and 'ATM/Branch' dropdowns. The Futura Bank logo is on the left, and a search icon, a notification bell, and a welcome message 'Welcome, LAURA PETER' with the last login time 'Last login 21 Apr 07:22 PM' are on the right. The main content area displays a table with the following data:

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

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

Sweep In – Add – Term Deposit

The screenshot shows the 'Sweep-In' screen for adding a term deposit. The top navigation bar includes 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. The Futura Bank logo and a search bar are on the left, and a notification bell, a welcome message 'Welcome, keron Bohr', and the last login time 'Last login 25 Aug 11:51 AM' are on the right. The main content area is divided into several sections:

- Account Number:** A dropdown menu showing 'xxxxxxxxxx0501'.
- Account Balance:** 'EUR100,050.40'.
- Linked Account Type:** Radio buttons for 'Current and Savings' and 'Term Deposit' (selected).
- Linked Deposits:** A section stating 'No linked deposits to display.'
- Link Deposits:** A table with columns 'Account Number', 'Primary Holder Name', and 'Action':

Account Number	Primary Holder Name	Action
xxxxxxxxxx0849	KeronBohr	<input checked="" type="checkbox"/>
xxxxxxxxxx0838	KeronBohr	<input checked="" type="checkbox"/>
xxxxxxxxxx0805	KeronBohr	<input type="checkbox"/>
xxxxxxxxxx0452	KeronBohr	<input type="checkbox"/>
xxxxxxxxxx3108	RyanCCBohr	<input type="checkbox"/>

Below the table is a pagination control showing 'Page 1 of 4 (1-5 of 18 Items)' and a 'Submit' button next to a 'Cancel' button. A 'Note' box on the right contains the following text: 'Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility. One single Savings/Current account can be linked to more than one provider accounts. In case of unavailable funds in one provider account, funds can be swept in from other provider accounts.'

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Field Description

Field Name	Description
Account Number	Sweep-in beneficiary account number in masked format.
Account Balance	The net balance in the beneficiary account.
Linked Account Type	The option to select and view either Current or Savings account or Term Deposit account details.
Linked Deposits	
Account Number	Term Deposit account number in masked format that is linked as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	The action to delete the linked account is displayed against each account.
Link Deposits	
Account Number	Term Deposit account number in masked format that can be added as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	The action to select the account number (s) that is to be linked.

To add a new term deposit account as a sweep in:


1. From the **Account Number** list, select beneficiary account number.
2. Select an account type as **Term Deposit** from the **Linked Account Type** option. All the linked deposits of the account type selected are listed under the **Linked Deposits** table. All the accounts available for linkage of the selected account type are listed under the **Link Deposits** table.
3. In the **Link Deposits table**, below the **Action** column, select the account number (s) that you want to link by selecting the checkbox(es) you wish to add as sweep-in accounts to the beneficiary account.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.

5. The **Review** screen appears, along with the added account numbers and label as 'New'. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous page.
6. The success message appears.
Click **Click Here** to view the status of sweep in request.
The **Multiple Sweep-In Instruction Status** screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record.
OR
Click **Home**, to go to the dashboard.
OR
Click **Manage Sweep-In** to navigate to the **Sweep-In** screen.

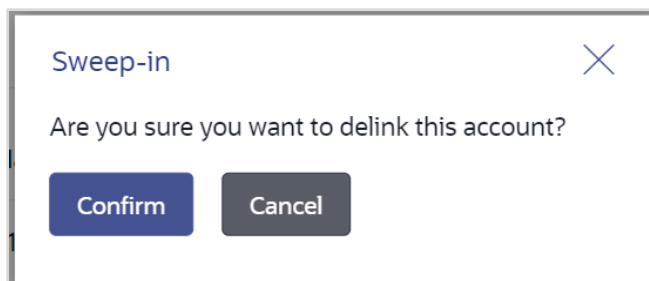
17.2 Sweep In - Delete

The user can delete or delink an account linked to a current or savings account for sweep-in.

To delete a Sweep In account:

1. In the **Link Deposits table**, below the **Action** column, select and click  against the account of which sweep-in linkage you want to delete.
The **Delete Sweep In** message box with a message prompting the user to confirm the deletion appears.

Sweep In - Delete



2. Click **Confirm** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
3. The success message of deletion appears along with the transaction reference number.
4. Click **Home**, to go to the dashboard.
OR
Click **Manage Sweep-In** to navigate to the **Sweep-In** screen.

[Home](#)

18. Account Nickname


Customer can assign a specific name to a current or savings account. This is useful if customer wishes to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. The application also allows customer to modify or delete the nickname whenever required.

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

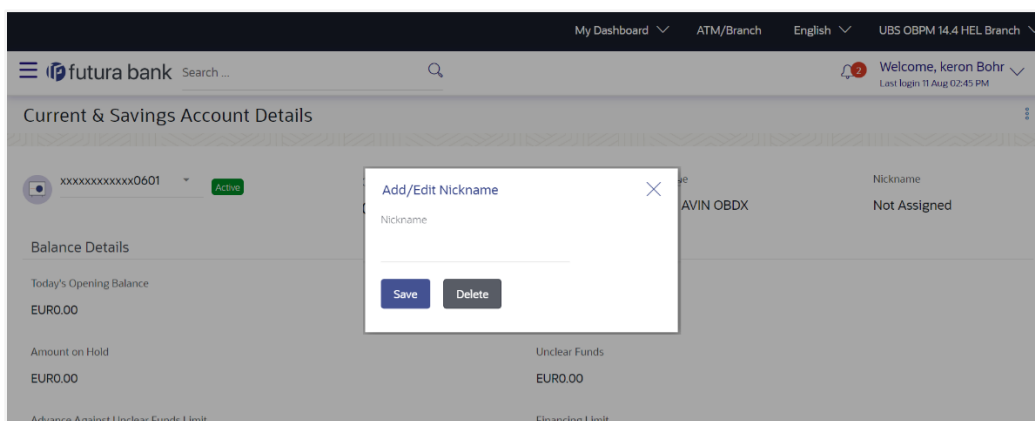
How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings > 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.

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 the nickname.

FAQs

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

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

2. Can I assign a nickname to a joint account?

Yes, you can add nickname to any account of which you are the primary holder.

3. Can I have multiple debit cards linked to a CASA account?

This depends on the features of the specific current or savings account. Generally, in joint accounts, both the primary account holder as well as the joint holder are provided a debit card each.

4. If a lost debit card is found and restored to the cardholder, can it be reactivated?

If the card is hotlisted, it cannot be reactivated, you can make a request for a new debit card. However, if the card was blocked, it can be unblocked and reused.

[Home](#)