

Personal Finance Management User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.4.0.0

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**ORACLE®**

Personal Finance Management User Manual  
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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.4.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle Banking Payments (OBPM) 14.4.0.0.0
1	Personal Finance Management Overview - My Spends	✓	✓	✓
2	Personal Finance Management Overview - Goals	✗	✓	✗
3	Personal Finance Management Overview - Budget	✓	✓	✓
4	Spends- Spending Analysis	✓	✓	✓
5	Budget- Create Budget/ Manage Budget	✓	✓	✓
6	Create Goals with Payout (Own, Internal)	✗	✓	✗
7	Create Goals with Payout (Domestic, International)	✗	✗	✗
8	Edit Goals with Payout (Own, Internal)	✗	✓	✗
9	Edit Goals with Payout (Domestic, International)	✗	✗	✗
10	Withdraw Goals with Payout (Own, Internal)	✗	✓	✗
11	Withdraw Goals with Payout (Domestic, International)	✗	✗	✗

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle Banking Payments (OBPM) 14.4.0.0.0
12	Goal Calculator	x	✓	x
13	Closed Goals	x	✓	x
14	Contribute to Goal	x	✓	✓

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## 3. Personal Finance Management

Personal finance refers to how the customer manages their money, including their income, expenses and savings. This module enables customers to take control of their money by providing them with a holistic view of their finances with the bank. With the help of the personal finance management tools, the customer can plan their finances and track their expenditure, set up goals and follow budgets.

This module comprises of multiple tools, such as,

- **Spending Analysis**

This tool provides an insight on the pattern or areas of expenditures. Customers can make smarter financial decisions by tracking their expenses over time

- **Goals**

Enables users to visualize and reach their life goals more easily.

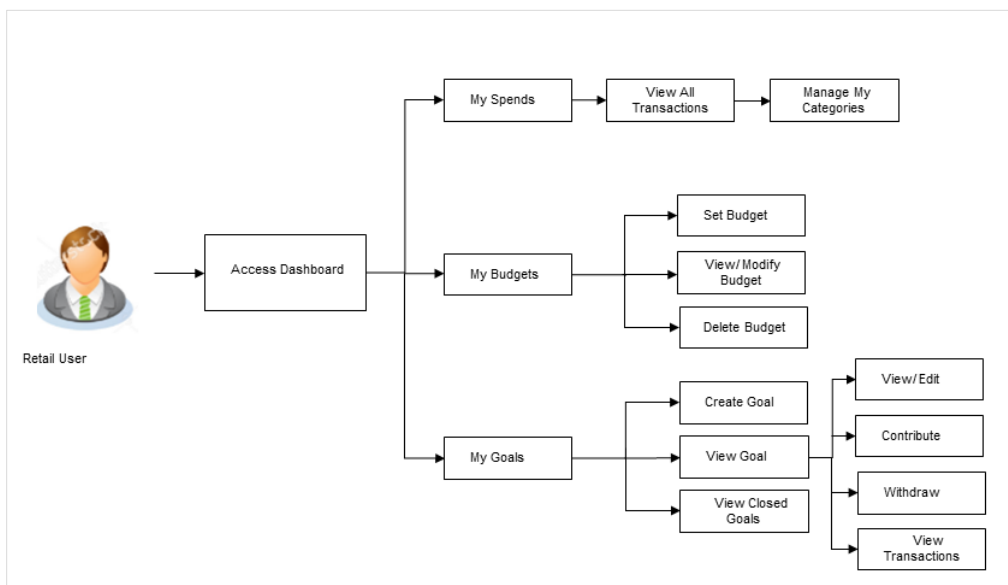
- **Budgeting**

Users can create custom thresholds, and can track their financial goals and relative performances.

### Pre-requisites

- Transaction access is provided to retail user.
- Accounts are maintained in the core banking system under a party ID mapped to the user.

### Workflow



## **Features Supported In Application**

The Personal Finance Management module supports the following features:

- Spending Analysis
- Goals
- Goal Calculator (pre-login feature)
- Budgets



### 3.1 Personal Finance Management Overview

The retail dashboard displays an overview of spends of the user. By default it displays user's spends for last 30 days and the category name with expenditure amount is displayed, where spend has been maximum.

The dashboard provides a comprehensive overview of the user's financial status. Key sections include:

- Overview:** Shows account balances for Current & Savings (EUR585,970.20), Credit Cards (EUR39,000.00), and Loans (EUR49,999.00). It also lists Current & Savings (5), Bills Due (EUR0.00), and a Saving Account (GBP435,427.45).
- Recent Transactions:** Lists transactions for account xxxxxxxxxxxx0015, including account transfers, deposits, and loan repayments.
- Spending Analysis:** A donut chart shows total spends of EUR104.16K over the last 30 days, categorized by Travel (15.4%), Uncategorized (5.59%), Investment (10.2%), Essentials (5.96%), i345 (10.6%), and Others (51.8%).
- Budgets:** Displays budget status for Travel (EUR456.00, 3408.77% Exceeded), i345 (EUR123.00, 1576.01% Exceeded), Education (EUR123.00, 713.00% Exceeded), and Medical (EUR1,234.00, 451.05% Exceeded).
- Term Deposits:** Lists four term deposits with their respective balances and maturity dates.
- Service Request:** Shows 0 open requests and 3 recently closed requests.
- Advisors:** Provides contact information for advisors (1800-000-000).
- Interest Rate:** Promotes a 6% P.A. rate for 5 years with a minimum deposit of USD 10,000.

## Dashboard Overview

Trends dashboard shows widgets of PFM namely, Spends, Budgets and Goals. They give a brief snapshot of the current financial whereabouts of user with the bank.

## Spending Analysis

This widget displays the spending analysis of the customer. The spending patterns of the user are in the form of a donut chart. The details displayed in the chart will be based on the category wise expenditure in all savings accounts mapped to the user. The user can also view a period wise and account wise spend analysis.

This displays the total amount expenditure incurred during a period of last 30 days. It also displays the name of the category in which the highest expenditure has been incurred for that period. Click the [View All](#) link to open the **Spending Analysis** transaction screen. This screen displays the records of all transactions made in the customer's accounts. The category that each transaction comes under is displayed against the transaction record.

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## 4. Spending Analysis

This tool helps the user by providing an insight on the pattern or areas of expenditures. Customers can make smarter financial decisions by tracking their expenses over time.

The system defines categories and sub categories to which the transactions can be assigned. The categories or sub categories are assigned to the transactions, based on certain rules pre-defined by the system. The users can re-categorize the assignment of transactions to any categories or sub categories of his choice. The user can also split a transaction he has done into two or more sub transactions.

In addition to the existing default categories and sub categories (created by the bank), users can also create their own new categories and subcategories.

### Pre-requisites:

- Transaction access is provided to retail users.
- User has an account and have done few transactions.
- Basic categories and sub-categories are maintained and necessary rules are defined.

### How to reach here:

*Toggle menu > Menu > Personal Finance > Spending Analysis > Spending Analysis*

*OR*

*Dashboard > Spends widget > View All > Spending Analysis*

*OR*

*Access through the kebab menu of **Manage Spending Categories** transaction*

### Spending Analysis – Filter Criteria

The screenshot shows the 'Spending Analysis' filter criteria interface. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HIEL Branch'. Below this is the 'futura bank' logo and a search bar. The main content area is titled 'Spending Analysis' and contains three filter sections: 'Category' with a dropdown menu set to 'All Transactions', 'Account' with radio buttons for 'Specific Account' and 'All Accounts' (selected), and 'Duration' with a dropdown menu set to 'This Month'. At the bottom of the filter section are 'Apply' and 'Reset' buttons. A footer at the bottom of the page reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Category</b>	The facility to filter the spend records based on the all transactions performed in an account or based on categories and sub categories.
<b>Sub Category</b>	Specify the mapped sub category to the category. Click a category to view the mapped sub categories. E.g. Vehicle - Car, Bikes
<b>Account</b>	<p>The facility to filter the spend records based on the specific account or for all accounts from which the transactions were performed.</p> <p>The account numbers of all current and savings account belonging to the customer are available for selection.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Specific Account</li> <li>• All Accounts</li> </ul>
<b>Account Number</b>	<p>Select the account number for which the spend records to be viewed.</p> <p>This field is enabled if you have selected the <b>Specific Account</b> option in the <b>Account</b> field.</p>
<b>Duration</b>	<p>The filter criteria to view the spending analysis based on period.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• This Month</li> <li>• Last 30 Days</li> <li>• Last 60 Days</li> <li>• Last 90 Days</li> </ul>

#### To view the spending analysis:

1. From the **Category** list, select the category to filter the spend records based on the all transactions performed in an account or based on categories and sub categories.
2. If your selected **Category** as sub categories;
  - a. From the **Sub Category** list, select the mapped sub category from the list.
3. In the **Account** field, select the desired option to filter spending records based on either a specific account or for all accounts from which the transactions were performed.
  - a. If you have selected Specific Account;

From the **Account Number** list, select the account for which spending analysis is to be viewed.
4. In the **Duration** field, select the time period for which you wish to view spending analysis.
5. Click **Apply** to view spending analysis based on the defined criteria. The spending analysis gets displayed.  
OR  
Click **Reset** to clear the details entered.

## Spending Analysis – Search Results

Date	Category	Description	Amount	Actions
30 Mar 2020	Essentials Grocery	HELO329600068 NEW DEPOSIT xxxxxxxxxxxx0015	GBP1,500.00	<a href="#">View</a>
30 Mar 2020	Monthly Expenses	xxxxxxxxxxxx0015	GBP1,363.64	<a href="#">View</a>
30 Mar 2020	Medical	xxxxxxxxxxxx0015	GBP1,818.18	<a href="#">View</a>
30 Mar 2020	Investment	xxxxxxxxxxxx0059	EUR200.00	<a href="#">View</a>
30 Mar 2020	Medical	xxxxxxxxxxxx0059	EUR300.00	<a href="#">View</a>
30 Mar 2020	Travel Tour	xxxxxxxxxxxx0015	GBP5,000.00	<a href="#">View</a>
30 Mar 2020	Travel	xxxxxxxxxxxx0015	GBP454.55	<a href="#">View</a>
30 Mar 2020	Essentials	xxxxxxxxxxxx0015	GBP1,818.18	<a href="#">View</a>
30 Mar 2020	Adventure	xxxxxxxxxxxx0015	GBP909.09	<a href="#">View</a>
30 Mar 2020	Investment	xxxxxxxxxxxx0015	GBP909.09	<a href="#">View</a>


Page 1 of 8 (1-10 of 80 Items) | < < 1 2 3 4 5 ... 8 > >

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### Field Description

Field Name	Description
<b>Filter Criteria</b>	All the criteria defined in the provided fields to search or filter results will be displayed in read only mode.
The following fields are displayed as records based on filter criteria defined.	
<b>Date</b>	The date on which the transaction was performed.
<b>Category</b>	The category and, if applicable, sub category to which the transaction is assigned.
<b>Description</b>	The transaction description as defined in the system along with the account number of the account from which the transaction was performed.
<b>Amount</b>	The transaction amount with currency.

Field Name	Description
<b>Actions</b>	<p>Allows the user to re-categorize and split transactions. The actions provided are –</p> <ul style="list-style-type: none"> <li>• <b>Edit</b> – The option to edit/recategorize the transaction.</li> <li>• <b>Split</b> – The option to split the transaction into two or more categories or sub categories. This option will no longer be provided against records that have already been split.</li> </ul>

- Click on the **Edit** link against a record to re-categorize that transaction. In case relevant category/sub category is not available, you can re-categorize by creating new category/sub category.  
OR  
Click on the **Split** link against a record to split that transaction record.  
OR  
Click on the  icon to change filter criteria.  
OR  
Click on the kebab menu to access the **Manage Spending Categories** transaction to add or edit categories.

## 4.1 Spending Analysis – Recategorize Transaction

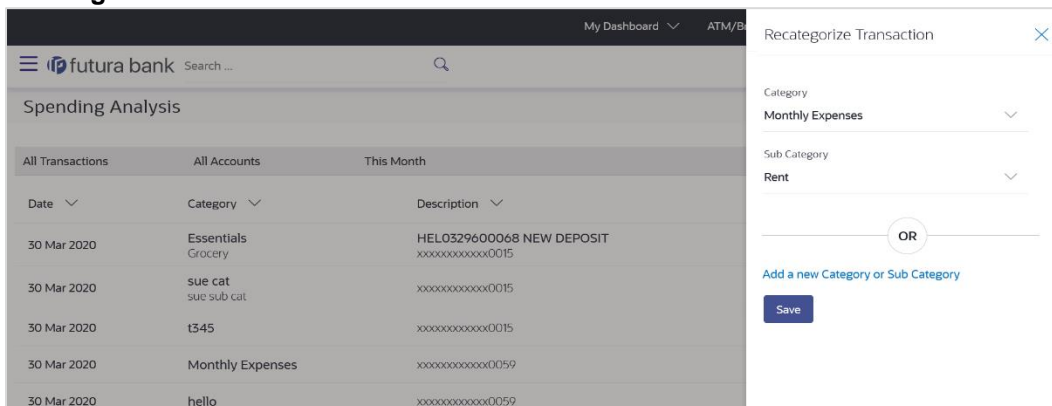
This option enables the customers to re-categorize the transactions. The user can modify a category/ sub category which is assigned to a transaction. An option is also provided to create new categories and sub categories. Newly added values are saved at customer level. User can also modify the self-created categories.

**Note:** Customers cannot add more than 4 sub categories under a single category.

### To recategorize a transaction:

- In the **Spending Analysis** screen, click the **Edit** option against a transaction record which you want to recategorize. The Recategorize Transaction overlay screen appears.

### Recategorize Transaction



Date	Category	Description
30 Mar 2020	Essentials Grocery	HEL0329600068 NEW DEPOSIT xxxxxxxxxxxx0015
30 Mar 2020	sue cat sue sub cat	xxxxxxxxxxxx0015
30 Mar 2020	t545	xxxxxxxxxxxx0015
30 Mar 2020	Monthly Expenses	xxxxxxxxxxxx0059
30 Mar 2020	hello	xxxxxxxxxxxx0059

**Field Description**

Field Name	Description
<b>Category</b>	The category maintained by the bank and those created by user to which the transaction is assigned.
<b>Sub Category</b>	The sub category maintained by bank and those created by user, to which the transaction is assigned
<b>Add a New Category or Sub Category</b>	Click on the link to add new category or sub category.

- From the **Category** and **Sub Category** lists, select the desired options.  
OR  
Click on the **Add a New Category or Sub Category** link to add new category or sub category.
- Click **Save** to re-categorize.  
OR  
Click **X** icon to close the overlay screen.

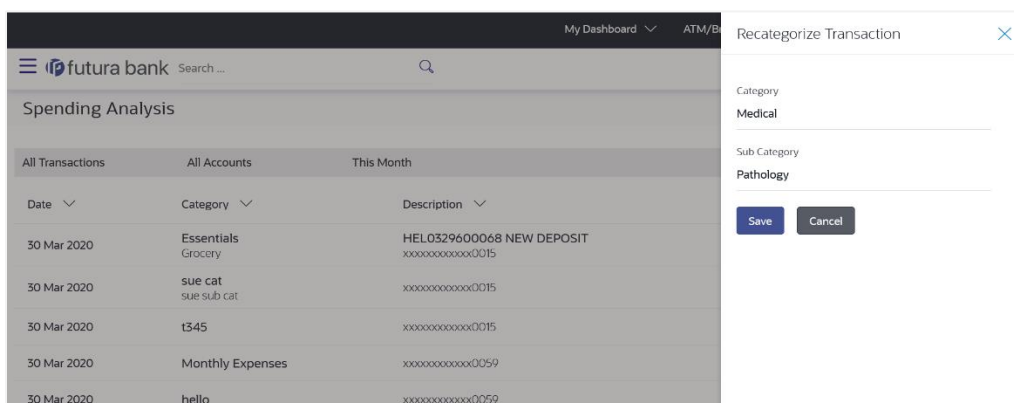
**4.1.1 Recategorize Transaction – Add New**

Using this option, the user can create a new category and sub category to which the transaction is to be recategorized.

**To add a category:**

- In the **Spending Analysis** screen, click the **Edit** option displayed against the transaction that you wish to recategorize. The **Recategorize Transaction** screen appears.
- Click on the **Add a new Category** or **Sub Category** link if you want to add new Category and Sub Category.

**Recategorize Transaction**



**Field Description**

Field Name	Description
<b>Category</b>	The name of the new category that is to be added.
<b>Sub Category</b>	The name of the new sub category that is to be created.

3. In the **Category** field, enter the name of the new category.
4. In the **Sub Category** field, enter the name of the new sub category.
5. Click **Save** to save the newly created category.  
OR  
Click **Cancel** to cancel the process.
6. The success message of re-categorization of the transaction appears on the screen.

## 4.2 Spending Analysis – Split Transaction

The split transaction feature allows the customer to divide a single transaction into multiple transactions of different categories/sub categories. For example, different items are bought with a single purchase at a departmental store and customer later wishes to split it into different categories / sub-categories, he can do so by using this option.

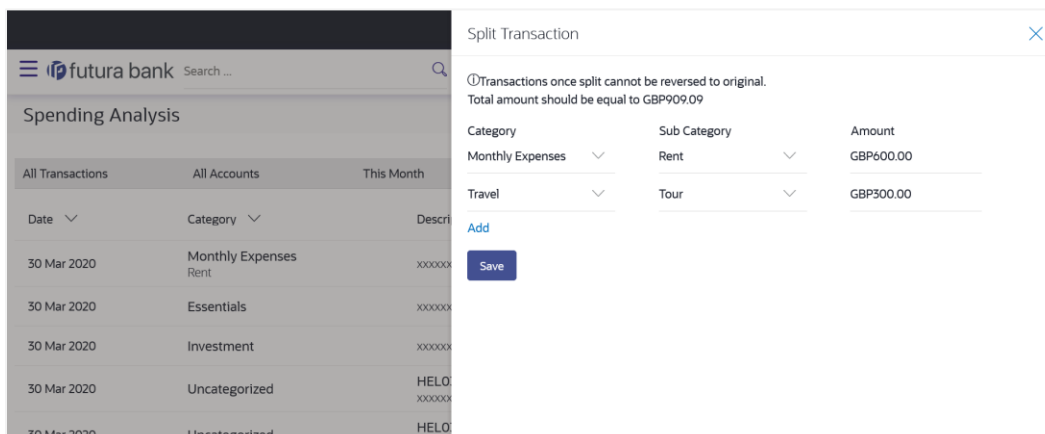
A transaction can be split into any number of transactions and each division can have their own categories/ sub-categories. The sum of values of all the split categories/ sub-categories transactions should be equal to the main transaction amount. A transaction can be split into categories/sub-categories only once. The split icon is no longer displayed against transactions which have been already split.

**Note:** The categorization cannot be reversed to original once the transaction is split.

### To split a transaction:

1. In the **Spending Analysis** screen, click the **Split** option against the transaction that you wish to split. The **Split Transaction** overlay screen appears.

### Split Transaction





**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Category</b>	The category to which the transaction is to be assigned.
<b>Sub Category</b>	The sub category to which the transaction is to be assigned.
<b>Amount</b>	The amount that needs to split.

2. From the **Category** and **Sub Category** lists, select the desired options.
3. In the **Amount** fields, enter the amount to be assigned to each category/sub category.
4. Click **Save** to save the changes.  
OR  
Click on the **Add** link to add another category and sub-category into which the transaction is to be split.

---

Note: The user should not be able to add another category option once the maximum number is reached.

OR  
Click the  icon to close the Split Transaction overlay screen.

---

5. The success message appears on the **Spending Analysis** screen.

## 5. Manage Spending Categories

All the user defined categories appear in the Manage My Categories screen. This screen enables users to view and manage all the categories and sub categories created by them. The user can also modify the categories and add new categories.

While creating a new category or sub category the system checks that the category being created does not already exist for the user. In case of sub category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

### How to reach here:

Access through the kebab menu of **Spending Analysis** screen.

### To access the Spending Categories:

1. In the **Spending Analysis** screen, click on the **Manage Spending Categories** option from the main kebab menu. The **Manage Spending Categories** screen appears.

### Manage Spending Categories

The screenshot shows the 'Manage Spending Categories' screen. At the top, there is a navigation bar with 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below this is the 'futura bank' logo and a search bar. The main content area is titled 'Manage Spending Categories' and contains a table with the following data:

Category	Sub Category	Action
Medical	Pathology, Radiology	Edit
Education	Tuition, School fee	Edit
Adventure	Cycling	Edit
Bill	Electricity, Mobile	Edit
Travelling	Domestic, International	Edit

To the right of the table is a 'Note' box with a lightbulb icon. The note text reads: 'Track your spending based on your transactions. Set up your own categories to define your expenses as per your wish. Watch out the categories to understand where are you spending the most.'

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

### Field Description

#### Field Name Description

<b>Category</b>	All the categories that have been created by the user will be listed.
<b>Sub Category</b>	All the sub categories under the category, as created by the user, will be listed against the category.
<b>Action</b>	The option to edit the category and sub categories will be available against each record.

2. Click on the **Edit** link provided under the **Action** column against each record, to edit the category/subcategories.

You can perform the following actions from the main kebab menu:

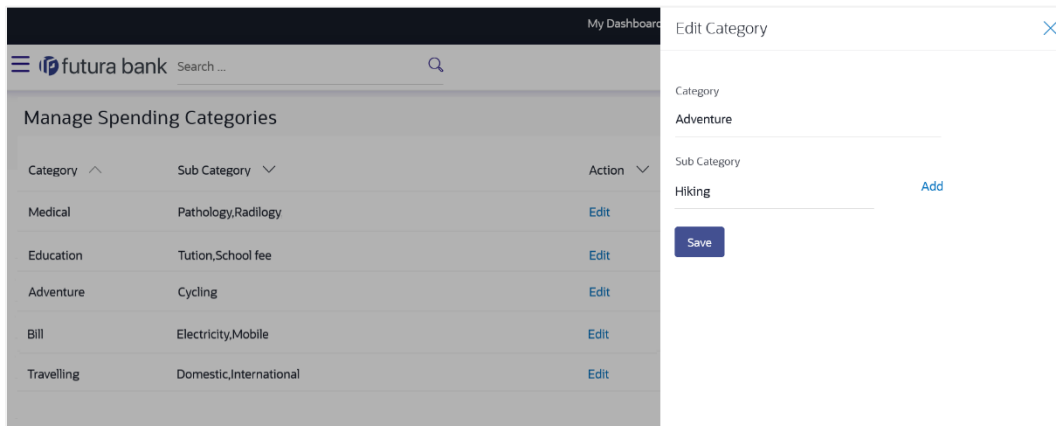
- To create new categories and sub categories, click **Add Category**.
- To view spending analysis, click **Spending Analysis**.

## 5.1 Edit a category

**To edit a category:**

1. In the **Manage Spending Categories** screen, click **Edit** against the record for which you want to edit a category and sub category.  
The **Edit Category** overlay screen appears.

### Manage Spending Categories – Edit Category




### Field Description

Field Name	Description
<b>Category</b>	The name of the category as created, will be displayed. The user can edit this value.
<b>Sub Category</b>	The name of the sub categories under the specific category, will be listed. The user can edit these values.

2. Edit the category or sub categories, as required.  
OR  
Click **Add** to add more sub categories.

**Note:** The option to delete a sub category being added will appear against the input field. Click **Delete** to delete the sub category.

3. Click **Save** to save the changes.  
OR  
Click  icon to navigate back to the **Manage Spend Categories** screen.
4. The success message appears on the screen.

## 5.2 **Add a category**

Using this option, the user can create new categories and sub categories. The user can also use this option to add new sub categories under already existing categories. All newly added categories or sub categories will be available only to the customer who has created the categories/sub categories.

### **How to reach here:**

*Access through the kebab menu of the **Manage Spending Categories** screen.*


### **To add a category:**

1. In the **Manage Spending Categories** screen, click the **Add Category** option from the kebab menu. The **Add Category** overlay screen appears.

## Manage Spending Categories – Add Category

### Field Description

Field Name	Description
<b>Category</b>	The name of the category that is to be created.
<b>Sub Category</b>	The name of the sub category that is to be created.

2. In the **Category** field, enter the name of the new category.
3. If you want to add a sub category, click the **Add Sub Categories (optional)** link.
4. In the **Sub Category** field, enter the name of the new sub category.
  - a. Click on the **Add** link to add another sub category.  
OR  
Click on the **Delete** link to delete a sub category.
5. Click **Add** to add the newly created category and sub categories.  
OR  
Click  icon to navigate back to the **Manage Spend Categories** screen.
6. The success message appears on the screen.

[Home](#)

## 6. Budgets

A budget enables the user to set a virtual cap over expenditures. It is the key, the essential ingredient in taking command over one's money. Setting a budget, and sticking to it for a long term, can help to cut down a user's unwanted expenses and thereby enabling him to create wealth.

The Budgeting tool enables a customer to track the progress of budget as well as to create, modify or even delete an existing budget. It enables users to set a limit on various spending categories. Over a period of time user can then observe and analyze the status and progress of expenditures against the budgeted value. Users can further set the periodicity of budget, that is, whether they want it for the current month, a period of months or on a recurring basis, while the frequency is set as monthly. This can be created for new customized user defined categories as well. Once created, users can adjust the budget as per the spending pattern, thus ensuring maximum savings.

### Pre-requisites:

- Transaction access is provided to retail user.
- Accounts are maintained in the core banking system under a party ID mapped to the user.

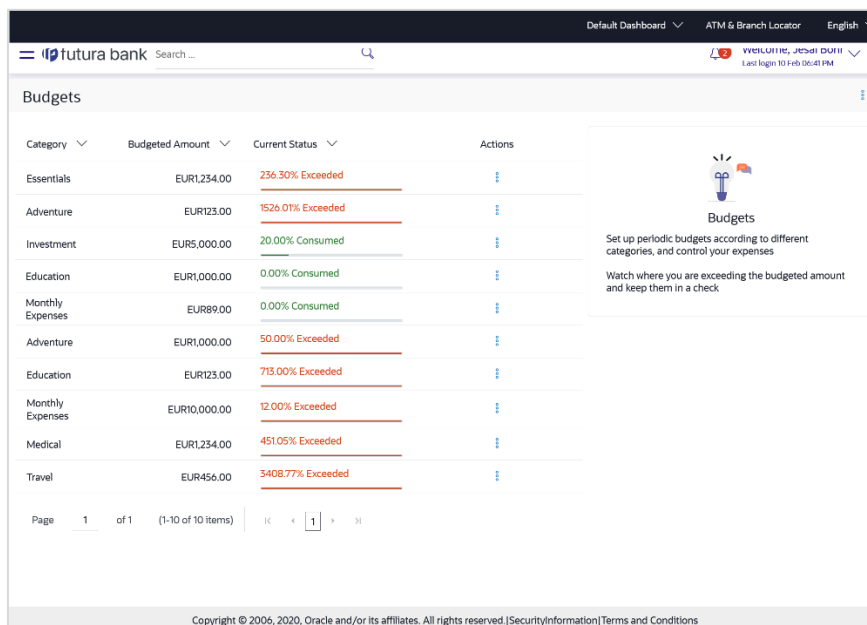
## 6.1 Budgets

The user can view the budgets set by him and can also view the progress of each budget on this screen. Additionally, the user can also edit or delete a budget by selecting the option provided against each budget.

### How to reach here:

*Toggle menu > Menu > Personal Finance > Budgets*

### Budgets



Category	Budgeted Amount	Current Status	Actions
Essentials	EUR1234.00	236.30% Exceeded	⋮
Adventure	EUR123.00	1526.01% Exceeded	⋮
Investment	EUR5,000.00	20.00% Consumed	⋮
Education	EUR1,000.00	0.00% Consumed	⋮
Monthly Expenses	EUR89.00	0.00% Consumed	⋮
Adventure	EUR1,000.00	50.00% Exceeded	⋮
Education	EUR123.00	713.00% Exceeded	⋮
Monthly Expenses	EUR10,000.00	12.00% Exceeded	⋮
Medical	EUR1,234.00	451.05% Exceeded	⋮
Travel	EUR456.00	3408.77% Exceeded	⋮

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Category</b>	Category under which the budget is created.
<b>Budgeted Amount</b>	The amount set for the budget.
<b>Current Status</b>	The graph displaying the current budget as a percentage of what was set initially.
<b>Actions</b>	Allows the user to edit or delete the budget. The actions provided are: <ul style="list-style-type: none"> <li>• <b>Edit Budget</b> – The option to edit the budget.</li> <li>• <b>Delete</b> – The option to delete the budget.</li> </ul>

1. Select the **Edit Budget** option, from the kebab menu provided under Actions against each budget record, to edit the budget.  
OR  
Select the **Delete** option, from the kebab menu provided under Actions against each budget record, to delete the budget.  
OR  
Click the **Create Budget** option from the main kebab menu to create a new budget.

## 6.2 Create Budget

This function enables the user to set a budget for a particular period with a monthly frequency. User can create a budget for the set category. The option to continue with the same budget on a rolling basis is also available.

Budget can be set for this month, Recurring or Specific Duration. User can also view, modify and delete his created budgets. Once the set time is over budget for that duration gets expired, and user can then create another budget in the same category for any duration.

**How to reach here:**

*Toggle menu > Menu > Personal Finance > Budgets > kebab menu > Create Budget*

*OR*

*Dashboard > Budgets widget > View All link > > kebab menu > Create Budget*

## Create Budget

The screenshot shows the 'Create Budget' form in the Futura Bank interface. The form is overlaid on a dashboard that displays a table of existing budgets. The 'Create Budget' form includes the following fields and options:

- Choose a Category:** Monthly Expenses
- Budgeted Amount:** EUR12,000.00
- Period:**
  - Current Month
  - Recurring
  - Specific Duration
- Start From (Month):** Mar
- Start From (Year):** 2020
- End On (Month):** Apr
- End On (Year):** 2022
- Frequency:** Monthly

Buttons for 'Save' and 'Cancel' are located at the bottom of the form.

## Field Description

### Field Name Description

<b>Choose a Category</b>	Select a category for the budget that is to be created. This will list down all the categories maintained by the Bank and categories which are self-created by the logged in user.
<b>Budgeted Amount</b>	Specify an amount that you wish to budget for the selected category of expenditure.
<b>Period</b>	Select an option to specify whether the budget is to be set for the current month, recurring on a monthly basis or to be for a specific duration. The values are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Recurring</li> <li>• Specific Duration</li> </ul>
<b>Start From (Month)</b>	The current month will be displayed in this field. You will not be able to edit the month. This field will be displayed only if you have selected the option <b>Specific Duration</b> from the <b>Period</b> field.
<b>Start From (Year)</b>	The current year will be displayed in this field. You will not be able to edit the year.
<b>End On (Month)</b>	Specify the month till which you wish the budget to stop being considered.



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

<b>End On(Year)</b>	Specify the year till which you wish the budget to be considered. The budget will end in the month and year as you have specified in the <b>End On(Month)</b> and <b>End On(Year)</b> fields.
---------------------	--

<b>Frequency</b>	The frequency of the budget will be displayed as Monthly. You will not be able to edit this value.
------------------	--

---

**To create a budget in the Create Budget overlay screen:**

1. From the **Choose a Category** list, select the desired expense category for which you wish to create a budget.
2. In the **Budgeted Amount** field, enter the amount for the budget.
3. In the **Period** field, select the desired period for which you wish to set the budget.
  - a. If the option **Specific Duration** has been selected:  
Specify the month and year that you wish the budget to be considered till in the **End On(Month)** and **End On(Year)** fields.
4. Click **Save**.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of budget creation appears on the **Budgets** screen.

## 6.3 Edit Budget

The user can edit a budget by selecting the option provided under the individual kebab menu provided against each budget record.

**How to reach here:**

*Toggle menu > Menu > Personal Finance > Budgets > kebab menu of specific budget category > Edit Budget*

**To modify a budget:**

1. From under the kebab menu against the budget record that you wish to edit, click the **Edit Budget** option. The **Edit Budget** overlay screen appears.

## Edit Budget

The screenshot shows the 'Edit Budget' dialog in the Futura Bank application. The dialog is overlaid on a blurred background of the 'Budgets' table. The dialog fields are:

- Category: Essentials
- Budgeted Amount: EUR1,234.00
- Period:  Current Month,  Recurring,  Specific Duration
- Frequency: Monthly

Buttons for 'Save' and 'Cancel' are visible at the bottom of the dialog.

## Field Description

Field Name	Description
<b>Category</b>	Name of the category for which a budget is created. This value cannot be edited.
<b>Budgeted Amount</b>	The amount for which the budget is set. The user can modify this value.
<b>Period</b>	The budget period as defined at the time of budget creation. The values are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Recurring</li> <li>• Specific Duration</li> </ul> The user can modify this selection.
<b>Start From (Month)</b>	The current month will be displayed in this field. You will not be able to edit the month. This field will be displayed only if you have selected the option <b>Specific Duration</b> from the <b>Period</b> field.
<b>Start From (Year)</b>	The current year will be displayed in this field. You will not be able to edit the year.
<b>End On (Month)</b>	Specify the month till which you wish the budget to stop being considered.
<b>End On (Year)</b>	Specify the year till which you wish the budget to be considered. The budget will end in the month and year as you have specified in the <b>End On(Month)</b> and <b>End On(Year)</b> fields.

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

---

<b>Frequency</b>	The frequency of the budget will be displayed as Monthly. You will not be able to edit this value.
------------------	--

---

2. In the **Budget Amount** field, edit the amount for the budget, if required.
3. In the **Period** field, select the desired period for which you wish to set the budget.
  - b. If the option **Specific Duration** has been selected:

Specify the month and year that you wish the budget to be considered till in the **End On (Month)** and **End On (Year)** fields.
4. Click **Save**.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of updating the budget appears on the **Budgets** screen.

## 6.4 Delete Budget

The user can delete an existing budget by selecting the Delete option provided under the kebab menu available against each budget record.

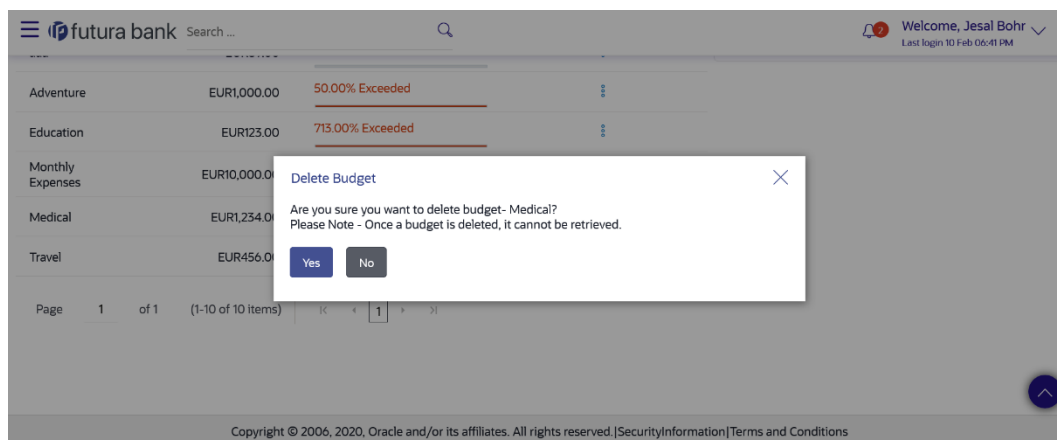
### How to reach here:

*Toggle menu > Menu > Personal Finance > Budgets > kebab menu of specific budget category > Delete*

### To delete a budget:

1. From under the kebab menu against the budget category that you wish to delete, click **Delete**. A pop up screen appears requesting you to confirm deletion of the budget.

### Delete Budget



2. Click **Yes** to delete the budget. The success message of deleting the budget appears on the **Budgets** screen.  
OR  
Click **No** to cancel the deletion process.

[Home](#)

---

## 7. Goals

Setting up a goal is a powerful process for thinking about an ideal future to turn a dream into reality.

An integral part of personal finance management is the process of goal planning and monitoring. Goals setting up process should be easy and should be specific, measurable, achievable, relevant and time-bound. The Goal Setting feature of OBDX enables the customer to do the following:

- Calculate goal amounts to view indicative savings
- Set goals
- Modify goals
- View goals and track the progress of each goal
- Make ad-hoc and regular contributions to a goal
- Redeem the goal partially or fully
- View Closed goals

### 7.1 Create a Goal

In order to create a goal, the user is required to specify information such as the goal category, the amount that is to be saved in order to achieve the goal, and other details such as the goal tenure, initial contribution amount, etc.

**How to reach here:**

*Toggle menu > Menu > Personal finance > My Goals > Create a Goal*

*OR*

*Access through the kebab menu of any other Goals screen*


## Create a Goal

System Administrator | ATM & Branch Locator | English

futura bank Search ...
Welcome, Jesal Bohr  
Last login 11 Feb 11:22 AM

### Create a New Goal

Goal Category  
**Education**


Edit +

File size should not be more than 5MB  
Supported Files : JPEG, PNG

Goal Name  
MS -USA

Goal Amount  
EUR12,000.00

Initial Contribution  
EUR1,000.00

Source Account  
xxxxxxxxxxxx0015 - Jo ...  
Balance : GBP598,106.72

Goal Fulfillment Period  
5 | 4

Remaining Amount  
**EUR11,000.00**

On goal completion  
 Transfer amount to Source Account
  Select a different account

Own Account

Transfer Account  
xxxxxxxxxxxx0423  
 JesalBohr  
 HEL\_FC UNIVERSAL BANK  
 Oracle  
 Goregaon  
 Mumbai  
 GREAT BRITAIN

Set up schedule for contribution

Frequency of Contribution  
Quarterly

You will have to contribute  
**EUR500.00**  
Per Quarter

to achieve you goal in **5 Years and 4 Months**

We are here to help you achieve goal!

You save a total of **0%**

You pay **100%**    We pay the remaining **0%**

Please Note - All calculations are of approximate values.


Contribution amount  
EUR500.00

Contribution Account  
xxxxxxxxxxxx0026  
Balance : GBP97,272.73

Start Date  
11 Feb 2022

End Date  
19 Feb 2025

Submit
Cancel
Back



**Note**

Setup short term, mid term and long term goals

Upload images which you can link to your goal, and start saving for it

People having set standing instructions for regular payments have higher probability to achieve their goals on time

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## Field Description

Field Name	Description
<b>Goal Category</b>	Select the category under which you would like to create a goal.
<b>Goal Image</b>	<p>The image of the goal. By default the image assigned by the bank for the specific category will be displayed. You can personalise your goal by adding an image of your choice.</p> <p>Click <b>Edit +</b> to add a goal image. You can browse your device and upload an image to be set as the goal image.</p> <p style="text-align: center;"><b>Note:</b> The maximum image size that can be uploaded is 1 MB.</p>
<b>Goal Name</b>	Specify the name of the goal.
<b>Goal Amount</b>	Enter the targeted goal amount.
<b>Initial Contribution</b>	<p>Specify the amount that you would like to contribute towards the goal as an initial contribution.</p> <p>This amount should be within the range specified.</p>
<b>Source Account</b>	<p>Select the CASA account from which funds are to be debited for the initial contribution amount.</p> <p>Once an account is selected, the balance of that account is displayed below this field.</p>
<b>Remaining Amount</b>	This is the amount arrived at after having subtracted the initial contribution amount from the goal amount.
<b>Goal Fulfilment Period</b>	The tenure of the goal in years and/or months.
<p><b>The following options are provided for the user to specify the account in which the goal amount is to be transferred upon fulfilment:</b></p> <p>By default, on fulfilment, the amount in the goal will be transferred into the source account through internal transfer. The user can, however, choose to have the goal amount credited to a different account when it is fulfilled, by defining the requirements in the following section:</p>	
<b>On goal Completion</b>	<p>Specify the where the goal amount will be transfer on goal fulfilment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transfer amount to Source Account- transfer the goal amount into the source account through internal transfer.</li> <li>• Select a different account- transfer the goal amount in a different account than the one defined in the above field as source account.</li> </ul>

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

The following field is displayed if the user has selected the option **Select a different account** so as to identify that the proceeds of the goal are to be transferred to an account other than the source account.

The options available are:

- Own Account
- Internal Account
- Domestic Account

---

Note: Domestic account will be supported only for third party instances.

---

The following field is displayed if you have selected the **Own Account** option in the **Select a different account** list.

**Transfer Account** Select the account number to which the amount has to be transferred after completion of goal.

This field is displayed if the **Own Account** option is selected in the **Select a different account** field.

The following field is displayed if you have selected the **Internal Account** option in the **Select a different account** list.

**Account Number** Specify the account number to which the amount has to be transferred after completion of goal.

**Confirm Account Number** Re-enter the account number to which the amount has to be transferred after the completion of goal.

The following field is displayed if you have selected the **Domestic Account** option in the **Select a different account** list.

**Network Type** Specify the **Network Type** list, specific network for payment.

**Account Number** Specify the account number to which the amount has to be transferred after completion of goal.

**Confirm Account Number** Re-enter the account number to which the amount has to be transferred after the completion of goal.

**Beneficiary Name** The name of the beneficiary.

**Bank Code** The IFSC code of the beneficiary bank.

**Set up a schedule for contribution** Select this checkbox if you wish to set instructions for automatic contribution towards the goal.

---



Field Name	Description
<b>Frequency of Contribution</b>	Select the frequency of contribution. The options are <ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Monthly</li> <li>• Weekly</li> </ul>
<b>Outcome</b>	The system will calculate the amount to be contributed by the user as per the values entered in the fields above, and display the same as follows:
<b>Amount to be contributed</b>	Application calculates and displays the amount you will be required to contribute monthly/quarterly/weekly, as generated by the system, based on your entries, will be displayed.
<b>Goal Tenure</b>	Displays the tenure to achieve the goal.
<b>We are here to help you achieve goal</b>	Displays the contribution of user in percentage. Also the bar displays the amount paid by you, the amount paid by the bank, and the total savings percentage in the specified period.
<b>Contribution Amount</b>	Specify the amount to be contributed towards the goal per instance.
<b>Contribution Account</b>	The account number from which funds will be credited towards the goal at every instance of contribution.
<b>Start Date</b>	Specify the start date from which the regular contributions are to be executed.
<b>End Date</b>	Specify the date until which the regular contributions are to be executed.

#### To create a goal:

1. In the **Goal Category** list, select the desired goal category.
2. Click **Edit +** to add an image for the goal.
3. In the **Goal Name** field, enter the name of your goal.
4. In the **Goal Amount** field, enter the target goal amount.
5. In the **Initial Contribution** field, enter the amount that you have already saved for the goal.
6. From the **Source Account** list, select the desired account number for initial contribution.
7. From the **Goal Fulfilment Period** list, select the goal tenure in years and/or months.
8. In the **On goal Completion** field, select any one of the following two options to further specify the account into which the goal amount is to be transferred once the goal is fulfilled;

- a. If you select the **Transfer amount to Source Account** option, the goal amount will be transferred into the source account.
- b. If you select the **Select a different account** option, select any one of the following options to further specify the account into which the goal amount is to be transferred once it is fulfilled:
  - i. If you select the **Own Account**;
    1. In the **Transfer Account** field, enter the account number to which the amount has to be transferred after completion of goal.
  - ii. If you select the **Internal Account**;
    1. In the **Account Number** field, enter the account number for fund transfer.
    2. In the **Confirm Account Number** field, re-enter the account number again to confirm.
  - iii. If you select **Domestic Account**;
    1. In the **Network Type** list, specific network for payment.
    2. In the **Account Number** field, enter an appropriate account for redemption.
    3. In the **Beneficiary Name** field, enter the name of the beneficiary.
    4. In the **Bank Code** field, enter the IFSC code of the beneficiary bank.
9. Select **Set up a schedule for contribution** checkbox if you wish to set instructions for automatic contribution towards the goal at regular intervals. If you select the checkbox, the following fields gets displayed;
  - a. In the **Frequency of Contribution** list, select the desired frequency option.
  - b. In the **Contribution Amount** field, enter the desired contribution amount.
  - c. From the **Contribution Account** list, select the desired account number from which funds will be credited towards the goal at intervals as defined in the above fields.
  - d. In the **Start Date** field, enter the start date from which the regular contributions will be executed.
  - e. In the **End Date** field, enter the date until which the regular contributions will be executed.
10. Click **Submit** to create the goal.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
11. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
12. The success message request of initiation of goal creation appears.
13. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to redirect to **Goals** screen to view the list of goals already created.  
OR  
Click **Ok**.

## 7.2 My Goals

The **My Goals** screen displays all the active goals that are created by the logged in user. Each goal record consists of the goal image, goal name, amount, and progress bar.

Clicking the 'View details' available against each record, opens the **Goal Details** screen from which the customer can view, modify, contribute to a goal or even redeem a goal.

### How to reach here:

*Toggle menu > Menu > Personal Finance > Goals > My Goals*

*OR*

*Access through kebab menu of **Create a Goal** transaction*

### Goals

Goal Image	Goal Name	Goal	Percentage Achieved	Action
	Travel	EUR10,000.00	10.00% Achieved	
	MBBS	EUR10,000.00	10.00% Achieved	
	Maruti	EUR50,000.00	2.00% Achieved	
	Maldives	EUR200,000.00	0.50% Achieved	
	2022 Travel Plan	EUR150,000.00	0.67% Achieved	
	Europe	EUR10,000.00	10.00% Achieved	
	Masters	EUR10,000.00	10.00% Achieved	
	Car	EUR100,000.00	1.00% Achieved	
	Vacation	EUR10,000.00	10.00% Achieved	

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### Field Description

Field Name	Description
Goal Image	The image set for the goal.

Field Name	Description
<b>Goal Name</b>	The name of the goal.
<b>Goal</b>	The targeted amount.
<b>Percentage Achieved</b>	The current achievement in percentage with respect to the goal amount set.
<b>Action</b>	The actions available for each goal will be provided in individual kebab menus against each goal record, under this column

You can perform following goal related transactions from main kebab menu:

- To create a new goal, click **Create a New Goal**.
- To view the completed goals, click **Completed Goals**.

You can perform following goal related transactions from specific goal kebab menu:

- To view details of specific goal, click **Goal Details**.
- To contribute to the specific goal, click **Contribute to Goal**.
- To redeem the specific goal, click **Withdraw Goal Amount**.
- To view the specific goal transactions, click **Activities**.


### 7.3 Goal Details

Retail users can manage goals through this option. The **Goal Details** screen displays the details such as the current amount in the goal, maturity date of the goal and the progress bar displaying the current achievement in percentage with respect to the goal amount set.

The user can also perform the following tasks from this page:

- Edit the goal:** This option allows the user to edit the created goal.
- Contribute to the goal:** This option enables the user to add funds to a goal. Clicking on this link will open the screen from which the user can fund his goal.
- Withdraw goal amount:** This option enables the user to partially redeem or fully withdraw and close a goal.
- View the goal activities:** This option enables the user to view all the goal related transactions.

**How to reach here:**

Toggle menu > Menu > Personal Finance > Goals > Click on the  icon against a specific Goal record > Goal Details

### 7.3.1 Goals Details

Using this option, the user can view the details of the selected goal.

#### How to reach here:

*Toggle menu > Menu > Personal Finance > Goals > Click on the  icon of specific Goal > Goal Details*

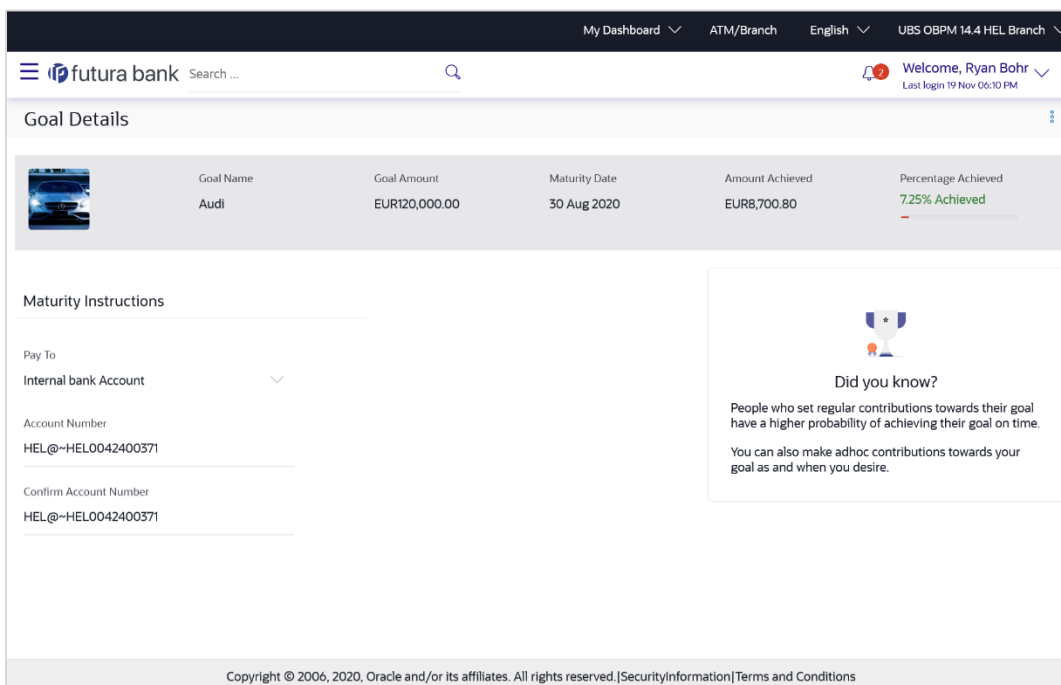
*OR*

*Dashboard > Goals widget > Add Goal*


*OR*

*Access through kebab menu of **Create a Goal** transaction*

#### Goal Details



The screenshot displays the 'Goal Details' page for a goal named 'Audi'. The goal's target amount is EUR120,000.00, and it is due on 30 Aug 2020. Currently, EUR8,700.80 has been achieved, representing 7.25% of the target. The page includes a 'Maturity Instructions' section with a 'Pay To' dropdown set to 'Internal bank Account', an 'Account Number' field with the value 'HEL@~HEL0042400371', and a 'Confirm Account Number' field with the same value. A 'Did you know?' tip box is also present.

Goal Image	Goal Name	Goal Amount	Maturity Date	Amount Achieved	Percentage Achieved
	Audi	EUR120,000.00	30 Aug 2020	EUR8,700.80	7.25% Achieved

#### Field Description

Field Name	Description
<b>Goal Image</b>	The image of the goal.
<b>Goal Name</b>	The name of the selected goal is displayed at the top of the screen.
<b>Goal Amount</b>	The target amount of the goal.
<b>Maturity Date</b>	The date on which the goal will be completed.
<b>Amount Achieved</b>	The current amount in the goal account.

Field Name	Description
<b>Percentage Achieved</b>	The progress bar displaying the percentage of goal achieved.
<b>Maturity Instructions</b>	The maturity instructions as defined at the time of goal created and are displayed in this section.
<b>Pay To</b>	<p>The account transfer option for receiving the goal amount on completion of tenure.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> </ul>
<p>The following field is displayed if the user has selected, <b>Own Account</b> option from the <b>Pay To</b> list while creating the goal.</p>	
<b>Account Number</b>	The account number to which the amount is to be transferred after completion of goal.
<p>The following fields are displayed if the user has selected, <b>Internal Bank Account</b> option from the <b>Pay To</b> list while creating the goal.</p>	
<b>Account Number</b>	The account number to which the amount has to be transferred after completion of goal.
<p>Below fields are displayed if the user has selected, <b>Domestic Bank Account</b> option from the <b>Pay To</b> list while creating the goal.</p>	
<b>Network Type</b>	The network through which the transfer is to take place.
<b>Account Number</b>	The Account number to which the funds are to be transferred.
<b>Beneficiary Name</b>	The name of the beneficiary.
<b>Bank Code</b>	The IFSC code of the beneficiary bank.

You can perform following goal related transactions from kebab menu:


- To edit goal details, click **Edit Goal**.
- To contribute to the goal, click **Contribute to Goal**.
- To view the goal transactions, click **Activities**.
- To redeem the goal, click **Withdraw Goal Amount**.
- To view the goals, click **My Goals**.
- To create a new goal, click **Create a New Goal**.



## 7.3.2 Edit Goal

Using this option, the user can edit details of a goal.

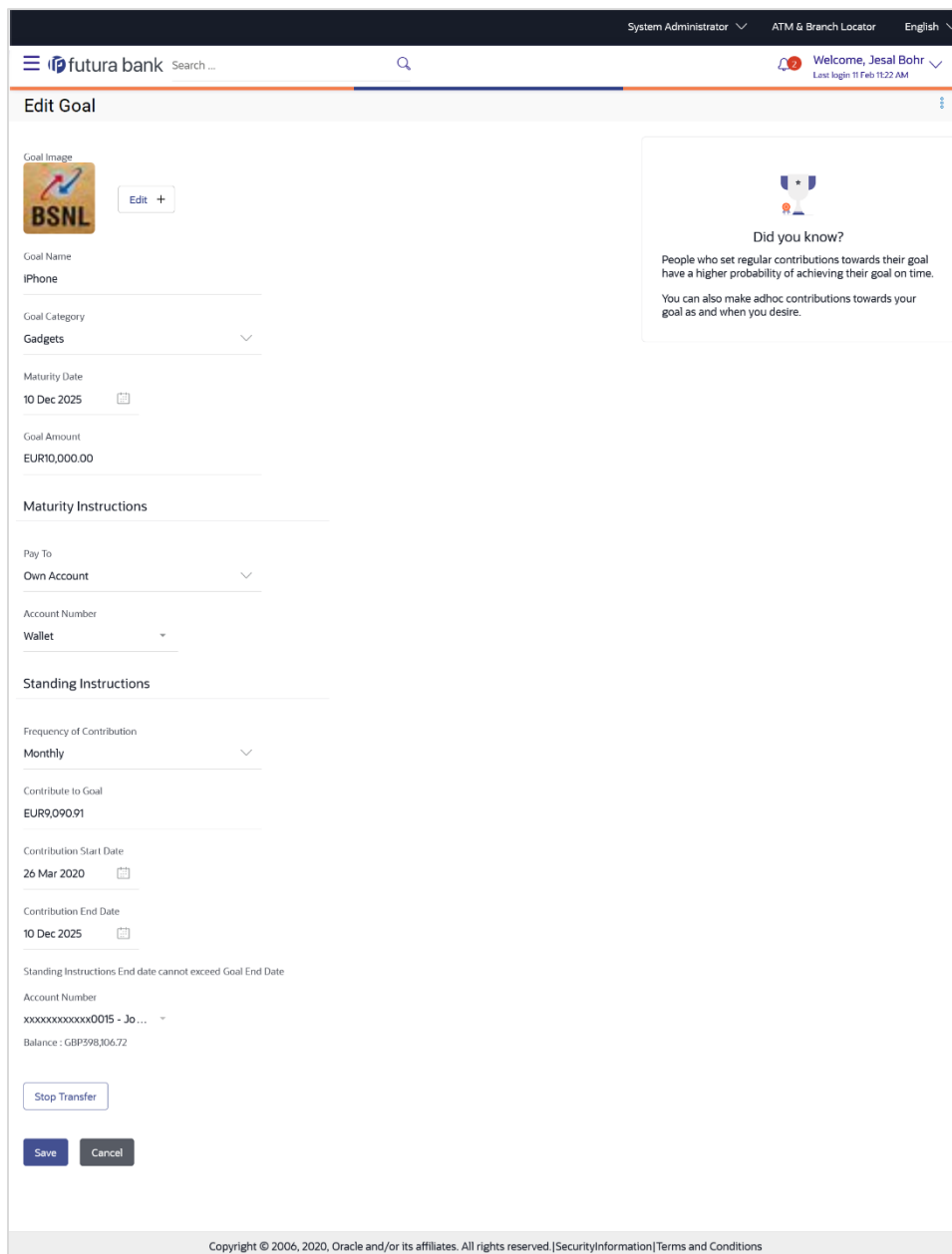
### How to reach here:

Toggle menu > Menu > Personal Finance > Goals > Click on the  icon of specific Goal > Goal Details > Edit Goal

OR

Access through the kebab menu of other goals screens.


### Edit Goal



System Administrator | ATM & Branch Locator | English

Welcome, Jesal Bohr  
Last login: 11 Feb 11:22 AM

### Edit Goal

Goal Image  
 Edit +

Goal Name  
iPhone

Goal Category  
Gadgets

Maturity Date  
10 Dec 2025

Goal Amount  
EUR10,000.00

Maturity Instructions

Pay To  
Own Account

Account Number  
Wallet

Standing Instructions

Frequency of Contribution  
Monthly

Contribute to Goal  
EUR9,090.91

Contribution Start Date  
26 Mar 2020

Contribution End Date  
10 Dec 2025

Standing Instructions End date cannot exceed Goal End Date

Account Number  
xxxxxxxxxxxx0015 - Jo ...

Balance : GBP998,106.72

Stop Transfer

Save Cancel

Did you know?  
People who set regular contributions towards their goal have a higher probability of achieving their goal on time.  
You can also make adhoc contributions towards your goal as and when you desire.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Goal Image</b>	<p>The image of the goal.</p> <p>Browse your device and upload an image to be set as the goal image.</p> <hr/> <p>Note: Click <b>Delete</b> to remove the added goal image.</p>
<b>Goal Name</b>	The name of the goal to be edited.
<b>Goal Amount</b>	The target amount of the goal.
<b>Maturity Instructions</b>	
<b>Pay To</b>	<p>The account transfer option for receiving the goal amount on completion of tenure.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Account</li> <li>• Domestic Account</li> </ul> <p>The following field is displayed if the user has selected, <b>Own Account</b> option from the <b>Pay To</b> list while creating the goal.</p>
<b>Account Number</b>	The account number to which the amount is to be transferred after completion of goal.
<p>The following fields are displayed if the user has selected, <b>Internal Account</b> option from the <b>Pay To</b> list while creating the goal.</p>	
<b>Account Number</b>	The account number to which the amount has to be transferred after completion of goal.
<p>Below fields are displayed if the user has selected, <b>Domestic Account</b> option from the <b>Pay To</b> list while creating the goal.</p>	
<b>Network Type</b>	The network through which the transfer is to take place.
<b>Account Number</b>	The Account number to which the funds are to be transferred.
<b>Beneficiary Name</b>	The name of the beneficiary.
<b>Bank Code</b>	The IFSC code of the beneficiary bank.
<b>Standing Instructions</b>	

Field Name	Description
<b>Frequency of Contribution</b>	The frequency of the regular contributions. The options are <ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Monthly</li> <li>• Weekly</li> </ul>
<b>Contribute to Goal</b>	The amount to be contributed towards the goal.
<b>Contribution Start Date</b>	The start date from which the regular contributions will be executed.
<b>Contribution End Date</b>	The end date until which the regular contributions will be executed.
<b>Funding Account Number</b>	The account number from which funds will be credited to the goal.
<b>Balance</b>	The balance amount in the account from which funds will be credited to the goal.

**To edit the goal details:**

1. Edit the required goal details.
2. Click **Start Transfer** to start contributing to your goal.  
OR  
Click **Save** to save the field based changes.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click the **Back** to navigate back to previous screen.
3. The success message appears on the **Goal Details** screen.
4. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to redirect to **Goals** screen to view the list of goals already created.  
OR  
Click **OK**.


You can also perform following account related transactions from kebab menu:

- To contribute to the goal, click **Contribute to Goal**.
- To view the goal transactions, click **Activities**.
- To redeem the goal, click **Withdraw Goal Amount**.
- To view the goals, click **My Goals**.
- To create a new goal, click **Create a New Goal**.

### 7.3.3 Contribute to Goal

The user can fund a goal using this option. Contribution to the goal can be made by transferring funds from any CASA account of the user. The user can contribute to a goal any number of times during the tenure of the goal.

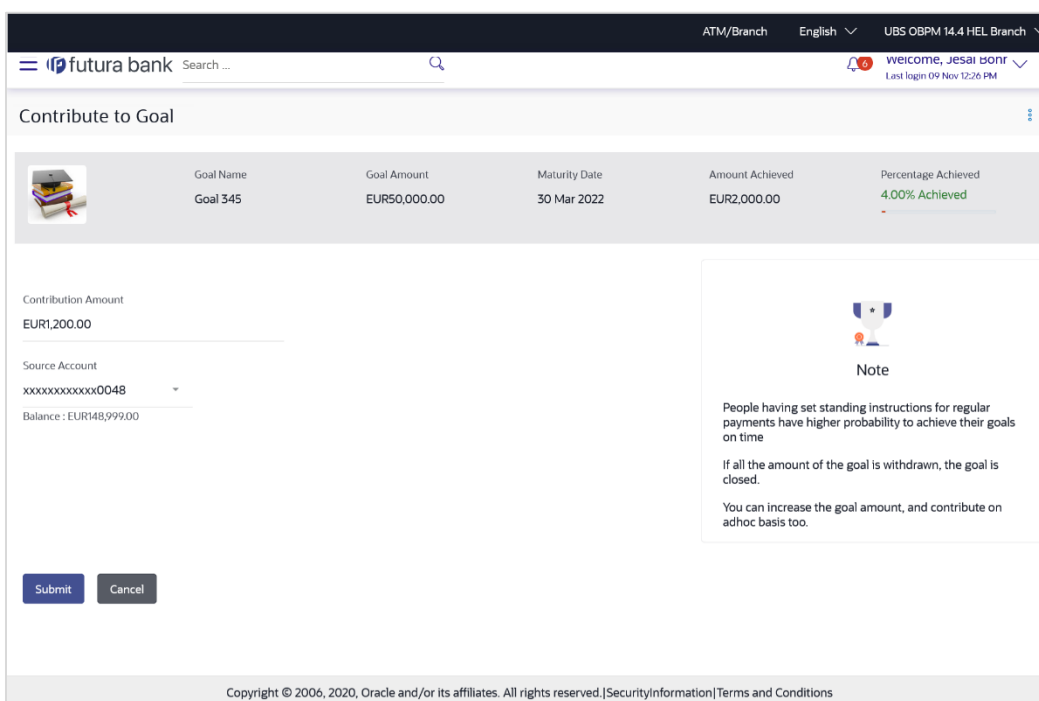
#### How to reach here:


Toggle menu > Menu > Personal Finance > Goals > Click on the  icon of Specific Goal > Contribute to Goal

OR

Access through the kebab menu of other goals screens.

#### Goal Details - Contribute to Goal



Goal Image	Goal Name	Goal Amount	Maturity Date	Amount Achieved	Percentage Achieved
	Goal 345	EUR50,000.00	30 Mar 2022	EUR2,000.00	4.00% Achieved

Contribution Amount  
EUR1,200.00

Source Account  
xxxxxxxxxxxx0048

Balance : EUR148,999.00

**Note**

People having set standing instructions for regular payments have higher probability to achieve their goals on time

If all the amount of the goal is withdrawn, the goal is closed.

You can increase the goal amount, and contribute on adhoc basis too.

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#### Field Description

Field Name	Description
Goal Image	The image of the goal.
Goal Name	The name of the selected goal is displayed at the top of the screen.
Goal Amount	The target amount of the goal.
Maturity Date	The date on which the goal will be completed.

Field Name	Description
<b>Amount Achieved</b>	The current amount in the goal account.
<b>Percentage Achieved</b>	The progress bar displaying the percentage of goal achieved.
<b>Contribution Amount</b>	Specify an amount that you wish to contribute towards the goal.
<b>Source Account</b>	Select the account number from which the funds are to be debited.

**To fund or contribute to your goal:**

1. In the **Contribution Amount** field, enter the amount to be contributed.
2. From the **Source Account** list, select the CASA account number from which funds are to be debited.
3. Click **Submit** to fund the goal.  
OR  
Click **Cancel** to cancel the transaction.
4. The review screen is displayed. Click **Confirm** to confirm contribution.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of contribution to goal request initiation appears.
6. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to redirect to **Goals** screen to view the list of goals already created.  
OR  
Click **OK**.

---

**Note:** The user cannot set up contributions for amounts larger than the set Goal Amount or more than Maximum amount permissible as per product maintenance. However since Standing Instructions gets executed only when the branch run EOD, and even if there has been any adhoc contribution made during the day which makes the total as equal or higher than Goal Amount, the set SI will get executed for the day.

---


You can also perform following account related transactions from kebab menu:

- To create a new goal, click **Create a New Goal**.
- To edit goal details, click **Edit Goal**.
- To view the goal transactions, click **Activities**.
- To redeem the goal, click **Withdraw Goal Amount**.
- To view the goals, click **My Goals**.

### 7.3.4 Withdraw Goal Amount

Using this option, the user can withdraw from the goal account partially or fully. If the user performs a partial redemption, the goal balance gets reduced to the extent of the amount withdrawn. On full redemption, the goal account gets closed.

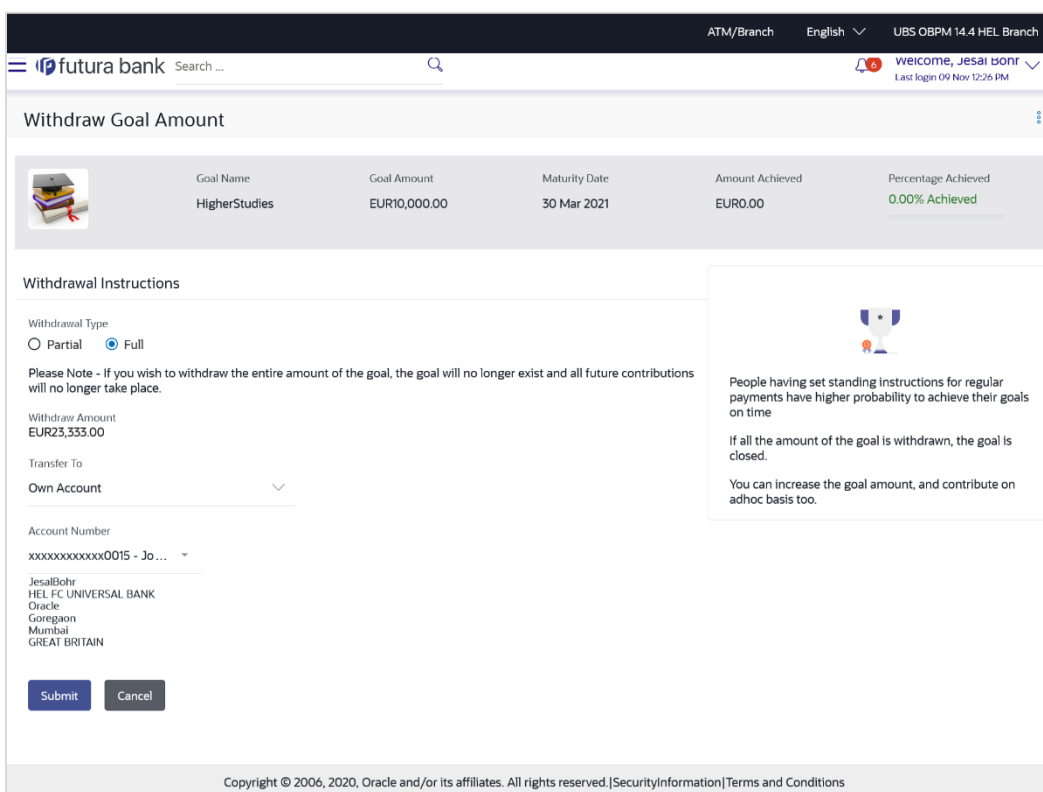
#### How to reach here:

Toggle menu > Menu > Personal Finance > Goals > Click on the  icon of Specific Goal > Withdraw Goal Amount

OR

Access through the kebab menu of other goals screens

#### Withdraw Goal Amount



Goal Name	Goal Amount	Maturity Date	Amount Achieved	Percentage Achieved
HigherStudies	EUR10,000.00	30 Mar 2021	EUR0.00	0.00% Achieved

**Withdrawal Instructions**

Withdrawal Type  
 Partial  Full

Please Note - If you wish to withdraw the entire amount of the goal, the goal will no longer exist and all future contributions will no longer take place.

Withdraw Amount  
EUR23,333.00

Transfer To  
Own Account

Account Number  
xxxxxxxxxxxx0015 - Jo ...

JesalBohr  
HEL FC UNIVERSAL BANK  
Oracle  
Goregaon  
Mumbai  
GREAT BRITAIN

People having set standing instructions for regular payments have higher probability to achieve their goals on time

If all the amount of the goal is withdrawn, the goal is closed.

You can increase the goal amount, and contribute on adhoc basis too.

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#### Field Description

Field Name	Description
Goal Image	The image of the goal.
Goal Name	The name of the selected goal is displayed at the top of the screen.
Goal Amount	The target amount of the goal.

Field Name	Description
<b>Maturity Date</b>	The date on which the goal will be completed.
<b>Amount Achieved</b>	The current amount in the goal account.
<b>Percentage Achieved</b>	The progress bar displaying the percentage of goal achieved.
<b>Withdrawal Type</b>	Specify whether you want to withdraw a partial amount of the goal or the entire goal amount. The options are: <ul style="list-style-type: none"> <li>• Partial</li> <li>• Full</li> </ul>
<b>Withdraw Amount</b>	Specify the amount to be withdrawn. This field will not be displayed if <b>Full</b> is selected under <b>Withdrawal Type</b> .
<b>Transfer To</b>	Specify the type of account into which the funds are to be credited. The options can be: <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Account</li> <li>• Domestic Account</li> </ul> Fields in which the user can specify account details will be displayed in the same manner as that of the Create Goal and Edit Goal screens, once a selection is made.
Following fields is displayed if the customer selects <b>Own Account</b> option in the <b>Transfer To</b> field	
<b>Account Number</b>	An Account to which the funds are to be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
Following fields is displayed if the customer selects <b>Internal Account</b> option in the <b>Transfer To</b> field.	
<b>Account Number</b>	Customer has to specify the account number to which the funds are to be transferred.
<b>Confirm Account Number</b>	User has to confirm an account number to which the funds are to be transferred at maturity.
This section is displayed if the customer selects <b>Domestic Account</b> option in <b>Transfer To</b> field	

Field Name	Description
<b>Network Type</b>	Select the network through which the transfer is to take place.
<b>Account Number</b>	Customer has to specify the Account number to which the funds are to be transferred.
<b>Beneficiary Name</b>	The name of the beneficiary.
<b>Bank Code</b>	The IFSC code of the beneficiary bank.

#### To redeem/withdraw your goal:

1. In the **Withdrawal Type** field, select the desired option:
  - a. If you select the **Partial** option, in the **Withdraw Amount** field, enter the amount value.
  - b. Select the **Full** option if you want to withdraw all the amount and close the goal.
2. From the **Transfer To** list, select an appropriate mode through which the amount is transferred after redemption.
  - a. If you select **Own Account** option in **Transfer To** field;
    - i. In the **Account Number** list, enter an appropriate account for redemption.
  - b. If you select **Internal Account** option in **Transfer To** field;
    - i. In the **Account Number** list, enter an appropriate account for redemption.
    - ii. In the **Confirm Account Number** list, re-enter the account number.
  - c. If you select **Domestic Account** option in **Transfer To** field;
    - i. In the **Network Type** list, specific network for payment.
    - i. In the **Account Number** field, enter an appropriate account for redemption.
    - ii. In the **Beneficiary Name** field, enter the name of the beneficiary.
    - iii. In the **Bank Code** field, enter the IFSC code of the beneficiary bank.
3. Click **Submit** to redeem the goal amount.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of withdrawal goal amount request initiation appears.
6. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to navigate to **Goals** screen.  
OR  
Click **OK**.


You can also perform following account related transactions from kebab menu:

- To edit goal details, click **Edit Goal**.
- To view the goal transactions, click **Activities**.
- To contribute to the goal, click **Contribute to Goal**.
- To view the goals, click **My Goals**.

### 7.3.5 Activities

Using this option, the user can view all the transactions that have taken place with regards to a goal. The user shall be able to view the transactions that have been performed on an active or open goal.

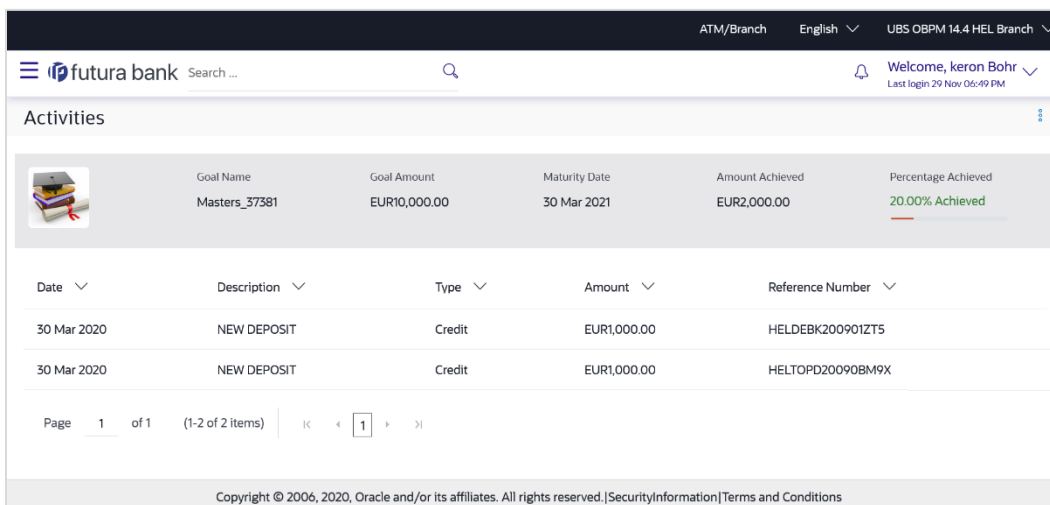
#### How to reach here:

Toggle menu > Menu > Personal Finance > Goals > Click on the  icon of a specific Goal > Activities

OR

Access through the kebab menu of other goals screens

#### Activities



The screenshot shows the 'Activities' section of a goal. At the top, there is a goal summary card with a goal icon, name 'Masters\_37381', amount 'EUR10,000.00', maturity date '30 Mar 2021', amount achieved 'EUR2,000.00', and a progress bar showing '20.00% Achieved'. Below this is a table of transactions with columns for Date, Description, Type, Amount, and Reference Number. The table contains two rows of 'NEW DEPOSIT' transactions from 30 Mar 2020. At the bottom, there is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)' and a footer with copyright information.

Date	Description	Type	Amount	Reference Number
30 Mar 2020	NEW DEPOSIT	Credit	EUR1,000.00	HELDEBK200901ZT5
30 Mar 2020	NEW DEPOSIT	Credit	EUR1,000.00	HELTOPD20090BM9X

#### Field Description

Field Name	Description
<b>Goal Image</b>	The image of the goal.
<b>Goal Name</b>	The name of the selected goal is displayed at the top of the screen.
<b>Goal Amount</b>	The target amount of the goal.



Field Name	Description
<b>Maturity Date</b>	The date on which the goal will be completed.
<b>Amount Achieved</b>	The current amount in the goal account.
<b>Percentage Achieved</b>	The progress bar displaying the percentage of goal achieved.
<b>All the transactions that have taken place in relation to the goal will be listed down as follows:</b>	
<b>Date</b>	The date on which the transaction was performed.
<b>Description</b>	Details of the transaction such as remarks entered by user. Example: The account number from which funds have been transferred to credit the goal etc.
<b>Type</b>	Type of transaction that was performed i.e. credit or debit.
<b>Amount</b>	The amount that was credited or withdrawn along with the currency, is displayed.
<b>Reference Number</b>	The system generated reference number of each goal transaction will be displayed against each transaction record.

You can also perform the following goal related transactions from kebab menu:

- To edit goal details, click **Edit Goal**.
- To redeem the goal, click **Withdraw Goal Amount**.
- To contribute to the goal, click **Contribute to Goal**.
- To view the goals, click **My Goals**.

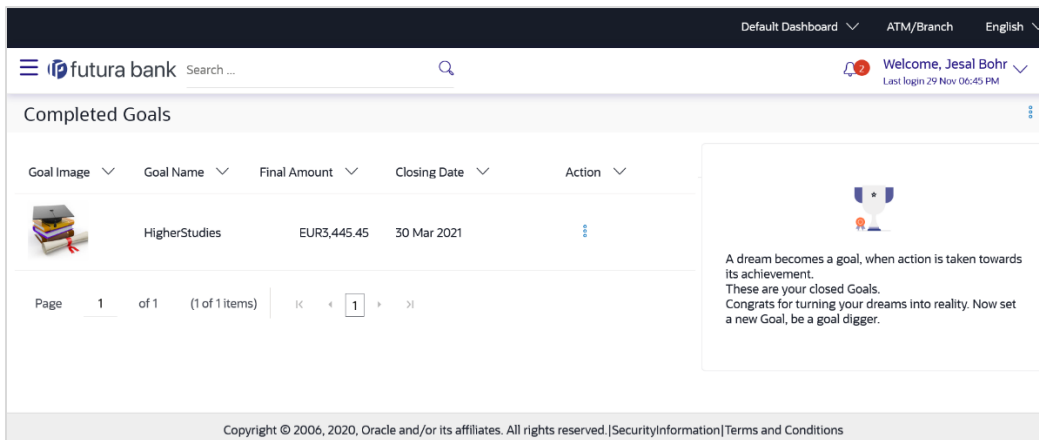
## 7.4 Completed Goals

Using this option, a retail user can view all his closed goals. A goal gets closed either on maturity or if the user has withdrawn the goal amount in its entirety.

### How to reach here:

Access through kebab menu of **Goals** transaction

### Completed Goals



### Field Description

Field Name	Description
<b>Goal Image</b>	The image of the closed goal.
<b>Goal Name</b>	The name of the closed goal.
<b>Final Amount</b>	The maturity amount of goal.
<b>Closing Date</b>	The date on which the goal was closed.
<b>Action</b>	The actions available for each goal will be provided in individual kebab menus against each goal record, under this column. The actions available for a closed goal are: <ul style="list-style-type: none"> <li>• Goal Details</li> <li>• Activities</li> </ul>

You can perform following goal related transactions from the main kebab menu:

- To create a new goal, click **Create a New Goal**.
- To view the goals, click **My Goals**.

You can perform the following actions by selecting the desired option under the kebab menu provided against each goal record:

- To view details the goal, click **Goal Details**.
- To view the transactions that have taken place against the goal, click **Activities**.

## 7.5 **Goal Calculator**

The goal calculator helps to calculate how much money the user will need to contribute at a regular frequency in order to arrive at a specific savings goal.

This option allows the user to identify the amount of savings that has to be done to achieve a certain goal. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

The user needs to enter the goal details along with his targeted amount. The outcome will be based on the values entered by user.

### **How to reach here:**

*OBDX portal landing page > Achieve your Dream with Us > Apply Now*

*OR*

*Toggle menu > Menu > Personal Finance > Goals > Goal Calculator*

### **Goal Calculator**

My Dashboard ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, Roger Bohr Last login 22 Feb 11:53 AM

### Goal Calculator

Goal Category: Education

Goal Fulfillment Period in Years: 5

Goal Fulfillment Period in Months: 4

Goal Amount: EUR30,489,865.00

Initial Contribution: EUR7,702,703.00

Remaining Amount: EUR22,787,162.00

Frequency of Contribution: Monthly

Amount to be contributed - EUR295,872.00 Per Month

Goal Tenure - 5 Years and 4 Months

We are here to help you achieve goal!

Total Savings 0.1%

You pay 99.9% We contribute 0.1%

Please Note - All calculations are of approximate values.

Set your goal now! Cancel

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## Field Description

Field Name	Description
<b>Goal Category</b>	Select a goal category, e.g. Shopping, Education, Vacation etc.
<b>Goal Fulfilment period in Years</b>	Specify the tenure of the goal in years.
<b>Goal Fulfilment period in Months</b>	Specify the tenure of the goal in months.
<b>Goal Amount</b>	Enter the targeted amount of your goal.
<b>Initial Contribution</b>	Enter an amount, if any, that you are willing to contribute upfront towards the goal.
<b>Remaining Amount</b>	Application calculates and displays the amount that is remaining after deducting the initial contribution amount from the goal amount.

Field Name	Description
<b>Frequency of Contribution</b>	Select the frequency in which you will be making regular contributions towards the goal. The options are <ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Monthly</li> <li>• Weekly</li> </ul>
<b>Amount To be contributed</b>	Application calculates and displays the amount you will be required to contribute monthly/quarterly/weekly, as generated by the system, based on your entries, will be displayed.
<b>Goal Tenure</b>	Displays the tenure to achieve the goal.
<b>We are here to help you achieve goal</b>	Displays the contribution of user in percentage. Also the bar displays the amount paid by you, the amount paid by the bank, and the total savings percentage in the specified period.

#### To calculate a goal:

1. From the **Goal Category** list, select the desired goal category for which calculation is to be done.
2. From the **Goal Fulfilment Period in Years** list, select the tenure of the goal in years, i.e. the time frame in which you plan to achieve the goal.
3. From the **Goal Fulfilment Period in Months** list, select the tenure of the goal in months, i.e. the time frame in which you plan to achieve the goal.
4. In the **Goal Amount** field, enter the targeted goal amount.
5. In the **Initial Contribution** field, enter the amount that you are willing to contribute upfront towards the goal. The **Remaining Amount** is calculated and get displayed.
6. In the **Frequency of Contribution** field, select the desired option.  
By default, the **Monthly** option appears selected.

The system calculates and displays the amount that you will be required to contribute regularly in order to achieve your goal. The percentage of the amount that you will be required to contribute towards the goal, as well as the percentage of amount that the bank will contribute towards your goal, will be displayed alongside a bar graph.

7. Click **Set your goal Now!**, to create the goal. If you have accessed the goal calculator from the pre-login portal page, you will be prompted to log in to the system so as to arrive at the **Create a Goal** screen where all the values as already defined, will be prefilled.  
OR  
Click **Cancel** to cancel the transaction.

## **FAQ**

### **1. How do I set a budget for a one-time expense?**

You can budget a one-time expense by selecting the option 'This Month' from the Periodicity field while creating the budget.

### **2. How can I identify how much I have spent against a set budget?**

The bar graph displays the amount consumed against a budget as a percentage value. The amount spent can also be viewed in terms of actual amount value by hovering over the bar graph.

### **3. Can I edit my Goal amount?**

Yes, you can adjust your goal amount as per your requirements; however the amount should be within the range of the product under which you have created your goal.

### **4. Can I change the maturity instructions of my goal after it has been created?**

Yes, you can change these maturity instructions by selecting the option to edit a goal from the Goal Details page.

### **5. Can I stop the standing instructions set for a goal?**

Yes, you can stop, alter and restart the standing instructions defined on a goal.

### **6. How much can a user withdraw from a goal account?**

The user can withdraw a partial amount or the entire amount of the goal. Please note that if you withdraw the entire amount of the goal, the goal account gets closed. From there on the Goal can be viewed in the closed account section.

### **7. What happens to the interest accrued in my Goal account if I withdraw some amount?**

The interest of the amount withdrawn for that period along with the penalty, if any, will be credited to the Goal account if it is active, in case of full withdrawal, the interest would be credited to the maturity account defined at the time of goal creation.

### **8. Can a goal be funded from an account of a different currency than that of the goal account?**

Yes, however the total value will always be shown as per the base currency of account.

### **9. Are the interest components added to my Goal account also visible in the Goal Details page?**

Amount with interest accumulated in the goal account appears on the Goal details page. Separate interest component is not shown.

**10. Can I view the transactions performed on my goal that is currently closed?**

No, you cannot view the transactions performed on a goal that has been closed.

**11. Is there a minimum amount I must contribute initially at the time of goal creation?**

Yes, the bank defines a minimum contribution amount for each goal product. At the time of goal creation, you are required to credit the goal account with an amount that is not lower than this minimum amount defined.

**12. Are there any validations on the standard instructions to be defined at the time of Goal Creation?**

Yes, the validations to be adhered to while defining standing instructions are as follows:

- The standing instruction must be set from a savings account you hold with the bank.
- The end date of the instruction should not be later than the date on which the goal ends.

**13. What do the values in the fields 'You Pay' and 'We Pay' displayed in the Goal Calculator page signify?**

The value displayed in the 'You Pay' field is the amount that you contribute towards your goal, while value displayed in the 'We Pay' component is interest to be accrued by the bank towards fulfillment of your goal.

**14. Can I calculate the time I will require to achieve a Goal if I contribute a certain amount every month?**

No, the goal calculator helps you to identify the amount you need to contribute at a defined frequency and time period. The Goal Calculator does not enable calculation of amount of time required to achieve a goal.

[Home](#)