Wallets User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.4.0.0

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Wallets User Manual

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Table of Contents

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

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2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle Banking Payments 14.4.0.0.0
1	Wallets Widget	✔	✘	✔
2	Add funds to wallet – My Account	✔	✘	✔
3	Add funds to wallet – Request From Wallet	✔	✘	✔
4	Add funds to wallet – External sources	✔	✘	✘
5	Transfer Money – Between Wallets	✔	✘	✔
6	Transfer Money – From Wallets	✔	✘	✔
7	Requested Funds Summary	✔	✘	✔
8	View Statement			
	View Statements- E-statements	✘	✘	✔
	View Statements- Request Statement	✔	✘	✔
	View Statements- Pre-generated Statement	✘	✘	✔

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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 14.4.0.0.0
9	Account Details	✓	✓	✗
12	CASA account opening for existing Wallet user	✗	✓	✗

Home

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3. Wallets

Digital Wallets, also known as e-wallets, enable users to transfer funds to friends and family, pay bills and perform many such financial transactions. An OBDX wallet is linked to a current account and is created with an ID, typically the user's mobile number. This makes the wallet both convenient to use as well as secure. The OBDX wallet can be used to transfer funds to other wallets or even to accounts. Users can fund their wallet by transferring money from accounts held with the bank or through external sources such as external bank accounts, debit or credit cards, etc. and can also request money from other wallets.

On scanning the QR code the user has to simply select the wallet from which funds are to be transferred. Refer **User Manual Oracle Banking Digital Experience Scan to Pay** for more details.

Note: A user can have only one wallet.

With wallet, user can perform basic banking using a simple and easy to use user interface.

The following features are supported through the use of wallets:

- Add money to wallet
- Transfer funds to other accounts and wallets
- Pay Bills
- Request funds from other wallets
- View Wallet Widget
- View Requested Funds Summary
- View Wallet Transactions
- View Wallet Details
- Scan to pay through wallet

Home

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4. Futura Wallet Widget

The Futura Wallet widget displays the available balance in the wallet along with links that enable the user to quickly perform wallet recharges (Add Money to Wallet screen) and also to transfer money. Additional links to access wallet transactions are available in the kebab menu.

Futura Wallet Widget
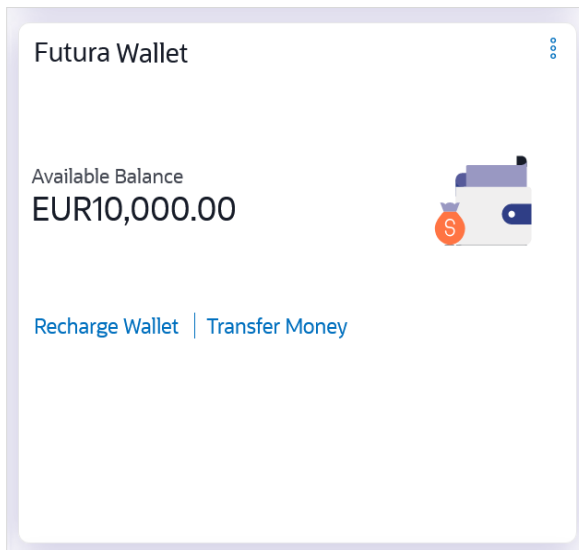
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5. Recharge Futura Wallet

In order to make fund transfers or payments through the wallet, there should be balance available in the wallet. The wallet can be funded by one of the following ways:

- From user's own accounts (Only for Existing CASA users)

- Request fund from other user's wallet

- Funding from external accounts like credit card, debit card, other bank accounts (depending on Payment aggregator support)

Funding wallet from any credit or debit card or using internet banking requires processing the transaction through a payment aggregator.

Using internet banking, a user can fund wallet using his own account available within bank. After a successful authentication, a user can select an account from which the wallet is to be funded.

How to reach here:

 Dashboard > Futura Wallet Widget > Recharge Futura Wallet
OR
Toggle Menu > Menu > Futura Wallet > Recharge Futura Wallet

5.1   My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate fund transfer from his own accounts held with the bank.

To add money to the wallet:

1. In the **Transfer Type** field, select the **My Accounts** option. The fields by which to initiate from own account transfer appear.

Recharge Futura Wallet

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Field Description

Field Name	Description
Transfer Type - My Accounts	
Transfer From	The list of user's own account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Transfer To	Displays as 'Wallet' to which funds are to be transferred.
Amount	Amount that needs to be transferred. Currency is defaulted to destination account currency.
Note	Free text for user to enter any comments/ remarks as desired by the user.

2. From the **Transfer From** account list, select the account from which transfer needs to be made.

3. In the **Amount** field, enter the transfer amount.

4. In the **Note** field, enter the appropriate comment.

5. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

6. 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.

7. The success message appears, along with the reference number and transaction details.
   Click **Home** to navigate to the dashboard.
   OR
   Click **More Payment Options** to access other payment options.
   OR
   Click **Add Favorite** to mark the transaction as favorite.

Note: User with only Wallet account will not be able to see this option to transfer money from their account. It is only for those who have existing CASA account with bank and have wallet account as well.

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5.2 <u>Request from Wallet</u>

With Wallet, user has the option to request funds from another wallet that is, from another user using the wallet.

User requests funds from the desired contact using the contact's mobile number. User needs to enter the desired contact mobile number and specify the funding amount to initiate the request for funds. However, it is necessary for the contact (owner mobile number) to have registered for wallet services.

The application identifies whether the mobile number is registered for the wallet. If registered, the request is honored else the initiation is not permitted.

To request from the contact:

1. In the **Transfer Type** field, select the **Request from Wallet** option. The fields to initiate the request from other wallet user appear.

Request from Wallet

Field Description

Field Name	Description
Transfer Type - Request from Wallet	
Requestee's Mobile Number	Mobile number of the wallet user from whom the money is to be requested.
Currency	Currency is defaulted to destination account currency.
Amount	The amount user wishes to request from other wallet user.

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Field Name	Description
Note	Free text for user to enter any comments/ remarks to be conveyed along with the request to another wallet user.

2. In the **Requestee's Mobile Number** field, enter the mobile number of the contact.

3. From the **Currency** list, select the appropriate currency.

4. In the **Amount** field, enter the amount to be funded.

5. In the **Note** field, enter the appropriate comment.

6. To request for funds from the contact, click **Submit**.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.

7. 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.

8. A notification is sent to the contact person, about the request to fund the user's wallet and the success message appears, along with the reference number and transaction details.
    Click **Home** to navigate to the dashboard.
    OR
    Click **More Payment Options** to access other payment options.
    OR
    Click **Add Favorite** to mark the transaction as favorite.

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5.3 <u>External Sources</u>

The user also has an option to fund the wallet from external sources like credit cards/debit cards/ other bank accounts (depending on Payment aggregator support). The user can add funds from the other bank account, even if does not hold account in the wallet account's bank.

To add money to the wallet from external sources:

1. In the **Transfer Type** field, select the **External Sources** option. The fields to initiate the fund request from external sources appear.

External Sources

Field Description

Field Name	Description
Transfer Type - External sources	
Amount	The amount user wishes to add funds from out of the bank sources using a payment aggregator.

2. In the **Amount** field, enter the amount to be funded.

3. Click **Submit**. The user is directed to payment aggregator's page as set by Bank's Administrator, with the amount getting defaulted from this screen.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

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Payment Method

Field Description

Field Name	Description
Payment Amount	The amount to be funded from out of the bank sources.
Select payment method	The payment method to be selected to fund the wallet. The options are: - Debit Card - Credit Card - Net Banking
We accept	The type of credit/ debit card that is accepted for wallet funding by the bank.
Name on Card	The name embossed on the card.
Card Number	The debit card/ credit card number as mentioned in the card.
Expiry Date	The date on which the debit card/ credit card expires.
CVV	The unique three digit code displayed on the back of the card as security check.

Select your bank

This field appears if you select Net Banking option from Select payment method field.

Select your bank	The list of banks in which user holds the account.

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Field Name	Description
Select account	The account number of the user in masked format.

4. From the **Select payment method** list, select the appropriate method of payment.

5. If you select **Debit Card/ Credit Card** option;

    a. In the **Name on Card** field, enter the name mentioned on the card.

    b. In the **Card Number** field, enter the credit or debit card number.

    c. In the **Expiry Date** field, select or enter the card expiry date.

    d. Click **Proceed Securely**. The user is directed to OTP verification screen.

    e. Enter the OTP as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.

    f. The success message appears, along with the reference number and transaction details.
Click **Home** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

6. If you select **Net Banking** option;

    a. From the **Select your bank** list, search or select your bank from which you want to add the funds. The user is directed to Login page of the selected bank.

    b. Enter the **Customer Id** and **PIN** to login to your account, and click Login.

    c. From the **Select Account** list, select your account from which you want to add the funds.

    d. Enter the **OTP** as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.

    e. The success message appears, along with the reference number and transaction details.
Click **Home** to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

Home

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6. Transfer Money Between Wallets

This feature enables the retail user having a wallet account with the bank, to initiate the payments from his wallet to the other user's wallet by specifying his mobile number without adding him as a payee. This is the easy, quick and safe method of payment, the user just needs to enter the mobile number of payee and amount to be paid.

The 'Between Wallets' option in the 'Transfer Money' screen enables the user to initiate the wallet to wallet transfer.

Prerequisites:

* Transaction and account access is provided to retail user

* The retail user and the payee has a wallet account for the purpose of transferring funds via wallet

How to reach here:

Toggle Menu > Menu > Futura Wallet > Transfer Money
OR
Dashboard> Futura Wallet Widget > Transfer Money

To transfer money between the wallets:

1. In the **Transfer Type** field, select the **Between Wallets** option.
    The fields by which to initiate a fund transfer between the wallets appear.

Transfer Money - Between Wallets

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Field Description

Field Name	Description
Transfer From	Displays the wallet as a source account from which the funds are to be transferred.
Recipient Mobile Number	The mobile number of the recipient, to whom the funds is to be transferred.
Currency	The currency in which the transfer is to take place. Currency is defaulted to destination account currency.
Amount	Specify the amount to be transferred. Balance in the wallet account is shown below for easy reference.
Note	Any note or message to be conveyed along with the transfer to another wallet.

2. In the **Recipients Mobile Number** field, enter the mobile number of the payee.

3. In the **Amount** field, enter the transfer amount.

4. In the **Note** field, specify a note or remarks.

5. Click **Transfer** to initiate the payment.
   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 previous screen.

7. The success message appears, along with the reference number and transaction details.
   Click **Home** to navigate to the dashboard.
   OR
   Click **Add Favorite** to mark the transaction as favorite.

Home

ORACLE®

7. Transfer Money From Wallets

The Transfer Money feature enables the user to initiate online payments from his bank account to any other account. Through this feature, the user is provided with the option to either transfer funds within his own accounts held in the same bank by selecting the 'My Accounts' option or to transfer funds to other accounts (held within the same bank or in other banks within the same country) by selecting the 'Existing Payee' option.

Features supported in the application

The 'Transfer Money' feature enables users to make payments towards:

- Existing Payee – Internal & Domestic transfers are supported and are triggered based on the payee account selection.

- My Accounts – Users are able to transfer funds from wallet to their own accounts held in the bank.

- New Payee – By selecting this option, users can initiate fund transfers towards email, mobile and facebook and twitter contacts. Alternately, if the intended recipient of the funds is not yet registered as a payee, the user can also select the option 'Bank Account' in order to be navigated to the screen from which he can register an intended recipient as a payee.

7.1 Transfer Money - Existing Payee

The existing payee option of the 'Transfer Money' feature enables the user to initiate payments using a Wallet, towards existing registered payees. All account payees created by the logged in user and shared by other users of the Party are listed for selection. Once a payee has been selected, the details are auto populated on the transaction screen. The user is then required to fill in payment details to initiate the funds transfer. Payment details will vary based on the transfer type associated with the payee's account.

How to reach here:

Dashboard > Futura Wallet widget > Transfer Money > Existing Payee
OR
Toggle Menu > Menu > Futura Wallet > Transfer Money > Existing Payee
OR
Toggle Menu > Menu > Payments > Transfers > Transfer - Existing Payee
OR
Dashboard > Payments widget > Transfer Money > Existing Payee

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual.**

7.2 Transfer Money - My Accounts

By selecting the 'My Accounts' option as transfer type, the user is able to initiate funds transfers towards his own account held within the bank.

How to reach here:

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Dashboard > Futura Wallet widget > Transfer Money > My Accounts
OR
Toggle Menu > Menu > Futura Wallet > Transfer Money > My Accounts
OR
Toggle Menu > Menu > Payments > Transfers > Transfer - My Accounts
OR
Dashboard > Payments widget > Transfer Money > My Accounts

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual***.*

7.3 <u>Transfer Money - New Payee</u>

By selecting the 'New Payee' option, the user is provided with three choices by which to initiate a fund transfer. They are as follows:

- Email/Mobile

- Bank Account

- Facebook

- Twitter

How to reach here:

Dashboard > Futura Wallet widget > Transfer Money > New Payee
OR
Toggle Menu > Menu > Futura Wallet > Transfer Money > New Payee
OR
Toggle Menu > Menu > Payments > Transfers > Transfer - New Payee
OR
Dashboard > Payments widget > Transfer Money > New Payee

For more details on the **New Payee** option under **Transfer Money** transaction, refer **Oracle Banking Digital Experience Retail Peer To Peer Payments User Manual.**

7.4 <u>Multiple Transfers</u>

The Multiple Transfers feature enables users to initiate transfers towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types i.e. internal and domestic, with different transfer dates, all at once from a single screen.

How to reach here:

Toggle menu > Menu > Payments > Transfers > Multiple Transfers

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For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual.**

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7.5 <u>Adhoc Transfer</u>

An adhoc transfer is one which is used to transfer funds from the user's account to a beneficiary/ payee account which is not registered with the bank. Since the transfer is towards an unregistered beneficiary, customers are required to specify the beneficiary details manually along with the transfer details while initiating an adhoc transfer.

How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers – Adhoc Payee

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Payments User Manual.**

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8. Electronic Bill Presentment and Payment

Electronic bill presentment and payment (EBPP) is a process that enables the billers to create, and present the bills / invoices online to their customers. This feature also enables the customers/ users to pay the bills online. The EBPP services are widely used in many areas like utility bill payment, fund transfer through net banking against various purchases of utility products and services by the users, payment to service providers, mobile/ DTH bill payment etc. The main advantage of electronic bill presentment and payment is that users/ customers can pay their bills anytime quickly and conveniently, which saves lots of time and paper work.

Wallet can be used to pay the bills by the registered user.

How to reach here:

Dashboard > Toggle Menu > Menu > Bill Payments > Billers
OR
Dashboard > Bills Widget > View All > Billers
OR
Dashboard> Futura Wallet Widget > access **Pay Bills** *through kebab menu*
OR
Dashboard > Toggle Menu > Menu > Futura Wallet > Billers

For more details on this transaction, refer **Oracle Banking Digital Experience Retail Bill Payments User Manual.**

Note: International transfer of funds is not supported via Wallet.

[Home](#)

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9. Futura Wallet Requests

On this screen, the user can view the requests that have been received by other wallet users for fund transfers as well as those requests that have been made to other wallets to receive funds. The status of each request is displayed alongside each request record.

The screen lists down all the requests that have been fulfilled as well as those that have been rejected. In case of new requests received, the user can opt to transfer the funds by selecting the Pay option against the specific record or can reject the request by selecting the Decline option.

When viewing the list of requests to collect funds, i.e. the requests made towards other wallets for funds, the user can also send reminders in case funds have not yet been received.

How to reach here:

Toggle Menu > Menu > Futura Wallet > Futura Wallet Requests
OR
Access through the kebab menu of the Futura Wallet Widget & all other Futura Wallet screens
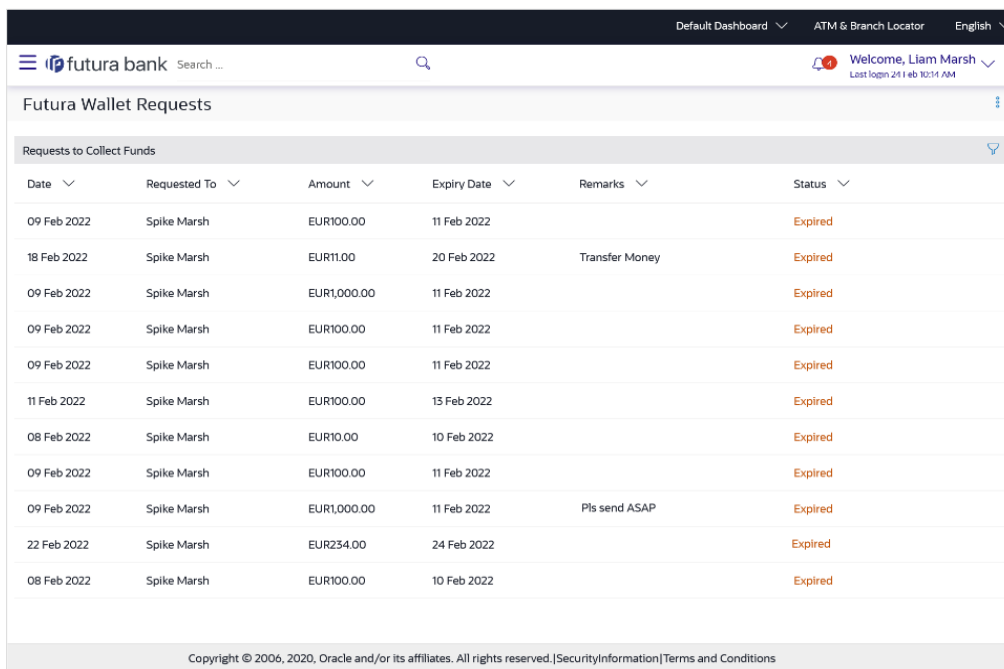
9.1   Requests to Collect Funds

To view the requests to collect funds:

1.   The list of all the fund requests received from other wallet users appear.

Note: Click on the ▽ icon to select the option to view the type of requested funds from the overlay screen. By default **Requests to Collect Funds** is displayed.

Requests to Collect Funds

Date	Requested To	Amount	Expiry Date	Remarks	Status
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
18 Feb 2022	Spike Marsh	EUR11.00	20 Feb 2022	Transfer Money	Expired
09 Feb 2022	Spike Marsh	EUR1,000.00	11 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired
08 Feb 2022	Spike Marsh	EUR10.00	10 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR1,000.00	11 Feb 2022	Pls send ASAP	Expired
22 Feb 2022	Spike Marsh	EUR234.00	24 Feb 2022		Expired
08 Feb 2022	Spike Marsh	EUR100.00	10 Feb 2022		Expired

Field Description

Field Name	Description
Date	Date on which the funds request has been sent to the other wallet.
Requested To	The name of the wallet user to whom the request to collect funds has been sent.
Amount	The amount requested.
Expiry Date	The date on which the request expires.
Remarks	If any remarks were added while making the request, the same will be displayed here.
Status	The status of the request will be displayed here. The status can be any of the following: • Received – This status will be displayed in case the funds have been received. • Rejected – This status will be displayed in case the other wallet user rejected the request to send funds. • Expired – This status will be displayed in case the request has expired without any action taken by the wallet user to whom the request was sent. • Send Reminder - In case no action was taken on the request and if the request has not yet expired, the option **Send Reminder** will be available, by clicking on which the user will be able to send a reminder to the wallet user to whom the request has been sent.

2. Click **Send Reminder** against a specific record, if you wish to send a reminder to the wallet user to transfer funds.
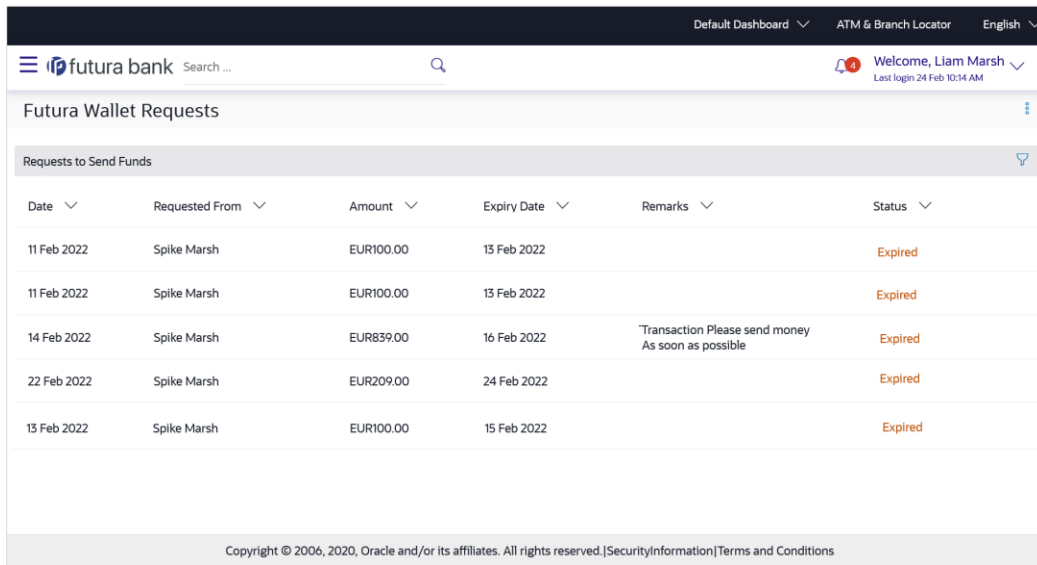
   OR

3. Click on the icon and select the **Requests to Send Funds** option from the filter overlay screen to view the requests that you have received from other wallet users to transfer funds to their wallets.

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9.2 <u>Requests to Send Funds</u>

To view the requests to send Funds:

1. Click on the ⏳ icon and select the **Requests to Send Funds** option from the filter overlay screen. The list of all the fund requests received from other wallet users appears.

Requests to Send Funds

			Default Dashboard ⌄	ATM & Branch Locator	English ⌄

≡ **ⓟfutura bank** Search ...   🔍   🔔④ **Welcome, Liam Marsh** ⌄
                                                                    Last login 24 Feb 10:14 AM

Futura Wallet Requests   ⋮

Requests to Send Funds   ▽

Date ⌄	Requested From ⌄	Amount ⌄	Expiry Date ⌄	Remarks ⌄	Status ⌄
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired
14 Feb 2022	Spike Marsh	EUR839.00	16 Feb 2022	Transaction Please send money As soon as possible	Expired
22 Feb 2022	Spike Marsh	EUR209.00	24 Feb 2022		Expired
13 Feb 2022	Spike Marsh	EUR100.00	15 Feb 2022		Expired

Field Description

Field Name	Description
Date	The date on which the requests to send funds was received from the other wallet user.
Requested From	The name of the wallet user who has sent the request for funds transfer.
Amount	The amount requested.
Expiry Date	The date on which the request expires.
Remarks	If any remarks were added by the other wallet user while making the request, the same will be displayed here.

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Field Name	Description
Status	The status of the request will be displayed here. The status can be any of the following:

- Pay – This option will be provided if the request has not yet expired. The user will be able to pay the amount requested to the wallet from whom the request has been received, by selecting this option.

- Decline – This option will be provided if the request has not yet expired. The user will be able to click on this option to reject the request to transfer funds. Paid – This status will be displayed in case the funds have been sent.

- Rejected – This status will be displayed in case you have rejected the request to send funds.

- Expired – This status will be displayed in case the request has expired without any action taken.

2. Click on the **Pay** link under Status column against a specific record to transfer the requested amount to the wallet.

OR

Click on the **Decline** link under the Status column against a specific record to decline the request for funds transfer.

OR

Click on the ▽ icon and select the **Requests to Collect Funds** option from the filter overlay screen to view the requests that you have sent to other wallet users to receive funds.

[Home](#)

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10. Futura Wallet Transactions

This feature enables customers to view the details of all the transactions performed on their wallet. All the debit and credit entries along with each transaction amount and reference details are displayed on the Futura Wallet Transactions screen.

Customers can also undertake the following from this screen:

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

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

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

How to reach here:

*Toggle Menu > Menu > Futura Wallet >Futura Wallet Transactions*
OR
Access through the kebab menu of Wallet Widget & all the transactions of Futura Wallet
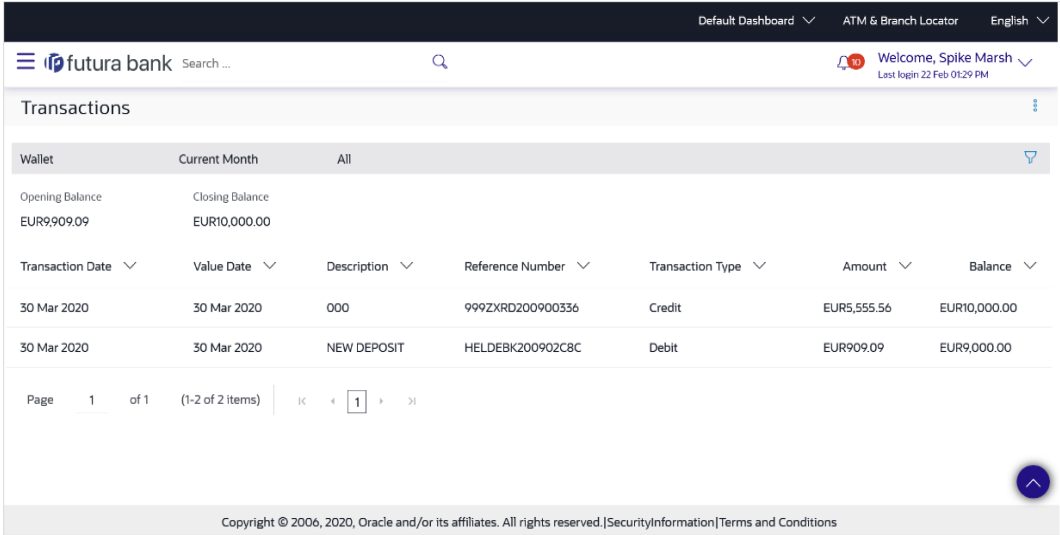
To view the wallet transactions:

1. 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.

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

3. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.

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

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

Transactions – Filter Criteria

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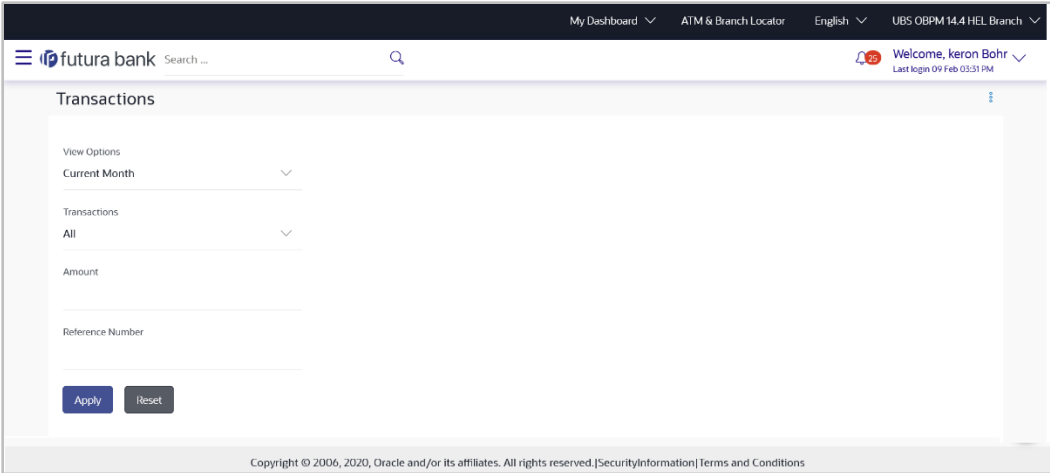
Transactions – View Transactions

Field Description

Field Name	Description
Filter section	

| Field Name	Description
View Options	Filters to view the transactions of a specific period. The options are: • 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.
Transactions	Filters to view the transactions based on description. The options are: • All • Debits Only • Credits Only
Amount	Specify an amount if you wish to view transactions of that amount.
Reference Number	Reference number of the transaction.
Results	
Transaction Date	Date on which the wallet 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 for the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.

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Field Name	Description
Amount	The transaction amount.
Balance	The wallet balance along with the currency.
	The Balance column appears only if the option **All** has been selected as filter criteria in **View Options** field.

6. 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.

7. The following actions can also be performed in the screen:

    - Subscribe for E-Statements.

    - Request for a specific statement

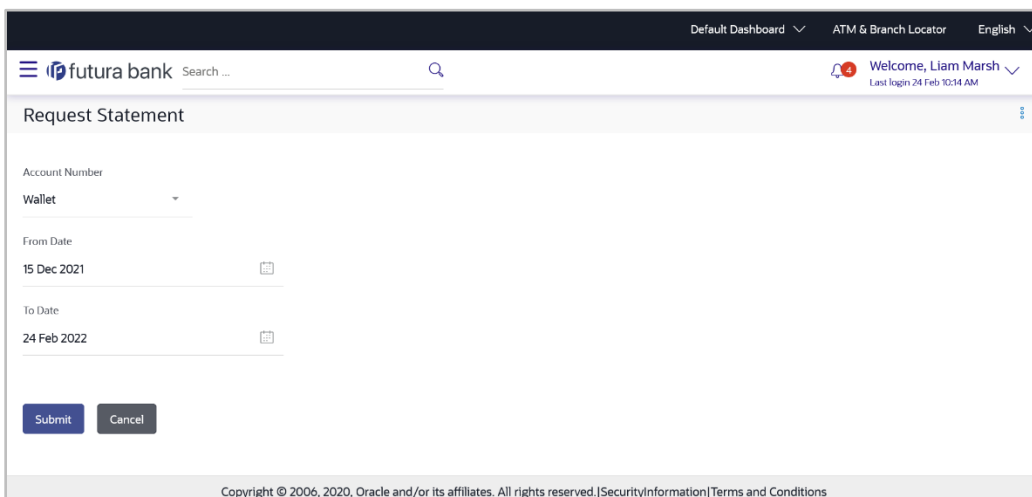   - Download Pre-Generated Statements.

10.1 <u>Request Statement</u>

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

To request for a Statement:

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

Request Statement

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Field Description

Field Name	Description
Account Number	Wallet 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 Futura Wallet Details** to visit the wallet details page.

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

To download pre-generated statements:

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

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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.

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

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

4. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.
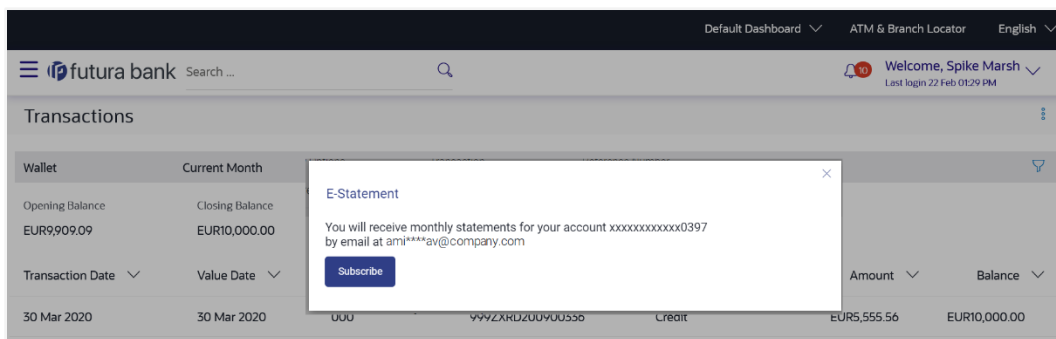
10.3 <u>E-statement</u>

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

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 Futura Wallet Details** to visit the wallet details page.

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11. Futura Wallet Details

The account details screen displays important information related to a wallet 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:

Toggle Menu > Menu > Futura Wallet > Futura Wallet Details
OR
Access through the kebab menu of Wallet Widget & all the transactions of Futura Wallet

Futura Wallet Details

Field Description

Field Name	Description
Wallet ID	The wallet ID, i.e. the customer's registered mobile number which is mapped as the wallet ID.
Status	The current status of the wallet. The values can be: • Active • Closed • Dormant
Customer Name	Name of holder of the wallet.
Current Balance	The current balance in the wallet.
General Details	

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Field Name	Description
Linked Account Number	The current account that is linked to the wallet will be displayed in masked format.
Available Balance	The available balance in the wallet, i.e. the amount that can be utilized.

- Click on the kebab menu to access other wallet related transactions.

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