Retail Customer Services User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.5.0.0

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ORACLE®

Retail Customer Services 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 21.1.5.0.0, 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 14.6.0.0.0
1	User Registration - Self Onboarding	✓	✓
2	Log-in to the application	NH	NH
3	Log-out of the application	NH	NH
4	Loan Installment Calculator	NH	NH
5	Loan Eligibility Calculator	NH	NH
6	Term Deposits Calculator	NH	NH
7	Foreign Exchange Calculator - Fetch Currency Conversion/Exchange Rate	✗	✓
8	Goal Calculator	✗	✓
9	First Time Login	NH	NH
10	Forgot Password	NH	NH
11	Forgot Username	NH	NH
12	Live Chat	NH	NH
13	FATCA & CRS Form	✗	✗
14	Mailbox- Mails (Without Interaction module)	NH	NH
15	Mailbox- Mails (With Interaction module)	✗	✓
16	Mailbox- Alerts	NH	NH

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Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0
17	Mailbox-Notifications	NH	NH
18	Interest Certificate	✓	✗
19	Balance Certificate	✓	✗
20	TDS	✓	✗
21	Service Request – Raise New Request	NH	NH
22	Service Request – Track Request	NH	NH
23	Leave Feedback	NH	NH
24	Session Summary	NH	NH
25	Personalize Dashboard	NH	NH
26	ATM / Branch Locator	NH	NH
27	Apply Online For A New Account	✗	✓
28	Track Your Application	✗	✓
29	View Limits - Daily and Monthly	NH	NH
30	Profile	✓	✓
31	My Preference – Primary Account Number	NH	NH
32	Alerts Subscription	NH	NH
33	Third Party Consent	NH	NH
34	Security Question Authentication	NH	NH
35	Security and Login - Set Security Questions	NH	NH
36	Security and Login - Change Password	NH	NH
37	Security and Login - SMS and Missed Call Banking	NH	NH
38	Themes	NH	NH
39	Manage Registered Devices	NH	NH

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Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0
40	Nominations	✓	✗
41	One Time Password	NH	NH

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3. Portal Page

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

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

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Portal Page Overview

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Icons

The following icons are present on the portal page:

- 🔼 : The logo of the bank.

- ☰ : Click the toggle menu to access various transactions.

- **Login** : Click this icon to log in to the application.

- ✕ : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Toggle Menu transactions:

- **Our Products:** Click to view the product offerings of the bank.

- **Claim Money:** Click to claim money if you are a recipient of a peer to peer transfer.

- **Track your Application:** Click to track the progress of an account opening application.

- **Register:** Click to register for online banking access.

- **ATM & Branch Locator:** Click this option to view the address and location of the ATMs and the branches of the Bank. For more information, refer ATM/ Branch Locator.

- **Calculators:** Click to access the calculators provided by the bank.

- **Help:** Click this option to launch online help.

- **About:** Click this option to view information about the application such as version number, copyright etc.

Futura Wallet

Click **Sign Up** to apply for a Futura Wallet.

Our Product Offerings

This section displays the products offered by the bank. Users can select any product category in order to view the products under that specific category and can proceed to apply for a product of choice. This section also provides options to apply for bundled products and to the application tracker.

Easy and Secured Banking

Following mobile transactions are present in the application.

- **Face/ Fingerprint/ PIN/ Pattern based authentication**

  Allows user to login to the mobile application by drawing a pattern on screen instead of entering his user id and password

- **Quick Snapshot**

  User can view the account summary from mobile application and get important account information in a single view without going on the dashboard.

- **Chatbot**

Chatbot is an artificial intelligence system that interacts with users over a messaging platform.

- **QR Based Payment**

  QR Based payment allows the user to initiate a payment to a beneficiary by scanning the QR code.

- **Siri Payments and Balance Inquiry**

  This feature harnesses Apple's voice command assistant, Siri, to enable users to initiate voice based payments to registered payees from their mobile devices.

- **iMessage Payments**

  iMessage payment allows the user to initiate a payment to a beneficiary i.e. the contact in context of the conversation by launching the app from iMessage.

- **Pay to Facebook contact**

  This feature enables the user to initiate a payment to a Facebook friend by simply logging into Facebook and selecting the contact towards whom the payment is to be made.

- **Push Notification**

  Push notification is a way of propagating message to the user device(s) registered with the bank. Through push notifications, user can be notified of any event/transactions that has occurred in the user account.

Download

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

Achieve your Dream with us

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

Calculators for all your Money Goals

- **Term Deposit Calculator** - Click to access the deposit calculator.
- **Loan Installment Calculator** - Click this option to access the loan instalment calculator.
- **Loan Eligibility** Calculator - Click here to access the Loan Eligibility Calculator.
- **Forex Calculator** – Click here to access foreign exchange calculator to calculate foreign exchange conversion amounts and to view the exchange rates (for supported currencies).

Company

- Home: Click to go to the bank's home page
- About Us: Click to view the information about the bank
- Help: Click to navigate to the Help page.

Legal

This section displays the following links:

- Terms and Conditions: Click to view the bank's terms and conditions
- Privacy Policy: Click here to view the bank's privacy policy.
- Press: Click to view the bank's press related information.

Helpful Links

- Sign Up : Click here to sign up to the application
- Compare Rates : Click to compare rates
- Members only Offers: Click to view offers available only to customers of the bank.

Contact US

The physical address, email ID and phone numbers of the bank are displayed here.

Social

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

Home

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4. Channel On-boarding

In the current scenario, bank customers are comfortable and adept at using digital channels, which have increasingly become the primary mode of banking. Customers prefer self-service channels for their banking needs as it makes transactions and inquiries accessible anywhere anytime.

In order to access online banking, users need to have login credentials. This feature enables users to register themselves for channel access.

4.1 <u>Self-Register</u>

This feature enables customers to register themselves for channel access. Customers who do not have access to online channels can onboard themselves without having to approach the bank physically. Bank customers who have existing savings accounts, term deposits Loans or Credit Cards can onboard themselves by authenticating their relationship with the bank. Customer authentication is done on the basis of primary details registered with the bank.

On the successful authentication of the details provided by the user, user receives a link to set up his user ID and password on his registered email ID.

Pre-requisites

In order to be able to register oneself, a user must have any of the following existing relationships with the Bank:
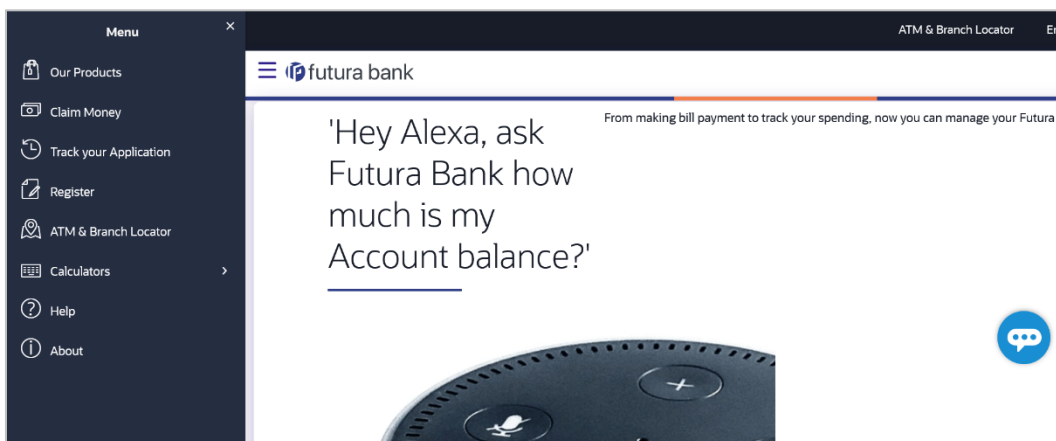
- Demand Deposit
- Loan
- Term Deposit
- Credit Card

How to reach here:

Bank's Portal Page > Toggle Menu > Register

To register for access to banking channels:

1. Access the bank's portal page, click ☰ to expand the toggle menu and click on **Register**.

2. The **Channel Onboarding - User Registration** screen appears. Enter the relevant information.

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Channel Onboarding - User Registration

Field Description

Field Name	Description
Account Type	Identify your relationship with the bank by selecting the type of account that you hold with the bank.
	The options are:
	• Demand Deposit
	• Loan
	• Term Deposit
	• Credit Card

The following fields appear if you have selected options **Demand Deposit, Loan or Term Deposit** from the **Account Type** list.

Customer ID	Enter your customer ID.
Account Number	Specify the account number that you hold with the bank corresponding to the account type selected in the **Account Type** field.
First Name	Enter your first name.
Last Name	Enter your last name.

Field Name	Description
Email ID	Enter your email ID.
Date of Birth	Specify your date of birth.
Debit Card Number	Specify the debit card number associated with the account defined in the **Account Number** field.
	This field is displayed only if you have selected **Demand Deposit** against the **Account Type** field.
Debit Card PIN	Enter the PIN of the debit card defined in the **Debit Card Number** field.
	This field is displayed only if you have selected **Demand Deposit** against the **Account Type** field.

Credit Card

The following fields appear if you have selected the option **Credit Card** from the **Account Type** list. Credit Cards are maintained with a third party system.

Field Name	Description
Credit Card Number	Enter the number of the credit card that you hold with the bank.
Name as on Card	Enter your name as embossed on the credit card.
Email Id	Enter your Email ID.
Credit Card Expiry Date	Specify the date on which your credit card will expire by selecting the month and year from the provided fields.
CVV Number	Enter the Card Verification Value (CVV) number printed on your credit card. This number can be found printed on the bank of most credit cards.
Date of Birth	Specify your date of birth.

3. From the **Account Type** list, select the type of account that you hold with the bank.

4. If you have selected options **Demand Deposit, Loan or Term Deposit** from the **Account Type** list:

    a. In the **Customer ID** field, enter your customer ID.

    b. In the **Account Number** field, enter your account number corresponding to the account type selected against the **Account Type** field.

    c. In the **First Name** and **Last Name** fields, enter your first and last name.

    d. In the **Email ID** field, enter your email ID.

    e. From the **Date of Birth** field, select your date of birth.

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      f.   If you have selected the option **Demand Deposit** against the **Account Type** field, in the **Debit Card Number** and **Debit Card PIN** fields, specify your debit card number and PIN.

5.   If you have selected option **Credit Card** from the **Account Type** list:

      a.   In the **Credit Card Number** field, enter your credit card number.

      b.   In the **Name as on Card** field, enter your name as embossed on the card.

      c.   In the **Email ID** field, enter your email address.

      d.   In the **Credit Card Expiry Date** fields, select the month and year in which your credit card will expire.

      e.   In the **CVV Number** field, enter your CVV number.

      f.   From the **Date of Birth** field, select your date of birth.

6.   Click **Continue**.

7.   The **Verification** screen appears. For more information refer the **One Time Password** section.

Verification

8.   Enter the verification code and click **Submit**.
The Confirmation screen appears along with a message stating that the link to generate username and password has been sent on your email.

9.   Click on the link received on your email. The link will be redirected to OBDX portal for setting up your user name and password.

10. Enter a user name and password that you want to set as your log in credentials.

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Create your log in details

Field Description

Field Name	Description
Create your login details	
User Name	Enter a value that you want to set as your user name.
Password	Enter a password to be considered as your login password.
Re-Enter Password	Re-enter the password entered in the **Password** field to confirm the same.
I agree to Terms and Conditions	Select the checkbox to acknowledge acceptance of registration terms and conditions.
Terms and Conditions	The link to view the terms and conditions.

11. In the **User Name** field, enter a value to be considered as your user name.

12. In the **Password** field, enter a password to be set as your login password.
    OR
    Click ⌨ icon to enter the password using the virtual keyboard.

13. In the **Re-enter Password** field, re-enter the password.
    OR
    Click ⌨ icon to re-enter the password using the virtual keyboard.

14. To accept the terms and conditions, select the check box.

15. Click **Sign Up**.
    OR
    Click **Cancel** to end the registration process.

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16. The success message appears.
A mail is sent to the user's email ID containing his login user name and password.

17. Click **Login** to start using online banking.

Home

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5. Log-In & Log-Out of Oracle Banking Digital Experience

A user can access online banking services by logging in to the system from the login page. By enabling user login through entry of user name and password, the bank can ensure that its customers' financial information is always accessed in a safe and secure manner.

Once a user is done accessing the online banking system, he/she can log out by selecting the Log Out option provided. Logging out enables users to exit from the system in a secure manner, thus ensuring that no one else can gain access to the user's online banking services (without supplying valid credentials).

Pre-requisites

- The user must be registered for online banking access and must have valid login credentials.
- The user must have a valid account with bank that is enabled for online banking access.
- Other features related to accounts must be supported by the host system.

Features Supported In the Application

- Log-in to the application
- Log-out of the application

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

5.1 Log-in to the application

The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

To log in to the application:

1. Access the bank's portal page.
2. Click **Login**. The Login page appears.

Login Page

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Field Description

Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

3. In the **Username** field, enter your user name.
   OR

   Click 🖮 icon to enter your user name using the virtual keyboard.

4. In the **Password** field, enter your login password.
   OR

   Click 🖮 icon to enter the password using the virtual keyboard.

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

5. Click **Login**.
   The **Dashboard** screen appears.

5.2 Log-out of the application

To log out of the application:

1. In the top right corner, click [Welcome, Jesal Bohr / Last login 16 Aug 12:08 PM] icon.
   The drop-down with the options to change entity, view profile and logout appears.

Logout
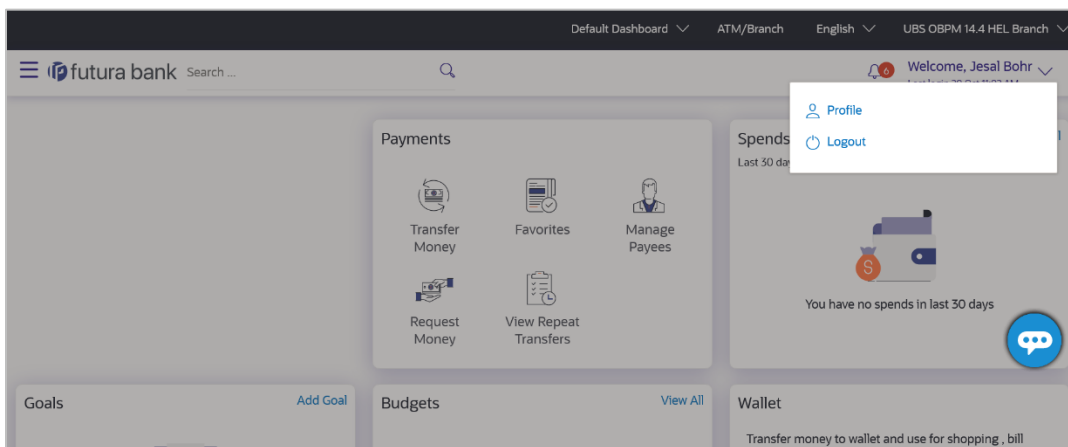
2. Select the **Logout** option.
   The user is logged out of the system and a message confirming successful logout appears.

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5.3 <u>Session Timeout</u>

Session timeout represents the event occurring when a user does not perform any action on an application during a configured interval .

The below configurations are provided:

- To configure the inactive screen time. It is a backend configuration where the inactive time after which a warning message will be shown can be configured. This time needs to be lower than the configured active timeout. <u>Note</u>: Default inactive screen time is configured as 10 minutes

- To configure if timeout warning needs to be shown or not. Session timeout warning configuration flag is added on the System Configuration screen

The session timeout feature is available across Oracle Banking Digital Experience product i.e., for Retail User, Corporate User and Administrator screens.

A timeout warning message will be shown when the configured inactive time is reached. The user can view the time remaining for timeout in the warning message. The below actions will be visible to the user on the timeout warning message:

1. Stay Connected
2. Logout

When the user clicks on 'Stay Connected', whichever transaction the user was on will be shown with any pre-filled information previously captured. When the user clicks on 'Logout', the user will be logged out of the application. At the end of timeout, the 'Login' option will be shown to the user as the session is expired.

Note:
• In case the user clicks on 'x' (right hand side top corner on popup), then the popup will close but the timer would continue in the backend. If any action is performed, then timer will reset

• On timeout, if the user clicks on 'x' (right hand side top corner on popup) or login button, the login page will appear.

Session Waring – Pre Session Timeout Message
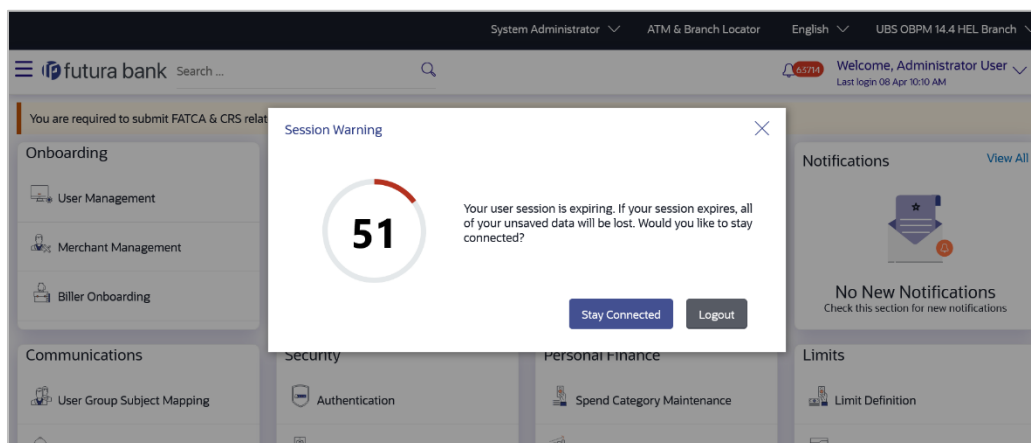
1. Click **Stay Connected** to continue.
   OR
   Click **Logout** to log out of the application.

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When the session expires, the **Session Warning** popup appears.

Session Waring- Post Session Timeout Message
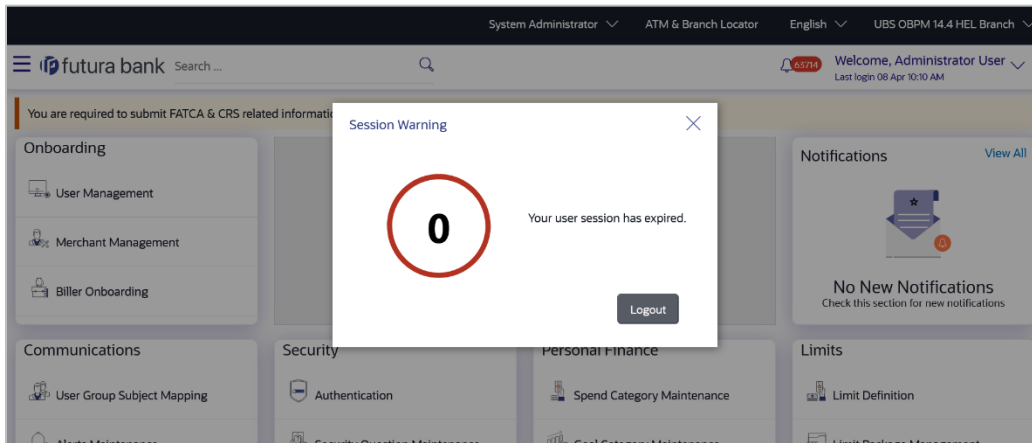
2. Click **Login** to re-login to the application.

[Home](#)

6. Calculators

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

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

Features Supported In the Application

The different calculators are:

- Loan Eligibility Calculator
- Loan Installment Calculator
- Term Deposit Calculator
- Forex Calculator
- Goal Calculator

6.1 <u>Loan Installment Calculator</u>

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

How to reach here:

OBDX portal landing page> Calculators for all your Money Goals > Loan Installment Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Loan Installment Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Loan Installment Calculator
OR
Dashboard > Loan Installment Calculator
OR
Access through the kebab menu of Calculators

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Loan Installment Calculator

Field Description

Field Name	Description
Loan Amount	The user is required to specify the amount that he/she wants to borrow from the bank.
Loan Tenure (Years)	The user should specify the desired tenure of the loan in terms of years.
Interest Rate	The user must specify the desired interest rate that is to be charged on the loan.
Installment Amount	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.

3. In the Loan **Amount** field, enter the loan amount.

4. In the Loan **Tenure (Years)** field, enter the loan tenure in years.

5. In the **Interest Rate** field, enter the interest rate.

6. The application calculates and displays the monthly installment for the loan required.

6.2 Loan Eligibility Calculator

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

The eligibility is calculated on the basis of:

- The customer's average monthly income

- The customer's average Monthly Expenditures

- Tenure of the loan being inquired applied

- Estimated rate of interest

How to reach here:

OBDX portal landing page> Calculators for all your Money Goals > Loan Eligibility Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Loan Eligibility Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Loan Eligibility Calculator
OR
Dashboard > Loan Eligibility Calculator
OR
Access through the kebab menu of Calculators

Loan Eligibility Calculator

Field Description

Field Name	Description
Gross Income (Monthly)	The user is required to specify his gross monthly income.
Total Expenses (Monthly)	The user is required to specify the total amount spent per month towards expenses.
Loan Tenure (In Years)	The user is required to specify the desired loan tenure in years.
Interest Rate (In %)	The user should specify the desired interest rate of the loan.
Eligible Amount	Based on all the values defined by the user in the previous fields, the system will calculate the amount of loan that the user is eligible to borrow.
Average Installment	The system will display the estimated monthly installment amount.

1. In the **Gross Income (Monthly)** field, enter your monthly income.

2. In the **Total Expenses (Monthly)** field, enter your monthly expenses.

3. In the **Loan Tenure (In Years)** field, enter the desired loan tenure.

4. In the **Interest Rate (In %)** field, enter the rate of interest.

5. The application (In %) calculates and displays the eligible loan amount and the average installment amount.

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6.3 <u>Term Deposit Calculator</u>

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

How to reach here:

OBDX portal landing page> Calculators for all your Money Goals > Term Deposit Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Term Deposit Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Term Deposit Calculator
OR
Access through the kebab menu of Calculators

Term Deposit Calculator

Field Description

Field Name	Description
Deposit Amount	Total deposit of principal amount for deposit with default currency.
Deposit Tenure (Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
Interest Rate (In %)	Interest rate for which the total amount is to be calculated.
Maturity Amount	The value of your deposit at maturity.

To calculate deposit value at maturity:

1. In the **Deposit Amount** field, enter the deposit amount.

2. In the **Tenure (Years/ Months / Days)** fields, enter the relevant information.

3. In the **Interest Rate (In %)** field, enter the rate of interest.

4. The application calculates and displays the deposit value at maturity.

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6.4 <u>Forex Calculator</u>

The foreign exchange calculator calculates the rate at which one currency can be exchanged for another. The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer.

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

Features Supported In the Application:

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

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

Pre-Requisites

- Support for the currencies provided by host

How to reach here:

OBDX portal landing page> Calculators for all your Money Goals > Forex Calculator
OR
OBDX portal landing page> Toggle menu > Menu > Calculators > Forex Calculator
OR
Dashboard > Toggle menu > Menu > Calculators > Forex Calculator
OR
Access through the kebab menu of Calculators

Forex Calculator

Field Description

Field Name	Description
From	

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

To calculate currency exchange amount:

1. From the **From – Currency** list, select the appropriate currency.

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

3. From the **To - Currency** list, select the currency and enter the amount in the next field.

4. Application calculate and displays the currency exchange value.
   The exchange rate for both the buy and sell options for currency pair entered, appears.

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6.5 <u>Goal Calculator</u>

The goal calculator helps users to calculate how much money they 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 money that will need to be saved regularly in order 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/her targeted amount. The outcome will be based on the values entered by the 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

Field Description

Field Name	Description
Goal Category	Select a goal category, e.g. Shopping, Education, Vacation etc.
Goal Fulfilment period in Years	Specify the tenure of the goal in years.
Goal Fulfilment period in Months	Specify the tenure of the goal in months.
Goal Amount	Enter the targeted amount of your goal.
Initial Contribution	Enter an amount, if any, that you are willing to contribute upfront towards the goal.
Remaining Amount	The application calculates and displays the amount that is remaining after deducting the initial contribution amount from the goal amount.
Frequency of Contribution	Select the frequency in which you will be making regular contributions towards the goal. The options are • Quarterly • Monthly • Weekly
Amount to be contributed	The 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.
Goal Tenure	Displays the tenure to achieve the goal.
We are here to help you achieve goal	Displays the percentage of your contribution against a bar graph. The graph also displays the percentage of the bank's contribution towards your goal along with the percentage of your total savings.

To calculate a goal:

1. From the **Goal Category** list, select a goal category.

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 in years.

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 in months.

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 gets 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 New Goal screen where all the values as already defined, will be prefilled.
    OR
    Click **Cancel** to cancel the transaction.

FAQ

1. **What do the "you pay", "We pay" fields suggest?**

    You pay is the amount in percentage, the customer contributes towards his goal, while the **We pay** component is the interest contributed by the bank towards fulfilment of the goal.

2. **Can the customer calculate how much time he will need to achieve a Goal, if he pays x amount every month for 2 years?**

    The goal calculator helps the customer to identify the amount he needs to contribute frequently so that he can achieve his goal within the desired time frame. Reverse calculation is not possible.

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7. First Time Login

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

Note: The steps and sequence for 'First Time Login' may vary for different users as defined or configured by System Administrator.
Each step will either have **Next** or **Skip** button basis on the configuration done by Bank Administrator.

Prerequisites:

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

How to reach here:

Portal Page > Login

To log in to the application:

1. Open an internet browser to access the application.

2. Type the Oracle Banking Digital Experience URL in the Address bar, and press Enter. The **Portal** page appears.

3. Click **Login**.
The **Login** screen appears.

Login

Field Description

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

4. In the **Username** field, enter your user name.
   OR

   Click ⌨ icon to enter the username using the virtual keyboard.

5. In the **Password** field, enter your password.
   OR

   Click ⌨ icon to enter the password using the virtual keyboard.

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

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

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

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First Time Login - Terms and Condition

7. Read the terms and conditions.

8. Click **Accept** to accept the Terms and Conditions.
   The next configured screen appears.

Profile

Field Description

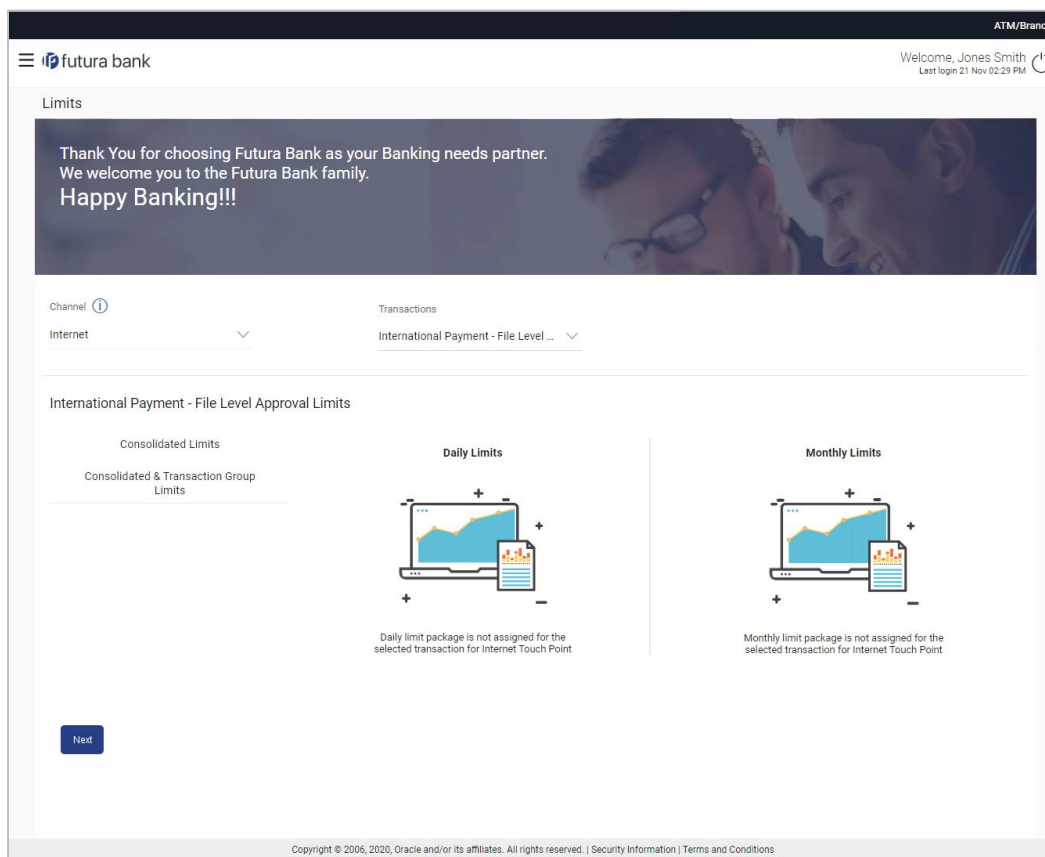| Field Name	Description
Personal Information	
User Name	Full name of the user gets displayed.
Date of Birth	Date of birth of the user gets displayed.
Aadhar Card Number	Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India.
	Note: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
PAN Card Number	PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India.
	Note: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
Contact Information	

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

9. Click 🖉 against the field that you want to edit.

10. Click **Next**. The next configured screen appears
    OR

    Click ⬇ Download Profile to download the profile.

Daily Limits

Field Description

Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

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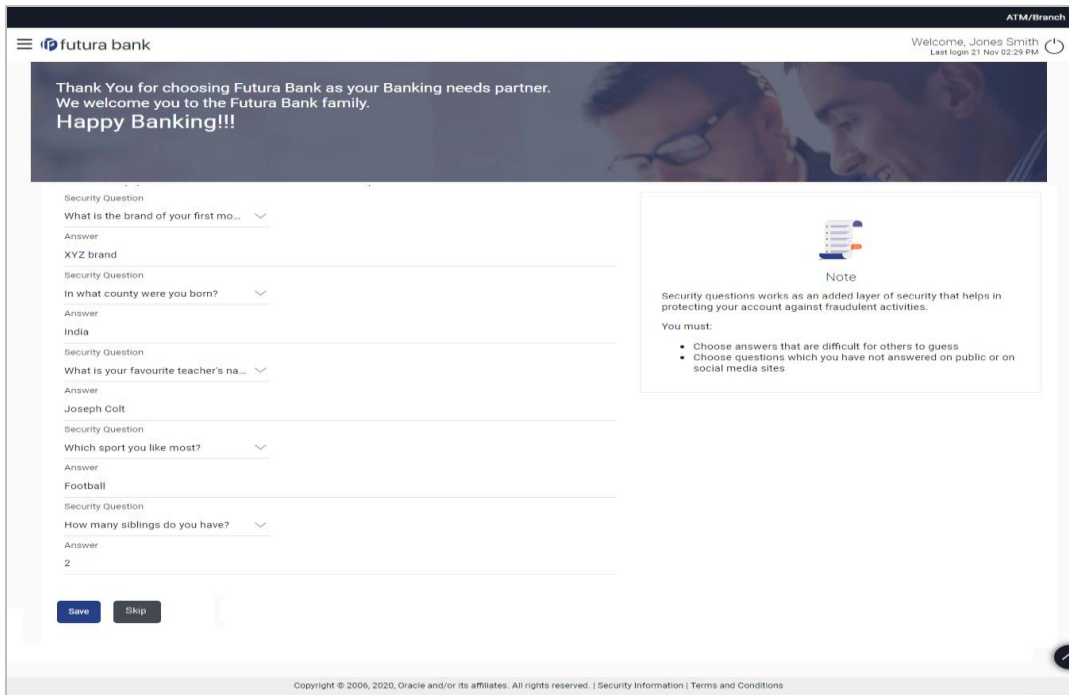| Field Name	Description
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.
	This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by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

11. From the **Channel** list, select a channel to view applicable limits.

12. From the **Transactions** list, select the transaction to view its limits.

13. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.

14. Click **Next**. The next configured screen appears
OR
Click **Edit** to edit the limits.

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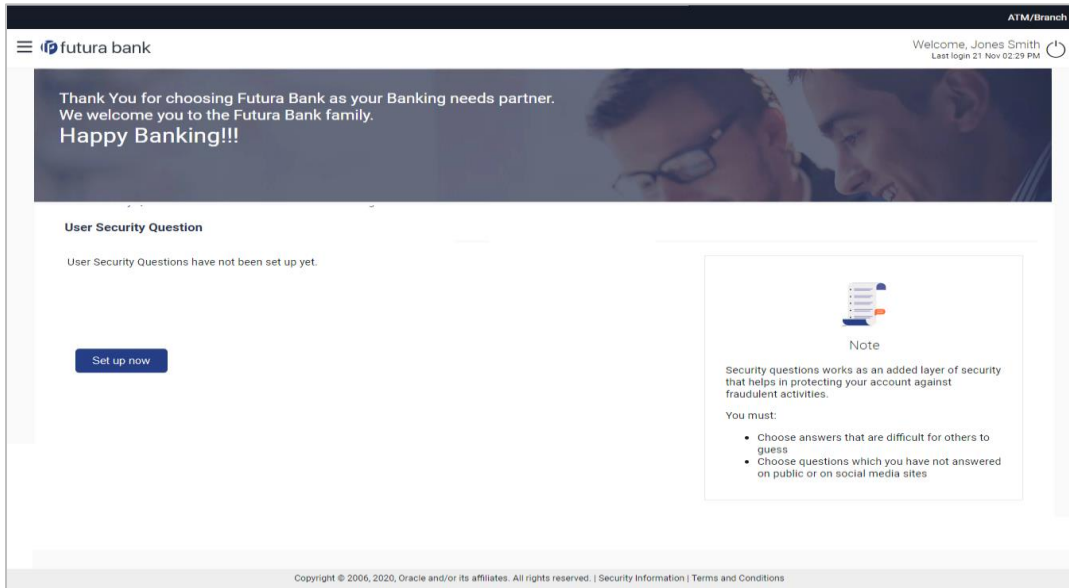
15. Click **Setup Now** to setup security questions.
    The **Set Security Questions** screen appears.
    OR
    Click **Skip** to skip this step.

Set Security Questions

Field Description

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

16. From the **Security Question** list, select the security question to be added in your security question set.

17. In the **Answer** field, enter an answer for the corresponding security question.

18. Click **Save** to save the security questions.
   The user is directed to the Dashboard screen.

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8. Dashboard

The dashboard is the first landing page that the customer views after logging in. It displays the summary of all the user's accounts in a single screen. It also enables the user to access various functions quickly without having to use the toggle menu to navigate to the required screen.

8.1 Retail Dashboard

The Retail Dashboard is displayed in the form of widgets. It follows the creative concept of cards which results in an organized dashboard that engages the user and displays information that is easy to decipher.

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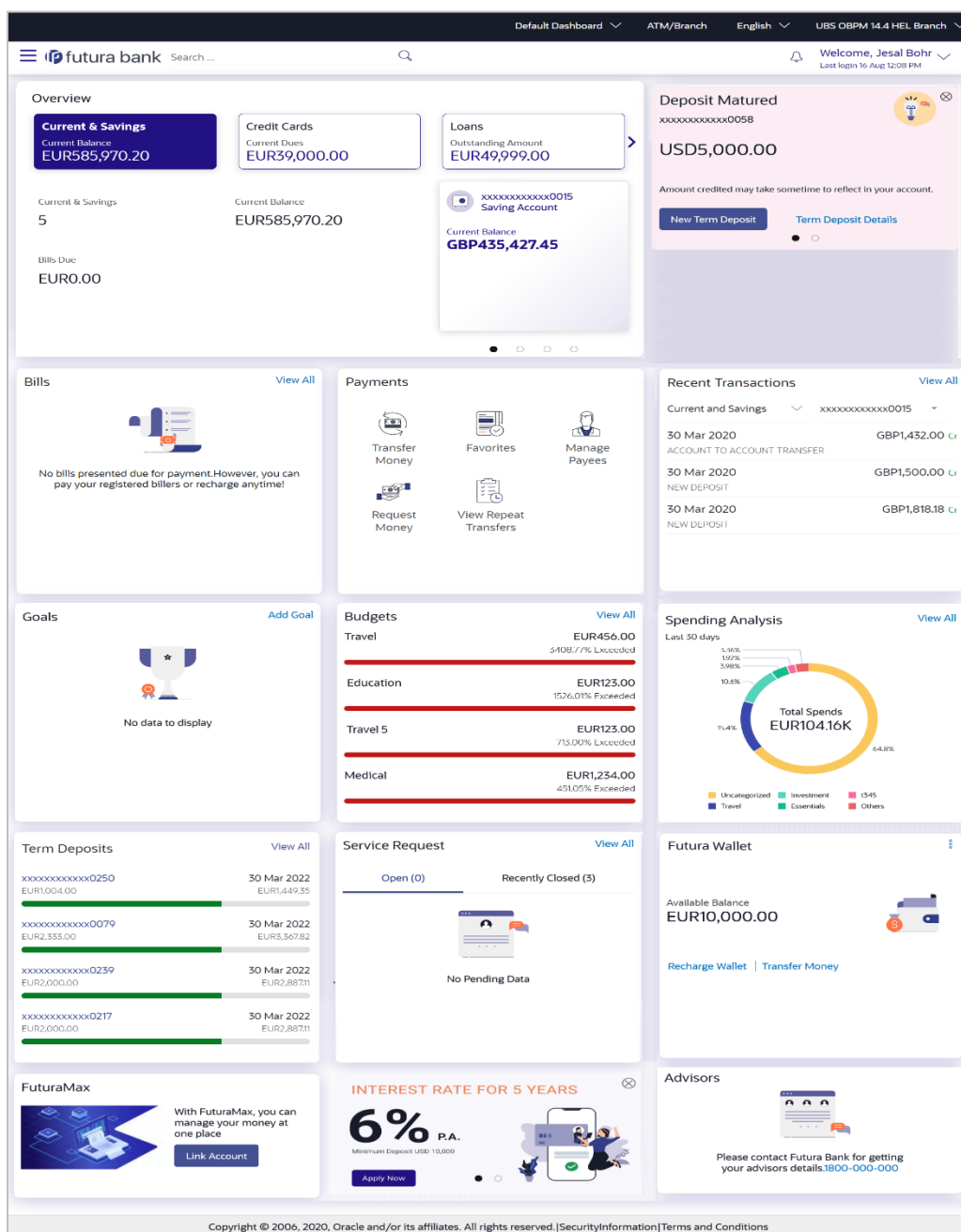
Dashboard Overview

Icons

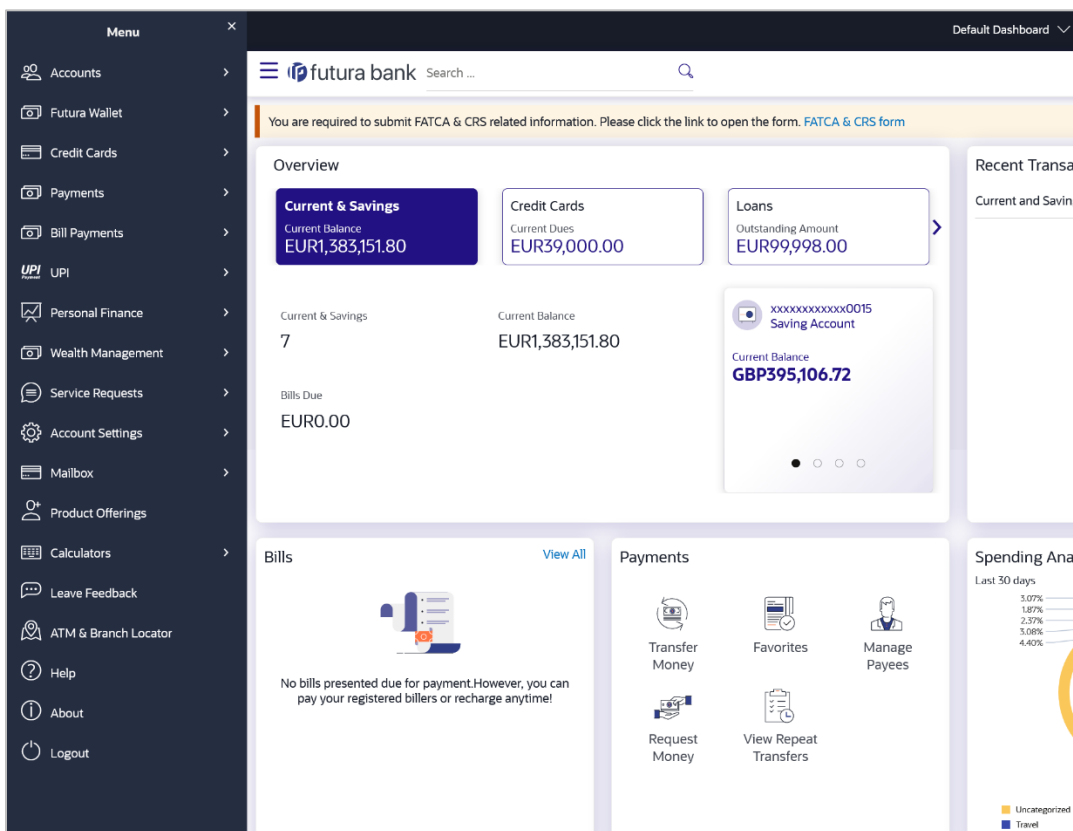The following icons are present on the retail dashboard:

- : This option is provided on all screens and enables the user to return to the dashboard.

- : Click this icon to navigate to the Mailbox screen.

- : Click this icon to search for a specific transaction.

- : Displays the user's name along with the last login date and time. Clicking on this icon displays a drop-down with the options to change entities, view the user's profile or to log out from the application.

- : Click the toggle menu to access the transactions.

- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Header Menu Options

- **Your Current View is**:
  My Dashboard: This option allows the user to select their customized dashboards. This option is present only if the user has personalized there Dashoard according to their use and requirement.

  Default Dashboard: This option allows the user to switch to the default dashboard if he has customized his dashboard.

- **ATM & Branch Locator**: Click here to locate the nearest branch/ATM.

- **Select Language**: Select your desired language to use the application.

- **Select Entity**: Select your desired entity.

FATCA & CRS link: Click the link to access the FATCA and CRS Self – Certification Form so as to provide information required by the bank to comply with the FATCA and CRS regulations. This link will be displayed on the dashboard only if you are required to submit the FATCA & CRS Self-Certification form.

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Toggle Menu Transactions

The following items are present on the Toggle Menu:

- **Accounts**: This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.

- **Futura Wallet**: This menu contains options to access all the wallet related transactions and screens.

- **Credit Cards**: Click this menu to access the credit card related transactions.

- **Payments**: Click here to access Payments related transactions or setting up of payments.

- **Bill Payments**: Click here to access the Electronic Bill Payments and Presentment related transactions.

- **UPI**: Click here to access the UPI Payments transaction.

- **Personal Finance**: Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.

- **Wealth Management**: Click this menu to access the wealth management related transactions.

- **Service Requests**: Click this menu to raise a new service request and track the status of a service request.

- **Account Settings**: Click this menu to set your preferences and daily limits, change password and personalize your dashboard.

- **Mail Box**: Click this menu to view the Mails, Alerts and Notifications.

- **Product Offerings**: Click this menu to apply for a new account.

- **Calculators**: Click this menu to access financial calculators to do certain calculation.

- **Leave Feedback**: Click this menu to leave your feedback about the user interaction of the application.

- **ATM & Branch Locator** Click to view the address and location of the ATMs and the branches of the Bank. For more information click here.

- **Help**: Click this menu to launch the online help.

- **About**: Click this menu to view the information about the application like version number, copyright etc.

- **Logout**: Click this menu to log out of the application.

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Overview

This section displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The Overview widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and Credit Cards. The user can select an account type in order to view details of each account belonging to that specific account type.

The account types the can be listed in this widget are as follows:

- Current & Savings
- Term Deposits
- Recurring Deposits
- Loans and Finances
- Credit Card

The total balance of all the accounts belonging to a specific account type is displayed against each account type. The user can select any account type record in order to view the accounts (active as well as inactive/closed accounts) belonging to that specific account type category. Subsequently, the user can also select an individual account to view details of the account or to perform transactions using that account.

Insights

This widget will display notifications to the user based on events such as when the user's term deposit is nearing maturity or has matured, an upcoming credit card bill due date, etc. A separate card will be displayed for each event and the user will be able to take actions as provided on each card. Multiple cards can be displayed at a time in the widget and the user will be able to scroll through the cards.

Recent Transactions

This widget displays the recent activity in the user's Savings, Term Deposit and Loans accounts. It displays the date of transaction, a description of the transaction and the debit / credit amount. The user can select an account number of a particular account type, to view the recent account activity of that account.

Click the **View All** link to view the statements of the selected account type.

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Bills

The Bills widget enables the retail user to access the Electronic Bill Payments and Presentment related transactions. Different bills are placed on the widgets, which enables the users to pay utility bills towards various types of billers such as 'payment', 'payment and presentment or recharge:

This widget provides immediate access to the following transactions:

- **Bills:** By clicking this option, the user can pay their utility bills online.

- **Add Biller:** This option enables the user to add billers of the specific categories for the payment of bills and prepaid recharge electronically

- **Quick Recharge**: By clicking this option, the user can access the Quick Recharge transaction, from which, the user can initiate bill payments to the 'Recharge' type billers that are not registered.

- **Quick Bill Pay**: This option enables the user to access the Quick Bill Pay transaction. The user can pay the bills online without registering the billers.

- **Manage Billers**: This feature enables to maintain the billers towards whom utility payments are to be made frequently or on a regular basis.

- **Payment History**: By clicking this option, the user can review and keep track to all the payment transactions done by him in a given period

Payments

The Payments widget enables the retail user to access certain transactions available under the payments module. Different transactions are displayed on the widget in the form of icons, which gives the user easy access to these transactions.

Icons for the following transactions are displayed in this widget:

- **Transfer Money**: This transaction enables the user to initiate a transfer to a registered payee.

- **Pay Bills**: This transaction enables the user to make utility bill payments.

- **Favorites**: This option enables the user to access his favorite transactions. This feature enables the user to quickly initiate payments towards a payee or a biller without having to enter details of the transfer or payment as the details are pre-populated based on prior setup. Favorite transactions can be of two types: Bill Payments and Money Transfer.

- **Manage Payees & Billers**: By selecting this option, the user can navigate to the screen on which he can manage payees and registered billers.

- **Request Money**: This feature enables the user to initiate a request to pull money from a debtor.

- **View Repeat Transfers**: This transaction enables the user to view and setup repeat transfers. All customer payments, that are periodic in nature, can be set-up and managed here.

Spending Analysis

This section displays the spending analysis of the customer. The user can view the total expenditure incurred during the past 30 days. Click the **View All** link to open the **Spending Analysis** transaction screen.

Goals

This widget displays all the active goals that are created by the user. Click the **Add Goal** link to open the **My Goal** transaction screen from which the customer can view, modify, contribute to a goal or even withdraw some amount from a goal.

Budgets

This widget displays the all the budgets created by the user. Click the **View All** link to open the **Budgets** transaction screen where all budgets are listed. It allows user to view, edit and delete budget.

Futura Wallet

The available balance in the wallet is displayed in this widget along with links to access wallet specific transactions and inquiry screens which are as follows:

- Recharge Wallet
- Transfer Money

Click on the kebab menu to access following wallet transactions.

- Futura Wallet Requests
- Pay Bills
- Futura Wallet Transactions
- Futura Wallet Details

Term Deposits

This widget displays the list of four term deposits that are closest to reaching maturity.

The following details along with the progress bar are displayed per record on the widget:

- Term Deposit Number- click on the link to view deposit details
- Current Balance Amount (with currency)
- Maturity Amount (with currency)
- Maturity Date

Click on the **'View All'** link to view the Term Deposits summary.

Service Requests

The service requests widget displays the number of open service requests initiated by the customer as well as the service requests that are recently closed. The customer can raise a new request and track the status of open service requests.

Advisors

This widget displays the names and contact details of the user's relationship managers.

Link Account (Account Aggregation Link)

Click the **Link Account** button to link the external bank accounts to OBDX to access savings, term deposits and loan accounts information anytime, anywhere using single digital platform.

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9. Forgot Password

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

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

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

Pre-requisites

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

Features Supported In the Application

- User Verification
- New Password Creation

How to reach here:

Portal > Forgot Password

To reset the password:

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

Forgot Password - User Verification

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Field Description

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

2. In the **Username** field, enter your login username.

3. In **Date of birth** field, enter your date of birth.

4. Click **Continue**.
   OR
   Click to **Cancel** the transaction.

5. The **Verification** screen appears. The user has to enter the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be displayed as per the setup done by the system administrator.
   A **Confirmation** screen appears, along with a message stating that the link to reset password has been sent to user's registered email.

6. Click the link received in your email to reset the password. The **Reset Password** screen appears.

Reset Password – New Password Creation
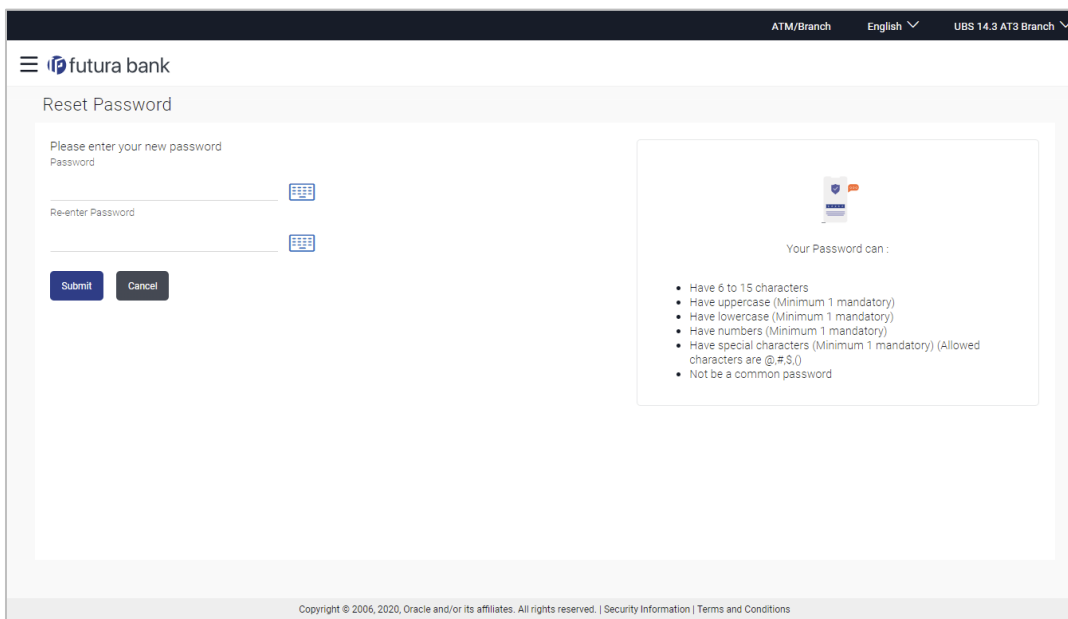
Field Description

Field Name	Description
Please enter your new password	

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

7. In the **Password** field, enter a new password.
   OR

   Click 🖮 icon to enter a new password using the virtual keyboard.

8. In the **Re-enter Password** field, re-enter the new password.
   OR

   Click 🖮 icon to re-enter the new password using the virtual keyboard.

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

10. A message confirming the successful reset of the password appears. Click **Login** to log in to the application.

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10. Forgot Username

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

Pre-requisites

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

How to reach here:

Portal > Forgot Username

To reset the username:

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

Forgot Username - User Verification

Field Description

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

2. In the **Email** field, enter your email ID that is registered with the bank.

3. In **Date of birth** field, enter your date of birth.

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

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5. The verification screen appears if the transaction is configured for 2 Factor Authentication.

6. Enter the details required for second factor authentication.
    The **Forgot Username** confirmation screen appears.

7. A message stating that the username has been sent to your registered email address appears. Click the **Click here** link to log in to the application.

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

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11. Live Chat

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

• Integration with Oracle Live Experience for assisting customer.

• An assisted banking icon across the application for end user, by clicking on which he/she can start the call.

• Business user can enable and disable this option from his user preferences.

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

How to reach here:

Bottom right corner of the application

To start a meeting:

1. Click '**Hey I am there to help if you need it'** icon.

2. The session recording message is displayed, click **Ok** to continue with the modal assisted banking session.
   OR
   Click **Cancel** to close the session.

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

4. Share your screen message is displayed. Select the application and click **Share**.
    OR
    Click **Cancel** to abort the live chat session.

5. The screen is shared with the customer support representative.

6. Business user can voice or video chat with the Bank executive basis on the configuration done by bank.

7. Screen shows the confirmation message once the session gets ended.

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12. FATCA & CRS Form

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

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

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

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

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

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

Workflow

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

FATCA & CRS Workflow Diagram
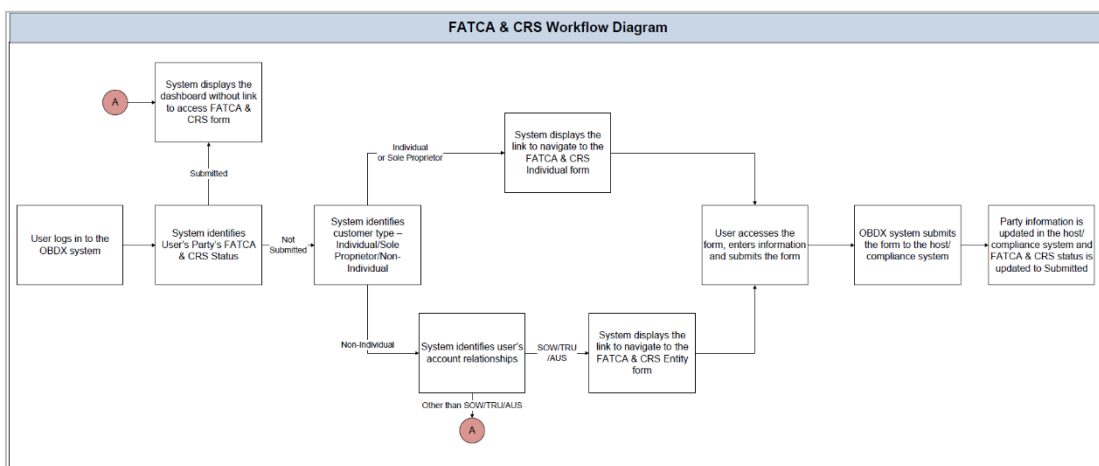
How to reach here:

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

12.1 <u>FATCA & CRS Self - Certification Form for Individuals</u>

The FATCA and CRS – Self Certification form for Individuals is displayed to those users that are required to fill out the FATCA and CRS form and are either individuals or sole proprietors. The sections that consist of this form are documented as follows:

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

1. Select the **<u>FATCA & CRS</u>** link displayed as part of a message on the dashboard.
   The FATCA & CRS Self - Certification Form for Individuals appears.

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12.1.1 Customer Identification

In this section, enter basic personal details that includes your name, primary address, identification information, etc.

Customer Identification

Additional KYC Information ▶

Tax Residency Infomation ▶

Declaration ▶

Submit

FATCA & CRS Instructions

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

Substantial Presence Test

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

31 days during the current year, and

183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

All the days you were present in the current year, and

1/3 of the days you were present in the first year before the current year, and

1/6 of the days you were present in the second year before the current year.

View More

Field Description

Field Name	Description
Title	Your title as maintained with the bank, is displayed in read only format. Titles can be Mr., Mrs., Dr. etc.
Full Name	Your full name as maintained with the bank, is displayed.
Address Type	Select the type of address that you want to provide. The address types are: • Permanent • Current Residential • Other
Country	Select the country as per the address type selected.
City	Enter the name of the city as per the address type selected.
Address 1-2	Enter details of the address as per the address type selected.

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Field Name	Description
Zip Code	Enter the zip code of the address selected.
Mailing Address	
Same as above	Select this check box if your mailing address is the same as that defined above.
Country	Select the country of your mailing address. This field appears if the **Same as above** check box is not selected.
City	Enter the name of the city of your mailing address. This field appears if the **Same as above** check box is not selected.
Address 1-2	Enter the details of your mailing address. This field appears if the **Same as above** check box is not selected.
Zip Code	Enter the zip code of the mailing address of the user. This field appears if the **Same as above** check box is not selected.
Nationality	Select the country of which you are a national.
Country of Birth	Select the country in which you were born.
City/ Place of Birth	Enter the name of the city in which you were born.
Identification Type	Select the identification document that you want to provide as proof of identity. The identification type could be: • Passport • Election ID • PAN Card • National ID • Driving License • UIDAI Letter • NIREGA Job Card • Others
Identification Number	Enter the identification number corresponding to the identification type.

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Field Name	Description
Father's Name	Enter your father's name in full. This field is not mandatory.
Spouse's Name	Enter your spouse's name in full. This field is not mandatory.

2. In the **Address Type** field, select the address type of choice.

3. If you select the option **Other**, enter the type of address being defined in the **Other Address** field.

4. From the **Country** and **City** lists, select the country and city as per the Address Type specified.

5. In the **Address** and **ZIP Code** fields, enter the address and zip code as per the Address Type specified.

6. Select the **Same as Above** check box, if your mailing address is the same as the address specified as primary address , else specify details of your mailing address.

7. From the **Nationality** list, select the country in which you are a national.

8. From the **Country of Birth** and **City/ Place of Birth** lists, select the country and city in which you were born.

9. From the **Identification Type** list, select the identification document that you want to provide as proof of identification.

10. In the **Identification Number** field, enter the identification number as per the identification type selected.

11. In the **Father's Name** field, enter the name of your father in full.

12. In the **Spouse's Name** field, enter the name of your spouse in full.

13. Click **Continue**. The **Additional KYC Information** section appears.

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12.1.2 Additional KYC Information

In this section, specify information pertaining to your occupation and income. You are also required to specify whether you are a politically exposed person or are related to a politically exposed person.

Additional KYC Information

Field Description

Field Name	Description
Occupation	Select the type of occupation that best describes your current or most recent job.
	The types are:
	• Service
	• Business
	• Others
Gross Annual Income	Enter your gross annual income that you earn from all sources, in this field.
Politically Exposed Person(PEP) Status	Specify your status with regards to being a politically exposed person or being related to a politically exposed person.
	The options are:
	• I am a Politically Exposed Person
	• I am related to a Politically Exposed Person
	• Not Applicable – Select this option if you are neither a PEP nor related to a PEP

14. From the **Occupation** list, select the type of occupation that best describes your current or most recent job.

15. In the **Gross Annual Income** field, enter the amount you earn as gross annual income.

16. In the **Politically Exposed Person (PEP) Status** field, select the option applicable to you.

17. Click **Continue**. The **Tax Residency** Information section appears.

12.1.3 <u>Tax Residency Information</u>

This section enables you to specify information about your tax residency. You are required to identify the countries in which you are considered a tax resident and also specify information pertaining to your relationship with the United States of America.

Tax Residency Information

futura bank

Welcome, RyanN Bohr ∨
Last login 11 May 04:51 PM

FATCA & CRS Self-Certification Form For Individuals

Customer Identification ▸

Additional KYC Information ▸

Tax Residency Infomation ▴

Was the Entity established in a country other than India?(Applicable to Sole Proprietor Only)
○ Yes   ● No

Are you a tax resident of any country other than India?
● Yes   ○ No

Country of Tax Residence
United States ∨

TIN Available ⓘ
● Yes   ○ No

Tax Identification Type
SSN ∨

TIN/TIN Equivalant
EIN

Add Another Country

Are you a Citizen of the United States of America?
○ Yes   ● No

Do you meet the Substantial Presence Test? ⓘ
○ Yes   ● No

Do you have a U.S Green Card?
○ Yes   ● No

Continue

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

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

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

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

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

Declaration ▸

Submit

FATCA & CRS Instructions

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

Substantial Presence Test

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

31 days during the current year, and

183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

All the days you were present in the current year, and

1/3 of the days you were present in the first year before the current year, and

1/6 of the days you were present in the second year before the current year.

View More

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Field Description

Field Name	Description
Was the Entity established in a country other than <Name of Country>? (Applicable to Sole Proprietors only)	This field is applicable to sole proprietors only. Specify whether the entity was established in the country or in another country. The options are: • Yes – Select this option to identify that the entity was established in a country other than the country in which your accounts are held. • No – Select this option to identify that the entity was established in the country in which your accounts are held.
Are you a tax resident of any country other than <Name of Country>?	Specify whether you are a tax resident of country other than the country in which your accounts are held. The options are: • Yes – Select this option to identify that you are a tax resident of a country/countries other than the one in which your accounts are held. • No – Select this option to identify that you are not a tax resident of any country other than the country in which your accounts are held.

The following fields are enabled if you have selected the option **Yes** in either of the two fields above.

Field Name	Description
Country of Tax Residence	Select the country in which you are considered a tax resident.
TIN Available	Specify whether your Taxpayer Identification Number (TIN) of the country in which you are a tax resident, is available or not. The options are: • Yes – Select this option if your TIN for the country selected in the **Country of Tax Residence** field is available. • No – Select this option if you do not have a TIN for the country selected in the **Country of Tax Residence** field.
Tax Identification Type	Select your TIN type from the list. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as **Country of Tax Residence**. This field appears if you have selected the option **Yes** against the **TIN Available** field.

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Field Name	Description
Other Tax Identification Type	Specify the identification document that you are providing as TIN if you have selected the option Other from the list of values available under Tax Identification Type.
	This field appears if you have selected the option **Other** in the **Tax Identification Type** field.
TIN/ TIN Equivalent	Specify the taxpayer identification number.
	This field appears only if you have selected the option **Yes** against the field **TIN Available**.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	The link to add details of another country in which the user is a tax resident. You may choose to add further records, up to a defined number, if you are a tax resident of more than one country.
Remove Country	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.

The following fields are specific to the United States of America, in which you are required to identify you relationship with the United States specifically.

Field Name	Description
Are you a citizen of the United States of America?	Specify whether you are a citizen of the United States of America.
	The options are:
	• Yes
	• No
Do you meet the Substantial Presence Test?	Specify whether you meet the substantial presence test criteria. By means of the substantial presence test, it can be identified whether you are to be considered a citizen of the United States or not.
	The options are:
	• Yes
	• No

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Field Name	Description
Do you have a U.S. Green Card?	Specify whether you hold a United States green card.
	A U.S. Green Card is allotted to persons who are considered lawful permanent residents of the United States and who have been granted permission to reside in as well as to seek employment in the United States.
	The options are:
	• Yes
	• No

18. In the **Was the Entity established in a country other than <Country name>? (Applicable to Sole Proprietors only)** field, select the applicable option.

19. In the **Are you a tax resident of any country other than <Country name>?** field, select the applicable option.

   a. If you have selected the option **Yes** in either of the two fields - **Was the Entity established in a country other than <Country name>?** or **Are you a tax resident of any country other than <Country name>**?, specify details pertaining to the country/ countries in which you are a tax resident. The steps are as follows:

   i. In the **Country of Tax Residence** list, select the country in which you are a tax resident.

   ii. In the **TIN Available** field;

      1. Select the option **Yes** if you have a TIN for the country in which you are a tax resident.
      OR
      Select the option **No** if you do not have a TIN for the country in which you are a tax resident.

   iii. If you have selected the option **Yes** against the field **TIN Available**, select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.
      OR
      If you have selected the option **No** against the field **TIN Available**, specify the reason for which you do not have a TIN in the field **Reason for Non Availability**.

   iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.
      Repeat Steps I to iii.

   v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.

20. In the **Are you a citizen of the United States of America** field, select the applicable option.

21. In the **Do you meet the Substantial Presence Test?** field, select the applicable option.

22. In the **Do you have a U.S. Green Card?** field, select the applicable option.

23. Click **Continue**. The **Declaration** section appears.

ORACLE

12.1.4 <u>Declaration</u>

This section displays the FATCA & CRS declaration for which you are required to provide consent by selecting the provided check box.

Declaration

24. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.

25. Click **Submit**. The Review screen appears.

12.1.5 Review

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

Review

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

    Click ✎ against any section that you wish to edit, if required.
    OR
    Click **Cancel** to close the form.
    OR
    Click **Back** to navigate to the previous page.

27. The success message appears along with the status of form submission.

12.1.6 Confirm

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

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

12.2 FATCA and CRS Self - Certification Form for Entities

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

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

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

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

12.2.1 Identification of the Entity

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

ORACLE

Field Description

Field Name	Description
Legal Name of the Entity or Organization	The name of the entity or company as maintained with the bank is displayed.
Current Legal Address	
Country	Select the country in which the entity is operating.
City	Enter the name of the city in which the entity has its main headquarters.
Address 1-2	Enter the address details of the main headquarters of the entity.

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

2. From the **Country** list, select the country in which the entity is operating.

3. In the **City**, **Address** and **ZIP Code** field, enter the **City**, address details of the entity.

4. Select the **Same as Above** check box, if the entity's mailing address is the same as the current legal address, else specify details of the entity's mailing address.

5. From the **Country** of **Incorporation** or **Organization** list, select the country of origin of the entity or organization.

6. Click **Continue**. The **Tax Residency** section appears.

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12.2.2 Tax Residency

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

Tax Residency

Field Description

Field Name	Description
Is the Entity a tax resident of any country other than <country name>?	Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held.
	The options are:
	• Yes – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held.
	• No – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held.

The following fields are enabled if you have selected the option **Yes** against the field Is **the entity a tax resident of any country other than <country name>?**

Field Name	Description
Country of Tax Residence	Select the country in which the entity is considered a tax resident.
TIN Available	Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not.
	The options are:
	• Yes – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is available.
	• No – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is not available.
Tax Identification Type	Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as **Country of Tax Residence.**
	This field appears if you have selected the option **Yes** in the **TIN Available** field.
Other Tax Identification Type	Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list.
	This field appears if you have selected the option **Other** in the **Tax Identification Type** field.
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.

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Field Name	Description
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.
Remove Country	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America.
	The options are:
	• Yes
	• No
Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country.
	The options are:
	• Yes
	• No

7. In the **Is the Entity a tax resident of any country other than <country name>?** field, select the applicable option.

   a. If you have selected **Yes**, specify details pertaining to the country/countries in which the entity is a tax resident. The steps are as follows:

      i. In the **Country of Tax Residence** list, select the country in which the entity is a tax resident.

      ii. In the **TIN Available** field;

         1. Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.
         OR
         Select the option **NO** if the TIN is not available.

      iii. If you have selected the option **Yes** against the field **TIN Available**, select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.
         OR
         If you have selected the option **No** against the field **TIN Available**, specify the

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reason for which the entity's TIN is not available in the field **Reason for Non Availability**.

  iv.   Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country.
        Repeat steps i to iii

  v.   Click the **Remove Country** link displayed against a country record if you wish to delete the country record.

8. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.

9. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.

10. Click **Continue**. The **Entity Certification** section appears.

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12.2.3 <u>Entity Certification</u>

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

Entity Certification - Financial

Entity Certification - Non Financial

futura bank

🔍   ✉ 10   Welcome, RyanN Bohr ∨
Last login 11 May 04:51 PM

FATCA & CRS Self-Certification Form For Entities

∨ Identification of the Entity

∨ Tax Residency

∧ Entity Certification

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

Non-Financial Institution
● Active Non-Financial Entity (NFE)
  ○ A corporation, the stock of which is regularly traded on an established securities market
  ● Entity is related to a corporation whose stock is regularly traded on an established securities market

Name of the related corporation whose stock is traded

Example Corporation

Nature of relation

Subsidiary of the listed company   ∨

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

ABC Trade

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

○ Passive Non-Financial Entity (NFE)

Continue

∨ Declaration

Submit   Cancel

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

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

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

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

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

FATCA & CRS Instructions

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

Substantial Presence Test

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

31 days during the current year, and

183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

All the days you were present in the current year, and

1/3 of the days you were present in the first year before the current year, and

1/6 of the days you were present in the second year before the current year.

View More

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Field Description

Field Name	Description
Please select a category to which the entity belongs	Specify whether the entity is a financial or non-financial institution by selecting the applicable option. The options are: • Financial Institution - Select this option if the entity is a financial organization • Non- Financial Institution - Select this option if the entity is a non-financial organization

The following fields appear if you have selected the option **Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Financial Institution	The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity. The options are: • An Investment Entity • Depository Institution, Custodial Institution or Specified Insurance Company
An Investment Entity	The categories of investment entities are listed under this field only if you have selected the option **An Investment Entity** under the **Financial Institution** category. Select an option that is applicable to the entity. The options are: • An Investment Entity located in a Non- Participating Jurisdiction and managed by another Financial Institution • Other Investment Entity
GIIN Available	Specify whether the entity's Global Intermediary Identification Number is available or not. The options are: • Yes – Select this option if the entity's GIIN is available • No – Select this option if the entity does not have a GIIN
Enter GIIN	Enter the entity's Global Intermediary Identification Number. This field appears if you have selected the option **Yes** against the **GIIN Available** field.

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Field Name	Description
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number.
	This field appears if you have selected the option **No** against the **GIIN Available** field.

The following fields appear if you have selected the option **Non-Financial Institution** under the **Please select a category to which the entity belongs** field.

Field Name	Description
Non-Financial Institution	The general categories to which a non-financial entity can belong, are listed under this field.
	The options are:
	• Active Non-Financial Entity (NFE)
	• Passive Non-Financial Entity (NFE)
Active Non-Financial Entity (NFE)	The categories under Active Non-Financial Entity are listed if you have selected the option **Active Non-Financial Entity** under the field **Non-Financial Institution**. Select the option that is applicable to the entity.
	The options are:
	• A corporation, the stock of which is regularly traded on an established securities market
	• Entity is related to a corporation whose stock is regularly traded on an established securities market
	• A Governmental Entity or Central Bank
	• An International Organization
	• Other e.g. a start-up NFE or a non-profit NFE
Name of the established securities market on which the corporation is regularly traded	Enter the name of securities market on which the entity trades regularly.
	This field appears if you have selected the option **A corporation, the stock of which is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the related corporation whose stock is traded	Specify the name of corporation whose stock is traded by the entity.
	This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.

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Field Name	Description
Nature of relation	Specify the relation that the entity has with the company whose stock is traded.
	The options are:
	• Subsidiary of the listed company
	• Controlled by a listed company
	• Common control as a listed company
	This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the established securities market on which the stock of the related corporation is regularly traded	Enter the name of securities market on which the stock of the related corporation is traded on a regular basis.
	This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Sub-Category of Active NFE	Enter the sub-category of the active non-financial entity.
	This field appears if you have selected either of the following three options under the Active **Non-Financial Entity (NFE)** field:
	• A Government Entity or Central Bank
	• An International Organization
	• Other e.g. a start-up NFE or non-profit NFE
Passive Non-Financial Entity (NFE)	Select this option if the entity is a passive non-financial entity.

11. In the **Please select a category to which the entity belongs** field, select the applicable option.

- If you have selected the **Financial Institution** option:

  a. Select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.

     i. If you have selected **An Investment Entity** option from the **Financial Institution** field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.

  b. Specify whether the GIIN is available or not against the **GIIN Available** field.

     i. If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.
        OR
        If you have selected option **No**, enter the reason as to why the GIIN is not

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available in the **Reason for Non Availability** field.

OR

- If you have selected the **Non-Financial Institution** option, select the applicable option.

12. If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.

13. Click **Continue**. The **Declaration** section appears.

12.2.4 <u>Declaration</u>

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

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Field Description

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

14. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.

15. In the **Full Name of Representative** field, enter your full name.

16. In the **Designation** field, specify the current designation or position that you hold in the organization.

17. Click **Submit**. The **Review** screen appears.

12.2.5 <u>Review</u>

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

ORACLE

Review

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

    Click against any section that you wish to edit, if required.
    OR
    Click **Cancel** to close the form.
    OR
    Click **Back** to navigate to the previous page.

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

12.2.6 **Confirm**

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

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

FAQ

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

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

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

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

3. **Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?**

   No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

4. **Why am I asked to capture previous residential address details?**

   The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

5. **My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?**

   No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

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6. **Why am I being asked to capture previous employment details?**

   The bank has a employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

7. **I have saved the application. Can my co-applicant resume the application from the application tracker?**

   Yes. The co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

8. **Can the co-applicant perform all the pending tasks (if applicable) in the application tracker?**

   Yes, the co-applicant has all the rights as that of the primary applicant.

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13. Product Showcase and Application Tracker

This option serves as a means by which the retail user can view the bank's online product offerings and also apply for any products of choice. Alternately, if the user has already applied for a product of if the user has a product application in draft, on selecting the Product Offerings option from the hamburger menu, the Application Tracker listing page will be displayed. The user will be able to track the status of any submitted applications and also retrieve applications that are in draft from the Application Tracker listing page. If the user wishes to apply for any other product, he/she can select the Start a New Application option provided on the Application Tracker Listing screen.

Note: To view detailed information about the Application Tracker as well as product offerings, please refer the **Oracle Banking Digital Experience Retail Originations Application Tracker** user manual.

Features Supported In Application

- Application of bank's online product offerings
- Tracking of submitted application status
- Accessing saved/in draft applications

How to reach here:

Dashboard > Toggle Menu > Product Offerings

Product Offerings

Application Tracker Listing Page

14. Interest Certificates

An interest certificate is a summary of the interest credited or debited on an account. Banks issue interest certificates against accounts held by users, so that they can ascertain how much interest they have gained on their balances in their CASA or deposit accounts, or how much interest they have paid on their loans.

Interest certificates are widely used to complete tax returns.

Using this option, the user can view and download interest certificates for current and savings accounts, deposits (Term Deposits and Recurring Deposits) and loans.

Note: Interest certificates prior to 3 years are not available.

How to reach here:

Toggle Menu > Menu > Accounts > Certificates > Interest Certificates
OR
Access through the kebab menu of Certificates (Balance Certificates & TDS Certificates)

Interest Certificates

Field Description

Field Name	Description

Account Category	Specify the account category for which the interest certificate has to be generated.
	
	The options are:
	
	   • Current & Savings
	   • Deposits
	   • Loans & Finances

Select Interest Certificate for	The option to specify whether the interest certificate is to be generated for a specific account or for all accounts of the specific account type.
	
	The options are:
	
	   • Specific Account
	   • All Accounts

Account Number	Select the account number for which the interest certificate to be generated. This field is enabled if you have selected the **Specific Account** option in the **Select Interest Certificate for** field.

Select Period	Define a period for which the interest certificate to be generated.
	
	The options are:
	
	   • Financial Year
	   • Duration

Financial Year	The financial year for which the interest certificate for the account/s is to be generated. This field is enabled if you have selected the **Financial Year** option in the **Period** field. **Note:** Interest certificates prior to 3 years are not available.
From Date	The start date of the date range from which interest certificate to be generated. This field is enabled if you have selected the **Duration** option in the **Choose a period for generating Interest Certificate** field.
To Date	The end date of the date range till which interest certificate is to be generated. This field is enabled if you have selected the **Duration** option in the **Choose a period for generating Interest Certificate** field.

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To generate Interest Certificates:

1. From the **Account Category** list, select the account category for which the interest certificates are to be generated.

2. In the **Select Interest Certificate for** field, select the desired option for which the interest certificate is to be generated.

3. If you have selected **Specific Account**;

   a. From the **Account Number** list, select the account for which interest certificate is required.

4. If you have selected **All Accounts**;
   The interest certificates of all the associated current and savings accounts, will be generated once you select Apply after selecting further options.

5. In the **Select Period** field, select the desired option.

   a. If you have selected **Financial Year**;

      i. From the **Financial Year** list, select the financial year of choice.

   b. If you have selected **Duration**;

      i. From the **From Date** list, select the start date of the date range from which to generate the interest certificate.

      ii. From the **To Date** list, select the end date of the date range up-to which the interest certificate is to be generated.

6. Click **Apply** to generate the interest certificate/s based on the defined criteria. The interest certificate gets displayed.
   OR
   Click **Reset** to clear the details entered.

Interest Certificates - Outcome

Field Description

Field Name	Description
Filter Criteria	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.

Field Name	Description
Account Number	The account number for which the interest certificate has been generated.
Product Type	The product type for which interest was credited/debited.
Date	The date on which interest was credited/debited in the account.
Interest Credited	The amount of interest which was credited in the account. This field is displayed for **Current and Savings** and **Deposits** accounts.
Interest Paid	The amount of interest which was debited from the account. This field is displayed only for **Loan** accounts.

7. Click **Download** to download the certificate in pdf format.

    OR

    Click on the ▽ icon to change filter criteria.

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15. Balance Certificates

Using this option retail user can view and download a balance certificate of all of his current and savings accounts and deposit accounts for the selected month which will help him to understand the balance positions across all the accounts and deposits held with the bank. The certificate is available on monthly basis. The retail user can have facility to download the account statement of the month.

Note: In case of Balance certificate for the current month user can view balance till the last working day of Bank.

How to reach here:

Toggle Menu > Menu > Accounts > Certificates > Balance Certificates
OR
Access through the kebab menu of Certificates (TDS Certificates & Interest Certificates)

Balance Certificates

Field Description

Field Name	Description
Select Month	Select a month to view the account balances of that specific month.

To generate Balance Certificates:

1. In the **Select Month** list, select the month for which you wish to view the balance certificate.

2. Click **Apply** to generate the balance certificate for the specified month. The Balance certificate gets displayed.
OR
Click **Reset** to clear the details entered.

Balance Certificates - Outcome

Field Description

Field Name	Description
Filter Criteria	The selected month as specified in the Select Month field will be displayed in read only mode.

The following fields are displayed as records for balance certificates generated for the current and savings account/ s:

Field Name	Description
Account Number	The current or savings account number of the customer for which the balance certificate is generated.
Balance	The balance maintained in the account.

The following fields are displayed as records for balance certificates generated for the term deposit account/ s:

Field Name	Description
Account Number	The term deposit account number of the customer for which the balance certificate is generated.
Deposit Number	The number of deposits made in the term deposit in the specific month.

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Field Name	Description
Balance	The balance maintained in the account as on the last day of the month.

3. Click **Download** to download the certificate in pdf format.

    OR

    Click on the ▽ icon to change filter criteria.

Note: For the current month, balance certificate will show the values till last working day only. For example if Today is 6th November and user wants to view the balance certificate, he will be able to see the balances of all his accounts and deposits till 5th November if it was a working day else the previous working day.

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16. TDS Certificates

TDS or Tax Deducted at Source, is a means of indirect tax collection by Indian authorities according to the Income Tax Act, 1961. As per the Act, any company or person making a payment is required to deduct tax at source if the payment exceeds certain limits. TDS has to be deducted at the rates prescribed by the tax department. The concept of TDS was introduced with an aim to collect tax from the very source of income. TDS is applicable on the various incomes received such as salaries, interest received etc. which is deducted when income is generated rather than at a later date.

TDS is deducted when the interest payable or reinvested on Recurring Deposits or Fixed Deposits is above the government specified limit in a financial year. A retail user can view the TDS deducted from his account for the financial year. This option provides a consolidated view of TDS for all user's accounts and deposits. For taxation purposes, the retail user can download the TDS report for all his accounts.

How to reach here:

Toggle Menu > Menu > Accounts > Certificates > TDS Certificates
OR
Access through the kebab menu of Certificates (Balance Certificates & Interest Certificates)

TDS Certificates

Field Description

Field Name	Description
Select Financial Year	The financial year for which TDS deducted on different accounts is to be viewed.
	Note: TDS of only the previous three years are displayed.

To generate a TDS Certificate:

1. From the **Select Financial Year** list, select the year for which TDS deducted on accounts is to be viewed.

2. Click **Apply** to generate the TDS certificate for the specified year. The TDS certificate gets displayed.
   OR
   Click **Reset** to clear the details entered.

TDS Certificate

Field Description

Field Name	Description
Filter Criteria	The selected year for which TDS is required to be viewed.

The following fields are displayed as records for the tax deducted in the user's deposit accounts for the selected year.

Field Name	Description
Total TDS deducted	Displays the total TDS deducted on different accounts for the selected financial year.
Deposit Account	The different account numbers on which TDS was applicable are listed down.
Interest Earned	The interests earned on each account for the financial year is displayed against the account record.

Field Name	Description
Tax Deducted	The TDS deducted on each account for the selected financial year is displayed against the account record.

3. Click **Download** to download the certificate in pdf format.

   OR

   Click on the ▽ icon to change filter criteria.

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17. Service Requests

This feature enables users to initiate service requests as well as to view all the service requests initiated by them along with the updated status of each service request.

17.1 Raise a New Request

The user can view all the service requests defined by the System/ Bank administrator on this screen. These service requests are grouped under Product and Request Category so that the user can easily locate and raise a service request according to their requirement. A free search is also provided on the screen that enables the user to search for a specific service request on the basis of the service request name.

Using this screen the users can raise a new service request by inputting the data in the fields (fields chosen by the System/ Bank administrator while creating Service Request Definition).

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports the following features:

- Raise New Request – Summary
- Schedule an Appointment for Branch Visit
- Raise New Request

How to reach here:

Dashboard > Toggle menu > Menu > Service Requests > Raise a New Request
OR
*Access through the kebab menu of **Track Requests** transaction*

17.1.1 Raise a New Request - Summary

To raise a service request:

1. The page from which the user can select the service request form on the basis of product and category appears

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Raise a New Request – Service Request Form Selection

Field Description

Field Name	Description
Search Criteria	
Service Request Form	Enter a service request name to search for the required service request.
List of Products	All the products against which a service request can be raised are listed down on the left hand side of the screen.
	Click on a specific product/module to view the service requests related to that module.
List of Categories	The list of categories under the selected product are displayed on selection of a product/module.
	Click on a specific category to view the service requests related to that category.
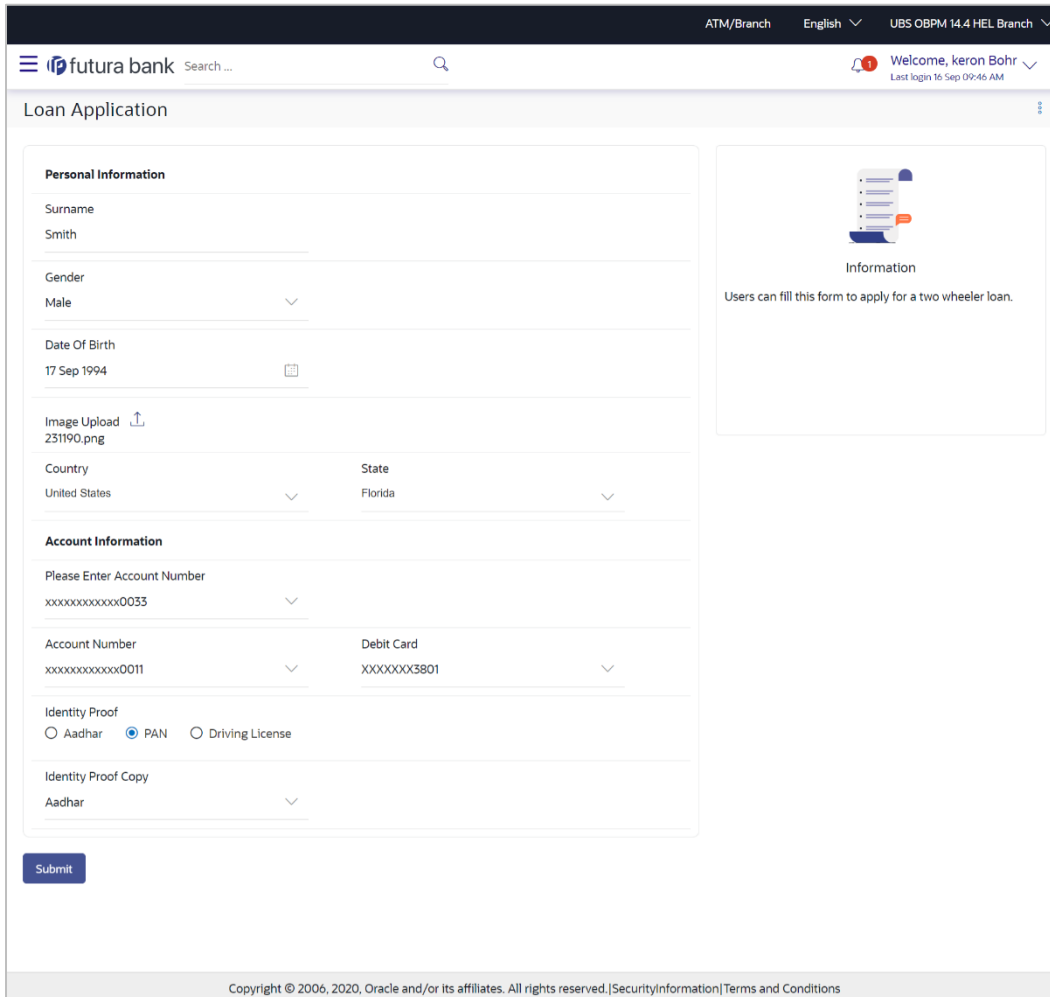
2. Click the specific Product from the module list on the left side of the screen to view the service request categories related to that module.

3. Click the **Category Name** to view the service requests listed under that category.

4. Click the **Service Request** link to view the service request form. The form for the specific service request appears.
   OR

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In the **Service Request Form** field, enter the desired service request name, and click the 🔍 icon. The specific service request form appears.

17.1.2 Service Request Form

This page is displayed once the user selects a service request form from the **Raise a New Request** page. This screen enables the user to initiate a service request by entering the data in the fields that are defined by the bank administrator in the Service Request Form Builder screen.

Service Request

To create a service request:

1. Enter the required details.

2. Click **Submit**.

3. The **Review** screen appears. Verify the details and click **Confirm**. The success message appears.
   OR
   Click **Back** to make changes if any.
   The user is directed to the Service Request screen with values in editable form.

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

17.2 <u>**Track Requests**</u>

This feature enables users to track the statuses of all the service requests that they have raised. The search criteria provided enables the user to filter service requests based on various criteria such as request type, status, reference number, date range etc.

Below are the Service Requests that are available out of the box in the system:

- Credit Card Supplementary
- Credit Card PIN Request
- Replace Credit Card
- Update Card Limits
- Update Credit Card Auto Payment
- Register Credit Card Auto Payment
- Deregister Credit Card Auto Payment
- Activate Credit Card
- Hotlist Debit Card
- Cancel Debit Card
- Debit Card PIN Request
- Apply Debit Card
- Replace Debit Card
- Block Debit Card (temporary block)
- Unblock Debit Card (remove temporary block)
- Upgrade Debit Card

The bank can define new service requests in addition to the above mentioned Service Requests.

Pre-Requisites

- Transaction access is provided to the Retail User.

Features Supported In Application

The module supports following features:

- Search Service Request
- View Service Request details

How to reach here:

Dashboard > Service Request Widget > Track Requests
OR
Dashboard > Toggle menu > Menu > Service Requests > Track Requests
OR
*Access through the kebab menu of **Raise a New Request** transaction*

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17.2.1 <u>Track Requests - Search</u>

Track Request - Search

Track Requests – Search Results

Field Description

Field Name	Description
Search Criteria	
Product Name	The name of the product for which the service request is to be searched.
Category Name	The service request category name related to the product selected.
Date Range **(From Date – To Date)**	The user can search for service requests initiated between two dates by specifying a date range.
Status	The user can search for service requests based on status.
Search Results	
Date	The date on which the service request was raised.
Request Name	The name of the service request.
Reference Number	The reference number generated at the time the service request was raised.
Status	The current status of the service request.

To search for a service request:

1. Enter search criteria in the service request search fields.

2. Click **Apply**. The search results based on the search criteria appears on the **Track Requests** screen.
   OR
   Click **Reset** to clear the search parameters.

3. Click the **Request Name** link of the specific service request record to view the details of that service request.

   OR

   Click on the $\triangledown$ icon to change filter criteria. The search results based on the new defined search criteria appears on the **Track Requests** screen.

17.2.2 <u>Service Request Details</u>

Once the user clicks on a service request record from the search results page, an overlay page opens displaying all the details of the service request, along with the status.

To view the details of a service request:

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1. In the **Track Request** search results screen, click the **Request Name** link of the specific service request record to view the details of that service request. An overlay displaying the details along with the status of the specific service request appears.

Service Request Details

Field Description

Field Name	Description
Status History	The status history of the service request, highlighting the current status is displayed.
Details	
Reference Number	The reference number generated at the time the service request was raised.
Date Requested	The date on which the service request was raised.
Request Name	The name of the service request.
Comments from Bank	Any comments made by the bank are displayed here.
Request Details	The details of the requested service. All the fields captured at the time of raising the SR will be populated.

2. Click ✕ icon to close the overlay and to navigate back to the **Service Request Summary** screen.

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18. Preferences

18.1 <u>Profile</u>

Using this option, the customer can view and edit his profile details. Profile details include the user's personal and contact details.

Pre-requisites

The user must be a customer of the bank and have valid login credentials.

Features Supported In the Application

- View the profile details of user

- Edit the profile details of user

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Profile
OR
Dashboard > My Profile icon > Profile
OR
*Access through the kebab menu of any other **Preferences** screens*

Profile

Field Description

Field Name	Description
User ID	The digital banking user ID of the user will be displayed here.
Personal Information	
Date of Birth	Date of birth of the user gets displayed.
Aadhaar Card Number	Aadhaar number of the user, as maintained with the bank gets displayed in masked format. It is an identification number issued by government of India. **Note**: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
Driving Licence	Driving licence number of the user, as maintained with the bank gets displayed in masked format.
PAN Card	PAN number of the user, as maintained with the bank gets displayed in masked format. It is issued by the income tax department of India. **Note**: This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
Passport	Passport number of the user, as maintained with the bank gets displayed in masked format.
Contact Information	
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email ID	Email ID of the user, as maintained with the bank, in masked format.
Fax Number	Fax number of the user, as maintained with the bank, in masked format.
Contact Number (Mobile)	Phone number of the user, as maintained with the bank, in masked format.

1. Click on the ⦙ icon on the **Profile** screen, and click desired field option that you want to edit. An overlay on which the user can edit the desired information, appears.

2. Click **Download** to download the profile.

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18.1.1 Profile - Edit

The user can edit any his personal information as well as contact information, except his date of birth.

To edit any information in Profile:

1. Click on the icon on the **Profile** screen, and select the desired option that you want to edit. An overlay on which you can edit the desired information, appears.

Profile - Edit
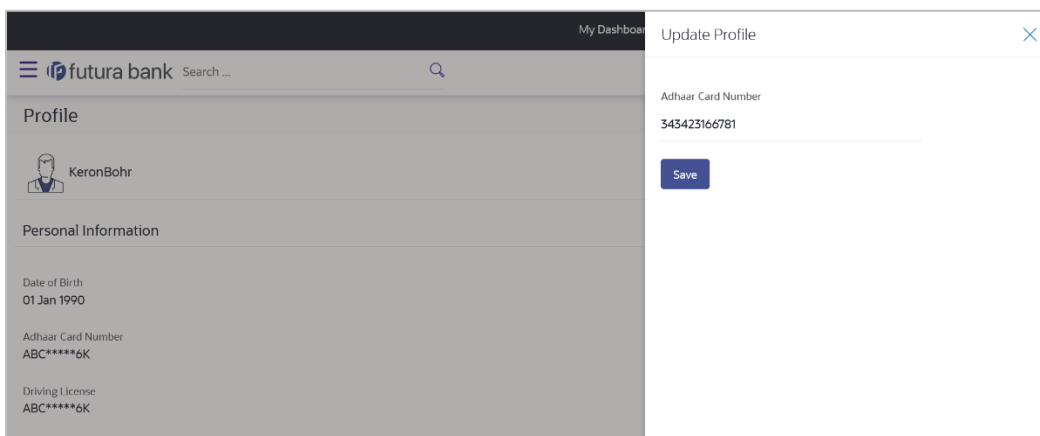
Field Description

Field Name	Description
Field Names in editable format	All the fields applicable for the specific option selected to be edited, are displayed in editable format.

2. Update the field with the required information.

3. Click **Save** to save the changes.

4. The success message appears.

FAQ

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

   Yes, user can edit his profile information except date of birth.

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18.2 <u>Primary Account Number</u>

This option enables the user to define his primary account number.

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

Pre-requisites

- The user must have a valid login credential to access the digital banking platform.

Features Supported In the Application

- Definition of Primary Account Number

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Primary Account Number
OR
*Access through the kebab menu of any other **Preferences** screens*

To select the primary account number:

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

Primary Account Number

Field Description

Field Name	Description
Select	The option to select any account number to be marked as primary account number.
Account Type and Number	The account numbers (in masked format) and the type of accounts are displayed as records.

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Field Name	Description
Party Name	The party name of the account is displayed against the account record.
Nickname	The nickname given to the account by the account holder, is displayed against the account record.

2. Under the **Select** column, select the radio button against the account number that you wish to be marked as the primary account number.

3. Click **Submit**.
    A message confirming definition of primary account number appears.

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18.3 <u>Third Party Consents</u>

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

Note: Only those third party applications for which the user has registered and given rights to access his/her accounts for inquiries and transactions, will appear on this page.

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Third Party Application
OR
Access through the kebab menu of any other **Preferences** *screens*

Third Party Apps

Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to the application.
Application Access	The option to define whether access for the application is to be provided or not. If access is granted, then the user can revoke access and if it was revoked, then the user can grant access whenever required.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account and transaction level access to the third party.

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4. Select the third party application for which you wish to define fine grained access.

5. The system will display the list of accounts under each of the account types along with the transactions

6. Click **Edit** to modify account and transaction access. The **Third Party Consents – Edit** screen with values in editable form appears.
   OR
   Click **Cancel** to cancel the operation and navigate back to the **Dashboard**.

Third Party Apps – Edit
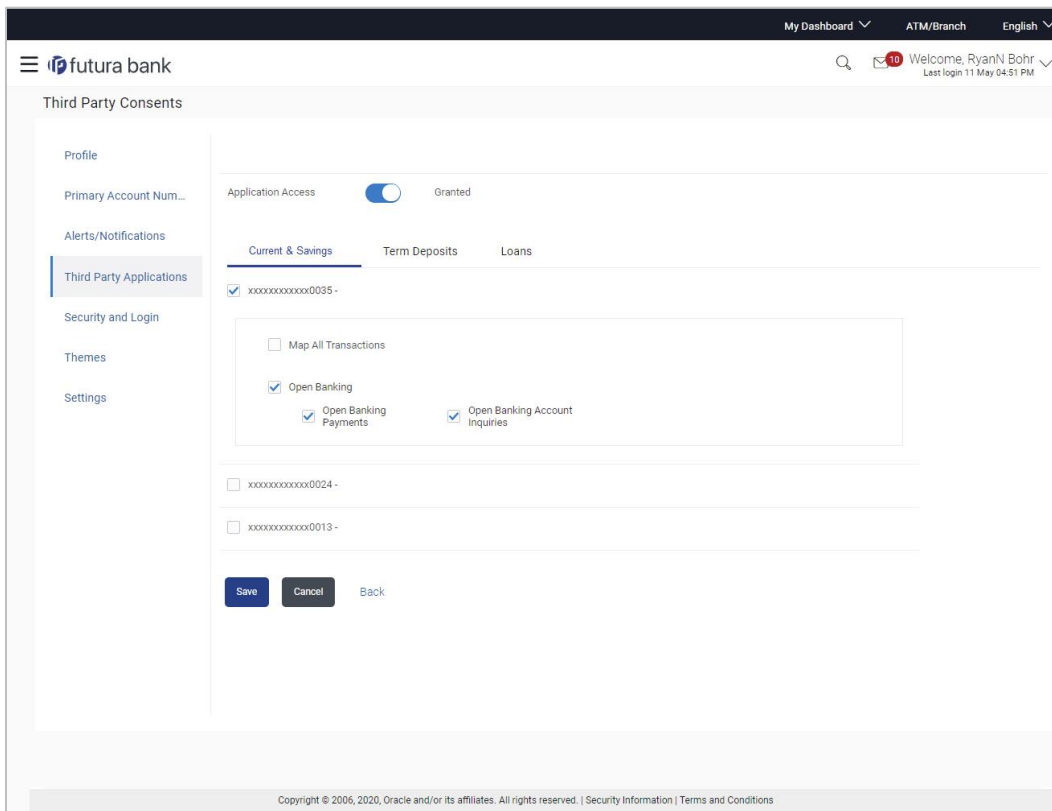
Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to accounts and transactions.
Application Access	The option to define whether access for the application is to be provided or not.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account level access to the third party.

Field Name	Description
Accounts	All the accounts of the user are displayed under the respective account type.
Transactions	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.

7. Click the **Application Access** button to enable / disable the access for the third party application.

   a. If you select **Enable**,

      i. Click an account type.
         The account check boxes are enabled and you can select/deselect any check box to edit access of these accounts to the third party application

      ii. Select an account check box. The transactions for which the selected account can be accessed appear.

      iii. Select/Deselect all or any of the transaction checkboxes to define the transactions through which the selected account can be accessed.

8. Click **Save** to save the changes.
   OR
   Click **Back** to go back to previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to **Dashboard**.

9. The **Third Party Consents – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to go back to the previous screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to Dashboard.

10. The success message of third party consent setup appears along with the transaction reference number.
    Click **OK** to complete the transaction and to navigate back to the Dashboard.

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18.4 <u>Security and Login</u>

The following options are available under Security Settings:

- Set Security Questions

- SMS and Missed Call Banking

- SMS and Chatbot Banking

- Soft Token Authentication

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Security and Login
OR
*Access through the kebab menu of any other **Preferences** screens*

18.4.1 <u>Set Security Questions</u>

Using this option, the user can setup security question maintenance. Security question maintenance entails selecting questions from a pre-defined list and defining answers for each selected question. This list of security questions and answers becomes the user's security question set and the user will be asked to answer these questions while initiating certain transactions (as defined by the bank administrator) as a second level of authentication.

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preference > Security and Login >
Set Security Question
OR
*Access through the kebab menu of **Preference** transactions*

Security question setup is part of the first time login steps. The user can opt to skip setting security questions during first time login and can instead complete security question setup from the Security and Login screen.

Set Security Question

To set up security questions:

Note: If security questions have not been set-up by the user, the following message will be displayed - "Security Questions have not been set up yet". The user will be provided with the option to set up security questions.

1. Click **Set up now** to set-up security questions. The **Set Security Question** screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous page.

Set Security Question - Set up now

Security Question Maintenance

Field Description

Field Name	Description
User Security Questions	
Security Question	Select a question to be assigned as a security question.
	The security questions will be numbered, e.g. Security Question1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.

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Field Name	Description
Answer	Specify an answer for the selected security question.
	The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

2. From the **Security Question** list, select the appropriate security question to be added in the security question set.

3. In the **Answer** field, enter an answer for the corresponding security question.

4. Click **Submit** to save the security questions.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

5. The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to edit the security question setup.
   The **User Security Question – Edit** screen with values in editable form appears.

6. The success message of submitting the request appears.
   Click **OK** to complete the transaction and navigate back to '**Dashboard'**.

Security Questions – View and Edit

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

To edit the set of security questions:

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

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Set Security Questions - View
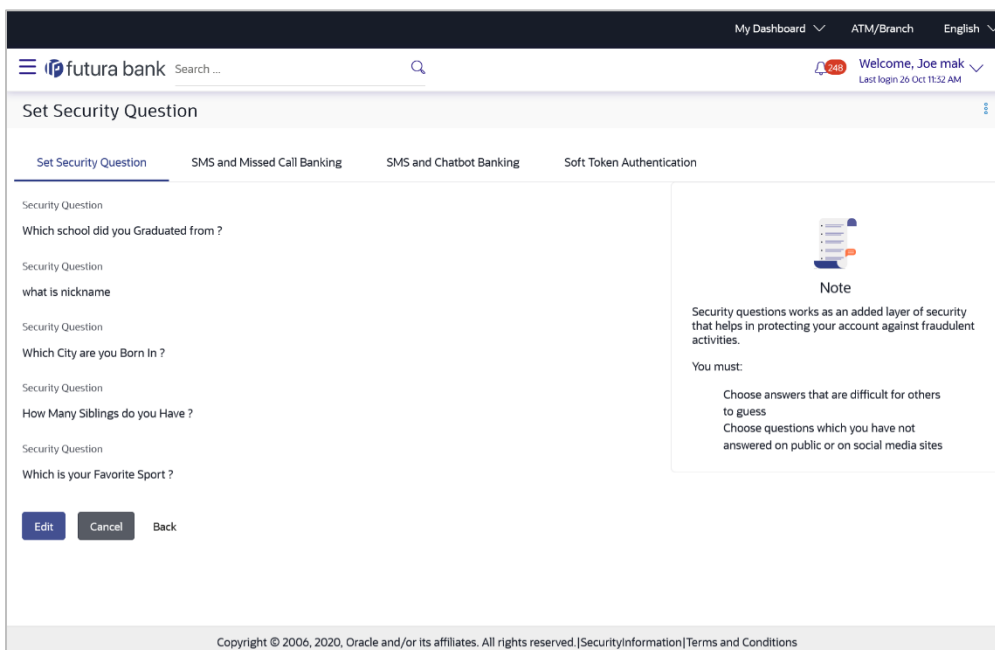
Field Description

Field Name	Description
Security Questions	The list of security questions, which is the existing set of the user

2. Click **Edit** to make changes, if required. The **Security Question Maintenance – Edit** screen with values in editable form appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.

Security Question Maintenance - Edit

Field Description

Field Name	Description
Questions	The list of security question, which is the existing set of the user.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

3. From the **Security Questions** list, select a different question from the currently set question, if required.

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4. In the **Answers** field, enter the answers corresponding to the security questions, if you want to change the answers.

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

6. The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to make changes, if required.
   The **Security Question Maintenance – Edit** screen with values in editable form appears.

7. The success message of security question setup appears along with the transaction reference number.
   Click **OK** to complete the transaction and to navigate back to the **Dashboard**.

18.4.2 <u>SMS and Missed Call Banking</u>

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

How to reach here:

Dashboard > Toggle Menu > Account Settings > Preference > Security and Login > SMS and Missed Call Banking
OR
*Access through the kebab menu of any other **Preferences** screens*

SMS and Missed Call Banking

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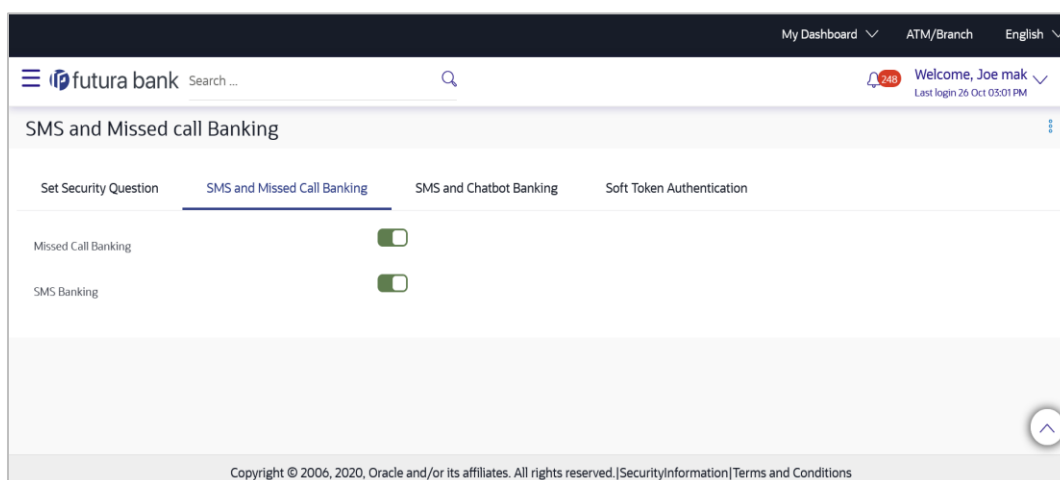
Field Description

Field Name	Description
Missed Call Banking	The option to register / deregister the user's device for missed call banking.
SMS Banking	The option to register / deregister the user's device for SMS banking.

1. Click the **Missed Call Banking** toggle button to register / deregister.
   OR
   Click the **SMS Banking** toggle button to register / deregister.

18.4.3 SMS and Chatbot Banking

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

How to reach here:

Dashboard > Toggle Menu > Account Settings > Preferences > Security and Login > SMS and Chatbot Banking
OR
*Access through the kebab menu of any other **Preferences** screens*

SMS and Chatbot Banking
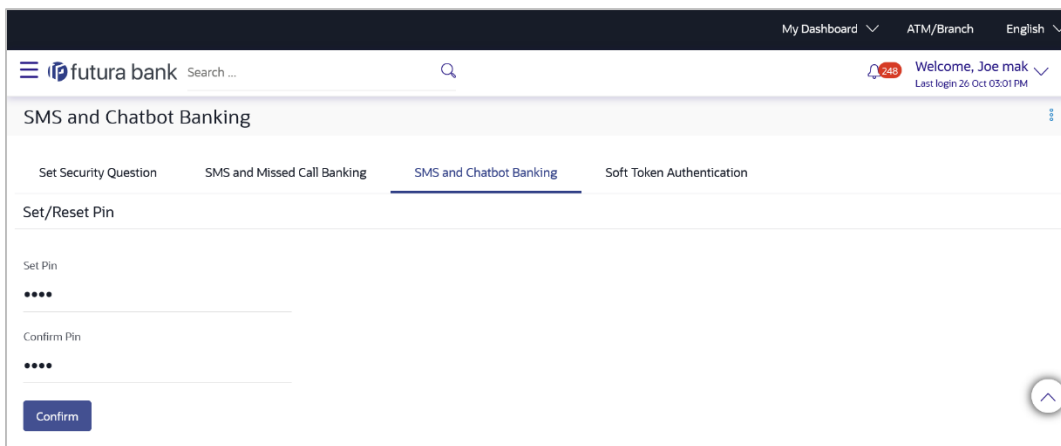
Field Description

Field Name	Description
Set/ Reset PIN	
Set PIN	Enter a PIN to access SMS banking.
Reset PIN	Re-enter the PIN to confirm the same.

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1. If you have registered for SMS Banking:

    a. In the **Set PIN** field, enter a PIN to be used to access SMS banking.

    b. In the **Reset PIN** field, re-enter the PIN so as to confirm the same.

    c. Click **Confirm**. The success message appears.

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

---

    d. Click **Ok** to navigate to the dashboard.

18.4.4 <u>Soft Token Authentication</u>

This option enables Multi-factor authentication for a specific user and for a specific device. This same device must be used to generate the time-based one-time passcode every time the user signs in.

A Soft token authentication is a two - factor authentication based on Passcode or PIN. Using this option, the user can generate security token i.e. a single-use 6 digit login PIN or passcode.

If you set up 2-Step Verification, you can use the Oracle Mobile Authenticator(OMA), Google Authenticator, Microsoft Authenticator with TOTP only app to receive QR codes.

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Security and Login > Soft Token Authentication
OR
Access through the kebab menu of any other **Preferences** *screens*

Soft Token Authentication

Field Description

Field Name	Description
Choose Authentication Type	Specify the authentication type for to generate the time-based one-time passcode every time the user signs in. The options are: • Oracle Mobile Authenticator • Other Mobile Authenticator
Can't scan? Copy the key	Click on the link to generate the key to authenticate.
QR Code	Generated QR code to authenticate.

1. In the **Choose Authentication Type** field, select the desired authentication type.
2. Click **Submit** to generate QR Code. QR code is generated by application.
3. Get the authenticator app from the **App Store**.
4. Install the authenticator app on iphone or android device.
5. Open authenticator app.
6. Click on the + icon of the authenticator.

Authenticator
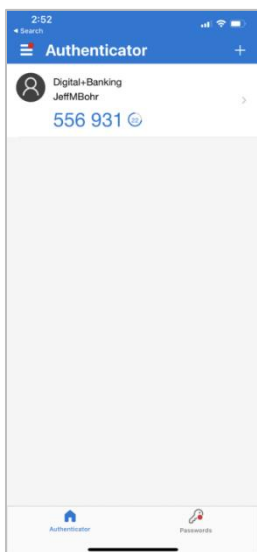
7. Choose option to scan the QR code or enter authentication key.
8. Scan the QR code by authenticator app.

Note: If you can't scan the QR Code, click on the **Can't scan? Copy the key** link to generate the key to authenticate.

9. The success screen appears as user is all set to use authenticator to authorise.

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18.5 <u>Themes</u>

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

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

Pre-requisites

* The user must be a customer of the bank and have valid login credentials

* Bank Administrator has created the themes that are available for business user for personalization

Features supported in application

* Apply Theme

* Revert to default Theme

How to reach here:

Dashboard > Toggle Menu > Account Settings > My Preference > Themes
OR
*Access through the kebab menu of **Preference** transactions*

Themes
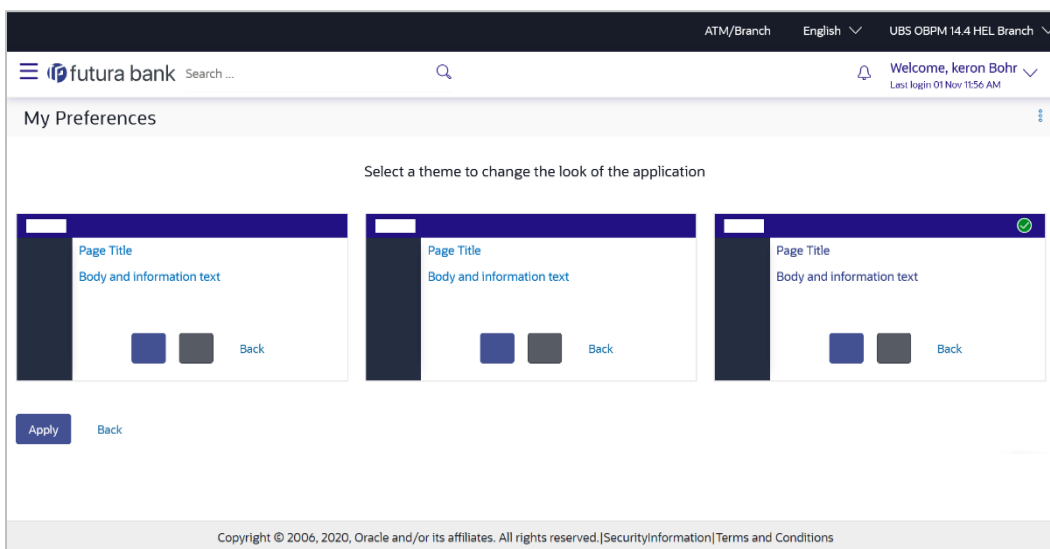
To apply the theme:

1. All the themes defined by the bank users get listed here. User can view the colors of the themes in the theme templates being displayed.

2. Select the required theme from the list of available themes.

3. Click **Apply** to apply the selected theme. The selected theme gets activated.
   OR
   Click **Back** to navigate to previous screen.

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18.5.1 <u>Switch to Default Theme</u>

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

To switch to the default theme:

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

Switch to Default Theme
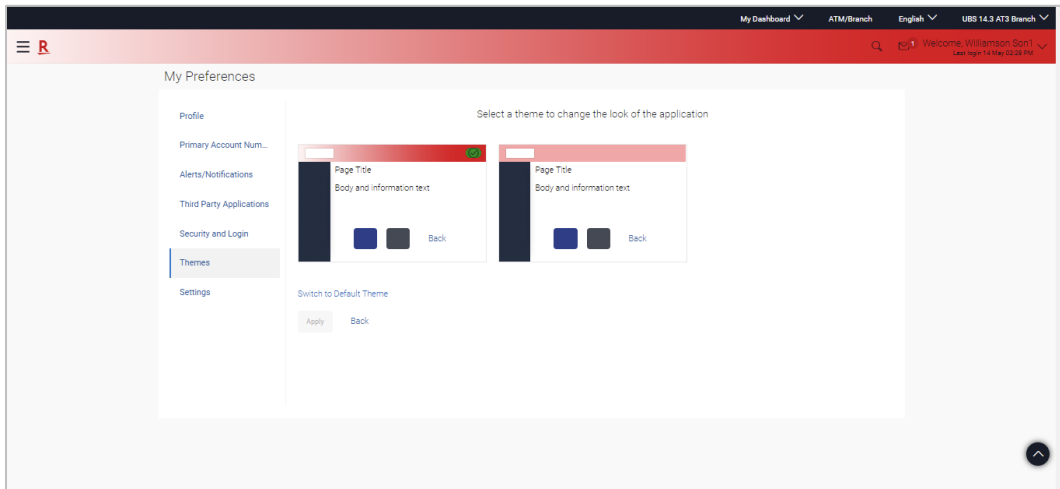
2. System shows the already selected them with a check icon .

3. Click **Switch to Default Theme** to revert to the default theme. The default theme as defined by the bank gets activated.

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18.6 <u>Settings</u>

This option lets the user disable login through any of his registered devices. If the user disables login from any device, the system disables all login modes (Touch ID/ PIN/ Pattern) for that device. This feature is beneficial to users, as a user can easily disable his alternate login modes if he loses his phone/ device (on which his mobile application is installed). The user can, thereby, prevent anyone from logging into his online banking account from any of the lost/stolen devices.

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

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

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Settings
OR
*Access through the kebab menu of any other **Preferences** screens*

Settings
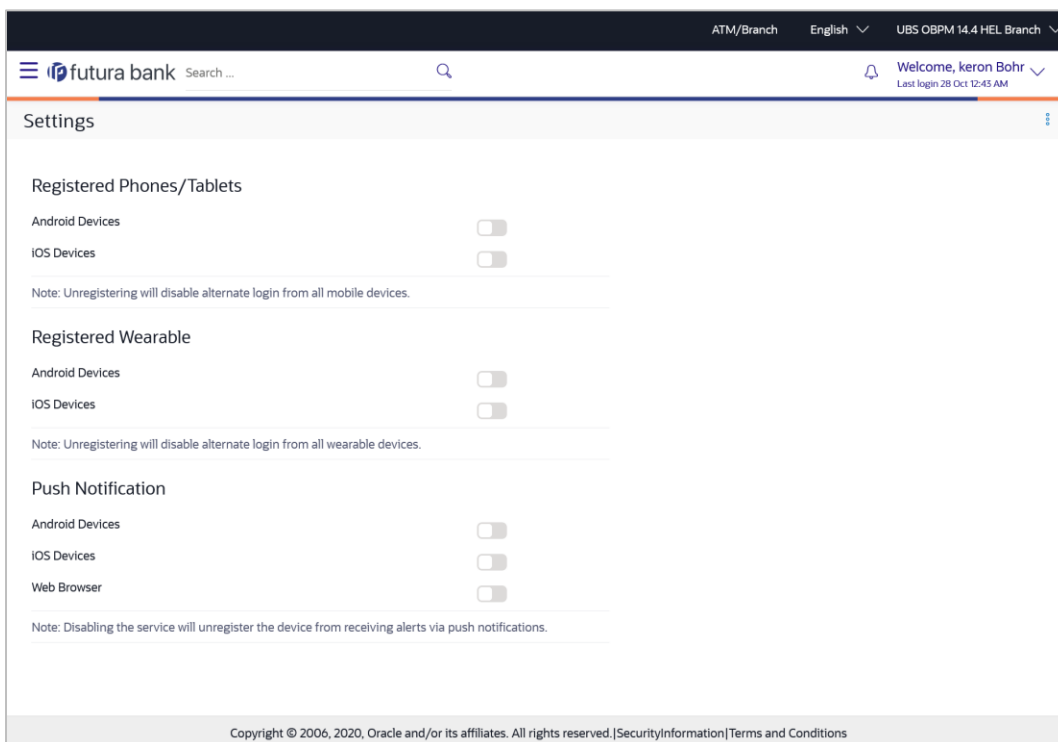
Field Description

Field Name	Description
Registered Phones /Tablets	

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Field Name	Description
Android Devices	Select this option to disable login through all the android devices on which you have installed the online banking application. If you do not have the banking application installed any Android device, this option will be disabled by default.
iOS Devices	Select this option to disable login through all the iOS devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS device, this option will be disabled by default.
Registered Wearables	
Android Devices	Select this option to disable login through all the Android wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any Android wearable device, this option will be disabled by default.
iOS Devices	Select this option to disable login through all the iOS wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS wearable device, this option will be disabled by default.
Push Notifications	
Android Devices	Select this option to stop receiving push notifications on all Android devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for Android devices.
iOS Devices	Select this option to stop receiving push notifications on all iOS devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for your iOS devices.
Feedback Preferences	
Feedback Preference	Select this option to enable/disable feedback after every transaction.
Live Help	
Live Help	Select this option to enable/disable the live help after every transaction.
Preferred Delivery Mode (Only for OTP)	

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Field Name	Description
Dispatch Method	Select the preferred delivery mode to receive the one time password (OTP). The options are: • SMS • Email • Both --- **Note**: The preference is applicable only for OTP defined as authentication mode for transactions by the bank. ---

1. Under the **Registered Phones/ Tablets** section, click the **Android Devices** toggle button to deregister Android devices.
   Your alternate login gets disabled from all the android devices on which you have installed the banking application.

2. Under **Registered Phones/Tablets**, click the **iOS Devices** toggle button to deregister iOS devices.
   Your alternate login gets disabled from all the iOS devices on which you have installed the banking application.

3. Under **Push Notifications**, section, click the **Android Devices** toggle button to deregister push notifications on android devices.
   Your push notification alerts gets disabled from all the android devices on which you have installed the banking application.

4. Under **Push Notifications**, Click the **iOS Devices** toggle button to deregister push notifications on iOS devices.
   Your push notification alerts gets disabled from all the iOS devices on which you have installed the banking application.

5. Under **Registered Wearables**, click the **Android Devices** toggle button to deregister your Android wearable devices.
   Your alternate login gets disabled from all the android wearable devices on which you have installed the banking application.

6. Under **Registered Wearables,** click the **iOS Device**s toggle button to deregister your iOS wearable devices.
   Your alternate login gets disabled from all the **iOS wearable** devices on which you have installed the banking application.

7. Under the **Feedback Preferences** section, click the toggle button to deregister feedback on your devices after every transaction.
   You will no longer get the option to provide feedback on your devices on which you have installed the application.

8. Under the **Live Help** section, click the **Live Help** toggle button to deregister live help on your devices.
   You will no longer the option of Live Help on your devices on which you have installed the application.

9. You can define delivery preference for dispatch of OTP i.e. whether you want it delivered on SMS or Email or Both. If there is a preference defined, system will dispatch the OTP on preferred delivery mode.

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<u>FAQ</u>

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

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

2. **Why would I need to unregister a device?**

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

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19. Security Question Authentication

Security Questions are the second factor authentication mechanism provided by the bank to its customers. The user needs to maintain a security question set by selecting questions and defining answers to these questions. At the time of transfer authentication, any or all of these questions are displayed to the user and the user must enter correct answers (as defined while setting up security questions) in order to enable the system to authenticate the user.

For security question authentication:

1. In the transaction review screen, verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction.

2. The 2 Factor Authentication (2FA) screen appears (if 2FA has been configured).

Security Question Authentication

Field Description

Field Name	Description
Questions	The list of security questions set for the 2Factor authentication is displayed.
Answer	Enter answers to each security question as defined at the time of security question maintenance.

3. For the Security Question - 2 Factor Authentication, in the **Answers** field, enter the answers corresponding to the security question.

4. Click **Next** to go to the next level of authentication.
   OR
   Click **Cancel** to cancel the transaction.

5. Complete the 2 Factor Authentication, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

6. The success message of appears along with the transaction reference number.

19.1 <u>One Time Password</u>

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

For OTP verification:

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

Verification

Field Description

Field Name	Description
Verification Code	Enter the code sent in an email to your registered email ID or as an SMS to your mobile number.

2. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
On successful authentication, the user is enabled to proceed with the transaction.

FAQ

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

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

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

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

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20. Change Password

This feature enables existing users of the bank to change their login password.

Pre-requisites

- User must have existing login credentials.

Features Supported In Application

- Changing the login password.

How to reach here:

Dashboard > Toggle Menu > Account Settings > Change Password

Change Password

Field Description

Field Name	Description
Current Password	Enter your current login password.
New Password	Enter a new password to replace your current login password.
Re-enter Password	Re-enter the new password to confirm the same.

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To reset the password:

1. In the **Current Password** field, enter your current login password.
   OR

   Click 🖮 icon to enter the current login password using the virtual keyboard.

2. In the **New Password** field, enter a new password.
   OR

   Click 🖮 icon to enter a new password using the virtual keyboard.
   (Read the conditions defined under the **Password Conditions** section on the application screen to view the password policy.)

3. In the **Re-enter Password** field, re-enter the new password.
   OR

   Click 🖮 icon to re-enter the new password using the virtual keyboard.

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

5. A message confirming successful change of login password appears.

6. As the login user changed his password using 'Change Password' option, system will logout the user and user will be shown a confirmation message of password change along with an option to login again. Click **Login** on confirmation screen to log in to the application.

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

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21. Limits

The bank can put restrictions on the transactions initiated by customers from the online banking channels. The bank applies different types of limits on different transactions. These limits may vary depending on the user / customer type.

The different types of limits are as follows:

- Permitted number of transactions in a day
- Cumulative amount of transactions in a day
- Minimum amount for a transaction
- Maximum amount for a transaction

The limits function enables a retail user to view the daily limits (applicable at specific transaction level and at transaction group level) assigned by the bank for a specific channel or for a group of channels. The user can edit and reduce the cumulative transaction amount limit offered by the bank for individual transactions. The user can also reduce the maximum transaction count limit offered by the bank for individual transactions.

Further modification of limits will be enabled up to the limits offered by the bank for each transaction. Updated limits will be applicable from the next calendar day.

Pre-requisites

The user must have an active Current and Savings Account relationship with Bank.

Features supported in the Application

- View Transaction Limits: Daily and monthly
- Reduce cumulative daily/monthly amount limit for each transaction
- Reduce cumulative daily/monthly count limit for each transaction

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > My Limits

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21.1 <u>Limits – View</u>

The logged in Retail user can view the transaction limits offered by the bank for each transaction using this option.

Limits

Field Description

Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.
	This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
	This section will be displayed if a limit package with selected channel and transaction is mapped to the user.

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

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

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

To view the daily and monthly limits of a transaction:

1. From the **Channel** list, select a channel to view applicable limits.

2. From the **Transactions** list, select the transaction to view its limits.

3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit/ Consolidated Limit / Consolidated & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.

4. Click **Edit** to edit the limits.

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21.2 <u>Daily and Monthly Limits - Edit</u>

The retail user can edit the transaction limits offered by the bank for each transaction using this option. The user can also opt to reset to limits set by the Bank after having changed the limits.

To edit the daily and monthly limits at any level:

1. From the **Channel** list, select a channel to view its limits.

2. From the **Transactions** list, select a transaction to view its limits.

3. Select the level at which limits are to be edited.

4. Click **Edit**. The Edit Limits screen appears. In the **Limits** screen, click **Edit** against the transaction for which you want to change the limits.

Daily Limits - Edit

Field Description

Field Name	Description
Daily Count	
Allocated by Bank	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Count	Enter an amount to specify the new daily transaction count to be applicable to you for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Monthly Count	
Allocated by Bank	The cumulative transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

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Field Name	Description
Enter Count	Enter an amount to specify the new cumulative transaction count to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Daily Limit	
Allocated by Bank	The daily transaction amount allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Amount	Enter an amount to specify the new daily transaction amount to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Monthly Limit	
Allocated by Bank	The monthly transaction amount, allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Amount	Enter an amount to specify the new monthly transaction amount to be applicable to you for a Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

5. Under the **Daily Count** section, enter a value in the **Enter Count** field to modify the daily count limit, if required.

6. Under the **Monthly Count** section, enter a value in the **Enter Count** field to modify the monthly count limit, if required.

7. Under the **Daily Limit** section, enter a value in the **Enter Amount** field to modify the daily amount limit, if required.

8. Under the **Monthly Limit** section, enter a value in the **Enter Amount** field to modify the monthly amount limit, if required.

9. Click **Save** to save the changes. A message confirming successful limit update appears.
OR
Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.
The limits assigned by the bank for the transaction will be auto populated.
OR
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

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FAQ

1. **Can the customer change the daily and monthly limits pre-set by bank?**

   Yes, the customer can modify the limits set i.e. the range of amount or the count etc. However any change has to be within the prescribed upper limit set by the bank.

2. **Can customer increase the limits beyond the limits offered by the Bank?**

   No, customer cannot increase the limits beyond the limits set by the Bank each transaction. The Bank administrator can increase the limits for the specific customer.

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22. Session Summary

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

How to reach here:

Dashboard > Toggle Menu > Account Settings > Session Summary

Session Summary

Field Description

Field Name	Description
Start Date & Time	The date and time at which the particular session was started.
End Date & Time	The date and time at which the particular session was ended.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	The IP address of the channel.

1. Click ▶ against a specific record to view the details of that session. The session details appears.
   OR
   Click **Ok** to navigate to the Dashboard.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

Session Summary - Details

Field Description

Field Name	Description
Start Date & Time	The date and time at which the particular session was started.
End Date & Time	The date and time at which the particular session was ended.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	The IP address of the channel.

Session Summary – Details

All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record.

Transaction Name	The name of the transaction that was performed during the session.
Status	The status of the transaction.
Transaction Date & Time	The date and time at which the transaction was performed.

2. Click **OK** to navigate to the Dashboard screen.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

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23. Personalize Dashboard

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

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

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

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

Prerequisites

- Transaction access is provided to the retail user

- Widgets are available for designing the dashboard

Features supported in application

- Personalize/ Customize the Dashboard

- Revert to default dashboard

How to reach here:

Dashboard > Toggle Menu > Account Settings > Personalize Dashboard

23.1 Personalize Dashboard

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

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

To customize the dashboard:

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

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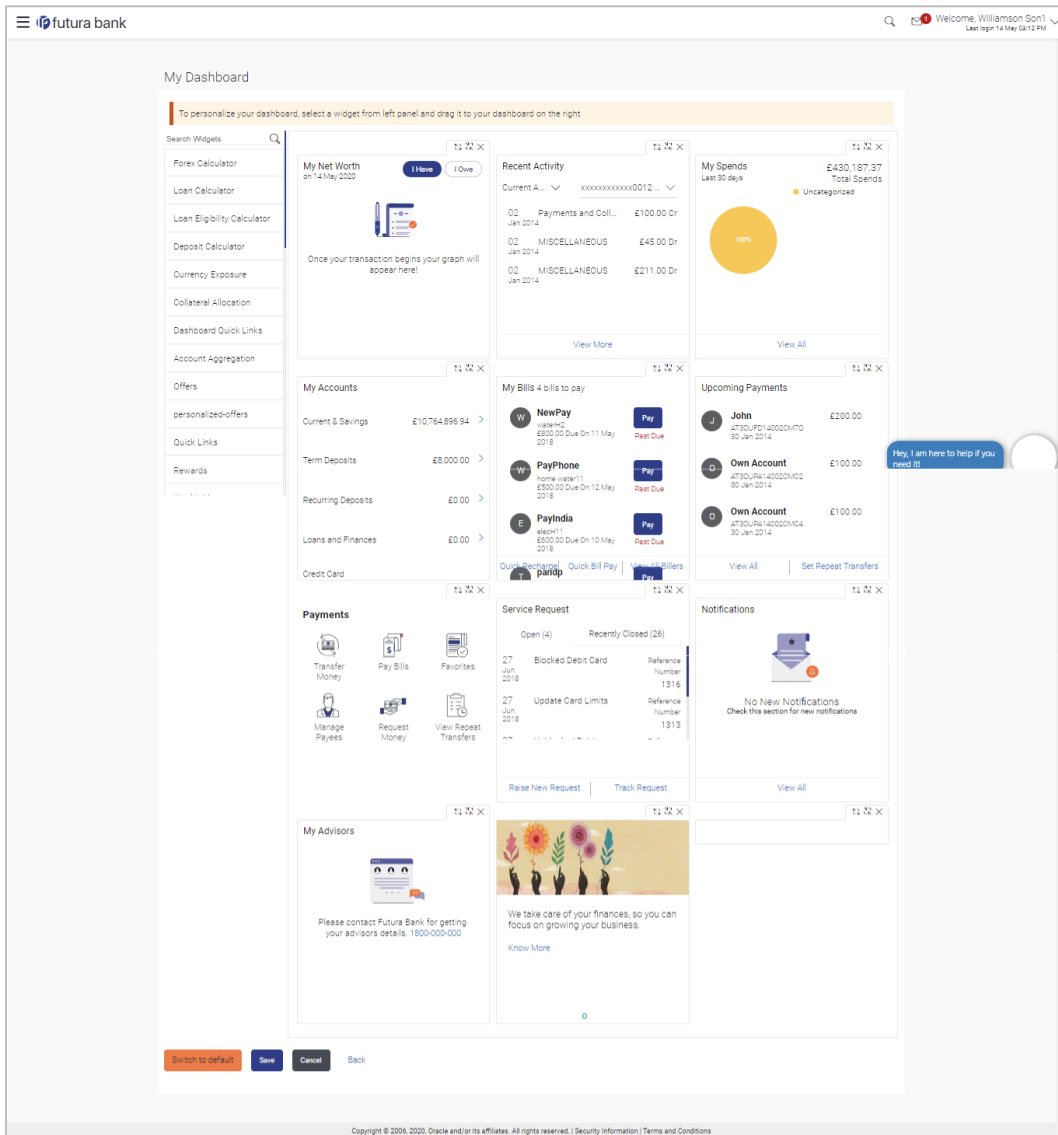
2. Drag and drop the desired widgets from the widget list.
   OR
   In the **Search Widget** field, enter the name of the widget that you want to appear on the dashboard and click   .
   OR
   Drag and drop widgets of the dashboard to the desired location. System highlights the area where the widget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

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

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

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

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

Select Widget
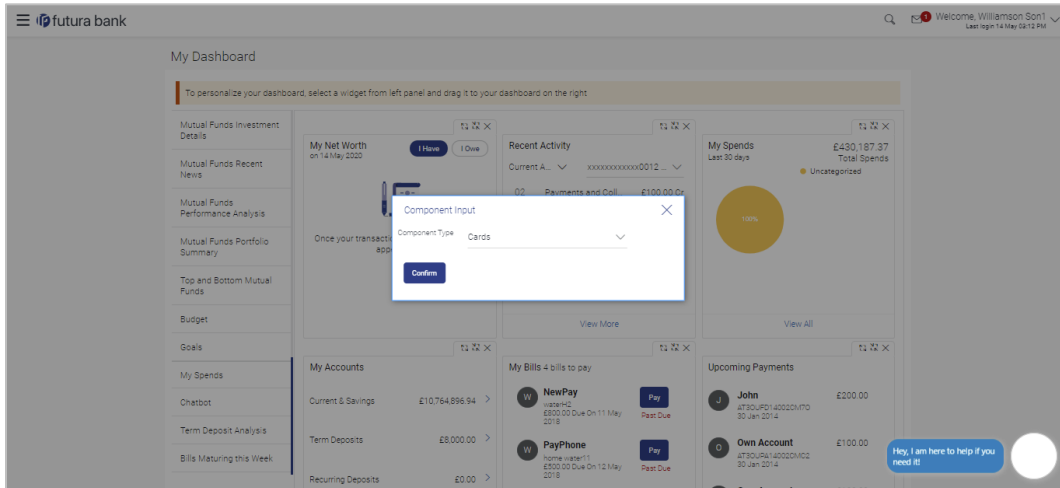
Field Description

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

a. From the **Component Type** list, select the widget component type that you want to appear on the dashboard.
    If you want to appear the widget in card format, select **Card** option.
    OR
    If you want to appear the widget in graph form, select **Graph** option.

b. Click **Confirm**. The selected component appears as a widget on the selected location of your dashboard.

5. Click **Save** to save the template.
    OR
    Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.
    OR
    Click **Back** to navigate to previous screen.

6. The **Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.
    OR
    Click **Back** to navigate to previous screen.
    OR

Click the **Desktop/ Tab/ Mobile** icon to review the template in desktop, tab or mobile mode.

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

23.2 <u>Revert to default dashboard</u>

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

To switch to the default dashboard:

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

Switch to Default Dashboard

2. Click **Switch to default** to revert to the default Dashboard. The Dashboard Restore pop-up message, prompting the user to confirm the restoration of default Dashboard appears.
    OR
    Click **Cancel** to cancel the transaction and navigate to the 'Dashboard'.
    OR
    Click **Back** to navigate to the previous screen.

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

4. The success message appears.
    Click **Go to Dashboard** to view the default dashboard.

FAQ

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

    No, designing of a new widget is not allowed using this functionality. Administrator can user the existing widgets and can design the required dashboard.

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

    Yes, you can design different dashboards for different types of devices using one template. An edit option is available while previewing the dashboard on each type of device, which will help the user to make the necessary changes for specific device type.

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24. Alerts Subscription

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

The users can subscribe for alerts and define the mode through which each subscribed alert is to be delivered, i.e. through Email, SMS, on screen mailbox or through push notifications.

Pre-requisites

- The user has registered his contact details such as email ID and Mobile number with the bank.

Features Supported In the Application

- Alert Subscription
- Alert Un-subscription

How to reach here:

Dashboard > Toggle Menu > Account Settings > Alerts Subscription

To subscribe for an alert:

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

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Alert Subscription

Field Description

Field Name	Description
Party ID	Party ID in masked format.
Party Name	Party Name is masked Format
User Name	User Name for whom alert maintenance is being set up

Field Name	Description
Module Name	Name of the module to which alerts is maintained (e.g. CASA,TD,LOAN)
Account Number	Account number displayed in masked format, for which the user is viewing/ updating the alert subscription. **Note:** - Retail User will be allowed to select and setup alert subscription for multiple or all accounts in single maintenance. - Once the subscription is done for an account that account will be shown with a '**Subscribed**' tag. - Retail User will be able to quick search account number from search panel for the alert subscription
Alert Type	The type of alert. Profile and Payments alerts are default alerts
Send Alert Via	The delivery mode through which the alert is to be sent. The options are: - Email: The alert is to be sent as an email to the user's registered email ID. - SMS: The alert is to be sent as an SMS on the user's mobile number. - On screen Mailbox: The alert is to be sent to the user's online banking mailbox. - Push Notification: The alert is to be sent as a push notification on the user's phone. These notifications are sent as banners or pop-up messages on the user's mobile device. **Note**: The active mode is the delivery mode that has an icon against it. Retail User will be allowed to map all modes of alerts subscription for all the transactions in one go for the selected account

2. From the **Account Number** list, select the account for which alerts subscription is to be defined.

3. Select the desired delivery mode/s against the **Alert Type** of choice.
   OR
   Deselect any delivery mode/s against an Alert Type to stop receiving the specific alert through the specific delivery mode.

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4. Click **Save** to save the changes.
   OR
   Click **Cancel** to cancel the transaction.

5. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.

6. The success message along with the transaction reference number appears. Click **Go to Dashboard**, to navigate to the dashboard.
   OR
   Click **More Alert Options** to access other alert options.

FAQ

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

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

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

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

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25. Mailbox

Mailbox helps in two way communication between the bank administrator and the business user. Mailbox displays the list of messages to the user with date and time and message subject. Users can send mail messages to bank administrators with specific pre-defined subjects for their queries/complaints/feedback.

Prerequisites:

- The user must have a relationship with Bank.
- User must have login credentials.

Feature supported in the Application:

- **Inbox** – This folder displays all the messages sent by bank administrators to the user. The user can reply to any of these mail messages or can delete any message.

- **Compose** – This enables the user to select a predefined subject and to initiate a mail with a query/ complaint/ feedback.

- **Sent Mail** – This folder lists down the mails sent by the user. An option is provided to delete any or all sent mails.

- **Deleted Mail** – This folder displays the mails deleted from the user's **Inbox** and **Sent Mail** folders. The user can opt to permanently delete any or all of these mail messages.

- **Alerts** – This folder lists down the alerts sent by the bank to the user. The user can opt to delete any or all of these alerts.

- **Notifications** - This section enables the user to view all the notifications sent by the bank.

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25.1 <u>Mails</u>

The following features are available under Mails:

- Inbox: This folder displays all the mail messages received by the user.

- Compose Mail: This option enables the user to create and send a new mail message.

- Sent Mails: This folder displays the list of mail messages sent by the user to the bank.

- Deleted Mails: This folder contains the list of mail messages deleted by the user from the inbox and the sent mail folders.

How to reach here:

Dashboard > Toggle Menu > Menu > Mailbox > Mails
OR
Dashboard > Click 🔔3 > Mails > View All

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25.1.1 Inbox

Using this feature, the user can view the messages received in his Inbox. The user can view an individual message by clicking on the subject of the specific mail.

How to reach here:

Dashboard > Toggle Menu > Menu > Mailbox > Mails > Inbox
OR
Access through the kebab menu of any other screens available under Mailbox

To view received mails:

1. The list of received messages appears on the **Inbox** screen. Click on the subject link of an individual message to view the details of that message.

Inbox
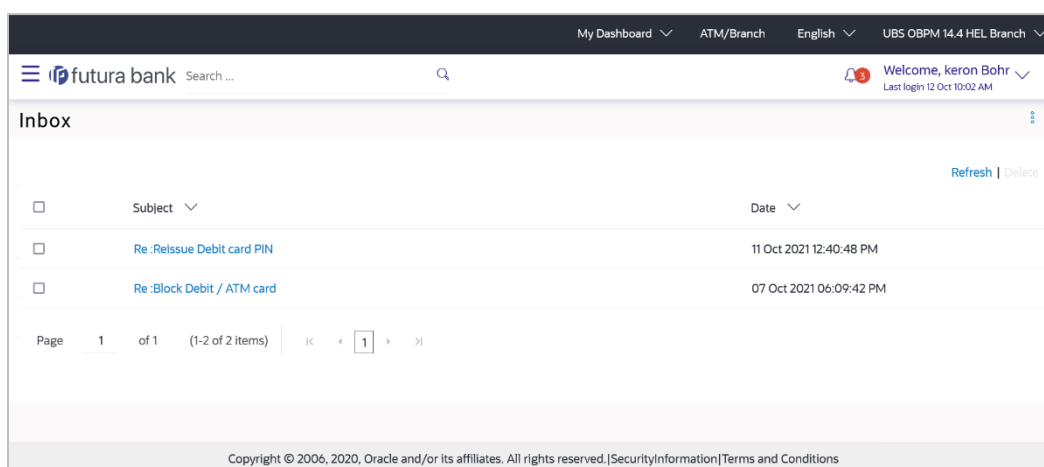
Field Description

Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Date	The date and time on which the mail was received is displayed against each mail record.

To access the Inbox:

1. Click the subject of a mail you want to view. The mail details are displayed on the overlay window.
    OR
    Click **Refresh** to refresh the folder.
    OR
    To delete one or multiple messages, select the specific check boxes against the mail and click **Delete**.
    OR
    Click on kebab menu to access mailbox related transactions.

Inbox - Message Details

Field Description

Field Name	Description
Message Details	
Message Heading	The subject of the received mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was received.
Content	The content of the mail.
Mail Chain	All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.
	Each mail in the chain contains the following:
	• The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the From field and those sent by a bank administrator will have the ID of the bank administrator displayed.
	• The date and time at which the mail was sent.
	• The content of the mail as sent by you or the administrator.
	Note: A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

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2. An overlay containing the details of the mail appears. Click **Reply** if you wish to respond to the mail.
OR
Click **Delete** to delete the message.
OR
Click ✕ to close the overlay window.

Inbox - Reply
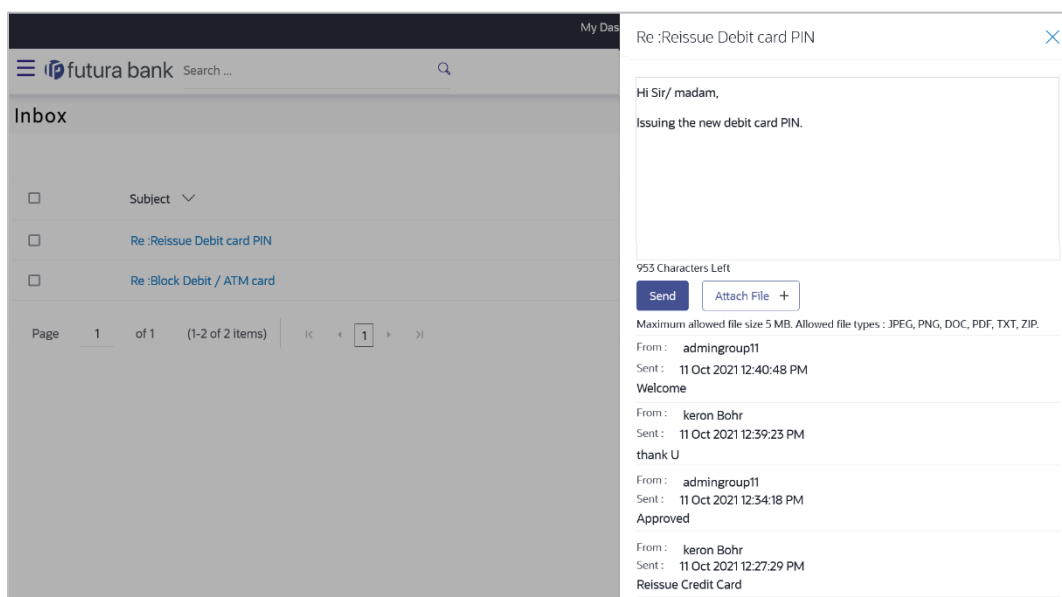
Field Description

Field Name	Description
Message - Reply	
Message	Enter a response to be sent to the bank.
Attach File +	Browse and select the reference document file sent along with an email message.
	Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.

3. Click **Send** to send the response to the bank.
A message confirming that the mail has been sent successfully appears.
OR
Click **Attach File +** to add an attachment to the response mail.

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25.1.2 <u>Compose Mail</u>

Using this option the user can initiate a mail communication with the bank. The mailbox is a communication channel between the bank and the user. In order to send a mail to the bank, the user needs to first select a category which identifies the purpose for which the message is being sent. The specification of a category enables the bank to appoint the user's concern / query to the desired team which ensures a timely and accurate response.

How to reach here:

Access through the kebab menu of transactions available under the Mailbox

To send a message:

1. Click **Compose Mail**. The overlay window on which you can compose and send a mail to the bank appears.

Compose Mail
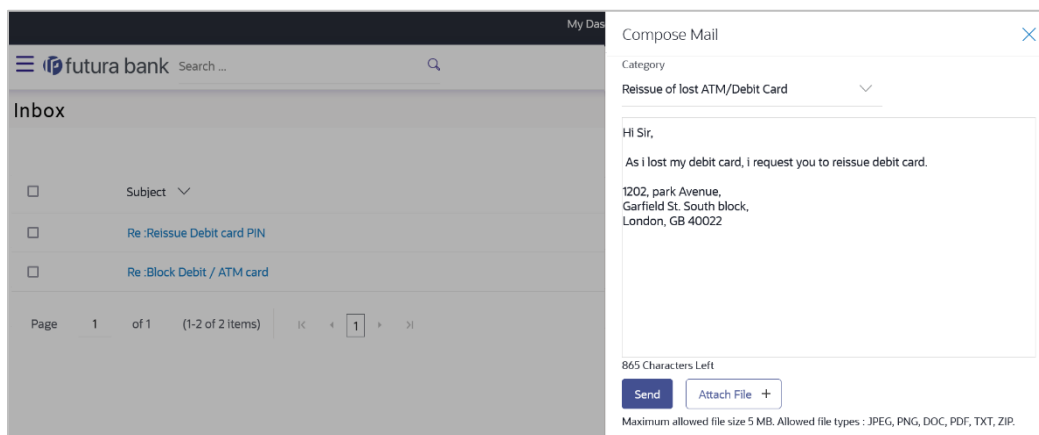
Field Description

Field Name	Description
Category	Select a category/ subject related to which the message is to be sent.
Message	Enter the message that is to be sent to the bank.
Attach File +	Browse and select the reference document file sent along with an email message.
	Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.

2. From the **Category** list, select the desired option.

3. In the **Message** section, enter the message.

4. Click **Attach File +** if you want to attach any reference document.

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5. Click **Send**.
    The success message appears.
    OR
    Click ✕ to close the overlay window.

25.1.3 <u>Sent Mail</u>

This folder displays all the messages sent by the user to the bank.

How to reach here:

Access through the kebab menu of transactions available under the Mailbox

To view the sent messages

1. Click **Sent Mail**. The list of sent mails appears on the screen. Click on the subject link of an individual message to view the details of that message.

Sent Mail

Field Description

Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Date	The date and time on which the mail was sent is displayed against each mail record.

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2. Click the link on the subject of the specific sent message that you wish to view.
   OR
   Click **Refresh** to refresh the mailbox.
   OR
   To delete a single or multiple mails, select the check box (s) against the mail, and click
   Delete to delete the message.
   OR
   Click on kebab menu to access other mailbox related transactions.

3. An overlay with details of the selected mail appears. Click **Reply** if you wish to respond
   further to the mail. Type the reply and Click **Send**. The success message appears.
   OR
   Click **Delete** to delete the message.

25.1.4 <u>Sent Mails – Details</u>

Sent Mail - Details
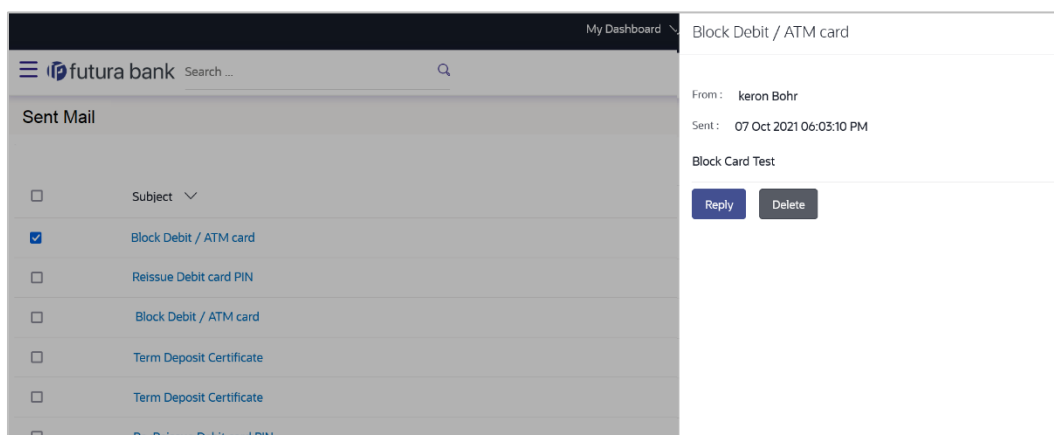
Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
Message Heading	The subject of the sent mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was sent.
Content	The content of the mail.

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Field Name	Description
Mail Chain	All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.
	Each mail in the chain contains the following:
	• The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the **From** field and those sent by a bank administrator will have the ID of the bank administrator displayed.
	• The date and time at which the mail was sent.
	• The content of the mail as sent by you or the administrator.
	Note: A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

Message - Reply

This section will be displayed if you have selected the option **Reply**.

Message	Enter a response to be sent to the bank.

4. The overlay with details of the selected **Sent Mail** appears.

5. Click **Reply** if you wish to send a response to the bank.

   a. Type the reply and click **Send**. The success message appears.
       OR
       Click **Attach File** to add an attachment to the response mail.

   OR
   Click **Delete** to delete the message.
   OR
   Click ✕ to close the overlay window.

25.1.5 Deleted Mail

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

How to reach here:

Access through the kebab menu of transactions available under the Mailbox

To view the deleted messages

1. The list of deleted messages appears on the screen. Click the link on the subject of any individual message to view the details of that message.
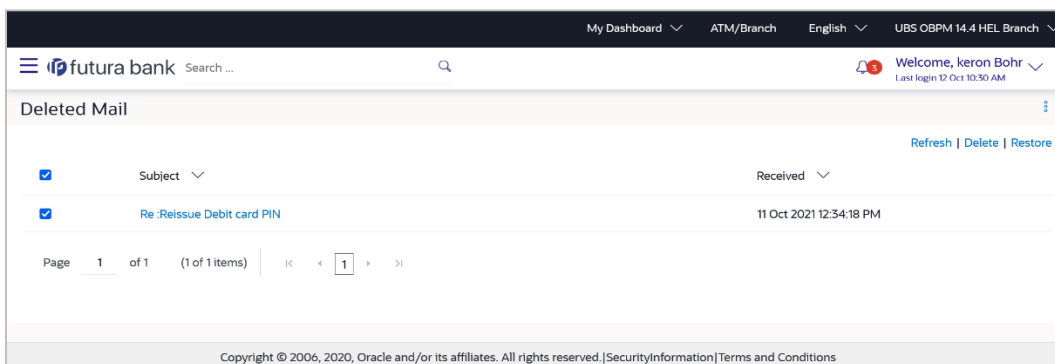
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Deleted Mail

Field Description

Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Received	The date and time on which the message was sent/received is displayed against each mail record.

2. Click the subject link of the deleted message that you wish to view.
   OR
   Click **Refresh** to refresh the folder.
   OR
   To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message/s.
   OR
   To restore the deleted mails back to inbox, select the check box(s) against the mail, and click **Restore**.
   OR
   Click on kebab menu to access mailbox related transactions.

3. The overlay screen on which details of the selected mail are displayed, appears.
   OR
   Click ✕ to close the overlay window.

Deleted Mail Details
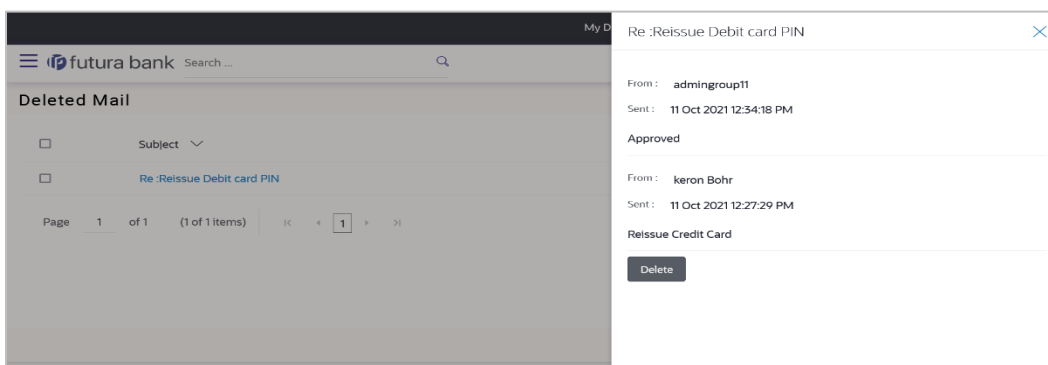
Field Description

Field Name	Description
Message Details	
This section displays the detailed message.	
Message Heading	The subject of the deleted mail.
From	The name of the sender of the mail.
Sent	The date and time on which the message was sent/received.
Message Contents	The content of the deleted mail.

4. Click **Delete** to delete the message.
   OR
   Click ✕ to close the overlay window.

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25.2 <u>Alerts</u>

All the alerts that are auto generated and sent to the logged in user will be displayed on this screen.

How to reach here:

Dashboard > Toggle Menu > Menu *> Mailbox > Alerts*
OR
Dashboard > Click 🔔❸ *> Alerts >View All*
OR
Access through the kebab menu of transactions available under the Mailbox
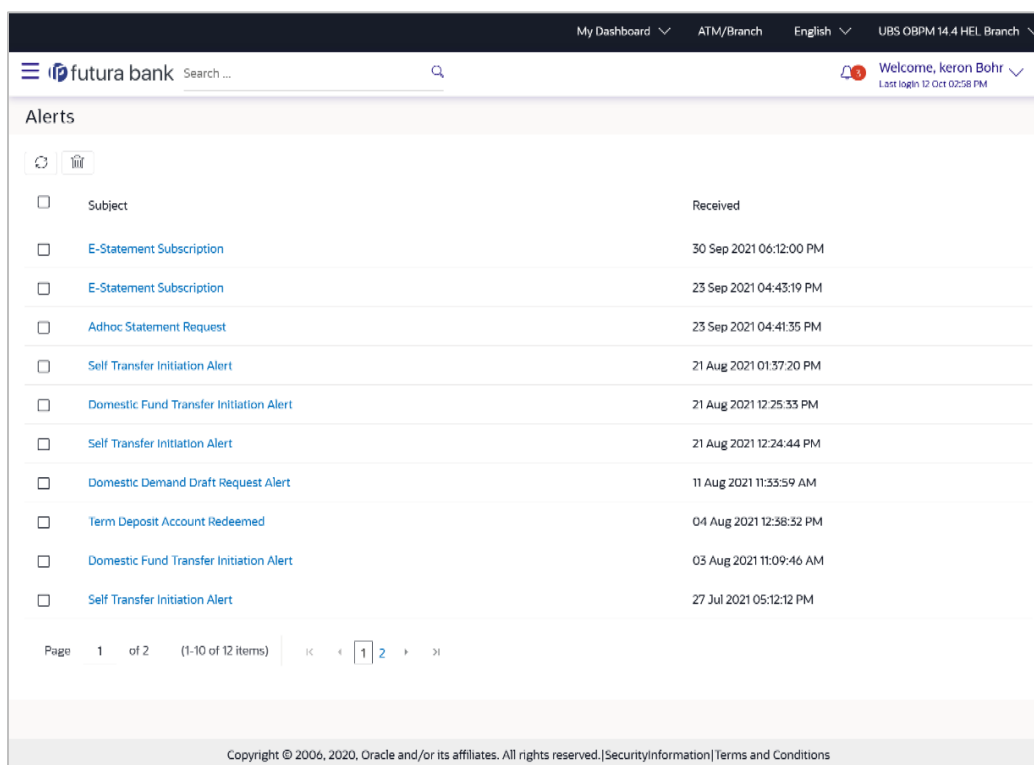
To view the alerts:

1. The alert screen appears.

Alerts

Field Description

Field Name	Description
Subject	The subject of the alert is displayed against the specific alert record.
Received	The date and time on which the alert was sent is displayed against the specific alert record.

2. Click an individual alert to view the details of the alert. The details of the alert appear.
OR

Click to refresh the mailbox.

OR

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

Alerts Details

Field Description

Field Name	Description
Alerts Details	
Received Date & Time	The date and time on which the alert was received.
Message	The content of the alert.

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

25.3 <u>Notifications</u>

This section lists all the notifications received by the logged in user.

How to reach here:

Dashboard > Toggle Menu > Menu *> Mailbox > Notifications*
OR
Dashboard > Click 🔔③ *> Notifications >View All*
OR
Access through the kebab menu of transactions available under the Mailbox

To view the notifications:

1. The **Notification** screen appears.

Notifications
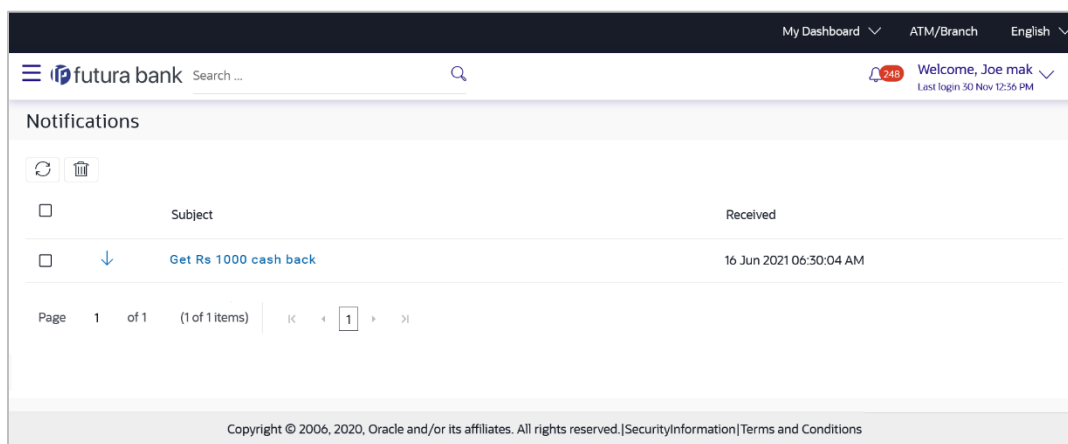
Field Description

Field Name	Description
Subject	The subject of the notification.
Received	The date and time on which the notification was received.

2. Click an individual notification to view the details of that notification. The screen on which the details of the notification are displayed appears.

3. Click ⟳ icon to refresh the notifications.
   OR
   To delete multiple notifications, select the check box (s) against the notification, and click
   🗑 icon to delete the notification.

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Notification Details

Field Description

Field Name	Description
Notification Details	
Received	The date and time on which the notification was received.
Message	The message body of the notification.

4. Click ⬚ icon to delete the notification. The delete warning message appears.
   OR
   Click **Back** to navigate to the previous page.

FAQ

1. **Can customers initiate fresh mails?**

   Yes, customers of the bank can initiate fresh mails by accessing compose mail option through secure mailbox. Customers can only send mails to bank administrators using this feature.

2. **Can customer delete multiple mails?**

   Yes, users can select multiple mails and delete the same.

3. **Can customers restore the deleted mails?**

   Yes, deleted mails can be restored from the deleted folder. User can go to the Deleted folder, select the mails and click on restore button to move those mails back to respective folder.

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4. Can Customer send a reply to the alerts/ notifications sent by the Bank?

No, customer cannot reply to the alerts/ notifications.

5. What are notifications generally about?

Notifications inform customers of the bank about any new offers, promotional rates, and launch of new products or services.

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26. Feedback Capture

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

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

- General Feedback
- Transaction Specific Feedback

26.1.1 General Feedback

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

How to reach here

Dashboard > Toggle Menu > Leave Feedback

To provide general feedback:

1. Click **Leave Feedback**. The **Feedback** pop-up screen appears.

2. A feedback question appears along with a rating scale.

3. Select an appropriate rating on the scale.

4. Depending on the rating, the system will provide you with a question along with a set of options.

5. Select an appropriate option corresponding to the question.

6. You can also add comments, if required.

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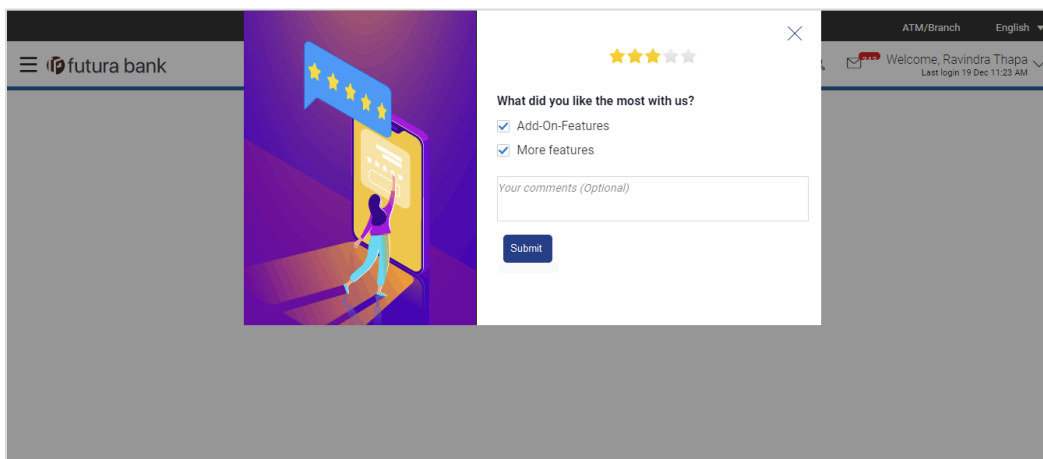
7. Click **Submit**. A message confirming successful submission of feedback appears.

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26.1.2 Transaction Specific Feedback

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

To provide transaction specific feedback:

1. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.

2. Click **Feedback**. The **Feedback** pop-up screen appears.
   OR
   Click **Go to Dashboard** link to navigate to the Dashboard.

3. A feedback question appears along with a rating scale.

4. Select an appropriate rating on the scale.

5. Depending on the rating, the system will provide you with a question along with a set of options.

6. Select an appropriate option corresponding to the question.

7. You can also add comments, if required.
   OR
   Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.
   OR
   Click **Never ask me again** if you do not wish to be asked to provide for any transaction. The system will suspend the feedback process for all transactions and you can enable the same again (if required) through 'My Preferences' from the toggle menu.

Transaction Feedback
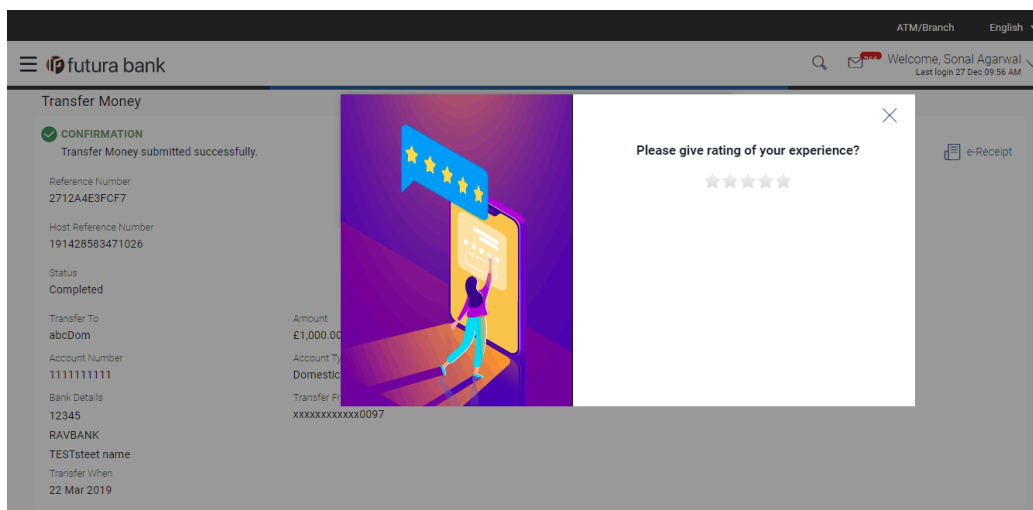
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8. Click **Submit**. A message confirming successful submission of feedback appears.

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27. ATM & Branch Locator

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

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

Features supported in the application

- Locate Branches
- Locate ATMs

How to reach here:

OBDX portal landing page> ATM & Branch Locator
OR
Dashboard > Toggle Menu > Menu > ATM & Branch Locator
OR
Dashboard > ATM & Branch Locator

ATM & Branch Locator
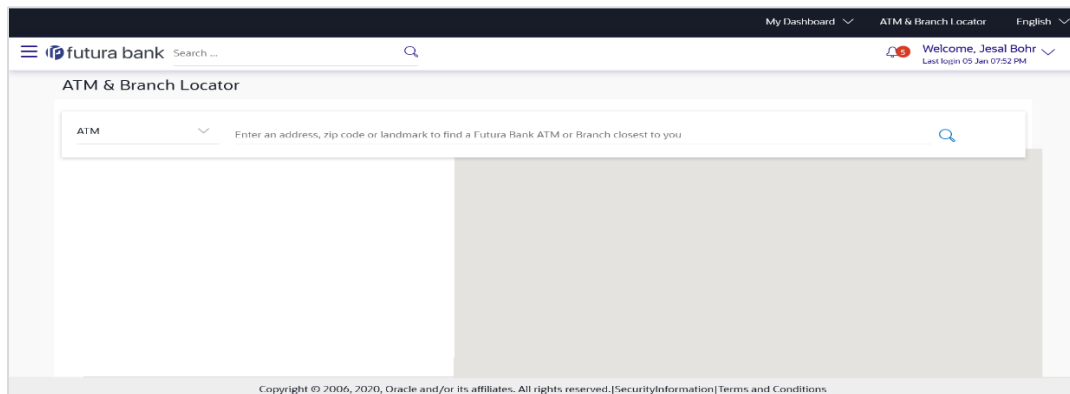
Field Description

Field Name	Description
ATM & Branch	Specify whether you want to search for the bank's ATMs or branches.
	The options are:
	- ATM
	- Branch

To locate an ATM or Branch

1. Select the desired option and enter the location in which you wish to locate ATMs or Branches:

   a. If you select the **Branch** option, the list of all the branches and their locations appear.

   b. If you select the **ATM** option, the list of all the ATMs and their locations appear.

ATM & Branch Locator - Search

Field Description

Field Name	Description
Location	Key in the address/location/pin-code or city to search for an ATM / Branch.
Number of ATMs/Branches	A statement identifying the number of ATMs/Branches, as the case may be, will be displayed

The following will be displayed per ATM/Branch record:

Name	The name of the ATM / branch.
Distance	The distance of the ATM / branch from the location entered.
Address	The address of the ATM / branch that you have searched for.

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Field Name	Description
Get Directions	Click the link, to view the directions to the branch / ATM from your current location in the map.
View Details	
Clicking this link displays the following details.	
Services	The services offered by the bank's ATM / branch.
Additional Information	Any additional information of the bank's ATM/branch as maintained with the bank will be displayed.

2. In the **Search** box, enter the desired location. The list of ATMs / branches with Name and Distance details appear.

3. Click the 🔍 icon to view the ATMs/branches in the location entered.

4. Click the **View Details** link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.

5. Click the ▽ to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

ATM & Branch Locator - View Details

Click on **Hide Details** to hide the details of the specific ATM/branch.
OR
Hover over the ATM/branch marker on the map to view the address of the ATM/branch.
OR

Click the ▽ to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

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ATM & Branch Locator – Refine your Search
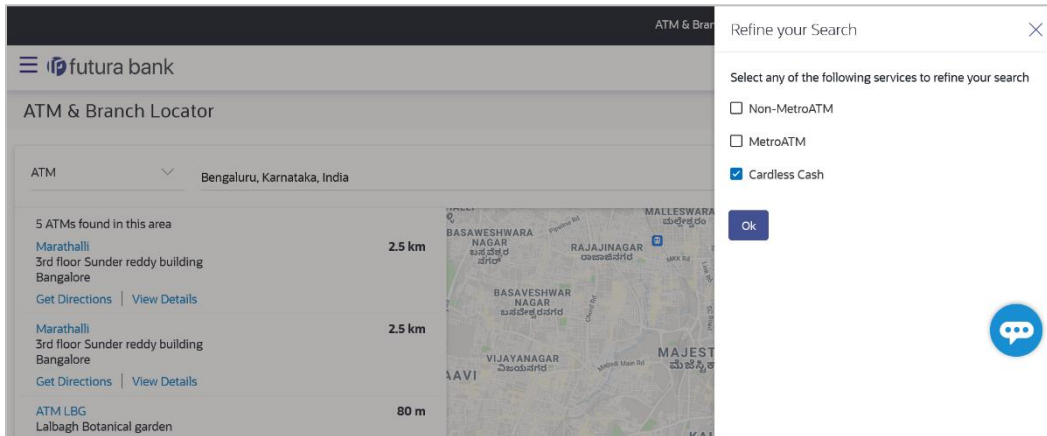
Field Description

Field Name	Description
Service	The list of services provided by the bank in the bank's ATMs or Branches will be listed down with checkboxes available against each.
	Select any checkbox to filter your search for ATMs or Branches on the basis of service.

6. Select any checkbox to filter your search for ATMs or Branches on the basis of desired service.

7. Click **Ok** to search for ATMs or Branches on the basis of the services selected.
   The system filters ATMs/Branches on the basis of services selected.

ATM & Branch Locator – Get Directions
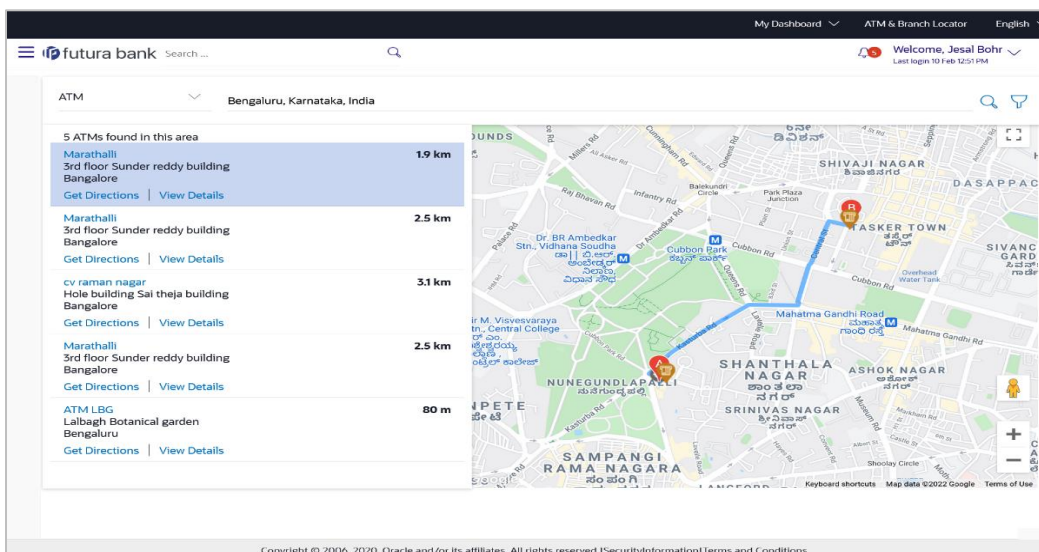
8. Hover over the ATM/branch marker on the map to view the address of the ATM/branch.

FAQ

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

   Yes, you can view the ATMs or Branches of the bank located in any city/state or country in the map and also get their details such as address and phone numbers, working hours, services offered, etc.

   Home

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28. Nominations

Nominations enables retail users to appoint nominees to their accounts (each account can be appointed a single nominee only), who will be entitled to receive the amount in the bank account upon the death of the account holder.

The application provides the options to add a new nominee to the user's singly held Current and Savings, Term Deposit or Recurring Deposit account so that the nominee can claim funds in case of any death event.

The user can view or edit the existing nominee details of all his Current and Savings account, Term Deposit or Recurring Deposit accounts. The user also has an option to delete the nominee, from any of his accounts in case of any issues or disputes.

Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

- Add Nominee
- View Nominee
- Edit Nominee
- Delete Nominee

Features applicable for single and joint account holder

Account Holder	View	Add	Edit	Delete
Single	✔	✔	✔	✔
Joint	✔	✖	✖	✖

Workflow

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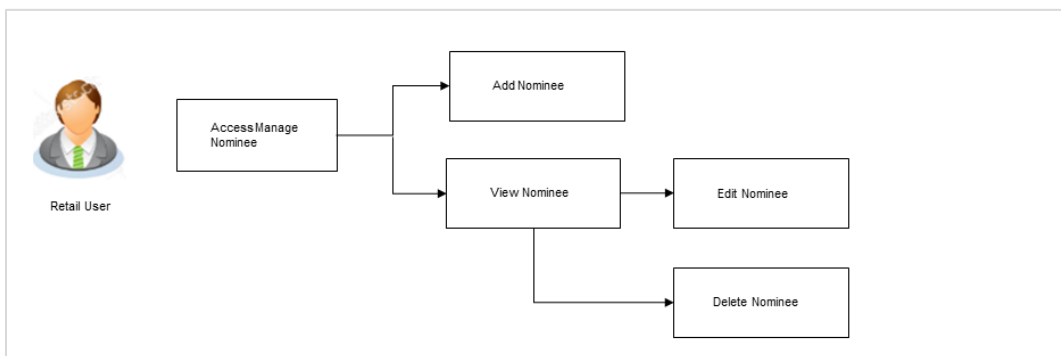
How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Nominations

To view nominations:

1. From the **Account Category** list, select the account category of which nominees you wish to view.

2. In the **View Nominees of** field, select an option that identifies whether you wish to view the nominees of a specific account or of all accounts under the selected account category.

   a. If you have selected the Specific Account option, from the **Account Number** list, select the account of which you wish the view the nominee.

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

Nominations – Filter Criteria

Nominations – Search Results

Field Description

Field Name	Description
Account Category	Select the account category of which nominees you wish to view. The options are: • Current & Savings • Term Deposits • Recurring Deposits
View Nominees of	Select an option to identify whether you wish to view the nominees of a specific account or of all the accounts under the selected account category.
Account Number	Select the account of which nominee you wish to view. This field is enabled only if the **Specific Account** option is selected in the **View Nominees of** field.
Search Result	
Account Category	Displays the selected account category.
Account Number/ All Accounts	Displays the selected account number, if defined, of which nominee is to be viewed. If **All Accounts** has been selected under the **View Nominees of** field, then **All Accounts** will be displayed.

The following are displayed as records based on search criteria defined.

Field Name	Description
Account Number	The account numbers under the selected account category are listed. If an account number has been selected as search criteria, that account number will be listed as a record.
Primary Holder Name	The name of the primary account holder will be listed against the account number record.
Holding Pattern	The holding pattern of the account i.e. Single or Joint.
Nominee	This column identifies whether a nominee has been registered against the specific account or not.

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Field Name	Description
Action	The available action for each account is displayed.
	The actions can be:

- View / Edit: Click to view or edit the selected nominee details.

  This link is displayed against a single holding account and for which a nominee has been registered

- Add: Click to add a new nominee.

  This link is displayed against a single holding account and for which no nominee has been added

- View: Click to view the selected nominee details. This link is displayed against joint accounts for which nominee has been registered

- Know More: Click the link to view the information on restrictions for jointly held deposits.

  This link is displayed in case of joint accounts and no nominee is registered

4. Click on the ▽ icon to modify filter new criteria.

OR

Under the kebab menu –

Click the **Current & Savings Account Details** option to view the current & savings account details.
OR
Click the **Term Deposit Details** option to view the term deposit details.
OR
Click the **Recurring Deposit Details** option to view the recurring deposit details.

28.1 <u>Add Nominee</u>

Using this option, you can add a nominee against a specific account. The following two options are present to add a nominee.

- Add New Nominee: This option enables the user to add a new nominee by entering – nominee's name and other details like date of birth, relationship, country state and address.

- Replicate existing nominee: This option enables the user to replicate a nominee by selecting a nominee of an existing CASA, Recurring Deposit or Term Deposit account. On selection of a nominee, that nominee's details are pre-populated in the respective fields. If required, the user can modify the details.

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28.1.1 <u>Add Nominee – Add New</u>

To add a new nominee:

1. In the **Nominations** screen, click the **Add** link against the account for which you want to add a new nominee.
   The **Add Nominee** screen appears.

2. From the **Select Option** field, select any of the following radio buttons:

   - Add Nominee

   - Replicate Existing Nominee

3. If you select the **Add Nominee** option, the fields in which you can specify nominee details appear.

Add Nominee - Add New Nominee

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Field Description

Field Name	Description
Account Number	The current and savings/ term deposit/ recurring deposit account number against which a nominee is to be added, is displayed in masked format.
Select Option	The option to specify whether a new nominee is being added against the account or whether an existing nominee linked to a different account is to be added to the account.

Nomination Details

Field Name	Description
Full Name	Enter the full name of the nominee.
Date of Birth	Specify the nominee's date of birth. **Note:** The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth.
Relationship with Account Holder	Specify the account holder's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
Address	Enter details pertaining to the nominee's address.
Country	Select the country in which the nominee resides.
State	Enter the name of the state in which the nominee resides.
City	Enter the name of the city in which the nominee resides.
Zip Code	Specify the zip code of the nominee's address.

Guardian Details

This section appears only if the age of the nominee is a minor as per date specified in the **Nominee Date of Birth** field.

Field Name	Description
Full Name	Specify the full name of the nominee's guardian.
Address	Enter details pertaining to the guardian's address.
Country	Select the country in which the guardian resides.
State	Enter the name of the state in which the guardian resides.
City	Enter the name of the city in which the guardian resides.

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Field Name	Description
Zip Code	Specify the zip code of the guardian's address.

4. In the **Full Name** field, enter the full name of the nominee.

5. From the **Date of Birth** list, select the date of birth of the nominee.

6. From the **Relationship with Account Holder** list, select the relationship of the nominee with the bank account holder.

7. In the **Address** field, enter the address of nominee.

8. From the **Country** list, select the country in which the nominee resides.

9. In the **State** field, enter the name of the state in which the nominee resides.

10. In the **City** field, enter the name of the city in which the nominee resides.

11. In the **Zip Code** field, enter the zip code of the nominee's address.

12. If nominee is a minor, the **Guardian Details** section will appear and you will be required to specify details of the nominee's guardian as follows:

    a. In the **Full Name** field, enter the name of the guardian.

    b. In the **Address** field, enter the address of guardian.

    c. From the **Country** list, select the country in which the guardian resides.

    d. In the **State** field, enter the name of the state in which the guardian resides.

    e. In the **City** field, enter the name of the city in which the guardian resides.

    f. In the **Zip Code** field, enter the zip code of the guardian's address.

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

14. 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.

15. The success message appears.
    Click **Home**, to navigate to the dashboard.
    OR
    Click **View Nominee** to go to **Nominations** page.

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28.1.2 <u>Add Nominee - Replicate Existing Nominee</u>

To add a nominee from the existing nominee list:

1. In the **Nominations** screen, click the **Add** link against the account for which you want to add a new nominee.
    The **Add Nominee** screen with options, **Add New Nominee** and **Replicate Existing Nominee** appears.

2. If you select **Replicate Existing Nominee** option, the **Select Nominee** overlay screen appears.

Add Nominee - Replicate Existing Nominee

3. Select a nominee record that you want to replicate and click **OK**.
   The **Add Nominee** screen with pre-populated nominee details of the selected nominee appears. You can modify information as required.

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

5. 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.

6. The success message appears.
   Click **Home**, to navigate to the dashboard.
   OR
   Click **View Nominee** to go to the **Nominations** page.

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28.2 <u>View Nominee</u>

This option enables the user to view the existing nominee details of all his CASA/ Term Deposit/ Recurring Deposit accounts.

To view the details of a nominee:

1. In the **Nominee Summary** screen, click the <u>**View**</u> or <u>**View / Edit**</u> link against the account for which you want to view the nominee.
   The **View Nominee** screen appears.

View Nominee

Field Description

Field Name	Description
Account Number	The current and savings/ term deposit/ recurring deposit account number in masked format.

Field Name	Description
Account Type	The account category type of which nominees.
	It could be:
	- Current & Savings
	- Term Deposits
	- Recurring Deposits
Nomination Details	
Full Name	The full name of the nominee.
Date of Birth	The date of birth of the nominee.
Relationship with Account Holder	The relationship of the nominee with the bank account holder.
Nominee Address	The complete address of the nominee.
Guardian Details	

This section appears only if the age of the nominee is a minor as per date specified in the **Nominee Date of Birth** field.

Full Name	The name of the nominee's guardian.
	This field appears if the nominee is a **minor**.
Guardian Address	The complete address of the guardian of the nominee if age of the nominee is less than 18 years.
	This field appears if nominee is a minor.

2. Click **Edit** to update the nominee details. The **Edit Nominee** screen appears.
   OR
   Click **Delete Nominee** option from the kebab menu to delete the nominee.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to the previous screen.

Note: The **Edit** option is provided only if the action selected was **View/Edit**. This option will not be provided if the action selected was **View**.

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28.3 <u>Edit Nominee</u>

Users can edit the details of a nominee assigned to any of their CASA / Term Deposit/ Recurring Deposit accounts.

To edit the nominee details:

1. In the **Nominee Summary** screen, click the **View / Edit** link against the account for which you want to edit the nominee.
    The **View Nominee** screen appears.

2. Click **Edit** to update the details. The **Edit Nominee** screen appears.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to the previous screen.

Edit Nominee

Field Description

Field Name	Description
Account Number	The current and savings/ term deposit/ recurring deposit account number in masked format.
Select Option	The option to specify whether a new nominee is being added against the account or whether an existing nominee linked to a different account is to be added to the account.
Nomination Details	
Full Name	The full name of the nominee is displayed. You can edit this field.
Date of Birth	The nominee's date of birth is displayed. You can edit this field.
Relationship with Account Holder	The relationship that the nominee has with the bank account holder. You can edit this field.
Address	The address of the nominee is displayed. You can edit this field.
Country	The country in which the nominee resides. You can edit this field.
State	The state in which the nominee resides. You can edit this field.
City	The name of the city in which the nominee resides. You can edit this field.
Zip Code	The postal code of the nominee. You can edit this field.
Guardian Details	

This section appears only if the age of the nominee is a minor as per date specified in the **Date of Birth** field.

Field Name	Description
Full Name	The name of the guardian of the nominee. You can edit this field.
Address	The address of the guardian. You can edit this field.
Country	The country in which the guardian of the nominee resides. You can edit this field.
State	The state in which the guardian of the nominee resides. You can edit this field.

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Field Name	Description
City	The city in which the guardian of the nominee resides. You can edit this field.
Zip	The postal code of the nominee's guardian. You can edit this field.

3. Select the **Select option** field, select the option of choice;

    a. If you have selected the option **Add Nominee** enter nominee information in the provided fields. Steps 4 onwards.

    b. If you have selected the option **Replicate Existing Nominee**, the **Select Nominee** overlay screen appears.

        Select a nominee record that you want to add as a nominee and click Ok.
        The **Add Nominee** screen with pre-populated nominee details of the selected nominee appears.

4. In the **Full Name** field, edit the name of the nominee, if required.

5. From the **Date of Birth** list, edit the date of birth of the nominee, if required.

6. From the **Relationship with Account Holder** list, edit the relationship of the nominee with the bank account holder, if required.

7. In the **Address** field, edit the address of the nominee, if required.

8. From the **Country** list, edit the country of the nominee, if required.

9. In the **State**, **City** and **Zip Code** fields, edit the required details.

10. If the nominee is a minor, the Guardian Information section will be displayed and can be edited as follows:

    a. In the **Full Name** field, edit the name of the nominee's guardian, if required.

    b. In the **Address** field, edit the address details of the nominee's guardian, if required.

    c. From the **Country** list, edit the country of the nominee's guardian, if required.

    d. In the **State**, **City** and **Zip Code** fields, edit the details, if required.

11. Click **Submit** to save the changes made.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click the **Nominee** option from the kebab menu to go to the **Nominations** page.

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

13. The success message appears along with the transaction reference number and nominee details.
    Click **Home**, to navigate to the dashboard.

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OR
Click **View Nominee** to go to the **Nominations** page.

28.4 <u>Delete Nominee</u>

To delete a nominee:

1. In the **Nominee Summary** screen, click the <u>**View / Edit**</u> link against the account for which you want to delete the nominee.
   The **View Nominee** screen appears.

2. Click the **Delete Nominee** option from the kebab menu to delete the nominee.

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

4. The success message of deletion appears along with the transaction reference number and nominee details.
   Click **Home**, to navigate to the dashboard.
   OR
   Click **View Nominee** to go to the **Nominations** page.

Home

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