

Corporate Accounts User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

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ORACLE®

Corporate Accounts User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

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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 Release 21.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	Accounts Overview	✓	✓
2	Account Details	✓	✓
3	Account Details - Nickname updation	NH	NH
4	Cheque Book Request	✓	✗
5	Stop/ Unblock Cheque	✓	✓
6	Cheque Status Inquiry - Number	✓	✓
	Cheque Status Inquiry – Range/ Status	✗	✓
7	Request Statement	✓	✓
8	View Statement	✓	✓
9	E-Statements	✗	✓
10	Pre-Generated Statements	✗	✓

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3. Accounts

Current and savings accounts are the most basic and critical products of corporate banking. This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

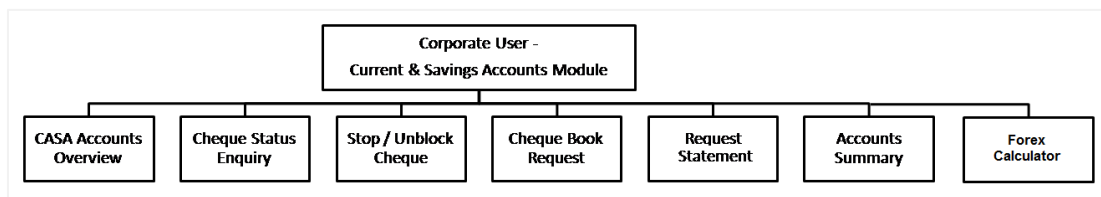
Corporate customers can view account balances and account statements, request for cheque book and inquire other details related to their accounts, post logging in into the Oracle Digital Banking Experience platform.

Features Supported In Application

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

- Account Overview
- Account Summary
- Account Details
- Cheque Status Inquiry
- Stop/Unblock Cheque
- Cheque Book Request
- Statement Request
- Forex Calculator

Features at a glance



Pre-Requisites

- Party preference is maintained (For primary and linked parties)
- Corporate users are created.
- Transaction and account access is provided to corporate user (For primary and linked parties)
- Approval rule set up for corporate user to perform the actions
- Transaction limits are assigned to the user in the Party Preferences for Corporates, to perform transactions.

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4. Accounts Overview

Current and Savings Accounts (CASA) overview provides a summary of the accounts. The screen displays the consolidated balance available in all accounts mapped to the logged in user along with the number of accounts available to the user. Application provides the facility to access all the important features and information related to an account.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview

Accounts Overview

Your password is about to expire in 88 days, please change your password at the earliest. [Change Password](#)

3
Total Accounts
£5,240,825.35
Net Balance

Quick Links

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

Forex Calculator

GBP AUD

[Calculate Rate](#)

Accounts Summary

Party Name	Account Number	Account Type	Net Balance
Acme Corporation	Savings Account - Regular xxxxxxxxxxxx0036	Saving Account	€8,144,661.16
Acme Corporation	Savings Account - LMRegular xxxxxxxxxxxx0320	Saving Account	€28,997.89
Acme Corporation	Savings Account - Regular xxxxxxxxxxxx0397	Saving Account	€699,908.20

Page 1 of 1 (1-3 of 3 Items) [Download](#)

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BIG OFFER SAVE 50% Don't pay the full amount when you can own the same

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Dashboard Overview

Accounts Overview

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

Account Summary

This section on the current and savings accounts overview screen displays the summary of the accounts, which consists of party name, account number, account type, net balance available in each of the account. The user can download this information, for future reference.

Quick Links

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

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

Forex Calculator

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

Offers

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

Promotions

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

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5. Account Details

The customer can navigate to this screen by selecting any account available on the accounts overview-summary section. The account details screen displays an important information pertaining to a current or savings account such as the account balances, transactions, current status of the account and the branch in which the account is held along with details on limits applicable on the account.

The complete account details are fetched on a real time basis from core banking system.

The **Account Details** screen provides the information below:

- Account Number along with account nickname (if any), balance in the account, and Product Name
- Account Info: It includes the basic information about the account, like Account Type, Account Currency, Account Status, Branch details.
- Balances: It includes information like Available Balance, Amount on Hold, Net Balance, Uncleared Balance,
- Limits: It includes information like Overdraft Limits, Advance Against Uncleared Funds Limit, Daily ATM Withdrawal, and Minimum Balance Required.

In addition to the complete snapshot of the account, the user can initiate the following transactions, through Quick Links:

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

How to reach here:

Toggle Menu > Accounts > Current and Savings > Overview > Account Summary > Account Number link > Account Details

OR

Dashboard > Current and Savings widget > Account Summary > Account Number link > Account Details


Account Details

The screenshot displays the 'Account Details' page for Futura Bank. At the top, there is a navigation bar with the bank logo, a search icon, and a user greeting: 'Welcome, Victoria Grayson' with a last login time of '25 Apr 12:25 PM'. The main content area is titled 'Account Details' and contains several sections:

- Select Account:** A dropdown menu showing 'xxxxxxxxxxxx0096' with a balance of '€8,144,661.16' and a product name of 'Savings Account - Regular'. Below this is an 'Add Nickname' button.
- Account Info:**
 - Account Type: Saving Account
 - Account Currency: EUR
 - Account Branch: AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN
 - Account Status: Active
- Balances:**
 - Available Balance: €8,144,661.16
 - Net Balance: €8,144,661.16
 - Amount On Hold: €0.00
 - Uncleared Balance: €0.00
- Limits:**
 - Overdraft Limit: €0.00
 - Advance Against Uncleared Funds Limit: €0.00
 - Daily ATM Withdrawal: €0.00
 - Minimum Balance Required: €0.00
- Quick Links:** A row of five icons with labels: 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', 'Request Statement', and 'View Statement'.

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

Field Description

Field Name	Description
Select Account	<p>Account number in masked format along with the account nickname. The account number could be either the user's Party account or any linked party accounts that he has access to.</p> <p>If the user has set a nickname for the account, it will be displayed. Else he has the option to add it here.</p>
Product Name	The product under which account is opened.
Nickname	<p>The user defined description of the CASA account will be displayed.</p> <p>Click  Add Nickname, to add nickname.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>

Account Info

This section displays information about the account.

Field Name	Description
Account Type	Account type of the selected account that is Current or a Savings Account.
Account Currency	The currency of the account.
Account Branch	Branch of the account / home branch.
Account Status	Status of the account. Status could be: <ul style="list-style-type: none"> • Active • Closed • Dormant

Balances

This section displays the balances in the account.

Available Balance	Available balance is the total available balance in the account.
Net Balance	Withdrawable balance in the account
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Balance	Un-cleared funds pertaining to the cheques and the clearing related to the account.

Limits

This section displays the applicable limits for the account.

Overdraft Limit	The maximum credit allowed by the bank for the account.
Advance Against Uncleared Funds Limit	Advance against un-cleared funds limit for the account.
Daily ATM Withdrawal	The daily transaction amount limits for an ATM transaction.
Minimum Balance Required	The minimum balance to be maintained for an account.

Quick Links

Cheque Status Inquiry	You can click the link to inquire the cheque status.
Stop/Unblock Cheque	You can click the link to stop/unblock the cheque.

Field Name	Description
Cheque Book Request	You can click the link to request a cheque book.
Request Statement	You can click the link to request an account statement.
View Statement	You can click the link to view and download account statements, subscribe/unsubscribe to e-Statements, and retrieve pre-generated statements.

The account details page, allows the user to add / modify/ delete account nickname.

You can also initiate following actions using Quick Links section:

- To inquire the status of a cheque, click **Cheque Status Inquiry**.
- To stop/ unblock a cheque, click **Stop/ Unblock Cheque**.
- To raise a request for new cheque book, click **Cheque Book Request**.
- To request for a statement, click **Statement Request**.
- To view and download account statements, click **View Statement**.

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6. Cheque Book Request

Cheques are widely used instruments for making payments. Users receive cheque books as part of account facilities available. If the user is out of cheque leaves, a request can be raised, for issuance of a new cheque book/s.

The Request Cheque Book feature, allows the user to request for a cheque book online. This feature will be enabled only for those accounts for which the cheque book facility is enabled.

While requesting for cheque book, the user can specify his preferences such as the number of cheque books required, leaves per cheque book and the cheque book type.

User can specify the location for delivery of the new cheque book. User can request the cheque book to be delivered at a specific branch or provide a personal address.

How to reach here:

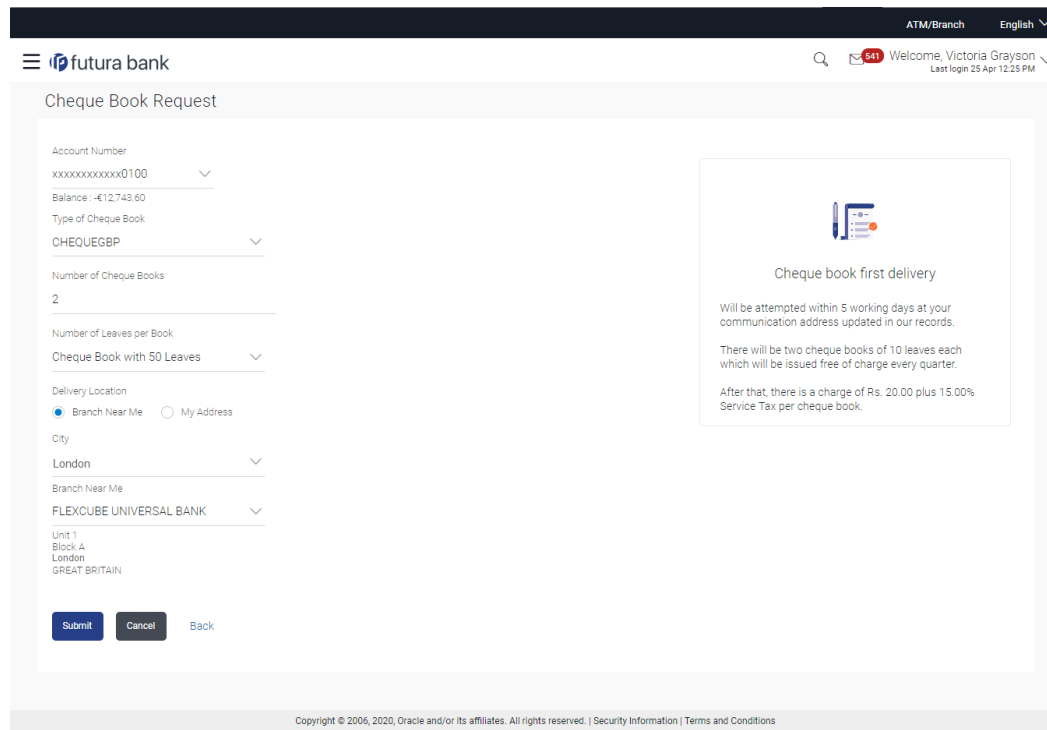
Toggle Menu > Accounts > Current and Savings > Cheque Book Request
OR

Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Cheque Book Request

To request a cheque book:

1. From the **Select Account** list, select the account for which the cheque book is to be requested.
2. From the **Type of Cheque Book**, select the appropriate type of cheque book.
3. In the **Number of Cheque Book** field, enter the required number of cheque books.
4. From the **Number of Leaves per Book** list, select the number of leaves of the cheques book.
5. In the **Delivery Location** field, select the appropriate delivery address.
 - a. If you select the **Branch Near Me** option:
 - i. From the **City** list, select the appropriate option.
 - ii. From the **Branch Near Me** list, select the appropriate option.
 - b. If you select the **My Address** option:
 - i. From the **Address** list, select the cheque book delivery address.

Cheque Book Request



ATM/Branch English

futura bank Welcome, Victoria Grayson
Last login 25 Apr 12:25 PM

Cheque Book Request

Account Number
xxxxxxx0100

Balance - €12,743.60

Type of Cheque Book
CHEQUEGBP

Number of Cheque Books
2

Number of Leaves per Book
Cheque Book with 50 Leaves

Delivery Location
 Branch Near Me My Address

City
London

Branch Near Me
FLEXCUBE UNIVERSAL BANK

Unit 1
Block A
London
GREAT BRITAIN

Submit Cancel Back

Cheque book first delivery

Will be attempted within 5 working days at your communication address updated in our records.

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

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

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Field Description

Field Name	Description
Select Account	Account number with the account nickname for which the cheque book is to be requested. The account number could be either the user's Party account or any linked party accounts that he has access to.
Balance	Net balance in the selected account.
Type of Cheque Book	The type of cheque book.
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: <ul style="list-style-type: none"> • Branch Near Me • My Address

Field Name	Description
This section appears if you select My Address option in the Delivery Location field.	
Select Address	The address for delivery of the cheque book. The options are: <ul style="list-style-type: none"> • Work • Residence • Postal
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if you select Branch Near Me option in the Delivery Location field.	
City	The city where the cheque book is to be delivered.
Branch Near Me	The branch in the selected city, where the cheque book is to be delivered. <hr/> Note: The options in this field depend on the selected option in the City field. <hr/>
Branch Address	The complete branch address based on the selection above. <hr/> Note: The address displayed here depends on the selected option in the Branch Near Me field. <hr/>

- To request the cheque book, click **Submit**.
- The **Review** screen appears. Verify the details and click **Confirm**. The success message of cheque book request along with the reference number appears
OR
Click **Back** to navigate to the previous screen.
OR
Click **Cancel** to cancel the transaction.
- Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Account Details** to view the **Account Details** screen.

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7. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments. After a cheque is issued, a user may want to block payment in case of theft or misplacement of a cheque issued to a payee. For better management of cheques, the application has an online option to stop cheques - so that they cannot be utilized for making payment or cannot be misused.

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

User can also specify the cheque range to stop a complete cheque series. Then user can initiate block request for complete cheque series in case cheque book has been lost or misplaced by him. The User has to specify the reason while stopping the cheque series.

Users can unblock already blocked/ stopped cheque by specifying the cheque number or cheque series through the online channel. It is an online transaction and on initiating the unblock transaction, cheques status will be immediately changed to unblocked. Unblocked cheques can be used for making cheque payments.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Stop/Unblock Cheque

OR

Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Stop/Unblock Cheque

To stop or unblock cheque:

1. From the **Account Number** field, select the appropriate account number.

Stop /Unblock Cheque

ATM/Branch English

futura bank Welcome, Victoria Grayson Last login 25 Apr 12:25 PM

Cheque Stop Unblock

Account Number
xxxxxxxxxxxx0100

Balance: -€12,743.60

Select Action
 Stop Unblock

Specify Reason
 Insufficient Balance

Give Cheque Details
 Number Range

Cheque Number
867675

Submit Cancel Back

Hey, I am here to help if you need it!

Note
 There is no charge for blank lost or stolen cheques. For all other circumstances, there is a charge of \$10.00.
 Under what circumstances would I not be able to stop a cheque?
 - If it has already been debited from your account.

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Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the cheque to be stopped / unblocked. The account number could be either the user's Party account or any linked party accounts that he has access to.
Balance	The balance amount in the selected account.
Select Action	The action to be taken on cheque that is whether to stop or unblock the cheque. The options are: <ul style="list-style-type: none"> • Stop • Unblock
Specify Reason	The reason for stopping / unblocking the cheque.
Give Cheque Details	Select the cheque either to stop / unblock single cheque or cheque range. The options are: <ul style="list-style-type: none"> • Number • Range
Cheque Number	Cheque number of the cheque to be stopped/ unblocked. This field appears if you select the Number option.
From	Start number of the cheque range to be stopped/ unblocked. This field appears if you select the Range option.
To	End number of the cheque range to be stopped/ unblocked. This field appears if you select the Range option.

2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** field, specify reason for stopping / unblocking.
4. In the **Give Cheque Details** field, select the appropriate option:
 - a. If you select the **Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the **Range** option:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.

5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**. The success message of stop/ unblock cheque appears along with the reference number.
OR
Click Back to navigate to the previous screen. User is directed to **Stop / Unblock Cheque – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.
7. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Account Details** to view the **Account Details** screen.

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8. Cheque Status Inquiry

Cheque status inquiry transaction allows the user to inquire status of the cheques. This gives users an idea of outstanding payments, if any and to cross check, the log of checks they have, with that of the banks. The user can inquire status of a single cheque by providing a cheque number or cheque series by providing cheque range. Users can also inquire about cheques based on their status. He / She can define a date range while searching for cheques of a particular status. The application fetches the results based on the search criteria provided.

Note: The **Range** and **Status** fields are displayed if the **Oracle Banking Digital Banking Experience** application is integrated with **Universal Banking Solutions** and the region is **UK**.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Cheque Status Inquiry
OR

Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Cheque Status Inquiry

To inquire about the cheque status:

1. From the **Search Cheque By** list, select the appropriate option.
 - a. If you select the **Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the **Range** option:
 - i. In the **From** field, enter the cheque (range) start number.
 - ii. In the **To** field, enter the cheque (range) end number.
 - c. If you select the **Status** option:
 - i. From the **Select Status** list, select the appropriate option. If you have selected **Used, Stopped** and **Rejected** option:
 - ii. From the **From Date** list, select the appropriate date.
 - iii. From the **To Date** list, select the appropriate date.

Cheque Status Inquiry

ATM/Branch English

futura bank Welcome, Victoria Grayson
Last login 25 Apr 02:41 PM

Cheque Status Inquiry

Account Number
xxxxxxxxxxxx0397

Balance: £699,908.20

Number Range Status

Please Select
Not Used

Cheque Number	Status	Reason	Amount
5626	Not Used		£0.00
5627	Not Used		£0.00
5628	Not Used		£0.00
5629	Not Used		£0.00
5630	Not Used		£0.00
5631	Not Used		£0.00
5632	Not Used		£0.00
5633	Not Used		£0.00
5634	Not Used		£0.00
5635	Not Used		£0.00

Page 1 of 1 (1-10 of 10 items) | < 1 >

Tips

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

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

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Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname. The account number could be either of the users own Party or any linked parties that he has access to.
Balance	The balance amount in the selected account.
Search Cheque By	Allows user to specify the search criteria for cheque status inquiry. The options are: <ul style="list-style-type: none"> • Number • Range • Status <p>Note: The Range and Status fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with Universal Banking Solutions and the region is UK.</p>

Field Name	Description
Cheque Number	Cheque number of the cheque of which you want to view the status. This field appears if you select the Number option from the Search Cheque By list.
From	Start number of the cheque range of which you want to view the status. This field appears if you select the Range option from the Search Cheque By list.
To	End number of the cheque range of which you want to view the status. This field appears if you select the Range option from the Search Cheque By list.
Select Status	Allows the user to view cheque as per the status. The options are: <ul style="list-style-type: none"> • Used • Not Used • Stopped • Rejected • Cancelled This field appears if you select the Status option from the Search Cheque By list.
From Date	Allows the user to search the cheques by status for a given start date. This field appears if you select the Status option from the Search Cheque By list. This field does not appear if have selected Not Used or Cancelled option in the Status field.
To Date	Allows the user to search the cheques by status for a given start and end date. This field appears if you select the Status option from the Search Cheque By list. This field does not appear if have selected Not Used or Cancelled option in the Status field.

2. Click **Submit**. The cheque status details appear with cheque number, status and amount.
OR
Click **Cancel** to cancel the transaction.

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9. Request Statement

At times, a customer might require the physical copy of an account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

How to reach here:

Toggle Menu > Accounts > Current and Savings > Request Statement

OR

Toggle Menu > Accounts > Current and Savings > Overview > Quick Links > Statement Request > Request Statement

To request for an account statement:

3. From the **Select Account Number** list, select the account number for the account statement.
4. From the **From Date** list, select the start date of the account statement.
5. From the **To Date** list, select the end date of the account statement.

Request Statement

The screenshot shows the 'Request Statement' form in the Futura Bank interface. The form includes the following fields and values:

- Account Number:** xxxxxxxxxxxx0397
- Balance:** £699,908.20
- From Date:** 01 Jan 2020
- To Date:** 31 Mar 2020

At the bottom of the form, there are three buttons: 'Submit' (in blue), 'Cancel' (in grey), and 'Back' (in grey). The page header shows the Futura Bank logo and user information: 'Welcome, Victoria Grayson' with a last login of '25 Apr 02:41 PM'.

Field Description

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

Field Name	Description
To Date	End date of account statement.

6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**. The success message of Statement Request appears along with the transaction reference number.
OR
Click **Back** to navigate to the previous screen. User is directed to **Statement Request – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.
8. Click **Go To Dashboard** to navigate to the dashboard screen.
OR
Click **Go To Account Details** to view the **Account Details** screen.

FAQ

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

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

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

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

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10. View Statement

Customers can keep track of transactions taking place in their accounts using this screen. All the debit and credit entries along with the transaction amount and reference details are displayed.

By subscribing to e-statements, the user receives statements on his registered email address. The access to the e-Statements is through a password.

The Pre-Generated Statement option, allows the user to obtain pre-generated statements by selecting the desired period. The user can also download the statements in .csv, .pdf, MT940, and .ofx formats, by clicking the **Download button**.

How to reach here:

Dashboard > Current & Savings widget > Accounts Summary > Account Number link > Account Details > Quick Links > View Statement

OR

Toggle Menu > Accounts > Current & Savings > View Statement

View Statement

The screenshot displays the 'View Statement' page for Futura Bank. At the top, there is a navigation bar with the bank logo, a search icon, and a user profile for 'Victoria Grayson' with a last login time of '25 Apr 02:41 PM'. The main content area is titled 'View Statement' and includes a sidebar with filters for 'Current Month' and 'All', and a 'Reference Number' field. The main table shows account information and a list of transactions. A 'Download' button is visible in the top right of the table area. Below the table, there are links for 'E-Statement' and 'Pre-Generated Statement'.

Account Number	Account Number	Opening Balance	Closing Balance			
xxxxxxxxxxxx0320	xxxxxxxxxxxx0320	€0.00	€28,997.89	Download		
Balance : €28,997.89						
Date	Description	Reference No	Amount	Transaction Type	Balance	
22 Mar 2019		AT3ZTRF19081011B	€1.00	Debit	€28,997.89	
22 Mar 2019		AT3ZTRF190810115	€1.00	Debit	€28,998.89	
22 Mar 2019		AT3ZTRF19081018H	€1,000.11	Debit	€28,999.89	
22 Mar 2019		AT3ZXR190810216	€30,000.00	Credit	€30,000.00	

Page 1 of 1 (1-4 of 4 items) | < 1 >

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Field Description

Field Name	Description
Account Number	Current and savings account number in masked format along with the account nickname for which the statement is required. The account number could be either the user's party account or any linked party accounts that he has access to. For more information on Account Nickname, refer the Account Nickname section.
Balance	The balance amount in the selected account.

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

Filter section

View Options The options to filter and search for specific statements. The following options are available:

- To filter based on time period. The options are:
 - Current Month
 - Previous Month
 - Previous Quarter
 - Date Range.
- To filter based on type of transaction:
 - Credit
 - Debit
 - All
- To use the **Reference Number** to find a specific statement.

Results

Opening Balance Opening balance in the account.

Closing Balance Closing balance in the account.

Download Statement Click to download the statement.

Date Date on which the activity was performed.

Description Short description of the transaction.

Reference Number Reference number for the transaction.

Amount Transaction amount along with the debit or credit indicator.

Balance Balance in the account.

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

To view and download the account statements:

1. In the **View Statement** screen, select the required options from the **View Options** list, as follows:
 - a. Select the time period from the list, for which the statement is required.
 - b. Select the type of transaction required, whether debit, credit, or both.
 - c. If the reference number of the statement is known, then enter the number in the **Reference Number** field.
2. Click **Apply Filter**. The relevant transactions are displayed as per the filters set.
OR
Click **Reset** to reset the filters.
3. Click **Download** and select the format in which you require the statement.
The statement gets downloaded.
OR
Click **Back** to navigate to the previous screen.

The following actions can also be performed in the **View Statement** screen:

- Subscribe to E-Statements.
- Download Pre-Generated Statements.

10.1 E-Statement

The user can subscribe to receive account statements regularly on an email address registered with the bank. 'E-statement' feature allows users to subscribe for receiving e-statements. It is convenient for the user to keep track of their accounts without logging into digital banking.

An option is also provided to the user to unsubscribe from the e-statement facility for the already registered accounts.

How to reach here:

Dashboard > Current & Savings widget > Accounts Summary > Account Number link > Account Details > Quick Links > View Statement > E-Statement

OR

Toggle Menu > Accounts > Current & Savings > View Statement > E-Statement

E-Statement

The screenshot displays the 'View Statement' interface for Futura Bank. At the top, there's a navigation bar with the bank logo, user name 'Welcome, Victoria Grayson', and language 'English'. Below this, the account details are shown: Account Number xxxxxxxxxxxx0320, Opening Balance €0.00, and Closing Balance €28,997.89. A 'Download' button is visible. A modal dialog titled 'E statement' is overlaid, stating: 'You will receive monthly statements for your account xxxxxxxxxxxx0320 by email at neh****dhary@oracle.com' with a 'Subscribe' button. The background shows a table of transactions with columns for Date, Transaction Type, and Balance. The table includes a summary row for 22 Mar 2019 showing a credit of €30,000.00. At the bottom, there are 'Apply Filter' and 'Reset' buttons, and a pagination indicator showing 'Page 1 of 1 (1-4 of 4 items)'.

To subscribe to e-statements:

1. In the **View Statement** screen, click **E-Statement** to subscribe to e-statements.
2. The **E-Statement** pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
 - a. Click **Subscribe** to opt for receiving monthly statements on your registered email ID. A confirmation message for the request submission appears.
 - b. Click the **Go To Dashboard** link to go to the Dashboard.
OR
Click the **Go To Account Details** link to go to the Overview page of the Current and Savings accounts.

Note:

If you want to unsubscribe to e-statements, that you have already subscribed to, do the following:
(1) In the View Statement screen of the specific account, click **E-statement** to unsubscribe to e-statements.

A pop-up message appears stating, 'Unsubscribe - You will stop receiving monthly statements for your account <Number in masked format> on email <User's email address in masked format>'.
(2) Click **Unsubscribe** if you wish to stop receiving monthly statements on the registered email ID. A confirmation message appears stating that the request for unsubscribing to e-Statement is submitted successfully.

(3) Click **Ok**.

10.2 Pre-Generated Statement

Pre-generated statements are statements that have already been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

How to reach here:

Dashboard > Current & Savings widget > Accounts Summary > Account Number link > Account Details > Quick Links > View Statement > Pre-Generated Statement

OR

Toggle Menu > Accounts > Current & Savings > View Statement > Pre-Generated Statement

Pre-Generated Statement

The screenshot shows the 'View Statement' interface for Futura Bank. A pop-up window titled 'Pre-Generated Statement' is displayed in the center. The pop-up contains the following text:

The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format).
Example, if your name is Roopa Lal and date of birth is 23-12-1980, then your password is ROOP2312

Select a period to download your pre-generated Statements.

Year: 2020 | Month: All Months | Search

The background interface shows account details for 'Account Number xxxxxxxxxxxx0320' with a balance of €28,997.89. There are options for 'View Options', 'Current Month', and 'Reference Number'. At the bottom, there are links for 'E-Statement' and 'Pre-Generated Statement'.

Field Description

Field Name	Description
Pre-Generated Statement	
Year	The year for which the pre-generated statement is required.
Month	The month for which the pre-generated statement is required. The All Months option can be selected from this list, to obtain statements for the entire year.
Search Results	
Statement Number	Statement number assigned to a statement.
From	Start date of the statement.
To	End date of the statement.
Download	Click the link to download the statement.

To download a pre-generated statement:

1. In the **View Statement** screen, click **Pre-Generated Statement** to download a pre-generated statement.
The **Pre-Generated Statement** pop-up screen appears.
2. From the **Year and Month** lists, select the desired year and month for which the pre-generated statement is to be searched.
3. Click **Search** to search for the statement.
4. Click on the **PDF** link to download the statement.

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11. Forex Calculator

The Forex calculator provides the value of one currency with respect to another currency. 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 core banking system and calculations will be done based on the exchange rate retrieved.

Features Supported In Application:

This section allows 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:

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

Forex Calculator

Field Description

Field Name	Description
Currency	Currency to be sold for which the exchange rate is to be inquired.
Currency	Buy currency.

Field Name	Description
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Amount	Amount for which conversion is required.
---------------	--

Amount	Amount (in the To Currency) which you will get post conversion.
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To calculate currency exchange rate:


4. From the **Currency** list, select the appropriate currency to be sold.
5. From the **Currency** list, select the currency to be buying.
6. In the **Amount** field, enter the amount to be converted.
7. To calculate the currency exchange rate, click **Calculate Rate**.
The exchange rate for the currency pair appears.

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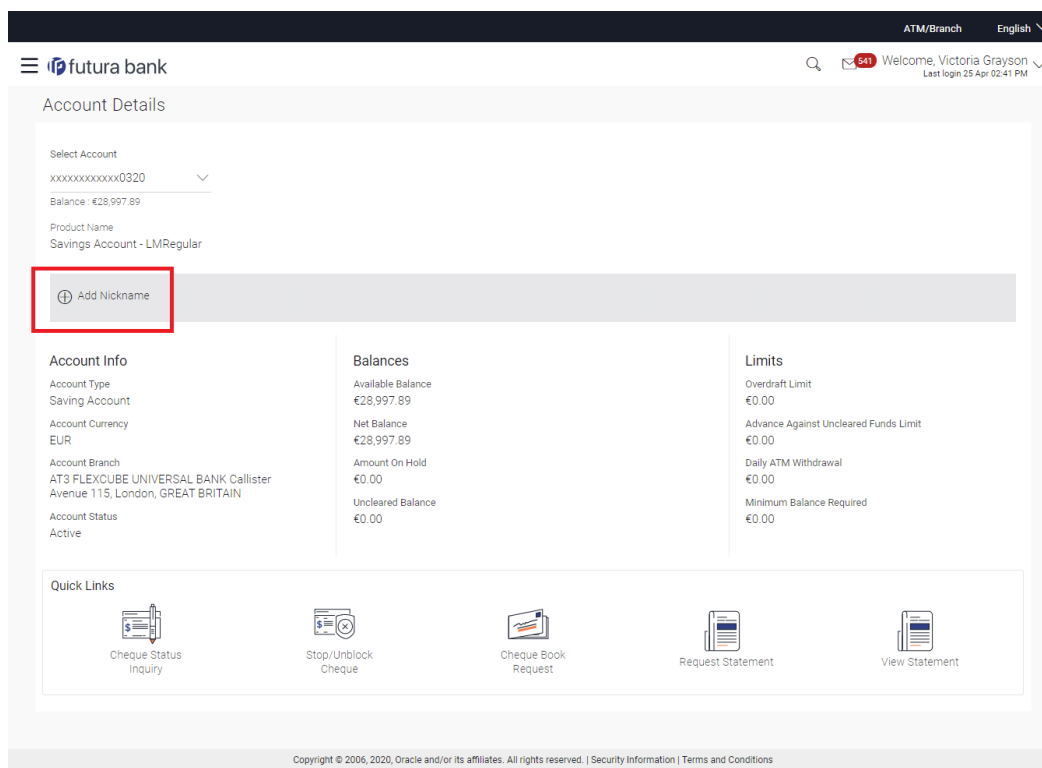
12. Account Nickname

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

To add nickname to account:

8. Click  **Add Nickname**, to add nickname to an account.
9. In the **ADD Nickname** field, enter the nickname you want to use.


Add Nickname- Example



The screenshot shows the Futura Bank account details page. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user profile for Victoria Grayson. The main content area is titled 'Account Details' and shows a dropdown menu for 'Select Account' with the account number 'xxxxxxxxxxxx0320'. Below this, the balance is shown as '€28,997.89' and the product name is 'Savings Account - LMRegular'. A red box highlights the 'Add Nickname' button. Below the button, there are three columns of information: 'Account Info', 'Balances', and 'Limits'. At the bottom, there are 'Quick Links' for 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Cheque Book Request', 'Request Statement', and 'View Statement'.

Field Description


Field Name	Description
Add Nickname	Click to add a user defined description or name to CASA/ TD/ Loan and Finance accounts.

10. Click  to save your changes.
Nicknames will be displayed along with account number, in all enquiry and transaction screens.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

The screenshot shows the Futura Bank account details page. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a welcome message for Victoria Grayson. The main content area is titled "Account Details" and includes a dropdown menu for "Select Account" showing "xxxxxxxxxxxx0320". Below this, the account balance is €28,997.89, and the product name is "Savings Account - LMRegular". The current nickname is "John", with edit and delete icons. The page is divided into three columns: "Account Info" (Account Type: Saving Account, Currency: EUR, Branch: AT3 FLEXCUBE UNIVERSAL BANK Callister), "Balances" (Available Balance: €28,997.89, Net Balance: €28,997.89, Amount On Hold: €0.00, Uncleared Balance: €0.00), and "Limits" (Overdraft Limit: €0.00, Advance Against Uncleared Funds Limit: €0.00, Daily ATM Withdrawal: €0.00, Minimum Balance Required: €0.00). At the bottom, there are "Quick Links" for Cheque Status Inquiry, Stop/Unblock Cheque, Cheque Book Request, Request Statement, and View Statement.

1. Click , to modify nickname.

OR

Click , to save your updates.

OR

Click , to delete nickname.

FAQ

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

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

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

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

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