Personal Finance Management User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

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Personal Finance Management User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 21.1.0.0.0, 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 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle Banking Payments (OBPM) 14.4.0.0.0
1	Personal Finance Management Overview - My Spends	✔	✔	✔
2	Personal Finance Management Overview - Goals	✕	✔	✕
3	Personal Finance Management Overview - Budget	✔	✔	✔
4	Goal Calculator – Pre-Login	✕	✔	✕
5	My Spends- Spending Analysis	✔	✔	✔
6	Budget- Create Budget/ Manage Budget	✔	✔	✔
7	Create Goals with Payout (Own, Internal)	✕	✔	✕
8	Create Goals with Payout (Domestic, International)	✕	✕	✕
9	Edit Goals with Payout (Own, Internal)	✕	✔	✕
10	Edit Goals with Payout (Domestic, International)	✕	✕	✕
11	Withdraw Goals with Payout (Own, Internal)	✕	✔	✕

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12	Withdraw Goals with Payout (Domestic, International)	✖	✖	✖
13	Goal Calculator	✖	✔	✖
14	Closed Goals	✖	✔	✖

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3. Personal Finance Management

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

This module comprises of multiple tools, such as,

- **Spend Analysis**

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

- **Goals**

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

- **Budgeting**

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

Pre-requisites

- Transaction access is provided to retail user.

- Accounts are maintained in the core banking system under a party ID mapped to the user.

Workflow

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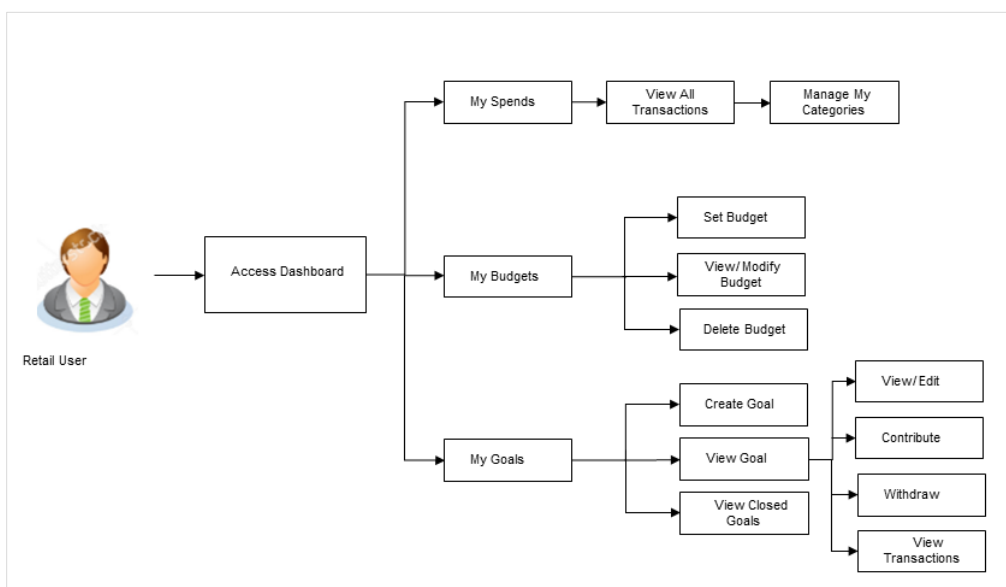
Features Supported In Application

The Personal Finance Management module supports the following features:

- Spend
- Goals
- Goal Calculator
- Budget

3.1 <u>Personal Finance Management Overview</u>

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

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Dashboard Overview

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

My Spends

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

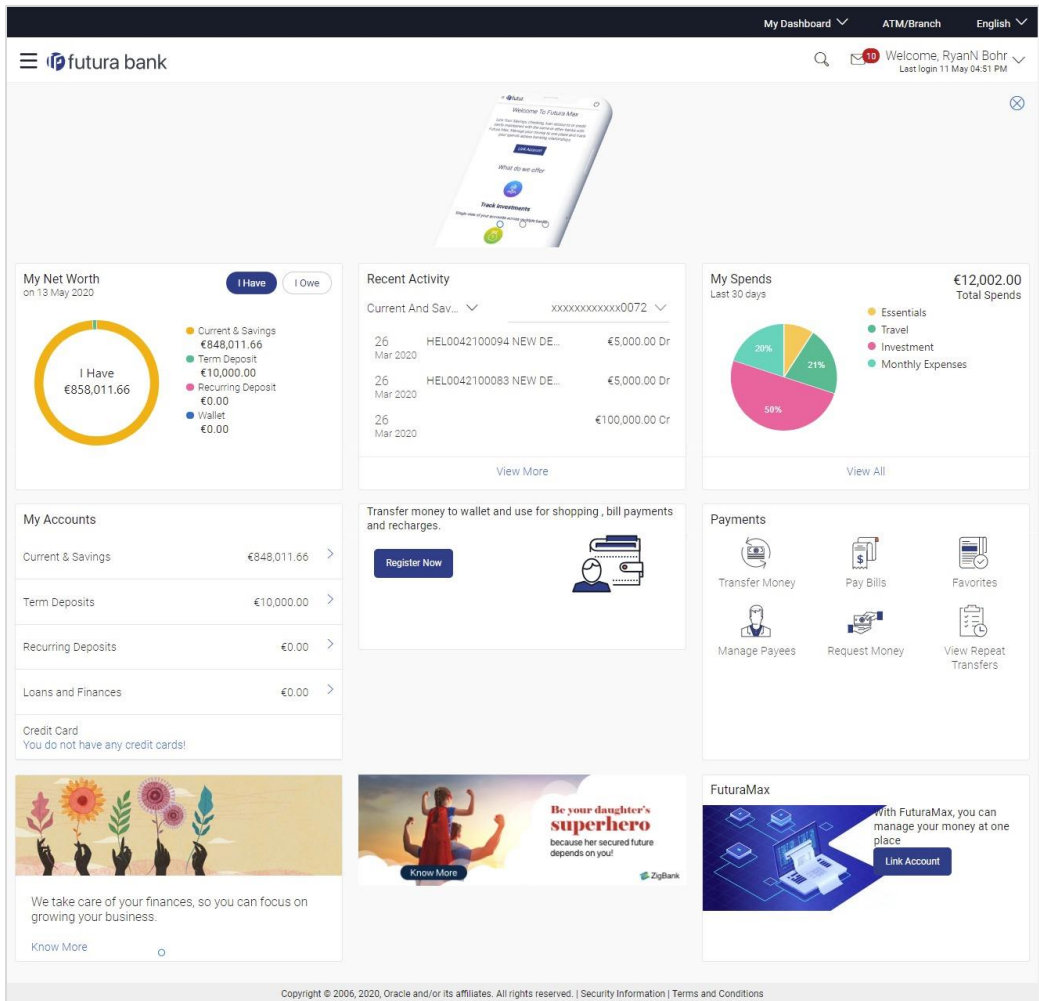This displays the total amount expenditure incurred during a period of last 30 days. It also displays the name of the category in which the highest expenditure has been incurred for that period. Click the View Details link to open the **My Spends** transaction screen. This screen displays the records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

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3.2 Trends

The spending analysis can be viewed by clicking on Trends in the toggle menu. The Trend Dashboard is displayed in the form of widgets, and displays the summary of all the current and savings accounts, term deposit and loan accounts held by the user.

The user can also view all his spends up to last 90 days in the My Spends widget. There is also a widget for Goals which shows the number of active goals with an option to create new goal or manage existing ones. Another widget is placed for showing number of active budget categories with option to create new budget or manage existing ones.

How to reach here:

Toggle menu > Personal Finance Management > Trends

Trends
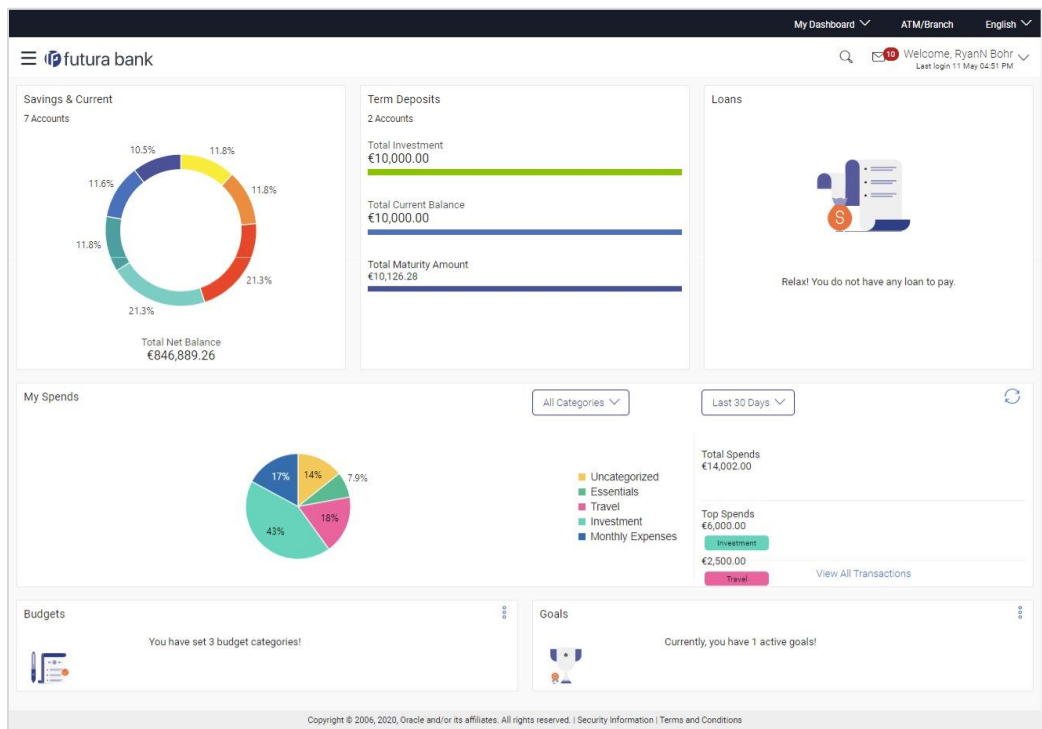
My Spends

This widget displays the spending analysis of the customer in the form of a pie chart. The customer can customize the way the spending analysis is displayed on the basis of the following filters:

- Filter 1: This option enables the user to view the spending analysis based on categories.

- Filter 2: Periodic search options available to the user. User can view the spending patterns of the current month, last 30 days, last 60 days or last 90 days.

The graph displays the percentage wise amount spent in each category in the chart. By default the graph displays the current month and all spend categories where expenses were incurred during that period.

Click a particular category on the graph to view details i.e. sub categories of that category. The amount spent in each category is displayed along with the percentage comprising of that sub category. Click ↻ to refresh the graph.

The total amount of expenditure incurred during the period that is being viewed is displayed along with the two categories in which highest expenditure has been incurred for that period.

The **View All Transactions** option is provided so that the customer can view the transaction records comprising of the spending analysis. Clicking this option opens the **My Spends** transaction screen. This screen displays the records of all transactions made in the customer's accounts. The category that each transaction comes under is displayed against the transaction record.

Budgets

This widget displays the count of all the budgets created by the user. User can view, and create new budget by clicking ⸽ icon.

By using the **Create Budget** option user can create a new budget. Clicking this link takes you to the **My Budgets** screen.

Goals

This widget displays count of all the active goals that are created by the user.

Clicking on the ⸽ **More Options** icon, available on the goal card, opens the **Create Goal and Manage Goals** screen from which the customer can view, modify, contribute to a goal or even withdraw some amount from a goal.

3.3 Goal Calculator – Pre-Login

The goal calculator helps evolve a goal for all the customer's life events and future plans. Goal calculator helps to calculate how much money the user will need to contribute at a regular frequency in order to arrive at a specific savings goal.

The goal calculator option present on the pre-login screen or portal page of the application enables the prospect user and visitors to access the goal calculator.

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

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

How to reach here:

Portal Page > Achieve your Dream with us > Apply Now

Goal Category
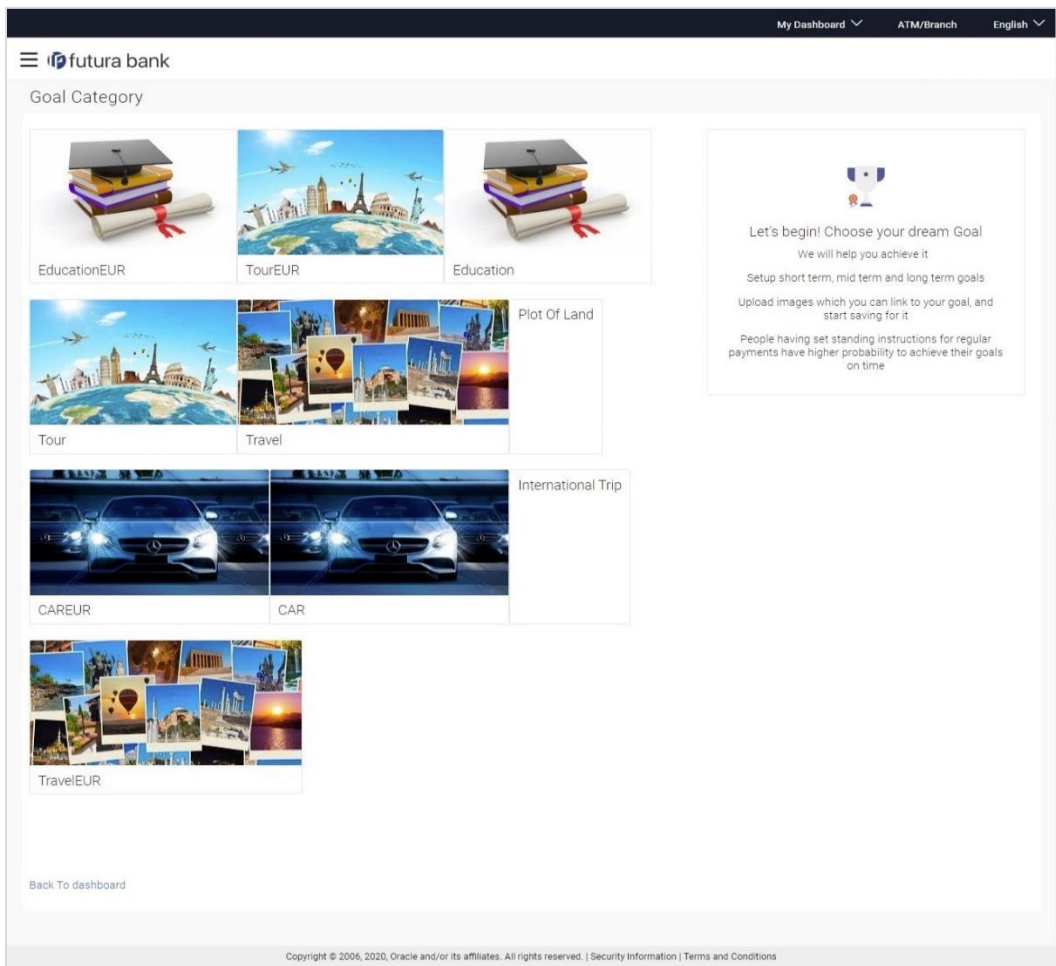
Field Description

Field Name	Description
Goal Category Card	Category card allows the user to create a goal from the available list of categories. E.g. Shopping, Education, Vacation etc.

Set Goal Amount

Field Description

Field Name	Description
Enter Goal Amount	The target amount to be saved for goal.

To create a goal:

1. Click the particular goal category card. The **Goal Calculator – Set Goal Amount** screen appears.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

2. In the **Enter Goal Amount** field, enter the target amount.

3. Click **Proceed**. The **Goal Calculator** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go to the previous screen.

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Goal Calculator

Field Description

Field Name	Description
Your Goal Amount	The targeted amount of your goal.
Have you already saved something for it?	The amount user has saved already for the goal or willing to add some amount towards achievement to begin with.
The Remaining Amount	The amount left after deduction of saved amount.
In how much time do you want to achieve this Goal? **Years, Months**	This is the tenure of user's goal, i.e. when it has to be achieved.
How frequently do you plan to set aside money for this Goal?	The frequency of the regular contributions. The options are • Quarterly • Monthly • Weekly

4. In the **Have you already saved something for it?** field, enter the amount which you have already saved for the goal.

5. From the **In how much time do you want to achieve this Goal?** lists, select the appropriate years and months, that is, the time frame in which you plan to achieve this goal.

6. In the **How frequently do you plan to set aside money for this Goal?** field, select the appropriate option.
    By default, the **Monthly** option appears selected, displaying the monthly contribution amount, and a bar showing **How are we helping you achieve it?** This bar displays the amount paid by you, the amount paid by the bank, and the total savings percentage.

7. Click **Set your goal now!** to create the goal. You are directed to the **Login Page** of the application.
    OR
    Click **Cancel** to abort the goal creation process.
    OR
    Click the **Back to Dashboard** link to navigate to the Dashboard.

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4. My Spends

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

Spend analysis graphs and charts provides an insightful view into customer's spending habits. The spending analysis is displayed in the form of a donut chart on the customer's dashboard.

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

In addition to the existing default categories and sub categories (created by the bank), users can also create his own new categories and subcategories. The categories-sub categories can be created by the user using **My Spends** screen as well as by clicking the **Manage My Categories** link.

Pre-requisites:

• Transaction access is provided to retail users.

• User has an account and have done few transactions.

• Basic categories and sub-categories are maintained and necessary rules are defined.

How to reach here:

Dashboard > My Spends widget > View All > My Spends
OR
Toggle menu > Personal Finance Management > Spend >View Transactions > My Spends

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My Spends

Field Description

Field Name	Description
Refine Your Results	
Category and Sub Category	Customer can filter the spend records based on categories and sub categories. Click a category to see the mapped sub categories. E.g. Vehicle - Car, Bikes
Account No	The facility to filter the spend records based on the account from which the transactions were performed. The account numbers of all current and savings account belonging to the customer are available for selection.
Period	The filter criteria to view the spending analysis based on period. You can view the spending analysis up to last 90 days.
Records	
Date	The date on which the transaction was performed.

Field Name	Description
Category and Sub Category	The category or sub category to which the transaction is assigned.
Transaction	The transaction as defined in the system along with the account number of the account from which the transaction was performed.
Amount	The transaction amount with currency.
Action	Allows the user to re-categorize and split transactions.

To view the spending analysis:

1. Click the Category & Sub Category filter, and select the particular category/ sub category to search the record.
   OR
   Click Account filter to search the spend records based on account numbers.
   OR
   Click Period filter to search the spend records based on the period.
   OR
   Click ↻ to clear the search filters.

2. Click ✏ to re-categorize the transaction. In case relevant category/sub category is not available, you can re-categorize by creating new category/sub category.
   OR
   Click ✂ to split the transactions.
   OR
   Click **Manage My Categories** to add or edit the categories.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

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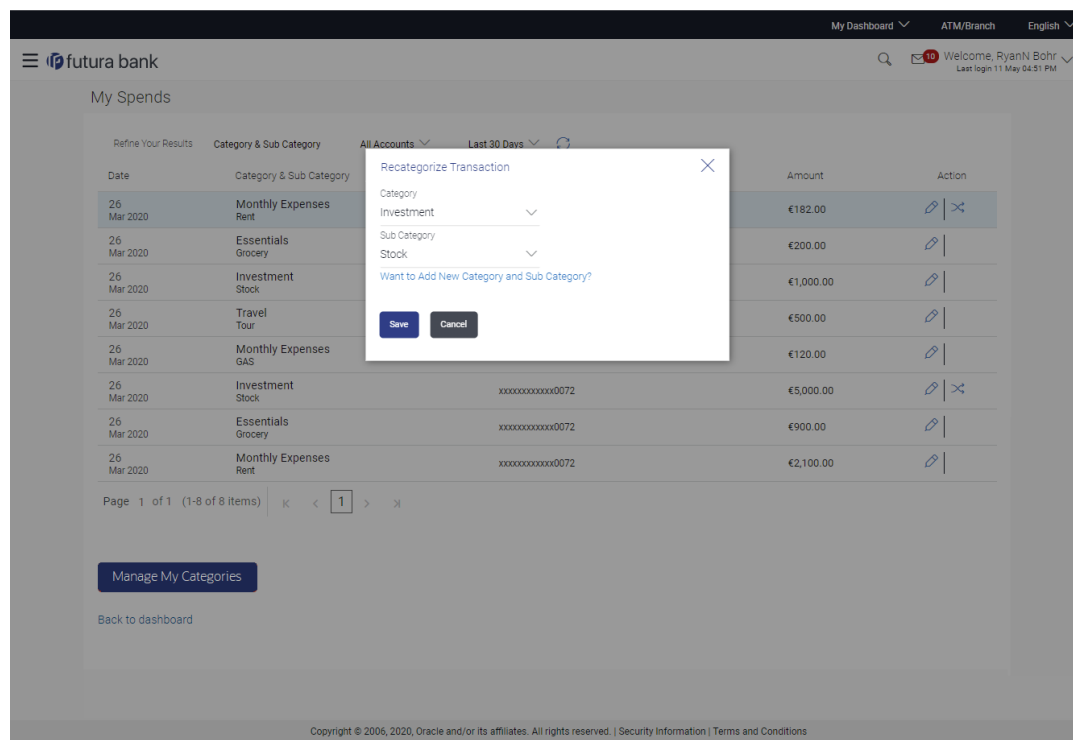
4.1 <u>My Spends – Re-categorize Transaction</u>

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

To re-categorize a transaction:

1. In the **My Spends** screen, click ✎ against the transaction which you want to re-categorize. The Recategorize Transaction screen appears.

Recategorize Transaction

Field Description

Field Name	Description
Category	The category maintained by the bank and those created by user to which the transaction is assigned.
Sub Category	The sub category maintained by bank and those created by user, to which the transaction is assigned

2. From the **Category** and **Sub Category** lists, select the appropriate options.

3. Click **Save** to re-categorize.
    OR

Click **Cancel** to cancel the re-categorization process.
OR
Click the **Want to Add New Category and Sub Category?** link if you want to add a new category and sub-category.

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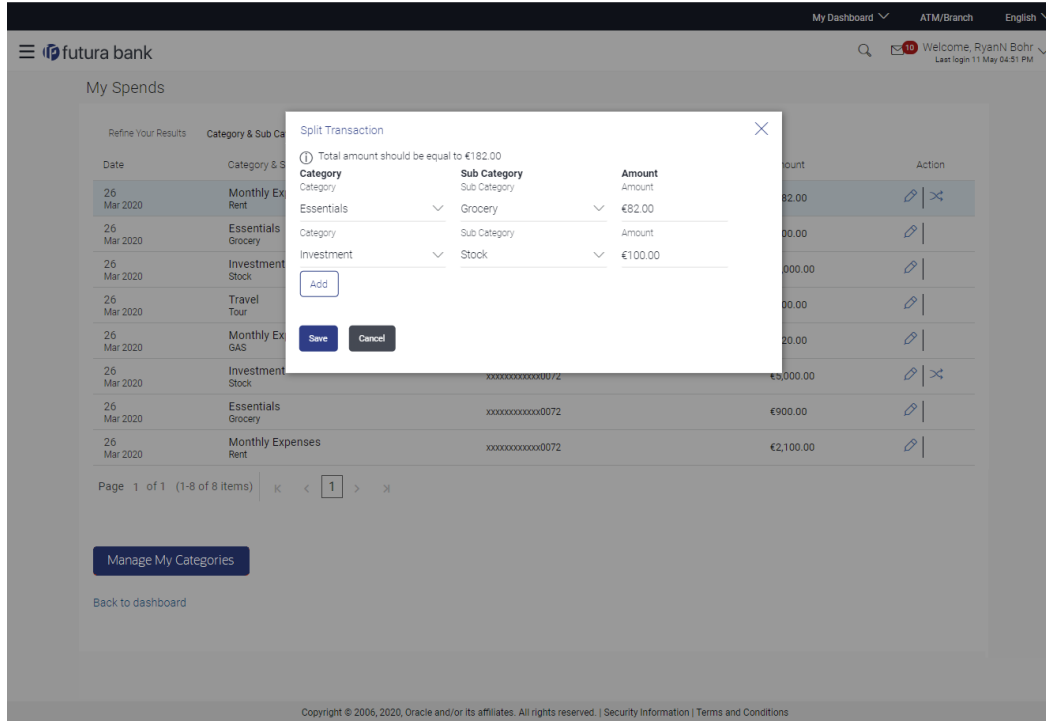
The split transaction feature allows the customer to divide a single transaction into multiple transactions of different categories/sub categories. For example, different items are bought with a single purchase at a departmental store and customer later wishes to split it into different categories /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

A transaction can be split into any number of transactions and each division can have their own categories/ sub-categories. The sum of values of all the split categories/ sub-categories transactions should be equal to the main transaction amount. A transaction can be split into categories/sub-categories only once. The split icon is no longer displayed against transactions which have been already split. Once split, the categorization cannot be reversed.

To split a transaction:

1. In the **My Spends** screen, click ✕, against the transaction which you want to split. The **Split Transaction** screen appears.

Split Transaction

Field Description

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

2. From the **Category** and **Sub Category** lists, select the appropriate options.

3. In the **Amount** field, enter the amount for the split categories/sub categories.

4. Click **Save** to save the split transaction.
   OR
   Click **Cancel** to cancel the process.
   OR
   Click **Add** to add another category and sub-category for split.

5. The success message of splitting the transaction appears on the **My Spends** screen.
   Click the **Back to Dashboard** link to navigate to the Dashboard.
   OR
   Click **Manage My Categories** to add or edit the categories.

4.3 My Spends – Add Category

Using this option, the user can create new categories and sub categories. Or can just add new a sub-categories under an existing category. Newly created values are specific to the customer.

Further user can re-categorize the transactions using self-created categories/sub categories.

To add a category:

1. In the **My Spends** screen, click the ✏ icon displayed against the transaction. The **Recategorize Transaction** screen appears.

2. Click the **Want to Add New Category and Sub Category?** link.

Add Category

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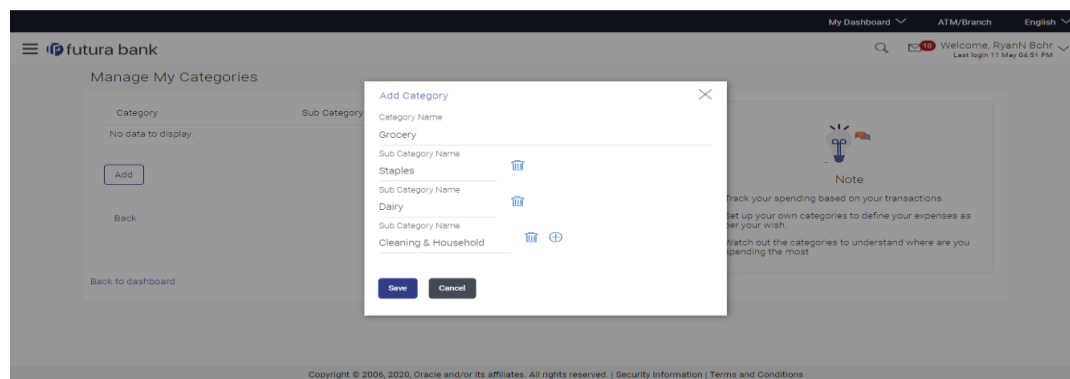
Field Description

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

3. In the **Category Name** field, enter the name of the new category.

4. In the **Sub Category Name** field, enter the name of the new sub category.

5. Click **Save** to save the newly created category.
   OR
   Click **Cancel** to cancel the process.
   OR
   Click the **No, I do not want to Add a New Category** link, if you do not want to add a new category.

6. The success message of re-categorization of the transaction appears on the screen. Click the **Back to Dashboard** link to navigate to the Dashboard.
   OR
   Click **Manage My Categories** to add or edit the categories.

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4.4 Manage My Categories

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

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

How to reach here:

Dashboard > My Spends widget > View All > My Spends > Manage My Categories
OR
Toggle menu > Personal Finance Management > Spend > Manage Categories > Manage My Categories
OR
Toggle menu > Personal Finance Management > Spend >View Transactions > My Spends > Manage My Categories

Manage My Categories- View
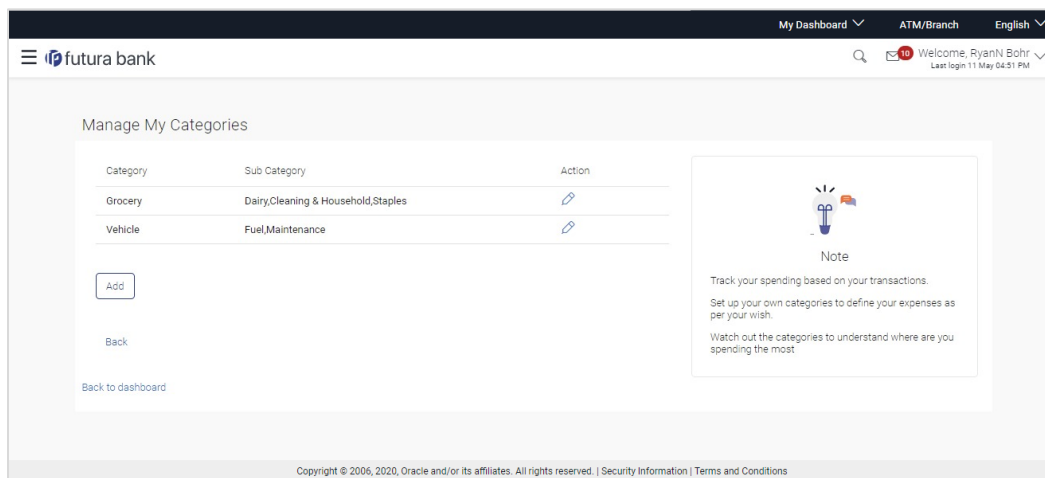
Field Description

Field Name	Description
Category	Category name defined by the user for self-created categories.
Sub Category	Sub-category name defined by the user for self-created sub-categories.
Action	Allows user to edit a category and sub category details only for the values created by the logged in user.

Manage My Categories- Edit
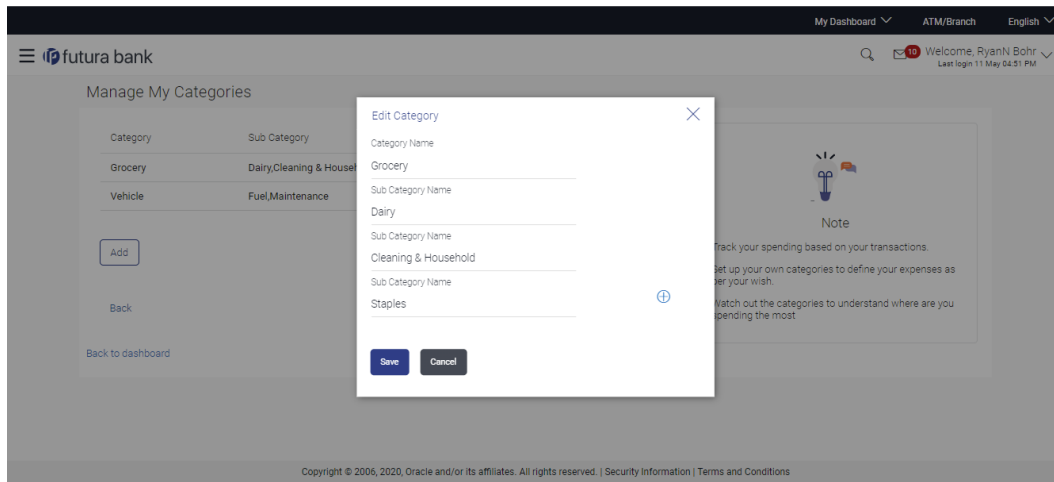
Field Description

Field Name	Description
Category Name	The name of the category that is to be edited.
Sub Category Name	The name of the sub categories that is to be edited.

To edit a category:

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

2. Edit the required category and sub category.
   OR
   Click ⊕ to add more sub categories.

3. Click **Save** to save the changes.
   OR
   Click **Cancel** to cancel the process.

4. The success message of updating a category appears on the screen. Click **Add** to add more categories.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.
   OR
   Click the **Back** link to go to the previous screen.

Note: You can delete a sub category by clicking 🗑 .

Manage My Categories- Add
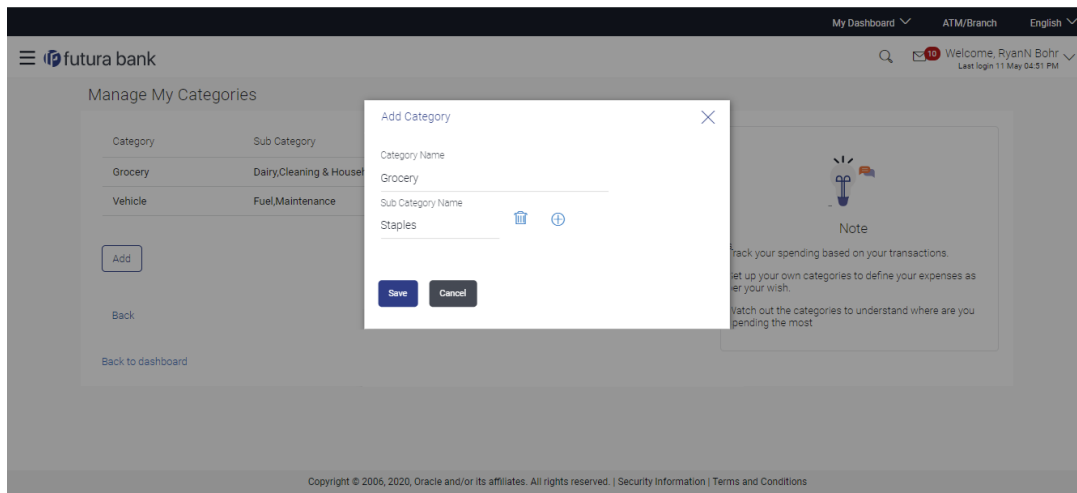
Field Description

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

To add a category:

1. In the **Manage My Categories** screen, click **Add**. The **Add Category** screen appears.

2. In the **Category Name** field, enter the name of the new category.

3. If you want to add a sub category, click the **Add Sub Categories** link.

4. In the **Sub Category Name** field, enter the name of the new sub category.

   a. To add another sub category, click ⊕ .

   b. To delete a sub category, click 🗑 .

5. Click **Save** to save the newly created category.
   OR
   Click **Cancel** to cancel the process.

6. The success message of adding a category appears on the screen. Click **Add** to add more categories.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.
   OR
   Click the **Back** link to go to the previous screen.

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5. Budget

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

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

Pre-requisites:

* Transaction access is provided to retail user.

* Accounts are maintained in the core banking system under a party ID mapped to the user.

5.1   Set Budget

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

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

How to reach here:

Toggle menu > Personal Finance Management > Budget > My Budgets > Set your budget > Set Budget
OR
Toggle menu > Personal Finance Management > Trends > Budgets > More options > Create Budget > My Budgets > Set your budget > Set Budget

Set Budget

Field Description

Field Name	Description
Choose a Category	Category of the budget that is to be created. This will list down all the categories maintained by the Bank and categories which are self-created by the logged in user.
Set Budget Amount	The amount which user wish to set as his budget.

Periodicity	The budget period.
	
	The values are:
	
	   • This Month
	   • Recurring
	   • Specific Duration

Frequency	The frequency of the budget.

To set a budget:

1. In the **Set Budget** pop-up screen, select the appropriate category, from the **Choose a Category** list.

2. In the **Set Budget Amount** field, enter the amount for the budget.

3. From the **Periodicity** list, select the appropriate budget period.

4. Click **Save**. The success message of creating the budget appears on the **My Budgets** screen.
   OR
   Click **Cancel** to cancel the transaction.

5.2 <u>View and Modify Budget</u>

The user can view the progress of the budgets set by him and also can modify an existing budget using this maintenance. User is allowed to change the budget amount and also can edit the periodicity set previously.

How to reach here:

Toggle menu > Personal Finance Management > Budget > My Budgets > More options >

View/Modify

OR

Toggle menu > Personal Finance Management > Trends > Budgets > More options > Manage

Budget > My Budgets > More options > View/Modify

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My Budgets- View

Field Description

Field Name	Description
Category	Category under which the budget is created.
Budgeted Amount	The amount set for the budget.
Progress Bar	The graph displaying the current budget as a percentage of what was set initially.

To modify a budget:

1. In the **My Budgets** screen, select a category for which you want to change budget and click ⠿ .

2. Click **View/ Modify**. The **View/ Modify Budget** screen appears.

Modify Budget

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Field Description

Field Name	Description
Category Name	Name of the category for which a budget is created.
Set Budget Amount	The amount, which the user set as budget.
Periodicity	The budget period. The values are: • This Month • Recurring • Specific Duration
Frequency	The frequency of the budget. It is currently set as 'Monthly'.

3. In the **Set Budget Amount** field, edit the amount for the budget, if required.

4. From the **Periodicity** list, edit the budget period, if required.

5. Click **Save**. The success message of updating the budget appears on the **My Budgets** screen.
   OR
   Click **Cancel** to cancel the transaction.

5.3 <u>Delete Budget</u>

User can delete an existing budget using this option.

How to reach here:
Toggle menu > Personal Finance Management > Budget > My Budgets > More options > Delete
OR
Toggle menu > Personal Finance Management > Trends > Budgets > More options > Manage Budget > My Budgets > More options > Delete

To delete a budget:

1. In the **My Budgets** screen, select a budget which you want to edit and click ⋮ .

2. Click **Delete**. A warning screen asking you about deleting the budget appears.

Delete Budget
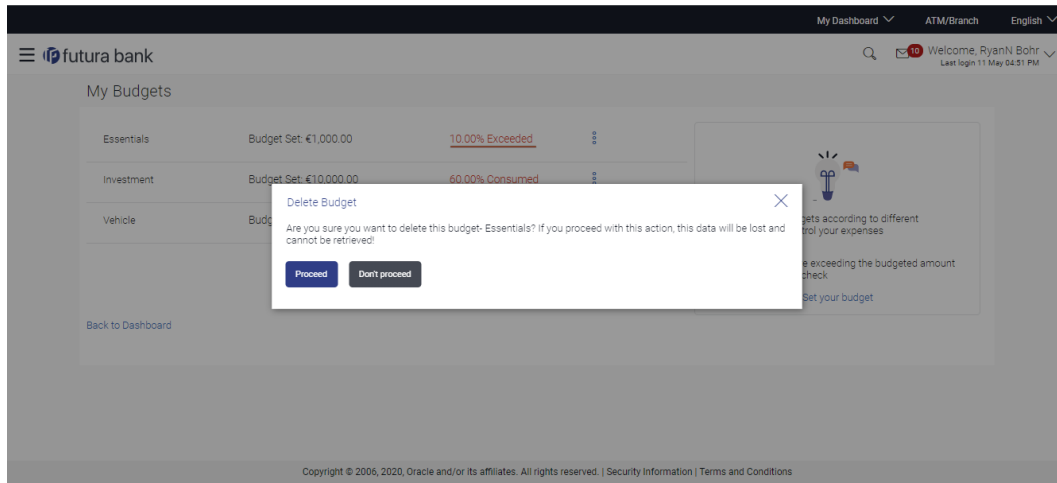
3. Click **Proceed** to delete the budget. The success message of deleting the budget appears on the **My Budgets** screen.
OR
Click **Don't proceed** to cancel the deletion process.

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6. Goals

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

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

- Calculate goal amounts to view indicative savings

- Set goals

- Modify goals

- View goals and track the progress of each goal

- Make ad-hoc and regular contribution to a goal

- Redeem the goal partially or fully

- View Closed goals

6.1 <u>Create Goal</u>

Using this option the user can create a goal. The create goal screen comprises of the following sections:

- **Category Selection**: In this section the user can select one of the dream goals from the goal categories displayed as creation cards.

- **Goal Amount**: This section enables the user to enter the goal amount.

- **Goal Details**: In this section the user is able to enter details of the goal such as the funding account number, goal tenure, and maturity instructions. The user can also set standing instructions to credit the goal account, in this section.

How to reach here:

Toggle menu > Personal Finance Management > Goal > New Goal > Goals Category > Set Goal Amount > Create Goal
OR
Toggle menu > Personal Finance Management > Goal > Goal List > My Goals > Create Goal
OR
Toggle menu > Personal Finance Management > Trends >Goals > More options > Create Goal
OR
Landing Page > Achieve your dream with us (Apply Now) > Goals Category> Set Goal Amount > Create Goal (Goal Calculator) > Login to continue

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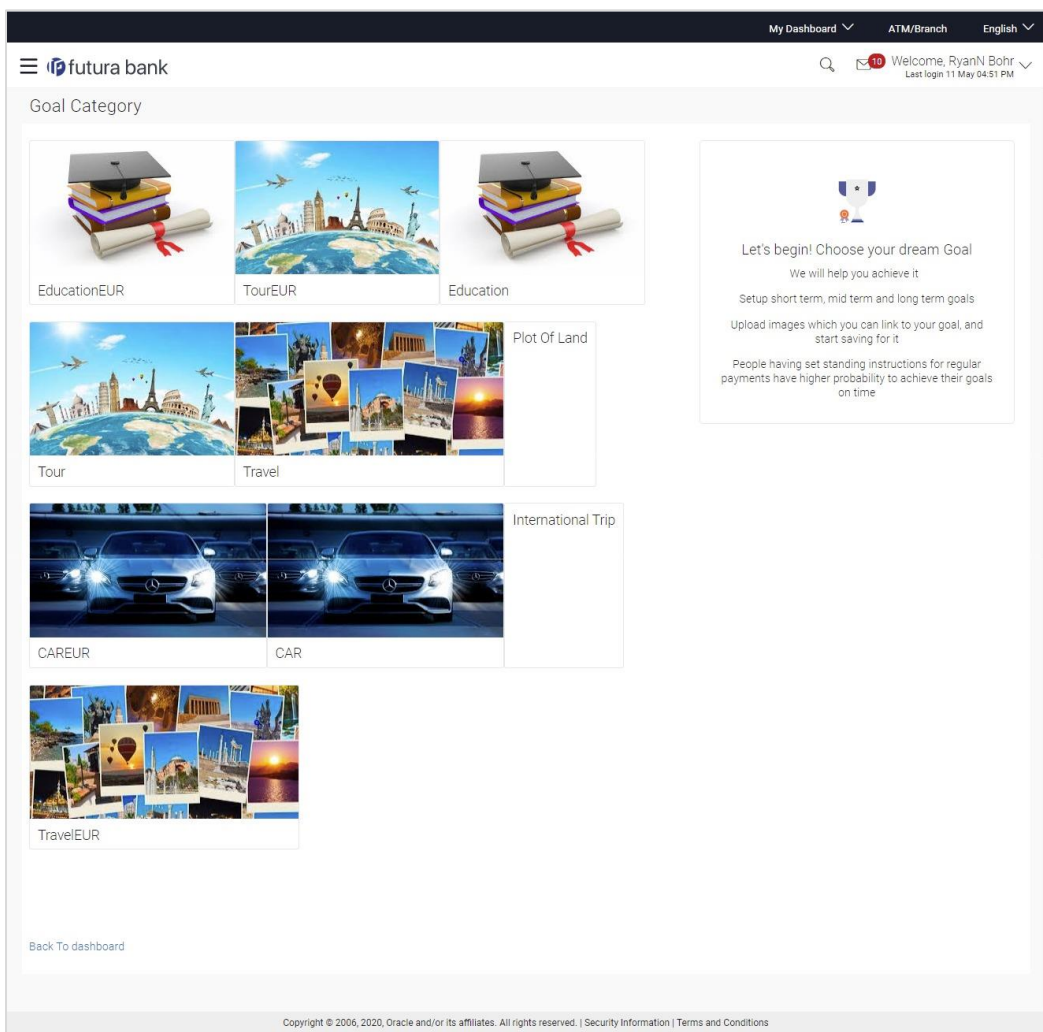
Goal Category

Field Description

Field Name	Description
Goal Category Card	Category card enabling the user to create a goal from the available list. For example, House, Car, Vacation, and so on.

To create a goal:

1. Click the particular goal category card. The **Set Goal Amount** screen appears.
OR
Click the **Back To Dashboard** link to navigate to the Dashboard.

Set Goal Amount

Field Description

Field Name	Description
Set Goal Amount	
Enter Goal Amount	The target amount to be saved for goal.

2. In the **Enter Goal Amount** field, enter the target amount.

3. Click **Proceed**. The **Create Goal** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back** link to go to the previous screen.
OR
Click the **Back to Dashboard** link to navigate to the Dashboard.

Create Goal - Goal Details

≡ **futura bank**

🔍 ✉ Welcome, James Smith ⌄
Last login 18 Nov 04:57 PM

Create Goal

✏ Tour

Name your Goal
New Zealand Tour

What is your Goal Amount?
£1,000,000.00

Amount should be between £500.00 & £5,000,000.00
Have you already saved something for it?
£500.00

Amount should be between £500.00 & £999,999.00
Account number for initial contribution
xxxxxxxxxxxx0013 ⌄

Balance : £9,998,964.00

The remaining amount
£999,500.00

In how much time do you want to achieve this Goal?
5 ⌄   0 ⌄
Years   Months

On goal maturity, you will receive your money in the account selected above.
☑ No, I would like to plan how I wish to receive my money after this Goal has matured.
How would you like the account transfer?

To My Mapped Accounts ⌄

On maturity, money should be transferred to which account?
xxxxxxxxxxxx0013 ⌄

Balance : £9,998,964.00

Serious about achieving this goal? Set standing instructions to increase your chances.
☑ Yes, I would like to set standing instructions.

At what frequency would you contribute for this Goal?

| Quarterly | **Monthly** | Weekly |

What will be the Monthly contribution amount?
£500.00

Amount should be between £500.00 & £1,000,000.00
Which will be the contribution Start date?
25 Nov 2019 📅

Which will be the contribution End date?
22 Mar 2024 📅

Standing Instructions End date cannot exceed Goal End Date
Contribution Account Number

xxxxxxxxxxxx0013 ⌄

Balance : £9,998,964.00

[Create] [Cancel]

Back To Dashboard

Note

Setup short term, mid term and long term goals

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

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

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Field Description

Field Name	Description
Goal Image	The image of the goal.
	Click ✎ to change the goal image. You can browse and upload an image to be set as the goal image.
	Note: The maximum image size that can be uploaded is 1 MB.
Category	Name of the selected category gets defaulted.
Name your Goal	The name of the goal to be created.
What is your Goal Amount?	The target amount of the goal.
Have you already saved something for it?	The initial funding in the goal.
	The initial funding amount should be greater than the minimum amount defined for the product.
Account number for initial contribution	The account number from which funds will be debited for initial funding.
	Once an account is selected, the balance of that account is displayed below this field.
The remaining amount	The amount left to achieve after initial funding.
In how much time do you want to achieve this Goal?	The tenure of the goal.

On goal maturity, you will receive your money in the account selected above.

By default, on maturity, the amount in the goal will be transferred into the source account through internal transfer. The user can, however, choose to have the goal amount credited to a different account when it matures, by defining the requirements in the following section:

No, I would like to plan how I wish to receive my money after the Goal has matured?	The user can select this check box, if he wishes to have the goal amount transferred to a different account than the one defined in the above field as source account.
How would you like the account transfer?	The account transfer option for receiving the goal amount on completion of tenure.
	The options suggested are:
	• To My Mapped Account
	• Internal Bank Account
	• Through Domestic Clearing Network

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Field Name	Description

The following field is displayed if you select **To My Mapped Account** option from the How would you like the account transfer? **list.**

On maturity, money should be transferred to which account?	The account number to which the amount has to be transferred after completion of goal.

The following fields are displayed if you select **Through Domestic Clearing Network** option from the **How would you like the account transfer?** list.

What would be the network type?	The list of applicable domestic clearing network.
Please mention the beneficiary name	The name of the beneficiary to whom funds are to be transferred.
Please tell us the bank code	The destination account's bank code. Customer can also lookup the bank code.

The following field is displayed if you select **Internal Bank Account** option from the How would you like the account transfer? **list.**

On maturity, money should be transferred to which account?	The account number to which the amount has to be transferred after completion of goal.
Confirm on Maturity, money should be transferred to which account	The account number to be re-entered to which the amount has to be transferred after the completion of goal.
Serious about achieving this goal? Set standing instructions to increase your chances.	
Yes, I would like to set standing instructions	The user can select this check box if he wishes to set standing instructions
At what frequency would you contribute for this Goal?	The frequency of the standing instructions. The options are • Quarterly • Monthly • Weekly
What will be the Quarterly contribution amount?	The amount to be contributed quarterly towards the goal account. This field appears if you select Quarterly option from the **At what frequency would you contribute for this Goal**? list.

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Field Name	Description
What will be the Monthly contribution amount?	The amount to be contributed monthly for goal account.
	This field appears if you select Monthly option from the **At what frequency would you contribute for this Goal**? list.
What will be the Weekly contribution amount?	The amount to be contributed weekly for goal account.
	This field appears if you select Weekly option from the **At what frequency would you contribute for this Goal?** list.
Which will be the contribution Start date?	The start date from which the regular contributions will be executed.
Which will be the contribution End date?	The end date until which the regular contributions will be executed.
Contribution Account Number	The account number from which funds will be credited to the goal.

4. In the **Name your Goal** field, enter the name of your goal.

5. In the **What is your Goal Amount?** field, enter or modify the target goal amount.

6. In the **Have you already saved something for it?** field, enter any amount already saved for the goal.

7. From the **Account number for initial contribution** list, select the appropriate account number.

8. From the **In how much time do you want to achieve this Goal?** list, select the appropriate years and months.
    On Goal maturity you will receive the money in the account as selected above.

9. Select **No, I like to plan how I wish to receive my money after the Goal has matured?,** if you wish to change the existing maturity instructions.

10. From the **How would you like the account transfer?** list, select the appropriate option:

    a. If you select the Through Domestic Clearing Network option:

        i.   From the **What would be the network type?** list, select the appropriate network type.

        ii. In the **On maturity, money should be transferred to which account?** field, enter the account number for fund transfer.

        iii. In the **Please mention the beneficiary name** field, enter the name of the beneficiary to which funds are to be transferred.

        iv. In the **Please tell us the bank code** field, enter the bank code or search for it using the **Look up Bank Code** link. For more information, see the Domestic Clearing Network - Search IFSC Code section below.

    b. If you select **Internal Bank Account** option:

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     i.   In the **On maturity, money should be transferred to which account?** field, enter the account number for fund transfer.

     ii.   In the Confirm on Maturity, money should be transferred to which account field, enter the account number again to confirm.

  c. If you select **To My Mapped Accounts** option:

     i.   From the On maturity, money should be transferred to which account? list, select the appropriate account number.

11. Select **Yes, I would like to set standing instructions**, if you wish to set standing instructions.

  a. In the **At what frequency would you contribute for this Goal?** field, select the appropriate frequency option.

  b. In the What will be the Quarterly/ Monthly/ Weekly contribution amount field, enter the appropriate contribution amount.

  c. From the Which will be the contribution Start date? and Which will be the contribution End date? fields, select the appropriate dates.

  d. From the **Contribution Account Number** list, select the appropriate account number.

12. Click **Create** to create the goal.
OR
Click **Cancel** to abort the goal creation process.
OR
Click the **Back to Dashboard** link to navigate to the Dashboard.

13. The success message of goal creation appears.
Click **Go to Dashboard** to access the dashboard.
OR
Click the **Goals List** link to view all your goals.

Domestic Clearing Network - Lookup Bank Code (Search IFSC Code)

Field Description

Field Name	Description
IFSC Code	IFSC code of the beneficiary bank account.
Bank Name	Bank name corresponding to IFSC code.
State	State of the beneficiary bank
City	City of the beneficiary bank.

1. In the **IFSC Code** field, enter the IFSC code of the beneficiary bank.

2. In the **Bank Name** field, enter the beneficiary bank name.

3. In the **State** / **City** field, enter the state / city of the beneficiary bank.

4. Click **Search**. The bank details appear.

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5. Click the searched IFSC Code link, it gets populated in **Please tell us the bank code** field.

Note:

1. Goal amount should be within the limits of underlying product

2. On Maturity of Goal, the payout would happen on the network set as per configuration.

6.2 <u>My Goals</u>

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

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

How to reach here:

Toggle menu > Personal Finance Management > Goal > Goal List > My Goals
OR
Toggle menu > Personal Finance Management > Trends > Goals > More options > Manage Goals > My Goals

My Goals

Field Description

Field Name	Description
Goal Image	The image set for the goal.
Goal Name	The name of the goal.
Goal Amount	The targeted amount.

Field Name	Description
Progress Bar	The current achievement in percentage with respect to the goal amount set.

1. Click the **View Details** link to view the goal details. The **Goal Details** screen appears.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

6.3 <u>Goal Details</u>

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

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

a. **View/ Edit**: By default this option is selected on landing the goal details screen. This option allows the user to view and edit the created goal.

b. **Contribute**: This option enables the user to add funds to a goal. Clicking on this link will open the fund goal screen from which the user can fund his goal.

c. **Withdraw**: This option enables the user to partially redeem or fully withdraw and close a goal.

d. **View Transactions**: This option enables the user to view all the goal related transactions.

How to reach here:

Toggle menu > Personal Finance Management > Goal > Goal List > My Goals > View Details > Goal Details
OR
Toggle menu > Personal Finance Management > Trends > Goals > More options > Manage Goals > My Goals > View Details > Goal Details

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6.3.1 <u>View / Edit Goals</u>

Using this option, the user can view and modify the goal details at any time during the tenure of the active goal.

Goal Details - View

Field Description

Field Name	Description
Goal Name	The name of the selected goal is displayed at the top of the screen.
Goal Image	The image of the goal.
Current Value	The current amount in the goal account.
Maturity Date	The date on which the goal will be completed.
Progress Bar	The progress bar displaying the percentage of goal achieved.
Name your Goal	The name of the goal.
What is your Goal Amount?	The target amount of the goal.

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Field Name	Description
Maturity Instructions	The maturity instructions as defined at the time of goal created and are displayed in this section.
How would you like the account transfer?	The account transfer option for receiving the goal amount on completion of tenure. The options are: • To My Mapped Account • Internal Bank Account • Through Domestic Clearing Network

The following field is displayed if the user has selected, **To My Mapped Account** option from the **How would you like the account transfer**? list while creating the goal.

Field Name	Description
On maturity, money should be transferred to which account?	The account number to which the amount is to be transferred after completion of goal.

Below fields are displayed if the user has selected, **Through Domestic Clearing Network** option from the **How would you like the account transfer?** list while creating the goal.

Field Name	Description
What would be the network type?	The applicable domestic clearing networks.
Please mention the Beneficiary Name	The name of the beneficiary to whom funds are to be transferred.
Please tell us the Bank Code	The destination account's bank code.

The following fields are displayed if the user has selected, **Internal Bank Account** option from the **How would you like the account transfer?** list while creating the goal.

Field Name	Description
On maturity, money should be transferred to which account?	The account number to which the amount has to be transferred after completion of goal.
At what frequency would you contribute for this Goal?	The frequency of the regular contributions by setting up Standing Instructions. The options are • Quarterly • Monthly • Weekly
How much would you like to contribute to this Goal?	The amount to be contributed towards the goal.
Which will be the contribution Start date?	The start date from which the regular contributions will be executed.

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Field Name	Description
Which will be the contribution End date?	The end date until which the regular contributions will be executed.
Account Number	The account number from which funds will be credited to the goal.
Balance	The balance amount in the account from which funds will be credited to the goal.

To edit the goal detail:

1. Click **Edit**. The **Goal Details** screen appears in editable mode.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

You can also perform following account related transactions:

- To contribute to the goal, click **Contribute**.

- To redeem the goal, click **Withdraw.**

- To view the goal transactions, click **Transactions**.

Goal Details – Edit

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Field Description

Field Name	Description
Goal Name	The name of the selected goal is displayed at the top of the screen.
Goal Image	The image of the goal. Click ✎ to change the goal image.
Current Value	The current amount in the goal account.
Maturity Date	The date on which the goal will be completed.
Achieved	The progress bar displaying the percentage of goal achieved.
Edit	
Name your goal	The name of the goal to be edited.
What is your Goal Amount?	The target amount of the goal.
How would you like the account transfer?	The account transfer option for receiving the goal amount on completion of tenure. The options can be: - To My Mapped Accounts - Internal Bank Account - Through Domestic Clearing Network

The following field is displayed if you select **To My Mapped Account** option from the **How would you like the account transfer**? list.

On maturity, money should be transferred to which account?	The account number to which the amount is to be transferred after completion of goal.

Below fields are displayed if you select **Through Domestic Clearing Network** option from the **How would you like the account transfer?** list.

What would be the network type?	The applicable domestic clearing networks.
Please mention the Beneficiary Name	The name of the beneficiary to whom funds are to be transferred.
Please tell us the Bank Code	The destination account's bank code.

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Field Name	Description
The following fields are displayed if you select **Internal Bank Account** option from the **How would you like the account transfer?** list.	
On maturity, money should be transferred to which account?	The account number to which the amount has to be transferred after completion of goal.
Confirm on Maturity, money should be transferred to which account	The account number to be re-entered to which the amount has to be transferred after the completion of goal.
At what frequency would you contribute for this Goal?	The frequency of the regular contributions by setting up Standing Instructions. The options are - Quarterly - Monthly - Weekly
How much would you like to contribute to this Goal?	The amount to be contributed towards the goal.
Which will be the contribution Start date?	The start date from which the regular contributions will be executed.
Which will be the contribution End date?	The end date until which the regular contributions will be executed.
Account Number	The account number from which funds will be credited to the goal.
Balance	The balance amount in the account from which funds will be credited to the goal.

2. Edit the required goal details.

3. Click ✎ near goal image to change it. You can then browse to choose an image of your own and save it.

4. Click **Start Transfer** to start contributing to your goal.
OR
Click **Save** to save the field based changes.
OR
Click **Cancel** to cancel the transaction.
OR
Click the **Back To Dashboard** link to navigate to the Dashboard.

5. The success message appears on the **Goal Details** screen.
Click the **Back To Dashboard** link to navigate to the Dashboard.

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OR
Click **Goals List** to view the list of goals already created.

6.3.2 Goal Details – Contribute

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

Goal Details - Contribute Goal

Field Description

Field Name	Description
You can contribute to your Goal as and when you plan to. This will help you achieve this goal faster.	
How much would you like to contribute to this Goal?	The amount to be contributed towards the goal.
Funding Account Number	The account number from which funds will be debited for the goal.

To fund or contribute to your goal:

1. In the **How much would you like to contribute to this Goal?** field, enter the amount to be contributed.

2. From the **Funding Account Number** list, select the appropriate account number.

3. Click **Contribute** to fund the goal.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

4. The screen prompting you to confirm the contribution amount appears; click **Proceed**, to confirm the contribution.
   OR
   Click **Don't Proceed,** if you do not want to contribute to the goal.

5. The success message appears on the **Goal Contribute** screen with contribution amount and the current goal value.
   Click the **Back to Dashboard** link to navigate to the Dashboard.

Note:

1. User is allowed to make adhoc contributions even if that is more than the Goal Amount.

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

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6.3.3 Goal Details – Withdraw

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

Goal Details – Withdraw Goal

Field Description

Field Name	Description
Following message is displayed on this page: **You can withdraw amount from your Goal Account as and when you plan to. Please provide us with the redemption details.**	
My Current Goal Value	The current balance in the goal (including the earned interest).
What would be the nature of your withdrawal?	The type of redemption. The options are: - Partial - Full
How much would you like to withdraw from the Goal Account?	The amount to be redeemed from the saved value.

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Field Name	Description
How would you like the account transfer?	The account transfer option for withdrawing the goal amount which was chosen while setting up the Goal or edited later. This cannot be modified while redemption.
	The options can be:
	• To My Mapped Accounts
	• Internal Bank Account
	• Through Domestic Clearing Network
	Additional fields in which the user can specify account details will be displayed in the same manner as that of the Create Goal and Edit Goal screens, once a selection is made.

To redeem/withdraw your goal:

1. In the **What would be the nature of your withdrawal?** field, select the appropriate option:

   a. If you select **Partial** option, in the **How much would you like to withdraw from the** Goal **Account**? field, enter the amount value.

   b. Select **Full** option, if you want to withdraw all the amount and close the goal.

2. Click **Withdraw** to redeem the goal amount.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

3. The screen prompting you to confirm the amount withdrawal appears; click **Proceed** to confirm the withdrawal.
   OR
   Click **Don't proceed** if you do not want to withdraw funds from your goal.

4. The success message of withdrawal amount appears on the **Goal Withdraw** screen. Click the **Back to Dashboard** link to navigate to the Dashboard.

6.3.4 Goal Details – Transactions

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

The goal transaction page displays the date of transaction, description of transaction, type of transactions (i.e. Debit or Credit), amount and reference number.

Transactions

Field Description

Field Name	Description
You can view all the goal related financial transactions here.	
Date	The date on which the transaction has been done.
Description	Details of the transaction such as remarks entered by user. Example: The account number from which funds have been transferred to credit the goal etc.
Type	Type of transaction that is credit or debit.
Amount	The amount credited or withdrawn, with currency, into the goal account.
Reference Number	The system generated reference number of each goal transaction will be displayed against each transaction record.

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1. Click **Cancel** to go to the My Goals page.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

6.4 Goal Calculator

The goal calculator option enables the user to identify the amount of savings that has to be done to achieve a certain goal. This feature, hence, enables the user to figure out the feasibility of creating a goal.

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

How to reach here:

Toggle menu > Personal Finance Management > Goal > Goal List > My Goals > Goal Calculator

Goal Category

Field Description

Field Name	Description
Let's begin! Choose your dream Goal	
and we will help to achieve it	
Goal Category Card	Category card allowing the user to create a goal from the available list. E.g. Shopping, Education, Vacation etc.

To create a goal

1. Click the particular goal category card. The **Goal Calculator – Set Goal Amount** screen appears.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

Set Goal Amount

Field Description

Field Name	Description
Set Goal Amount	
Enter Goal Amount	The target amount to be saved for goal.

2. In the **Enter Goal Amount** field, enter the target amount.

3. **Click Proceed**. The **Goal Calculator** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click the **Back** link to go to the previous screen.
   OR
   Click the **Back to Dashboard** link to navigate to the Dashboard.

Goal Calculator

Field Description

Field Name	Description
Your Goal Amount	The targeted amount of your goal.
Have you already saved something for it?	The amount user has saved already for the goal or willing to add some amount towards achievement to begin with.
The Remaining Amount	The amount left after deduction of saved amount.
In how much time do you want to achieve this Goal? **Years, Months**	This is the tenure of user's goal, i.e. when it has to be achieved.

Field Name	Description
How frequently do you plan to set aside money for this Goal?	The frequency of the regular contributions. The options are • Quarterly • Monthly • Weekly

4. In the **Have you already saved something for it?** field; enter the amount which you have already saved for the goal.

5. From the **In how much time do you want to achieve this Goal?** list, select the appropriate years and months, that is, the time frame in which you plan to achieve the goal.

6. In the **How frequently do you plan to set aside money for this Goal?** field, select the appropriate option.
By default, the **Monthly** option appears selected, displaying the monthly contribution amount, and a bar showing **How are we helping you achieve it?** This bar displays the amount paid by you, the amount paid by the bank, and the total savings percentage.

7. Click **Set your goal Now!**, to create the goal.
OR
Click **Cancel** to abort the goal creation process.
OR
Click the **Back to Dashboard** link to navigate to the Dashboard.

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6.5 Closed Goals

Using this option, a retail user can view all his closed goals. The goal gets closed either on maturity or if the user has withdrawn all the balance from the goal account.

How to reach here:

Toggle menu > Personal Finance Management > Goal > Goal List > My Goals
> View Closed Goals
OR
Toggle menu > Personal Finance Management > Trends > Goals > More options > Manage
Goals > My Goals > View Closed Goals

Closed Goals
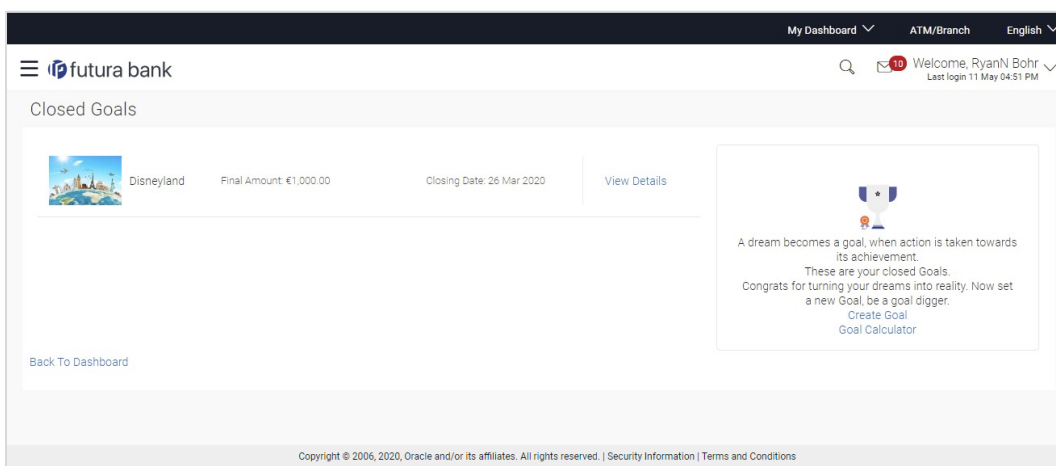
Field Description

Field Name	Description
Goal Image	The image of the closed goal.
Goal Name	The name of the closed goal.
Final Amount	The maturity amount of goal.
Closing Date	The date on which the goal was closed.

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To view the closed goal details:

1. Select a goal that you want to view and click **View Details**.
    The closed goal details screen appears.
    OR
    Click the **Back to Dashboard** link to navigate to the Dashboard.

Closed Goal Details
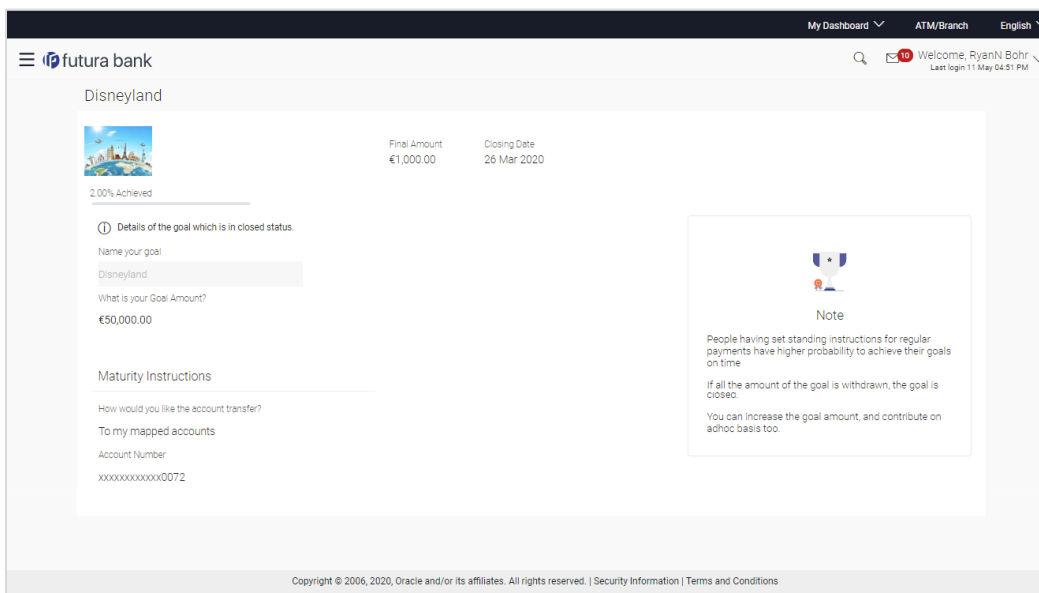
Field Description

Field Name	Description
Goal Image	The image of the closed goal.
Goal Name	The name of the closed goal.
Final Amount	The maturity amount of your goal.
Closing Date	The date on which the goal got closed.
Progress bar	The progress bar displaying the percent of goal achieved at the time it got closed.
Name your Goal	The name of the closed goal.
What is your Goal Amount?	The target amount of goal which you have set at the time of goal creation.
Maturity Instructions	The maturity instructions as defined by the user are displayed in this section.

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2. Click the **Back to Dashboard** link to navigate to the Dashboard.

FAQ

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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