

Wallets User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

Part No. F40800-01

May 2021

ORACLE®

Wallets User Manual

May 2021

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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	Oracle Banking Payments 14.4.0.0.0
1	Wallet Registration - Prospect User	✗	✓	✗
2	Wallet Registration - Existing User	✓	✗	✓
3	Wallets Widget	✓	✗	✓
4	Add funds to wallet – My Account	✓	✗	✓
5	Add funds to wallet – Request From Wallet	✓	✗	✓
6	Add funds to wallet – External sources	✓	✗	✗
7	Transfer Money – Between Wallets	✓	✗	✓
8	Transfer Money – From Wallets	✓	✗	✓
9	Requested Funds Summary	✓	✗	✓
10	View Statement			
	View Statements- E-statements	✗	✗	✓

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 14.4.0.0.0
	View Statements- Request Statement	✓	✗	✓
	View Statements- Pre-generated Statement	✗	✗	✓
11	Account Details	✓	✓	✗
12	CASA account opening for existing Wallet user	✗	✓	✗

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3. Wallets

Today's need of a user is to make fast and easy payment using a hand held device. To know recipient's bank details or entering it while making a payment (or maintaining it) is tedious and time consuming. Payment using a contact number is far more convenient to the user as it is hassle free and requires no maintenance of payment details.

In order to facilitate easy and fast payments for users, a digital channel introduced as 'Wallets'. Wallets will serve easy payments to the recipients just by entering the recipient's mobile number. The bank can serve additional channel for its users for basic banking and a trending way of making payments.

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

Note: A user can have only one wallet.

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

The following features are supported through the use of wallets:

- Wallet Registration
- Wallet Dashboard
- Add funds to wallet
- Request Funds History
- Transfer Money
- Requested Funds from other Wallet users
- Wallet Statement
- Wallet Account Details
- Scan to pay through wallet

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4. Wallet Registration – Prospect User

In order to avail wallet and its services, user needs to register for the wallet. The Wallet registration option is available on the bank's portal so that, new user (prospect user) can also access and register for Wallet account to avail the benefits and services of the wallet account with the bank.

A prospect user needs to follow wallet registration process which involves a few steps.

Steps involved in wallet registration;

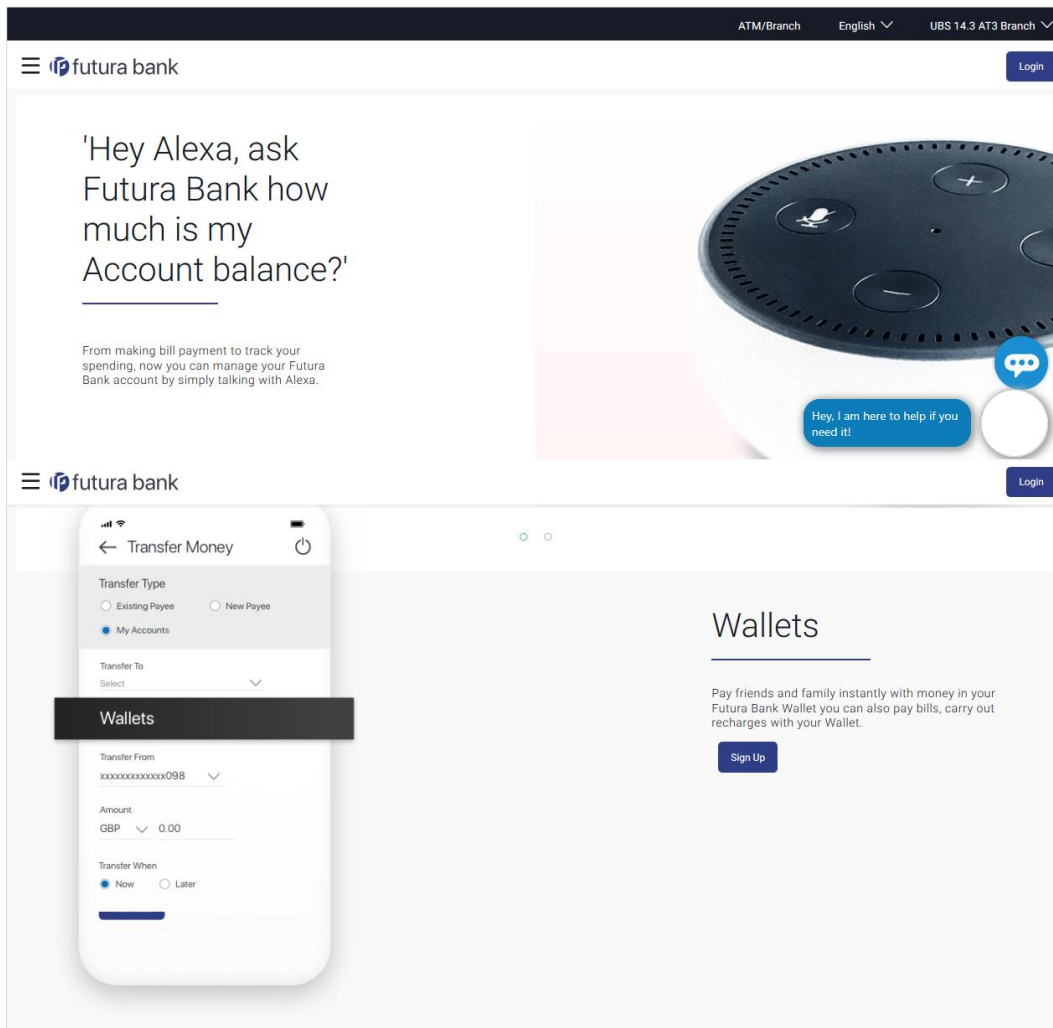
- A verification code will be sent to the user's mobile number entered at the first step of registration.
- User needs to enter the verification code as received.
- On successful authentication (OTP), the user needs to enter the personal details, such as name, date of birth, email id etc.
- User needs to provide the identification document details and address details
- System allows user to proceed further and create login credentials to get the registration process completed.
- Once registered user lands on the wallet dashboard and can start using the wallet.

How to reach here:

Bank Portal > Wallets - Signup

Note: Wallet registration for a new to bank user is not supported currently with the host as Oracle Flexcube Core Banking.

Wallet – Sign Up



To register for the digital wallet:

1. Click **Sign Up**. The **Wallet – SignUp** screen appears.

Wallet – Sign Up with Mobile Number

The screenshot displays the Futura Bank Wallet registration interface. At the top, there are navigation links for 'ATM/Branch', 'English', and 'UBS 14.4 HEL Branch'. The main heading is 'Welcome to Futura Bank Wallet'. Below this, the registration form is titled 'Sign up with mobile number'. It includes a 'Mobile Number' input field with a dropdown menu showing '1' and a text field containing '9923562391'. A link for 'View Terms & Conditions' is provided. A checkbox labeled 'I agree to the Terms & Conditions' is checked. A blue 'Get OTP' button is located at the bottom of the form. To the right of the form, a 'Note' box with a gift icon contains text explaining that users can add money to their wallet from linked bank accounts and use it for various transactions like sending money to friends and paying bills. The footer of the page states 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

Welcome to Futura Bank Wallet

Sign up with mobile number

Mobile Number Mobile number of the user to be used for registration.

I agree to the terms and conditions Select this checkbox to acknowledge agreement to the terms and conditions of registration for wallet access.

Terms and Conditions Link Click this link to view the terms and conditions.

2. In the **Mobile Number** field, enter the mobile number of the user.
3. Click the **Terms and Conditions** link to view the terms and conditions.
4. Select **I agree to the terms and conditions** check box to acknowledge agreement to the terms and conditions.
5. Click **Get OTP**.
6. The OTP will be received on the user's mobile number and **Wallet – SignUp** screen appears. For more information, refer **One Time Password** transaction.
7. Enter the verification code and click **Submit**.
8. The **Enter Profile Details** screen appears, enter the relevant information.

Note:

- 1) Mobile number of the user should be unique and no existing accounts with same mobile number should exist with the bank.
- 2) Bank should maintain only 2FA as OTP for the transaction for this service to work.

Welcome to Futura Bank Wallet - Enter Profile Details

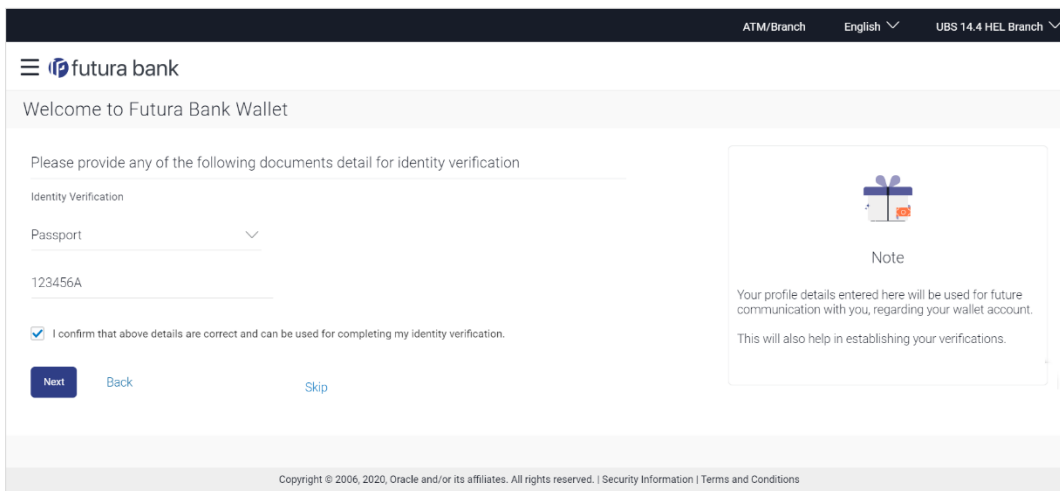
Field Description

Field Name	Description
Gender	The gender of the applicant. The options are: <ul style="list-style-type: none"> • Male • Female • Others • Prefer not to disclose
Title	Title of the applicant.

Field Name	Description
First Name	First name of the applicant.
Middle Name	Middlename of the applicant.
Last Name	Last name of the applicant.
Email	Email id of the applicant.
Date of Birth	Date of birth of the applicant.

9. In the **Gender** field, select the appropriate option.
10. In the **First Name** field, enter the first name of the applicant.
11. In the **Middle Name** field, enter the middle name of the applicant.
12. In the **Last Name** field, enter the last name of the applicant.
13. In the **Email** field, enter the email address of the applicant.
14. In the **Date of Birth** field, select the date of birth.
15. Click **Next** to continue to the next screen. The screen to provide the identification documents appears.
OR
Click **Back** to navigate back to the previous screen.

Welcome to Futura Bank Wallet - Document Details



Field Description

Field Name	Description
Welcome To Futura Bank Wallet	
Please provide any of the following document details for identity verification.	
Identity Document	Select the document that you want to provide as a proof of identity.
Enter (ID Card) Number	Enter the ID Card number for the above selected document.
I confirm that above details are correct and can be used for completing my identity verification.	Select this checkbox to ensure the information provided by you is correct.

16. From the **Identity Document** list, select the appropriate document for identification.
17. In the **Enter (ID Card) Number** field, enter the document number of the above selected identification document.
18. Select the **I confirm that above details are correct and can be used for completing my identity verification** check box to confirm the information provided by you is correct.
19. Click **Next** to continue to the next screen. The screen to provide the address details appears.
OR
Click **Back** to navigate back to the previous screen.

Welcome to Futura Bank Wallet - Address Details

ATM/Branch English UBS 14.4 HEL Branch

futura bank

Welcome to Futura Bank Wallet

Please provide address details

Address Line 1
12, Park Avenue

Address Line 2 (optional)
South Block

Address Line 3 (optional)


City
London

Country
United Kingdom

Pin code
246789

Next

Back



Note

Add money to wallet instantly from your linked Bank Account, request funds from other wallet users or add funds using your debit/credit cards or netbanking of any other bank account.

You can easily send money to your friends, recharge your phone, pay bills and much more through the amount added to your Wallet.

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Field Description

Field Name	Description
Welcome To Futura Bank Wallet	
Please provide address details	
Address 1-3	First line, second line and third line of the applicant's address details.
City	The name of the city in which the applicant lives.
Country	The name of the country in which the applicant resides.
Zip Code	The zip code of the location of the applicant.

20. In the **Address 1-3** field, enter the address details of the applicant.
21. From the **Country** list, select the country of the applicant.
22. In the **Zip Code** field, enter the zip code of the applicant.
23. Click **Next** to continue to the next screen. The Setup Credentials screen appears.
OR
Click **Back** to navigate back to the previous screen.

Welcome to Futura Bank Wallet - Setup Credentials

The screenshot displays the 'Setup Credentials' screen in the Futura Bank Wallet application. The interface includes a header with the bank logo and navigation options. The main content area contains a form with the following elements:

- User Id:** A text input field containing the email address 'samesouza@company.com'.
- Password:** A text input field with masked characters (dots).
- Confirm Password:** A text input field with masked characters (dots).
- Submit:** A blue button to proceed with the registration.
- Back:** A text link to return to the previous screen.

To the right of the form, a box titled 'Your Password can :' lists the following requirements:

- ✓ Have 6 to 15 characters
- ✓ Have uppercase (Minimum 1 mandatory)
- ✓ Have lowercase (Minimum 1 mandatory)
- ✓ Have numbers (Minimum 1 mandatory)
- ✓ Have special characters (Minimum 1 mandatory) (Allowed characters are @, #, \$)
- ✓ Not contain consecutive characters more than 5
- ✓ Not contain identical characters more than 8
- ✓ Not be a common password

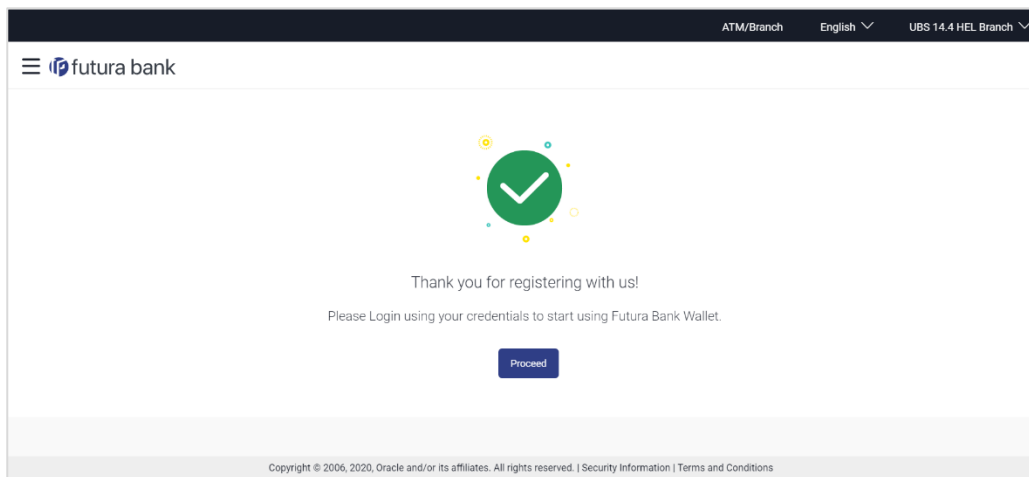
At the bottom of the screen, a footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Welcome To Futura Bank Wallet	
Setup Credentials	
User Id	User name of the applicant which has been registered for login to the wallet.
Password	The password to be set by the applicant as per the password policy of bank.
Confirm Password	Re-enter to confirm the provided password.

24. In the **User Id** field, enter the user id of the applicant.
25. In the **Enter Password** field, enter the password.
26. In the **Confirm Password** field, re-enter the password.
27. Click **Submit** to confirm the details.
OR
Click **Back** to navigate back to the previous screen.
28. The success message of registering to the wallet appears.
Click **Proceed** to explore the wallet.

Wallet Registration - Confirm



FAQ

1. Where can I use my wallet?

You can use your wallet for:

- 1) Transferring funds to another wallet user
- 2) Making payments, doing recharges
- 3) Requesting funds from another wallet user

2. I have entered wrong verification code, how to register for a wallet now

If you have entered the wrong verification code, you can try providing the correct verification code again. There is also an option available to resend the code.

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5. Wallet Registration – Existing User

Using this feature existing retail user can register and use the wallet facility of the bank for various transactions. The existing user (prospect user) can register for Wallet account to avail the benefits and services of the wallet account with the bank by providing a 2FA (only OTP) on the registered mobile number or email ID.

A wallet widget is available on the dashboard to register for wallet using a widget at the dashboard.

Steps involved in wallet registration;

- A verification code will be sent to the user's registered mobile number entered as the first step of registration.
- User needs to enter the verification code as received.
- On successful authentication (2FA), the user gets registered for wallet and can avail the benefits of the wallet account with the bank.

Once the user registration for the wallet is complete, a Wallet account is opened for the user at the host and user can perform the transactions using the same wallet account.

Following is the list of transactions where wallet will appear in the account list

- Transfer Money - Existing Payee Domestic/Internal
- Transfer Money - New Payee Domestic/Internal
- Transfer Money - My Accounts
- Adhoc Transfer - Internal
- Adhoc Transfer - Domestic
- Multiple Transfers
- Fund Transfer History
- Request Money
- Dashboard My Network
- Dashboard Recent Activity
- Quick Bill Pay
- Quick Recharge
- Alerts & Notifications
- PFM - Budget, Spend
- Electronic Bill Payment and Presentment

How to reach here:

Dashboard > Wallet Widget > Register Now

Wallet – Register Now

Default Dashboard
ATM/Branch
English

futura bank
Welcome, Ryan Bohr
Last login 24 Apr 06:08 PM

My Net Worth
on 25 Apr 2020

I Have | I Owe

I Have
£30,002,849.20

- Current & Savings
£29,911,071.43
- Term Deposit
£91,777.77
- Recurring Deposit
£0.00
- Wallet
£0.00

Recent Activity

Current And S... | xxxxxxxxxxxx0047

No Transactions Available

[View More](#)

My Spends | £88,928.57
Last 30 days | Total Spends

100%
Uncategorized

[View All](#)

My Accounts

Current & Savings	£29,911,071.43	>
Term Deposits	£91,777.77	>
Recurring Deposits	£0.00	>
Loans and Finances	£0.00	>
Credit Card	£600.00	>

My Bills

No bills presented due for payment

[Quick Recharge](#) |
 [Quick Bill Pay](#) |
 [View All Billers](#)

Upcoming Payments

Relax! You currently do not have any Upcoming Payments

[Set Repeat Transfers](#)

Payments

Transfer Money

Pay Bills

Favorites

Manage Payees & Billers

Request Money

View Repeat Transfers

Service Request

No Actions Pending

[Raise New Request](#) |
 [Track Request](#)

Notifications

No New Notifications
Check this section for new notifications

[View All](#)

My Advisors

Please contact Futura Bank for getting your advisors details. 1800-000-0000

FuturaMax

We take care of your finances, so you can focus on growing your business.

[Know More](#)

Transfer money to wallet and use for shopping, bill payments and recharges.

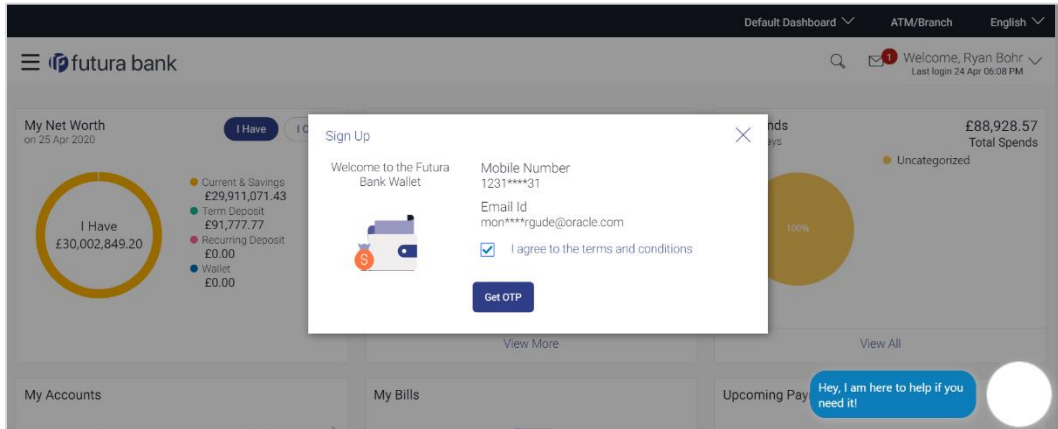
[Register Now](#)

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To register for the digital wallet:

1. Click **Register Now**. The **Wallet – SignUp** screen appears.

Wallet – Sign Up with Mobile number



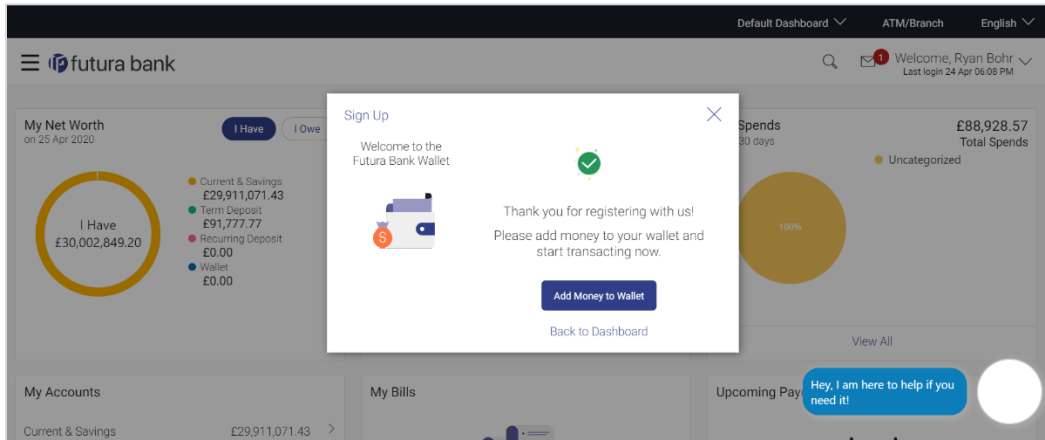
Field Description

Field Name	Description
Welcome to Futura Bank Wallet	
Sign Up	
Mobile Number	Displays the registered mobile number in masked format.
Email ID	Displays the registered email ID
I agree to the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for wallet access. Click on the link to view the terms and conditions.

2. In the **Mobile Number** field, the registered mobile number of the user is displayed.
3. In the **Email ID** field, the registered email ID of the user is displayed.
4. Click the **I agree to Terms and Conditions** link to view the terms and conditions.
5. Select the **I agree to the terms and conditions** check box to acknowledge agreement to the terms and conditions.
6. Click **Get OTP**.
7. The OTP will be received on the user's registered mobile number and **Wallet – SignUp Verify your Mobile** screen appears. For more information, refer **One Time Password** transaction.
8. Enter the code and click **Submit OTP**.
9. The success message of registering to the wallet appears. Click **Add Money to Wallet** to add funds to the wallet.

OR
Click the **Back to Dashboard** link to go to the Dashboard.

Success Message



Note: Wallet registration will be successful only when the user's existing account is KYC compliant, otherwise he will not be able to open a Wallet. This validation is valid when the application is working with the host Oracle Flexcube Core Banking.

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6. Wallets Widget

Wallet widget provides a bird's eye view of the wallet along with additional options available to the customers using wallet. This allows quick access to the most frequently used transactions directly from the main dashboard. It also displays the available balance in the wallet account.

Following wallet transactions can be initiated using Wallet Widget:

- Add Money
- Send Money
- View Statement

The screenshot displays the Futura Bank dashboard with the following components:

- Header:** Futura Bank logo, search icon, user profile (Welcome, Ryan Bohr), and navigation options (Default Dashboard, ATM/Branch, English).
- My Net Worth:** A donut chart showing a total of £30,002,849.20. Breakdown includes Current & Savings (£29,911,071.43), Term Deposit (£91,777.77), Recurring Deposit (£0.00), and Wallet (£0.00).
- Recent Activity:** A card for account xxxxxxxxxxxx0047 showing 'No Transactions Available'.
- My Spends:** A card for the last 30 days showing a total spend of £88,928.57, categorized as 100% Uncategorized.
- My Accounts:** A list of accounts: Current & Savings (£29,911,071.43), Term Deposits (£91,777.77), Recurring Deposits (£0.00), Loans and Finances (£0.00), and Credit Card (£600.00).
- My Bills:** A card indicating 'No bills presented due for payment' with options for Quick Recharge, Quick Bill Pay, and View All Billers.
- Upcoming Payments:** A card stating 'Relax! You currently do not have any Upcoming Payments' with a 'Set Repeat Transfers' option.
- Payments:** A grid of icons for Transfer Money, Pay Bills, Favorites, Manage Payees & Billers, Request Money, and View Repeat Transfers.
- Service Request:** A card showing 'No Actions Pending' with options to Raise New Request or Track Request.
- Notifications:** A card stating 'No New Notifications' and 'Check this section for new notifications' with a 'View All' link.
- My Advisors:** A card with an icon and text: 'Please contact Futura Bank for getting your advisors details. 1800-000-000'.
- FuturaMax:** A promotional banner with the text: 'With FuturaMax, you can manage your money at one place' and a 'Link Account' button.
- Footer:** Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions.

Dashboard Overview

My Net Worth

This widget displays the total net balance available across all the accounts of the user including the wallet account. It also displays the total cash that is available in all the accounts and the total debt. The graphical representation of availability of net balance with in a period of 90 days in the user's accounts and wallet is also displayed.

Wallet Widget

Standard transactions supported in the wallet are accessible through the transaction section.

Transactions includes;

- **Add Money:** Click the link to go to the wallet **Add Money** screen.
 - **Send Money:** Click the link to go to the wallet **Send Money** screen.
 - **View Statement:** Click the link to go to the wallet **View Statement** screen. This displays the recent financial activities performed by the user. It displays the value date of transaction, description, amount of the transaction and the Dr/Cr Debit/Credit indication along with the amount.
-

[Home](#)

7. Add Money To Wallet

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

- From user's own accounts (Only for Existing CASA users)
- Request fund from other user's wallet
- Funding from external accounts like credit card, debit card, other bank accounts (depending on Payment aggregator support)

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

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

How to reach here:

Dashboard > Wallets Widget > Add Money
OR

Toggle Menu > Payments > Payments and Transfers > Transfer Money > Add Money To Wallet

7.1 My Accounts

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

To add money to the wallet:

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

Add Money To Wallet

Field Description

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

- From the **Transfer From** account list, select the account from which transfer needs to be made.
- In the **Amount** field, enter the transfer amount.
- In the **Note** field, enter the appropriate comment.

5. Click **Submit**.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.
6. The **Add Money To Wallet - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** to navigate back to previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
7. The success message appears, along with the reference number and transaction details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

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

7.2 **Request from Wallet**

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

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

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

To request from the contact:

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

Request from Wallet

Field Description

Field Name	Description
Transfer Type - Request from Wallet	
Requestee's Mobile Number	Mobile number of the wallet user from whom the money is to be requested.
Currency	Currency is defaulted to destination account currency.
Amount	The amount user wishes to request from other wallet user.
Note	Free text for user to enter any comments/ remarks to be conveyed along with the request to another wallet user.

2. In the **Requestee's Mobile Number** field, enter the mobile number of the contact.
3. From the **Currency** list, select the appropriate currency.
4. In the **Amount** field, enter the amount to be funded.
5. In the **Note** field, enter the appropriate comment.
6. To request for funds from the contact, click **Submit**.
OR
Click **Back** to navigate back to the previous screen.
OR

- Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
 OR
 Click the **Back to Dashboard** link, to navigate to the dashboard.
7. The **Review** screen appears. Verify the details and click **Confirm**.
 OR
 Click **Back** to navigate back to previous screen.
 OR
 Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
8. A notification is sent to the contact person, about the request to fund the user's wallet and the success message appears, along with the reference number and transaction details.
 Click **Go to Dashboard**, to navigate to the dashboard.
 OR
 Click **More Payment Options** to access other payment options.
 OR
 Click **Add Favorite** to mark the transaction as favorite.

7.3 External Sources

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

To add money to the wallet from external sources:

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

External sources

The screenshot shows the Futura Bank mobile app interface for adding money to a wallet. At the top, there are navigation options for 'Default Dashboard', 'ATM/Branch', and 'English'. The user is logged in as 'Williamson Son1' with a last login time of '27 Apr 01:19 PM'. The main heading is 'Add Money To Wallet'. Below this, there are several tabs: 'Funds Transfer History', 'Add Money To Wallet' (which is active), 'Upcoming Payments', 'Pay Bills', 'Multiple Bill Payments', 'Manage Payees', and 'Requested Funds Summr'. Under the 'Add Money To Wallet' tab, the 'Transfer Type' section has three radio buttons: 'My Accounts', 'Request from Wallet', and 'External Sources' (which is selected). Below this, the 'Amount' field is set to '£12,000.00'. A promotional message box on the right says 'Transferring money has never been easier!' and provides details about adding money from linked bank accounts, debit/credit cards, or netbanking. At the bottom, there are three buttons: 'Submit', 'Cancel', and 'Back'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

- In the **Amount** field, enter the amount to be funded.
- Click **Submit**. The user is directed to payment aggregator's page as set by Bank's Administrator, with the amount getting defaulted from this screen.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click the **Back to Dashboard** link, to navigate to the dashboard.

Payment Method

Bill Desk

Payment Amount : 1000&language=en&redirect_url=https://mumaa012.in.oracle.com:22443/?homeComponent=external-payment-verification&homeModule=wallets&cancel_url=https://mumaa012.in.oracle.com:22443/?homeComponent=external-payment-verification&homeModule=wallets

Select payment method

Debit Card Credit Card Net Banking

We accept

Name on Card
John Smith

Card Number
12345678999

Expiry Date CVV
 123

Save Card

Proceed Securely **Cancel**

Field Description

Field Name	Description
Payment Amount	The amount to be funded from out of the bank sources.

Field Name	Description
Select payment method	The payment method to be selected to fund the wallet. The options are: <ul style="list-style-type: none"> • Debit Card • Credit Card • Net Banking
We accept	The type of credit/ debit card that is accepted for wallet funding by the bank.
Name on Card	The name embossed on the card.
Card Number	The debit card/ credit card number as mentioned in the card.
Expiry Date	The date on which the debit card/ credit card expires.
CVV	The unique three digit code displayed on the back of the card as security check.
Select your bank	
This field appears if you select Net Banking option from Select payment method field.	
Select your bank	The list of banks in which user holds the account.
Select account	The account number of the user in masked format.

4. From the **Select payment method** list, select the appropriate method of payment.
5. If you select **Debit Card/ Credit Card** option;
 - a. In the **Name on Card** field, enter the name mentioned on the card.
 - b. In the **Card Number** field, enter the credit or debit card number.
 - c. In the **Expiry Date** field, select or enter the card expiry date.
 - d. Click **Proceed Securely**. The user is directed to OTP verification screen.
 - e. Enter the OTP as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.
 - f. The success message appears, along with the reference number and transaction details. Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.
6. If you select **Net Banking** option;
 - a. From the **Select your bank** list, search or select your bank from which you want to add the funds. The user is directed to Login page of the selected bank.

- b. Enter the **Customer Id** and **PIN** to login to your account, and click Login.
- c. From the **Select Account** list, select your account from which you want to add the funds.
- d. Enter the OTP as received on your registered mobile number and click Submit. For more information, refer **One Time password** transaction.
- e. The success message appears, along with the reference number and transaction details.
Click **Go to Dashboard**, to navigate to the dashboard.
OR
Click **More Payment Options** to access other payment options.
OR
Click **Add Favorite** to mark the transaction as favorite.

[Home](#)

8. Transfer Money Between Wallets

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

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

Prerequisites:

- Transaction and account access is provided to retail user
- The retail user and the payee has a wallet account for the purpose of transferring funds via wallet

How to reach here:

Dashboard > Payments Widget > Transfer Money

OR

Dashboard > Toggle Menu > Payments > Payments and Transfers > Transfer Money

OR

Dashboard > Wallet Widget > Send Money

To transfer money between the wallets:

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

Transfer Money - Between Wallets

The screenshot displays the Futura Bank mobile application interface for the 'Transfer Money' screen. At the top, there is a navigation bar with 'wallet', 'ATM/Branch', and 'English' options. Below this, the Futura Bank logo and a user greeting 'Welcome, Ryan Behr' with the last login time '24 Apr 06:08 PM' are visible. The main heading is 'Transfer Money'. A horizontal menu includes 'Favorites', 'Adhoc Demand Draft', 'Transfer Money' (which is underlined), 'Adhoc Transfer', 'Multiple Transfers', 'Issue Demand Drafts', 'Payment Status Inquiry', and 'Funds Trar'. Under 'Transfer Type', four radio buttons are shown: 'Existing Payee', 'New Payee', 'My Accounts', and 'Between Wallets' (which is selected). The 'Transfer From' section includes 'Wallet', 'Recipient's Mobile Number' (2366612489), 'Amount' (£1,200.00), 'Balance : £24,200.00', and a 'Note' field containing 'Sending money for bill payment'. At the bottom of this section are 'Transfer' and 'Cancel' buttons. On the right side, there is a promotional message: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Savings or Current Accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts.' The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

2. In the **Recipients Mobile Number** field, enter the mobile number of the payee.
3. In the **Amount** field, enter the transfer amount.
4. In the **Note** field, specify a note or remarks.
5. Click **Transfer** to initiate the payment.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click the [Back to Dashboard](#) link, to navigate to the dashboard.
6. The **Transfer Money - Review** screen appears. Verify the details, and click Confirm.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to previous screen.
7. The success message appears, along with the reference number and transaction details.
Click [Go to Dashboard](#), to navigate to the dashboard.

OR
Click [Add Favorite](#) to mark the transaction as favorite.

[Home](#)

9. Transfer Money From Wallets

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

Features supported in the application

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

- Existing Payee – Internal & Domestic transfers are supported and are triggered based on the payee account selection.
- My Accounts – Users are able to transfer funds from wallet to their own accounts held in the bank.
- New Payee – By selecting this option, users can initiate fund transfers towards email, mobile and facebook and twitter contacts. Alternately, if the intended recipient of the funds is not yet registered as a payee, the user can also select the option 'Bank Account' in order to be navigated to the screen from which he can register an intended recipient as a payee.

9.1 Transfer Money - Existing Payee

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

How to reach here:

Dashboard > Payments Widget > Transfer Money > Existing Payee

OR

Toggle menu > Payments > Payments and Transfers > Transfer Money > Existing Payee

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

9.2 Transfer Money - My Accounts

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

How to reach here:

Dashboard > Payments Widget > Transfer Money > My Accounts

OR

Toggle menu > Payments > Payments and Transfers > Transfer Money > My Accounts

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

9.3 Transfer Money - New Payee

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

- Email/Mobile
- Bank Account
- Facebook
- Twitter

How to reach here:

Dashboard > Payments Widget > Transfer Money > New Payee

OR

Toggle menu > Payments > Payments and Transfers > Transfer Money > New Payee

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

9.4 Multiple Transfers

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

How to reach here:

Toggle menu > Payments > Payments and Transfers > Multiple Transfers

OR

Dashboard > Payments Menu > Multiple Transfers

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

9.5 Adhoc Transfer

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

How to reach here:

Toggle menu > Payments > Payments and Transfers > Adhoc Payment > Adhoc Transfer
OR
Dashboard > Quick Links > Adhoc Transfer

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

9.6 Electronic Bill Presentment and Payment

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

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

How to reach here:

Dashboard > Toggle Menu > Bill Payments > Bills
OR
Dashboard > My Bills Widget > View All Billers > Bills

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

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

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10. Requested Funds Summary

With wallet, user has an option to see the history of the fund requests received and view the status of these requests. Also, user can accept or decline any request which is pending for transfer.

The user can see the history of fund requests sent by him and the status of these requests. The user can also send a reminder to those requests which are pending for fund transfer from the payer.

How to reach here:

Dashboard > Toggle Menu > Payments > Payments and Transfers > Requested Funds Summary

To view the status of the requested funds:

1. Select the **Received Request** option. The list of all the fund requests received from other wallet user appear.

Requested Funds - Received Request

Request Date	Funds Requested From	Amount	Expiry Date	Remarks	Action
14 Apr 2020	DANY PETER	£1,200.00	16 Apr 2020	request from maher	Expired
04 Apr 2020	DANY PETER	£1,000.00	06 Apr 2020	request from ramesh	Expired
24 Apr 2020	POLARD CENA	£200.00	26 Apr 2020	request from mahesh	Pay Decline

Field Description

Field Name	Description
Request Date	Date on which the funds request received from the other wallet user.
Funds Requested From	The name of the wallet user from whom the funds request received.
Amount	The transaction amount needed by the other wallet user.
Expiry Date	The date on which the received fund requests gets expired.

Field Name	Description
Remarks	The comment/ remarks received along with the request from the other wallet user.
Action	The action to be taken by the user that is to accept or decline any request, which is pending for transfer. Or the status of received requests which have been paid or declined.

2. In the **Action** column, if you click **Pay** to accept any request, which is pending for transfer.
 - a. A pop-up message prompting the user to confirm the payment appears.
 - b. Click **Yes** to initiate payment.
 - i. The success message appears, along with the reference number and request details.

OR

Click **No** to cancel the request.

OR

if you click **Decline** to decline any request which is pending for transfer. No Host Reference is generated in case request is declined by User.

 - a. A pop-up message prompting the user to confirm the appears.
 - b. Click **Yes** to decline the request.
 - i. The success message of declining the request appears along with the request details.

OR

Click **No** to cancel the request.
3. Click **Go to Dashboard**, to navigate to the dashboard.

OR

Click **More Payment Options** to access other payment options.

OR

Click **Add Favorite** to mark the transaction as favorite.

10.1 Requested Funds Summary - Sent Request

To view the status of the sent requests:

1. Select the **Sent Request** option. The list of all the fund requests sent to the other wallet user appear.

Requested Funds Summary - Sent Request

The screenshot shows the Futura Bank interface. At the top, there are navigation options for 'wallet', 'ATM/Branch', and 'English'. The user is identified as 'Welcome, LAURA PETER' with a last login time of '25 Apr 12:06 PM'. The main heading is 'Requested Fund Summary'. Below this, there are navigation tabs: 'Funds Transfer History', 'Add Money To Wallet', 'Upcoming Payments', 'Pay Bills', 'Multiple Bill Payments', 'Manage Payees', and 'Requested Funds Summary' (which is selected). Underneath, there are radio buttons for 'Received Request' and 'Sent Request' (which is selected). The main content is a table with the following data:

Request Date	Funds Requested To	Amount	Expiry Date	Remark	Actions
04 Apr 2020	POLARD CENA	£123.00	06 Apr 2020	Transaction initiated	Rejected
05 Apr 2020	POLARD CENA	£10.21	07 Apr 2020	Transaction initiated	Rejected
17 Apr 2020	DANY PETER	£10.00	19 Apr 2020	Transaction initiated	Send Reminder
23 Apr 2020	POLARD CENA	£2.00	25 Apr 2020	Transaction initiated	Received
23 Apr 2020	POLARD CENA	£1.00	25 Apr 2020	Safari initiated	Received
05 Apr 2020	POLARD CENA	£20.21	07 Apr 2020	Transaction initiated	Rejected

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Field Description

Field Name	Description
Request Date	Date on which the funds are requested from the other wallet user.
Funds Requested To	The name of the wallet user from whom the funds are requested.
Amount	The transaction amount requested from the other wallet user.
Expiry Date	The date on which the sent fund requests gets expired.
Remarks	The comment/ remarks to be conveyed along with the request to another wallet user.
Action	The action to be taken by the user that is to send reminder to the sent request. The status of the funds requested transaction.

2. In the **Action** column, click **Send Reminder** to send a reminder to the sent request.
3. A pop-up message displaying the success of sending the reminder appears. Click **Ok** to complete the transaction.

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11. View Statement

Statement plays an important role for customers to manage and control an account. Similar to any regular saving account, wallets supports activity statements for wallets as well. This Wallet statement shows all the accounting entries that affect the wallet balance. A brief summary of last few transactions can be viewed on the wallet dashboard.

However, there is also an option to view complete statement for the wallet. All transactions performed from wallet are shown in chronological order.

User can use the below filters to narrow the search the result.

- Transaction period
 - Current Month
 - Previous Month
 - Previous Quarter
 - Date Range
- Transaction type
 - Debits Only
 - Credit Only
 - All

User also has sort option to sort the result on the basis of transaction date.

How to reach here:

Toggle menu > Accounts > Current & Savings > View Statement
OR

Dashboard > My Account Widget > Current & Savings > Savings Account > More options > View Statement

To view the wallet account statement:

1. From the **View Options** list, select the appropriate transaction period and transaction type.
 - a. From the **Transaction Period** list, select the appropriate period.
 - b. From the **Transaction Type** list, select the appropriate option.
 - c. Click **Apply Filter** to generate statement based on criteria.
OR
Click **Reset** to clear the details entered.

View Statement

The screenshot displays the 'View Statement' page for Futura Bank. At the top, there are navigation links for 'wallet', 'ATM/Branch', and 'English'. The user is logged in as 'Williamson Son1' with the last login on '21 Apr 06:43 PM'. The page title is 'View Statement'. Below the title, there is a navigation menu with options: 'Account Details', 'View Statement' (selected), 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area shows account details for 'Account Number xxxxxxxxxxxx0025' with an opening balance of £0.00 and a closing balance of £981,710.78. A 'Download' button is next to the closing balance. Below this, there is a table of transactions with the following data:

Date	Description	Reference No	Amount	Transaction Type	Balance
22 Mar 2019	Adding funds to wallet	AT3FTRQ19081AMDN	£933.00	Credit	£981,710.78
22 Mar 2019	Adding funds to wallet	AT3DEBK190810SJY	£17,000.00	Credit	£980,777.78
22 Mar 2019	Received Funds	AT3DEBK190810QMI	£2,222.22	Credit	£997,777.78
22 Mar 2019	Received Funds	AT3ZXRQ190810AF3	£1,000,000.00	Credit	£1,000,000.00

At the bottom of the table, it shows 'Page 1 of 1 (1-4 of 4 items)' with navigation arrows. Below the table, there are links for 'E-Statement', 'Request Statement', and 'Pre-Generated Statement'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

Account Number	Displays 'Wallet' as account number for which the statement to be requested.
-----------------------	--

Filter section

View Options	Filters to view the transactions of a specific period.
---------------------	--

The options are:

- Current Month
- Previous Month
- Previous Quarter
- Date Range

Date From - Date To	The date range to view the transactions of a selected period.
----------------------------	---

This field appears if you select **Date Range** from the **View Options** filter.

Filters to view the transactions based on description.

The options are:

- All
- Debits Only
- Credits Only

Field Name	Description
Results	
Opening Balance	Opening balance in the wallet account.
Closing Balance	Closing balance in the wallet account.
Download	Click to download the statement.
Date	Date on which the wallet 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	The wallet balance along with the currency. The Balance column appears only if the option All has been selected as filter criteria in View Options field.

2. Click **Download** to download the statement in .csv,.pdf, MT940,.qlf,and .ofx format.

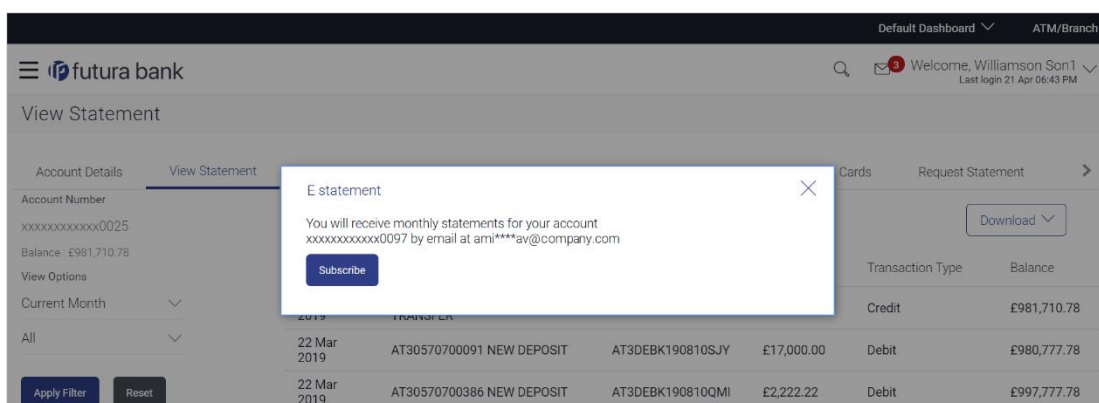
11.1 E-statements

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

To subscribe / unsubscribe to e-statements:

1. Click the **E-Statements** tab for subscribe to e-statements.

E-statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>) in masked format.
 - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
 - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
 - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
 - b. The success message of request submission appears. Click **OK** to complete the transaction.
 - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.

Click on the [Back to Dashboard](#) link to go back to the Dashboard screen.

OR

Click **Go To Account Details** to go to Account Details screen.

11.2 Pre-generated Statement

To download pre-generated statements:

1. Click **Pre-generated Statement** to download a pre-generated statement. The **Pre-generated Statement** screen appears.

Pre-generated Statement

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	Month		
2018	All Months	Search	

Statement Number	From	To	Download
AT3MSOG190811297	4/1/18	3/22/19	PDF

Field Description

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

Select a period to download your pre-generated statements

Period

Year The year for which the statement is required.

Month The month for which the statement is required.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.
4. Click on **Download** link against any record (.pdf) download the statement in password protected pdf format.

FAQ

1. Will my e-Statement look the same as my paper statement?

Yes. Your e-Statement looks exactly like your paper statement

2. How do I get my e-Statement password?

Once you registered for e-Statement, you will receive notification email which contains Terms and Conditions and Password to open you encrypted statement file.

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12. Account Details

The account details screen displays important information related to a wallet account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account.

How to reach here:

Dashboard > My Accounts Widget > Current and Savings > Active Account > More options > Wallet Account Details

OR

Toggle Menu > Accounts > Current and Savings > Savings & Current Account Details > Choose Account > Wallet Account Details

To view the wallet account details:

5. Select the option Active from the provided filter option on the Current & Savings widget.
6. All the active current & savings accounts held by the user appear.
7. Click on a specific wallet account record, and click on the more option icon, and then select **Account Details** option to view details of that account.

Account Details

The screenshot displays the 'Account Details' page for a Futura Bank account. At the top, there's a navigation bar with 'futura bank' logo, a search icon, and a user greeting 'Welcome, LAURA PETER' with a last login time of '21 Apr 06:36 PM'. Below the navigation bar, there are several tabs: 'Account Details' (selected), 'View Statement', 'Cheque Book Request', 'Cheque Status Inquiry', 'Stop/Unblock Cheque', 'Debit Cards', and 'Request Statement'. The main content area shows the following details:

Customer Name LAURA K PETER	Net Balance £127,873.24
Customer ID ***100884	Available Balance £127,777.91
Account Number xxxxxxxxxxxx0012	

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Field Description

Field Name	Description
Customer Name	Name of primary account holder.
Net Balance	The amount that can be withdrawn from the account.
Customer ID	The primary account holder's customer ID in masked format.

Field Name	Description
Account Number	Account number of the Wallet Account is shown in masked format.
Available Balance	The current available balance in the account.

8. Click on the [Back to Dashboard](#) link to go to Dashboard screen.

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13. One Time Password

One Time Password is a unique code that can be used only once. It is mandatory, if configured. A verification code is sent to your registered mobile number or email ID of the account holder. You have to enter the received code to complete the process. You can use Resend Code, to receive the code (if not received or expired).

For OTP verification:

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

OTP Mobile - Verification

The screenshot displays the Futura Bank Wallet verification interface. At the top, there are navigation options for 'ATM/Branch', 'English', and 'UBS 14.4 HEL Branch'. The main heading is 'Welcome to Futura Bank Wallet'. Below this, a message states: 'A verification code has been sent to your email/mobile. Please enter that code below to complete the process'. The 'Verification Code' field is currently empty, with a 'Resend Code' link to its right. Below the input field, it shows 'Attempts Left' and two buttons: 'Submit' and 'Cancel'. At the bottom left, there is a link: 'Did not get the code? Resend Code'. On the right side, there is a 'Note' box with a gift icon and text: 'Add money to wallet instantly from your linked Bank Account, request funds from other wallet users or add funds using your debit/credit cards or netbanking of any other bank account. You can easily send money to your friends, recharge your phone, pay bills and much more through the amount added to your Wallet.' The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Verification Code	The code sent to the customer to their registered mobile number.

2. Click **Submit OTP**. The success message appears.

FAQ

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

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

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

When you make an online transaction using your credit/ debit card, an OTP will be sent to your mobile phone via SMS.

Note:

1. Currently, users will not be able to use any future dated transaction or utilize pay later options using their Wallet Account.

2. Only OTP should be maintained as the second factor authentication mode for '*Wallet Registration*' event. Other second factor authentication modes like Soft Token, Security Questions etc. are not supported for this event.

3. Post wallet registration, if the wallet user subsequently wishes to apply for a savings/current account by going to a branch and an account is opened in the host system directly and not via OBDX. Branch user will change customer type to appropriate customer type and then open new account.

In this case, the OBDX bank administrator will need to operationally map the role of a "Customer" and remove the role of "Wallets" against the user in OBDX.

4. Only CASA is supported for Merchants in Inward Remittance.

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