Islamic Banking – Retail Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.1.0.0

Part No. F72987-01

May 2023

ORACLE®

Islamic Banking – Retail Accounts User Manual

May 2023

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.1.0.0, 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 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0
1	Overview Widget	✕	✓
2	Current & Savings Accounts (Summary)	✕	✓
3	Current & Savings Account Details (Except Accrued Interest and Average Balance)	✕	✓
4	Current & Savings Account Details - Nickname updation	**NH**	**NH**
5	Debit Cards	✕	✓
6	New Debit Card	✕	**NH**
7	Debit Card Limits	✕	✓
8	Debit Card - International Transactions check update	✕	✕
9	Update Daily Limits	✕	**NH**
10	Block Card	**NH**	**NH**
11	Unblock Card	**NH**	**NH**
12	Request PIN	**NH**	**NH**
13	Reset PIN	**NH**	**NH**
14	Reissue Card	**NH**	**NH**

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0
15	Upgrade Card	NH	NH
16	Cheque Book Request	✕	NH
17	Cheque Status Inquiry	✕	✓
18	Stop/ Unblock Cheque	✕	✓
19	Transactions	✕	✓
20	Transactions - E-statements	✕	✓
21	Transactions - Request Statement	✕	✓
22	Transactions - Pre-generated Statement	✕	✓
23	Inactive Accounts	✕	✓

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3. Introduction

Islamic Banking is a banking system that is based on the principles of sharia (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, leasing, charging fees for services rendered, etc.

The OBDX retail banking modules cater to both Conventional and Islamic accounts. Users of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, debit cards etc. using the banking portal.

A user can have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional CASA accounts and Islamic CASA accounts under the same ID and password, he will have a consolidated view of all accounts on logging in to the bank portal. While initiating any transaction or payment, the user can select either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with the requirements.

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4. Accounts

Current and savings accounts are the most basic and critical products of retail banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as it results in a higher profit margin for the bank.

This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

Through the online banking application, customers can perform various activities on their accounts. Customers can view account balances and statements, initiate service requests and perform other inquiries as well as perform financial transactions on their accounts.

Features Supported In the Application:

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

- Overview Widget
- View Current & Savings Accounts Summary
- View Current & Savings Account Details
- View & Update Debit Card Limits
- Apply for New Debit Card
- Block Debit Card
- Re-issue Debit Card
- Upgrade Debit Card
- Unblock Card
- Request for new Debit Card PIN
- Reset Debit Card PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Transactions and E-Statement Subscription
- Request Statement
- Forex Calculator
- View Inactive Accounts

Pre-Requisites

- Transaction access is provided to retail users.
- Islamic CASA accounts and debit cards are maintained in the core banking system under a party ID mapped to the user.

Note: In application

1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency or Branch Code.
2) Bank can configure the fields to be shown as additional values in the accounts drop-down.

4.1 Overview Widget

The retail dashboard page displays an overview of the customer’s holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer’s holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Current & Savings accounts.

On selection of account type **Current & Savings**, details of the current and savings accounts held with the bank are displayed on next page. The Current & Savings Accounts summary page provides users with a holistic view of all their both Islamic and Conventional active/dormant accounts along with the basic details of each current & savings account.

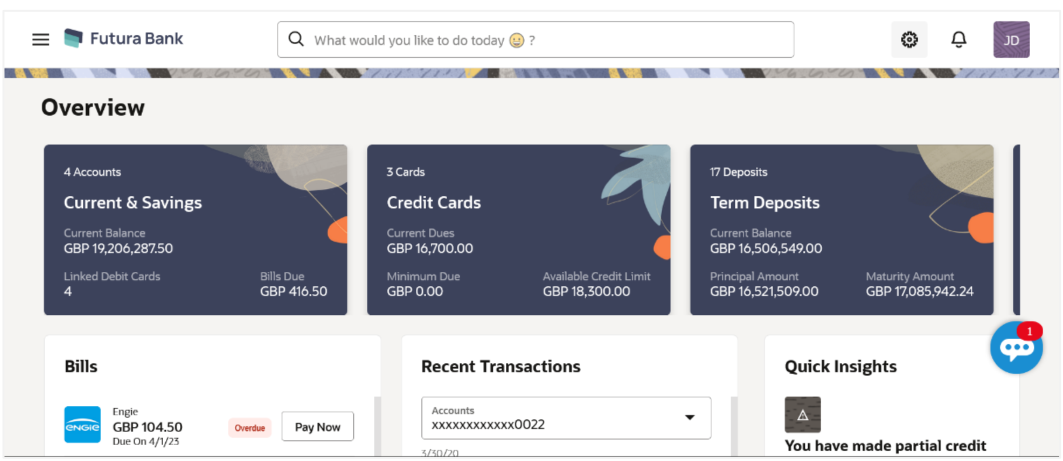
General details such as the total amount due for bill payment, the total count of current & savings accounts and the total net current balance, Total debit cards linked to the accountare also displayed.

On Summary page the basic details of individual accounts are displayed as record. Each record displays basic information of the account which comprises of the account number, Available Balance and the kebab menu. Each record also has a kebab menu which enables the customer to quickly access related screens.

Note: The Overview widget is available on both desktop and mobile (responsive) view.

How to reach here:

Dashboard > Overview Widget > Current and Savings



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5. Current & Savings Accounts Summary

The Current & Savings Accounts summary page provides users with a holistic view of all their current and savings accounts held with the bank.

All the active & dormant Current & Savings accounts of the user are listed as records. Each record comprises of information such as account number, status (only in case of dormant accounts), account nickname (if assigned), product name, current balance, and available balance. The user can view further details of each account or view the summary of transactions undertaken through that account, by selecting the provided option under the kebab menu of each account record.

The user can also navigate to other Current and Savings account related screens from the general kebab menu provided on the screen.

Bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on ‘Preference’ option available on the screen, user can

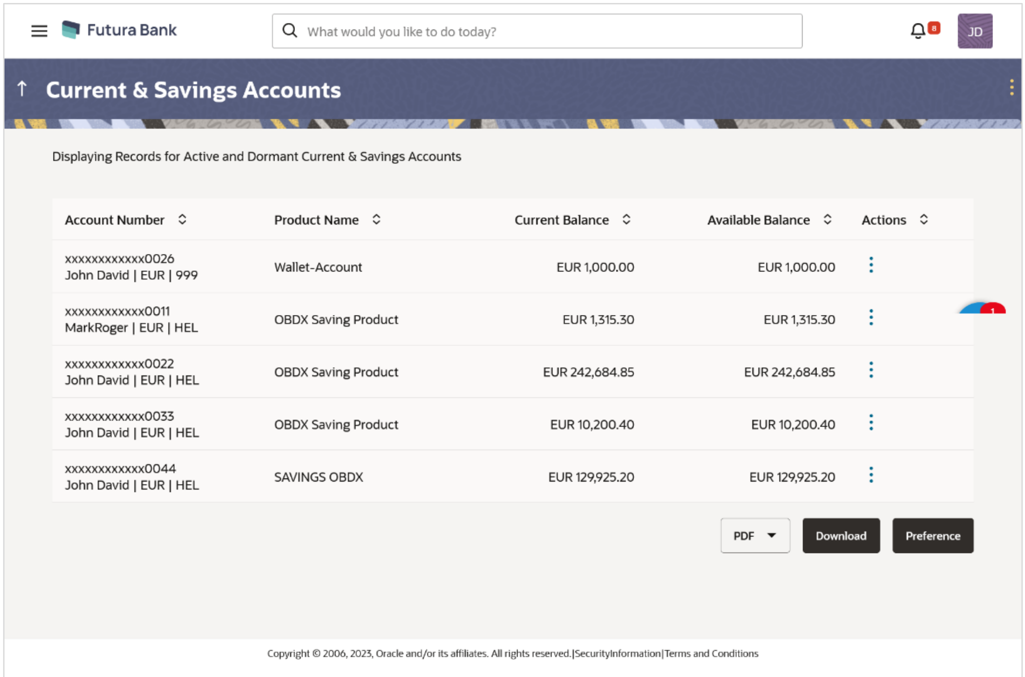
- Rearrange columns
- Remove specific columns.

Note:
1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

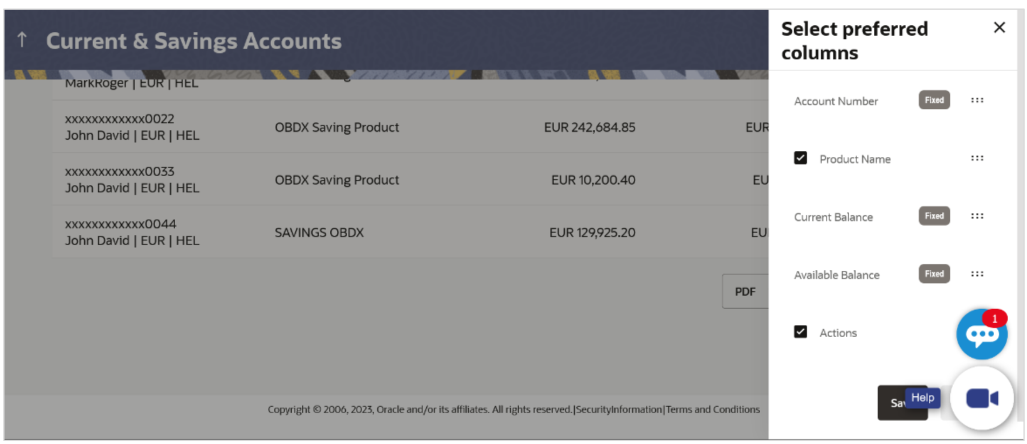
How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current &Savings > Current & Savings Accounts
OR
Dashboard > Overview Widget > Current & Savings Cards
OR
*Access through the kebab menu of transactions available under the **Current & Savings** module*

Current & Savings Accounts



Current & Savings Accounts – Preference setup



Field Description

Field Name	Description
Account Number	The account number in masked format.
Nickname	The account nickname will be displayed under the Account Number column if a nickname is assigned to the account.

Field Name	Description
Status	If the account is in dormant state, the status tag 'Dormant' will be displayed against the account. **Note:** The summary page will only list active and dormant Current & Savings accounts.
Product Name	The name of the CASA product.
Current Balance	The current balance in the account.
Available Balance	The available balance in the account.
Actions	The available actions for each account are displayed under the kebab menu provided against each record.

- Click on the kebab menu against an account record to view the details or transactions summary of the account.
  OR
  Select any option under the general kebab menu provided on the page to navigate to any current and savings account related screen.
  OR
  Click on the **Download** to download the records in CSV & PDF format.
  OR
  Click **Preference** to setup a column preferences by rearranging or removing columns.

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6. Current & Savings Account Details

The account details screen displays important information pertaining to a current or savings 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.

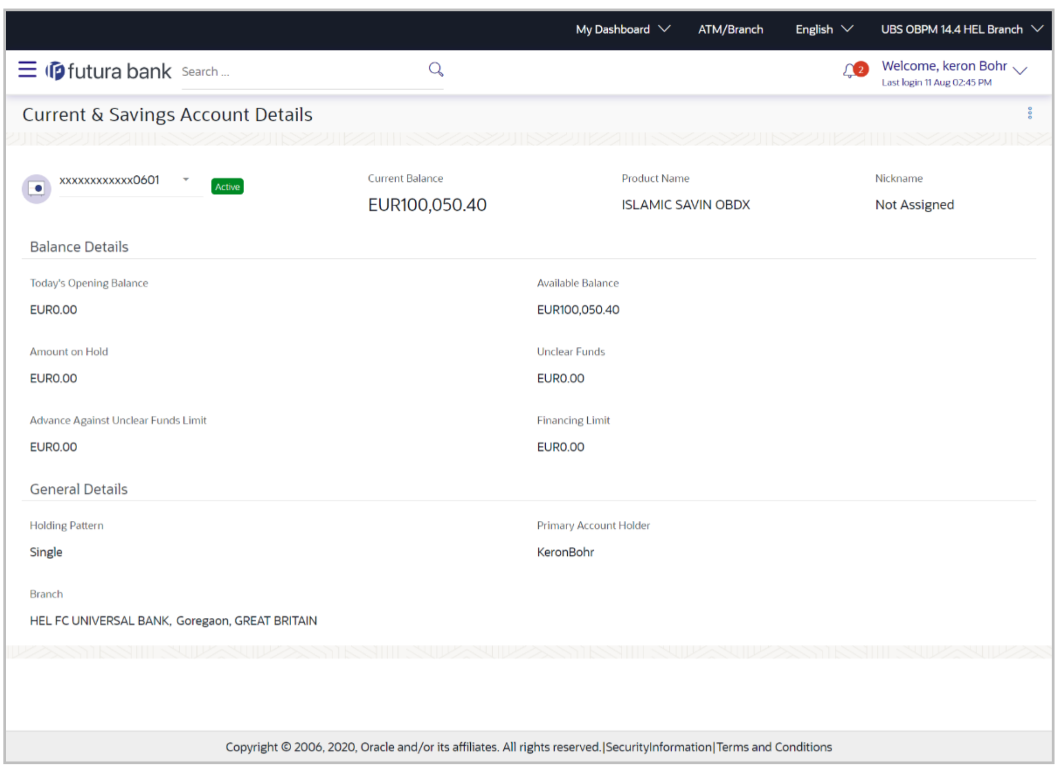
Additionally, the customer can also see the following on the account details page:

- Account Number along with account nickname (if any), balance in the account and the status of the account as well as the product name.
- Balance Details: This section displays information pertaining to the account balances such as Available Balance, Amount on Hold, Net Balance, Un-cleared Balance, Financing Limits, etc.
- General Details: This section displays basic information about the account such as customer ID, account holder name, branch details, etc.

How to reach here:

Dashboard > Overview Widget > Current & Savings > Current & Savings Account Kebab menu > Current & Savings Details
OR
Dashboard > Toggle Menu > Menu > Accounts > Current & Savings > Current & Savings Account Details
OR
Access through the kebab menu of transactions available under the ***Current & Savings*** *module*

Current & Savings Account Details



Field Description

Field Name	Description
Account Number	Select the account of which you want to view details.
Status	The current status of the account. The possible values are: • Active • Closed • Dormant
Current Balance	The current available balance in the account.
Product Name	The name of the CASA product.
Nickname	The nickname, if set will be displayed.
Balance Details	
Today's Opening Balance	The opening balance in the account for the day.
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.
Financing Limit	The maximum credit allowed by the bank for the account.
Average Balance	The average balance in the account. **Note**: This field will appear only in case of Third Party integration.
Average Monthly Balance	The average monthly balance of the account. **Note:** This field will appear only in case of FCR integration.

Field Name	Description
Last Quarter Average Balance	The average balance of the account in the previous quarter. **Note:** This field will appear only in case of FCR integration.
General Details	
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • For single owner - single • For joint ownership - joint
Mode of Operation	Operation mode of the account. The possible values are: • Mandate Holder • Single • Either Anyone or Survivor • Former or Survivor • Jointly
Primary Account Holder	The name of the primary holder of the account.
Joint Account Holder	Name of the joint account holder. This field appears only if the holding pattern of the account is Joint.
Branch	Branch name in which the account is held along with address.

You can also perform the following account related transaction:

- Add account nickname/ modify/ delete nickname. For more information refer **Account Nickname** section.
- For more information on **Add Nominee** in kebab menu, refer **Nomination** section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.

  Note: If a nominee is already defined for the account, then the **Edit Nominee** option is displayed in kebab menu to modify it.

- Click on the kebab menu to access account related transactions.

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7. Debit Cards

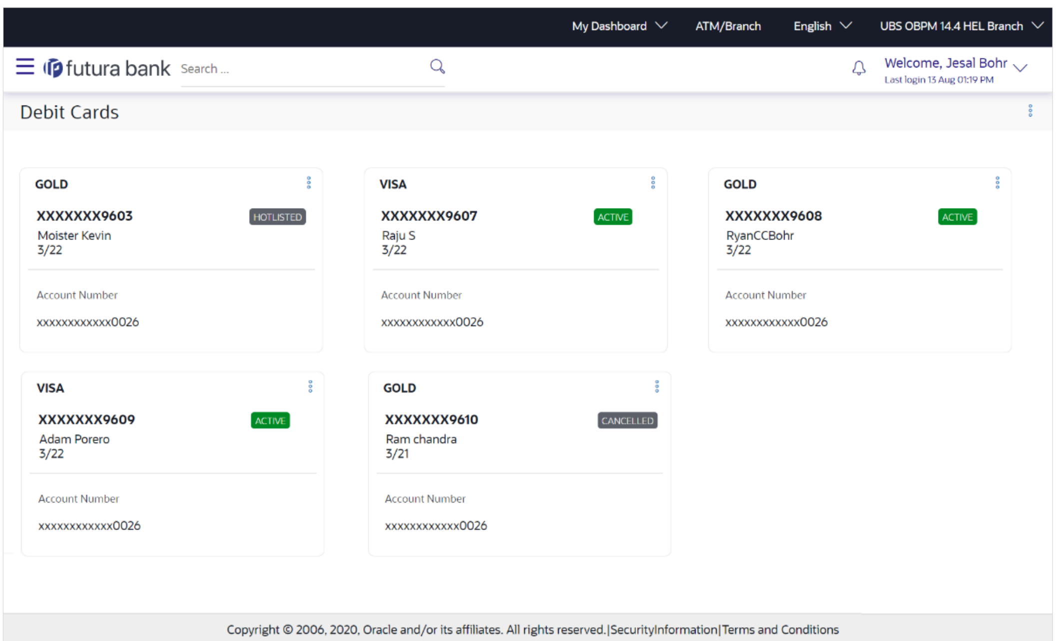
Debit cards are used for funds withdrawal at ATMs, for making purchase transactions at Point of sale (POS) terminals and doing online transactions. Since debit cards are very frequently used for banking transactions, it is essential for the bank to provide a means by which customers can view the details of their debit cards as well as apply for new debit cards online.

This feature enables customers to view details of debit cards linked to their current or savings accounts and also to apply for a new debit card on any of their accounts.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Debit Cards
OR
Access through the kebab menu of transactions available under the ***Current & Savings*** *module*

Debit Cards



Field Description

Field Name	Description
Card Product	The debit card product name.
Card Number	The debit card number in masked format.
Status	The current status of the debit card will be displayed.
Customer Name	Name of the debit card holder.

Field Name	Description
Card Expiry Date	The date on which card will expired.
Account Number	Displays the account number to which debit card is linked.

- Click on the kebab menu available against the individual cards to access debit card related transactions.
  OR
  Click on the general page level kebab menu to access current & savings account related transactions.

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8. New Debit Card

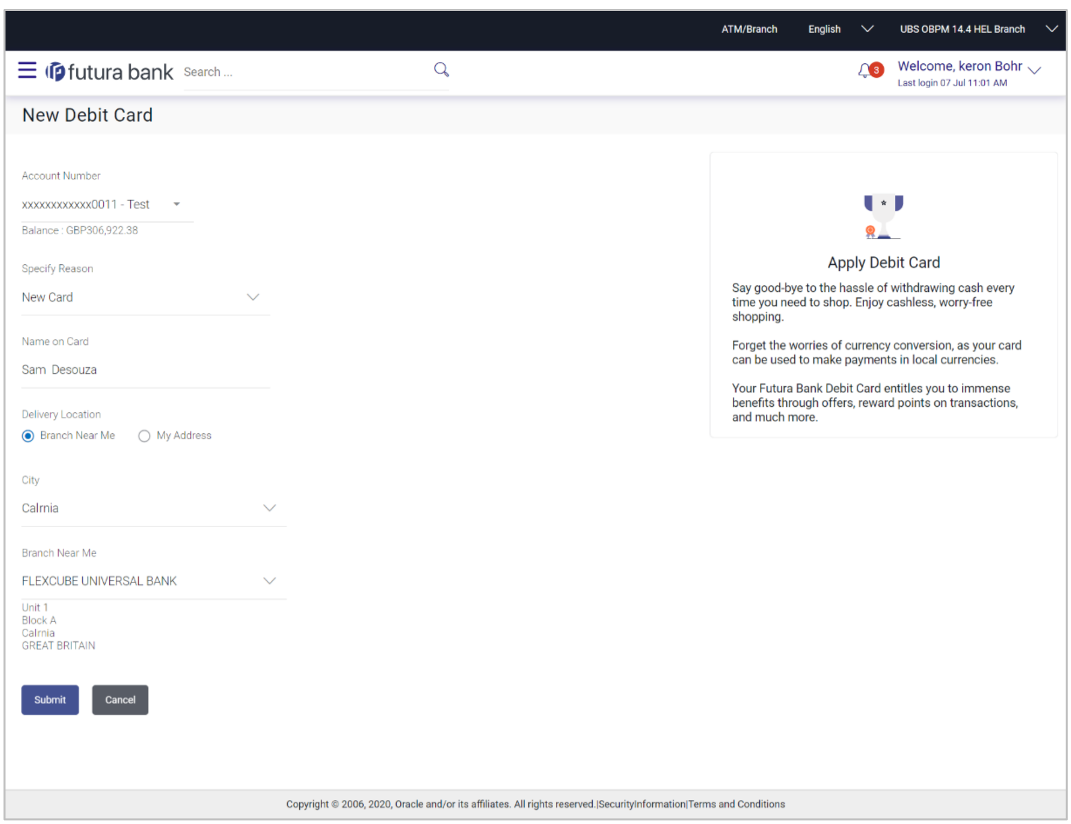
The New Debit Card feature allows the customer to submit requests for new debit cards for their operating accounts. While initiating the request for new debit cards, customer can specify the reason for which a new card is being requested and also define the name to be embossed on the card.

This feature acts as a service request (SR) and an SR number is generated when the customer submits the request. Customers can track the status of their service requests by clicking on the Track Request link provided on the Service Request widget or by directly selecting the Track Request option from the toggle menu.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Debit Cards > kebab menu > Apply for New Debit Card
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

New Debit Card



Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname.
Balance	Net balance in the selected account.
Specify Reason	The reason for applying a new debit card. The options can be: • New Card • Previous card was hot listed • Previous card not working
Name on Card	Name of the user to be displayed on the card.
Delivery Location	The location of delivery of the new debit card. The options are: • My Address • Branch Near Me
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address where new card is to be delivered. The options are: • Work • Residence • Postal
Address	The complete address of the primary account holder’s work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if you select **Branch Near Me** option in the **Delivery Location** field.	
City	The customer can filter branches based on city.
Branch Near Me	The branch in the selected city, where the card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.

Field Name	Description
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To apply for a new debit card:

1. From the **Account Number** list, select the account for which you wish to apply for a debit card.
2. From the **Specify Reason** list, select the reason for which you wish to apply for a new debit card.
3. In the **Name on Card** field, enter the name to be displayed on the card.
4. In the **Delivery Location** field, select the desired delivery mode.
   a. If you select the **My Address** option:
      i. From the **Select Address** list, select the appropriate delivery address.
   b. If you select the **Branch Near Me** option:
      i. From the **Select City** list, select the appropriate option.
      ii. From the **Select Branch** list, select the appropriate option. The branch address appears.
5. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details and click **Confirm**. The success message appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
7. Click **Home** to go to the Dashboard screen.
   OR
   Click **View Account Details** to view the **Account Details** screen.

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9. Debit Card Limits

A customer can view the limits of an existing debit card linked to his current or savings account. The customer can view the existing limits and has the option to update the limits of active debit cards. In addition to the existing limits, the screen also displays the maximum limit count/ amount that can be set for the card.

The customer can view the various transaction limits associated with the debit card. The system displays limits in terms of count and amount in each category, which are as defined below:

- Own ATM Limits
- Remote ATM Limits
- Own Point of Sale Limits (PoS)
- Remote Point of Sale Limits (PoS)
- E-commerce Limits

The customer also has the provision to configure a combined limit on his debit card. It is the maximum allowed limit across all sections and if this limit is breached, user will not be allowed for any further transaction on the day irrespective of the individual daily limits set under various categories.

Note: Combined Limits will be applicable only for third party host system.

How to reach here:

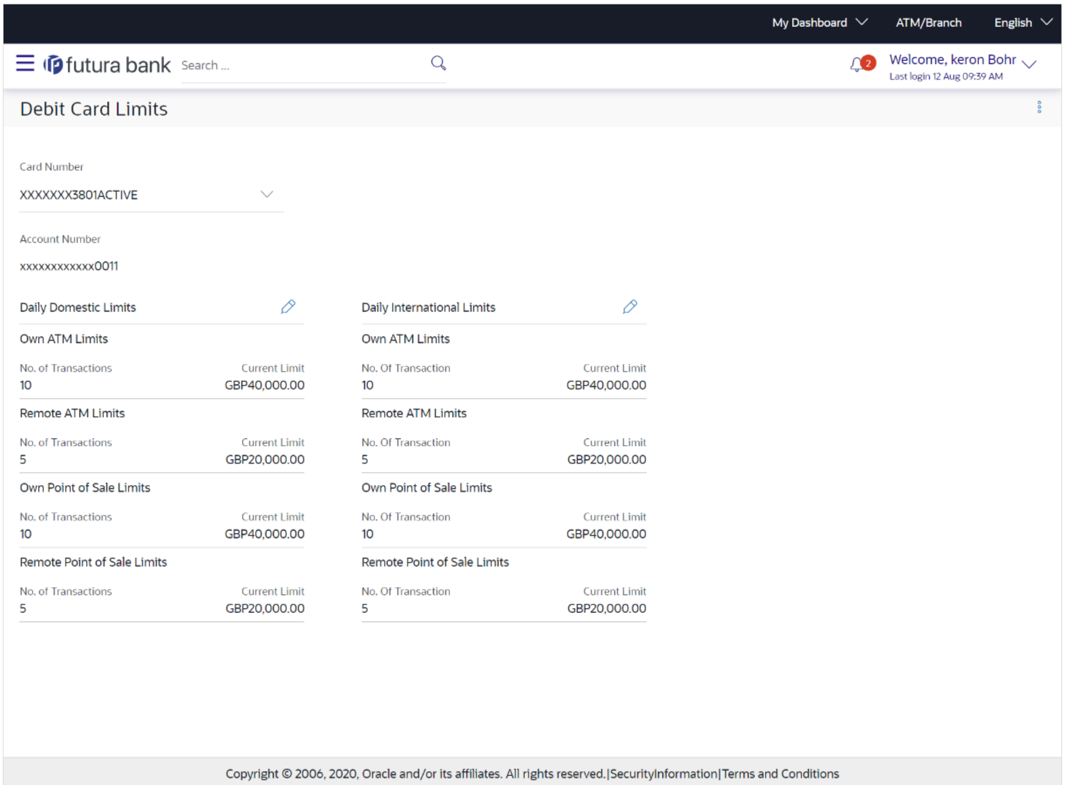
Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Debit Cards > kebab menu > Debit Card Limits
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

9.1 View Daily Limits

To view the debit card limits

1. From the **Card Number** list, select the debit card whose limits you wish to view. The **Debit Card Limits** screen displaying the **Daily Limits** applicable on the selected card, appears.

Debit Card Limits



Field Description

Field Name	Description
Card Number	The debit card number in the masked format along with the current status.
Account Number	Account number in the masked format.
Daily Domestic Limits / International Usage Limits	
This section includes own and remote ATM Limits, POS limits, and e- Commerce limits etc.	
Facility: Own ATM Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at an ATM of own bank.
Current Limit	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.
Facility: Remote ATM Limits	

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Field Name	Description
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at an remote ATM.
Current Limit	The maximum amount allowed for withdrawal at a remote ATM for the daily Domestic / International Usage limits.
Facility: Own Point of Sale Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of own bank.
Current Limit	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of own bank for the daily / International Usage limits. .
Facility: Remote Point of Sale Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at a Point of Sales (PoS) terminal of another bank.
Current Limit	The maximum amount allowed for withdrawal at a Point of Sales (PoS) terminal of another bank for the daily Domestic / International Usage limits.
Facility: e-Commerce Limits	
Number of Transactions	The daily Domestic / International Usage limits of transactions allowed for e-Commerce.
Current Limit	The maximum amount allowed for e-Commerce for the daily Domestic / International Usage limits.
Combined Limits on Card	
The combined daily and International Usage limits allowed for withdrawal at own and remote ATM Limits, POS limits, and e- Commerce limits etc.	
Maximum Limit	The maximum amount allowed for withdrawal at own and remote ATM Limits, POS limits, and e- Commerce limits etc. for the daily and International Usage limits .

2. Click against the **Daily Domestic Limits** header to update the daily domestic limits of the debit card.

   OR

Click against the **Daily International Limits** header to update the daily international limits of the debit card.

OR

Click against the **Combined Limits on Card** header to update the combined daily domestic and international limits of the debit card.

9.2 Update Daily Limits

Users can modify Daily Domestic, Daily International and Combined Daily Limits assigned to their cards.

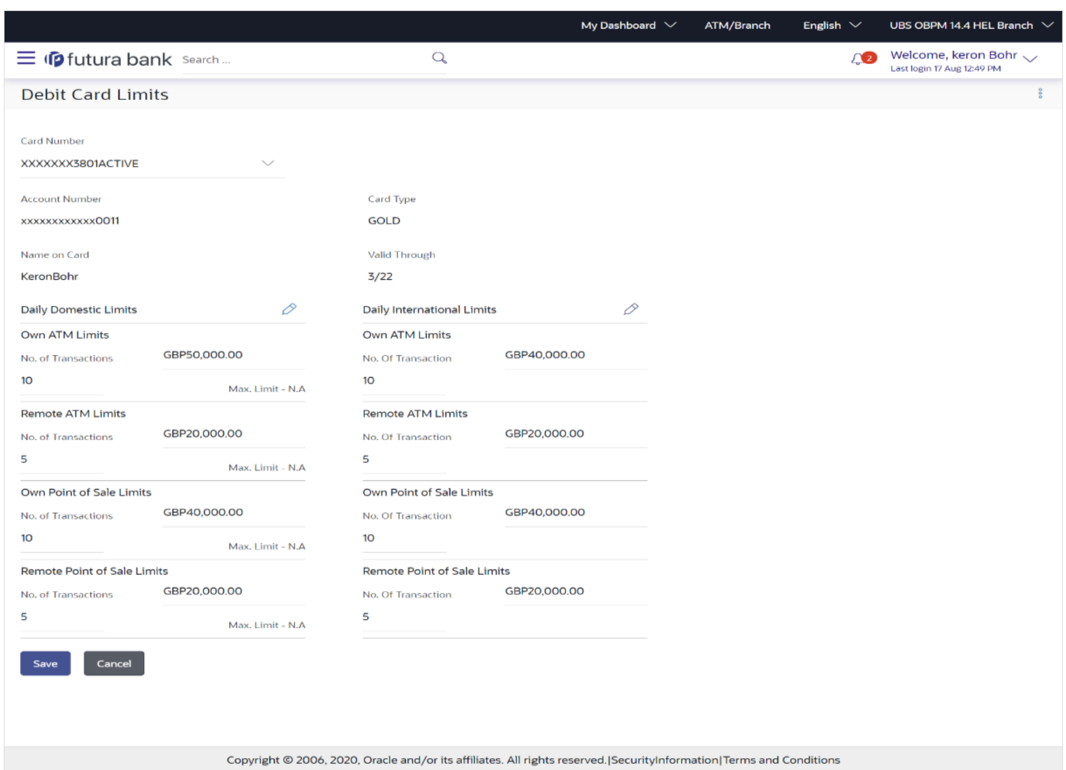
Note: Users will only be able to update the limits of active debit cards.

To modify the daily limits of the debit card:

1. From the **Card Number** list, select the debit card whose limits you wish to modify. The **Debit Card Limits** screen along with the **Daily Limits** details appears.
2. Click against the **Daily Domestic Limits** header or the **Daily International Limits** header based on which limits you wish to update.

   The desired limits appear in editable mode.

Update Daily Limits



3. Update the desired limits as required in **Daily Domestic Limits, Daily International Limits,** or **Combined Limits on Cards** sections.
4. Click **Save** to save the modified limits.
   OR
   Click **Cancel** to cancel the transaction.
5. The review screen appears.
   Click **Confirm** to confirm updating the debit card limits. .
   OR
   Click **Cancel** to cancel updating the debit card limits.
   OR
   Click **Back** to go back to the previous screen.
6. The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.
7. Click **Home** to go to the Dashboard screen.
   OR
   Click **View Account Details** to view the **Account Details** screen.

Home

10. Block Card

Debit card fraud costs individuals and businesses millions of dollars every year globally. The speed at which fraudulent transactions can be performed on a stolen debit card is incredible; hence users need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with the least amount of friction.

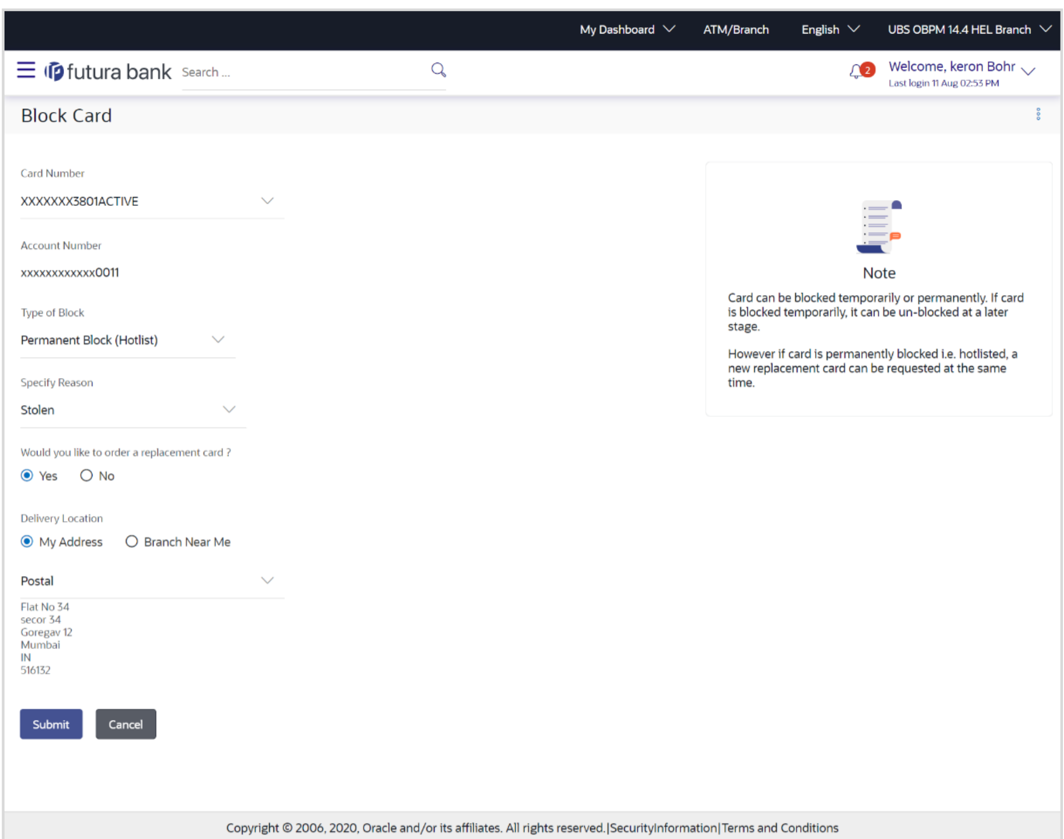
The Block Debit Card feature enables users to block the debit card online in cases of a stolen card or lost debit card so that the bank can block the processing of any transaction, which can be performed via the debit card immediately.

This feature also enables the user to request for a replacement debit card which will have the same attributes as that of the debit card that is being blocked.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Block Card
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

Block Card



Field Description

Field Name	Description
Card Number	Select the debit card which needs to be blocked.
Account Number	Displays the account number linked with debit card in masked format.
Type of Block	Specify whether the card is to be temporarily blocked or is to be permanently blocked. The options are: • Temporary Block • Permanent Block (Hotlist)

The following fields are enabled if you select the **Permanent Block** option in the **Block Type** list.

Field Name	Description
Specify Reason	The user is required to specify the reason for which the card is being blocked. The options are: • Damaged • Lost • Stolen
Would you like to order a replacement card?	Select the option to identify whether a replacement card is to be issued. The options are: • Yes • No
Delivery Location	The user can identify where the replacement card is to be delivered. This field is enabled only if the user has selected the option **Yes** in the field **Would you like to order a replacement card?** The options are: • My Address • Branch Near Me

Following fields will be enabled if the **My Address** option is selected in the **Delivery Location** field.

Field Name	Description
Select Address	Address where the replacement card is to be delivered. The options are: • Postal • Residence • Work Based on the selected option, the user's address details corresponding to the selected address as maintained are displayed.
Following fields will be enabled if the **Branch Near Me** option is selected in the **Delivery Location** field.	
City	The user can filter branches based on the city in which they are located.
Branch Near Me	Branch name where the replacement card is to be delivered.
Branch Address	The address of the branch selected is displayed.

To block the debit card and raise a request for a replacement card:

1. From the **Card Number** list, select the debit card which needs to be blocked.
2. From the **Type of Block** list select the desired option.
    a. If the **Permanent Block** option is selected;
        i. From the **Specify Reason** list, select the reason for which the card needs to be blocked.
        ii. This screen also provides the user with the facility to apply for a replacement card.
        iii. Select option **Yes**, if you wish to order a replacement card under the field **Would you like to order a replacement card?**
        iv. If you have selected option **Yes**, proceed to specify the details pertaining to where you would like the replacement card to be delivered.
            a. If you select the **My Address** option as delivery location:
                i. From the **Select Address** list, select the appropriate option. The complete address of the user as maintained corresponding to the selected address appears.
            b. If you select the **Branch Near Me** option as delivery location:
                i. From the **City** list, select the desired city.
                ii. From the **Branch Near Me** list, select the desired branch. The complete address of the selected branch appears.

3. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Back** to go back to the previous screen.
   OR
   Click **Cancel** to cancel the transaction.
5. The success message appears, along with the service request number.
6. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

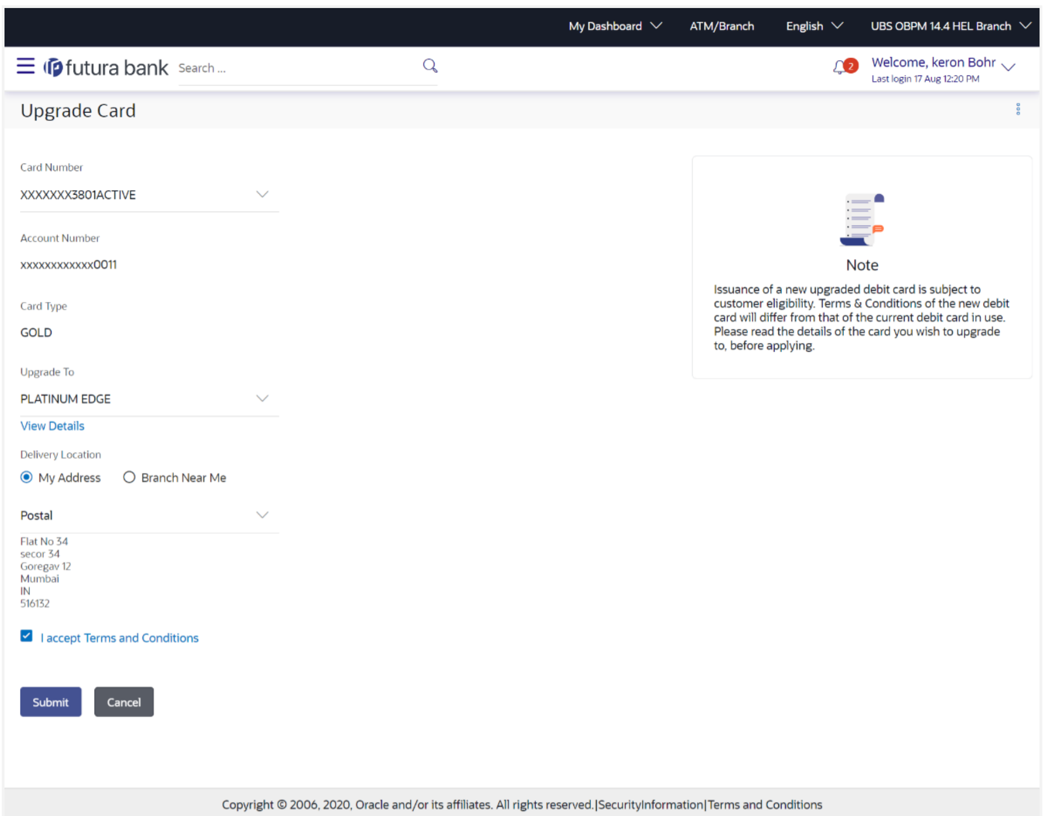
11. Upgrade Card

Using this option, the user can upgrade the existing debit card. The user might wish to upgrade his debit card in order to avail better benefits and facilities.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Upgrade Card
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Upgrade Card



Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Card Type	The current product name of the card.

Upgrade To	Select a variant of the debit cards available to upgrade the debit card.
View Details	Link to view the features of the debit card selected in the **Upgrade Card** list.
Delivery Location	Select a location where the new card is to be delivered. The options are: • My Address • Branch Near Me

This section appears if you select the **My Address** option in the **Delivery Location** field.

Select Address	The address at which the replacement card is to be delivered. The options are: • Residence • Postal • Work
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

This section appears if you select the **Branch Near Me** option in the **Delivery Location** field.

City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

The following section appears, if the user selects a debit card variant in the **Upgrade Card** list and clicks on the **View Details** link.

Name of the Debit Card Variant	The name of the debit card variant available for selection.

Domestic

The limits applicable on the debit card for use within the country.

POS Limit	The daily usage limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.

Daily cash withdrawal limit	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.

International

The limits applicable on the debit card for international usage.

Remote ATM Limits	The daily usage limits on the cumulative amount allowed for withdrawal at an remote ATM.
Daily purchase limit	The daily limits on the cumulative amount allowed for purchase.
Remote POS Limits	The daily limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.
E COMMERCE Limit	The daily Usage limits on the cumulative amount allowed for e-Commerce.
Offers	Displays the offers available on the debit card variant.
Rewards	Displays the details of reward points accumulation based on purchase transactions using the debit cards.

To upgrade the debit card:

1. From the **Card Number** list, select the desired debit card to be upgrade.
2. From the **Upgrade To** list, select the desired debit card to upgrade.
3. Click on **View Details** link to view the features of the debit card selected in the **Upgrade Card** list. The features of the selected debit card appears on an overlay.
4. From the **Delivery Location** list, select the delivery location of choice.
   a. If you select the **My Address** option as delivery location:
      i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence, work or that defined as postal address will be displayed.
   b. If you select the **Branch Near Me** option as delivery location,
      i. From the **City** list, select the city where the branch located.
      ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.
5. Select the **I accept Terms and Conditions** checkbox to give acceptance to upgrade a card.
6. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Back** to go back to previous screen.

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

8. The confirm screen with a message confirming successful submission of the request to upgrade the card appears. The service request number also appears on this screen.
9. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

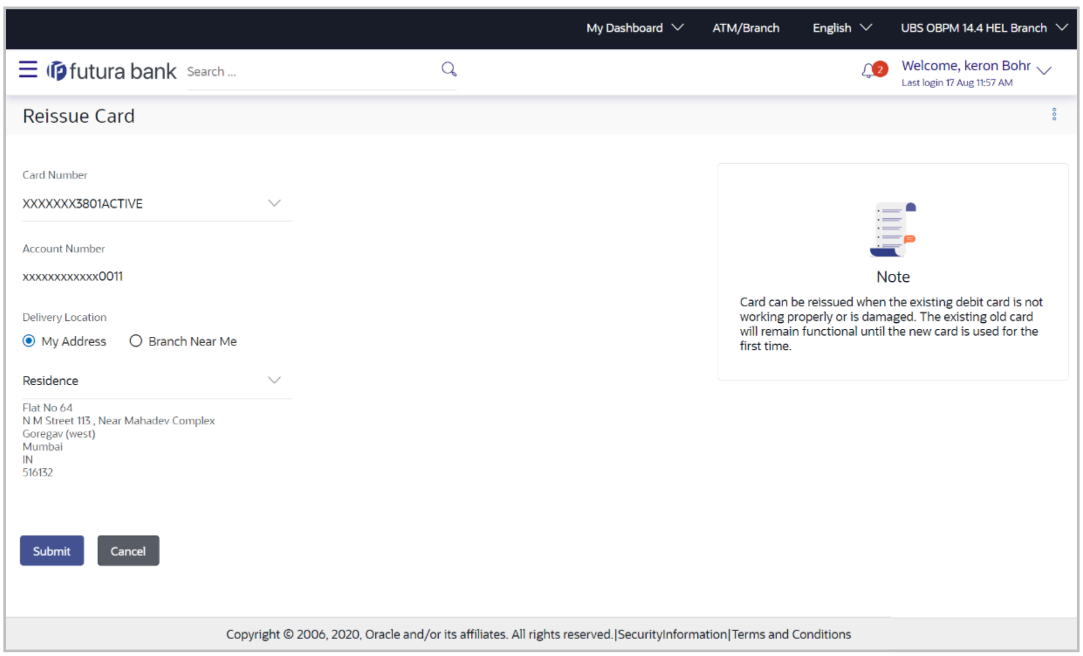
12. Reissue Card

This feature enables customers to replace damaged, stolen or lost cards with new cards by placing a request for a replacement card which will have the same attributes as that of the original debit card that was blocked.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Reissue Card
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Reissue Card



Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Delivery Location	The location of delivery of the new replacement debit card. The options are: • My Address • Branch Near Me

Field Name	Description
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address at which the replacement card is to be delivered. The options are: • Postal • Residence • Work
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if you select **Branch Near Me** option in the **Delivery Location** field.	
Select Address	The address at which the replacement card is to be delivered. The options are: • Postal • Residence • Work
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
City	The customer can filter branches based on city.
Branch Near Me	The branch in the selected city, where the card is to be delivered. **Note:** The options in this field depend on the selected option in the **City** field.
Branch Address	The complete branch address based on the selection above. **Note:** The address displayed here depends on the selected option in the **Branch Near Me** field.

To request for the reissue of a debit card:

1. From the **Card Number** list, select the debit card which is to be reissued.
2. From the **Delivery Location** list, select the delivery location to which the new card is to be delivered.
    a. If you select the **My Address** option as delivery location:

i. From the **Select Address** list, select the appropriate option. The complete address of the card holder’s residence, work or that defined as postal address will be displayed.

b. If you select the **Branch Near Me** option as delivery location,

i. From the **City** list, select the city where the branch located.

ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.

1. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
2. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to go back to previous screen.
3. The success message is displayed along with the service request number appears.
4. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

13. Request PIN

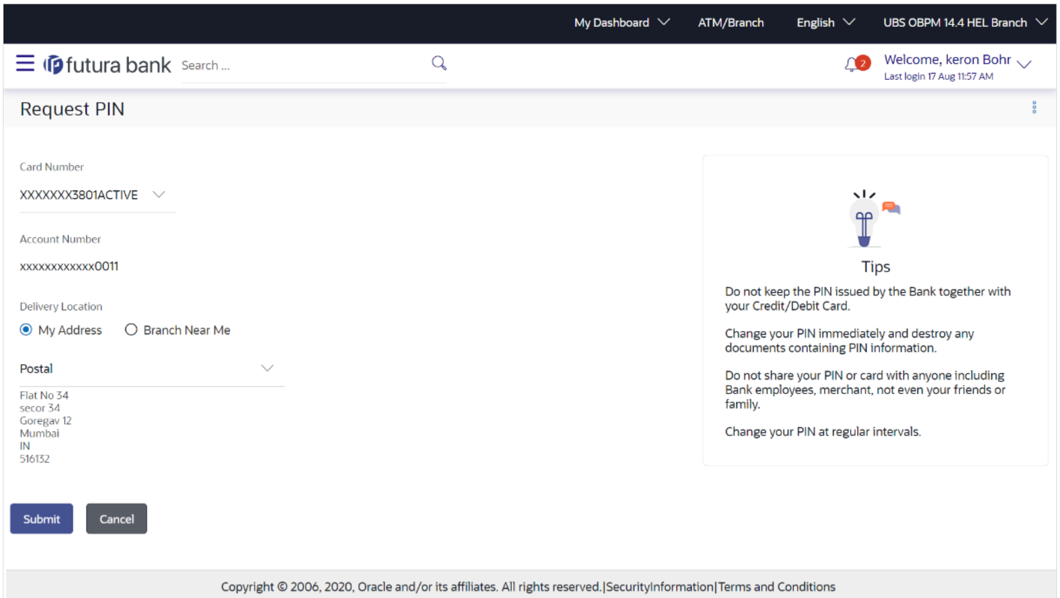
A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the user will not be able to withdraw funds from his account or make any Point of Sale purchases. This feature enables a user to request for a new debit card PIN to be delivered at the address of choice.

The debit card PIN request is a service request transaction and on initiating the request, service request number is generated, which can be used by the user to track the status of the request. Duplicity checks are done by the system to ensure that no duplicate requests are being initiated.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Request PIN
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Request PIN



Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.

Field Name	Description
Delivery Location	Delivery location of the debit card PIN. The options are: • My Address • Branch Near Me
This section appears if you select **My Address** option in the **Delivery Location** field.	
Select Address	The address at which the replacement card is to be delivered. The options are: • Postal • Residence • Work
Address	The complete address of the primary account holder's work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.
This section appears if you select **Branch Near Me** option in the **Delivery Location** field.	
City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the new card is to be delivered. The names of all the branches in the city selected in the previous field will be displayed.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.

To request for a debit card PIN:

1. From the **Card Number** list, select the debit card for whom request for a new debit card PIN is to be raised.
2. From the **Delivery Location** list, select the appropriate delivery location of the new replacement debit card.
   a. If you select the **My Address** option as delivery location:
      i. From the **Select Address** list, select the appropriate option. The complete address of the card holder's residence or that defined as postal address will be displayed.
   b. If you select the **Branch Near Me** option as delivery location,
      i. From the **City** list, select the city where the branch located.
      ii. From the **Branch Near Me** list, select a branch at which the new card is to be delivered. The branch address based on selection is displayed.

3. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
5. The success message of debit card PIN request along with the service request number appears.
6. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

14. Reset PIN

A debit card PIN is required to authenticate any debit card transaction. Without a PIN, the customer will not be able to withdraw funds from his account nor make any Point of Sale purchases. This feature enables customers to generate Debit Card PIN anytime at their convenience.

Note: This transaction appears only in case of Third Party integration.

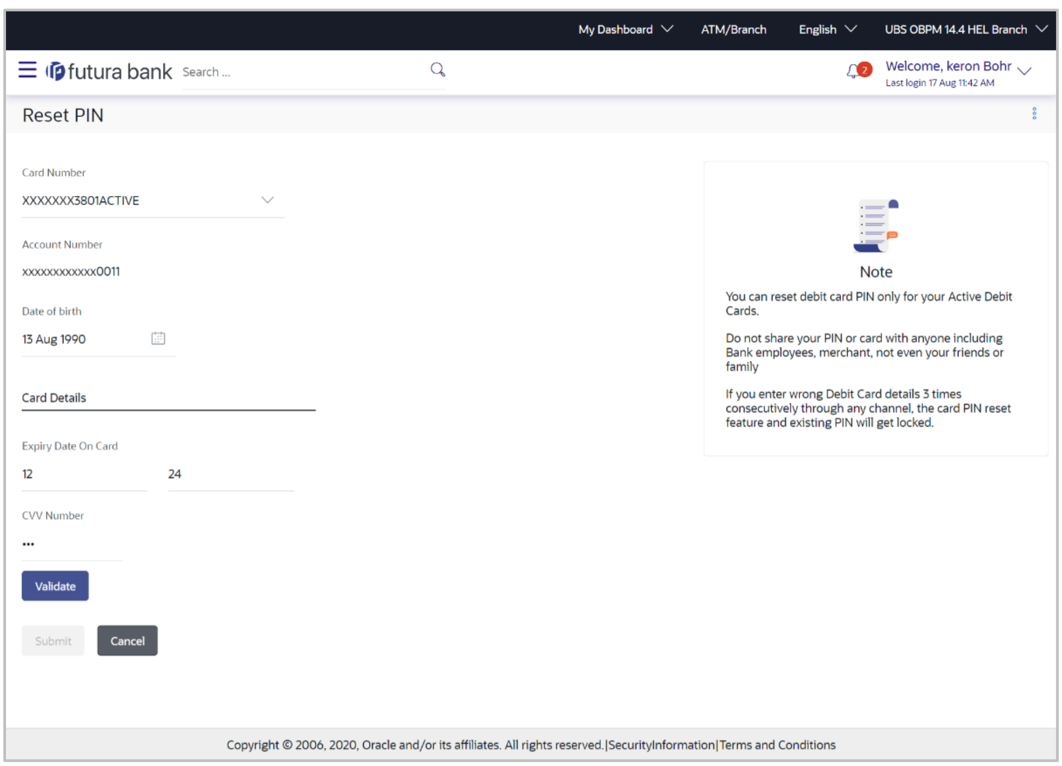
How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current and Savings > Debit Cards > kebab menu > Reset PIN
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

To generate the debit card PIN:

1. From the **Card Number** list, select the debit card of which PIN is to be reset.
2. In **Date of Birth** date calendar field, specify the card holder's date of birth.

Reset PIN – Card Details

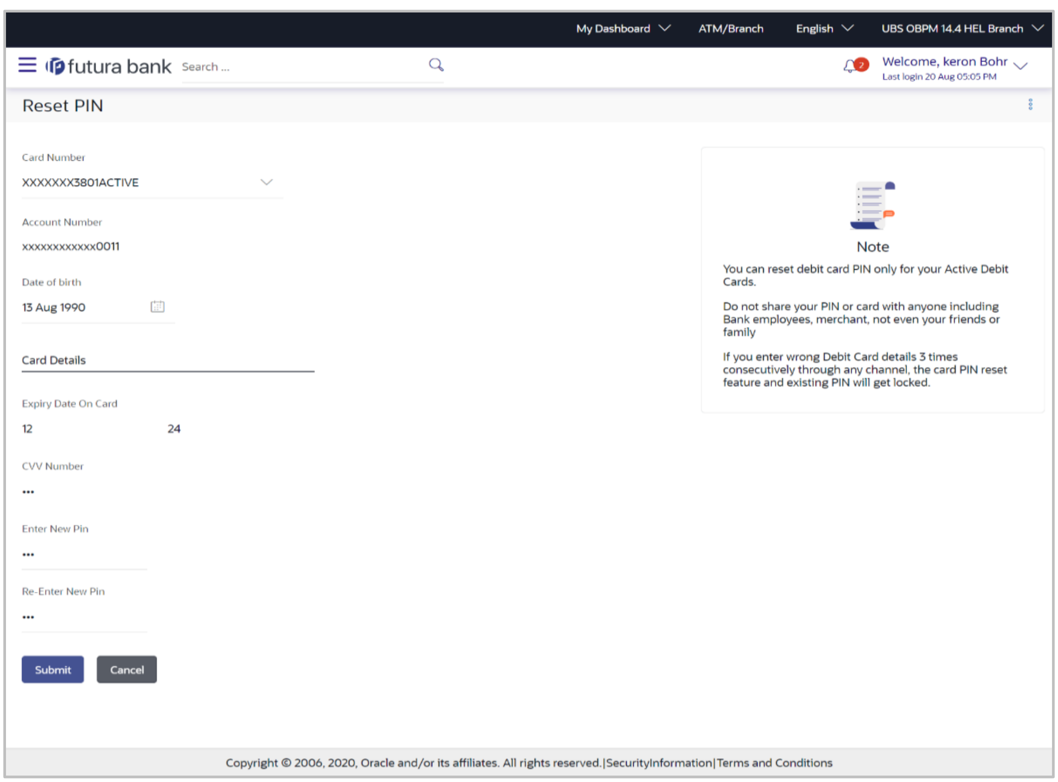


Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Date Of Birth	Specify the date of birth of the card holder. It is used to verify the identity of the card holder.
Card Details	
Expiry Date on Card	The expiry date of the debit card (MM/YY).
CVV Number	The Card Verification Value number (CVV) 3 digit number available on the reverse side of the debit card.

1. In the **Expiry Date on Card** field, enter the Card Expiry Date (MMYY).
2. In the **CVV Number** field, enter the numeric digit code printed on the back of the card.
3. Click **Validate**. The entered card details are verified, and the **Reset PIN** section appears.
   OR
   Click **Cancel** to cancel the transaction.

New PIN Details



Field Description

Field Name	Description
Enter New PIN	Enter a new PIN for the debit card.
Re-Enter New PIN	Re-enter the new PIN for the debit card.

4. Enter a new PIN in **Enter New PIN** and **Re-Enter New PIN** fields respectively.
5. Click **Submit**. The Authentication screen appears.
   OR
   Click **Cancel** to cancel the transaction.
6. The success message of debit card PIN generation appears.
7. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

15. Cheque Book Request

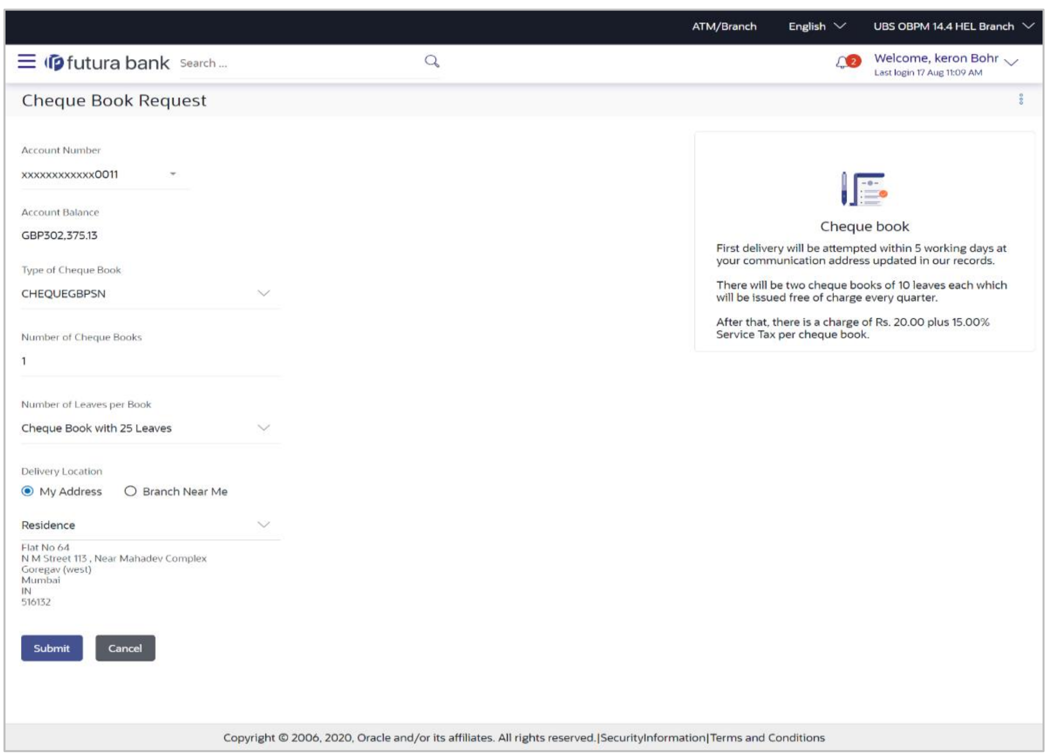
Cheques are the most widely used instruments that are used to make different kinds of payments. The Cheque Book Request feature enables customers to request for a new cheque book online.

This feature is available only for those accounts for which cheque book facility is enabled. Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request. On initiating a cheque book request, a service request number is generated. The customer can track the status of the request through this reference number generated.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Cheque Book Request
OR
*Access through the kebab menu of transactions available under the **Current & Savings** module*

Cheque Book Request



Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname. For more information on Account Nickname, refer Account Nickname**.**

Field Name	Description
Account Balance	Net balance in the selected account.
Type of Cheque Book	The type of cheque book required
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves needed per cheque book.
Delivery Location	Delivery location of the cheque book. The options are: • My Address • Branch Near Me

This section appears if you select **My Address** option in the **Delivery Location** field.

Select Address	The address for delivery of the cheque book. The options are: • Postal • Residence • Work
Address	The complete address of the primary account holder’s work place, residence or that defined as postal address will be displayed based on which option has been selected in the address selection field.

This section appears if you select **Branch Near Me** option in the **Delivery Location** field.

City	The city where the cheque book is to be delivered.
Branch Near Me	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed. **Note:** The options in this field depend on the selected option in the **City** field.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch. **Note:** The address displayed here depends on the selected option in the **Branch Near Me** field.

To request a cheque book:

1. From the **Account Number** list, select the current or savings account for which a cheque book is to be requested.
2. From the **Type of Cheque Book** list, select the desired option.
3. In the **Number of Cheque Book** field, specify the required number of cheque books.
4. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
5. In the **Delivery Location** field, select the delivery location of choice.
   a. If you select the **My Address** option as delivery location:
      i. From the **Address** list, select the cheque book delivery address.
   b. If you select the **Branch Near Me** option as delivery location:
      i. From the **City** list, select the desired city.
      ii. From the **Branch Near Me** list, select the desired branch.
      The complete address of the selected branch appears.
6. To submit the cheque book request, click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate to the previous screen.
8. The success message of cheque book request along with the transaction reference number appears.
9. Click **Home** to go to the Dashboard screen.

   OR

   Click **View Account Details** to view the Account Details screen.

Home

16. Cheque Status Inquiry

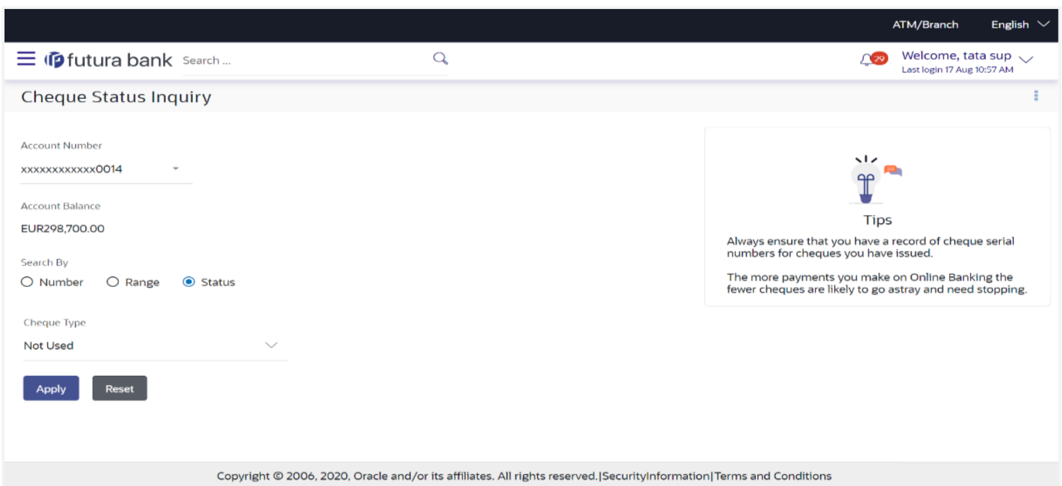
The Cheque Status Inquiry transaction enables customers to view the status of cheques at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range. Customers can also search for cheques based on their status i.e. used, not used, stopped, etc.

Note: The **Range** and **Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with **Oracle FLEXCUBE Universal Banking** and the region is not **India**.

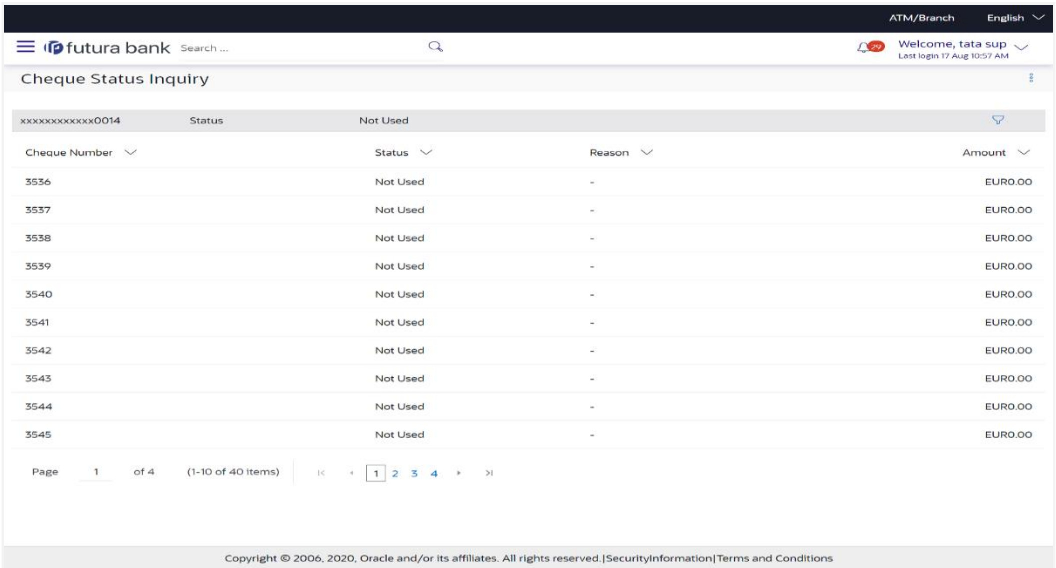
How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Cheque Status Inquiry
OR
*Access through the kebab menu of transactions available under the **Current & Savings** module*

Cheque Status Inquiry



Cheque Status Inquiry- Result



Field Description

Field Name	Description
Account Number	Select an account number to view the status of cheques associated with that account.
Account Balance	The balance of the CASA account will be displayed in the account currency.
Search Cheque by	Allows the customer to specify the criteria by which to view the status of cheques. The options are: • Number • Range • Status **Note:** The **Range** and **Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with **Oracle FLEXCUBE Universal Banking** and the region is not **India**.
Cheque Number	The customer can define the cheque number for which he wants to view the status. This field appears if you select **Number** option from the **Search Cheque by** list.
From	The customer is required to define the starting cheque number of the range for which to view cheque status.

Field Name	Description
	This field is appears if you select **Range** option from the **Search Cheque by** list.
To	The customer is required to define the last cheque number of the range for which to view cheque status. This field appears if you select **Range** option from the **Search Cheque by** list.
Cheque Type	The customer is required to identify a specific status in order to view cheques that belong to that status. The options are: • Used • Not Used • Stopped • Rejected • Cancelled This field appears if you select the **Status** option from the **Search Cheque By** list. The **From Date** and **To Date** search fields will be disabled if the customer selects either the **Not Used** or **Cancelled** status.
From Date	The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched. This field appears if you select **Status** option from the **Search Cheque By** list.
To Date	The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched. This field appears if you select **Status** option from the **Search Cheque By** list.
Cheque Status Inquiry Results	
Cheque Number	The cheque number of which status is being viewed.
Status	The current status of the cheque is displayed against it.
Reason	The reason for which the cheque has been stopped, rejected or cancelled. A value will be displayed here only if the cheque is in any of these three statuses.
Amount	The amount for which the cheque was issued.

To inquire about the cheque status:

1. From the **Account Number** list, select an account to view the status of cheques associated with that account.
2. From the **Search Cheque** by list, select the appropriate option.
    a. If you select the **Number** option:
        i. In the **Cheque Number** field, enter the cheque number.
    b. If you select the **Range** option:
        i. In the **From** field, enter the cheque start number.
        ii. In the **To** field, enter the cheque end number.
    c. If you select the **Status** option:
        i. From the **Cheque Type** list, select the appropriate option.
        ii. From the **From Date** list, select the desired from date.
        iii. From the **To Date** list, select the desired end date.
3. To inquire about the cheque request, click **Apply**.
   The results of the cheque status inquiry appear.
   OR
   Click **Reset** to clear the data entered.

Home

17. Stop/ Unblock Cheque

Cheques are physical instruments used for making payments; it is likely that user might want to block payment in case of theft or misplacement of a cheque issued to a payee. Hence, it is critical to provide an option to stop cheques so that they cannot be utilized for making payment or cannot be misused.

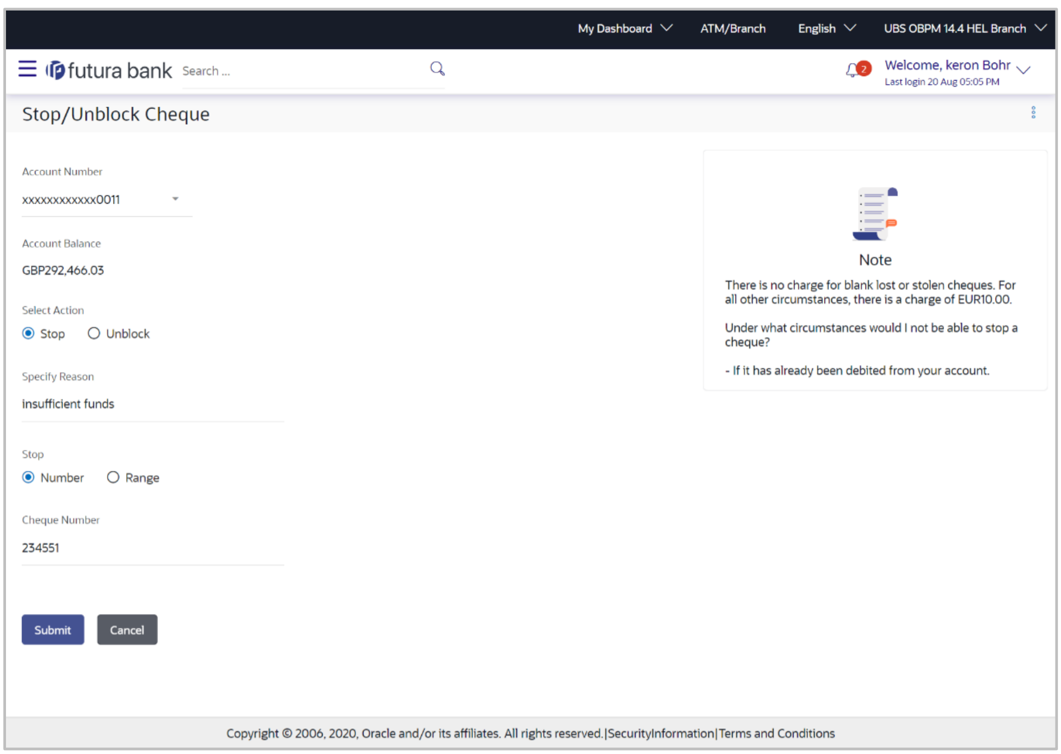
Stop/ Unblock cheque feature allows user to stop a cheque issued for making payment. User can specify the cheque number and initiate a stop payment. The customer will have to select the account number and the cheque number. The cheque number entered will be validated against the account number selected.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

This feature also enables customers to request for a cheque or cheque range that has been stopped or blocked to be unblocked. Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

How to reach here:

Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Stop/Unblock Cheque
OR
Access through the kebab menu of transactions available under the ***Current & Savings*** *module*

Stop /Unblock Cheque



Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format along with the account nickname.
Account Balance	The current available balance in the account.
Select Action	The action to be taken on the cheque i.e. whether to stop or unblock the cheque. The options are: • Stop • Unblock
Specify Reason	The reason for stopping or unblocking the cheque.
Stop	Select the option to stop either a specific cheque by selecting Number or to stop multiple cheques by selecting Range. The options are: • Number • Range This field will be displayed if the option **Stop** is selected under the Select Action field.
Unblock	Select the option to unblock either a specific cheque by selecting Number or to unblock multiple cheques by selecting Range. The options are: • Number • Range This field will be displayed if the option **Unblock** is selected under the Select Action field.
Cheque Number	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the **Number** option.
From	Start number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.
To	End number of the cheque range to be stopped or unblocked. This field appears if you select the **Range** option.

To stop or unblock cheque:

1. From the **Account Number** list, select the account number of which cheque/cheques have to be stopped or unblocked.
2. In the **Select Action** field, select the appropriate option.
3. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
4. If **Stop** is selected under the **Select Action** field, in the **Stop** field, select the desired option:
    a. If you select the **Number** option:
        i. In the **Cheque Number** field, enter the cheque number.
    b. If you select the **Range** option:
        i. In the **From** field, enter the cheque start number.
        ii. In the **To** field, enter the cheque end number.
5. If **Unblock** is selected under the **Select Action** field, in the **Unblock** field, select the desired option:
    a. If you select the **Number** option:
        i. In the **Cheque Number** field, enter the cheque number.
    b. If you select the **Range** option:
        i. In the **From** field, enter the cheque start number.
        ii. In the **To** field, enter the cheque end number.
6. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.
8. The success message of stopping/ unblocking the check along with the transaction reference number.
9. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

Home

18. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on 'Preference' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:
1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

Customers can also undertake the following from this screen:

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

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

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

How to reach here:

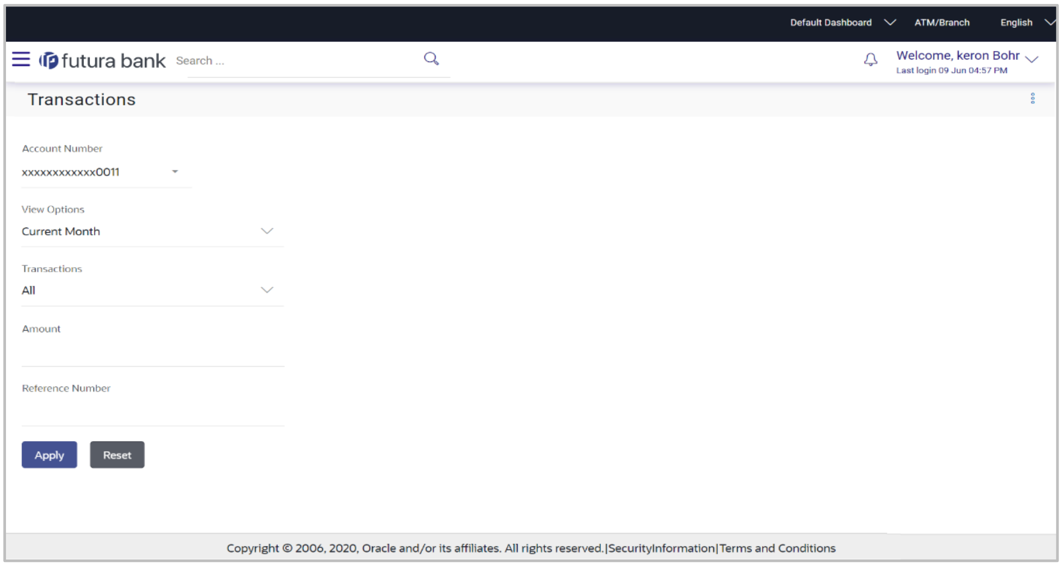
Dashboard > Overview Widget > Current & Savings > Current & Savings Account Kebab menu > Transactions
OR
Dashboard > Toggle Menu > Menu > Accounts > Current and Savings > Transactions
OR
Access through the kebab menu of transactions available under the ***Current & Savings*** *module*

To view the transactions:

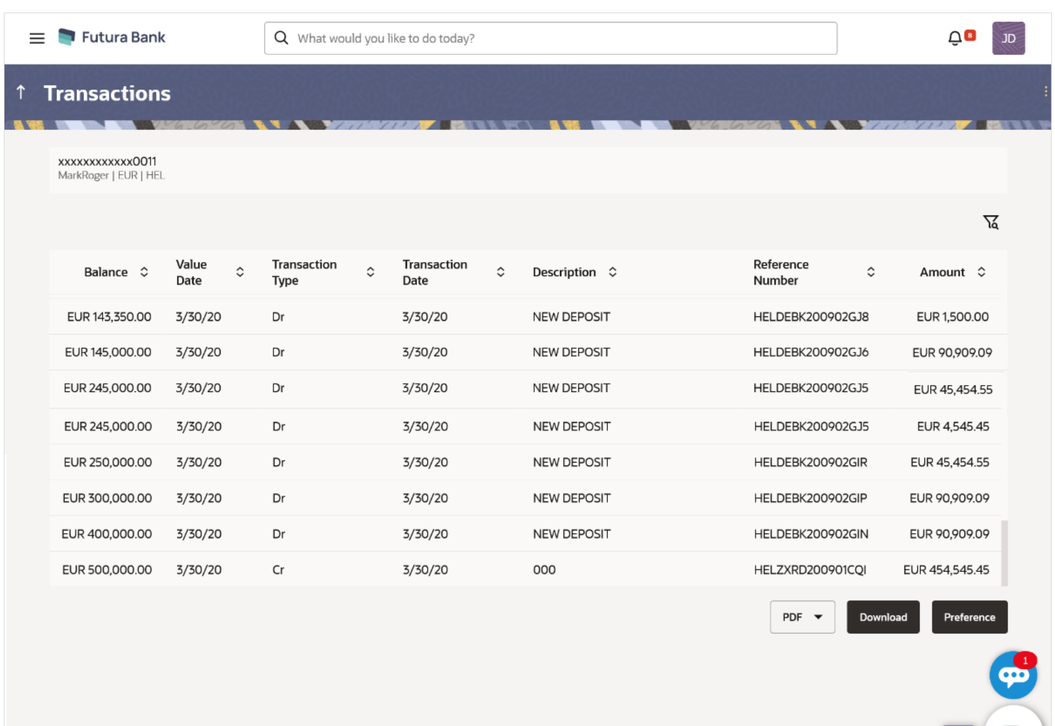
1. From the **Account Number** list, select the account of which you wish to view transactions.
2. From the **View Options** list, select the desired transaction period.
   a. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

4. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
5. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
6. Click **Apply** to view transactions based on the defined criteria.
   OR
   Click **Reset** to clear the details entered.

Transactions – Filter Criteria



Transactions – View Transactions



Field Description

Field Name	Description
Account Number	Select an account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
View Options	Filters to view the transactions of a specific period. The options are: • Current Month • Current Day • Previous Day • Previous Month • Current Month + Previous Month • Previous Quarter • Date Range • Last 10 Transactions
From Date –To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option **Date Range** from the **View Options** list.
Transaction	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.
Opening Balance	The opening balance in the account for the specific period.
Closing Balance	Closing balance in the account for the specific period.

Field Name	Description
Results	
Download	Click the link to download the statement.
Transaction Date	Date on which the activity was performed.
Value Date	The value date of the transaction as maintained by the bank.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.
Balance	Balance in the account. The Balance column appears only if the option **All** has been selected as a filter criteria in **View Options** field.

7. Click on the icon to change filter criteria. Based on the defined criteria you can view transactions.
   OR
   Click **PDF** and select the format in which the statement is to be downloaded.
   The statement gets downloaded.
   Click on the **Download** to download the records in CSV & PDF format.
   OR
   Click **Preference** to setup a column preferences by rearranging or removing columns.
8. The following actions can also be performed in the screen:
   - Subscribe for E-Statements.
   - Request for a specific statement
   - Download Pre-Generated Statements.

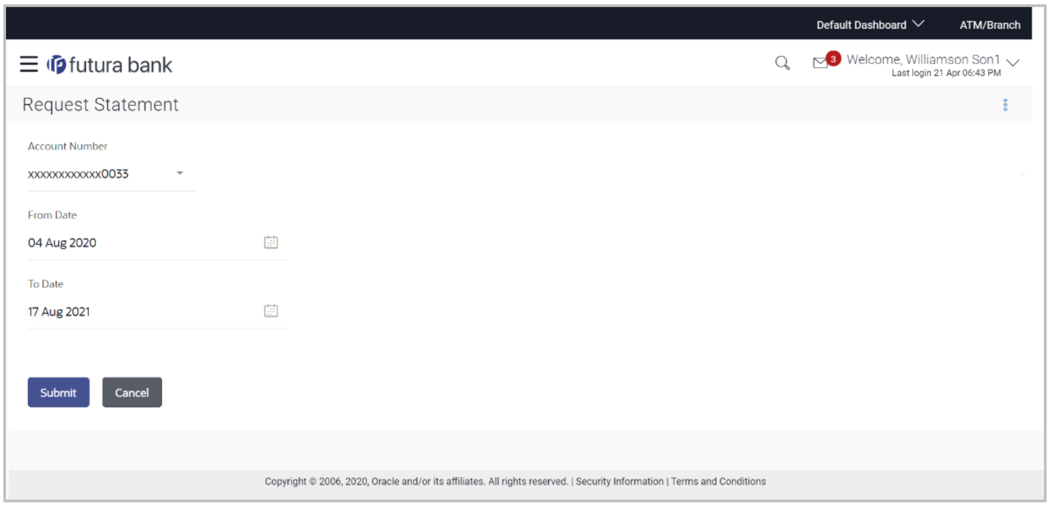
18.1 Request Statement

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

To request for a Statement

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

Request Statement



Field Description

Field Name	Description
Account Number	Islamic savings account number in masked format for which statement has to be requested.
From Date	The user is required to specify the start date from which the account statement is required.
To Date	The user is required to specify the date until when the statement is required.

To request for a physical statement:

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

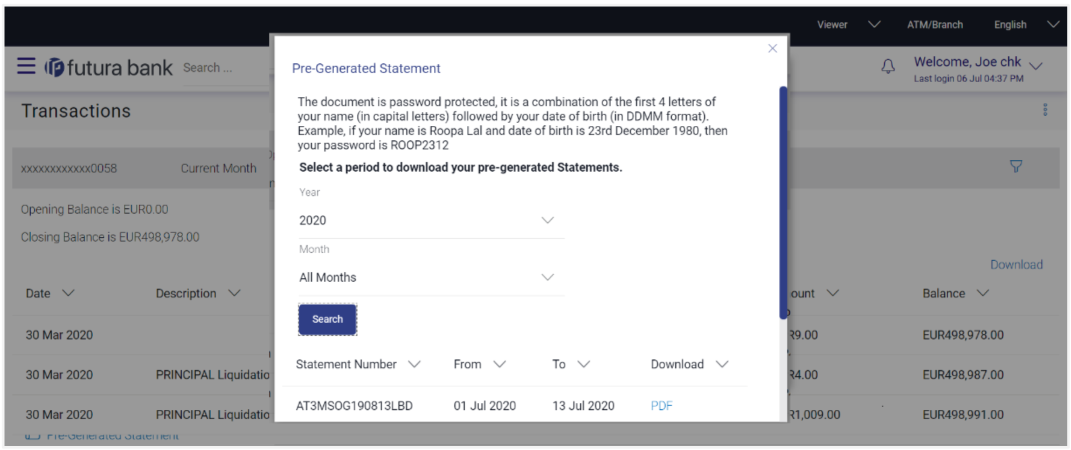
4. Click **Submit**.
   OR
   Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.
6. The success message of **Statement Request** appears along with the transaction reference number.
7. Click **Home** to go to the **Dashboard** screen.
   OR
   Click **View Account Details** to visit the account details page.

18.2 Pre-generated Statement

To download pre-generated statements:

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

Pre-generated Statement



Field Description

Field Name	Description
Select a period to download your pre-generated Statements	
Period	
Year	The year for which the statement is required
Month	The month for which the statement is required.
Statement Number	The statement reference number.
From	Start date of the date period for which the statement is generated.
To	End date of the date period for which the statement is generated.
Download	Click the link against a statement to download the specific statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.

4. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.

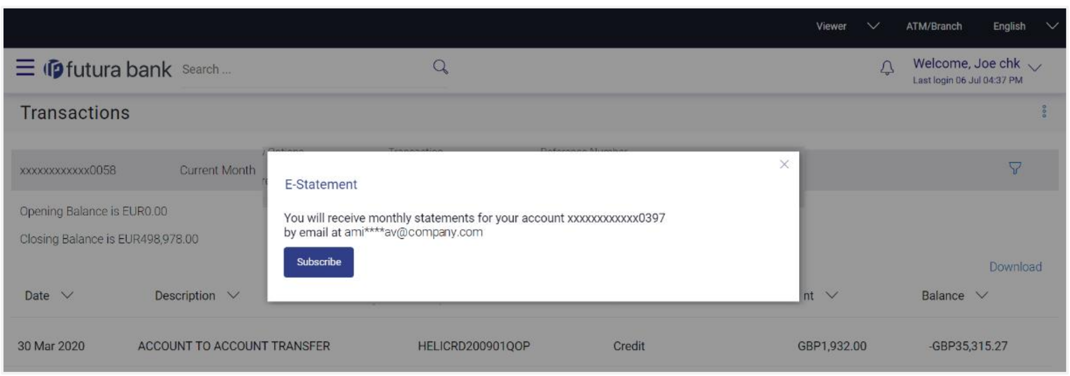
18.3 E-statements

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 for e-statements:

1. Click on the icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

E-statement



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

Home

19. Account Nickname

Customers can assign a specific name to a current or savings account. This is useful if the customer wishes to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. The application also allows customer to modify or delete the nickname whenever required.

The customer can access this option by selecting the **Add/Edit Nickname** option from the kebab menu.

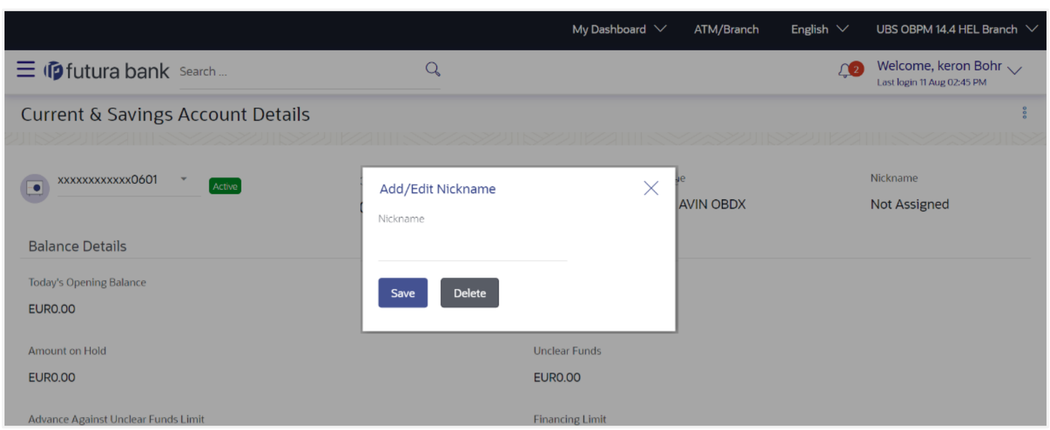
How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings > Current & Savings Account Details > kebab menu > Add/Edit Nickname

To add/edit nickname against an account:

1. Click on the icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against an account. The **Add/Edit Nickname** popup appears.

Add/Edit Nickname



Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account. If a nickname has already been assigned to the account, it will be displayed in editable mode.

2. In the **Nickname** field, enter the nickname you want to use.
3. Click **Save** to save your changes.
   Nicknames will be displayed on various transactions instead of the standard account description.

OR
Click **Delete** to delete nickname.

FAQ

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

   The Retail User will have online access to all his accounts – whether conventional or Islamic, that he holds with the bank.

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

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

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

   Only you can view the nickname that you have set.

4. **Can a user apply for new debit card online, only at the time of account opening?**

   The user can apply for a debit card online, whether it is his first card or his existing card is expired or lost, at the time of account opening or later.

5. **Can I have multiple debit cards linked to a CASA account?**

   This is dependent of the features of the specific Islamic CASA. Generally, in joint accounts, both the primary account holder as well as the joint holder are provided a debit card each.

6. **If a lost debit card is found and restored to the cardholder, can it be reactivated?**

   No, for security purposes, once a card has been hotlisted, it cannot be re-activated. You can make a request for a new debit card. If the card was blocked, it can be unblocked online.

7. **Can the user find exchange rate between all currency pairs?**

   The user can find exchange rate between currency pairs, provided that they are available for selection, and the currency pair is maintained in the Host and exchange rate is available for it.

Home