Quick Snapshot User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.2.0.0

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Quick Snapshot User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.2.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

- Oracle Banking Digital Experience Installation Manuals

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✔	Pre integrated Host interface available.
✘	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0
1	Enable Quick Snapshot	NH	NH
2	Quick Snapshot - Balance Inquiry	✔	✔
3	Quick Snapshot - Recent Transactions	✔	✔
4	Disable Quick Snapshot	NH	NH

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3. Quick Snapshot

Quick Snapshot feature is available on the login page of Futura bank mobile application. Using this option retail user can view the account summary from mobile application and get important account information in a single view without going on the dashboard.

Quick Snapshot displays the account balance of Current and Savings account and recent transactions on those accounts.

Pre-Requisites

*   The User must download Futura bank Application and have a valid account with bank with online banking enabled.

To view accounts summary:

Option 1: From the pre-login page, enable the Quick Snapshot

1. Launch the **Futura bank** application Page. The **Futura bank application** login page appears.

Futura bank Login page
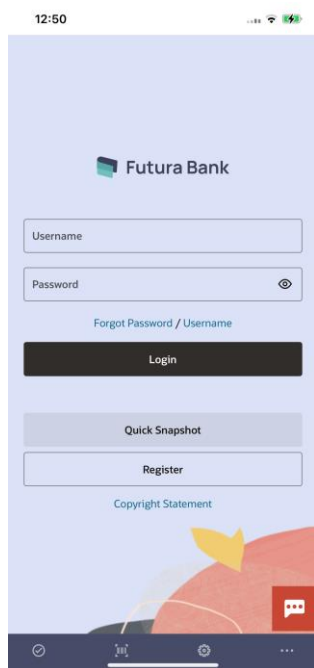
2. Click on the **Quick Snapshot**. The **Quick Snapshot** screen appears.

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Enable Quick Snapshot Feature:
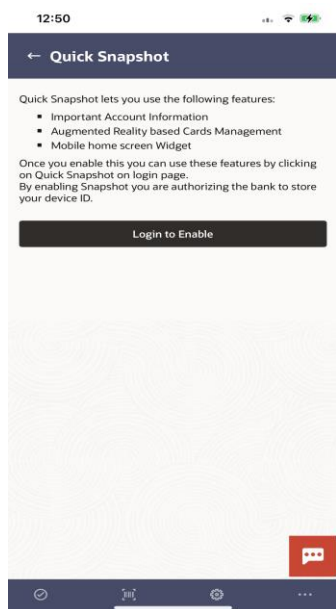
a.3. Click on the **Login to Enable** to enable quick snapshot feature from Futura bank application for the first time. The Future bank login page appears to authenticate the user before enabling.

b.4. Login to Futura Bank app.

c.5. After authentication is successful, user is redirected to account snapshot screen. Application displays the recent transactions of Current and Savings accounts with account details.

Note: This is one time activity for enabling the quick snapshot. From next time user will directly be taken to account snapshot after clicking on **Quick Snapshot** button on the main login page of the mobile application.

Account Snapshot Page
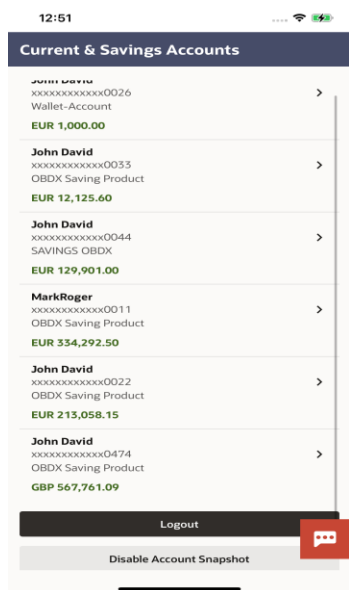
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Field Description

Field Name	Description
Account Nickname	The nickname given to the account by the account holder.
Account Balance	The current balance in the account.
Account Number	Account number in masked format.
Product Name	The name of the CASA product.

Note: Click on the ❯ icon to view the transaction details.

Account Details Page
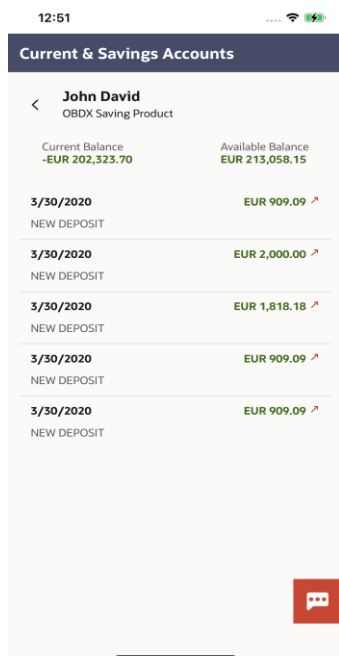
3.6. Click **Disable Account Snapshot** to disable the quick account snapshot facility for the account.

The **Warning** modal window appears to confirm.

Click **Yes** to disable the quick snapshot facility.
OR

Click **No** to cancel the process.

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Disable Account Snapshot:
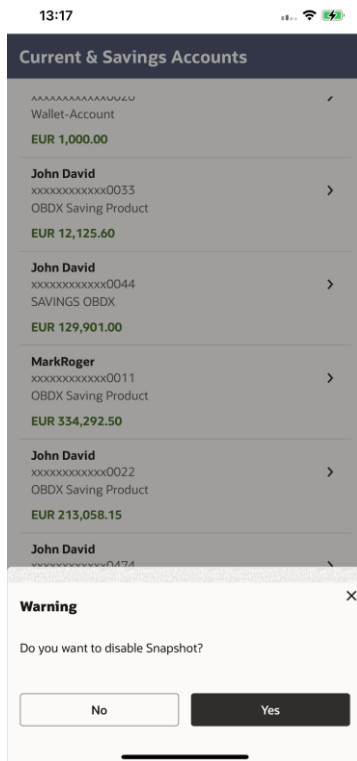
Logout from Snapshot

This option will logs out the user from Snapshot view. User will have to login again when he clicks on Quick Snapshot button on login page.

4.7. The **Warning** modal window appears to confirm.

    a. Click **Yes** to logout.
       OR
       Click **No** to cancel the transaction.

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Logout from Snapshot

Option 2: From phone widgets

User can add OBDX widgets from the device like other widgets like weather, notes etc.

There are three widgets which shows account details and summary:

1. For the widgets to display account information, user needs to enable Quick Snapshot.

2. If user has not enabled Quick Snapshot (refer **section 3.1: From the pre-login page, enable the Quick Snapshot)**, then widgets on home screen will display below message.

3. Clicking the widget user will be redirected to **Quick Snapshot Enabled** page.

3.1   <u>The Recent Activity widget</u>

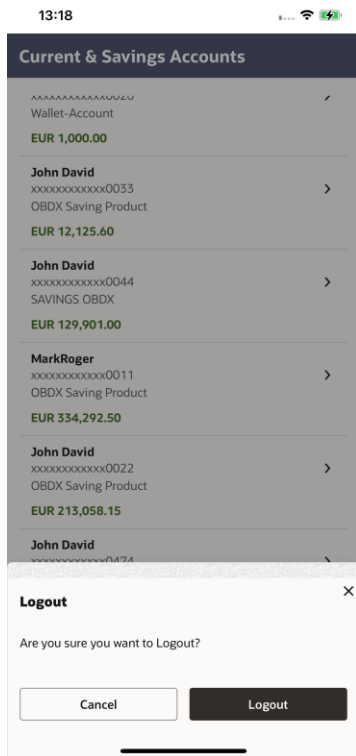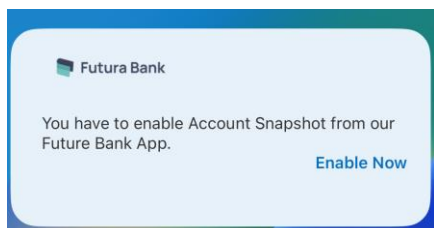The **Recent Activity** widget on the home page displays the summary of the primary account. The widget displays the account available balance of Current and Savings account and last 3 transactions on those accounts along with the date of transaction.

Note:
1) The criteria to view multiple CASA account summary is the retail user who should have at least one CASA bank account, has downloaded the mobile application, and activated the screenshot function.
2) In case of joint CASA accounts if the primary account number is not setup, then shows the summary of the first account from the CASA accounts list.

1. The **Recent Activity** widget on the Futura bank home page displays the all the debit and credit entries along with each transaction amount.

Account Balance and Recent Transaction Details
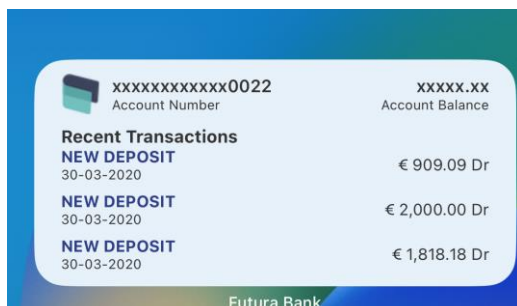
Note: In case of Joint CASA account if the primary account number is not setup then shows the summary of the first account from the CASA accounts list;
To set primary account, go to Account Settings > Preferences > Primary Account Number and select an account "Please setup a primary account" to use Futura bank's widget.

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a.2. Click on toggle to mask the account balance. App displays the **Account Balance** in masked format. In IOS, long press on the widget->Edit Widget->Toggle Mask option.

Note: By default, App displays the account balance in unmasked format.

Field Description

Field Name	Description
Account Number	Account number in masked format.
Account Balance	The current balance in the account.
Recent Activity	
Description	Short description of the transaction.
Date	Date on which the transaction was performed.
Amount	Transaction amount along with the debit/credit indicator and currency.

3.2 View multiple account summary

On the home screen, the widget is provided to view their account summary if the user has more than one bank account. The widget on the home page displays the multiple account summary of the registered retail user.
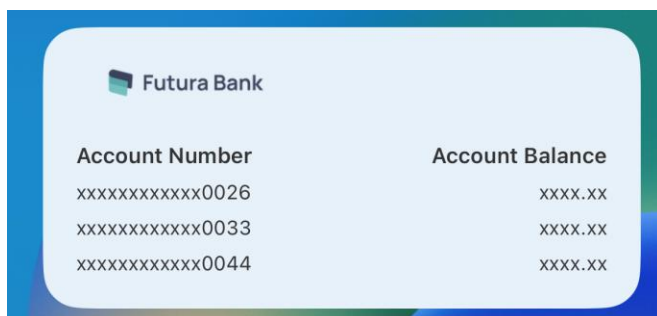
Note:
1) The criteria to view multiple CASA account summary is the retail user who should have at least one CASA bank account, has downloaded the mobile app, and activated the screenshot function.
2) The widget displays the top three accounts.

To view multiple accounts summary:

1. Click on the Snapshot widget icon, it redirects to accounts snapshot page.

Snapshot widget

Note: In case of Joint CASA account if the primary account number is not setup then shows the summary of the first account from the CASA accounts list;
To set primary account, go to Account Settings > Preferences > Primary Account Number and select an account "Please setup a primary account" to use Futura bank's widget.

2. Long press on widget->Edit Widget and click on toggle to mask and unmask the accounts for iOS users of the accounts
   OR
   Click on an eye icon to mask and unmask the accounts for Android users of the accounts.

Note: By default App displays the accounts' balances in unmasked format.

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3.3   Multi-functional Account Snapshot widget

Multi-functional Account Snapshot widget
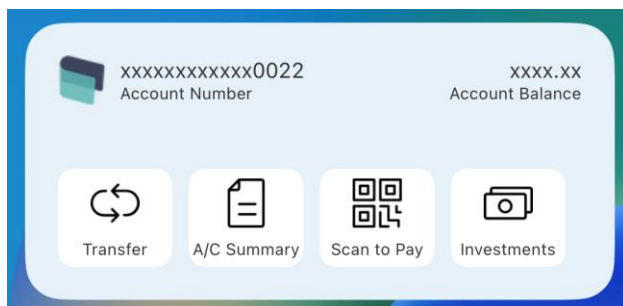
This widget provides details of the primary account if configured or the first account from the list. It displays the account balance in masked format. To unmask, follow steps mentioned in above section. In addition to the details, it also provides user with multiple options like Scan to pay, View Credit Card Account/summary, view investment dashboard and transfer money.

Field Description

| Field Name	Description
Account Nickname	The nickname given to the account by the account holder.
Account Balance	The current balance in the account.
Account Number	Account number in masked format.

3.4   Augmented Reality based Cards Details

Augmented Reality Cards Details are the physical cards augmented (enhanced) with digital contents (e.g. details about card) embedded into it. This feature provides a visual representation to an end-user of the bank by giving a quick overview of all relevant details about of debit card at one place. It displays the account summary and spends analysis of the debit card. An account summary includes information such as the associated account number, the available balance for the associated account, the last 5 transactions on the account. Whereas spend analysis is information such as expenditure analysis only for the account associated with the scanned debit card.

Note:
1) Augmented reality feature is available for any retail user with at least one debit card associated with at least one CASA account, and has downloaded the mobile app and activated the snapshot functionality.
2) Any changes done in the spends analysis dashboard by the user, gets reflected here also.
3) Fresh data gets fetched every time a card is scanned.

1.   Launch the **futura bank** application page. The **futura bank** login page appears.

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futura bank home page
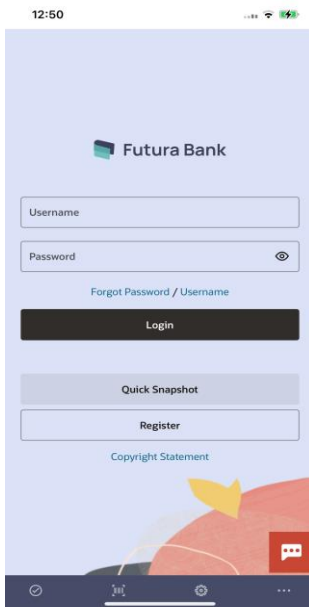
2.   Click on the [icon] icon, and select **Scan your Card** link to access the details of card.

Note:

1) The **Quick Snapshot** functionality should be enabled to scan the card.

2) Access should be given to app to use the camera from your device.

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3.   Scan the card, the system displays the account summary and spends analysis of the respective card.

Account snapshot and spend analysis of the card

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Field Description

Field Name	Description
Spend Analysis Donut chart	
The spending patterns of the user are in the form of a donut chart. The details displayed in the chart will be based on the category wise expenditure in all savings accounts mapped to the user. The user can also view a period wise and account wise spend analysis. This also displays the total amount expenditure incurred during a period.	
Debit Card	Displays the scanned debit card.
Account Snapshot	
Account Number	Account number in masked format.
Balance	The current balance in the account.
Recent Activity	
Description	Short description of the transaction.
Date	Date on which the transaction was performed.
Amount	Transaction amount along with the debit/credit indicator and currency.

Note: To scan another card, click on the **<** (back) button provided on top.

FAQs

1. **What is the benefit of using Quick Snapshot feature?**

    Quick Snapshot is a quick & convenient way to access your accounts summary, without any need to login to application.

2. **Who can use Quick Snapshot feature?**

    Any futura bank customer who has downloaded mobile application can use this feature

3. **Is this feature available for all type of accounts (Current, Savings, Loan, Deposits and Credit Cards)?**

    No, this feature is only available for Current and Savings accounts.

4. **How can the user disable Quick Snapshot?**

    User can anytime disable this feature by clicking on Disable Quick Snapshot button on the Quick Snapshot screen.

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5. **Do I need to authenticate myself with my credentials/ alternate login every time I access quick snapshot?**

You will need to authenticate only when you are enabling quick snapshot, subsequently clicking on quick snapshot will display the account summary and recent transactions without any authentication.

6. **What is Operating system requirements for Augmented Reality (AR) use case?**

For iOS minimum support version is iOS 13 and for Android it's Android 6.

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