Small & Medium Business Accounts User Manual Oracle Banking Digital Experience Patchset Release 22.2.3.0.0

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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 22.2.3.0.0, 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 (with Accrued Interest and Average Balance information)	~	×
5	Current and Savings Account Details - Nickname updation	NH	NH
6	Debit Cards	×	✓
7	New Debit Card	×	NH
8	Debit Card Limits	×	✓
	Debit Card - International Transactions check update	×	×
	Update Daily Limits	×	✓
9	Block 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
10	Unblock Card	NH	NH
11	Request PIN	NH	NH
12	Reset PIN	NH	NH
13	Reissue Card	NH	NH
14	Upgrade Card	NH	NH
15	Cheque Book Request	~	NH
16	Cheque Status Inquiry - Number	~	~
	Cheque Status Inquiry – Range/ Status	×	*
17	Stop/ Unblock Cheque - Number	✓	*
	Stop/ Unblock Cheque – Range / Status	✓	~
18	Transactions		
	Transactions - E-statements	×	✓
	Transactions - Request Statement	~	✓
	Transactions - Pre-generated Statement	×	*
19	Request Statement	×	✓
20	Inactive Accounts	~	*
21	Sweep-in		
	Sweep-in- View	~	×



Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0	
	Sweep In - Add	~	×	
	Sweep In - Delete	✓	×	

Home



3. Accounts

Current and savings accounts are the most basic and critical products of Business 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 Small & Medium Businessaccounts module of the application supports the following features:

- Overview Widget
- Current & Savings Accounts Summary
- Current & Savings Account Details
- Debit Card Limits
- Apply for New Debit Card
- Block/ Unblock Debit Card
- Upgrade Debit Card
- Update Debit Card Limits
- Re-issue Debit Card
- Request for new Debit Card PIN
- Reset Debit Cards PIN
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- E-Statement Subscription
- Request Statement
- Download Pre-Generated Statements
- Sweep-In



Pre-Requisites

- Transaction access is provided to Small & Medium Businessusers
- CASA (Current and Savings Account) accounts are maintained in the host 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.3) International Bank Account Number (IBAN) is now available in account searchable drop-down in place of current and savings account (CASA) number.

3.1 Overview Widget

The Small & Medium Business 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 account are 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. If the user does not have any Current & Savings accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a CASA account.

How to reach here:

Dashboard > Overview Widget > Current and Savings



Accounts

😑 🛢 Futu	ra Bank	Q What would you like to do too	ay?		ô Ô
	© Current Balance GBP 34,829,178.59 Current & Savings (5)	Current Dues GBP 44,000. Credit Cards (10)	00 Current Balance GBP 1,272,80 Term Deposits (21		5
	Bills		Recent Transactions	Quick Insights	
	Engie GBP 104.50 Due On 4/30/2023	Overdue Pay Now	Accounts Savings Account, xxxxxxxxx0011	low!! Not suf	ayments
	WATER Water GBP 48.75 Due On 4/30/2023	Overdue Pay Now	ACCOUNT TO ACCOUNT TRANSFER	EUR 9,022.91 ✓ (XXXXXXXXXX Add funds to your account of EUR 1,932.00 ✓ smooth execution of your	now. A minimum nended to ensure
	Engie GBP 104.50 Due On 7/1/2023	Overdue Pay Now	ACCOUNT TO ACCOUNT TRANSFER	payments EUR 1,932.00 ≤	how Details
	Orange S.A GBP 48.75 Due On 7/1/2023	Overdue Pay Now		EUR 1,932.00 × • •	

Home



4. 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.

Note: If the user does not have any Current & Savings accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a CASA account.

The **More Actions** menu on the right top corner of the page lists the relevant allowed actions based on the module. The user can also navigate to other Current and Savings account related screens from the **More Actions** menu provided on the screen.

Utilizing the **'Manage Columns'** feature, users are empowered to tailor their display preferences to suit their individual needs. This includes the ability to handpick the columns they wish to see and rearrange them in the order that best aligns with their personal preferences. These customized preferences will be securely saved and persist for all subsequent logins, ensuring a seamless and personalized experience each time they access the platform.

Note:

 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.
 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 &	k Sa	vings	Accounts
-----------	------	-------	----------

	Q What would you like to			
↑ Accounts				More Actions 👻
			🛃 Download 🔻	Manage Columns
Account Number 💲	Status 🗘	Product Name 💲	Current Balance 💲	Available Balance 🗘
xxxxxxxxxxx0014	Active	OBDX Saving Product	-GBP 4,669.06	GBP 330.94
xxxxxxxxxxx0036	Active	OBDX Saving Product	EUR 480.40	EUR 480.40
xxxxxxxxxx0047	Active	OBDX Saving Product	EUR 24,278.60	EUR 24,278.60
xxxxxxxxxxx0058	Active	OBDX Saving Product	GBP 291.52	GBP 291.52
xxxxxxxxxxx0069	Active	OBDX Saving Product	GBP 341,157.73	GBP 341,157.73
xxxxxxxxxxx0251	Active	OBDX Saving Product	-GBP 3,411.09	GBP 588.91
xxxxxxxxxx0637	Active	OBDX Saving Product	GBP 100.00	GBP 100.00
xxxxxxxxxxx8082	Active	OBDX Saving Product	EUR 98,429.20	EUR 98,429.20
xxxxxxxxxx8297	Active	OBDX Saving Product	EUR 100,000.00	EUR 100,000.00
xxxxxxxxxxx0080	Active	ISLAMIC SAVIN OBDX	EUR 133,500.00	EUR 133,500.00
xxxxxxxxxx0091	Active	ISLAMIC SAVIN OBDX	-EUR 15,769.20	-EUR 15,769.20
xxxxxxxxxx0025	Dormant	OBDX Saving Product	GBP 86.83	GBP 86.83
Test Closed Account, xxxxxxxxxx0386	Closed	OBDX Saving Product	GBP 0.00	GBP 0.00
Com	wight © 2006-2023. Oracle and/or	r its affiliates. All rights reserved. SecurityInfo	ormation Terms and Conditions	

Current & Savings Accounts – Preference setup

📮 Futura Bank 🛛 🔍 v	hat would you like to do today?			Manage Columns	
↑ Accounts				Account Number	Fixed
		198 VASCON225	675 N 4	Product Name	
			⊥ Dow	Available Balance	Fixed
Account Number 💲	Product Name 💲	Available Balance 🗘	Curre	Current Balance	Fixed
Savings Accounts, xxxxxxxxxxx0011	OBDX Saving Product	EUR 1,315.30			
MonthlySavings, xxxxxxxxxxx0022	OBDX Saving Product	EUR 211,884.85	E	Status	
xxxxxxxxxx0033	OBDX Saving Product	EUR 10,200.40			
xxxxxxxxxx0044	SAVINGS OBDX	EUR 129,901.00	E		
Primary Account, xxxxxxxxxxx0474	OBDX Saving Product	GBP 570,020.00	G		
urrent & Savings Accounts 🛃 Loans & Fina	nces 🔋 Deposits 🗖 Credit Cards			Rese	t Ap



Field Description

Field Name	e 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.			
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 Na	me The name of the CASA product.			
Current Balance	The current balance in the account.			
Available Balance	The available balance in the account.			
	c on the More Actions menu to access other Current and Savings account relate sactions.			
Click OR	on the Download to download the records in CSV & PDF format.			
	c on the Manage Columns to setup a column preference by rearranging or oving columns.			
1. C C	Click Apply to apply the new changes to the table. DR Click Reset to clear the data entered.			

<u>Home</u>

5. 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. The details are displayed under four main section **Account Details, Recent Transactions, Debit Cards**, and **Additional Information**. To navigate between the different sections, **Recent Transactions, Debit Cards**, and **Additional Information** the user can use the bookmark options available on top right corner.

The **Account Details** section provide general information about the account such as the current balance, nickname, status of the account and product name, unclear funds, and overdraft limit. The **Recent Transactions** sections displays the debit and credit entries along with each transaction amount and reference details. The **Debit Cards** section lists all the Debit Card/s linked to the account in the card form and also to apply for a new debit card on any of their accounts. The **Additional Information** section displays the account holding pattern and the names of all the account holders, 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 > Overview widget > Current & Savings card > Click on the Current & Savings Account Number OR Search bar > Current & Savings – Current & Savings Account Details OR Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account Number



😑 🐚 Futura Bank	Q What would ye	ou like to do today?			at Ĵ
↑ Current &	Savings Account 💌	xxxxxxxxxx0474 - Pr 🔫			More Actions 🝷
Account Details	Recent Transactions				Recent Transactions
urrent Balance SBP 570,020.00				Quick Filters 🔻	Debit Cards Additional Information
Inclear Funds GBP 0.00	Transaction Date 💲	Amount 🗘 Des	cription 0	Balance 🗘	
Overdraft Limit SBP 0.00	3/30/2020	GBP 570,020.00 ≤ HEL2 000	XRD2009010AA	GBP 570,020.00	
Product Name DBDX Saving Product	Show all transactions				
Nickname Primary Account					
lominee Add	Debit Cards				
atus ictive	ADDX-3XXXX-9805 OBDX Celd Card 08/25	•			
	Block Card				
	Apply for debit card Additional Information				
	Today's Opening Balance GBP 0.00	Available Balance GBP 570,020.00	Amount on Hold GBP 0.00		
	Unclear Funds GBP 0.00	Advance Against Unclear Funds Limit GBP 0.00	Overdraft Limit GBP 0.00		
	Sweep-In Amount GBP 0.00	Daily ATM Withdrawal GBP 0.00	Minimum Balance GBP 0.00	e Required	
	Holding Pattern Joint	Mode of Operation Jointly	Primary Account John David	Holder	
	Joint Account Holder/s RyanCCBohr	Branch HEL FC UNIVERSAL BANK, OF Goregaon, GREAT BRITAIN	acle,		
	Copyright © 200	6, 2023, Oracle and/or its affiliates. All rights reserved.	SecurityInformation Terms and (Conditions	

Current & Savings Account Details

Field Description

Field Name	Description
Account Number	Select the account of which you want to view details.
Account Details	
Current Balance	The current available balance 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.
Overdraft 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.
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.
Product Name	The name of the CASA product.
Nickname	The nickname if set will be displayed. Click on Add link to add the nickname to the account.
Nominee	The registered nominee set for the account. Click on Add link to add the nominee to the account.
Status	The current status of the account. The possible values are: • Active

- Closed
- Dormant

Recent Transactions

For more information, refer Transactions screen.

Transaction Date	Date on which the activity was performed.		
Amount	The transaction amount.		
Description	Short description of the transaction.		
Balance	Balance in the account.		
Show all	To view all the transactions in account.		
transactions	On clicking the link, the user will be navigated to the Transactions screen.		

Debit Cards

For more information, refer Debit Cards screen.

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



_

Customer Name	Name of the debit card holder.			
Card Expiry Date	The date on which card will expired.			
Block Card	Link to block the card.			
Apply for Debit card	Link to apply for the new debit card. On clicking the link, the user will be navigated to the New Debit Card screen.			
Additional Informat	ion			
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.			
Overdraft Limit	The maximum credit allowed by the bank for the account.			
Sweep-In Amount	The amount to be transfer from savings account to a sweep-in deposit.			
Daily ATM Withdrawal	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.			
Minimum Balance Required	The minimum average monthly amount required for the bank's regular current & savings account.			
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.			
Nominee	Whether the account has a registered nominee or not.			
Sweep-In	Identifies whether or not sweep-in facility is enabled for the account. The values against this field can be either of the two:			
	 Yes – This value is displayed if sweep-in facility is enabled for the deposit account 			
	 No – This value is displayed if sweep-in facility is not enabled for the deposit account 			
Branch	Branch name in which the account is held along with address.			

You can also perform the following account related transaction:

- Click on the Quick Filters menu to view the transactions of a specific period or of specific • transaction type.
- Click on the Recent Transactions, Debit Cards, Additional Information links available on the top right corner page to navigate between the sections.
- For more information on Nickname (add/ modify/ delete), the option available under • Account Details section. Refer Account Nickname section.
- For more information on Nominee, the option available under Account Details section. 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 on the debit card footer section to access additional action related • to debit cards.
- Click on the **More Actions** menu to access account related transactions. •

Home



6. Debit Cards

Debit cards are used for funds withdrawal at ATMs and for making purchase transactions at Point of sale (POS) terminals. Since debit cards are used for most basic 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 allows customers to view the details of debit cards linked to their current or savings accounts and perform debit card-related transactions using the kebab menu options.

Note If the user does not have any debit cards or the empty state screen, then the user is redirected to the origination flow, where they can apply for a new debit card.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account> Current & Savings Accounts Details > Debit Cards OR Dashboard > Overview widget > Current & Savings card > Click on the Current & Savings Account Number > Current & Savings Account Details > Debit Cards section OR Dashboard > Toggle Menu > Menu > Cards OR Search bar > Debit Cards -Debit Cards OR Dashboard > Toggle menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account > Click on the Apply for debit card link > New Debit Card > kebab

menu > Debit Cards

\equiv 🐚 Futura Bank	Q What would you like to do today?			₽
↑ Cards				New Debit Card
NN tes, xxxxxxxxxxx0036				
	Futura Bank GOLD	Futura Bank GOLD	Futura Bank GOLD	
L XXXXXX 1003	II XXXXXX		XXXXXXX1001	
Roger	VISA Roger	VISA Roger	VISA	

,	Futura Bank PLATINUM			
KXXXXXXX1007	VISA			

	Futura Bank GOLD			
1 XXXXXX1009				
Roger Bohr	VISA			
Debit Cards 🗧 Credit Cards	is			1

Debit Cards



Field Description

Field Name	Description				
Account Number	Displays the account number linked with debit card in masked format.				
Name of Bank	Displays the name of the bank that has issued the card.				
Card Product	The type of the debit card name.				
Card Number	The debit card number in masked format.				
Card Holder Name	The card holders name as embossed on the card.				
Card Network	The processing network of card which facilitates payment card transactions.				
Actions	Click on the card to perform the following card related actions based on the card status:				
	Block Card				
	Debit Card Limits				
	Request PIN				
	Upgrade Card				
	Reset PIN				
	Reissue Card				
	Note: On clicking each option, the user is re-directed to the respective screen				

 Click on the kebab menu available on footer of the individual cards to access debit card related transactions OR
 Click on Credit Cards tab available on footer of the Debit Cards listing page to access

Click on **Credit Cards** tab available on footer of the **Debit Cards** listing page to access the credit cards listing page.

OR

Click on the **New Debit Card** button to apply for new debit card. The application redirect user to **New Debit Card** page.

<u>Home</u>



7. New Debit Card

This feature enables customers to submit requests for new debit cards to be issued against their operating accounts. Customers can request for new debit cards to be issued against any of their current or savings accounts. While initiating the request for a new debit card, the customer must specify the reason for which a new card is being requested and also define the name to be embossed on the card. The customer must also specify where the new card has to be delivered.

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 Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Click on the New Debit Card OR

Dashboard > Overview widget > Current & Savings card > Click on the Current & Savings Account Number > Current & Savings Account Details > Debit Card section > Click on the Apply for debit card link

OR

Search bar > Debit Cards - New Debit Card OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

😑 📮 Futura Bank	Q What would you like to do today?	₽ B
↑ New Debit Ca	d	Cancel Submit
Account Number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	•	
Reason Previous Card Was Hotlisted	•	
Name on Card Smith John		
Deliver to Branch Near Me	•	
City California	•	
Branch Name FLEXCUBE UNIVERSAL BANK	•	
Address Unit 1, Block A, California, GREAT BRIT	АН	
		-
Debit Cards Credit Cards		

New Debit Card



Field Description

Field Name Description

Account Number	Select an account for which you wish to apply a debit card.			
Balance	The net balance of the selected CASA account.			
	This amount is displayed once a CASA account is selected in the Accoun Number field.			
Reason	The reason for which a new debit card is being applied.			
	The options can be:			
	New Card			
	Previous card was hotlisted			
	Previous card not working			
Name on Card	The name to be embossed on the card.			
Address Type	The customer is required to specify where the new card is to be delivered.			
	The options are:			
	Postal Address			
	Residential Address			
	Office Address			
	Branch Near Me			
This sectio Type field.	n appears if the customer selects Branch Near Me option in the Address			
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.			
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 current or savings account number against which you want to apply for a new debit card.
- 2. From the **Reason** list, select the appropriate reason to apply for a new card.
- 3. In the **Name on Card** field, enter the name to be embossed on the card.



- 4. In the **Address Type** field, select the appropriate delivery mode.
 - a. If you select the Branch Near Me option:
 - i. From the **City** list, select the appropriate option.
 - ii. From the **Branch Near Me** list, select the appropriate option. The branch address appears.
- 5. Click **Submit**.

OR

Click **Cancel** to cancel the transaction.

- The Confirmation popup appears. Click Yes to proceed. OR Click No to cancel the transaction..
- 7. The success message along with the transaction reference number appears.
- 8. Click **Transaction Details** to view the details of the transaction.

OR

Click **Account Details** to view the account details.

OR

Click on the **Current & Savings Accounts** link to visit Current & Savings Accounts Summary page.

OR

Click on the **Debit Cards** link to visit the Debit Cards summary page.

OR

Click on the **Go To Dashboard** link to navigate back to dashboard page.

Home



8. 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 Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Debit Card Limits OR Dashboard > Overview widget > Current & Savings card > Click on the Current & Savings Account Number > Current & Savings Accounts Details > Debit Cards > Kebab menu > Debit Card Limits OR Dashboard > Toggle menu > Menu > Accounts > Current & Savings > Debit Cards > kebab menu of debit card > Debit Card Limits OR Search bar > Debit Cards -Debit Card Limits OR Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

8.1 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

Own ATM Limits		B	Own Point of Sale Limits		B	
Number of Transactions 10	Existing Current Limit EUR 40,000.00		Number of Transactions	Existing Current Limit EUR 40,000.00		
Remote ATM Limits		5	Remote Point of Sale Limits		B	
Number of Transactions 5	Existing Current Limit EUR 20,000.00		Number of Transactions 5	Existing Current Limit EUR 20,000.00		
r of Transactions						

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		
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.	



Field Name	Description	
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 Poin	t 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 .	

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.



8.2 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

😑 🌹 Futura Bank	Q What would you like to do today?			a
↑ Debit Card Li	mits xxxxxxxxxxx •			Submit Cancel
Daily Domestic Limits Daily	International Limits			
Own ATM Limits Number of Transactions	Existing Current Limit	Own Point of Sale Limits Number of Transactions	Existing Current Limit	
10	EUR 40,000.00	10	EUR 40,000.00	
Remote ATM Limits		Remote Point of Sale Limits		
Number of Transactions	Existing Current Limit	Number of Transactions	Existing Current Limit	
5	EUR 20,000.00	5	EUR 20,000.00	
				1
Debit Cards 🗧 Credit Cards	i			

- 3. Update the desired limits as required in **Daily Domestic Limits**, **Daily International Limits**, or **Combined Limits on Cards** sections.
- 4. Click **Submit** to save the modified limits. OR

Click **Cancel** to cancel the transaction.

 The review screen appears. Click **Back** to navigate back to the previous screen OR Click **Cancel** to cancel updating the debit card limits.

OR

Click **Confirm** to confirm updating the debit card limits.

6. The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.



7. Click **Transaction Details** to view the details of the transaction.

OR

Click **Debit Cards** to visit the Debit Cards summary page.

OR

Click **Current & Savings Account Details** to view the account details. OR

Click on the **Current & Savings Accounts** link to visit Current & Savings Accounts Summary page.

OR

Click on the Go To Dashboard link to navigate back to dashboard page.

Home



9. 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 customers need a means by which to communicate the status of a lost or stolen card to the bank in the fastest possible manner with least amount of friction.

The Block Debit Card feature enables users to report stolen or lost debit cards to the bank, so that the bank can block the processing of any transaction performed on the debit card immediately.

This feature also enables the user to replace damage cards or stolen/lost cards with new card by requesting 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 & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Block Card OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Card section > Cards> Block Card

OR

Dashboard > Toggle Menu > Menu >Cards > Debit Cards > Block Card OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

😑 🛢 Futura Bank	Q What would you like to do today?	ar Ĉ
↑ Block Debi	Card xxxxxxxx0301 -	
Temporary Permanent		
Reason		
Damaged	• •	
Order a replacement car	1	
Deliver to		
Branch Near Me	•	
City California	•	
Cuitorna		
Branch Name FLEXCUBE UNIVERSAL B/	NK -	
Address		
Unit 1, Block A, California, GREA	BRITAIN	
Cancel Submit		
		F
Debit Cards 🛛 🚍 Credit C	ırds	

Block Debit 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.	
Action	Specify whether the card is to be block or unblock. The options are: Block Unblock	
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 field Type list.	ds are enabled if you select the Temporary Block option in the Block	
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 replacem card?		
Address Type	 The customer is required to specify where the new card is to be delivered. The options are: Postal Address Residential Address Office Address Branch Near Me 	



Field Name Description

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. If you choose option **Block** to block the debit card from the Action field,
- 3. From the Block Type list select the desired option.
 - a. If the Permanent Block option is selected;
 - i. From the **Specify Reason** list, select the appropriate 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.
 - a. 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.
 - 4. Click Submit.
 - OR

Click Cancel to cancel the transaction.

5. The **Review** screen appears. Verify the details, and click **Confirm**. OR

Click **Back** to navigate back to the previous screen. OR

Click **Cancel** to cancel the transaction.

6. The success message appears, along with the service request number.



 Click Home to go to the Dashboard screen. OR Click View Account Details to visit the account details page.

Home



10. Unblock Debit Card

The Unblock Debit Card feature enables users to unblock the debit card which are blocked online in cases of a stolen card or lost debit card.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Unblock Card OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Card section > Cards> Unblock Card OR

Dashboard > Toggle Menu > Menu > Cards > Debit Cards > Unblock Card

Unblock Card

😑 🌹 Futura Bank	Q. What would you like to do today?		Û. Û	RB
Unblock Debit Ca	ard			
We have successfully process	Request submitted successfully. ed your request to unblock your Debit Card Number X00000X1001. The card is now ready to use is again	What would you like to	o do next?	
	Reference Number: 1845 Transaction Details Debit Cards			

To unblock the debit card:

- 1. Click on the **Unblock** to unblock the selected debit card.
- 2. The success message appears, along with the transaction reference number.
- 3. Click Transaction Details to view the details of the transaction.

Click **Debit Cards** to visit the Cards summary page.

OR

OR

Click on the **Accounts Details** link to view the Current & Savings Accounts details. OR

Click on the **Go To Dashboard** link to navigate back to dashboard page.



11. Upgrade Card

Using this option, the user can upgrade his 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 & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Upgrade Card OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Upgrade Card

OR

Search bar > Debit Cards - Upgrade Card

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Upgrade Card

😑 📮 Futura Bank	Q What would you like to do today?	Ç [∎] RB
↑ Upgrade Card 🚥		Cancel Submit
Account Number XXXXXXXXXX9802 Card Type GOLD		
Upgrade To PLATINUM EDGE	•	
New Card Features		
Deliver to Branch Near Me	•	
City California	•	
Branch Name FLEXCUBE UNIVERSAL BANK	•	
Address Unit 1, Block A, California, GREAT BRITAIN		
I accept the terms and conditions		
	Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. SecurityInformation Terms and Conditions	

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.
- Address Type The customer is required to specify where the new card is to be delivered. The options are:
 - Postal Address
 - Residential Address
 - Office Address
 - Branch Near Me

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 <u>View Details</u> link.

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

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 cashThe daily limits on the cumulative amount allowed for withdrawal at anwithdrawal limitATM of own bank.

International

The limits applicable on the debit card for international usage.

Remote ATM	The daily usage limits on the cumulative amount allowed for withdrawal at
Limits	an remote ATM.



Daily purchase	The daily limits on the cumulative amount allowed for purchase.
limit	

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 <u>View Details</u> 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 navigate back to the 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.

<u>Home</u>



12. Reissue Card

This feature enables the user to replace damage cards or stolen/ lost cards with new card by requesting 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 & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Re-Issue Card OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu >Re-Issue Card OR

Search bar > Debit Cards – Re-Issue Card OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Reissue Card

😑 🛢 Futura Bank	Q What would you like	e to do today?	₽ B
Re-Issue Card	XXX1009 👻		Cancel Submit
Account Number XXXXXXXXXXX9802			
Deliver to Branch Near Me	•		
City California	-		
Branch Name			
FLEXCUBE UNIVERSAL BANK	•		_0
Address			—
Unit 1, Block A, California, GREAT BRITAIN			
🖿 Debit Cards 🛛 🛱 Credit Cards			

Field Description

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



Field Name	Description	
Address Type	The customer is required to specify where the new card is to be delivered.	
	The options are:	
	Postal Address	
	Residential Address	
	Office Address	
	Branch Near Me	
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.	
	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 to be re issue.
- 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.
- 3. Click **Submit**.

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

 The Review screen appears. Verify the details and click Confirm. OR Click Cancel to cancel the transaction. OR
 Click Back to posize back to the previous ecrose

Click **Back** to navigate back to the previous screen.

5. The success message is displayed along with the service request number appears.



 Click Home to go to the Dashboard screen. OR Click View Account Details to visit the account details page.

<u>Home</u>



13. Request 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 or make any Point of Sale purchases. This feature enables a customer to request for a new debit card PIN to be delivered at the address of his choice.

The debit card PIN request is a service request transaction and on initiating the request, an SR number is generated, which can be used by the customer 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 & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Request PIN

OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Request PIN OR

Search bar > Debit Cards -Request PIN OR

OR

Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

Request PIN

😑 📮 Futura Bank	Q What would you like to d	o today?		Û <mark>0</mark>	RB
↑ Request PIN	xxxxxxxx1009 -		Cancel Sub	mit	
Deliver to Branch Near Me	•				
City California	•				
Branch Name FLEXCUBE UNIVERSAL BANK	•				
Address Unit 1, Block A, California, GREAT BRI	ITAIN				
Debit Cards 🖓 Credit Cards	s				

Field Description

Field Name Description

Card	The card number in masked format.	
Number		



Field Name Description

Account Number	Account number in masked format.
Address Type	 The customer is required to specify where the new PIN is to be delivered. The options are: Postal Address Office Address Branch Near Me
This sectior Location fie	appears if the customer selects Branch Near Me option in the Delivery eld.
City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the PIN 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. In the **Delivery Location** field, select the delivery location of choice.
 - a. If you select the My Address option:
 - i. From the Address list, select the address where the PIN is to be delivered.
 - b. If you select the Branch Near Me option:
 - 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**.

Click **Cancel** to cancel the transaction.

OR

OR

Click **Back** to navigate back to the previous screen.

5. The success message of debit card PIN request along with the service request number appears.



 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 or make any Point of Sale purchases. This feature enables you to reset the Debit Card PIN anytime at your convenience.

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

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Reset PIN OR Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > Debit Cards > Kebab menu > Reset PIN OR Search bar > Debit Cards – 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.
- 3. From the **Expiry Month** list, specify the card expiry month.
- 4. From the **Expiry Year** list, specify the card expiry year.
- 5. In the CVV Number field, enter the numeric digit code printed on the back of the card.

Reset PIN – Card Details

1	Reset PIN x00000x0301	
Va	lidate your card	
	unt Number 00000000044	
	te of both /10/1994	
Ex 3	ptry Month Expiry Year 29	
CV	V Number	
v	alidate	-
🗖 Debi	t Cards 🚍 Credit Cards	1



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.	

6. Click **Validate**. The entered card details are verified, and the **Reset PIN** section appears along with the successful message of validation. OR

Click Cancel to cancel the transaction.

New PIN Details

😑 📮 Futura Bank	Q What would you like to do today?	ar Û
Reset PIN Reset PIN for your debit can		Cancel Submit
Validate your card		
Account Number XXXXXXXXXXXX0044		
Date of birth 10/10/1994		
Expiry Month 3	ry Year	
CVV Number ***		
Card Validated Successfull		
Enter New PIN		
Re-enter New PIN		
Debit Cards 🗧 Credit Cards		P



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.

- 7. Enter a new PIN in Enter New PIN and Re-Enter New PIN fields respectively.
- Click Submit. The Authentication screen appears. OR Click Cancel to cancel the transaction.
- The Confirmation popup appears. Click Yes to proceed. OR Click No to cancel the transaction.
- 8. The success message is displayed along with the transaction reference number appears.
- 9. Click Transaction Details to view the details of the transaction.

OR Click **Debit Cards** to visit the Cards summary page. OR

Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.

OR

Click on the **Go To Dashboard** link to navigate back to dashboard page link to navigate back to dashboard 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 enabled 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. User can access account related transactions on the kebab menu.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account Number > Current & Savings Account Details > More Actions > Cheque Book Request OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Accounts Details > More Actions > Cheque Book Request OR

Search bar > Current & Savings - Cheque Book Request

Cheque Book Request

😑 📮 Futura Bank	Q What would you like to do today?	
↑ Cheque Book	Request xxxxxxxxx8297 -	Cencel Submit
Type of Cheque Book CH22GBPCH	•	
Number of Leaves per Book Cheque Book with 10 Leaves		
Number of Cheque Books		
Deliver to Branch Near Me		
City		
City California Branch Name	•	
FLEXCUBE UNIVERSAL BANK		
Unit 1, Block A, California, GREAT BRI	TAIN	
	s & Finances	
Current & Savings 2 Loans	a rinances en Deposits	



Field Description

Field Name	Description		
Account Number	Select the current or savings account number for which cheque book request is to be done.		
	For more information on Account Nickname, refer Account Nickname.		
Type of Cheque Book	The type of cheque book required.		
Number of	Number of cheque books required.		
Cheque Books	This field appears if you have the facility to request for multiple cheque books.		
Number of	Number of cheque leaves required in each cheque book.		
Leaves per Book	The options are:		
	Cheque book with 10 leaves		
	Cheque book with 25 leaves		
	Cheque book with 50 leaves		
Address Type	The customer is required to specify where the new card is to be delivered.		
	The options are:		
	Postal Address		
	Residential Address		
	Office Address		
	Branch Near Me		
This section app field.	ears if the customer selects Branch Near Me option in the Address Type		
City	The customer can filter branches based on city.		
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. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
- 4. In the Number of Cheque Book field, specify the required number of cheque books.
- 5. In the Address Type field, select the delivery location of choice.
- a. 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. Click **Submit** to submit the cheque book request. OR

Click **Cancel** to cancel the transaction.

- The Confirmation popup appears. Click Yes to proceed. OR Click No to cancel the transaction..
- 8. The success message of cheque book request along with the transaction reference number appears.

Click Transaction Details to view the details of the transaction.

OR

Click Account Details to view the account details.

OR

Click on the **View Accounts** link to visit Current & Savings Accounts Summary page. OR

Click on the **View Transactions** link to view the related transactions.

OR

Click on the Go To Dashboard link to navigate back to dashboard page.

Home



16. Cheque Status Inquiry

The **Cheque Status Inquiry** transaction enables customers to view the status of cheques written by them 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 **Cheque Range** and **Cheque Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with **Universal Banking Solutions** and the region is not **India**.

Using the **Manage Columns** feature, 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 'Manage Columns 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 Accounts tab > Click on the Current & Savings Account Number > Current & Savings Account Details > More Actions > Cheque Status Inquiry

OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > More Actions > Cheque Status Inquiry OR

Search bar > Current & Savings – Cheque Status Inquiry



Cheque Status Inquiry

📮 Futura Bank	Q What would you like to	do today?	Ĉ
↑ Cheque Status In	quiry xxxxxxxxxxx00	53 🔹	
Showing latest transaction on top			▼ Filter ↓ Download ▼
Cheque Number 💲	Status 🗘	Reason 🗘	Amount \Diamond Action \Diamond
4841	Not Used		EUR 0.00 Block
4842	Not Used		EUR 0.00 Block
4843	Not Used		EUR 0.00 Block
4844	Not Used		EUR 0.00 Block
4845	Not Used		EUR 0.00 Block
4846	Not Used		EUR 0.00 Block
4847	Not Used		EUR 0.00 Block
4848	Not Used		EUR 0.00 Block
4849	Not Used		EUR 0.00 Block
4850	Not Used		EUR 0.00 Block
4851	Not Used		EUR 0.00 Block
4852	Not Used		EUR 0.00 Block
4853	Not Used		EUR 0.00 Block
4854	Not Used		EUR 0.00 Block
	Copyright © 2006, 2023, Oracle and/or	its affiliates. All rights reserved. Se	curityInformation Terms and Conditions

Cheque Status Inquiry- Filter

😑 🐚 Futura Bank	Q What would you like to	do today?		Filter	×
↑ Cheque Status Ir	nquiry	i3 -		Filter By Cheque Status	•
				Cheque Type Not Used	•
Showing latest transaction on top			T Filter		
Cheque Number 🗘	Status ≎	Reason 🗘			
4841	Not Used				
4842	Not Used				
4843	Not Used				
(\$) Current & Savings Accounts	.oans & Finances 🛛 📔 Term	Deposits 🛛 🗖 Credit Car	ds	Reset Apply	-



Field Description

Field Name	Description	
Account Number	Select an account number to view the status of cheques associated with that account.	
Cheque Status Inqui	iry 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.	
Action	Click on the Block link to stop a cheque that has been issued for making payment.	
Filter Criteria		
Filter By	Allows the customer to specify the criteria by which to view the status of cheques.	
	The options are:	
	Cheque Number	
	Cheque Range	
	Cheque Status	
	Note: The Cheque Range and Cheque 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 Cheque Number option from the Filter By list.	
From	The customer is required to define the starting cheque number of the range for which to view cheque status.	
	This field is appears if you select Cheque Range option from the Filter By list.	
То	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 Cheque Range option from the Filte	er
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 **Filter 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 Filter Bylist.

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 Filter By list.

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. The cheque status inquiry appears of the selected account. OR

Click on the **Download** to download the records in CSV & PDF format.

OR

Manage Columns to setup a column preferences by rearranging or removing Click on the columns.

OR

Click on the **Block** link under **Action** column to stop a cheque that has been issued for making payment. The system redirects to the Stop/Unblock Cheque scree,

- 2. Click V Filter to search the cheque based on search criteria; The Filter overlay screen appears.
 - a. From the Filter By list, select the criteria by which user wish to view the status of cheques.
 - i. If you select the Cheque Number option:
 - 1. In the Cheque Number field, enter the cheque number.



- i. If you select the **Cheque Range** option:
 - 1. In the **From** field, enter the cheque start number.
 - 2. In the **To** field, enter the cheque end number.
- ii. If you select the Cheque Status option:
 - 1. From the **Cheque Type** list, select the appropriate option.
 - 2. From the **From Date** list, select the appropriate date.
 - 3. From the **To Date** list, select the appropriate date.

Note : The **From Date** and **To Date** fields enabled if the **Used** or **Stopped** or **Rejected** option is selected in the **Cheque Type** field.

 b. Click Apply to apply the search criteria. 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 the purpose of making payments. A customer might require to block a cheque payment in case the cheque has been lost or stolen. Hence it is critical to provide an option to stop such cheques so that they cannot be misused.

The Stop/ Unblock cheque feature enables a customer to stop a cheque that has been issued for making payment. In order to request for a cheque to be stopped, the customer will have to specify the account number from which the cheque has been issued as well as the cheque number and the reason for which the request is being raised. In addition to requesting for a stop cheque on a specific cheque, the customer can also request for a stop cheque to be performed on a cheque series by specifying the cheque range.

Additionally customers can also 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 Accounts tab > Click on the Current & Savings Account Number > Current & Savings Account Details > More Actions > Stop/Unblock Cheque

OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > More Actions > Stop/Unblock Cheque OR

Search bar > Current & Savings – Stop/Unblock Cheque

Stop /Unblock Cheque

😑 🌹 Futura Bank	Q What would y	ou like to do today?		at Ĉ
↑ Stop/Unblock Ch	eque xxxxxxx	xxxx0022 - M ▼	Submit	Cancel
Stop Unblock				
Cheque Number O Cheque Ra	ange			
242341				
Specify Reason Insufficient funds]		
🕞 Current & Savings Accounts	Loans & Finances	E Deposits		E E E E E E E E E E E E E E E E E E E



Field Description

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



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. If **Stop** is selected under the **Action** field, in the **Enter Cheque Number or Range** field, select the desired option:
- a. If you select the Cheque Number option:
 - i. In the **Cheque Number** field, enter the cheque number.
 - b. If you select the Cheque Range option:
 - ii. In the **From** field, enter the cheque start number.
 - iii. In the **To** field, enter the cheque end number.
- 4. If **Unblock** is selected under the **Action** field, in the **Enter Cheque Number or Range** field, select the desired option:
- a. If you select the **Cheque Number** option:
 - i. In the **Cheque Number** field, enter the cheque number.
- b. If you select the Cheque Range option:
 - ii. In the **From** field, enter the cheque start number.
 - iii. In the **To** field, enter the cheque end number.
- 5. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
- 6. Click Submit.

Click Cancel to cancel the transaction.

7. The **Review** screen appears. Verify the details and click **Confirm**.

OR

OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to navigate back to the previous screen.

- 8. The success message of stopping/ unblocking the check along with the transaction reference number.
- 9. Click **Transaction Details** to view the details of the transaction.

OR Click **Account Details** to view the account details. OR Click on the **Current & Savings Accounts** link to visit Current & Savings Accounts Summary page. OR Click on the **Inquire Cheque Status** link to view the status of the cheque.

OR

Click on the **Go To Dashboard** link to navigate back to dashboard 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.

Using the **Manage Columns** feature, 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 'Manage Columns option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

 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.
 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.

The user can also navigate to other Current and Savings account statement related screens from the **More Actions** menu provided on the screen.

Customers can also undertake the following from the **More Actions** menu:

- Request for Statements –The customer 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 view /download the pregenerated statements for the selected period.
- Subscribe for E-Statements The customer can opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Current & Savings Accounts Number > **Show all transactions** link under **Recent Transaction** section OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Accounts Details > **Show all transactions** link under **Recent Transaction** section OR

Search bar > Current & Savings – Transactions

To view transactions:

3. From the **Account Number** list, select the account of which you wish to view transactions. The list of transactions appears .



↑ Transa	ctions xxxxxxxxxx	x0047 🝷			More Actions 🔻
	4209C34034 🐧 🕷		Filter	上 Download 🔻	Manage Columns
Balance 🗘	Transaction Type 💲	Transaction Date 💲	Description 🗘	Reference Number 🗘	Amount ≎
EUR 24,278.60	Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090C1Z1	EUR 5,432.00
EUR 18,303.40	Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090C1YW	EUR 5,432.00
EUR 12,328.20	Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090C1YQ	EUR 5,432.00
EUR 6,353.00	Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090C1YP	EUR 5,432.00
EUR 377.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W29	EUR 1,500.00
EUR 2,027.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W28	EUR 2,000.00
EUR 4,227.80	Debit	3/30/2020	NEW DEPOSIT	HELTOPD20090CA8Q	EUR 1,818.18
EUR 6,227.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W25	EUR 1,500.00
EUR 7,877.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W24	EUR 2,000.00
EUR 10,077.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W23	EUR 1,500.00
EUR 11,727.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W22	EUR 2,000.00
EUR 13,927.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W21	EUR 1,500.00
EUR 15,577.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W20	EUR 2,000.00
EUR 17.777.80	Debit	3/30/2020	NEW DEPOSIT	HELDEBK200902W1Z	EUR 1.500.00

Transactions – View Transactions

Transactions – Filter Criteria

😑 🐚 Futura Bank	Q What would you like to do	today?	Filter ×
↑ Transaction	IS xxxxxxxxxxx0047 •		View Options Current Month
			Transactions
Balance ≎ Trans	action Type 🗘 Transaction Date 🗘	Description \$	Amount
EUR 24,278.60 Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFE	Reference Number
EUR 18,303.40 Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFE	Reset Apply
EUR 12,328.20 Credit	3/30/2020	ACCOUNT TO ACCOUNT TRANSFE	
(1) Current & Savings Accounts	🛃 Loans & Finances 🛛 🗐 Term De	posits	—



Field Description

Field Name	Description
Account Number	Select an account of which you wish to view transactions.
Balance	Balance in the account.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Amount	The transaction amount.
Filter Criteria	
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
Transactions	 Filters to view the transactions based on description. The options are: All Credits Only Debits Only
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.



Field Name	Description
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.

- 1. Click **Filter** to change filter criteria. The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.
 - a. From the View Options list, select the desired transaction period.
 - i. 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.
 - b. From the Transaction list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
 - c. In the Amount field, enter the specific transaction amount matching to which you wish to view transactions.
 - d. In the Reference Number field, enter a transaction reference number if you wish to view a specific transaction record.
 - e. Click Apply to view transactions based on the defined criteria. OR Click Reset to clear the details entered.

Click on the	Download	to download the records in CSV & PDF format.
OR		

Click on the Manage Columns to setup a column preferences by rearranging or removing columns.

OR

Click on the More Actions menu to access other Current and Savings account statement related transactions.

The following actions can also be performed from More Actions :

- Subscribe for E-Statements. •
- Request for a specific statement
- View 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.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account Number > Current & Savings Account Details > More Actions > Request Statement

OR

Search bar > Current & Savings – Transactions > More Actions > Request Statement OR

Search bar > Current & Savings – Request Statement

Request Statement

😑 📮 Futura Bank	Q What would you like to do today?		Qt Qt
↑ Request State	ment xxxxxxxxx0022 - M 🔹	Sub	mit Cancel
From Date 8/17/2023	Ë		A
To Date 9/11/2023			
Current & Savings Accounts	🖞 Loans & Finances 🔋 Term Deposits 🗖 Credit	t Cards	1

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 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.

- The Confirmation popup appears. Click Yes to proceed. OR Click No to cancel the transaction..
- 6. The success message appears, along with the transaction reference number.
- 7. Click Transaction Details to view the details of the transaction.
 - OR

Click **Accounts Details** link to view the Current & Savings Accounts details. OR

Click on the **View Accounts** link to visit the Current & Savings Accounts summary page. OR

Click on the View Transactions to view the transactions..

OR

Click on the Go To Dashboard link to navigate back to dashboard page.

18.2 Pre-generated Statement

The customer can view /download the last 10 pre-generated statements for the selected period.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Accounts Number > Current & Savings Accounts Details > More Actions > View Pre-generated Statements OR Search bar > Current & Savings – Transactions > More Actions > View Pre-generated Statements OR

Search bar > Current & Savings – Pre-generated Statements

1. To download pre-generated statements:Displays the last pre-generated statements on the **Pre-generated Statement** screen.

2. Click on the discontage icon against any record (.pdf) to download the statement in password protected pdf format.



Pre-generated Statement

😑 🐚 Futura Bank	Q What would	d you like to do to	day?		סנ Ĉ
↑ Pre-Generate	d Statement	xxxxxxxxxxxx	22 - M 🔻		
Showing last 10 pre-generated	statements	77-7777 7 <mark>7</mark>			∀ Filter
From Date 💲			To Date 🗘		
8/1/2023			8/5/2023	ٹ	
8/1/2023			8/8/2023	<u>ب</u>	
8/1/2023			8/5/2023	ٹ	
Current & Savings Accounts	💈 Loans & Finances	E Deposits	Credit Cards		

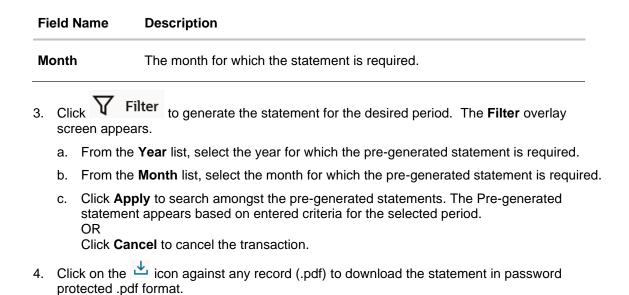
Pre-generated Statement - Filter Criteria

		Filter	×
Pre-Generated Statement		Year 2023	•
Showing last 10 pre-generated statements		[manage	
		Month Mar	•
From Date 🗘	To Date 🗘		
8/1/2023	8/5/2023	Cancel Apply	
10/5/2022	10/12/2022		
S Current & Savings Accounts 👌 Loans & Finances 📋 Deposite	General Credit Cards		

Field Description

Field Name	Description
Account Number	The savings account number in masked format for which statement has to be requested.
From Date	Start date of the date period for which the statement is generated.
To Date	End date of the date period for which the statement is generated.
⊥	Click on the icon against a statement to download the specific record.
Filter Criteria	
Year	The year for which the statement is required





18.3 E-Statement Subscription

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.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account Number > Current & Savings Account Details > More Actions > Subscribe/Un-scribe E-Statement OR

Search bar > Current & Savings – Transactions > More Actions > E-Statements Subscription OR

Search bar > Current & Savings - E-Statements Subscription

E-statement Subscribe

😑 🌹 Futura Bank	Q What would you like to do today?		at Ĝ
↑ Current & Savin	gs Account www.www.0033		More Actions 🔻
	E-Statement Subscription	×	
	You will receive monthly statements for your account xxxxxxx on email ID OFS**** To enable, click Subscribe.	xxxxx0033	
		Subscribe	
			 1
Surrent & Savings Accounts	Loans & Finances 🛛 🛱 Term Deposits 🛛 🗖 Credit Cards		



To subscribe / unsubscribe for e-statements:

- 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.
- 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 estatements 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.
- 3. The success message of request submission appears.
- Click Home to go to the Dashboard screen. OR
 Click View Account Datails to visit the account data

Click View Account Details to visit the account details page.

<u>Home</u>



19. Sweep-In

A sweep in facility enables customers to link their Current and Savings/Term Deposit account to another Current and Savings account held with the bank. Whenever there is insufficient funds, the shortfall in the account is swept in from the linked Term Deposit/Current and Savings account, thereby providing the customer the convenience of getting payments processed with ease.

The Sweep-in option enables the user to manage all his linked current and savings accounts and term deposit accounts. With this option, the user can add his Current and Savings / Term Deposit account held with the bank, as a sweep-in account. There is also an option to delete or delink sweep-in from an existing Current and Savings account / Term Deposit accounts, which has sweep in facility. After logging in to the application, when the user clicks the Sweep-in option, the user has to select his provider account, which directs him to the Sweep-in summary page. This page has options to add and delete the sweep-in accounts.

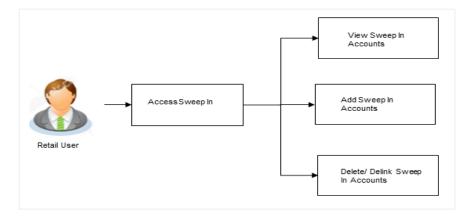
Pre-Requisites

• Transaction access is provided to the SMALL & MEDIUM BUSINESS user

Features supported in the application

- View Sweep In
- Add Sweep In
- Delete Sweep In

Workflow



How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Current & Savings Accounts tab > Click on the Current & Savings Account Number > Current & Savings Account Details > More Actions > Sweep-In

OR

Dashboard > Overview widget > Current & Savings card > Current & Savings Accounts tab > Click on the Current & Savings Account > Current & Savings Account Details > More Actions >Sweep-In OR

Search bar > Current & Savings - Sweep-In



To manage sweep-in accounts:

- 1. Select the beneficiary account number from the Account Number list.
- 2. Select an account type from the **Linked Account Type** option. All the linked accounts of the account type selected are listed under the **Linked Accounts** table. All the accounts available for linkage of the selected account type are listed under the **Link Accounts** table.

Sweep-In

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weep-In					
count Number xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	sit			Note Note Only the Clear Credit Balance amount in the accou will be considered for the Sweep in facility. One single Savings/Current account can be linked more than one provider accounts. Incase of unavailable funds in one provider account, funds a be swept in from other provider accounts.	l to
account Number	Primary Holder Name	Balance	Action		
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nk Accounts					
account Number	Primary Holder Name	Balance	Action		
xxxxxxxxxx3196	OBPM Payment 1401	INR0.00			
Page 1 of 1 (1 of 1 items	i) K + 1 > >i				

Field Description

Field Name	Description
Account Number	Select a sweep-in beneficiary account number from the list.
Account Balance	The net balance in the beneficiary account.
Linked Account Type	The option to select and view either provider Current and Savings account or provider Term Deposit account details.



Field Name Description

Linked Accounts

All the linked accounts of specific type (Current and Savings or Term Deposit) are displayed upon specification of Linked Account Type.

Current and Savings

The following fields appear if you select **Current and Savings** option in the **Linked Account Type** field.

Account Number Provider Current and Savings account number in masked format.

Primary Holder	The name of the primary account holder.
Name	

Balance The net balance of the provider account.

Action The action to delete the linked account is displayed against each account.

Term Deposits

The following fields appear if you select **Term Deposits** option in the **Linked Account Type** field.

Account Number Deposit account number in masked format, which is linked as a provider account number for sweep-in facility.

Primary Holder The name of the primary account holder. Name

Action The action to delete the linked account is displayed against each account.

Link Accounts

All the accounts of specific type (Current and Savings or Term Deposit) that are available for linkage are displayed under this table.

Current and Savings

The following fields appear if you select **Current and Savings** option in the **Linked Account Type** field.

Account Number Provider Current and Savings account number in masked format.

Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the provider account.

Action A check box enabling the selection of the account to link to the beneficiary account is available against each account.



Field Name Description

Term Deposits

The following fields appear if you select **Term Deposits** option in the **Linked Account Type** field.

Account Number	Deposit account number in masked format, which is linked as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	A check box enabling the selection of the account to link to the beneficiary account is available against each account.

3. Under the **Linked Account/Deposits** table, select against a specific account to delete linkage.

OR

Under the Link Account/ Deposits table, select a checkbox/checkboxes of account/s you wish to add as sweep-in accounts to the beneficiary account and click **Submit**.



19.1 Sweep In - Add

Using this option, the user can link his beneficiary Current and Savings account or Term Deposit accounts to his provider account to set up a sweep in facility.

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Sweep-In			I	
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Account Number	Primary Holder Name	Balance Action	1	
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Link Accounts				
Account Number	Primary Holder Name	Balance Action	1	
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Submit Cancel				~
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Sweep In – Add – Current and Savings

Field Description

Field Name	Description
Account Number	Select a sweep-in beneficiary account number from the list.
Account Balance	The net balance in the beneficiary account.
Linked Account Type	The option to select and view either Current or Savings account or Fixed Deposit account details.
Current and Savi	ings
The following field	s appear for Current and Saving accounts.
Account Number	Current and Savings account number in masked format, that is linked as

a provider account number for sweep-in facility.



Field Name	Description
Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to delete the linked account is displayed against each account.
Current and Savi	ngs – Add Sweep In
The following field	s appear if the user clicks Add button.
Account Number	Current and Savings account number in masked format, that can be added as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to select the account number (s) that is to be linked.

To add a new account as a sweep in:

- 1. From the Account Number list, select the beneficiary account number.
- Select an account type as Current & Savings from the Linked Account Type option. All the linked accounts of the account type selected are listed under the Linked Accounts table. All the accounts available for linkage of the selected account type are listed under the Link Accounts table.
- 3. In the Link Accounts table, below the Action column, select the account number (s) that you want to link by selecting the checkbox(es) you wish to add as sweep-in accounts to the beneficiary account.
- 4. Click Submit.

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

5. The **Review** screen appears, along with the added account numbers and label as 'New'. Verify the details, and click **Confirm**.

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

Click **Back** to navigate back to the previous page.



6. The success message appears.

Click **<u>Click Here</u>** to view the status of sweep in request.

The **Multiple Sweep-In Instruction Status** screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record.

OR Click **Home**, to go to the dashboard.

OR

Click Manage Sweep-In to navigate to the Sweep-In screen.

Multiple Sweep-In Instruction Status

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Multiple Sweep-in Instruction	n Status				
Account Number	Primary Holder Name	Host Reference Number		Status	
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Back to Dashboard					
	Copyright © 2006, 2020, Oracle and/or its affiliates. All rights rese	erved. Security Information Terms and Conditions			

Sweep In – Add – Term Deposit

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Submit Cancel							
	Copyright © 2006, 20	020, Oracle and/or its affiliates. All rights res	erved. SecurityInformatio	on Terms and C	onditions		



Field Description

Field Name	Description
Account Number	Sweep-in beneficiary account number in masked format.
Account Balance	The net balance in the beneficiary account.
Linked Account Type	The option to select and view either Current or Savings account or Term Deposit account details.
Linked Deposits	
Account Number	Term Deposit account number in masked format that is linked as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	The action to delete the linked account is displayed against each account.
Link Deposits	
Account Number	Term Deposit account number in masked format that can be added as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Action	The action to select the account number (s) that is to be linked.

To add a new term deposit account as a sweep in:

- 1. From the Account Number list, select beneficiary account number.
- 2. Select an account type as **Term Deposit** from the **Linked Account Type** option. All the linked deposits of the account type selected are listed under the **Linked Deposits** table. All the accounts available for linkage of the selected account type are listed under the **Link Deposits** table.
- 3. In the **Link Deposits table**, below the **Action** column, select the account number (s) that you want to link by selecting the checkbox(es) you wish to add as sweep-in accounts to the beneficiary account.
- Click Submit. OR Click Cancel to cancel the transaction.



 The Review screen appears, along with the added account numbers and label as 'New'. Verify the details, and click Confirm. OR

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

Click **Back** to navigate to the previous page.

6. The success message appears. Click <u>Click Here</u> to view the status of sweep in request. The <u>Multiple Sweep-In Instruction Status</u> screen appears on which the status of each individual sweep in request appears. In case any sweep in request has failed, the reason for failure also appears against the specific record. OR Click Home, to go to the dashboard. OR Click Manage Sweep-In to navigate to the Sweep-In screen.

19.2 Sweep In - Delete

The user can delete or delink an account linked to a current or savings account for sweep-in.

To delete a Sweep In account:

 In the Link Deposits table, below the Action column, select and click against the account of which sweep-in linkage you want to delete. The Delete Sweep In message box with a message prompting the user to confirm the deletion appears.

Sweep In - Delete

Sweep-in		×
Are you sure y	ou want to delink this a	account?
Confirm	Cancel	

2. Click **Confirm** to proceed with the deletion request. OR

Click **Cancel** to cancel the deletion process.

- 3. The success message of deletion appears along with the transaction reference number.
- Click Home, to go to the dashboard. OR Click Manage Sweep-In to navigate to the Sweep-In screen.

Home



20. Account Nickname

Customer can assign a specific name to a current or savings account. This is useful if 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

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= log futura bank Search	Q			Ļ <mark>2</mark>	Welcome, keron Bohr Last login 11 Aug 02:45 PM
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Balance Details Today's Opening Balance EUR0.00	Save Delete				
Amount on Hold EUR0.00		Inclear Funds			
Advance Against Unclear Funds Limit	F	inancing Limit			

Field Description

Field	Description
Name	-

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.



 Click Save to save your changes. Nicknames will be displayed on various transactions instead of the standard account description.

OR

Click **Delete** to delete the nickname.



<u>FAQs</u>

1. What is the advantage of assigning a nickname to an account?

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

2. Can I assign a nickname to a joint account?

Yes, you can add nickname to any account of which you are the primary holder.

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

This depends on the features of the specific current or savings account. Generally, in joint accounts, both the primary account holder as well as the joint holder are provided a debit card each.

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

If the card is hotlisted, it cannot be reactivated, you can make a request for a new debit card. However, if the card was blocked, it can be unblocked and reused.

<u>Home</u>

