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

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Small & Medium Business Accounts User Manual

February 2024

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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

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2. Transaction Host Integration Matrix

Legends

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

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0
1	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

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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	✓	✗

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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	✔	✕

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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

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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

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

How to reach here:

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

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Current & Savings Accounts

Current & Savings Accounts – Preference setup

Field Description

Field Name	Description
Account Number	The account number in masked format.
Nickname	The account nickname will be displayed under the Account Number column if a nickname is assigned to the account.
Status	If the account is in dormant state, the status tag 'Dormant' will be displayed against the account. **Note:** The summary page will only list active and dormant Current & Savings accounts.
Product Name	The name of the CASA product.
Current Balance	The current balance in the account.
Available Balance	The available balance in the account.

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

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

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

1. Click **Apply** to apply the new changes to the table.
   OR
   Click **Reset** to clear the data entered.

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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

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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.

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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 transactions	To view all the transactions in account. On clicking the link, the user will be navigated to the **Transactions** screen.

Debit Cards

For more information, refer **Debit Cards** screen**.**

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

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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 Information

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

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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.

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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

Debit Cards

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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 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.

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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
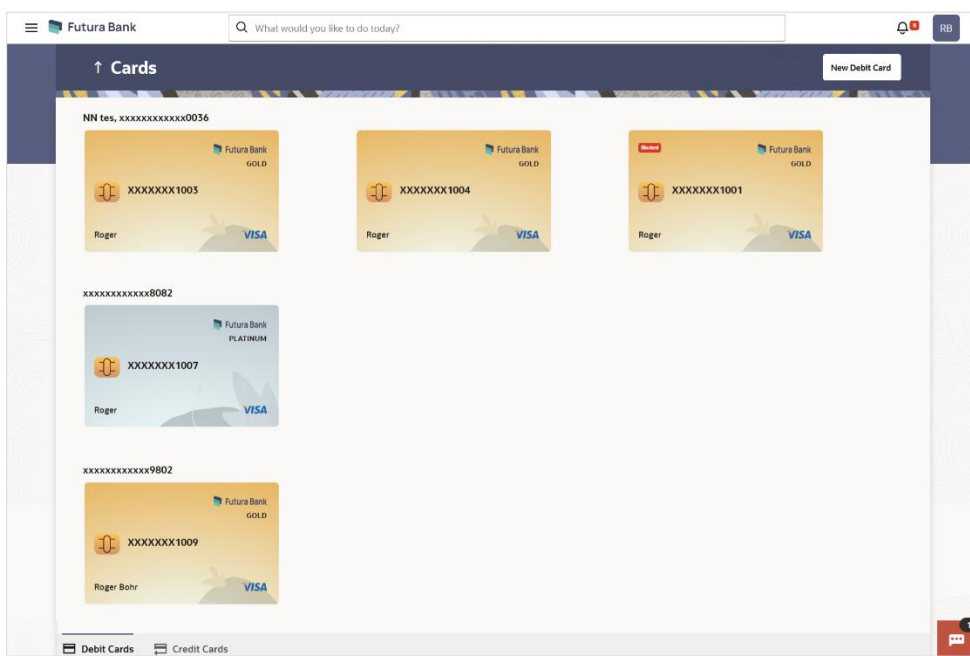*OR*
Search bar > Debit Cards - New Debit Card
OR
Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

New Debit Card

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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 **Account 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 section appears if the customer selects **Branch Near Me** option in the **Address Type** 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.
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.

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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.

6. 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.

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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.

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Debit Card Limits

Field Description

Field Name	Description
Card Number	The debit card number in the masked format along with the current status.
Account Number	Account number in the masked format.

Daily Domestic Limits / International Usage Limits

This section includes own and remote ATM Limits, POS limits, and e- Commerce limits etc.

Facility: Own ATM Limits

Number of Transactions	The daily Domestic / International Usage limits of transactions allowed at an ATM of own bank.
Current Limit	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.

Facility: Remote ATM Limits

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.

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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 Point of Sale Limits

Field Name	Description
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

Field Name	Description
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.

Field Name	Description
Maximum Limit	The maximum amount allowed for withdrawal at own and remote ATM Limits, POS limits, and e- Commerce limits etc. for the daily and International Usage limits .

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

   OR

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

   OR

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

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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

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.

5. 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.

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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.

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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

Block Debit Card

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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 fields are enabled if you select the **Temporary Block** option in the **Block Type** list.

Field Name	Description
Specify Reason	The user is required to specify the reason for which the card is being blocked. The options are: • Damaged • Lost • Stolen
Would you like to order a replacement card?	Select the option to identify whether a replacement card is to be issued. The options are: • Yes • No
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

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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.

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

Home

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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
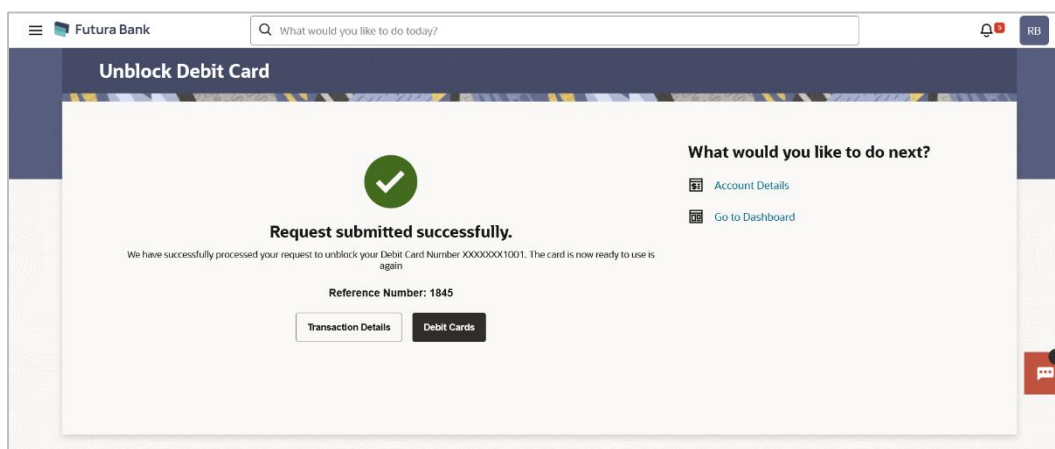
To unblock the debit card:

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

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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

Field Description

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

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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 **View Details** 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 cash   The daily limits on the cumulative amount allowed for withdrawal at an
withdrawal limit   ATM 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.

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

To upgrade the debit card:

1. From the **Card Number** list, select the desired debit card to be upgrade.

2. From the **Upgrade To** list, select the desired debit card to upgrade.

3. Click on **View Details** link to view the features of the debit card selected in the **Upgrade Card** list. The features of the selected debit card appears on an overlay.

4. From the **Delivery Location** list, select the delivery location of choice.

    a. If you select the **My Address** option as delivery location:

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

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

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

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

5. Select the **I accept Terms and Conditions** checkbox to give acceptance to upgrade a card.

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

7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to 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.

Home

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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

Field Description

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

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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.

Field Name	Description
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.

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

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

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

Home

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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

Field Description

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

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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 section appears if the customer selects **Branch Near Me** option in the **Delivery Location** field.

Field Name	Description
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**.
   OR
   Click **Cancel** to cancel the transaction.

   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.

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

Home

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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

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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

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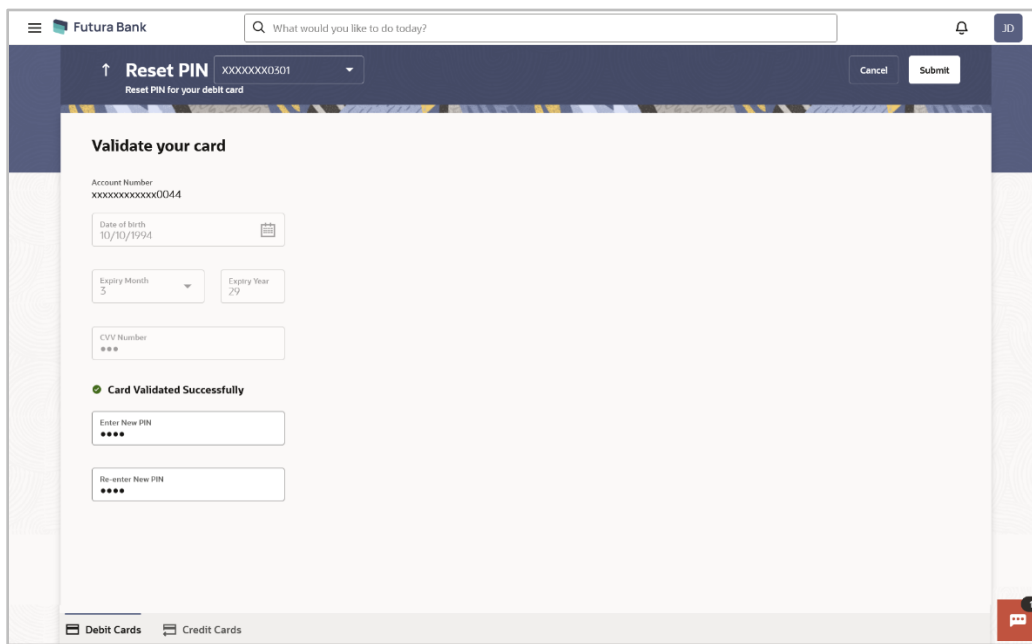
Field Description

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.

8. Click **Submit**. The Authentication screen appears.
   OR
   Click **Cancel** to cancel the transaction.

7. 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

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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

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 Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Number of Leaves per Book	Number of cheque leaves required in each cheque 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 appears if the customer selects **Branch Near Me** option in the **Address Type** field.

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.

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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.

7. 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

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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

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Cheque Status Inquiry

Cheque Status Inquiry- Filter

Field Description

Field Name	Description
Account Number	**Select an account number to view the status of cheques associated with that account.**

Cheque Status Inquiry Results

Cheque Number	The cheque number of which status is being viewed.
Status	The current status of the cheque is displayed against it.
Reason	The reason for which the cheque has been stopped, rejected or cancelled. A value will be displayed here only if the cheque is in any of these three statuses.
Amount	The amount for which the cheque was issued.
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.
To	The customer is required to define the last cheque number of the range for which to view cheque status.

	This field appears if you select **Cheque Range** option from the Filter **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 By** list.
To Date	The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched.
	This field appears if you select **Status** option from the **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

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

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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.

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b. Click **Apply** to apply the search criteria.
The results of the cheque status inquiry appear.
OR
Click **Reset** to clear the data entered.

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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

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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.
To	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.

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

7. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to 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](#)

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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:
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.

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 pre-generated 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 .

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Transactions – View Transactions

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 – Filter Criteria

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.

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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.

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18.1 <u>Request Statement</u>

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

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.

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

5. 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 <u>Pre-generated Statement</u>

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 ⤓ icon against any record (.pdf) to download the statement in password protected pdf format.

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Pre-generated Statement
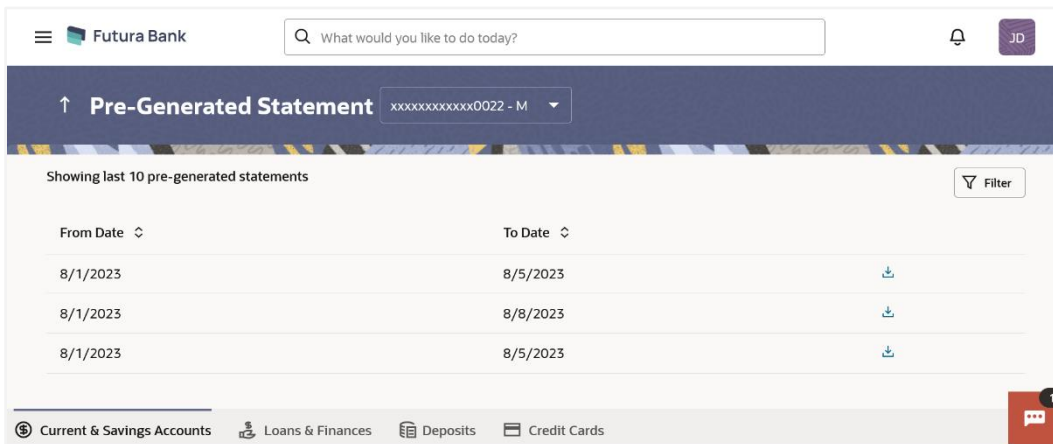
Pre-generated Statement - Filter Criteria
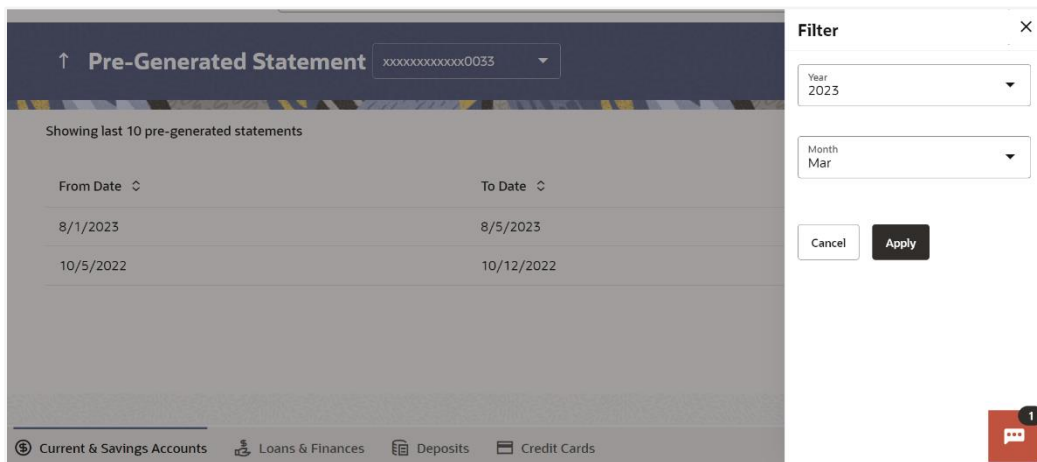
Field Description

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

Field Name	Description
Month	The month for which the statement is required.

3. Click ▽ Filter to generate the statement for the desired period. The **Filter** overlay screen appears.

   a. From the **Year** list, select the year for which the pre-generated statement is required.

   b. From the **Month** list, select the month for which the pre-generated statement is required.

   c. Click **Apply** to search amongst the pre-generated statements. The Pre-generated statement appears based on entered criteria for the selected period.
   OR
   Click **Cancel** to cancel the transaction.

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

18.3 <u>E-Statement Subscription</u>

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

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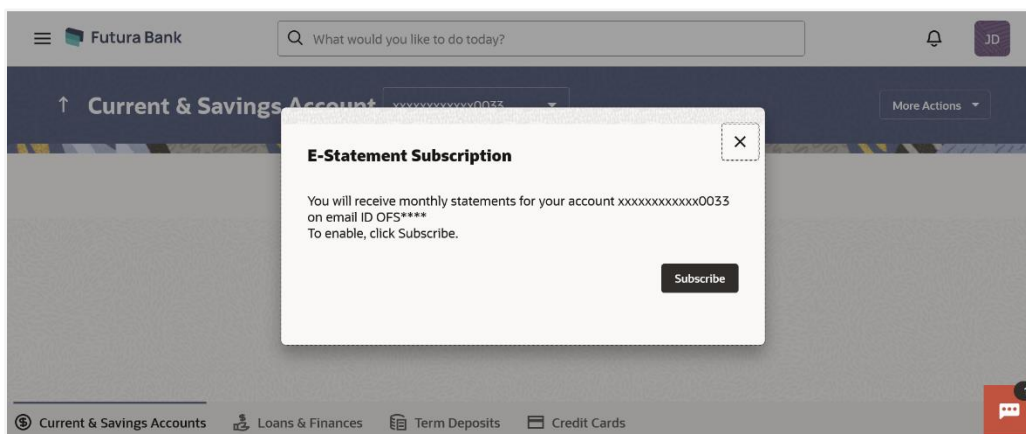
To subscribe / unsubscribe for e-statements:

1. 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.

2. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.

    a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.

    b. The success message of request submission appears. Click **OK** to complete the transaction.

    c. Click **Proceed** to Unsubscribe.

3. The success message of request submission appears.

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

Home

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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
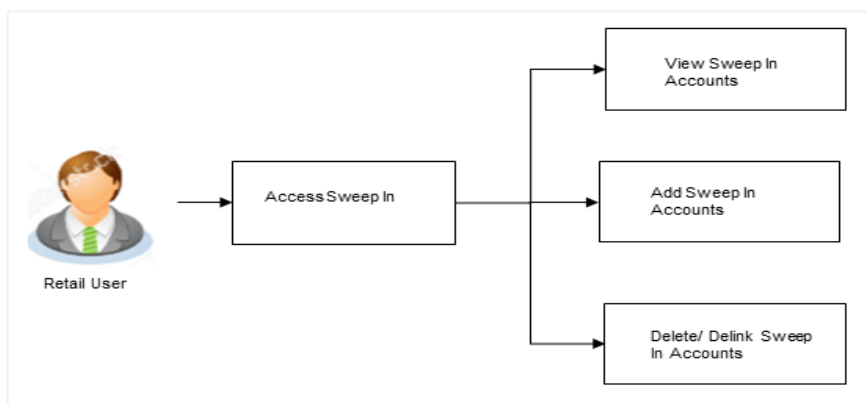
How to reach here:

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

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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
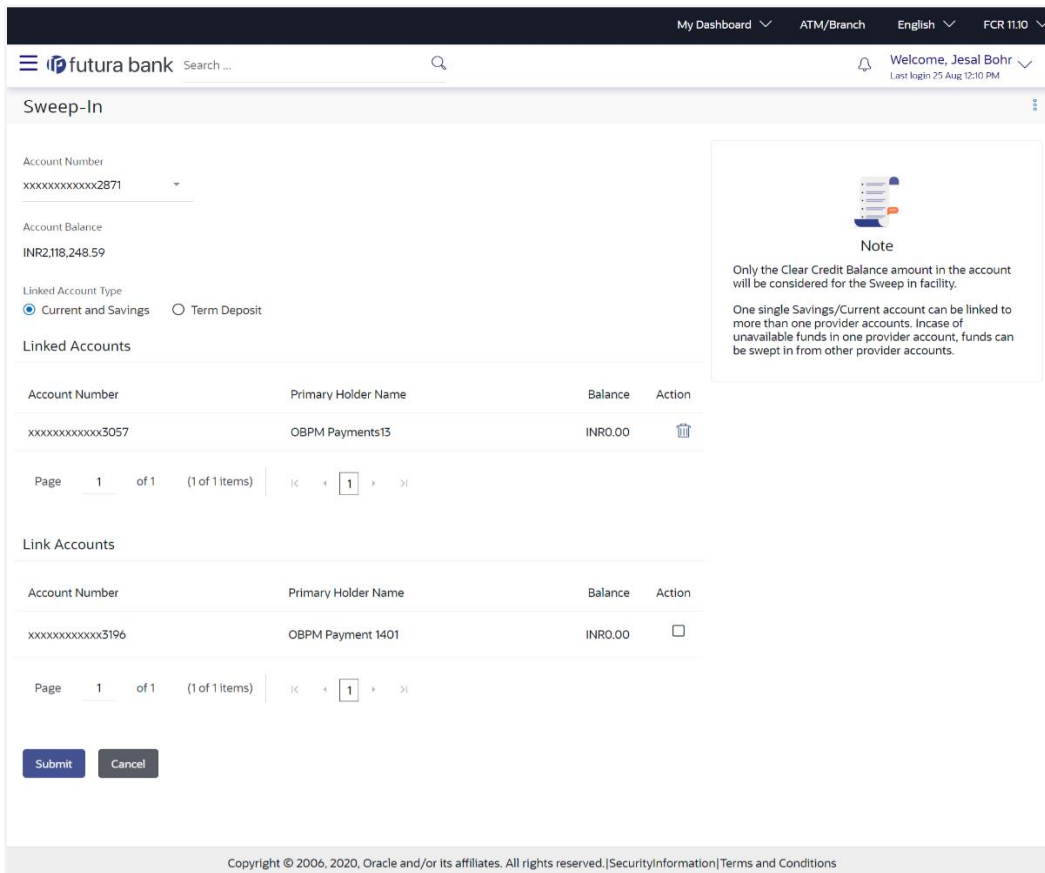
Field Description

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 Name	The name of the primary account holder.
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 Name	The name of the primary account holder.
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.

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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**.

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19.1 <u>Sweep In - Add</u>

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.

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 Savings

The following fields 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 Savings – Add Sweep In

The following fields appear if the user clicks **Add** button.

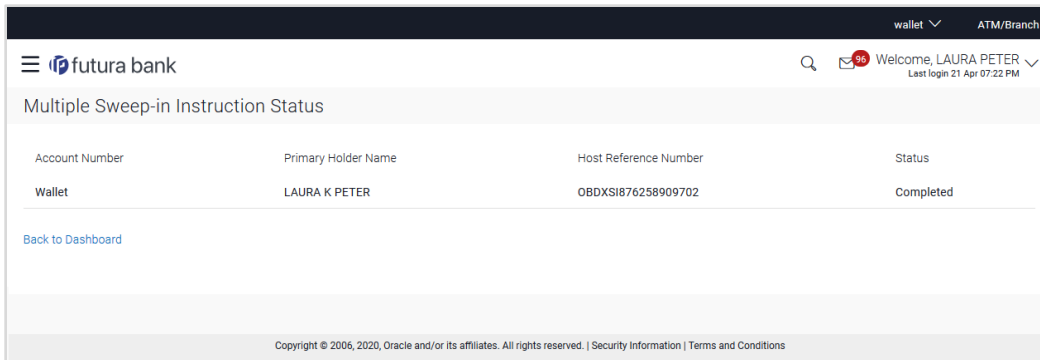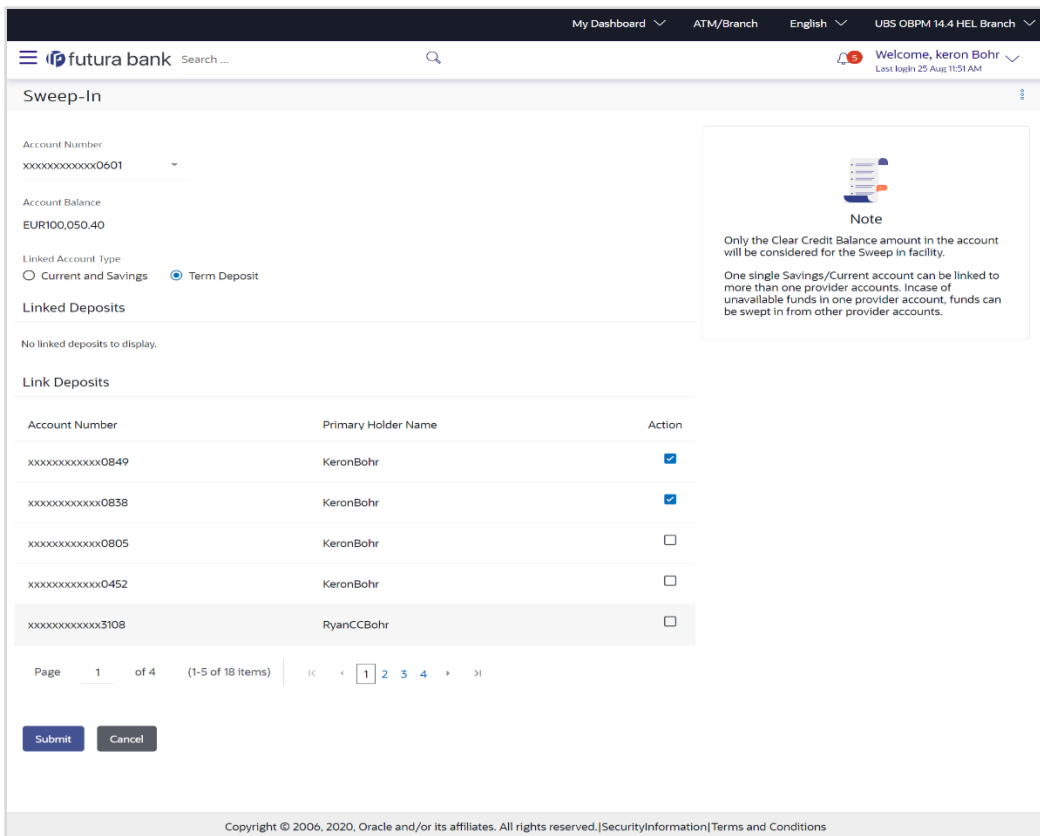| Field Name	Description
Account Number	Current and Savings account number in masked format, that can be added as a provider account number for sweep-in facility.
Primary Holder Name	The name of the primary account holder.
Balance	The net balance of the account.
Action	The action to select the account 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.

2. 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 **Click Here** 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

Sweep In – Add – Term Deposit

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.

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

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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 to the previous page.

6. The success message appears.
    Click **Click Here** 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.

19.2 <u>Sweep In - Delete</u>

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

To delete a Sweep In account:

1. 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
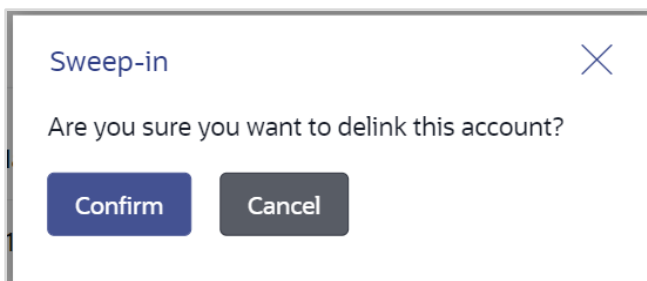
2. Click **Confirm** to proceed with the deletion request.
    OR
    Click **Cancel** to cancel the deletion process.

3. The success message of deletion appears along with the transaction reference number.

4. Click **Home**, to go to the dashboard.
    OR
    Click **Manage Sweep-In** to navigate to the **Sweep-In** screen.

Home

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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.
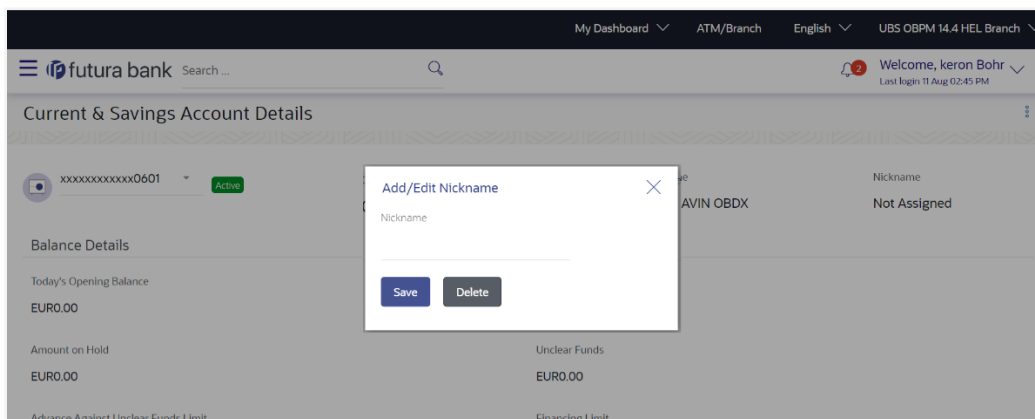
How to reach here:

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

Field Description

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

2. In the **Nickname** field, enter the nickname you want to use.

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3. Click **Save** to save your changes.
   Nicknames will be displayed on various transactions instead of the standard account description.
   OR
   Click **Delete** to delete the nickname.

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FAQs

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.

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