

Wallets User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.3.0.0

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**ORACLE®**

Wallets User Manual

February 2024

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.3.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	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	Oracle Banking Payments 14.7.1.0.0
1	Futura Wallet Widget	✓	✗	✓
2	Add funds to wallet – My Account	✓	✗	✓
3	Add funds to wallet – Request From Wallet	✓	✗	✓
4	Add funds to wallet – External sources	✓	✗	✗
5	Transfer Money – Between Wallets	✓	✗	✓
6	Transfer Money – From Wallets	✓	✗	✓
7	Requested Funds Summary	✓	✗	✓
8	View Statement			
	View Statements- E-statements	✗	✗	✓
	View Statements- Request Statement	✓	✗	✓
	View Statements- Pre-generated Statement	✗	✗	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0	Oracle Banking Payments 14.7.1.0.0
9	Account Details	✓	✓	✗
10	CASA account opening for existing Wallet user	✗	✓	✗

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## 3. Wallets

Digital Wallets, also known as e-wallets, enable users to transfer funds to friends and family, pay bills and perform many such financial transactions. An OBDX wallet is linked to a current account and is created with an ID, typically the user's mobile number. This makes the wallet both convenient to use as well as secure. The OBDX wallet can be used to transfer funds to other wallets or even to accounts. Users can fund their wallet by transferring money from accounts held with the bank or through external sources such as external bank accounts, debit or credit cards, etc. and can also request money from other wallets.

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

---

Note: A user can have only one wallet.

---

The following features are supported through the use of wallets:

- Add money to wallet
- Transfer funds to other accounts and wallets
- Pay Bills
- Request funds from other wallets
- View Wallet Widget
- View Requested Funds Summary
- View Wallet Transactions
- View Wallet Details
- Scan to pay through wallet

### 3.1 Relationship Overview Widget

The retail dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Relationship Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, Investments and Wallet. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Wallet. On selection of account type **Futura Wallet**, details of the wallet held with the bank are displayed. This includes the user's wallet ID (i.e. the registered mobile number), the wallet holder's name and the available balance in the wallet. Additionally, in case there are pending outstanding payment requests in the wallet in which action needs to be taken, the number of pending requests will also be displayed. Links that enable the user to quickly navigate to the transfer money page or to view future wallet request page are available on the summary section. The card also has a kebab menu which enables the customer to quickly access related screens.

---

Note: Relationship Overview widget is applicable for both desktop and mobile (responsive) view.

---

**How to reach here:**


*Dashboard > Relationship Overview Widget > Futura Wallet*

### Relationship Overview Widget

#### Relationship Overview

<b>1 Current &amp; Savings</b> Total Current Balance <b>EUR 454,275.20</b>	<b>10 Credit Cards</b> Total Dues <b>EUR 44,000.00</b>	<b>1 Futura Wallet</b> Current Balance <b>EUR 6,000.00</b>	<b>27 Term Deposits</b> Current Balance <b>EUR 39,650.00</b> >
--	--	--	--

**Spike Marsh**

 9999\*\*\*\*11  
Wallet-Account

Available Balance  
**EUR 6,000.00**

#### Summary

Current Balance <b>EUR 6,000.00</b>	Pending Requests
--	------------------

[Transfer Money](#) | [View Requests](#)

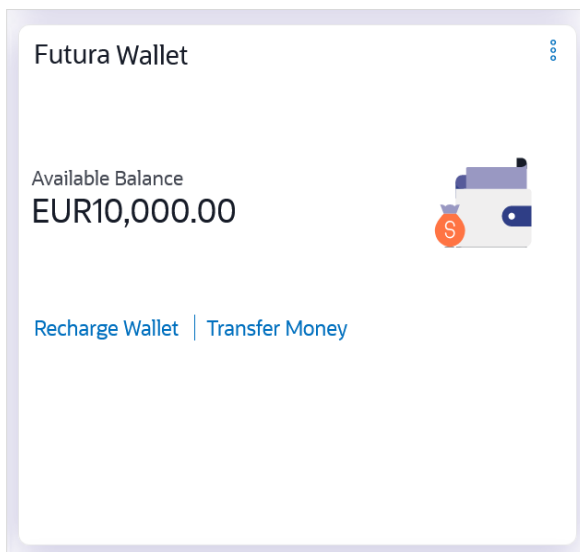
[Home](#)



## 4. Futura Wallet Widget

The Futura Wallet widget displays the available balance in the wallet along with links that enable the user to quickly perform wallet recharges (Add Money to Wallet screen) and also to transfer money. Additional links to access wallet transactions are available in the kebab menu.

### Futura Wallet Widget



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## 5. Recharge Futura Wallet

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

- From the user's own accounts (Only for Existing CASA users)
- Request for funds from other users' wallets
- Funding from external sources such as credit cards, debit cards, other bank accounts (depending on Payment aggregator support)

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

### How to reach here:

*Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Recharge Futura Wallet*

*OR*

*Dashboard > Futura Wallet Widget > Recharge Futura Wallet*

*OR*

*Toggle Menu > Menu > Futura Wallet > Recharge Futura Wallet*

### 5.1 Recharge Via - Own Account Transfer

By selecting the '**Own Account Transfer**' option to recharge the wallet, the user is able to initiate a fund transfer from his/her own current or savings account held with the bank.

#### To recharge the wallet via own account transfer:

1. In the **Recharge Via** field, select the **Own Account Transfer** option. The fields by which you can recharge your Futura Wallet via own account transfer, appear.

#### Recharge Via – Own Account Transfer

### Field Description

Field Name	Description
<b>Recharge Via</b>	The options by which the user can recharge his/her wallet. The options are – <ul style="list-style-type: none"> <li>• Own Account Transfer</li> <li>• Request Other Wallet User</li> <li>• Other Payment Options</li> </ul>
<b>Transfer From</b>	The user’s current and savings accounts held with the bank are listed and available for selection.
<b>Amount</b>	The amount by which the wallet is to be recharged. The currency is defaulted to the currency in which the wallet is held.
<b>Description</b>	Free text for the user to enter any comments/ remarks as desired.

- From the **Transfer From** account list, select the account from which the transfer needs to be made.
- In the **Amount** field, enter the amount by which the wallet is to be recharged.
- In the **Description** field, enter a comment, if required.
- Click **Submit**.  
OR

- Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message appears, along with the reference number and transaction details.  
Click **Home** to navigate to the dashboard.  
OR  
Click **Transfer Money** to initiate a payment from your wallet towards an existing payee.  
OR  
Click **Pay Bill** to pay a bill from your wallet.

---

**Note:** The option to recharge the wallet via own account transfer will not appear if the wallet user does not have any active current or savings accounts with the bank.

---

## 5.2 Recharge Via – Request Other Wallet User

The user can select this option to request for funds from another wallet user.

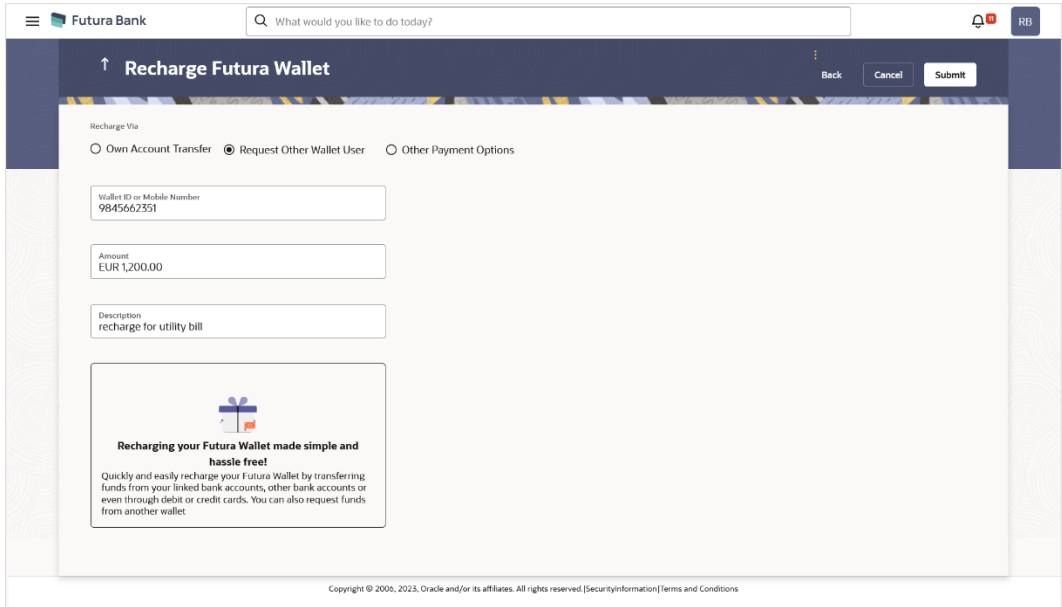
Upon selecting this option, the user will be required to specify the wallet ID/mobile number of the person from whom funds are to be requested and also the amount to be requested. If specifying a mobile number, it is necessary for the owner of the mobile number to have registered for wallet services.

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

### To recharge the wallet via a request to a wallet user:

1. In the **Recharge Via** field, select the **Request Other Wallet User** option. The fields to initiate a request for funds from another wallet user, appear.

### Request Via – Request Other Wallet User



### Field Description

Field Name	Description
<b>Recharge Via - Request Other Wallet User</b>	
<b>Recharge Via</b>	The options by which the user can recharge his/her wallet. The options are – <ul style="list-style-type: none"> <li>• Own Account Transfer</li> <li>• Request Other Wallet User</li> <li>• Other Payment Options</li> </ul>

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

The following fields appear when the user selects the option **Request Other Wallet User** under the **Recharge Via** field.

<b>Wallet ID or Mobile Number</b>	Wallet ID or Mobile number of the wallet user from whom the money is to be requested.
-----------------------------------	---

<b>Amount</b>	The amount by which the wallet is to be recharged.
---------------	--

<b>Description</b>	Free text for the user to enter any comments/ remarks as desired.
--------------------	---

2. In the **Wallet ID or Mobile Number** field, enter the wallet ID or mobile number of the contact from whom funds are to be requested.
3. In the **Amount** field, enter the amount to be requested.
4. In the **Description** field, enter a comment, if required.
5. To request for funds from the contact, click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
7. A notification is sent to the contact person about the request to fund the user's wallet and the success message appears along with the reference number and transaction details.  
Click **Home** to navigate to the dashboard.  
OR  
Click **Transfer Money** to initiate a payment from your wallet towards an existing payee.  
OR  
Click **Pay Bill** to pay a bill from your wallet.

## 5.3 Recharge Via - Other Payment Options

The user also has an option to fund the wallet from external sources such as credit cards, debit cards as well as current and savings accounts held with other banks (depending on Payment aggregator support).

**To add money to the wallet from external sources:**

1. In the **Recharge Via** field, select the **Other Payment Options** option. The fields to initiate the fund request from external sources appear.

### Recharge Via - Other Payment Options

### Field Description

Field Name	Description
<b>Recharge Via</b>	The options by which the user can recharge his/her wallet. The options are – <ul style="list-style-type: none"> <li>• Own Account Transfer</li> <li>• Request Other Wallet User</li> <li>• Other Payment Options</li> </ul>
<b>Amount</b>	The amount by which the wallet is to be recharged.

2. In the **Amount** field, enter the amount by which the wallet is to be recharged.
3. Click **Submit**. The user is directed to payment aggregator's page as set by Bank's Administrator, with the amount getting defaulted from this screen.

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

## Payment Method

Bill Desk

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

Select payment method

Debit Card  Credit Card  Net Banking

We accept

Name on Card  
John Smith

Card Number  
12345678999

Expiry Date CVV  
123

Save Card

**Proceed Securely** **Cancel**

## Field Description

Field Name	Description
<b>Payment Amount</b>	The amount by which the wallet is to be recharged will appear.
<b>Select payment method</b>	The payment method to be selected to fund the wallet. The options are: <ul style="list-style-type: none"> <li>• Debit Card</li> <li>• Credit Card</li> <li>• Net Banking</li> </ul>
<b>We accept</b>	The type of credit/ debit card that is accepted for wallet funding by the bank.
<b>Name on Card</b>	The name embossed on the card.
<b>Card Number</b>	The debit card/ credit card number as mentioned in the card.
<b>Expiry Date</b>	The date on which the debit card/ credit card expires.
<b>CVV</b>	The unique three digit code displayed on the back of the card as security check.



Field Name	Description
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**Select your bank**

This field appears if you select Net Banking option from Select payment method field.

**Select your bank** The list of banks in which user holds the account.

**Select account** The account number of the user in masked format.

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4. From the **Select payment method** list, select the appropriate method of payment.
5. If you select **Debit Card/ Credit Card** option;
  - a. In the **Name on Card** field, enter the name mentioned on the card.
  - b. In the **Card Number** field, enter the credit or debit card number.
  - c. In the **Expiry Date** field, select or enter the card expiry date.
  - d. Click **Proceed Securely**. The user is directed to OTP verification screen.
  - e. Enter the OTP as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.
  - f. The success message appears, along with the reference number and transaction details. Click **Home** to navigate to the dashboard.  
OR  
Click **Transfer Money** to initiate a payment from your wallet towards an existing payee.  
OR  
Click **Pay Bill** to pay a bill from your wallet.
6. If you select **Net Banking** option;
  - a. From the **Select your bank** list, search or select your bank from which you want to add the funds. The user is directed to Login page of the selected bank.
  - b. Enter the **Customer Id** and **PIN** to login to your account, and click Login.
  - c. From the **Select Account** list, select your account from which you want to add the funds.
  - d. Enter the **OTP** as received on your registered mobile number and click **Submit**. For more information, refer **One Time password** transaction.
  - e. The success message appears, along with the reference number and transaction details. Click **Home** to navigate to the dashboard.  
OR  
Click **Transfer Money** to initiate a payment from your wallet towards an existing payee.  
OR  
Click **Pay Bill** to pay a bill from your wallet.

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## 6. Transfer Money Between Wallets

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

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

### Prerequisites:

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

### How to reach here:

*Toggle Menu > Menu > Futura Wallet > Transfer Money*  
*OR*  
*Dashboard > Futura Wallet Widget > Transfer Money*

### To transfer money between the wallets:

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

### Transfer Money - Between Wallets

The screenshot displays the 'Transfer Money' screen on the Futura Bank mobile application. At the top, there are navigation options for 'wallet', 'ATM/Branch', and 'English'. The user is logged in as 'Ryan Bohr' with a last login time of '24 Apr 06:08 PM'. The main heading is 'Transfer Money'. Under 'Transfer Type', four radio buttons are visible: 'Existing Payee', 'New Payee', 'My Accounts', and 'Between Wallets' (which is selected). Below this, the 'Transfer From' section shows 'Wallet' as the source. The 'Recipient's Mobile Number' field contains '2366612489'. The 'Amount' field is set to '£1,200.00'. A 'Balance' of '£24,200.00' is displayed. A 'Note' field contains the text 'Sending money for bill payment'. At the bottom, there are 'Transfer' and 'Cancel' buttons. A promotional message on the right side of the screen reads: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Savings or Current Accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts.'

**Field Description**

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

2. In the **Recipients Mobile Number** field, enter the mobile number of the payee.
3. In the **Amount** field, enter the transfer amount.
4. In the **Note** field, specify a note or remarks.
5. Click **Transfer** to initiate the payment.  
OR  
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.
7. The success message appears, along with the reference number and transaction details.  
Click **Home** to navigate to the dashboard.  
OR  
Click **Add Favorite** to mark the transaction as favorite.

[Home](#)

## 7. Transfer Money From Wallets

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

### Features supported in the application

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

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

### 7.1 Transfer Money - Existing Payee

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

#### How to reach here:

*Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Transfer Money > Existing Payee*

OR

*Dashboard > Futura Wallet widget > Transfer Money > Existing Payee*

OR

*Toggle Menu > Menu > Futura Wallet > Transfer Money > Existing Payee*

OR

*Toggle Menu > Menu > Payments > Transfers > Transfer - Existing Payee*

OR

*Dashboard > Payments widget > Transfer Money > Existing Payee*

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

## 7.2 Transfer Money - My Accounts

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

### How to reach here:

*Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Transfer Money > My Accounts*

OR

*Dashboard > Futura Wallet widget > Transfer Money > My Accounts*

OR

*Toggle Menu > Menu > Futura Wallet > Transfer Money > My Accounts*

OR

*Toggle Menu > Menu > Payments > Transfers > Transfer - My Accounts*

OR

*Dashboard > Payments widget > Transfer Money > My Accounts*

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

## 7.3 Transfer Money - New Payee

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

- Email/Mobile
- Bank Account
- Facebook
- Twitter

### How to reach here:

*Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Transfer Money > New Payee*

OR

*Dashboard > Futura Wallet widget > Transfer Money > New Payee*

OR

*Toggle Menu > Menu > Futura Wallet > Transfer Money > New Payee*

OR

*Toggle Menu > Menu > Payments > Transfers > Transfer - New Payee*

OR

*Dashboard > Payments widget > Transfer Money > New Payee*

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

## 7.4 **Multiple Transfers**

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

### **How to reach here:**

*Toggle menu > Menu > Payments > Transfers > Multiple Transfers*

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

## 7.5 **Adhoc Transfer**

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

### **How to reach here:**

*Toggle menu > Menu > Payments > Transfers > Transfers – Adhoc Payee*

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

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## 8. Electronic Bill Presentment and Payment

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

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

### How to reach here:

*Dashboard > Toggle Menu > Menu > Bill Payments > Billers*

*OR*

*Dashboard > Bills Widget > View All > Billers*

*OR*

*Dashboard > Futura Wallet Widget > access **Pay Bills** through kebab menu*

*OR*

*Dashboard > Toggle Menu > Menu > Futura Wallet > Billers*

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

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

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[Home](#)



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## 9. Futura Wallet Requests

On this screen, the user can view the requests that have been received by other wallet users for fund transfers as well as those requests that have been made to other wallets to receive funds. The status of each request is displayed alongside each request record.

The screen lists down all the requests that have been fulfilled as well as those that have been rejected. In case of new requests received, the user can opt to transfer the funds by selecting the Pay option against the specific record or can reject the request by selecting the Decline option.

When viewing the list of requests to collect funds, i.e. the requests made towards other wallets for funds, the user can also send reminders in case funds have not yet been received.

### How to reach here:

*Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Futura Wallet Requests*

*OR*

*Toggle Menu > Menu > Futura Wallet > Futura Wallet Requests*

*OR*


*Access through the kebab menu of the Futura Wallet Widget & all other Futura Wallet screens*

### 9.1 Requests to Collect Funds

#### To view the requests to collect funds:

1. The list of all the fund requests received from other wallet users appear.

---

Note: Click on the  icon to select the option to view the type of requested funds from the overlay screen. By default **Requests to Collect Funds** is displayed.

---

#### Requests to Collect Funds

Default Dashboard ATM & Branch Locator English

futura bank Search ... Welcome, Liam Marsh Last login 24 Feb 10:14 AM

### Futura Wallet Requests

Requests to Collect Funds

Date	Requested To	Amount	Expiry Date	Remarks	Status
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
18 Feb 2022	Spike Marsh	EUR11.00	20 Feb 2022	Transfer Money	Expired
09 Feb 2022	Spike Marsh	EUR1,000.00	11 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
11 Feb 2022	Spike Marsh	EUR100.00	15 Feb 2022		Expired
08 Feb 2022	Spike Marsh	EUR10.00	10 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR100.00	11 Feb 2022		Expired
09 Feb 2022	Spike Marsh	EUR1,000.00	11 Feb 2022	Pls send ASAP	Expired
22 Feb 2022	Spike Marsh	EUR234.00	24 Feb 2022		Expired
08 Feb 2022	Spike Marsh	EUR100.00	10 Feb 2022		Expired


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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Date</b>	Date on which the funds request has been sent to the other wallet.
<b>Requested To</b>	The name of the wallet user to whom the request to collect funds has been sent.
<b>Amount</b>	The amount requested.
<b>Expiry Date</b>	The date on which the request expires.
<b>Remarks</b>	If any remarks were added while making the request, the same will be displayed here.
<b>Status</b>	<p>The status of the request will be displayed here. The status can be any of the following:</p> <ul style="list-style-type: none"> <li>• Received – This status will be displayed in case the funds have been received.</li> <li>• Rejected – This status will be displayed in case the other wallet user rejected the request to send funds.</li> <li>• Expired – This status will be displayed in case the request has expired without any action taken by the wallet user to whom the request was sent.</li> <li>• Send Reminder - In case no action was taken on the request and if the request has not yet expired, the option <b>Send Reminder</b> will be available, by clicking on which the user will be able to send a reminder to the wallet user to whom the request has been sent.</li> </ul>


2. Click **Send Reminder** against a specific record, if you wish to send a reminder to the wallet user to transfer funds.

OR

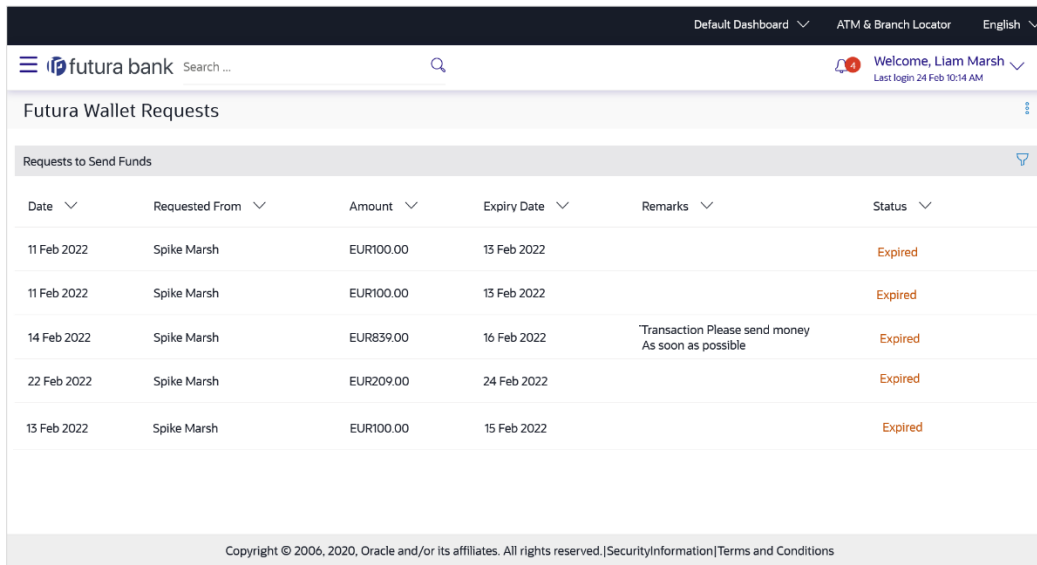
3. Click on the  icon and select the **Requests to Send Funds** option from the filter overlay screen to view the requests that you have received from other wallet users to transfer funds to their wallets.

## 9.2 Requests to Send Funds

To view the requests to send Funds:

1. Click on the  icon and select the **Requests to Send Funds** option from the filter overlay screen. The list of all the fund requests received from other wallet users appears.

### Requests to Send Funds



The screenshot shows the Futura Bank interface with a table of 'Requests to Send Funds'. The table has columns for Date, Requested From, Amount, Expiry Date, Remarks, and Status. All requests shown are in 'Expired' status.

Date	Requested From	Amount	Expiry Date	Remarks	Status
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired
11 Feb 2022	Spike Marsh	EUR100.00	13 Feb 2022		Expired
14 Feb 2022	Spike Marsh	EUR839.00	16 Feb 2022	Transaction Please send money As soon as possible	Expired
22 Feb 2022	Spike Marsh	EUR209.00	24 Feb 2022		Expired
13 Feb 2022	Spike Marsh	EUR100.00	15 Feb 2022		Expired

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### Field Description

Field Name	Description
<b>Date</b>	The date on which the requests to send funds was received from the other wallet user.
<b>Requested From</b>	The name of the wallet user who has sent the request for funds transfer.
<b>Amount</b>	The amount requested.
<b>Expiry Date</b>	The date on which the request expires.
<b>Remarks</b>	If any remarks were added by the other wallet user while making the request, the same will be displayed here.


Field Name	Description
<b>Status</b>	<p>The status of the request will be displayed here. The status can be any of the following:</p> <ul style="list-style-type: none"> <li>• <b>Pay</b> – This option will be provided if the request has not yet expired. The user will be able to pay the amount requested to the wallet from whom the request has been received, by selecting this option.</li> <li>• <b>Decline</b> – This option will be provided if the request has not yet expired. The user will be able to click on this option to reject the request to transfer funds. <b>Paid</b> – This status will be displayed in case the funds have been sent.</li> <li>• <b>Rejected</b> – This status will be displayed in case you have rejected the request to send funds.</li> <li>• <b>Expired</b> – This status will be displayed in case the request has expired without any action taken.</li> </ul>

2. Click on the **Pay** link under Status column against a specific record to transfer the requested amount to the wallet.

OR

Click on the **Decline** link under the Status column against a specific record to decline the request for funds transfer.

OR

Click on the  icon and select the **Requests to Collect Funds** option from the filter overlay screen to view the requests that you have sent to other wallet users to receive funds.

[Home](#)

## 10. Futura Wallet Transactions

This feature enables customers to view the details of all the transactions performed on their wallet. All the debit and credit entries along with each transaction amount and reference details are displayed on the Futura Wallet Transactions screen.

Customers can also undertake the following from this screen:

- Request for Statements – The customer can access this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address. .

### How to reach here:

*Dashboard > Relationship Overview Widget > Futura Wallet > Futura Wallet Kebab menu > Futura Wallet Transactions*

*OR*

*Toggle Menu > Menu > Futura Wallet > Futura Wallet Transactions*

*OR*

*Access through the kebab menu of Wallet Widget & all the transactions of Futura Wallet*

### To view the wallet transactions:

1. From the **View Options** list, select the desired transaction period.
  - a. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
2. From the **Transactions** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
3. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
4. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
5. Click **Apply** to view transactions based on the defined criteria.  
OR  
Click **Reset** to clear the details entered.

### Transactions – Filter Criteria

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### Transactions – View Transactions

Wallet	Current Month	All					
Opening Balance	Closing Balance						
EUR9,909.09	EUR10,000.00						
Transaction Date	Value Date	Description	Reference Number	Transaction Type	Amount	Balance	
30 Mar 2020	30 Mar 2020	000	999ZXRD200900336	Credit	EUR5,555.56	EUR10,000.00	
30 Mar 2020	30 Mar 2020	NEW DEPOSIT	HELDEBK200902C8C	Debit	EUR909.09	EUR9,000.00	

Page 1 of 1 (1-2 of 2 items) | < > 1 >

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### Field Description


Field Name	Description
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Filter section

<b>Field Name</b>	<b>Description</b>
<b>View Options</b>	<p>Filters to view the transactions of a specific period.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Current Day</li> <li>• Previous Day</li> <li>• Previous Month</li> <li>• Current Month &amp; Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> <li>• Last 10 Transactions</li> </ul>
<b>From Date – To Date</b>	<p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p> <p>These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.</p>
<b>Transactions</b>	<p>Filters to view the transactions based on description.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• All</li> <li>• Debits Only</li> <li>• Credits Only</li> </ul>
<b>Amount</b>	Specify an amount if you wish to view transactions of that amount.
<b>Reference Number</b>	Reference number of the transaction.
<b>Results</b>	
<b>Transaction Date</b>	Date on which the wallet activity was performed.
<b>Value Date</b>	The value date of the transaction as maintained by the bank.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number for the transaction.
<b>Transaction Type</b>	The type of transaction performed, i.e. if it was a debit or credit transaction.




Field Name	Description
<b>Amount</b>	The transaction amount.
<b>Balance</b>	The wallet balance along with the currency. The Balance column appears only if the option <b>All</b> has been selected as filter criteria in <b>View Options</b> field.

- Click on the  icon to change filter criteria. Based on the defined criteria you can view transactions.  
OR  
Click **Download** and select the format in which the statement is to be downloaded. The statement gets downloaded.
- The following actions can also be performed in the screen:
  - Subscribe for E-Statements.
  - Request for a specific statement
  - Download Pre-Generated Statements.

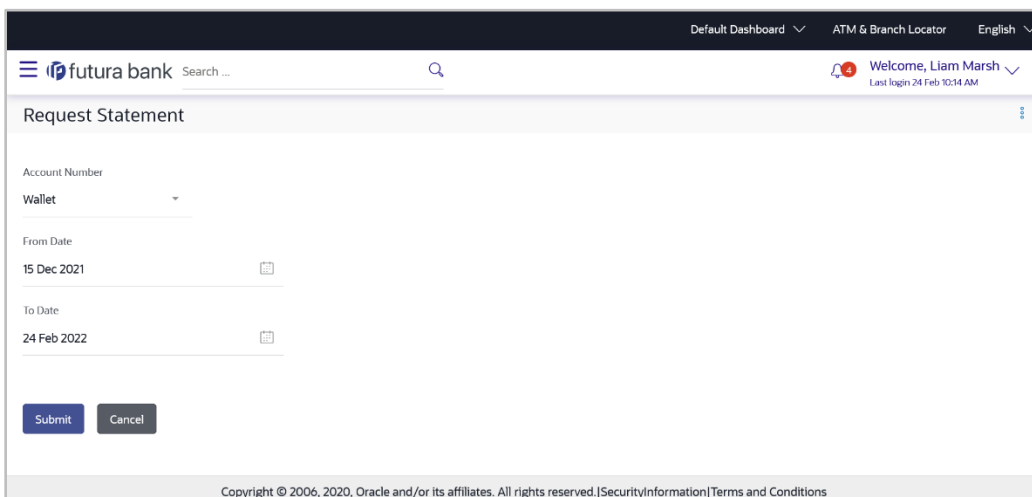
## 10.1 Request Statement

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

### To request for a Statement:

- Click on the  icon on the **Transactions** screen, and click **Request Statement** to request for wallet statement.

### Request Statement



The screenshot shows the 'Request Statement' form in the Futura Bank interface. The form includes the following fields and options:

- Account Number:** A dropdown menu currently set to 'Wallet'.
- From Date:** A date field set to '15 Dec 2021' with a calendar icon.
- To Date:** A date field set to '24 Feb 2022' with a calendar icon.
- Buttons:** 'Submit' and 'Cancel' buttons at the bottom of the form.

The page header includes 'futura bank', a search bar, and user information: 'Welcome, Liam Marsh' with 'Last login 24 Feb 10:14 AM'.


**Field Description**

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

2. From the **Account Number** list, select the account number for the account statement.
3. From the **From Date** list, select the start date of the account statement.
4. From the **To Date** list, select the end date of the account statement.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
6. 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.
7. The success message of **Statement Request** appears along with the transaction reference number.
8. Click **Home** to go to the **Dashboard** screen.  
OR  
Click **View Futura Wallet Details** to visit the wallet details page.

## 10.2 Pre-generated Statement

**To download pre-generated statements:**

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

## Pre-generated Statement

The screenshot shows the Futura Bank Transactions page. A modal dialog titled "Pre Generated Statement" is open. The dialog contains the following text: "The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23-12-1980, then your password is ROOP2312". Below this text is a section titled "Select a period to download your pre-generated Statements." with two dropdown menus for "Year" (set to 2018) and "Month" (set to All Months), and a "Search" button. At the bottom of the dialog is a table with the following data:

Statement Number	From	To	Download
AT3MSOG190811297	4/1/18	3/22/19	<a href="#">PDF</a>

## Field Description

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

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

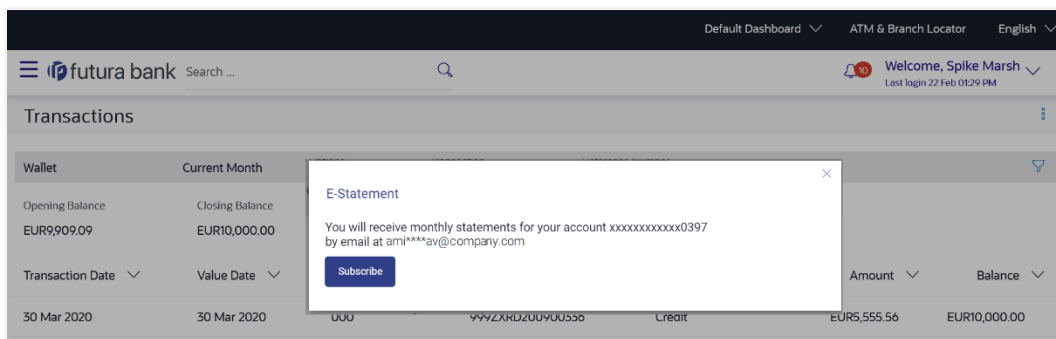
## 10.3 E-statement

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

### To subscribe / unsubscribe for e-statements:

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

### E-statement



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

[Home](#)

## 11. Futura Wallet Details

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

### How to reach here:

*Toggle Menu > Menu > Futura Wallet > Futura Wallet Details*

*OR*

*Access through the kebab menu of Wallet Widget & all the transactions of Futura Wallet*

### Futura Wallet Details

### Field Description

Field Name	Description
<b>Wallet ID</b>	The wallet ID, i.e. the customer's registered mobile number which is mapped as the wallet ID.
<b>Status</b>	The current status of the wallet. The values can be: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Dormant</li> </ul>
<b>Customer Name</b>	Name of holder of the wallet.
<b>Current Balance</b>	The current balance in the wallet.
<b>General Details</b>	

<b>Field Name</b>	<b>Description</b>
<b>Linked Account Number</b>	The current account that is linked to the wallet will be displayed in masked format.
<b>Available Balance</b>	The available balance in the wallet, i.e. the amount that can be utilized.

- Click on the kebab menu to access other wallet related transactions.

[Home](#)