

Oracle® Banking Digital Experience

Retail Accounts User Manual



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ORACLE®

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1

Accounts

This topic describes how this application provides banks a platform to offer customers a rich online banking experience.

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

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

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

Features Supported In the Application:

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

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

Pre-Requisites

- Transaction access is provided to retail users

- 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, or 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.

1.1 Overview Widget

This topic describes the Overview widget, which displays the customer's holdings across various account types, including Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments.

The Oracle Banking Digital Experience 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. Each relationship card displays details specific to that account type. One such example is that of Current & Savings accounts.

On clicking on account type **Current & Savings card**, 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 accounts along with the basic details of each current & savings account.

General details such as the total count of current & savings accounts and the total current balance, 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, Current Balance, Product Name, Status and the **More Actions** menu.

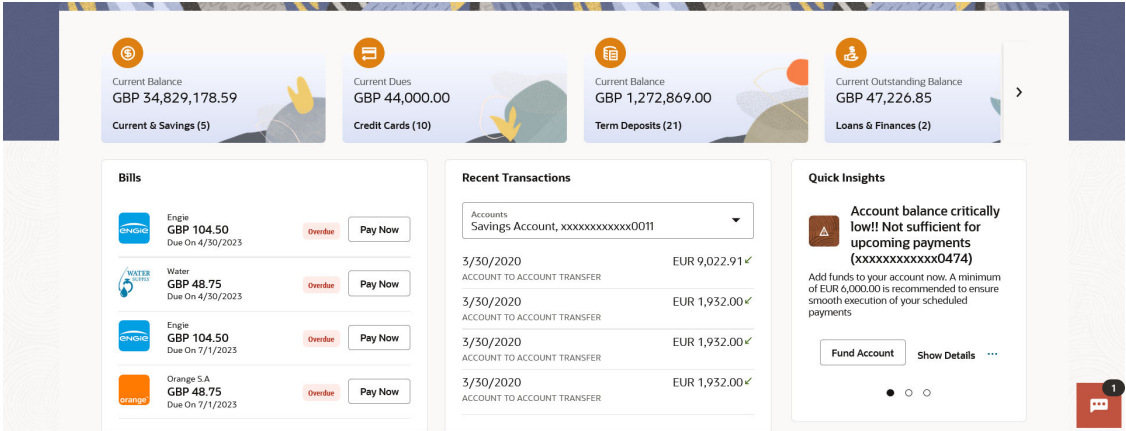
 Note:

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

If the Oracle Banking Digital Experience 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.

- On the Dashboard, click **Overview** widget, and then click **Current and Savings card**. The **Current & Savings Accounts Overview** screen appears.

Figure 1-1 Overview widget



2

Current & Savings Accounts Summary

This topic describes the Current & Savings Accounts summary page, which provides users with a comprehensive overview of all their current and savings accounts held with the bank.

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 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. Click on the specific account to view further details of that account or view the summary of transactions undertaken through that account.



Note:

1. If the retail 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. 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.
2. The left swipe and Long Press gesture is implemented on mobile and tablets devices.
Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Account Listing, which triggers Cheque Book Request, Request Statement actions.

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.

Perform any one of the following navigation to access the **Current and Savings Summary** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings** tab.
- From the Dashboard, click **Overview** widget, click **Current and Savings** card.
- From the Search bar, type **Current & Savings – Current & Savings** and press **Enter**.
- Access through the **Current and Savings** tab available on footer of all pages.

The **Accounts** summary screen appears.

Figure 2-1 Current & Savings Accounts

↑ Accounts More Actions ▾				
Download ▾ Manage Columns				
Account Number ▾	Status ▾	Product Name ▾	Current Balance ▾	Available Balance ▾
xxxxxxxxxxx0014	Active	OBDX Saving Product	-GBP 4,669.06	GBP 330.94
xxxxxxxxxxx0036	Active	OBDX Saving Product	EUR 480.40	EUR 480.40
xxxxxxxxxxx0047	Active	OBDX Saving Product	EUR 24,278.60	EUR 24,278.60
xxxxxxxxxxx0058	Active	OBDX Saving Product	GBP 291.52	GBP 291.52
xxxxxxxxxxx0069	Active	OBDX Saving Product	GBP 341,157.73	GBP 341,157.73
xxxxxxxxxxx0251	Active	OBDX Saving Product	-GBP 3,411.09	GBP 588.91
xxxxxxxxxxx0637	Active	OBDX Saving Product	GBP 100.00	GBP 100.00
xxxxxxxxxxx8082	Active	OBDX Saving Product	EUR 98,429.20	EUR 98,429.20
xxxxxxxxxxx8297	Active	OBDX Saving Product	EUR 100,000.00	EUR 100,000.00
xxxxxxxxxxx0080	Active	ISLAMIC SAVIN OBDX	EUR 133,500.00	EUR 133,500.00
xxxxxxxxxxx0091	Active	ISLAMIC SAVIN OBDX	-EUR 15,769.20	-EUR 15,769.20
xxxxxxxxxxx0025	Dormant	OBDX Saving Product	GBP 86.83	GBP 86.83
Test Closed Account, xxxxxxxxxxx0386	Closed	OBDX Saving Product	GBP 0.00	GBP 0.00

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 Current & Savings Accounts - Summary - Field Description

Field Name	Description
Account Number	The account number in masked format. Click on the link to view the details or transactions summary of the account.
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.

Perform one of the following actions:

- Click the **More Actions** menu to access other Current and Savings account related transactions.
- Click the  **Download** icon to download the records in CSV & PDF format.
- Click the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.

Figure 2-2 Current & Savings Accounts – Manage Columns setup

The screenshot shows the 'Futura Bank' interface. The main content area displays a table of accounts under the 'Accounts' header. A 'Manage Columns' dialog is open on the right, allowing users to configure which columns are visible in the table.

Account Number	Product Name	Available Balance	Current Balance	Status
Savings Accounts, xxxxxxxxxxxx0011	OBDX Saving Product	EUR 1,315.30		
MonthlySavings, xxxxxxxxxxxx0022	OBDX Saving Product	EUR 211,884.85		
xxxxxxxxxxxx0033	OBDX Saving Product	EUR 10,200.40		
xxxxxxxxxxxx0044	SAVINGS OBDX	EUR 129,901.00		
Primary Account, xxxxxxxxxxxx0474	OBDX Saving Product	GBP 570,020.00		

The 'Manage Columns' dialog shows the following settings:

- Account Number: Fixed (checked)
- Product Name: unchecked
- Available Balance: Fixed (checked)
- Current Balance: Fixed (checked)
- Status: checked

Buttons: Reset, Apply

Perform one of the following actions:

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

3

Current & Savings Account Details

This topic describes the account details screen and the pertinent information it displays for current and savings accounts.

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. It has feature to generate the QR to receive payment. Users can account details via a QR code, so that within-bank account holders can initiate payments using the Scan and Pay QR code functionality.



Note:

1. This feature is available from scan to pay from both pre and post login case.
2. Desktop platforms support the **Download** function exclusively, and mobile platforms support both **Download** and **Share** functions.

Perform anyone of the following navigation to access the **Current & Savings Details** screen.

- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**.
- From the Search bar, type **Current & Savings – Current & Savings Details** and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**.

The **Current and Savings Account Details** screen appears.

Figure 3-1 Current and Savings Account Details

Current & Savings Account

Montero 0011, Xxxxxxxxxxxx0011

More Actions

Account Details

Current Balance
€1,095,293.00

Nickname
Montero 0011

Status
Active

Hide More Information

Product Name
OBDEX Saving Product

Nominee
Add

QR Code to receive payment

Set Amount

Download QR Code

Transaction Date

Amount

Description

Balance

9/20/2024

€111.00

HELZEXA242640014000

-€1,072.00

9/20/2024

€121.00

HELZEXA242640013000

-€961.00

9/20/2024

€121.00

HELZEXA242640012000

-€840.00

9/20/2024

€121.00

HELZEXA242640011000

-€719.00

9/20/2024

€121.00

HELZEXA242640010000

-€598.00

9/20/2024

€122.00

HELZEXA24264000Z000

-€477.00

9/20/2024

€111.00

HELZEXA24264000Y000

-€355.00

9/20/2024

€122.00

HELZEXA24264000X000

-€244.00

9/20/2024

€55.00

HELZEXA24264000W000

-€122.00

9/20/2024

€55.00

HELZEXA24264000V000

-€67.00

9/20/2024

€12.00

HELZEXA24264000S000

-€12.00

Show all transactions

Debit Cards

Active

XXXX-XXXX-XXXX-9805

OBDEX Gold Card

08/25

Block Card

Apply for debit card

Additional Information

Today's Opening Balance
€0.00

Unclear Funds
€0.00

Sweep-In Amount
€0.00

Holding Pattern
Single

Branch
Nordea Bank AB, Finnish Branch,
Satamradankatu 5, FI-00020 NORDEA, FINLAND

Available Balance
€1,095,293.00

Advance Against Unclear Funds Limit
€0.00

Daily ATM Withdrawal
€0.00

Mode of Operation
Single

IBAN
FI40NWBK601613HEL0022890011

Amount on Hold
€0.00

Overdraft Limit
€0.00

Minimum Balance Required
€0.00

Primary Account Holder
Montero Lamar Hill

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-1 Current and Savings Account Details - Field Description

Field Name	Description
Account Number	Select the account of which you want to view details.

Table 3-1 (Cont.) Current and Savings Account Details - Field Description

Field Name	Description
Account Details	
Current Balance	The current available balance in the account.
Nickname	The nickname if set will be displayed. Click on Add link to add the nickname to the account.
Status	The current status of the account. The possible values are: • Active • Closed • Dormant
Show More Information	Click on the link to view more account information.
Product Name	The name of the CASA product.
Nominee	The registered nominee set for the account. Click on Add link to add the nominee to the account.
QR Code to receive payment	This feature is available only in case of Within Bank payment.
QR Code	Displays the generated QR code as per the set currency and amount for the payment transfer.  Note: QR code to be displayed only for active accounts only.
Set Amount	Click the link to set the amount you wish to transfer.
Enter Amount	Specify the transfer amount.  Note: Currency is auto-populated on entering amount. Same as account currency.
Amount	Displays the currency and amount below the QR code. This will get displayed if the amount is set.
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.	

Table 3-1 (Cont.) Current and Savings Account Details - Field Description

Field Name	Description
Card Product	The debit card product name.
Card Number	The debit card number in masked format.
Status	The current status of the debit card will be displayed.
Customer Name	Name of the debit card holder.
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
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.
IBAN	Displays the IBAN associated with selected CASA account.

You can also perform the following account related transaction:

- Click **Show More Information** to view more account information.
- Under the **QR Code to receive payment** section, click **Set Amount** link to set the amount you wish to transfer.
 1. In the **Set Amount** field, enter the transfer amount.
 2. Perform any one of action:
 - Click **Save** the data entered. The detail of amount is get saved in the QR code, and generated QR code is displayed as per the set currency and amount for the payment transfer.
 - Click **Cancel** to cancel the transaction.
- Click **Download QR Code** to download the generated QR code for payment transfer.

 Note:

For mobile, the **Share Account Details** option will be displayed, whereas on the desktop, the **Download QR Code** option will be shown.

- For more information on **Nickname** (add/ modify/ delete), the option available under **Account Details** section. Refer [Account Nickname](#) section.
- For more information on **Nominee**, [Add 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.

4

Debit Cards

This topic describes the feature that enables user to view the details of debit cards linked to their current or savings accounts and to perform debit card-related transactions through the available kebab menu options.

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.



Note:

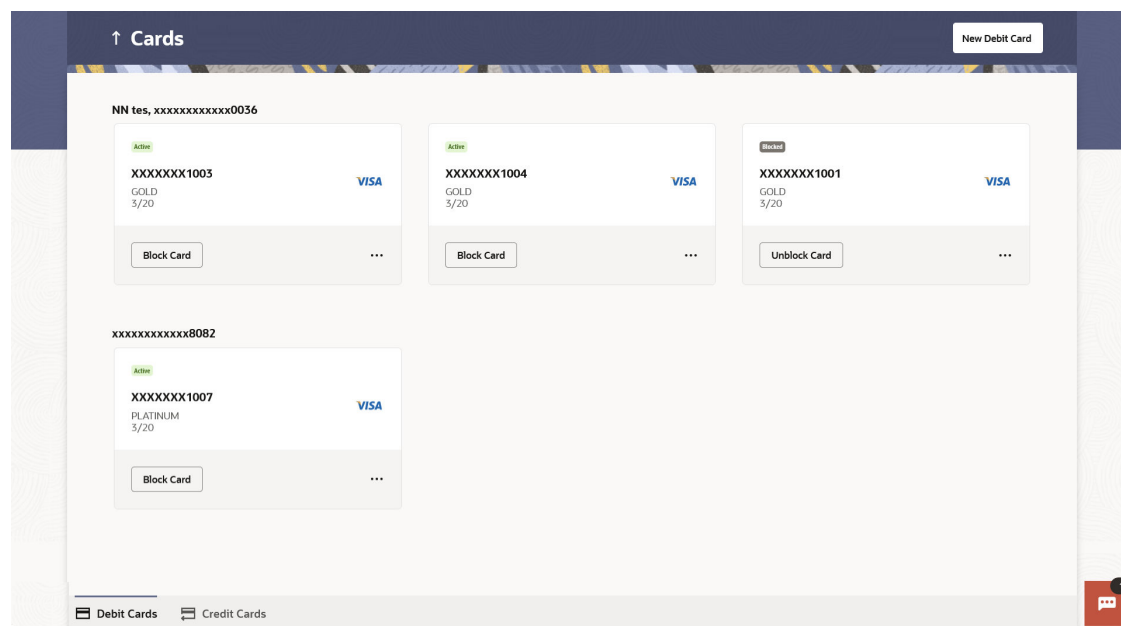
1. If the user does not have any debit cards or the empty state screen, then the user is redirected to the origination flow, where they can apply for a new debit card.
2. The Card images vary based on the type of card product and the card network provider.

Perform anyone of the following navigation to access the **Debit Cards** section.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** , then goto **Debit Cards**section.
- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** ,then goto **Debit Cards**section.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Cards**.
- From the Search bar, type **Debit Cards -Debit Cards** and press **Enter**
- Access through the kebab menu of transactions available under the **Current & Savings** module.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then click on the **Apply for debit card** link, then click **New Debit Card**, and then click on the kebab menu, and select **Debit Cards**.

The **Debit Cards** screen appears.

Figure 4-1 Debit Cards

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 4-1 Debit Cards - Field Description

Field Name	Description
Account Number	Displays the account number linked with debit card in masked format.
Name of Bank	Displays the name of the bank that has issued the card.
Card Product	The type of the debit card name.
Card Number	The debit card number in masked format.
Card Holder Name	The card holders name as embossed on the card.
Card Network	The processing network of card which facilitates payment card transactions.

Table 4-1 (Cont.) Debit Cards - Field Description

Field Name	Description
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.

Perform one of the following actions:

- Click on the kebab menu available on footer of the individual cards to access debit card related transactions.
- Click on **Credit Cards** tab available on footer of the **Debit Cards** listing page to access the credit cards listing page..
- Click on the **New Debit Card** button to apply for new debit card. The application redirect user to **New Debit Card** page.

5

New Debit Card

This topic provides the systematic instructions for user to submit requests for new debit cards to be issued for their operating accounts.

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.

To apply for a new debit card:

1. Perform anyone of the following navigation to access the **New Debit Card** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and from **Current & Savings Accounts Details** page , and then click on the **New Debit Card**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** , click **Debit Cards** section, then click on the **Apply for debit card** link.
 - From the Search bar, type **Debit Cards -New Debit Card** and press **Enter**
 - Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

The **New Debit Card** screen appears.

Figure 5-1 New Debit Card

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 5-1 New Debit Card - Field Description

Field Name	Description
Account Number	Select an account for which you wish to apply a debit card.
Balance	The net balance of the selected CASA account. This amount is displayed once a CASA account is selected in the 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

Table 5-1 (Cont.) New Debit Card - Field Description

Field Name	Description
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.

2. From the **Account Number** list, select the current or savings account number against which you want to apply for a new debit card.
3. From the **Reason** list, select the reason for which you wish to apply for a new debit card.
4. In the **Name on Card** field, enter the name to be displayed on the card.
5. In the **Address Type** field, select the desired delivery mode.
 - If you select the **Branch Near Me** option:
 - i. From the **City** list, select the appropriate option.
 - ii. From the **Branch** list, select the appropriate option. The branch address appears.
6. Perform one of the following actions:
 - Click **Submit** to submit the cheque book request.
 - Click **Cancel** to cancel the transaction.
7. The **Confirmation** popup appears.
Perform one of the following actions:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.
 - Click **No** to cancel the transaction.
8. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click **Account Details** to view the account details.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Debit Cards** link to visit the **Debit Cards** summary page.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

6

Debit Card Limits

This topic describes the functionality that allows users to view and update the transaction limits associated with an existing active debit card linked to their current or savings account.

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.

Perform anyone of the following navigation to access the **Debit Cards** section.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Debit Card Limits**.
- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Debit Card Limits**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Cards**, then from kebab menu click on the **Debit Card Limits**
- From the Search bar, type **Debit Cards -Debit Card Limits** and press **Enter**.
- Access through the kebab menu of transactions available under the **Current & Savings** module

The **Debit Card Limits** screen appears.

6.1 View Daily Limits

This topic provides the systematic instructions for user to view the daily transaction limits applicable to the selected card.

To view the debit card limits:

1. Navigate to one of the above paths.

The **Debit Card Limits** screen appears.

2. 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.

Figure 6-1 Debit Card Limits

Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 6-1 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.
Card Type	The current product name of the card.
Name on Card	The card holders name as embossed on the card.
Valid Thro	The date on which card will expired in MM/YY format.
Daily Domestic Limits / International Usage Limits	This section includes own and remote ATM Limits, POS limits etc.

Table 6-1 (Cont.) Debit Card Limits - Field Description

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

3. Perform one of the following actions:

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

6.2 Update Daily Limits

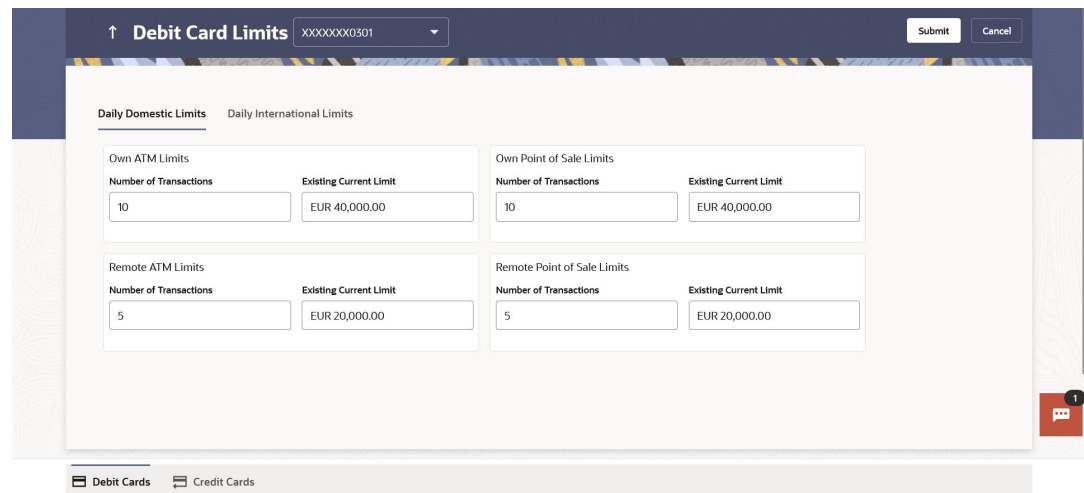
This topic provides the systematic instructions for user to modify the daily limits assigned to their cards


Note:

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

To modify the daily limits of the debit card:

1. Navigate to one of the above paths.
The **Debit Card Limits** screen appears.
2. From the **Card Number** list, select the debit card whose limits you wish to modify.
3. Click the  icon 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.

Figure 6-2 Update Daily Limits


The screenshot shows the 'Debit Card Limits' screen for card number XXXXXXXX0301. It features two tabs: 'Daily Domestic Limits' (selected) and 'Daily International Limits'. Each tab contains four sections: 'Own ATM Limits', 'Own Point of Sale Limits', 'Remote ATM Limits', and 'Remote Point of Sale Limits'. Each section has two input fields: 'Number of Transactions' and 'Existing Current Limit'. The current values are: Own ATM (10, EUR 40,000.00), Own POS (10, EUR 40,000.00), Remote ATM (5, EUR 20,000.00), and Remote POS (5, EUR 20,000.00). At the bottom, there are 'Debit Cards' and 'Credit Cards' links. A 'Submit' button is in the top right corner.

For more information on fields, refer to the **Debit Card Limits - Field Description** table from **View Daily Limit** transaction..

4. Update the desired limits as required in **Daily Domestic Limits**, **Daily International Limits**, or **Combined Limits on Cards** sections.
5. Perform one of the following actions:
 - Click **Submit** to submit the cheque book request.
The review screen appears.
 - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions:
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel updating the debit card limits.
 - Click **Confirm** to confirm updating the debit card limits.
The confirm screen appears with a message stating that the request to update debit card limits has been submitted successfully.
7. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **Debit Cards** link to visit the **Debit Cards** summary page.

- Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
- Click on the **Current & Savings Accounts** link to visit **Current & Savings Accounts Summary** page.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

Block Card

This topic provides the systematic instructions to users for reporting stolen or lost debit cards to the bank.

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.

This also allows user to perform debit card-related transactions using the kebab menu options.

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

1. Perform anyone of the following navigation to access the **Block Card** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, then from the kebab menu, click on the **Block Card**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Block Card**.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Cards**, and then click **Block Card**.
 - Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen

The **Block Card** screen appears.

Figure 7-1 Block Debit Card
Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 7-1 Block Debit Card - Field Description

Field Name	Description
Card Number	Select the debit card which needs to be blocked.
Account Number	Displays the account number linked with debit card in masked format.
Action	Specify whether the card is to be block or unblock. The options are: • Block • Unblock
Type of Block	Specify whether the card is to be temporarily blocked or is to be permanently blocked. The options are: • Temporary Block • Permanent Block (Hotlist)
The following fields are enabled if you select the Permanent Block option in the Type of Block list.	

Table 7-1 (Cont.) Block Debit Card - Field Description

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
Following fields will be enabled if the Branch Near Me option is selected in the Address Type 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.
Address	The address of the branch selected is displayed.

2. From the **Card Number** list, select the debit card which needs to be blocked.
3. If you choose option **Block** to block the debit card from the **Action** field,
4. From the **Type of Block** list select the desired option.

Perform one of the following actions:

- If the **Permanent Block** option is selected;
 - a. From the **Specify Reason** list, select the reason for which the card needs to be blocked.
 - b. This screen also provides the user with the facility to apply for a replacement card.
 - c. Select option **Yes**, if you wish to order a replacement card under the field **Would you like to order a replacement card?**
 - d. If you have selected option **Yes**, proceed to specify the details pertaining to where you would like the replacement card to be delivered.
 - i. If you select the **Branch Near Me** option as Address Type:
 - 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.
- Select **Temporary Block** option to block the debit card temporarily.

5. Perform one of the following actions:
 - Click **Submit**.
The **Confirmation** popup appears.
 - Click **Cancel** to cancel the transaction.
6. Perform one of the following actions from the confirmation page:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.
 - Click **No** to cancel the transaction.
7. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **Debit Cards** link to visit the **Debit Cards** summary page.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

8

Unblock Card

This topic provides the systematic instructions for users to unblock debit cards that have been electronically blocked following a report of loss or theft.

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.

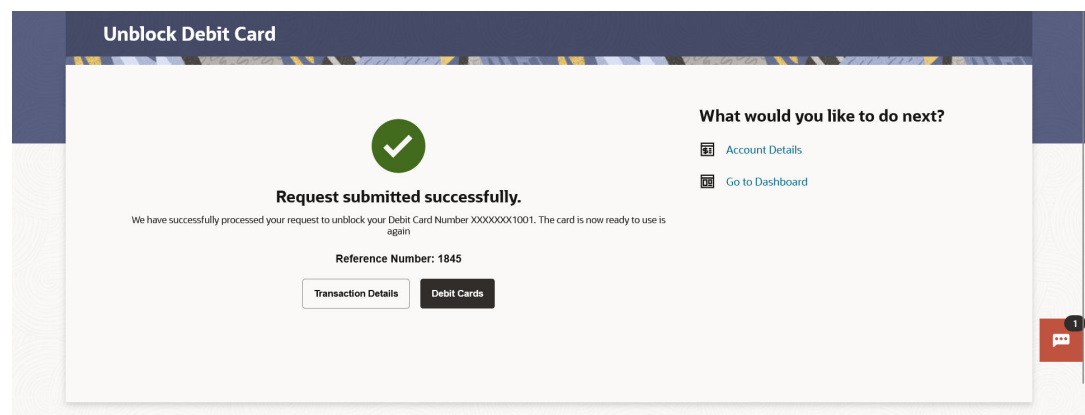
To unblock the debit card:

1. Perform anyone of the following navigation to access the **Unblock Card** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** , click on the **Debit Card**. Under **Cards**, then click **Unblock Card**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** , , then click on the **Debit Card**. Under **Cards**, then click **Unblock Card**
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Cards**, and then click **Unblock Card** .

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

The **Unblock Debit Card** screen appears.

Figure 8-1 Unblock Debit Card



2. Click on the **Unblock** to unblock the selected debit card.
The success message appears, along with the transaction reference number.
3. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **Debit Cards** link to visit the **Debit Cards** summary page.

- Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

9

Upgrade Card

This topic provides the systematic instructions for users to upgrade their existing debit cards.

The user might wish to upgrade his debit card in order to avail better benefits and facilities. This also allows user to perform debit card-related transactions using the kebab menu options.

To upgrade the debit card:

1. Perform anyone of the following navigation to access the **Upgrade Card** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Upgrade Card**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** ,section, goto **Debit Cards** section, then from the kebab menu, click on the **Upgrade Card**.
 - From the Search bar, type **Debit Cards -Upgrade Card** and press **Enter**
 - Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

The **Upgrade Card** screen appears.

Figure 9-1 Upgrade Card

The screenshot displays the 'Upgrade Card' interface. At the top, there is a header bar with the title 'Upgrade Card' and a dropdown menu showing 'XXXXXXXX1009'. To the right of the header are 'Cancel' and 'Submit' buttons. Below the header, the form contains the following fields:

- Account Number:** XXXXXXXXXXXX9802
- Card Type:** GOLD
- Upgrade To:** A dropdown menu currently showing 'PLATINUM EDGE'.
- New Card Features:** A section header.
- Deliver to:** A dropdown menu currently showing 'Branch Near Me'.
- City:** A dropdown menu currently showing 'California'.
- Branch Name:** A dropdown menu currently showing 'FLEXCUBE UNIVERSAL BANK'.
- Address:** Unit 1, Block A, California, GREAT BRITAIN
- Terms and Conditions:** A checkbox labeled 'I accept the terms and conditions' which is checked.

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 9-1 Upgrade Card - Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
Card Type	The current product name of the card.
Upgrade To	Select a variant of the debit cards available to upgrade the debit card.
View Details	Link to view the features of the debit card selected in the Upgrade Card list.
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 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.
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch.
I accept Terms & Conditions	Link to view the all the information and rules related to card where user need to give consent.
The following section appears, if the user selects a debit card variant in the Upgrade Card list and clicks on the View Details link.	
Name of the Debit Card Variant	The name of the debit card variant available for selection.
Domestic	The limits applicable on the debit card for use within the country.
POS Limit	The daily usage limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of own bank.
Daily Cash Withdrawal Limit	The daily limits on the cumulative amount allowed for withdrawal at an ATM of own bank.
International	The limits applicable on the debit card for international usage.
Remote ATM Limits	The daily usage limits on the cumulative amount allowed for withdrawal at an remote ATM.
Daily Purchase limit	The daily limits on the cumulative amount allowed for purchase.
Remote POS Limits	The daily limits on the cumulative amount allowed for payment at a Point of Sales (PoS) terminal of another bank.

Table 9-1 (Cont.) Upgrade Card - Field Description

Field Name	Description
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.

2. From the **Card Number** list, select the desired debit card to be upgrade.
3. From the **Upgrade To** list, select the desired debit card to upgrade.
4. 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.
5. From the **Address Type** list, select the delivery location of choice.
 - 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.
6. Select the **I accept Terms and Conditions** checkbox to give acceptance to upgrade a card.
7. Perform one of the following actions:
 - Click **Submit** to submit the cheque book request.

The **Confirmation** popup appears.

 - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions:
 - Click **Yes** to proceed.

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.

 - Click **No** to cancel the transaction.
9. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **Debit Cards** link to visit the **Debit Cards** summary page.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

10

Reissue Card

This topic provides the systematic instructions for user to request a replacement debit card for damaged, lost, or stolen cards.

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. This also allows user to perform debit card-related transactions using the kebab menu options.

To request for the reissue of a debit card:

1. Perform anyone of the following navigation to access the **Reissue Card** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Reissue Card**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** ,section, goto **Debit Cards** section, then from the kebab menu, click on the **Reissue Card**.
 - From the Search bar, type **Debit Cards -Reissue Card** and press **Enter**
 - Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

The **Reissue Card** screen appears.

Figure 10-1 Reissue Card

The screenshot shows the 'Re-Issue Card' screen. At the top, there is a header bar with the title 'Re-Issue Card' and a dropdown menu showing 'XXXXXXXX1009'. To the right of the header are 'Cancel' and 'Submit' buttons. Below the header, the form contains several fields: 'Account Number' with the value 'XXXXXXXXXXXX9802', 'Deliver to' with the value 'Branch Near Me', 'City' with the value 'California', and 'Branch Name' with the value 'FLEXCUBE UNIVERSAL BANK'. Below these fields is the 'Address' field with the value 'Unit 1, Block A, California, GREAT BRITAIN'. At the bottom of the form, there are two tabs: 'Debit Cards' (selected) and 'Credit Cards'. A red notification bubble with the number '1' is visible in the bottom right corner of the form area.

Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 10-1 Field Description

Field Name	Description
Card Number	The card number in masked format.
Account Number	Account number in masked format.
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 Address Type field.	
City	The customer can filter branches based on city.
Branch Near Me	The branch in the selected city, where the card is to be delivered.  Note: The options in this field depend on the selected option in the City field.
Branch Address	The complete branch address based on the selection above.  Note: The address displayed here depends on the selected option in the Branch Near Me field.

- From the **Card Number** list, select the debit card which to be re issue.
- From the **Address Type** list, select the delivery location to which the new card is to be delivered.
 - If you select the **Branch Near Me** option as delivery location,
 - From the **City** list, select the desired city.
 - From the **Branch Near Me** list, select the desired branch.

The complete address of the selected branch appears.
- Perform one of the following actions:
 - Click **Submit** to submit the cheque book request.
 - Click **Cancel** to cancel the transaction.
- The **Confirmation** popup appears.
Perform one of the following actions:

- Click **Yes** to proceed.

The success message along with the transaction reference number appears.

- Click **No** to cancel the transaction.

6. Perform one of the following actions:

- Click **Transaction Details** to view the details of the transaction.
- Click on the **Debit Cards** link to visit the **Debit Cards** summary page.
- Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

11

Request PIN

This topic provides the systematic instructions for user to request a new debit card PIN to be delivered to an address of their choosing.

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. This also allows user to perform debit card-related transactions using the kebab menu options.

To request for a debit card PIN:

1. Perform anyone of the following navigation to access the **Request PIN** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Request PIN**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** ,section, goto se**Debit Cards**ction, then from the kebab menu, click on the **Request PIN**.
 - From the Search bar, type **Debit Cards -Request PIN** and press **Enter**.
 - Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

The **Request PIN** screen appears.

Figure 11-1 Request PIN

↑ Request PIN XXXXXXXX1009 Cancel Submit

Deliver to
Branch Near Me

City
California

Branch Name
FLEXCUBE UNIVERSAL BANK

Address
Unit 1, Block A, California, GREAT BRITAIN

Debit Cards Credit Cards

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 11-1 Field Description

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

2. From the **Card Number** list, select the debit card for whom request for a new debit card PIN is to be raised.
3. From the **Address Type** list, select the delivery location of choice.
 - 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. Perform one of the following actions:
 - Click **Submit**.
The **Authentication** screen appears.
The **Confirmation** popup appears.
 - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.
 - Click **No** to cancel the transaction.

6. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **Debit Cards** link to visit the **Debit Cards** summary page.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

Reset PIN

This topic provides the systematic instructions for user to reset your debit card PIN at your convenience.

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. This also allows user to perform debit card-related transactions using the kebab menu options.

**Note:**

This transaction appears only in case of Third Party integration.

To generate the debit card PIN:

1. Perform anyone of the following navigation to access the **Reset PIN** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** section, goto **Debit Cards** section, then from the kebab menu, click on the **Reset PIN**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**, and then from **Current & Savings Accounts Details** ,section, goto **Debit Cards** section, then from the kebab menu, click on the **Reset PIN**
 - From the Search bar, type **Debit Cards -Reset PIN** and press **Enter**.
 - Access through the kebab menu of transactions available under the kebab menu of any other Debit Cards screen.

The **Reset PIN** screen appears.

2. From the **Card Number** list, select the debit card of which PIN is to be reset.
3. In **Date of Birth** date calendar field, specify the card holder's date of birth.
4. From the **Expiry Month** list, specify the card expiry month.
5. From the **Expiry Year** list, specify the card expiry year.
6. In the **CVV Number** field, enter the numeric digit code printed on the back of the card.

Figure 12-1 Reset PIN - Card Details

↑ **Reset PIN** XXXXXXXX1009
Reset PIN for your debit card

Validate your card

Account Number
XXXXXXXXXXXX9802

Date of Birth
11/5/1990

Expiry Month
7

Expiry Year
30

CVV Number

Validate

Debit Cards Credit Cards

Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 12-1 Reset PIN - Card Details - Field Description

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

7. Perform one of the following actions:

- Click **Validate**.

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

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

Figure 12-2 New PIN Details

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 12-2 New PIN Details - Field Description

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

8. Enter a new PIN in **Enter New PIN** and **Re-Enter New PIN** fields respectively.
9. Perform one of the following actions:
 - Click **Submit**.
The **Authentication** screen appears.
 - Click **Cancel** to cancel the transaction.
10. The **Confirmation** popup appears.
Perform one of the following actions:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.
 - Click **No** to cancel the transaction.
11. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.

- Click on the **Debit Cards** link to visit the **Debit Cards** summary page.
- Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
- Click on the **Go To Dashboard** link to navigate back to dashboard page.

13

Cheque Book Request

This topic provides the systematic instructions to users to request for a new cheque book online.

Cheques are the most widely used instruments that are used to make different kinds of payments. This feature is enabled only for those accounts for which cheque book facility is enabled.

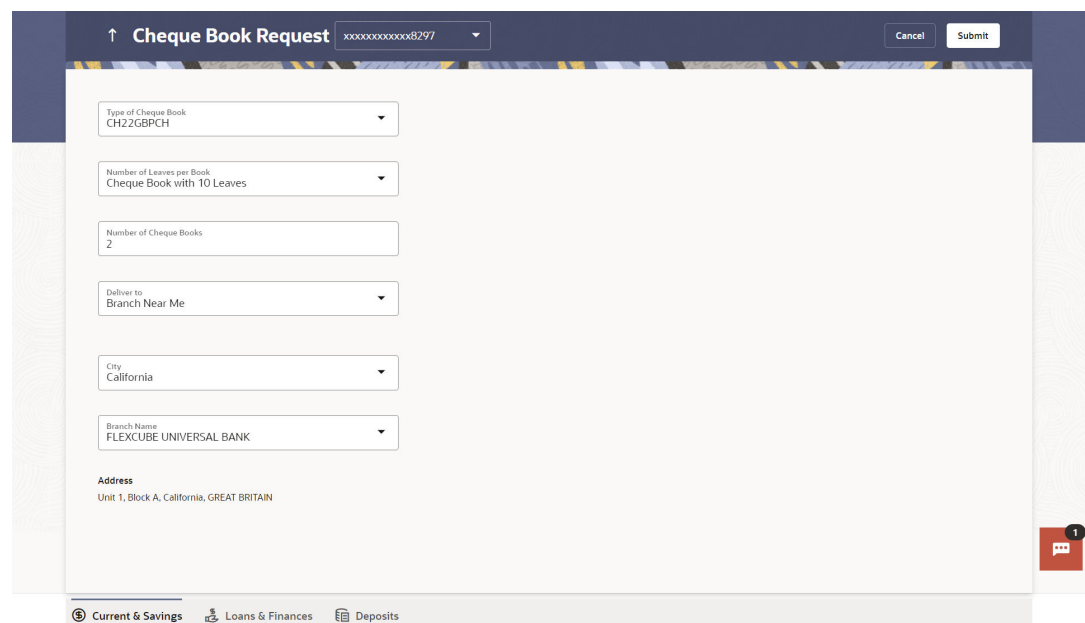
Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request. User can access account related transactions on the kebab menu.

To request for a cheque book:

1. Perform anyone of the following navigation to access the **Cheque Book Request** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Book Request**.
 - From the Search bar, type **Current & Savings – Cheque Book Request** and press **Enter**
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Book Request**

The **Cheque Book Request** screen appears.

Figure 13-1 Cheque Book Request



The screenshot displays the 'Cheque Book Request' form within a web application. The form is titled 'Cheque Book Request' with a search icon and a dropdown menu showing 'xxxxxxxxxxxx8297'. There are 'Cancel' and 'Submit' buttons in the top right corner. The form fields are as follows:

- Type of Cheque Book:** A dropdown menu with 'CH2ZGPCH' selected.
- Number of Leaves per Book:** A dropdown menu with 'Cheque Book with 10 Leaves' selected.
- Number of Cheque Books:** A text input field containing the number '2'.
- Deliver to:** A dropdown menu with 'Branch Near Me' selected.
- City:** A dropdown menu with 'California' selected.
- Branch Name:** A dropdown menu with 'FLEXCUBE UNIVERSAL BANK' selected.
- Address:** A text input field containing 'Unit 1, Block A, California, GREAT BRITAIN'.

At the bottom of the form, there is a navigation bar with three tabs: 'Current & Savings' (selected), 'Loans & Finances', and 'Deposits'. A red notification bubble with the number '1' is located in the bottom right corner of the form area.

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 13-1 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 section.
Type of Cheque Book	The type of cheque book required.
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
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
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.

Table 13-1 (Cont.) Cheque Book Request - Field Description

Field Name	Description
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.

2. From the **Account Number** list, select the current or savings account number for which cheque book request is to be done.
3. From the **Type of Cheque Book** list, select the desired option.
4. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
5. From the **Number of Cheque Book** list, select the required number of cheque books.
6. From the **Address Type** list, select the delivery location of choice.
 - 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.
7. Perform one of the following actions:
 - Click **Submit**.
The **Confirmation** popup appears.
 - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions from the confirmation page:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.
 - Click **No** to cancel the transaction.
9. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **View Accounts** link to visit Current & Savings Accounts Summary page.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

Cheque Status Inquiry

This topic provides the systematic instructions for user to view the status of cheques they have written at any time.

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:**

- a. 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**.
- b. The left swipe and Long Press gesture is implemented on mobile and tablets devices.

Swipe gesture - This feature is available on the transaction which triggers Block/Unblock functionalities.

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:**

- a. 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.
- b. 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.

To inquire about the cheque status:

1. Perform anyone of the following navigation to access the **Cheque Status Inquiry** screen.
The **Cheque Status Inquiry** screen appears.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Status Inquiry**
- From the Search bar, type **Current & Savings – Cheque Status Inquiry** and press **Enter**.
- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Status Inquiry**.

The **Cheque Status Inquiry** screen appears.

Figure 14-1 Cheque Status Inquiry

↑ Cheque Status Inquiry
xxxxxxxxxxxx0033

Showing latest transaction on top
Filter
Download
Manage Columns

Cheque Number	Status	Reason	Amount	Action
4841	Not Used		EUR 0.00	Block
4842	Not Used		EUR 0.00	Block
4843	Not Used		EUR 0.00	Block
4844	Not Used		EUR 0.00	Block
4845	Not Used		EUR 0.00	Block
4846	Not Used		EUR 0.00	Block
4847	Not Used		EUR 0.00	Block
4848	Not Used		EUR 0.00	Block
4849	Not Used		EUR 0.00	Block
4850	Not Used		EUR 0.00	Block
4851	Not Used		EUR 0.00	Block
4852	Not Used		EUR 0.00	Block
4853	Not Used		EUR 0.00	Block
4854	Not Used		EUR 0.00	Block

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 14-1 Cheque Status Inquiry - 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.

- From the **Account Number** list, select an account to view the status of cheques associated with that account.

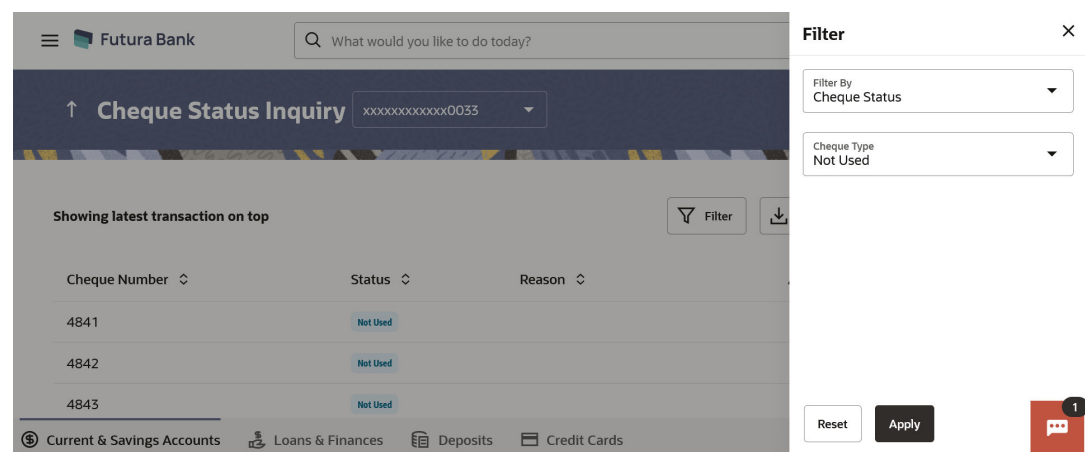
The cheque status inquiry appears of the selected account.

- Perform one of the following actions:

- Click on the **More Actions** menu to access other Current and Savings account related transactions.
- Click the  **Download** icon to download the records in CSV & PDF format.
- Click on the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.
- 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** screen.

- Click the  **Filter** to search the cheque based on search criteria;
The **Filter** overlay screen appears.

Figure 14-2 Cheque Status Inquiry- Filter

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 14-2 Cheque Status Inquiry- Filter Criteria - Field Description

Field Name	Description
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.

Table 14-2 (Cont.) Cheque Status Inquiry- Filter Criteria - Field Description

Field Name	Description
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.

- a. From the **Filter By** list, select the criteria by which user wish to view the status of cheques.

Perform one of the following actions:

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



Note:

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

- b. Perform one of the following actions:

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

Stop / Unblock Cheque

This topic provides the systematic instructions for user to stop payment on issued cheques.

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.

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.

To stop or unblock cheque:

1. Perform anyone of the following navigation to access the **Stop / Unblock Cheque** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Stop / Unblock Cheque**.
 - From the Search bar, type **Current & Savings – Stop / Unblock Cheque** and press **Enter**.
 - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Stop / Unblock Cheque**.

The **Stop / Unblock Cheque** screen appears.

Figure 15-1 Stop / Unblock Cheque

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 15-1 Stop / Unblock Cheque - 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.

Table 15-1 (Cont.) Stop / Unblock Cheque - Field Description

Field Name	Description
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.

2. From the **Account Number** list, select the account number of which cheque/cheques have to be stopped or unblocked.
3. In the **Action** field, select the appropriate option.
4. 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:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.
5. If **Unblock** is selected under the **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:
 - i. In the **From** field, enter the cheque start number.
 - ii. In the **To** field, enter the cheque end number.
6. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
7. Perform one of the following actions:
 - Click **Submit**.
The **Confirmation** popup appears.
 - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions on the **Confirmation** popup:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.
 - Click **No** to cancel the transaction.
9. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **Inquire Cheque Status** link to view the status of the cheque.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

Transactions

This topic provides the systematic instructions for users to track transactions occurring within their accounts.

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:

- a. 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.
- b. 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 opt to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

To view transactions:

1. Perform anyone of the following navigation to access the **Transactions** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **Show all transactions** link under **Recent Transaction** section.
 - From the Search bar, type **Current & Savings – Transactions** and press **Enter**.

- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **Show all transactions** link under **Recent Transaction** section

The **Transactions** screen appears.

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

Figure 16-1 Transactions – Filter Criteria

The screenshot shows the Futura Bank Transactions screen. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, the "Transactions" section is visible, showing a list of transactions with columns for Balance, Transaction Type, Transaction Date, and Description. To the right of the transactions list, there is a "Filter" panel with the following options:

- View Options: Current Month
- Transactions: All
- Amount: (empty input field)
- Reference Number: (empty input field)

At the bottom of the Filter panel, there are "Reset" and "Apply" buttons. A red notification bubble with the number "1" is visible in the bottom right corner.

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 16-1 Transactions – View Transactions - Field Description

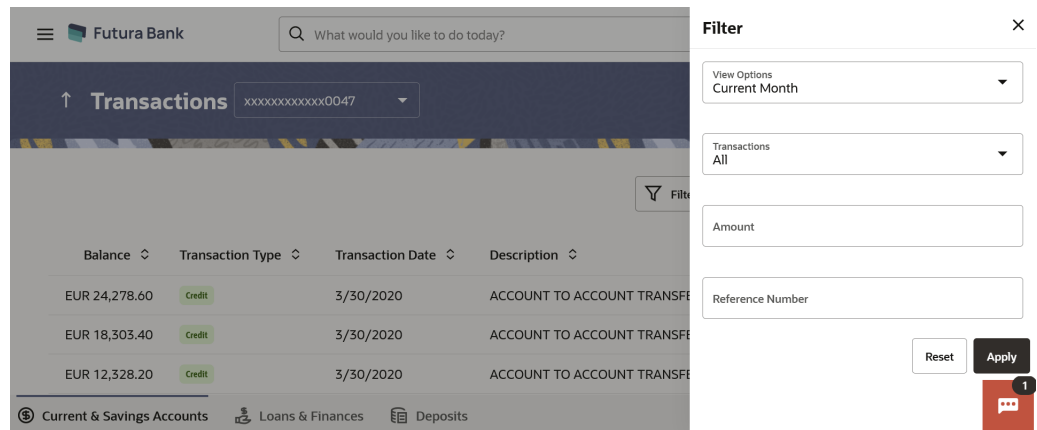
Field Name	Description
Account Number	Select an account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
Balance	Balance in the account.
Transaction Type	The type of transaction performed, i.e. if 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.

- Perform one of the following actions:

- Click the  **Filter** change filter criteria.

The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

Figure 16-2 Transactions – Filter Criteria



 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 16-2 Transactions – Filter Criteria - Field Description

Field Name	Description
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
Transaction	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.
Amount	The specific transaction amount matching to which you wish to view transactions.

Table 16-2 (Cont.) Transactions – Filter Criteria - Field Description

Field Name	Description
Reference Number	Reference number of the transaction.

- 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. Perform one of the following actions:
 - Click **Apply** to view transactions based on the defined criteria.
 - Click **Reset** to clear the details entered.
- Click the  **Download** icon to download the records in CSV & PDF format.
 - Click the  **Manage Columns** icon to setup a column preference by rearranging or removing columns.
 - 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** in the screen:

- Subscribe for E-Statements
- Request for a specific statement
- Download Pre-Generated Statements

16.1 Request Statement

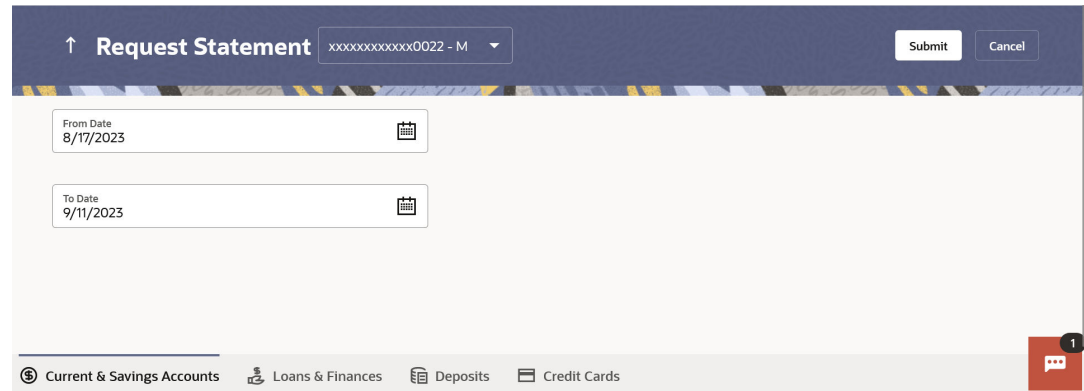
This topic provides the systematic instructions for user to request a physical copy of their account statement from the bank for a specified period.

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

To request for a Statement

1. Perform anyone of the following navigation to access the **Request Statement** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click **Request Statement**.
 - From the Search bar, type **Current & Savings – Transactions** and press **Enter**, and then click on the **More Actions**, and then click **Request Statement**.

- From the Search bar, type **Current & Savings – Request Statement**.
The **Request Statement** screen appears.

Figure 16-3 Request Statement **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 16-3 Field Description

Field Name	Description
Account Number	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.

- From the **Account Number** list, select the account number for the account statement.
- From the **From Date** list, select the start date of the account statement.
- From the **To Date** list, select the end date of the account statement.
- Perform one of the following actions:
 - Click **Submit**.
The **Authentication** screen appears.
 - Click **Cancel** to cancel the transaction.
- The **Confirmation** popup appears.
Perform one of the following actions:
 - Click **Yes** to proceed.
The success message along with the transaction reference number appears.

- Click **No** to cancel the transaction.
7. Perform one of the following actions:
 - Click **Transaction Details** to view the details of the transaction.
 - Click on the **ViewAccounts** link to visit the Current & Savings Accounts summary page.
 - Click on the **Current & Savings Accounts Details** link to view the Current & Savings Accounts details.
 - Click on the **Go To Dashboard** link to navigate back to dashboard page.

16.2 View Pre-generated Statement

This topic provides the systematic instructions for user to download pre-generated statements.

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

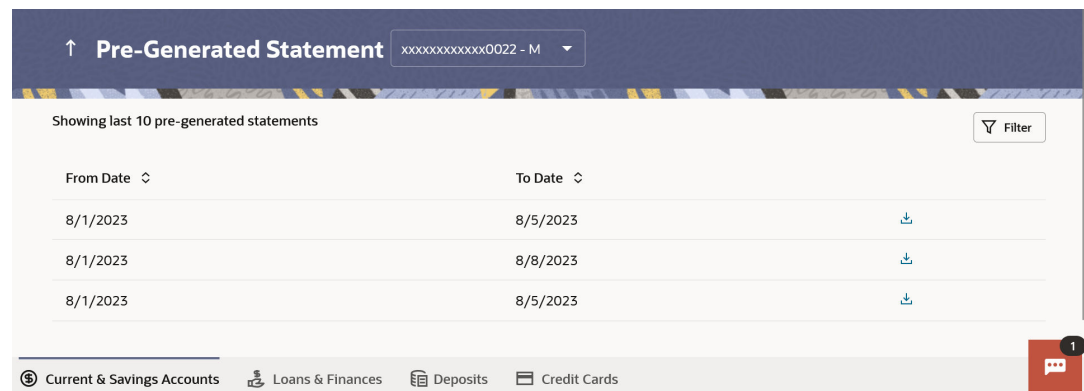
To download pre-generated statements:

1. Perform anyone of the following navigation to access the **View Pre-generated Statements** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click **View Pre-generated Statements**.
 - From the Search bar, type **Current & Savings – Transactions** and press **Enter**, and then click on the **More Actions**, and then click **View Pre-generated Statements**.
 - From the Search bar, type **Current & Savings – Pre-generated Statements**.

Displays the last pre-generated statements on the **Pre-generated Statement** screen.

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

Figure 16-4 Pre-generated Statements



The screenshot shows the 'Pre-Generated Statement' interface. At the top, there's a header with an upward arrow, the title 'Pre-Generated Statement', and a dropdown menu showing 'xxxxxxxxxxxx0022 - M'. Below the header, it says 'Showing last 10 pre-generated statements' and a 'Filter' button. The main content is a table with columns for 'From Date' and 'To Date'. The table lists three statements, each with a download icon (a blue arrow pointing down) in the rightmost column. At the bottom, there's a navigation bar with icons and labels for 'Current & Savings Accounts', 'Loans & Finances', 'Deposits', and 'Credit Cards'. A red notification bubble with the number '1' is in the bottom right corner.

From Date	To Date	
8/1/2023	8/5/2023	
8/1/2023	8/8/2023	
8/1/2023	8/5/2023	

 Note:

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

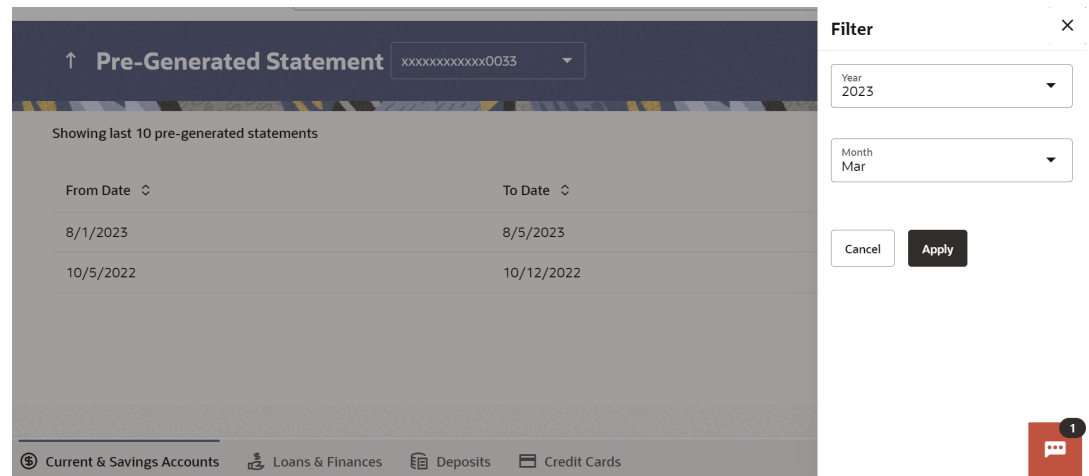
Table 16-4 Pre-generated Statement - Field Description

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.

3. Click the  **Filter** change filter criteria.

The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

Figure 16-5 Pre-generated Statements - Filter Criteria

 **Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 16-5 Pre-generated Statements - Filter Criteria - Field Description

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

- 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. Perform one of the following actions:
 - Click **Apply** to view transactions based on the defined criteria.
 - Click **Reset** to clear the details entered.
4. Click the  icon against any record (.pdf) to download the statement in password protected .pdf format.

16.3 E-statement Subscription

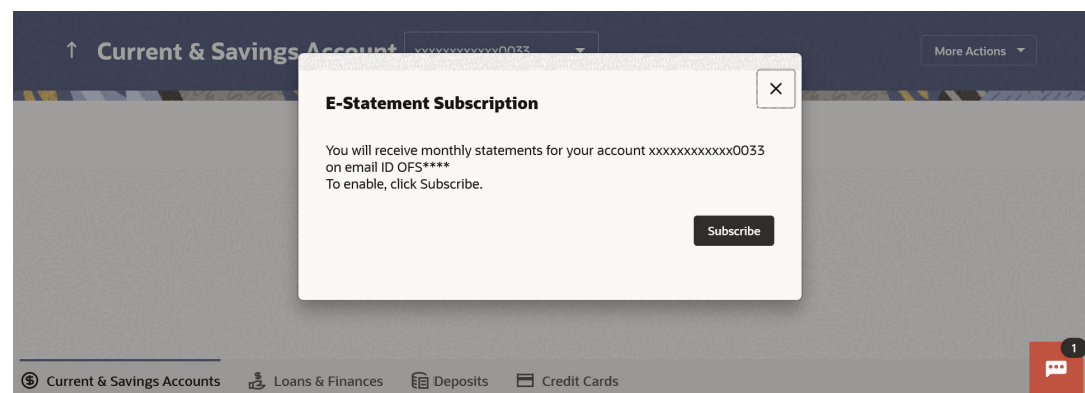
This topic provides the systematic instructions for user to subscribe to e-statements.

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

To subscribe / unsubscribe for e-statements:

1. Perform anyone of the following navigation to access the **E-Statement** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click **E-statement Subscription**.
 - From the Search bar, type **Current & Savings – Transactions** and press **Enter**, and then click on the **More Actions**, and then click **E-statement Subscription**.
 - From the Search bar, type **Current & Savings – E-statement Subscription**

The **E-Statement** screen appears.

Figure 16-6 E-Statement Subscribe

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>)
 - Click **Subscribe** to opt to receive monthly statements on your registered email address.

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.

The success message of request submission appears.

Click **OK** to complete the transaction.
 - b. Click **Proceed** to unsubscribe.

The success message of request submission appears.
4. Perform one of the following actions:
 - Click **Home** to go to the Dashboard screen.
 - Click **View Account Details** to view the deposit details page.

Sweep-In

This topic describes the the Sweep-in feature which allow user to add his Current and Savings / Term Deposit account held with the bank, as a sweep-in account.

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.

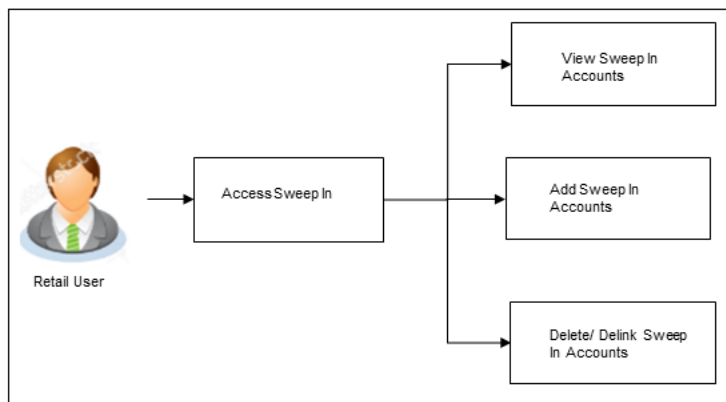
Pre-requisites

- Transaction access is provided to the Oracle Banking Digital Experience user

Features supported in the application

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

Figure 17-1 Workflow



To manage sweep-in accounts:

1. Perform anyone of the following navigation to access the **Sweep-In** screen.
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings**

Account Number. From the **Current & Savings Details** page, click on the **More Actions**, and then click **Sweep-In**.

- From the Search bar, type **Current & Savings – Transactions** and press **Enter**, and then click on the **More Actions**, and then click **Sweep-In**

- From the Search bar, type **Current & Savings – Sweep-In**.

The **Sweep-In** screen appears.

- Select the beneficiary account number from the **Account Number** list.
- 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.

Figure 17-2 Sweep-In

The screenshot shows the 'Sweep-In' interface. At the top, there's a header 'Sweep-In'. Below it, the 'Account Number' is set to 'xxxxxxxxxxxx2871'. The 'Account Balance' is 'INR2,118,248.59'. Under 'Linked Account Type', 'Current and Savings' is selected with a radio button, and 'Term Deposit' is unselected. Below this is a table titled 'Linked Accounts' with columns: Account Number, Primary Holder Name, Balance, and Action. It contains one row: 'xxxxxxxxxxxx3057', 'OBPM Payments13', 'INR0.00', and a trash icon. Below the table is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows. Underneath is another table titled 'Link Accounts' with the same columns. It contains one row: 'xxxxxxxxxxxx3196', 'OBPM Payment 1401', 'INR0.00', and a checkbox. Below this table is another pagination bar. At the bottom, there are 'Submit' and 'Cancel' buttons. On the right side, there is a 'Note' box with an icon and text: 'Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility. One single Savings/Current account can be linked to more than one provider accounts. In case of unavailable funds in one provider account, funds can be swept in from other provider accounts.'

Table 17-1 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.

Table 17-1 (Cont.) Sweep-In - Field Description

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.
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.

4. Perform one of the following actions:

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

17.1 Sweep In - Add

This topic provides the systematic instructions for user to link his beneficiary Current and Savings account or Term Deposit accounts to his provider account to set up a sweep in facility.

Figure 17-3 Sweep In – Add – Current and Savings

Sweep-In

Account Number
xxxxxxxxxxxx2871 - Test

Account Balance
INR218,250.59

Linked Account Type
☒ Current and Savings ☐ Term Deposit

Linked Accounts

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx3196	OBPM Payment 1401	INR0.00	

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

Link Accounts

Account Number	Primary Holder Name	Balance	Action
xxxxxxxxxxxx3057	OBPM Payments13	INR0.00	☒

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

Note
Only the Clear Credit Balance amount in the account will be considered for the Sweep in facility.
One single Savings/Current account can be linked to more than one provider accounts. In case of unavailable funds in one provider account, funds can be swept in from other provider accounts.

**Note:**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 17-2 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.
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.
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.

Table 17-2 (Cont.) Sweep In – Add – Current and Savings - Field Description

Field Name	Description
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. Perform one of the following actions:
 - Click **Submit**.
The **Review** screen appears, along with the added account numbers and label as **New**. Verify the details.
 - Click **Cancel** to cancel the transaction.
5. Perform one of the following actions:
 - Click **Confirm**.
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.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to the previous page.
6. Perform one of the following actions:
 - Click **Home**, to go to the dashboard.
 - Click **Manage Sweep-In** to navigate to the Sweep-In screen.

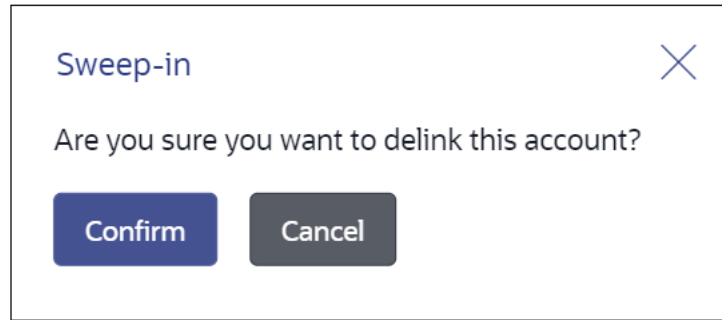
17.2 Sweep In - Delete

This topic provides the systematic instructions for user to 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, under the **Action** column, select and click  icon 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.

Figure 17-4 Sweep In - Delete



2. Perform one of the following actions:
 - Click **Confirm** to proceed with the deletion request.
 - Click **Cancel** to the deletion process.
3. Perform one of the following actions:
 - Click **Home** to go to the dashboard.
 - Click **Manage Sweep-In** to navigate to the Sweep-In screen.

Account Nickname

This topic provides the systematic instructions for customer to assign a specific name to their current or savings accounts.

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.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, goto **Account Details** section

To add/edit nickname against an account:

1. Navigate to the above path.

The **Current & Savings Account Details** screen appears.

2. Click on the **Add** link if nickname is not assigned to the account.

OR

Click on the nickname if nickname is already been assigned to modify the nickname.

The **Add/Edit Nickname** popup appears.

Figure 18-1 Add/Edit Nickname

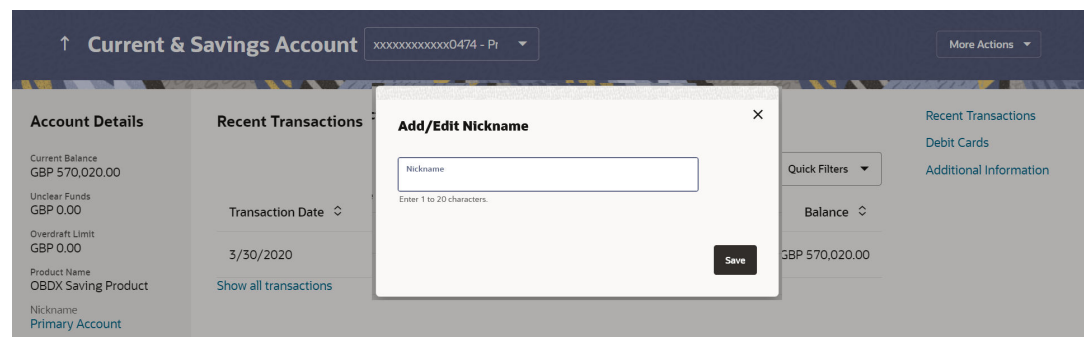


Table 18-1 Field Description

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.

3. In the **Nickname** field, enter the nickname you want to use.
4. 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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FAQ

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.

Glossary

Account Activity

A banking term that refers to any activity that creates a debit or credit in an account. In a bank account, this would include deposits and withdrawals.

Administrator

Administrator can be an individual having the administrative rights of the system. He can be a internal user (Bank Administrator) or a external user with the limited administrative functionality (Corporate Administrator)

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