

Personal Finance Management User Manual  
Oracle Banking Digital Experience Cloud Service  
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Personal Finance Management User Manual  
April 2025

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# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 1.3 Documentation Accessibility

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

### Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 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.

## 1.5 Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## 1.6 **Screenshot Disclaimer**

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## 1.7 **Acronyms and Abbreviations**

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

## 2. Personal Finance Management

Personal finance refers to how the customer manages their money, including their income, expenses and savings. This module enables customers to take control of their money by providing them with a holistic view of their finances with the bank. With the help of the personal finance management tools, the customer can plan their finances and track their expenditure, set up goals and follow budgets.

This module comprises of multiple tools, such as,

- **Spend Analysis**

This tool provides an insight on the pattern or areas of expenditures. Customers can make smarter financial decisions by tracking their expenses over time

- **Goals**

Enables users to visualize and reach their life goals more easily.

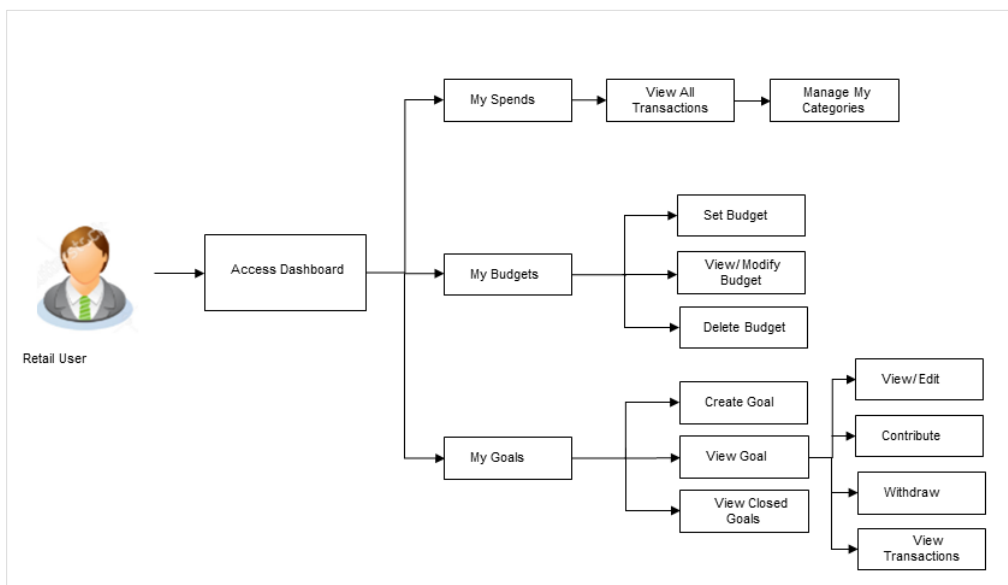
- **Budgeting**

Users can create custom thresholds, and can track their financial goals and relative performances.

### Pre-requisites

- Transaction access is provided to retail user.
- Accounts are maintained in the core banking system under a party ID mapped to the user.

### Workflow



## **Features Supported In Application**

The Personal Finance Management module supports the following features:

- Spend Analysis
- Goals
- Goal Calculator (pre-login feature)
- Budgets

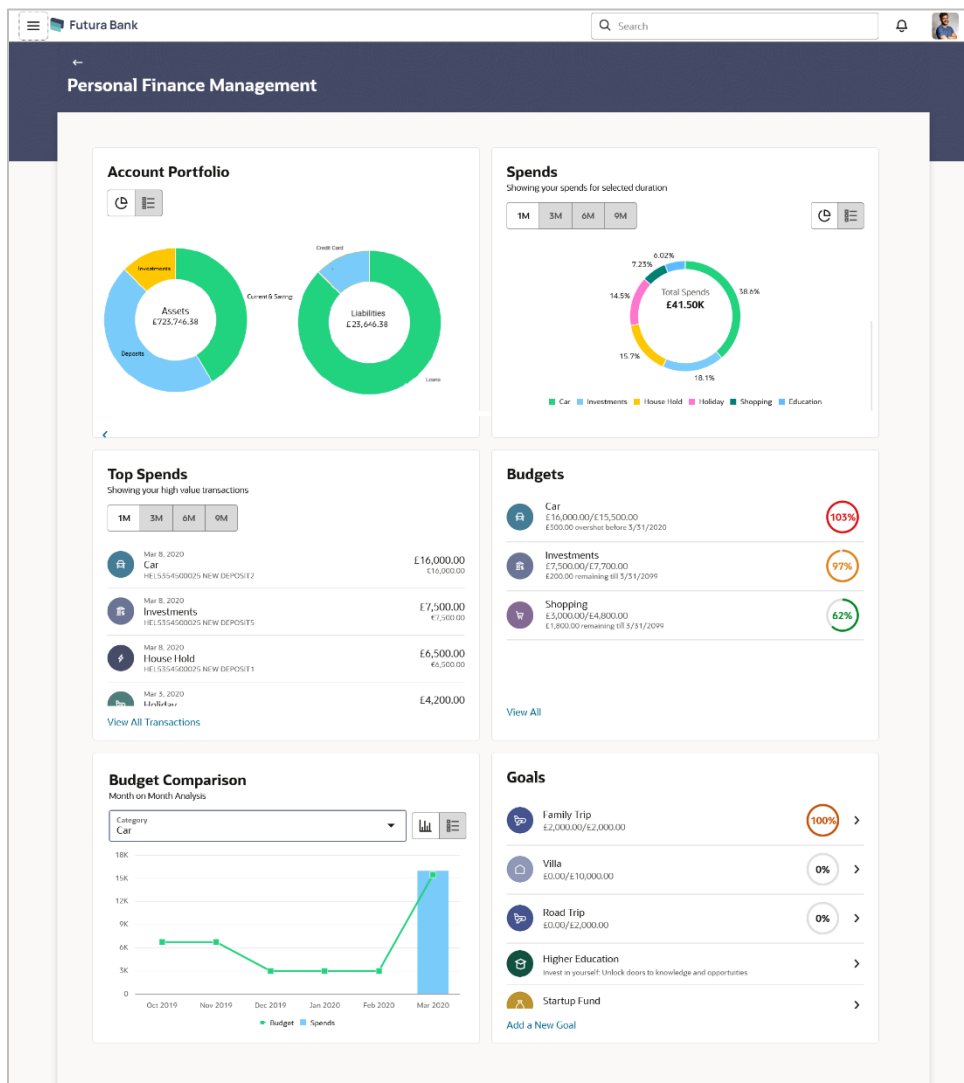
### 3. Personal Finance Management Overview

Personal Finance Dashboard is a visual tool that helps individuals manage their finances. It consolidates financial data, such as income, expenses, and savings, in one place for easy monitoring and decision-making. **It simplifies budgeting by tracking income, expenses, and financial goals.** This dashboard provides a clear overview of financial status, allowing for a quick glimpse of where money comes and goes, helping in making informed decisions about money matters. The personal finance dashboard shows your spending habits and patterns in your expenses.

**How to reach here:**





*Toggle menu > Menu > Personal Finance Management*

#### Personal Finance Management









## Account Portfolio



This widget gives a holistic view of assets and liabilities. A consolidated view of all accounts to help users track their overall financial position and net worth. The  list and  graph view options are provided on the widget to view the assets and liabilities where in  list view, assets and liabilities are listed in tabular form while in  graph view, user can view in the form of a donut chart.

On the **Asset and Liabilities** graph, the **Total Amount** of assets and liabilities must be shown. Also the bifurcation of each should be displayed as follows:

**Assets-** The graph shall depict the breakdown of Deposits, Current & Savings, and Investment Amount. **Liabilities-** The graph shall depict the breakdown of Credit Card and Loan Amount. **Spends**

This widget displays a holistic view of the overall spends across 1,3,6 and 9 months. The spending patterns of the user are in the form of a donut chart. The details displayed in the chart are based on category wise expenditure in all savings accounts mapped to the user. The user can also view period wise and account wise spend analysis on further drilldown.

This widget displays the total expenditure incurred during a period of last 1,3,6 and 9 months. It also displays the name of the category in which the highest expenditure has been incurred for that period. The  list and  graph view options are provided on the widget to view the spends where in  list view, spends are listed in tabular form while in  graph view, user can view in the form of a donut chart.

In the  list view, by clicking on > icon against the individual record, details of the specific spend category are displayed. Similarly, in the  graph view, when hovering the mouse over a category on the donut chart, the user can view expenditure details for each category. Clicking on the **View All Spends** link opens the **Spend Analysis transaction** screen to view the records of all transactions made in the customer's accounts under that category. The category within which each transaction falls is displayed against the transaction record.

## Top Spends

This widget displays a holistic view of the top spend transactions across 1,3,6 and 9 months within each category. For each transaction, it displays the details like Transaction Date, Spend Category, Transaction Description, Transaction Currency and Amount. If the transaction is done in any currency other than the base currency, the converted amount alongwith the actual amount is shown. Clicking on the **View All Transactions** link opens the **Spend Analysis** transaction screen, to view the records of all transactions made in the customer's accounts.


## Budgets

This widget provides a holistic view of the set budgets and their progress. This widget displays all the budgets created by the user. Each budget shows details like the utilized amount against the set budget. The percentage utilization alongwith the remaining/overshot budgets details are shown w.r.t. the budget completion date. Click the **View All** link to open the **Budgets** transaction screen to view the list of all budgets created. It allows the user to create, view, edit and delete budgets. In case the user spends in a particular category but doesn't have a budget set for the same, an intuitive option is shown to the user to set a budget.


## Budgets Comparison

This widget gives the comparative view of the spends against the set budget on a month on month basis.


The user can compare the monthly spends against the budget specified for a particular category.

In the  graph view, the data shall be compared for a total of configured 'x' months (current plus previous x months) for a specific category. The user can select the spend category which can be compared against the budget.

---

Note: The  graph shows month on x-axis and the spend amount on the y-axis, where a line graph shows the budget maintained in the particular category for the mentioned months.

---

In the  list view, the data is compared for a total of configured 'x' months (current plus the previous 'x' months) for a specific category. For each month, the spends against the budget specified for that category are listed, displayed both as a percentage and as an amount. The user can select the spend category which can be compared against the budget.

## Goals

This widget displays all the active goals created by the user. Each goal is shown with its current contribution toward the overall goal amount set, along with the percentage of fulfilment. By clicking on the > icon next to a goal, users can view goal details, modify the goal, contribute to it, or withdraw an amount from it. To create a new goal, users can click on the **Add a New Goal** link, which redirects them to the **Add a Goal** screen to set up a new goal. With intuitive intelligence, the system also prompts goals which can be considered by the user. Clicking on these suggestions, the user can directly proceed with goal creation.

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## 4. Spend Analysis

This tool helps the user by providing an insight on the pattern or areas of expenditures. Customers can make smarter financial decisions by tracking their expenses over time.

The system defines categories and sub-categories to which the transactions can be assigned. The categories or sub-categories are assigned to the transactions, based on certain rules pre-defined by the system. This screen enables users to view the spends and manage all the categories and sub-categories created by them. This option enables the customers to re-categorize the transactions or split into any number of transactions and each division can have their own categories/ sub-categories. The users can re-categorize the assignment of transactions to any categories or sub-categories of choice. The user can also split a transaction into two or more sub transactions.

In addition to the existing default categories and sub-categories (created by the bank), users can also create their own new categories and sub-categories. The card feature is provided to view the Top Spends, Top Spending Category, and Highest Value Transactions for the specified duration and accounts. Filters like spends tenure and category help user to view all the spend transaction details for the selected account and duration.

### Pre-requisites:

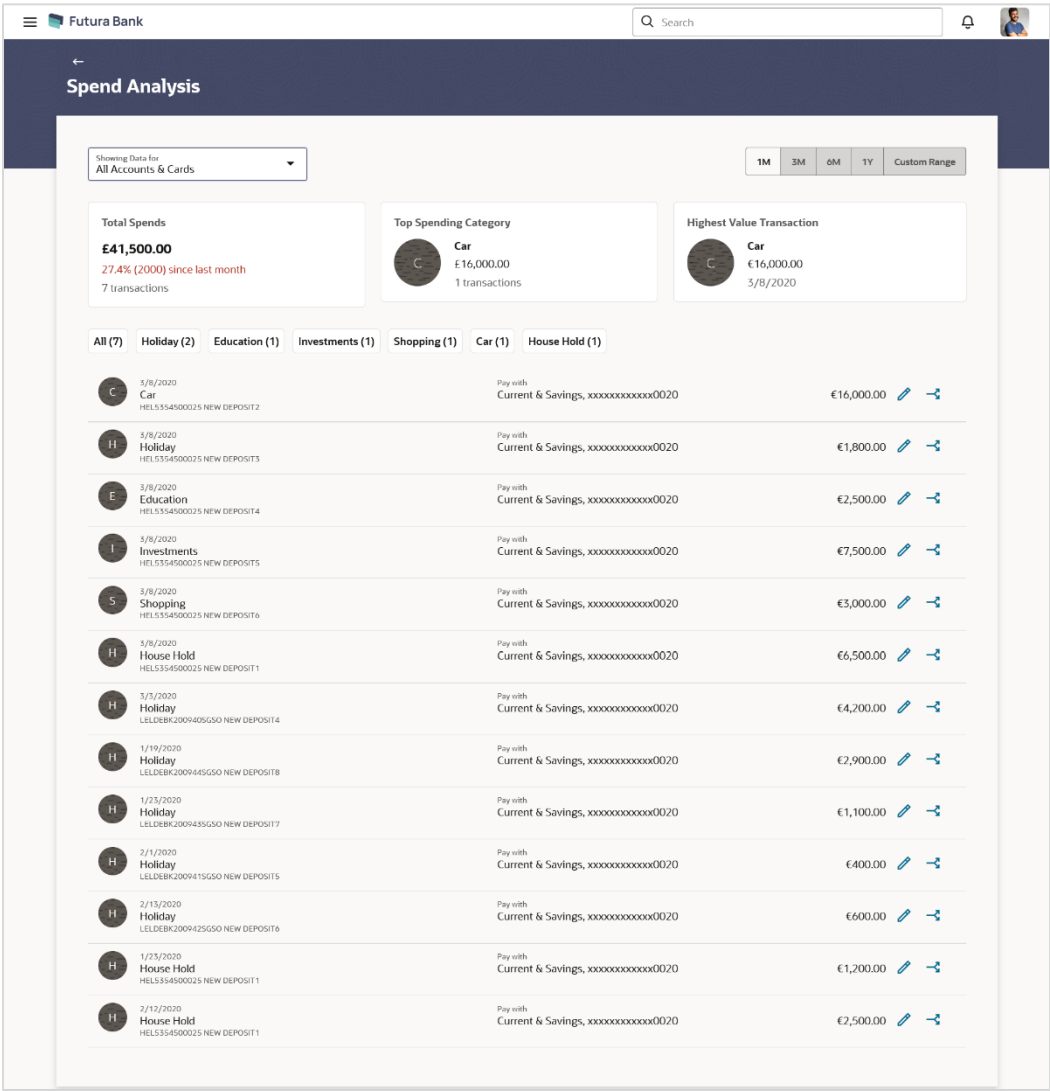
- Transaction access is provided to retail users.
- User has an account and have done few transactions.
- Basic categories and sub-categories are maintained and necessary rules are defined.

### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Spends widget > Click on the **View All Transactions** link*

*OR Search bar > Personal Finance Management - Spend Analysis*

Spend Analysis



Field Description

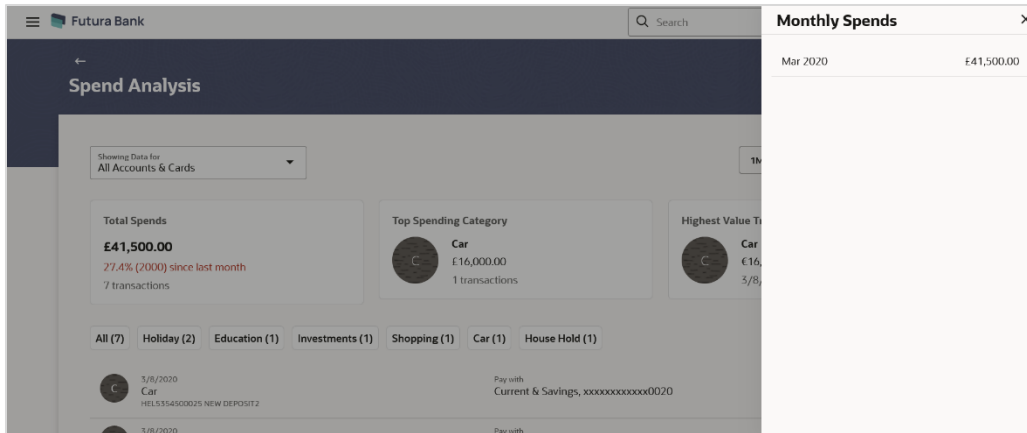
Field Name	Description
<b>Account Dropdown</b>	<p>Specify the account criteria to view the spends.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• All Accounts &amp; Cards- the spends data is shown collectively for all cards and accounts</li> <li>• All Accounts - the spends data is shown for all accounts consolidated</li> <li>• Specific Accounts - the spends data is shown for specific account</li> <li>• All Cards - the spends data is shown for all credit cards consolidated</li> <li>• Specific Card - the spends data is shown for specific credit card</li> </ul>
<b>Spends Tenure</b>	<p>Specify the duration to view the spend analysis based on it.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 1M</li> <li>• 3M</li> <li>• 6M</li> <li>• 1Y</li> <li>• Custom Range</li> </ul>
<b>Total Spends</b>	<p>This card displays the total amount spent along with the total number of transactions done for the selected duration and account/card. It also shows the percentage increase or decrease in the spends since previous month, if duration is selected as 1M.</p> <p>Click on the card, and the spends (as per the selected duration) will be displayed in an overlay.</p>
<b>Top Spending Category</b>	<p>This card displays the topmost spend category for the selected duration and account/card. It also shows the spend category, the amount, and the count of transactions within that category for the selected duration.</p> <p>Click on the card, and the spend categories will be displayed in descending order (in an overlay), showing the amount and number of transactions for each category.</p>
<b>Highest Value Transaction</b>	<p>This card displays the spend category with the highest value transaction for the selected duration and account/card. It also shows the spend category, amount, and date of the transaction within the selected duration.</p> <p>Click on the card, and the highest value transaction categories will be displayed in descending order in an overlay, showing the amount, date, and description of each transaction.</p>

Field Name	Description
<b>Category</b>	<p>Displays the spend categories as chips which act as quick filters. All option is also available to view the transactions for all spend categories.</p> <hr/> <p>Note: Click on the specific spend category to filter the transactions basis a particular spend category.</p> <hr/>
<b>Spends Image</b>	Displays the image of the spend's category. The initials of the spend category will appear in place of the photo.
<b>Spends Details</b>	<p>Displays the following details for each transaction:</p> <ul style="list-style-type: none"> <li>• Date of Transaction- The date on which the transaction was performed.</li> <li>• Spend Category- The category and, if applicable, sub category to which the transaction is assigned.</li> <li>• Transaction Description/Narration- The transaction description as defined in the system along with the account number of the account from which the transaction was performed.</li> </ul>
<b>Pay With</b>	The current and savings account number which was used as mode of payment.
<b>Amount Spent</b>	The transaction amount with currency.
<b>Actions</b>	<p>The actions which can be performed for each transaction:</p> <ul style="list-style-type: none"> <li>• Recategorize Transaction- The option to edit/recategorize the transaction into another category/sub-category.</li> <li>• Split Transaction- The option to split the transaction into two or more categories or sub-categories. This option will no longer be provided against records that have already been split.</li> </ul>

#### To view the spend analysis:

1. From the **Account Dropdown** list, select the account criteria to view the spends.
2. In the **Duration** field, select the time period for which you wish to view spend analysis.
3. Click on the **Total Spends** card. The spends (as per the selected duration) will be displayed in an overlay.

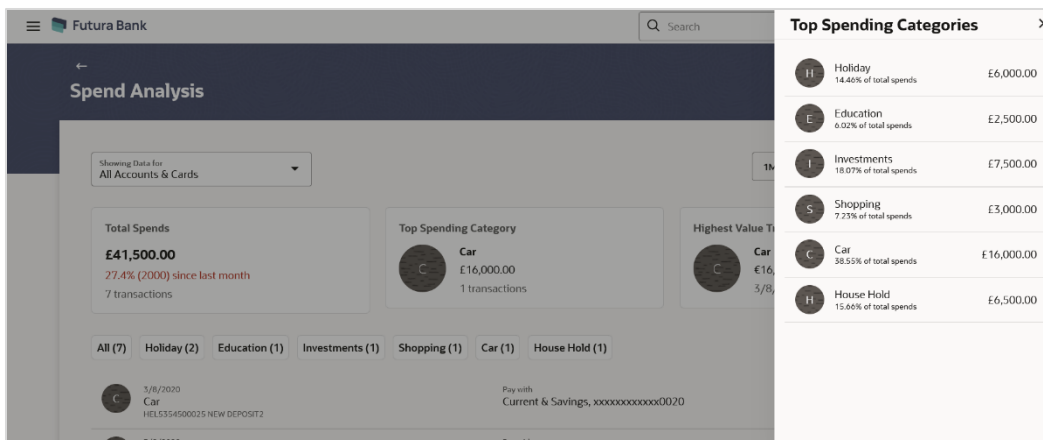
#### Spend Analysis – Total Spends



OR

Click on the **Top Spending Category** card. The spend categories will be displayed in descending order (in an overlay), showing the amount and number of transactions for each category.

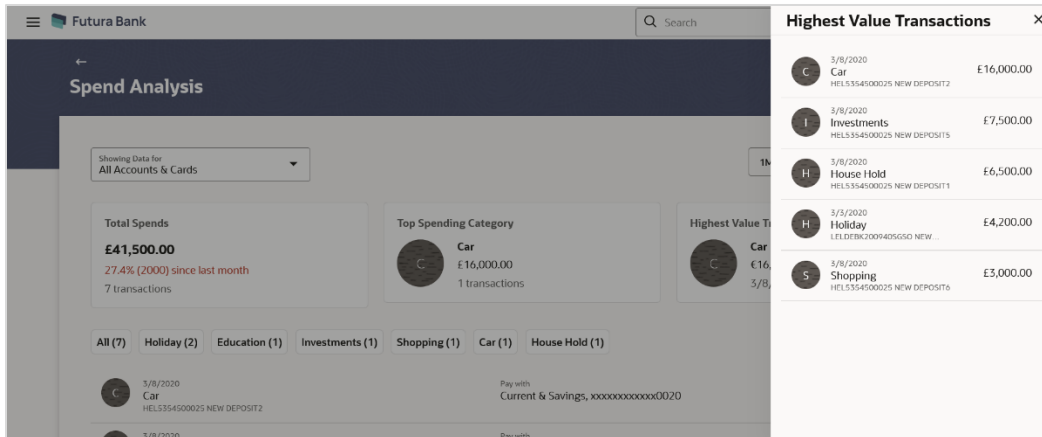
### Spend Analysis – Top Spending Category





OR

Click on the **Highest Value Transaction** card. The highest value transaction categories will be displayed in descending order in an overlay, showing the amount, date, and description of each transaction.

### Spend Analysis – Highest Value Transactions



- Click on the  icon against a record to re-categorize that transaction. In case relevant category/sub category is not available, you can re-categorize by creating new category/sub category.  
OR  
Click on the  icon against a record to split that transaction record.

## 4.1 Spend Analysis – Recategorize Transaction

This option enables the customers to re-categorize the transactions. The user can modify a category/ sub-category which is assigned to a transaction. An option is also provided to create new categories and sub-categories. Newly added values are saved at customer level. User can also modify the self-created categories.

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**Note:** Customers cannot add more than 4 sub-categories under a single category.

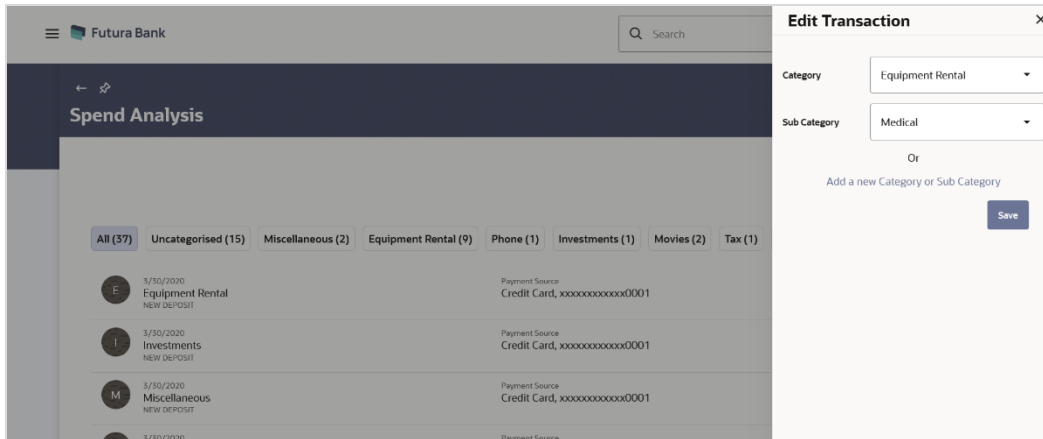
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### To recategorize a transaction:

- In the **Spend Analysis** screen, click on the  icon against a transaction record which you want to recategorize. The **Edit Transaction** overlay screen appears.


### Recategorize Transaction





## Field Description

Field Name	Description
<b>Category</b>	The category maintained by the bank and those created by user to which the transaction is assigned.
<b>Sub-Category</b>	The sub-category maintained by bank and those created by user, to which the transaction is assigned.
<b>Add a New Category or Sub-Category</b>	Click on the link to add new category or sub-category.


- From the **Category** and **Sub Category** lists, select the desired options.  
OR  
Click on the **Add a New Category or Sub Category** link to add new category or sub category.
- Click **Save** to re-categorize.  
OR  
Click  icon to close the overlay screen.

### 4.1.1 Recategorize Transaction – Add New Category

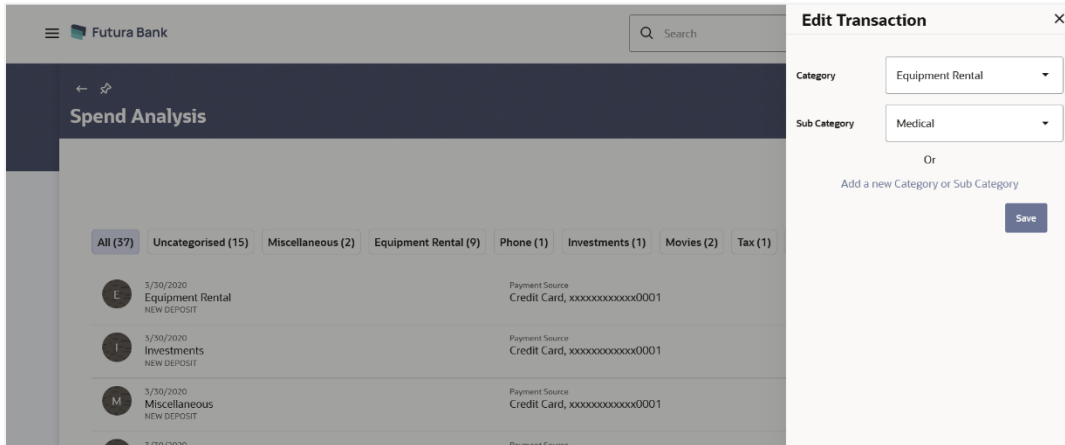
Using this option, the user can create new categories and sub-categories to which the transaction is to be recategorized. The user can also use this option to add new sub-categories under already existing categories. All newly added categories or sub-categories will be available only to the customer who has created the categories/sub-categories.

While creating a new category or sub category the system checks that the category being created does not already exist for the user. In case of sub category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

**To add a category:**

1. In the **Spend Analysis** screen, click on the  icon displayed against the transaction that you wish to recategorize. The **Edit Transaction** overlay screen appears.
2. Click on the **Add a new Category** or **Sub Category** link if you want to add new Category and Sub Category.

### Recategorize Transaction



The screenshot shows the 'Spend Analysis' interface for 'Futura Bank'. On the left, there's a list of transactions with filters like 'All (37)', 'Uncategorised (15)', 'Miscellaneous (2)', 'Equipment Rental (9)', 'Phone (1)', 'Investments (1)', 'Movies (2)', and 'Tax (1)'. The main area displays a list of transactions, including 'Equipment Rental', 'Investments', and 'Miscellaneous'. On the right, the 'Edit Transaction' overlay is visible. It has two dropdown menus: 'Category' (set to 'Equipment Rental') and 'Sub Category' (set to 'Medical'). Below these, there's a link 'Add a new Category or Sub Category' and a 'Save' button.

### Field Description

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

<b>Category</b>	The name of the new category that is to be added.
-----------------	---

<b>Sub Category</b>	The name of the new sub category that is to be created.
---------------------	---

Note: In case of sub category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

3. In the **Category** field, enter the name of the new category.
4. In the **Sub Category** field, enter the name of the new sub category.
5. Click **Save** to save the newly created category.  
OR  
Click **Cancel** to cancel the process.
6. The success message of re-categorization of the transaction appears on the screen.

## 4.2 Spend Analysis – Split Transaction

The split transaction feature allows the customer to divide a single transaction into multiple transactions of different categories/sub categories. For example, different items are bought with a single purchase at a departmental store and customer later wishes to split it into different categories / sub-categories, then it can be done using this option.


A transaction can be split into any number of transactions and each division can have their own categories/ sub-categories. The sum of values of all the split categories/ sub-categories transactions should be equal to the main transaction amount. A transaction can be split into categories/sub-categories only once. The split icon is no longer displayed against transactions which have been already split.

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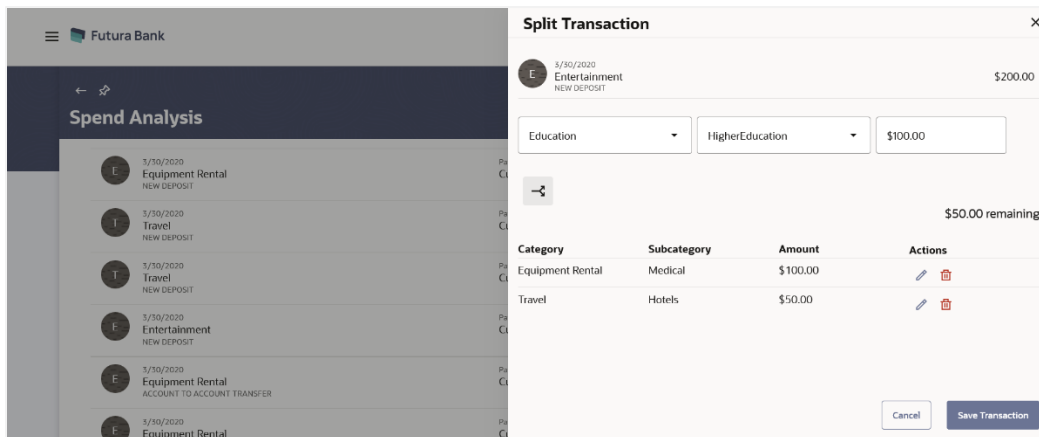
**Note:** The categorization cannot be reversed to original once the transaction is split.

---

### To split a transaction:

1. In the **Spend Analysis** screen, click on the  icon against the transaction that you wish to split. The **Split Transaction** overlay screen appears.

### Split Transaction







**Split Transaction**

3/30/2020 Entertainment NEW DEPOSIT \$200.00

Education HigherEducation \$100.00







\$50.00 remaining

Category	Subcategory	Amount	Actions
Equipment Rental	Medical	\$100.00	 
Travel	Hotels	\$50.00	 

Cancel Save Transaction

### Field Description

Field Name	Description
Category	The category to which the transaction is to be assigned.
Sub Category	The sub category to which the transaction is to be assigned.
Amount	The amount that needs to split.

Field Name	Description
<b>Actions</b>	<p>The actions which can be performed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>•  - to edit the category/sub categories</li> <li>•  - to delete the category/sub categories</li> </ul>
<p>2. From the <b>Category</b> and <b>Sub category</b> lists, select the desired options.</p> <p>3. In the <b>Amount</b> fields, enter the amount to be assigned to each category/sub category.</p> <p>4. Click <b>Save Transaction</b> to save the changes.</p> <p>OR</p> <p>Click the  icon to add another category and sub category into which the transaction is to be split.</p> <hr/> <p>Note:</p> <p>1) The user should not be able to add another category option once the maximum number is reached.</p> <p>2) Click the  (Close) icon to close the <b>Split Transaction</b> overlay screen.</p> <p>3) Click the  (Delete) icon against the category/sub category to delete the it.</p> <p>4) Click the  (Edit) icon against category/sub category to update the its details.</p> <hr/> <p>5. The success message appears on the <b>Spend Analysis</b> screen.</p>	

## 5. Manage Spend Categories

All the user defined categories appear in the Manage Spend Categories screen. This screen enables users to view and manage all the categories and sub categories created by them. The user can also modify existing categories and add new categories.

While creating a new category or sub category the system checks that the category being created does not already exist for the user. In case of sub category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Overview > Top Spend widget > Click View All Transactions link > Spend Analysis > Click Manage Spend Categories*

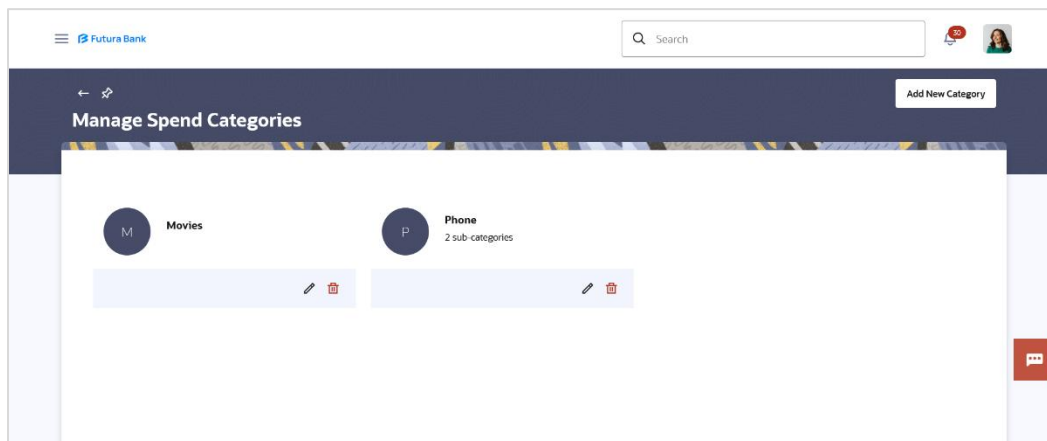
*OR*

*Search bar > Personal Finance Management – Spend Analysis > Click Manage Spend Categories.*

### To the Manage Spend Categories:

1. Navigate to the **Manage Spend Categories** screen. The list of all the spend categories is available in a card format.

### Manage Spend Categories





### Field Description

Field Name	Description
<b>Categories</b>	All the categories that have been created by the user will be listed in card format.

**Below are the field displayed for each category**

Field Name	Description
<b>Image / Avatar for category</b>	The image associated with each category. If not uploaded, then the initials of the category name will be displayed in place of the photo.
<b>Category Name</b>	The name of the category as created, will be displayed. The user can edit this value.
<b>Count of Sub category</b>	The count of sub-categories created under the specific category, will be listed.
<b>Action</b>	The option to edit and delete the category and sub categories will be available against each category.

2. Perform the following actions from the each category:

- Click the  ( Edit ) icon to edit the category/subcategories details.
- Click the  (Delete) icon to delete the category.


3. You can perform the following action from the main kebab menu:

- To create new categories and sub-categories, click **Add New Category**.

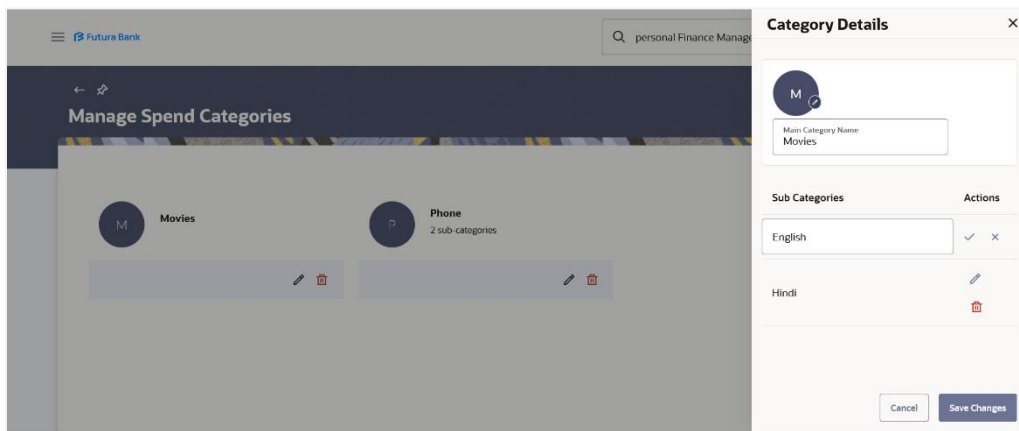
## 5.1 Edit a category

Using this option user can edit the details of a category and sub category.



### To edit a category:

1. Navigate to the **Manage Spend Categories** screen. The list of all the spend categories is available in a card format.
2. Click the  ( Edit ) icon to edit the category/subcategories under the specific category whose details you wish to modify. The **Category Details** overlay screen appears.





### Manage Spend Categories – Edit Category



### Field Description

Field Name	Description
<b>Main Category Name</b>	The name of the category as created, will be displayed. The user can edit this value.
<b>Sub Category</b>	The name of the subcategories under the specific category, will be listed. The user can edit these values.
<b>Actions</b>	<p>The actions which can be performed.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>✓ - to add sub-category</li> <li>✗ - to cancel the transaction</li> <li> - to edit the category/sub categories</li> <li> - to delete the category/sub categories</li> </ul>


3. Edit the category or sub-categories, as required.  
OR  
Click in the input field under **Sub Categories** section to add sub-categories.

- a. Click the  icon to add sub category.  
OR  
Click the  icon to cancel the transaction.  
OR  
Click the  icon against existing sub categories to edit the details.  
OR  
Click the  icon against existing sub categories to delete it.

---

  - Note: The option to delete a sub category will only be displayed alongside existing sub-categories.

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  - b. Click **Save Changes** to save the changes.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click the  icon to navigate back to the **Manage Spend Categories** screen.
4. The success message appears on the screen.



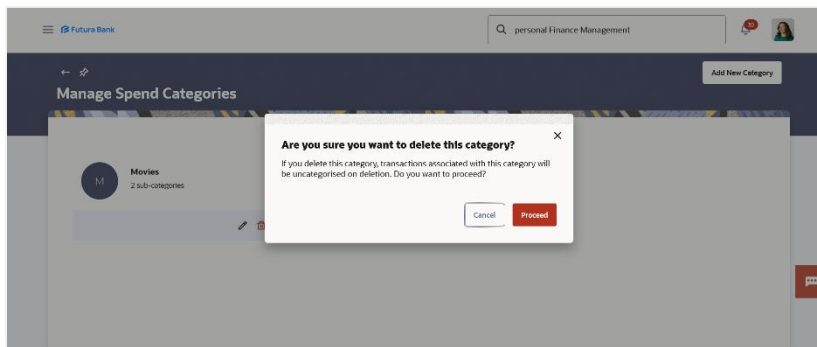
## 5.2 Delete a category

Using this option, the user can delete existing categories.

### To delete category:

5. Navigate to the **Manage Spend Categories** screen. The list of all the spend categories available in a card format.
6. Click the  (Delete) icon for the category you wish to remove. The popup appears to confirm the deletion of category.

### Manage Spend Categories – Delete Category



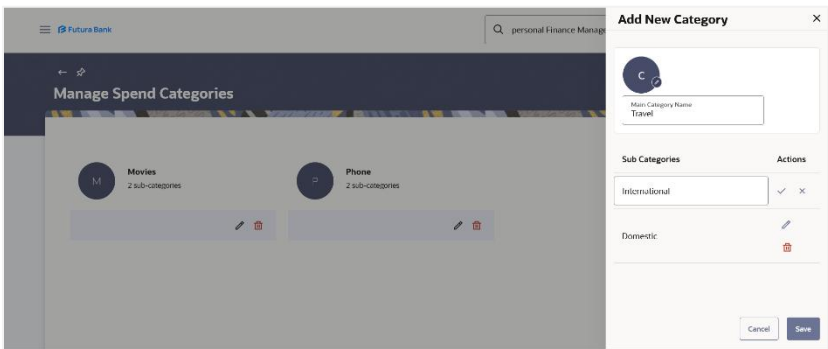
- c. Click **Proceed** to delete the category.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message of category deletion appears.

### 5.3 Add a category

Using this option, the user can create new categories and sub categories. The user can also use this option to add new sub categories under already existing categories. All newly added categories or sub categories will be available only to the customer who has created the categories/sub categories.To add a category:

1. Navigate to the **Manage Spend Categories** screen. The list of all the spend categories is available in a card format.
2. Click the **Add New Category** to add new category. The **Add New Category** overlay screen appears.


#### Manage Spend Categories – Add Category




#### Field Description

Field Name	Description
<b>Main Category Name</b>	The name of the category that is to be created.
<b>Sub Category</b>	The name of the sub category that is to be created.
<b>Actions</b>	<p>The actions which can be performed.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• ✓ - to add sub category</li><li>• ✕ - to cancel the transaction</li><li>• ✎ - to edit the category/sub categories</li><li>• 🗑 - to delete the category/sub categories</li></ul>

3. In the **Main Category Name** field, enter the name of the new category.
4. Enter the subcategory name and click the ✓ icon to create subcategory.  
OR  
Click the ✕ icon to cancel the transaction.  
OR

Click the  icon against existing sub categories to edit the details.  
OR


Click the  icon against existing sub categories to delete it.

5. Click **Save Changes** to save the changes.

OR

Click **Cancel** to cancel the transaction.

OR

Click the  icon to navigate back to the **Manage Spend Categories** screen.

6. The success message appears on the screen.

## 6. Budgets

A budget enables the user to set a virtual cap over expenditures. It is the key, the essential ingredient in taking command over one's money. Setting a budget, and sticking to it for a long term, can help to cut down a user's unwanted expenses and thereby enabling him to create wealth.

The Budgeting tool enables a customer to track the progress of budget as well as to create, modify or even delete an existing budget. It enables users to set a limit on various spend categories. Over a period of time user can then observe and analyze the status and progress of expenditures against the budgeted value. Users can further set the periodicity of budget, that is, whether they want it for the current month, a period of months or on a recurring basis, while the frequency is set as monthly. This can be created for new customized user defined categories as well. Once created, users can adjust the budget as per the spending pattern, thus ensuring maximum savings.

### Pre-requisites:

- Transaction access is provided to retail user.
- Accounts are maintained in the core banking system under a party ID mapped to the user.

## 6.1 Budgets

The user can view the budgets they have set and track the progress of each budget on this screen. Additionally, the user can edit or delete a budget by selecting the options provided against each budget. If the spends for a particular category has increased while a budget has not been setup for it, then a recommendation is also provided to the user to setup relevant budget for the category.

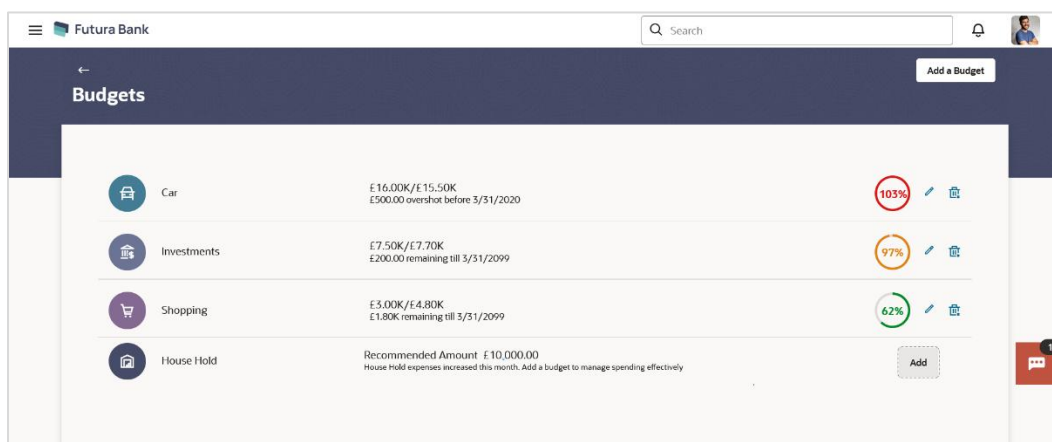
### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Budgets widget > Click on the **View All** link*



*OR*

*Search bar > Personal Finance Management - Budgets*



### Budgets



## Field Description

Field Name	Description
<b>Budget Image</b>	Displays the image of the budget's category. The initials of the budget category will appear in place of the photo.
<b>Category</b>	Category under which the budget is created.
<b>Budget Amount</b>	The amount set for the budget.
<b>Current Status</b>	The statistics displaying the current spends as a percentage against the set budget.
<b>Actions</b>	<p>Allows the user to edit or delete the budget.</p> <p>The actions provided are:</p> <ul style="list-style-type: none"><li>•  – The option to edit the budget.</li><li>•  – The option to delete the budget.</li></ul>

### 1. You can perform following budget related transactions:

- Click on the  **icon**, against the budget category, to edit the budget.
- Click on the  **icon**, against the budget category, to delete the budget.
- Click the **Add a Budget** option to create a new budget.
- Click **Add** against the budget category to add a budget for it.

## 6.2 Budget Overview

Using this option, the user can view the details of the selected budget.

### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Budgets widget > Click on the **View All** link > Budgets*

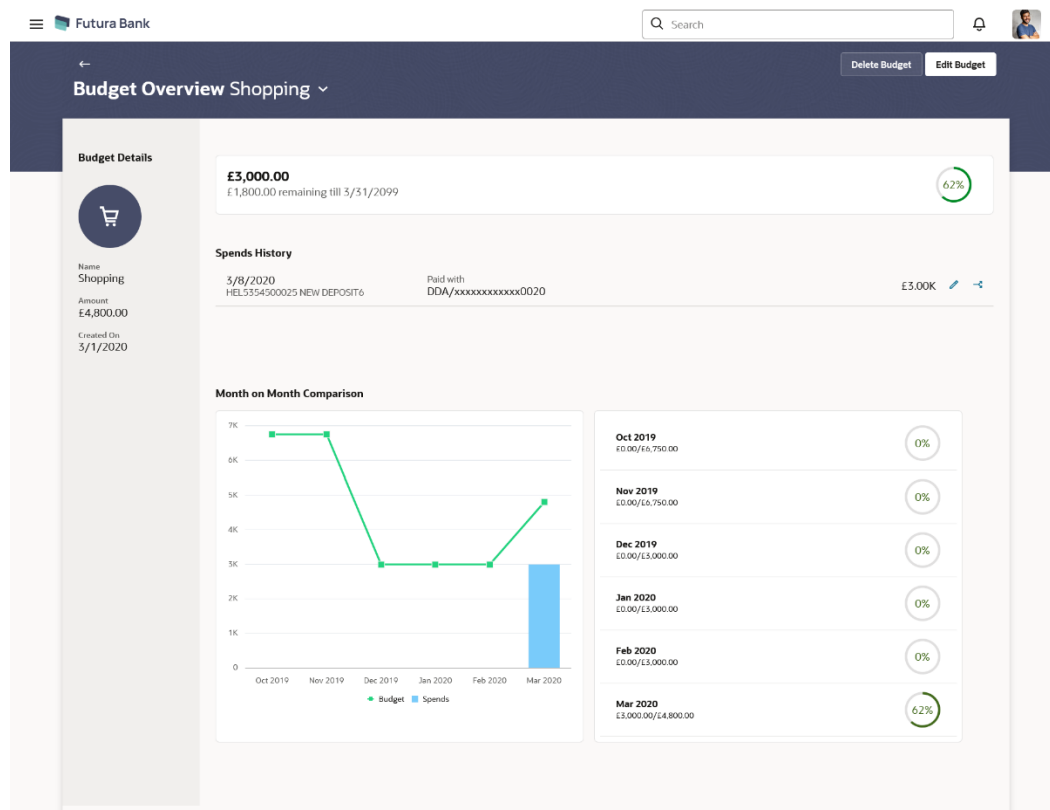
*OR*

*Search bar > Personal Finance Management – Budget Overview*

### To view the budget details:

1. Click on the budget category whose details you wish to view. The **Budget Overview** screen appears.
2. From the **Budget** list, select the budget whose details you wish to view. The details of the selected budget are populated on the screen.

### Budget Overview



## Field Description

Field Name	Description
<b>Choose a Budget</b>	The budget whose details you wish to view.
<b>Budgeted Amount</b>	Displays the amount set for the budget.
<b>Amount Remaining</b>	Displays the amount remaining for the budget period.
<b>Current Status</b>	Displays the current spends as a percentage against the set budget.
<b>Spends History</b>	
<b>Spends History</b>	Displays the following details for each transaction: <ul style="list-style-type: none"><li>• Date of Transaction- The date on which the transaction was performed.</li><li>• Transaction Description/Narration- The transaction description as defined in the system along with the account number of the account from which the transaction was performed.</li></ul>
<b>Paid With</b>	The current and savings account number for mode of payment.
<b>Amount Spent</b>	The transaction amount alongwith the currency.
<b>Actions</b>	The actions which can be performed for each transaction: <ul style="list-style-type: none"><li>• Recategorize Transaction- The option to edit/recategorize the transaction.</li><li>• Split Transaction- The option to split the transaction into two or more categories or sub-categories. This option will no longer be provided against records that have already been split.</li></ul>
<b>Month on Month Comparison</b>	The widget displays the comparative view of the spends against the setup budget on month-on-month basis. For each month, the spends against the budget specified for that category are listed, displayed both as a percentage and as an amount.
<b>Budget Details</b>	
<b>Budget Image</b>	Displays the image of the budget's category. The initials of the budget category will appear in place of the photo.
<b>Budget Name</b>	Displays the budget name.

Field Name	Description
<b>Budget Amount</b>	Displays an amount set for the budget.
<b>Created On</b>	Displays the date on which budget was created.

## 6.3 Add Budget

This function enables the user to set a budget for a particular period with a monthly frequency. User can create a budget for the set category. The option to continue with the same budget on a rolling basis is also available.

Budget can be set for this month, Recurring or Specific Duration. User can also view, modify and delete his created budgets. Once the set time is over budget for that duration gets expired, and user can then create another budget in the same category for any duration.

### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Budgets widget > Click on the **View All** link > Budgets*

*OR*

*Search bar > Personal Finance Management - Add a Budget*

### To create a budget:

1. Navigate to the **Budgets** screen.
2. Click **Add a Budget** to create a budget. The **Add a Budget** screen appears.

### Add a Budget



## Field Description

Field Name	Description
<b>Budget Category</b>	Select a category for the budget that is to be created. This will list down all the categories maintained by the Bank and categories which are self-created by the logged in user.
<b>Budget Amount</b>	Specify an amount that you wish to budget for the selected category of expenditure.
<b>Budget Period</b>	Select an option to specify whether the budget is to be set for the current month, recurring on a monthly basis or to be for a specific duration.  The values are: <ul style="list-style-type: none"><li>• Current Month</li><li>• Recurring</li><li>• Specific Duration</li></ul>
<b>Budget Duration: Start From (Month)</b>	Displays the current month. This field is non-editable. This field will be displayed only if you have selected the option <b>Specific Duration</b> from the <b>Budget Period</b> field.
<b>Budget Duration: Start From (Year)</b>	Displays the current year. This field is non-editable.
<b>Budget Duration: End On (Month)</b>	Specify the month till which you wish the budget to stop being considered.
<b>Budget Duration: End On (Year)</b>	Specify the year till which you wish the budget to be considered. The budget will end in the month and year as you have specified in the <b>End On (Month)</b> and <b>End On (Year)</b> fields.
<b>Budget Frequency</b>	The frequency of the budget will be displayed as Monthly. You will not be able to edit this value.

3. From the **Budget Category** list, select the desired expense category for which you wish to create a budget.
4. In the **Budget Amount** field, enter the amount for the budget.
5. In the **Budget Period** field, select the desired period for which you wish to set the budget.
  - a. If the option **Specific Duration** has been selected:  
Specify the month and year that you wish the budget to be considered till in the **End On (Month)** and **End On (Year)** fields.
6. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.

7. The success message of budget creation appears along with the reference number.


## 6.4 Edit Budget

Using this option user can modify the budget.

### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Budgets widget > Click on the **View All** link*

*OR*

*Search bar > Personal Finance Management – Budgets > Click on the  icon, against the budget category*

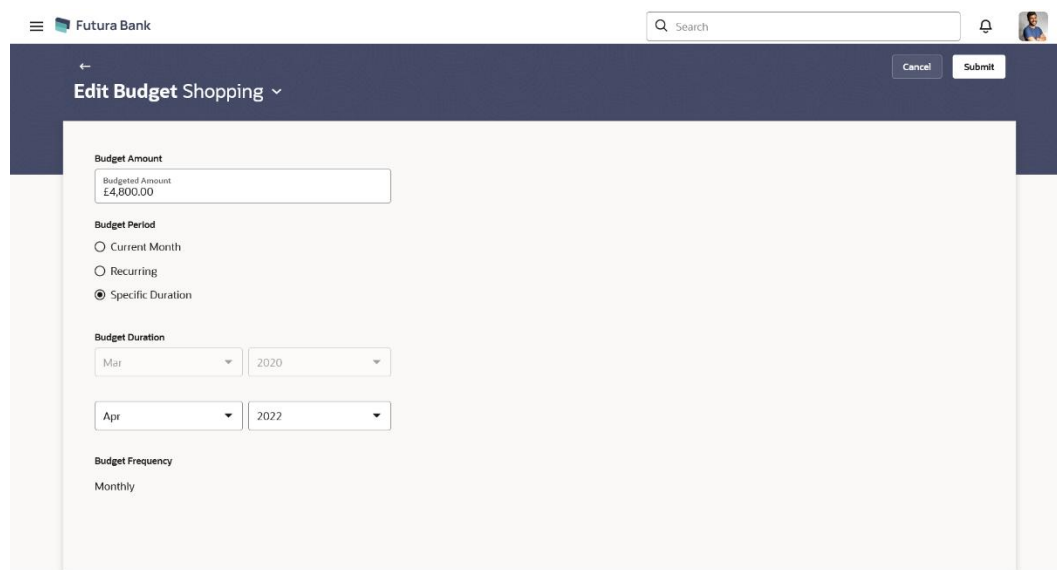
*OR*

*Search bar > Personal Finance Management – Edit Budget*

### To modify a budget:

1. Navigate to the **Edit Budget** screen.
2. From the **Budget Category** list, select the budget category which to be edited. The details of the selected budget are populated on the screen.

### Edit Budget



The screenshot shows the 'Edit Budget Shopping' interface. At the top, there's a header with 'Futura Bank' and a search bar. Below the header, the title 'Edit Budget Shopping' is displayed with a dropdown arrow. To the right of the title are 'Cancel' and 'Submit' buttons. The main form area contains several sections: 'Budget Amount' with a text input showing '£4,800.00'; 'Budget Period' with three radio buttons: 'Current Month', 'Recurring', and 'Specific Duration' (which is selected); 'Budget Duration' with two date pickers, the first showing 'Mar' and '2020', and the second showing 'Apr' and '2022'; and 'Budget Frequency' with a text input showing 'Monthly'.

### Field Description

Field Name	Description
<b>Budget Category</b>	Name of the budget category. This field is editable.

Field Name	Description
<b>Budget Amount</b>	The amount for which the budget is set. This field is editable.
<b>Budget Period</b>	The budget period as defined at the time of budget creation. The values are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Recurring</li> <li>• Specific Duration</li> </ul> This field is editable.
<b>Budget Duration : Start From (Month)</b>	Displays the current month. This field is non-editable. This field will be displayed only if you have selected the option <b>Specific Duration</b> from the <b>Period</b> field.
<b>Budget Duration : Start From (Year)</b>	Displays the current year. This field is non-editable.
<b>Budget Duration : End On (Month)</b>	Specify the month till which you wish the budget to stop being considered.
<b>Budget Duration : End On (Year)</b>	Specify the year till which you wish the budget to be considered. The budget will end in the month and year as you have specified in the <b>End On (Month)</b> and <b>End On (Year)</b> fields.
<b>Budget Frequency</b>	Displays the frequency of the budget as Monthly. This field is non-editable.

3. In the **Budget Amount** field, edit the amount for the budget, if required.
4. In the **Budget Duration** field, select the desired period for which you wish to set the budget.
  - b. If the option **Specific Duration** has been selected:


Specify the month and year that you wish the budget to be considered till in the **End On (Month)** and **End On (Year)** fields.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message of updating the budget appears along with the reference number.

## 6.5 Delete Budget

Using this option user can delete an existing budget.


### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Budgets widget > Click on the **View All** link*  
OR

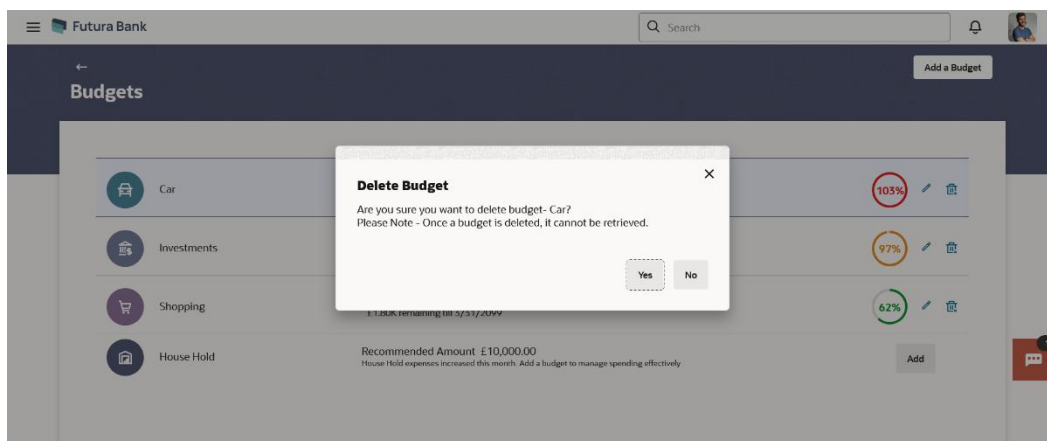
*Search bar > Personal Finance Management – Budgets > Click on the  icon against the budget category*  
OR

*Search bar > Personal Finance Management – Delete Budget*

### To delete a budget:

1. Navigate to the **Budget** screen.
2. Click on the  icon against the budget category that you wish to delete. A **Delete Budget** pop up screen appears requesting you to confirm deletion of the budget.

### Delete Budget



3. Click **Yes** to delete the budget. The success message of deleting the budget appears on the **Budgets** screen.  
OR  
Click **No** to cancel the deletion process.

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## 7. Goals

Setting up a goal is a powerful process for thinking about an ideal future to turn a dream into reality.

An integral part of personal finance management is the process of goal planning and monitoring. Goals setting up process should be easy and should be specific, measurable, achievable, relevant and time-bound. The Goal Setting feature of OBDX enables the customer to do the following:

- Calculate goal amounts to view indicative savings
- Set goals
- Modify goals
- View goals and track the progress of each goal
- Make ad-hoc and regular contributions to a goal
- Redeem the goal partially or fully
- View Closed goals

## 7.1 Goals

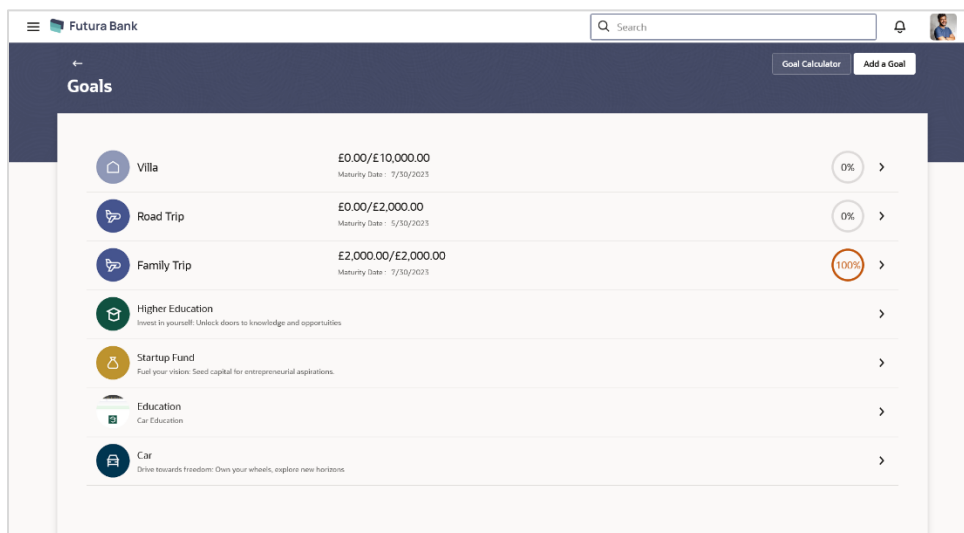
The **Goals** screen displays all the active goals created by the logged-in user. Each goal record includes the goal image, goal name, amount, and a status graph showing progress. By clicking on a record, the user is taken to the **Goal Overview** screen, where they can view details, modify the goal, contribute to it, or redeem/withdraw from the goal.

Note: When the user clicks on a goal record where goals are set, the system redirects to the **Goals Overview** screen. If no goal is set, the system redirects to the **Add a Goal** screen.

### How to reach here:

Search bar > Personal Finance Management - Goals

### Goals



### Field Description

Field Name	Description
Goal Image	The image set for the goal.
Goal Name	The name of the goal.
Amount Achieved	The current amount in the goal account.
Goal Amount	The targeted goal amount.
Goal Maturity Date	The date on which the goal will be completed.
Percentage Achieved	The current achievement in percentage with respect to the goal amount set.

You can perform following goal related transactions:

- Click **Goal Calculator** to calculate goal contributions.
- Click **Add a Goal** to create a new goal..
- Click on the goal record to view the goal details.

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Note: When the user clicks on a goal record where goals are set, the system redirects to the **Goals Overview** screen. If no goal is set, the system redirects to the **Add a Goal** screen.

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## 7.2 Goal Overview

Using this option, the user can view the details of the selected goal. The screen displays the details such as the current amount in the goal, maturity date of the goal and the graph displaying the current achievement in percentage with respect to the goal amount set.

The user can also view all the transactions under the **Activities** section that have taken place related to a goal and have been performed on an active or open goal.

### How to reach here:

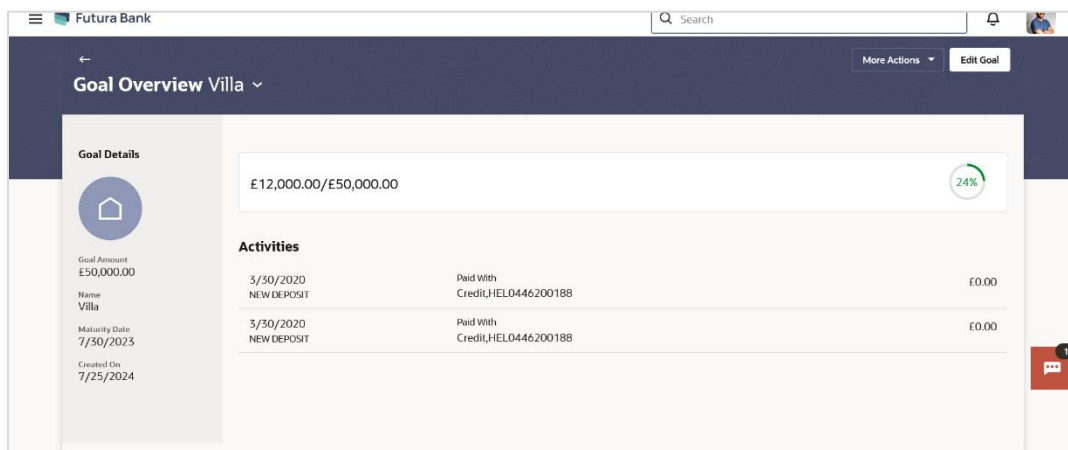
*Toggle menu > Menu > Personal Finance Management > Goals widget > Click on the goal record*  
*OR*

*Search bar > Personal Finance Management – Goal Overview*

### To view the goal details:

1. Click on the goal whose details you wish to view. The **Goal Overview** screen appears.
2. From the **Goal** list, select the goal whose details you wish to view. The details of the selected goal are populated on the screen.

### Goal Overview



### Field Description

Field Name	Description
Choose a Goal	Select a goal whose details you wish to view.
Amount Achieved	The current amount in the goal account.
Goal Amount	The target amount of the goal.
Percentage Achieved	The graph displaying the percentage of goal achieved.



Field Name	Description
<b>Activities</b>	
All the transactions that have taken place in relation to the goal will be listed down as follows:	
<b>Date &amp; Description</b>	<p>The date on which the transaction was performed.</p> <p>Details of the transaction such as remarks entered by user.</p> <p>Example: The account number from which funds have been transferred to credit the goal etc.</p>
<b>Paid With</b>	Type of transaction that was performed i.e. credit or debit. It also displays the system generated reference number of each goal transaction will be displayed against each transaction record.
<b>Amount</b>	The amount that was credited or withdrawn along with the currency, is displayed.
<b>Goal Details</b>	
<b>Goal Image</b>	Displays the image of the goal.
<b>Goal Name</b>	Displays the name of the selected goal.
<b>Goal Amount</b>	Displays the target amount of the goal.
<b>Maturity Date</b>	Displays the date on which the goal will be completed.
<b>Created On</b>	Displays the date on which goal was created.

You can perform following goal related transactions:

- From **More Actions**:
  - Click **Withdraw Goal** to redeem the goal
  - Click **Contribute to Goal** to contribute to the goal
- Click **Edit Goal** to modify the goal details.

## 7.3 Add a Goal

In order to create a goal, the user is required to specify information such as the goal category, the amount that is to be saved in order to achieve the goal, and other details such as the goal tenure, initial contribution amount, etc.

**How to reach here:**

Toggle menu > Menu > Personal Finance Management > Goals widget > Click on the **Add a New Goal** link

OR

Search bar > Personal Finance Management – Goals > Add a Goal

OR

Search bar > Personal Finance Management – Add a Goal

### Add a Goal

**Add a Goal**

Goal Category: Travel

Goal Name: Ladakh

Goal Amount: £2,000.00

Initial Contribution: £1,000.00

Remaining Amount: £1,000.00

Source Account: SalaryAccount, xxxxxxxxxxxx0020

Current Balance: -£40,208.80

Duration: 2 Years, 2 Months

On goal completion: ☐ Transfer amount to Source Account ☒ Select a different account

On Maturity Transfer To: Own Account

Transfer Account: SalaryAccount, xxxxxxxxxxxx0020

Address: Brandon Wilson, 11EL Branch, Oracle, Goregaon, Mumbai, GREAT BRITAIN

Set up schedule for contribution: ☒

Contribution Schedule: Quarterly

Amount to be contributed: £58.00 Per Quarter

Goal Tenure: 2 Years and 2 Months

Total Savings: 24%

Contribution amount: £98.00

Contribution Account: SalaryAccount, xxxxxxxxxxxx0020

Current Balance: -£40,208.80

Start Contribution On: 5/4/2021

End Contribution On: 5/30/2022

### Field Description

Field Name	Description
<b>Goal Category</b>	Select the category under which you would like to create a goal.
<b>Goal Image</b>	<p>The image of the goal.</p> <p>By default the image assigned by the bank for the specific category will be displayed. You can personalise your goal by adding an image of your choice. Click <b>Edit +</b> to add a goal image.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> <li>1) You can browse from your device or choose an avatar or use the camera to upload an image to be set as the goal image.</li> <li>2) The maximum allowed image size is 5MB, and the accepted formats are limited to JPG and PNG.</li> </ol> <hr/>
<b>Goal Name</b>	Specify the name of the goal.
<b>Goal Amount</b>	Enter the targeted goal amount.
<b>Initial Contribution</b>	<p>Specify the amount that you would like to contribute towards the goal as an initial contribution.</p> <p>This amount should be within the range specified.</p>
<b>Remaining Amount</b>	This is the amount arrived at after having subtracted the initial contribution amount from the goal amount.
<b>Source Account</b>	<p>Select the CASA account from which funds are to be debited for the initial contribution amount.</p> <p>Once an account is selected, the balance of that account is displayed below this field.</p>
<b>Duration</b>	The tenure of the goal in years and/or months.
<p><b>The following options are provided for the user to specify the account in which the goal amount is to be transferred upon fulfilment:</b></p> <p>By default, on fulfilment, the amount in the goal will be transferred into the source account through internal transfer. The user can, however, choose to have the goal amount credited to a different account when it is fulfilled, by defining the requirements in the following section:</p>	
<b>On goal Completion</b>	<p>Specify the where the goal amount will be transfer on goal fulfilment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transfer amount to Source Account- transfer the goal amount into the source account through internal transfer.</li> <li>• Select a different account- transfer the goal amount in a different account than the one defined in the above field as source account.</li> </ul>

Field Name	Description
<b>On Maturity Transfer To</b>	<p>Select the account in which the proceeds must be transferred on goal completion.</p> <p>The options available are:</p> <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Account</li> </ul> <p>This field is displayed if you have selected the <b>Select a different account</b> option.</p> <p>The following field is displayed if you have selected the <b>Own Account</b> option in the <b>Select a different account</b> list.</p>
<b>Transfer Account</b>	<p>Select the account number to which the amount has to be transferred after completion of goal.</p> <p>This field is displayed if the <b>Own Account</b> option is selected in the <b>Select a different account</b> field.</p> <p>The following field is displayed if you have selected the <b>Internal Account</b> option in the <b>Select a different account</b> list.</p>
<b>Account Number</b>	Specify the account number to which the amount has to be transferred after completion of goal.
<b>Confirm Account Number</b>	Re-enter the account number to which the amount has to be transferred after the completion of goal.
<b>Set up a schedule for contribution</b>	Select this checkbox if you wish to set instructions for automatic contribution towards the goal.
<b>Contribution Schedule</b>	<p>Select the frequency of contribution.</p> <p>The options are</p> <ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Monthly</li> <li>• Weekly</li> </ul>
<b>Outcome</b>	<p>The system will calculate the amount to be contributed by the user as per the values entered in the fields above, and display the same as follows:</p>
<b>Amount to be contributed</b>	Application calculates and displays the amount you will be required to contribute monthly/quarterly/weekly, as generated by the system, based on your entries, will be displayed.
<b>Goal Tenure</b>	Displays the tenure to achieve the goal.

Field Name	Description
<b>We are here to help you achieve goal</b>	
	Displays the contribution of user in percentage.
<b>Total Savings</b>	Displays the total savings percentage in the specified period.
<b>You Pay</b>	Displays the amount paid by user in percentage.
<b>We Contribute</b>	Displays the amount paid by the bank in percentage.
<b>Contribution Amount</b>	Specify the amount to be contributed towards the goal per instance.
<b>Contribution Account</b>	The account number from which funds will be credited towards the goal at every instance of contribution.
<b>Start Contribution On</b>	Specify the start date from which the regular contributions should be executed.
<b>End Contribution On</b>	Specify the date until which the regular contributions should be executed.

#### To create a goal:

1. In the **Goal Category** list, select the desired goal category.
2. Click **Edit +** to add an image for the goal.
3. In the **Goal Name** field, enter the name of the goal to be created.
4. In the **Goal Amount** field, enter the target goal amount.
5. In the **Initial Contribution** field, enter the amount that you have already saved for the goal.
6. From the **Source Account** list, select the desired account number for initial contribution.
7. From the **Duration** list, select the goal tenure in years and/or months.
8. In the **On goal Completion** field, select any one of the following two options to further specify the account into which the goal amount is to be transferred once the goal is fulfilled;
  - a. If you select the **Transfer amount to Source Account** option, the goal amount will be transferred into the source account.
  - b. If you select the **Select a different account** option, select any one of the following options to further specify the account into which the goal amount is to be transferred once it is fulfilled:
    - i. If you select the **Own Account** option in the **On Maturity Transfer To** list;
      1. In the **Transfer Account** field, enter the account number to which the amount has to be transferred after completion of goal.
    - ii. If you select the **Internal Account** option in the **On Maturity Transfer To** list;
      1. In the **Account Number** field, enter the account number for fund transfer.

2. In the **Confirm Account Number** field, re-enter the account number again to confirm.
    - iii. If you select **Domestic Account** option in the **On Maturity Transfer To** list;
      1. In the **Network Type** list, specific network for payment.
      2. In the **Account Number** field, enter an appropriate account for redemption.
      3. In the **Beneficiary Name** field, enter the name of the beneficiary.
      4. In the **Bank Code** field, enter the IFSC code of the beneficiary bank.
  9. Select **Set up a schedule for contribution** checkbox if you wish to set instructions for automatic contributions towards the goal at regular intervals. If you select the checkbox, the following fields will be displayed;
    - a. From the **Contribution Schedule** list, select the desired frequency option.
    - b. In the **Contribution Amount** field, enter the desired contribution amount.
    - c. From the **Contribution Account** list, select the desired account number from which funds will be credited towards the goal at intervals as defined in the above fields.
    - d. From the **Start Contribution On** date calendar list, select the start date from which the regular contributions will be executed.
    - e. From the **End Contribution On** date calendar list, select the date until which the regular contributions will be executed.
  10. Click **Submit** to create the goal.  
OR  
Click **Cancel** to cancel the transaction.
  11. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
  12. The success message request of initiation of goal creation appears.
  13. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to redirect to **Goals** screen to view the list of goals already created.  
OR  
Click **Ok**.

## 7.4 Edit Goal

Using this option, the user can edit details of a goal.

### How to reach here:

*Toggle menu > Menu > Personal Finance Management > Goals widget > Click on the goal record > Goal Overview > Click on Edit Goal*

*OR*

*Search bar > Personal Finance Management – Edit Goal*

### To edit the goal details:


1. Navigate to the **Edit Goal** screen.
2. From the **Goal** list, select the goal whose details you wish to modify. The details of the selected goal are populated on the screen.

### Edit Goal

The screenshot displays the 'Edit Goal Villa' interface within the Futura Bank app. The top navigation bar includes the Futura Bank logo, a search bar, and a user profile icon. Below the navigation bar, the title 'Edit Goal Villa' is shown with a back arrow and 'Back', 'Cancel', and 'Submit' buttons. The main form area contains the following fields and sections:

- Goal Category:** A dropdown menu set to 'Home'.
- Goal Image:** A placeholder icon with a checkmark and a note: 'File size should not be more than 5MB. Supported Files : JPEG, PNG'.
- Goal Name:** A text field containing 'Villa'.
- Goal Amount:** A text field containing '£10,000.00'.
- Maturity Date:** A date picker field showing '7/30/2025'.
- Maturity Instructions:**
  - Pay To:** A dropdown menu set to 'Own Account'.
  - Account Number:** A dropdown menu showing 'SalaryAccount, xxxxxxxxxxxxxx0020'.
- Standing Instructions:**
  - ☒ Set up schedule for contribution.
  - Contribution Schedule:** A dropdown menu set to 'Quarterly'.
  - Amount to be contributed:** '£58.00 Per Quarter'.
  - Goal Tenure:** '2 Years and 2 Months'.
  - Total Savings:** '24% You pay 76% We contribute 24% Please Note - All calculations are of approximate values.'
  - Contribution amount:** A text field showing '£58.00'.
  - Contribution Account:** A dropdown menu showing 'SalaryAccount, xxxxxxxxxxxxxx0020'.
  - Current Balance:** '£45,268.80'.
  - Start Contribution On:** A date picker field showing '5/4/2021'.
  - End Contribution On:** A date picker field showing '5/30/2022'.

### Field Description

Field Name	Description
<b>Choose Goal</b>	Select a goal whose details you wish to update.
<b>Goal Category</b>	Select a goal category under which the goal is to be set. This field is editable.
<b>Goal Image/Avatar</b>	The image associated with the goal.  Click on the  icon, then browse from your device or choose an avatar or use the camera to upload an image to be set as the goal image.  This field is editable.  <div> <div>Note:</div> <div>           1) The maximum allowable image size is 5MB, and the accepted formats are limited to JPG and PNG.            2) By default the image assigned by the bank for the specific category will be displayed. User can personalize the goal by adding an image of choice.         </div> </div>
<b>Goal Name</b>	The name of the goal. This field is editable.
<b>Goal Amount</b>	The target amount of the goal. This field is editable.
<b>Maturity Date</b>	The date on which the goal will be completed. This field is editable.
<b>Maturity Instructions</b>	This section is editable.
<b>Pay To</b>	The account transfer option for receiving the goal amount on completion of tenure.  The options are: <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Account</li> </ul> The following field is displayed if the user has selected, <b>Own Account</b> option from the <b>Pay To</b> list while creating the goal.
<b>Account Number</b>	The account number to which the amount is to be transferred after completion of goal.



Field Name	Description
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The following fields are displayed if the user has selected, **Internal Account** option from the **Pay To** list while creating the goal.

<b>Account Number</b>	The account number to which the amount has to be transferred after completion of goal.
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**Standing Instructions**

This section is editable.

<b>Set-up schedule for contribution</b>	The option to enable the Set-up schedule for contribution.
---	--

<b>Frequency of Contribution</b>	The frequency of the regular contributions. The options are <ul style="list-style-type: none"><li>• Quarterly</li><li>• Monthly</li><li>• Weekly</li></ul>
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<b>Contribute to Goal</b>	The amount to be contributed towards the goal.
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<b>Contribution Start Date</b>	The start date from which the regular contributions will be executed.
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<b>Contribution End Date</b>	The end date until which the regular contributions will be executed.
------------------------------	--

<b>Funding Account Number</b>	The account number from which funds will be credited to the goal.
-------------------------------	---

<b>Balance</b>	The balance amount in the account from which funds will be credited to the goal.
----------------	--

- 
3. Edit the required goal details.
  4. Click **Start Transfer** to start contributing to the goal.  
OR  
Click **Submit** to update the changes.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click the **Back** to navigate back to previous scree.
  5. The success message appears along with the reference number..

6. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to redirect to **Goals** screen to view the list of goals already created.  
OR  
Click **OK**.

•

## 7.5 Contribute to Goal

The user can fund a goal using this option. Contribution to the goal can be made by transferring funds from any CASA account of the user. The user can contribute to a goal any number of times during the tenure of the goal.

### How to reach here:

Search bar > Personal Finance Management – Contribute to Goal

OR

Search bar > Personal Finance Management – Goal Overview > More Actions > Contribute to Goal

### Goal Details - Contribute to Goal

The screenshot displays the 'Contribute to Goal' page for a goal named 'Villa'. At the top, the current goal amount is £50,000.00. Below this, there is a dropdown menu for 'Source Account' which is currently set to 'SalaryAccount,xxxxxxxxxxxx0020'. Underneath the dropdown, the current balance of the goal is shown as £46,768.80. A text input field for 'Contribution Amount' is set to £1,200.00. A note at the bottom indicates that the contribution amount should be entered in multiples of £1,000.00. The interface also features a search bar, a user profile icon, and 'Cancel' and 'Submit' buttons.

### Field Description

Field Name	Description
<b>Choose Goal</b>	Select a goal to which you wish to contribute. The name of the selected goal is displayed at the top of the screen.
<b>Current Goal Amount</b>	The target amount of the goal.
<b>Source Account</b>	Select the account number from which the funds are to be debited.
<b>Contribution Amount</b>	Specify an amount that you wish to contribute towards the goal.

### To fund or contribute to your goal:

1. From the **Source Account** list, select the CASA account number from which funds are to be debited.

2. In the **Contribution Amount** field, enter the amount to be contributed. Click **Submit** to fund the goal.  
OR  
Click **Cancel** to cancel the transaction.
3. The review screen is displayed. Click **Confirm** to confirm contribution.  
OR  
Click **Cancel** to cancel the transaction.
4. The success message of contribution to goal request initiation appears.
5. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to redirect to **Goals** screen to view the list of goals already created.  
OR  
Click **OK**.

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**Note:** The user cannot set up contributions for amounts larger than the set Goal Amount or more than Maximum amount permissible as per product maintenance. However since Standing Instructions gets executed only when the branch run EOD, and even if there has been any adhoc contribution made during the day which makes the total as equal or higher than Goal Amount, the set SI will get executed for the day.

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## 7.6 Withdraw Goal

Using this option, the user can withdraw from the goal account partially or fully. If the user performs a partial redemption, the goal balance gets reduced to the extent of the amount withdrawn. On full redemption, the goal account gets closed.

### How to reach here:

*Search bar > Personal Finance Management – Withdraw Goal*

OR

*Search bar > Personal Finance Management – Goal Overview > More Actions > Withdraw Goal*

### Withdraw Goal

### Field Description

Field Name	Description
<b>Choose Goal</b>	Select a goal from which you wish to withdraw a fund. The name of the selected goal is displayed at the top of the screen.
<b>Withdraw Amount</b>	Displays the maximum amount to be withdrawn.
<b>Withdrawal Amount</b>	Specify the amount to be withdrawn.  <hr/> Note: If this amount is equal to withdrawable amount, it means full withdrawal. In such cases, system displays the note "If you wish to withdraw the entire amount of the goal, the goal will no longer exist and all future contributions will no longer take place." <hr/>

### Payout Details

<b>Pay To</b>	Specify the type of account into which the funds are to be credited.  The options can be: <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Account</li> </ul> <hr/> Note : Refer <b>Add a Goal – Payment Details</b> section for more information on Account Details. <hr/>
---------------	---

Following fields is displayed if the customer selects **Own Account** option in the **Transfer To** field

<b>Account Number</b>	An Account to which the funds are to be transferred.  All the customer's current and savings accounts held with the bank will be listed down and available for selection.
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Following fields is displayed if the customer selects **Internal Account** option in the **Transfer To** field.

<b>Account Number</b>	Customer has to specify the account number to which the funds are to be transferred.
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<b>Confirm Account Number</b>	User has to confirm an account number to which the funds are to be transferred at maturity.
-------------------------------	---

This section is displayed if the customer selects **Domestic Account** option in **Transfer To** field

<b>Network Type</b>	Select the network through which the transfer is to take place.
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Field Name	Description
<b>Account Number</b>	Customer has to specify the Account number to which the funds are to be transferred.
<b>Beneficiary Name</b>	The name of the beneficiary.
<b>Bank Code</b>	The IFSC code of the beneficiary bank.

**To redeem/withdraw your goal:**

1. Navigate to the **Withdraw Goal** screen.
2. From the **Goal** list, select a goal from which you wish to withdraw a fund partially or fully. The details of the selected goal are populated on the screen.
3. In the **Withdrawal Amount** field, enter the amount to be withdrawn.

Note: If this amount is equal to withdrawable amount, it means full withdrawal. In such cases, system displays the note “If you wish to withdraw the entire amount of the goal, the goal will no longer exist, and all future contributions will no longer take place.”.

4. From the **Pay To** list, select an appropriate mode through which the amount is transferred after redemption.
  - a. If you select **Own Account** option in **Transfer To** field;
    - i. In the **Account Number** list, enter an appropriate account for redemption.
  - b. If you select **Internal Account** option in **Transfer To** field;
    - i. In the **Account Number** list, enter an appropriate account for redemption.
    - ii. In the **Confirm Account Number** list, re-enter the account number.
5. Click **Submit** to redeem the goal amount.  
OR  
Click **Cancel** to cancel the transaction.
6. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
7. The success message of withdrawal goal amount request initiation appears.
8. Click **Home** to navigate back to dashboard.  
OR  
Click **Goals** to navigate to **Goals** screen.  
OR  
Click **OK**.

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## 7.7 Goal Calculator

The goal calculator helps to calculate how much money the user will need to contribute at a regular frequency in order to arrive at a specific savings goal.

This option allows the user to identify the amount of savings that has to be done to achieve a certain goal. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

The user needs to enter the goal details along with his targeted amount. The outcome will be based on the values entered by user.

### How to reach here:

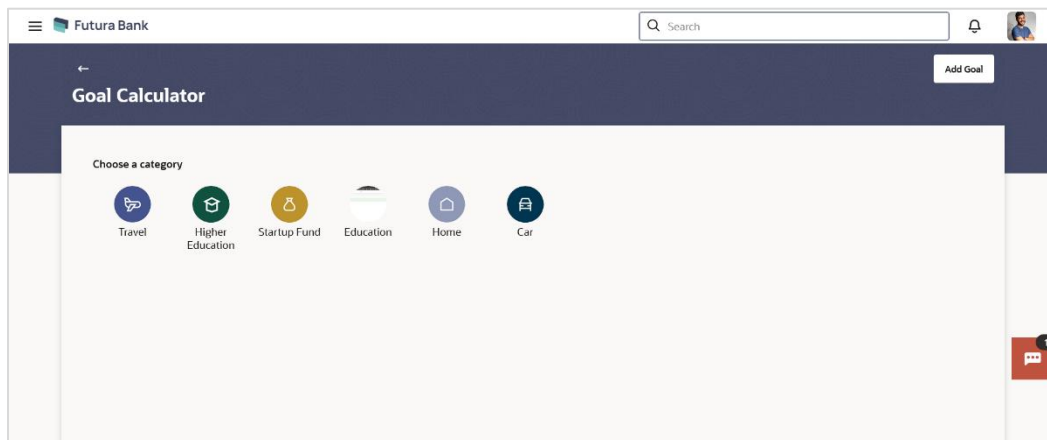
Search bar > Personal Finance Management – Goals > Goal Calculator  
OR

Search bar > Personal Finance Management – Goal Calculator

### To calculate a goal:

1. Navigate to the screen.

### Goal Calculator – Choose Category step



### Field Description

Field Name	Description
<b>Choose a Category</b>	Select a goal category, e.g. Shopping, Education, Vacation etc. Each category must be shown as an image along with the name of the goal.

- 1.
2. From the **Choose a Category** list, select the desired goal category for which calculation is to be done. The system navigates to the screen where goal calculation will be done.



# Goal Calculator – Choose Category step

Futura Bank

Search

Add Goal

←

Goal Calculator

Goal Category

Higher Education

Duration

1 year

3 year

5 year

10 year

Custom

Goal Amount

Goal Amount

GBP 52,000.00

Initial Contribution

Initial Contribution

GBP 2,000.00

Remaining Amount

£30,000.00

Frequency of Contribution

Frequency of Contribution

Monthly

Calculate

23.2%

Goals

£30,000.00

76.8%

Your Contribution

£23,038.56 (78.2%)

Our Contribution

£6,961.44 (21.8%)

Your Monthly Contribution

£640.00

Add this Goal

## Field Description

Field Name	Description
Goal Category	Displays the goal category for which calculation is to be done.
Duration	<p>Specify the tenure of the goal.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>1 year</li><li>3 Year</li><li>5 Year</li><li>10 Year</li><li>Custom</li></ul> <p>Note: The pre-set duration can be selected, or Custom can be specified. On selecting Custom, the time in years and months can be provided.</p>
Goal Fulfilment period in Years	<p>Specify the tenure of the goal in years.</p> <p>This field is displayed only if the <b>Custom</b> option is selected in the <b>Duration</b> field.</p>

Field Name	Description
<b>Goal Fulfilment period in Months</b>	Specify the tenure of the goal in months. This field is displayed only if the <b>Custom</b> option is selected in the <b>Duration</b> field.
<b>Goal Amount</b>	Enter the targeted amount of your goal.
<b>Initial Contribution</b>	Enter an amount, if any, that you are willing to contribute upfront towards the goal.
<b>Remaining Amount</b>	Application calculates and displays the amount that is remaining after deducting the initial contribution amount from the goal amount.
<b>Frequency of Contribution</b>	Select the frequency in which you will be making regular contributions towards the goal. The options are: <ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Monthly</li> <li>• Weekly</li> </ul>
<b>Graph</b>	Displays a doughnut graph of the contribution in the percentage with the following details: <ul style="list-style-type: none"> <li>• Remaining Amount</li> <li>• Your Contribution- calculates and displays the amount you will be required to contribute monthly/quarterly/weekly</li> <li>• Our Contribution- displays the amount paid by the bank</li> <li>• Your &lt;Frequency&gt; Contribution - displays the total savings percentage in the specified period.</li> </ul>

3. In the **Duration** field specify the tenure of the goal.
  - iii. If you select the Custom option in the Duration field;
    5. From the **Goal Fulfilment Period in Years** list, select the tenure of the goal in years, i.e. the time frame in which you plan to achieve the goal.
    6. From the **Goal Fulfilment Period in Months** list, select the tenure of the goal in months, i.e. the time frame in which you plan to achieve the goal.
4. In the **Goal Amount** field, enter the targeted goal amount.
5. In the **Initial Contribution** field, enter the amount that you are willing to contribute upfront towards the goal. The **Remaining Amount** is calculated and get displayed.
6. From the **Frequency of Contribution** list, select the desired option.  
By default, the **Monthly** option appears selected.
7. Click **Calculate**.

The system calculates and displays the amount that you will be required to contribute regularly in order to achieve your goal. The percentage of the amount that you will be required to contribute towards the goal, as well as the percentage of amount that the bank will contribute towards your goal, will be displayed alongside a bar graph.

8. Click **Add this Goal** the system redirects to the Add a Goal where all the values as already defined, will be prefilled.

## **FAQ**

**1. How do I set a budget for a one-time expense?**

You can budget a one-time expense by selecting the option 'This Month' from the Periodicity field while creating the budget.

**2. How can I identify how much I have spent against a set budget?**

The bar graph displays the amount consumed against a budget as a percentage value. The amount spent can also be viewed in terms of actual amount value by hovering over the bar graph.

**3. Can I edit my Goal amount?**

Yes, you can adjust your goal amount as per your requirements; however the amount should be within the range of the product under which you have created your goal.

**4. Can I change the maturity instructions of my goal after it has been created?**

Yes, you can change these maturity instructions by selecting the option to edit a goal from the Goal Details page.

**5. Can I stop the standing instructions set for a goal?**

Yes, you can stop, alter and restart the standing instructions defined on a goal.

**6. How much can a user withdraw from a goal account?**

The user can withdraw a partial amount or the entire amount of the goal. Please note that if you withdraw the entire amount of the goal, the goal account gets closed. From there on the Goal can be viewed in the closed account section.

**7. What happens to the interest accrued in my Goal account if I withdraw some amount?**

The interest of the amount withdrawn for that period along with the penalty, if any, will be credited to the Goal account if it is active, in case of full withdrawal, the interest would be credited to the maturity account defined at the time of goal creation.

**8. Can a goal be funded from an account of a different currency than that of the goal account?**

Yes, however the total value will always be shown as per the base currency of account.

**9. Are the interest components added to my Goal account also visible in the Goal Details page?**

Amount with interest accumulated in the goal account appears on the Goal details page. Separate interest component is not shown.

**10. Can I view the transactions performed on my goal that is currently closed?**

No, you cannot view the transactions performed on a goal that has been closed.

**11. Is there a minimum amount I must contribute initially at the time of goal creation?**

Yes, the bank defines a minimum contribution amount for each goal product. At the time of goal creation, you are required to credit the goal account with an amount that is not lower than this minimum amount defined.

**12. Are there any validations on the standard instructions to be defined at the time of Goal Creation?**

Yes, the validations to be adhered to while defining standing instructions are as follows:

- The standing instruction must be set from a savings account you hold with the bank.
- The end date of the instruction should not be later than the date on which the goal ends.

**13. What do the values in the fields 'You Pay' and 'We Pay' displayed in the Goal Calculator page signify?**

The value displayed in the 'You Pay' field is the amount that you contribute towards your goal, while value displayed in the 'We Pay' component is interest to be accrued by the bank towards fulfillment of your goal.

**14. Can I calculate the time I will require to achieve a Goal if I contribute a certain amount every month?**

No, the goal calculator helps you to identify the amount you need to contribute at a defined frequency and time period. The Goal Calculator does not enable calculation of amount of time required to achieve a goal.