

Small & Medium Business Customer Services User Manual  
Oracle Banking Digital Experience Cloud Service  
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Small & Medium Business Customer Services User Manual

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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. Portal Page

A bank's landing page should be designed in a manner that connects with its customers and also leads to quick conversions of prospects into customers of the bank. The bank's portal page designed in a manner that enable existing customers can easily login to the system and register themselves for channel access. Which helps customers to enable self-service channels for their banking needs as it makes transactions and inquiries accessible anywhere anytime. In order to access online banking, users need to have login credentials. This feature enables users to register themselves for channel access.

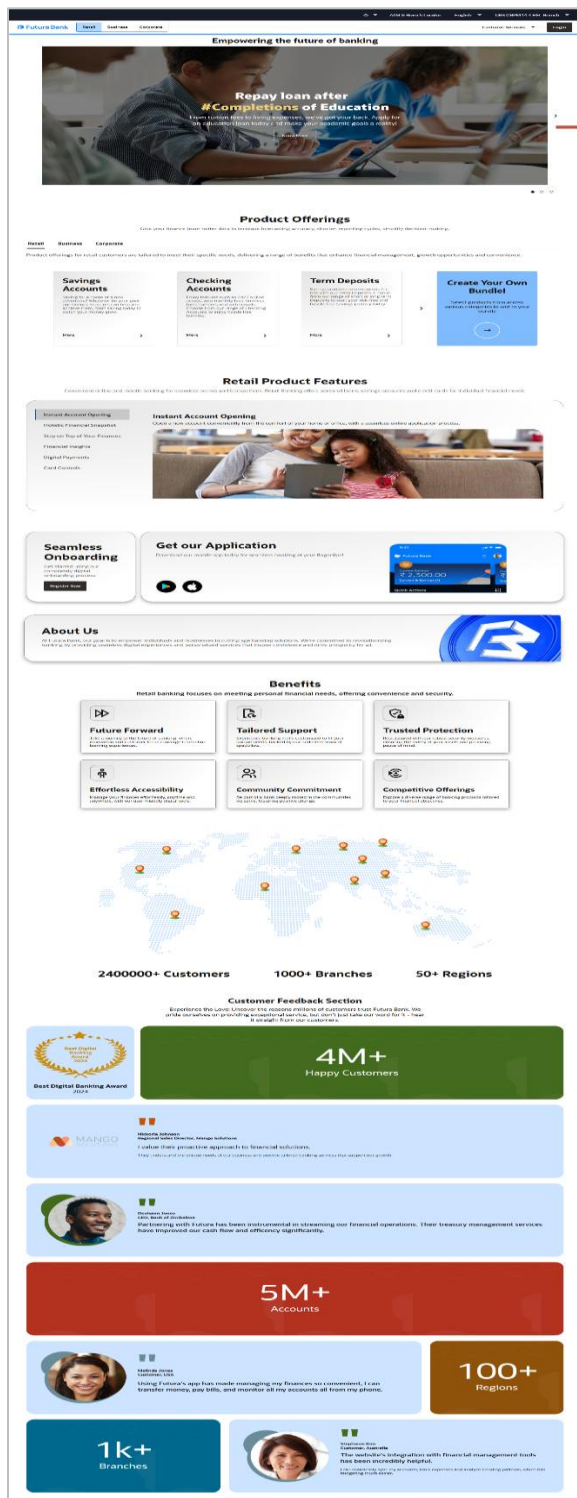
### 2.1 Overview Page

Overview page provides users to perform tasks such as to view and apply for the bank's product offerings, track existing product applications, search for the bank's ATMs and branches etc.

The date format will be configured at bank level as long or short e.g. DD/Month/YYYY or DD/MM/YY. The date in all alerts/reports sent to the users displays the date as per the format defined in locale.



The **Oracle Banking Digital Experience** portal overview page displays various options that enable users to undertake required tasks and gain information about the bank and its products. The different sections and features provided on the portal page are documented as follows:

## Portal Page



## Icons

The following icons are present on the portal page:

- : The logo of the bank.
- : Click this icon to log in to the application.

## Our Products

This section displays tabs for Retail, Corporate, and Business. Clicking on a tab redirects the user to the respective product offerings section of the bank tailored for retail customers, corporate clients, and small to medium-sized business users.

### Our Products

This section displays tabs for **Retail, Corporate, and Business**. Clicking on a tab redirects the user to the respective product offerings section of the bank tailored for retail customers, corporate clients, and small to medium-sized business users.

### Customer Services

- **Our Products:** Click to view the product offerings of the bank.
- **Claim Money:** Click to claim money if you are a recipient of a peer to peer transfer.
- **Track Your Application:** Click to track the progress of an account opening application.
- **Register:** Click to register for online banking access.
- **Calculators:** Click to access the calculators provided by the bank.
- **Help:** Click this option to launch online help.
- **Contact Us:** The physical address, email ID and phone numbers of the bank are displayed here.

### Login

The user can log in to the **Oracle Banking Digital Experience** application by entering their login username and password in the provided fields.

### Our Product Offerings

This section showcases the bank's offerings for **retail customers, corporate clients, and small to medium-sized businesses**. Users can choose a product category to explore its products and apply for their preferred options. Additional features include the ability to apply for bundled products and access the **Application Tracker**. To navigate further, click the **More >** icon within a specific product category to view detailed information on that category's dedicated page.

### Features

This section outlines the features provided by the **Oracle Banking Digital Experience (OBDX)** application, offering users a seamless and convenient online and mobile banking experience. It caters to individual financial needs with offerings like personal loans, savings accounts, and credit cards. Key features of the OBDX platform include:

- **Instant Account Opening:** Open new accounts instantly, without the need for paperwork or delays.
- **Holistic Financial Support:** Gain a comprehensive overview of your finances by viewing all your accounts and transactions at one place, eliminating the need to log in to multiple accounts separately.
- **Stay on Top of Your Finances:** Track and manage your finances efficiently using intuitive tools designed for budgeting and financial planning.
- **Financial Insights:** Access personalized financial insights and recommendations to help you make informed decisions about your money.
- **Digital Payments:** Effortlessly make payments digitally across various channels, ensuring convenience and security.
- **Card Controls:** Manage and personalize credit and debit cards, including setting spending limits, turning cards on or off, controlling transaction notifications, and 2 factor authentication.

### **About Us**

This section displays the information about the bank.

### **Seamless Onboarding**

This feature allows customers to complete digital onboarding by simply clicking on **Register Now** for channel access. It is designed for customers who do not have access to online banking channels or those who prefer not to visit the bank physically. By using this feature, customers can easily onboard themselves through a fully online process, which eliminates the need for in-person visits and streamlines the registration process, providing a more convenient and efficient way to gain access to banking services.

### **Get Out Application**

This feature allows customers to download the Futura bank application on their mobile.

### **Retail Banking Features**

This section outlines the **Retail Banking** features provided by the **Oracle Banking Digital Experience (OBDX)** application. It is designed to meet individual financial needs and includes:

- **Tailored Support:** Personalized assistance to guide customers in achieving their financial goals.
- **Robust Security Measures:** Advanced security protocols to protect sensitive financial data and transactions.
- **Effortless Accessibility:** Customers can manage their finances conveniently from anywhere, at any time, using both online and mobile platforms.
- **Diverse Range of Banking Products:** A variety of products such as personal loans, savings accounts, and credit cards to cater to diverse financial needs and objectives.
- **Innovation & Customer Focus:** Combining cutting-edge technology and a focus on customer experience to redefine and elevate banking.

### **Global Footprints**

This section provides an overview of the bank's **Locations, Branches, Regions, and Total Number of Customers.**

### **Customer Feedback**

This section displays the Customer Feedback related to the product, including valuable insights and opinions. It encompasses **Customer Insights** with the product or service, **Opinions & Reactions, Preferences, Complaints** or service improvement.

This feedback helps companies understand customer satisfaction, identify areas for improvement, and enhance the overall customer experience.

### **Header Menu Options**

- **Theme:** Select your preferred application theme colour. Options are Dark, Light, and System.
  - **Preferred Language:** Click on the language to set your desired language to use the application.
  - **Select Entity:** Users with multiple relationships (Retail and Business relationships) will be able to login using single login credentials. Click on the Entity, then select your desired entity. Based on the selected entity, the parties within it and listed for selection.
  - **ATM & Branch Locator:** Click this option to view the address and location of the ATMs and the branches of the Bank. For more information, refer ATM/ Branch Locator.
-

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## 3. Log-In & Log-Out of Oracle Banking Digital Experience

A user can access online banking services by logging in to the system from the login page. By enabling user login through entry of user name and password, the bank can ensure that its customers' financial information is always accessed in a safe and secure manner.

Once a user is done accessing the online banking system, he/she can log out by selecting the Log Out option provided. Logging out enables users to exit from the system in a secure manner, thus ensuring that no one else can gain access to the user's online banking services (without supplying valid credentials).

Users with multiple relationships (Retail and Business relationships) will be able to login using single login credentials. Users will be landed on the default relationship maintained as day 0, however, will be able to switch between the different relationships by selecting the specific party mapped at each entity level.

---

### Note:

- No consolidated view of multiple parties will be available for Retail and Business users.
  - For retail profile, 'Personal' will be shown in the party expansion. On selecting 'Personal', the Party Name will be shown next to the user initials.
  - For all business profiles, the Business Names will be shown in the party expansion as well as next to the user initials.
- 

### Pre-requisites

- The user must be registered for online banking access and must have valid login credentials.
- The user must have a valid account with bank that is enabled for online banking access.
- Other features related to accounts must be supported by the host system.

### Features Supported In the Application

- Log-in to the application
- Log-out of the application

In case the user has forgotten their username or password, they can use the Forgot Username and Forgot Password links to retrieve these details. For more information, refer the Forgot Username and Forgot Password sections respectively.

## 3.1 Log-in to the application

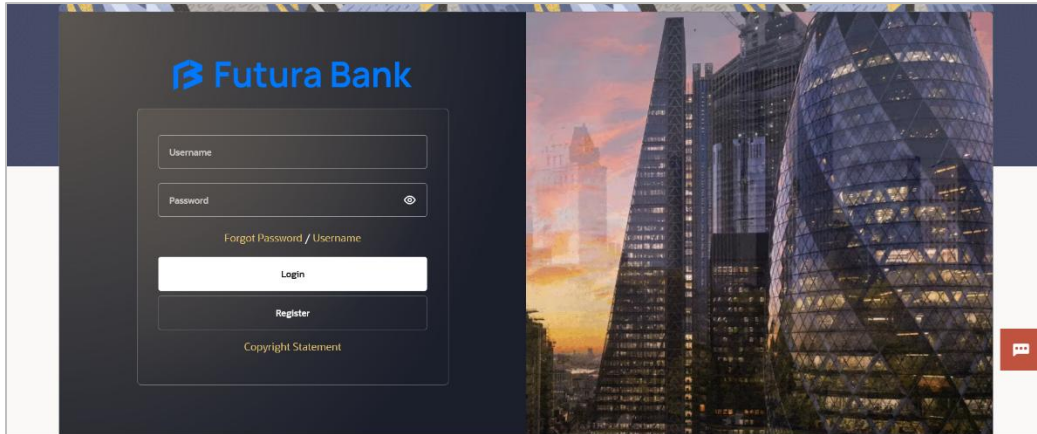
The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

### To log in to the application:

1. Access the bank's portal page.



## Login Page




### Field Description

Field Name	Description
<b>Username</b>	Enter your login user name.
<b>Password</b>	Enter your login password.

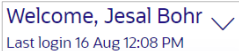
2. In the **Username** field, enter your user name.
3. In the **Password** field, enter your login password.

#### Note:

- 1) Click inside the field the Virtual Keyboard link appears. Click on the link to use virtual keyboard to enter the Username/Password.
- 2) The characters typed in the Password field appear masked (•••••) for security reasons.
- 3) Click the  eye icon while typing passwords, it will enable you to check the typing of your password to show you what you have typed.
4. Click **Login**.  
The **Dashboard** screen appears.

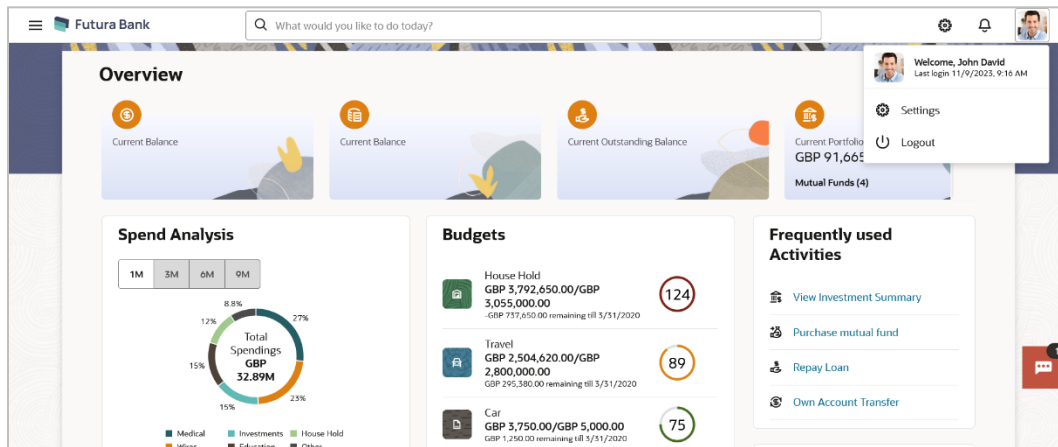
## 3.2 Log-out of the application

To log out of the application:

1. In the top right corner, click  icon.  
The drop-down with the options to change entity, view Settings and logout appears.



## Logout



2. Select the **Logout** option.  
The user is logged out of the system and a message confirming successful logout appears.

---

## 4. Calculators

Financial calculators are tools used to arrive at a certain calculation helping to take a decision with some predefined criteria. Banks can provide details of their products and offers such as loan interest rates, fixed deposit interest rates, loan tenure etc. through calculators. Users can also use these calculators to compare different offers and products offered by the bank.

Oracle Banking Digital Experience provides calculators which banks can offer to their users on their digital channel. Calculators can be used by customers as well as prospects.

### Features Supported In the Application

The different calculators are:

- Loan Eligibility Calculator
- Loan Installment Calculator
- Term Deposit Calculator
- Forex Calculator

### 4.1 Loan Installment Calculator

The loans instalment calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

#### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > More Actions > Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > More Actions > Loan Calculator > Loan Installment Calculator*

*OR*

*Dashboard > Overview widget > Loans & Finances card > Accounts > More Actions > Loan Calculator > Loan Installment Calculator*

*OR*

*Dashboard > Toggle Menu > Menu > Financial Management > Personal Finance Management > Loan Calculator > Loan Installment Calculator*

*OR*

*Bank's Portal Page > Customer Services > Calculators > Loan Calculator > Loan Installment*

## Loan Installment Calculator

The screenshot shows the 'Loan Calculator' interface on the Futura Bank website. The header includes the bank's logo, a search bar, and a user profile icon. The main section is titled 'Loan Calculator' and features two tabs: 'Loan Installment Calculator' (active) and 'Loan Eligibility Calculator'. The 'Loan Installment Calculator' tab contains three input fields: 'Loan Amount' (set to GBP 41,420.00), 'Loan Tenure (In Years)' (set to 3), and 'Interest Rate' (set to 0.31%). Below these fields is a 'Calculate' button. To the right, the calculated results are displayed: 'Loan Installment' (GBP 1,356.12), 'Total Interest Payable' (GBP 7,400.18), and 'Total Payments (P+I)' (GBP 48,820.18). An 'Apply Now' button is located below the results. At the bottom, there is a 'Frequently Asked Questions' section with five expandable items.

### Field Description

Field Name	Description
<b>Loan Amount</b>	The user is required to specify the amount that he/she wants to borrow from the bank.
<b>Loan Tenure (Years)</b>	The user should specify the desired tenure of the loan in terms of years.
<b>Interest Rate</b>	The user must specify the desired interest rate that is to be charged on the loan.
<b>Loan Installment</b>	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.
<b>Total Interest Payable</b>	Total Interest Payable amount.
<b>Total Payment</b>	Total Payment amount.
<b>Apply Now</b>	Link to apply for a new loan.
<b>Frequently Asked Questions</b>	A list of questions and answers that are most frequently asked about a topic.

1. In the **Loan Amount** field, type or drag the slider to enter the loan amount.
2. In the **Loan Tenure (Years)** field, type or drag the slider to enter the loan tenure in years.
3. In the **Interest Rate** field, type or drag the slider to enter the interest rate.
4. Click **Calculate**. The application calculates and displays the monthly installment along with the total interest payable, and the total payment need to be done for the loan required.

## 4.2 **Loan Eligibility Calculator**

Loan eligibility calculator plays an important role in helping a customer understand their current position with respect to their borrowing capacity. The calculator enables customers to gain an understanding of their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan. Loan eligibility is calculated by the application and is displayed to the customer.

The eligibility is calculated on the basis of:

- The customer's average monthly income
- The customer's average Monthly Expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest

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

*Dashboard > Toggle Menu > Menu > Accounts > Loans & Finances tab > More Actions > Loan Calculator > Loan Eligibility Calculator*

*OR*

*Dashboard > Overview widget > Loans & Finances card > Accounts > More Actions > Loan Calculator > Loan Eligibility Calculator*

*OR*

*Dashboard > Toggle Menu > Menu > Financial Management > Personal Finance Management > Calculators > Loan Calculator > Loan Eligibility Calculator*

*OR*

*Bank's Portal Page > Customer Services > Calculators > Loan Calculator > Loan Eligibility Calculator*

## Loan Eligibility Calculator

### Field Description

Field Name	Description
<b>Gross Monthly Income</b>	The user is required to specify his gross monthly income.
<b>Monthly Expenses</b>	The user is required to specify the total amount spent per month towards expenses.
<b>Duration (In Years)</b>	The user is required to specify the desired loan tenure in years.
<b>Rate of Interest</b>	The user should specify the desired interest rate of the loan.
<b>Eligibility Amount</b>	Based on all the values defined by the user in the previous fields, the system will calculate the amount of loan that the user is eligible to borrow.
<b>Average Installment</b>	The system will display the estimated monthly installment amount.
<b>Apply Now</b>	Link to apply for a new loan.
<b>Frequently Asked Questions</b>	A list of questions and answers that are most frequently asked about a topic.

1. In the **Gross Income (Monthly)** field, enter your monthly income.
2. In the **Total Expenses (Monthly)** field, enter your monthly expenses.

3. In the **Loan Tenure (In Years)** field, enter the desired loan tenure.
4. In the **Interest Rate (In %)** field, enter the rate of interest.
5. Click **Calculate**. The application (In %) calculates and displays the eligible loan amount and the average installment amount.

## 4.3 Term Deposit Calculator

The Term Deposit calculator gives an indication to the user about the maturity amount which will be available, if a particular amount is invested at the bank and left for a fixed period of time. It calculates the total amount of the term deposit at the end of maturity period. The user can choose amongst different products which suits his requirements best.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > More Actions > Term Deposit Calculator*

*OR*

*Dashboard > Overview widget > Term Deposits card > More Actions > Term Deposit Calculator*

### Term Deposit Calculator

The screenshot shows the 'Term Deposit Calculator' interface on the Futura Bank website. The interface is divided into two main sections: a calculation form on the left and an informational section on the right.

**Calculation Form:**

- TD Product:** A dropdown menu showing 'FD-Floating Rate'.
- Currency:** A dropdown menu showing 'GBP'.
- Term Deposit Amount:** A text input field with a value of '0'. A note below states 'Values can range from 1000 to 95000000'. A 'Gross Monthly Income' of 'GBP 5,928,220.00' is displayed.
- Tenure:** Three input fields for 'Years' (5), 'Months' (4), and 'Days' (12).
- Calculate:** A button to perform the calculation.
- Maturity Amount:** Displayed as 'GBP 6,931,859.35'.
- Total Interest:** Displayed as 'GBP 1,003,639.35'.
- Rate of Interest:** Displayed as '17.00%'.
- Apply Now:** A button to proceed with the application.
- Chart:** A pie chart showing the breakdown of the maturity amount: 86% Principal (dark blue) and 14% Total Interest (orange).

**Right Section:**

- Unlock the freedom to invest on your terms!**
- Invest today and watch your savings flourish like never before.** Our Term Deposit product offers attractive interest rates which will help earn higher interest on your savings, along with flexibility and security. Our investment products assist to meet every individual's financial needs and attain a secure future.
- You can open a fixed deposit with us through internet and mobile banking channels.** Alternatively, for in-person assistance, please contact your relationship manager or visit the nearest bank branch. Watch your money grow with Futura Bank Deposit.
- At a Glance:**
  - Flexible choice of deposit tenor
  - Multiple redemption options for growing income
  - Cover shortfalls in savings account by sweeping in funds from linked deposits
- [Check our interest rate here](#)

**Footer:**

- Current & Savings
- Loans & Finances
- Deposits



## Field Description

Field Name	Description
<b>TD Product</b>	The name of the product under which the term deposit is to be opened.
<b>Currency</b>	Currency in which the deposit is to be held.
<b>Term Deposit Amount (Gross Monthly Income)</b>	The customer is required to specify the amount for which the deposit is to be opened.
<b>Tenure</b>	Option to specify tenure in terms of Years / Months / Days.
<b>Maturity Amount</b>	The value of your deposit at maturity.
<b>Total Interest</b>	Displays the calculated amount as interest on the principal amount of deposit.
<b>Interest Rate (In %)</b>	Rate Interest applicable to the TD account to be opened.
<b>Pie Chart</b>	Displays the Principle Amount and Total Interest Amount in percentage (%).

### To calculate deposit value at maturity:

1. From the TD **Product** drop-down list, select the term deposit product under which the TD is to be opened.
1. From the **Currency** drop-down list, select the desired currency in which the deposit is to be held.
2. In the **Term Deposit Amount (Gross Monthly Income)** field, type or drag the slider to enter the deposit amount.
3. In the **Tenure** fields, enter the relevant information in the **(Years/ Months / Days)** fields.
4. Click **Calculate**. The application calculates and displays the deposit value at maturity.

---

Note: Click on the **Apply Now** to open a new term deposit.

---

## 4.4 Forex Calculator

The foreign exchange calculator calculates the rate at which one currency can be exchanged for another. The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer.

Exchange rates for the currency will be fetched online from the host system and calculations will be done based on the exchange rate retrieved.

### Features Supported In the Application:

This section enables user to see the value expected for a conversion of currency into other.

- Exchange rate of currencies
- Calculation of amount of currency converted to the other

### Pre-Requisites

- Support for the currencies provided by host

### How to reach here:

*Bank's Portal Page > Customer Services > Calculators > Forex Calculator*

### Forex Calculator

### Field Description

Field Name	Description
From	
Currency	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.

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

---

**To**

**Currency** Buy currency for which the exchange rate is to be inquired.

**Amount** Amount which you will get post conversion.

---

**To calculate currency exchange amount:**

1. From the **From – Currency** list, select the appropriate currency.
2. In the **Amount** field, enter the amount to be converted.
3. From the **To - Currency** list, select the currency and enter the amount in the next field.
4. Application calculate and displays the currency exchange value.  
The exchange rate for both the buy and sell options for currency pair entered, appears.

## 5. First Time Login

When a new user logs into the application for the first time with the user name and password provided by bank, there are certain tasks that he/she needs to fulfill before being able to access the online services of the bank. These steps are configured by Bank and can include accepting Terms and Conditions, Setting up Security Question, My profile and limit information.

**Note:** The steps and sequence for 'First Time Login' may vary for different users as defined or configured by System Administrator.  
Each step will either have **Next** or **Skip** button basis on the configuration done by Bank Administrator.

### Prerequisites:

- The bank administrator has enabled the First time login steps for Business users.

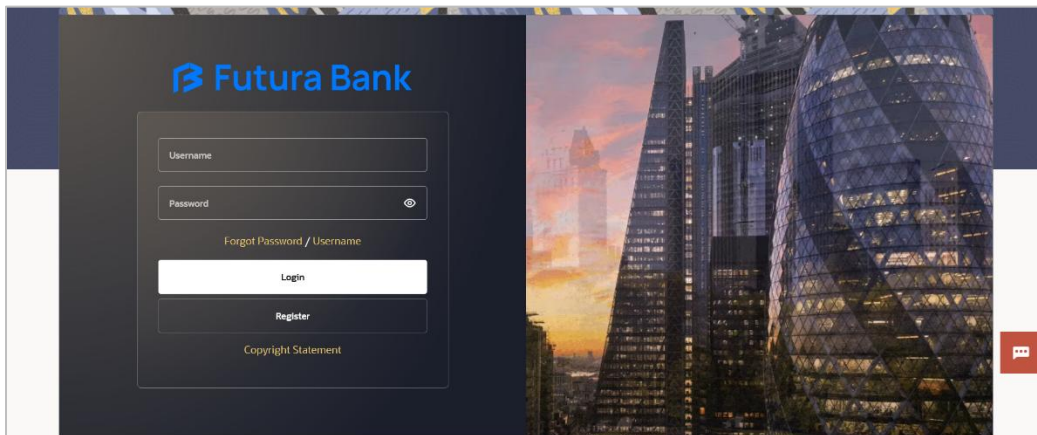
### How to reach here:

*Portal Page > Login*

### To log in to the application:



1. Open an internet browser to access the application.
2. Type the Oracle Banking Digital Experience URL in the Address bar, and press Enter.  
The **Portal** page appears.
3. Click **Login**.  
The **Login** screen appears.

### Login



### Field Description

Field Name	Description
<b>Username</b>	Enter your login user name.  Note: Usernames are case insensitive i.e. User can login in OBDX with any case.
<b>Password</b>	Enter your login password.

- In the **Username** field, enter your user name.  
OR  
Click  icon to enter the username using the virtual keyboard.
- In the **Password** field, enter your password.  
OR  
Click  icon to enter the password using the virtual keyboard.

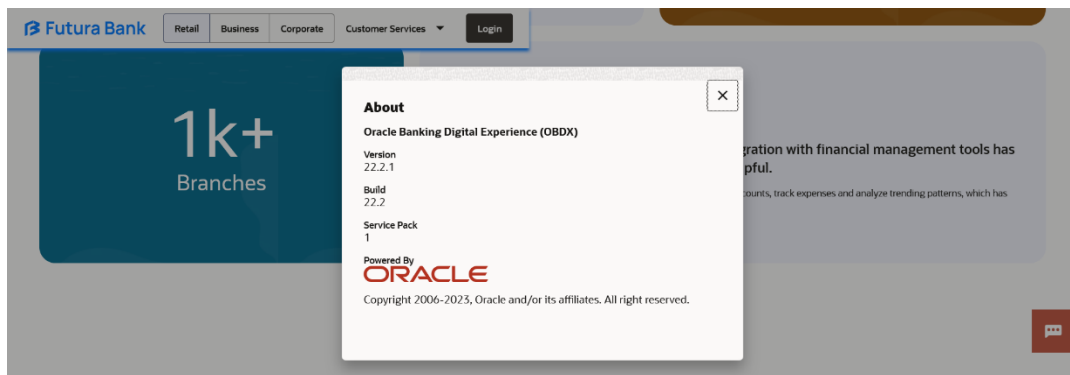
**Note:** The characters typed in the **Password** field appear masked (•••••) for security reasons.

- Click **Login**.  
The next **configured** screen appears.

**Note:**

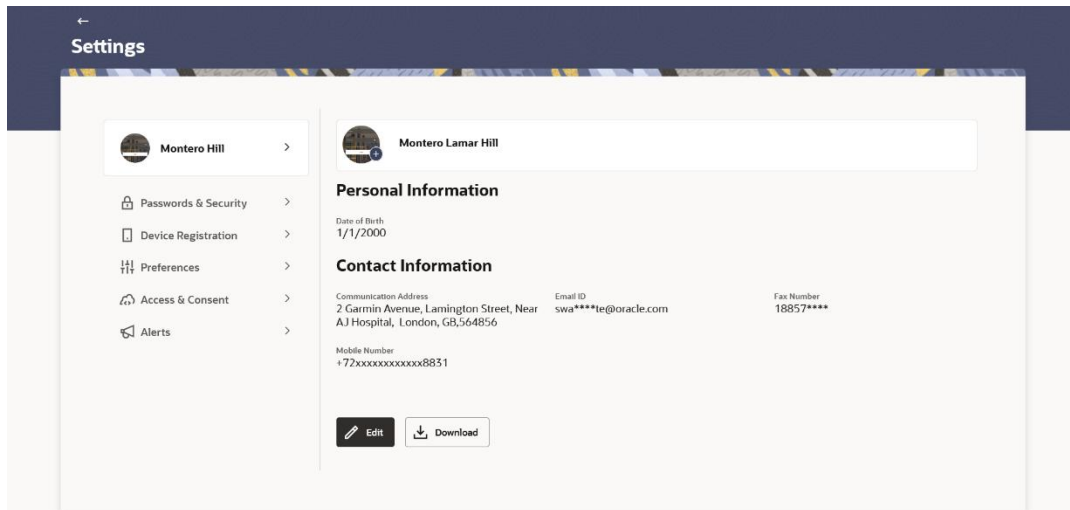
Login 2FA is not supported and hence steps need not be maintained.  
Force Change password is not a part of First Time Login flow wizard.

## First Time Login - Terms and Condition



- Read the terms and conditions.
- Click **Accept** to accept the terms and Conditions.  
The next configured screen appears


## Profile




## Field Description

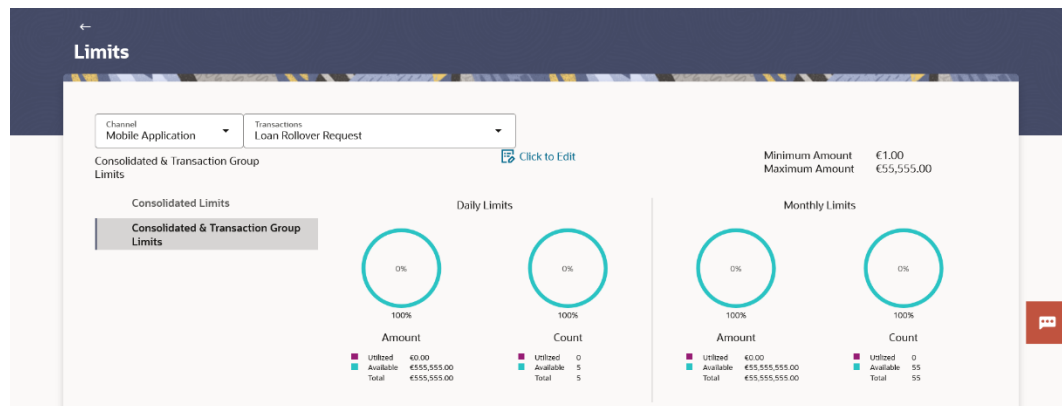
Field Name	Description
<b>User Name</b>	Name of the logged in user gets displayed.
<b>Personal Information</b>	
<b>Date of Birth</b>	Date of birth of the user gets displayed.
<b>Aadhaar Card Number</b>	Aadhaar number of the user, as maintained with the bank gets displayed in masked format. It is an identification number issued by government of India.  <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>Driving Licence</b>	Driving licence number of the user, as maintained with the bank gets displayed in masked format.
<b>PAN Card</b>	PAN number of the user, as maintained with the bank gets displayed in masked format. It is issued by the income tax department of India.  <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>Passport</b>	Passport number of the user, as maintained with the bank gets displayed in masked format.
<b>Contact Information</b>	

Field Name	Description
<b>Communication Address</b>	Address of the user, as maintained with the bank, will be displayed.
<b>Email ID</b>	Email ID of the user, as maintained with the bank, in masked format.
<b>Fax Number</b>	Fax number of the user, as maintained with the bank, in masked format.
<b>Contact Number (Mobile)</b>	The contact number of the user alongwith an international subscriber dialing (ISD) code in the masked format.

9. Click on  icon on profile picture;
  - a. Click on the **Upload Image** link to update the profile picture.
  - b. Click on the **Delete** link to delete the profile picture
- 10.
11. Click **Download** to download the profile.

Note: Click  arrow to go back to the **previous** page.

## Daily Limits



## Field Description

Field Name	Description
<b>Channel</b>	Select the channel for which user limits are to be displayed.
<b>Transactions</b>	Select the transaction for which user limits are to be displayed.

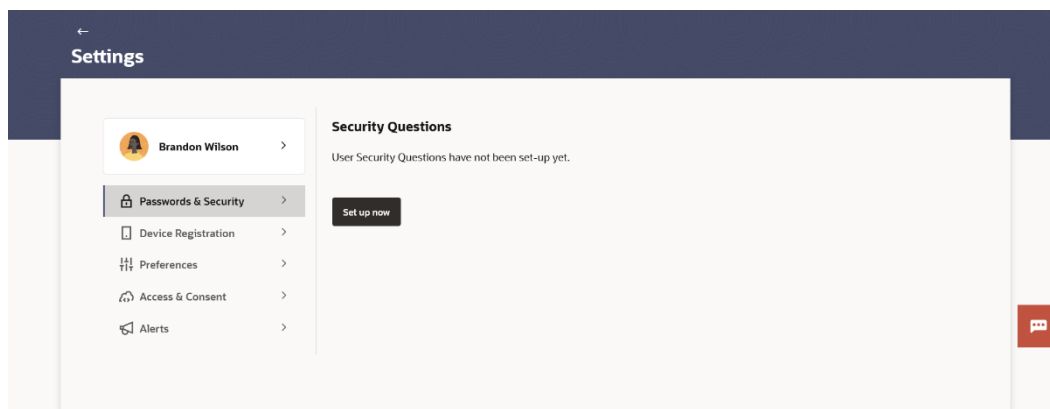
<b>Field Name</b>	<b>Description</b>
<b>Transaction Name</b>	The name of the transaction as selected in the above field is displayed.
<b>Minimum Amount</b>	The per transaction limit - minimum amount.
<b>Maximum Amount</b>	The per transaction limit - maximum amount.
<b>Transaction Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Transaction Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Transaction Group Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Transaction Group Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Channel Group Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Channel Group Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>



Field Name	Description
<b>Channel &amp; Transaction Group Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>
<b>Channel &amp; Transaction Group Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p>

12. From the **Channel** list, select a channel to view applicable limits.
13. From the **Transactions** list, select the transaction to view its limits.
14. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.
15. Click **Next**. The next configured screen appears.  
OR  
Click **Edit** to edit the limits.

### User Security Question Setup



16. Click **Setup Now** to setup security questions.  
The **Set Security Questions** screen appears.  
OR  
Click **Skip** to skip this step.

### Set Security Questions

← Security Questions Back Cancel Submit

Choose your question  
Who is your favorite cricketer

Answer  
sachin

Choose your question  
What is your pet name?

Answer  
Indie

Choose your question  
What is the name of your favourite actor?

Answer  
Anir

Choose your question

Answer

Choose your question

Answer

**Note**  
Security questions works as an added layer of security that helps in protecting your account against fraudulent activities.  
You must:  

- Choose answers that are difficult for others to guess
- Choose questions which you have not answered on public or on social media sites

## Field Description

Field Name	Description
<b>Security Questions</b>	<p>Select a question to be assigned as a security question.</p> <p>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.</p>
<b>Answer</b>	<p>Specify an answer for the selected security question.</p> <p>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.</p>

- From the **Security Question** list, select the security question to be added in your security question set.
- In the **Answer** field, enter an answer for the corresponding security question.
- Click **Save** to save the security questions.  
The user is directed to the Dashboard screen.

## 6. Dashboard

The dashboard is the first landing page that the customer views after logging in. It displays the summary of all the user's accounts in a single screen. It also enables the user to access various functions quickly without having to use the toggle menu to navigate to the required screen.

### 6.1 Small & Medium Business Dashboard

The Small & Medium Business Dashboard is displayed in the form of widgets. It follows the creative concept of cards which results in an organized dashboard that engages the user and displays information that is easy to decipher.

**Current Balance**  
GBP 506,913,707.46  
Current & Savings (13)

**Current Dues**  
GBP 44,000.00  
Credit Cards (10)

**Current Balance**  
GBP 32,892,291.00  
Term Deposits (345)

**Transactions**

Pending For Approval | My Initiated List | Transaction Log | My Approved List

All 61 | Financial 0 | Non Financial 61 | Urgent 0

Financial | Non Financial

Modules | Total | Pending Approval

Payments | 61 | 61

**Special Offers**

Fixed Term Deposit  
6% P.A. for 5 years

**Frequently used Activities**

View Investment Summary

**Financial Advisor**

Relationship Manager  
Tim Philip  
91 0223409878  
timtest001@test.com

**Calculators**

Forex Calculator  
Loan Calculator  
Term Deposit Calculator

**Bills**

Test  
GBP 83.50  
Due On 12/1/2023  
Overdue  
Pay Now

Engle  
GBP 193.50  
Due On 12/1/2023  
Overdue  
Pay Now

BEST Transport  
GBP 104.50  
Due On 12/1/2023  
Overdue  
Pay Now

Nyati Telecom32  
GBP 365.50  
Due On 12/1/2023  
Overdue  
Pay Now

**Recent Transactions**

Accounts  
XXXXXXXXXXXX8297

3/30/2020  
LOAN PRINCIPAL REPAYMENT  
EUR 0.91

3/30/2020  
LOAN PRINCIPAL REPAYMENT  
EUR 0.91

3/30/2020  
LOAN PRINCIPAL REPAYMENT  
EUR 13.64





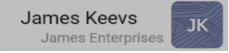


3/30/2020  
LOAN PRINCIPAL REPAYMENT  
EUR 0.91

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#### Dashboard Overview

#### Header Icons

The following icons are present on the Business dashboard:

- : This option is provided on all screens and enables the user to return to the dashboard.
- : Click this icon to navigate to the Mailbox screen.
- : Enter the transaction name and click search icon to search the transactions.
- : Click this icon to access to transactions like Change Theme, Switch to Dark Mode, Switch to Default Dashboard, and Language selection
- : Click this icon to view the user's name along with the last login date and time. Clicking on this icon displays a drop-down with the options to change entities, view the user's profile or to log out from the application.
- : Click the toggle/hamburger menu to access the transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

### Header Menu Options

- **Preferred Language:** Click on the , and click **Language** to set your desired language to use the application.
- **Select Entity:** Users with multiple relationships (Retail and Business relationships) will be able to login using single login credentials. Click on  icon and then click on the **Entity**, then select your desired entity. Based on the selected entity, the parties within it and listed for selection.

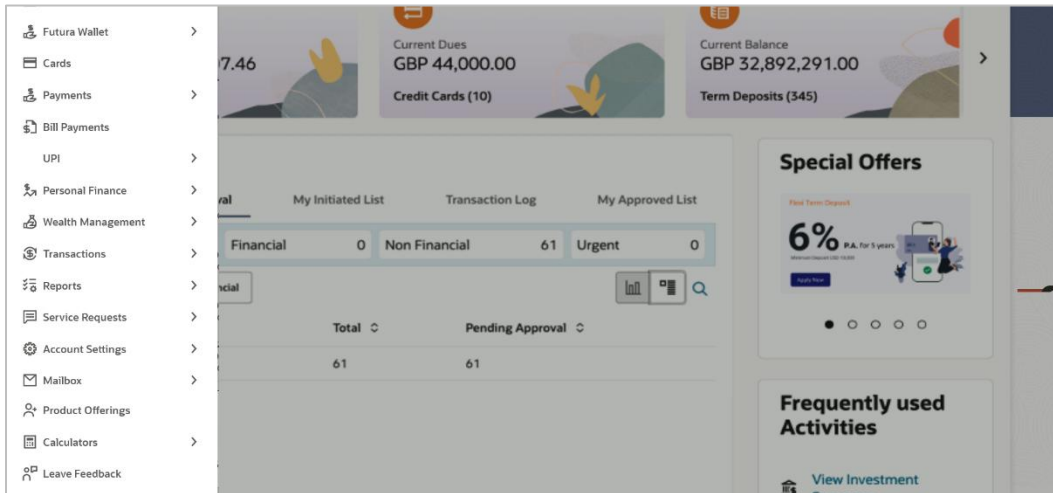
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#### Note:

- For retail profile, 'Personal' will be shown in the party expansion. On selecting 'Personal', the Party Name will be shown next to the user initials.
  - For all business profiles, the Business Names will be shown in the party expansion as well as next to the user initials.
  - If the user has presence only in a single entity with single party, then the entity value will not be available in the drop-down.
- 






**FATCA & CRS link:** Click the link to access the FATCA and CRS Self – Certification Form so as to provide information required by the bank to comply with the FATCA and CRS regulations. This link will be displayed on the dashboard only if you are required to submit the FATCA & CRS Self-Certification form.

## Toggle Menu Transactions



The following items are present on the Toggle Menu:

- **Accounts**: This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
- **Credit Cards**: Click this menu to access the credit card related transactions.
- **Payments**: Click here to access Payments related transactions or setting up of payments.
- **Bill Payments**: Click here to access the Electronic Bill Payments and Presentment related transactions.
- **UPI**: Click here to access the UPI Payments transaction.
- **Service Requests**: Click this menu to raise a new service request and track the status of a service request.
- **Account Settings**: Click this menu to set your preferences and daily limits, change password and personalize your dashboard.
- **Mailbox**: Click this menu to view the Mails, Alerts and Notifications.
- **Product Offerings**: Click this menu to apply for a new account.
- **Calculators**: Click this menu to access financial calculators to do certain calculation.

-  **Leave Feedback** : Click this menu to leave your feedback about the user interaction of the application.
-  **ATM & Branch Locator** Click to view the address and location of the ATMs and the branches of the Bank. For more information click here.
-  **Help** : Click this menu to launch the online help.
-  **About** : Click this menu to view the information about the application like version number, copyright etc.
-  **Logout** : Click this menu to log out of the application.

## Overview

This section 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. The user can select an account type in order to view details of each account belonging to that specific account type. It is a container and user can scroll from left to right, right to left.

The account types that can be listed in this widget are as follows:

- Current & Savings
- Term Deposits
- Recurring Deposits
- Loans and Finances
- Credit Cards

The **Overview** widget displays cross sell cards i.e. cards which enable the user to navigate to the other modules of the bank. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards as well as links to various transactions offered to the customer. The widget displays details specific to that account type, such as summary of that specific module which consists of information like the total count of accounts/loans/cards, etc. held by the customer with the bank along with information such as the current balance across all accounts of that module, total dues (in case of credit cards), the total amount of loan outstanding, etc.

On clicking on any account type card, the summary page gets displayed which consists of information such as the total count of accounts/loans/cards, etc. held by the customer with the bank, along with information such as the current balance across all accounts of that module, total dues (in case of credit cards), the total amount of loan outstanding, etc. Each record or card (in case of credit cards) also contains a kebab menu which provides the user with the quick access to screens related to the specific module.

---

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

---

## Quick Insights

This widget will display notifications to the user based on events such as when the user's term deposit is nearing maturity or has matured, an upcoming credit card bill due date, etc. A separate card will be displayed for each event and the user will be able to take actions as provided on each card. Multiple cards can be displayed at a time in the widget and the user will be able to scroll through the cards. Following are the insights added for Business user:

- Personal Loan to Credit Card user: If a credit card customer is making partial credit card payment or if the credit card payment is overdue, an Insight will be shown to the customer to avail a Personal Loan from the bank to pay the credit card outstanding amount.
- Investment advice on deposit maturity: If a user's Deposit account has just matured, an Insight will be shown to invest the proceeds in another Deposit account to get better returns as compared to just keeping the funds in the savings account.
- Investment advice on Excess funds: If a user's Savings Account has some excess funds (amount threshold defined by the bank admin), an Insight will be shown to invest the excess amount in a Deposit account to get better returns as compared to just keeping the funds in the savings account.
- Renewal advice for deposit nearing maturity: If a user's Deposit account is nearing maturity and auto-renew is set to 'Off' for the deposit, then an Insight will be shown to user to enable auto-renew for the deposit
- Warning on insufficient funds: If the user's account does not have sufficient funds for upcoming payments scheduled for the current month, then a warning is shown to the customer. There are options to see the details of the upcoming payments as well as to add funds to the account.
- Relevant activities for the customer: There is a widget that lists the frequently used activities by the user. It allows the user to quickly navigate to the desired section of the application.

## Recent Transactions

This widget displays the recent activity in the user's Savings, Term Deposit and Loans accounts. It displays the date of transaction, a description of the transaction and the debit / credit amount. The user can select an account number of a particular account type, to view the recent account activity of that account.

Click the **View All** link to view the statements of the selected account type.

## Bills

The Bills widget enables the Business user to access the Electronic Bill Payments and Presentment related transactions. Different bills are placed on the widgets, which enables the users to pay utility bills towards various types of billers such as 'payment', 'payment and presentment or recharge'. All the bills, that are due to be paid are listed in this widget, users can pay their bills easily and quickly. The bill payments widget enables the user to gain easy access to the following transactions and features:

- **Pay Now:** This feature enables users to pay utility bills towards various types of billers like 'payment', 'payment and presentment, recharge.
- **View All :** This feature enables users to view all the billers.

## Payments

The Payments widget enables the Business user to access certain transactions available under the payments module. Different transactions are displayed on the widget in the form of icons, which gives the user easy access to these transactions.

Icons for the following transactions are displayed in this widget:

- **Transfer Money:** This transaction enables the user to initiate a transfer to a registered payee.
- **Pay Bills:** This transaction enables the user to make utility bill payments.
- **Favorites:** This option enables the user to access his favorite transactions. This feature enables the user to quickly initiate payments towards a payee or a biller without having to enter details of the transfer or payment as the details are pre-populated based on prior setup. Favorite transactions can be of two types: Bill Payments and Money Transfer.
- **Manage Payees & Billers:** By selecting this option, the user can navigate to the screen on which he can manage payees and registered billers.
- **Request Money:** This feature enables the user to initiate a request to pull money from a debtor.
- **View Repeat Transfers:** This transaction enables the user to view and setup repeat transfers. All customer payments, that are periodic in nature, can be set-up and managed here.

## Term Deposits

This widget displays the list of four term deposits that are closest to reaching maturity.

The following details along with the progress bar are displayed per record on the widget:

- Term Deposit Number- click on the link to view deposit details
- Current Balance Amount (with currency)
- Maturity Amount (with currency)
- Maturity Date

Click on the '**View All**' link to view the Term Deposits summary.

## Service Requests


The service requests widget displays the number of open service requests initiated by the customer as well as the service requests that are recently closed. The customer can raise a new request and track the status of open service requests.



---

Note:



- 1) Click  arrow to go back to the **previous** page.
  - 2) User can access the transactions under 'More Actions' based on the status of Credit Card/ Debit Card/ Loan Account/ Term Deposit account/ CASA account.
  - 3) All transactions are supported on 'Desktop', 'Mobile' and 'Tablet' form factor.
-

**Transactions: This section has the following tabs**

- Approvals
- My Initiated List
- Transaction Log


**1) Approvals**

It has two sub tabs: Pending for approval and Approved/ Rejected

**Pending for Approval**

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each link to view the details of transactions that are pending for approval.

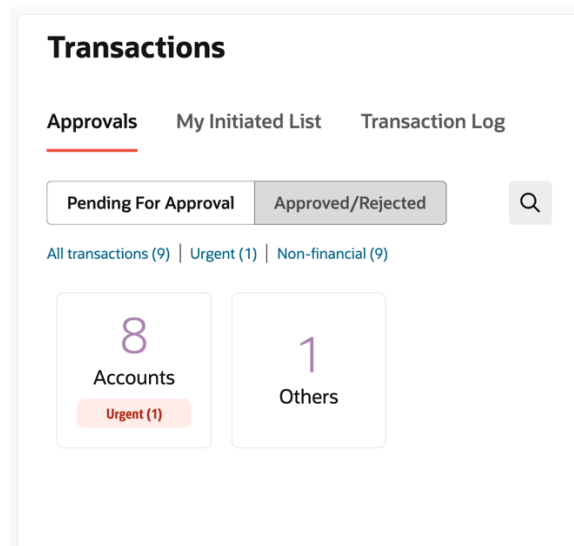
The transactions pending approval within a period can be searched across modules by providing a date range. The financial and non-financial sections display module wise count of transactions which are pending approval. The details can be viewed either in a graphical format or in a list format using a switch option.

Click on  icon to search the transactions based on Date range.

---

**Note:**

- If for any module, the pending approval count is '0', then it will not be shown in the list.
- 



This displays the financial transactions - further categorized into following modules:

**Financial:** This displays the financial transactions initiated by the maker and further categorized as below:

---

- Accounts - The details of activity log are:
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Account Number: Account number of the transaction
    - Amount: Amount of the transaction
    - Initiated By: The user who has initiated the transaction.
    - Reference Number: Reference Number of the transaction.
    - Approval Status: Approval status of the transaction
    - Processing Status: Processing status of the transaction
  - Non Accounts - The details of the activity log are:
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Amount : Amount of the transaction
    - Initiated By: The user who has initiated the transaction.
    - Reference Number: Reference Number of the transaction.
    - Approval Status: Approval status of the transaction
    - Processing Status: Processing status of the transaction
  - Payments
    - Date: Date of the transaction
    - Description: Description of the transaction
    - From Account: Source Account number of the transaction
    - Amount : Amount of the transaction
    - Payee Account Details: Payee's account number of the transaction
    - Initiated By: The user who has initiated the transaction.
    - Reference Number: Reference Number of the transaction.
    - Approval Status: Approval status of the transaction
    - Processing Status: Processing status of the transaction
  - Bill Payments
    - Date: Date of the transaction
    - Description: Description of the transaction
    - Biller Name: Name of the biller
    - Biller Location: Location of the biller
    - Details: Details of bill payment
-

- From Account: Source Account number of the transaction
- Amount : Amount of the transaction
- Initiated By: The user who has initiated the transaction.
- Reference Number: Reference Number of the transaction.
- Approval Status: Approval status of the transaction
- Processing Status: Processing status of the transaction

**Non- Financial:** This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Details: Account number of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference No: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
- Biller Maintenance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Name : Name of the biller
  - Biller Type: The type of biller
  - Category: The category of the biller
  - Initiated By: The user who has initiated the transaction.
  - Reference No: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction
- Payee and Biller
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Type: Type of the biller
  - Biller Category & Sub-category : Biller Category & Sub-category
  - .Reference No: Reference Number of the transaction.
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

- Others
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Transaction Type: Type of the transaction initiated
  - Description: Description of the transaction
  - Reference No: Reference Number of the transaction
  - Approval Status: Approval status of the transaction
  - Processing Status: Processing status of the transaction

**For more information, refer section Pending for Approval under Approval chapter.**

### 1) Approved/ Rejected

This section displays the details of transactions that are approved by the approver user. It is classified into two broad categories; Financial and Non-Financial. Click each tab to view the snapshot of transactions already approved.

The logged in user can view the transaction summary with respective statuses and details. The details can be viewed either in a graphical format or in a list format using a switch option.

On selecting either the Financial or the Non-Financial transaction options, the modules under the particular option are displayed. In the list view, on clicking the module name link, the transaction details within the module can be viewed.



: Click this icon to search the transactions that are approved on a particular date. A date range ( **From Date** and **To Date**) can be provided to search the transaction.

### Transactions

Approvals

My Initiated List

Transaction Log

Pending For Approval

Approved/Rejected

All transactions (1)

Non-financial (1)

1

Accounts

## 2) My Initiated List

Displays the list of all the transactions initiated by the logged in for different type of transactions like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

It is divided into two sections broadly; Financial and Non-Financial. The logged in user can view the transaction list with respective statuses and details.

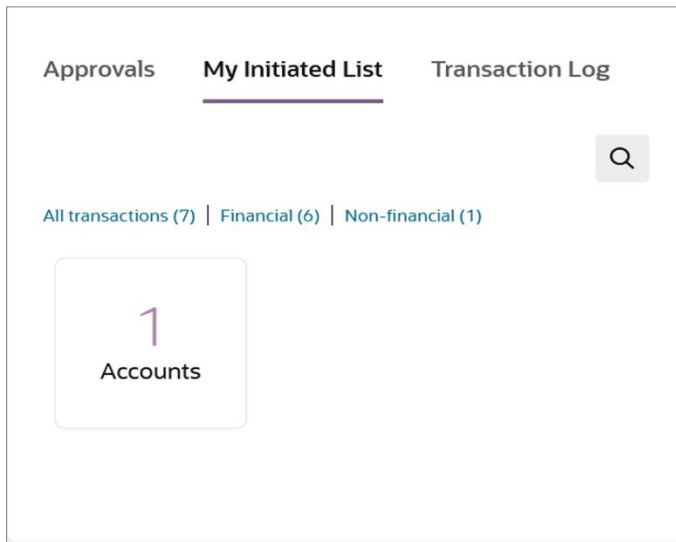
The details can be viewed either in a graphical format or in a list format using a switch option.



: Click this icon to search the transactions that are performed on a particular date. A date range ( **From Date** and **To Date**) can be provided to search the transaction.

Each module showcases the number of transactions belonging in each of the following statuses:

- **Initiated:** The number of transactions that have been initiated but approval workflow is not assigned.
  - **Pending Approval:** The number of transactions that have been initiated, but are pending for approval.
  - **Locked :** The number of transactions that have been locked by the approver
  - **Pending Modification:** The number of transactions that have been sent for modification by the approver to the initiator.
  - **Approved:** The number of transactions that have been approved.
  - **Rejected:** The number of transactions that have been rejected by the approver.
  - **Expired:** The number of transactions that have been that have been initiated but expired.
  - **Released:** The number of transactions that have been released by the releaser.
  - **Pending Release:** The number of transactions that are pending for release by the releaser.
  - **Release Rejected:** The number of transactions that have been rejected by the releaser.
-



For more information, refer section **My Initiated List** under **Approval** chapter.

### 3) Transaction Log

Displays the list of all the different type of transactions like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

It is divided into two categories broadly; Financial and Non-Financial. The logged in user can view the transaction summary with respective statuses and details.

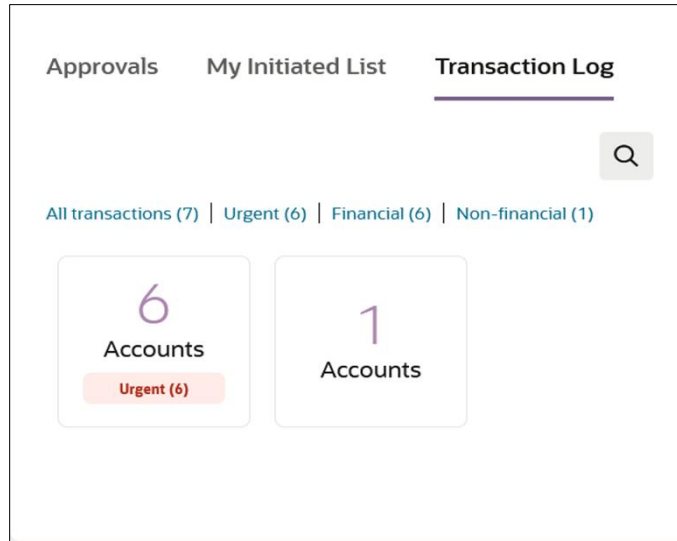
The details can be viewed either in a graphical format or in a list format using a switch option.


On selecting either the Financial or the Non-Financial option, the modules under the particular option are displayed. Click the **Module** link to view the list of transactions in it.

Each module showcases the number of transactions present in each of the following statuses:

- **Initiated:** The number of transactions that have been initiated but approval workflow is not assigned.
- **Pending Approval:** The number of transactions that have been initiated, but are pending for approval.
- **Locked :** The number of transactions that have been locked by the approver
- **Pending Modification:** The number of transactions that have been sent for modification by the approver to the initiator.
- **Approved:** The number of transactions that have been approved.
- **Rejected:** The number of transactions that have been rejected by the approver.
- **Expired:** The number of transactions that have been that have been initiated but expired.
- **Released:** The number of transactions that have been released by the releaser.
- **Pending Release:** The number of transactions that are pending for release by the releaser.

- **Release Rejected:** The number of transactions that have been rejected by the releaser.



 : Click this icon to search the transactions that are performed on a particular date. A date range ( **From Date** and **To Date**) can be provided to search the transaction.

**Financial** : On clicking the module name link, the following details are displayed for each category:

- Accounts - The details of transaction log are:
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Amount: Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Non Accounts - The details of the activity log are:
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction



- Payee Account Details: Payee's account number of the transaction
- Reference Number: Reference Number of the transaction.
- Status: Status of the transaction
- Bill Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Name: Name of the biller
  - Biller Location: Location of the biller
  - Details: Details of bill payment
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk File
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction types of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Amount to be debited from debit account.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

**Non- Financial:** This displays the non- financial transactions initiated by the maker and further categorized as below:

- Accounts
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payee and Biller
  - Date: Date of the transaction
  - Payee/ Biller Name: Payee/ Biller name
  - Payee Type: Type of the payee
  - Category: Payee Category
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction

- Others
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Transaction Type: Type of the transaction initiated
  - Description: Description of the transaction
  - Reference Number: Reference Number of the transaction
  - Status: Status of the transaction

For more information, refer section **Transaction Log** under **Approval** chapter.

### Transaction Journey

Click the **reference number** link on the description of activity log to view the Transaction Journey

This screen displays the transaction details and transaction journey of a transaction, and the current status of transaction whether it is Initiated, Approved, Locked, Modification Requested or Processed.

When the user selects a transaction in 'Initiated' status, an option to assign approval workflow is available. Click on **Assign**, and select the approval workflow from the resolved workflows for the Initiated transaction, where transaction approval workflow is not assigned.

---



---

## 7. Approvals

Each user is assigned a particular task to perform as per their position in the hierarchy of the bank/ business. Transaction created by initiator in the system is routed to the appropriate authorized signatory or group of signatories for approval depending upon the configured rules. A transaction needs to be approved by all the required approvers. A releaser may also be required to release the transaction for further processing once all approvals are completed. The Release facility can be enabled or disabled. There can be a situation wherein a transaction is pending approval and the approver is on leave. In such cases, the user must be able to re-route the transaction to another approver and mark it as high priority.

The Approvals Management function enables the user to view a summary of all the transactions pending for approval and release across different modules. The user can select the pending transactions and approve, release or re-route them as applicable.

### **Features supported in application.**

- View and Approve Transactions Pending Approval
- Re-route and Prioritize Transactions
- View and Release Transactions Pending Release
- View Initiated Transactions
- View Approved Transactions
- View Transaction Log

### **7.1 Pending for Approval**

The transactions that have been initiated by the maker and are pending for approval/checking are listed here. The approver logs into the application, and views all the transactions that are pending for the user's approval.

When an approver/ checker logs in, the transactions pending for approval and checking will be shown as a consolidated count on the dashboard. All the users with check and approve privilege will be able to view the transactions. Dashboard displays the following:

- Count of all the transactions pending approval /checking
- Count of the financial and non-financial transactions pending approval/checking out of the total count
- Count the urgent transactions (prioritized and in grace period) pending approval

The financial and non-financial sections display module wise count of transactions pending approval. A specific transaction can be searched across modules by providing the exact reference number. The details of the transaction pending approval within the module can be viewed through the count link. Information of all the transactions pending approval within a module can be seen along with the prioritized and in-grace tags. Further drill down to view details of a specific transaction before approve/reject is available through the reference number link.

Module specific filters are provided to search for transactions pending approval within a module. The filters as well as the transaction information shown depend upon the selected module. The approver can select specific transaction or all transactions listed on that page or all transactions across pages of the selected module and approve or reject the selected records, with comments if any.

The approver can Lock a transaction pending approval, with comments if any. Approver can also Lock a transaction, if something needs to be verified operationally before approving it. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his transaction log. Approver who is a part of the approval workflow of the locked transaction and is authorized to approve the transaction, will be able to unlock that transaction through the transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the resolved approval workflow.

The approver/checker can approve or reject the transaction/s. For only specific transactions, Send to Modify functionality is enabled. Also approver can send the transaction back to modification, which are pending his approval, with comments if any.

On approval/rejection of a single transaction, the 2 factor authentication setup for individual transactions will be applicable. In "Authentication" menu, the administrator is expected to configure 2 Factor Authentication mechanism against individual transactions.

On enabling the 2-factor authentication for multiple transactions in Authentication menu, the same will be applicable even for approving and rejecting the transaction/s as a checker.

The detailed transaction journey of a transaction pending check can be seen.

---

Note: For a checker, the limits are not validated.

---

### **Pre-Requisites**

- Accessible Roles for Business
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for business user

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

*Business User Dashboard > Toggle menu > Menu > Transactions > Pending for Approvals*

## Pending for Approval

futura bank

Search ...

Viewer

ATM & Branch Locator

English

15:42

Welcome, SHAIL Kadam

Last login 15 Feb 11:34 PM

Pending for Approvals

All267

Financial202

Non Financial65

Urgent8

Reference Number

Enter exact correct number

Financial

Accounts227Urgent

Non Accounts0

Payments161

Bill Payments0

Bulk File14

Bulk Record5

Non Account Bulk Record0

Host to Host Bulk Files0

Host to Host Bulk Records0

Non Financial

Accounts241Urgent

Billor Maintenance0

Payee and Biller31

Bulk File2

Bulk Record0

Trade Finance0

Trade Finance Maintenance0

Forex Deal0

Others8

Liquidity Management0

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## Field Description

Field Name	Description
<b>Count of transactions pending approval</b>	<p>All- Displays the total count of all the transactions pending approval</p> <p>Financial- Displays the count of financial transactions pending approval out of the total count</p> <p>Non-Financial- Displays the count of non-financial transactions pending approval out of the total count</p> <p>Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending approval</p>

Field Name	Description
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions pending approval.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending approval within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending approval within each module</li> </ul> <p>Click on the count link to view the list of all transactions pending approval within the module.</p>
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions pending approval.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending approval within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending approval</li> </ul> <p>Click on the count link to view the list of all transactions pending approval within the module.</p>
<b>Reference Number</b>	Allows to search based on exact reference number of transaction across modules.
<b>Date Filter</b>	<p>Allow to search the past transactions pending for approval.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To approve the transaction:

- Click on count link to view the list of all transactions pending approval within the module. All the transactions pending approval within a module with the prioritized and in-grace tags appears.  
OR

In **Reference Number** field, enter exact reference number, and click  to search specific transaction pending for approval.

OR

Click on the date filter and specify the period for which you wish to view back dated transactions.

---

**Note:** The search will be within module.

---





## List of transactions within module

The screenshot shows the 'Pending For Approval' screen in the Futura Bank system. The header includes the bank logo, a search bar, and user information (Welcome, Josa Khan, Last login: 11/4/22, 12:11 PM). The main section is titled 'Financial - Bill Payments (11)' and includes a search bar for 'Reference Number'. Below this are buttons for 'Approve', 'Reject', and 'Lock'. A table lists the pending transactions with columns for checkboxes, Date, Description, Biller Name, Biller Location, Details, From Account, Amount, Initiated By, Reference No, and Status.




	Date	Description	Biller Name	Biller Location	Details	From Account	Amount	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	11/5/22, 9:19 AM	Create Bill Payment	Mansoor trust	Sharjah		xxxxxxxxxxxx0016	GBP 500.47	david khan	031201B6846	Pending Approval
<input type="checkbox"/>	11/2/22, 9:42 AM	Create Bill Payment	Mansoor trust	Sharjah		xxxxxxxxxxxx0016	GBP 14.47	david khan	02177861026	Pending Approval
	11/2/22, 9:14 AM	Create Bill Payment	AdaniE	Sharjah		xxxxxxxxxxxx0016	GBP 123.00	david khan	021A1C84F3D	Pending Approval
<input checked="" type="checkbox"/>	10/10/22, 2:20 PM	Create Bill Payment	divya_power	Dubai		xxxxxxxxxxxx0685	EUR 254.00	david khan	101040097977	Pending Approval
<input checked="" type="checkbox"/>	10/10/22, 2:08 PM	Create Bill Payment	divya_power	Dubai		xxxxxxxxxxxx0685	EUR 345.00	david khan	1010C6B149EC	Pending Approval
<input checked="" type="checkbox"/>	10/10/22, 2:04 PM	Create Bill Payment	divya_power	Dubai		xxxxxxxxxxxx0685	EUR 244.00	david khan	1010B25066R2	Pending Approval

Back


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## Field Description

Field Name	Description
<b>Attachment Indicator</b>	<p>Displays the Attachment icon indicating the transaction has an attachment.</p> <p>The attachment cannot be viewed or downloaded using this indicator. Attachments can be viewed from the transaction details page.</p> <p><b>Note:</b> Transactions without attachment does not show an attachment indicator.</p>
<b>Date</b>	Displays the transaction initiation date.
<b>Description</b>	Displays the description of the transaction pending for approval.
<b>Account Details</b>	<p>Displays the account details of transaction.</p> <p>This field is module specific.</p>
<b>Amount</b>	<p>Displays the transaction amount.</p> <p>This field is module specific.</p>

Field Name	Description
<b>Initiated by</b>	Displays the name of the user who has initiated the transaction.
<b>Reference No</b>	Displays the transaction reference number. Click on the link to view details of a specific transaction.
<b>Status</b>	Displays the current status of the transaction pending for approval by approver/checker. The status could be: <ul style="list-style-type: none"> <li> <b>Pending Approval</b> - Pending for approval</li> <li> <b>Approved</b> -Approved</li> <li> <b>Rejected</b> -Rejected</li> </ul>
<b>All</b>	Click on checkbox to select all the transactions on that page of the selected module for approve or reject.
<b>Clear All</b>	Click on link to deselect all the transactions on that page of the selected module for approve or reject.

---

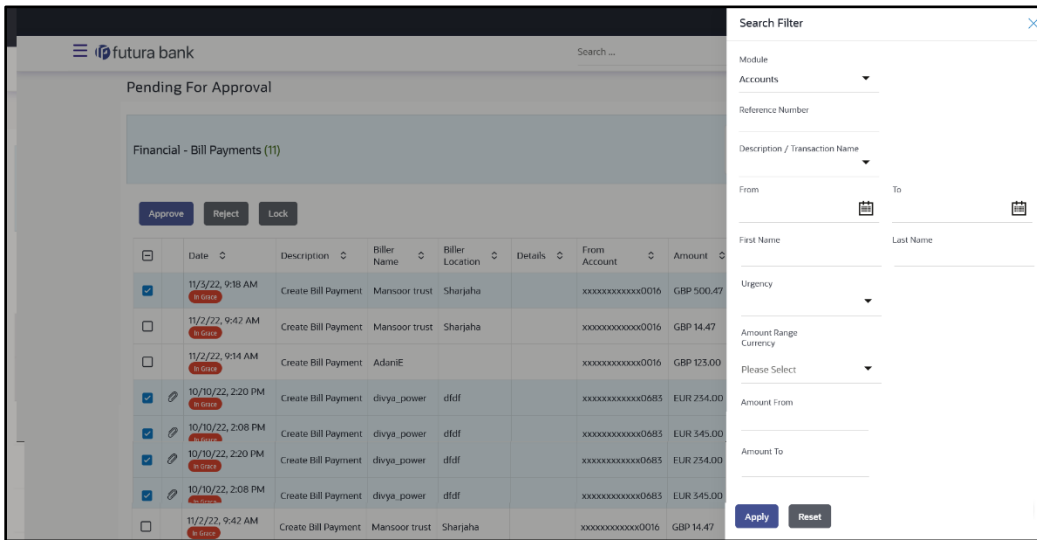
2. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending approval within a module.  
Click **Apply** to search the transaction based on selected criteria.  
OR  
Click **Reset** to clear the entered details.

---

**Note:** The search will be module specific, not across modules.

---

#### Pending for Approval – Filter Criteria



## Field Description

Field Name	Description
<b>Filter Criteria</b>	
<b>Search the transaction based on the criteria.</b>	
<b>Note:</b> The filter criteria in overlay screen will be changed based upon the module selected.	
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>Initiation From Date – To Date</b>	The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.
<b>First Name</b>	The first name of user who has initiated the transaction.
<b>Last Name</b>	The last name of user who has initiated the transaction.

Field Name	Description
<b>Urgency</b>	<p>The transactions can be viewed based on its urgency type.</p> <p>It can be:</p> <ul style="list-style-type: none"> <li>• Prioritized</li> <li>• In-Grace Period.</li> </ul>

**Click on Reference Number link to view the details of the transaction that is to be approved or rejected.**

### **Transaction Journey**

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

- Initiation
- Approval
- Completion

- 
3. Alternately, the approver can view detailed transaction summary, before approving / rejecting/locking a transaction.
  4. Click on the **Reference No** link to view details of a specific transaction. The **Pending for Approval- Transaction Details** screen along with **Transaction Journey** appears.

### **Pending for Approval – Transaction Details**

Maker ATM & Branch Locator English

futura bank Search ...

Welcome, SHAIL Kadam  
Last login 14 Feb 10:19 AM

### Cheque Book Request

[Approve](#)
[Reject](#)
[Send to Modify](#)
[Lock](#)

Account Number  
xxxxxxxxxxxx0010

Type of Cheque Book  
Cheque book for EUR

Number of Cheque Books  
2

Number of Leaves per Book  
10

Delivery Location  
31 Dupont Tower  
Aldrin Square  
Near Walmart  
California  
US

#### Transaction Journey

[Detailed Journey](#)

```

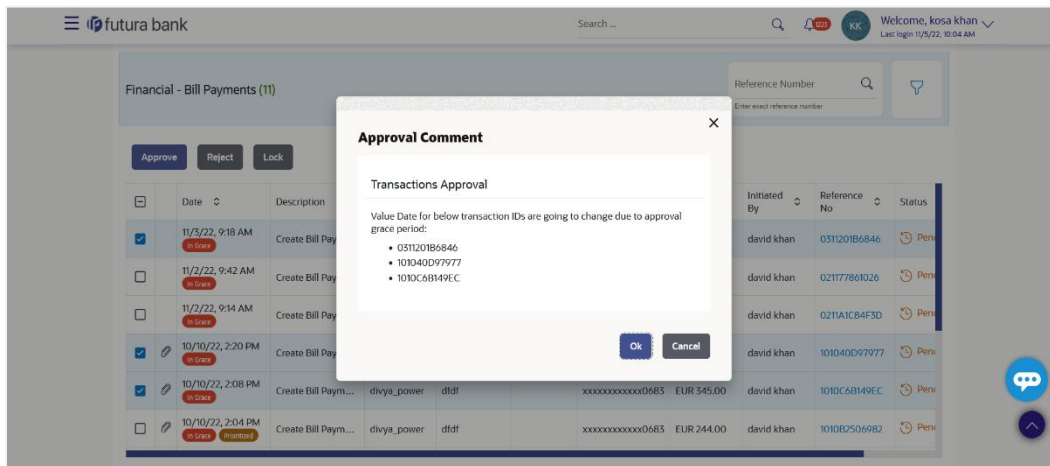
graph LR
    Initiation[Initiation  
Successful  
S R K Initiator  
09 Feb 04:43 PM] --> Approval[Approval  
2]
    Approval --> Completion[Completion  
3]
  
```

[Back](#)

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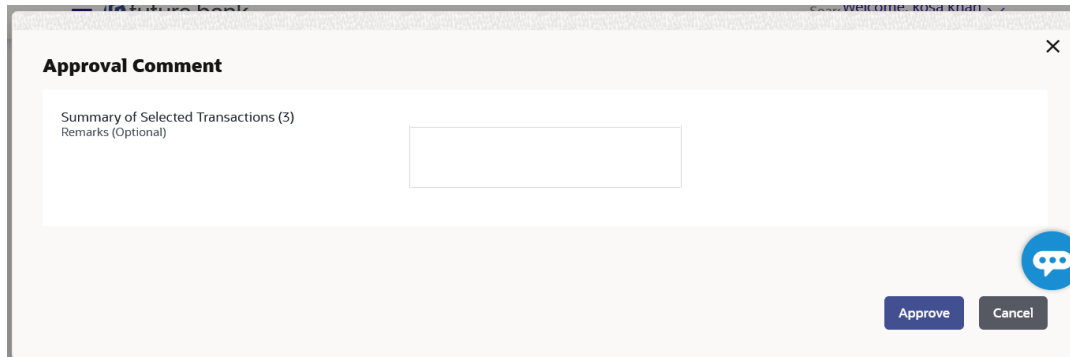
5. Select one or multiple transactions together to approve / reject / lock by selecting checkbox against the respective record.
6. Click **Approve** to approve the initiated transaction.  
OR  
Click **Reject** to reject the transaction.  
OR  
Click **Lock** to lock the transaction.  
OR  
Click **Back** to navigate back to previous screen.
7. The summary of the transactions selected from the listing appears along with the **Comment** popup.
8. Enter the comment and click on the **Approve**.  
OR  
Click **Cancel** to cancel the transaction  
OR  
Click **Back** to navigate back to previous screen.

## Comment popup (Approve/Reject/Lock)

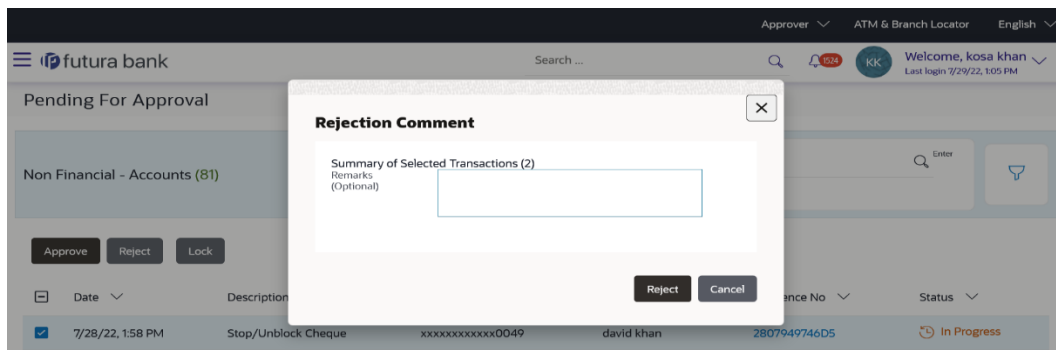


9. Enter the comment, and click **OK** to proceed with transaction.  
OR  
Click **Cancel** to cancel the transaction.
10. The **Transaction Approval / Rejection/Lock** screen prompting to enter the approval / rejection/lock remarks appear.

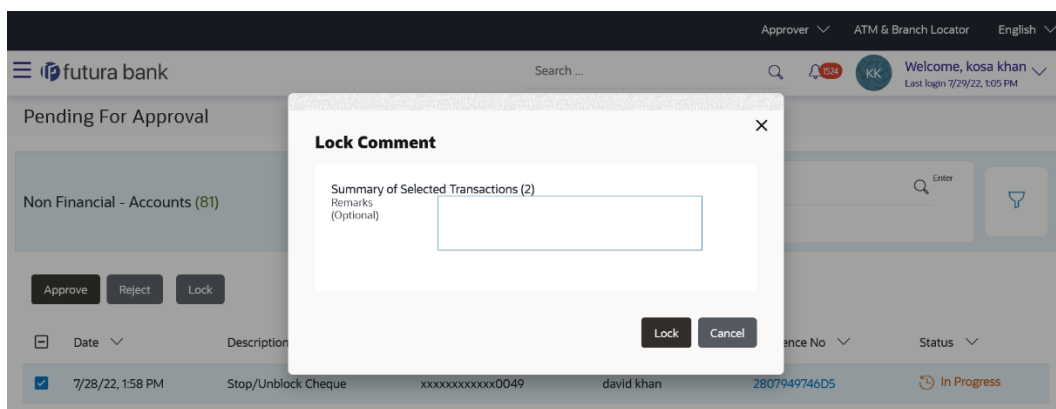
## Approve Transaction



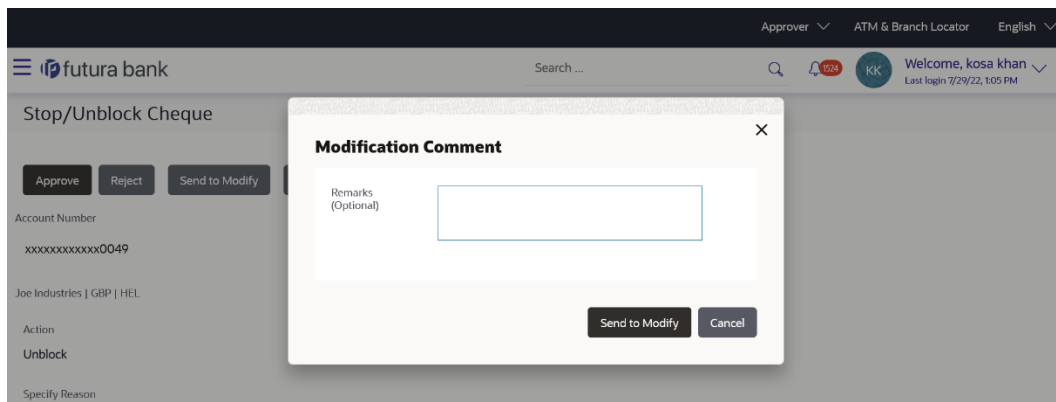
## Reject Transaction



## Lock / Unlock the transaction



## Send to Modify



11. Enter the remarks and click **Approve**.  
OR  
Enter the remarks and click **Reject**.  
OR  
Enter the remarks and click **Lock**.  
OR  
Enter the remarks and click **Send to Modify**.

OR

Click **Cancel** to cancel the transaction.

The screen with success message appears.

---

Note: If the configuration to set to allow enabling multi transaction approval with 2-factor authentication, based on the 2FA set, system prompt user for verification.

---

## 7.2 **Re-route and Prioritize**

There can be a scenario wherein a transaction is pending approval and the approver is on leave. In such cases, the user must be able to re-route the transaction to another approver. A user can re-route a transaction if he/she has perform access for re-route transaction and view/approve privilege for the specific transaction being re-routed/prioritized. The approver logs into the application and views all the transactions that are pending for the user's approval and release. Different tabs display the transactions which are pending for approval and release.

The Reroute & Prioritise dashboard displays, the financial and non-financial sections having module wise count of transactions pending approval/release, along with the urgent transactions (prioritized and in grace period) pending approval/release. The user can view summarized details of the transactions pending approval within the module and can filter the transaction based upon different search parameters. The user can re-route or mark a transaction as high priority upon viewing the transaction details within the module.

User can reroute multiple transactions together. Transactions with the exact matching approval rules (provided all rules of one transaction is/are matching with another transaction) will be grouped together along with the evaluated rules e.g. multiple transaction buckets/groups with multiple or single resolved rule/s. A request ID will be generated for the grouped transactions. Maker can select one approval rule against the group and will be able to route the transaction.

A Day 0 configuration is available to configure the number of days after which the unused request IDs will be deleted. The default value of this configuration is 1 day which means that after 1 day, a scheduler will run and delete all the request IDs which were not re-routed.

---

Note:

- Un-grouping and re-routing the transaction to different rules will not be permitted. In order to achieve this, transactions need to be re-routed individually.
  - Transaction will be routed in an asynchronous manner.
- 

In order to re-route a transaction(s), the user must click on **Assign**. On clicking the same, the user can select a new rule (approval or release) out of all the resolved rules. The **Re-route Workflow** tab of **Workflow Details** overlay displays all the resolved rules applicable at the time of re-routing along with the current rule. The newly selected workflow will start from level 1 for approval and the limits of the approvers who already approved the transaction will be reversed upon re-routing.



For a transaction(s) pending release, the user can re-route or mark a transaction(s) as high priority upon viewing the transaction details within the module. In order to re-route a transaction(s), the user must click on **Assign**. On clicking the same, the user can select a new release rule out of all the resolved rules. On submitting the rule, the new route information will be assigned to the releaser. On submission, only the release workflow will be re-routed. The approval workflow will not be re-routed

On re-routing, a notification will be sent to all the users who have already approved it, user/user group with whom approval was pending as per the existing workflow, maker of transaction, and users of the new workflow. Upon re-routing, the re-routing/prioritization maintenance action can also be seen in the Transaction Journey of the re-routed transaction.

---

Note: The **Re-route Workflow** tab displays the resolved rule details such as Sequential and Non-Sequential/Parallel, Details of user and user groups (Users within groups), and Amount Slab of the resolved rule.

---

An option is provided to set a high priority for the transaction and to undo it. On prioritization, a notification will be sent to the approver with whom the transaction is currently pending and maker of transaction.

#### **Pre-Requisites**

- Accessible Roles for Business
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction

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

*Business user Dashboard > Toggle menu > Menu > Transactions > Re-route and Prioritize*

### **7.2.1 Pending for Approval**


#### **Re-route and Prioritize (Pending for Approval)**



Field Name	Description
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions pending approval.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending approval within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending approval within each module</li> </ul> <p>Click on the count link to view the list of all transactions pending approval within the module.</p>
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions pending approval.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending approval within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending approval within each module</li> </ul> <p>Click on the count link to view the list of all transactions pending approval within the module.</p>
<b>Reference Number</b>	Allows to search based on exact reference number of transaction across modules.
<b>Date Filter</b>	<p>Allow to search the back dated transactions pending for approval.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To re-route/prioritize transaction:

- Click on count link within the module to view the transaction list for re-route/prioritize. The list of the transactions pending approval within a module with the prioritized and in-grace tags appears.  
OR

In **Reference Number** field, enter reference number, and click  to search specific transaction for re-route/prioritize.

OR


Click on the date filter and specify the period for which you wish to view back dated transactions.

---

**Note:** The search will be within module.

---

OR

Click on the  icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending approval within a module.

Click **Apply** to search the transaction based on selected criteria.

OR

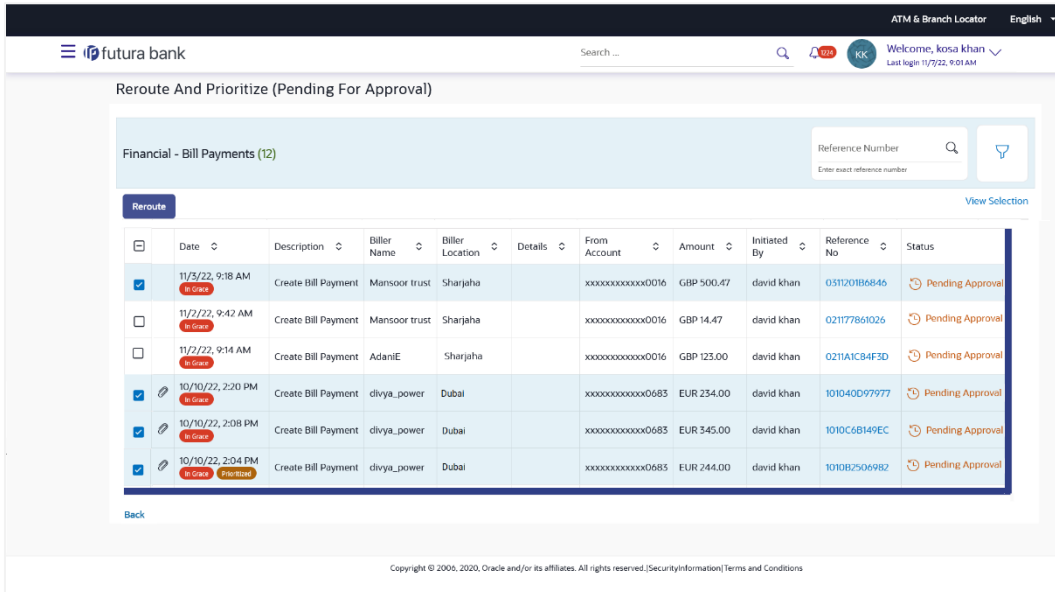
Click **Reset** to clear the entered details.

---

**Note:** The search will be module specific, not across modules.

---

## Re-route and Prioritize (Pending for Approval) Summary within module screen



The screenshot displays the 'Reroute And Prioritize (Pending For Approval)' screen in the Futura Bank system. The screen shows a table of transactions pending approval, with columns for Date, Description, Biller Name, Biller Location, Details, From Account, Amount, Initiated By, Reference No, and Status. The table lists several 'Create Bill Payment' transactions for 'Mansoor trust' and 'divya\_power' in Sharjah and Dubai. The status for all listed transactions is 'Pending Approval'.

	Date	Description	Biller Name	Biller Location	Details	From Account	Amount	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	11/3/22, 9:18 AM <small>In Case</small>	Create Bill Payment	Mansoor trust	Sharjah		xxxxxxxxxxxx0016	GBP 500.47	david khan	031201B6845	Pending Approval
<input type="checkbox"/>	11/2/22, 9:42 AM <small>In Case</small>	Create Bill Payment	Mansoor trust	Sharjah		xxxxxxxxxxxx0016	GBP 14.47	david khan	02177861026	Pending Approval
<input type="checkbox"/>	11/2/22, 9:14 AM <small>In Case</small>	Create Bill Payment	AdaniE	Sharjah		xxxxxxxxxxxx0016	GBP 123.00	david khan	0211A1C84F3D	Pending Approval
<input checked="" type="checkbox"/>	10/10/22, 2:20 PM <small>In Case</small>	Create Bill Payment	divya_power	Dubai		xxxxxxxxxxxx0683	EUR 234.00	david khan	101040D97977	Pending Approval
<input checked="" type="checkbox"/>	10/10/22, 2:08 PM <small>In Case</small>	Create Bill Payment	divya_power	Dubai		xxxxxxxxxxxx0683	EUR 345.00	david khan	1010C6B149EC	Pending Approval
<input checked="" type="checkbox"/>	10/10/22, 2:04 PM <small>In Case</small>	Create Bill Payment	divya_power	Dubai		xxxxxxxxxxxx0683	EUR 244.00	david khan	1010B2506982	Pending Approval

## Field Description

Field Name	Description
Transaction Type	Displays the transaction type.
Initiated by	Displays the name of the user who has initiated the transaction.
Date	Displays the transaction initiation date.
Reference Number	Displays the transaction reference number.
Account Number	Displays the account number of the transaction. This field is displayed for <b>Financial</b> transaction.

Field Name	Description
Re-route Workflow	Click on <b>Assign</b> link to re-route approval workflow for the transaction.
High Priority	Click on link to mark the transaction as high priority or undo prioritization for the transaction.

### Re-route and Prioritize (Pending for Approval) Transactions – Filter Criteria

The screenshot displays the 'Reroute And Prioritize (Pending For Approval)' screen. The main table lists transactions with the following data:

Date	Description	From Account	Amount	Payee Account Details	Ref No
4/4/22, 1:00 PM	Card Payment	xxxxxxxxxxxx0038	EUR 600.00	624700xxxxxx0004	040
9/28/22, 6:46 PM	Card Payment	xxxxxxxxxxxx0016	EUR 122.00	624700xxxxxx0001	280
9/28/22, 5:30 PM	Card Payment	xxxxxxxxxxxx0027	EUR 123.00	624700xxxxxx0001	280
9/28/22, 12:17 PM	Card Payment	xxxxxxxxxxxx0683	EUR 123.00	624700xxxxxx0001	280
9/28/22, 12:14 PM	Card Payment	xxxxxxxxxxxx0027	EUR 123.00	624700xxxxxx0006	280
9/28/22, 12:13 PM	Card Payment	xxxxxxxxxxxx0016	EUR 122.00	624700xxxxxx0001	280

The 'Search Filter' overlay on the right includes the following fields:

- Module: Accounts
- Reference Number
- Description / Transaction Name
- From: [Calendar Icon] To: [Calendar Icon]
- First Name: [Text Field] Last Name: [Text Field]
- Urgency: [Dropdown]
- Prioritize: [Dropdown]
- Amount Range: [Text Field]
- Currency: USD
- Amount From: [Text Field]
- Amount To: [Text Field]

Buttons: Apply, Reset

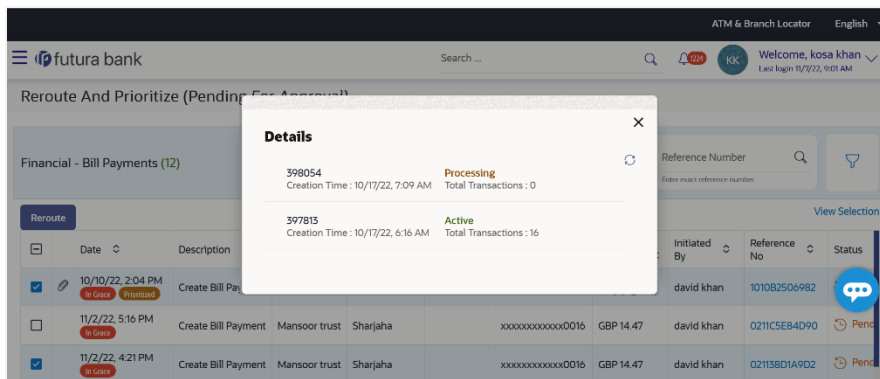
### Field Description


Field Name	Description
Filter Criteria	
Search the transaction based on the criteria.	
<b>Note:</b> The filter criteria in overlay screen will be changed based upon the module selected.	

Field Name	Description
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>Initiation From Date – To Date</b>	The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.
<b>Initiated By (First Name)</b>	The first name of user who has initiated the transaction.
<b>Initiated By (Last Name)</b>	The last name of user who has initiated the transaction.
<b>Urgency</b>	<p>The transactions can be viewed based on its urgency type.</p> <p>It can be:</p> <ul style="list-style-type: none"> <li>• Prioritized</li> <li>• In-Grace Period.</li> </ul>

13. Click on option under **High Priority** column to Prioritize/Undo Prioritize against the specific transaction record.  
OR  
Click on **Assign** option against the specific transaction record under **Re-route Workflow** column to re-route the transaction record. The **Workflow Details** overlay screen appears.  
OR  
Select multiple transactions together to route/reroute and click **Reroute**.  
The **Details** popup appears.

#### Details popup



1. Click  icon to refresh the process.

Click on the record, the transactions with the exact matching approval rules (provided all rules of one transaction is/are matching with another transaction) will be grouped together along with the evaluated

## Re-route and Prioritize (Pending for Approval) Transactions with matching groups

ATM & Branch Locator English UBS OBPM 14.4 HEL Branch

futura bank Search ...

Welcome, david khan Last login 10/17/22, 11:25 AM

### Reroute And Prioritize (Pending For Approval)

Financial - Payments

Group 1 (1)

Group 2 (15)

Assign

9/28/22, 6:43 AM <small>In Grace Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 122.00	624700xxxxxx0001	2809E4B849FD	Pending Approval	-
9/28/22, 6:42 AM <small>In Grace Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 123.00	624700xxxxxx0001	28092377CE62	Pending Approval	-
9/28/22, 6:44 AM <small>In Grace Prioritized</small>	Card Payment	xxxxxxxxxxxx0027	EUR 123.00	624700xxxxxx0006	2809C0A3D174	Pending Approval	-
9/28/22, 5:40 AM <small>In Grace Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 123.00	624700xxxxxx0001	28096707DE5C	Pending Approval	-
9/21/22, 6:59 AM <small>In Grace Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 10.00	624700xxxxxx0001	21097C146FID	Pending Approval	-
9/28/22, 5:31 AM <small>In Grace Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 123.00	624700xxxxxx0001	28093F03FEDC	Pending Approval	-

Page 1 of 2 (1-10 of 15 items) |< 1 2 >|

Back

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### Note:

Status of the transaction which is re-routed changes to **Re-routed**.

Click icon against the specific transaction to re-route workflow.

14. Select the group to which workflow to be re-routed.
15. Click on the **Assign** option to re-route the selected group. The **Reroute** overlay screen appears.

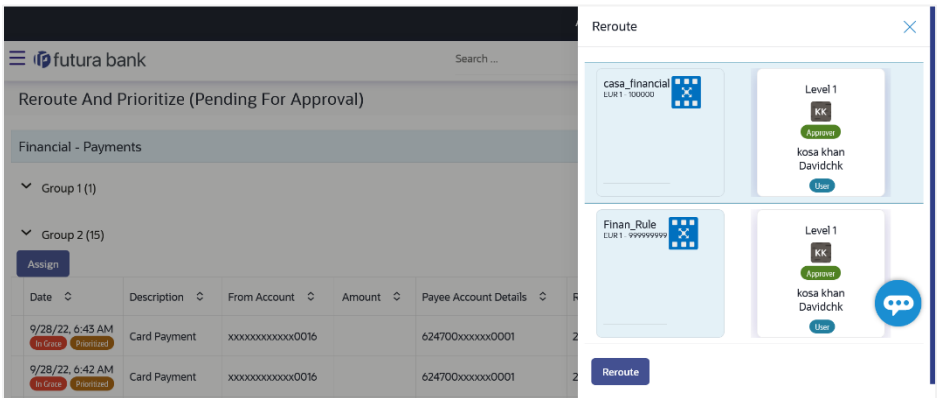
In the **Re-route Workflow** tab:

- c. View and select new approval rule to re-route from all the resolved rules applicable at the time of re-routing for the group.
- d. Click **Re-route** to assign the workflow to the selected group.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Prioritize/ Undo Prioritized** to update the priority status of the transaction.





Workflow Details - Re-route Workflow tab



**Note:**  
User is allowed to select one out of the resolved workflows for re-routing.

Field Description

Field Name	Description
Re-route Workflow tab	
Rules for re-route	Displays the rules for re-routing for the group.
Prioritize	Click on the <b>Priority</b> link to set the priority for the transaction. <div>Note: Click <b>Undo Prioritized</b> link to remove the priority level of the transaction.</div>

## 7.2.2 Pending for Release

Dashboard displayed below the **Pending for Release** tab, the financial and non-financial sections having module wise count of transactions pending release, and the urgent transactions (prioritized and in grace period) pending release. The user can be a maker, approver or releaser i.e. whoever has re-route access will be able to re-route transactions pending approval or release. It displays the count of all the transactions pending release as well as the financial and non-financial transactions pending release. The total count of urgent transactions (prioritized and in grace period) pending release.

The user can view summarized details of the transactions pending release within the module and can filter the transaction based upon different search parameters. The user can re-route or mark a transaction as high priority upon viewing the transaction details within the module. In order to re-route a transaction, the user must click on **Assign**. On clicking the same, the user can select a new release rule out of all the resolved rules.

Note:

- 1) At a time, only one transaction can be selected for re-routing.
- 2) When a releaser logs in, the high priority transaction will be listed on top of all the transactions which are pending release.

### Re-route and Prioritize – Pending for Release

The screenshot shows the 'Reroute And Prioritize' interface for 'Pending For Release'. At the top, there's a navigation bar with 'futura bank' logo, a search bar, and user information 'Welcome, david khan'. Below the navigation bar, the 'Pending For Release' tab is selected. The main area displays a summary of transactions with filters: 'All' (5), 'Financial' (4), 'Non Financial' (1), and 'Urgent' (1). There is also a 'Reference Number' search field. Below the filters, there are two sections: 'Financial' and 'Non Financial'. Under 'Financial', there is a 'Payments' section with a count of 4 and a 'Urgent' button. Under 'Non Financial', there is an 'Others' section with a count of 1. A 'Back' button is located at the bottom left. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions'.

### Field Description

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

#### Pending for Release


Following fields will be displayed below **Pending for Release** tab

Field Name	Description
<b>Count of transactions pending release</b>	<p>All- Displays the total count of all the transactions pending release</p> <p>Financial- Displays the count of financial transactions pending release out of the total count</p> <p>Non-Financial- Displays the count of non-financial transactions pending release out of the total count</p> <p>Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending release</p>
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions pending release.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending release within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending release within each module</li> </ul> <p>Click on the count link to view the list of all transactions pending release within the module.</p>
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions pending release.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending release within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending release within each module</li> </ul> <p>Click on the count link to view the list of all transactions pending release within the module.</p>
<b>Reference Number</b>	<p>Allows to search based on exact reference number of transaction across modules.</p>
<b>Date Filter</b>	<p>Allow to search the back dated transactions pending for release.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To re-route/prioritize transaction:

- Click on count link within the module to view the transaction list for re-route/prioritize. The list of the transactions pending release within a module with the prioritized and in-grace tags appears.

OR

In **Reference Number** field, enter reference number, and click  to search specific transaction for re-route/prioritize.

OR


Click on the date filter and specify the period for which you wish to view back dated transactions.

---

**Note:** The search will be within module.

---

OR

Click on the  icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending approval within a module.

Click **Apply** to search the transaction based on selected criteria.

OR

Click **Reset** to clear the entered details.

---

**Note:** The search will be module specific, not across modules.

---

## Re-route and Prioritize (Pending for Release) Summary within module screen

ATM & Branch Locator

English

UBS OBPM 14.4 HEL Branch

futura bank

Search ...

Q

100

DK

Welcome, david khan

Last login 10/17/22, 11:25 AM

Reroute And Prioritize (Pending For Release)

Financial - Payments (4)

Reference Number

Q

Enter exact reference number

funnel

Reroute

View Selection

<div><input type="checkbox"/></div>	Date	Description	From Account	Amount	Payee Account Details	Reference No	Status	Processing Status	Reroute	Priority
<div><input checked="" type="checkbox"/></div>	9/21/22, 12:38 PM <div>In Grace</div> <div>Prioritized</div>	Card Payment	xxxxxxxxxxxx0016	EUR 10.00	624700xxxxxx0001	2109D7F3CA7F	<div><div>clock</div>Pending Release</div>	-	Assign	<div><div>undo</div>Undo Prioritize</div>
<div><input checked="" type="checkbox"/></div>	9/22/22, 11:16 AM <div>Prioritized</div>	Card Payment	xxxxxxxxxxxx0016	EUR 4,500.00	624700xxxxxx0001	220927878AE1	<div><div>clock</div>Pending Release</div>	-	Assign	<div><div>undo</div>Undo Prioritize</div>
<div><input checked="" type="checkbox"/></div>	9/21/22, 2:14 PM <div>Prioritized</div>	Card Payment	xxxxxxxxxxxx0016	EUR 600.00	624700xxxxxx0004	2109767E98A7	<div><div>clock</div>Pending Release</div>	-	Assign	<div><div>undo</div>Undo Prioritize</div>
<div><input type="checkbox"/></div>	9/21/22, 12:49 PM <div>Prioritized</div>	Card Payment	xxxxxxxxxxxx0016	EUR 10.00	624700xxxxxx0001	2109335947E3	<div><div>clock</div>Pending Release</div>	-	Assign	<div><div>undo</div>Undo Prioritize</div>

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(1-4 of 4 items)

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1

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## Field Description

Field Name	Description
Below fields are displayed for <b>Payment</b> module. The section displays the fields based on module selected.	
<b>Date</b>	Displays the transaction initiation date.
<b>Description</b>	Description of the transaction.
<b>From Account</b>	The source account number of the transaction.
<b>Amount</b>	Amount of the transaction.
<b>Payee Account Details</b>	Payee's account number of the transaction.
<b>Reference No</b>	Displays the transaction reference number.
<b>Status</b>	The status of the transaction.
<b>Re-route</b>	Click on <b>Assign</b> link to re-route release workflow for the transaction.
<b>Priority</b>	Click on link to mark the transaction as high priority or undo prioritization for the transaction.

#### Re-route and Prioritize (Pending for Release) Transactions – Filter Criteria

**Reroute And Prioritize (Pending For Release)**

Financial - Payments (4)

**Reroute**

<input checked="" type="checkbox"/>	Date	Description	From Account	Amount	Payee Account Details	Reference Number
<input checked="" type="checkbox"/>	9/21/22, 12:38 PM <small>In Grace</small>	Card Payment	xxxxxxxxxxxx0016	EUR 10.00	624700xxxxxx0001	2105
<input checked="" type="checkbox"/>	9/22/22, 11:16 AM <small>Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 4,500.00	624700xxxxxx0001	2205
<input checked="" type="checkbox"/>	9/21/22, 2:14 PM <small>Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 600.00	624700xxxxxx0004	2105
<input checked="" type="checkbox"/>	9/21/22, 12:49 PM <small>Prioritized</small>	Card Payment	xxxxxxxxxxxx0016	EUR 10.00	624700xxxxxx0001	2105

Page 1 of 1 (1-4 of 4 items) | < 1 >

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**Search Filter**

Module: Accounts

Reference Number: \_\_\_\_\_

Description / Transaction Name: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Urgency: \_\_\_\_\_

Prioritize: \_\_\_\_\_

Amount Range: \_\_\_\_\_

Currency: USD

Amount From: \_\_\_\_\_

Amount To: \_\_\_\_\_

**Apply** **Reset**

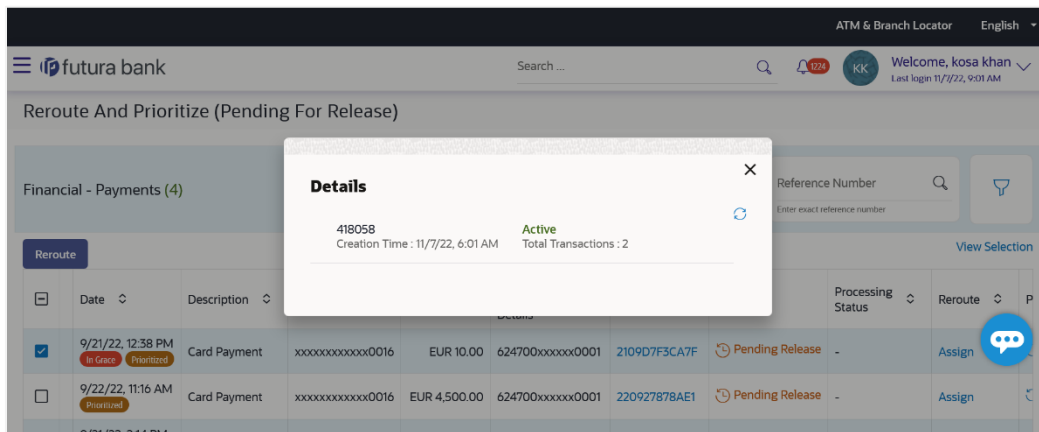
## Field Description


Field Name	Description
<b>Filter Criteria</b>	
<b>Search the transaction based on the criteria.</b>	
<b>Note:</b> The filter criteria in overlay screen will be changed based upon the module selected.	
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions pending release within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>From – To</b>	The period can be specified for which the user wants to view the transactions pending release. Search will be based on the transaction initiation date range.

Field Name	Description
<b>First Name</b>	The first name of user who has initiated the transaction.
<b>Last Name</b>	The last name of user who has initiated the transaction.
<b>Urgency</b>	<p>The transactions can be viewed based on its urgency type.</p> <p>It can be:</p> <ul style="list-style-type: none"> <li>• Prioritized</li> <li>• In-Grace Period.</li> </ul>
<b>Payee Name</b>	The name of the payee.
<b>Customer Reference No</b>	The customer reference number of the transaction.

- Click on option under **Priority** column to Prioritize/Undo Prioritize against the specific transaction record.  
OR  
Click on **Assign** option against the specific transaction record under **Re-route** column to re-route the transaction record. The **Workflow Details** overlay screen appears.  
OR  
Select multiple transactions together to route/reroute and click **Reroute**.  
The **Details** popup appears.

### Details popup




- Click  icon to refresh the process.
- Click on the record, the transactions with the exact matching approval rules (provided all rules of one transaction is/are matching with another transaction) will be grouped together along with the evaluated.



---

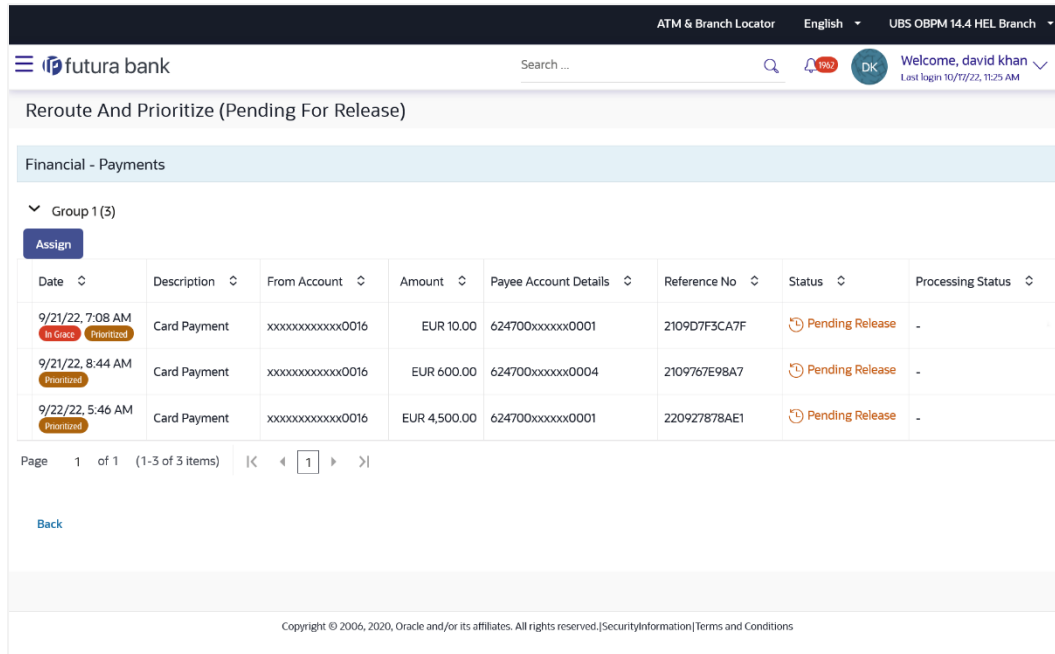
**Note:**

Status of the transaction which is re-routed changes to **Re-routed**.

Click  icon against the specific transaction to re-route workflow.

---

## Re-route and Prioritize (Pending for Release) Transactions with matching groups



ATM & Branch Locator English UBS OBPM 14.4 HEL Branch

futura bank Search ... Welcome, david khan Last login 10/17/22, 11:25 AM

### Reroute And Prioritize (Pending For Release)

Financial - Payments

Group 1 (3)

Assign

Date	Description	From Account	Amount	Payee Account Details	Reference No	Status	Processing Status
9/21/22, 7:08 AM <b>In Grace</b> <b>Prioritized</b>	Card Payment	xxxxxxxxxxxx0016	EUR 10.00	624700xxxxxx0001	2109D7F3CA7F	Pending Release	-
9/21/22, 8:44 AM <b>Prioritized</b>	Card Payment	xxxxxxxxxxxx0016	EUR 600.00	624700xxxxxx0004	2109767E98A7	Pending Release	-
9/22/22, 5:46 AM <b>Prioritized</b>	Card Payment	xxxxxxxxxxxx0016	EUR 4,500.00	624700xxxxxx0001	220927878AE1	Pending Release	-

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Back

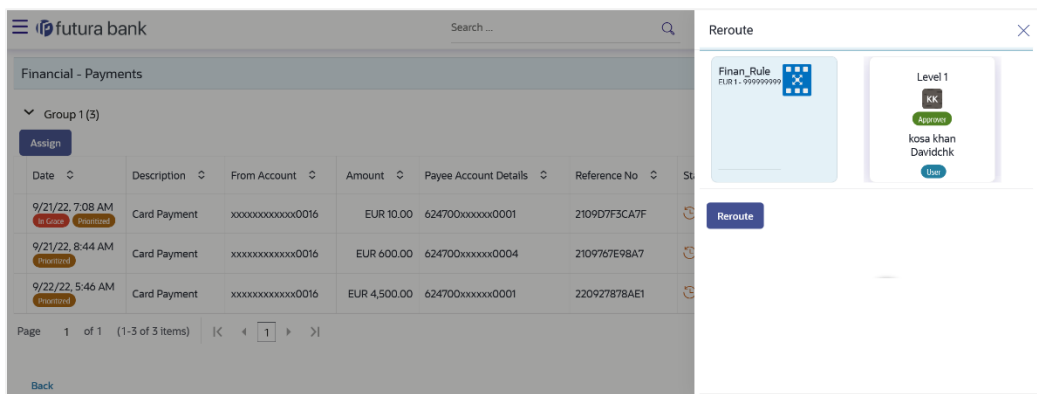
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4. Select the group to which workflow to be re-routed.
5. Click on the **Assign** option to re-route the selected group. The **Reroute** overlay screen appears.

In the **Re-route Workflow** tab:

- e. View and select new approval rule to re-route from all the resolved rules applicable at the time of re-routing for the group.
- f. Click **Re-route** to assign the workflow to the selected group.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.  
OR  
Click **Prioritize/ Undo Prioritized** to update the priority status of the transaction.

## Workflow Details - Re-route Workflow tab



**Note:** User is allowed to select one out of the resolved rules for re-routing.

## Field Description

Field Name	Description
<b>Re-route Workflow tab</b>	
<b>Rules for re-route</b>	Displays the rules for re-routing for the group.
<b>Prioritize</b>	Click on the <b>Priority</b> link to set the priority for the transaction.
	Note: Click <b>Undo Prioritize</b> link to remove the priority level of the transaction.

## 7.3 **Pending for Release**

The transactions that have been configured for and are pending for release are listed here. The releaser logs into the application, and views all the transactions that are pending for a release.

Dashboard displays the financial and non-financial sections with module wise count of transactions pending release, and the urgent transactions (prioritized and in grace period) pending release.

The details of the transaction pending release within the module can be viewed through the count link. Information of all the transactions pending release within a module can be seen along with the prioritized and in-grace tags. Further drill down to view details of a specific transaction before approve/reject is available through the reference number link.

Module specific filters are provided to search for transactions pending release within a module. The filters as well as the transaction information shown depend upon the selected module. The releaser can select specific transaction or all transactions listed on that page or all transactions across pages of the selected module and release or reject the selected records, with comments if any.

On approval/release of a single transaction, the 2 factor authentication setup for individual transactions will be applicable. In “Authentication” menu, the administrator is expected to configure 2 Factor Authentication mechanism against individual transactions.

On enabling the 2-factor authentication for multiple transactions in Authentication menu, the same will be applicable even for approving and release the transaction/s as a checker. Each transaction in the multi-select release would be released as per the release workflow setup for each individual transaction.

### **Pre-Requisites**

- Accessible Roles for Business
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for business user

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

*Business user Dashboard > Toggle menu > Menu > Transactions > Pending for Release*

## Pending for Release

The screenshot displays the 'Pending for Release' section of the Futura Bank interface. At the top, there's a navigation bar with 'futura bank' logo, a search bar, and user information: 'Welcome, SHAIL Kadam' and 'Last login 25 Feb 12:26 PM'. Below the navigation bar, the 'Pending for Release' title is followed by a summary of transaction counts: All (11), Financial (3), Non Financial (8), and Urgent (2). A search bar for 'Reference Number' is also present. The main content area is divided into two columns: 'Financial' and 'Non Financial'. The 'Financial' column lists transaction types like Accounts, Non Accounts, Payments, Bill Payments, Bulk File, Bulk Record, Non Account Bulk Record, Host to Host Bulk Files, and Host to Host Bulk Records, with counts ranging from 0 to 3. The 'Non Financial' column lists transaction types like Accounts, Biller Maintenance, Payee and Biller, Bulk File, Bulk Record, Trade Finance, Trade Finance Maintenance, Forex Deal, Others, and Liquidity Management, with counts ranging from 0 to 8. A copyright notice at the bottom reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Financial		Non Financial	
Accounts	3	Accounts	8
Non Accounts	0	Biller Maintenance	0
Payments	0	Payee and Biller	0
Bill Payments	0	Bulk File	0
Bulk File	0	Bulk Record	0
Bulk Record	0	Trade Finance	0
Non Account Bulk Record	0	Trade Finance Maintenance	0
Host to Host Bulk Files	0	Forex Deal	0
Host to Host Bulk Records	0	Others	0
		Liquidity Management	0


## Field Description

Field Name	Description
<b>Count of transactions pending approval</b>	<p>All- Displays the total count of all the transactions pending release</p> <p>Financial- Displays the count of financial transactions pending release out of the total count</p> <p>Non-Financial- Displays the count of non-financial transactions pending release out of the total count</p> <p>Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending release</p>

Field Name	Description
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions pending release.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending release within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending release</li> </ul> <p>Click on the count link to view the list of all transactions pending release within the module.</p>
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions pending release.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions pending release within each module</li> <li>Count of urgent transactions (prioritized and in grace period) pending release</li> </ul> <p>Click on the count link to view the list of all transactions pending release within the module.</p>
<b>Reference Number</b>	Allows to search based on exact reference number of transaction across modules.
<b>Date Filter</b>	<p>Allow to search the back dated transactions pending for release.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To release the transaction:

- Click on count link to view the list of all transactions pending release within the module. All the transactions pending release within a module with the prioritized and in-grace tags appears.  
OR

In **Reference Number** field, enter reference number, and click  to search specific transaction pending for release.

OR

Click on the date filter and specify the period for which you wish to view back dated transactions.

---

**Note:** The search will be within module.

---

## List of transactions within module

The screenshot shows the 'Pending for Release' section of the Futura Bank interface. It features a search bar for 'Reference Number' and a filter for 'Financial-Accounts (3)'. Below the filters, there are buttons for 'Release' and 'Reject'. A table lists three transactions, each with a checkbox, date, description, account details, amount, initiator, reference number, and status. The status for all three is 'In Progress'.

<input type="checkbox"/>	Date	Description	Account Details	Amount	Initiated By	Reference No	Status
<input checked="" type="checkbox"/>	09 Feb 4:45 PM	Cheque Book Request	xxxxxxxxxxxx0010		S K Initiator	09029CF95879	In Progress
<input checked="" type="checkbox"/>	09 Feb 3:07 PM	Cheque Book Request	xxxxxxxxxxxx0010		S K Initiator	0902ACAA93DC	In Progress
<input type="checkbox"/>	08 Feb 11:47 PM	Cheque Book Request	xxxxxxxxxxxx0010		S K Initiator	0802B9CF5794	In Progress


Page 1 of 1 (1-5 of 5 items) | 1

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## Field Description

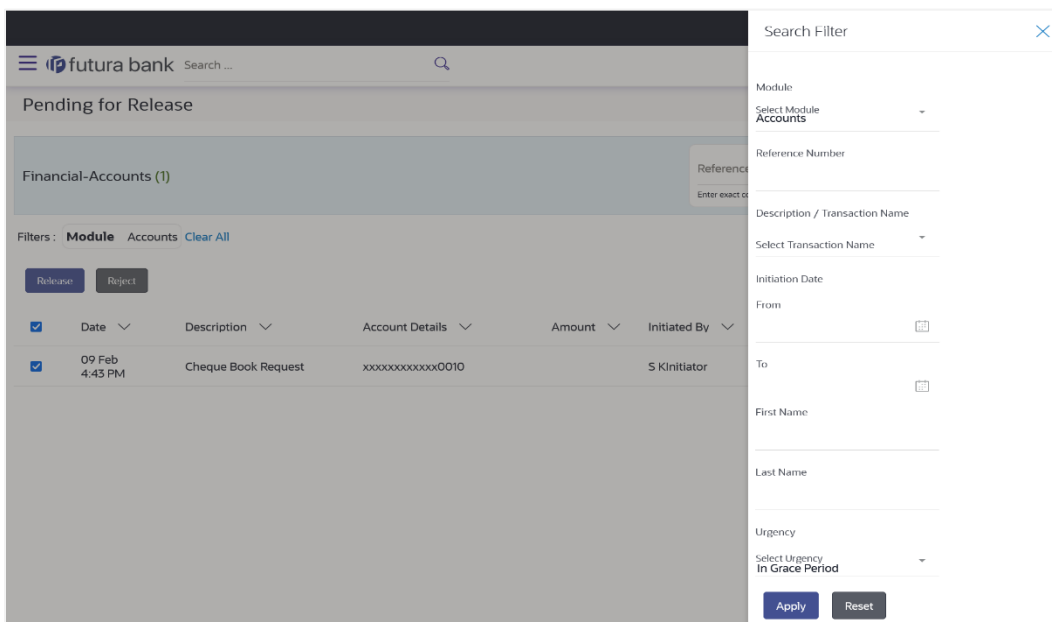
Field Name	Description
<b>Date</b>	Displays the transaction initiation date.
<b>Description</b>	Displays the description for the transaction pending for release.
<b>Account Details</b>	Displays the account details of transaction. This field is module specific.
<b>Amount</b>	Displays the transaction amount. This field is module specific.
<b>Initiated by</b>	Displays the name of the user who has initiated the transaction.
<b>Reference No</b>	Displays the transaction reference number. Click on the link to view details of a specific transaction.
<b>Status</b>	Displays the current status of the transaction pending for release.
<b>All</b>	Click on checkbox to select all the transactions on that page of the selected module for approve or reject.

Field Name	Description
<b>Clear All</b>	Click on link to deselect all the transactions on that page of the selected module for approve or reject.

7. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view list of transactions pending release within a module.  
Click **Apply** to search the transaction based on selected criteria.  
OR  
Click **Reset** to clear the entered details.

**Note:** The search will be module specific, not across modules.

### Pending for Release – Filter Criteria



### Field Description

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

#### Filter Criteria

Search the transaction based on the criteria.

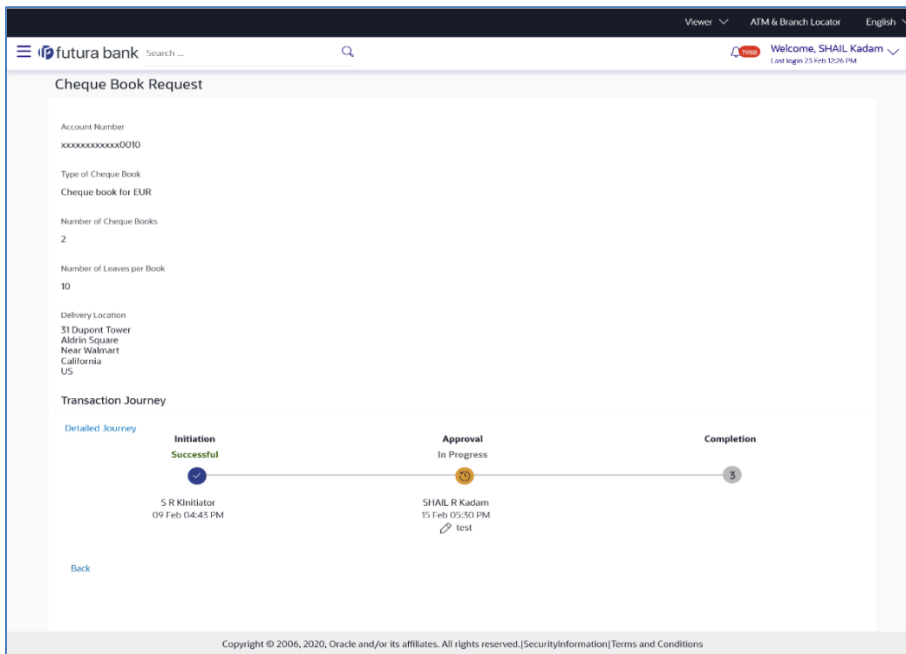
**Note:** The filter criteria in overlay screen will be changed based upon the module selected.

Field Name	Description
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions pending release within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>Initiation From Date – To Date</b>	Specify the period for which you wish to view transactions pending for release. Search will be based on the transaction date range.
<b>First Name</b>	The first name of user who has initiated the transaction.
<b>Last Name</b>	The last name of user who has initiated the transaction.
<b>Urgency</b>	Filters to view the transactions based on its urgency type. It can be: <ul style="list-style-type: none"> <li>• Prioritized</li> <li>• In-Grace Period.</li> </ul>

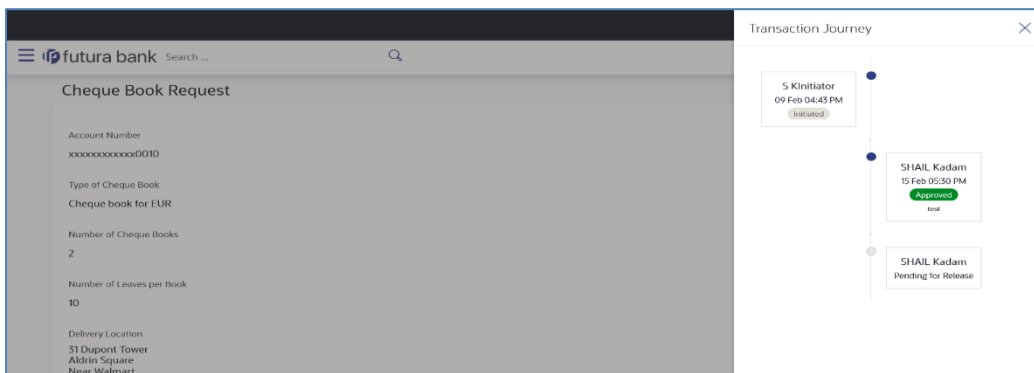
- Click on **Reference Number** link to view the details of the transaction that is to be release or reject for review. The details of transaction appears.  
Click **Detailed Journey** to view the transaction detailed journey.  
OR  
Click **Back** to navigate back to the previous screen.

#### Pending for Release – Transaction Details



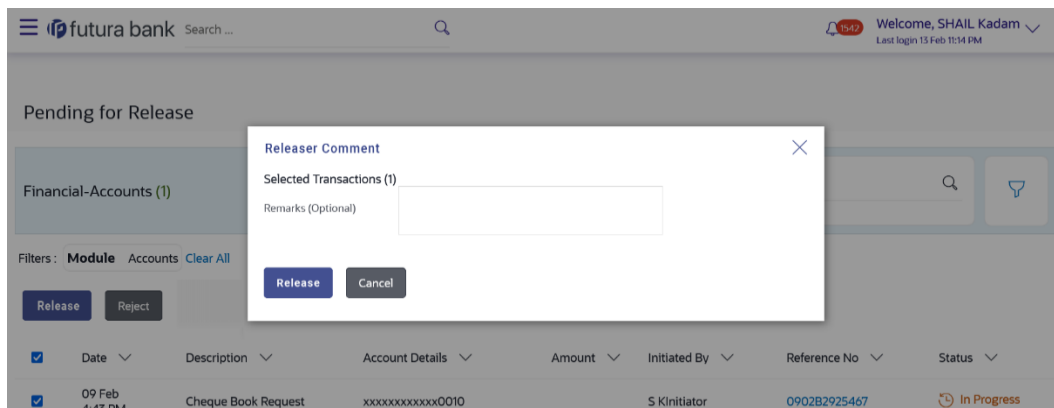


## Pending for Release – Transaction Detailed Journey

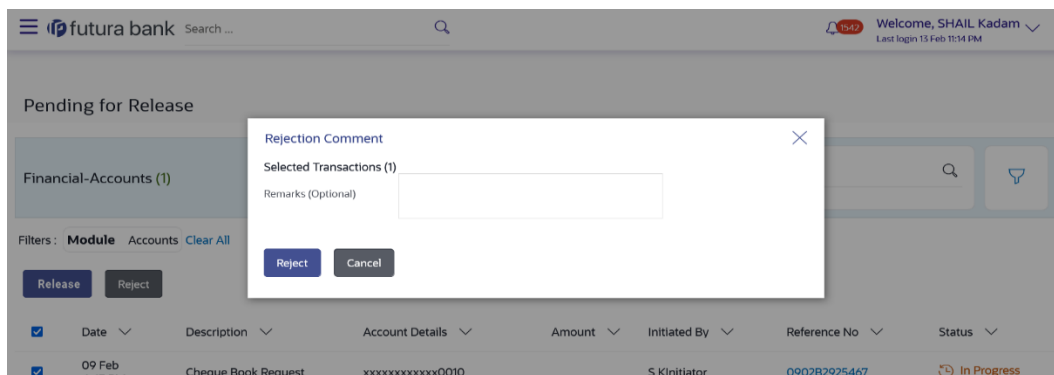


9. Click **Release** to release the initiated transaction. The **Pending for Release** screen appears.  
OR  
Click **Reject** to reject the transaction.  
OR  
Click **Back** to navigate back to previous screen.
10. The **Transaction Release / Rejection** screen prompting to enter the release / rejection remarks appear.

## Release Transaction



## Reject Transaction



11. Enter the remarks and click **Release**.  
OR  
Enter the remarks and click **Reject**.  
OR  
Click **Cancel** to cancel the transaction.  
The screen with success message appears.

---

Note: If the configuration to set to allow enabling multi transaction approval with 2-factor authentication, based on the 2FA set, system prompt user for verification.

---

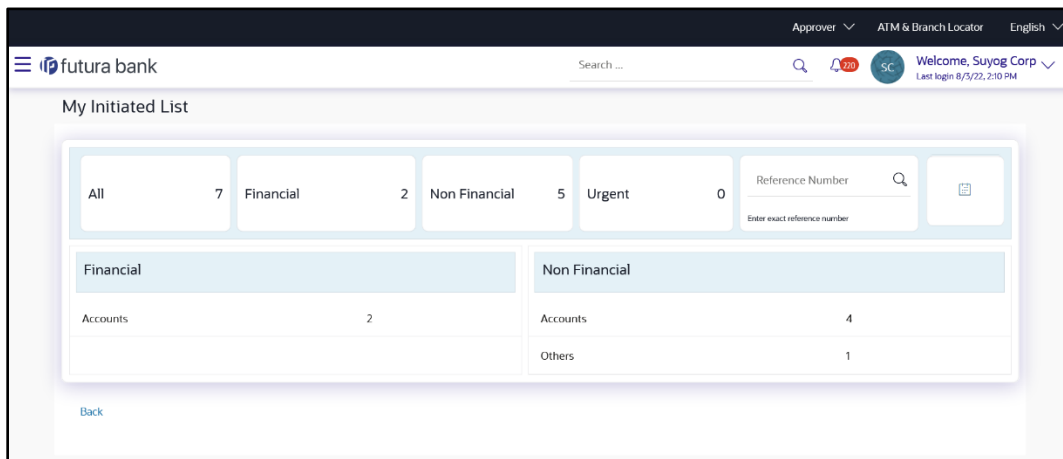
## 7.4 My Initiated List

Displays the list of all the type of transactions initiated by the logged in user like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions. The user logs into the application, and views all the transactions.

**How to reach here:**

*Business user Dashboard > Toggle menu > Menu > Transactions > My Initiated List*

### **My Initiated List**




## Field Description

Field Name	Description
<b>Count of transactions Initiated</b>	<p>All- Displays the total count of all the transactions initiated by user</p> <p>Financial- Displays the count of financial transactions initiated out of the total count</p> <p>Non-Financial- Displays the count of non-financial transactions initiated out of the total count</p> <p>Urgent- Displays the total count of urgent transactions (prioritized and in grace period) initiated</p>
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions initiated. It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions initiated within each module</li> <li>Count of urgent transactions (prioritized and in grace period) initiated</li> </ul> <p>Click on the count link to view the list of all transactions initiated within the module.</p>

Field Name	Description
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions initiated.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions initiated within each module</li> <li>Count of urgent transactions (prioritized and in grace period) initiated</li> </ul> <p>Click on the count link to view the list of all transactions initiated within the module.</p>
<b>Reference Number</b>	Allows to search based on exact reference number of transaction across modules.
<b>Date Filter</b>	<p>Allow to search the backdated initiated.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To view the initiated transaction:

- Click on count link to view the list of all transactions initiated within the module.  
All the transactions initiated within a module with the prioritized and in-grace tags appears.  
OR

In **Reference Number** field, enter reference number, and click  to search specific transaction initiated.

OR

Click on the date filter and specify the period for which you wish to view back dated transactions.

#### Note:

- The search will be within module.
- If the **Status** of transaction is "**Pending for Modification**", on transaction details; User can click **Modify**; to update the transaction details.

OR

User can click on **Revoke**; add comment to revoke the transaction.

## List of transactions within module

My Initiated List

Financial - Accounts (2)

Reference Number  Enter

exact reference number

Date	Description	Account Number	Amount	Reference No	Status
8/5/22, 10:02 AM	New Deposit	xxxxxxxxxxxx0015	EUR 1,114.00	0308DC3C782B	Approved
8/5/22, 9:28 AM	New Deposit	xxxxxxxxxxxx0015	EUR 1,111.00	030826E38EFE	Pending Modification

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

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## Field Description

Field Name	Description
<b>Date</b>	Displays the transaction initiation date.
<b>Description</b>	Displays the description for the transaction initiated.
<b>Account Details</b>	Displays the account details of transaction. This field is module specific.
<b>Amount</b>	Displays the transaction amount. This field is module specific.
<b>Initiated by</b>	Displays the name of the user who has initiated the transaction.
<b>Reference No</b>	Displays the transaction reference number. Click on the link to view details of a specific transaction.
<b>Status</b>	Displays the current status of the transaction initiated.

- Click on the icon to enter filter new criteria. Based on the defined criteria you can view list of transactions initiated within a module.  
Click **Apply** to search the transaction based on selected criteria.  
OR  
Click **Reset** to clear the entered details.

**Note:** The search will be module specific, not across modules.

## My Initiated List – Filter Criteria

## Field Description

Field Name	Description
<b>Filter Criteria</b>	
<b>Search the transaction based on the criteria.</b>	
<b>Note:</b> The filter criteria in overlay screen will be changed based upon the module selected.	
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions initiated within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>Initiation From Date – To Date</b>	Specify the period for which you wish to view transactions initiated. Search will be based on the transaction date range.
<b>First Name</b>	The first name of user who has initiated the transaction.
<b>Last Name</b>	The last name of user who has initiated the transaction.

Field Name	Description
<b>Urgency</b>	Filters to view the transactions based on its urgency type. It can be: <ul style="list-style-type: none"> <li>• Prioritized</li> <li>• In-Grace Period.</li> </ul>

3. Click on **Reference Number** link to view the details of the transaction that are initiated.  
The details of transaction appears.  
Click **Detailed Journey** to view the transaction detailed journey.  
OR  
Click **Back** to navigate back to the previous screen.

#### **My Initiated List – Transaction Details**





## 7.5 Transaction Details

### My Initiated List – Transaction Details

**futura bank** | Search ... | Approver | ATM & Branch Locator | English | Welcome, Suyog Corp | Last login 8/5/22, 2:10 PM

#### New Deposit

[e-Receipt](#)

**Deposit Details**

Source Account  
xxxxxxxxxxxx0015

Term Deposit Product  
Islamic Rollover OBDX

Deposit Amount  
EUR 1,114.00

Deposit Tenure  
1 Year(s), 1 Month(s), 1 Day(s)

**Maturity Details**

Maturity Instruction  
Renew Principal and Pay Out the Profit

Transfer to  
Suyog Corp  
xxxxxxxxxxxx0015  
HEL F.C. UNIVERSAL BANK  
Oracle  
Goregaon  
Mumbai  
GREAT BRITAIN

**Transaction Journey**

Detailed Journey

Initiation Successful	Approval Successful	Completion Successful
Suyog Corp 8/5/22, 10:02 AM	⑧ Vikas Corp 8/5/22, 10:04 AM 🔒 Lock Request ⑧ Vikas Corp 8/5/22, 10:07 AM 🔓 Unlock Request Vikas Corp 8/5/22, 10:08 AM 👍 Approve Show Less	Processed Reference No : HEL0399600117 8/5/22, 10:08 AM

[Back](#)

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### 7.5.1 Withdraw Transactions Pending Approval

The transactions, which are pending approval, have an option to withdraw the transaction. Using this option user can withdraw the transaction from the transaction details. Once the maker withdraws the transaction, the transaction is removed from the Approver's pending for approval transaction list.

The transaction aspect will drive the **Withdraw** option. The bank can configure the transaction aspect for **Withdraw** option. Out of box, **Withdraw** option will be available for a business user as well as administrator.

**Note:** For the withdrawn transactions, the status will be changed to **Withdrawn**, which will be displayed on Train Journey, Detailed Journey, and Transaction Log.

## My Initiated List – Transaction Details (Withdraw transaction)

Search ...

Welcome, dcmaker1 user  
Last login 12/16/22, 11:19 AM

### Cheque Book Request

Account Number  
xxxxxxxxxxxx0027  
corpacc99 | GBP | HEL

Type of Cheque Book  
CHEQUEGBP

Number of Cheque Books  
3

Number of Leaves per Book  
10

Delivery Location  
Unit 1  
Block A  
California  
GREAT BRITAIN

### Transaction Journey

[Detailed Journey](#)

**Initiation**  
Successful

**Approval**  
In-Progress

**Completion**

David  
12/15/22, 5:28 AM

Copy

Withdraw

Back

To withdraw a transaction:

5. Click on the **Withdraw**. A confirmation popup appears.
  - i. On the confirmation popup, enter the comments for cancellation/withdrawal of transaction.
  - ii.

### 7.5.2 Copy/Re-initiate Existing Transactions

The maker can view the details of transaction by clicking on transaction available in “Transaction Log”. The **Copy** feature is provided to copy the transaction details to a new transaction with all required details in editable form.

The transaction aspect will drive the **Copy** option. The bank can configure the transaction aspect for **Copy** option. Out of box, **Copy** option will be supported for business users only.

Note: The copied transaction will behave as a new transaction being initiated. The approval rules will be evaluated and the transaction will be sent for approval as per the evaluated rules.

## Transaction Details with Copy option

Search ...

Welcome, dcmaker1 user  
Last login 12/16/22, 11:19 AM

### Cheque Book Request

Account Number  
xxxxxxxxxxxx0027  
corpacc99 | GBP | HEL

Type of Cheque Book  
CHEQUEGBP

Number of Cheque Books  
3

Number of Leaves per Book  
10

Delivery Location  
Unit 1  
Block A  
California  
GREAT BRITAIN

#### Transaction Journey

Detailed Journey

Initiation  
Successful

Approval  
In-Progress

Completion

David  
12/15/22, 5:28 AM

Copy

Withdraw

Back

## 7.6 Transaction Log

Displays the list of all the type of transactions initiated like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

It is divided into two categories broadly; Financial and Non-Financial. The logged in user can view the transaction summary with respective statuses and details. The Business Maker/Approver can view the status of transactions if a transaction failed to submit to the Host after approving multiple transactions from the Digital Banking Platform.

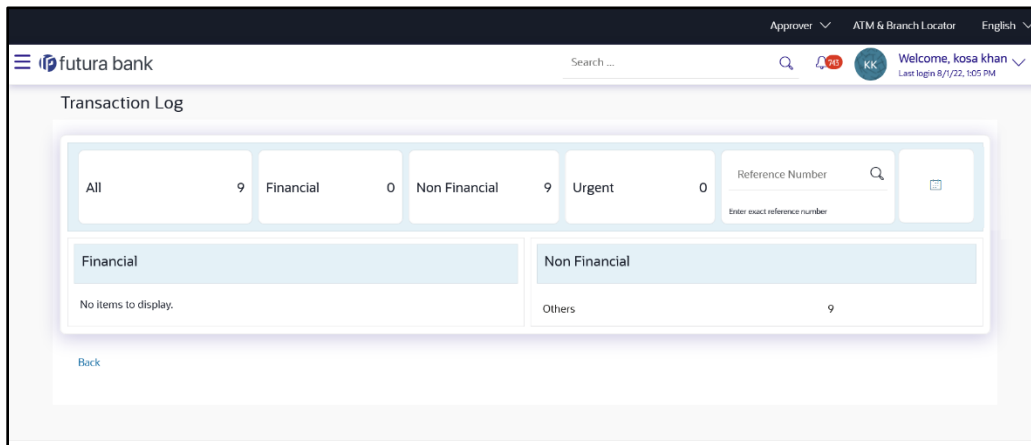
The details can be viewed either in a graphical format or in a list format using a switch option.

On selecting either the Financial or the Non-Financial transaction options, the modules under the particular option are displayed. Click the **Module** link to view the list of transactions in it.

### How to reach here:

*Business User Dashboard > Toggle menu > Menu > Transactions > Transaction Log*

### Transaction Log




### Field Description

Field Name	Description
<b>Count of transactions</b>	<p>All- Displays the total count of all the transactions by user</p> <p>Financial- Displays the count of financial transactions out of the total count</p> <p>Non-Financial- Displays the count of non-financial transactions out of the total count</p> <p>Urgent- Displays the total count of urgent transactions (prioritized and in grace period)</p>
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions within each module</li> <li>Count of urgent transactions (prioritized and in grace period)</li> </ul> <p>Click on the count link to view the list of all transactions within the module.</p>

Field Name	Description
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>• Count of transactions within each module</li> <li>• Count of urgent transactions (prioritized and in grace period)</li> </ul> <p>Click on the count link to view the list of all transactions within the module.</p>
<b>Reference Number</b>	Allows to search based on exact reference number of transaction across modules.
<b>Date Filter</b>	<p>Allow to search the back dated transactions on Transaction log widget.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To view the transaction log:

- Click on count link to view the list of all transactions within the module.  
All the transactions within a module with the prioritized and in-grace tags appears.  
OR  
In **Reference Number** field, enter reference number, and click  to search specific transaction initiated.  
OR  
Click on the date filter and specify the period for which you wish to view back dated transactions.

---

**Note:** The search will be within module.

---

## List of transactions within module


Date	Initiated By	Transaction Type	Description	Reference No	Approval Status	Processing Status
8/1/22, 1:34 PM	david khan	Credit Card	Update Limits	01089640DDFD	In Progress	
8/1/22, 1:30 PM	david khan	Credit Card	Update Limits	0108E41D51B9	Rejected	
8/1/22, 1:26 PM	David Warner	Request User Report	Request User Report	0108442463F4	Approved	Accepted
8/1/22, 1:14 PM	david khan	Credit Card	Enable/Disable International Transactions	0108C3C8FC04	Approved	Accepted
8/1/22, 1:03 PM	david khan	Credit Card	Change Billing Cycle	0108BF20098A	Approved	Accepted
8/1/22, 9:51 AM	david khan	Request User Report	Request User Report	01083A53D803	In Progress	
8/1/22, 8:57 AM	David Warner	Request User Report	Request User Report	0108F14B452A	Approved	Accepted
8/1/22, 8:50 AM	David Warner	Request User Report	Request User Report	010806A61191	Approved	Accepted
8/1/22, 8:46 AM	David Warner	Request User Report	Request User Report	0108579C9697	Approved	Accepted
8/1/22, 8:45 AM	David Warner	Request User Report	Request User Report	0108E21829D6	Approved	Accepted

## Field Description

Field Name	Description
<b>Date</b>	Displays the transaction initiation date.
<b>Description</b>	Displays the description for the transaction initiated.
<b>Account Details</b>	Displays the account details of transaction. This field is module specific.
<b>Amount</b>	Displays the transaction amount. This field is module specific.
<b>Initiated by</b>	Displays the name of the user who has initiated the transaction.
<b>Reference No</b>	Displays the transaction reference number. Click on the link to view details of a specific transaction.
<b>Approval Status</b>	Displays the current status of the transaction initiated.

Field Name	Description
<b>Processing Status</b>	Displays the status of transactions failed during submission to the host.  <div>Note: This will be displayed only when the submission has failed at host.</div>

---

5. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view list of transactions within a module.  
Click **Apply** to search the transaction based on selected criteria.  
OR  
Click **Reset** to clear the entered details.

---

**Note:** The search will be module specific, not across modules.

---

Transaction Log – Filter Criteria

Approve

futura bank

Search ...

Transaction Log

Non Financial - Others (12)

Reference Number

exact reference number

Date	Initiated By	Transaction Type	Description	Reference N
8/1/22, 1:34 PM	david khan	Credit Card	Update Limits	01089640B
8/1/22, 1:30 PM	david khan	Credit Card	Update Limits	0108L41D31
8/1/22, 1:26 PM	David Warner	Request User Report	Request User Report	010844246
8/1/22, 1:14 PM	david khan	Credit Card	Enable/Disable International Transactions	0108C3C8F
8/1/22, 1:03 PM	david khan	Credit Card	Change Billing Cycle	0108BF20B

Search Filter

Module

Others

Reference Number

Description / Transaction Name

Urgency

Initiation Date From

To

Initiated By First Name

Last Name

Apply

Reset

Field Description



Field Name	Description
<b>Filter Criteria</b>	
<b>Search the transaction based on the criteria.</b>	
<b>Note:</b> The filter criteria in overlay screen will be changed based upon the module selected.	
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>Initiation From Date – To Date</b>	Specify the period for which you wish to view transactions initiated. Search will be based on the transaction date range.
<b>First Name</b>	The first name of user who has initiated the transaction.
<b>Last Name</b>	The last name of user who has initiated the transaction.
<b>Urgency</b>	Filters to view the transactions based on its urgency type. It can be: <ul style="list-style-type: none"> <li>• Prioritized</li> <li>• In-Grace Period.</li> </ul>

- Click on **Reference Number** link to view the details of the transaction. The details of transaction appears.  
Click **Detailed Journey** to view the transaction detailed journey.  
OR  
Click **Back** to navigate back to the previous screen.

## 7.7 My Approved List

This displays the details of transactions that are approved by the approver user. It is classified into two broad categories; Financial and Non-Financial. Click each tab to view the snapshot of transactions already approved.

The logged in user can view the transaction summary with respective statuses and details. The details can be viewed either in a graphical format or in a list format using a switch option.

On selecting either the Financial or the Non-Financial transaction options, the modules under the particular option are displayed. In the list view, on clicking the approved/rejected count, the transaction details within the module can be viewed. Click the **Module** link to view the list of transactions in it.

### How to reach here:

*Business User Dashboard > Toggle menu > Menu > Transactions > My Approved List*


### My Approved List

### Field Description

Field Name	Description
<b>Count of transactions Initiated</b>	<p>All- Displays the total count of all the transactions approved by user</p> <p>Financial- Displays the count of financial transactions approved out of the total count</p> <p>Non-Financial- Displays the count of non-financial transactions approved out of the total count</p> <p>Urgent- Displays the total count of urgent transactions (prioritized and in grace period) approved</p>

Field Name	Description
<b>Financial Table</b>	<p>Displays the module wise count of financial transactions approved.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions approved within each module</li> <li>Count of urgent transactions (prioritized and in grace period) approved</li> </ul> <p>Click on the count link to view the list of all transactions approved within the module.</p>
<b>Non-Financial Table</b>	<p>Displays the module wise count of non-financial transactions approved.</p> <p>It also displays the following details:</p> <ul style="list-style-type: none"> <li>Count of transactions approved within each module</li> <li>Count of urgent transactions (prioritized and in grace period) approved</li> </ul> <p>Click on the count link to view the list of all transactions approved within the module.</p>
<b>Reference Number</b>	<p>Allows to search based on exact reference number of transaction across modules.</p>
<b>Date Filter</b>	<p>Allow to search the back dated transactions on the My Approved List widget.</p> <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p>

#### To view the approved transaction:

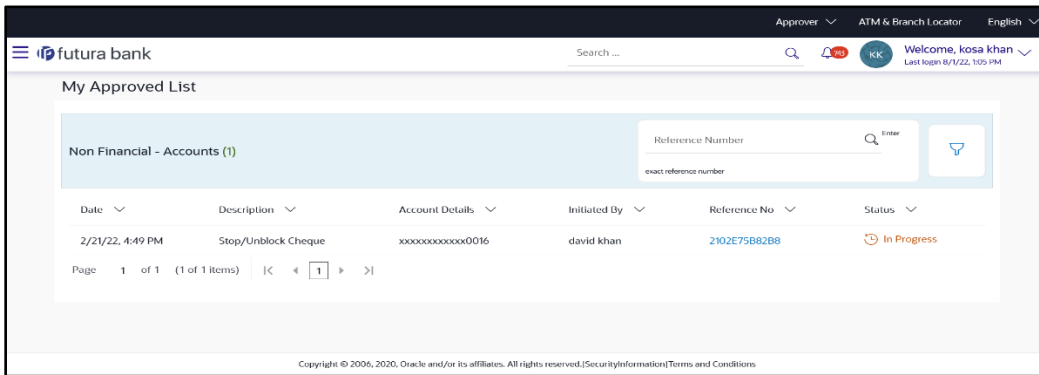
- Click on count link to view the list of all transactions approved within the module. All the transactions approved within a module with the prioritized and in-grace tags appears.  
OR  
In **Reference Number** field, enter reference number, and click  to search specific transaction approved.  
OR  
Click on the date filter and specify the period for which you wish to view back dated transactions.

---

**Note:** The search will be within module.


---

#### List of transactions within module



## Field Description

Field Name	Description
<b>Date</b>	Displays the transaction approved date.
<b>Description</b>	Displays the description for the transaction approved.
<b>Account Details</b>	Displays the account details of transaction. This field is module specific.
<b>Amount</b>	Displays the transaction amount. This field is module specific.
<b>Initiated by</b>	Displays the name of the user who has initiated the transaction.
<b>Reference No</b>	Displays the transaction reference number. Click on the link to view details of a specific transaction.
<b>Status</b>	Displays the current status of the transaction initiated.

- Click on the  icon to enter filter new criteria. Based on the defined criteria you can view list of transactions approved within a module.  
Click **Apply** to search the transaction based on selected criteria.  
OR  
Click **Reset** to clear the entered details.

**Note:** The search will be module specific, not across modules.

## My Approved List – Filter Criteria

Approve

futura bank

Search ...

My Approved List

Non Financial - Accounts (1)

Reference Number

exact reference number

Date	Description	Account Details	Initiated By	Reference No
2/21/22, 4:49 PM	Stop/Unblock Cheque	xxxxxxxxxxxx0016	david khan	2102E75B82B8

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

Search Filter

Module

Accounts

Description / Transaction Name

Initiation Date From

Initiated By First Name

Reference Number

Urgency

To

Last Name

Apply

Reset

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## Field Description

Field Name	Description
<b>Filter Criteria</b>	
<b>Search the transaction based on the criteria.</b>	
<b>Note:</b> The filter criteria in overlay screen will be changed based upon the module selected.	
<b>Module</b>	The selected module is defaulted which can be changed to view the transactions approved within a specific module.
<b>Reference Number</b>	Reference number of specific transaction which is to be searched.
<b>Description/ Transaction Name</b>	The transactions can be filtered based upon transaction name or description.
<b>Initiation From Date – To Date</b>	Specify the period for which you wish to view transactions initiated. Search will be based on the transaction date range.
<b>First Name</b>	The first name of user who has initiated the transaction.
<b>Last Name</b>	The last name of user who has initiated the transaction.
<b>Urgency</b>	Filters to view the transactions based on its urgency type. It can be: <ul style="list-style-type: none"><li>• Prioritized</li><li>• In-Grace Period.</li></ul>

3. Click on **Reference Number** link to view the details of the transaction that are approved.  
The details of transaction appears.  
Click **Detailed Journey** to view the transaction detailed journey.  
OR  
Click **Back** to navigate back to the previous screen.

## FAQ

1. **How can I access different dashboards if multiple roles are assigned to me?**

A drop down is available on the top navigation bar to switch between the different dashboards if multiple roles are assigned to you.

2. **Will I be able to see the current status of a transaction initiated by me?**

Yes, transaction journey section shows the latest status of the transaction along with the date, time and name of the user last acted on the same.

**3. What are quick links; can I change the transactions appearing under quick link section?**

Quick links gives you easy access to some of the more commonly used transactions/maintenances in the system. You cannot change the transactions appearing under quick link section.

**4. Can I remove/grant access of a transaction to System/Bank administrator?**

Yes, transaction access can be given or removed for a particular application role from role transaction mapping function.

**5. List the transactions in the below statuses can be withdrawn and cannot be withdrawn?**

Below are the transactions with the below statuses can be withdrawn and cannot be withdrawn:

Status which can be withdrawn	Status which cannot be withdrawn
<ul style="list-style-type: none"><li>Initiated (Transaction initiated but not routed for approval)</li><li>Pending Approval (not approved at even 1 level)</li><li>Sent for Modification</li></ul>	<ul style="list-style-type: none"><li>Partially Approved (approved at one or more levels)</li><li>Checked</li><li>Partially Checked (checked at one or more levels)</li><li>Released</li><li>Pending Release</li><li>Auto Approved</li><li>Release Rejected</li><li>Rejected</li></ul>

---

## 8. Forgot Password

The login password is the password using which the user can log into the internet banking platform. The user cannot access his bank accounts without this password. The Forgot Password feature enables users to reset their login password. While resetting password system displays the password policy block as a popup message.

The user is required to enter his User ID and Date of Birth. Post successful validation of the user's details, user is asked to enter the second factor authentication details (as per the authentication mode maintained by the Bank).

Once the user is authenticated, user will receive a link to generate the new password, on his registered email ID.

### Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Password.

### Features Supported In the Application

- User Verification
- New Password Creation

### How to reach here:

*Portal > Forgot Password*

### To reset the password:

1. In the **Login** page, click **Forgot Password**. The **Forgot Password** screen appears.

### Forgot Password - User Verification

The screenshot displays the 'Forgot Password' user verification interface for Futura Bank. The page features a dark blue header with the bank's logo and navigation links. A search bar is positioned on the right. The main content area is a light gray box with a dark blue title bar. Inside, there are two input fields: 'Username' and 'Date of Birth', both labeled as 'Required'. Below these fields are 'Cancel' and 'Submit' buttons. A red chat icon is visible in the bottom right corner.



## Field Description

Field Name	Description
<b>Username</b>	Enter your login username.
<b>Date of birth</b>	Enter your date of birth.

2. In the **Username** field, enter your login username.
3. In **Date of birth** field, enter your date of birth.
4. Click **Submit**.  
OR  
Click to **Cancel** the transaction.

Note: Click Up arrow to navigate back to Dashboard.

5. The **Verification** screen appears. The user has to enter the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be displayed as per the setup done by the system administrator. A **Confirmation** screen appears, along with a message stating that the link to reset password has been sent to user's registered email.
6. Click the link received in your email to reset the password. The **Reset Password** screen appears with the **Password Policy** popup screen. Click **OK** to continue.

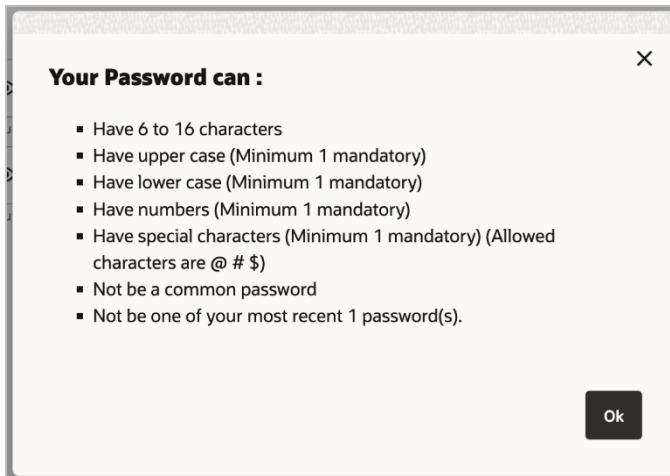
## Reset Password – New Password Creation

The screenshot shows the 'Reset Password' screen of the Futura Bank mobile application. At the top, there is a navigation bar with the Futura Bank logo and a search icon. Below the navigation bar, the screen title is 'Reset Password'. The main content area contains a form with two input fields: 'Password' and 'Re-enter Password'. Below these fields are 'Submit' and 'Cancel' buttons. A modal popup titled 'Your Password can :' is displayed in the center of the screen. The popup lists the following password requirements:

- Have 6 to 16 characters
- Have upper case (Minimum 1 mandatory)
- Have lower case (Minimum 1 mandatory)
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory) (Allowed characters are @ # \$)
- Not be a common password
- Not be one of your most recent 1 password(s).

The popup has an 'Ok' button at the bottom right. The background of the screen is slightly dimmed to show the popup clearly.

## Password Policy popup



### Field Description

Field Name	Description
<b>Please enter your new password</b>	
<b>Password</b>	Enter a new password for channel access.
<b>Re-enter Password</b>	Re-enter the new password to confirm the same.

7. In the **Password** field, enter a new password.

8. In the **Re-enter Password** field, re-enter the new password.

Note: Click inside the field to use  virtual keyboard to enter the Re-enter Password/Password

9. Click **Submit**.  
OR

Click **Cancel** to cancel the transaction.

10. A message confirming the successful reset of the password appears. Click **Login** to log in to the application.

## 9. Forgot Username

Using this feature user can retrieve his channel banking Username, in case he has forgotten the same.

### Pre-requisites

- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

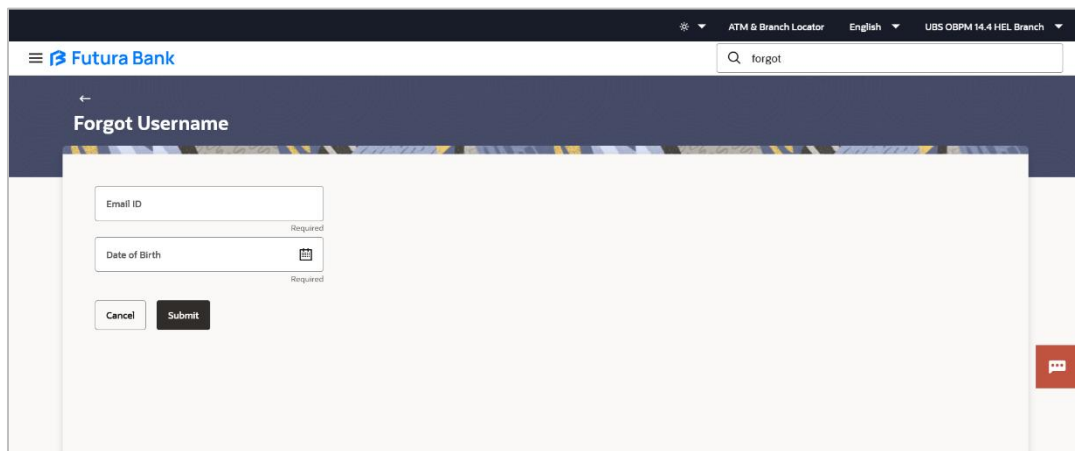
### How to reach here:

*Portal > Forgot Username*

### To reset the username:

1. In the **Login** page, click **Forgot Username**. The **Forgot Username** screen appears.

### Forgot Username



### Field Description

Field Name	Description
Email	Enter your email ID that is registered with the bank.
Date of birth	Enter your date of birth.

2. In the **Email** field, enter your email ID that is registered with the bank.

3. In **Date of birth** field, enter your date of birth.

---

Note: Click Up arrow to navigate back to Dashboard.

---

4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
5. The verification screen appears if the transaction is configured for 2 Factor Authentication.
6. Enter the details required for second factor authentication.  
The **Forgot Username** confirmation screen appears.
7. A message stating that the username has been sent to your registered email address appears. Click the **Click here** link to log in to the application.

---

**Note:** If a user has more than one user ID with the same email ID and DOB, then he/she will not be able to retrieve his/her User ID using the above function. In that case, the user will have to contact the bank for retrieving his/her user ID.

---

## 10. Live Chat

Multi-Modal Assisted Banking allows you to initiate a video or voice call and can share his / her screen with the Bank user in case they face an issue while completing a transaction or have any queries pertaining to their account. The multi-modal assisted banking feature is configurable. Below are the features being provided as part of the current release:

- Integration with Oracle Live Experience for assisting customer.
- An assisted banking icon across the application for end user, by clicking on which he/she can start the call.
- Business user can enable and disable this option from his user preferences.

---


**Note:** Live Chat is supported only when the user is logging from desktops.

---

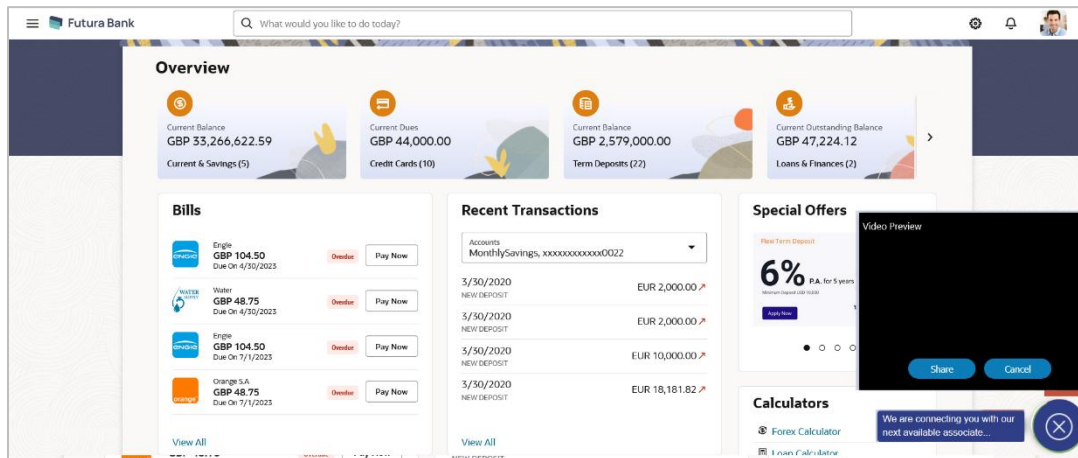
### How to reach here:

*Bottom right corner of the application*

### To start a meeting:

1. Click  icon.
2. The session recording message is displayed, Click **Yes** to continue with the modal assisted banking session.  
OR  
Click **Cancel** to close the session.

### Live Chat



3. Application prompt user to give access to the devices like camera, microphone. Click **Allow** to give access.  
OR  
Click **Block** to disallows the access to devices.

4. Share your screen message is displayed. Select the application and click **Share**.  
OR  
Click **Cancel** to abort the live chat session.
5. The screen is shared with the customer support representative.
6. Business user can voice or video chat with the Bank executive basis on the configuration done by bank.
7. Screen shows the confirmation message once the session gets ended.



---

## 11. Product Showcase and Application Tracker

This option serves as a means by which the Business user can view the bank's online product offerings and also apply for any products of choice. Alternately, if the user has already applied for a product or if the user has a product application in draft, on selecting the Product Offerings option from the hamburger menu, the Application Tracker listing page will be displayed. The user will be able to track the status of any submitted applications and also retrieve applications that are in draft from the Application Tracker listing page. If the user wishes to apply for any other product, he/she can select the Start a New Application option provided on the Application Tracker Listing screen.

---

**Note:** To view detailed information about the Application Tracker as well as product offerings, please refer the **Oracle Banking Digital Experience Business Originations Application Tracker** user manual.

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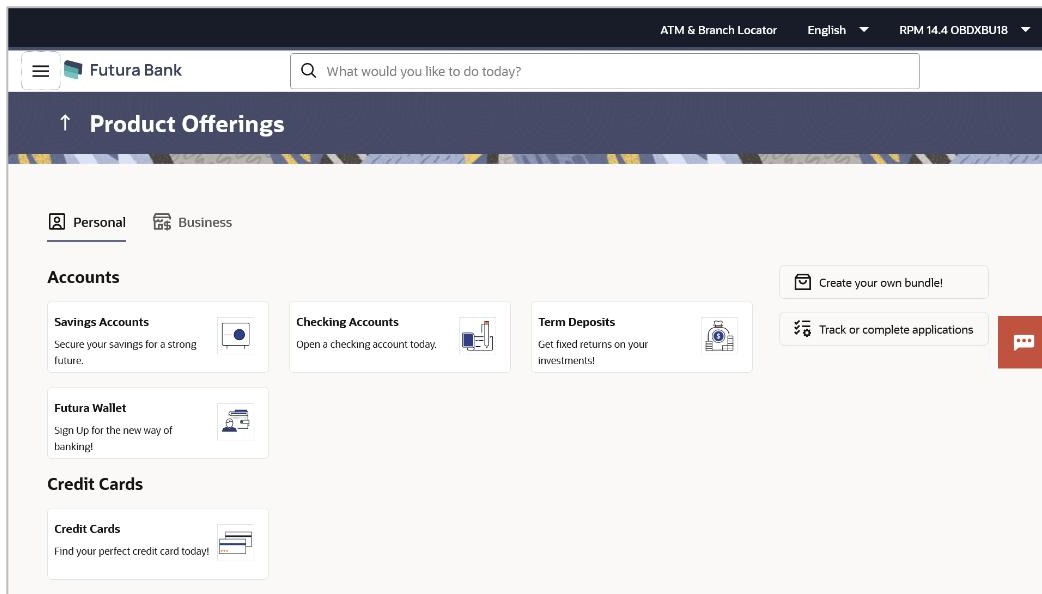
### Features Supported In Application

- Application of bank's online product offerings
- Tracking of submitted application status
- Accessing saved/in draft applications

### How to reach here:

*Toggle Menu > Menu > Product Offerings > Business*  
*OR*  
*Bank Portal Page > Product Offerings*  
Product Offerings





## Application Tracker Listing Page

Hi John Smith

Find all your saved and submitted applications below

## Start a New Application


## Business


Check the current status of your applications and take action, if required.

**Normal Simple Fixed Deposit**  
 006APP000049364  
 Submitted  
 Submitted On 3/29/2018  
 Last Updated On 3/29/2018  
 Amount GBP 10,000.00

 **Premier Checking Account**  
006APP000071324  
**Submitted**  
Submitted On: 3/29/2018  
Last Updated On: 3/29/2018

Select an application to complete and submit it to the bank

 **MaxRewards**  
006APP000046020  
**In Draft**  
Amount  
USD 60,000.00

 **Normal Simple Fixed Deposit**  
006APP000050014  


[View all your processed and cancelled applications here](#)

 **Normal Simple Fixed Deposit**  
006APP000049121  
[Customer Cancellation](#)

---

## 12. Service Requests

This feature enables users to initiate service requests as well as to view all the service requests initiated by them along with the updated status of each service request.

### 12.1 Raise a New Request

The user can view all the service requests defined by the System/ Bank administrator on this screen. These service requests are grouped under Product and Request Category so that the user can easily locate and raise a service request according to their requirement. A free search is also provided on the screen that enables the user to search for a specific service request on the basis of the service request name.

Using this screen the users can raise a new service request by inputting the data in the fields (fields chosen by the System/ Bank administrator while creating Service Request Definition).

#### **Pre-Requisites**

- Transaction access is provided to the Business User.

#### **Features Supported In Application**

The module supports the following features:

- Raise New Request – Summary
- Schedule an Appointment for Branch Visit
- Raise New Request

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

*Dashboard > Toggle menu > Menu > Service & Support > Service Requests > Raise a New Request*  
*OR*

*Access through the kebab menu of **Track Requests** transaction*

#### **12.1.1 Raise a New Request - Summary**

##### **To raise a service request:**

1. The page from which the user can select the service request form on the basis of product and category appears

## Raise a New Request – Service Request Form Selection

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ...

Welcome, keron Bohr  
Last login 16 Sep 09:10 AM

### Raise a New Request

Service Request Form  
Search...

OR

Service Request from organized by Product and Category

Loan	Loan Topup
CASA	1228286
Credit Card	23b1980
Debit Card	38296d4
Product	38d07d6
6dd6f	605e418
980a4	c7c544d

**Note**  
Want to raise a new Service Request?  
Simply type what you are looking for in the search bar and click on the search results to raise a new request. In case you want to select the request from the available list of Requests, select a Product and Category under it to view the same.

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## Field Description

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


### Search Criteria

<b>Service Request Form</b>	Enter a service request name to search for the required service request.
-----------------------------	--

<b>List of Products</b>	<p>All the products against which a service request can be raised are listed down on the left hand side of the screen.</p> <p>Click on a specific product/module to view the service requests related to that module.</p>
-------------------------	---

<b>List of Categories</b>	<p>The list of categories under the selected product are displayed on selection of a product/module.</p> <p>Click on a specific category to view the service requests related to that category.</p>
---------------------------	---

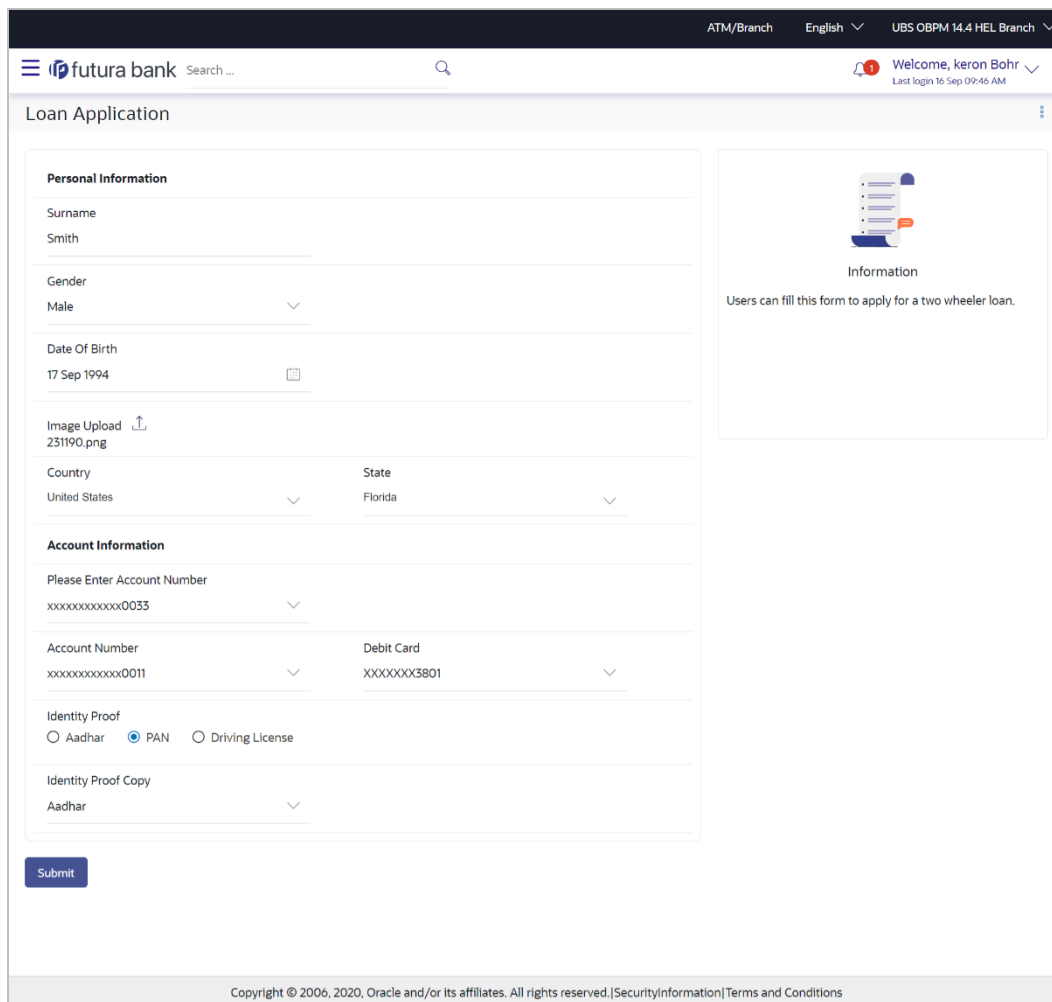
- Click the specific Product from the module list on the left side of the screen to view the service request categories related to that module.
- Click the **Category Name** to view the service requests listed under that category.

4. Click the **Service Request** link to view the service request form. The form for the specific service request appears.  
OR  
In the **Service Request Form** field, enter the desired service request name, and click the  icon. The specific service request form appears.

### 12.1.2 Service Request Form

This page is displayed once the user selects a service request form from the **Raise a New Request** page. This screen enables the user to initiate a service request by entering the data in the fields that are defined by the bank administrator in the Service Request Form Builder screen.

#### Service Request



The screenshot displays the 'Service Request' form within the Futura Bank application. The interface includes a top navigation bar with 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. The main header shows 'futura bank' with a search bar and a user greeting 'Welcome, keron Bohr' with a dropdown arrow. The page title is 'Loan Application'. The form is divided into two main sections: 'Personal Information' and 'Account Information'. The 'Personal Information' section contains fields for Surname (Smith), Gender (Male), Date Of Birth (17 Sep 1994), Image Upload (231190.png), Country (United States), and State (Florida). The 'Account Information' section includes fields for Account Number (xxxxxxxxxx0033), Debit Card (XXXXXXXX3801), Identity Proof (PAN selected), and Identity Proof Copy (Aadhar). A 'Submit' button is located at the bottom left. An 'Information' box on the right states: 'Users can fill this form to apply for a two wheeler loan.' The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security | Information | Terms and Conditions'.

**To create a service request:**

1. Enter the required details.
2. Click **Submit**.
3. The **Review** screen appears. Verify the details and click **Confirm**. The success message appears.  
OR  
Click **Back** to make changes if any.  
The user is directed to the Service Request screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.

## **12.2 Track Requests**

This feature enables users to track the statuses of all the service requests that they have raised. The search criteria provided enables the user to filter service requests based on various criteria such as request type, status, reference number, date range etc.

Below are the Service Requests that are available out of the box in the system:

- Credit Card Supplementary
- Credit Card PIN Request
- Replace Credit Card
- Update Card Limits
- Update Credit Card Auto Payment
- Register Credit Card Auto Payment
- Deregister Credit Card Auto Payment
- Activate Credit Card
- Hotlist Debit Card
- Cancel Debit Card
- Debit Card PIN Request
- Apply Debit Card
- Replace Debit Card
- Block Debit Card (temporary block)
- Unblock Debit Card (remove temporary block)
- Upgrade Debit Card

The bank can define new service requests in addition to the above mentioned Service Requests.

## Pre-Requisites

- Transaction access is provided to the Business User.

## Features Supported In Application

The module supports following features:

- Search Service Request
- View Service Request details

### How to reach here:

*Dashboard > Service Request Widget > Track Requests*

*OR*

*Dashboard > Toggle menu > Menu > Service & Support > Service Requests > Track Requests*

*OR*

*Access through the kebab menu of **Raise a New Request** transaction*

## 12.2.1 Track Requests - Search

### Track Request - Search

The screenshot shows the 'Track Requests' search page in the Futura Bank application. The page has a dark header with 'futura bank' and a search bar. The main content area is titled 'Track Requests' and contains several filter sections: 'Product Name' (set to 'Credit Card'), 'Category Name' (set to 'Please Select'), 'From Date' and 'To Date' (both with calendar icons), and 'Status' (set to 'Accepted'). There are 'Apply' and 'Reset' buttons at the bottom of the filters. On the right side, there is a 'Note' box with a document icon and text explaining that the page lists all service requests raised by the user and providing instructions on how to search and view details. The footer contains copyright information for Oracle.

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ...

Welcome, keron Bohr  
Last login 16 Sep 10:20 AM

### Track Requests

Product Name  
Credit Card

Category Name  
Please Select

From Date  
From Date

To Date  
To Date

Status  
Accepted

Apply Reset

**Note**

This page lists all the Service Requests raised by you.

You can simply search a particular request and view the details of it by clicking on the same. In case you are not satisfied with the resolution provided for your request, please contact Branch or Customer Care.

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## Track Requests – Search Results

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Search ...

Welcome, keron Bohr  
Last login 16 Sep 10:20 AM

### Track Requests

Credit Card Accepted

Date	Request Name	Reference Number	Status
09 Sep 2021	Update Card Limits	910	Accepted
09 Sep 2021	Update Card Limits	911	Accepted
09 Sep 2021	Credit Card PIN Request	909	Accepted
09 Sep 2021	Activate Credit Card	908	Accepted
25 Aug 2021	Credit Card PIN Request	786	Accepted
18 Aug 2021	Update Card Limits	732	Accepted
18 Aug 2021	Update Card Limits	733	Accepted
17 Aug 2021	Update Card Limits	730	Accepted
09 Aug 2021	Credit Card PIN Request	664	Accepted
07 Aug 2021	Cancel Card	642	Accepted

Page 1 of 2 (1-10 of 14 items) |< < 1 2 > >|

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**Note**

This page lists all the Service Requests raised by you.

You can simply search a particular request and view the details of it by clicking on the same. In case you are not satisfied with the resolution provided for your request, please contact Branch or Customer Care.


## Field Description

Field Name	Description
<b>Search Criteria</b>	
<b>Product Name</b>	The name of the product for which the service request is to be searched.
<b>Category Name</b>	The service request category name related to the product selected.
<b>Date Range (From Date – To Date)</b>	The user can search for service requests initiated between two dates by specifying a date range.
<b>Status</b>	The user can search for service requests based on status.
<b>Search Results</b>	
<b>Date</b>	The date on which the service request was raised.
<b>Request Name</b>	The name of the service request.



Field Name	Description
Reference Number	The reference number generated at the time the service request was raised.
Status	The current status of the service request.

#### To search for a service request:

1. Enter search criteria in the service request search fields.
2. Click **Apply**. The search results based on the search criteria appears on the **Track Requests** screen.  
OR  
Click **Reset** to clear the search parameters.
3. Click the **Request Name** link of the specific service request record to view the details of that service request.  
OR  
Click on the  icon to change filter criteria. The search results based on the new defined search criteria appears on the **Track Requests** screen.

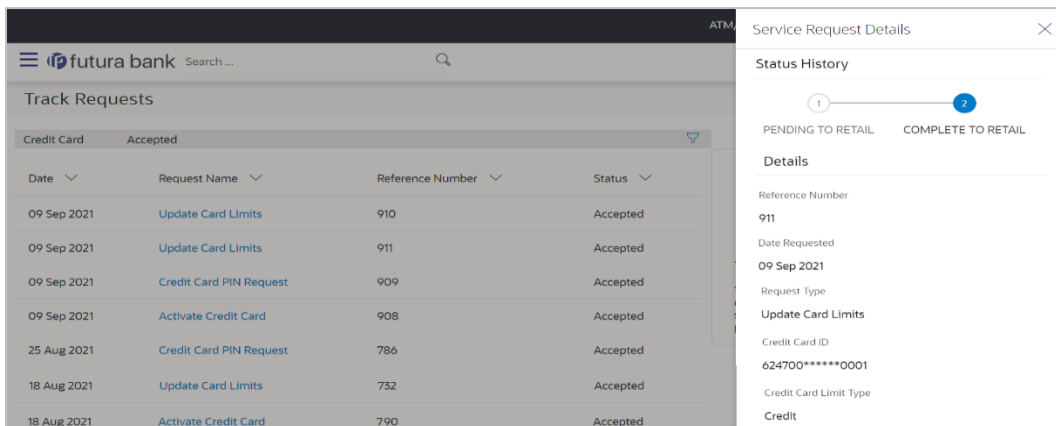
### 12.2.2 Service Request Details

Once the user clicks on a service request record from the search results page, an overlay page opens displaying all the details of the service request, along with the status.

#### To view the details of a service request:

1. In the **Track Request** search results screen, click the **Request Name** link of the specific service request record to view the details of that service request. An overlay displaying the details along with the status of the specific service request appears.

#### Service Request Details



The screenshot shows the 'Track Requests' interface for Futura Bank. The main table lists service requests with columns for Date, Request Name, Reference Number, and Status. An overlay titled 'Service Request Details' is open on the right, showing the status history and details for a specific request.

Date	Request Name	Reference Number	Status
09 Sep 2021	Update Card Limits	910	Accepted
09 Sep 2021	Update Card Limits	911	Accepted
09 Sep 2021	Credit Card PIN Request	909	Accepted
09 Sep 2021	Activate Credit Card	908	Accepted
25 Aug 2021	Credit Card PIN Request	786	Accepted
18 Aug 2021	Update Card Limits	732	Accepted
18 Aug 2021	Activate Credit Card	790	Accepted

**Service Request Details**

**Status History**

1 — 2

PENDING TO RETAIL — COMPLETE TO RETAIL

**Details**

Reference Number  
911

Date Requested  
09 Sep 2021


Request Type  
Update Card Limits

Credit Card ID  
624700\*\*\*\*\*0001

Credit Card Limit Type  
Credit

## Field Description

Field Name	Description
<b>Status History</b>	The status history of the service request, highlighting the current status is displayed.
<b>Details</b>	
<b>Reference Number</b>	The reference number generated at the time the service request was raised.
<b>Date Requested</b>	The date on which the service request was raised.
<b>Request Name</b>	The name of the service request.
<b>Comments from Bank</b>	Any comments made by the bank are displayed here.
<b>Request Details</b>	The details of the requested service. All the fields captured at the time of raising the SR will be populated.

2. Click  icon to close the overlay and to navigate back to the **Service Request Summary** screen.

---

## 13. Settings

This section empowers users to tailor their online and mobile banking experience with precision, encompassing profile management, advanced security configurations, login customization, device registration, preference adjustments, and aesthetic personalization.

### How to reach here:

*Dashboard > My Profile icon > Settings*

*OR*

*Access through the kebab menu of any other **Preferences** screens*

### To update the settings:

1. The **Profile** screen appears under **Settings**.

### 13.1 Profile

Using this option, the customer can view and edit his profile details. Profile details include the user's personal and contact details.

### Pre-requisites

The user must be a customer of the bank and have valid login credentials.

### Features Supported In the Application

- View the profile details and preferences of user
- Edit the profile details and preferences of user

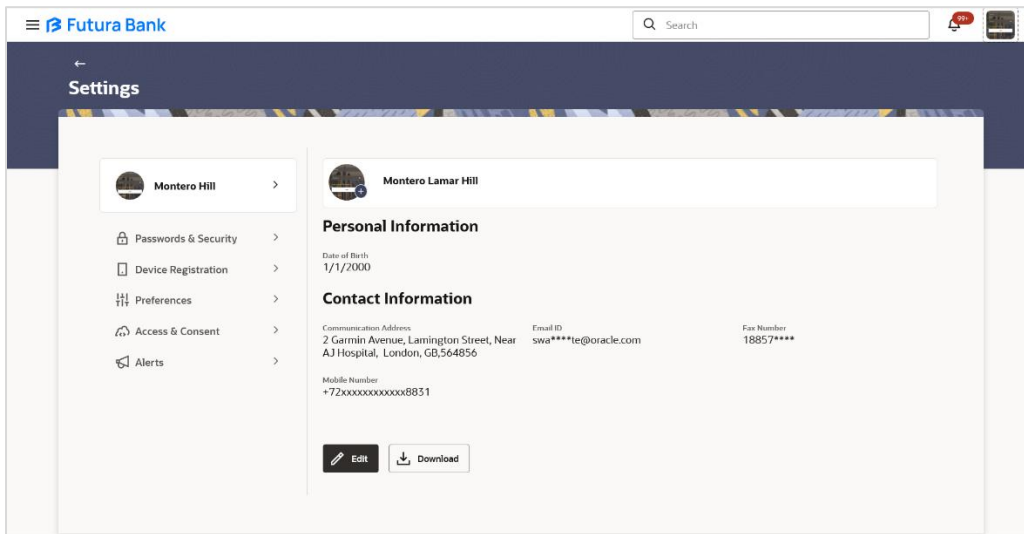
### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Profile*

*OR*

*Dashboard > My Profile icon > Settings > Profile*


### Profile




## Field Description

Field Name	Description
<b>User ID</b>	The digital banking user ID of the user will be displayed here.
<b>Personal Information</b>	
<b>Date of Birth</b>	Date of birth of the user gets displayed.
<b>Aadhaar Card Number</b>	Aadhaar number of the user, as maintained with the bank gets displayed in masked format. It is an identification number issued by government of India.  <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>Driving Licence</b>	Driving licence number of the user, as maintained with the bank gets displayed in masked format.
<b>PAN Card</b>	PAN number of the user, as maintained with the bank gets displayed in masked format. It is issued by the income tax department of India.  <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.

Field Name	Description
<b>Passport</b>	Passport number of the user, as maintained with the bank gets displayed in masked format.
<b>Contact Information</b>	
<b>Communication Address</b>	Address of the user, as maintained with the bank, will be displayed.
<b>Email ID</b>	Email ID of the user, as maintained with the bank, in masked format.
<b>Fax Number</b>	Fax number of the user, as maintained with the bank, in masked format.
<b>Contact Number (Mobile)</b>	The contact number of the user alongwith an international subscriber dialing (ISD) code in the masked format.

1. Click on  icon on profile picture;
  - g. Click on the **Upload Image** link to update the profile picture.
  - h. Click on the **Delete** link to delete the profile picture
2. Click **Edit** to update the personal or contact details
3. Click **Download** to download the profile

---

Note: Click  arrow to go back to the **previous** page.

---

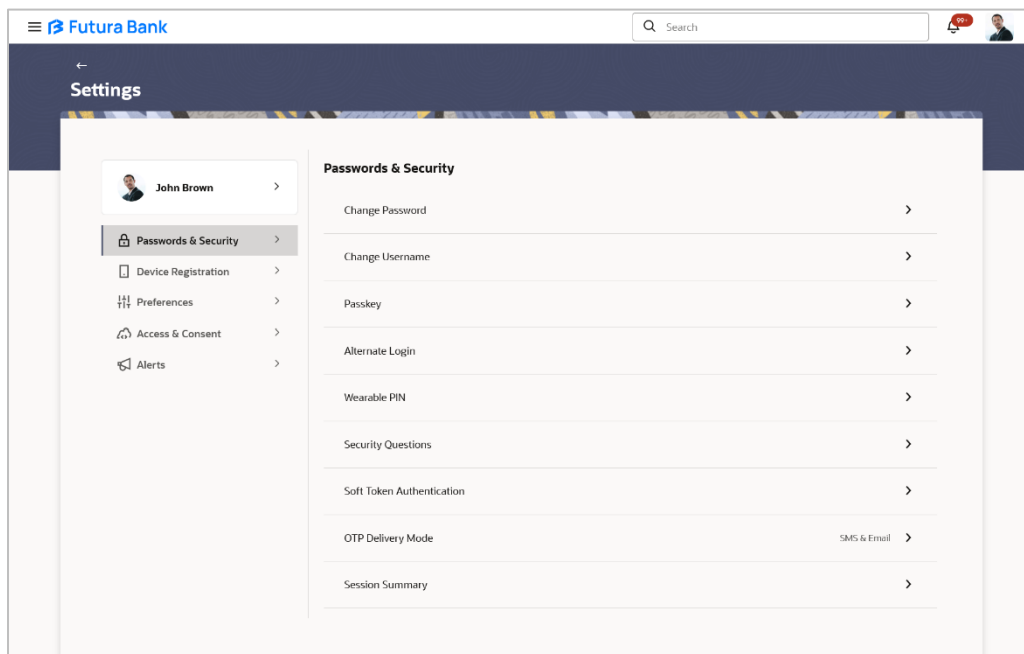
## 13.2 Password & Security

Using this option user can update the Change Password, Passkey, Alternate Login, Wearable PIN, Security Questions, Soft Token Authentication, Facial ID, and OTP Delivery Mode details.

### How to reach here:

*Dashboard > My Profile icon > Settings > Password & Security*

### Settings-Password & Security



### 13.2.1 Alternate Login

Using this option you can set PIN / Pattern / Face ID as an alternate login method for authentication and can be used instead of entering their user ID and password. For more details, refer **User Manual Oracle Banking Digital Experience PIN Pattern Touch and Face Authentication**.

Following are the alternate method for authentication:

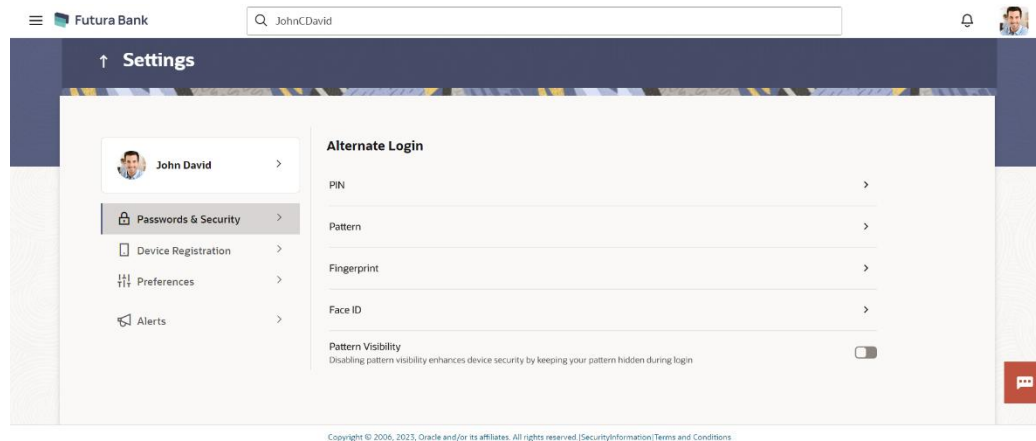
- PIN- define a 4 or 6 digit numeric PIN for login
- Pattern- define a pattern for authentication
- Face ID- define Face ID for login

- Touch ID- define a fingerprint (touch ID) for login

**How to reach here:**

*Dashboard > My Profile icon > Settings > Password & Security > Alternate Login*

## Alternate Login



1. Click on the > icon of the method to be set as alternate login method.
    - a. If **PIN** option selected;
      - i. In the **Set PIN** field, enter the PIN of 4 or 6 digit that needs to be set for login.
      - ii. In the **Confirm PIN** field, re-enter the pin for confirmation.
      - iii. The success message of PIN set appears.
    - b. If **Pattern** option selected;
      - i. Select the **Pattern** option as the login method. The **Set Pattern** screen appears.
      - ii. Set the **desired** pattern. Draw a pattern connecting a minimum of 4 dots.
      - iii. Click **Confirm**. The **Confirm Pattern** screen appears.  
OR  
Click **Undo** to reset the pattern and redraw it.  
OR  
Click **Cancel** to cancel the transaction.
      - iv. The success message of pattern set appears.
    - c. **Pattern Visibility**
      - i. Toggle **Pattern Visibility** button to make the pattern visible.  
Next time you draw the pattern at the time of login, you will able to see it on the screen.
- 
- Note:** By default, the **Pattern Visibility** option is disabled. If you keep the pattern visibility as disabled, you will not be able to see the pattern that you are drawing at the time of login and this will prevent any unauthorized access to the application.
- d. If **Face ID** option selected;
    - i. A message is displayed prompting you to use the Face ID.
    - ii. Click **OK**. The **Set Face ID** confirmation screen is displayed.

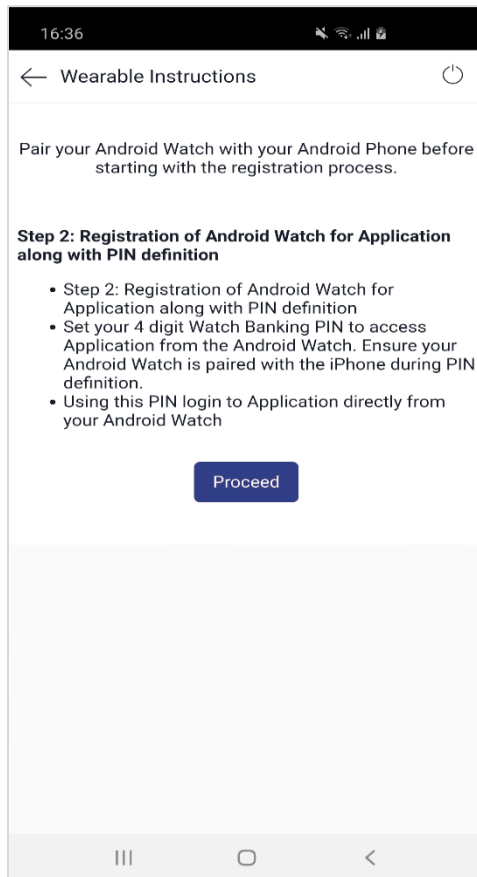


- iii. Once the face ID recognition is successfully set as an alternate login, you will get an option to login with Face ID on the login page.
- e. If **Touch ID** option selected;
  - i. A message is displayed prompting you to use the Touch ID.
  - ii. Once the fingerprint is authenticated, a message confirming the fingerprint recognition is displayed.
  - iii. Click **OK**. The **Set Touch ID** confirmation screen is displayed.
  - iv. Once the touch ID as an alternate login is successfully set, you will have an option to **Login with Fingerprint** on the login page.

## Wearable PIN

User needs to register the wearable along with PIN definition so that he/she can perform inquiries and transactions using the wearable. You will need to install the application on the wearable and start the registration process by pairing the wearable with the mobile application i.e. pair your Apple/Android watch with iPhone / Android phone.

## Wearable Registration (Mobile)



8. Click **Proceed**. The **Verify User** screen is displayed.
9. Enter the **Password**. The message is displayed prompting that the Device ID will be stored.
10. Click **Allow** to proceed with storage of device ID.  
OR  
Click **Deny** to disallow storage of device ID.
11. You will be prompted to define the **PIN** for the wearable.
12. Re-enter the **PIN** in the **Confirm** screen.
13. Once the **PIN** is confirmed, a pop-up message is displayed with confirmation of PIN setup.
14. Click **OK**, The **PIN** successfully submitted message is displayed.
15. Once the wearable is registered and the PIN is set, you can login to the application (with access to limited features) through the wearable by entering the PIN.

### **13.2.2 Security Questions**

Using this option, the user can setup security question maintenance. Security question maintenance entails selecting questions from a pre-defined list and defining answers for each selected question. This list of security questions and answers becomes the user's security question set and the user will be asked to answer these questions while initiating certain transactions (as defined by the bank administrator) as a second level of authentication.

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

*Dashboard > My Profile icon > Settings > Password & Security > Security Questions*  
OR

*Access through the kebab menu of **Preference** transactions*

Security question setup is part of the first time login steps. The user can opt to skip setting security questions during first time login and can instead complete security question setup from the Security and Login screen.

#### **To set up security questions:**

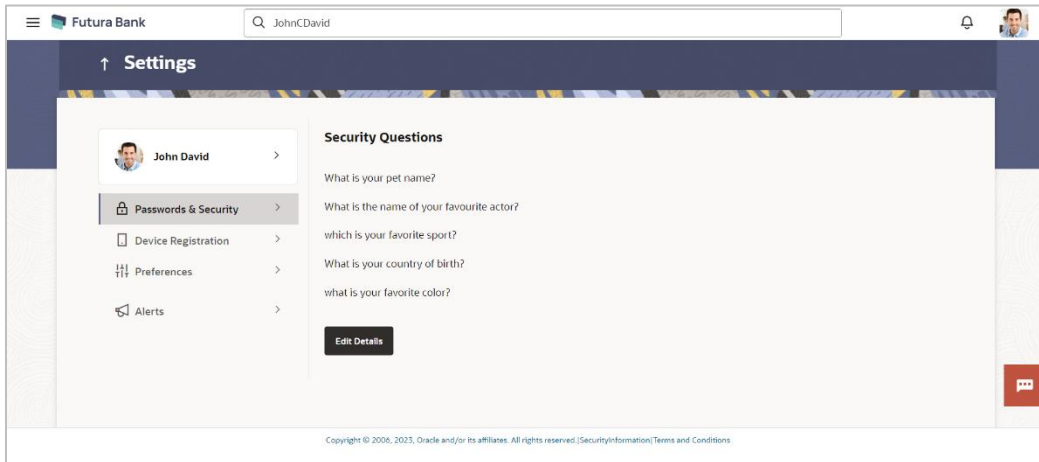
---

**Note:** If security questions have not been set-up by the user, the following message will be displayed - "Security Questions have not been set up yet". The user will be provided with the option to set up security questions.

---

1. Click **Set up now** to set-up security questions. The **Set Security Question** screen appears.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous page.

## Security Question Maintenance



### Field Description

Field Name	Description
<b>User Security Questions</b>	
<b>Security Question</b>	Select a question to be assigned as a security question.  The security questions will be numbered, e.g. Security Question1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.
<b>Answer</b>	Specify an answer for the selected security question.  The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

- From the **Security Question** list, select the appropriate security question to be added in the security question set.
- In the **Answer** field, enter an answer for the corresponding security question.
- Click **Submit** to save the security questions.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous screen.
- The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.

OR  
 Click **Cancel** to cancel the transaction.  
 OR  
 Click **Back** to edit the security question setup.  
 The **User Security Question – Edit** screen with values in editable form appears.

6. The success message of submitting the request appears.  
 Click **OK** to complete the transaction and navigate back to '**Dashboard**'.

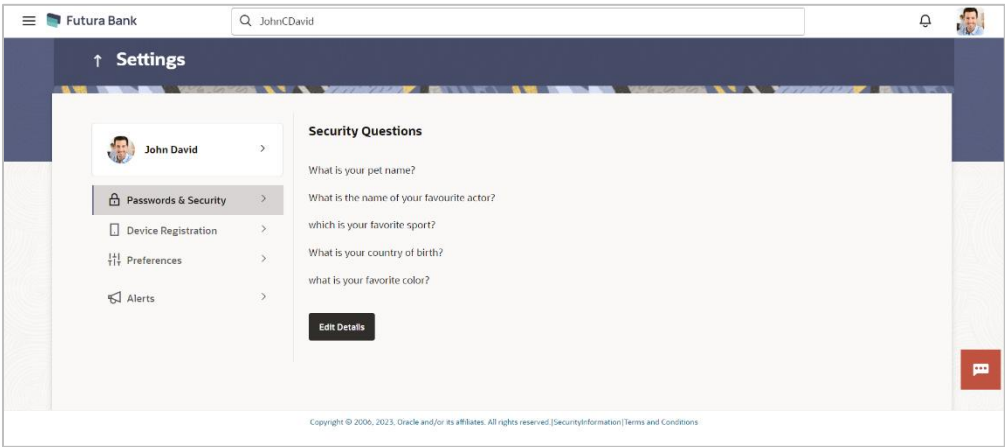
### Security Questions – View and Edit

If the user has already set-up of Security Questions, the application displays the list of security questions. It also enables the user to modify the set of security questions.

#### To edit the set of security questions:

1. Navigate to **Set Security Questions** screen, the **Set Security Question - View** screen appears.

### Set Security Questions - View



### Field Description

Field Name	Description
<b>Security Questions</b>	The list of security questions, which is the existing set of the user

2. Click **Edit** to make changes, if required. The **Security Question Maintenance – Edit** screen with values in editable form appears.  
 OR  
 Click **Cancel** to cancel the transaction.  
 OR  
 Click **Back** to navigate back to the previous screen.

## Security Question Maintenance - Edit

The screenshot shows the 'Set Security Question' interface. At the top, there's a header with the Futura Bank logo and a search bar. Below the header, the title 'Set Security Question' is displayed with 'Back', 'Cancel', and 'Submit' buttons. The main content area is titled 'User Security Questions' and contains a list of questions, each with a dropdown menu for the question and a text input field for the answer. The questions are: 'What is your pet name?', 'What is the name of your favourite actor?', 'which is your favorite sport?', 'What is your country of birth?', and 'what is your favorite color?'. Each answer field is marked as 'Required'. To the right of the questions, there is a 'Note' box with a warning icon and text explaining that security questions are an added layer of security and providing guidelines for choosing answers: 'Choose answers that are difficult for others to guess' and 'Choose questions which you have not answered on public or on social media sites'. At the bottom, there is a copyright notice: 'Copyright © 2000, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

### Field Description

Field Name	Description
<b>Questions</b>	The list of security question, which is the existing set of the user.
<b>Answer</b>	Specify an answer for the selected security question.

- From the **Security Questions** list, select a different question from the currently set question, if required.
- In the **Answers** field, enter the answers corresponding to the security questions.
- Click **Submit** to save the changes made.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous screen.
- The **Security Question Maintenance – Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.

OR

Click **Back** to make changes, if required.

The **Security Question Maintenance – Edit** screen with values in editable form appears.

7. The success message of security question setup appears along with the transaction reference number.

Click **OK** to complete the transaction and to navigate back to the **Dashboard**.

### 13.2.3 Soft Token Application

This option enables Multi-factor authentication for a specific user and for a specific device. This same device must be used to generate the time-based one-time passcode every time the user signs in.

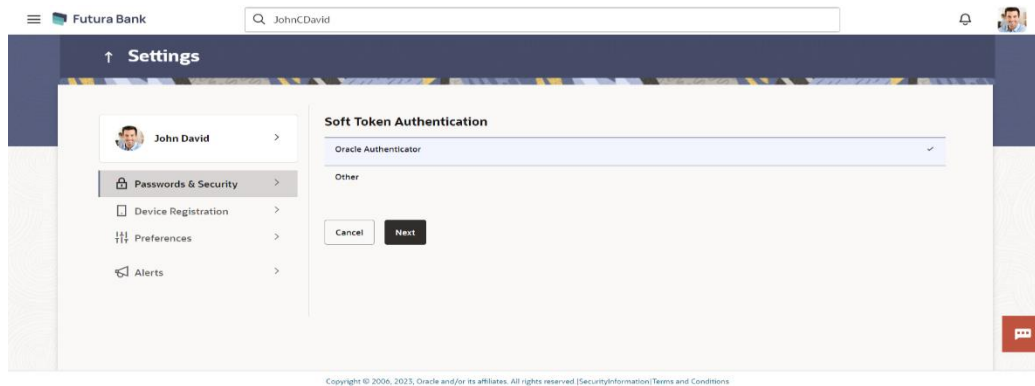
A Soft token authentication is a two - factor authentication based on Passcode or PIN. Using this option, the user can generate security token i.e. a single-use 6 digit login PIN or passcode.

If you set up 2-Step Verification, you can use the Oracle Mobile Authenticator(OMA), Google Authenticator, Microsoft Authenticator with TOTP only app to receive QR codes.

#### How to reach here:

*Dashboard > My Profile icon > Settings > Password & Security > Soft Token Application*

#### Soft Token Application



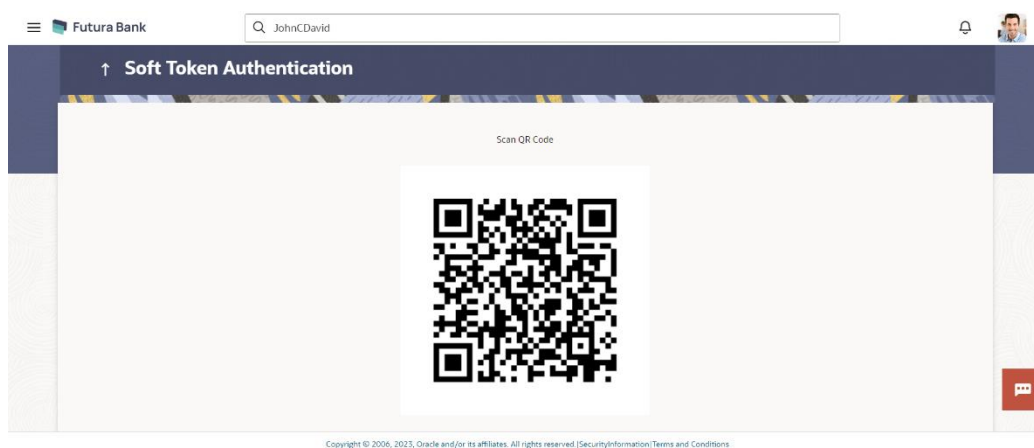
#### Field Description

Field Name	Description
<b>Choose Authentication Type</b>	<p>Specify the authentication type for to generate the time-based one-time passcode every time the user signs in.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Oracle Mobile Authenticator</li><li>• Other Mobile Authenticator</li></ul>

Field Name	Description
<b>Can't scan? Copy the key</b>	Click on the link to generate the key to authenticate.
<b>QR Code</b>	Generated QR code to authenticate.

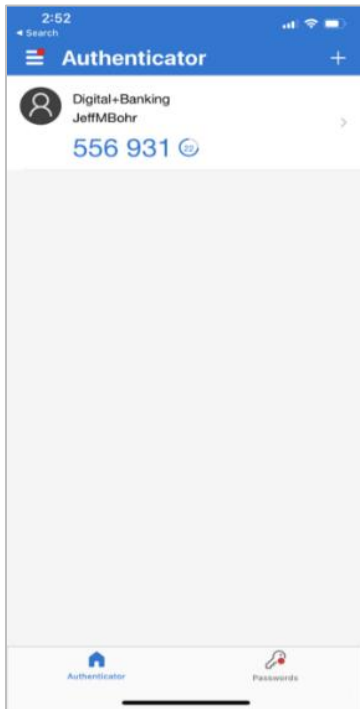
2. In the **Choose Authentication Type** field, select the desired authentication type.
3. Click **Next** to generate QR Code. QR code is generated by application.

### Scanning QR Code



4. Get the authenticator app from the **App Store**.
5. Install the authenticator app on iphone or android device.
6. Open authenticator app.
7. Click on the + icon of the authenticator.

## Authenticator



8. Choose option to scan the QR code or enter authentication key.
9. Scan the QR code by authenticator app.

---

**Note:** If you can't scan the QR Code, click on the **Can't scan? Copy the key** link to generate the key to authenticate.

---

10. The success screen appears as user is all set to use authenticator to authorise.



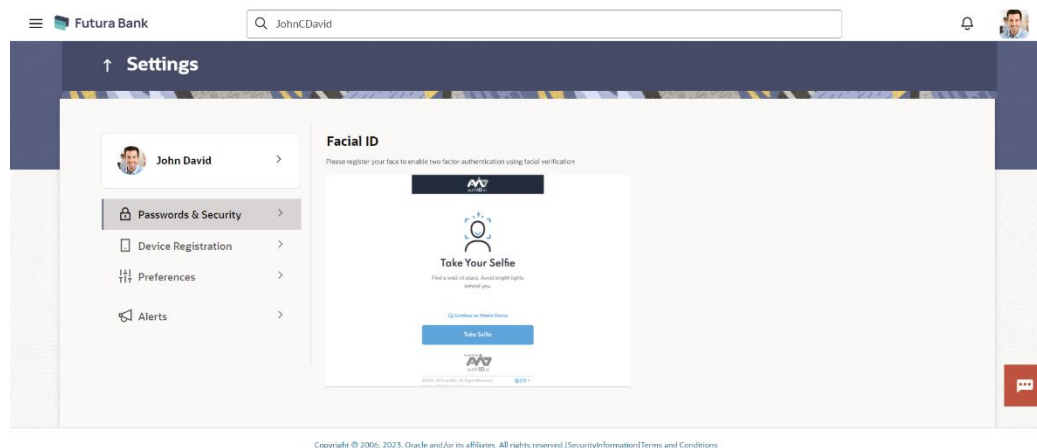
### 13.2.4 Facial ID

This option allows the user to login to the Futura Bank application using Face ID instead of user ID and password. The user also has the option of changing their alternate login from Face ID to any other method.

#### How to reach here:

*Dashboard > My Profile icon > Settings > Password & Security > Facial ID*

#### Facial ID



1. Click on the link **Continue on Mobile Device** to take selfie from your mobile camera.  
OR  
Click **Take Selfie** to set the face ID from the desktop.
2. The success message of face ID for authentication appears.

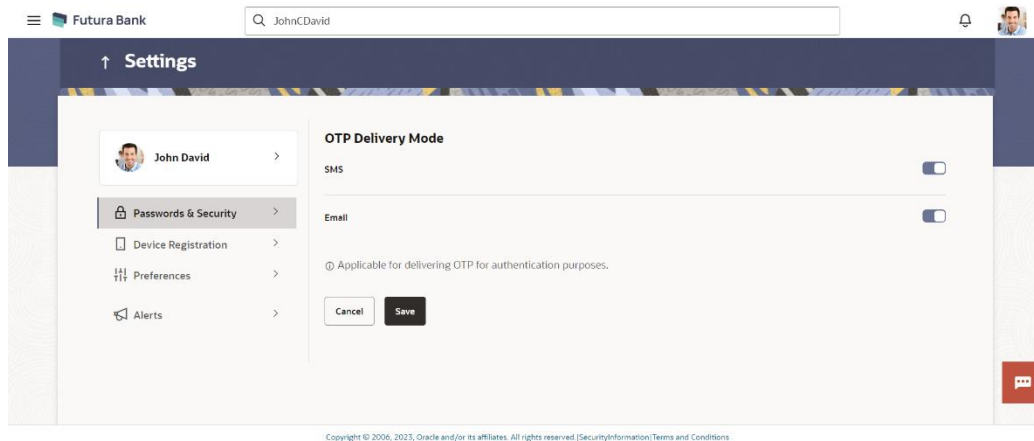
### 13.2.5 OTP Delivery Mode

You can define delivery preference for dispatch of OTP i.e. whether you want it delivered on SMS or Email or Both. If there is a preference defined, system will dispatch the OTP on preferred delivery mode.

#### How to reach here:

*Dashboard > My Profile icon > Settings > Password & Security > OTP Delivery Mode*

## OTP Delivery mode



### Field Description

Field Name	Description
<b>Preferred Delivery Mode (Only for OTP)</b>	
<b>Dispatch Method</b>	<p>Select the preferred delivery mode to receive the one-time password (OTP).</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• SMS</li><li>• Email</li></ul> <p><b>Note:</b> The preference is applicable only for OTP defined as authentication mode for transactions by the bank.</p>

3. Toggle specific delivery mode to set as an OTP delivery mode for authentication.
4. Click **Save** to save the changes.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message appears.

### 13.2.6 Session Summary

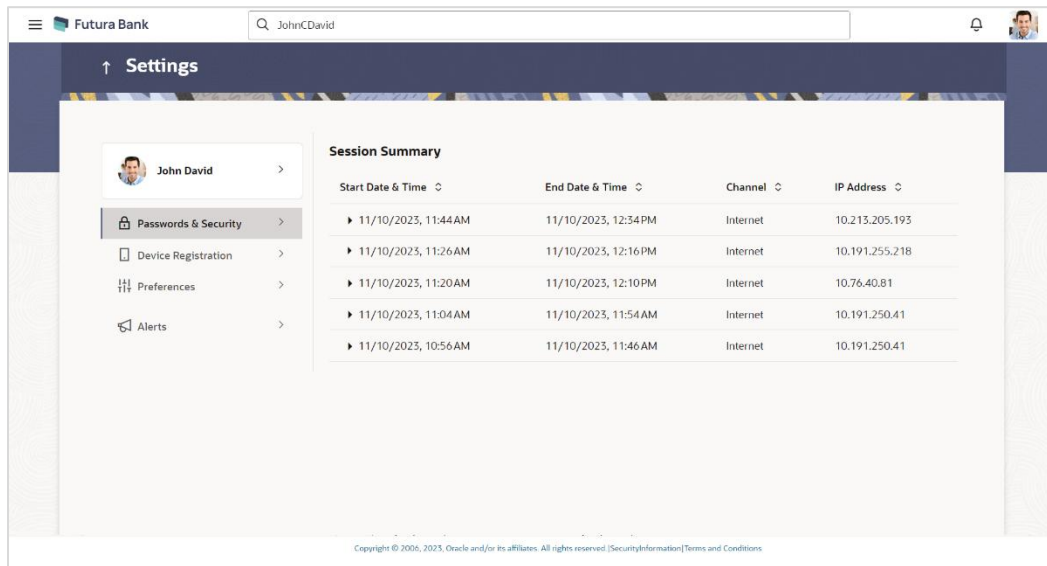
This option is used by the user to check the log of transactions and login details for the previous five logins. The user can view the entire session summary of the previous five logins, login and

logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.

### How to reach here:

*Dashboard > My Profile icon > Settings > Password & Security > Session Summary*


### Session Summary



Start Date & Time	End Date & Time	Channel	IP Address
11/10/2023, 11:44AM	11/10/2023, 12:34PM	Internet	10.213.205.193
11/10/2023, 11:26AM	11/10/2023, 12:16PM	Internet	10.191.255.218
11/10/2023, 11:20AM	11/10/2023, 12:10PM	Internet	10.76.40.81
11/10/2023, 11:04AM	11/10/2023, 11:54AM	Internet	10.191.250.41
11/10/2023, 10:56AM	11/10/2023, 11:46AM	Internet	10.191.250.41

### Field Description

Field Name	Description
Start Date & Time	The date and time at which the particular session was started.
End Date & Time	The date and time at which the particular session was ended.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
IP Address	The IP address of the channel.

1. Click  against a specific record to view the details of that session. The session details appears.

## Session Summary - Details

The screenshot shows the 'Session Summary - Details' page in the Futura Bank interface. The sidebar on the left includes 'Settings' and a user profile for 'John David'. The main content area is divided into two sections: 'Session Summary' and 'Transaction Name'.

**Session Summary Table:**

Start Date & Time	End Date & Time	Channel	IP Address
11/10/2023, 11:44AM	11/10/2023, 12:34PM	Internet	10.213.205.193
11/10/2023, 11:26AM	11/10/2023, 12:16PM	Internet	10.191.255.218

**Transaction Name Table:**

Transaction Name	Status	Transaction Date & Time
Login	Success	11/10/2023, 11:26AM
Investment Summary	Success	11/10/2023, 11:26AM
List Investment Account	Success	11/10/2023, 11:26AM

Below the transaction table, there is another table with columns: Start Date & Time, End Date & Time, Channel, and IP Address.

Start Date & Time	End Date & Time	Channel	IP Address
11/10/2023, 11:20AM	11/10/2023, 12:10PM	Internet	10.76.40.81
11/10/2023, 11:04AM	11/10/2023, 11:54AM	Internet	10.191.250.41
11/10/2023, 10:56AM	11/10/2023, 11:46AM	Internet	10.191.250.41

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## Field Description

Field Name	Description
<b>Start Date &amp; Time</b>	The date and time at which the particular session was started.
<b>End Date &amp; Time</b>	The date and time at which the particular session was ended.
<b>Channel</b>	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
<b>IP Address</b>	The IP address of the channel.

## Session Summary – Details

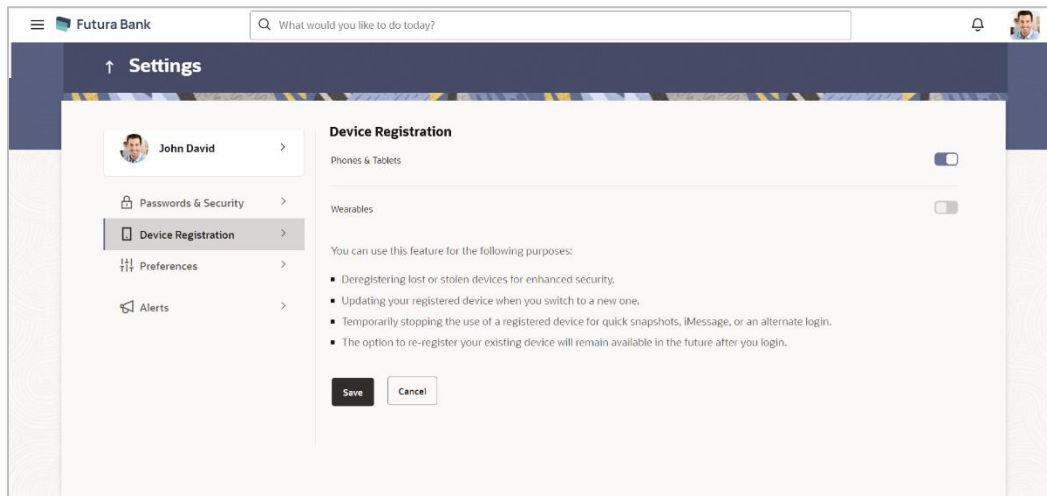
All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record.

<b>Transaction Name</b>	The name of the transaction that was performed during the session.
<b>Status</b>	The status of the transaction.
<b>Transaction Date &amp; Time</b>	The date and time at which the transaction was performed.

## 13.3 Device Registration

This option lets the user to deregister lost or stolen devices for enhanced security, update registered device when user switch to a new one, temporarily stopping the use of a registered device for quick snapshots, iMessage, or an alternate login, and allow to re-register existing device in the future after login.

### Device Registration



### Field Description

Field Name	Description
<b>Phones &amp; Tablets</b>	This feature permits the user to deregister all their iOS and Android mobile devices, eliminating the device mapping from their mobile. As a result, alternative login methods like PIN, pattern, or facial recognition won't function on those devices.
<b>Wearables</b>	This feature enables the user to de-register their wearable devices, effectively removing the device mapping by turning off the wearable option. As a result, PIN login will not work on the wearables.

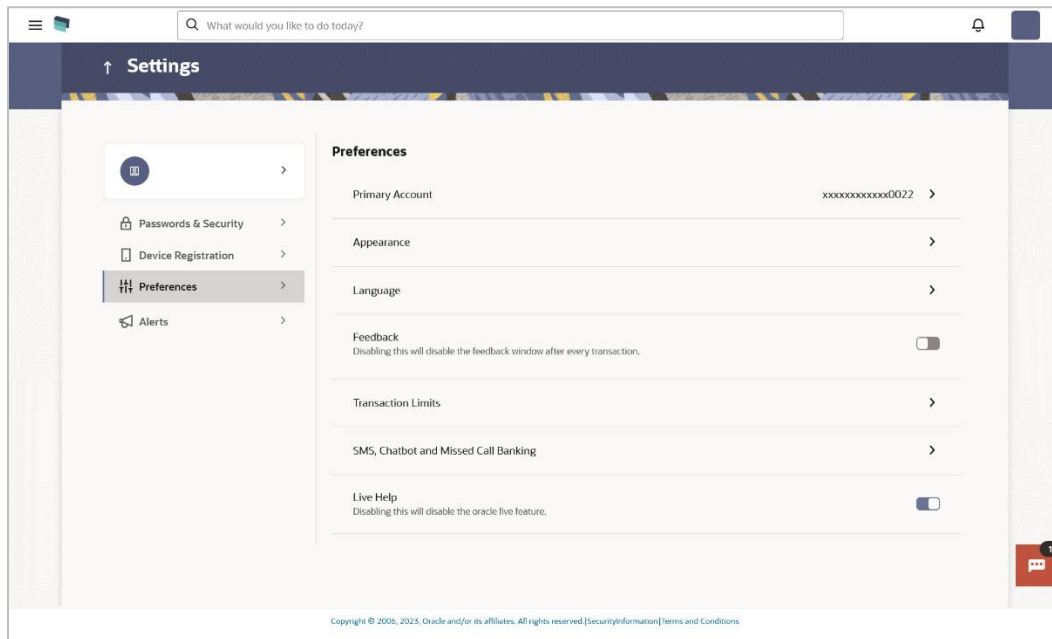
1. Under the **Phones/ Tablets** section, click the toggle button to deregister IOS/Android devices.  
Your alternate login gets disabled from all the android devices on which you have installed the banking application.
2. Under **Wearables**, click the toggle button to deregister your IOS/Android wearable devices.

Your alternate login gets disabled from all the android wearable devices on which you have installed the banking application.

3. Click **Save** to save the changes. The success message appears.  
OR  
Click **Cancel** to cancel the transaction.

## 13.4 Preferences

### Preferences



### 13.4.1 Primary Account Number

This option enables the user to define his primary account number.

---

**Note:** The account number selected in this screen will appear as a default account in all the account number selection fields (applicable for all existing and new transactions).

---

#### Pre-requisites

- The user must have a valid login credential to access the digital banking platform.

#### Features Supported In the Application

- Definition of Primary Account Number

## How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Primary Account Number

OR

Dashboard > My Profile icon > Settings > Preferences > Primary Account Number .

## To select the primary account number:

1. All the user's account numbers with account type, party name and nickname (if added) appear on the **Primary Account Number** screen.

## Primary Account Number

The screenshot displays the 'Primary Account' settings page in the Futura Bank app. On the left, a sidebar shows the user's profile 'John David' and navigation options: 'Passwords & Security', 'Device Registration', 'Preferences' (highlighted), and 'Alerts'. The main content area is titled 'Primary Account' and lists several accounts in a table-like format. The accounts are: 'xxxxxxxxxxxx0026', 'My Salary Account, xxxxxxxxxxxx0033', 'xxxxxxxxxxxx0044', 'Savings Account, xxxxxxxxxxxx0011', 'MonthlySavings, xxxxxxxxxxxx0022' (which is selected with a blue highlight and a checkmark), and 'xxxxxxxxxxxx0474'. At the top right of the settings area are buttons for 'Clear Selection', 'Cancel', and 'Save'. A red notification bubble with the number '1' is visible in the bottom right corner. The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. Security Information Terms and Conditions'.

## Field Description

Field Name	Description
Select	The option to select any account number to be marked as primary account number.
Account Type and Number	The account numbers (in masked format) and the type of accounts are displayed as records.
Party Name	The party name of the account is displayed against the account record.
Nickname	The nickname given to the account by the account holder, is displayed against the account record.

1. Click on the account number that you wish to be marked as the primary account number.

2. Click **Save**.

A message confirming definition of primary account number appears.

OR

Click **Clear Selection** to deselect the selection.

OR

Click **Cancel** to cancel the transaction

### 13.4.2 Appearance

Using this option, business user can personalize the view of their application with the desired themes. The list of theme templates are available to the business users for selection, the user can select the desired theme and activate it by clicking the Apply button.

At any point in time, the user can deactivate a theme and activate another one or revert to the default theme.

#### Pre-requisites

- The user must be a customer of the bank and have valid login credentials
- Bank Administrator has created the themes that are available for business user for personalization

#### Features supported in application

- Apply Theme
- Switch to default Theme

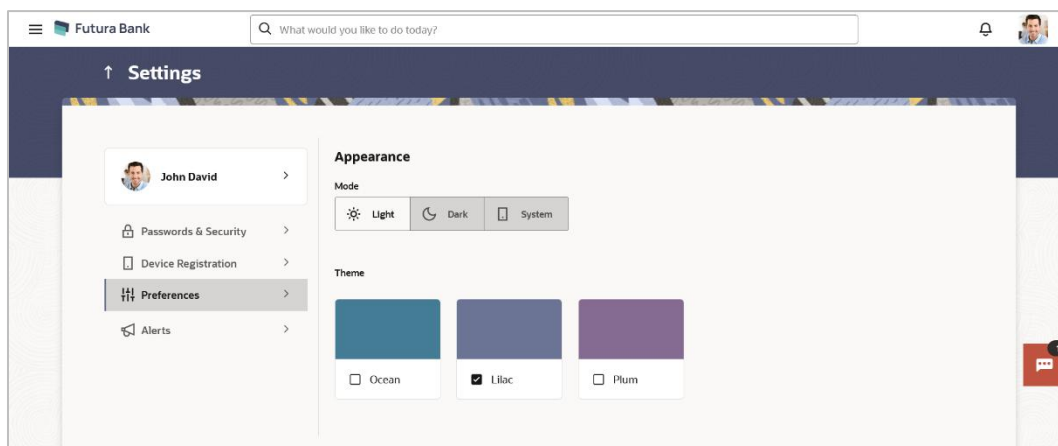
#### How to reach here:

*Dashboard > Toggle Menu > Account Settings > My Preference > Appearance*

OR

*Dashboard > My Profile icon > Settings > Preferences > Appearance*

#### Themes





#### To apply the theme:

1. All the themes defined by the bank users get listed here. User can view the colors of the themes in the theme templates being displayed.
2. Select the required theme from the list of available themes. The chosen theme is automatically applied within the application.

### 13.4.3 Language

Using this option user can set desired language to use in the application.

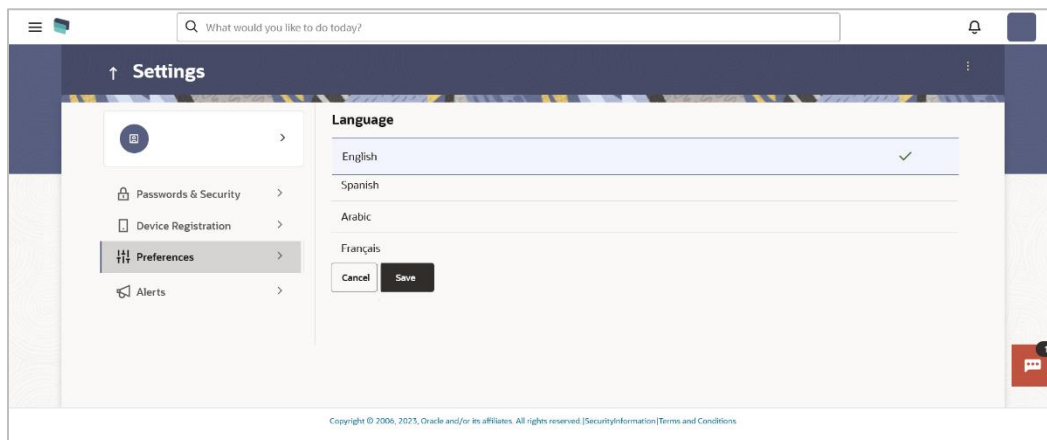
#### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Language*

*OR*

*Dashboard > My Profile icon > Settings > Preferences > Language*

#### Language



#### Field Description

Field Name	Description
Preferred Language	The option to set the user/s preferred language to use the application.

#### To set the preferred language:

3. Click on the **Language** to set as preferred language for application.

4. Click **Save**. A success message appears.  
OR  
Click **Cancel** to cancel the transaction.

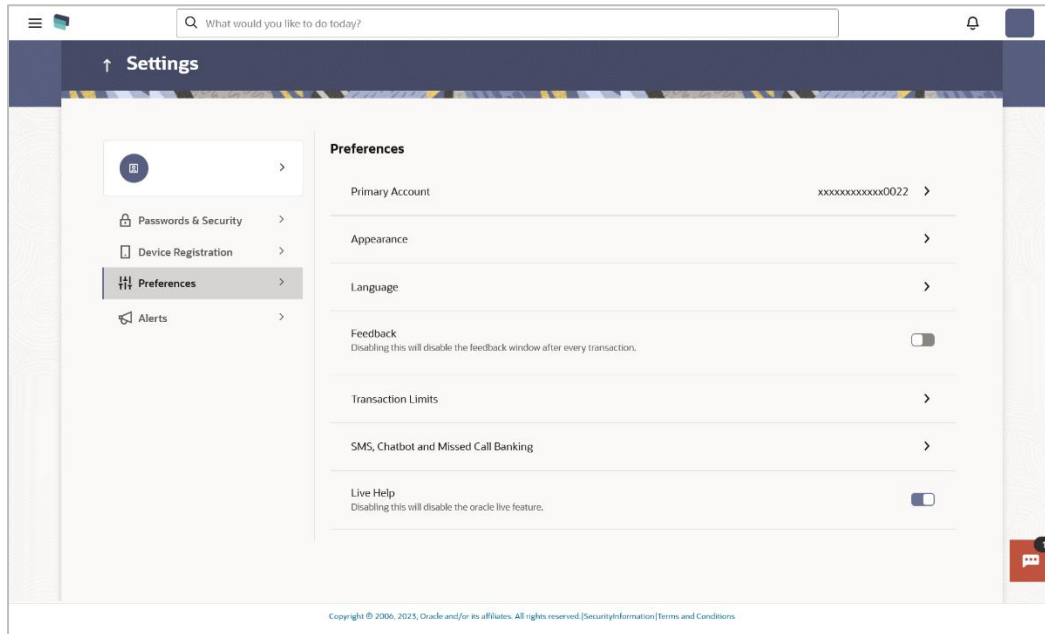
### 13.4.4 Feedback

Using this option, users can disable the feedback window, which is an option to provide feedback on generic aspects about the application.

#### How to reach here

*Dashboard > My Profile icon > Settings > Preferences > Feedback*

#### Feedback



1. Under the **Feedback** section, click the **Feedback** toggle button to disable the feedback option provided for transactions.

### **13.4.5 Transaction Limits**

The bank can put restrictions on the transactions initiated by customers from the online banking channels. The bank applies different types of limits on different transactions. These limits may vary depending on the user / customer type.

The different types of limits are as follows:

- Permitted number of transactions in a day
- Cumulative amount of transactions in a day
- Minimum amount for a transaction
- Maximum amount for a transaction

The limits function enables a Business user to view the daily limits (applicable at specific transaction level and at transaction group level) assigned by the bank for a specific channel or for a group of channels. The user can edit and reduce the cumulative transaction amount limit offered by the bank for individual transactions. The user can also reduce the maximum transaction count limit offered by the bank for individual transactions.

Further modification of limits will be enabled up to the limits offered by the bank for each transaction. Updated limits will be applicable from the next calendar day.

#### **Pre-requisites**

The user must have an active Current and Savings Account relationship with Bank.

#### **Features supported in the Application**

- View Transaction Limits: Daily and monthly
- Reduce cumulative daily/monthly amount limit for each transaction
- Reduce cumulative daily/monthly count limit for each transaction

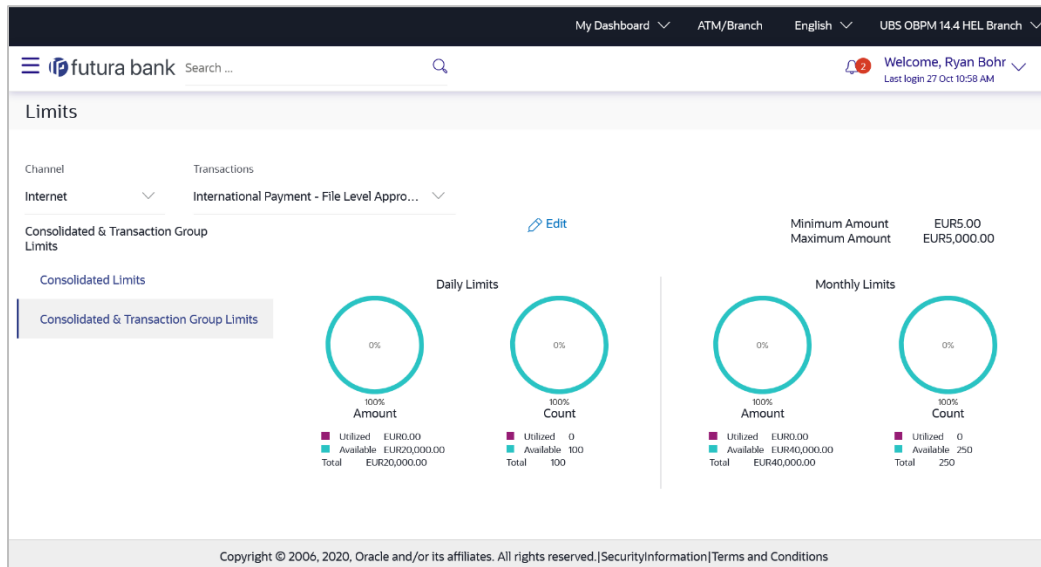
#### **How to reach here:**

*Dashboard > Toggle Menu > Menu > Account Settings > My Limits*

### 13.4.5.1 Transaction Limits – View

The logged in Business user can view the transaction limits offered by the bank for each transaction using this option.

#### Limits



#### Field Description

Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.

Field Name	Description
<b>Transaction Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>
<b>Transaction Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and transaction is mapped to the user.</p>
<b>Transaction Group Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>
<b>Transaction Group Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with selected channel and a transaction group (which has selected transaction) is mapped to the user.</p>

Field Name	Description
<b>Channel Group Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>
<b>Channel Group Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed.</p> <p>This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.</p>
<b>Channel &amp; Transaction Group Limit - Daily Limits</b>	<p>The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>
<b>Channel &amp; Transaction Group Limit - Monthly Limits</b>	<p>The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with channel group (which has selected channel) and a transaction group (which has selected transaction) is mapped to the user.</p>

Field Name	Description
<b>Consolidated Limit - Daily Limits</b>	<p>The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>
<b>Consolidated Limit - Monthly Limits</b>	<p>The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction is mapped to the user.</p>
<b>Consolidated &amp; Transaction Group Limit - Daily Limits</b>	<p>The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>



Field Name	Description
<b>Consolidated &amp; Transaction Group Limit - Monthly Limits</b>	<p>The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed.</p> <p>This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.</p> <p>This section will be displayed if a limit package with Global channels (A group of channels with all internal and external channels) and a transaction group (which has selected transaction) is mapped to the user.</p>

**To view the daily and monthly limits of a transaction:**

1. From the **Channel** list, select a channel to view applicable limits.
2. From the **Transactions** list, select the transaction to view its limits.
3. Click the Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit/ Consolidated Limit / Consolidated & Transaction Group Limit tabs to view the specific daily and monthly amount and count limits applicable at each level.
4. Click **Edit** to edit the limits.

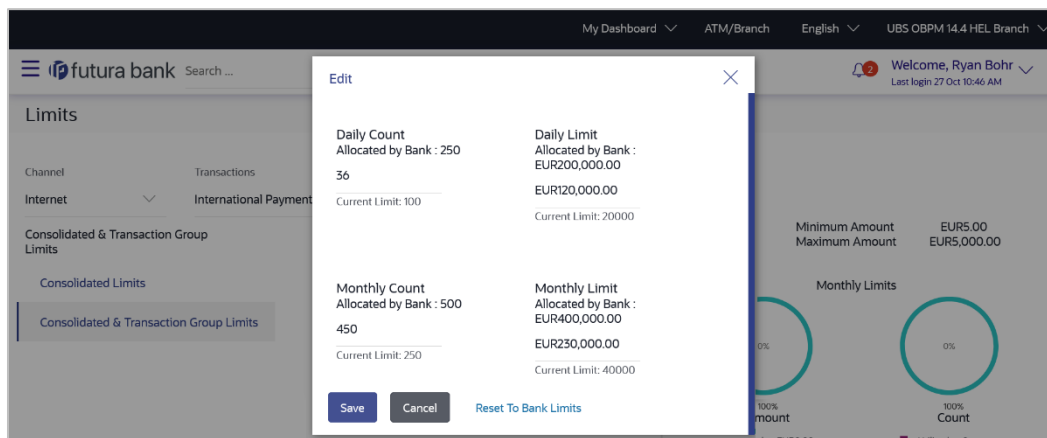
### 13.4.5.2 Transaction Daily and Monthly Limits - Edit

The Business user can edit the transaction limits offered by the bank for each transaction using this option. The user can also opt to reset to limits set by the Bank after having changed the limits.

#### To edit the daily and monthly limits at any level:

1. From the **Channel** list, select a channel to view its limits.
2. From the **Transactions** list, select a transaction to view its limits.
3. Select the level at which limits are to be edited.
4. Click **Edit**. The Edit Limits screen appears. In the **Limits** screen, click **Edit** against the transaction for which you want to change the limits.

#### Daily Limits - Edit



#### Field Description

Field Name	Description
<b>Daily Count</b>	
<b>Allocated by Bank</b>	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Enter Count</b>	Enter an amount to specify the new daily transaction count to be applicable to you for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Monthly Count</b>	

Field Name	Description
<b>Allocated by Bank</b>	The cumulative transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Enter Count</b>	Enter an amount to specify the new cumulative transaction count to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Daily Limit</b>	
<b>Allocated by Bank</b>	The daily transaction amount allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Enter Amount</b>	Enter an amount to specify the new daily transaction amount to be applicable to you for the Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Monthly Limit</b>	
<b>Allocated by Bank</b>	The monthly transaction amount, allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
<b>Enter Amount</b>	Enter an amount to specify the new monthly transaction amount to be applicable to you for a Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.

5. Under the **Daily Count** section, enter a value in the **Enter Count** field to modify the daily count limit, if required.
6. Under the **Monthly Count** section, enter a value in the **Enter Count** field to modify the monthly count limit, if required.
7. Under the **Daily Limit** section, enter a value in the **Enter Amount** field to modify the daily amount limit, if required.
8. Under the **Monthly Limit** section, enter a value in the **Enter Amount** field to modify the monthly amount limit, if required.
9. Click **Save** to save the changes. A message confirming successful limit update appears.  
OR  
Click **Reset to Bank Limits**, if you want to change the limits back to the limits offered by the Bank.  
The limits assigned by the bank for the transaction will be auto populated.  
OR  
Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

## **FAQ**

**1. Can the customer change the daily and monthly limits pre-set by bank?**

Yes, the customer can modify the limits set i.e. the range of amount or the count etc. However any change has to be within the prescribed upper limit set by the bank.

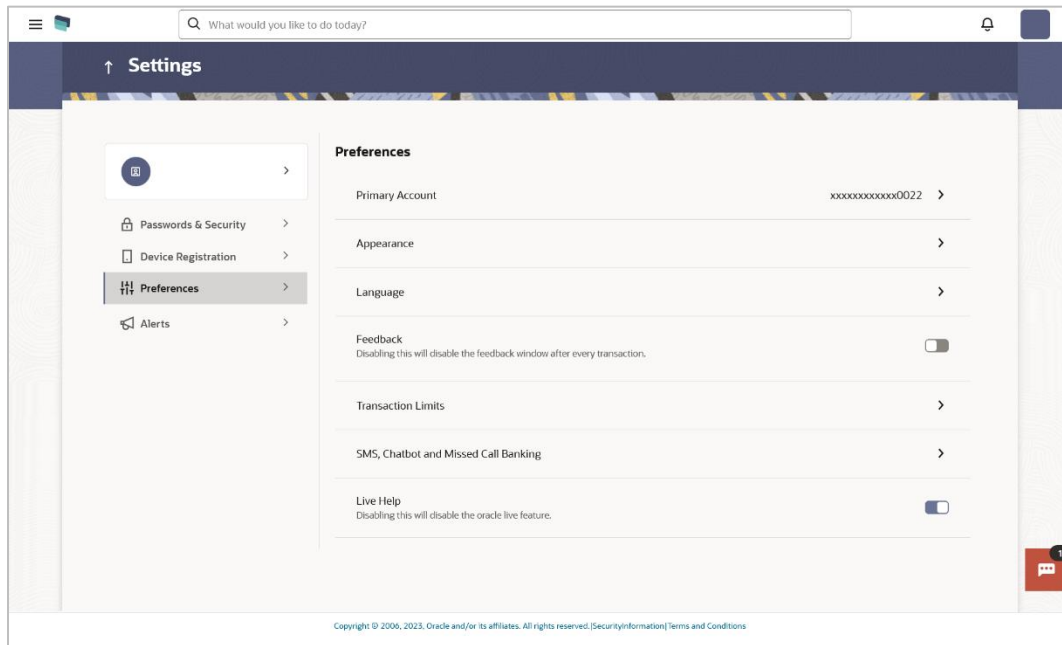
**1. Can customer increase the limits beyond the limits offered by the Bank?**

No, customer cannot increase the limits beyond the limits set by the Bank each transaction. The Bank administrator can increase the limits for the specific customer.

### 13.4.6 Live Help

Using this option user enable/disable the live help after every transaction.

#### Live Help



1. Under the **Live Help** section, click the **Live Help** toggle button to deregister live help on your devices.  
You will no longer the option of Live Help on your devices on which you have installed the application.

## 13.5 Access & Consent

### 13.5.1 Manage Consent

As a part of Open Banking framework, users provide consent to Third-Party service providers (TPP) to access their financial data from the bank's systems. Users also provide consent to TPPs for initiating payments from their bank accounts.

This section allows users to manage the Consents that they have given to the TPPs.

Users can see all the consents they have provided to various TPPs and can manage the same from this section.

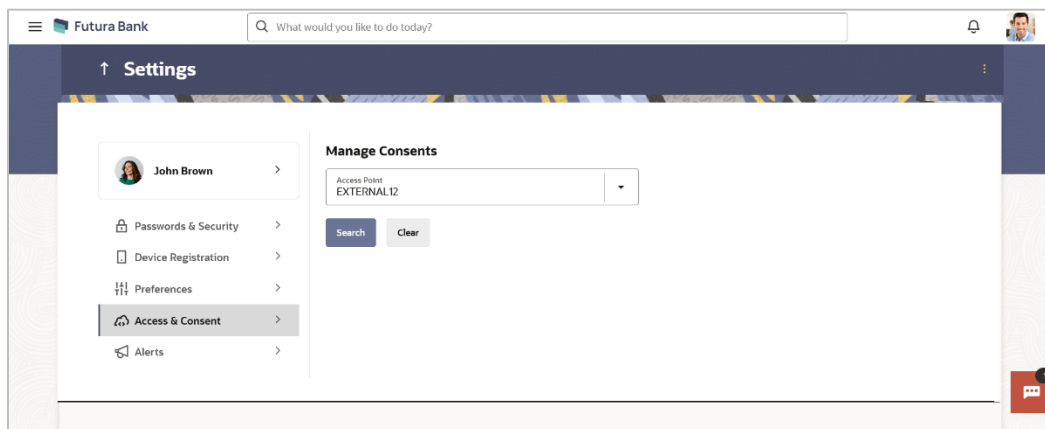
#### **How to reach here:**

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Manage Consent*

*OR*

*Dashboard > My Profile icon > Settings > Access & Consent > Manage Consent*

#### **Manage Consent**



## 13.5.2 Manage Tokens

The consents and access to Third Parties are provided on the basis of Access Tokens. Each Third Party is given an Access Token by the bank to access customer's data.

Through this section, these Access Tokens can be managed.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Manage Tokens*  
*OR*

*Dashboard > My Profile icon > Settings > Access & Consent > Manage Tokens*

### Manage Tokens

Issued At	Expires At	Type Of Access	Status
2/6/2023	2/6/2023	Accounts Inquiry	<a href="#">Revoke</a>
2/10/2023	2/10/2023	Funds Check	<a href="#">Revoke</a>
2/10/2023	2/10/2023	Accounts Inquiry	<a href="#">Revoke</a>

### Field Description

Field Name	Description
<b>Token Type</b>	Displays the token type i.e. Access Token or Refresh Token of the client whose information need to be access from the resource server.
<b>Please Select Client Name</b>	The Client Name if the client needs to be searched based on client name.

1. In the **Token Type** field, select the token of the client whose information need to be access from the resource server.
2. From the **Please Select Client Name** list, select the appropriate client to be searched.

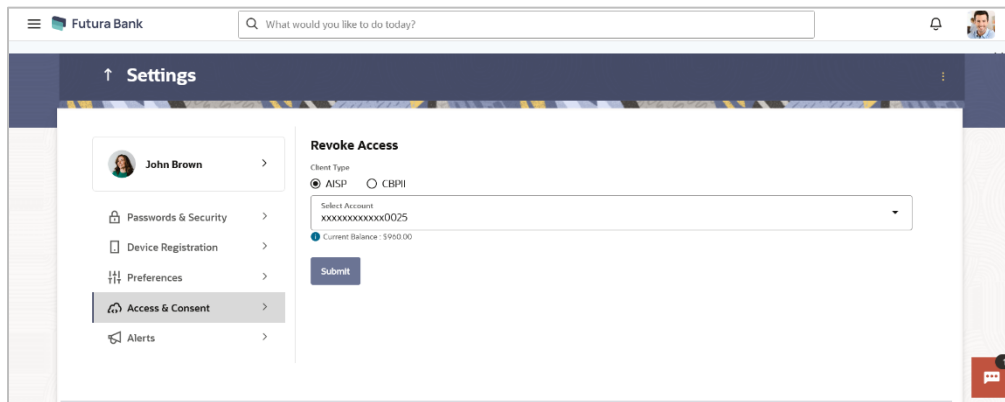
### 13.5.3 Revoke Access

Through this section, user can revoke the access that they have provided to various Third party Service Providers to access their account data and to initiate payments.

#### How to reach here:

*Dashboard > Toggle Menu > Menu > Account Settings > Access & Consent > Revoke Access*  
OR  
*Dashboard > My Profile icon > Settings > Access & Consent > Revoke Access*

#### Revoke Access



#### Field Description

Field Name	Description
<b>Third Party Application Name</b>	The names of the third party applications are displayed. Select a third party application to define access to the application.
<b>Current and Savings/ Term Deposits/ Loans and Finances</b>	Select a product to define account and transaction level access to the third party.
<b>Select Accounts</b>	Select the account to provide the account and transaction level access to the third party.
<b>Transactions</b>	Once you select an account, all the transactions through which the account can be accessed are displayed. Select any or all transactions to provide account access for the transactions to the third party application.



1. Select the third party application for which you wish to define fine grained access.
2. The system will display the list of accounts under each of the account types along with the transactions.
3. From **Select Account** list, select the account to provide the account and transaction level access to the third party.
4. Click **Submit**.  
OR  
Click **Back** to navigate back to previous page.

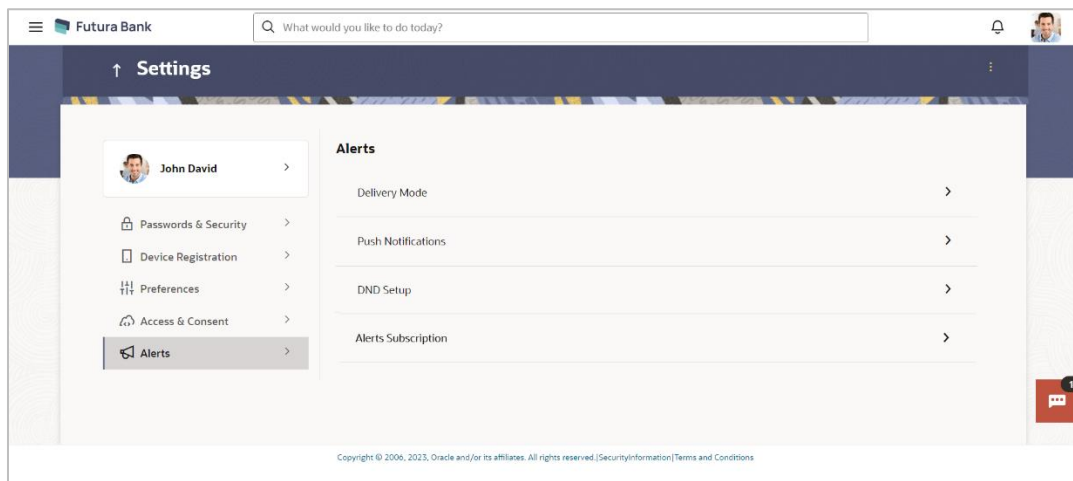
## 13.6 Alerts

This feature allows users to choose their delivery mode, control push notification preferences, and activate or deactivate the Do Not Disturb (DND) mode.

### How to reach here:

*Dashboard > My Profile icon > Settings > Alerts*

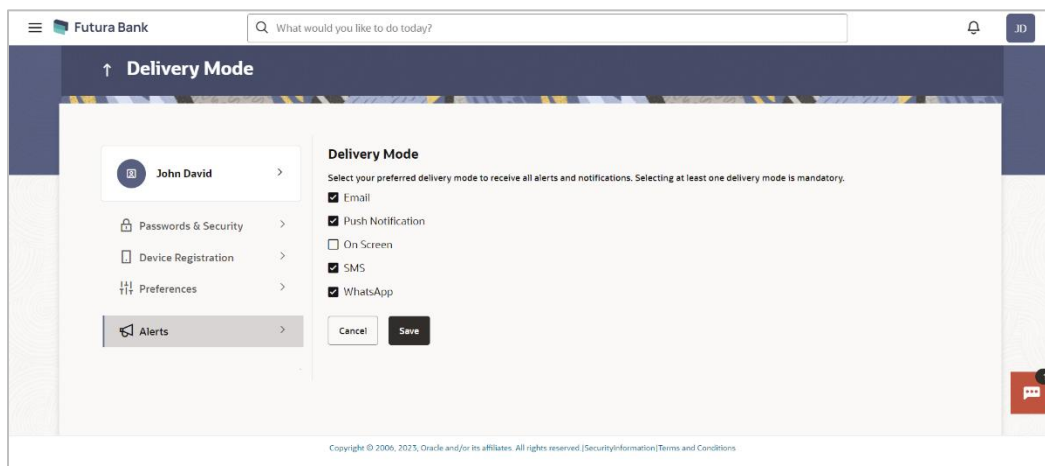
### Alerts



### 13.6.1 Delivery Mode

Through this screen, user can set preferred delivery mode to receive all alerts and notifications.

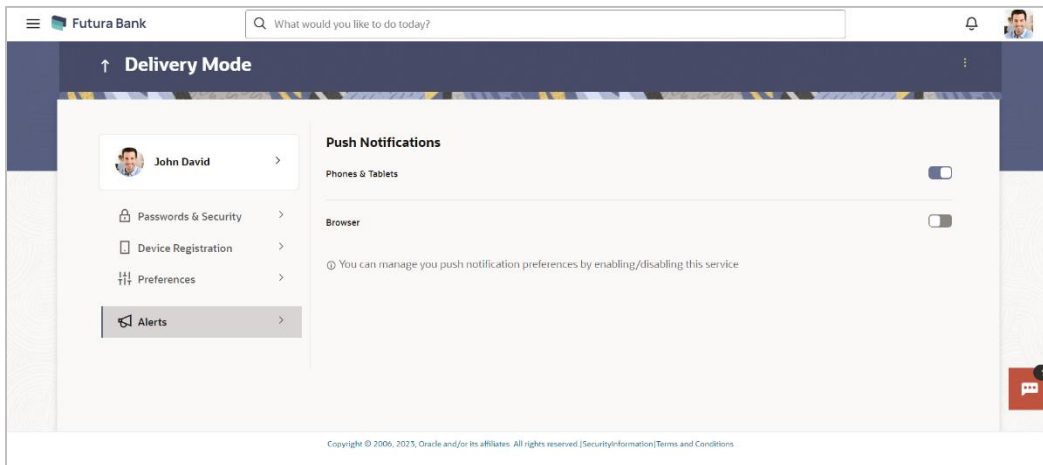
### Delivery Mode



## 13.6.2 Push Notification

This option allows user to manage push notification preferences by enabling/disabling from here. This option also lets the user disable receiving alerts via push notification, disable his alternate login from all his wearable devices and disable feedback popup that appears after every transaction for security reasons.

### Push Notifications



### Field Description

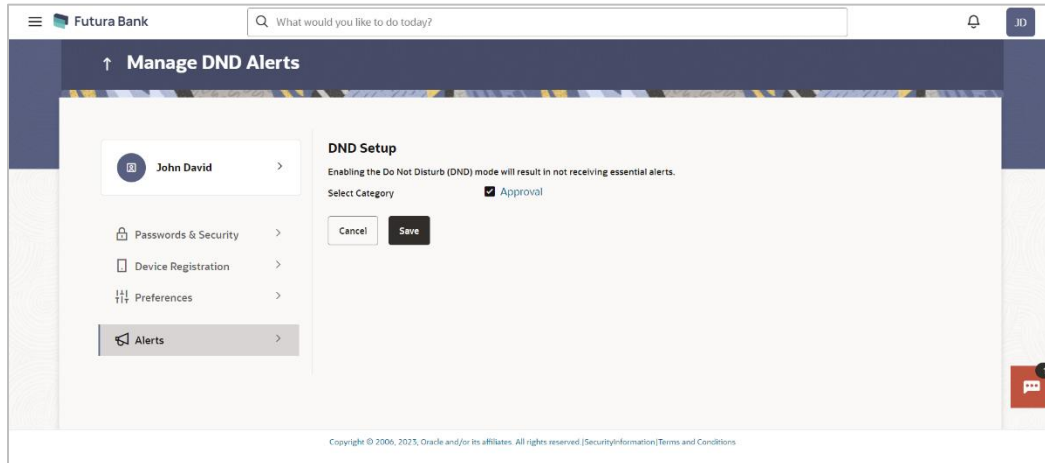
Field Name	Description
<b>Push Notifications</b>	
<b>Phones &amp; Tablets</b>	Select this option to stop receiving push notifications on all phones & tablets.
<b>Browser</b>	Select this option to stop receiving push notifications on all browsers.

1. Under **Push Notifications**, section, click the Phones & Tablets toggle button to deregister push notifications on particular devices.  
Your push notification alerts gets disabled from all the Phones & Tablets devices on which you have installed the banking application.
2. Under **Push Notifications**, click the **Browser** toggle button to deregister push notifications on browser.  
Your push notification alerts gets disabled from the browser on which you have installed the banking application.

### 13.6.3 DND Alerts

This option allows user to enable/disable do not disturb (DND) flag for mandatory alerts for the selected categories. Day 0 configuration is provided for the events which are applicable for DND. The bank can create a category of events for which DND needs to be configured.

#### DND Alerts



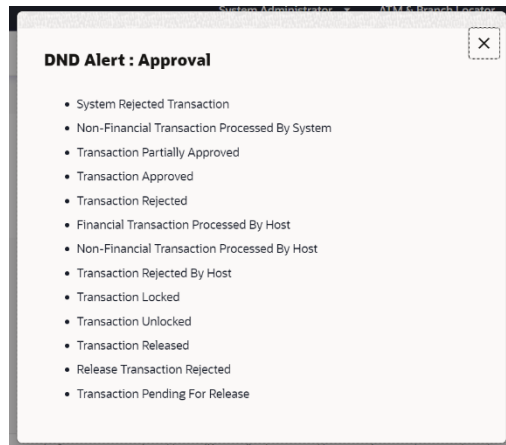
#### Field Description

Field Name	Description
<b>Select Category</b>	Select the categories for which DND need to be configured. All the categories configured for DND are listed for selection. <div>Note: Click on category link to view list of all the events for which alerts will not be sent to the user.</div>

#### To set DND alerts :

1. In the **Select Category** field, select the desired categories for which DND need to be configured.
  - a. Click on category link to view list of all the events for which alerts will not be sent to the user.

## DND Alerts



2. Click **Save**.  
A message confirming DND alert set appears.  
OR  
Click **Cancel** to cancel the transaction.

### Field Description

Field Name	Description
<b>Preferred Delivery Mode (Only for OTP)</b>	
<b>Dispatch Method</b>	Select the preferred delivery mode to receive all the alerts and notifications.  The options are: <ul style="list-style-type: none"><li>• SMS</li><li>• Email</li><li>• Push Notification</li><li>• On screen</li><li>• WhatsApp</li></ul>

3. You can define delivery preference for receive all the alerts and notifications. If there is a preference defined, system will dispatch the it on preferred delivery mode.

### **13.6.4 Alerts Subscription**

This option allows the user to subscribe to receive alerts for specific banking transactions after logging into the application so that they can stay informed about account activity. The user can modify alert subscription preferences to ensure alert settings are always up to date and relevant to his/her needs.

Note: User can view and manage only the alerts which he/she had subscribe to, excluding the mandatory alerts set by the bank.

## Alerts Subscription

The screenshot shows the 'Alerts Subscription' settings page in the Futura Bank mobile app. The page is titled 'Settings' at the top. On the left, there is a sidebar menu with options: 'John David' (profile), 'Passwords & Security', 'Device Registration', 'Preferences', 'Access & Consent', and 'Alerts' (selected). The main content area is titled 'Alerts Subscription' and lists 20 different alert types, each with a toggle switch to its right. The alerts are: Trade clarification Response notification alert, Loan Account Repayment, Amend Term Deposit, Redeem Term Deposit, Term Deposit Adhoc Statement Request, Subscribe TD E-Statement, Unsubscribe TD E-Statement, Term Deposit Closure, Open Term Deposit, Term Deposit Status, Cheque Number Instruction, Cheque Range Instruction, Cheque Book Request, CASA Request Adhoc Statement, Update E-Statement Preferences, Unsubscribe E-Statement, Internal Transfer Credit, Internal Transfer Debit, Domestic Transfer Credit, Domestic Transfer Debit, International Transfer Credit, and International Transfer Debit. At the bottom of the list are two buttons: 'Save' and 'Cancel'.

Alert Name	Action
Trade clarification Response notification alert	<input type="checkbox"/>
Loan Account Repayment	<input type="checkbox"/>
Amend Term Deposit	<input type="checkbox"/>
Redeem Term Deposit	<input type="checkbox"/>
Term Deposit Adhoc Statement Request	<input type="checkbox"/>
Subscribe TD E-Statement	<input type="checkbox"/>
Unsubscribe TD E-Statement	<input type="checkbox"/>
Term Deposit Closure	<input type="checkbox"/>
Open Term Deposit	<input type="checkbox"/>
Term Deposit Status	<input type="checkbox"/>
Cheque Number Instruction	<input type="checkbox"/>
Cheque Range Instruction	<input type="checkbox"/>
Cheque Book Request	<input type="checkbox"/>
CASA Request Adhoc Statement	<input type="checkbox"/>
Update E-Statement Preferences	<input type="checkbox"/>
Unsubscribe E-Statement	<input type="checkbox"/>
Internal Transfer Credit	<input type="checkbox"/>
Internal Transfer Debit	<input type="checkbox"/>
Domestic Transfer Credit	<input type="checkbox"/>
Domestic Transfer Debit	<input type="checkbox"/>
International Transfer Credit	<input type="checkbox"/>
International Transfer Debit	<input type="checkbox"/>
Alert for Offers Subscribed	<input type="checkbox"/>
Host Structure Creation Approval	<input type="checkbox"/>

## Field Description

Field Name	Description
Alert Name	The name of the alert to be subscribed in the form of an event for which an alert is to send to a user.
Action	Toggled to subscribe the alert.

**Subscribed alerts :**

1. Toggled the against the alert to subscribe the respective alert.
2. Click **Save** to subscribed. The success message of alerts subscribed appears.  
OR  
Click **Cancel** to cancel the transactions.

**FAQ**

1. **If I have more than one iOS devices and I need to deregister one of my devices from the Futura Bank application, can I do so using the 'Registered Device' option?**

If you disable 'iOS Devices' in the 'Register Device' option, it will disable your alternate login from all the devices. You need to re-install the application if you want to use it again on that device.

2. **Why would I need to unregister a device?**

The unregistering of devices is done in case you have lost your device and you want to disable your alternate login from that device to prevent any misuse of your Bank account.

## 14. Security Question Authentication

Security Questions are the second factor authentication mechanism provided by the bank to its customers. The user needs to maintain a security question set by selecting questions and defining answers to these questions. At the time of transfer authentication, any or all of these questions are displayed to the user and the user must enter correct answers (as defined while setting up security questions) in order to enable the system to authenticate the user.

### For security question authentication:

1. In the transaction review screen, verify the details, and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
2. The 2 Factor Authentication (2FA) screen appears (if 2FA has been configured).

### Security Question Authentication

The screenshot shows the Futura Bank mobile app interface. At the top, there's a header with the Futura Bank logo, a search icon, a 24/7 support icon, and a user greeting 'Welcome, Nehal Joshi' with the last login time '08 May 05:36 PM'. Below the header, there's a 'REVIEW' section with a yellow background and an information icon. It states 'You initiated a request for Self Transfer. Please review details before you confirm!'. The details listed are: 'Transfer To: xxxxxxxxxxxx0168', 'Transfer From: xxxxxxxxxxxx0162', 'Amount: £1,000.00', 'Transfer When: 30 Jan 2019', and 'Note'. Below this, there's a 'Security Question Maintenance' section. It contains two questions: 'How many siblings do you have?' with a single dot as an answer, and 'Which sport you like most?' with a series of dots as an answer. At the bottom of the review section are 'Submit' and 'Cancel' buttons. The footer of the app shows copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
Questions	The list of security questions set for the 2Factor authentication is displayed.



Field Name	Description
<b>Answer</b>	Enter answers to each security question as defined at the time of security question maintenance.
<ol style="list-style-type: none"> <li>For the Security Question - 2 Factor Authentication, in the <b>Answers</b> field, enter the answers corresponding to the security question.</li> <li>Click <b>Next</b> to go to the next level of authentication. OR Click <b>Cancel</b> to cancel the transaction.</li> <li>Complete the 2 Factor Authentication, and click <b>Confirm</b>. OR Click <b>Cancel</b> to cancel the transaction.</li> <li>The success message of appears along with the transaction reference number.</li> </ol>	

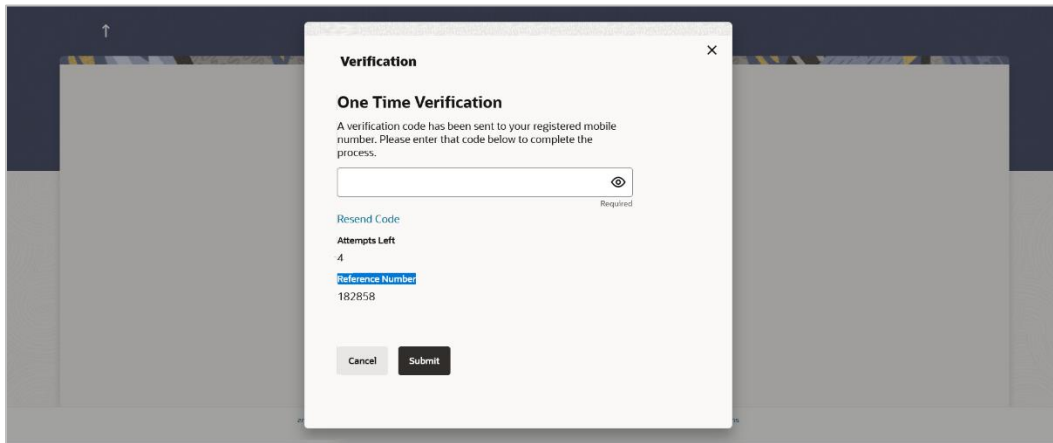
## 14.1 One Time Password

One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. The user has to enter the received code to complete the process. The user can click on Resend Code, to receive the code again (if the code was not received or if the code has expired).

### For OTP verification:

- In the **Verification Code** field, enter the code as received.  
OR  
Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired.

## Verification



## Field Description

Field Name	Description
Verification Code	Enter the code sent in an email to your registered email ID or as an SMS to your mobile number.

2. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
On successful authentication, the user is enabled to proceed with the transaction.

## FAQ

### 3. Why is there a need for a One-Time Password (OTP)?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online transaction is the rightful owner of the credit / debit card being used.

### 4. When do I key in the OTP and how do I receive the OTP?

When you make an online transaction using your credit/debit card, OTP is set up will be required. OTP will be sent to your mobile phone via SMS or email.

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## 15. Mailbox

Mailbox helps in two way communication between the bank administrator and the business user. Mailbox displays the list of messages to the user with date and time and message subject. Users can send mail messages to bank administrators with specific pre-defined subjects for their queries/complaints/feedback.

### Prerequisites:

- The user must have a relationship with Bank.
- User must have login credentials.

### Feature supported in the Application:

- **Inbox** – This folder displays all the messages sent by bank administrators to the user. The user can reply to any of these mail messages or can delete any message.
- **Compose** – This enables the user to select a predefined subject and to initiate a mail with a query/ complaint/ feedback.
- **Sent Mail** – This folder lists down the mails sent by the user. An option is provided to delete any or all sent mails.
- **Deleted Mail** – This folder displays the mails deleted from the user's **Inbox** and **Sent Mail** folders. The user can opt to permanently delete any or all of these mail messages.
- **Alerts** – This folder lists down the alerts sent by the bank to the user. The user can opt to delete any or all of these alerts.
- **Notifications** - This section enables the user to view all the notifications sent by the bank.

## 15.1 **Mails**

The following features are available under Mails:

- **Inbox:** This folder displays all the mail messages received by the user.
- **Compose Mail:** This option enables the user to create and send a new mail message.
- **Sent Mails:** This folder displays the list of mail messages sent by the user to the bank.
- **Deleted Mails:** This folder contains the list of mail messages deleted by the user from the inbox and the sent mail folders.

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

Dashboard > Toggle Menu > Menu > *Service & Support* > Mailbox > Mails  
OR

Dashboard > Click  > Mails > View All

## 15.1.1 Inbox

Using this feature, the user can view the messages received in his Inbox. The user can view an individual message by clicking on the subject of the specific mail.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Mailbox > Mails > Inbox*

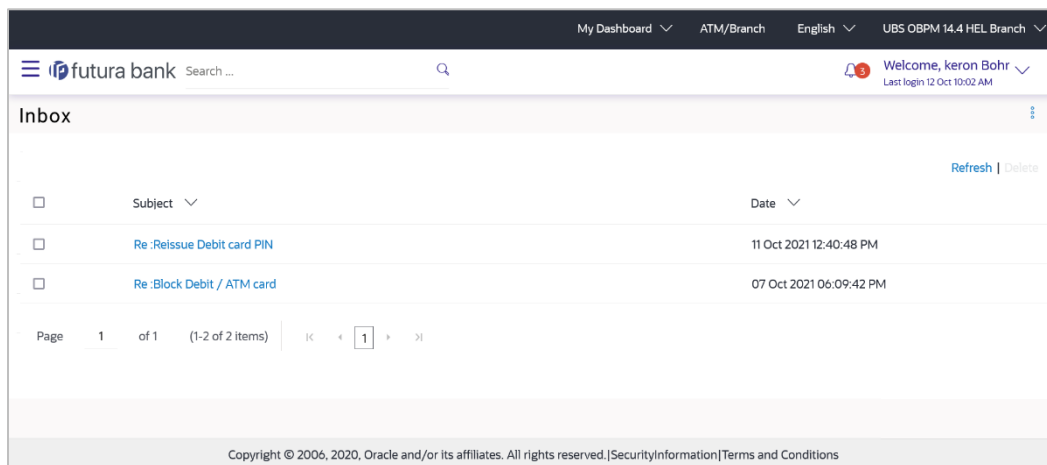
*OR*

*Access through the kebab menu of any other screens available under Mailbox*

### To view received mails:

1. The list of received messages appears on the **Inbox** screen. Click on the subject link of an individual message to view the details of that message.

### Inbox



### Field Description

Field Name	Description
<b>Subject</b>	The subject of the mail is displayed against each mail record.
<b>Date</b>	The date and time on which the mail was received is displayed against each mail record.

### To access the Inbox:

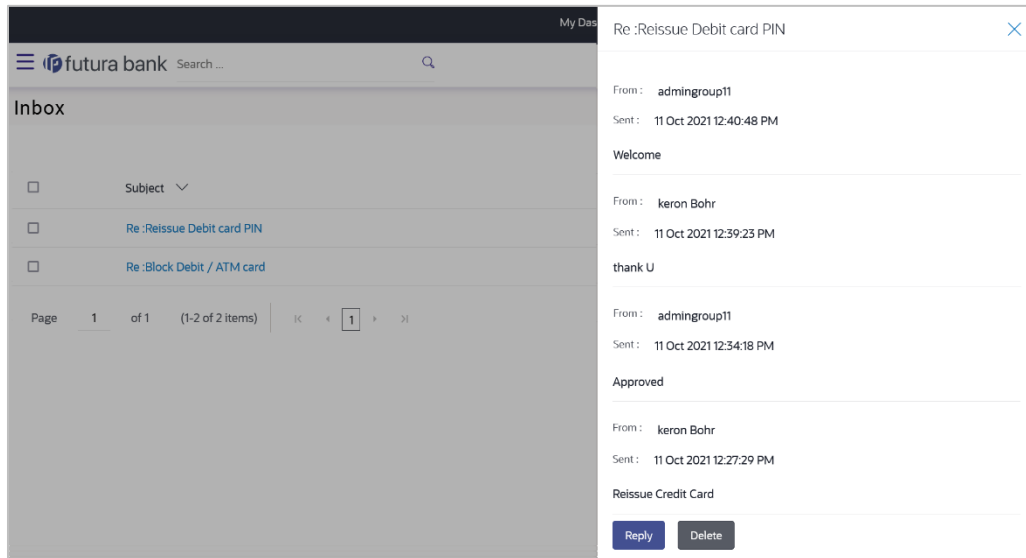
1. Click the subject of a mail you want to view. The mail details are displayed on the overlay window.  
OR  
Click **Refresh** to refresh the folder.  
OR

To delete one or multiple messages, select the specific check boxes against the mail and click **Delete**.

OR

Click on kebab menu to access mailbox related transactions.

## Inbox - Message Details



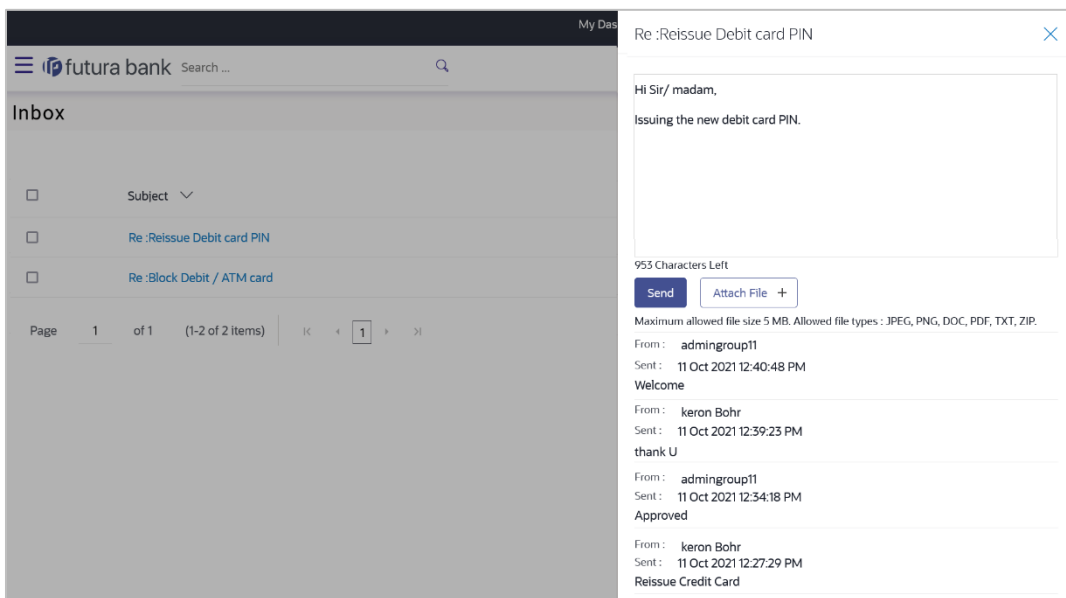
## Field Description

Field Name	Description
<b>Message Details</b>	
<b>Message Heading</b>	The subject of the received mail.
<b>From</b>	The name of the sender of the mail.
<b>Sent</b>	The date and time on which the mail was received.
<b>Content</b>	The content of the mail.

Field Name	Description
<b>Mail Chain</b>	<p>All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.</p> <p>Each mail in the chain contains the following:</p> <ul style="list-style-type: none"> <li>The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the From field and those sent by a bank administrator will have the ID of the bank administrator displayed.</li> <li>The date and time at which the mail was sent.</li> <li>The content of the mail as sent by you or the administrator.</li> </ul> <p><b>Note:</b> A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.</p>

- An overlay containing the details of the mail appears. Click **Reply** if you wish to respond to the mail.  
OR  
Click **Delete** to delete the message.  
OR  
Click **X** to close the overlay window.

## Inbox - Reply



## Field Description

Field Name	Description
<b>Message - Reply</b>	
<b>Message</b>	Enter a response to be sent to the bank.
<b>Attach File +</b>	Browse and select the reference document file sent along with an email message. <hr/> <div>Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.</div> <hr/>

3. Click **Send** to send the response to the bank.  
A message confirming that the mail has been sent successfully appears.  
OR  
Click **Attach File +** to add an attachment to the response mail.

### 15.1.2 Compose Mail

Using this option the user can initiate a mail communication with the bank. The mailbox is a communication channel between the bank and the user. In order to send a mail to the bank, the user needs to first select a category which identifies the purpose for which the message is being sent. The specification of a category enables the bank to appoint the user's concern / query to the desired team which ensures a timely and accurate response.

#### How to reach here:

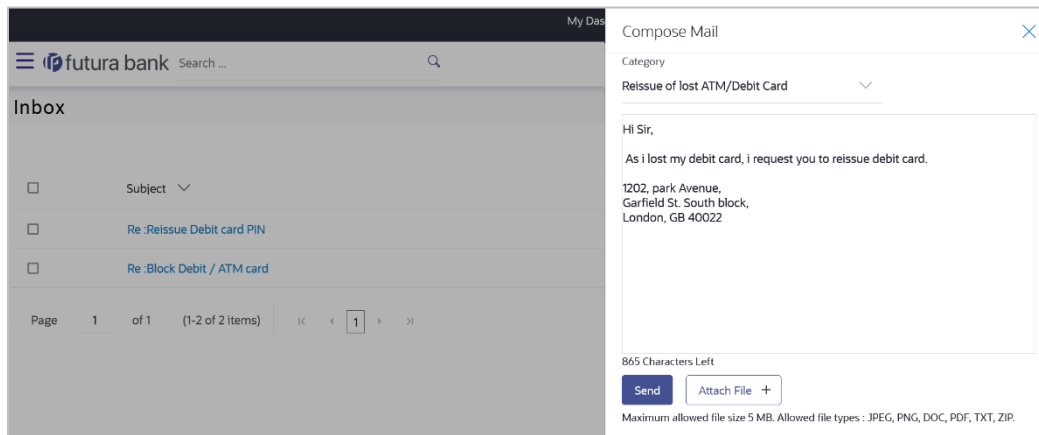
*Access through the kebab menu of transactions available under the Mailbox*

#### To send a message:

1. Click **Compose Mail**. The overlay window on which you can compose and send a mail to the bank appears.




## Compose Mail



### Field Description

Field Name	Description
<b>Category</b>	Select a category/ subject related to which the message is to be sent.
<b>Message</b>	Enter the message that is to be sent to the bank.
<b>Attach File +</b>	Browse and select the reference document file sent along with an email message.
	<div>Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.</div>

2. From the **Category** list, select the desired option.
3. In the **Message** section, enter the message.
4. Click **Attach File +** if you want to attach any reference document.
5. Click **Send**.  
The success message appears.  
OR  
Click  to close the overlay window.

### 15.1.3 Sent Mail

This folder displays all the messages sent by the user to the bank.

#### How to reach here:

*Access through the kebab menu of transactions available under the Mailbox*

#### To view the sent messages

1. Click **Sent Mail**. The list of sent mails appears on the screen. Click on the subject link of an individual message to view the details of that message.

#### Sent Mail

<input type="checkbox"/>	Subject	Date
<input checked="" type="checkbox"/>	<a href="#">Block Debit / ATM card</a>	11 Oct 2021 05:34:05 PM
<input type="checkbox"/>	<a href="#">Reissue Debit card PIN</a>	11 Oct 2021 05:33:40 PM
<input type="checkbox"/>	<a href="#">Block Debit / ATM card</a>	11 Oct 2021 05:33:13 PM
<input type="checkbox"/>	<a href="#">Term Deposit Certificate</a>	11 Oct 2021 05:10:04 PM
<input type="checkbox"/>	<a href="#">Term Deposit Certificate</a>	11 Oct 2021 05:10:01 PM
<input type="checkbox"/>	<a href="#">Re:Reissue Debit card PIN</a>	11 Oct 2021 12:39:23 PM
<input type="checkbox"/>	<a href="#">Reissue Debit card PIN</a>	11 Oct 2021 12:27:29 PM
<input type="checkbox"/>	<a href="#">Re:Block Debit / ATM card</a>	07 Oct 2021 06:36:23 PM
<input type="checkbox"/>	<a href="#">Block Debit / ATM card</a>	07 Oct 2021 06:03:10 PM

Page 1 of 1 (1-9 of 9 items) |< < 1 > >|

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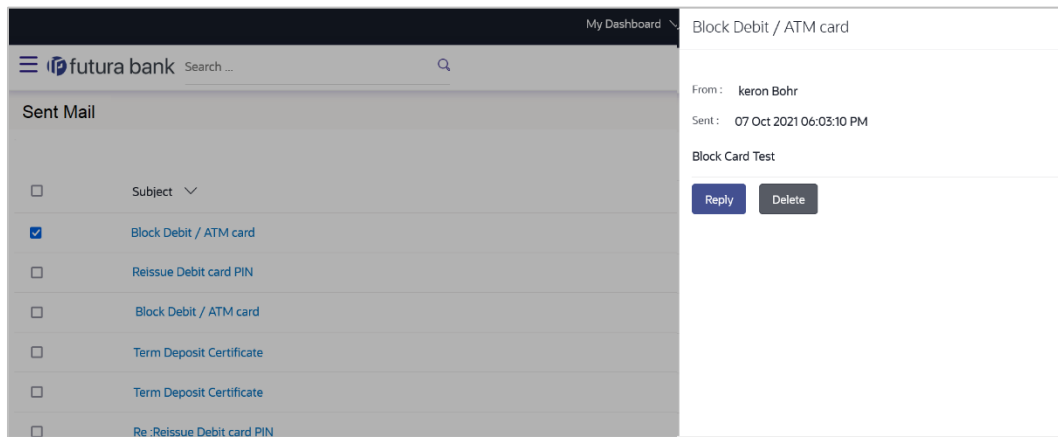
#### Field Description

Field Name	Description
<b>Subject</b>	The subject of the mail is displayed against each mail record.
<b>Date</b>	The date and time on which the mail was sent is displayed against each mail record.

2. Click the link on the subject of the specific sent message that you wish to view.  
OR  
Click **Refresh** to refresh the mailbox.  
OR  
To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message.  
OR  
Click on kebab menu to access other mailbox related transactions.
3. An overlay with details of the selected mail appears. Click **Reply** if you wish to respond further to the mail. Type the reply and Click **Send**. The success message appears.  
OR  
Click **Delete** to delete the message.

### 15.1.4 Sent Mails – Details

#### Sent Mail - Details



#### Field Description


Field Name	Description
<b>Message Details</b>	
This section displays the detailed message.	
<b>Message Heading</b>	The subject of the sent mail.
<b>From</b>	The name of the sender of the mail.
<b>Sent</b>	The date and time on which the mail was sent.

Field Name	Description
<b>Content</b>	The content of the mail.
<b>Mail Chain</b>	<p>All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.</p> <p>Each mail in the chain contains the following:</p> <ul style="list-style-type: none"> <li>• The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the <b>From</b> field and those sent by a bank administrator will have the ID of the bank administrator displayed.</li> <li>• The date and time at which the mail was sent.</li> <li>• The content of the mail as sent by you or the administrator.</li> </ul> <p><b>Note:</b> A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.</p>

### Message - Reply

This section will be displayed if you have selected the option **Reply**.

<b>Message</b>	Enter a response to be sent to the bank.
----------------	--

4. The overlay with details of the selected **Sent Mail** appears.
5. Click **Reply** if you wish to send a response to the bank.
  - a. Type the reply and click **Send**. The success message appears.  
OR  
Click **Attach File** to add an attachment to the response mail.
  - OR  
Click **Delete** to delete the message.
  - OR  
Click  to close the overlay window.

### 15.1.5 Deleted Mail

This folder displays all the messages that are deleted by the user from the Inbox and Sent Mail folders.

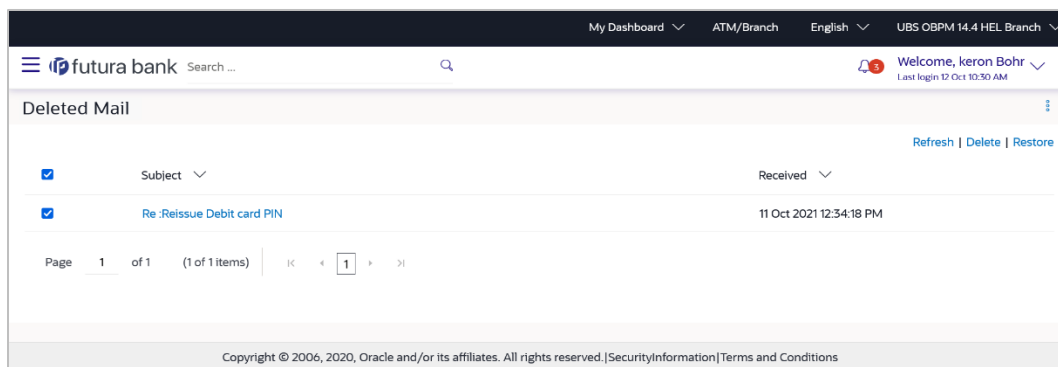
#### How to reach here:

*Access through the kebab menu of transactions available under the Mailbox*

#### To view the deleted messages

1. The list of deleted messages appears on the screen. Click the link on the subject of any individual message to view the details of that message.


#### Deleted Mail



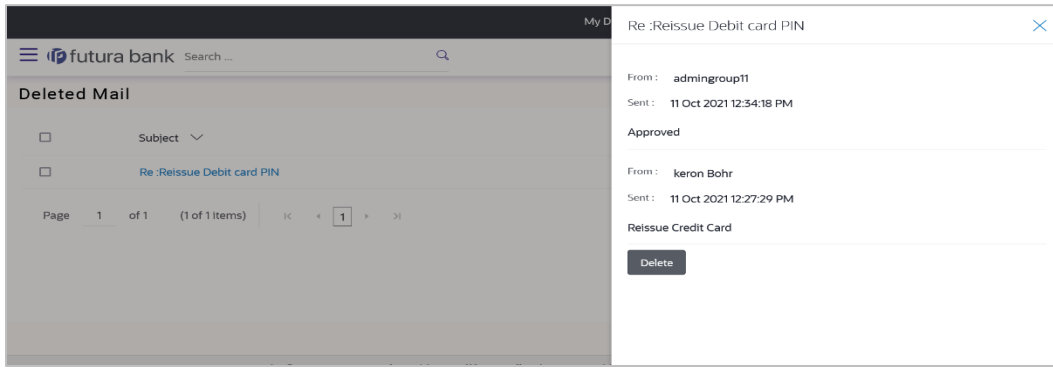
#### Field Description

Field Name	Description
<b>Subject</b>	The subject of the mail is displayed against each mail record.
<b>Received</b>	The date and time on which the message was sent/received is displayed against each mail record.

2. Click the subject link of the deleted message that you wish to view.  
OR  
Click **Refresh** to refresh the folder.  
OR  
To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message/s.  
OR  
To restore the deleted mails back to inbox, select the check box(s) against the mail, and click **Restore**.  
OR  
Click on kebab menu to access mailbox related transactions.


3. The overlay screen on which details of the selected mail are displayed, appears.  
OR  
Click  to close the overlay window.

### Deleted Mail Details



### Field Description

Field Name	Description
<b>Message Details</b>	
This section displays the detailed message.	
<b>Message Heading</b>	The subject of the deleted mail.
<b>From</b>	The name of the sender of the mail.
<b>Sent</b>	The date and time on which the message was sent/received.
<b>Message Contents</b>	The content of the deleted mail.

4. Click **Delete** to delete the message.  
OR  
Click  to close the overlay window.

## 15.2 Alerts

All the alerts that are auto generated and sent to the logged in user will be displayed on this screen.

Note:

- 1) For the transactions done in a Business Party, alert will be sent to the user's contact information available in the host system.
- 2) For the transactions done in a Business Party, alert will be sent to the user's contact information available in the OBDX at the user level.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Service & Support > Mailbox > Alerts*  
OR

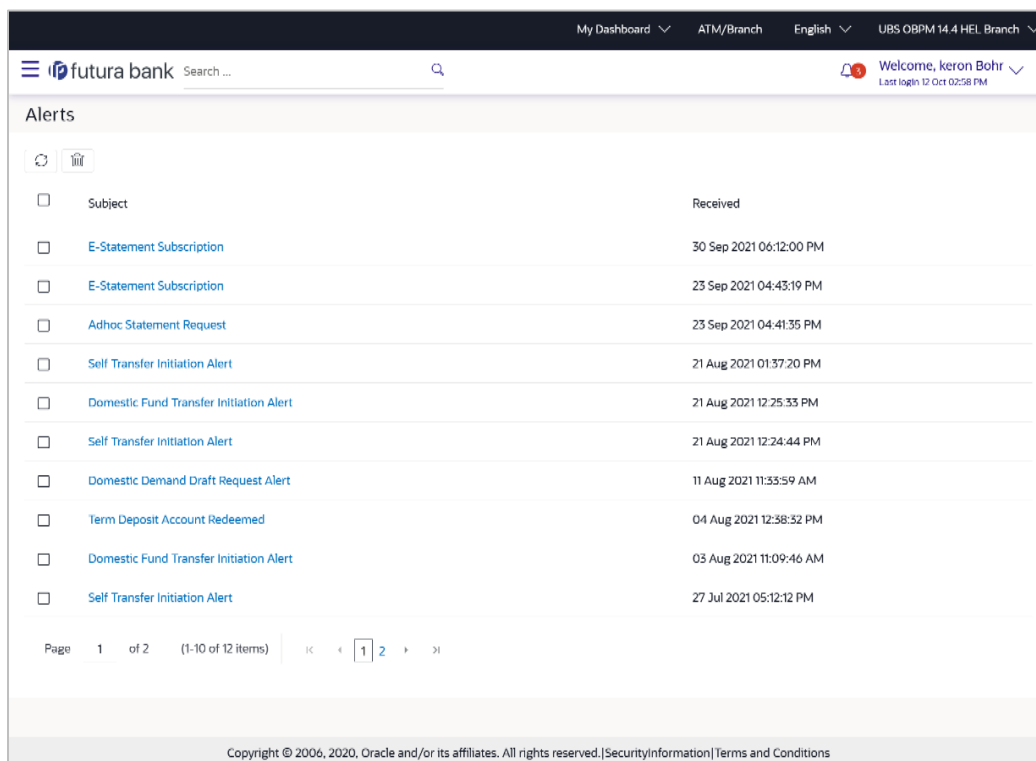
*Dashboard > Click  > Alerts > View All*  
OR

*Access through the kebab menu of transactions available under the Mailbox*

### To view the alerts:

1. The alert screen appears.

### Alerts



Subject	Received
<input type="checkbox"/> E-Statement Subscription	30 Sep 2021 06:12:00 PM
<input type="checkbox"/> E-Statement Subscription	23 Sep 2021 04:43:19 PM
<input type="checkbox"/> Adhoc Statement Request	23 Sep 2021 04:41:35 PM
<input type="checkbox"/> Self Transfer Initiation Alert	21 Aug 2021 01:37:20 PM
<input type="checkbox"/> Domestic Fund Transfer Initiation Alert	21 Aug 2021 12:25:33 PM
<input type="checkbox"/> Self Transfer Initiation Alert	21 Aug 2021 12:24:44 PM
<input type="checkbox"/> Domestic Demand Draft Request Alert	11 Aug 2021 11:33:59 AM
<input type="checkbox"/> Term Deposit Account Redeemed	04 Aug 2021 12:58:52 PM
<input type="checkbox"/> Domestic Fund Transfer Initiation Alert	03 Aug 2021 11:09:46 AM
<input type="checkbox"/> Self Transfer Initiation Alert	27 Jul 2021 05:12:12 PM


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## Field Description

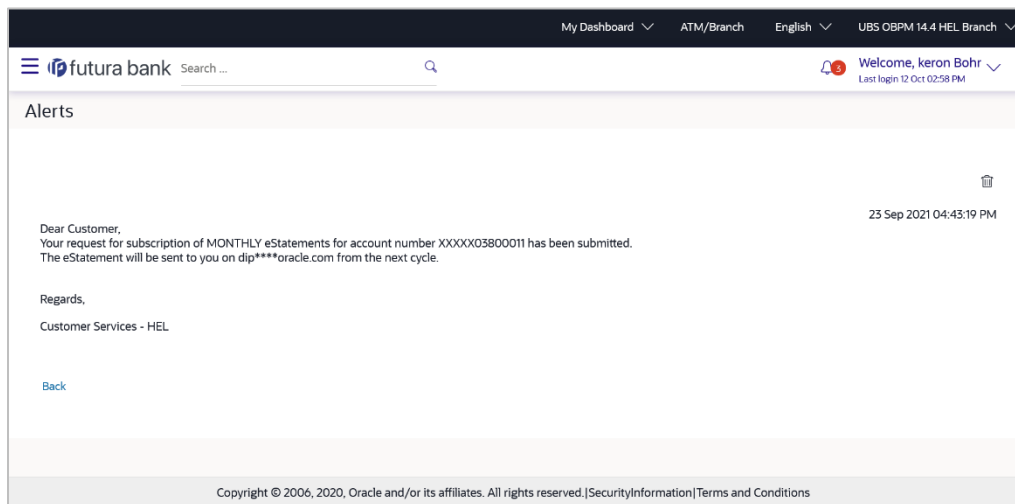
Field Name	Description
<b>Subject</b>	The subject of the alert is displayed against the specific alert record.
<b>Received</b>	The date and time on which the alert was sent is displayed against the specific alert record.

2. Click an individual alert to view the details of the alert. The details of the alert appear.  
OR

Click  to refresh the mailbox.  
OR

To delete multiple alerts, select the check box (s) against the alert, and click  to delete the alert.


## Alerts Details



## Field Description

Field Name	Description
<b>Alerts Details</b>	
<b>Received Date &amp; Time</b>	The date and time on which the alert was received.
<b>Message</b>	The content of the alert.



3. Click  to delete the alert. The delete warning message appears.  
OR  
Click **Back** to navigate to the previous page.

## 15.3 Notifications

This section lists all the notifications received by the logged in user.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Service & Support > Mailbox > Notifications*

OR

*Dashboard > Click  > Notifications > View All*

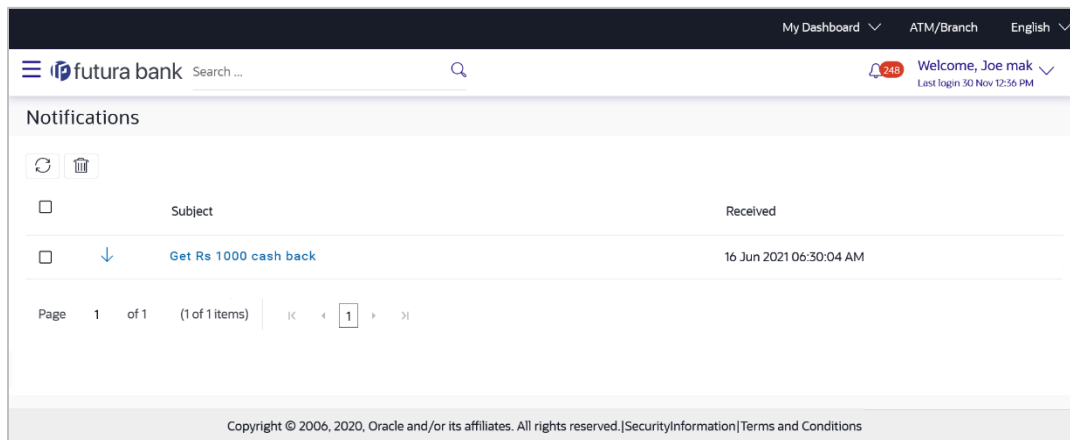
OR

*Access through the kebab menu of transactions available under the Mailbox*

### To view the notifications:

1. The **Notification** screen appears.



### Notifications



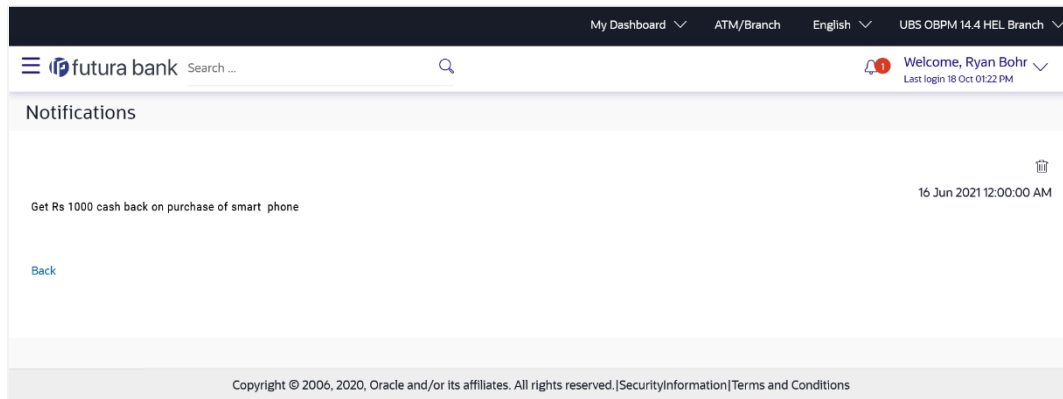
### Field Description

Field Name	Description
<b>Subject</b>	The subject of the notification.
<b>Received</b>	The date and time on which the notification was received.

2. Click an individual notification to view the details of that notification. The screen on which the details of the notification are displayed appears.


3. Click  icon to refresh the notifications.  
OR  
To delete multiple notifications, select the check box (s) against the notification, and click  icon to delete the notification.

## Notification Details



## Field Description

Field Name	Description
<b>Notification Details</b>	
<b>Received</b>	The date and time on which the notification was received.
<b>Message</b>	The message body of the notification.

4. Click  icon to delete the notification. The delete warning message appears.  
OR  
Click **Back** to navigate to the previous page.

## FAQ

### 1. Can customers initiate fresh mails?

Yes, customers of the bank can initiate fresh mails by accessing compose mail option through secure mailbox. Customers can only send mails to bank administrators using this feature.

**2. Can customer delete multiple mails?**

Yes, users can select multiple mails and delete the same.

**3. Can customers restore the deleted mails?**

Yes, deleted mails can be restored from the deleted folder. User can go to the Deleted folder, select the mails and click on restore button to move those mails back to respective folder.

**4. Can Customer send a reply to the alerts/ notifications sent by the Bank?**

No, customer cannot reply to the alerts/ notifications.

**5. What are notifications generally about?**

Notifications inform customers of the bank about any new offers, promotional rates, and launch of new products or services.

## 16. Feedback Capture

Feedback option enables you to provide feedback on various aspects of the application as well as specific to transactions. You will be asked a feedback question on which you need to rate on a rating scale and answer subsequent questions if defined for a scale weight that you rate. The feedback captured is analyzed by the bank administrator to decide on the course corrections in case of issues.

Feedback can be provided by the user through the following options in the system:

- General Feedback
- Transaction Specific Feedback

### 16.1.1 General Feedback

General feedback is available as an option to provide feedback on generic aspects about the application.

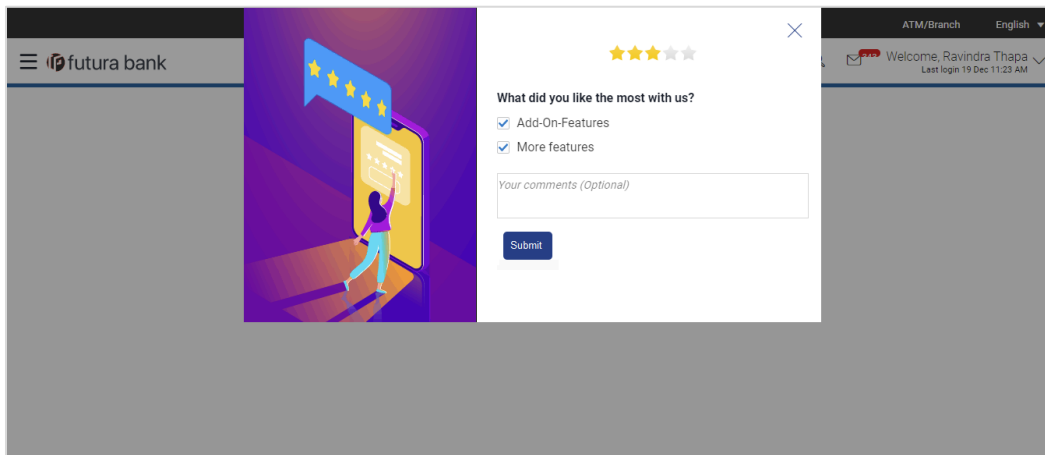
#### How to reach here

*Dashboard > Toggle Menu > Service & Support > Feedback > Leave Feedback*

#### To provide general feedback:

1. Click **Leave Feedback**. The **Feedback** pop-up screen appears.
2. A feedback question appears along with a rating scale.
3. Select an appropriate rating on the scale.
4. Depending on the rating, the system will provide you with a question along with a set of options.
5. Select an appropriate option corresponding to the question.
6. You can also add comments, if required.

#### General Feedback



The screenshot displays a feedback pop-up window on the Futura Bank interface. The window includes a 5-star rating scale at the top right. Below it, the question "What did you like the most with us?" is followed by two checked checkboxes: "Add-On-Features" and "More features". A text input field for "Your comments (Optional)" is present, along with a "Submit" button. The background of the pop-up shows an illustration of a person interacting with a large smartphone. The main interface behind the pop-up shows the Futura Bank logo and a user greeting: "Welcome, Ravindra Thapa" with a last login time of "19 Dec 11:23 AM".

7. Click **Submit**. A message confirming successful submission of feedback appears.

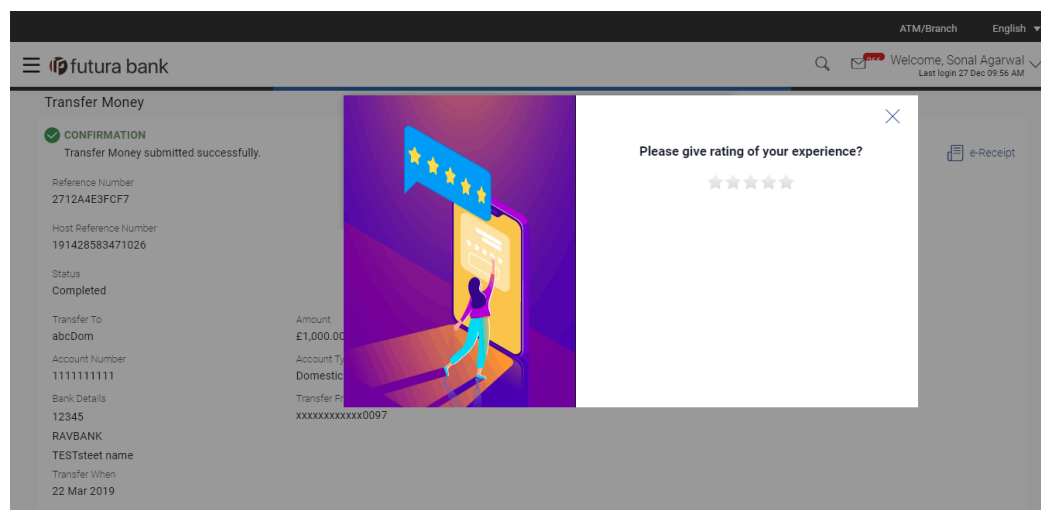
## 16.1.2 Transaction Specific Feedback

You can capture feedback specific to a transaction provided the transaction has been enabled for feedback capture by the bank. Feedback will be available as an option post transaction confirmation. Transaction specific feedback is recorded and stored for further analysis.

### To provide transaction specific feedback:

1. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.
2. Click **Feedback**. The **Feedback** pop-up screen appears.  
OR  
Click **Go to Dashboard** link to navigate to the Dashboard.
3. A feedback question appears along with a rating scale.
4. Select an appropriate rating on the scale.
5. Depending on the rating, the system will provide you with a question along with a set of options.
6. Select an appropriate option corresponding to the question.
7. You can also add comments, if required.  
OR  
Click **Skip** to skip the feedback process. The **Dashboard** screen is displayed.  
OR  
Click **Never ask me again** if you do not wish to be asked to provide for any transaction. The system will suspend the feedback process for all transactions and you can enable the same again (if required) through 'My Preferences' from the toggle menu.

### Transaction Feedback



ATM/BranchEnglish

futura bankWelcome, Sonal AgarwalLast login 27 Dec 09:56 AM

Transfer Money

CONFIRMATION

Transfer Money submitted successfully.

Reference Number  
2712A4E3FCF7

Host Reference Number  
191428583471026

Status  
Completed

Transfer To  
abcDom

Account Number  
1111111111

Bank Details  
12345  
RAVBANK  
TESTteet name

Transfer When  
22 Mar 2019

Amount  
£1,000.00

Account Type  
Domestic

Transfer Reference  
xxxxxxxxxxxx0097

What did you like the most with us?

☒ Add-On-Features

☒ More features

Your comments (Optional)

Submit

e-Receipt

8. Click **Submit**. A message confirming successful submission of feedback appears.

## 17. ATM & Branch Locator

Using this option a user can view the address and location of the ATMs and the branches of the Bank available to serve the user in a certain location. The user is provided with the options to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance from the user's current location.

This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location. The user can select a Branch / ATM from the search list and on clicking the **View Details** icon; the user will be able to view the address and services provided by the specific ATM/ branch. The additional filter feature is provided to search the ATM/Branch based on their services. In addition the user can view the detailed directions to the ATM/ branch by clicking **Get Directions**, and will also be able to view its location on a map.

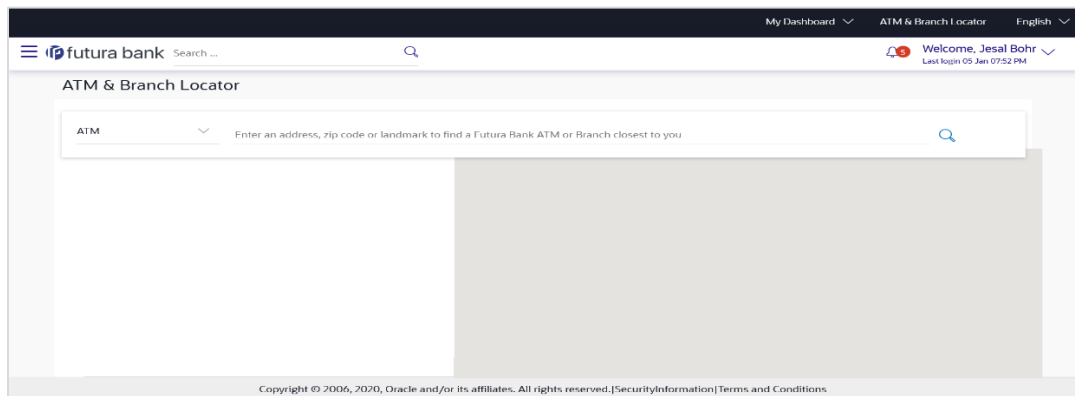
### Features supported in the application

- Locate Branches
- Locate ATMs

### How to reach here:

*OBDX portal landing page > ATM & Branch Locator*

### ATM & Branch Locator



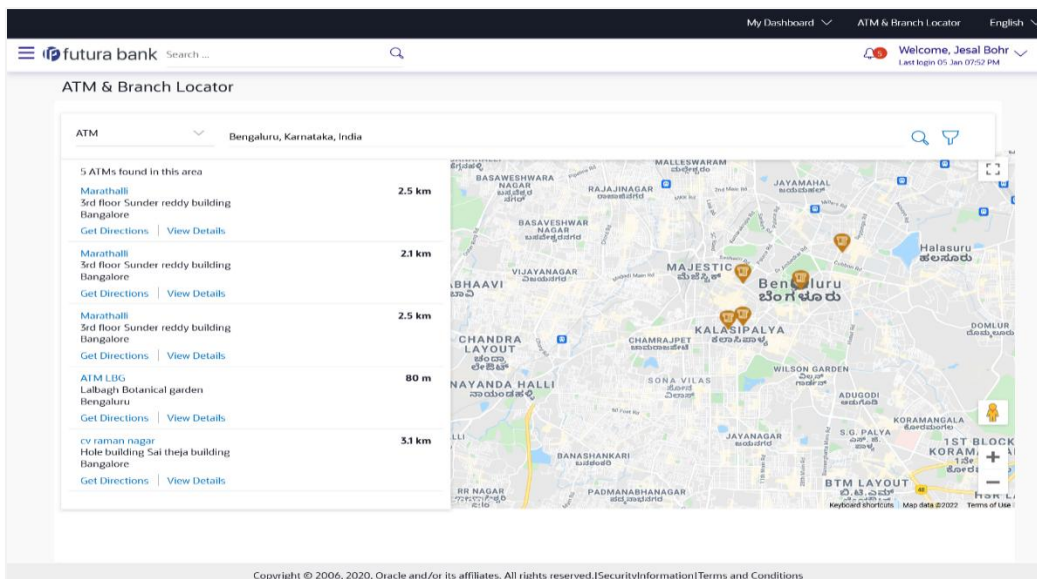
### Field Description

Field Name	Description
<b>ATM &amp; Branch</b>	Specify whether you want to search for the bank's ATMs or branches.  The options are: <ul style="list-style-type: none"> <li>• ATM</li> <li>• Branch</li> </ul>

### To locate an ATM or Branch

1. Select the desired option and enter the location in which you wish to locate ATMs or Branches:
  - a. If you select the **Branch** option, the list of all the branches and their locations appear.
  - b. If you select the **ATM** option, the list of all the ATMs and their locations appear.

### ATM & Branch Locator - Search



### Field Description

Field Name	Description
<b>Location</b>	Key in the address/location/pin-code or city to search for an ATM / Branch.



Field Name	Description
<b>Number of ATMs/Branches</b>	A statement identifying the number of ATMs/Branches, as the case may be, will be displayed

**The following will be displayed per ATM/Branch record:**



<b>Name</b>	The name of the ATM / branch.
<b>Distance</b>	The distance of the ATM / branch from the location entered.
<b>Address</b>	The address of the ATM / branch that you have searched for.
<b>Get Directions</b>	Click the link, to view the directions to the branch / ATM from your current location in the map.

**View Details**

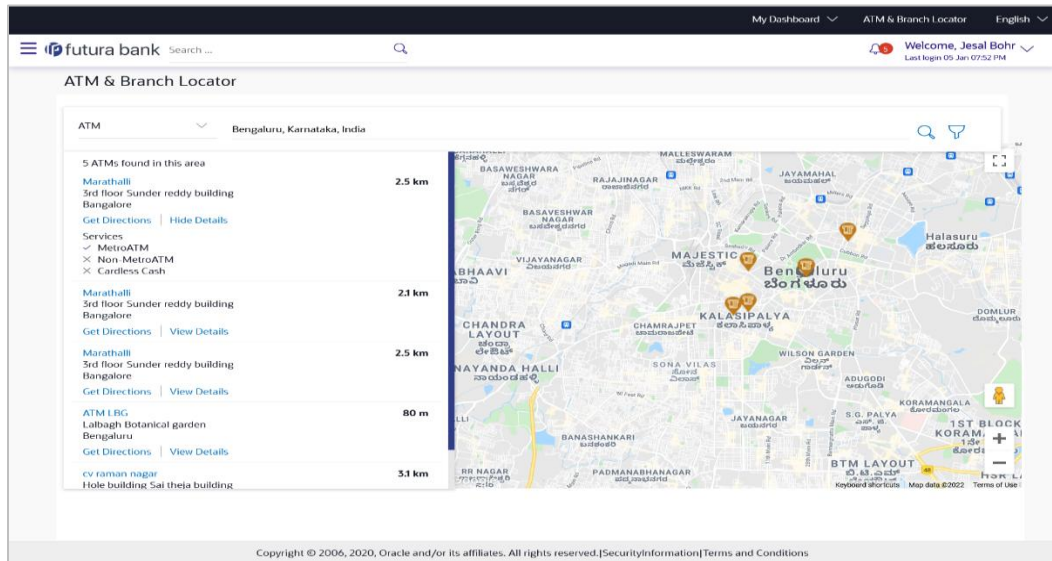
Clicking this link displays the following details.

<b>Services</b>	The services offered by the bank's ATM / branch.
-----------------	--

**Additional Information** Any additional information of the bank's ATM/branch as maintained with the bank will be displayed.

2. In the **Search** box, enter the desired location. The list of ATMs / branches with Name and Distance details appear.
3. Click the  icon to view the ATMs/branches in the location entered.
4. Click the **View Details** link, to view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.
5. Click the  to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

## ATM & Branch Locator - View Details




Click on **Hide Details** to hide the details of the specific ATM/branch.

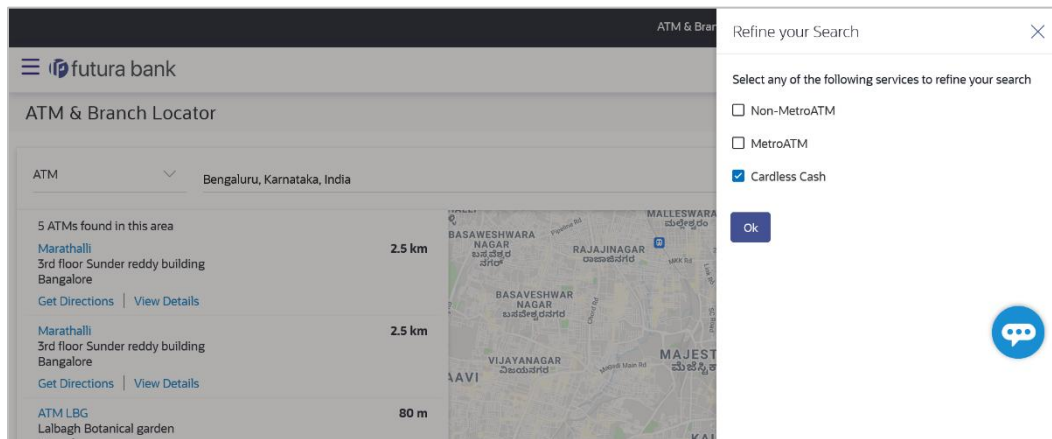
OR

Hover over the ATM/branch marker on the map to view the address of the ATM/branch.

OR

Click the  to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

## ATM & Branch Locator – Refine your Search

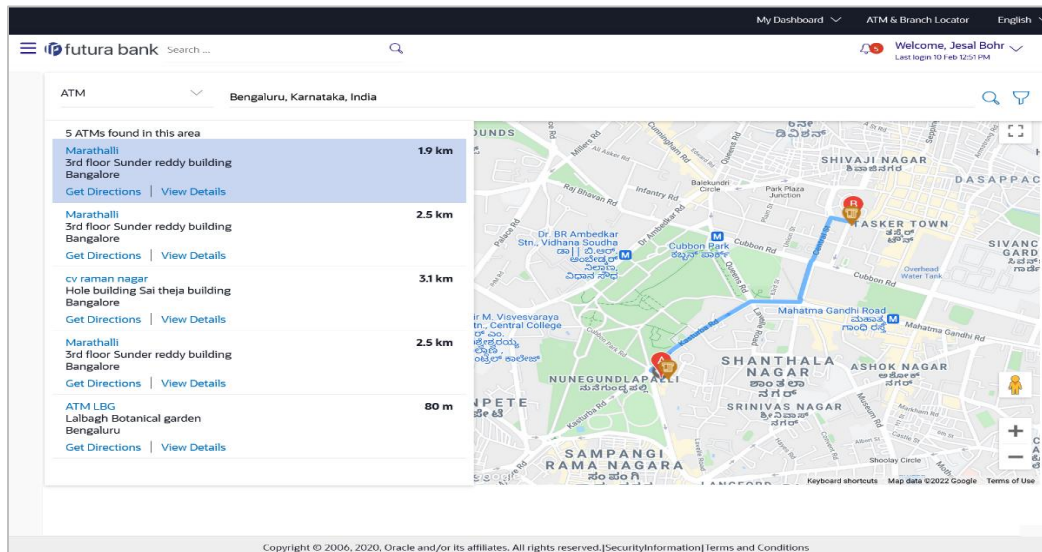


## Field Description

Field Name	Description
Service	<p>The list of services provided by the bank in the bank's ATMs or Branches will be listed down with checkboxes available against each.</p> <p>Select any checkbox to filter your search for ATMs or Branches on the basis of service.</p>

6. Select any checkbox to filter your search for ATMs or Branches on the basis of desired service.
7. Click **Ok** to search for ATMs or Branches on the basis of the services selected.  
The system filters ATMs/Branches on the basis of services selected.

## ATM & Branch Locator – Get Directions



8. Hover over the ATM/branch marker on the map to view the address of the ATM/branch.

## FAQ

### 1. Can I view ATM/ Branches of other cities/ states/ countries?

Yes, you can view the ATMs or Branches of the bank located in any city/state or country in the map and also get their details such as address and phone numbers, working hours, services offered, etc.