Oracle® Banking Digital Experience Cloud Service

Retail Customer Services User Manual

Release 25.1.2.0.0
G51604-01
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Oracle Banking Digital Experience Cloud Service Retail Customer Services User Manual, Release 25.1.2.0.0

G51604-01

Contents

Preface

Purpose

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	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.

Related Resources

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

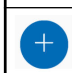
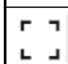
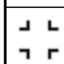
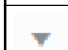
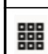
Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	View records in tabular format for better visual representation.

1 Portal Page

This topic describes the information about **Portal Page** screen. This feature enables users to register themselves for channel access.

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.

-
  This topic describes the information about **Overview Page** screen.

1.1 Overview Page

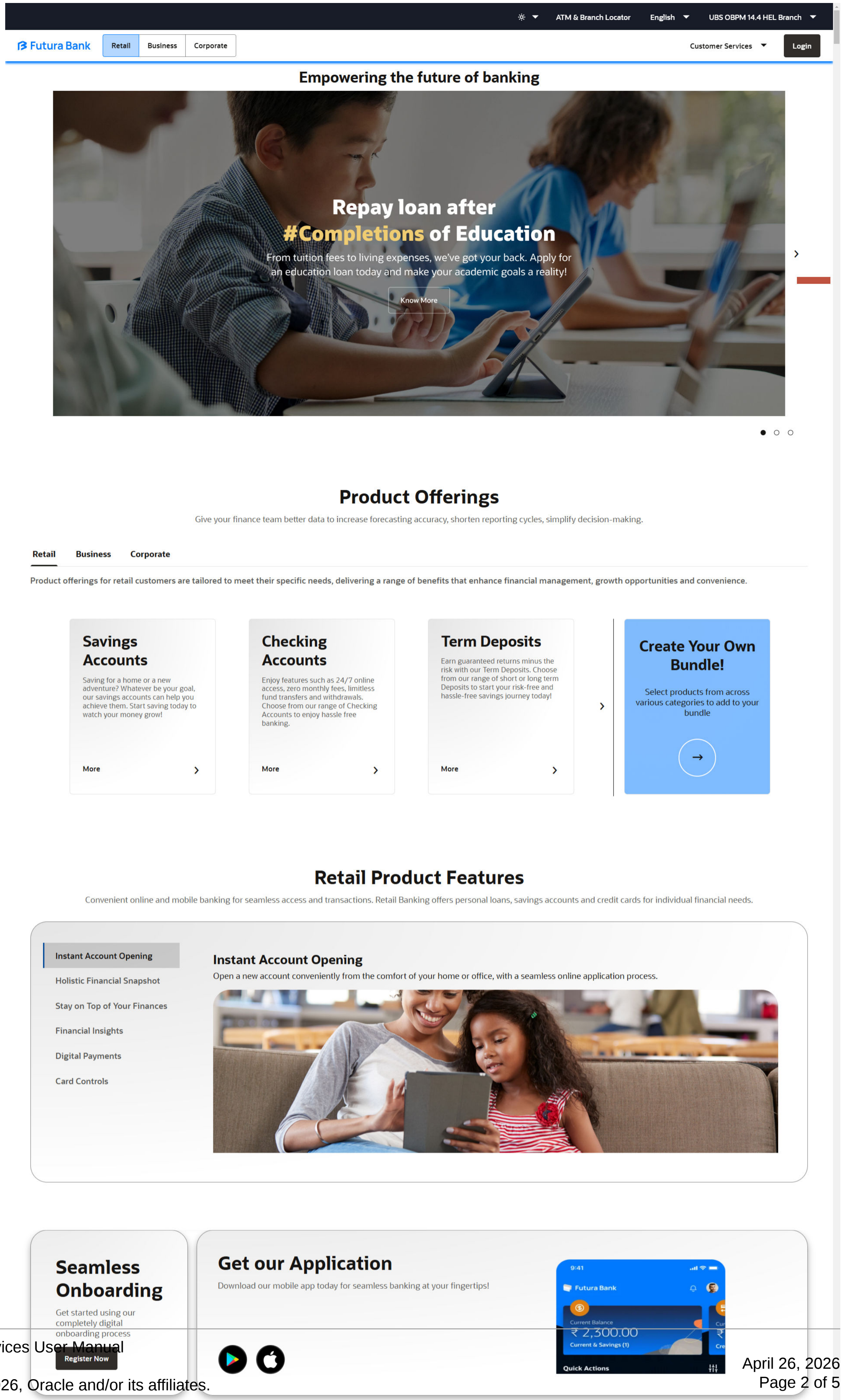
This topic describes the information about **Overview Page** screen.

Overview page provides users to perform tasks such as to view and apply for the bank's product offerings, register for online banking access, 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:

Figure 1-1 Portal Page Overview



Icons

The following icons are present on the portal page:

- : The logo of the bank.
- : Click the toggle menu to access various transactions.
- Login : 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.

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 langauge 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**.

2

Log-In & Log-Out of Oracle Banking Digital Experience

This topic describes the information about **Log-In & Log-Out of Oracle Banking Digital Experience** option. 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).

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.

- Log-in to the application
  This topic describes the information about **Log-in to the application** page. The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.
- Log-out of the application
  This topic describes the information about **Log-out of the application** option.

2.1 Log-in to the application

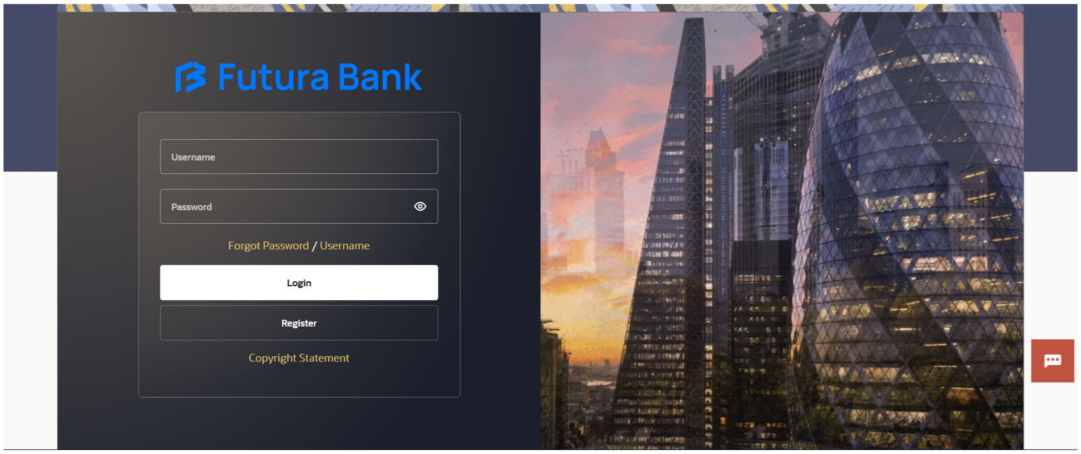
This topic describes the information about **Log-in to the application** page. The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

To log in to the application:

1. Access the bank's portal page.
2. Click **Login**.

   The **Login** screen appears.

Figure 2-1 Login page



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 2-1 Login Page - Field Description

Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

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

> **Note**
>
> a. Click inside the field, the Virtual Keyboard link appears. Click on the link to use virtual keyboard to enter the Username/Password.
>
> b. The characters typed in the Password field appear masked (••••••) for security reasons.
>
> c. 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.

5. Click **Login**.

The **Dashboard** screen appears.

2.2 Log-out of the application

This topic describes the information about **Log-out of the application** option.

To log out of the application:

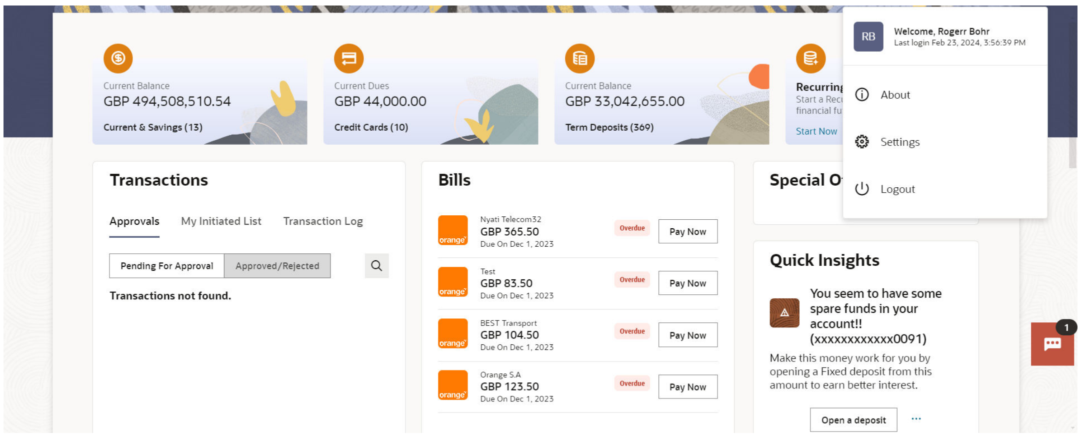
1. In the top right corner, click 

icon.

   The drop-down with the options to change entity, Settings and logout appears
2. Select the **Logout** option.

   The success message of logging out appears.

Figure 2-2 Logout



3. Select the **Logout** option.

   The user is logged out of the system and a message confirming successful logout appears.

3 Calculators

This topic describes the information about **Calculators** option.

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
- Goal Calculator

3.1 Loan Installment Calculator

This topic describes the information about **Loan Installment Calculator** screen.

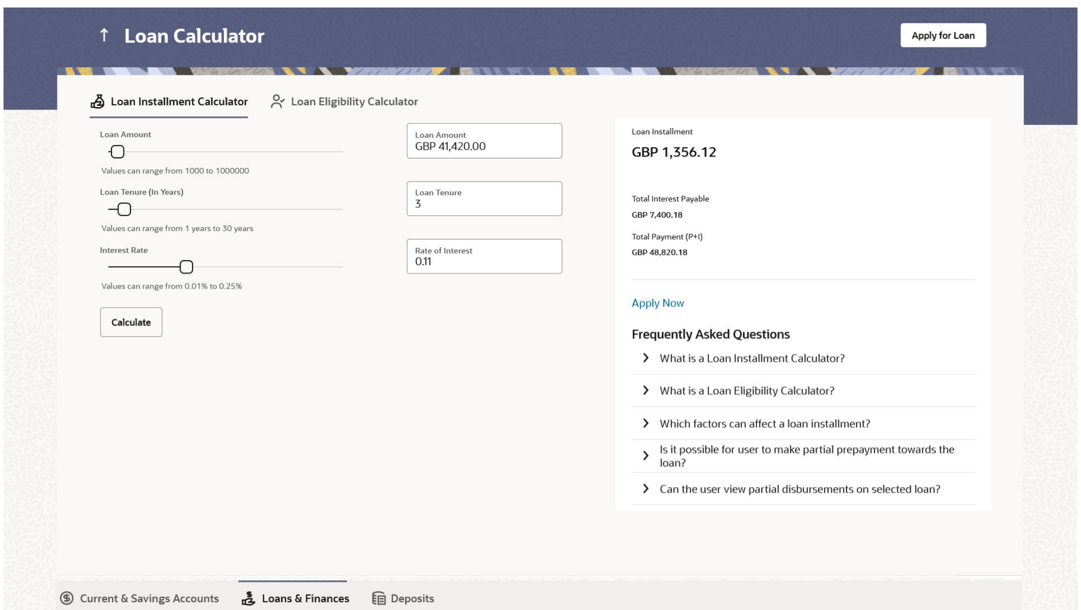
The loans installment calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

1. Perform any one of the following navigation to access the **Loan Installment Calculator** screen:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Loans & Finances** tab. From the **Loans & Finances** , click **More Actions**, and then click **Loan Calculators**. From the **Loan Calculators**, click **Loan Installment Calculator**.
- From the Dashboard - Overview widget, click **Loans & Finances** card, and then click **Accounts**. From the **Accounts**, click **More Actions**, and then click **Loan Calculators**. From the **Loan Calculators**, click **Loan Installment Calculator**.
- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Financial Management** , and then click **Personal Finance Management** . From the **Personal Finance Management** , click **Loan Calculators**, and then click **Loan Installment Calculator**.
- From OBDX portal landing page, click **Customer Services** , and then click **Calculators**. From the **Calculators**, click **Loan Calculator**, and then click **Loan Installment Calculator**.

The **Loan Installment Calculator** screen appears.

Figure 3-1 Loan Installment Calculator



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 3-1 Loan Installment Calculator - Field Description

Field Name	Description
Loan Amount	The user is required to specify the amount that he/she wants to borrow from the bank.

Table 3-1 (Cont.) Loan Installment Calculator - Field Description

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

2. In the **Loan Amount** field, type or drag the slider to enter the loan amount.
3. In the **Loan Tenure (Years)** field, type or drag the slider to enter the loan tenure in years.
4. In the **Interest Rate** field, type or drag the slider to enter the interest rate.
5. 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.

3.2 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:

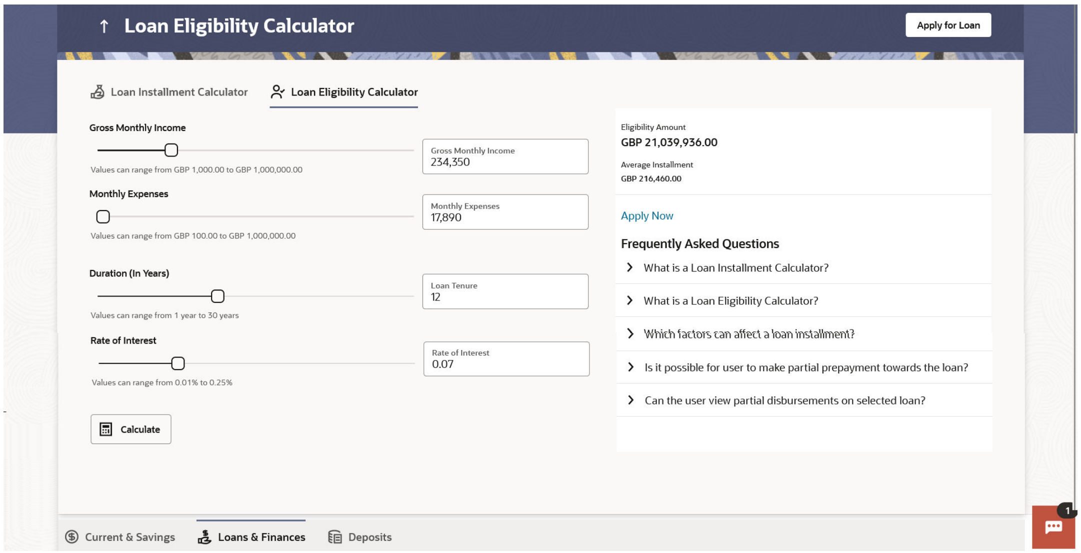
- The customer’s average monthly income
- The customer’s average Monthly Expenditures
- Tenure of the loan being inquired applied
- Estimated rate of interest

1. Perform anyone of the following navigation to access the **Loan Eligibility Calculator** screen.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Loans & Finances** tab. From the **Loans & Finances** tab, click **More Actions**, and then click **Loan Calculators**. From the **Loan Calculators**, click **Eligibility Calculator**.
   - From the Dashboard - Overview widget, click **Loans & Finances** card, and then click **Accounts**. From the **Accounts**, click **More Actions**, and then click **Loan Calculators**. From the **Loan Calculators**, click **Eligibility Calculator**.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Financial Management** , and then click **Personal Finance Management** . From the **Personal Finance Management** , click **Loan Calculators**, and then click **Eligibility Calculator**.

- From OBDX portal landing page, click **Customer Services** , and then click **Calculators**. From the **Calculators**, click **Loan Calculator**, and then click **Eligibility Calculator**.

The **Loan Eligibility Calculator** screen appears.

Figure 3-2 Loan Eligibility Calculator



Note

The fields which are marked as Required are mandatory.

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

Table 3-2 Loan Eligibility Calculator- Field Description

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

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

4. In the **Duration (In Years)** field, enter the desired loan tenure.
5. the **Rate of Interest Rate** field, enter the rate of interest.
6. Click **Calculate**.

   The application (In %) calculates and displays the eligible loan amount and the average installment amount.

3.3 Forex Calculator

This topic describes the information about **Forex Calculator** screen. 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-rRequisites

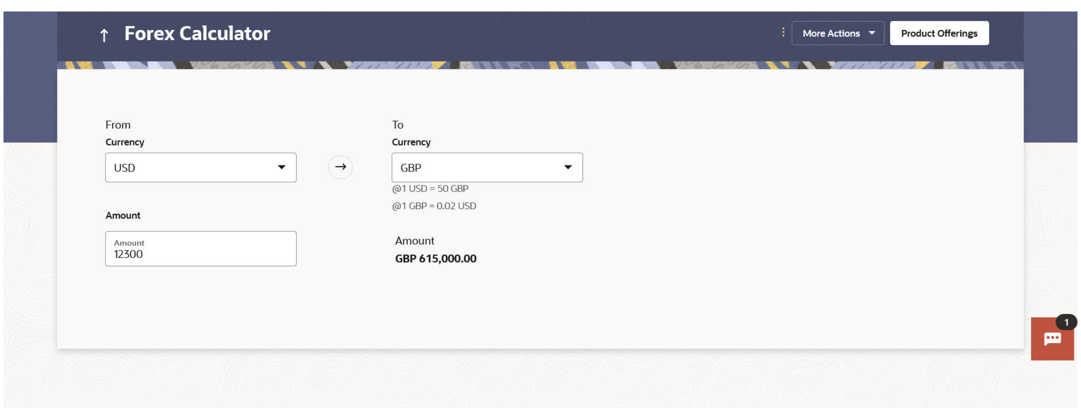
- Support for the currencies provided by host

To calculate currency exchange amount:

1. Perform the following navigation to access the **Forex Calculator** screen.
   - From OBDX portal landing page, click **Customer Services** and then click **Calculators**. From **Calculators**, click **Forex Calculator**.

   The **Forex Calculator** screen appears.

Figure 3-3 Forex Calculator



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 3-3 Forex Calculator - Field Description

Field Name	Description
From	Information specified in below fields are related to **From** details.
Currency	Currency to be sold for which the exchange rate is to be inquired.
Amount	Amount for which conversion is required.
To	Information specified in below fields are related to **To** details.
Currency	Buy currency for which the exchange rate is to be inquired.
Amount	Amount which you will get post conversion.

2. From the **From – Currency** list, select the appropriate currency.
3. In the **Amount** field, enter the amount to be converted.
4. From the **To - Currency** list, select the currency and enter the amount in the next field.

   Application calculate and displays the currency exchange value.
   The exchange rate for both the buy and sell options for currency pair entered, appears.

3.4 Term Deposit Calculator

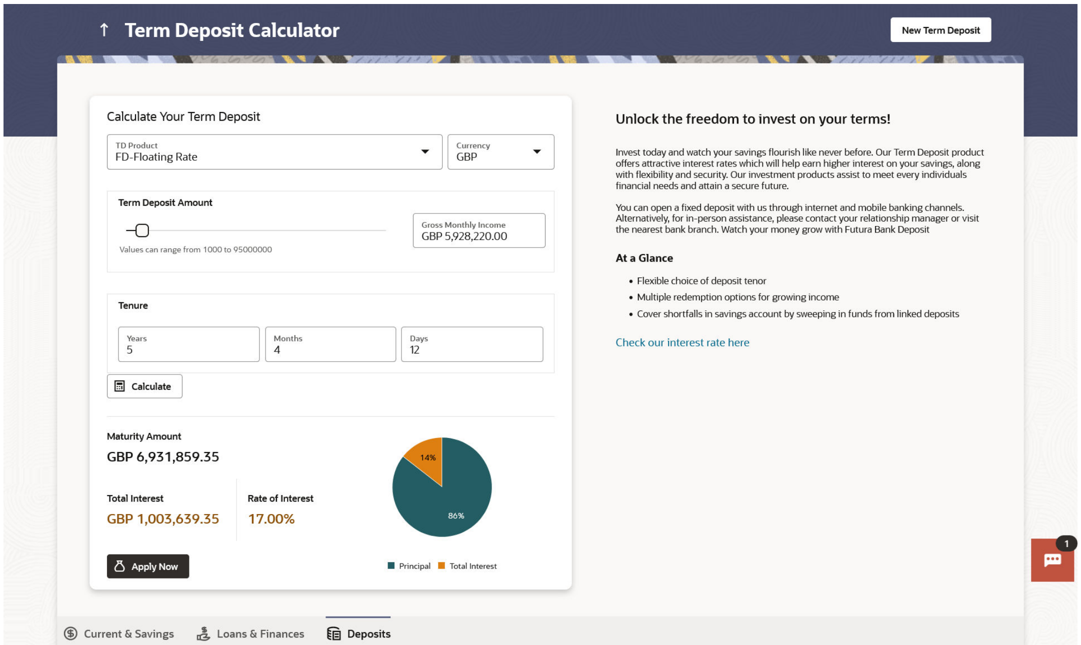
This topic describes the information about **Term Deposit Calculator** screen. User can calculates the total amount of the term deposit at the end of maturity period with this option.

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.
To calculate deposit value at maturity:

1. Perform anyone of the following navigation to access the **Term Deposit Calculator** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, click **Accounts**, then click **Deposits** tab, and then click **More Actions**, and click **Term Deposit Calculators**.
   - From the Dashboard - Overview widget, click **Term Deposits** card, then click **More Actions**, and click **Term Deposits Calculators**.

   The **Term Deposit Calculator** screen appears.

Figure 3-4 Term Deposit Calculator



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 3-4 Term Deposit Calculator - Field Description

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

2. From the **TD Product** drop-down list, select the term deposit product under which the TD is to be opened.
3. From the **Currency** drop-down list, select the desired currency in which the deposit is to be held.

4. In the **Term Deposit Amount (Gross Monthly Income)** field, type or drag the slider to enter the deposit amount.
5. In the **Tenure** fields, enter the relevant information in the (Years/ Months / Days) fields.
6. Click **Calculate**.

   The application calculates and displays the deposit value at maturity.

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

3.5 Goal Calculator

This topic describes the information about **Goal Calculator** option. This option allows the user to identify the amount of money that will need to be saved regularly in order to achieve a certain goal.

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

This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

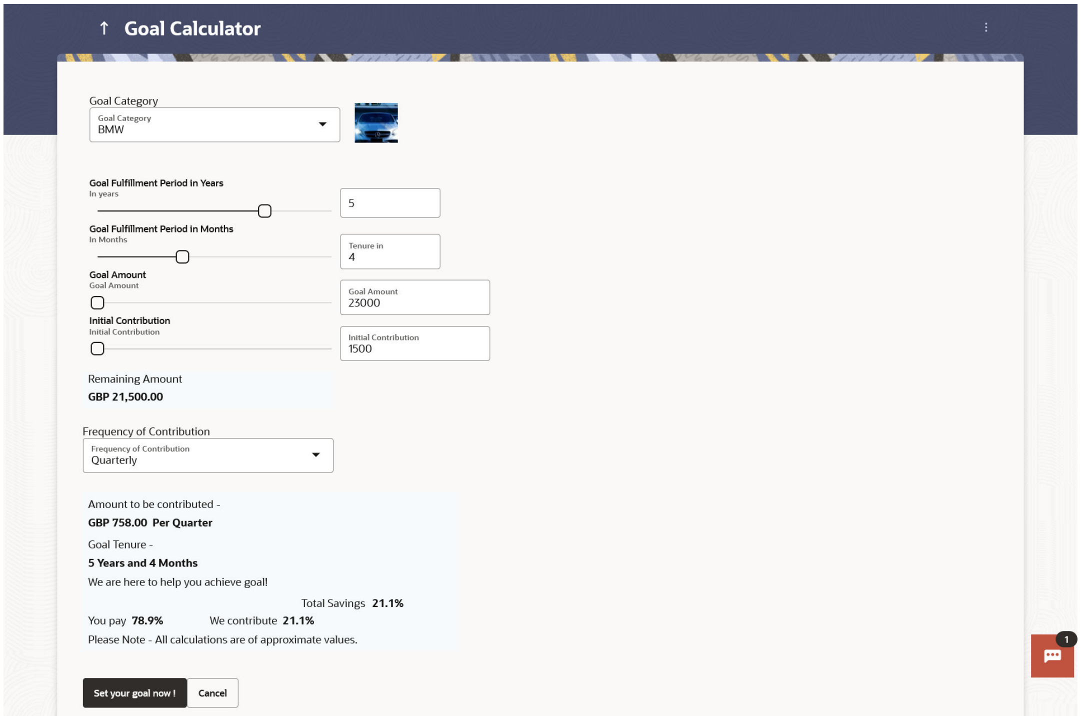
The user needs to enter the goal details along with his/her targeted amount. The outcome will be based on the values entered by the user.

To calculate a goal:

1. Perform anyone of the following navigation to access the **Goal Calculator** screen.
   - From the OBDX portal landing page, click the **Achieve your Dream with Us** , and then click **Apply Now** .
   - From the OBDX portal landing page, click the **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance** , and then click **Goals**. From the **Goals**, click **Goal Calculator** .
2. Navigate to one of the above paths.

   The **Goal Calulator** screen appears.

Figure 3-5 Goal Calculator



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 3-5 Field Description

Field Name	Description
Goal Category	Select a goal category, e.g. Shopping, Education, Vacation etc.
Goal Fulfilment period in Years	Specify the tenure of the goal in years.
Goal Fulfilment period in Months	Specify the tenure of the goal in months.
Goal Amount	Enter the targeted amount of your goal.
Initial Contribution	Enter an amount, if any, that you are willing to contribute upfront towards the goal.
Remaining Amount	Application calculates and displays the amount that is remaining after deducting the initial contribution amount from the goal amount.
Frequency of Contribution	Select the frequency in which you will be making regular contributions towards the goal. The options are • **Quarterly** • **Monthly** • **Weekly**

Table 3-5 (Cont.) Field Description

Field Name	Description
Amount To be contributed	Application calculates and displays the amount you will be required to contribute monthly/quarterly/weekly, as generated by the system, based on your entries, will be displayed.
Goal Tenure	Displays the tenure to achieve the goal.
We are here to help you achieve goal	Displays the contribution of user in percentage. Also the bar displays the amount paid by you, the amount paid by the bank, and the total savings percentage in the specified period.

3. From the **Goal Category** list, select the desired goal category for which calculation is to be done.
4. From the **Goal Fulfilment Period in Years** list, select the tenure of the goal in years, i.e. the time frame in which you plan to achieve the goal.
5. From the **Goal Fulfilment Period in Months** list, select the tenure of the goal in months, i.e. the time frame in which you plan to achieve the goal.
6. In the **Goal Amount** field, enter the targeted goal amount.
7. In the **Initial Contribution** field, enter the amount that you are willing to contribute upfront towards the goal.

   The **Remaining Amount** is calculated and get displayed.
8. In the **Frequency of Contribution** field, select the desired option.
   - By default, the Monthly option appears selected.
   - The system calculates and displays the amount that you will be required to contribute regularly in order to achieve your goal. The percentage of the amount that you will be required to contribute towards the goal, as well as the percentage of amount that the bank will contribute towards your goal, will be displayed alongside a bar graph.
9. Click **Set your goal Now!**, to create the goal.
   - If you have accessed the goal calculator from the pre-login portal page, you will be prompted to log in to the system so as to arrive at the **Create a Goal** screen where all the values as already defined, will be prefilled.
   - Click **Cancel** to cancel the transaction.

3.6 FAQ

1. **What do the You pay, We pay fields suggest?**
   You pay is the amount in percentage, the customer contributes towards his goal, while the **We pay** component is the interest contributed by the bank towards fulfilment of the goal.
2. **Can the customer calculate how much time he will need to achieve a Goal, if he pays x amount every month for 2 years?**
   The goal calculator helps the customer to identify the amount he needs to contribute frequently so that he can achieve his goal within the desired time frame. Reverse calculation is not possible.

4 First Time Login

This topic describes the systematic instruction to **Login** details for the first time.

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.

Pre-requisites:

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

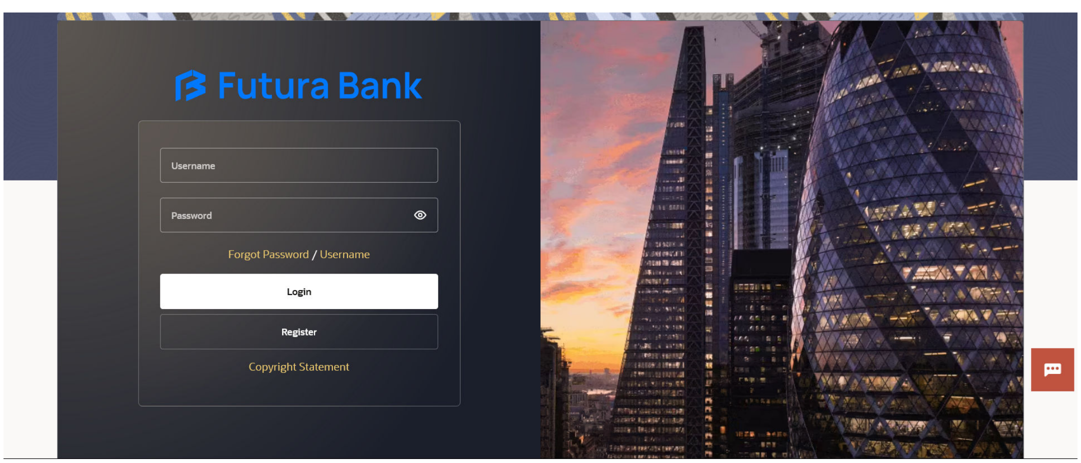
To log in to the application:

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

   The Portal page appears.
4. Click **Login**.

   The **Login** screen appears.

Figure 4-1 Login Page



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 4-1 Login Page - Field Description

Field Name	Description
Username	Enter your login user name.
Password	Enter your login password.

5. In the **Username** field, enter the user ID.
6. In the **Password** field, enter the password.

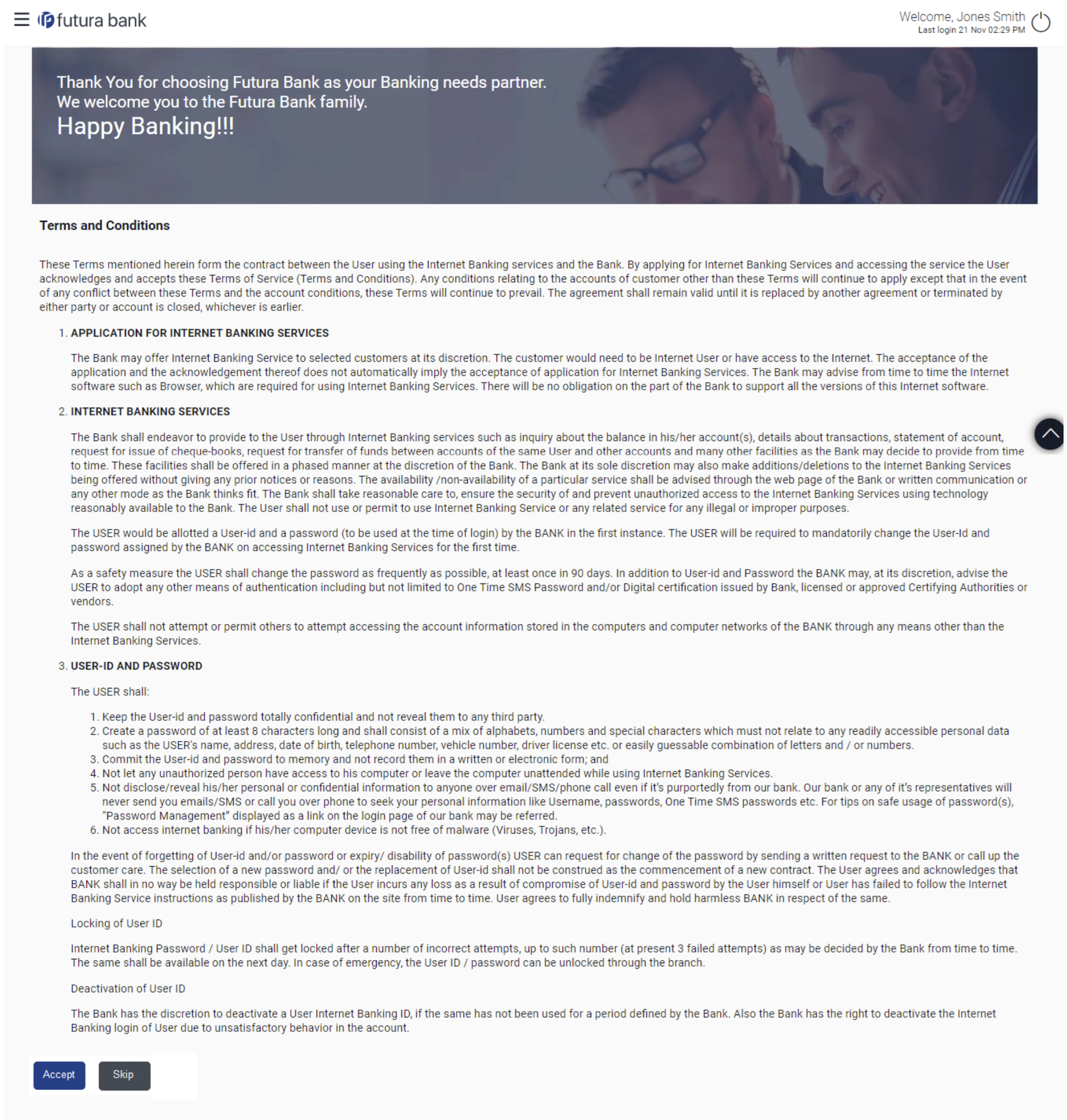
> **Note**
>
> a. Click inside the field, the Virtual Keyboard link appears. Click on the link to use virtual keyboard to enter the Username/Password.
>
> b. The characters typed in the Password field appear masked (••••••) for security reasons.
>
> .

7. Click **Login**.

   The next **configured** screen appears.

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

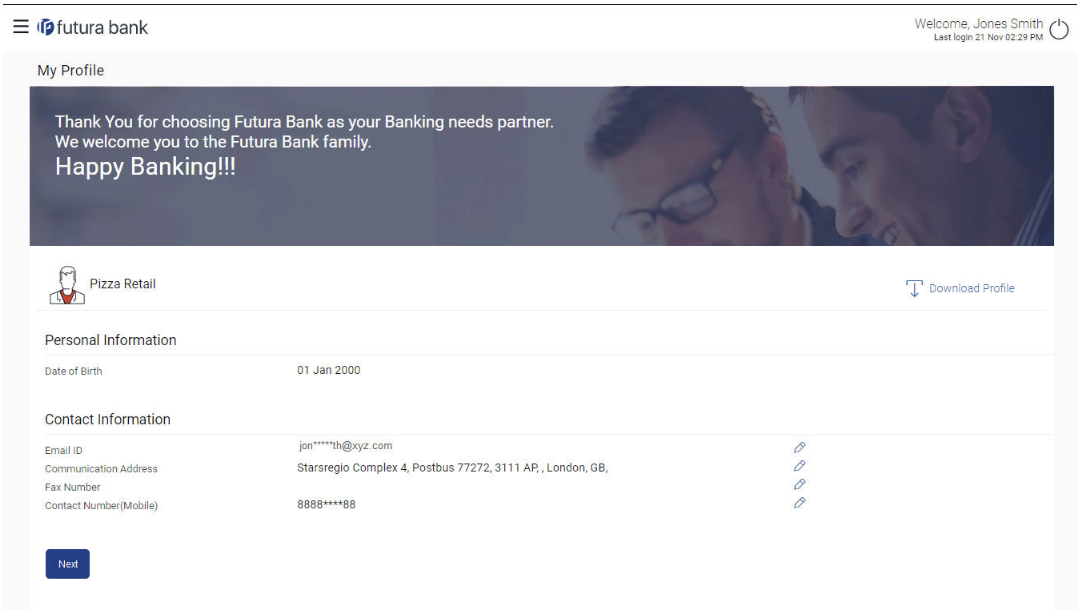
Figure 4-2 First Time Login - Terms and Condition



8. Read the terms and conditions.
9. Click **Accept** to accept the terms and Conditions.

   The next configured screen appears.

Figure 4-3 Profile



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 4-2 Profile - Field Description

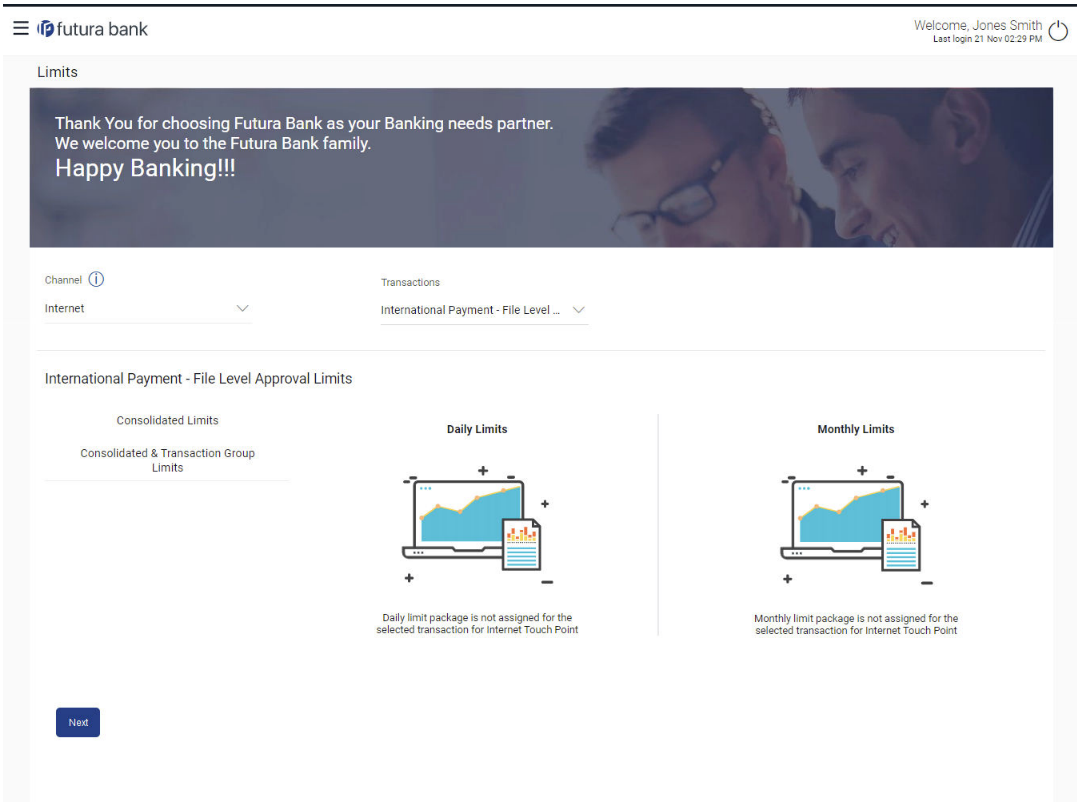
Field Name	Description
Personal Information	**Information specified in below fields are related to personal information**.
User Name	Full name of the user gets displayed.
Date of Birth	Date of birth of the user gets displayed.
Aadhar Card Number	Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India. **Note:** 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.
PAN Card Number	PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India. **Note:** 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.
Contact Information	**Information specified in below fields are related to contact information**.
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email ID	Email ID of the user, as maintained with the bank, gets displayed in masked format.

Table 4-2 (Cont.) Profile - Field Description

Field Name	Description
Fax Number	Fax number of the user, as maintained with the bank, gets displayed in masked format.
Phone Number	Phone number of the user, as maintained with the bank, gets displayed in masked format.

10. Click icon against the field that you want to edit.
11. Click **Next**.
    - The next configured screen appears.
    - Click Download Profile icon to download the profile.

Figure 4-4 Daily Limits



> **Note**
>
> The fields which are marked as Required are mandatory.

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

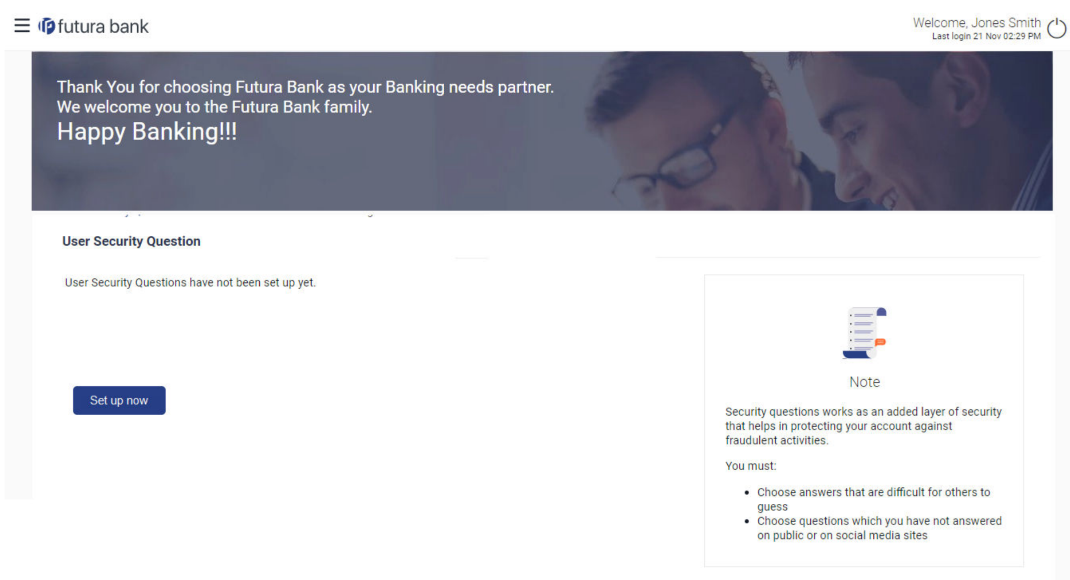
Table 4-3 Daily Limits - Field Description

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.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. 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.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. 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.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. 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.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. 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.

12. From the **Channel** list, select a channel to view applicable limits.
13. From the **Transactions** list, select the transaction to view its limits.

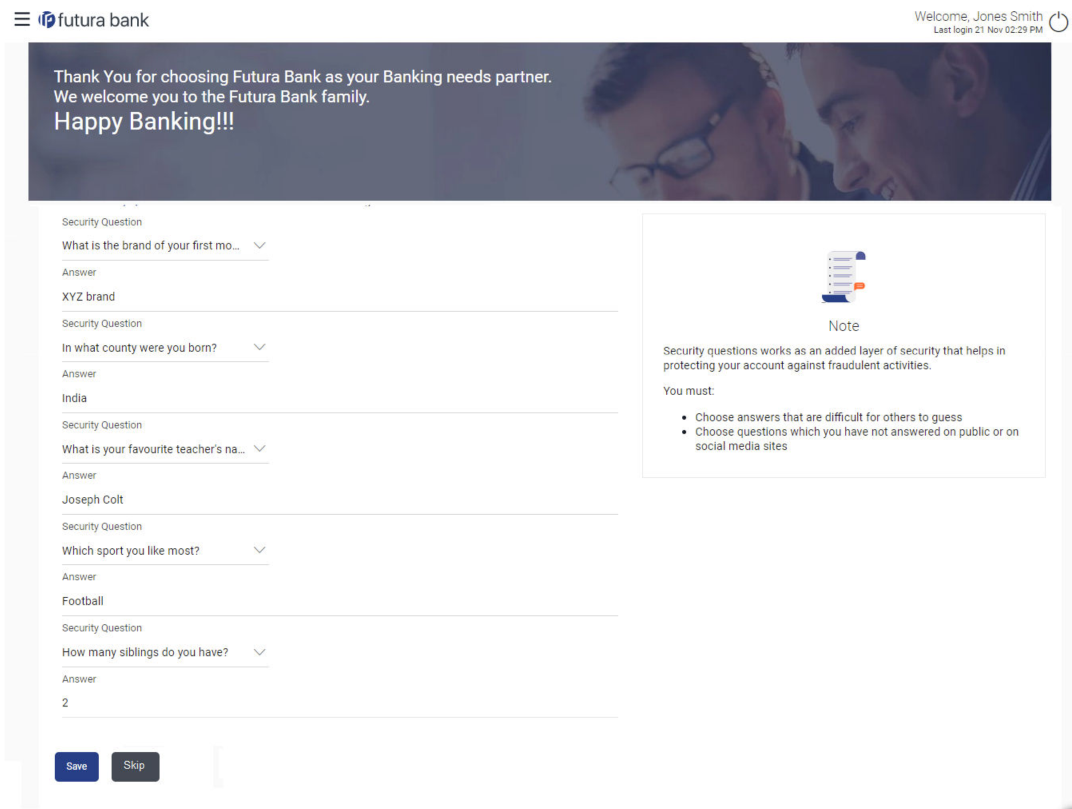
14. Click the **Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit** tabs to view the specific daily and monthly amount and count limits applicable at each level.
15. Perform anyone of the following actions:
    - Click **Next**. The next configured screen appears.
    - Click **Edit** to edit the limits.

Figure 4-5 User Security Question Setup



16. Perform anyone of the following actions:
    - Click **Setup Now** to setup security questions. The **Set Security Questions** screen appears.
    - Click **Skip** to skip this step.

Figure 4-6 Set Security Questions



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 4-4 Set Security Questions - Field Description

Field Name	Description
Security Questions	Select a question to be assigned as a security question. 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.
Answer	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.

17. From the **Security Question** list, select the security question to be added in your security question set.
18. In the **Answer** field, enter an answer for the corresponding security question.
19. Click **Save** to save the security questions.

The user is directed to the Dashboard screen.

5 Dashboards

This topic describes the information about **Dashboards** page.

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.

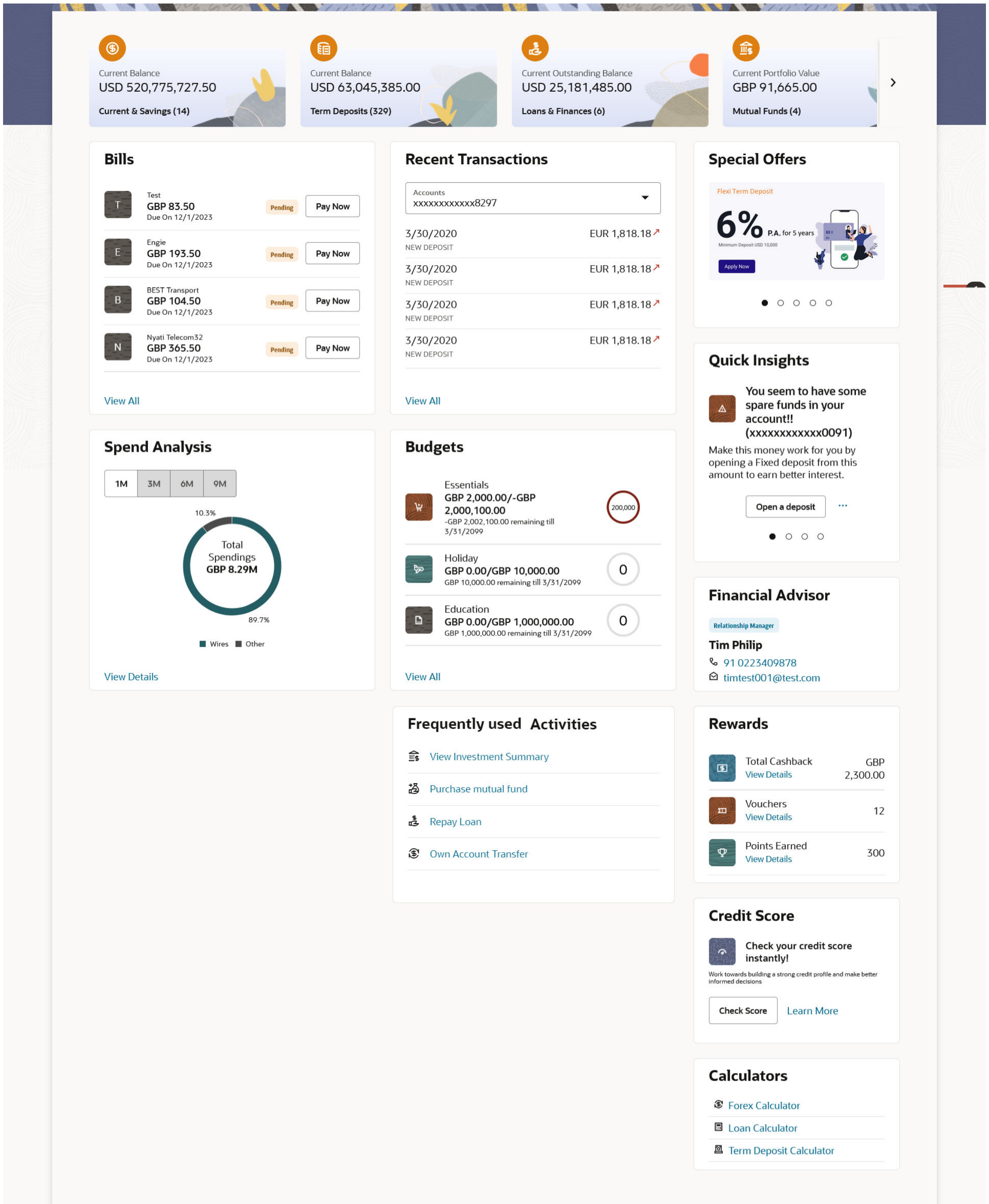
- Small & Medium Business Dashboard
  This topic describes the information about **Small & Medium Business Dashboard** screen.

5.1 Small & Medium Business Dashboard

This topic describes the information about **Small & Medium Business Dashboard** screen.

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.

Figure 5-1 Oracle Banking Digital Experience Dashboard



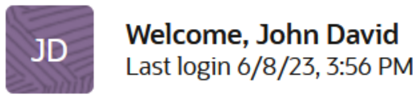
Dashboard Overview

Icons

The following icons are present on the portal page:

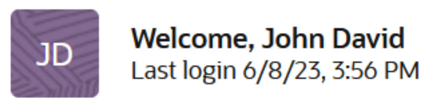
- : The logo of the bank.

- : Clicking this icon takes you to the Mailbox screen.
- 

: Enter the transaction name and click search icon to search the transactions.
- 

: 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 menu to access various 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 **Langauge** 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 

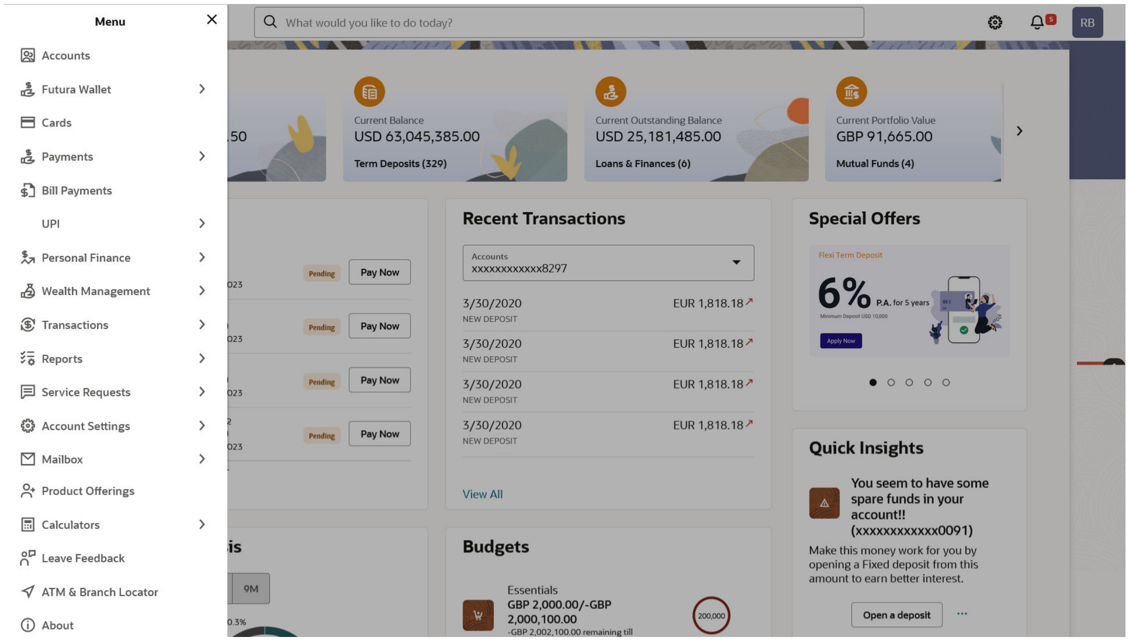
icon and then click on the **Entity**, then select your desired entity. Based on the selected entity, the parties within it and listed for selection.

> **Note**
>
> - For Oracle Banking Digital Experience 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.

Figure 5-2 Toggle Menu Transactions

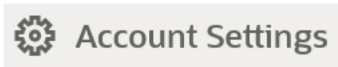


Following items are present on the Toggle Menu:

- 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.
- Futura Wallet: This menu contains options to access all the wallet related transactions and screens.
- Cards: This menu contains options to access all the wallet related transactions and screens.
- 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.
- Trade Finance: Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.
- UPI Payment UPI: Click here to access the UPI Payments transaction.
- Personal Finance: Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.

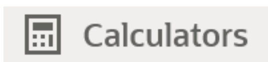
- 

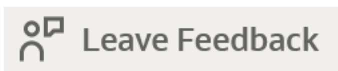
: Click this menu to access the wealth management related transactions.
- 

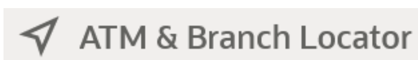
: Click this menu to raise a new service request and track the status of a service request.
- 

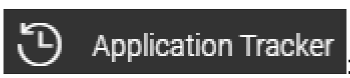
: Click this menu to manage your virtual accounts.
- 

: Click this menu to view the Mails, Alerts and Notifications.
- 

: Click this menu to apply for a new account.
- 

: Click this menu to access financial calculators to do certain calculation.
- 

: Click this menu to leave your feedback about the user interaction of the application.
- 

: Click to view the address and location of the ATMs and the branches of the Bank. For more information refer ATM & Branch Locator section.
- 

: Click this menu to track your loan, trade finance and credit facility applications.
- 

: Click this menu to launch the online help.
- 

: 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 Mutual Funds. 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.

> **Note**
>
> If the user does not have any **Loans, Credit Cards and CASA -** On the empty state screen, when the Oracle Banking Digital Experience user selects a product for CASA, loans or credit cards, then the user is re-directed to the origination flow.
> If the user does not have any **Term Deposits and Recurring Deposits -** On the empty state screen, when the Oracle Banking Digital Experience user selects a product for recurring or term deposit, then the user is re-directed to the **NewTerm Deposits** or **New Recurring Deposits** screen.

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

- **Overview**
- **Recent Transactions**
- **Financial Advisor**
- **Special Offers**
- **Budgets**
- **Spend Analysis**
- **Quick Insights**
- **Bills**
- **Calculators**
- **Credit Score**
- **Rewards**

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, and Mutual Funds 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 consist 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. on next page.

> **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 are added for Oracle Banking Digital Experience 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 Oracle Banking Digital Experience 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.

Spend Analysis

This section displays the spending analysis of the customer. The user can view the total expenditure incurred during the past 1/3/6/9 months. Click the **View All** link to open the **Spend Analysis transaction** screen.

Goals

This widget displays all the active goals that are created by the user. Click the **Add Goal** link to open the My Goal transaction screen from which the customer can view, modify, contribute to a goal or even withdraw some amount from a goal.

Budgets

This widget displays the all the budgets created by the user. Click the **View All** link to open the Budgets transaction screen where all budgets are listed. It allows user to view, edit and delete budget.

Calculators

This widget showcases financial calculators which helps users to do 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.

The different calculators offered are:

- Loan Calculator
- Term Deposit Calculator
- Forex Calculator

Credit Score

This widget **assists** users in comprehending their current credit status more effectively.

Rewards

This widget presents the rewards points, vouchers, and total cashback accumulated by the user, enabling them to redeem these for merchandise, gift vouchers, or air miles as desired.

Financial Advisor

This widget displays the names and contact details of the user’s relationship manager. If the relationship manager is not assigned to the user, then bank’s contact details are displayed .

1. Click **Up** arrow to go back to the previous page.
2. Oracle Banking Digital Experience 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.

6
Forgot Password

This topic describes the information about **Forgot Password** screen. Users can enables users to reset their login 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

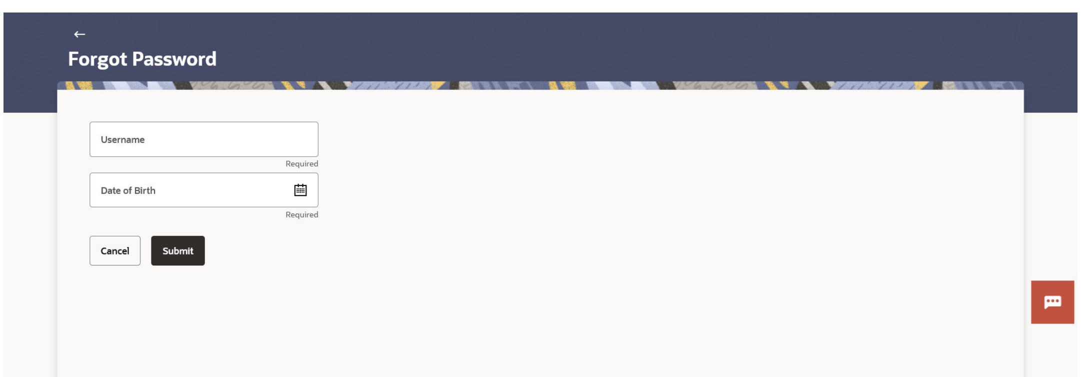
- User Verification
- New Password Creation

To reset the password:

1. From the Portal, click **Forgot Password**.

   The **Forgot Password** screen appears.

Figure 6-1 Forgot Password



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 6-1 Forgot Password - Field Description

Field Name	Description
Username	Enter your login username.
Date of birth	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 **Continue**.
   - Click **Cancel** to cancel the transaction.
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.

Figure 6-2 Reset Password – New Password Creation

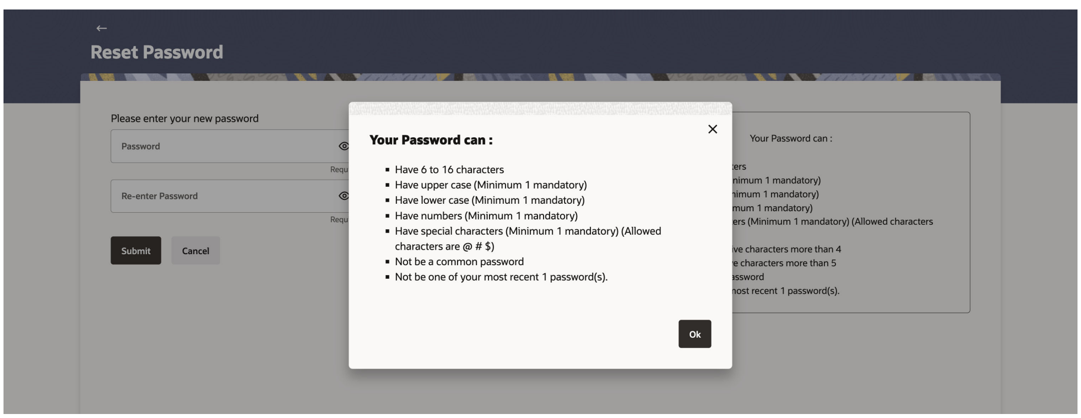
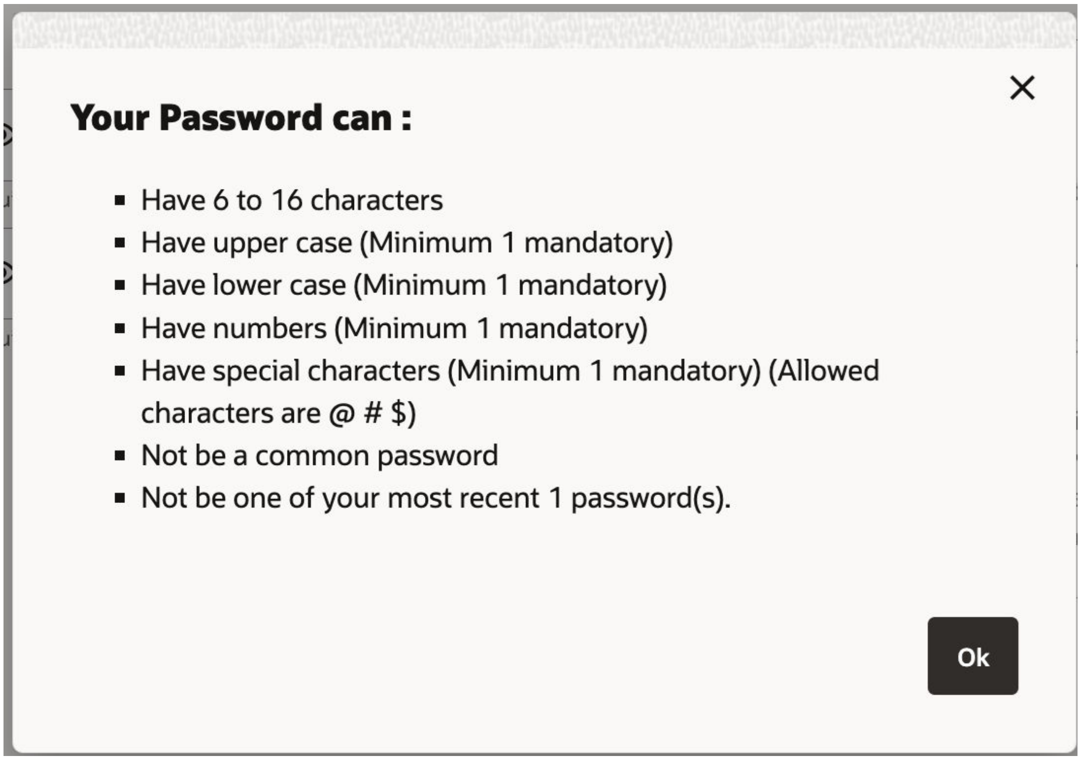


Figure 6-3 Password Policy popup



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 6-2 Reset Password – New Password Creation - Field Description

Field Name	Description
Please enter your new password	**Information specified in below fields are related to lease enter your new password .**
Password	Enter a new password for channel access.
Re-enter Password	Re-enter the new password to confirm the same.

7. In the **Password** field, enter a new password.
   - Click icon to enter a new password using the virtual keyboard.
8. In the **Re-enter Password** field, re-enter the new password.
   - Click icon to re-enter the new password using the virtual keyboard.
9. Perform anyone of the following actions:
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.

A message confirming the successful reset of the password appears.

10. Click **Login** to log in to the application.

7 Forgot Username

This topic describes the information about **Forgot Username** screen. Users can retrieve his channel banking username with this option.

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

Pre-requisites

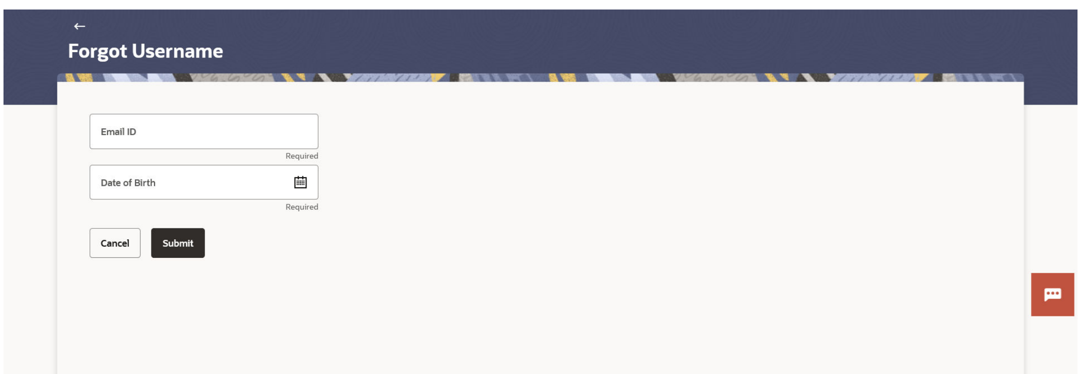
- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

To reset the username:

1. From the Portal, click **Forgot Username**

   The **Forgot Username** screen appears.

Figure 7-1 Forgot Username



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 7-1 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.

4. Perform anyone of the following actions:
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.

   The verification screen appears if the transaction is configured for 2 Factor Authentication.
5. Enter the details required for second factor authentication.

   The **Forgot Username** confirmation screen appears.
   A message stating that the username has been sent to your registered email address appears.
6. 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.

8 Live Chat

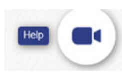
This topic describes the information about **Live Chat** screen.

The 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.

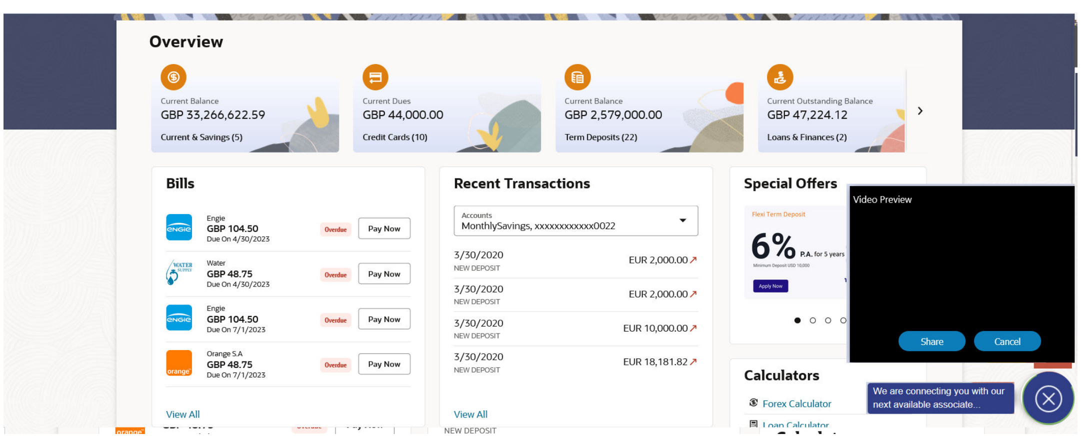
To start a meeting:

1. Navigate to the screen, from bottom right corner of the application.
2. Click 

icon.

   The session recording message is displayed.
3. click **Yes** to continue with the modal assisted banking session.
   - Click **Cancel** to close the session.

Figure 8-1 Live Chat



4. Perform anyone of the following actions: Application prompt user to give access to the devices like camera, microphone.

- Click **Allow** to give access.
- Click **Block** to disallows the access to devices.

5. Perform anyone of the following actions.

   Share your screen message is displayed.

   - Select the application and click **Share**.
   - Click **Cancel** to abort the live chat session.

> **Note**
>
> - The screen is shared with the customer support representative.
> - Business user can voice or video chat with the Bank executive basis on the configuration done by bank.
> - Screen shows the confirmation message once the session gets ended.

9 Product Showcase and Application Tracker

This topic describes the information about **Product Showcase and Application Tracker** screens. 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.

This option serves as a means by which the retail 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 of 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 Retail Originations Application Tracker** user manual.

Features Supported In Application

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

Navigation Path:

From the Dashboard, click **Toggle menu**, then click **Product Offerings**.

Figure 9-1 Product Offerings

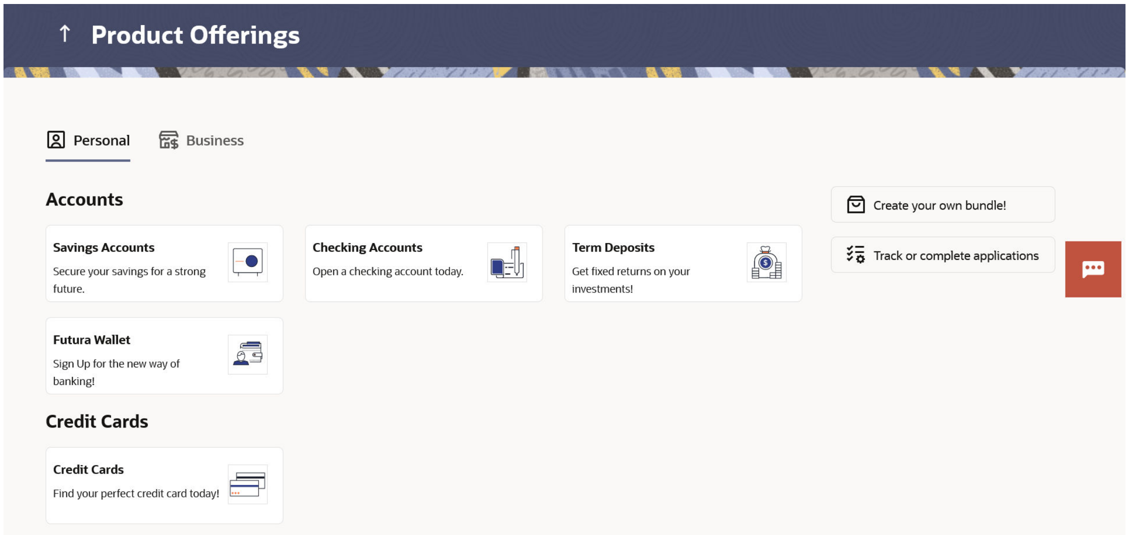
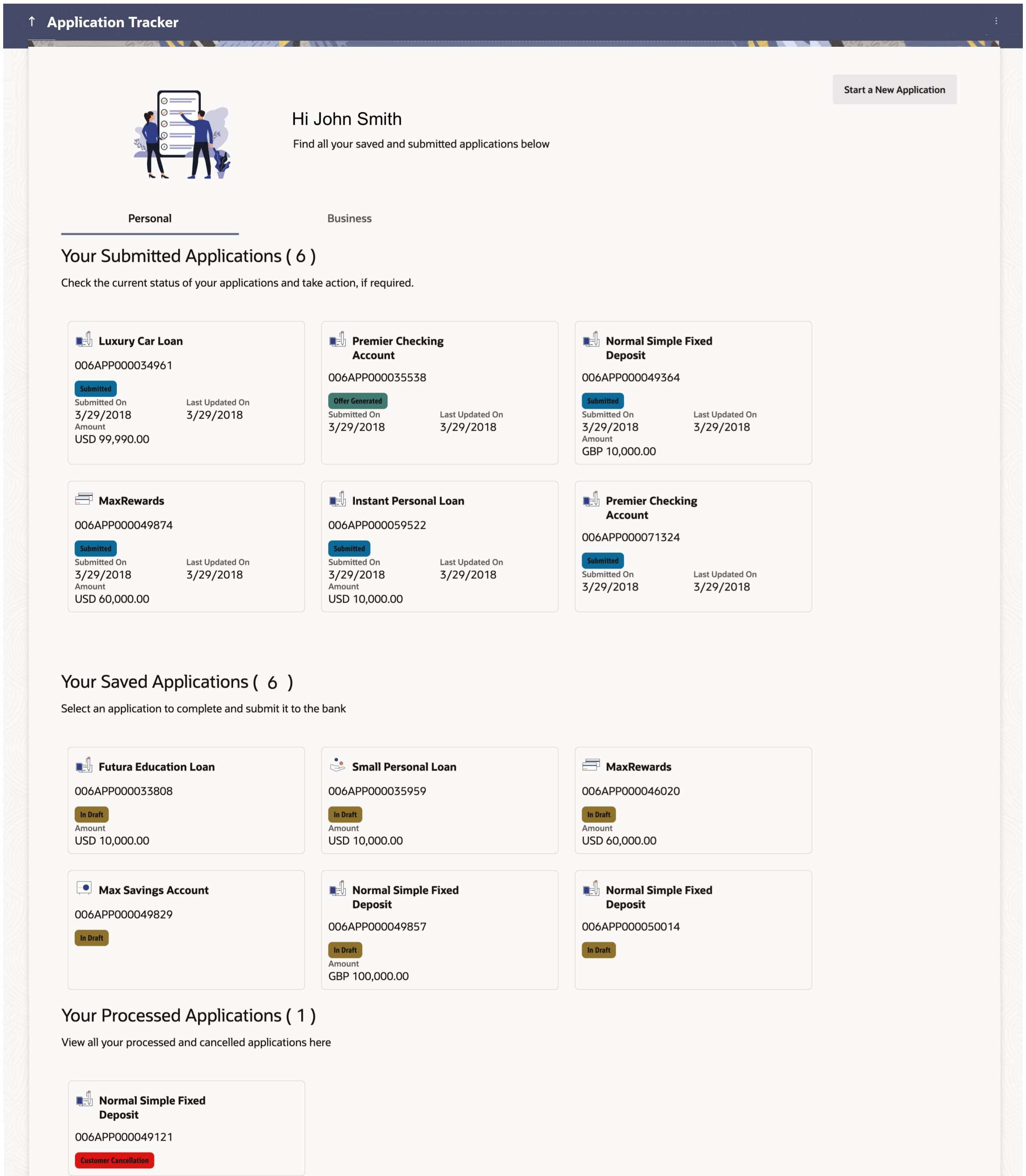


Figure 9-2 Application Tracker Listing Page



10 Service Requests

This topic describes the information about **Service Requests** feature.

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.

- Raise a New Request
  This topic describes the information about **Raise a New Request** screen.
- Track Requests
  This topic describes the information about **Track Requests** screen. This feature enables users to track the statuses of all the service requests that they have raised.

10.1 Raise a New Request

This topic describes the information about **Raise a New Request** screen.

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 Retail User.

Features Supported In Application

The module supports the following features:

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

Navigation Path: Perform anyone of the following navigation to access **Raise a New Request** screen.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Service Requests** , and then click **Raise a New Request** .
- Access through the kebab menu of **Track Requests** transaction.
- Raise New Request – Summary
  This topic describes the systematic instruction to **Raise New Request – Summary** screen.
- Service Request Form
  This topic describes the systematic instruction to **Service Request Form** screen. User can initiate a service request by entering the data with the service request form.

10.1.1 Raise New Request – Summary

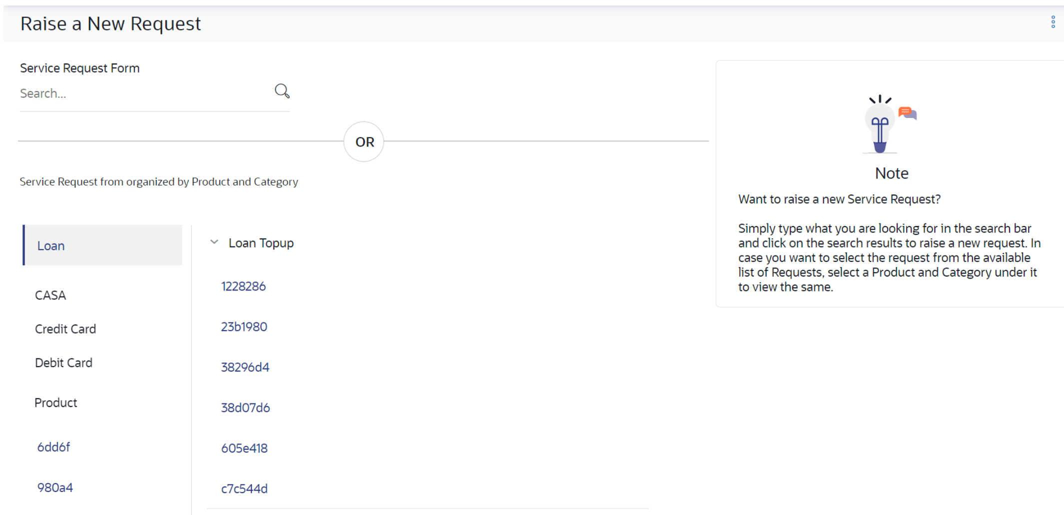
This topic describes the systematic instruction to **Raise New Request – Summary** screen.

To raise a service request:

1. Navigate to any one of the above paths.

   The **Raise New Request**screen from which the user can select the service request form on the basis of product and category appears.

Figure 10-1 Raise New Request – Service Request Form Selection



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 10-1 Raise New Request – Service Request Form Selection - Field Description

Field Name	Description
Search Criteria	**Information specified in below fields are related to search criteria**.
Service Request Form	Enter a service request name to search for the required service request.
List of Products	All the products against which a service request can be raised are listed down on the left hand side of the screen. Click on a specific product/module to view the service requests related to that module.

Table 10-1 (Cont.) Raise New Request – Service Request Form Selection - Field Description

Field Name	Description
List of Categories	The list of categories under the selected product are displayed on selection of a product/module. Click on a specific category to view the service requests related to that category.

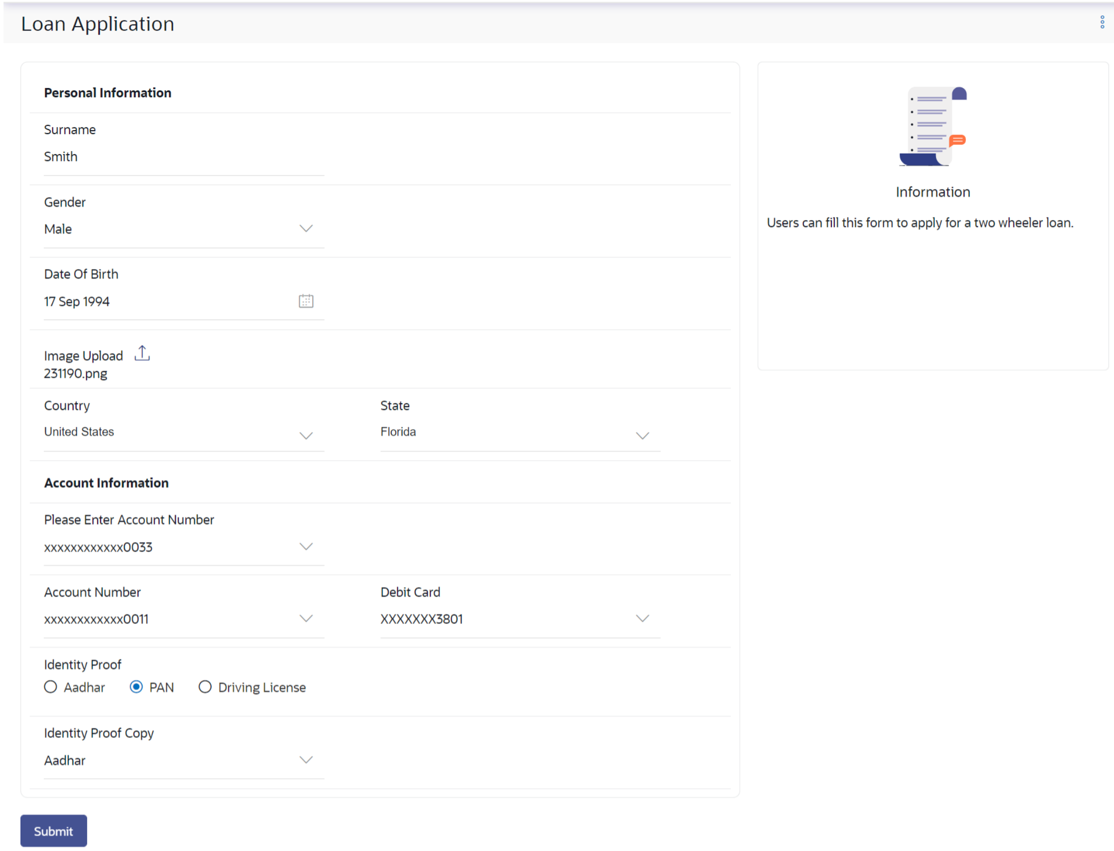
2. Click the specific Product from the module list on the left side of the screen to view the service request categories related to that module.
3. Click the **Category Name** to view the service requests listed under that category.
4. Click the **Service Request** link to view the service request form.
   - The form for the specific service request appears.
   - In the **Service Request Form** field, enter the desired service request name, and click the icon.
   - The specific service request form appears.

10.1.2 Service Request Form

This topic describes the systematic instruction to **Service Request Form** screen. User can initiate a service request by entering the data with the 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.

Figure 10-2 Service Request



To create a service request:

1. Enter the required details.
2. Click **Submit**.

   The **Review** screen appears.
3. Click **Confirm**.
   - The success message appears.
   - Click **Back** to make changes if any.
   - The user is directed to the **Service Request** screen with values in editable form.
   - Click **Cancel** to cancel the transaction.

10.2 Track Requests

This topic describes the information about **Track Requests** screen. 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 Corporate User.

Features Supported In Application

The module supports following features:

- Search Service Request
- View Service Request details

Navigation Path: Perform anyone of the following navigation to access the **Track Requests** screen.

- From the Dashboard, click **Service Requests widget**, and then click **Track Requests.**
- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Service Requests** , and then click **Track Requests**
- Access through the kebab menu of **Raise a New Request** transaction

- Track Requests - Search
  This topic describes the systematic instruction to the **Track Requests - Search** screen.
- Service Request Details
  This topic describes the systematic instruction to **Service Request Details** screen.

10.2.1 Track Requests - Search

This topic describes the systematic instruction to the **Track Requests - Search** screen.

Figure 10-3 Track Requests - Search

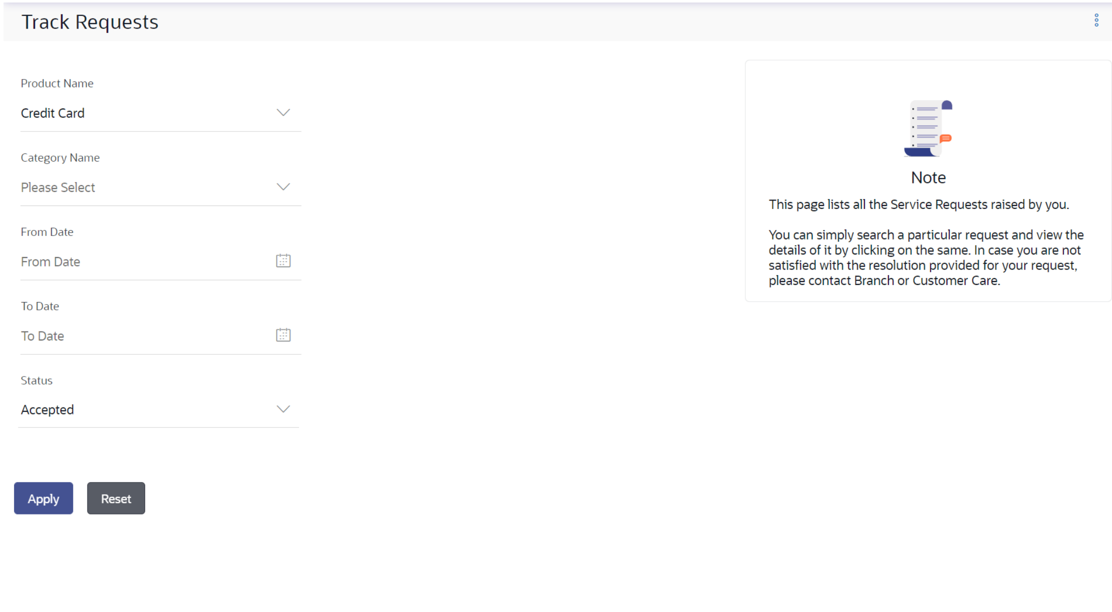
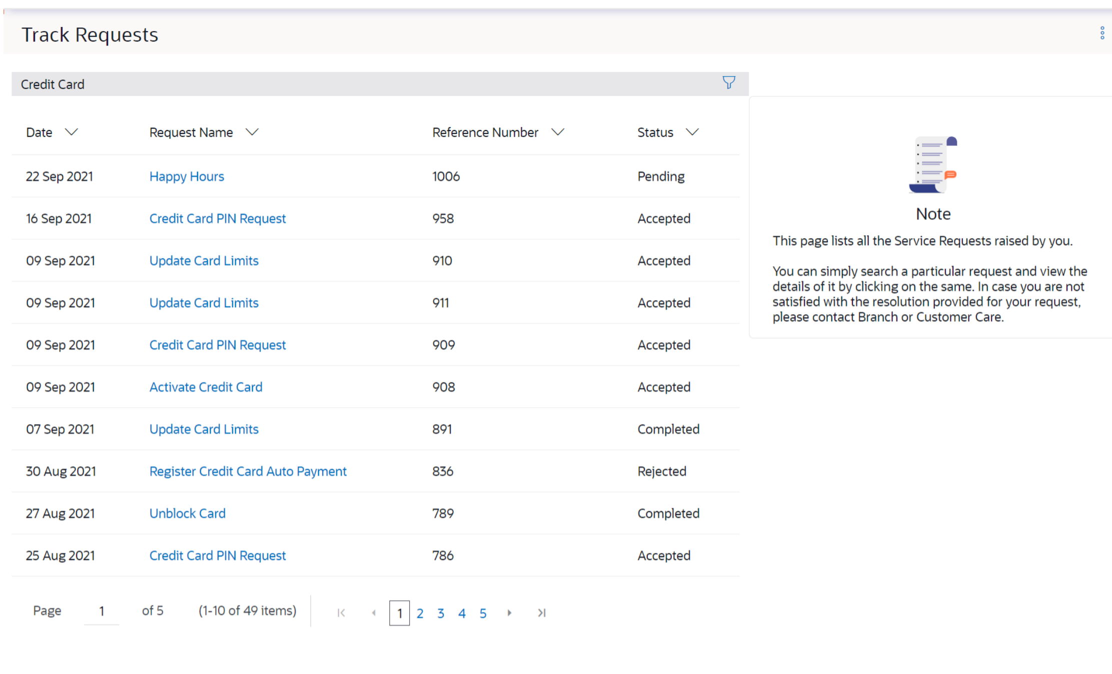


Figure 10-4 Track Requests - Search Result



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 10-2 Track Requests - Search Result - Field Description

Field Name	Description
Search Criteria	**Information specified in below fields are related to Search Criteria**.
Product Name	The name of the product for which the service request is to be searched.
Category Name	The service request category name related to the product selected.
Date Range (From Date – To Date)	The user can search for service requests initiated between two dates by specifying a date range.
Status	The user can search for service requests based on status.
Search Results	**Information specified in below fields are related to Search Results**.
Date	The date on which the service request was raised.
Request Name	The name of the service request.
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.
   - 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.
   - Click on the icon to change filter criteria.
   - The search results based on the new defined search criteria appears on the **Track Requests** screen.

10.2.2 Service Request Details

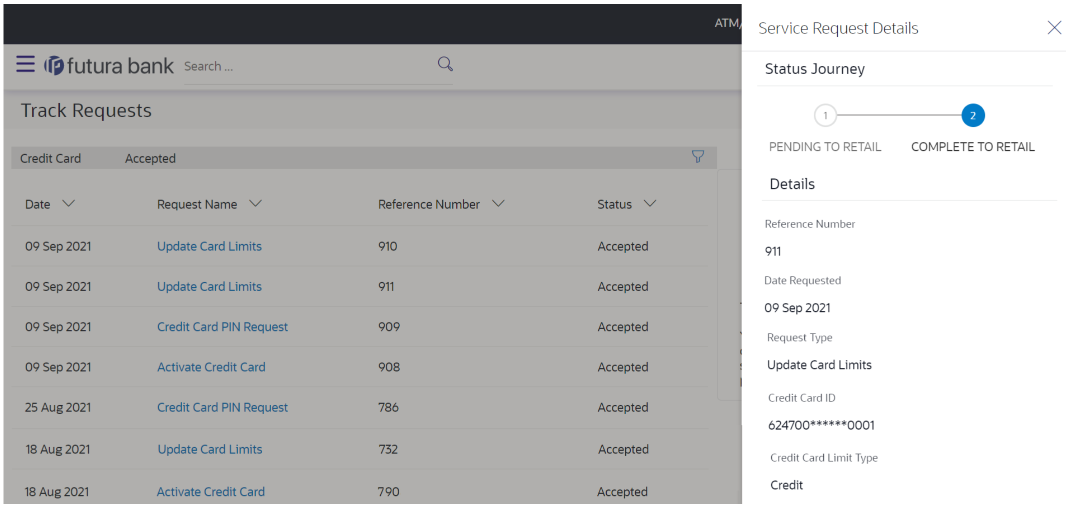
This topic describes the systematic instruction to **Service Request Details** screen.

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.

Figure 10-5 Service Request Details



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 10-3 Service Request Details - Field Description

Field Name	Description
Status History	The status history of the service request, highlighting the current status is displayed.
Details	**Information specified in below fields are related to details**.
Reference Number	The reference number generated at the time the service request was raised.
Date Requested	The date on which the service request was raised.
Request Name	The name of the service request.
Comments from Bank	Any comments made by the bank are displayed here.
Request Details	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.

11
Settings

This topic describes the information about **Settings** option.

This option lets the user disable login through any of his registered devices. If the user disables login from any device, the system disables all login modes (Touch ID/ PIN/ Pattern) for that device. This feature is beneficial to users, as a user can easily disable his alternate login modes if he loses his phone/ device (on which his mobile application is installed). The user can, thereby, prevent anyone from logging into his online banking account from any of the lost/ stolen devices.
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.

Through this screen, user can set their preferred delivery mode for receiving **One Time Password (OTP)**. By default **Both** (SMS and email) mode is selected, the user can disable any of the option.

Navigation Path:

- From the **Dashboard**, click my profile icon, and then **Settings** .
- Access through the kebab menu of any other **Preferences** screens.

To update the settings:

- Navigate to the above path.

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

- Profile
  This topic describes the systematic instruction to **Profile** option. The customer can view and edit his profile details.
- Password & Security
  This topic describes the information about **Password & Security** option.
- Device Registration
  This topic describes the systematic instruction to **Device Registration** option.
- Preferences
  This topic describes the information about **Preferences**.
- Access & Consent
- Alerts
  This topic describes the information abut **Alerts** feature.
- FAQ

11.1 Profile

This topic describes the systematic instruction to **Profile** option. The customer can view and edit his profile details.

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.

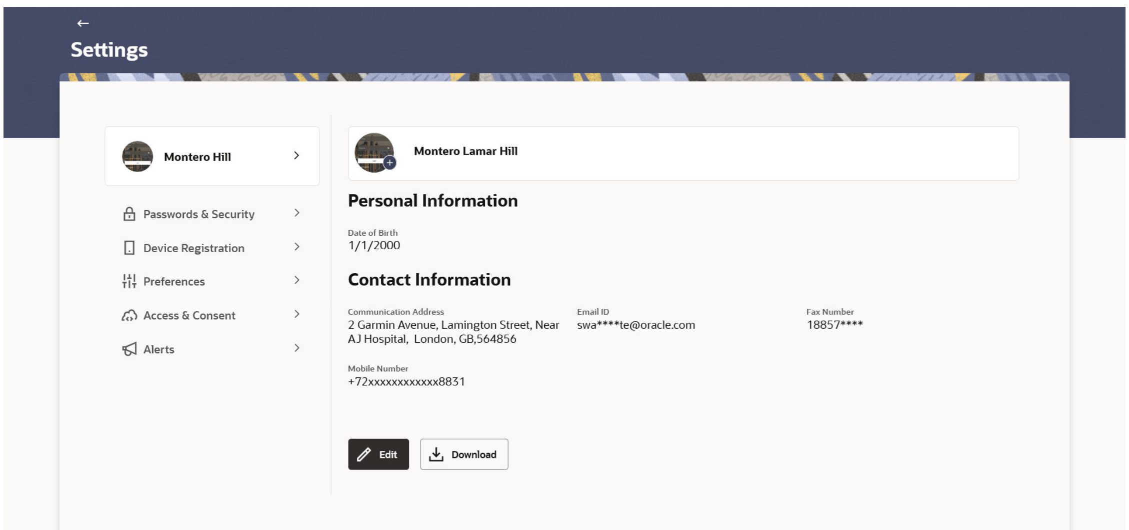
Features Supported in the Application

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

Perform any one of the following navigation path to access for Profile details:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Preferences** . From the **Preferences** , click **Profile**
- From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Profile**.

Figure 11-1 Profile



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-1 Profile - Field Description

Field Name	Description
User ID	Name of the logged in user gets displayed.
Personal Information	**Information specified in below fields are related to personal information**.
Date of Birth	Date of birth of the user gets displayed.

Table 11-1 (Cont.) Profile - Field Description

Field Name	Description
Aadhaar Card Number	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. **Note:** 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.
Driving License	Driving license number of the user, as maintained with the bank gets displayed in masked format.
PAN Card	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. **Note:** 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.
Passport	Passport number of the user, as maintained with the bank gets displayed in masked format.
Contact Information	**Information specified in below fields are related to contact information**.
Communication Address	Address of the user, as maintained with the bank, will be displayed.
Email ID	Email ID of the user, as maintained with the bank, in masked format.
Fax Number	Fax number of the user, as maintained with the bank, in masked format.
Contact Number (Mobile)	Phone number of the user, as maintained with the bank, in masked format.

1. Navigate to one of the above paths.

   The **Profile** screen appears.
2. Click on the icon on the **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.
3. Click **Edit** to update the personal or contact details.
4. Click **Download** to download the profile.

> **Note**
>
> Click **Up** arrow to go back to the previous page.

- FAQ

11.1.1 FAQ

1. **Can the user edit his profile information?**
   Yes, user can edit his profile information except date of birth.

11.2 Password & Security

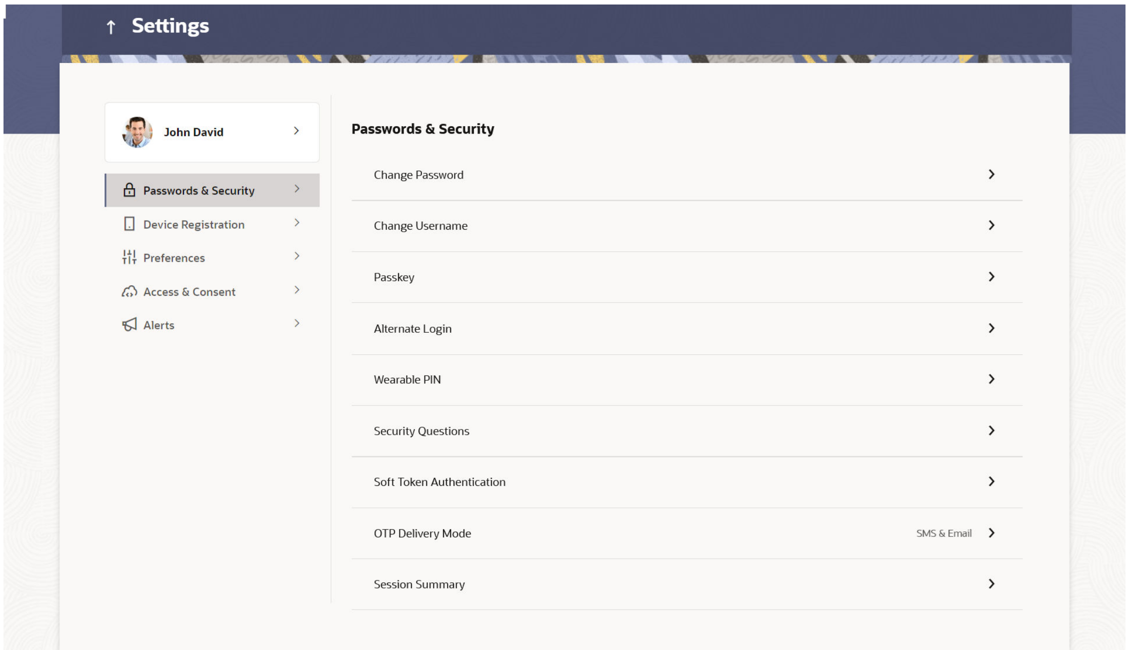
This topic describes the information about **Password & Security** option.

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.

Navigation Path: Perform the below navigation to access the **Password & Security**.

From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**.

Figure 11-2 Settings-Password & Security



- Alternate Login
  This topic describes the systematic instruction to **Alternate Login** option. This option enables the user to modify the authentication.
- Security Questions
  This topic describes the systematic instruction to **Security Questions** option. Using this option, the user can setup security question maintenance.
- Soft Token Authentication
  This topic describes the systematic instruction to **Soft Token Authentication** option. This option enables Multi-factor authentication for a specific user and for a specific device.
- Facial ID
  This topic describes the systematic instruction to **Facial ID** option. This option allows the user to login to the Futura Bank application using Face ID instead of user ID and password.
- OTP Delivery Mode
  This topic describes the systematic instruction to **OTP Delivery Mode** feature.
- Session Summary
  This topic describes the systematic instruction to **Session Summary** option. This option is used by the user to check the log of transactions and login details for the previous five logins.

11.2.1 Alternate Login

This topic describes the systematic instruction to **Alternate Login** option. This option enables the user to modify the authentication.

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**.

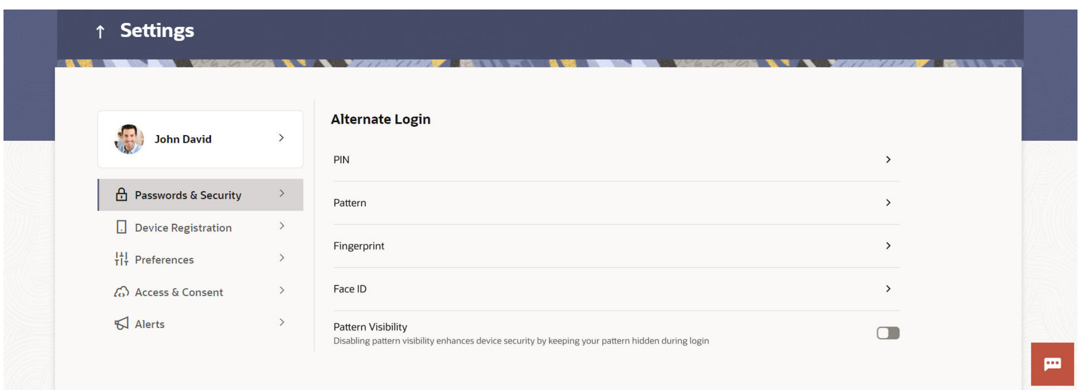
Following are the alternate method for authentication:

- 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

1. From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **Alternate Login** to navigate the screen.

   The **Alternate Login** screen appears.

   Figure 11-3 Alternate Login

2. 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.

      The success message of PIN set appears.
   b. If **Pattern** option selected;
      i. i. Select the **Pattern** optionas the login method.

         The **Set Pattern** screen appears.

         ii. Set the desired pattern. Draw a pattern connecting a minimum of 4 dots.
            - Click **Confirm**.
            - The **Confirm Pattern** screen appears.
            - Click **Undo** to reset the pattern and redraw it.

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

   The success message of pattern set appears.

c. Select 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.

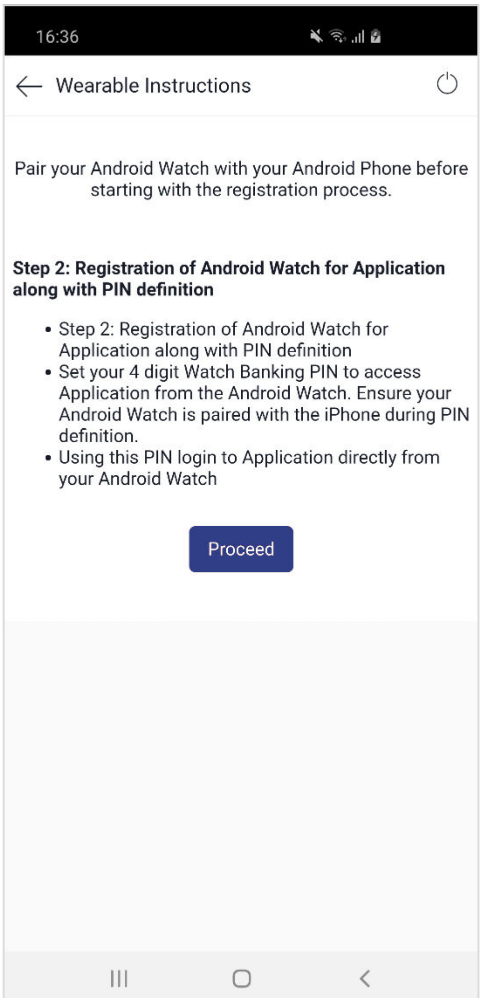
d. If **Face ID** option selected;
   i. A message is displayed prompting you to use the Face ID.
   ii. Click **OK**.
      - The **Set Face ID** confirmation screen is displayed.
   iii. Once the face ID recognition is successfully set as an alternate login, you will get an option to **Login with Face 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.

Figure 11-4 Wearable Registration (Mobile)



3. Click **Proceed**.

   The **Verify User** screen is displayed.

4. Enter the Password.

   The message is displayed prompting that the **Device ID** will be stored.

5. Click **Allow** to proceed with storage of device ID.
   - Click **Deny** to disallow storage of device ID.

   You will be prompted to define the PIN for the wearable.

6. Re-enter the **PIN** in the **Confirm** screen.
   - Once the PIN is confirmed, a pop-up message is displayed with confirmation of PIN setup.

7. Click **OK**.
   - The PIN successfully submitted message is displayed.

   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.

11.2.2 Security Questions

This topic describes the systematic instruction to **Security Questions** option. 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.
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.

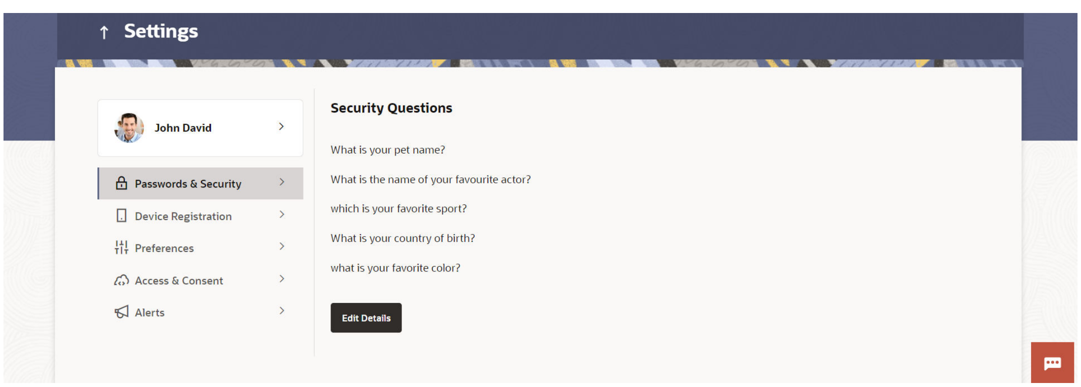
To set up security questions:

> **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. Perform anyone of the following navigation to access **Security Questions**:
   - From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **Security Questions**.
   - Access through the kebab menu of **Preference** transactions.

   The **Set Security Questions** screen appears.
2. Click **Set up now** to set-up security questions.
   - The **Set Security Question** screen appears.
   - Click **Cancel** to cancel the operation and navigate back to Dashboard.
   - Click **Back** to go back to previous screen.

Figure 11-5 Security Question Maintenance



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-2 Security Question Maintenance - Field Description

Field Name	Description
User Security Questions	**Information specified in below fields are related to User Security Questions**
Security Question	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.
Answer	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.

3. From the **Security Question** list, select the appropriate security question to be added in the security question set.
4. In the **Answer** field, enter an answer for the corresponding security question.
5. Click **Submit** to save the security questions.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.

   The **Security Question Maintenance – Review** screen appears.
6. Verify the details, and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to edit the security question setup.

   The **User Security Question – Edit** screen with values in editable form appears. The success message of submitting the request appears.
7. Click **OK** to complete the transaction and navigate back to **Dashboard**.

Security Questions – View and Edit

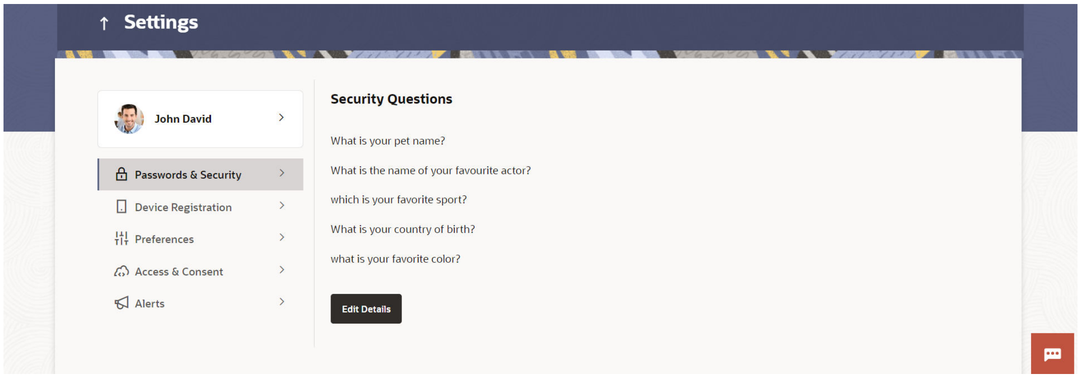
If the user has already set-up of Security Questions, the application displays the list of security questions. It also enables the user to modify the set of security questions.

To edit the set of security questions:

1. Navigate to **Set Security Questions** screen.

   The **Set Security Question - View** screen appears.

Figure 11-6 Set Security Question - View



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-3 Set Security Question - View - Field Description

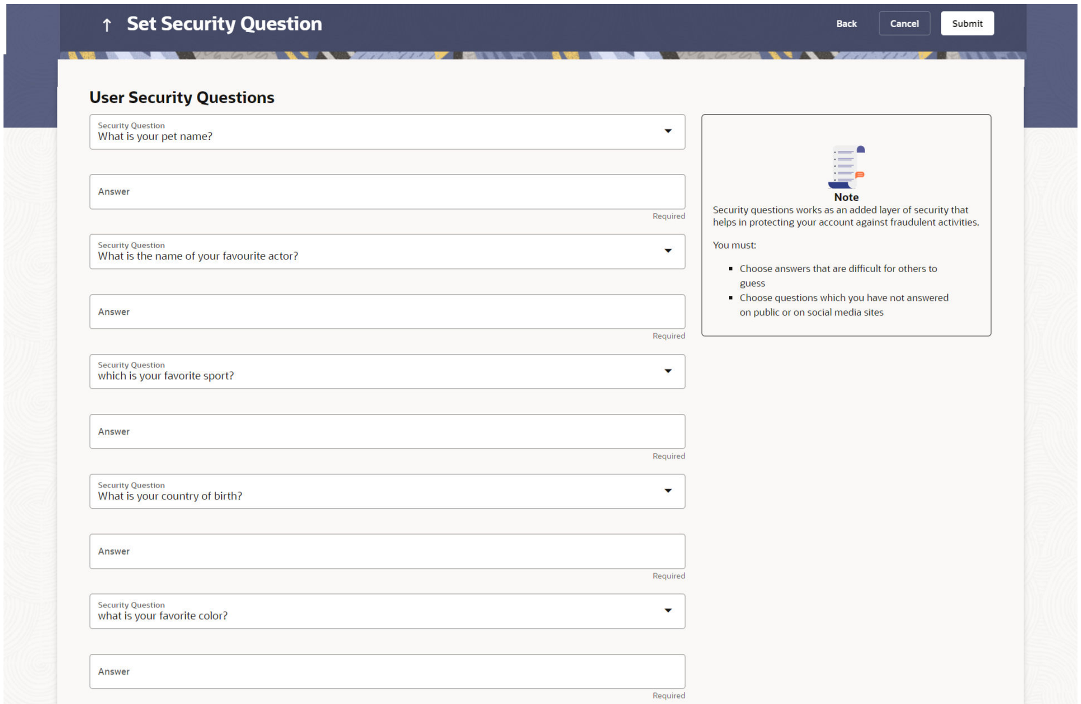
Field Name	Description
Security Questions	The list of security questions, which is the existing set of the user.

2. Click **Edit** to make changes, if required.

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

   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.

Figure 11-7 Set Security Question - Edit



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-4 Set Security Question - Edit - Field Description

Field Name	Description
Questions	The list of security question, which is the existing set of the user.
Answer	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.

3. From the **Security Questions** list, select a different question from the currently set question, if required.
4. In the **Answers** field, enter the answers corresponding to the security questions, if you want to change the answers.
5. Perform anyone of the following actions:
   - Click **Submit** to save the changes made.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to navigate back to the previous screen.

   The **Security Question Maintenance – Review** screen appears.

6. Verify the details, and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - Click **Back** to edit the security question setup.

   The **User Security Question – Edit** screen with values in editable form appears. The success message of security question setup appears along with the transaction reference number.
7. Click **OK** to complete the transaction and to navigate back to the Dashboard.

11.2.3 Soft Token Authentication

This topic describes the systematic instruction to **Soft Token Authentication** option. This option enables Multi-factor authentication for a specific user and for a specific device.

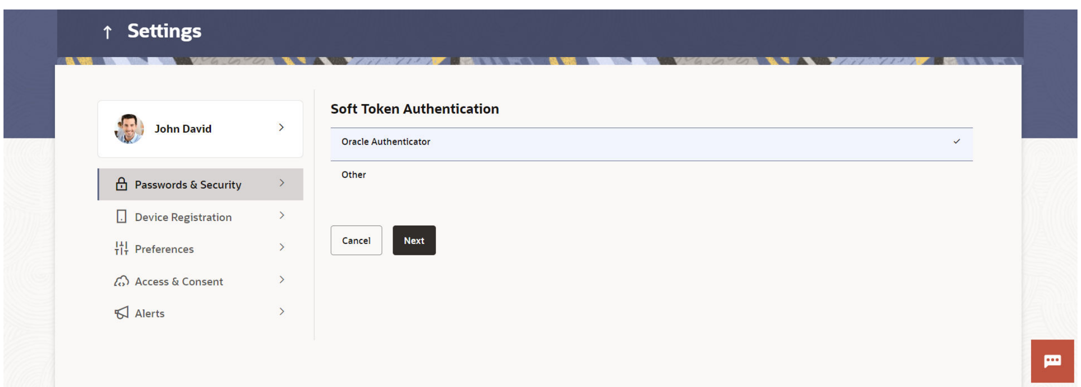
This same device must be used to generate the time-based one-time passcode every time the user signs in.

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.

1. From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **Soft Token Authentication**.

Figure 11-8 Soft Token Authentication



> **Note**
>
> The fields which are marked as Required are mandatory.

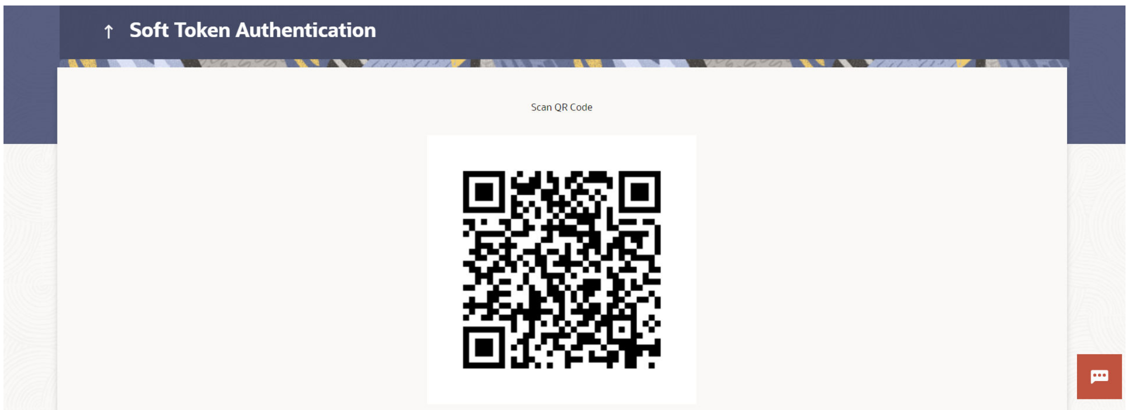
For more information on fields, refer to the field description table.

Table 11-5 Soft Token Authentication - Field Description

Field Name	Description
Choose Authentication Type	Specify the authentication type for to generate the time-based one-time passcode every time the user signs in. The options are: • **Oracle Mobile Authenticator** • **Other Mobile Authenticator**
Can't scan? Copy the key	Click on the link to generate the key to authenticate.
QR Code	Generated QR code to authenticate.

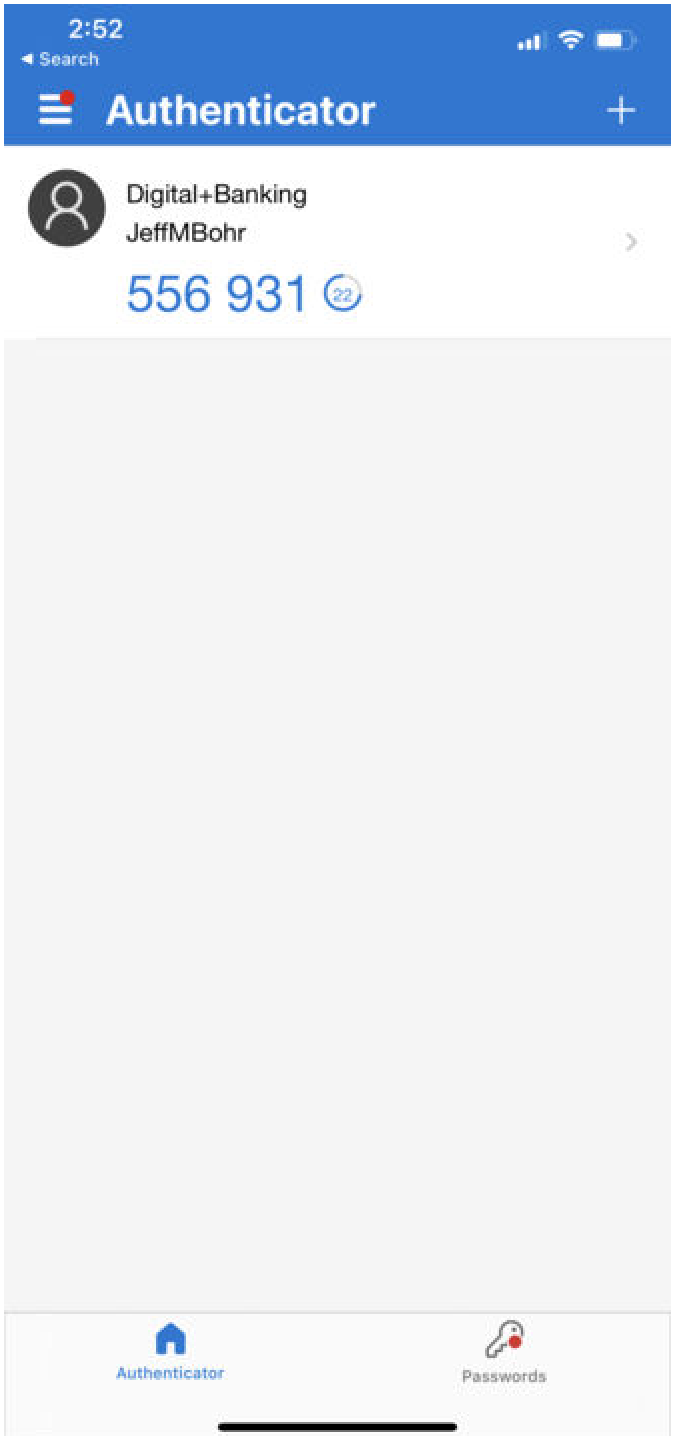
2. In the **Choose Authentication Type** field, select the desired authentication type.
3. Click **Submit** to generate QR Code. QR code is generated by application.

Figure 11-9 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.

Figure 11-10 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.

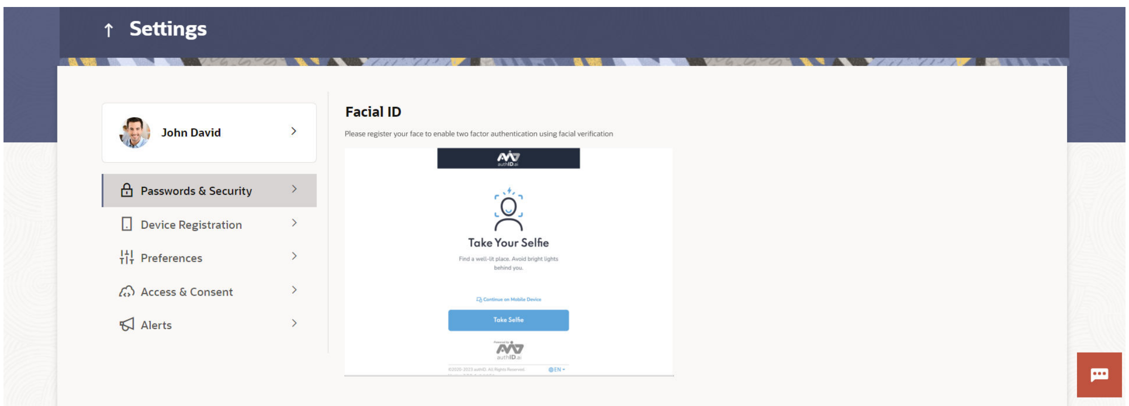
The success screen appears as user is all set to use authenticator to authorise.

11.2.4 Facial ID

This topic describes the systematic instruction to **Facial ID** option. 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.

Figure 11-11 Facial ID



1. From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **Facial ID** .
2. Click on the link **Continue on Mobile Device** to take selfie from your mobile camera.
   - Click **Take Selfie** to set the face ID from the desktop.

   The success message of face ID for authentication appears.

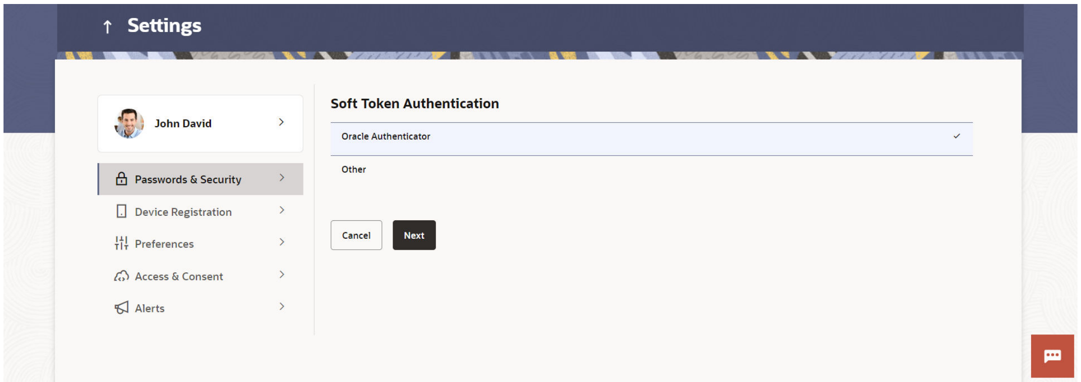
11.2.5 OTP Delivery Mode

This topic describes the systematic instruction to **OTP Delivery Mode** feature.

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.

1. From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **OTP Delivery Mode**.

Figure 11-12 OTP Delivery Mode



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-6 OTP Delivery Mode - Field Description

Field Name	Description
Preferred Delivery Mode (Only for OTP)	
Dispatch Method	Select the preferred delivery mode to receive the one-time password (OTP). The options are: • **SMS** • **Email** **Note:** The preference is applicable only for OTP defined as authentication mode for transactions by the bank.

2. Select the toggle specific delivery mode to set as an OTP delivery mode for authentication.
3. Click **Save** to save the changes.
   - Click**Cancel** to cancel the transaction.

   The success message appears.

11.2.6 Session Summary

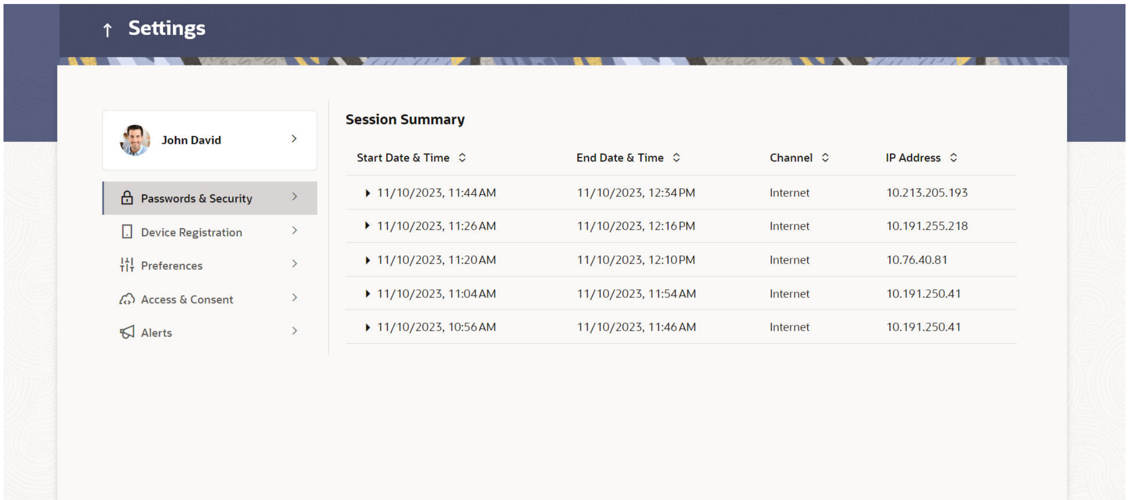
This topic describes the systematic instruction to **Session Summary** option. This option is used by the user to check the log of transactions and login details for the previous five logins.

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.

Navigation Path: Perform anyone of the following navigation to access **Session Summary**:

From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **Session Summary**.

Figure 11-13 Session Summary



> **Note**
>
> The fields which are marked as Required are mandatory.

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

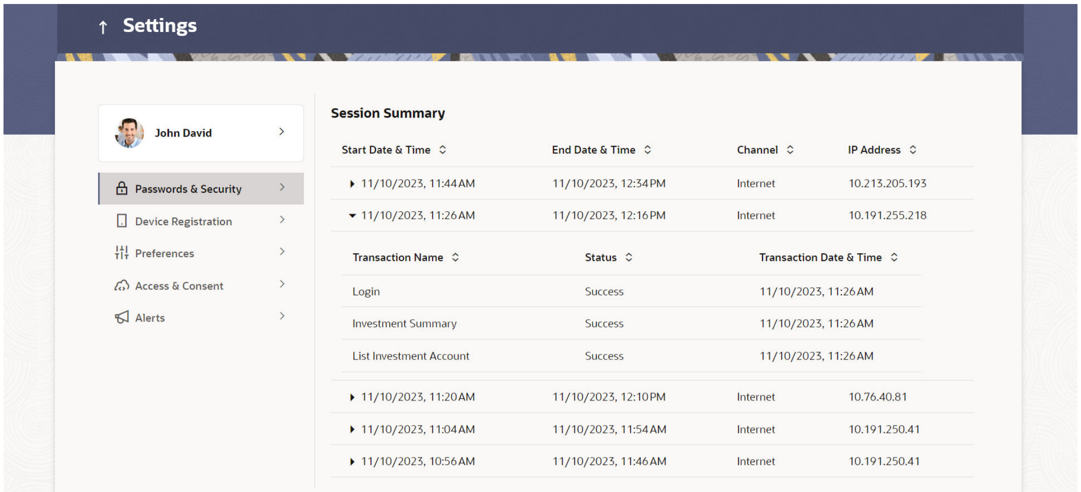
Table 11-7 Session Summary - Field Description

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.

- Click ▸ icon against a specific record to view the details of that session.

  The session details appears.

Figure 11-14 Session Summary - Details



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-8 Session Summary - Details - 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.
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.
Transaction Name	The name of the transaction that was performed during the session.
Status	The status of the transaction.
Transaction Date & Time	The date and time at which the transaction was performed.

11.3 Device Registration

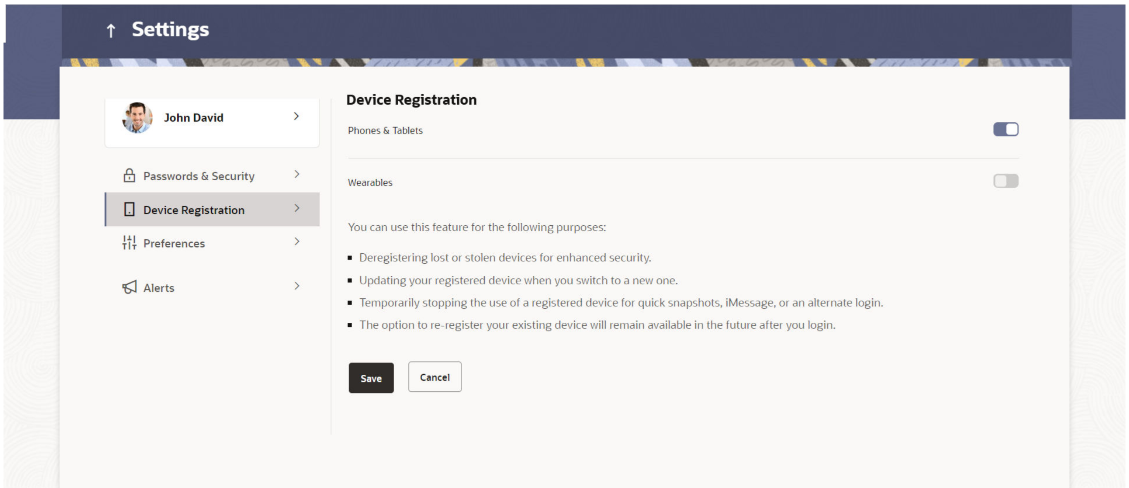
This topic describes the systematic instruction to **Device Registration** option.

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.

Navigation Path: Perform anyone of the following navigation to access **Device Registration**.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Device Registration**.
- From the Dashboard, click on the **My Profile** icon, then click **Settings**. From **Settings**, click **Device Registration**.

Figure 11-15 Device Registration



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-9 Device Registration - Field Description

Field Name	Description
Phones & Tablets	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.
Wearables	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. Navigate to one of the above paths.

   The **Device Registration** screen appears.
2. 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.
3. 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.

4. Click **Save** to save the changes.

   The success message appears.

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

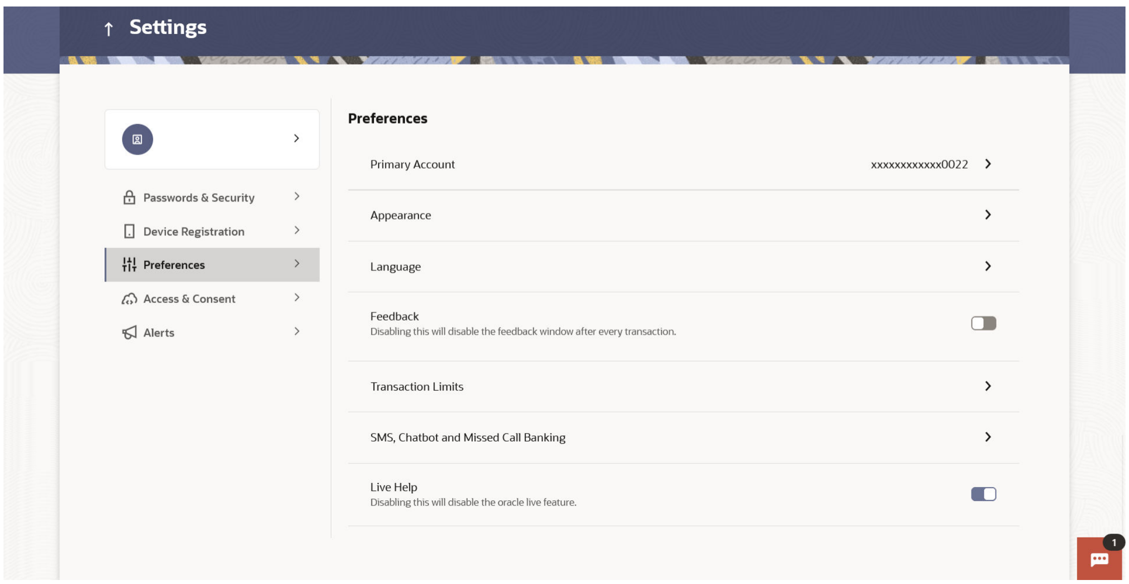
11.4 Preferences

This topic describes the information about **Preferences**.

Navigation Path: Perform the following navigation to access **Preferences**.

From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Preferences**.

Figure 11-16 Preferences



- Primary Account Number
  This topic describes the systematic instruction to **Primary Account Number** option.
- Appearance
  This topic describes the systematic instruction to **Appearance** option. Using this option, business user can personalize the view of their application with the desired themes.
- Language
  This topic describes the systematic instruction to **Language** option. Using this option user can set desired language to use in the application.
- Feedback
  This topic describes the systematic instruction to **Feedback** option.
- Transaction Limits
  This topic describes the information about **Transaction Limits**
- SMS, Chatbot Banking and Miss Call Banking
  This topic describes the systematic instruction to **SMS, Chatbot Banking and Miss Call Banking** option.

- LiveHelp
  This topic describes the systematic instruction to **LiveHelp** option. Using this option user enable/disable the live help after every transaction.

11.4.1 Primary Account Number

This topic describes the systematic instruction to **Primary Account Number** option.

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

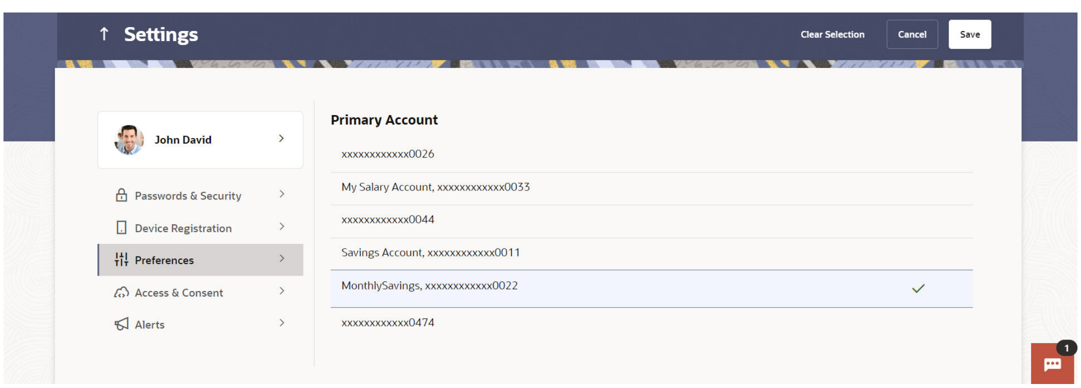
- Definition of Primary Account Number

To select the primary account number:

1. Navigate to anyone of the following paths.
   - From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**and then click **Preferences** . Under **Preferences** , click **Primary Account Number**.
   - From the Dashboard, click on the **My Profile** icon, then click **Settings**, and then click **Preferences** . Under **Preferences** , click **Primary Account Number**.
   - Access through the kebab menu of any other **Preferences** screens.

   The **Profile** screen appears.

Figure 11-17 Primary Account Number



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-10   Primary Account Number - 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.

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

2. Click on the account number that you wish to be marked as the primary account number.
3. Click **Save**.

   A message confirming definition of primary account number appears.

   - Click **Clear Selection** to deselect the selection.
   - Click **Cancel** to cancel the transaction.

11.4.2 Appearance

This topic describes the systematic instruction to **Appearance** option. 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

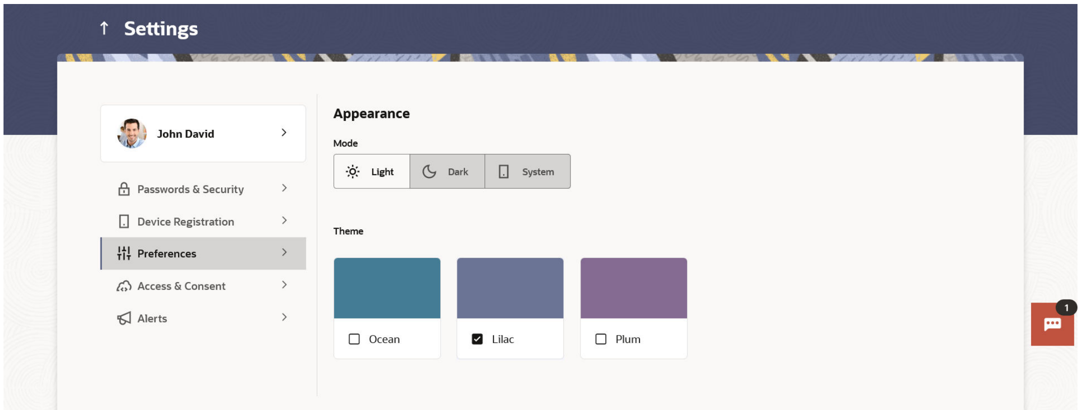
- Apply Theme
- Switch to default Theme

To apply the theme:

1. Perform anyone following navigation to access the screen.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Preferences** . From **Preferences** , click **Appearance**.
   - From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Preferences** , and then click **Appearance**.

   The **Theme** screen appears.

Figure 11-18 Theme



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.

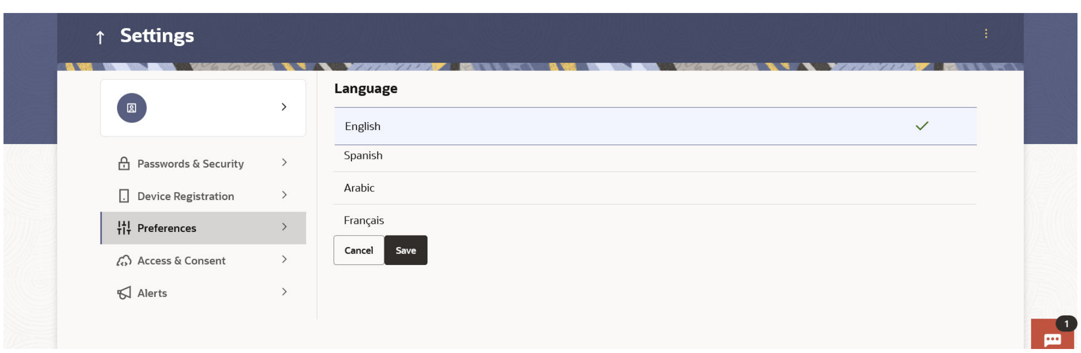
11.4.3 Language

This topic describes the systematic instruction to **Language** option. Using this option user can set desired language to use in the application.

1. Navigate to anyone of the following paths.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Preferences** . From **Preferences** , click **Language**.
   - From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Preferences** , and then click **Language**.

   The **Language** screen appears.

Figure 11-19 Language



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-11 Language screen - Field Description

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

2. Click on the **Language** to set as preferred language for application.
3. Click **Save**.
   - A success message appears.
   - Click **Cancel** to cancel the transaction.

11.4.4 Feedback

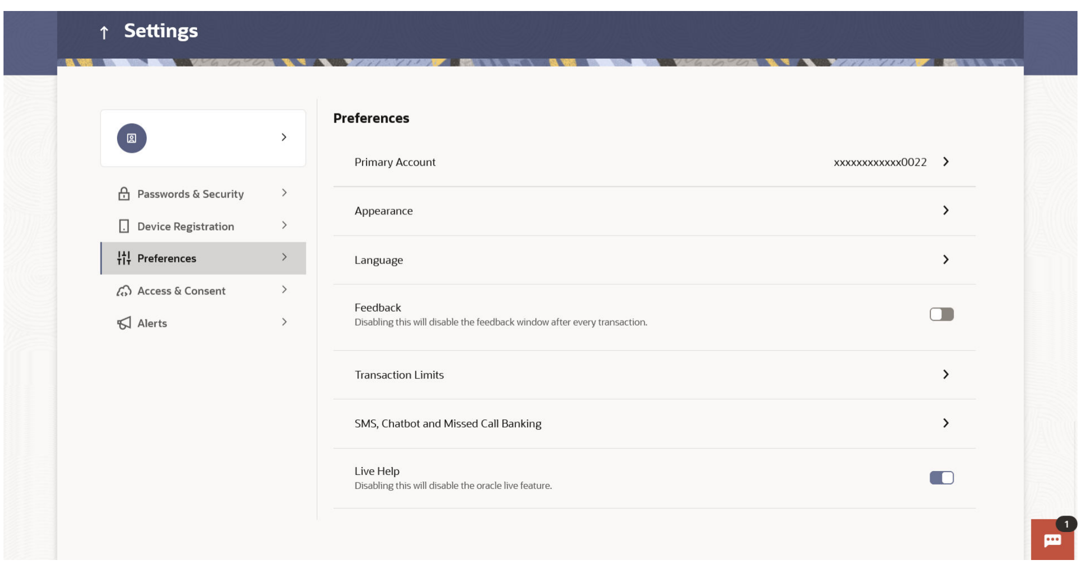
This topic describes the systematic instruction to **Feedback** option.

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

1. Navigate to anyone of the following paths.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Preferences** . From **Preferences** , click **Feedback**.
   - From the Dashboard, click on the **My Profile** icon, tand hen click **Settings**. From **Settings**, click **Preferences** , and then click **Feedback**

   The **Preferences** screen appears.

Figure 11-20 Feedback



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

11.4.5 Transaction Limits

This topic describes the information about **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 retail 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

Navigation Path: Perform anyone of the following navigation to access **My Limits**.

From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **My Limits**.

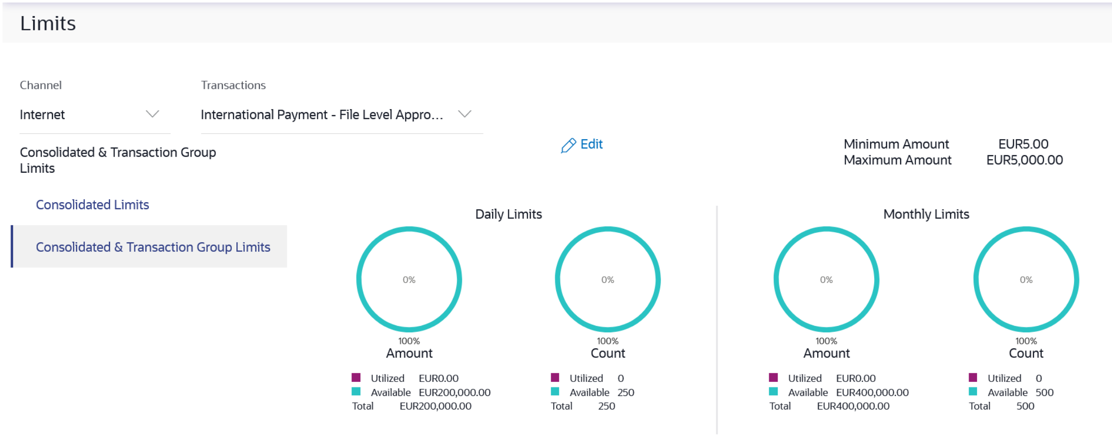
- Transaction Limits - View
  This topic describes the systematic instruction to **Transaction Limits - View** option.
- Transaction Daily and Monthly Limits - Edit
  This topic describes the systematic instruction to **Transaction Daily and Monthly Limits - Edit** option.
- FAQ

11.4.5.1 Transaction Limits - View

This topic describes the systematic instruction to **Transaction Limits - View** option.

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

Figure 11-21 Transaction Limits- View



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-12 Transaction Limits- View - 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.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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. This section will be displayed if a limit package with selected channel and transaction is mapped to the user.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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. This section will be displayed if a limit package with selected channel and transaction is mapped to the user.

Table 11-12 (Cont.) Transaction Limits- View - Field Description

Field Name	Description
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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. 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.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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. 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.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. 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. This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. 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. This section will be displayed if a limit package with channel group (which has selected channel) and a transaction is mapped to the user.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. 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. 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.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. 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. 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.

Table 11-12 (Cont.) Transaction Limits- View - Field Description

Field Name	Description
Consolidated Limit - Daily Limits	The consolidated transaction amount limit and transaction initiation limit (available and utilized) of a transaction is displayed. 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. 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.
Consolidated Limit - Monthly Limits	The consolidated monthly transaction amount limit and transaction count limit (available and utilized) of a transaction is displayed. 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. 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.
Consolidated & Transaction Group Limit - Daily Limits	The consolidated daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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. 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.
Consolidated & Transaction Group Limit - Monthly Limits	The consolidated monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. 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. 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.

To view the daily and monthly limits of a transaction:

1. Navigate to the above path.

   The **Limits** screen appears.
2. From the **Channel** list, select a channel to view applicable limits.
3. From the **Transactions** list, select the transaction to view its limits.
4. 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.
5. Click **Edit** to edit the limits.

11.4.5.2 Transaction Daily and Monthly Limits - Edit

This topic describes the systematic instruction to **Transaction Daily and Monthly Limits - Edit** option.

The retail 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:

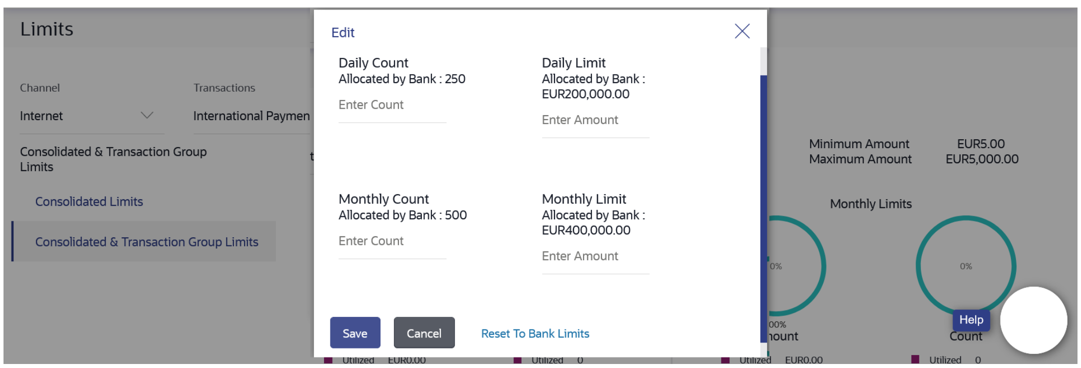
1. Navigate to the above path.

   The **Limits** screen appears.
2. From the **Channel** list, select a channel to view its limits.
3. From the **Transactions** list, select a transaction to view its limits.
4. Select the level at which limits are to be edited.
5. Click **Edit**.

   The **Edit Limits** screen appears.

   In the **Limits** screen, click **Edit** against the transaction for which you want to change the limits.

Figure 11-22 Daily Limits - Edit



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-13 Daily Limits - Edit - Field Description

Field Name	Description
Daily Count	**Information specified in below fields are related to daily count**.
Allocated by Bank	Transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Count	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.
Monthly Count	**Information specified in below fields are related to monthly count**.

Table 11-13 (Cont.) Daily Limits - Edit - Field Description

Field Name	Description
Allocated by Bank	The cumulative transaction initiation limits allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Count	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.
Daily Limit	**Information specified in below fields are related to daily limit**.
Allocated by Bank	The daily transaction amount allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Amount	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.
Monthly Limit	**Information specified in below fields are related to monthly limit**.
Allocated by Bank	The monthly transaction amount, allocated to you by the bank for the particular Transaction/ Transaction Group/ Channel Group / Transaction & Channel Group.
Enter Amount	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.

6. Under the **Daily Count** section, enter a value in the **Enter Count** field to modify the daily count limit, if required.
7. Under the **Monthly Count** section, enter a value in the **Enter Count** field to modify the monthly count limit, if required.
8. Under the **Daily Limit** section, enter a value in the **Enter Amount** field to modify the daily amount limit, if required.
9. Under the **Monthly Limit** section, enter a value in the **Enter Amount** field to modify the monthly amount limit, if required.
10. Click **Save** to save the changes.

    A message confirming successful limit update appears.

    - 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.
    - Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

11.4.5.3 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.
2. **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.

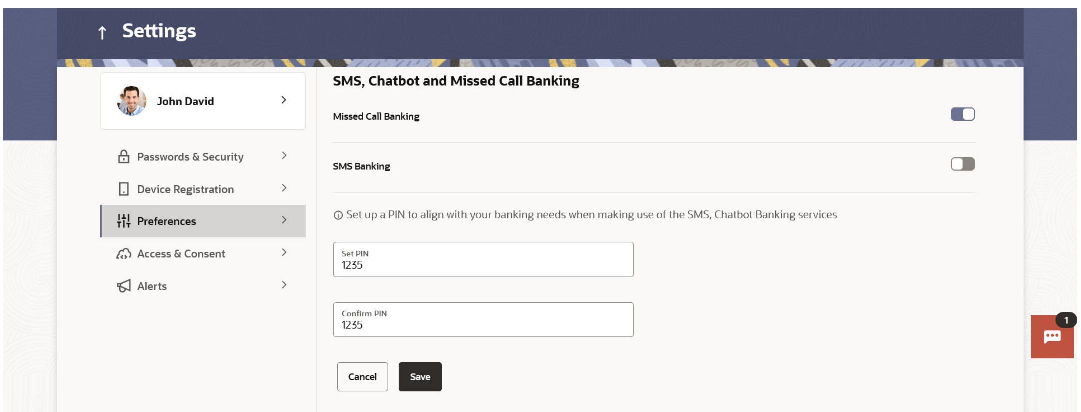
11.4.6 SMS, Chatbot Banking and Miss Call Banking

This topic describes the systematic instruction to **SMS, Chatbot Banking and Miss Call Banking** option.

This option enables the user to enable/ disable missed call banking and SMS banking. Registering for SMS and missed call banking, enables the user to perform certain inquiries / transactions by sending a short message consisting of a PIN to the specified number or giving a missed call to the specified contact number. User can also set and reset his SMS banking PIN.

1. Perform anyone of the following navigation to access.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Preferences** . From **Preferences** , click **SMS, Chatbot Banking and Miss Call Banking**.
   - From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Preferences** , and then click **SMS, Chatbot Banking and Miss Call Banking**.

Figure 11-23 SMS and Chatbot Banking



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-14 SMS and Chatbot Banking - Field Description

Field Name	Description
Missed Call Banking	The option to register / deregister the user's device for missed call banking.
SMS Banking	The option to register / deregister the user's device for SMS banking.
Set/ Reset PIN	**Information specified in below fields are related to Set/Reset PIN**.

Table 11-14 (Cont.) SMS and Chatbot Banking - Field Description

Field Name	Description
Set PIN	Enter a PIN to access SMS banking.
Reset PIN	Re-enter the PIN to confirm the same.

2. Perform anyone of the following action.
   - Click the **Missed Call Banking** toggle button to register / deregister.
   - Click the **SMS Banking** toggle button to register / deregister.
3. If you have registered for SMS Banking:
   a. In the **Set PIN** field, enter a PIN to be used to access SMS banking.
   b. In the **Reset PIN** field, re-enter the PIN so as to confirm the same.
   c. Click **Save** to save the changes.

      The success message appears.

> **Note**
>
> The **Save** option appears only if SMS Banking is enabled and if a PIN is to be set.

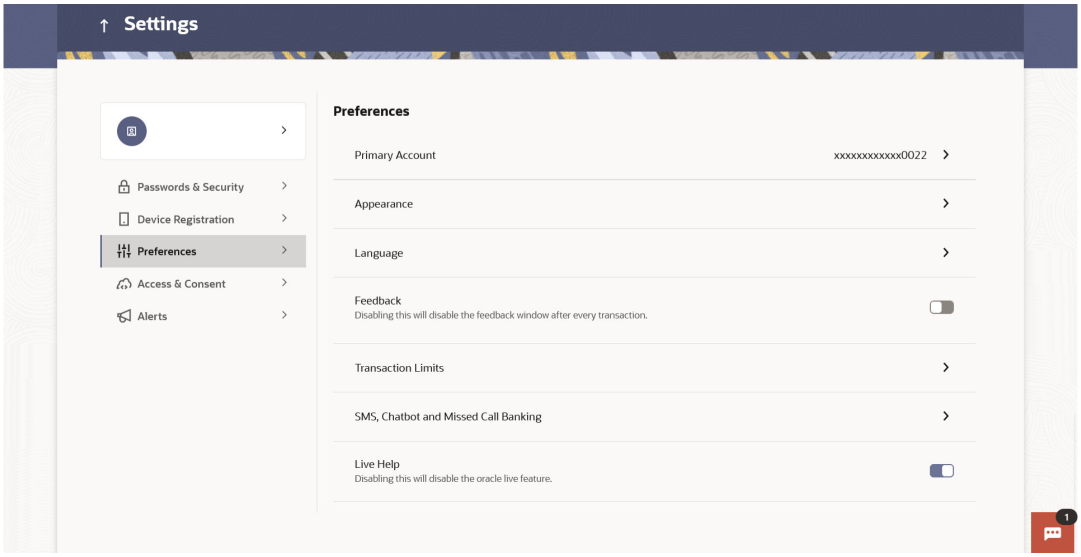
11.4.7 LiveHelp

This topic describes the systematic instruction to **LiveHelp** option. Using this option user enable/disable the live help after every transaction.

1. Navigate to anyone of the following paths.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Preferences** . From **Preferences** , click **LiveHelp**.
   - From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Preferences** , and then click **LiveHelp**.

   The **Preferences** screen appears.

Figure 11-24 LiveHelp



2. 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.

11.5 Access & Consent

- Manage Consent
  This topic describes the information about **Manage Consent** section. This section allows users to manage the Consents that they have given to the TPPs.
- Manage Tokens
  This topic describes the systematic instruction to **Manage Tokens** option. This option enables the user to manage the access provided to third party application(s).
- Revoke Access
  This topic describes the systematic instruction to **Revoke Access** section.

11.5.1 Manage Consent

This topic describes the information about **Manage Consent** section. This section allows users to manage the Consents that they have given to the TPPs.

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.

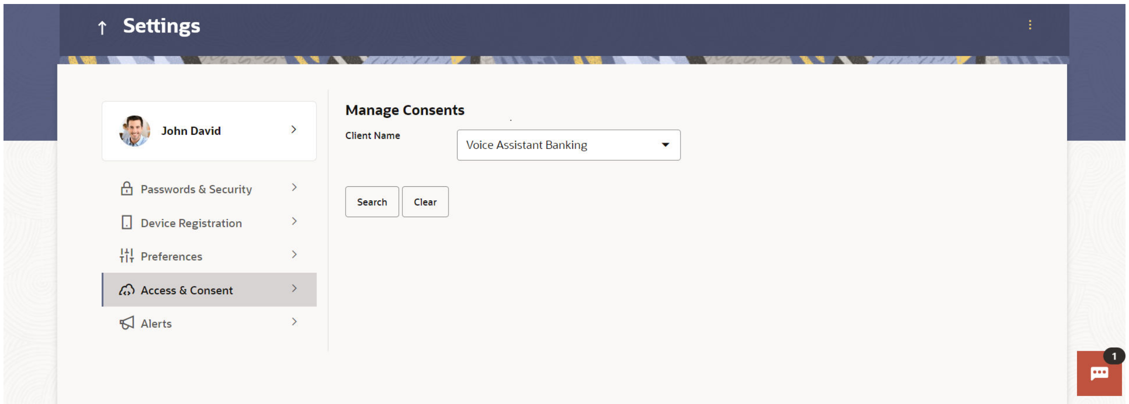
Users can see all the consents they have provided to various TPPs and can manage the same from this section.

Navigation Path: Perform anyone of the following navigation to access **Manage Consent**:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Access & Consent** . From the **Access & Consent** , click **Manage Consent**.

- From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From the **Settings**, click **Access & Consent** , and then click **Manage Consent**.

Figure 11-25 Manage Consent



11.5.2 Manage Tokens

This topic describes the systematic instruction to **Manage Tokens** option. This option enables the user to manage the access provided to third party application(s).

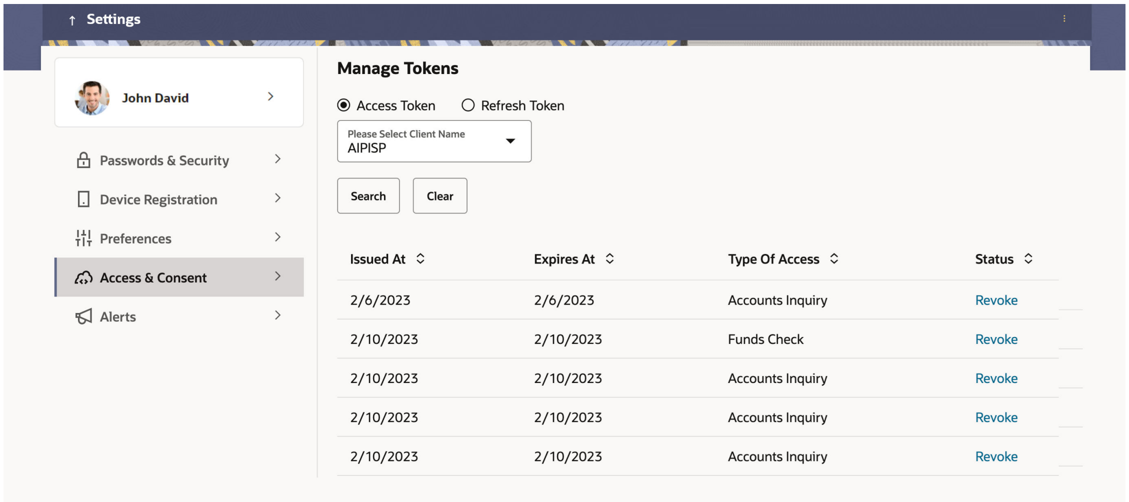
The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. The user can disable the access for a specific third party application whenever required.

> **Note**
>
> Only those third party applications for which the user has registered and given rights to access his/her accounts for inquiries and transactions, will appear on this page.

Navigation Path: Perform anyone of the following navigation to access **Manage Tokens**:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Account Settings**, and then click **Access & Consent** . From the **Access & Consent**, click **Manage Tokens**.
- From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From the **Settings**, click **Access & Consent** , and then click **Manage Tokens**.

Figure 11-26 Manage Tokens



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-15 Manage Tokens - Field Description

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

1. Navigate to one of the above paths.

   The **Manage Tokens** screen appears.
2. In the **Token Type** field, select the token of the client whose information need to be access from the resource server.
3. From the **Please Select Client Nam**e list, select the appropriate client to be searched.

11.5.3 Revoke Access

This topic describes the systematic instruction to **Revoke Access** section.

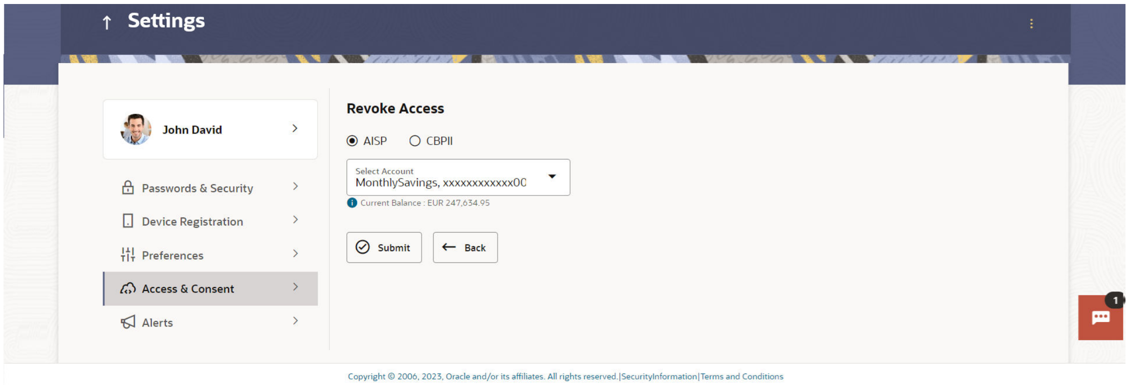
Through this section, user can revoke the access that they have provided to various Third party Service Providers to access their account data and to initiate payments.

Navigation Path: Perform anyone of the following navigation to access **Revoke Access**:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From **Menu**, click **Account Settings**, and then click **Access & Consent** . From **Access & Consent** , click **Revoke Access**.

- From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Access & Consent** , and then click **Revoke Access**.

Figure 11-27 Revoke Access



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-16 Revoke Access - Field Description

Field Name	Description
Third Party Application Name	The names of the third party applications are displayed. Select a third party application to define access to the application.
Current and Savings/ Term Deposits/ Loans and Finances	Select a product to define account and transaction level access to the third party.
Select Accounts	Select the account to provide the account and transaction level access to the third party.
Transactions	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. Navigate to one of the above paths.

   The **Revoke Access** screen appears.
2. Select the third party application for which you wish to define fine grained access.

   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**.
   - Click **Back** to navigate back to previous page.

11.6 Alerts

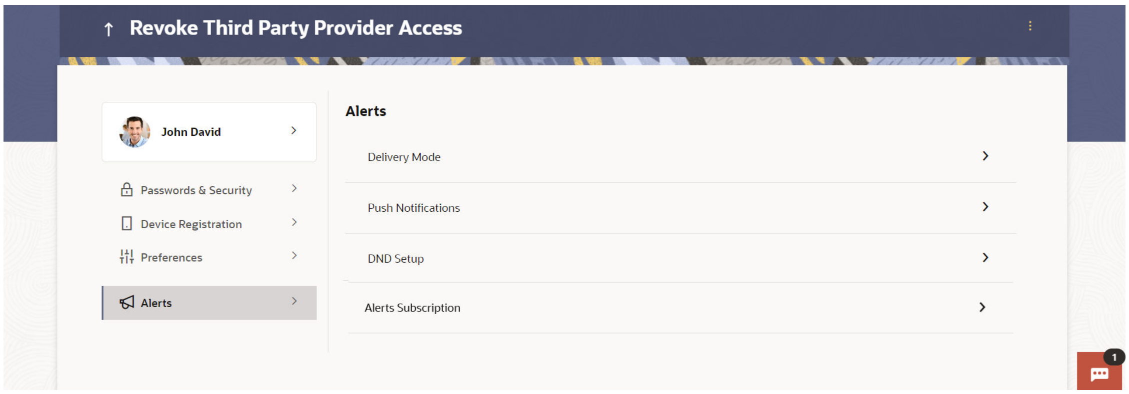
This topic describes the information abut **Alerts** feature.

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

Navigation Path: Perform anyone of the following navigation to access **Alerts**.

From the Dashboard, click on the **My Profile** icon, then click **Settings**. From **Settings**, click **Alerts**.

Figure 11-28 Alerts



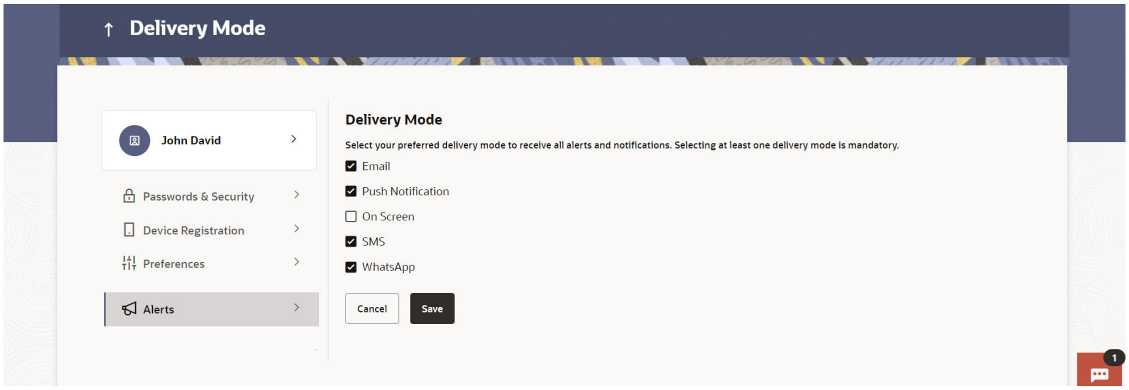
- Delivery Mode
  This topic describes the information about **Delivery Mode** screen.
- DND Set up
  This topic describes the systematic instruction to **DND Set up** option.
- Push Notifications
  This topic describes the information about **Push Notifications** option. This option allows user to manage push notification preferences by enabling/disabling from here.
- Alerts Subscription
  This topic describes the systematic instruction to **Alerts Subscription** option. The user can modify alert subscription preferences to ensure alert settings are always up to date and relevant to his/her needs.

11.6.1 Delivery Mode

This topic describes the information about **Delivery Mode** screen.

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

Figure 11-29 Delivery Mode

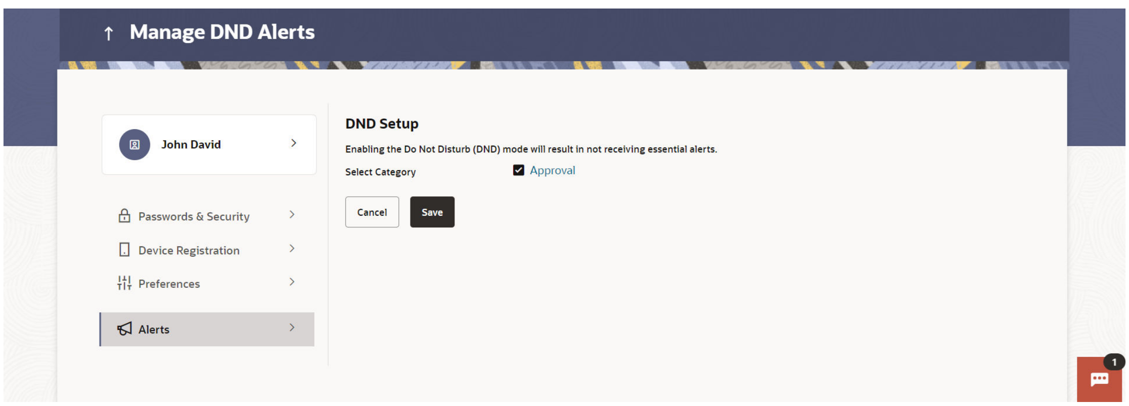


11.6.2 DND Set up

This topic describes the systematic instruction to **DND Set up** option.

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.

Figure 11-30 DND Setup



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-17 DND Setup - Field Description

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

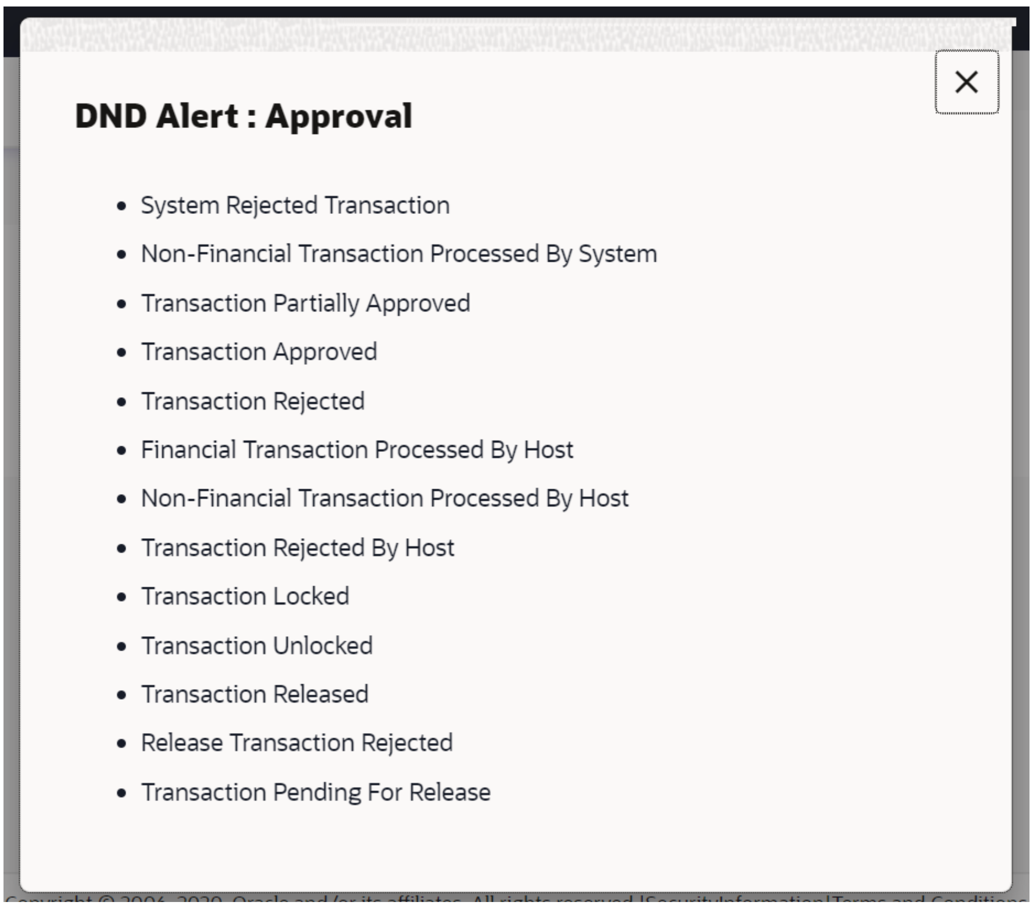
1. Navigate to one of the above paths.

   The **DND Setup** screen appears.

2. In the Select Category field, select the desired categories for which DND need to be configured.

   - Click on category link to view list of all the events for which alerts will not be sent to the user.

Figure 11-31 DND Alerts



3. Click **Save**.

   A message confirming DND alert set appears.

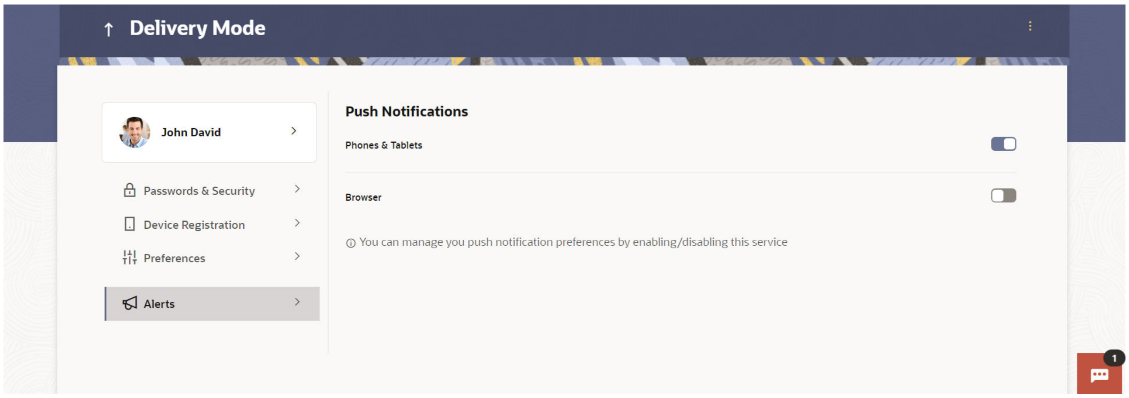
4. Click **Cancel** to cancel the transaction.

11.6.3 Push Notifications

This topic describes the information about **Push Notifications** option. 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.

Figure 11-32 Push Notifications



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-18 Push Notifications - Field Description

Field Name	Description
Push Notifications	**Information specified in below fields are related to push notifications**.
Phones & Tablets	Select this option to stop receiving push notifications on all phones & tablets.
Browser	Select this option to stop receiving push notifications on all browsers.

1. Under **Push Notifications**, 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.

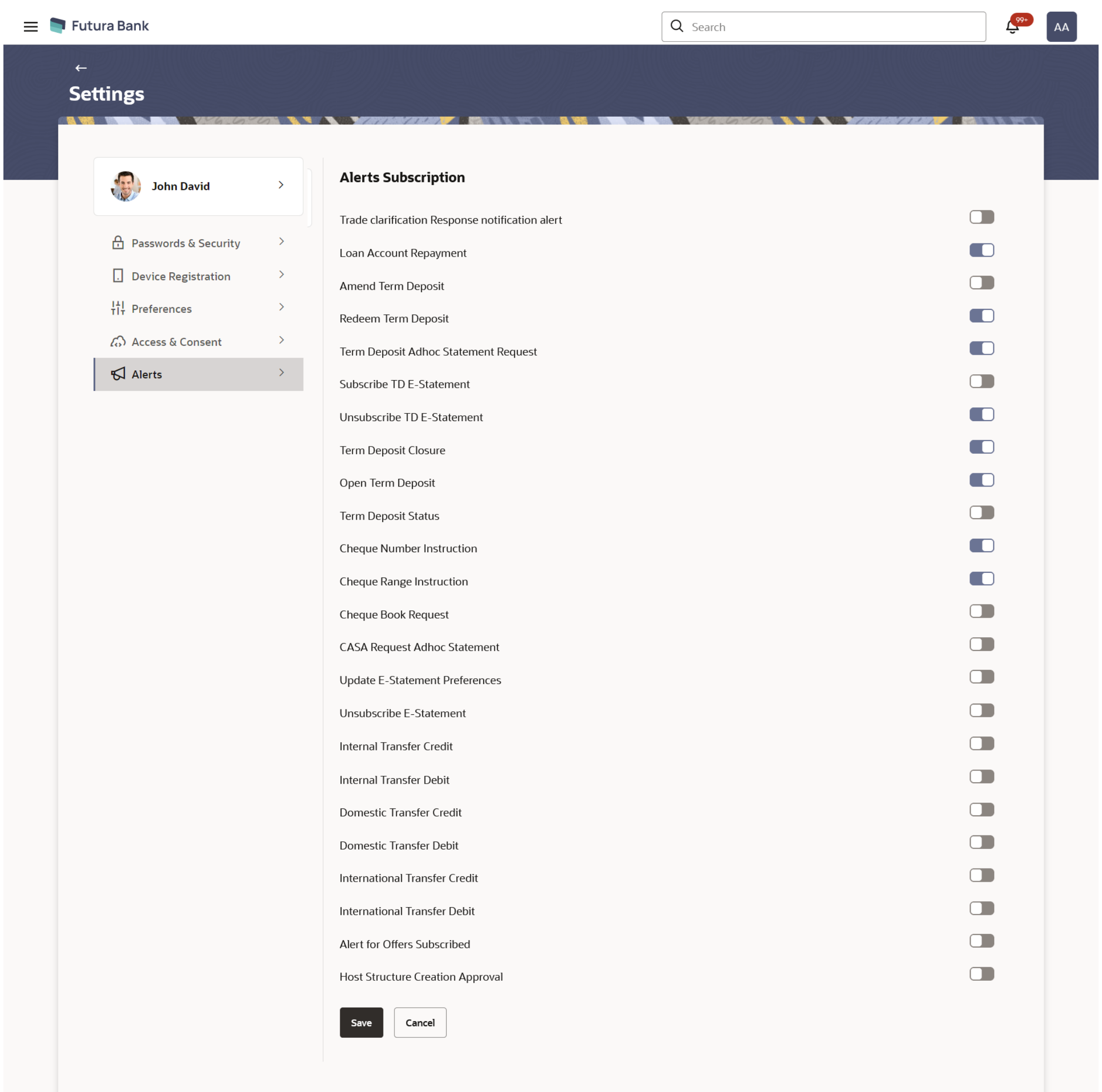
11.6.4 Alerts Subscription

This topic describes the systematic instruction to **Alerts Subscription** option. The user can modify alert subscription preferences to ensure alert settings are always up to date and relevant to his/her needs.

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.

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

Figure 11-33 Alert Subscription



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 11-19 Alert Subscription - 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.

To subscribe to alert:

1. Navigate to the above path.

   The **Alert Subscription** screen appears.
   Toggled the against the alert to subscribe the respective alert.
2. Click **Save** to subscribed.

   The success message of alerts subscribed appears.
   Click **Cancel** to cancel the transaction.

11.7 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.

12 Security Question Authentication

This topic describes the systematic instruction to **Security Question Authentication** screen.

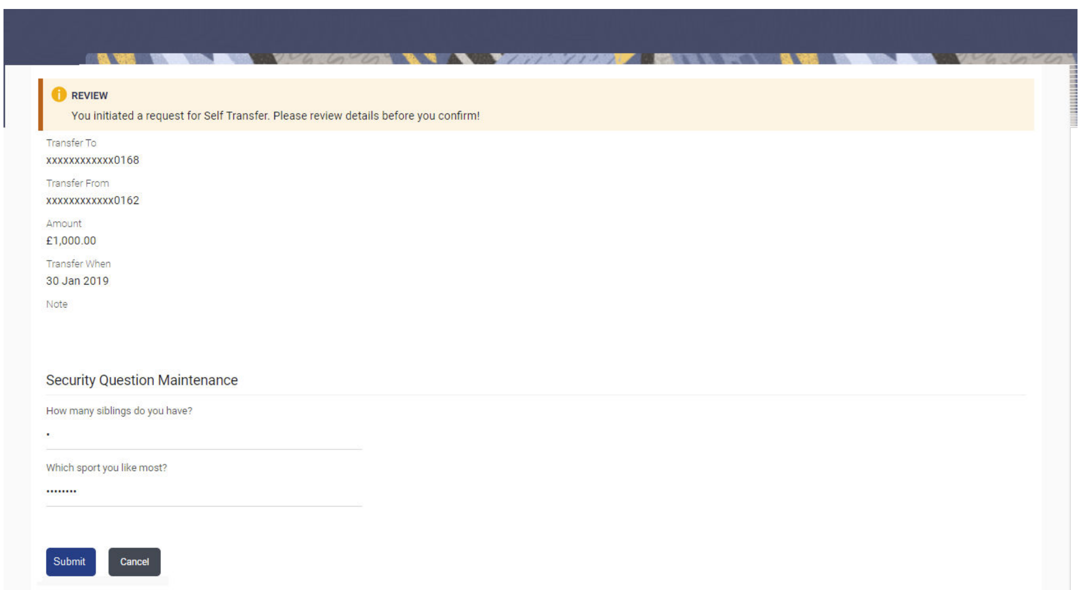
Security Questions are the second factor authentication mechanism provided by the bank to its customers. The user needs to maintain a security question set by selecting questions and defining answers to these questions. At the time of transfer authentication, any or all of these questions are displayed 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**.

   Click **Cancel** to cancel the transaction.
2. The **2 Factor Authentication (2FA)** screen appears (if 2FA has been configured).

Figure 12-1 Security Question Authentication



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 12-1 Security Question Authentication - Field Description

Field Name	Description
Questions	The list of security questions set for the 2Factor authentication is displayed.
Answer	Enter answers to each security question as defined at the time of security question maintenance.

For the Security Question - 2 Factor Authentication, in the **Answers** field, enter the answers corresponding to the security question.

3. Click **Next** to go to the next level of authentication (if applicable).
   - Click **Cancel** to cancel the transaction.
4. Complete the 2 Factor Authentication, and click **Confirm**.
   - Click **Cancel** to cancel the transaction.
   - The success message of appears along with the transaction reference number.

- One Time Password
  This topic describes the systematic instruction to **One Time Password** screen.
- FAQ

12.1 One Time Password

This topic describes the systematic instruction to **One Time Password** screen.

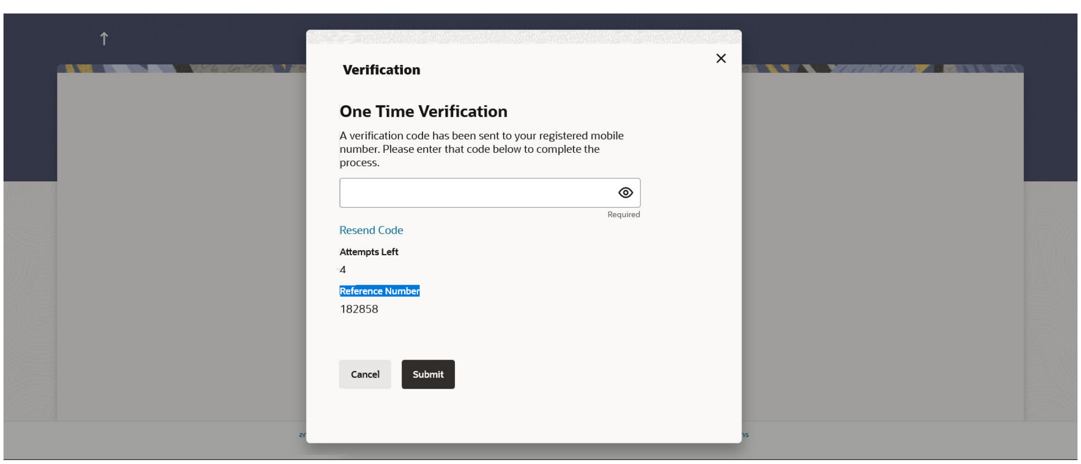
One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. The user has to enter the received code to complete the process. The user can click on Resend Code,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

For OTP verification:

1. In the **Verification Code** field, enter the code as received.

   Click **Resend Code**, if you wish to receive the verification code again or your verification code got expired.

Figure 12-2 Verification



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 12-2 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. Perform anyone of the following actions.
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.
   - On successful authentication, the user is enabled to proceed with the transaction.

12.2 FAQ

1. **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.
2. **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.

13 Personalize Dashboard

This topic describes the information about **Personalize Dashboard** screen. This feature will enable business users to create their own dashboard that is easier to navigate, making every visit more efficient.

Dashboard personalization feature provides an ability to the business users to reconfigure and customize their dashboards around the tasks and information they use most frequently.

Retail users can reconfigure/ customize their dashboards by dragging and dropping the desired widget at desired location while configuring new dashboard to add more widgets. The users can also move the widgets already present in the dashboard to the desired location using this function. The user can also change the size of the widget (expand and compress) and can remove the widget if desired. The widgets on the dashboard auto adjust itself according to the place available on the dashboard.

OBDX dashboards are responsive and can adapt to any size of device that Bank wants to enable for the customers. User can preview his dashboard for different form factors i.e. desktop, mobile and tablet. An option to revert to the default dashboard (configured by bank) is also provided.

> **Note**
>
> 1. Dashboard personalization feature is currently not supported by mobile and tablet devices.
> 2. Widgets available for selection for users are on the basis of the widget access given to the associated application role of the user for Internet touch point.

Prerequisites

- Transaction access is provided to the retail user
- Widgets are available for designing the dashboard

Features supported in application

- Personalize/ Customize the Dashboard
- Revert to default dashboard

Navigation Path:

From the Dashboard, click  icon, and then click **Personalize Dashboard** .

- Personalize Dashboard
  This topic describes the information about **Personalize Dashboard** screen. Using this option retail users can customize their dashboard according to their convenience.
- Switch to Default Dashboard
  This topic describes the information about **Switch to Default Dashboard** screen. Using this option a retail user can revert back to the default dashboard as defined by the bank.

- FAQ

13.1 Personalize Dashboard

This topic describes the information about **Personalize Dashboard** screen. Using this option retail users can customize their dashboard according to their convenience.

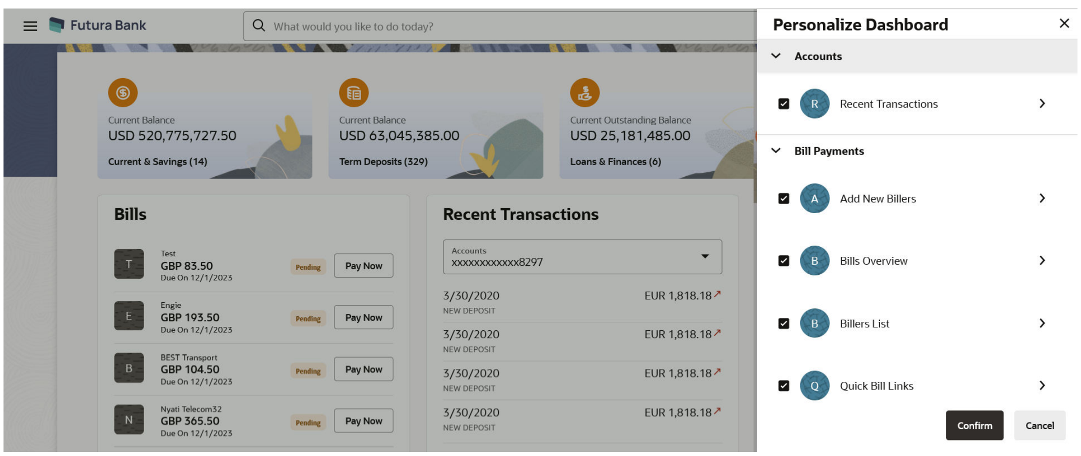
A default dashboard is displayed as the user navigate to the Personalize Dashboard option. User can change the placing and even can drag and drop new widgets available from the list of widgets.
User can change the widget size (expand and compress) as per his requirement and can remove the widgets.

To customize the dashboard:

1. From the **Dashboard**, click the  icon , and then click **Personalize Dashboard** .

   The **Personalize Dashboard** overlay screen appears.

   Figure 13-1 Personalize Dashboard

   > **Note**
   >
   > The fields which are marked as Required are mandatory.

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

   Table 13-1 Personalize Dashboard - Field Description

Field Name	Description
Component Type	Select the component type, which you want to appear on your dashboard. This field is applicable only if the selected widget has multiple components.

2. From the **Component Type** list, select the widget component type that you want to appear on the dashboard.

3. Select the Checkbox (es) against the subcategories if you wish to you want to appear on the dashboard.
   - Click on the **>** icon to preview the widget before adding.
4. Click **Confirm** to add the widget on dashboard.
   - The selected component appears as a widget on the selected location of your dashboard.
   - Click **Cancel** to cancel the transaction.

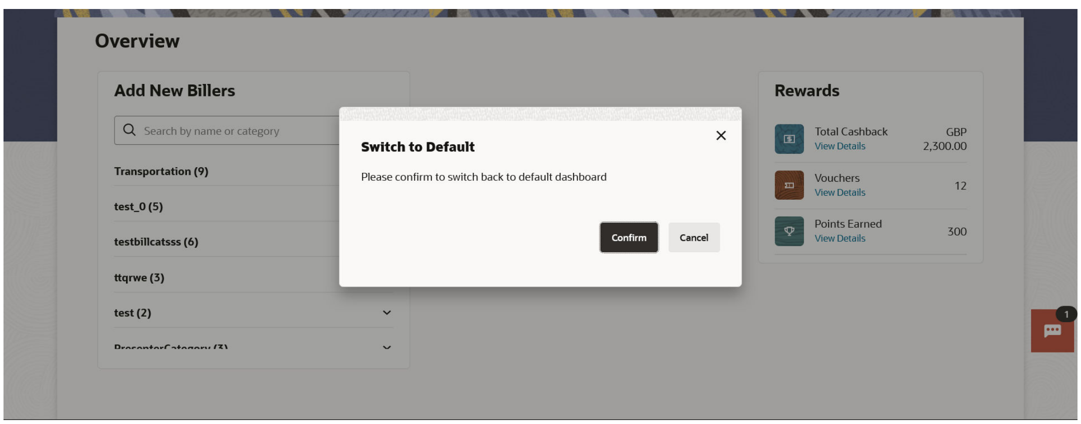
13.2 Switch to Default Dashboard

This topic describes the information about **Switch to Default Dashboard** screen. Using this option a retail user can revert back to the default dashboard as defined by the bank.

1. From the **Dashboard**, click  icon, and then click **Switch to Default Dashboard**.
2. The **Swich to Default** popup appears.

   The **Dashboard Restore** pop-up message, prompting the user to confirm the restoration of default Dashboard appears.

Figure 13-2 Switch to Default Dashboard



3. Perform anyone of the following actions.
   - Click **Confirm**.
   - Click **Cancel** to cancel the transaction.

13.3 FAQ

1. **Can I design new widgets using Dashboard Builder functionality?**
   No, designing of a new widget is not allowed using this functionality. Administrator can user the existing widgets and can design the required dashboard.
2. **Can I design different dashboards for different device types (desktop, mobile and tablet) using one template?**
   Yes, you can design different dashboards for different types of devices using one template. An edit option is available while previewing the dashboard on each type of device, which will help the user to make the necessary changes for specific device type.

14 Mailbox

This topic describes the information about **Mailbox** feature.

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.
- Mails
  This topic describes the information about **Mails** screen.
- Alerts
  This topic describes the information about **Alerts** screen.
- Notifications
  This topic describes the information about **Notifications** screen.
- FAQ

14.1 Mails

This topic describes the information about **Mails** screen.

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.

Navigation Path:

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Mailbox**, and then click **Mails**.
- From the Dashboard, click 

, click **Mails**, and then click **View All**.
- Inbox
  This topic describes the information about **Inbox** screen.
- Compose Mail
  This topic describes the information about **Compose Mail** screen. Using this option the user can initiate a mail communication with the bank.
- Sent Mail
  This topic describes the information about **Send Mail** screen.
- Sent Mail - Details
  This topic describes the information about **Sent Mail - Details** screen.
- Deleted Mail
  This topic describes the information about **Deleted Mail** screen.

14.1.1 Inbox

This topic describes the information about **Inbox** screen.

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.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Mailbox**. From the **Mailbox**, click **Mails**, and then click **Inbox**.

OR

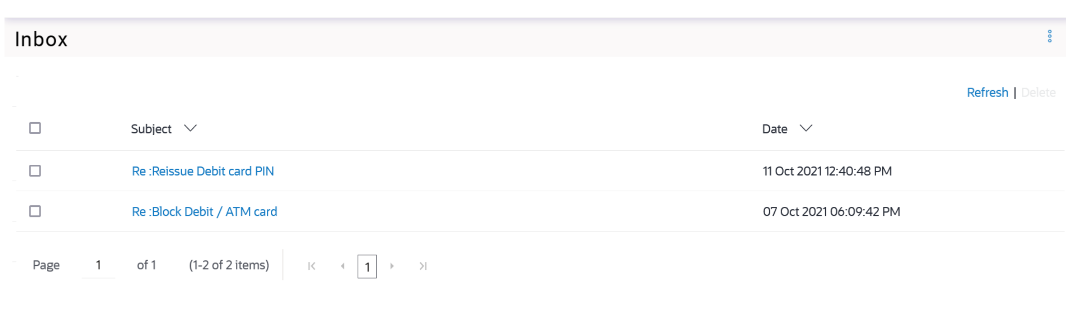
Access through the kebab menu of any other screens available under Mailbox

To view received mails:

1. Navigate to one of the above paths.

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

Figure 14-1 Inbox



> **Note**
>
> The fields which are marked as Required are mandatory.

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

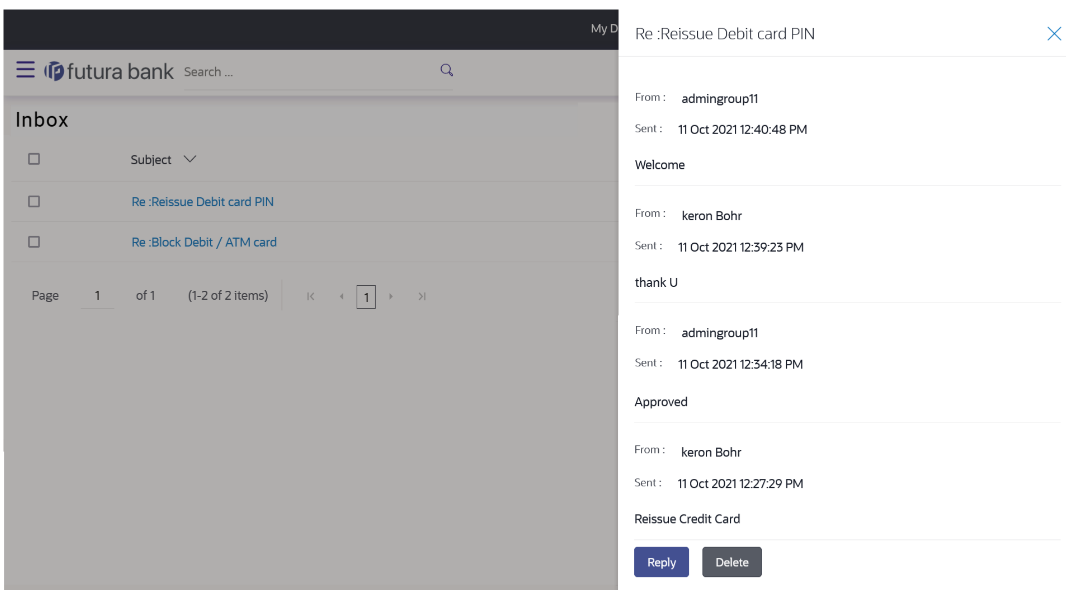
Table 14-1 Inbox - Field Description

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

To access the Inbox:

3. Click the subject of a mail you want to view.
   - The mail details are displayed on the overlay window.
   - Click **Refresh** to refresh the folder.
   - To delete one or multiple messages, select the specific check boxes against the mail and click **Delete**.
   - Click on kebab menu to access mailbox related transactions.

Figure 14-2 Inbox - Message Details



> **Note**
>
> The fields which are marked as Required are mandatory.

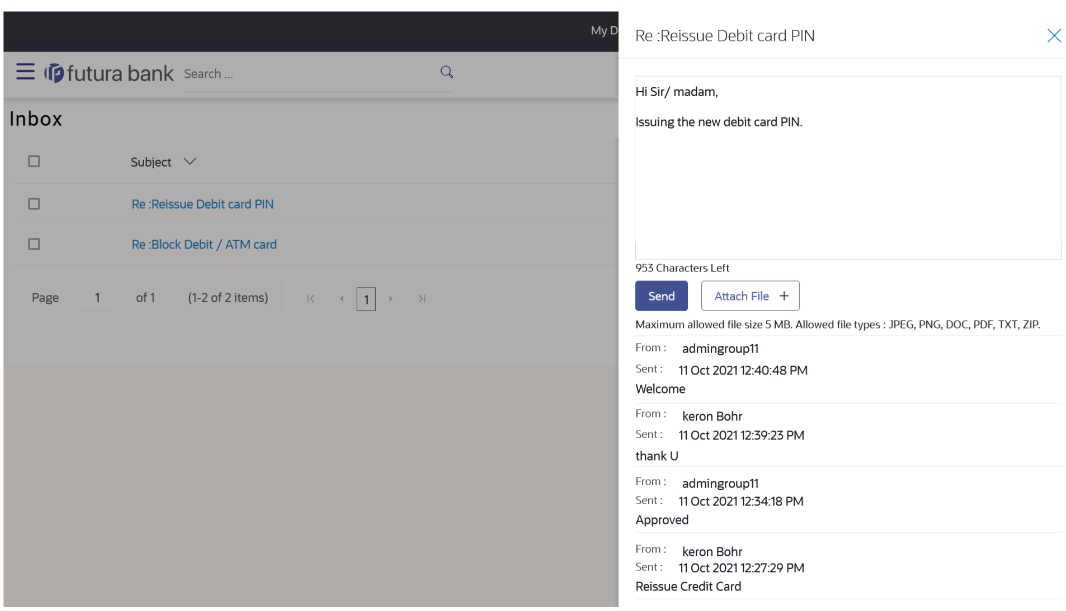
For more information on fields, refer to the field description table.

Table 14-2 Inbox - Message Details - Field Description

Field Name	Description
Message Details	**Information specified in below fields are related to Message Details**.
Message Heading	The subject of the received mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was received.
Content	The content of the mail.
Mail Chain	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. Each mail in the chain contains the following: • 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. • The date and time at which the mail was sent. • The content of the mail as sent by you or the administrator. **Note:** A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

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

Figure 14-3 Inbox - Reply



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-3 Inbox- Field Description

Field Name	Description
Message - Reply	**Information specified in below fields are related to Message - Reply**.
Message	Enter a response to be sent to the bank.
Attach File +	Browse and select the reference document file sent along with an email message. **Note:** Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.

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

14.1.2 Compose Mail

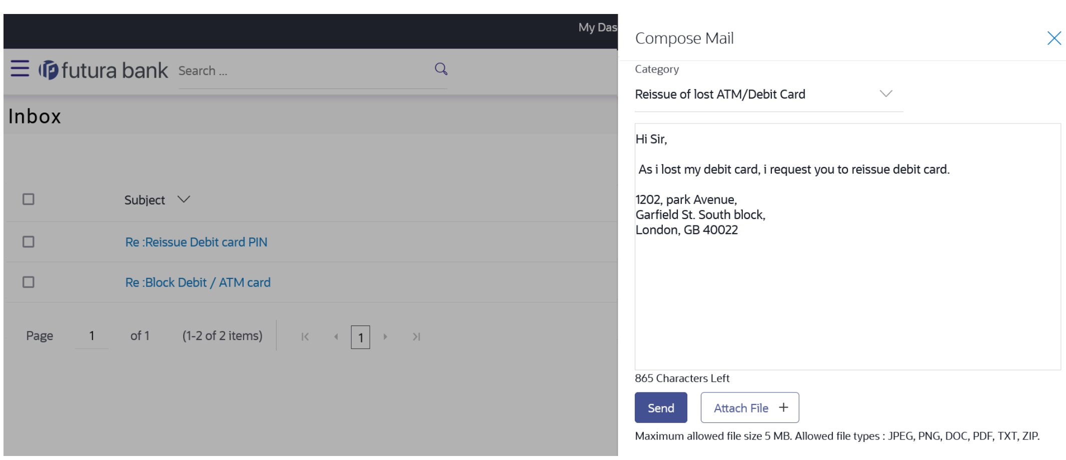
This topic describes the information about **Compose Mail** screen. Using this option the user can initiate a mail communication with the bank.

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.
To send a message:

1. Access through the kebab menu of any other screens available under **Mailbox**, to navigate the screen.

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

Figure 14-4 Compose Mail



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-4 Compose Mail - Field Description

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

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.
   - Click ✕ to close the overlay window.

14.1.3 Sent Mail

This topic describes the information about **Send Mail** screen.

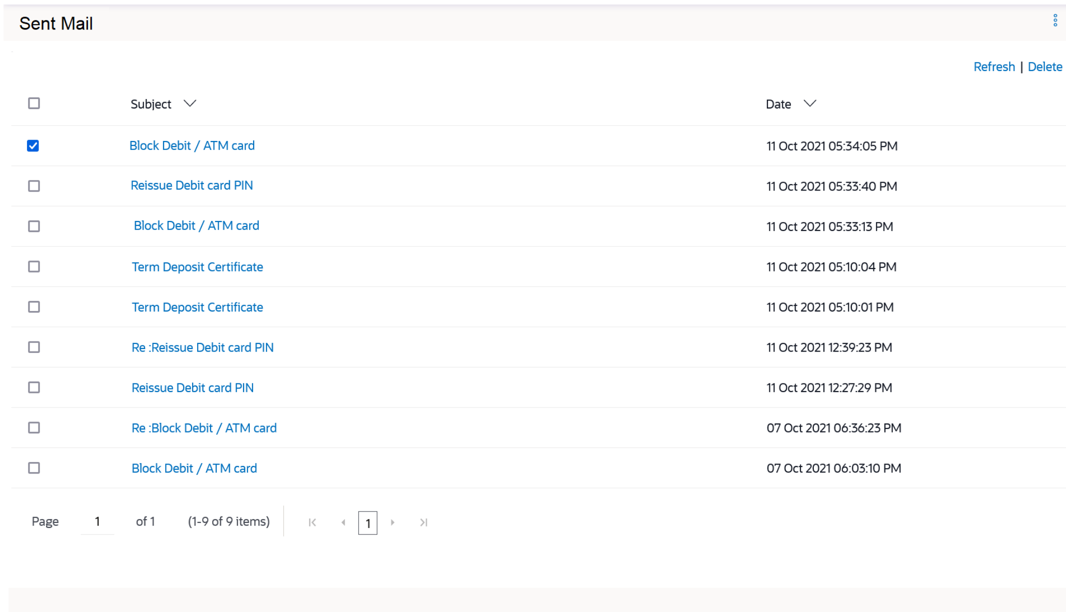
This folder displays all the messages sent by the user to the bank.
To view the sent messages:

1. Navigate to the screen by access through the kebab menu of any other screens available under **Mailbox** .
2. Navigate to above path.

   The list of sent mails appears on the **Sent Mail** screen.

   Click on the subject link of an individual message to view the details of that message.

Figure 14-5 Sent Mail



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-5 Sent Mail - Field Description

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

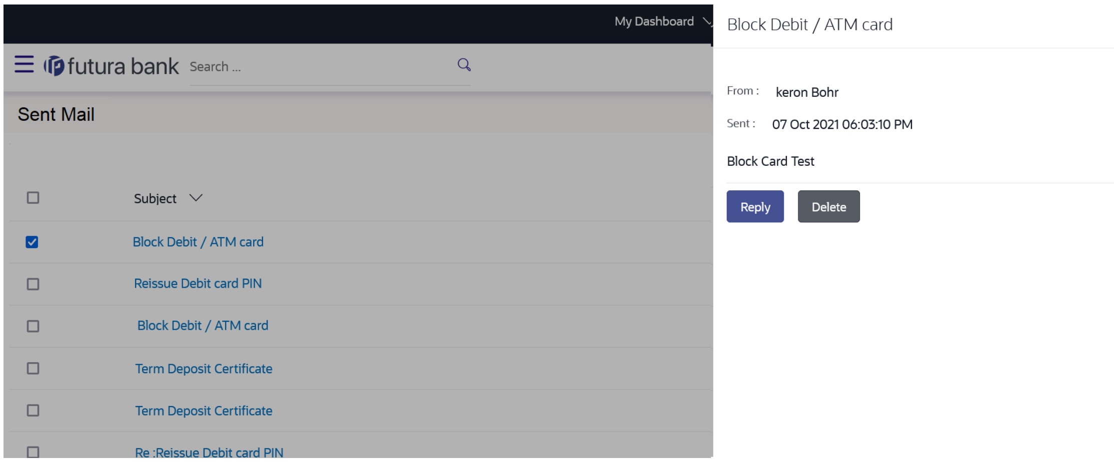
3. Click the link on the subject of the specific sent message that you wish to view.
   - Click **Refresh** to refresh the mailbox.
   - To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message.
   - Click on kebab menu to access other mailbox related transactions.

   An overlay with details of the selected mail appears.
4. Perform anyone of the following actions.
   - Click **Reply** if you wish to respond further to the mail.
   - Type the reply, and click **Send**. The success message appears.
   - Click **Delete** to delete the message.

14.1.4 Sent Mail - Details

This topic describes the information about **Sent Mail - Details** screen.

Figure 14-6 Sent Mail - Details



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-6 Sent Mail - Details - Field Description

Field Name	Description
Message Details	This section displays the detailed message.
Message Heading	The subject of the sent mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was sent.
Content	The content of the mail.
Mail Chain	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. Each mail in the chain contains the following: • 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. • The date and time at which the mail was sent. • The content of the mail as sent by you or the administrator. **Note:** A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.
Message - Reply	This section will be displayed if you have selected the option **Reply**.
Message	Enter a response to be sent to the bank.

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

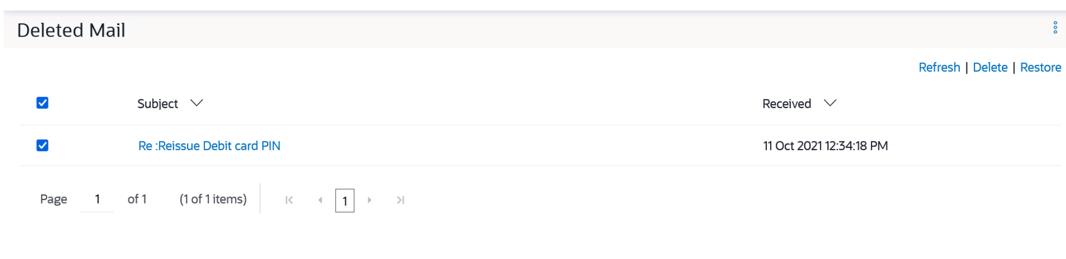
14.1.5 Deleted Mail

This topic describes the information about **Deleted Mail** screen.

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

1. Access through the kebab menu of any other screens available under Mailbox .
2. 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.
   - The overlay with details of the selected **Sent Mail** appears.

Figure 14-7 Deleted Mail



> **Note**
>
> The fields which are marked as Required are mandatory.

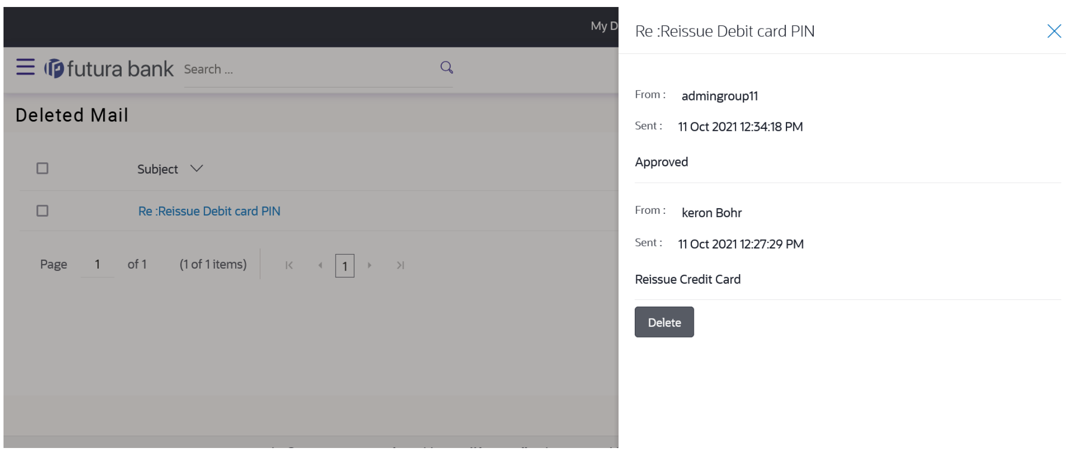
For more information on fields, refer to the field description table.

Table 14-7 Deleted Mail - Field Description

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

3. Click the subject link of the deleted message that you wish to view.
   - Click **Refresh** to refresh the folder.
   - To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message/s.
   - To restore the deleted mails back to inbox, select the check box(s) against the mail, and click **Restore**.
   - Click on kebab menu to access mailbox related transactions.
4. The overlay screen on which details of the selected mail are displayed, appears.
   - Click to close the overlay window.

Figure 14-8 Deleted Mail Details



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-8 Deleted Mail Details - Field Description

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

5. Perform anyone of the following actions:
   - Click **Delete** to delete the message.
   - Click to close the overlay window.

14.2 Alerts

This topic describes the information about **Alerts** screen.

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

1. Navigate to anyone of the below paths.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Mailbox**, and then click **Alerts**.
   - From the Dashboard, click 45, and then click **Alerts**. From the **Alerts**, click **View All**.
   - Access through the kebab menu of any other screens available under **Mailbox** .

   The **Alerts** screen appears.

   Figure 14-9 Alerts

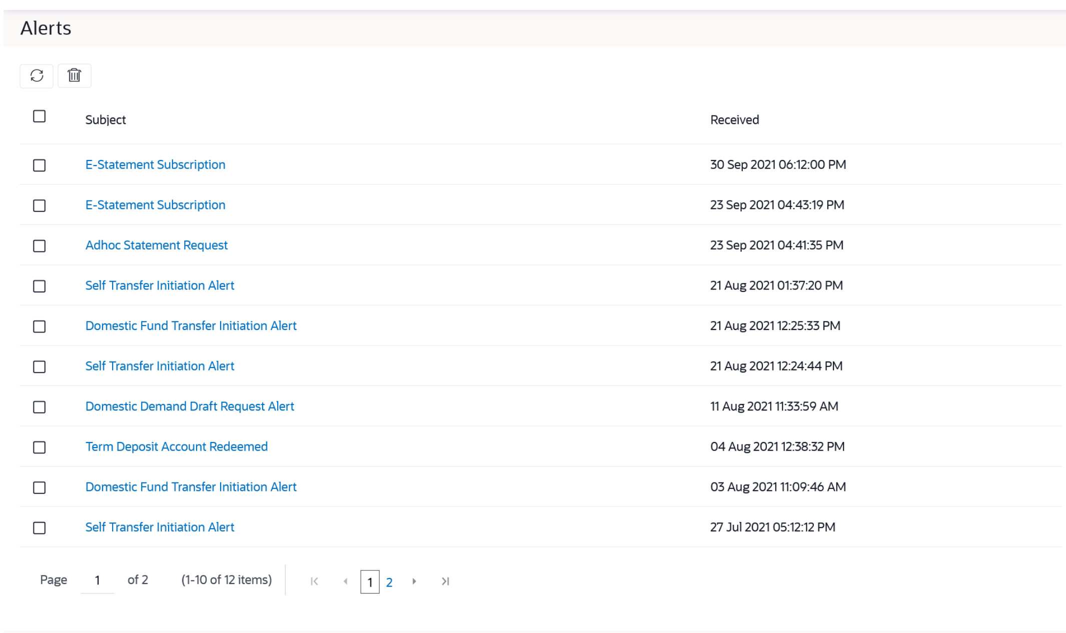
   

   Table 14-9 Alerts - Field Description

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

2. Click on the subject link of an individual message to view the details of that message.
3. Click an individual alert to view the details of the alert.
   - The details of the alert appears.

- Click icon to refresh the mailbox.
- To delete multiple alerts, select the check box (s) against the alert, and click icon to delete the alert.

Figure 14-10 Alerts Details

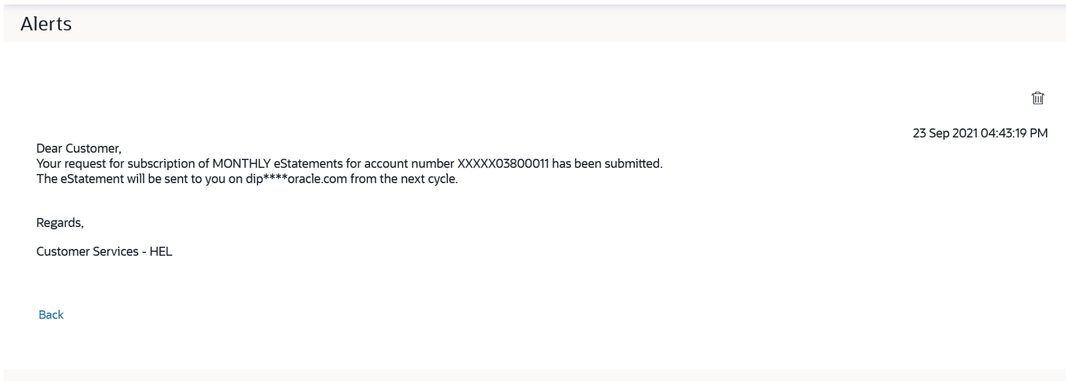


Table 14-10 Alerts Details - Field Description

Field Name	Description
Alerts Details	**Information specified in below fields are related to alerts details**.
Received Date & Time	The date and time on which the alert was received.
Message	The content of the alert.

4. Click icon to delete the alert.
   - The delete warning message appears.
   - Click **Back** to navigate back to the previous screen.

14.3 Notifications

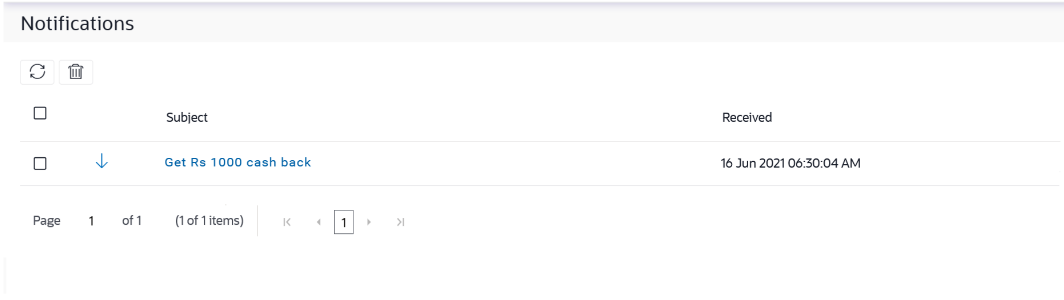
This topic describes the information about **Notifications** screen.

This section lists all the notifications received by the logged in user.
To view the alerts:

1. Navigate to anyone of the below paths to access **Notifications** screen.
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Mailbox** and then click **Notifications**.
   - From the Dashboard, click 45, and then click **Notifications**. From the **Notifications**, click **View All**.
   - Access through the kebab menu of any other screens available under Mailbox .

   The **Notifications** screen appears.

Figure 14-11 Notifications



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-11 Notifications - Field Description

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

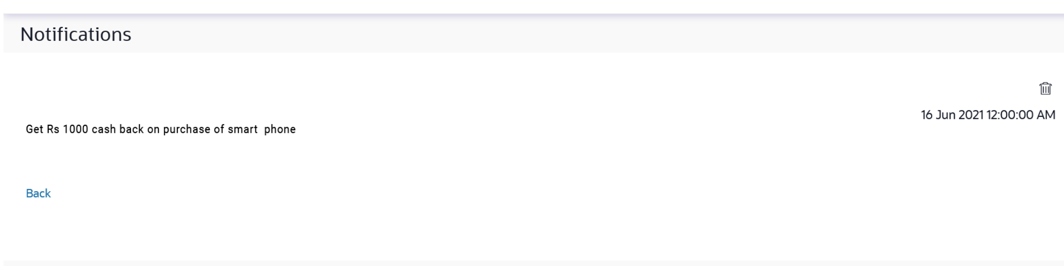
2. Click an individual notification to view the details of that notification.

   The screen on which the details of the notification are displayed appears.

3. Click icon to refresh the notifications.

   - To delete multiple notifications, select the check box (s) against the notification, and click icon to delete the notification.

Figure 14-12 Notification Details



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 14-12 Notification Details - Field Description

Field Name	Description
Notification Details	**Information specified in below fields are related to notification details**.
Received	The date and time on which the notification was received.
Message	The message body of the notification.

4. Click  icon to delete the notification.
   - The delete warning message appears.
   - Click **Back** to navigate back to the previous screen.

14.4 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.

15 Feedback Capture

This topic describes the information about **Feedback Capture** option.

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

- General Feedback
  This topic describes the information about **General Feedback** option.
- Transaction Specific Feedback
  This topic describes the information about **Transaction Specific Feedback** option.

15.1 General Feedback

This topic describes the information about **General Feedback** option.

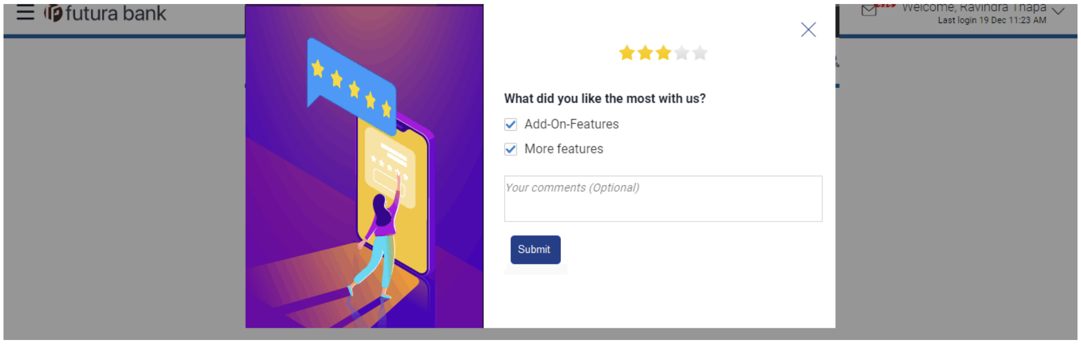
General feedback is available as an option to provide feedback on generic aspects about the application.
To provide general feedback:

1. Perform anyone of the following navigation to access the **Feedback** screen.
   - From the Dashboard, click **Toggle menu**, and then click **Leave Feedback**.
   - The **Feedback** pop-up screen appears. A feedback question appears along with a rating scale.
2. Select an appropriate rating on the scale.

   Depending on the rating, the system will provide you with a question along with a set of options.
3. Select an appropriate option corresponding to the question.

   You can also add comments, if required.

Figure 15-1 General Feedback



4. Click **Submit**.

   A message confirming successful submission of feedback appears.

15.2 Transaction Specific Feedback

This topic describes the information about **Transaction Specific Feedback** option.

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. Once the transaction is successfully submitted, feedback as an option is displayed on confirmation page.

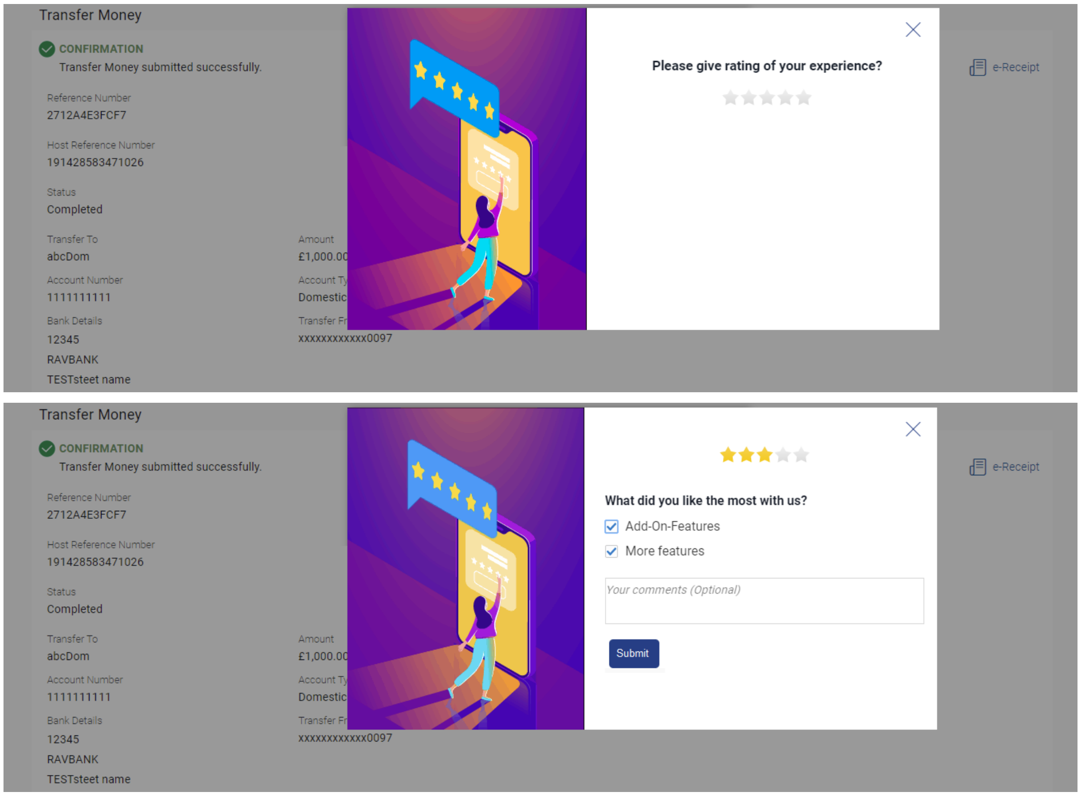
To provide transaction specific feedback:

1. Navigate to the above path.

   The **Feedback** pop-up screen appears. Click **Go to Dashboard** link to navigate to the **Dashboard**.
2. A feedback question appears along with a rating scale.
3. Select an appropriate rating on the scale.

   Depending on the rating, the system will provide you with a question along with a set of options.
4. Select an appropriate option corresponding to the question.
5. You can also add comments, if required.
   - Click **Skip** to skip the feedback process.
   - The **Dashboard** screen is displayed.
   - 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.

Figure 15-2 Transaction Feedback



6. Click **Submit**.

   A message confirming successful submission of feedback appears.

16 ATM & Branch Locator

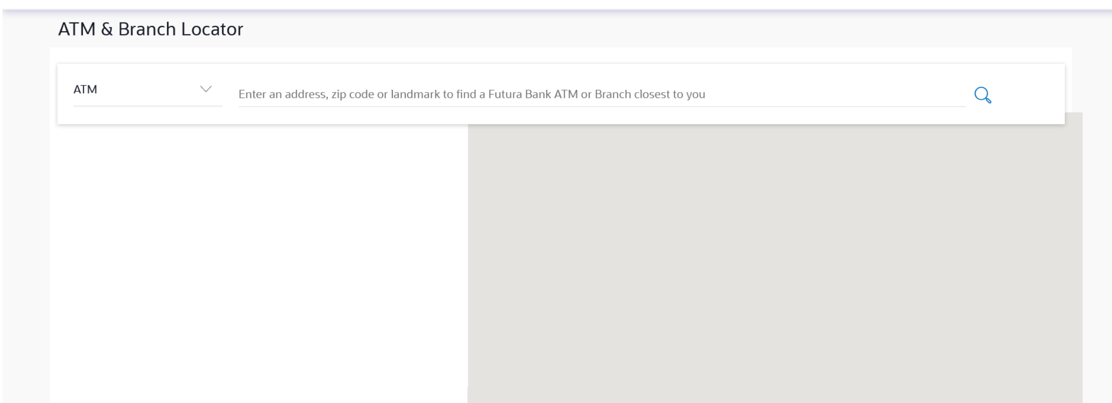
This topic describes the systematic instruction to **ATM & Branch Locator** option. This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location.

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. 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**

Figure 16-1 ATM & Branch Locator



> **Note**
>
> The fields which are marked as Required are mandatory.

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

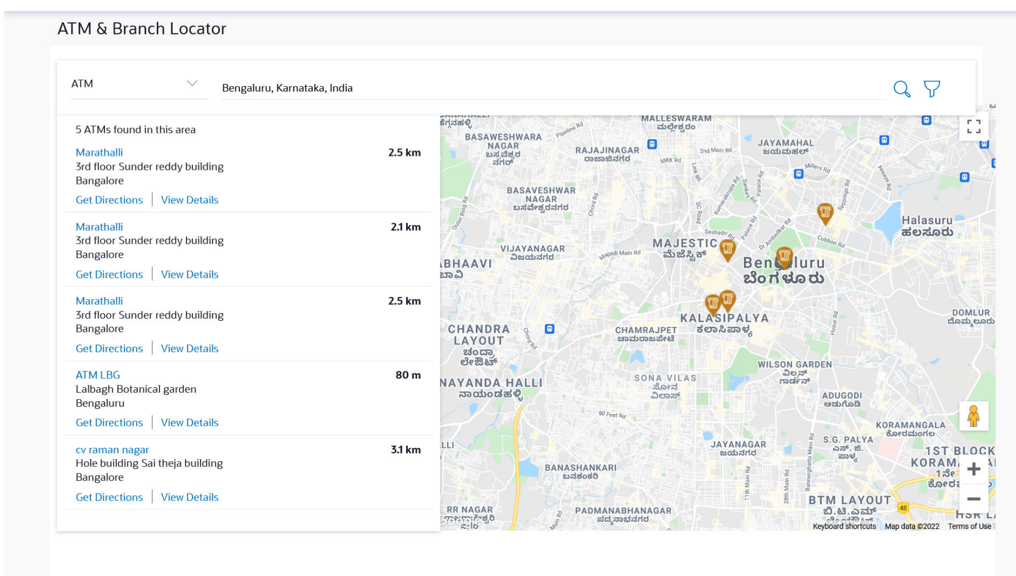
Table 16-1 ATM & Branch Locator - Field Description

Field Name	Description
ATM & Branch	Specify whether you want to search for the bank's ATMs or branches. The options are: • **ATM** Branch

To locate an ATM or Branch:

1. Perform any one of the following navigation access for **ATM & Branch Locator** screen.
   - From the OBDX portal landing page, click **ATM & Branch Locator**.
   - From the Dashboard, click **Toggle menu** and then click **Menu**. From **Menu**, click **ATM & Branch Locator**.
   - From the Dashboard, click **ATM & Branch Locator**.
2. 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.

Figure 16-2 ATM & Branch Locator - Search - ATM & Branch Locator - Search



> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 16-2 ATM & Branch Locator - Search - Field Description

Field Name	Description
Location	Key in the address/location/pin-code or city to search for an ATM / Branch.
Number of ATMs/ Branches	A statement identifying the number of ATMs/Branches, as the case may be, will be displayed.
AYM/Branch Record	The following will be displayed per ATM/Branch record.
Name	The name of the ATM / branch.
Distance	The distance of the ATM / branch from the location entered.
Address	The address of the ATM / branch that you have searched for.
Get Directions	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.
Services	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.

3. In the **Search** box, enter the desired location.

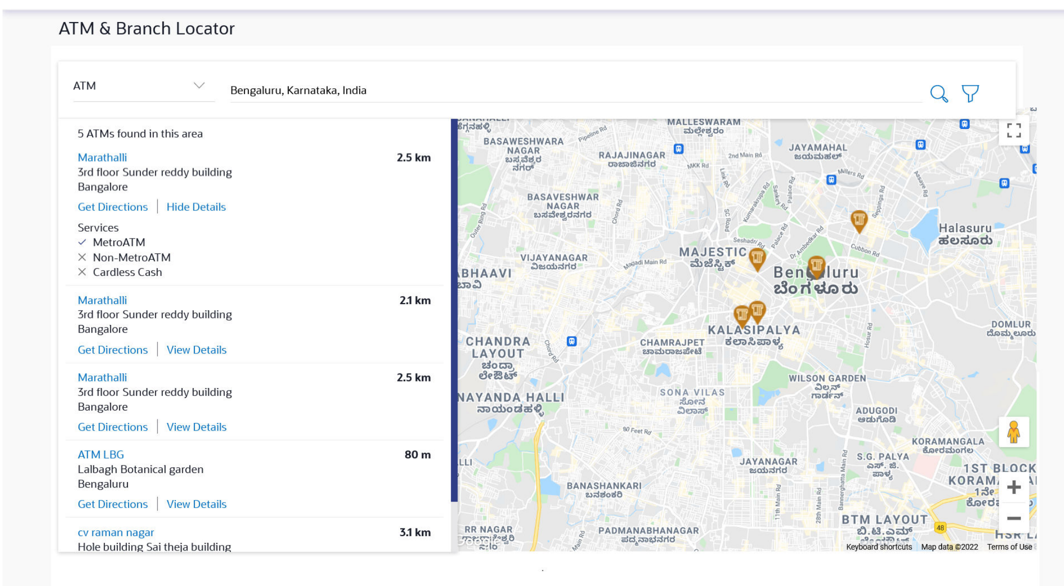
   The list of ATMs / branches with Name and Distance details appear.

4. Click the icon to view the ATMs/branches in the location entered.
5. 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.

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

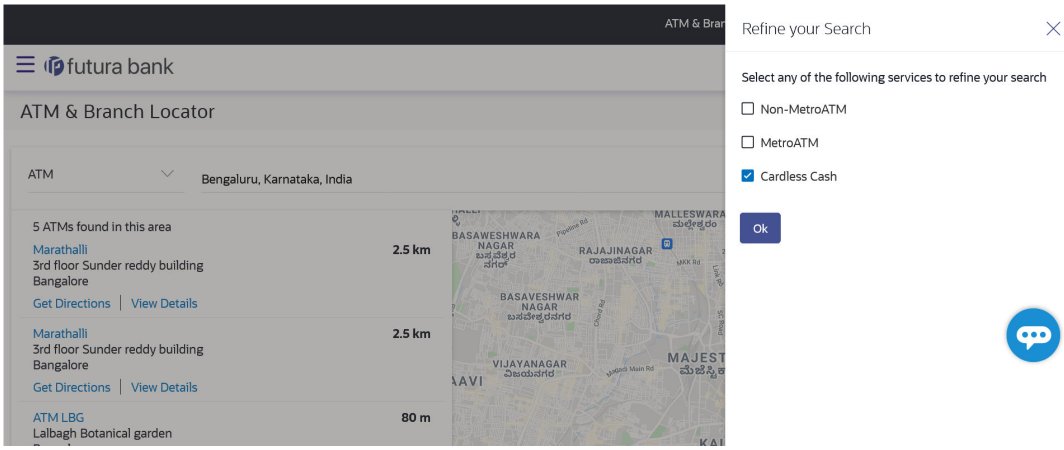
Figure 16-3 ATM & Branch Locator - View Details



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

- Hover over the ATM/branch marker on the map to view the address of the ATM/ branch.
- Click the icon the to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

Figure 16-4 ATM & Branch Locator – Refine your Search



> **Note**
>
> The fields which are marked as Required are mandatory.

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

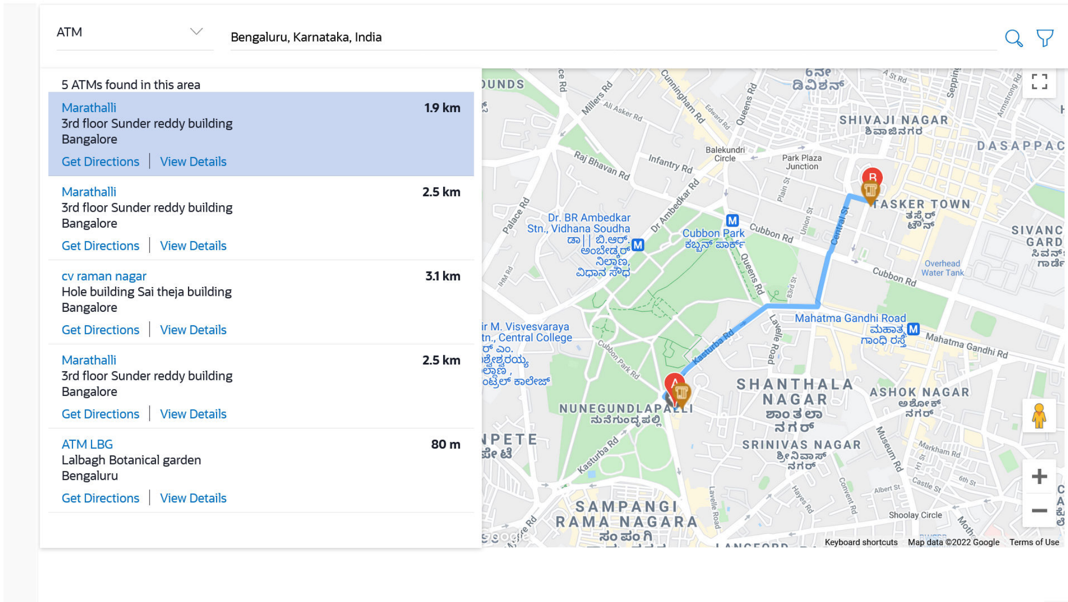
Table 16-3 ATM & Branch Locator – Refine your Search - Field Description

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

8. Select any checkbox to filter your search for ATMs or Branches on the basis of desired service.
9. 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.

Figure 16-5 ATM & Branch Locator – Get Directions



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

- FAQ

16.1 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.