

Oracle® Banking Digital Experience

Wearable User Manual



Release 25.1.1.0.0

G43852-01

October 2025

ORACLE®

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iv
Post-requisites	iv

1

Wearable

1.1	Registration	1
1.2	Login	8
1.3	Transaction Approval	14
1.4	Own Account Transfer	18
1.5	Snapshot	24
1.6	ATM and Branch Locator	28

2

FAQ

Index

Preface

- [Purpose](#)
- [Before you Begin](#)
- [Pre-requisites](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Post-requisites](#)

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.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

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.

Critical Patches

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

Diversity and Inclusion

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

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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











Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Wearable

This topic describes the Wearable functionality and its features.

Watch Banking is a digital channel offered by the banks to its customers to perform simple operations on the go from their watch. It can be an Apple or an Android watch from which the customer can initiate inquiries as well as transactions.

Features supported in the application through wearables (Apple and Android)

- [Registration of wearables](#)
- [Login from wearable device](#)
- [Transaction Approvals](#)
- [Own Account Transfer](#)
- [Quick Snapshot](#)
- [ATM and Branch Locator](#)

Pre-requisites:

- The wearable i.e. Apple Watch or Android Watch should have respective futura bank application installed
- The customer should have futura bank mobile application installed on the device required for wearable registration
- [Registration](#)
This topic provides the systematic instructions to user for registering the wearable along with PIN definition so that he/she can perform inquiries and transactions using the wearable.
- [Login](#)
- [Transaction Approval](#)
This topic provides the systematic instructions to user to view and approve the transactions pending for approval.
- [Own Account Transfer](#)
This topic provides the systematic instructions to user for initiating funds towards his own accounts held with the bank By selecting the own account transfer option as transfer type.
- [Snapshot](#)
This topic provides the systematic instructions how through quick snapshot, user can view the account summary of your checking and savings account.
- [ATM and Branch Locator](#)
This topic provides the systematic instructions to user for locating an ATM and branch within a specific radius from their current location.

1.1 Registration

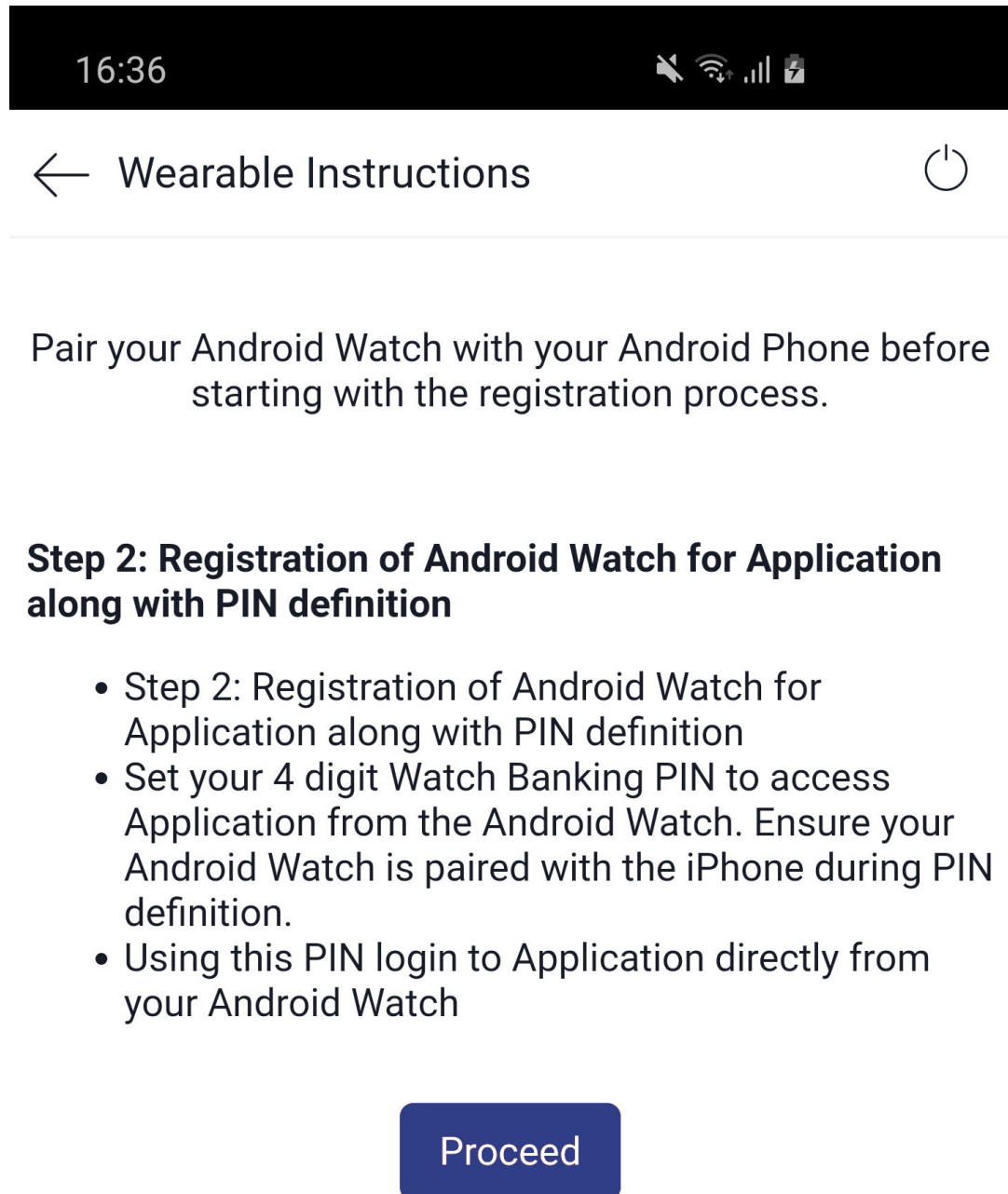
This topic provides the systematic instructions to user for registering the wearable along with PIN definition so that he/she can perform inquiries and transactions using the wearable.

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.

To register a wearable with a mobile:

1. Install the futura bank application on the wearable.
2. Launch the futura bank application on the wearable.
3. Pair your Android / Apple watch with your mobile device.
4. Navigate to **Toggle menu** , tap **Menu**, and then tap **Preferences**. Under **Preferences** , tap **Security and Login** , and then tap **Wearable Registration**.

Figure 1-1 Wearable Registration



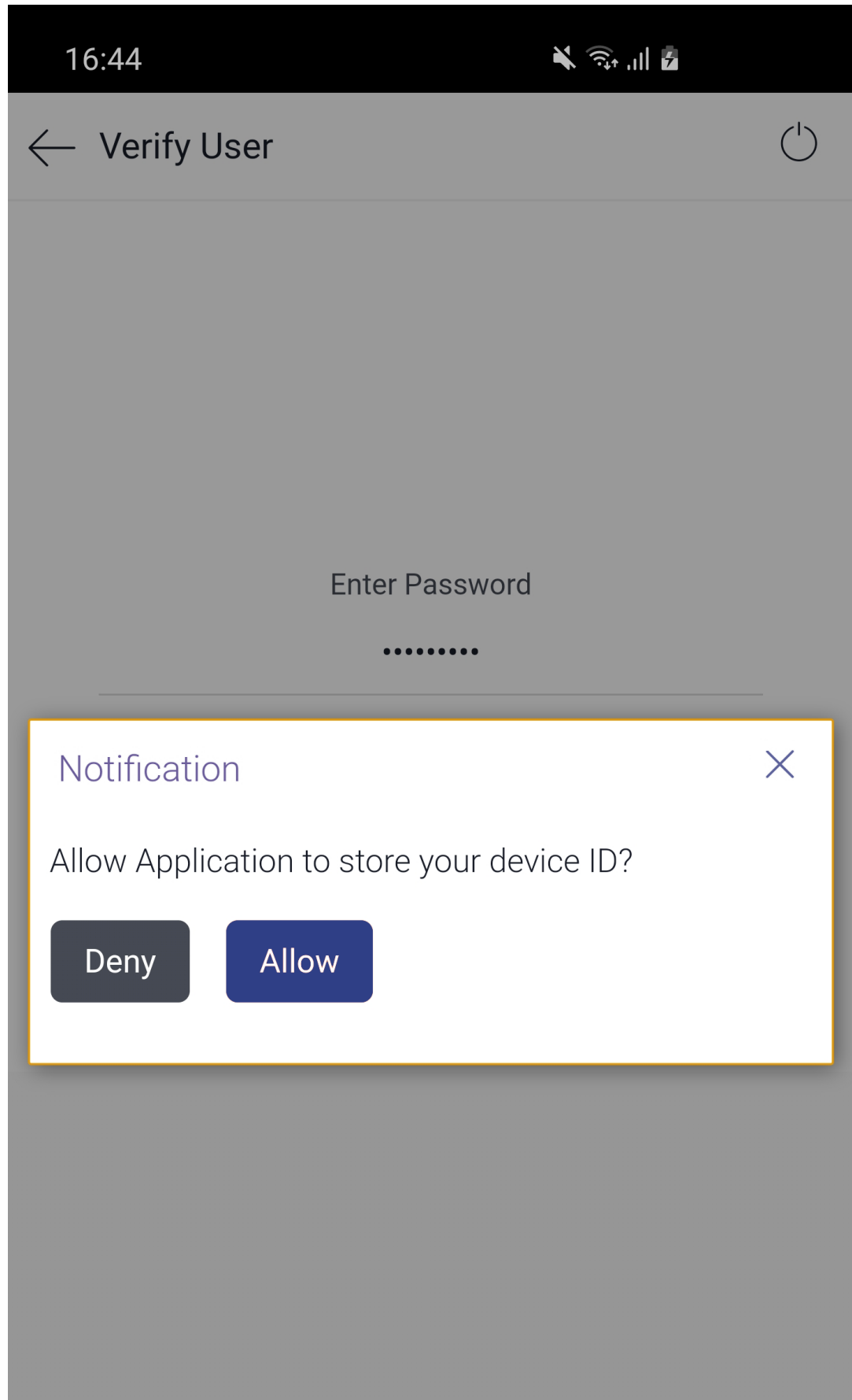
5. Tap **Proceed**.

The **Verify User** screen is displayed.

6. Enter the **Password**.

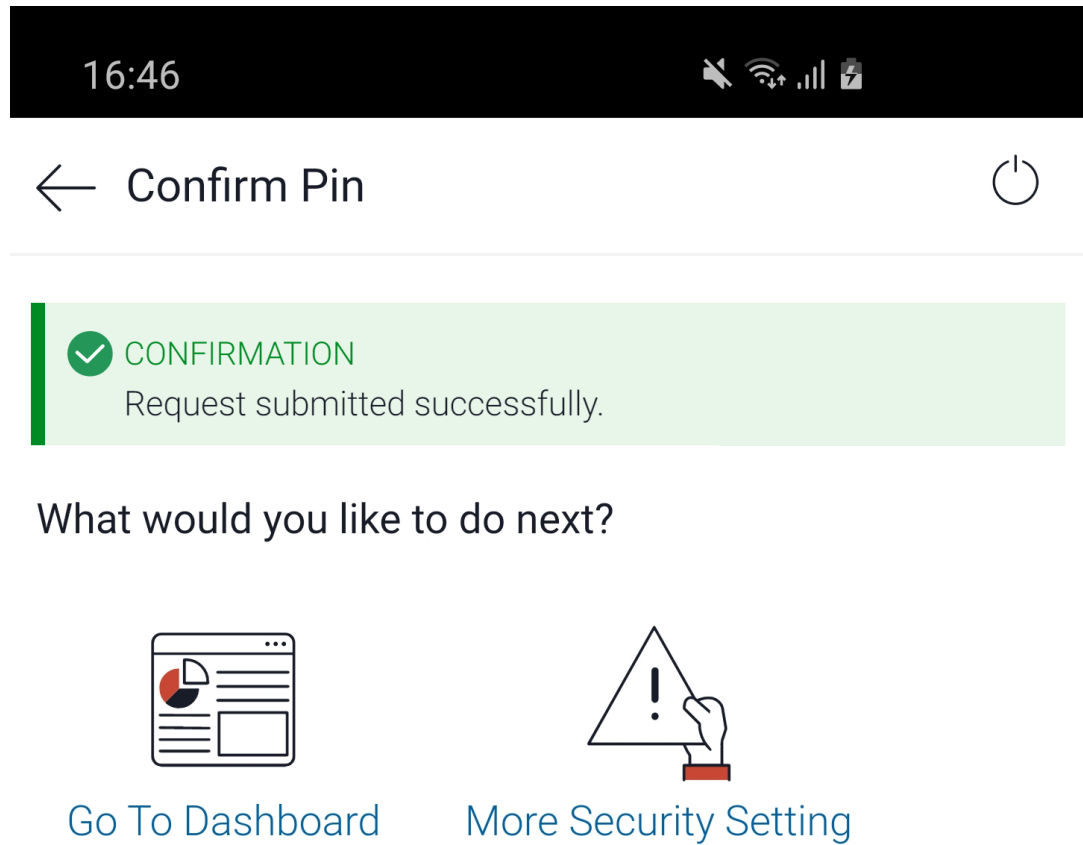
The message is displayed prompting that the Device ID will be stored.

Figure 1-2 Enter Password



7. Perform one of the following actions:
 - Tap **Allow** to proceed with storage of device ID.
You will be prompted to define the **PIN** for the wearable.
 - Tap **Deny** to disallow storage of device ID.
8. Re-enter the **PIN** in the **Confirm** screen.
Once the **PIN** is confirmed, a pop up message is displayed with confirmation of **PIN** setup.
9. Tap **OK**.
The **PIN** successfully submitted message is displayed.

Figure 1-3 PIN Definition – Success Message



1.2 Login

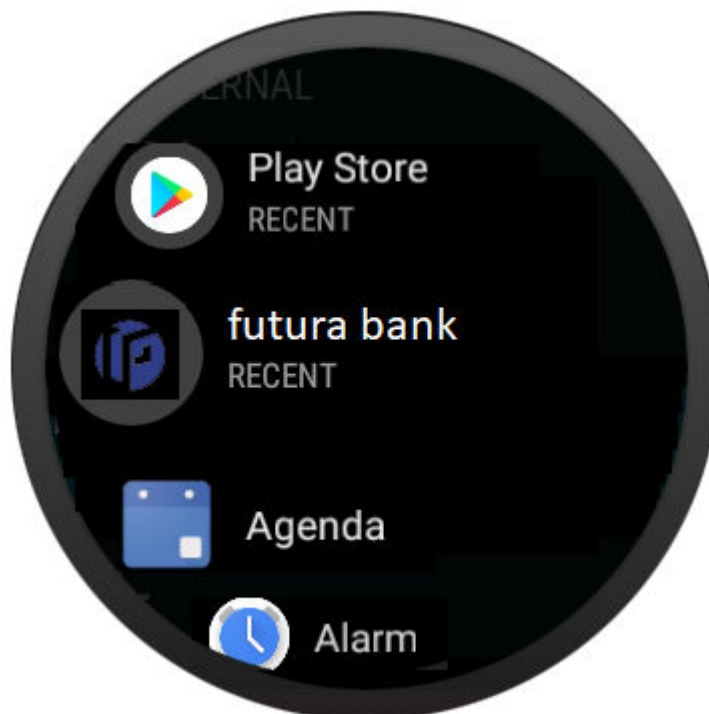
Once the wearable is registered and the **PIN** is set, you can login to the application (with access to limited features) through the wearable by entering the **PIN**.

1. To login into the application through the wearable, tap the futura bank application:

Figure 1-4 futura bank Application on Apple Watch



Figure 1-5 futura bank Application on Android



2. Click on **futura bank** application, you will be navigated to the page with pre-login options.

Figure 1-6 Pre-Login – Apple Watch

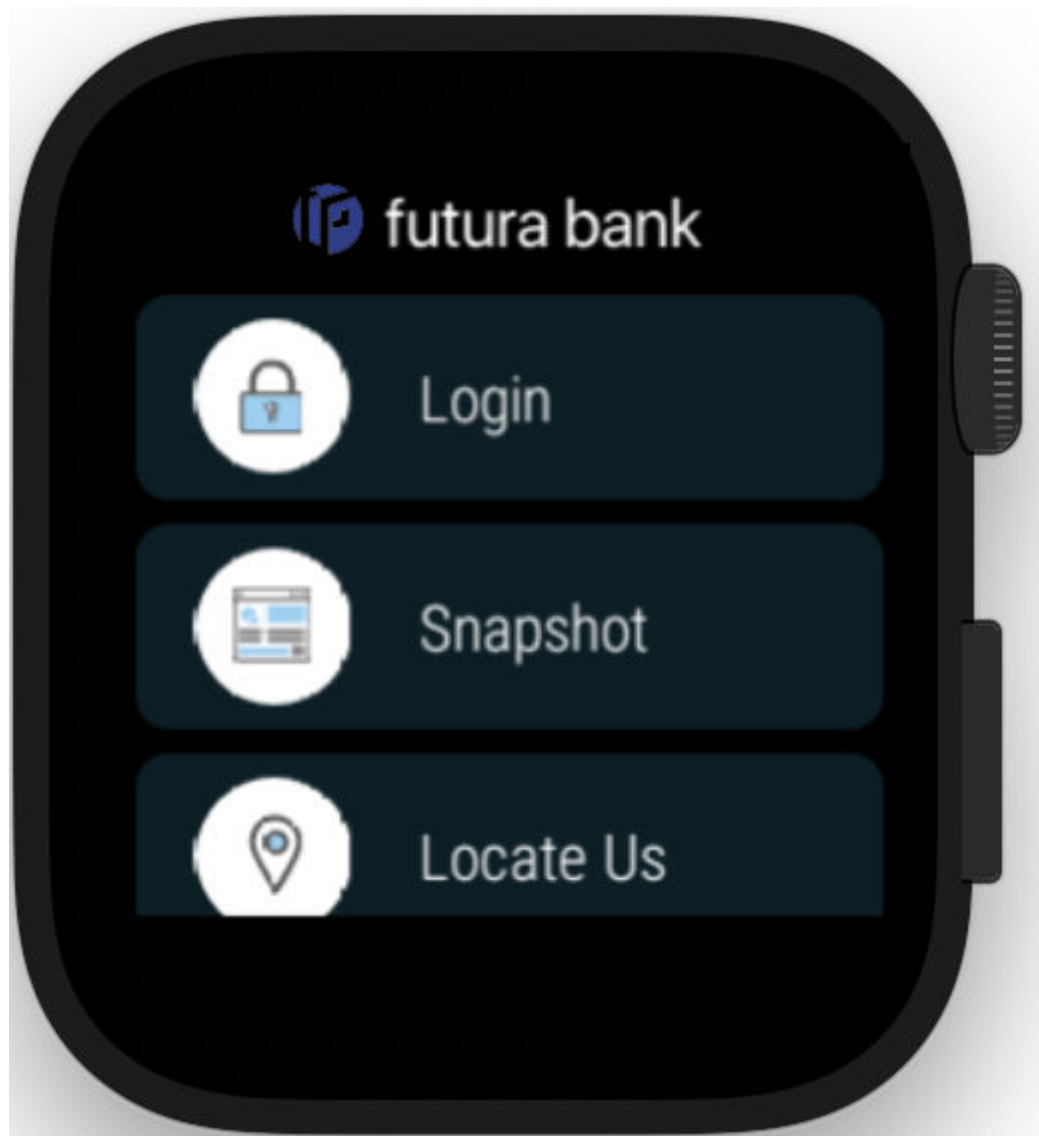
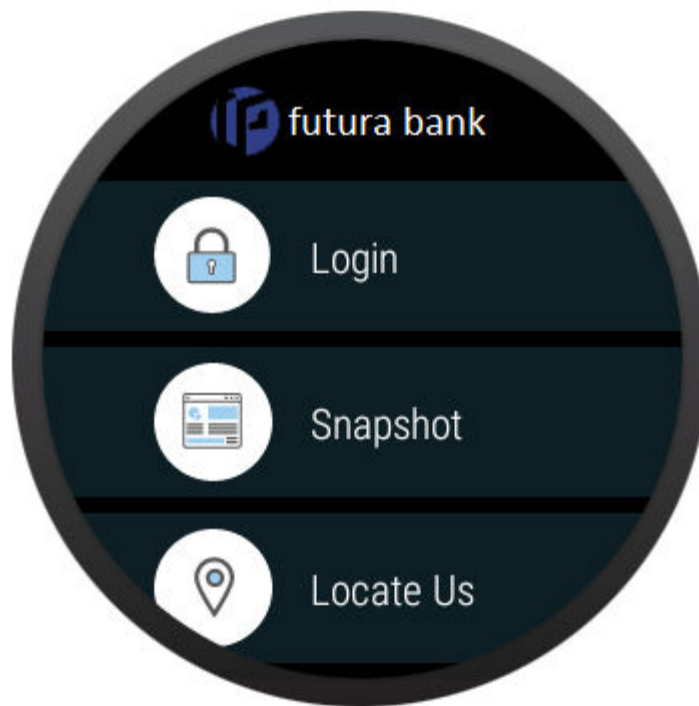


Figure 1-7 Pre-Login – Android



3. Click on **Login**, you will be navigated to the page with option to enter the **PIN**.

Figure 1-8 Enter PIN – Apple Watch



Figure 1-9 Enter PIN – Android



4. Once you enter the **PIN** and if it is correct, you will be logged into the application.

Figure 1-10 Successful Login – Apple Watch

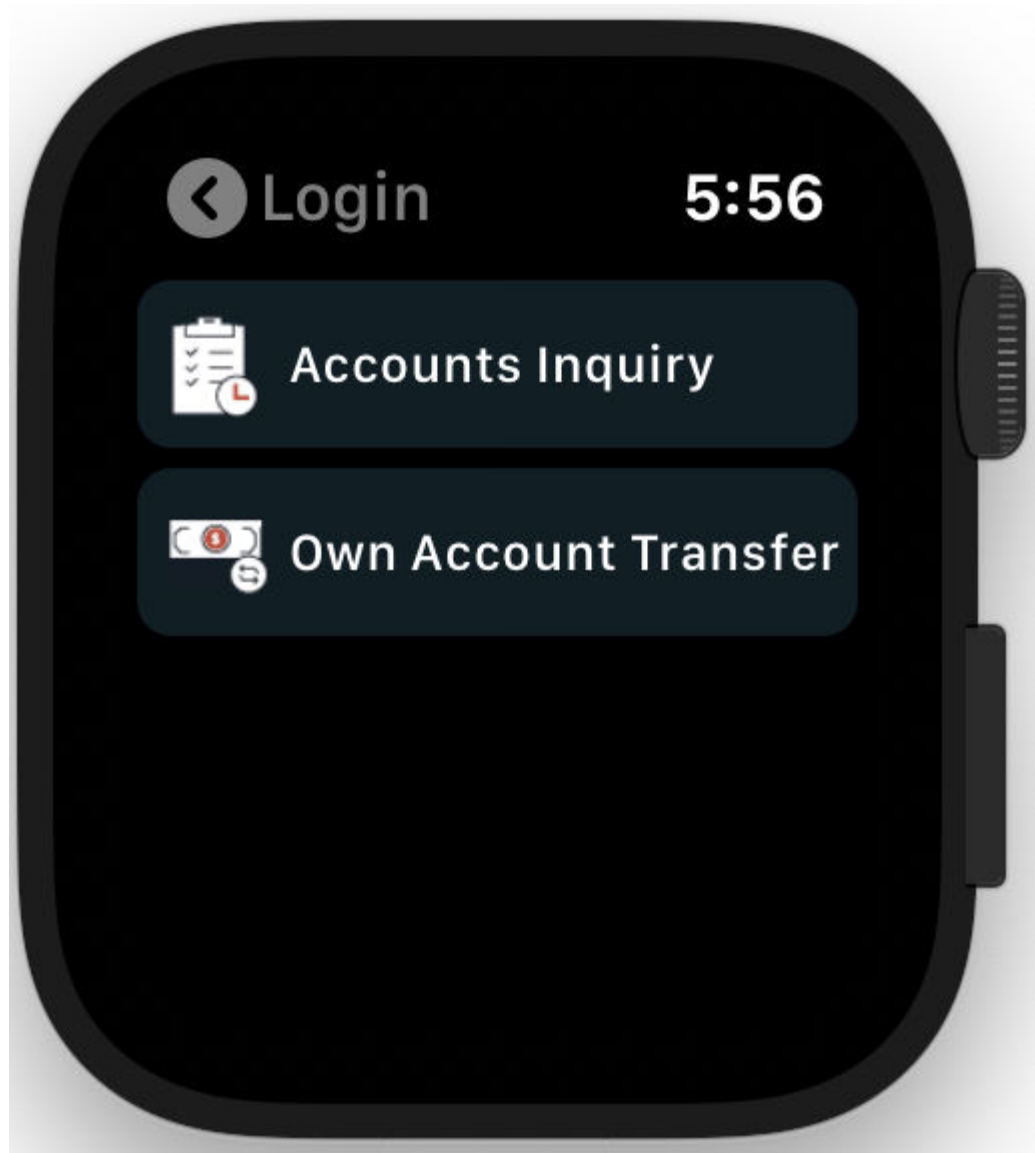
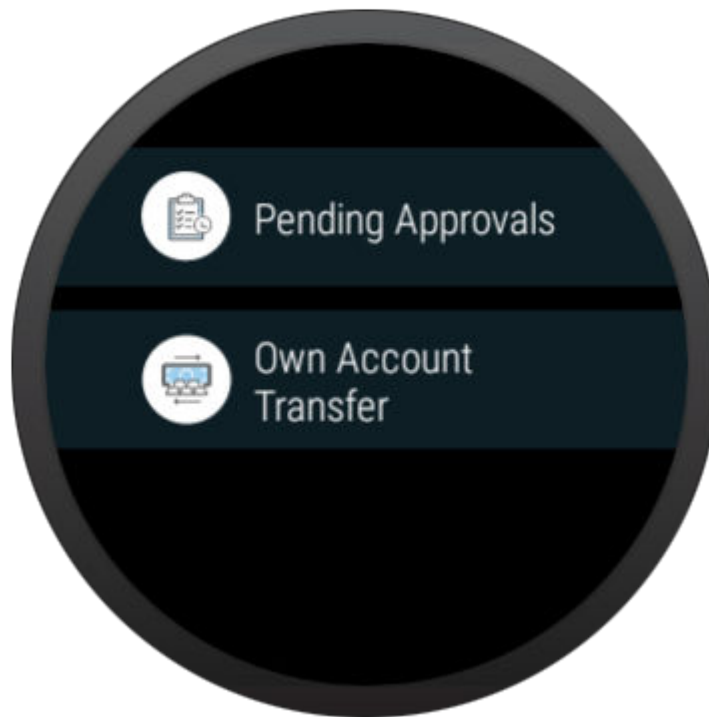


Figure 1-11 Successful Login – Android

5. Select an appropriate option to initiate own account transfer or complete pending approvals. Pending approvals will be available as an option only in case of user with role as corporate approver.

1.3 Transaction Approval

This topic provides the systematic instructions to user to view and approve the transactions pending for approval.

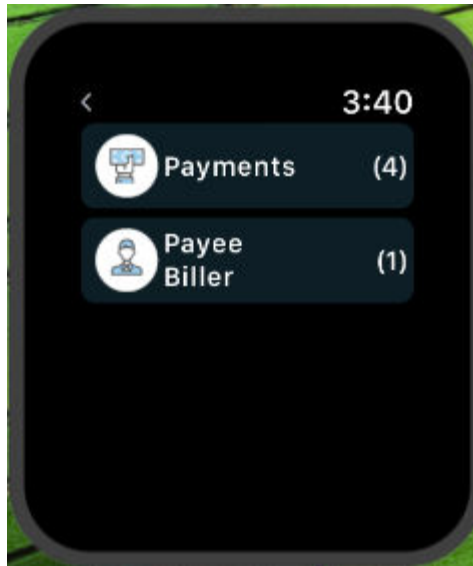
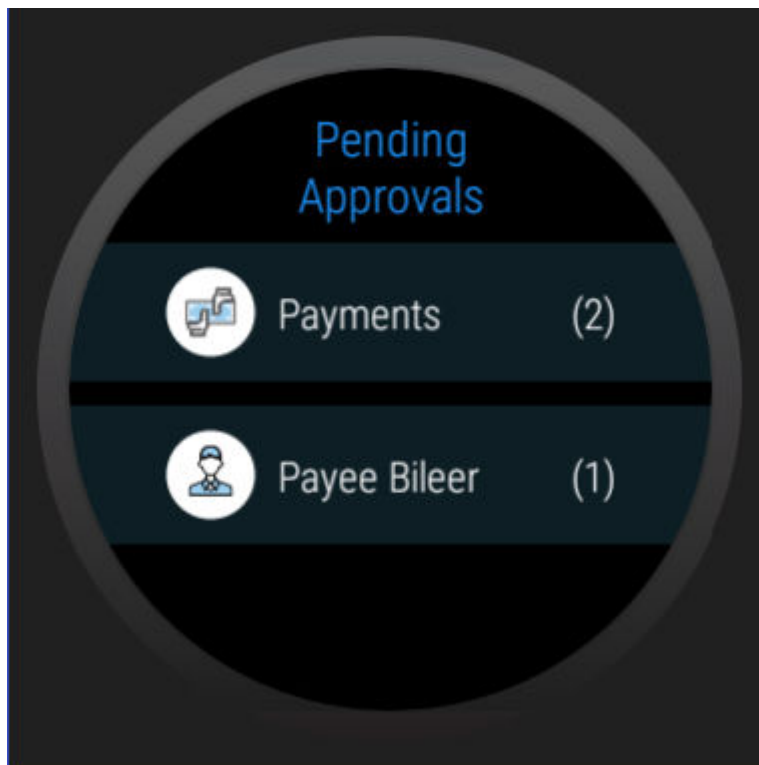
The corporate user with role as **Approver** can approve/reject transactions through the wearable. Transactions initiated by corporate maker in the system is routed to the queue of the approver depending upon the rules configured. The transaction once approved by the approver will not be available in the approver's queue.

Note

Send to Modify functionality is not supported on wearables.

To approve / reject a transaction on a wearable:

1. Launch the futura bank App on the wearable.
2. Tap **Login** and enter the **PIN**.
3. Tap on **Pending Approvals** option, count of transactions pending for approval in the respective categories are displayed.

Figure 1-12 Pending Approvals – Apple Watch**Figure 1-13 Pending Approvals – Android**

4. Tap on the respective category to view the list of transactions.

Figure 1-14 Transaction list for approval – Apple Watch

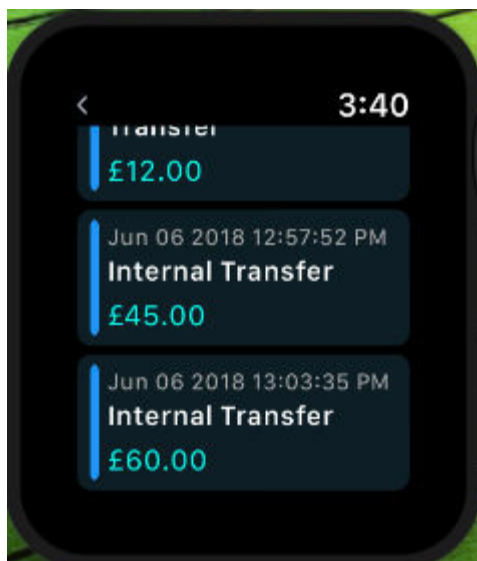
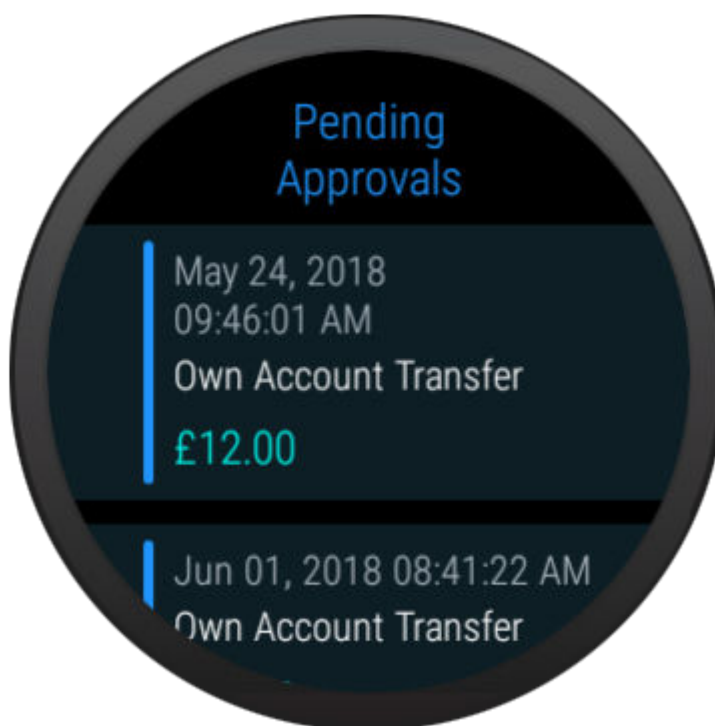


Figure 1-15 Transaction list for approval –Android



5. Select the transaction from the displayed list to view the details of the transaction.

Figure 1-16 Approve/Reject Transaction – Apple Watch

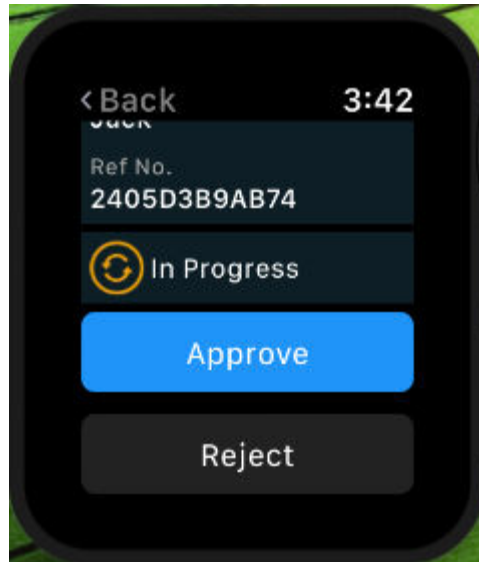


Figure 1-17 Approve/Reject Transaction – Android

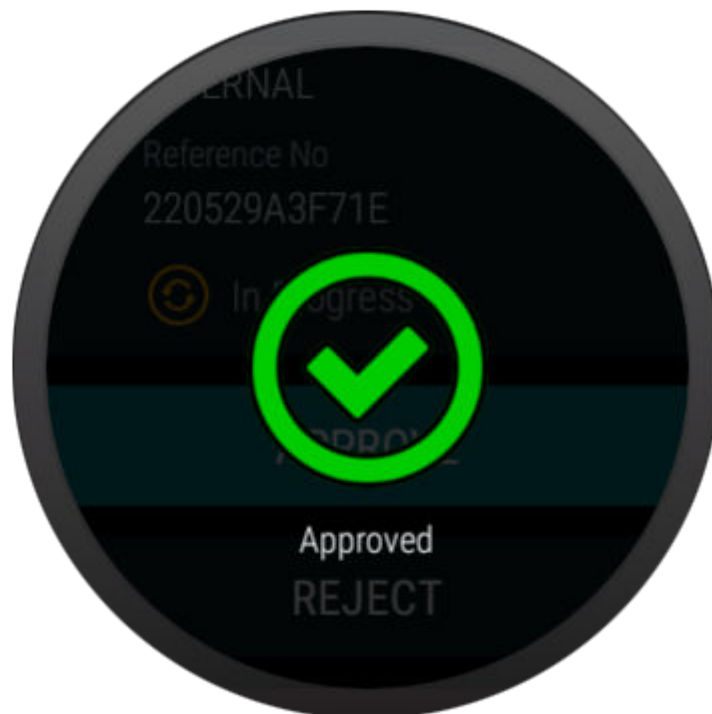


6. Perform one of the following actions:
 - Tap **Approve** to approve the transaction.

Figure 1-18 Approval Confirmation – Apple Watch



Figure 1-19 Approval Confirmation – Android



- Tap **Reject** to decline the transaction.

1.4 Own Account Transfer

This topic provides the systematic instructions to user for initiating funds towards his own accounts held with the bank By selecting the own account transfer option as transfer type.

To initiate own account transfer on a wearable:

1. Launch the futura bank App on the wearable.

2. Tap **Login** and enter the **PIN**.
3. Tap the **Own Account Transfer** option.

Figure 1-20 Initiate Transfer – Apple Watch

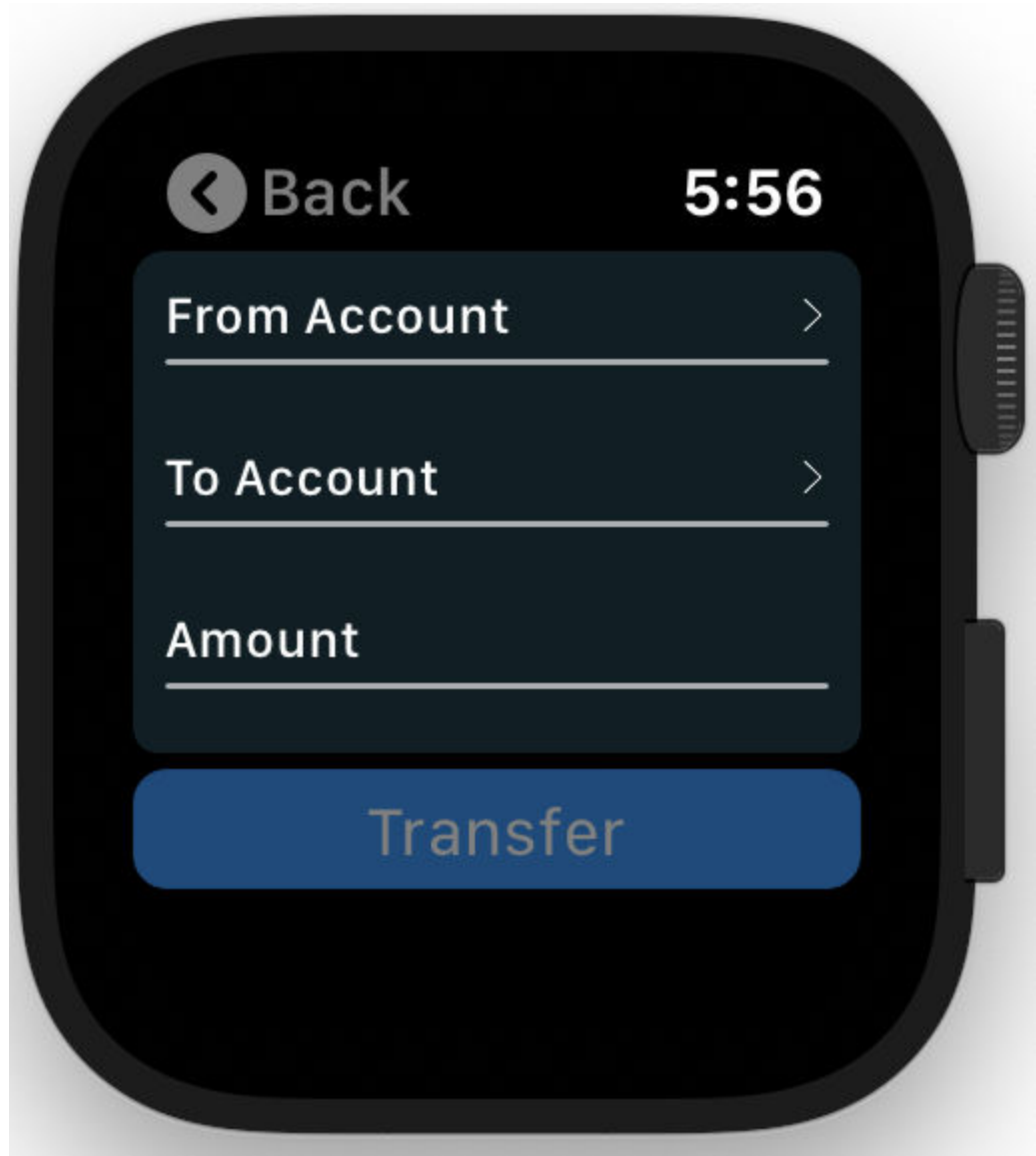


Figure 1-21 Initiate Transfer– Android



Note

The fields which are marked as Required are mandatory.

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

Table 1-1 Initiate Transfer– Android - Field Description

Field Name	Description
From Account	Select source account from which the funds needs to be transferred.
To Account	Select destination account to which the funds are to be transferred.
Amount	Specify the amount to be transferred.

- 4. Tap on the **From Account** and select the account from the list from which funds need to be transferred.
- 5. Tap on the **To Account** and select the account from the list to which the funds need to be transferred.
- 6. Specify the amount that needs to be transferred.

Figure 1-22 Transfer Details– Apple Watch

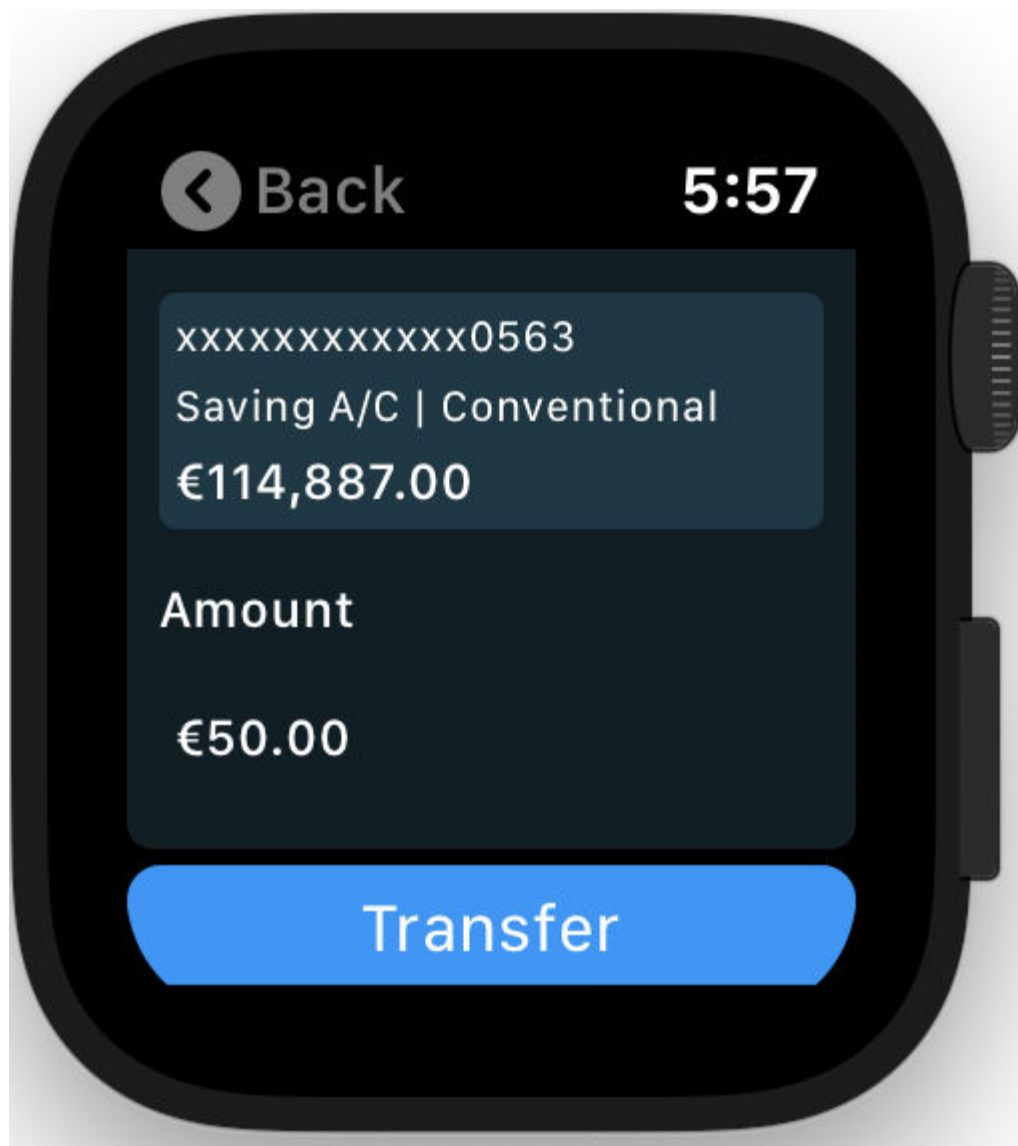
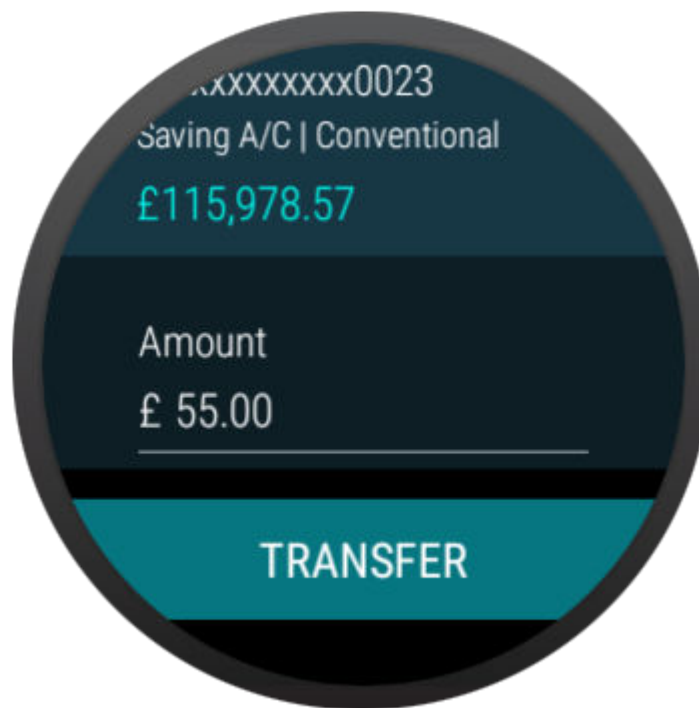


Figure 1-23 Transfer Details– Android

7. Tap **Transfer** to complete the funds transfer. Transaction complete with reference number is displayed.

Figure 1-24 Own Account Transfer Confirmation – Apple Watch

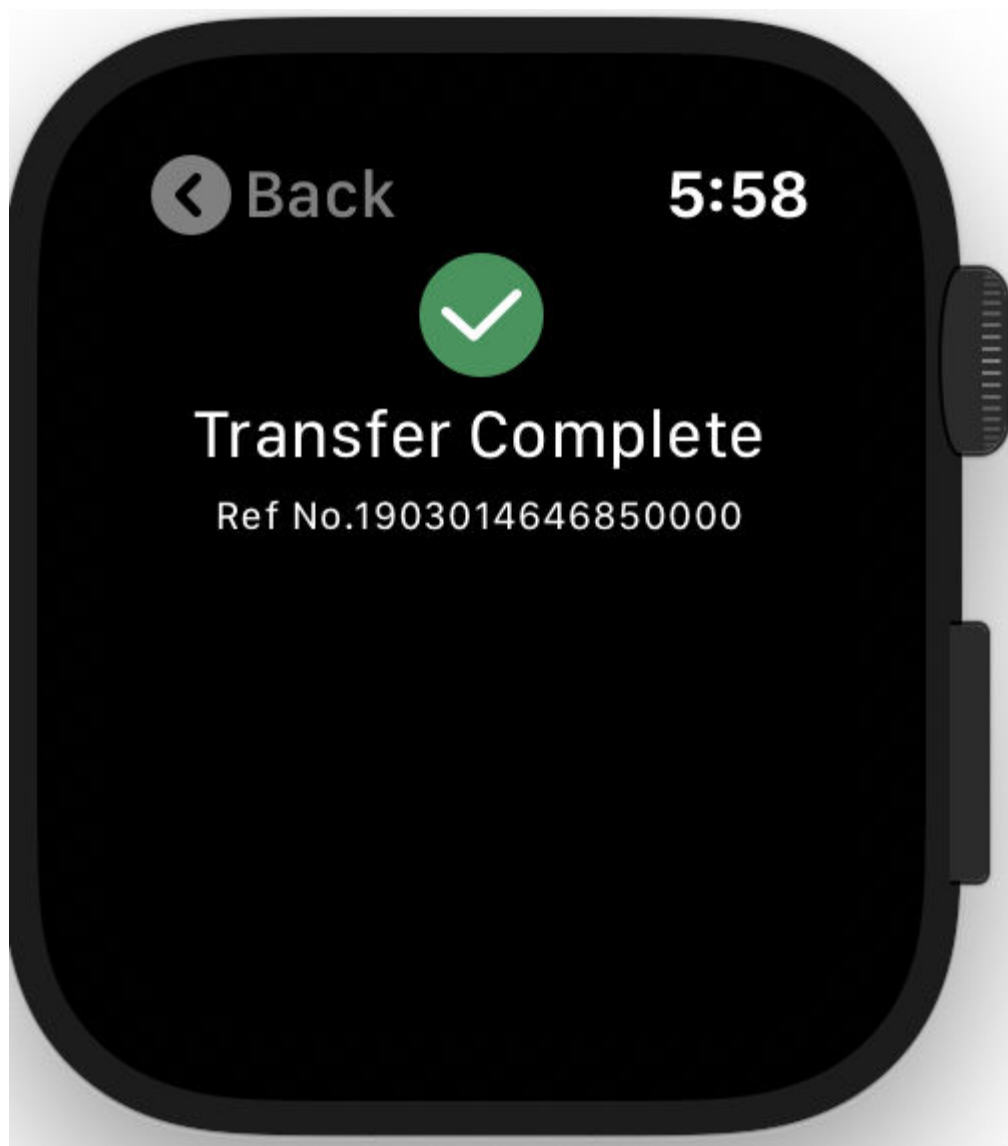


Figure 1-25 Own Account Transfer Confirmation – Android



1.5 Snapshot

This topic provides the systematic instructions how through quick snapshot, user can view the account summary of your checking and savings account.

Additionally view the last 5 transactions in a specific account.

To access quick snapshot through the wearable, you will need to follow the following steps:

- Launch the futura bank application on the wearable
- Pair the Apple / Android wearable with the mobile device
- Enable quick snapshot on the mobile application
- You will be asked to login with your credentials
- Snapshot token will be passed onto the wearable to access snapshot from the wearable

To view account snapshot:

1. Launch the futura bank App on the wearable.
2. Tap **Snapshot** on the pre-login page.

Figure 1-26 Snapshot – Account Summary -Apple Watch

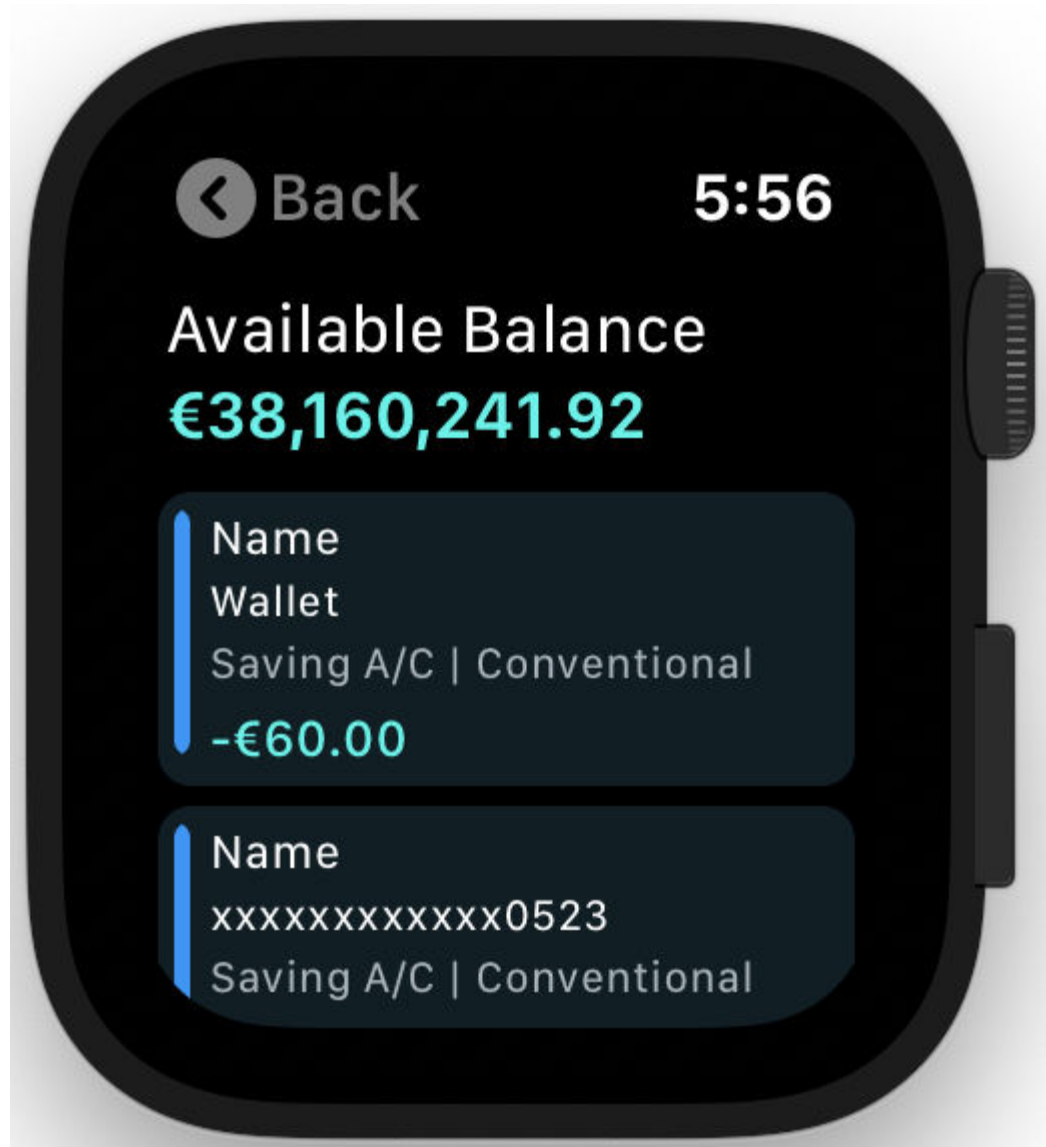


Figure 1-27 Snapshot – Account Summary– Android

3. Click on the account to view the recent transactions. The last 5 transactions are displayed.

Figure 1-28 Recent Transactions -Apple Watch

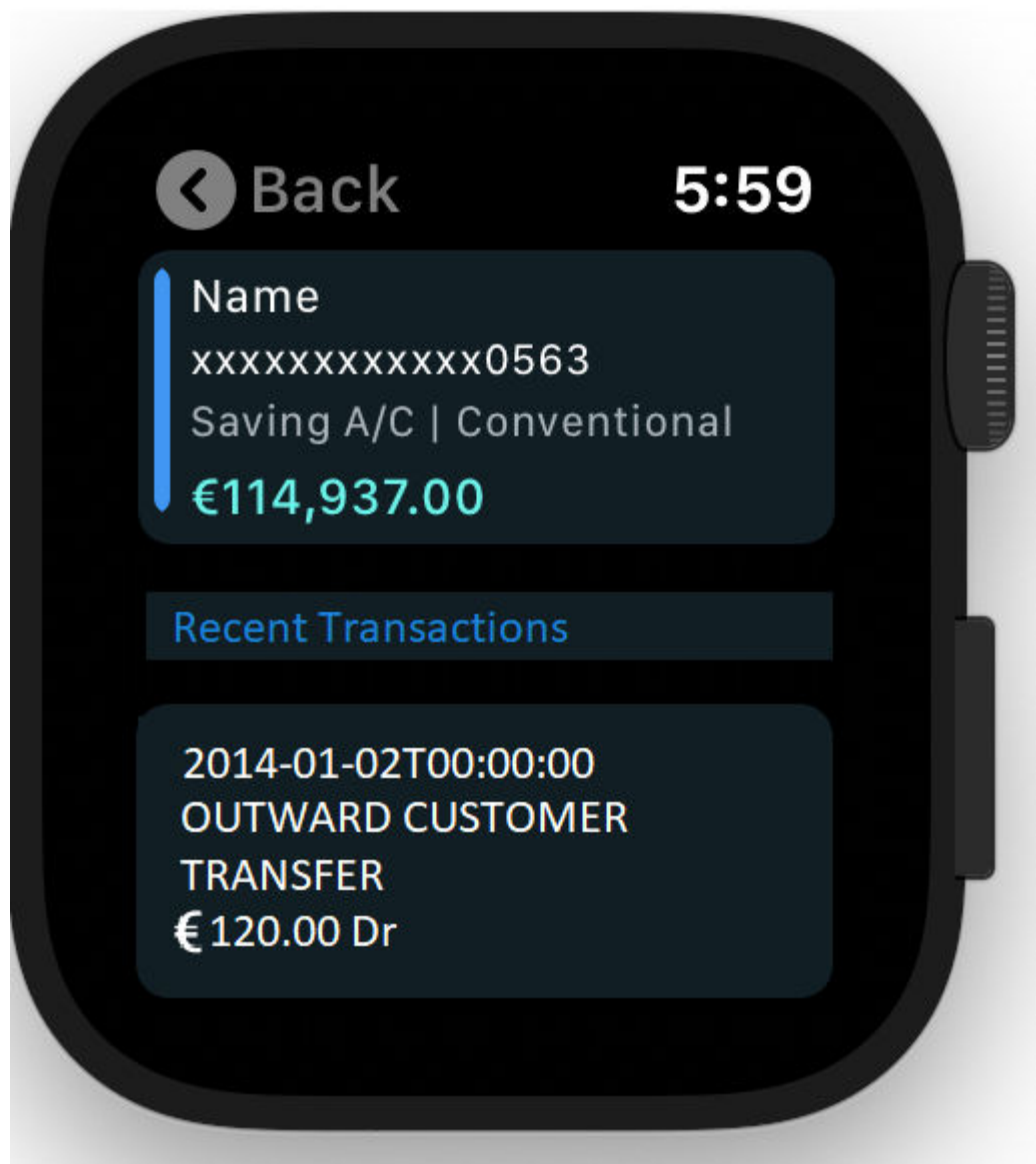
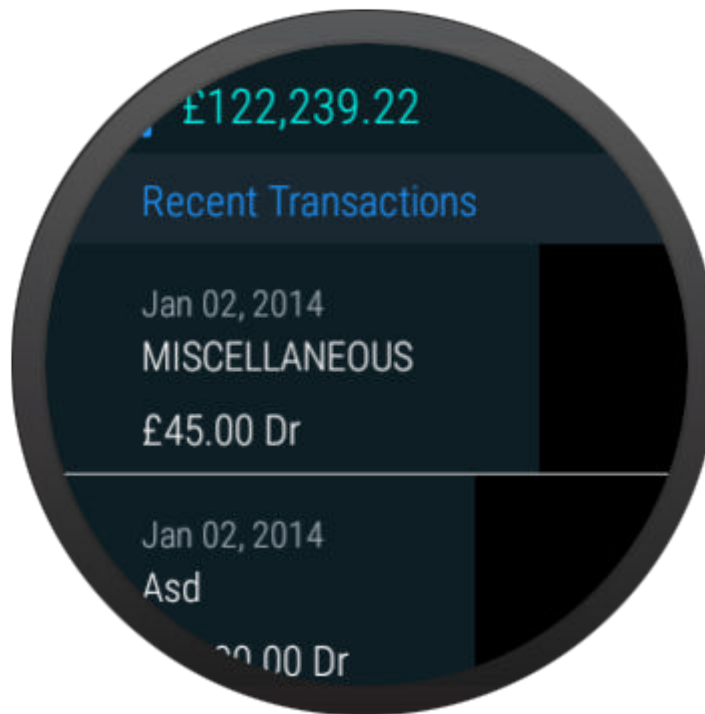


Figure 1-29 Recent Transactions– Android



1.6 ATM and Branch Locator

This topic provides the systematic instructions to user for locating an ATM and branch within a specific radius from their current location.

System displays the details about the ATMs as well as branches depending on the search criteria. You can also view detailed direction to an ATM or branch by clicking **View Directions**, and you will be able to view its location on a map.

To locate an ATM / Branch:

1. On the pre-login screen, tap on **Locate Us**.

Figure 1-30 Locate Us -Apple Watch

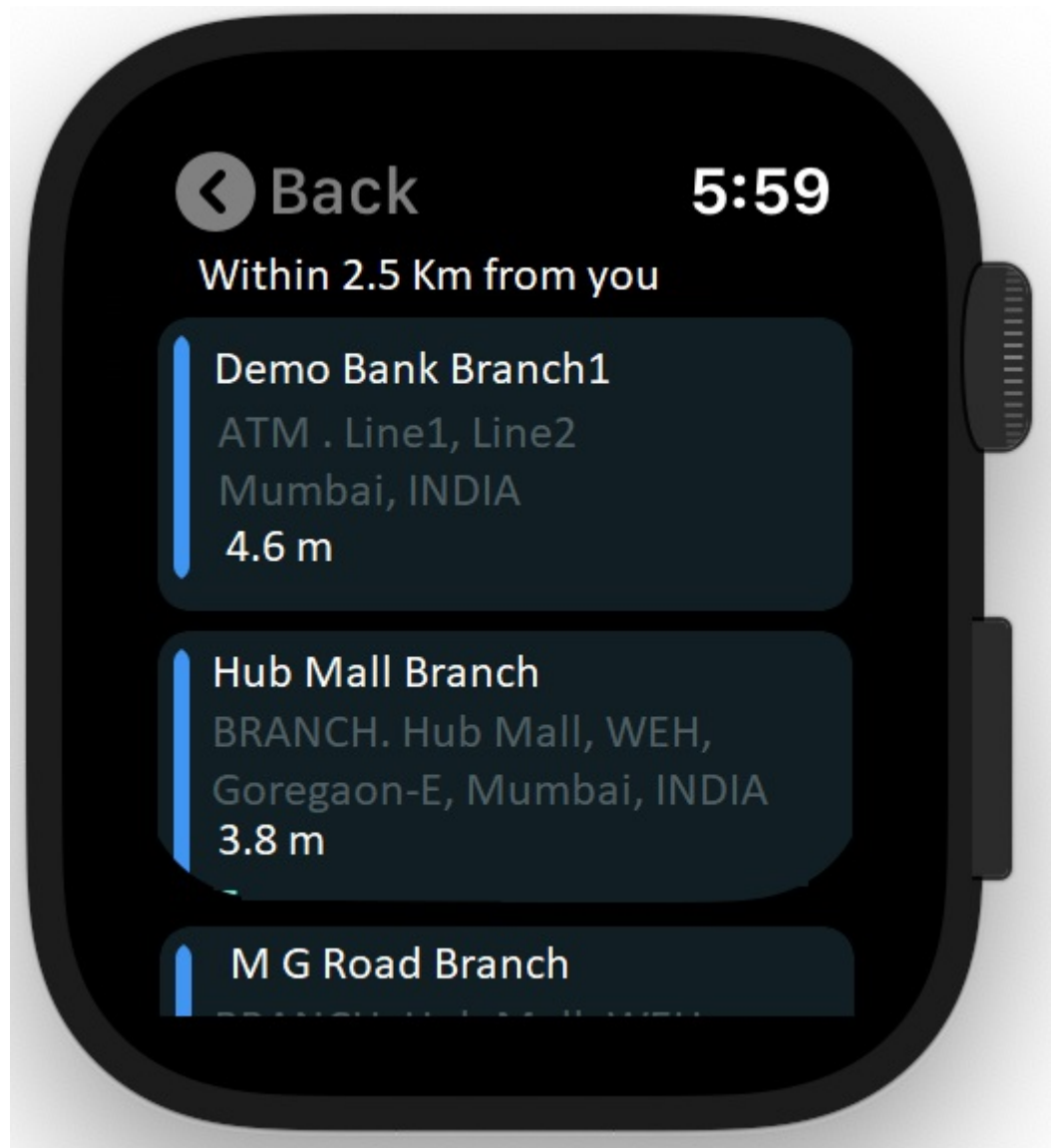
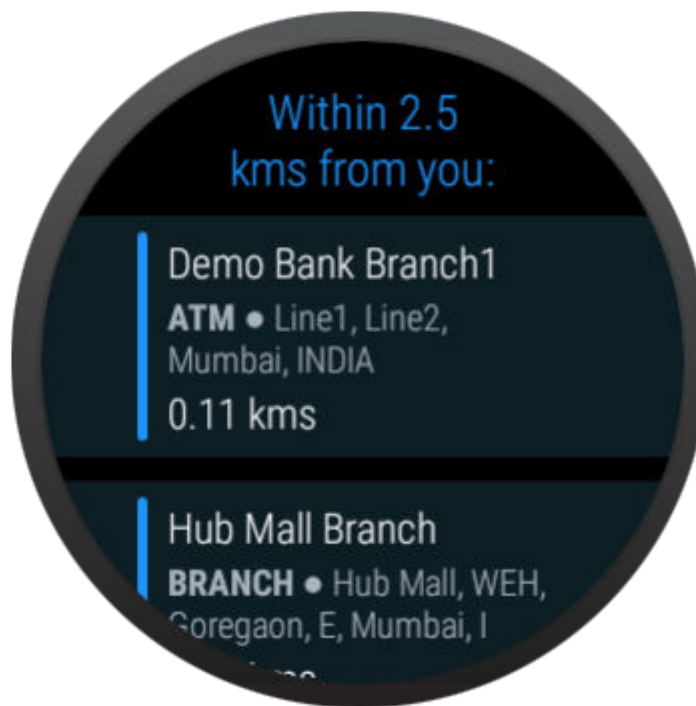


Figure 1-31 Locate Us – Android



2. Tap the appropriate option to view ATM / Branch location details.

Figure 1-32 ATM Details -Apple Watch

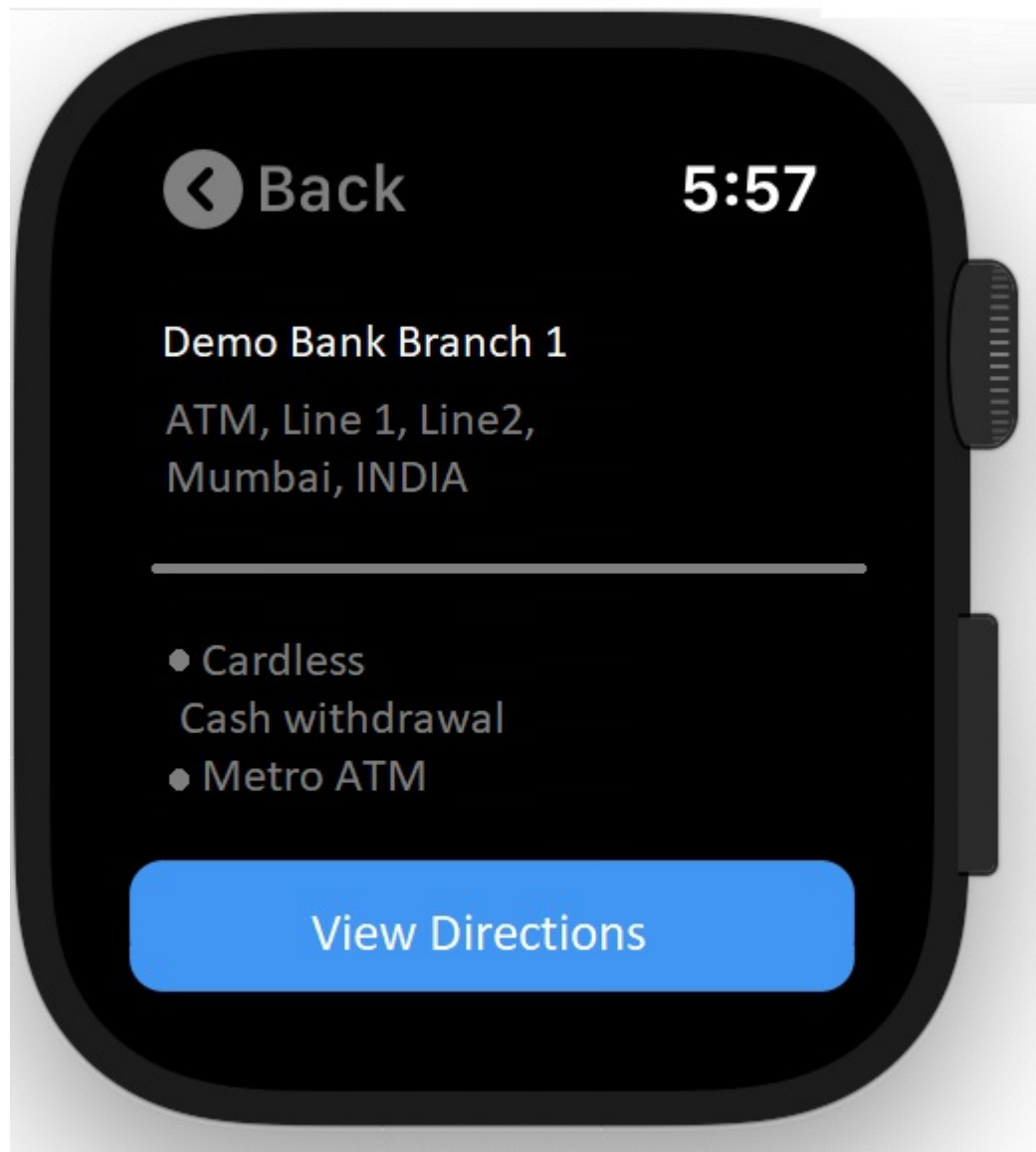
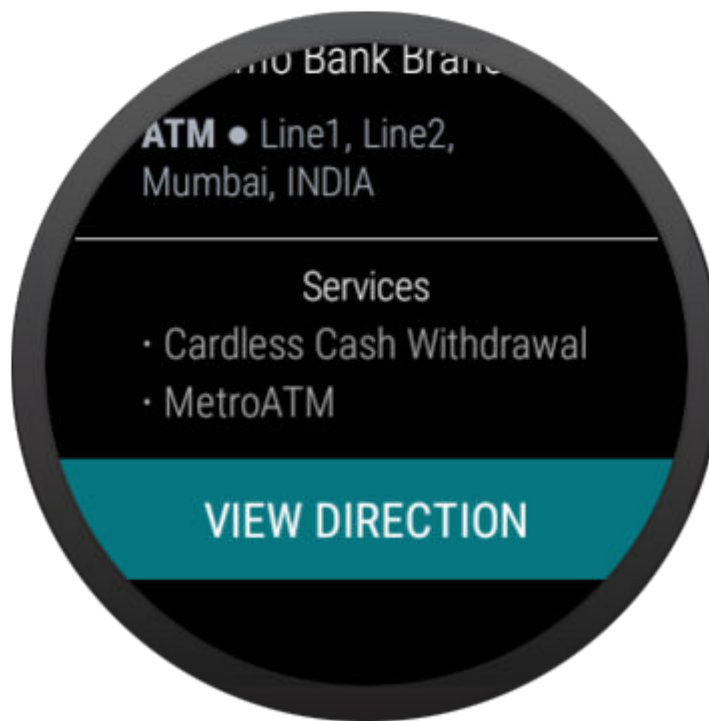


Figure 1-33 ATM Details – Android

3. Tap **View Direction**, to view the ATM / Branch location on the map.

Figure 1-34 Navigation -Apple Watch

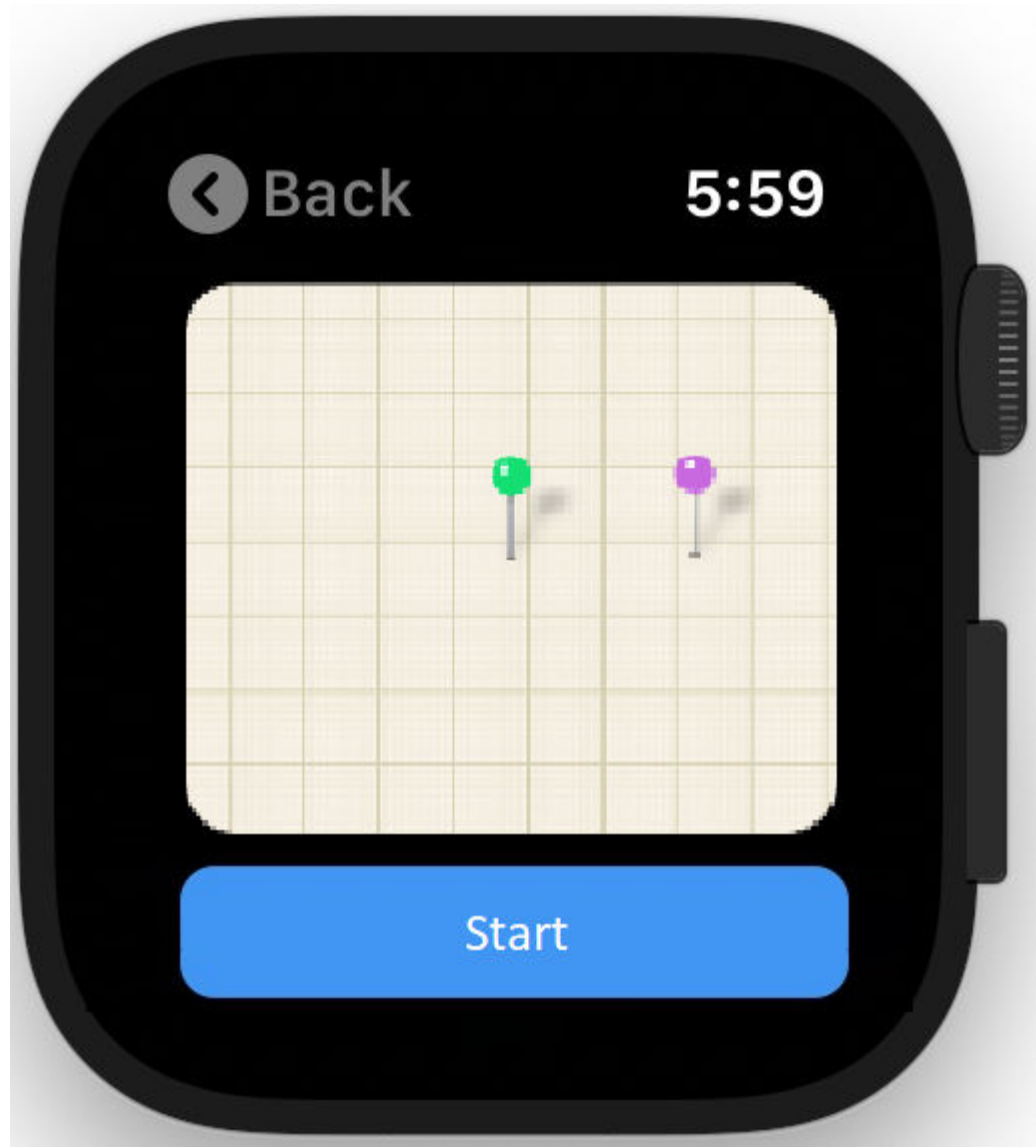


Figure 1-35 Navigation – Android



2

FAQ

1. How do I define the PIN for the wearable?

You will need to register the wearable by pairing the wearable with the mobile device, go to my preferences à security and login à wearable registration, enter the password and define the PIN on the mobile device. The PIN will be stored in the key store of the wearable.

2. How do I reset my PIN for the wearable?

You will need to pair the wearable with the mobile device, go to my preferences à Security and login à Set/Reset PIN, enter the password and define the new PIN on the mobile device. The new PIN will be stored in the key store of the wearable.

3. Do I need to pair my wearable with mobile device every time I wish to perform transactions/inquiries from the wearable?

No. You don't need to pair the wearable with the device once the registration is complete. You need to be on Wi-Fi connectivity to login from the wearable with the defined PIN and perform transactions and inquiries.

4. Can I enable snapshot from the wearable directly if I have already enabled it on mobile application?

No. You cannot enable snapshot from the wearable but needs to be enabled from the mobile device. If you had already enabled it on the mobile device, then disable snapshot, pair the wearable with the mobile device and re-enable snapshot from the mobile device.

5. If I have disabled snapshot on the mobile device, can I access the same through wearable?

No. You cannot access snapshot from the wearable once disabled on the mobile device. You will need to enable from the mobile device again to access the same from the wearable.

6. If I have lost the wearable or not in possession of the same, can I de-register the same?

Yes, you can de-register the registered wearables by logging into the application with your credentials, go to My Preferences > Settings > Registered Wearables and disable the wearable.

7. Can I register an Android wearable with application on Apple mobile device?

No, currently registration of Android wearable is not supported with Apple device.

8. Can I register multiple wearables with my credentials?

No. Only one wearable can be paired for registration and once registration is complete you will need to de-register that device before registration of new wearable device.

Index

A

ATM and Branch Locator, [28](#)

L

Login, [8](#)

O

Own Account Transfer, [18](#)

R

Registration, [1](#)

S

Snapshot, [24](#)

T

Transaction Approval, [14](#)