

# Oracle® Banking Digital Experience

## Retail Customer Services User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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

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
<b>Back</b>	In case you missed to specify or need to modify the details in the previous segment, click <b>Back</b> to navigate to the previous segment.
<b>Cancel</b>	Click <b>Cancel</b> 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.
<b>Next</b>	On completion of input of all parameters, click <b>Next</b> to navigate to the next segment.
<b>Save</b>	On completion of input of all parameters, click <b>Save</b> to save the details.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. The saved data will be available in <b>View Business Product</b> with <i>In Progress</i> status. You can work on it later by picking it from the <b>View Business Product</b> .
<b>Submit</b>	On completing the input of all parameters, click <b>Submit</b> to proceed with executing the transaction.
<b>Reset</b>	Click <b>Reset</b> to clear the data entered.
<b>Refresh</b>	Click <b>Refresh</b> to update the transaction with the recently entered data.
<b>Download</b>	Click <b>Download</b> 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

## 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.

- [Overview Page](#)  
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

The screenshot displays the Futura Bank portal interface. At the top, there is a navigation bar with the Futura Bank logo, tabs for Retail, Business, and Corporate, and utility links for ATM & Branch Locator, English, and UBS OBPM 14.4 HEL Branch. A Customer Services dropdown and a Login button are also present.

The main content area features a hero banner with the headline "Empowering the future of banking" and a sub-headline "Repay loan after #Completions of Education". The banner includes a "Know More" button and a descriptive paragraph about education loans. Below the banner is a "Product Offerings" section with a sub-headline "Give your finance team better data to increase forecasting accuracy, shorten reporting cycles, simplify decision-making." and tabs for Retail, Business, and Corporate. A descriptive sentence follows: "Product offerings for retail customers are tailored to meet their specific needs, delivering a range of benefits that enhance financial management, growth opportunities and convenience."




The "Product Offerings" section contains four cards: "Savings Accounts", "Checking Accounts", "Term Deposits", and "Create Your Own Bundle!". Each card provides a brief description and a "More" link with a right-pointing arrow.

Below the product offerings is the "Retail Product Features" section, which includes a sub-headline "Convenient online and mobile banking for seamless access and transactions. Retail Banking offers personal loans, savings accounts and credit cards for individual financial needs." and a detailed "Instant Account Opening" feature card. This card has a sidebar menu with options like "Holistic Financial Snapshot", "Stay on Top of Your Finances", "Financial Insights", "Digital Payments", and "Card Controls". The main content of the "Instant Account Opening" card features a photo of a woman and a child looking at a tablet, with the text "Open a new account conveniently from the comfort of your home or office, with a seamless online application process."

At the bottom, there are two more sections: "Seamless Onboarding" with a "Register Now" button, and "Get our Application" with a "Download our mobile app today for seamless banking at your fingertips!" message and icons for the Google Play and Apple App stores. A mobile app interface is shown to the right of the application section.

## Icons

The following icons are present on the portal page:

-  : The logo of the bank.
-  : Click the toggle menu to access various transactions.
-  : 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 language to set your desired language to use the application.
- **Select Entity:** Users with multiple relationships (Retail and Business relationships) will be able to login using single login credentials. Click on the Entity, then select your desired entity. Based on the selected entity, the parties within it and listed for selection.

**ATM & Branch Locator:** Click this option to view the address and location of the ATMs and the branches of the Bank. For more information, refer **ATM/ Branch Locator**.

# 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.
- [Session Timeout](#)  
This topic describes the information about **Session Timeout** screen.

## 2.1 Log-in to the application

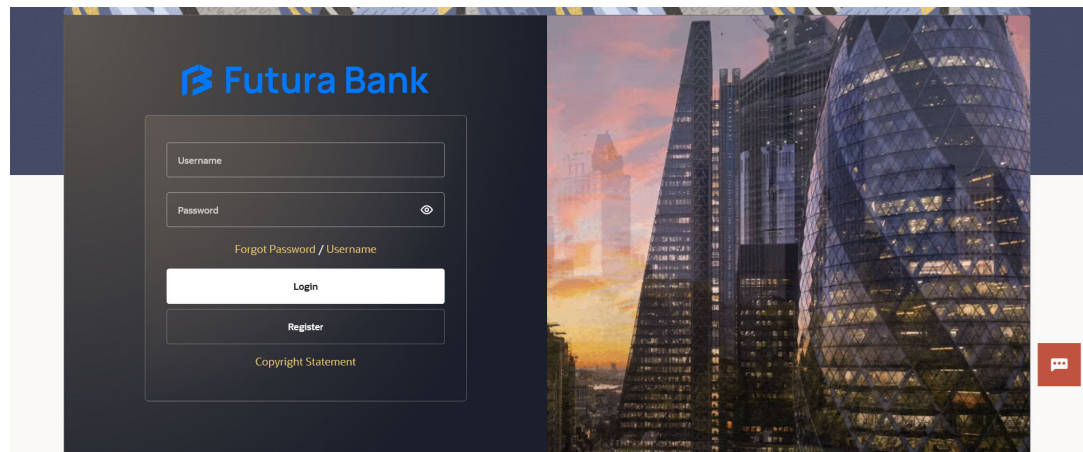
This topic describes the information about **Log-in to the application** page. The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

### 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
<b>Username</b>	Enter your login user name.
<b>Password</b>	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

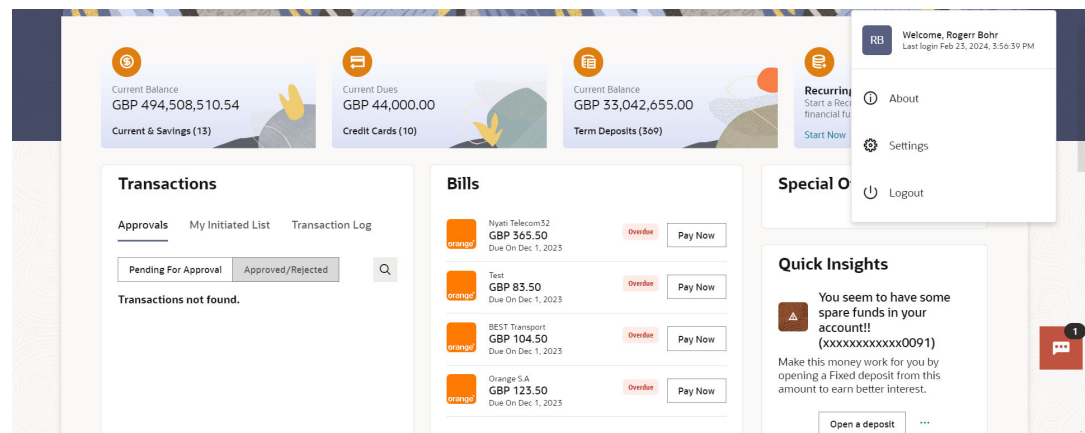
This topic describes the information about **Log-out of the application** option.

**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.

## 2.3 Session Timeout

This topic describes the information about **Session Timeout** screen.

Session timeout represents the event occurring when a user does not perform any action on an application during a configured interval .

The below configurations are provided:

- To configure the inactive screen time. It is a backend configuration where the inactive time after which a warning message will be shown can be configured. This time needs to be lower than the configured active timeout.

### Note

Default inactive screen time is configured as 10 minutes.

- To configure if timeout warning needs to be shown or not. Session timeout warning configuration flag is added on the System Configuration screen.

The session timeout feature is available across Oracle Banking Digital Experience product i.e., for Retail User, Corporate User and Administrator screens.

A timeout warning message will be shown when the configured inactive time is reached. The user can view the time remaining for timeout in the warning message. The below actions will be visible to the user on the timeout warning message:

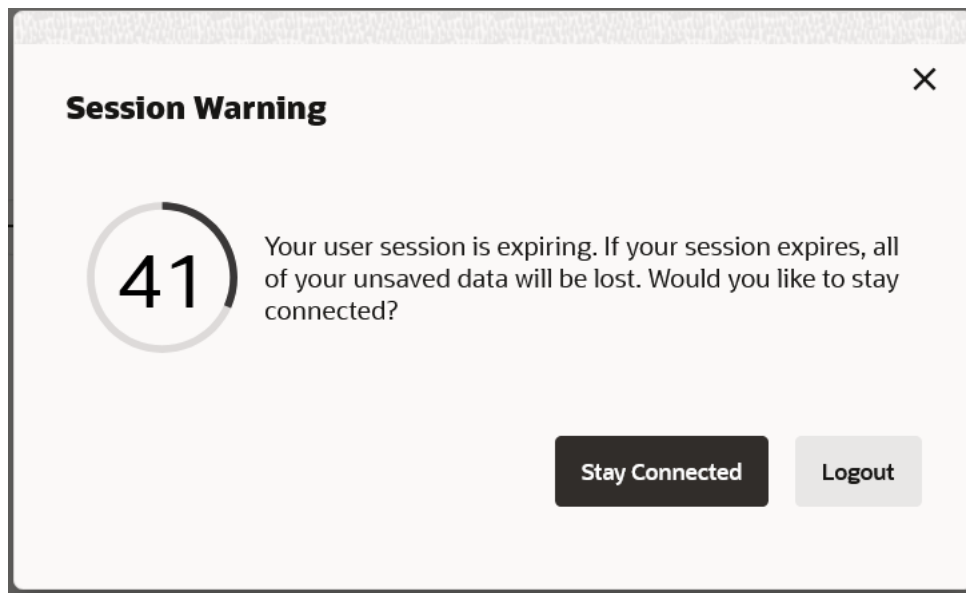
1. Stay Connected
2. Logout

When the user clicks on **Stay Connected**, whichever transaction the user was on will be shown with any pre-filled information previously captured. When the user clicks on **Logout**, the user will be logged out of the application. At the end of timeout, the **Login** option will be shown to the user as the session is expired.

**Note**

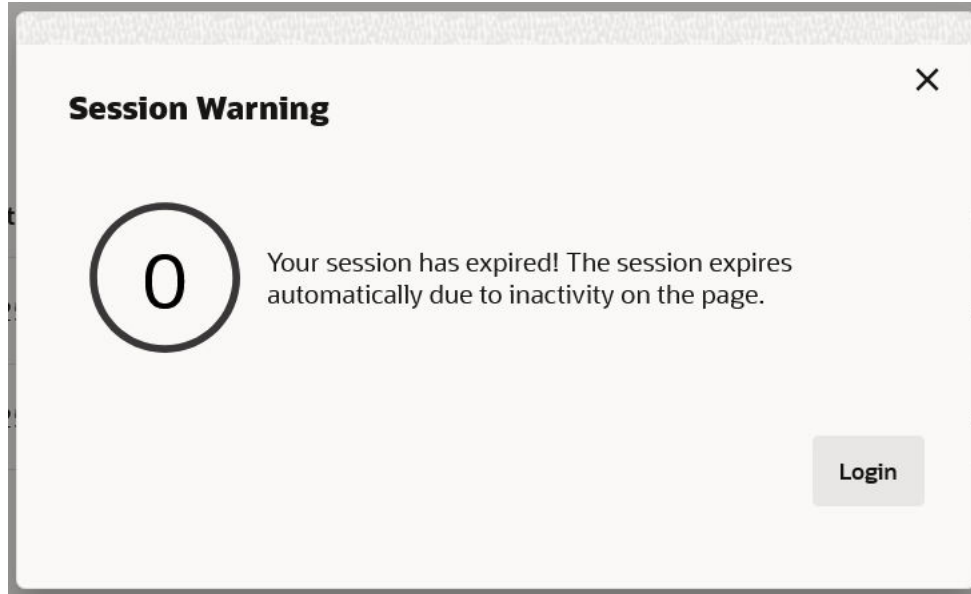
- In case the user clicks on x (right hand side top corner on popup), then the popup will close but the timer would continue in the backend. If any action is performed, then timer will reset
- On timeout, if the user clicks on x (right hand side top corner on popup) or login button, the login page will appear.

**Figure 2-3 Session Warning – Pre Session Timeout Message**



1. Click **Stay Connected** to continue.
  - Click **Logout** to log out of the application.

When the session expires, the **Session Warning** popup appears.

**Figure 2-4 Session Warning – Post Session Timeout Message**

1. Click **Login** to re-login to the application.

# 3

## Channel On-boarding

This topic describes the information about **Channel On-boarding** feature.

In the current scenario, bank customers are comfortable and adept at using digital channels, which have increasingly become the primary mode of banking. Customers prefer 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.

- [Self-Register](#)  
This topic describes the information about **Self-Register** feature. This feature enables customers to register themselves for channel access.

### 3.1 Self-Register

This topic describes the information about **Self-Register** feature. This feature enables customers to register themselves for channel access.

Customers who do not have access to online channels can onboard themselves without having to approach the bank physically. Bank customers who have existing savings accounts, term deposits Loans or Credit Cards can onboard themselves by authenticating their relationship with the bank. Customer authentication is done on the basis of primary details registered with the bank.

On the successful authentication of the details provided by the user, user receives a link to set up his user ID and password on his registered email ID.

#### **Pre-requisites**

In order to be able to register oneself, a user must have any of the following existing relationships with the Bank:

- Demand Deposit
- Loan
- Term Deposit
- Credit Card

#### **To register for access to banking channels:**

1. Perform any one of the following navigation to access the **Register** screen:
  - From Bank's portal page, click **Toggle menu**, and then click **Register**.
  - From Bank's Log-IN page, click **Register**.
2. Navigate to above path.

**Figure 3-1 Channel Onboarding - User Registration**

3. The **Channel Onboarding - User Registration** screen appears. Enter the relevant information.

**Figure 3-2 Channel Onboarding - User Registration**
**Note**

The fields which are marked as Required are mandatory.

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

Table 3-1 Channel Onboarding - User Registratio - Field Description

Field Name	Description
<b>Account Type</b>	Identify your relationship with the bank by selecting the type of account that you hold with the bank. The options are: <ul style="list-style-type: none"> <li>• <b>Demand Deposit</b></li> <li>• <b>Loan</b></li> <li>• <b>Term Deposit</b></li> <li>• <b>Credit Card</b></li> </ul>
<b>Account Type - Demand Deposit</b>	The following fields appear if you have selected options <b>Demand Deposit, Loan or Term Deposit</b> from the <b>Account Type</b> list.
<b>Customer ID</b>	Enter your customer ID.
<b>Account Number</b>	Specify the account number that you hold with the bank corresponding to the account type selected in the <b>Account Type</b> field.
<b>First Name</b>	Enter your first name.
<b>Last Name</b>	Enter your last name.
<b>Email ID</b>	Enter your email ID.
<b>Date of Birth</b>	Specify your date of birth.
<b>Debit Card Number</b>	Specify the debit card number associated with the account defined in the <b>Account Number</b> field. This field is displayed only if you have selected <b>Demand Deposit</b> against the <b>Account Type</b> field.
<b>Debit Card PIN</b>	Enter the PIN of the debit card defined in the <b>Debit Card Number</b> field. This field is displayed only if you have selected <b>Demand Deposit</b> against the <b>Account Type</b> field.
<b>Credit Card</b>	The following fields appear if you have selected the option <b>Credit Card</b> from the <b>Account Type</b> list. Credit Cards are maintained with a third party system.
<b>Credit Card Number</b>	Enter the number of the credit card that you hold with the bank.
<b>Name as on Card</b>	Enter your name as embossed on the credit card.
<b>Email Id</b>	Enter your Email ID.
<b>Credit Card Expiry Date</b>	Specify the date on which your credit card will expire by selecting the month and year from the provided fields.
<b>CVV Number</b>	Enter the Card Verification Value (CVV) number printed on your credit card. This number can be found printed on the bank of most credit cards.
<b>Date of Birth</b>	Specify your date of birth.

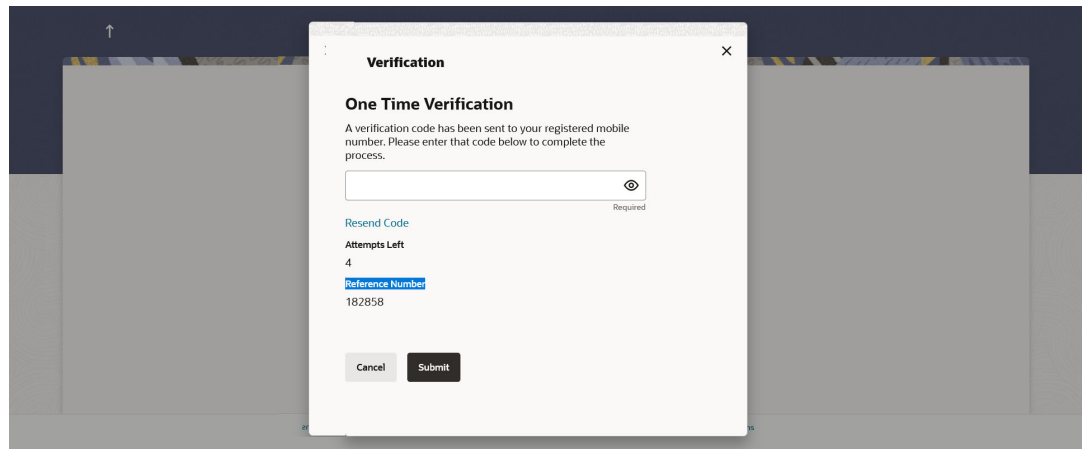
4. From the **Account Type** list, select the type of account that you hold with the bank.
  - If you have selected options **Demand Deposit, Loan or Term Deposit** from the **Account Type** list:
    - a. In the **Customer ID** field, enter your customer ID.
    - b. In the **Account Number** field, enter your account number corresponding to the account type selected against the **Account Type** field.
    - c. In the **First Name** and **Last Name** fields, enter your first and last name.
    - d. In the **Email ID** field, enter your email ID.
    - e. From the **Date of Birth** field, select your date of birth.

- f. If you have selected the option **Demand Deposit** against the **Account Type** field, in the **Debit Card Number** and **Debit Card PIN** fields, specify your debit card number and PIN.
      - If you have selected option **Credit Card** from the **Account Type** list:
        - a. In the **Credit Card Number** field, enter your credit card number.
        - b. In the **Name as on Card** field, enter your name as embossed on the card.
        - c. In the **Email ID** field, enter your email address.
        - d. In the **Credit Card Expiry Date** fields, select the month and year in which your credit card will expire.
        - e. In the **CVV Number** field, enter your CVV number.
        - f. From the **Date of Birth** field, select your date of birth.
5. Click **Continue**.

The **Verification** screen appears. For more information refer the [One Time Password](#) section.
6. Enter the verification code and click **Submit**.

The **Confirmation** screen appears along with a message stating that the link to generate username and password has been sent on your email.

**Figure 3-3 Verification**



The screenshot shows a 'Verification' dialog box with the following content:

- Verification** (Title)
- One Time Verification** (Section Header)
- A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.
- A text input field for the verification code, marked as 'Required'.
- [Resend Code](#) (Link)
- Attempts Left: 4
- [Reference Number](#): 182858
- Buttons: **Cancel** and **Submit**

7. Click on the link received on your email. The link will be redirected to OBDX portal for setting up your user name and password.
          8. Enter a user name and password that you want to set as your log in credentials.

**Figure 3-4 Create your log in details**

Create your log in details

User Name

Password

Re Enter Password

I agree to Terms and Conditions

**Note**

The fields which are marked as Required are mandatory.

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

**Table 3-2 Create your log in details - Field Description**

Field Name	Description
<b>Create your login details</b>	<b>Information specified in below fields are related to create your login details.</b>
<b>User Name</b>	Enter a value that you want to set as your user name.
<b>Password</b>	Enter a password to be considered as your login password.
<b>Re-Enter Password</b>	Re-enter the password entered in the <b>Password</b> field to confirm the same.
<b>I agree to Terms and Conditions</b>	Select the checkbox to acknowledge acceptance of registration terms and conditions.
<b>Terms and Conditions</b>	The link to view the terms and conditions.

9. In the **User Name** field, enter a value to be considered as your user name.
10. In the **Password** field, enter a password to be set as your login password.
  - Click icon to enter the password using the virtual keyboard.
11. In the **Re-enter Password** field, re-enter the password.
  - Click icon to re-enter the password using the virtual keyboard.
12. To accept the terms and conditions, select the check box.
13. Click **Sign Up**.
  - Click **Cancel** to end the registration process.
  - The success message appears. A mail is sent to the user's email ID containing his login user name and password.

14. Click **Login** to start using online banking.

# 4

## 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](#)
- [Loan Installment Calculator](#)

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

- [Loan Eligibility Calculator](#)
- [Forex Calculator](#)
- [Term Deposit 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.

- [Term Deposit Calculator](#)  
This topic describes the information about **Term Deposit Calculator** screen. User can calculate the total amount of the term deposit at the end of maturity period with this option.

- [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.
- [FAQ](#)

### 4.1 Loan Installment Calculator

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

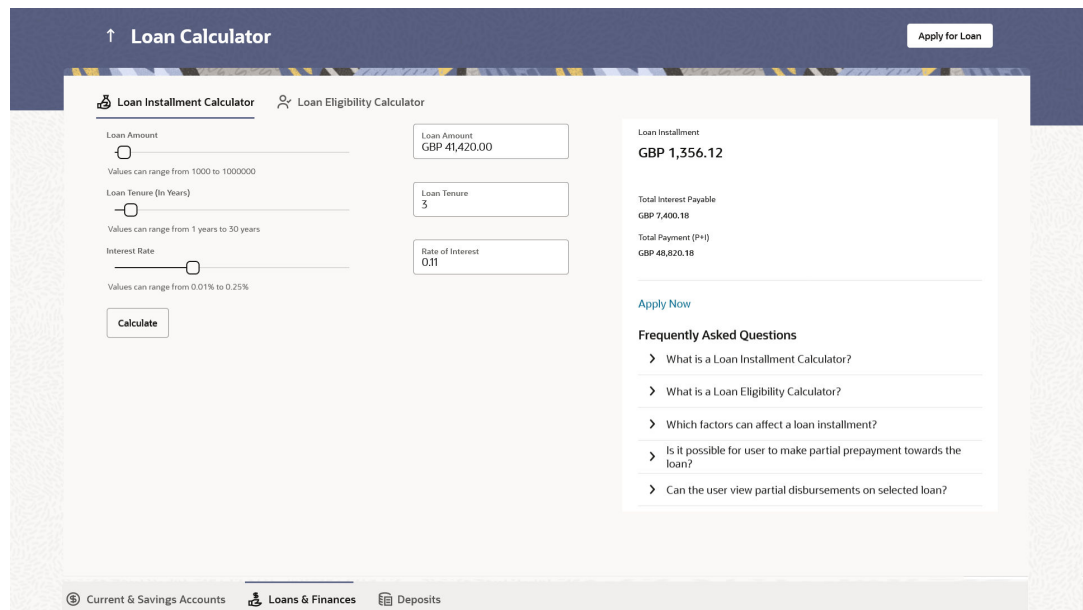
The loans installment calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

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 4-1 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 4-1 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 4-1 (Cont.) Loan Installment Calculator - Field Description

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

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.

## 4.2 Loan Eligibility Calculator

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

The eligibility is calculated on the basis of:

- The customer's average monthly income
  - The customer's average Monthly Expenditures
  - Tenure of the loan being inquired applied
  - Estimated rate of interest
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 4-2 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 4-2 Loan Eligibility Calculator- Field Description**

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

- In the **Gross Monthly Income** field, enter your monthly income.
- 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.

## 4.3 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 4-3 Forex Calculator**

### Note

The fields which are marked as Required are mandatory.

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

**Table 4-3 Forex Calculator - Field Description**

Field Name	Description
<b>From</b>	Information specified in below fields are related to <b>From</b> details.
<b>Currency</b>	Currency to be sold for which the exchange rate is to be inquired.
<b>Amount</b>	Amount for which conversion is required.
<b>To</b>	Information specified in below fields are related to <b>To</b> details.
<b>Currency</b>	Buy currency for which the exchange rate is to be inquired.
<b>Amount</b>	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.

## 4.4 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 4-4 Term Deposit Calculator

**Calculate Your Term Deposit**

TD Product: FD-Floating Rate | Currency: GBP

Term Deposit Amount:  | Gross Monthly Income: GBP 5,928,220.00

Tenure: Years: 5 | Months: 4 | Days: 12

Calculate

Maturity Amount: GBP 6,931,859.35

Total Interest: GBP 1,003,639.35 | Rate of Interest: 17.00%

Apply Now

At a Glance:

- Flexible choice of deposit tenor
- Multiple redemption options for growing income
- Cover shortfalls in savings account by sweeping in funds from linked deposits

Check our interest rate here

**Note**

The fields which are marked as Required are mandatory.

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

Table 4-4 Term Deposit Calculator - Field Description

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

- From the **TD Product** drop-down list, select the term deposit product under which the TD is to be opened.
- 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.

## 4.5 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 Calculator** screen appears.

Figure 4-5 Goal Calculator

↑ Goal Calculator

Goal Category  
Goal Category  
BMW

Goal Fulfilment Period in Years  
In years  
5

Goal Fulfilment Period in Months  
In Months  
Tenure in  
4

Goal Amount  
Goal Amount  
23000

Initial Contribution  
Initial Contribution  
1500

Remaining Amount  
GBP 21,500.00

Frequency of Contribution  
Frequency of Contribution  
Quarterly

Amount to be contributed -  
GBP 758.00 Per Quarter  
Goal Tenure -  
5 Years and 4 Months  
We are here to help you achieve goal!

Total Savings 21.1%

You pay 78.9% We contribute 21.1%

Please Note - All calculations are of approximate values.

Set your goal now! Cancel

**Note**

The fields which are marked as Required are mandatory.

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

Table 4-5 Field Description

Field Name	Description
<b>Goal Category</b>	Select a goal category, e.g. Shopping, Education, Vacation etc.
<b>Goal Fulfilment period in Years</b>	Specify the tenure of the goal in years.
<b>Goal Fulfilment period in Months</b>	Specify the tenure of the goal in months.
<b>Goal Amount</b>	Enter the targeted amount of your goal.
<b>Initial Contribution</b>	Enter an amount, if any, that you are willing to contribute upfront towards the goal.
<b>Remaining Amount</b>	Application calculates and displays the amount that is remaining after deducting the initial contribution amount from the goal amount.
<b>Frequency of Contribution</b>	Select the frequency in which you will be making regular contributions towards the goal. The options are <ul style="list-style-type: none"> <li>• <b>Quarterly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Weekly</b></li> </ul>

Table 4-5 (Cont.) Field Description

Field Name	Description
<b>Amount To be contributed</b>	Application calculates and displays the amount you will be required to contribute monthly/quarterly/weekly, as generated by the system, based on your entries, will be displayed.
<b>Goal Tenure</b>	Displays the tenure to achieve the goal.
<b>We are here to help you achieve goal</b>	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.

## 4.6 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.

# 5

## 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.

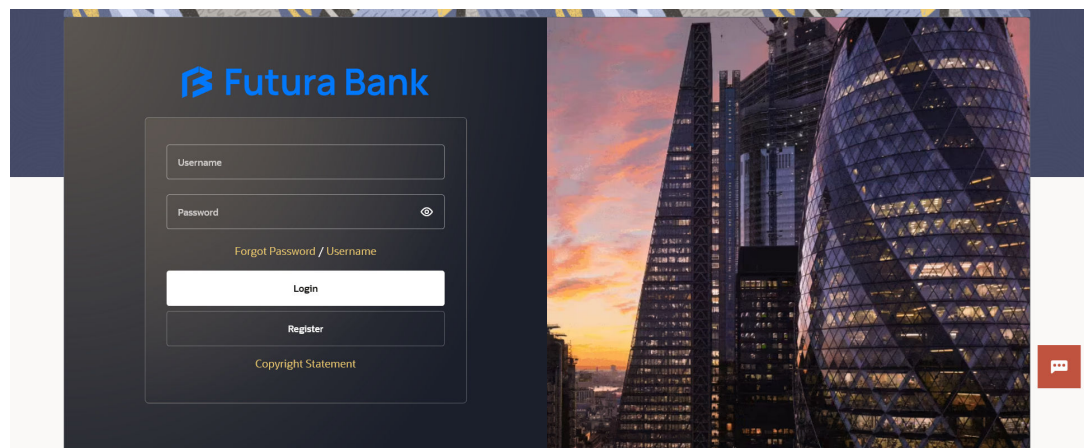
### Prerequisites:

- 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 5-1 Login Page**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 5-1 Login Page - Field Description**

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

Force Change password is not a part of First Time Login flow wizard, this screen will appear for every new user.  
The **Force Change Password** screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered themselves.

Figure 5-2 First Time Login - Terms and Condition

Thank You for choosing Futura Bank as your Banking needs partner.  
We welcome you to the Futura Bank family.  
Happy Banking!!!

Welcome, Jones Smith  
Last login 21 Nov 02:29 PM

### Terms and Conditions

These Terms mentioned herein form the contract between the User using the Internet Banking services and the Bank. By applying for Internet Banking Services and accessing the service the User acknowledges and accepts these Terms of Service (Terms and Conditions). Any conditions relating to the accounts of customer other than these Terms will continue to apply except that in the event of any conflict between these Terms and the account conditions, these Terms will continue to prevail. The agreement shall remain valid until it is replaced by another agreement or terminated by either party or account is closed, whichever is earlier.

#### 1. APPLICATION FOR INTERNET BANKING SERVICES

The Bank may offer Internet Banking Service to selected customers at its discretion. The customer would need to be Internet User or have access to the Internet. The acceptance of the application and the acknowledgement thereof does not automatically imply the acceptance of application for Internet Banking Services. The Bank may advise from time to time the Internet software such as Browser, which are required for using Internet Banking Services. There will be no obligation on the part of the Bank to support all the versions of this Internet software.

#### 2. INTERNET BANKING SERVICES

The Bank shall endeavor to provide to the User through Internet Banking services such as inquiry about the balance in his/her account(s), details about transactions, statement of account, request for issue of cheque-books, request for transfer of funds between accounts of the same User and other facilities as the Bank may decide to provide from time to time. These facilities shall be offered in a phased manner at the discretion of the Bank. The Bank at its sole discretion may also make additions/deletions to the Internet Banking Services being offered without giving any prior notices or reasons. The availability /non-availability of a particular service shall be advised through the web page of the Bank or written communication or any other mode as the Bank thinks fit. The Bank shall take reasonable care to, ensure the security of and prevent unauthorized access to the Internet Banking Services using technology reasonably available to the Bank. The User shall not use or permit to use Internet Banking Service or any related service for any illegal or improper purposes.

The USER would be allotted a User-id and a password (to be used at the time of login) by the BANK in the first instance. The USER will be required to mandatorily change the User-id and password assigned by the BANK on accessing Internet Banking Services for the first time.

As a safety measure the USER shall change the password as frequently as possible, at least once in 90 days. In addition to User-id and Password the BANK may, at its discretion, advise the USER to adopt any other means of authentication including but not limited to One Time SMS Password and/or Digital certification issued by Bank, licensed or approved Certifying Authorities or vendors.

The USER shall not attempt or permit others to attempt accessing the account information stored in the computers and computer networks of the BANK through any means other than the Internet Banking Services.

#### 3. USER-ID AND PASSWORD

The USER shall:

1. Keep the User-id and password totally confidential and not reveal them to any third party.
2. Create a password of at least 8 characters long and shall consist of a mix of alphabets, numbers and special characters which must not relate to any readily accessible personal data such as the USER's name, address, date of birth, telephone number, vehicle number, driver license etc. or easily guessable combination of letters and / or numbers.
3. Commit the User-id and password to memory and not record them in a written or electronic form; and
4. Not let any unauthorized person have access to his computer or leave the computer unattended while using Internet Banking Services.
5. Not disclose/reveal his/her personal or confidential information to anyone over email/SMS/phone call even if it's purportedly from our bank. Our bank or any of its representatives will never send you emails/SMS or call you over phone to seek your personal information like Username, passwords, One Time SMS passwords etc. For tips on safe usage of password(s), "Password Management" displayed as a link on the login page of our bank may be referred.
6. Not access internet banking if his/her computer device is not free of malware (Viruses, Trojans, etc.).

In the event of forgetting of User-id and/or password or expiry/ disability of password(s) USER can request for change of the password by sending a written request to the BANK or call up the customer care. The selection of a new password and/ or the replacement of User-id shall not be construed as the commencement of a new contract. The User agrees and acknowledges that BANK shall in no way be held responsible or liable if the User incurs any loss as a result of compromise of User-id and password by the User himself or User has failed to follow the Internet Banking Service instructions as published by the BANK on the site from time to time. User agrees to fully indemnify and hold harmless BANK in respect of the same.

**Locking of User ID**

Internet Banking Password / User ID shall get locked after a number of incorrect attempts, up to such number (at present 3 failed attempts) as may be decided by the Bank from time to time. The same shall be available on the next day. In case of emergency, the User ID / password can be unlocked through the branch.

**Deactivation of User ID**

The Bank has the discretion to deactivate a User Internet Banking ID, if the same has not been used for a period defined by the Bank. Also the Bank has the right to deactivate the Internet Banking login of User due to unsatisfactory behavior in the account.

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

The next configured screen appears.

Figure 5-3 Profile

My Profile

Thank You for choosing Futura Bank as your Banking needs partner.  
We welcome you to the Futura Bank family.  
Happy Banking!!!

Pizza Retail Download Profile

**Personal Information**

Date of Birth: 01 Jan 2000

**Contact Information**

Email ID: jon\*\*\*\*\*h@xyz.com

Communication Address: Starsregio Complex 4, Postbus 77272, 3111 AP, London, GB

Fax Number: [Redacted]

Contact Number(Mobile): 8888\*\*\*\*88

Next

**Note**

The fields which are marked as Required are mandatory.



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

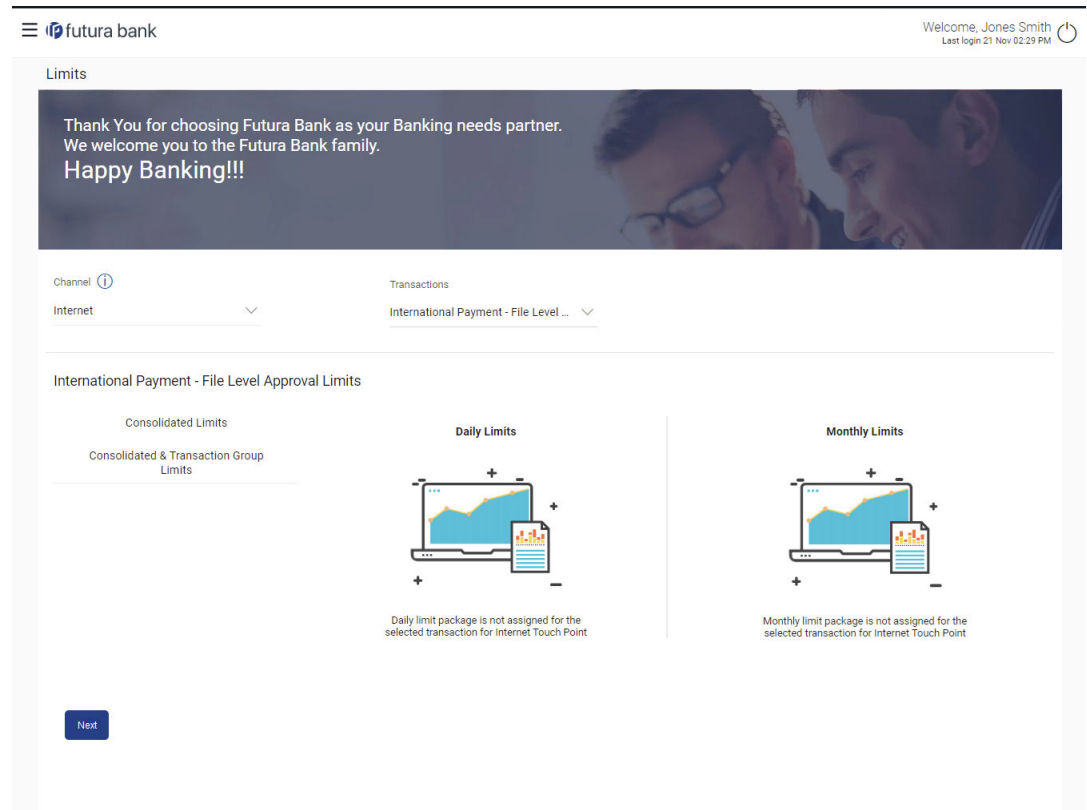
Table 5-2 Profile - Field Description

Field Name	Description
<b>Personal Information</b>	<b>Information specified in below fields are related to personal information.</b>
<b>User Name</b>	Full name of the user gets displayed.
<b>Date of Birth</b>	Date of birth of the user gets displayed.
<b>Aadhar Card Number</b>	Aadhar number of the user, as maintained with the bank gets displayed. It is an identification number issued by government of India. <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>PAN Card Number</b>	PAN number of the user, as maintained with the bank gets displayed. It is issued by the income tax department of India. <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>Contact Information</b>	<b>Information specified in below fields are related to contact information.</b>
<b>Communication Address</b>	Address of the user, as maintained with the bank, will be displayed.
<b>Email ID</b>	Email ID of the user, as maintained with the bank, gets displayed in masked format.

**Table 5-2 (Cont.) Profile - Field Description**

Field Name	Description
<b>Fax Number</b>	Fax number of the user, as maintained with the bank, gets displayed in masked format.
<b>Phone Number</b>	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 5-4 Daily Limits**


The screenshot shows the 'Limits' page in the Futura Bank interface. At the top, there is a navigation bar with the Futura Bank logo and a user greeting: 'Welcome, Jones Smith Last login 21 Nov 02:29 PM'. Below the navigation bar, the page title is 'Limits'. A large banner area contains a welcome message: 'Thank You for choosing Futura Bank as your Banking needs partner. We welcome you to the Futura Bank family. Happy Banking!!!'. Below the banner, there are two dropdown menus: 'Channel' set to 'Internet' and 'Transactions' set to 'International Payment - File Level ...'. The main content area is titled 'International Payment - File Level Approval Limits'. It is divided into two columns: 'Daily Limits' and 'Monthly Limits'. Each column contains a line graph icon and a message: 'Daily limit package is not assigned for the selected transaction for Internet Touch Point' and 'Monthly limit package is not assigned for the selected transaction for Internet Touch Point'. At the bottom left of the main content area, there is a blue 'Next' button.

**Note**

The fields which are marked as Required are mandatory.

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

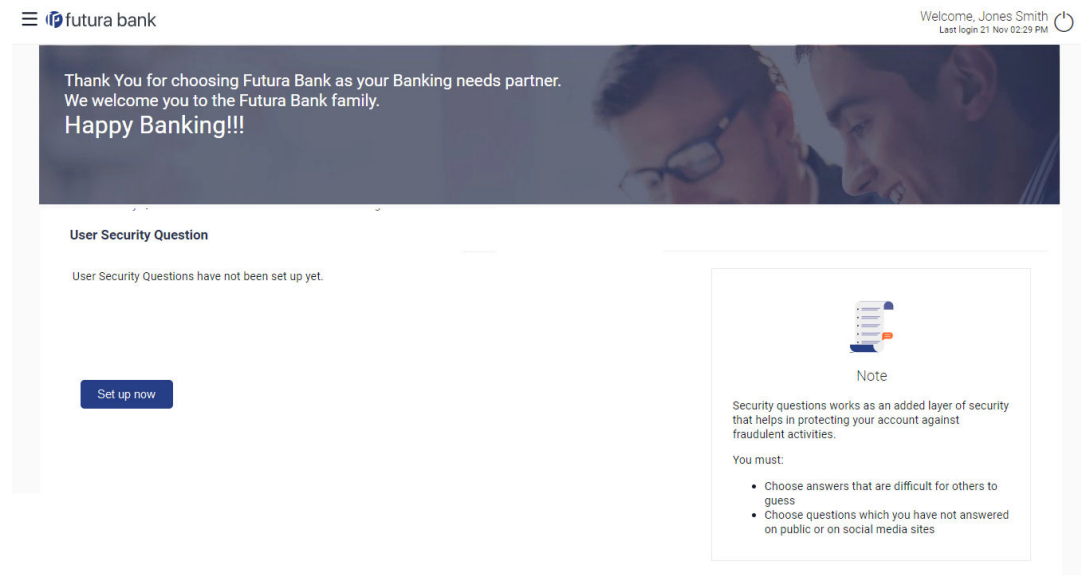
Table 5-3 Daily Limits - Field Description

Field Name	Description
<b>Channel</b>	Select the channel for which user limits are to be displayed.
<b>Transactions</b>	Select the transaction for which user limits are to be displayed.
<b>Transaction Name</b>	The name of the transaction as selected in the above field is displayed.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.
<b>Transaction Limit - Daily Limits</b>	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.
<b>Transaction Limit - Monthly Limits</b>	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.
<b>Transaction Group Limit - Daily Limits</b>	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.
<b>Transaction Group Limit - Monthly Limits</b>	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.
<b>Channel Group Limit - Daily Limits</b>	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.
<b>Channel Group Limit - Monthly Limits</b>	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.
<b>Channel &amp; Transaction Group Limit - Daily Limits</b>	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.
<b>Channel &amp; Transaction Group Limit - Monthly Limits</b>	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 5-5 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 5-6 Set Security Questions

Thank You for choosing Futura Bank as your Banking needs partner.  
We welcome you to the Futura Bank family.  
Happy Banking!!!

Welcome, Jones Smith  
Last login 21 Nov 02:29 PM

Security Question  
What is the brand of your first mo...  
Answer  
XYZ brand

Security Question  
In what county were you born?  
Answer  
India

Security Question  
What is your favourite teacher's na...  
Answer  
Joseph Colt

Security Question  
Which sport you like most?  
Answer  
Football

Security Question  
How many siblings do you have?  
Answer  
2

Save Skip

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

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

**Note**

The fields which are marked as Required are mandatory.

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

Table 5-4 Set Security Questions - Field Description

Field Name	Description
<b>Security Questions</b>	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.
<b>Answer</b>	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

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

The user is directed to the Dashboard screen.

# 6

## 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.

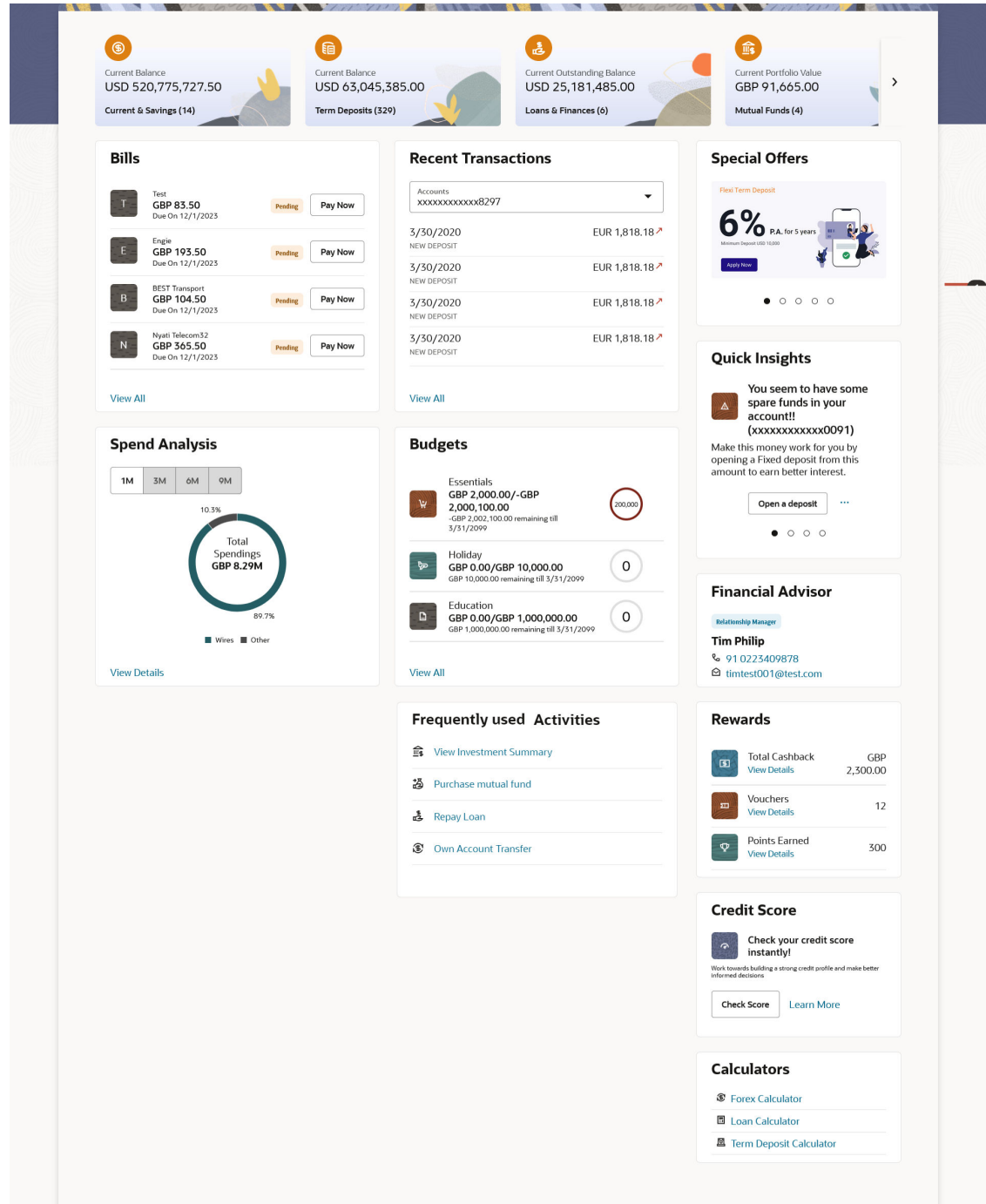
- [Small & Medium Business Dashboard](#)  
This topic describes the information about **Small & Medium Business Dashboard** screen.

### 6.1 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 6-1 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.


 What would you like to do today?

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





**Welcome, John David**

Last login 6/8/23, 3:56 PM


-  : 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 **Languauge** to set your desired language to use the application.
- **Select Entity**: Users with multiple relationships (Retail and Business relationships) will be



**Welcome, John David**

Last login 6/8/23, 3:56 PM

able to login using single login credentials. Click on

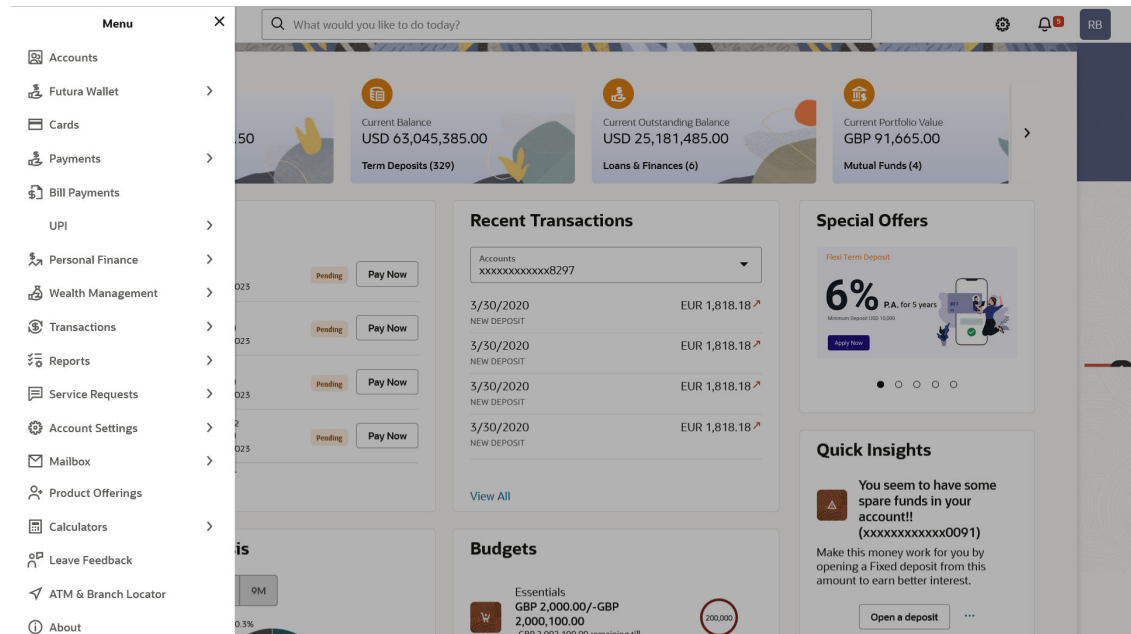
icon and then click on the **Entity**, then select your desired entity. Based on the selected entity, the parties within it and listed for selection.

#### 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 6-2 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**: 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.

-  **Wealth Management** : Click this menu to access the wealth management related transactions.
-  **Service Requests** : Click this menu to raise a new service request and track the status of a service request.
-  **Account Settings** : Click this menu to manage your virtual accounts.
-  **Mailbox** : Click this menu to view the Mails, Alerts and Notifications.
-  **Product Offerings** : Click this menu to apply for a new account.
-  **Calculators** : Click this menu to access financial calculators to do certain calculation.
-  **Leave Feedback** : Click this menu to leave your feedback about the user interaction of the application.
-  **ATM & Branch Locator** : Click to view the address and location of the ATMs and the branches of the Bank. For more information refer [ATM & Branch Locator](#) section.
-  **Application Tracker** : Click this menu to track your loan, trade finance and credit facility applications.
-  **Help** : Click this menu to launch the online help.
-  **Logout** : Click this menu to log out of the application.

### Overview

This section displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans Credit Cards, and 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 that 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 consists of information such as the total count of accounts/loans/cards, etc. held by the customer with the bank, along with information such as the current balance across all accounts of that module, total dues (in case of credit cards), the total amount of loan outstanding, etc. 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.

# 7

## 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.

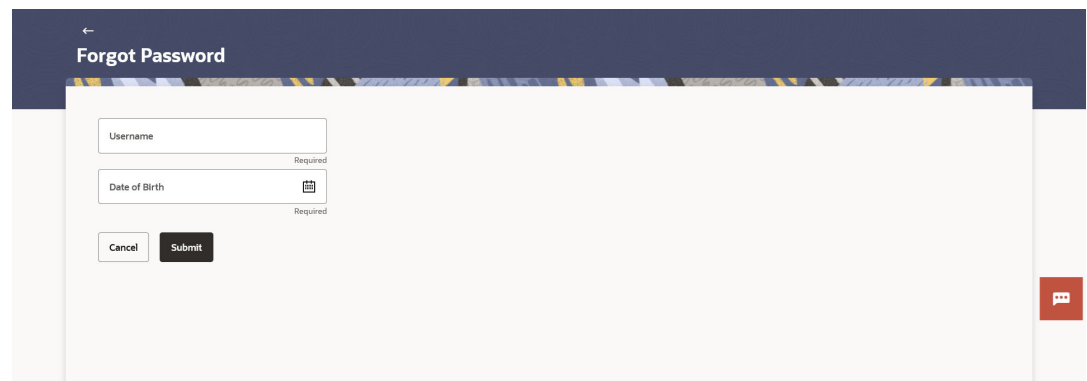
### Features Supported In the Application

- User Verification
- New Password Creation

### To reset the password:

1. From the Portal, click **Forgot Password**.  
The **Forgot Password** screen appears.

**Figure 7-1** Forgot Password



The screenshot shows a mobile application interface for the 'Forgot Password' screen. At the top, there is a dark blue header with a back arrow and the text 'Forgot Password'. Below the header, there is a white form area. The form contains two input fields: 'Username' and 'Date of Birth'. Both fields have a 'Required' label to their right. Below the 'Date of Birth' field, there is a calendar icon. At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'. The 'Submit' button is highlighted in black. On the right side of the screen, there is a red chat bubble icon.

### **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 Password - Field Description**

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

2. In the **Username** field, enter your login username.
3. In **Date of birth** field, enter your date of birth.
4. Click **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 7-2 Reset Password – New Password Creation**

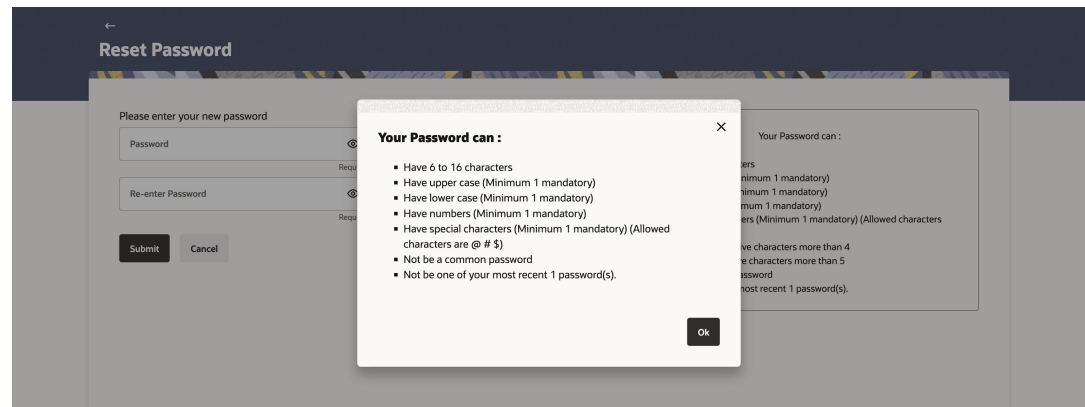
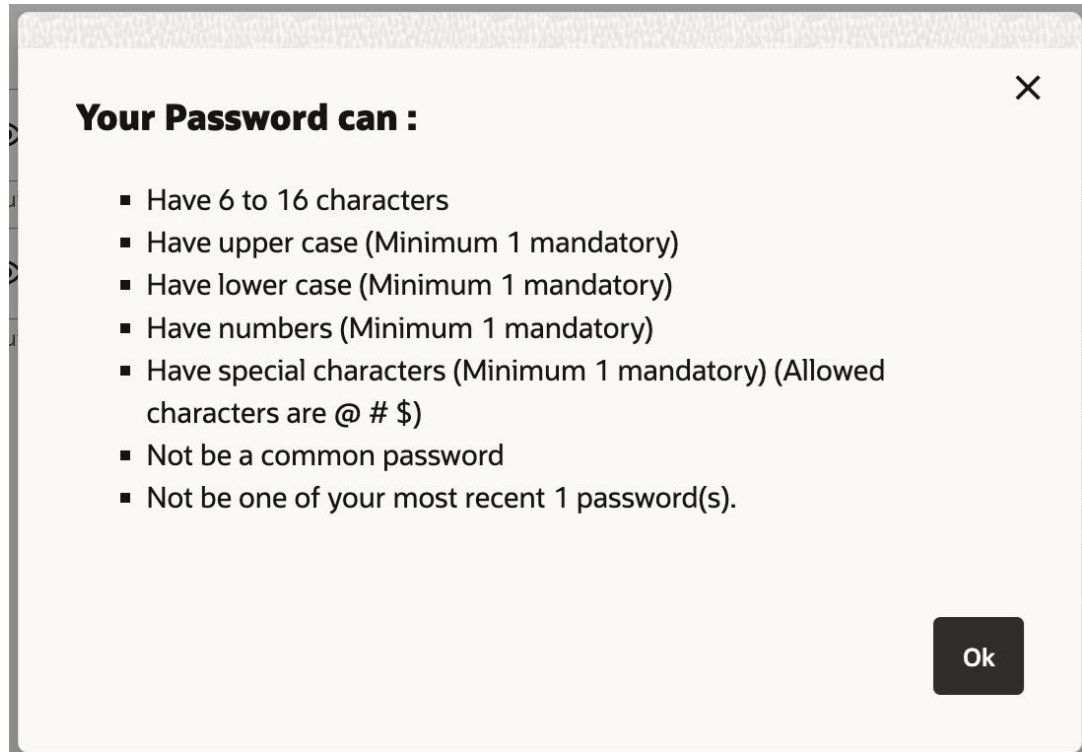


Figure 7-3 Password Policy popup





**Note**

The fields which are marked as Required are mandatory.

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

Table 7-2 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.

# 8

## 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.

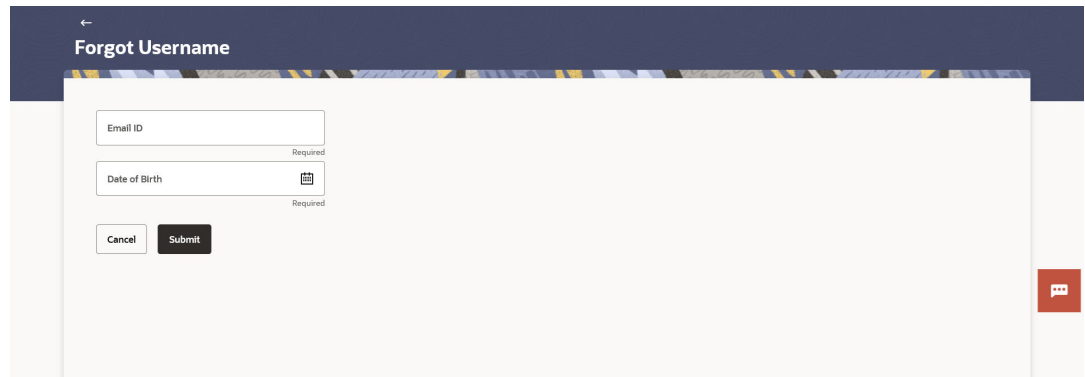
### Pre-requisites

- 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 8-1** Forgot Username



### Note

The fields which are marked as Required are mandatory.

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

**Table 8-1** Forgot Username - Field Description

Field Name	Description
<b>Email</b>	Enter your email ID that is registered with the bank.
<b>Date of birth</b>	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 any 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.

# 9

## 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:

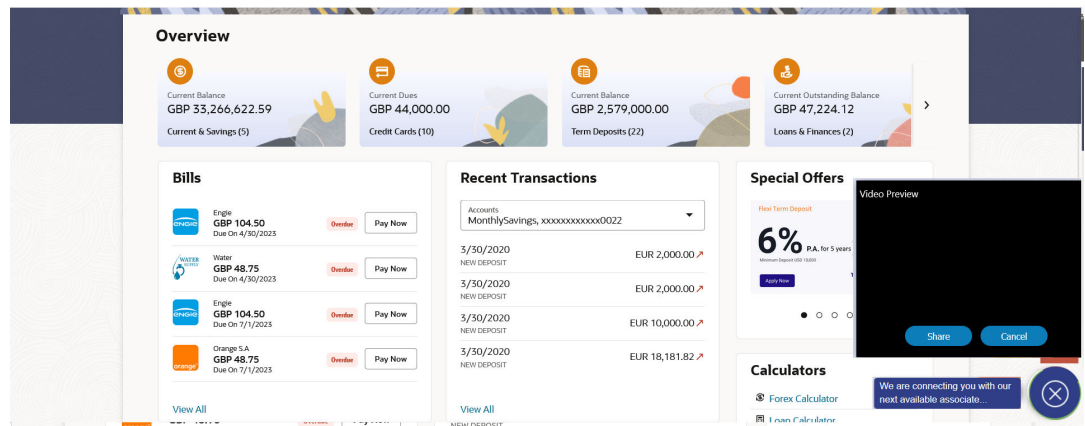
1. Navigate to the screen, from bottom right corner of the application.

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 9-1 Live Chat**



4. Perform any one of the following actions: Application prompts 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.

# 10

## FATCA and CRS Form

This topic describes the information about **FATCA and CRS Form** feature.

The Foreign Account Tax Compliance Act (FATCA) is a United States federal law that was introduced to enable the Internal Revenue Service (IRS) to obtain detailed account information of US tax payers that invest and earn income through non U.S. institutions.

The Common Reporting Standard (CRS), is a global reporting standard developed by the Organization for Economic Cooperation and Development (OECD). This information standard was brought into effect for the purpose of combatting tax evasion at a global level.

The goal of both FATCA and CRS is to enable tax authorities to obtain information pertaining to the financial assets held by their citizens in foreign or overseas financial institutions, thereby greatly strengthening global tax compliance.

The FATCA and CRS Self – Certification Forms for Individuals and Entities has been created so as to capture required information for the purposes of complying with both FATCA and CRS.

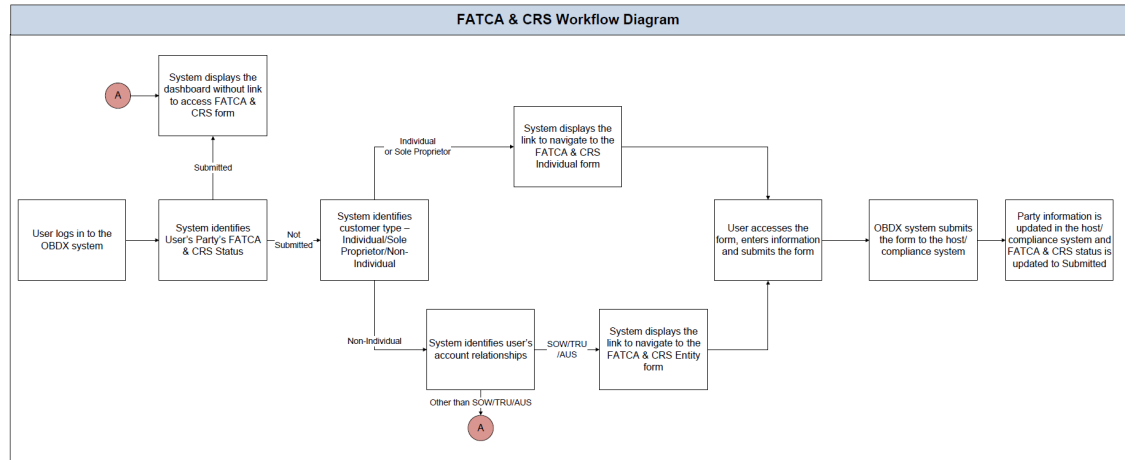
A FATCA & CRS check is maintained under system configurations by the system administrator to identify if FATCA & CRS is to be enabled or not. If enabled, every time a business user logs into the banking application, the system will identify whether the user is required to fill out the form or not and further identify the type of form to be provided to the user based on the type of user. Individuals and sole proprietors will be displayed the FATCA & CRS Self – Certification form for Individuals and Corporates and other business entities will be displayed the FATCA & CRS Self – Certification form for Entities. Moreover, the FATCA & CRS Self – Certification form for Entities will be made available only to users that are accessing the online banking services of the entities in the capacity of trustees, sole owners or authorized signatories.

This section documents the information captured in the FATCA & CRS Self – Certification forms for both Individuals and Entities.

### **Workflow**

The following workflow identifies the steps involved in the process of capturing customer information required from the view point of complying with FATCA & CRS, considering that the FATCA & CRS check in system configuration is set to Enabled.

Figure 10-1 Workflow

**Navigation Path:**

From the Retail Dashboard, click **FATCA and CRS Self - Certification Form link**, and then click **FATCA and CRS self - certification Form**.

- [FATCA and CRS Self - Certification Form for Individuals](#)  
This topic describes the systematic instruction to **FATCA and CRS Self - Certification Form for Individual** option.
- [FATCA and CRS Self - Certification Form for Entities](#)  
This topic describes the systematic instruction to **FATCA and CRS Self - Certification Form for Entities**.
- [FAQ](#)

## 10.1 FATCA and CRS Self - Certification Form for Individuals

This topic describes the systematic instruction to **FATCA and CRS Self - Certification Form for Individual** option.

The FATCA and CRS – Self Certification form for Individuals is displayed to those users that are required to fill out the FATCA and CRS form and are either individuals or sole proprietors. The sections that consist of this form are documented as follows:

**To fill the FATCA & CRS Self - Certification Form for individuals:**

- Select the **FATCA & CRS** link displayed as part of a message on the dashboard.  
The **FATCA & CRS Self - Certification Form for Individuals** appears.
- [Customer Identification](#)  
This topic describes the systematic instruction to **Customer Identification** section.
- [Additional KYC Information](#)  
This topic describes the systematic instruction to **Additional KYC Information** section. This section pertaining to users occupation and income.
- [Tax Residency Information](#)  
This topic describes the systematic instruction to **Tax Residency Information** section. This section enables users to specify information about your tax residency.

- [Declaration](#)  
This topic describes the systematic instruction to **Declaration** section.
- [Review](#)  
This topic describes the systematic instruction to **Review** screen. The review screen displays all the information that entered in the form.
- [Confirm](#)  
This topic describes the systematic instruction to **Confirmation** page. This page will display a message identifying whether the form was successfully submitted or not.

## 10.1.1 Customer Identification

This topic describes the systematic instruction to **Customer Identification** section.

In this section, enter basic personal details that includes your name, primary address, identification information, etc.

Figure 10-2 Customer Identification

FATCA & CRS Self-Certification Form For Individuals

### Customer Identification

Title  
Mr

Full Name  
Steven George Gerrard

Address Type  
 Permanent  Current Residential  Other

Country  
India

City  
Mumbai,

Address  
401, Island Parkway  
RedWood Shores

Zip Code  
755011

#### Mailing Address

Same as above

Country  
India

City  
Mumbai

Address  
111, Avenida Victacure  
Parkway

Zip Code  
755012

Nationality  
India

Country of Birth  
India

City/Place of Birth  
Mumbai

Identification Type  
Passport

Identification Number  
122221111

Father's Name  
John Smith

Spouse's Name  
Mary Jones

[Continue](#)

### What is FATCA & CRS? & Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Additional KYC Information ▶

Tax Residency Information ▶

Declaration ▶

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

 **Note**

The fields which are marked as Required are mandatory.

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

**Table 10-1 Customer Identification - Field Description**

Field Name	Description
<b>Title</b>	Your title as maintained with the bank, is displayed in read only format. Titles can be Mr., Mrs., Dr. etc.
<b>Full Name</b>	Your full name as maintained with the bank, is displayed.
<b>Address Type</b>	Select the type of address that you want to provide. The address types are: <ul style="list-style-type: none"> <li>• <b>Permanent</b></li> <li>• <b>Current Residential</b></li> <li>• <b>Other</b></li> </ul>
<b>Country</b>	Select the country as per the address type selected.
<b>City</b>	Enter the name of the city as per the address type selected.
<b>Address 1-2</b>	Enter details of the address as per the address type selected.
<b>Zip Code</b>	Enter the zip code of the address selected.
<b>Mailing Address</b>	Information specified in below fields are related to mailing address.
<b>Same as above</b>	Select this check box if your mailing address is the same as that defined above.
<b>Country</b>	Select the country of your mailing address. This field appears if the Same as above check box is not selected.

Table 10-1 (Cont.) Customer Identification - Field Description

Field Name	Description
<b>City</b>	Enter the name of the city of your mailing address. This field appears if the Same as above check box is not selected.
<b>Address 1-2</b>	Enter the details of your mailing address. This field appears if the Same as above check box is not selected.
<b>Zip Code</b>	Enter the zip code of the mailing address of the user. This field appears if the Same as above check box is not selected.
<b>Nationality</b>	Select the country of which you are a national.
<b>Country of Birth</b>	Select the country in which you were born.
<b>City/ Place of Birth</b>	Enter the name of the city in which you were born.
<b>Identification Type</b>	Select the identification document that you want to provide as proof of identity. The identification type could be: <ul style="list-style-type: none"> <li>• <b>Passport</b></li> <li>• <b>Election ID</b></li> <li>• <b>PAN Card</b></li> <li>• <b>National ID</b></li> <li>• <b>Driving License</b></li> <li>• <b>UIDAI Letter</b></li> <li>• <b>NIREGA Job Card</b></li> <li>• <b>Others</b></li> </ul>
<b>Identification Number</b>	Enter the identification number corresponding to the identification type.
<b>Father's Name</b>	Enter your father's name in full. This field is not mandatory.
<b>Spouse's Name</b>	Enter your spouse's name in full. This field is not mandatory.

1. In the **Address Type** field, select the address type of choice.
2. If you select the option **Other**, enter the type of address being defined in the **Other Address** field.
3. From the **Country** and **City** lists, select the country and city as per the **Address Type** specified.
4. In the **Address** and **ZIP Code** fields, enter the address and zip code as per the **Address Type** specified.
5. Select the **Same as Above** check box, if your mailing address is the same as the address specified as primary address , else specify details of your mailing address.
6. From the **Nationality** list, select the country in which you are a national.
7. From the **Country of Birth** and **City/ Place of Birth** lists, select the country and city in which you were born.
8. From the **Identification Type** list, select the identification document that you want to provide as proof of identification.
9. In the **Identification Number** field, enter the identification number as per the identification type selected.
10. In the **Father's Name** field, enter the name of your father in full.
11. In the **Spouse's Name** field, enter the name of your spouse in full.
12. Click **Continue**.

The **Additional KYC Information** section appears.

## 10.1.2 Additional KYC Information

This topic describes the systematic instruction to **Additional KYC Information** section. This section pertaining to users occupation and income.

Users are also required to specify whether you are a politically exposed person or are related to a politically exposed person.

**Figure 10-3 Additional KYC Information**

The screenshot displays the 'FATCA & CRS Self-Certification Form For Individuals'. The 'Additional KYC Information' section is expanded, showing the following fields:

- Occupation:** Service (dropdown menu)
- Gross Annual Income:** 2000000
- Politically Exposed Person (PEP) Status:** Three radio buttons: 'I am a Politically Exposed Person', 'I am related to a Politically Exposed Person', and 'Not Applicable' (which is selected).

Below these fields is a 'Continue' button. Further down the form, there are sections for 'Tax Residency Information' and 'Declaration', each with a right-pointing arrow. At the bottom of the form is a 'Submit' button.

To the right of the form is a sidebar titled 'What is FATCA & CRS? & Why are you being asked to fill this form?'. It contains the following text:

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Below the form is a section titled 'FATCA & CRS Instructions' with the following text:

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Below this is a section titled 'Substantial Presence Test' with the following text:

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

A 'View More' link is provided at the end of this section.

### Note

The fields which are marked as Required are mandatory.

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

**Table 10-2 Additional KYC Information - Field Description**

Field Name	Description
<b>Occupation</b>	Select the type of occupation that best describes your current or most recent job. The types are: <ul style="list-style-type: none"> <li>• <b>Service</b></li> <li>• <b>Business</b></li> <li>• <b>Others</b></li> </ul>
<b>Gross Annual Income</b>	Enter your gross annual income that you earn from all sources, in this field.
<b>Politically Exposed Person (PEP) Status</b>	Specify your status with regards to being a politically exposed person or being related to a politically exposed person. The options are: <ul style="list-style-type: none"> <li>• <b>I am a Politically Exposed Person</b></li> <li>• <b>I am related to a Politically Exposed Person</b></li> <li>• <b>Not Applicable</b> – Select this option if you are neither a PEP nor related to a PEP</li> </ul>

1. From the **Occupation** list, select the type of occupation that best describes your current or most recent job.
2. In the **Gross Annual Income** field, enter the amount you earn as gross annual income.
3. In the **Politically Exposed Person (PEP) Status** field, select the option applicable to you.
4. Click **Continue**.

The **Tax Residency Information** section appears.

### 10.1.3 Tax Residency Information

This topic describes the systematic instruction to **Tax Residency Information** section. This section enables users to specify information about your tax residency.

Users are required to identify the countries in which you are considered a tax resident and also specify information pertaining to your relationship with the United States of America.

**Figure 10-4 Tax Residency Information**

FATCA & CRS Self-Certification Form For Individuals

Customer Identification ▶

Additional KYC Information ▶

Tax Residency Information ▲

---

Was the Entity established in a country other than India?(Applicable to Sole Proprietor Only)

Yes  No

Are you a tax resident of any country other than India?

Yes  No

Country of Tax Residence

United States ▼

TIN Available ⓘ

Yes  No

Tax Identification Type

SSN ▼

TIN/TIN Equivalentant

EIN

[Add Another Country](#)

Are you a Citizen of the United States of America?

Yes  No

Do you meet the Substantial Presence Test? ⓘ

Yes  No

Do you have a U.S Green Card?


Yes  No

[Continue](#)

---

Declaration ▶

[Submit](#)



**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

 **ⓘ Note**

The fields which are marked as Required are mandatory.

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

**Table 10-3 Tax Residency Information - Field Description**

Field Name	Description
<b>Was the Entity established in a country other than &lt;Name of Country&gt;? (Applicable to Sole Proprietors only)</b>	This field is applicable to sole proprietors only. Specify whether the entity was established in the country or in another country. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> – Select this option to identify that the entity was established in a country other than the country in which your accounts are held.</li> <li><b>No</b> – Select this option to identify that the entity was established in the country in which your accounts are held.</li> </ul>
<b>Are you a tax resident of any country other than &lt;Name of Country&gt;?</b>	Specify whether you are a tax resident of country other than the country in which your accounts are held. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> – Select this option to identify that you are a tax resident of a country/countries other than the one in which your accounts are held.</li> <li><b>No</b> – Select this option to identify that you are not a tax resident of any country other than the country in which your accounts are held.</li> </ul>
<b>Yes - in either of above two fields</b>	The following fields are enabled if you have selected the option <b>Yes</b> in either of the two fields above.
<b>Country of Tax Residence</b>	Select the country in which you are considered a tax resident.
<b>TIN Available</b>	Specify whether your Taxpayer Identification Number (TIN) of the country in which you are a tax resident, is available or not. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> – Select this option if your TIN for the country selected in the <b>Country of Tax Residence</b> field is available.</li> <li><b>No</b> – Select this option if you do not have a TIN for the country selected in the <b>Country of Tax Residence</b> field.</li> </ul>
<b>Tax Identification Type</b>	Select your TIN type from the list. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as <b>Country of Tax Residence</b> . This field appears if you have selected the option <b>Yes</b> against the <b>TIN Available</b> field.
<b>Other Tax Identification Type</b>	Specify the identification document that you are providing as TIN if you have selected the option Other from the list of values available under Tax Identification Type. This field appears if you have selected the option <b>Other</b> in the <b>Tax Identification Type</b> field.
<b>TIN/ TIN Equivalent</b>	Specify the taxpayer identification number. This field appears only if you have selected the option <b>Yes</b> against the field <b>TIN Available</b> .
<b>Reason for Non Availability</b>	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option <b>No</b> in the <b>TIN Available</b> field.
<b>Add Another Country</b>	The link to add details of another country in which the user is a tax resident. You may choose to add further records, up to a defined number, if you are a tax resident of more than one country.
<b>Remove Country</b>	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.

Table 10-3 (Cont.) Tax Residency Information - Field Description

Field Name	Description
<b>United States of America</b>	The following fields are specific to the <b>United States of America</b> , in which you are required to identify your relationship with the United States specifically.
<b>Are you a citizen of the United States of America?</b>	Specify whether you are a citizen of the United States of America. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Do you meet the Substantial Presence Test?</b>	Specify whether you meet the substantial presence test criteria. By means of the substantial presence test, it can be identified whether you are to be considered a citizen of the United States or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Do you have a U.S. Green Card?</b>	Specify whether you hold a United States green card. A U.S. Green Card is allotted to persons who are considered lawful permanent residents of the United States and who have been granted permission to reside in as well as to seek employment in the United States. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

1. In the **Was the Entity established in a country other than <Country name>? (Applicable to Sole Proprietors only)** field, select the applicable option.
2. In the **Are you a tax resident of any country other than <Country name>?** field, select the applicable option.
  - a. If you have selected the option **Yes** in either of the two fields - **Was the Entity established in a country other than <Country name>?** or **Are you a tax resident of any country other than <Country name>?**, specify details pertaining to the country/ countries in which you are a tax resident. The steps are as follows:
    - i. In the **Country of Tax Residence** list, select the country in which you are a tax resident.
    - ii. In the **TIN Available** field;
      - i. Select the option **Yes** if you have a TIN for the country in which you are a tax resident.
      - ii. Select the option **No** if you do not have a TIN for the country in which you are a tax resident.
    - iii. If you have selected the option **Yes** against the field **TIN Available**, select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.
    - iv. If you have selected the option **No** against the field **TIN Available**, specify the reason for which you do not have a TIN in the field **Reason for Non Availability**.
  - b. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country. Repeat Steps I to iii.
  - c. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.

3. In the **Are you a citizen of the United States of America** field, select the applicable option.
4. In the **Do you meet the Substantial Presence Test?** field, select the applicable option.
5. In the **Do you have a U.S. Green Card?** field, select the applicable option.
6. Click **Continue**.

The **Declaration** section appears.

## 10.1.4 Declaration

This topic describes the systematic instruction to **Declaration** section.

This section displays the FATCA & CRS declaration for which users are required to provide consent by selecting the provided check box.

**Figure 10-5 Declaration**

FATCA & CRS Self-Certification Form For Individuals

Customer Identification ▶

Additional KYC Information ▶

Tax Residency Information ▶

Declaration ▲


I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

I, Steven George Gerrard declare acceptance of all statements above

[Submit](#)



**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

1. Select the check box.

To provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.

2. Click **Submit**.

The **Review** screen appears.

## 10.1.5 Review


This topic describes the systematic instruction to **Review** screen. The review screen displays all the information that entered in the form.

User can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

**Figure 10-6 Review**

FATCA & CRS Self-Certification Form For Individuals

① Please review the following details before you submit the FATCA & CRS Self-Certification Form.

**Customer Identification** 

Title  
Mr

Full Name  
Steven George Gerrard

Address Type  
Permanent

Address  
401 Island Parkway  
Redwood Shores,  
Mumbai,  
India  
7550011

Mailing Address  
Avenida Vitacura 2939 Piso 6  
Mumbai  
India  
7550033

Nationality  
India

Country of Birth  
India


City/Place of Birth  
Mumbai

Identification Type  
Passport

Identification Number  
12222111

Father's Name  
John Smith


Spouse's Name  
Mary Jones

**Additional KYC Information** 

Occupation  
Service

Gross Annual Income  
200000

Politically Exposed Person (PEP) Status  
I am related to a Politically Exposed Person

**Tax Residency Information** 


Was the Entity established in a country other than India?(Applicable to Sole Proprietor Only)  
No

Are you a tax resident of any country other than India?  
No

Are you a Citizen of the United States of America?  
No

Do you meet the Substantial Presence Test?  
No

Do you have a U.S Green Card?  
No

**Declaration** 


I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

I, Steven George Gerrard declare acceptance of all statements above

**Confirm** **Cancel** [Back](#)

- Verify the details, and click **Confirm**.
  - Click  icon against any section that you wish to edit, if required.
  - Click **Cancel** to close the form.
  - Click **Back** to navigate to the previous page

The success appears along with the status of submission of the form.

## 10.1.6 Confirm

This topic describes the systematic instruction to **Confirmation** page. This page will display a message identifying whether the form was successfully submitted or not.

The confirmation page will be displayed once you have submitted the form.

- Click **Go to Dashboard** to navigate to the dashboard.

## 10.2 FATCA and CRS Self - Certification Form for Entities

This topic describes the systematic instruction to **FATCA and CRS Self - Certification Form for Entities**.

The FATCA & CRS Self – Certification form for Entities is made available to users that are accessing the online banking services of the entities or companies in the capacity of trustees, sole owners or authorized signatories.

The sections that consist of this form are documented as follows:

**To fill the FATCA & CRS Self - Certification Form for Entities:**

- Select the **FATCA & CRS** link displayed as part of a message on the dashboard.  
The **FATCA & CRS Self - Certification Form for Entities** appears.
- [Identification of the Entity](#)  
This topic describes the systematic instruction to **Identification of the Entity** section.
- [Tax Residency](#)  
This topic describes the systematic instruction to **Tax Residency** option. This section captures information pertaining to the tax residency of the entity.
- [Entity Certification](#)  
This topic describes the systematic instruction to **Entity Certification** section.
- [Declaration](#)  
This topic describes the systematic instruction to **Declaration** section.
- [Review](#)  
This topic describes the systematic instruction to **Review** screen. The review screen displays all the information that you have entered in the form.
- [Confirm](#)  
This topic describes the systematic instruction to **Confirmation** page.

### 10.2.1 Identification of the Entity

This topic describes the systematic instruction to **Identification of the Entity** section.

In this section, basic details of the entity are captured such as the name and address details of the entity.

**Figure 10-7 Identification of Entity**

FATCA & CRS Self-Certification Form For Entities

### ^ Identification of the Entity

Legal Name of Entity or Organization  
JUST EAT

Current Legal Address

Country  
United States

State  
Idaho

City  
CA

Address  
1022, Redwood Shores  
Island Parkway


Zip Code  
94065

Mailing Address

Same as above

Country of Incorporation or Organization  
United Kingdom

[Continue](#)

  
Note

**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zibbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

[^ Tax Residency](#)  
[^ Entity Certification](#)  
[^ Declaration](#)

[Submit](#) [Cancel](#)

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zibbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

**Note**

The fields which are marked as Required are mandatory.

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

**Table 10-4 Identification of Entity - Field Description**

Field Name	Description
<b>Legal Name of the Entity or Organization</b>	The name of the entity or company as maintained with the bank is displayed.
<b>Current Legal Address</b>	Information specified in below fields are related to current legal address.
<b>Country</b>	Select the country in which the entity is operating.
<b>City</b>	Enter the name of the city in which the entity has its main headquarters.
<b>Address 1-2</b>	Enter the address details of the main headquarters of the entity.
<b>Zip Code</b>	Enter the zip code of the entity's address.
<b>Mailing Address</b>	Information specified in below fields are related to mailing address.
<b>Same as above</b>	Select this check-box if the entity's mailing address is the same as the current legal address.
<b>Country</b>	Select the country of the entity's mailing address. This field appears if the <b>Same as above</b> check box is not selected.
<b>City</b>	Enter the name of the city of the mailing address of the entity. This field appears if the <b>Same as above</b> check box is not selected.
<b>Address 1-2</b>	Enter the mailing address details. This field appears if the <b>Same as above</b> check box is not selected.
<b>Zip Code</b>	Enter the zip code of the mailing address of the entity. This field appears if the <b>Same as above</b> check box is not selected.
<b>Country of Incorporation or Organization</b>	Select the country of origin of the entity or organization.

1. From the **Country** list, select the country in which the entity is operating.
2. In the **City** , **Address** and **ZIP Code** field, enter the City, address details of the entity.
3. Select the **Same as Above** check box.  
If the entity's mailing address is the same as the current legal address, else specify details of the entity's mailing address.
4. From the **Country of Incorporation or Organization** list, select the country of origin of the entity or organization.
5. Click **Continue**.  
The **Tax Residency** section appears.

## 10.2.2 Tax Residency

This topic describes the systematic instruction to **Tax Residency** option. This section captures information pertaining to the tax residency of the entity.

Users are required to specify whether the entity can be considered as a tax resident of any country other than the country in which its accounts are held and subsequently specify details pertaining to the countries in which the entity is a tax resident. Information specific to the entity's operations in the United States is also captured in this section.

**Figure 10-8 Tax Residency**

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Is the entity a tax resident of any country other than <country name>?  
 Yes  No

Country of Tax Residence  
 United Kingdom

TIN Available ⓘ  
 Yes  No

Tax Identification Type  
 SSN

Add Another Country

Is the entity incorporated in the United States of America?  
 Yes  No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?  
 Yes  No

[Continue](#)

Entity Certification

Declaration

[Submit](#) [Cancel](#)

FATCA & CRS Instructions

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Substantial Presence Test

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

Note

What is FATCA & CRS? & Why are you being asked to fill this form?

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**Note**

The fields which are marked as Required are mandatory.

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

Table 10-5 Tax Residency - Field Description

Field Name	Description
<b>Is the Entity a tax resident of any country other than &lt;country name&gt;?</b>	Specify whether the entity is a tax resident of any country other than country in which the entity's accounts are held. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> – Select this option to identify that the entity is a tax resident of a country/countries other than the one in which it's accounts are held.</li> <li><b>No</b> – Select this option to identify that the entity is not a tax resident of any country other than the country in which it's accounts are held.</li> </ul>
<b>Is the entity a tax resident of any country other than &lt;country name&gt;?</b>	The following fields are enabled if you have selected the option <b>Yes</b> against the field.
<b>Country of Tax Residence</b>	Select the country in which the entity is considered a tax resident.
<b>TIN Available</b>	Specify whether the entity's taxpayer identification number of the country of which it is a tax resident, is available or not. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> – Select this option if the entity's TIN for the country selected in the <b>Country of Tax Residence</b> field is available.</li> <li><b>No</b> – Select this option if the entity's TIN for the country selected in the <b>Country of Tax Residence</b> field is not available.</li> </ul>
<b>Tax Identification Type</b>	Specify the tax identification type of the entity that will be provided as proof of tax residency. The values in this list are populated based on the Identification documents that are accepted as TINs in the country that you have selected as <b>Country of Tax Residence</b> . This field appears if you have selected the option <b>Yes</b> in the <b>TIN Available</b> field.
<b>Other Tax Identification Type</b>	Specify the identification document of the entity that you are providing as TIN, if the tax identification type is other than the listed option in the Tax Identification Type list. This field appears if you have selected the option <b>Other</b> in the <b>Tax Identification Type</b> field.
<b>TIN/ TIN Equivalent</b>	Specify the Taxpayer Identification number.
<b>Reason for Non Availability</b>	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option <b>No</b> in the <b>TIN Available</b> field.
<b>Add Another Country</b>	The link to add details of another country in which the entity is a tax resident. You may choose to add further records, up to a defined number, if the entity is a tax resident of more than one country.
<b>Remove Country</b>	This link is displayed against the record of a country that has been added as country of tax residence. Select this link to delete the specific record against which the link is displayed.
<b>Is the entity incorporated in the United States of America</b>	Specify whether the entity was incorporated in the United States of America. The options are: <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul>

Table 10-5 (Cont.) Tax Residency - Field Description

Field Name	Description
<b>Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than &lt;country name&gt;?</b>	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

1. In the **Is the Entity a tax resident of any country other than <country name>?** field, select the applicable option.
    - If you have selected **Yes**, specify details pertaining to the country/countries in which the entity is a tax resident. The steps are as follows:
      - i. In the **Country of Tax Residence** list, select the country in which the entity is a tax resident.
      - ii. In the **TIN Available** field;
        - i. Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.

OR

Select the option **NO** if the TIN is not available.
      - iii. If you have selected the option **Yes** against the field **TIN Available**;select the TIN type from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.

OR

If you have selected the option **No** against the field **TIN Available**, specify the reason for which the entity's TIN is not available in the field **Reason for Non Availability**.
    - iv. Click the **Add Another Country** link, to add another country record if you are a tax resident of more than one country. Repeat steps i to iii .
    - v. Click the **Remove Country** link displayed against a country record if you wish to delete the country record.
2. In the **Is the entity incorporated in the United States of America?** field, select the applicable option.
3. In the **Does the entity have any ultimate beneficial owners (incl. controlling persons) who are a tax residents (incl. US citizens/ green card holders) of countries other than <country name>?** field, select the applicable option.
4. Click **Continue**.  
The **Entity Certification** section appears.

## 10.2.3 Entity Certification

This topic describes the systematic instruction to **Entity Certification** section.

This section captures information required to identify the category under which the entity falls with regards to FATCA & CRS classifications of entities.

Figure 10-9 Entity Certification - Financial

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity

Tax Residency

Entity Certification

Please select a category to which the entity belongs

Financial Institution
  Non-Financial Institution

Financial Institution

An Investment Entity  
 Depository institution, Custodial institution or Specified Insurance Company

GIIN Available  ⓘ

Yes
  No

Enter GIIN

E6722

[Continue](#)

**Note**

**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

Entity Certification

Declaration

[Submit](#)
[Cancel](#)

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

**Figure 10-10 Entity Certification - Non Financial**

The screenshot shows the 'Entity Certification' section of the FATCA & CRS Self-Certification Form. It includes a 'Note' box on the right with the title 'What is FATCA & CRS? & Why are you being asked to fill this form?'. The main form area contains several sections: 'Please select a category to which the entity belongs' with radio buttons for 'Financial Institution' and 'Non-Financial Institution' (selected); 'Non-Financial Institution' with radio buttons for 'Active Non-Financial Entity (NFE)' (selected), 'A corporation, the stock of which is regularly traded on an established securities market', and 'Entity is related to a corporation whose stock is regularly traded on an established securities market'; a text field for 'Name of the related corporation whose stock is traded' with the example 'Example Corporation'; a dropdown for 'Nature of relation' with 'Subsidiary of the listed company' selected; a text field for 'Name of the established securities market on which the stock of the related corporation is regularly traded' with the example 'ABC Trade'; and radio buttons for 'A Governmental Entity or Central Bank', 'An International Organization', 'Other e.g. a start-up NFE or a non-profit NFE', and 'Passive Non-Financial Entity (NFE)'. There is a 'Continue' button at the bottom of this section. Below this is a 'Declaration' section with 'Submit' and 'Cancel' buttons. At the bottom, there are sections for 'FATCA & CRS Instructions' and 'Substantial Presence Test' with detailed text and a 'View More' link.

**Table 10-6 Entity Certification - Financial - Field Description**

Field Name	Description
<b>Please select a category to which the entity belongs</b>	Specify whether the entity is a financial or non-financial institution by selecting the applicable option. The options are: <ul style="list-style-type: none"> <li><b>Financial Institution</b> - Select this option if the entity is a financial organization</li> <li><b>Non- Financial Institution</b> - Select this option if the entity is a non-financial organization</li> </ul>

Table 10-6 (Cont.) Entity Certification - Financial - Field Description

Field Name	Description
<b>Financial Institution - Please select a category to which the entity belongs</b>	The following fields appear if you have selected the option <b>Financial Institution</b> under the <b>Please select a category to which the entity belongs</b> field.
<b>Financial Institution</b>	The categories to which the entity could belong to are listed under this field. Select an option that is applicable to the entity. The options are: <ul style="list-style-type: none"> <li>• <b>An Investment Entity.</b></li> <li>• <b>Depository Institution, Custodial Institution or Specified Insurance Company.</b></li> </ul>
<b>An Investment Entity</b>	The categories of investment entities are listed under this field only if you have selected the option <b>An Investment Entity</b> under the <b>Financial Institution</b> category. Select an option that is applicable to the entity. The options are: <ul style="list-style-type: none"> <li>• <b>An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.</b></li> <li>• <b>Other Investment Entity.</b></li> </ul>
<b>GIIN Available</b>	Specify whether the entity's Global Intermediary Identification Number is available or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b> – Select this option if the entity's GIIN is available</li> <li>• <b>No</b> – Select this option if the entity does not have a GIIN</li> </ul>
<b>Enter GIIN</b>	Enter the entity's Global Intermediary Identification Number. This field appears if you have selected the option <b>Yes</b> against the <b>GIIN Available</b> field.
<b>Reason for Non Availability</b>	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option <b>No</b> against the <b>GIIN Available</b> field.
<b>Non-Financial Institution - Please select a category to which the entity belongs</b>	The following fields appear if you have selected the option <b>Non-Financial Institution</b> under the <b>Please select a category to which the entity belongs</b> field.
<b>Non-Financial Institution</b>	The general categories to which a non-financial entity can belong, are listed under this field. The options are: <ul style="list-style-type: none"> <li>• <b>Active Non-Financial Entity (NFE).</b></li> <li>• <b>Passive Non-Financial Entity (NFE).</b></li> </ul>
<b>Active Non-Financial Entity (NFE)</b>	The categories under Active Non-Financial Entity are listed if you have selected the option <b>Active Non-Financial Entity</b> under the field <b>Non-Financial Institution</b> . Select the option that is applicable to the entity. The options are: <ul style="list-style-type: none"> <li>• <b>A corporation, the stock of which is regularly traded on an established securities market.</b></li> <li>• <b>Entity is related to a corporation whose stock is regularly traded on an established securities market.</b></li> <li>• <b>A Governmental Entity or Central Bank.</b></li> <li>• <b>An International Organization.</b></li> <li>• <b>Other e.g. a start-up NFE or a non-profit NFE.</b></li> </ul>
<b>Name of the established securities market on which the corporation is regularly traded</b>	Enter the name of securities market on which the entity trades regularly. This field appears if you have selected the option <b>A corporation, the stock of which is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.

Table 10-6 (Cont.) Entity Certification - Financial - Field Description

Field Name	Description
<b>Name of the related corporation whose stock is traded</b>	Specify the name of corporation whose stock is traded by the entity. This field appears if you have selected the option <b>Entity is related to a corporation whose stock is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.
<b>Nature of relation</b>	Specify the relation that the entity has with the company whose stock is traded. The options are: <ul style="list-style-type: none"> <li>• <b>Subsidiary of the listed company.</b></li> <li>• <b>Controlled by a listed company.</b></li> <li>• <b>Common control as a listed company.</b></li> </ul> This field appears if you have selected the option <b>Entity is related to a corporation whose stock is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.
<b>Name of the established securities market on which the stock of the related corporation is regularly traded</b>	Enter the name of securities market on which the stock of the related corporation is traded on a regular basis. This field appears if you have selected the option <b>Entity is related to a corporation whose stock is regularly traded on an established securities market</b> under the <b>Active Non-Financial Entity (NFE)</b> field.
<b>Sub-Category of Active NFE</b>	Enter the sub-category of the active non-financial entity. This field appears if you have selected either of the following three options under the <b>Active Non-Financial Entity (NFE)</b> field: <ul style="list-style-type: none"> <li>• <b>A Government Entity or Central Bank.</b></li> <li>• <b>An International Organization.</b></li> <li>• <b>Other e.g. a start-up NFE or non-profit NFE.</b></li> </ul>
<b>Passive Non-Financial Entity (NFE)</b>	Select this option if the entity is a passive non-financial entity.

- In the **Please select a category to which the entity belongs** field, select the applicable option.
  - If you have selected the **Financial Institution** option,
    - Select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.
      - If you have selected **An Investment Entity** option from the **Financial Institution** field, select whether the entity is an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution or Other Investment Entity.
  - Specify whether the GIIN is available or not against the **GIIN Available** field.
    - If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.
    - If you have selected option **No**, enter the reason as to why the GIIN is not available in the **Reason for Non Availability** field.
  - If you have selected the **Non-Financial Institution** option, select the applicable option.
  - If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.
- Click **Continue**.  
The **Declaration** section appears.

## 10.2.4 Declaration

This topic describes the systematic instruction to **Declaration** section.

This section displays the FATCA & CRS declaration for which you are required to provide consent on behalf of the entity, by selecting the provided check-box. You are also required to enter your name in full and also specify your designation in the provided fields.

**Figure 10-11 Declaration**

FATCA & CRS Self-Certification Form For Entities

Identification of the Entity  
 Tax Residency  
 Entity Certification  
 Declaration

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.

I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

Zig International Services declare acceptance of all statements above

Full Name of Representative  
 John Smith

Designation  
 Director

**Note**

**What is FATCA & CRS?  
&  
Why are you being asked to fill  
this form?**

FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standard) aim at combatting tax evasion on a global level.

As per the Inter-governmental agreement (IGA) with the US and OECD, all financial institutions including Zigbank are required to obtain self-certification and to carry out due diligence of all accounts held with the bank.

Please complete all sections of this form. In certain circumstances, the bank may be required to share this information with relevant tax authorities.

Please consult your professional tax advisor if you have any questions regarding this form.

**FATCA & CRS Instructions**

Along with many governments, the government of Country Name has entered into an Inter-governmental Agreement (IGA) with other governments that require financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities or appointed agencies. In order to comply with the standards set by FATCA and CRS we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Zigbank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**Substantial Presence Test**

You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:

- 31 days during the current year, and
- 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:
  - All the days you were present in the current year, and
  - 1/3 of the days you were present in the first year before the current year, and
  - 1/6 of the days you were present in the second year before the current year.

[View More](#)

**Table 10-7 Declaration - Field Description**

Field Name	Description
Declaration	Select the check box to provide consent to the FATCA & CRS terms and conditions and to provide consent to the declaration on behalf of the entity.

**Table 10-7 (Cont.) Declaration - Field Description**

Field Name	Description
<b>Full Name of Representative</b>	Enter your name in fill.
<b>Designation</b>	Specify the designation / position that you hold in the organization / entity.

1. Select the check box to provide consent of the FATCA & CRS terms and conditions and to provide consent to the declaration.
2. In the **Full Name of Representative** field, enter your full name.
3. In the **Designation** field, specify the current designation or position that you hold in the organization.
4. Click **Submit**.  
The **Review** screen appears.

## 10.2.5 Review


This topic describes the systematic instruction to **Review** screen. The review screen displays all the information that you have entered in the form.

User can review this information and if required, select the option to edit the information of any section. Once you have verified all the information defined in the form, you can click on the option provided to submit the form, after which the form will be submitted and the confirmation page will be displayed.

**Figure 10-12 Review**

FATCA & CRS Self-Certification Form For Entities


① Please review the following details before you submit the FATCA & CRS Self-Certification Form.

**Identification of the Entity** 

Legal Name of Entity or Organization  
JUST EAT

Current Legal Address  
1022, Redwood Shores  
Island Parkway  
CA  
Idaho  
United States  
94065

Country of Incorporation or Organization  
United Kingdom

**Tax Residency** 

Is the entity a tax resident of any country other than <country name>?  
Yes


Country of Tax Residence  
United Kingdom

TIN Available  
Yes

Tax Identification Type  
TIN/TIN Equivalent

Is the entity incorporated in the United States of America?  
No

Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than <country name>?  
No

**Entity Certification** 


Please select a category to which the entity belongs  
Non-Financial Institution

Non-Financial Institution  
Active Non-Financial Entity (NFE)

Name of the related corporation whose stock is traded  
Example Coporation

Nature of relation  
Subsidiary of the listed company

Name of the established securities market on which the stock of the related corporation is regularly traded  
ABC Traders

**Declaration** 

I acknowledge and agree that information contained in this form and information regarding income above may be reported to the tax authorities of the country in which such income arises and that those tax authorities may provide the information to the country or countries in which I am a resident for tax purposes.

Zigbank is not able to offer any tax advice on FATCA or CRS or its impact on me. I shall seek advice from a professional tax advisor for any tax related questions. I undertake to notify Zigbank of any change in circumstances that causes any information on this form to become incorrect and to provide Zigbank with updated information within 30 days of said change.


I authorize Zigbank to close or suspend my account(s) without any obligation of advising me of the same if any information provided by me in this form or hereafter is found to be false, untrue or misleading. I have understood the FATCA and CRS instructions and the requirement of information collected through this form and hereby confirm that the information provided by me in this form is true, correct and complete to the best of my knowledge.

Zig International Services declare acceptance of all statements above

Full Name of Representative  
John Smith

Designation  
Director

**Confirm** **Cancel** Back

- Verify the details, and click **Confirm**.
  - Click  icon against any section that you wish to edit, if required.
  - Click **Cancel** to close the form.
  - Click **Back** to navigate to the previous page.

The success appears along with the status of submission of the form.

## 10.2.6 Confirm

This topic describes the systematic instruction to **Confirmation** page.

The confirmation page will be displayed once you have submitted the form. This page will display a message identifying whether the form was successfully submitted or not.

- Click **Go to Dashboard** to navigate to the dashboard.

## 10.3 FAQ

- What is FATCA, why I have to fill the FATCA & CRS form?

FATCA stands for 'Foreign Account Tax Compliance Act' and is a legislation designed to prevent tax evasion. Introduced by the United States Department of Treasury and the US Internal Revenue Service (IRS), the purpose of FATCA is to encourage better tax compliance by preventing US Persons from using foreign banks and other financial organizations in order to avoid US taxation on their income and assets.

1. What is a tax identification number (TIN)?

This is your unique number issued in your jurisdiction to you as a tax payer. However we are aware that some jurisdictions do not issue a specific tax numbers. UK residents can use their National Insurance number.

1. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?

No. The co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

1. Why am I asked to capture previous residential address details?

The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

1. My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?

No. There is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

2. **Why am I being asked to capture previous employment details?**

The bank has a employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

3. **I have saved the application. Can my co-applicant resume the application from the application tracker?**

Yes. The co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

4. **Can the co-applicant perform all the pending tasks (if applicable) in the application tracker?**

Yes, the co-applicant has all the rights as that of the primary applicant.

# 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 or if the user has a product application in draft, on selecting the Product Offerings option from the hamburger menu, the Application Tracker listing page will be displayed. The user will be able to track the status of any submitted applications and also retrieve applications that are in draft from the Application Tracker listing page. If the user wishes to apply for any other product, he/she can select the Start a New Application option provided on the Application Tracker Listing screen.

## Note

To view detailed information about the Application Tracker as well as product offerings, please refer the **Oracle Banking Digital Experience 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 11-1 Product Offerings

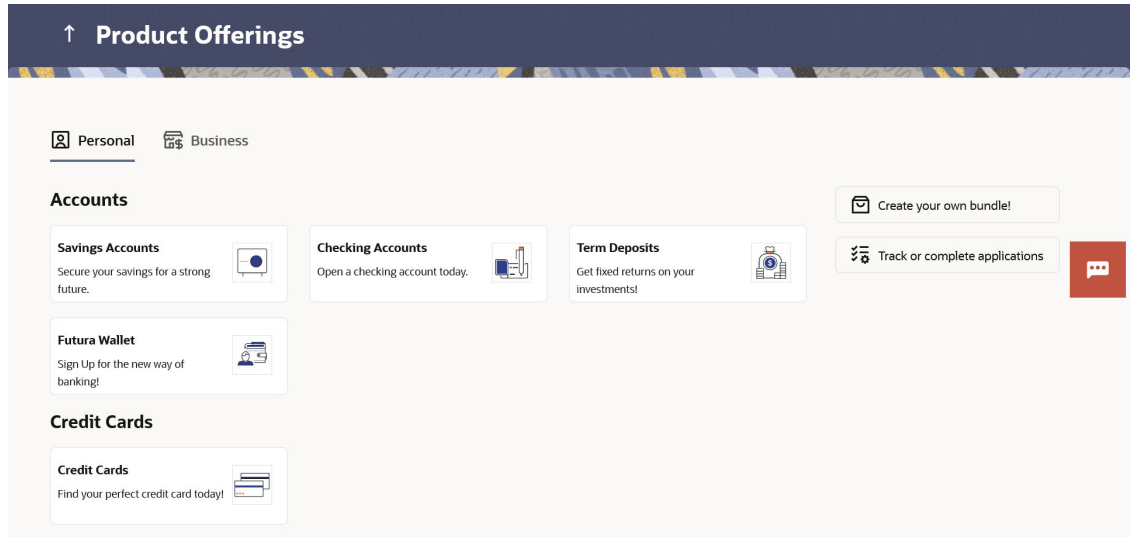



Figure 11-2 Application Tracker Listing Page

↑ Application Tracker

Start a New Application



**Hi John Smith**

Find all your saved and submitted applications below

Personal
Business

### Your Submitted Applications ( 6 )

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

<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Luxury Car Loan</b></p> <p>006APP00034961</p> <p><span>Submitted</span></p> <p>Submitted On: 3/29/2018    Last Updated On: 3/29/2018</p> <p>Amount: USD 99,990.00</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Premier Checking Account</b></p> <p>006APP00035538</p> <p><span>Offer Generated</span></p> <p>Submitted On: 3/29/2018    Last Updated On: 3/29/2018</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Normal Simple Fixed Deposit</b></p> <p>006APP00049564</p> <p><span>Submitted</span></p> <p>Submitted On: 3/29/2018    Last Updated On: 3/29/2018</p> <p>Amount: GBP 10,000.00</p> </div>
<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>MaxRewards</b></p> <p>006APP00049874</p> <p><span>Submitted</span></p> <p>Submitted On: 3/29/2018    Last Updated On: 3/29/2018</p> <p>Amount: USD 60,000.00</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Instant Personal Loan</b></p> <p>006APP00059522</p> <p><span>Submitted</span></p> <p>Submitted On: 3/29/2018    Last Updated On: 3/29/2018</p> <p>Amount: USD 10,000.00</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Premier Checking Account</b></p> <p>006APP00071324</p> <p><span>Submitted</span></p> <p>Submitted On: 3/29/2018    Last Updated On: 3/29/2018</p> </div>

### Your Saved Applications ( 6 )

Select an application to complete and submit it to the bank

<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Futura Education Loan</b></p> <p>006APP00033808</p> <p><span>In Draft</span></p> <p>Amount: USD 10,000.00</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Small Personal Loan</b></p> <p>006APP00035959</p> <p><span>In Draft</span></p> <p>Amount: USD 10,000.00</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>MaxRewards</b></p> <p>006APP00046020</p> <p><span>In Draft</span></p> <p>Amount: USD 60,000.00</p> </div>
<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Max Savings Account</b></p> <p>006APP00049829</p> <p><span>In Draft</span></p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Normal Simple Fixed Deposit</b></p> <p>006APP00049857</p> <p><span>In Draft</span></p> <p>Amount: GBP 100,000.00</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Normal Simple Fixed Deposit</b></p> <p>006APP00050014</p> <p><span>In Draft</span></p> </div>

### Your Processed Applications ( 1 )

View all your processed and cancelled applications here

<div style="border: 1px solid #ccc; padding: 5px;"> <p><b>Normal Simple Fixed Deposit</b></p> <p>006APP00049121</p> <p><span>Customer Cancellation</span></p> </div>
--

# 12

## Interest Certificates

This topic describes the information about **Interest Certificates** option. Using this option, the user can view and download interest certificates for current and savings accounts, deposits (Term Deposits and Recurring Deposits) and loans.

An interest certificate is a summary of the interest credited or debited on an account. Banks issue interest certificates against accounts held by users, so that they can ascertain how much interest they have gained on their balances in their CASA or deposit accounts, or how much interest they have paid on their loans.

Interest certificates are widely used to complete tax returns.

### **Note**

Interest certificates prior to 3 years are not available.

### To generate Interest Certificates:

1. Perform any one of the following navigation to access the **Interest Certificates** screen.
  - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Certificates**. From the **Certificates**, click **Interest Certificates**.
  - Access through the kebab menu of **Certificates (Balance Certificates & TDS Certificates)**.

2. Navigate to one of the above paths.

The **Interest Certificates** screen appears.

**Figure 12-1 Interest Certificates**

The screenshot shows the 'Interest Certificates' interface. At the top, there is a header with an upward arrow and the text 'Interest Certificates'. Below the header, there are several filter sections:

- Account Category:** A dropdown menu with 'Deposits' selected.
- Select Interest Certificate for:** A section with the sub-label 'Number of Accounts'. It contains two radio buttons: 'Specific Account' (which is selected) and 'All Accounts'.
- Account Number:** A dropdown menu with 'xxxxxxxxxxxx1527' selected.
- Select Period:** A section with two radio buttons: 'Financial year' (which is selected) and 'Duration'. Below these is a dropdown menu with '2018-2019' selected.

At the bottom of the filter section, there are two buttons: 'Apply' and 'Reset'.

**Note**

The fields which are marked as Required are mandatory.

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

**Table 12-1 Interest Certificates - Field Description**

Field Name	Description
<b>Account Category</b>	Specify the account category for which the interest certificate has to be generated. The options are: <ul style="list-style-type: none"> <li>• <b>Current &amp; Savings</b></li> <li>• <b>Deposits</b></li> <li>• <b>Loans &amp; Finances</b></li> </ul>
<b>Select Interest Certificate for</b>	The option to specify whether the interest certificate is to be generated for a specific account or for all accounts of the specific account type. The options are: <ul style="list-style-type: none"> <li>• <b>Specific Account</b></li> <li>• <b>All Accounts</b></li> </ul>
<b>Account Number</b>	Select the account number for which the interest certificate to be generated. This field is enabled if you have selected the <b>Specific Account</b> option in the <b>Select Interest Certificate for</b> field.
<b>Select Period</b>	Define a period for which the interest certificate to be generated. The options are: <ul style="list-style-type: none"> <li>• <b>Financial Year</b></li> <li>• <b>Duration</b></li> </ul>
<b>Financial Year</b>	The financial year for which the interest certificate for the account/s is to be generated. This field is enabled if you have selected the <b>Financial Year</b> option in the <b>Period</b> field. <b>Note:</b> Interest certificates prior to 3 years are not available.
<b>From Date</b>	The start date of the date range from which interest certificate to be generated. This field is enabled if you have selected the <b>Duration</b> option in the <b>Choose a period for generating Interest Certificate</b> field.
<b>To Date</b>	The end date of the date range till which interest certificate is to be generated. This field is enabled if you have selected the <b>Duration</b> option in the <b>Choose a period for generating Interest Certificate</b> field.

3. From the **Account Category** list, select the account category for which the interest certificates are to be generated.
4. In the **Select Interest Certificate for** field, select the desired option for which the interest certificate is to be generated.
  - a. If you have selected **Specific Account**;  
From the **Account Number** list, select the account for which interest certificate is required.
  - b. If you have selected **All Accounts**;

The interest certificates of all the associated current and savings accounts, will be generated once you select **Apply** after selecting further options.

5. In the **Select Period** field, select the desired option.
  - a. If you have selected **Financial Year**;
    - i. From the **Financial Year** list, select the financial year of choice.
  - b. If you have selected **Duration**;
    - i. From the **From Date** list, select the start date of the date range from which to generate the interest certificate.
    - ii. From the **To Date** list, select the end date of the date range up-to which the interest certificate is to be generated.
6. Click **Apply** to generate the interest certificate/s based on the defined criteria. The interest certificate gets displayed. Click **Reset** to clear the details entered.

**Figure 12-2 Interest Certificates - Outcome**

Account Number	Product Type	Date	Interest Credited
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 10,000.00
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 5,000.00
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 8,000.00
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 7,000.00

**Note**

The fields which are marked as Required are mandatory.

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


**Table 12-2 Interest Certificates - Outcome - Field Description**

Field Name	Description
<b>Filter Criteria</b>	All the criteria defined in the provided fields to search or filter results will be displayed in read only mode.
<b>Records on Filter Criteria</b>	The following fields are displayed as records based on filter criteria defined.
<b>Account Number</b>	The account number for which the interest certificate has been generated.
<b>Product Type</b>	The product type for which interest was credited/debited.
<b>Date</b>	The date on which interest was credited/debited in the account.

**Table 12-2 (Cont.) Interest Certificates - Outcome - Field Description**

Field Name	Description
<b>Interest Credited</b>	The amount of interest which was credited in the account. This field is displayed for <b>Current and Savings</b> and <b>Deposits</b> accounts.
<b>Interest Paid</b>	The amount of interest which was debited from the account. This field is displayed only for <b>Loan</b> accounts.

7. Click **Download** to download the certificate in pdf format.

Click on the  icon to change filter criteria.

# 13

## Balance Certificates

This topic describes the information about **Calculators** screen. User can view and download a balance certificate with this feature.

Using this option retail user can view and download a balance certificate of all of his current and savings accounts and deposit accounts for the selected month which will help him to understand the balance positions across all the accounts and deposits held with the bank. The certificate is available on monthly basis. The retail user can have facility to download the account statement of the month.

### Note

In case of Balance certificate for the current month user can view balance till the last working day of Bank.

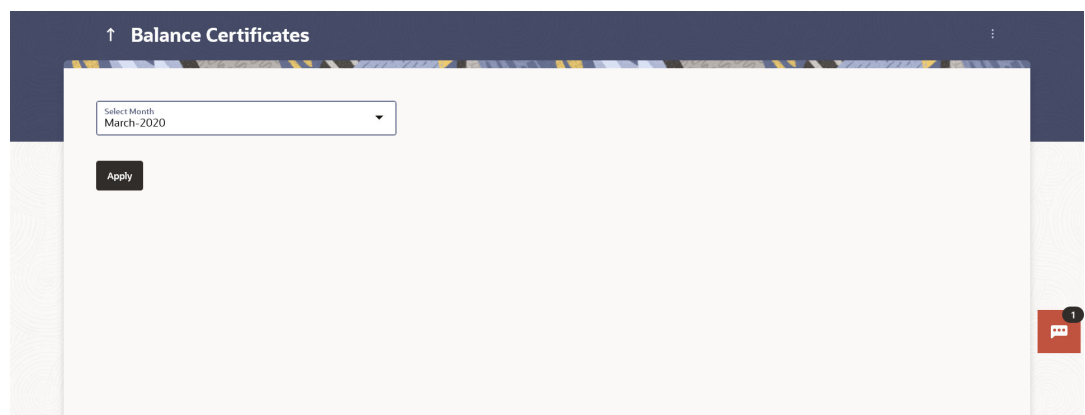
### To generate Balance Certificates:

1. Perform any one of the following navigation to access the **Balance Certificates** screen:
  - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Certificates** . From the **Certificates** , click **Balance Certificates**.
  - Access through the kebab menu of **Certificates (Interest Certificates & TDS Certificates)**.

2. Navigate to one of the above paths.

The **Balance Certificates** screen appears.

**Figure 13-1 Balance Certificates**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 13-1 Balance Certificates - Field Description**

Field Name	Description
Select Month	Select a month to view the account balances of that specific month.

- In the **Select Month** list, select the month for which you wish to view the balance certificate.
- Click **Apply** to generate the balance certificate for the specified month.
  - The Balance certificate gets displayed.
  - Click **Reset** to clear the details entered.

**Figure 13-2 Balance Certificates - Outcome**

Balance Certificates

March-2020

Download

**Current and Savings Accounts**

Account Number	Balance
xxxxxxxxxxxx0026	EUR 0.00
xxxxxxxxxxxx0033	EUR 2,125.60
xxxxxxxxxxxx0044	EUR 99,925.20
xxxxxxxxxxxx0011	-EUR 65,407.50
xxxxxxxxxxxx0022	-EUR 226,323.70
xxxxxxxxxxxx0474	-GBP 2,258.91

**Term Deposits**

No Data to Display

**Note**


The fields which are marked as Required are mandatory.

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

**Table 13-2 Balance Certificates - Field Description**

Field Name	Description
<b>Filter Criteria</b>	The selected month as specified in the Select Month field will be displayed in read only mode.
<b>Records for Current and saving Accounts</b>	The following fields are displayed as records for balance certificates generated for the current and savings account/ s.
<b>Account Number</b>	The current or savings account number of the customer for which the balance certificate is generated.
<b>Balance</b>	The balance maintained in the account.
<b>Records for Current and saving Accounts</b>	The following fields are displayed as records for balance certificates generated for the term deposit account/ s.
<b>Account Number</b>	The term deposit account number of the customer for which the balance certificate is generated.
<b>Deposit Number</b>	The number of deposits made in the term deposit in the specific month.
<b>Balance</b>	The balance maintained in the account as on the last day of the month.

5. Click **Download** to download the certificate in pdf format.

Click on the  icon to change filter criteria.

 **Note**

For the current month, balance certificate will show the values till last working day only. For example if, Today is 6th November and user wants to view the balance certificate, he will be able to see the balances of all his accounts and deposits till 5th November if it was a working day else the previous working day.

# 14

## TDS Certificates

This topic describes the information about **TDS Certificates** screen. This option provides a consolidated view of TDS for all user's accounts and deposits.

TDS or Tax Deducted at Source, is a means of indirect tax collection by Indian authorities according to the Income Tax Act, 1961. As per the Act, any company or person making a payment is required to deduct tax at source if the payment exceeds certain limits. TDS has to be deducted at the rates prescribed by the tax department. The concept of TDS was introduced with an aim to collect tax from the very source of income. TDS is applicable on the various incomes received such as salaries, interest received etc. which is deducted when income is generated rather than at a later date.

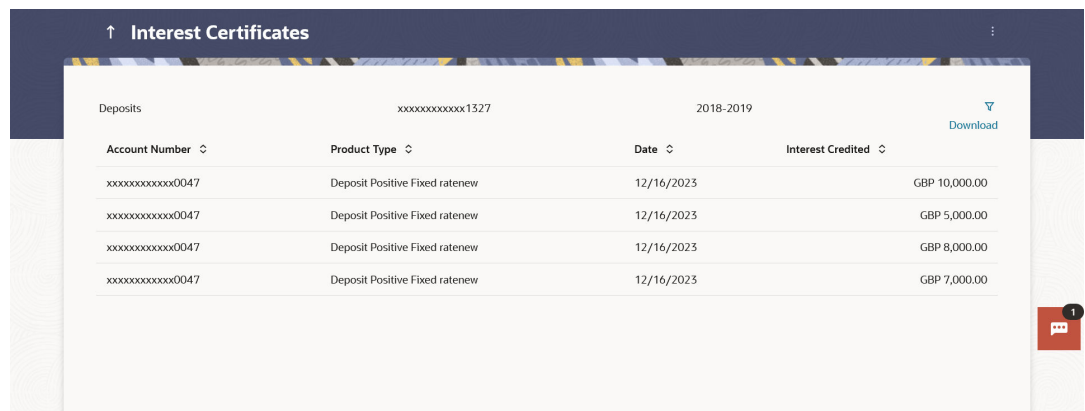
TDS is deducted when the interest payable or reinvested on Recurring Deposits or Fixed Deposits is above the government specified limit in a financial year. A retail user can view the TDS deducted from his account for the financial year. For taxation purposes, the retail user can download the TDS report for all his accounts.

### To generate TDS Certificates:

1. Perform any one of the following navigation to access the **TDS Certificates** screen:
  - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Certificates** . From the **Certificates**, click **TDS Certificates**.
  - Access through the kebab menu of **Certificates (Balance Certificates & Interest Certificates)**.
2. Navigate to one of the above paths.

The **TDS Certificates** screen appears.

**Figure 14-1 TDS Certificates**



The screenshot shows the 'Interest Certificates' screen for a user with account number 'xxxxxxxxxxxx1327' for the financial year '2018-2019'. The table lists four deposits, all of which are 'Deposit Positive Fixed ratenew' products. Each deposit has an 'Interest Credited' amount in GBP. A 'Download' button is visible in the top right corner of the table area.

Account Number	Product Type	Date	Interest Credited
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 10,000.00
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 5,000.00
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 8,000.00
xxxxxxxxxxxx0047	Deposit Positive Fixed ratenew	12/16/2023	GBP 7,000.00

### Note

The fields which are marked as Required are mandatory.

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

**Table 14-1 TDS Certificates - Field Description**

Field Name	Description
<b>Select Financial Year</b>	The financial year for which TDS deducted on different accounts is to be viewed. <b>Note:</b> TDS of only the previous three years are displayed.

- From the **Select Financial Year** list, select the year for which TDS deducted on accounts is to be viewed.
- Click **Apply** to generate the TDS certificate for the specified year.  
The TDS certificate gets displayed. Click **Reset** to clear the details entered.

**Figure 14-2 TDS Certificates**

Deposit Account	Interest Earned	Tax Deducted
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00
xxxxxxxxxx0047	GBP 40,000.00	GBP 8,000.00

**Note**

The fields which are marked as Required are mandatory.

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


**Table 14-2 TDS Certificates - Field Description**

Field Name	Description
<b>Filter Criteria</b>	The selected year for which TDS is required to be viewed.
<b>Records for Tax Deducted</b>	The following fields are displayed as records for the tax deducted in the user's deposit accounts for the selected year.
<b>Total TDS deducted</b>	Displays the total TDS deducted on different accounts for the selected financial year.
<b>Deposit Account</b>	The different account numbers on which TDS was applicable are listed down.
<b>Interest Earned</b>	The interests earned on each account for the financial year is displayed against the account record.

**Table 14-2 (Cont.) TDS Certificates - Field Description**

Field Name	Description
<b>Tax Deducted</b>	The TDS deducted on each account for the selected financial year is displayed against the account record.

5. Click **Download** to download the certificate in pdf format.

Click on the  icon to change filter criteria.

# 15

## 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.

### 15.1 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.

## 15.1.1 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 Requests** screen from which the user can select the service request form on the basis of product and category appears.

**Figure 15-1 Raise New Request – Service Request Form Selection**

The screenshot shows the 'Raise a New Request' interface. At the top, there is a search bar labeled 'Service Request Form' with a magnifying glass icon. Below the search bar, there is a horizontal line with a circle containing the word 'OR' in the center. To the left of this line is a list of service request forms organized by product and category. The list includes 'Loan' (selected), 'CASA', 'Credit Card', 'Debit Card', 'Product', and two categories with IDs: '6dd6f' and '980a4'. To the right of the 'OR' line is a note box with a lightbulb icon and the text: 'Note: Want to raise a new Service Request? Simply type what you are looking for in the search bar and click on the search results to raise a new request. In case you want to select the request from the available list of Requests, select a Product and Category under it to view the same.'

### Note

The fields which are marked as Required are mandatory.


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

**Table 15-1 Raise New Request – Service Request Form Selection - Field Description**

Field Name	Description
<b>Search Criteria</b>	<b>Information specified in below fields are related to search criteria.</b>
<b>Service Request Form</b>	Enter a service request name to search for the required service request.
<b>List of Products</b>	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 15-1 (Cont.) Raise New Request – Service Request Form Selection - Field Description**

Field Name	Description
<b>List of Categories</b>	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.

## 15.1.2 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 15-2 Service Request**

Loan Application ⋮

**Personal Information**

Surname  
Smith

Gender  
Male

Date Of Birth  
17 Sep 1994

Image Upload ↕  
231190.png

Country  
United States

State  
Florida

**Account Information**

Please Enter Account Number  
xxxxxxxxxxxx0033


Account Number  
xxxxxxxxxxxx0011

Debit Card  
XXXXXXXX3801

Identity Proof  
 Aadhar  PAN  Driving License

Identity Proof Copy  
Aadhar

**Submit**



Information

Users can fill this form to apply for a two wheeler loan.

**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.

## 15.2 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.

## 15.2.1 Track Requests - Search

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

**Figure 15-3 Track Requests - Search**

**Track Requests**

Product Name  
Credit Card


Category Name  
Please Select

From Date  
From Date

To Date  
To Date

Status  
Accepted

Apply Reset

  
**Note**

This page lists all the Service Requests raised by you.

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


**Figure 15-4 Track Requests - Search Result**

**Track Requests**

Credit Card

Date	Request Name	Reference Number	Status
22 Sep 2021	Happy Hours	1006	Pending
16 Sep 2021	Credit Card PIN Request	958	Accepted
09 Sep 2021	Update Card Limits	910	Accepted
09 Sep 2021	Update Card Limits	911	Accepted
09 Sep 2021	Credit Card PIN Request	909	Accepted
09 Sep 2021	Activate Credit Card	908	Accepted
07 Sep 2021	Update Card Limits	891	Completed
30 Aug 2021	Register Credit Card Auto Payment	836	Rejected
27 Aug 2021	Unblock Card	789	Completed
25 Aug 2021	Credit Card PIN Request	786	Accepted

Page 1 of 5 (1-10 of 49 items) | 1 2 3 4 5

  
**Note**

This page lists all the Service Requests raised by you.

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

**Note**


The fields which are marked as Required are mandatory.

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

**Table 15-2 Track Requests - Search Result - Field Description**

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

## 15.2.2 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 15-5 Service Request Details**

The screenshot displays the 'Service Request Details' overlay for a credit card request. The main interface shows a list of requests under the 'Track Requests' section. The overlay on the right provides a detailed view of a selected request, including its status journey and specific details.

Date	Request Name	Reference Number	Status
09 Sep 2021	Update Card Limits	910	Accepted
09 Sep 2021	Update Card Limits	911	Accepted
09 Sep 2021	Credit Card PIN Request	909	Accepted
09 Sep 2021	Activate Credit Card	908	Accepted
25 Aug 2021	Credit Card PIN Request	786	Accepted
18 Aug 2021	Update Card Limits	752	Accepted
18 Aug 2021	Activate Credit Card	790	Accepted

**Service Request Details**

**Status Journey**

1 — 2

PENDING TO RETAIL    COMPLETE TO RETAIL

**Details**

Reference Number  
911

Date Requested  
09 Sep 2021

Request Type  
Update Card Limits

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

Credit Card Limit Type  
Credit

**Note**

The fields which are marked as Required are mandatory.

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

**Table 15-3 Service Request Details - Field Description**

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

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

# 16

## 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 about **Alerts** feature.
  - [FAQ](#)

## 16.1 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.

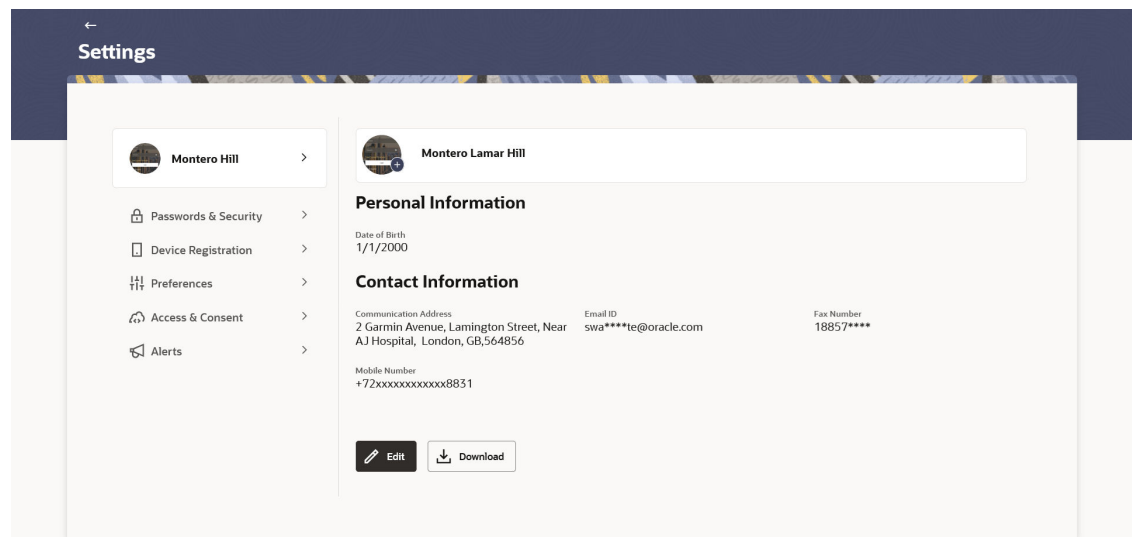
## Features Supported in the Application

- 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 16-1 Profile**



### **Note**

The fields which are marked as Required are mandatory.


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

**Table 16-1 Profile - Field Description**


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

Table 16-1 (Cont.) Profile - Field Description

Field Name	Description
<b>Aadhaar Card Number</b>	Aadhaar number of the user, as maintained with the bank gets displayed in masked format. It is an identification number issued by government of India. <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>Driving License</b>	Driving license number of the user, as maintained with the bank gets displayed in masked format.
<b>PAN Card</b>	PAN number of the user, as maintained with the bank gets displayed in masked format. It is issued by the income tax department of India. <b>Note:</b> This identification type is applicable for India region. Bank can configure the identification types to be displayed and to be available for modification as per their region.
<b>Passport</b>	Passport number of the user, as maintained with the bank gets displayed in masked format.
<b>Contact Information</b>	<b>Information specified in below fields are related to contact information.</b>
<b>Communication Address</b>	Address of the user, as maintained with the bank, will be displayed.
<b>Email ID</b>	Email ID of the user, as maintained with the bank, in masked format.
<b>Fax Number</b>	Fax number of the user, as maintained with the bank, in masked format.
<b>Contact Number (Mobile)</b>	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.

- [Profile-Edit](#)  
This topic describes the systematic instruction to **Profile-Edit** screen.
- [FAQ](#)

## 16.1.1 Profile-Edit

This topic describes the systematic instruction to **Profile-Edit** screen.

The user can edit any his personal information as well as contact information, except his date of birth.

**To edit any information in Profile:**

1. Click **Edit** to update the personal or contact details.

An overlay on which you can edit the desired information, appears.

**Figure 16-2 Profile-Edit**

2. Navigate to one of the above paths.

The **Profile** screen appears.

**Note**

The fields which are marked as Required are mandatory.

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

**Table 16-2 Field Description**

Field Name	Description
<b>Field Names in editable format</b>	All the fields applicable for the specific option selected to be edited, are displayed in editable format.

3. Update the field with the required information.
4. Click **Save** to save the changes.
  - Click **Cancel** to cancel the transaction.
  - The success message appears.

## 16.1.2 FAQ

### 1. Can the user edit his profile information?

Yes, user can edit his profile information except date of birth.

## 16.2 Password & Security

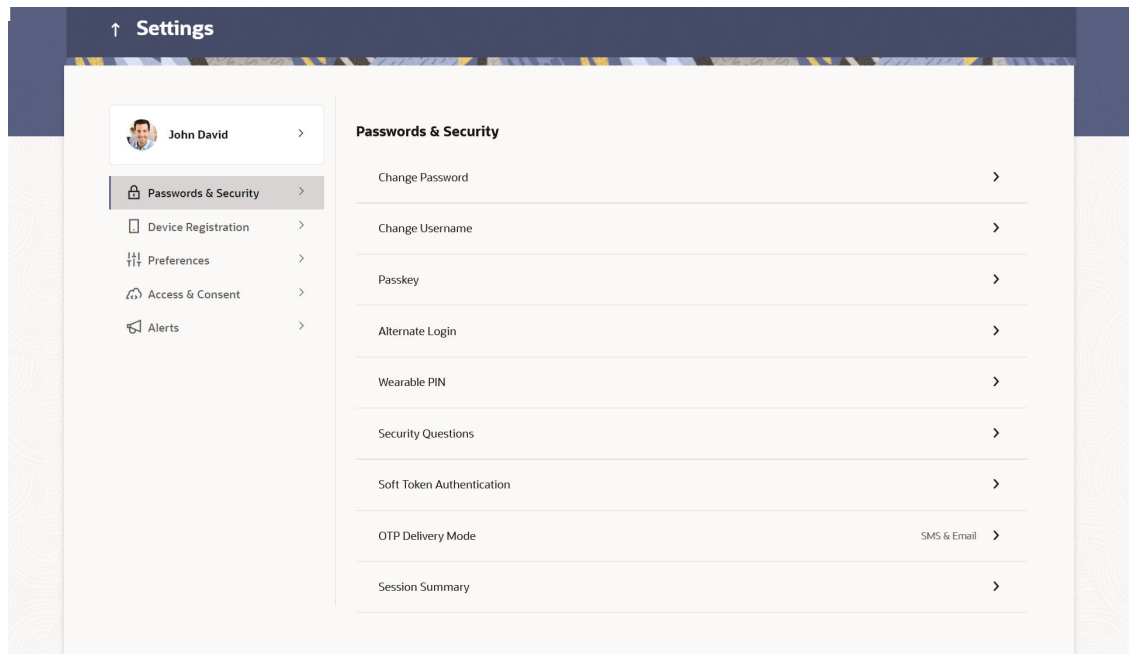
This topic describes the information about **Password & Security** option.

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 16-3 Settings-Password & Security**



- [Change Password](#)  
This topic describes the systematic instruction to **Password Change** option.
- [Change Username](#)  
This topic describes the systematic instruction to **Change Username** feature.
- [Passkey](#)  
This topic describes the systematic instruction to **Passkey** option. Using this option user can register/de-register the passkey.
- [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.

## 16.2.1 Change Password

This topic describes the systematic instruction to **Password Change** option.

This feature enables existing users of the bank to change their login password.

### Pre-requisites

- User must have existing login credentials.

### Features Supported In Application

- Changing the login password.

### To reset the password:

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

The **Change Password** screen appears.

**Figure 16-4 Change Password**

The screenshot displays the 'Change Password' interface. On the left, a user profile for 'John David' is shown with a settings menu where 'Passwords & Security' is highlighted. The main area contains three password input fields: 'Current Password', 'New Password', and 'Confirm New Password'. The 'New Password' and 'Confirm New Password' fields are marked as 'Required'. Below the fields are 'Cancel' and 'Save' buttons. On the right, a 'Password Policy' section lists the following requirements:

- Your Password can :
  - Have 6 to 15 characters
  - Have uppercase (Minimum 1 mandatory)
  - Have lowercase (Minimum 1 mandatory)
  - Have numbers (Minimum 1 mandatory)
  - Have special characters (Minimum 1 mandatory, Allowed characters are @ # \$)
  - Not contain successive characters more than 4
  - Not contain repetitive characters more than 5
  - Not be a common password

**Note**

The fields which are marked as Required are mandatory.

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

**Table 16-3 Change Password - Field Description**

Field Name	Description
<b>Current Password</b>	Enter your current login password.
<b>New Password</b>	Enter a new password to replace your current login password.
<b>Confirm New Password</b>	Re-enter the new password to confirm the same.

2. In the **Current Password** field, enter your current login password.
3. In the **New Password** field, enter a new password.

(Read the conditions defined under the Password Conditions section on the application screen to view the password policy.)

4. In the **Confirm New Password** field, re-enter the new password.
5. Click **Save**.
  - Click **Cancel** to cancel the transaction.

A message confirming successful change of login password appears.

As the login user changed his password using '**Change Password**' option, system will logout the user and user will be shown a confirmation message of password change along with an option to login again.

6. Click **Login** on confirmation screen to log in to the application.

**Note**

- a. Password Conditions gets highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.
- b. Click inside the **Password** field, the Virtual Keyboard link appears. Click on the link to use virtual keyboard.

## 16.2.2 Change Username

This topic describes the systematic instruction to **Change Username** feature.

This feature enables existing users of the bank to change their login username.

**Note**

Enable or disable the ability for users (Retail, Corporate, Business, Admins) to change their login ID/username through **Role Maintenance** screen (**Change Username-Perform** option under **Transactions- Profile** category ) to control the availability of this feature based on business requirements or security policies.

**Pre-requisites**

- User must have existing login credentials.

**Features Supported In Application**

- Changing the login username.

**To change the username:**

- From the Dashboard, click on the **My Profile** icon, and then click **Settings**. From **Settings**, click **Password & Security**, and then click **Change Username**, to navigate the screen.

The **Change Username** screen appears.

**Figure 16-5 Change Username**

The screenshot displays the 'Settings' interface. On the left, a sidebar menu includes 'John David', 'Passwords & Security', 'Device Registration', 'Preferences', 'Access & Consent', and 'Alerts'. The main content area is titled 'Change Password' and contains three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Each field has a 'Required' label and a toggle icon. Below the fields are 'Cancel' and 'Save' buttons. To the right, a 'Password Policy' section lists the following requirements:
 

- Your Password can :
  - Have 6 to 15 characters
  - Have uppercase (Minimum 1 mandatory)
  - Have lowercase (Minimum 1 mandatory)
  - Have numbers (Minimum 1 mandatory)
  - Have special characters (Minimum 1 mandatory, Allowed characters are @ # \$)
  - Not contain successive characters more than 4
  - Not contain repetitive characters more than 5
  - Not be a common password

**Note**

The fields which are marked as Required are mandatory.

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

**Table 16-4 Change Username - Field Description**

Field Name	Description
<b>New Username</b>	Enter a new username to replace your current login username.

- In the **New Username** field, enter a new username.
- Click the **Check Availability** link to confirm if the username is available for use.

- If a revoked user needs to be granted access again and a user with the same username already exists, the system should prompt the admin to change the username before proceeding with the granting process.
4. Perform one of the following actions:
    - Click **Save**.

A message confirming successful change of login username appears. As the login user changed his username using **Change Username** option, system will logout the user and user will be shown a confirmation message of username change along with an option to login again. Click Login on confirmation screen to log in to the application.

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

### Note

- a. On updating username, user need to re-register for passkey and soft token authentication.
- b. The username change can be recorded in the **Audit Logs** screen.

## 16.2.3 Passkey

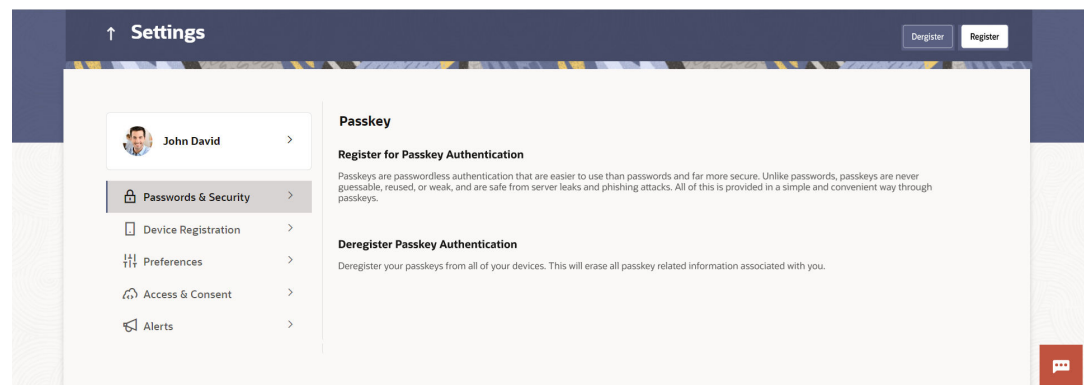
This topic describes the systematic instruction to **Passkey** option. Using this option user can register/de-register the passkey.

Passkeys work only on their registered websites and apps. For more details, refer **User Manual Oracle Banking Digital Experience Passwordless Login through Passkeys**.

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

The **Passkey** screen appears.

**Figure 16-6 Passkey**



2. Click **Setup Passwordless Authentication**.

The **Passkey Registration** page appears.

**Figure 16-7 Passkey Registration screen**

3. Click on the **Setup Paskey**.
  - System prompts the user to save passkey in the device itself or in other mobile or table device with camera or in any security key.
4. Select a desired device.
  - Click **Continue with Password**.
  - User can select **Security Key** or select **Save a passkey on a device with a camera**.
    - a. The **QR Code** is displayed on the device, and it needs to be scanned with a device with camera that supports passkey authentication.
    - b. Open the Camera app on your device. Point the camera at the QR code on the screen of the device you want to connect to.
5. Click **Save Passkey**.
6. Click **Continue** on the device.
  - The operating system may ask for authentication mechanism such as Face ID/ Fingerprint/device password for registering passkey. The same mechanism will be used during login through stored passkey.

**Note**

For this feature to work, Bluetooth on both the devices needs to be turned ON.

On successful registration, passkey will be saved.

## 16.2.4 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**.

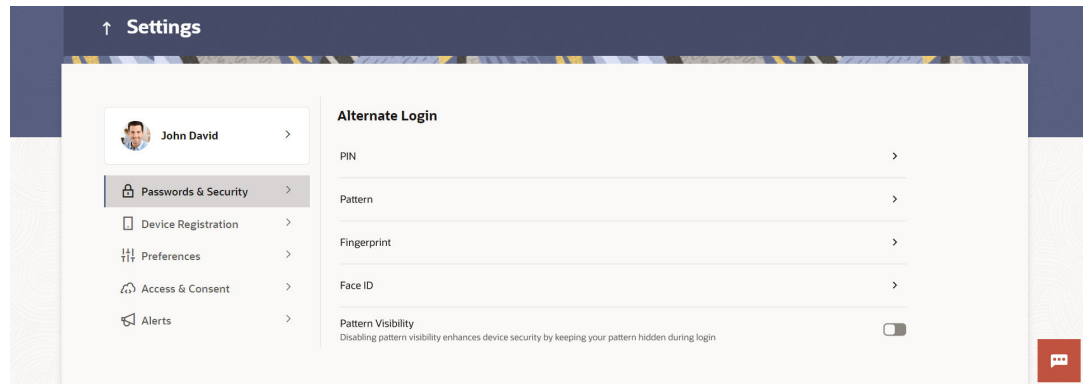
Following are the alternate method for authentication:

- 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 16-8 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** option as 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 be able to see it on the screen.

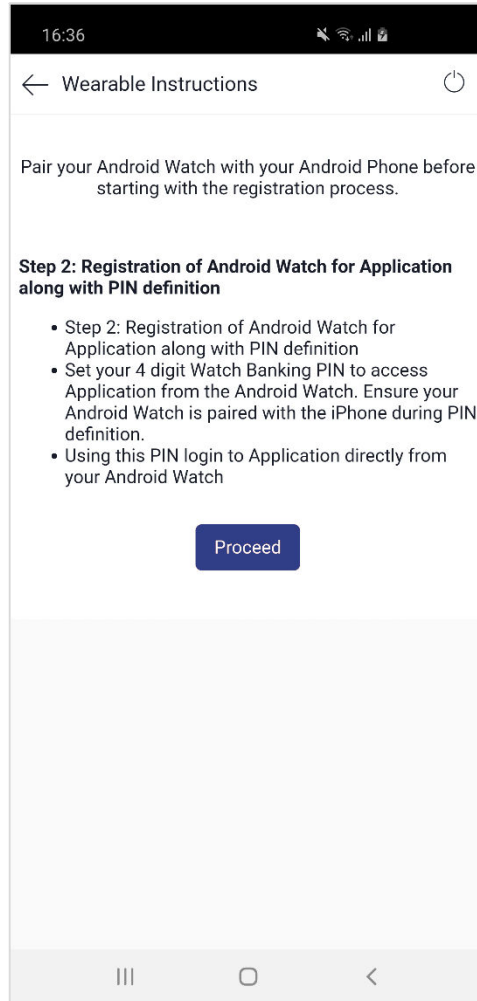
**Note**

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 16-9 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.

## 16.2.5 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**

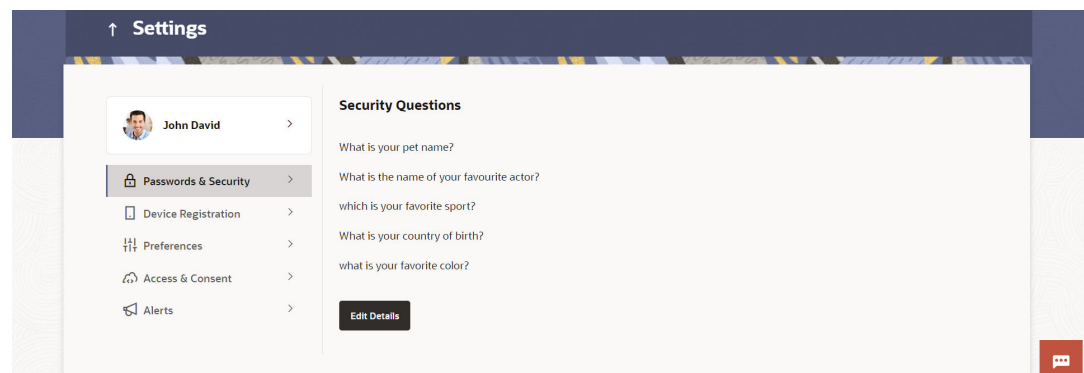
If security questions have not been set-up by the user, the following message will be displayed - "Security Questions have not been set up yet". The user will be provided with the option to set up security questions.

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 16-10 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 16-5 Security Question Maintenance - Field Description**

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

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**.

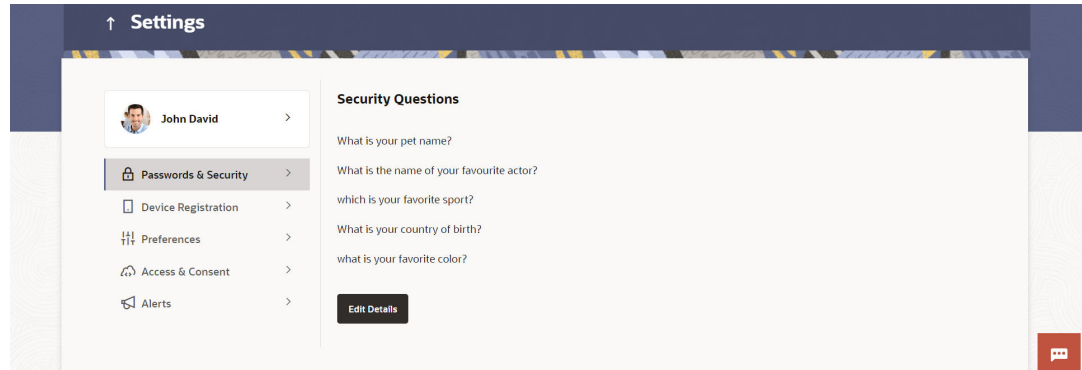
## Security Questions – View and Edit

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 16-11 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 16-6 Set Security Question - View - Field Description**

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

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

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

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

Figure 16-12 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 16-7 Set Security Question - Edit - Field Description

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

## 16.2.6 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.

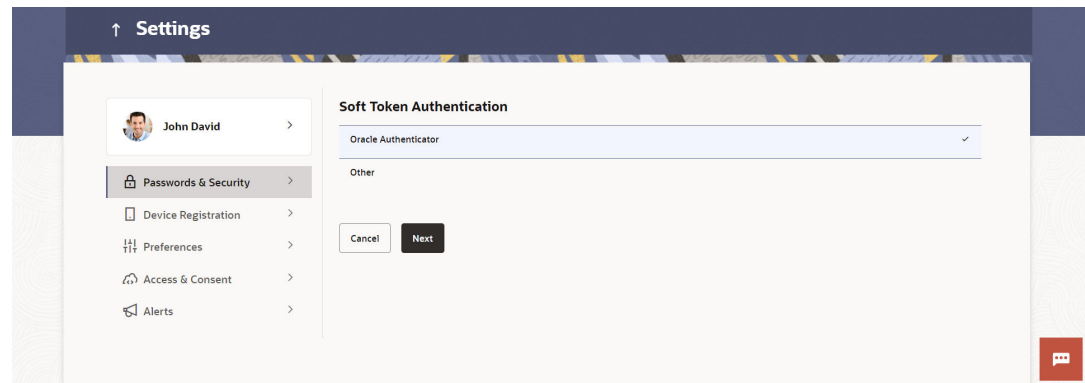
This same device must be used to generate the time-based one-time passcode every time the user signs in.

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 16-13 Soft Token Authentication**



### **Note**

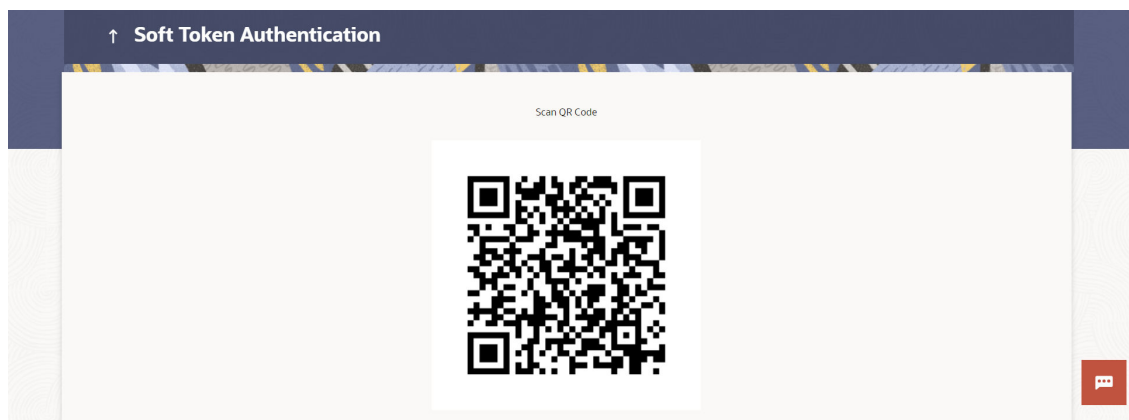
The fields which are marked as Required are mandatory.

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

**Table 16-8 Soft Token Authentication - Field Description**

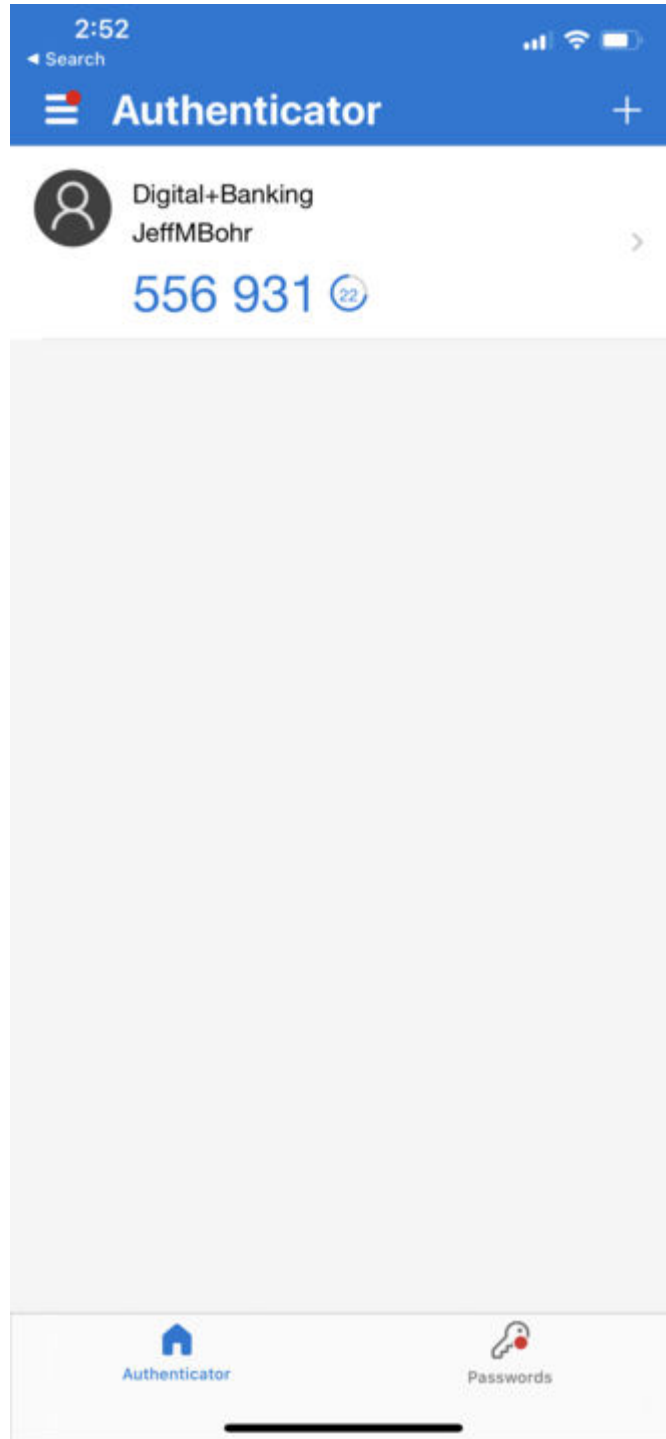
Field Name	Description
<b>Choose Authentication Type</b>	Specify the authentication type for to generate the time-based one-time passcode every time the user signs in. The options are: <ul style="list-style-type: none"> <li>• <b>Oracle Mobile Authenticator</b></li> <li>• <b>Other Mobile Authenticator</b></li> </ul>
<b>Can't scan? Copy the key</b>	Click on the link to generate the key to authenticate.
<b>QR Code</b>	Generated QR code to authenticate.

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

**Figure 16-14 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 16-15 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.

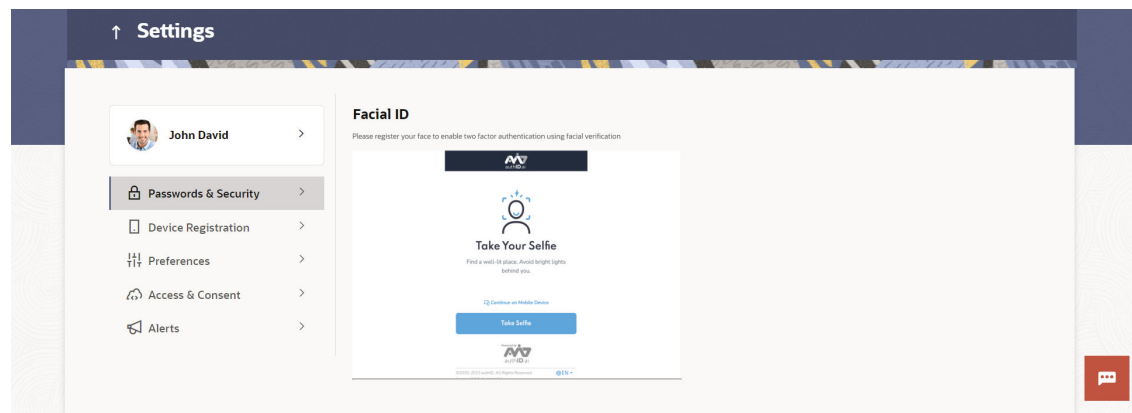
The success screen appears as user is all set to use authenticator to authorise.

## 16.2.7 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 16-16 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.

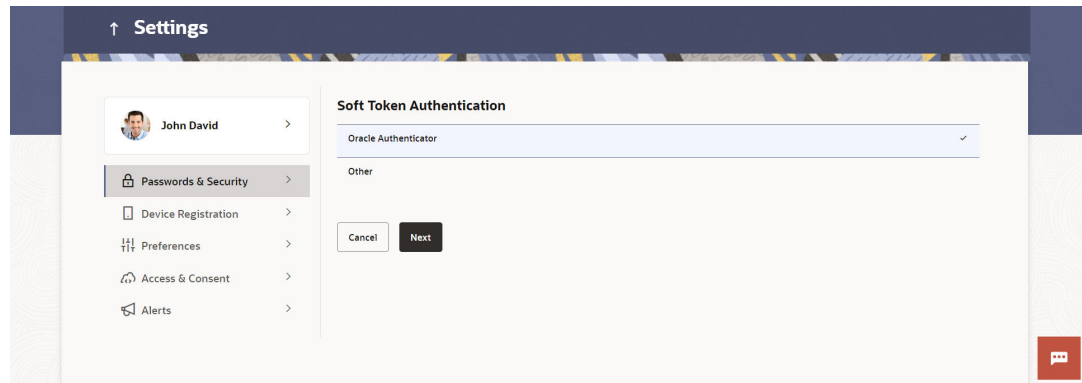
## 16.2.8 OTP Delivery Mode

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 16-17 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 16-9 OTP Delivery Mode - Field Description

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

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.

## 16.2.9 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 any one 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 16-18 Session Summary

The screenshot shows the 'Settings' page for a user named John David. The 'Session Summary' section displays a table with the following data:

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

**Note**

The fields which are marked as Required are mandatory.

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

Table 16-10 Session Summary - Field Description

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

- Click ▶ icon against a specific record to view the details of that session.  
The session details appears.

Figure 16-19 Session Summary - Details

Start Date & Time	End Date & Time	Channel	IP Address
▶ 11/10/2023, 11:44AM	11/10/2023, 12:34PM	Internet	10.213.205.193
▼ 11/10/2023, 11:26AM	11/10/2023, 12:16PM	Internet	10.191.255.218
Transaction Name	Status	Transaction Date & Time	
Login	Success	11/10/2023, 11:26AM	
Investment Summary	Success	11/10/2023, 11:26AM	
List Investment Account	Success	11/10/2023, 11:26AM	
▶ 11/10/2023, 11:20AM	11/10/2023, 12:10PM	Internet	10.76.40.81
▶ 11/10/2023, 11:04AM	11/10/2023, 11:54AM	Internet	10.191.250.41
▶ 11/10/2023, 10:56AM	11/10/2023, 11:46AM	Internet	10.191.250.41

**Note**

The fields which are marked as Required are mandatory.

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

Table 16-11 Session Summary - Details - Field Description

Field Name	Description
<b>Start Date &amp; Time</b>	The date and time at which the particular session was started.
<b>End Date &amp; Time</b>	The date and time at which the particular session was ended.
<b>Channel</b>	The channel of access for the session (Desktop Browser / Mobile / Application etc.)
<b>IP Address</b>	The IP address of the channel.
<b>Session Summary – Details</b>	All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record.
<b>Transaction Name</b>	The name of the transaction that was performed during the session.
<b>Status</b>	The status of the transaction.
<b>Transaction Date &amp; Time</b>	The date and time at which the transaction was performed.

## 16.3 Device Registration

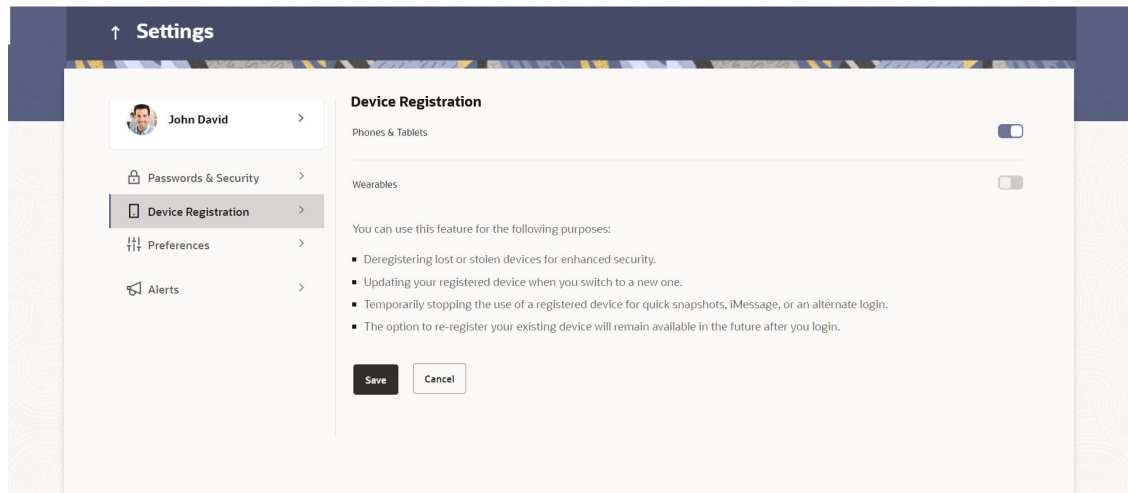
This topic describes the systematic instruction to **Device Registration** option.

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 16-20 Device Registration**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 16-12 Device Registration - Field Description**

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

1. 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.

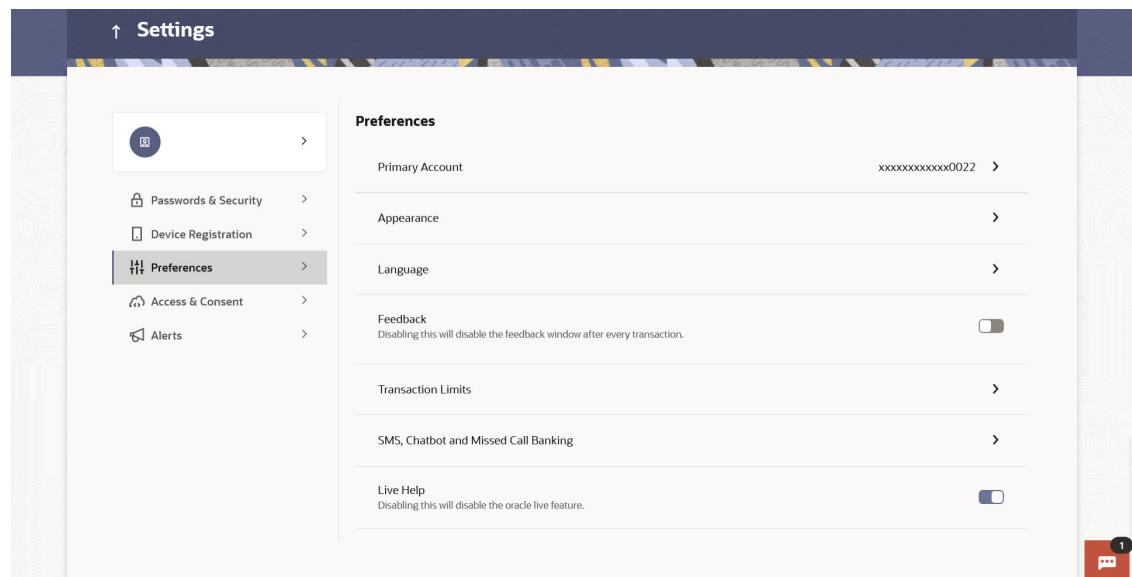
## 16.4 Preferences

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 16-21 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.

## 16.4.1 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

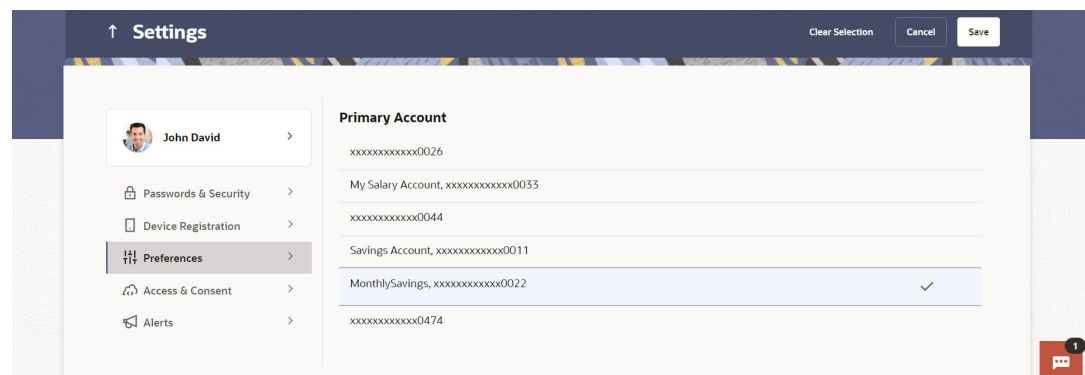
- Definition of Primary Account Number

### 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 16-22 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 16-13 Primary Account Number - Field Description**

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

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

A message confirming definition of primary account number appears.

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

## 16.4.2 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

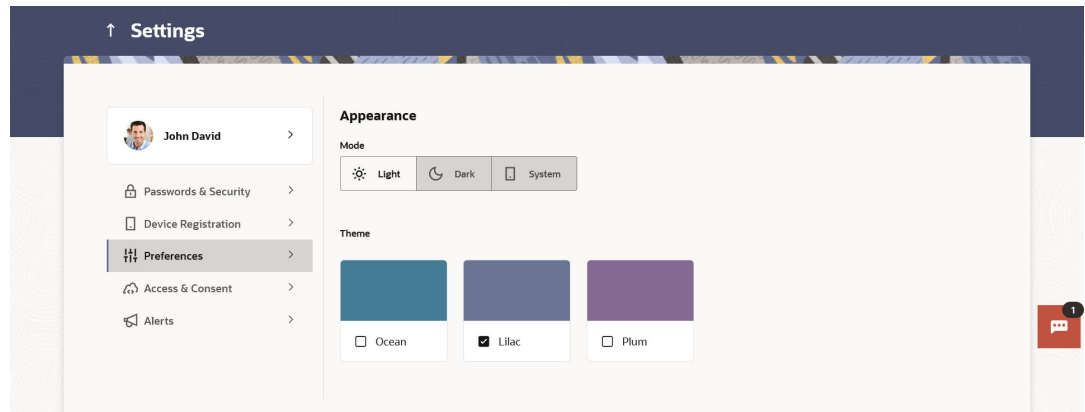
- Apply Theme
- Switch to default Theme

### To apply the theme:

- 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 16-23 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.

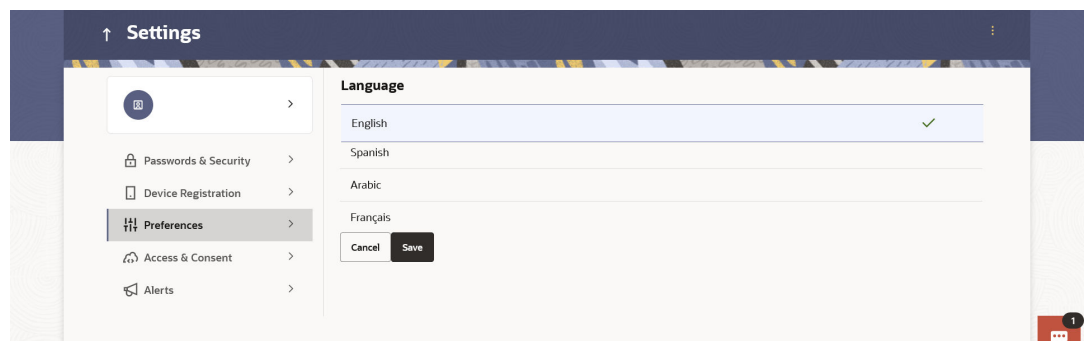
### 16.4.3 Language

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 16-24 Language



#### Note

The fields which are marked as Required are mandatory.

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

**Table 16-14 Language screen - Field Description**

Field Name	Description
<b>Preferred Language</b>	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.

## 16.4.4 Feedback

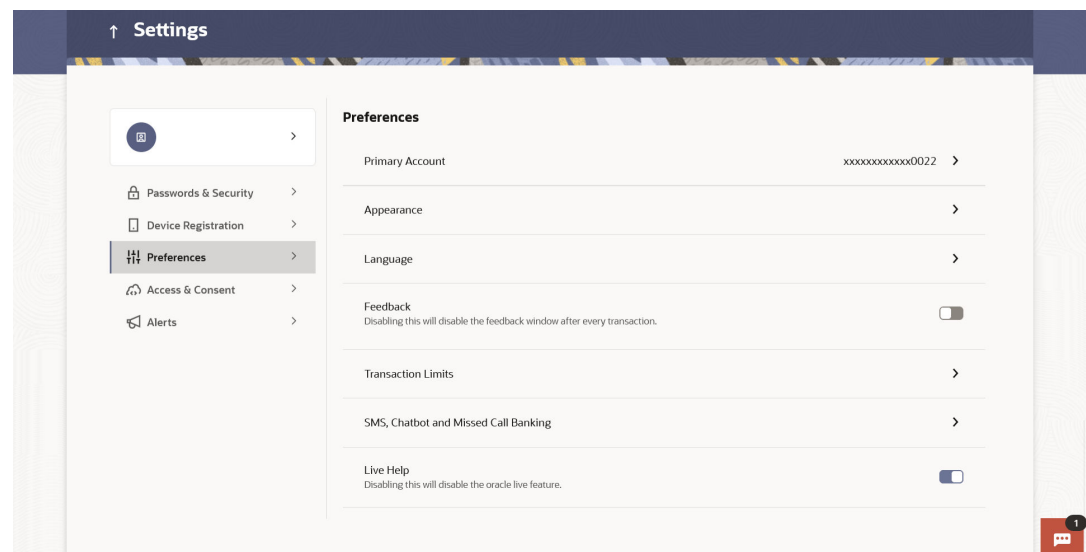
This topic describes the systematic instruction to **Feedback** option.

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, and then click **Settings**. From **Settings**, click **Preferences**, and then click **Feedback**.

The **Preferences** screen appears.

**Figure 16-25 Feedback**



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

## 16.4.5 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**.

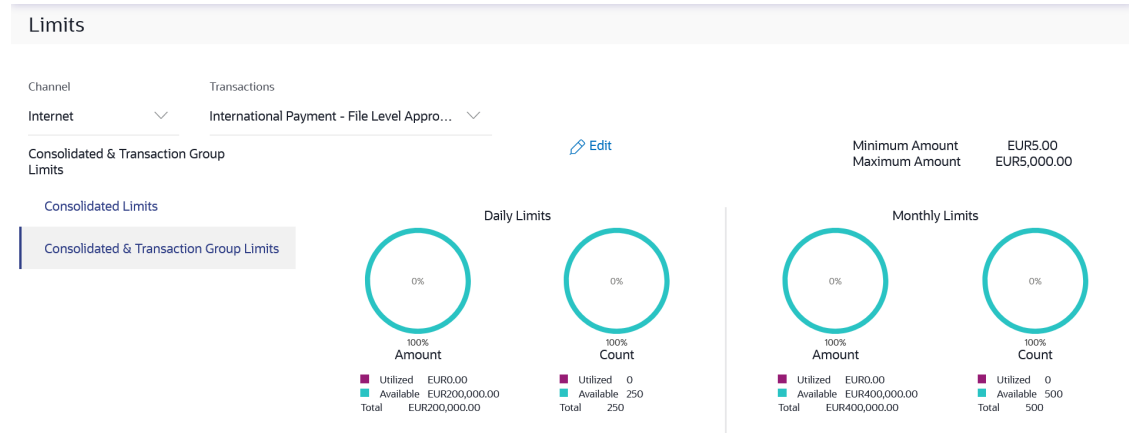
- [Transaction Limits - View](#)  
This topic describes the systematic instruction to **Transaction Limits - View** option.
- [Transaction Daily and Monthly Limits - Edit](#)  
This topic describes the systematic instruction to **Transaction Daily and Monthly Limits - Edit** option.
- [FAQ](#)

### 16.4.5.1 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 16-26 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 16-15 Transaction Limits- View - Field Description**

Field Name	Description
<b>Channel</b>	Select the channel for which user limits are to be displayed.
<b>Transactions</b>	Select the transaction for which user limits are to be displayed.
<b>Transaction Name</b>	The name of the transaction as selected in the above field is displayed.
<b>Min Amount</b>	The per transaction limit - minimum amount.
<b>Max Amount</b>	The per transaction limit - maximum amount.
<b>Transaction Limit - Daily Limits</b>	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.
<b>Transaction Limit - Monthly Limits</b>	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 16-15 (Cont.) Transaction Limits- View - Field Description**

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

Table 16-15 (Cont.) Transaction Limits- View - Field Description

Field Name	Description
<b>Consolidated Limit - Daily Limits</b>	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.
<b>Consolidated Limit - Monthly Limits</b>	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.
<b>Consolidated &amp; Transaction Group Limit - Daily Limits</b>	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.
<b>Consolidated &amp; Transaction Group Limit - Monthly Limits</b>	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.

## 16.4.5.2 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.

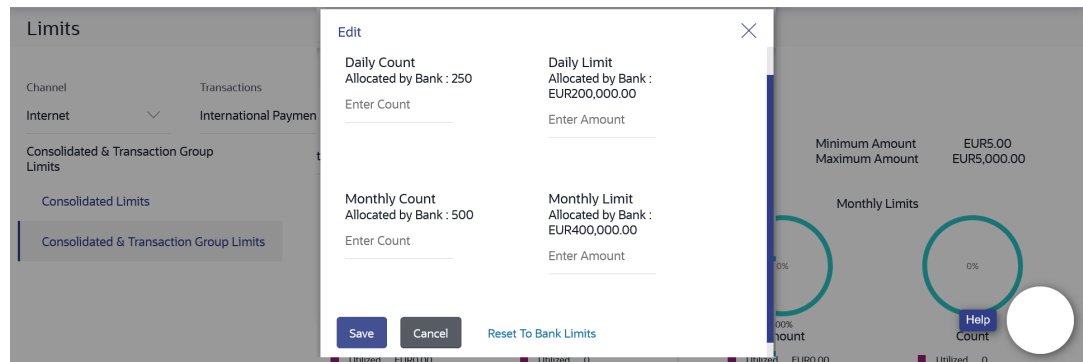
**To edit the daily and monthly limits at any level:**

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 16-27 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 16-16 Daily Limits - Edit - Field Description**

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

**Table 16-16 (Cont.) Daily Limits - Edit - Field Description**

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

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.

### 16.4.5.3 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.

## 16.4.6 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 16-28 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 16-17 SMS and Chatbot Banking - Field Description**

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

**Table 16-17 (Cont.) SMS and Chatbot Banking - Field Description**

Field Name	Description
<b>Set PIN</b>	Enter a PIN to access SMS banking.
<b>Reset PIN</b>	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.

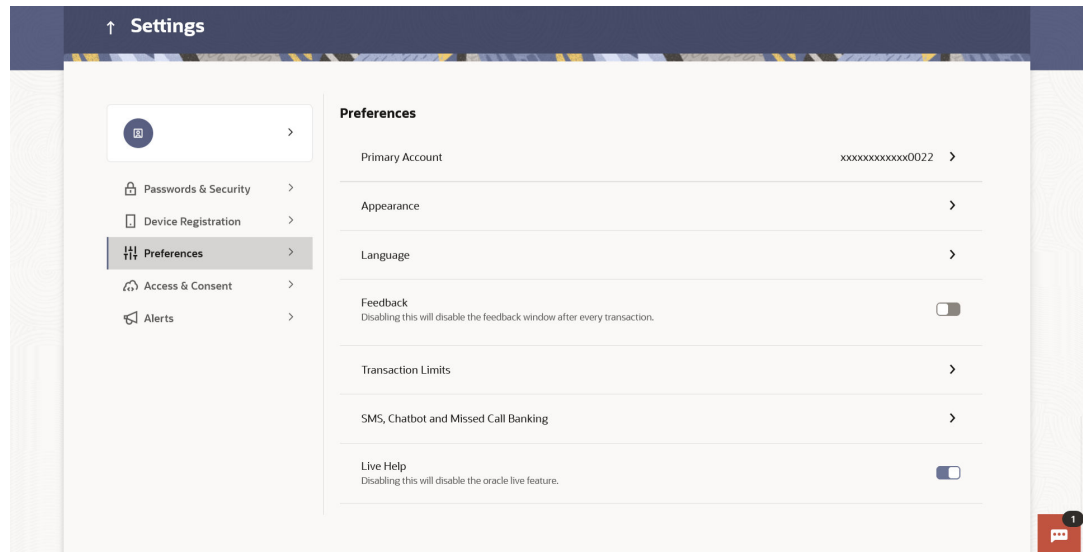
## 16.4.7 LiveHelp

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 16-29 LiveHelp



2. Under the **Live Help** section, click the **Live Help** toggle button to deregister live help on your devices.

You will no longer have the option of **Live Help** on your devices on which you have installed the application.

## 16.5 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.

### 16.5.1 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.

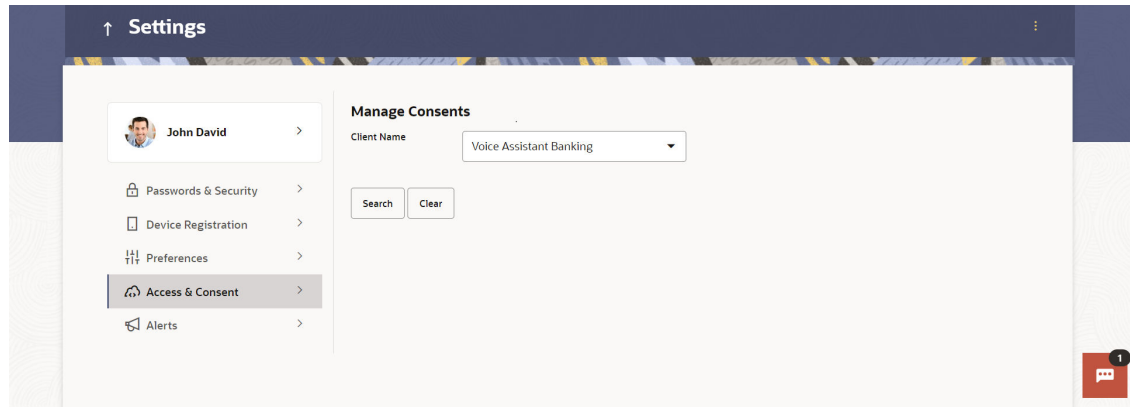
Users can see all the consents they have provided to various TPPs and can manage the same from this section.

**Navigation Path:** Perform any one 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 16-30 Manage Consent**



## 16.5.2 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).

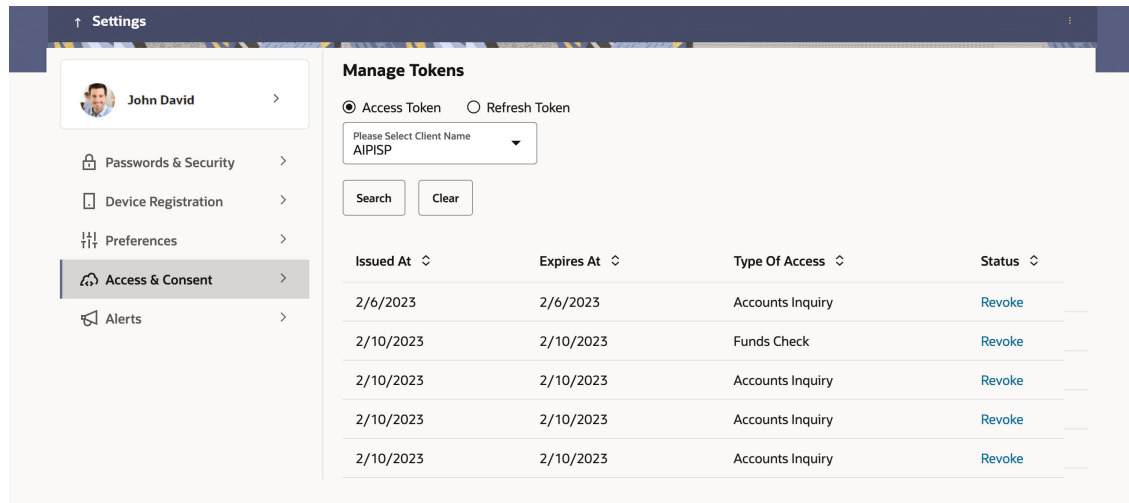
The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. The user can disable the access for a specific third party application whenever required.

### **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 16-31 Manage Tokens****Note**

The fields which are marked as Required are mandatory.

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

**Table 16-18 Manage Tokens - Field Description**

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

1. 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 Name** list, select the appropriate client to be searched.

## 16.5.3 Revoke Access

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

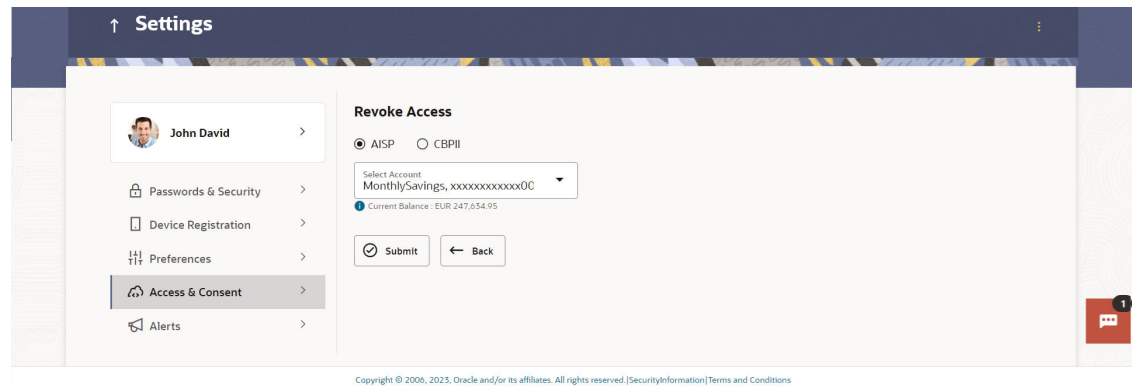
Through this section, user can revoke the access that they have provided to various Third party Service Providers to access their account data and to initiate payments.

**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 16-32 Revoke Access**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 16-19 Revoke Access - Field Description**

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

- Navigate to one of the above paths.  
The **Revoke Access** screen appears.
- 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.
- From **Select Account** list, select the account to provide the account and transaction level access to the third party.
- Click **Submit**.
  - Click **Back** to navigate back to previous page.

## 16.6 Alerts

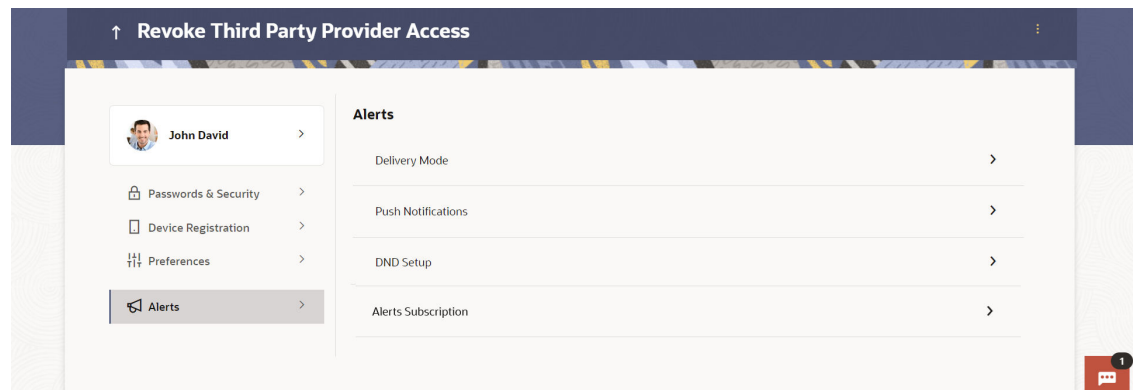
This topic describes the information about **Alerts** feature.

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 16-33 Alerts**



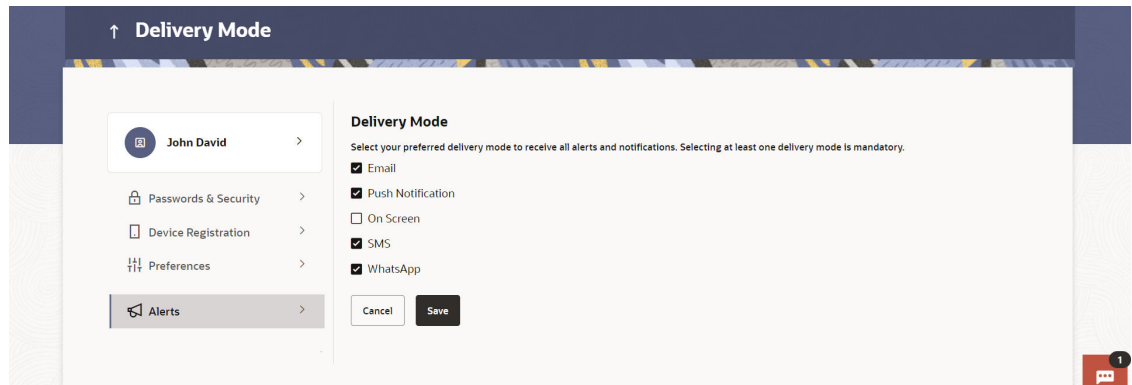
- [Delivery Mode](#)  
This topic describes the information about **Delivery Mode** screen.
- [DND Set up](#)  
This topic describes the systematic instruction to **DND Set up** option.
- [Push Notifications](#)  
This topic describes the information about **Push Notifications** option. This option allows 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.

### 16.6.1 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 16-34 Delivery Mode

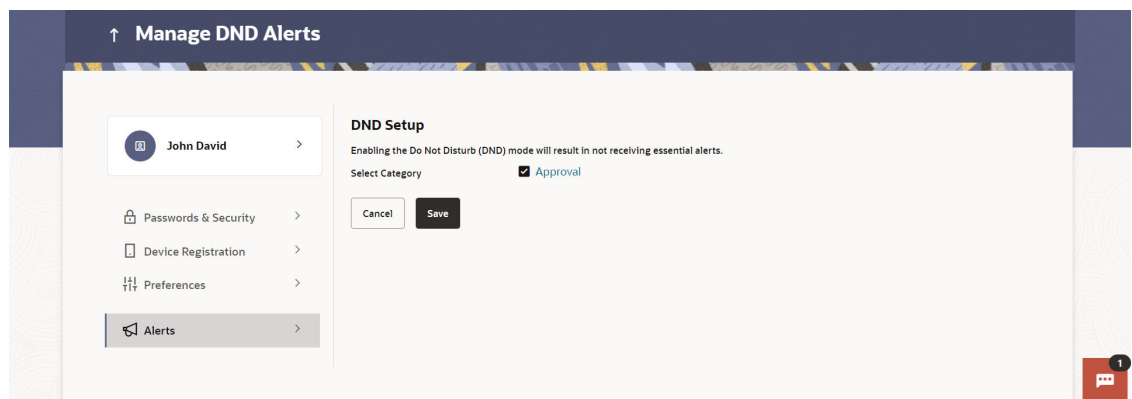


## 16.6.2 DND Set up

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 16-35 DND Setup



### **Note**

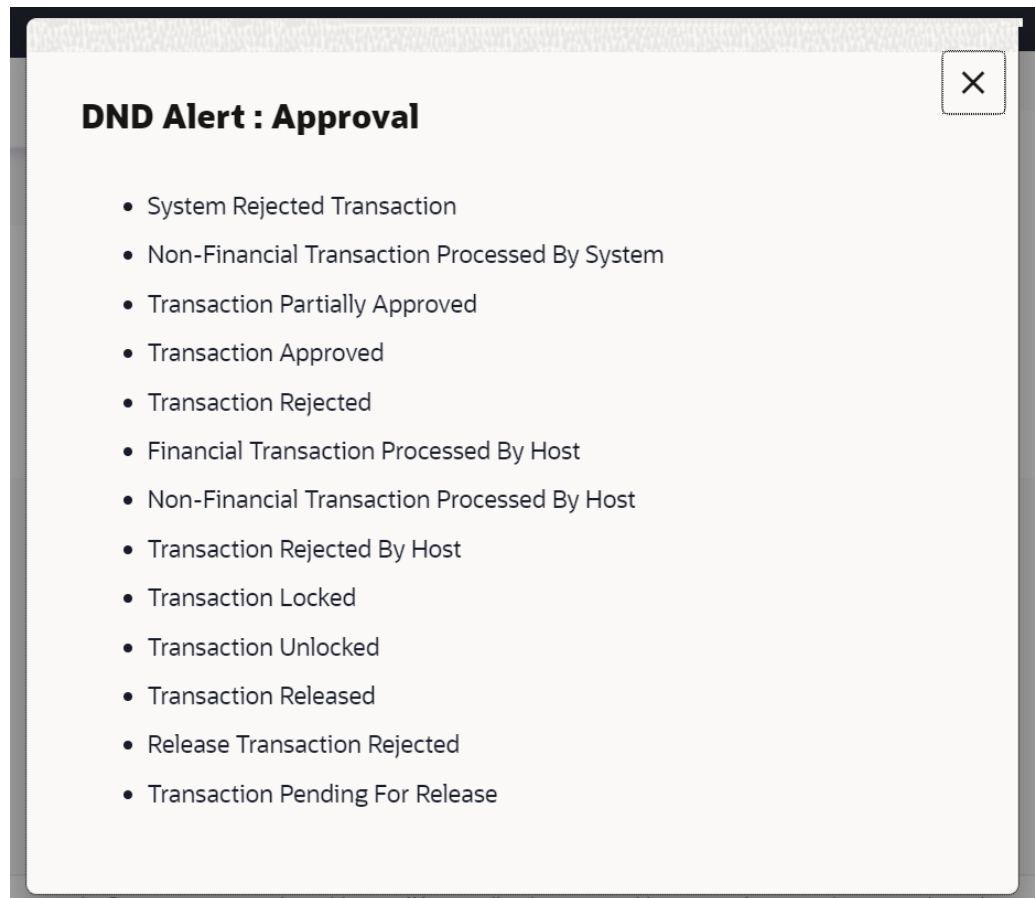
The fields which are marked as Required are mandatory.

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

**Table 16-20 DND Setup - Field Description**

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

- Navigate to one of the above paths.  
The **DND Setup** screen appears.
- 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 16-36 DND Alerts**

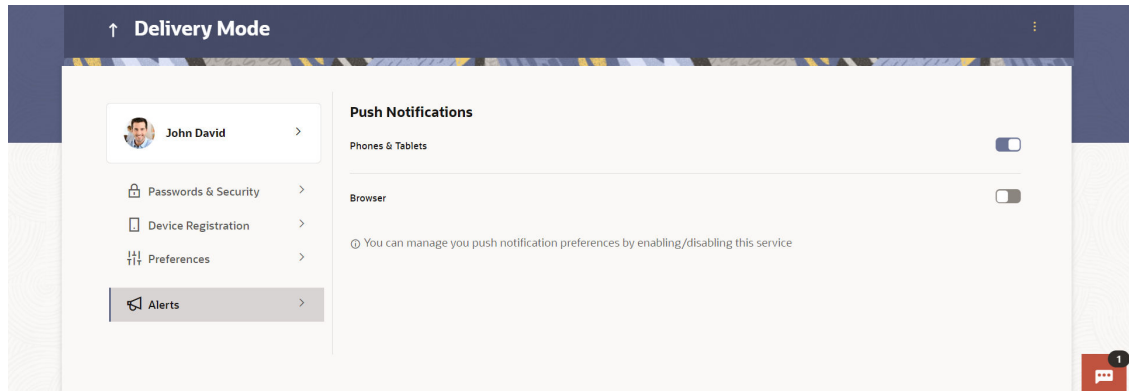
- Click **Save**.  
A message confirming DND alert set appears.
- Click **Cancel** to cancel the transaction.

## 16.6.3 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 16-37 Push Notifications**



### Note

The fields which are marked as Required are mandatory.

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

**Table 16-21 Push Notifications - Field Description**

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

- 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.
- 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.

## 16.6.4 Alerts Subscription

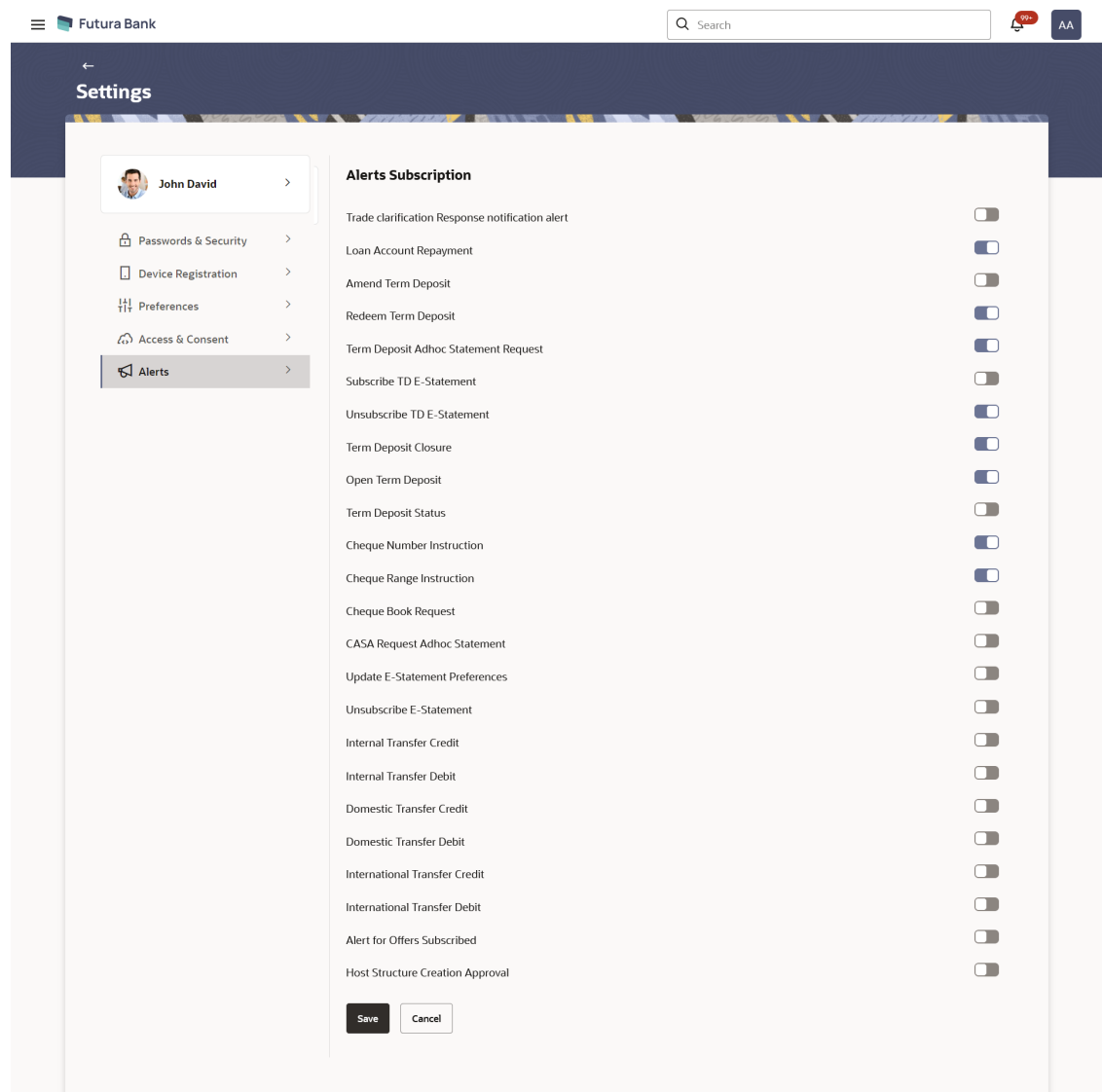
This topic describes the systematic instruction to **Alerts Subscription** option. The user can modify alert subscription preferences to ensure alert settings are always up to date and relevant to his/her needs.

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 16-38 Alert Subscription**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 16-22 Alert Subscription - Field Description**

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

## 16.7 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.

# 17

## 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 17-1 Security Question Authentication**

**REVIEW**  
You initiated a request for Self Transfer. Please review details before you confirm!

Transfer To  
xxxxxxxxxxxx0168

Transfer From  
xxxxxxxxxxxx0162

Amount  
£1,000.00

Transfer When  
30 Jan 2019

Note

Security Question Maintenance

How many siblings do you have?  
.

Which sport you like most?  
.....

Submit Cancel

### **Note**

The fields which are marked as Required are mandatory.

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

**Table 17-1 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](#)

## 17.1 One Time Password

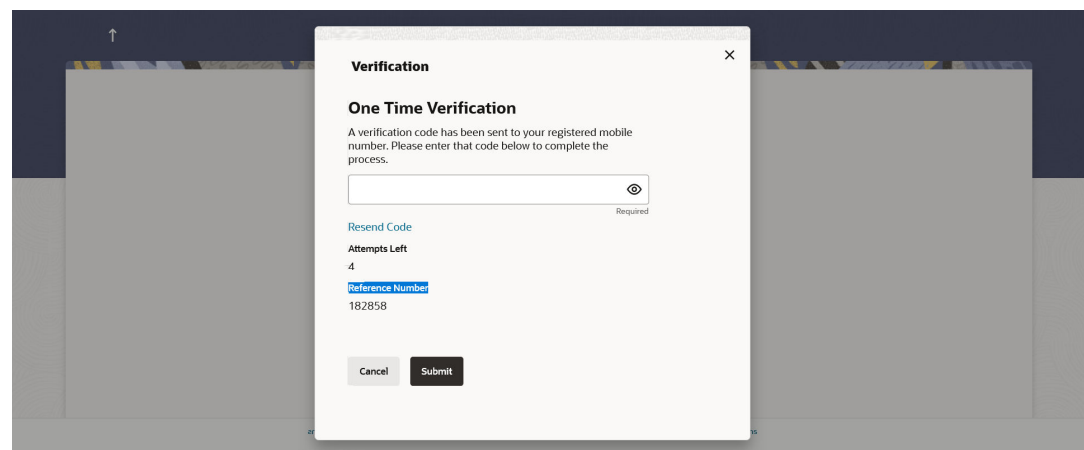
This topic describes the systematic instruction to **One Time Password** screen.

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 17-2 Verification**

**Note**

The fields which are marked as Required are mandatory.

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

**Table 17-2 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 any one of the following actions.
  - Click **Submit**.
  - Click **Cancel** to cancel the transaction.
  - On successful authentication, the user is enabled to proceed with the transaction.

## 17.2 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.

# 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](#)


## 18.1 Personalize Dashboard

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

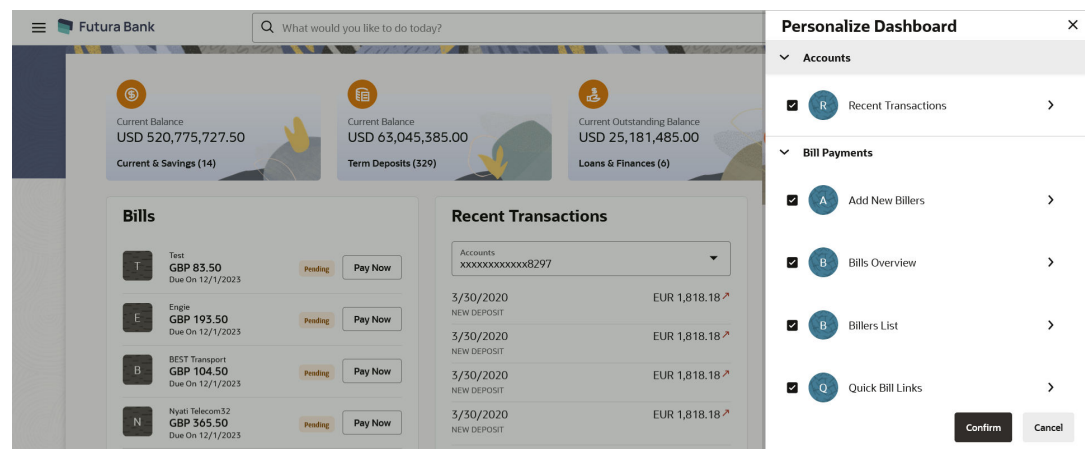
A default dashboard is displayed as the user navigate to the Personalize Dashboard option. User can change the placing and even can drag and drop new widgets available from the list of widgets.

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 18-1 Personalize Dashboard**



### Note

The fields which are marked as Required are mandatory.

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

**Table 18-1 Personalize Dashboard - Field Description**


Field Name	Description
<b>Component Type</b>	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.

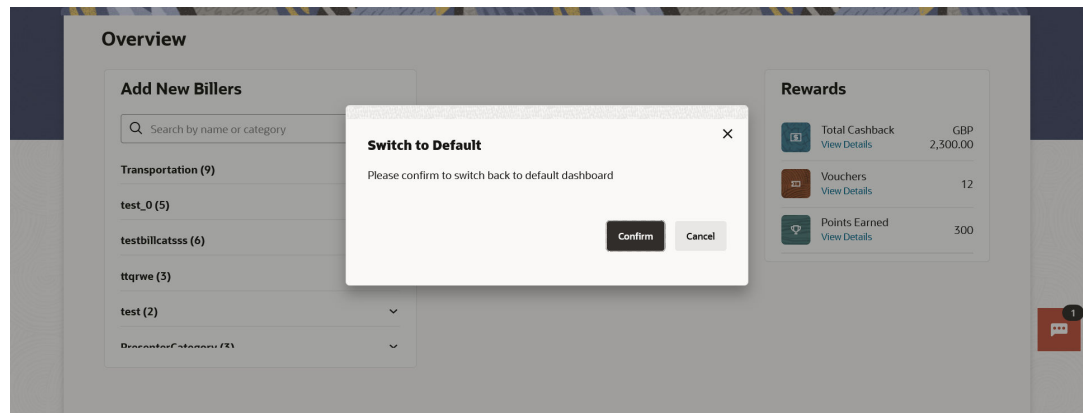
## 18.2 Switch to Default Dashboard

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 **Switch to Default** popup appears.

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

**Figure 18-2 Switch to Default Dashboard**



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

## 18.3 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.



# 19

## 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](#)

## 19.1 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.

## 19.1.1 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**.

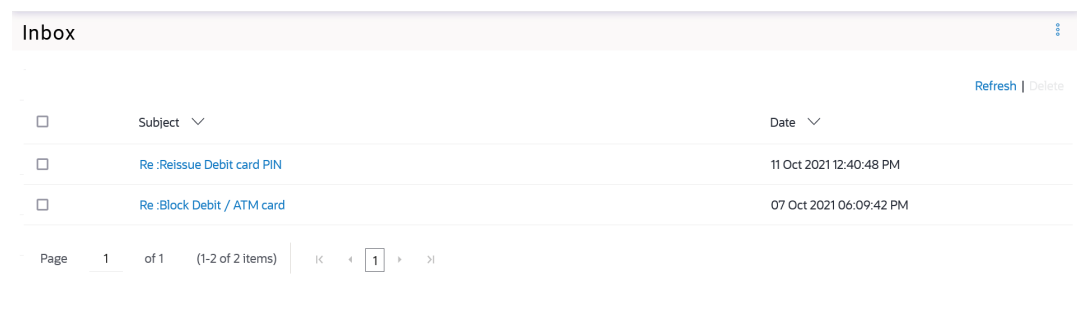
OR

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 19-1 Inbox**



Inbox		Refresh   Delete
<input type="checkbox"/>	Subject	Date
<input type="checkbox"/>	<a href="#">Re :Reissue Debit card PIN</a>	11 Oct 2021 12:40:48 PM
<input type="checkbox"/>	<a href="#">Re :Block Debit / ATM card</a>	07 Oct 2021 06:09:42 PM

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

**Note**

The fields which are marked as Required are mandatory.

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

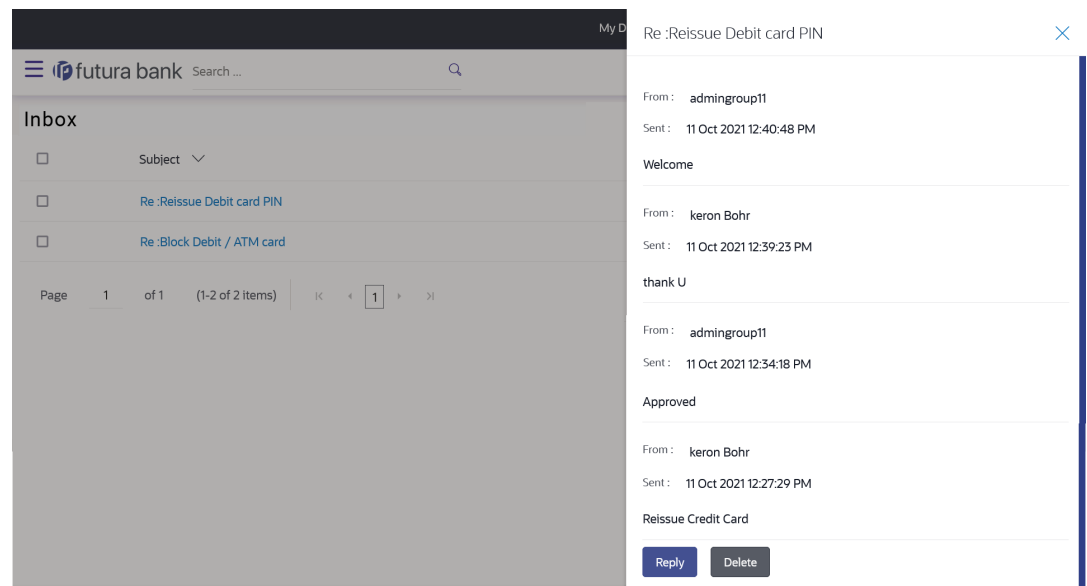
**Table 19-1 Inbox - Field Description**

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

**To access the Inbox:**

- 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 19-2 Inbox - Message Details**

**Note**

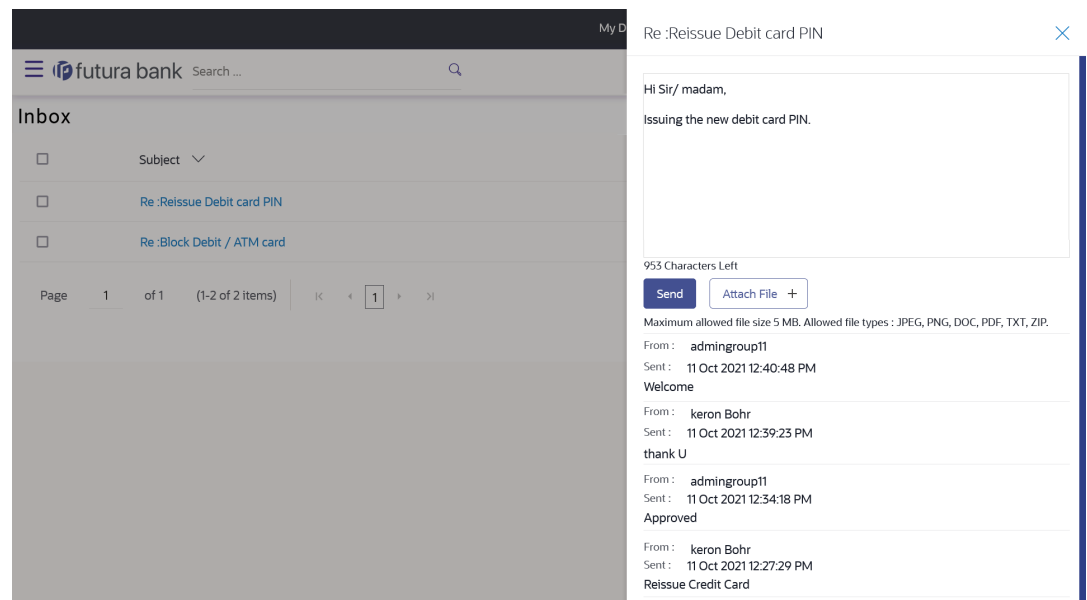
The fields which are marked as Required are mandatory.

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

**Table 19-2** Inbox - Message Details - Field Description

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

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 **X** to close the overlay window.

**Figure 19-3** Inbox - Reply

**Note**

The fields which are marked as Required are mandatory.

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

**Table 19-3 Inbox- Field Description**

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

- 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.

## 19.1.2 Compose Mail

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

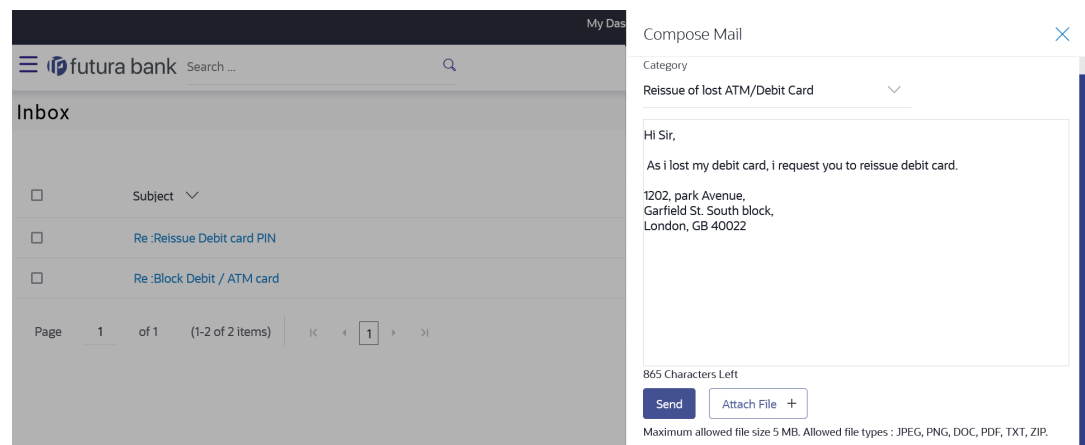
The mailbox is a communication channel between the bank and the user. In order to send a mail to the bank, the user needs to first select a category which identifies the purpose for which the message is being sent. The specification of a category enables the bank to appoint the user's concern / query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

### To send a message:

- 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 19-4 Compose Mail**



**Note**

The fields which are marked as Required are mandatory.

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

**Table 19-4 Compose Mail - Field Description**

Field Name	Description
<b>Category</b>	Select a category/ subject related to which the message is to be sent.
<b>Message</b>	Enter the message that is to be sent to the bank.
<b>Attach File +</b>	Browse and select the reference document file sent along with an email message. <b>Note:</b> 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 **X** to close the overlay window.

## 19.1.3 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 19-5 Sent Mail**

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

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

**Note**

The fields which are marked as Required are mandatory.

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

**Table 19-5 Sent Mail - Field Description**

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

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.

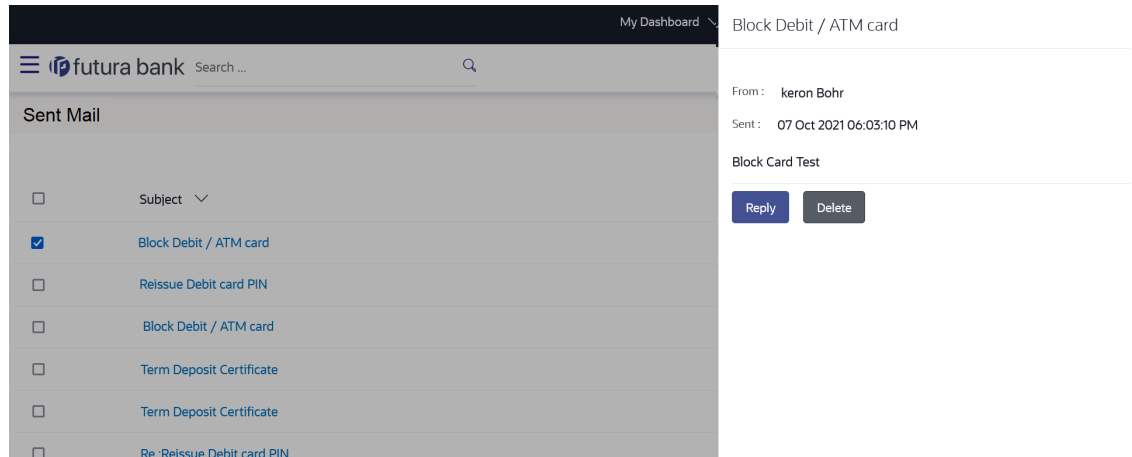
An overlay with details of the selected mail appears.

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.

## 19.1.4 Sent Mail - Details

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

**Figure 19-6 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 19-6 Sent Mail - Details - Field Description**

Field Name	Description
<b>Message Details</b>	This section displays the detailed message.
<b>Message Heading</b>	The subject of the sent mail.
<b>From</b>	The name of the sender of the mail.
<b>Sent</b>	The date and time on which the mail was sent.
<b>Content</b>	The content of the mail.
<b>Mail Chain</b>	<p>All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top.</p> <p>Each mail in the chain contains the following:</p> <ul style="list-style-type: none"> <li>The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the <b>From</b> field and those sent by a bank administrator will have the ID of the bank administrator displayed.</li> <li>The date and time at which the mail was sent.</li> <li>The content of the mail as sent by you or the administrator.</li> </ul> <p><b>Note:</b> A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.</p>
<b>Message - Reply</b>	This section will be displayed if you have selected the option <b>Reply</b> .
<b>Message</b>	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 **X** to close the overlay window.

## 19.1.5 Deleted Mail

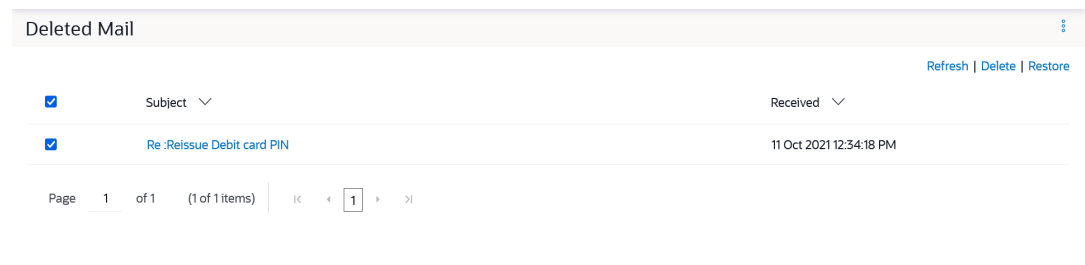
This topic describes the information about **Deleted Mail** screen.

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 19-7 Deleted Mail**



### Note

The fields which are marked as Required are mandatory.

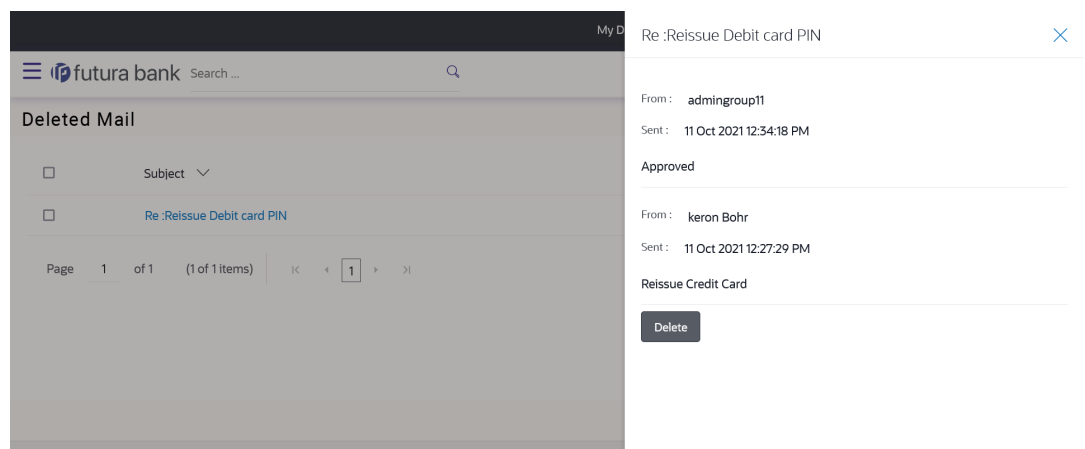
For more information on fields, refer to the field description table.

**Table 19-7 Deleted Mail - Field Description**

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

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 **X** to close the overlay window.

**Figure 19-8 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 19-8 Deleted Mail Details - Field Description**

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


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

## 19.2 Alerts

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

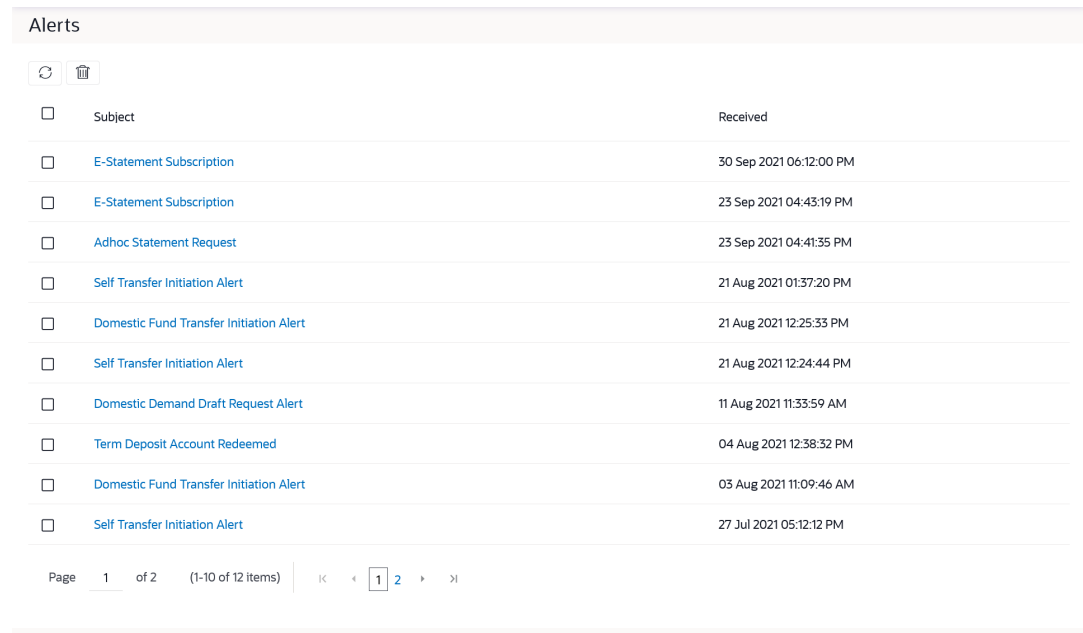
All the alerts that are auto generated and sent to the logged in user will be displayed on this screen.

### To view the alerts:

- 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 , 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 19-9 Alerts**





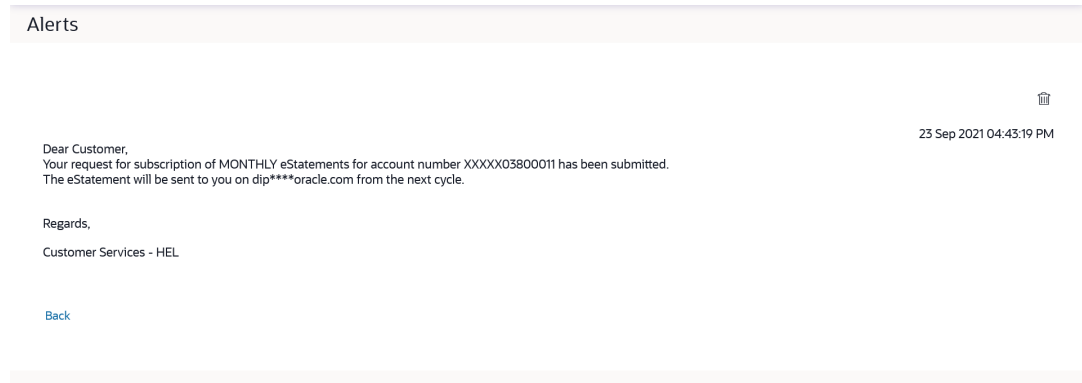
Subject	Received
<a href="#">E-Statement Subscription</a>	30 Sep 2021 06:12:00 PM
<a href="#">E-Statement Subscription</a>	23 Sep 2021 04:43:19 PM
<a href="#">Adhoc Statement Request</a>	23 Sep 2021 04:41:35 PM
<a href="#">Self Transfer Initiation Alert</a>	21 Aug 2021 01:37:20 PM
<a href="#">Domestic Fund Transfer Initiation Alert</a>	21 Aug 2021 12:25:33 PM
<a href="#">Self Transfer Initiation Alert</a>	21 Aug 2021 12:24:44 PM
<a href="#">Domestic Demand Draft Request Alert</a>	11 Aug 2021 11:33:59 AM
<a href="#">Term Deposit Account Redeemed</a>	04 Aug 2021 12:38:32 PM
<a href="#">Domestic Fund Transfer Initiation Alert</a>	03 Aug 2021 11:09:46 AM
<a href="#">Self Transfer Initiation Alert</a>	27 Jul 2021 05:12:12 PM

**Table 19-9 Alerts - Field Description**


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

- Click on the subject link of an individual message to view the details of that message.
- 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 19-10 Alerts Details****Table 19-10 Alerts Details - Field Description**

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


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

## 19.3 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 , 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 19-11 Notifications**

Notifications		
		
<input type="checkbox"/>	Subject	Received
<input type="checkbox"/>	↓ Get Rs 1000 cash back	16 Jun 2021 06:30:04 AM
Page 1 of 1 (1 of 1 items)	  1  	



**Note**

The fields which are marked as Required are mandatory.


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

**Table 19-11 Notifications - Field Description**

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

- Click an individual notification to view the details of that notification. The screen on which the details of the notification are displayed appears.
- 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 19-12 Notification Details**

Notifications	
Get Rs 1000 cash back on purchase of smart phone	 16 Jun 2021 12:00:00 AM
<a href="#">Back</a>	


**Note**

The fields which are marked as Required are mandatory.

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

**Table 19-12 Notification Details - Field Description**

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

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

## 19.4 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.

# 20

## 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.

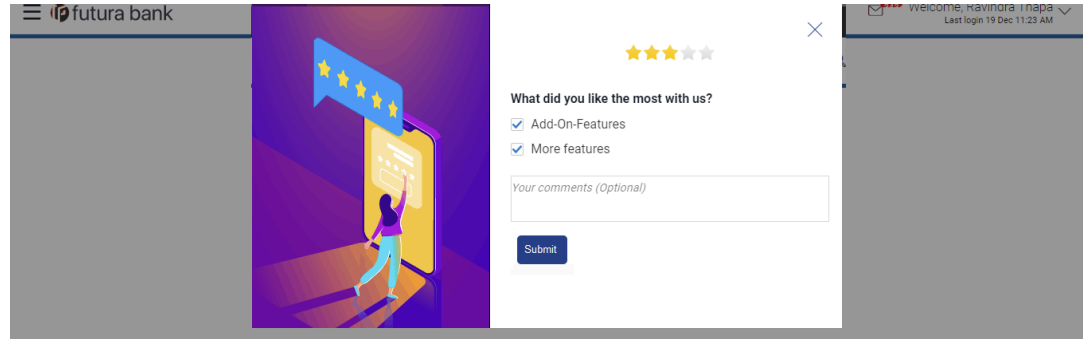
### 20.1 General Feedback

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 20-1 General Feedback**

4. Click **Submit**.

A message confirming successful submission of feedback appears.

## 20.2 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.

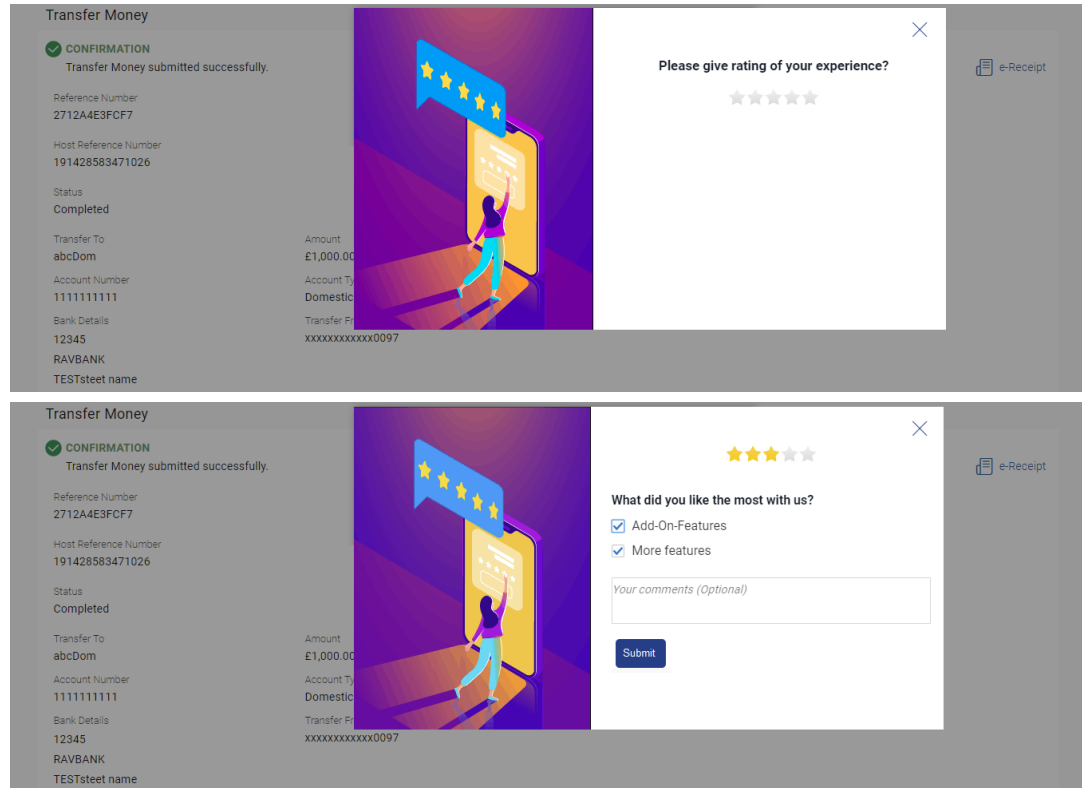
3. Select an appropriate rating on the scale.

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 20-2 Transaction Feedback**

6. Click **Submit**.

A message confirming successful submission of feedback appears.

# 21

## E-Receipts

This topic describes the E-receipts feature.

E-receipts are electronic receipts that are generated for a transaction from the confirmation page. E-receipts are proof of payment, showing that a payment or a transaction has been done in the bank account. Alternately e-receipts can be generated from the transaction journey page, on the dashboard – for all completed transactions.

An e-receipt displays the transaction name, transaction details along with date and time stamp. It's a configurable feature; the user can view the E-receipt button on the transaction only if it is configured (this is done by the bank, when the user requests for the feature)

### Pre-requisites

- User has a Current and/or Savings account with the bank with online banking enabled
- The E-receipts maintenance is configured, for the user by the admin.

### Features Supported In Application

- Provide e-receipts for a transaction
- [Example for E-receipt Generation](#)  
This topic provides the systematic instructions to user with an example, on how to generate an e-receipt after initiating a transaction.
- [FAQ](#)

## 21.1 Example for E-receipt Generation

This topic provides the systematic instructions to user with an example, on how to generate an e-receipt after initiating a transaction.


### To transfer the money to single payee:

1. Perform one of the following actions:
  - In the **Transfer To** section, select the **Saved Payee** option.

The **Transfer To** overlay screen will display with the **Saved Payee** tab.

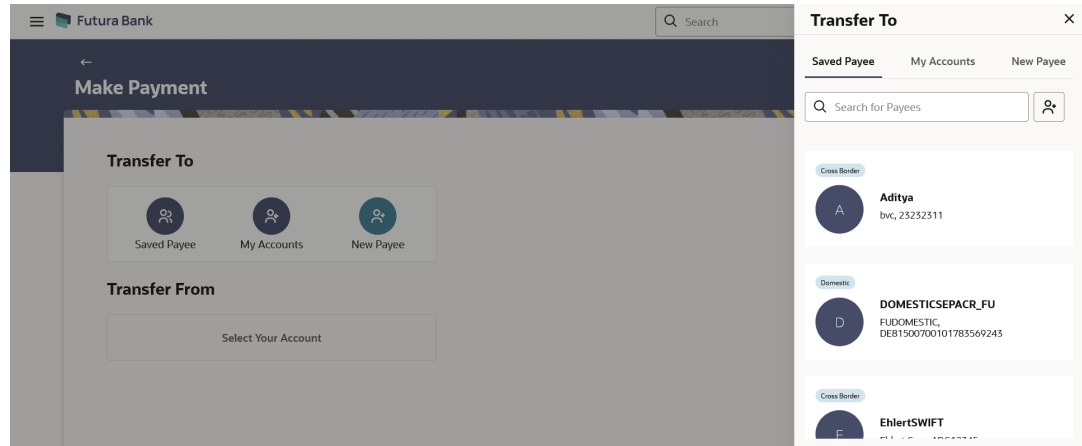
#### Note

- a. Users can also add new payee from the **New Payee** tab.
- b. Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Payee Type, Nickname, Account Name, Account Number.

- Click the  icon to add the new payee.

The system redirects to **Add Bank Account Payee** screen.

Figure 21-1 Make Payment- Transfer To overlay screen



**Note**

The fields which are marked as Required are mandatory.

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

Table 21-1 Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
<b>Search for payee</b>	Allow user to search payee with the Payee Type, Nickname, Account Name, Account Number.
<b>Saved Payees</b>	All the saved payees listed on the <b>Saved Payees</b> overlay screen. Below details are displayed for each payee -
<b>Payee Type</b>	Displays the payment type associated with the payee. It Could be: <ul style="list-style-type: none"> <li>• <b>Within Bank</b></li> <li>• <b>Domestic</b></li> <li>• <b>Cross Border</b></li> </ul>
<b>Payee Photo/Initials</b>	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
<b>Bank Name</b>	Displays bank name of the payee in case of Domestic and Cross Border
<b>Payee Nickname</b>	Displays the payee by their nick names defined at the time of payee creation.
<b>Account Name, Account Number</b>	Displays the Account name or nick number of the source account from which the funds are to be debited.

2. On selection of payee, the screen populates the **Transfer From** and **Payment Details**.

Figure 21-2 Make Payment- Saved Payee

← Make Payment

Save As Draft
Cancel
Proceed to Pay

### Transfer To

Link Card MIZUHO CAPITAL MARKETS UK LTD

**BANKPAYEE**  
CH05380R0001BANKPAYEE, 222555

Change

### Transfer From

Connect to Account

**Monero 0011,xxxxxxxxxxxx0011**  
Monero 1 (IB) | EUR | IEL | Active | Saving | Conventional  
Current Balance : €1,090,656.00

### Payment Details

Currency  
EUR

Debit Amount  
1,200

Transfer Currency  
EUR

Equivalent of EUR 1200 will be transferred to payee.

View Limits

Scheduled On  
Pay Now

Transfer On  
9/24/2024

### Fees & Charges

Calculate Charges

Correspondence Charges  
Payer

Deduct Charges From  
Monero 0011,xxxxxxxxxxxx0011

● Current Balance : €1,090,656.00

### Additional Details

Payment Details  
Stationary charges +

Customer Reference  
3555

Note  
Stationary charges

### Compliance Questions

What is the business's trading name?

Sam Corp

What is the full registered business name?

Sam Corp Pvt Ltd

Is the business a sole trader, partnership or limited company?

Yes

What is the nature of Transaction?

Cheque

### Upload documents

**Address Proof**

Electricity Bill

No File Uploaded

**Identity Proof**

AADHAR C...

No File Uploaded

**Note**

The fields which are marked as Required are mandatory.

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

**Table 21-2 Make Payment- Saved Payee - Field Description**

Field Name	Description
<b>Transfer To</b>	<b>Information specified in below fields are related to Transfer To details.</b>
<b>Payee Type</b>	Displays the payee type. The options are: <ul style="list-style-type: none"> <li>• <b>Within Bank</b></li> <li>• <b>Domestic</b></li> <li>• <b>Cross Border</b></li> </ul>
<b>Bank Name</b>	The name of the payee's bank.
<b>Photo/name Initials</b>	The profile photo of the payee.
<b>Payee Nickname</b>	The nickname of the payee.
<b>Account Name, Account Number</b>	Displays the Account name and account number of the payee.
<b>Transfer From</b>	Displays the debit account details such as Type, Nickname, Account name, Account number, Currency, Branch name, etc as configured in the day 0 configuration of account. Based on the payee selected the account will be defaulted, and on click all available accounts will be available to select. Refer <b>Transfer From Drawer</b> section.
<b>Badge Type</b>	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - <ul style="list-style-type: none"> <li>• <b>Islamic</b></li> <li>• <b>Conventional</b></li> </ul>
<b>Account Details</b>	Displays details like - nick name, account number, branch, currency, etc. based on configuration for account in day0.
<b>Current Balance</b>	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
<b>Payment Details</b>	<b>Information specified in below fields are related to Payment Details.</b>
<b>Currency</b>	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
<b>Debit/Transfer Amount</b>	Specify the amount for which the payment is to be made. This could be Debit amount or transfer amount based on currency selected. When Debit currency is selected, it will be Debit amount. When Credit currency or network currency is selected, it will be Transfer amount.
<b>Transfer Currency</b>	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
<b>Low Value Payment</b>	Select if the payment is low value payment. This field is enabled for cross border payment as per regionalisation configuration and the amount is below the maximum amount defined for low value payment.
<b>View Limits</b>	Link to view the transaction limits. For more information on Limits, refer <b>View Limits</b> section.
<b>Exchange Rate</b>	Display indicative exchange rate in case of cross currency transfer.

Table 21-2 (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
<b>Use Forex Deal</b>	Select if pre-existing deal applies for the exchange rate.
<b>Lookup Deal Number</b>	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
<b>Deal Number</b>	Displays the deal number selected.
<b>Network Type</b>	Select the network type for the payment. Refer section <b>Regionalization for Domestic Payments</b> for region specific networks. Applicable for domestic payments.
<b>Scheduled On</b>	The facility to specify the date on which the payment is to be made. The options are: <ul style="list-style-type: none"> <li>• <b>Pay Now:</b> Select this option if you wish to make the payment on the same day.</li> <li>• <b>Pay Later:</b> Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made.</li> <li>• <b>Recurring:</b> Select this option if you wish to make the recurring payments.</li> </ul> For domestic and cross border - options in Scheduled On comes based on the regionalisation configuration.
<b>Transfer On</b>	Specify the date on which the payment is to be made. This field appears if the option <b>PayLater</b> is selected from the <b>Scheduled On</b> list.
<b>Select Frequency</b>	The frequency in which the repeat transfers are to be executed. The options are: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Fortnightly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Bi-monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Semi-Annually</b></li> <li>• <b>Annually</b></li> <li>• <b>Advanced</b></li> </ul> <b>Note:</b> If the <b>Advanced</b> option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option <b>Recurring</b> is selected from the <b>Scheduled On</b> list.
<b>Start Transferring</b>	The date on which the first recurring transfer is to be executed.
<b>Stop Transferring</b>	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: <ul style="list-style-type: none"> <li>• <b>On Date:</b> Select this option if you wish to specify a date on which the last transfer is to be executed.</li> <li>• <b>After Instances:</b> Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction.</li> </ul> This field appears if the option <b>Recurring</b> is selected from the <b>Scheduled On</b> list.

Table 21-2 (Cont.) Make Payment- Saved Payee - Field Description


Field Name	Description
<b>Date</b>	Specify the date on which the last transfer is to be executed. This field appears if the option <b>On Date</b> is selected in the <b>Stop Transferring</b> field.
<b>Instances</b>	Number of instances. This field appears if the option <b>After Instances</b> is selected in the <b>Stop Transferring</b> field.
<b>Also Transfer Today</b>	Select this option to also initiate a one-time transfer towards the payee for the same amount. This option is enabled when recurring is selected in <b>Scheduled On</b> .
<b>Fees &amp; Charges</b>	<b>Information specified in below fields are related to Fees &amp; Charges.</b>
<b>Calculate Charges</b>	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalisation.
<b>Correspondence Charges</b>	This field will be displayed for Cross Border payments. Select who will bear the charges in case of Cross Border payments. <ul style="list-style-type: none"> <li>• <b>Payee:</b> transfer charges are to be borne by the payee</li> <li>• <b>Payer:</b> transfer charges are to be borne by the payer</li> <li>• <b>Shared:</b> transfer charges are to be borne by both the payee and payer</li> </ul>
<b>Deduct Charges From</b>	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
<b>Current Balance</b>	The net balance of the source account.
<b>Additional Details</b>	<b>Information specified in below fields are related to Additional Details.</b>
<b>Payment Purpose</b>	The purpose of payment. It will be a list of allowed purpose codes.
<b>Payment Details</b>	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
<b>Customer Reference Number</b>	The reference number assigned to the customer.
<b>Note</b>	Specify a note or remarks for the transaction, if required.
<b>Compliance Questions</b>	For Cross Border payments the screen asks few compliance questions. OBDX supports configuring a list of questions from backend for On-premises. Once configured and enabled in regionalisation, the questions will show up on the screen.
<b>Upload Documents</b>	For Cross Border payments the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents from backend for On-premises. Once configured and enabled, the list will show up on the screen. Note: When the payment is submitted, the documents will be stored to a configured Document Store (DMS or DB or any other repository depending on the implementation). The document reference numbers will be passed to the back-end payment processor along with the payment request.

3. Fill the details in the respective fields.
4. Perform one of the following actions:
  - Click **Proceed to Pay** to initiate the request for the payment.  
The **Make Payment - Review** screen appears.
  - Click **Cancel** to cancel the transaction.
  - Click **Save as Draft** to store the unfinished transaction for later completion.
5. Perform one of the following actions:
  - Verify the details and click **Confirm**.  
The success message appears of request of payment transfer along with the reference number, host reference number.
  - Click **Cancel** to cancel the transaction.
  - Click **Back** to navigate back to previous page.
6. Perform one of the following actions from the confirmation page:
  - Click **Transaction Details** to view the details of the transaction.
  - Click **Go to Dashboard** to go to the Dashboard screen.
  - Click **Payments** to go to the Payment Overview page.
  - Click **Make Another Payment** to make new payment.
  - Click **Check Status** to view the status of the payment transaction.  
System redirects to the **Payment Details** screen.
  - Click **Save as Favourite** to save payment as favourite transaction.
  - Click **Add as Payee** to save the payee to whom the payment is made.

**Note**

- a. The **Add as Payee** option is displayed during the ad hoc payment procedure. By clicking on **Add as Payee**, user will be taken to the **Add Bank Account Payee** screen to include a new payee.
  - b. The functionality to share payment details is not available for **My Account** payment transfers.
- Click **Share** icon to share to share payment details. It opens default mail client with relative message in the body.
  - Click the **e-Receipt** link to download the electronic receipt.

Figure 21-3 E-receipt sample

 Futura Bank	<b>Payment Status Inquiry</b>
<hr/>	
Montero Lamar Hill	Payment Type: Within Bank
Source Account: xxxxxxxxxxxx0011	
Amount: GBP34.67	
Reference Number: 2508302061550000	
<b>Status</b>	
Current Status	Future Dated
Account Name	Montero Lamar Hill
Account Number	xxxxxxxxxxxx0033
IBAN Number	FI28NWBK601613HEL0022890033
<b>Payment Details</b>	
Customer Reference Number	PC3944800052449
Initiation Date	9/25/24, 12:00 AM
Transaction Date	9/26/24, 12:00 AM
Charges Account Number	HEL0022890011
Note	note

## 21.2 FAQ

- 1. Can the user download or print e-receipt?**  
Yes, the user can download or print e-receipt.

# ATM & Branch Locator

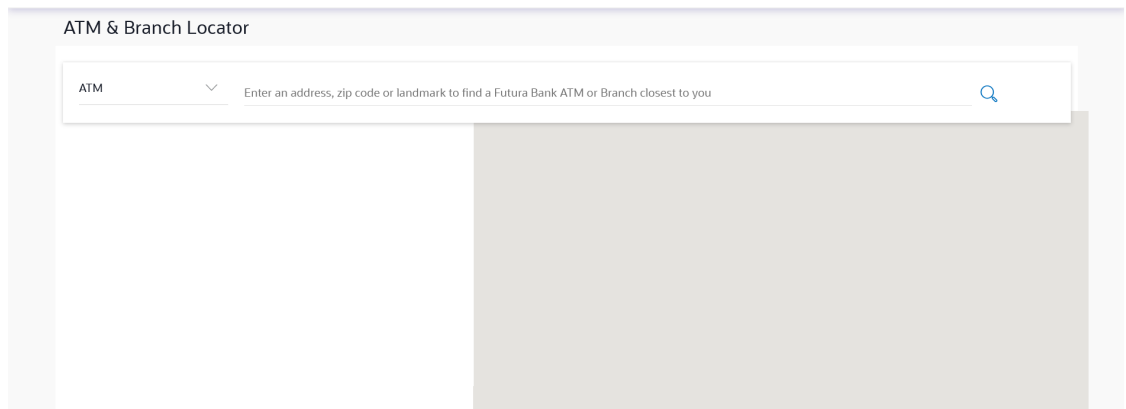
This topic describes the systematic instruction to **ATM & Branch Locator** option. This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location.

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 22-1 ATM & Branch Locator**



### **Note**

The fields which are marked as Required are mandatory.

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

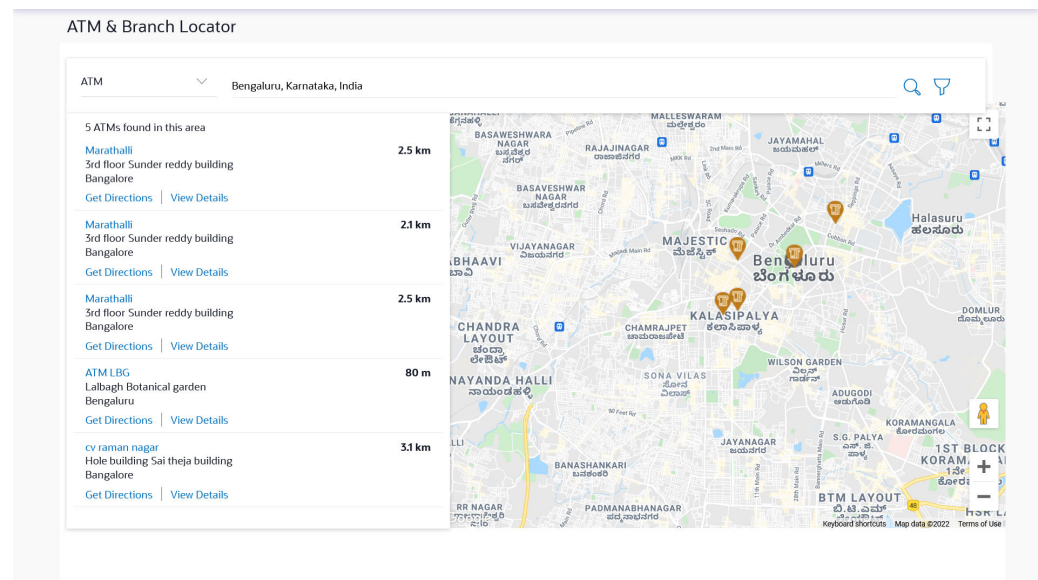
Table 22-1 ATM &amp; Branch Locator - Field Description

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

**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 22-2 ATM &amp; Branch Locator - Search - ATM &amp; 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 22-2 ATM &amp; 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.


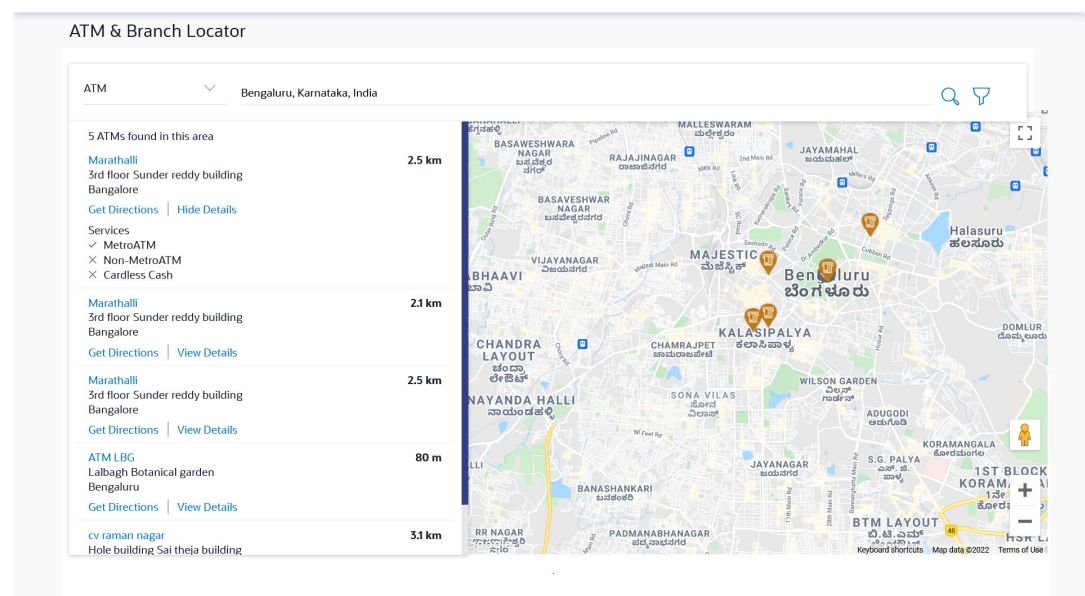
6. Click the  icon the to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

Figure 22-3 ATM &amp; Branch Locator - View Details



ATM & Branch Locator

ATM Bengaluru, Karnataka, India

5 ATMs found in this area

Marathalli 3rd floor Sunder reddy building Bengaluru	2.5 km
Marathalli 3rd floor Sunder reddy building Bengaluru	21 km
Marathalli 3rd floor Sunder reddy building Bengaluru	2.5 km
ATM LBG Lalbagh Botanical garden Bengaluru	80 m
cv raman nagar Hole building Sai theja building	31 km

Services

- MetroATM
- Non-MetroATM
- Cardless Cash

Get Directions | Hide Details


Get Directions | View Details

Get Directions | View Details

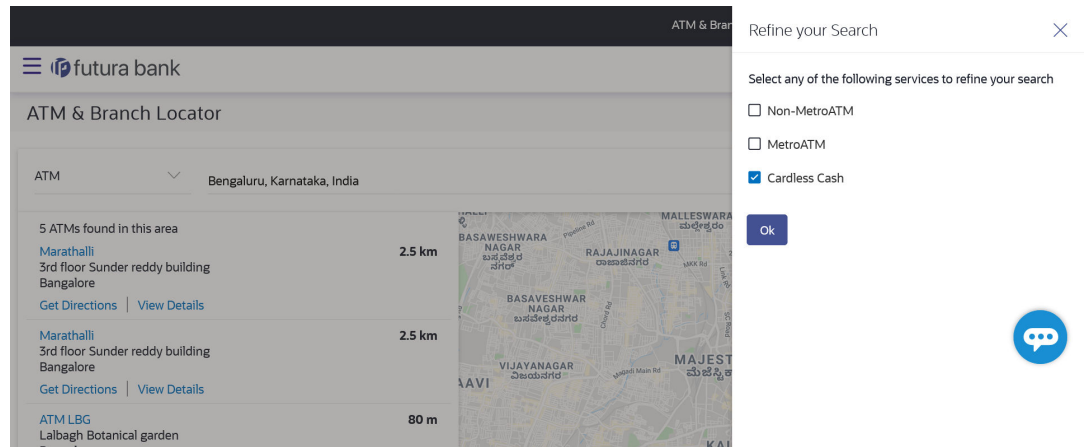
Get Directions | View Details

Get Directions | 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 to filter ATMs or Branches on the basis of services that the ATMs or Branches provide.

**Figure 22-4 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 22-3 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 22-5 ATM &amp; Branch Locator – Get Directions

5 ATMs found in this area	
<b>Marathalli</b> 3rd floor Sunder reddy building Bangalore <a href="#">Get Directions</a>   <a href="#">View Details</a>	1.9 km
<b>Marathalli</b> 3rd floor Sunder reddy building Bangalore <a href="#">Get Directions</a>   <a href="#">View Details</a>	2.5 km
<b>cv raman nagar</b> Hole building Sai theja building Bangalore <a href="#">Get Directions</a>   <a href="#">View Details</a>	3.1 km
<b>Marathalli</b> 3rd floor Sunder reddy building Bangalore <a href="#">Get Directions</a>   <a href="#">View Details</a>	2.5 km
<b>ATM LBG</b> Lalbagh Botanical garden Bengaluru <a href="#">Get Directions</a>   <a href="#">View Details</a>	80 m

The map on the right shows the location of these ATMs in Bengaluru, Karnataka, India, with a blue line indicating the route from the current location to the selected ATM at Marathalli.

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

- [FAQ](#)

## 22.1 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.

# 23

## Nominations

This topic describes the information about **Nominations** screen. User can view or edit the existing nominee details of his account with this feature.

Nominations enables retail users to appoint nominees to their accounts (each account can be appointed a single nominee only), who will be entitled to receive the amount in the bank account upon the death of the account holder.

The application provides the options to add a new nominee to the user's singly held Current and Savings, Term Deposit or Recurring Deposit account so that the nominee can claim funds in case of any death event.

The user can view or edit the existing nominee details of all his Current and Savings account, Term Deposit or Recurring Deposit accounts. The user also has an option to delete the nominee, from any of his accounts in case of any issues or disputes.

### Pre-Requisites

- Transaction access is provided to the retail user

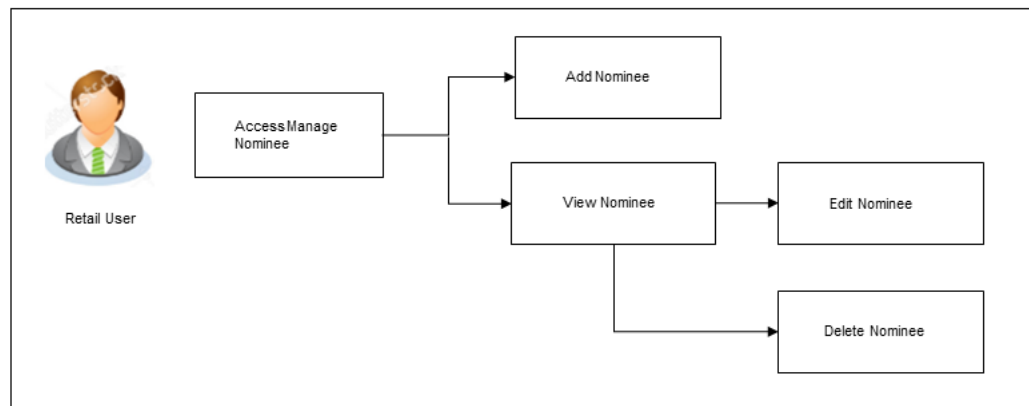
### Features supported in the application

- Add Nominee
- View Nominee
- Edit Nominee
- Delete Nominee

**Table 23-1 Features applicable for single and joint account holder**

Account Holder	View	Add	Edit	Delete
Single				
Joint		X	X	X

**Figure 23-1 Workflow**



**To view nominations:**

1. From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Nominations** .  
The **Nominations** screen appears.
2. From the **Account Category** list, select the account category of which nominees you wish to view.
3. In the **View Nominees of** field, select an option that identifies whether you wish to view the nominees of a specific account or of all accounts under the selected account category.
  - If you have selected the **Specific Account** option, from the **Account Number** list, select the account of which you wish the view the nominee.
4. Click **Apply** to view the records based on the defined criteria.
  - Click **Reset** to clear the details entered.

**Figure 23-2 Nominations – Filter Criteria**

Nominations

Account Category  
Current & Savings

View Nominees of  
 Specific Account    All Accounts

Account Number  
xxxxxxxxxxxx4568

Apply   Reset

**Figure 23-3 Nominations – Search Result**

Nominations

Account Number	Primary Holder Name	Holding Pattern	Nominee	Action
xxxxxxxxxxxx7656	RAHUL	Single	Not Registered	Add
xxxxxxxxxxxx2470	RAHUL	Single	Not Registered	Know More
xxxxxxxxxxxx7224	RAHUL	Single	Not Registered	Add
xxxxxxxxxxxx1102	RAHUL	Single	Not Registered	Add
xxxxxxxxxxxx1773	RAHUL	Single	Registered	View/Edit
xxxxxxxxxxxx1760	RAHUL	Single	Not Registered	Add
xxxxxxxxxxxx1781	RAHUL	Single	Not Registered	Add
xxxxxxxxxxxx1757	RAHUL	Single	Registered	View/Edit
xxxxxxxxxxxx7237	RAHUL	Single	Not Registered	Add

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

**Note**

You can select the account for which you need to register, inquire, cancel or modify nomination.

Please note the facility of register nomination online is available for singly operated account only.

You may contact your nearest branch if you want to register nominee in your joint account.


**Note**

The fields which are marked as Required are mandatory.

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

**Table 23-2 Nominations – Search Result -Field Description**

Field Name	Description
<b>Account Category</b>	Select the account category of which nominees you wish to view. The options are: <ul style="list-style-type: none"> <li>• <b>Current &amp; Savings</b></li> <li>• <b>Term Deposits</b></li> <li>• <b>Recurring Deposits</b></li> </ul>
<b>View Nominees of</b>	Select an option to identify whether you wish to view the nominees of a specific account or of all the accounts under the selected account category.
<b>Account Number</b>	Select the account of which nominee you wish to view. This field is enabled only if the <b>Specific Account</b> option is selected in the <b>View Nominees of</b> field.
<b>Search Result</b>	<b>Information specified in below fields are related to search results.</b>
<b>Account Category</b>	Displays the selected account category.
<b>Account Number/ All Accounts</b>	Displays the selected account number, if defined, of which nominee is to be viewed. If <b>All Accounts</b> has been selected under the <b>View Nominees of</b> field, then <b>All Accounts</b> will be displayed.
<b>Search Criteria - Records</b>	The following are displayed as records based on search criteria defined.
<b>Account Number</b>	The account numbers under the selected account category are listed. If an account number has been selected as search criteria, that account number will be listed as a record.
<b>Primary Holder Name</b>	The name of the primary account holder will be listed against the account number record.
<b>Holding Pattern</b>	The holding pattern of the account i.e. Single or Joint.
<b>Nominee</b>	This column identifies whether a nominee has been registered against the specific account or not.
<b>Action</b>	The available action for each account is displayed. The actions can be: <ul style="list-style-type: none"> <li>• <b>View / Edit:</b> Click to view or edit the selected nominee details. This link is displayed against a single holding account and for which a nominee has been registered</li> <li>• <b>Add:</b> Click to add a new nominee. This link is displayed against a single holding account and for which no nominee has been added</li> <li>• <b>View:</b> Click to view the selected nominee details. This link is displayed against joint accounts for which nominee has been registered</li> <li>• <b>Know More:</b> Click the link to view the information on restrictions for jointly held deposits. This link is displayed in case of joint accounts and no nominee is registered</li> </ul>

5. Click on the  icon to modify filter new criteria.
  - Under the kebab menu – .
  - Click the **Current & Savings Account Details** option to view the current & savings account details.
  - Click the **Term Deposit Details** option to view the term deposit details.
  - Click the **Recurring Deposit Details** option to view the recurring deposit details.
  - [Add Nominee](#)  
This topic describes the information about **Add Nominee** screen. User can add a nominee against a specific account with this feature.
  - [View Nominee](#)  
This topic describes the information about **View Nominee** screen. This option enables the user to view the existing nominee details of all his CASA/ Term Deposit/ Recurring Deposit accounts.
  - [Edit Nominee](#)  
This topic describes the information about **Edit Nominee** screen. Users can edit the details of a nominee assigned to any of their CASA / Term Deposit/ Recurring Deposit accounts.
  - [Delete Nominee](#)  
This topic describes the information about **Delete Nominee** screen.

## 23.1 Add Nominee

This topic describes the information about **Add Nominee** screen. User can add a nominee against a specific account with this feature.

Using this option, you can add a nominee against a specific account. The following two options are present to add a nominee.

- [Add New Nominee](#): This option enables the user to add a new nominee by entering – nominee's name and other details like date of birth, relationship, country state and address.
- [Replicate existing nominee](#): This option enables the user to replicate a nominee by selecting a nominee of an existing CASA, Recurring Deposit or Term Deposit account. On selection of a nominee, that nominee's details are pre-populated in the respective fields. If required, the user can modify the details.
- [Add Nominee – Add New](#)  
This topic describes the information about the **Add Nominee – Add New** screen.
- [Add Nominee – Replicate Existing Nominee](#)  
This topic describes the information about **Add Nominee – Replicate Existing Nominee** screen.

### 23.1.1 Add Nominee – Add New

This topic describes the information about the **Add Nominee – Add New** screen.

#### To add a new nominee:

1. Navigate to the **Nominations** screen.
2. Click the **Add** link against the account for which you want to add a new nominee.

The **Add Nominee** screen appears.

3. From the **Select Option** field, select any of the following radio buttons:
  - **Add Nominee**
  - **Replicate Existing Nominee**
4. If you select the **Add Nominee** option, the fields in which you can specify nominee details appear.

**Figure 23-4 Add Nominee - Add New Nominee**

The screenshot displays the 'Add Nominee' form. At the top, the 'Account Number' is 'xxxxxxxxxx4568' and the account holder is 'John David | EUR | HEL'. The 'Select Option' section has 'Add Nominee' selected. The form is divided into 'Nominee Details' and 'Guardian Details' sections. The 'Nominee Details' section includes fields for Full Name (Sam Desouza), Date of Birth (21 Dec 2005), Relationship With Account Holder (SON), Address (2111, Sky Apt, South Block), Country (United States), State (California), City (StJones), and Zip Code (234244). The 'Guardian Details' section includes fields for Full Name (Max Samson), Address (54, Orient Avenue), Country (United States), State (California), City (StJones), and Zip Code (234244). A 'Note' box on the right states: 'Nomination can be made in favor of a minor also. In case the nominee is a minor, that is, less than 18 years of age, it is mandatory to specify the guardian details. During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.' At the bottom, there are 'Submit', 'Cancel', and 'Back' buttons.

**Note**

The fields which are marked as Required are mandatory.

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

**Table 23-3 Add Nominee - Add New Nominee - Field Description**

Field Name	Description
<b>Account Number</b>	The current and savings/ term deposit/ recurring deposit account number against which a nominee is to be added, is displayed in masked format along with the Account Name, Account Currency, and Branch Code.
<b>Select Option</b>	The option to specify whether a new nominee is being added against the account or whether an existing nominee linked to a different account is to be added to the account.
<b>Nomination Details</b>	<b>Information specified in below fields are related to nomination details.</b>
<b>Full Name</b>	Enter the full name of the nominee.
<b>Date of Birth</b>	Specify the nominee's date of birth. <b>Note:</b> The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth.
<b>Relationship with Account Holder</b>	Specify the account holder's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
<b>Address</b>	Enter details pertaining to the nominee's address.
<b>Country</b>	Select the country in which the nominee resides.
<b>State</b>	Enter the name of the state in which the nominee resides.
<b>City</b>	Enter the name of the city in which the nominee resides.
<b>Zip Code</b>	Specify the zip code of the nominee's address.
<b>Guardian Details</b>	This section appears only if the age of the nominee is a minor as per date specified in the <b>Nominee Date of Birth</b> field.
<b>Full Name</b>	Specify the full name of the nominee's guardian.
<b>Address</b>	Enter details pertaining to the guardian's address.
<b>Country</b>	Select the country in which the guardian resides.
<b>State</b>	Enter the name of the state in which the guardian resides.
<b>City</b>	Enter the name of the city in which the guardian resides.
<b>Zip Code</b>	Specify the zip code of the guardian's address.

5. In the **Full Name** field, enter the full name of the nominee.
6. From the **Date of Birth** list, select the date of birth of the nominee.
7. From the **Relationship with Account Holder** list, select the relationship of the nominee with the bank account holder.
8. In the **Address** field, enter the address of nominee.
9. From the **Country** list, select the country in which the nominee resides.
10. In the **State** field, enter the name of the state in which the nominee resides.
11. In the **City** field, enter the name of the city in which the nominee resides.
12. In the **Zip Code** field, enter the zip code of the nominee's address.

If nominee is a minor, the **Guardian Details** section will appear and you will be required to specify details of the nominee's guardian as follows:

- a. In the **Full Name** field, enter the name of the guardian.
- b. In the **Address** field, enter the address of guardian.

- c. From the **Country** list, select the country in which the guardian resides.
  - d. In the **State** field, enter the name of the state in which the guardian resides.
  - e. In the **City** field, enter the name of the city in which the guardian resides.
  - f. In the **Zip Code** field, enter the zip code of the guardian's address.
13. Perform any one of the following actions.
    - Click **Submit**.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.
 The **Review** screen appears.
  14. Click **Confirm**.
    - Click **Cancel** to cancel the transaction.
    - Click **Back** to navigate back to the previous screen.
 The success message appears.
  15. Perform any one of the following actions.
    - Click **Home**, to navigate to the **Dashboard**.
    - Click **View Nominee** to go to **Nominations** page.

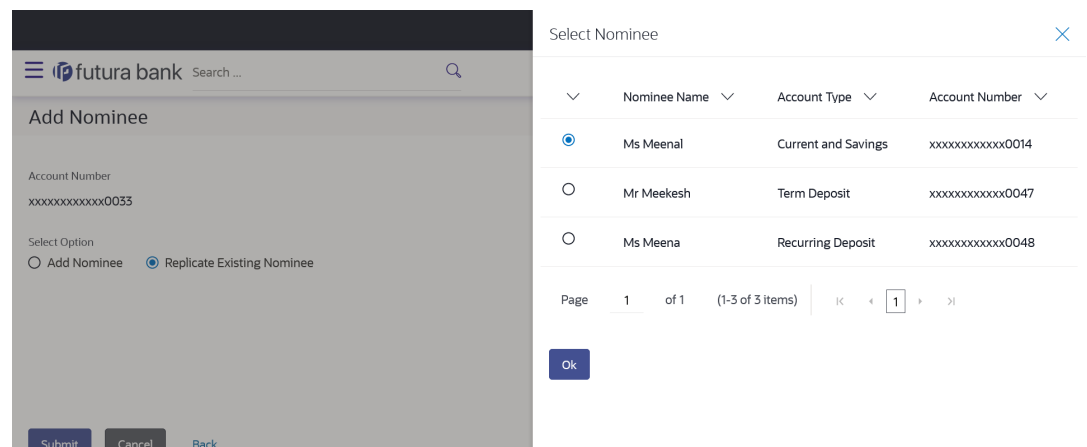
## 23.1.2 Add Nominee – Replicate Existing Nominee

This topic describes the information about **Add Nominee – Replicate Existing Nominee** screen.

### To add a nominee from the existing nominee list:

1. Navigate to the **Nominations** screen.
2. Click the **Add** link against the account for which you want to add a new nominee.  
The **Add Nominee** screen with options, **Add New Nominee** and **Replicate Existing Nominee** appears.
3. If you select **Replicate Existing Nominee** option, the **Select Nominee** overlay screen appears.

**Figure 23-5 Add Nominee – Replicate Existing Nominee**



4. Select a nominee record that you want to replicate and click **OK**.  
The **Add Nominee** screen with pre-populated nominee details of the selected nominee appears. You can modify information as required.
5. Perform anyone of the following actions.
  - Click **Submit**.
  - Click **Cancel** to cancel the transaction.
  - Click **Back** to navigate back to the previous screen.
6. The **Review** screen appears. Verify the details, and click **Confirm**.
  - Click **Cancel** to cancel the transaction.
  - Click **Back** to navigate back to the previous screen.The success message appears.
7. Perform anyone of the following actions.
  - Click **Home**, to navigate to the **Dashboard**.
  - Click **View Nominee** to go to **Nominations** page.

## 23.2 View Nominee

This topic describes the information about **View Nominee** screen. This option enables the user to view the existing nominee details of all his CASA/ Term Deposit/ Recurring Deposit accounts.

### To view the details of a nominee:

1. In the **Nominee Summary** screen, click the **View** or **View / Edit** link against the account for which you want to view the nominee.  
The **View Nominee** screen appears.

**Figure 23-6 View Nominee**

View Nominee ⋮

Account Number  
xxxxxxxxxxxx1757  
John David I EUR I HEL  
Account Type  
Recurring Deposit

Nominee Details

---

Full Name  
Tom DeSilva

Date of Birth  
13 Sep 2000

Relationship  
SON

Nominee Address  
15 Manhattan  
New York City  
New York  
United States  
121212

**Note**

The fields which are marked as Required are mandatory.

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

**Table 23-4 View Nominee - Field Description**

Field Name	Description
<b>Account Number</b>	The current and savings/ term deposit/ recurring deposit account number in masked format along with the Account Name, Account Currency, and Branch Code.
<b>Account Type</b>	The account category type of which nominees. It could be: <ul style="list-style-type: none"> <li>• <b>Current &amp; Savings</b></li> <li>• <b>Term Deposits</b></li> <li>• <b>Recurring Deposits</b></li> </ul>
<b>Nomination Details</b>	<b>Information specified in below fields are related to nomination details .</b>
<b>Full Name</b>	The full name of the nominee.
<b>Date of Birth</b>	The date of birth of the nominee.
<b>Relationship with Account Holder</b>	The relationship of the nominee with the bank account holder.
<b>Nominee Address</b>	The complete address of the nominee.
<b>Guardian Details</b>	This section appears only if the age of the nominee is a minor as per date specified in the <b>Nominee Date of Birth</b> field.

**Table 23-4 (Cont.) View Nominee - Field Description**

Field Name	Description
<b>Full Name</b>	The name of the nominee's guardian. This field appears if the nominee is a <b>minor</b> .
<b>Guardian Address</b>	The complete address of the guardian of the nominee if age of the nominee is less than 18 years. This field appears if nominee is a minor.

2. Click **Edit** to update the nominee details.
  - The **Edit Nominee** screen appears.
  - Click **Delete Nominee** option from the kebab menu to delete the nominee.
  - Click **Cancel** to cancel the transaction.
  - Click **Back** to navigate back to the previous screen.

 **Note**

The **Edit** option is provided only if the action selected was **View/Edit**. This option will not be provided if the action selected was **View**.

## 23.3 Edit Nominee

This topic describes the information about **Edit Nominee** screen. Users can edit the details of a nominee assigned to any of their CASA / Term Deposit/ Recurring Deposit accounts.

**To edit the nominee details:**

1. In the **Nominee Summary** screen, click the **View / Edit** link against the account for which you want to edit the nominee.  
The **View Nominee** screen appears.
2. Click **Edit** to update the details.  
The **Edit Nominee** screen appears.
  - Click **Cancel** to cancel the transaction.
  - Click **Back** to navigate back to the previous screen.

**Figure 23-7 Edit Nominee**

Edit Nominee
⋮

Account Number  
xxxxxxxxxxxx1757  
Tom DeSilva | EUR | HEL

Select Option  
 Add Nominee     Replicate Existing Nominee

**Note**

Nomination can be made in favor of a minor also. In case the nominee is a minor, that is, less than 18 years of age, it is mandatory to specify the guardian details.

During the period the minor does not attain majority, the natural guardian will receive the amount on the minors behalf.

**Nominee Details**

---

Full Name  
Tom DeSilva

---

Date of Birth  
13 Sep 2000 📅

---

Relationship With Account Holder  
SON ▼

---

Address  
15 Manhattan

---

Country  
United States ▼

---

State  
New York

---

City  
New York City

---

Zip Code  
121212

Submit
Cancel
Back

📘 **Note**

The fields which are marked as Required are mandatory.

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

**Table 23-5 Edit Nominee - Field Description**

Field Name	Description
<b>Account Number</b>	The current and savings/ term deposit/ recurring deposit account number in masked format along with the Account Name, Account Currency, and Branch Code.
<b>Select Option</b>	The option to specify whether a new nominee is being added against the account or whether an existing nominee linked to a different account is to be added to the account.
<b>Nomination Details</b>	<b>Information specified in below fields are related to nomination details.</b>
<b>Full Name</b>	The full name of the nominee is displayed. You can edit this field.
<b>Date of Birth</b>	The nominee's date of birth is displayed. You can edit this field.

Table 23-5 (Cont.) Edit Nominee - Field Description

Field Name	Description
<b>Relationship with Account Holder</b>	The relationship that the nominee has with the bank account holder. You can edit this field.
<b>Address</b>	The address of the nominee is displayed. You can edit this field.
<b>Country</b>	The country in which the nominee resides. You can edit this field.
<b>State</b>	The state in which the nominee resides. You can edit this field.
<b>City</b>	The name of the city in which the nominee resides. You can edit this field.
<b>Zip Code</b>	The postal code of the nominee. You can edit this field.
<b>Guardian Details</b>	This section appears only if the age of the nominee is a minor as per date specified in the <b>Date of Birth</b> field.
<b>Full Name</b>	The name of the guardian of the nominee. You can edit this field.
<b>Address</b>	The address of the guardian. You can edit this field.
<b>Country</b>	The country in which the guardian of the nominee resides. You can edit this field.
<b>State</b>	The state in which the guardian of the nominee resides. You can edit this field.
<b>City</b>	The city in which the guardian of the nominee resides. You can edit this field.
<b>Zip</b>	The postal code of the nominee's guardian. You can edit this field.

3. Select the **Select option** field, select the option of choice;
  - a. If you have selected the option **Add Nominee**, enter nominee information in the provided fields. Steps 4 onwards.
  - b. If you have selected the option **Replicate Existing Nominee**, the **Select Nominee** overlay screen appears.
 

Select a nominee record that you want to add as a nominee and click **Ok**.

The **Add Nominee** screen with pre-populated nominee details of the selected nominee appears.
4. In the **Full Name** field, edit the name of the nominee, if required.
5. From the **Date of Birth** list, edit the date of birth of the nominee, if required.
6. From the **Relationship with Account Holder** list, edit the relationship of the nominee with the bank account holder, if required.
7. In the **Address** field, edit the address of the nominee, if required.
8. From the **Country** list, edit the country of the nominee, if required.
9. In the **State**, **City** and **Zip Code** fields, edit the required details.
10. If the nominee is a minor, the **Guardian Information** section will be displayed and can be edited as follows:
  - a. In the **Full Name** field, edit the name of the nominee's guardian, if required.
  - b. In the **Address** field, edit the address details of the nominee's guardian, if required.
  - c. From the **Country** list, edit the country of the nominee's guardian, if required.
  - d. In the **State**, **City** and **Zip Code** fields, edit the details, if required.
11. Perform anyone of the following actions.

- Click **Submit** to save the changes made.
  - Click **Back** to navigate back to the previous screen.
  - Click **Cancel** to cancel the transaction.
  - Click the **Nominee** option from the kebab menu to go to the **Nominations** page.
12. Perform anyone of the following actions.
- The **Review** screen appears. Verify the details and click **Confirm**.
  - Click **Back** to navigate back to the previous screen.
  - Click **Cancel** to cancel the transaction.
- The success message appears along with the transaction reference number and nominee details.
13. Click **Home**, to navigate to the dashboard.
- Click **View Nominee** to go to the **Nominations** page.

## 23.4 Delete Nominee

This topic describes the information about **Delete Nominee** screen.

### To delete a nominee:

1. In the **Nominee Summary** screen, click the **View** or **View / Edit** link against the account for which you want to delete the nominee.

The **View Nominee** screen appears.

2. Click the **Delete Nominee** option from the kebab menu to delete the nominee.
3. Perform anyone of the following actions.
  - The **Review** screen appears. Verify the details and click **Confirm**.
  - Click **Cancel** to cancel the transaction.
  - Click **Back** to navigate back to the previous screen.

The success message of deletion appears along with the transaction reference number and nominee details.

4. Perform anyone of the following actions.
  - Click **Home**, to navigate to the **Dashboard**.
  - Click **View Nominee** to go to the **Nominations** page.

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