Oracle® Banking Digital Experience

Small & Medium Business Customer Services User Manual

Innovation Release 25.1.2.0.0
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Oracle Banking Digital Experience Small & Medium Business Customer Services User Manual, Innovation Release 25.1.2.0.0

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Contents

Preface

Purpose

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

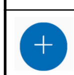
Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	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.

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

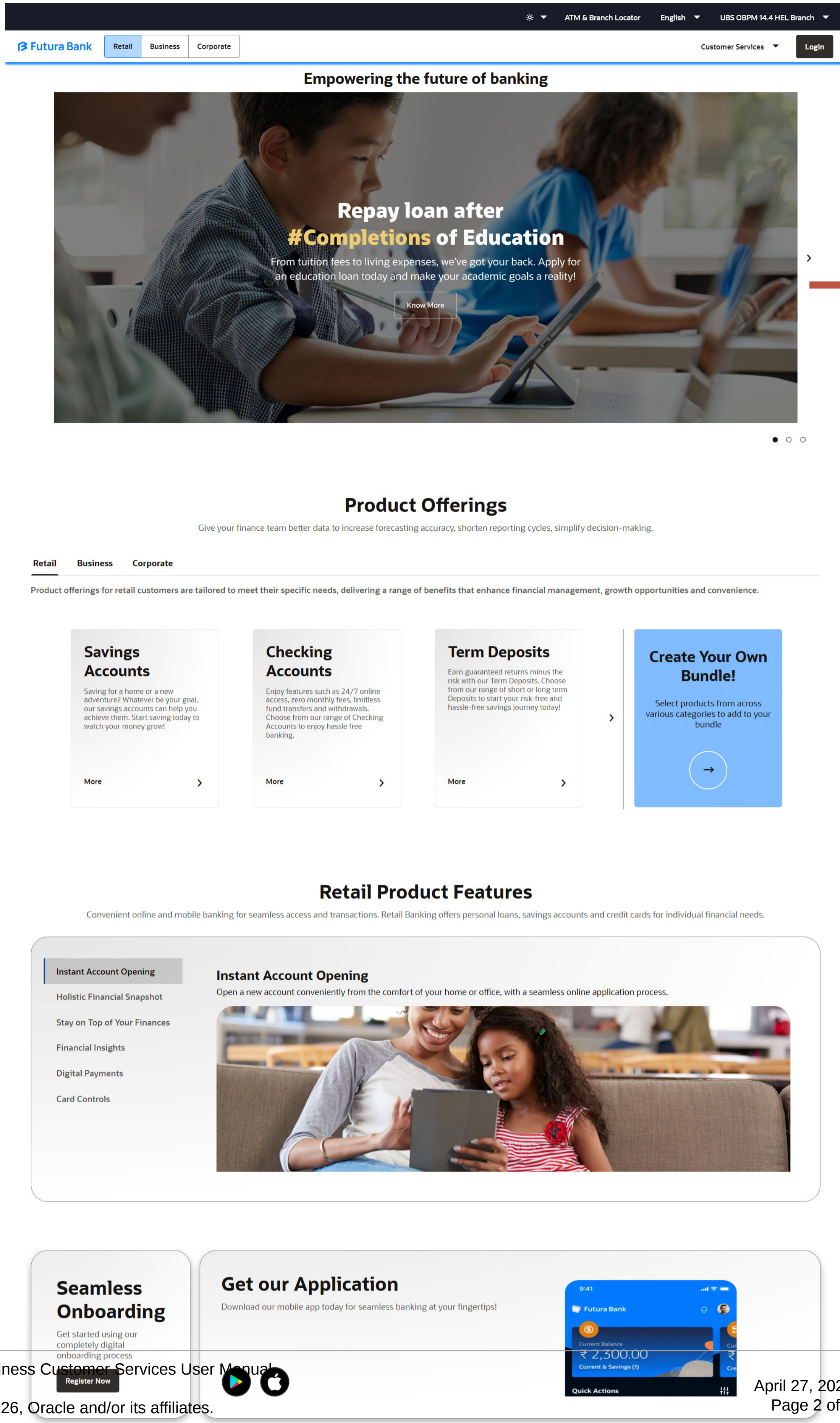
This topic describes the information about **Overview Page** screen.

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



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

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

2

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

This topic describes the information about **Log-In & Log-Out of Oracle Banking Digital Experience** option. A user can access online banking services by logging in to the system from the login page.

By enabling user login through entry of user name and password, the bank can ensure that its customers' financial information is always accessed in a safe and secure manner.

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

Pre-requisites

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

Features Supported In the Application

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

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

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

2.1 Log-in to the application

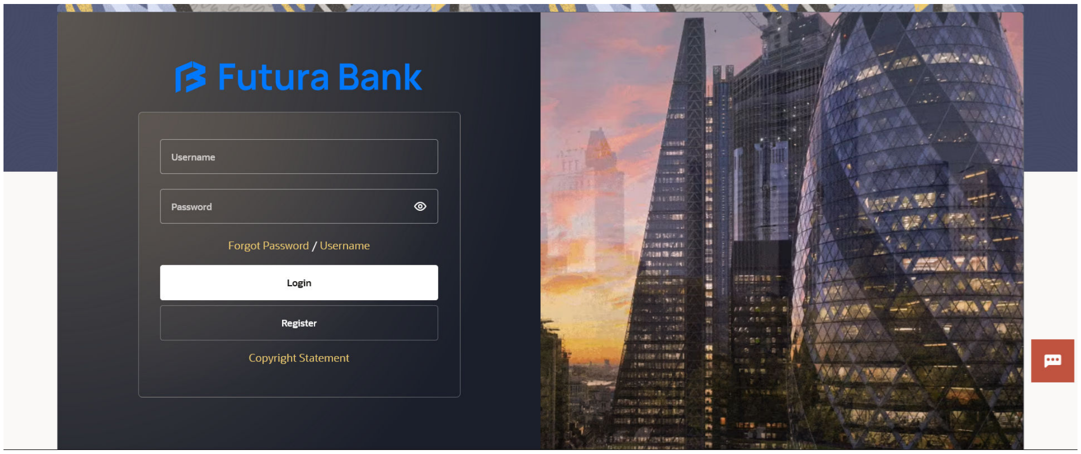
This topic describes the information about **Log-in to the application** page. The user can log in to the **Oracle Banking Digital Experience** application by entering his/her login username and password in the provided fields.

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
Username	Enter your login user name.
Password	Enter your login password.

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

> **Note**
>
> a. Click inside the field, the Virtual Keyboard link appears. Click on the link to use virtual keyboard to enter the Username/Password.
>
> b. The characters typed in the Password field appear masked (••••••) for security reasons.
>
> c. Click the  eye icon while typing passwords, it will enable you to check the typing of your password to show you what you have typed.

5. Click **Login**.

The **Dashboard** screen appears.

2.2 Log-out of the application

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

To log out of the application:

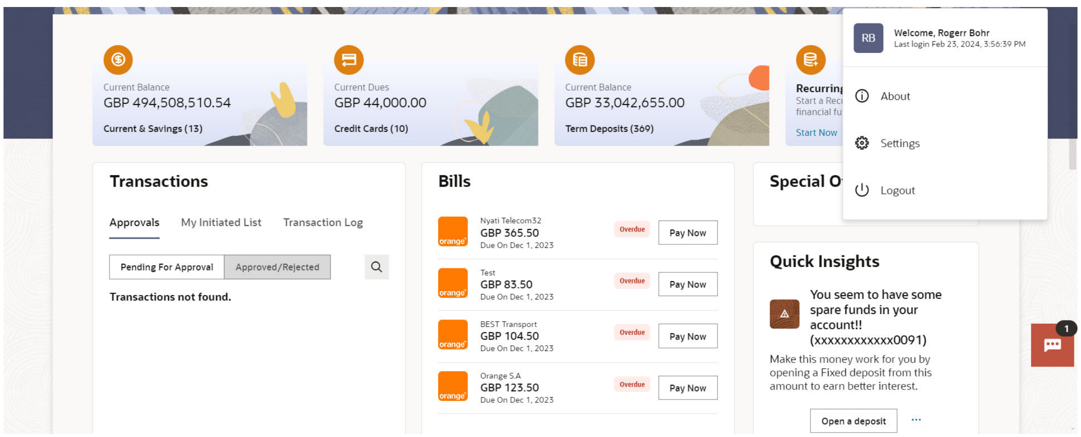
1. In the top right corner, click 

 icon.

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

   The success message of logging out appears.

Figure 2-2 Logout



3. Select the **Logout** option.

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

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.

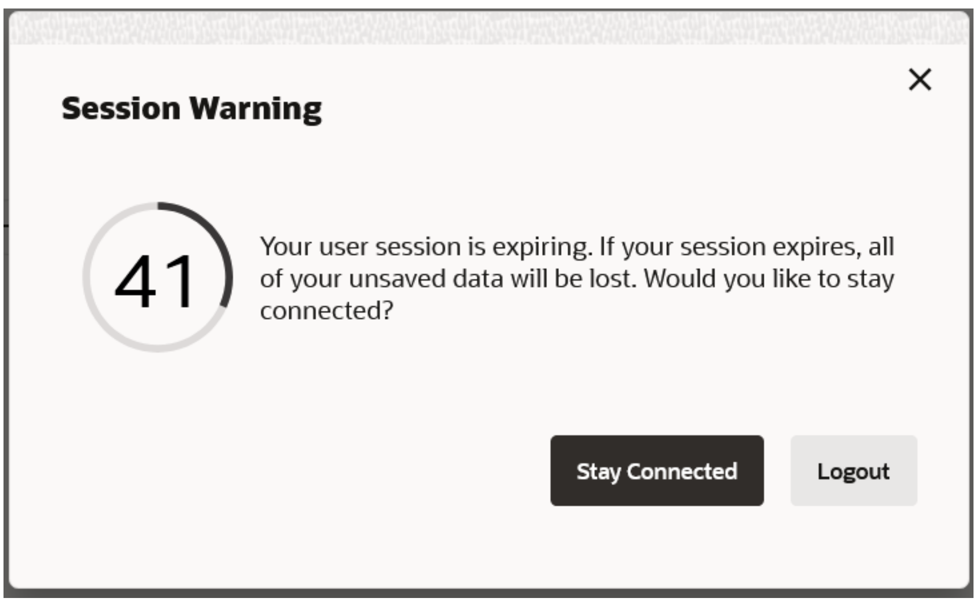
A timeout warning message will be shown when the configured inactive time is reached. The user can view the time remaining for timeout in the warning message. The below actions will be visible to the user on the timeout warning message:

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.

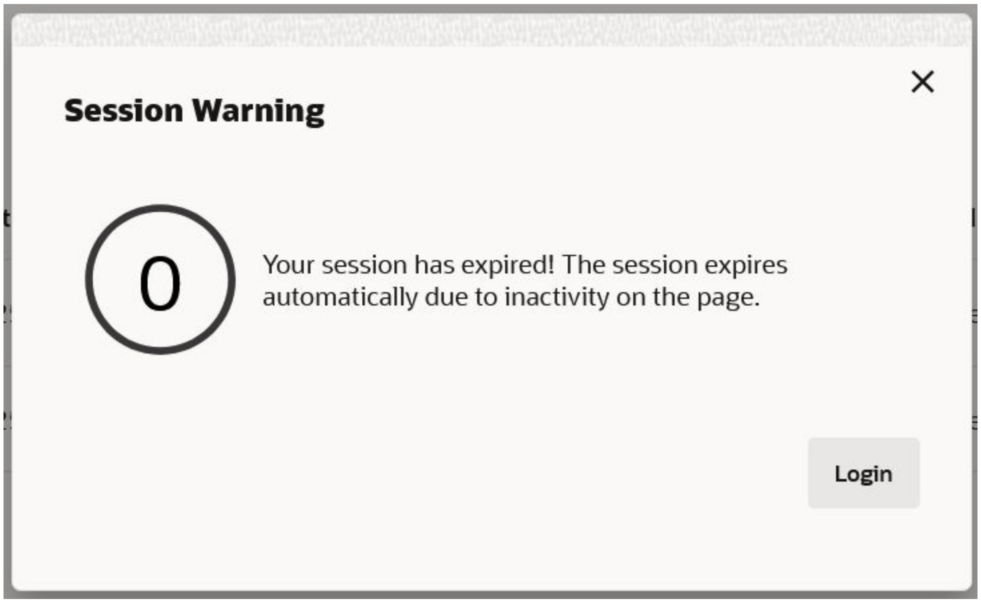
Figure 2-3 Session Warning – Pre Session Timeout Message



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
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
  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 calculates the total amount of the term deposit at the end of maturity period with this option.

3.1 Loan Installment Calculator

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

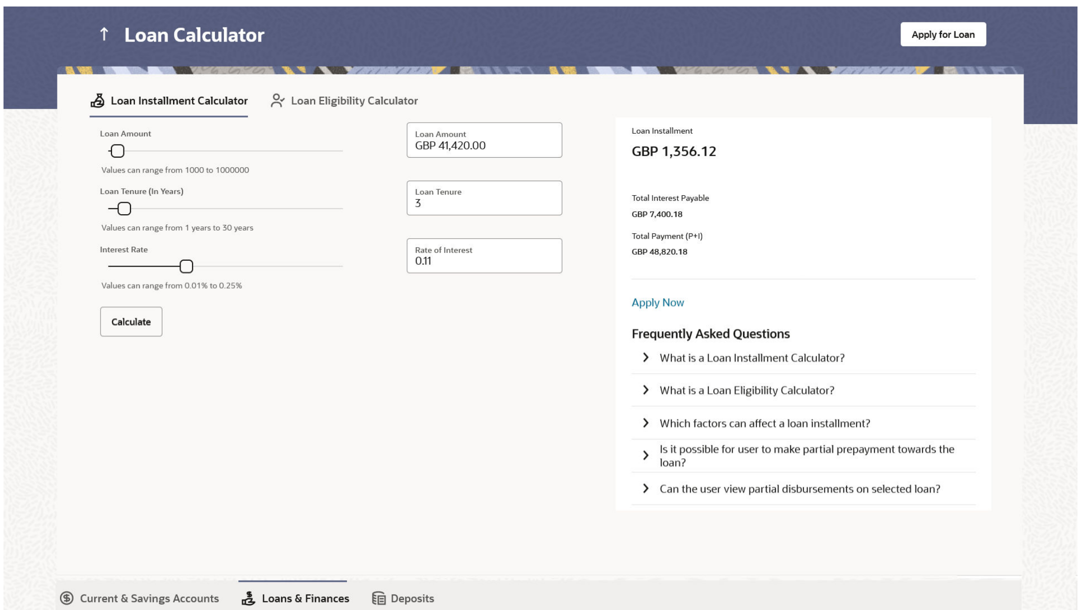
The loans installment calculator is a simple installment calculator which identifies the monthly installment amount payable on a loan based on the loan amount, tenure in years and interest percentage.

1. Perform any one of the following navigation to access the **Loan Installment Calculator** screen:
   - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Accounts**, and then click **Loans & Finances** tab. From the **Loans & Finances** , click **More Actions**, and then click **Loan Calculators**. From the **Loan Calculators**, click **Loan Installment Calculator**.

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

The **Loan Installment Calculator** screen appears.

Figure 3-1 Loan Installment Calculator



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

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

Table 3-1 Loan Installment Calculator - Field Description

Field Name	Description
Loan Amount	The user is required to specify the amount that he/she wants to borrow from the bank.
Loan Tenure (Years)	The user should specify the desired tenure of the loan in terms of years.
Interest Rate	The user must specify the desired interest rate that is to be charged on the loan.

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

Field Name	Description
Loan Installment	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.
Total Interest Payable	Total Interest Payable amount.
Total Payment	Total Payment amount.
Apply Now	Link to apply for a new loan.
Frequently Asked Questions	A list of questions and answers that are most frequently asked about a topic.

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

   The application calculates and displays the monthly installment along with the total interest payable, and the total payment need to be done for the loan required.

3.2 Loan Eligibility Calculator

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

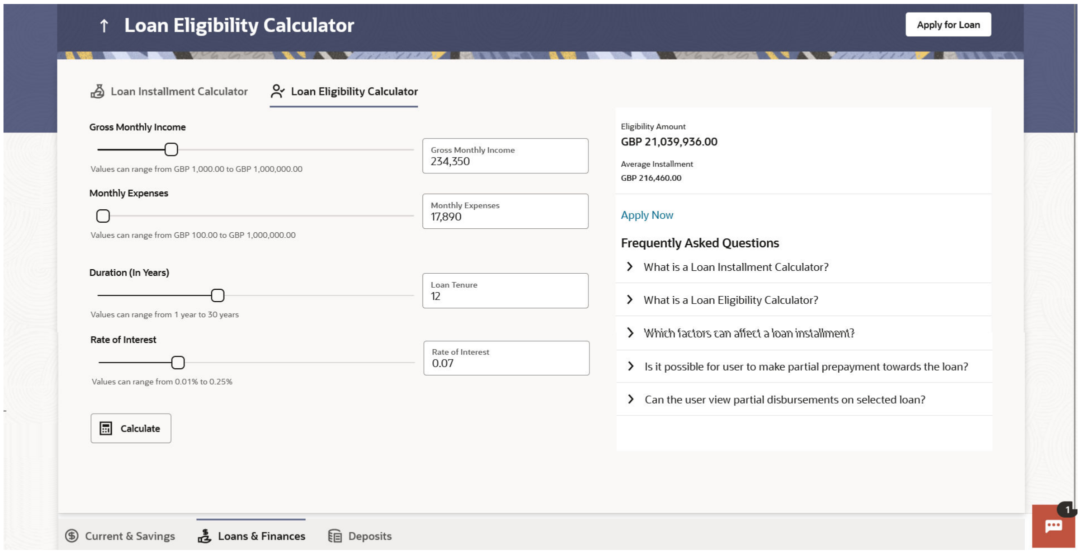
The eligibility is calculated on the basis of:

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

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

The **Loan Eligibility Calculator** screen appears.

Figure 3-2 Loan Eligibility Calculator



Note

The fields which are marked as Required are mandatory.

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

Table 3-2 Loan Eligibility Calculator- Field Description

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

2. In the **Gross Monthly Income** field, enter your monthly income.
3. In the **Monthly Expenses (Monthly)** field, enter your monthly expenses.
4. In the **Duration (In Years)** field, enter the desired loan tenure.
5. the **Rate of Interest Rate** field, enter the rate of interest.

6. Click **Calculate**.

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

3.3 Forex Calculator

This topic describes the information about **Forex Calculator** screen. The foreign exchange calculator calculates the rate at which one currency can be exchanged for another.

The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer. Exchange rates for the currency will be fetched online from the host system and calculations will be done based on the exchange rate retrieved.

Features Supported In the Application:

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

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

Pre-rRequisites

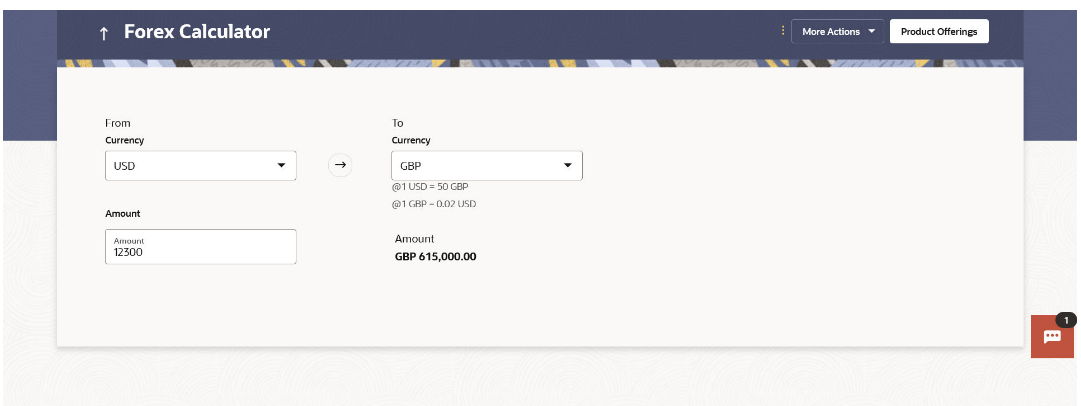
- Support for the currencies provided by host

To calculate currency exchange amount:

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

   The **Forex Calculator** screen appears.

Figure 3-3 Forex Calculator



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

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

Table 3-3 Forex Calculator - Field Description

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

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

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

3.4 Term Deposit Calculator

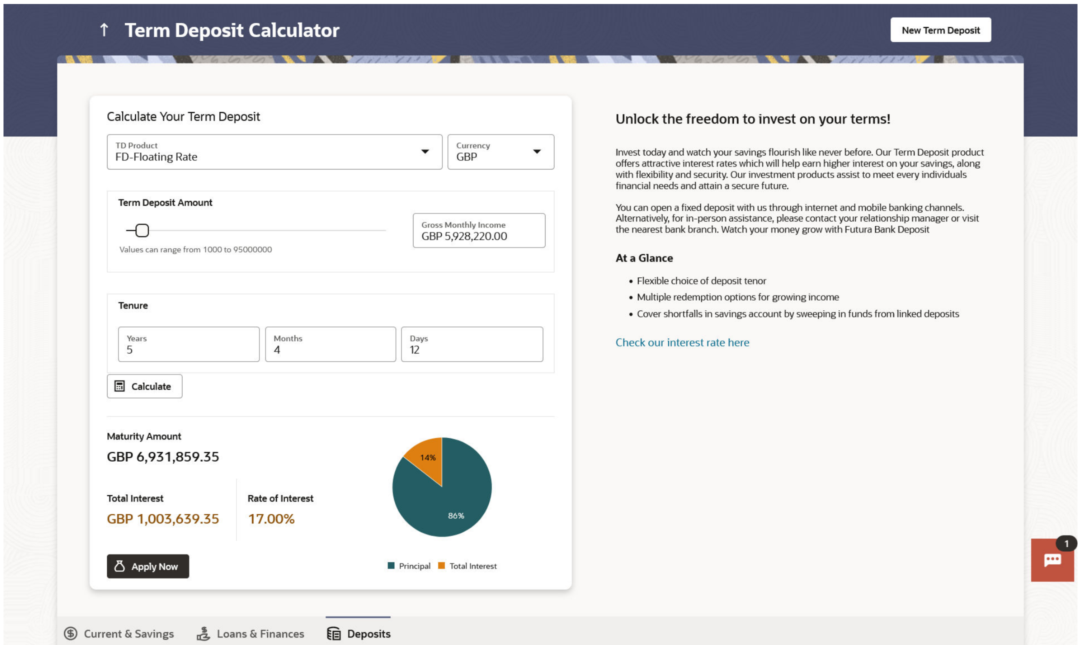
This topic describes the information about **Term Deposit Calculator** screen. User can calculates the total amount of the term deposit at the end of maturity period with this option.

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

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

   The **Term Deposit Calculator** screen appears.

Figure 3-4 Term Deposit Calculator



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

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

Table 3-4 Term Deposit Calculator - Field Description

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

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

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

   The application calculates and displays the deposit value at maturity.

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

4

First Time Login

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

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

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

Prerequisites:

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

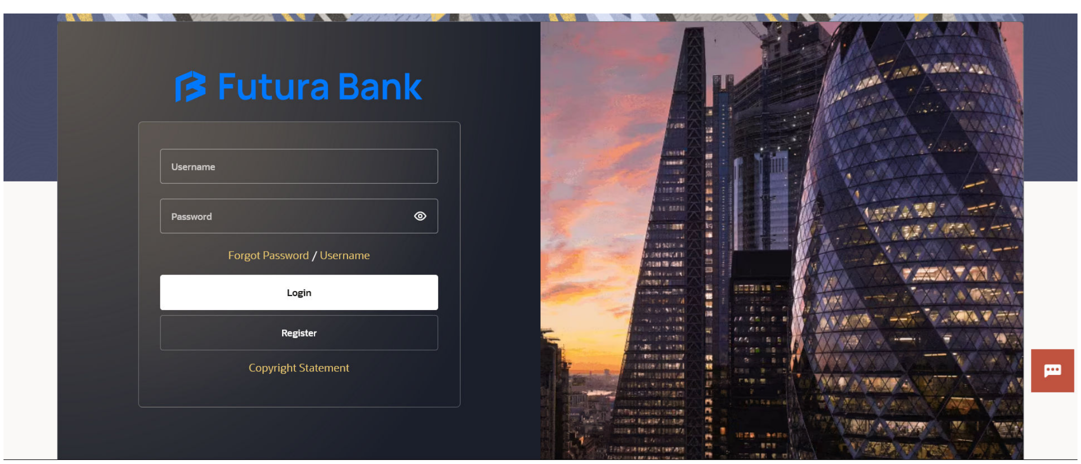
To log in to the application:

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 4-1 Login Page



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

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

Table 4-1 Login Page - Field Description

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

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

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

7. Click **Login**.

The next **configured** screen appears.

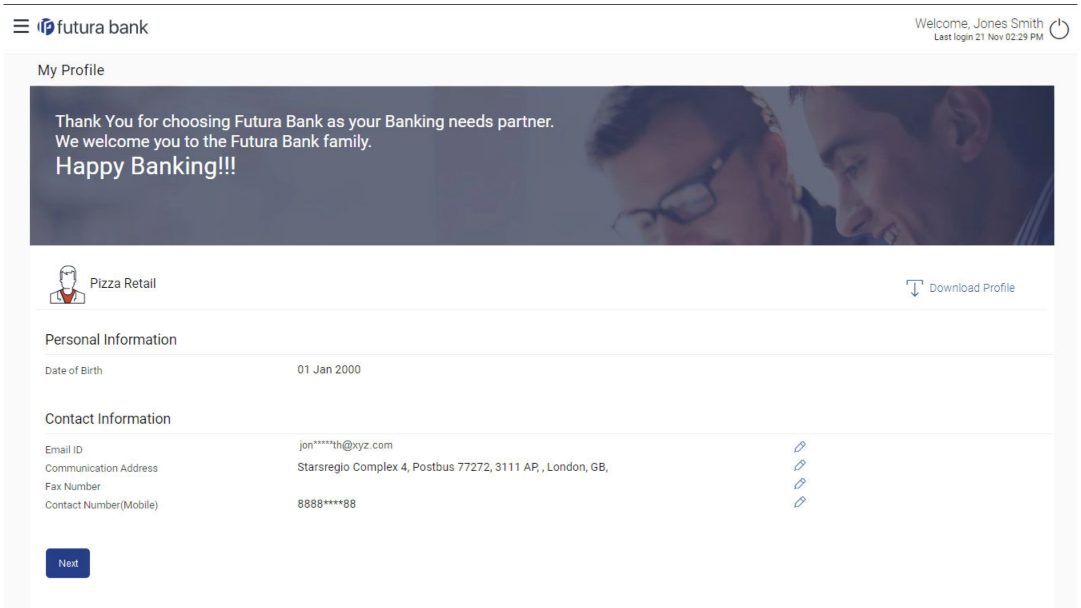
> **Note**
>
> Force Change password is not a part of First Time Login flow wizard, this screen will appear for every new user.
> The **Force Change Password** screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered themselves.

Figure 4-2 First Time Login - Terms and Condition

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

   The next configured screen appears.

Figure 4-3 Profile



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

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

Table 4-2 Profile - Field Description

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

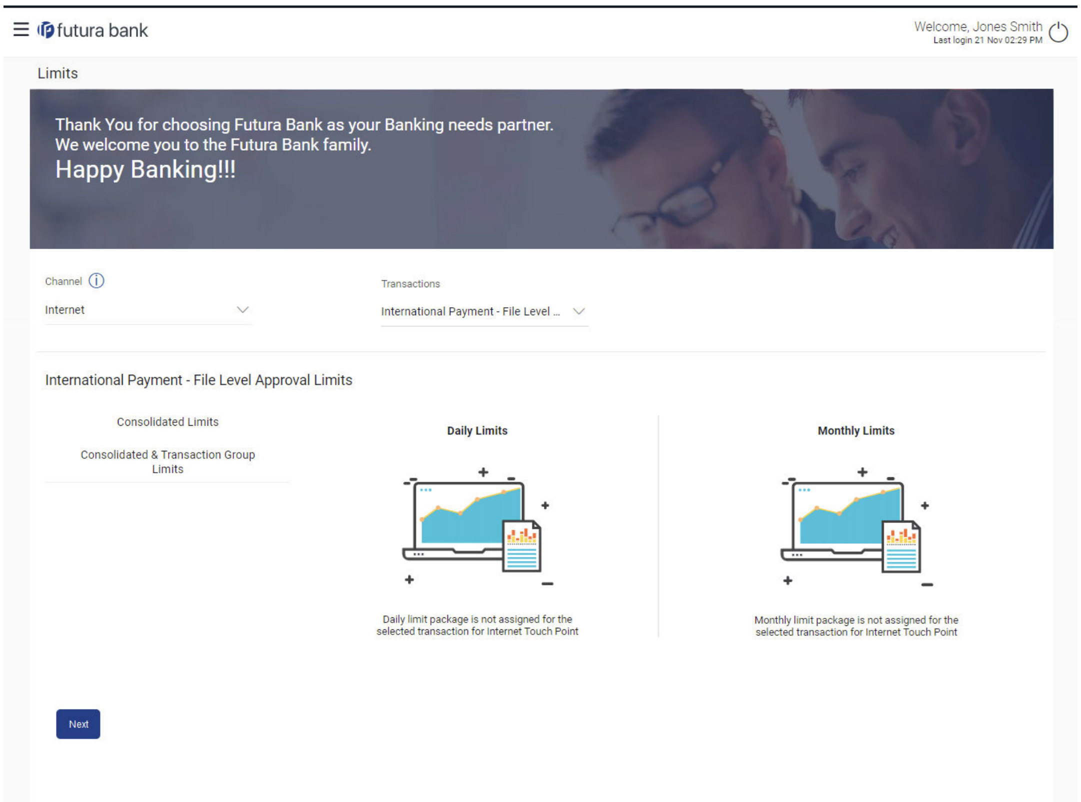
Table 4-2 (Cont.) Profile - Field Description

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

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

 icon to download the profile.

Figure 4-4 Daily Limits



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

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

Table 4-3 Daily Limits - Field Description

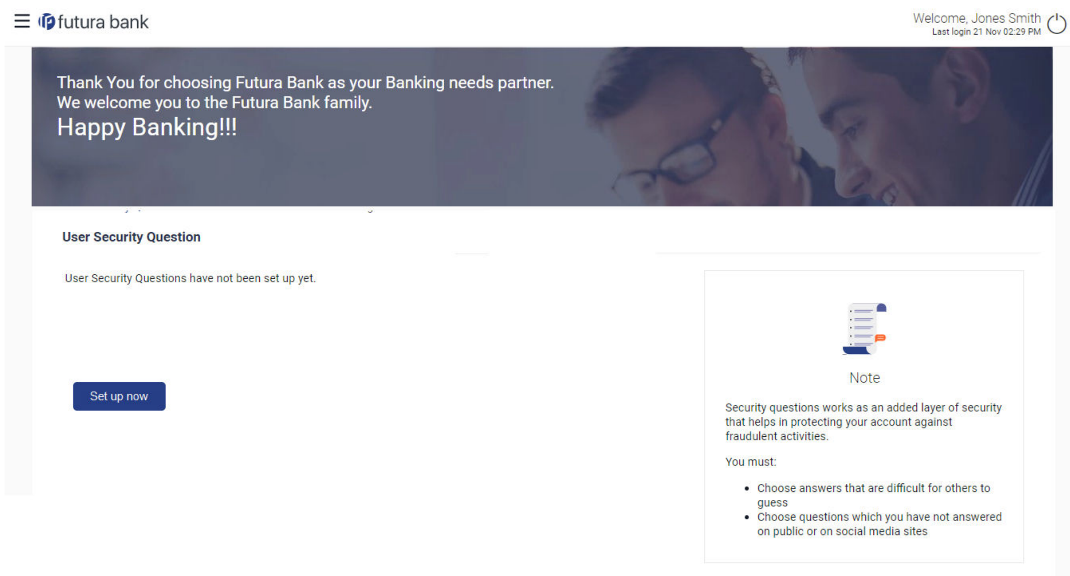
Field Name	Description
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel group is displayed. This is represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel & Transaction Group Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.
Channel & Transaction Group Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a channel and transaction group is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits.

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

14. Click the **Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit** tabs to view the specific daily and monthly amount and count limits applicable at each level.

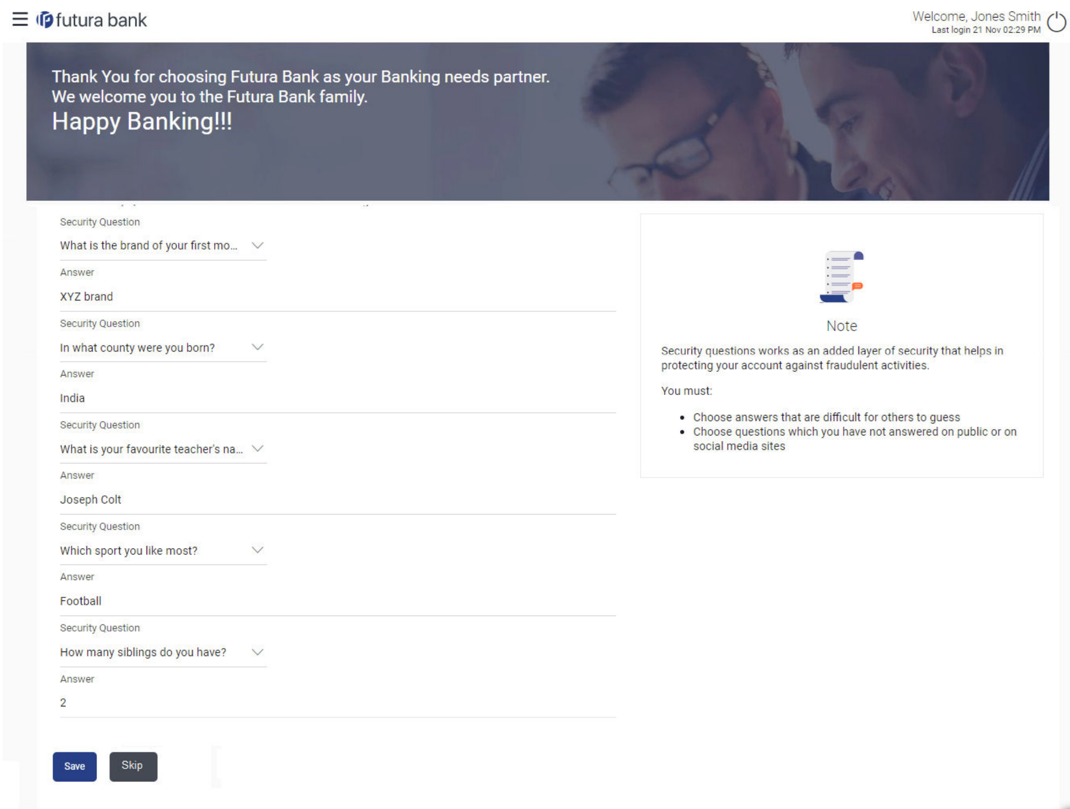
15. Perform anyone of the following actions:
    - Click **Next**. The next configured screen appears.
    - Click **Edit** to edit the limits.

Figure 4-5 User Security Question Setup



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

Figure 4-6 Set Security Questions



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

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

Table 4-4 Set Security Questions - Field Description

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

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

The user is directed to the Dashboard screen.

5
Dashboards

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

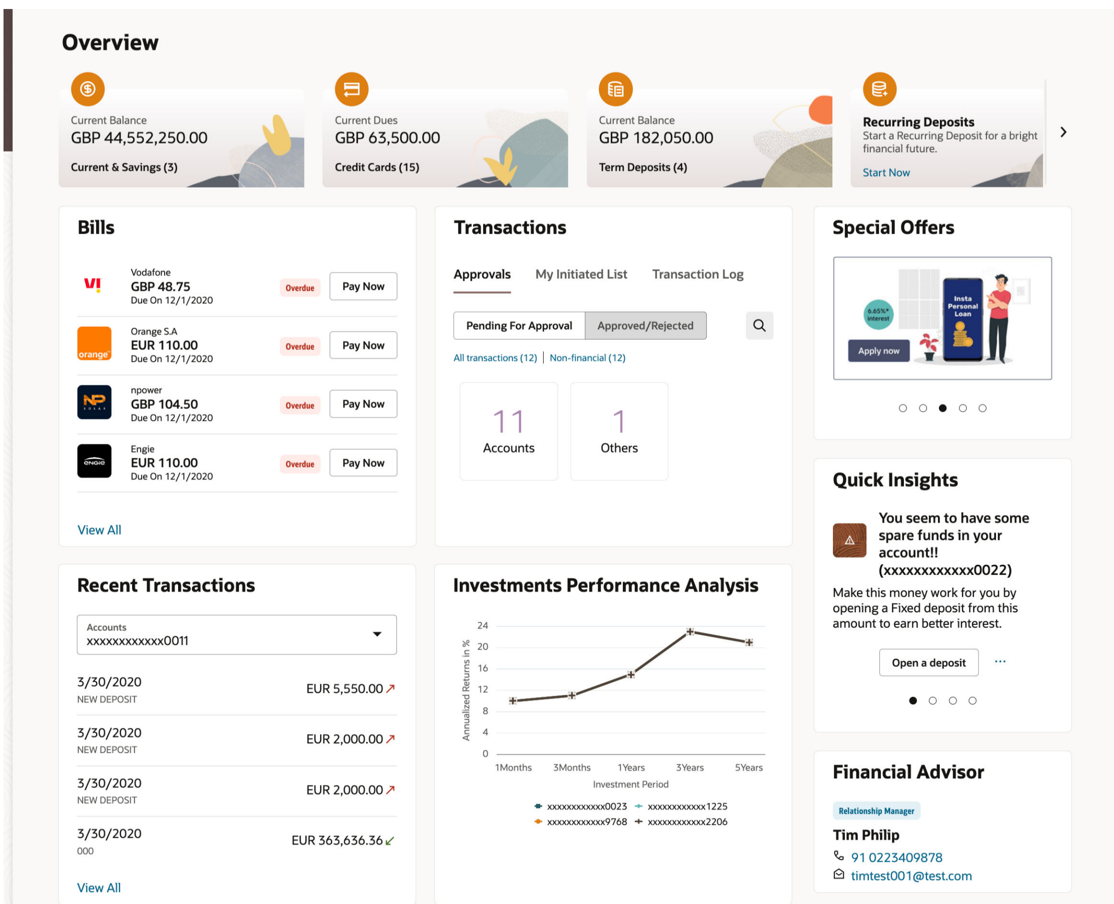
The dashboard is the first landing page that the customer views after logging in. It displays the summary of all the user’s accounts in a single screen. It also enables the user to access various functions quickly without having to use the toggle menu to navigate to the required screen.

- Small & Medium Business Dashboard

5.1 Small & Medium Business Dashboard

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

Figure 5-1 Small & Medium Business Dashboard

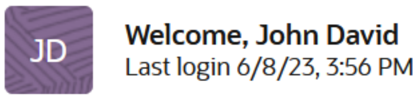


Dashboard Overview

Icons

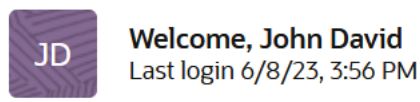
The following icons are present on the dashboard page:

- : The logo of the bank.
- : Clicking this icon takes you to the Mailbox screen.
- 

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

: Click this icon to view the user's name along with the last login date and time. Clicking on this icon displays a drop-down with the options to change entities, view the user's profile or to log out from the application.
- : Click the toggle menu to access various transactions.
- : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Header Menu Options

- **Preferred Language** :Click on the , and click **Langauge** to set your desired language to use the application.
- **Select Entity**: Users with multiple relationships (Retail and Business relationships) will be able to login using single login credentials. Click on 

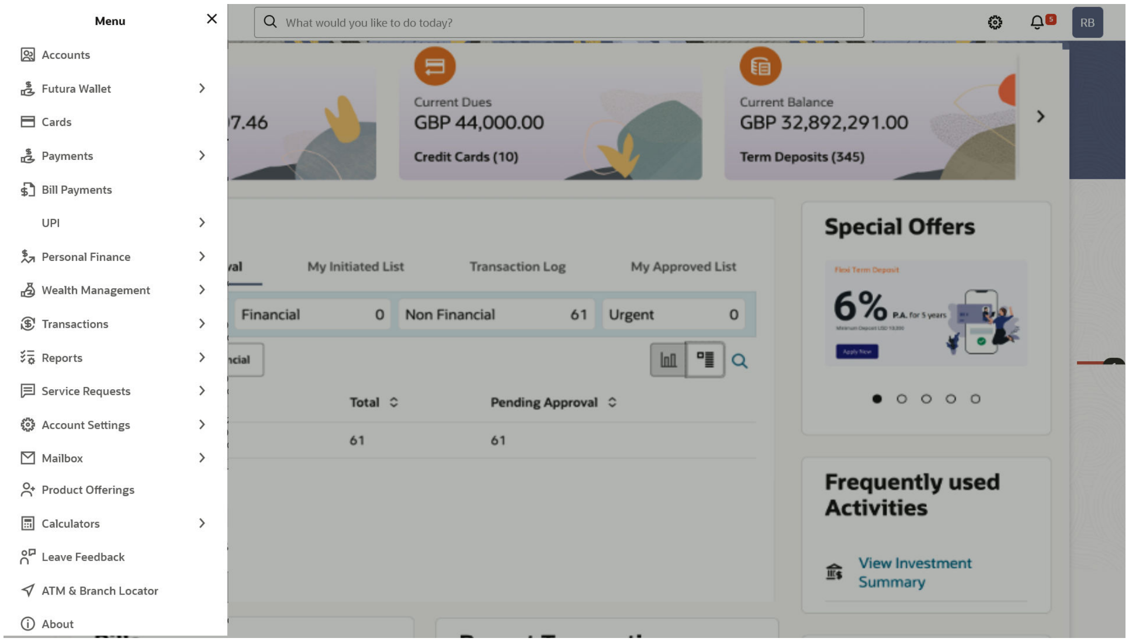
icon and then click on the **Entity**, then select your desired entity. Based on the selected entity, the parties within it and listed for selection.

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

FATCA & CRS link

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

Figure 5-2 Toggle Menu Transactions



Following items are present on the Toggle Menu:

- Accounts: This menu consists of sub menu items like Current and Savings account, Term Deposits and Loans and Finances to navigate to the respective account related transactions.
- Futura Wallet: This menu contains options to access all the wallet related transactions and screens.
- Cards: This menu contains options to access all the wallet related transactions and screens.
- Payments: Click here to access Payments related transactions or setting up of payments.
- Bill Payments: Click here to access the Electronic Bill Payments and Presentment related transactions.
- Trade Finance: Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.
- UPI Payment UPI: Click here to access the UPI Payments transaction.
- Personal Finance: Click this menu to plan finances and track expenditure. It consists of sub menu items like Goal, Spends and Budget.

- 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.

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

- Overview
- Recent Transactions
- Financial Advisor
- Special Offers
- Budgets
- Spend Analysis

- Quick Insights
- Bills
- Calculators
- Credit Score
- Rewards

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

On clicking on any account type card, the summary page gets displayed which consist of information such as the total count of accounts/loans/cards, etc. held by the customer with the bank, along with information such as the current balance across all accounts of that module, total dues (in case of credit cards), the total amount of loan outstanding, etc. on next page.

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

Quick Insights

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

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

- Relevant activities for the customer: There is a widget that lists the frequently used activities by the user. It allows the user to quickly navigate to the desired section of the application.

Recent Transactions

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

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

Bills

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

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

Payments

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

Icons for the following transactions are displayed in this widget:

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

Term Deposits

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

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

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

- Maturity Amount (with currency)
- Maturity Date

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 .

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

Transactions: This section has the following tabs

- Approvals
- My Initiated List
- Transaction Log

1) Approvals

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

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

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

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

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

- Accounts - The details of activity log are:
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Amount: Amount of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.

  - Status: Status of the transaction
- Non Accounts - The details of the activity log are:
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Amount : Amount of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Payee Account Details: Payee's account number of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bill Payments
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Name: Name of the biller
  - Biller Location: Location of the biller
  - Details: Details of bill payment
  - From Account: Source Account number of the transaction
  - Amount : Amount of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk File
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction types of the file upload
  - File Name: Name of the file uploaded.
  - File Amount: Amount to be debited from debit account.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk Record
  - Date: Date of the transaction

  - Transaction Type: Transaction type of the bulk record
  - Debit Account: Account number of the account to be debited.
  - Amount: Amount to be debited from debit account
  - Payee Account Details: Payee's account number
  - Reference Number No: Reference Number of the transaction.
  - Status: Status of the transaction
- Non Account Bulk Record
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - Amount: Amount of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Host to Host Bulk Files
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Transaction Type: Transaction type of the bulk record
  - File Name: name of the file uploaded
  - File Amount : Amount of the transaction
  - File Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Host to Host Bulk Records
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - Debit Account: Account number of the account to be debited.
  - Amount: Amount to be debited from debit account
  - Payee Account Details: Payee's account number
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Supply Chain Finance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Amount : Transaction amount.
  - Transaction Type: Transaction type of the bulk record
  - Debit Account: Account number of the account to be debited.
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction

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

- Accounts
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Details: Account number of the transaction
  - Initiated By: The user who has initiated the transaction.
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Biller Maintenance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Name : Name of the biller
  - Biller Type: The type of biller
  - Category: The category of the biller
  - Initiated By: The user who has initiated the transaction.
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Payee and Biller
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Biller Type: Type of the biller
  - Biller Category & Sub-category : Biller Category & Sub-category
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk File
  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - File Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk Record
  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - File Name : Name of the file uploaded
  - Record Reference No: Reference Number of the record.

- Status: Status of the record
- Trade Finance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Trade Finance Maintenance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Forex Deal
  - Date: Date of the transaction
  - Reference Number: Reference Number of the transaction.
  - Description: Description of the transaction
  - Deal Type: Type of Deal user wants to initiate that is Spot or Forward
  - Currency Combination: List of permissible currency combination for deal booking
  - Amount: Amount for the booked forex deal
  - Status: Status of the transaction
- Others
  - Date: Date of the transaction
  - Initiated By: User who has initiated the transaction
  - Transaction Type: Type of the transaction initiated
  - Description: Description of the transaction
  - Reference No: Reference Number of the transaction
  - Status: Status of the transaction
- Virtual Account Management
  - Date: Date of the transaction
  - Description: Description of the transaction initiated
  - Initiated By: User who has initiated the transaction
  - Reference Number: Reference Number of the transaction
  - Status: Status of the transaction
- Liquidity Management
  - Date: Date of the transaction
  - Transaction Type: Type of the transaction initiated
  - Structure Code & Name: Structure ID and description of the transaction

  - Initiated By: The user who has initiated the transaction
  - Reference Number: Reference Number of the transaction
  - Status: Status of the transaction
- Host to Host Bulk Files
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - File Name: Name of the file uploaded
  - File Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Host to Host Bulk Records
  - Date: Date of the transaction
  - Transaction Type: Transaction type of the bulk record
  - File Name: Name of the file uploaded
  - Reference No: Reference Number of the transaction.
  - Status: Status of the transaction
- Cash Management
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Reference No: Reference Number of the transaction
  - Status: Status of the transaction
- Receivable Payables Management
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Reference No: Reference Number of the transaction
  - Status: Status of the transaction
- Supply Chain Finance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Reference No: Reference Number of the transaction
  - Status: Status of the transaction

Approved/ Rejected

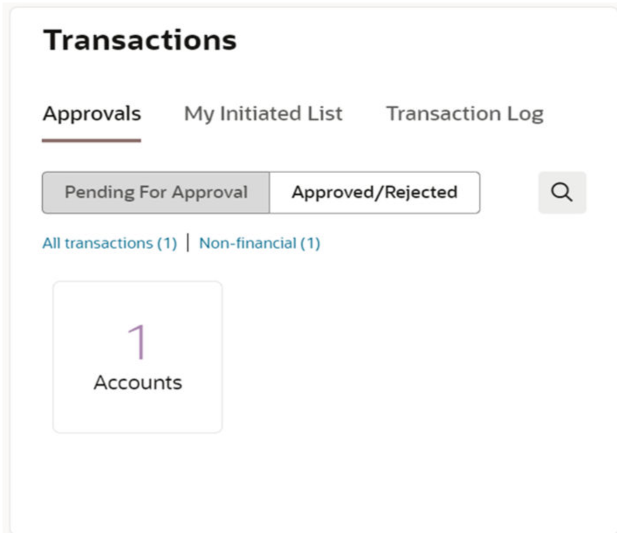
This section displays the details of transactions that are approved by the approver user. It is classified into two broad categories; Financial and Non-Financial. Click each tab to view the snapshot of transactions already approved.

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

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

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

Figure 5-3 Transactions- Approved/Rejected



2) My Initiated List

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

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

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

: Click this icon to search the transactions that are performed on a particular date.

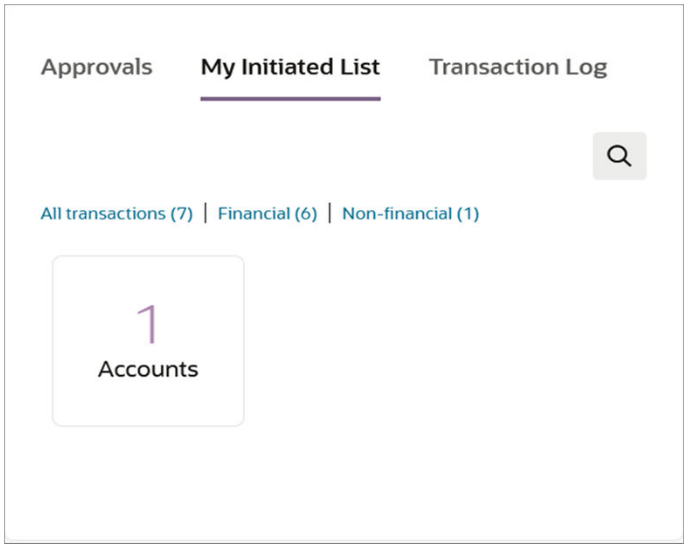
A date range (From Date and To Date) can be provided to search the transaction. Each module showcases the number of transactions belonging in each of the following statuses:

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

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

- **Released**: The number of transactions that have been released by the releaser.
- **Pending Release**: The number of transactions that are pending for release by the releaser.
- **Release Rejected**: The number of transactions that have been rejected by the releaser.

Figure 5-4 Transactions - My Initiated List



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

3) Transaction Log

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

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

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

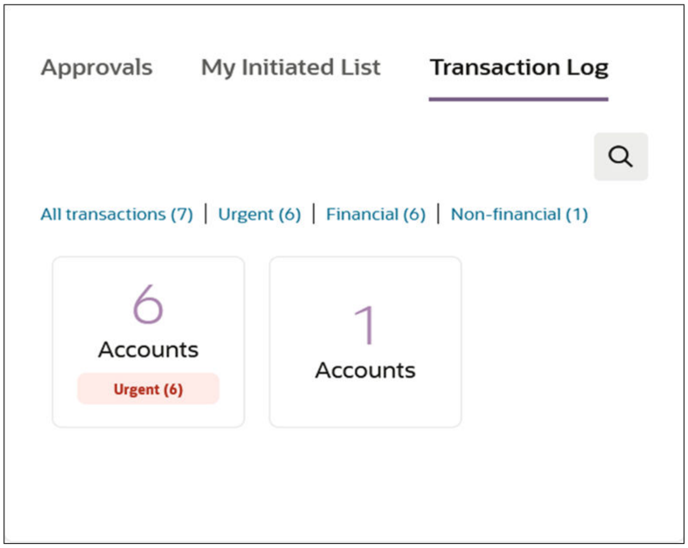
On selecting either the Financial or the Non-Financial option, the modules under the particular option are displayed. Click the **Module** link to view the list of transactions in it.

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

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

- **Released**: The number of transactions that have been released by the releaser.
- **Pending Release**: The number of transactions that are pending for release by the releaser.
- **Release Rejected**: The number of transactions that have been rejected by the releaser.

Figure 5-5 Transaction Log



 : Click this icon to search the transactions that are performed on a particular date.

A date range (**From Date** and **To Date**) can be provided to search the transaction.

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

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

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

  - Status: Status of the transaction

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

- Accounts
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Account Number: Account number of the transaction
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Payee and Biller
  - Date: Date of the transaction
  - Payee/ Biller Name: Payee/ Biller name
  - Payee Type: Type of the payee
  - Category: Payee Category
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk File
  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Bulk Record
  - Date: Date of the transaction
  - File Identifier: Unique code assigned to the record.
  - Transaction Type: Transaction type of the bulk record
  - Description: Description of the transaction
  - Reference Number: Reference Number of the record.
  - Status: Status of the record
- Trade Finance
  - Date: Date of the transaction
  - Description: Description of the transaction
  - Beneficiary Name: Name of the Beneficiary against whom LC is to be created
  - Amount: Amount for the Letter of Credit / Bill
  - Reference Number: Reference Number of the transaction.
  - Status: Status of the transaction
- Forex Deal

- Date: Date of the transaction
- Reference Number: Reference Number of the transaction.
- Description: Description of the transaction
- Deal Type: Type of Deal user wants to initiate that is Spot or Forward
- Currency Combination: List of permissible currency combination for deal booking
- Amount: Amount for the booked forex deal
- Status: Status of the transaction

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

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

Transaction Journey

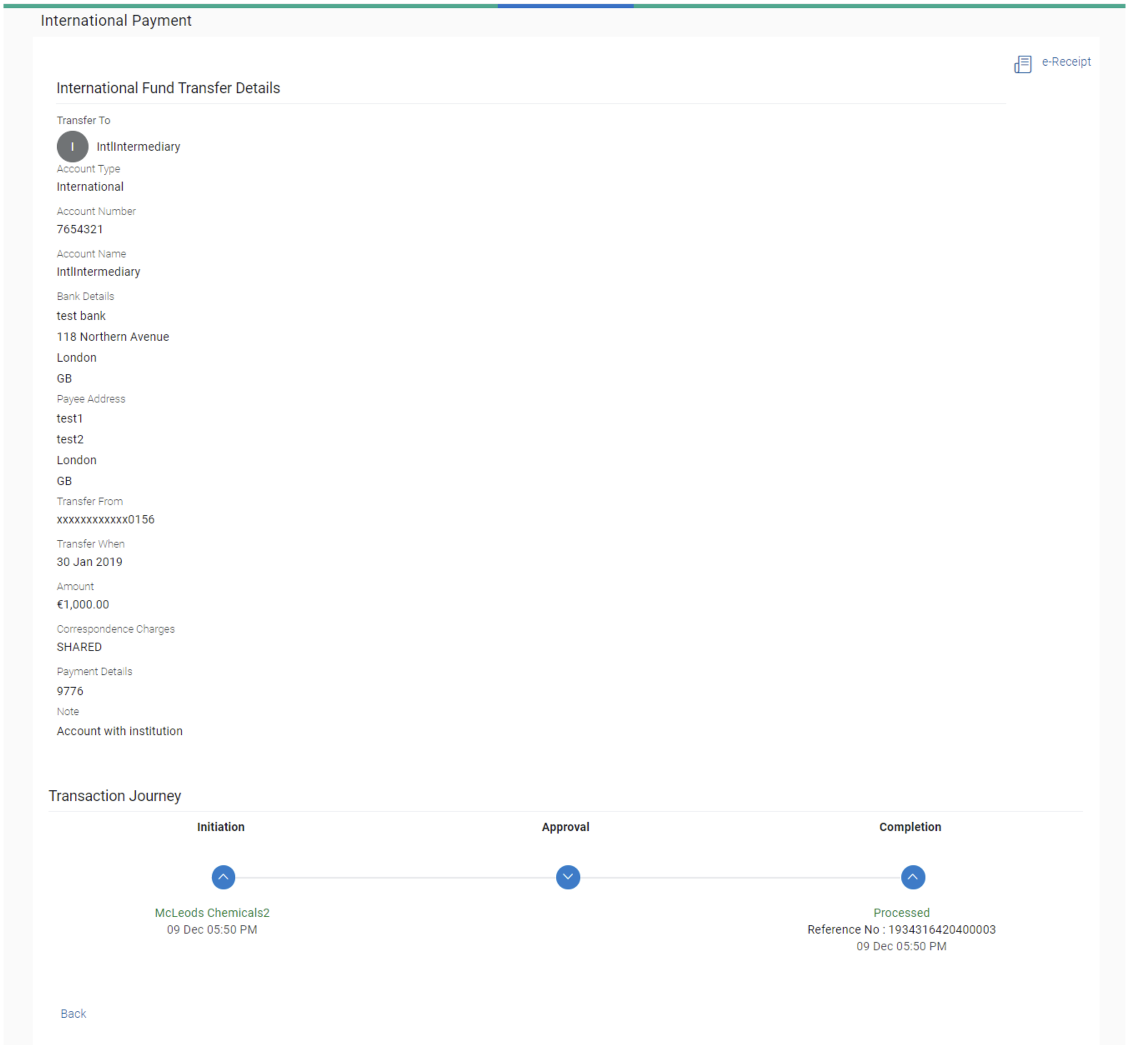
Click the **reference number** link to view the Transaction Journey

This screen displays the transaction details and transaction journey of the specific transaction. It displays the current status of transaction whether (Initiated, Approved, Locked, Request Modification or Processed).

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

> **Note**
>
> Once a transaction is initiated by the Corporate maker, system checks for the account access of all the approver/s (found as part of approval rule/workflow maintained). In case approver/s at one or more level does not have the required account access for the account/s involved in the transaction, system rejects the transaction and an alert will be triggered to initiator notifying the same.

Figure 5-6 Transactions Journey



Transactions Journey

Transaction Name

This section displays the name of the transaction that is to be approved.

Review

The section displays the details of the initiated transaction for review.

Transaction Journey

This section displays the status of transactions that are initiated by the maker.

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

Transaction journey displays the status as:

- Initiation

- Approval
- Completion
- Locked
- Request Modification

6 Approvals

This topic describes the approvals management functionality.

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

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

Features supported in application.

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

- Pending for Approvals
  This topic provides the systematic instructions to user to view and approve the transactions pending for approval.
- Re-route and Prioritize
  This topic describes the functionality of re-routing or Prioritizing a transaction.
- Pending for Release
  This topic provides the systematic instructions to user to view transactions pending release within the module and release them.
- My Initiated List
  This topic provides the systematic instructions to user to view the list of all the type of transactions initiated by the logged in user like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.
- Transaction Details
  This topic provides the systematic instructions to user for viewing the details of an initiated transaction..
- Transaction Log
  This topic provides the systematic instructions to user to view the list of all the type of transactions initiated like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

- My Approved List
  This topic provides the systematic instructions to user to view the details of transactions that are approved by the approver user.
- FAQ

6.1 Pending for Approvals

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

The transactions that have been initiated by the maker and are pending for approval/checking are listed here. The approver logs into the application, and views all the transactions that are pending for the user's approval. When an approver/ checker logs in, the transactions pending for approval and checking will be shown as a consolidated count on the dashboard. All the users with check and approve privilege will be able to view the transactions. Dashboard displays the following:

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

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

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

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

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

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

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

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

> **Note**
>
> For a checker, the limits are not validated.

Pre-requisites

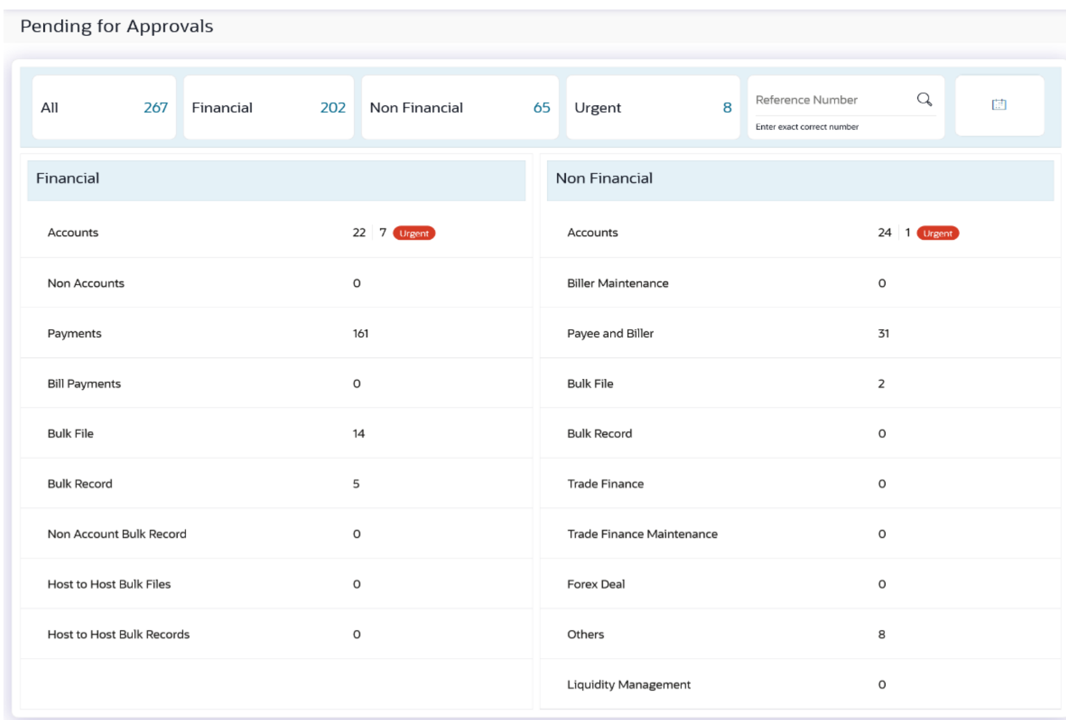
- Accessible Roles for Corporate
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for corporate user

To approve the transaction:

1. From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** .

   Under **Transactions** , click **Pending for Approvals** .
   The **Pending for Approvals** screen apears.

Figure 6-1   Pending for Approval



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

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

Table 6-1 Pending for Approval - Field Description

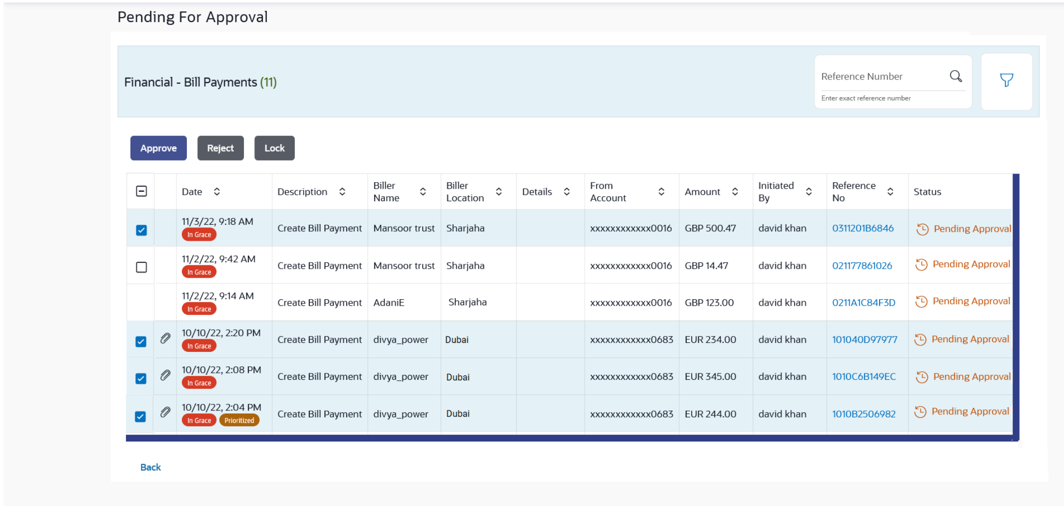
Field Name	Description
Count of transactions pending approval	**All**- Displays the total count of all the transactions pending approval Financial- Displays the count of financial transactions pending approval out of the total count **Non-Financial**- Displays the count of non-financial transactions pending approval out of the total count **Urgent**- Displays the total count of urgent transactions (prioritized and in grace period) pending approval
Financial Table	Displays the module wise count of financial transactions pending approval. It also displays the following details: • **Count of transactions pending approval within each module** • **Count of urgent transactions (prioritized and in grace period) pending approval within each module** Click on the count link to view the list of all transactions pending approval within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions pending approval. It also displays the following details: • **Count of transactions pending approval within each module** • **Count of urgent transactions (prioritized and in grace period) pending approval** Click on the count link to view the list of all transactions pending approval within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.
Date Filter	Allow to search the past transactions pending for approval. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

2. Perform one of the following actions:
   - Click on count link to view the list of all transactions pending approval within the module.

     All the transactions pending approval within a module with the prioritized and in-grace tags appears.
   - In **Reference Number** field, enter exact number, and click the icon to search specific transaction pending for approval.
   - Click on the date filter, and specify the period for which you wish to view back dated transactions.

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

Figure 6-2 List of transactions within module



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

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

Table 6-2 List of transactions within module - Field Description

Field Name	Description
Attachment Indicator	Displays the Attachment icon indicating the transaction has an attachment. The attachment cannot be viewed or downloaded using this indicator. Attachments can be viewed from the transaction details page. **Note** Transactions without attachment does not show an attachment indicator.
Date	Displays the transaction initiation date.
Description	Displays the description of the transaction pending for approval.
Account Details	Displays the account details of transaction. This field is module specific.
Amount	Displays the transaction amount. This field is module specific.
Initiated by	Displays the name of the user who has initiated the transaction.
Reference No	Displays the transaction reference number. Click on the link to view details of a specific transaction.

Table 6-2 (Cont.) List of transactions within module - Field Description

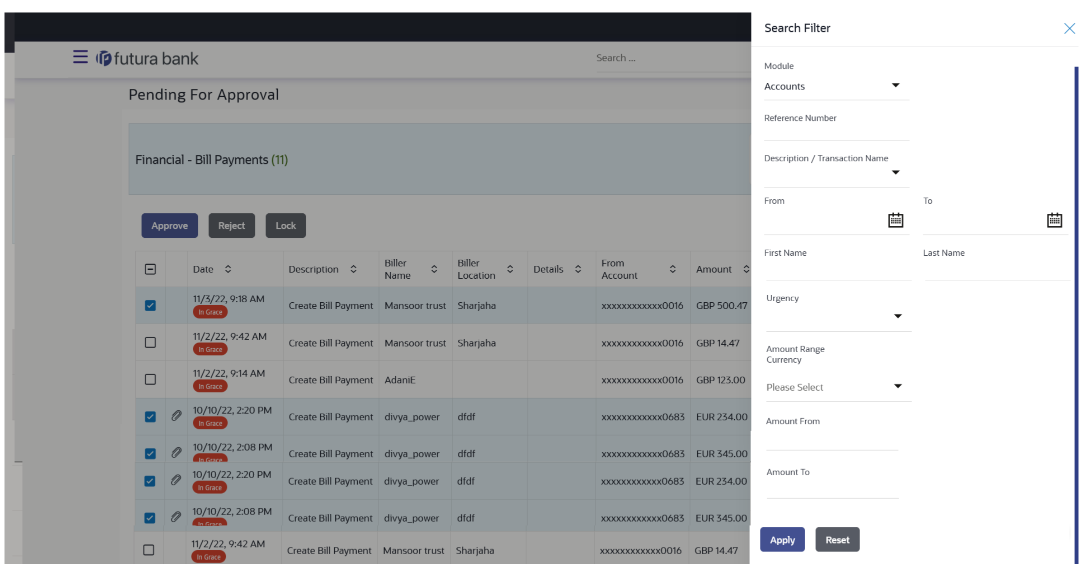
Field Name	Description
Status	Displays the current status of the transaction pending for approval by approver/checker. The status could be: • Pending Approval - Pending for approval • Approved : -Approved • Rejected : -Rejected
All	Click on checkbox to select all the transactions on that page of the selected module for approve or reject.
Clear All	Click on link to deselect all the transactions on that page of the selected module for approve or reject.

3. Perform one of the following actions:
   - Click the icon to enter filter new criteria.

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

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

Figure 6-3 Pending for Approval – Filter Criteria



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

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

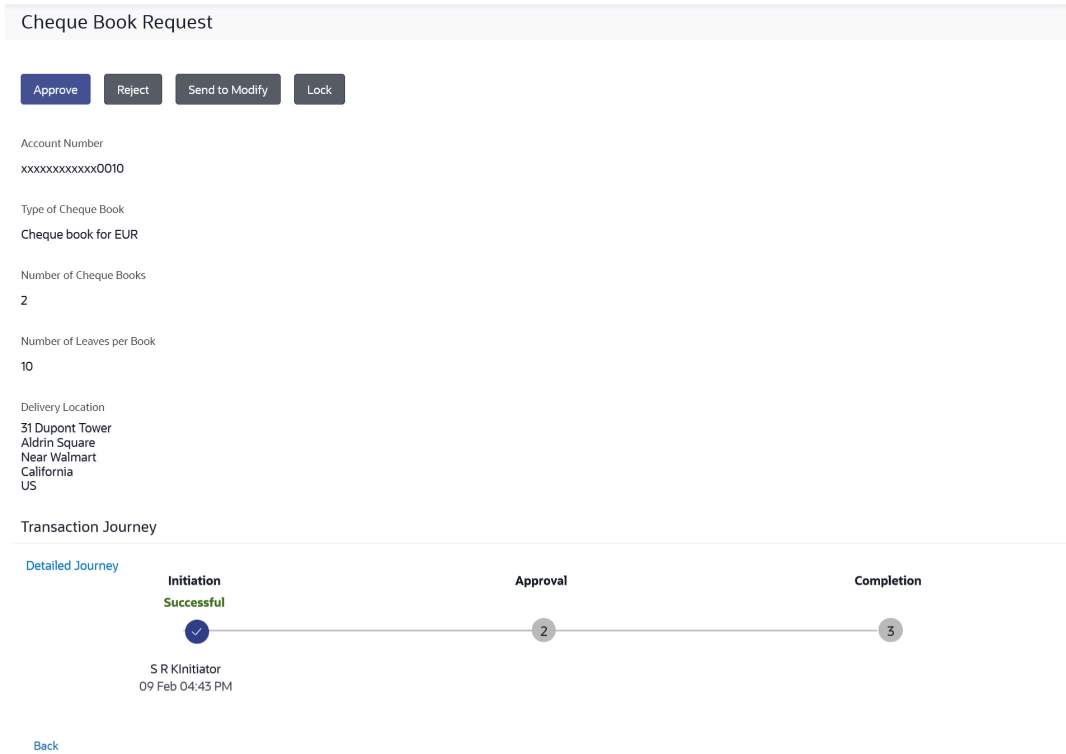
Table 6-3 Pending for Approval – Filter Criteria - Field Description

Field Name	Description
Filter Criteria	**Search the transaction based on the criteria.** **Note** The filter criteria in overlay screen will be changed based upon the module selected.
Module	The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.
First Name	The first name of user who has initiated the transaction.
Last Name	The last name of user who has initiated the transaction.
Urgency	The transactions can be viewed based on its urgency type. It can be: • **Prioritized** • **In-Grace Period.**
Click on **Reference Number** link to view the details of the transaction that is to be approved or rejected.	
Transaction Journey	This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as: • **Initiation** • **Approval** • **Completion**

4. Alternately, the approver can view detailed transaction summary, before approving / rejecting/locking a transaction.
5. Click on the **Reference No** link to view details of a specific transaction.

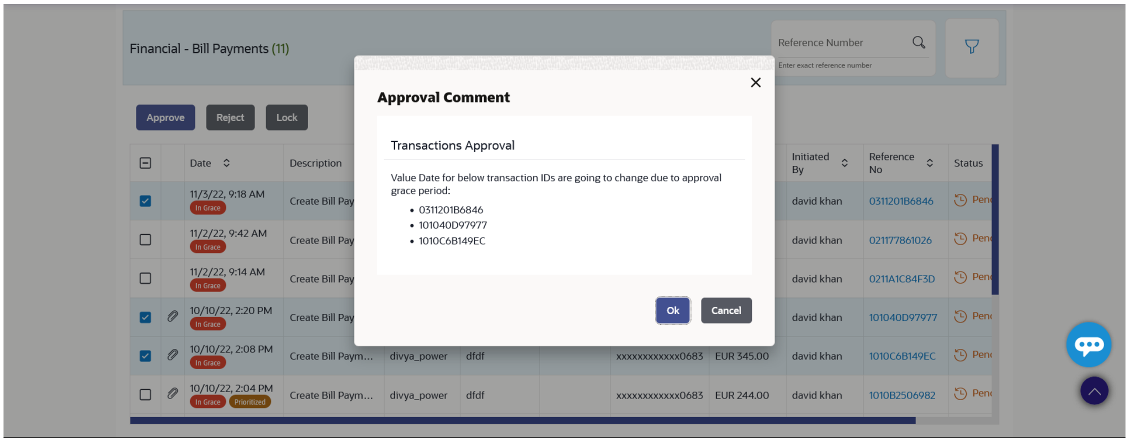
   The **Pending for Approval- Transaction Details** screen along with **Transaction Journey** appears.

Figure 6-4 Pending for Approval – Transaction Details



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

Figure 6-5 Comment popup (Approve/Reject/Lock)



10. Perform one of the following actions:
    - Enter the comment, and click **OK** to proceed with transaction.
    - Click **Cancel** to cancel the transaction.
11. The **Transaction Approval / Rejection/Lock** screen prompting to enter the approval / rejection/lock remarks appear.

Figure 6-6 Approve Transaction

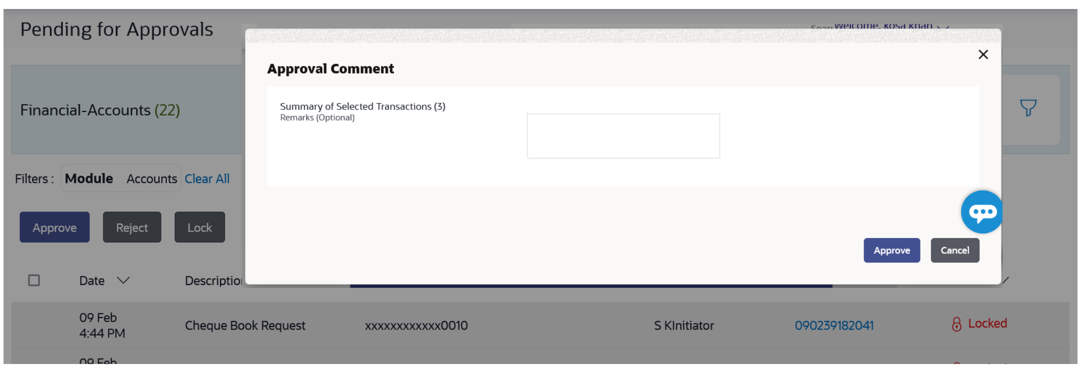


Figure 6-7 Reject Transaction

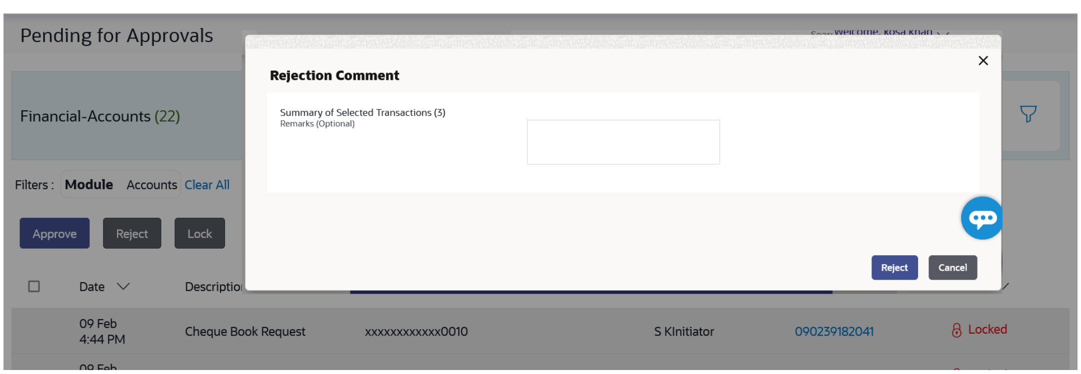


Figure 6-8 Lock/Unlock the Transaction

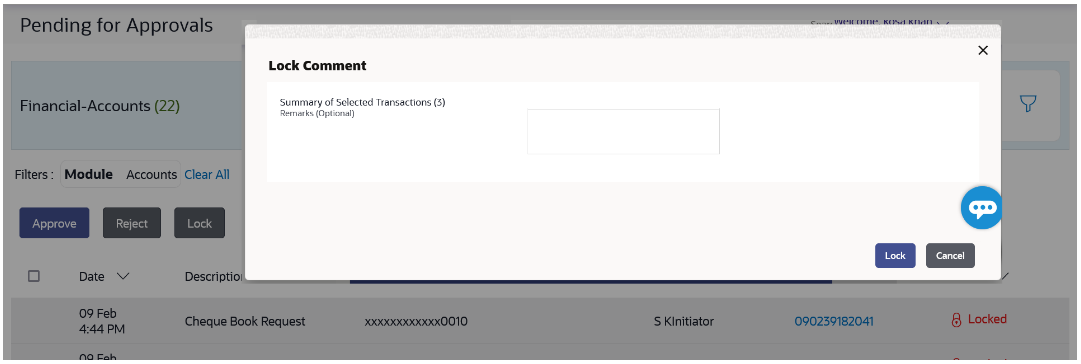
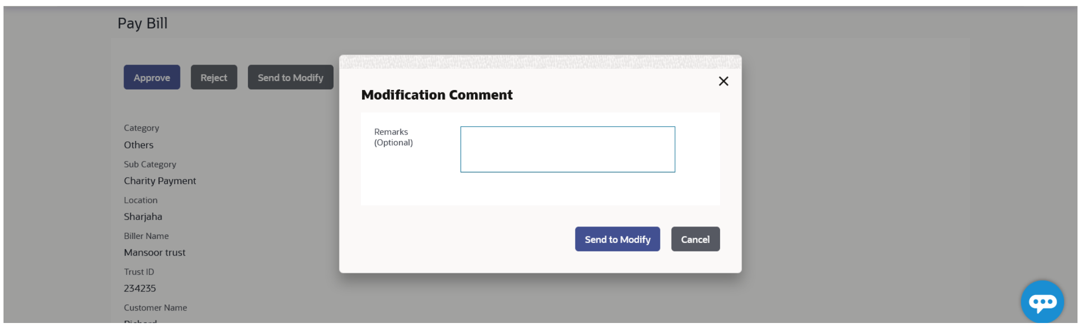


Figure 6-9 Send to Modify



12. Perform one of the following actions:
    - Enter the remarks and click **Approve**.
    - Enter the remarks and click **Reject**.
    - Enter the remarks and click **Lock**.
    - Enter the remarks and click **Send to Modify**.
    - Click **Cancel** to cancel the transaction.

    The screen with success message appears.

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

6.2 Re-route and Prioritize

This topic describes the functionality of re-routing or Prioritizing a transaction.

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

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

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

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

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

In order to re-route a transaction(s), the user must click on **Assign**. On clicking the same, the user can select a new rule (approval or release) out of all the resolved rules.

The **Re-route Workflow** tab of **Workflow Details** overlay displays all the resolved rules applicable at the time of re-routing along with the current rule. The newly selected workflow will start from level 1 for approval and the limits of the approvers who already approved the transaction will be reversed upon re-routing.

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

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

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

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

Pre-requisites

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

1. From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** .

   Under **Transactions** , click **Re-route and Prioritize** section.

The **Re-route and Prioritize** screen apears.

- Pending for Release
  This topic provides the systematic instructions to user to re-route transactions pending approval or release it.
- Pending for Approval
  This topic provides the systematic instructions to user to re-route and prioritize (Pending for Approval) the transactions.

6.2.1 Pending for Release

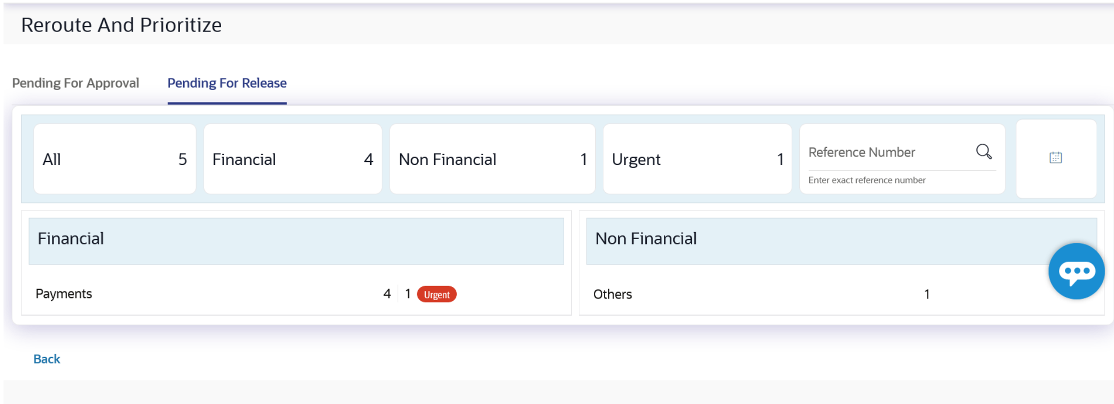
This topic provides the systematic instructions to user to re-route transactions pending approval or release it.

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

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

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

Figure 6-10 Re-route and Prioritize – Pending for Release



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

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

Table 6-4 Re-route and Prioritize – Pending for Release - Field Description

Field Name	Description
Pending for Release	Following fields will be displayed for **Pending for Release** tab
Count of transactions pending release	**All**- Displays the total count of all the transactions pending release Financial- Displays the count of financial transactions pending release out of the total count **Non-Financial**- Displays the count of non-financial transactions pending release out of the total count **Urgent**- Displays the total count of urgent transactions (prioritized and in grace period) pending release
Financial Table	Displays the module wise count of financial transactions pending release. It also displays the following details: • **Count of transactions pending release within each module** • **Count of urgent transactions (prioritized and in grace period) pending release within each module** Click on the count link to view the list of all transactions pending release within the module.

Table 6-4 (Cont.) Re-route and Prioritize – Pending for Release - Field Description

Field Name	Description
Non-Financial Table	Displays the module wise count of non-financial transactions pending release. It also displays the following details: • **Count of transactions pending release within each module** • **Count of urgent transactions (prioritized and in grace period) pending release within each module** Click on the count link to view the list of all transactions pending release within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.
Date Filter	Allow to search the past transactions pending for release. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

To re-route/prioritize transaction:

1. Perform one of the following actions:
   - Click on count link within the module to view the transaction list for re-route/prioritize.

     The list of the transactions pending release within a module with the prioritized and in-grace tags appears.
   - In **Reference Number** field, enter exact number, and click the icon to search specific transaction for re-route/prioritize.
   - Click on the date filter, and specify the period for which you wish to view back dated transactions.

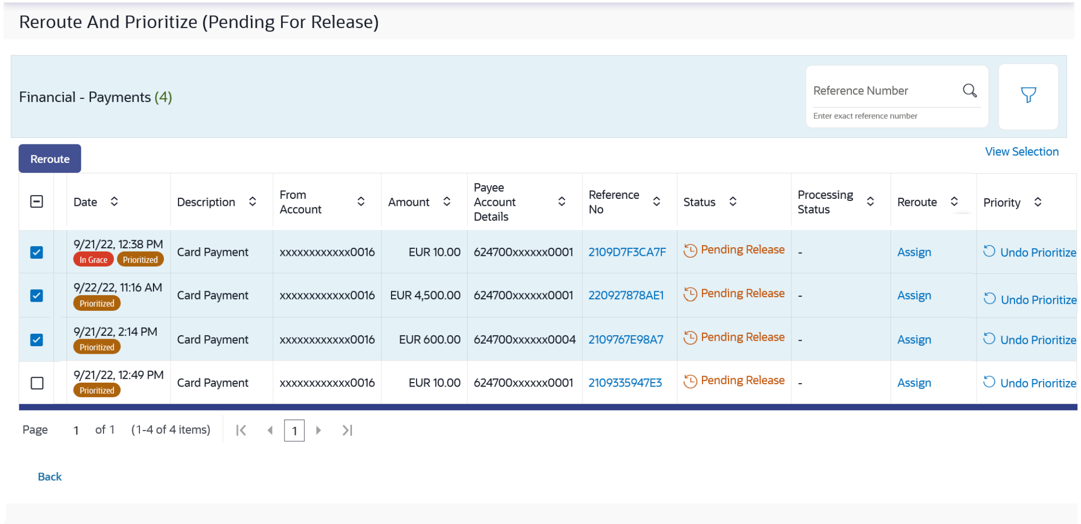
     > **Note**
     >
     > The search will be within module.

   - Click the icon to enter filter new criteria.

     Based on the defined criteria you can view list of transactions pending for release within a module.
   - Click **Apply** to search the transaction based on selected criteria.
   - Click **Reset** to clear the entered details.

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

Figure 6-11 Re-route and Prioritize (Pending for Release) Summary within module screen



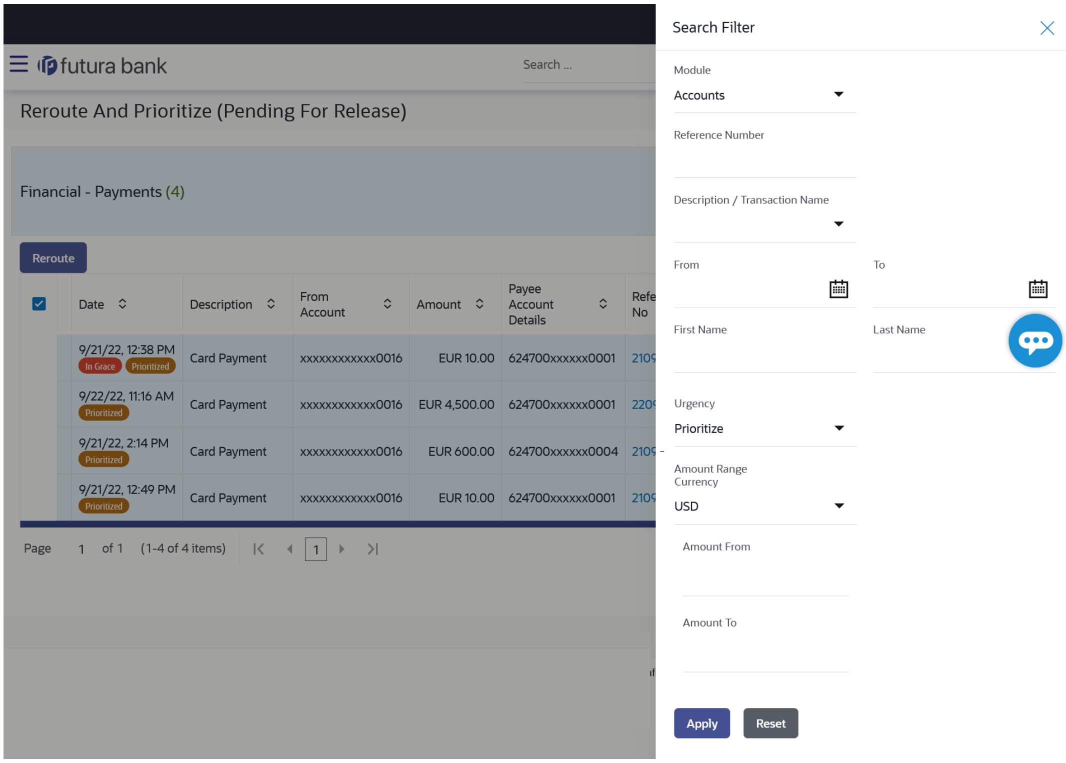
> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 6-5 Re-route and Prioritize (Pending for Release) Summary within module screen - Field Description

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

Figure 6-12 Re-route and Prioritize (Pending for Release) Transactions – Filter Criteria



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

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

Table 6-6 Re-route and Prioritize (Pending for Release) Transactions – Filter Criteria - Field Description

Field Name	Description
Filter Criteria	**Search the transaction based on the criteria.** **Note** The filter criteria in overlay screen will be changed based upon the module selected.
Module	The selected module is defaulted which can be changed to view the transactions pending release within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.

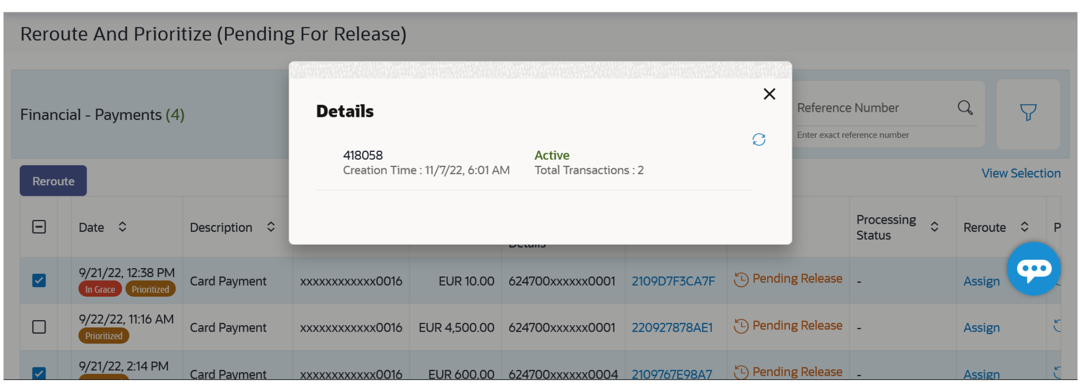
Table 6-6 (Cont.) Re-route and Prioritize (Pending for Release) Transactions – Filter Criteria - Field Description

Field Name	Description
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
From – To	The period can be specified for which the user wants to view the transactions pending release. Search will be based on the transaction initiation date range.
First Name	The first name of user who has initiated the transaction.
Last Name	The last name of user who has initiated the transaction.
Urgency	The transactions can be viewed based on its urgency type. It can be: • **Prioritized** • **In-Grace Period.**
Payee Name	The name of the payee.
Customer Reference No	The customer reference number of the transaction.

2. Perform one of the following actions:
   - Click on option under **Priority** column to Prioritize/Undo Prioritize against the specific transaction record.
   - Click on **Assign** option against the specific transaction record under **Re-route Workflow** column to re-route the transaction record.
   - Select multiple transactions together to route/reroute and click **Reroute**.

     The **Details** popup appears.

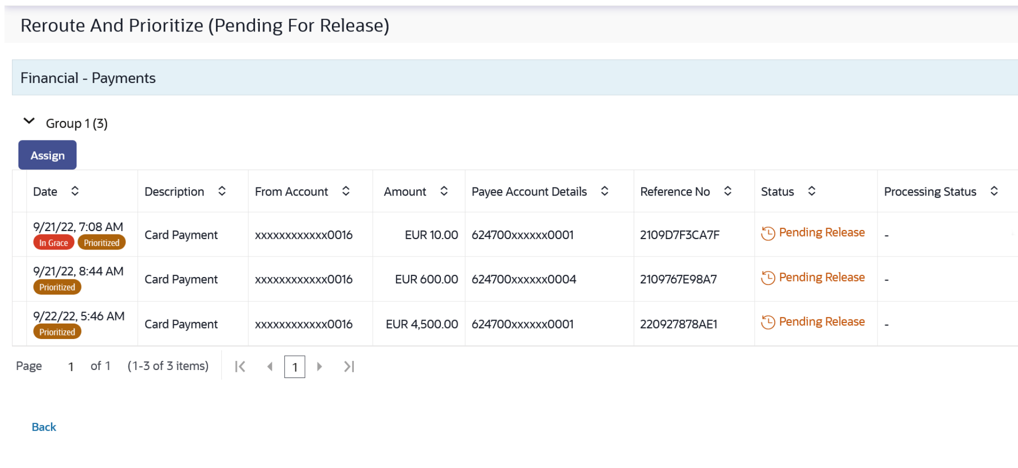
Figure 6-13 Details popup



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

> **Note**
>
> Status of the transaction which is re-routed changes to **Re-routed**.
>
> Click the icon against the specific transaction to re-route workflow.

Figure 6-14 Re-route and Prioritize (Pending for Release) Transactions with matching groups

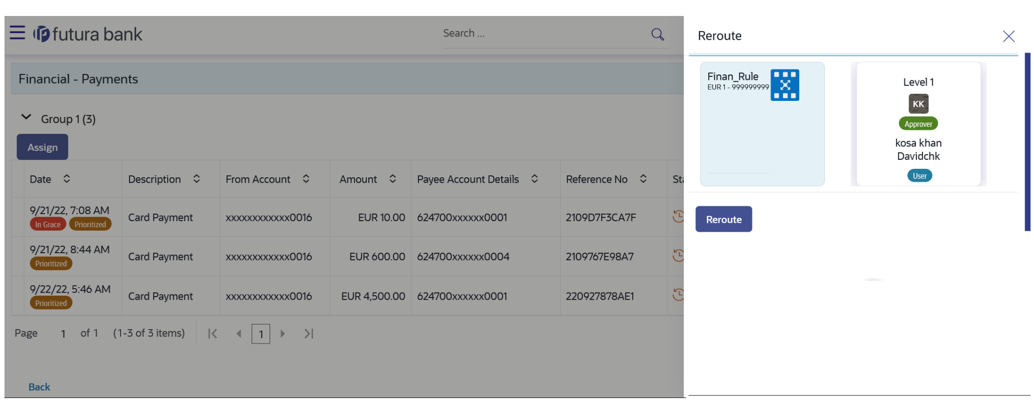


3. Select the group to which workflow to be re-routed.
4. Click on the **Assign** option to re-route the selected group.

   The **Reroute** overlay screen appears.
   In the **Re-route Workflow** tab:

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

Figure 6-15 Workflow Details - Re-route Workflow tab



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

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

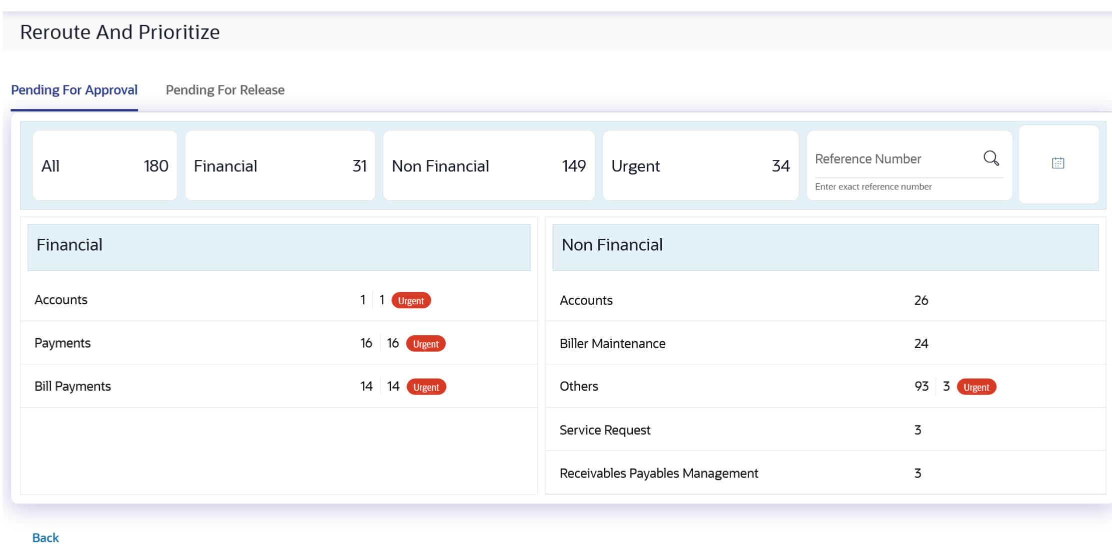
Table 6-7 Workflow Details - Re-route Workflow tab - Field Description

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

6.2.2 Pending for Approval

This topic provides the systematic instructions to user to re-route and prioritize (Pending for Approval) the transactions.

Figure 6-16 Re-route and Prioritize (Pending for Approval)



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

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

Table 6-8 Re-route and Prioritize (Pending for Approval) - Field Description

Field Name	Description
Pending for Approval	Following fields will be displayed for **Pending for Approval** tab
Count of transactions pending approval	All- Displays the total count of all the transactions pending approval Financial- Displays the count of financial transactions pending approval out of the total count Non-Financial- Displays the count of non-financial transactions pending approval out of the total count Urgent- Displays the total count of urgent transactions (prioritized and in grace period) pending approval
Financial Table	Displays the module wise count of financial transactions pending approval. It also displays the following details: • **Count of transactions pending approval within each module** • **Count of urgent transactions (prioritized and in grace period) pending approval within each module** Click on the count link to view the list of all transactions pending approval within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions pending approval. It also displays the following details: • **Count of transactions pending approval within each module** • **Count of urgent transactions (prioritized and in grace period) pending approval within each module** Click on the count link to view the list of all transactions pending approval within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.
Date Filter	Allow to search the past transactions pending for approval. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

To re-route/prioritize transaction:

1. Perform one of the following actions:
   - Click on count link within the module to view the transaction list for re-route/prioritize.

The list of the transactions pending approval within a module with the prioritized and in-grace tags appears.

- In **Reference Number** field, enter exact number, and click the icon to search specific transaction for re-route/prioritize.
- Click on the date filter, and specify the period for which you wish to view back dated transactions.

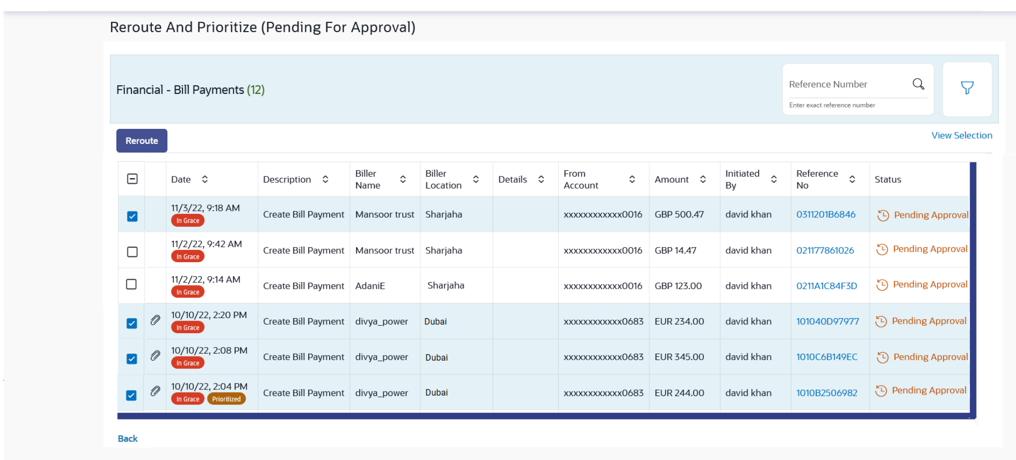
> **Note**
>
> The search will be within module.

- Click the icon to enter filter new criteria.

  Based on the defined criteria you can view list of transactions pending for approval within a module.
- Click **Apply** to search the transaction based on selected criteria.
- Click **Reset** to clear the entered details.

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

Figure 6-17 Re-route and Prioritize (Pending for Approval) Summary within module screen



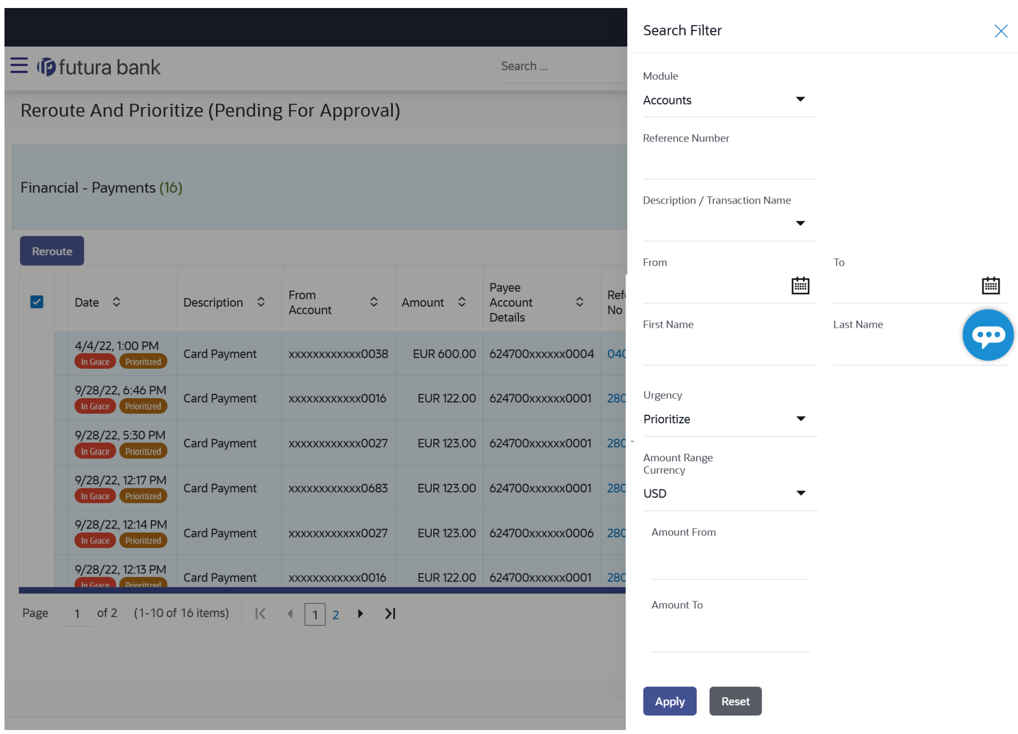
> **Note**
>
> The fields which are marked as Required are mandatory.

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

Table 6-9 Re-route and Prioritize (Pending for Approval) Summary within module screen - Field Description

Field Name	Description
Transaction Type	Displays the transaction type.
Initiated by	Displays the name of the user who has initiated the transaction.
Date	Displays the transaction initiation date.
Reference Number	Displays the transaction reference number.
Account Number	Displays the account number of the transaction. This field is displayed for **Financial** transaction.
Re-route Workflow	Click on **Assign** link to re-route approval workflow for the transaction.
High Priority	Click on link to mark the transaction as high priority or undo prioritization for the transaction.

Figure 6-18 Re-route and Prioritize (Pending for Approval) Transactions – Filter Criteria



Note

The fields which are marked as Required are mandatory.

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

Table 6-10 Re-route and Prioritize (Pending for Approval) Transactions – Filter Criteria - Field Description

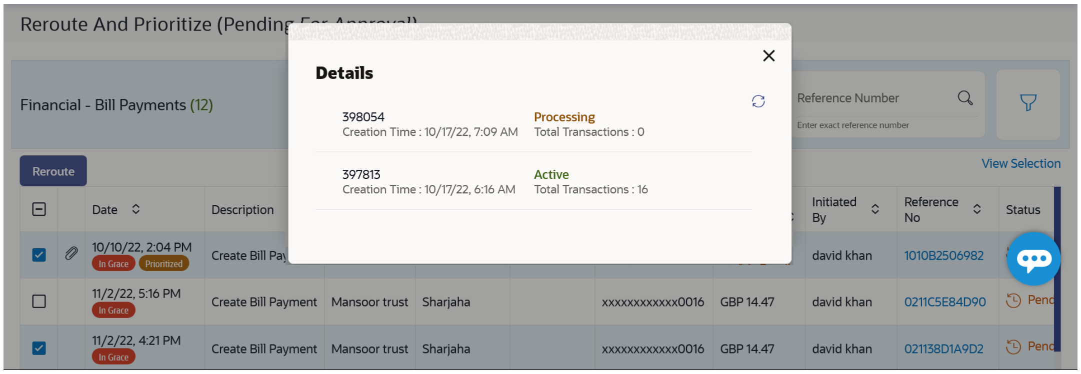
Field Name	Description
Filter Criteria	**Search the transaction based on the criteria.** **Note** The filter criteria in overlay screen will be changed based upon the module selected.
Module	The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.
Initiated By (First Name)	The first name of user who has initiated the transaction.
Initiated By (Last Name)	The last name of user who has initiated the transaction.
Urgency	The transactions can be viewed based on its urgency type. It can be: – **Prioritized** – **In-Grace Period.**

2. Perform one of the following actions:
   - Click on option under **High Priority** column to Prioritize/Undo Prioritize against the specific transaction record.
   - Click on **Assign** option against the specific transaction record under **Re-route Workflow** column to re-route the transaction record.

     The **Workflow Details** overlay screen appears.
   - Select multiple transactions together to route/reroute and click **Reroute**.

     The **Details** popup appears.

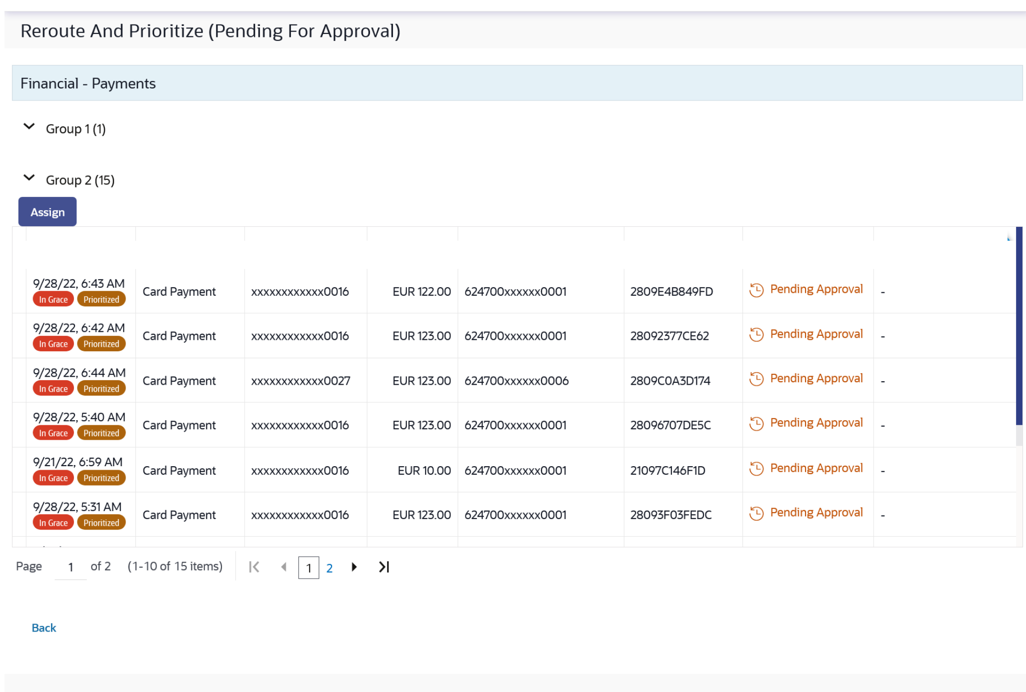
Figure 6-19 Details popup



a. Click the  icon to refresh the process.

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

Figure 6-20 Re-route and Prioritize (Pending for Approval) Transactions with matching groups



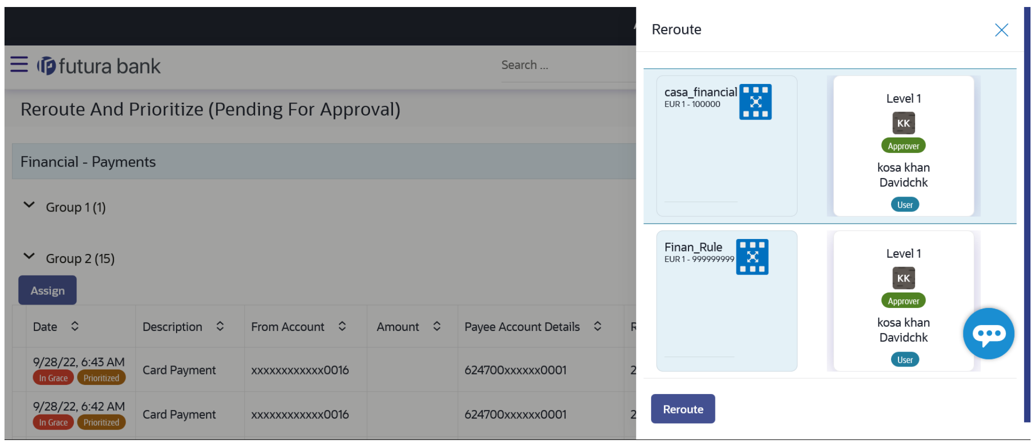
> **Note**
>
> Status of the transaction which is re-routed changes to **Re-routed**.
>
> Click the  icon against the specific transaction to re-route workflow.

3. Select the group to which workflow to be re-routed.
4. Click on the **Assign** option to re-route the selected group.

   The **Reroute** overlay screen appears.
   In the **Re-route Workflow** tab:

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

Figure 6-21 Workflow Details - Re-route Workflow tab



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

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

Table 6-11 Workflow Details - Re-route Workflow tab - Field Description

Field Name	Description
Re-route Workflow tab	
Rules for re-route	Displays the rules for re-routing for the group.

Table 6-11 (Cont.) Workflow Details - Re-route Workflow tab - Field Description

Field Name	Description
Prioritize	Click on the **Priority** link to set the priority for the transaction. **Note** Click **Undo Prioritized** link to remove the priority level of the transaction.

6.3 Pending for Release

This topic provides the systematic instructions to user to view transactions pending release within the module and release them.

The transactions that have been configured for and are pending for release are listed here. The releaser logs into the application, and views all the transactions that are pending for a release. Dashboard displays the financial and non-financial sections with module wise count of transactions pending release, and the urgent transactions (prioritized and in grace period) pending release.

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

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

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

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

Pre-requisites

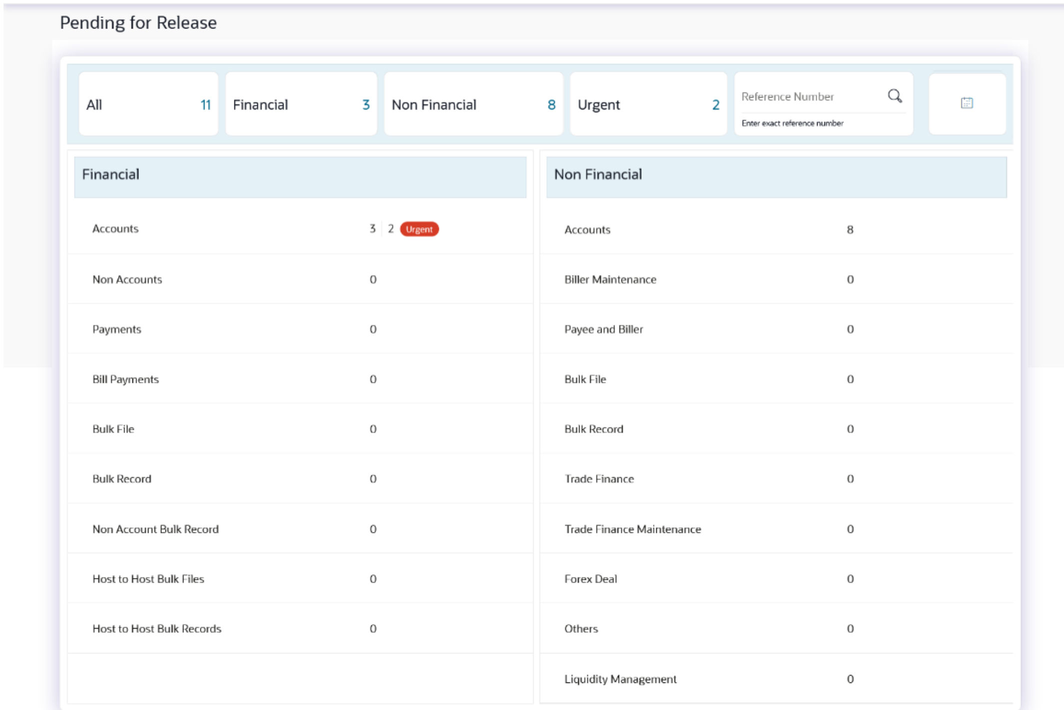
- Accessible Roles for Corporate
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for corporate user

To release the transaction:

1. From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** .

Under **Transactions** , click **Pending for Release** .
The **Pending for Release** screen apears.

Figure 6-22 Pending for Release



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

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

Table 6-12 Pending for Release - Field Description

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

Table 6-12 (Cont.) Pending for Release - Field Description

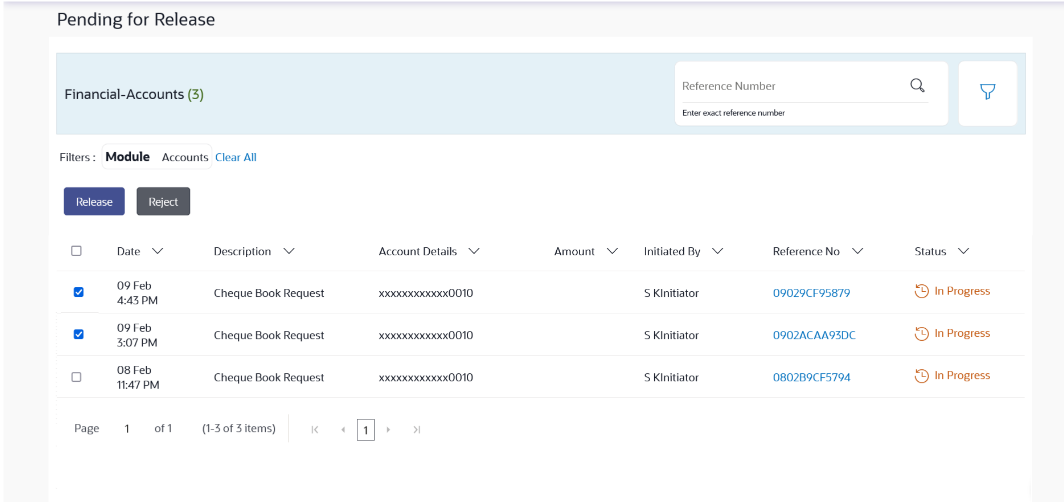
Field Name	Description
Financial Table	Displays the module wise count of financial transactions pending release. It also displays the following details: • **Count of transactions pending release within each module** • **Count of urgent transactions (prioritized and in grace period) pending release** Click on the count link to view the list of all transactions pending release within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions pending release. It also displays the following details: • **Count of transactions pending release within each module** • **Count of urgent transactions (prioritized and in grace period) pending release** Click on the count link to view the list of all transactions pending release within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.
Date Filter	Allow to search the past transactions pending for release. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

2. Perform one of the following actions:
   - Click on count link to view the list of all transactions pending release within the module.

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

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

Figure 6-23 List of transactions within module



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

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

Table 6-13 List of transactions within module - Field Description

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

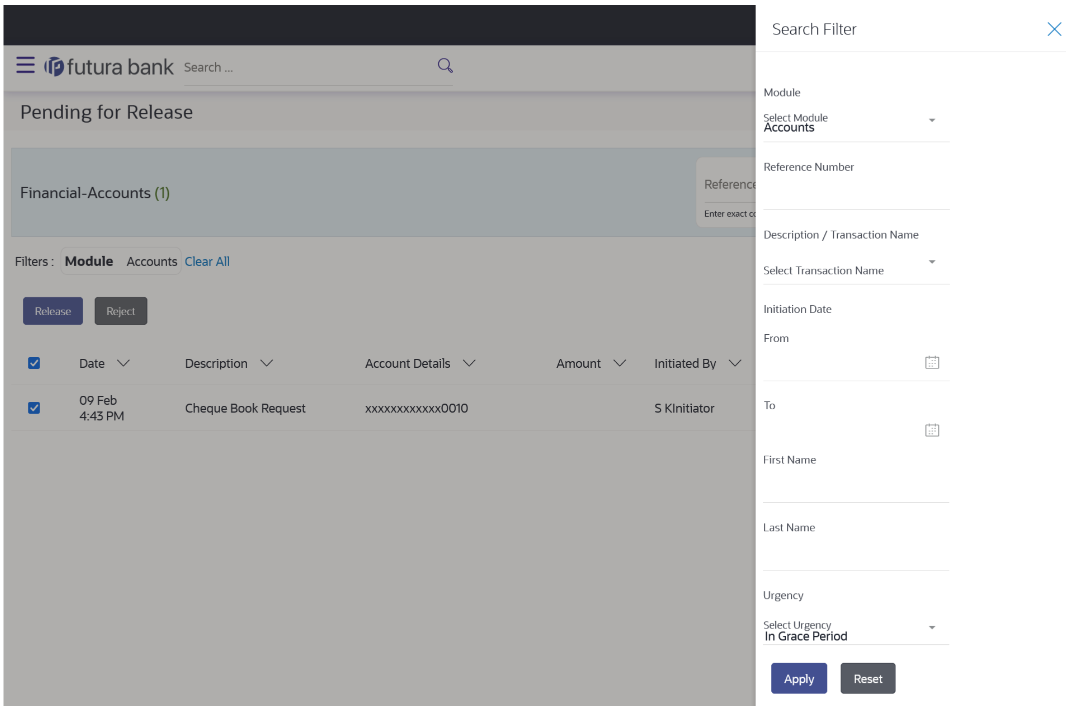
3. Perform one of the following actions:
   - Click the  icon to enter filter new criteria.

     Based on the defined criteria you can view list of transactions pending release within a module.
   - Click **Apply** to search the transaction based on selected criteria.

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

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

Figure 6-24 Pending for Release – Filter Criteria



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

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

Table 6-14 Pending for Release – Filter Criteria - Field Description

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

Table 6-14 (Cont.) Pending for Release – Filter Criteria - Field Description

Field Name	Description
Module	The selected module is defaulted which can be changed to view the transactions pending release within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	Specify the period for which you wish to view transactions pending for release. Search will be based on the transaction date range.
First Name	The first name of user who has initiated the transaction.
Last Name	The last name of user who has initiated the transaction.
Urgency	Filters to view the transactions based on its urgency type. It can be: • **Prioritized** • **In-Grace Period.**

4. Perform one of the following actions:
   - Click on **Reference Number** link to view the details of the transaction that is to be release or reject for review.

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

Figure 6-25 Pending for Release – Transaction Details

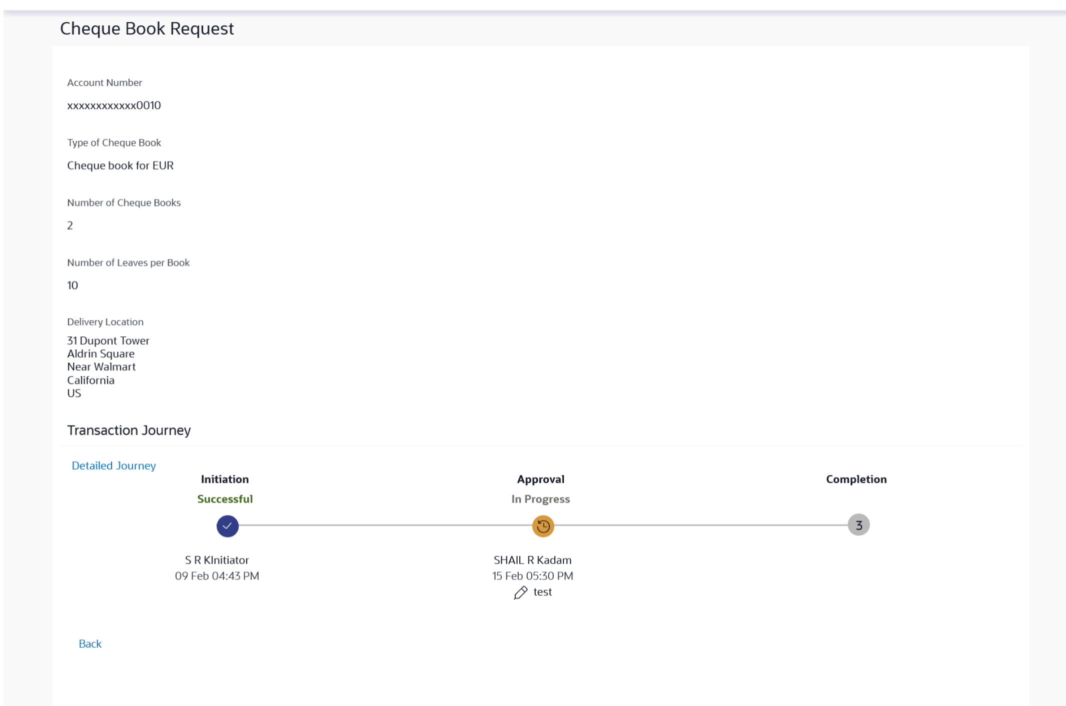
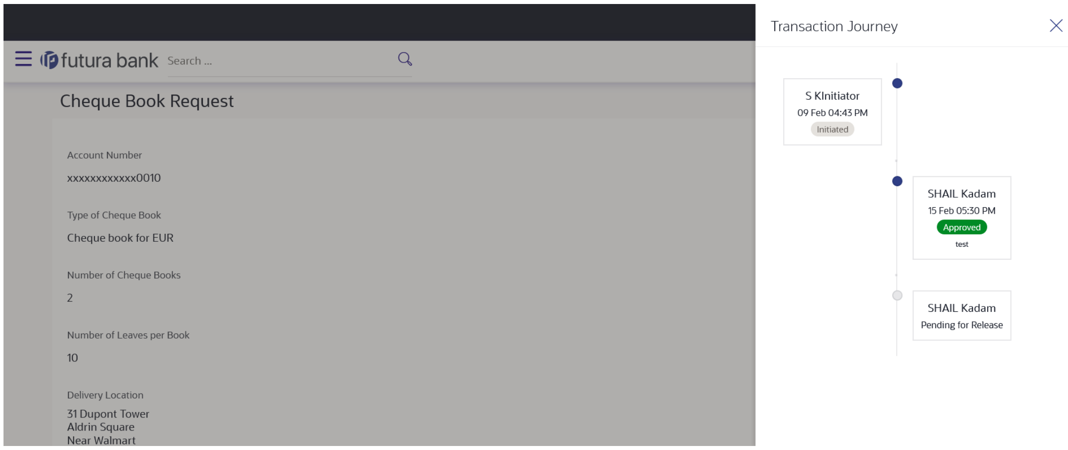


Figure 6-26 Pending for Release – Transaction Detailed Details

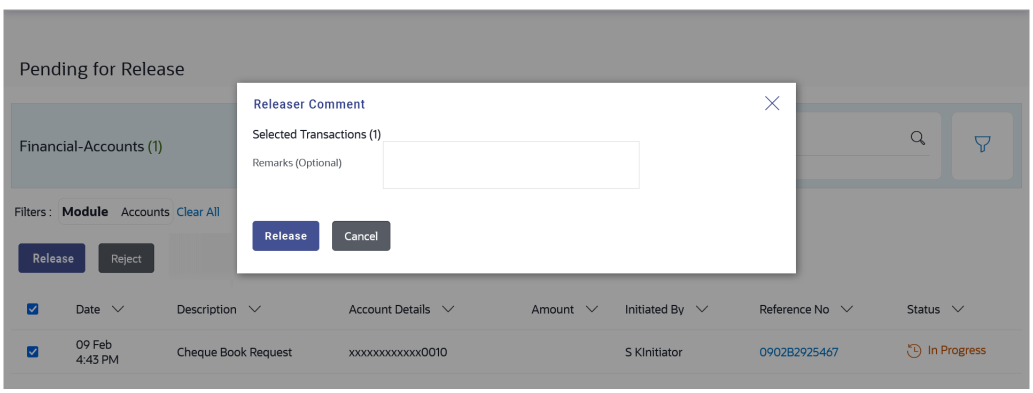


5. Perform one of the following actions:
   - Click **Release** to release the initiated transaction.

     The **Pending for Release** screen appears.

     The **Transaction Release / Rejection** screen prompting to enter the release / rejection remarks appear.

     Figure 6-27 Release Transaction

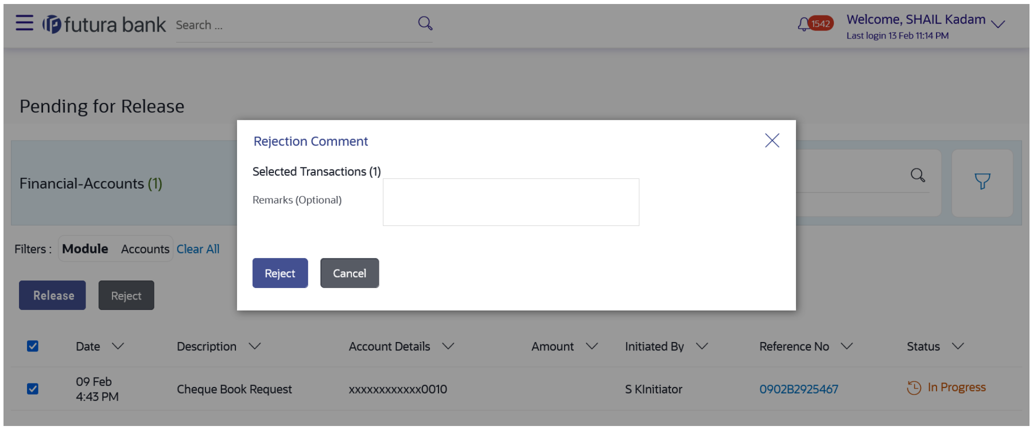
     

   - Click **Reject** to reject the transaction.

     The **Pending for Rrject** screen appears.

     The **Transaction Release / Rejection** screen prompting to enter the release / rejection remarks appear.

Figure 6-28 Reject Transaction



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

6. Perform one of the following actions:
   - Enter the remarks and click **Release**.

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

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

6.4 My Initiated List

This topic provides the systematic instructions to user to view the list of all the type of transactions initiated by the logged in user like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

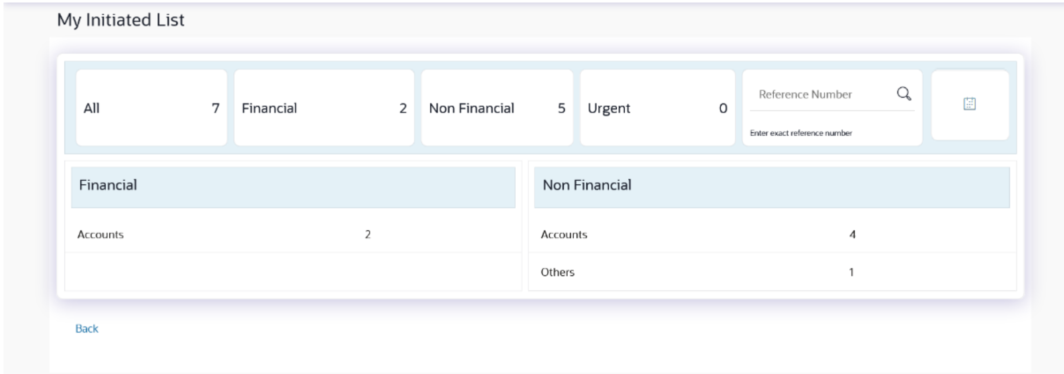
The user logs into the application, and views all the transactions.

To view the initiated transaction:

1. From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** . Under **Transactions** , click **My Initiated List**.

   The **My Initiated List** screen apears.

Figure 6-29 My Initiated List



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

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

Table 6-15 My Initiated List - Field Description

Field Name	Description
Financial Table	Displays the module wise count of financial transactions initiated. It also displays the following details: • **Count of transactions initiated within each module** • **Count of urgent transactions (prioritized and in grace period) initiated** Click on the count link to view the list of all transactions initiated within the module.
Non-Financial Table	Displays the module wise count of non-financial transactions initiated. It also displays the following details: • **Count of transactions initiated within each module** • **Count of urgent transactions (prioritized and in grace period) initiated** Click on the count link to view the list of all transactions initiated within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.
Date Filter	Allow to search the backdated initiated. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

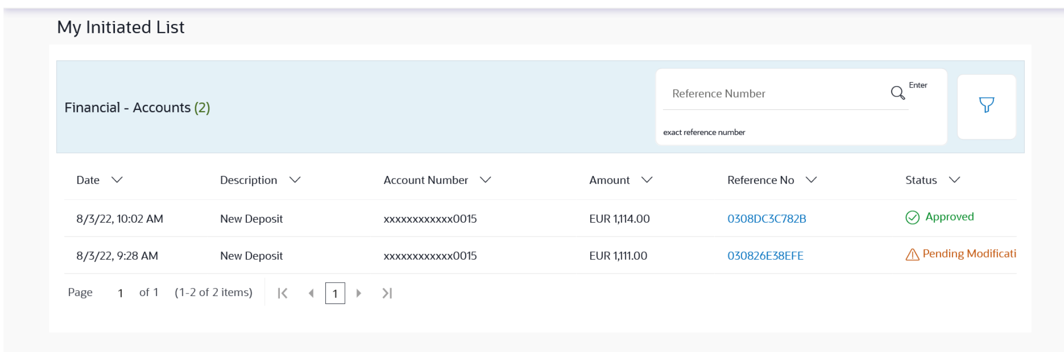
2. Perform one of the following actions:
   - Click on count link to view the list of all transactions initiated within the module.

     All the transactions initiated within a module with the prioritized and in-grace tags appears.

- In **Reference Number** field, enter exact number, and click the icon to search specific transaction pending for release.
- Click on the date filter, and specify the period for which you wish to view back dated transactions.

> **Note**
>
> a. The search will be within module.
>
> b. If the **Status** of transaction is **“Pending for Modification”**, on transaction details;
>
> c. User can click **Modify** to update the transaction details.
>
> OR
>
> User can click on **Revoke** to add comment to revoke the transaction.

Figure 6-30 List of transactions within module



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

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

Table 6-16 List of transactions within module - Field Description

Field Name	Description
Date	Displays the transaction initiation date.
Description	Displays the description for the transaction initiated.
Account Details	Displays the account details of transaction. This field is module specific.
Amount	Displays the transaction amount. This field is module specific.
Initiated by	Displays the name of the user who has initiated the transaction.

Table 6-16 (Cont.) List of transactions within module - Field Description

Field Name	Description
Reference No	Displays the transaction reference number. Click on the link to view details of a specific transaction.
Status	Displays the current status of the transaction initiated.

3. Click the icon to enter filter new criteria.

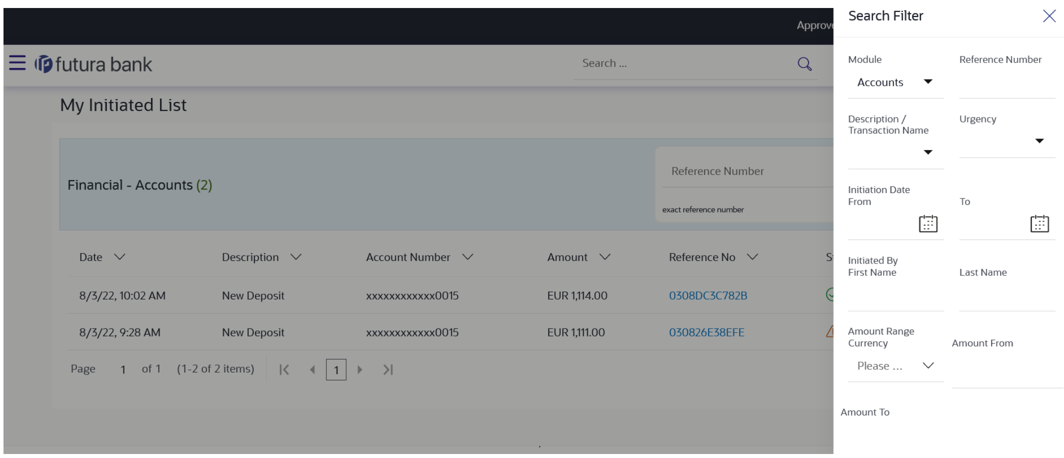
Based on the defined criteria you can view list of transactions initiated within a module.

Perform one of the following actions:

- Click **Apply** to search the transaction based on selected criteria.
- Click **Reset** to clear the entered details.

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

Figure 6-31 My Initiated List – Filter Criteria



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

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

Table 6-17 My Initiated List – Filter Criteria- Field Description

Field Name	Description

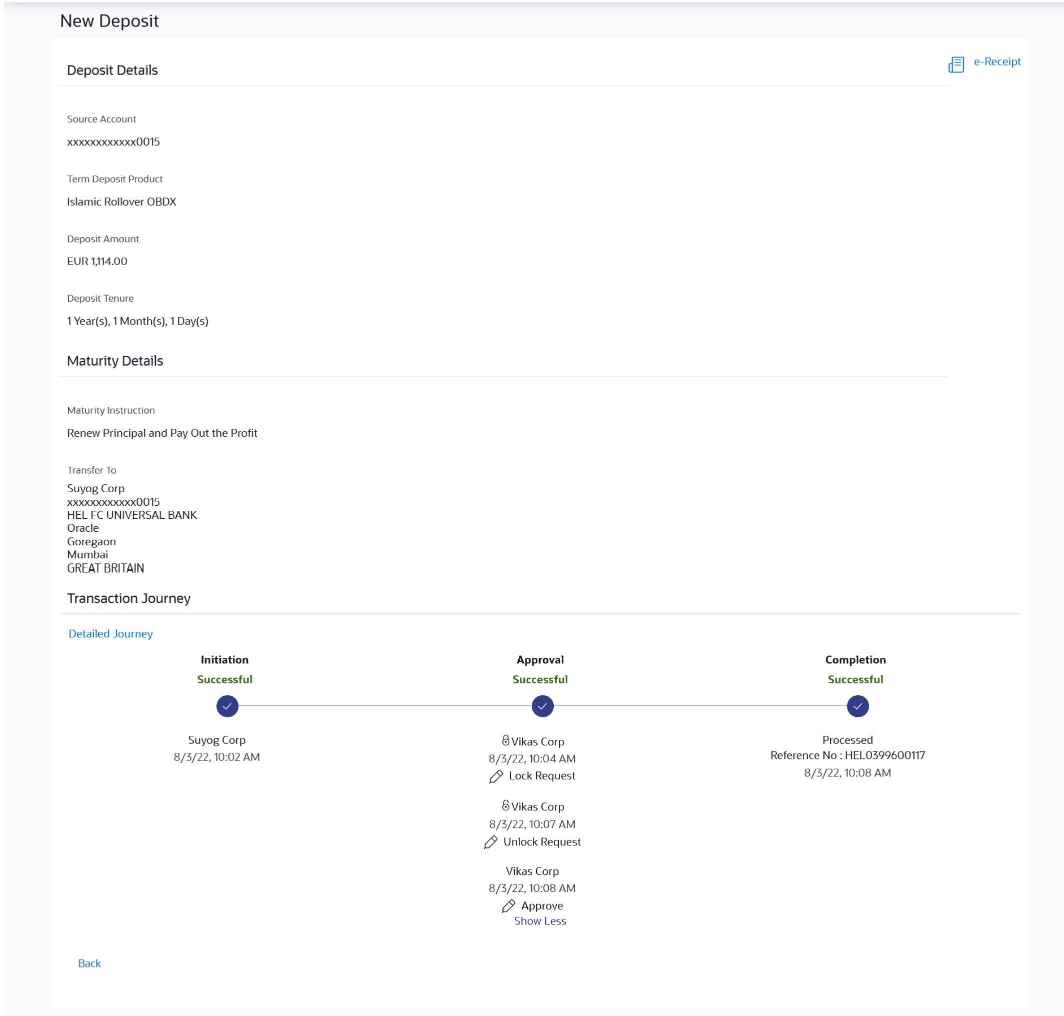
Table 6-17 (Cont.) My Initiated List – Filter Criteria- Field Description

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

4. Perform one of the following actions:
   - Click on **Reference Number** link to view the details of the transaction that are initiated.

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

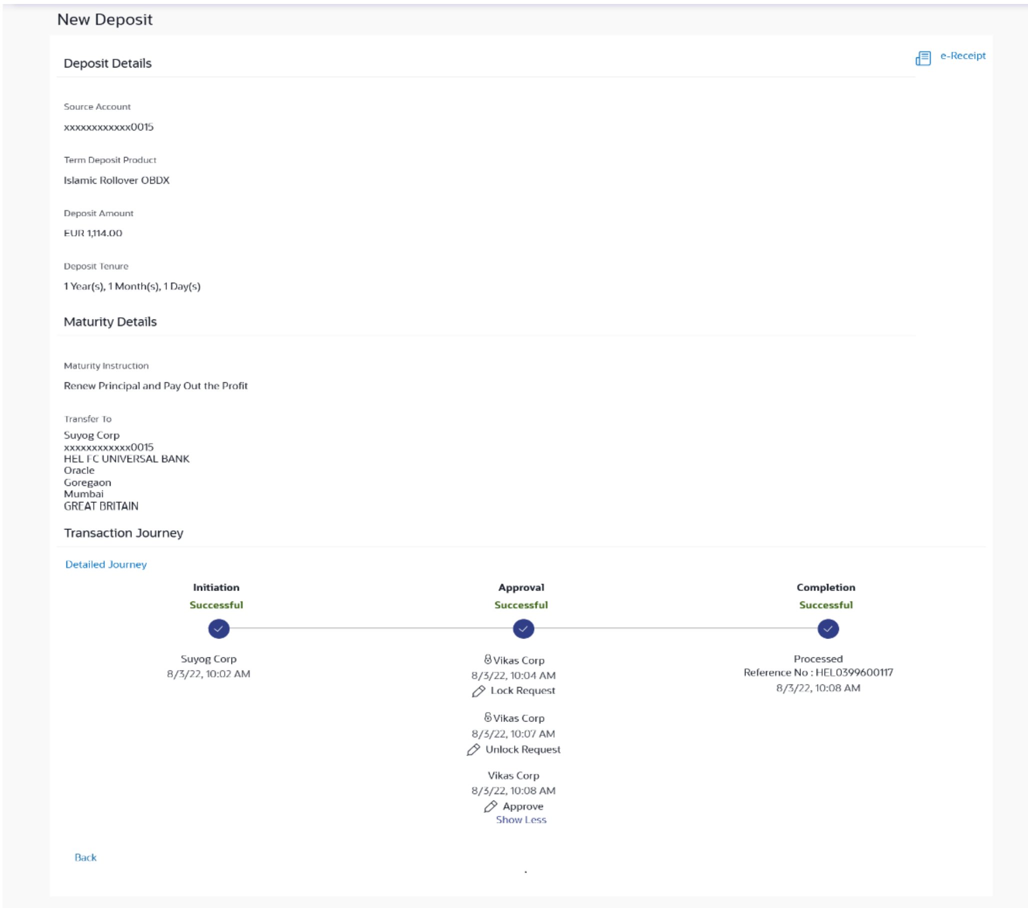
Figure 6-32 My Initiated List – Transaction Details



6.5 Transaction Details

This topic provides the systematic instructions to user for viewing the details of an initiated transaction..

Figure 6-33 My Initiated List – Transaction Details



- [Withdraw Transactions Pending Approval]
  This topic provides the systematic instructions to users to withdraw transactions that are pending approval.
- [Copy/Re-initiate Existing Transactions]
  This topic provides the systematic instructions to user to utilize the Copy feature to create new transactions with pre-filled, editable details.

6.5.1 Withdraw Transactions Pending Approval

This topic provides the systematic instructions to users to withdraw transactions that are pending approval.

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

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

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

Figure 6-34 My Initiated List – Transaction Details (Withdraw transaction)

To withdraw a transaction :

- Click on the **Withdraw**.

  A confirmation popup appears.

  1. On the confirmation popup, enter the comments for cancellation/withdrawal of transaction.

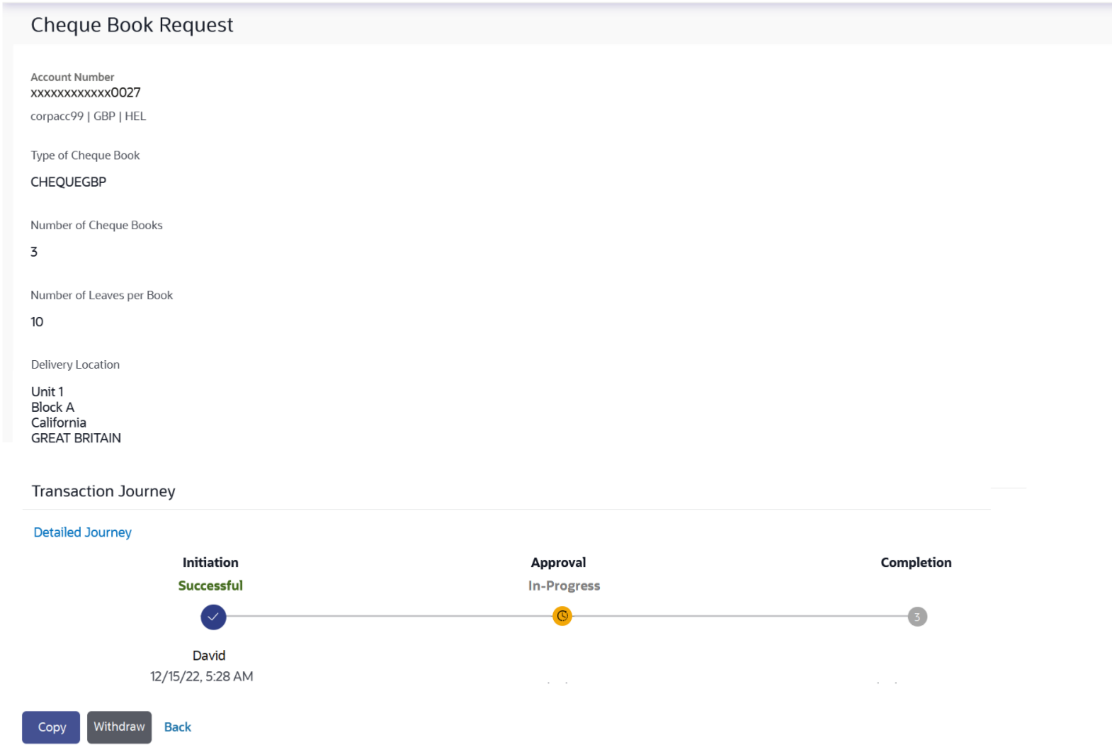
6.5.2 Copy/Re-initiate Existing Transactions

This topic provides the systematic instructions to user to utilize the Copy feature to create new transactions with pre-filled, editable details.

The maker can view the details of transaction by clicking on transaction available in **Transaction Log**. The transaction aspect will drive the **Copy** option. The bank can configure the transaction aspect for **Copy** option. Out of box, **Copy** option will be supported for corporate users only.

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

Figure 6-35 Transaction Details with Copy option



6.6 Transaction Log

This topic provides the systematic instructions to user to view the list of all the type of transactions initiated like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

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

The Corporate Maker/Approver can view the status of transactions if a transaction failed to submit to the Host after approving multiple transactions from the Digital Banking Platform.

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

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

To view the transaction log:

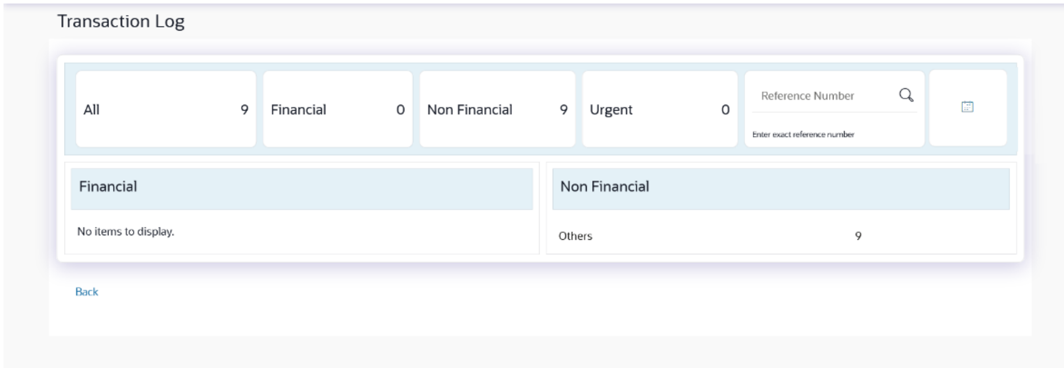
1. Perform the following navigation to access the **Transaction Log** screen.

   From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** .

Under **Transactions** , click **Transaction Log**

The **Transaction Log** section appears.

Figure 6-36 Transaction Log



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

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

Table 6-18 Transaction Log - Field Description

Field Name	Description
Count of transactions	**All**- Displays the total count of all the transactions by user **Financial**- Displays the count of financial transactions out of the total count **Non-Financial**- Displays the count of non-financial transactions out of the total count **Urgent**- Displays the total count of urgent transactions (prioritized and in grace period)
Financial Table	Displays the module wise count of financial transactions. It also displays the following details: • **Count of transactions within each module** • **Count of urgent transactions (prioritized and in grace period)** Click on the count link to view the list of all transactions within the module.

Table 6-18 (Cont.) Transaction Log - Field Description

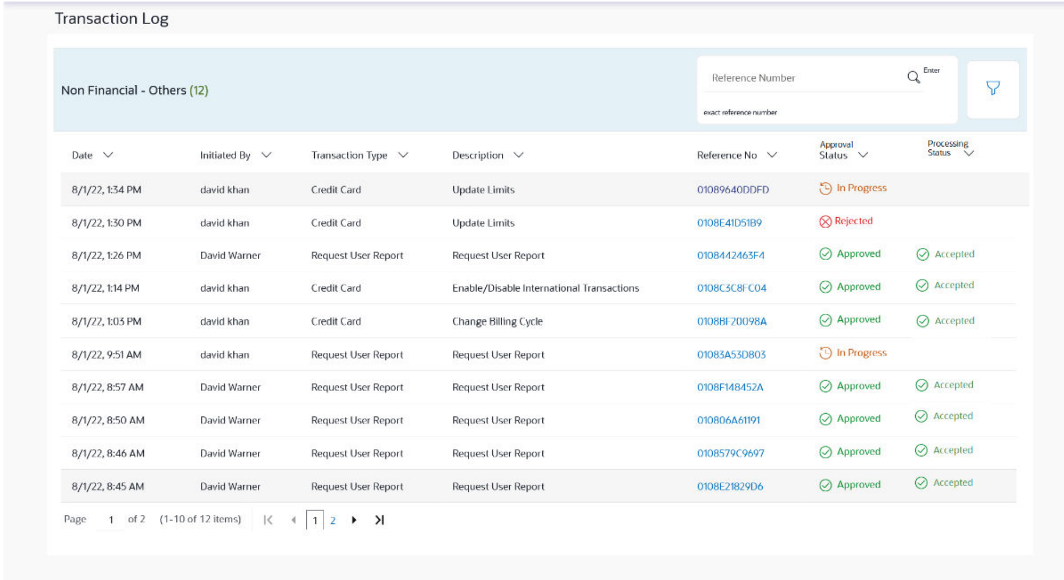
Field Name	Description
Non-Financial Table	Displays the module wise count of non-financial transactions. It also displays the following details: • **Count of transactions within each module** • **Count of urgent transactions (prioritized and in grace period)** Click on the count link to view the list of all transactions within the module.
Reference Number	Allows to search based on exact reference number of transaction across modules.
Date Filter	Allow to search the back dated transactions on Transaction log widget. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

2. Perform one of the following actions:
   - Click on count link to view the list of all transactions within the module.

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

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

Figure 6-37   List of transactions within module



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

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

Table 6-19   List of transactions within module - Field Description

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

Table 6-19 (Cont.) List of transactions within module - Field Description

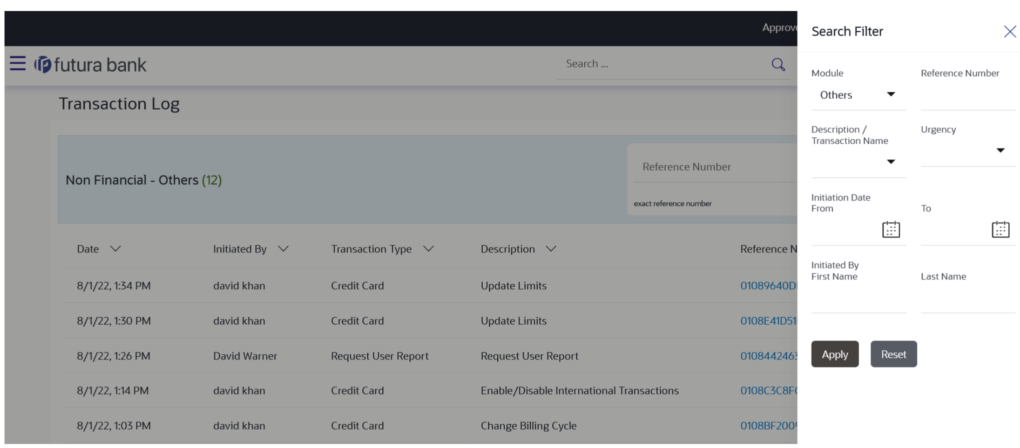
Field Name	Description
Processing Status	Displays the status of transactions failed during submission to the host. **Note** This will be displayed only when the submission has failed at host.

3. Perform one of the following actions:

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

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

Figure 6-38 Transaction Log – Filter Criteria



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

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

Table 6-20 Transaction Log – Filter Criteria - Field Description

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

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

4. Perform one of the following actions:
   - Click on **Reference Number** link to view the details of the transaction that are initiated.

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

6.7 My Approved List

This topic provides the systematic instructions to user to view the details of transactions that are approved by the approver user.

It is classified into two broad categories; Financial and Non-Financial. Click each tab to view the snapshot of transactions already approved.

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

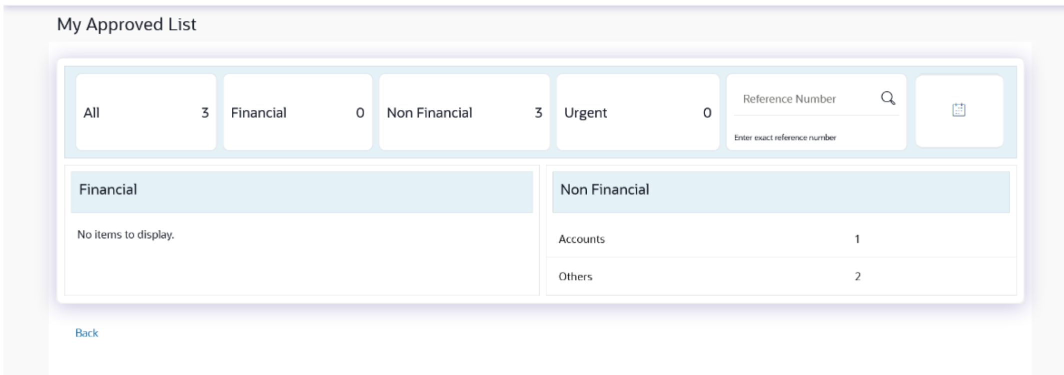
On selecting either the Financial or the Non-Financial transaction options, the modules under the particular option are displayed. In the list view, on clicking the approved/rejected count, the transaction details within the module can be viewed. Click the **Module** link to view the list of transactions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

To view the approved transaction:

1. From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** . Under **Transactions** , click **My Approved List**

   The **My Approved List** screen apears.

Figure 6-39 My Approved List



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

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

Table 6-21 My Approved List - Field Description

Field Name	Description
Count of transactions Initiated	**All**- Displays the total count of all the transactions approved by user **Financial**- Displays the count of financial transactions approved out of the total count **Non-Financial**- Displays the count of non-financial transactions approved out of the total count **Urgent**- Displays the total count of urgent transactions (prioritized and in grace period) approved
Financial Table	Displays the module wise count of financial transactions approved. It also displays the following details: • **Count of transactions approved within each module** • **Count of urgent transactions (prioritized and in grace period) approved** Click on the count link to view the list of all transactions approved within the module.

Table 6-21 (Cont.) My Approved List - Field Description

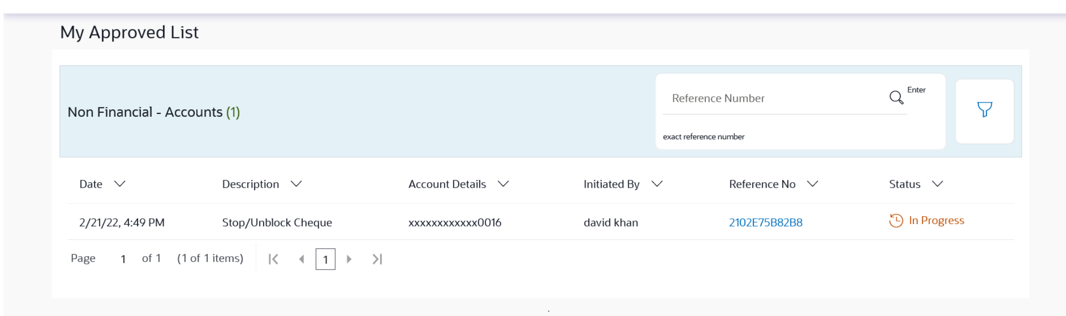
Field Name	Description
Non-Financial Table	Displays the module wise count of non-financial transactions approved. It also displays the following details: • **Count of transactions approved within each module** • **Count of urgent transactions (prioritized and in grace period) approved** Click on the count link to view the list of all transactions approved within the module.
Reference Number	Allows to search the back dated transactions on the My Approved List widget.
Date Filter	Allow to search the backdated initiated. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

2. Perform one of the following actions:
   - Click on count link to view the list of all transactions approved within the module.

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

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

Figure 6-40 List of transactions within module



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

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

Table 6-22 List of transactions within module - Field Description

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

3. Perform one of the following actions:

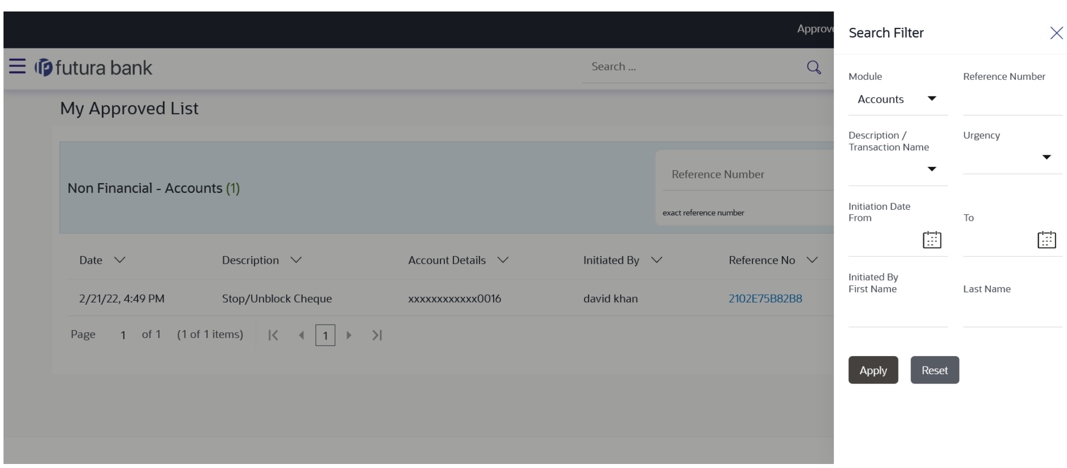
- Click the icon to enter filter new criteria.

  Based on the defined criteria you can view list of transactions approved within a module.

  Click **Apply** to search the transaction based on selected criteria.
- Click **Reset** to clear the entered details.

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

Figure 6-41 My Approved List – Filter Criteria



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

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

Table 6-23 My Approved List – Filter Criteria - Field Description

Field Name	Description
Filter Criteria	**Search the transaction based on the criteria.** ⓘ **Note** The filter criteria in overlay screen will be changed based upon the module selected.
Module	The selected module is defaulted which can be changed to view the transactions approved within a specific module.
Reference Number	Reference number of specific transaction which is to be searched.
Description/ Transaction Name	The transactions can be filtered based upon transaction name or description.
Initiation From Date – To Date	Specify the period for which you wish to view transactions initiated. Search will be based on the transaction date range.
First Name	The first name of user who has initiated the transaction.
Last Name	The last name of user who has initiated the transaction.
Urgency	Filters to view the transactions based on its urgency type. It can be: • **Prioritized** • **In-Grace Period.**

4. Perform one of the following actions:
   - Click on **Reference Number** link to view the details of the transaction that are approved.

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

6.8 FAQ

1. **How can I access different dashboards if multiple roles are assigned to me?**
   A drop down is available on the top navigation bar to switch between the different dashboards if multiple roles are assigned to you.
2. **Will I be able to see the current status of a transaction initiated by me?**
   Yes, transaction journey section shows the latest status of the transaction along with the date, time and name of the user last acted on the same.
3. **What are quick links; can I change the transactions appearing under quick link section?**
   Quick links gives you easy access to some of the more commonly used transactions/ maintenances in the system. You cannot change the transactions appearing under quick link section.
4. **Can I remove/grant access of a transaction to System/Bank administrator?**

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

5. **List the transactions in the below statuses can be withdrawn and cannot be withdrawn?**
Below are the transactions with the below statuses can be withdrawn and cannot be withdrawn:

Table 6-24 List the transactions

Status which can be withdrawn	Status which cannot be withdrawn
• Initiated (Transaction initiated but not routed for approval) • Pending Approval (not approved at even 1 level) • Sent for Modification	• Partially Approved (approved at one or more levels) • Checked • Partially Checked (checked at one or more levels) • Released • Pending Release • Auto Approved • Release Rejected • Rejected

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

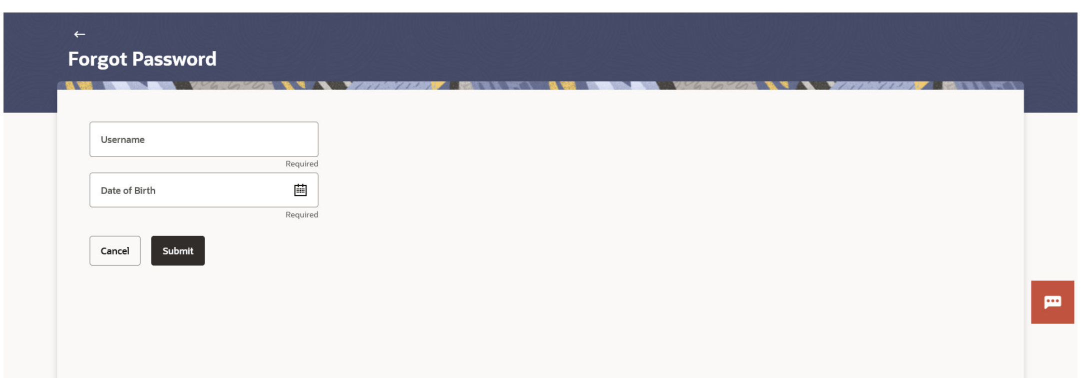
- User Verification
- New Password Creation

To reset the password:

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

   The **Forgot Password** screen appears.

Figure 7-1 Forgot Password



> **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
Username	Enter your login username.
Date of birth	Enter your date of birth.

2. In the **Username** field, enter your login username.
3. In **Date of birth** field, enter your date of birth.
4. Click **Continue**.
   - Click **Cancel** to cancel the transaction.
5. The **Verification** screen appears.
   - The user has to enter the 2factor authentication, before he can proceed. 2 factor authentication (OTP/Security question/Soft Token) will be displayed as per the setup done by the system administrator.
   - A **Confirmation** screen appears, along with a message stating that the link to reset password has been sent to user’s registered email.
6. Click the link received in your email to reset the password.

   The **Reset Password** screen appears.

Figure 7-2 Reset Password – New Password Creation

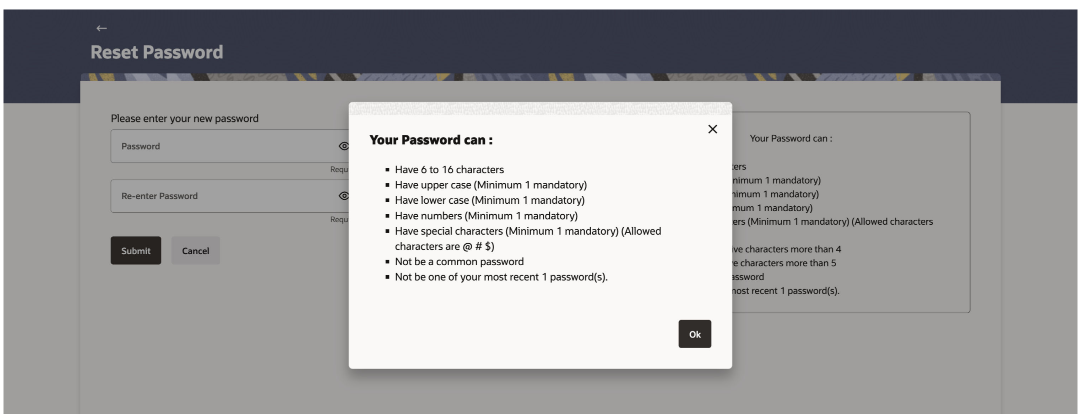
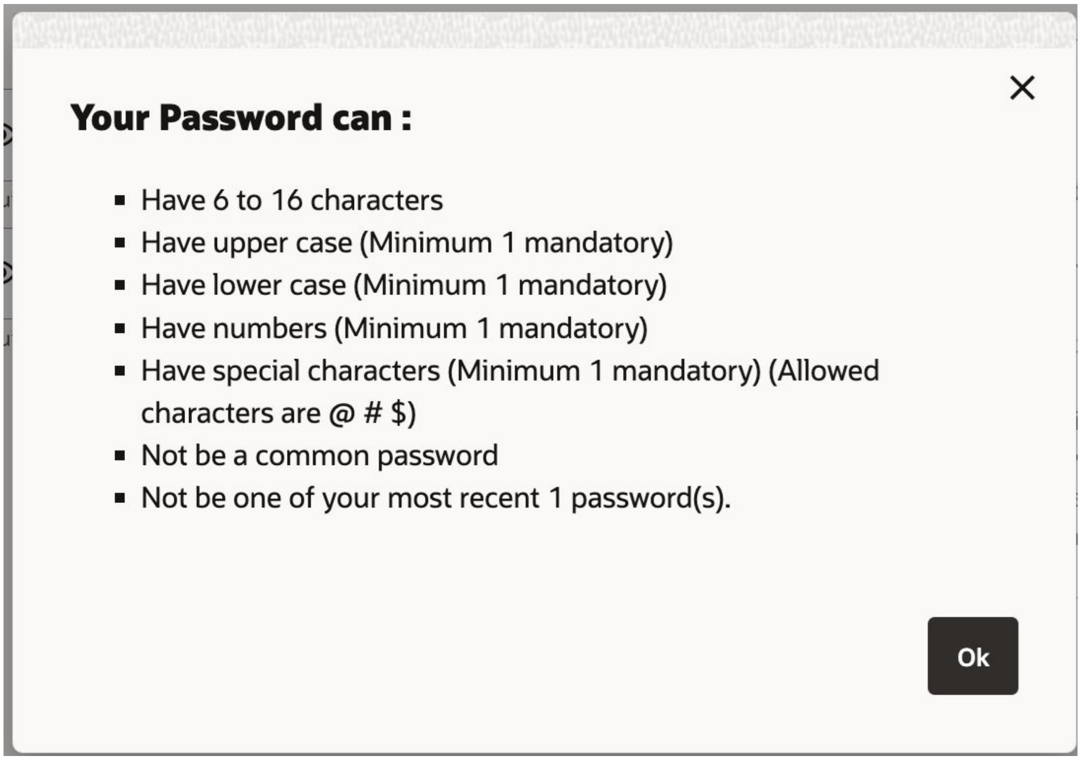


Figure 7-3 Password Policy popup



> **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

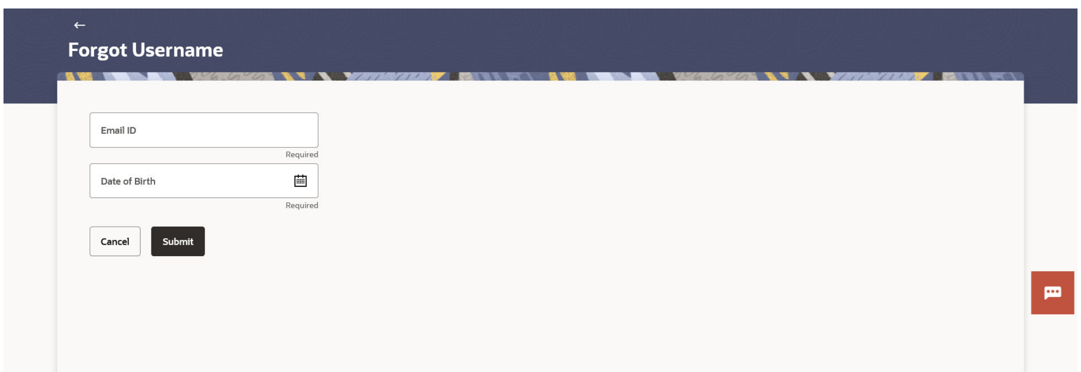
- The user must have valid login credentials to access the digital banking platform.
- The system administrator must have setup 2 factor authentication for Forgot Username.

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

2. In the **Email** field, enter your email ID that is registered with the bank.
3. In **Date of birth** field, enter your date of birth.

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

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

   The **Forgot Username** confirmation screen appears.
   A message stating that the username has been sent to your registered email address appears.
6. Click the **Click here** link to log in to the application.

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

9
Live Chat

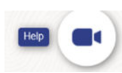
This topic describes the information about **Live Chat** screen.

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.

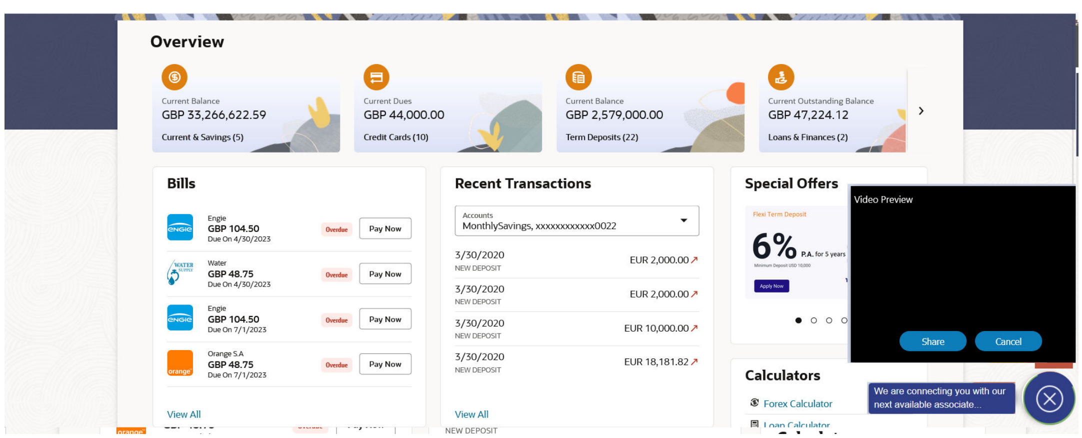
To start a meeting:

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

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

5. Perform anyone of the following actions.

   Share your screen message is displayed.

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

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

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.

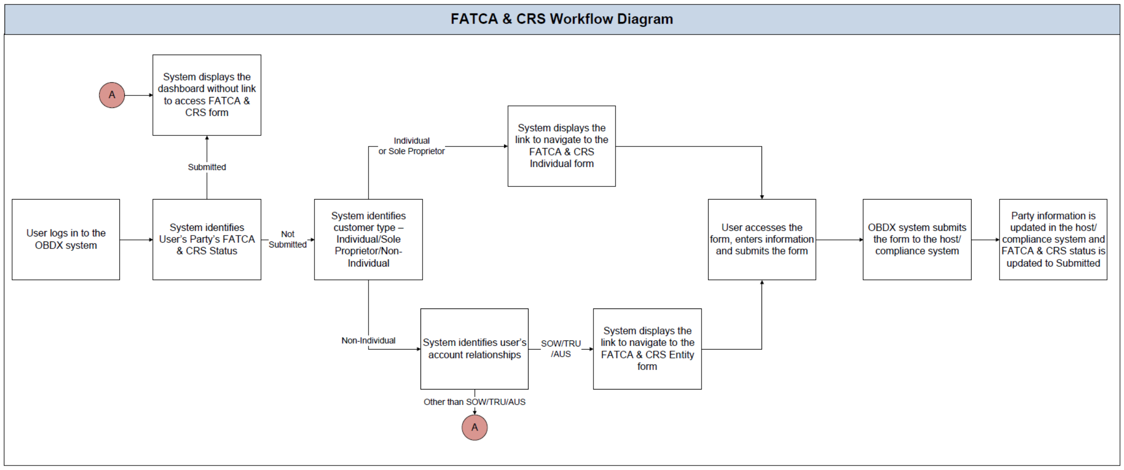
A FATCA & CRS check is maintained under system configurations by the system administrator to identify if FATCA & CRS is to be enabled or not. If enabled, every time a business user logs into the banking application, the system will identify whether the user is required to fill out the form or not and 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 from 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.

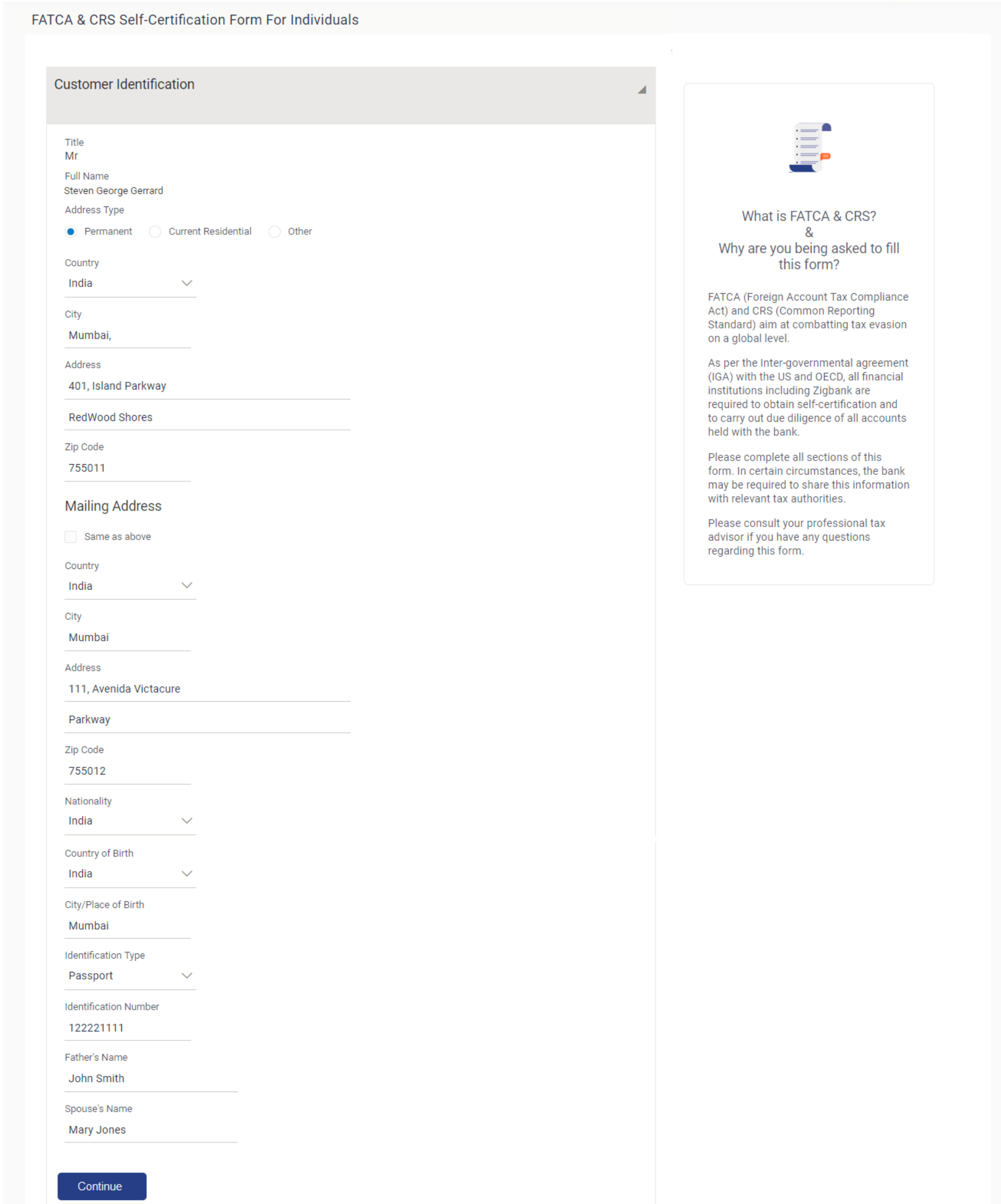
- Declaration
  This topic describes the systematic instruction to **Declaration** section.
- Review
  This topic describes the systematic instruction to **Review** screen. The review screen displays all the information that entered in the form.
- Confirm
  This topic describes the systematic instruction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

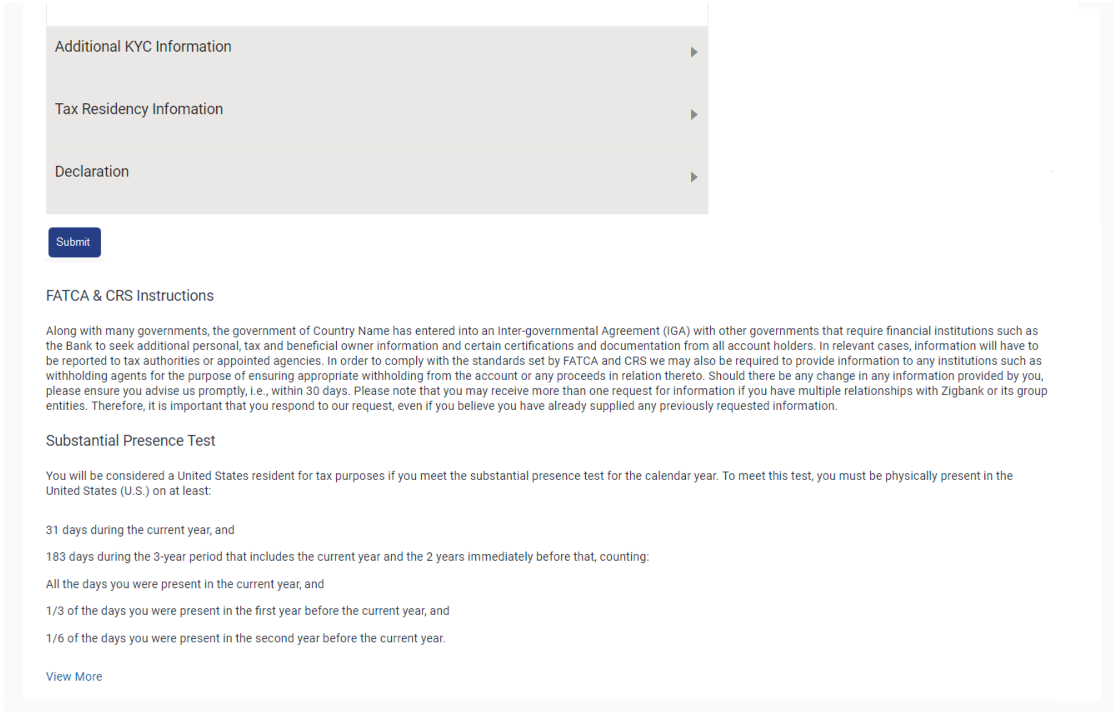
10.1.1 Customer Identification

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





> **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
Title	Your title as maintained with the bank, is displayed in read only format. Titles can be Mr., Mrs., Dr. etc.
Full Name	Your full name as maintained with the bank, is displayed.
Address Type	Select the type of address that you want to provide. The address types are: • **Permanent** • **Current Residential** • **Other**
Country	Select the country as per the address type selected.
City	Enter the name of the city as per the address type selected.
Address 1-2	Enter details of the address as per the address type selected.
Zip Code	Enter the zip code of the address selected.
Mailing Address	Information specified in below fields are related to mailing address.
Same as above	Select this check box if your mailing address is the same as that defined above.
Country	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
City	Enter the name of the city of your mailing address. This field appears if the Same as above check box is not selected.
Address 1-2	Enter the details of your mailing address. This field appears if the Same as above check box is not selected.
Zip Code	Enter the zip code of the mailing address of the user. This field appears if the Same as above check box is not selected.
Nationality	Select the country of which you are a national.
Country of Birth	Select the country in which you were born.
City/ Place of Birth	Enter the name of the city in which you were born.
Identification Type	Select the identification document that you want to provide as proof of identity. The identification type could be: • **Passport** • **Election ID** • **PAN Card** • **National ID** • **Driving License** • **UIDAI Letter** • **NIREGA Job Card** • **Others**
Identification Number	Enter the identification number corresponding to the identification type.
Father's Name	Enter your father’s name in full. This field is not mandatory.
Spouse's Name	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**.

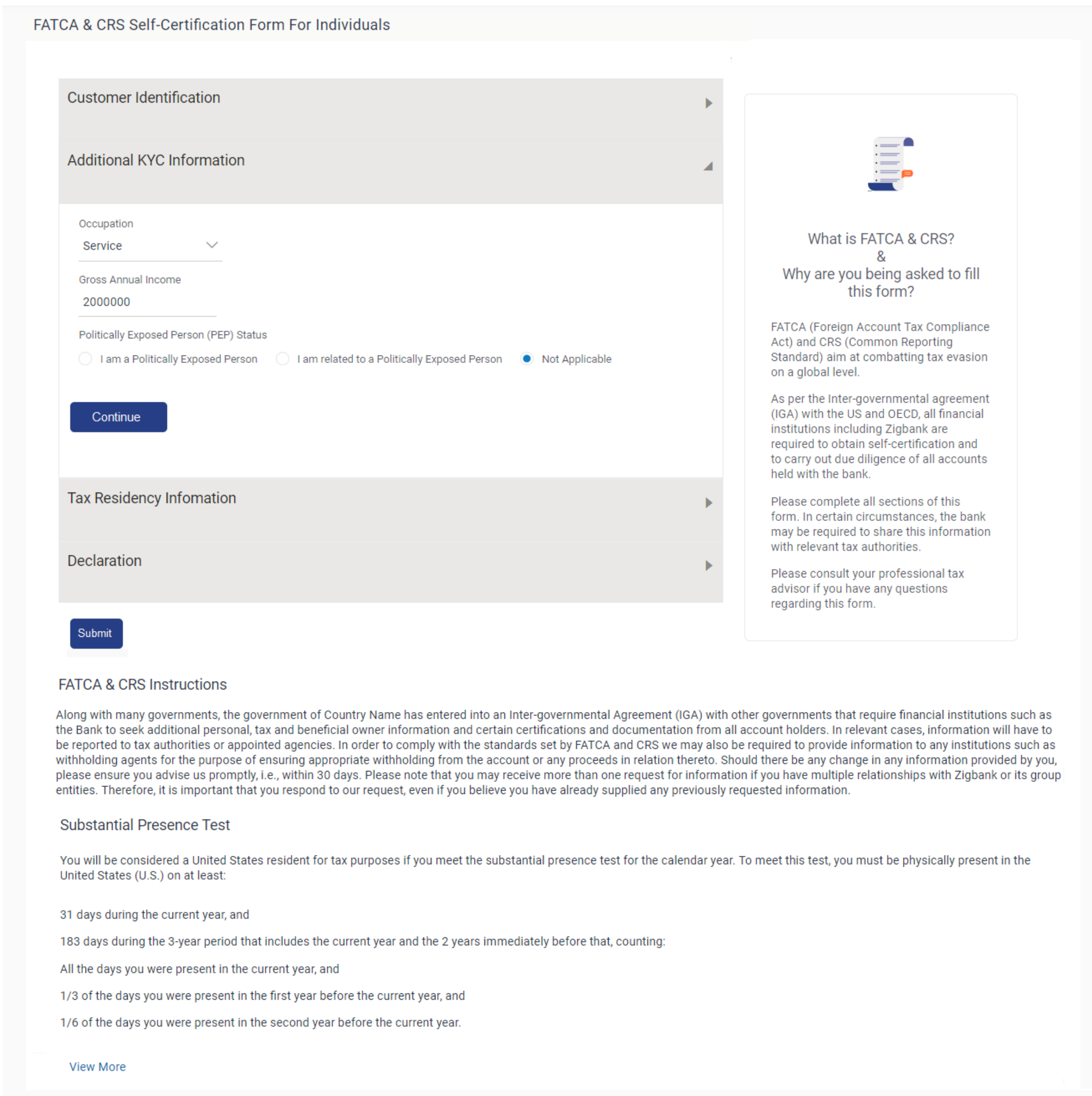
    The **Additional KYC Information** section appears.

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



> **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
Occupation	Select the type of occupation that best describes your current or most recent job. The types are: • **Service** • **Business** • **Others**
Gross Annual Income	Enter your gross annual income that you earn from all sources, in this field.
Politically Exposed Person(PEP) Status	Specify your status with regards to being a politically exposed person or being related to a politically exposed person. The options are: • **I am a Politically Exposed Person** • **I am related to a Politically Exposed Person** • **Not Applicable** – Select this option if you are neither a PEP nor related to a PEP

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**.

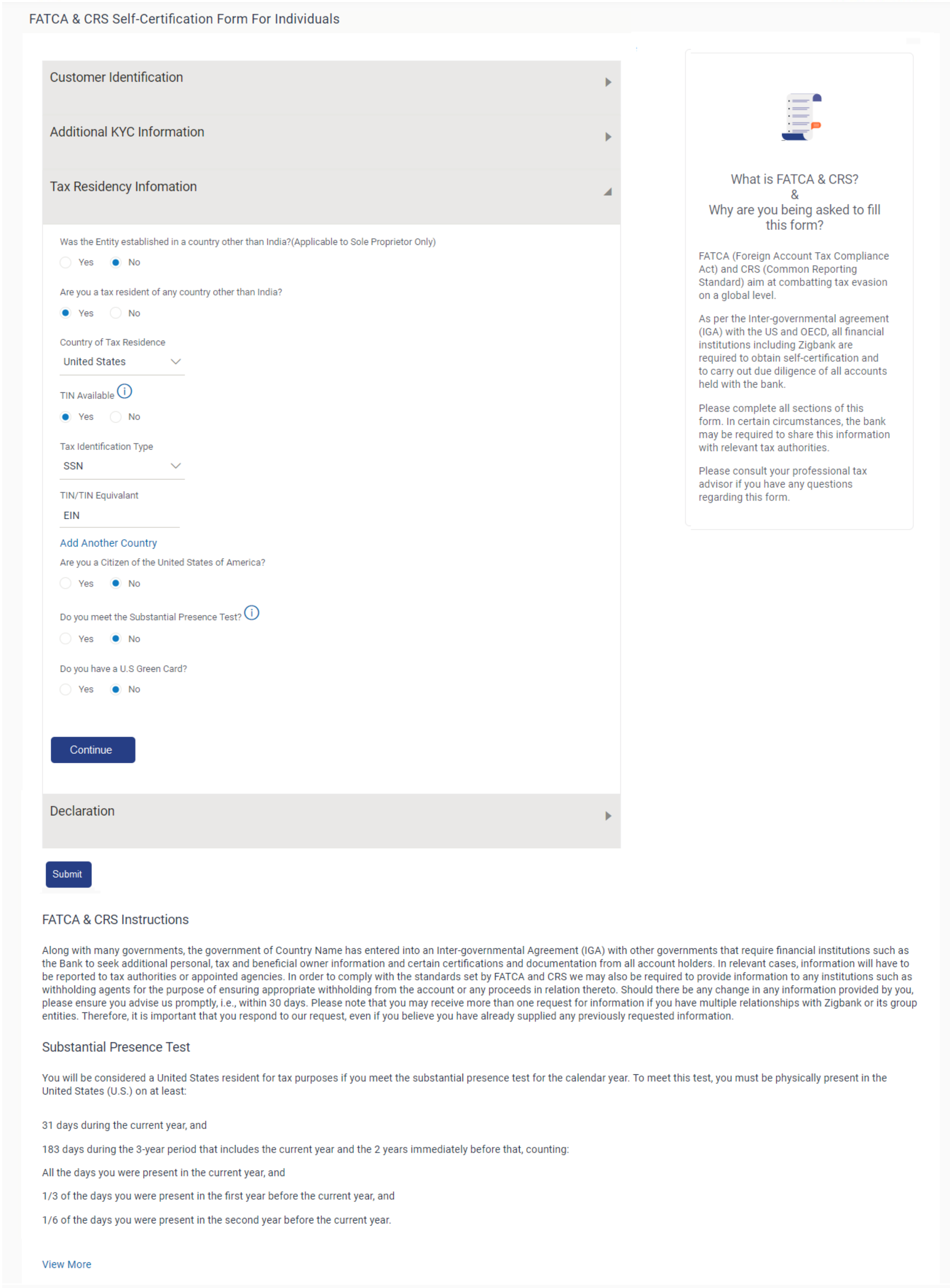
   The **Tax Residency Information** section appears.

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



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
Was the Entity established in a country other than <Name of Country>? (Applicable to Sole Proprietors only)	This field is applicable to sole proprietors only. Specify whether the entity was established in the country or in another country. The options are: • **Yes** – Select this option to identify that the entity was established in a country other than the country in which your accounts are held. • **No** – Select this option to identify that the entity was established in the country in which your accounts are held.
Are you a tax resident of any country other than <Name of Country>?	Specify whether you are a tax resident of country other than the country in which your accounts are held. The options are: • **Yes** – 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. • **No** – 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.
Yes - in either of above two fields	The following fields are enabled if you have selected the option **Yes** in either of the two fields above.
Country of Tax Residence	Select the country in which you are considered a tax resident.
TIN Available	Specify whether your Taxpayer Identification Number (TIN) of the country in which you are a tax resident, is available or not. The options are: • **Yes** – Select this option if your TIN for the country selected in the **Country of Tax Residence** field is available. • **No** – Select this option if you do not have a TIN for the country selected in the **Country of Tax Residence** field.
Tax Identification Type	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 **Country of Tax Residence**. This field appears if you have selected the option **Yes** against the **TIN Available** field.
Other Tax Identification Type	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 **Other** in the **Tax Identification Type** field.
TIN/ TIN Equivalent	Specify the taxpayer identification number. This field appears only if you have selected the option **Yes** against the field **TIN Available**.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	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.
Remove Country	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
United States of America	The following fields are specific to the **United States of America**, in which you are required to identify you relationship with the United States specifically.
Are you a citizen of the United States of America?	Specify whether you are a citizen of the United States of America. The options are: • **Yes** • **No**
Do you meet the Substantial Presence Test?	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: • **Yes** • **No**
Do you have a U.S. Green Card?	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: • **Yes** • **No**

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**.

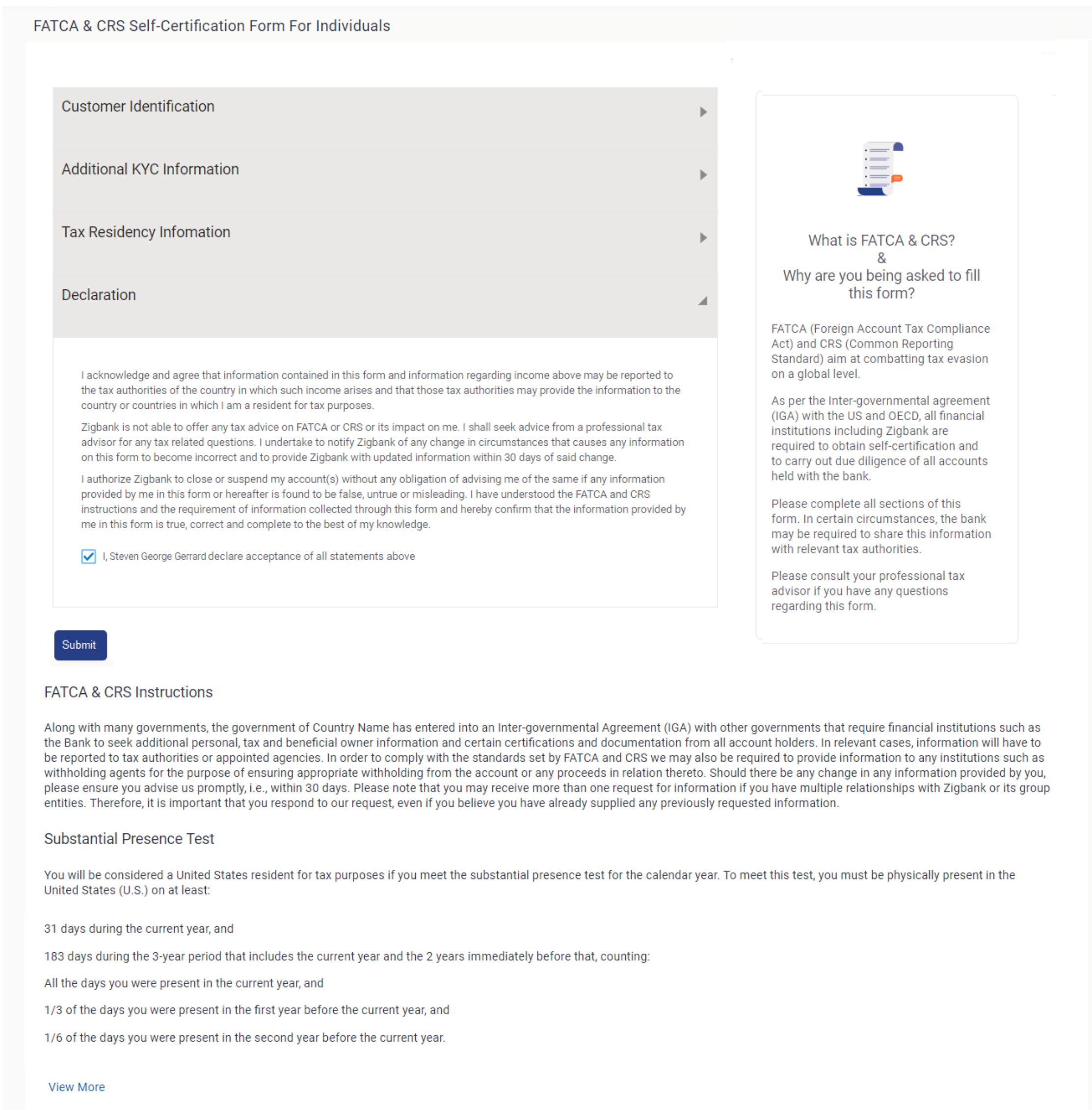
   The **Declaration**section appears.

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



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**.

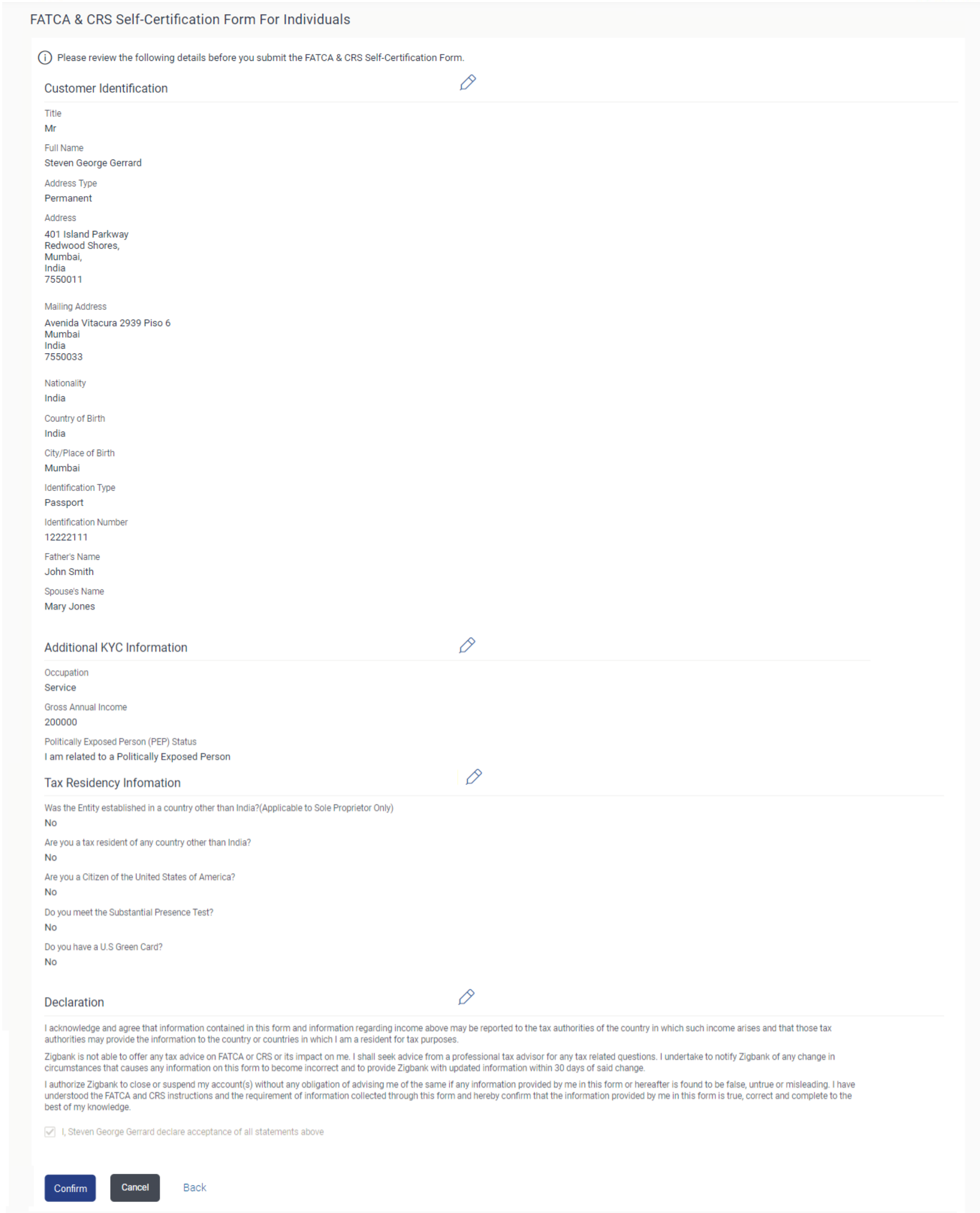
   The **Review** screen appears.

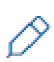
10.1.5 Review

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



- 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 from 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.

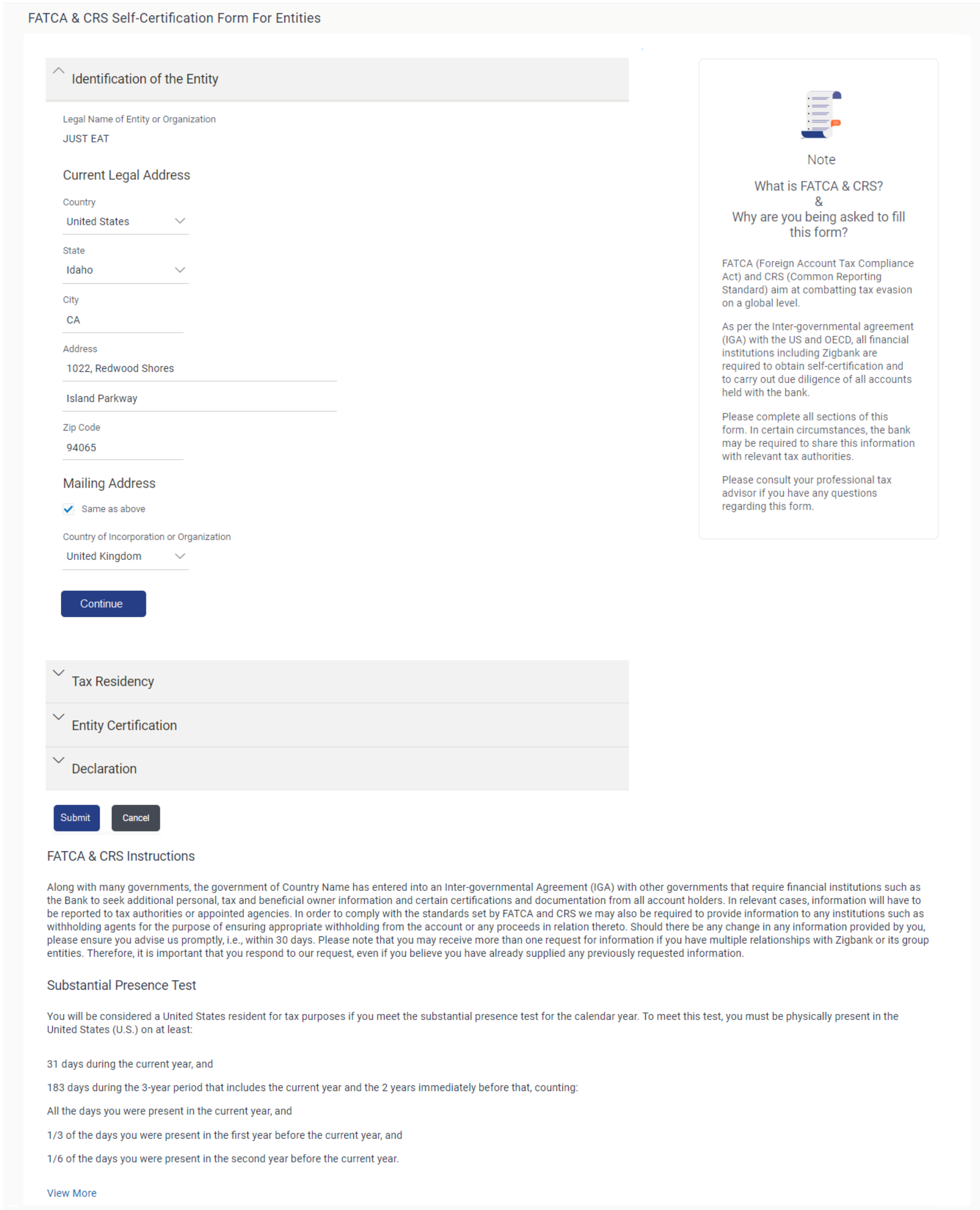
- Identification of the Entity
  This topic describes the systematic instruction to **Identification of the Entity** section.
- Tax Residency
  This topic describes the systematic instruction to **Tax Residency** option. This section captures information pertaining to the tax residency of the entity.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



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

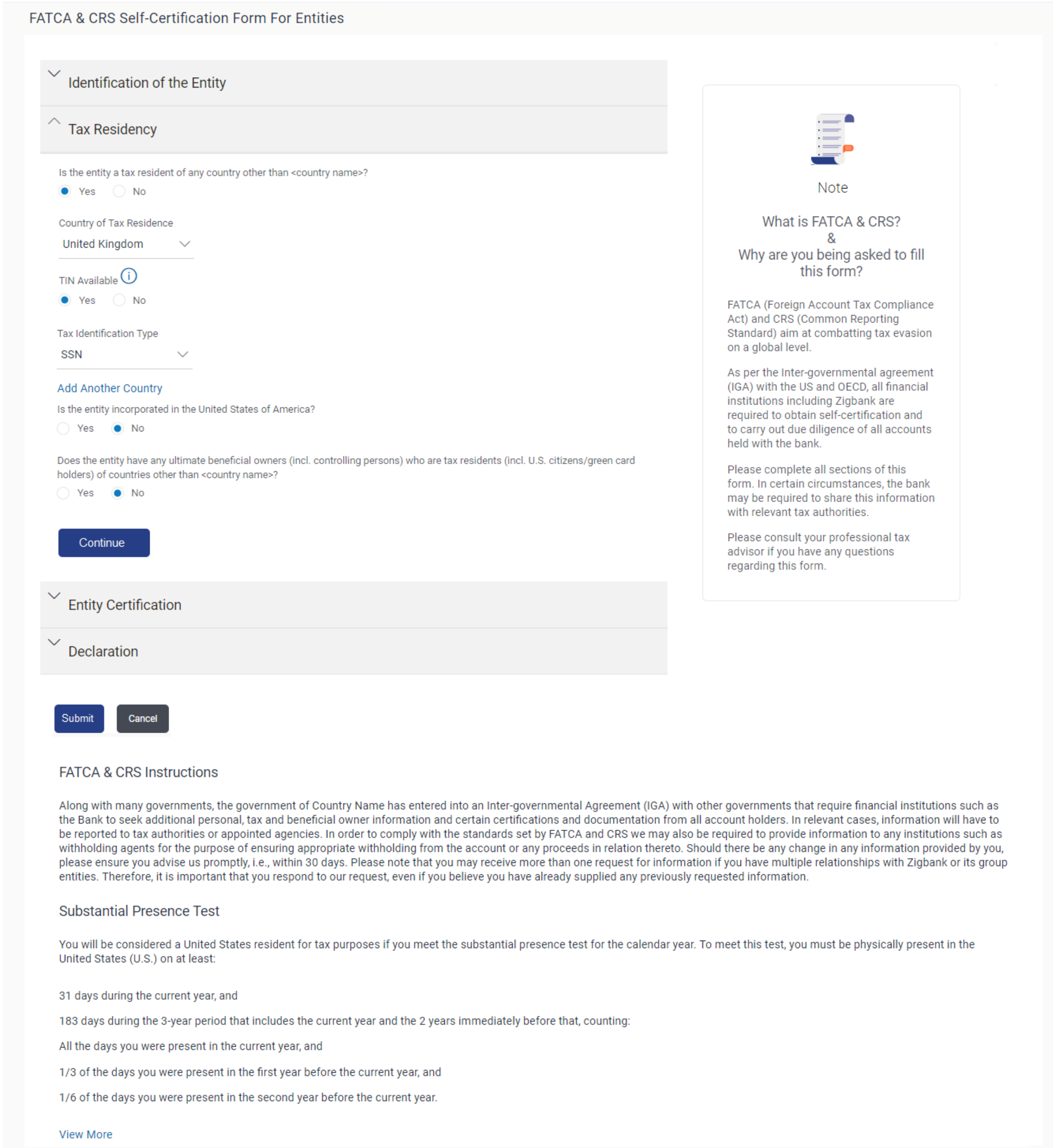
   The **Tax Residency** section appears.

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



> **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
Is the Entity a tax resident of any country other than <country name>?	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: • **Yes** – 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. • **No** – 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.
Is the entity a tax resident of any country other than <country name>?	The following fields are enabled if you have selected the option **Yes** against the field.
Country of Tax Residence	Select the country in which the entity is considered a tax resident.
TIN Available	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: • **Yes** – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is available. • **No** – Select this option if the entity's TIN for the country selected in the **Country of Tax Residence** field is not available.
Tax Identification Type	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 **Country of Tax Residence.** This field appears if you have selected the option **Yes** in the **TIN Available** field.
Other Tax Identification Type	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 **Other** in the **Tax Identification Type** field.
TIN/ TIN Equivalent	Specify the Taxpayer Identification number.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option **No** in the **TIN Available** field.
Add Another Country	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.
Remove Country	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.
Is the entity incorporated in the United States of America	Specify whether the entity was incorporated in the United States of America. The options are: • **Yes** • **No**

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

Field Name	Description
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>?	Specify whether the beneficial owners including the controlling persons of the entity/ organization are tax residents of any other country. The options are: • **Yes** • **No**

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

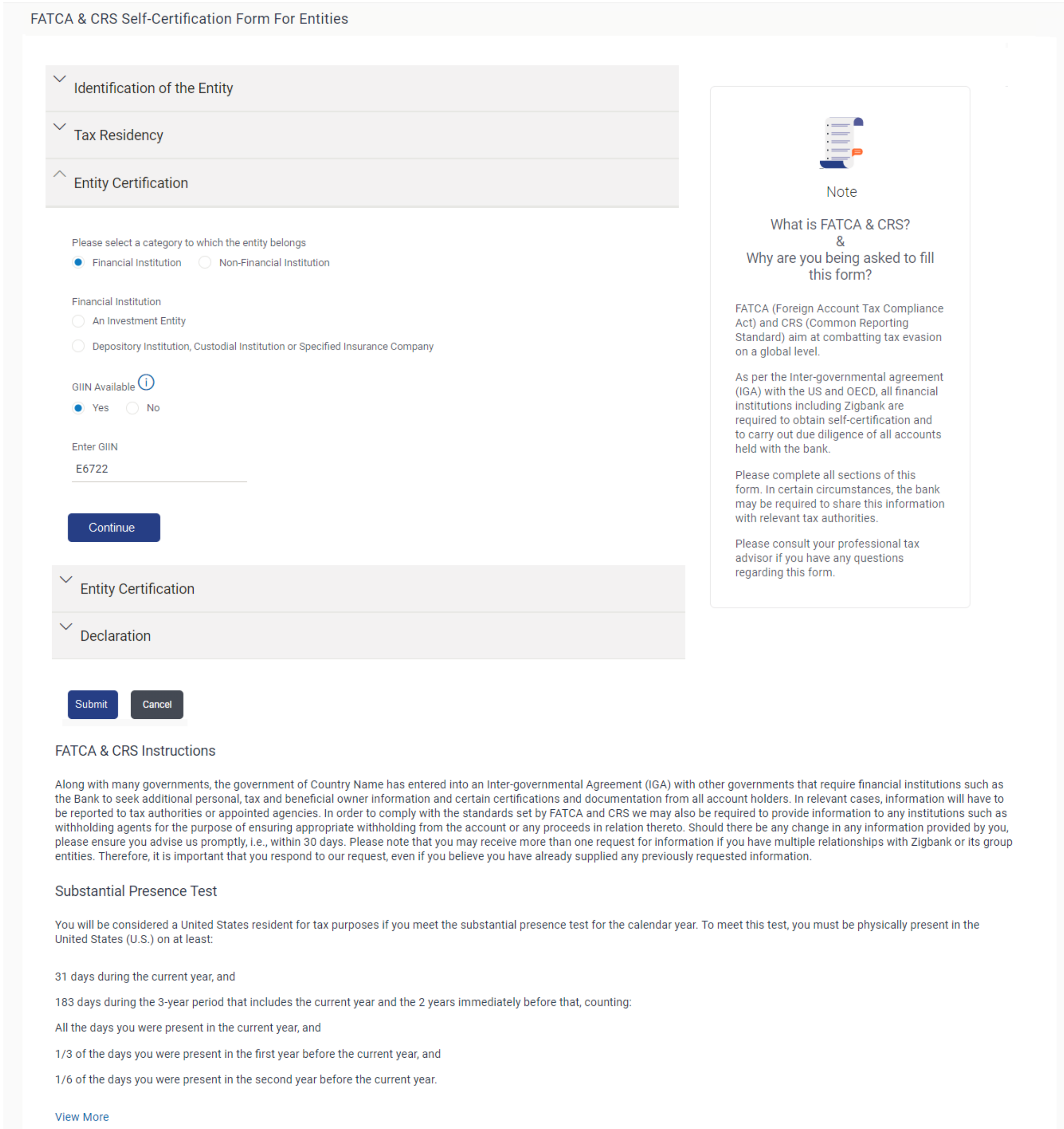


Figure 10-10 Entity Certification - Non Financial

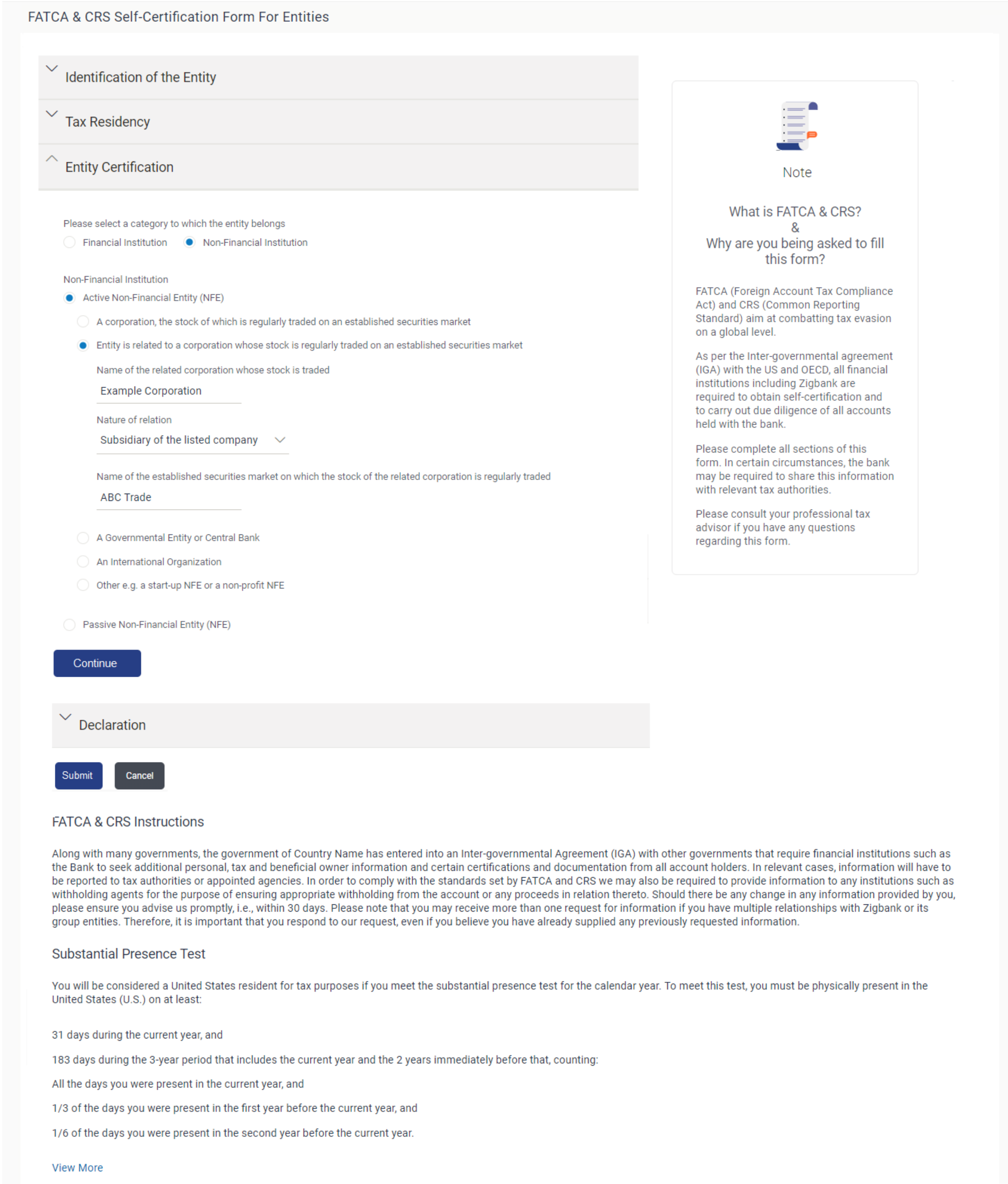


Table 10-6 Entity Certification - Financial - Field Description

Field Name	Description
Please select a category to which the entity belongs	Specify whether the entity is a financial or non-financial institution by selecting the applicable option. The options are: • **Financial Institution** - Select this option if the entity is a financial organization • **Non- Financial Institution** - Select this option if the entity is a non-financial organization

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

Field Name	Description
Financial Institution - Please select a category to which the entity belongs	The following fields appear if you have selected the option **Financial Institution** under the **Please select a category to which the entity belongs** field.
Financial Institution	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: • **An Investment Entity**. • **Depository Institution, Custodial Institution or Specified Insurance Company**.
An Investment Entity	The categories of investment entities are listed under this field only if you have selected the option **An Investment Entity** under the **Financial Institution** category. Select an option that is applicable to the entity. The options are: • **An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution**. • **Other Investment Entity**.
GIIN Available	Specify whether the entity's Global Intermediary Identification Number is available or not. The options are: • **Yes** – Select this option if the entity's GIIN is available • **No** – Select this option if the entity does not have a GIIN
Enter GIIN	Enter the entity's Global Intermediary Identification Number. This field appears if you have selected the option **Yes** against the **GIIN Available** field.
Reason for Non Availability	Specify the reason of non-availability of taxpayer identification number. This field appears if you have selected the option **No** against the **GIIN Available** field.
Non-Financial Institution - Please select a category to which the entity belongs	The following fields appear if you have selected the option **Non-Financial Institution** under the **Please select a category to which the entity belongs** field.
Non-Financial Institution	The general categories to which a non-financial entity can belong, are listed under this field. The options are: • **Active Non-Financial Entity (NFE)**. • **Passive Non-Financial Entity (NFE)**.
Active Non-Financial Entity (NFE)	The categories under Active Non-Financial Entity are listed if you have selected the option **Active Non-Financial Entity** under the field **Non-Financial Institution**. Select the option that is applicable to the entity. The options are: • **A corporation, the stock of which is regularly traded on an established securities market**. • **Entity is related to a corporation whose stock is regularly traded on an established securities market**. • **A Governmental Entity or Central Bank**. • **An International Organization**. • **Other e.g. a start-up NFE or a non-profit NFE**.
Name of the established securities market on which the corporation is regularly traded	Enter the name of securities market on which the entity trades regularly. This field appears if you have selected the option **A corporation, the stock of which is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.

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

Field Name	Description
Name of the related corporation whose stock is traded	Specify the name of corporation whose stock is traded by the entity. This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Nature of relation	Specify the relation that the entity has with the company whose stock is traded. The options are: • **Subsidiary of the listed company**. • **Controlled by a listed company**. • **Common control as a listed company**. This field appears if you have selected the option **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Name of the established securities market on which the stock of the related corporation is regularly traded	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 **Entity is related to a corporation whose stock is regularly traded on an established securities market** under the **Active Non-Financial Entity (NFE)** field.
Sub-Category of Active NFE	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 Active **Non-Financial Entity (NFE)** field: • **A Government Entity or Central Bank**. • **An International Organization**. • **Other e.g. a start-up NFE or non-profit NFE**.
Passive Non-Financial Entity (NFE)	Select this option if the entity is a passive non-financial entity.

1. In the **Please select a category to which the entity belongs** field, select the applicable option.
   a. If you have selected the **Financial Institution** option,
      i. Select whether the entity is an Investment Entity or Depository Institution, Custodial Institution or Specified Insurance Company.
         i. 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.
   b. Specify whether the GIIN is available or not against the **GIIN Available** field.
      i. If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.
      ii. If you have selected option **No**, enter the reason as to why the GIIN is not available in the **Reason for Non Availability** field.
   c. If you have selected the **Non-Financial Institution** option, select the applicable option.
   d. 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.
2. 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

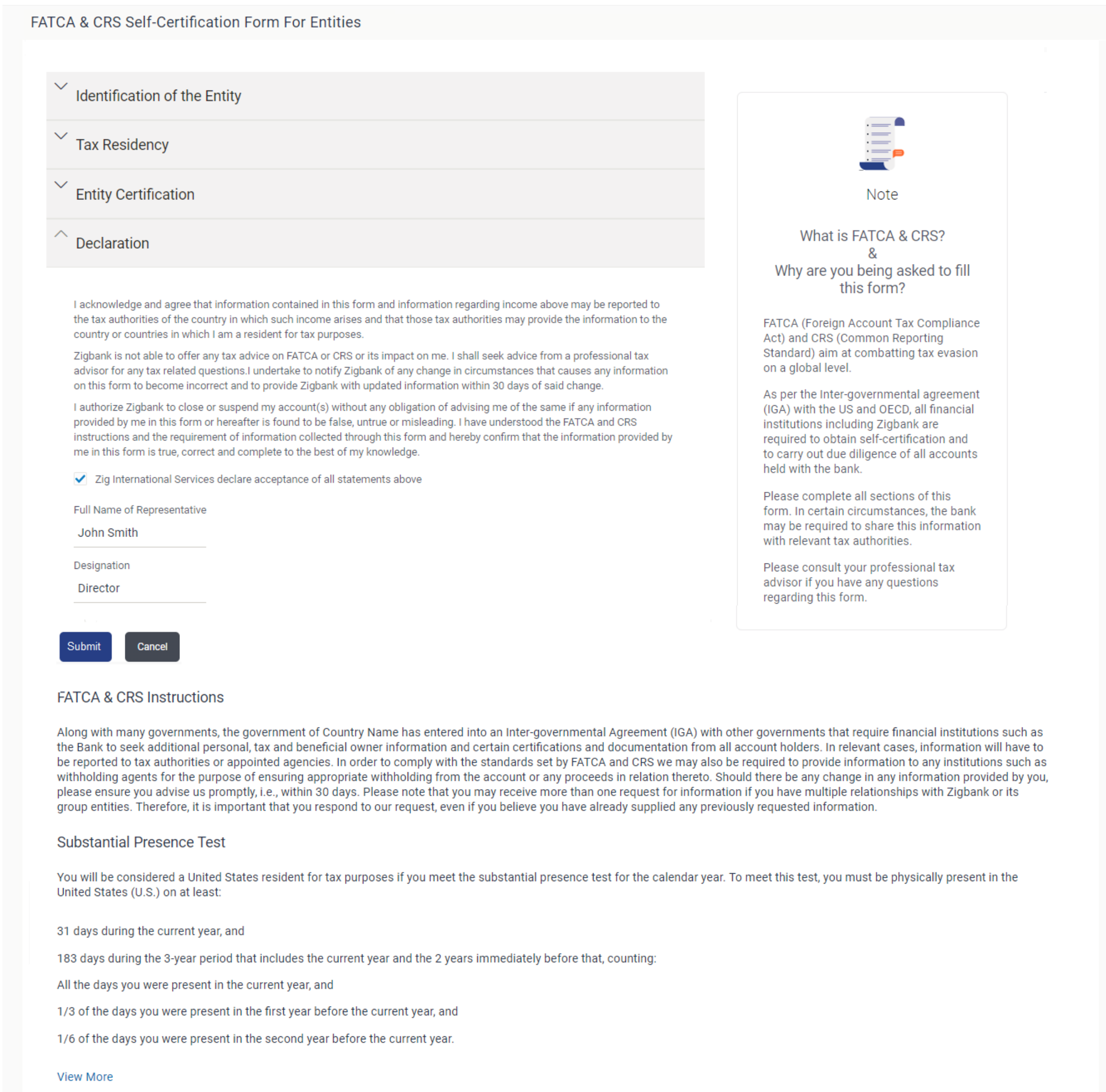


Table 10-7 Declaration - Field Description

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
Full Name of Representative	Enter your name in fill.
Designation	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**.

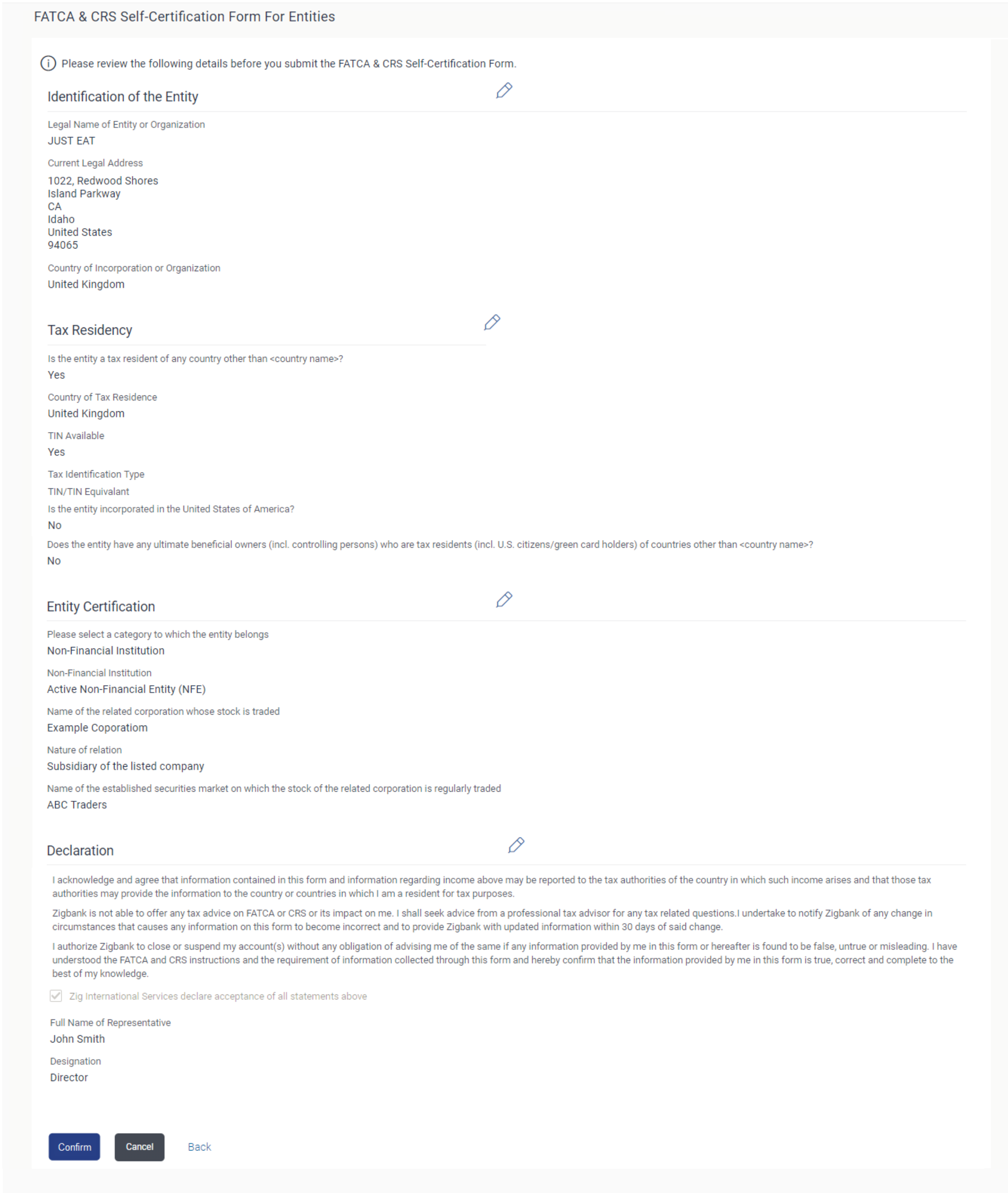
   The **Review** screen appears.

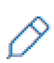
10.2.5 Review

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



- 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.

11

Product Showcase and Application Tracker

This topic describes the information about **Product Showcase and Application Tracker** screens. The user will be able to track the status of any submitted applications and also retrieve applications that are in draft from the Application Tracker listing page.

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

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

Features Supported In Application

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

Navigation Path:

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

Figure 11-1 Product Offerings

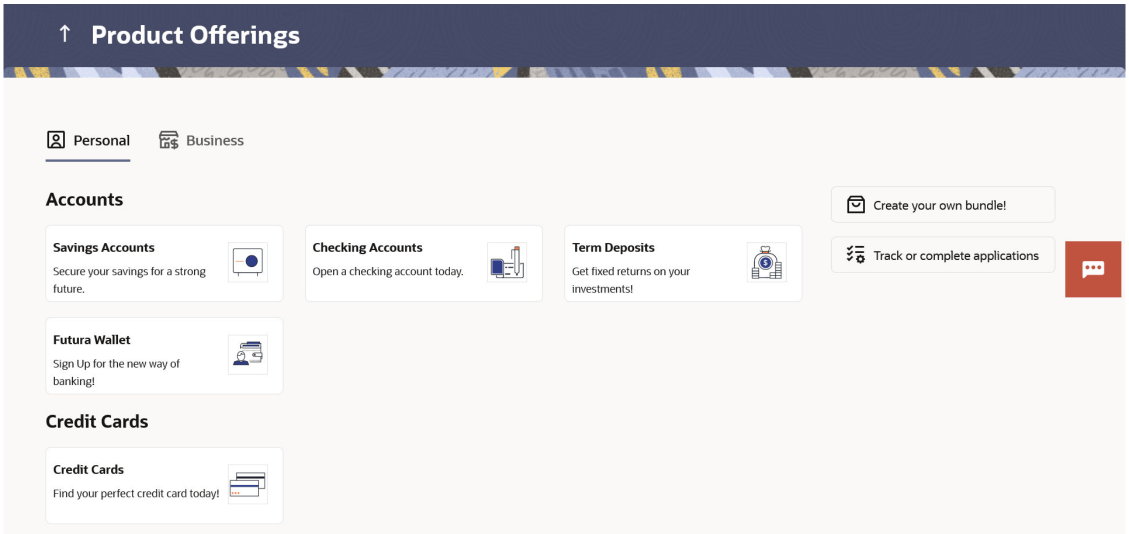
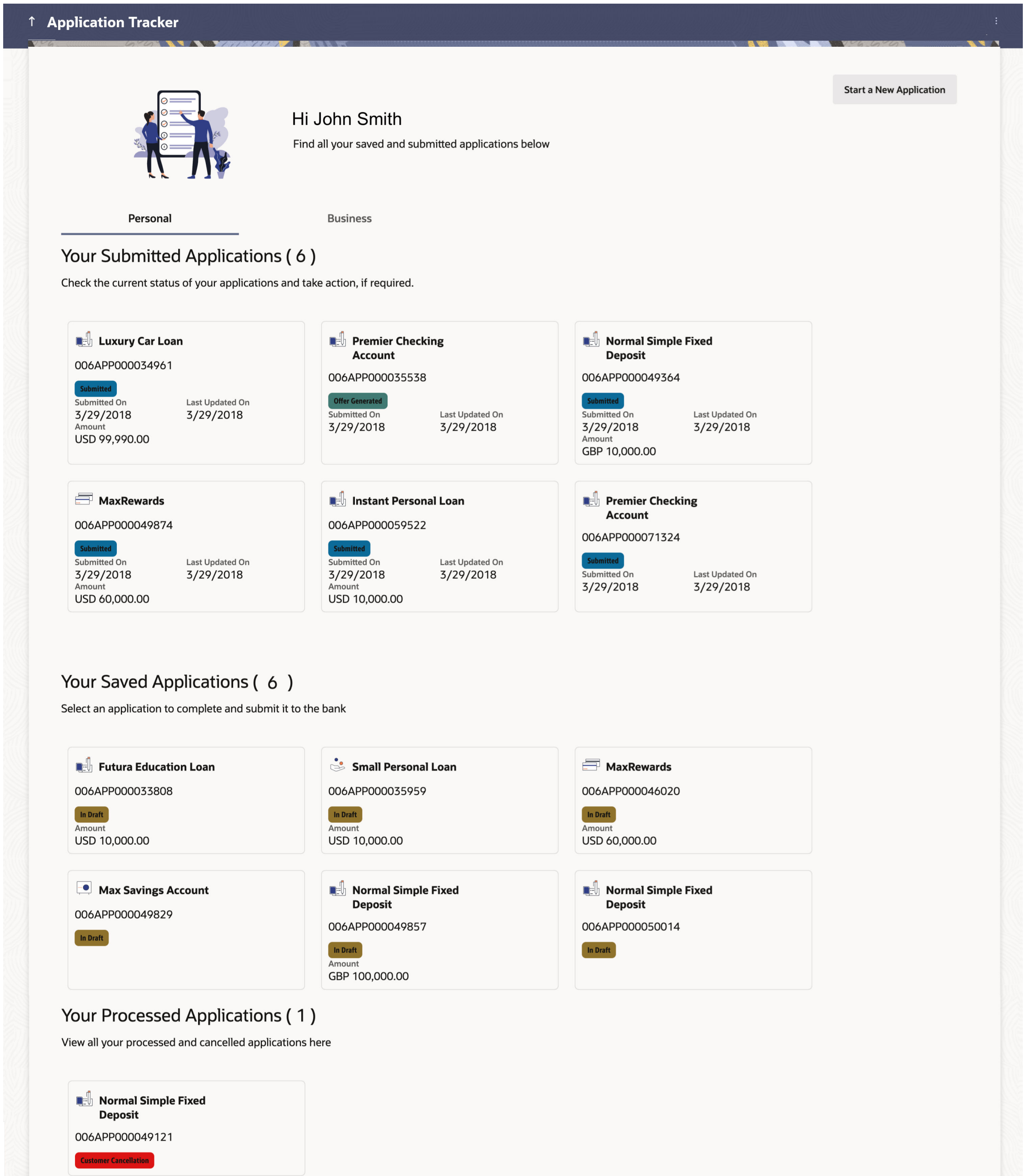


Figure 11-2 Application Tracker Listing Page



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.

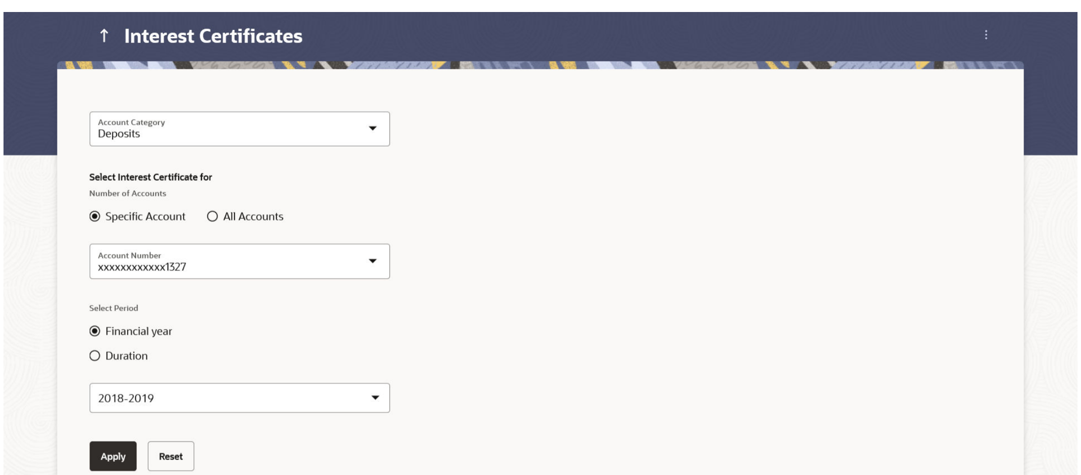
> **Note**
>
> Interest certificates prior to 3 years are not available.

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



> **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
Account Category	Specify the account category for which the interest certificate has to be generated. The options are: • **Current & Savings** • **Deposits** • **Loans & Finances**
Select Interest Certificate for	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: • **Specific Account** • **All Accounts**
Account Number	Select the account number for which the interest certificate to be generated. This field is enabled if you have selected the **Specific Account** option in the **Select Interest Certificate for** field.
Select Period	Define a period for which the interest certificate to be generated. The options are: • **Financial Year** • **Duration**
Financial Year	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 **Financial Year** option in the **Period** field. **Note:** Interest certificates prior to 3 years are not available.
From Date	The start date of the date range from which interest certificate to be generated. This field is enabled if you have selected the **Duration** option in the **Choose a period for generating Interest Certificate** field.
To Date	The end date of the date range till which interest certificate is to be generated. This field is enabled if you have selected the **Duration** option in the **Choose a period for generating Interest Certificate** 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**;

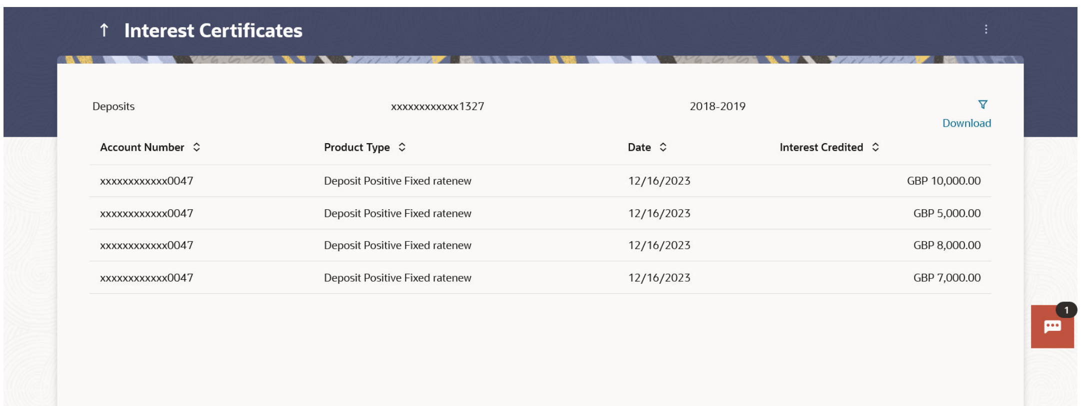
      From the **Account Number** list, select the account for which interest certificate is required.
   b. If you have selected **All Accounts**;

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



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

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

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

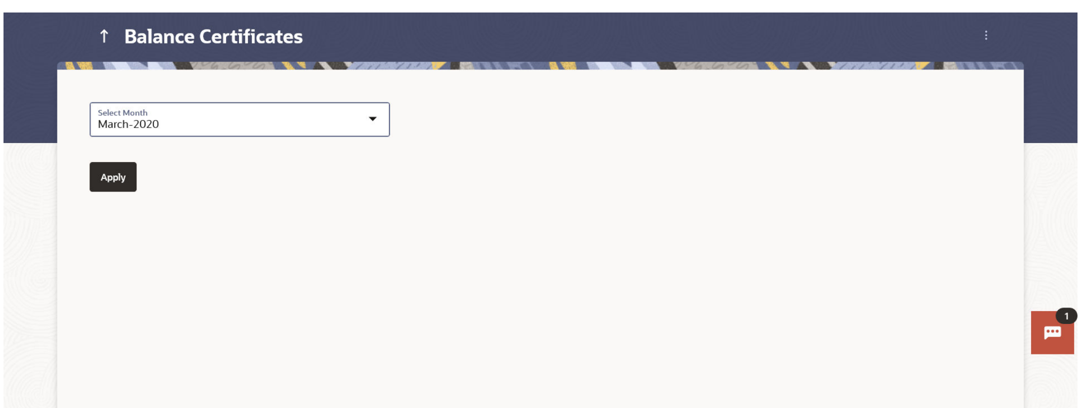
> **Note**
>
> In case of Balance certificate for the current month user can view balance till the last working day of Bank.

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.

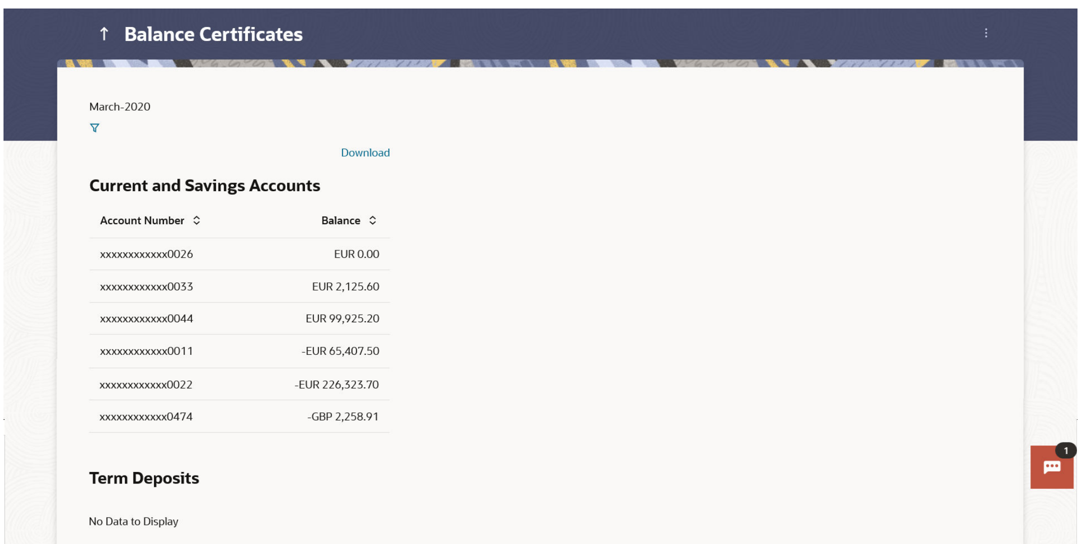
For more information on fields, refer to the field description table.

Table 13-1 Balance Certificates - Field Description

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

3. In the **Select Month** list, select the month for which you wish to view the balance certificate.
4. 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



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

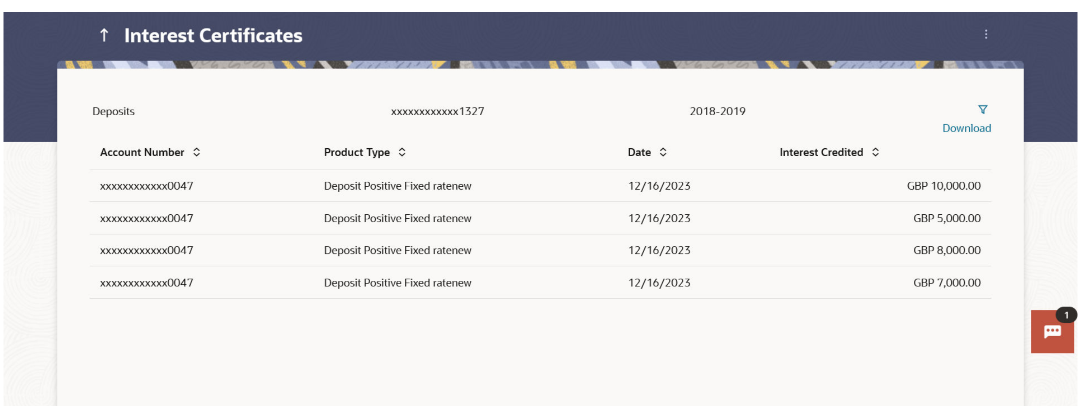
TDS is deducted when the interest payable or reinvested on Recurring Deposits or Fixed Deposits is above the government specified limit in a financial year. A retail user can view the TDS deducted from his account for the financial year. For taxation purposes, the retail user can download the TDS report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



Note

The fields which are marked as Required are mandatory.

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

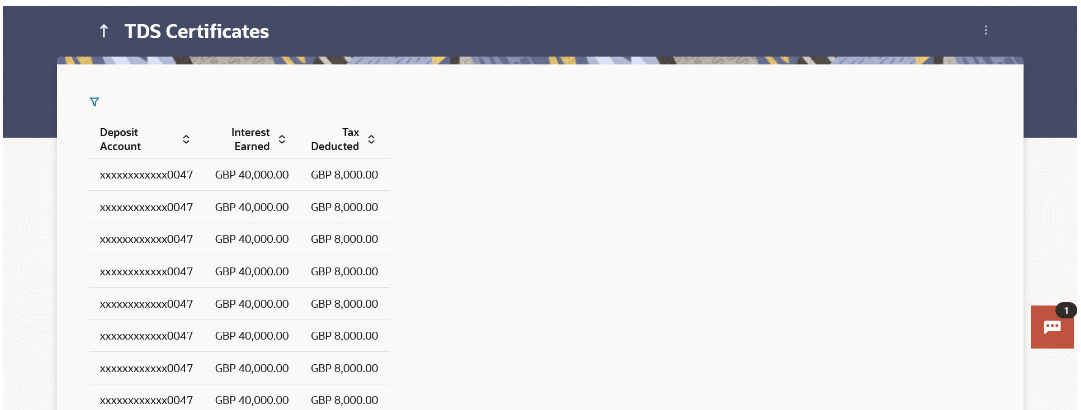
Table 14-1 TDS Certificates - Field Description

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

3. From the **Select Financial Year** list, select the year for which TDS deducted on accounts is to be viewed.
4. 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



> **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
Filter Criteria	The selected year for which TDS is required to be viewed.
Records for Tax Deducted	The following fields are displayed as records for the tax deducted in the user’s deposit accounts for the selected year.
Total TDS deducted	Displays the total TDS deducted on different accounts for the selected financial year.
Deposit Account	The different account numbers on which TDS was applicable are listed down.
Interest Earned	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
Tax Deducted	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

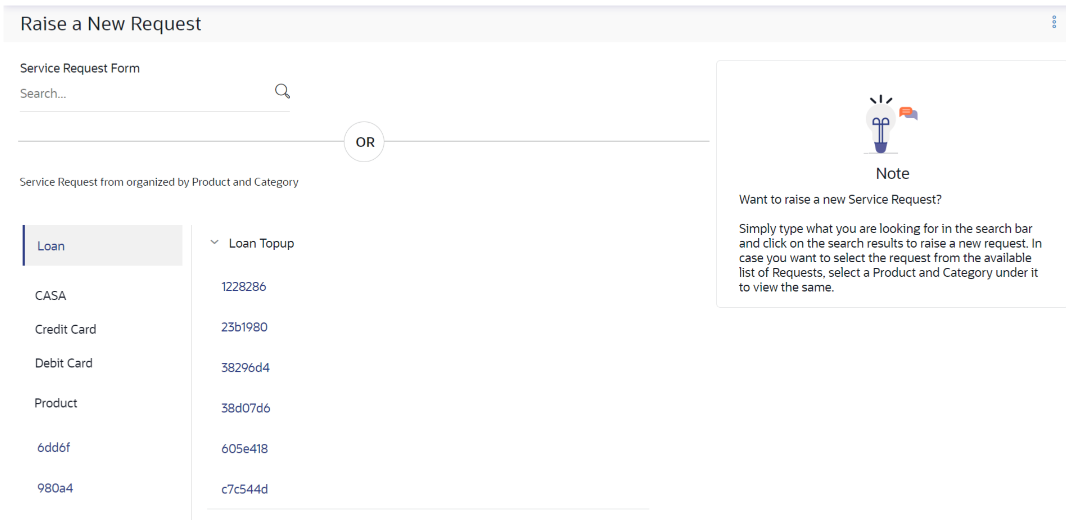
This topic describes the systematic instruction to **Raise New Request – Summary** screen.

To raise a service request:

1. Navigate to any one of the above paths.

   The **Raise New Request**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

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

Table 15-1 (Cont.) Raise New Request – Service Request Form Selection - Field Description

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

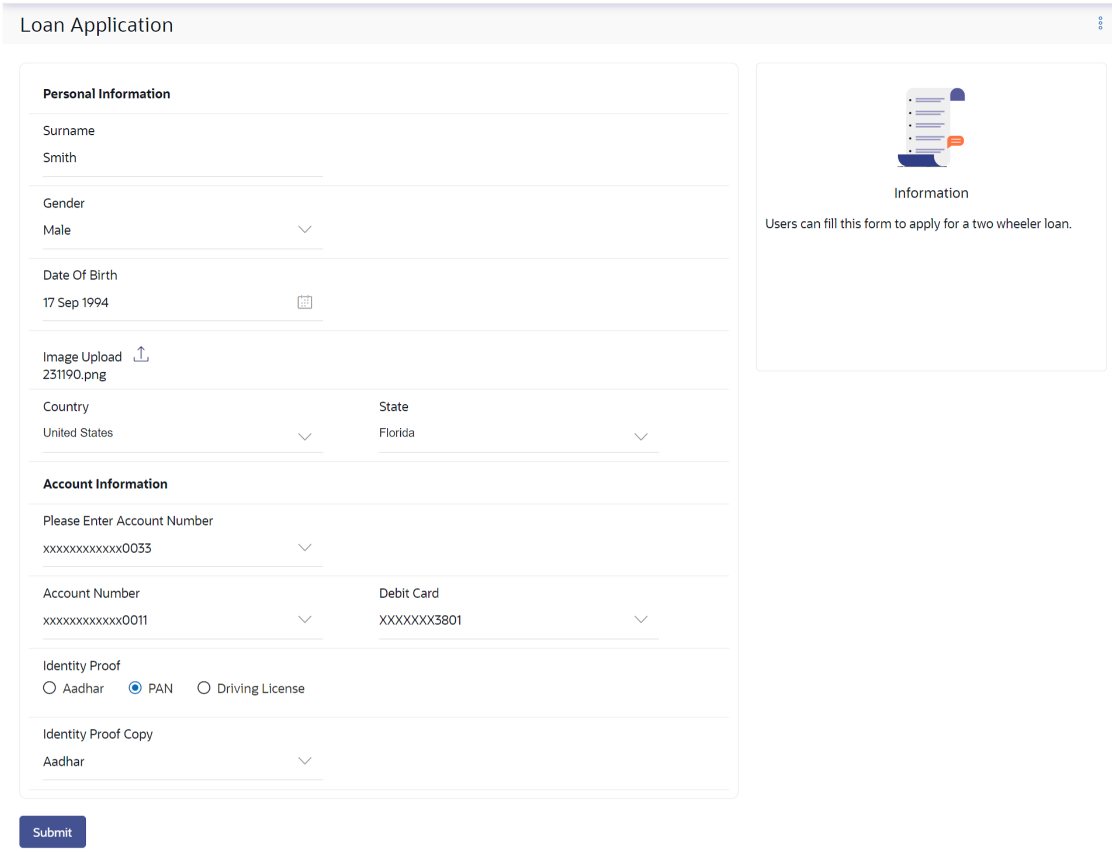
2. Click the specific Product from the module list on the left side of the screen to view the service request categories related to that module.
3. Click the **Category Name** to view the service requests listed under that category.
4. Click the **Service Request** link to view the service request form.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

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



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

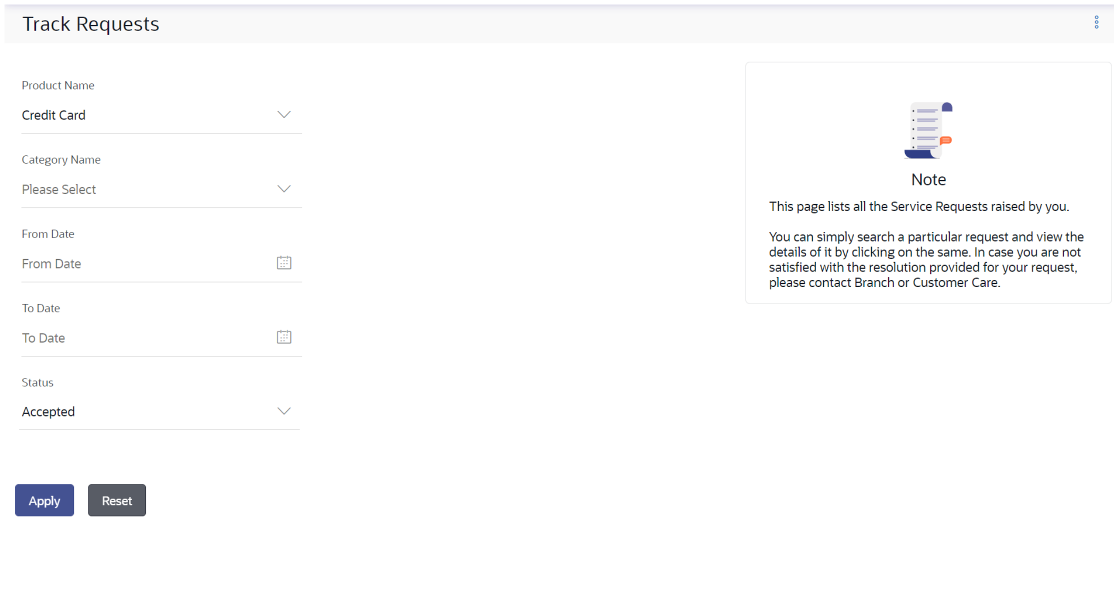
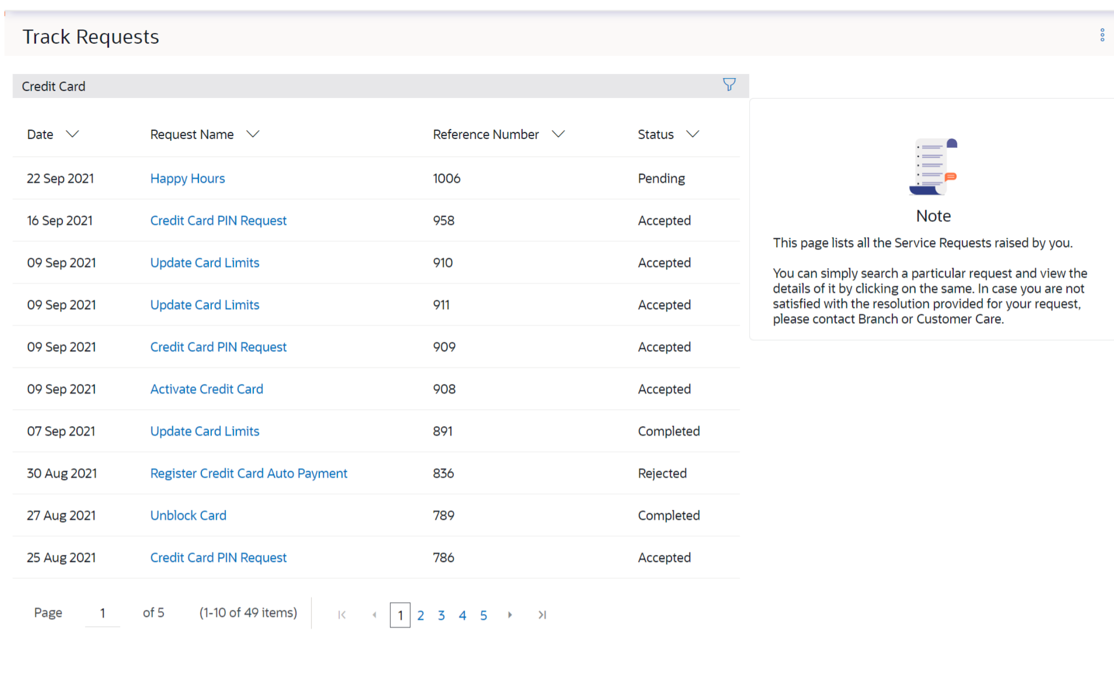


Figure 15-4 Track Requests - Search Result



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

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

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

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

To search for a service request:

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

15.2.2 Service Request Details

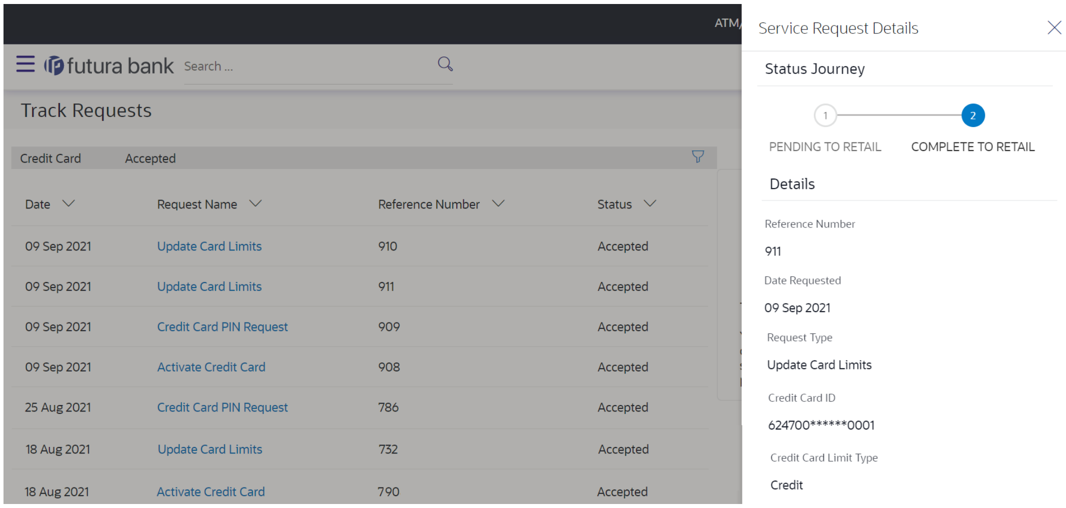
This topic describes the systematic instruction to **Service Request Details** screen.

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



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

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

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 abut **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.

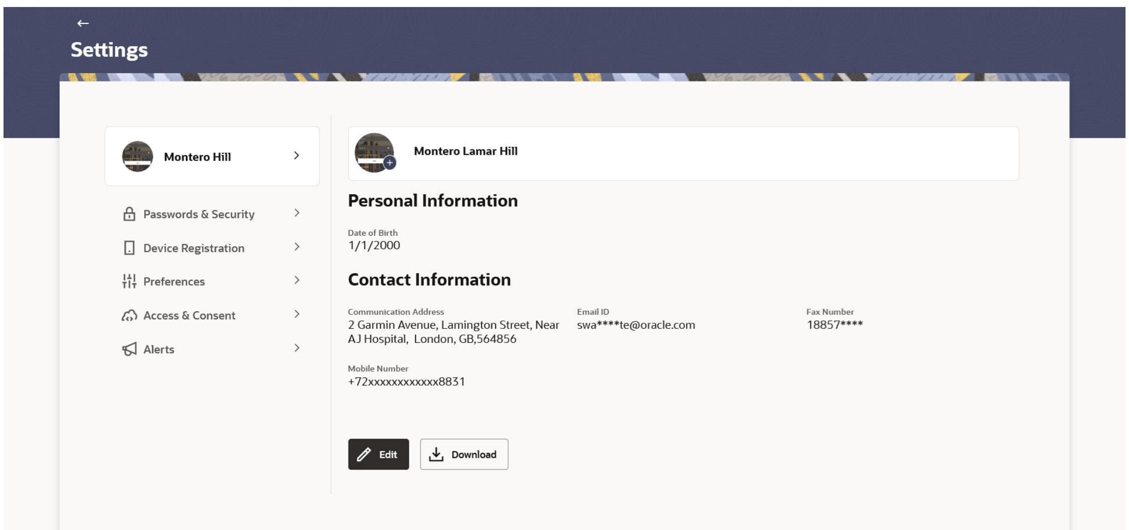
Features Supported in the Application

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

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

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

1. Navigate to one of the above paths.

   The **Profile** screen appears.

2. Click on the icon on the **Profile** picture.
   a. Click on the **Upload Image** link to update the profile picture.
   b. Click on the **Delete** link to delete the profile picture.
3. Click **Edit** to update the personal or contact details.
4. Click **Download** to download the profile.

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

- 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.

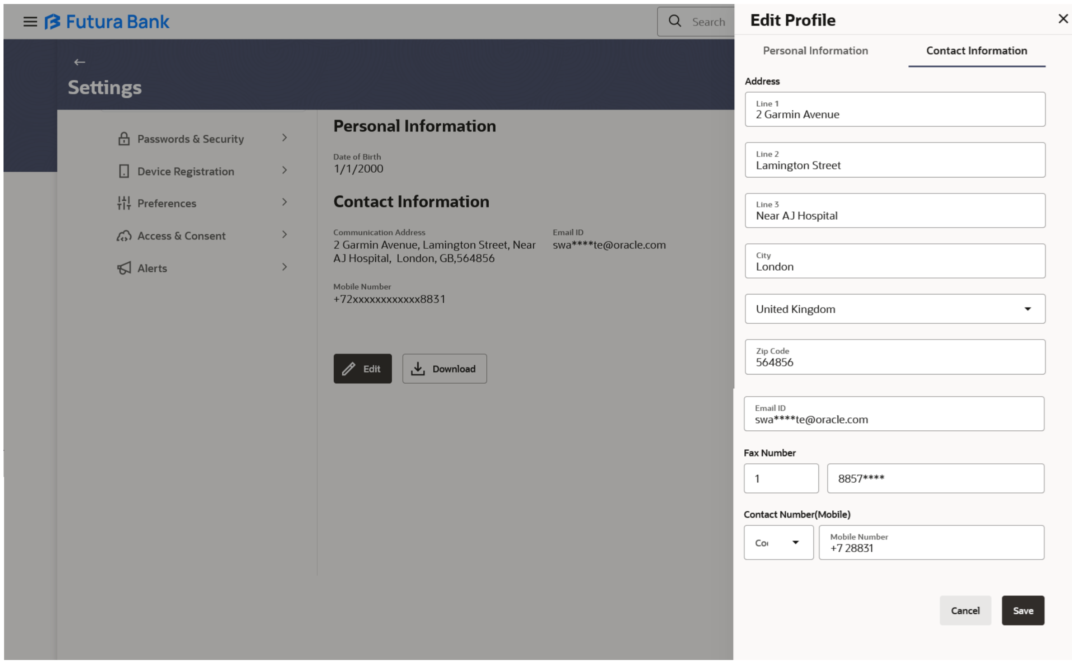
The user can edit any his personal information as well as contact information, except his date of birth.

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
Field Names in editable format	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

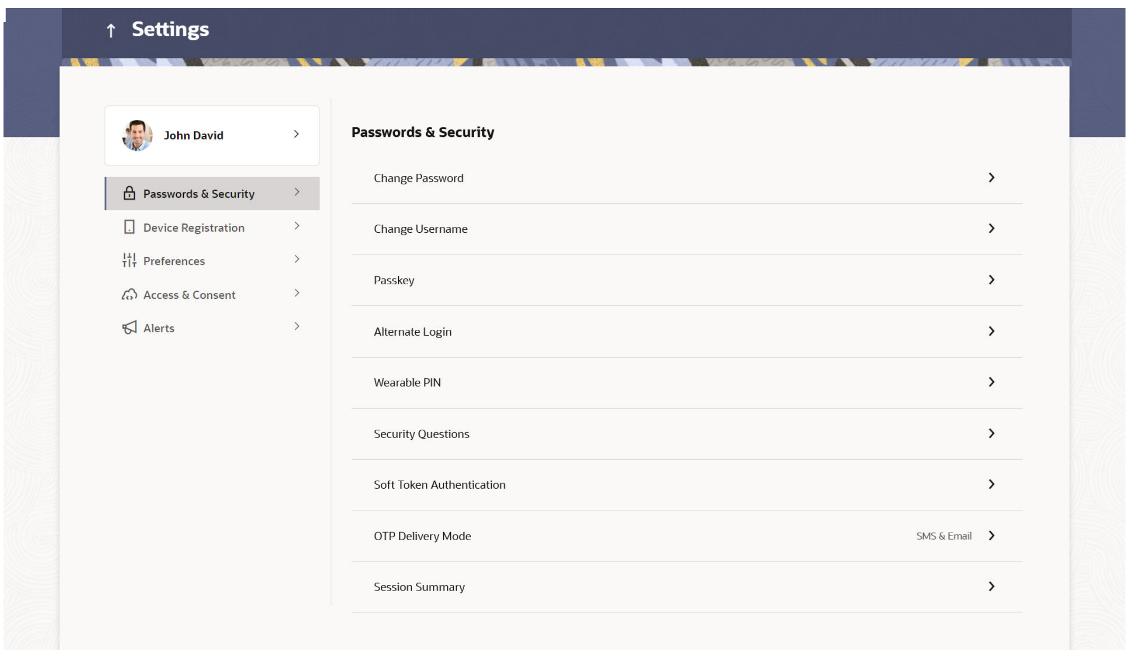
This topic describes the information about **Password & Security** option.

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

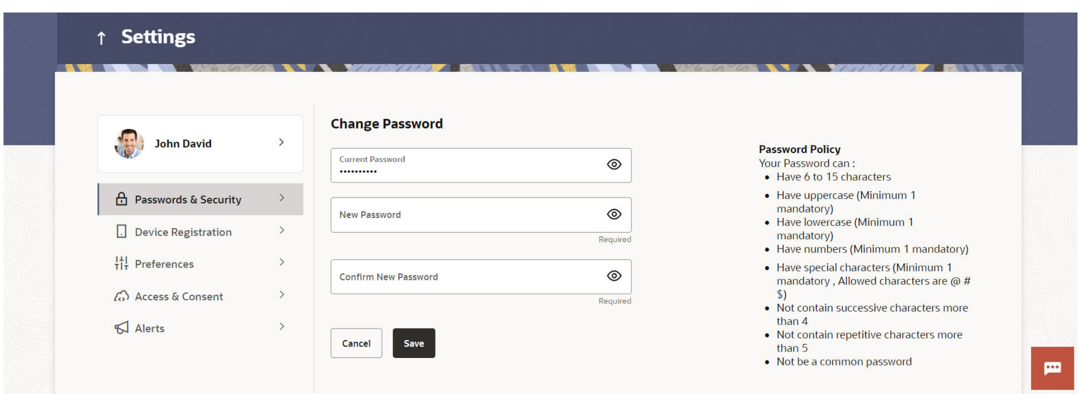
- Changing the login password.

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



> **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
Current Password	Enter your current login password.
New Password	Enter a new password to replace your current login password.
Confirm New Password	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

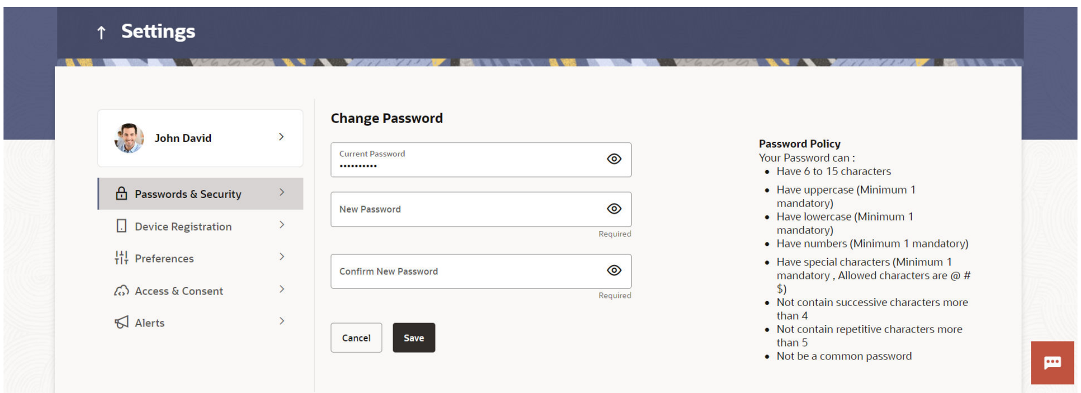
- Changing the login username.

To change the username:

1. 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

   > **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
New Username	Enter a new username to replace your current login username.

2. In the **New Username** field, enter a new username.
3. 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

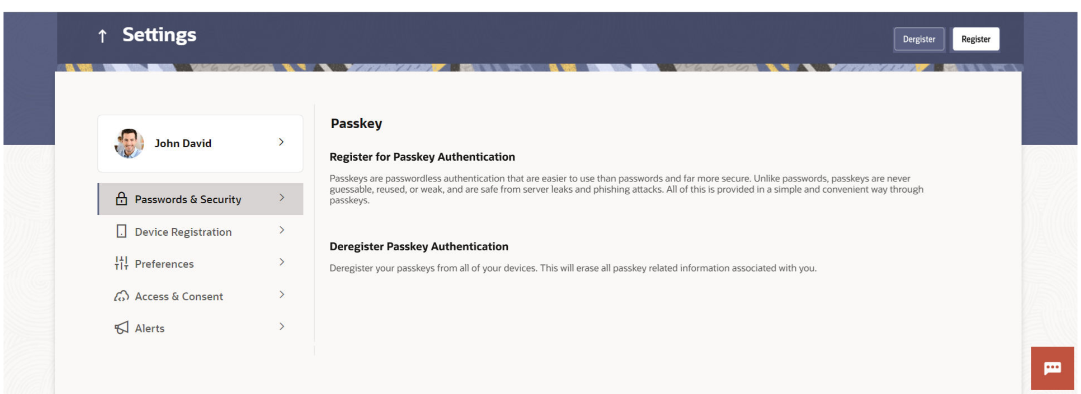
This topic describes the systematic instruction to **Passkey** option. Using this option user can register/de-register the passkey.

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.

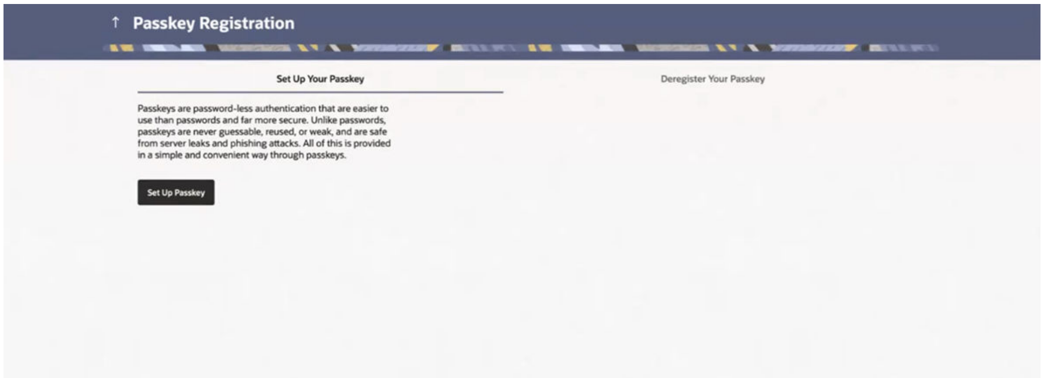
Figure 16-6 Passkey



2. Click **Setup Passwordless Authentication**.

   The **Passkey Registration** page appears.

Figure 16-7 Passkey Registration screen



3. Click on the **Setup Passkey**.
   - 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:

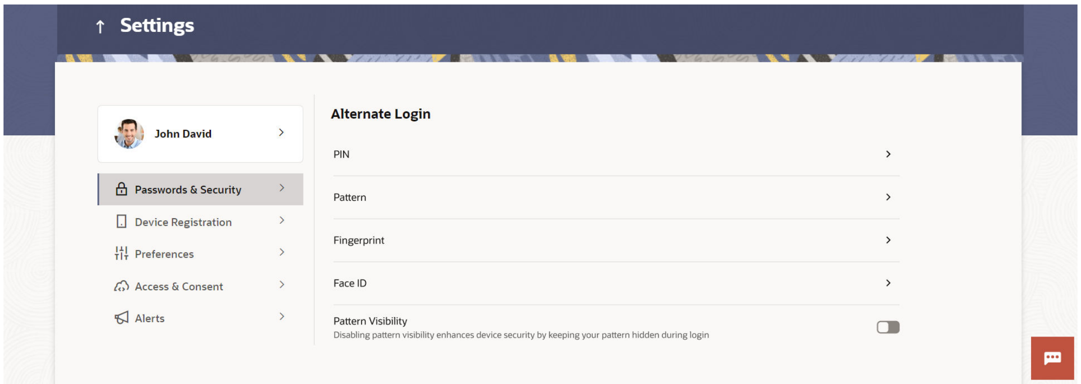
- PIN- define a 4 or 6 digit numeric PIN for login
- Pattern- define a pattern for authentication

- 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** optionas the login method.

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

         The success message of pattern set appears.
   c. Select toggle **Pattern Visibility** button to make the pattern visible.
      - Next time you draw the pattern at the time of login, you will able to see it on the screen.

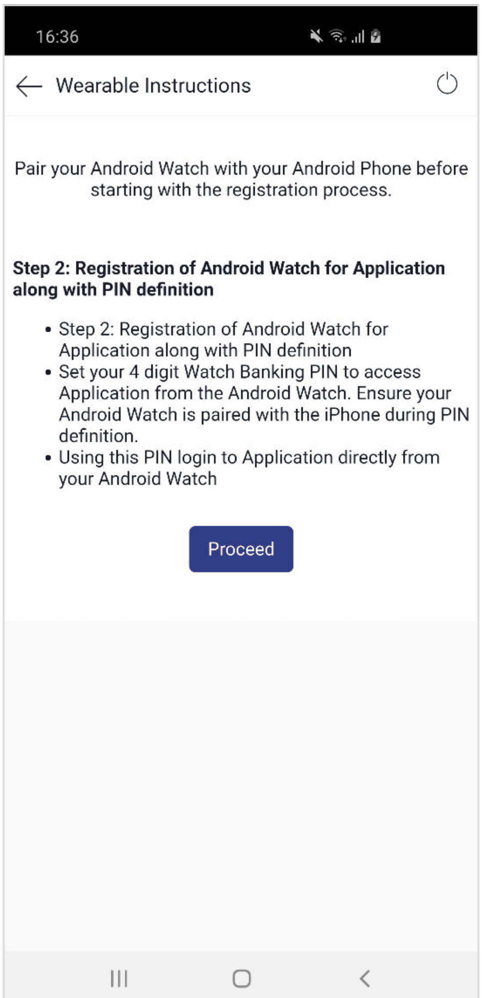
> **Note**
>
> By default, the **Pattern Visibility** option is disabled. If you keep the pattern visibility as disabled, you will not be able to see the pattern that you are drawing at the time of login and this will prevent any unauthorized access to the application.

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

Wearable PIN

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

Figure 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.

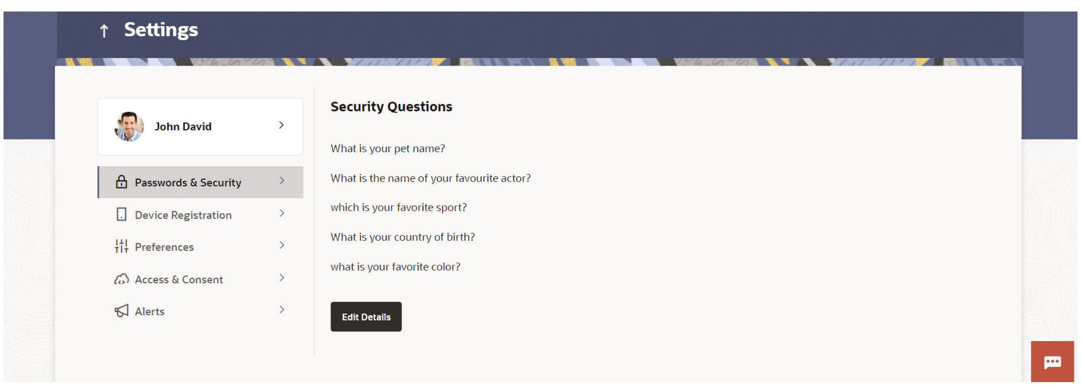
To set up security questions:

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

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

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

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

Security Questions – View and Edit

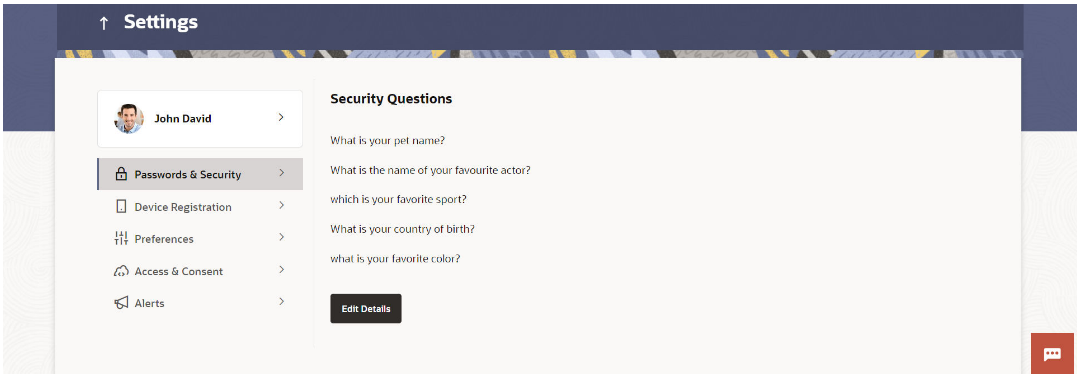
If the user has already set-up of Security Questions, the application displays the list of security questions. It also enables the user to modify the set of security questions.

To edit the set of security questions:

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

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

Figure 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

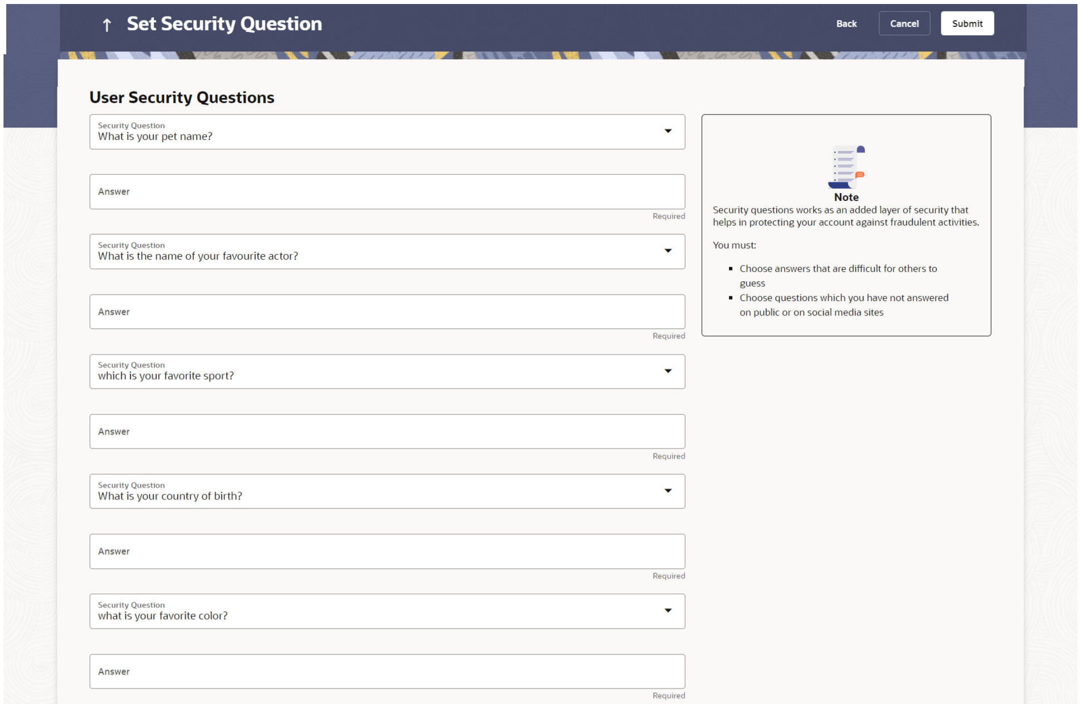
Field Name	Description
Security Questions	The list of security questions, which is the existing set of the user.

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

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

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

Figure 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
Questions	The list of security question, which is the existing set of the user.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.

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

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

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

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

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.

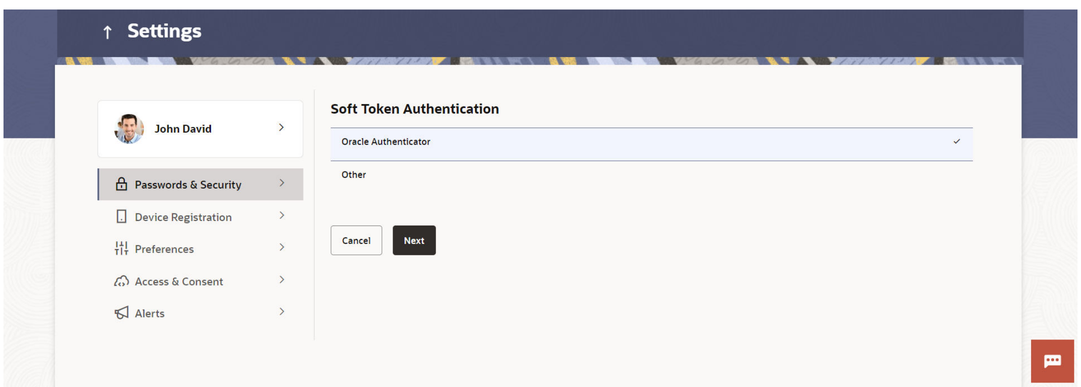
This same device must be used to generate the time-based one-time passcode every time the user signs in.

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.

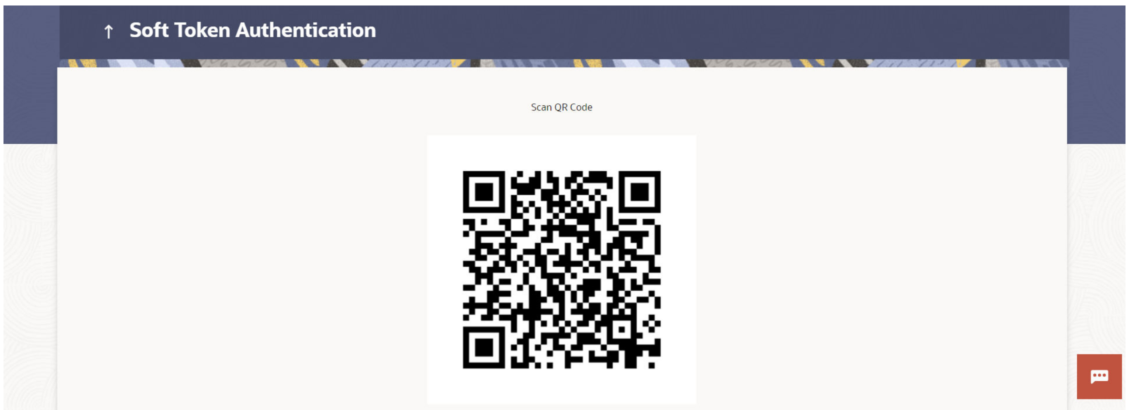
For more information on fields, refer to the field description table.

Table 16-8 Soft Token Authentication - Field Description

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

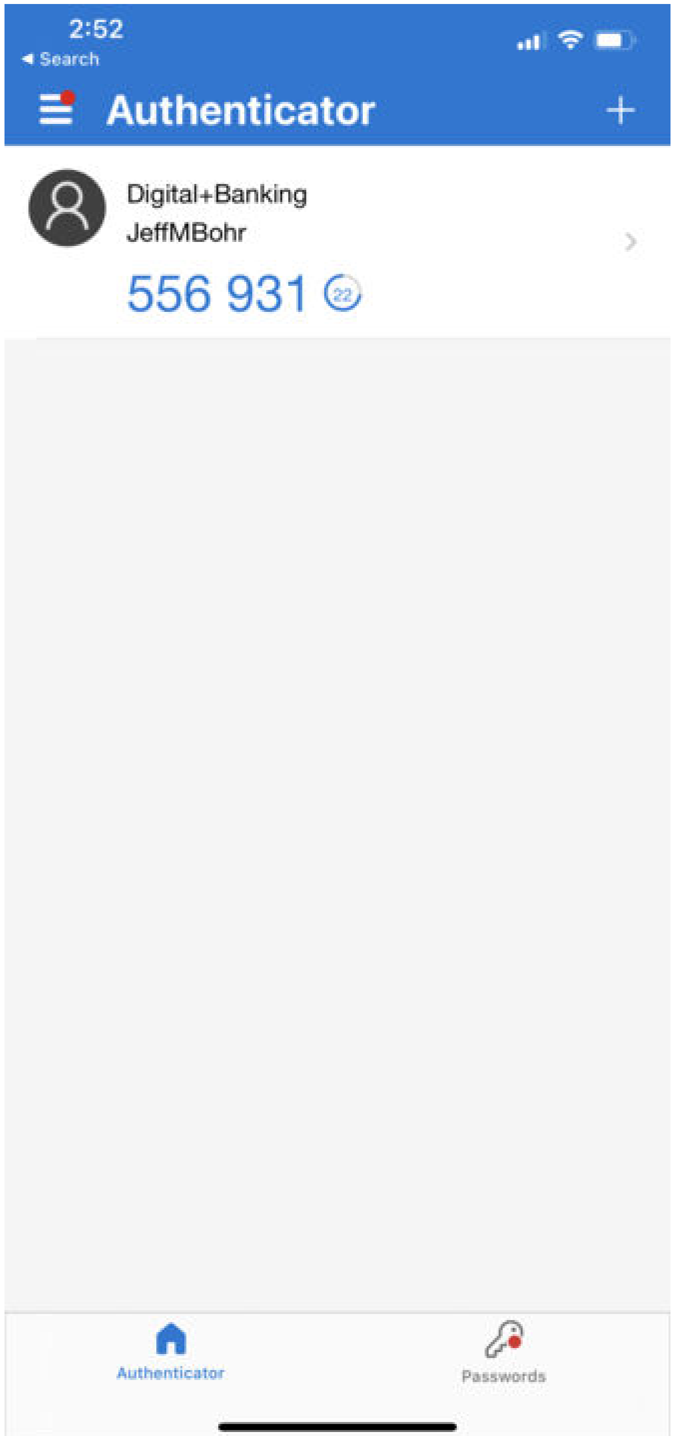
2. In the **Choose Authentication Type** field, select the desired authentication type.
3. Click **Submit** to generate QR Code. QR code is generated by application.

Figure 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.

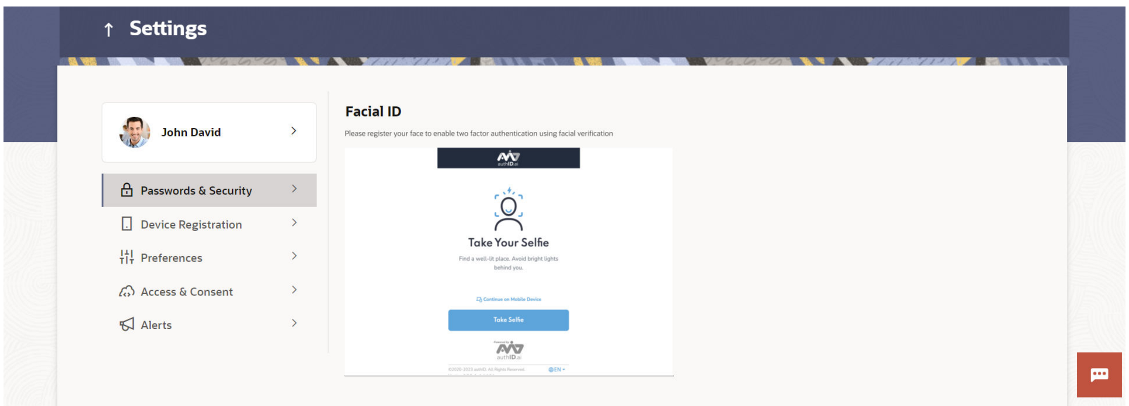
The success screen appears as user is all set to use authenticator to authorise.

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.

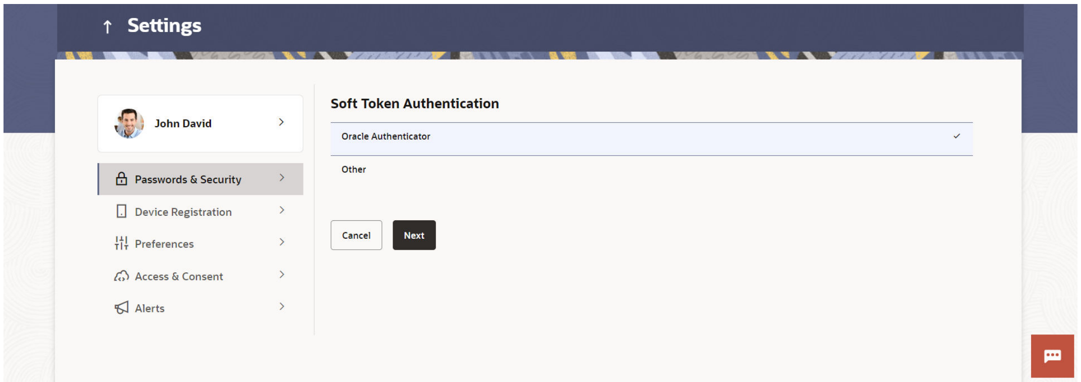
16.2.8 OTP Delivery Mode

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

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

   The success message appears.

16.2.9 Session Summary

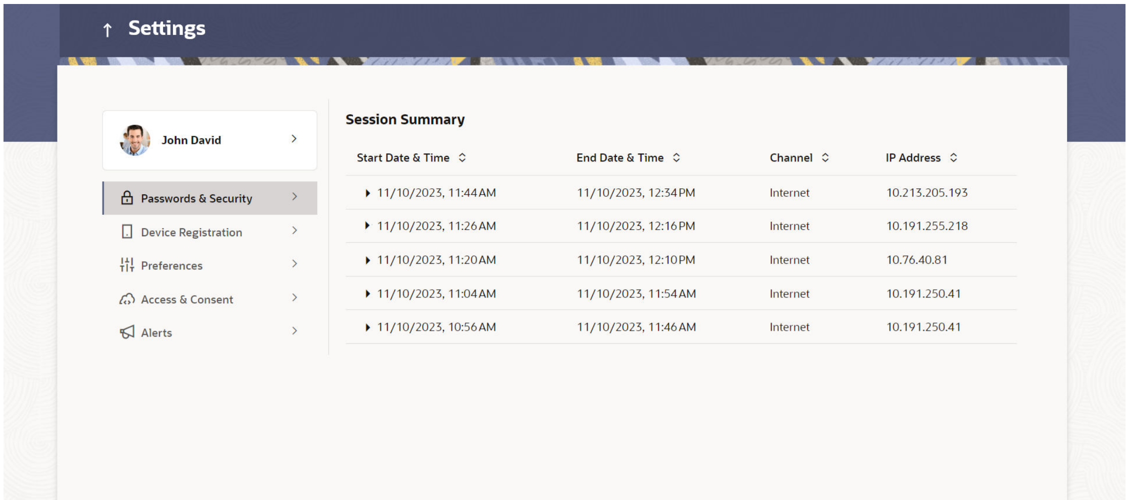
This topic describes the systematic instruction to **Session Summary** option. This option is used by the user to check the log of transactions and login details for the previous five logins.

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 anyone of the following navigation to access **Session Summary**:

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

Figure 16-18 Session Summary



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

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

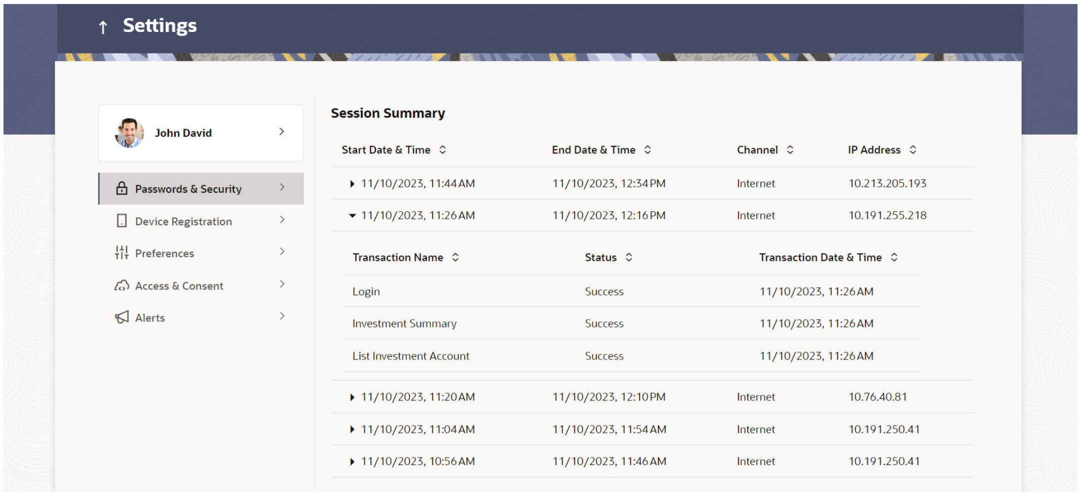
Table 16-10 Session Summary - Field Description

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

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

  The session details appears.

Figure 16-19 Session Summary - Details



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

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

Table 16-11 Session Summary - Details - Field Description

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

16.3 Device Registration

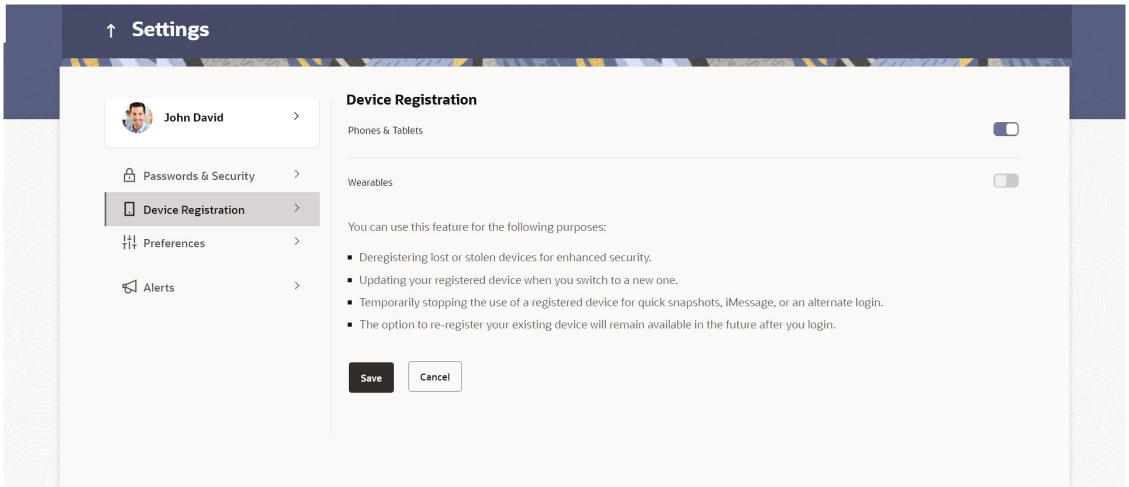
This topic describes the systematic instruction to **Device Registration** option.

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

1. Navigate to one of the above paths.

   The **Device Registration** screen appears.

2. Under the **Phones/ Tablets** section, click the toggle button to deregister IOS/Android devices.

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

3. Under **Wearables**, click the toggle button to deregister your IOS/Android wearable devices.

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

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

   The success message appears.

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

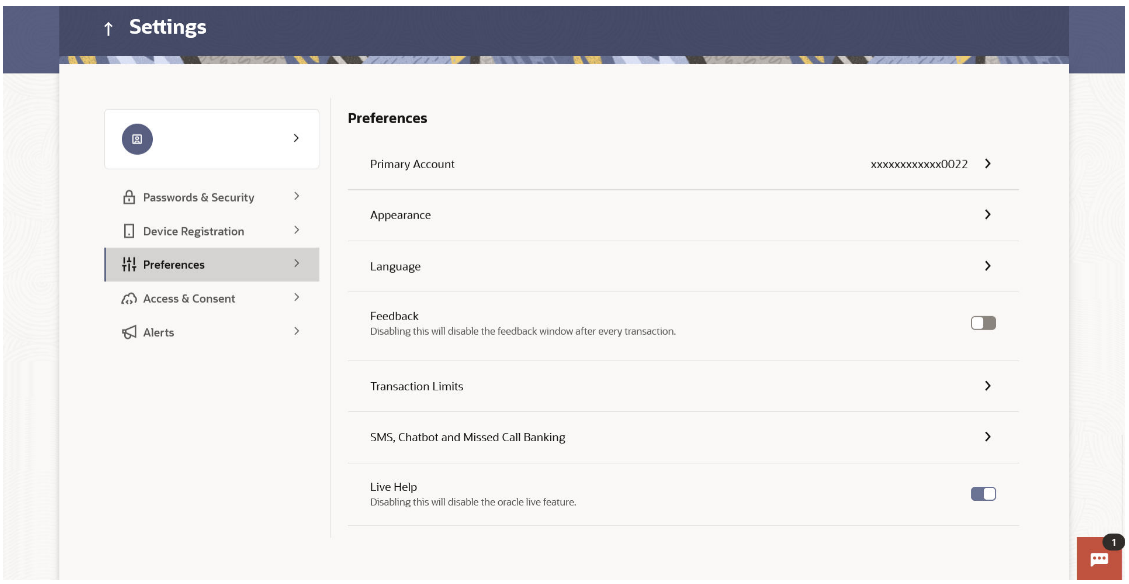
16.4 Preferences

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

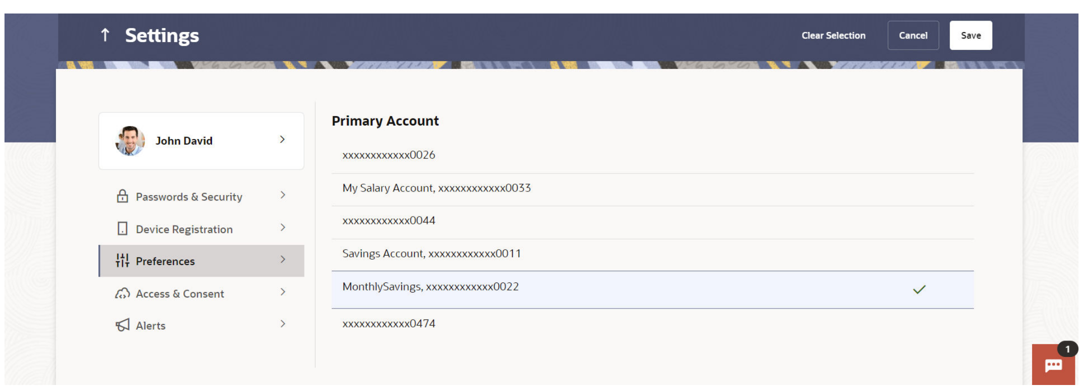
- Definition of Primary Account Number

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

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

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

   A message confirming definition of primary account number appears.

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

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

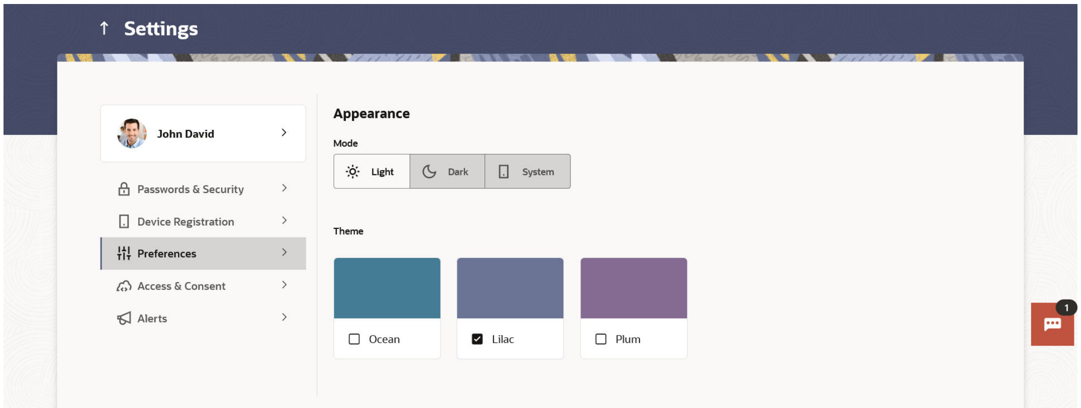
- Apply Theme
- Switch to default Theme

To apply the theme:

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

   The **Theme** screen appears.

Figure 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.

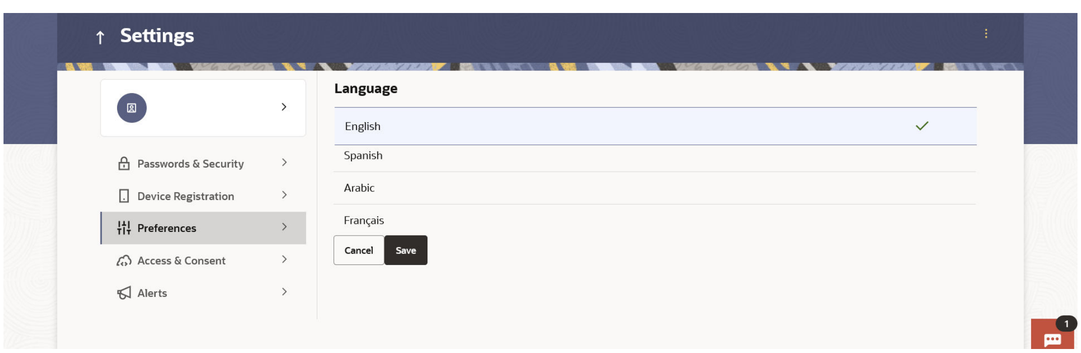
16.4.3 Language

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

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

16.4.4 Feedback

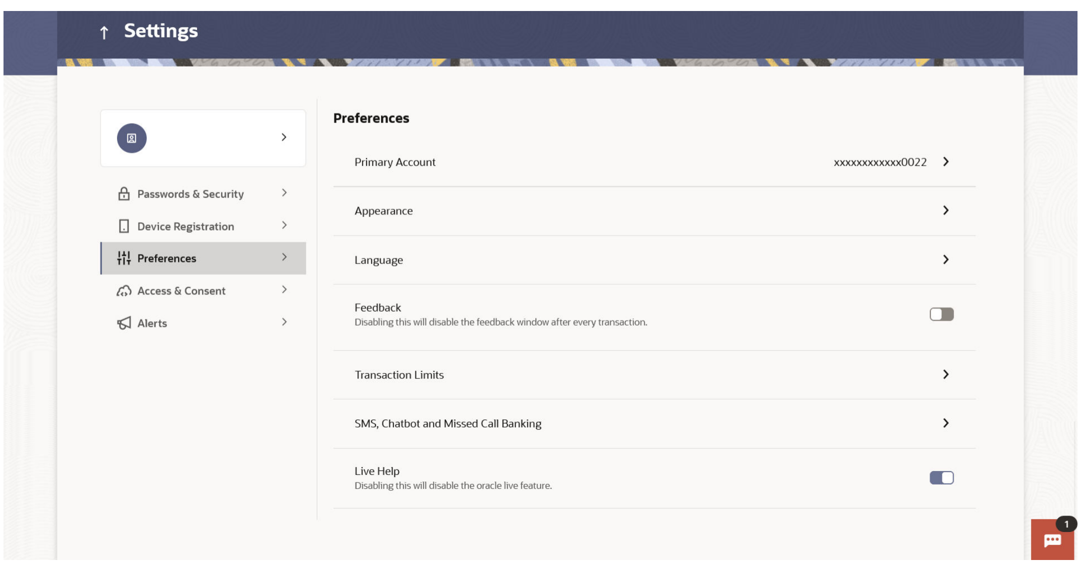
This topic describes the systematic instruction to **Feedback** option.

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, tand hen 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**.

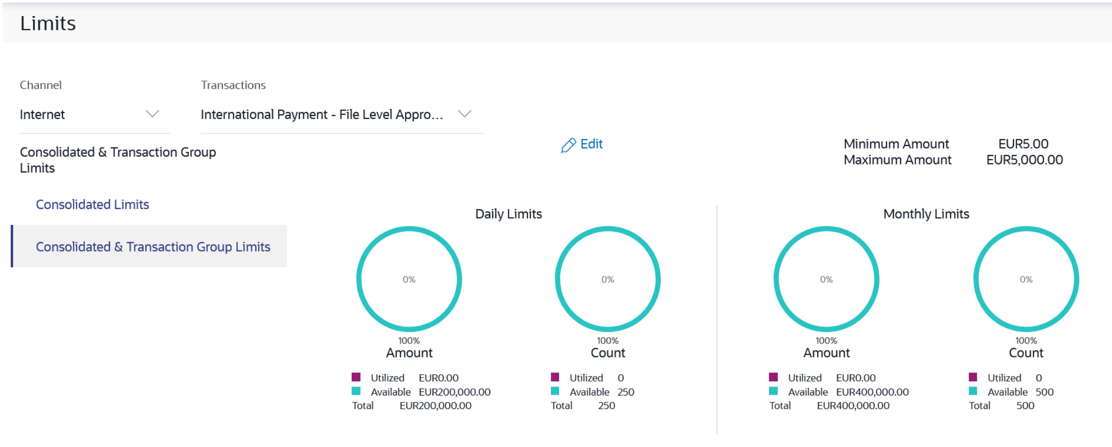
- Transaction Limits - View
  This topic describes the systematic instruction to **Transaction Limits - View** option.
- Transaction Daily and Monthly Limits - Edit
  This topic describes the systematic instruction to **Transaction Daily and Monthly Limits - Edit** option.
- FAQ

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
Channel	Select the channel for which user limits are to be displayed.
Transactions	Select the transaction for which user limits are to be displayed.
Transaction Name	The name of the transaction as selected in the above field is displayed.
Min Amount	The per transaction limit - minimum amount.
Max Amount	The per transaction limit - maximum amount.
Transaction Limit - Daily Limits	The daily amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits. This section will be displayed if a limit package with selected channel and transaction is mapped to the user.
Transaction Limit - Monthly Limits	The monthly amount limit and transaction count limit (available and utilized) of a transaction is displayed. This is also represented in a graph - with a (colored) utilized amount (numeric figure below it) and the available limit allocated by the Bank (numeric figure below it) and the total of utilized and available limits. This section will be displayed if a limit package with selected channel and transaction is mapped to the user.

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

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

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

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

To view the daily and monthly limits of a transaction:

1. Navigate to the above path.

   The **Limits** screen appears.
2. From the **Channel** list, select a channel to view applicable limits.
3. From the **Transactions** list, select the transaction to view its limits.
4. Click the **Transaction Limits / Transaction Group Limit/ Channel Group Limit/ Channel & Transaction Group Limit** tabs.

   To view the specific daily and monthly amount and count limits applicable at each level.
5. Click **Edit** to edit the limits.

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:

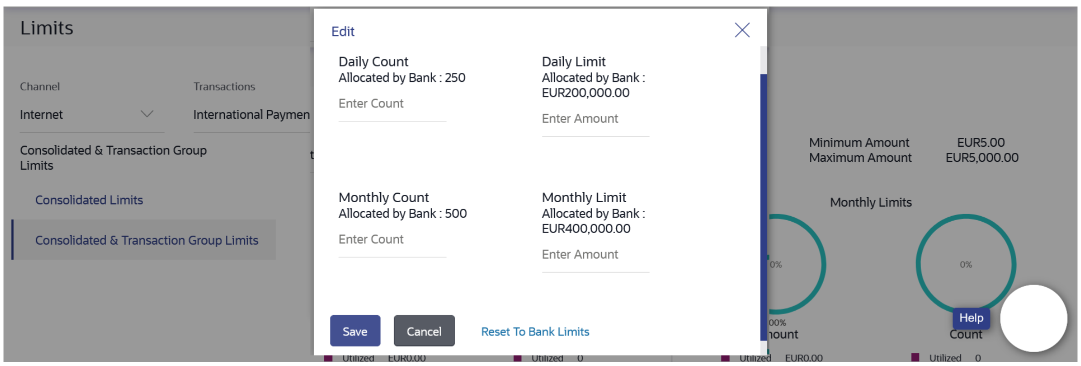
1. Navigate to the above path.

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

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

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

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

    A message confirming successful limit update appears.

    - Click **Reset** to Bank Limits, if you want to change the limits back to the limits offered by the Bank.
    - The limits assigned by the bank for the transaction will be auto populated.
    - Click **Cancel** to cancel the operation and to navigate back to the Dashboard.

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.

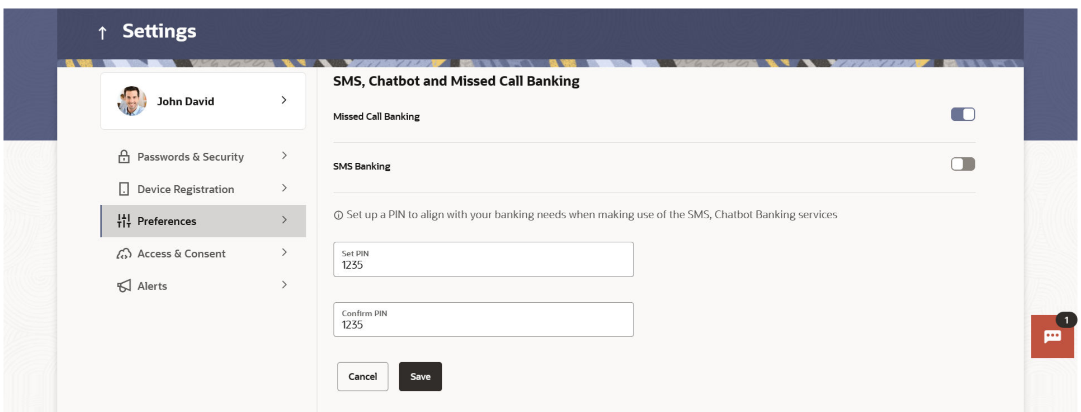
16.4.6 SMS, Chatbot Banking and Miss Call Banking

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

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

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

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

      The success message appears.

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

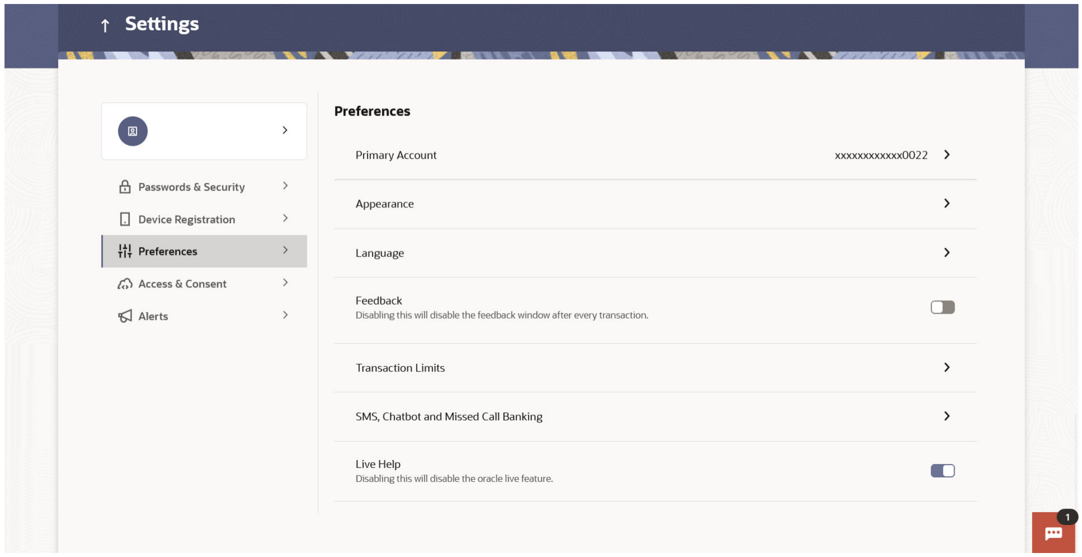
16.4.7 LiveHelp

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 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.

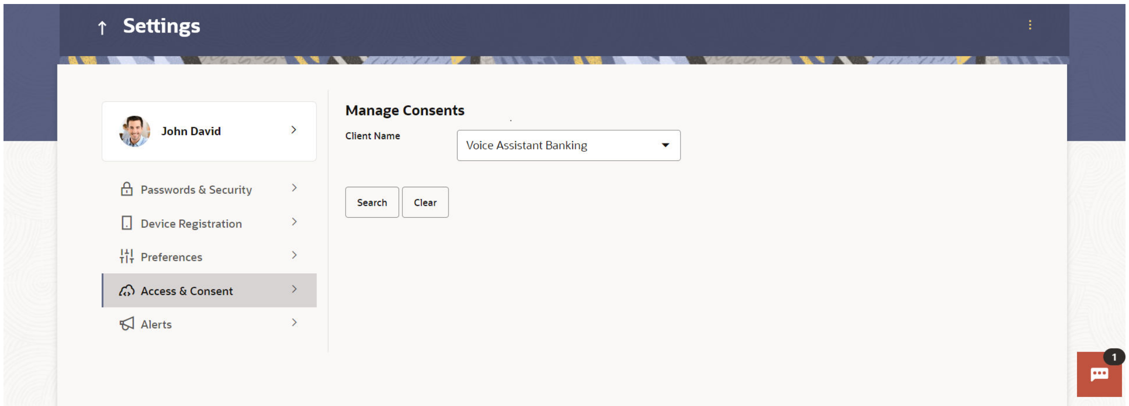
Users can see all the consents they have provided to various TPPs and can manage the same from this section.

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

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

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

Figure 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).

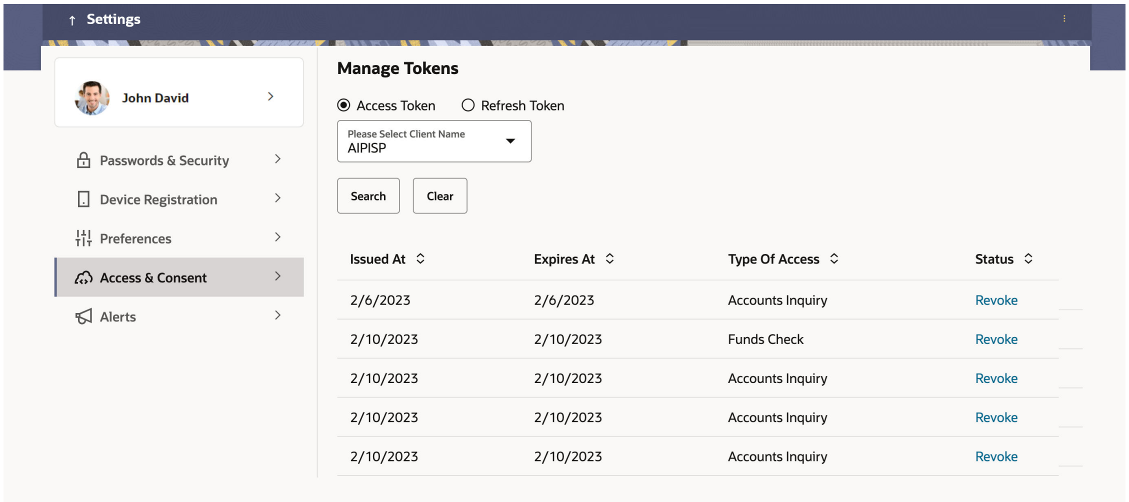
The user can define the fine-grained entitlements i.e. account level access along with a set of transactions for the third party. The user can disable the access for a specific third party application whenever required.

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

1. Navigate to one of the above paths.

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

16.5.3 Revoke Access

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

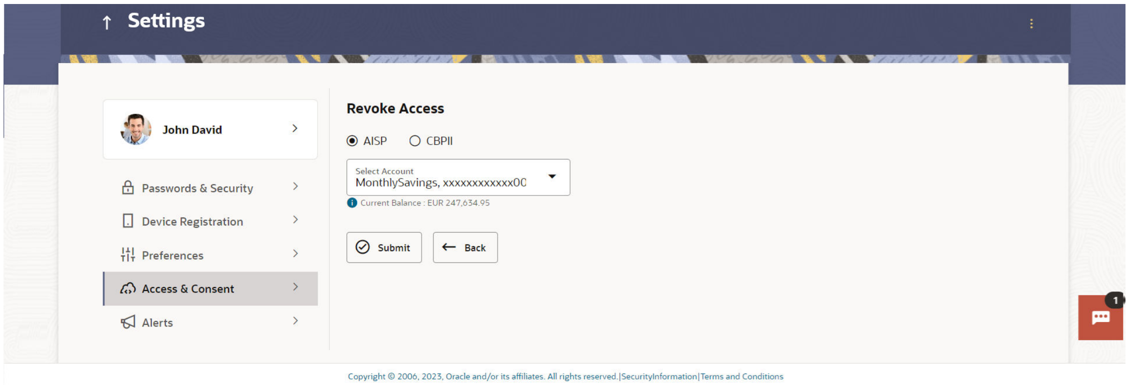
Through this section, user can revoke the access that they have provided to various Third party Service Providers to access their account data and to initiate payments.

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

1. Navigate to one of the above paths.

   The **Revoke Access** screen appears.

2. Select the third party application for which you wish to define fine grained access.

   The system will display the list of accounts under each of the account types along with the transactions.

3. From **Select Account** list, select the account to provide the account and transaction level access to the third party.

4. Click **Submit**.

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

16.6 Alerts

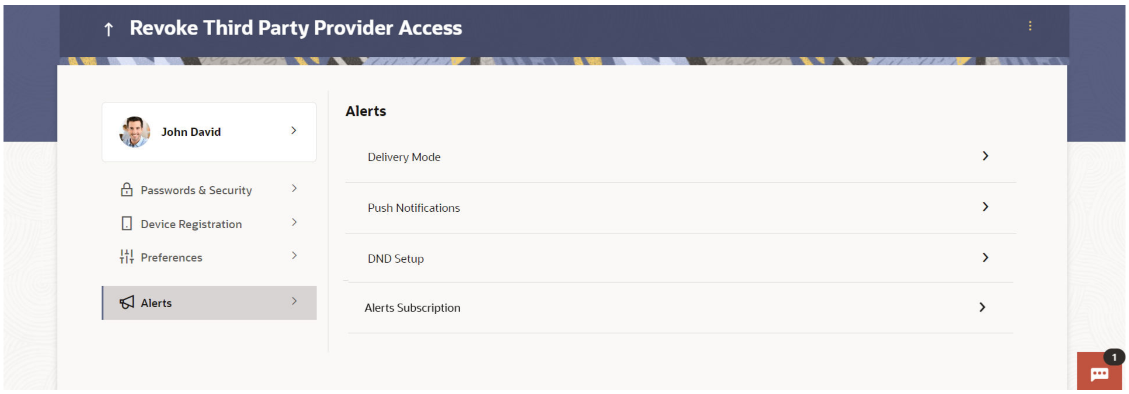
This topic describes the information abut **Alerts** feature.

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

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

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

Figure 16-33 Alerts



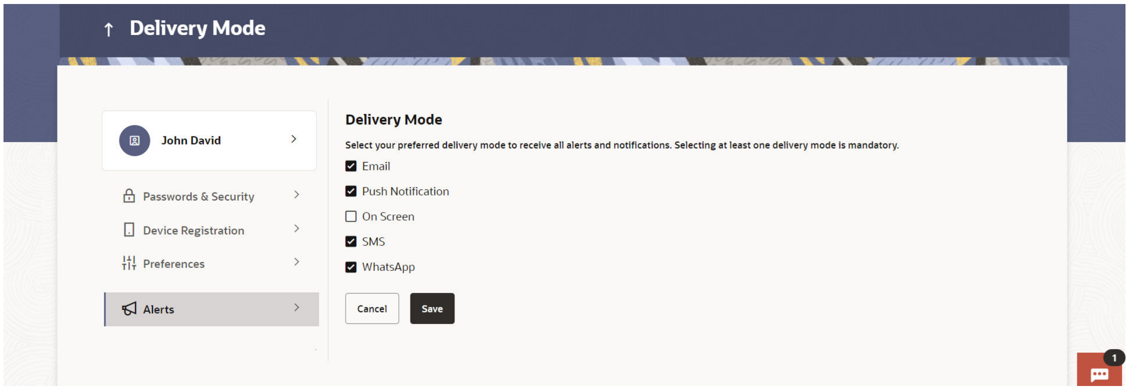
- Delivery Mode
  This topic describes the information about **Delivery Mode** screen.
- DND Set up
  This topic describes the systematic instruction to **DND Set up** option.
- Push Notifications
  This topic describes the information about **Push Notifications** option. This option allows user to manage 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

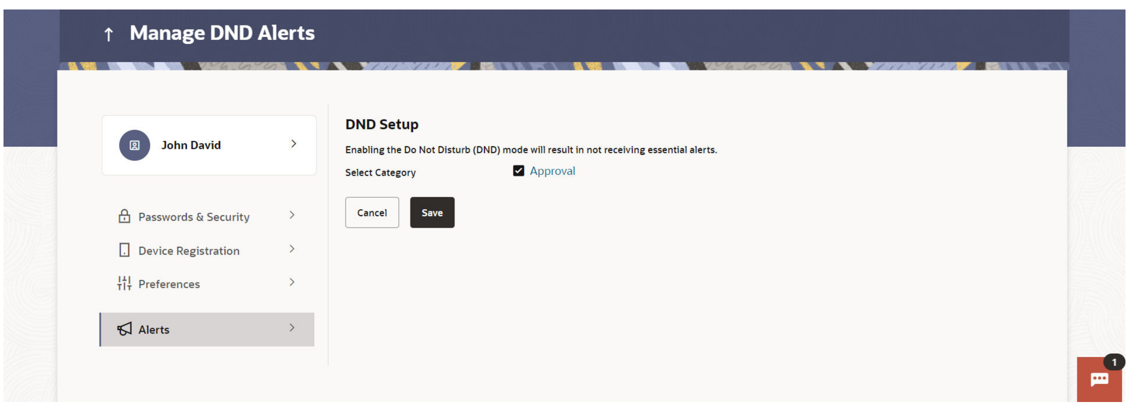


16.6.2 DND Set up

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

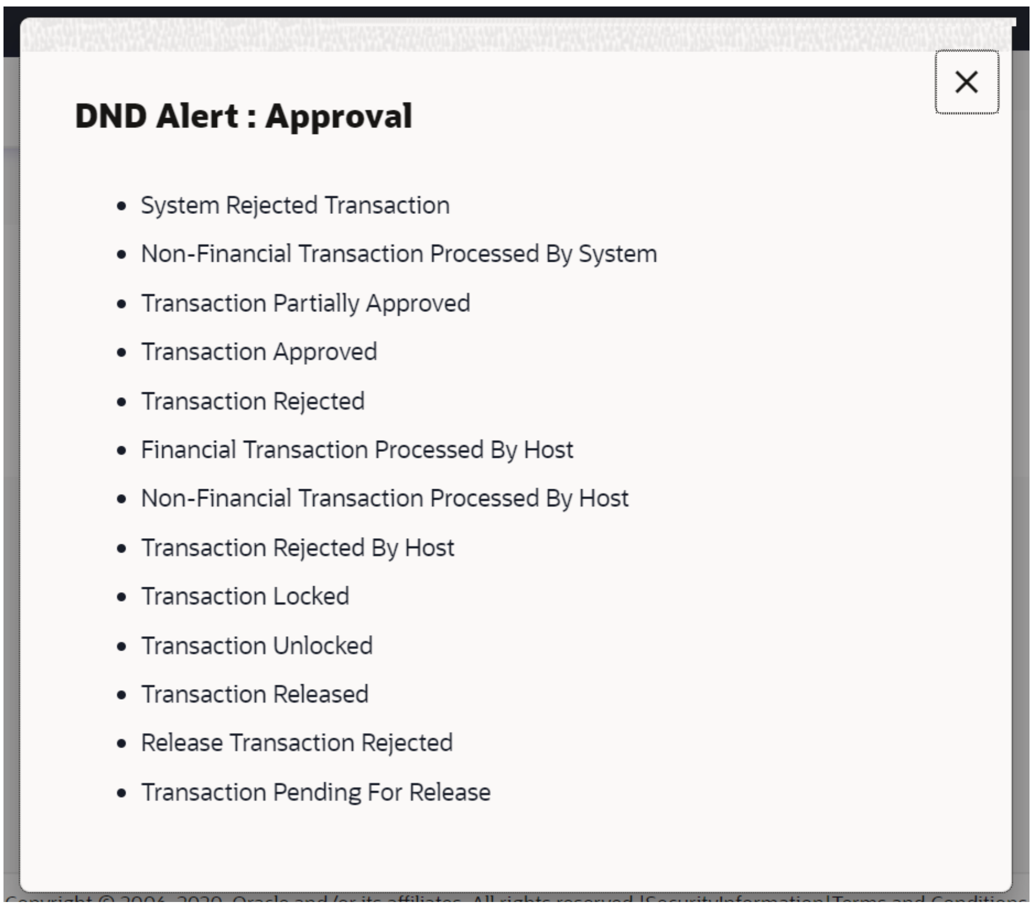
1. Navigate to one of the above paths.

   The **DND Setup** screen appears.

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

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

Figure 16-36 DND Alerts



3. Click **Save**.

   A message confirming DND alert set appears.

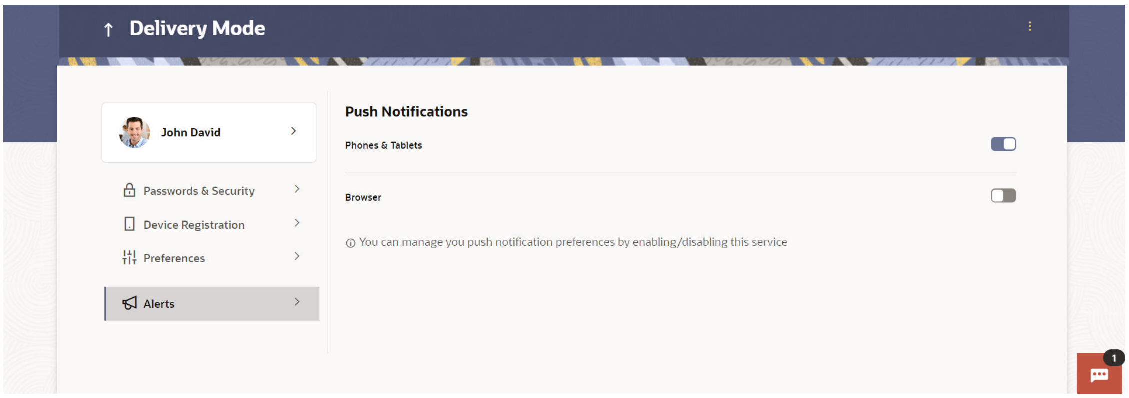
4. Click **Cancel** to cancel the transaction.

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

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

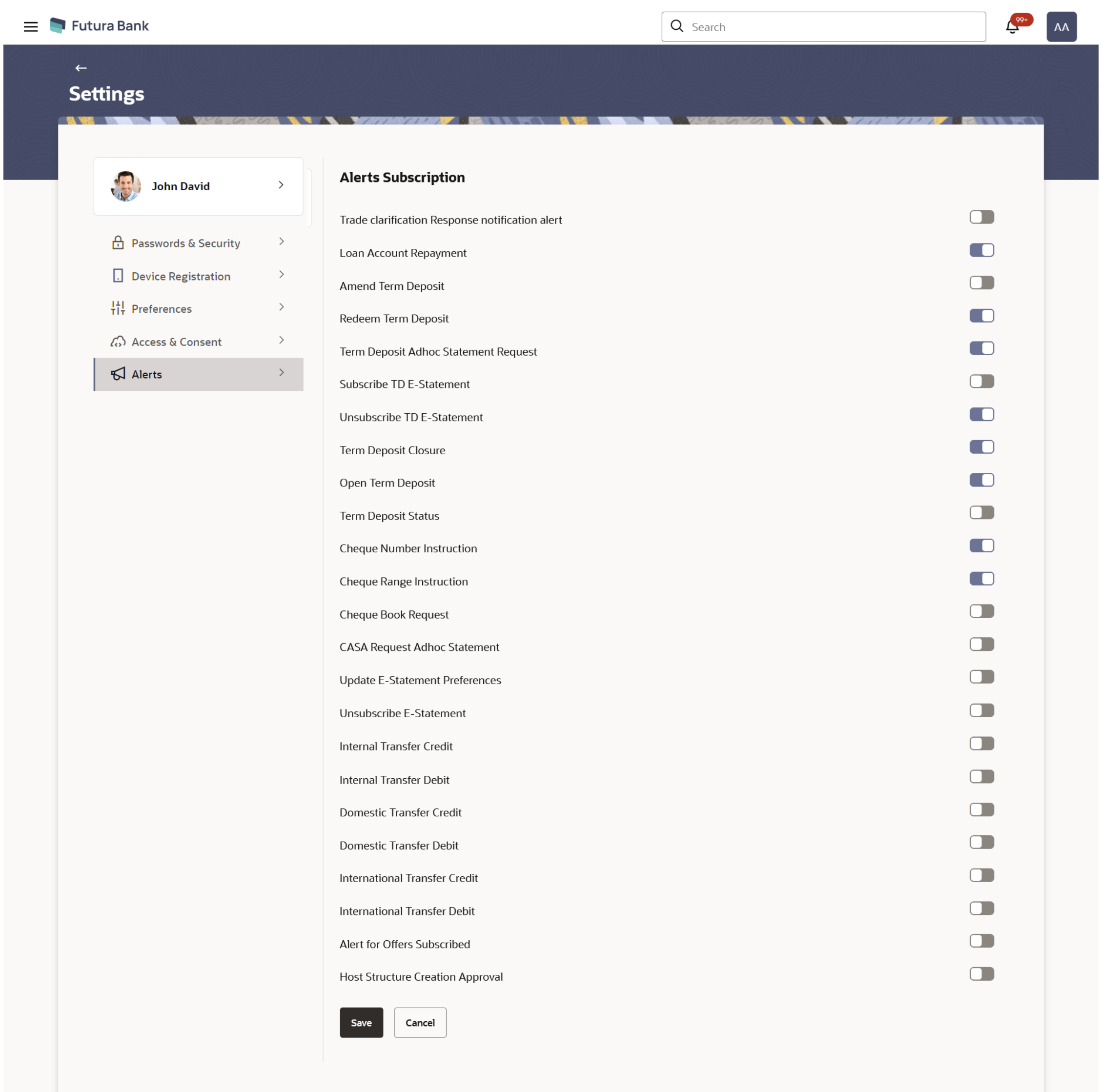
16.6.4 Alerts Subscription

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

To subscribe to alert:

1. Navigate to the above path.

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

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

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.

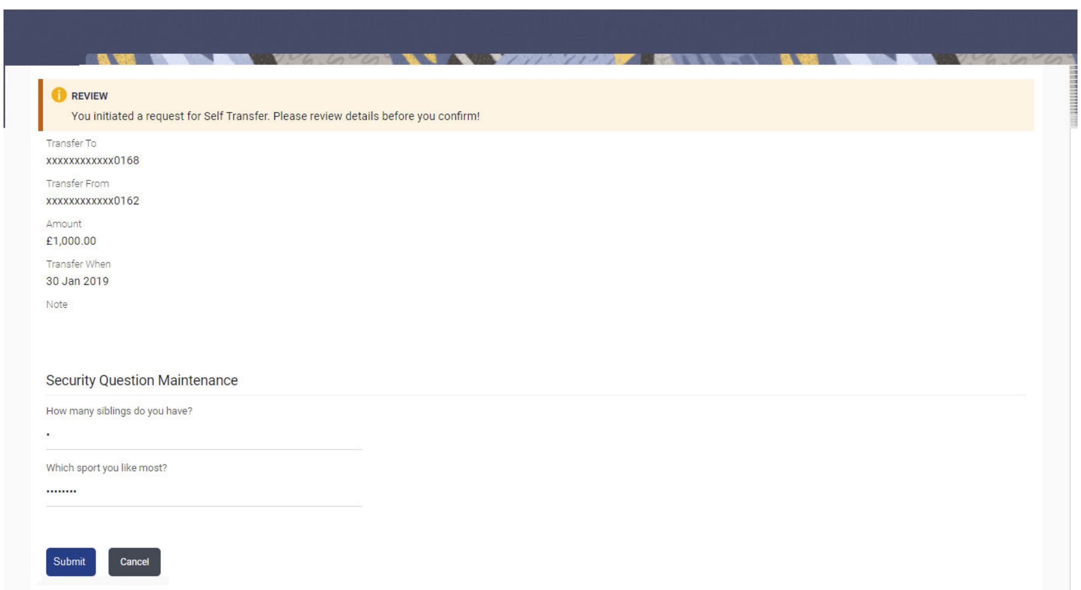
Security Questions are the second factor authentication mechanism provided by the bank to its customers. The user needs to maintain a security question set by selecting questions and defining answers to these questions. At the time of transfer authentication, any or all of these questions are displayed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



> **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.

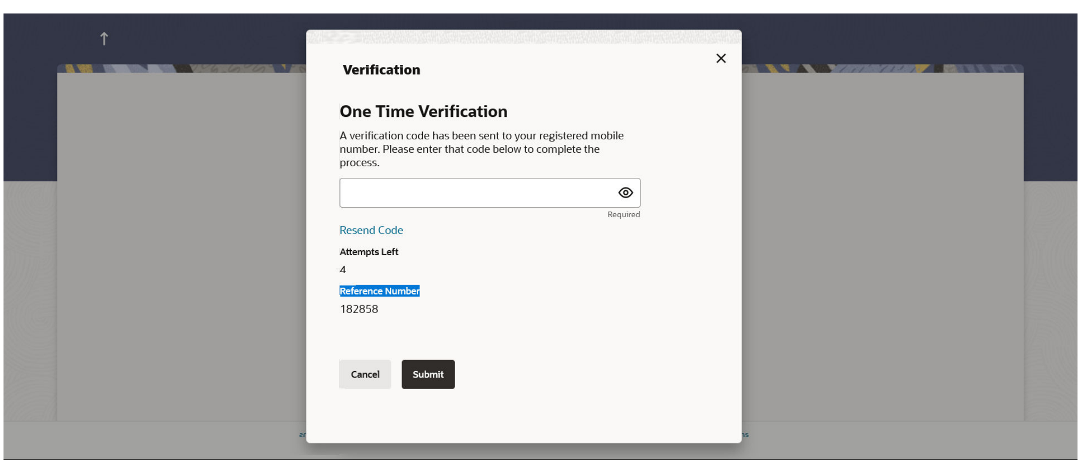
One Time Password is a second factor authentication method. It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. The user has to enter the received code to complete the process. The user can click on Resend Code, 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 anyone of the following actions.
   - Click **Submit**.
   - Click **Cancel** to cancel the transaction.
   - On successful authentication, the user is enabled to proceed with the transaction.

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.

18

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

18.1 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.

18.1.1 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

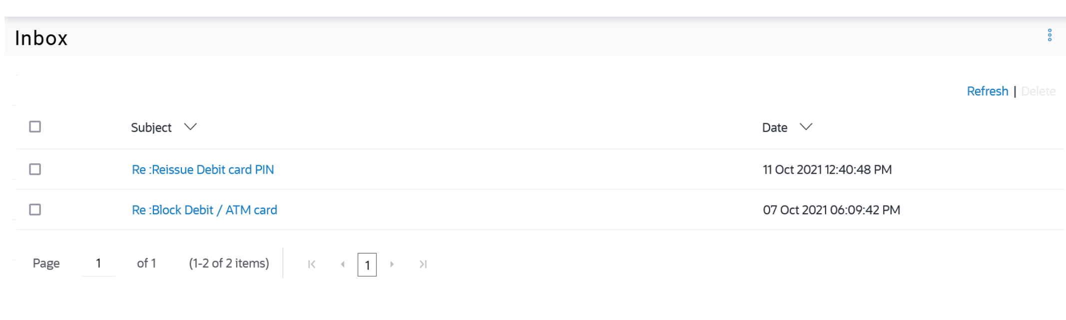
Access through the kebab menu of any other screens available under Mailbox

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 18-1 Inbox



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

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

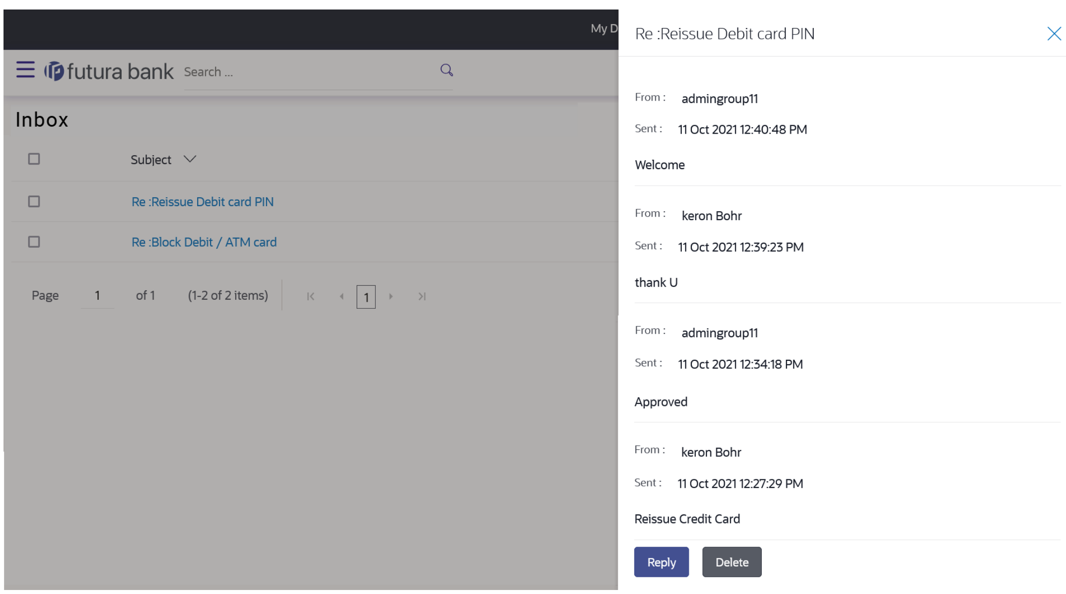
Table 18-1 Inbox - Field Description

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

To access the Inbox:

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

Figure 18-2 Inbox - Message Details



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

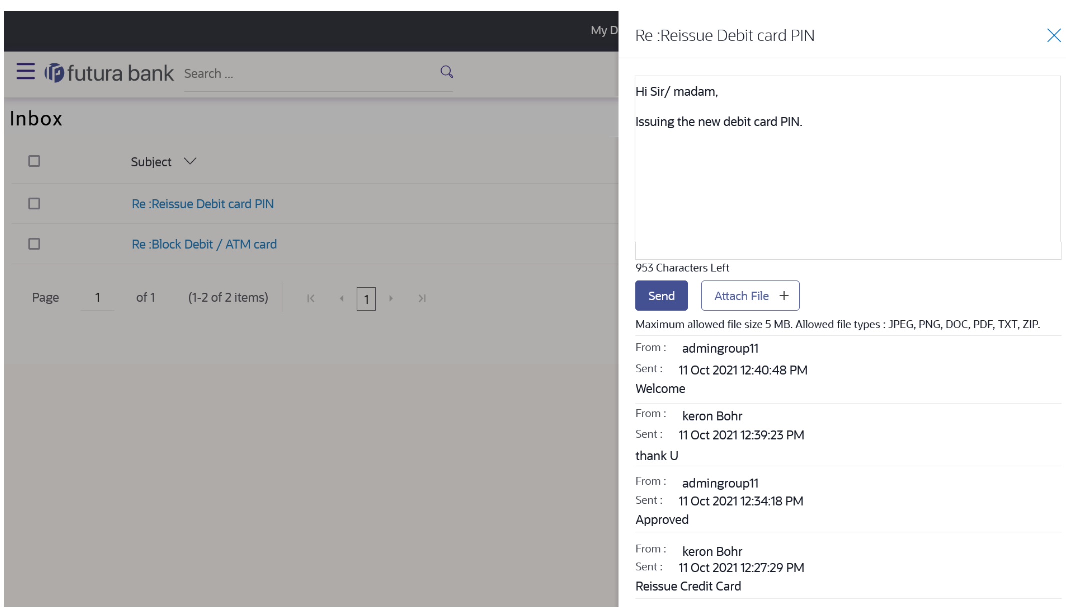
For more information on fields, refer to the field description table.

Table 18-2 Inbox - Message Details - Field Description

Field Name	Description
Message Details	**Information specified in below fields are related to Message Details**.
Message Heading	The subject of the received mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was received.
Content	The content of the mail.
Mail Chain	All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top. Each mail in the chain contains the following: • The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the From field and those sent by a bank administrator will have the ID of the bank administrator displayed. • The date and time at which the mail was sent. • The content of the mail as sent by you or the administrator. **Note:** A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.

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

Figure 18-3 Inbox - Reply



Note

The fields which are marked as Required are mandatory.

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

Table 18-3 Inbox- Field Description

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

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

18.1.2 Compose Mail

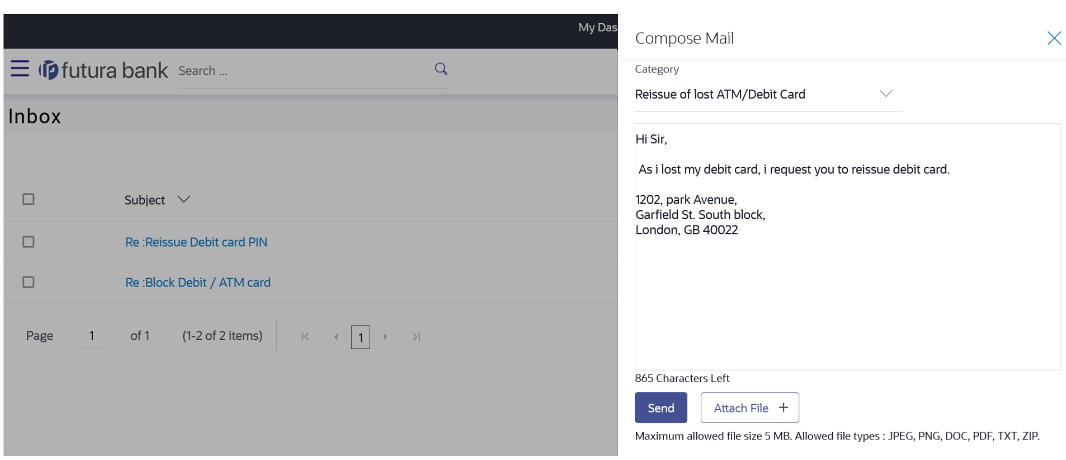
This topic describes the information about **Compose Mail** screen. Using this option the user can initiate a mail communication with the bank.

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

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

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

Figure 18-4 Compose Mail



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

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

Table 18-4 Compose Mail - Field Description

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

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

18.1.3 Sent Mail

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

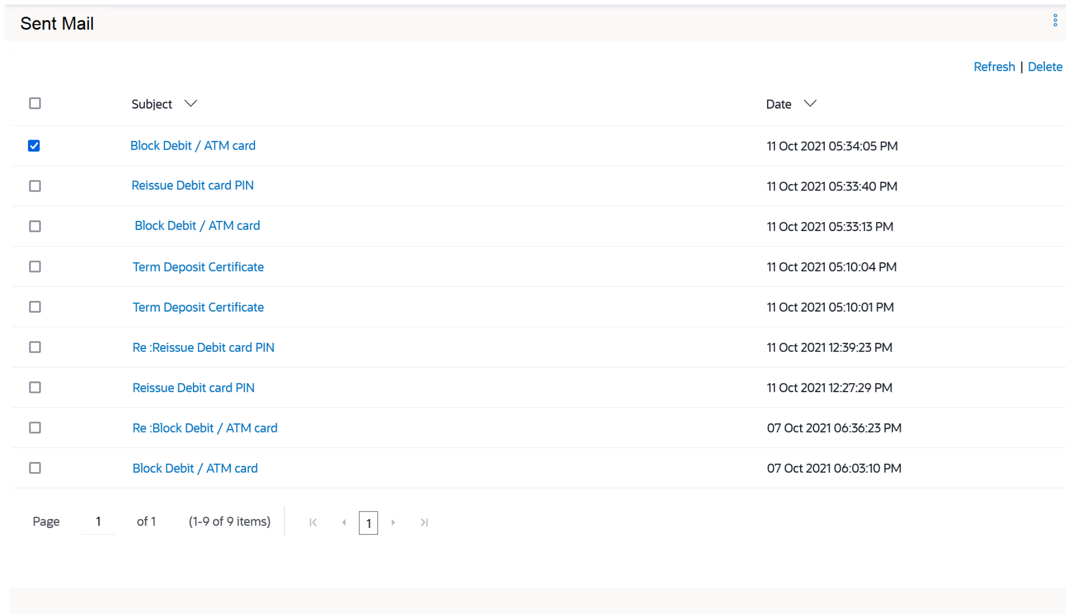
This folder displays all the messages sent by the user to the bank.
To view the sent messages:

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 18-5 Sent Mail



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

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

Table 18-5 Sent Mail - Field Description

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

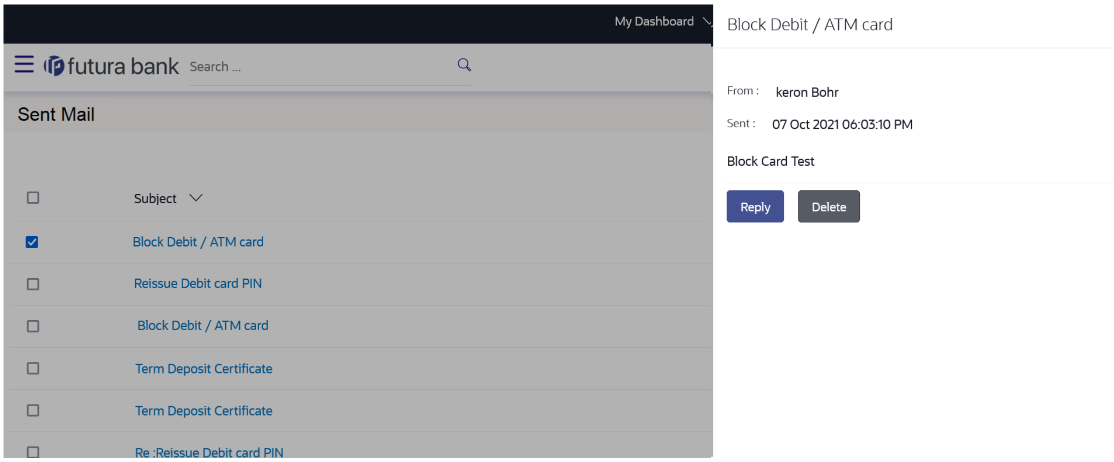
3. Click the link on the subject of the specific sent message that you wish to view.
   - Click **Refresh** to refresh the mailbox.
   - To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message.
   - Click on kebab menu to access other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

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

18.1.4 Sent Mail - Details

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

Figure 18-6 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 18-6 Sent Mail - Details - Field Description

Field Name	Description
Message Details	This section displays the detailed message.
Message Heading	The subject of the sent mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was sent.
Content	The content of the mail.
Mail Chain	All the mails forming part of the mail chain being viewed are displayed one below the other with the mail received most recently displayed on top. Each mail in the chain contains the following: • The name or ID of the sender of the mail. Mails sent by you will have your name displayed against the **From** field and those sent by a bank administrator will have the ID of the bank administrator displayed. • The date and time at which the mail was sent. • The content of the mail as sent by you or the administrator. **Note:** A mail chain is formed when a user sends a mail to the bank and a bank administrator responds to the mail.
Message - Reply	This section will be displayed if you have selected the option **Reply**.
Message	Enter a response to be sent to the bank.

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

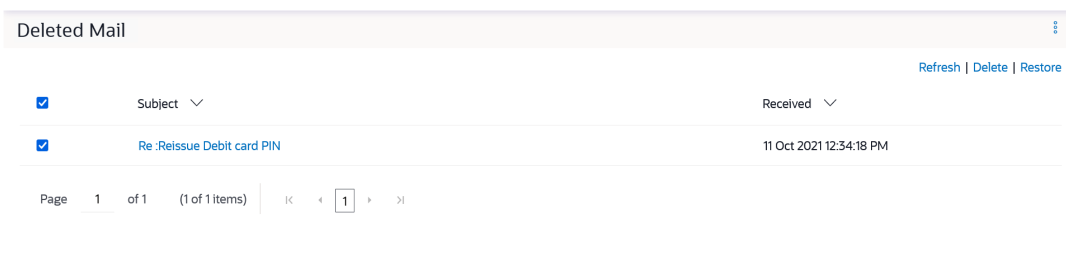
18.1.5 Deleted Mail

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 18-7 Deleted Mail



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

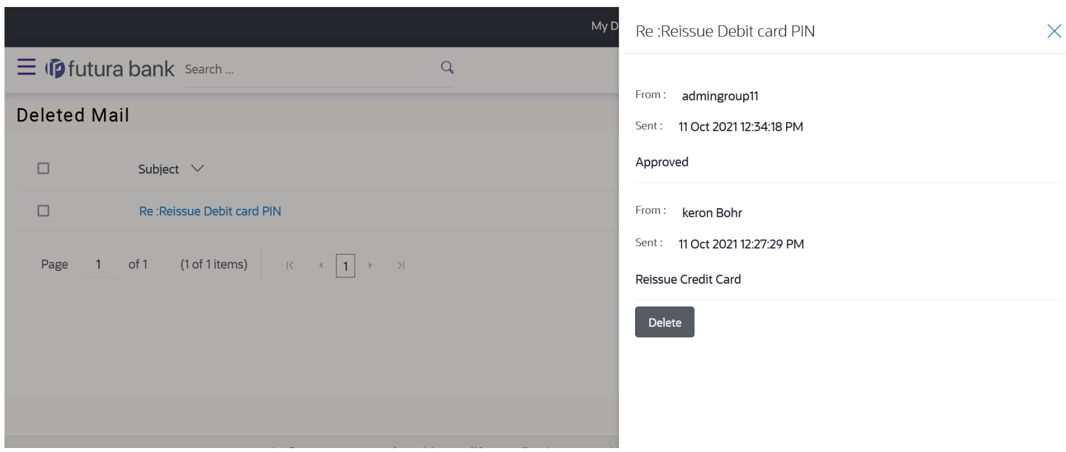
For more information on fields, refer to the field description table.

Table 18-7 Deleted Mail - Field Description

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

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

Figure 18-8 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 18-8 Deleted Mail Details - Field Description

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

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

18.2 Alerts

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

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

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

   The **Alerts** screen appears.

   Figure 18-9 Alerts

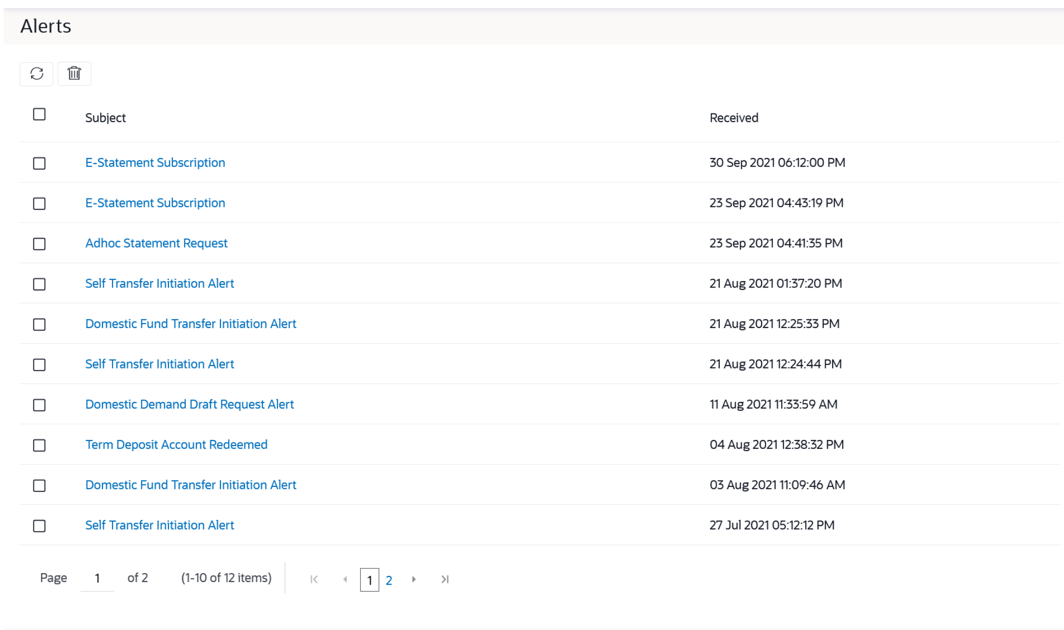


   Table 18-9 Alerts - Field Description

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

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

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

Figure 18-10 Alerts Details

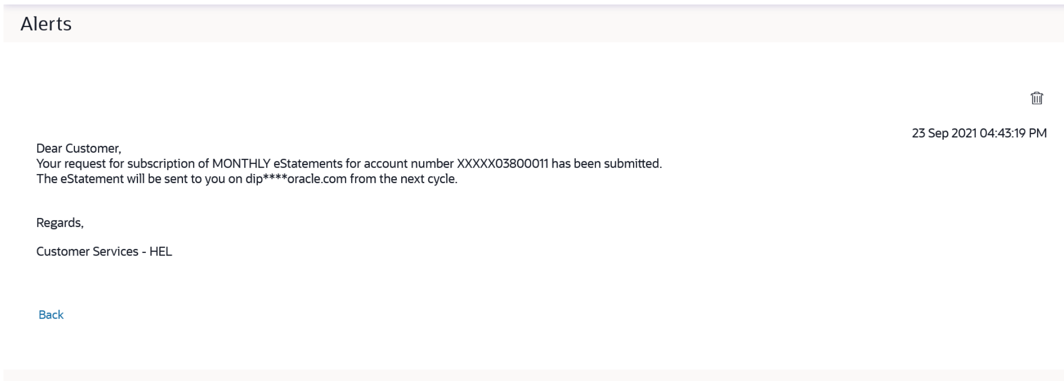


Table 18-10 Alerts Details - Field Description

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

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

18.3 Notifications

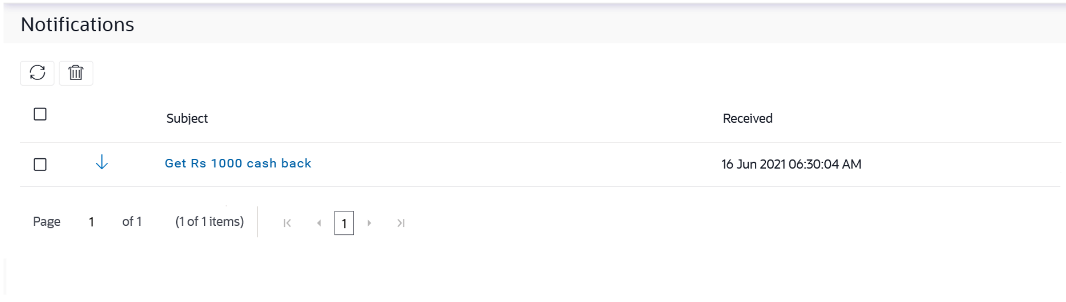
This topic describes the information about **Notifications** screen.

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

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

   The **Notifications** screen appears.

Figure 18-11 Notifications



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

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

Table 18-11 Notifications - Field Description

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

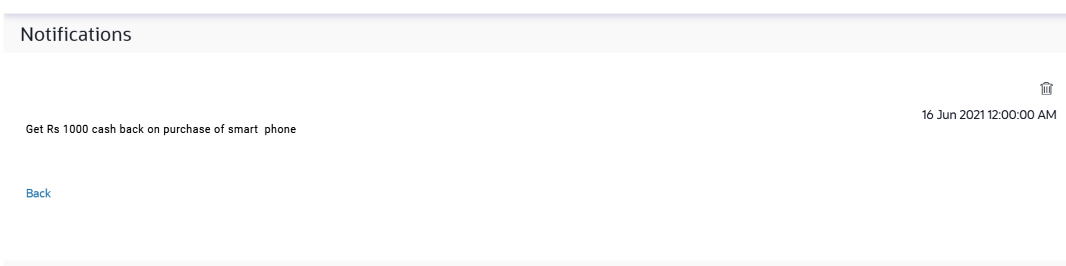
2. Click an individual notification to view the details of that notification.

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

3. Click icon to refresh the notifications.

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

Figure 18-12 Notification Details



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

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

Table 18-12 Notification Details - Field Description

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

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

18.4 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.

19

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.

19.1 General Feedback

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

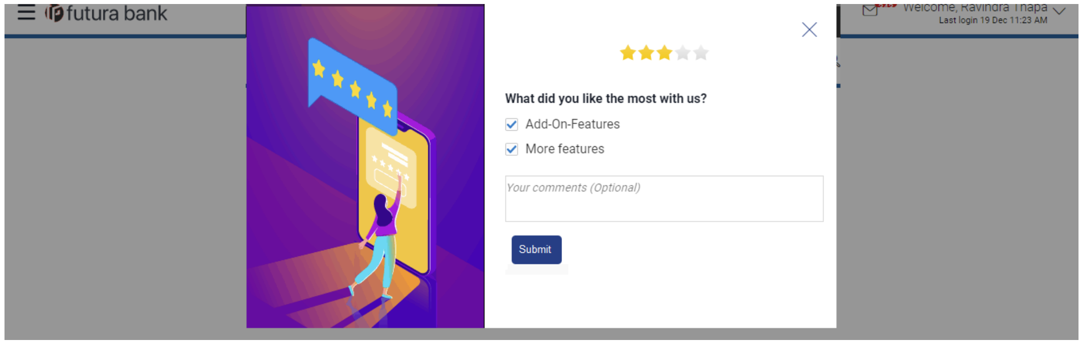
General feedback is available as an option to provide feedback on generic aspects about the application.
To provide general feedback:

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 19-1 General Feedback



4. Click **Submit**.

   A message confirming successful submission of feedback appears.

19.2 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.

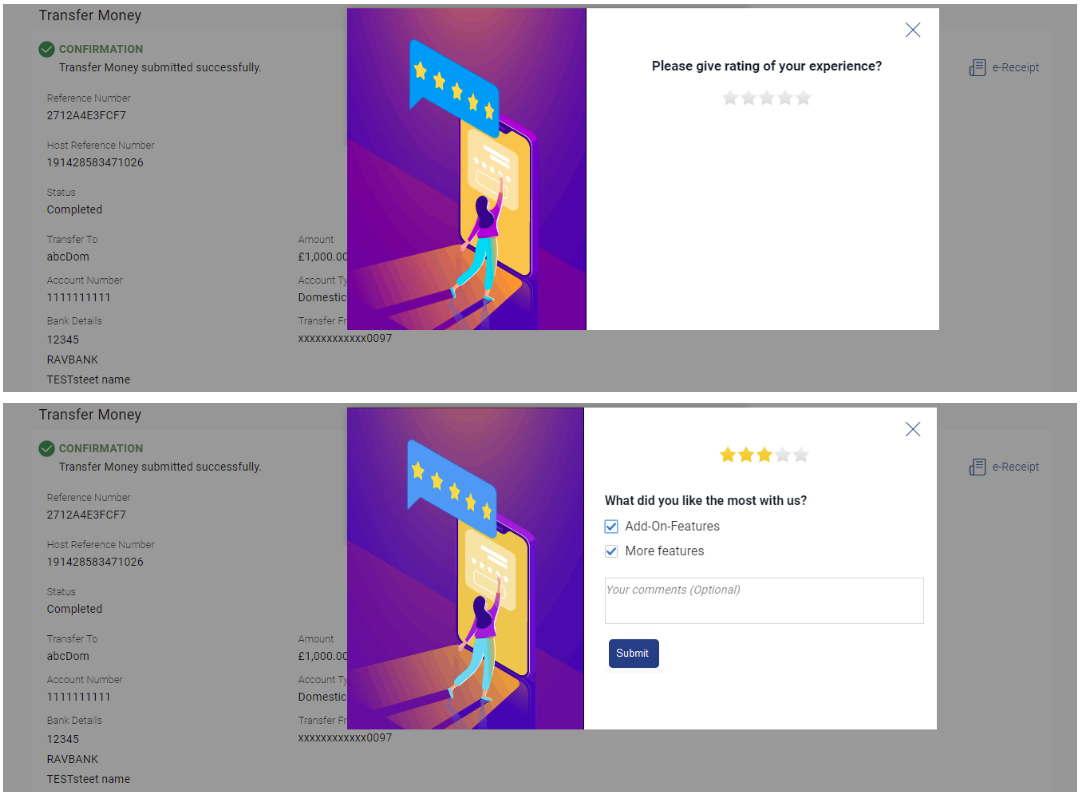
To provide transaction specific feedback:

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 19-2 Transaction Feedback



6. Click **Submit**.

   A message confirming successful submission of feedback appears.

20 ATM & Branch Locator

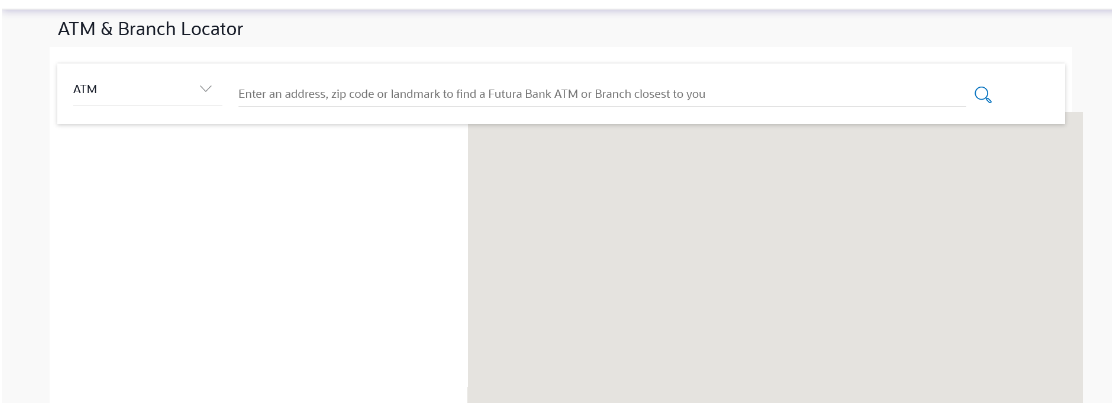
This topic describes the systematic instruction to **ATM & Branch Locator** option. This feature enables the user to locate the bank's ATMs/ branches available within a specific radius of his current location.

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 20-1 ATM & Branch Locator



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

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

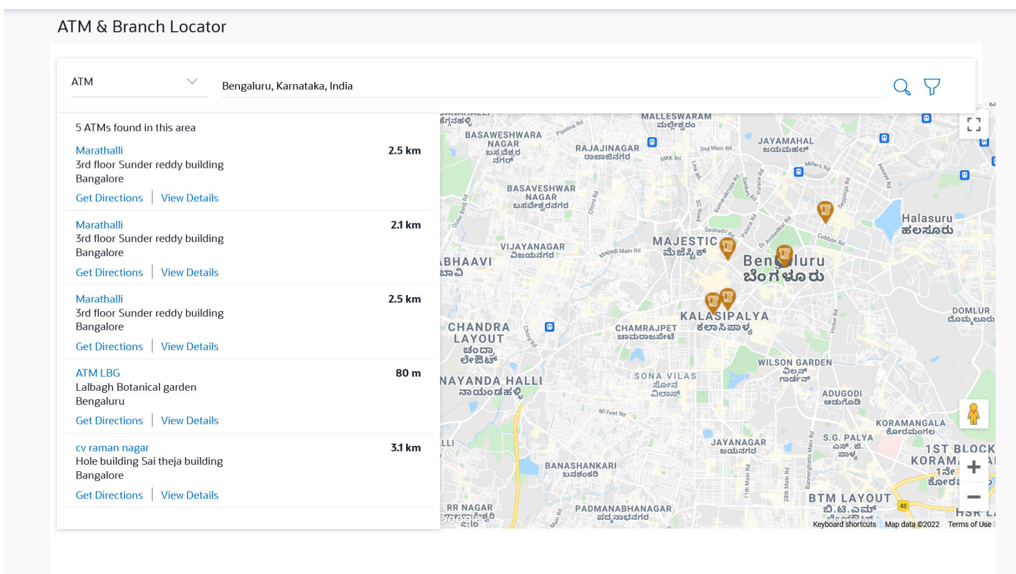
Table 20-1 ATM & Branch Locator - Field Description

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

To locate an ATM or Branch:

1. Perform any one of the following navigation access for **ATM & Branch Locator** screen.
   - From the OBDX portal landing page, click **ATM & Branch Locator**.
   - From the Dashboard, click **Toggle menu** and then click **Menu**. From **Menu**, click **ATM & Branch Locator**.
   - From the Dashboard, click **ATM & Branch Locator**.
2. Select the desired option and enter the location in which you wish to locate ATMs or Branches:
   a. If you select the **Branch** option, the list of all the branches and their locations appear.
   b. If you select the **ATM** option, the list of all the ATMs and their locations appear.

Figure 20-2 ATM & Branch Locator - Search - ATM & Branch Locator - Search



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

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

Table 20-2 ATM & Branch Locator - Search - Field Description

Field Name	Description
Location	Key in the address/location/pin-code or city to search for an ATM / Branch.
Number of ATMs/ Branches	A statement identifying the number of ATMs/Branches, as the case may be, will be displayed.
AYM/Branch Record	The following will be displayed per ATM/Branch record.
Name	The name of the ATM / branch.
Distance	The distance of the ATM / branch from the location entered.
Address	The address of the ATM / branch that you have searched for.
Get Directions	Click the link, to view the directions to the branch / ATM from your current location in the map.
View Details	Clicking this link displays the following details.
Services	The services offered by the bank's ATM / branch.
Additional Information	Any additional information of the bank's ATM/branch as maintained with the bank will be displayed.

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

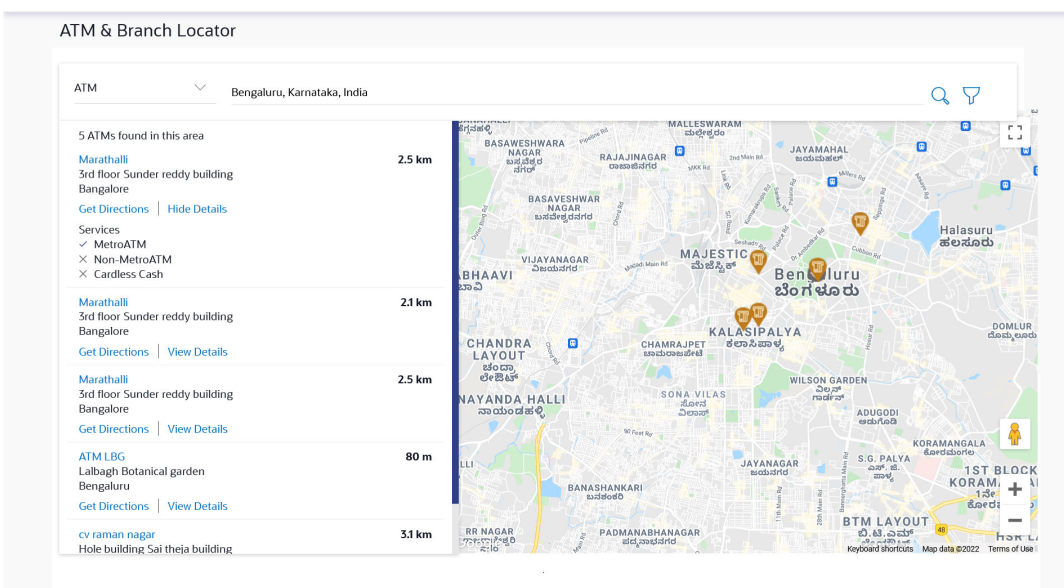
   The list of ATMs / branches with Name and Distance details appear.

4. Click the icon to view the ATMs/branches in the location entered.
5. Click the **View Details** link.

   To view the detailed address, phone number (applicable for a branch), work timings (applicable for a branch) and services provided by the bank branch/ ATM.

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

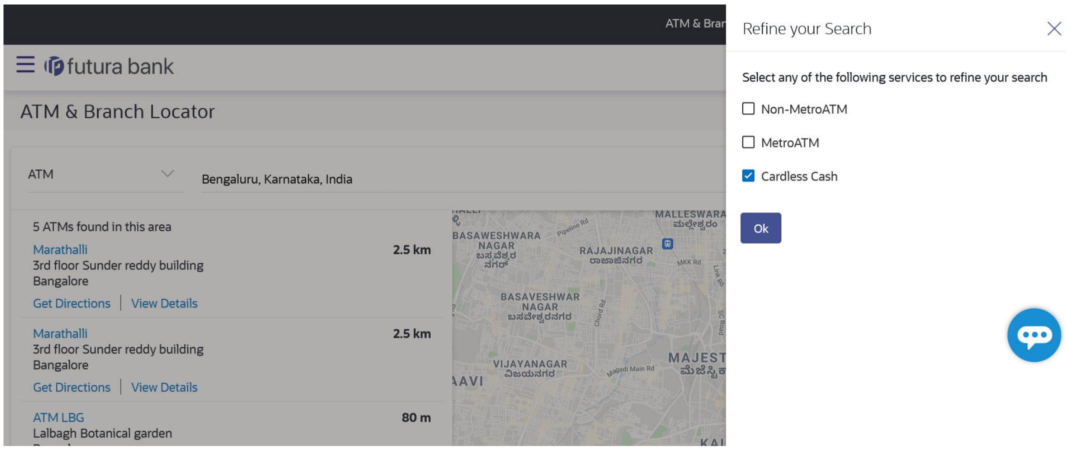
Figure 20-3 ATM & Branch Locator - View Details



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

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

Figure 20-4   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.

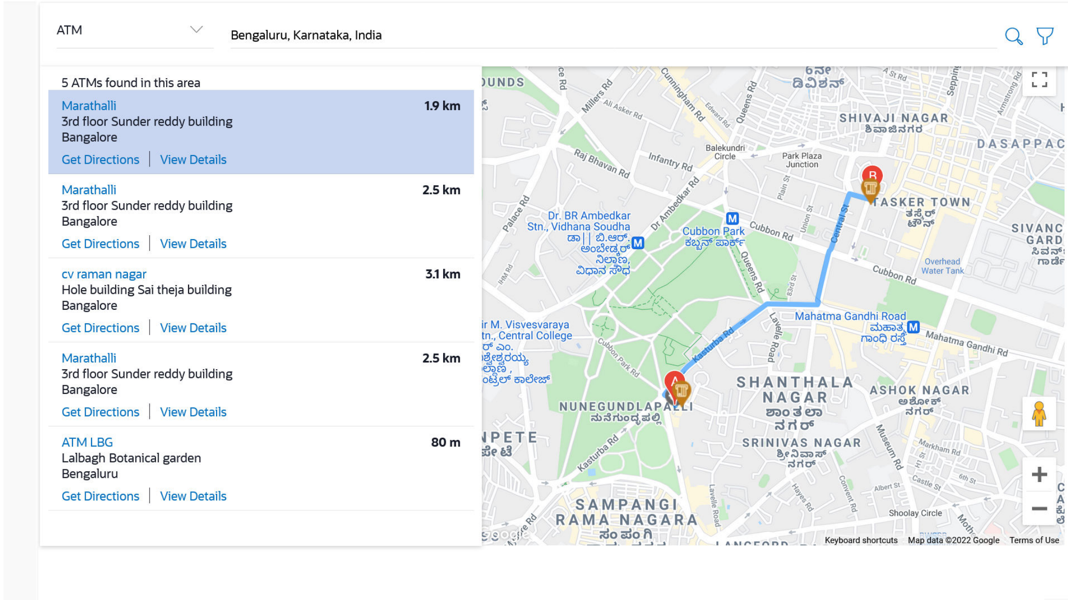
Table 20-3   ATM & Branch Locator – Refine your Search - Field Description

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 20-5 ATM & Branch Locator – Get Directions



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

- FAQ

20.1 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.

21

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

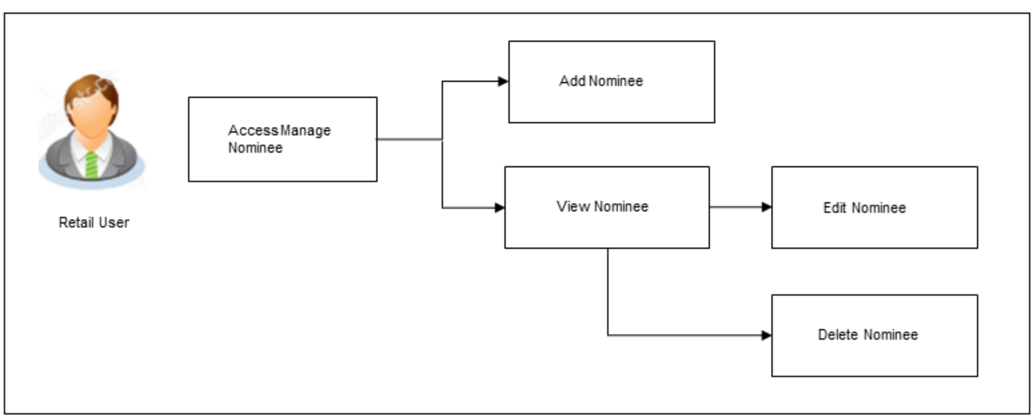
Features supported in the application

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

Table 21-1 Features applicable for single and joint account holder

Account Holder	View	Add	Edit	Delete
Single				
Joint		X	X	X

Figure 21-1 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 21-2 Nominations – Filter Criteria

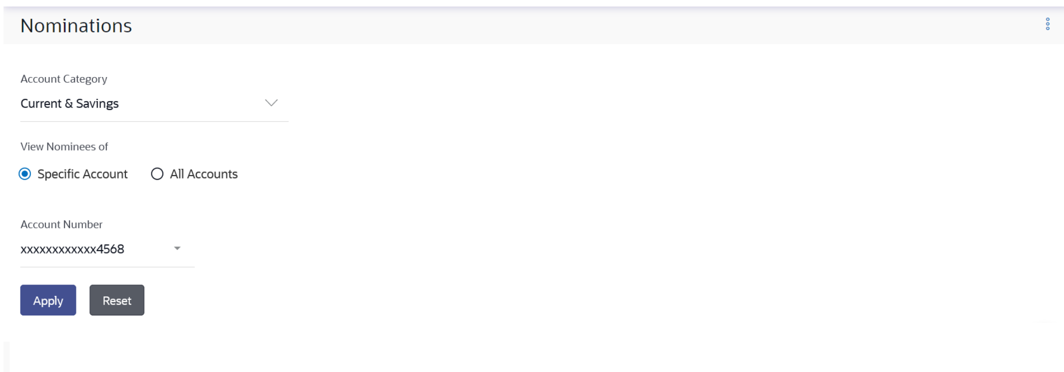
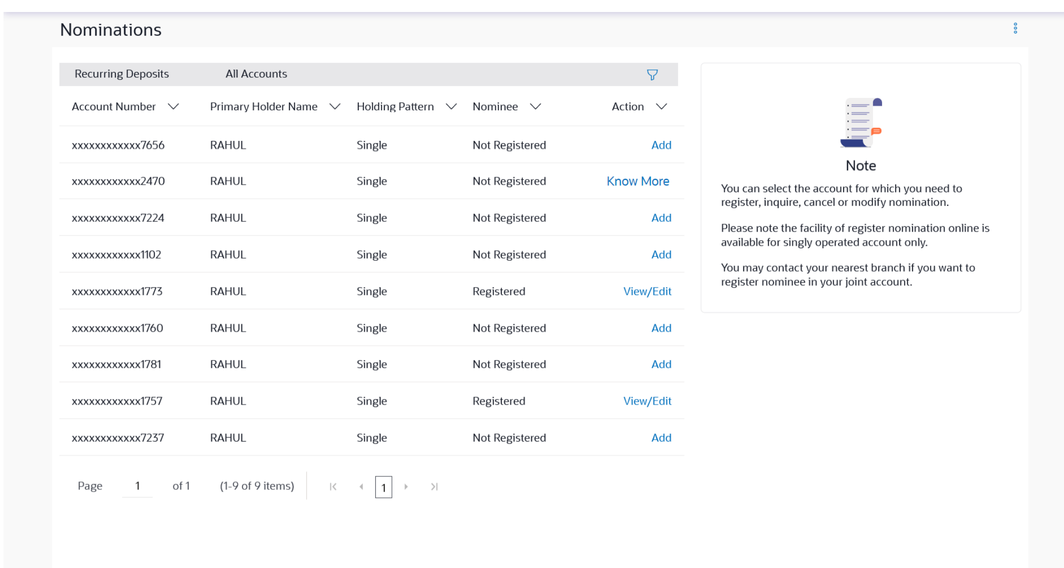


Figure 21-3 Nominations – Search Result



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

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

Table 21-2 Nominations – Search Result -Field Description

Field Name	Description
Account Category	Select the account category of which nominees you wish to view. The options are: • **Current & Savings** • **Term Deposits** • **Recurring Deposits**
View Nominees of	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.
Account Number	Select the account of which nominee you wish to view. This field is enabled only if the **Specific Account** option is selected in the **View Nominees of** field.
Search Result	**Information specified in below fields are related to search results**.
Account Category	Displays the selected account category.
Account Number/ All Accounts	Displays the selected account number, if defined, of which nominee is to be viewed. If **All Accounts** has been selected under the **View Nominees of** field, then **All Accounts** will be displayed.
Search Criteria - Records	The following are displayed as records based on search criteria defined.
Account Number	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.
Primary Holder Name	The name of the primary account holder will be listed against the account number record.
Holding Pattern	The holding pattern of the account i.e. Single or Joint.
Nominee	This column identifies whether a nominee has been registered against the specific account or not.
Action	The available action for each account is displayed. The actions can be: • **View / Edit**: 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 • **Add**: Click to add a new nominee. This link is displayed against a single holding account and for which no nominee has been added • **View**: Click to view the selected nominee details. This link is displayed against joint accounts for which nominee has been registered • **Know More**: 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

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.

21.1 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.

21.1.1 Add Nominee – Add New

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

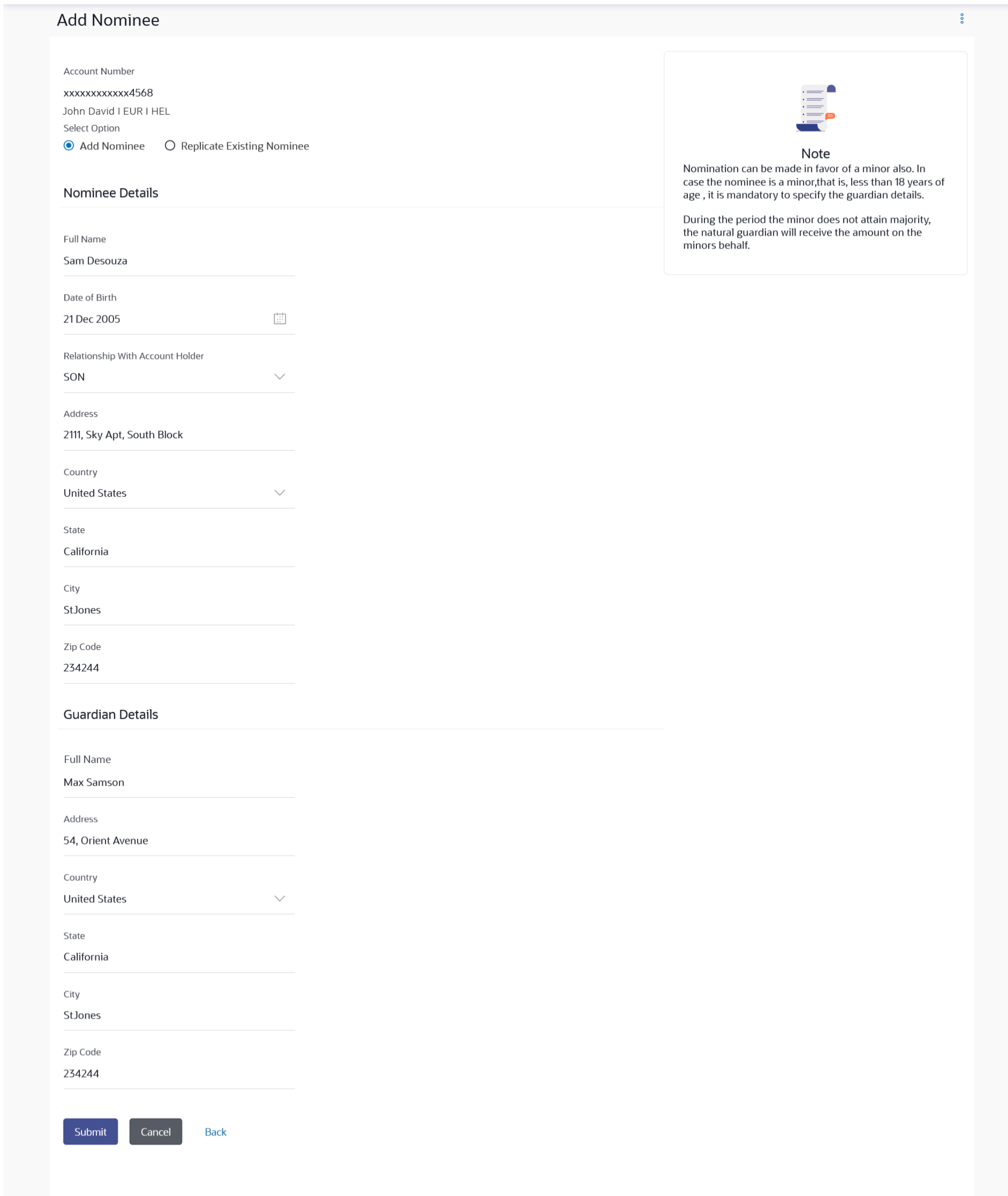
To add a new nominee:

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 21-4 Add Nominee - Add New Nominee



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

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

Table 21-3 Add Nominee - Add New Nominee - Field Description

Field Name	Description
Account Number	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.
Select Option	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.
Nomination Details	**Information specified in below fields are related to nomination details**.
Full Name	Enter the full name of the nominee.
Date of Birth	Specify the nominee’s date of birth. **Note:** 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.
Relationship with Account Holder	Specify the account holder’s relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
Address	Enter details pertaining to the nominee’s address.
Country	Select the country in which the nominee resides.
State	Enter the name of the state in which the nominee resides.
City	Enter the name of the city in which the nominee resides.
Zip Code	Specify the zip code of the nominee’s address.
Guardian Details	This section appears only if the age of the nominee is a minor as per date specified in the **Nominee Date of Birth** field.
Full Name	Specify the full name of the nominee’s guardian.
Address	Enter details pertaining to the guardian’s address.
Country	Select the country in which the guardian resides.
State	Enter the name of the state in which the guardian resides.
City	Enter the name of the city in which the guardian resides.
Zip Code	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 anyone 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 anyone of the following actions.
    - Click **Home**, to navigate to the **Dashboard**.
    - Click **View Nominee** to go to **Nominations** page.

21.1.2 Add Nominee – Replicate Existing Nominee

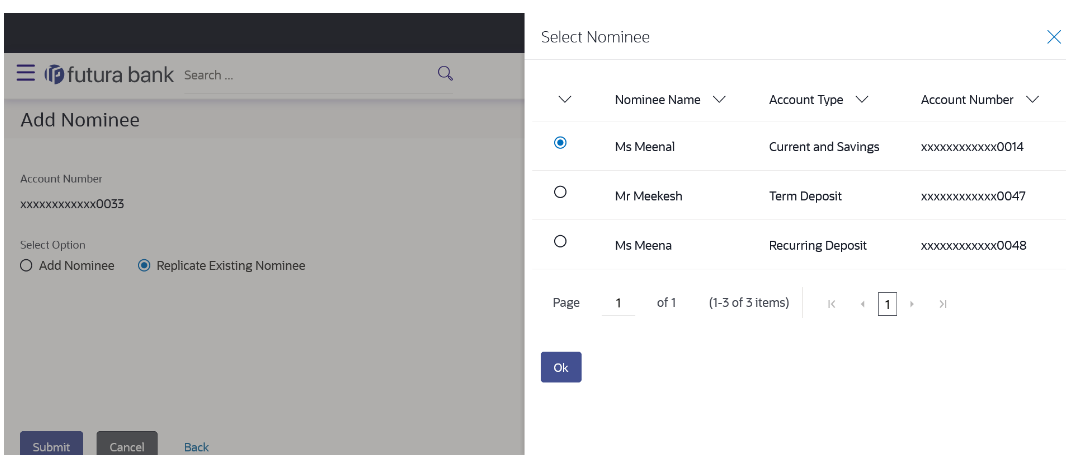
This topic describes the information about **Add Nominee – Replicate Existing Nominee** screen.

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 21-5 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.

21.2 View Nominee

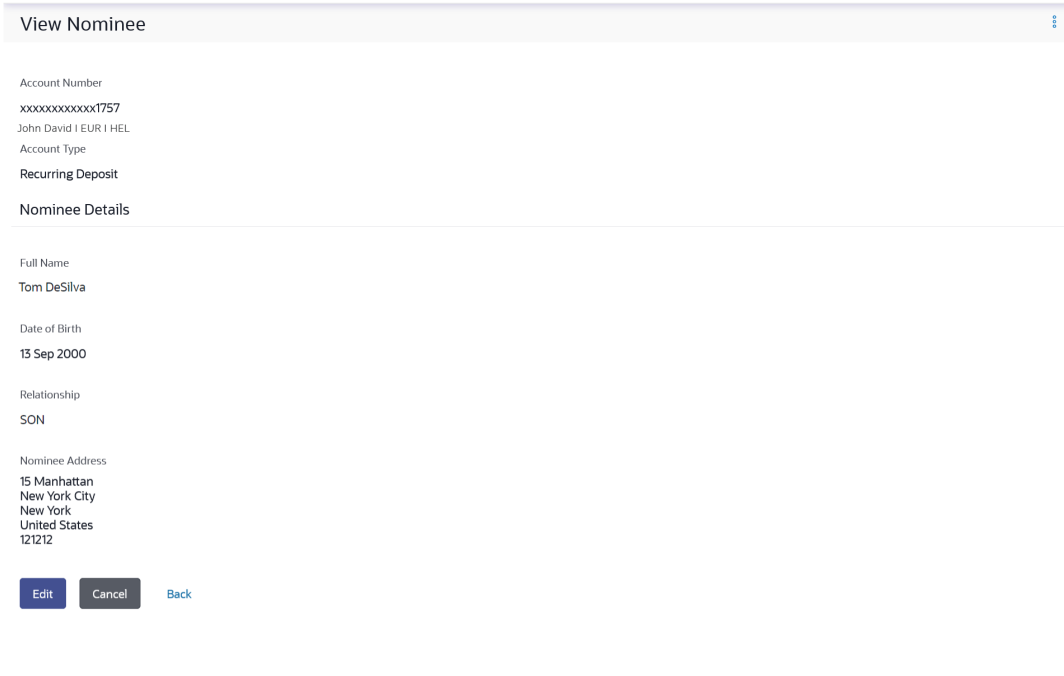
This topic describes the information about **View Nominee** screen. This option enables the user to view the existing nominee details of all his CASA/ Term Deposit/ Recurring Deposit accounts.

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 21-6 View Nominee



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

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

Table 21-4 View Nominee - Field Description

Field Name	Description
Account Number	The current and savings/ term deposit/ recurring deposit account number in masked format along with the Account Name, Account Currency, and Branch Code.
Account Type	The account category type of which nominees. It could be: • **Current & Savings** • **Term Deposits** • **Recurring Deposits**
Nomination Details	**Information specified in below fields are related to nomination details .**
Full Name	The full name of the nominee.
Date of Birth	The date of birth of the nominee.
Relationship with Account Holder	The relationship of the nominee with the bank account holder.
Nominee Address	The complete address of the nominee.
Guardian Details	This section appears only if the age of the nominee is a minor as per date specified in the **Nominee Date of Birth** field.

Table 21-4 (Cont.) View Nominee - Field Description

Field Name	Description
Full Name	The name of the nominee's guardian. This field appears if the nominee is a **minor**.
Guardian Address	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**.

21.3 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.

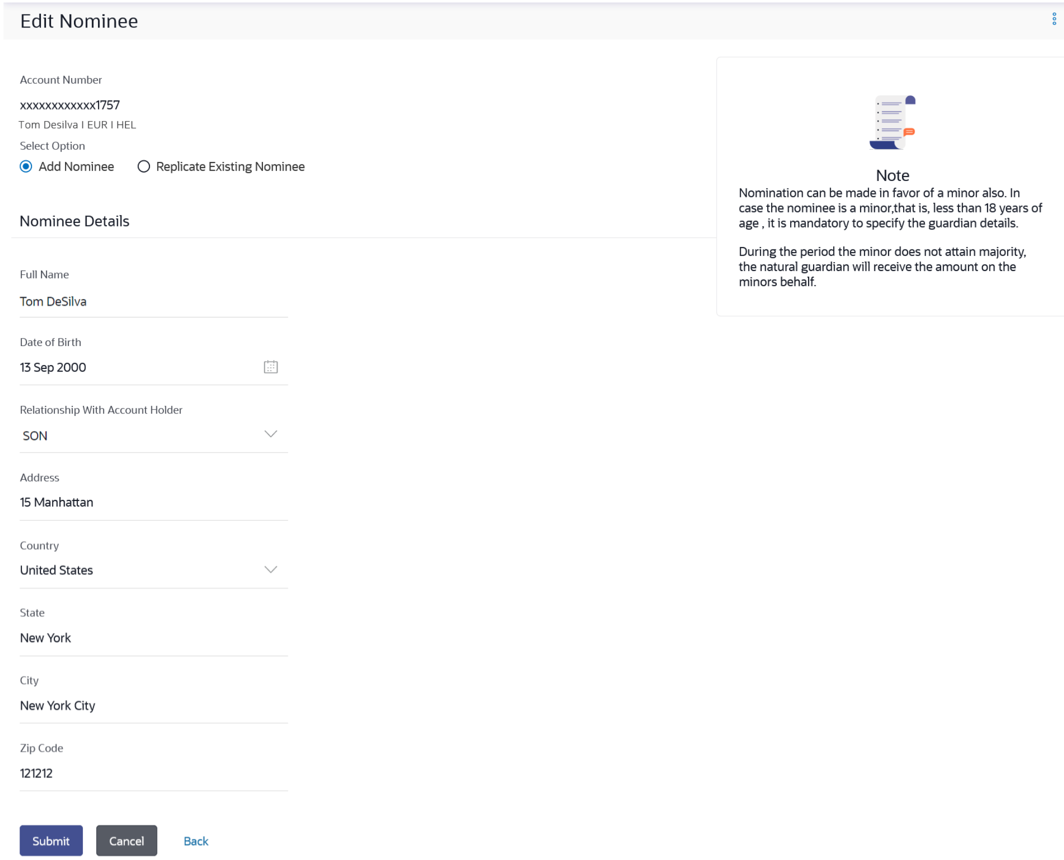
To edit the nominee details:

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 21-7 Edit Nominee



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

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

Table 21-5 Edit Nominee - Field Description

Field Name	Description
Account Number	The current and savings/ term deposit/ recurring deposit account number in masked format along with the Account Name, Account Currency, and Branch Code.
Select Option	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.
Nomination Details	**Information specified in below fields are related to nomination details**.
Full Name	The full name of the nominee is displayed. You can edit this field.
Date of Birth	The nominee’s date of birth is displayed. You can edit this field.

Table 21-5 (Cont.) Edit Nominee - Field Description

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

21.4 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.

Index