Oracle® Banking Digital Experience Cloud Service

Corporate Customer Services User Manual

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Contents

Preface

1 Customer Services

2 Portal Page

3 Log-In & Log-Out

4 First Time Login

5 Dashboard

6   Approvals

7   Forgot Password

8   Forgot Username

9   FATCA and CRS Form

10   Live Chat

11   Settings

12 Limits

13 Dashboard Personalization

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)

Purpose

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and

the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Related Resources

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1   Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

1
Customer Services

This module allows the bank customers to interact with bank and avail its services. It includes the following sub-modules:

- Channel On boarding: Channel Onboarding allows customers to register for channel access. Customers who do not have access to online channels can onboard themselves to access online channels without approaching a bank physically to request for channel access.

- Calculators: Calculators are the tools used by the users to simulate and thus understand the implications of financial decisions. The different kind of calculators could be, Term Deposit Calculator, Loan Calculator, Loan installment Calculator, Loan Eligibility Calculator, and Forex Calculator.

- Mailbox: Mailbox allows bank customers to send and receive emails to a business user.

- Find ATM / Branch: ATM/ Branch locator allows a user to view the address and location of the ATMs and the branches at a geographic location.

- Reports: Reports are an integral part of actively managing any company. Management uses the reports to track progress towards its various goals, control expenditures, increase revenue, track fraudulent transactions if any. The two types of reports are, Adhoc Report and batch Reports

- Security Settings: Security settings are done to protect the sensitive data and information from security threats.

- View Transaction Limits: This option allows a user to view the utilized limits and available limits for use.

- Date Format: The date format can be configured at bank level as long or short e.g. DD/ Month/YYYY or DD/MM/YY. The date in all the transactions, alerts and reports sent to the users displays the date as per the format defined in the locale.

2

Portal Page

A bank's landing page should be designed in a manner that connects with its customers and also leads to quick conversions of prospects into customers of the bank.
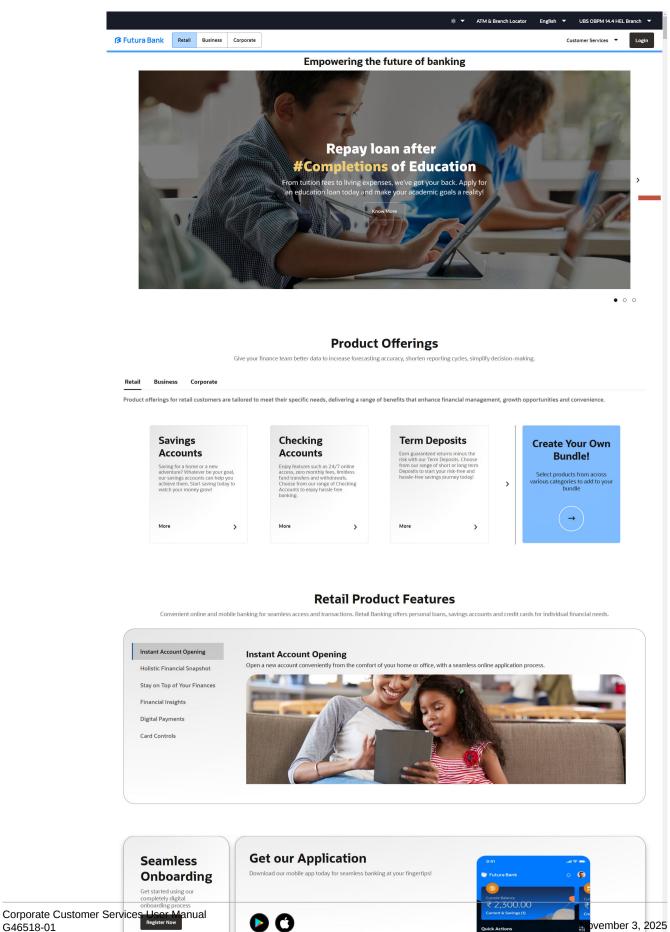
The portal page should enable existing customers to easily login to the system and should also provide users to perform tasks such as to view and apply for the bank's product offerings, register for online banking access, track existing product applications, search for the bank's ATMs and branches etc.

The **Oracle Banking Digital Experience** portal 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 2-1   Portal Page

The following icons are present on the portal page:

- : The logo of the bank.

- : Click this icon to log in to the application.

Our Products

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

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**.

3

Log-In & Log-Out

This topic describes the Log-In & Log-Out functionality.

Log-in allows users to access the portal securely, view information and access transactions. Logging out enables users to exit from the system in a secure way, so that no one else can gain access to the system (without supplying valid credentials) and the entire system is secure.

Pre-requisites

The User must have a valid account with bank with online banking enabled. Other features related to accounts must be supported by the core banking system.

Features Supported In 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 provides the systematic instructions for users to log in to the **Oracle Banking Digital Experience** application with authentic credentials.

- [Log-out of the application](#)
  This topic provides the systematic instructions for users to log out of the application.

- [Session Timeout](#)
  Session timeout represents the event occurring when a user does not perform any action on an application during a configured interval.

3.1 Log-in to the application

This topic provides the systematic instructions for users to log in to the **Oracle Banking Digital Experience** application with authentic credentials.

To log in to the application:

1. Open an internet browser to access the application.

2. Type the **Oracle Banking Digital Experience** URL in the Address bar, and press **Enter**.

   The **Portal Page** appears.
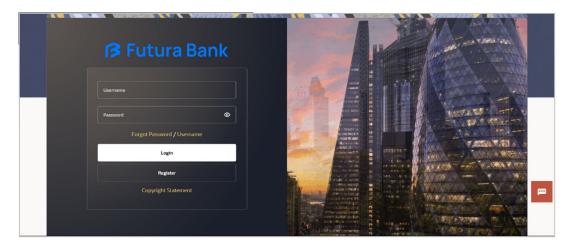
3. Perform one of the following actions:

   - Click **Login**.

     The **Login** screen appears.

   - Click **Register** if you are a new user.

Figure 3-1   Login page

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

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

Table 3-1   Login page - Field Description

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

4. Perform one of the following actions:

   • In the **Username** field, enter the user ID.

   • Click ⌨ icon to enter the username using the virtual keyboard.

5. Perform one of the following actions:

   • In the **Password** field, enter the password.

   • Click ⌨ icon to enter the password using the virtual keyboard.

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

6. Click **Login**.
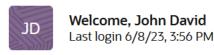
The **Dashboard Overview** screen appears with broad level financial summary, outstanding and available balance in current and savings account, loans, term deposit, and credit cards.

3.2 Log-out of the application

This topic provides the systematic instructions for users to log out of the application.

To log out of the application:

1. In the top right corner, click the ⬛ Welcome, John David / Last login 6/8/23, 3:56 PM icon.

   The drop-down with the options to view profile and logout appears.

2. Select the **Logout** option.

   The success message of logging out appears.

3.3 Session Timeout

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
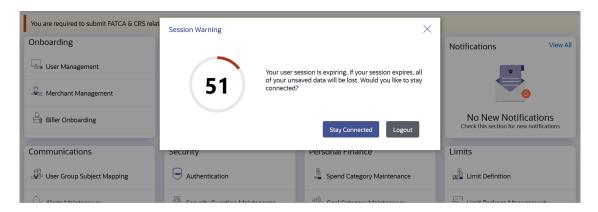
When the user clicks on **Stay Connected**, whichever transaction the user was on will be shown with any pre-filled information previously captured. When the user clicks on **Logout**, the user will be logged out of the application. At the end of timeout, the **Login** option will be shown to the user 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 3-2   Session Warning – Pre Session Timeout Message
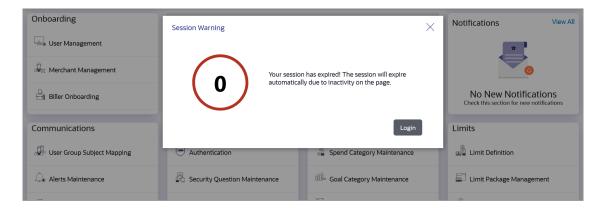
Perform one of the following actions:

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

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

Figure 3-3   Session Warning – Post Session Timeout Message

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

4

First Time Login

When a new user logs into the application for the first time with the user name and password provided by bank, there are certain tasks that needs to fulfill before being able to access the online services of the bank.

These steps are configured by Bank and can include accepting Terms and Conditions, Setting up Security Question, My profile and limit information.

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

Pre-requisites:
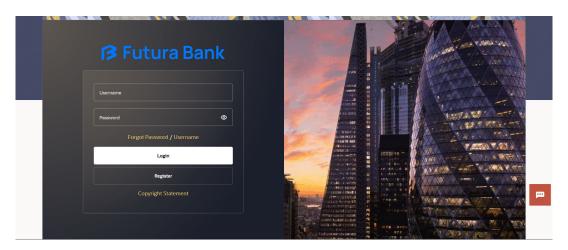
• The bank administrator has enabled the First time login steps for Corporate users.

To log in to the application:

1. Perform the following navigation to access the **Login** screen.

   From the **Oracle Banking Digital Experience** 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. Perform one of the following actions:

    *   In the **Username** field, enter the user ID.

    *   Click the ⌨ icon to enter the username using the virtual keyboard.

6. Perform one of the following actions:

    *   In the **Password** field, enter the password.

    *   Click the ⌨ icon to enter the password using the virtual keyboard.

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

7. Click **Login**.

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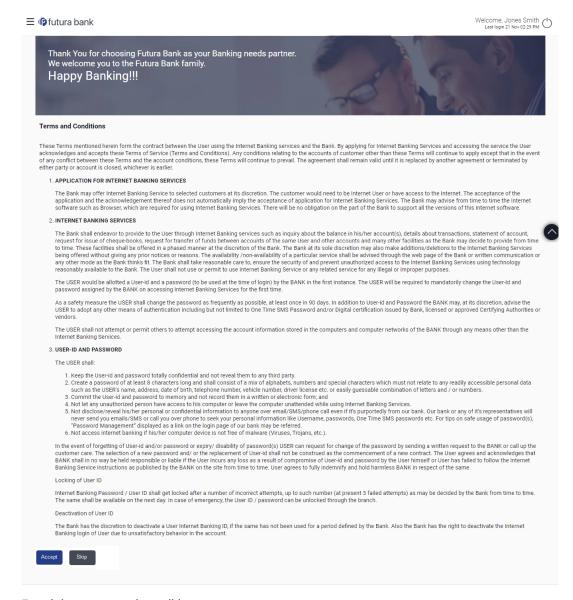
    > ⓘ **Note**
    >
    > Force Change password is not a part of First Time Login flow wizard, this screen will appear for every new user.
    >
    > The **Force Change Password** screen will only appear for users for whom the password is set by administrator and not for the users who have self-registered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

Figure 4-2   First Time Login - Terms and Condition
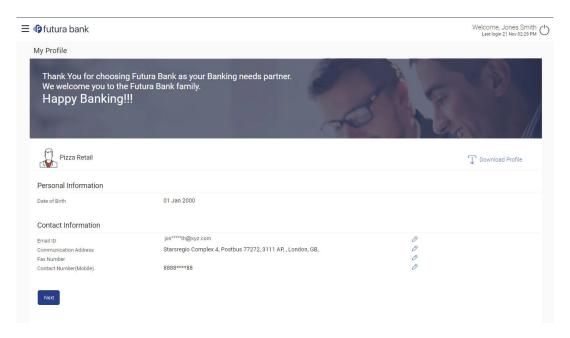
8. Read the terms and conditions.

9. Click **Accept** to accept the terms and Conditions.

   The next configured screen appears.

Figure 4-3   Profile

Table 4-2   Profile - Field Description

Field Name	Description
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.

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

Field Name	Description
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	
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.
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 the ✎ icon against the field that you want to edit.

11. Perform one of the following actions:

    • Click **Next**.

      The next configured screen appears.

    • Click ⬇ Download Profile icon to download the profile.

Figure 4-4 Daily Limits
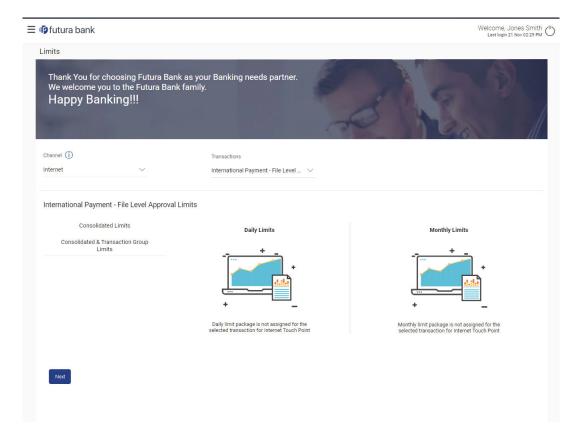
Table 4-3 Daily Limits - Field Description

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.

Table 4-3   (Cont.) Daily Limits - Field Description

Field Name	Description
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.

Table 4-3 (Cont.) Daily Limits - Field Description

Field Name	Description
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 one 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 one 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
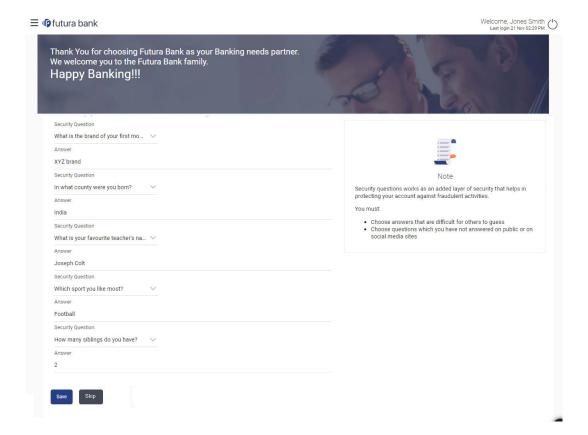
Table 4-4   Set Security Questions - Field Description

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

Dashboard

This topic describe the OBDX Administrator dashboard.

Oracle Banking Digital Experience is a one-stop solution for a bank for its core banking operations, across corporate offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming business models and processes to reduce operating costs and improve productivity across both front and back office.

Dashboard provides a quick view of the most relevant functions, to achieve a particular objective or complete a process.
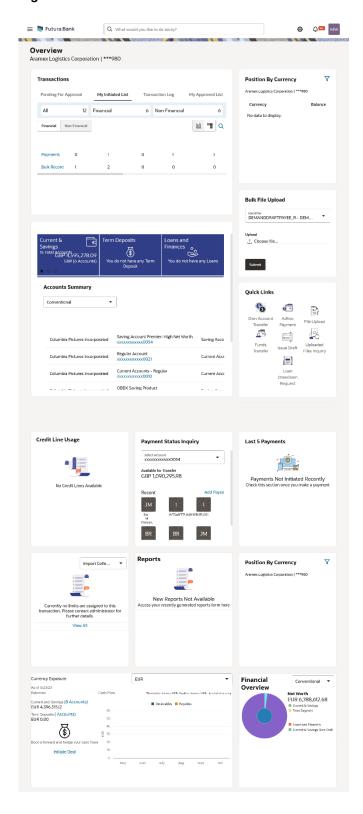
OBDX Administrator dashboard is mapped at various available levels like Party, Segment, User Type or User. This displays the end user's dashboard auto painted based on the roles assigned. The logged in-user can add or remove widgets while creating the dashboard. Each widget can be assigned a priority as per the requirement and the widgets to be displayed on the module dashboards will be based upon the assigned priority.

Pre-requisites

- • User must have the relevant access from bank with online banking enabled.

- • Other features related to accounts must be supported by core banking system.

Figure 5-1   Dashboard

- [Corporate user as a Viewer](#)
  This topic describes the Corporate user as a Viewer functionality.

- **Corporate user as a Maker**
  This topic describes the Corporate user as a Maker functionality.

- **Corporate user as an Approver role**
  The dashboard displays transactions available to corporate users responsible for approving transactions.

- **FAQ**

- **Non Customer as a Viewer**
  This topic describes the Non Corporate user as a Viewer functionality.

- **Non Customer as a Maker**
  This topic describes the Non Corporate user as a Maker functionality.

- **Non Customer as an Approver**
  This topic describes the Non Corporate user as a Viewer functionality.

5.1 Corporate user as a Viewer

This topic describes the Corporate user as a Viewer functionality.

Corporate user in Viewer role provides the top management of any corporate with a consolidated and easy to understand view of their business immediately after logging in. This helps them to take speedy and accurate decisions to meet their short term and long term business goals.

Dashboard Overview

Icons

The following icons are present on the portal page:

- : The logo of the bank.

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

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

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

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.

- **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.

- **Forex Deal**: Click this menu to view booked forex deals and initiate new forex deal.

- **Liquidity Management**: Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management**: Click this menu to manage your virtual accounts.

- **Credit Facility Management**: Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance**: Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Receivables/Payables**: Click this menu to view receivable and payables.

- **Cash Management**: Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload**: Click this icon to upload files and view the files already uploaded.

- **Reports**: Click this icon to generate the reports and view the generated reports.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

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

- **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.

- **Help** : Click this menu to launch the online help.

- **About** : Click this menu to view the information about the application like version number, copyright etc.

Financial Overview

The section provides a graphical representation of the distribution of assets and liabilities across the Current and Savings Accounts, Term Deposits & Loans & Finances accounts held with the bank. It also displays the total amount of assets, liabilities and the Net Worth. Account types displayed in the section include CASA, term deposits, and loans & finances.

Position By Currency

The section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

Credit Line Usage

Credit Facility/Line Usage widget provides a quick understanding of the most and least utilized credit facilities (both in terms of amount and percentage) with their current available and utilized amounts. By looking at this widget the corporate user can quickly assess the facilities that can be utilized more and facilities that need a limit extension.

The bar graph shows the following two values:

- **Utilized Amount:** The limits utilized by the party from the total set limit.

- **Available Amount:** The limits remaining from the total set limit.

Click the bar of a particular facility ID to view the utilization details of that facility.

Bill Receivable/ Payable

The section displays the summary of all import and export bills associated with specific party/ parties. The dashboard allows the user to view the total amount receivable and payable with respect to the trade bills (Under LC and standalone) immediately after logging in.

Trade Instruments

Trade Instruments section allows the user to view the summary of all trade instruments (Import-Export LC, outward guarantee) that are going to expire in near future and are associated with specific party/ parties.

The user can view the trade instruments that are going to expire within 10 days, 15 days and 30 days by selecting the option from the drop-down.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:
  - Party Name: Displays the party names linked to the ID and holding the accounts
  - Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.
  - Account Type: Displays the type of account viz., savings or current etc
  - Net Balance: The balance amount in the account is displayed

- Term Deposits:
  - Party Name: Displays the party names linked to the ID and holding the deposits
  - Deposit Number: Displays the TD Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.
  - Interest Rate: shows the applicable rate of interest on the TD
  - Maturity Date: shows the date of maturity of deposit
  - Principal Balance: shows the amount invested in deposit
  - Maturity Balance: shows the amount which would be available on the date of maturity.

- Loans and Finances
  - Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.
  - Party Name: Displays the party names linked to the ID and holding the loans
  - Amount Financed: The loan amount that was initially availed
  - Outstanding: Outstanding Amount against the loan
  - Maturity Date: The Maturity Date of the Loan account
  - Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, along with daily and monthly limits utilized and available for use, from the viewer dashboard. The transaction for which the limits must be viewed can be selected from the dropdown list that is provided.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Click **View All** to access the Limits screen, where the user's limits and the corporate limits can be viewed. The user can also use the channels list and the transactions list to view limits for a specific transaction originating from a specific channel.

Transactions: This section has the following tabs

- Pending for Approval
- My Initiated List
- Transaction Log
- My Approved List

1) Pending for Approval

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each 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.
>
> - In the 📊 graph view icon, on clicking the bars in the graph, the user will be navigated to the transaction listing page.
>
> - In the ▤ list view icon, on clicking the module name link , the list of transactions pending approval within the module can be viewed.

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

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

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

- – 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

Figure 5-2   Transactions - Pending for Approval (List View)
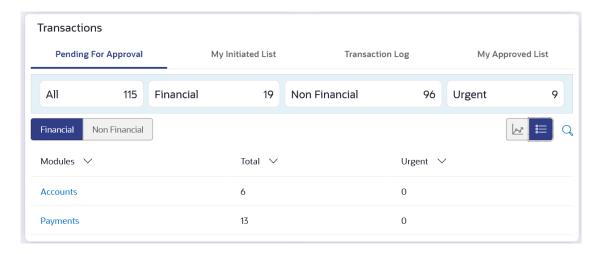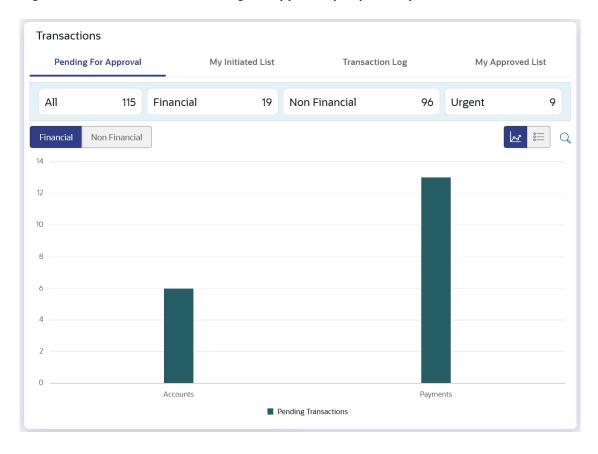
Figure 5-3   Transactions - Pending for Approval (Graph View)

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

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.

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

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

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

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

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

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

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.

🔍 : 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

Figure 5-5   Transactions - Transaction Log

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

4) My Approved List

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 5-6   Transactions - My Approved List

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

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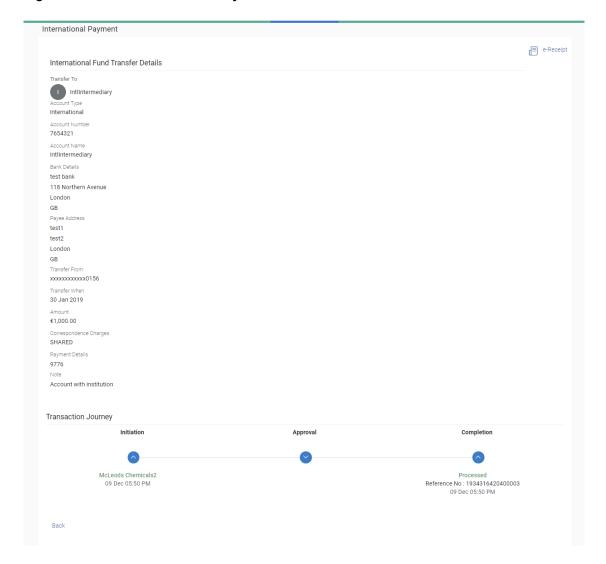
Click the **reference number** link on the description of activity log to view the Transaction Journey

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

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

Figure 5-7   Transactions Journey

Review

The section displays the details of the transaction.

Transaction Journey

This section displays the status of transactions. Transaction journey displays the status as:

- Initiation
- Approval
- Completion
- Request Modification
- Locked

1. Click **Back** to navigate to the **Dashboard**.

   OR

   Click **e-Receipt** to generate the e-receipt of the transaction.

- [Conventional/Islamic Accounts](#)
  This topic describes the Conventional & Islamic accounts functionality.

5.1.1 Conventional/Islamic Accounts
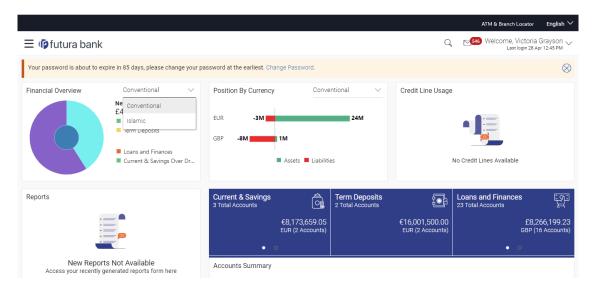
This topic describes the Conventional & Islamic accounts functionality.

This option enables the corporate users to view & select both Conventional & Islamic accounts under separate headers of **Conventional** & **Islamic** while processing any transaction in the entire application.These headers will appear for all transactions where there is an account drop-down or account selection of Current and Savings, Term Deposits and Loans is required.

> ⓘ **Note**
>
> Users having both (Conventional & Islamic accounts) will be able to view their accounts in respective headers however, in case if he is only having either of account then there will be no separate header bifurcation for the same.

Figure 5-8   Conventional/Islamic Accounts widget

5.2 Corporate user as a Maker

This topic describes the Corporate user as a Maker functionality.

When Corporate user log into application in maker role who are the transaction executors, the dashboard displays the an option like Quick Links to easy access to some of the more commonly used features in the system along with the few important features like account details, activity log etc.

Dashboard Overview

Icons

The following icons are present on the portal page:

- : The logo of the bank.

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

-

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

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Toggle Menu Transactions

Following items are present on the Toggle Menu:

- : 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.

- : Click here to access Payments related transactions or setting up of payments

- : Click here to access the Electronic Bill Payments and Presentment related transactions.

- : Click this menu to manage your Letter of Credits (LCs), Bills, Guarantees, Line Limits and Beneficiary maintenance for trade finance.

- : Click this menu to view booked forex deals and initiate new forex deal.

- : Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management** : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Receivables/Payables** : Click this menu to view receivable and payables.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

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

- **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.

- **Help** : Click this menu to launch the online help.

- **About** : Click this menu to view the information about the application like version number, copyright etc.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan with below details. Click the particular account number of CASA/ / Term Deposit / Loan account to go to the account details screen.

- Current and Savings:

  – Party Name: Displays the party names linked to the ID and holding the accounts

- – Account Number: Displays the Account Number (masked format), account nickname (if any), and the product name. Click the account number to go to the Account Details screen.

  - – Account Type: Displays the type of account viz., savings or current etc

  - – Net Balance: The balance amount in the account is displayed

- Term Deposits:

  - – Party Name: Displays the party names linked to the ID and holding the deposits

  - – Deposit Number: Displays the Term Deposit Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Deposit Details screen.

  - – Interest Rate: shows the applicable rate of interest on the Term Deposit

  - – Maturity Date: shows the date of maturity of deposit

  - – Principal Balance: shows the amount invested in deposit

  - – Maturity Balance: shows the amount which would be available on the date of maturity.

- Loans and Finances

  - – Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.

  - – Party Name: Displays the party names linked to the ID and holding the loans

  - – Amount Financed: The loan amount that was initially availed

  - – Outstanding: Outstanding Amount against the loan

  - – Maturity Date: The Maturity Date of the Loan account

  - – Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Click ‹, ‹‹, › or ›› to navigate across page of account summary.

Last 5 Payments

The section displays the last five payments initiated by the corporate user with the respective statuses on the dashboard.

Bulk File Upload

This section allows the user to upload files containing multiple payments.

The widget displays the following fields to upload the files:

- Identifier: File identifier created earlier in order to identify the file.

- Upload: Browse and select the file to be uploaded.

Click **Upload** to browse and select the file and then click **Submit** to browse and upload the file.

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer

- Ad-hoc Payment

- File Upload

- Funds Transfer

- Issue Draft

- Uploaded Files Inquiry

Work Snapshot for Today

This section displays the work snapshot of the current day of the logged in user along with the count of transactions with specific statuses (processed, In-progress, Rejected).

The widget displays the count of transactions as on the current system date as per their status as follows:

- Processed: Displays the count of transactions that are approved, as on the current system date.

- In Progress: Displays the count of transactions that are initiated, as on the current system date.

- Rejected: Displays the count of transactions that are rejected, as on the current system date.

🔍 :

Transactions: This section has the following tabs

- Pending for Approval

- My Initiated List

- Transaction Log

- My Approved List

1) Pending for Approval

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each 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.
>
> - In the graph view icon, on clicking the bars in the graph, the user will be navigated to the transaction listing page.
>
> - In the list view icon, on clicking the module name link, the list of transactions pending approval within the module can be viewed.

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

Figure 5-9   Transactions - Pending for Approval (List View)
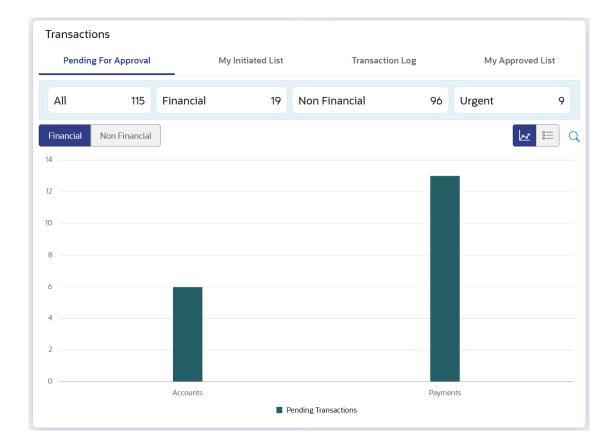
Figure 5-10   Transactions - Pending for Approval (Graph View)

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

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 5-11   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.

🔍 : 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.
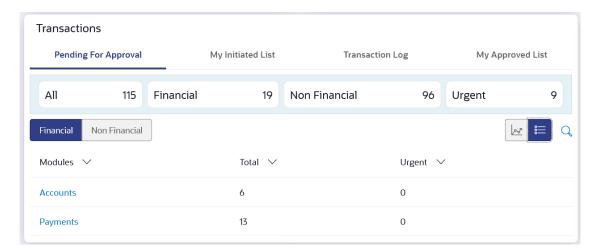 - Status: Status of the transaction

- 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

Figure 5-12   Transactions - Transaction Log


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

4) My Approved List

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 5-13   Transactions - My Approved List

For more information, refer section **My Approved List** 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).
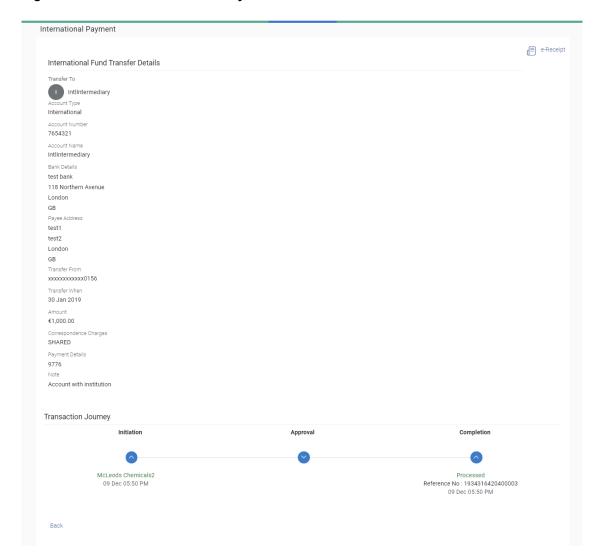
When the user selects a transaction in Initiated' status, an option to assign approval workflow is available. Click on **Assign**, and select the approval workflow from the resolved workflows for the Initiated transaction, where transaction approval workflow is not assigned.

> ⓘ **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 5-14   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

1. Click **Back** to navigate to the **Dashboard**.

   OR

   Click **e-Receipt** to generate the e-receipt of the transaction.

5.3 Corporate user as an Approver role

The dashboard displays transactions available to corporate users responsible for approving transactions.

Approver has the responsibility to ensure correctness of financial or non-financial transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

Dashboard Overview

Icons

The following icons are present on the portal page:

- : The logo of the bank.

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

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

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

FATCA & CRS link

Click the link to access the FATCA and CRS Self – Certification Forms for Entities so as to capture required information for the purposes of compliance with both FATCA and CRS.

Header Menu Options

- **Preferred Language** :Click on the , and click **Langauge** to set your desired language to use the application.

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.

- **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.

- **Forex Deal** : Click this menu to view booked forex deals and initiate new forex deal.

- **Liquidity Management** : Click this menu to manage the cash flow, credit and working capital.

- **Virtual Account Management** : Click this menu to manage your virtual accounts.

- **Credit Facility Management** : Click this menu to originate new Credit Facilities and manage existing Facilities and Collaterals.

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Receivables/Payables** : Click this menu to view receivable and payables.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Reports** : Click this icon to generate the reports and view the generated reports.

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

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

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

- **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.

- **Help** : Click this menu to launch the online help.

- **About** : Click this menu to view the information about the application like version number, copyright etc.

Notifications

The notification section allows the corporate approver to view last four notifications sent by the bank. Click **View All** to view all the notifications sent by the bank. User can also click on the specific notification to see the details

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form.

The transactions are grouped by module name and provide a quick view of transactions that are needed to be approved

Quick Links

The following transactions can be initiated from this section:

- Own Account Transfer
- Funds Transfer
- Ad-hoc Payment
- Issue Draft
- File Upload
- Uploaded Files Inquiry
- Loan Drawdown Request

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

Current and Savings/ Term Deposits/ Loans and Finances

The current and savings/ Term Deposit/ Loan account card displays the count of the account and total balance in these accounts along with the transaction currency. The section below the account card displays the summary of assigned CASAs/ Term Deposit / Loan (combined by account currencies) with below details. Click the particular account number of CASA/ Term Deposit / Loan account to go to the account details screen.

* Current and Savings:

  – Party Name: Displays the different party names linked to the ID and holding the accounts

  – Account Number: clicking the account number takes you to the Account Details screen.

  – Account Type: Displays the account type - savings or current.

  – Net Balance: The balance amount in the account is displayed

* Term Deposits:

  – Party Name: Displays the different party names linked to the ID and holding the deposits

  – Deposit Number: clicking the account number takes you to the Deposit Details screen.

  – Interest Rate: shows the applicable rate of interest on the various deposits

  – Principal Balance: shows the amount invested in deposit

  – Maturity Date: shows the date of maturity of deposit

  – Maturity Balance: shows the amount which would be available at the date of maturity.

* Loans and Finances

  – Loan Account Details: Displays the Loans Account Number (masked format), account nickname (if any) and the product name. Click the account number to go to the Loan Details screen.

  – Party Name: Displays the party names linked to the ID and holding the loans

  – Amount Financed: The loan amount that was initially availed

  – Outstanding: Outstanding Amount against the loan

  – Maturity Date: The Maturity Date of the Loan account

  – Rate: Applicable rate of interest

Using the **Search** field, the user can search for a specific Current and Savings/ Term Deposit/ Loan account. Click **Download** to download the account summary of Current and Savings/ Term Deposit/ Loan accounts.

Reports

The latest reports mapped and generated under a party/ parties mapped to the logged in user are listed in this section. Click View All to view all the reports generated.

Transactions: This section has the following tabs

* Pending for Approval

* My Initiated List

- Transaction Log

- My Approved List

Pending for Approval

This section displays the details of transactions that are initiated by the maker and are pending for approval. It is briefly classified into two broad categories a) Financial and b) Non-Financial. User can click each 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.
>
> - In the graph view icon, on clicking the bars in the graph, the user will be navigated to the transaction listing page.
>
> - In the list view icon, on clicking the module name link , the list of transactions pending approval within the module can be viewed.

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

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

- Accounts - The details of activity log are:

  – Date: Date of the transaction

  – Description: Description of the transaction

  – Account Number: Account number of the transaction

  – Amount: Amount of the transaction

  – Initiated By: The user who has initiated the transaction.

  – Reference Number: Reference Number of the transaction.

  – 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

Figure 5-15   Transactions - Pending for Approval (List View)
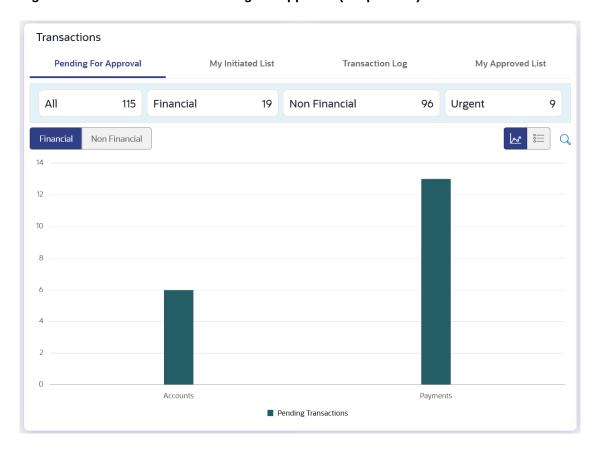
Figure 5-16   Transactions - Pending for Approval (Graph View)

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

2) My Initiated List

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

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

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

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

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

- **Initiated:** The number of transactions that have been initiated but approval workflow is not assigned.

- **Pending Approval**: The number of transactions that have been initiated, but are pending for approval.

- **Locked** : The number of transactions that have been locked by the approver

- **Pending Modification**: The number of transactions that have been sent for modification by the approver to the initiator.

- **Approved:** The number of transactions that have been approved.

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

- **Expired**: The number of transactions that have been that have been initiated but expired.

- **Released**: The number of transactions that have been released by the releaser.

- **Pending Release**: The number of transactions that are pending for release by the releaser.

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

Figure 5-17   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.

🔍 : 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

Figure 5-18   Transactions - Transaction Log

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

4) My Approved List

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 5-19   Transactions - My Approved List

Transactions

Pending For Approval	My Initiated List	Transaction Log	My Approved List

All	2	Financial	0	Non Financial	2

Financial   Non Financial

Modules ∨	Total ∨	Approved ∨	Rejected ∨
Biller Maintenance	1	1	0
Others	1	1	0

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

Pending for Approval

The Pending for approvals list contains transactions that have been initiated by the maker and are pending for approval. When the approver user logs into the application, he can view the transactions that are pending for his decision to either approve or reject.

> ⓘ **Note**
>
> - If for any module, the pending approval count is 0, then it will not be shown in the list.
>
> - In the [graph icon] graph view icon, on clicking the bars in the graph, the user will be navigated to the transaction listing page.
>
> - In the [list icon] list view icon, on clicking the module name link , the list of transactions pending approval within the module can be viewed.

The tab also displays the all the transactions pending approval within a module along with the prioritized and in-grace tags. A specific transaction (pending approval) reference number can also be searched within a module. Module specific filters is provided to search for transactions pending approval within a module.

The search will be on a specific module and not across modules. Dynamic switching of modules will be available from the filter overlay. Module wise filters will be provided similar to the Pending Approval Dashboard. Approver can selects 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.

Transaction Journey

This section displays the status of transactions. The possible values for the status are:

- Initiation

- Approval

- Locked

- Completion

- Request Modification

1. Click **Approve** to approve the initiated transaction.

The **Transaction Approval** screen prompting to enter the approval remarks appear.

OR

Click **Reject** to reject the transaction.

OR

Click **Lock** to lock the transaction.

OR

Click **Back** to navigate to the **Dashboard**.

2. Enter the remarks and click **Approve**.

OR

Enter the remarks and click **Reject**.

OR

Enter the remarks and click **Lock**.

OR

Click **Cancel** to cancel the transaction.

The screen with success message along with the reference number appears.

- Pending for Approvals
This topic provides the systematic instructions to user for viewing pending for approvals list contains transactions that have been initiated by the maker and are pending for approval.

5.3.1 Pending for Approvals

This topic provides the systematic instructions to user for viewing pending for approvals list contains transactions that have been initiated by the maker and are pending for approval.

When the approver user logins to the application, he can view the transactions that are pending for his decision to either approve or reject.

The Pending Approval tab, a summarized view of the following:

- Count of all the transactions pending approval

- Count of the financial and non-financial transactions pending approval out of the total count

- Count the urgent transactions (prioritized and in grace period) pending 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 pending approval. The details can be viewed either in a graphical format or in a list format using a switch option.

> ⓘ **Note**
>
> - If for any module, the pending approval count is '0', then it will not be shown in the list.
>
> - In the graph view icon, on clicking the bars in the graph, the user will be navigated to the transaction listing page.
>
> - In the list view icon, on clicking the module name link , the list of transactions pending approval within the module can be viewed.

The tab also displays the all the transactions pending approval within a module along with the prioritized and in-grace tags. A specific transaction (pending approval) reference number can also be searched within a module. Module specific filters is provided to search for transactions pending approval within a module.

The search will be on a specific module and not across modules. Dynamic switching of modules will be available from the filter overlay. Module wise filters will be provided similar to the Pending Approval Dashboard. Approver can selects 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.

Approver can also Lock a transaction, in case he wants to verify something operationally before approving it. Once the transaction is locked, the same will not be available for approval and the transaction status will be changed to 'Locked'. Maker will be able to see transaction with "Locked" status in his activity log. Once a transaction is locked, no action (like approve, reject, send to modify) will be allowed on that transaction.

Any approver, who is authorized to approve that transaction, will be able to unlock it by going to transaction approval page. Once the transaction is unlocked, it will be available for approval to the users as per the workflow.

For only specific transactions, Send to Modify functionality is enabled. Here approver can send the transaction back to modification, which are waiting for his approval, with comment if any.

> ⓘ **Note**
>
> To see the list of transactions for which Send to Modify is enabled, please refer the respective module user manuals.
>
> Send to Modify functionality is not supported on wearables.

The reference number of the transaction is a hyperlink, on clicking the link the transaction details and transaction journey of the specific transaction is displayed.

To approve the transaction:

1. From the **Approver Dashboard** , click **Pending for Approvals** section.
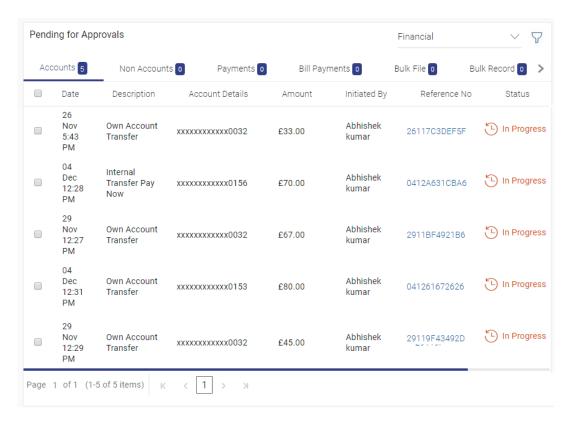
   The **Pending for Approvals** screen appers.

   The user requires authentic credentials to log in to the **Oracle Banking Digital Experience** application.

2. Select the transaction pending for approval, by clicking on the checkbox against it and click on **Approve** or **Reject**.

Figure 5-20   Pending for Approvals
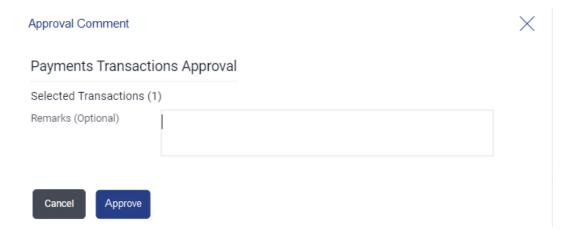
> ⓘ **Note**
>
> Multiple transactions authorization from dashboard using single token to be supported. User can not approve multiple transactions at-a-go if any one of the selected transactions has been enabled for 2 Factor Authentication as maintained for "Multiple Transaction Approval". For more details refer **User Manual Oracle Banking Digital Experience Core -Authentication** chapter.

The **Transaction/s Approval / Rejection** screen prompting to enter the approval / rejection remarks appear.

Figure 5-21   Approval Comment popup
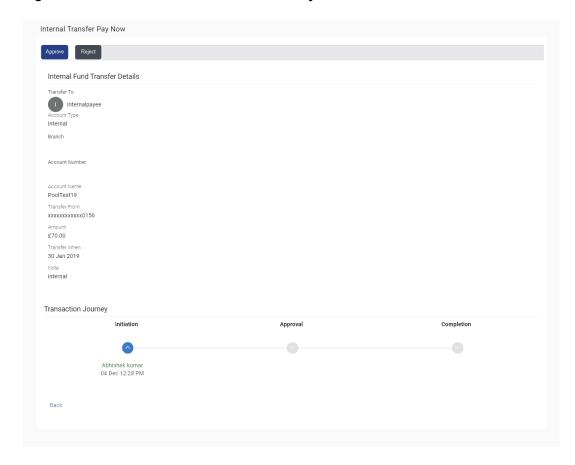
Perform one of the following actions:

a.   Click **Approve** to approve the transaction.

Alternately, the approver can view detailed transaction summary, before approving / rejecting a transaction.

b.   Click **Cancel** the transactions.

3.   Click the **Reference Number** link of the transaction that has to be approved, in the **Pending for Approval** section.

The transaction screen with **Review and Transaction Journey** section appears.

Figure 5-22   Review and Transaction Journey

Transaction details to show the details of users who are yet to approve the transaction.

Figure 5-23   Transaction Details
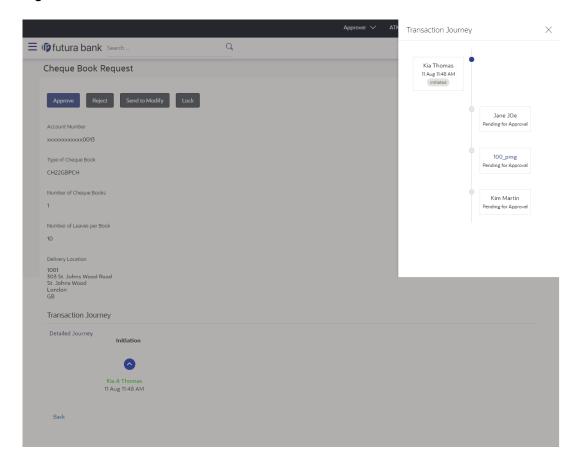
Figure 5-24   Review and Transaction Journey for - Send to Modify Transaction
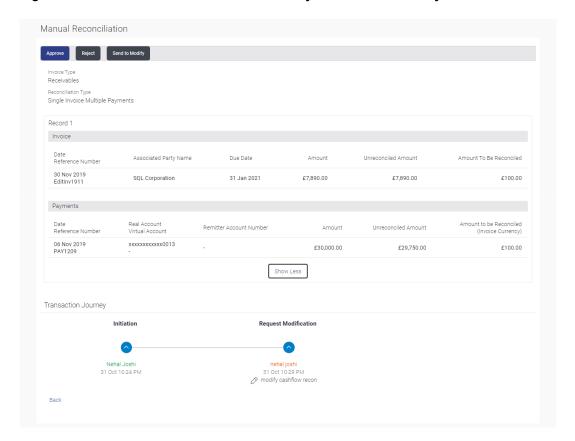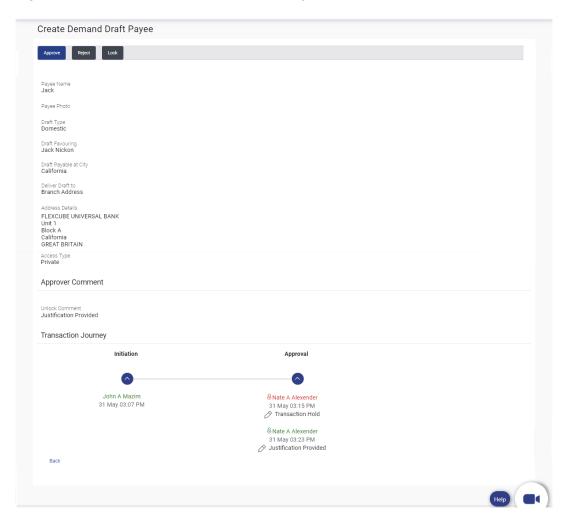
Figure 5-25   Review and Transaction Journey for – Locked Transaction

Transaction to approve

Transaction Name

This section displays the name of the transaction like Loan repayment, Bulk File Upload etc.

Review

The section displays the details of the transaction.

Transaction Journey

This section displays the status of transactions. The possible values for the status are:

• **Initiation**

• **Approval**

• **Locked**

• **Completion**

• **Request Modification**

4. Perform one of the following actions:

• Click **Approve** to approve the initiated transaction.

The **Transaction Approval** screen prompting to enter the approval remarks appear.

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

- Click **Back** to navigate to the Dashboard.

5. Perform one of the following actions:

- Enter the remarks and click **Approve**.

  The screen with success message along with the reference number appears.

- Enter the remarks and click **Reject**.

  The screen with success message along with the reference number appears.

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

5.4 FAQ

- **If one user is configured so that he is having both the roles i.e. a Maker and an Approver, how can he switch the Dashboard View?**
  The user can go to the toggle menu and switch between the Maker / Approver roles.

5.5 Non Customer as a Viewer

This topic describes the Non Corporate user as a Viewer functionality.

When non-customers log into the app, the dashboard offers a consolidated, easy-to-understand view of the business immediately after logging in.

Dashboard Overview

Icons
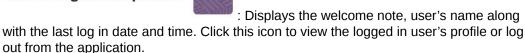
Following icons are present on the corporate – Non Customer Viewer dashboard:

- : 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.

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **Receivables/Payables** : Click this menu to view receivable and payables.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

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

- **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.

- **Help** : Click this menu to launch the online help.

- **About** : Click this menu to view the information about the application like version number, copyright etc.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs

- View Invoices

- View Associated Party

- Create Invoice

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Overdue Invoices:

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to **View All Finances**.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

The user can select the transaction from the drop-down to view the corporate limit of that transaction.

5.6 Non Customer as a Maker

This topic describes the Non Corporate user as a Maker functionality.

When non-customers who are transaction executors log into the app, an option of Quick Links has been provided on the Dashboard for easy access to some of the more commonly used features in the system.

Dashboard Overview

Icons

Following icons are present on the corporate – Non Customer Maker dashboard:

- : 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.

- **Aramex Logistics Corporation** RR : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

- **Supply Chain Finance** : Click this menu to view your Supply Chain Finance business and to manage its activities.

- **$ Receivables/Payables** : Click this menu to view receivable and payables.

- **Cash Management** : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- **File Upload** : Click this icon to upload files and view the files already uploaded.

- **Account Settings** : Click this menu to set your preferences as well as daily limits and change password.

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

- **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.

- **Help** : Click this menu to launch the online help.

- **About** : Click this menu to view the information about the application like version number, copyright etc.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs
- View Invoices
- View Associated Party
- Create Invoice

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

Overdue Invoices

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to **View All Finances**.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

5.7 Non Customer as an Approver

This topic describes the Non Corporate user as a Viewer functionality.

When non-customers who are responsible for approving the transactions log into the app, an Approver has the responsibility to ensure correctness of transaction as per the bank and corporate mandate, to ensure speedy and accurate processing.

**Dashboard Overview**

Icons

Following icons are present on the corporate – Non Customer Approver dashboard:

- : 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.

- : Displays the welcome note, user's name along with the last log in date and time. Click this icon to view the logged in user's profile or 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.

Toggle Menu Transactions

Following items are present on the Toggle Menu as per roles assigned:

- : Click this menu to view your Supply Chain Finance business and to manage its activities.

- : Click this menu to view receivable and payables.

- : Click this menu to get the daily or monthly cash flow forecast and also the current day snapshot of the finances.

- : Click this icon to upload files and view the files already uploaded.

- : Click this menu to set your preferences as well as daily limits and change password.

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

- [Leave Feedback icon] : Click this menu to leave your feedback about the user interaction of the application.

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

- [Help icon] : Click this menu to launch the online help.

- [About icon] : Click this menu to view the information about the application like version number, copyright etc.

Pending for 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 approvals. Click the reference number link to view, approve or reject the transaction. User can also select multiple records from the summary and approve or reject the transactions.

Financial : This displays the financial based transactions - further categorized as following:

- Accounts - The details of activity log are:
  – Date: Date of the transaction
  – Description: Description of the transaction
  – Account Details: 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.

  - – Initiated By: The user who has initiated the transaction.

  - – 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 No: Account number of the account to be debited.

  - – Amount: Amount to be debited from debit account

  - – Payee Account Details: Payee's account number

  - – Initiated By: The user who has initiated the transaction.

  - – 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

  - – Initiated By: The user who has initiated 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 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
  - Payee Type: The type of payee
  - 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
  - Payee Type: Type of the payee
  - Category: Payee Category
  - 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
  - File Identifier: Unique code assigned to the uploaded file.
  - Transaction Type: Transaction type of the file upload
  - File Name: Name of the file uploaded.
  - Initiated By: The user who has initiated the transaction
  - 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

- – Initiated By: The user who has initiated the transaction

- – Reference Number: Reference Number of the record.

- – Status: Status of the record

- Trade Finance Maintenance

  - – 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

  - – Initiated By: The user who has initiated the transaction

  - – 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

- 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 ID: Structure ID of the transaction

  - – Structure Description: 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

Pending for Action

This section displays the summary of all the financial and non-financial transactions that are pending for approval by the approver user in a graphical form.

Invoice Timeline

This widget draws all the outstanding invoices of the corporates on the invoice timeline. The invoices are categorized into buckets of overdue invoices, invoices maturing in 30 days, between 31-60 days, between 61-90 days and above 90 days in terms of Receivables OR Payables. The Timeline is made comprehensive by colour coding the category of invoices on the basis of maturity.

My Limits

This section allows the user to view the transaction specific limits assigned to him for initiating and approving the transactions. It also provides information about the limits assigned by the bank and the limit utilized by the user.

Corporate Limits

The user can view the party cumulative transaction limits for each transaction, daily and monthly limits utilized and available limits for use from the viewer dashboard.

Overdue Invoices

Overdue invoices are one of the major concerns for a Corporate Supplier and a Buyer and needs to be addressed immediately. A dedicated widget projects 5 invoices that are running overdue for the longest period of time. It also acts as an alarm for the corporate. They are reminder that, the overdue invoices should be attended on priority. The link given on the widget enables the corporate to view the all its overdue invoices by navigating the user to the View Invoices Screen.

Overdue Finances

Finances are liabilities of the corporates which needs to be paid on due date. This widget warns the corporates of any finances running overdue. Timely payment of Finances is required to maintain the credit goodwill of the corporates. This widget assists in keeping the same intact. It displays the details like Finance No., Amount Overdue, and No. of Days Overdue. It also provides link to **View All Finances**.

Top Programs

A Donut Graph projects the top 5 programs of the corporate which are highest in terms of receivables and payables in the local currency. The values of Receivables or Payables are displayed along with the name of the Program.

Finance Maturing

Finances are loans taken against invoices for working capital requirements or any other necessary business expenses. This widget provides a graphical representation of all the outstanding finances and categorizes them in the buckets of overdue finances, Due in 30 days, 31-60 days, 61-90 days and above 90 days.

Quick Links:

The most commonly used transactions are provided as quick links for quick access to the transactions. Following transactions are provided as quick links:

- View Programs

- View Invoices

- View Associated Party

My Approved List

This section displays the details of transactions that are approved by the approver user. Similarly to Pending Approval list, here also it is classified into two broad categories a) Financial and b) Non-Financial. The Tab under Financial and Non Financial and the columns of each Tab are same as mentioned in **Pending For Approval** section.

Click each tab to view the snapshot of transactions already approved.

Click the **Reference Number** link to view the detailed transaction.

Click **Downlo** to download the summary of transactions approved by the approver user.ad

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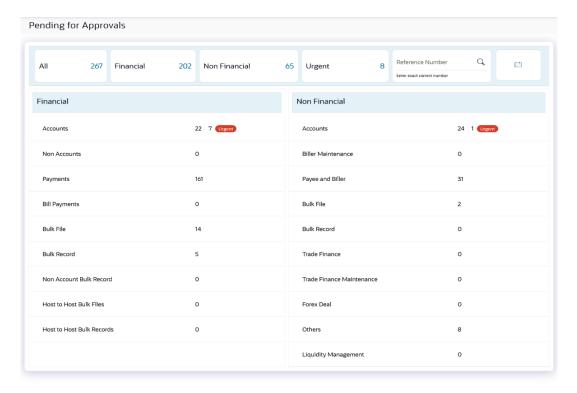
- Accessible Roles for Corporate
- Workflow and Approval Flow preference
- Party and User level account access
- Approval workflow and Rules setup for banking transaction
- Party Preference is maintained for corporate user

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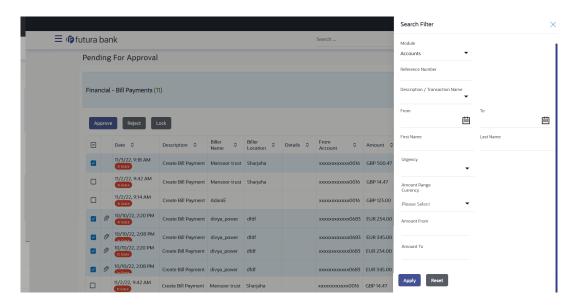
> ⓘ **Note**
>
> The search will be module specific, not across modules.

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.
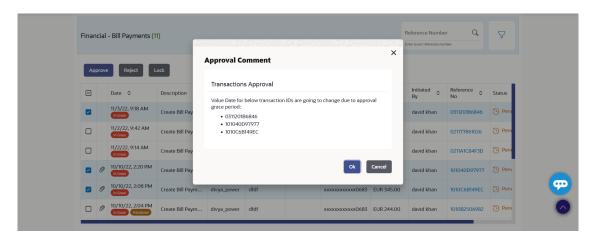
Figure 6-4   Pending for Approval – Transaction Details

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
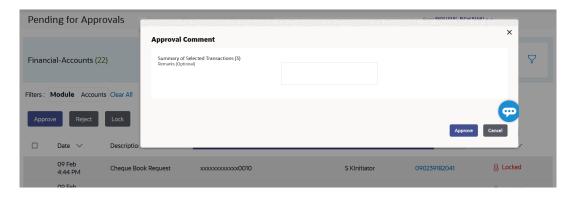
Figure 6-7   Reject Transaction

Figure 6-8   Lock/Unlock the Transaction
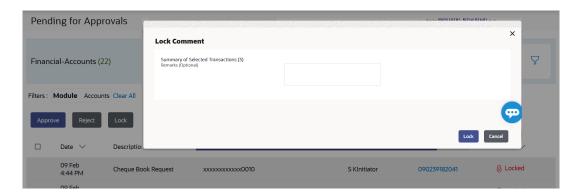
Figure 6-9   Send to Modify

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.
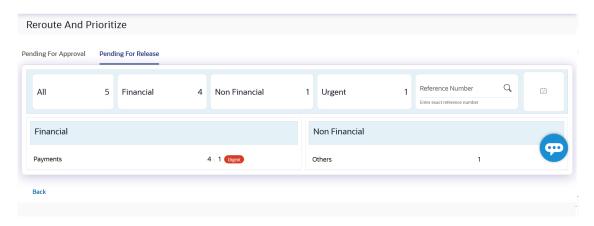
The user can view summarized details of the transactions pending release within the module and can filter the transaction based upon different search parameters. The user can re-route or mark a transaction as high priority upon viewing the transaction details within the module. In order to re-route a 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

Reroute And Prioritize

Pending For Approval   Pending For Release

| All | 5 | Financial | 4 | Non Financial | 1 | Urgent | 1 | Reference Number 🔍 |
Enter exact reference number

| Financial | | Non Financial |
| Payments | 4 1 Urgent | Others | 1 |

Back

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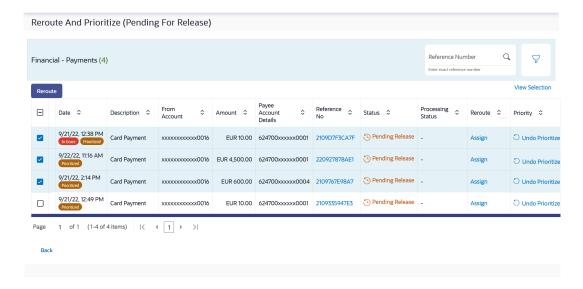
   > ⓘ **Note**
   >
   > The search will be module specific, not across modules.

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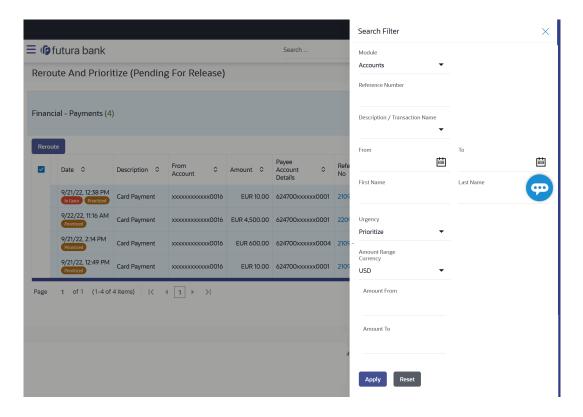
Table 6-5   Re-route and Prioritize (Pending for Release) Summary within module screen - Field Description

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.
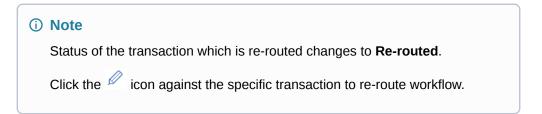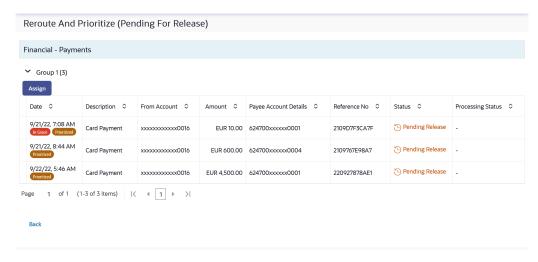
Figure 6-14   Re-route and Prioritize (Pending for Release) Transactions with matching groups
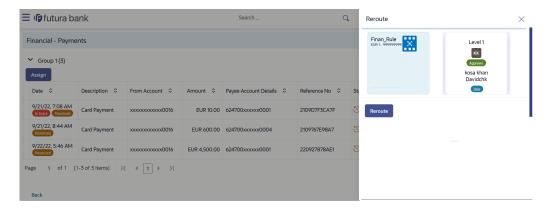
3. Select the group to which workflow to be re-routed.

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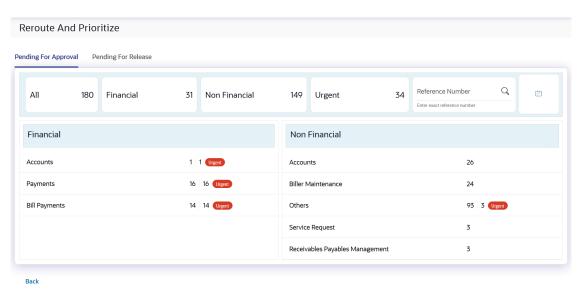
Table 6-7   Workflow Details - Re-route Workflow tab - Field Description

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. �f0 ⓘ **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.
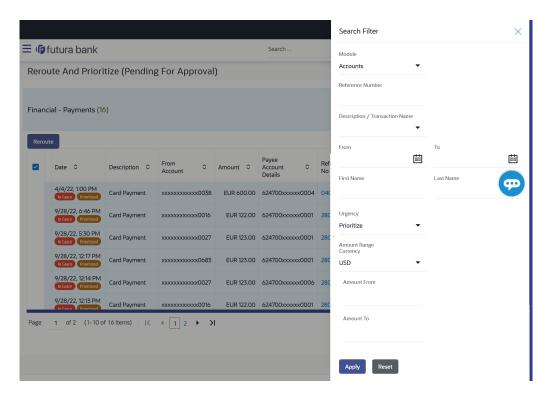
Table 6-9   Re-route and Prioritize (Pending for Approval) Summary within module screen - Field Description

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.

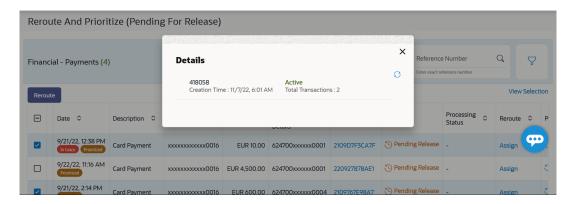**Table 6-10   Re-route and Prioritize (Pending for Approval) Transactions – Filter Criteria - Field Description**

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.
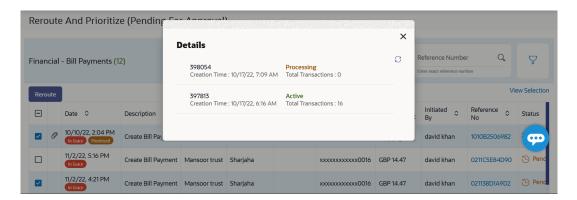
     The **Workflow Details** overlay screen appears.

   - Select multiple transactions together to route/reroute and click **Reroute**.

     The **Details** popup appears.
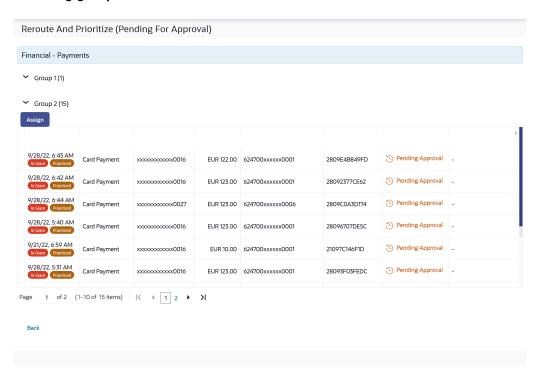
Figure 6-19   Details popup

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

> (i) **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
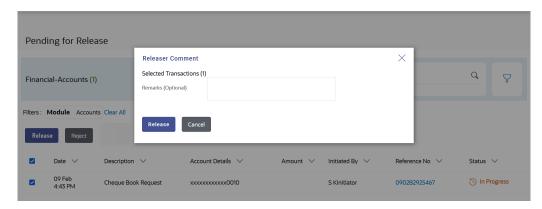
5. Perform one of the following actions:

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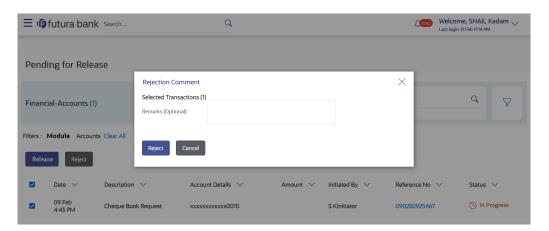
• Click **Reject** to reject the transaction.

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.
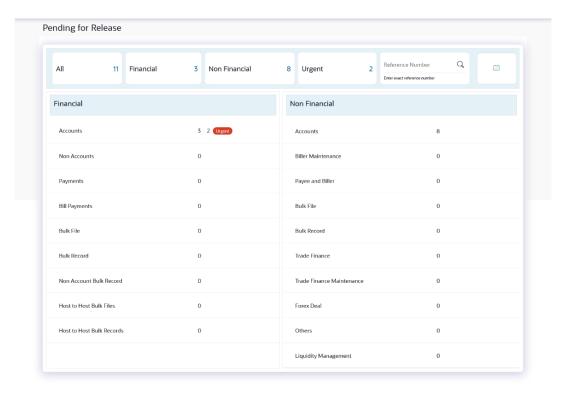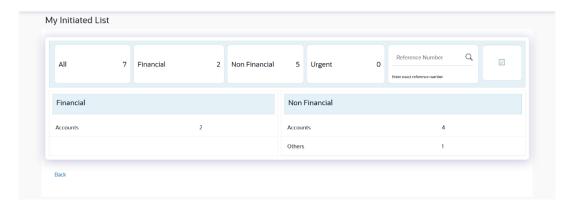
To view the initiated transaction:

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

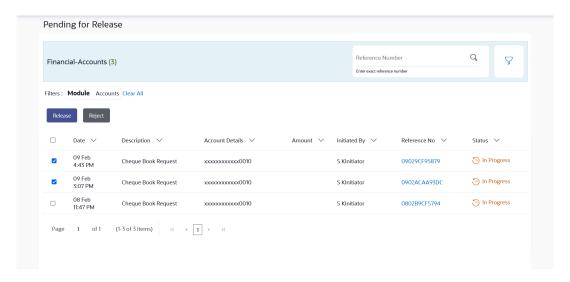| Field Name	Description
Financial Table	Displays the module wise count of financial transactions initiated. It also displays the following details: • **Count of transactions initiated within each module** • **Count of urgent transactions (prioritized and in grace period) initiated** Click on the count 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.
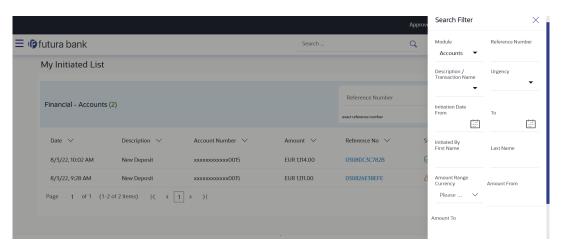
Based on the defined criteria you can view list of transactions initiated within a module.

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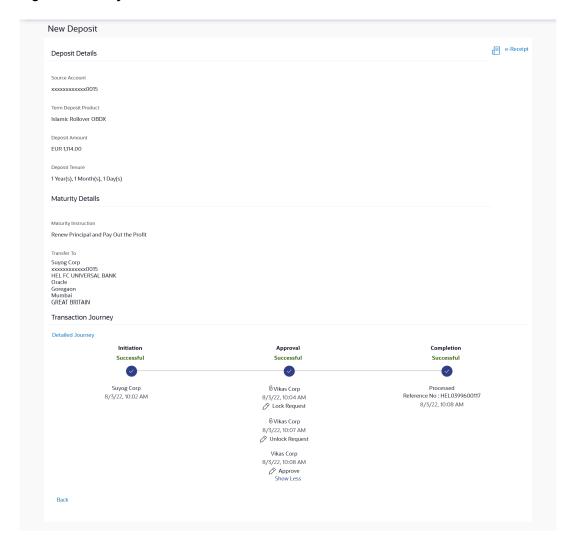
Table 6-17   (Cont.) My Initiated List – Filter Criteria- Field Description

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
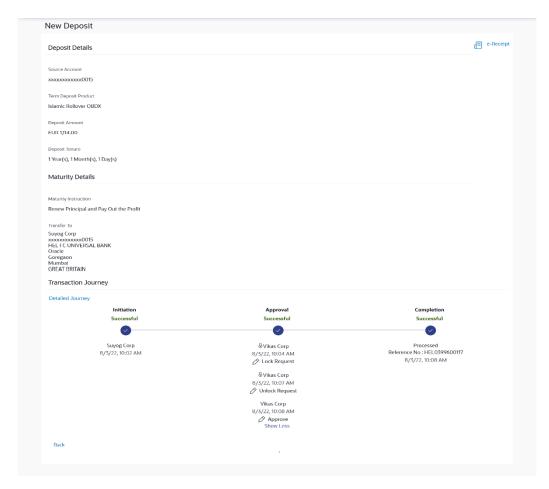
6.5 Transaction Details

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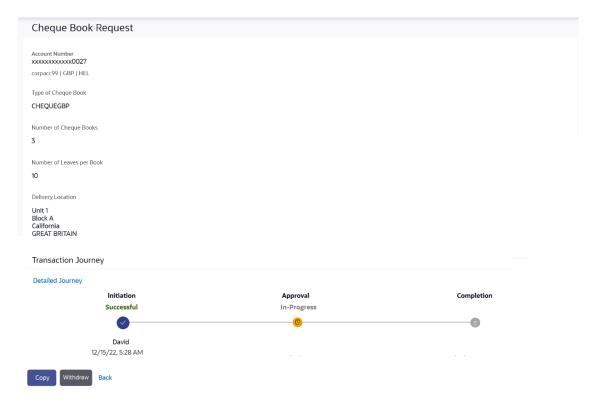
The transaction aspect will drive the **Withdraw** option. The bank can configure the transaction aspect for **Withdraw** option. Out of box, **Withdraw** option will be available for a corporate user as well as administrator.

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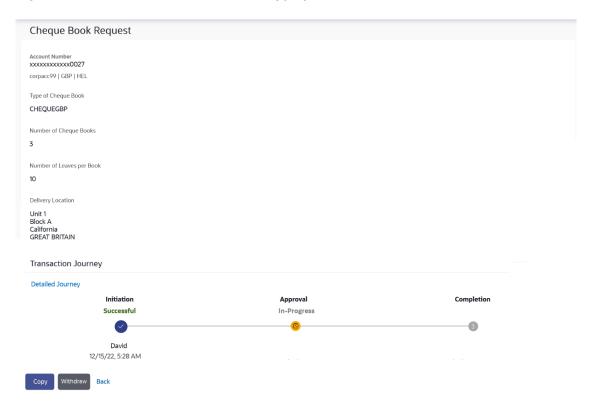
The maker can view the details of transaction by clicking on transaction available in **Transaction Log**. The transaction aspect will drive the **Copy** option. The bank can configure the transaction aspect for **Copy** option. Out of box, **Copy** option will be supported for corporate users only.

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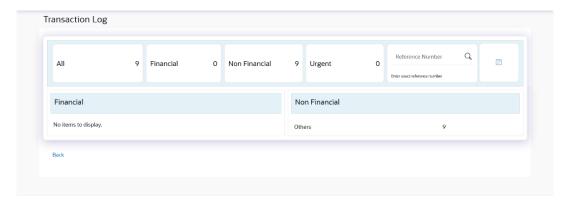
   From the Corporate Approver Dashboard, click **Toggle menu**, click **Menu**, then click **Activity & Reports** , then click **Transactions** .

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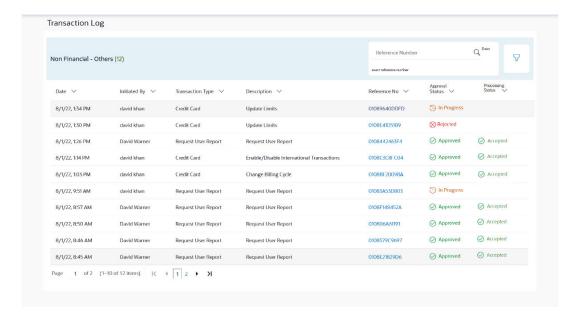
     All the transactions within a module with the prioritized and in-grace tags appears.

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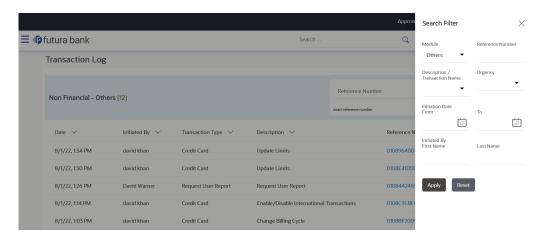
Field Name	Description
Processing Status	Displays the status of transactions failed during submission to the host. ⓘ **Note** This will be displayed only when the submission has failed at host.

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
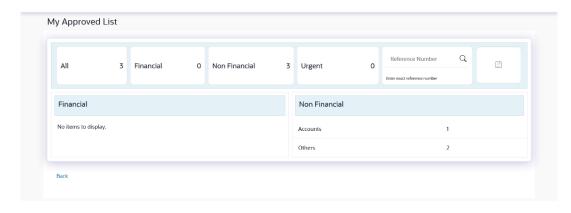
transaction details within the module can be viewed. Click the **Module** link to view the list of transactions in it.

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
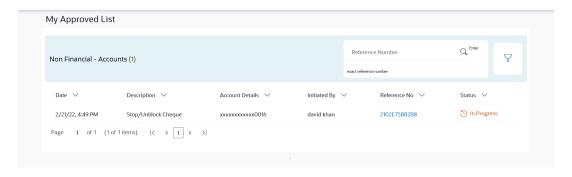
| Field Name	Description
Non-Financial Table	Displays the module wise count of non-financial transactions approved. It also displays the following details: • **Count of transactions approved within each module** • **Count of urgent transactions (prioritized and in grace period) approved** Click on the 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.
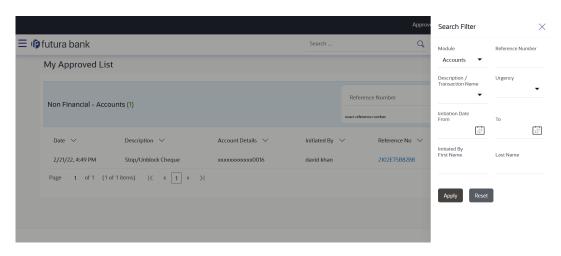
> ⓘ **Note**
>
> The search will be module specific, not across modules.

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

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. Perform the following navigation to access the **Forgot Password** screen.

    From the **Oracle Banking Digital Experience** portal, click **Forgot Password** The **Forgot Password**screen appears.

Figure 7-1   Forgot Password
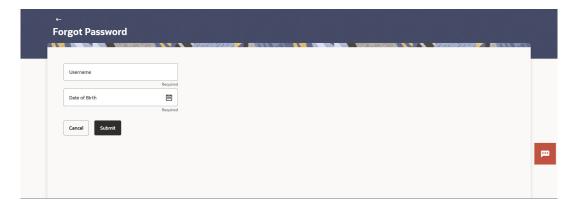
Table 7-1   Forgot Password - Field Description

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. Perform one of the following actions:

   - Click **Submit**.

   - 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 with the **Password Policy** popup screen.

   Click **OK** to continue.

Figure 7-2   Reset Password – New Password Creation
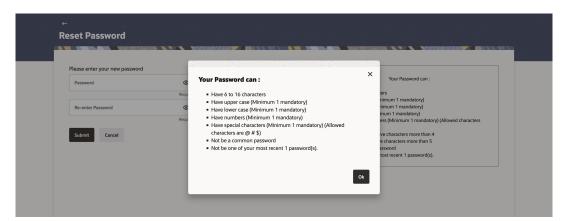
Figure 7-3   Password Policy popup

Your Password can :

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

Ok
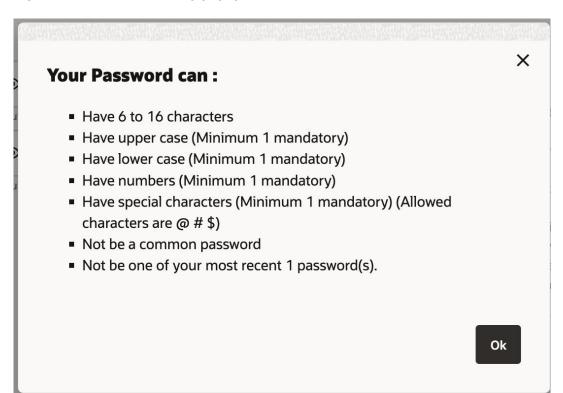
Table 7-2   Reset Password – New Password Creation - Field Description

Field Name	Description
Please 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. Perform one of the following actions:

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

   • Click the ⌨ icon to enter a new password using the virtual keyboard.

8. Perform one of the following actions:

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

   • Click ⌨ icon to re-enter the password using the virtual keyboard.

9. Perform one of the following actions:

   • Click **Submit**.

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

10. A message confirming the successful reset of the password appears.

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

8

Forgot Username

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

Pre-requisites

• The user must have valid login credentials to access the digital banking platform.

• The system administrator must have setup 2 factor authentication for Forgot Username.
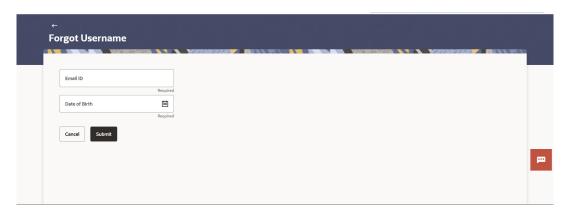
To reset the username:

1. Perform the following navigation to access the **Forgot Username** screen.

   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 one of the following actions:

    - Click **Submit**.

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

5. The verification screen appears if the transaction is configured for 2 Factor Authentication.

6. Enter the details required for second factor authentication.

    The **Forgot Username** confirmation screen appears.

7. A message stating that the username has been sent to your registered email address appears.

    Click the **Click here** link to log in to the application.

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

9

FATCA and CRS Form

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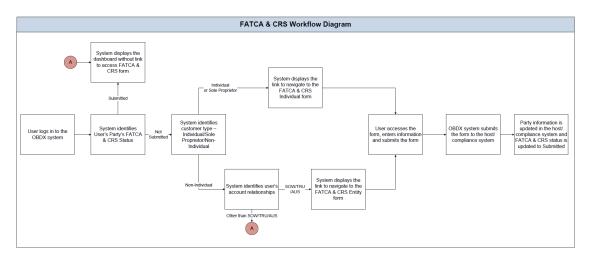
This section documents the information captured in the FATCA & CRS Self – Certification forms for both Individuals and Entities.

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 9-1   Workflow

1. From the Corporate Dashboard, click **FATCA and CRS Self - Certification Form link**, and click **FATCA and CRS self - certification Form**
The **FATCA and CRS self - certification Form** screen appears.

- FATCA and CRS Self - Certification Form for Entities
This topic describes the FATCA and CRS Self - Certification Form for Entities feature.

- FAQ

9.1 FATCA and CRS Self - Certification Form for Entities

This topic describes the FATCA and CRS Self - Certification Form for Entities feature.

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 provides the systematic instructions for users to capture basic details of the entity such as the name and address details of the entity.

- Tax Residency
This topic provides the systematic instructions for users to capture the information pertaining to the tax residency of the entity.

- Entity Certification
This topic provides the systematic instructions for users to capture the necessary information for FATCA & CRS entity classification.

- Declaration
This topic describes the FATCA & CRS declaration page and entity consent requirements.

- [Review](#)
  This topic describes the review page which displays all the information that you have entered in the form.

- [Confirm](#)
  This topic describes the confirmation page which will be displayed on submitting form.
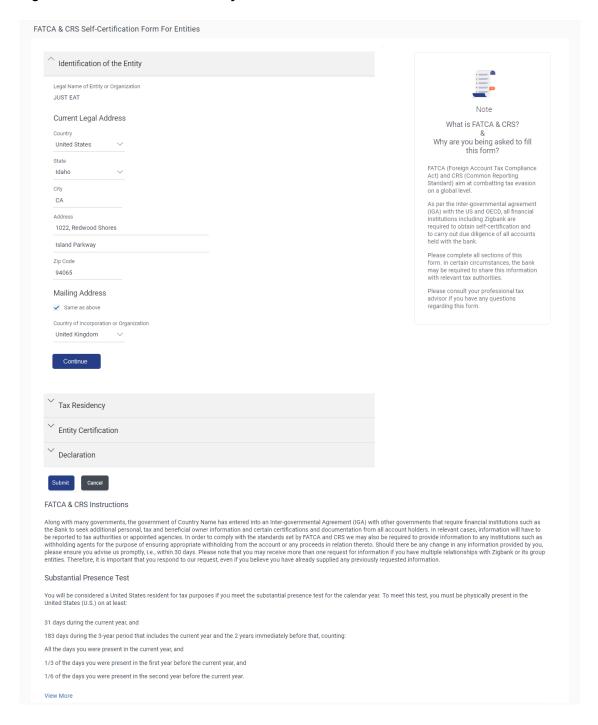
9.1.1 Identification of the Entity

This topic provides the systematic instructions for users to capture basic details of the entity such as the name and address details of the entity.

Figure 9-2   Identification of Entity

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

Table 9-1   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	
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	
Same as above	Select this checkbox 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.
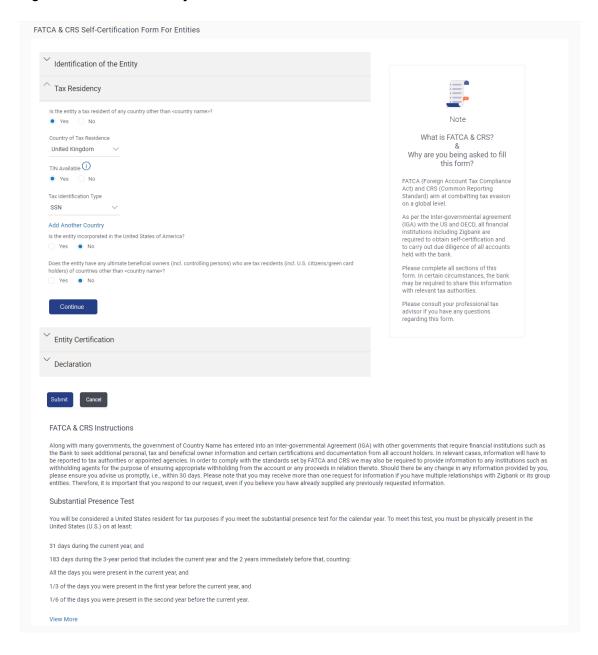
9.1.2 Tax Residency

This topic provides the systematic instructions for users to capture the information pertaining to the tax residency of the entity.

You 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 9-3   Tax Residency

FATCA & CRS Self-Certification Form For Entities

⌄ Identification of the Entity

⌃ Tax Residency

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

Country of Tax Residence
United Kingdom ⌄

TIN Available ⓘ
● Yes ○ No

Tax Identification Type
SSN ⌄

Add Another Country

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

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

[Continue]

⌄ Entity Certification

⌄ Declaration

[Submit] [Cancel]

FATCA & CRS Instructions

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

Substantial Presence Test

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

31 days during the current year, and

183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

All the days you were present in the current year, and

1/3 of the days you were present in the first year before the current year, and

1/6 of the days you were present in the second year before the current year.

View More

Note sidebar:

Note

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

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

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

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

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

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

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

Table 9-2   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.
The following fields are enabled if you have selected the option **Yes** against the field **Is the entity a tax resident of any country other than <country name>?**	
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 9-2 (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.

   a. 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;
      Perform one of the following actions:

         • Select the option **Yes** if the entity's TIN for the country in which it is a tax resident is available.

         • Select the option **NO** if the TIN is not available.

   b. Perform one of the following actions:

      • Select the **TIN type** from the **Tax Identification Type** field and specify the TIN number in the **TIN/TIN Equivalent** field.

      • If you have selected the option **No** against the field **TIN Available**;

   c. Specify the reason for which the entity's TIN is not available in the field **Reason for Non Availability**.

      i. 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

      ii. 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.

9.1.3 Entity Certification

This topic provides the systematic instructions for users to capture the necessary information for FATCA & CRS entity classification.

Figure 9-4   Entity Certification - Financial

FATCA & CRS Self-Certification Form For Entities

∨ Identification of the Entity

∨ Tax Residency

∧ Entity Certification

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

Financial Institution
○ An Investment Entity

○ Depository Institution, Custodial Institution or Specified Insurance Company

GIIN Available ⓘ
● Yes   ○ No

Enter GIIN
E6722

[Continue]

∨ Entity Certification

∨ Declaration

[Submit] [Cancel]

Note

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

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

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

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

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

FATCA & CRS Instructions

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

Substantial Presence Test

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

31 days during the current year, and

183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

All the days you were present in the current year, and

1/3 of the days you were present in the first year before the current year, and

1/6 of the days you were present in the second year before the current year.

View More

Figure 9-5   Entity Certification - Non Financial

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

Table 9-3   Entity Certification - Non 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
The following fields appear if you have selected the option Financial Institution under the Please select a category to which the entity belongs field.	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**
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.
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)**

Table 9-3   (Cont.) Entity Certification - Non Financial - Field Description

Field Name	Description
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.
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. Perform one of the following actions:

   • 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, 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.

      – If you have selected option **Yes**, enter the entity's GIIN in the **Enter GIIN** field.

      – If you have selected option **No**, enter the reason as to why the GIIN is not available in the **Reason for Non Availability** field.

- If you have selected the **Non-Financial Institution** option, select the applicable option.

- If you have selected the category **Active Non-Financial Entity (NFE)**, select the applicable sub-category options and enter the relevant information displayed against the selected options.

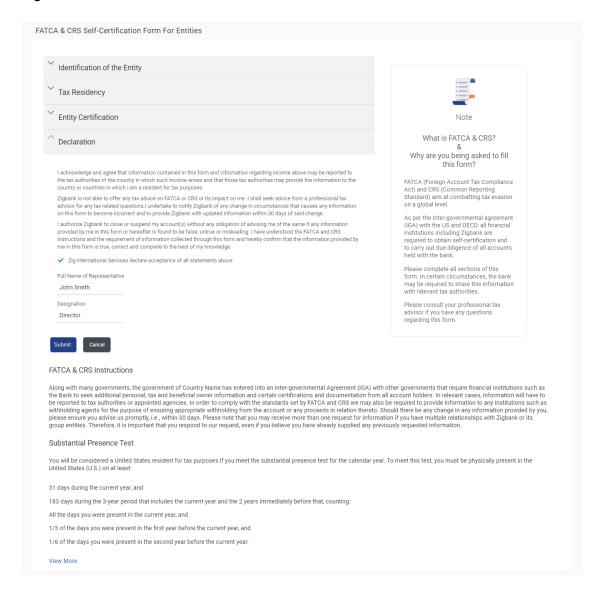**2.** Click **Continue**.

The **Declaration** section appears.

9.1.4 Declaration

This topic describes the FATCA & CRS declaration page and entity consent requirements.

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

Figure 9-6   Declaration

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

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

Table 9-4   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.
Full Name of Representative	Enter your name in fill.

Table 9-4   (Cont.) Declaration - Field Description

Field Name	Description
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.
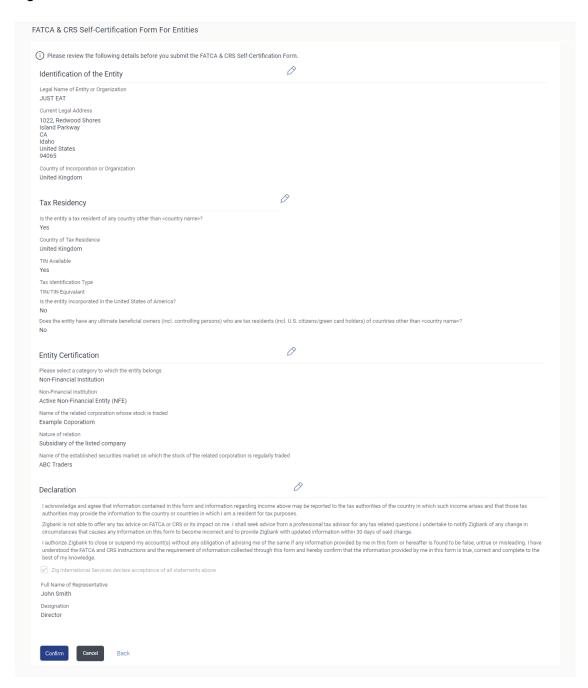
4. Click **Submit**.

   The **Review** screen appears.

9.1.5 Review

This topic describes the review page which displays all the information that you have entered in the form.

You 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.

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Figure 9-7   Review

1. Perform one of the following actions:

   • 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.

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

9.1.6 Confirm

This topic describes the confirmation page which will be displayed on submitting 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.

9.2 FAQ

1. **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.

2. **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.

10
Live Chat

Multi-Modal Assisted Banking allows you to initiate a video or voice call and can share their 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.

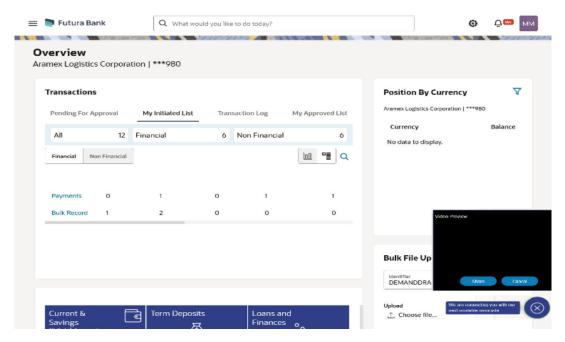**To start a meeting:**

1. Click the icon.

   The session recording message is displayed.

2. Perform one of the following actions:

   - Click **Yes** to continue with the modal assisted banking session.

   - Click **Cancel** to close the session.

Figure 10-1   Live Chat

3. Perform one 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.

4. Perform one of the following actions:

   • Share your screen messsage is displayed.

     Select the application and click **Share**.

   • Click **Cancel** to abort the live chat session

5. The screen is shared with the customer support representative.

6. Business user can voice or video chat with the Bank executive basis on the configuration done by bank.

7. Screen shows the confirmation message once the session gets ended.

11
Settings

This topic provides the systematic instructions for users to disable login access across their 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.

It also allows the user to set his preferred language after logging in, so that whenever the user logs in, the preferred language will be automatically selected.
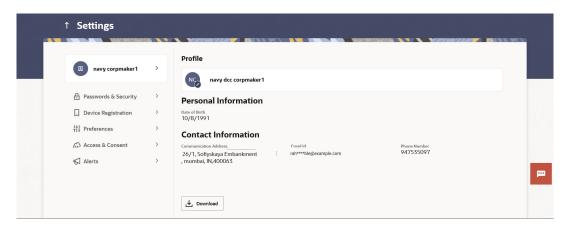
1. From the **Preferred Language** list, select the language preferred for the application.

2. Perform anyone of the following navigation to access the **Settings** screen.

   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Account Settings** and then click **Preference** .

     Under **Preference** , click **Settings** .

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

   The **Settings** screen appears.

Figure 11-1   Settings

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

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

Table 11-1   Settings - Field Description

Field Name	Description
Preferred Language	The option to set the user/s preferred language to use the application.
Registered Phones / Tablets	
Android Devices	Select this option to disable login through all the android devices on which you have installed the online banking application. If you do not have the banking application installed any Android device, this option will be disabled by default.
iOS Devices	Select this option to disable login through all the iOS devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS device, this option will be disabled by default.
Registered Wearables	
Android Devices	Select this option to disable login through all the Android wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any Android wearable device, this option will be disabled by default.
iOS Devices	Select this option to disable login through all the iOS wearable devices on which you have installed the online banking application. If you do not have the banking application installed on any iOS wearable device, this option will be disabled by default.
Push Notifications	
Android Devices	Select this option to stop receiving push notifications on all Android devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for Android devices.
iOS Devices	Select this option to stop receiving push notifications on all iOS devices on which you have installed the online banking application. This option will be disabled in case you have not enabled or previously disabled push notifications for your iOS devices.
Feedback Preferences	
Feedback Preference	Select this option to enable/disable feedback after every transaction.
Live Help	
Live Help	Select this option to enable/disable the live help after every transaction.
Preferred Delivery Mode (Only for OTP)	

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

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

3. Under the **Registered Phones/ Tablets** section, toggle the **Android Devices** to deregister Android devices.

    The feature alternate login disabled from all the Android devices on registered devices where the application is installed.

4. Under **Registered Phones/Tablets** section, toggle the **iOS Devices** to deregister iOS devices.

    The feature alternate login disabled from all the iOS devices on registered devices where the application is installed.

5. Under **Push Notifications** section, toggle the **Android Devices** to deregister push notifications on android devices.

    The feature push notification alerts disabled from all the Android devices on registered devices where the application is installed.

6. Under **Push Notifications** section, toggle the **iOS Devices** to deregister push notifications on iOS devices.

    The feature push notification alerts disabled from all the iOS devices on registered devices where the application is installed.

7. Under **Registered Wearables** section, toggle the **Android Devices** to deregister your Android wearable devices.

    The feature alternate login gets disabled from all the Android wearable devices on registered devices where the application is installed.

8. Under **Registered Wearables** section, toggle the **iOS Devices** to deregister your iOS wearable devices.

    The feature alternate login gets disabled from all the iOS wearable devices on registered devices where the application is installed..

9. Under the **Feedback Preferences** section, toggle to deregister feedback on your devices after every transaction.

    The feature to provide feedback will not be available on registered devices where the application is installed.

10. Under the **Live Help** section, toggle the **Live Help** to deregister live help from registered devices.

The Live Help feature will not be visible on registered devices where the application is installed.

11. 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.

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

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

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

• **Preferences**

• **Access & Consent**

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

11.1 Profile

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

Pre-requisites

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

Features Supported In the Application

• View the profile details of user

1. Perform anyone of the following navigation to access the **Profile** screen.

   • From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**and then click **Preferences** .
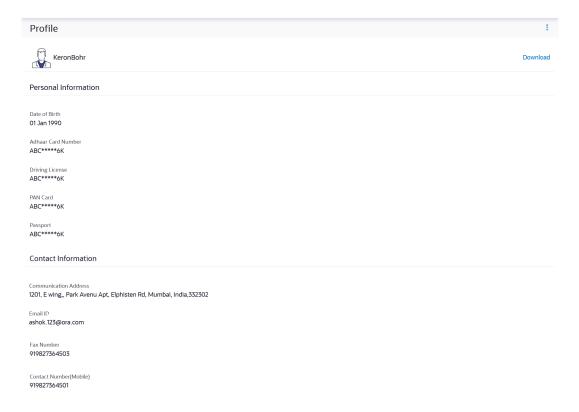
     Under **Preferences** , click **Profile**.

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

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

   The **Profile** screen appears.

Figure 11-2   Profile

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

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

Table 11-2   Profile - Field Description

Field Name	Description
User ID	The digital banking user ID of the user will be displayed here.
Personal Information	
Date of Birth	Date of birth of the user gets displayed.
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.

Table 11-2   (Cont.) Profile - Field Description

Field Name	Description
Driving Licence	Driving licence 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.

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

2. Click the ⋮ icon on the **Profile** screen, and click desired field option that you want to edit.

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

3. Click **Download** to download the profile.

- [FAQ](#)

11.1.1 FAQ

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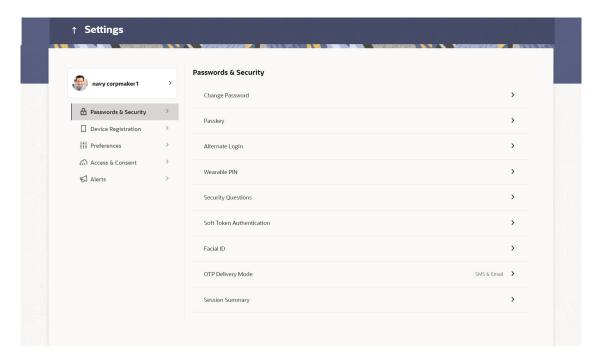   Yes, user can edit his profile information except date of birth.

11.2 Password & Security

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.

1. Perform the following navigation to access the **Password & Security** screen.
   From the Dashboard, click on the **My Profile** icon, then click **Settings**, and then click **Password & Security**

Figure 11-3   Password & Security

- [Change Password](Change-Password)
  This feature enables existing users of the bank to change their login password.

- [Change Username](Change-Username)
  This feature enables existing users of the bank to change their login username.

- Passkey
  Passkeys work only on their registered websites and apps. Using this option you can register/de-register the passkey.

- [Alternate Login](Alternate-Login)

- [Security Questions](Security-Questions)
  Using this option, the user can setup security question maintenance. Security question maintenance entails selecting questions from a pre-defined list and defining answers for each selected question.

- [Soft Token Authentication](Soft-Token-Authentication)
  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.

- [Facial ID](Facial-ID)
  This option allows the user to login to the Futura Bank application using Face ID instead of user ID and password.

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

- [Session Summary](Session-Summary)
  This option is used by the user to check the log of transactions and login details for the previous five logins.

11.2.1 Change Password

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.
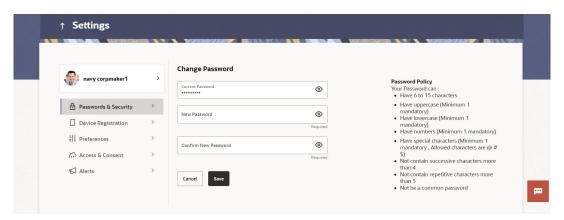
To reset the password:

1. Perform the following navigation to access the **Change Password** screen.

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

   Under **Password & Security**, click **Change Password**.

   The **Change Password** screen appears.

Figure 11-4   Change Password

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

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

Table 11-3   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. Perform one of the following actions:

   • Click **Save**.

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

6. A message confirming successful change of login password appears.

7. 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.

   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.

11.2.2 Change Username

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

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:

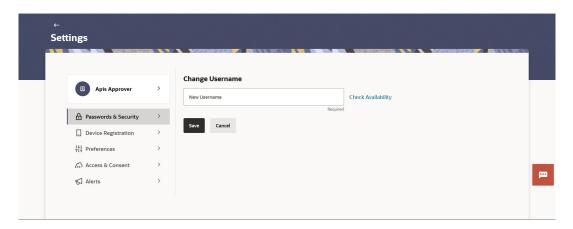1. Perform the following navigation to access the **Change Password** screen.

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

   Under **Password & Security**, click **Change Username**.

The **Change Username** screen appears.

Figure 11-5   Change Username

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

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

Table 11-4   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.

11.2.3 Passkey

Passkeys work only on their registered websites and apps. Using this option you can register/de-register the passkey.

For more details, refer **User Manual Oracle Banking Digital Experience Passwordless Login through Passkeys**.
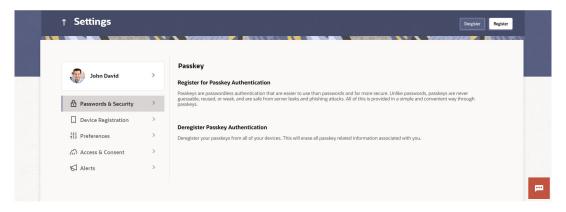
1. Perform the following navigation to access the **Passkey** screen.

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

   Under **Password & Security**, click **Passkey**.

   The **Passkey** screen appears.

Figure 11-6   Passkey

2. Click **Setup Passwordless Authentication**.

   The **Passkey Registration** page appears.

Figure 11-7   Passkey Registration screen

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

4. 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.

5. Perform one of the following actions:

   • Select a desired device.

Click **Continue with Password**.

- You can select **Security Key** or select **Save a passkey on a device with a camera**.

    a. **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.

6. Click **Save Passkey**.

7. Click **Continue** on the device.

8. 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.

9. On successful registration, passkey will be saved.

11.2.4 Alternate Login

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

Following are the alternate method for authentication:

- PIN- define a 4 or 6 digit numeric PIN for login

- Pattern- define a pattern for authentication

- Face ID- define Face ID for login

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

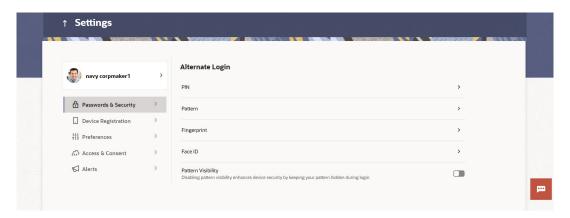1. Perform the following navigation to access the **Alternate Login** screen.

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

    Under **Password & Security**, click **Alternate Login**.

    The **Alternate Login** screen appears.

Figure 11-8   Alternate Login

2. Click on the **>** icon of the method to be set as alternate login method.

   Perform one of the following actions:

   - If the **PIN** option selected;

     a. In the **Set PIN** field, enter the PIN of 4 or 6 digit that needs to be set for login.

     b. In the **Confirm PIN** field, re-enter the pin for confirmation.

        The success message of PIN set appears.

   - If the **Pattern** option selected;

     a. Select the **Pattern** option as the login method.

        The **Set Pattern** screen appears.

     b. Perform one of the following actions:

        – Set the desired pattern.

          Draw a pattern connecting a minimum of 4 dots.

          Click **Confirm**.

          The **Confirm Pattern** screen appears.

          The success message of pattern set appears.

        – Click **Undo** to reset the pattern and redraw it.

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

   - If the **Pattern Visibility** option selected;

     a. Switch the **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.

   - If the **Face ID** option selected;

a. A message is displayed prompting you to use the Face ID.

b. Click **OK**.

The **Set Face ID** confirmation screen is displayed.

c. 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.

- If the **Touch ID** option selected;

a. A message is displayed prompting you to use the Touch ID.

b. Once the fingerprint is authenticated, a message confirming the fingerprint recognition is displayed.
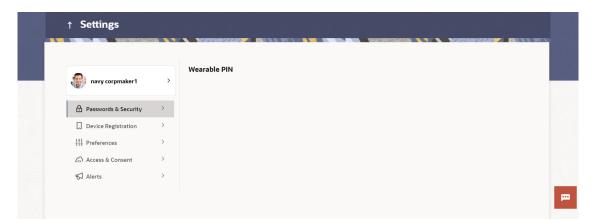
c. Click **OK**.

The **Set Touch ID** confirmation screen is displayed.

d. Once the touch ID as an alternate login is successfully set, you will have an option to **Login with Fingerprint** on the login page.

Wearable PIN

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

Figure 11-9   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.

OR

Click **Deny** to disallow storage of device ID.

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

7. Re-enter the **PIN** in the **Confirm** screen.

8. Once the PIN is confirmed, a pop-up message is displayed with confirmation of PIN setup.

9. Click **OK**.

The PIN successfully submitted message is displayed.

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

11.2.5 Security Questions

Using this option, the user can setup security question maintenance. Security question maintenance entails selecting questions from a pre-defined list and defining answers for each selected question.

This list of security questions and answers becomes the user's security question set and the user will be asked to answer these questions while initiating certain transactions (as defined by the bank administrator) as a second level of authentication.

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 the **Security Questions** screen.

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

     Under **Password & Security**, click **Security Questions**

     .

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

   The **Set Security Questions** screen appears.

2. Perform one of the following actions:

   • Click **Set up now** to set-up security questions.
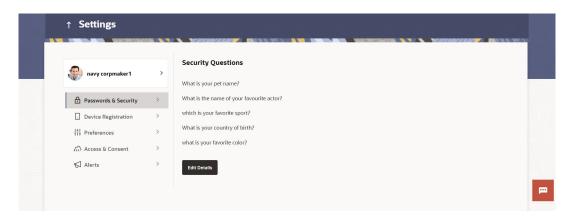
   The **Set Security Question** screen appears.

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

   Click **Back** to go back to previous screen.

Figure 11-10   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 11-5   Security Question Maintenance - Field Description

Field Name	Description
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. Perform one of the following actions:

    • Click **Submit** to save the security questions.

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

    • Click **Back** to navigate back to the previous screen.

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

    Perform one of the following actions:

    • 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.

7. The success message of submitting the request appears.

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

Security Questions – View and Edit

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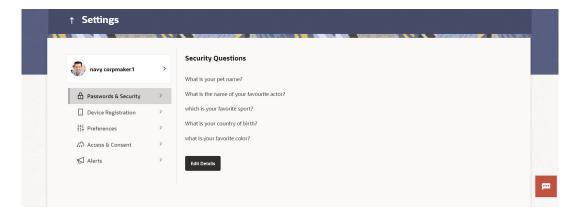
To edit the set of security questions:

1. Perform anyone of the following navigation to access the **Security Questions** screen.

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

     Under **Password & Security**, click **Security Questions**

     .

   - • Access through the kebab menu of **Preference** transactions.

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

Figure 11-11   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 11-6   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. Perform one of the following actions:

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

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

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

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

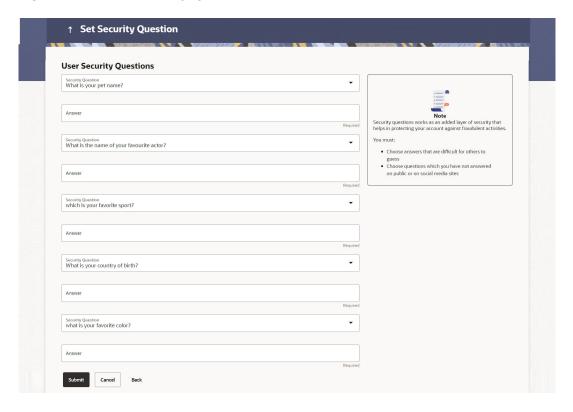**Figure 11-12   Set Security Question - Edit**

Table 11-7   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 one 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.

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

   Perform one of the following actions:

   • Verify the details, and click **Confirm**

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

   • Click **Back** to navigate back to the previous screen.

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

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

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

11.2.6 Soft Token Authentication

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. Perform the following navigation to access the **Soft Token Authentication** screen.
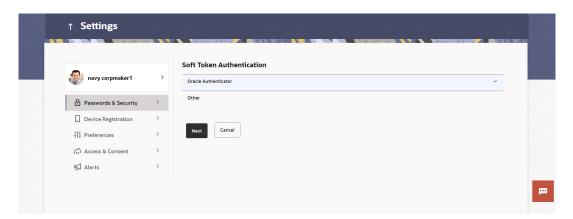
   From the Dashboard, click on the **My Profile** icon, then click **Settings**, and then click **Password & Security**.

   Under **Password & Security**, click **Soft Token Authentication**.

   The **Soft Token Authentication**screen appears.

Figure 11-13   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 11-8   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.

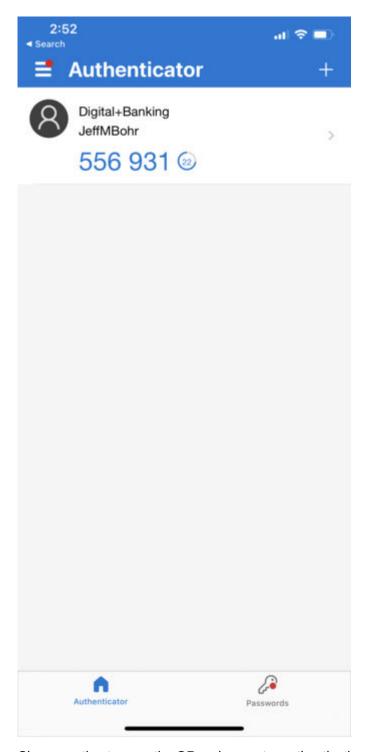3. Click **Submit** to generate QR Code. QR code is generated by application.

Figure 11-14   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 11-15   Authenticator

8. Choose option to scan the QR code or enter authentication key.

9. Scan the QR code by authenticator app.

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

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

11.2.7 Facial ID

This option allows the user to login to the Futura Bank application using Face ID instead of user ID and password.

The user also has the option of changing their alternate login from Face ID to any other method.
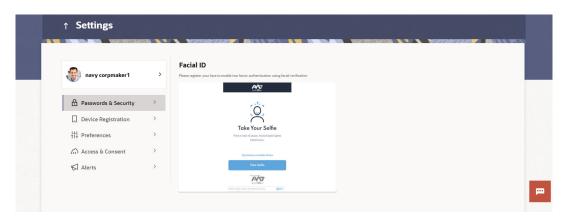
1. Perform the following navigation to access the **Facial ID** screen.

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

   Under **Password & Security**, click **Facial ID** .

   The **Facial ID** screen appears.

Figure 11-16   Facial ID

2. Perform one of the following actions:

   • 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.

3. The success message of face ID for authentication appears.

11.2.8 OTP Delivery Mode

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

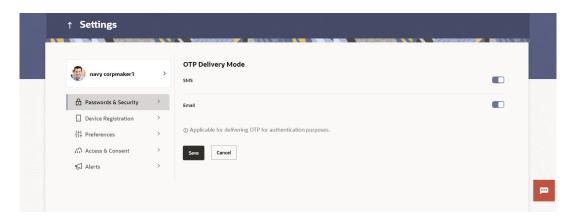1. Perform the following navigation to access the **OTP Delivery Mode** screen.

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

   Under **Password & Security**, click **OTP Delivery Mode**.

The **OTP Delivery Mode** screen appears.

Figure 11-17   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 11-9   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. Swich the specific delivery mode to set as an OTP delivery mode for authentication.

3. Perform one of the following actions:

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

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

4. The success message appears.

11.2.9 Session Summary

This option is used by the user to check the log of transactions and login details for the previous five logins.

The user can view the entire session summary of the previous five logins, login and logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.
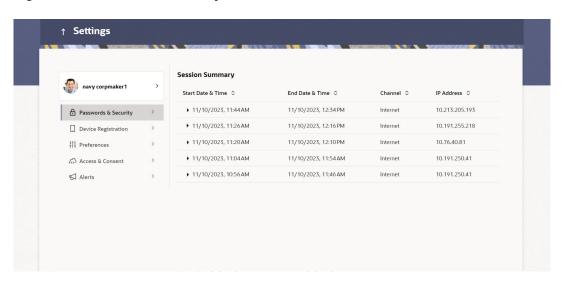
1. Perform the following navigation to access the **Session Summary** screen.

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

   Under **Password & Security**, click **Session Summary**.

   The **Session Summary** screen appears.

Figure 11-18   Session Summary

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

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

Table 11-10   Session Summary - Field Description

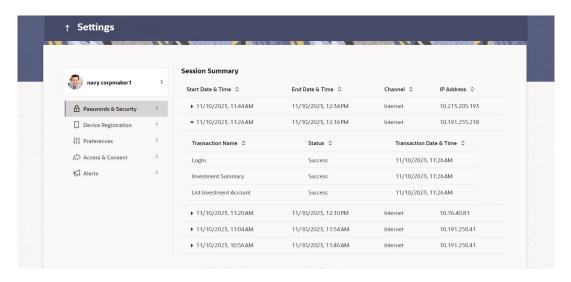| Field Name	Description
Start Date & Time	The date and time at which the particular session was started.
End Date & Time	The date and time at which the particular session was ended.
Channel	The channel of access for the session (Desktop Browser / Mobile / Application etc.)

Table 11-10   (Cont.) Session Summary - Field Description

Field Name	Description
IP Address	The IP address of the channel.

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

The session details appears.

Figure 11-19   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 11-11   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.

Table 11-11   (Cont.) Session Summary - Details - Field Description

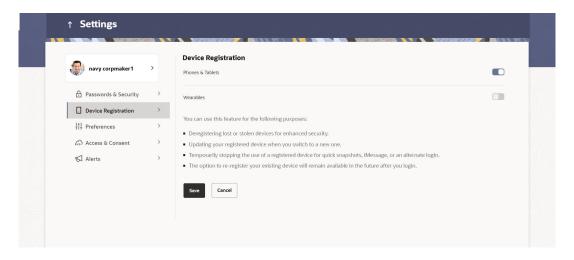| Field Name	Description
Transaction Date & Time	The date and time at which the transaction was performed.

11.3 Device Registration

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

1. Perform anyone of the following navigation to access the **Device Registration** screen.

    • From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**, click **Device Registration**.

    • From the Dashboard, click on the **My Profile** icon, then click **Settings**, and then click **Device Registration**.

    The **Device Registration** screen appears.

Figure 11-20   Device Registration

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

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

Table 11-12   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.

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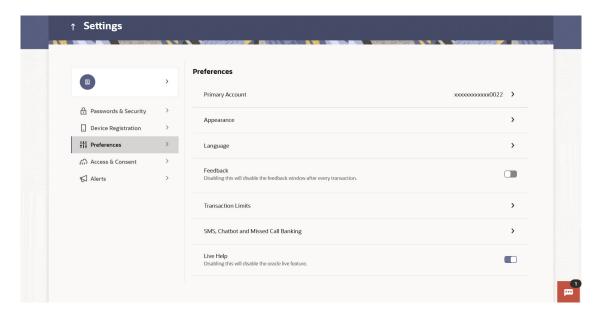
Your alternate login gets disabled from all the android wearable devices on which you have installed the banking application.

4. Perform one of the following actions:

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

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

11.4 Preferences

1. Perform anyone of the following navigation to access the **Preferences** screen. From the Dashboard, click the **My Profile** icon, then click **Settings**, and then click **Preferences**.

Figure 11-21   Preferences

- **Primary Account Number**
  This topic provides the systematic instructions to user for defining their primary account number.

- **Appearance**
  Using this option, business user can personalize the view of their application with the desired themes.

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

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

- **SMS, Chatbot Banking and Miss Call Banking**
  This option enables the user to enable/ disable missed call banking and SMS banking.

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

11.4.1 Primary Account Number

This topic provides the systematic instructions to user for defining their 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. Perform anyone of the following navigation to access the **Profile** screen.

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

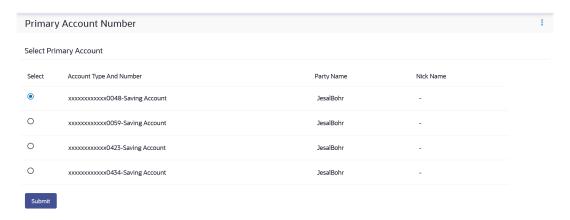   Under **Preferences** , click **Primary Account Number**.

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

   The **Profile** screen appears.

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

Figure 11-22   Primary Account Number

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

Table 11-13   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.

2. Under the **Select** column, select the radio button against the account number that you wish to be marked as the primary account number.

3. Click **Submit**.

   A message confirming definition of primary account number appears.

11.4.2 Appearance

Using this option, business user can personalize the view of their application with the desired themes.

The list of theme templates are available to the business users for selection, the user can select the desired theme and activate it by clicking the Apply button.

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

Pre-requisites

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

Features supported in application

- Apply Theme
- Swich to default Theme

To apply the theme:

1. Perform anyone of the following navigation to access the **Theme** screen.

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

     Under **Preferences** , click **Appearance**.

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

     Under **Preferences** , click **Appearance**.

   The **Theme** screen appears.

Figure 11-23   Theme

2. 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.

3. Select the required theme from the list of available themes.

11.4.3 Language

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

To set the preferred language:

1. Perform anyone of the following navigation to access the **Language** screen.

   - From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**and then click **Preferences** .
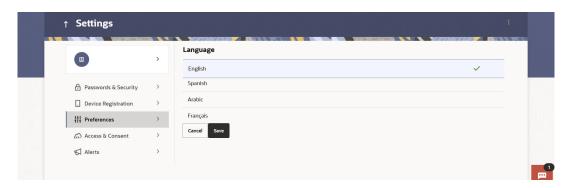
     Under **Preferences** , click **Language**.

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

Under **Preferences** , click **Language**.

The **Language** screen appears.

Figure 11-24   Language

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

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

Table 11-14   Language - 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. Perform one of the following actions:

   • Click **Save**.

     A success message appears.

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

11.4.4 Feedback

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

1. Perform anyone of the following navigation to access the **Feedback** screen.

   • From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**and then click **Preferences** .

     Under **Preferences** , click **Feedback**.
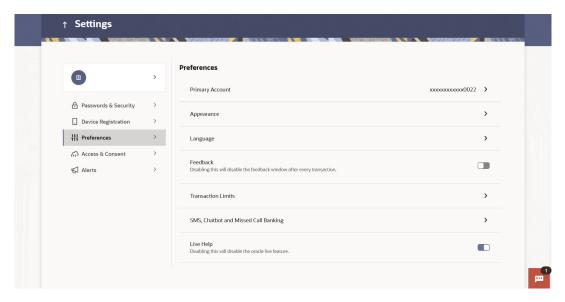
   • From the Dashboard, click the **My Profile** icon, then click **Settings**, and then click **Preferences** .

     Under **Preferences** , click **Feedback**.

The **Preferences** screen appears.

Figure 11-25   Feedback

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

11.4.5 SMS, Chatbot Banking and Miss Call Banking

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.
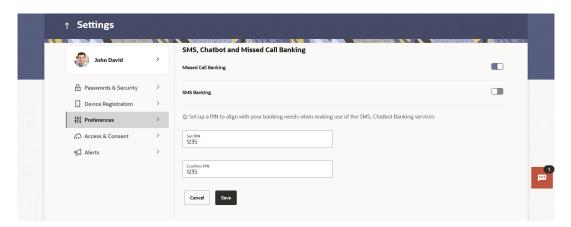
1. Perform anyone of the following navigation to access the **SMS, Chatbot Banking and Miss Call Banking** screen.

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

     Under **Preferences** , then click **SMS, Chatbot Banking and Miss Call Banking**.

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

     Under **Preferences** , click **SMS, Chatbot Banking and Miss Call Banking**.

   The **SMS and Chatbot Banking** screen appears.

Figure 11-26   SMS and Chatbot Banking

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

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

Table 11-15   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	
Set PIN	Enter a PIN to access SMS banking.
Reset PIN	Re-enter the PIN to confirm the same.

2. Perform one of the following actions:

   • Click the **Missed Call Banking** toggle button to register / deregister.

   • Click the **SMS Banking** toggle button to register / deregister.

3. If you have registered for SMS Banking:

   a. In the **Set PIN** field, enter a PIN to be used to access SMS banking.

   b. In the **Reset PIN** field, re-enter the PIN so as to confirm the same.

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

   The success message appears.

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

11.4.6 LiveHelp

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

1. Perform anyone of the following navigation to access the **LiveHelp** screen.

    • From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**and then click **Preferences** .
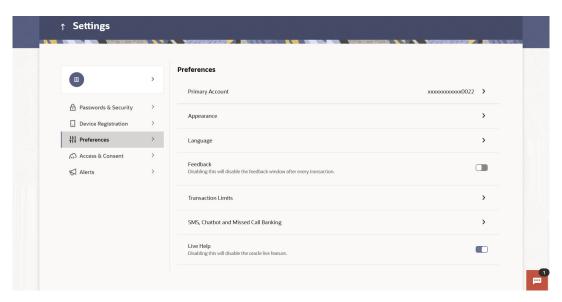
      Under **Preferences** , click **LiveHelp**.

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

      Under **Preferences** , click **LiveHelp**.

    The **Preferences** screen appears.

Figure 11-27   LiveHelp

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

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

11.5 Access & Consent

• [Manage Consent](#)
• [Manage Tokens](#)
  This option enables the user to manage the access provided to third party application(s).
• [Revoke Access](#)
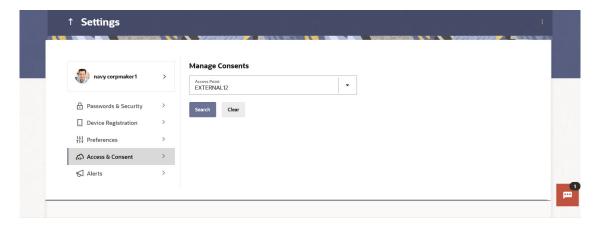
11.5.1 Manage Consent

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

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

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

1. Perform anyone of the following navigation to access the **Manage Consent** screen.

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

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

Figure 11-28   Manage Consent

11.5.2 Manage Tokens

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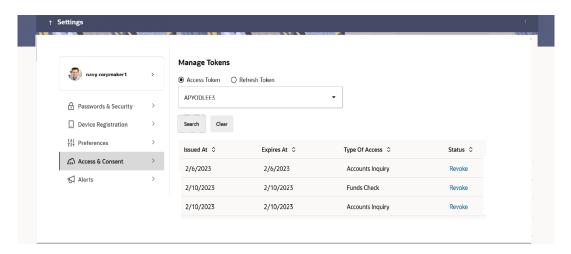
> ⓘ **Note**
>
> Only those third party applications for which the user has registered and given rights to access his/her accounts for inquiries and transactions, will appear on this page.

1. Perform anyone of the following navigation to access the **Manage Tokens** screen.

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

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

The **Manage Tokens** screen appears.

Figure 11-29   Manage Tokens

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

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

Table 11-16   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.

2. In the **Token Type** field, select the token of the client whose information need to be access from the resource server.

3. From the **Please Select Client Nam**e list, select the appropriate client to be searched.

11.5.3 Revoke Access

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.

1. Perform anyone of the following navigation to access the **Revoke Access** screen.

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

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

   The **Revoke Access** screen appears.

Figure 11-30   Revoke Access

ⓘ **Note**

The fields which are marked as Required are mandatory.

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

Table 11-17   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.

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

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

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

5. Perform one of the following actions:

    • Click **Submit**.
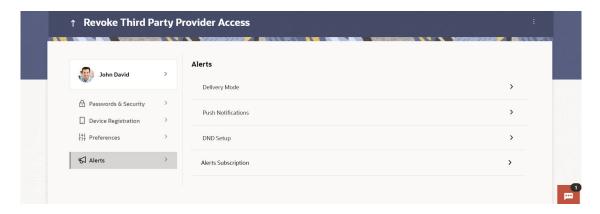
    • Click **Back** to navigate back to previous page.

11.6 Alerts

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

1. Perform the following navigation to access the **Alerts** screen.
   From the Dashboard, click on the **My Profile** icon, then click **Settings**, then click **Alerts**

Figure 11-31   Alerts

- [Delivery Mode](#)
  Through this screen, user can set preferred delivery mode to receive all alerts and notifications.

- [DND Set up](#)
  This option allows user to enable/disable do not disturb (DND) flag for mandatory alerts for the selected categories.
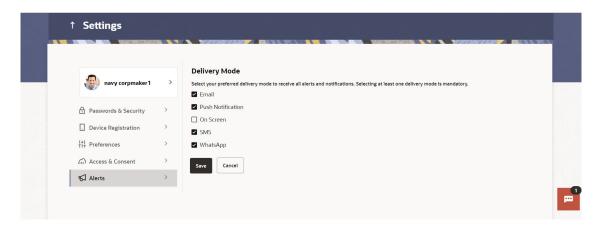
- [Push Notifications](#)
  This option allows user to manage push notification preferences by enabling/disabling from here.

- [Alerts Subscription](#)

- [FAQ](#)

11.6.1 Delivery Mode

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

Figure 11-32   Delivery Mode
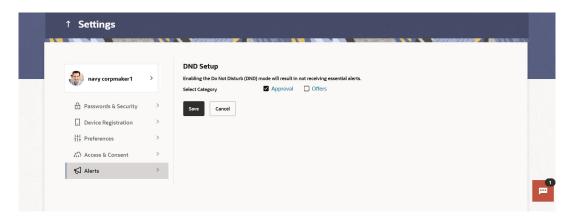
11.6.2 DND Set up

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.

1. Navigate to the **DND Setup** screen.

   The **DND Setup** screen appears.

Figure 11-33　DND Set up

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

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

Table 11-18　DND Set up - Field Description

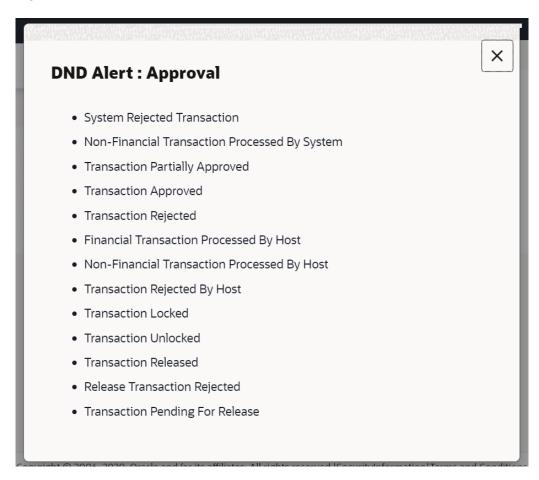| Field Name	Description
Select Category	Select the categories for which DND need to be configured. All the categories configured for DND are listed for selection. ⓘ **Note** Click on category link to view list of all the events for which alerts will not be sent to the user.

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

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

Figure 11-34   DND Alerts

3. Click **Save**.

4. Perform one of the following actions:

   - A message confirming DND alert set appears.

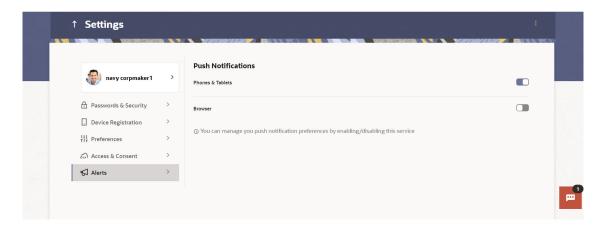   - Click **Cancel** to cancel the transaction.

11.6.3 Push Notifications

This option allows user to manage push notification preferences by enabling/disabling from here.

This option also lets the user disable receiving alerts via push notification, disable his alternate login from all his wearable devices and disable feedback popup that appears after every transaction for security reasons.

Figure 11-35   Push Notifications

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

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

Table 11-19   Push Notifications- Field Description

Field Name	Description
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**, section, click the Phones & Tabletstoggle button to deregister push notifications on particular devices.
    Your push notification alerts gets disabled from all the Phones & Tabletsdevices on which you have installed the banking application.

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

11.6.4 Alerts Subscription

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

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

Figure 11-36   User Alert Subscription
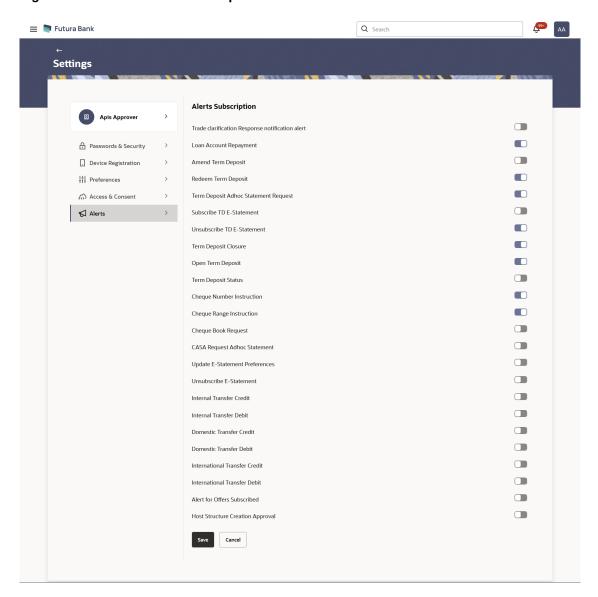
Table 11-20   Field Description

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.

2. Click **Save** to subscribed.

   The success message of alerts subscribed appears.

   OR

   Click **Cancel** to cancel the transaction.

11.6.5 FAQ

1. **Which alerts can the corporate user subscribe or unsubscribe, for himself?**
   The alerts, which are not mandatory, can be subscribed or unsubscribed, by the corporate user.

2. **What if a corporate customer wants to opt-out of alerts?**
   The corporate user can unsubscribe the alerts as per his requirement. Please note that the customer will continue to receive the mandatory alerts irrespective of his choice on the subscribed alerts.

12
Limits

Using this option, user (Maker or Approver) can view the daily limits utilized or available for use.

The Maker can view his transaction initiation monthly and daily limits, while the approver can view the approval limits allocated to him / her at user level and party level.

The limit has two tabs:

• My Limits

• Corporate Limits

Pre-requisites

Valid limits set up for various transactions.

Features Supported In Application

• [View user transaction limits (Daily/Monthly)](#)

• [View corporate transaction limits (Daily/Monthly)](#)

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

1. Perform the following navigation to access the **Limits** screen.
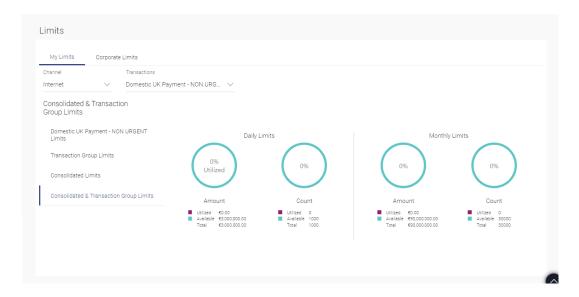
   From the Dashboard, click **Toggle menu**, click **Menu**, and click **Account Settings**.

   Under **Account Settings**, click **My Limits**.

   The **Limits** screen appears.

   •

Figure 12-1   Limits – User Limit

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

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

Table 12-1   Limits – User Limit - Field Description

Field Name	Description
Channel	Channel for which user limits are displayed.
Transaction	Select the transaction from the list of transactions available to the corporate users for setting up the limits.
	For example transactions such as:
	• **International Payment – File level approval**
	• **Domestic UK payment – non urgent**
	• **File Upload – File Cancellation**
	• **Peer to Peer Transfer**
	• **International Draft**
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 12-1   (Cont.) Limits – User Limit - 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 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.

Table 12-1   (Cont.) Limits – User Limit - Field Description

Field Name	Description
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 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 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.
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.

Table 12-1 (Cont.) Limits – User Limit - Field Description

Field Name	Description
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.

2. From the **Channel** list, select the appropriate channel to view its 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 limit.

5. Click the **Corporate Limits** tab to view the corporate limits.

Figure 12-2 Limits – Corporate Limit

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

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

Table 12-2   Limits – Corporate Limit - Field Description

Field Name	Description
Channel	Channel for which corporate limits are displayed.
Transactions	Select the transaction for which corporate limits are to be displayed. The options to select are: • **International Payment – File level approval** • **Create Bill Payment** • **Domestic UK payment – non urgent** • **File Upload – File Cancellation** • **Peer to Peer Transfer** • **International Draft** • **Domestic UK payment – FASTER** • **Self Transfer** • **Domestic SEPA Payment – CREDIT** • **Internal Transfer – File Level Approval** • **Create Forex Deal** • **Bill Payment** • **Domestic Draft** • **Domestic Payment – IMPS** • **Domestic Payment – NEFT** • **Domestic SEPA Payment – Card** • **Domestic Payment – File Level Approval** • **International Payout** • **Mixed Payment – File Level Approval** • **External Transfer** • **Domestic UK Payment – Urgent** • **Internal Transfer** • **Domestic Payment – RTGS** • **QR Payment**
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.

Table 12-2   (Cont.) Limits – Corporate Limit - Field Description

Field Name	Description
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.
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.

Table 12-2   (Cont.) Limits – Corporate Limit - Field Description

Field Name	Description
Channel Group Limit - Daily Limits	he daily 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 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 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 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 12-2   (Cont.) Limits – Corporate Limit - 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 corporate limits of a transaction

6. From the **Channel** list, select the appropriate channel to view its limits.

7. From the **Transactions** list, select the transaction to view its limits.

8. 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 limit.

13

Dashboard Personalization

This topic describes the feature that allows users to create custom, efficient dashboards.

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

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

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

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

Pre-requisites

*   Transaction access is provided to the corporate user
*   Widgets are available for designing the dashboard

Features supported in application

*   Personalize/ Customize the Dashboard
*   Revert to default dashboard
*   [Personalize Dashboard](#)
    This topic provides the systematic instructions to corporate users for customizing their dashboard.
*   [Switch to Default Dashboard](#)
    This topic provides the systematic instructions to corporate users for restoring the bank's default dashboard.
*   [FAQ](#)

13.1 Personalize Dashboard

This topic provides the systematic instructions to corporate users for customizing their dashboard.

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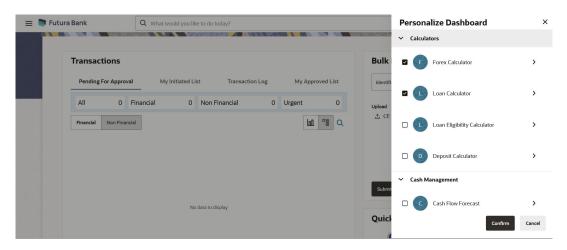
User can change the widget size (expand and compress) as per his requirement and can remove the widgets.

To customize the dashboard:

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

   The **Personalize Dashboard** overlay screen appears.

Figure 13-1   Personalize Dashboard

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

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

Table 13-1   Personalize Dashboard - Field Description

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

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

3. Select the Checkbox (es) against the subcategories if you wish to you want to appear on the dashboard.

   - Click on the **>** icon to preview the widget before adding.

4. Perform one of the following actions:

- Click **Confirm** to add the widget on dashboard.

  The selected component appears as a widget on the selected location of your dashboard.

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

13.2 Switch to Default Dashboard

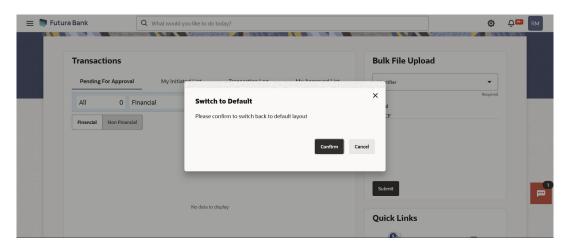This topic provides the systematic instructions to corporate users for restoring the bank's default dashboard.

To switch to the default dashboard:

1. From the Corporate Approver Dashboard, click the ⚙ icon , and then click **Switch to Default Dashboard**.

   The **Swich to Default** popup appears.

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

Figure 13-2   Switch to Default Dashboard

2. Perform one of the following actions:

   - Click **Confirm**.

     The default dashboard appears.

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

13.3 FAQ

1. **Can I design new widgets using Dashboard Builder functionality?**
   No, designing of a new widget is not allowed using this functionality. User can use the existing widgets and can design his dashboard.

2. **Can I design different dashboards for different device types (desktop, mobile and tablet) using one template?**
   No, you cannot design different dashboards for different devices. However you can preview the designed dashboard for different devices on the review page.

14
Security Question Authentication

This topic provides the systematic instructions about using security questions authentication method.

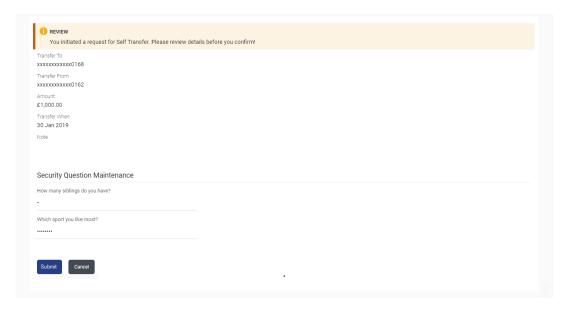User has to answer the security questions to execute the transaction successfully.

For security question authentication:

1. In the transaction review screen, verify the details, and click **Next**.

    Click **Cancel** to cancel the transaction.

    The **Two Factor Authentication (2FA)** screen appears.

Figure 14-1   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 14-1   Security Question Authentication - Field Description

Field Name	Description
Questions	The list of security questions set for the Two Factor authentication.
Answer	The answers corresponding to the security question.

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

3. Perform one of the following actions:

   • Click **Next** to go to the next level of authentication (if applicable).

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

4. Complete the Two Factor Authentication, and click **Confirm**.

   The success message appears along with the transaction reference number.

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

• [One Time Password Authentication](#)
  This topic provides the systematic instructions about using One-Time Passwords as a second factor authentication method.

• [FAQ](#)

14.1 One Time Password Authentication

This topic provides the systematic instructions about using One-Time Passwords as a second factor authentication method.
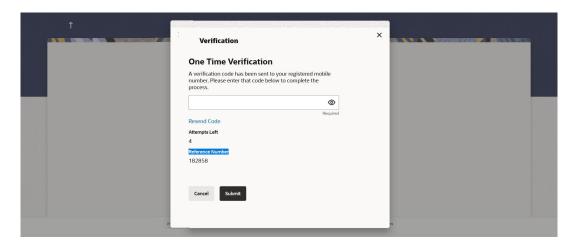
It is a unique code that can be used only once. A verification code is sent to the registered mobile number or email ID of the account holder. User has to enter the received code to complete the process. User can click on Resend Code, to receive the code again (if not received or expired).

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 14-2   Verification

The **Two Factor Authentication (2FA)** screen appears.

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

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

Table 14-2   Verification - Field Description

Field Name	Description
Verification Code	The code sent to the customer's registered email id or on their mobile number.

2. Click **Submit**.

   On successful authentication, the user is allowed to proceed with the transaction.

14.2 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.

15

E-Receipts

This topic describes the E-receipts feature.

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

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

Pre-requisites

• User has a Current and/or Savings account with the bank with online banking enabled

• The E-receipts maintenance is configured, for the user by the admin.

Features Supported In Application

• Provide e-receipts for a transaction

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

• [FAQ](#)

15.1 Example for e-receipt generation

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

To transfer the money to single payee:

1. Perform one of the following actions:

   • In the **Transfer To** section, select the **Saved Payee** option.

   The **Transfer To** overlay screen will display with the **Saved Payee** tab.
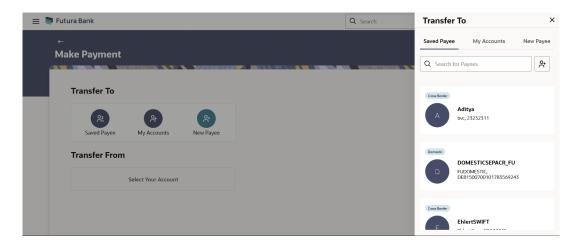
   > ⓘ **Note**
   >
   > a. Users can also add new payee from the **New Payee** tab.
   >
   > b. Users can search the specific payees by typing a few characters (type to search). This can be done in fields such as Payee Type, Nickname, Account Name, Account Number.

   • Click the ⧉ icon to add the new payee.

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

Figure 15-1   Make Payment- Transfer To overlay screen

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

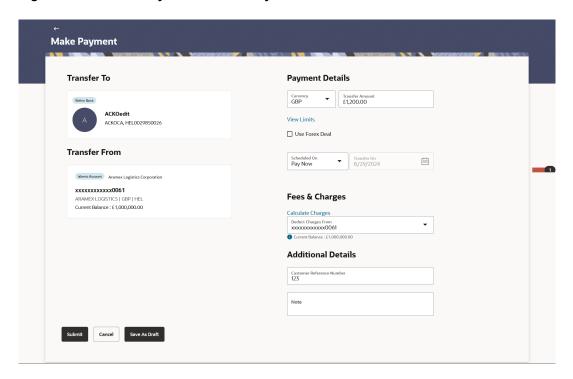For more information on fields, refer to the field description table.

Table 15-1   Make Payment- Transfer To overlay screen - Field Description

Field Name	Description
Search for payee	Allow user to search payee with the Payee Type, Nickname, Account Name, Account Number.
All the saved payees listed on the **Saved Payees** overlay screen. Below details are displayed for each payee -	
Payee Type	Displays the payment type associated with the payee. It Could be: • **Within Bank** • **Domestic** • **Cross Border**
Payee Photo/Initials	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Bank Name	Displays bank name of the payee in case of Domestic and Cross Border
Payee Nickname	Displays the payee by their nick names defined at the time of payee creation.
Account Name, Account Number	Displays the Account name or nick number of the source account from which the funds are to be debited.

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

Figure 15-2   Make Payment- Saved Payee

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

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

Table 15-2   Make Payment- Saved Payee - Field Description

Field Name	Description
Transfer To	
Payee Type	Displays the payee type. The options are: • **Within Bank** • **Domestic** • **Cross Border**
Bank Name	The name of the payee's bank.
Photo/name Initials	The profile photo of the payee.
Payee Nickname	The nickname of the payee.
Account Name, Account Number	Displays the Account name and account number of the payee.
Transfer From	
Displays the debit account details such as Type, Nickname, Account name, Account number, Currency, Branch name, etc as configured in the day 0 configuration of account. Based on the payee selected the account will be defaulted, and on click all available accounts will be available to select. Refer **Transfer From Drawer** section.	

Table 15-2   (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Badge Type	Displays the type of the source account from which the funds are to be debited towards the payee. The values could be - • Islamic • Conventional
Account Details	Displays details like - nick name, account number, branch, currency, etc. based on configuration for account in day0.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Payment Details	
Currency	Select the currency in which the payment is to be made. For My Account and Within Bank payments it will display debit account and credit account currency. For Domestic and Cross Border payments it will display debit account and network currencies.
Debit/Transfer Amount	Specify the amount for which the payment is to be made. This could be Debit amount or transfer amount based on currency selected. When Debit currency is selected, it will be Debit amount. When Credit currency or network currency is selected, it will be Transfer amount.
Transfer Currency	Select transfer currency. This will come in case the debit account currency is selected and network allows different currency transfers.
Low Value Payment	Select if the payment is low value payment. This field is enabled for cross border payment as per regionalisation configuration and the amount is below the maximum amount defined for low value payment.
View Limits	Link to view the transaction limits. For more information on Limits, refer **View Limits** section.
Exchange Rate	Display indicative exchange rate in case of cross currency transfer.
Use Forex Deal	Select if pre-existing deal applies for the exchange rate.
Lookup Deal Number	Lookup for the Forex deals. Displays all the deals. Select the deal number from the list.
Deal Number	Displays the deal number selected.
Network Type	Select the network type for the payment. Refer section **Regionalization for Domestic Payments** for region specific networks. Applicable for domestic payments.
Scheduled On	The facility to specify the date on which the payment is to be made. The options are: • **Pay Now**: Select this option if you wish to make the payment on the same day. • **Pay Later**: Select this option if you wish to make the payment at a future date. If you select this option, you will be required to specify the date on which the payment is to be made. • **Recurring**: Select this option if you wish to make the recurring payments. For domestic and cross border - options in Scheduled On comes based on the regionalisation configuration.

Table 15-2   (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Transfer On	Specify the date on which the payment is to be made. This field appears if the option **PayLater** is selected from the **Scheduled On** list.
Select Frequency	The frequency in which the repeat transfers are to be executed. The options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Bi-monthly** • **Quarterly** • **Semi-Annually** • **Annually** • **Advanced** ⓘ **Note** If the **Advanced** option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X day, weeks, or months. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Start Transferring	The date on which the first recurring transfer is to be executed.
Stop Transferring	Select the option by which to specify when the recurring transfers are to stop being executed. The following two options are available: • **On Date**: Select this option if you wish to specify a date on which the last transfer is to be executed. • **After Instances**: Select this option if you wish to specify the number of recurring transfers that are to be executed as part of the instruction. This field appears if the option **Recurring** is selected from the **Scheduled On** list.
Date	Specify the date on which the last transfer is to be executed. This fields appears if the option **On Date** is selected in the **Stop Transferring** field.
Instances	Number of instances. This field appears if the option **After Instances** is selected in the **Stop Transferring** field.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount. This option is enabled when recurring is selected in **Scheduled On**.
Fees & Charges	
Calculate Charges	Click on the link to calculate the fees and charges applicable for the transaction. This field is network dependent field, comes from regionalisation.

Table 15-2   (Cont.) Make Payment- Saved Payee - Field Description

Field Name	Description
Correspondence Charges	This field will be displayed for Cross Border payments. Select who will bear the charges in case of Cross Border payments. • **Payee**: transfer charges are to be borne by the payee • **Payer**: transfer charges are to be borne by the payer • **Shared**: transfer charges are to be borne by both the payee and payer
Deduct Charges From	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charge's components will be reflected in the statement of the account selected here. This field is enabled for all Payment Types – Within Bank, Domestic and Cross Border. In case of Cross Border Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges.
Current Balance	The net balance of the source account.
Additional Details	
Payment Purpose	The purpose of payment. It will be a list of allowed purpose codes.
Payment Details	You can add up to 4 fields each of length not more than 35. These will carry the unstructured remittance information to the Payment Processor.
Customer Reference Number	The reference number assigned to the customer.
Note	Specify a note or remarks for the transaction, if required.
Compliance Questions	For Cross Border payments the screen asks few compliance questions. OBDX supports configuring a list of questions from backend for On-premises. Once configured and enabled in regionalisation, the questions will show up on the screen.
Upload Documents	For Cross Border payments the screen lets the user attach documents. OBDX supports configuring a list of mandatory/non-mandatory documents from backend for On-premises. Once configured and enabled, the list will show up on the screen. Note: When the payment is submitted, the documents will be stored to a configured Document Store (DMS or DB or any other repository depending on the implementation). The document reference numbers will be passed to the back-end payment processor along with the payment request.

3. Fill the details in the respective fields.

4. Perform one of the following actions:

   • Click **Proceed to Pay** to initiate the request for the payment.

      The **Make Payment - Review** screen appears.

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

   • Click **Save as Draft** to store the unfinished transaction for later completion.

5. Perform one of the following actions:

   • Verify the details and click **Confirm.**

      The success message appears of request of payment transfer along with the reference number, host reference number.

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

6. Perform one of the following actions from the confirmation page:

- Click **Transaction Details** to view the details of the transaction.
- Click **Go to Dashboard** to go to the Dashboard screen.
- Click **Payments** to go to the Payment Overview page.
- Click **Make Another Payment** to make new payment.
- Click **Check Status** to view the status of the payment transaction.

    System redirects to the **Payment Details** screen.

- Click **Save as Favourite** to save payment as favourite transaction.
- Click **Add as Payee** to save the payee to whom the payment is made.

> ⓘ **Note**
>
> a. The **Add as Payee** option is displayed during the ad hoc payment procedure. By clicking on **Add as Payee**, user will be taken to the **Add Bank Account Payee** screen to include a new payee.
>
> b. The functionality to share payment details is not available for **My Account** payment transfers.

- Click **Share** icon to share to share payment details. It opens default mail client with relative message in the body.
- Click the **e-Receipt** link to download the electronic receipt.

Figure 15-3   E-receipt sample

15.2 FAQ

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

16

Service Requests

This topic describes the information about the service request feature.

This feature enables corporate 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 how users can raise a new service request.

*   [Track Requests](#)
    This topic describes how users can track the status of all their submitted service requests.

16.1 Raise a New Request

This topic describes how users can raise a new service request.

On the Raise Service Request screen, the user can view all the service requests defined by the System/ Bank administrator. These service requests are grouped under Product and Request Category so that the user can easily locate and raise a service request according to requirement. A search option 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 providing the data as per the fields chosen by the System/ Bank administrator while creating Service Request Definition.

Pre-requisites

*   Transaction access is provided to the Corporate User.

Features Supported In Application

The module supports the following features:

*   Raise New Request – Summary

*   Raise New Request

1. Perform anyone of the following navigation to access the **Raise a New Request** screen.

    *   From the Dashboard, click **Toggle menu**, click **Menu**, click **Service & Support**, and then click **Service Requests** .

        Under **Service Requests** , click **Raise a New Request** .

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

The **Raise a New Request** screen appears.

*   [Raise New Request – Summary](#)
    This topic provides the systematic instructions to user for raising a new request.

*   [Service Request Form](#)
    This topic provides the systematic instructions to user for initiating a service request.
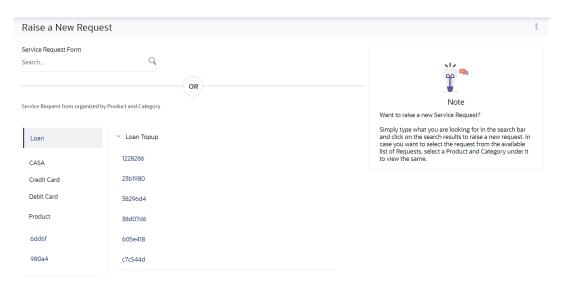
16.1.1 Raise New Request – Summary

This topic provides the systematic instructions to user for raising a new request.

To raise a service request:

1. Navigate to the **Raise New Request** screen.

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

Figure 16-1   Raise a 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 16-1   Raise a New Request – Service Request Form Selection- Field Description

Field Name	Description
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 16-1   (Cont.) Raise a 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. Perform one of the following actions:

   • 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.
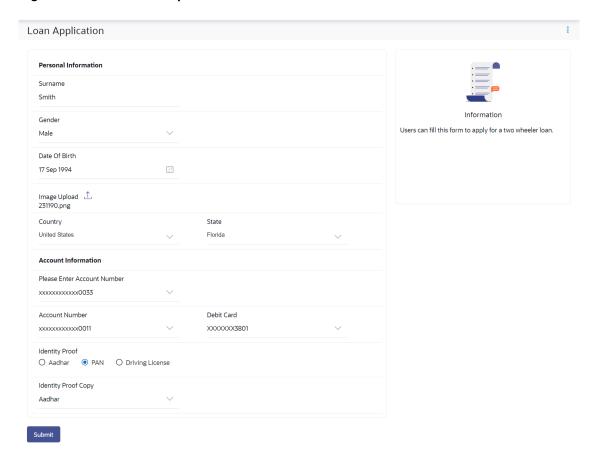
     The specific service request form appears.

16.1.2 Service Request Form

This topic provides the systematic instructions to user for initiating a service request.

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 16-2   Service Request

To create a service request:

1. Enter the required details.

2. Click **Submit**.

   The **Review** screen appears.

3. Perform one of the following actions:

   • Verify the details and 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.

16.2 Track Requests

This topic describes how users can track the status of all their submitted service requests.

The search criteria provided enables the user to filter service requests based on various criteria such as product name, category name, status, 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

1. Perform anyone of the following navigation to access the **Track Requests** screen.

    - From the Dashboard, click **Service Requests widget**, click **Track Requests**.

    - From the Dashboard, click **Toggle menu**, click **Menu**, click **Service & Support**, and then click **Service Requests** .

      Under **Service Requests** , click **Track Requests**.

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

The **Raise a New Request** screen appears.

- Track Requests - Search
  This topic provides the systematic instructions to user for tracking requests.

- Service Request Details
  This topic provides the systematic instructions to user for viewing the service request details.

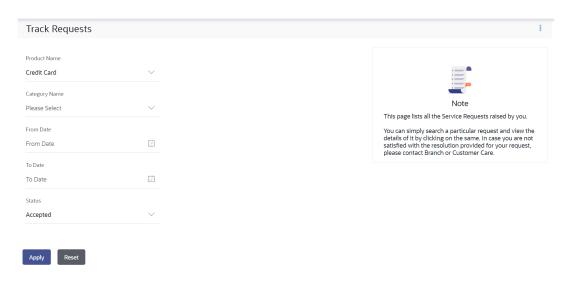## 16.2.1 Track Requests - Search

This topic provides the systematic instructions to user for tracking requests.

To search for a service request:

1. Enter search criteria in the service request search fields.

Figure 16-3   Track Request - Search

Note

The fields which are marked as Required are mandatory.

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

Table 16-2   Track Request - Search Criteria - Field Description

Field Name	Description
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.

2. Perform one of the following actions:

   • Click **Apply**.

     The search results based on the search criteria appears on the **Track Requests** screen.

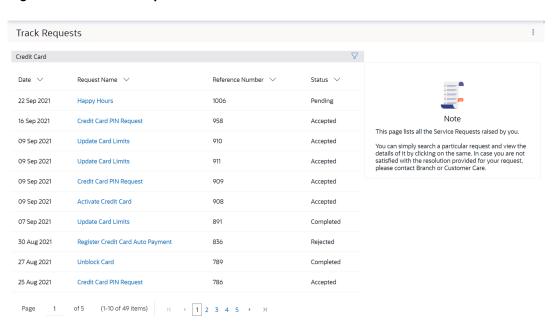   • Click **Reset** to clear the search parameters.

Figure 16-4   Track Request - Search Result

Note

The fields which are marked as Required are mandatory.

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

Table 16-3   Track Request - Search Result - Field Description

Field Name	Description
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.

3. Perform one of the following actions:

   • Click the **Request Name** link of the specific service request record to view the details of that service request.

   • Click the ⛛ icon to change filter criteria.

   The search results based on the new defined search criteria appears on the **Track Requests** screen.

16.2.2 Service Request Details

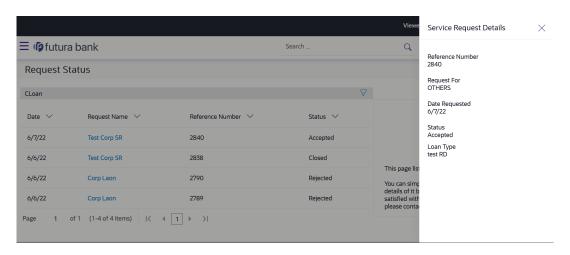This topic provides the systematic instructions to user for viewing the service request details.

Once the user clicks on a service request record from the search results page, an overlay opens displaying all the details of the service request, along with the status history.
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 16-5   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 16-4   Service Request Details - Field Description

Field Name	Description
Service Request Details	
Reference Number	The reference number generated at the time the service request was raised.
Request For	The service request raise for whom it is raised.
Date Requested	The date on which the service request was raised.
Request Name	The name of the service request.
Request Details	The details of the requested service. All the fields captured at the time of raising the service request will be populated.

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

17

Mailbox

This topic describes the ability of corporate administrators to view all auto-generated alerts generated by the bank in response to various events and transactions performed by the logged-in 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.

Pre-requisites:

- 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 Mail** – This enables the user to select a predefined subject and to initiate a mail with a query/ complaint/ feedback.

- **Sent Mails** – This folder lists down the mails sent by the user. An option is provided to delete any or all sent mails.

- **Deleted Mails** – 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 features available under Mails.

- Alerts
  This topic provides the systematic instructions to view all auto-generated alerts that have been sent to the currently logged-in user.

- Notifications
  This topic provides the systematic instructions to view notifications mailers sent by the bank administrator to the logged-in corporate administrator.

- FAQ

17.1 Mails

This topic describes the features available under Mails.

The following features are available under Mails:

- Inbox: This folder displays all the mail messages received by the user.

- Compose Mail: This option enables the user to create and send a new mail message.

- Sent Mails: This folder displays the list of mail messages sent by the user to the bank.

- Deleted Mails: This folder contains the list of mail messages deleted by the user from the inbox and the sent mail folders.

1. Perform anyone of the following navigation to access the **Aggregation DashboardMails** screen.

   - From the Dashboard, click **Toggle menu**, click **Menu**, click **Service & Support**, and click **Mailbox**. Under **Mailbox**, click **Mails**.

   - From the Dashboard, click the ✉45, then click **Mails**, and then click **View All**.

The **Mailbox - Inbox** screen appears.

- [Inbox](#)
  This topic provides the systematic instructions to view messages received in their inbox.

- [Compose Mail](#)
  This topic provides the systematic instructions to user to initiate a mail communication with the bank.

- [Sent Mail](#)
  This topic provides the systematic instructions to view all messages sent by the user to the bank.

- [Sent Mail - Details](#)
  This topic provides the systematic instructions to view the details of the messages sent by the user to the bank.

- [Deleted Mail](#)
  This topic provides the systematic instructions to view all messages deleted by the user from both the Inbox and Sent Mail folders.

17.1.1 Inbox

This topic provides the systematic instructions to view messages received in their inbox.

The user can view an individual message by clicking on the subject of the specific mail.
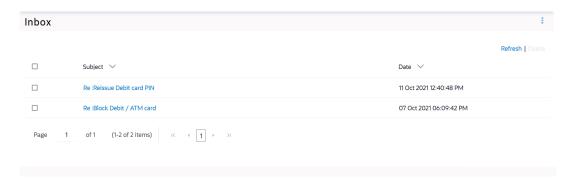
To view received mails:

1. Perform anyone of the following navigation to access the **Inbox** screen.

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

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

   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 17-1   Inbox

Inbox	⋮
	Refresh | Delete

☐	Subject ∨	Date ∨
☐	Re :Reissue Debit card PIN	11 Oct 2021 12:40:48 PM
☐	Re :Block Debit / ATM card	07 Oct 2021 06:09:42 PM

Page   1   of 1   (1-2 of 2 items) |◁   ◁   1   ▷   ▷|

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

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

Table 17-1   Inbox - Field Description

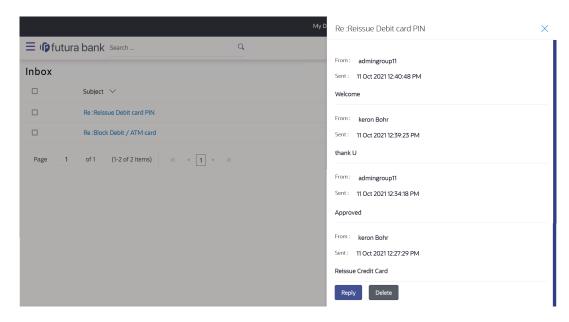| Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Date	The date and time on which the mail was received is displayed against each mail record.

To access the Inbox:

3. Perform one of the following actions:

- 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 17-2   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 17-2   Inbox - Message Details - Field Description

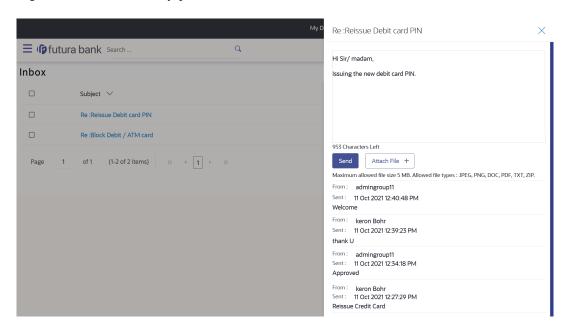| Field Name	Description
Message Details	
Message Heading	The subject of the received mail.
From	The name of the sender of the mail.
Sent	The date and time on which the mail was received.
Content	The content of the mail.

Table 17-2   (Cont.) Inbox - Message Details - Field Description

Field Name	Description
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.

An overlay containing the details of the mail appears.

4. Perform one of the following actions:

   • Click **Reply** if you wish to respond to the mail.

   • Click **Delete** to delete the message.

   • Click ✕ to close the overlay window.

Figure 17-3   Inbox - Reply

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

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

Table 17-3   Inbox - Reply - Field Description

Field Name	Description
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.

5. Perform one of the following actions:

- 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.

17.1.2 Compose Mail

This topic provides the systematic instructions to user to 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.
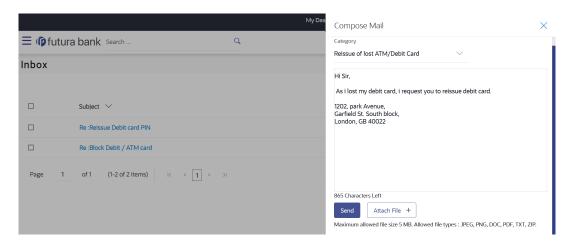
To send a message:

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

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

Figure 17-4   Compose Mail

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

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

Table 17-4   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. Perform one of the following actions:

    • Click **Send**.

      The success message appears.

    • Click the ✕ to close the overlay window.

17.1.3 Sent Mail

This topic provides the systematic instructions to view all messages sent by the user to the bank.
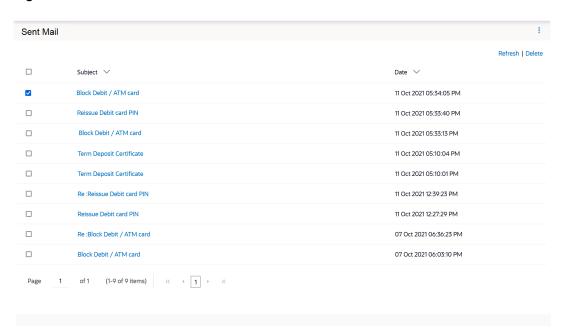
To view the sent messages:

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

   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 17-5   Sent Mail

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

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

Table 17-5   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.

2. Perform one of the following actions:

   • 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.

3. Perform one of the following actions:

- Click **Reply** if you wish to respond further to the mail.

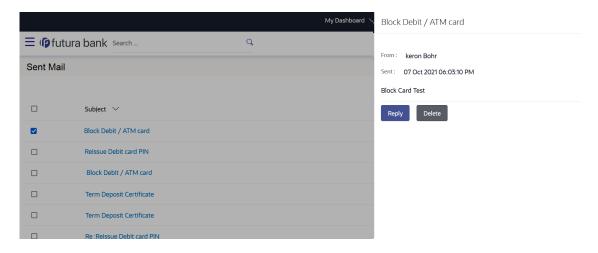   Type the reply, and click **Send**.

   The success message appears.

- Click **Delete** to delete the message.

17.1.4 Sent Mail - Details

This topic provides the systematic instructions to view the details of the messages sent by the user to the bank.

Figure 17-6   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 17-6   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.

Table 17-6 (Cont.) Sent Mail - Details - Field Description

Field Name	Description
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.

The overlay with details of the selected **Sent Mail** appears.

- Perform one of the following actions:
  - Click **Reply** if you wish to send a response to the bank.

    Perform one of the following actions:
    - 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 the ✕ to close the overlay window.
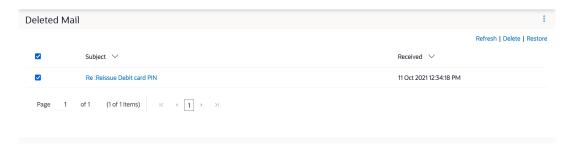
17.1.5 Deleted Mail

This topic provides the systematic instructions to view all messages deleted by the user from both the Inbox and Sent Mail folders.

To view the deleted messages:

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

   The list of deleted messages appears on the screen.

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

Figure 17-7   Deleted Mail

The overlay with details of the selected **Sent Mail** appears.

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

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

Table 17-7   Deleted Mail - Field Description

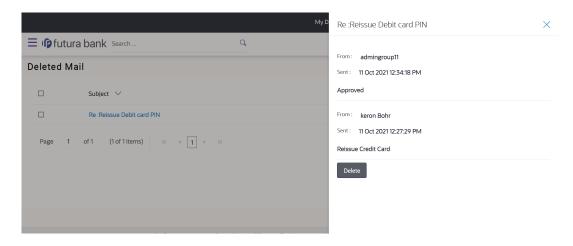| Field Name	Description
Subject	The subject of the mail is displayed against each mail record.
Received	The date and time on which the message was sent/received is displayed against each mail record.

3. Perform one of the following actions:

   - 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.

   The overlay screen on which details of the selected mail are displayed, appears.

4. Click ✕ to close the overlay window.

Figure 17-8   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 17-8   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 one of the following actions:

- Click **Delete** to delete the message.

- Click ✕ to close the overlay window.

17.2 Alerts

This topic provides the systematic instructions to view all auto-generated alerts that have been sent to the currently logged-in user.

To view the alerts:

1. Perform anyone of the following navigation to access the **Mailbox** screen.

- From **Corporate Administrator Dashboard**, click **Toggle Menu**, then click **Menu**, click **Service & Support**, and then click **Mailbox**.
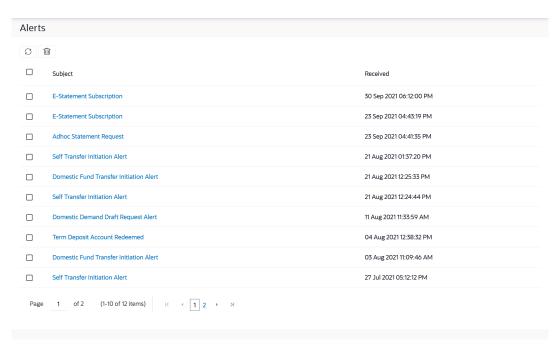
  Under **Mailbox** , click **Alerts**.

- From Dashboard, click the ✉️⁴⁵ icon, then click **Alerts** and then click **View All**.

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

The **Alerts** screen appears.

Figure 17-9   Alerts

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

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

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

Table 17-9   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.

3. Perform one of the following actions:

- 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 17-10   Alerts Details

Alerts

🗑

23 Sep 2021 04:43:19 PM

Dear Customer,
Your request for subscription of MONTHLY eStatements for account number XXXXX03800011 has been submitted.
The eStatement will be sent to you on dip****oracle.com from the next cycle.

Regards,

Customer Services - HEL

Back

ⓘ **Note**

The fields which are marked as Required are mandatory.

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

Table 17-10   Alerts Details - Field Description

Field Name	Description
Alerts Details	
Received Date & Time	The date and time on which the alert was received.
Message	The content of the alert.

4. Perform one of the following actions:

- Click the 🗑 icon to delete the alert.

  The delete warning message appears.

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

17.3 Notifications

This topic provides the systematic instructions to view notifications mailers sent by the bank administrator to the logged-in corporate administrator.

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

1. Perform anyone of the following navigation to access the **Mailbox** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, click **Service & Support**, and click **Mailbox**.
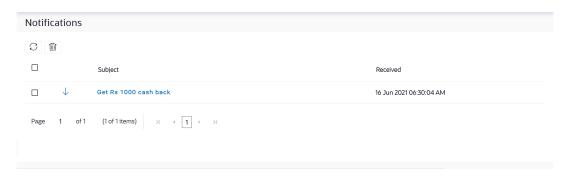
  Under **Mailbox**, click **Notifications**.

- From the Dashboard, click ✉45, then click **Notifications**, and then click **View All**.

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

---

The **Notifications** screen appears.

Figure 17-11   Notifications

Notifications

	Subject	Received
☐	Get Rs 1000 cash back	16 Jun 2021 06:30:04 AM

Page   1   of 1   (1 of 1 items)   I<   ◄   1   ►   >I

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

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

Table 17-11   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. Perform one of the following actions:

   • Click the ⟳ icon to refresh the notifications.

   • To delete multiple notifications, select the check box (s) against the notification, and

     click the 🗑 icon to delete the notification.

Figure 17-12   Notification Details

Notifications

🗑
16 Jun 2021 12:00:00 AM

Get Rs 1000 cash back on purchase of smart phone

Back

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

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

Table 17-12   Notification Details - Field Description

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

4. Perform one of the following actions:

   • Click the 🗑 icon to delete the notification.

     The delete warning message appears.

   • Click **Back** to navigate back to the previous screen.

17.4 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.

18

Calculators

This topics describes the different types of calculators available in OBDX..

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

*   Loan Installment Calculator
    This topic provides the systematic instructions for users to calculate loan installment amounts

*   Loan Eligibility Calculator
    This topic provides the systematic instructions for user to determine their loan eligibility.

*   Forex Calculator
    This topic provides the systematic instructions for users to calculate the exchange rate between two currencies.

*   Term Deposit Calculator
    This topic provides the systematic instructions for users to calculate the total amount of a term deposit at maturity.

18.1 Loan Installment Calculator

This topic provides the systematic instructions for users to calculate loan installment amounts

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

1. Perform anyone of the following navigation to access the **Loan Installment Calculator** screen.

    *   From the Dashboard, click **Toggle menu**, click **Menu**, click **Accounts**, then click **Loans & Finances** tab, and then click **More Actions**, and click **Loan Calculators**.
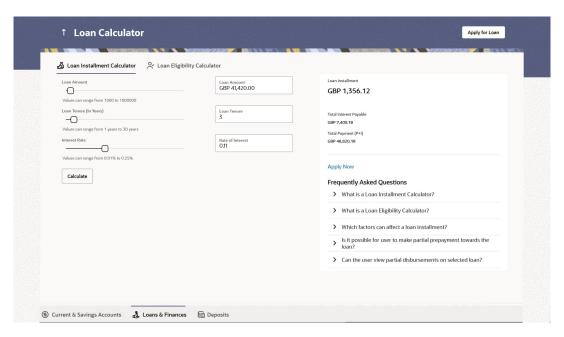
        Under **Loan Calculators**, click **Loan Installment Calculator**.

- From the Dashboard - Overview widget, click **Loans & Finances** card, then click **Accounts**, and then click **More Actions**, and click **Loan Calculators**, click **Loan Installment Calculator**.

- From the Dashboard, click **Toggle menu**, click **Menu**, click **Financial Management** , click **Personal Finance Management** , and then click **Loan Calculators**.

  Under **Loan Calculators**, click **Loan Installment Calculator**.

- OBDX portal landing page, click **Customer Services** , click **Calculators**, then click **Loan Calculator**, click **Loan Installment Calculator**.

The **Loan Installment Calculator** screen appears.

Figure 18-1   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 18-1   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 18-1 (Cont.) Loan Installment Calculator - Field Description

Field Name	Description
Installment Amount	The monthly installment payable on the loan calculated on the basis of the loan amount, tenure and interest rate specified by the user.

2. In the **Loan Amount** field, enter the loan amount.

3. In the **Loan Tenure (Years)** field, enter the loan tenure in years.

4. In the **Interest Rate** field, enter the interest rate.

5. The application calculates and displays the monthly installment for the loan required.

18.2 Loan Eligibility Calculator

This topic provides the systematic instructions for user to determine their loan eligibility.

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.
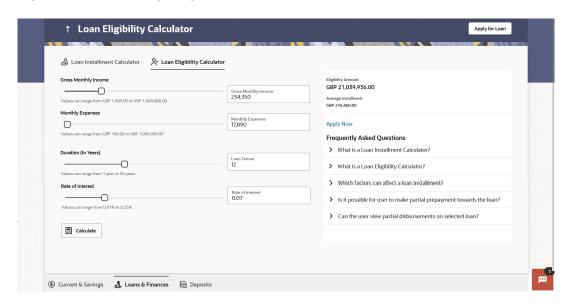
The eligibility is calculated on the basis of:

- 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**, click **Menu**, click **Accounts**, then click **Loans & Finances** tab, and then click **More Actions**, and click **Loan Calculators**.

     Under **Loan Calculators**, click **Eligibility Calculator**.

   - From the Dashboard - Overview widget, click **Loans & Finances** card, then click **Accounts**, and then click **More Actions**, and click **Loan Calculators**, click **Eligibility Calculator**.

   - From the Dashboard, click **Toggle menu**, click **Menu**, click **Financial Management** , click **Personal Finance Management** , and then click **Loan Calculators**.

     Under **Loan Calculators**, click **Eligibility Calculator**.

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

   The **Loan Eligibility Calculator** screen appears.

Figure 18-2   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 18-2   Loan Eligibility Calculator - Field Description

Field Name	Description
Gross Income (Monthly)	The user is required to specify his gross monthly income.
Total Expenses (Monthly)	The user is required to specify the total amount spent per month towards expenses.
Loan Tenure (In Years)	The user is required to specify the desired loan tenure in years.
Interest Rate (In %)	The user should specify the desired interest rate of the loan.
Eligible 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.

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

3. In the **Total Expenses (Monthly)** field, enter your monthly expenses.

4. In the **Loan Tenure (In Years)** field, enter the desired loan tenure.

5. In the **Interest Rate (In %)** field, enter the rate of interest.

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

18.3 Forex Calculator

This topic provides the systematic instructions for users to calculate the exchange rate between two currencies.

The Calculator displays the converted amount and the currency exchange rate applied. Exchange rates of only predefined currencies can be viewed by the customer.

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

Features Supported In the Application:

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

• Exchange rate of currencies

• Calculation of amount of currency converted to the other

Pre-requisites
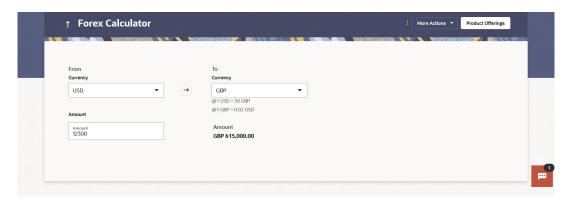
• Support for the currencies provided by host

To calculate currency exchange amount:

1. Perform anyone of the following navigation to access the **Forex Calculator** screen.

   • OBDX portal landing page, click **Customer Services** , click **Calculators**, then click **Forex Calculator**.

   The **Forex Calculator** screen appears.

Figure 18-3   Forex Calculator

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

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

Table 18-3   Forex Calculator - Field Description

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

5. Application calculate and displays the currency exchange value.

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

18.4 Term Deposit Calculator

This topic provides the systematic instructions for users to calculate the total amount of a term deposit at maturity.

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.
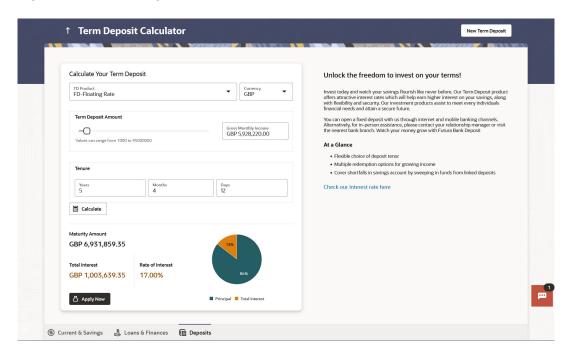
To calculate deposit value at maturity:

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 18-4   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 18-4   Term Deposit Calculator - Field Description

Field Name	Description
Deposit Amount	Total deposit of principal amount for deposit with default currency.
Deposit Tenure (Years/ Months / Days	Option to specify tenure in terms of Years / Months / Days.
Interest Rate (In %)	Interest rate for which the total amount is to be calculated.
Maturity Amount	The value of your deposit at maturity.

2. In the **Deposit Amount** field, enter the deposit amount.

3. In the **Tenure (Years/ Months / Days)** fields, enter the relevant information.

4. In the **Interest Rate (In %)** field, enter the rate of interest.

5. The application calculates and displays the deposit value at maturity.

19

ATM & Branch Locator

This topic provides the systematic instructions to user to view the address and location of the ATMs and the branches of the Bank available to serve the user in a certain location.

The user is provided with the options to search for the bank's ATMs and branches in his vicinity by entering a location. The search results display the list of ATMs / branches name and distance from the user's current location.

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

Features supported in the application

• Locate Branches

• Locate ATMs
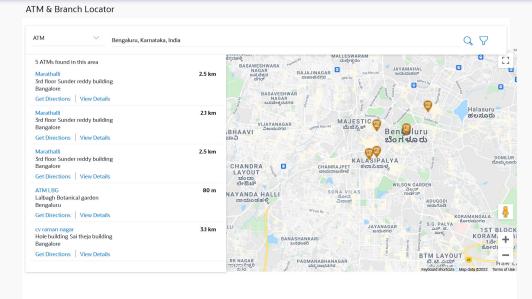
To locate an ATM or Branch:

1. Perform anyone of the following navigation to access the **ATM & Branch Locator** screen:

   • From the OBDX portal landing page, click **ATM & Branch Locator**.

   The **ATM & Branch Locator** screen appears.

Figure 19-1   ATM & Branch Locator - Search

ⓘ **Note**

The fields which are marked as Required are mandatory.
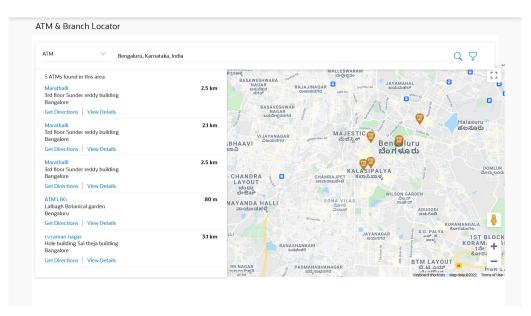
For more information on fields, refer to the field description table.

Table 19-1   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**

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 19-2   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 19-2   ATM & Branch Locator - Search- Field Description
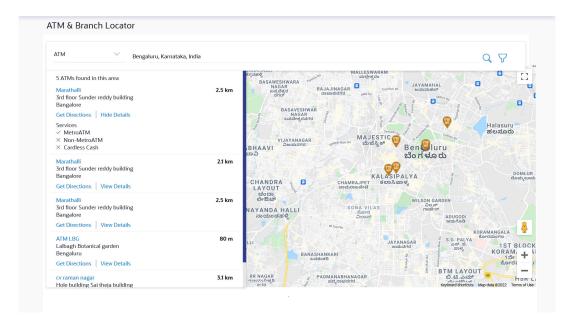
Field Name	Description
Location	Key in the address/location/pin-code or city to search for an ATM / Branch.
Number of ATMs/ Branches	A statement identifying the number of ATMs/Branches, as the case may be, will be displayed
The following will be displayed per ATM/Branch record:	
Name	The name of the 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.
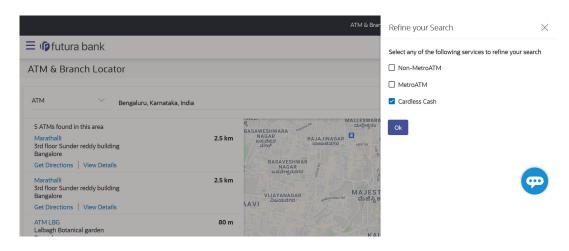
Figure 19-3   ATM & Branch Locator - View Details

7. Perform one of the following actions:

   - 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 19-4   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 19-3   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.
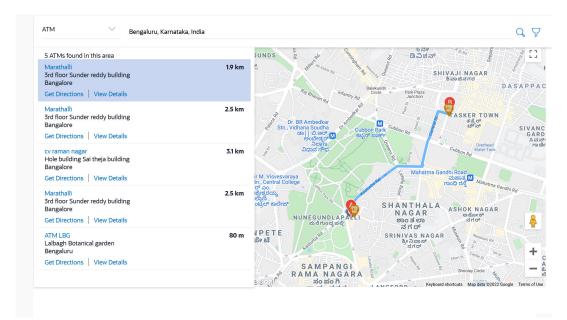
Figure 19-5   ATM & Branch Locator – Get Directions

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

• [FAQ](#)

19.1 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.

20

Feedback Capture

This topic describes the process of capturing and submitting the 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 provides the systematic instructions for users to capture and submit feedback on generic aspects about the application.

- Transaction Specific Feedback
  This topic provides the systematic instructions for users to capture and submit feedback on transactions that the bank has enabled for feedback.

20.1 General Feedback

This topic provides the systematic instructions for users to capture and submit feedback on generic aspects about the application.

To provide general feedback:
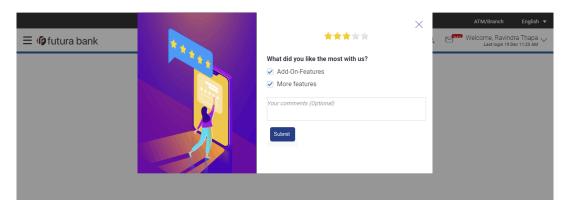
1. From the Dashboard, click **Service & Support**, and then click **Feedback**, and then click **Toggle menu**, click **Leave Feedback**.

   The **Feedback** pop-up screen appears.

   A feedback question appears along with a rating scale.

2. Select an appropriate rating on the scale.

3. 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.

Figure 20-1   General Feedback

6. Click **Submit**.

A message confirming successful submission of feedback appears.

20.2 Transaction Specific Feedback

This topic provides the systematic instructions for users to capture and submit feedback on transactions that the bank has enabled for feedback.

Feedback will be available as an option post transaction confirmation. Transaction specific feedback is recorded and stored for further analysis.

To provide transaction specific feedback:

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

2. Perform the following navigation to access the **Feedback** pop-up screen.

   From the Dashboard, click **Toggle menu**, click **Leave Feedback**.

   The **Feedback** pop-up screen appears.

   A feedback question appears along with a rating scale.

3. Select an appropriate rating on the scale.

4. Depending on the rating, the system will provide you with a question along with a set of options.

5. Select an appropriate option corresponding to the question.

6. Perform one of the following actions:

   • You can also add comments, if required.

   • Click **Skip** to skip the feedback process.
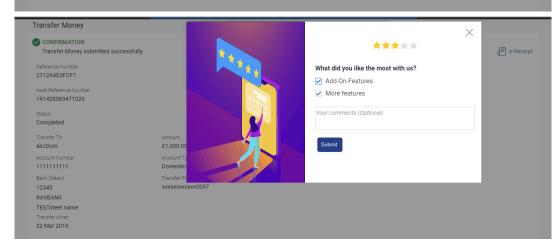
     The **Dashboard** screen is displayed.

   • Click **Never ask me again** if you do not wish to be asked to provide for any transaction.

     The system will suspend the feedback process for all transactions and you can enable the same again (if required) through **My Preferences** from the toggle menu.

Figure 20-2   Transaction Feedback

7. Click **Submit**.

   A message confirming successful submission of feedback appears.

21

My Reports

This topic describes the functionality that enables corporate administrators to download generated reports.

On accessing **My Reports** menu, last 10 reports which generated by the user or by other users of a party are listed with the respective report status. User can choose to search the specific report using the search criteria or can opt to view/ download detailed report.

> ⓘ **Note**
>
> Send to Modify functionality is now supported for this transaction.

Reports are categorized as:

- Adhoc Reports
- Scheduled Reports

1. From Dashboard, click **Toggle Menu**, then click **Menu**, click **Activity & Reports** , and then click **Reports**.

   Under **Reports**, click **My Reports**.

The **My Reports** screen appears.

- [My Reports - Adhoc](#)
  This topic provides the systematic instructions for generating ad-hoc reports, created on demand or upon request.

- [My Reports - Scheduled](#)
  This topic provides the systematic instructions for the schedule reports to be generated at various intervals, including daily, weekly, monthly, quarterly, and annual schedules.

- [FAQ](#)

21.1 My Reports - Adhoc

This topic provides the systematic instructions for generating ad-hoc reports, created on demand or upon request.

Reports can be requested from the 'Reports' screen. Adhoc reports can be viewed using 'My Reports' screen.
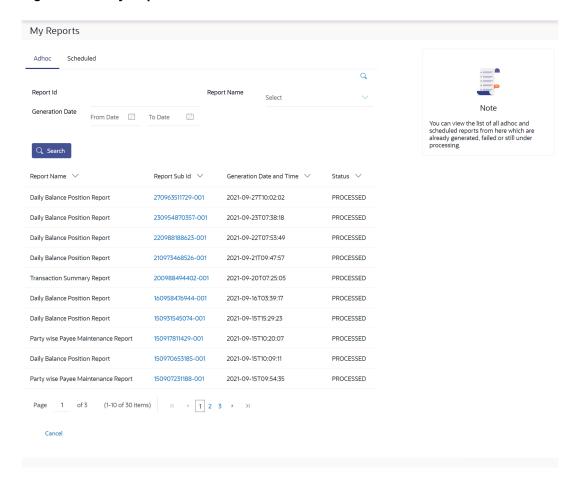
To view and download the generated adhoc reports:

1. Click 🔍 icon to search the reports with given search criteria.

   The search results matching to the search criteria are shown on the same screen.

Figure 21-1   My Reports - Adhoc

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

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

Table 21-1   My Reports - Adhoc - Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • **From date** – to specify the date from which the generated reports to be searched. • **To date** – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.

Table 21-1   (Cont.) My Reports - Adhoc - Field Description

Field Name	Description
Report Sub ID	Links of view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • **Processed** • **Pending** • **Error**

2. Click on **Report Sub ID** link to view the detailed report. (Refer specimen provided for each report)

21.2 My Reports - Scheduled

This topic provides the systematic instructions for the schedule reports to be generated at various intervals, including daily, weekly, monthly, quarterly, and annual schedules.

To view and download the generated scheduled reports:
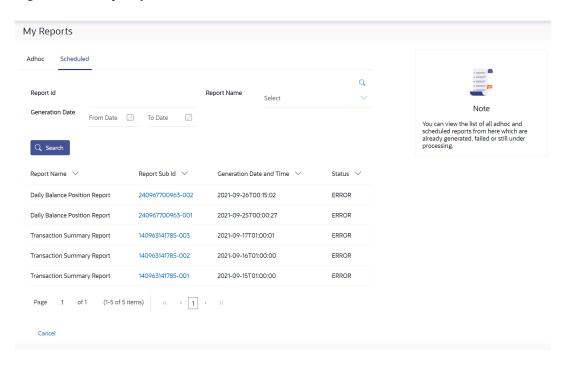
1. Perform one of the following actions:

    •   Click the **Scheduled** tab.

        The list of scheduled reports appears.

    •   Click 🔍 icon to search the reports with given search criteria.

        The search results matching to the search criteria are shown on the same screen.

Figure 21-2   My Reports - Scheduled

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

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

Table 21-2   My Reports - Scheduled - Field Description

Field Name	Description
Search	
Report ID	Report ID to search specific report. All the report IDs will be listed.
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Generation Date	To search generated reports between specific date ranges. • **From date** – to specify the date from which the generated reports to be searched. • **To date** – to specify the date till which the generated reports to be searched.
Report List	
Report Name	Report Name to search specific report. All the reports with the names will be listed.
Report Sub ID	Link to view the specific report.
Generation Date and Time	Report generation time and date.
Status	Status of generated reported. The status can be: • **Processed** • **Pending** • **Error**

2. Click on **Report Sub ID** link to view the detailed report. (Refer specimen provided for each report)

21.3 FAQ

1. **Can I choose a format in which a report is to be downloaded from My Reports screen?**
   A report can be downloaded in a format selected while generating a report.

22

Report Generation

This topic provides the systematic instructions to the users for generating the report.

Corporate user can generate adhoc and scheduled reports. On accessing **Report Generation** menu, corporate user has to select a type of a report which needs to be generated. Other reports parameters with respect to each report are displayed on the screen as input fields so that report can be requested with specific data.

Reports are categorized as:

- Adhoc Reports
- Schedule Reports

Corporate user can view the all the reports that are scheduled and can view and edit the parameters of the scheduled reports, as per requirement to generate reports on new parameters from next report cycle. Corporate user approver can approve or reject the maintenance initiated for editing existing report schedule.

> ⓘ **Note**
>
> If two factor authentication is enabled, the reports get generated only after successful authentication.

The lists of reports are:
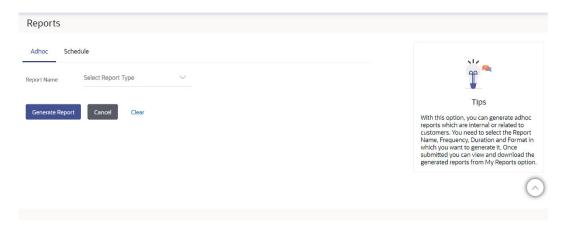
- Daily Balance Position Report
- Party wise Payee Maintenance Report
- Transaction Summary Report

1. From **Corporate Dashboard**, click **Toggle Menu**, then click **Menu**, click **Activity & Reports** , and then click **Reports**.

   Under **Reports**, click **Report Generation**.

The **Reports** screen appears.

Figure 22-1   Report Generation

Note

The fields which are marked as Required are mandatory.

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

Table 22-1   Report Generation - Field Description

Field Name	Description
Report Name	Select the report that is to be generated.

- Adhoc Reports
  This topic provides the systematic instructions for generating ad-hoc reports, created on demand or upon request.

- Scheduled Reports
  This topic provides the systematic instructions for the schedule reports to be generated at various intervals, including daily, weekly, monthly, quarterly, and annual schedules.

- Daily Balance Position Report
  This topic provides the systematic instructions to the user for generating the Daily balance position report, which are created on demand or upon request.

- Party wise Payee Maintenance Report
  This topic describes the Party wise Payee Maintenance Report which provides a summary of account payees and draft payees maintained for a specific party ID.

- Transaction Summary Report
  This topic describes the Transaction summary report which provides a list of opening balance, credit details, opening balance and closing balance.

22.1 Adhoc Reports

This topic provides the systematic instructions for generating ad-hoc reports, created on demand or upon request.
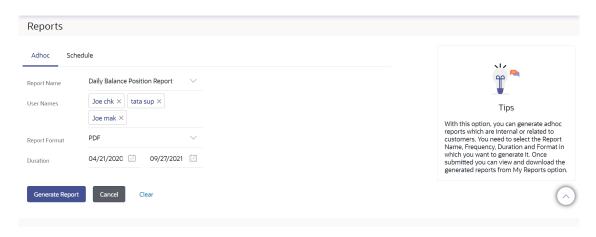
Reports can be requested from the **Reports** screen. Adhoc reports can be viewed using **My Reports** screen. Corporate user can add multiple active user IDs of party mapped to whom the

adhoc report needs to be sent via their registered email IDs. Corporate user approver can able to see user details whom the reports to be sent by an email and approve/reject it.

The report which will be generated and sent to the corporate user upon fully approving the request. Reports sent to the registered email IDs will be password protected.

Figure 22-2   Adhoc Reports

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

For more information on fields, refer to the field description table.
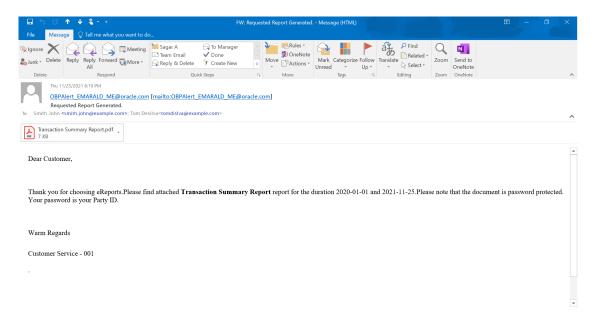
Table 22-2   Adhoc Reports - Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active user IDs of party mapped to whom the adhoc report needs to be sent via their registered email IDs.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

Mail will be send to corporate user with attached password protected report on registered email id. Password logic can be set by the bank as a day 0 set up.

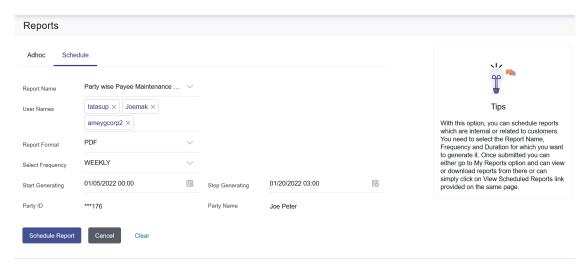**Figure 22-3   Sample Mail Format**

22.2 Scheduled Reports

This topic provides the systematic instructions for the schedule reports to be generated at various intervals, including daily, weekly, monthly, quarterly, and annual schedules.

Corporate user can add multiple active user IDs of party mapped to whom the Scheduled report needs to be sent via their registered email IDs. Corporate user approver can able to see user details whom the reports to be sent by an email and approve/reject it.

The report which will be generated and sent to the corporate user upon fully approving the request. Reports sent to the registered email IDs will be password protected.

Figure 22-4   Scheduled Reports

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

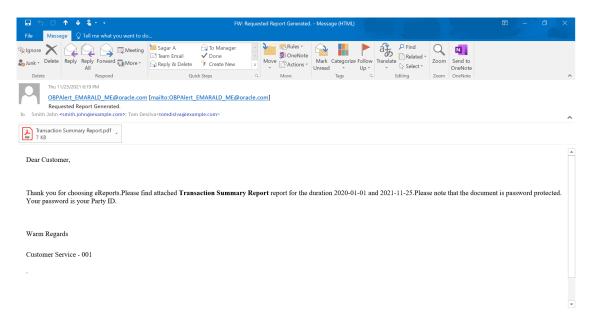For more information on fields, refer to the field description table.

Table 22-3   Scheduled Reports - Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active user IDs of party mapped to whom the scheduled report needs to be sent via their registered email IDs.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Select Frequency	The frequency at which the reports are generated. The options are: • **Once** • **Daily** • **Weekly** • **Monthly**
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.
Party ID	Displays the party id of the user. This field is displayed if **Party wise Payee Maintenance** report is selected in the **Report Name** field.
Party Name	Displays the party name of the user. This field is displayed if **Party wise Payee Maintenance** report is selected in the **Report Name** field.
View Scheduled Report	Link to view all the reports that are scheduled.

Mail will be send to corporate user with attached password protected report on registered email id. Password logic can be set by the bank as a day 0 set up.

Figure 22-5   Sample Mail Format

- [View Scheduled Reports](#)
  This topic provides the systematic instructions to the user for viewing all the reports and its details that are scheduled to the future date.

- [Edit Scheduled Reports](#)
  This topic provides the systematic instructions to the user for modifying the parameters defined for scheduled reports.

- [Delete Scheduled Reports](#)
  This topic provides the systematic instructions to the user for deleting the scheduled reports that are no longer required.

22.2.1 View Scheduled Reports

This topic provides the systematic instructions to the user for viewing all the reports and its details that are scheduled to the future date.

To view the scheduled reports:

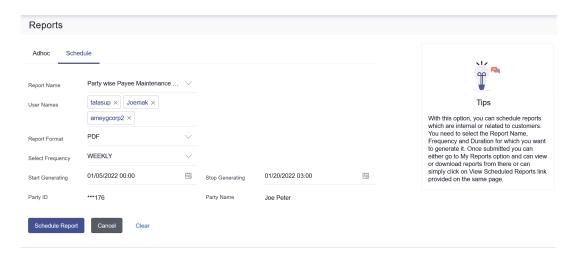1. In the **Report Generation** screen, click the **Scheduled** tab.

    The scheduled report generation screen appears.

2. Click the **View Scheduled Reports** link.

    The **Scheduled Reports** screen appears.

Figure 22-6   Scheduled Reports

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

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

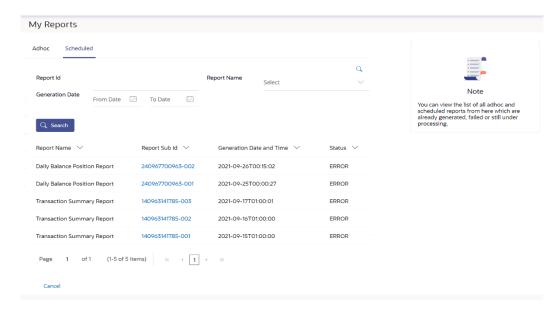**Table 22-4   Scheduled Reports - Field Description**

Field Name	Description
Report Id	Ids of the reports that are scheduled.
Report Name	Name of the scheduled reports.
Generation Date	To search generated reports between specific date ranges. • **From date** – to specify the date from which the generated reports to be searched. • **To date** – to specify the date till which the generated reports to be searched.

3. Click on desired Report ID to view the details of the scheduled report.

The **View Scheduled Reports** screen appears.

Figure 22-7   View Scheduled Reports

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

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

Table 22-5   View Scheduled Reports- Field Description

Field Name	Description
Report Name	Name of the scheduled report.
Report Id	Id of the scheduled report.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency at which the reports are scheduled to run.
Start Date	Start date of the date range for the scheduled report.
Stop Date	End date of the date range for the schedule report.
Scheduled By	The id of the user who scheduled the report generation.

22.2.2 Edit Scheduled Reports

This topic provides the systematic instructions to the user for modifying the parameters defined for scheduled reports.

These changes are implemented to generate the reports of next scheduled cycle.
To edit the scheduled reports:

1. Click the **Scheduled** tab.

    The scheduled report generation screen appears.

2. Click the **View Scheduled Reports** link.

    The **Scheduled Reports** screen appears.

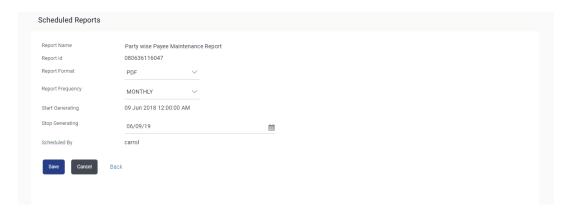3. Click on desired Report ID to edit the details of the scheduled report.

The **View Report Schedule** screen appears.

4. Perform one of the following actions:

- Click **Edit** to modify the report schedule.

  The **Edit Report Schedule** screen appears.

- Click **Delete** to delete the report schedule.

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

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

Figure 22-8   Edit Scheduled Reports

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

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

Table 22-6   Edit Scheduled Reports- Field Description

Field Name	Description
Report Name	Name of the scheduled reports.
Report Id	Ids of the reports that are scheduled.
Report Format	The report format of the scheduled report.
Report Frequency	The frequency of the scheduled report. The options are: • **Once** • **Daily** • **Weekly** • **Monthly**
Start Generating	The start date of the scheduled report.
End Generating	The end date of the scheduled report.
Scheduled By	The id of the user who scheduled the report generation.

5. Modify the details, if required. You can modify the Report Format, Report Frequency and Stop Generating date and time.

6. Perform one of the following actions:

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

        The **Confirm Edit Scheduled Report** screen appears.

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

    •   Click **Back** to navigate back to the previous screen.

7. Perform one of the following actions:

    •   Click **Confirm**.

        The success message appears.

        The user will be navigated back to the create screen.

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

8. Click **OK** to complete the transaction.

22.2.3 Delete Scheduled Reports

This topic provides the systematic instructions to the user for deleting the scheduled reports that are no longer required.

To delete the scheduled reports:

1. In the **Reports** screen, click the **Scheduled** tab.

    The scheduled report generation screen appears.

2. Click the **View Scheduled Reports** link.
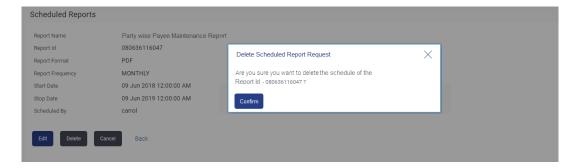
    The **Scheduled Reports** screen appears.

3. Click on desired **Report ID** to edit the details of the scheduled report.

    The **View Report Schedule** screen appears.

4. Click **Delete** to delete the report schedule.

    The application will prompt the user with a deletion message.

Figure 22-9   Delete Scheduled Reports

5. Click **Confirm** to proceed with the deletion request.

    It will navigate to confirmation page with a success message and the status.

6. Click **OK** to complete the transaction.

22.3 Daily Balance Position Report

This topic provides the systematic instructions to the user for generating the Daily balance position report, which are created on demand or upon request.

Daily balance position report provides the information on opening balance, total credits, total debits and closing balance. A user can request to generate an adhoc and scheduled report. Further, user has to select a format in which the report needs to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate reports under the following two categories.

- Adhoc Report

- Schedule Report

1. Perform anyone of the following navigation to access the **Report Generation** screen. From the Corporate Dashboard, click **Toggle menu**, click **Menu**, click **Activity & Reports** , and click **Reports**.

   Under **Reports**, click **Report Generation**.

The **Generate Report** screen appears.

- Daily Balance Position Report– Adhoc Reports
  This topic provides the systematic instructions to the user for generating the Daily balance position ad-hoc reports, which are created on demand or upon request.

- Daily Balance Position Report– Schedule Reports
  This topic provides the systematic instructions to the user for generating scheduled reports, which are generated at predetermined intervals, including daily, weekly, monthly, quarterly, and annual frequencies.

22.3.1 Daily Balance Position Report– Adhoc Reports

This topic provides the systematic instructions to the user for generating the Daily balance position ad-hoc reports, which are created on demand or upon request.

Reports can be requested from the **Reports** screen. Adhoc reports can be viewed using **My Reports** screen.
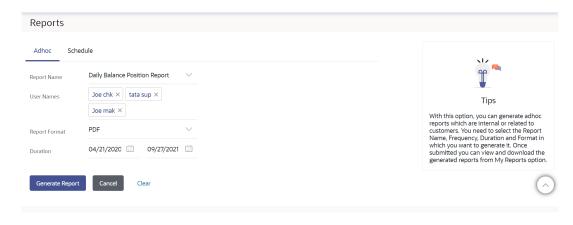
To generate the daily balance position adhoc report:

1. In the **Report Generation** screen, click the **Adhoc** tab.

   The adhoc report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated.

   The receptive report generation screen appears.

3. In the **User Names** field, click and add multiple active user IDs of party mapped to whom the adhoc report to be sent via their registered email IDs.

4. From the **Report Format** list, select the desired report format for generated report.

5. From the **Duration - From and Duration - To** list, specify the period for which the report is to be generated.

6. Perform one of the following actions:

   - Click **Generate Report** to view and generate the report.

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

- Click **Clear** to reset the search parameters.

Figure 22-10   Daily Balance Position - Adhoc Reports

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

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

Table 22-7   Daily Balance Position - Adhoc Reports - Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active users of party mapped to whom the adhoc report to be sent via their registered email IDs.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

7. The success message along with the reference number, status and **Report Request Id** appears.

    Perform one of the following actions:

    - Click **OK** to close the screen and navigate to the dashboard.

    - Click on the **View Reports** link to download the report.

        The user is directed to the **My Reports** screen. The list of reports appears.

- Click **Generate another report** to generate another report.

A report will be generated in the format specified at the time of scheduling or generating an adhoc report.

> ⓘ **Note**
>
> You can also download the requested report from **Corporate Dashboard**, click **Toggle Menu**, then click **Reports**, and then click **My Reports**

Figure 22-11   For reference, a specimen of the report generated is given below

Daily Balance Position
Party Name : **Joechk** | Party Id : **003176**
Start Date : **2020-03-01** | End Date : **2020-03-31**

Digital Banking

Account Number : HEL@~HEL0317600014 | Currency : EUR | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 300.100	2	€ 1.400	3	€ 298.700

Account Number : HEL@~HEL0317600058 | Currency : EUR | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 500.000	1	€ 1.022	3	€ 498.978

Account Number : HEL@~HEL0317600078 | Currency : EUR | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 100.000	1	€ 0	0	€ 100.000

Account Number : HEL@~HEL0317600080 | Currency : GBP | Branch Code : HEL

Date	Opening Balance	Total Credits	Credit Count	Total Debits	Debit Count	Closing Balance
30 Mar 2020	€ 0	€ 100.000	1	€ 0	0	€ 100.000

1   Report generated by Joechk | 30 Sep 2021, 04:13

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

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

Table 22-8   Daily Balance Position - Generated Specimen Report - Field Description

Field Name	Description
Report Parameters	
Party Name	The name of the party for whom the report is generated.
Party ID	The Id of party for whom the report is generated.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Account Number	Account number of the user for whom report is generated and is selected at the time of report generation.
Account Currency	Currency of the account.
Branch Code	Branch code of the user's account.
Date	Report creation date.
Opening Balance	Opening balance of the user's account.
Total Credits	Total amount credited on the user's account
Credit Count	Total Credit count of the account at the time of transaction.
Total Debits	Total amount debited on the user's account
Debit Count	Total Debit count of the account at the time of transaction.
Closing Balance	Closing balance of the user's account.

22.3.2 Daily Balance Position Report– Schedule Reports

This topic provides the systematic instructions to the user for generating scheduled reports, which are generated at predetermined intervals, including daily, weekly, monthly, quarterly, and annual frequencies.
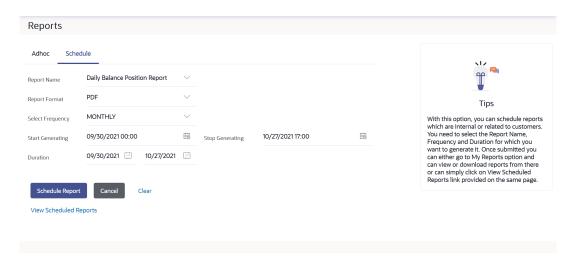
To generate the Daily Balance Position schedule report:

1. In the **Report Generation** screen, click the **Schedule** tab.

   The schedule report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated.

   The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, specify the period for which the report is to be generated.

7. Perform one of the following actions:

   - Click **Schedule Report** to view and generate the report.

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

- Click **Clear** to reset the search parameters.
- Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.

Figure 22-12   Daily Balance Position - Scheduled Reports

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

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

Table 22-9   Daily Balance Position - Scheduled Reports - Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Select Frequency	The frequency at which the reports are generated. The options are: • **Once** • **Daily** • **Weekly** • **Monthly**
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.

Table 22-9   (Cont.) Daily Balance Position - Scheduled Reports - Field Description

Field Name	Description
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

The success message along with the reference number, status and **Report Request Id** appears.

8. Perform one of the following actions:

   - Click **OK** to close the screen and navigate to the dashboard.

   - Click on the **View Reports** link to download the report.

     The user is directed to the **My Reports** screen. The list of reports appears.

   - Click **Schedule another Report** to generate another report.

> ⓘ **Note**
>
> You can also download the requested report from **Corporate Dashboard**, click **Toggle Menu**, click **Menu**, then click **Reports**, and then click **My Reports**

22.4 Party wise Payee Maintenance Report

This topic describes the Party wise Payee Maintenance Report which provides a summary of account payees and draft payees maintained for a specific party ID.

User has to provide a party ID for which Party wise Payee Maintenance Report is to be generated.

Further, user has to select a format in which the report needs to be generated. The user can generate or see reports under the following two categories.

- Adhoc Report

- Scheduled Report

1. From the Corporate Dashboard, click **Toggle menu**, click **Menu**, click **Activity & Reports** , and click **Reports**.

   Under **Reports**, click **Report Generation**.

The **Generate Report** screen appears.

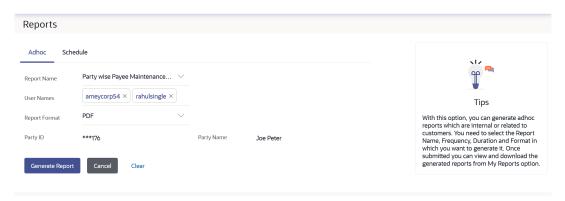- [Party wise Payee Maintenance Report– Adhoc Reports](#)
  This topic provides the systematic instructions to the user for generating the Party wise Payee Maintenance Report– Adhoc Reports ad-hoc reports, which are created on demand or upon request.

- [Party wise Payee Maintenance Report – Schedule Reports](#)
  This topic provides the systematic instructions to the user for the scheduled reports, which are generated at predetermined intervals, including daily, weekly, monthly, quarterly, and annual frequencies.

22.4.1 Party wise Payee Maintenance Report– Adhoc Reports

This topic provides the systematic instructions to the user for generating the Party wise Payee Maintenance Report– Adhoc Reports ad-hoc reports, which are created on demand or upon request.

Adhoc reports can be viewed using **My Reports** screen.

To generate the Party wise Payee Maintenance adhoc report:

1. In the **Report Generation** screen, click the **Adhoc** tab.

   The adhoc report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated.

   The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. Perform one of the following actions:

   • Click **Generate Report** to view and generate the report.

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

   • Click **Clear** to reset the search parameters.

Figure 22-13   Party wise Payee Maintenance - Adhoc Reports

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

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

Table 22-10   Party wise Payee Maintenance - Adhoc Reports- Field Description

Field Name	Description
Report Name	The type of report to be generated.
User Names	The active users of party mapped to whom the adhoc report to be sent via their registered email IDs.

Table 22-10 (Cont.) Party wise Payee Maintenance - Adhoc Reports- Field Description

Field Name	Description
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.

The success message along with the reference number, status and **Report Request Id** appears.

5. Perform one of the following actions:

- Click **OK** to close the screen and navigate to the dashboard.

- Click on the **View Reports** link to download the report.

  The user is directed to the **My Reports** screen. The list of reports appears.

- Click **Generate another report** to generate another report.

A report will be generated in the format specified at the time of scheduling or generating an adhoc report.

> ⓘ **Note**
>
> You can also download the requested report from **Administrator Dashboard**, click **Toggle Menu**, then click **Reports**, and then click **My Reports**

Figure 22-14   For reference, a specimen of the report generated is given below

Party wise Payee Maintenance
Party Id : **003176** | Party Name : **Joe Peter**

Digital Banking

Account Payees

Payee Name	Account Type	Account Details	NickName	Created By	Access Type
DoMichael7	DOMESTIC	9823u40joo HDFC Bank Ltd	MichaelDomNick	rkcorpuser1	Private
DomRihnna	DOMESTIC	9234092099 HDFC Bank Ltd	RihanaDomNick	rkcorpuser1	Private
DomRiya1	DOMESTIC	UYDYID347O3 HDFC Bank Ltd	RiyaDomNick1	rkcorpuser1	Private

Demand Draft Payee

Payee Name	Draft Type	Draft Favouring	Created By	Access Type

1 Report generated by Joechk | 29 Sep 2021, 10:31

Table 22-11   Party wise Payee Maintenance- Generated Specimen Report - Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is to be generated.
Party Name	The name of the party for whom the report is to be generated.
Report Parameters	Below field appears for **Account** type payee
Payee Biller Name	Name of the Payee for identification.
Account Type	The account type.
Account Details	The account details.
Nickname	Account nickname to identify the account.
Created By	Name of the payee creator.
Access Type	The access type.
Report Parameters	Below field appears for **Demand Draft** type payee

Table 22-11   (Cont.) Party wise Payee Maintenance- Generated Specimen Report - Field Description

Field Name	Description
Payee Biller Name	Name of the Payee for identification.
Draft Type	Type of draft associated with the Payee.
Draft Favoring	Name of the payee of the draft.
Created By	Name of the payee creator.
Access Type	The access type.

22.4.2 Party wise Payee Maintenance Report – Schedule Reports
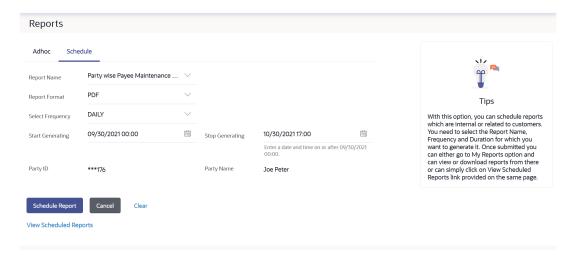
This topic provides the systematic instructions to the user for the scheduled reports, which are generated at predetermined intervals, including daily, weekly, monthly, quarterly, and annual frequencies.

To generate the Party wise Payee Maintenance schedule report:

1. In the **Report Generation** screen, click the **Schedule** tab.

   The schedule report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated.

   The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, specify the period for which the report is to be generated.

7. Perform one of the following actions:

   • Click **Schedule Report** to view and generate the report.

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

   • Click **Clear** to reset the search parameters.

   • Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.

Figure 22-15   Party wise Payee Maintenance - Scheduled Reports

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

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

Table 22-12   Party wise Payee Maintenance- Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Select Frequency	The frequency at which the reports are generated. The options are: • **Once** • **Daily** • **Weekly** • **Monthly**
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.
Party ID	The party id of the user for whom report is to be generated.
Party Name	The name of party for whom the report is to be generated.
View Scheduled Reports	Link to view all the reports that are scheduled.

The success message along with the reference number, status and **Report Request Id** appears.

8. Perform one of the following actions:

- Click **OK** to close the screen and navigate to the dashboard.

- Click on the **View Reports** link to download the report.

  The user is directed to the **My Reports** screen. The list of reports appears.

- Click **Schedule another Report** to generate another report.

> ⓘ **Note**
>
> You can also download the requested report from **Corporate Dashboard**, click **Toggle Menu**, click **Menu**, then click **Reports**, and then click **My Reports**

22.5 Transaction Summary Report

This topic describes the Transaction summary report which provides a list of opening balance, credit details, opening balance and closing balance.

A user can request to generate an adhoc and scheduled report with following additional parameters:

- Account Number

- Frequency

- Date Range

Further, user has to select a format in which the report needs to be generated.

Reports are categorized under:

- Adhoc Report

- Scheduled Report

1. From the Corporate Dashboard, click **Toggle menu**, click **Menu**, click **Activity & Reports** , and click **Reports**.

   Under **Reports**, click **Report Generation**.

The **Generate Report** screen appears.

- [Transaction Summary Report – Adhoc Reports](#)
  This topic provides the systematic instructions to the user for generating the Transaction Summary Report ad-hoc reports, which are created on demand or upon request.

- [Transaction Summary Report – Schedule Reports](#)
  This topic provides the systematic instructions to the user for the scheduled reports, which are generated at predetermined intervals, including daily, weekly, monthly, quarterly, and annual frequencies.

22.5.1 Transaction Summary Report – Adhoc Reports

This topic provides the systematic instructions to the user for generating the Transaction Summary Report ad-hoc reports, which are created on demand or upon request.

Adhoc reports can be viewed using **My Reports** screen.

To generate the transaction summary adhoc report:
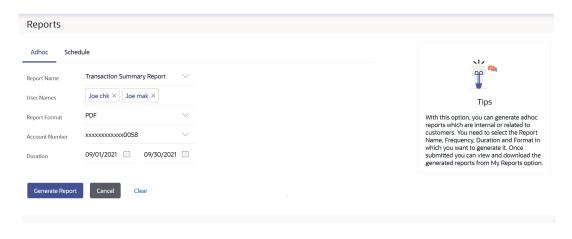
1. In the **Report Generation** screen, click the **Adhoc** tab.

The adhoc report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated.

The receptive report generation screen appears.

3. In the **User Names** field, click and add multiple active user IDs of party mapped to whom the adhoc report to be sent via their registered email IDs.

4. From the **Report Format** list, select the desired report format for generated report.

5. From the **Account Number** list, select account number selected for which you want to generate report.

6. From the **Duration - From and Duration - To** list, specify the period for which the report is to be generated.

7. Perform one of the following actions:

   • Click **Generate Report** to view and generate the report.

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

   • Click **Clear** to reset the search parameters.

Figure 22-16   Transaction Summary - Adhoc Reports

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

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

Table 22-13   Transaction Summary - Adhoc Reports - Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
User Names	The active users of party mapped to whom the adhoc report to be sent via their registered email IDs.

Table 22-13   (Cont.) Transaction Summary - Adhoc Reports - Field Description

Field Name	Description
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report. End date of the date range up-to which you want to generate the report.

8. The success message along with the reference number, status and **Report Request Id** appears.

   Perform one of the following actions:

   • Click **OK** to close the screen and navigate to the dashboard.

   • Click on the **View Reports** link to download the report.

     The user is directed to the **My Reports** screen. The list of reports appears.

   • Click **Generate another report** to generate another report.

   A report will be generated in the format specified at the time of scheduling or generating an adhoc report.

ⓘ **Note**

You can also download the requested report from **Corporate Dashboard**, click **Toggle Menu**, then click **Reports**, and then click **My Reports**

Figure 22-17   For reference, a specimen of the report generated is given below

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

Table 22-14   Transaction Summary - Generated Specimen Report -Field Description

Field Name	Description
Report Parameters	
Party ID	The Id of party for whom the report is generated.
Party Name	The name of the party for whom the report is generated.
Account Number	Account number of the transaction.
Account Currency	Account currency of the transaction.
Branch Code	Branch code of the bank.
Start Date	The start date of the generated report.
End Date	The end date of the generated report.
Transaction Summary	
Date	The date of the generated report.
Opening Balance	Opening Balance of the transaction.
Total Credit	Total credit of the transaction.
Credit Count	Credit Count of the transaction.
Total Debit	Total debit of the transaction.
Debit Count	Debit Count of the transaction.
Closing Balance	Closing Balance of the transaction.
Debit Details	
Transaction Date	The date of the transaction.
Value Date	The value date of the transaction.
Description	The description of the transaction.
Reference No	The reference number of the transaction.
Transaction Type	The type of transaction.
Amount	The amount of transaction.

22.5.2 Transaction Summary Report – Schedule Reports

This topic provides the systematic instructions to the user for the scheduled reports, which are generated at predetermined intervals, including daily, weekly, monthly, quarterly, and annual frequencies.
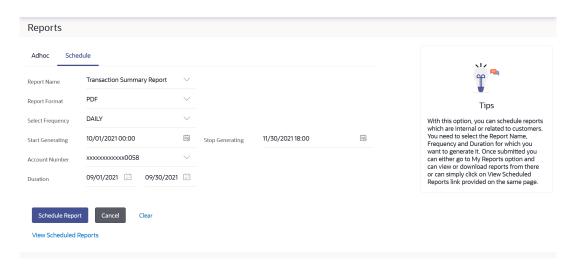
To generate the transaction summary scheduled report:

1. In the **Report Generation** screen, click the **Schedule** tab.

   The schedule report generation screen appears.

2. From the **Report Name** list, select the desired report which is to be generated.

   The receptive report generation screen appears.

3. From the **Report Format** list, select the desired report format for generated report.

4. From the **Select Frequency** list, select the appropriate option.

5. From the **Start Generating** and **Stop Generating** list, select the appropriate duration.

6. From the **Duration - From** and **Duration - To** list, specify the period for which the report is to be generated.

7. Perform one of the following actions:

   • Click **Schedule Report** to view and generate the report.

- Click **Cancel** to cancel the transaction.
- Click **Clear** to reset the search parameters.
- Click the **View Scheduled Reports** link to view all the scheduled reports. The **Scheduled Reports** screen appears.

Figure 22-18   Transaction Summary Report - Scheduled Reports

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

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

Table 22-15   Transaction Summary Report - Field Description

Field Name	Description
Report Name	The report type selected to generate the report.
Report Format	The format in which report is to be generated. The options with Oracle Business Intelligence (BI) Publisher are: • **PDF** The options with Internal Reporting Application are: • **PDF**
Select Frequency	The frequency at which the reports are generated. The options are: • **Once** • **Daily** • **Weekly** • **Monthly**
Start Generating	Start date of the date range from which you want to generate the report.
Stop Generating	End date of the date range up-to which you want to generate the report.

Table 22-15   (Cont.) Transaction Summary Report - Field Description

Field Name	Description
Account Number	The account number selected for which you want to generate report.
Duration	The period for which the report is to be generated. Start date of the date range from which you want to generate the report.
	End date of the date range up-to which you want to generate the report.
View Scheduled Reports	Link to view all the reports that are scheduled.

The success message along with the reference number, status and **Report Request Id** appears.

8. Perform one of the following actions:

   • Click **OK** to close the screen and navigate to the dashboard.

   • Click on the **View Reports** link to download the report.

     The user is directed to the **My Reports** screen. The list of reports appears.

   • Click **Schedule another Report** to generate another report.

> ⓘ **Note**
>
> You can also download the requested report from **Corporate Dashboard**, click **Toggle Menu**, click **Menu**, then click **Reports**, and then click **My Reports**

Index