Oracle® Banking Digital Experience Cloud Service

Small & Medium Business Accounts User Manual

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Oracle Banking Digital Experience Cloud Service Small & Medium Business Accounts User Manual, Release 25.1.1.0.0

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Preface

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Purpose

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

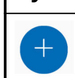
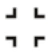
Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

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

1 Accounts

This topic describes how this application provides banks a platform to offer customers a rich online banking experience.

Current and savings accounts are the most basic and critical products of retail banking. Most banking customers hold either a current or a savings account with their banks. Banks, in turn, encourage the use of current or savings accounts as it results in a higher profit margin for the bank.

This application provides a platform by which banks are able to offer their customers an enriching online banking experience in performing activities on their accounts.

Through the online banking application, customers can perform various activities on their accounts. Customers can view account balances and statements, initiate service requests and perform other inquiries as well as perform financial transactions on their accounts.

Features Supported In the Application:

The retail accounts module of the application supports the following features:

- Overview Widget
- Current & Savings Accounts Summary
- Current & Savings Account Details
- Cheque Book Request
- Cheque Status Inquiry
- Stop/Unblock Cheque
- View Account Statement
- Request Statement
- Download Pre-Generated Statements

Pre-requisites

- Transaction access is provided to retail users
- CASA (Current and Savings Account) accounts are maintained in the host system under a party ID mapped to the user

> **Note**
>
> In application
>
> 1. Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency or Branch Code.
> 2. Bank can configure the fields to be shown as additional values in the accounts drop-down.
> 3. International Bank Account Number (IBAN) is now available in account searchable drop-down in place of current and savings account (CASA) number.

- Overview Widget
  This topic describes the Overview widget, which displays the customer's holdings across various account types, including Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments.

1.1 Overview Widget

This topic describes the Overview widget, which displays the customer's holdings across various account types, including Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments.

The Small & Medium Business dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Credit Cards, and Investments. It is a container and user can scroll from left to right, right to left. Each relationship card displays details specific to that account type. One such example is that of Current & Savings accounts.

On clicking on account type **Current & Savings card**, details of the current and savings accounts held with the bank are displayed on next page. The Current & Savings Accounts summary page provides users with a holistic view of all their both Islamic and Conventional accounts along with the basic details of each current & savings account.

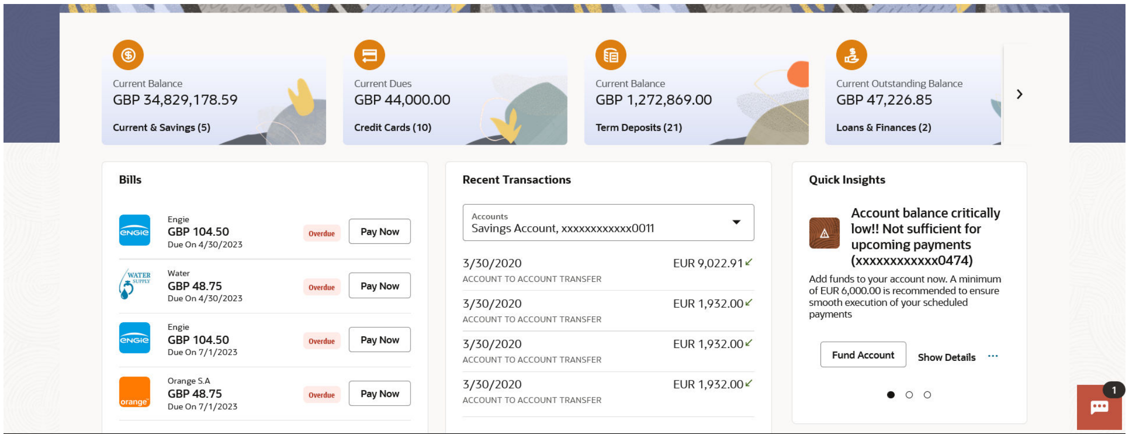
General details such as the total count of current & savings accounts and the total current balance, are also displayed.

On Summary page the basic details of individual accounts are displayed as record. Each record displays basic information of the account which comprises of the account number, Available Balance, Current Balance, Product Name, Status and the **More Actions** menu.

> **Note**
>
> The Overview widget is available on both desktop and mobile (responsive) view.
>
> If the Small & Medium Business user does not have any Current & Savings accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a CASA account.

- On the Dashboard, click **Overview** widget, and then click **Current and Savings card**.
  The **Current & Savings Accounts Overview** screen appears.

Figure 1-1 Overview widget



2

Current & Savings Accounts Summary

This topic describes the Current & Savings Accounts summary page, which provides users with a comprehensive overview of all their current and savings accounts held with the bank.

The Current & Savings Accounts summary page provides users with a holistic view of all their current and savings accounts held with the bank.

All the Current & Savings accounts of the user are listed as records. Each record comprises of information such as account number, status (only in case of dormant accounts), account nickname (if assigned), product name, current balance, and available balance. Click on the specific account to view further details of that account or view the summary of transactions undertaken through that account.

> **Note**
>
> 1. If the retail user does not have any Current & Savings accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a CASA account. If the user does not have any Current & Savings accounts, system displays the text message and the card which re-directs user to the origination flow to apply for a CASA account.
> 2. The left swipe and Long Press gesture is implemented on mobile and tablets devices.
>   Long press gesture - Users can now press and hold down on a screen for an extended duration, which displays additional options or actions. This feature is available on Account Listing, which triggers Cheque Book Request, Request Statement actions.

The **More Actions** menu on the right top corner of the page lists the relevant allowed actions based on the module. The user can also navigate to other Current and Savings account related screens from the **More Actions** menu provided on the screen.

Utilizing the **Manage Columns** feature, users are empowered to tailor their display preferences to suit their individual needs. This includes the ability to handpick the columns they wish to see and rearrange them in the order that best aligns with their personal preferences. These customized preferences will be securely saved and persist for all subsequent logins, ensuring a seamless and personalized experience each time they access the platform.

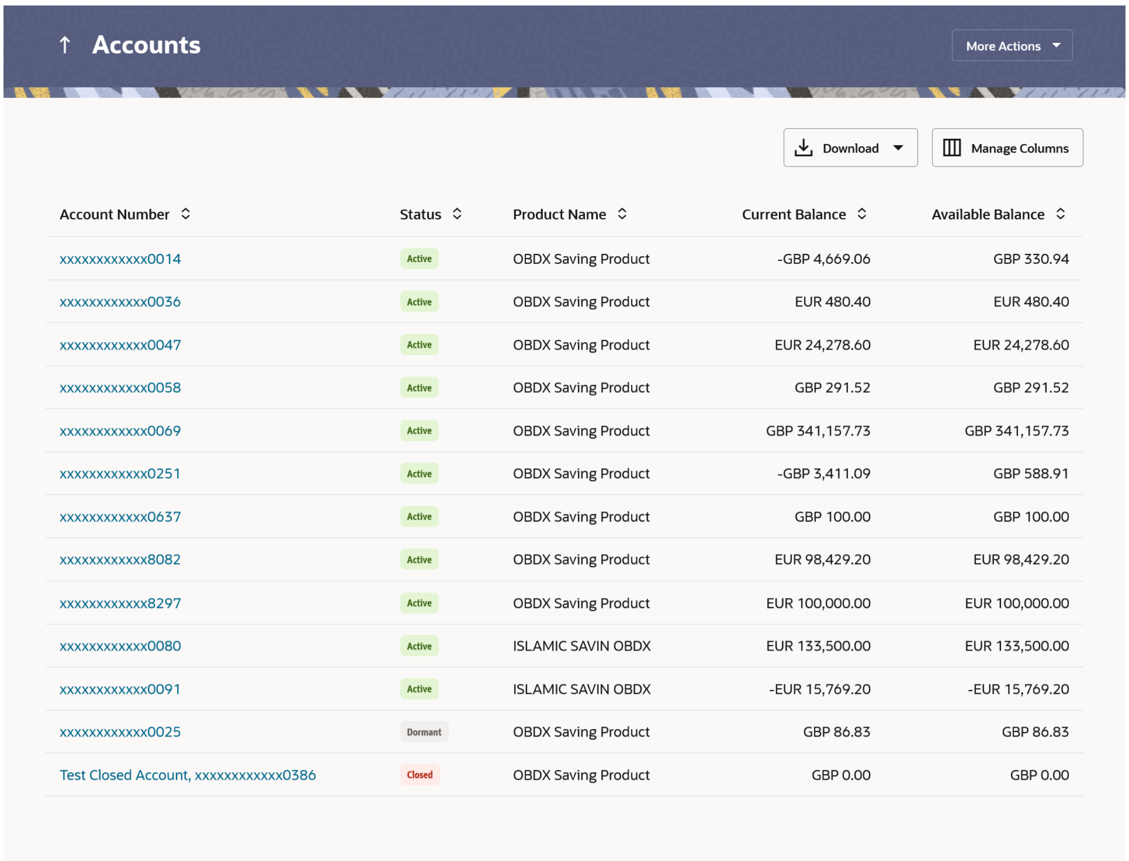
> **Note**
>
> 1. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
> 2. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

Perform anyone of the following navigation to access the **Current and Savings Summary** screen.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings** tab.
- From the Dashboard, click **Overview** widget, click **Current and Savings card**.
- From the Search bar, type **Current & Savings – Current & Savings** and press **Enter**.
- Access through the **Current and Savings** tab available on footer of all pages.

The **Accounts** summary screen appears.

Figure 2-1 Current & Savings Accounts



Account Number	Status	Product Name	Current Balance	Available Balance
xxxxxxxxxxxx0014	Active	OBDX Saving Product	-GBP 4,669.06	GBP 330.94
xxxxxxxxxxxx0036	Active	OBDX Saving Product	EUR 480.40	EUR 480.40
xxxxxxxxxxxx0047	Active	OBDX Saving Product	EUR 24,278.60	EUR 24,278.60
xxxxxxxxxxxx0058	Active	OBDX Saving Product	GBP 291.52	GBP 291.52
xxxxxxxxxxxx0069	Active	OBDX Saving Product	GBP 341,157.73	GBP 341,157.73
xxxxxxxxxxxx0251	Active	OBDX Saving Product	-GBP 3,411.09	GBP 588.91
xxxxxxxxxxxx0637	Active	OBDX Saving Product	GBP 100.00	GBP 100.00
xxxxxxxxxxxx8082	Active	OBDX Saving Product	EUR 98,429.20	EUR 98,429.20
xxxxxxxxxxxx8297	Active	OBDX Saving Product	EUR 100,000.00	EUR 100,000.00
xxxxxxxxxxxx0080	Active	ISLAMIC SAVIN OBDX	EUR 133,500.00	EUR 133,500.00
xxxxxxxxxxxx0091	Active	ISLAMIC SAVIN OBDX	-EUR 15,769.20	-EUR 15,769.20
xxxxxxxxxxxx0025	Dormant	OBDX Saving Product	GBP 86.83	GBP 86.83
Test Closed Account, xxxxxxxxxxxx0386	Closed	OBDX Saving Product	GBP 0.00	GBP 0.00

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

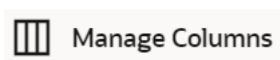
For more information on fields, refer to the field description table.

Table 2-1 Current & Savings Accounts - Summary - Field Description

Field Name	Description
Account Number	The account number in masked format. Click on the link to view the details or transactions summary of the account.
Nickname	The account nickname will be displayed under the Account Number column if a nickname is assigned to the account.
Status	If the account is in dormant state, the status tag ‘Dormant’ will be displayed against the account. **Note** The summary page will only list active and dormant Current & Savings accounts.
Product Name	The name of the CASA product.
Current Balance	The current balance in the account.
Available Balance	The available balance in the account.

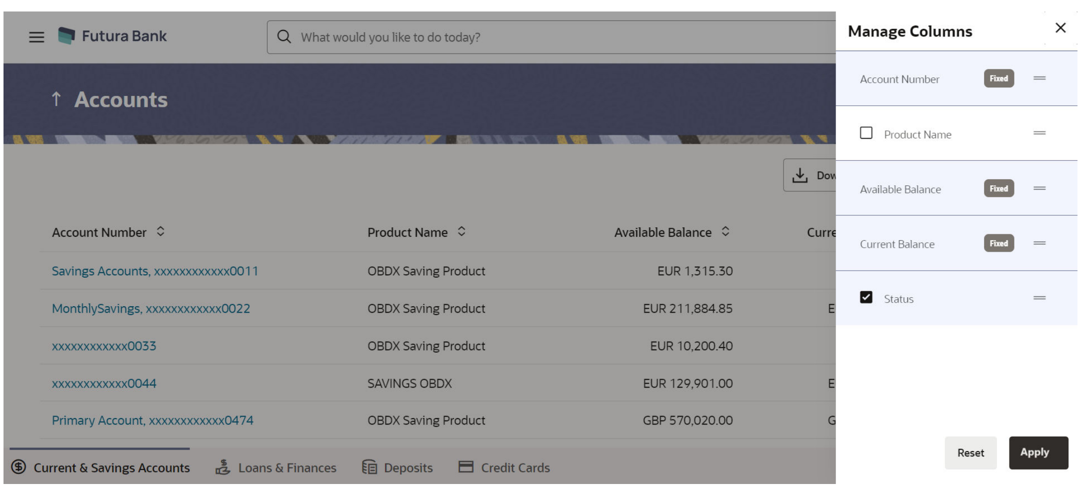
Perform one of the following actions:

- Click the **More Actions** menu to access other Current and Savings account related transactions.
- Click the 

 icon to download the records in CSV & PDF format.
- Click the 

 icon to setup a column preference by rearranging or removing columns.

Figure 2-2 Current & Savings Accounts – Manage Columns setup



Perform one of the following actions:

- Click **Apply** to apply the new changes to the table.
- Click **Reset** to clear the data entered.

3

Current & Savings Account Details

This topic describes the account details screen and the pertinent information it displays for current and savings accounts.

The account details screen displays important information pertaining to a current or savings account such as the account holding pattern and the names of all the account holders, the current status of the account and the branch in which the account is held along with details on various balances and limits applicable on the account. The details are displayed under four main section **Account Details, Recent Transactions, Debit Cards**, and **Additional Information**. To navigate between the different sections, **Recent Transactions, Debit Cards,** and **Additional Information** the user can use the bookmark options available on top right corner.

The **Account Details** section provide general information about the account such as the current balance, nickname, status of the account and product name, unclear funds, and overdraft limit. The **Recent Transactions** sections displays the debit and credit entries along with each transaction amount and reference details. The **Debit Cards** section lists all the Debit Card/s linked to the account in the card form and also to apply for a new debit card on any of their accounts. The **Additional Information** section displays the account holding pattern and the names of all the account holders, the branch in which the account is held along with details on various balances and limits applicable on the account. It has feature to generate the QR to receive payment. Users can account details via a QR code, so that within-bank account holders can initiate payments using the Scan and Pay QR code functionality.

Note

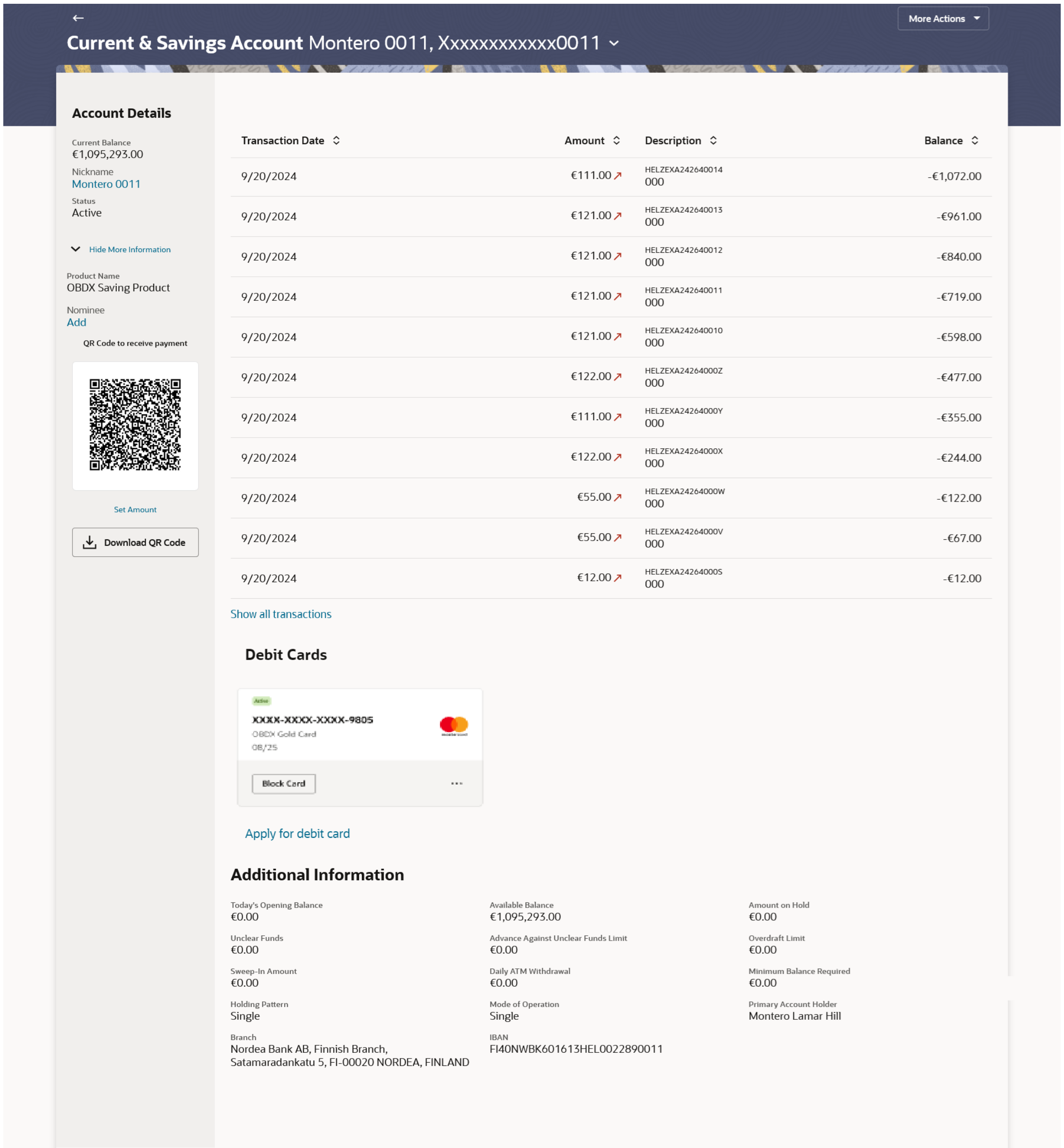
1. This feature is available from scan to pay from both pre and post login case.
2. Desktop platforms support the **Download** function exclusively, and mobile platforms support both **Download** and **Share** functions.

Perform anyone of the following navigation to access the **Current & Savings Details** screen.

- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**.
- From the Search bar, type **Current & Savings – Current & Savings Details** and press **Enter**.
- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**.

The **Current and Savings Account Details** screen appears.

Figure 3-1 Current and Savings Account Details



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

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

Table 3-1 Current and Savings Account Details - Field Description

Field Name	Description
Account Number	Select the account of which you want to view details.
Account Details	

Table 3-1 (Cont.) Current and Savings Account Details - Field Description

Field Name	Description
Current Balance	The current available balance in the account.
Nickname	The nickname if set will be displayed. Click on **Add** link to add the nickname to the account.
Status	The current status of the account. The possible values are: • **Active** • **Closed** • **Dormant**
Show More Information	Click on the link to view more account information.
Product Name	The name of the CASA product.
Nominee	The registered nominee set for the account. Click on **Add** link to add the nominee to the account.
QR Code to receive payment	This feature is available only in case of Within Bank payment.
QR Code	Displays the generated QR code as per the set currency and amount for the payment transfer. **Note** QR code to be displayed only for active accounts only.
Set Amount	Click the link to set the amount you wish to transfer.
Enter Amount	Specify the transfer amount. **Note** Currency is auto-populated on entering amount. Same as account currency.
Amount	Displays the currency and amount below the QR code. This will get displayed if the amount is set.
Recent Transactions For more information, refer **Transactions** screen**.**	
Transaction Date	Date on which the activity was performed.
Amount	The transaction amount.
Description	Short description of the transaction.
Balance	Balance in the account.
Show all transactions	To view all the transactions in account. On clicking the link, the user will be navigated to the **Transactions** screen.
Debit Cards For more information, refer **Debit Cards** screen**.**	
Card Product	The debit card product name.

Table 3-1 (Cont.) Current and Savings Account Details - Field Description

Field Name	Description
Card Number	The debit card number in masked format.
Status	The current status of the debit card will be displayed.
Customer Name	Name of the debit card holder.
Card Expiry Date	The date on which card will expired.
Block Card	Link to block the card.
Apply for Debit card	Link to apply for the new debit card. On clicking the link, the user will be navigated to the **New Debit Card** screen.
Additional Information	
Today's Opening Balance	The opening balance in the account for the day.
Available Balance	The current available balance in the account.
Amount on Hold	Displays the earmarked amount or the amount on hold in the account.
Unclear Funds	That amount of funds that have not yet been credited to the account. This amount will include the amount deposited through cheques and drafts that have not yet completed the bank's clearing cycle.
Advance Against Unclear Funds Limit	The maximum amount that can be utilized as advance against funds that have not yet been cleared.
Overdraft Limit	The maximum credit allowed by the bank for the account.
Sweep-In Amount	The amount to be transfer from savings account to a sweep-in deposit.
Daily ATM Withdrawal	The maximum amount allowed for withdrawal at an ATM of own bank for the daily Domestic / International Usage limits.
Minimum Balance Required	The minimum average monthly amount required for the bank's regular current & savings account.
Holding Pattern	The holding pattern of the account i.e. single or joint. The possible values are: • **For single owner - single** • **For joint ownership - joint**
Mode of Operation	Operation mode of the account. The possible values are: • **Mandate Holder** • **Single** • **Either Anyone or Survivor** • **Former or Survivor** • **Jointly**
Primary Account Holder	The name of the primary holder of the account.
Joint Account Holder	Name of the joint account holder. This field appears only if the holding pattern of the account is Joint.
Nominee	Whether the account has a registered nominee or not.
Sweep-In	Identifies whether or not sweep-in facility is enabled for the account. The values against this field can be either of the two: • **Yes** – This value is displayed if sweep-in facility is enabled for the deposit account • **No** – This value is displayed if sweep-in facility is not enabled for the deposit account
Branch	Branch name in which the account is held along with address.
IBAN	Displays the IBAN associated with selected CASA account.

You can also perform the following account related transaction:

- Click **Show More Information** to view more account information.
- Under the **QR Code to receive payment** section, click **Set Amount** link to set the amount you wish to transfer.
  1. In the **Set Amount** field, enter the transfer amount.
  2. Perform anyone of action:
     – Click **Save** the data entered. The detail of amount is get saved in the QR code, and generated QR code is displayed as per the set currency and amount for the payment transfer.
     – Click **Cancel** to cancel the transaction.
- Click **Download QR Code** to download the generated QR code for payment transfer.

> **Note**
>
> For mobile, the **Share Account Details** option will be displayed, whereas on the desktop, the **Download QR Code** option will be shown.

- For more information on **Nickname** (add/ modify/ delete), the option available under **Account Details** section. Refer **Account Nickname** section.
- For more information on **Nominee, Add Nominee**the option available under **Account Details** section. Refer **Nomination** section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.

> **Note**
>
> If a nominee is already defined for the account, then the **Edit Nominee** option is displayed in kebab menu to modify it.

- Click on the kebab menu on the debit card footer section to access additional action related to debit cards.
- Click on the **More Actions** menu to access account related transactions.

4
Cheque Book Request

This topic provides the systematic instructions to users to request for a new cheque book online.

Cheques are the most widely used instruments that are used to make different kinds of payments. This feature is enabled only for those accounts for which cheque book facility is enabled.

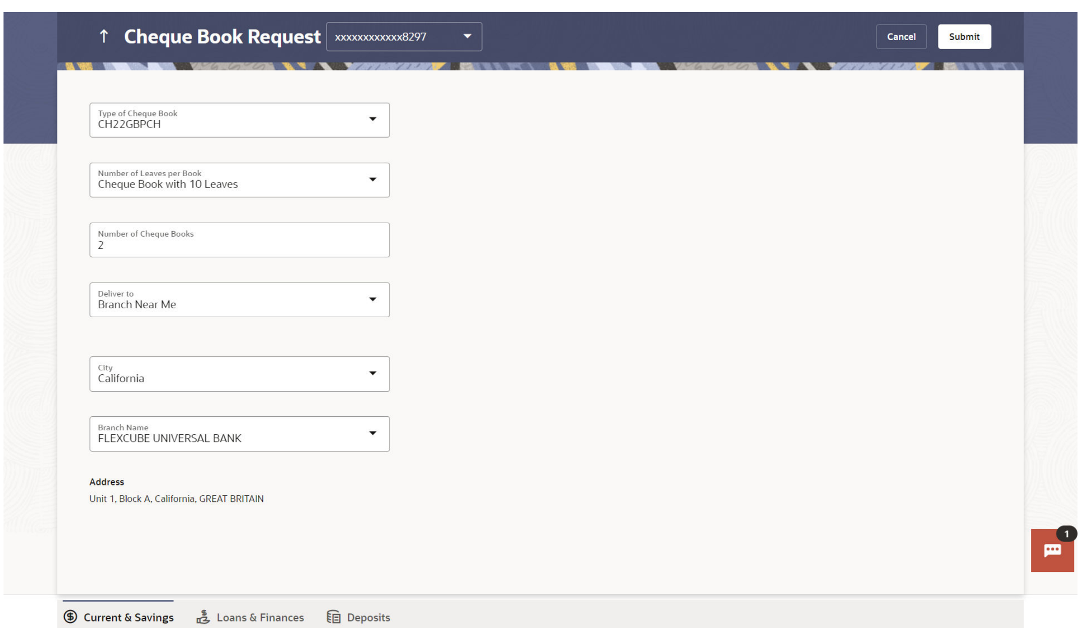
Customers can specify the number of cheque books required, leaves per cheque book, cheque book type and also the delivery location as to where the cheque book is to be delivered, while initiating a cheque book request. User can access account related transactions on the kebab menu.

To request for a cheque book:

1. Perform anyone of the following navigation to access the **Cheque Book Request** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Book Request**.
   - From the Search bar, type **Current & Savings – Cheque Book Request** and press **Enter**
   - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Book Request**

   The **Cheque Book Request** screen appears.

Figure 4-1 Cheque Book Request



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

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

Table 4-1 Cheque Book Request - Field Description

Field Name	Description
Account Number	Select the current or savings account number for which cheque book request is to be done. For more information on Account Nickname, refer **Account Nickname** section.
Type of Cheque Book	The type of cheque book required.
Number of Leaves per Book	Number of cheque leaves required in each cheque book. The options are: • **Cheque book with 10 leaves** • **Cheque book with 25 leaves** • **Cheque book with 50 leaves**
Number of Cheque Books	Number of cheque books required. This field appears if you have the facility to request for multiple cheque books.
Address Type	The customer is required to specify where the new card is to be delivered. The options are: • **Postal Address** • **Residential Address** • **Office Address** • **Branch Near Me**
This section appears if the customer selects **Branch Near Me** option in the **Address Type** field.	
City	The customer can filter branches based on city.
Branch Near Me	The customer can select a branch at which the cheque book is to be delivered. The names of all the branches in the city selected in the previous field will be displayed. **Note** The options in this field depend on the selected option in the **City** field.

Table 4-1 (Cont.) Cheque Book Request - Field Description

Field Name	Description
Branch Address	The complete address of the branch selected will be displayed once the customer selects a branch. **Note** The address displayed here depends on the selected option in the **Branch Near Me** field.

2. From the **Account Number** list, select the current or savings account number for which cheque book request is to be done.
3. From the **Type of Cheque Book** list, select the desired option.
4. From the **Number of Leaves per Book** list, select the number of leaves required in each cheque book.
5. From the **Number of Cheque Book** list, select the required number of cheque books.
6. From the **Address Type** list, select the delivery location of choice.
   - If you select the **Branch Near Me** option as delivery location,
     i. From the **City** list, select the desired city.
     ii. From the **Branch Near Me** list, select the desired branch.

        The complete address of the selected branch appears.
7. Perform one of the following actions:
   - Click **Submit**.

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions from the confirmation page:
   - Click **Yes** to proceed.

     The success message along with the transaction reference number appears.
   - Click **No** to cancel the transaction.
9. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click on the **View Accounts** link to visit Current & Savings Accounts Summary page.
   - Click on the **Current & Savings Accounts Details**link to view the Current & Savings Accounts details.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

5

Cheque Status Inquiry

This topic provides the systematic instructions for user to view the status of cheques they have written at any time.

The **Cheque Status Inquiry** transaction enables customers to view the status of cheques written by them at any point of time. The customer can view the status of either a single cheque by providing a cheque number or that of a cheque series by defining a cheque range.

Customers can also search for cheques based on their status i.e. used, not used, stopped, etc.

> **Note**
>
> a. The **Cheque Range** and **Cheque Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with **Universal Banking Solutions** and the region is not **India**.
>
> b. The left swipe and Long Press gesture is implemented on mobile and tablets devices.
>
>   Swipe gesture - This feature is available on the transaction which triggers Block/ Unblock functionalities.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/ download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

> **Note**
>
> a. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
>
> b. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

To inquire about the cheque status:

1. Perform anyone of the following navigation to access the **Cheque Status Inquiry** screen.

   The **Cheque Status Inquiry** screen appears.

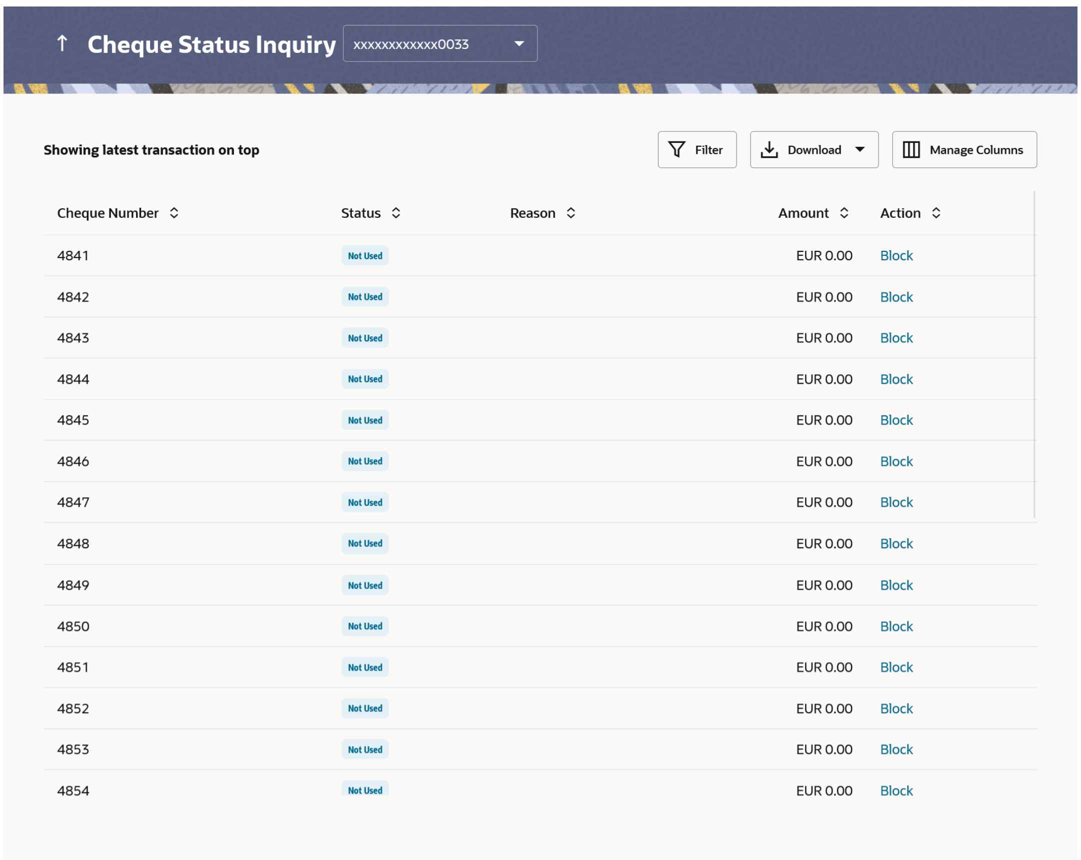
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings**

Account Number. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Status Inquiry**

- From the Search bar, type **Current & Savings – Cheque Status Inquiry**and press **Enter**.
- On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Cheque Status Inquiry**.

The **Cheque Status Inquiry** screen appears.

Figure 5-1 Cheque Status Inquiry



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

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

Table 5-1 Cheque Status Inquiry - Field Description

Field Name	Description
Account Number	Select an account number to view the status of cheques associated with that account.
Cheque Status Inquiry Results	
Cheque Number	The cheque number of which status is being viewed.
Status	The current status of the cheque is displayed against it.
Reason	The reason for which the cheque has been stopped, rejected or cancelled. A value will be displayed here only if the cheque is in any of these three statuses.
Amount	The amount for which the cheque was issued.
Action	Click on the **Block** link to stop a cheque that has been issued for making payment.

2. From the **Account Number** list, select an account to view the status of cheques associated with that account.

   The cheque status inquiry appears of the selected account.

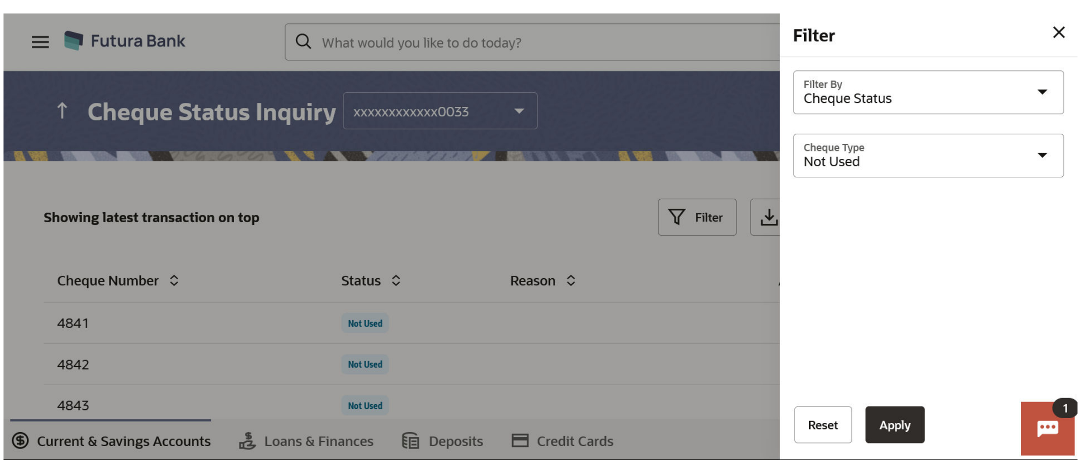
3. Perform one of the following actions:
   - Click on the **More Actions** menu to access other Current and Savings account related transactions.
   - Click the Download icon to download the records in CSV & PDF format.
   - Click on the Manage Columns icon to setup a column preference by rearranging or removing columns.
   - Click on the **Block** link under **Action** column to stop a cheque that has been issued for making payment.

     The system redirects to the **Stop/Unblock Cheque** screen.

4. Click the Filter to search the cheque based on search criteria;

   The **Filter** overlay screen appears.

Figure 5-2 Cheque Status Inquiry- Filter



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

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

Table 5-2 Cheque Status Inquiry- Filter Criteria - Field Description

Field Name	Description
Filter By	Allows the customer to specify the criteria by which to view the status of cheques. The options are: • **Cheque Number** • **Cheque Range** • **Cheque Status** **Note** The **Cheque Range** and **Cheque Status** fields are displayed if the Oracle Banking Digital Banking Experience application is integrated with **Oracle FLEXCUBEUniversal Banking** and the region is not **India**.
Cheque Number	The customer can define the cheque number for which he wants to view the status. This field appears if you select **Cheque Number** option from the **Filter By** list.
From	The customer is required to define the starting cheque number of the range for which to view cheque status. This field is appears if you select **Cheque Range** option from the **Filter By** list.
To	The customer is required to define the last cheque number of the range for which to view cheque status. This field appears if you select **Cheque Range** option from the Filter **By** list.
Cheque Type	The customer is required to identify a specific status in order to view cheques that belong to that status. The options are: • **Used** • **Not Used** • **Stopped** • **Rejected** • **Cancelled** This field appears if you select the **Status** option from the **Filter By** list. The **From Date** and **To Date** search fields will be disabled if the customer selects either the **Not Used** or **Cancelled** status.
From Date	The customer is required to specify the start date in a date range from which cheques of a particular status are to be fetched. This field appears if you select **Status** option from the **Filter By**list.

Table 5-2 (Cont.) Cheque Status Inquiry- Filter Criteria - Field Description

Field Name	Description
To Date	The customer is required to specify the last date in the date range for which cheques of a particular status are to be fetched. This field appears if you select **Status** option from the **Filter By** list.

a. From the **Filter By** list, select the criteria by which user wish to view the status of cheques.
   Perform one of the following actions:
   - If you select the **Cheque Number** option:
     i. In the **Cheque Number** field, enter the cheque number.
   - If you select the **Cheque Range** option:
     i. In the **From** field, enter the cheque start number.
     ii. In the **To** field, enter the cheque end number.
   - If you select the **Cheque Status** option:
     i. From the **Cheque Type** list, select the appropriate option.
     ii. From the **From Date** list, select the appropriate date.
     iii. From the **To Date** list, select the appropriate date.

> **Note**
>
> The **From Date** and **To Date** fields enabled if the **Used** or **Stopped** or **Rejected** option is selected in the **Cheque Type** field.

b. Perform one of the following actions:
   - Click **Apply** to apply the search criteria.

     The results of the cheque status inquiry appear.
   - Click **Reset** to clear the data entered.

6
Stop / Unblock Cheque

This topic provides the systematic instructions for user to stop payment on issued cheques.

Cheques are physical instruments used for the purpose of making payments. A customer might require to block a cheque payment in case the cheque has been lost or stolen. Hence it is critical to provide an option to stop such cheques so that they cannot be misused.

In order to request for a cheque to be stopped, the customer will have to specify the account number from which the cheque has been issued as well as the cheque number and the reason for which the request is being raised. In addition to requesting for a stop cheque on a specific cheque, the customer can also request for a stop cheque to be performed on a cheque series by specifying the cheque range.

Additionally customers can also request for a cheque or cheque range that has been stopped or blocked to be unblocked.

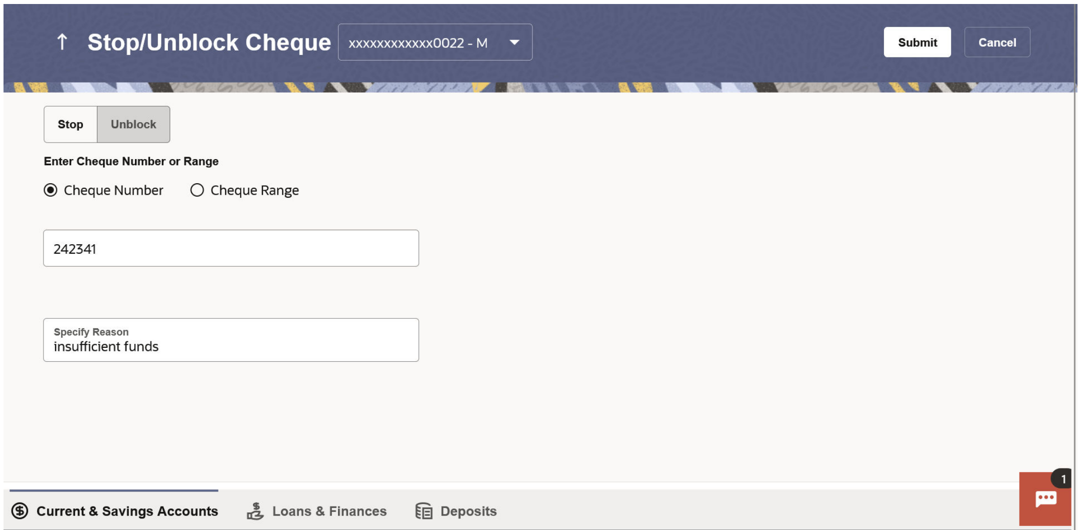
Both stop cheque as well as unblock cheque requests are online i.e. do not require manual intervention by a bank official and the specific cheque or cheque range is immediately stopped or unblocked based on the request raised.

To stop or unblock cheque:

1. Perform anyone of the following navigation to access the **Stop / Unblock Cheque** screen.
    - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Stop / Unblock Cheque**.
    - From the Search bar, type **Current & Savings – Stop / Unblock Cheque**and press **Enter**.
    - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click on the **Stop / Unblock Cheque**.

    The **Stop / Unblock Cheque** screen appears.

Figure 6-1 Stop / Unblock Cheque



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

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

Table 6-1 Stop / Unblock Cheque - Field Description

Field Name	Description
Account Number	Savings account number in masked format along with the account nickname.
Action	The action to be taken on the cheque i.e. whether to stop or unblock the cheque. The options are: • Stop • Unblock
Enter Cheque Number or Range	Select the option to stop either a specific cheque by selecting Number or to stop multiple cheques by selecting Range. The options are: • **Number** • **Range** This field will be displayed if the option **Stop** is selected.
Unblock	Select the option to unblock either a specific cheque by selecting Number or to unblock multiple cheques by selecting Range. The options are: • **Cheque Number** • **Cheque Range** This field will be displayed if the option **Unblock** is selected.
Cheque Number	Cheque number of the cheque to be stopped or unblocked. This field appears if you select the **Cheque Number** option.

Table 6-1 (Cont.) Stop / Unblock Cheque - Field Description

Field Name	Description
From	Start number of the cheque range to be stopped or unblocked. This field appears if you select the **Cheque Range** option.
To	End number of the cheque range to be stopped or unblocked. This field appears if you select the **Cheque Range** option.
Specify Reason	The reason for stopping or unblocking the cheque.

2. From the **Account Number** list, select the account number of which cheque/cheques have to be stopped or unblocked.
3. In the **Action** field, select the appropriate option.
4. If **Stop** is selected under the **Action** field, in the **Enter Cheque Number or Range** field, select the desired option:
   a. If you select the **Cheque Number** option:
      i. In the **Cheque Number** field, enter the cheque number.
   b. If you select the **Cheque Range** option:
      i. In the **From** field, enter the cheque start number.
      ii. In the **To** field, enter the cheque end number.
5. If **Unblock** is selected under the **Action** field, in the **Enter Cheque Number or Range** field, select the desired option:
   a. If you select the **Cheque Number** option:
      i. In the **Cheque Number** field, enter the cheque number.
   b. If you select the **Cheque Range** option:
      i. In the **From** field, enter the cheque start number.
      ii. In the **To** field, enter the cheque end number.
6. In the **Specify Reason** list, enter the reason to stop or unblock the cheque.
7. Perform one of the following actions:
   - Click **Submit**.

     The **Confirmation** popup appears.
   - Click **Cancel** to cancel the transaction.
8. Perform one of the following actions on the **Confirmation** popup:
   - Click **Yes** to proceed.

     The success message along with the transaction reference number appears.
   - Click **No** to cancel the transaction.
9. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click on the **Inquire Cheque Status** link to view the status of the cheque.
   - Click on the **Current & Savings Accounts Details**link to view the Current & Savings Accounts details.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

7

Transactions

This topic provides the systematic instructions for users to track transactions occurring within their accounts.

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/ download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on **Manage Columns** option available on the screen, user can

- Rearrange columns
- Remove specific columns.

> **Note**
>
> a. The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
>
> b. The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.

The user can also navigate to other Current and Savings account statement related screens from the **More Actions** menu provided on the screen.

Customers can also undertake the following from the **More Actions** menu:

- Request for Statements –The customer will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements –The customer can view /download the pre-generated statements for the selected period.

To view transactions:

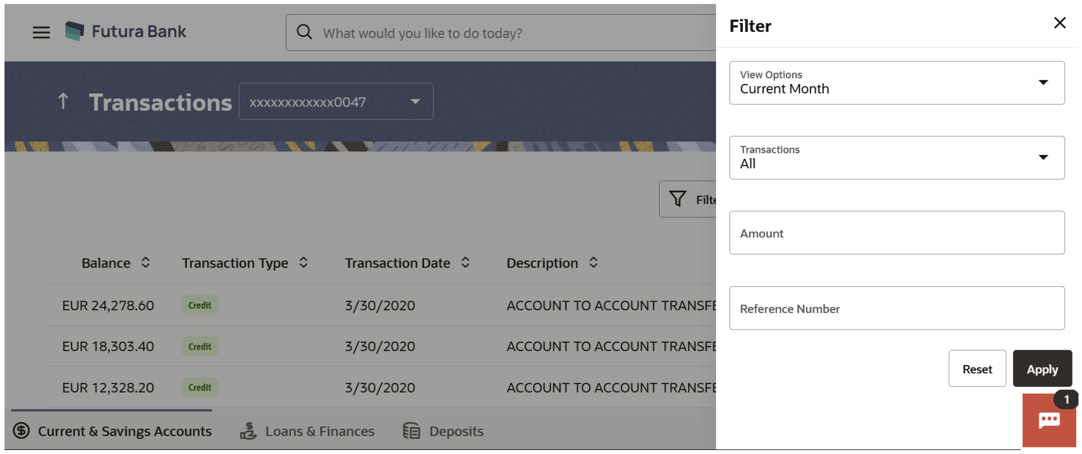
1. Perform anyone of the following navigation to access the **Transactions** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **Show all transactions** link under **Recent Transaction** section.
   - From the Search bar, type **Current & Savings – Transactions**and press **Enter**.
   - On the Dashboard, click **Overview** widget, click **Current and Savings** card, then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **Show all transactions** link under **Recent Transaction** section

   The **Transactions** screen appears.

2. From the **Account Number** list, select the account of which you wish to view transactions.

   The list of transactions appears.

Figure 7-1 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 7-1 Transactions – View Transactions - Field Description

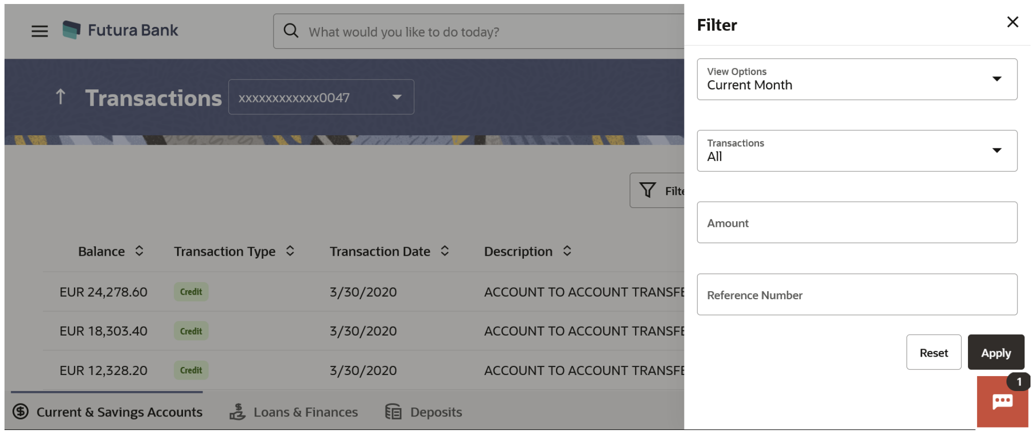
Field Name	Description
Account Number	Select an account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
Balance	Balance in the account.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Amount	The transaction amount.

3. Perform one of the following actions:

   - Click the  change filter criteria.

     The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

Figure 7-2 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 7-2 Transactions – Filter Criteria - Field Description

Field Name	Description
View Options	Filters to view the transactions of a specific period. The options are: – **Current Month** – **Current Day** – **Previous Day** – **Previous Month** – **Current Month &Previous Month** – **Previous Quarter** – **Date Range** – **Last 10 Transactions**
Transaction	Filters to view the transactions based on description. The options are: – **All** – **Credits Only** – **Debits Only**
From Date – To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option **Date Range** from the **View Options** list.
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.

a. From the **View Options** list, select the desired transaction period.

i. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.

b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.

d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

e. Perform one of the following actions:
   - Click **Apply** to view transactions based on the defined criteria.
   - Click **Reset** to clear the details entered.

- Click the Download icon to download the records in CSV & PDF format.
- Click the Manage Columns icon to setup a column preference by rearranging or removing columns.
- Click on the **More Actions** menu to access other Current and Savings account statement related transactions.

  The following actions can also be performed from **More Actions** in the screen:
  - Subscribe for E-Statements
  - Request for a specific statement
  - Download Pre-Generated Statements

- Request Statement
  This topic provides the systematic instructions for user to request a physical copy of their account statement from the bank for a specified period.
- View Pre-generated Statement
  This topic provides the systematic instructions for user to download pre-generated statements.

7.1 Request Statement

This topic provides the systematic instructions for user to request a physical copy of their account statement from the bank for a specified period.

A user may require the physical copy of an account statement for a certain period. The statement request feature enables users to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user’s address registered with the bank.

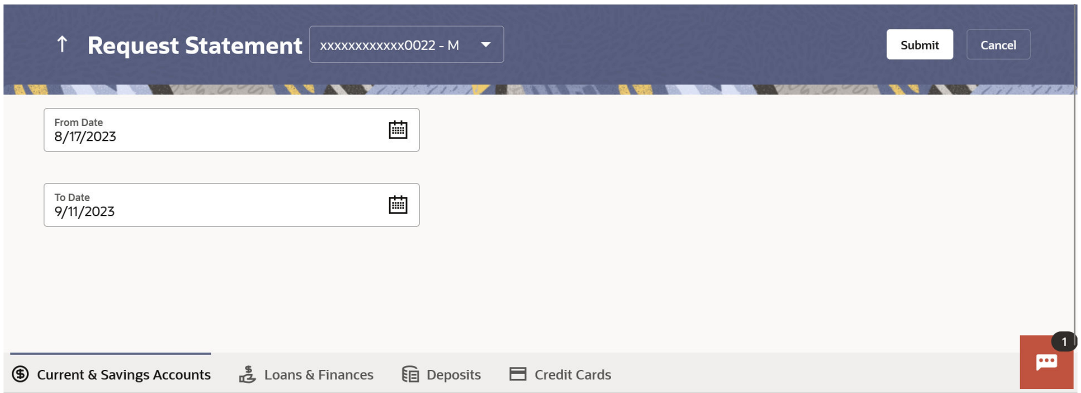
To request for a Statement

1. Perform anyone of the following navigation to access the **Request Statement** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click **Request Statement**.
   - From the Search bar, type **Current & Savings – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **Request Statement**.

- From the Search bar, type **Current & Savings – Request Statement**.

The **Request Statement** screen appears.

Figure 7-3 Request Statement



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

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

Table 7-3 Field Description

Field Name	Description
Account Number	Savings account number in masked format for which statement has to be requested.
From Date	The user is required to specify the start date from which the account statement is required.
To Date	The user is required to specify the date until when the statement is required.

2. From the **Account Number** list, select the account number for the account statement.
3. From the **From Date** list, select the start date of the account statement.
4. From the **To Date** list, select the end date of the account statement.
5. Perform one of the following actions:
   - Click **Submit**.

     The **Authentication** screen appears.
   - Click **Cancel** to cancel the transaction.
6. The **Confirmation** popup appears.

   Perform one of the following actions:
   - Click **Yes** to proceed.

     The success message along with the transaction reference number appears.

- Click **No** to cancel the transaction.

7. Perform one of the following actions:
   - Click **Transaction Details** to view the details of the transaction.
   - Click on the **ViewAccounts** link to visit the Current & Savings Accounts summary page.
   - Click on the **Current & Savings Accounts Details**link to view the Current & Savings Accounts details.
   - Click on the **Go To Dashboard** link to navigate back to dashboard page.

7.2 View Pre-generated Statement

This topic provides the systematic instructions for user to download pre-generated statements.

The customer can view /download the last 10 pre-generated statements for the selected period.

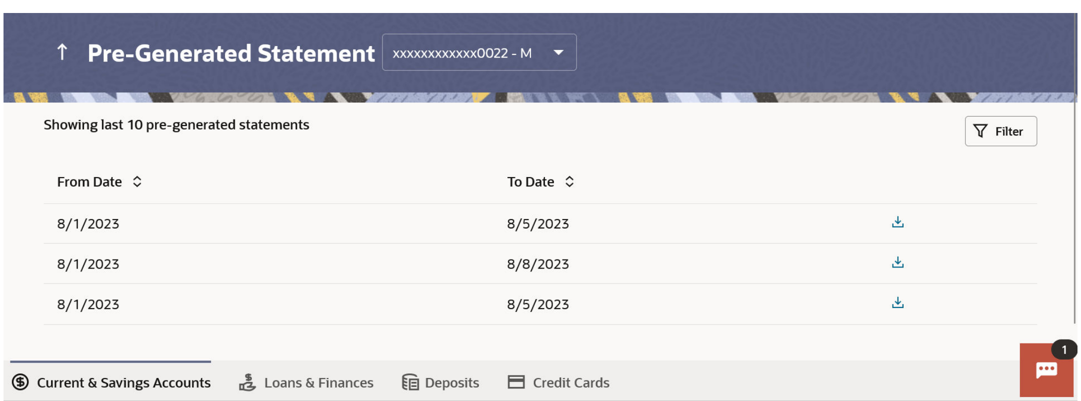
To download pre-generated statements:

1. Perform anyone of the following navigation to access the **View Pre-generated Statements** screen.
   - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, click on the **More Actions**, and then click **View Pre-generated Statements**.
   - From the Search bar, type **Current & Savings – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **View Pre-generated Statements**.
   - From the Search bar, type **Current & Savings – Pre-generated Statements**.

   Displays the last pre-generated statements on the **Pre-generated Statement** screen.

2. Click the icon against any record (.pdf)to download the statement in password protected pdf format.

Figure 7-4 Pre-generated Statements



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

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

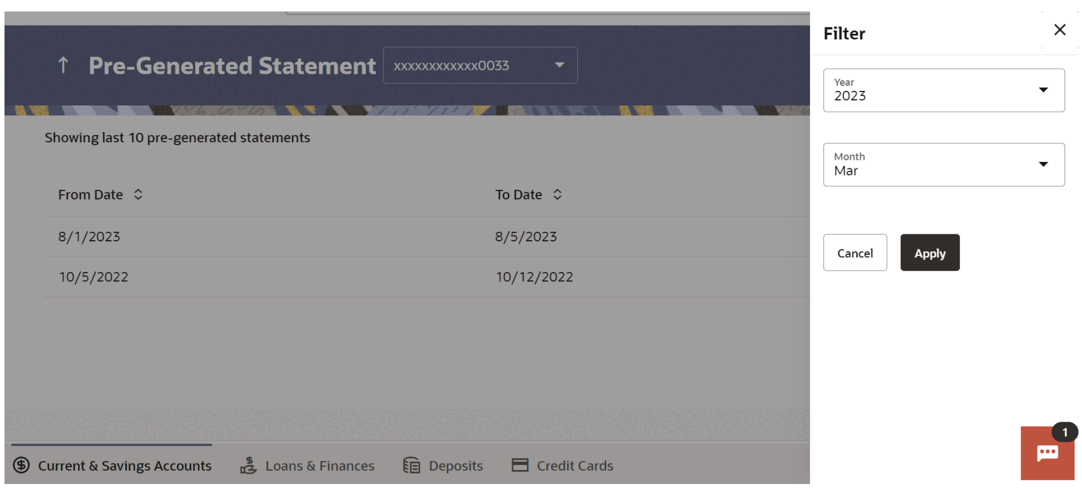
Table 7-4 Pre-generated Statement - Field Description

Field Name	Description
Account Number	The savings account number in masked format for which statement has to be requested.
From Date	Start date of the date period for which the statement is generated.
To Date	End date of the date period for which the statement is generated.
	Click on the icon against a statement to download the specific record.

3. Click the **Filter** change filter criteria.

   The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

Figure 7-5 Pre-generated Statements - Filter Criteria



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

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

Table 7-5 Pre-generated Statements - Filter Criteria - Field Description

Field Name	Description
Year	The year for which the statement is required
Month	The month for which the statement is required.

a. From the **Year** list, select the year for which the pre-generated statement is required.

b. From the **Month** list, select the month for which the pre-generated statement is required.

c. Perform one of the following actions:

   - Click **Apply** to view transactions based on the defined criteria.
   - Click **Reset** to clear the details entered.

4. Click the icon against any record (.pdf)to download the statement in password protected .pdf format.

8
Account Nickname

This topic provides the systematic instructions for customer to assign a specific name to their current or savings accounts.

Customer can assign a specific name to a current or savings account. This is useful if customer wishes to remember accounts with a particular name instead of account numbers. Once a nickname is assigned to an account, it is displayed on various transactions instead of the standard account description. The application also allows customer to modify or delete the nickname whenever required.

The customer can access this option by selecting the **Add/Edit Nickname** option from the kebab menu.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Current and Savings Accounts** tab, and then click **Current and Savings Account Number**. From the **Current & Savings Details** page, goto **Account Details** section

To add/edit nickname against an account:

1. Navigate to the above path.

   The **Current & Savings Account Details** screen appears.

2. Click on the **Add** link if nickname is not assigned to the account.

   OR

   Click on the nickname if nickname is already been assigned to modify the nickname.

   The **Add/Edit Nickname** popup appears.

Figure 8-1   Add/Edit Nickname

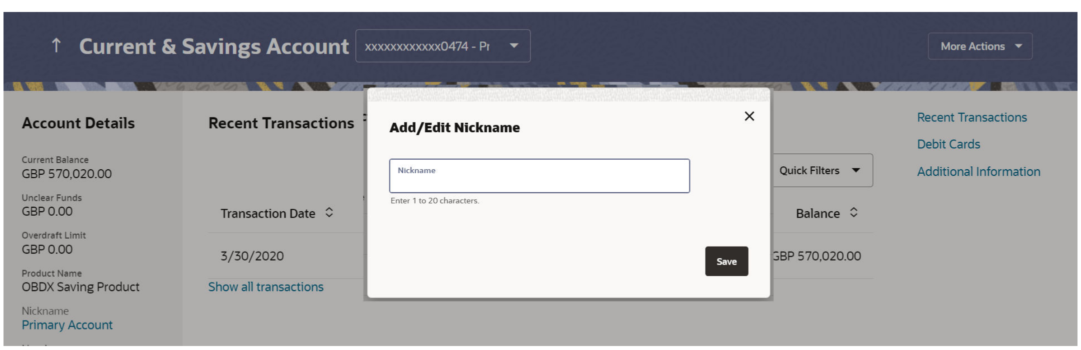


Table 8-1 Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account. If a nickname has already been assigned to the account, it will be displayed in editable mode.

3. In the **Nickname** field, enter the nickname you want to use.
4. Click **Save** to save your changes.

   Nicknames will be displayed on various transactions instead of the standard account description.

   OR

   Click **Delete** to delete the nickname.

9 FAQ

1. **What is the advantage of assigning a nickname to an account?**
   You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.
2. **Can I assign a nickname to a joint account?**
   Yes, you can add nickname to any account of which you are the primary holder.
3. **Can I have multiple debit cards linked to a CASA account?**
   This depends on the features of the specific current or savings account. Generally, in joint accounts, both the primary account holder as well as the joint holder are provided a debit card each.
4. **If a lost debit card is found and restored to the cardholder, can it be reactivated?**
   If the card is hotlisted, it cannot be reactivated, you can make a request for a new debit card. However, if the card was blocked, it can be unblocked and reused.

Glossary

Account Activity

A banking term that refers to any activity that creates a debit or credit in an account. In a bank account, this would include deposits and withdrawals.

Administrator

Administrator can be an individual having the administrative rights of the system.He can be a internal user (Bank Administrator) or a external user with the limited administrative functionality (Corporate Administrator)

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