

Oracle® Banking Digital Experience

Personal Finance Management User Manual



Release 25.1.0.0.0
G43126-01
September 2025

ORACLE®

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

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

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

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

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

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

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

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

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

Contents

Preface

Purpose	i
Audience	i
Documentation Accessibility	i
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	ii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iii

1 Personal Finance Management

2 Personal Finance Management Overview

3 Spend Analysis

3.1 Spend Analysis – Recategorize Transaction	6
3.1.1 Recategorize Transaction – Add New Category	7
3.2 Spend Analysis – Split Transaction	8

4 Manage Spend Categories

4.1 Edit a Category	2
4.2 Delete a Category	3
4.3 Add a Category	4

5 Budgets

5.1 Budgets	1
-------------	---

5.2	Budget Overview	3
5.3	Add Budget	4
5.4	Edit Budget	6
5.5	Delete Budget	8

6 Goals

6.1	Goals	2
6.2	Goal Overview	3
6.3	Add a Goal	5
6.4	Edit Goal	10
6.5	Contribute to Goal	13
6.6	Withdraw Goal	14
6.7	Goal Calculator	17

7 FAQ

Index

Preface

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

Purpose

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close

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

Personal Finance Management

This topic describes information about **Personal Finance Management**. This module enables customers to take control of their money by providing them with a holistic view of their finances with the bank.

Personal finance refers to how the customer manages their money, including their income, expenses and savings. This module enables customers to take control of their money by providing them with a holistic view of their finances with the bank. With the help of the personal finance management tools, the customer can plan their finances and track their expenditure, set up goals and follow budgets.

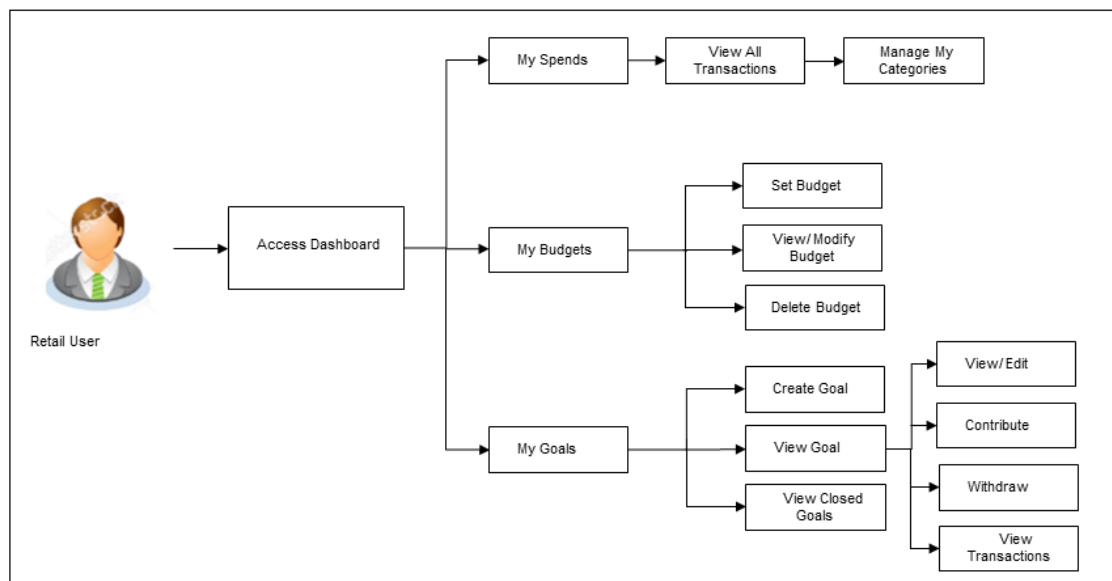
This module comprises of multiple tools, such as,

- **Spend Analysis**
This tool provides an insight on the pattern or areas of expenditures. Customers can make smarter financial decisions by tracking their expenses over time.
- **Goals**
Enables users to visualize and reach their life goals more easily.
- **Budgeting**
Users can create custom thresholds, and can track their financial goals and relative performances.

Pre-requisites

- Transaction access is provided to retail user.
- Accounts are maintained in the core banking system under a party ID mapped to the user.

Figure 1-1 Workflow



Features Supported In Application

The Personal Finance Management module supports the following features:

- **Spend Analysis**
- **Goals**
- **Goal Calculator (pre-login feature)**
- **Budgets**

2

Personal Finance Management Overview

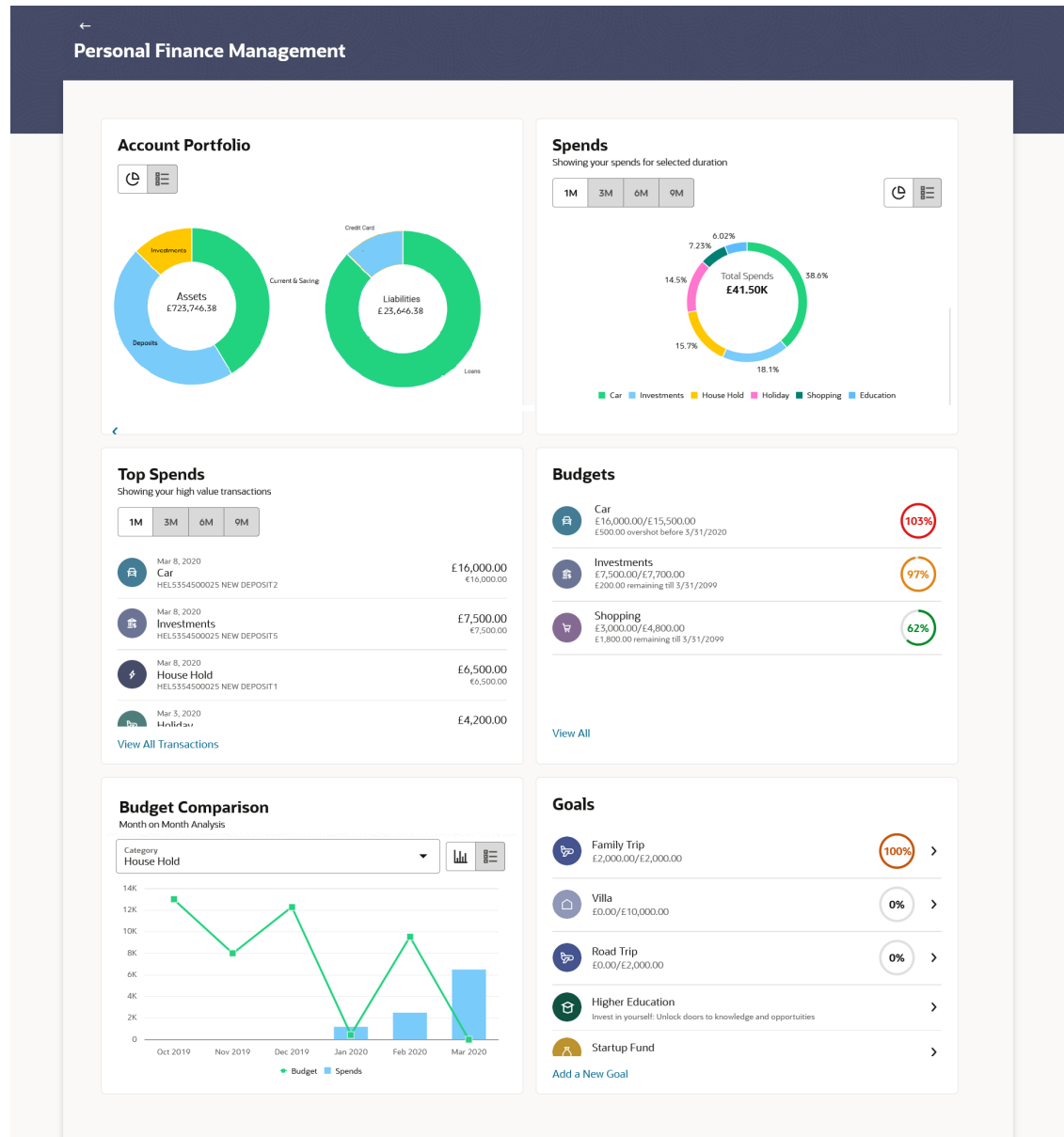
This topic describes the information about **Personal Finance Management Overview** screen. This dashboard provides a clear overview of financial status.

Personal Finance Dashboard is a visual tool that helps individuals manage their finances. It consolidates financial data, such as income, expenses, and savings, in one place for easy monitoring and decision-making. **It simplifies budgeting by tracking income, expenses, and financial goals.** This dashboard provides a clear overview of financial status, allowing for a quick glimpse of where money comes and goes, helping in making informed decisions about money matters. The personal finance dashboard shows your spending habits and patterns in your expenses.

Navigation Path:

From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**.

Figure 2-1 Personal Finance Management



Account Portfolio

This widget gives a holistic view of assets and liabilities. A consolidated view of all accounts to help users track their overall financial position and net worth. The list and graph view options are provided on the widget to view the Assets & Liabilities where in the list view, Assets & Liabilities are listed in tabular form while in graph view, user can view in the form of a donut chart.

On the **Asset and Liabilities** graph, the **Total Amount** of assets and liabilities must be shown. Also the bifurcation of each should be displayed as follows:

- **Assets-** The graph shall depict the breakdown of Deposits, Current & Savings, and Investment Amount

- **Liabilities-** The graph shall depict the breakdown of Credit Card and Loan Amount.

Spends

This widget displays a holistic view of the overall spends across 1,3,6 and 9 months. The spending patterns of the user are in the form of a donut chart. The details displayed in the chart are based on category wise expenditure in all savings accounts mapped to the user. The user can also view period wise and account wise spend analysis on further drilldown.

This widget displays the total expenditure incurred during a period of last 1,3,6 and 9 months. It also displays the name of the category in which the highest expenditure has been incurred for that period. The  list and graph view options are provided on the widget to view the spends where in  list view, spends are listed in tabular form while in  graph view, user can view in the form of a donut chart.

In the  list view, by clicking on > icon against the individual record, details of the specific spend category are displayed. Similarly, in the  graph view, when hovering the mouse over a category on the donut chart, the user can view expenditure details for each category. Clicking on the **View All Spends** link opens the **Spend Analysis transaction** screen to view the records of all transactions made in the customer's accounts under that category. The category within which each transaction falls is displayed against the transaction record.

Top Spends

This widget displays a holistic view of the top spend transactions across 1,3,6 and 9 months within each category. For each transaction, it displays the details like Transaction Date, Spend Category, Transaction Description, Transaction Currency and Amount. If the transaction is done in any currency other than the base currency, the converted amount along with the actual amount is shown. Clicking on the **View All Transactions** link opens the **Spend Analysis** transaction screen, to view the records of all transactions made in the customer's accounts.

Budgets

This widget provides a holistic view of the set budgets and their progress. This widget displays all the budgets created by the user. Each budget shows details like the utilized amount against the set budget. The percentage utilization along with the remaining/overshot budgets details are shown w.r.t. the budget completion date. Click the **View All** link to open the **Budgets** transaction screen to view the list of all budgets created. It allows the user to create, view, edit and delete budgets. In case the user spends in a particular category but doesn't have a budget set for the same, an intuitive option is shown to the user to set a budget.

Budgets Comparison

This widget gives the comparative view of the spends against the set budget on a month on month basis.

The user can compare the monthly spends against the budget specified for a particular category.

In the  graph view, the data shall be compared for a total of configured 'x' months (current plus previous x months) for a specific category. The user can select the spend category which can be compared against the budget.

 Note

The  graph shows month on x-axis and the spend amount on the y-axis, where a line graph shows the budget maintained in the particular category for the mentioned months.

In the  list view, the data is compared for a total of configured 'x' months (current plus the previous 'x' months) for a specific category. For each month, the spends against the budget specified for that category are listed, displayed both as a percentage and as an amount. The user can select the spend category which can be compared against the budget.

Goals

This widget displays all the active goals created by the user. Each goal is shown with its current contribution toward the overall goal amount set, along with the percentage of fulfillment. By clicking on the > icon next to a goal, users can view goal details, modify the goal, contribute to it, or withdraw an amount from it. To create a new goal, users can click on the **Add a New Goal** link, which redirects them to the **Add a Goal** screen to set up a new goal. With intuitive intelligence, the system also prompts goals which can be considered by the user. Clicking on these suggestions, the user can directly proceed with goal creation.

3

Spend Analysis

This topic describes the systematic instruction to **Spend Analysis** screen. This screen enables users to view the spends and manage all the categories and sub-categories created by them.

This tool helps the user by providing an insight on the pattern or areas of expenditures. Customers can make smarter financial decisions by tracking their expenses over time.

The system defines categories and sub-categories to which the transactions can be assigned. The categories or sub-categories are assigned to the transactions, based on certain rules pre-defined by the system. This screen enables users to view the spends and manage all the categories and sub-categories created by them. This option enables the customers to re-categorize the transactions or split into any number of transactions and each division can have their own categories/ sub-categories. The users can re-categorize the assignment of transactions to any categories or sub-categories of choice. The user can also split a transaction into two or more sub transactions.

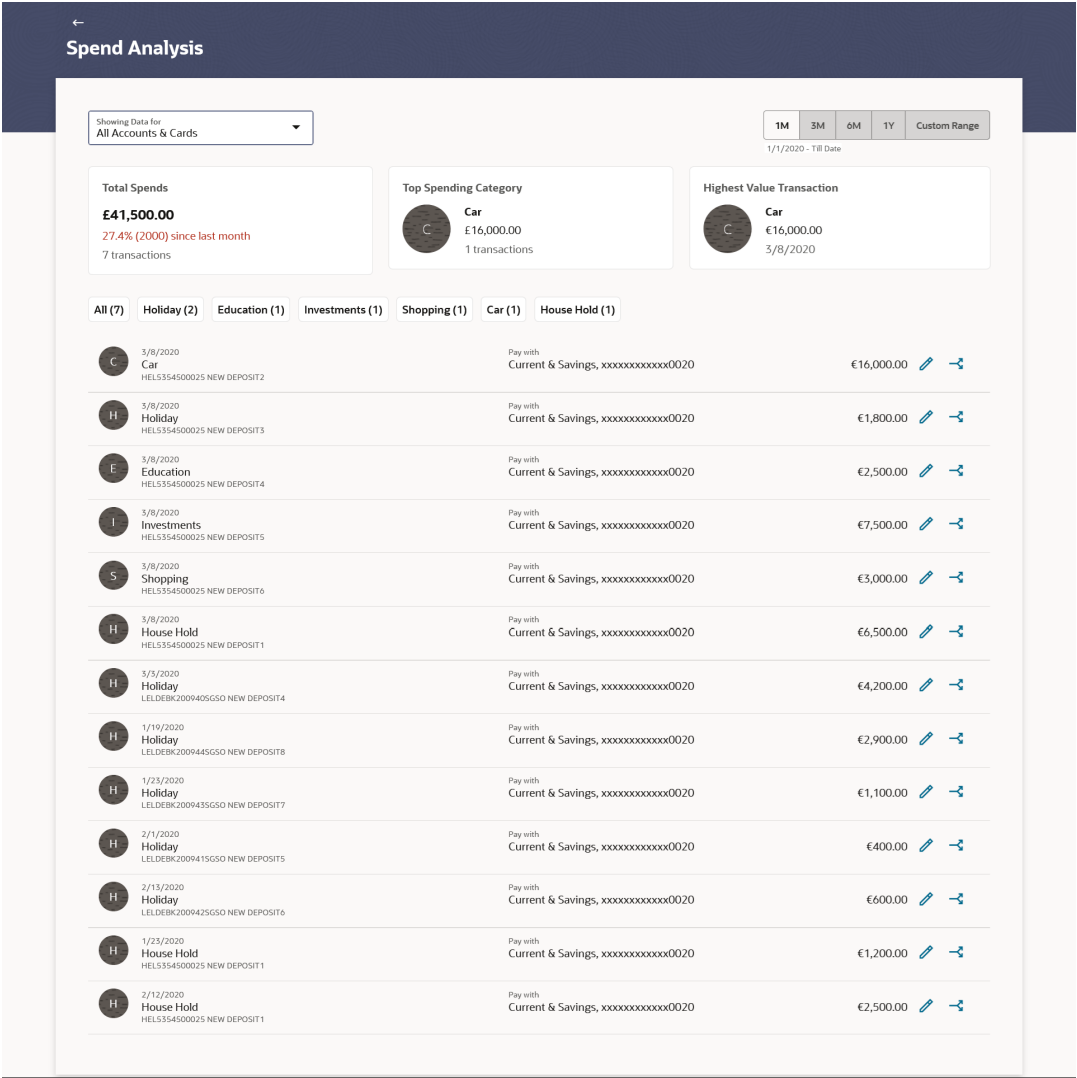
In addition to the existing default categories and sub-categories (created by the bank), users can also create their own new categories and sub-categories. The card feature is provided to view the Top Spends, Top Spending Category, and Highest Value Transactions for the specified duration and accounts. Filters like spends tenure and category help user to view all the spend transaction details for the selected account and duration.

Pre-requisites:

- Transaction access is provided to retail users.
 - User has an account and have done few transactions.
 - Basic categories and sub-categories are maintained and necessary rules are defined.
1. Perform anyone of the following navigation to access the **Spend Analysis** screen.
 - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**, and then **Spends** widget, and then click on the **View All Transactions** link.
 - In the Search bar, type **Personal Finance Management - Spend Analysis** , and press **Enter**.
 2. Navigate to one of the above paths.

The **Spend Analysis** screen appears.

Figure 3-1 Spend Analysis



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

Note

The fields which are marked as Required are mandatory.

Table 3-1 Spend Analysis - Field Description

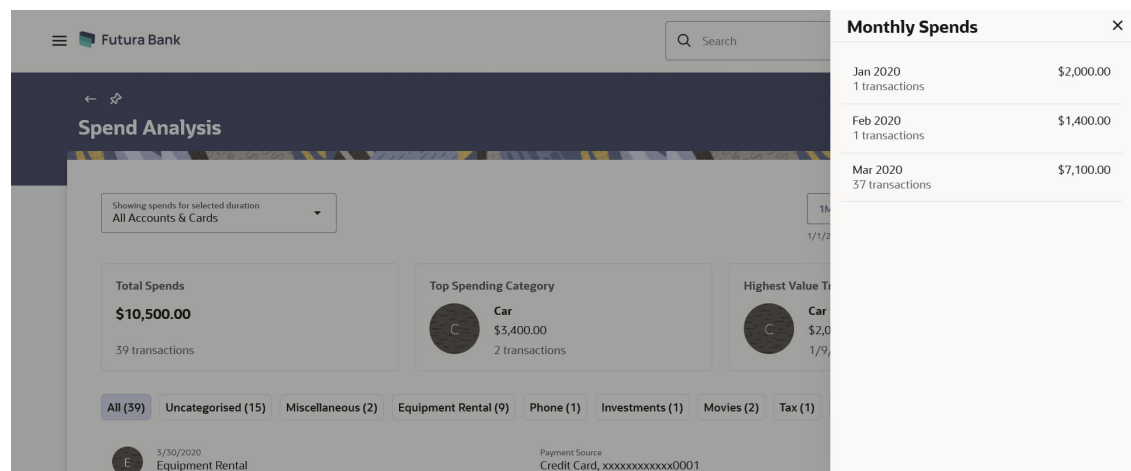
Field Name	Description
Account Dropdown	Specify the account criteria to view the spends. The options are: • All Accounts & Cards - the spends data is shown collectively for all cards and accounts. • All Accounts - the spends data is shown for all accounts consolidated. • Specific Accounts - the spends data is shown for specific account. • All Cards - the spends data is shown for all credit cards consolidated. • Specific Card - the spends data is shown for specific credit card.
Spends Tenure	Specify the duration to view the spend analysis based on it. The options are: • 1M • 3M • 6M • 1Y • Custom Range
Total Spends	This card displays the total amount spent along with the total number of transactions done for the selected duration and account/card. It also shows the percentage increase or decrease in the spends since previous month, if duration is selected as 1M. Click on the card, and the spends (as per the selected duration) will be displayed in an overlay.
Top Spending Category	This card displays the topmost spend category for the selected duration and account/card. It also shows the spend category, the amount, and the count of transactions within that category for the selected duration. Click on the card, and the spend categories will be displayed in descending order (in an overlay), showing the amount and number of transactions for each category.
Highest Value Transaction	This card displays the spend category with the highest value transaction for the selected duration and account/card. It also shows the spend category, amount, and date of the transaction within the selected duration. Click on the card, and the highest value transaction categories will be displayed in descending order in an overlay, showing the amount, date, and description of each transaction.
Category	Displays the spend categories as chips which act as quick filters. All option is also available to view the transactions for all spend categories. Note: Click on the specific spend category to filter the transactions basis a particular spend category.
Spends Image	Displays the image of the spend's category. The initials of the spend category will appear in place of the photo.

Table 3-1 (Cont.) Spend Analysis - Field Description

Field Name	Description
Spends Details	Displays the following details for each transaction: • Date of Transaction- The date on which the transaction was performed. • Spend Category- The category and, if applicable, sub category to which the transaction is assigned. • Transaction Description/Narration- The transaction description as defined in the system along with the account number of the account from which the transaction was performed.
Pay With	The current and savings account number which was used as mode of payment.
Amount Spent	The transaction amount with currency.
Actions	The actions which can be performed for each transaction: • Recategorize Transaction- The option to edit/recategorize the transaction into another category/sub-category. • Split Transaction- The option to split the transaction into two or more categories or sub-categories. This option will no longer be provided against records that have already been split.

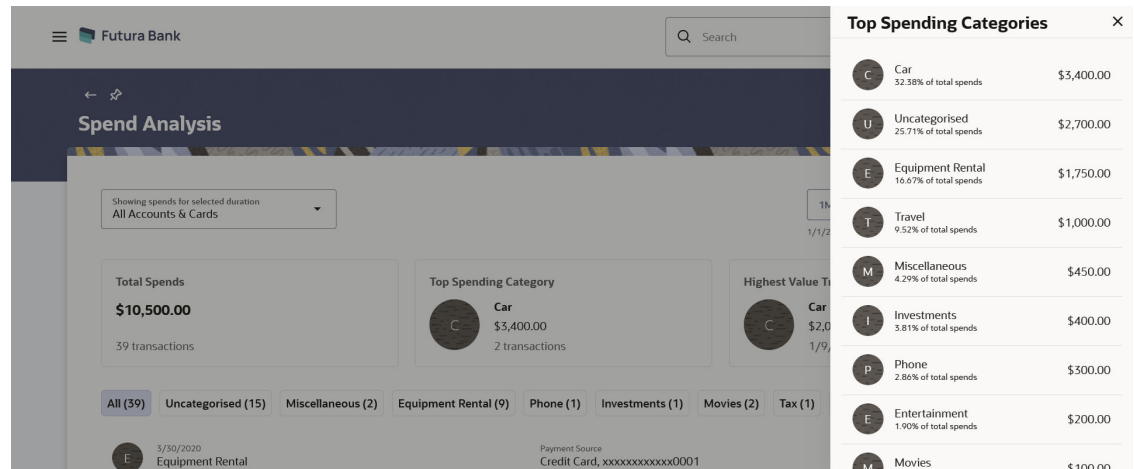
3. From the **Account Dropdown** list, select the account criteria to view the spends.
4. In the **Duration** field, select the time period for which you wish to view spend analysis.
5. Click on the **Total Spends** card.

The spends (as per the selected duration) will be displayed in an overlay.

Figure 3-2 Spend Analysis – Total Spends

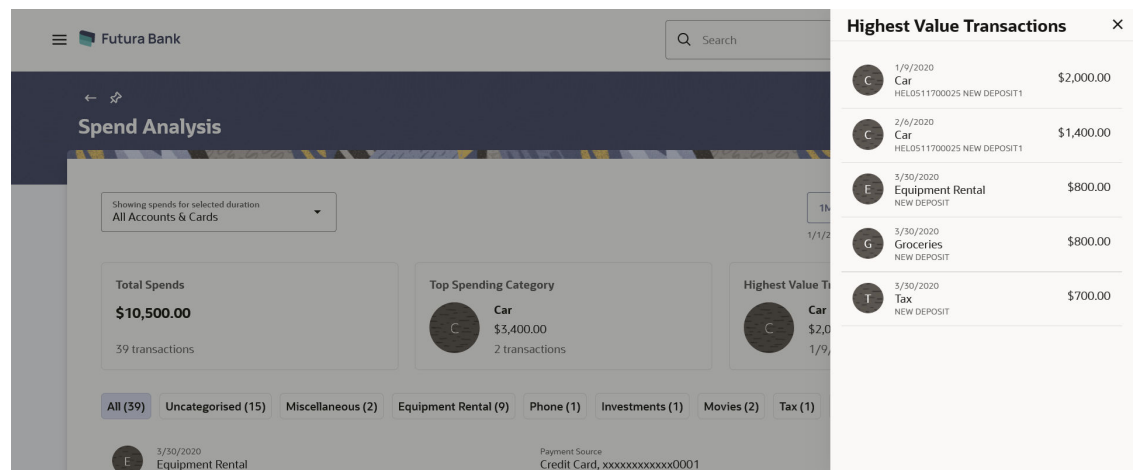
- Click on the **Top Spending Category** card.
- The spend categories will be displayed in descending order (in an overlay), showing the amount and number of transactions for each category.

Figure 3-3 Spend Analysis – Top Spending Category



- Click on the **Highest Value Transaction** card.
- The highest value transaction categories will be displayed in descending order in an overlay, showing the amount, date, and description of each transaction.

Figure 3-4 Spend Analysis – Highest Value Transactions



- Click on the  Edit icon link against a record to re-categorize that transaction. In case relevant category/sub category is not available, you can re-categorize by creating new category/sub category.
 - Click on the  Split icon link against a record to split that transaction record.
- [Spend Analysis – Recategorize Transaction](#)
This topic describes the systematic instruction to **Spend Analysis – Recategorize Transaction** screen.
- [Spend Analysis – Split Transaction](#)
This topic describes the systematic instruction to **Spend Analysis – Split Transaction** screen.

3.1 Spend Analysis – Recategorize Transaction

This topic describes the systematic instruction to **Spend Analysis – Recategorize Transaction** screen.

This option enables the customers to re-categorize the transactions. The user can modify a category/ sub-category which is assigned to a transaction. An option is also provided to create new categories and sub-categories. Newly added values are saved at customer level. User can also modify the self-created categories.

Note

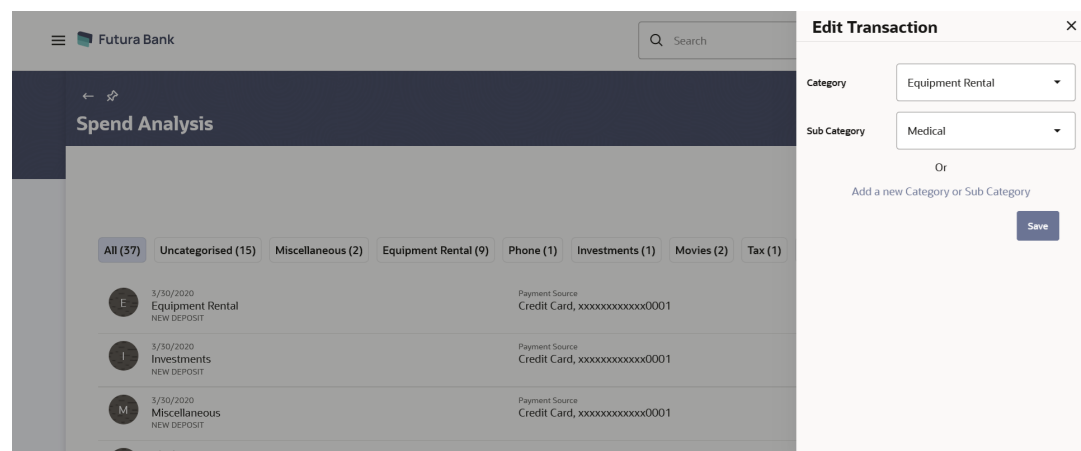
Customers cannot add more than 4 sub-categories under a single category.

To recategorize a transaction:

1. Navigate to the **Spend Analysis** screen.
2. In the **Spend Analysis** screen, click on the  icon against a transaction record which you want to recategorize.

The **Recategorize Transaction** overlay screen appears.

Figure 3-5 Recategorize Transaction



The screenshot shows the Futura Bank interface. The main screen is titled "Spend Analysis" and displays a list of transactions categorized by date (3/30/2020). The categories shown are: All (37), Uncategorized (15), Miscellaneous (2), Equipment Rental (9), Phone (1), Investments (1), Movies (2), and Tax (1). The transactions listed are: Equipment Rental (NEW DEPOSIT), Investments (NEW DEPOSIT), and Miscellaneous (NEW DEPOSIT). Each transaction has a "Payment Source" field with the value "Credit Card, xxxxxxxxxxxxxxx0001".

An "Edit Transaction" overlay is visible on the right side of the screen. It contains the following fields:

- Category:** Equipment Rental (dropdown menu)
- Sub Category:** Medical (dropdown menu)
- Or** (text separator)
- Add a new Category or Sub Category** (text input field)
- Save** (button)

Note

The fields which are marked as Required are mandatory.

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

Table 3-2 Recategorize Transaction - Field Description

Field Name	Description
Category	The category maintained by the bank and those created by user to which the transaction is assigned.
Sub Category	The sub category maintained by bank and those created by user, to which the transaction is assigned.
Add a New Category or Sub Category	Click on the link to add new category or sub category.

3. From the **Category** and **Sub Category** lists, select the desired options.
 - Click on the **Add a New Category** or **Sub Category** link to add new category or sub category.
4. Perform anyone of the following actions:
 - Click **Save** to re-categorize.
 - Click  icon to close the overlay screen.
- [Recategorize Transaction – Add New Category](#)
This topic describes the systematic instruction to **Recategorize Transaction – Add New Category** screen. The user can create new categories and sub-categories with this option.

3.1.1 Recategorize Transaction – Add New Category

This topic describes the systematic instruction to **Recategorize Transaction – Add New Category** screen. The user can create new categories and sub-categories with this option.

Using this option, the user can create new categories and sub-categories to which the transaction is to be recategorized. The user can also use this option to add new sub-categories under already existing categories. All newly added categories or sub-categories will be available only to the customer who has created the categories/sub-categories.

While creating a new category or sub category the system checks that the category being created does not already exist for the user. In case of sub category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

To add a category:

1. Navigate to the **Spending Analysis** screen.
2. In the **Spend Analysis** screen, click on the  icon displayed against the transaction that you wish to recategorize.
The **Recategorize Transaction** overlay screen appears.
3. Click on the **Add a new Category or Sub Category** link if you want to add new Category and Sub Category.

Figure 3-6 Recategorize Transaction

The screenshot shows the 'Futura Bank' interface. On the left, the 'Spend Analysis' section displays a list of transactions with filters: All (37), Uncategorized (15), Miscellaneous (2), Equipment Rental (9), Phone (1), Investments (1), Movies (2), and Tax (1). The transaction list includes entries for 'Equipment Rental', 'Investments', and 'Miscellaneous' on 3/30/2020, all marked as 'NEW DEPOSIT' with a payment source of 'Credit Card, xxxxxxxxxxxx0001'. On the right, the 'Edit Transaction' modal is open, showing 'Category' set to 'Equipment Rental' and 'Sub Category' set to 'Medical'. Below these fields, there is an 'Or' option and a link to 'Add a new Category or Sub Category'. A 'Save' button is at the bottom right of the modal.

Note

The fields which are marked as Required are mandatory.

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

Table 3-3 Categorize Transaction - Field Description

Field Name	Description
Category	The name of the new category that is to be added.
Sub Category	The name of the new sub category that is to be created. Note: In case of sub-category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

4. In the **Category** field, enter the name of the new category.
5. In the **Sub Category** field, enter the name of the new sub category.
6. Perform any one of the following actions:
 - Click **Save** to save the newly created category.
 - Click **Cancel** to cancel the process.

The success message of re-categorization of the transaction appears on the screen.

3.2 Spend Analysis – Split Transaction

This topic describes the systematic instruction to **Spend Analysis – Split Transaction** screen.

The split transaction feature allows the customer to divide a single transaction into multiple transactions of different categories/sub categories. For example, different items are bought with a single purchase at a departmental store and customer later wishes to split it into different categories / sub-categories, he can do so by using this option.

A transaction can be split into any number of transactions and each division can have their own categories/ sub-categories. The sum of values of all the split categories/ sub-categories transactions should be equal to the main transaction amount. A transaction can be split into categories/sub-categories only once. The split icon is no longer displayed against transactions which have been already split.

Note

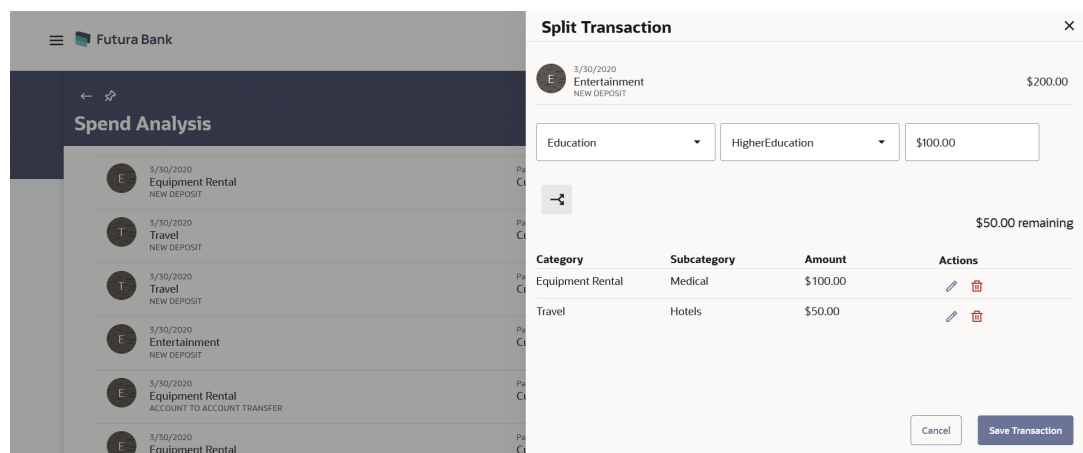
The categorization cannot be reversed to original once the transaction is split.

To split a transaction:

1. Navigate to the **Spend Analysis** screen.
2. In the **Spend Analysis** screen, click on the  icon against the transaction that you wish to split.

The **Split Transaction** overlay screen appears.

Figure 3-7 Split Transaction



Split Transaction

3/30/2020 Entertainment NEW DEPOSIT \$200.00

Education HigherEducation \$100.00

\$50.00 remaining

Category	Subcategory	Amount	Actions
Equipment Rental	Medical	\$100.00	 
Travel	Hotels	\$50.00	 

Cancel Save Transaction

Note

The fields which are marked as Required are mandatory.

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

Table 3-4 Split Transaction - Field Description

Field Name	Description
Category	The category to which the transaction is to be assigned.
Sub Category	The sub category to which the transaction is to be assigned.
Amount	The amount that needs to split.

3. From the **Category** and **Sub Category** lists, select the desired options.

4. In the **Amount** fields, enter the amount to be assigned to each category/sub category.
5. Perform anyone of the following actions:
 - Click **Save** to save the changes.
 - Click on the **Add** link to add another category and sub-category into which the transaction is to be split.

Note

- a. The user should not be able to add another category option once the maximum number is reached.
- b. Click the  icon to close the **Split Transaction** overlay screen.
- c. Click **Delete** to delete the added category.

The success message appears on the **Spend Analysis** screen.

4

Manage Spend Categories

This topic describes the systematic instruction to **Manage Spend Categories** screen. This screen enables users to view and manage all the categories and sub categories created by them.

All the user defined categories appear in the **Manage Spend Categories** screen. This screen enables users to view and manage all the categories and sub categories created by them. The user can also modify existing categories and add new categories.

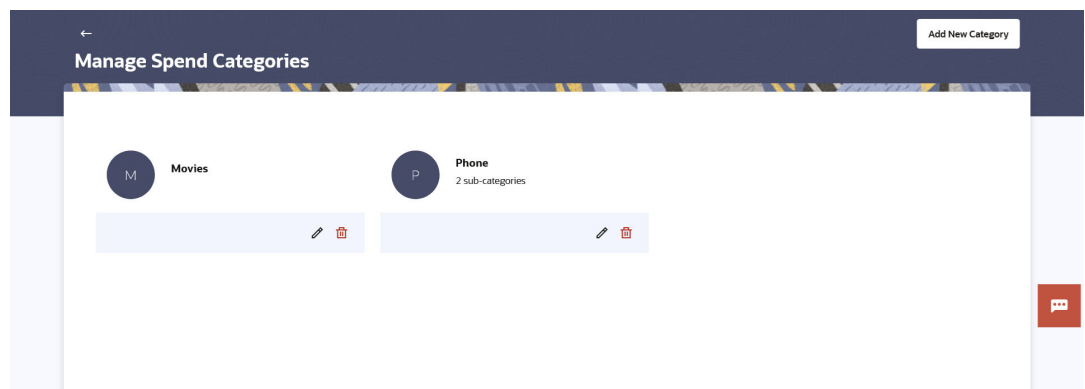
While creating a new category or sub category the system checks that the category being created does not already exist for the user. In case of sub category the system checks that a sub category with the same name does not exist under the same parent category. It is however possible to have duplicate sub categories across different categories for the same user.

To access the Manage Spend Categories page:

1. Navigate to **Spend Analysis** screen. Access through the kebab menu of spend analysis screen.
2. Click on the **Manage Spend Categories** from screen.

The **Manage Spend Categories** screen appears.

Figure 4-1 Manage Spend Categories



Note

The fields which are marked as Required are mandatory.

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

Table 4-1 Manage Spend Categories - Field Description

Field Name	Description
Category	All the categories that have been created by the user will be listed.
Sub Category	All the sub categories under the category, as created by the user, will be listed against the category.
Action	The option to edit the category and sub categories will be available against each record.

- Click on the **Edit** link provided under the **Action** column against each record, to edit the category/subcategories.

You can perform the following actions from the main kebab menu:

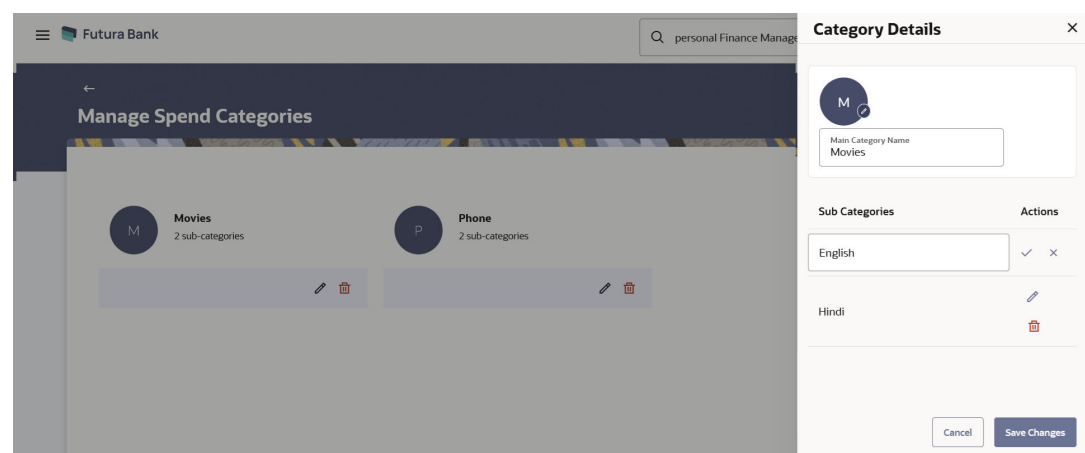
- To create new categories and sub categories, click [Add Category](#).
- To view spend analysis, click [Spend Analysis](#).
- [Edit a Category](#)
This topic describes the systematic instruction to **Edit a Category** screen.
- [Delete a Category](#)
This topic describes the systematic instruction to **Delete a Category** screen.
- [Add a Category](#)
This topic describes the systematic instruction to **Add Category**. The user can create a new categories by using this option.

4.1 Edit a Category

This topic describes the systematic instruction to **Edit a Category** screen.

To edit a category:

- Navigate to the **Manage Spend Categories** screen.
- Click **Edit** against the record for which you want to edit a category and sub category.
The **Edit Category** overlay screen appears.

Figure 4-2 Manage Spend Categories – Edit Category

Note

The fields which are marked as Required are mandatory.

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

Table 4-2 Manage Spend Categories – Edit Category - Field Description

Field Name	Description
Category	The name of the category as created, will be displayed. The user can edit this value.
Sub Category	The name of the sub categories under the specific category, will be listed. The user can edit these values.

3. Edit the category or sub categories, as required.
 - Click **Add** to add more sub categories.

Note

The option to delete a sub category being added will appear against the input field. Click **Delete** to delete the sub category.

4. Click **Save** to save the changes.
 - Click the  icon to navigate back to the **Manage Spend Categories** screen.

The success message appears on the screen.

4.2 Delete a Category

This topic describes the systematic instruction to **Delete a Category** screen.

To delete a category:

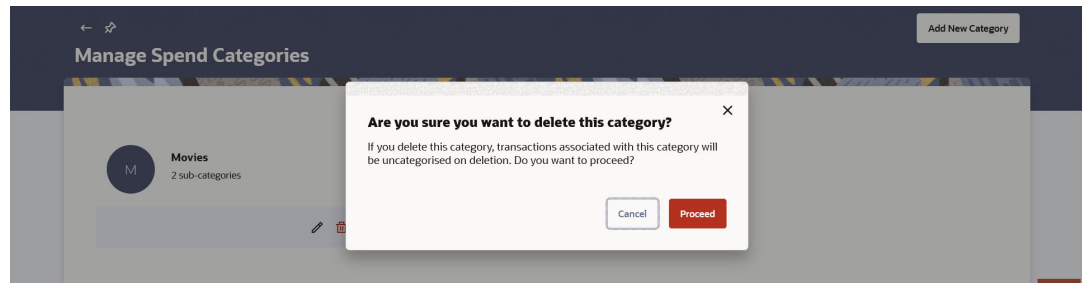
1. Navigate to the **Manage Spend Categories** screen.

The list of all the spend categories available in a card format.



2. Click  to delete the category.

The popup appears to confirm the deletion of category.

Figure 4-3 Manage Spend Categories – Delete Category

3. Perform any one of the following actions:
 - a. Click **Proceed** to delete the category.
 - b. Click **Cancel** to cancel the transaction.

The success message appears on the screen.

4.3 Add a Category

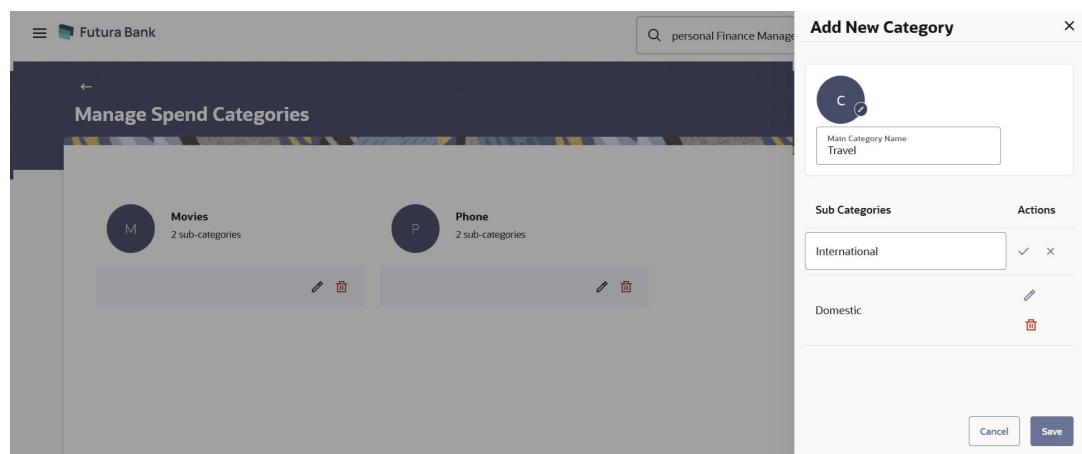
This topic describes the systematic instruction to **Add Category**. The user can create a new categories by using this option.

Using this option, the user can create new categories and sub categories. The user can also use this option to add new sub categories under already existing categories. All newly added categories or sub categories will be available only to the customer who has created the categories/sub categories.

To edit a category:

1. Access through the kebab menu of the **Manage Spend Categories** screen.
2. Click **Add Category** option from the kebab menu.

The **Add Category** overlay screen appears.

Figure 4-4 Manage Spend Categories – Add Category

Note

The fields which are marked as Required are mandatory.

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

Table 4-3 Manage Spend Categories – Add Category - Field Description

Field Name	Description
Category	The name of the category that is to be created.
Sub Category	The name of the sub category that is to be created.

3. In the **Category** field, enter the name of the new category.
4. If you want to add a sub category, click the **Add Sub Categories** (optional) link.
5. In the **Sub Category** field, enter the name of the new sub category.
 - Click on the **Add** link to add another sub category.
 - Click on the **Delete** link to delete a sub category.
6. Click **Add** to add the newly created category and sub categories.
 - Click the  icon to navigate back to the **Manage Spend Categories** screen.

The success message appears on the screen.

5

Budgets

This topic describes information about **Budgets**. The user can track the progress of budget by using this screen.

A budget enables the user to set a virtual cap over expenditures. It is the key, the essential ingredient in taking command over one's money. Setting a budget, and sticking to it for a long term, can help to cut down a user's unwanted expenses and thereby enabling him to create wealth.

The Budgeting tool enables a customer to track the progress of budget as well as to create, modify or even delete an existing budget. It enables users to set a limit on various spend categories. Over a period of time user can then observe and analyze the status and progress of expenditures against the budgeted value. Users can further set the periodicity of budget, that is, whether they want it for the current month, a period of months or on a recurring basis, while the frequency is set as monthly. This can be created for new customized user defined categories as well. Once created, users can adjust the budget as per the spending pattern, thus ensuring maximum savings.

Pre-requisites:

- Transaction access is provided to retail user.
- Accounts are maintained in the core banking system under a party ID mapped to the user.
- [Budgets](#)
This topic describes the systematic instruction to **Budgets**. The user can view the budgets and track the progress with this screen.
- [Budget Overview](#)
This topic describes the systematic instruction to **Budget Overview**. Using this option, the user can view the details of the selected budget.
- [Add Budget](#)
This topic describes the systematic instruction to **Add Budget**. The user can set a budget for a particular period in this screen.
- [Edit Budget](#)
This topic describes the systematic instruction to **Edit Budget**. Using this option user can modify the budget.
- [Delete Budget](#)
This topic describes the systematic instruction to **Delete Budget**. Using this option user can delete an existing budget.

5.1 Budgets

This topic describes the systematic instruction to **Budgets**. The user can view the budgets and track the progress with this screen.

The user can view the budgets they have set and track the progress of each budget on this screen. Additionally, the user can edit or delete a budget by selecting the options provided against each budget. If the spends for a particular category has increased while a budget has

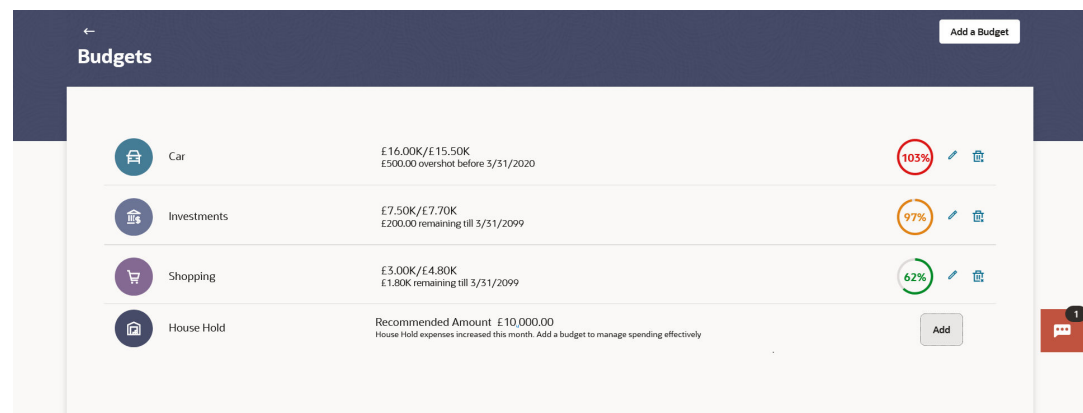
not been setup for it, then a recommendation is also provided to the user to setup relevant budget for the category.

1. Perform any one of the following navigation to access the screen:
 - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**, and then click **Budgets** widget. From the **Budgets**, click on the **View All** link.
 - In Search bar, type **Personal Finance Management - Budgets**, and press **Enter**.

Table 5-1 Budgets - Field Description

Field Name	Description
Budget Image	Displays the image of the budget's category. The initials of the budget category will appear in place of the photo.
Category	Category under which the budget is created.
Budget Amount	The amount set for the budget.
Current Status	The statistics displaying the current spends as a percentage against the set budget.
Actions	Allows the user to edit or delete the budget. The actions provided are: •  – The option to edit the budget. •  – The option to delete the budget.

Figure 5-1 Budgets



2. Perform any one of following budget related transactions:
 - Click on the  icon, against the budget category to edit the budget.
 - Click on the  icon, against the budget category to delete the budget.
 - Click the **Add a Budget** option to create a new budget.
 - Click **Add** against the budget category to add a budget for it.

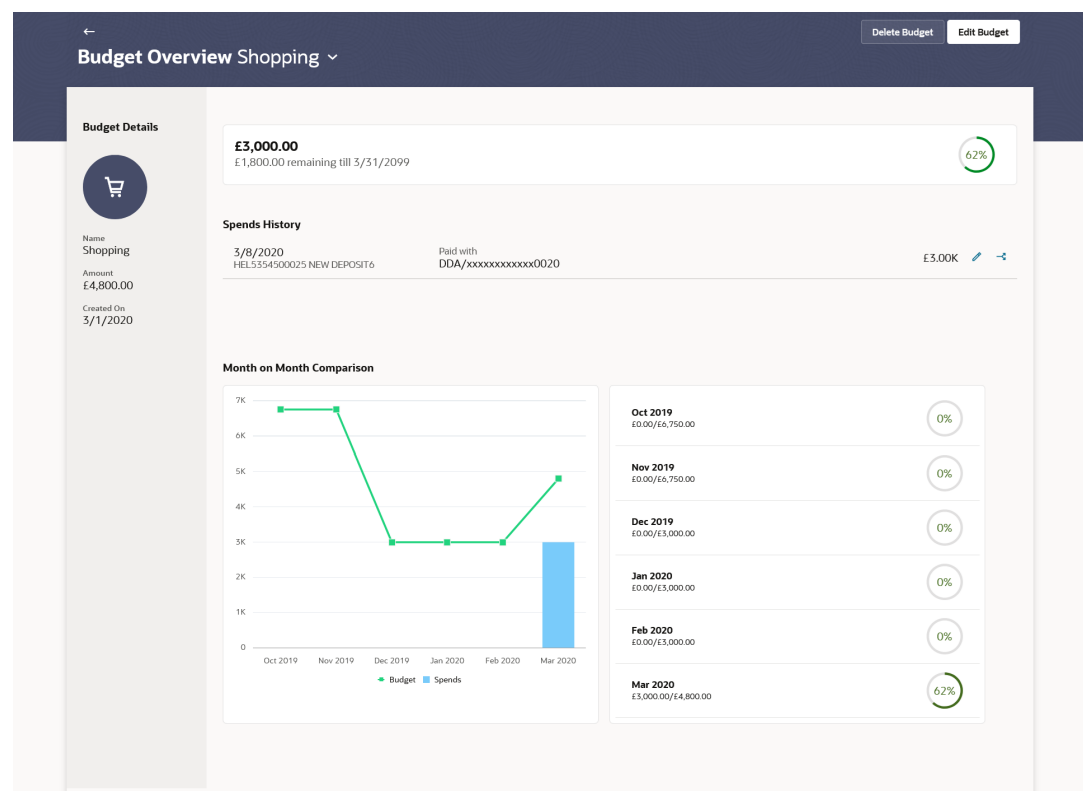
5.2 Budget Overview

This topic describes the systematic instruction to **Budget Overview**. Using this option, the user can view the details of the selected budget.

To view the budget details:

1. Perform any one of the following navigation to access the **Budgets** screen:
 - From the Dashboard, click **Toggle menu**, click **Menu**, and then click **Personal Finance Management**. From the **Personal Finance Management**, click **Budgets** widget, and then click on the **View All** link. From the **View All**, click the **Budgets**.
 - In Search bar, type **Personal Finance Management – Budget Overview**, and press **Enter**.
2. Click on the budget category whose details you wish to view.
The **Budget Overview** screen appears.
3. From the **Budget** list, select the budget whose details you wish to view.
The details of the selected budget are populated on the screen.

Figure 5-2 Budget Overview



Note

The fields which are marked as Required are mandatory.

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

Table 5-2 Budget Overview - Field Description

Field Name	Description
Choose a Budget	The budget whose details you wish to view.
Budgeted Amount	Displays the amount set for the budget.
Amount Remaining	Displays the amount remaining for the budget period.
Current Status	Displays the current spends as a percentage against the set budget.
Spends History	Information specified in below fields are related to spends history.
Spends History	Displays the following details for each transaction: • Date of Transaction- The date on which the transaction was performed. • Transaction Description/Narration- The transaction description as defined in the system along with the account number of the account from which the transaction was performed.
Paid With	The current and savings account number for mode of payment.
Amount Spent	The transaction amount along with the currency.
Actions	The actions which can be performed for each transaction: • Re-categorize Transaction- The option to edit/re-categorize the transaction. • Split Transaction- The option to split the transaction into two or more categories or sub categories. This option will no longer be provided against records that have already been split.
Month on Month Comparison	The widget displays the comparative view of the spends against the setup budget on month on month basis. For each month, the spends against the budget specified for that category are listed, displayed both as a percentage and as an amount.
Budget Details	Information specified in below fields are related to budget details.
Budget Image	Displays the image of the budget's category. The initials of the budget category will appear in place of the photo.
Budget Name	Displays the budget name.
Budget Amount	Displays an amount set for the budget.
Created On	Displays the date on which budget was created.

5.3 Add Budget

This topic describes the systematic instruction to **Add Budget**. The user can set a budget for a particular period in this screen.

This function enables the user to set a budget for a particular period with a monthly frequency. User can create a budget for the set category. The option to continue with the same budget on a rolling basis is also available.

Budget can be set for this month, Recurring or Specific Duration. User can also view, modify and delete his created budgets. Once the set time is over budget for that duration gets expired, and user can then create another budget in the same category for any duration.

To create a budget:

1. Perform any one of the following navigation to access the **Budget** screen:
 - From the Dashboard, click **Toggle menu**, click **Menu**, then click **Personal Finance Management**. Under **Budgets** widget, click on the **View All** link, and then **Budget**.

- In Search bar, type **Personal Finance Management - Add a Budget**, and press **Enter**.
2. Click **Add a Budget** to create a budget.
- The **Add a Budget** screen appears.

Figure 5-3 Add a Budget

Note

The fields which are marked as Required are mandatory.

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

Table 5-3 Add a Budget - Field Description

Field Name	Description
Budget Category	Select a category for the budget that is to be created. This will list down all the categories maintained by the Bank and categories which are self-created by the logged in user.
Budget Amount	Specify an amount that you wish to budget for the selected category of expenditure.
Budget Period	Select an option to specify whether the budget is to be set for the current month, recurring on a monthly basis or to be for a specific duration. The values are: • Current Month • Recurring • Specific Duration
Budget Duration: Start From (Month)	Displays the current month. This field is non-editable. This field will be displayed only if you have selected the option Specific Duration from the Budget Period field.
Budget Duration: Start From (Year)	Displays the current year. This field is non-editable.
Budget Duration: End On(Month)	Specify the month till which you wish the budget to stop being considered.

Table 5-3 (Cont.) Add a Budget - Field Description

Field Name	Description
Budget Duration: End On(Year)	Specify the year till which you wish the budget to be considered. The budget will end in the month and year as you have specified in the End On(Month) and End On(Year) fields.
Budget Frequency	The frequency of the budget will be displayed as Monthly. You will not be able to edit this value.

3. From the **Budget Category** list, select the desired expense category for which you wish to create a budget.
4. In the **Budget Amount** field, enter the amount for the budget.
5. In the **Budget Period** field, select the desired period for which you wish to set the budget.
 - If the option **Specific Duration** has been selected:
 - i. Specify the month and year that you wish the budget to be considered till in the **End On(Month)** and **End On(Year)** fields.
6. Perform any one of the following actions:
 - Click **Submit** to create budget.
 - Click **Cancel** to cancel the transaction.

The success message of budget creation appears along with the reference number.

5.4 Edit Budget

This topic describes the systematic instruction to **Edit Budget**. Using this option user can modify the budget.

1. Perform anyone of the following navigation to access the **Edit Budget** screen.
 - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**, and then click **Budgets** widget. From the **Budgets**, click on the **View All** link, and then click **Budget**.
 - In Search bar, type **Personal Finance Management - Budgets**, click on the  icon, against the budget category.
 - In Search bar, type **Personal Finance Management - Edit Budget**, and press **Enter**.
2. Navigate to the **Edit Budget** screen.
3. From the **Budget Category** list, select the budget category which to be edited.

The details of the selected budget are populated on the screen.

Figure 5-4 Edit Budget

Note

The fields which are marked as Required are mandatory.

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

Table 5-4 Edit Budget - Field Description

Field Name	Description
Budget Category	Name of the budget category. This field is editable.
Budget Amount	The amount for which the budget is set. This field is editable.
Budget Period	The budget period as defined at the time of budget creation. The values are: • Current Month • Recurring • Specific Duration This field is editable.
Budget Duration : Start From (Month)	Displays the current month. This field is non-editable. This field will be displayed only if you have selected the option Specific Duration from the Period field.
Budget Duration : Start From (Year)	Displays the current year. This field is non-editable.
Budget Duration : End On (Month)	Specify the month till which you wish the budget to stop being considered.
Budget Duration : End On (Year)	Specify the year till which you wish the budget to be considered. The budget will end in the month and year as you have specified in the End On (Month) and End On (Year) fields.

Table 5-4 (Cont.) Edit Budget - Field Description

Field Name	Description
Budget Frequency	Displays the frequency of the budget as Monthly. This field is non-editable.

4. In the **Budget Amount** field, edit the amount for the budget, if required.
5. In the **Budget Duration** field, select the desired period for which you wish to set the budget.
 - If the option **Specific Duration** has been selected:
 - i. Specify the month and year that you wish the budget to be considered till in the **End On(Month)** and **End On(Year)** fields.
6. Perform any one of the following action:
 - Click **Submit**.
 - Click **Cancel** to cancel the transaction.

The success message of updating the budget appears along with the reference number.

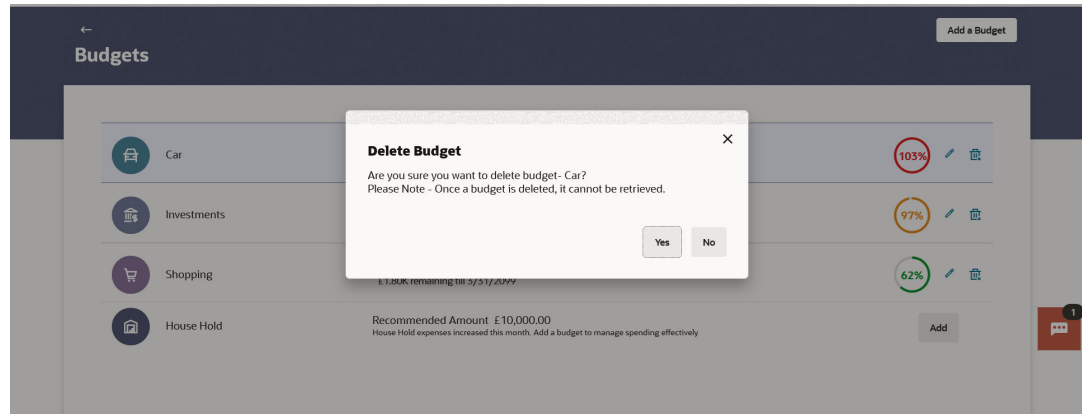
5.5 Delete Budget

This topic describes the systematic instruction to **Delete Budget**. Using this option user can delete an existing budget.

To delete a budget:

1. Perform any one of the following navigation to access the **Budget** screen:
 - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**, and then click **Budgets** widget. From the **Budgets**, click the **View All** link, and then **Budget**.
 - In Search bar, type **Personal Finance Management - Budgets**, click on the  icon, against the budget category.
 - In Search bar, type **Personal Finance Management - Delete Budget**, and press **Enter**.
2. Click on the  icon against the budget category that you wish to delete.

A **Delete Budget** pop up screen appears requesting you to confirm deletion of the budget.

Figure 5-5 Delete Budget

3. Click **Yes** to delete the budget.
 - The success message of deleting the budget appears on the **Budgets** screen.
 - Click **No** to cancel the deletion process.

6

Goals

This topic describes the information about **Goals**. This feature enables the user to calculate goal, set goal, modify goals and view goals.

Setting up a goal is a powerful process for thinking about an ideal future to turn a dream into reality.

An integral part of personal finance management is the process of goal planning and monitoring. Goals setting up process should be easy and should be specific, measurable, achievable, relevant and time-bound. The Goal Setting feature of OBDX enables the customer to do the following:

- Calculate goal amounts to view indicative savings
- Set goals
- Modify goals
- View goals and track the progress of each goal
- Make ad-hoc and regular contributions to a goal
- Redeem the goal partially or fully
- View Closed goals
- [Goals](#)
This topic describes the information about **Goal** screen. Using this option, the user can view all the active goals.
- [Goal Overview](#)
This topic describes the information about **Goal Overview** screen. Using this option, the user can view the details of the selected goal.
- [Add a Goal](#)
This topic describes the systematic instruction to **Add a Goal**. The user can specify information in this screen to create a goal by using this screen.
- [Edit Goal](#)
This topic describes the systematic instruction to **Edit Goal** screen. Using this option, the user can edit details of a goal.
- [Contribute to Goal](#)
This topic describes the systematic instruction to **Contribute to Goal** screen. The user can fund a goal using this option.
- [Withdraw Goal](#)
This topic describes the systematic instruction to **Withdraw Goal** screen. The user can withdraw from the goal account partially or fully with this option.
- [Goal Calculator](#)
This topic describes the systematic instruction to **Goal Calculator** screen. The goal calculator helps to calculate how much money the user will need to contribute at a regular frequency in order to arrive at a specific savings goal.

6.1 Goals

This topic describes the information about **Goal** screen. Using this option, the user can view all the active goals.

The **Goals** screen displays all the active goals created by the logged-in user. Each goal record includes the goal image, goal name, amount, and a status graph showing progress. By clicking on a record, the user is taken to the **Goal Overview** screen, where they can view details, modify the goal, contribute to it, or redeem/withdraw from the goal.

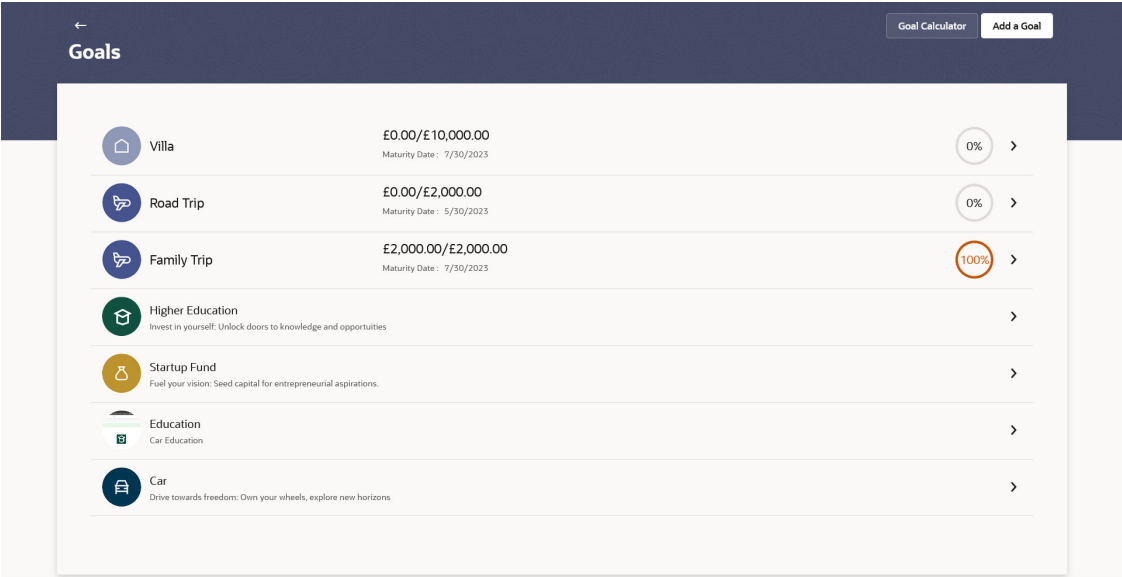
Note

When the user clicks on a goal record where goals are set, the system redirects to the **Goals Overview** screen. If no goal is set, the system redirects to the **Add a Goal** screen.

Navigation Path:

In search bar, type **Personal Finance Management - Goals**, press **Enter**.

Figure 6-1 Goals



Note

The fields which are marked as Required are mandatory.

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

Table 6-1 Goals - Field Description

Field Name	Description
Goal Image	The image set for the goal.
Goal Name	The name of the goal.
Amount Achieved	The current amount in the goal account.
Goal Amount	The targeted goal amount.
Goal Maturity Date	The date on which the goal will be completed.
Percentage Achieved	The current achievement in percentage with respect to the goal amount set.

You can perform following goal related transactions from main kebab menu:

- Click [Goal Calculator](#) to calculate goal contributions.
- To add a new goal, click [Add a Goal](#).
- Click on the goal record to view the goal details.

Note

When the user clicks on a goal record where goals are set, the system redirects to the **Goals Overview** screen. If no goal is set, the system redirects to the **Add a Goal** screen.

6.2 Goal Overview

This topic describes the information about **Goal Overview** screen. Using this option, the user can view the details of the selected goal.

The screen displays the details such as the current amount in the goal, maturity date of the goal and the graph displaying the current achievement in percentage with respect to the goal amount set.

The user can also view all the transactions under the **Activities** section that have taken place regarding a goal and that have been performed on an active or open goal.

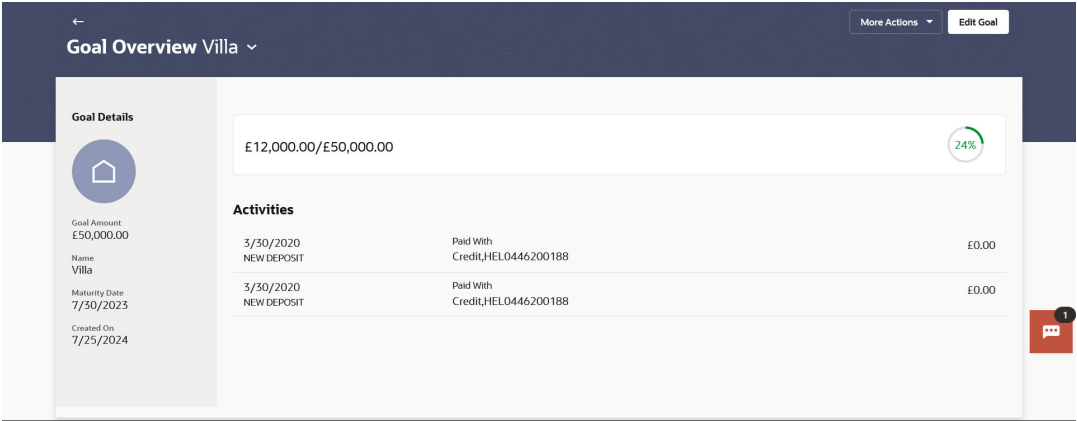
Navigation Path: Perform anyone of the following actions.

- From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**, and then **Goals** widget, click on the goal record.
- In Search bar, type **Personal Finance Management - Goal Overview** and press **Enter**.

To view the goal details:

1. Click on the goal whose details you wish to view.
The **Goal Overview** screen appears.
2. From the **Goal** list, select the goal whose details you wish to view.
The details of the selected goal are populated on the screen.

Figure 6-2 Goal Overview



Note

The fields which are marked as Required are mandatory.

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

Table 6-2 Goal Overview - Field Description

Field Name	Description
Choose a Goal	Select a goal whose details you wish to view.
Amount Achieved	The current amount in the goal account.
Goal Amount	The target amount of the goal.
Percentage Achieved	The graph displaying the percentage of goal achieved.
Activities	All the transactions that have taken place in relation to the goal will be listed down as follows:
Date & Description	The date on which the transaction was performed. Details of the transaction such as remarks entered by user. Example: The account number from which funds have been transferred to credit the goal etc.
Paid With	Type of transaction that was performed i.e. credit or debit. It also displays the system generated reference number of each goal transaction will be displayed against each transaction record.
Amount	The amount that was credited or withdrawn along with the currency, is displayed.
Goal Details	Information specified in below fields are related to goal details
Goal Image	Displays the image of the goal.
Goal Name	Displays the name of the selected goal.
Goal Amount	Displays the target amount of the goal.
Maturity Date	Displays the date on which the goal will be completed.
Created On	Displays the date on which goal was created.

You can perform following goal related transactions:

- From **More Actions**:

- [Withdraw Goal Amount](#) to redeem the goal.
- [Contribute to Goal](#) to contribute to the goal.
- Click [Edit Goal](#) to modify the goal details.

6.3 Add a Goal

This topic describes the systematic instruction to **Add a Goal**. The user can specify information in this screen to create a goal by using this screen.

In order to create a goal, the user is required to specify information such as the goal category, the amount that is to be saved in order to achieve the goal, and other details such as the goal tenure, initial contribution amount, etc.

Navigation Path: Perform any one of the following actions.

- From the Dashboard, click **Toggle menu**, click **Menu**, then click **Personal Finance Management**. Under **Goals** widget, click on the **Add a New Goal** link.
- In Search bar, type **Personal Finance Management - Goals**, click **Add a Goal**, and press **Enter**.
- In Search bar, type **Personal Finance Management - Add a Goal**, and press **Enter**.

Figure 6-3 Add a Goal

← Add a Goal Cancel Submit

Goal Category
Travel

Goal Name
Ladakh

Goal Amount
£2,000.00

Initial Contribution
£1,000.00

Remaining Amount
£1,000.00

Source Account
SalaryAccount, xxxxxxxxxxxx0020

Current Balance - £46,268.80

Duration
Years: 2 Month: 2

On goal completion
Transfer amount to Source Account
☐ Transfer amount to Source Account
☒ Select a different account

On Maturity Transfer To
Own Account

Transfer Account
SalaryAccount, xxxxxxxxxxxx0020

Address: Brandon Wilson, JHEL Branch, Oracle Goregaon, Mumbai, GREAT BRITAIN

Set up schedule for contribution
☒ Set up schedule for contribution

Contribution Schedule
Quarterly

Amount to be contributed - £58.00 Per Quarter Goal Tenure
2 Years and 2 Months We are here to help you achieve goal!

Total Savings: 24% You pay 76% We contribute 24% Please Note - All calculations are of approximate values.

Contribution amount
£58.00

Contribution Account
SalaryAccount, xxxxxxxxxxxx0020

Current Balance - £46,268.80

Start Contribution On
5/4/2021

End Contribution On
5/30/2022

File size should not be more than 5MB
Supported Files : JPEG, PNG

Note

The fields which are marked as Required are mandatory.

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

Table 6-3 Add a Goal - Field Description

Field Name	Description
Goal Category	Select the category under which you would like to create a goal.

Table 6-3 (Cont.) Add a Goal - Field Description

Field Name	Description
Goal Image	The image of the goal. By default the image assigned by the bank for the specific category will be displayed. You can personalize your goal by adding an image of your choice. Click Edit + to add a goal image. Note: a. You can browse from your device or choose an avatar or use the camera to upload an image to be set as the goal image. b. The maximum allowed image size is 5MB, and the accepted formats are limited to JPG and PNG.
Goal Name	Specify the name of the goal.
Goal Amount	Enter the targeted goal amount.
Initial Contribution	Specify the amount that you would like to contribute towards the goal as an initial contribution. This amount should be within the range specified.
Remaining Amount	This is the amount arrived at after having subtracted the initial contribution amount from the goal amount.
Source Account	Select the CASA account from which funds are to be debited for the initial contribution amount. Once an account is selected, the balance of that account is displayed below this field.
Duration	The tenure of the goal in years and/or months.
	The following options are provided for the user to specify the account in which the goal amount is to be transferred upon fulfillment. By default, on fulfillment, the amount in the goal will be transferred into the source account through internal transfer. The user can, however, choose to have the goal amount credited to a different account when it is fulfilled, by defining the requirements in the following section:
Goal	The following options are provided for the user to specify the account in which the goal amount is to be transferred upon fulfillment: By default, on fulfillment, the amount in the goal will be transferred into the source account through internal transfer. The user can, however, choose to have the goal amount credited to a different account when it is fulfilled, by defining the requirements in the following section:
On goal Completion	Specify the where the goal amount will be transfer on goal fulfillment. The options are: • Transfer amount to Source Account- transfer the goal amount into the source account through internal transfer. • Select a different account- transfer the goal amount in a different account than the one defined in the above field as source account.
On Maturity Transfer To	Select the account in which the proceeds must be transferred on goal completion. The options available are: • Own Account • Internal Account This field is displayed if you have selected the Select a different account option.
Own Account - Select a different account	The following field is displayed if you have selected the Own Account option in the Select a different account list.

Table 6-3 (Cont.) Add a Goal - Field Description

Field Name	Description
Transfer Account	Select the account number to which the amount has to be transferred after completion of goal. This field is displayed if the Own Account option is selected in the Select a different account field.
Internal Account - Select a different account	The following field is displayed if you have selected the Internal Account option in the Select a different account list.
Account Number	Specify the account number to which the amount has to be transferred after completion of goal.
Confirm Account Number	Re-enter the account number to which the amount has to be transferred after the completion of goal.
Set up a schedule for contribution	Select this check-box if you wish to set instructions for automatic contribution towards the goal.
Contribution Schedule	Select the frequency of contribution. The options are: • Quarterly • Monthly • Weekly
Outcome	The system will calculate the amount to be contributed by the user as per the values entered in the fields above, and display the same as follows.
Amount to be contributed	Application calculates and displays the amount you will be required to contribute monthly/quarterly/weekly, as generated by the system, based on your entries, will be displayed.
Goal Tenure	Displays the tenure to achieve the goal.
We are here to help you achieve goal	Displays the contribution of user in percentage.
Total Savings	Displays the total savings percentage in the specified period.
You Pay	Displays the amount paid by user in percentage.
We Contribute	Displays the amount paid by the bank in percentage.
Contribution Amount	Specify the amount to be contributed towards the goal per instance.
Contribution Account	The account number from which funds will be credited towards the goal at every instance of contribution.
Start Contribution On	Specify the start date from which the regular contributions should be executed.
End Contribution On	Specify the date until which the regular contributions should be executed.

To add a goal:

1. Navigate to above path.
The **Add a Goal** screen appears.
2. In the **Goal Category** list, select the desired goal category.
3. Click **Edit +** to add an image for the goal.
4. In the **Goal Name** field, enter the name of your goal.
5. In the **Goal Amount** field, enter the target goal amount.
6. In the **Initial Contribution** field, enter the amount that you have already saved for the goal.
7. From the **Source Account** list, select the desired account number for initial contribution.

8. From the **Duration** list, select the goal tenure in years and/or months.
9. In the **On goal Completion** field, select any one of the following two options to further specify the account into which the goal amount is to be transferred once the goal is fulfilled;
 - a. If you select the **Transfer amount to Source Account** option, the goal amount will be transferred into the source account.
 - b. If you select the **Select a different account** option, select any one of the following options to further specify the account into which the goal amount is to be transferred once it is fulfilled:
 - i. If you select the **Own Account** option in the **On Maturity Transfer To** list;
 - i. In the **Transfer Account** field, enter the account number to which the amount has to be transferred after completion of goal.
 - ii. If you select the **Internal Account** option in the **On Maturity Transfer To** list;
 - i. In the **Account Number** field, enter the account number for fund transfer.
 - ii. In the **Confirm Account Number** field, re-enter the account number again to confirm.
 - iii. If you select **Domestic Account** option in the **On Maturity Transfer To** list;
 - i. In the **Network Type** list, specific network for payment.
 - ii. In the **Account Number** field, enter an appropriate account for redemption.
 - iii. In the **Beneficiary Name** field, enter the name of the beneficiary.
 - iv. In the **Bank Code** field, enter the IFSC code of the beneficiary bank.
10. Select the **Set up a schedule for contribution** check-box if you wish to set instructions for automatic contribution towards the goal at regular intervals.

If you select the check-box, the following fields gets displayed;

 - a. In the **Contribution Schedule** list, select the desired frequency option.
 - b. In the **Contribution Amount** field, enter the desired contribution amount.
 - c. From the **Contribution Account** list, select the desired account number from which funds will be credited towards the goal at intervals as defined in the above fields.
 - d. In the **Start Date Contribution On** field, enter the start date from which the regular contributions will be executed.
 - e. In the **End Date Contribution On**field, enter the date until which the regular contributions will be executed.
11. Perform any one of the following actions:
 - Click **Submit** to create the goal.
 - Click **Cancel** to cancel the transaction.
 - Click **Back** to navigate back to previous screen.

The **Review** screen appears.
12. Verify the details, and click **Confirm**.
 - Click **Back** to navigate back to previous screen.
 - Click **Cancel** to cancel the transaction.

The success message request of initiation of goal creation appears.

13. Perform any one of the following actions:

- Click **Home** to navigate back to dashboard.
- Click **Goals** to redirect to **Goals** screen to view the list of goals already created.
- Click **OK**.

6.4 Edit Goal

This topic describes the systematic instruction to **Edit Goal** screen. Using this option, the user can edit details of a goal.

To edit the goal details:

1. Perform anyone of the following navigation to access the **Current & Savings Account Details** screen.
 - From the Dashboard, click **Toggle menu**, and then click **Menu**. From the **Menu**, click **Personal Finance Management**, and the click **Goals** widget. From the **Goals**, click on the goal record link, and then from **Goal Overview**, click on **Edit Goal**.
 - In Search bar, type **Personal Finance Management - Edit Goal**, and press **Enter**.
2. Navigate to one of the above paths.

The **Edit Goal** screen appears in editable form.
3. From the **Goal** list, select the goal whose details you wish to modify.

The details of the selected goal are populated on the screen.

Figure 6-4 Edit Goal

←

Back

Cancel

Submit

Edit Goal Villa ▾

Goal Category
Home ▾



File size should not be more than 5MB
Supported Files : JPEG, PNG

Goal Name
Villa

Goal Amount
£10,000.00

Maturity Date
7/30/2023 

Maturity Instructions

Pay To
Own Account ▾

Account Number
SalaryAccount, xxxxxxxxxxxx0020 ▾

Standing Instructions

☒ Set up schedule for contribution

Contribution Schedule
Quarterly ▾

Amount to be contributed - £58.00 Per QuarterGoal Tenure
- 2 Years and 2 MonthsWe are here to help you achieve goal!

Total Savings 24%You pay 76%We contribute 24%Please
Note - All calculations are of approximate values.

Contribution amount
£58.00

Contribution Account
SalaryAccount, xxxxxxxxxxxx0020 ▾

 Current Balance - €46,268.80

Start Contribution On
5/4/2021 

End Contribution On
5/30/2022 

4. Edit the required goal details.

 Note

The fields which are marked as Required are mandatory.

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

Table 6-4 Edit Goal - Field Description

Field Name	Description
Choose Goal	Select a goal whose details you wish to update.
Goal Category	Select a goal category under which the goal is to be set. This field is editable.

Table 6-4 (Cont.) Edit Goal - Field Description

Field Name	Description
Goal Image/Avatar	The image associated with the goal. Click on the  icon, then browse from your device or choose an avatar or use the camera to upload an image to be set as the goal image. This field is editable. Note: a. You can browse from your device or choose an avatar or use the camera to upload an image to be set as the goal image. b. The maximum allowable image size is 5MB, and the accepted formats are limited to JPG and PNG.
Goal Name	The name of the goal. This field is editable.
Goal Amount	The target amount of the goal. This field is editable.
Maturity Date	The date on which the goal will be completed. This field is editable.
Maturity Instructions	This section is editable.
Pay To	The account transfer option for receiving the goal amount on completion of tenure. The options are: • Own Account • Internal Account
Own Account - Pay To	The following field is displayed if the user has selected, Own Account option from the Pay To list while creating the goal.
Account Number	The account number to which the amount is to be transferred after completion of goal.
Internal Account - Pay To	The following fields are displayed if the user has selected, Internal Account option from the Pay To list while creating the goal.
Account Number	The account number to which the amount has to be transferred after completion of goal.
Standing Instructions	This section is editable.
Set-up schedule for contribution	The option to enable the Set-up schedule for contribution.
Frequency of Contribution	The frequency of the regular contributions. The options are: • Quarterly • Monthly • Weekly
Contribute to Goal	The amount to be contributed towards the goal.
Contribution Start Date	The start date from which the regular contributions will be executed.
Contribution End Date	The end date until which the regular contributions will be executed.
Funding Account Number	The account number from which funds will be credited to the goal.
Balance	The balance amount in the account from which funds will be credited to the goal.

5. Edit the required goal details.
6. Click **Start Transfer** to start contributing to the goal.

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

The success message appears along with the reference number.

7. Perform any one of the following action:

- Click **Home** to navigate back to dashboard.
- Click **Goals** to redirect to **Goals** screen to view the list of goals already created.
- Click **OK**.

6.5 Contribute to Goal

This topic describes the systematic instruction to **Contribute to Goal** screen. The user can fund a goal using this option.

Contribution to the goal can be made by transferring funds from any CASA account of the user. The user can contribute to a goal any number of times during the tenure of the goal.

Navigation Path:

- In Search bar, type **Personal Finance Management - Contribute to Goal**, and press **Enter**.
- In Search bar, type **Personal Finance Management - Goal Overview**, and press **Enter**, and then click **More Actions**. From the **More Actions**, click **Contribute to Goal**.

Figure 6-5 Contribute to Goal

Note

The fields which are marked as Required are mandatory.

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

Table 6-5 Contribute to Goal - Field Description

Field Name	Description
Choose Goal	Select a goal to which you wish to contribute. The name of the selected goal is displayed at the top of the screen.
Current Goal Amount	The target amount of the goal.
Source Account	Select the account number from which the funds are to be debited.
Contribution Amount	Specify an amount that you wish to contribute towards the goal.

To fund or contribute to your goal:

1. Navigate to one of the above paths.
The **Contribute to Goal** screen appears.
2. From the **Source Account** list, select the CASA account number from which funds are to be debited.
3. In the **Contribution Amount** field, enter the amount to be contributed.
4. Perform any one of the following actions:
 - Click **Submit** to fund the goal.
 - Click **Cancel** to cancel the transaction.
5. The **Review** screen is displayed.
 - Click **Confirm** to confirm contribution.
 - Click **Cancel** to cancel the transaction.The success message of contribution to goal request initiation appears.
6. Perform any one of the following actions:
 - Click **Home** to navigate back to **Dashboard**.
 - Click **Goals** to redirect to **Goals** screen to view the list of goals already created.
 - Click **OK**.

Note

The user cannot set up contributions for amounts larger than the set Goal Amount or more than Maximum amount permissible as per product maintenance. However since Standing Instructions gets executed only when the branch run EOD, and even if there has been any adhoc contribution made during the day which makes the total as equal or higher than Goal Amount, the set SI will get executed for the day.

6.6 Withdraw Goal

This topic describes the systematic instruction to **Withdraw Goal** screen. The user can withdraw from the goal account partially or fully with this option.

Using this option, the user can withdraw from the goal account partially or fully. If the user performs a partial redemption, the goal balance gets reduced to the extent of the amount withdrawn. On full redemption, the goal account gets closed.

To redeem/withdraw your goal:

1. Perform anyone of the following navigation to access the **Withdraw Goal** screen.
 - In Search bar, type **Personal Finance Management - Withdraw Goal** , and press **Enter**.
 - In Search bar, type **Personal Finance Management - Goal Overview**, and press **Enter**, then click **More Actions**, and click **Withdraw Goal**.
2. Navigate to one of the above paths.
The **Withdraw Goal** screen appears.

Figure 6-6 Withdraw Goal

← Withdraw Goal Villa Cancel Submit

Withdraw Amount
£12,000.00

Withdrawal Amount Required

Payout Details

Pay To
Own Account

Account Number
SalaryAccount, xxxxxxxxxxxx0020

Address: Brandon Wilson,HEL
Branch,Oracle,Goregaon,Mumbai,GREAT BRITAIN

Note

The fields which are marked as Required are mandatory.

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

Table 6-6 Withdraw Goal - Field Description

Field Name	Description
Choose Goal	Select a goal from which you wish to withdraw a fund. The name of the selected goal is displayed at the top of the screen.
Withdraw Amount	Displays the maximum amount to be withdrawn.
Withdrawal Amount	Specify the amount to be withdrawn. Note: If this amount is equal to with drawable amount, it means full withdrawal. In such cases, system displays the note - If you wish to withdraw the entire amount of the goal, the goal will no longer exist and all future contributions will no longer take place.
Payout Details	Information specified in below fields are related payout details.
Pay To	Specify the type of account into which the funds are to be credited. The options can be: • Own Account • Internal Account Note: Refer Add a Goal – Payment Details section for more information on Account Details.

Table 6-6 (Cont.) Withdraw Goal - Field Description

Field Name	Description
Own Account - Transfer To	Following fields is displayed if the customer selects Own Account option in the Transfer To field
Account Number	An Account to which the funds are to be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection.
Transfer To - Internal Account	Following fields is displayed if the customer selects Internal Account option in the Transfer To field.
Account Number	Customer has to specify the account number to which the funds are to be transferred.
Confirm Account Number	User has to confirm an account number to which the funds are to be transferred at maturity.
Domestic Account - Transfer To	This section is displayed if the customer selects Domestic Account option in Transfer To field.
Network Type	Select the network through which the transfer is to take place.
Account Number	Customer has to specify the Account number to which the funds are to be transferred.
Beneficiary Name	The name of the beneficiary.
Bank Code	The IFSC code of the beneficiary bank.

3. From the **Goal** list, select a goal from which you wish to withdraw a fund partially or fully.
The details of the selected goal are populated on the screen.
4. In the **Withdrawal Amount** field, enter the amount to be withdrawn.

Note

If this amount is equal to with drawable amount, it means full withdrawal. In such cases, system displays the note. If you wish to withdraw the entire amount of the goal, the goal will no longer exist, and all future contributions will no longer take place.

5. From the **Pay To** list, select an appropriate mode through which the amount is transferred after redemption.
 - a. If you select **Own Account** option in **Pay To** field;
 - i. In the **Account Number** list, enter an appropriate account for redemption.
 - b. If you select **Internal Account** option in **Pay To** field;
 - i. In the **Account Number** list, enter an appropriate account for redemption.
 - ii. In the **Confirm Account Number** list, re-enter the account number.
6. Perform anyone of the following actions: .
 - Click **Submit** to redeem the goal amount.
 - Click **Cancel** to cancel the transaction.
7. The **Review** screen is displayed.
 - Click **Confirm** to confirm contribution.
 - Click **Cancel** to cancel the transaction.

The success message of withdrawal goal amount request initiation appears.

8. Perform anyone of the following actions:
 - Click **Home** to navigate back to dashboard.
 - Click **Goals** to redirect to **Goals** screen to view the list of goals already created.
 - Click **OK**.

6.7 Goal Calculator

This topic describes the systematic instruction to **Goal Calculator** screen. The goal calculator helps to calculate how much money the user will need to contribute at a regular frequency in order to arrive at a specific savings goal.

This option allows the user to identify the amount of savings that has to be done to achieve a certain goal. This feature, hence, enables the user to figure out the feasibility of creating a goal based on the regular contribution amount for a defined period.

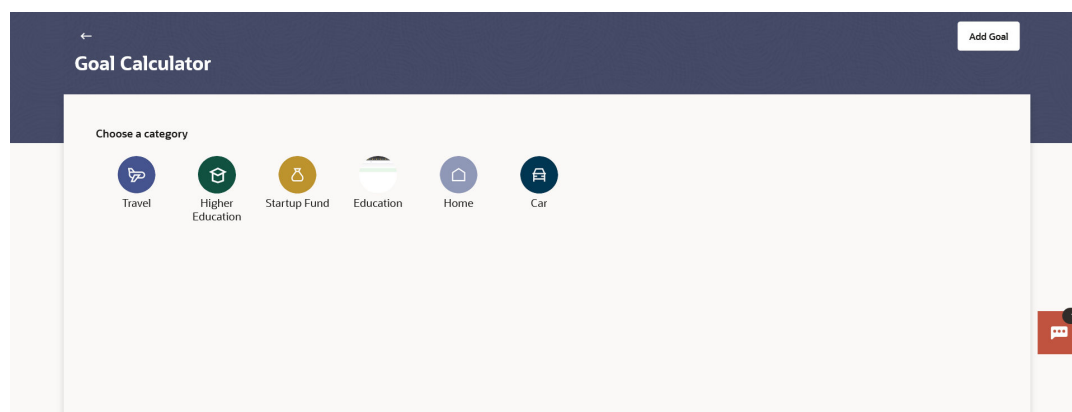
The user needs to enter the goal details along with his targeted amount. The outcome will be based on the values entered by user.

1. Perform anyone of the following navigation to access the **Goal Calculator** screen.
 - In Search bar, type **Personal Finance Management - Goals** , and press **Enter**, and then click **Goal Calculator** .
 - In Search bar, type **Personal Finance Management - Goal Calculator**, and press **Enter**.

2. Navigate to the above the path.

The **Goal Calculator** screen appears.

Figure 6-7 Goal Calculator - Choose Category Step



Note

The fields which are marked as Required are mandatory.

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

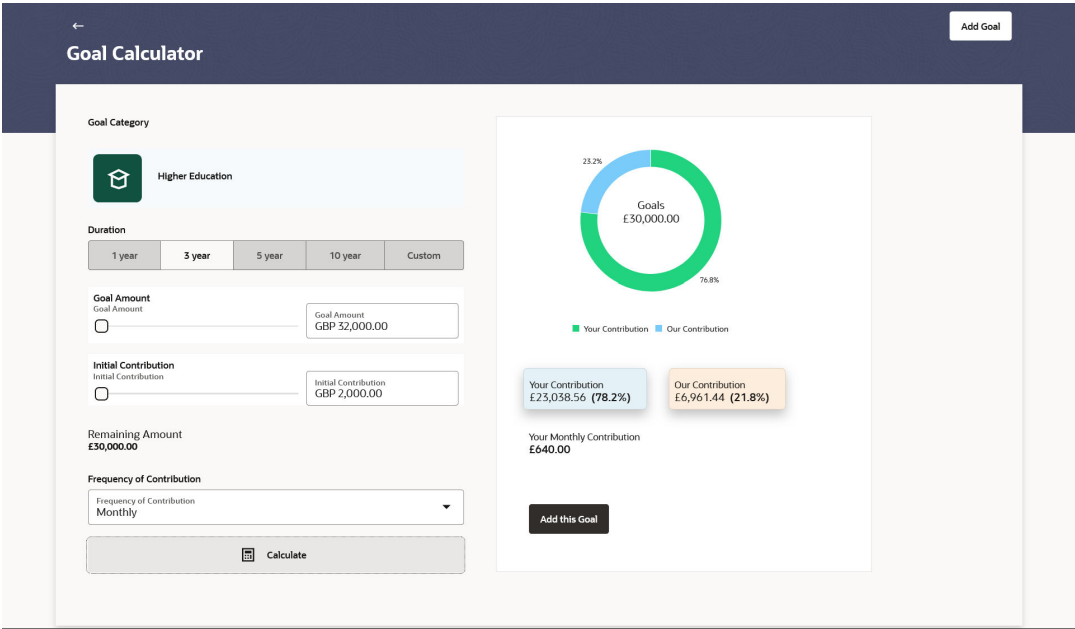
Table 6-7 Goal Calculator - Choose Category Step - Field Description

Field Name	Description
Choose a Category	Select a goal category, e.g. Shopping, Education, Vacation etc. Each category must be shown as an image along with the name of the goal.

- From the **Choose a Category** list, select the desired goal category for which calculation is to be done.

The system navigates to the screen where goal calculation will be done.

Figure 6-8 Goal Calculator



Note

The fields which are marked as Required are mandatory.

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

Table 6-8 Goal Calculator - Field Description

Field Name	Description
Goal Category	Displays the goal category for which calculation is to be done.

Table 6-8 (Cont.) Goal Calculator - Field Description

Field Name	Description
Duration	Specify the tenure of the goal. The options are: • 1 year • 3 Year • 5 Year • 10 Year • Custom Note: The pre-set duration can be selected, or Custom can be specified. On selecting Custom, the time in years and months can be provided.
Goal Fulfilment period in Years	Specify the tenure of the goal in years. This field is displayed only if the Custom option is selected in the Duration field.
Goal Fulfilment period in Months	Specify the tenure of the goal in months. This field is displayed only if the Custom option is selected in the Duration field.
Goal Amount	Enter the targeted amount of your goal.
Initial Contribution	Enter an amount, if any, that you are willing to contribute upfront towards the goal.
Remaining Amount	Application calculates and displays the amount that is remaining after deducting the initial contribution amount from the goal amount.
Frequency of Contribution	Select the frequency in which you will be making regular contributions towards the goal. The options are: • Quarterly • Monthly • Weekly
Graph	Displays the a doughnut graph of the contribution in the percentage with the following details: • Remaining Amount • Your Contribution- calculates and displays the amount you will be required to contribute monthly/quarterly/weekly • Our Contribution- displays the amount paid by the bank • Your <Frequency> Contribution - displays the total savings percentage in the specified period.

4. In the **Duration** field specify the tenure of the goal.
 - If you select the **Custom** option in the **Duration** field;
 - i. From the **Goal Fulfilment Period in Years** list, select the tenure of the goal in years, i.e. the time frame in which you plan to achieve the goal.
 - ii. From the **Goal Fulfilment Period in Months** list, select the tenure of the goal in months, i.e. the time frame in which you plan to achieve the goal.
5. In the **Goal Amount** field, enter the targeted amount.
6. In the **Initial Contribution** field, enter the amount that you are willing to contribute upfront towards the goal.
The **Remaining Amount** is calculated and get displayed.
7. From the **Frequency of contribution** list, select the desired option.

By default, the **Monthly** option appears selected.

The system calculates and displays the amount that you will be required to contribute regularly in order to achieve your goal. The percentage of the amount that you will be required to contribute towards the goal, as well as the percentage of amount that the bank will contribute towards your goal, will be displayed alongside a bar graph.

8. Click **Calculate**.

The system calculates and displays the amount that you will be required to contribute regularly in order to achieve your goal. The percentage of the amount that you will be required to contribute towards the goal, as well as the percentage of amount that the bank will contribute towards your goal, will be displayed alongside a bar graph.

9. Click **Add this Goal** .

The system redirects to the **Add a Goal** where all the values as already defined, will be prefilled.

1. **How do I set a budget for a one-time expense?**
You can budget a one-time expense by selecting the option **This Month** from the Periodicity field while creating the budget.
2. **How can I identify how much I have spent against a set budget?**
The bar graph displays the amount consumed against a budget as a percentage value. The amount spent can also be viewed in terms of actual amount value by hovering over the bar graph.
3. **Can I edit my Goal amount?**
Yes, you can adjust your goal amount as per your requirements; however the amount should be within the range of the product under which you have created your goal.
4. **Can I change the maturity instructions of my goal after it has been created?**
Yes, you can change these maturity instructions by selecting the option to edit a goal from the Goal Details page.
5. **Can I stop the standing instructions set for a goal?**
Yes, you can stop, alter and restart the standing instructions defined on a goal.
6. **How much can a user withdraw from a goal account?**
The user can withdraw a partial amount or the entire amount of the goal. Please note that if you withdraw the entire amount of the goal, the goal account gets closed. From there on the Goal can be viewed in the closed account section.
7. **What happens to the interest accrued in my Goal account if I withdraw some amount?**
The interest of the amount withdrawn for that period along with the penalty, if any, will be credited to the Goal account if it is active, in case of full withdrawal, the interest would be credited to the maturity account defined at the time of goal creation.
8. **Can a goal be funded from an account of a different currency than that of the goal account?**
Yes, however the total value will always be shown as per the base currency of account.
9. **Are the interest components added to my Goal account also visible in the Goal Details page?**
Amount with interest accumulated in the goal account appears on the Goal details page. Separate interest component is not shown.
10. **Can I view the transactions performed on my goal that is currently closed?**
No, you cannot view the transactions performed on a goal that has been closed.
11. **Is there a minimum amount I must contribute initially at the time of goal creation?**
Yes, the bank defines a minimum contribution amount for each goal product. At the time of goal creation, you are required to credit the goal account with an amount that is not lower than this minimum amount defined.
12. **Are there any validations on the standard instructions to be defined at the time of Goal Creation?**
Yes, the validations to be adhered to while defining standing instructions are as follows:
 - a. The standing instruction must be set from a savings account you hold with the bank.

- b. The end date of the instruction should not be later than the date on which the goal ends.

13. What do the values in the fields You Pay and We Pay displayed in the Goal Calculator page signify?

The value displayed in the **You Pay** field is the amount that you contribute towards your goal, while value displayed in the **We Pay** component is interest to be accrued by the bank towards fulfillment of your goal.

14. Can I calculate the time I will require to achieve a Goal if I contribute a certain amount every month?

No, the goal calculator helps you to identify the amount you need to contribute at a defined frequency and time period. The Goal Calculator does not enable calculation of amount of time required to achieve a goal.

Index

A

Add a Category, [4](#)
Add a Goal, [5](#)
Add Budget, [4](#)

B

Budget Overview, [3](#)
Budgets, [1](#)

C

Contribute to Goal, [13](#)

D

Delete a category, [3](#)
Delete Budget, [8](#)

E

Edit a category, [2](#)
Edit Budget, [6](#)
Edit Goal, [10](#)

G

Goal Calculator, [17](#)

Goal Overview, [3](#)
Goals, [1](#), [2](#)

M

Manage Spend Categories, [1](#)

P

Personal Finance Management Overview, [1](#)

R

Recategorize Transaction – Add New Category, [7](#)

S

Spend Analysis, [1](#)
Spend Analysis – Recategorize Transaction, [6](#)
Spend Analysis – Split Transaction, [8](#)

W

Withdraw Goal, [14](#)