Oracle® Banking Digital Experience

Wearable User Manual

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Oracle Banking Digital Experience Wearable User Manual, Release 25.1.0.0.0

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Contents

Preface

Purpose

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

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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Critical Patches

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Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

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

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

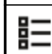
Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1
Wearable

This topic describes the Wearable functionality and its features.

Watch Banking is a digital channel offered by the banks to its customers to perform simple operations on the go from their watch. It can be an Apple or an Android watch from which the customer can initiate inquiries as well as transactions.

Features supported in the application through wearables (Apple and Android)

- Registration of wearables
- Login from wearable device
- Transaction Approvals
- Own Account Transfer
- Quick Snapshot
- ATM and Branch Locator

Pre-requisites:

- The wearable i.e. Apple Watch or Android Watch should have respective futura bank application installed
- The customer should have futura bank mobile application installed on the device required for wearable registration

- Registration
  This topic provides the systematic instructions to user for registering the wearable along with PIN definition so that he/she can perform inquiries and transactions using the wearable.
- Login
- Transaction Approval
  This topic provides the systematic instructions to user to view and approve the transactions pending for approval.
- Own Account Transfer
  This topic provides the systematic instructions to user for initiating funds towards his own accounts held with the bank By selecting the own account transfer option as transfer type.
- Snapshot
  This topic provides the systematic instructions how through quick snapshot, user can view the account summary of your checking and savings account.
- ATM and Branch Locator
  This topic provides the systematic instructions to user for locating an ATM and branch within a specific radius from their current location.

1.1 Registration

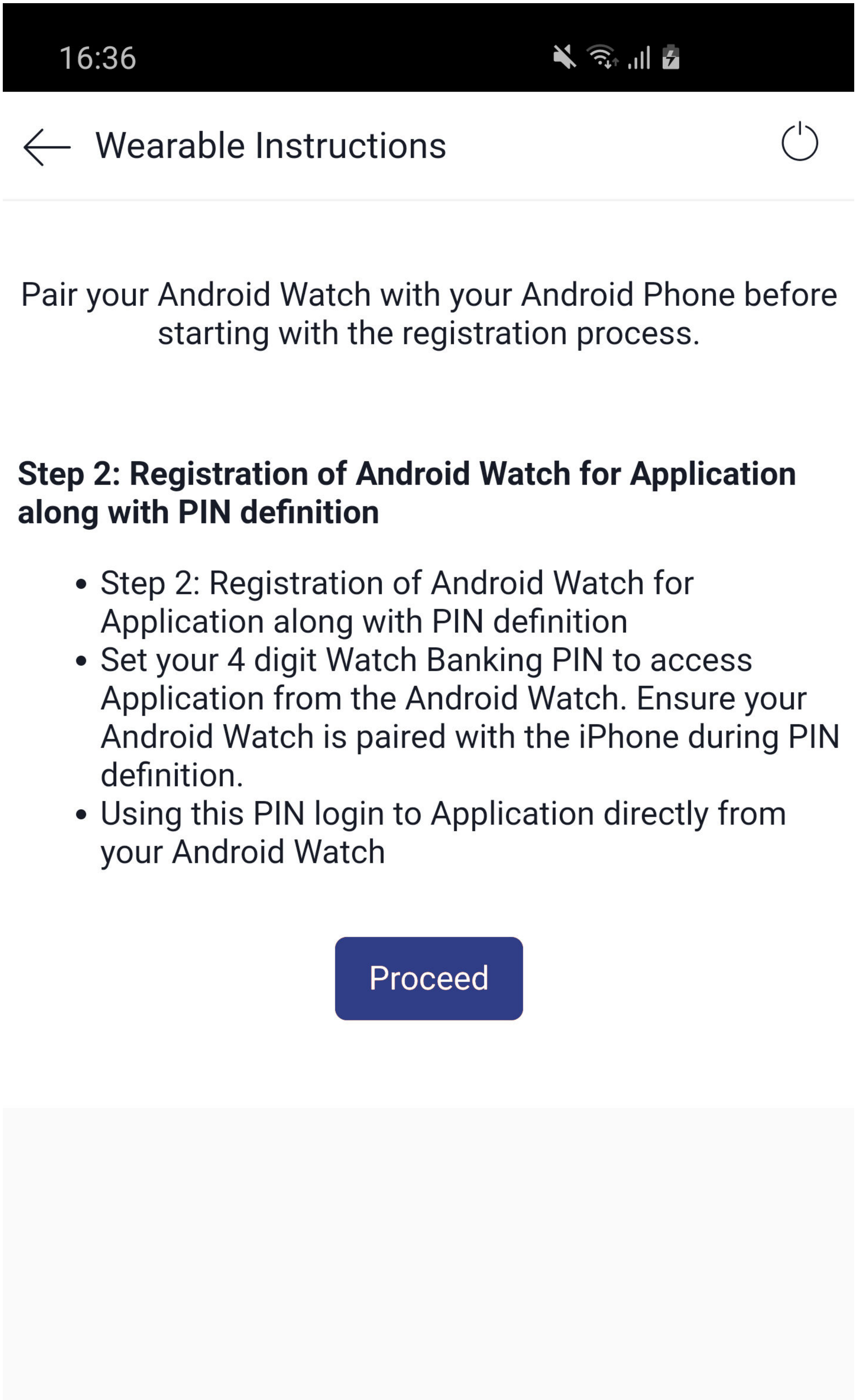
This topic provides the systematic instructions to user for registering the wearable along with PIN definition so that he/she can perform inquiries and transactions using the wearable.

You will need to install the application on the wearable and start the registration process by pairing the wearable with the mobile application i.e. pair your Apple/Android watch with iPhone / Android phone.

To register a wearable with a mobile:

1. Install the futura bank application on the wearable.
2. Launch the futura bank application on the wearable.
3. Pair your Android / Apple watch with your mobile device.
4. Navigate to **Toggle menu** , tap **Menu**, and then tap **Preferences**. Under **Preferences** , tap **Security and Login** , and then tap **Wearable Registration**.

Figure 1-1 Wearable Registration



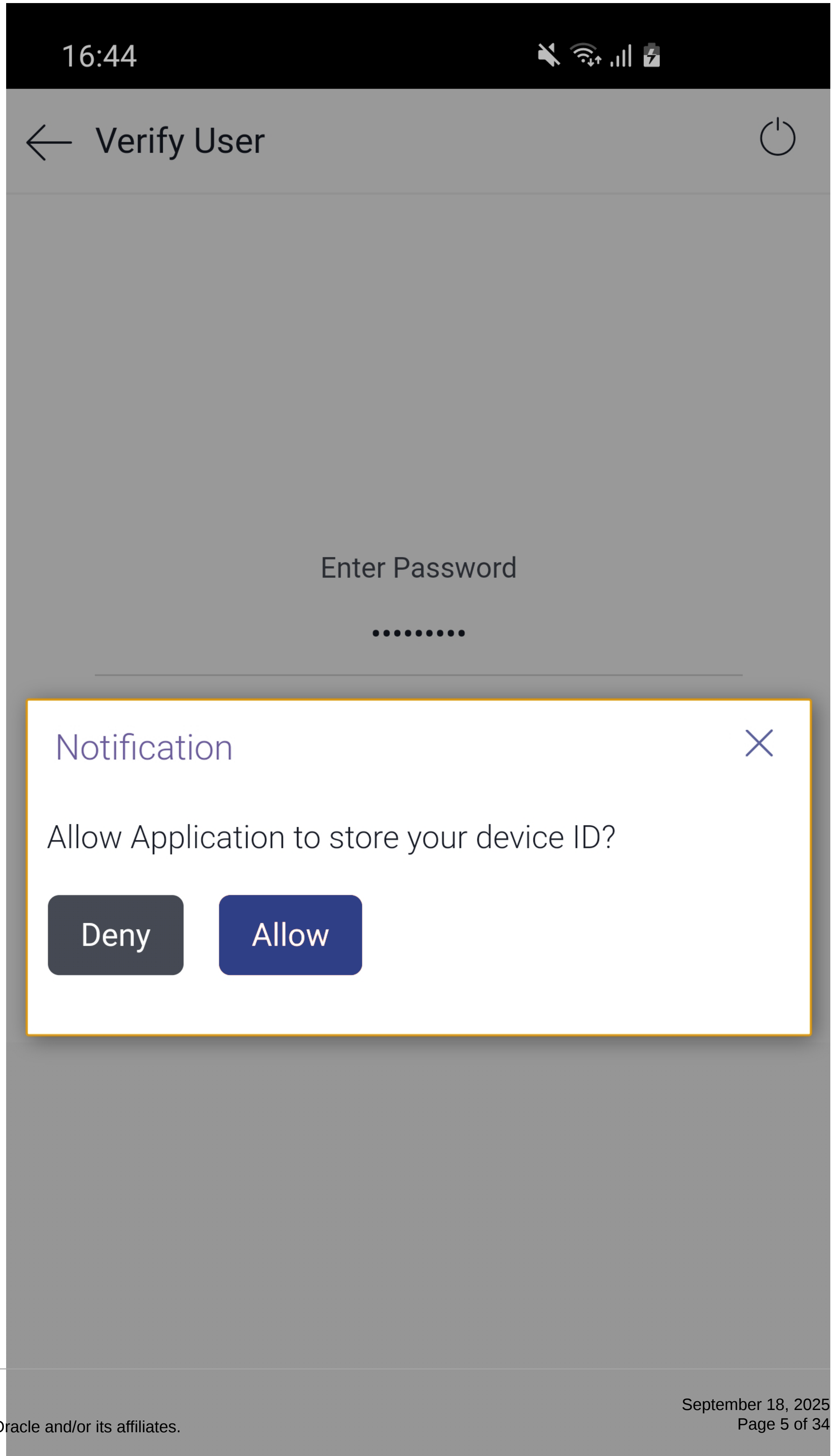
5. Tap **Proceed**.

   The **Verify User** screen is displayed.

6. Enter the **Password**.

   The message is displayed prompting that the Device ID will be stored.

Figure 1-2 Enter Password



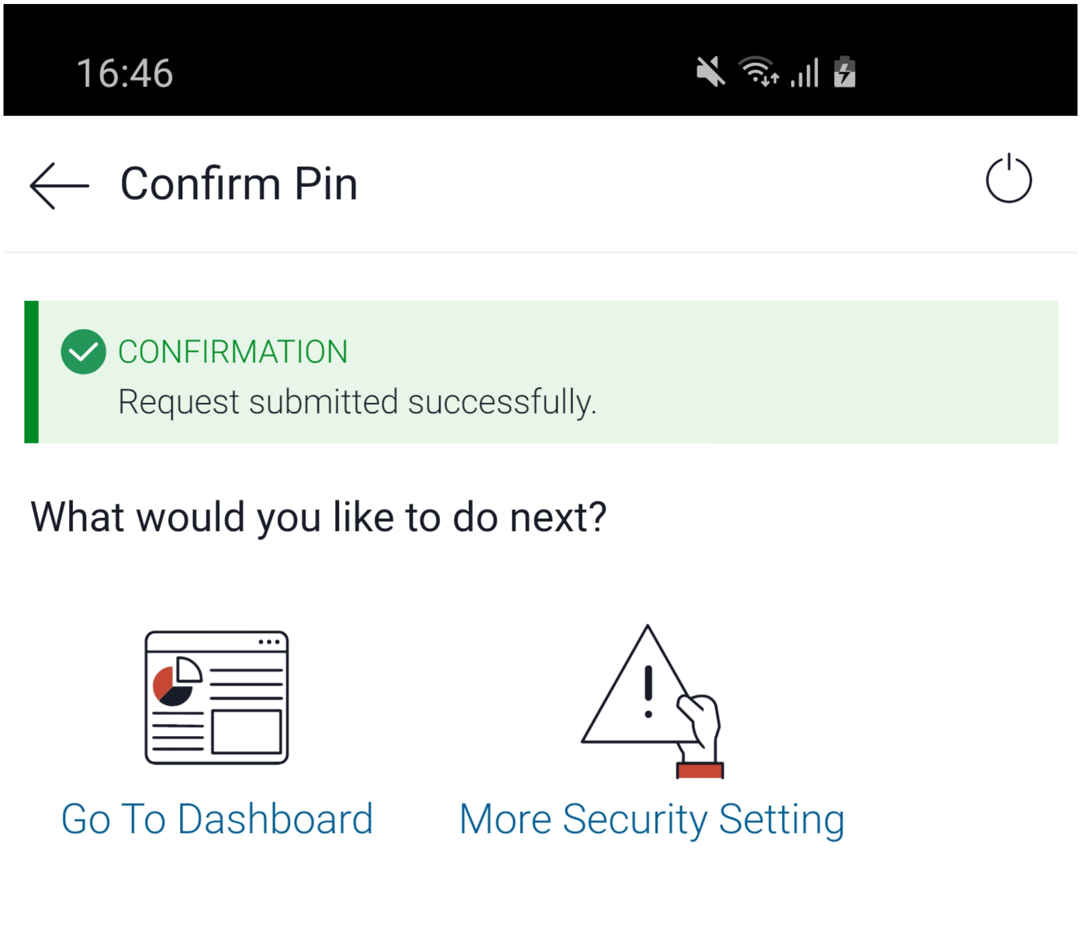
7. Perform one of the following actions:.
   - Tap **Allow** to proceed with storage of device ID.

     You will be prompted to define the **PIN** for the wearable.
   - Tap **Deny** to disallow storage of device ID.
8. Re-enter the **PIN** in the **Confirm** screen.

   Once the **PIN** is confirmed, a pop up message is displayed with confirmation of **PIN** setup.
9. Tap **OK**.

   The **PIN** successfully submitted message is displayed.

Figure 1-3 PIN Definition – Success Message



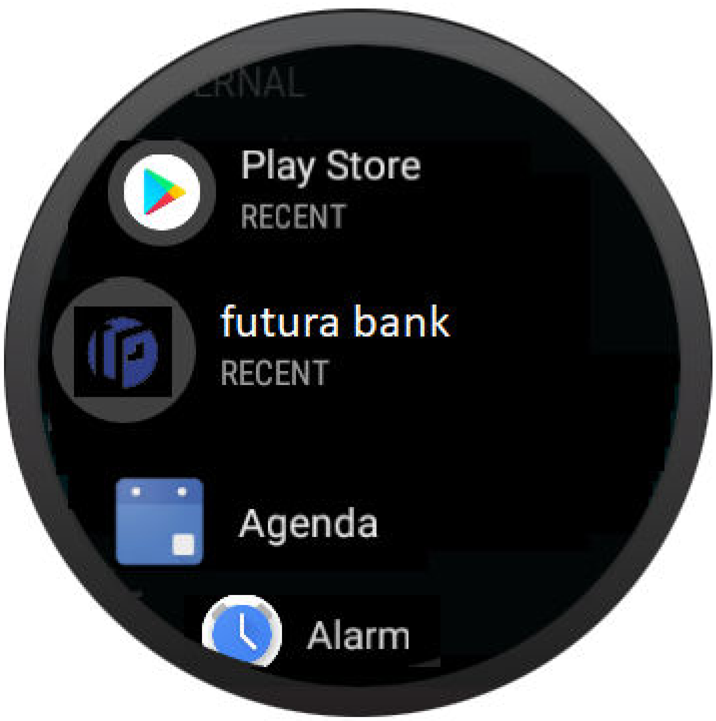
1.2 Login

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

1. To login into the application through the wearable, tap the futura bank application:

Figure 1-4 futura bank Application on Apple Watch

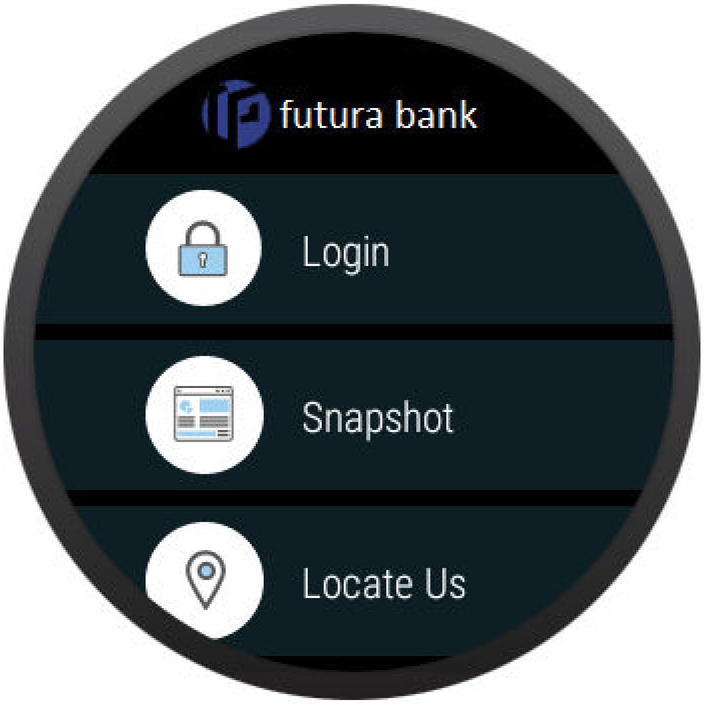
Figure 1-5 futura bank Application on Android



2. Click on **futura bank** application, you will be navigated to the page with pre-login options.

Figure 1-6 Pre-Login – Apple Watch

Figure 1-7 Pre-Login – Android



3. Click on **Login**, you will be navigated to the page with option to enter the **PIN**.

Figure 1-8 Enter PIN – Apple Watch

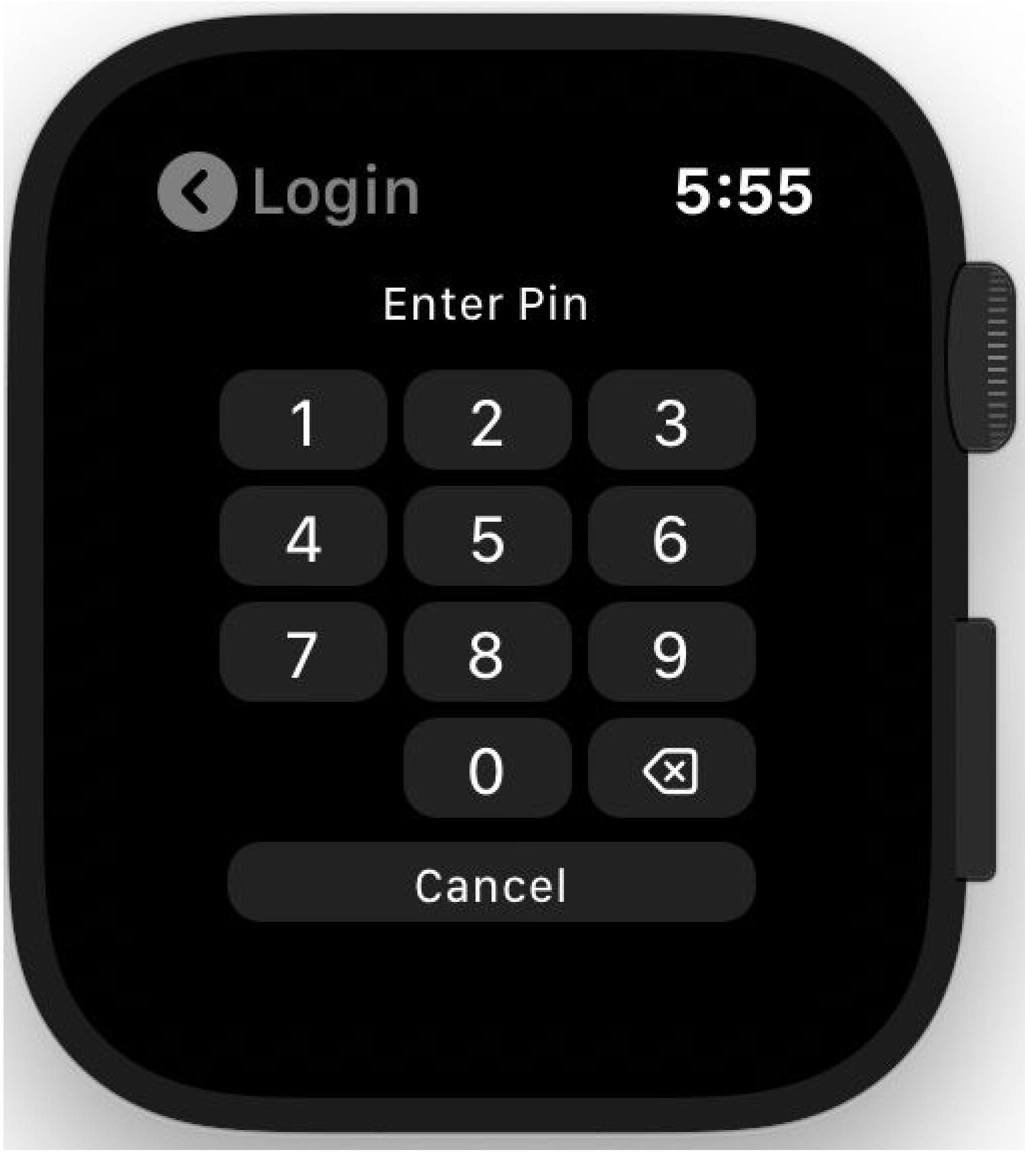


Figure 1-9 Enter PIN – Android

4. Once you enter the **PIN** and if it is correct, you will be logged into the application.

Figure 1-10 Successful Login – Apple Watch

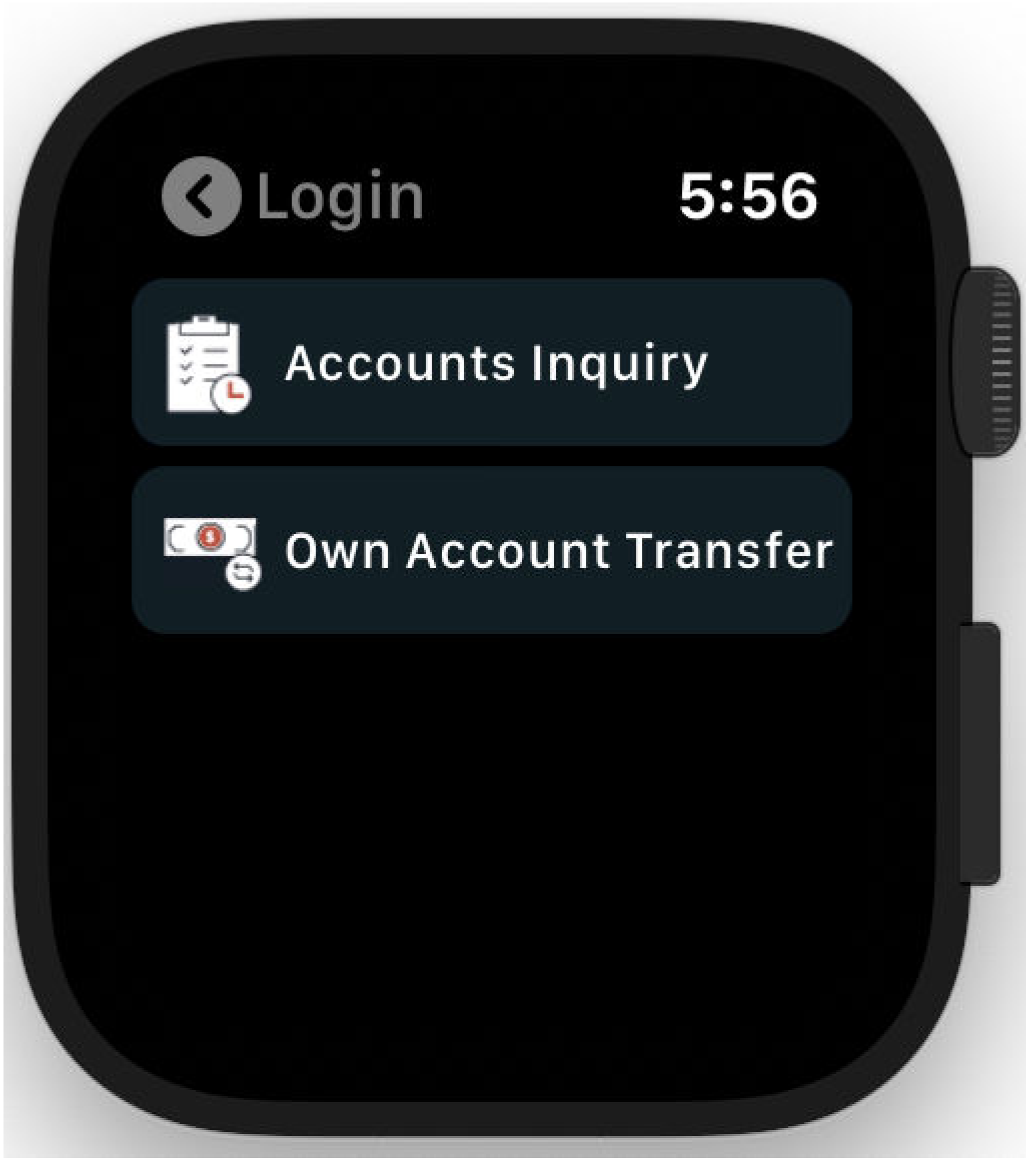
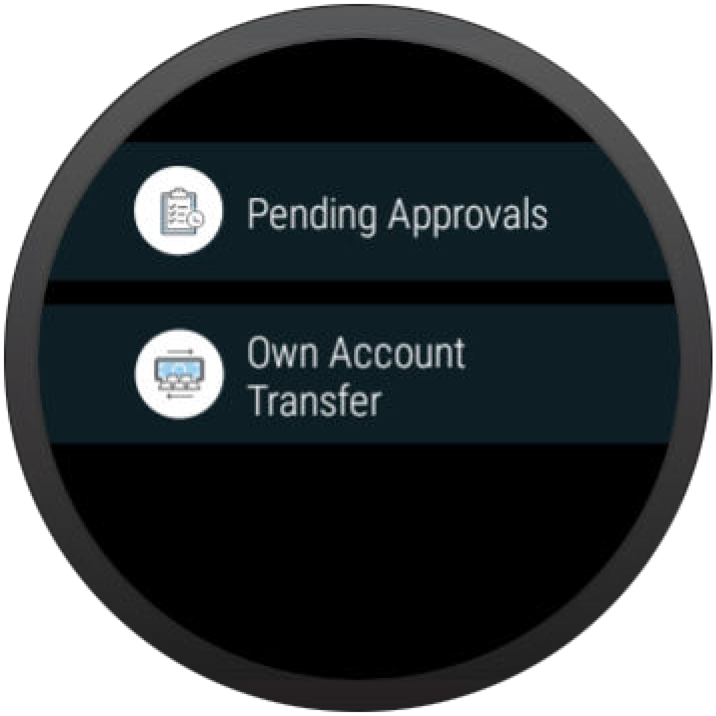


Figure 1-11 Successful Login – Android



5. Select an appropriate option to initiate own account transfer or complete pending approvals. Pending approvals will be available as an option only in case of user with role as corporate approver.

1.3 Transaction Approval

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

The corporate user with role as **Approver** can approve/reject transactions through the wearable. Transactions initiated by corporate maker in the system is routed to the queue of the approver depending upon the rules configured. The transaction once approved by the approver will not be available in the approver's queue.

> **Note**
>
> **Send to Modify** functionality is not supported on wearables.

To approve / reject a transaction on a wearable:

1. Launch the futura bank App on the wearable.
2. Tap **Login** and enter the **PIN**.
3. Tap on **Pending Approvals** option, count of transactions pending for approval in the respective categories are displayed.

Figure 1-12 Pending Approvals – Apple Watch

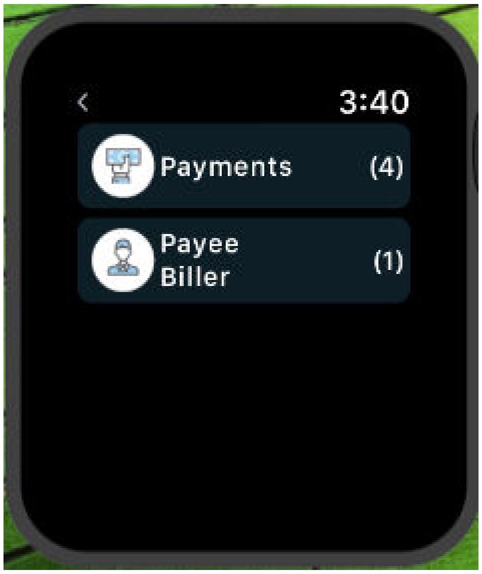
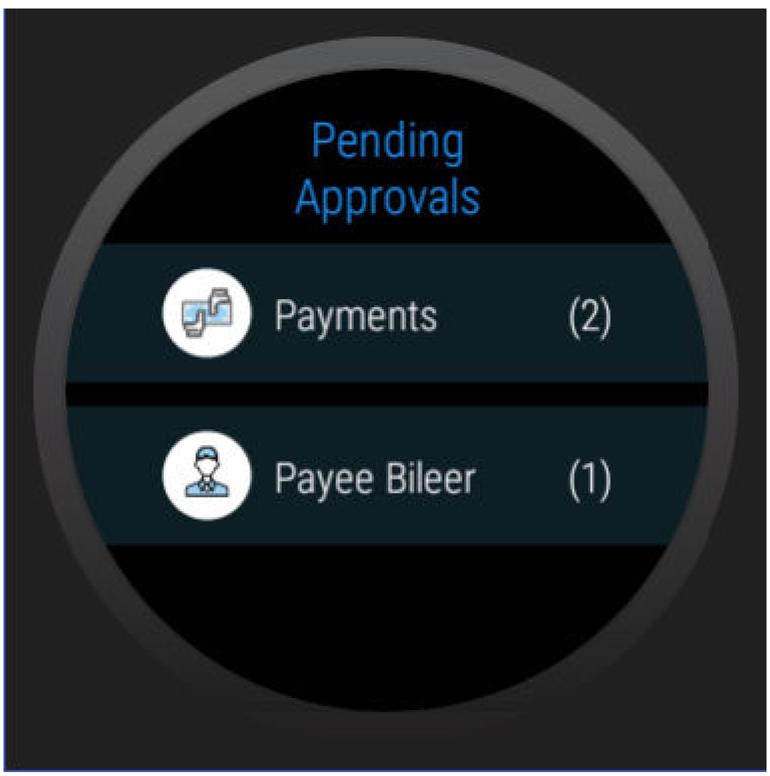


Figure 1-13 Pending Approvals – Android



4. Tap on the respective category to view the list of transactions.

Figure 1-14 Transaction list for approval – Apple Watch

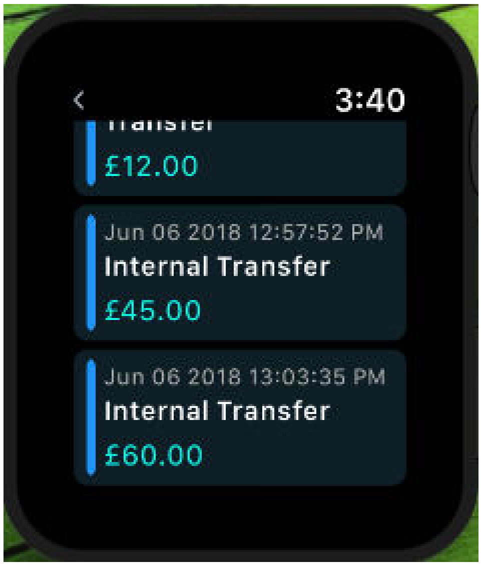
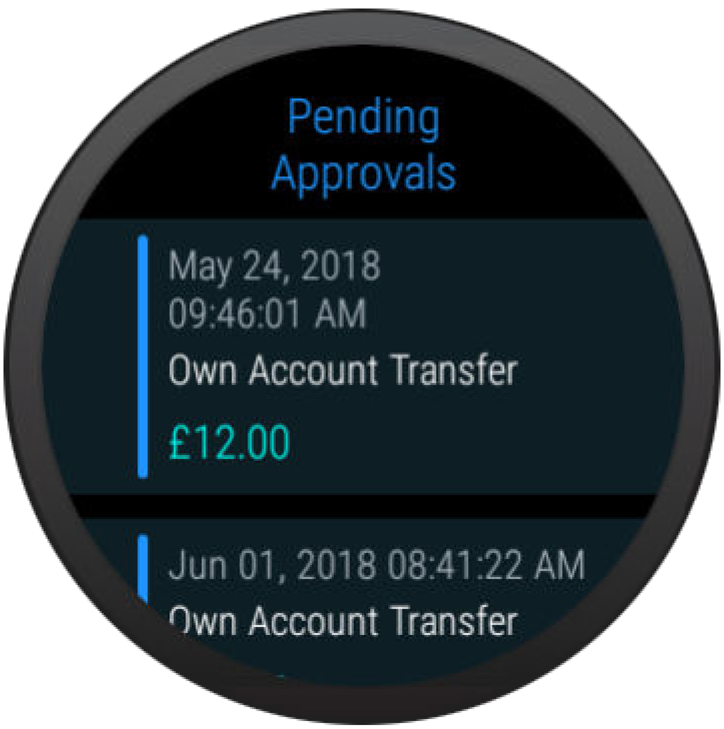


Figure 1-15 Transaction list for approval –Android



5. Select the transaction from the displayed list to view the details of the transaction.

Figure 1-16 Approve/Reject Transaction – Apple Watch

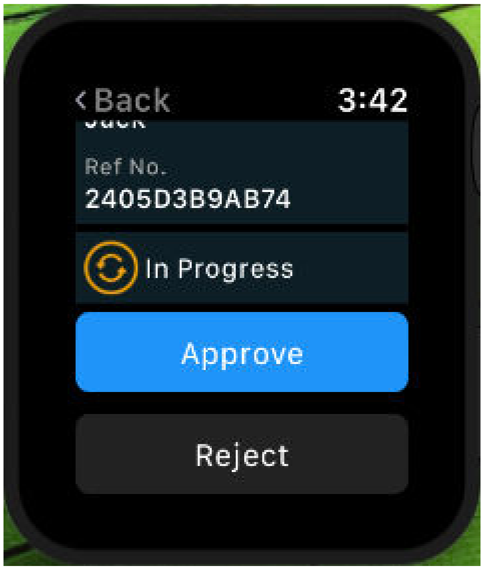
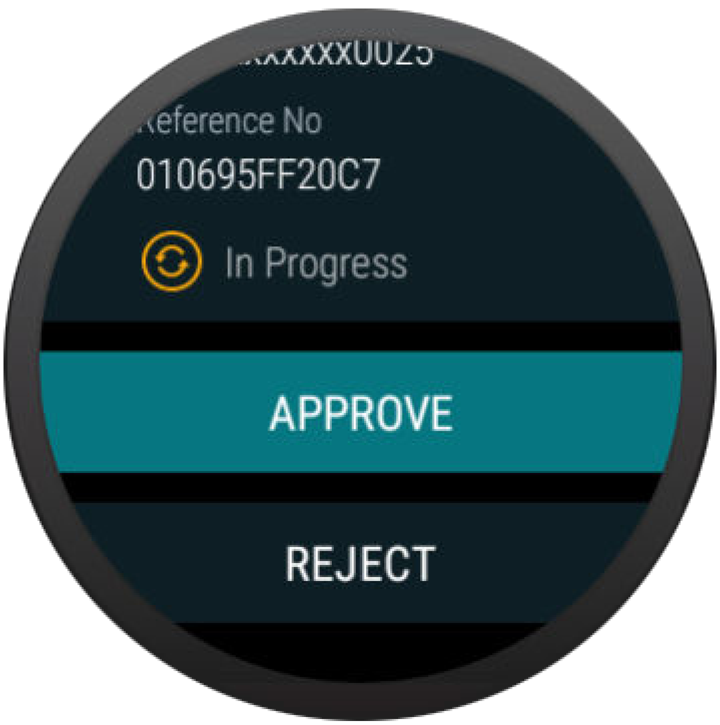


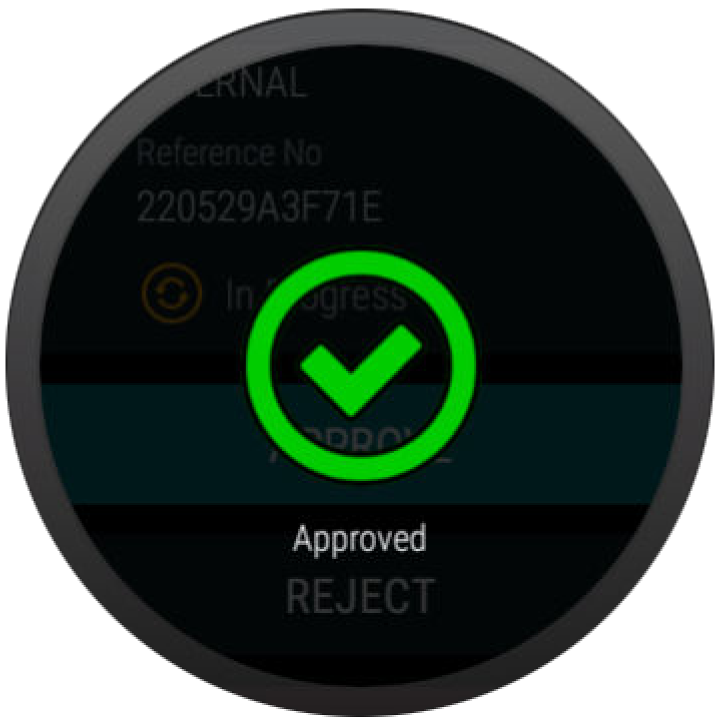
Figure 1-17 Approve/Reject Transaction – Android



6. Perform one of the following actions:
   - Tap **Approve** to approve the transaction.

Figure 1-18 Approval Confirmation – Apple Watch

Figure 1-19 Approval Confirmation – Android



- Tap **Reject** to decline the transaction.

1.4 Own Account Transfer

This topic provides the systematic instructions to user for initiating funds towards his own accounts held with the bank By selecting the own account transfer option as transfer type.

To initiate own account transfer on a wearable:

1. Launch the futura bank App on the wearable.

2. Tap **Login** and enter the **PIN**.
3. Tap the **Own Account Transfer** option.

Figure 1-20 Initiate Transfer – Apple Watch

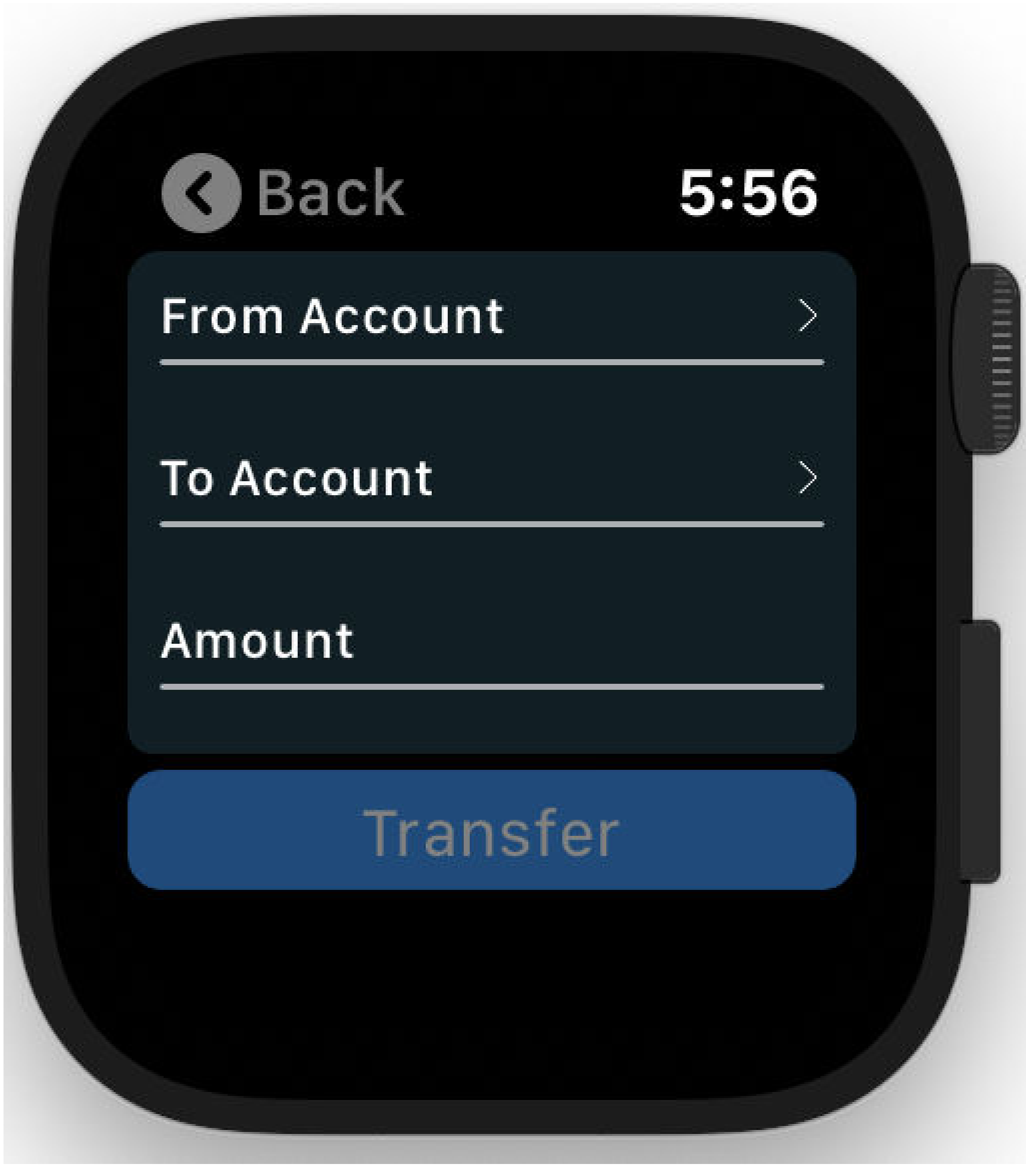


Figure 1-21 Initiate Transfer– Android

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

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

Table 1-1 Initiate Transfer– Android - Field Description

Field Name	Description
From Account	Select source account from which the funds needs to be transferred.
To Account	Select destination account to which the funds are to be transferred.
Amount	Specify the amount to be transferred.

4. Tap on the **From Account** and select the account from the list from which funds need to be transferred.
5. Tap on the **To Account** and select the account from the list to which the funds need to be transferred.
6. Specify the amount that needs to be transferred.

Figure 1-22 Transfer Details– Apple Watch

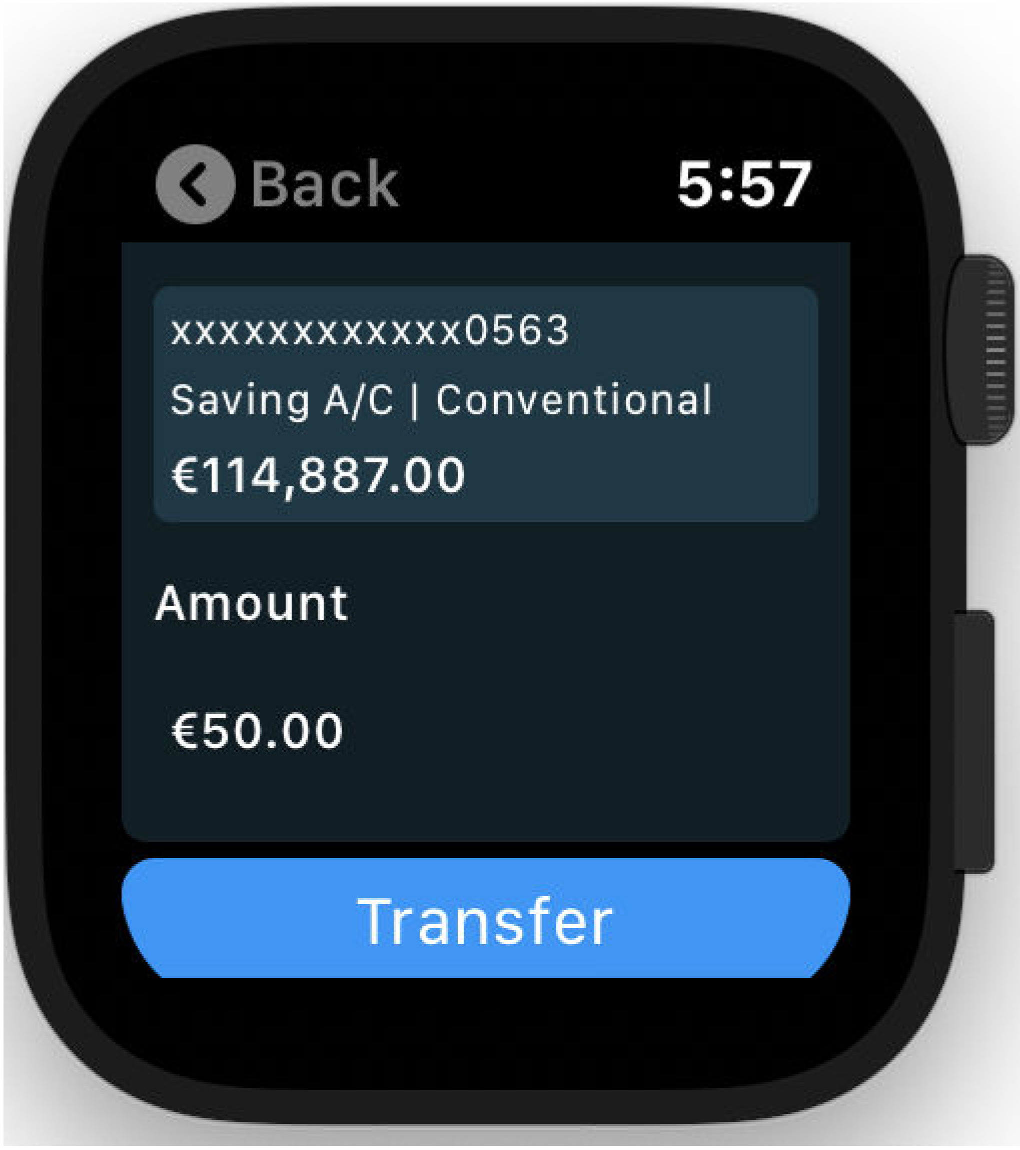
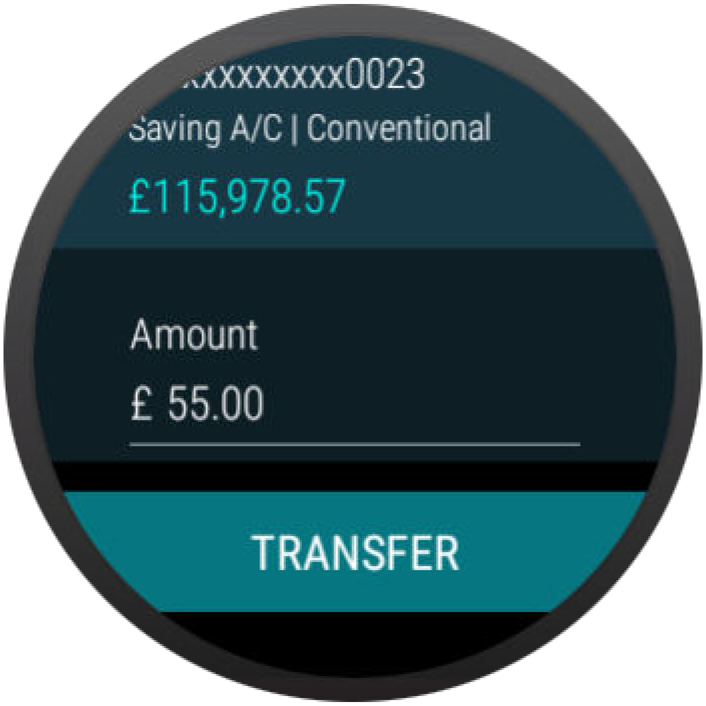


Figure 1-23 Transfer Details– Android



7. Tap **Transfer** to complete the funds transfer. Transaction complete with reference number is displayed.

Figure 1-24 Own Account Transfer Confirmation – Apple Watch

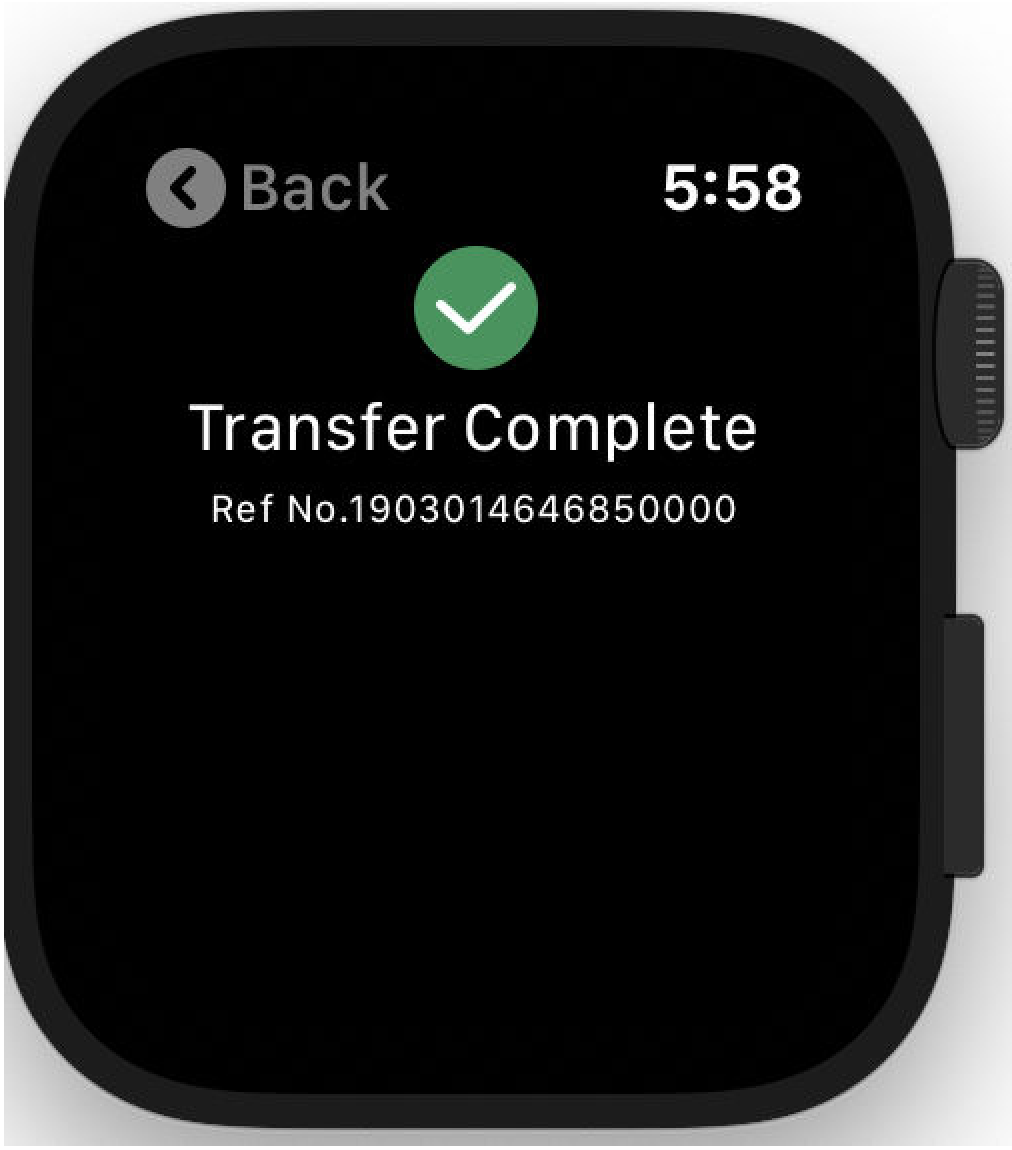


Figure 1-25   Own Account Transfer Confirmation – Android

1.5 Snapshot

This topic provides the systematic instructions how through quick snapshot, user can view the account summary of your checking and savings account.

Additionally view the last 5 transactions in a specific account.

To access quick snapshot through the wearable, you will need to follow the following steps:

- Launch the futura bank application on the wearable
- Pair the Apple / Android wearable with the mobile device
- Enable quick snapshot on the mobile application
- You will be asked to login with your credentials
- Snapshot token will be passed onto the wearable to access snapshot from the wearable

To view account snapshot:

1. Launch the futura bank App on the wearable.
2. Tap **Snapshot** on the pre-login page.

Figure 1-26 Snapshot – Account Summary -Apple Watch

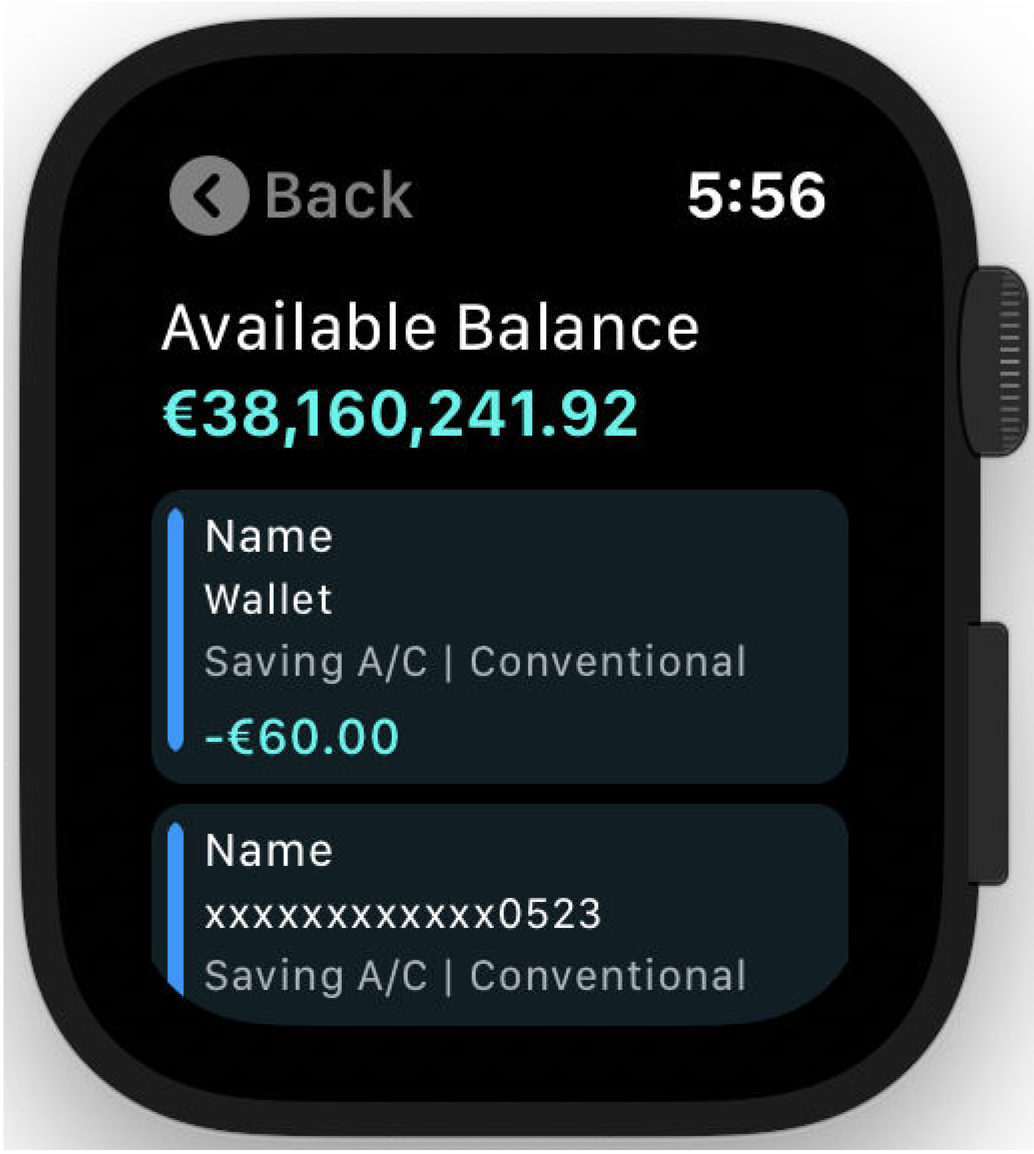


Figure 1-27 Snapshot – Account Summary– Android

3. Click on the account to view the recent transactions. The last 5 transactions are displayed.

Figure 1-28 Recent Transactions -Apple Watch

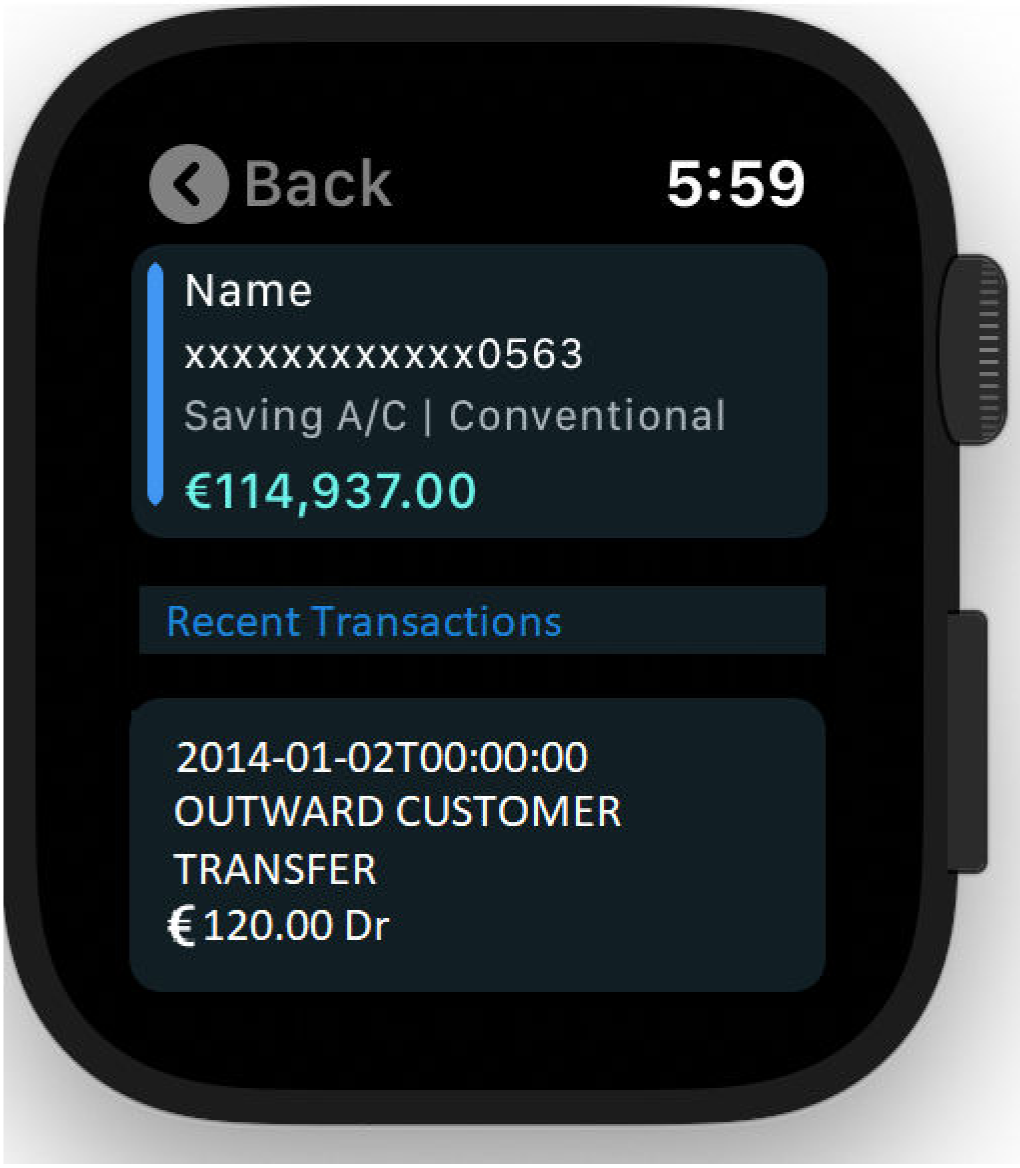


Figure 1-29 Recent Transactions– Android

1.6 ATM and Branch Locator

This topic provides the systematic instructions to user for locating an ATM and branch within a specific radius from their current location.

System displays the details about the ATMs as well as branches depending on the search criteria. You can also view detailed direction to an ATM or branch by clicking **View Directions**, and you will be able to view its location on a map.

To locate an ATM / Branch:

1. On the pre-login screen, tap on **Locate Us**.

Figure 1-30 Locate Us -Apple Watch

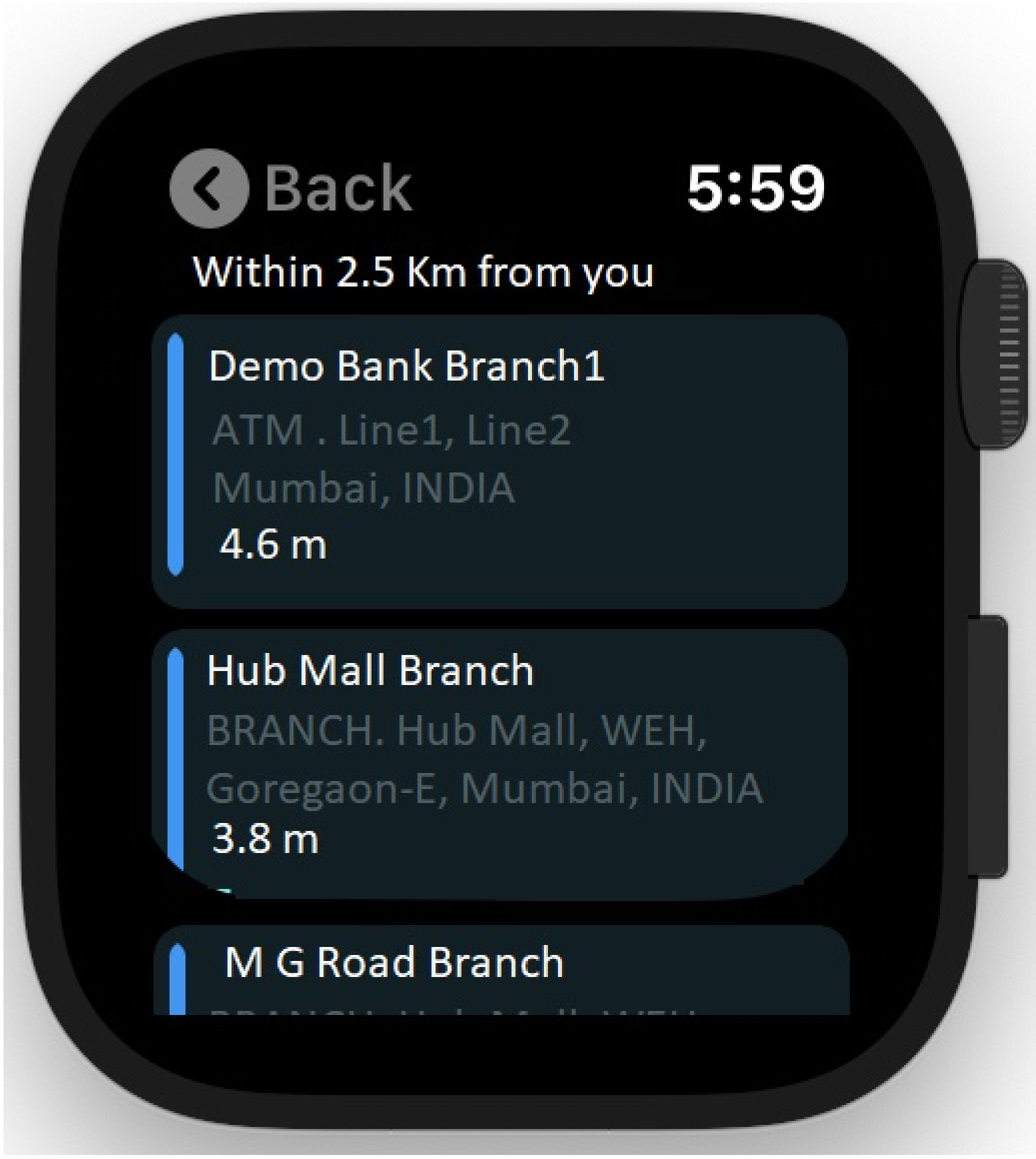
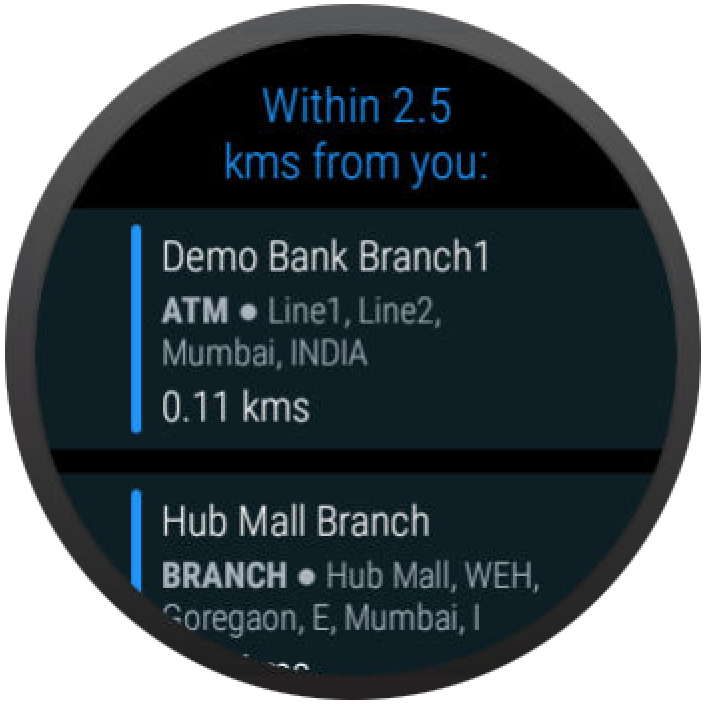


Figure 1-31 Locate Us – Android



2. Tap the appropriate option to view ATM / Branch location details.

Figure 1-32 ATM Details -Apple Watch

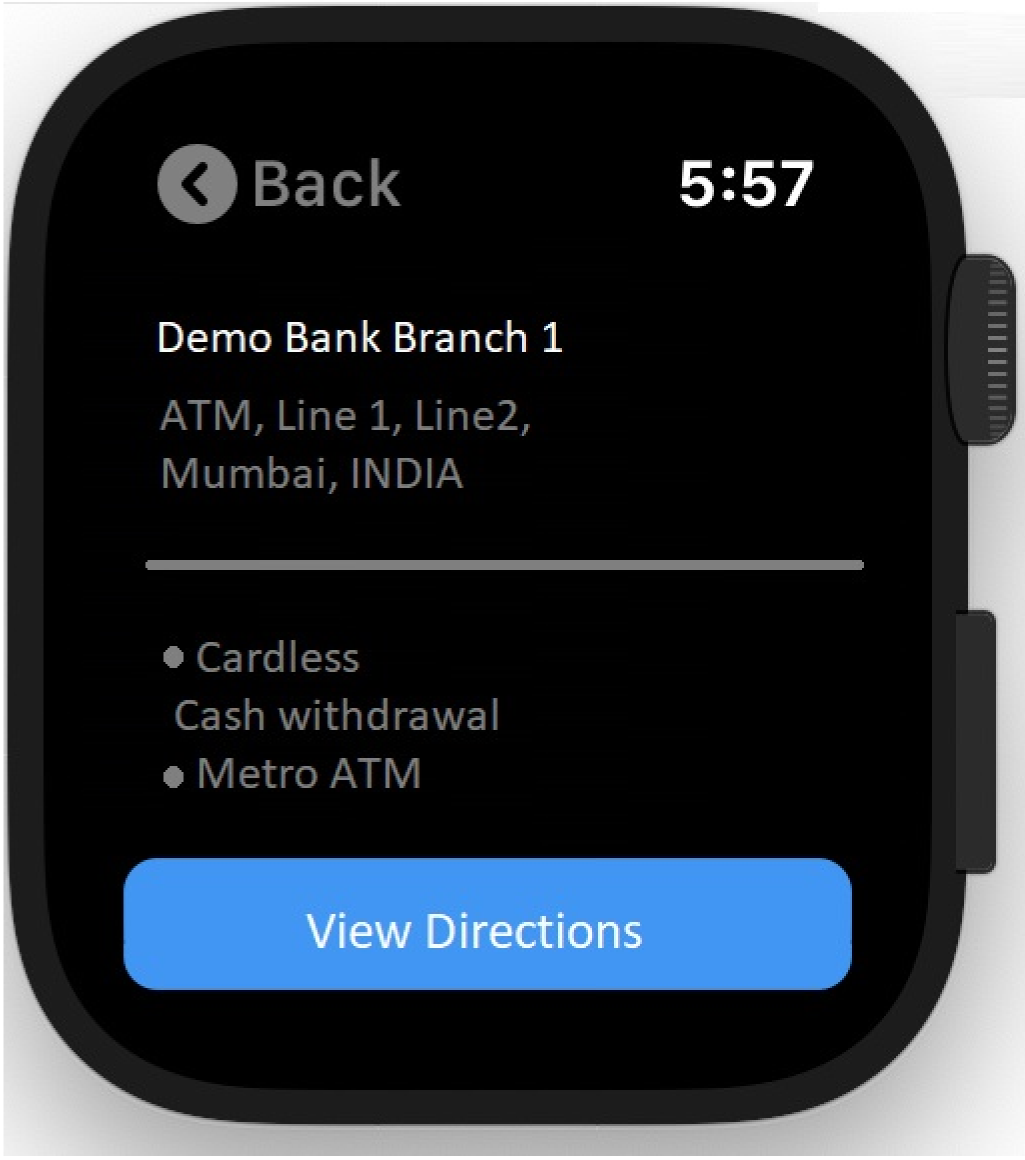
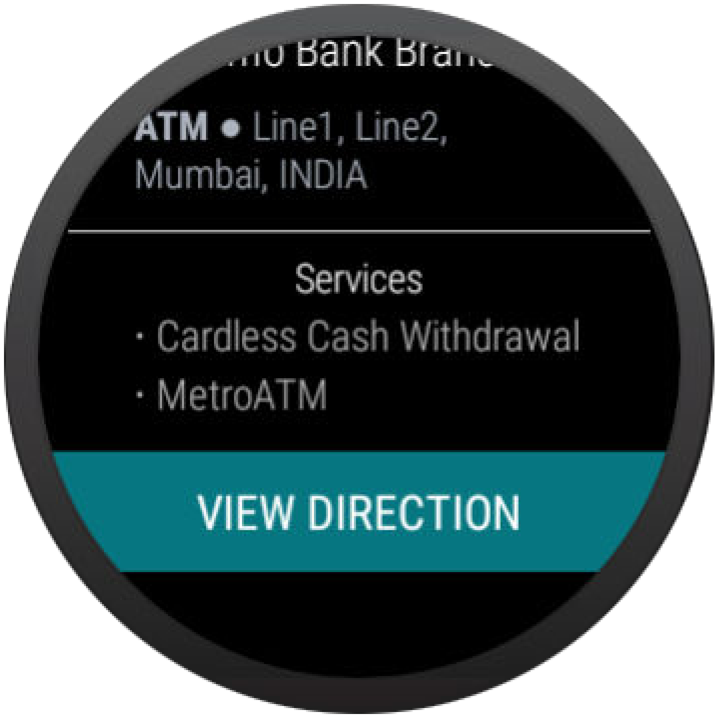


Figure 1-33 ATM Details – Android



3. Tap **View Direction**, to view the ATM / Branch location on the map.

Figure 1-34 Navigation -Apple Watch

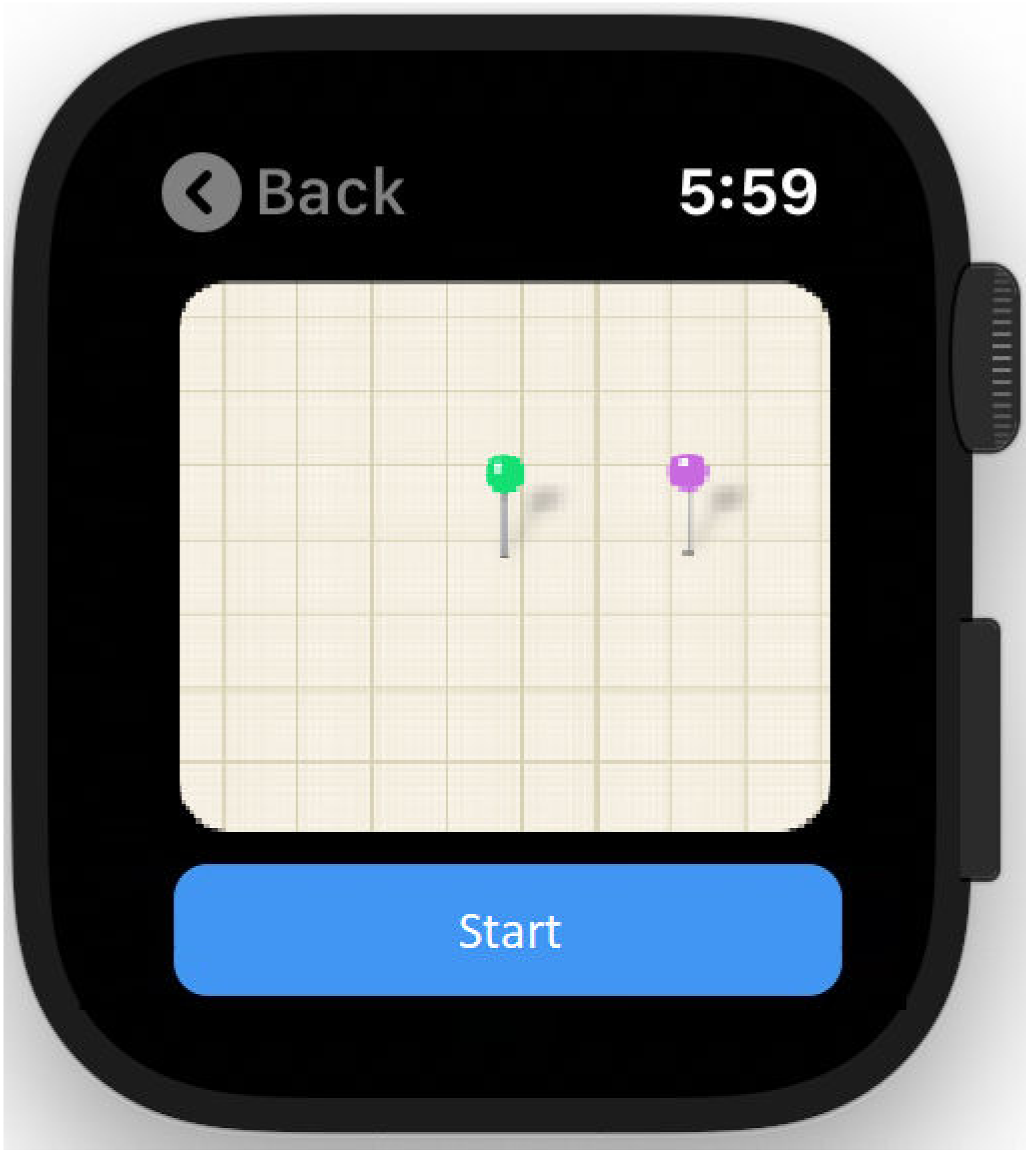


Figure 1-35 Navigation – Android

2 FAQ

1. **How do I define the PIN for the wearable?**
   You will need to register the wearable by pairing the wearable with the mobile device, go to my preferences àsecurity and loginà wearable registration, enter the password and define the PIN on the mobile device. The PIN will be stored in the key store of the wearable.
2. **How do I reset my PIN for the wearable?**
   You will need to pair the wearable with the mobile device, go to my preferences àSecurity and login àSet/Reset PIN, enter the password and define the new PIN on the mobile device. The new PIN will be stored in the key store of the wearable.
3. **Do I need to pair my wearable with mobile device every time I wish to perform transactions/inquiries from the wearable?**
   No. You don’t need to pair the wearable with the device once the registration is complete. You need to be on Wi-Fi connectivity to login from the wearable with the defined PIN and perform transactions and inquires.
4. **Can I enable snapshot from the wearable directly if I have already enabled it on mobile application?**
   No. You cannot enable snapshot from the wearable but needs to be enabled from the mobile device. If you had already enabled it on the mobile device, then disable snapshot, pair the wearable with the mobile device and re-enable snapshot from the mobile device.
5. **If I have disabled snapshot on the mobile device, can I access the same through wearable?**
   No. You cannot access snapshot from the wearable once disabled on the mobile device. You will need to enable from the mobile device again to access the same from the wearable.
6. **If I have lost the wearable or not in possession of the same, can I de-register the same?**
   Yes, you can de-register the registered wearables by logging into the application with your credentials, go to My Preferences > Settings > Registered Wearables and disable the wearable.
7. **Can I register an Android wearable with application on Apple mobile device?**
   No, currently registration of Android wearable is not supported with Apple device.
8. **Can I register multiple wearables with my credentials?**
   No. Only one wearable can be paired for registration and once registration is complete you will need to de-register that device before registration of new wearable device.

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