Oracle FLEXCUBE Direct Banking

Java Application Based Plain Mobile Banking
User Manual
Release 12.0.2.0.0

Part No. E50108-01

September 2013

ORACLE®

Java Application Based Plain Mobile Banking User Manual
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Contents

1. Preface

1.1. Intended Audience

This document intended for the following audience*:*

- Customers
- Partners

1.2. 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.

1.3. Access to OFSS Support

https://flexsupp.oracle.com/

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters post Introduction are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide

- Oracle FLEXCUBE Direct Banking Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.
Y	Yes
N	No

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Log In	NH	NH	Y
Log Out	NH	NH	Y
My Accounts	✓	★	Y
Account Activity	✓	★	N
Account Details	✓	★	Y

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Account Summary	✓	★	Y
Ad-hoc Account Statement Request	✓	★	N
Stop /Unblock Cheque Request	✗	★	N
Cheque Status Inquiry	✗	★	N
Cheque Book Request	✓	★	N
Loan Details	✗	★	N
Mail Box	NH	NH	N
Exchange Rate Inquiry	✗	★	N
Own Account Transfer	✗	★	Y
Internal Account Transfer	✗	★	N
Domestic Account Transfer	✓	★	N
Pay Bill	✓	★	N
Register Biller	✓	★	N
Delete Biller	NH	★	N
Redeem Term Deposit	✓	★	N
TD Details	✗	★	N
Transactions to Authorize	NH	NH	N
Change Password	NH	NH	Y
Credit Card Details	✓	★	N
Credit Card Statement	✓	★	N
Force Change Password	NH	NH	Y
Contract TD View	✗	★	N
Buy Mutual Fund	✓	★	N
Redeem Mutual Fund	✗	★	N

Transaction Name	FLEXCUBE UBS	Third Party Host System	Qualified with Mobile Enabler
Portfolio	✕	★	N
Switch Mutual Fund	✕	★	N
Order Status	✕	★	N
Transaction Password Behavior	NH	★	Y
ATM / Branch Locator	NH	★	N
Financing Details	✓	★	N

3. Log In

This option allows you to perform the transaction through Oracle FLEXCUBE Direct Banking system using the java based mobile.

To login into the J2ME based Mobile Banking Application

1. Download the Oracle FLEXCUBE Direct Banking application in the Java enabled Mobile Phone. The system displays initial screen to launch the application.

Oracle FLEXCUBE Direct Banking
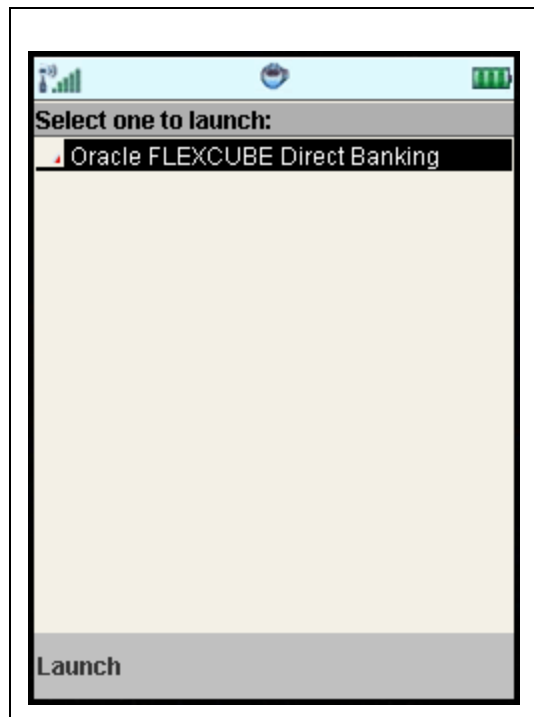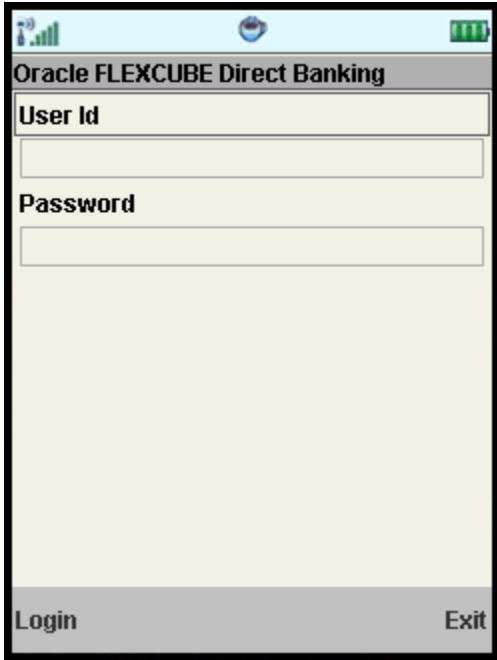
2. Select the **Launch** option. The system displays **Launch** screen.

Launch
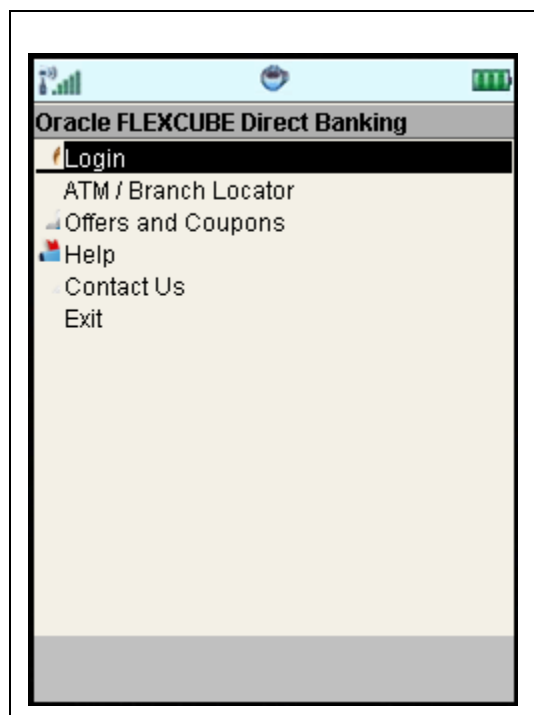
3. Select the **Login** option. The system displays **Login** screen.

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Login

4. Type the username and password provided to login.

5. Select the **Login** option. The system displays **Menu** screen.

Menu
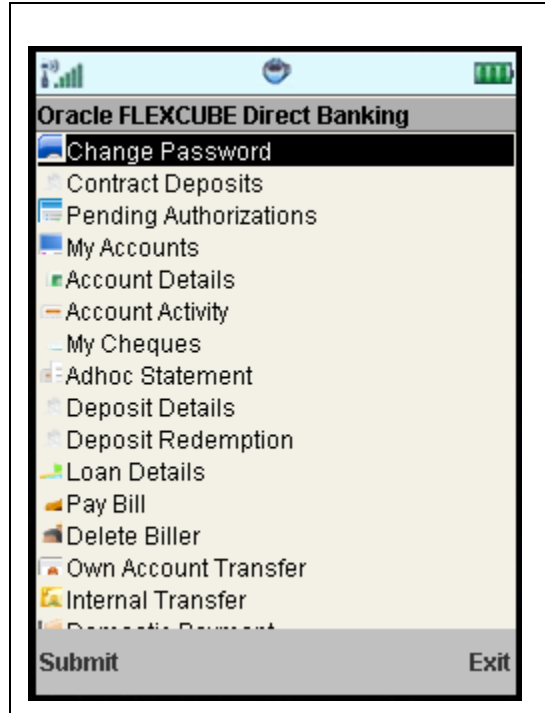
6. Select any transaction by using up\down scroll key and the select key.3

7. Select **Submit** to proceed with that transaction.

4. Logout

This option enables you to log off the application.

To log out of the J2ME based Mobile Banking Application

1. Log on to the J2ME based Mobile Banking application.

2. Select the encircled **Exit** option in the **Menu** screen as shown below.

Menu
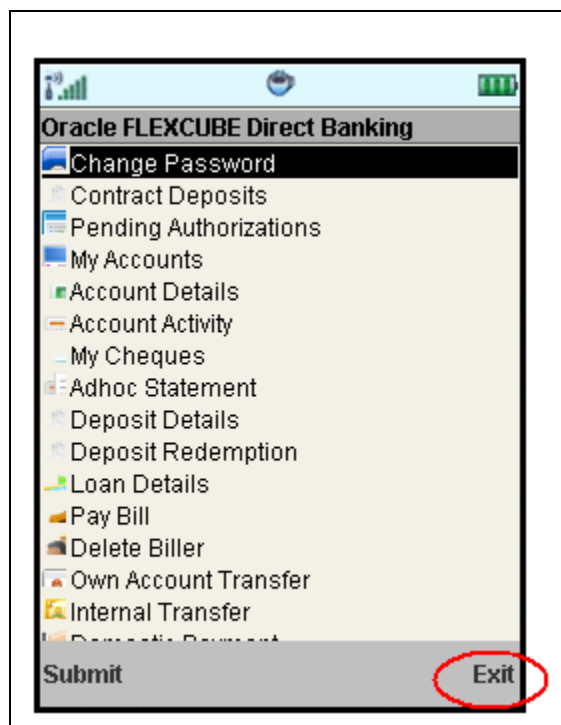
3. The system displays initial **Launch** screen.

5. Pre-Login Transactions

These are the transactions that you can perform without logging into the application. These options are available on the Login screen as shown below.

Login
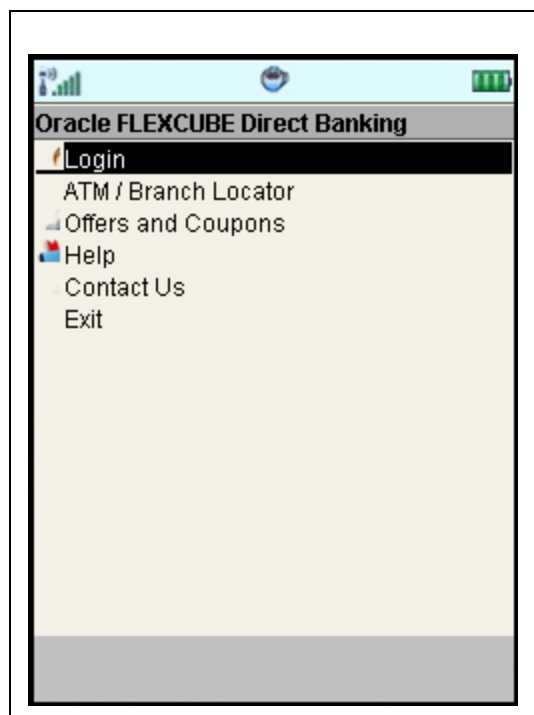
As shown in above screen, you can perform below pre login transactions.

- **ATM Branch Locator**: This enables user to search ATMs and bank branches across any location. It also displays maps along with the ATM Bank Branch address. Please refer ATM Branch Locator section for further details.

- **Contact Us**: Using this option, user can contact bank for any required information or queries.

- **Offers**: This option enables user to view various offers available. Please refer offers section for further details.

- **Help**: This option enables user to ask for any help and get in contact with bank officials.

6. Account Activity

Using this option, you can get the account activity details for a selected account and a specified period.

To view the account activity details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Account Activity** radio button from menu using up\down scroll key and the select key.
3. Select the **Submit** option. The system displays the **Account Activity** screen.

Account Activity

(Screen 1)	**(Screen 2)**

Field Description

Field Name	Description
Select Account	[Mandatory, Radio button] Select the account from the list for account activity.
Search By	[Mandatory, Radio button] Select the option for account activity to be displayed. The options are • Last 2 Days • Last 5 Days • Between Two dates
From Date	[Conditional, Alphanumeric, 10] Type the date from which the account activity is to be viewed. This field is applicable on selecting between two dates option.

Field Name	Description
To Date	[Conditional, Alphanumeric, 10] Type the date to which the account activity is to be viewed. This field is applicable on selecting between two dates option.

4. Select **Submit** from the Options. The system displays **Account Activity** screen.
   OR
   Select **Exit** from the Options to exit from the application.
   OR
   Select the **Home** from options to go to the menu screen.

Account Activity

(Screen 1)   **(Screen 2)**

Field Description

Field Name	Description
Account Number	[Display] This field displays the account Number of the Customer. This field will not be displayed on using pagination.

Field Name	Description
Opening Balance	[Display]
	This field displays the Opening Balance of the Account.
	This field will not be displayed on using pagination.
Closing Balance	[Display]
	This field displays the Closing balance of the account.
	This field will not be displayed on using pagination.
Transaction Date	[Display]
	This field displays the date on which the transaction is carried Out.
Value Date	[Display]
	This field displays the Value date of the transaction.
Description	[Display]
	This field displays the description of the transaction.
Transaction Reference Number	[Display]
	This field displays the transaction reference number.
User Reference Number	[Display]
	This field displays the user reference number.
Credit/Debit Amount	[Display]
	This field displays the amount of the transaction. The field name shall change depending on whether the transaction is a debit transaction or a credit transaction.

5. Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.

7. Account Details

This menu allows you to view the account details of the selected account.

To view the account details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Account Details** radio button from the menu using up\down scroll key and the select key.
3. Select the **Submit** option. The system displays **Account Details** screen.

Account Details

Field Description

Field Name	Description
Select Account	[Mandatory, Radio button] Select the account from the list for viewing the details.

4. Select the **Submit** option. The system displays **Account Details** screen.
   OR
   Select the **Home** option to return to the menu screen.
   OR
   Select the **Exit** option to exit from the application.

Account Details

Field Description

Field Name	Description
Customer Id	[Display] This field displays the Customer Id of the user
Account Number	[Display] This field displays the Account Number of the Customer's account.
Current Balance	[Display] This field displays the current balance of the account along with account currency.
Uncleared Funds	[Display] This field displays the funds in the account that are not cleared with the base currency in the account.
Overdraft Limit	[Display] This field displays the uncleared funds of the account along with account currency.

Field Name	Description
Net Available Balance for Withdrawal	[Display] This field displays the net available balance for withdrawal along with account currency.

5. Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** to return to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.

8. My Accounts

Account summary provides a summarized view of all the accounts mapped to the customer id.

To view the account summary

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Accounts** radio button from the menu using up\down scroll keys and the select key.
3. Select the **Submit** option. The system displays **My Accounts** screen.

My Accounts

Field Description

Field Name	Description
Account	[Display] This field displays the account number selected from the dropdown.
Current Balance	[Display] This field displays the balance available in the account with currency.
Customer Id	[Display] This field displays the customer Id of the user

4. Select the **Home** option. The system displays main menu screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Next Page**, **Last Page**, **Previous Page**, or

5. **+ First Page** to navigate to the respective page.

9. Adhoc Statement

This menu allows you to request for an account statement for the period specified.

To request the Adhoc Statement

1. Log on to the J2ME based Mobile Banking application.
2. Select **Adhoc Statement** from the menu using up\down scroll keys and the select key.
3. Select the **Submit** option. The system displays **Adhoc Statement** screen**.**

Adhoc Statement Request

Field Description

Field Name	Description
Account Type	[Mandatory, Radio button]
	Select the type of account for which statement request is to be made.

4. Select the **Submit** option. The system displays **Adhoc Statement** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** to go the menu screen.

Adhoc Statement
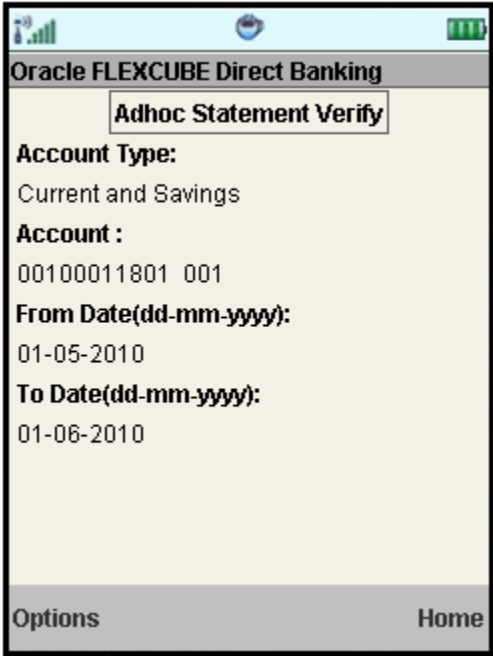
(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Account Type	[Display]
	This field displays the account type selected in the previous screen.
Select Account	[Mandatory, Radio button]
	Select the Account number radio button from the list of accounts.
From Date	[Mandatory, Alphanumeric,10]
	Type the From date as start date for the Adhoc statement.
To Date	[Mandatory, Alphanumeric, 10]
	Type the To date as end date for the Adhoc statement.

5. Select the **Submit** from the Options. The system displays **Adhoc Statement Verify** screen.
OR
Select the **Back** option to return to the previous screen.
OR
Select the **Exit** option to exit from the application.
OR
Select the **Home** to go the menu screen.

Adhoc Statement Verify

6. Select the **Confirm** from Options. The system displays **Adhoc Statement Confirm** screen.
    OR
    Select the **Exit** option to exit from the application.
    OR
    Select the **Change** option to navigate to the previous screen.
    OR
    Select the **Home** option to navigate to the menu screen.

Adhoc Statement Confirm

Oracle FLEXCUBE Direct Banking Statement Request Registered Successfully Transaction having reference 116232560086634 has been Auto Authorized . **Adhoc Statement Confirm** **Transaction Reference Number:** 116232560086634 5477555 **Account Type:** Current and Savings **Account :** 00100011801 001 **From Date(dd-mm-yyyy):** Home Exit	**Oracle FLEXCUBE Direct Banking** 116232560086634 has been Auto Authorized . **Adhoc Statement Confirm** **Transaction Reference Number:** 116232560086634 5477555 **Account Type:** Current and Savings **Account :** 00100011801 001 **From Date(dd-mm-yyyy):** 01-05-2010 **To Date(dd-mm-yyyy):** 01-06-2010 Home Exit
(Screen 1)	**(Screen 2)**

7. Select the **Home** option to get back to the **Menu** screen.
    OR
    Select the **Exit** option to exit from the application.

    OR

    Select the **Ok** option. The initial **Adhoc Statement** screen is displayed.

10. Stop Cheque

This menu transaction allows you to stop unpaid cheques issued from the account or unblock a blocked/stopped cheque. You can stop/unblock only a single cheque at a time.

To stop cheque

1. Log on to the J2ME based Mobile Banking application.

2. Select **Stop Cheque** radio button from the menu using up\down scroll keys and the select key.

3. Select the **Submit** option. The system displays **Stop Cheque** screen.

Stop Cheque

Field Description

Field Name	Description
Select Action	[Mandatory, Radio button] Select the action to be performed i.e. Stop Cheque Payment or Cancel Stopped Cheque.
Select Account	[Mandatory, Radio button] Select the account for which the request is being made.
Cheque Number	[Mandatory, Numeric, 20] Input the Valid Cheque Number which has to be stopped or Unblocked.
Reason	[Mandatory, Alphanumeric, 40] Input the reason of Stop or Unblock Of cheque for reference. This field is an optional field for Cancel stopped cheque.

4. Enter the relevant details.

5. Select **Submit** from the options. The system displays **Stop Cheque Verify** screen.
   OR
   Select the **Exit** from the options to exit from the application.

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Stop Cheque Verify

6. Select the **Confirm** from Options. The system displays **Stop Cheque Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen
   OR
   Select the **Exit** option to exit from the application.

Stop Cheque Confirmed
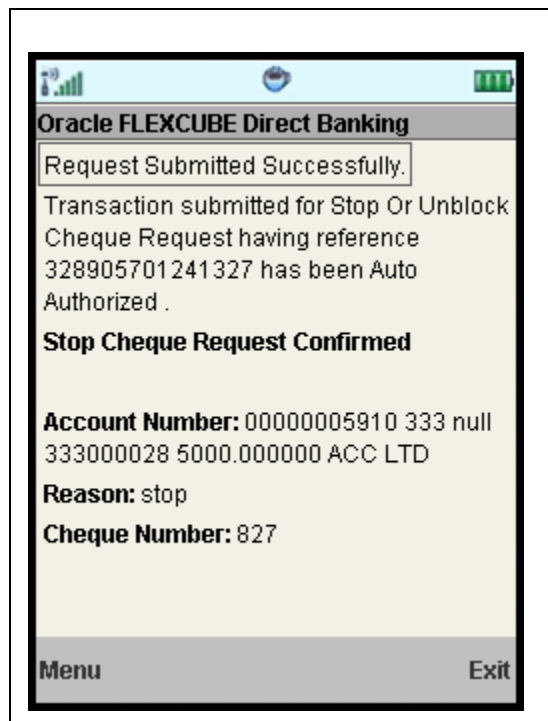
7. Select the **Menu** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.

   OR

8. Select the **Ok** option. The initial **Stop Cheque** screen is displayed.

11. My Cheques

This menu enables you to view the status of a cheque issued.

To inquire the cheque status

1. Log on to the J2ME based Mobile Banking application.
2. Select **My Cheques** from the menu using up\down scroll keys and the select key.
3. Select the **Submit**. The system displays **My Cheques** screen.

My Cheques

Field Description

Field Name	Description
Select Account	[Mandatory, Radio button]
	Select the account for which the cheque status is to be inquired.
Cheque Number	[Mandatory, Numeric, 20]
	Type the cheque number for which status is to be inquired.

4. Select the **Submit** form the options. The system displays **My Cheques** screen with the cheque status details.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** to navigate to the menu screen.

My Cheques
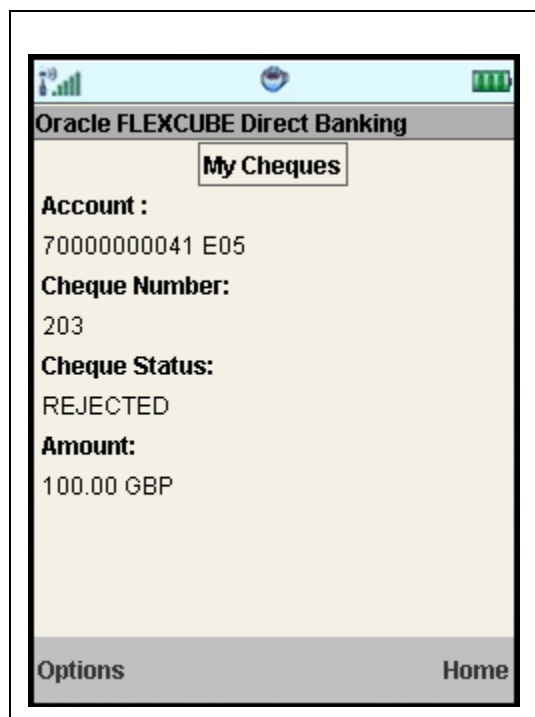
Field Description

Field Name	Description
Account	[Display] This field displays the account number.
Cheque Number	[Display] This field displays the cheque number.
Cheque Status	[Display] This field displays the cheque status.
Amount	[Display] This field displays the cheque amount along with currency.

5. Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.

12. New Cheque Book

This menu enables you to place a request for a new cheque book to the bank.

To request the cheque book

1. Log on to the J2ME based Mobile Banking application.

2. Select **New Cheque Book** in the menu using up\down scroll keys and the select key.

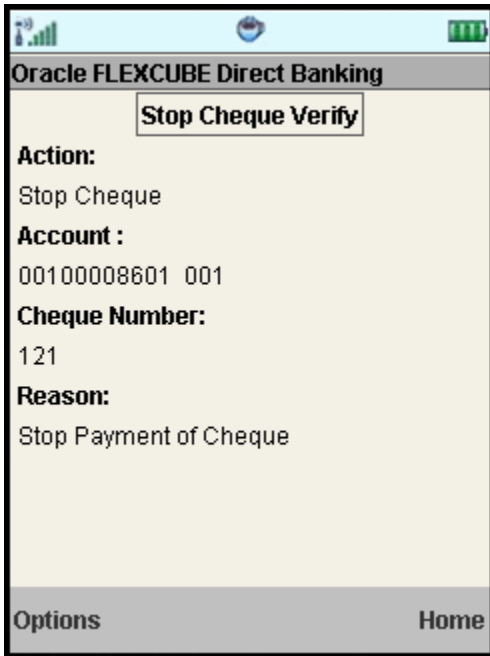3. Select the **Submit** . The system displays **New Cheque Book** screen.

New Cheque Book

Field Description

Field Name	Description
Select Account	[Mandatory, Radio button] Select the account for which new cheque book is to be issued.
Cheque Book Option	[Mandatory, Radio button] Select the cheque book option. The options are: • Cheque Book With 10 Leaves • Cheque Book With 50 Leaves • Cheque Book With 25 leaves
Mode of Delivery	[Mandatory, Radio button] Select the mode of delivery for the cheque book. The options are: • Branch • Courier

4. Select the **Submit** form the options. The system displays **New Cheque Book – Verify** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

New Cheque Book – Verify
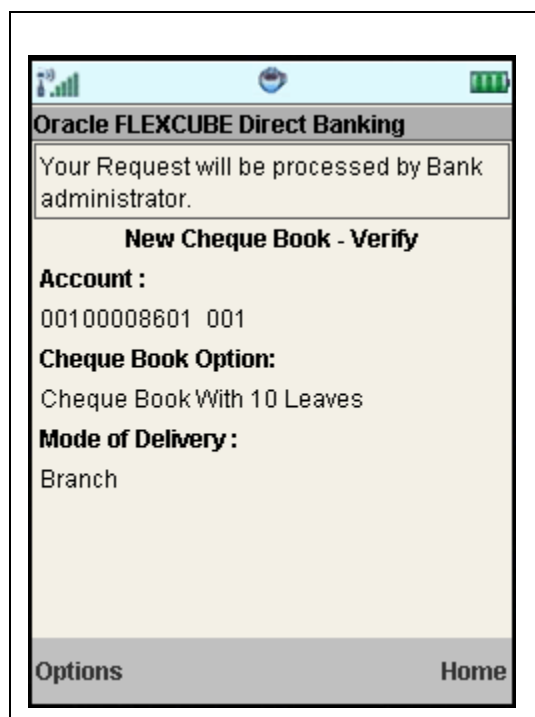
5. Select the **Confirm** from Options. The system displays **New Cheque Book – Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.

New Cheque Book – Confirm
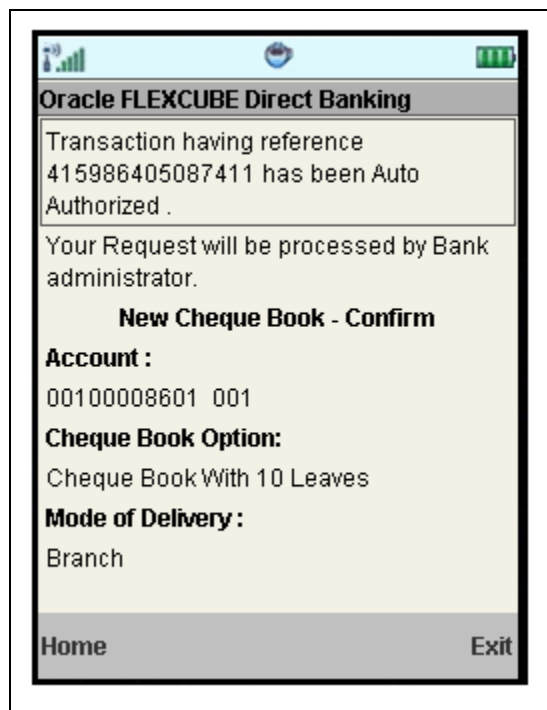
6. Select the **Home** option to get back to the **Menu** screen.
    OR
    Select the **Exit** option to exit from the application.
    OR
    Select the **Ok** option. The initial **New Cheque Book** screen is displayed.

13. Loan Details

This allows you to view all the relevant details of the loan accounts.

To view the loan details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Loan Details** from the menu by using the up/down arrow keys.
3. Select the **Submit.** The system displays **Loan Details** screen.

Loan Details

Field Description

Field Name	Description
Account	[Mandatory, Radio button]
	Select the account for which loan details is to be viewed.

4. Select the **Submit** from Options. The system displays **Loan Details** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Loan Details

Oracle FLEXCUBE Direct Banking **Loan Details** **Account Details** **Account :** 001LRE2073320006 001 **Customer Id:** 001000106 **Product Name:** Vehicle/Personal Loans **Loan Details** **Sanctioned Loan Amount:** 37,845.36 USD Interest Date: Options Home	Oracle FLEXCUBE Direct Banking **Loan Details** **Sanctioned Loan Amount:** 37,845.36 USD **Interest Rate:** 10.00 % **Maturity Date:** 29-04-2008 **Disbursed Loan Amount:** 37,845.36 USD **Outstanding Loan Details** **Principal Balance:** 15,363.38 USD Options Home
(Screen 1)	**(Screen 2)**
Oracle FLEXCUBE Direct Banking **Disbursed Loan Amount:** 37,845.36 USD **Outstanding Loan Details** **Principal Balance:** 15,363.38 USD **Next Installment Date:** **Next Installment Amount:** 0.00 USD **Installment Arrears:** 15,495.98 USD **Loan Outstanding:** 15,376.01 USD Options Home	
(Screen 3)	

Field Description

Field Name	Description
Account Details	
Account	[Display] This field displays the Account Number of the Customer for the Loan account.
Customer Id	[Display] This field displays the customer id of the Customer
Product Name	[Display] This field displays the product name of the loan account.
Loan Details	
Sanctioned Loan Amount	[Display] This field displays the Approved loan amount along with currency.
Interest Rate	[Display] This field displays the Rate of interest charged for the loan.
Maturity date	[Display] This field displays the Loan Maturity Date.
Disbursed Loan Amount	[Display] This field displays the Loan amount disbursed till date along with currency.
Outstanding Loan details	
Principal Balance	[Display] This field displays the principal balance of the loan account along with currency.
Next Installment Date	[Display] This field displays the Date when the next installment has to be paid.
Next Installment Amount	[Display] This field displays the next installment amount along with currency that has to be paid.
Installment arrears	[Display] This field displays the installment arrears along with currency for the loan account.

Field Name	Description
Loan outstanding	[Display] This field displays the loan outstanding amount along with currency that has to be paid.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.

14. Financing Details

This allows you to view all the relevant details of the Islamic finance accounts.

To view the financing details

1. Log on to the J2ME based Mobile Banking application.

2. Select **Financing Details** from the menu by using the up/down arrow keys.

3. Select **Submit.** The system displays **Financing Details** screen.
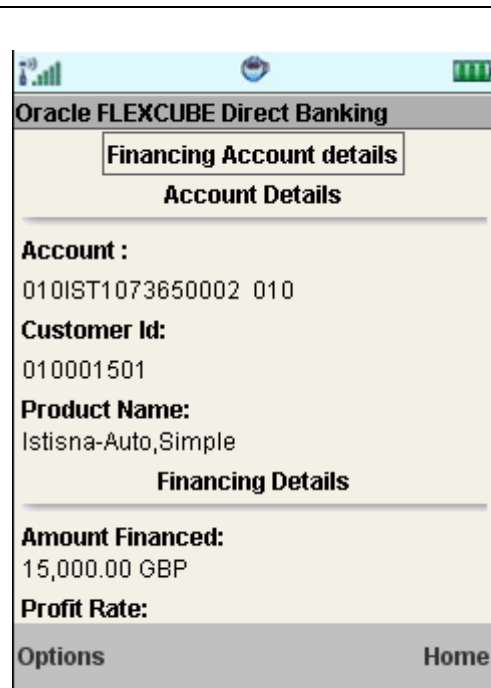
Financing Details

Field Description

Field Name	Description
Select Account	[Mandatory, Radio Button] Select the account for which details is to be viewed.

4. Select the **Submit** from the Options. The system displays **Financing Details** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Financing Account Details

Oracle FLEXCUBE Direct Banking Financing Account details Account Details **Account :** 010IST1073650002 010 **Customer Id:** 010001501 **Product Name:** Istisna-Auto,Simple Financing Details **Amount Financed:** 15,000.00 GBP **Profit Rate:** Options Home **(Screen 1)**	**Oracle FLEXCUBE Direct Banking** Financing Details **Amount Financed:** 15,000.00 GBP **Profit Rate:** 10.00 % **Maturity Date:** 28-12-2008 **Finance Amount Disbursed:** 15,000.00 GBP Outstanding Financing Details **Principal Balance:** 13,750.00 GBP Options Home **(Screen 2)**
Oracle FLEXCUBE Direct Banking **Finance Amount Disbursed:** 15,000.00 GBP Outstanding Financing Details **Principal Balance:** 13,750.00 GBP **Next Installment Date:** **Next Installment Amount:** 0.00 GBP **Installment Arrears:** 13,864.60 GBP **Outstanding Finance Amount:** 13,750.00 GBP Options Home **(Screen 3)**	
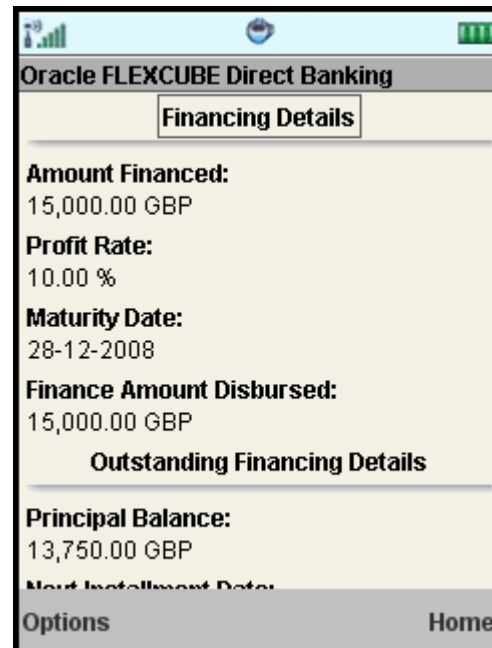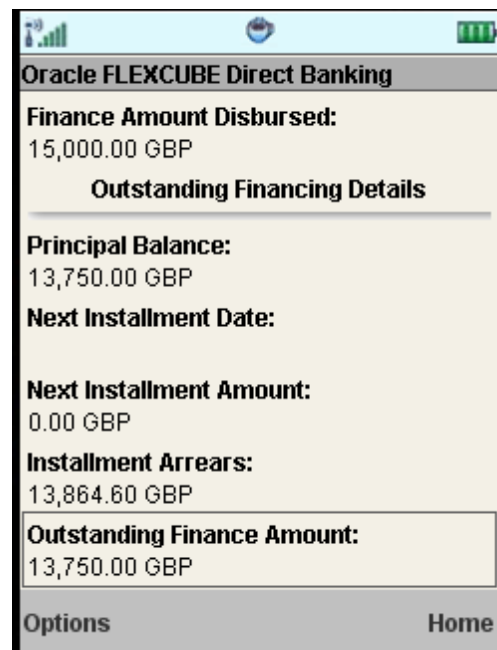
Field Description

Field Name	Description
Account Details	
Account	[Display]
	This field displays the account numbers under a particular customer ID.
Customer Id	[Display]
	This field displays the customer id of the selected account.
Product Name	[Display]
	This field displays the financing product name.
Financing Details	
Amount Financed	[Display]
	This field displays the financed amount along with currency.
Profit Rate	[Display]
	This field displays the profit rate applicable to the financing account.
Maturity Date	[Display]
	This field displays the maturity date of the financing account.
Finance Amount Disbursed	[Display]
	This field displays the financing amount disbursed till date. Amount is displayed with currency
Lease Type	[Display]
	This field displays the type of the lease.
	This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.
Lease Payment Mode	[Display]
	This field displays the type of payment mode opted
	This field will be displayed when the selected account is opened under **IJARAHA** or **TAWAROOQ** product.
Outstanding Financing Details	
Principal Balance	[Display]
	This field displays the outstanding principle balance on the loan account as on date. Amount is displayed along with currency.

Field Name	Description
Next Installment Date	[Display] This field displays the due date of the next installment.
Next Installment Amount	[Display] This field displays the next installment amount along with currency.
Installment Arrears	[Display] This field displays the unpaid installment amount along with currency.
Outstanding Finance Amount	[Display] This field displays the outstanding finance amount to be paid along with currency.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.

15. Mail Box

This option allows you to communicate with the bank administrator.

To access the Mailbox options

1. Log on to the J2ME based Mobile Banking application.

2. Select **Mailbox** from the menu using up/down scroll keys and the select key.

3. Select the **Submit** option**.** The system displays the **Inbox** screen**.**

Inbox

Field Description

Field Name	Description
Sender	[Mandatory, Radio button]
	Select a message to view details.

4. Select **View** from the options to view the message in detail.
    OR
    Select **Bulletins** from the options. The system displays the **Bulletin** screen.
    OR
    Select **Sent messages** to view sent messages.
    OR
    Select the **Exit** option to exit from the application.
    OR
    Select the **Home** option to navigate to the main menu screen.

15.1. Inbox

Message Details

(Screen1)

(Screen2)

Field Description

Field Name	Description
Sent By	[Display] This field displays the name of the sender of the message
Date	[Display] This field displays the date on which the message was sent
Sent To	[Display] This field displays the name of the receiver of the message.
Subject	[Display] This field displays the subject of the message.
Message	[Display] This field displays the message.
Response To	
Sent By	[Display] This field displays the name of the sender of the message

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Field Name	Description
Date	[Display] This field displays the date on which the message was sent
Sent To	[Display] This field displays the name of the receiver of the message.
Subject	[Display] This field displays the subject of the message.
Message	[Display] This field displays the message.

5. Select the **Back** button to return to the previous screen
   OR
   Select the **Next** Message option to view details of the next message in the sequence
   OR
   Select the **Previous** Message option to view details of the previous message in the sequence
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the main menu screen.

6. Select **Bulletin** on the mailbox screen to view the bulletin.

15.2. Bulletin

Bulletin
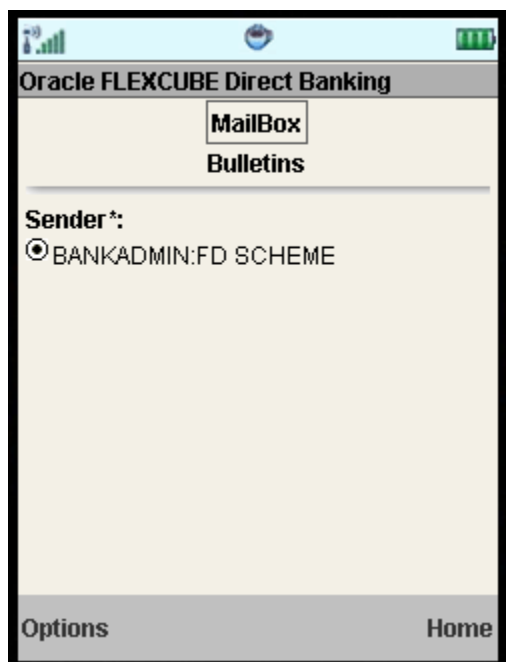
Field Description

Field Name	Description
Sender	[Mandatory, Radio button]
	Select a message to view details.

7. Select the message to be viewed using up down arrow keys and select key.

8. Select **View** from the options. The system displays the message in the **Message Details** screen.
    OR
    Select **Inbox** from the options to view the inbox message.
    OR
    Select **Sent messages** to view sent messages.
    OR
    Select the **Exit** option to exit from the application.
    OR
    Select the **Home** option to view the main menu screen.

Bulletin Details

(Screen1)

(Screen2)

Field Description

Field Name	Description
Sent By	[Display] This field displays the name of the sender of the message
Date	[Display] This field displays the date on which the message was sent
Sent To	[Display] This field displays the name of the receiver of the message.
Subject	[Display] This field displays the subject of the message.
Message	[Display] This field displays the message.

9. Select **Back** from the options to return to the previous screen.
   OR
   Select the Next Message option to view details of the next message in the sequence
   OR

Select the Previous Message option to view details of the previous message in the sequence
OR
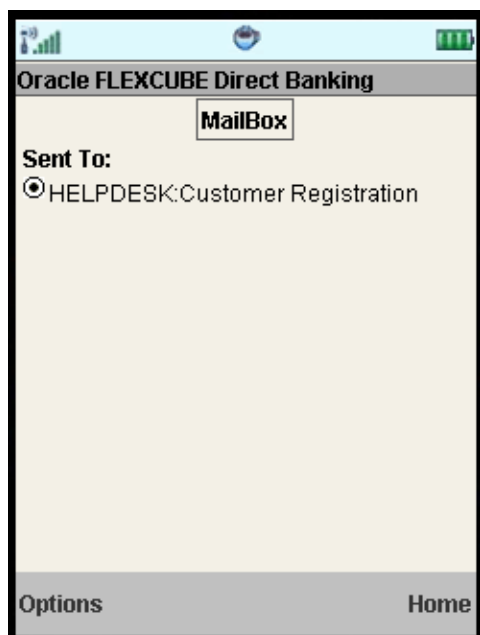Select **Exit** from the options to exit the application.
OR
Select Home to view the main menu screen

10. Select **Sent messages** on the mailbox screen to view sent messages.

15.3. Sent Messages

Sent Messages

Field Description

Field Name	Description
Sent To	[Display]
	This field displays the messages sent by the user

11. Select the message to be viewed using up down arrow keys and select key.

12. Select **View** from the options. The system displays the message in the **Sent Message Details** screen.
OR
Select **Inbox** from the options to view the inbox message.
OR
Select **Bulletin** to view bulletin messages.
OR
Select the **Exit** option to exit from the application.
OR
Select the **Home** option to view the main menu screen.

Sent Message Details

Oracle FLEXCUBE Direct Banking **MailBox** **Message Details** **Sent By:** CORP USER **Date:** 21-01-2011 11:09:25 GMT +0530 **Sent To:** HELPDESK **Subject:** Customer Registration **Message:** I NEED A TERNM DEPOSIT ACCOUNT. Options Home	**Oracle FLEXCUBE Direct Banking** **Respone To** **From:** MITHILESH CORP **Sent:** 14-01-2011 12:31:38 GMT +0530 **to:** HELPDESK **Subject:** Customer Registration **Message:** Cust Reg5678 Options Home
(Screen1)	**(Screen2)**

**Field Description**

Field Name	Description
Sent By	[Display] This field displays the name of the sender of the message
Date	[Display] This field displays the date on which the message was sent
Sent To	[Display] This field displays the name of the receiver of the message.
Subject	[Display] This field displays the subject of the message.
Message	[Display] This field displays the message.
Response To	
Sent By	[Display] This field displays the name of the sender of the message

| Field Name	Description
Date	[Display]
	This field displays the date on which the message was sent
Sent To	[Display]
	This field displays the name of the receiver of the message.
Subject	[Display]
	This field displays the subject of the message.
Message	[Display]
	This field displays the message.

13. Select the **Back** button to return to the previous screen
OR
Select the Next Message option to view details of the next message in the sequence
OR
Select the Previous Message option to view details of the previous message in the sequence
OR
Select the **Exit** option to exit from the application.
OR
Select the **Home** option to navigate to the main menu screen.

15.4. Compose

Compose
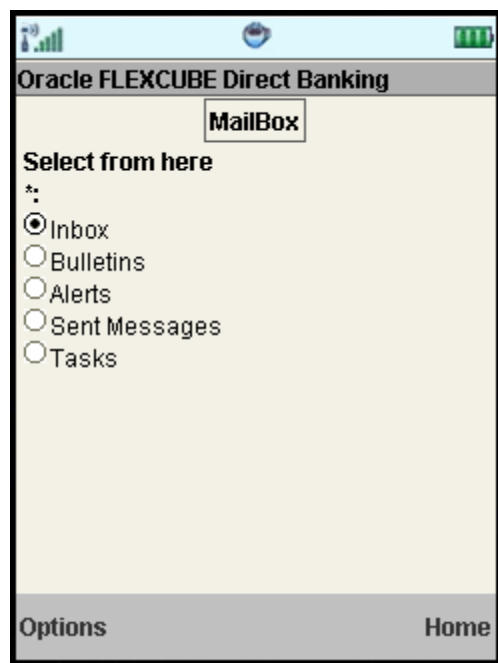
14. Click the Options menu. The system displays below pop up.
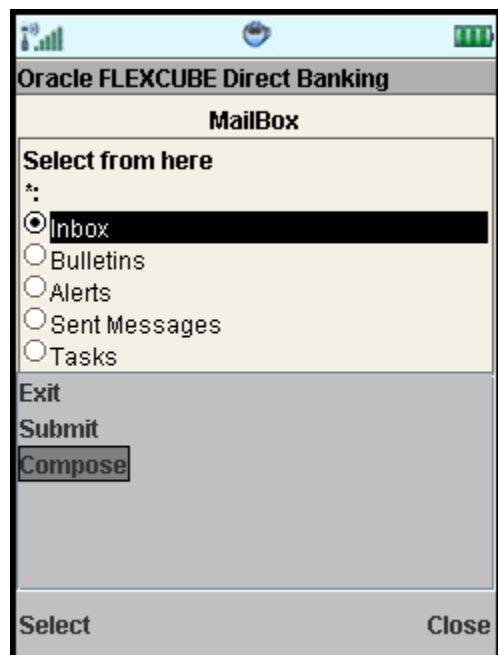
15. Select the Compose option to compose message.

16. You can also view Alerts & Tasks by selecting those options from the first screen shown above.

16. Forex Rates

This menu transaction enables you to inquire the latest exchange rate for various foreign currencies. Exchange rates will be displayed against the base currency of entity of the Primary Customer.

To inquire Foreign Exchange Rates

1. Log on to the J2ME based Mobile Banking application.

2. Select **Forex Rates** from the menu using up\down scroll keys and the select key.

3. Select the **Submit** option. The system displays **Forex Rates** screen.

Forex Rates

Field Description

Field Name	Description
From Currency	[Display] This field displays the currency from which the exchange rate is being asked.
To Currency	[Mandatory, Radio button] Select the To currency from the list of currency available.

4. Select the To currency using up\down scroll keys and the select key.

5. Select **Submit** from the options. The system displays **Forex Rates** screen.
    OR
    Select the **Exit** option to exit from the application.
    OR
    Select the **Home** option to navigate to the menu screen.

Forex Rates
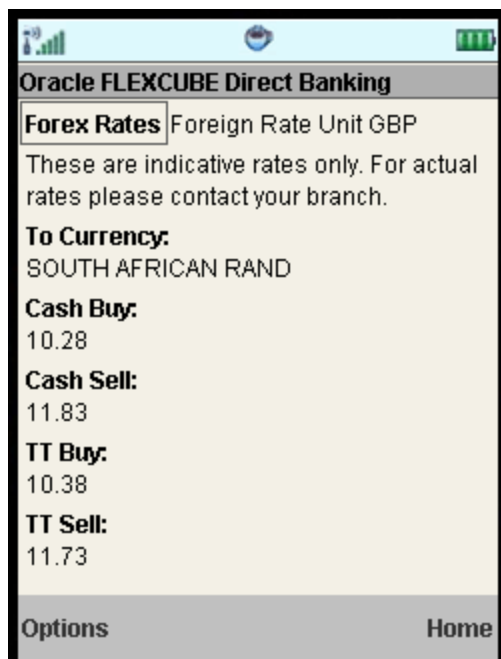
Field Description

Field Name	Description
Foreign Rate Unit	[Display]
	This field displays the foreign rate unit currency.
To Currency	[Display]
	This field displays the currency to which the exchange rate is being asked for.
Cash Buy	[Display]
	This field displays the rate at which the bank will buy the foreign currency in cash transaction
Cash Sell	[Display]
	This field displays the rate at which the bank will sell the foreign currency in a cash transaction
TT Buy	[Display]
	This field displays the rate at which the bank will buy the foreign currency in a telegraphic transfer
TT Sell	[Display]
	This field displays the rate at which the bank will sell the foreign currency in a telegraphic transfer.

6. Select the Back option to go to the previous screen
   OR
   Select the **Menu** option to get back to the **Menu** screen.

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OR
Select the **Exit** option to exit from the application.
OR
Select the **Home** option to view the main menu screen.

17. Own Account Transfer

This menu enables you to initiate an own account transfer. Own account transfer can be done between any accounts owned by the same user I.e. the accounts that are under the customer ids mapped to the user.

To do the own account transfer

1. Log on to the J2ME based Mobile Banking application.

2. Select **Own Account Transfer** using down scroll keys.

3. Select the **Submit** option. The system displays **Own Account Transfer** screen.

Own Account Transfer

(Screen 1)	**(Screen 2)**

(Screen 3)

Field Description

Field Name	Description
From Account	[Mandatory, Radio button] Select the From Account as the source account for the own account transfer.
To Account	[Mandatory, Radio button] Select the To Account as the destination account for the own account transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

4. Click Options menu in above screen. The system displays below pop over screen.

Own Account Transfer Verify

Field Description

Field Name	Description
Pay now	Click the **Pay now** button to process the funds transfer immediately.
	The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by **Setting up Standing Instruction.**
Pay later	Click the **Pay later** button to make the funds transfer on a future date.
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.
Payment Execution Frequency when Pay Periodically is selected	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

5. Below is shown when Pay Later is clicked. The system asks for any future date at which payment is to be made.
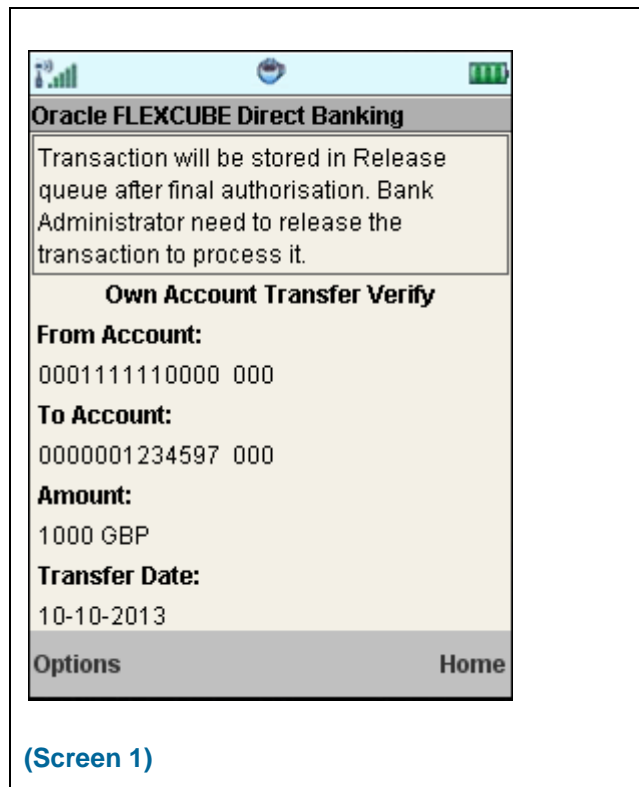
Own Account Transfer – Pay Later

(Screen 1)

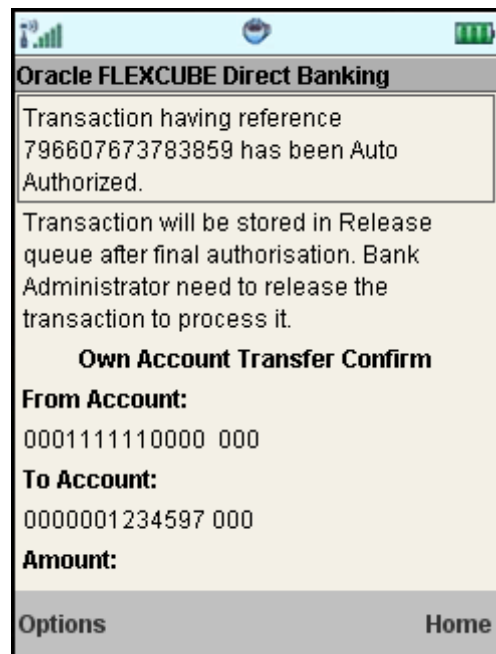6. Enter any future date and click the submit button from the options. The system displays Own Account Transfer – Verify screen as shown below.

Own Account Transfer – Pay Later Verify

(Screen 1)

7. Click the **Confirm** button from the options. The system displays **Own Account Transfer – Confirm** screen.
OR
Click the **Change** button to change the entered information.

Own Account Transfer – Pay Later Confirm

Oracle FLEXCUBE Direct Banking

Transaction having reference 796607673783859 has been Auto Authorized.

Transaction will be stored in Release queue after final authorisation. Bank Administrator need to release the transaction to process it.

Own Account Transfer Confirm

From Account:

0001111110000 000

To Account:

0000001234597 000

Amount:

Options   Home

(Screen 1)

18. Internal Transfer

This menu enables you to initiate an internal transfer. Internal Transfer is transfer of amount within different accounts of the same bank

To do the internal transfer

1. Log on to the J2ME based Mobile Banking application.

2. Select **Internal Transfer** from the menu using down scroll keys and the select key.

3. Select the **Submit** option. The system displays **Internal Transfer** screen.

Internal Transfer

(Screen 1)

(Screen 2)

(Screen 3)

Field Description

Field Name	Description
From Account	[Mandatory, Radio button] Select the From Account as the source account for the internal transfer.
To Account	[Mandatory, Alphanumeric, 34] Type the To Account as the destination account for the internal transfer.
Destination Branch	[Mandatory, Radio button] Select the To Account as the destination account for the internal transfer.
Amount	[Mandatory, Numeric, 15] Type the amount for the transfer.
Currency	[Mandatory, Radio button] Type the amount for the transfer.
Narrative	[Optional, Alphanumeric, 35] Type the narrative for the transaction.

4. Click Options menu in above screen. The system displays below pop over screen.

Internal Transfer Verify

Field Description

Field Name	Description
Pay now	Click the **Pay now** button to process the funds transfer immediately.
	The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by **Setting up Standing Instruction.**
Pay later	Click the **Pay later** button to make the funds transfer on a future date.
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

Field Name	Description
Payment Execution Frequency when Pay Periodically is selected	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

5. Below is shown when Pay Now is clicked. The system displays Internal Transfer Verify screen.

Internal Transfer Verify Pay Now
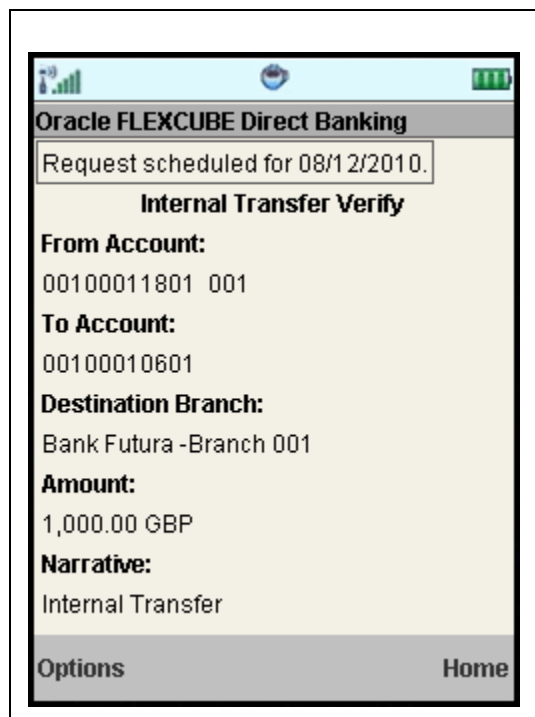
6. Select the **Confirm** from Options. The system displays **Internal Transfer Confirm** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.

OR
Select the **Change** from the options to navigate to the previous screen.

Internal Transfer Confirm

Oracle FLEXCUBE Direct Banking Your request has been completed successfully. Transaction having reference 131366686087648 has been Auto Authorized . Request scheduled for 08/12/2010. **Internal Transfer Confirm** **From Account:** 00100011801 001 **To Account:** 00100010601 **Destination Branch:** Bank Futura -Branch 001 Home Exit	**Oracle FLEXCUBE Direct Banking** Request scheduled for 08/12/2010. **Internal Transfer Confirm** **From Account:** 00100011801 001 **To Account:** 00100010601 **Destination Branch:** Bank Futura -Branch 001 **Amount:** 1,000.00 GBP **Narrative:** Internal Transfer Home Exit
(Screen 1)	**(Screen 2)**

7. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Ok** option. The initial **Internal Transfer** screen is displayed.

Internal Transfer

19. Domestic Payment

This menu enables the user to initiate a domestic account transfer. Domestic Transfer is transfer of amount within different banks

To do the domestic account transfer

1. Log on to the J2ME based Mobile Banking application.

2. Select **Domestic Payment** from the menu using down scroll key and Select key.

3. Select the **Submit** option. The system displays **Domestic Payment** screen.

Domestic Payment

Oracle FLEXCUBE Direct Banking **Domestic Payment** **From Account*:** ⦿ EK ACCOUNT ○ 00100011803 ○ 00100011804 ○ 00100011805 ○ 00100011806 ○ 00100011807 ○ 00100011808 ○ 00100011809 ○ 00100011810 ○ 00100011811 ○ 00100011812 ○ 00100011813 ○ 00100011814 Options Home	Oracle FLEXCUBE Direct Banking **Beneficiary Details** **To Account*:** **Beneficiary Bank Details** **National Clearing Code Type*:** ⦿ HELLENIC BANK ASSOCIATION FROM GREECE ○ NEW ZEALAND BANKERS ASSOCIATION FROM NEW
ZEALAND ○ CHAPS Network ○ PI CLEARING NETWORK National Clearing Code*: Options   Home
(Screen 1)	**(Screen 2)**
Oracle FLEXCUBE Direct Banking **National Clearing Code*:** **Payment Details** **Amount*:** **Currency*:** ⦿ AUSTRALIAN DOLLAR ○ EURO ○ POUND STERLING ○ INDIAN RUPEE ○ JAPANESE YEN ○ TAIWAN DOLLAR ○ US DOLLAR Options Home	Oracle FLEXCUBE Direct Banking **Payment Details** **Amount*:** **Currency*:** ⦿ EURO ○ POUND STERLING ○ INDIAN RUPEE ○ US DOLLAR **Other Details** **Narrative:** Options Home
(Screen 3)	**(Screen 4)**

Field Description

Field Name	Description
From Account	[Mandatory, Radio button] Select the From Account as the source account for the domestic payment.
Beneficiary Details	
To Account	[Mandatory, Radio button] Select the To Account as the destination account for the domestic payment.
Beneficiary Bank Details	
National Clearing Code type	[Mandatory, Radio button] Select the national clearing code type.
National Clearing Code	[Mandatory, Alphanumeric, 20] Type the national clearing code.
Payment details	
Amount	[Mandatory, Numeric, 15] Type the amount for the domestic payment.
Currency	[Mandatory, Radio button] Select the currency for the amount.
Other Details	
Narrative	[Optional, Alphanumeric, 35] Type the Narrative for the transfer for future reference.

4. Click Options menu in above screen. The system displays below pop over screen.

Domestic Payment

Field Description

Field Name	Description
Pay now	Click the **Pay now** button to process the funds transfer immediately.
	The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Pay Periodically** by **Setting up Standing Instruction.**
Pay later	Click the **Pay later** button to make the funds transfer on a future date.
	Note: Pay later transactions are future dated transactions. Hence all the Pay later payments will be available under My Scheduled Payment. Refer My Schedule Payment section for further details.
Pay Periodically Setup Standing Instruction	Click the Pay Periodically button to make the periodic payments by specifying start date and end date.

Field Name	Description
Payment Execution Frequency when Pay Periodically is selected	Select the standing instruction execution frequency for the funds transfer from the pop over. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly

5. Below is shown when Pay Now is clicked. The system displays **Domestic Payment Verify** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Domestic Payment Verify

Oracle FLEXCUBE Direct Banking Your Request will be processed by Bank administrator. Request scheduled for 08/12/2010. **Domestic Payment Verify** **From Account:** 00100011801 001 **Beneficiary Details** **To Account:** 00100010601 **Beneficiary Bank Details** **National Clearing Code Type:** CHAPS Network Options Home	**Oracle FLEXCUBE Direct Banking** **Beneficiary Bank Details** **National Clearing Code Type:** CHAPS Network **National Clearing Code:** APAC1111 **Payment Details** **Amount:** 1,000.00 GBP **Other Details** **Correspondence Charges:** Beneficiary (BEN) Options Home
(Screen 1)	**(Screen 2)**
Oracle FLEXCUBE Direct Banking National Clearing Code Type: CHAPS Network **National Clearing Code:** APAC1111 **Payment Details** **Amount:** 1,000.00 GBP **Other Details** **Correspondence Charges:** Beneficiary (BEN) **Narrative:** Domestic Payment Options Home	
(Screen 3)	

6. Select the **Confirm** from Options. The system displays **Domestic Payment Confirm** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.

Domestic Payment Confirm

(Screen 1)

(Screen 2)

(Screen 3)

7. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Ok** option. The initial **Domestic Payment** screen is displayed.

20. Pay Bill

This menu enables you to pay the Utility Bills for the Registered Billers with the Bank.

To pay the bills

1. Log on to the J2ME based Mobile Banking application.
2. Select **Pay Bill** from the menu using up/down arrow key and Select key.
3. Select the **Submit** option. The system displays **Pay Bills** screen.

Pay Bills

Oracle FLEXCUBE Direct Banking **Pay Bills** Select Biller*: ⦿ AIRCEL (SDFWERF) 000000118 ◯ AIRCEL (DFWERFWE) 000000118 ◯ AIRCEL (WERFWR) 000000118 ◯ AIRCEL (SFGERF) 000000118 ◯ AIRCEL (WQRFRWE) 000000118 ◯ AIRCEL (QWDF) 000000118 ◯ AIRCEL (NJHUG) 000000118 ◯ AIRCEL (DFHNFNHBN) 000000118 ◯ AIRCEL (45RYJHF) 000000118 ◯ AIRCEL (Johnyy) 000000118 ◯ AIRCEL (346TYREH) 000000118 **Bill Number*:** Options Home	**Oracle FLEXCUBE Direct Banking** **Bill Number*:** **Bill Generation Date(dd-mm-yyyy)*:** **Payment Amount*:** **From Account*:** ⦿ EK ACCOUNT ◯ 00100011803 ◯ 00100011804 ◯ 00100011805 ◯ 00100011806 ◯ 00100011807 Options Home
(Screen 1)	**(Screen 2)**
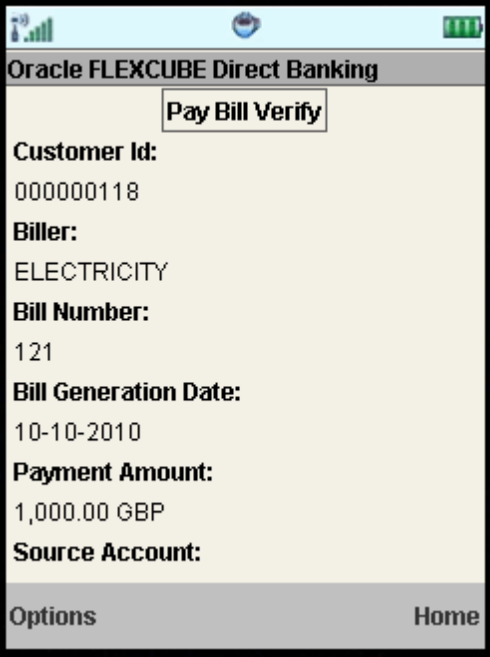
Field Description

Field Name	Description
Select Biller	[Mandatory, Radio button] Select the Name of the Biller Radio button.
Bill Number	[Mandatory, Alphanumeric,15] Type the Bill number for which payment is to be made
Bill Generation Date	[Mandatory, Alphanumeric,10] Type the date on which the Bill payment is due.
Payment Amount	[Mandatory, Alphanumeric,15] Type the amount of payment being done.
From Account	[Mandatory, Radio button] Select the account number from which payment is to be done.

4. Select **Submit** from the options. The system displays **Pay Bill Verify** screen.
   OR
   Select the **Home** to navigate to the menu screen.

OR
Select the **Exit** from the options to exit from the application.

Pay Bill Verify

5. Select the **Confirm** from Options. The system displays **Pay Bill Confirm** screen.
    OR
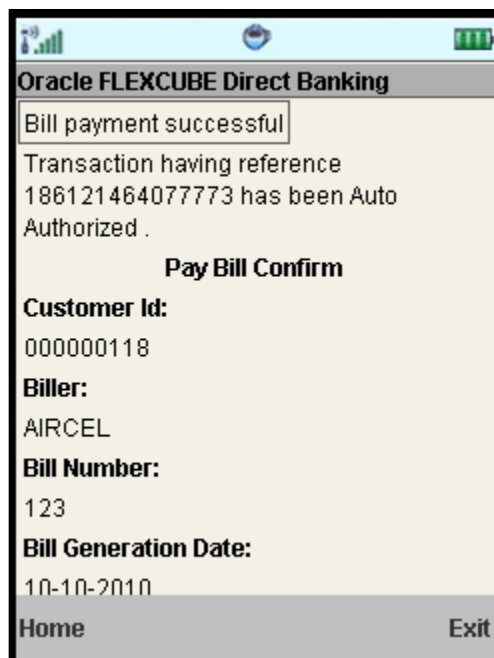   Select the **Exit** option to exit from the application.
    OR
    Select the **Change** from the options to navigate to the previous screen.
    OR
    Select the **Home** option to navigate to the **Menu** screen.

Pay Bill Confirm

(Screen 1)	(Screen 2)

6. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.

   OR

   Select the **Ok** option. The initial **Pay Bill** screen is displayed.

21. Register Biller

This menu enables you to register a Biller to Pay the Utility Bills through the Bank.

To register the biller

1. Log on to the J2ME based Mobile Banking application.
2. Select **Register Biller** from the menu using up/down arrow key and Select key.
3. Select the **Submit** option. The system displays **Biller Information** screen.

Biller Information

Oracle FLEXCUBE Direct Banking	**Oracle FLEXCUBE Direct Banking**
Registered Biller	Customer Id:
Records 1 to 10 of 11 (Page 1 of 2)	000000118
Record no 1	Record no 2
Biller:	Biller:
AIRCEL	AIRCEL
Biller Nick Name:	Biller Nick Name:
NJHUG	WQRFRWE
Registered On:	Registered On:
22-12-2010 10:19:47	03-12-2010 14:56:41
Service Account Number:	Service Account Number:
7896785	3532
Customer Id:	
Options Home	Options Home
(Screen 1)	**(Screen 2)**

Field Description

Field Name	Description
Biller Information	
Biller Name	[Display] This field displays the Name of the Biller
Biller Nick Name	[Display] This field displays the Nick Name of the Biller
Registered On	[Display] This field displays the Date on which the Biller was Registered.
Service Account Number	[Display] This field displays the account number of the Customer for bill payment.

Field Name	Description
Customer Id	[Display]
	This field displays the Customer Id of the Biller

4. Select **Add Biller** from the options. The system displays **Register Biller** screen.
OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.
OR
Select **First Page**, **Last Page**, **Next Page**, and **Previous Page** from the options to navigate to the respective pages.

Register Biller

(Screen 1)   (Screen 2)

Field Description

Field Name	Description
Register Biller	

Field Name	Description
Select Customer	[Mandatory, Radio button]
	Select the Customer for which the biller is to be registered.
Select Biller	[Mandatory, Radio button]
	Select the Biller radio button from the list of the billers.
Service Account Number	[Mandatory, Alphanumeric,15]
	Type the Service account number.
Biller Nick Name	[Mandatory, Alphanumeric,15]
	Type the Service account number.

5. Select **Submit** from the Options. The system displays **Register Biller Verify** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Register Biller Verify

1.

6. Select the **Confirm** from Options. The system displays **Register Biller Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.

Register Biller Confirm
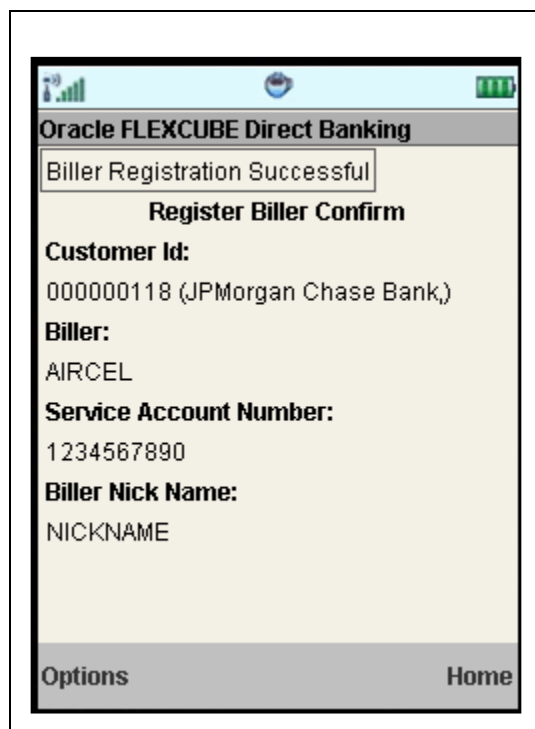
7. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR

   Select the **Ok** from the options to navigate to the initial Biller Information screen.

22. Delete Biller

This menu enables you to delete a already registered biller.

To delete the biller

1. Log on to the J2ME based Mobile Banking application.
2. Select **Delete Biller** from the menu using up/down arrow key and Select key.
3. Select the **Submit**. The system displays **Delete Biller** screen.

Delete Biller
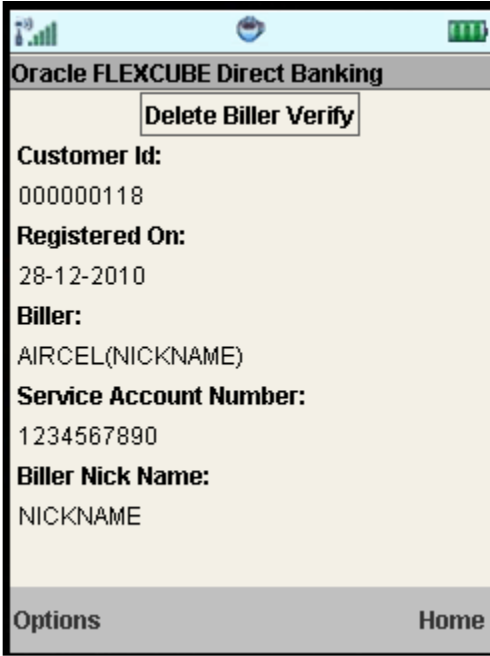
Field Description

Field Name	Description
Biller Name	[Mandatory, Radio button]
	Select the Biller radio button from the list of the billers.

4. Select **Submit** from the options. The system displays **Delete Biller Verify** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Delete Biller Verify

5. Select the **Confirm** from Options. The system displays **Delete Biller Confirm** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Home** option to navigate to the menu screen.

Delete Biller Confirm
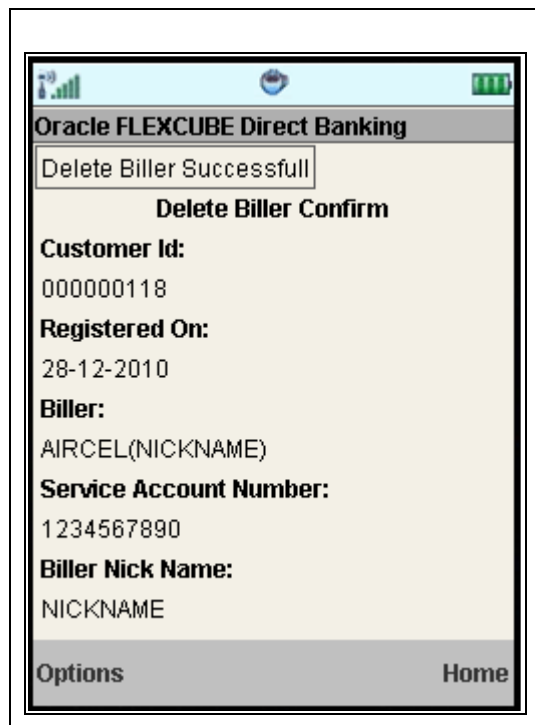
6. Select the **Home** option to get back to the **Menu** screen.
OR
Select the **Exit** option to exit from the application.
OR
Select the **Ok** from the options to navigate to the Delete Biller screen.

23. Deposit Redemption

Redeem Term Deposit option allows you to Redeem your term Deposit details either partially or fully through J2ME Mobile Banking.

To redeem the term deposit

1. Log on to the J2ME based Mobile Banking application.

2. Select **Deposit Redemption** from the menu using up/down arrow key and Select key.

3. Select the **Submit**. The system displays **Deposit Redemption** screen.

Deposit Redemption

Field Description

Field Name	Description
Select Deposit	[Mandatory, Radio button]
	Select the deposit for redemption.

4. Select **Submit** from the options .The system displays **Deposit Redemption** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Deposit Redemption

Oracle FLEXCUBE Direct Banking Deposit Redemption **Deposit Details** **Deposit Account:** ADA2000000000000002 001 **Deposit Product:** Auto Deposit **Deposit Amount:** 9,000.00 GBP **Maturity Date:** 26-06-2008 **Interest Rate :** 0.00 % Options Home **(Screen 1)**	**Oracle FLEXCUBE Direct Banking** **Deposit Amount:** 9,000.00 GBP **Maturity Date:** 26-06-2008 **Interest Rate :** 0.00 % Redemption **Redemption Type*:** ⦿ Partial Redemption ○ Full Redemption **Amount*:** [ ] Options Home **(Screen 2)**
Oracle FLEXCUBE Direct Banking **Transfer To*:** ⦿ EK ACCOUNT ○ 00100011803 ○ 00100011804 ○ 00100011805 ○ 00100011806 ○ 00100011807 ○ 00100011808 ○ 00100011809 ○ 00100011810 ○ 00100011811 ○ 00100011812 ○ 00100011813 ○ 00100011814 ○ 00100011815 Options Home **(Screen 3)**	

Field Description

Field Name	Description
Deposit Details	
Deposit Account	[Display] This field displays the deposit account.
Deposit Product	[Display] This field displays the deposit product.
Deposit Amount	[Display] This field displays the deposit amount and currency.
Maturity Date	[Display] This field displays the maturity date of the deposit.
Interest Rate/Profit Rate	[Display] This field displays the interest rate in case of Conventional deposit account.
Redemption	
Redemption Type	[Mandatory, Radio button] Select the redemption type. The options are: • Partial Redemption • Full Redemption
Amount	[Mandatory, Numeric, 15] Specify the amount to be redeemed.
Transfer To	[Mandatory, Radio button] Select the transfer to account as the destination account for the redemption.

5. Select **Redeem** from the options. The system displays **Deposit Redemption Verify** screen.
OR
Select the **Back** from the options to navigate to the previous screen.
OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

Deposit Redemption Verify

(Screen 1)

(Screen 2)

6. Select the **Confirm** from Options. The system displays **Deposit Redemption Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.

Deposit Redemption Confirm

Oracle FLEXCUBE Direct Banking Transaction having reference 430865051087836 has been Auto Authorized . Record Successfully Saved and Authorized **Deposit Redemption Confirm** **Deposit Details** **Deposit Account:** ADA2000000000000002 001 **Deposit Product:** Auto Deposit **Deposit Amount:** 9,000.00 GBP Home Exit	**Oracle FLEXCUBE Direct Banking** 9,000.00 GBP **Maturity Date:** 26-06-2008 **Interest Rate :** 0.00 % **Redemption** **Redemption Type:** Partial Redemption **Amount:** 1,000.00 GBP **Transfer To:** 00100011801 001 Home Exit
(Screen 1)	**(Screen 2)**

7. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Ok** option. The initial **Deposit Redemption** screen is displayed.

24. Deposit Details

Term Deposit Details displays the list of all Term Deposit accounts with details, under all the customer id's linked to your user id.

To view the TD Details

1. Log on to the J2ME based Mobile Banking application.

2. Select **Deposit Details** from the menu using up/down arrow key and Select key.

3. Select the **Submit** option. The system displays **Deposit Details** screen.

Deposit Details

Field Description

Field Name	Description
Select Account	[Mandatory, Radio button]
	Select the account for which deposit details are to be viewed.

4. Select the **Submit** from the options. The system displays **Deposit Details** screen.
    OR
    Select the **Home** to navigate to the menu screen.
    OR
    Select the **Exit** from the options to exit from the application.

Deposit Details

Oracle FLEXCUBE Direct Banking **Deposit Details** **Account Details** **Customer Id:** 001000090 **Deposit Account:** 00100009003 001 **Product Name:** TD_RD_AD CAPITALIZED BASED &amp; PENALTY **Current Balance:** 5,512.88 GBP **Deposit Details** Options Home	**Oracle FLEXCUBE Direct Banking** **Deposit Details** **Deposit Date:** 29-11-2007 **Maturity Date:** 27-12-2007 **Profit Rate:** 0.00 % **Maturity Instructions** **Rollover Instructions:** Close on Maturity (No Rollover) **Pay Out Details** Options Home
(Screen 1)	**(Screen 2)**

Oracle FLEXCUBE Direct Banking
Pay Out Details

Payout Type:
Issue a Banker's Cheque/ Demand Draft
Percentage:
20.00 %
Account Number:

Payout Type:
Transfer through Domestic Clearing
Network
Percentage:
20.00 %

Options   Home

(Screen 3)

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the Customer Id of the Customer.
Deposit Account	[Display] This field displays the Term deposit account number registered for Mobile banking under the customer ID
Product Name	[Display] This field displays the Product name of the term deposit product.
Current Balance	[Display] This field displays the Balance in the Term deposit account.
Deposit Details	
Deposit Date	[Display] This field displays the date of deposit in the Term deposit.
Maturity Date	[Display] This field displays the Maturity date of the Term deposit.
Interest Rate	[Display] This field displays the interest rate of the Term deposit. This field is applicable only for the conventional term deposit.
Profit Rate	[Display] This field displays the profit rate of the Term deposit. This field is applicable only for Islamic term deposit.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the rollover instruction.
Payout Details	
Payout Type	[Display] This field displays the payout type.
Percentage	[Display] This field displays the percentage for payout.

Field Name	Description
Account Number	[Display] This field displays the account number.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.

25. Transactions to Authorize

Transaction to authorize displays all the transactions with their status as Pending, Semi Authorized or Initiated for the user.

To view the transactions for authorization

1. Log on to the J2ME based Mobile Banking application.

2. Select **Pending Authorizations** from the menu using up\down scroll keys and select key**.**

3. Select the **Submit** option. The system displays **View Authorization Transactions** screen.

View Authorization Transactions

Field Description

Field Name	Description
Select Transaction	[Mandatory, Radio button]
	Select the transaction to be authorized or rejected.

4. Select **Submit** from the options. The system displays **Pending Authorizations** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Pending Authorizations

Field Description

Field Name	Description
E-Banking Reference Number	[Optional, Alphanumeric, 16] Type the reference number of the transaction to be authorized.
Status	[Optional, Radio Button] Select the status of transaction to be authorized.
Initiator	[Optional, Alphanumeric, 20] Type the User ID of the initiator of the transaction.
Select Record	[Mandatory, Radio Button] Select the Record to initiate authorization action on.

5. Select the **Authorize** option if you want to authorize the transaction. The system displays **Verify Authorization Transaction** screen.
   OR
   Select the **Send To Modify** from the options to send the transaction for modification.
   OR
   Select the **Reject** from the options if you want to reject the transaction.
   OR
   Select the **Search** from the options to search the transaction to authorize or reject as per the entered search criteria.

OR

Select the **View** from the options to view the transaction details.

OR

Select the **Back** from the options to navigate to the previous screen.
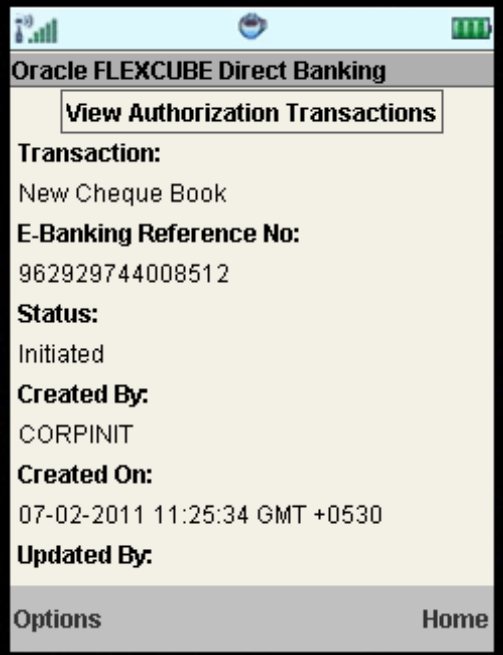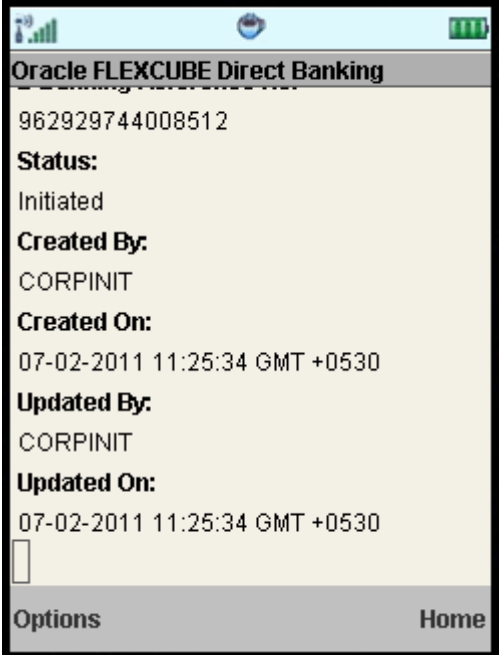
OR

Select the **Home** to navigate to the menu screen.

OR

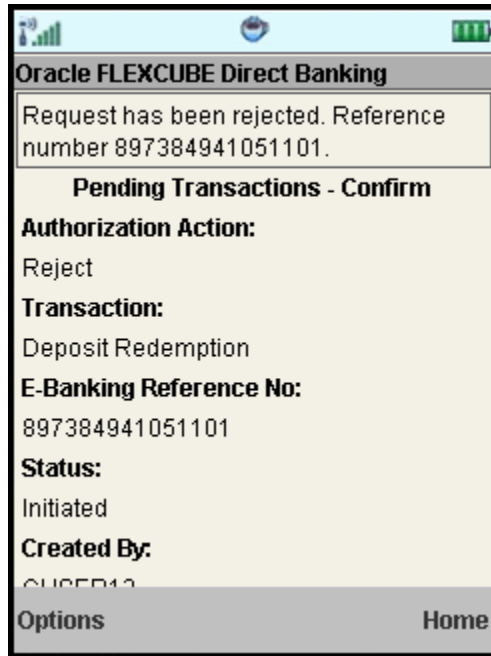Select the **Exit** from the options to exit from the application.
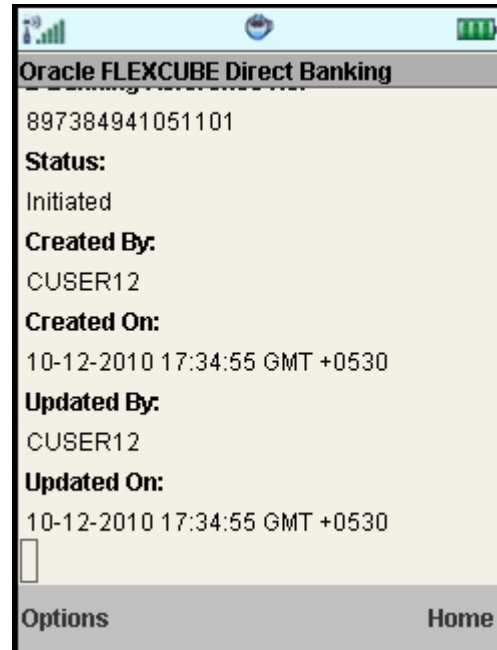
View Authorization Transactions

(Screen 1)	(Screen 2)

Field Description

Field Name	Description
Transaction	[Display] This field displays the transaction Type.
E-Banking Reference Number	[Display] This field displays the E-Banking reference number of the transaction.
Status	[Display] This field displays the status of the transaction.

Field Name	Description
Created By	[Display] This field displays the User ID of the initiator of the transaction.
Created On	[Display] This field displays the date and time (with time zone) on which the transaction was created.
Updated By	[Display] This field displays the User ID of the person who last updated the transaction.
Updated On	[Display] This field displays the date and time (with time zone) on which the transaction was last updated.

6. Select **Change** from the Options. The system displays the previous screen
   OR
   Select the **Authorize** option if you want to authorize the transaction. The system displays **Verify Authorization Transaction** screen.
   OR
   Select the **Send To Modify** from the options to send the transaction for modification.
   OR
   Select the **Reject** from the options if you want to reject the transaction.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application

Pending Transactions – Verify
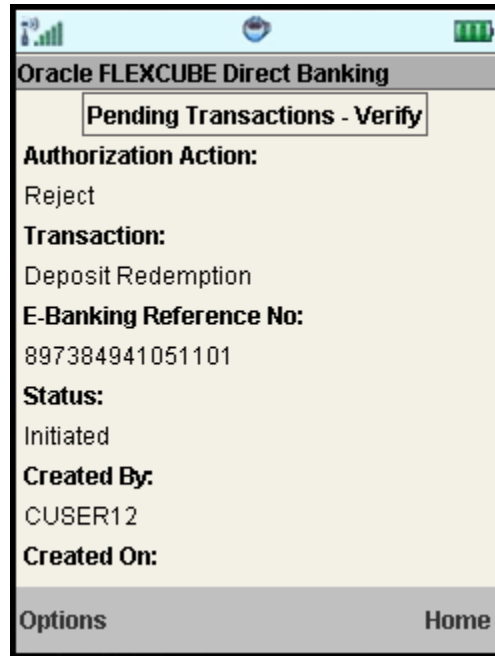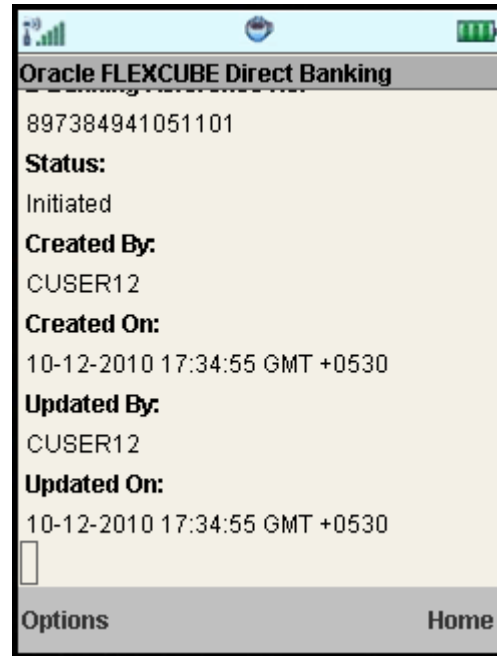
Oracle FLEXCUBE Direct Banking **Pending Transactions - Verify** **Authorization Action:** Reject **Transaction:** Deposit Redemption **E-Banking Reference No:** 897384941051101 **Status:** Initiated **Created By:** CUSER12 **Created On:** Options Home	Oracle FLEXCUBE Direct Banking 897384941051101 **Status:** Initiated **Created By:** CUSER12 **Created On:** 10-12-2010 17:34:55 GMT +0530 **Updated By:** CUSER12 **Updated On:** 10-12-2010 17:34:55 GMT +0530 Options Home
(Screen 1)	**(Screen 2)**

7. Select **Confirm** from the Options. The system displays **Pending Transactions – Confirm** screen.
   OR
   Select the **Change** from the options to navigate to the previous screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application

Pending Transactions – Confirm

(Screen 1)

(Screen 2)

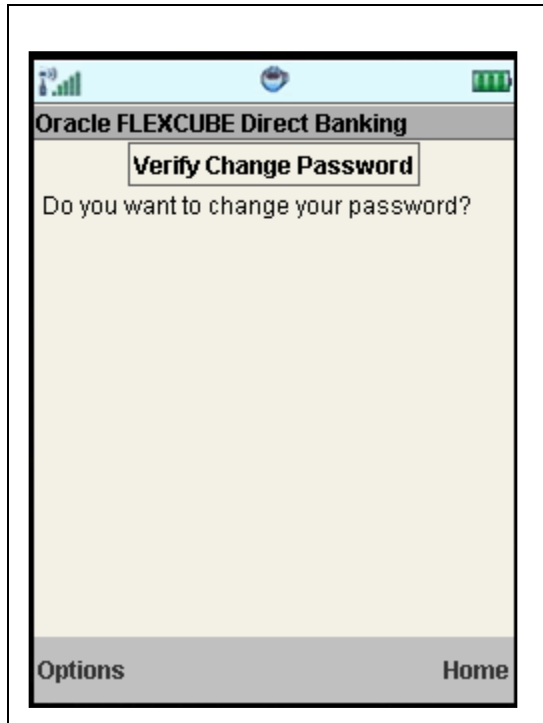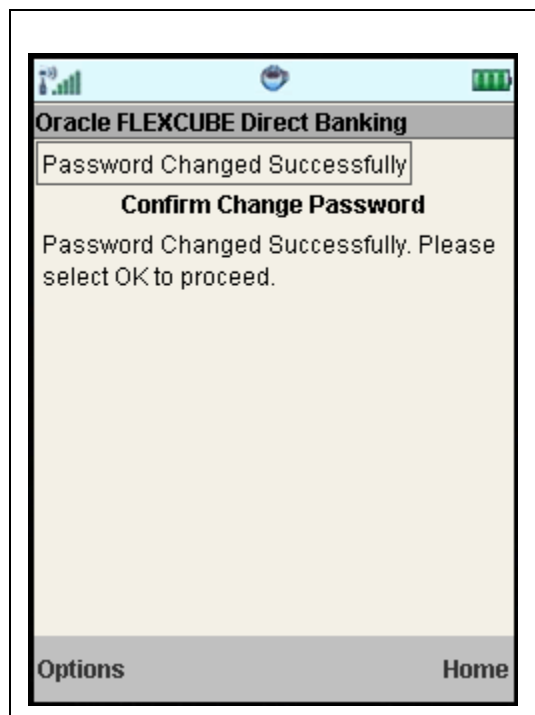8. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Ok** from the options to navigate to the initial View Authorization Transactions screen.

26. Change Password

The Change password allows you to change the password for a Mobile User.

To change the password

1. Log on to the J2ME based Mobile Banking application.
2. Select **Change Password** from the menu using up\down scroll keys and select key.
3. Select the **Submit** option. The system displays **Change Password** screen.

Change Password

Field Description

Field Name	Description
User Id	[Display]
	This field displays the User Id of the user.
Password Type	[Mandatory, Radio button]
	Select the password type radio button from the two types of password types available.
	The options available are
	• Login Password
	• Transaction password

4. Select **Submit** from the options. The system displays **Change Password** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Change Password

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
User Id	[Display] This field displays the User Id of the user.
Password Type	[Display] This field displays the password type selected.
Existing password	[Mandatory, Alphanumeric,20] Type the Existing password of the user.
New Password	[Mandatory, Alphanumeric,20] Type the New password for the user.
Confirm New password	[Mandatory, Alphanumeric,20] Type the new password again to confirm for the user.

5. Enter the Old password and the New Password.

6. Select **Change** from the Options. The system displays **Verify Change Password** screen.
   OR

Select **Back** from options. The system will display the previous screen.
OR
Select the **Home** option to get back to the **Menu** screen.
OR
Select the **Exit** option to exit from the application.

Note: New password has to be as per the Password Policy displayed below the text fields.

Verify Change Password

7. Select **Yes** from the Options. The system displays **Confirm Change Password** screen.
OR
Select **Back** from the Options. The system will display the previous screen.
OR
Select the **Home** option to get back to the **Menu** screen.
OR
Select the **Exit** option to exit from the application.

Confirm Change Password

8. Select the **Home** option to get back to the **Menu** screen.

   OR

   Select the **Exit** option to exit from the application.

   OR

9. Select the **Ok** option. The initial **Change Password** screen is displayed.

Note: If the user has been provided access to multiple channels under the main group through channel grouping then the changed/new password will be applied to all the channels of the group. The system will display disclaimer as "The new password will be applicable for channels of group also".

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27. Credit Card Details

This menu enables you to view the details of the Credit Card.

To view the credit card details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Credit Card Details** from the menu using down arrow key and Select key.
3. Select the **Submit** option. The system displays **Credit Card Details** screen.

Credit Card Details
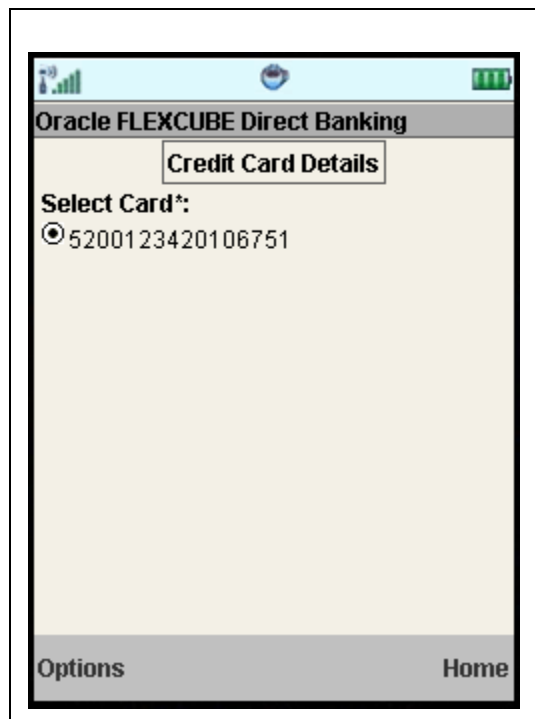
Field Description

Field Name	Description
Select Card	[Mandatory, Radio button]
	Select the credit card for which details are to be viewed.

4. Select **Submit** from the Options. The system displays selected card details in the **Credit Card Details** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Credit Card Details

Oracle FLEXCUBE Direct Banking **Credit Card Details** **Card Number:** 5200123420106751 **Product Name:** GOLD REWARDS **Expiry Date:** 23-Jan-2012 **Reward Points Available:** 1267 **Total Credit Limit:** 90,000.00 INR **Available Credit Limit:** Options Home	**Oracle FLEXCUBE Direct Banking** **Available Credit Limit:** 70,000.00 INR **Total Cash Limit:** 40,000.00 INR **Available Cash Limit:** 40,000.00 INR **Total Unbilled Amount:** 15,000.00 INR **Last Payment Date:** 20-Mar-2010 **Last Payment Amount:** 23,000.00 INR Options Home
(Screen 1)	**(Screen 2)**

Oracle FLEXCUBE Direct Banking 20-Mar-2010 **Last Payment Amount:** 23,000.00 INR **Payment Due Details** **Statement Date:** 02-Mar-2010 **Total Billed Amount:** 5,000.00 INR **Payment Due Date:** 20-Feb-2010 **Mimimum Amount Due:** 200.00 INR Options Home	
(Screen 3)	

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Product Name	[Display] This field displays the product name.
Expiry Date	[Display] This field displays the expiry date.
Reward Points Available	[Display] This field displays the reward points available.
Total Credit Limit	[Display] This field displays the total credit limit with currency.
Available Credit Limit	[Display] This field displays the credit limit available to you. Currency is displayed alongside the amount value.
Total Cash Limit	[Display] This field displays the total cash limit. Currency is displayed alongside the amount value.
Available Cash limit	[Display] This field displays the available cash limit. Currency is displayed alongside the amount value.
Total Unbilled Amount	[Display] This field displays the total unbilled amount. Currency is displayed alongside the amount value.
Last Payment Date	[Display] This field displays the last payment date.
Last Payment Amount	[Display] This field displays the last payment amount. Currency is displayed alongside the amount value.
Payment Due Details	
Statement Date	[Display] This field displays the statement date.

Field Name	Description
Total Billed Amount	[Display] This field displays the total billed amount. Currency is displayed alongside the amount value.
Payment Due Date	[Display] This field displays the last payment due date.
Minimum Amount Due	[Display] This field displays the minimum amount due. Currency is displayed alongside the amount value.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.

28. Credit Card Statement

This menu enables you to View the Statement of the Credit Card.

To view the credit card statement

1. Log on to the J2ME based Mobile Banking application.
2. Select **Credit Card Statement** from the menu using down arrow key and Select key.
3. Select the **Submit** option. The system displays **Credit Card Statement** screen.

Credit Card Statement

(Screen 1)   **(Screen 2)**

Field Description

Field Name	Description
Card Number	[Mandatory, Radio button] Select the card number for which statement is to be viewed.
Month	[Mandatory, Radio button] Select the month for viewing the statement.
Year	[Mandatory, Radio button] Select the year for viewing the statement.

4. Select **Submit** from the Options. The system displays card statement details in the **Credit Card Statement** screen
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Credit Card Statement

(Screen 1)	(Screen 2)

Field Description

Field Name	Description
Card Number	[Display] This field displays the credit card number for which the details are displayed.
Month	[Display] This field displays the month for which statement is viewed.
Year	[Display] This field displays the year for which statement is viewed.
Reference Number	[Display] This field displays the reference number.
Transaction Date	[Display] This field displays the transaction date.
Description	[Display] This field displays the description of the credit card.

Field Name	Description
Debit/Credit	[Display] This field displays the transaction amount. Depending on the type of transaction, the field label will either be Debit or Credit.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.

29. Force Change Password

This option forces you to mandatorily change your password. Force Change Password screen comes in following scenarios.

- If you are login for the first time.
- If you have reset your password.
- If your password has expired.

To perform the forced change password

1. Log on to the J2ME based Mobile Banking application in the case of above scenarios. The system forces to change the password by displaying **Change Login Password** screen.

Change Login Password

(Screen 1)	**(Screen 2)**
(Screen 3)	

Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] Type the new password.
	Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

2. Select the **Change** option. The system displays **Confirm Change Password** screen.
   OR
   Select the Exit option to exit from the application.

Confirm Change Password
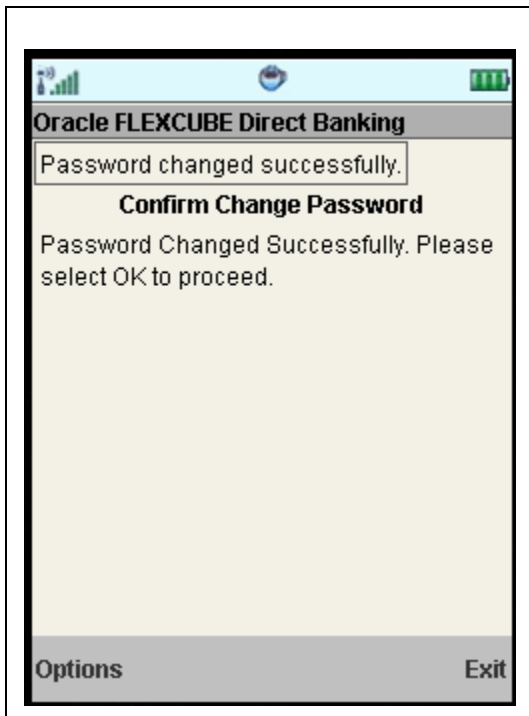
3. Select **OK** from the options. The system displays **Change Transaction password** screen.

OR
Select the Exit option to exit from the application.

Change Transaction Password

(Screen1)	**(Screen2)**

(Screen 3)	

Field Description

Field Name	Description
User ID	[Display] This field displays the user id.
Existing Password	[Mandatory, Alphanumeric,20] Type your existing password.
New Password	[Mandatory, Alphanumeric,20] Type the new password. Note: This new password should be as per Password Policy (displayed below the text fields in the above screen) set by the bank.
Confirm new password	[Mandatory,Alphanumeric,20] Retype the new password for confirmation.

4. Select the **Change** option. The system displays **Confirm Change Password** screen.
   OR
   Select the Exit option to exit from the application.

Confirm Change Password
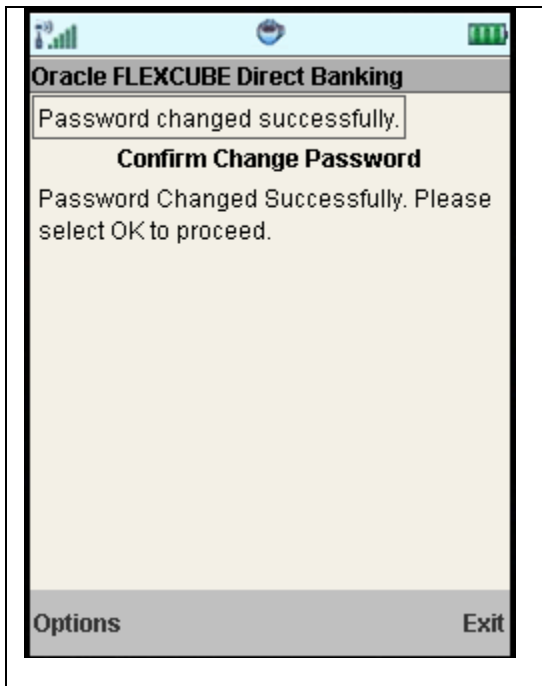
5. Select the **OK** from the options. The system displays the main **Menu** screen.
   OR
   Select the Exit option to exit from the application.

Note: If the user has been provided access to multiple channels under the main group through channel grouping then the changed/new password will be applied to all the channels of the group. The system will display disclaimer as "The new password will be applicable for channels of group also".

30. Contract Deposits

This option allows you to view the contract term deposit details.

To view the contract TD details

1. Log on to the J2ME based Mobile Banking application.
2. Select **Contract Deposits** from the menu using up\down scroll keys and select key.
3. Select the **Submit** option. The system displays **Contract Deposits** screen.

Contract Deposits
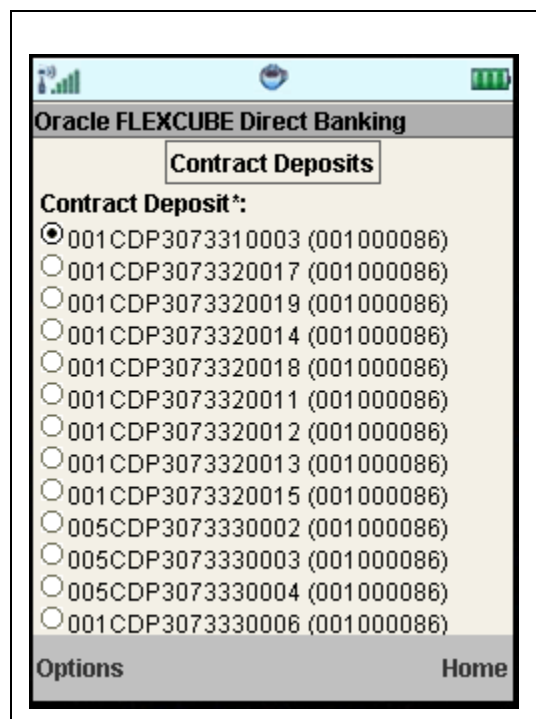
Field Description

Field Name	Description
Contract Deposit	[Mandatory, Radio button]
	Select the contract deposit from the list for which details are to be viewed.

4. Select the **Submit** from the options. The system displays **Contract Deposits** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Contract Deposits

(Screen 1)

(Screen 2)

(Screen 3)

Field Description

Field Name	Description
Customer Id	[Display] This field displays the user id.
Contract Number	[Display] Type your old password.
Product Name	[Display] This field displays the product name.
Current Balance	[Display] This field displays the balance of the term deposit. Currency is displayed alongside the amount value.
Deposit Details	
Deposit Date	[Display] This field displays the deposit date.
Maturity Date	[Display] This field displays the date on which deposit matures.
Interest Rate	[Display] This field displays the interest rate on the term deposit. Interest Instructions and Maturity Instructions are also displayed below this field.
Accrued Interest Till Date	[Display] This field displays the accrued interest till date. Interest Instructions and Maturity Instructions are also displayed below this field.
Interest Instructions	
Interest Instructions	[Display] This field displays the interest instructions.
Account	[Display] This field displays the account number.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the roll over instructions.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.

31. Buy Funds

This option allows you to buy the mutual funds.

The fund is open for purchase if:

- The fund is in the Initial Public Offering (IPO) stage

- The fund is allowed for subscriptions in the given period.

This information is available as part of fund rules definition.

An investor can select for subscription of a fund.

- One Time Single Fund Purchase

To buy mutual fund

1. Log on to the J2ME based Mobile Banking application.

2. Select **Buy Funds** from the menu using up\down scroll keys and select key.

3. Select the **Submit** option. The system displays **Buy Funds** screen.

Buy Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Radio button] Select the unit holder.
Fund AMC	[Mandatory, Radio button] Select the Fund AMC for buying the funds.

4. Select the **Submit** from the options. The system displays **Buy Funds** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.
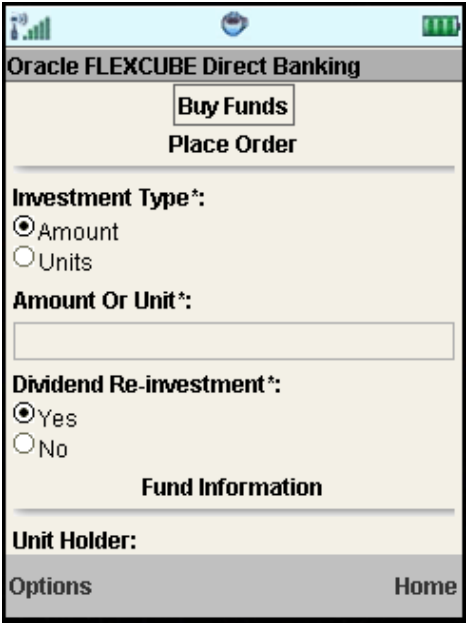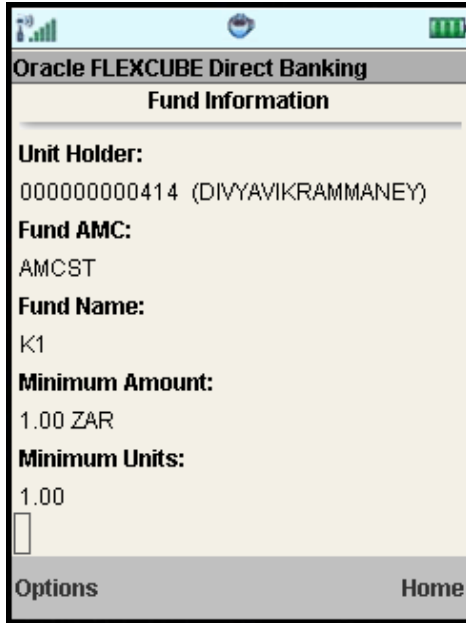
Buy Funds

Field Description

Field Name	Description
Fund Name	[Mandatory, Radio button]
	Select the fund name.

5. Select **Fund Details** from the options. The system displays **Buy Funds** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.

Buy Funds

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Investment Type	[Mandatory, Radio button] Select the invest type. The options are: • Amount • Units
Amount Or Unit	[Mandatory, Numeric, 15] Type the amount for buying the funds.
Dividend Re-Investment	[Mandatory, Radio button] Select the dividend re-investment options. The options are: • Yes • No
Fund Information	
Unit Holder	[Display] This field displays the unit holder id.

Field Name	Description
Fund AMC	[Display]
	This field displays the fund AMC.
Fund Name	[Display]
	This field displays the fund name.
Minimum Amount	[Display]
	This field displays the minimum amount required to buy the funds.
Minimum Units	[Display]
	This field displays the minimum units of which funds can be purchased.

6. Select **Place Order** from the options. The system displays **Buy Funds – Verify** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Buy Funds – Verify

7. Select the **Confirm** button from Options. The system displays **Buy Funds - Confirm** screen.
   OR

Select the **Exit** option to exit from the application.
OR
Select the **Home** option to navigate to the menu screen.
OR
Select the **Change** option to go to the previous screen.

Buy Funds – Confirm

(Screen 1)

(Screen 2)

8. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **OK** from the options to navigate to the Buy Funds screen.

32. Redeem Funds

This option allows you to redeem mutual fund holdings. You may select to redeem full/part of the investment made in mutual fund by this option. The fund should be open for redemption.

 A fund is open for redemption if:

- The fund is allowed for redemption in the given period. This information is available as part of fund prospectus.

- The fund is not in book closure.

The redemption process comprises of the following stages:

- Indicating the fund unit holder and the fund to be redeemed.

- Specifying redemption details including product, redemption type, transaction currency and payout mode.

- Verifying the details where user can confirm the information specified.

To redeem mutual fund

1. Log on to the J2ME based Mobile Banking application.

2. Select **Redeem Funds** from the menu using up\down scroll keys and select key.

3. Select the **Submit.** The system displays **Redeem Funds** screen.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Mandatory, Radio] Select the Unit holder radio button from the unit holders available.

4. Select **View Holdings** from the options. The system displays **Redeem Funds** screen.
   OR
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Redeem Funds

Field Description

Field Name	Description
Unit Holder	[Display]
	This field displays the unit holder of the fund.
Fund Name	[Mandatory, Radio button]
	Select the fund name radio button from the funds available for the unit holder.

5. Select **Place order** from the options. The system displays **Redeem Funds** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
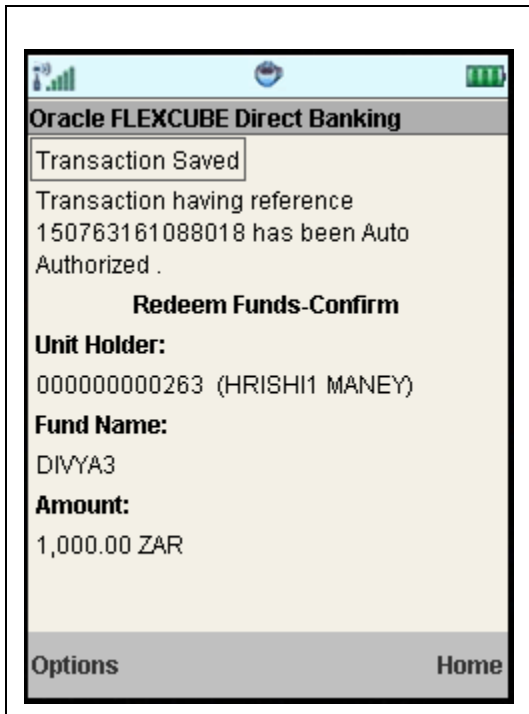   Select the **Exit** from the options to exit from the application.

Redeem Funds

(Screen 1)

(Screen 2)

Field Description

Field Name	Description
Unit Holder	[Display] This field displays the unit holder of the fund.
Fund Name	[Display] This field displays the fund name selected.
Units	[Display] This field displays the units held.
Amount	[Display] This field displays the fund name selected.
Place Order	

Field Name	Description
Redeem type	[Mandatory, Radio button] Select the type of redemption to be done. Options are: - Amount - Units
Amount or Units	[Mandatory, Numeric, 15] Type the amount or units as per the selection criteria.

6. Select **Place Order** from the options. The system displays **Redeem Funds - Verify** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Redeem Funds – Verify
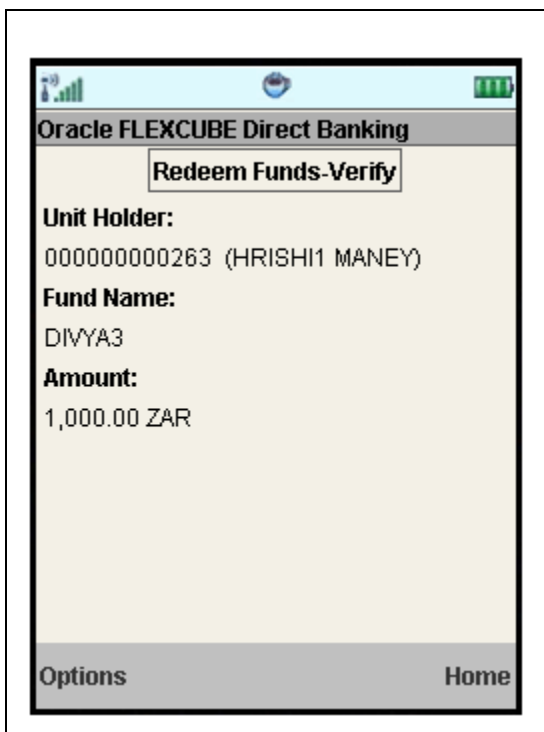
7. Select **Confirm** from the options. The system displays **Redeem Funds - Confirm** screen.
   OR
   Select the **Change** option to navigate to the previous screen.
   OR

Select the **Exit** option to exit from the application.
OR
Select the **Home** option to navigate to the menu screen.

Redeem Funds – Confirm

8. Select the **Home** option to get back to the **Menu** screen.
    OR
    Select the **Exit** option to exit from the application.
    OR

    Select the **Ok** from the options to navigate to the Redeem Funds screen.

33. Portfolio

This option allows you to view the details of all the mutual fund holdings.

To view the portfolio
1. Log on to the J2ME based Mobile Banking application.
2. Select **Portfolio** from the menu using up\down scroll keys and select key.
3. Select the **Submit.** The system displays **Portfolio** screen.

Portfolio

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Radio button]
	Select the unit holder radio button from the list of unit holders available.

4. Select **View Holdings** from the options. The system displays **Portfolio Details** screen.
   OR
   Select the **Home** to navigate to the menu screen.
   OR
   Select the **Exit** from the options to exit from the application.

Portfolio Details

(Screen 1)	(Screen 2)
Oracle FLEXCUBE Direct Banking Portfolio Details Unit Holder : 000000000263 (HRISHI1 MANEY) Holding Fund Details Fund Name : DIVYA1 Fund Type : Equity Fund Fund Currency : ZAR Units : 1,241,440.2900 Options Home	Oracle FLEXCUBE Direct Banking Amount in Fund Currency : 12,414,402.90 Fund Name : DIVYA2 Fund Type : Equity Fund Fund Currency : USD Units : 9,900.9900 Amount in Fund Currency : Options Home

Filed Description

Field Name	Description
Portfolio Details	
Unit Holder	[Display] This field displays the name of the units holder.
Holding Fund Details	
Fund Name	[Display] This field displays the fund name.
Fund Type	[Display] This field displays the fund type.
Fund Currency	[Display] This field displays the fund currency.

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Field Name	Description
Units	[Display] This field displays the number of units held.
Amount in Fund Currency	[Display] This field displays the amount in fund currency.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.

34. Switch Funds

This option allows you to switch investment in one mutual fund to another type of mutual fund using mobile banking. You can switch only a part or the entire investment made in the selected fund.

A fund is open for switch if

- Fund is allowed for switch in the given period. Current date is between switch start date and switch close date. This information is available as part of Fund Rule definition.

- Fund is not in book closure.

To switch mutual fund

1. Log on to the J2ME based Mobile Banking application.

2. Select **Switch Funds** from the menu using up\down scroll keys and select key.

3. Select the **Submit.** The system displays **Switch Funds** screen.

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Radio button]
	Select the unit holder radio button from the list of unit holders available.

4. Select **View Holdings** from the options. The system displays **Switch Funds** screen.
OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

Switch Funds

Filed Description

Field Name	Description
Unit Holder	[Display] This field displays the selected unit holder.
Fund Name	[Mandatory, Radio button] Select the fund name from the list.

5. Select **Place Order** from the options. The system displays **Switch Funds** screen.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

Switch Funds

(Screen 1)

(Screen 2)

(Screen 3)

Filed Description

Field Name	Description
Switch Type	[Mandatory, Radio button] Select the Switch type. Options are: • Switch Amount • Switch Units
Amount Or Units	[Mandatory, Numeric, 15] Type the amount or units to be switched.
Fund Name	[Mandatory, Radio button] Select the fund name from the list.

2.

6. Select **Place Order** from the options. The system displays **Switch Funds - Verify** screen.
OR
Select **Back** from the options to navigate to the previous screen.
OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

Switch Fund – Verify

7. Select **Confirm** from the options. The system displays **Switch Funds - Confirm** screen.
   OR
   Select **Change** from the options to navigate to the previous screen.
   OR
   Select the **Exit** from the options to exit from the application.
   OR
   Select the **Home** to navigate to the menu screen.

Switch Funds – Confirm
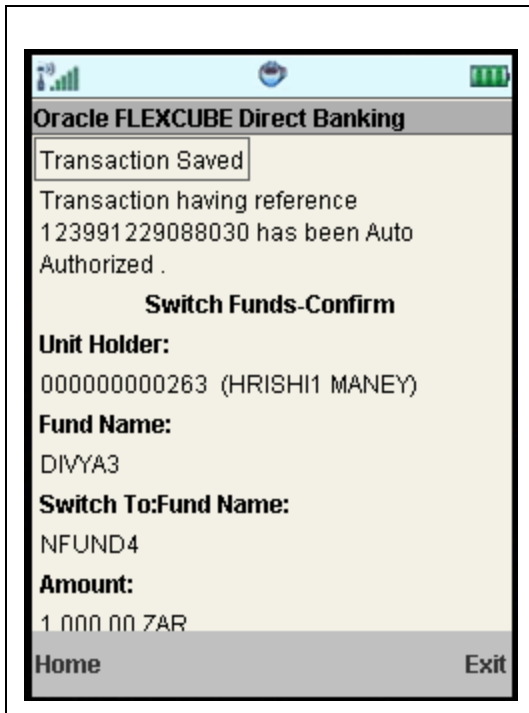
Select the **Home** option to get back to the **Menu** screen. OR
Select the **Exit** option to exit from the application. OR

Select the **Ok** option. The initial **Switch Funds** screen is displayed.

35. Order Status

You may place several purchase orders across various AMCs. An order goes through various stages of transfer i.e. placement, processing, allotment, authorization etc. This option displays the status details of the placed order.

To view the order status

1. Log on to the J2ME based Mobile Banking application.

2. Select **Order Status** from the menu using up\down scroll keys and select key.

3. Select the **Submit** option. The system displays **Order Status** screen.

Order Status

Filed Description

Field Name	Description
Unit Holder	[Mandatory, Radio button] Select the unit holder from the list.
Transaction Ref. No.	[Mandatory, Alphanumeric, 16] Type the transaction reference number for which order status is to be viewed.
Status	[Mandatory, Radio button] Select the status. Options are: • Allotted • Completed • Processed • Unprocessed • Authorized • Unauthorized

4. Select **Submit** from the options. The system displays order status details in the **Order Status** screen.

OR
Select the **Home** to navigate to the menu screen.
OR
Select the **Exit** from the options to exit from the application.

Order Status

(Screen 1)

(Screen 2)

Oracle FLEXCUBE Direct Banking
Buy
Transaction Amount :
10,000.00
Payment Details

Payment Type :
Payment Mode :
Cash
Transfer Branch :
Transfer Account :
Payment Amount :
10,000.00
| Drawee Bank : |

Home   Exit

(Screen 3)

Filed Description

Field Name	Description
Requested Received On	[Display] This field displays the date and time of the request received.
Transaction Details	
Unit Holder	[Display] This field displays the name of the unit holder.
Fund Id	[Display] This field displays the fund id.
Transaction Mode	[Display] This field displays the transaction mode.
Transaction Type	[Display] This field displays the transaction type.
Transaction Amount	[Display] This field displays the transaction amount.

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Field Name	Description

Payment Details

Payment Type	[Display] This field displays the payment type.
Payment Mode	[Display] This field displays the payment mode.
Transfer Branch	[Display] This field displays the bank branch.
Transfer Account	[Display] This field displays the account number used for transfer.
Payment Amount	[Display] This field displays the amount of payment.
Drawee Bank	[Display] This field displays the drawee bank.

5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.

36. Transaction Password Behavior

Transaction password is added security measure in mobile banking required for safer execution of any transaction. When transaction password is configured for any transaction, then while accessing that transaction, after selecting Confirm option on the verification screen, the system asks for transaction password.

Following two kind of the transaction password can be configured for Mobile Banking as per requirement:

- Random Transaction Password

- Transaction password

To perform the transaction for which transaction password is configured

1. Log on to the J2ME based Mobile Banking application.

2. Access any transaction for which transaction password is configured. (Below shown is for Pay Bills transaction).

3. Select **Pay Bill** from the menu using up/down arrow key and Select key.

4. Select the **Submit** option. The system displays **Pay Bills** screen.

Pay Bills

(Screen 1)	(Screen 2)

Field Description

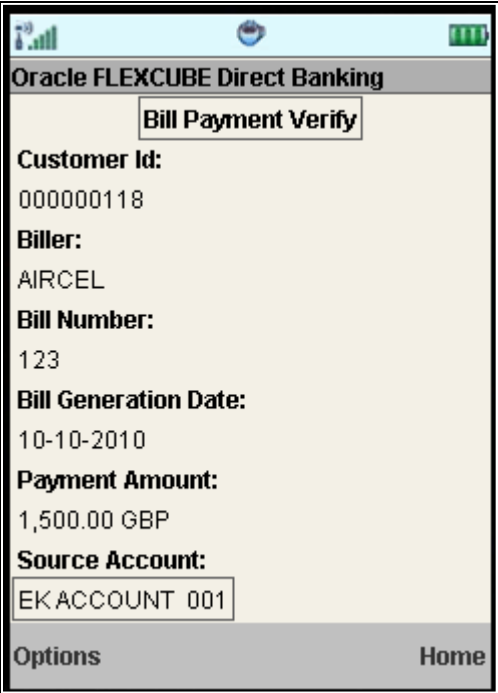| Field Name	Description
Select Biller	[Mandatory, Radio button] Select biller radio button from the list of billers available. .
Bill Number	[Mandatory, Alphanumeric,15] Input the Bill number for which payment is to be made
Bill generation Date	[Mandatory, Alphanumeric,10] Input the date on which the Bill payment is due.
Payment Amount	[Mandatory, Alphanumeric,15] Input the amount of payment being done.
From Account	[Mandatory, Radio] Select the account number radio button from which payment is to be done.

5. Select **Submit** from the options. The system displays **Bill Payment Verify** screen.
   OR
   Select the **Home** to navigate to the menu screen.

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OR
Select the **Exit** from the options to exit from the application

Bill Payment Verify

6. Select **Confirm** from the options. The system displays **Transaction Initiation Authorization** screen. It displays transaction reference number and asks to enter transaction password.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
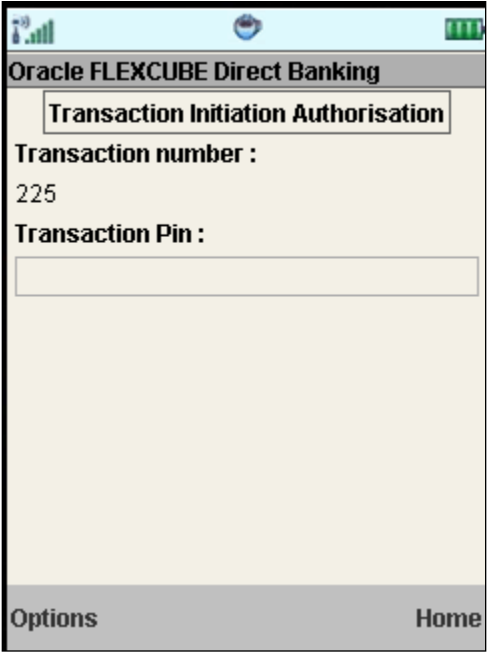   Select the **Exit** option to exit from the application.
   OR
   Select the **Home** option to navigate to the menu screen.
   OR
   Select the **View Messages** from the options to view the messages

Transaction Initiation Authorization

7. Enter a valid transaction password for your user. Transaction password asked here is normal transaction password not the random transaction password.
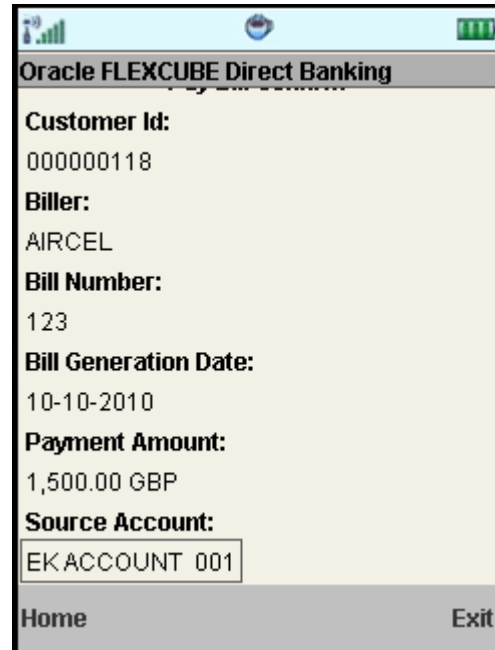
Note: You cannot proceed without entering transaction password

8. Select **Confirm** from the options. The system displays **Pay Bill Confirm** screen.

Pay Bill Confirm
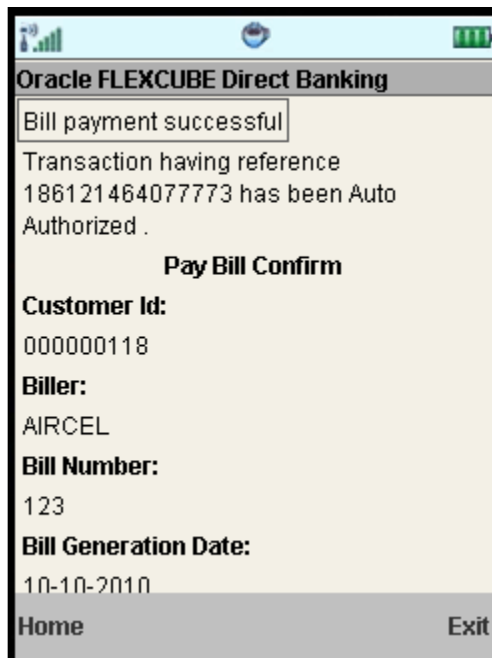
(Screen 1)

(Screen 2)

9. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Exit** option to exit from the application.

37. ATM Branch Locator

This transaction allows you to view the address and the location of ATM/ branch location.

To view the location and address of the ATM and branch

1. Log on to the J2ME based Mobile Banking application.

2. Select **ATM Branch Locator** from the menu using up\down scroll keys and select key.

3. Select the **Submit** option. The system displays **ATM Branch Locator** screen.

Branch/ATM Locator

Filed Description

| Field Name	Description
Enter location	[Mandatory, Alphanumeric]
	Type the location to view the address and location of the branch /ATM.

4. Select **View Address** from the options. The system displays the address of the ATM/Branch.
   OR
   Select the **Home** to navigate to the menu screen.

Branch/ATM Locator
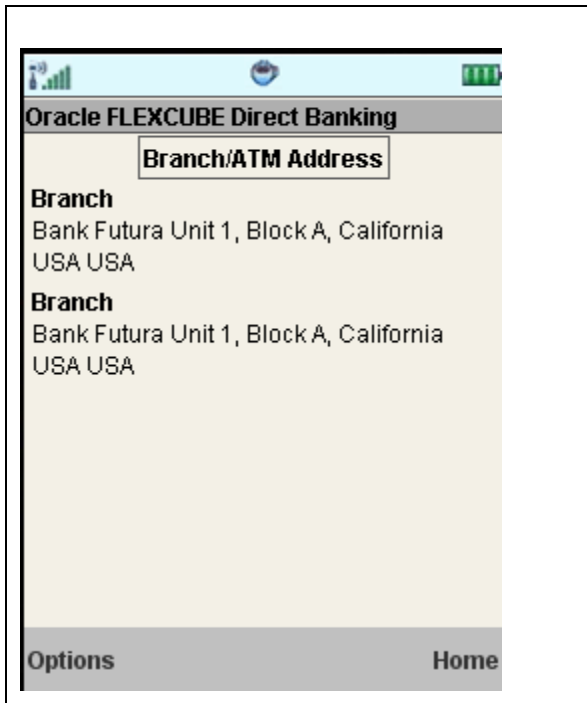
5. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **View Map** from the options to navigate to the **View Map** screen.
   OR
   Select the **Exit** option to exit from the application.

Branch/ATM Locator
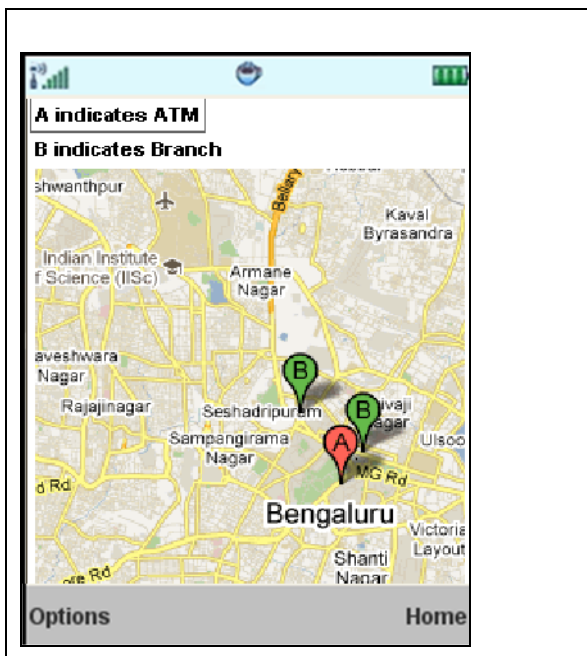
6. Select the **Home** option to get back to the **Menu** screen.
   OR
   Select the **Back** from the options to navigate to the previous screen.
   OR
   Select the **Exit** option to exit from the application.
   OR
   Select the **Satellite/Map** to view the map in satellite /map view.

38. Reminders

The Reminder functionality will enable business users to register for reminders. Once a reminder is registered the user will be able to view the reminder under the Reminder Schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future.

1. Log on to the J2ME based Mobile Banking application.

2. Select **Reminders** from the menu using up/down arrow key and Select key.

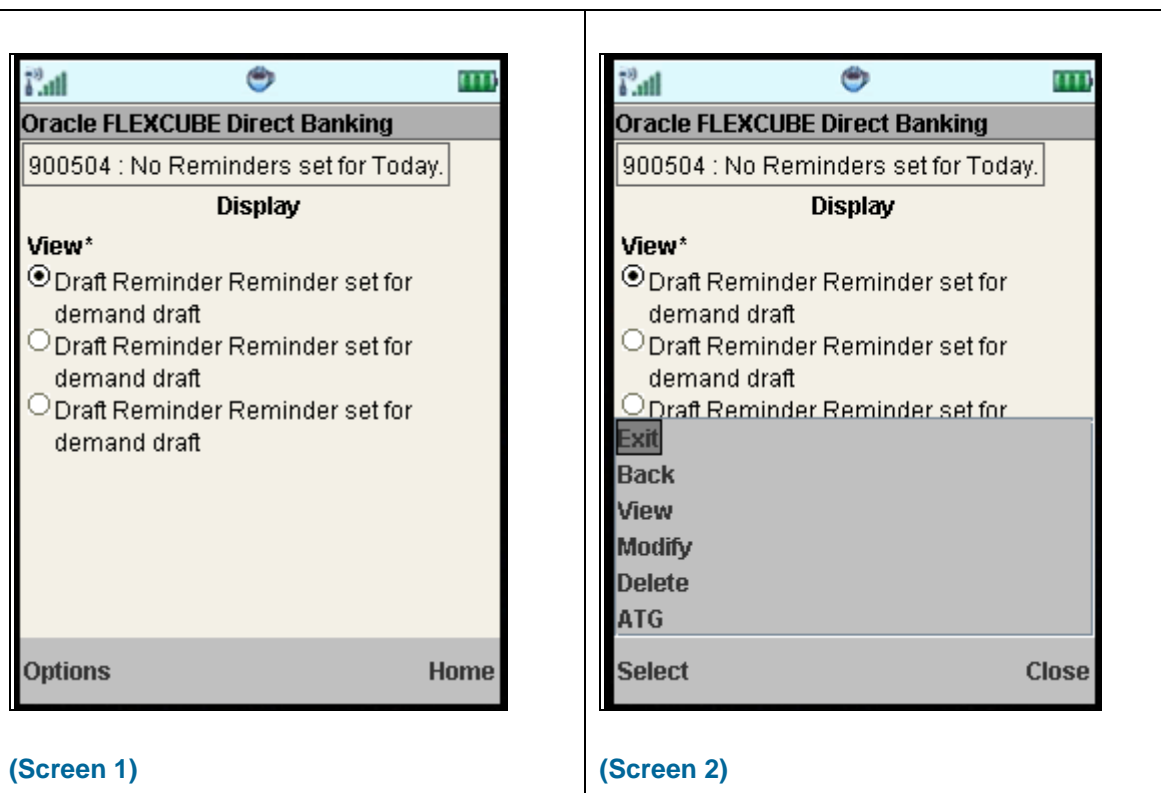3. Select the **Submit** option. The system displays **Reminders** screen.

Reminder

4. Select Today, Week OR Month radio button to view reminder set for selected period.

5. Click the Submit from the options. The displays the set reminder in next screen as shown below.

Reminder

(Screen 1)	**(Screen 2)**

6. Select Exit option to exit.

7. Select Back to navigate to the previous screen.

8. Select View to view that particular selected reminder. The system displays below Display screen.

9. Select Modify/Delete options in order to modify or delete that selected reminder respectively.

Reminder Display

38.1. Registration

Here, business user can register reminders. Below shown is the initial screen for Reminder.

Reminder

1. Select the Register option from the options, in order to register for reminders.
2. Click the Select option. The system displays **Register Reminder** screen.

Register Reminder

Oracle FLEXCUBE Direct Banking **Register Reminder** **Frequency: *** ⦿ Daily ○ Monthly ○ One Time ○ Weekly ○ Annually **Subject :** **Start Date :** **End Date :** Options　　　　Home	**Oracle FLEXCUBE Direct Banking** **Frequency: *** ⦿ Daily ○ Monthly ○ One Time ○ Weekly ○ Annually **Subject :** **Start Date :** **End Date :** **Description :** Options　　　　Home
(Screen 1)	**(Screen 2)**
Oracle FLEXCUBE Direct Banking ○ Monthly ○ One Time ○ Weekly ○ Annually **Subject :** Draft Reminder **Start Date :** Exit Register ATG Select　　　　Close	
(screen 3)	

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Field Description

Field Name	Description
Subject	[Mandatory, Alphanumeric, 50]
	Type the subject for the reminder.
Frequency	[Mandatory, Radio button]
	Select the frequency of the reminder.
Start Date	[Mandatory, Alphanumeric,10]
	Type the start date for reminder.
End Date	[Mandatory, Alphanumeric,10]
	Type the end date for reminder.
Description	[Optional, Alphanumeric, 100]
	Type the description for reminder.

3. Select the Register option from the options as shown above in screen3. The system displays Confirm screen for the reminders, as shown below.

Reminder Confirm
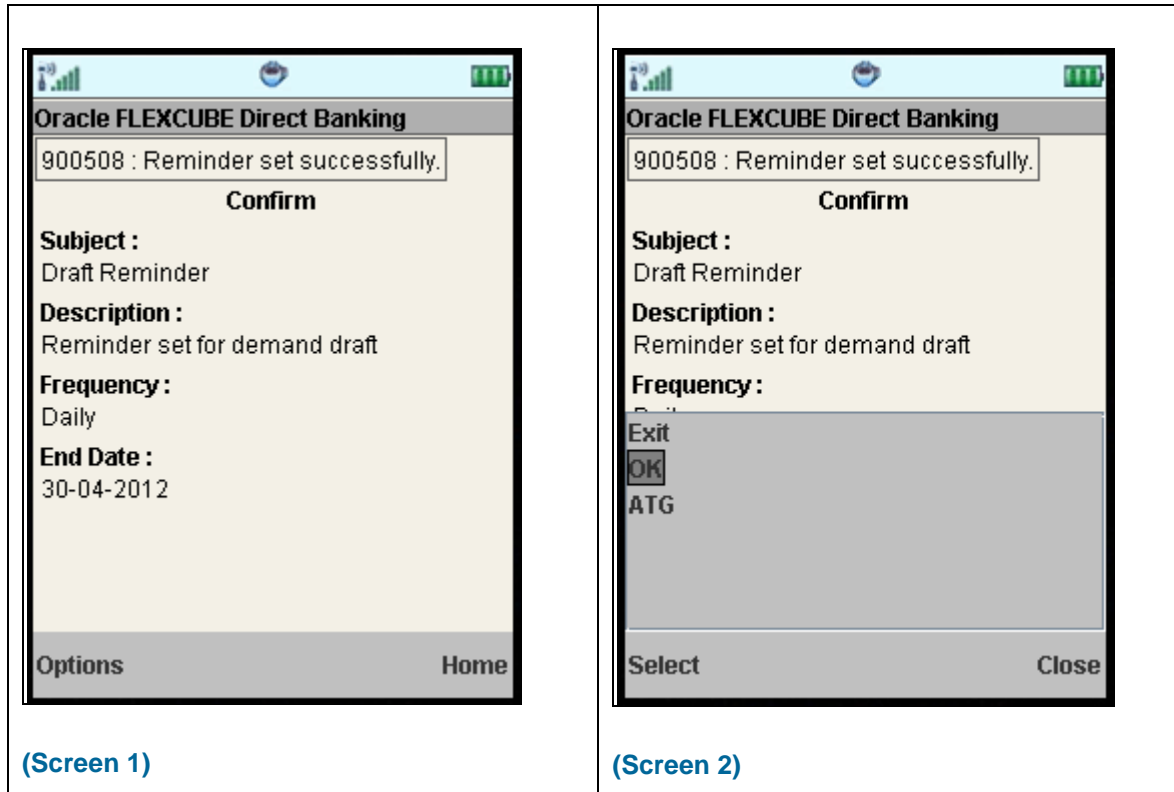
(Screen 1)

(Screen 2)

4. Select OK from the options as shown in screen2 above. The system displays initial screen for Reminders.

39. Offers

Location Based Offers:

Business user will be able to receive the offers from the bank based on their physical location. Business user while on move will be able to get the offers available in the specific geo location.

The system will be able to identify the user's geo location using the GPS option available in the user's mobile phone. Location will be maintained in terms of latitude and longitude. Based on the location identified, the offers available in the area will be identified and displayed to the user.

The offers received can have hyperlinks to display more data. On clicking on an offer that has more details, a separate screen external to the user's login window / application will be opened to display the details.

Personalized / Targeted Offers:

Targeted offers or advertisements relevant to the user will be displayed in Personalized Offers section. These offers will be based on the user's details and activity.

To access the Offers options

1. Log on to the java application based Mobile Banking application.

2. Navigate to Offers menu in menu list.

3. On clicking **Offers** option from the menu list, the system displays Offers as Location based & Personalized offers.

4. Click any of the Offer type in order to view it. You can view offers based on your location by clicking Location Based Offers icon. It will show offers with respect to your location.

5. You can also view personalized offers, displayed after clicking Personalized Offers icon.

40. Live Help/Call

Using this option, you can request for a call by the Oracle ATG agents for online assistance.

This feature provides the options to the business users for interactions with bank officials / call centre executives.

1. Below is shown for Pay Bills transaction. This option will be available for various transactions.

2. Select the ATG from the options pop up as shown in above screen. This will open a new browser screen which will enable you to interact with Bank personnel/agents for assistance.