Oracle Banking Digital Experience

Personal Finance Management
User Manual
Release 15.1.0.0.0

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Personal Finance Management User Manual

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1. Preface

1.1 Intended Audience

This document is 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://support.us.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.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

  The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience 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.

Transaction Name	**FLEXCUBE UBS**	**Third Party Host System**
Asset and Liability (Currency Wise Position)	✓	★
Budget Calculator	**NH**	**NH**
Set Budget	**NH**	**NH**
Modify Budget	**NH**	**NH**
View Expenses Vs Budget	**NH**	**NH**
Budget History	**NH**	**NH**
Delete Budget	**NH**	**NH**
Spending Analysis	✓	★
Categories in the Spending Analysis	✓	★
Sub-Categories in the Spending Analysis	✓	★
Re-Categorization	✓	★
Adding a new Category or Sub-Category	✓	★
Deleting an Existing Category or Sub-Category	✓	★
Compare Spend	**NH**	**NH**
Working of Goal Settings	✓	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
Goal Calculator to View Indicative Savings	NH	NH
Creating Goal	✓	★
Options Available for Goal	✓	★
Fund Goal	✓	★
Modify Goal	✓	★
Share Goal	NH	NH
Transactions in View Goal	✓	★
Request Contribution to the Goal	NH	NH
Add participants to the Goal	NH	NH
Benchmarking – Compare Goals	NH	NH
Redeem Goal	✓	★

3. Manage My Finance

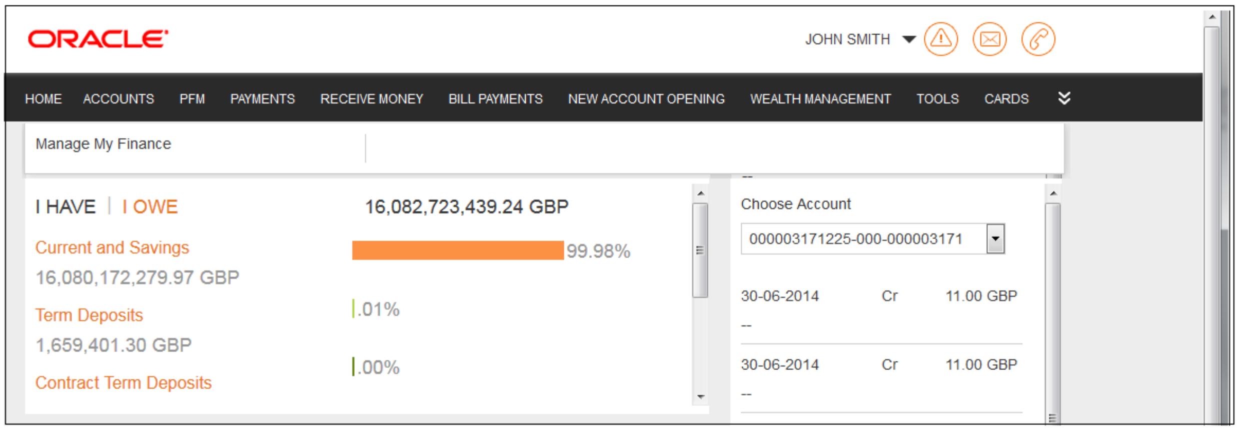
The *Manage My Finance* feature helps user to deal with the *Personal Financial Management* that gives a *Financial Overview* and accordingly helps user to create, modify and view budgets and goals.

It also includes the unique feature known as *Spending Analysis*. It allows user to view and analyze spending pattern in the graphical form.

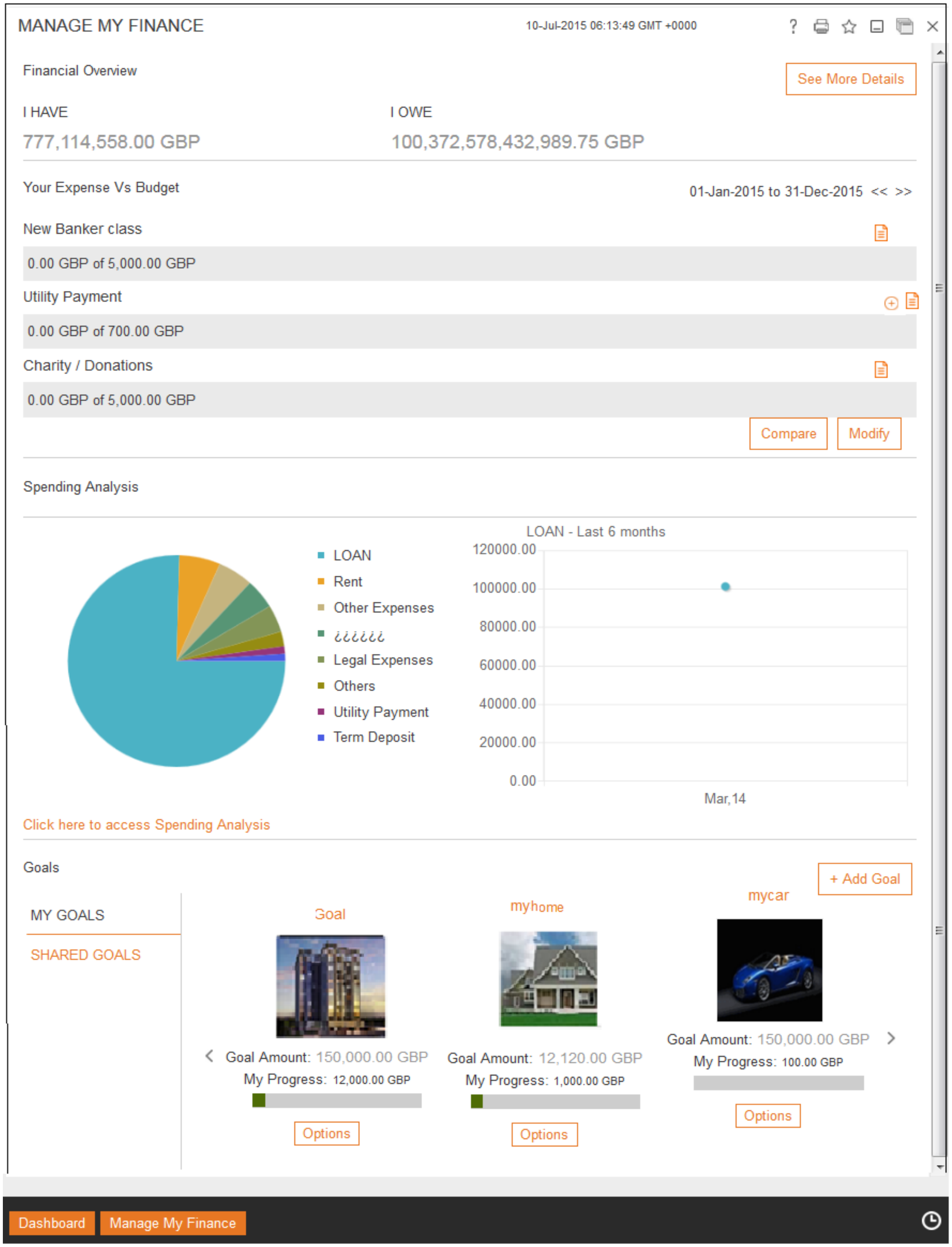
To manage Finance

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.

Home Page



Manage My Finance



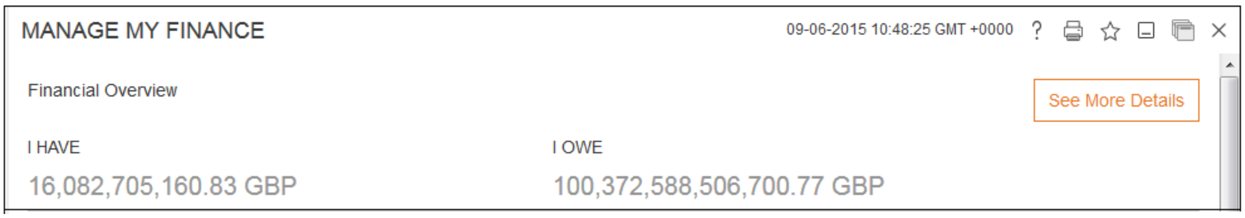
The *Manage My Finance* feature includes the following sections:

- Financial Overview section
- Your Expense Vs Budget
- Spending Analysis
- My Goals

3.1 Financial Overview

This section displays the sum of assets and sum of liabilities of the customer.

To view your assets and liabilities



Field Description

Field Name	Description
I Have	[Display] Displays the details of all the assets with amount and percentage with respect to the total asset amount and sum total of all the assets of the user. The values are: • Current and Savings: CASA under the selected customer Id with the positive balance • Term Deposits: Term deposit accounts balance under the selected customer Ids • Goals: Goals under the selected customer Id • Investment: Displays the total investment
I Owe	[Display] Displays the details of all the liabilities with amount and percentage with respect to the total liability amount and sum total of all the liabilities of the user. The values are: • Current and Savings: CASA under the selected customer Id with the negative balance • Loans: Loan accounts balance under the selected customer Id • Other Liabilities: Displays the total of other liabilities

1. Click **See More Details**.
   The **Consolidated View** screen appears.

Note: For more information about **Consolidated View** screen, see *Inquiries User Manual*.

3.2 Your Expense Vs Budget

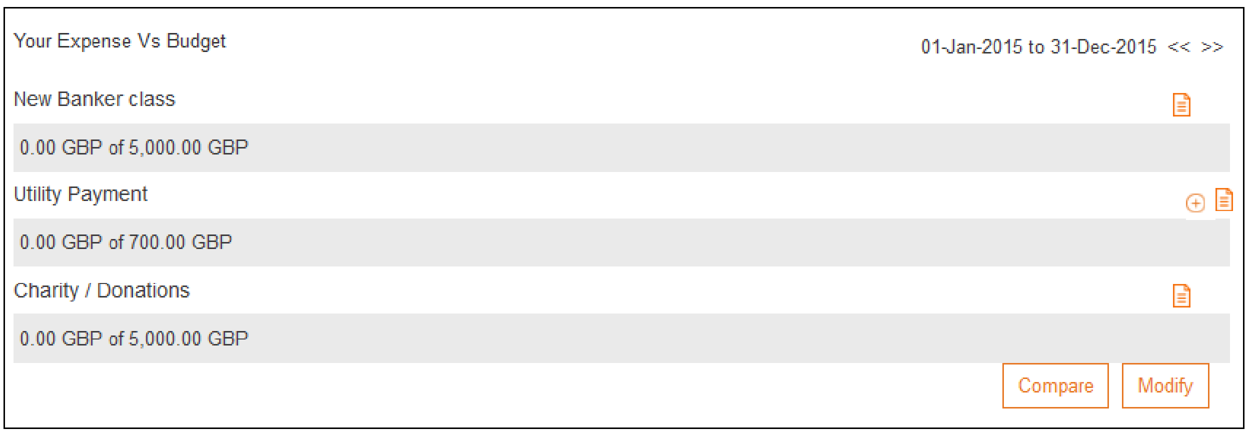
The Your Expenses Vs Budget screen displays existing Budget Vs the Expenditure for the current period for the respective categories and sub-categories.

Note: If no budgets are set at sub categories level, then the **Expand** button, if clicked, displays an error message as - No budgets are set for the sub categories. Please set budgets for sub categories to view *Expense Vs Budgets* for sub categories.

To view the expenses verses budget details

1. From the **PFM** menu, select **Manage My Finance**.
The **Manage My Finance** screen appears.

Your Expense Vs Budget



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Field Description

Field Name	Description
Category	[Display] Displays the name of the category and sub category along with the graph for the expenses vs the budget.
Amount	[Display] Displays the amount for the expenses vs the budget for its corresponding category and sub-category.

Expenditure Graph	[Display] Displays the Expenditure Line Graph as per the following configurations: • **Green** – Expenditure up to *50%* of Budget • **Yellow** – Expenditure between *50% - 75%* of Budget • **Red** – Expenditure more than *75%* of Budget

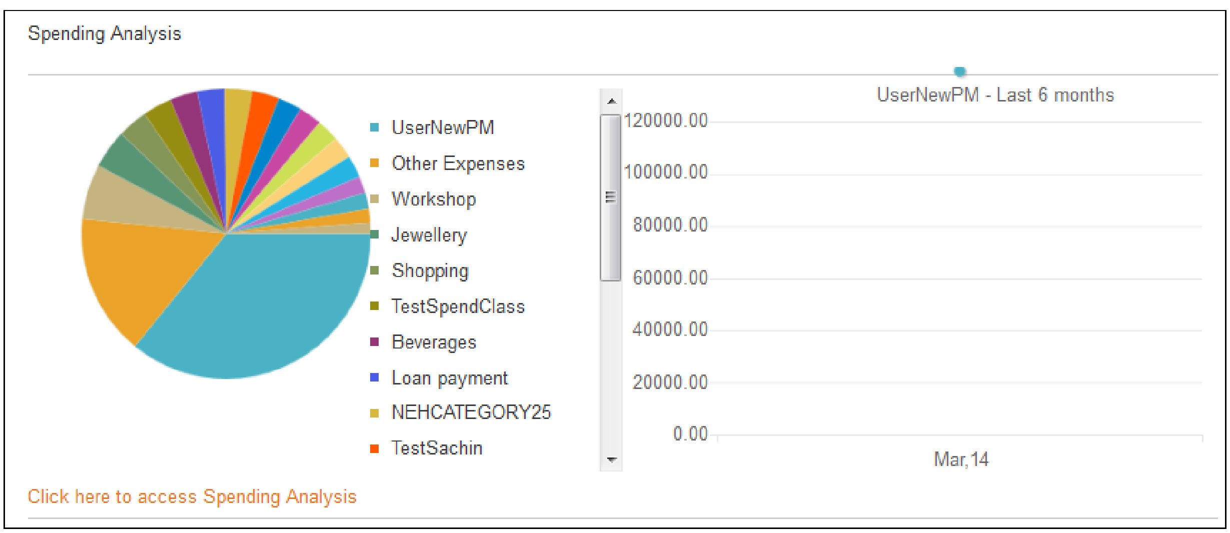
2. Click **Modify**.
The **Set A Budget screen** appears.
OR
Click **Compare**.
The **Compare Budget** screen appears.
OR
Click **Expand** to view the sub categories.
OR
Click the **Collapse** icon to close the sub categories
OR
Click the **Budget History** icon.
The **Budget History** screen appears.

Note: For more information about comparing and modifying budget, see the Compare *Budget, Modify Budget* section.

3.3 Spending Analysis

Using this option, you can view graphs and analyze the spending patterns.

To view and analyze your spending



Field Description

Field Name	Description
Spending Analysis Graph	
Categories	[Display] Displays the categories maintained for spending along with amount in a currency and percentage.

1. Click the **Click here to access Spending Analysis** link.
The **Spending Analysis** screen appears.

Note: For more information about spending analysis, see the *Spending Analysis* section.

2. Click the category legend in the pie chart.
The line graph with transaction details of the last 6 months for the selected category appears.

3.4 Goals

This section in the Manage my Finance page displays the goals created by the customer and the goals, in which the customer is a participant with option to fund, edit, redeem, share, add participants to the goal, view goal transactions and compare goal.

The view goals have two tabs

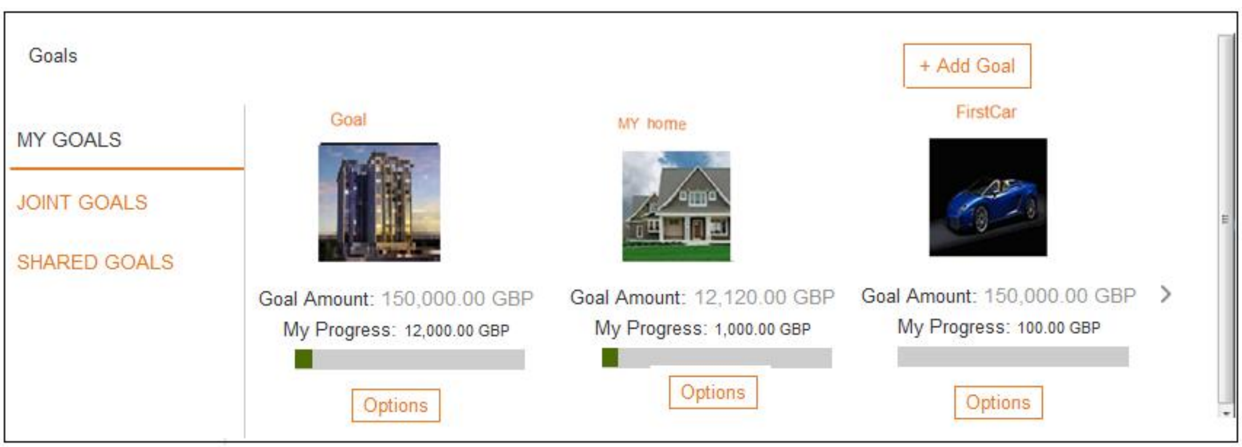
- My Goals
- Joint Goals

To access the View Goal

1. From the **PFM** menu, select **Manage My Finance**.
The **Manage My Finance** screen appears.

My Goals

This tab displays the goal/s that you have created in the application.

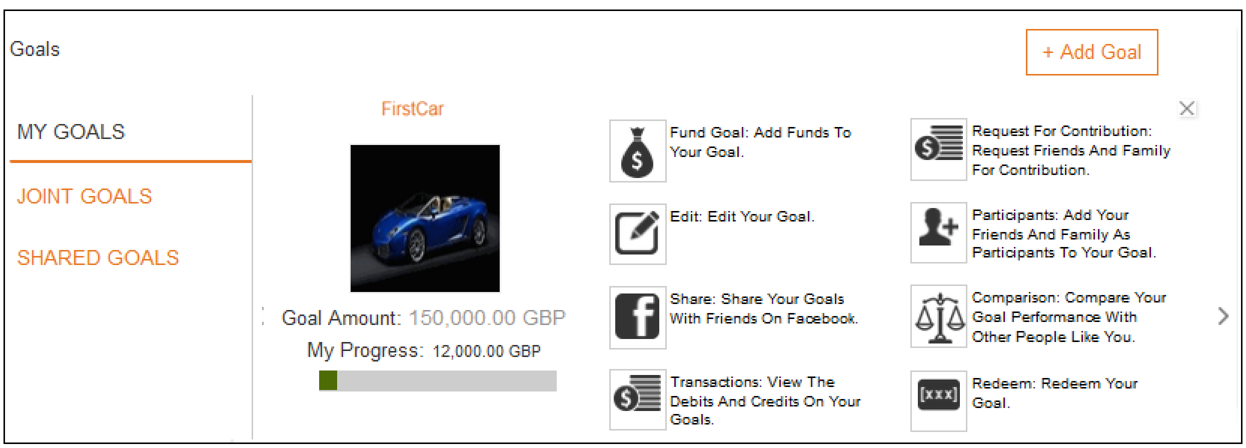


Field Description

Field Name	Description
Goal Owner	[Display] Displays the name of the user who has created the goal.
Goal Image/ Goal Name	[Icon] Indicates the link to view the Goal Details screen.
Goal Amount	[Display] Displays the goal amount set.
Current Savings	[Display] Displays the current balance in the goal.
Still to achieve	[Display] Displays shortfall amount with respect to the goal amount and current savings.
My Progress graph	[Progress Indicator] Indicates the current achievement in percentage with respect to the goal amount set.

2. Click **Options**.
The **Goal** screen appears with different transactions for the goal.

Options

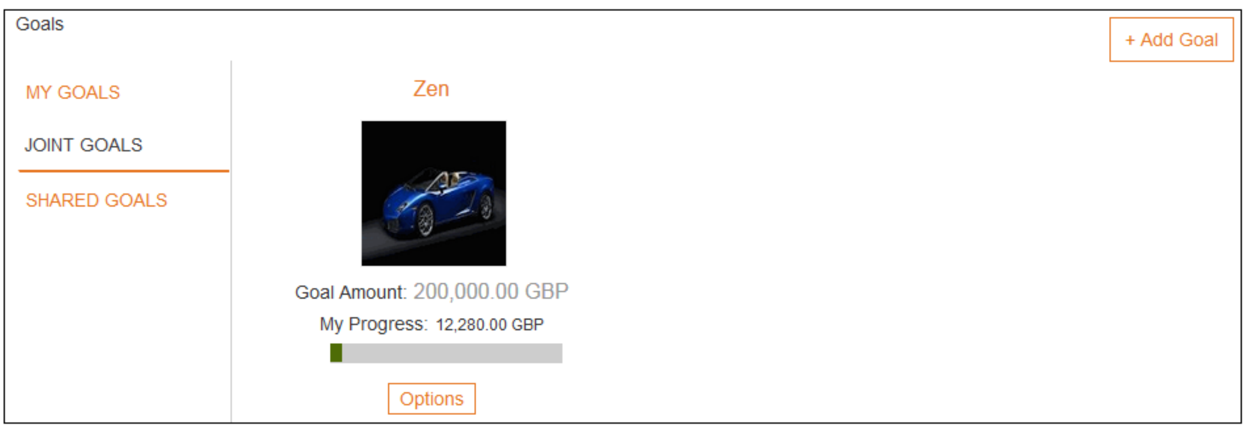


3. Click **Fund Goal**.
The **Fund Goal** appears.
OR
Click **Edit**.
The **Edit Goal** screen appears.
OR
Click **Share**.
The **Share Goal** screen appears.

OR
Click **Request for Contribution**.
The **Request for Contribution** screen appears.
OR
Click **Participants**.
The **Participants** screen appears.
OR
Click **Transactions**.
The **Transactions** screen appears.
OR
Click **Comparison**.
The **Compare Goal** screen appears.
OR
Click **Redeem**.
The **Redeem Goal** screen appears.
OR
Click **+Add Goal**.
The **Create Goal** screen appears.
OR
Click **Goal Image/Goal Name**.
The **Goal Details** screen appears.

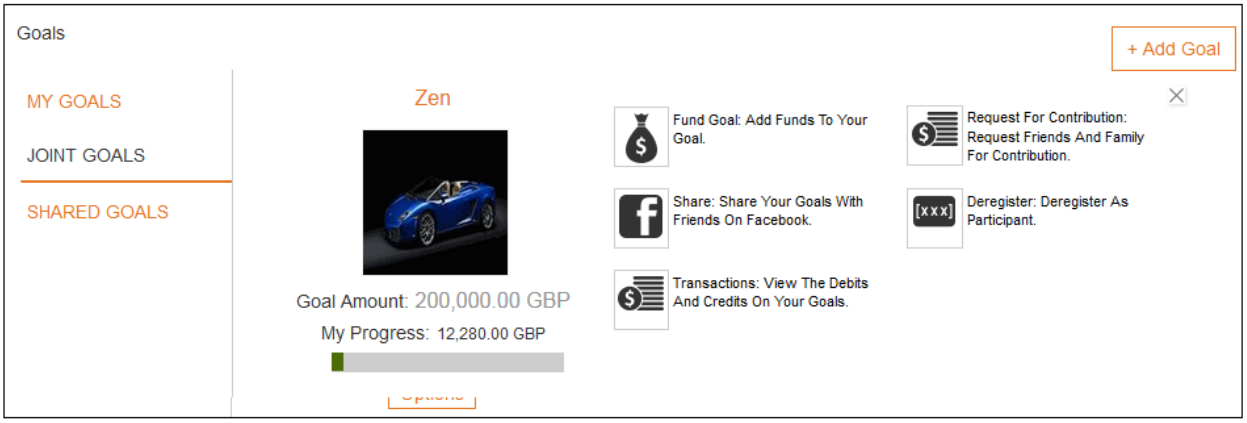
Joint Goals

This tab displays the goal/s in which you have been added as a participant.



4. Click **Options**.
The **Goals** screen with different options for transactions in a goal appears.

Options



5. Click **Fund Goal**.
The **Fund Goal** appears.
OR
Click **Share**.
The **Share Goal** screen appears.
OR
Click **Request for Contribution**.
The **Request for Contribution** screen appears.
OR
Click **Participants**.
The **Participants** screen appears.
OR
Click **Transactions**.
The **Transactions** screen appears.
OR
Click **Deregister** to deregister as participant from the selected goal.
OR
Click **+Add Goal**.
The **Create Goal** screen appears.
OR
Click **Goal Image/Goal Name**.
The **Goal Details** screen appears.

Note: For more information about the goal options and the Goal Details screen, see the *Goal Details* and *Options Available for Goals* sections.

4. Budget Calculator

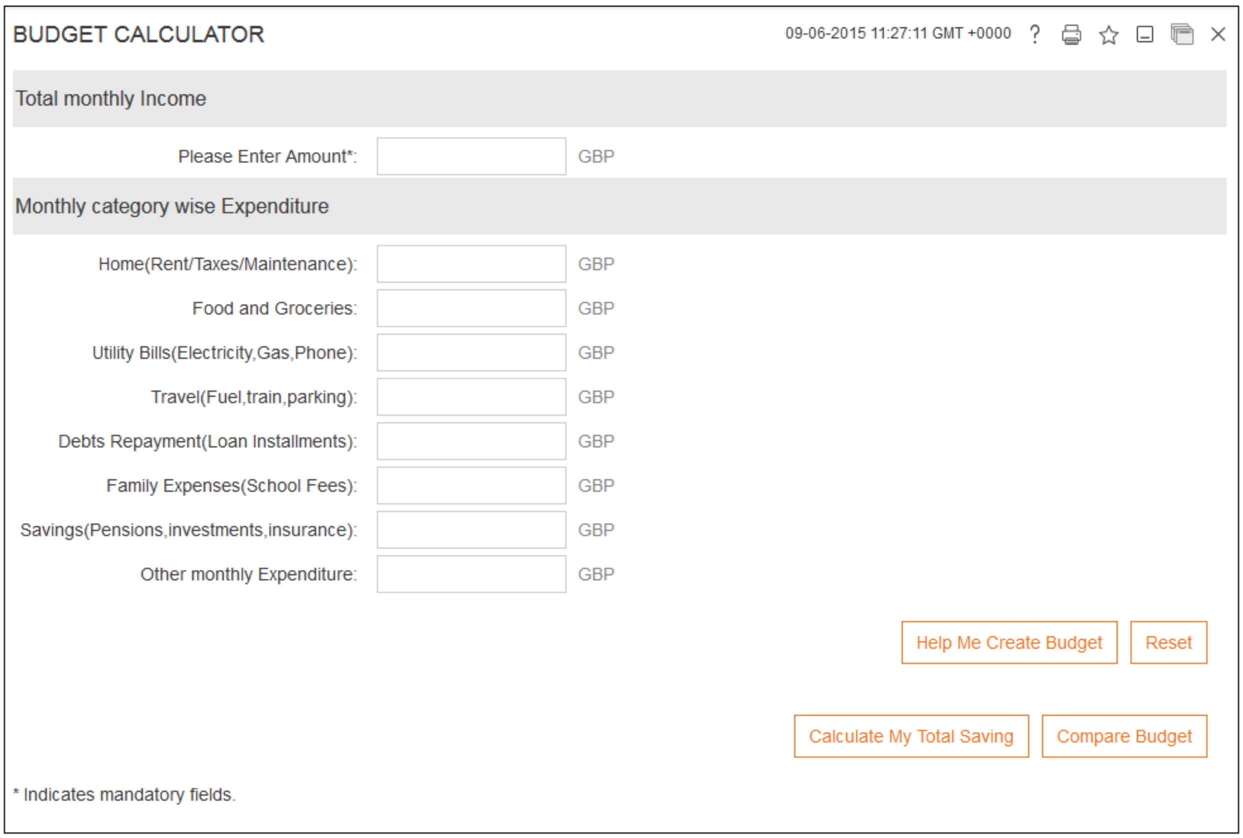
This feature is available for the following types of users:

- Existing Users
- Prospect Customers

To access the Budget Calculator

1. From the **Tools** menu, select **Budget Calculator**.
   The **Budget Calculator** screen appears.

Budget Calculator



Field Description

Field Name	Description
Total Monthly Income	
Please Enter Amount	[Mandatory, Numeric, 15] Indicates the monthly income for comparison with currency type.
Monthly Category wise Expenditure	

Home (Rent/ Taxes/Maintenance)	[Optional, Numeric, 15] Indicates the expenses in the home category with currency type.
Food and Groceries	[Optional, Numeric, 15] Indicates the expenses in the food and groceries category with currency type.
Utility Bills (Electricity, Gas, Phone)	[Optional, Numeric, 15] Indicates the expenses in the utility bills category with currency type.
Travel (Fuel, train, parking)	[Optional, Numeric, 15] Indicates the expenses in the travel category with currency type.
Debt Repayments (Loan Instalment)	[Optional, Numeric, 15] Indicates the expenses in the debt repayments category with currency type.
Family Expenses (School Fees)	[Optional, Numeric, 15] Indicates the expenses in the family expenses category with currency type.
Savings (Pension, investments, insurance)	[Optional, Numeric, 15] Indicates the expenses in the savings category with currency type.
Other monthly Expenditure	[Optional, Numeric, 15] Indicates the expenses in the others category with currency type.

2. In the **Please Enter Amount** field, enter the amount.
3. Click **Calculate My Total Savings**.
   The **Budget Calculator** screen calculates the savings in % with respect to expenditure.
   OR
   Click **Compare Budget**.
   The **Compare Budget** screen appears.
   OR
   Click **Reset** to clear all values.
   OR
   Click **Help Me Create Budget**.
   The **Manage My Finance** screen with appears in case the screen accessed from Login screen or **Set A Budget** screen in case accessed from within application.

5. Budgeting

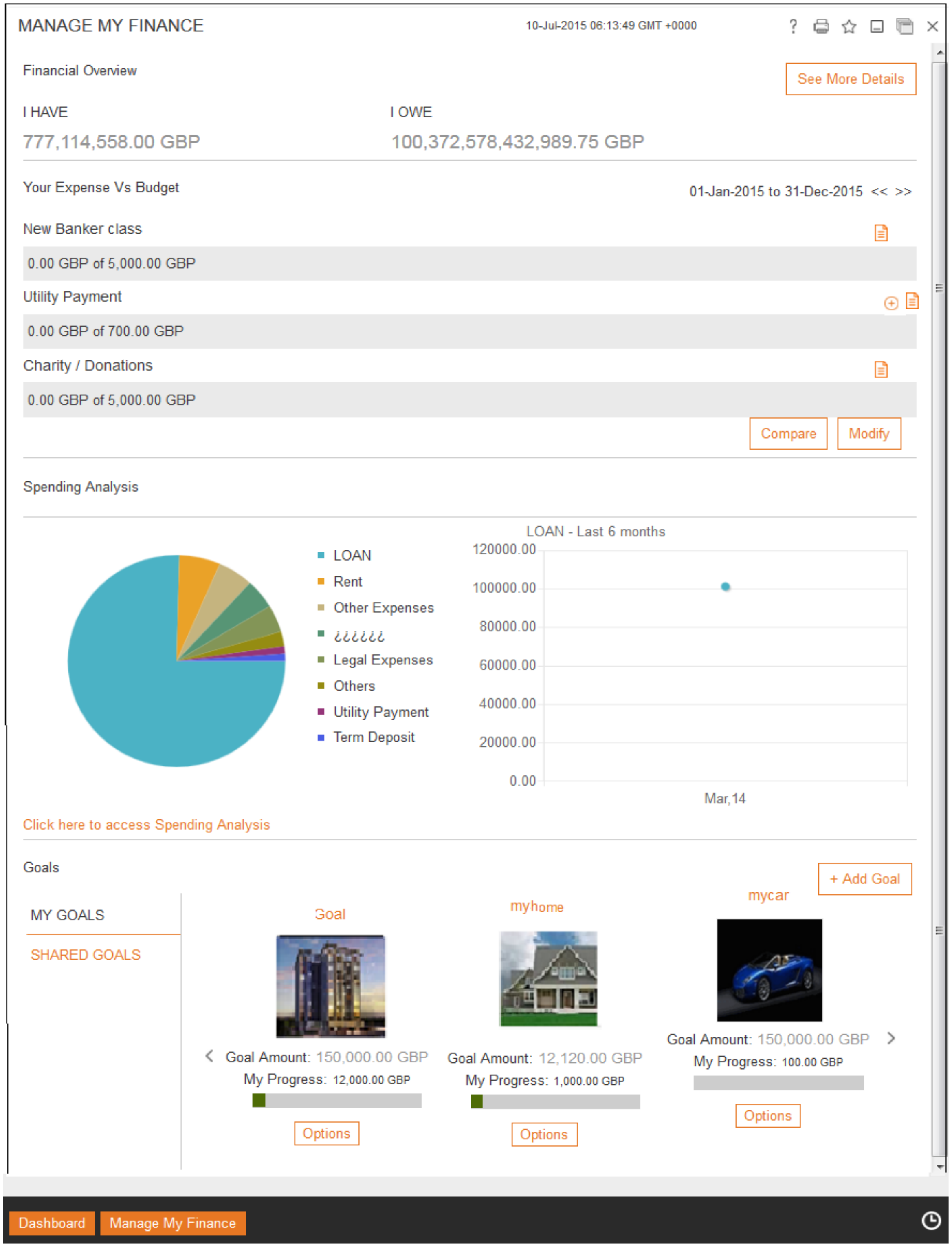
The *Budgeting* feature allows a customer to plan a budget against the expenses being done by the customer. It allows a customer to create, modify and delete budget, track the progress of the budget and compare budget with peers.

The *Budgeting* feature also includes a calculator to find the *Total Savings* after all the expenditures are compared with the income.

To plan a budget

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.

Manage My Finance



2. Click **Create Budget**.
The **Set A Budget** screen appears.

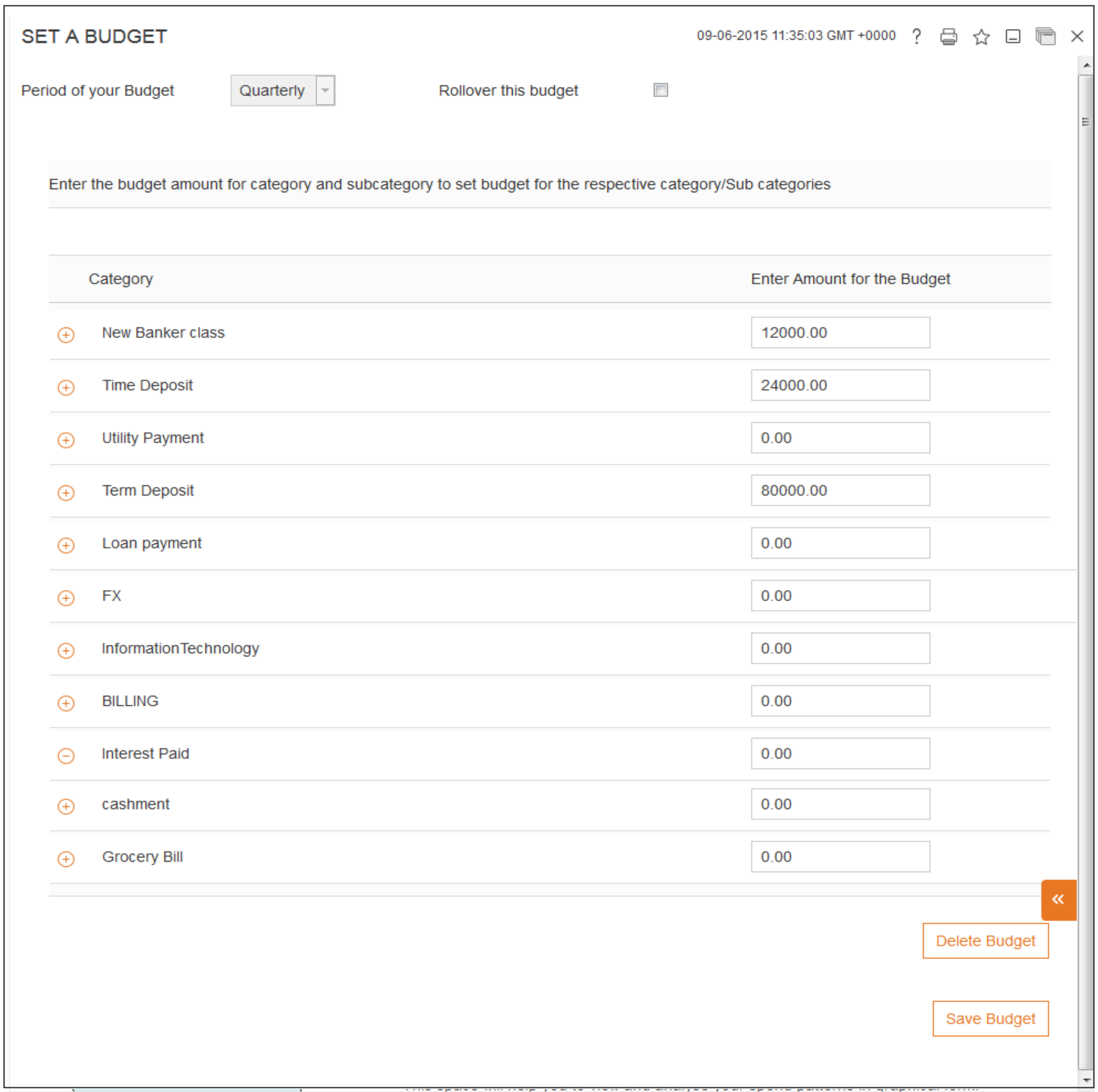
5.1 Set Budget

The *Set Budget* feature allows user to create a desired budget based on the values you put for the mentioned categories.

Once you navigate to *Manage My Finance* from the *Menu Bar*, the following page is displayed.

To plan a budget

Set A Budget



Field Description

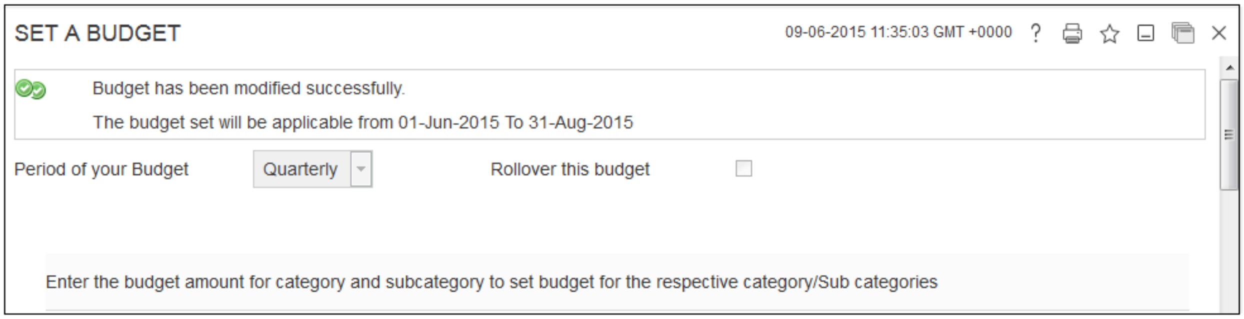
Field Name	Description
Period of your Budget	[Mandatory, Drop-Down] Indicates the budget period. The options are: • Weekly • Monthly • Quarterly • Annually
Rollover this Budget	[Optional, Check Box] Indicates whether the same budget should rollover to the future period.
Category	[Display] Displays category or sub category displayed based on selection. The certain categories may have sub-categories. In such case, click the **Expandable** icon to view the sub-categories.
Enter Amount for the Budget	[Optional, Numeric, 15] Indicates the amount you wish to set for your budget.

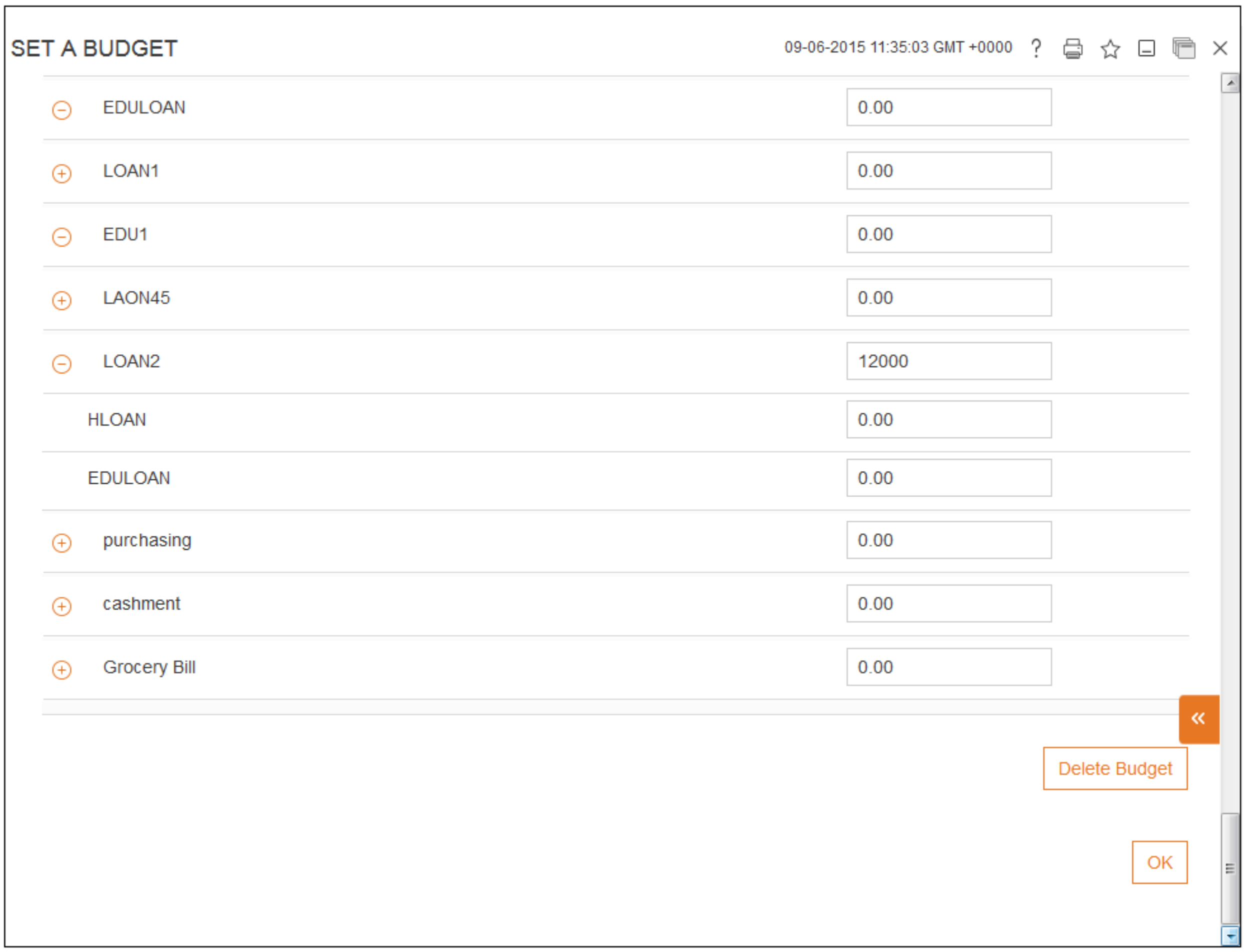
1. From the **Period of your Budget** list, select the appropriate option.
2. Click **Save Budget**.
   The **Set A Budget** screen with success message appears.
   OR
   Click **Delete Budget** to delete the budget.
   The **Set A Budget** screen with successful deletion message appears.

Note: Once an *Existing Budget* is deleted OR the *Rollover Budget* option is deselected, then the corresponding history is also deleted.

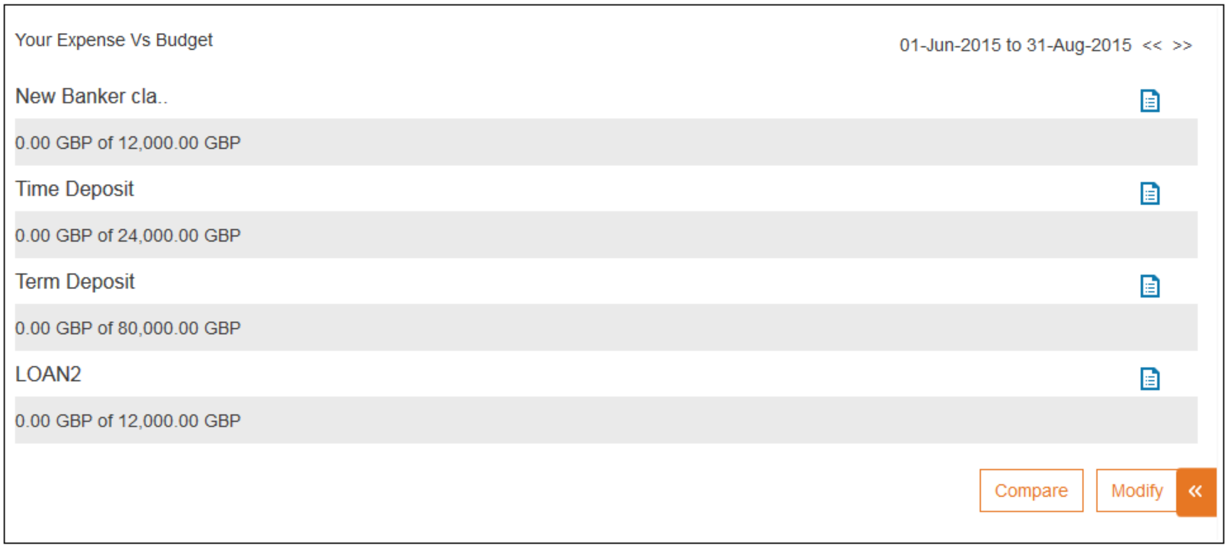
The *Warning Message* is displayed on the screen, before deleting any budget.

Success Message





Click **OK**.
The **Manage My Finance** screen appears.


Your Expense Vs Budget
01-Jun-2015 to 31-Aug-2015 << >>
New Banker cla..
0.00 GBP of 12,000.00 GBP
Time Deposit
0.00 GBP of 24,000.00 GBP
Term Deposit
0.00 GBP of 80,000.00 GBP
LOAN2
0.00 GBP of 12,000.00 GBP
Compare
Modify
«

5.2 Compare Budget

This option allows the user to compare the budgets set by the user with the budget details of others in the same age group, gender, state. It also gives the graphs of average budget set by others in the same group and the users' position for the same categories.

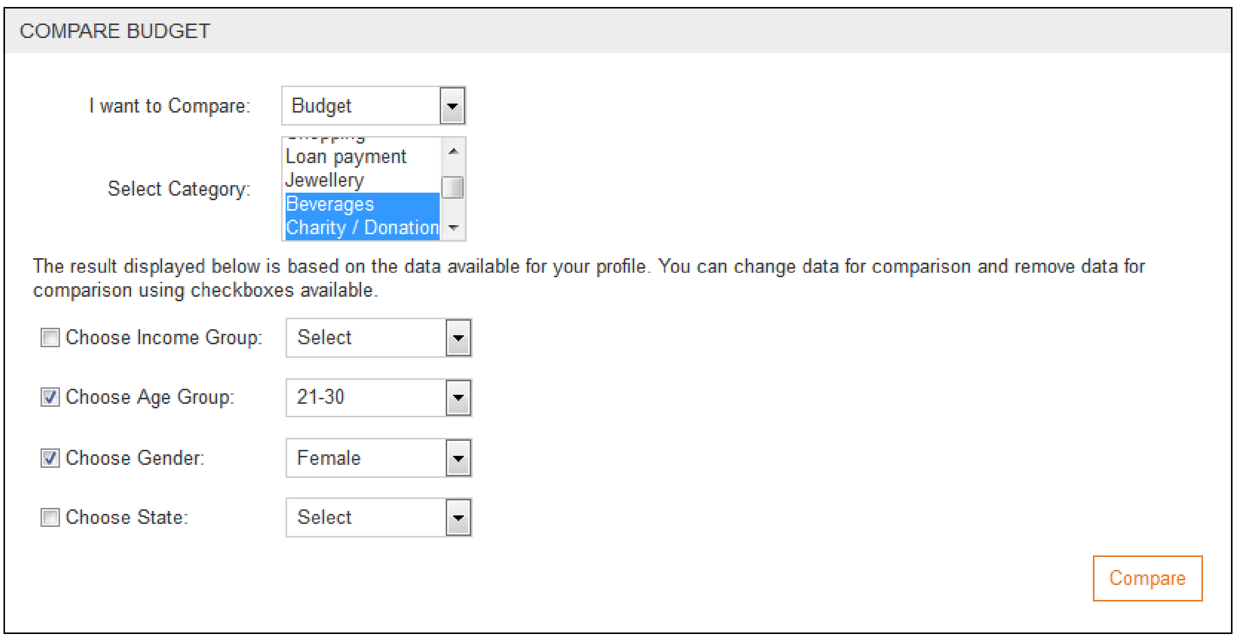
The user can reset the default values and view the comparison of different groups of people. The observations are displayed to the user.

Once the budget is created, you can compare the budgets.

To Compare a Budget

1. From the **PFM** menu, select **Manage My Finance**.
The **Manage My Finance** screen appears.
2. Select **Your Expenses vs Budget** section.
3. Click **Compare**.
The **Compare Budget** screen appears.

Compare Budget



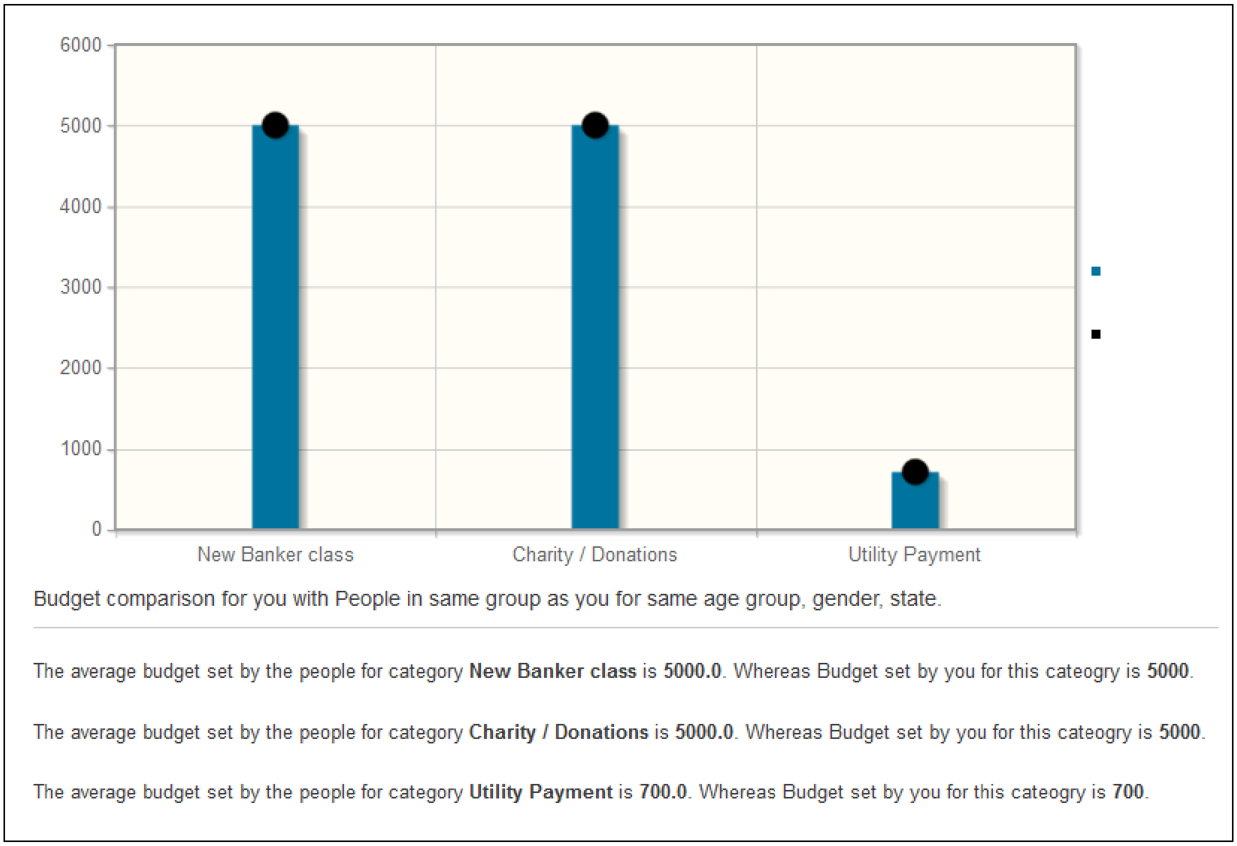
Field Description

Field Name	Description
Compare with Peers	

Field Name	Description
I want to Compare	[Mandatory, Drop-Down] Indicates the user to select a transaction. The options are: • Goals • Budget • Spend
Select Category	[Mandatory, Drop-Down] Indicates the sub categories for comparison of budgets.
Choose Income Group	[Optional, Drop-Down, Check Box] Indicates the user to select income group for analysis. Indicates whether to include this category for comparison or not.
Choose Age Group	[Optional, Drop-Down, Check Box] Indicates the user to select age group for analysis. Indicates whether to include this category for comparison or not.
Choose Gender	[Optional, Drop-Down, Check Box] Indicates the user to select gender group for analysis. Indicates whether to include this category for comparison or not.
Choose State	[Optional, Drop-Down, Check Box] Indicates the user to select state for analysis. Indicates whether to include this category for comparison or not.

4. From the **I want to Compare** list, select the appropriate option.
5. From the **Select Category** list, select the appropriate option.
6. Click **Compare** to get the average analysis.
   The **Categories Vs Budget** bar chart appears.

Categories Vs Budget



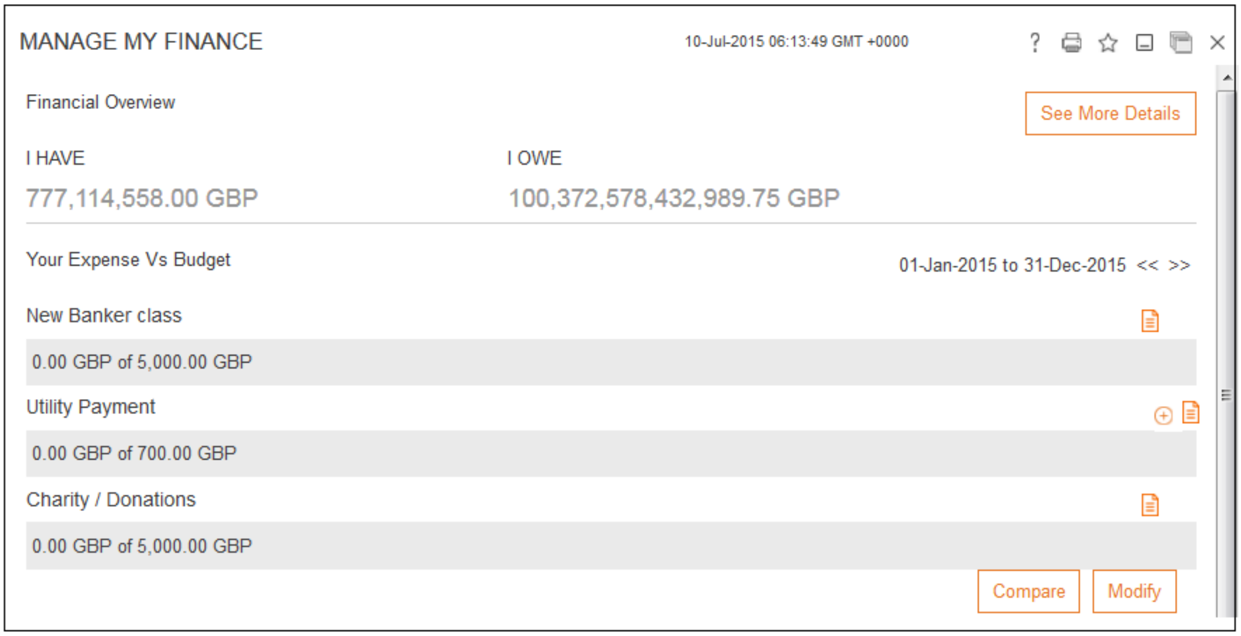
5.3 Budget History

The *Budget History* screen displays your *Expenses Vs Budget* of the previous configured periods for the categories and sub categories (*Current Period + the Previous Configured Periods*).

If no budgets are set for *Categories or Sub-categories*, for the given period then that space is left blank and an error message is displayed as - No budget set for the selected period. The *Expenses Vs Budget* is displayed for the remaining periods.

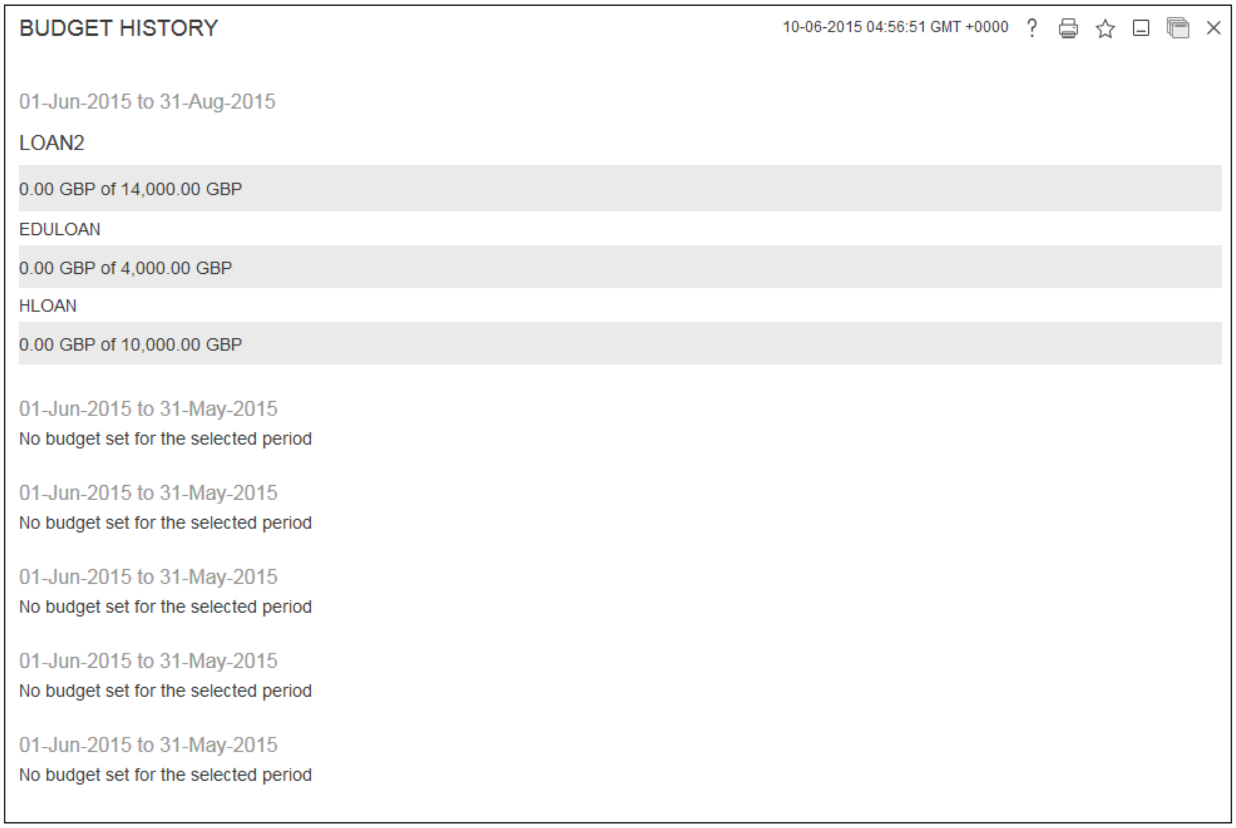
To view the budget history

1. From the **PFM** menu, select **Manage My Finance**.
The **Manage My Finance** screen appears.



2. Click the Budget History  icon.
The **Budget History** screen appears.

Budget History



Field Description

Field Name	Description
Month (or Quarter)	[Display] Displays the previous month or quarter *(*as per configuration*)* to display the expenses vs budget*.*
Category	[Display] Displays the name of the category and sub category along with the graph for the expenses Vs the budget.
Amount	[Display] Displays the amount for expenditure Vs the budget for the category and sub category.

3. Click **Close** to close the screen.
   The **Manage My Finance** screen appears.

Note: An *Alert* is received in the case: Alert on *Budget Exceeding Threshold* and deleting a Budget

6. Spending Analysis

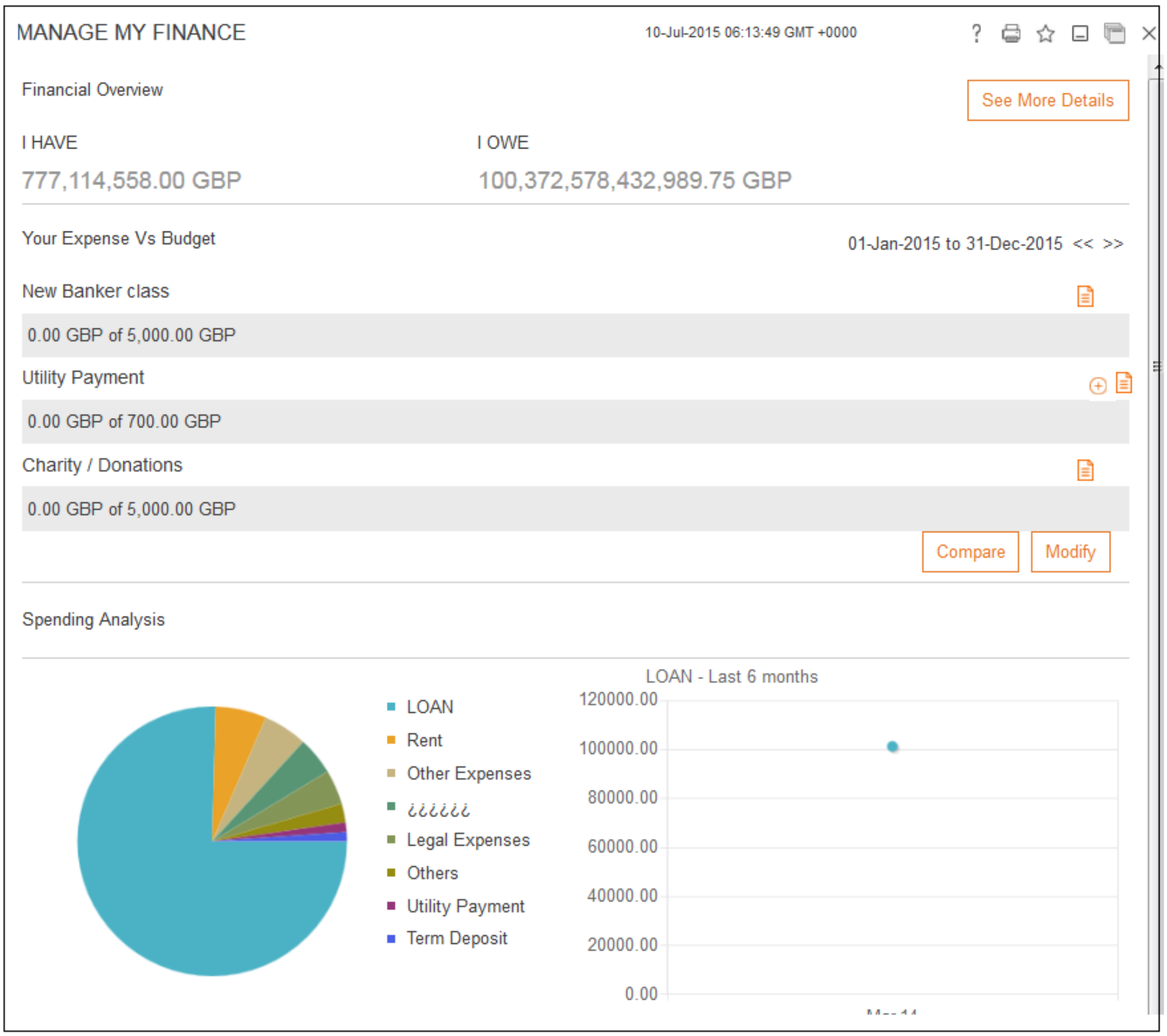
Using this option, you can view the graphs, analyze the spending patterns. You can view spending analysis in the form of pie chart (default graph) and bar graph.

You can also print and download the spending analysis along with graphs in PDF format.

To navigate to the Spending Analysis section

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.

Manage My Finance

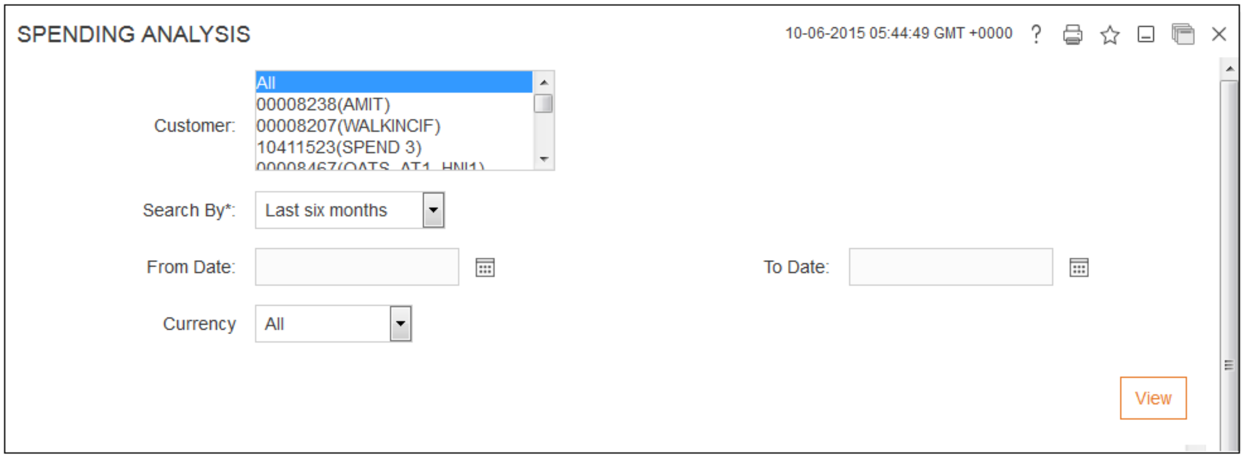


2. Click the **Click here to access Spending Analysis** link.
   The **Spending Analysis** screen appears.

Main Categories in the Spending Analysis

In addition to maintaining *default categories*, a new category can also be created by the user. While creating a new category, the system verifies that the category being created does not already exist for the customer.

Spending Analysis - For All Customers



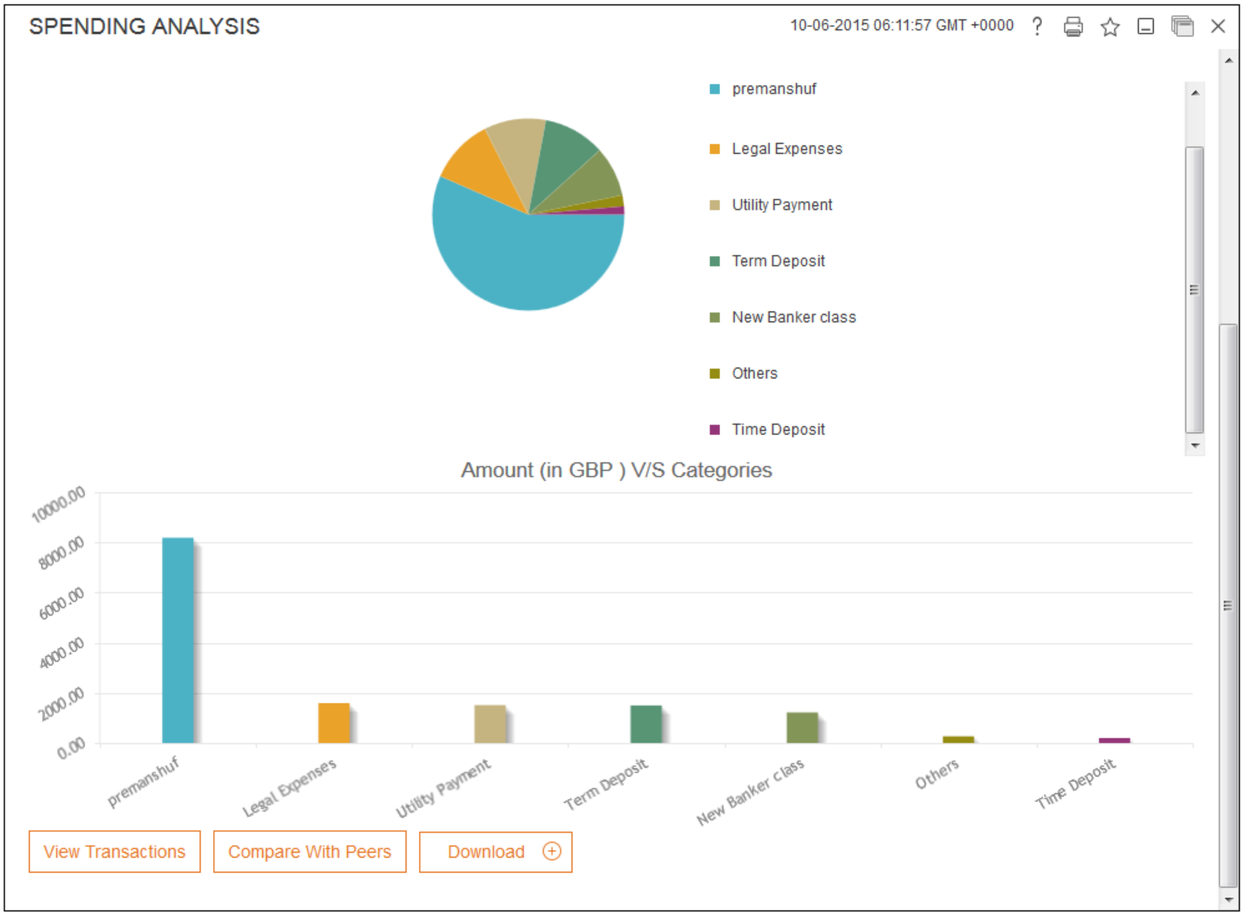
Field Description

Field Name	Description
Customer	[Optional, Drop-Down] Indicates the customers for which the spending analysis is to be viewed.
Search By	[Mandatory, Drop-Down] Indicates the periodic search options available to the user.
From Date	[Optional, Pick List] Indicates the start date from which the details are to be retrieved.
To Date	[Optional, Pick List] Indicates the end date up to which the details are to be retrieved.
Currency	[Optional, Drop-Down] Indicates the currency.

3. From the **Search By** list, select the appropriate option.
4. Click **View**.
   The **Spending Analysis** screen with updated graph as per the filter criteria selected appears.
   OR
   Click **View Transactions**.
   The **Transaction** screen appears.
   OR

Click **Compare with Peers**.
The **Compare with Peers** screen appears.
OR
Click **Download** to download either graph or both graph and transactions.

Spending Analysis for All the Internet Banking Customers



Note: The *Spending Analysis* for the *Internet Banking Customers* is displayed as **Pie Chart** and **Bar Graphs**.

Field Description

Field Name	Description
Customer	[Display] Displays the customers.
Search By	[Display] Displays the period selected for which to view the spending analysis.

From Date	[Display] Displays the start date selected within which to view transactions that were initiated.
To Date	[Display] Displays the end date selected within which to view transactions that were initiated.
Currency	[Display] Displays the currency selected for which to view spending analysis.
Graphs(Pie chart and Bar graph)	[Display] Displays the both the pie chart and the bar graph. The legend with the amount spent and % wise amount spent on the category should be displayed along with the graph.

Specific Category View

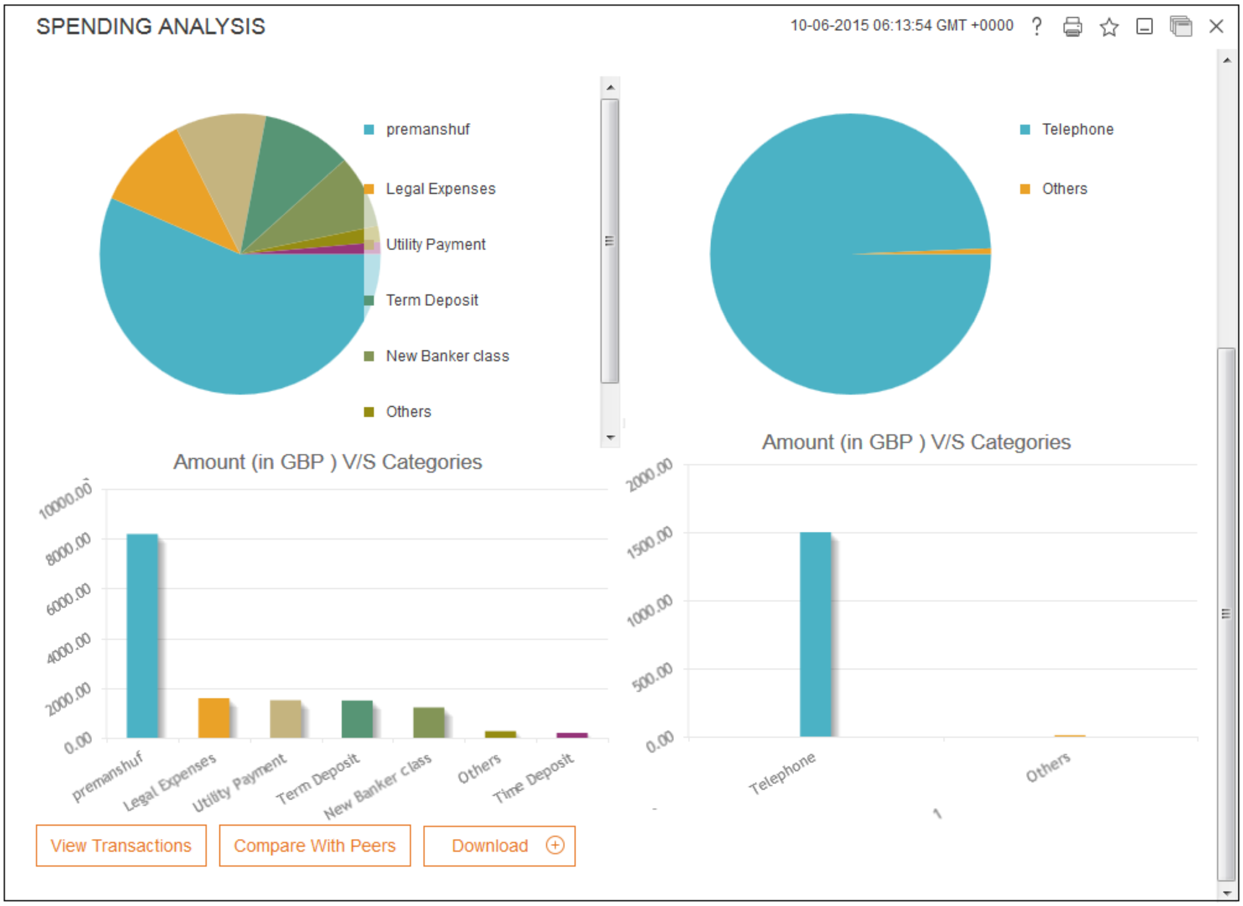
This screen is displayed when the user has opted to view spending analysis on the basis of a single category by selecting a category section from the graph.

This screen displays two graphs of both pie chart and bar graph each. The graphs on the left shall display the main categories and the graphs on the right displays the details of the specific category selected.

To view the specific category:

1. Click a **Category** in either bar graph or pie chart.
   The **Spending Analysis** screen with specific category graph appears.

Spending Analysis - for Specific Categories



Field Description

Field Name	Description
Customer	[Optional, Drop-Down] Indicates the customers for which the spending analysis is to be viewed.

Field Name	Description
Search By	[Mandatory, Drop-Down] Indicates the periodic search options available to the user. The options are: • Previous One Week • Previous Fortnight • Last One Month • Last Two Months • Last Six Months • Specify Period
From Date	[Optional, Pick List] Indicates the start date to view transactions that were initiated.
To Date	[Optional, Pick List] Indicates the end date to view transactions that were initiated.
Currency	[Optional, Drop-Down] Indicates the currency to filter the details from the available currencies.

2. From the **Search By** list, select the appropriate option.
3. Click a **Category** either bar graph or pie chart in the right pane.
4. Click **View**.
   The **Spending Analysis** screen with updated graph as per the filter criteria selected appears.
   OR
   Click **View Transactions**.
   The **Transaction** screen with transaction records that are assigned to the category or sub category appears.
   OR
   Click **Compare with Peers**.
   The **Compare with Peers** screen appears.
   OR
   Click **Download** to download either graph or both graph and transactions.
   OR
   Click the  icon to deselect the specific category or sub category.
   OR
   Click the **View Trend of last six months** link.
   The **Spending Trend** screen displaying spending trend of specific category or sub category appears.

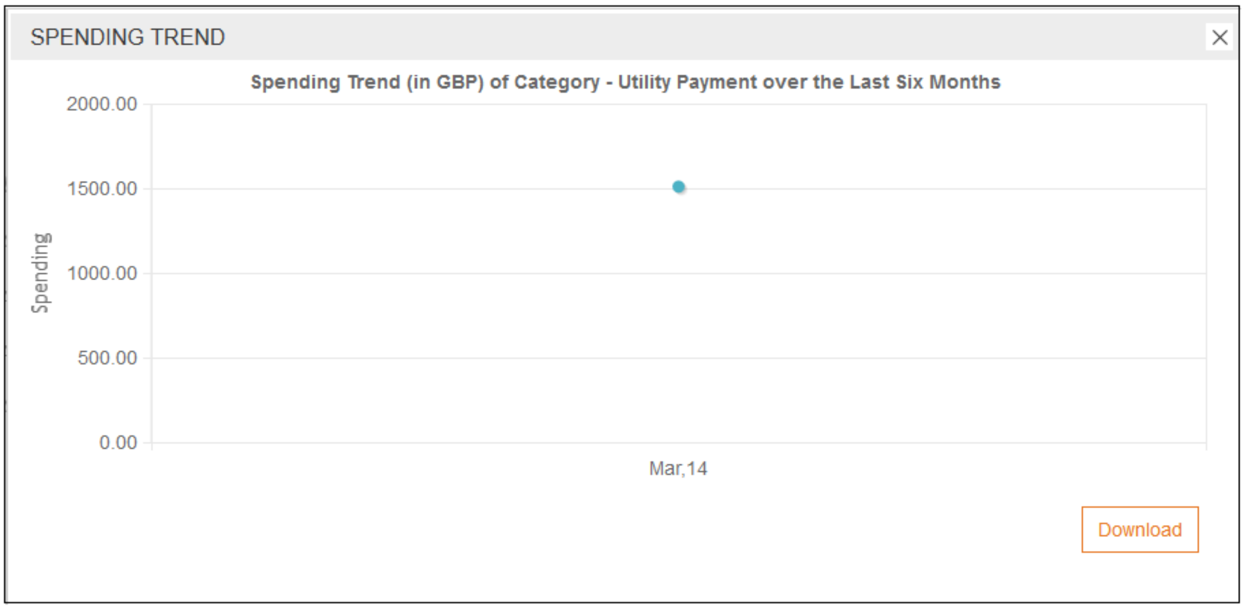
Spending Trends

This screen displays the graph of monthly spending trend of the specific category or sub category over a period of time. By default this period shall be the past Six months

To view the spending trends:

1. Click the **View Trend of last six months** link for the Category or Subcategory.
   The **Spending Trend** screen displaying spending trend of specific category or sub category appears.

Spending Trend



2. Click **Download** to download the spending trend.

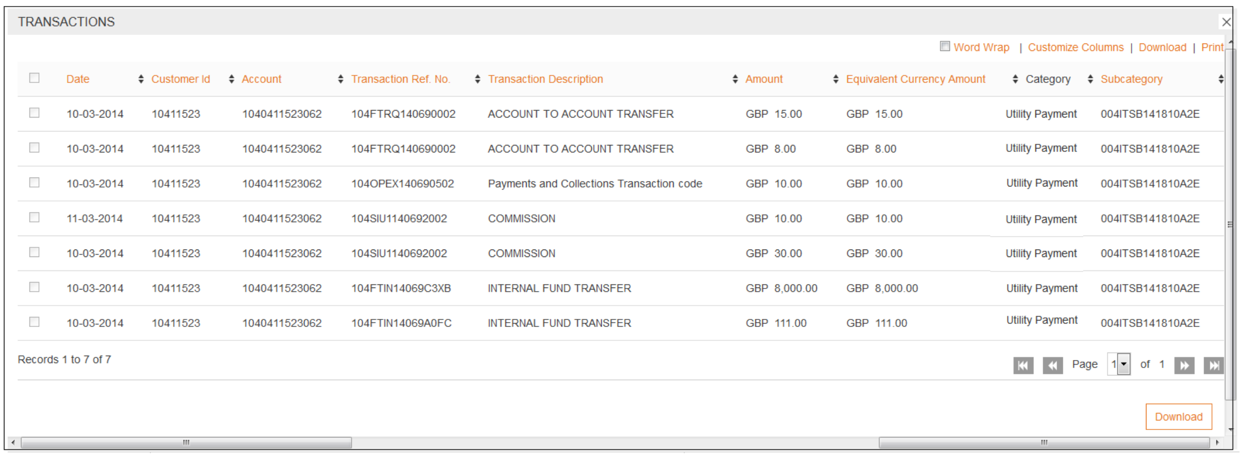
6.1 Transactions

This screen displays the records of transactions done on accounts of all customers and that are assigned to all categories. The user shall not be able to make any modifications to categories on this screen.

To view the transactions:

1. Navigate to initial **Spending Analysis** screen.
2. From the **Search By** list, select the appropriate option.
3. Click **View Transactions**.
   The **Transaction** screen with transaction records that are assigned to the category or sub category appears.

Transactions of the All the Customers for the Selected Categories: Sub-Categories


TRANSACTIONS

Word Wrap | Customize Columns | Download | Print

Date	Customer Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category	Subcategory
10-03-2014	10411523	1040411523062	104FTRQ140690002	ACCOUNT TO ACCOUNT TRANSFER	GBP 15.00	GBP 15.00	Utility Payment	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104FTRQ140690002	ACCOUNT TO ACCOUNT TRANSFER	GBP 8.00	GBP 8.00	Utility Payment	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104OPEX140690502	Payments and Collections Transaction code	GBP 10.00	GBP 10.00	Utility Payment	004ITSB141810A2E
11-03-2014	10411523	1040411523062	104SIU1140692002	COMMISSION	GBP 10.00	GBP 10.00	Utility Payment	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104SIU1140692002	COMMISSION	GBP 30.00	GBP 30.00	Utility Payment	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104FTIN14069C3XB	INTERNAL FUND TRANSFER	GBP 8,000.00	GBP 8,000.00	Utility Payment	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104FTIN14069A0FC	INTERNAL FUND TRANSFER	GBP 111.00	GBP 111.00	Utility Payment	004ITSB141810A2E

Records 1 to 7 of 7

Page 1 of 1

Download

Column Description

Field Name	Description
Date	[Display] Displays the date on which the transaction was done.
Customer Id	[Display] Displays the customer Id for which the transaction was performed.
Account	[Display] Displays the account number through which the transaction was performed.
Transaction Ref. No.	[Display] Displays the reference number of the transaction.

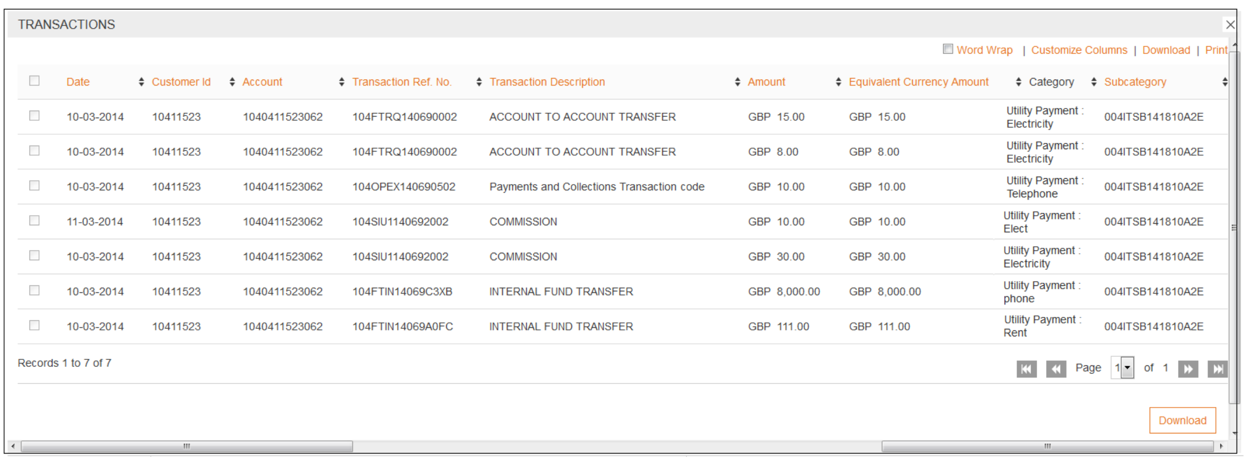
Transaction Description	[Display] Displays the description of the transaction as per the host.
Amount	[Display] Displays the transaction amount with currency.
Equivalent currency Amount	[Display] Displays the transaction amount with currency of as per bank rate.
Category	[Display] Displays the category or sub category to which the transaction is assigned.

Transactions of the Single Customer for the Selected Categories: Sub-Categories

To modify the transactions:

1. Navigate to initial **Spending Analysis** screen.
2. From the **Customer** list, select the appropriate single customer.
3. From the **Search By** list, select the appropriate option.
4. Click **View**.
   The **Transaction** screen with transaction records that are assigned to the category or sub category appears.

Transactions



TRANSACTIONS

Word Wrap | Customize Columns | Download | Print

Date	Customer Id	Account	Transaction Ref. No.	Transaction Description	Amount	Equivalent Currency Amount	Category	Subcategory
10-03-2014	10411523	1040411523062	104FTRQ140690002	ACCOUNT TO ACCOUNT TRANSFER	GBP 15.00	GBP 15.00	Utility Payment : Electricity	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104FTRQ140690002	ACCOUNT TO ACCOUNT TRANSFER	GBP 8.00	GBP 8.00	Utility Payment : Electricity	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104OPEX140690502	Payments and Collections Transaction code	GBP 10.00	GBP 10.00	Utility Payment : Telephone	004ITSB141810A2E
11-03-2014	10411523	1040411523062	104SIU1140692002	COMMISSION	GBP 10.00	GBP 10.00	Utility Payment : Elect	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104SIU1140692002	COMMISSION	GBP 30.00	GBP 30.00	Utility Payment : Electricity	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104FTIN14069C3XB	INTERNAL FUND TRANSFER	GBP 8,000.00	GBP 8,000.00	Utility Payment : phone	004ITSB141810A2E
10-03-2014	10411523	1040411523062	104FTIN14069A0FC	INTERNAL FUND TRANSFER	GBP 111.00	GBP 111.00	Utility Payment : Rent	004ITSB141810A2E

Records 1 to 7 of 7

Page 1 of 1

Download

Column Description

Field Name	Description
Icon to update / modify the category or sub category	[Link] Indicates the link to update the category/sub category given by the host against a transaction with a custom category.

Field Name	Description
Category	[Display, Optional, Drop-Down] Displays the category or sub category to which the transaction is assigned. To enable the list, click the **Edit** icon. Click to submit the modified category, appears if the user clicks the icon. Click to delete the modified category, appears if the user clicks the icon.
Multiple Update	[Conditional, Drop-Down] Indicates to modify the category or sub category. This field appears, if you select more than one record to modify.
Date	[Display] Displays the date on which the transaction was done.
Customer Id	[Display] Displays the customer Id for which the transaction was performed.
Account	[Display] Displays the account number through which the transaction was performed.
Transaction Ref. No.	[Display] Displays the reference number of the transaction.
Transaction Description	[Display] Displays the description of the transaction as per the host.
Amount	[Display] Displays the transaction amount with currency.
Equivalent currency Amount	[Display] Displays the transaction amount with currency of as per bank rate.

5. To modify a category, select a record.
   a. If you select more than one records.
      i. From the **Multiple Update** list, select the appropriate option.
      ii. Click the icon to assign the selected category to the transactions.

b. Click the icon to modify the categories of single record.
OR
Click the **Manage Categories** link to add or delete the categories/subcategories.
The **Manage Categories** screen appears.

The options mentioned below are applicable for records of category search transactions.

To enable the word wrap in the columns, select the **Word Wrap** check box.

Click **Customize Columns** to reorder the columns or select the columns that appear in the list.

Click **Download** to download all or selected columns in the category search transactions list. You can download the list in PDF, XLS, QIF, OFX and MT940 formats.

Click **Print** to print record.

Click to view the first page of the record.

Click to view the previous page of the record.

Click to view the next page of the record.

Click to view the last page of the record.

Updated Record - Success Message

6. Close the **Transactions** window.
The **Spending Analysis – Graphical View** is updated as shown in the following screenshot.

Updating a Category OR Sub-Category

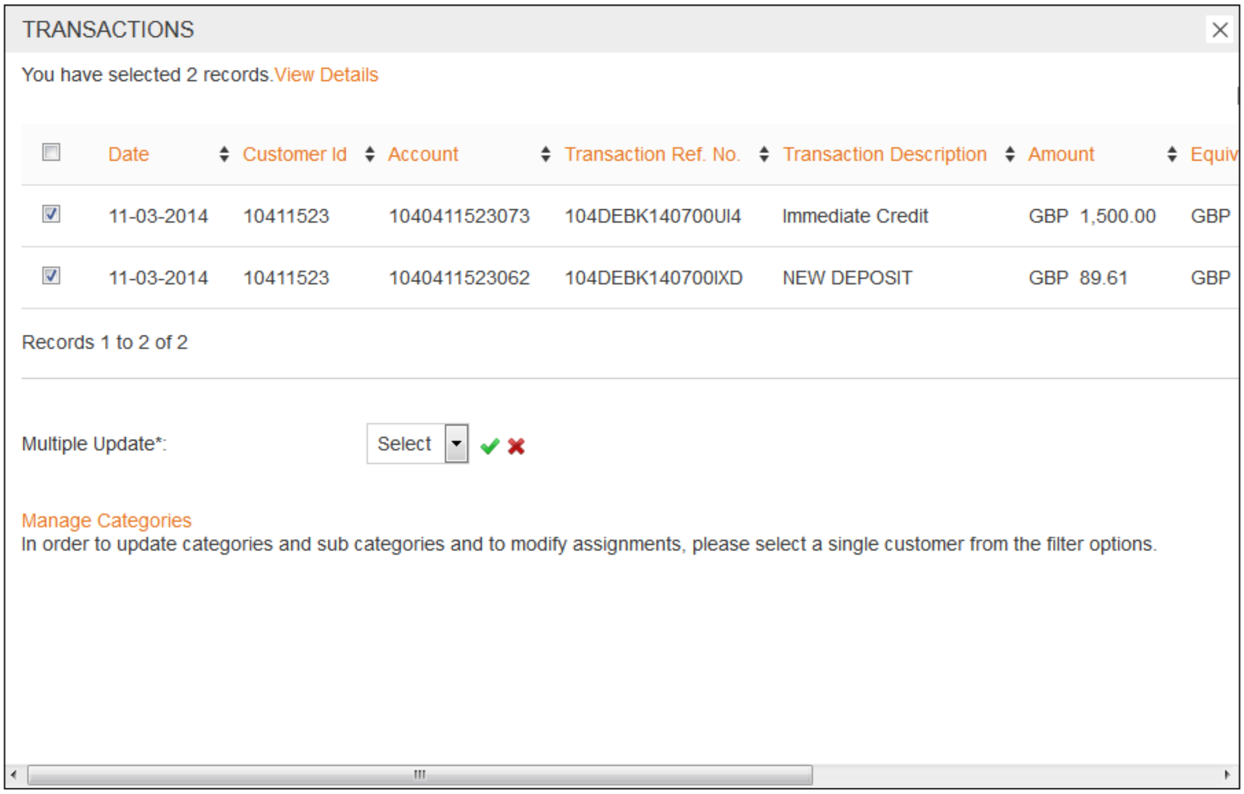
The add/update category feature allows user to add a new category to the existing ones.

The addition or deletion of a category/sub category shall be done under the Customer ID of the account using which the selected transaction has been initiated.

To add a Category/Sub Category:

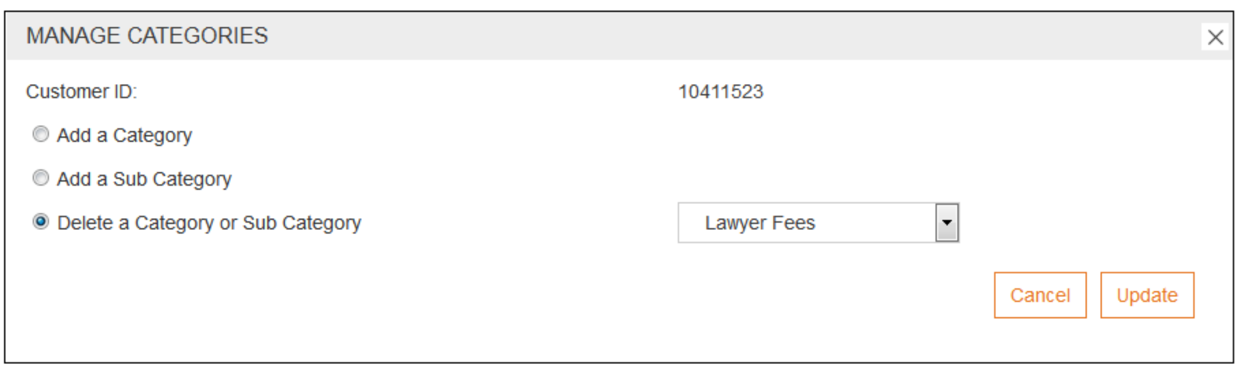
7. Click **View Transactions**, available on the Spending Analysis page.
The **Transactions** screen appears.

Transactions



8. Click the **Manage Categories** link.
The **Manage Categories** screen appears.

Manage Categories



Field Description

Field Name	Description
Manage Categories	
Customer	[Display] Displays the customer Id of the account with which the transaction has been initiated.
It is mandatory to select either **Add New Category** or **Add a Sub Category or Delete a Category** or **Sub Category** option.	
Add New Category	[Optional, Option, Alphanumeric, 25] Indicates the user to create a new category. To enable the input field, select this option.
Add a Sub Category	[Optional, Option] Indicates the user to create a sub category.
Category	[Conditional, Drop-Down] Indicates all the categories as maintained at the host. This field appears if you select the **Add a Sub Category** option.
Sub Category	[Conditional, Alphanumeric, 25] Indicates the user to name the new sub category being created.
Delete a Category or Sub Category	[Optional, Option, Drop-Down] Indicates the user to select a category to be deleted. To enable the list, select this option.

9. Select either **Add New Category** or **Add a Sub Category** or **Delete a Category** or **Sub Category** option.
   a. If you select **Add New Category** option:
      i. In the **Add New Category** field, enter the name of the new category.
   b. If you select **Add a Sub Category** option:
      i. From the **Category** list, select the appropriate category.
      ii. In the **Sub Category** field, enter the name of the new sub category.
   c. If you select **Delete a Category or Sub Category** option:
      i. From the **Delete a Category or Sub Category** list, select the appropriate category.
10. Click **Update**.
    The **Manage Category** screen with success message appears.
    OR
    Click **Cancel to navigate to the previous screen**.
    The **Transactions** screen appears.

Success Message

11. Click **Close.**

6.2 Compare with Peers

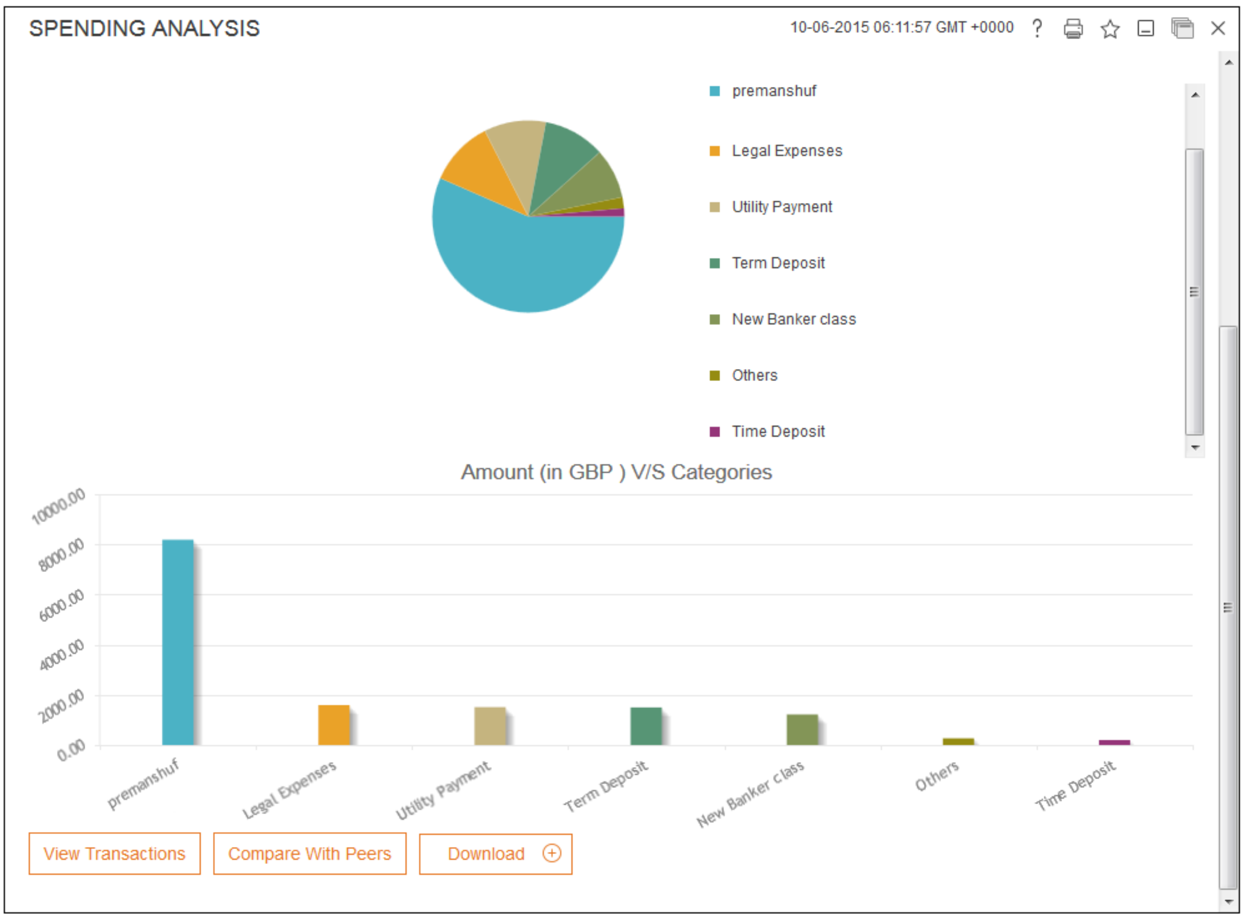
The Compare with Peers feature helps for *Benchmarking*. The user is able to view the comparison of the five highest expenditure categories with that of peers.

To access the Benchmarking

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.

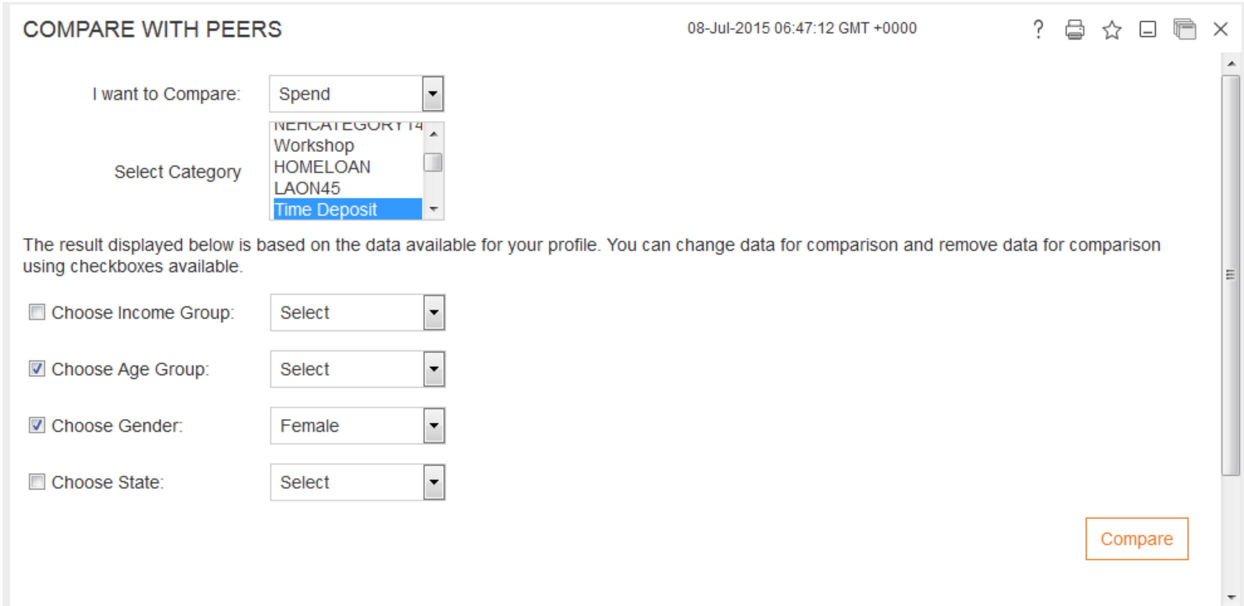
2. Click the **Click here to access Spending Analysis** link.
   The **Spending Analysis** screen appears.

Spending Analysis



3. Click **Compare with Peers**.
   The **Compare with Peers** screen appears.

Compare with Peers



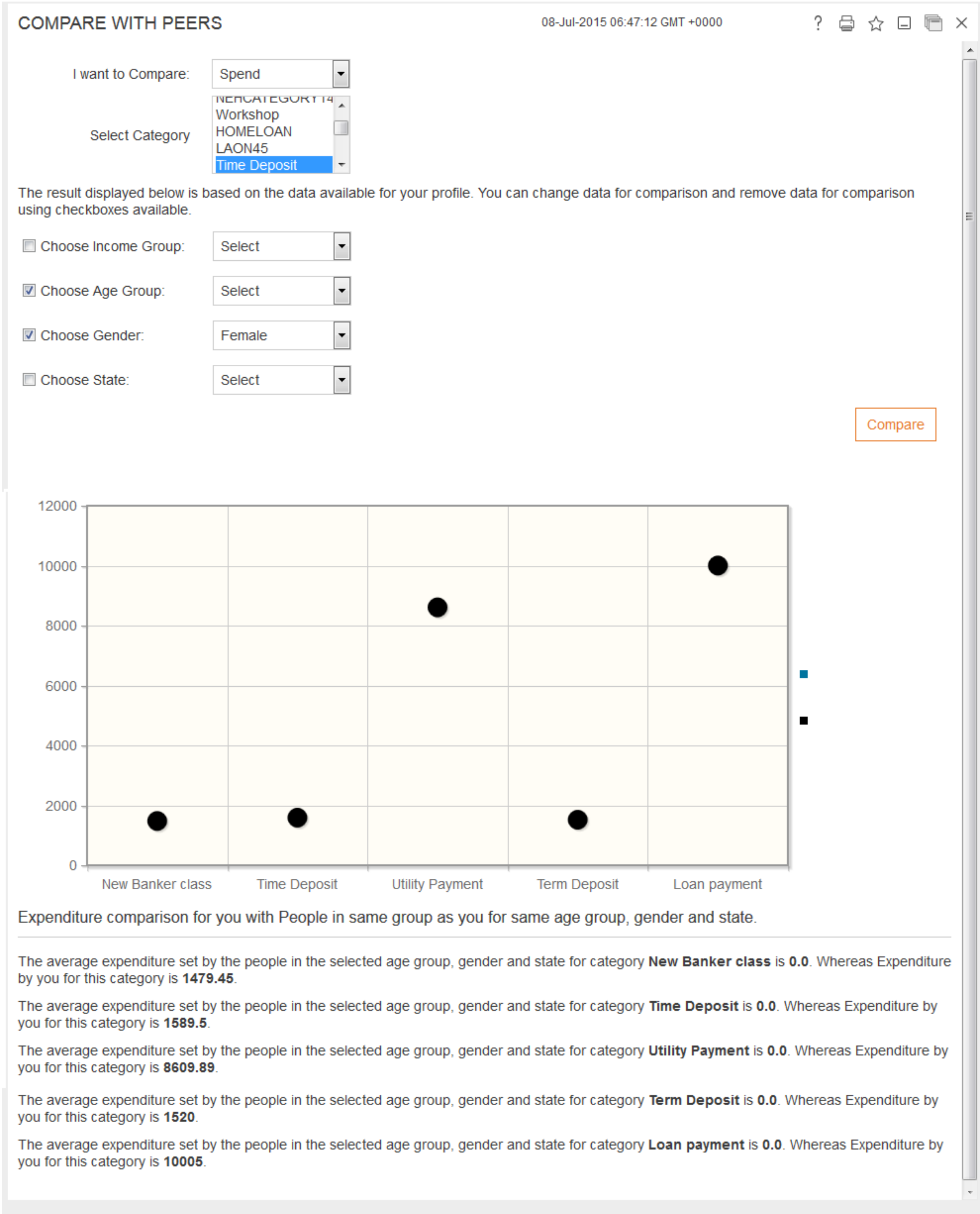
Field Description

Field Name	Description
I want to Compare	[Mandatory, Drop-Down] Indicates the user to select a transaction. The options are: • Goals • Budget • Spend
Select Category	[Mandatory, Drop-Down] Indicates the sub categories for comparison of expenses.
Choose Income Group	[Optional, Drop-Down, Check Box] Indicates the user to select income group for analysis. Indicates whether to include this category for comparison or not.
Choose Age Group	[Optional, Drop-Down, Check Box] Indicates the user to select age group for analysis. Indicates whether to include this category for comparison or not.
Choose Gender	[Optional, Drop-Down, Check Box] Indicates the user to select gender group for analysis. Indicates whether to include this category for comparison or not.

Choose State	[Optional, Drop-Down, Check Box] Indicates the user to select state for analysis. Indicates whether to include this category for comparison or not.

4. From the **I want to Compare** list, select the **Spend** option.
5. From the **Select Category** list, select the appropriate option.
6. Click **Compare** to get the average analysis.
   The **Compare with Peers** bar chart appears.

Compare with Peers



Field Description

Field Name	Description
Average Goals and Targets	[Display] Displays a chart comparing the user entered expense from spending analysis against the expense maintained by the bank for same category.

7. Click **Back** to navigate to the previous screen.
The **Spending Analysis** screen appears.

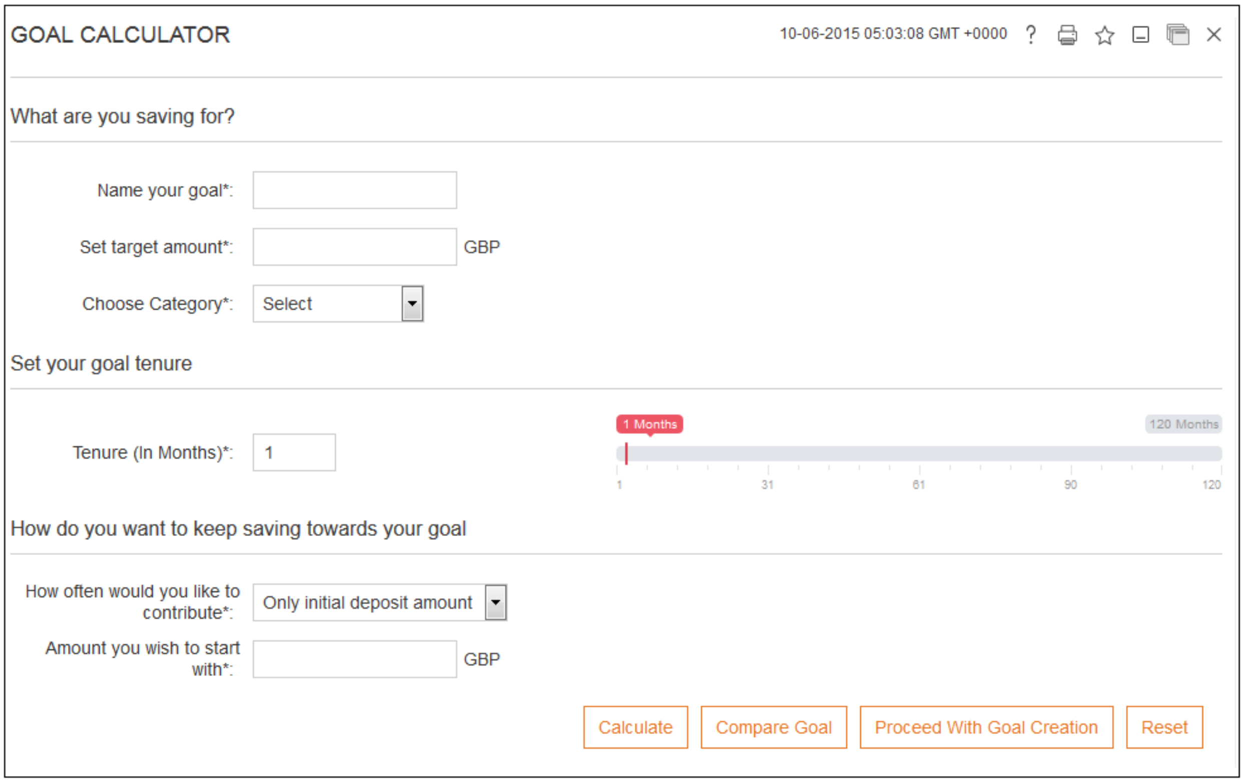
7. Goal Calculator

Before creating a goal, the *Goal Calculator* helps you to understand the *Indicative Savings*.

Note: The *Registered Users* and visitors will only be able to use the *Goal Calculator and Compare Goals*.

To calculate the prospective savings

1. From the **Tools** menu, select **Goal Calculator**.
   The **Goal Calculator** screen appears.



Field Description

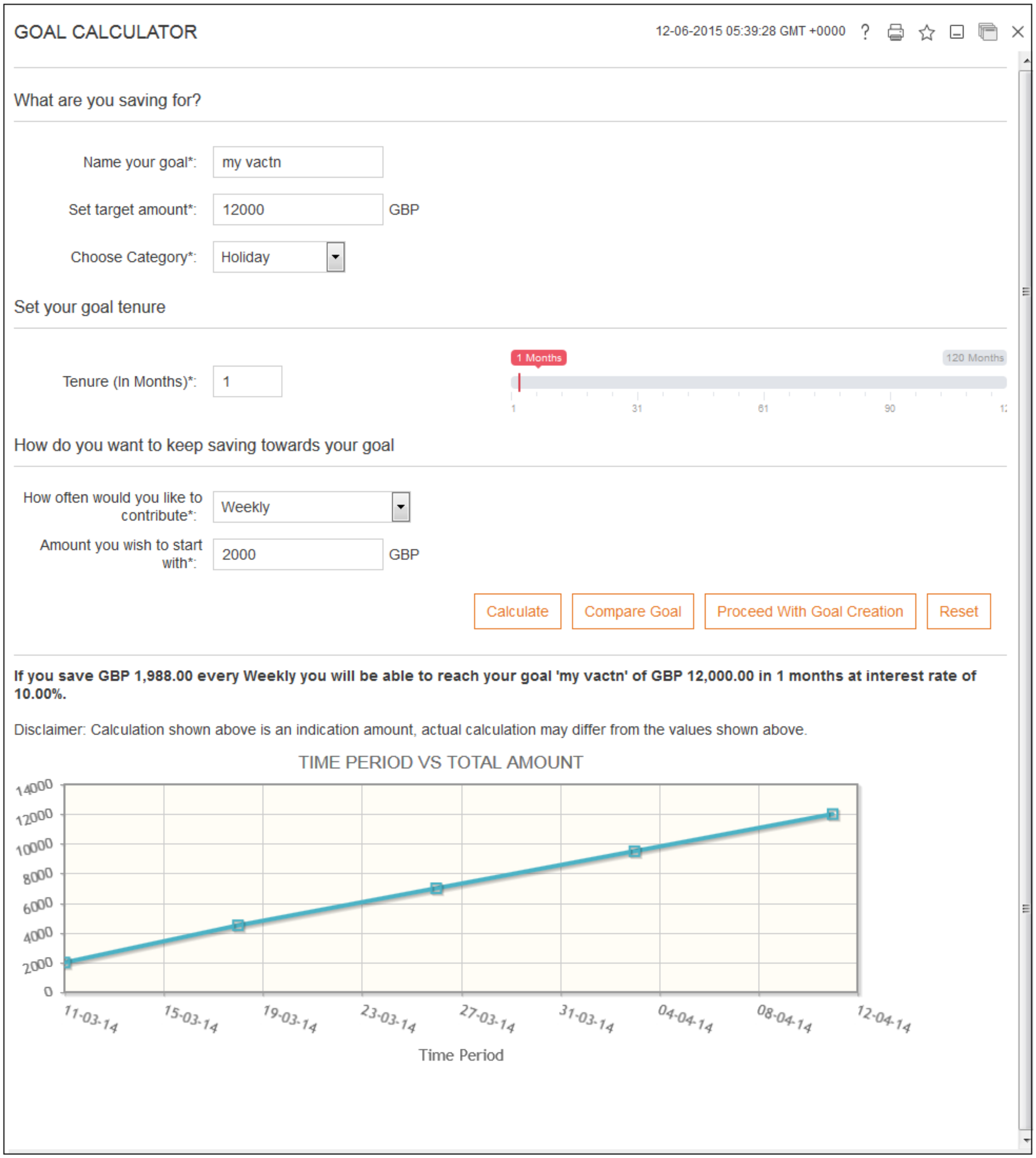
Field Name	Description
What are you saving for?	
Name your goal	[Mandatory, Alphanumeric, 40] Indicates the name of the goal.
Set target amount	[Mandatory, Numeric, 15] Indicates the target amount of the goal.

Field Name	Description
Choose Category	[Mandatory, Drop-Down] Indicates the category of the goal.
Set your goal tenure	
Tenure (In Months)	[Mandatory, Date Picker] Indicates the goal tenure.
How do you want to keep saving towards your goal?	
Amount you wish to start with	[Conditional, Numeric, 15] Indicates the initial deposit amount. To enable this field, select either **Weekly** or **Fortnightly** or **Monthly** or **Quarterly** or **Annually** option from the **How often would you like to contribute** list.
How often would you like to contribute	[Mandatory, Drop-Down] Indicates the frequency at which deposit will be made. The options are: • Only initial deposit amount • Weekly • Fortnightly • Monthly • Quarterly • Annually

2. In the **Name your goal** field, enter the goal name.
3. In the **Set target amount** field, enter the goal target amount.
4. From the **Choose Category** list, select the appropriate option.
5. From the **Tenure (In Months)** date picker, select the appropriate option.
6. From the **How often would you like to contribute** list, select the appropriate option.
   a. If you select either **Weekly** or **Fortnightly** or **Monthly** or **Quarterly** or **Annually** option from the **How often would you like to contribute**
      i. In the **Amount you wish to start with** field, enter the appropriate amount.
7. Click **Calculate**.
   The graph displaying the amount that should be saved based on the data entered appears on **Goal Calculator** screen.
   OR
   Click **Proceed with Goal Creation** to proceed to the next step of goal creation process.
   OR
   Click **Compare Goal**.
   The **Compare Goal** screen appears.

OR
Click **Reset** to clear all values.

Goal Calculator


GOAL CALCULATOR
12-06-2015 05:39:28 GMT +0000
What are you saving for?
Name your goal*:
my vactn
Set target amount*:
12000
GBP
Choose Category*:
Holiday
Set your goal tenure
Tenure (In Months)*:
1
1 Months
120 Months
How do you want to keep saving towards your goal
How often would you like to contribute*:
Weekly
Amount you wish to start with*:
2000
GBP
Calculate
Compare Goal
Proceed With Goal Creation
Reset
If you save GBP 1,988.00 every Weekly you will be able to reach your goal 'my vactn' of GBP 12,000.00 in 1 months at interest rate of 10.00%.
Disclaimer: Calculation shown above is an indication amount, actual calculation may differ from the values shown above.
TIME PERIOD VS TOTAL AMOUNT
14000
12000
10000
8000
6000
4000
2000
0
11-03-14
15-03-14
19-03-14
23-03-14
27-03-14
31-03-14
04-04-14
08-04-14
12-04-14
Time Period

8. Create Goal

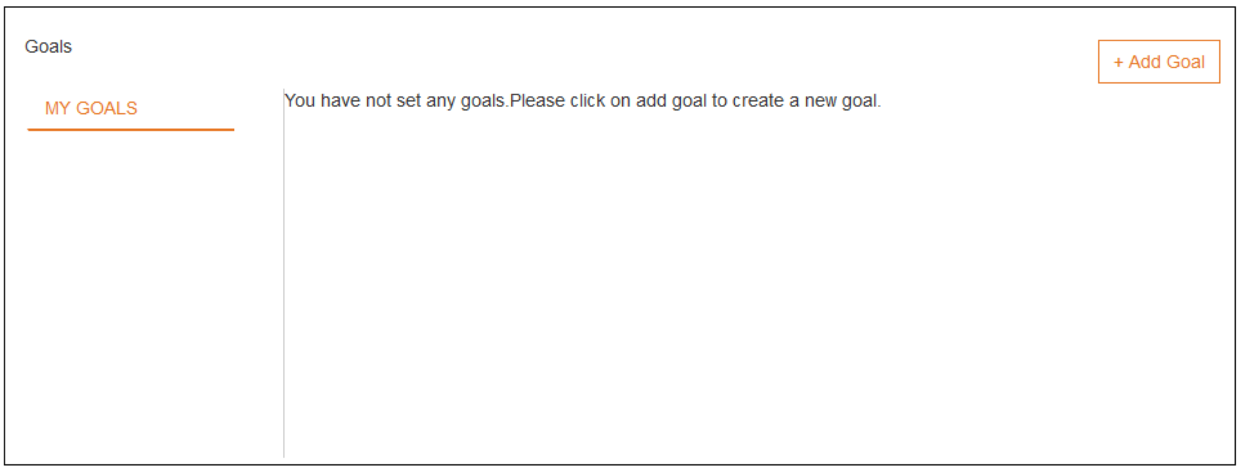
Creating a *Goal* helps user to analyze savings, expenses and the time limit required to achieve the desired result.

This feature also helps to redeem, share and compare goals. It also includes additional features like *Adding Participants*, *Requesting Contribution for Goals* etc.

To create a goal

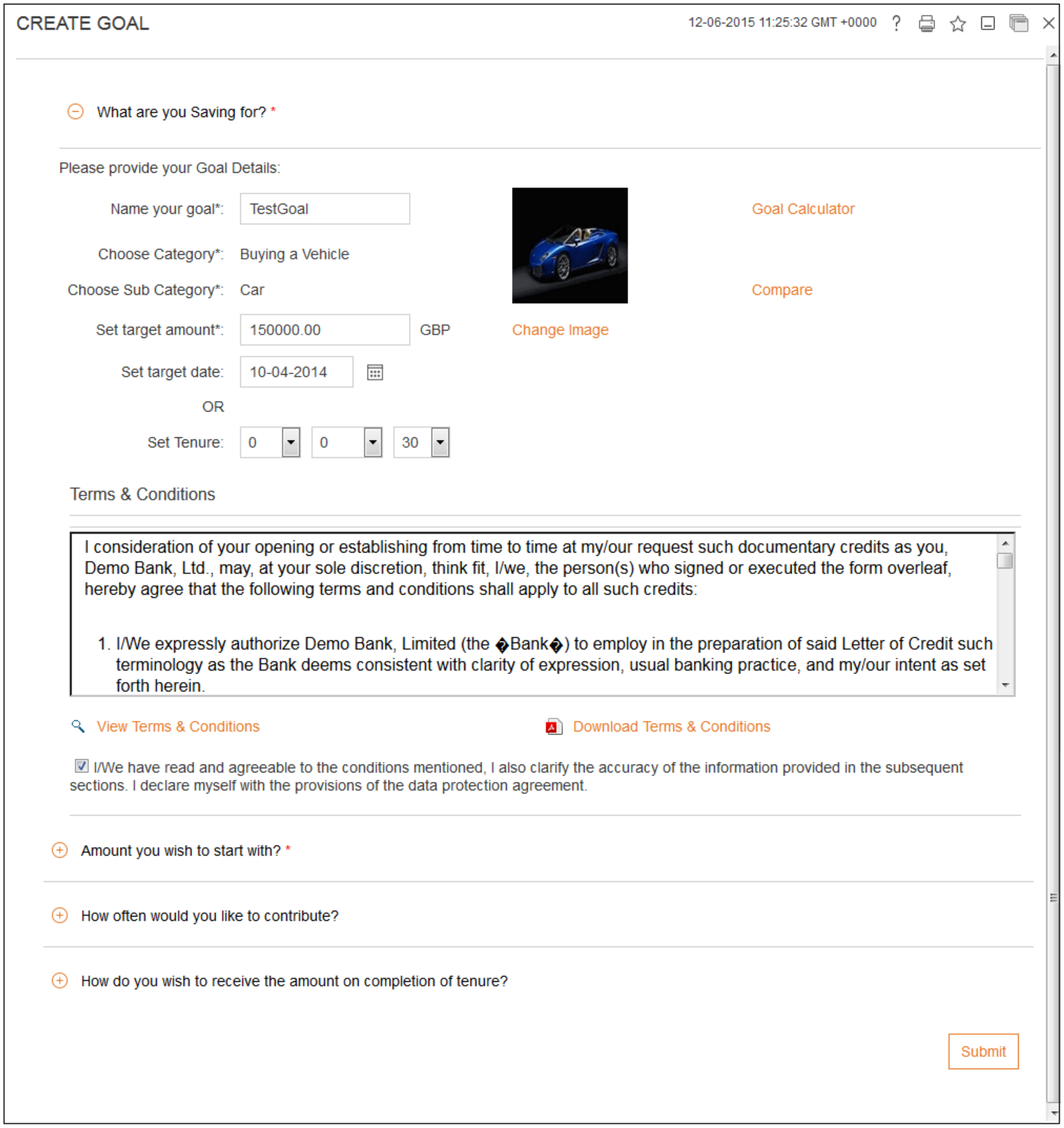
1. From the **PFM** menu, select **Manage My Finance**.
The **Manage My Finance** screen appears.

Manage My Finance



2. Click **+ Add Goal**.
The **Create Goal** screen appears.

Create Goal - What are you Saving for?



Field Description

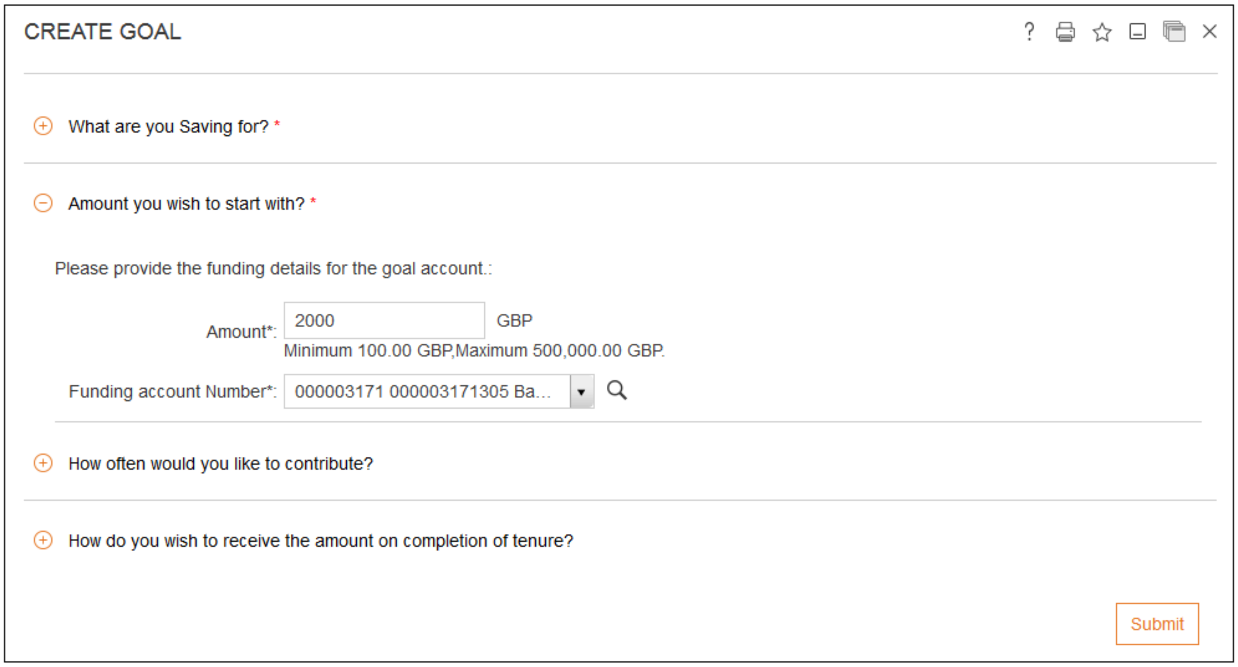
Field Name	Description
What are you Saving for?	
Please provide your Goal Details:	

Field Name	Description
Name your goal	[Mandatory, Alphanumeric, 40] Indicates the name of the goal.
Choose Category	[Mandatory, Drop-Down] Indicates the category under which the goal is to be created.
Choose Sub Category	[Mandatory, Drop-Down] Indicates the sub category under which the goal is to be created.
Change Image	[Mandatory, Link] Indicates the link to set the image to be assigned to the goal.
Set an Amount	[Mandatory, Numeric, 15] Indicates the amount of the goal along with the currency icon or ISO value of the currency.
Set Target Date	[Conditional, Pick List] Indicates the end date of the goal. The date should be greater than the current date.
Set Tenure	[Conditional, Drop-Down] Indicates the tenure of the goal in terms of number of years, months and days.
View Terms and Conditions	[Mandatory, Link, Check Box] Indicates the link to view the Terms and Conditions. Indicates whether to proceed with goal creation or not.

3. In the **Name your goal** field, enter the name of your goal.
4. From the **Choose Category** list, select the appropriate option.
5. From the **Choose Sub Category** list, select the appropriate option.
6. Click the **Change Image** link to upload/change the image.
7. In the **Set an Amount** field, enter the goal amount.
8. From the **Set Target Date** list, select the appropriate date.
   OR
   From the **Set Tenure** list, select the appropriate values for years, months and days.
9. To proceed for goal creation, select the **View Terms and Conditions** check box.
   OR
   Click **Goal Calculator** to view the amount that should be saved regularly to reach the target amount by the tenure set.
   The **Goal Calculator** screen appears.
   OR
   Click **Compare**.
   The **Compare Goal** screen appears.
   OR

Click **Download Terms and Conditions** icon to download the terms and conditions in a new window.

Amount you wish to start with

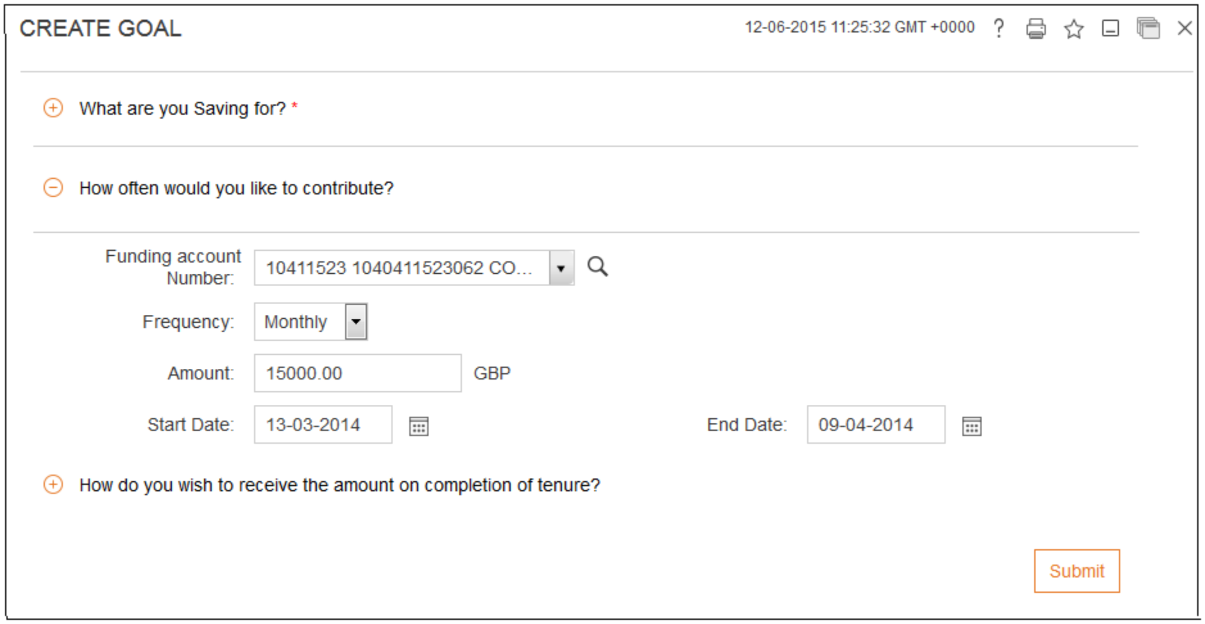


Field Description

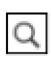
Field Name	Description
Amount you wish to start with	
Please provide the funding details for the goal account	
Amount	[Mandatory, Numeric, 15] Indicates the amount to be credited to the goal after creation. The amount need to be greater than zero and also greater than the minimum balance required for the product.
Funding Account Number	[Mandatory, Drop-Down] Indicates the account number from which funds will be credited to the goal. Click to search the CASA accounts linked to the user.

10. In the **Amount** field, enter the amount to be credited.
11. From the **Funding Account Number** list, select the appropriate account number.

How often would you like to contribute?

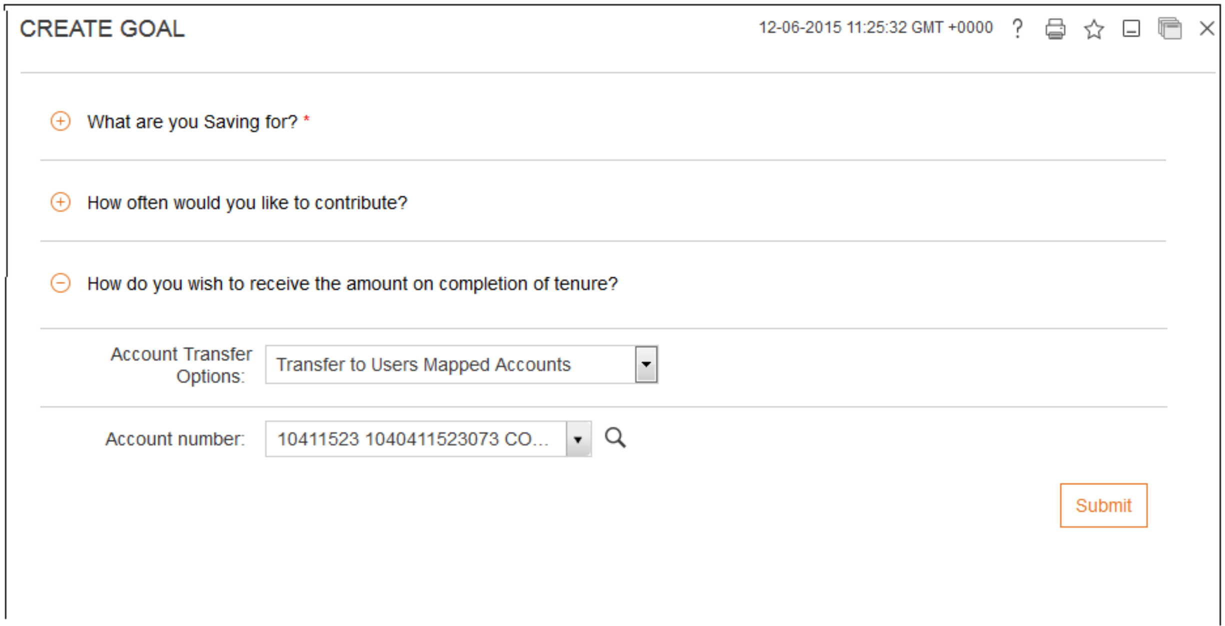


Field Description

Field Name	Description
How often would you like to contribute?	
This section is mandatory if value is selected for any of the fields under this section	
Funding Account Number	[Optional, Drop-Down] Indicates the account number from which regular contributions will be credited to the goal. Click  to search the CASA accounts linked to the user.
Frequency	[Optional, Drop-Down] Indicates the frequency of the regular contributions.
Amount	[Optional, Numeric, 15] Indicates the amount to be debited for regular contribution. Amount should be less than the target amount.
Start Date	[Optional, Pick List] Indicates the date from which the regular contributions will be executed.
End Date	[Optional, Pick List] Indicates the end date until which the regular contributions will be executed.

12. Enter the details in **How often would you like to contribute** section if required.

How do you wish to receive the amount on completion of tenure?



Field Description

Field Name	Description
How do you wish to receive the amount on completion of tenure?	
Account Transfer Options	[Mandatory, Drop-Down] Indicates the account transfer options. The options are: • Transfer to Users Mapped Accounts • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network
Account Number	[Conditional, Alphanumeric, 20, Drop-Down] Indicates the account number to which proceeds are to be transferred. This field is a searchable drop-down, if you select **Transfer to Users Mapped accounts** option from the **Account Transfer Options** list.
Below fields appears if you select **Transfer to Internal Bank Account** option from the **Account Transfer Options** list.	
City	[Mandatory, Drop-Down] Indicates the city of the branch.

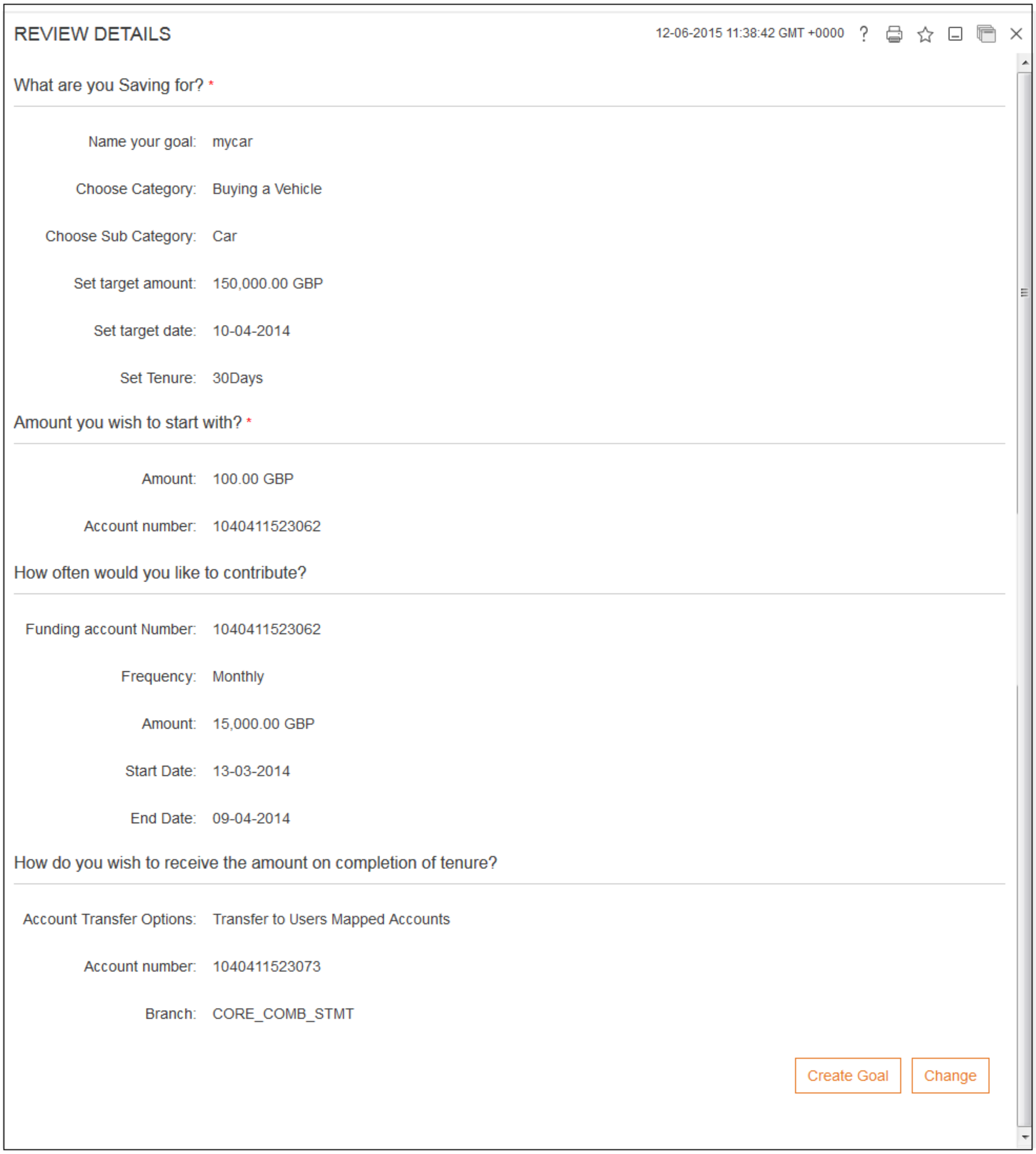
Field Name	Description
Branch	[Mandatory, Drop-Down] Indicates list of branches for selection depending on the city selection.

Below fields appears if you select **Transfer through Domestic Clearing Network** option from the **Account Transfer Options** list.

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Indicates the name of the beneficiary to whom funds are to be transferred.
Network Type	[Mandatory, Drop-Down] Indicates the applicable domestic clearing networks.
Bank Code	[Mandatory, Pick List] Indicates the destination account's bank code.
Bank Name	[Display] Displays the name of the beneficiary bank.
Bank Address	[Display] Displays the address of the beneficiary bank.
City	[Display] Displays the city of the beneficiary bank.

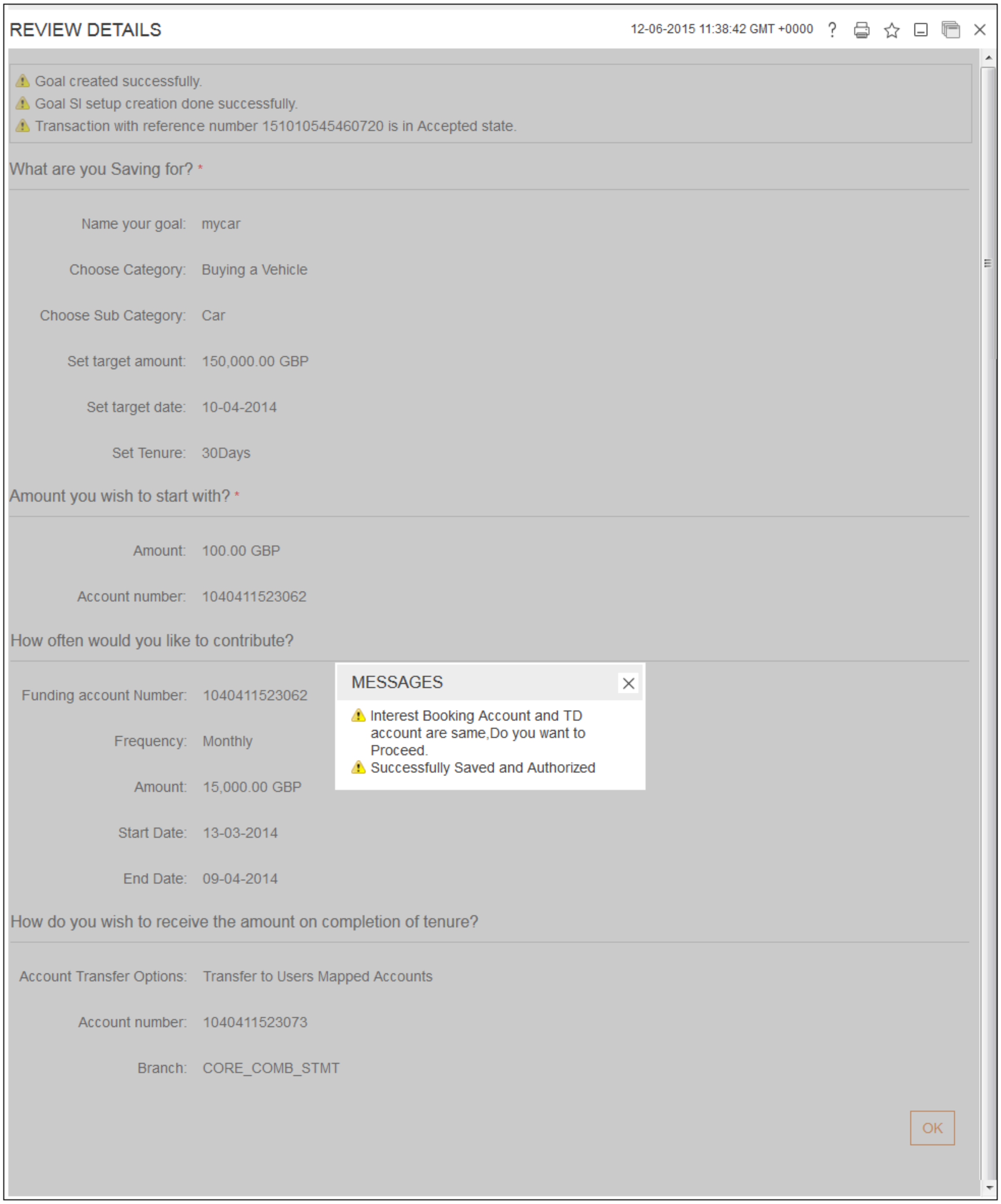
13. Click **Submit**.
The **Review Details** screen appears.

Review Details



14. Click **Create Goal** to proceed with goal creation.
    The **Review Details** screen with success message appears.
    OR
    Click **Change** to make changes to the details.
    The **What are you Saving for?** section appears.

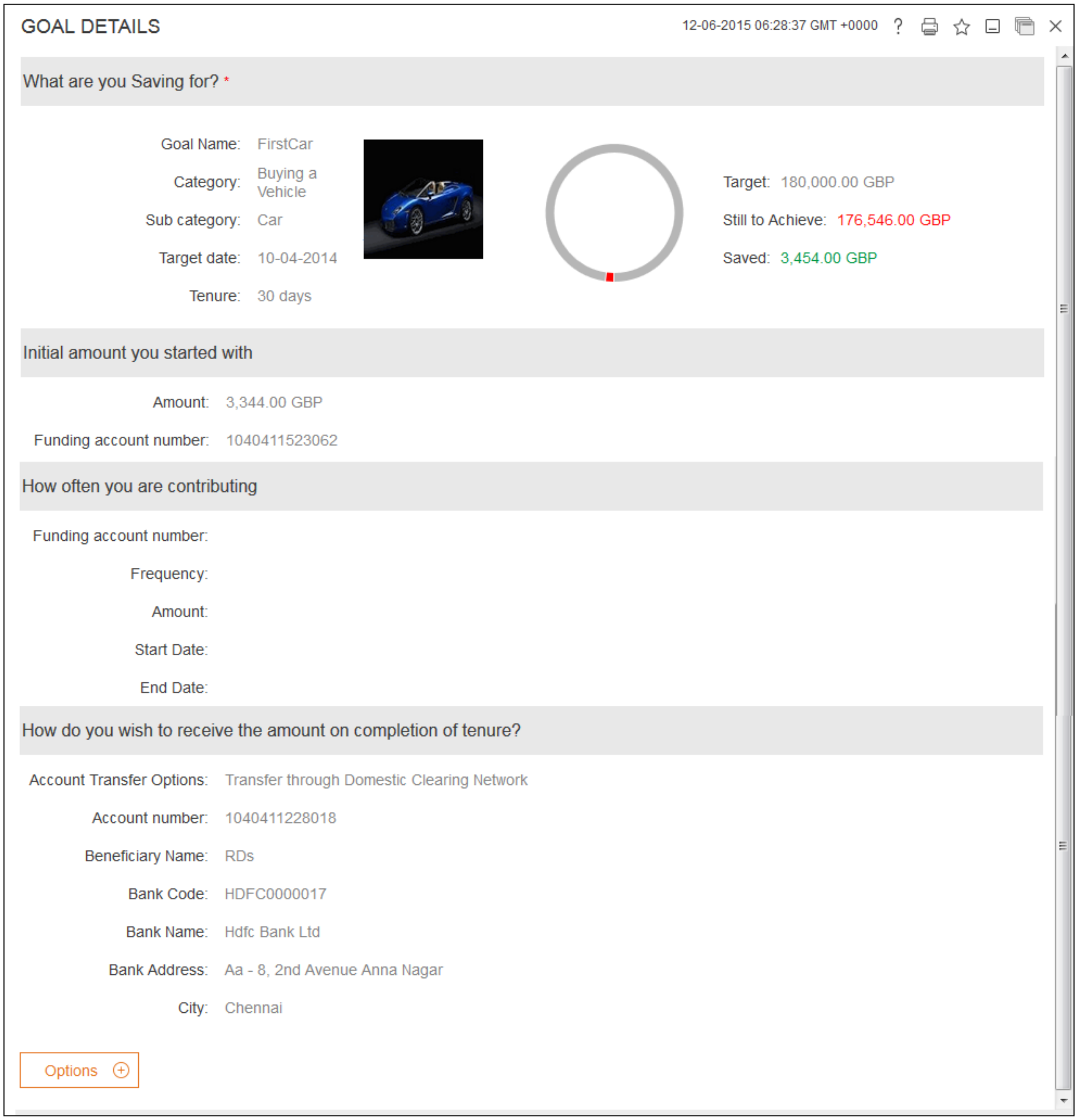
Goal



15. Click **OK**.
The initial **Create Goal** screen appears.

Goal Details

This screen appears if the user clicks anywhere on the goal image. This screen provides the goal details.



Field Description

Field Name	Description
What are you Saving for?	
Goal Name	[Display] Displays the goal name.
Category	[Display] Displays the goal category.
Sub Category	[Display] Displays the goal sub category.
Target	[Display] Displays the goal amount.
Target Date	[Display] Displays the goal end date.
Tenure	[Display] Displays the tenure of the goal.
Saved	[Display] Displays the current balance in the goal (including the earned interest).
Still to achieve	[Display] Displays the difference between the target and saved amount.
Initial amount you started with	
Amount	[Display] Displays the initial funding amount.
Account Number	[Display] Displays the account number from which funds will be debited for initial funding.
How often you are contributing	
Funding Account Number	[Display] Displays the funding account number.
Frequency	[Display] Displays the frequency or regular contribution.
Amount	[Display] Displays the amount for regular contribution.

Field Name	Description
Start Date	[Display] Displays the start date of the goal.
End Date	[Display] Displays the end date of the goal.
How do you wish to receive the amount on completion of tenure?	
Account Transfer Options	[Display] Displays the account transfer option selected.
Account Number	[Display] Displays the account number for transfer.
City	[Display] Displays the city of the account (as per account transfer option selected).
Branch	[Display] Displays the branch of the account (as per account transfer option selected).

16. Click **Options** and then select the desired option to go to the respective screens.
OR
Click **Back** to go to the previous screen.

9. Options Available for Goal

The *Goal* related features are provided to the *Existing Customer* of the *Bank*. These options provide the visitors to view the information related to *Goals* and navigate them to create various *Goal* functions.

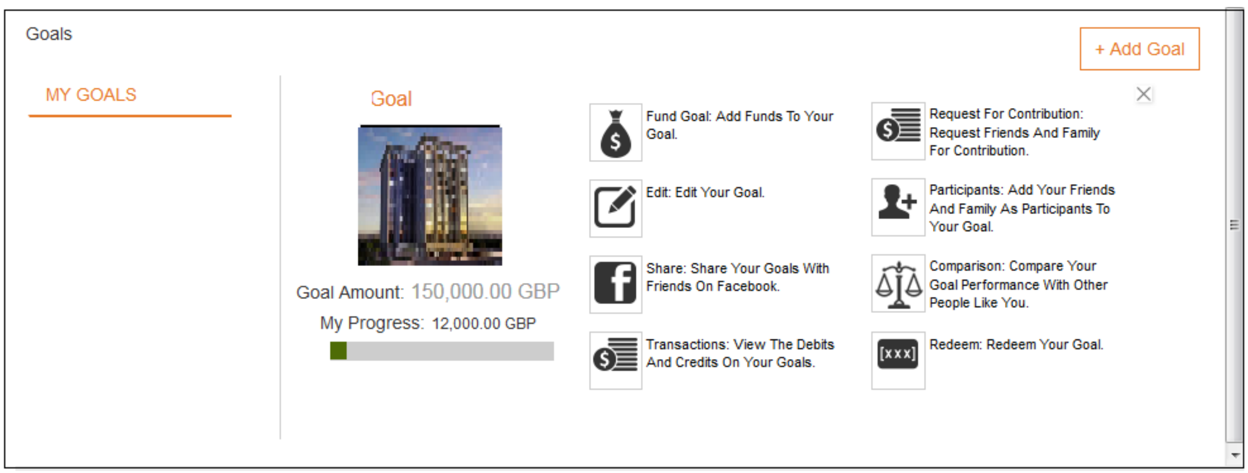
9.1 Fund Goal

The *Goal* is to be credited at regular intervals, based on the instructions, if the *Regular Contribution* is been set. The *Ad hoc Contribution* to the goal also can be done by the *Internal Transfer* from the *Internal Accounts*. There are no restrictions to the number of times a goal can be funded during the tenure of the goal. The goal can be funded from an account of different currency from the *Goal Currency*.

To access Fund Goal

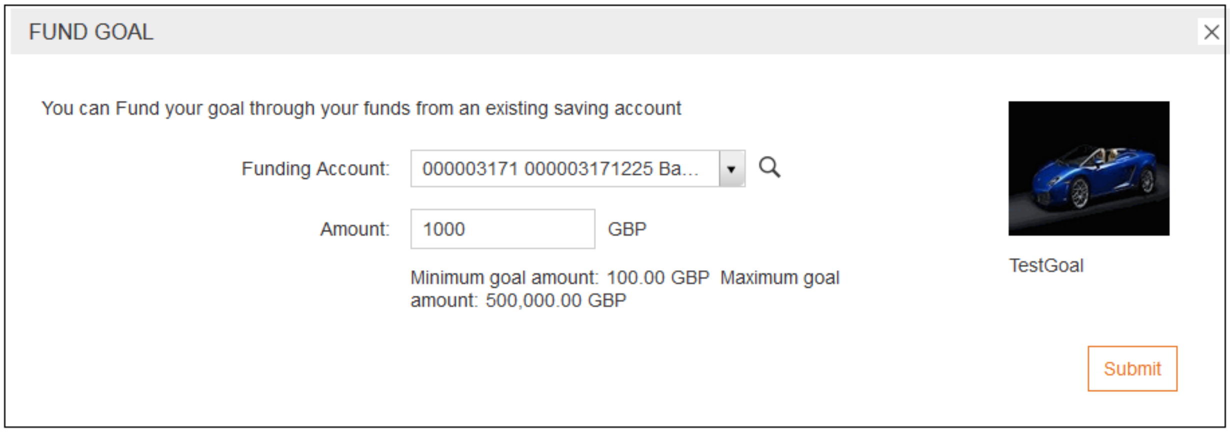
1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.
2. Select **Goal** section.
3. Click **Options**.
   The following **Goal** screen appears.

Goal



4. Click **Fund Goal**.
   The **Fund Goal** screen appears.

Fund Goal



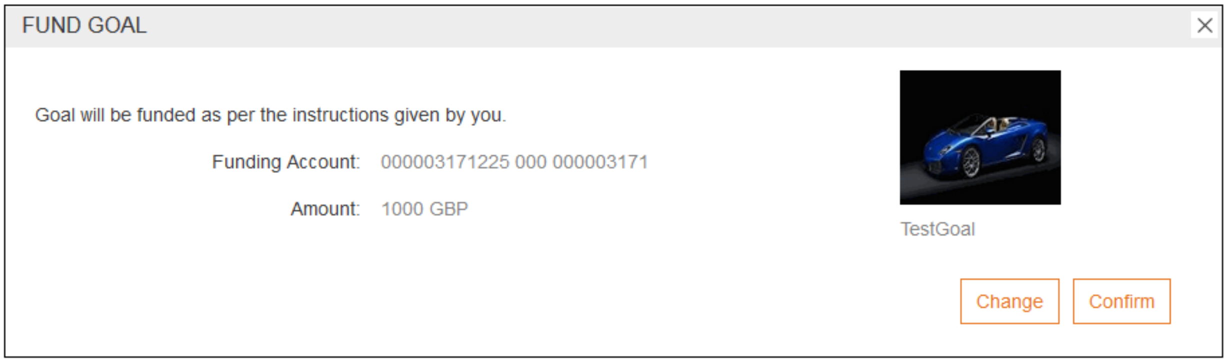
Field Description

Field Name	Description
You can Fund your goal through your funds from an Existing Saving Account	
Funding Account	[Mandatory, Drop-Down] Indicates the funding account number.
Amount	[Mandatory, Numeric, 15] Indicates the amount to be credited along with the currency of the funding account.
Payment Schedule	[Mandatory, Option] Indicates the payment schedule for funding the goal. The options are: • Pay Now • Pay Later This field does not appear to the user for UBS as host.
Payment Date	[Conditional, Pick List] Indicates the date on which the funds will be credited to the goal. This field appears if you select the **Pay Later** option in the **Payment Schedule** field.

5. From the **Funding Account Number** list, select the appropriate account number.
6. In the **Amount** field, enter the amount to be credited.
7. From the **Payment Schedule** list, select the appropriate option.
   a. If you select **Pay Later** option:
      i. From the **Payment Date** list, select the appropriate date.

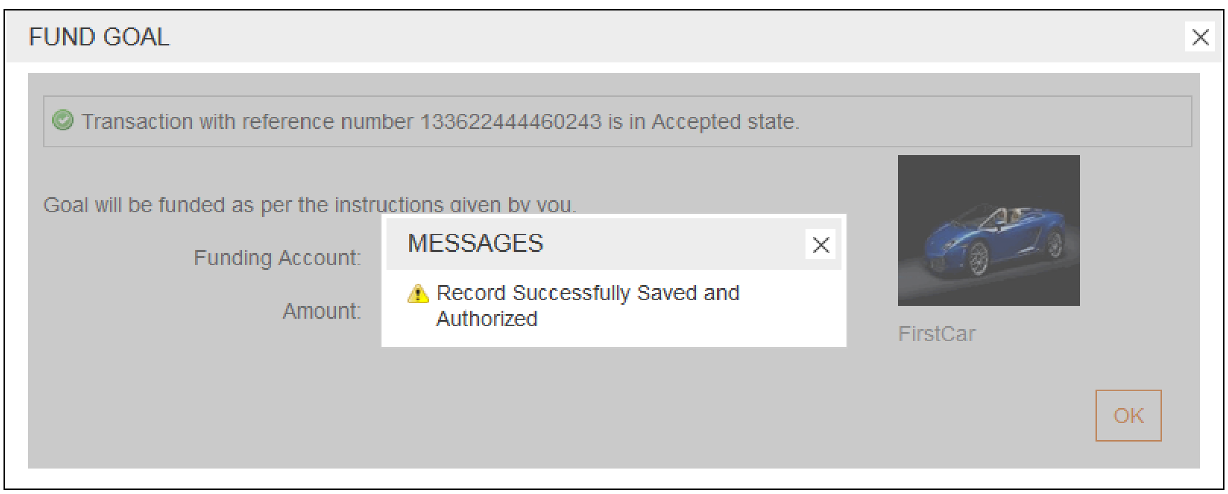
8. Click **Submit**.
   The **Fund Goal** verify screen appears.

Fund Goal – Verify



9. Click **Confirm**.
   The **Fund Goal** confirm screen appears.
   OR
   Click **Change** to change the details.
   The **Fund Goal** screen appears.

Fund Goal – Confirm



10. Click **OK**.

9.2 Participants

The **Add Participants** feature allows the user to set the goal with others as participants. The participant/s once added to a *Goal* is able to *Fund the Goal*, *Share the Goal*, *Request for Contribution* and *View Goal Transactions*.

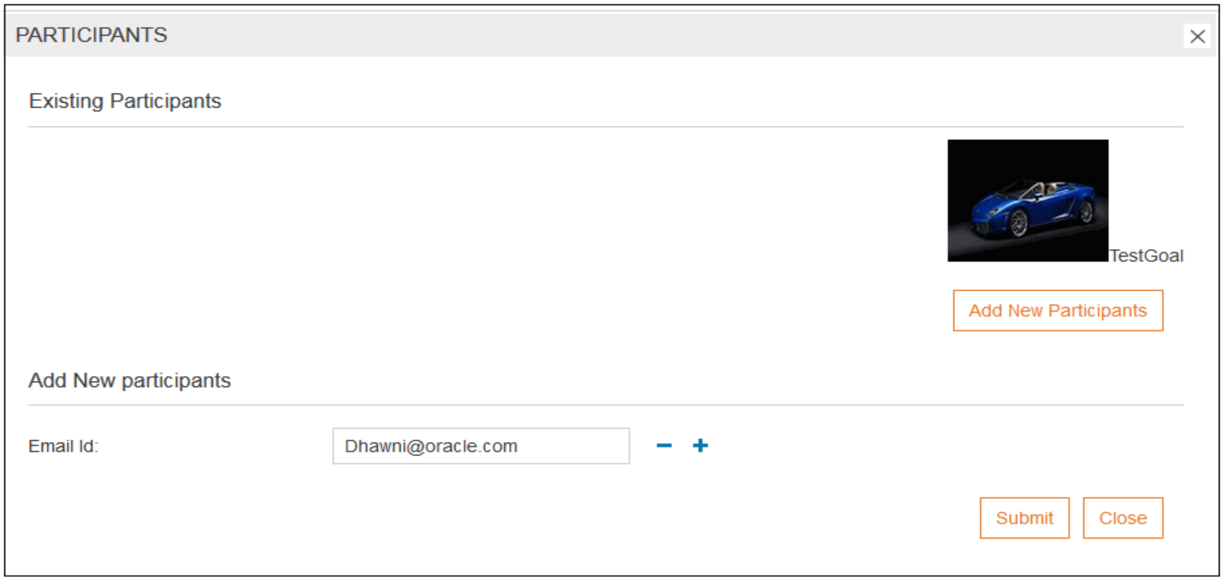
To add new Participants

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.
2. In the **Goal** section, click **Options** and then click **Participants**.
   The **Participants** screen appears.

Participants

3. Click **Add new participants**.
   The **Add New participants** section appears in **Participants** screen.

Participants

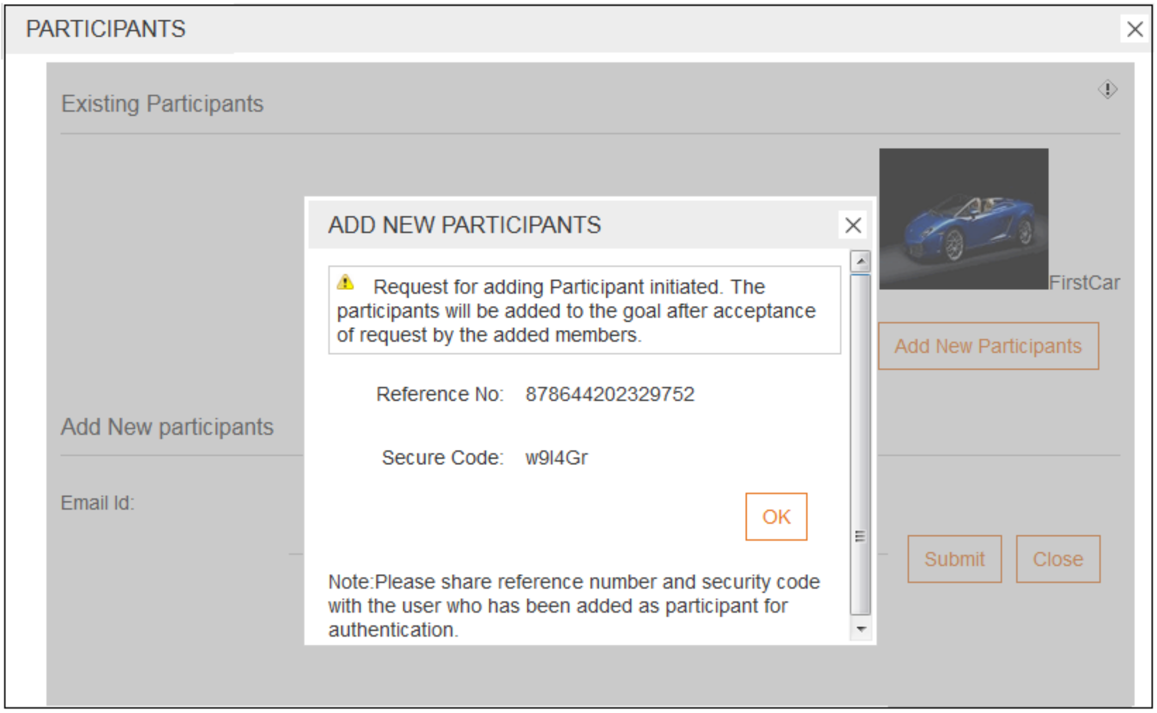


Field Description

Field Name	Description
Existing participants	
Note: If no participants have been added, then this section will not have any data.	
Email Id	[Display] Displays the email id of the person added as participant to the goal.
Add New participants	
Email Id	[Conditional, 255] Indicates the email id of the person to be added as participant.

4. In the **Email Id** field, enter the email id of the participant.
   OR
   Click + to add another new participant.
   OR
   Click — to remove the participant.
5. Click **Submit**.
   The **Add new participants** message box appears.
   OR
   Click **Close** to close the **Add New participants** section.

Alert Message



Note: The numbers of participants that can be added to a goal are configurable.

6. Click **OK** to close the message box.

Note: If the participant rejects the request, then on clicking the *Email* link, an error message is displayed as *Authentication* failed. You have rejected the request to be added as participant of goal.

9.3 Share Goal

The *Share Goal* option allows user to share goals with contacts on social media from the available list of the friends. A Goal can be shared with *Public*, *All*. Also the *Multiple Contact Selection* is allowed.

A message (configurable by the bank) with a title, a short description of the goal, personalized message (if specified) is posted on the wall of the user.

A link to the bank's URL is also available on the shared post. This link navigates user to the bank's page from where the user can access Goal Settings.

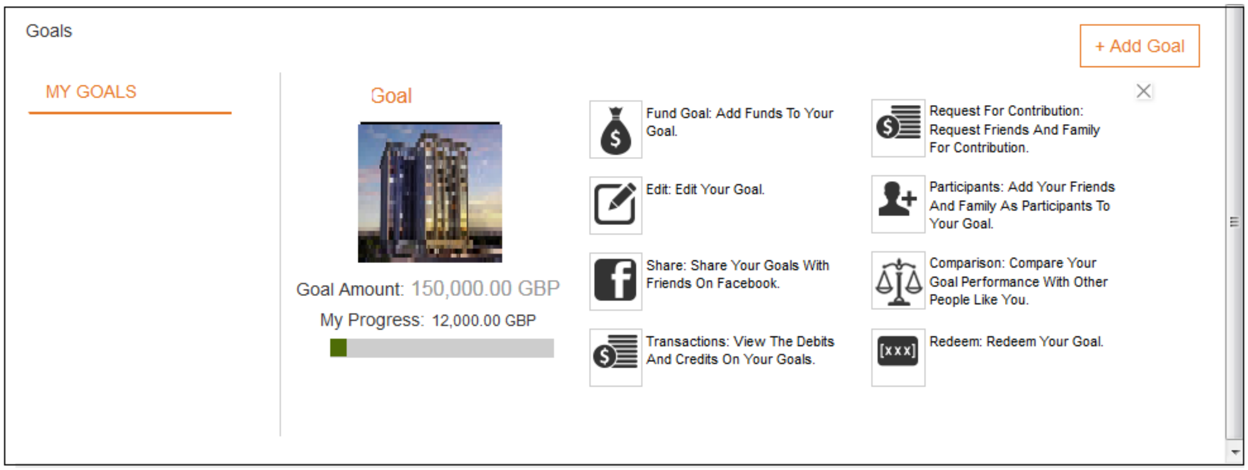
The Goal can also be shared by the participant, irrespective of whether the owner of the goal has shared the goal or not.

To share a Goal

1. From **Manage My Finance** screen, select **Goal** section.

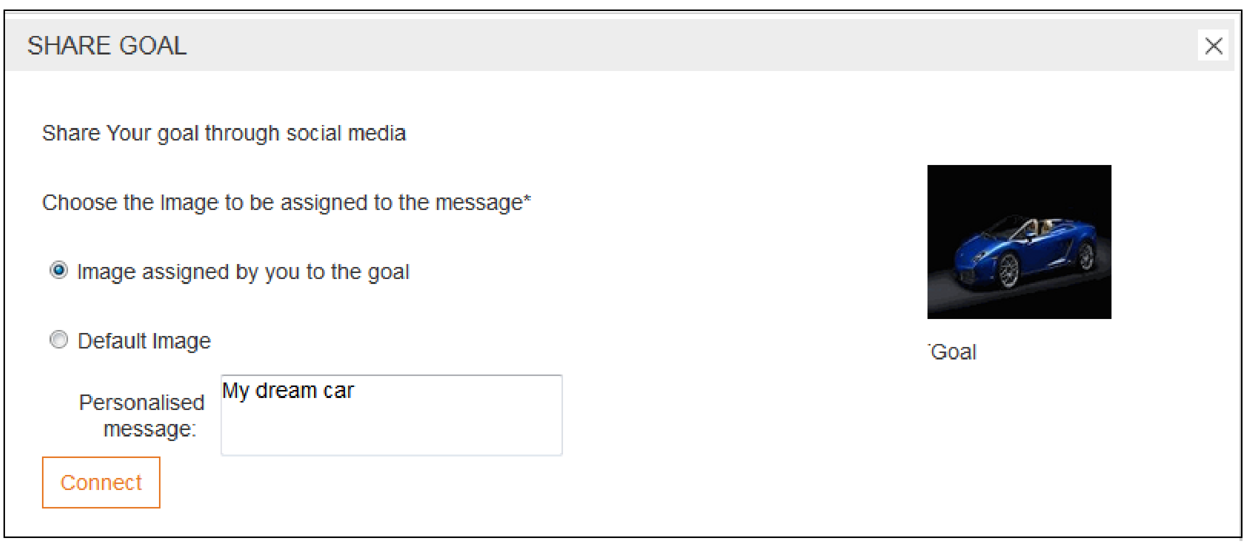
2. Click **Options**.
The following **Goal** screen appears.

Share Goal



3. Click **Share**.
The **Share Goal** screen appears.

Share Goal



Field Description

Field Name	Description
Share Your goal through social media	

Field Name	Description
Choose the Image to be assigned to the message	[Mandatory, Option] Indicates an image to be assigned to the post on the social media wall. The options are: • Image assigned by you to the goal • Default Image
Personalized Message	[Optional, Alphanumeric, 120] Indicates the text to be posted along with the goal on the social media wall.

4. In the **Choose the Image to be assigned to the message** field, select the appropriate option.
5. Click **fConnect**.
   The **facebook** login screen appears.

Facebook Login

Field Description

Field Name	Description
You must login to see the following page:	
Email	[Mandatory, 255] Indicates the email Id of the user to login to the facebook.
Password	[Mandatory, 20] Indicates the valid password.
Facebook Application for Goal	
Custom Privacy	
Make this visible to these people	[Mandatory, Drop-Down] Indicates the sharing setting.

6. Click **Login** to login to the facebook.
   The **facebook** screen appears.
   OR
   Click **Cancel** to cancel the share request.
   The **facebook** screen appears.
7. Click **Continue** to continue with goal sharing.
8. Click **Share Goal** to share the goal on the facebook wall of the user.

Click **Ok** to close the screen.

9.4 Request Contribution

The contributions towards goal can be done only by individuals having existing *Savings Account* relationship. The request for contribution allows user to request for contribution from others through social networking site – currently *Facebook*.

The individual from whom contribution has been requested is able to contribute to the goal by clicking the link on the post. On clicking the link, the individual is navigated to the application through Facebook (for validation of the Facebook User ID).

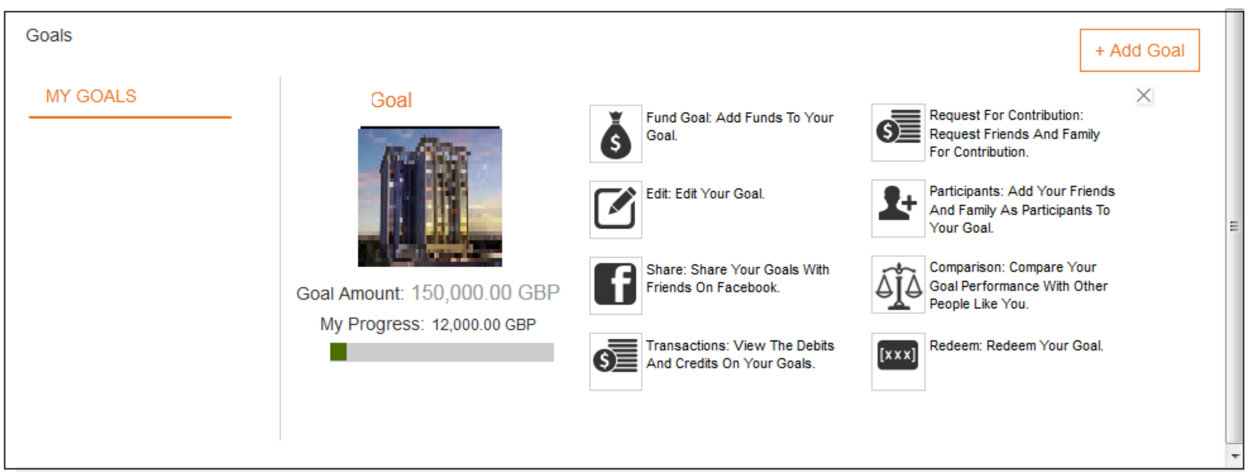
The application validates if *UID* entered is been mapped with the goal. Once the validation is successful, the member is then navigated to the **OBDX** application login screen.

The successful login process navigates a user to the *Goal Contribution* screen.

To contribute to a Goal

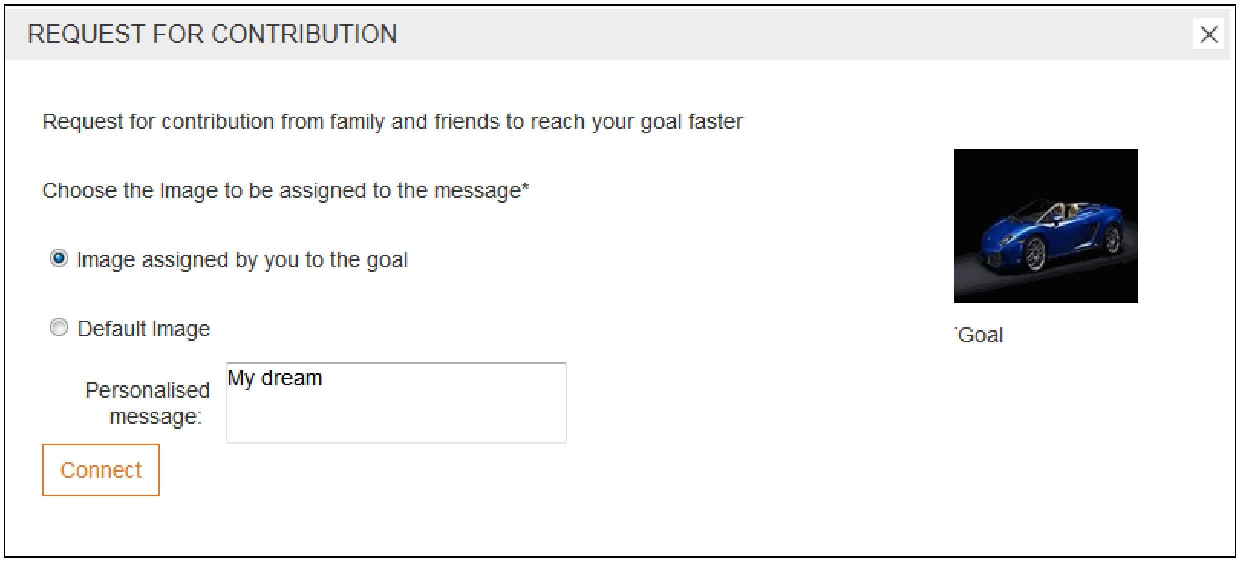
1. From **Manage My Finance** screen, select **Goal** section.
2. Click **Options**.
   The following **Goal** screen appears.

Goal



3. Click **Request Contribution**.
   The **Request for Contribution** screen appears.

Request for Contribution



Field Description

Field Name	Description
Request for Contribution from family and friends to reach your goal faster	
Choose the Image to be assigned to the message	[Mandatory, Option] Indicates an image to be assigned to the post on the social media wall. The options are: • Image assigned by you to the goal • Default Image
Personalized Message	[Optional, Alphanumeric, 120] Indicates the text to be posted along with the goal on the social media wall.

4. In the **Choose the Image to be assigned to the message** field, select the appropriate option.
5. Click **fConnect**.
   The **facebook** login screen appears.

Facebook Login

Field Description

Field Name	Description

Field Name	Description
You must login to see the following page:	
Email	[Mandatory, 255] Indicates the email Id of the user to login to the facebook.
Password	[Mandatory, 20] Indicates the valid password.
Facebook Application for Goal	
Custom Privacy	
Make this visible to these people	[Mandatory, Drop-Down] Indicates the sharing setting.

6. Click **Login** to login to the facebook.
The **facebook** screen appears.
OR
Click **Cancel** to cancel the share request.
The **facebook** screen appears.

7. Click **Contribute**.
The **Contribute** screen appears.

Note: The contribution towards a goal can be done only by *Existing Customers*. The contributor is able to transfer funds from the *Internal Account to Goal*.

9.5 Edit Goal

The *Edit* option is provided against each goal. It enables any user to modify the goal details at any time during the tenure of the goal.

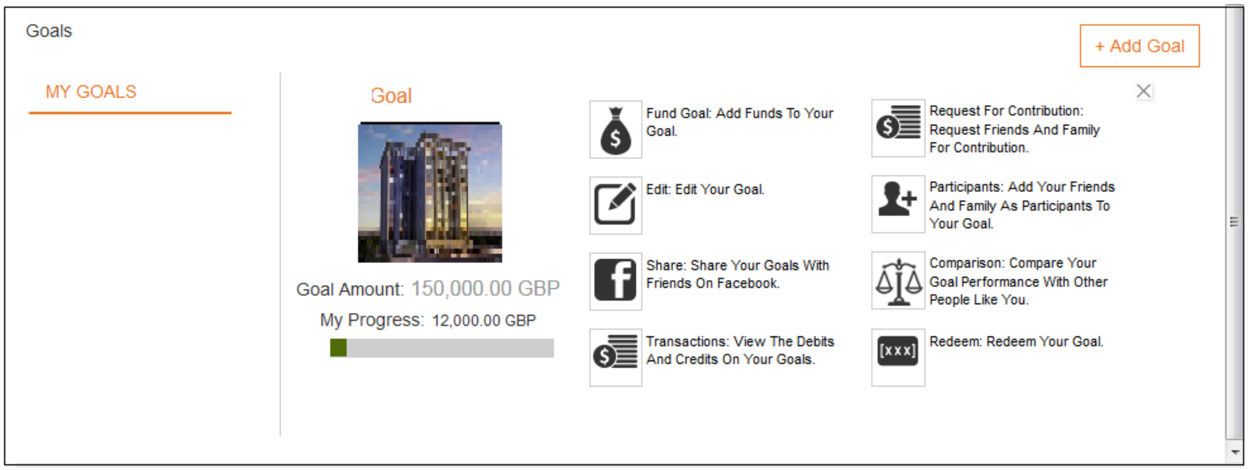
The user can modify the *Goal Name*, *Goal Image* and *Goal Amount*, *Tenure* and the *Regular Contribution* and *Maturity Instruction Details* entered at the time of goal creation using the **Edit** hyperlink provided against each goal. The *Initial Funding*, *Goal Category* and the Goal *Sub Category* cannot be modified.

On modification and confirmation, an alert for *Confirmation Message* is displayed to the customer.

To modify a Goal

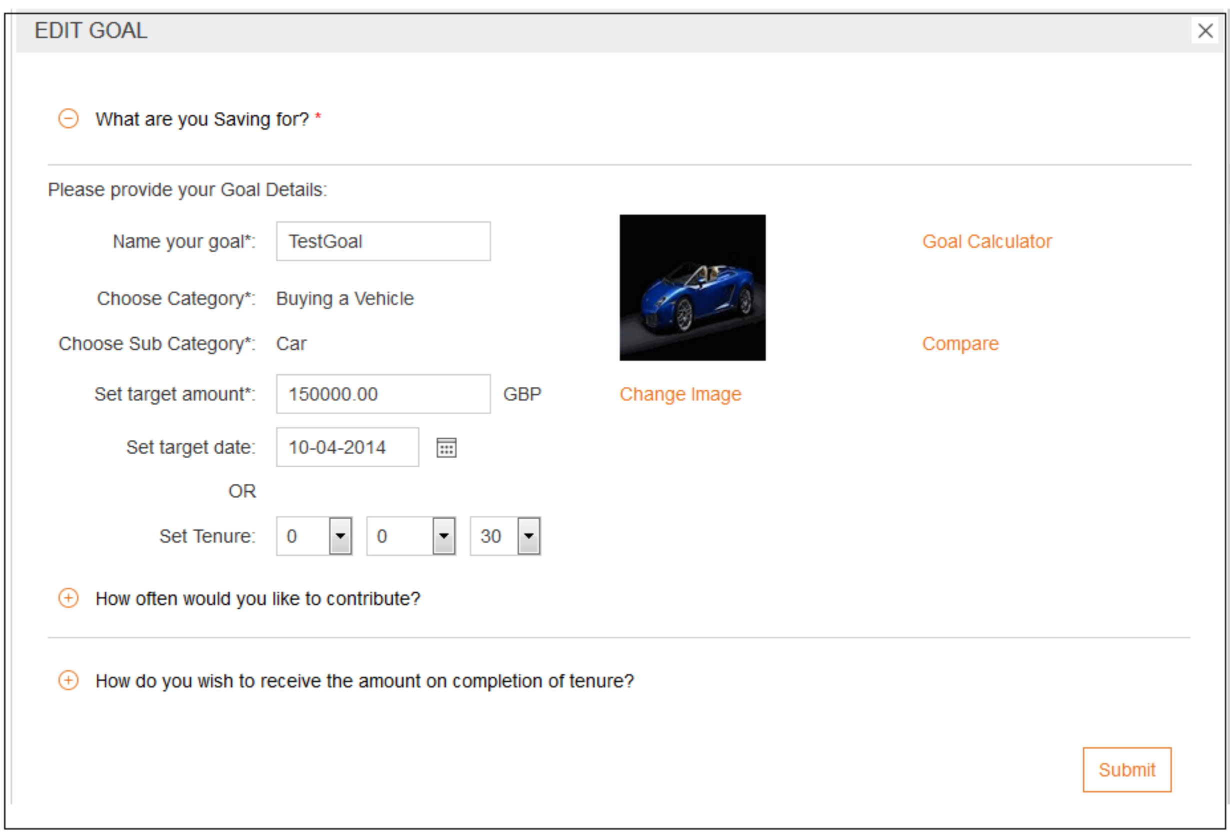
1. From **Manage My Finance** screen, select **Goal** section.
2. Click **Options**.
The following **Goal** screen appears.

Goal



3. Click **Edit Goal**.
   The **Edit Goal** screen appears.

Edit Goal

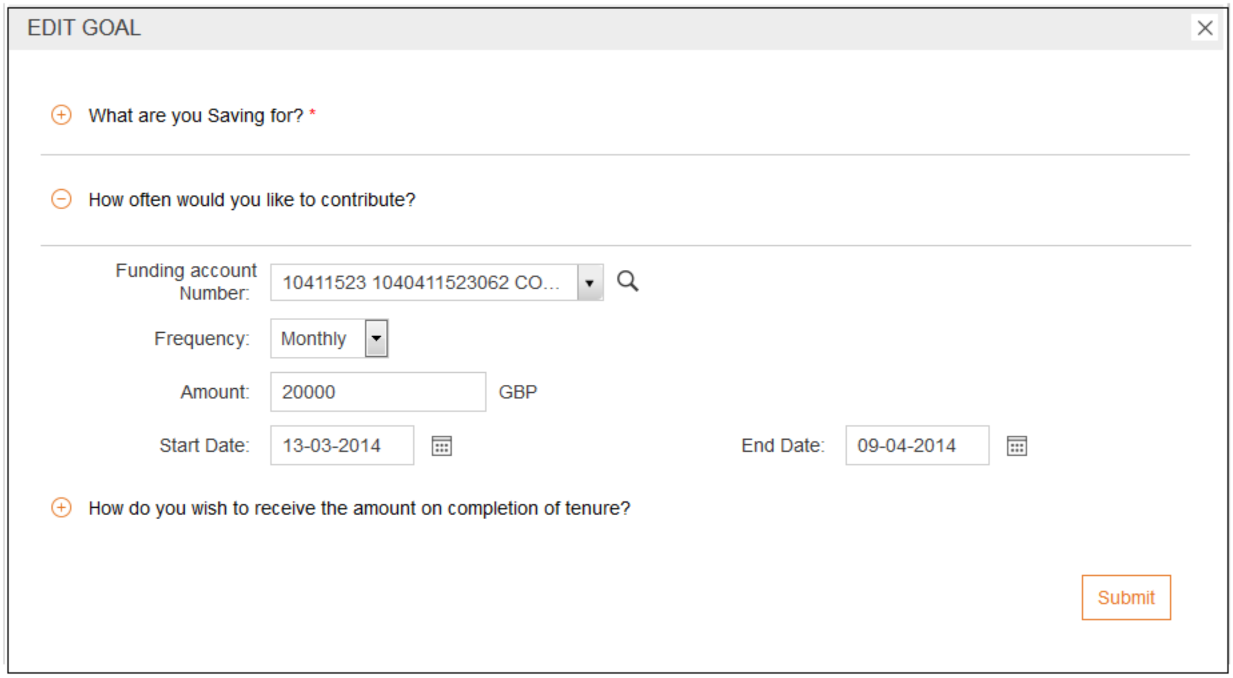


Field Description

Field Name	Description
What are you Saving for?	
Please provide your Goal Details:	
Name your goal	[Mandatory, Alphanumeric, 40] Indicates the name of the goal.
Choose Category	[Display] Displays the goal category.
Choose Sub Category	[Display] Displays the goal sub category.
Change Image	[Mandatory, Link] Indicates the link to set the image to be assigned to the goal.
Set an Amount	[Mandatory, Numeric, 15] Indicates the amount of the goal along with the currency icon or ISO value of the currency.
Set Target Date	[Conditional, Pick List] Indicates the end date of the goal. The date should be greater than the current date.
Set Tenure	[Conditional, Drop-Down] Indicates the tenure of the goal in terms of number of years, months and days.

4. In the **Name your goal** field, enter the name of your goal.
5. Click the **Change Image** link.
6. In the **Set an Amount** field, enter the goal amount.
7. From the **Set Target Date** list, select the appropriate date.
   OR
   From the **Set Tenure** list, select the appropriate values for years, months and days.
8. Click the **Goal Calculator** link to view the amount that should be saved regularly to reach the target amount by the tenure set.
   The **Goal Calculator** screen appears.
   OR
   Click **Compare**.
   The **Compare Goal** screen appears.

Edit Goal



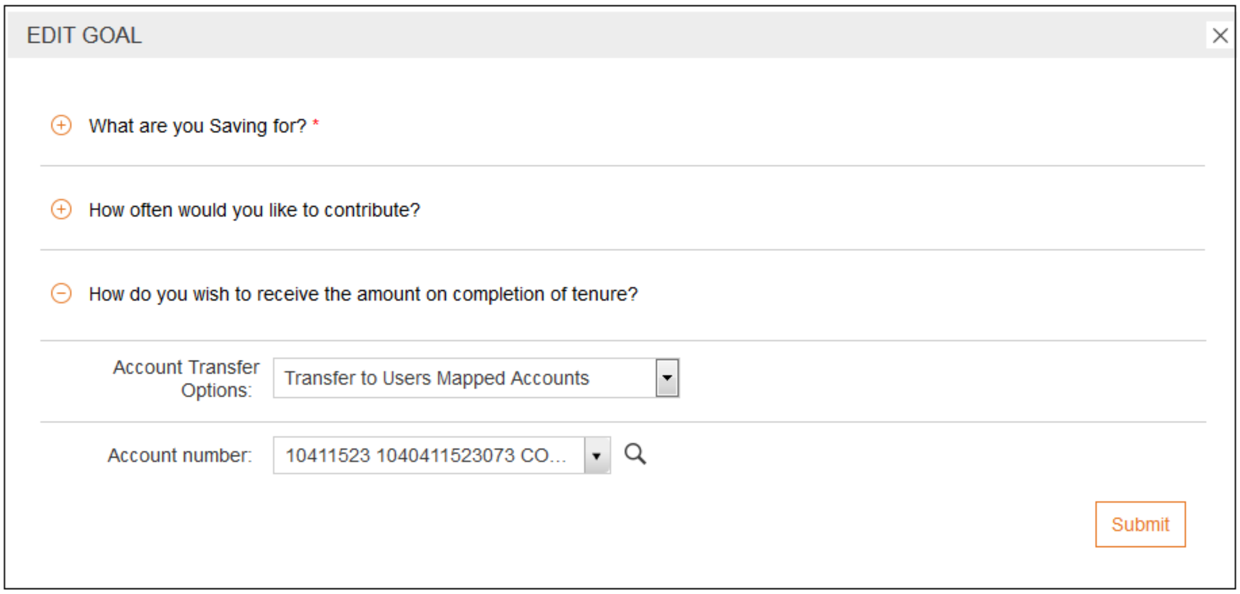
Field Description

Field Name	Description
How often would you like to contribute?	
This section is mandatory if value is selected for any of the fields under this section	
Funding Account Number	[Optional, Drop-Down] Indicates the account number from which regular contributions will be credited to the goal. Click to search the CASA accounts linked to the user.
Frequency	[Optional, Drop-Down] Indicates the frequency of the regular contributions.
Amount	[Optional, Numeric, 15] Indicates the amount to be debited for regular contribution. Amount should be less than the target amount.
Start Date	[Optional, Pick List] Indicates the date from which the regular contributions will be executed.

End Date	[Optional, Pick List] Indicates the end date until which the regular contributions will be executed.

9. Edit the details in **How often would you like to contribute** section if required.

Edit Goal



Field Description

Field Name	Description
How do you wish to receive the amount on completion of tenure?	
Account Transfer Options	[Mandatory, Drop-Down] Indicates the account transfer options. The options are: • Transfer to Users Mapped Accounts • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network
Account Number	[Conditional, Alphanumeric, 20, Drop-Down] Indicates the account number to which proceeds to be transferred. This field is a searchable drop-down, if you select **Transfer to users Mapped accounts** option from **the Account Transfer Options** list.

Below fields appears if you select **Transfer to Internal Bank Account** option from the **Account Transfer Options** list.

Field Name	Description
City	[Mandatory, Drop-Down] Indicates the city of the branch.
Branch	[Mandatory, Drop-Down] Indicates list of branches for selection depending on the city selection.
Below fields appears if you select **Transfer through Domestic Clearing Network** option from the **Account Transfer Options** list.	
Beneficiary Name	[Mandatory, Alphanumeric, 35] Indicates the name of the beneficiary to whom funds are to be transferred.
Network Type	[Mandatory, Drop-Down] Indicates the applicable domestic clearing networks.
Bank Code	[Mandatory, Pick List] Indicates the destination account's bank code.
Bank Name	[Display] Displays the name of the beneficiary bank.
Bank Address	[Display] Displays the address of the beneficiary bank.
City	[Display] Displays the city of the beneficiary bank.

10. Edit the details if required.
11. Click **Submit.**
The **Review Details** screen appears.

9.6 Transactions

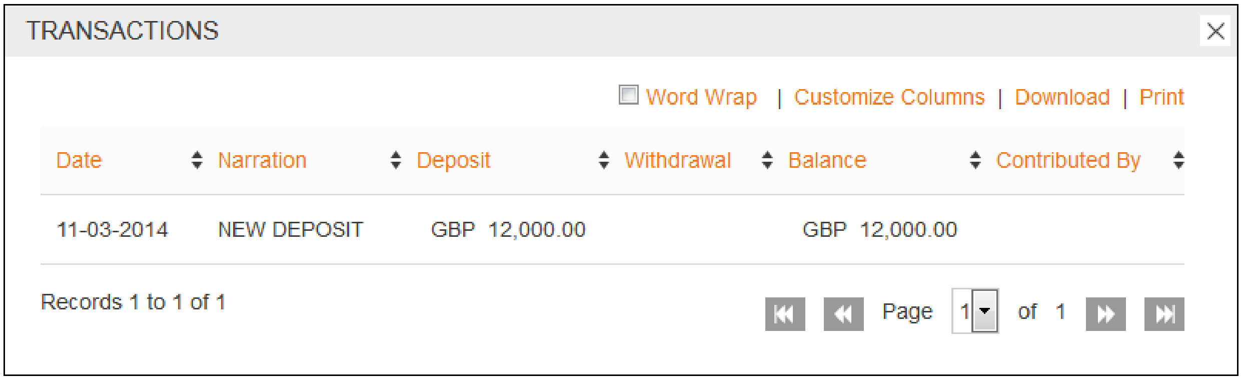
The transactions option allows user to view all the transactions happened till date, in that particular goal. Only *Open* or *Active* transactions are allowed to check.

The *Goal Transaction* displays the date of transaction, description of transaction, type of transactions (Debit or Credit) and the balance in the account and contributed by.

To view all transactions in a Goal

1. From the **PFM** menu, select **Manage My Finance**.
The **Manage My Finance** screen appears.
2. In the **Goal** section, click **Options** and then select **Transactions**.
The **Transactions** screen appears.

Transactions



Column Description

Field Name	Description
Date	[Display] Displays the date on which the transaction has been executed.
Narration	[Display] Displays the description of the transaction entered.
Deposit	[Display] Displays the credit amount with currency into the account will be displayed in the deposit column.
Withdrawal	[Display] Displays the debit amount with currency to the account will be displayed in the withdrawal column.
Balance	[Display] Displays the current balance in the account will be updated in the balance column.
Contributed By	[Display] Displays the name of the contributor to the goal.

The options mentioned below are applicable for records of goal transactions.

To enable the word wrap in the columns, select the **Word Wrap** check box.

Click **Customize Columns** to reorder the columns or select the columns that appear in the goal transactions list.

Click **Download** to download all or selected columns in the goal transactions list. You can download the list in PDF, XLS, QIF, OFX and MT940 formats.

Click **Print** to print the goal transactions list and open the list as a PDF document.

Click  to view the first page of the goal transactions list.

Click  to view the previous page of the goal transactions list.

Click  to view the next page of the goal transactions list.

Click  to view the last page of the goal transactions list.

From the **Page** list, select the required page number of the goal transactions list.

From the **Show Rows** list, select the number of rows to be displayed in the goal transactions list.

Click  next to the required column to sort the records of goal transactions in ascending or descending order.

9.7 Benchmarking – Compare Goals

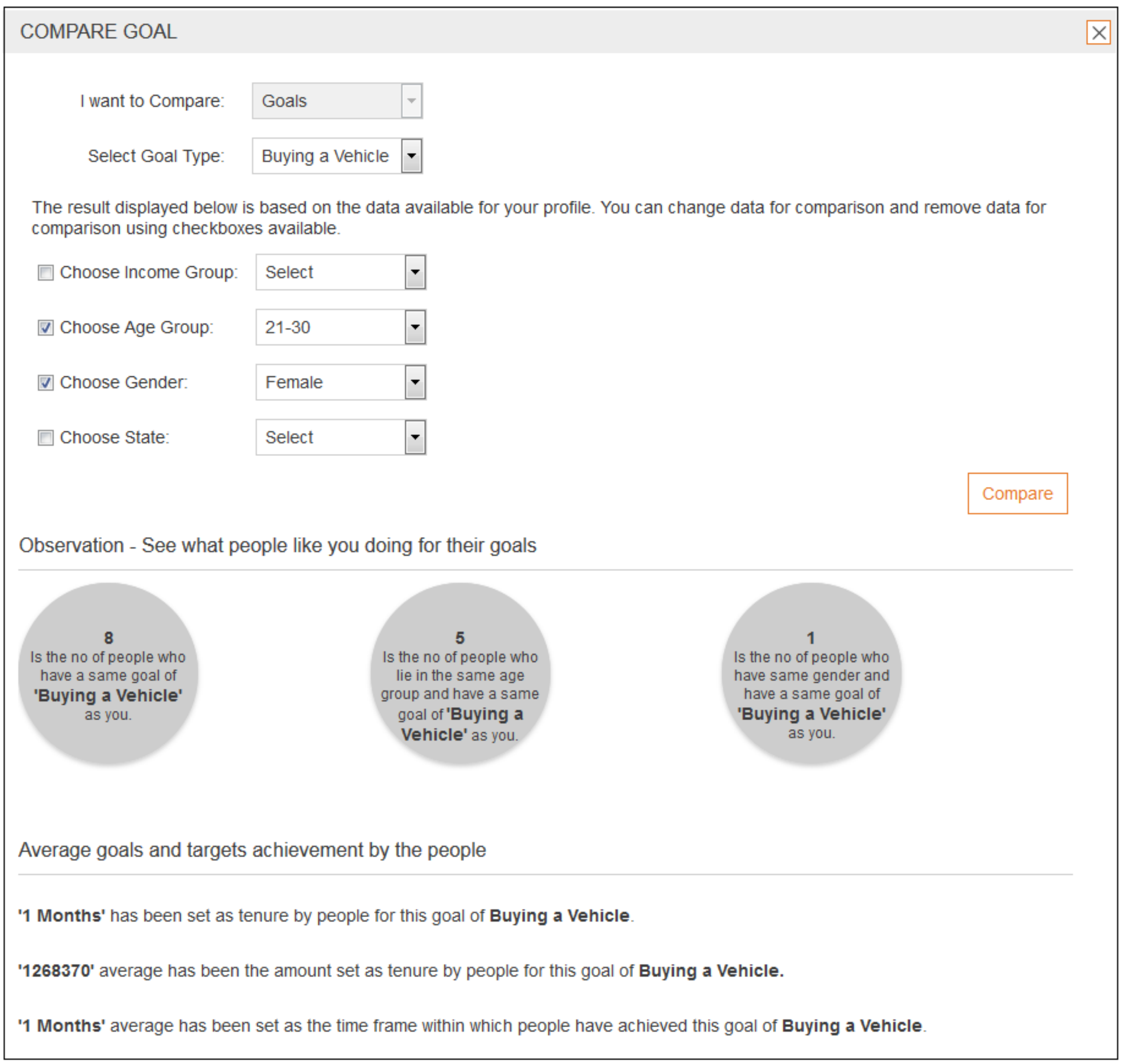
The *Benchmarking* feature allows a customer or a non-customer to compare their standings for various products and services like their *Goals*, their *Budgets with others*.

A user is able to benchmark his performance and compare with people lying within same age group, same income group, same locality etc. or as per the selection.

To compare Goals

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.
2. In the **Goal** section, click **Options** and then select **Transactions**.
   The **Transactions** screen appears.

Compare Goals

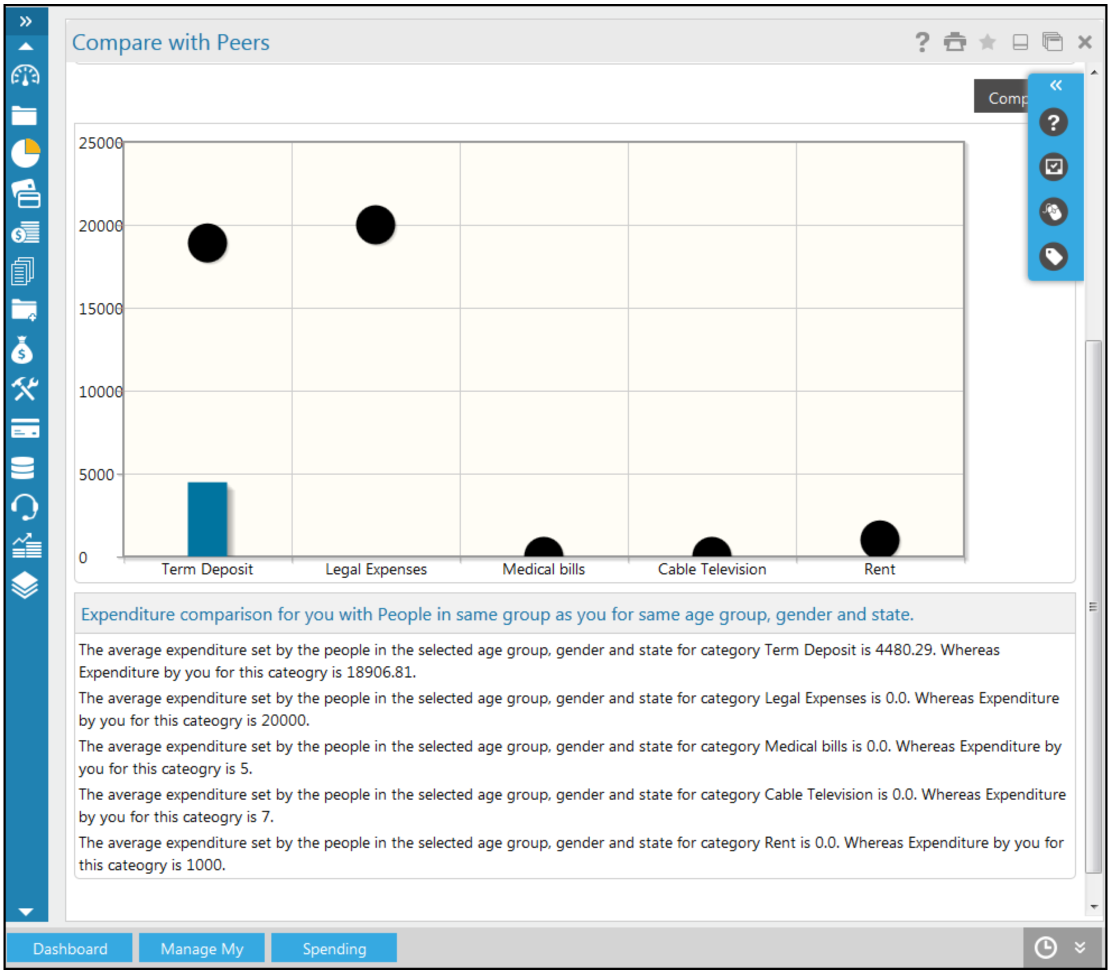


Field Description

Field Name	Description
I want to Compare	[Mandatory, Drop-Down] Indicates the user to select a transaction. The options are: • Goals • Budget • Spend
Select Goal Type	[Conditional, Drop-Down] Indicates the type of goal. To enable this field, select **Goals** from the **I want to Compare** list.
Choose Income Group	[Optional, Drop-Down, Check Box] Indicates the user to select income group for analysis. Indicates whether to include this category for comparison or not.
Choose Age Group	[Optional, Drop-Down, Check Box] Indicates the user to select age group for analysis. Indicates whether to include this category for comparison or not.
Choose Gender	[Optional, Drop-Down, Check Box] Indicates the user to select gender group for analysis. Indicates whether to include this category for comparison or not.
Choose State	[Optional, Drop-Down, Check Box] Indicates the user to select state for analysis. Indicates whether to include this category for comparison or not.

3. From the **I want to Compare** list, select the appropriate option.
   a. If you select **Goals** option:
      i. From the **Select Goal Type** list, select the appropriate option.
4. Click **Compare** to get the average analysis.
   The graph displaying average of set tenure, average completion tenure and average amount of goal set by others within same group appears.

Result


Compare with Peers
Comp
25000
20000
15000
10000
5000
0
Term Deposit
Legal Expenses
Medical bills
Cable Television
Rent
Expenditure comparison for you with People in same group as you for same age group, gender and state.
The average expenditure set by the people in the selected age group, gender and state for category Term Deposit is 4480.29. Whereas Expenditure by you for this cateogry is 18906.81.
The average expenditure set by the people in the selected age group, gender and state for category Legal Expenses is 0.0. Whereas Expenditure by you for this cateogry is 20000.
The average expenditure set by the people in the selected age group, gender and state for category Medical bills is 0.0. Whereas Expenditure by you for this cateogry is 5.
The average expenditure set by the people in the selected age group, gender and state for category Cable Television is 0.0. Whereas Expenditure by you for this cateogry is 7.
The average expenditure set by the people in the selected age group, gender and state for category Rent is 0.0. Whereas Expenditure by you for this cateogry is 1000.
Dashboard
Manage My
Spending

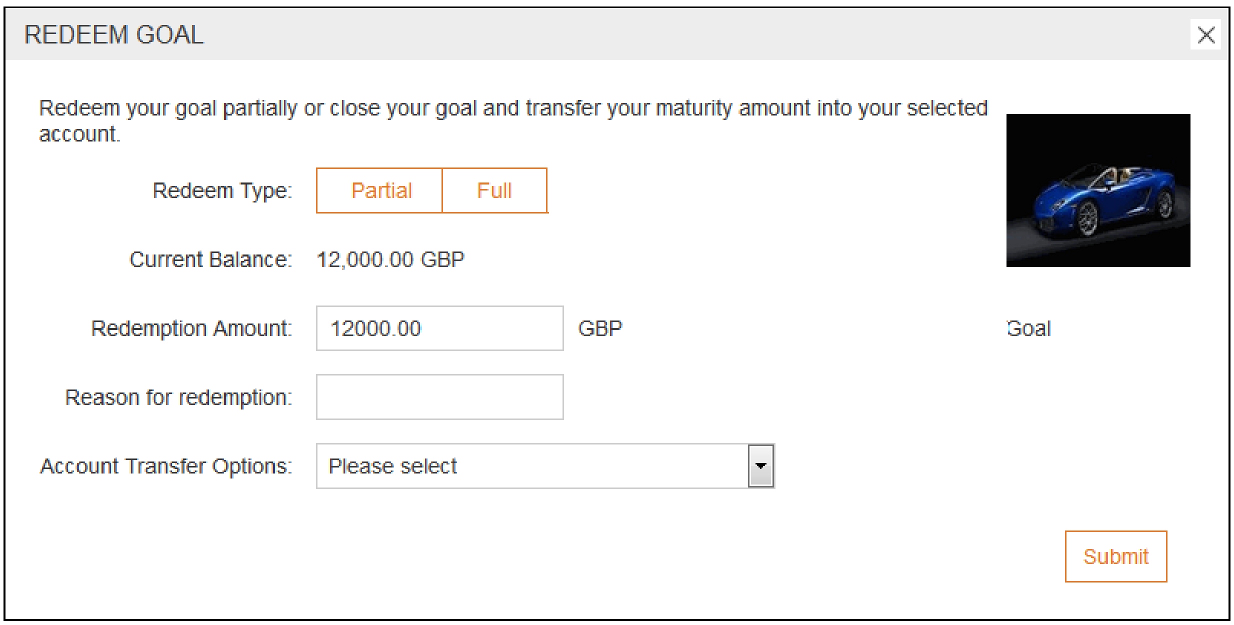
9.8 Redeem Goal

The *Redeem Goal* feature allows you to redeem your goal partially or fully as per your requirement.

To redeem a Goal

1. From the **PFM** menu, select **Manage My Finance**.
   The **Manage My Finance** screen appears.
2. In the **Goal** section, click **Options** and then select **Redeem**.
   The **Redeem Goal** screen appears.

Redeem Goal



Field Description

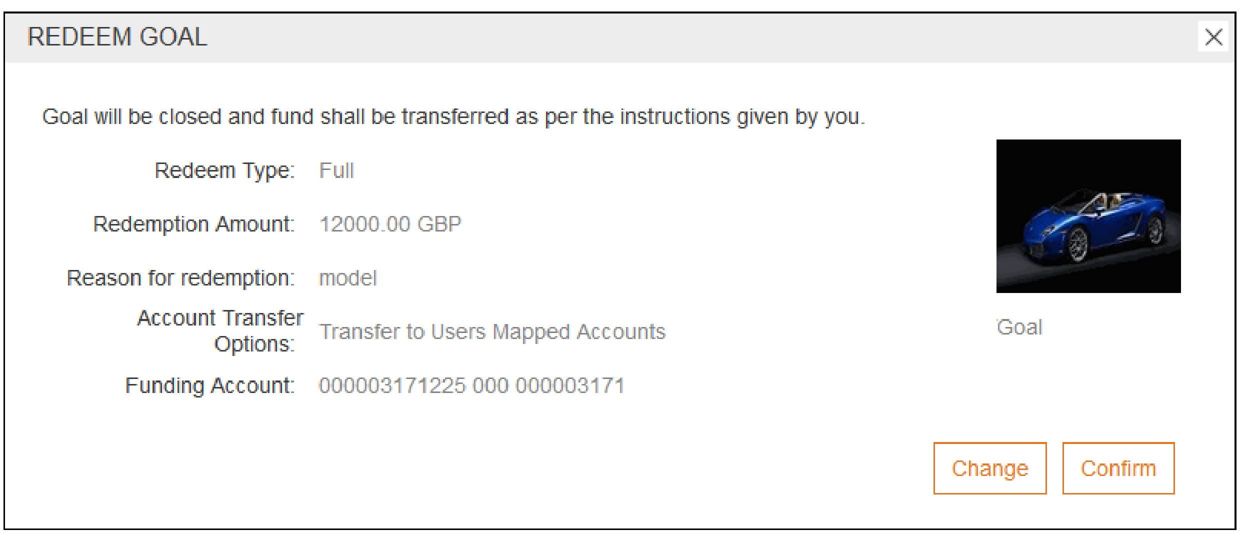
Field Name	Description
Redeem your goal partially or close your goal and transfer your maturity amount into your selected account.	
Redeem Type	[Mandatory, Option] Indicates the type of redemption. The options are: • Partial • Full
Current Balance	[Display] Displays the current goal amount.

Field Name	Description
Redemption Amount	[Mandatory, Numeric, 15] Indicates the amount to be redeemed.
Reason for redemption	[Optional, Alphanumeric, 40] Indicates the reason for redemption.
Account Transfer Options	[Mandatory, Drop-Down] Indicates the account transfer options. The options are: • Transfer to Users Mapped Accounts • Transfer to Internal Bank Account • Transfer through Domestic Clearing Network
Account Number	[Conditional, Alphanumeric, 20, Drop-Down] Indicates the account number to which proceeds to be transferred. This field is a searchable drop-down, if you select **Transfer to users Mapped accounts** option from **the Account Transfer Options** list.
Below fields appears if you select **Transfer to Internal Bank Account** option from the **Account Transfer Options** list.	
City	[Mandatory, Drop-Down] Indicates the city of the branch.
Branch	[Mandatory, Drop-Down] Indicates list of branches for selection depending on the city selection.
Below fields appears if you select **Transfer through Domestic Clearing Network** option from the **Account Transfer Options** list.	
Beneficiary Name	[Mandatory, Alphanumeric, 35] Indicates the name of the beneficiary to whom funds are to be transferred.
Network Type	[Mandatory, Drop-Down] Indicates the applicable domestic clearing networks.
Bank Code	[Mandatory, Pick List] Indicates the destination account’s bank code.
Bank Name	[Display] Displays the name of the beneficiary bank.

Field Name	Description
Bank Address	[Display] Displays the address of the beneficiary bank.
City	[Display] Displays the city of the beneficiary bank.

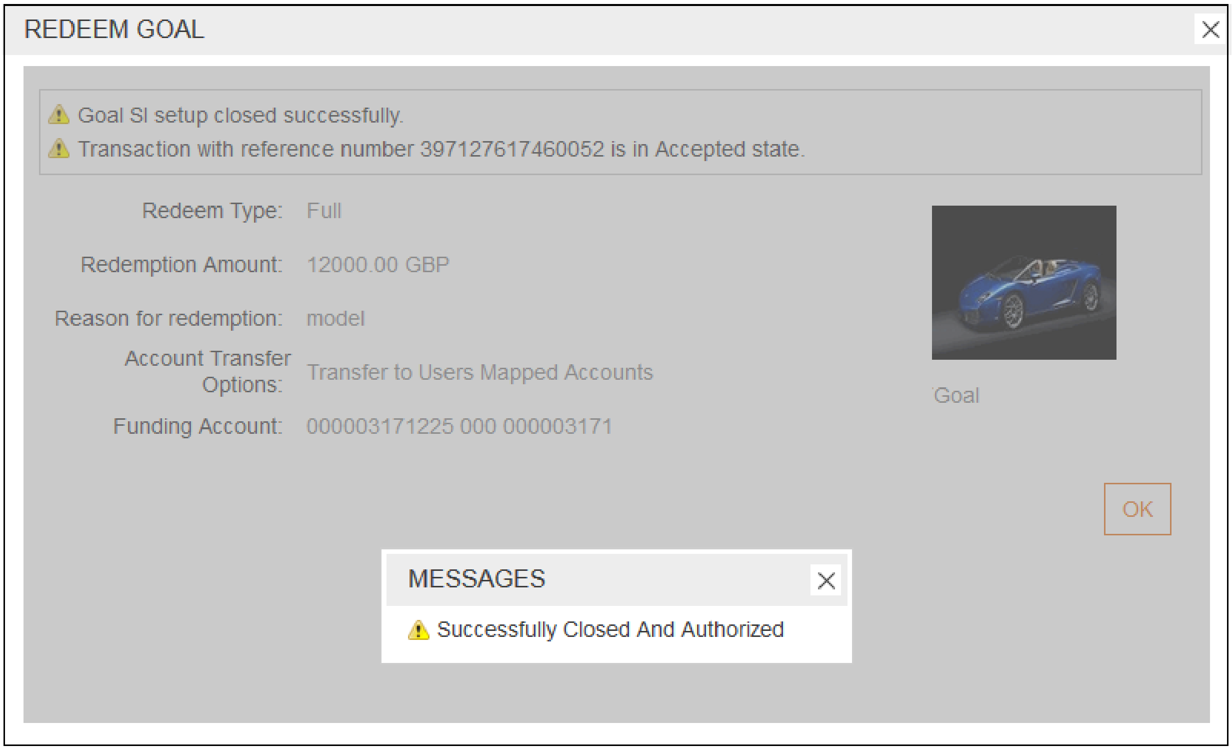
3. In the **Redemption Type** field, select the appropriate option.
   a. If you select **Partial** option.
      i. In the **Amount** field, enter the amount.
4. From the **Account Transfer Option** list, select the appropriate option.
   a. If you select **Transfer to users Mapped accounts** option.
      i. From the **Account No** list, select the appropriate option.
   b. If you select **Transfer through Domestic Clearing Network**
      i. In the **Account No** field, enter the account number.
      ii. From the **Network Type** list, select the appropriate option.
      iii. In the **Beneficiary Name** field, enter the beneficiary name.
   c. If you select **Transfer to Internal Bank Account**
      i. In the **Account No** field, enter the account number.
      ii. From the **City** list, select the appropriate option.
      iii. From the **Branch** list, select the appropriate option.
5. Click **Submit** to submit the redemption.
   The **Redeem Goal** verification screen appears.

Redeem Goal- Verify



6. Click **Confirm**.
   The **Redeem Goal** confirmation screen appears.
   OR
   Click **Change**.
   The **Redeem Goal** screen appears.

   Redeem Goal



Note: On *Verification and Confirmation* an alert is sent to the user.