Oracle Banking Digital Experience

Dashboard Widgets – Personal Finance Management
User Manual
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ORACLE®

Dashboard Widgets – 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.

Introduction provides brief information on the dashboard widgets in the application.

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

Each transaction is explained in the following manner:

- Introduction to the widget
- Screenshots of the widget

  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 view or use the widget- The mandatory and conditional fields for the widget are explained in the procedure.

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
Goal Setting	✓	★
Budget	✓	★
Spending Analysis	✓	★
Finance Overview	✓	★

3. Introduction - Dashboard Widgets

Widgets are smaller applications within an application that display data in an optimized form.

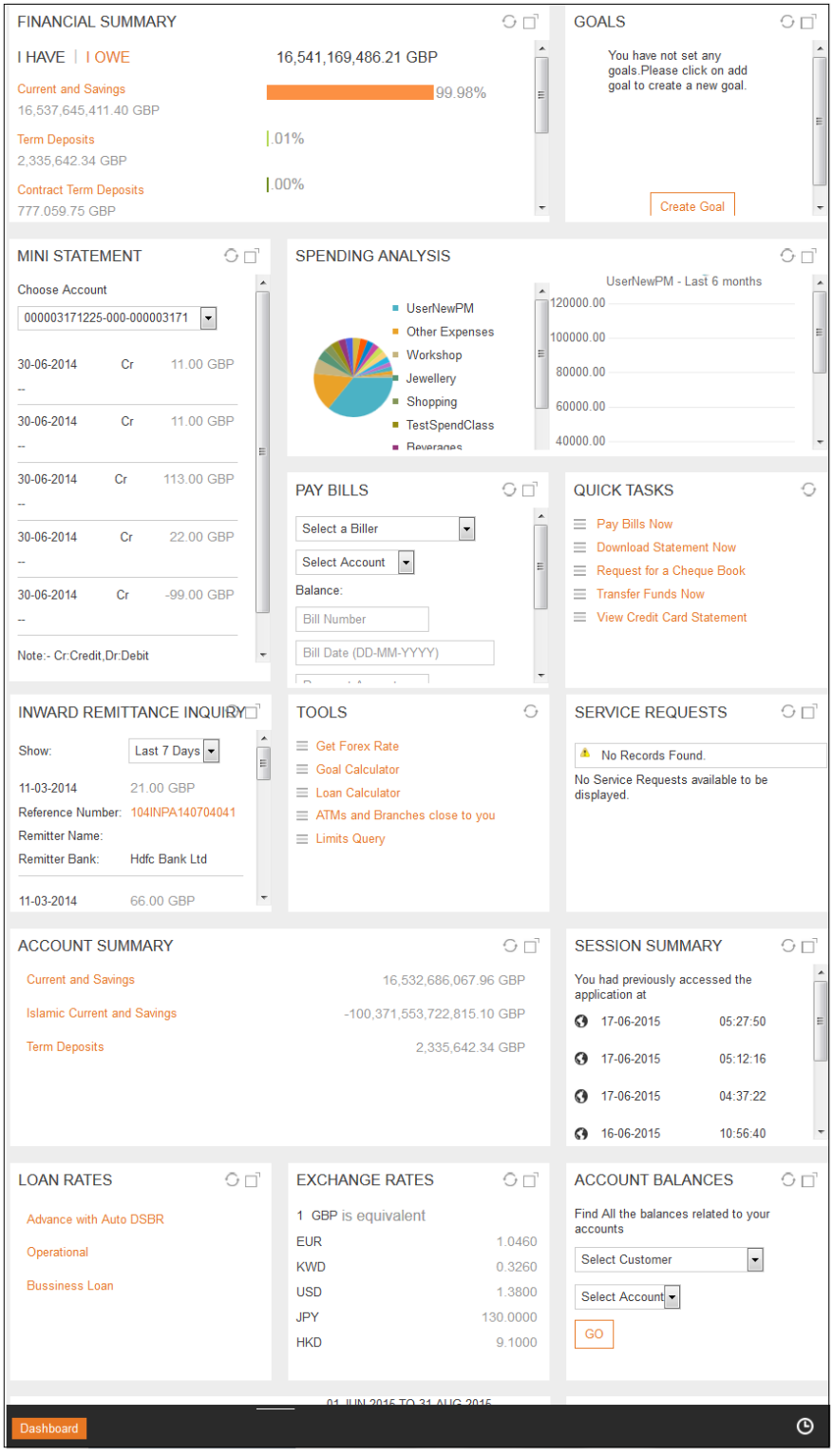
You can add widgets related to main transactions on the dashboard of the application. The widgets display important and minimal information about the transactions. You can also initiate the transactions from the related widgets.

The widgets displayed in the application depend on whether you have access to the transaction related to the widget, your user type in the application, and configurations setup by the bank.

You can select, replace, or remove widgets displayed on the dashboard using the **Dashboard Widget Management** transaction.

Note: For more information about **Dashboard Widget Management** transaction, see *Customer Services User Manual*.

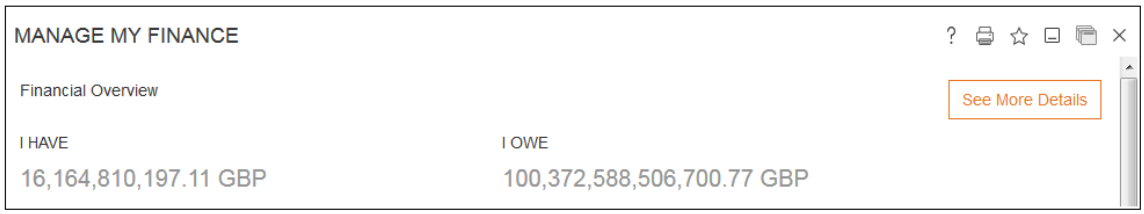
Dashboard


FINANCIAL SUMMARY
I HAVE | I OWE
16,541,169,486.21 GBP
Current and Savings
16,537,645,411.40 GBP
99.98%
Term Deposits
2,335,642.34 GBP
.01%
Contract Term Deposits
777.059.75 GBP
.00%
GOALS
You have not set any goals.Please click on add goal to create a new goal.
Create Goal
MINI STATEMENT
Choose Account
000003171225-000-000003171
30-06-2014 Cr 11.00 GBP
30-06-2014 Cr 11.00 GBP
30-06-2014 Cr 113.00 GBP
30-06-2014 Cr 22.00 GBP
30-06-2014 Cr -99.00 GBP
Note:- Cr:Credit,Dr:Debit
SPENDING ANALYSIS
UserNewPM - Last 6 months
UserNewPM
Other Expenses
Workshop
Jewellery
Shopping
TestSpendClass
120000.00
100000.00
80000.00
60000.00
40000.00
PAY BILLS
Select a Biller
Select Account
Balance:
Bill Number
Bill Date (DD-MM-YYYY)
QUICK TASKS
Pay Bills Now
Download Statement Now
Request for a Cheque Book
Transfer Funds Now
View Credit Card Statement
INWARD REMITTANCE INQUIRY
Show:
Last 7 Days
11-03-2014 21.00 GBP
Reference Number: 104INPA140704041
Remitter Name:
Remitter Bank: Hdfc Bank Ltd
11-03-2014 66.00 GBP
TOOLS
Get Forex Rate
Goal Calculator
Loan Calculator
ATMs and Branches close to you
Limits Query
SERVICE REQUESTS
No Records Found.
No Service Requests available to be displayed.
ACCOUNT SUMMARY
Current and Savings 16,532,686,067.96 GBP
Islamic Current and Savings -100,371,553,722,815.10 GBP
Term Deposits 2,335,642.34 GBP
SESSION SUMMARY
You had previously accessed the application at
17-06-2015 05:27:50
17-06-2015 05:12:16
17-06-2015 04:37:22
16-06-2015 10:56:40
LOAN RATES
Advance with Auto DSBR
Operational
Bussiness Loan
EXCHANGE RATES
1 GBP is equivalent
EUR 1.0460
KWD 0.3260
USD 1.3800
JPY 130.0000
HKD 9.1000
ACCOUNT BALANCES
Find All the balances related to your accounts
Select Customer
Select Account
GO
Dashboard

4. Financial Overview

The *Financial Summary* widget will display the separate bar graphs for *Assets and Liabilities* section with details of *Assets and Liabilities* available for various assets and liabilities under the respective sections. These will be classified by *Account Type*. The total of *Assets and Liabilities* will also get displayed. All the accounts will be sorted by *Customer Id* in a particular *Account Type*. The system will display the *Finance Summary* as follows:

Financial Overview



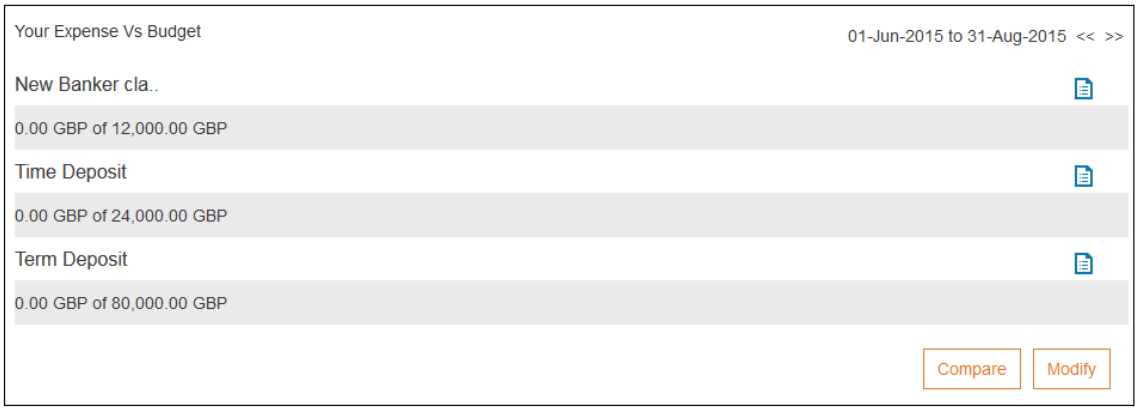
Column Description

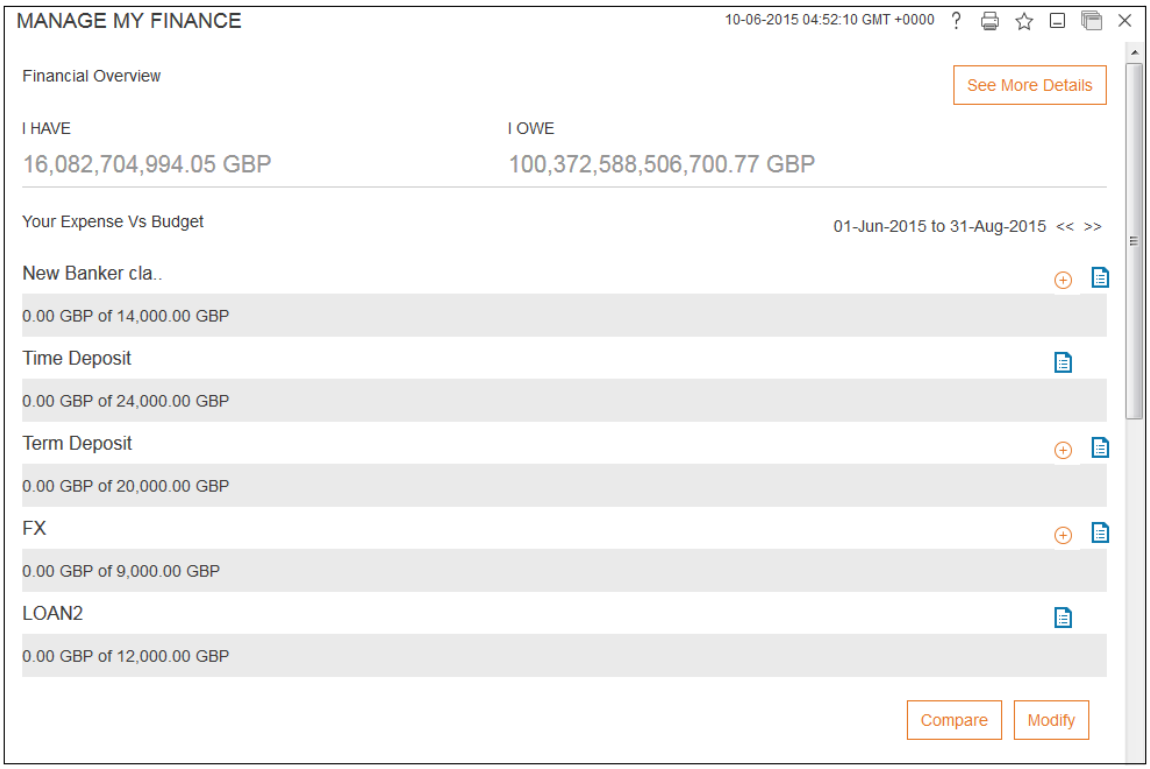
Field Name	Description
I Have	[Display] Displays the details of all the assets with amount and percentage with respect to the total asset amount and sum total of all the assets of the user.
I Owe	[Display] Displays the details of all the liabilities with amount and percentage with respect to the total liability amount and sum total of all the liabilities of the user.

5. Budgeting

This widget displays the *Budgets Vs Expenditure* in a minimalistic form. It allows you to view the graphical representation of the *Expenses VS Budgets* set for the categories for which the budgets are maintained.

Your Expense Vs Budget





Field Description

Field Name	Description
Expand	[Icon] Indicates the **Expand** icon to open the budgets and expenses set for Sub-categories.
Collapse	[Icon] Indicates the **Collapse** icon to close the budgets and expenses sub categories.

Column Description

Field Name	Description
Category	[Display] Displays the list of various categories and sub-categories available.
Amount	[Display] Displays the amount for expenditure Vs the budget for the 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

To view budget versus expenditure

1. Click **Modify**.
   The **Set Budget** screen appears.
2. Click **Compare**.
   The **Benchmarking** screen appears.

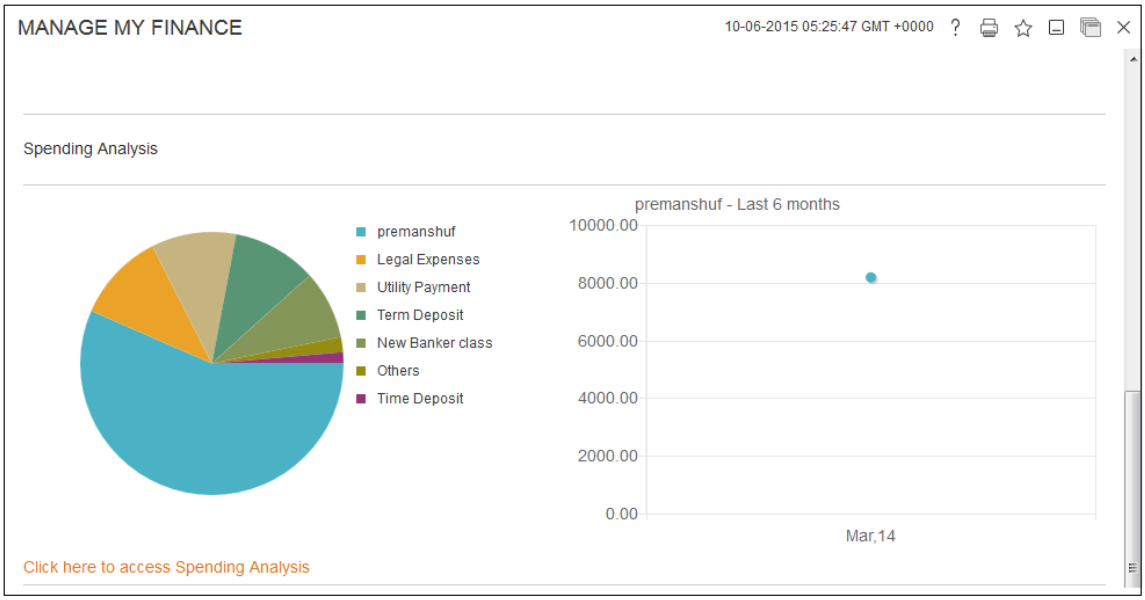
Note: For more information about set budget and benchmarking see *User Manual Oracle Banking Digital Experience Personal Finance Management*

3. Click .
The **Budget History** screen appears.
OR
Click to view the Expenses Vs Budget for the previous period.
OR
Click to view the page of the Expenses Vs Budget for the next period.

6. Spending Analysis

This widget at the dashboard will display the spending analysis of the user in the form of a pie Chart. The details displayed in the pie chart will be based on the transactions of all *CASA Accounts* of all the customers mapped to the user.

Spending Analysis



To view the spending analysis in the form of pie chart

1. Click . The **Spending Analysis** screen appears.

Note: For more information about spending analysis see *User Manual Oracle Banking Digital Experience Personal Finance Management.*

2. Click + . The system maximizes the widget.

Note: For more information about benchmarking see *User Manual Oracle Banking Digital Experience Personal Finance Management.*

3. Click Category Legend. The graph with transaction details of the last 6 months for the selected category appears.

Field Description

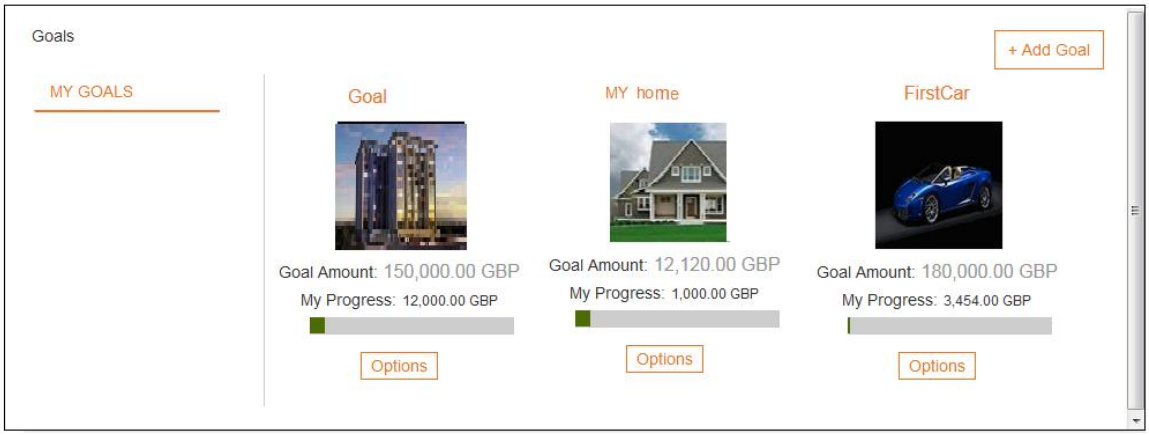
Field Name	Description
Spending Analysis Graph	

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

7. Goals

This widget will display the goals and their details. If no goals are set then a message with features of the goals and an option to set goals will be available to the user. If the user already has goals and clicks on option then various options available for the goals will be displayed.

Goal



You can add, modify, and share a goal.

Field Description

Field Name	Description
Goal Image	[Icon] Displays the **View Goal** screen.
Goal Name	[Display] Displays the goal name.
Goal Amount	[Display] Displays the goal target amount.
Current balance	[Display] Displays the current balance in the goal.
My Progress	[Display] Displays to percentage achievement.
My Progress graph	[Progress Indicator] Indicates the percentage achievement as a bar graph.

To view goals

1. Click **Add Goal**.
   The **Set Goal** screen appears.

Note: For more information about goal settings see *User Manual Oracle Banking Digital Experience Personal Finance Management.*