

Brief functionality of APP

A comprehensive banking solution for young people between the ages of 14 to 25.

Registration procedure:

- Download the app from the Google Play Store (for Android Devices) or App Store (for iOS devices)
- Launch the Finacle Youth Banking Application in Android smartphone or in an iPhone.

For Users – Not existing Customers with PNB.

- a. User can click on the option for ‘New User – Signup’ to get the account created with the bank.
- b. The user will fill in personal information like Name, Email ID, Gender, Mobile Number, Date of Birth and Pin Code
- c. The user will provide the Guardian details. However, user can skip Guardian registration by selecting the ‘Skip Guardian Details’ option. In this case, user will be able to submit his/her details only
- d. User can select to register with existing Guardian or new Guardian by selecting Yes or No options on screen. If user selects option ‘Yes’ (Which means, Guardian is already existing customer with the Bank) then he/she will be asked to enter the Account details of the Guardian. An OTP will be sent to the owner of the account for validation purpose.
- e. In case user selects option ‘No’ (which means, Guardian is not existing customer with Bank), user need to provide Guardian Name, Mobile Number, Email Id and Pin Code.
- f. On Proceed, details will be saved with the bank. User can track the request submitted with the transaction reference numbers provided on the screen. However, corresponding branch official will connect to the user for KYC and onboarding process.

For Users – Existing Customers with PNB (Customers having minor account with PNB)

- g. User can click on the option ‘Existing Customer – Online Registration’ for registering with the Youth Banking app.
- h. User will be asked if he/she is registering for youth or Guardian user
- i. For youth registration, user need to key in valid details for account number, OTP and Debit card which will be validated at subsequent steps. Once all the details provided by user are correct, user will be asked to set login password for the app.
- j. User id of the youth will be presented on the success screen.
- k. For Guardian registration, Guardian need to key in youth’s Account number and his/her customer Id. Details provided by the Guardian are validated and guardian will be asked to set login password for the app.
- l. User id of the guardian user will be presented on the success screen.

Users Already registered with the app (users who have Login Id and Password for the app)

- Users can key in his/her User Id and Password on the screen and click on Login button.
- On successful login, youth will see the welcome screen.

Customer Onboarding procedure is carried out by the bank representative, involving the below steps:

1. verification of youth and/or guardian details
2. collection of KYC documents
3. creation of necessary accounts/customer IDs at bank end
4. creation of eBanking user profiles at bank end
5. Sharing the welcome kit to the customer that contains both guardian and youth profile details.

On completion of the customer onboarding, the youth becomes a youth banking user and can start managing the expenses using the application.

Customer onboarding procedure is described as below:

1. Upon successful submission of the signup request, Bank Admin needs to get in touch with the Youth/Guardian in order to get a confirmation for the registration. The Youth/Guardian can be contacted on his Mobile Number or Email ID.
2. Once Youth/Guardian confirms the registration, the bank admin coordinates for the Know Your Customer (KYC) document collection.
3. All relevant documents required for customer identification and verification will be collected by the bank representative.
4. Once the KYC documents are collected, Customer Information File (CIF) IDs are created for the Youth and the Guardian at Finacle CRM end.
5. Primary Savings Account will be created for the Youth in Finacle Core. This will be termed as 'Pocket Money Account'.

Forgot Password

The Login screen also presents an option to reset the password, in case the user forgets the credentials. There will be 2 level authentication and authorization for Youth users and single level authentication for Guardian users.

1. Youth/Guardian will enter his/her user id.
2. The OTP will be sent to the youth/guardian's registered mobile number.
3. Youth will be asked to enter Debit card details as second level authentication.
4. After above details are validated, set password screen will be appear to both youth/guardian users to set the password.

Force Change Password

Force change password screen will appear to user once user password has expired as per the password policy of the bank. Upon Login, Force Change Password screen will appear to user and user needs to change the password. After successful password change, user will be navigated to respective welcome screen.

Customer Login

Customer Login to the Youth Banking application happens via the Youth Banking credentials received by the youth and guardian during the online registration process. There are two types of user logins supported in the application:

1. Youth login
2. Guardian login

The login type decides the dashboard that will be presented to the logged in user. The Guardian and Youth have separate dashboards that provide a comprehensive view of all activities on the account. The dashboards are role based and the functionalities displayed for the child and the guardian are different.

Youth Login

The youth login presents a set of banking and other fun features to the youth that helps him manage his own savings and expenses. The youth login procedure can be summarized as below:

1. Once the youth Customer is on boarded, the youth can login to the Finacle Youth Banking application using the credentials shared in the welcome kit and perform the banking activities.
2. For the first time login, user id and login password needs to be filled in.
3. On subsequent login, the user will not be asked to fill in the login ID if user adds the login pic in the profile. The profile will be created using the First Name and user need to enter only password for a particular profile.

Welcome Page

On successful login, user will navigated to welcome screen. User can go inside the application menus by clicking on the hamburger icon on top left corner. User will also see the below icons on the top right corner of the app.

- Profile Icon – for view Profile, Change Password and Change/Upload Profile Picture
- Mail Icon – For Compose, Inbox, Sent and Trash mails
- Contact Icon – Contact Phone and Email details of the bank
- Logout Icon – to logout of the application.

Additionally, a Hamburger icon is present for the following modules:

- My Dashboard
- Accounts
- Goal
- Shopping
- Rewards
- JoinMe

Youth Dashboard

The Youth Dashboard presents a comprehensive view of all the activities on his profile. Youth Dashboard comprises of features like:

1. Pocket Money tab
2. Recent Activities tab
3. My Dzure tab

Pocket Money tab

Pocket Money Tab displays the details of the youngster's Primary Savings Account that is termed as Pocket Money Account. It has provisions to display the Current Balance and Mini Statement for the pocket money account, along with the user image uploaded by the youth.

The Mini Statement will display the recent transactions performed in the pocket money account, with Spent and Received operations marked and indicated appropriately. Total of 10 latest transactions will be displayed on the Pocket Money tab.

Recent Activities tab

The Recent Activities tab displays a list of activities performed by the youth in Finacle Youth Banking Application. This can be banking operations or fun activities like earning reward points etc.

The Recent activities can be classified into two categories:

- i. Alerts from Alert Server: the activities performed by the youth in Finacle Youth Banking.
- ii. Reward Points earned by the youngster in Fun Zone: earned due to the activities performed in Finacle Youth Banking or Gamification.

Recent Activities – Activities performed in Youth Banking application

1. Activities performed in Finacle Youth Banking that are passed from Alert Server, will be listed in the Recent Activities widget.
2. Financial transactions such as Fund Transfer, Payments, Goal creation, Dzure Creation alerts etc. will be triggered in eBanking. Such activities will be configured at Finacle Alert Server end.
3. These alerts will be eligible to be listed in the Recent Activities widget.
4. 10 latest alerts will be displayed here.
5. Following types of alerts that are configured in Alert Server will appear in the widget:
 - a. Dzure Creation
A typical entry for Dzure Creation is: ‘YourDzure \$\$DZIRE_DESC\$\$ has been created.’
 - b. Goal Creation
A typical entry for Goal Creation is: ‘Your Goal \$\$GOAL_DESC\$\$ has been created.’
 - c. Goal Modification
A typical entry for Goal Modification is: ‘Your Goal \$\$GOAL_DESC\$\$ has been modified.’
 - d. Goal Deletion
A typical entry for Goal Deletion is: ‘Your Goal \$\$GOAL_DESC\$\$ has been deleted.’

Recent Activities-Activities performed in Gamification

1. Reward points earned by the youngster in Gamification will be eligible to be listed as an activity in Recent Activities widget from Fun Zone (Gamification).
2. Activities performed by the youngster in Finacle Youth Banking or in Fun Zone, will be eligible for Reward Points, based on the Fun Zone (Gamification) logic configured for Reward Points calculation.
3. These activities can be both Financial/Non-Financial activities such as: Performed a Fund Transfer, Created a new Goal Account, Created a new Dzure etc.
4. 5 latest Gamification alerts will be displayed in the widget.
5. Following activities that are configured in Fun Zone (Gamification) will appear in the widget:

- a. Joined Youth Banking application: A typical entry for this activity is: ‘You earned "#points" for activity: Joined Youth Banking application’
- b. Created a new Dzire: A typical entry for this activity is: ‘You earned "#points" for activity: Created a new Dzire’
- c. Created a new Goal: A typical entry for this activity is: ‘You earned "#points" for activity: Created a new Goal’
- d. Achieve a Goal: A typical entry for this activity is: ‘You earned "#points" for activity: Achieve a Goal’.

My Dzire tab

My Dzire widget displays the details of Dzire created by the Youth for his desires in Youth Banking application. Finacle Youth Banking has provisions to create a Dzire for the youth and save for it by means of a fixed deposit or a Recurring deposit.

My Dzire widget displays the below set of activities:

1. The list of Dzires created by the youth for himself in Finacle Youth Banking will be displayed in the table, along with the current available balance.
2. Each Dzire entry in the table will provide additional information, on click, such as: Dzire Name, Available Balance, Maturity Amount, Account Number, Account opening date, Dzire completion date, interest percentage, currency etc.

Accounts Menu

Accounts menu provides options to view the list of all accounts created by the youngster in Youth Banking application. This is facilitated by the “My Savings” tab in the Accounts menu. It also provides options to create and maintain Dzires, perform transactions and check the transaction limits.

1. My Savingstab
2. Manage Dzire
3. Do Transactions

My Savings Tab

My Savings tab displays all the accounts created by the user, such as: Pocket Money Savings account, Dzire accounts (Fixed Deposit/Recurring Deposit), Goal Accounts (Savings Accounts), along with the current available balance. Each account entry in the table will provide additional information, on click, such as: Account Name, Available Balance, Account Number, Account Opening Date etc.

Manage Dzire

Manage Dzire tab allows the youngster to create and maintain his Dzires in Youth Banking application. This is accomplished via creation of Fixed/Recurring deposits in Core for the youngster. Manage Dzire helps the youngster to plan his savings towards a desire that he creates in Youth Banking application. With the My Dzire account, the youngster can:

- i. Create a Dzire in Finacle Youth Banking (it can be a fixed deposit or Recurring deposit).

- ii. Contribute funds to the Dzire
- iii. Track the progress of the Dzire.
- iv. Close the Dzire before maturity (Dzires for Fixed Deposits only).

Manage Dzire-Save for My Dzire

'Save for My Dzire' feature enables the youngster to create a new Dzire in Youth Banking application. Provision for entering the Dzire Name and Dzire Amount will be provided to the user. Money may be collected from the Pocket Money account of the youngster in the below fashion:

- i. Collect the entire amount now.
- ii. Collect a fixed amount every month.

Save for My Dzire-Collect the entire amount now

'Collect the entire amount now' feature presents a Fixed Deposit account opening procedure to the youngster in order to fulfil his Dzire. Provision for entering the Deposit Amount and Time Period for the deposit will be provided to the user. On submission, a Service Request will be created at eBanking in order to track this activity. The account opening procedure is handled as below:

1. Account opening will be an online request.
2. A Fixed Deposit account will be created automatically for the youngster in Core, with Account Short Name as the Dzire Name
3. This account will be mapped to an appropriate Scheme Code, applicable for this segment.
4. Interest Inflow or Cumulative Type of term deposits will be used by default in this case.
5. Repayment Account will be set as the Pocket Money account of the youngster.
6. Once a Dzire account is created, the system will automatically debit the pocket money account and credit the Dzire account in Core application.
7. Once the service returns a success status for the account opening, the eBanking service request will be marked as closed and the account will start appearing in 'My Savings' widget in Accounts tab for the youngster.
8. Initial deposit amount will be kept for the specified time period set by the youngster during Dzire creation and will be auto-closed on maturity.
9. The Pocket Money account will be credited with the money, on maturity of the Dzire.

Save for My Dzire-Collect a fixed amount every month

'Collect a fixed amount every month' feature presents a Recurring Deposit account opening procedure to the youngster in order to fulfil his Dzire. Provision for entering the Monthly Deposit Amount and Time Period for the deposit will be provided to the user. By default, the amount will be debited every month from the Pocket Money account. The account opening procedure is handled as below:

1. On submission, a Service Request will be created at eBanking in order to track this activity.
2. This will be an online request.
3. A Recurring Deposit account will be created automatically for the youngster in Core, with Account Short Name as the Dzire Name.
4. This account will be mapped to an appropriate Scheme Code, applicable for this segment.

5. Interest Inflow or Cumulative Type of term deposits will be used by default in this case.
6. Repayment Account will be set as the Pocket Money account of the youngster.
7. Once a Dzire account is created, the system will automatically debit the pocket money account and credit the Dzire account in Core application.
8. Once the service returns a success status for the account opening, the eBanking service request will be marked as closed and the account will start appearing in 'My Savings' widget in Accounts tab for the youngster.
9. Automatic debit of the pocket money for the amount set by the youth will happen every month and the proceeds will be credited to the Dzire account.
10. The amount will be kept for the specified time period set by the youngster during Dzire creation and will be auto-closed on maturity. The Pocket Money account will be credited with the money, on maturity.

Manage Dzire- Close My Dzire

On click of the 'Close My Dzire' button on Manage Dzire page, youth will be navigated to select Dzire account (only FD accounts) for closure. Youth can select from the list of Dzire accounts and click continue to confirm the closure. Youth will be asked to key in OTP (one time password) sent on the registered mobile number. On confirmation, the Dzire account will be closed and money will be added to the pocket money account of the youth.

If an attempt is made to close Dzire during business hours, success message will be shown to user and the money will be transferred to Youth's pocket money account. If an attempt is made to close the Dzire during off business hours, User will be shown a message to try during the business hours on the next working day.

'Do Transactions' section allows the youngster to perform fund transactions and to track the transactions performed in his Finacle Youth Banking accounts.

Following provisions are provided to the youngster in order to accomplish this:

- i. Send Money - Within Bank
- ii. Send Money –Other Bank
- iii. My Limits
- iv. My Transactions
- v. Request Money

Send Money – Within Bank

'Send Money Within Bank' option empowers the youngster to transfer funds and manage payments for home bank. This is accomplished by adding new Recipients to his account. The Recipients can be his friends from the home bank-Youth Banking.

Following features will be supported by Youth Banking application:

- i. Add New Recipient: Recipient can be from Youth Banking home bank.
- ii. Recipient addition for Finacle Youth Banking will present the option to enter the Recipient name, Recipient account number and Recipient nickname.
- iii. Recipient confirmation using OTP (One Time Password) to linked mobile number
- iv. Approval mechanism for Fund Transfer via OTP (One Time Password) to linked mobile number.
- v. Fund transaction can be One-time only.

- vi. On submitting the transaction, eBanking service will contact Finacle Core in order to post the transaction.
- vii. Money will be debited from the Pocket Money Savings account of the youngster and will be credited to the Recipient account.

‘Send Money Other Bank’ option empowers the youngster to transfer funds and manage payments for banks other than user’s home bank. This is accomplished by adding new Recipients from other banks to his account.

Following features will be supported by Youth Banking application:

- i. Add New Recipient: Recipient can be from any Bank other than user’s home bank.
- ii. Recipient addition for Finacle Youth Banking will present the option to enter the Recipient name, Recipient nickname, Recipient account number and IFSC code for the Other Bank.
- iii. Recipient confirmation using OTP (One Time Password) to linked mobile number
- iv. Approval mechanism for Fund Transfer via OTP (One Time Password) to linked mobile number.
- v. Fund transaction can be One-time only.
- vi. On submitting the transaction, eBanking service will contact Finacle Core in order to post the transaction.
- vii. Money will be debited from the Pocket Money Savings account of the youngster and will be credited to the Recipient account.

My Limits

‘My Limits’ option enables the youngster to view the Transaction Limits set by the bank admin on his Pocket Money account. Limits are set for all financial transactions for the primary account.

Limits can be set for the below criteria:

- i. Daily Amount Limit (Total Limit and Pending limit for the day)

My Transactions

‘My Transactions’ option empowers the youngster to view the account statement for the transactions performed on his account. Transaction statement can be generated for the Pocket Money account of the youngster. Statement can be generated based on the below criteria:

- i. Date Range
 - a) From and To Date will be mandatory in this case
 - b) User can generate the statement between the provided date ranges.
- ii. Transaction Period
- iii.
 - a) Pre-defined set of periods will be available, such as: ‘today’, ‘last one month’, ‘last two months’.
 - b) User can generate the statement between the provided periods.

Transaction statement will be generated based on the provided criteria. Statement will contain the below information:

- i. Transaction amount
- ii. Transaction Type: Debit/Credit
- iii. Transaction Date
- iv. Last available balance
- v. Transaction Remarks

Request Money

Youth can request money from the friends by sending mail to their respective Ids. Youth need to enter Friend's Name, Email Id and Amount to be requested. A mail will be sent to his friend from the Youth Banking app requesting for the money asked by youth. Youth first name will be pre-populated into the Your Name field.

My Rewards/Fun Zone

My Rewards/Fun Zone presents an integrated gamification experience for the youngster that features fun activities through which the youngster can learn financial concepts and earn rewards. This platform supports fun activities like Quizzes, earning Levels, Badges and Reward points based on the activities performed by the youngster in Youth Banking application.

The youngster is presented with a comprehensive list of features like:

- i. User Profile in Gamification
- ii. Linking the user to a Group
- iii. Fun Zone Levels & Badges
- iv. Reward Points
- v. Online Quizzes
- vi. Leaderboard
- vii. List of friends in My Gang

Fun Zone Group Creation

Groups for Users can be created in Fun Zone using the Gamification Groups feature. A user can be linked to one Fun Zone Group only.

Groups can be used for supporting the below Fun Zone features:

- i. Reward point calculation
- ii. Awarding Badges to the users in a group

Fun Zone User Creation

User creation will be performed for the Youth in Gamification (My Rewards/Fun Zone), as part of customer onboarding. The user ID in Gamification needs to be the same as provided for the eBanking profile. The user can be linked to a Group in Fun Zone. Same user cannot be part of multiple groups.

Fun Zone Activities

Activities can be defined in Fun Zone in order to support Reward point calculation and Fun Zone badges. These activities can be both Financial/Non-Financial activities such as: Created a new Goal,

Created a Dzire account etc. These can be an action performed in Finacle Youth Banking or in Fun Zone.

Typical set of activities that can be configured in Fun Zone are as below:

- i. Joined Youth Banking application
One Time Registration / First time login
 - a) Customer Onboarding
 - b) Logs in to app for the first time
- ii. Created a new Dzire
Creates a new My Dzire account (Fixed deposit or Recurring)
- iii. Created a new Goal
- iv. Funds the Goal Account

Fun Zone Badges

Badges can be configured in Fun Zone. These are awarded to the users based on the rules set in Gamification. Typical set of badges that can be configured in Fun Zone are as below:

- i. Early Adopter
- ii. My initial steps in Finances
- iii. Rookie in Finances
- iv. Talented in Finances
- v. Skilled in Finances
- vi. Seasoned in Finances
- vii. Proficient in managing Finances
- viii. Experienced in Finances
- ix. Senior in Finances
- x. Super cool in Finances

Fun Zone Rules for Points

Rules for Points are configured for a particular Group in Fun Zone/Gamification. Points are awarded to a user, based on the activities performed by him.

Typical rule created for reward points can be as under:

‘IF Activity Name Equal<activity name> Then GivePoints 50’.

Fun Zone Rules for Badges

Rules for Badges are configured for a particular Group in Fun Zone/Gamification. Badges are awarded to a user, based on the Points accrued by him.

Typical rule created for badges can be as under:

‘IF Points Greater Than Equal 70 Then GiveBadge My initial steps in Finances’.

My Rewards/Fun Zone-Leaderboard

Leaderboard provides a comprehensive view of the Youth’s current standing based on the reward points accrued in Youth Banking application, in comparison with the fellow friends in the

gamification group. This instills a sense of competitive spirit in the youth to perform gamification or banking activities, hence earning more points and furthering the standing in the group.

My Rewards/Fun Zone-My Profile

My Profile presents the complete details of the Youth and the activities performed in an attractive user interface, with provision for showing the below:

- i. Youth name and profile picture (pseudo name/picture is also supported)
- ii. Points accrued in Youth Banking application
- iii. Badges received
- iv. Levels achieved
- v. Recent earnings from various activities performed in Youth Banking application

My Rewards/Fun Zone-Content Set

Content set help the youth in furthering the banking knowledge by taking part in various quizzes, in order to help him better understand his financial aspects. This makes the Gamification platform more interactive. The bank can also suggest various pending activities and titles/rewards that can be won by the youth. Also the youth can attempt various quizzes in this section set up by the bank. The bank can assign levels based on completing each quizzes.

Goals

Youth Banking application provides an exciting platform for kids to set and manage long-term goals. The comprehensive Goals management module supports:

- i. Setting up Goals by providing the goal name, goal amount and the goal period
- ii. Linking goals to Savings Bank Account in Youth Banking application
- iii. Funding the Goal Account from Youth Banking application Pocket Money account
- iv. Graphical illustration showing investments required for achieving goals
- v. Transferring the funds to Pocket money account once the youth feels that the goal is met.
- vi. Deleting the goals any time before account is linked to the goal
- vii. Updating the goal details (Name, Amount and period) any time after the account is linked with the goal.

Goals-Set your own goal

The youth can create his goals from the Goals tab. Set Goal option can be used to create a new goal in Youth Banking application. The youth can customize his goals by providing:

- i. Goal Description
- ii. Goal Amount
- iii. Time Period

On entering all the required information, the goal can be saved. Subsequently, a goal will get created in Finacle eBanking. Once a goal is created, it will be displayed in the 'My Goals' listing section.

My Goals

My Goals section will provide the list of goals created by the youth. Each goal is a hyperlink, which will provide additional options on:

- i. Goal tracking
- ii. Goal maintenance

Goals – Link the Account

Once a goal is created, the youth can start saving towards his goal using the ‘Link the Account’ option in goals. This enables the youth to create a savings bank account to be linked with the goal so that user can set aside a portion of the pocket money and start saving for the goal.

Finacle uses the Savings Bank Account creation feature to realize this functionality. The youth can save any amount at any time and progress to goal completion. On clicking ‘Link the Account’, following operations happen at the bank end:

- i. An online service request will be raised in eBanking in order to take up a savings bank account creation at Finacle Core.
- ii. This will trigger online savings account creation at Core end with initial balance as zero.
- iii. On successful account creation at Core end, it will pass Success info to eBanking, which will link the Goal to the savings account created and mark the service request as Closed automatically.
- iv. There is no manual intervention required at any point.

Goal tracking

Once a goal is linked to a savings bank account, the youth can track the goal progress with respect to the current saved amount and the total goal amount. This is presented to the youth with the help of a graphical representation.

Goal-Save more for my goal

The youth can contribute to the goal anytime. This can be performed using the ‘Save more for My Goal’ option. A Fund your Goal screen will be presented to the youth. The youth may choose the amount to be transferred from the pocket money account to the goal account and set up a transaction. The goal account will be credited immediately. Authorization is achieved by sending One time password (OTP) to linked mobile.

Goal - Update Goal

After goal creation and linking of a saving account with the goal, the youth may decide to update the goal details i.e. Update Goal Name, Amount or Period. The user can update the goal using ‘Update Goal’ option if there is an account linked with the goal and Goal achieved amount is 0 (zero). Following activities will be conducted in order to complete the process:

- i. On click of ‘Update Goal’ button, user will be taken to update goal screen.
- ii. User can update the Goal details and submit the page.
- iii. The updated goal will be visible on Goals listing screen
- iv. The updated goal details will be visible on Accounts menu -> My Savings tab.

Goal – Fund Pocket Money Account

After goal creation and account linking, user can fund the goal account from his primary account. In case required, user can fund the money back to Primary account from the goal account using the

‘Fund Pocket Money Account’ button. This option would be visible to user if the goal achieved amount is greater than 0 (zero). On clicking this button, user will be shown Fund transfer screen with From Account as Goal Account and To Account as Pocket Money account.

Goal – Delete Goal

On creation of a goal, the youth may decide to delete the goal. The goal can only be deleted if there is no account linked with the goal. This is realized using the ‘Delete your Goal’ option. Following activities will be conducted in order to complete the process:

- v. On click of ‘Delete Goal’ button, user will be asked to confirm the deletion.
- vi. On confirmation, the goal will be deleted from eBanking and the same goal will be removed from the listing screen.

JoinMe

Finacle Youth Banking provides integration to social networking platforms in order to create more user engagement in the banking platform. JoinMe presents various options to the youth such as:

- i. Invite a friend
- ii. Broadcast to social networking sites

Invite a friend

Invite a friend option is provided inside the application, so that the youth can invite their friends or acquaintances into Youth Banking application. This provides an opportunity to the youth to bring in friends into the youth banking network so that they can also manage their finances better using Youth Banking application. This also facilitates the bank to get prospective customers and hence expand its customer base and develop new relations.

Invite a friend is realized in the below fashion:

- i. Youth needs to provide information on the friend’s name and contact details
- ii. Contact details of the friend can be a mobile number or a personal email id, where the bank can contact the person.
- iii. A mail will be initiated from the Bank default Id to his friend’s Id with the provided information.

Broadcast to social networking sites

Finacle Youth Banking application is integrated with social networking sites, so that the youth can share the non-financial information with the friends and acquaintances via various sites like: Facebook. This feature is tightly integrated with the app. Following activities can be shared to the social networking sites:

- i. Broadcast option in JoinMe tab via ‘Love Youth Banking application? Share it with your friends’ option.
- ii. Share options on saving a new Dzire.
- iii. Share options on saving a new goal.

Broadcast Option in JoinMe

JoinMe presents an option to broadcast about the Finacle Youth Banking application and its features on social networking site like Facebook. This will enable the youth to share about the cool features in the application with their friends.

Following default template message is configured for sharing:

“I am using a cool application called Finacle Youth Banking in order to manage my expenses. It has cool features like creating Goals, Dzires, play and earn Rewards, as well as share the details with my friends”.

Option for editing the default message is also provided to the youth. The Location and Audience to which the post should be shared to can be selected by the youth.

Share options on saving a new Dzire

Share options are provided to the youth on saving a new dzire in Youth Banking application. This will enable the youth to share about the Dzire creation with their friends. Following default template message is configured for sharing:

“I have saved for My Dzire: <dzire name>, using Finacle Youth Banking application”

Share options on saving a new Goal

Share options are provided to the youth on saving a new Goal in Youth Banking application. This will enable the youth to share about the Goal creation with their friends. Following default template message is configured for sharing:

“I have created a Goal: <goal name>, using Finacle Youth Banking application”

Mails

Provision to compose and send mails is provided in the application. Youth can send the query mails to the bank relationship manager using this feature.

Following mailbox features are available:

- i) Compose
- ii) Inbox
- iii) Sent items
- iv) Trash

The user can provide appropriate subject and mailbox content and send it to the RM.

Mails from the relationship manager will appear in the user inbox. On clicking the individual mail, the mail contents will be displayed.

Shopping

Youth Banking application Shopping cart assists the youth in buying products from online stores. It facilitates responsible expenditure by ensuring that the guardian is aware of the youth's expenses. One Time Password (OTP) will be shared to the guardian for any payments done by the youth from the pocket money account. In order to make the shopping experience easy, Youth Banking application displays relevant shopping websites only .

Shopping Payments

While doing the payments for the shopping, Youth will see “PNB Yuva” payee in the list of banks. When youth will select PNB Yuva, youth will be taken to the Youth banking payment page. User should enter youth banking user id and password, if the credentials are correct, user will be shown the payment page followed by OTP validation page.

After the OTP validation is successful, youth will be shown the success page and take back to the shopping page from where the transaction was initiated.

Settings

Finacle Youth Banking application presents options to view and configure the user details like:

- i) View My Profile
- ii) Change Password
- iii) Change/Update Photo

Settings-View Profile

‘View Profile’ displays the customer information stored in the youth’s CIF ID in Finacle CRM. Following user information is presented to the youth:

- i. Personal Details
 - a) First Name
 - b) Last Name
 - c) Middle Name
- ii. Preferred Address Details
 - a) City
 - b) State
 - c) Country
 - d) Postal Code
 - e) Address Line 1
 - f) Address Line 2
- iii. Contact Details
 - a) Phone details
 - b) Email details

Settings-Change Password

Finacle Youth Banking provides an option to change the password credentials of the youth. The request will update the eBanking password for the youth’s login id. Following inputs need to be provided by the youth:

- i. Old Passwords
- ii. New Password
- iii. Confirm New Password

On submitting the request for password change, the user credentials will be updated in eBanking.

Settings-Change/Update Photo

Finacle Youth Banking provides an excellent personalization/customization option to change the profile picture of the youth in the application. The user can use a new photo or an existing photo from the gallery. Once a photo is set for a particular login, the photo will start appearing in the login screen, adding a personal touch for the user.

Settings-Change/Update Photo: Take a new photo

User can make use of the Camera on the device to directly click a new picture and use it to update the profile picture in the application. The new picture will be updated as the profile picture, which will start appearing in the login screen.

Settings-Change/Update Photo: Pick image from Gallery

User can upload an image from the Gallery on the device as the profile picture in the application. The new picture will be updated as the profile picture, which will start appearing in the login screen.

Guardian Login

The guardian login presents a set of features in order to track the financial activities performed by the youth in Youth Banking application.

The guardian login procedure can be summarised as below:

1. Once the youth customer is on boarded and the welcome kit is shared, the guardian can login to the Finacle Youth Banking application using the credentials shared in the welcome kit.
2. For the first time login, user id and login password needs to be filled in.
3. On subsequent login, the user will not be asked to fill in the login ID if user adds the login pic in the profile (refer to section 2.6.9.3 to know how to set profile picture). The profile will be created using the First Name and user need to enter only password for a particular profile.

Guardian Dashboard

The Guardian's dashboard provides an aggregated view of all accounts held by the youth, including the Pocket Money Account, Dzure Accounts and Goal Accounts. In addition to this, the dashboard enables guardian to view the expense analysis based on transaction history.

Guardian dashboard will present a tabbed layout, which is presented based on the youth names linked to the guardian. As a guardian CIF can be linked to multiple youth CIF IDs in eBanking, this option in Finacle Youth Banking enables the guardian to maintain and track the financial operations of multiple youths' linked to the guardian.

On selecting a particular youth name in the dashboard, it presents the guardian view for the financial information for the selected youth. Following information will be available in the guardian dashboard for the selected youth:

- i. All Investments
- ii. Transaction History

Guardian Dashboard- Investment tab

Investment tab displays all the accounts created by the selected youth, such as: Pocket Money Savings account, Dzure accounts (Fixed Deposit/Recurring Deposit), Goal Accounts (Savings Accounts), along with the current available balance. Each account entry in the widget will provide

additional information, on click, such as: Account Name, Available Balance, Account Number, Account Opening Date etc.

Guardian Dashboard-Transaction

'Transaction' option empowers the guardian to view the account statement for the transactions performed on the youth's account. Transaction statement can be generated for the Pocket Money account of the youngster. Statement can be generated based on the below criteria:

- i. Date Range
 - a) From and To Date will be mandatory in this case
 - b) User can generate the statement between the provided date ranges.
- ii. Transaction Period
 - a) Pre-defined set of periods will be available, such as: 'today', 'last one month', 'last two months'.
 - b) User can generate the statement between the provided periods.

Transaction statement will be generated based on the provided criteria. Statement will contain the below information:

- i. Transaction amount
- ii. Transaction Type: Debit/Credit
- iii. Transaction Date
- iv. Transaction Remarks