

Retail Term Deposit Account Creation
Oracle FLEXCUBE Universal Banking
Release 12.0.1.0.0
[December] [2012]
Oracle Part Number E51465-01

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1. Creation of Retail Term Deposit Account

1.1 Introduction

This process instigates with the receipt of the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details / documents, the bank either decides to proceed further only after obtaining the missing details / documents or processes the request with necessary approvals without waiting for the missing details / documents.

The bank as well captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer / updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

1.2 Stages in Retail Term Deposit Creation

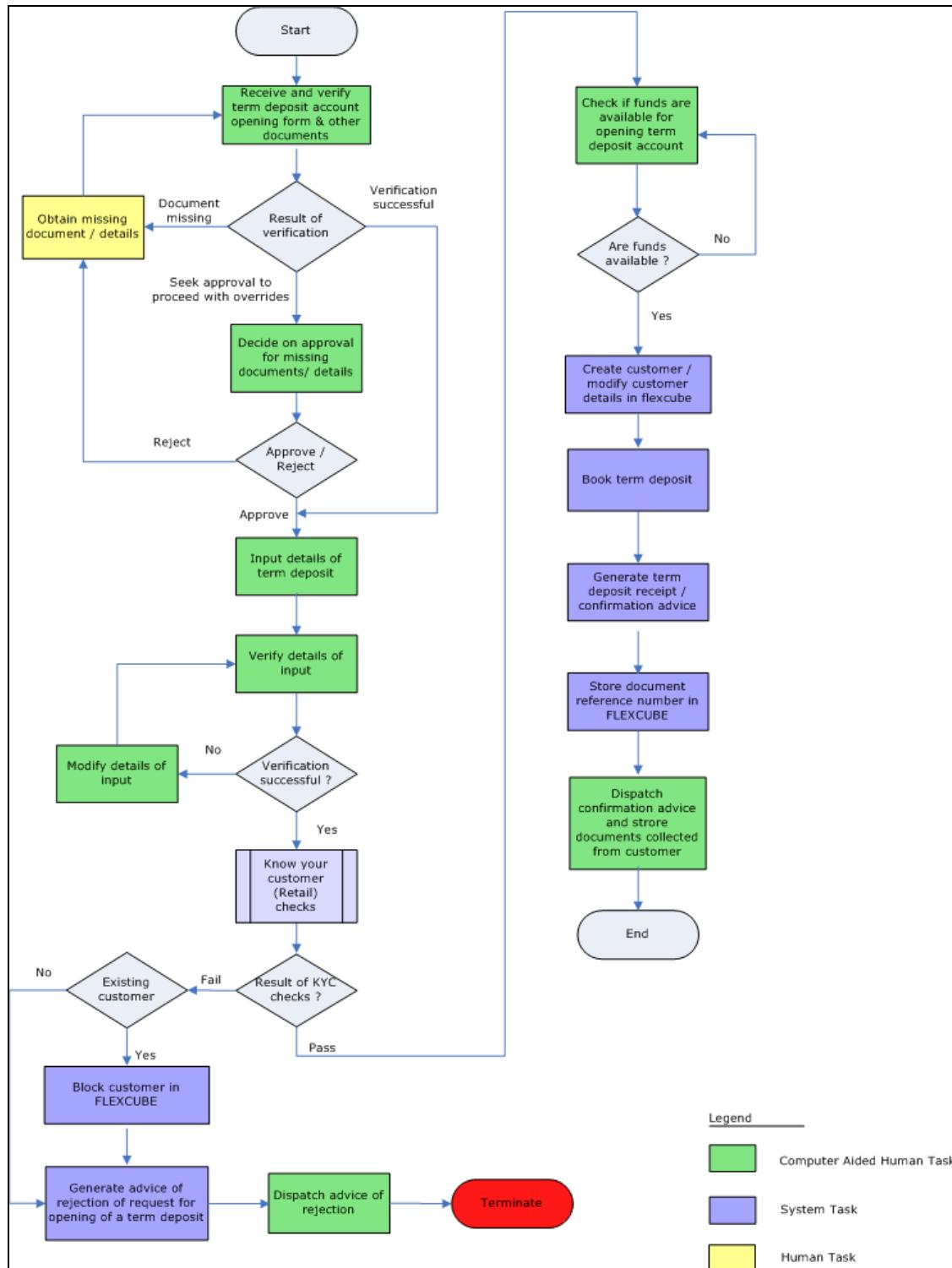
In Oracle FLEXCUBE, the process for opening a retail term deposit is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.

The retail term deposit opening process comprises the following stages:

- Receive and verify term deposit account opening form and other documents
- Decide on approval for missing documents / details
- Input details of term deposit
- Verify details of input
- Modify details of input
- Sub process – Know your customer (Retail) checks
- Block customer in Oracle FLEXCUBE
- Generate advice of rejection of request for opening of a term deposit
- Dispatch advice of rejection
- Check if funds are available for opening term deposit account
- Create customer / modify customer details in Oracle FLEXCUBE
- Book term deposit
- Generate term deposit receipt / confirmation advice
- Store document reference number in Oracle FLEXCUBE
- Dispatch confirmation advice and store documents collected from customer

Only users who have procured the relevant access rights can perform activities under a stage.

1.3 Process Flow Diagram



Step 1. Receive and Verify TD Account Opening Form and Documents

In this stage, the bank receives the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details/documents, the bank either decides to proceed further only after obtaining the missing details/documents or processes the request with necessary approvals without waiting for the missing details/documents. The bank then captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer/ updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

Users belonging to the user role RCSEROLE (Retail Customer Service Executive) can perform these activities.

Specify the following basic details in this screen:

Application Category

Specify the application category to which the application belongs. The option list displays all valid application categories maintained in the system. Choose the appropriate one.

Application Number

The system displays the application number.

Date

The system displays date of application.

Branch

The system displays the branch code.

Status

The system displays the current status of the application.

Priority

Select the priority for the creation of the term deposit account for a customer from the adjoining drop-down list. This list displays:

- Low
- Medium
- High

Account Details

Capture the basic account details of the customer here:

Branch Code

The current logged in branch is displayed here.

Term Deposit Currency

Specify the currency of the customer account. You can also select the appropriate currency from the adjoining option list. The list displays all the valid currencies maintained in the system.

Account Class

Specify the account class to be used by the account. You can also select the appropriate account class from the adjoining option list. The list displays all the valid account classes maintained in the system. You can choose the appropriate one.

Account Type

Select the account type from the drop-down list. You can choose one of the following account types:

- Single
- Joint

Mode of operation

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

Branch

Specify the home branch code of the customer. The option list displays all valid branch codes available in the system. Choose the appropriate one.

Customer No

Specify a valid customer number. For new customer the user needs to specify the customer number here. You can also select the appropriate customer number from the adjoining option list. The list displays all valid customers maintained in the system.

Customer Name

The name of the selected customer is displayed here. In case of new customers it is blank.

Term Deposit Amount

Specify the term deposit amount.

Maturity Date

Specify the maturity date from the option list.

Existing Customer

Check this option if the selected customer is an existing customer.

1.3.1 Capturing Primary Customer Details

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

Here you can maintain the following details:

Application Category

Specify the application category to which the application belongs. You can select the appropriate application category from the option list.

Application Number

The system displays the application number.

Application Branch

Specify the displays the branch code. You can select the appropriate application branch from the option list.

Date

The system displays date of application.

Application Status

The system displays the current status of the application.

Priority

The system displays the priority of the term deposit account creation. Priority can be one of the following:

- Low
- Medium
- High

Customer Details

In this section, maintain the following basic customer details:

Local Branch

The system displays the branch code of the local branch of the customer.

Customer Number

The customer number is displayed here.

Short Name

Specify the short name of the customer.

Customer Name

Specify the full name of the customer.

External Reference

The system displays the external reference, if any.

Customer Category

The system displays the customer category to which the customer belongs.

Existing Customer

If this field is checked in the 'Receive and Verify' screen, then the same is displayed here. You can click 'P' button to display the customer details in the 'Customer Details' screen.

Contact Information

Address

Specify the address of the customer.

ZIP Code

Specify the ZIP code that forms a part of the address.

Country

Specify the code that identifies the country of the customer. You can choose the appropriate country code from the option list.

Mailers Required

Check this box to enable mailers.

Statuses**Private Customer**

Check this box to indicate that the customer is a private customer.

Eligible for AR-AP Tracking

Check this box to indicate that the customer is eligible for AR-AP tracking.

Geographic**Residential Status**

Specify the residential status of the customer. You can select one of the following residential statuses:

- Resident
- Non Resident

National ID

Specify the national ID of the customer.

Nationality

Specify the nationality of the customer. You can choose the appropriate nationality code from the option list.

Language

Specify the language to be used for communications with the customer. You can choose the appropriate language code from the option list.

Existing Bank Account Details

You can capture the following details of existing bank accounts of the customer.

Bank

Specify the name of the bank with which the customer has an existing account.

Branch

Specify the branch of the above bank, with which the customer has an existing account.

Account Type

Specify the type of existing account of the customer.

Account Number

Specify the account number of the existing account of the customer.

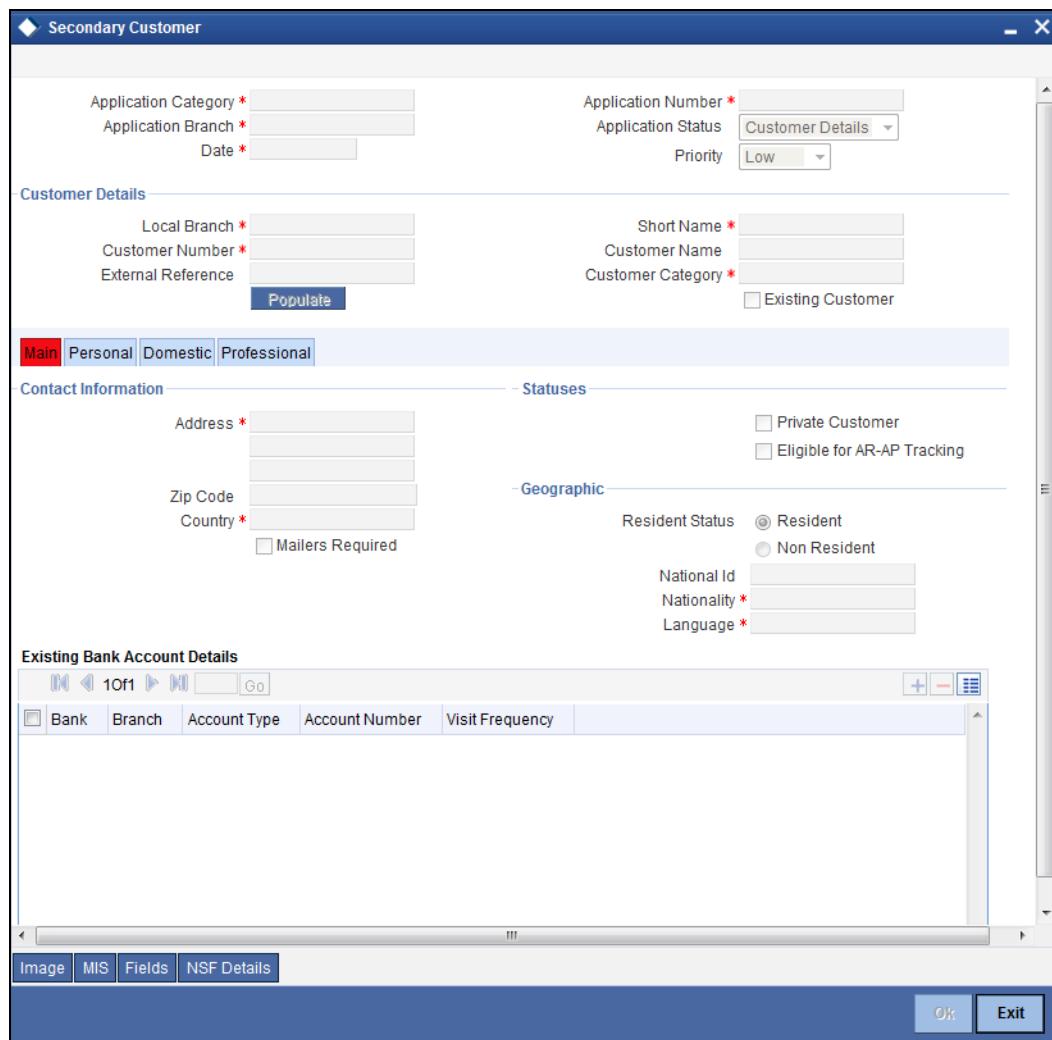
Visit Frequency

Specify the frequency of customer visit to the bank, for the account mentioned above.

For new customers all the details mentioned above have to be manually input.

1.3.2 Capturing Secondary Customer Details

Click 'Secondary Customer' button to capture customer details. The following screen is displayed:



The screenshot shows the 'Secondary Customer' capture screen. At the top, there are fields for Application Category, Application Number, Application Status (set to 'Customer Details'), and Priority (set to 'Low'). Below this is a 'Customer Details' section with fields for Local Branch, Customer Number, External Reference, Short Name, Customer Name, Customer Category, and a checkbox for 'Existing Customer'. A 'Populate' button is located in this section. Below this is a tabbed section with 'Main' (selected), 'Personal', 'Domestic', and 'Professional' tabs. Under 'Contact Information', there are fields for Address, Zip Code, and Country, along with checkboxes for 'Private Customer' and 'Eligible for AR-AP Tracking'. Under 'Geographic', there are fields for Resident Status (radio buttons for 'Resident' and 'Non Resident'), National ID, Nationality, and Language. At the bottom, there is a section for 'Existing Bank Account Details' with a grid table showing columns for Bank, Branch, Account Type, Account Number, and Visit Frequency. Below the table are buttons for 'Image', 'MIS', 'Fields', and 'NSF Details'. At the bottom right are 'Ok' and 'Exit' buttons.

For further details, refer to the section 'Capturing Primary Customer Details' in this chapter.

1.3.3 Capturing Tertiary Customer Details

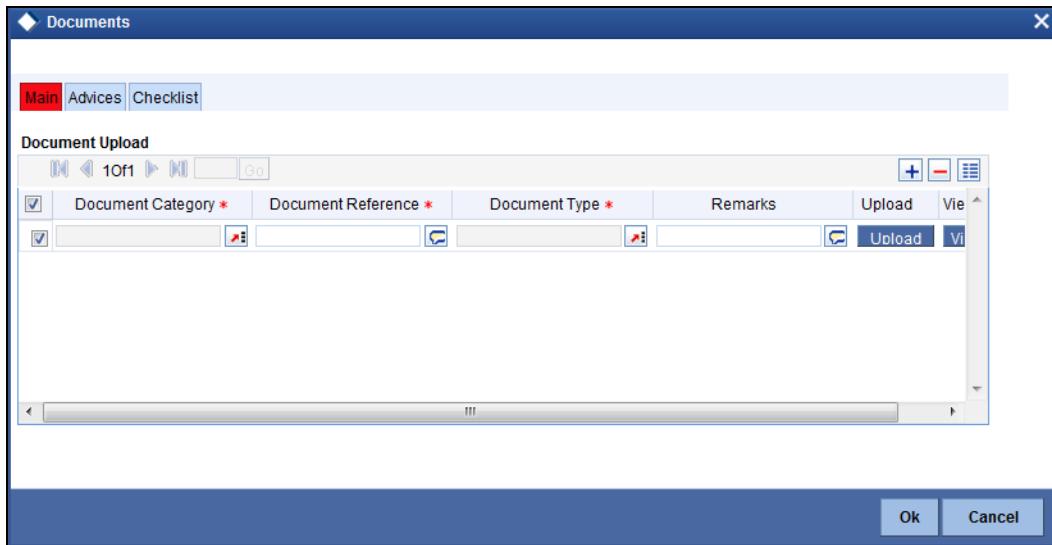
Click 'Tertiary Customer' button to capture customer details. The following screen is displayed:

The screenshot shows the 'Tertiary Customer' dialog box. At the top, there are fields for Application Category, Application Number, Application Status (set to 'Customer Details'), Date, and Priority (set to 'Low'). Below this is a 'Customer Details' section with fields for Local Branch, Customer Number, External Reference, Short Name, Customer Name, and Customer Category. A 'Populate' button is present. A tab navigation bar at the top shows 'Main' (selected), 'Personal', 'Domestic', and 'Professional'. Below the tabs are sections for 'Contact Information' (Address, Zip Code, Country, Mailers Required), 'Statuses' (Private Customer, Eligible for AR-AP Tracking), and 'Geographic' (Resident Status, National Id, Nationality, Language). At the bottom, there is a grid for 'Existing Bank Account Details' with columns for Bank, Branch, Account Type, Account Number, and Visit Frequency. A navigation bar at the very bottom includes buttons for 'Image', 'MIS', 'Fields', 'NSF Details', 'Ok', and 'Exit'.

For further details, refer to the section 'Capturing Primary Customer Details' in this chapter.

1.3.4 Uploading Documents

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

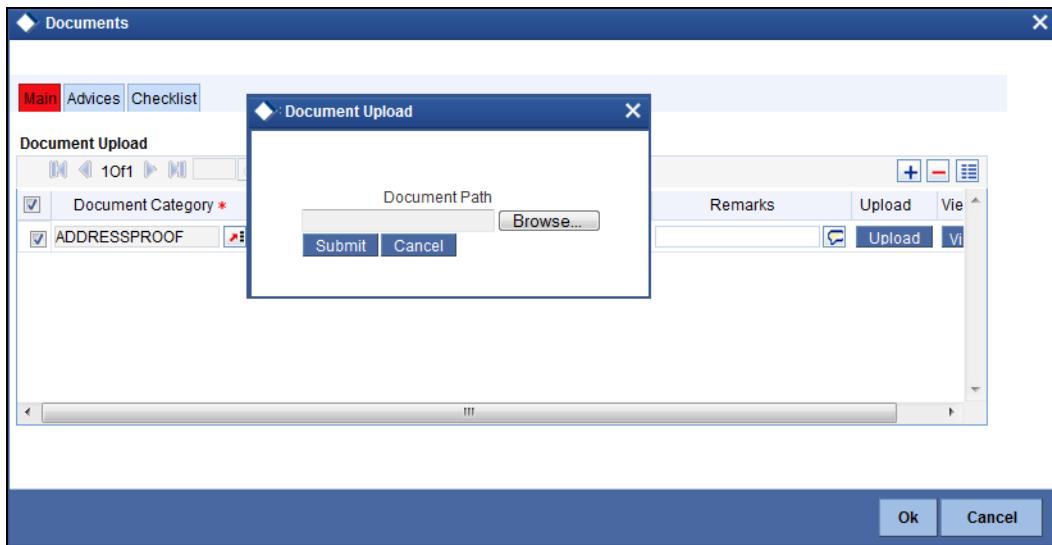
The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

In 'Retail Term Deposit Creation' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function ID	Callform Exists	Upload(Available /Not available)	View(Available/Not available)
Receive and verify term deposit account opening form & other documents	ORDTDAPP	Available	Available	Available
Decide on approval for missing documents / details	ORDTDRCV	Available	Available	Available
Input details of term deposit	ORDTDINP	Not Available		
Verify details of input	ORDTDVER	Not Available		

Stage Title	Function ID	Callform Exists	Upload(Available /Not available)	View(Available/Not available)
Modify details of input	ORDTDMFY	Not Available		
Sub process – Know your customer(Retail) checks				
KYC Failure				
Generate advice of rejection of request for opening of a term deposit				
Dispatch advice of rejection	ORDTDADV	Not Available		
Check if funds are available for opening term deposit account	ORDTDCHK	Not Available		
Create customer / modify customer details in FLEXCUBE	ORDTDSAV	Available	Available	Available
Book term deposit	ORDTDSAV	Not Available		
Generate term deposit receipt / confirmation advice	ORDTDSAV			
Store document reference number in FLEXCUBE	CSCDOCUP	Available	Not Available	Available
Dispatch confirmation advice and store documents collected from customer	ORDTDDOC			

Refer the Procedures User Manual for details about task list.

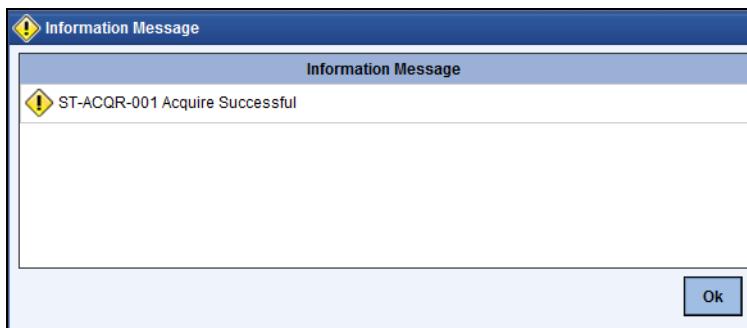
Step 2. Decide on Approval for Missing Documents / Details

In this stage, the bank decides whether to approve processing the term deposit opening request as an exception, if the account opening with incomplete details / documents as an exception is approved. If the opening of term deposit with incomplete details/documents as an exception is approved, the bank proceeds with processing the request and simultaneously arranges to follow up with the customer for submission of the pending details / documents. The decision/remarks of the approver are captured.

In this screen you can view the basic account, customer and document details. The verifier should be able to view the contents of the document uploaded.

Users belonging to the user role RCSMROLE (Retail Customer Service Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Approve Account Opening' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A screenshot of a 'Receive and Verify' dialog box. The top section shows application details: Application Category (TDA2), Date (2012-11-07), Branch (001), Application Number (OpenRetailTermDepos), Status (Receive and Verify), Priority (Low). The 'Account Details' section contains: Branch (001), Term Deposit Currency (GBP), Account Type (Single), Mode of Operation (Single), and Account Class. The 'Customer Details' section contains: Branch (001), Customer No (001003082), Customer Name (Bob), and Term Deposit Amount (10,000.00). A checked checkbox 'Existing Customer' is also present. At the bottom, there are tabs for Primary Customer, Secondary Customer, Tertiary Customer, and Documents. The 'Audit' and 'Outcome' dropdown are set to 'PROCEED'. The 'Exit' button is at the bottom right.

After viewing the details, if you want to obtain the missing documents before approval, then select the action 'Obtain Missing Documents' in the text box adjoining the 'Audit' button. You will be taken back to 'Receive and Verify' screen. However, if you want to proceed with the process of account creation, select the action 'APPROVE' in the text box adjoining the 'Audit' button. You will be taken to 'Input Details' task. Click save icon in the tool bar. The system displays a message 'The task is completed successfully.'

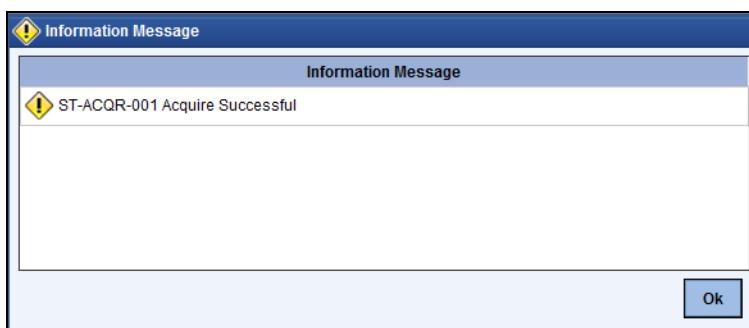
Click 'OK' button on the message screen. You will be taken back to the 'Approve Account Opening' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

Step 3. Input Details of Term Deposit

In this stage, the bank captures the complete details required for opening of a term deposit such as customer information (details of all the applicants in case of joint accounts), contact details, deposit amount, tenor/ maturity date, nominee details, guardian details (in case of minor accounts / nominees), rollover details. The bank also uploads signature and photographs of the prospect/customer.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Term Deposit Input Details

Save Hold

Application Category: TD_ACC	Application Number: OpenRetailTD3946	Pay In Option				
Date: 2012-03-06	Status: Input Details	Pay-in Mode: Cheque				
Branch: 001	Priority: Low	Clearing Type: CGOC				
Customer Details						
Branch: 001	Customer No: 001000118	Cheque Instrument Number: 23232				
Term Deposit Currency: GBP	Customer Name: Solaron Itd	Cheque date: 2012-03-06				
Account Number:	Term Deposit Amount:	Drawee account number: 232322121				
SD Reference Number:	RM ID:	Routing No: 0000				
Existing Customer	RM Name:					
	Account Class: TDA2	P				
Main Nominee						
Account Type: Single	Options					
Joint	<input type="checkbox"/> Track Receivable <input type="checkbox"/> Replicate Customer Signature					
Country Code: *						
Mode of Operation: Single						
Account Open Date: *						
Alternate Account Number: *						
Clearing Bank Code:						
Address:						
Location:						
Media:						
Auto Deposit						
Auto Deposit Balance:						
Sweep Type: No Sweep						
Master Account Number:						
Rate:						
Intermediary Details						
<input type="checkbox"/> Intermediary Required <table border="1"> <thead> <tr> <th>Intermediary Code</th> <th>Intermediary Description</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> </tbody> </table>			Intermediary Code	Intermediary Description		
Intermediary Code	Intermediary Description					
<input type="checkbox"/> Primary Customer <input type="checkbox"/> Secondary Customer <input type="checkbox"/> Tertiary Customer <input type="checkbox"/> Interests And Deposits <input type="checkbox"/> MIS <input type="checkbox"/> Documents <input type="checkbox"/> Interest Payout Details <input type="checkbox"/> TD Payout Details						
Prev Remarks	Remarks	<input type="button" value="Audit"/> Outcome: <input type="button" value="Audit"/>				
		Exit				

Here you can specify the following details:

Application Category

The system displays the application category to which the application belongs.

Application Number

The system displays the application number.

Branch

The system displays the branch code.

Date

The system displays date of application.

Status

The system displays the current status of the application.

Priority

The system displays the priority of the term deposit account creation. Priority can be one of the following:

- Low
- Medium
- High

Account Details

Specify the following account details of the customer in this section:

Branch Code

The current branch in which the account is being created is displayed.

Term Deposit Currency

Specify the currency to be used for the account. You can also select the account currency from the adjacent option list. The list displays all the currencies maintained in the system.

Account Number

Specify the account number of the customer from which the initial deposit is made.

SD Reference Number

The system displays the SD reference number.

Customer Details

Specify the following details:

Customer No

The system displays the customer number.

Customer Name

The system displays the name of the customer.

Existing Customer

This field is checked if this option was checked in the 'Receive and Verify' screen.

Account Class

Specify the account class for the account. You can also select the account class from the option list provided. The list displays all the account classes maintained in the system. Select and click the appropriate account class. All the facilities maintained for the account class will be applicable for the current account to be created.

Pay In Option

Specify the following details:

Pay-in Mode

Select the term deposit pay in option from the drop-down list. The options available are:

- Cheque
- Others

Clearing Type

Specify the clearing type. You can choose the appropriate clearing type from the option list.

If the pay-in mode is 'Cheque', it is mandatory to specify the clearing type.

Cheque Instrument Number

Specify the cheque number if the initial deposit is made through cheque.

If the pay-in mode is 'Cheque', it is mandatory to specify the cheque instrument number.

Cheque Date

Specify the date of the cheque.

If the pay-in mode is 'Cheque', it is mandatory to specify the cheque date.

Drawee Account Number

Specify the drawee account number.

If the pay-in mode is 'Cheque', it is mandatory to specify the drawee account number.

Routing Number

Specify the routing number. You can choose the appropriate routing number from the option list.

If the pay-in mode is 'Cheque', it is mandatory to specify the routing number.

1.3.5 Specifying Main Details

Click 'Main' Tab to enter the following details:

Account Type

Select the account type from the drop-down list. The options available are:

- Single
- Joint

Country Code

Specify the country code. You can choose the appropriate country code from the option list.

Mode of Operation

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor

- Former or Survivor
- Mandate Holder

Account Open Date

Specify the date on which the account was opened.

Alternate Account Number

Specify the alternate account number, if any.

Clearing Bank Code

Specify the clearing bank code. The option list displays all valid clearing bank codes maintained in the system. Choose the appropriate one.

Address

Specify the address of the customer.

Media

Specify the media. You can also select the media from the option list provided. The list displays all the media maintained in the system. Select and click the appropriate media.

Options

Track Receivable

Check this box to track the receivables.

Replicate Customer Signature

Check this box to replicate the customer signature.

Auto Deposit

Auto Deposit Balance

Specify the auto deposit balance.

Sweep Type

Specify the sweep type. The drop-down list displays the following options:

- No Sweep
- Default from Account

Master Account Number

Specify the master account number.

Rate

Specify the rate.

Intermediary Details

Intermediary Required

Check this box to indicate that intermediary is required. If you do not check this box, the system will not allow you to specify the other intermediary details.

Intermediary Code

Specify the intermediary code. The option list displays all valid and active intermediary codes maintained in the system. Choose the appropriate one.

You can specify the intermediary code, only if you have checked the box 'Intermediary Required'.

Intermediary Description

Based on the intermediary code selected, the system displays the description of the intermediary.

Intermediary Ratio

If there are multiple intermediaries, you need to specify the ratio of individual intermediary contribution toward the TD amount.

1.3.6 Specifying Nominee Details

Click on 'Nominee' tab to specify the following details:

The screenshot shows the 'Term Deposit Input Details' window with the 'Nominee' tab selected. The window is divided into several sections: 'Account Details', 'Customer Details', and 'Nominee Details'. The 'Nominee Details' section is expanded, showing fields for Name, Date of Birth, Relationship, and four lines of Address. There is also a 'Guardian Name' section with fields for Relationship, Address 1, Address 2, Address 3, and Address 4. At the bottom, there are tabs for Primary Customer, Secondary Customer, Tertiary Customer, Interests And Deposits, MIS, Documents, Interest Payout Details, and TD Payout Details. Below these tabs are buttons for Prev Remarks, Remarks, Audit, Outcome, and Exit.

Specify the following details:

Nominee Details

Name

Specify the name of the nominee.

Date of Birth

Specify the date of birth of nominee.

Relationship

Specify the relation of the customer with the nominee.

Address1

Specify the first line of the address of the nominee.

Address2

Specify the second line of the address of the nominee.

Address3

Specify the third line of the address of the nominee.

Address4

Specify the forth line of the address of the nominee.

Minor

Select this option if the nominee is a minor.

Guardian Details**Guardian Name**

Specify the guardian name of the minor.

Relationship

Specify the relation of the minor with the guardian.

Address1

Specify the first line of the address of the guardian.

Address2

Specify the second line of the address of the guardian.

Address3

Specify the third line of the address of the guardian.

Address4

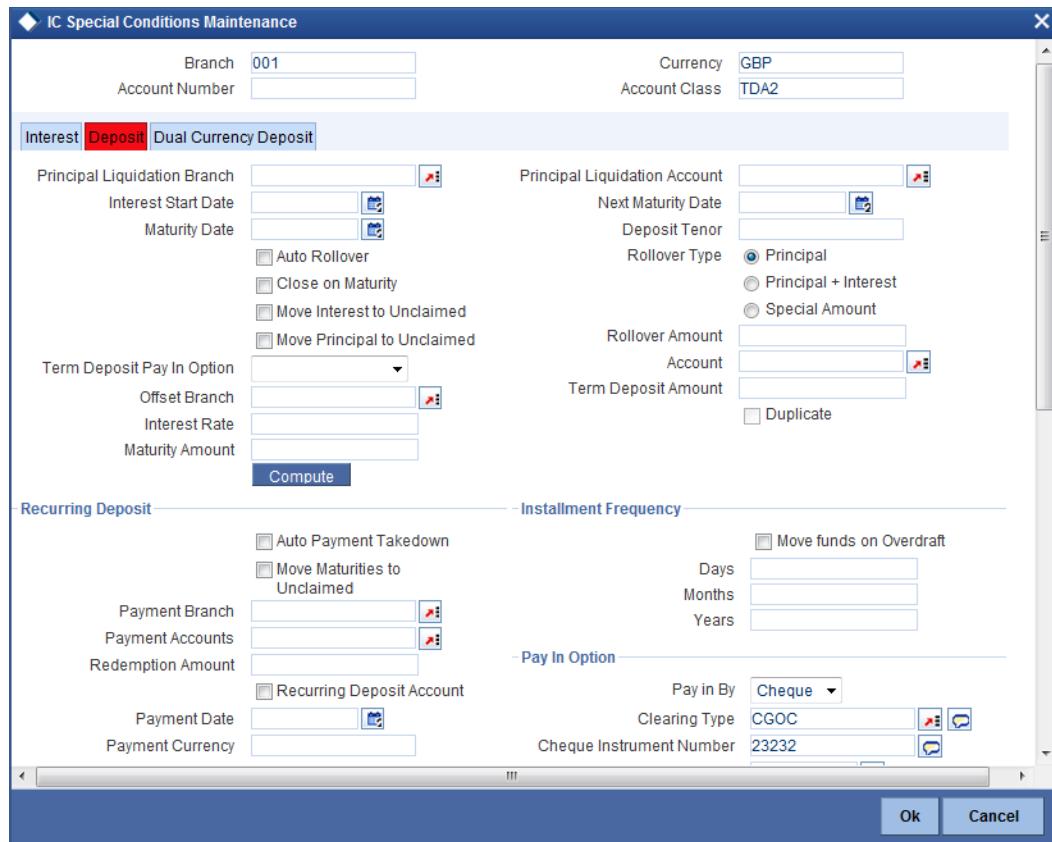
Specify the forth line of the address of the guardian.

1.3.7 Specifying Interest Details

Enter interest details by invoking the 'Interest and Deposits' screen. Click 'Interest and Deposit' button to invoke this screen

The screenshot shows the 'IC Special Conditions Maintenance' dialog box. The 'Interest' tab is selected. The top section contains fields for 'Branch' (001), 'Account Number', 'Currency' (GBP), and 'Account Class' (TDA2). Below this are tabs for 'Interest', 'Deposit', and 'Dual Currency Deposit', with 'Interest' being the active tab. The 'Interest' tab contains fields for 'Calculation Account', 'Interest Booking Branch', 'Interest Booking Account', 'Charge Booking Branch', 'Charge Booking Account', 'Interest Start Date', and 'Charge Start Date'. To the right of these fields are checkboxes for 'Interest Statement' and 'Dr Cr Advices'. The 'Product Details' section includes a table for 'Product Code' with columns for 'Effective Date' and 'Open', and a table for 'UDE Values' with columns for 'UDE Id', 'UDE Value', and 'Rate Coc'. At the bottom are checkboxes for 'Waive Charges', 'Generate UDE Change Advice', 'Open', and 'ILM Product', along with 'Ok' and 'Cancel' buttons.

Click 'Deposit' tab to input deposit details. The screen is displayed below:



The screenshot shows the 'IC Special Conditions Maintenance' window with the 'Deposit' tab selected. The window is divided into several sections:

- Header:** Branch (001), Account Number, Currency (GBP), Account Class (TDA2).
- Deposit Tab:** Principal Liquidation Branch, Interest Start Date, Maturity Date, checkboxes for Auto Rollover, Close on Maturity, Move Interest to Unclaimed, Move Principal to Unclaimed, Term Deposit Pay In Option, Offset Branch, Interest Rate, Maturity Amount, Compute button.
- Principal Liquidation:** Principal Liquidation Account, Next Maturity Date, Deposit Tenor, Rollover Type (radio buttons for Principal, Principal + Interest, Special Amount), Rollover Amount, Account, Term Deposit Amount, Duplicate checkbox.
- Recurring Deposit:** Payment Branch, Payment Accounts, Redemption Amount, Payment Date, Payment Currency, checkboxes for Auto Payment Takedown, Move Maturities to Unclaimed, Recurring Deposit Account.
- Installment Frequency:** Days, Months, Years, Move funds on Overdraft checkboxes.
- Pay In Option:** Pay in By (Cheque dropdown), Clearing Type (CGOC), Cheque Instrument Number (23232).

At the bottom are Ok and Cancel buttons.

On this screen, you can view the interest rate and the maturity amount, at any stage of term deposit account opening.

You can also specify the term deposit payout details under this tab.

Payout Type

Specify the payout type. The drop-down list displays the following payout types:

- Banker's Cheque
- Payments
- General Ledger
- Account
- Term Deposit
- Demand Draft

You can choose the appropriate one from the drop-down list.

Percentage

Specify the percentage of the total amount that will be paid out in the selected mode.

Offset Branch

Specify the offset branch code.

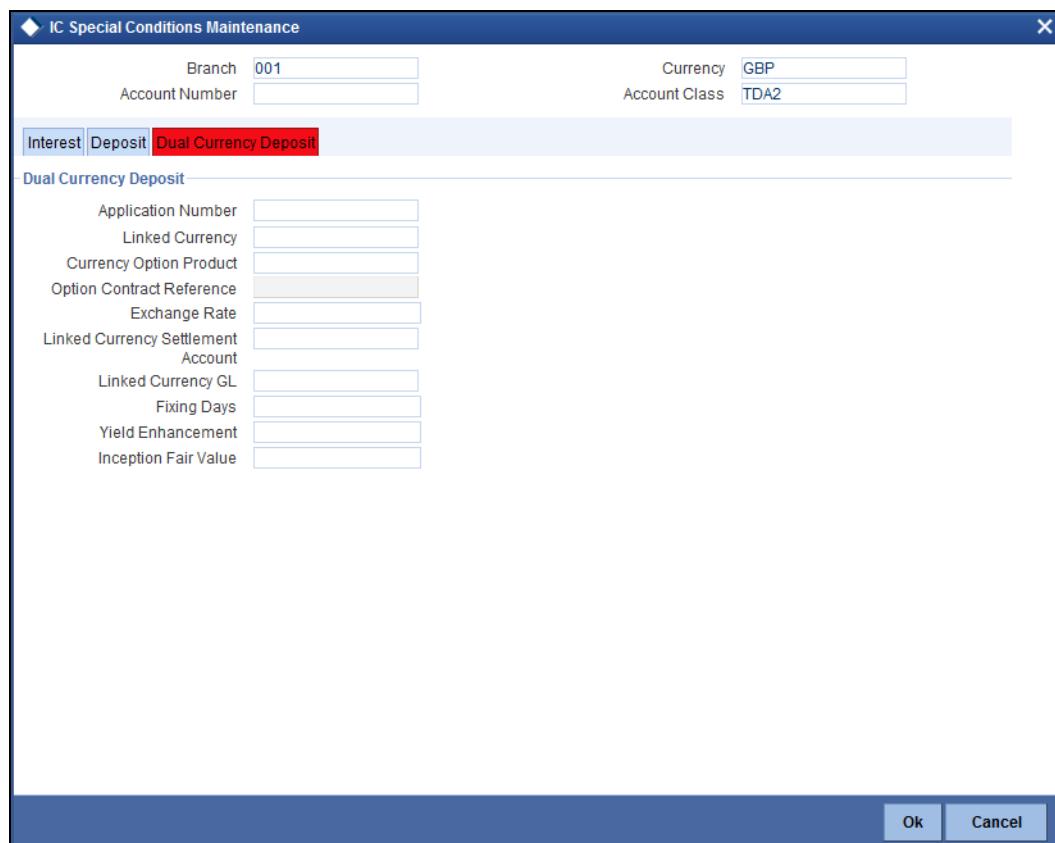
Offset Account

Specify the offset account number. The option list displays all valid offset account numbers maintained in the system. Choose the appropriate one.

Narrative

Enter your comments on the payout in the selected mode, if any.

Click 'Dual Currency Deposit' tab to specify the dual currency deposit details.



The dialog box is titled 'IC Special Conditions Maintenance'. It has tabs for 'Interest', 'Deposit', and 'Dual Currency Deposit', with 'Dual Currency Deposit' being the active tab. The 'Deposit' tab is highlighted with a red border. The 'Dual Currency Deposit' section contains the following fields:

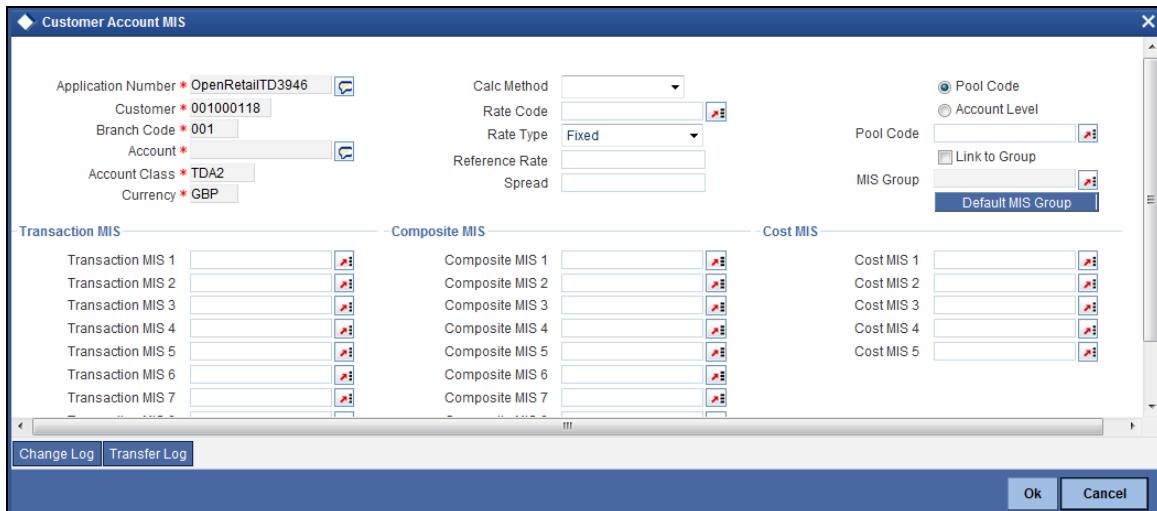
Application Number	<input type="text"/>
Linked Currency	<input type="text"/>
Currency Option Product	<input type="text"/>
Option Contract Reference	<input type="text"/>
Exchange Rate	<input type="text"/>
Linked Currency Settlement Account	<input type="text"/>
Linked Currency GL	<input type="text"/>
Fixing Days	<input type="text"/>
Yield Enhancement	<input type="text"/>
Inception Fair Value	<input type="text"/>

At the bottom of the dialog are 'Ok' and 'Cancel' buttons.

Refer the 'Applying Interest Product on Account' chapter in the 'Interest and Charges' User Manual for details about applying interest to an account.

1.3.8 Specifying MIS Details

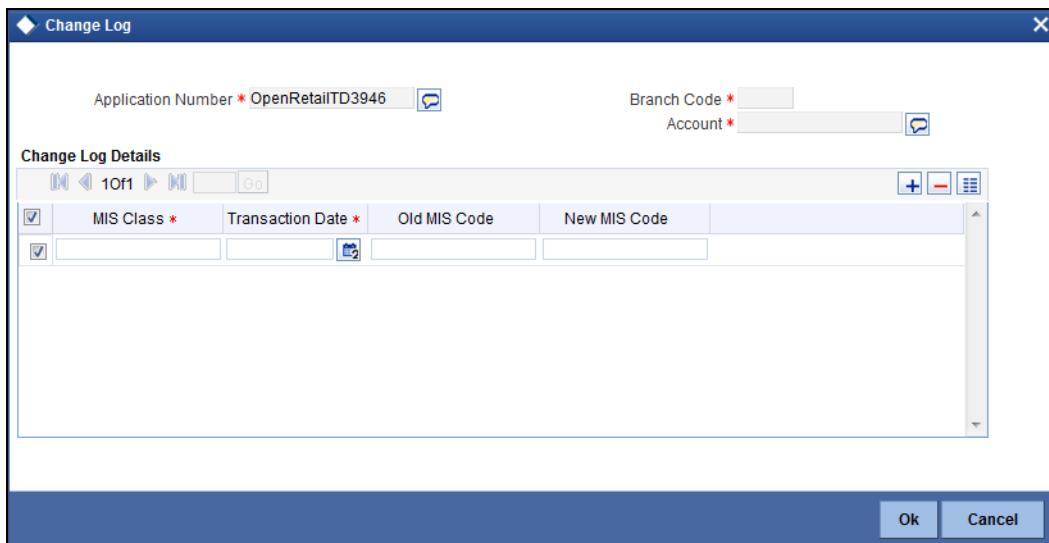
Enter MIS details by invoking the 'Management Information System' Screen. Click 'MIS' button to invoke this screen.



Refer the Management Information System User Manual for further details.

1.3.9 Viewing Change Log

Click 'Change Log' button to invoke 'Change Log' screen.



1.3.10 Viewing Balance Transfer Log

Click 'Transfer Log' button to invoke 'Balance Transfer Log' screen.

The screenshot shows the 'Balance Transfer Log' window. At the top, there are fields for 'Application Number' (OpenRetailID3946), 'Branch Code' (highlighted with a red box), and 'Account' (highlighted with a red box). Below these are buttons for navigating through 10f1 transactions. The main area is a grid table with columns: Product Code, Financial Year, Transaction Date (marked with a red asterisk), GL Code, MIS Class (marked with a red asterisk), and Old MIS. The 'Transaction Date' column contains the value '11/11/2010'. The 'OK' and 'Cancel' buttons are located at the bottom right of the window.

1.3.11 Specifying Interest Payout Details

You can pay out interest through demand draft, banker's cheque or PC. To enable this, you need to capture the interest payout details using 'Interest Payout Details' screen. Click 'Interest Payout Details' button.

The screenshot shows the 'Interest Payout Details' window. At the top, there are fields for 'Branch Code' (001), 'Account' (highlighted with a red box), 'Application Number' (OpenRetailID3946), 'Currency' (GBP), and 'Customer No' (001000118). Below these, there is a section for 'Bankers Cheque / Demand Draft' with a dropdown set to 'PC'. Under 'Instrument Details', there are fields for 'Bank Code' and 'Payable Branch'. In the 'Beneficiary Details' section, there are fields for 'Beneficiary Name', 'Passport/IC Number', and 'Narrative'. The 'Beneficiary Address' section contains two address lines. The 'OK' and 'Cancel' buttons are located at the bottom right of the window.

Specify the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number.

Currency

The system displays the currency code.

1.3.11.1 Bankers Cheque / Demand Draft Tab

You need to specify the following details under this tab.

Instrument Details

Bank Code

Specify the bank code of the bank at which the demand draft/banker's cheque was issued. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

Payable Branch

Specify the branch at which the demand draft/banker's cheque is payable. The option list displays all valid branch codes of the selected bank. Choose the appropriate one.

Instrument Type

Specify the type of instrument used for interest payout.

Currency

Specify the currency in which the instrument is drawn.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary of the demand draft/banker's cheque.

Passport/IC Number

Specify the passport/IC number of the beneficiary of the demand draft/banker's cheque.

Narrative

Enter the comments, if any.

Beneficiary Address

Specify the address of the beneficiary of the demand draft/banker's cheque.

1.3.11.2 PC Tab

Click 'PC' tab to capture the details of PC.

◆ Interest Payout Details

Branch Code	001	Currency	GBP		
Account		Customer No	001000118		
Application Number	OpenRetailTD3946				
Bankers Cheque / Demand Draft PO					
Counterparty					
Counterparty Bank Code	<input type="text"/>	<input type="button" value="..."/>			
Counterparty Account	<input type="text"/>	<input type="button" value="..."/>			
Currency	GBP				
Beneficiary Details					
Beneficiary Name	<input type="text"/>	<input type="button" value="..."/>	Beneficiary Address	<input type="text"/>	<input type="button" value="..."/>
Passport/IC Number	<input type="text"/>	<input type="button" value="..."/>		<input type="text"/>	<input type="button" value="..."/>
Narrative	<input type="text"/>	<input type="button" value="..."/>			

Ok **Cancel**

You need to specify the following details under this tab.

Counterparty

Counterparty Bank Code

Specify the bank code of the bank of the counterparty. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

Counterparty Account

Specify the account number of the counterparty. The option list displays all valid account numbers that are applicable. Choose the appropriate one.

Currency

The system displays the currency of the counterparty account.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary of the PC.

Passport/IC Number

Specify the passport/IC number of the beneficiary of the PC.

Narrative

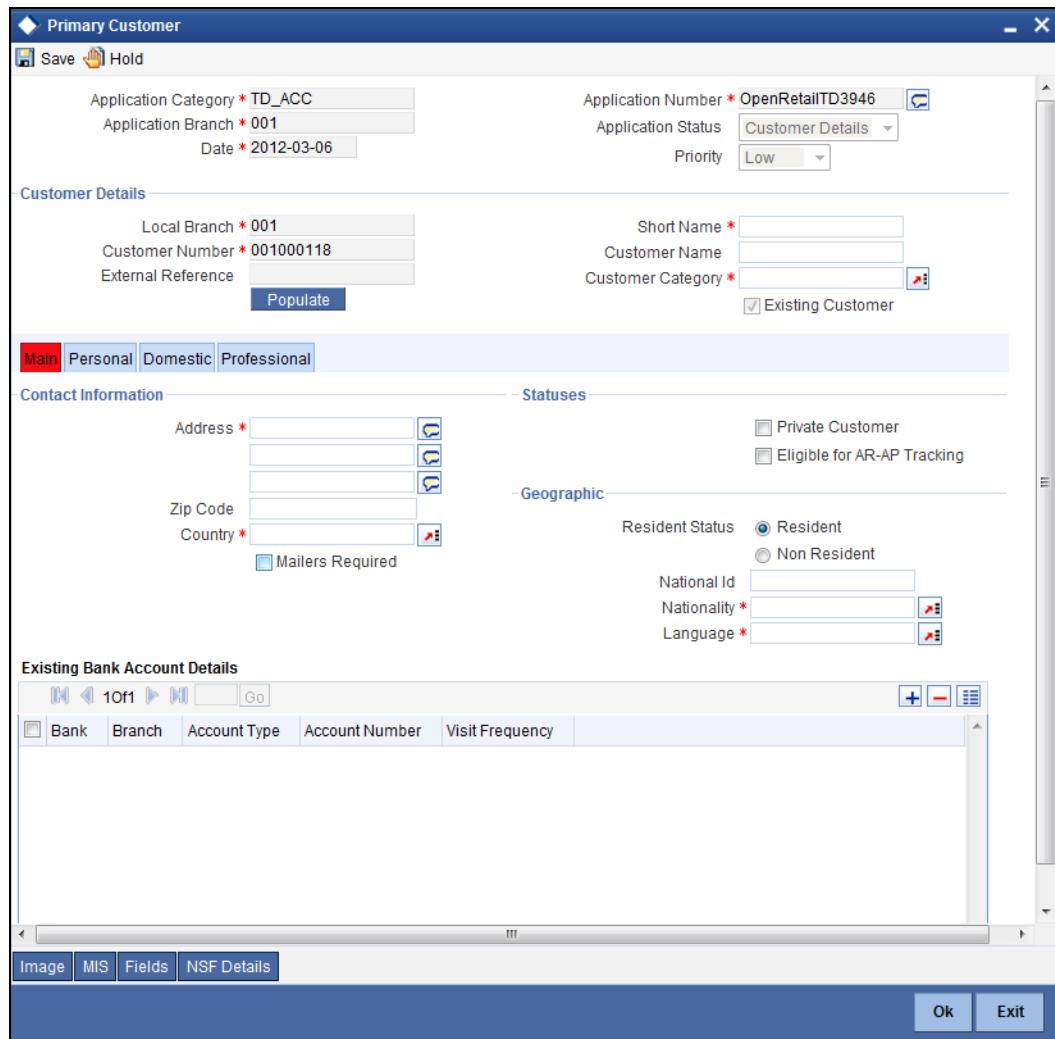
Enter the comments, if any.

Beneficiary Address

Specify the address of the beneficiary of the PC.

1.3.12 Capturing Primary Customer Details

Click 'Primary Customer' button to capture customer details. The following screen is displayed:



In this screen maintain the following customer details:

Customer Details

In this section, specify the basic information of the customer.

Local Branch

Specify the branch code of the customer's local branch.

Customer Number

Specify the customer number for whom the current account is being created. You can also select the appropriate customer from the adjacent option list. The list displays all the valid and authorized customers maintained in the system.

External Reference

Specify the external reference number.

Short Name

Along with the Customer Code you have to capture the customer's abbreviated name. The description that you capture is unique for each customer. It helps in conducting a quick alpha-search or generating queries regarding the customer.

Customer Name

The full name of the selected customer is displayed.

Customer Category

Specify the category in which the customer belongs. You can also select the appropriate customer category from the adjacent option list and indicate the category under which the particular customer is categorized. Each customer that you maintain can be categorized under any one of the categories that you have maintained in the system.

Existing Customer

If the customer is the existing customer, then this field is checked and you cannot edit the same.

3.1.1.Capturing Primary Customer Main Details

Click 'Main' tab to input the following contact details of the customer:

Contact Information

Address

Specify the address of the customer.

ZIP Code

Specify the ZIP code that forms a part of the contact address.

Country

Specify the country in which the customer resides. You can also select the appropriate country from the adjacent option list. The list displays a list of countries maintained in the system.

Mailers Required

Check this box to indicate whether the mailers required or not.

Statuses

Private Customer

Check this box to indicate that the customer is a private customer,

Geographic

Resident Status

Indicate the customer's resident status. The options are as given below:

- Resident
- Non Resident

National ID

Specify the national Id of the customer.

Nationality

Specify the nationality of the customer. You can also select the nationality of the customer from the adjacent option list. The list displays a list of countries maintained in the system.

Language

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated.

Existing Bank Account Details

If the customer is an existing bank customer, then specify the following details:

Bank Name

Specify the name of the bank in which the customer is holding an account.

Branch Code

Indicate the name of the bank's branch in which the customer is holding an account.

Account Type

Specify the type of account the customer is holding.

Account No

Specify the existing account number of the customer.

Visiting Frequency

Specify the number of times the customer visits or transacts with the existing bank.

3.1.2.Capturing Primary Customer Personal Details

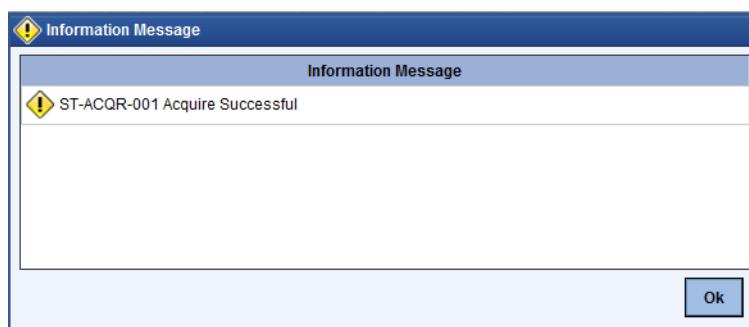
Click 'Personal' tab to view the following given screen:

The screenshot shows the 'Primary Customer' application window. At the top, there are fields for Application Category (TD_ACC), Application Branch (001), Date (2012-03-06), Application Number (OpenRetailTD3946), Application Status (Customer Details), and Priority (Low). Below this is a 'Customer Details' section with fields for Local Branch (001), Customer Number (001000118), External Reference, Short Name, Customer Name, Customer Category, and a checkbox for Existing Customer. A 'Populate' button is also present. The window has tabs at the bottom: Main (selected), Personal, Domestic, and Professional. The Personal tab is active, showing fields for Prefix 1, Prefix 2, Prefix 3, Sex (Male selected), Telephone, Email, Address, Zip Code, and Country. The Legal Guardian section includes fields for Date of Birth, Minor checkbox, and Guardian. The Professional tab is visible but empty. At the bottom are buttons for Image, MIS, Fields, NSF Details, Ok, and Exit.

Step 4. Verify Details of Input

In this stage, the bank verifies all the details entered to ensure correctness of information captured. In case the details captured are incorrect, the bank needs to make the necessary amendments.

Select the desired record and click the adjoining 'Acquire' button. The following screen will be displayed.



The task will then be moved to your 'Assigned' task list. Double click on the record in your 'Assigned' task list. The following screen will be displayed.

The following screen will be displayed which is similar to the screen in the Input details stage.

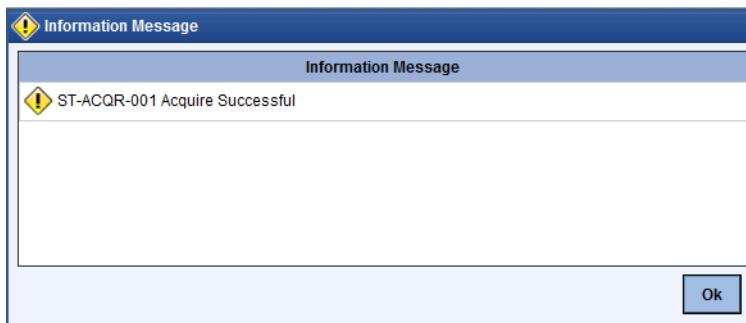
The fields in the screen are disabled. The verifier is able to navigate to all tabs and verify data entered/corrected. The verifier can enter comments. In case the outcome selected is 'Failed' the process will move to the 'Modify Input Details' stage and in case the outcome selected is 'Successful', the task will then move to the next activity once you click the 'OK' button in this screen.

Step 5. Modify Details of Input

In this stage in case verification is not successful, the bank modifies the details captured.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

In case verification is not successful, then you may need to modify few details. Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the required task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A screenshot of the 'Modify Details Of Input' screen. The top navigation bar includes 'Save' and 'Hold' buttons. The main form is divided into several sections: 'Account Details' (Application Category: TDA2, Date: 2012-11-07, Branch: 001), 'Customer Details' (Customer No: 000000103, Customer Name: PAVIT address, Term Deposit Amount: 10,000.00, Existing Customer checked), 'Pay In Option' (Pay-In Mode: Cheque, Clearing Type: CGOC, Cheque Instrument Number: 23232, Cheque date: 2012-03-06, Drawee account number: 232322121, Routing No: 0000), and 'Main' and 'Nominee' tabs for account type (Single, Joint), country code (GB), mode of operation (Single), account open date (2012-11-07), alternate account number (0015487545424), clearing bank code, address, location, and media. There are also sections for 'Options' (Track Receivable, Replicate Customer Signature), 'Auto Deposit' (Auto Deposit Balance, Sweep Type: No Sweep, Master Account Number, Rate), 'Intermediary Details' (Intermediary Required, Intermediary Code, Intermediary Description), and tabs for Primary Customer, Secondary Customer, Tertiary Customer, Interests And Deposits, MIS, Documents, Interest Payout Details, and TD Payout Details. At the bottom are buttons for Prev Remarks, Remarks, Audit, Outcome (PROCEED), and Exit.

In this screen you can modify the editable fields. After modifying the required details, click save icon in the tool bar. You will be taken back to 'Verify Details' task. Click save icon in the tool bar to save the record. The system displays the message 'The task is completed successfully'.

Click the 'OK' button in this screen. You will be taken back to the 'Modify Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity

Step 6. KYC (Retail) Review Info

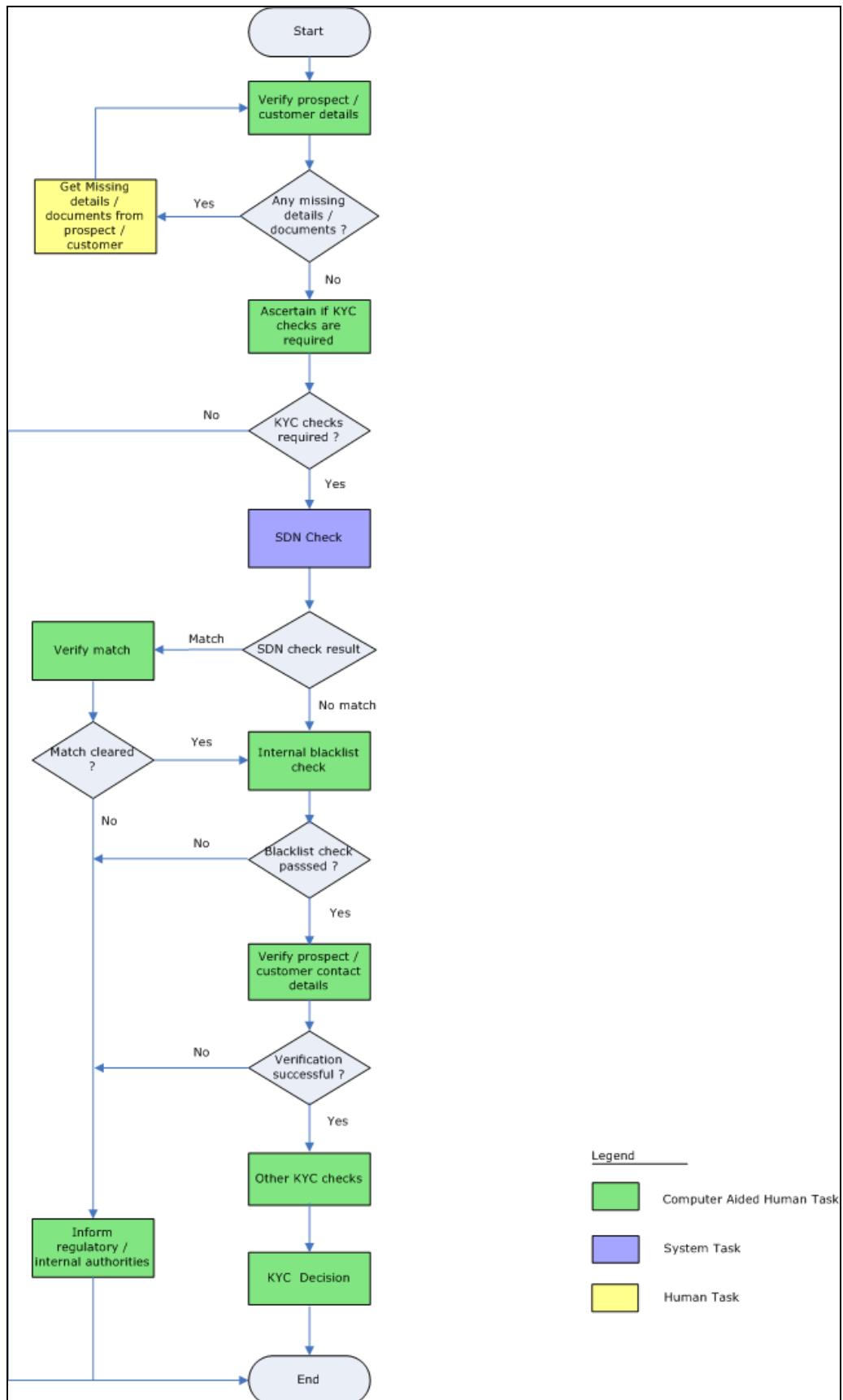
This process includes checks like SDN check, internal blacklist check, contact details verification, etc. The account is opened only when the customer passes all these checks. In case of non-clearance of any of the checks, the account opening process is terminated. The bank verifies all the details/documents to ensure that the information / documents required to carry out KYC checks are obtained. In case the details captured are incorrect, the bank makes the necessary modifications. If the verification is successful, the bank proceeds to conduct KYC checks. Once KYC checks are carried out, the result is passed on to the parent process.

If any of the checks fail, the relevant regulatory /internal authorities are informed. Once KYC checks are carried out, the result is passed on to the parent process.

Here you perform the Know Your Customer check on the customer. The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

Bank initiates the process of KYC-C review for a customer as a part of parent process with all the relevant information in the system. This process comprises the following stages:

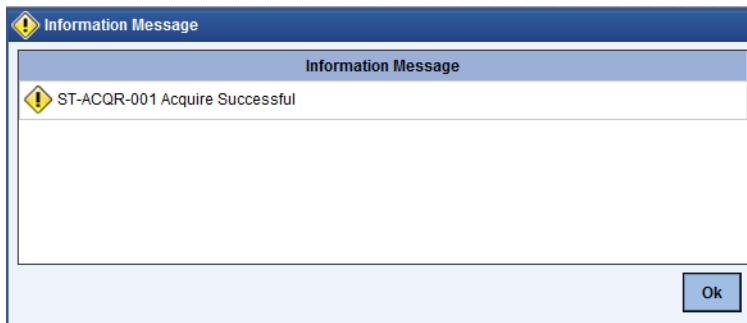
- Verify prospect /customer details
- Ascertain if KYC checks are required
- SDN checks
- Verify SDN Match
- Inform Regulatory / Internal authorities on KYC checks failure
- Internal Black List check
- Verify customer / prospect contact details
- Other KYC Checks
- KYC Decision



1.3.13 Verify Prospect /Customer Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

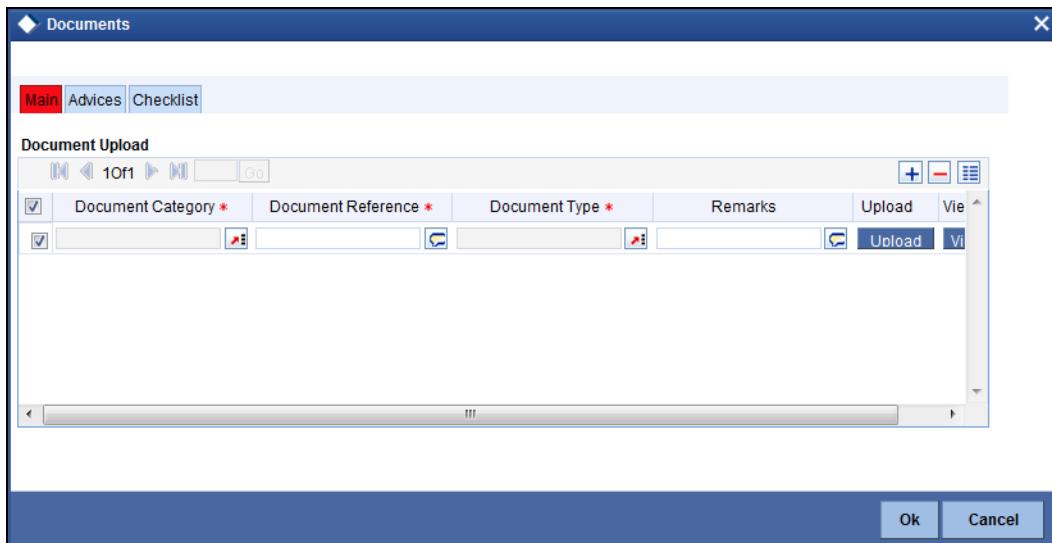
Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A screenshot of the 'Verify Prospect Customer Details' application window. The window has a title bar with a diamond icon, 'Save', 'Hold', and a close button. The main area is divided into sections: 'Application Details' (Application Category, Application Branch, Date, Application Number, Application Status, Priority), 'Account Details' (Account Number, Account Description, Account Type, Account Branch, Account Currency, Account Class), and 'Customer - KYC Details' (Customer Number, Name, Details). Below these is a 'Document' section with 'Prev Remarks', 'Remarks', 'Audit', and 'Exit' buttons. At the bottom left is a navigation bar with icons for back, forward, and search.

Click 'Document' button to invoke 'Document Upload' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.



You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'COMPLETE' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

The task is then moved to the next activity.

1.3.14 Ascertain if KYC Checks are Required

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

You can view the customer details and save the record by clicking the save icon in the tool bar. Outcome for this stage can either 'REQUIRED' or 'NOT REQUIRED'.

The system displays the message 'The task is completed successfully'.

The task is then moved to the next activity.

1.3.15 SDN Check

In this stage, the bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

A system Task is created which invokes the external service to do the SDN check for all new applicants and any existing customers whose information is modified. All nominee details are also sent for SDN check.

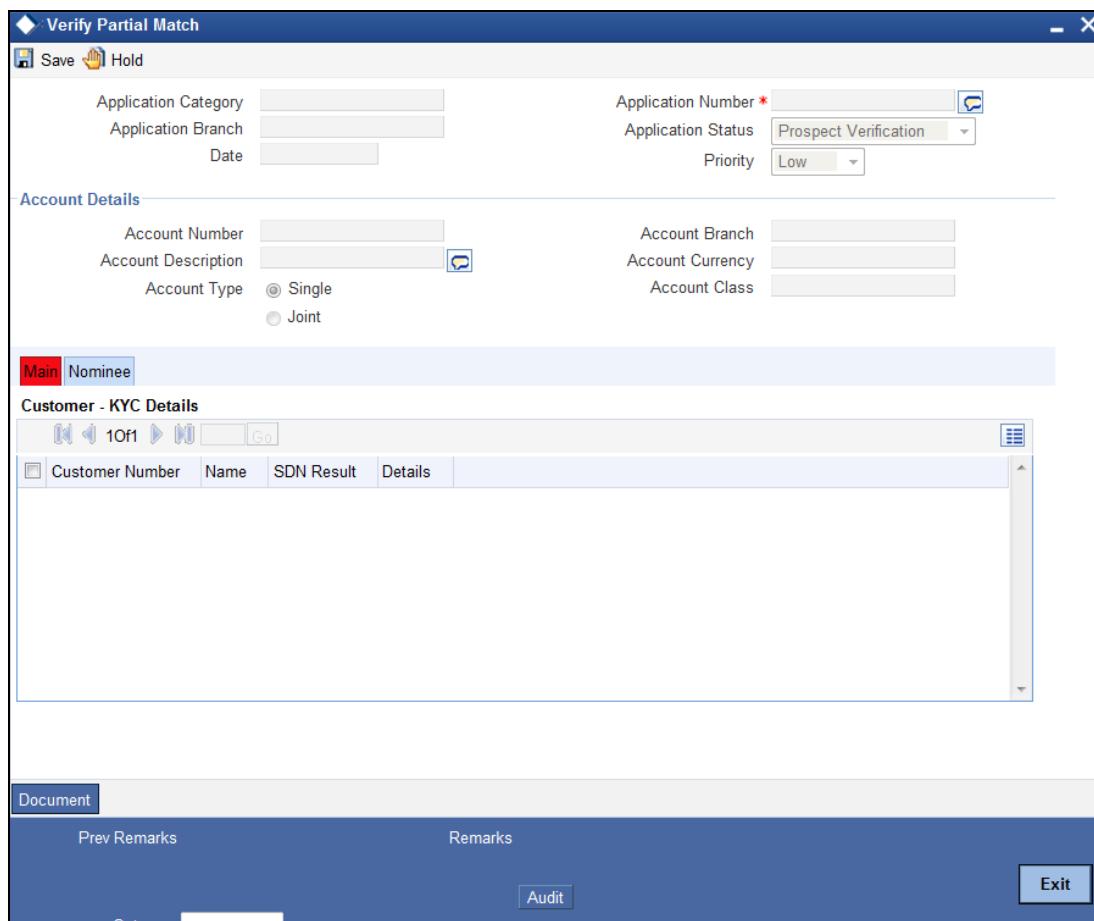
1.3.16 Verify SDN Match

The bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the 'Assigned' queue in the system. Click 'Acquire' button adjoining the 'Verify Partial Match' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:



The screenshot shows the 'Verify Partial Match' application window. At the top, there are buttons for 'Save' and 'Hold'. Below that, there are fields for 'Application Category', 'Application Branch', 'Date', 'Application Number *' (with a red asterisk), 'Application Status' (set to 'Prospect Verification'), and 'Priority' (set to 'Low'). A section for 'Account Details' follows, with fields for 'Account Number', 'Account Description', 'Account Type' (radio buttons for 'Single' and 'Joint'), 'Account Branch', 'Account Currency', and 'Account Class'. The 'Main' tab is selected, showing a grid titled 'Customer - KYC Details' with columns for Customer Number, Name, SDN Result, and Details. The 'SDN Result' column is empty. The 'Nominee' tab is also visible. At the bottom, there is a 'Document' section with 'Prev Remarks' and 'Remarks' fields, and buttons for 'Audit' and 'Exit'.

In this screen, you can view the applicant's details. In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. However, if the match is cleared, you can continue with the subsequent KYC checks. Save the record by clicking the save icon in the tool bar. The Outcomes for this stage are 'Cleared', 'Not Cleared'. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the next activity.

1.3.17 Inform Regulatory / Internal Authorities on KYC Checks Failure

In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. The bank may also inform its internal authorities in case of positive SDN match and/or if the prospect/customer is blacklisted internally.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

The screenshot shows the 'Inform Regulatory/Internal Authorities' application window. At the top, there are buttons for 'Save' and 'Hold'. Below that, there are fields for 'Application Category', 'Application Branch', 'Date', 'Application Number *' (with a dropdown arrow), 'Application Status' (set to 'Prospect Verification'), and 'Priority' (set to 'Low'). The main area is titled 'Customer - KYC Details' and contains a grid table with the following columns: Customer Number, Name, SDN Result, Internal Blacklist Check, Contact Verification Remarks, KYC Passed, and Details. The 'Internal Blacklist Check' column contains a button labeled 'Blacklist Check'. Below the grid, there are tabs for 'Information to Regulatory Authority' and 'Document', with 'Document' currently selected. The 'Document' tab has fields for 'Prev Remarks' and 'Remarks', and buttons for 'Audit' and 'Exit'. The bottom of the window has a footer with a 'Logout' button.

1.3.18 Internal Blacklist Check

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list.

Click 'Internal Blacklist Check' button to invoke 'Blacklist Check' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

In this screen, you can view the applicant's details. If the applicant's name is listed in the bank's internal list of global blacklisted customers, you can report it to the internal authorities of the bank. You can continue with the process of creating account only when the customer passes these checks. The outcomes for this stage are 'PROCEED' and 'REJECT'. Select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. If the customer clears the check . In case the customer is a blacklisted customer select the outcome as 'REJECT' The system then will move to Inform Regulatory Authorities Stage. The system displays the message 'The task is completed successfully'.

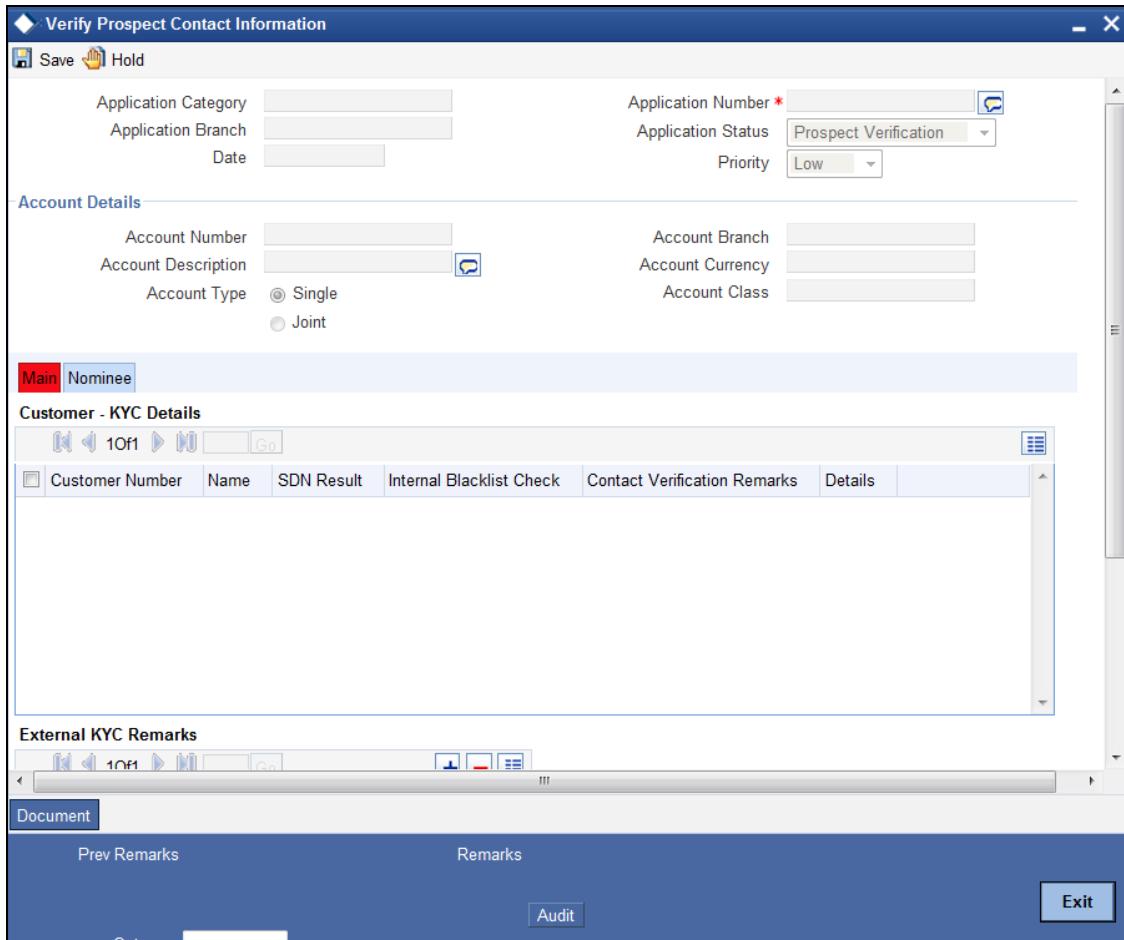
Click 'Ok' button. The task is then moved to the next activity.

1.3.19 Verify Customer / Prospect Contact Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:



In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number etc. The outcome of the various stages is displayed in the Audit block for the verifier to make a decision. The outcomes for this stage are 'PROCEED' and 'REJECT'. After selecting the outcome save the record by clicking on the save icon of the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Verify Prospect Contact Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

1.3.20 Other KYC Checks

As per the bank's mandated policy, you will have to other details like verification of the employer information, verification of the income information, sources and uses of funds etc.

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'OtherKYCChecks' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

In this screen, you can view and verify the applicant's details. After verifying the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the next activity.

1.3.21 KYC Decision

After verifying and evaluating the KYC information, bank decides whether it should enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'KYCDecision' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

In this screen, you can view the complete information of the applicant. The outcome of various stages of KYC-R sub process is displayed in the Audit block. Based on these information, you can inform the customer if you enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not as part of the parent process.

Based on the decision, select the outcome as 'FAILED' or 'PASSED' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the Main process.

Step 7. Block Customer in the System

For an existing customer if the KYC check fails, then the system will block all the existing accounts for the customer as per the bank's internal guidelines. The failed customers will be added into the internal backlist database.

Step 8. Generate Advice of Rejection of Request for Opening TD

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

Step 9. Dispatch Advice of Rejection

In this stage, the bank dispatches the advice of rejection to the prospect. The documents obtained along with the deposit opening form, if any, are also returned as part of this activity.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

Step 10. Check if Funds are Available for Opening TD Account

In this stage, the bank checks whether the funds are available for opening the term deposit account. In case the deposit amount is by way of cash/cheque, the bank checks the appropriate settlement account to confirm receipt of deposit amount. In case the deposit amount is by way of transfer from another account of the bank, the bank checks the account balance.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

Step 11. Create Customer / Modify Customer Details in the System

If the applicant is a new customer, then a new customer record is created in the system. In case of an existing customer, the customer's KYC information is updated. Similarly, if a joint account is opened where multiple customer IDs need to be created/updated, then the same is done in the system as part of this activity.

Step 12. Book Term Deposit

In this stage, the bank creates the term deposit in Oracle FLEXCUBE and also links it to the customer ID. In case of a deposit in joint names, the bank links all the applicable customer IDs to the deposit account.

Step 13. Generate Term Deposit Receipt / Confirmation Advice

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

Step 14. Store Document Reference Number in the System

The bank stores the document reference in Oracle FLEXCUBE for future reference. The documents that are captured and uploaded into the DMS system generates a reference number which are linked to the contract reference number and saved in Oracle FLEXCUBE for future reference.

Step 15. Dispatch Confirmation Advice and Store Documents

In this stage, the bank dispatches / hands over the term deposit receipt/ confirmation advice to the customer. The bank stores the deposit opening form and other supporting documents in a safe and accessible location.

The bank also captures:

- The details of the documents stored
- While storing, the bank ensures that all the required documents (as per the bank's policy) are available in the storage

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

You can store the current account opening form and other supporting documents are stored in a safe and accessible location. This storage information can be recorded using 'Store Documents' screen. You can capture the storage details in this stage.

Click 'Acquire' button adjoining the 'Store Documents' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.

◆ Store Documents

Save Hold

Application Category	TDA2	Application Number	* OpenRetailTermDeposit44
Application Branch	001	Application Status	Document Storage
Date	2012-11-07	Priority	Low

Account Details		Storage Details	
Customer No	001000485	Storage Reference	* Ref1
Customer Name	BHARAT	Place of Storage	Chennai
Account Branch	001	Date of Storage	2012-11-07
Account Number	0011111122211	Time of Storage	12pm

Document

Prev Remarks Remarks

Audit Exit

In this screen the following information can be stored:

Account Details

The following customer information is displayed:

- Customer Number
- Customer Name
- Branch
- Account Number

Storage Details

Capture the following storage details in this section:

Storage Reference Number

Specify the storage reference number.

Place of Storage

Specify the place where the document is stored.

Date of Storage

Specify the date on which the documents were stored.

Time of Storage

Specify the time of document storage.

Select the action 'Document Stored' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button.



Retail Term Deposit Account Creation
[December] [2012]
Version 12.0.1.0.0

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