

Corporate Term Deposit User Manual  
Oracle Banking Digital Experience  
Release 20.1.0.0.0

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**ORACLE®**

Corporate Term Deposit User Manual

May 2020

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
1	Overview	✓	✓
2	New Deposit	✓	✓
<b>3</b>	<b>New Deposit (Maturity Instruction)</b>		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Interest and Principal	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	✗	✓
<b>4</b>	<b>New Deposit (Payout Instruction)</b>		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	✗	✓
	With payout instructions - Pay to domestic bank account	✗	✗
	With payout instructions - Pay to international bank account	✗	✗

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
5	Deposit Details	✓	✓
6	Deposit Details - Nickname update	NH	NH
<b>7</b>	<b>Edit Maturity Instruction</b>		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Interest And Principal	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	x	✓
<b>8</b>	<b>Edit Payout Instruction</b>		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	x	✓
	With payout instructions - Pay to domestic bank account	x	x
	With payout instructions - Pay to international bank account	x	x
9	Top Up	x	✓
10	Redemption to own account	✓	✓
11	Redemption to internal account	x	✓
12	Redemption to domestic account	x	x
13	Redemption to international account	x	x
14	View Statement	✓	✓
15	View Statement - Request Statement	x	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
16	View Statement - Pre-Generated Statement	x	✓

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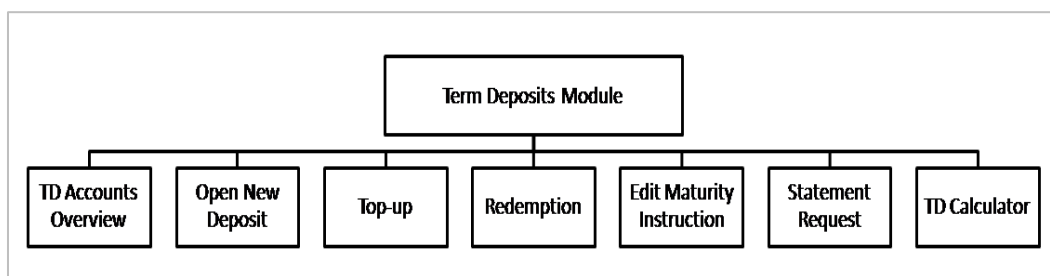
## 3. Term Deposit

Term Deposit is a type of investment where the money is invested at financial institutions for a fixed period of time on which an agreed amount of interest is earned. Unlike regular saving account, interest earned in term deposit is higher. Application enables users to open and manage Term Deposits through its entire life cycle.

The transactions available under the Term Deposit module:

- Overview
- Deposit Details
- New Deposit
- Edit Maturity Instruction
- Top up
- Redemption
- View Statement
- Request Statement
- Term Deposit Calculator

### Features Supported In Application



### Pre-Requisites

Maintenances have to be performed for accounts of the Primary Party & the Linked Parties, that the user needs to access either for enquiries or transactions.

- Party preference is maintained (primary and linked parties)
- Corporate users are created.
- Transaction and account access is provided to corporate user (primary and linked parties)
- Approval rule set up for corporate user to perform the actions
- Transaction limits are assigned to user to perform the transaction

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## 4. Term Deposit Accounts Overview

The Term Deposit overview page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. Term Deposit overview can be accessed via Deposit Overview menu in the application.

The screen allows the user to manage the deposit effectively and efficiently by giving him a holistic view of the Term Deposits that he has access to.

Below are the components of the term deposit overview screen:

- Term Deposits Accounts Overview and Current Position
- Quick Links: New Deposit, Top Up, Redemption, Edit Maturity Instruction, and Request Statement
- Term Deposits Accounts Summary
- Term Deposits Calculator

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > Overview*

### Term Deposit Accounts Overview

The screenshot displays the Futura Bank Term Deposit Accounts Overview page. The interface includes a navigation bar with 'Maker', 'ATM/Branch', and 'English' options. The user is logged in as 'Mack Thomas' with a last login of '06 May 05:01 AM'. The main content area is divided into several sections:

- Summary Card:** Shows 5 Total Accounts and a Net Balance of £8,333.33.
- Current Position:** A bar chart showing Investment (£8,333.33), Current Balance (£8,333.33), and Maturity Amount (£8,677.45).
- Quick Links:** Includes icons for New Deposit, Redemption, Top Up, Request Statement, and Edit Maturity Instruction.
- TD Accounts Summary:** A table listing account details for Sunrise Coffee.
- Term Deposit Calculator:** A section for calculating deposits with fields for Amount, Years, Months, Days, and Interest (1%), and a Calculate button.

Party Name	Deposit Number	Interest Rate	Maturity Date	Principal Balance	Maturity Balance
Sunrise Coffee	FD-Floating Rate xxxxxxxxxxxx0031	7.00%	22 Aug 2020	\$5,000.00	\$5,480.40
Sunrise Coffee	Auto Deposits without TopUp xxxxxxxxxxxx0020	3.00%	22 May 2019	£5,000.00	£5,023.85

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## Dashboard Overview

### Term Deposit Accounts Overview

This section displays the following details:

- Total Accounts: Total number of all active Term Deposits.
- Net Balance: Sum of net Balance of all active Term Deposits.

### Current Position

This section displays the current position of the deposit accounts.

### Quick Links

This section is a quick way to launch Term Deposit transactions viz.,

- New Deposit
- Top Up
- Redemption
- Request Statement
- Edit Maturity Instruction,

### Term Deposit Accounts Summary

It displays the list of term deposits, and provides a summary of the accounts.

Details includes:

- Party Name
- Term Deposit Number along with the account nickname
- Interest Rate
- Maturity Date
- Principal Balance
- Maturity Balance

The user can download the accounts summary, for his reference.

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**Note:** Click on individual Term Deposit account number to view the respective deposit details.

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### Term Deposit Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity. For more information, refer the Term Deposit Calculator section in this user manual.

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## 5. New Deposit

New Deposit page enables the customer to apply for a new term deposit. All the term deposit offerings of the bank are available for selection on this page. The customer can select any product offer in order to apply for a term deposit of choice.

While applying for a term deposit, the customer is required to identify the amount for which the deposit is to be opened and the tenure i.e. the term of the deposit. Additionally, the customer is also required to define maturity instructions and also to select the current or savings account from which funds are to be debited in order to fund the deposit.

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > New Deposit*

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > New Deposit*

### New Deposit

The screenshot displays the 'New Deposit' page on the Futura Bank website. The page is divided into several sections:

- Holding Details:** Primary Account Holder is 'Sunrise Coffee'.
- Deposit Details:** Source Account is 'xxxxxxxxxxxx0097' with a balance of '€20,166.67'. The deposit amount is set to 'EUR €1,000.00'. The current exchange rate is '€1.00 = £0.56' and the exchange amount is '£555.55'. The deposit tenure is set to '2' years, '0' months, and '0' days. A 'Reset' button is visible next to the exchange rate.
- Maturity Details:** Maturity Instruction is 'Renew Principal and Pay Out the In...'. The 'Own Account' field is set to 'xxxxxxxxxxxx0100'.

A note on the right side of the page states: 'PAN is mandatory for creation of deposit which is above a set threshold amount.'

At the bottom of the form, there are three buttons: 'Create', 'Cancel', and 'Back'.

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## Look up - Bank Code

Search IFSC Code
✕

IFSC Code

Bank Name

State

City

Bank Name	Branch	Address	IFSC Code
AARBDE5W		13, VARDANANTS STR.	AARBDE5W108
AAAKUK02		SALAM STREET	AAAKUK02XXX
APACGB61001			APACGB61001
BARCLSY MUMBAI			BARCMM01XXX

## Field Description

Field Name	Description
<b>Primary Account Holder</b>	Name of the user who is logged-in.
<b>Deposit Details</b>	
<b>Source Account</b>	Account number along with the account nickname to be debited in order to open the term deposit. The account could be either the users own Party account or any linked party account that he has access to.  Application displays the Current balance of the selected source account.
<b>Balance</b>	On selection of a current or savings account in the <b>Source Account</b> field, the current balance of the specific account is displayed in this field.
<b>Select Product</b>	Term deposit products available. Products which are enabled for opening new account from digital platform will be listed in the dropdown.
<b>Currency</b>	Currency of the deposit.  This field appears as a label (instead of List for selection) where the deposit product supports only single currency.
<b>Deposit Amount</b>	Principal amount of the term deposit to be opened.
System Displays the Minimum & Maximum Deposit Amount allowed	

Field Name	Description
<b>Current Exchange Rate</b>	Displays the currency exchange rate, if the source account currency and the deposit currency are different.
<b>Exchange Amount</b>	Displays the exchange amount as per the exchange rate, if the source account currency and the deposit currency are different.
<b>Deposit Tenure</b>	<p>Deposit tenure of the product, either deposit period or maturity date.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>
<b>Years</b>	<p>Years of the deposit tenure.</p> <p>This field appears if you select the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Months</b>	<p>Months of the deposit tenure.</p> <p>This field appears if you select the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Days</b>	<p>Days of the deposit tenure.</p> <p>This field appears if you select <b>Tenure</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Date</b>	<p>Maturity date of the deposit.</p> <p>This field appears if you select <b>Date</b> option from the <b>Deposit Tenure</b> field.</p>
Application displays the Minimum & Maximum Deposit tenure allowed.	
<b>Maturity Amount</b>	<p>Calculated maturity amount as per selected parameters.</p> <p>This field appears if you click <a href="#">Calculate Maturity</a> link.</p>
<b>Interest Rate</b>	<p>Interest Rate applicable for the deposit product.</p> <p>This field appears if you click <a href="#">Calculate Maturity</a> link.</p>
<b>Maturity Details</b>	

Field Name	Description
<b>Maturity Instruction</b>	<p>Maturity instructions to be set by the user for the selected deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Interest and Principal</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Roll over Amount</b>	<p>Special amount be rolled over.</p> <p>This field appears if you select <b>Renew Special Amount and Pay Out the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p>
<b>Pay To</b>	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul> <p>This field does not appear, if you select <b>Renew Principal and Interest</b> option from the <b>Maturity Instructions</b> list.</p>
<b>Own Account</b>	<p>This section appears for <b>Own Account</b>.</p>
<b>Transfer Account</b>	<p>Account number along with the account nickname to which the funds are to be transferred.</p> <p>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.</p>
<b>Internal Bank Account</b>	<p>This section appears for <b>Internal Account</b>.</p>
<b>Account Number</b>	<p>Account number to which the funds are to be transferred.</p>
<b>Confirm Account Number</b>	<p>The account number selected in the Account Number field must be entered again for confirmation.</p>
<b>Domestic Bank Account</b>	<p>This section appears for <b>Domestic Bank Account</b>.</p>

Field Name	Description
<b>Account Number</b>	Account number to which the funds are to be transferred.
<b>Account Name</b>	Name of the account to which funds are to be transferred.
<b>Bank Code</b>	Bank code of the destination account.
<b>Look up Bank Code</b>	Link to help the user search for Bank Code. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.

### International Bank Account

This section appears for **International Bank Account**.

<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
<b>SWIFT Code</b>	The unique code used to identify the bank where the international account is held. On verifying the SWIFT Code, the bank details get displayed.
<b>Look Up SWIFT Code</b>	Search option to look for the SWIFT code of the bank of the destination account.
<b>Beneficiary Name</b>	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
<b>Correspondence Charges</b>	Correspondence charges of the redemption. The charges can be borne by: <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul>

### To open a new term deposit:

1. From the **Product** list, select the appropriate option.
2. From the **Currency** list (if product is available in multiple currencies), select the currency.
3. In the **Deposit Amount** field, enter the deposit amount.
4. In the **Deposit Tenure** field, click the appropriate button.
  - a. If you select the **Tenure** option:
    - i. In the **Years, Months and Days** field enter the appropriate values.
  - b. If you select the **Date** option:
    - i. From the **Date** list, select the appropriate date.

5. To view the **Maturity Amount & Interest Rate**, click the **Calculate Maturity** link.
6. Click **Reset** to clear the calculated maturity details.
7. From the **Source Account** list, select the appropriate option.
8. Enter the maturity details. For more information on **Maturity Details**, refer the **Edit Maturity Instruction** section in this user manual.
9. Click **Create**.  
OR  
Click **Back** to navigate to the previous screen.
10. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to the **New Deposit – screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
11. The success message of request of opening a new term deposit along with the reference number appears.  
Click **Go to Dashboard**, link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to access the **Deposit Details** screen.

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## 6. Deposit Details

Using this option, the user can view the complete details of the Term Deposit. The key details shown as part of term deposit details are;

- Investment: Original Principal Amount, Deposit Date, Value Date, Interest Rate, Deposit Branch
- Current Position: Current Balance, Deposit Term, Hold Amount, Deposit Certificate Number, Accrued Interest
- Maturity: Maturity Amount, Maturity Date, Maturity Instructions, Payout instructions (if applicable)
- Quick Links: Redemption, Edit Maturity Instruction, Request Statement, and View Statement

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > Overview > TD Accounts Summary > Deposit number link > Deposit Details*

*OR*

*Dashboard > Term Deposits widget > TD Accounts Summary > Deposit number link > Deposit Details*

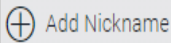
### Deposit Details

The screenshot displays the 'Deposit Details' page for Futura Bank. At the top, there is a navigation bar with the Futura Bank logo, a search icon, and a user greeting: 'Welcome, Victoria Grayson' with a dropdown arrow and 'Last login 25 Apr 12:06 PM'. Below the navigation bar, the page title 'Deposit Details' is shown. The main content area is divided into several sections:

- Select Account:** A dropdown menu showing 'xxxxxxxxxxxx0080' and a balance of '€15,001,377.60'.
- Product name:** 'Rate chart allowed deposit with TopUp'.
- Add Nickname:** A button with a plus icon and the text 'Add Nickname'.
- Investment:**
  - Original Principal Amount: €1,500.00
  - Deposit Date: 22 Mar 2019
  - Value Date: 22 Mar 2019
  - Interest Rate: 16.0%
  - Deposit Branch: AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN
- Current Position:**
  - Current Balance: €15,001,377.60
  - Deposit Term: 1 Years 1 Months 1 Days
  - Hold Amount: €0.00
  - Deposit Certificate Number
  - Accrued Interest: €0.00
- Maturity:**
  - Maturity Amount: €17,685,675.06
  - Maturity Date: 23 Apr 2020
  - Maturity Instruction: Close on Maturity
  - Pay To: AT30622700036 Internal Account AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115 London GB GREAT BRITAIN
- Quick Links:** A row of four icons with labels: 'Redemption', 'Edit Maturity Instruction', 'Request Statement', and 'View Statement'.

At the bottom of the page, there is a footer with the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account</b>	Term deposit account number of user in the masked format. The account number could be of the users own Party or any linked party accounts, that he has access to.
<b>Balance</b>	Displays the balance in the selected term deposit account.
<b>Product Name</b>	Term deposit product under which term deposit account is opened.
<b>Nickname</b>	The user defined description or name of the term deposit accounts which will be displayed (if nickname for the account is set by the user). Click  , to add nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Investment</b>	
<b>Original Principal Amount</b>	Original principal amount at the time of opening of term deposit account.
<b>Deposit Date</b>	Deposit Opening date of the Term Deposit.
<b>Value Date</b>	Value date of the deposit as maintained by the Core Banking Application.
<b>Interest Rate</b>	Rate of interest applicable for the term deposit.
<b>Deposit Branch</b>	Deposit branch address details.
<b>Current Position</b>	
<b>Current Balance</b>	Current principal amount that is the revised principal amount after top-up / partial redemption.
<b>Deposit Term</b>	Term of deposit in years, months and days for the respective product (as maintained by the Core Banking Application).  The deposit term appears, if value is one or more than one for each of years/ months/ days for example: 5 Years, 4 Months, 10 Days.
<b>Hold Amount</b>	Hold amount for the term deposit as maintained at the Core Banking Application.
<b>Deposit Certificate Number</b>	Unique number as assigned by the host to the term deposit.
<b>Accrued Interest</b>	Interest accumulated till current date.

Field Name	Description
<b>Last Interest Accrual Date</b>	The date on which the last interest was accrued. This field will be displayed if there is any interest accrued.
<b>Maturity</b>	
<b>Maturity Amount</b>	Maturity amount of the term deposit.
<b>Maturity Date</b>	Maturity date set for the selected Term Deposit account.
<b>Maturity Instructions</b>	Maturity instructions set by the user for the selected Term Deposit account. The options are: <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal And Interest</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Special Amount</b>	Special amount to be rolled over. This field appears if you select <b>Renew Special Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.
<b>Pay to</b>	Account transfer options. The options are: <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul> This field does not appear, if you select Renew Principal and Interest option from the <b>Maturity Instructions</b> list.
<b>Own Account</b>	This section appears for Own Account transfer.
<b>Transfer Account</b>	Account number in masked format along with the account nickname to which the funds are to be transferred.  On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.

Field Name	Description
<b>Internal Bank Account</b>	
This section appears for Internal Bank Account transfer.	
<b>Account Number</b>	Account Number in masked format to which the funds will be transferred.
<b>Domestic Bank Account</b>	
This section appears for Domestic Bank Account transfer.	
<b>Beneficiary Name</b>	Beneficiary name of the term deposit.
<b>Account Number</b>	Account number in masked format to which the funds will be transferred.
<b>Bank Code</b>	Destination account's bank code.
<b>International Bank Account</b>	
This section appears for International Bank Account transfer.	
<b>Beneficiary Name</b>	Beneficiary name of the term deposit.
<b>Account Number</b>	Account number in masked format to which the funds will be transferred.
<b>SWIFT Code</b>	SWIFT code of the bank where the destination account is held.

You can also initiate the following actions using **Deposit Details- Quick Links** section:

- To redeem the term deposit, click **Redemption**.
- To top-up (add additional amount) the deposit, click **Top Up**.
- To modify the maturity instruction, click **Edit Maturity Instruction**.
- To request for statement, click **Request Statement**.
- To view and download account statements, click **View Statement**.

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# 7. Edit Maturity Instruction

At any point in time, a customer may want to change the maturity instruction set for a term deposit. The Edit Maturity Instruction feature enables a customer to change the maturity instruction that was set at the time the deposit was being opened. Using this option, the customer can change the maturity instruction of a term deposit.

**How to reach here:**

*Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Edit Maturity Instruction*

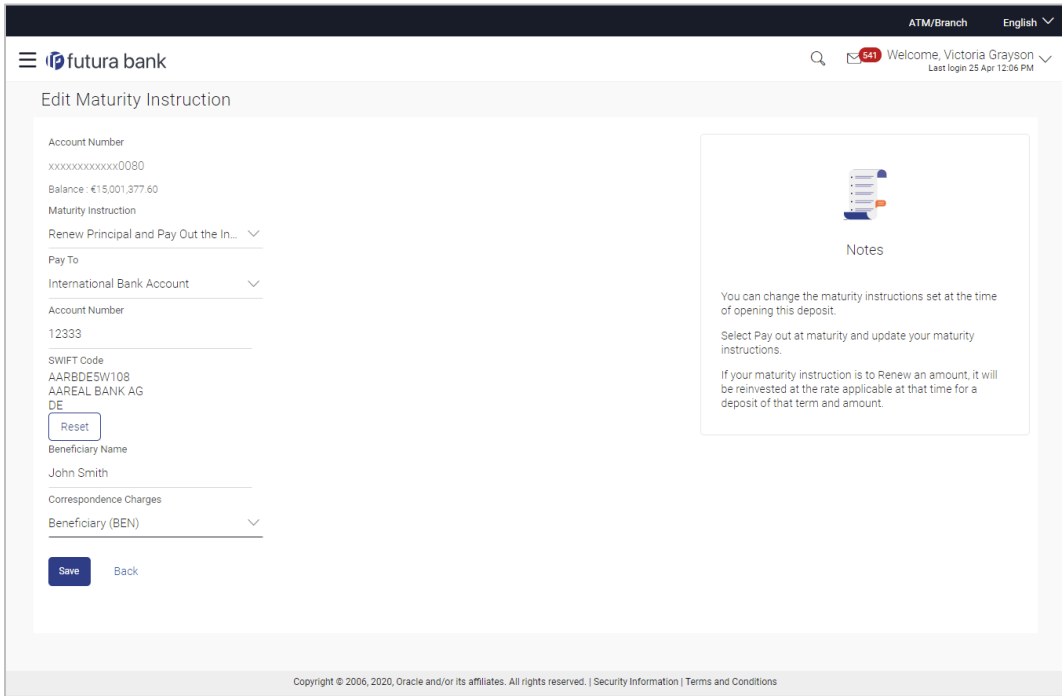
*OR*

*Toggle Menu > Accounts > Term Deposits > Edit Maturity Instruction*

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Edit Maturity Instruction*

**Edit Maturity Instruction**



## Look up - Bank Code

Search IFSC Code ✕

IFSC Code	Bank Name
1	
State	City
<input type="text"/>	<input type="text"/>

Search

Bank Name	Branch	Address	IFSC Code
AARBDE5W		13, VARDANANTS STR.	AARBDE5W108
AAAKUK02		SALAM STREET	AAAKUK02XXX
APACGB61001			APACGB61001
BARCLSY MUMBAI			BARCMM01XXX

## Field Description

Field Name	Description
<b>Select Account</b>	Term Deposit Account number in masked format along with the account nickname (if any). The account number could be either the users own Party or any linked party that he has access to.
<b>Balance</b>	The balance amount in the selected account.
<b>Maturity Instruction</b>	<p>Maturity instructions to be set by the user for the selected deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Close on Maturity (No Rollover)</li> <li>Renew Interest and Principal</li> <li>Renew Principal and Pay Out the Interest</li> </ul> <p>Renew Special Amount and Pay Out the remaining amount</p>
<b>Roll over Amount</b>	<p>Special amount be rolled over.</p> <p>This field appears if you select <b>Renew Special Amount and Pay Out the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p>
<b>Pay To</b>	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>Own accounts</li> <li>Internal Account</li> <li>Domestic Bank Account</li> <li>International Bank Account</li> </ul> <p>This field does not appear, if you select <b>Renew Principal and Interest</b> option from the <b>Maturity Instructions</b> list.</p>

Field Name	Description
<b>Own Account</b>	
This section appears for <b>Own Account</b> .	
<b>Transfer Account</b>	Account number along with the account nickname to which the funds are to be transferred.  On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.
<b>Internal Bank Account</b>	
This section appears for <b>Internal Account</b> .	
<b>Account Number</b>	Account number to which the funds are to be transferred.
<b>Confirm Account Number</b>	The account number selected in the Account Number field must be entered again for confirmation.
<b>Domestic Bank Account</b>	
This section appears for <b>Domestic Bank Account</b> .	
<b>Account Number</b>	Account number to which the funds are to be transferred.
<b>Account Name</b>	Name of the account to which funds is to be transferred.
<b>Bank Code</b>	Bank code of the destination account.  On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
<b>Look up Bank Code</b>	Link to help the user search for Bank Code.  On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
<b>International Bank Account</b>	
This section appears for <b>International Bank Account</b> .	
<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
<b>SWIFT Code</b>	The unique code used to identify the bank where the international account is held.  On verifying the SWIFT Code, the bank details get displayed.
<b>Look Up SWIFT Code</b>	Search option to look for the SWIFT code of the bank of the destination account.

Field Name	Description
<b>Beneficiary Name</b>	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
<b>Correspondence Charges</b>	Correspondence charges of the redemption. The charges can be borne by: <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul>

**To edit the maturity details:**

1. From the **Maturity Instructions** list, select the appropriate option, if you select **Close on Maturity (No Rollover)** or **Renew Principal and Pay Out the Interest** or **Renew Interest and Pay Out the Principal** option:
  - a. From the **Pay To** list, select the appropriate option, if you select **Own Account** option:
    - i. From the **Transfer Account** list, select the appropriate option.
  - b. If you select **Internal Bank Account** option:
    - i. In the **Account Number** field, enter the account number of the beneficiary.
    - ii. In the **Confirm Account Number** field enter the account number again.
  - c. If you select **Domestic Bank Account** option:
    - i. In the **Account Number** field, enter the account number of the beneficiary.
    - ii. In the **Account Name** field, enter the account name of the beneficiary.
    - iii. In the **Bank Code** field, enter the bank code and click **Verify**, to verify the code.  
OR  
From the **Look Up Bank Code** link, select the appropriate bank code.
  - d. If you select **International Bank Account** option:
    - i. In the **Account Number** field, enter the account number of the beneficiary.
    - ii. In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.  
OR  
Use the **Look Up SWIFT Code** link to find the SWIFT code.
    - iii. In the **Beneficiary Name** field, enter the account name of the beneficiary.
    - iv. In the **Correspondence Charges** field, select who will be bearing the correspondence charges.
2. If you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list.
  - a. In the **Roll Over Amount** field, enter the amount.
  - b. Repeat steps a to d of step 1.



3. To save the changes, click **Save**.  
OR  
Click **Back** to go back to the transaction.
4. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Edit Maturity Instructions – screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of Edit Maturity Instructions appears along with the transaction reference number.  
Click **Go to Dashboard**, link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to access the **Deposit Details** screen.

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## 8. Top Up

This feature enables a customer to invest some amount, he might have, in an existing term deposit. Customers can top-up an existing term deposit with the desired and permissible top-up amount. The application not only displays the current investment position of the term deposit, but also has the provision to calculate the revised maturity amount, interest rate and total investment. The customer can fund the top-up using any of his current or savings accounts held with the bank.

### How to reach here:

*Toggle Menu > Accounts > Term Deposit > Top Up*  
OR

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Top Up*

### Top Up

### Field Description

Field Name	Description
<b>Select Account</b>	Account number along with the account nickname of the term deposit for which top-up is to be done. The account number could be either the users own Party account or any linked party accounts that he has access to.
<b>Balance</b>	The balance amount in the selected account.
<b>Current Balance</b>	Current principal amount (that is the principal amount before top-up.)
<b>Top-up Amount</b>	Top-up amount.

Field Name	Description
<b>Maximum Deposit amount applicable for Top-up</b>	Application displays the maximum top-up allowed for this product.
<b>Top up amount in Multiple of (X amount with currency)</b>	Application displays the denomination supported for top-up.
The following revised values are displayed on clicking <b>Calculate Maturity</b> .	
<b>Revised Principal Amount</b>	Calculated principal amount as on current date after top-up. This field appears, if the user clicks on the Calculate Maturity link
<b>Revised Maturity Amount</b>	Calculated maturity amount after top-up. This field appears, if the user clicks on the Calculate Maturity link
<b>Revised Interest Rate</b>	Interest rate applicable after top-up. This field appears, if the user clicks on the Calculate Maturity link
<b>Source Account</b>	CASA account along with the account nickname mapped to the user. The user can select the account to be debited in order to top-up term deposit. The account could be either the users own Party account or any linked party accounts, which he has access to.
<b>Balance</b>	Application displays the Account balance of the selected source account.

**To top-up the term deposit:**

1. From the **Select Account** list, select the appropriate account.
2. In the **Top-up Amount** field, enter the top-up amount.
3. From the **Source Account** list, select the appropriate option.
4. To add the top-up amount, click **Top Up**.  
OR  
To calculate the revised principal & maturity amount, and interest rate, click **Calculate Maturity**.  
OR  
Click **Back** to navigate back to previous screen.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Top-up Term Deposit– screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message of Top-up Term Deposit appears along with the transaction reference number.

Click **Go to Dashboard**, link to navigate to the dashboard.

OR

Click **Go To Account Details** link to access the **Deposit Details** screen.

---

**Note:** Click **Reset** to clear the entered details (applicable on use of **Calculate Maturity** feature)

---

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## 9. Redemption

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem term deposit feature enables customers to quickly liquidate their term deposits in any such situations. Using this option, the customer can redeem either the entire amount or a partial amount of a term deposit.

Customers can choose to payout the funds from a deposit through any of the following methods:

- Transfer to own account
- Transfer to internal account
- Transfer to a domestic account

### How to reach here:

*Toggle Menu > Accounts > Term Deposit > Redemption*

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Redemption*

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Redemption*

### Redemption

The screenshot displays the 'Redemption' page on the Futura Bank website. The page is titled 'Redemption' and features a 'Redemption Details' section with the following fields:

- Select Account:** A dropdown menu showing 'xxxxxxxxxxxx0251' with a balance of '€1,000,000.00'.
- Redemption Type:** Radio buttons for 'Partial' and 'Full' (selected).
- Payout Details:**
  - Pay To:** A dropdown menu showing 'Own Account'.
  - Transfer Account:** A dropdown menu showing 'xxxxxxxxxxxx0397' with the address: 'Acme Corporation, AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GB, GREAT BRITAIN'.

At the bottom of the form, there are two buttons: 'Redeem' (highlighted in blue) and 'Back'.

On the right side of the page, there is a 'Tips' box with a lightbulb icon and the following text: 'You can apply to withdraw the funds partially or redeem your deposit fully before the actual term is up. There may be some penalty charges for premature withdrawal, which depends on the deposit type. The penal provisions for premature closure on term deposits are subject to change from time to time and may also vary with deposit schemes.'

The page footer contains the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Look up - Bank Code

Search IFSC Code ✕

IFSC Code 1	Bank Name
State	City

Search

Bank Name	Branch	Address	IFSC Code
AARBDE5W		13, VARDANANTS STR.	AARBDE5W108
AAAKUK02		SALAM STREET	AAAKUK02XXX
APACGB61001			APACGB61001
BARCLSY MUMBAI			BARCMM01XXX

## Field Description

Field Name	Description
<b>Redemption Details</b>	
<b>Select Account</b>	Account number along with the account nickname of the term deposit for which redemption is to be done. The account could be either the user's Party accounts or any linked party accounts that he has access to.
<b>Balance</b>	Application displays the account balance of the selected account.
<b>Redeemable Amount</b>	Application displays the total redeemable amount.
<b>Redemption Type</b>	Type of redemption for user to select. The options are: <ul style="list-style-type: none"> <li>• Partial</li> <li>• Full</li> </ul>
<b>Redemption Amount</b>	Amount to be redeemed (Partial redemption). This field appears, if you click the <b>Partial</b> button in the <b>Redemption Type</b> field.
<b>Charges/ Penalty</b>	Charges/ penalty if the user is about to redeem (i.e. before redemption)
<b>Final Redemption Amount</b>	Final redeemable amount, after deducting charges / penalty etc (if applicable).
<b>Payout Details</b>	

Field Name	Description
<b>Pay To</b>	Account transfer options. The options are: <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul>
<b>Own Account</b>	
This section appears for <b>Own Account</b> .	
<b>Transfer Account</b>	Account number along with the account nickname to which the funds are to be transferred.  On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.
<b>Internal Account</b>	
This section appears for <b>Internal Account</b> .	
<b>Account Number</b>	Account Number to which the funds are to be transferred.
<b>Confirm Account Number</b>	The account number selected in the Account Number field must be entered again for confirmation.
<b>Domestic Bank Account</b>	
This section appears for <b>Domestic Bank Account</b> .	
<b>Account Number</b>	Account number to which the funds are to be transferred.
<b>Account Name</b>	Name of the beneficiary to whom funds are to be transferred.
<b>Bank Code</b>	Bank code of the destination account.  On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
<b>Look up Bank Code</b>	Link to help the user search for Bank Code.  On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
<b>International Bank Account</b>	
This section appears for <b>International Bank Account</b> .	

Field Name	Description
<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
<b>SWIFT Code</b>	The unique code used to identify the bank where the international account is held. On verifying the SWIFT Code, the bank details get displayed.
<b>Look Up SWIFT Code</b>	Search option to look for the SWIFT code of the bank of the destination account.
<b>Beneficiary Name</b>	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
<b>Correspondence Charges</b>	Correspondence charges of the redemption. The charges can be borne by: <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul>

**To redeem the term deposit:**

1. From the **Select Account** list, select the appropriate account.  
The account balance and redeemable amount appears.
2. From the **Redemption Type** list, select the appropriate option.
  - a. If you select **Partial** option:
    - i. In the **Redemption Amount** field, enter the redemption amount.
  - b. If you select **Full** option go to **step 3**.
3. From the **Pay To** list, select the appropriate option.
  - a. If you select **Own Account** option:
    - i. From the **Transfer Account** list, select the appropriate option.
  - b. If you select **Internal Bank Account** option:
    - i. In the **Account Number** field, enter the account number of the beneficiary.
    - ii. In the **Confirm Account Number** field, re-enter the account number.
  - c. If you select **Domestic Bank Account** option:
    - i. In the **Account Number** field, enter the account number of the beneficiary.
    - ii. In the **Account Name** field, enter the account name of the beneficiary.
    - iii. In the **Bank Code** field, enter the bank code, and click **Verify**, to verify the code.  
OR  
From the **Look Up Bank Code** link, select the appropriate bank code.
  - d. If you select **International Bank Account** option:



- i. In the **Account Number** field, enter the account number of the beneficiary.
  - ii. In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.  
OR  
Use the **Look Up SWIFT Code** link to find the SWIFT code.
  - iii. In the **Beneficiary Name** field, enter the account name of the beneficiary.
  - iv. In the **Correspondence Charges** field, select who will be bearing the charges during redemption.
4. To redeem the deposit, click **Redeem**.  
OR  
Click **Back** to navigate to the previous screen.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Redeem Term Deposit** screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message along with the reference number appears.  
Click **Go to Dashboard**, link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to access the **Deposit Details** screen.

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## 10. Request Statement

Statement of an account plays an important role for users to know the current position and manage the account effectively. The regular Term Deposit account statements are sent to the customers as per their desired periodicity. In addition, Users can view a brief summary of last few transactions on the deposit overview screen, for the selected term deposit account. Over and above this, through the Statement Request option, the user can request for an ad-hoc account statement. All transactions on the Term Deposit account are shown in chronological order.

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > Request Statement*

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Request Statement*

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Request Statement*

### Request Statement

### Field Description

Field Name	Description
<b>Account Number</b>	The term deposit account number along with the account nickname for which account statement to be generated. The account number could be either the user's Party account or any linked party accounts that he has access to.
<b>Balance</b>	The balance amount in the account.
<b>From Date</b>	The date from which the Term Deposit account statement is required. From Date cannot be greater than To Date.

Field Name	Description
<b>To Date</b>	The date up to which the account statement is required.

**To request for an ad-hoc physical statement:**

1. From the **From Date** list, select the appropriate start date.
2. From the **To Date** list, select the appropriate end date.
3. Click **Submit**.  
OR  
Click **Back** to go back to the transaction.
4. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to modify the details for statement generation. Application navigates to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message along with the reference number appears.  
Click **Go to Dashboard**, link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to access the **Deposit Details** screen.

[Home](#)

## 11. View Statement

Customers can keep track of transactions taking place in their accounts using this screen. All the debit and credit entries along with the transaction amount and reference details are displayed.

By subscribing to e-statements, the user receives statements on his registered email address. The access to the e-Statements is through a password.

The Pre-Generated Statement option, allows the user to obtain pre-generated statements by selecting the desired period. The user can also download the statements in .csv, .pdf, and .ofx formats, by clicking the **Download** button.

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > View Statement*  
OR

*Dashboard > Term Deposits widget > TD Accounts Summary > Deposit Number link > Deposit Details > Quick Links > View Statement*

### View Statement

The screenshot displays the 'View Statement' page for Futura Bank. At the top, there is a navigation bar with 'futura bank' logo, search, mail, and user profile icons. The user is logged in as 'Mack Thomas' with a last login time of '28 Apr 02:22 PM'. The page title is 'View Statement'. Below the title, there are two input fields for 'Account number' and 'Account Number', both containing 'xxxxxxxxxxxx0031'. A 'Download' button is visible next to the account number field. The main content area features a table with the following data:

Date	Description	Reference No	Transaction Type	Amount
22 Mar 2019	NEW DEPOSIT	AT3DEBK1908100DY	Credit	\$5,000.00

Below the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' with navigation arrows. On the left side, there are 'View Options' including 'Current Month' (set to 'All') and a 'Reference Number' field. There are 'Apply Filter' and 'Reset' buttons. At the bottom left, there are links for 'E-Statement' and 'Pre-Generated Statement'. At the bottom right, there is a chatbot icon with the text 'Hey, I am here to help if you need it!'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
<b>Account Number</b>	Term deposit account number in masked format along with the account nickname for which the statement is required. The account number could be either the user's party account or any linked party accounts that he has access to.  For more information on Account Nickname, refer the <b>Account Nickname</b> section.

Field Name	Description
<b>Balance</b>	The balance amount in the selected account.
<b>Filter section</b>	
<b>View Options</b>	<p>The options to filter and search for specific statements. The following options are available:</p> <ul style="list-style-type: none"> <li>• To filter based on time period. The options are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> </ul> </li> <li>• To filter based on type of transaction: <ul style="list-style-type: none"> <li>• Credits Only</li> <li>• Debits Only</li> <li>• All</li> </ul> </li> <li>• To use the <b>Reference Number</b> to find a specific statement.</li> </ul>
<b>Results</b>	
<b>Opening Balance</b>	Opening balance in the account.
<b>Closing Balance</b>	Closing balance in the account.
<b>Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number for the transaction.
<b>Amount</b>	Transaction amount along with the debit or credit indicator.

**To view and download the account statements:**

1. In the **View Statement** screen, select the required options from the **View Options** list, as follows:
  - a. Select the time period from the list, for which the statement is required.
  - b. Select the type of transaction required, whether debit, credit, or both.
  - c. If the reference number of the statement is known, then enter the number in the **Reference Number** field.

2. Click **Apply Filter**. The relevant transactions are displayed as per the filters set.  
OR  
Click **Reset** to reset the filters.
3. Click **Download** and select the format in which you require the statement.  
The statement gets downloaded.  
OR  
Click **Back** to navigate to the previous screen.

The following actions can also be performed in the **View Statement** screen:

- Subscribe to E-Statements.
- Download Pre-Generated Statements.

## 11.1 E-Statement

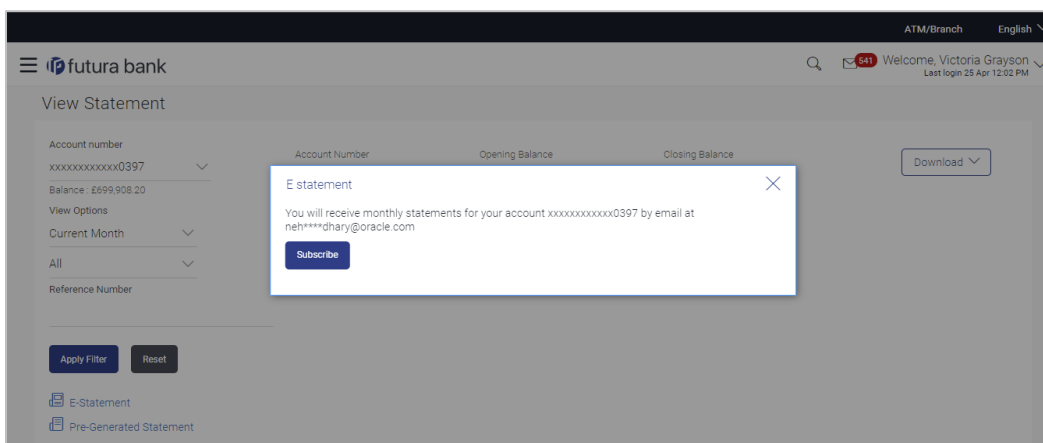
The user can subscribe to receive account statements regularly on an email address registered with the bank. 'E-statement' feature allows users to subscribe for receiving e-statements. It is convenient for the user to keep track of their accounts without logging into digital banking.

An option is also provided to the user to unsubscribe from the e-statement facility for the already registered accounts.

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > View Statement > E-Statement*

### E-Statement



### To subscribe to e-statements:

1. In the **View Statement** screen, click **E-Statement** to subscribe to e-statements.
2. The **E-Statement** pop-up screen appears with a message stating, 'You will receive monthly statements for your account <Number in masked format> by email at <User's email address in masked format>'.
  - a. Click **Subscribe** to opt for receiving monthly statements on your registered email ID. A confirmation message for the request submission appears.

- b. Click the **Go To Dashboard** link to go to the Dashboard.  
OR  
Click the **Go To Account Details** link to go to the **Overview** screen of the term deposit accounts.

**Note:**

If you want to unsubscribe to e-statements, that you have already subscribed to, do the following:  
(1) In the View Statement screen of the specific account, click **E-statement** to unsubscribe to e-statements.

A pop-up message appears stating, 'Unsubscribe - You will stop receiving monthly statements for your account <Number in masked format> on email <User's email address in masked format>'.

(2) Click **Unsubscribe** if you wish to stop receiving monthly statements on the registered email ID. A confirmation message appears stating that the request for unsubscribing to e-Statement is submitted successfully.

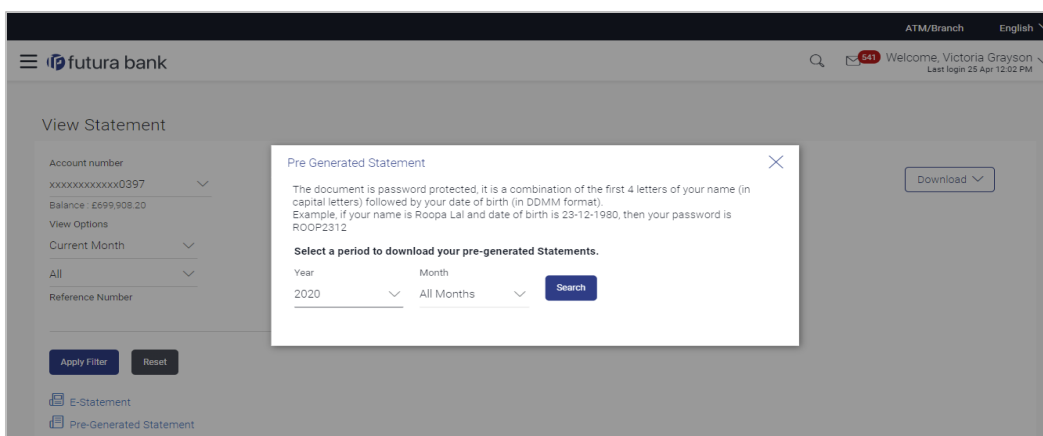
(3) Click **Ok**.

## 11.2 Pre-Generated Statement

Pre-generated statements are statements that have already been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

**How to reach here:**

*Toggle Menu > Accounts > Term Deposits > View Statement > Pre-Generated Statement*

**Pre-Generated Statement****Field Description**

Field Name	Description
------------	-------------

Pre-Generated Statement	
-------------------------	--

Field Name	Description
<b>Year</b>	The year for which the pre-generated statement is required.
<b>Month</b>	The month for which the pre-generated statement is required. The <b>All Months</b> option can be selected from this list, to obtain statements for the entire year.
Search Results	
<b>Statement Number</b>	Statement number assigned to a statement.
<b>From</b>	Start date of the statement.
<b>To</b>	End date of the statement.
<b>Download</b>	Click the link to download the statement.

**To download a pre-generated statement:**

1. In the **View Statement** screen, click **Pre-Generated Statement** to download a pre-generated statement.  
The **Pre-Generated Statement** pop-up screen appears.
2. From the **Year and Month** lists, select the desired year and month for which the pre-generated statement is to be searched.
3. Click **Search** to search for the statement.
4. Click on the **PDF** link to download the statement.

[Home](#)



## 12. Term Deposit Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity if a particular amount is invested with the bank, over a fixed period of time. It calculates the total amount of the term deposit at the time of maturity. The User can compare different products to choose the one that suits him best.

### How to reach here:

*Toggle Menu > Accounts > Term Deposits > Overview > Term Deposit Calculator*

### Term Deposit Calculator

Term Deposit Calculator

Amount  
£300,000.00

Years	Months	Days
5	6	3

Interest  
12%

Calculate

Total Returns £579,106.16	Interest Earned £279,106.16
------------------------------	--------------------------------

### Field Description

Field Name	Description
<b>Amount</b>	Principal / deposit amount with default currency.
<b>Frequency</b>	Tenure in terms of Years / Months / Days.
<b>Interest</b>	The rate of interest applicable for the term deposit.
<b>Results</b>	
<b>Total Returns</b>	The total maturity amount.
<b>Interest Earned</b>	The amount of interest accrued till the maturity date.

**To calculate deposit value at maturity:**


1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency** field, enter the relevant information in years, months, and days.
3. In the **Interest** field, enter the rate of interest.
4. To calculate the total maturity amount, click **Calculate**.
5. View the **Total Returns, Principal Amount, and Interest Earned**.

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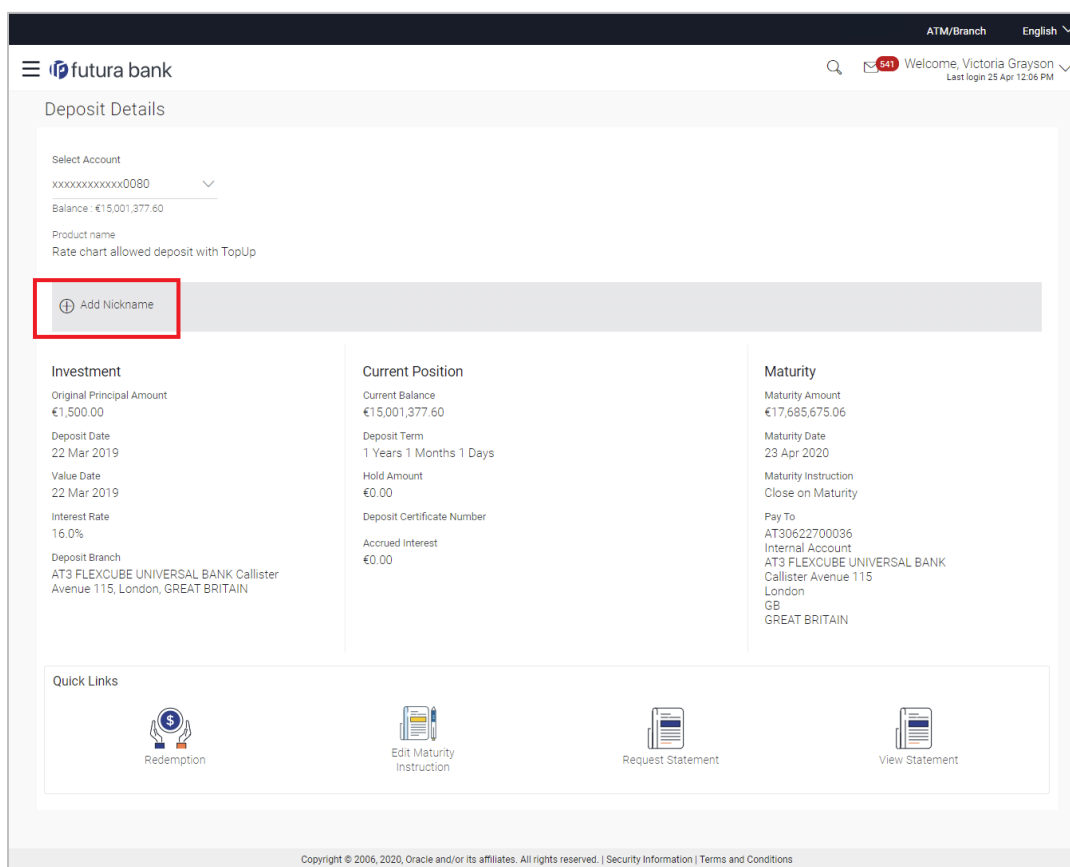
## 13. Account Nickname

User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. This option also allows user to modify or delete the nickname, if required.

### To add nickname to account:

1. Click , to add nickname to an account.
2. In the **Add Nickname** field, enter the nickname you want to use.


### Add Nickname- Example



The screenshot shows the 'Deposit Details' page for Futura Bank. At the top right, there are links for 'ATM/Branch' and 'English'. The user is logged in as 'Welcome, Victoria Grayson' with a last login time of '25 Apr 12:06 PM'. The main content area is titled 'Deposit Details' and includes a 'Select Account' dropdown menu showing 'xxxxxxxxxxxx0080' and a balance of '€15,001,377.60'. Below this, there is a highlighted 'Add Nickname' button. The page is divided into three columns: 'Investment', 'Current Position', and 'Maturity'. The 'Investment' column shows an original principal amount of €1,500.00, a deposit date of 22 Mar 2019, and an interest rate of 16.0%. The 'Current Position' column shows a current balance of €15,001,377.60 and a deposit term of 1 Year 1 Month 1 Day. The 'Maturity' column shows a maturity amount of €17,685,675.06 and a maturity date of 23 Apr 2020. At the bottom, there are 'Quick Links' for Redemption, Edit Maturity Instruction, Request Statement, and View Statement.

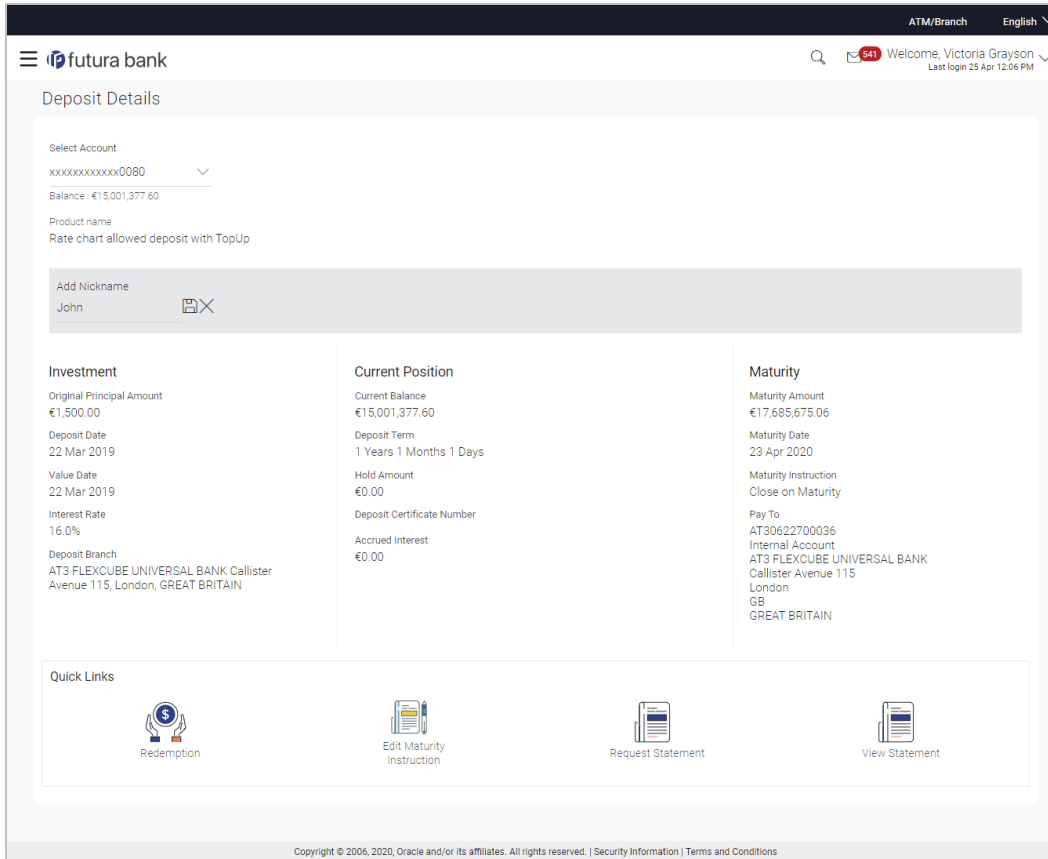
### Field Description

Field Name	Description
<b>Add Nickname</b>	The user defined description or name to CASA/ TERM DEPOSIT/ Loan and Finance accounts which will be displayed.

3. Click  to save your changes. Nicknames will be displayed along with account number, in all enquiry and transaction screens.

**To edit / delete nickname to account:**

### Add Nickname - Edit/ Delete



ATM/Branch English

futura bank Welcome, Victoria Grayson Last login 25 Apr 12:06 PM

#### Deposit Details

Select Account  
xxxxxxxxxxxx0080  
Balance - €15,001,377.60  
Product name  
Rate chart allowed deposit with TopUp



Add Nickname  
John

Investment	Current Position	Maturity
Original Principal Amount €1,500.00	Current Balance €15,001,377.60	Maturity Amount €17,685,675.06
Deposit Date 22 Mar 2019	Deposit Term 1 Years 1 Months 1 Days	Maturity Date 23 Apr 2020
Value Date 22 Mar 2019	Hold Amount €0.00	Maturity Instruction Close on Maturity
Interest Rate 16.0%	Deposit Certificate Number	Pay To AT30622700036
Deposit Branch AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115, London, GREAT BRITAIN	Accrued Interest €0.00	Internal Account AT3 FLEXCUBE UNIVERSAL BANK Callister Avenue 115 London GB GREAT BRITAIN


Quick Links

- Redemption
- Edit Maturity Instruction
- Request Statement
- View Statement

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4. Click , to modify nickname.
  - a. Update the nickname, and click  to save your updates.

OR

- Click , to delete nickname.

## **FAQ**

### **1. What is Total Maturity Amount?**

The total maturity amount is the amount that the deposit is worth at the time of maturity.

### **2. Does the application allow the User to redeem a term deposit before the maturity date?**

Yes, it is possible to redeem the term deposit before the maturity date, through the application provided the facility is supported for a product under which the term deposit account is opened.

### **3. Does the application allow partial redemption from term deposit account?**

Yes, depending on the term deposit product type, the user can perform partial redemption of his Term Deposit online.

### **4. What happens to my term deposit at maturity?**

This will depend on the maturity instructions defined by you at the time the deposit was opened. Based on your selection at that point, at the time of maturity, the deposit would either be renewed or the amount will get credited to a specified account. If the funds are to be withdrawn at maturity, you can provide the details of the account to which the maturity proceeds are to be credited.

### **5. Can I add funds to my term deposit?**

If the term deposit product has a facility for top up, then an option will be provided to add funds into the term deposit. The maximum amount with which you can top up the deposit will be defined by the bank and displayed on the top up page.

### **6. Who all can view a nickname that a user has set?**

One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

### **7. Are nicknames displayed in all places, where an account number is displayed?**

No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

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