

Islamic Banking – Corporate Term Deposit User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.1.1.0.0

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**ORACLE®**

Islamic Banking – Corporate Term Deposit User Manual

August 2022

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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 Patchset Release 22.1.1.0.0, 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 E Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0
1	Overview	✗	✓
2	New Term Deposit (Single holder)	✗	✓
3	New Term Deposit (Maturity Instruction)-		
	New Term Deposit (Maturity Instruction)-Close on maturity	✗	✓
	New Term Deposit (Maturity Instruction)-Renew profit and Principal	✗	✓
	New Term Deposit (Maturity Instruction)-Renew Principal and Pay Out the profit	✗	✓
	New Term Deposit (Maturity Instruction)-Renew Special Amount and Pay Out the remaining amount	✗	✓
	Calculate Maturity	✗	✗
4	New Term Deposit (Payout Instruction)		
	New Term Deposit (Payout Instruction)-Pay to own account	✗	✓
	New Term Deposit (Payout Instruction)-Pay to internal account	✗	✓
	New Term Deposit (Payout Instruction)-Pay to domestic bank account	✗	✗

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE E Core Banking 11.10.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.6.0.0.0</b>
	New Term Deposit (Payout Instruction) – Pay To International Bank Account	✘	✘
5	Term Deposit Details	✘	✓
6	Term Deposit Details - Nickname updation	NH	NH
7	Edit Maturity Instructions		
	Edit Maturity Instructions-Close on maturity	✘	✓
	Edit Maturity Instructions-Renew Profit And Principal	✘	✓
	Edit Maturity Instructions-Renew Principal and Pay Out the Profit	✘	✓
	Edit Maturity Instructions-Renew Special Amount and Pay Out the remaining amount	✘	✓
8	Redeem Term Deposit to own account	✘	✓
9	Redeem Term Deposit to internal account	✘	✓
10	Redeem Term Deposit to domestic account	✘	✘
11	Redeem Term Deposit to International Account	✘	✘
12	Transactions	✘	✓
	Transactions– E-Statement	✘	✓
	Transactions-Pre-Generated Statement	✘	✓
13	Request Statement	✘	✓
14	Top-Up	✘	✘
15	Deposit Calculator	NH	NH

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## 3. Introduction

Islamic Banking is a Banking system that is based on the principles of sharia (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, leasing, charging fees for services rendered, and more.

The OBDX corporate banking modules cater to Islamic accounts as well. Users of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, and more using the portal.

A user can either have only Islamic accounts or only conventional accounts or a mix of both types of accounts. The portal caters to each case. If the customer has both conventional term deposit accounts and Islamic term deposit accounts under the same ID and password, he will have a consolidated view of all accounts on logging.

The term deposit accounts widget has a representation of both conventional and Islamic accounts. This is also true for enquiry and transaction screens. While initiating any transaction or payment, the user selects either an Islamic account or a conventional account, grouped under the respective labels.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with Islamic Banking requirements.

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## 4. Term Deposit

As the name suggests, a Term Deposit is a deposit held at a bank for a fixed term, generally ranging from a few days to a few years. Islamic Term deposit account offers a competitive return that varies according to the investment period that customer selects. Islamic Term deposits solutions offers the customers their returns based on the principle of profit-sharing.

Customers opt to invest in term deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

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**Note:** In application

- 1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency.
  - 2) Bank can configure the fields to be shown as additional values in the accounts drop-down.
  - 3) If in **Group Corporate Onboarding - Group Corporate Profiling** setup, **Approval Routing Type** is selected as **Manual**, system will allow initiator to choose the approval workflow from the resolved rules as part of transaction initiation. Refer **Group Corporate Onboarding - Group Corporate Profiling** section in **User Manual Oracle Banking Digital Experience Core** for more details.
- 

### Pre-requisites

- Transaction access is provided to corporate customers
- Islamic Term Deposit accounts are maintained in the core banking system under a party ID mapped to the customer

### Features Supported In the Application

The Corporate Islamic Term Deposit module of the application supports the following features:

- Overview
- View Term Deposit Details
- Edit Maturity Instructions
- Redeem Term Deposit
- Transactions
- New Term Deposit



## 5. Term Deposits Overview

The Term Deposit overview page displays an overview of the customer's holdings with the bank and also provides links to various transactions offered to the customer.

The screen provides the user with a holistic view of all 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

### How to reach here:

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

### Term Deposits Overview

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

- Summary Card:** A red card showing '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)'. The x-axis ranges from 0 to 10K.
- Quick Links:** Icons for 'New Deposit', 'Redemption', 'Top Up', 'Request Statement', and 'Edit Maturity Instruction'.
- TD Accounts Summary:** A table with the following data:
 

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
- Term Deposit Calculator:** A form with fields for 'Amount', 'Years', 'Months', 'Days', and 'Interest' (set to 1%), and a 'Calculate' button.

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Download' link. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

The term deposits overview page features the following with the total number of accounts and net balance:

### 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.

### Quick Links

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

- New Deposit
- Redemption
- Edit Maturity Instructions
- Request Statement
- Top Up : Available only for conventional term deposit accounts

### 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
- Profit 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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### Deposit Calculator

By clicking on this option, the customer is able to navigate to the term deposit calculator page.

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Note: This Term Deposit calculator is available only for conventional term deposit calculations.

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## 6. New Term Deposit

The New Term 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.

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**Note:** Send to Modify functionality is now supported for this transaction.

---

### How to reach here:

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

*OR*

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

*OR*

*Access through the kebab menu of transactions available under the **Term Deposit** module*

### New Term Deposit

The screenshot displays the 'New Term Deposit' form in the futura bank interface. The form is divided into three main sections: Holding Details, Deposit Details, and Maturity Details.

- Holding Details:** Shows the Primary Account Holder as 'Joe Peter'.
- Deposit Details:**
  - Source Account: xxxxxxxxxxxx0058
  - Balance: EUR400.00
  - Term Deposit Product: ISI AMIC Auto Rollover
  - Deposit Amount: EUR1,000.00
  - Deposit Tenure:  Tenure  Date
  - Years: 6, Months: 11, Days: 33
  - Minimum allowed is 0 Year(s), 0 Month(s), 30 Day(s) and Maximum allowed is 7 Year(s), 0 Month(s), 0 Day(s)
- Maturity Details:**
  - Maturity Instruction: Renew Principal and Pay Out the Profit
  - Pay to: Own Account
  - Transfer Account: xxxxxxxxxxxx002b
  - Account Holder: Joe Peter
  - Branch: HBI - FC UNIVERSAL BANK
  - Country: Colombia
  - Region: GREAT BRITAIN

At the bottom of the form, there are 'Submit' and 'Cancel' buttons. A note on the right side of the form states: 'The bank offers various types of term deposit schemes for those who want to invest their money for some fixed period of time. The interest rates offered on these schemes are reviewed and fixed by the bank, as per the directives received. Based on your requirement you can opt for various payouts and maturity options.'

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## 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>Holding Details</b>	
<b>Primary Account Holder</b>	Select the corporate name from the list.
<b>Deposit Details</b>	
<b>Source Account</b>	<p>The customer is required to select the current or savings account to be debited with the deposit amount.</p> <p>All the active current and savings accounts of the customer are displayed along with nicknames, if defined.</p>
<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>Term Deposit Product</b>	All the term deposit products available for application will be listed down.
<b>Currency</b>	<p>Currency of the deposit.</p> <p>If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).</p>
<b>Deposit Amount</b>	The customer is required to define the currency and amount in which the deposit is to be opened.
<b>Current Exchange Rate</b>	<p>Displays the current exchange rate.</p> <hr style="border: 0.5px solid black;"/> <p style="text-align: center;">Note: This is displayed only for cross currency deposits.</p> <hr style="border: 0.5px solid black;"/>

Field Name	Description
<b>Current Exchange Amount</b>	Displays the current exchange amount.
<b>Amount</b>	The customer is required to specify the amount for which the deposit is to be opened.
<b>Amount Range</b>	The minimum and maximum amounts for which a deposit can be opened are displayed against the amount field once the customer selects a particular deposit product in the <b>Select Product</b> field.
<b>Deposit Tenure</b>	<p>The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>
<b>Years</b>	<p>The customer can identify the deposit tenure in years.</p> <p>This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Months</b>	<p>The customer can identify the deposit tenure in months.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Days</b>	<p>The customer can identify the deposit tenure in days.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Date</b>	<p>The customer can define the deposit tenure by selecting a date on which the deposit should mature.</p> <p>This field is displayed if the customer selects the <b>Date</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Deposit Period Range</b>	The minimum and maximum period within which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the <b>Select Product</b> field.
<b>Maturity Details</b>	

Field Name	Description
<b>Maturity Instruction</b>	<p>Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on maturity (No Rollover)</li> <li>• Renew Profit And Principal</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Rollover Amount</b>	<p>The amount to be rolled over.</p> <p>This field is displayed if the customer selects <b>Renew Special Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p>
<b>Pay To</b>	<p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</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 is not displayed if the customer has selected <b>Renew Principal and Profit</b> option from the <b>Maturity Instructions</b> list.</p>
<b>Own Account</b>	<p>This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field or in the <b>Pay Principal To</b> or <b>Pay Profit To</b> fields.</p>
<b>Transfer Account</b>	<p>The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>
<b>Internal Bank Account</b>	<p>This section is displayed if the customer has selected the option <b>Internal Bank Account</b> in the <b>Pay To</b> field or in the <b>Pay Principal To</b> or <b>Pay Profit To</b> fields.</p>
<b>Account Number</b>	<p>The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.</p>

Field Name	Description
<b>Confirm Account Number</b>	The account number selected in the Account Number field must be entered again for confirmation.

#### **Domestic Bank Account**

This section is displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Profit To** fields.

<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.
<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
<b>Look Up Bank Code</b>	Search option to look for bank code of the destination account.

The following fields and values will be displayed once the customer has specified a bank code.

<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.

#### **International Bank Account**

This section is displayed if the customer has selected the option **International Bank Account** in the **Pay To** field.

<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.
<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 when the deposit is redeemed.

Field Name	Description
<b>Correspondence Charges</b>	<p>Correspondence charges of the redemption.</p> <p>The charges are borne by:</p> <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 **Source Account** list, select the current or savings account to be debited in order to open the term deposit.
2. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.
3. From the **Currency** list, select the currency in which you want the term deposit to be held.
4. In the **Deposit Amount** field, enter the deposit amount.
5. Click on the **Calculate Foreign Exchange** link to calculate deposit amount w.r.t. foreign currency.
6. Select the desired option against the **Deposit Tenure** field.
  - a. If you select the **Tenure** option:
    - i. In the **Years, Months and Days** field enter the appropriate values.
  - b. If you option the **Date** option:
    - i. From the **Date** list, select the appropriate date.
7. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.
8. Specify maturity instructions as desired, in the **Maturity Instruction** field.
9. From the **Pay To** list, select an appropriate mode through which the amount to be paid out is transferred at the time of maturity.
  - a. If you have selected the option **Own Account**;
    - i. From the **Account Number** list, select a current or savings account which is to be credited with the specific amount at the time of deposit maturity.
  - b. If you have selected the option **Internal Account**;
    - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
  - c. If you have selected the option **Domestic Bank Account**;
    - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.



- iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.
      - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
    - d. If you select **International Bank Account** option in Pay To field;
      - 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. From the **Correspondence Charges** list, select who will be bearing the correspondence charges.
10. Click **Submit**.  
The **Deposit Details, Maturity Details** appears.  
OR  
Click **Cancel** to cancel the transaction.
11. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
12. The **Confirm** screen is displayed with a success message along with the reference number.
13. Click **Home** link to navigate to back to the Dashboard.  
OR  
Click **Go To Account Details** link to view the deposit details page.

[Home](#)

## 7. Term Deposit Details

The deposit details page displays details of a specific term deposit of the customer. Details such as holding pattern and names of account holders, the current status of the deposit, the profit rate applicable and the deposit amounts and dates, are displayed.

### How to reach here:

*Toggle Menu > Menu > Accounts > Term Deposits > Overview > Account Summary > Islamic > Term Deposits Number link > Term Deposits Details*

*OR*

*Dashboard > Term Deposits widget > Account Summary > Islamic > Term Deposits Number link > Term Deposits Details*

*OR*

*Access through the kebab menu of transactions available under the **Term Deposit** module*

### Term Deposit Details

The screenshot displays the 'Term Deposit Details' page for a customer. The page is organized into several sections:

- Account Summary:** Shows account ID (xxxxxxxxxxxx0036), status (Active), Current Balance (EUR11,000.00), Maturity Date (30 Jun 2020), Product Name (Islamic Rollover OBDX), and Nickname (Not Assigned).
- Deposit & Maturity Details:**
  - Original Principal Amount: EUR11,000.00
  - Current Principal Amount: EUR11,000.00
  - Deposit Date: 30 Mar 2020
  - Deposit Term: 0 Year(s), 3 Month(s), 0 Day(s)
  - Profit Rate: 2.00%
  - Value Date: 30 Mar 2020
  - Maturity Amount: EUR11,055.44
  - Maturity Instruction: Renew Principal and Profit
  - Hold Amount: EUR0.00
- General Details:**
  - Customer ID: \*\*\*176
  - Account Name: Joe Peter
  - Customer Name: Joe Peter
  - Account Branch: HEL FC UNIVERSAL BANK, Goregaon, GREAT BRITAIN

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Deposit 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>Status</b>	The current status of the term deposit account. The possible values are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>
<b>Current Balance</b>	Current principal amount that is the revised principal amount after top-up / partial redemption.
<b>Maturity Date</b>	The date on which the term deposit will mature.
<b>Product Name</b>	Name of the product under which TD was opened.
<b>Nickname</b>	The nickname given to the term deposit account by the account holder. This nickname can be changed or deleted. In case no nickname has been defined for the term deposit account, the option to add nickname will be displayed here. For more information, refer <b>Account Nickname</b> .
<b>Deposit &amp; Maturity Details</b>	
<b>Original Principal Amount</b>	Original principal amount at the time of opening of term deposit account.
<b>Current Principal Amount</b>	The current principal amount is the revised principal amount after top-up / partial redemption, if done.
<b>Deposit Date</b>	Date on which the amount is deposited for initiation of deposit.
<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>Profit Rate</b>	The rate of profit applicable on the term deposit.
<b>Value Date</b>	Value date of the deposit as maintained by the Core Banking Application.
<b>Maturity Amount</b>	The value of the term deposit at the time of maturity.

<b>Maturity Instructions</b>	<p>Maturity instructions set by the user for the selected Term Deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal And Profit</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Transfer</b>	<p>The details of the account/s to which the maturity amount is to be transferred are displayed. The details include the account number/s in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account/s.</p> <p>This field is not displayed, if maturity instruction selected is <b>Renew Principal and Profit</b>.</p>
<b>Special Amount</b>	<p>Special amount to be rolled over.</p> <p>This field appears if you select <b>Renew Special Amount and Payout 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 Bank Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul> <p>This field does not appear, if you select Renew Principal and Profit option from the <b>Maturity Instructions</b> list.</p>
<b>Own Account</b>	<p>This section appears for Own Account transfer.</p>
<b>Transfer Account</b>	<p>Account number in masked format 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 Internal Bank Account transfer.</p>
<b>Account Number</b>	<p>Account Number in masked format to which the funds will be transferred.</p>

**Domestic Bank**

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.

**International Bank Account**

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.
<b>Hold Amount</b>	Hold amount for the term deposit as maintained at the Core Banking Application.

**Deposit Certificate Number** Unique number as assigned by the host to the term deposit.

---

Note: This field is displayed only when the host is Oracle FLEXCUBE Core Banking.

---

**General Details**

<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Account Name</b>	The name of the account holder
<b>Customer Name</b>	The name of the customer
<b>Account Branch</b>	Details of the branch at which the deposit account is held.

You can also perform following actions:

- Add account nickname/ modify/ delete nickname, for more information on **Account Nickname**, refer **Add Nickname**.
- Click on the kebab menu to avail account related transactions.

## 8. Edit Maturity Instructions

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.

---

Note: Send to Modify functionality is now supported for this transaction.

---

### How to reach here:

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

OR

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

OR

*Access through the kebab menu of transactions available under the **Term Deposit** module*

### Edit Maturity Instruction

The screenshot shows the 'Edit Maturity Instructions' page in the Futura Bank system. The page header includes the bank logo, a search bar, and user information: 'Welcome, Joe mak' with a last login time of '13 Jul 10:39 AM'. The main content area contains several dropdown menus: 'Deposit Account' (masked as 'xxxxxxxxxx0047 - Chally'), 'Maturity Instructions' (set to 'Renew Principal and Pay Out the Profit'), 'Pay To' (set to 'Own Account'), and 'Transfer Account' (masked as 'xxxxxxxxxx0058'). Below these is the recipient information: 'Joe Peter, HEL FC UNIVERSAL BANK, Goron, GREAT BRITAIN'. At the bottom left are 'Submit' and 'Cancel' buttons. On the right, a 'Notes' box states: 'You can change the maturity instructions set at the time of opening this deposit. Select Pay out at maturity and update your maturity instructions. If your maturity instruction is to Renew an amount, it will be reinvested at the rate applicable at that time for a deposit of that term and amount.'

### Field Description

Field Name	Description
<b>Deposit Account</b>	Account number along with the account nickname of the term deposit in the masked format.  For more information on Account Nickname, refer Account Nickname.

Field Name	Description
<b>Maturity Instructions</b>	<p>The maturity instructions set at the time of opening the deposit account will be displayed by default. The customer will be able to change these instructions are required.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Profit and Principal</li> <li>• Renew Principal and Pay Out the Profit</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 is displayed if the option <b>Renew Special Amount and Pay Out the Remaining Amount</b> has been selected as <b>Maturity Instruction</b>.</p>
<b>Pay To</b>	<p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</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 is not displayed if the option <b>Renew Principal and Profit</b> has been selected as <b>Maturity Instruction</b>.</p>
<b>Own Account</b>	<p>This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field or in the <b>Pay Principal To</b> or <b>Pay Profit To</b> fields.</p>
<b>Transfer Account</b>	<p>The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>
<b>Internal Bank Account</b>	<p>This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field or in the <b>Pay Principal To</b> or <b>Pay Profit To</b> fields.</p>
<b>Account Number</b>	<p>Account number to which the funds are to be transferred.</p>

Field Name	Description
<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 is displayed if the customer has selected the option <b>Domestic Bank Account</b> in the <b>Pay To</b> field or in the <b>Pay Principal To</b> or <b>Pay Profit To</b> fields.	
<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.
<b>International Bank Account</b>	
This section is displayed if the customer has selected the option <b>International Bank Account</b> in the <b>Pay To</b> field or in the <b>Pay Principal To</b> or <b>Pay Profit To</b> fields.	
<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 edit the maturity instructions:**

1. From the **Deposit Account** list, select the term deposit whose maturity instructions is to be changed.



2. From the **Maturity Instructions** list, select the option of choice.
3. If you select **Close on Maturity** then from the **Pay To** list, select the mode through which the amount is to be transferred at the time of maturity.
  - a. If you select the option **Own Account**:
    - i. From the **Transfer Account** list, select an appropriate current or savings account which is to be credited with the specific amount at the time of deposit maturity.
  - b. If you select the option **Internal Account**:
    - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Confirm Account Number** field, re-enter the account number as entered in the Account Number field.
  - c. If you select the option **Domestic Bank Account**:
    - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    - iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.
    - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
  - e. If you select **International Bank Account** option in **Pay To** field;
    - 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. From the **Correspondence Charges** list, select who will be bearing the correspondence charges.
4. 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 to be rolled over.
  - b. In the **Pay To** field, select the mode through which the remaining amount is to be transferred.  
Refer steps under 2a. for options and steps applicable.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
6. In the **Review** screen, verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
7. The success message appears.

8. Click **Home** to go to the Dashboard screen.  
OR  
Click on **Go to Term Deposit Details** link to go to the term deposit details screen.

[Home](#)

## 9. Redeem Term Deposit

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 partial amount of a term deposit.

---

**Note:** Send to Modify functionality is now supported for this transaction.

---

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

- Own Account
- Internal Account

### How to reach here:

*Toggle Menu > Menu > Accounts > Term Deposit > Redeem Term Deposit*

*OR*

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

*OR*

*Access through the kebab menu of transactions available under the **Term Deposit** module*

### Redeem Term Deposit

Viewer ATM/Branch English

futura bank Search ... Welcome, Joe mak Last login 19 Jul 04:06 PM

### Redeem Term Deposit

**Redemption Details**

Deposit Account  
xxxxxxxxxxxx0047 - Chally

Redemption Type  
 Partial  Full

Redemption Amount  
EUR1,200.00

**Payout Details**

Pay To  
Own Account

Transfer Account  
xxxxxxxxxxxx0058

Joe Peter  
HEL FC UNIVERSAL BANK  
Goron  
GREAT BRITAIN

Submit Cancel

**Tips**  
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.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Redemption Details</b>	
<b>Deposit 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>	
<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> </ul> This field does not appear, if you select <b>Renew Principal and Profit</b> option from the <b>Maturity Instructions</b> list.
<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.

Field Name	Description
<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.

**To redeem the term deposit:**

1. From the **Deposit Account** list, select the term deposit to be redeemed.  
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 current or savings account in which the redeemed amount is to be credited.
  - b. If you select **Internal Bank Account** option:
    - i. In the **Account Number** field, enter the account number which is to be credited with the amount redeemed.
    - ii. In the **Confirm Account Number** field, re-enter the account number.
4. Click **Submit** to redeem the deposit.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate back to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message of redemption appears along with the transaction reference number.
7. Click **Home** to go to the **Dashboard** screen.  
OR  
Click **View Account Details** to view the deposit details page.

[Home](#)

---

## 10. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their deposit accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Customers can also undertake the following from this screen:

- Request for Statements – The customer can access this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

### How to reach here:

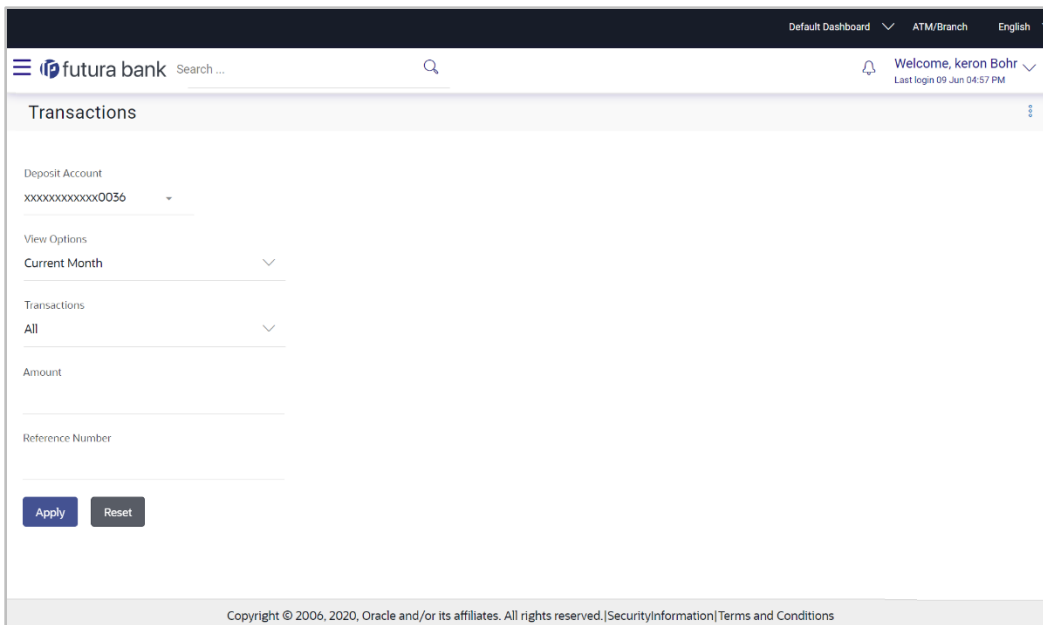
*Toggle Menu > Menu > Accounts > Term Deposits > Transactions*  
OR

*Access through the kebab menu of transactions available under the **Term Deposit** module*

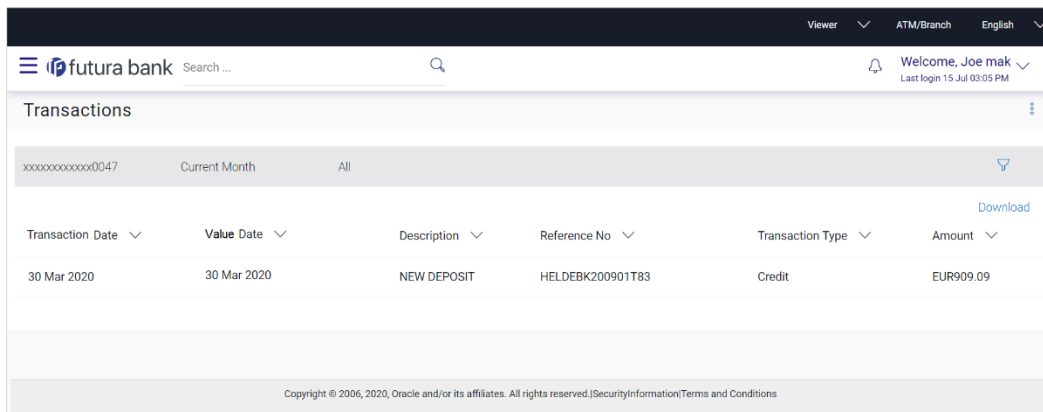
### To view the account statement:

1. From the **Deposit Number** list, select the account of which you wish to view transactions.
2. From the **View Options** list, select the desired transaction period.
  - a. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
4. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
5. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
6. Click **Apply** to view transactions based on the defined criteria.  
OR  
Click **Reset** to clear the details entered.

### Transactions – Filter Criteria



### Transactions – View Transactions




### Field Description

Field Name	Description
Deposit Number	Select deposit account of which you wish to view transactions.

Field Name	Description
<b>View Options</b>	<p>Filters to view the transactions of a specific period.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Current Day</li> <li>• Previous Day</li> <li>• Previous Month</li> <li>• Current Month + Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> <li>• Last 10 Transactions</li> </ul>
<b>From Date –To Date</b>	<p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p> <p>These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.</p>
<b>Transaction</b>	<p>Filters to view the transactions based on description.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>
<b>Amount</b>	The specific transaction amount matching to which you wish to view transactions.
<b>Reference Number</b>	Reference number of the transaction.
<b>Results</b>	
<b>Download</b>	Click the link to download the statement.
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Value Date</b>	The value date of the transaction as maintained by the bank.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number of the transaction.



Field Name	Description
<b>Transaction Type</b>	The type of transaction performed, i.e. if it was a debit or credit transaction.
<b>Amount</b>	The transaction amount.

7. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view transactions.  
OR  
Click **Download** and select the format in which the statement is to be downloaded.  
The statement gets downloaded.

The following actions can also be performed in the screen:

- Subscribe for E-Statements.
- Download Pre-Generated Statements
- Request Statement

## 10.1 Request Statement


The request statement feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

---

Note: Send to Modify functionality is now supported for this transaction.

---

**To request for a statement:**

1. Click on the  icon on the **Transactions** screen, click **Request Statement** to request for the statement. The **Request Statement** appears.

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

2. From the **Account Number** list, select the desired deposit account for which you want to view the statement.
3. From the **From Date** list, select the start date of the deposit account statement.
4. From the **To Date** list, select the end date of the deposit account statement.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
6. 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.
7. The success message along with the reference number appears.
8. Click **Home** to go to the **Dashboard** screen.  
OR

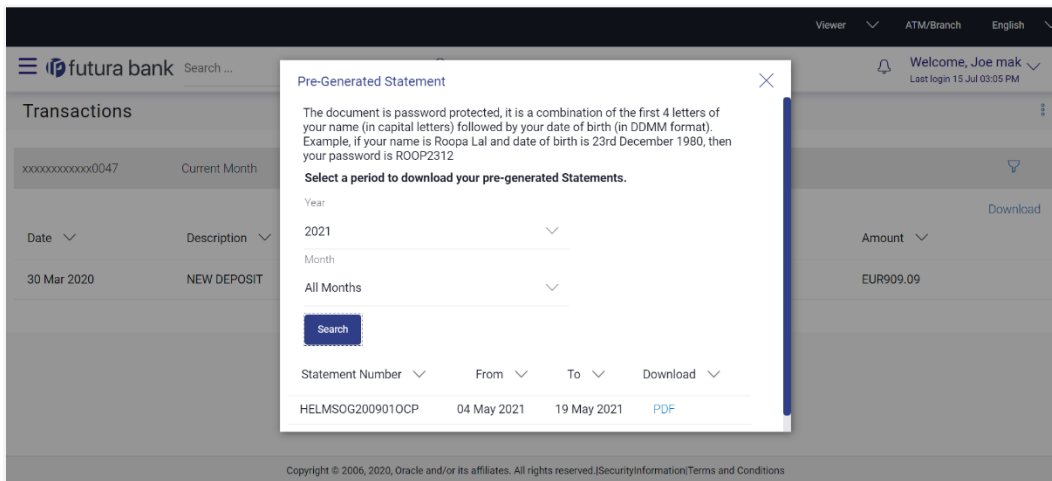
Click **View Account Details** to view the deposit details page.

## 10.2 Pre-generated Statement

To download pre-generated statements:

1. Click on the  icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.  
The **pre-generated statement** screen appears.

## Pre-generated Statement



### Field Description

Field Name	Description
<b>Select a period to download your pre-generated Statements</b>	
<b>Period</b>	
<b>Year</b>	The year for which the statement is required
<b>Month</b>	The month for which the statement is required.
<b>Statement Number</b>	The statement reference number.
<b>From</b>	Start date of the date period for which the statement is generated.
<b>To</b>	End date of the date period for which the statement is generated.
<b>Download</b>	Click the link against a statement to download the specific statement.

- From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
- Click **Search** to search amongst the pre-generated statements for the selected period.
- Click **Download** link against any record (.pdf ) to download the statement in password protected pdf format.

## 10.3 E-statements


A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

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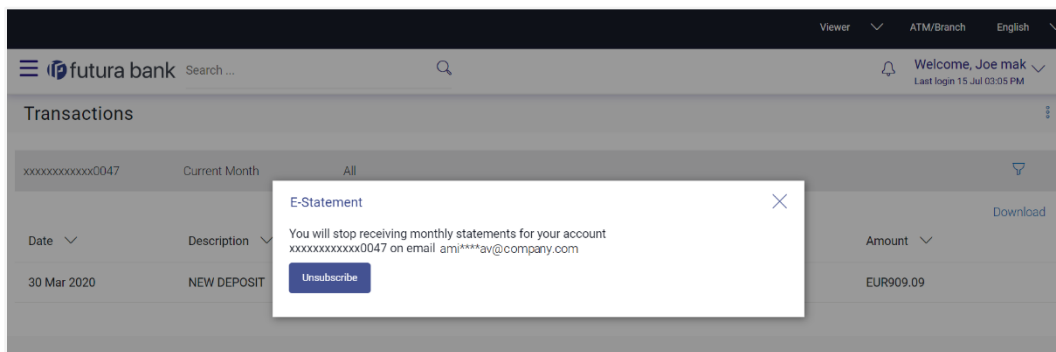
Note: Send to Modify functionality is now supported for this transaction.

---

### To subscribe / unsubscribe for e-statements:

1. Click on the  icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.

### E-statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
  - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
  - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
  - b. The success message of request submission appears. Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
 

Click **Home** to go to the **Dashboard** screen.  
OR  
Click **View Account Details** to view the deposit details page.

# 11. Account Nickname


A customer may wish to assign nicknames to deposit accounts so as to be able to easily identify them. The **Add/Edit Nickname** feature enables customers to easily assign nicknames to any deposit account. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows customer to modify or delete the nickname whenever required.

The customer can access this option by selecting the **Add/Edit Nickname** option from the kebab menu.

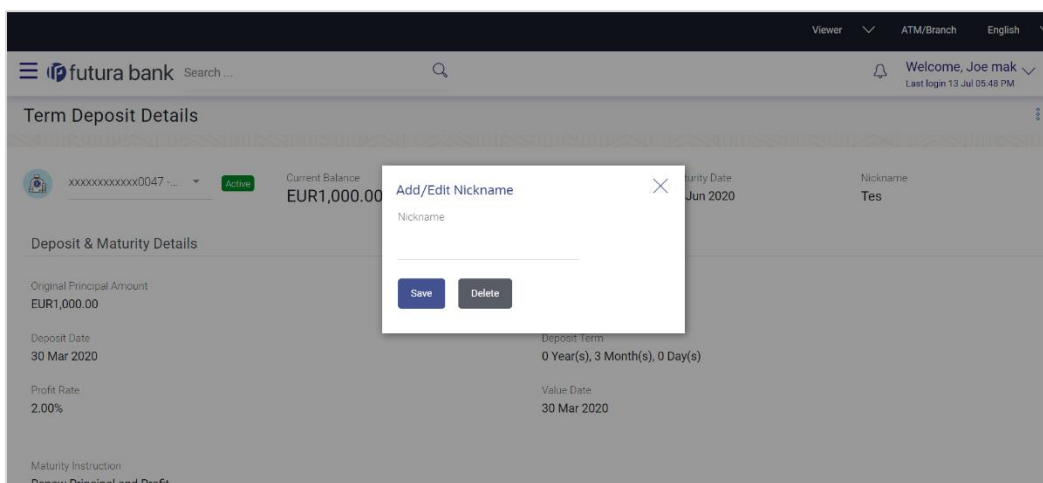
## How to reach here:

*Toggle Menu > Menu > Accounts > Term Deposits > Overview > TD Accounts Summary > Deposit number link > Term Deposit Details > kebab menu > Add/Edit Nickname*

## To add/edit nickname against a deposit account:

1. Click on the  icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against a term deposit account. The **Add/Edit Nickname** popup appears.

## Add/Edit Nickname



## Field Description

Field Name	Description
<b>Nickname</b>	Specify a nickname to be assigned to the account. If a nickname has already been assigned to the account, it will be displayed in editable mode.

2. In the **Nickname** field, enter the nickname you want to use.

3. Click **Save** to save your changes.  
Nicknames will be displayed on various transactions instead of the standard account description.  
OR  
Click **Delete** to delete nickname.

## **FAQ**

### **1. What is advantage of assigning a nickname to an account?**

You can personalize your account by giving it a nickname. This way you will be able to easily identify it when viewing account summary.

### **2. 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.

### **3. Can I redeem the term deposit before the maturity date?**

Yes, depending on the bank's offerings, it is possible to redeem the term deposit amount either partially or fully before the maturity date.

### **4. Can the maturity amount be credited into my account held with another bank?**

Yes, it is possible to setup instructions to credit the maturity amount into another bank account.

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