

Retail Term Deposit Account Creation User Guide
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Retail Term Deposit Account Creation User Guide
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1.1 Introduction

This manual is designed to explain the Term Deposit creation module of Oracle FLEXCUBE. It provides an overview of the workflow and information on creating and maintaining the applicant details with other supported features for TD processing.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Trade Finance Executive	Updation of details of contracts
Trade Finance Manager	Verification and authorization of contracts
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

1.3 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>.

1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
SDEs	System Data Elements
TD	Term Deposit
WF	Workflow

1.5 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
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Chapter 2	<i>Creation of Retail Term Deposit Account</i> explains the process of creating and maintaining the prospective applicant details for TD processing.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 **Related Documents**

- Procedures User Manual
- Core Entities User Manual

1.7 **Glossary of Icons**

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Creation of Retail Term Deposit Account

2.1 Introduction

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

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

2.2 Stages in Retail Term Deposit Creation

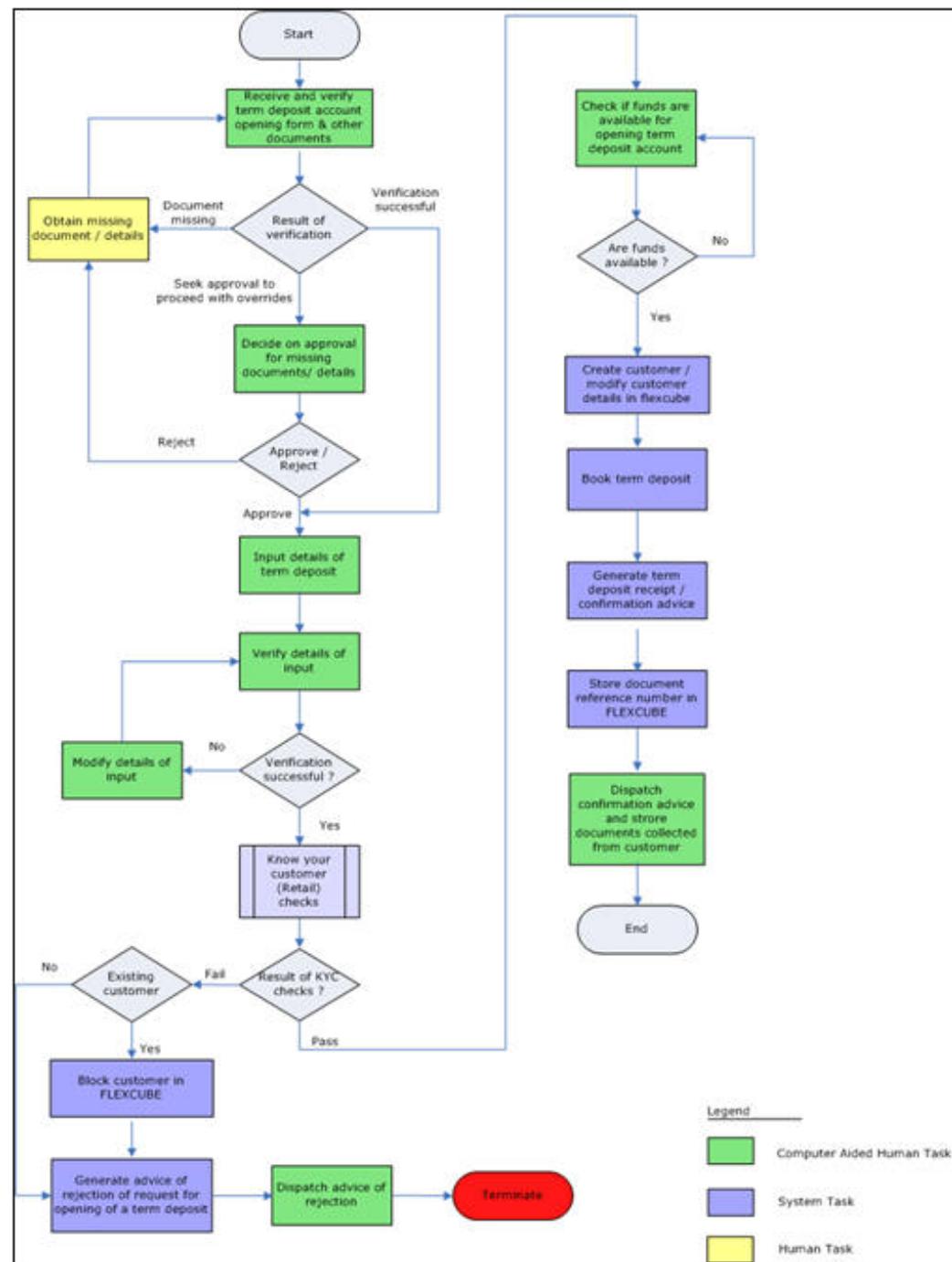
In Oracle FLEXCUBE, the process for opening a retail term deposit is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the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

The retail term deposit opening process comprises the following stages:

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

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

2.3 Process Flow Diagram



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

In this stage, the bank receives the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details/documents, the bank either decides to proceed further only after obtaining the missing details/documents or processes the request with necessary approvals without waiting for the missing details/documents. The bank then captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer.

and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer/ updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

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

Specify the following basic details in this screen:

Application Category

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

Application Number

The system displays the application number.

Date

The system displays date of application.

Branch

The system displays the branch code.

Status

The system displays the current status of the application.

Priority

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

- Low
- Medium
- High

Account Details

Capture the basic account details of the customer here:

Branch Code

The current logged in branch is displayed here.

Term Deposit Currency

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

Account Class

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

Account Type

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

- Single
- Joint

Mode of operation

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

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

Branch

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

Customer No

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

Customer Name

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

Term Deposit Amount

Specify the term deposit amount.

Maturity Date

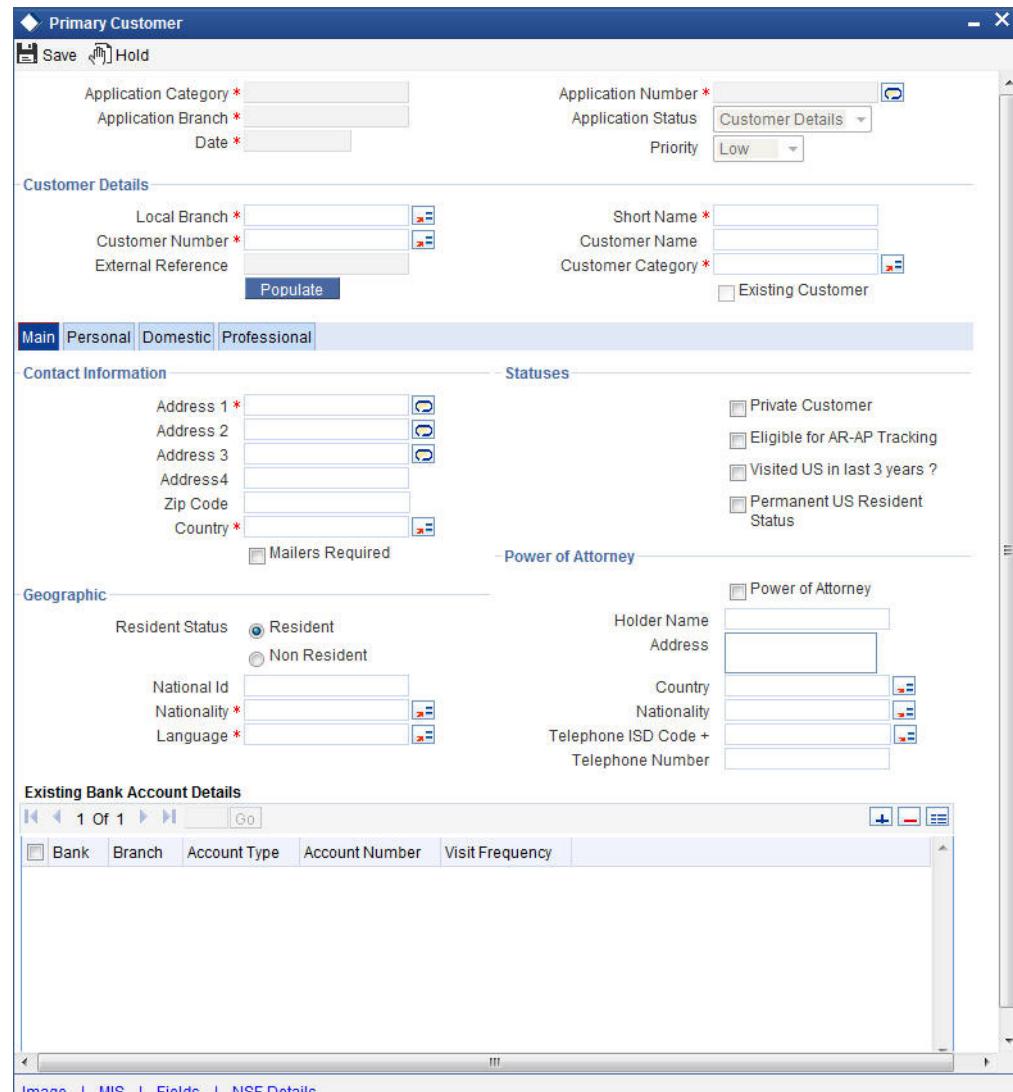
Specify the maturity date from the option list.

Existing Customer

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

2.3.1 Capturing Primary Customer Details

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



The screenshot shows the 'Primary Customer' capture screen. The main interface is divided into several sections:

- Top Section:** Contains fields for Application Category, Application Number, Application Branch, Date, Application Status (set to 'Customer Details'), and Priority (set to 'Low').
- Customer Details Section:** Contains fields for Local Branch, Customer Number, External Reference, Short Name, Customer Name, and Customer Category. A 'Populate' button is present.
- Main Tab:** The 'Main' tab is selected, showing sections for Contact Information, Geographic, and Existing Bank Account Details.
- Contact Information Section:** Contains fields for Address 1, Address 2, Address 3, Address 4, Zip Code, and Country. A 'Mailers Required' checkbox is present.
- Statuses Section:** Contains checkboxes for Private Customer, Eligible for AR-AP Tracking, Visited US in last 3 years ?, and Permanent US Resident Status.
- Geographic Section:** Contains Resident Status (radio buttons for Resident and Non Resident), National ID, Nationality, and Language.
- Power of Attorney Section:** Contains fields for Holder Name, Address, Country, Nationality, Telephone ISD Code +, and Telephone Number.
- Existing Bank Account Details Section:** A table showing 1 of 1 record with columns: Bank, Branch, Account Type, Account Number, and Visit Frequency.

Here you can maintain the following details:

Application Category

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

Application Number

The system displays the application number.

Application Branch

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

Date

The system displays date of application.

Application Status

The system displays the current status of the application.

Priority

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

- Low
- Medium
- High

Customer Details

In this section, maintain the following basic customer details:

Local Branch

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

Customer Number

The customer number is displayed here.

Short Name

Specify the short name of the customer.

Customer Name

Specify the full name of the customer.

External Reference

The system displays the external reference, if any.

Customer Category

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

Existing Customer

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

Contact Information

Address

Specify the address of the customer.

ZIP Code

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

Country

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

Mailers Required

Check this box to enable mailers.

Statuses

Private Customer

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

Eligible for AR-AP Tracking

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

Permanent US Resident Status

Check this box to indicate that the corresponding director is a permanent US resident.

Visited US in last 3 years?

Check this box to indicate that the beneficial owner has visited US in the last three years.

Geographic

Residential Status

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

- Resident
- Non Resident

National ID

Specify the national ID of the customer.

Nationality

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

Language

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

Power of Attorney

Note

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Power of Attorney

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

Holder Name

The person who has been given the power of attorney.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Nationality

Specify the nationality of the power of attorney holder.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone Number

Specify the telephone number of the power of attorney holder.

Existing Bank Account Details

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

Bank

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

Branch

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

Account Type

Specify the type of existing account of the customer.

Account Number

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

Visit Frequency

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

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

2.3.2 Capturing Secondary Customer Details

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

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

2.3.3 Capturing Tertiary Customer Details

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

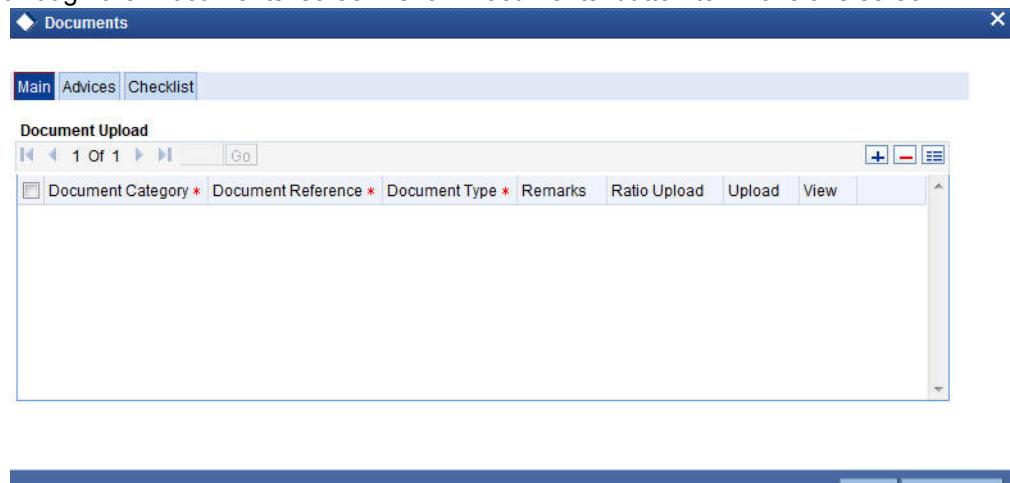
The screenshot shows the 'Tertiary Customer' capture screen. The main title bar says 'Tertiary Customer'. Below it are 'Save' and 'Hold' buttons. The application form is divided into several sections:

- Application Details:** Application Category, Application Branch, Date, Application Number, Application Status (set to 'Customer Details'), Priority (set to 'Low').
- Customer Details:** Local Branch, Customer Number, External Reference, Short Name, Customer Name, Customer Category, and a checkbox for 'Existing Customer'.
- Contact Information:** Address 1, Address 2, Address 3, Address 4, Zip Code, and Country. There is also a 'Mailers Required' checkbox.
- Statuses:** A list of checkboxes for 'Private Customer', 'Eligible for AR-AP Tracking', 'Visited US in last 3 years?', and 'Permanent US Resident Status'.
- Geographic:** Resident Status (radio buttons for 'Resident' and 'Non Resident'), National Id, Nationality, and Language.
- Power of Attorney:** Holder Name, Address, Country, Nationality, Telephone ISD Code +, and Telephone Number.
- Existing Bank Account Details:** A grid view showing 1 of 1 record. Columns include Bank, Branch, Account Type, Account Number, and Visit Frequency.
- Bottom Buttons:** 'Ok' and 'Exit'.

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

2.3.4 Uploading Documents

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



Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Reference

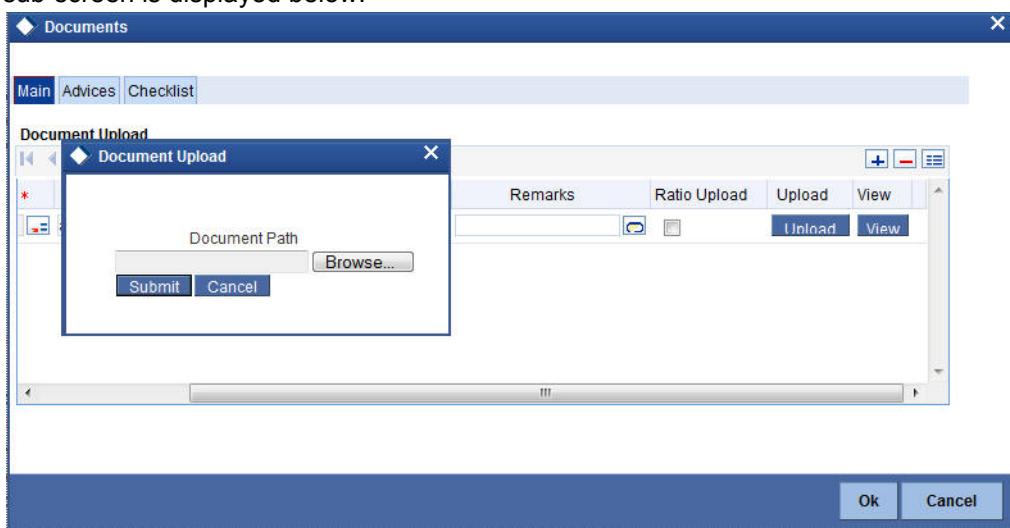
The system generates and displays a unique identifier for the document.

Document Type

Specify the type of document that is to be uploaded.

Upload

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



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

View

Click 'View' to view the document uploaded.

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

Stage Title	Function ID	Callform Exists	Upload(Available/Not available)	View(Available/Not available)
Receive and verify term deposit account opening form & other documents	ORDTDAPP	Available	Available	Available
Decide on approval for missing documents / details	ORDTDRCV	Available	Available	Available
Input details of term deposit	ORDTDINP	Not Available		
Verify details of input	ORDTDVER	Not Available		
Modify details of input	ORDTDMFY	Not Available		
Sub process – Know your customer(Retail) checks				
KYC Failure				
Generate advice of rejection of request for opening of a term deposit				
Dispatch advice of rejection	ORDTDADV	Not Available		
Check if funds are available for opening term deposit account	ORDTDCHK	Not Available		
Create customer / modify customer details in FLEX-CUBE	ORDTDSAV	Available	Available	Available
Book term deposit	ORDTDSAV	Not Available		
Generate term deposit receipt / confirmation advice	ORDTDSAV			
Store document reference number in FLEXCUBE	CSCDOCUP	Available	Not Available	Available

Stage Title	Function ID	Callform Exists	Upload(Available/Not available)	View(Available/Not available)
Dispatch confirmation advice and store documents collected from customer	ORDTDDOC			

Step 3. Decide on Approval for Missing Documents / Details

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

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

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

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Approve Account Opening' task to acquire it. The system displays the information message as as "...xxx Accquire Successful"

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

The screenshot shows the 'Receive and Verify' screen. At the top, there are buttons for 'Save' and 'Hold'. Below that, the application details are listed: Application Category (TDA2), Date (2012-11-07), Branch (001), Application Number (OpenRetailTermDepos), Status (Receive and Verify), and Priority (Low). The customer details section shows Branch (001), Customer No (001003062), Customer Name (Bob), and Term Deposit Amount (10,000.00). Below these sections, there are tabs for Primary Customer, Secondary Customer, Tertiary Customer, and Documents. At the bottom, there are buttons for Prev Remarks, Remarks, Audit (with a dropdown menu showing 'PROCEED'), and Exit.

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

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

Step 4. Input Details of Term Deposit

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

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

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The system displays the information message as "...xxx Accquire Successful"

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

The screenshot shows the 'Term Deposit Input Details' screen. The 'Main' tab is selected. In the 'Customer Details' section, the Application Number is 'OpenRetailTermDepos', Status is 'Receive and Verify', and Priority is 'Low'. The 'Pay In Option' section includes fields for Pay-in Mode (set to 'Others'), Clearing Type, Cheque Instrument Number, Cheque date, Drawee account number, and Routing No. The 'Account Details' section shows Branch '000', Term Deposit Currency 'GBP', and Account Number. The 'Customer Details' section shows Customer No '000006149', Customer Name 'CHIDU1', and Term Deposit Amount '20,000.00'. The 'RM ID' section shows RM Name and Account Class. The 'Nominee' tab is also visible, showing fields for Account Type (Single or Joint), Country Code, Mode of Operation, Account Open Date, Alternate Account Number, Clearing Bank Code, Address 1, Location, and Media. There are also sections for Options (Track Receivable, Replicate Customer Signature), Auto Deposit (Auto Deposit Balance, Sweep Type, Master Account Number, Rate), and Intermediary Details (Intermediary Required, Intermediary Details grid). At the bottom, there are tabs for Primary Customer, Secondary Customer, Tertiary Customer, Interests And Deposits, MIS, Documents, Interest Payout Details, and TD Payout Details. Buttons for Save, Hold, Audit, and Exit are at the bottom.

Here you can specify the following details:

Application Category

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

Application Number

The system displays the application number.

Branch

The system displays the branch code.

Date

The system displays date of application.

Status

The system displays the current status of the application.

Priority

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

- Low
- Medium
- High

Account Details

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

Branch Code

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

Term Deposit Currency

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

Account Number

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

SD Reference Number

The system displays the SD reference number.

Customer Details

Specify the following details:

Customer No

The system displays the customer number.

Customer Name

The system displays the name of the customer.

Existing Customer

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

Account Class

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

Pay In Option

Specify the following details:

Pay-in Mode

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

- Cheque
- Others

Clearing Type

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

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

Cheque Instrument Number

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

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

Cheque Date

Specify the date of the cheque.

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

Drawee Account Number

Specify the drawee account number.

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

Routing Number

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

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

2.3.5 Specifying Main Details

Click 'Main' Tab to enter the following details:

Account Type

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

- Single
- Joint

Country Code

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

Mode of Operation

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

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

Account Open Date

Specify the date on which the account was opened.

Alternate Account Number

Specify the alternate account number, if any.

Clearing Bank Code

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

Address

Specify the address of the customer.

Media

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

Options**Track Receivable**

Check this box to track the receivables.

Replicate Customer Signature

Check this box to replicate the customer signature.

Auto Deposit**Auto Deposit Balance**

Specify the auto deposit balance.

Sweep Type

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

- No Sweep
- Default from Account

Master Account Number

Specify the master account number.

Rate

Specify the rate.

Intermediary Details**Intermediary Required**

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

Intermediary Code

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

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

Intermediary Description

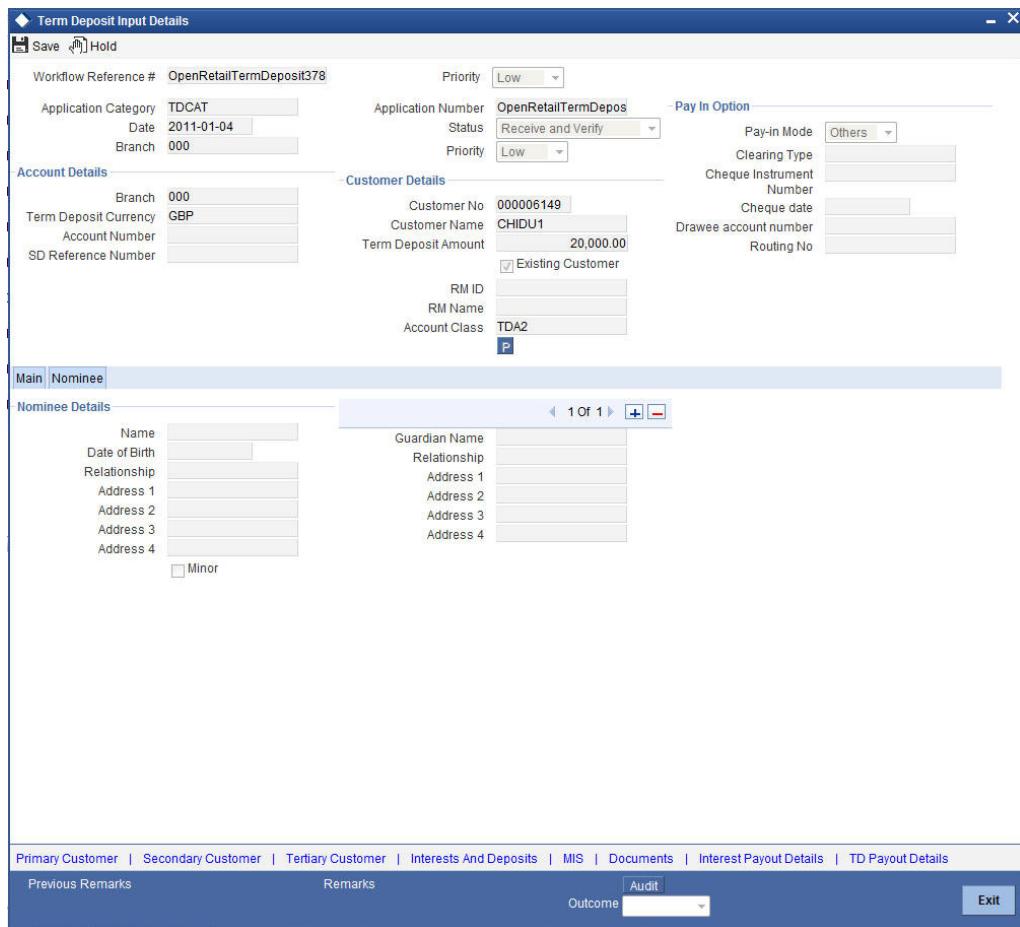
Based on the intermediary code selected, the system displays the description of the intermediary.

Intermediary Ratio

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

2.3.6 Specifying Nominee Details

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



The screenshot shows the 'Term Deposit Input Details' window with the 'Nominee' tab selected. The window is divided into several sections: 'Application Details', 'Customer Details', and 'Nominee Details'. The 'Nominee Details' section contains a table for specifying nominee information. The table has columns for Name, Date of Birth, Relationship, Address 1, Address 2, Address 3, Address 4, Guardian Name, Relationship, Address 1, Address 2, Address 3, Address 4, and a 'Minor' checkbox. The table currently displays one row of data. At the bottom of the window, there are tabs for Primary Customer, Secondary Customer, Tertiary Customer, Interests And Deposits, MIS, Documents, Interest Payout Details, TD Payout Details, Previous Remarks, Remarks, Audit, Outcome, and Exit.

Specify the following details:

Nominee Details

Name

Specify the name of the nominee.

Date of Birth

Specify the date of birth of nominee.

Relationship

Specify the relation of the customer with the nominee.

Address1

Specify the first line of the address of the nominee.

Address2

Specify the second line of the address of the nominee.

Address3

Specify the third line of the address of the nominee.

Address4

Specify the forth line of the address of the nominee.

Minor

Select this option if the nominee is a minor.

Guardian Details**Guardian Name**

Specify the guardian name of the minor.

Relationship

Specify the relation of the minor with the guardian.

Address1

Specify the first line of the address of the guardian.

Address2

Specify the second line of the address of the guardian.

Address3

Specify the third line of the address of the guardian.

Address4

Specify the forth line of the address of the guardian.

2.3.7 Specifying Interest Details

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

The screenshot shows the 'Interests and Deposits' screen with the following details:

- Header:** Branch (dropdown), Account Number (dropdown), Currency (dropdown), Account Class (dropdown).
- Tab Selection:** Interest (selected), Deposit, Dual Currency Deposit.
- Interest and Deposit Fields:**
 - Calculation Account (dropdown)
 - Interest Booking Branch (dropdown)
 - Interest Booking Account (dropdown)
 - Charge Booking Branch (dropdown)
 - Charge Booking Account (dropdown)
 - Interest Start Date (dropdown)
 - Charge Start Date (dropdown)
 - Interest Statement
 - Dr Cr Advices
 - Interest Rate Based on Cumulative Amount
- Product Details:**
 - Product Code (dropdown)
 - UDE Currency (dropdown)
 - ILM Product Type (dropdown)
 - Waive Charges
 - Generate UDE Change Advice
 - Open
 - ILM Product
 - Continue Variance on Rollover
- Effective Date:** 1 Of 1 (grid with columns: Effective Date, Open).
- UDE Values:** 1 Of 1 (grid with columns: UDE Id, UDE Value, Rate Code, TD Rate Code).
- Buttons:** Ok, Cancel.

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

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

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

Specify the following details:

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the deposit tenor.

However, system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - If you select this option, then you can specify a different TD represented in terms of years, months and days.

Note

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Roll-over tenor does not fall in the range of minimum and maximum tenor allowed".

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. Once the record is authorized, you cannot amend the tenor.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

Years

This indicates the number of years in the deposit tenor.

Months

This indicates the number of months in the deposit tenor.

Days

This indicates the number of days in the deposit tenor.

Original Tenor

The system displays the default tenor or the tenor specified at account which is arrived before the holiday movement.

Rollover Tenor

If 'Auto Rollover' box is checked, then indicate the rollover tenor for the TD account. You can select one of the following options:

- Account class Tenor - This is the default value of the rollover tenor if the option 'Re-pick up account class tenor on rollover' is checked. If you select this, the next maturity date is left blank as the account class tenor is subject to change. On rollover, the system picks up the account class default tenor and applies it to the TD. However, this you can change this anytime during the life cycle of the TD. When you change this and save the record, the system will display a configurable override "Re-pick account class tenor on rollover restrictions exists at account class". The rollover tenor represented in days, months and years will be null and you cannot change it.
- Account Tenor - This is the default value of the rollover tenor if the option 'Re-pick up account class tenor on rollover' is not checked. However, you can change the default option anytime during the life cycle of the TD. On changing and saving the record, the system displays a configurable override "Re-pick account class tenor on rollover restrictions exists at account class". The system displays the rollover tenor in terms of days, months and years with the original tenor of the TD. You cannot change the rollover tenor. The system calculates the next maturity date by adding the account tenor to the current maturity date.
- Independent Tenor - If you select this, it is mandatory for you to specify the rollover tenor in terms of days, months and years. The rollover tenor should be within the minimum and maximum tenor specified at account class level.

The account tenor is defaulted as the deposit and rollover tenor for the child TD after the account class is populated.

Years

Specify the number of years in the rollover tenor.

Months

Specify the number of years in the rollover tenor.

Days

Specify the number of years in the rollover tenor.

Payout Type

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

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

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

Percentage

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

Offset Branch

Specify the offset branch code.

Offset Account

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

Narrative

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

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

Interests and Deposits

Branch: [] Account Number: [] Currency: [] Account Class: []

Interest | Deposit | **Dual Currency Deposit**

Dual Currency Deposit

Application Number: []

Linked Currency: []

Currency Option Product: []

Option Contract Reference: []

Exchange Rate: []

Linked Currency Settlement Account: []

Linked Currency GL: []

Fixing Days: []

Yield Enhancement: []

Inception Fair Value: []

Ok | Cancel

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

2.3.8 Specifying MIS Details

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

Customer Account MIS

Application Number * OpenRetailTermDepos []

Customer * 000006149 []

Branch Code * 000 []

Account * []

Account Class * TDA2 []

Currency * GBP []

Calc Method: []

Rate Code: []

Rate Type: Fixed []

Reference Rate: []

Spread: []

Pool Code: Pool Code Account Level

Pool Code: []

Link to Group: []

MIS Group: []

Default MIS Group []

Transaction MIS: Transaction MIS 1, Transaction MIS 2, Transaction MIS 3, Transaction MIS 4, Transaction MIS 5, Transaction MIS 6, Transaction MIS 7, Transaction MIS 8

Composite MIS: Composite MIS 1, Composite MIS 2, Composite MIS 3, Composite MIS 4, Composite MIS 5, Composite MIS 6, Composite MIS 7, Composite MIS 8

Cost MIS: Cost MIS 1, Cost MIS 2, Cost MIS 3, Cost MIS 4, Cost MIS 5

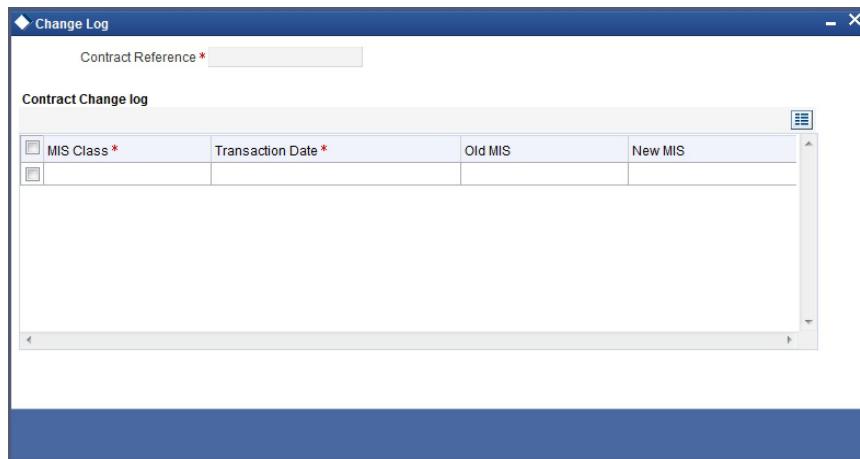
Change Log | Transfer Log

Ok | Cancel

Refer the Management Information System User Manual for further details.

2.3.9 Viewing Change Log

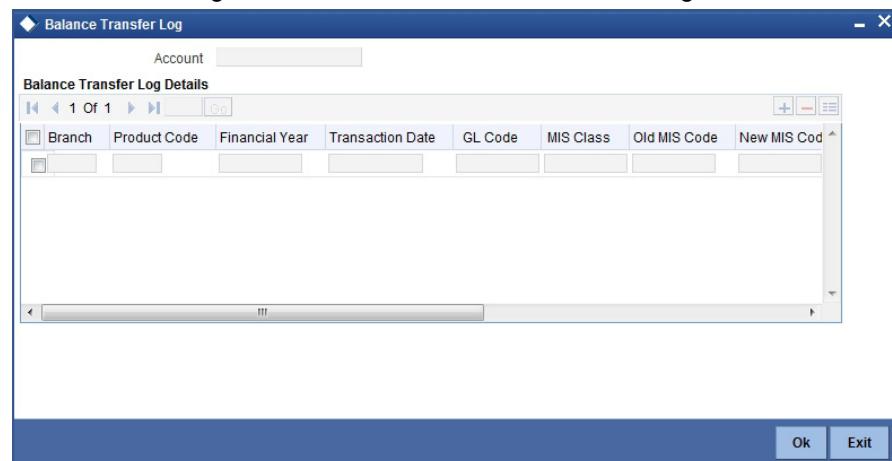
Click 'Change Log' button to invoke 'Change Log' screen.



The screenshot shows a window titled 'Change Log'. At the top, there is a field labeled 'Contract Reference *'. Below it is a section titled 'Contract Change log' containing a table with four columns: 'MIS Class *', 'Transaction Date *', 'Old MIS', and 'New MIS'. The table is currently empty. The window has a standard Windows-style title bar and a blue footer bar with 'Ok' and 'Exit' buttons.

2.3.10 Viewing Balance Transfer Log

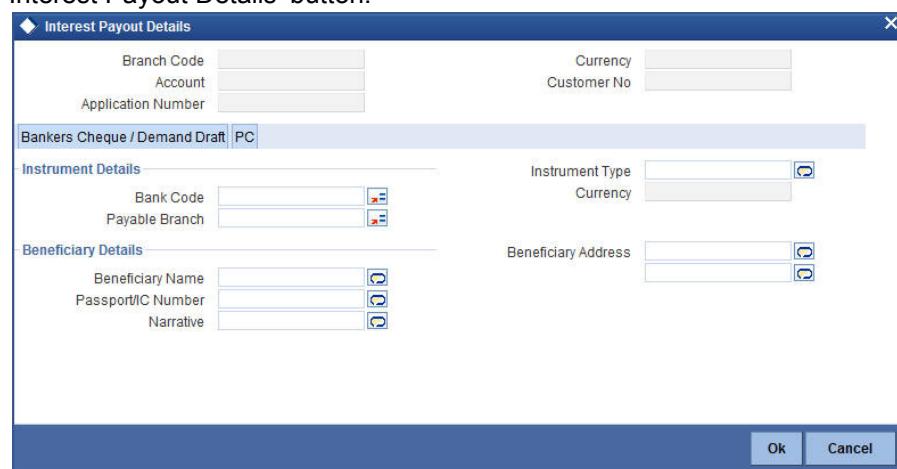
Click 'Transfer Log' button to invoke 'Balance Transfer Log' screen.



The screenshot shows a window titled 'Balance Transfer Log'. At the top, there is a field labeled 'Account'. Below it is a section titled 'Balance Transfer Log Details' with a toolbar containing buttons for navigation (back, forward, search) and a table with columns: 'Branch', 'Product Code', 'Financial Year', 'Transaction Date', 'GL Code', 'MIS Class', 'Old MIS Code', and 'New MIS Code'. The table is currently empty. The window has a standard Windows-style title bar and a blue footer bar with 'Ok' and 'Exit' buttons.

2.3.11 Specifying Interest Payout Details

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



The screenshot shows a window titled 'Interest Payout Details'. It contains several groups of input fields: 'Branch Code', 'Account', 'Application Number', 'Currency', 'Customer No', 'Instrument Details' (with 'Bank Code' and 'Payable Branch' fields), 'Instrument Type' (with 'Currency' field), 'Beneficiary Details' (with 'Beneficiary Name', 'Passport/IC Number', 'Narrative', and 'Beneficiary Address' fields), and 'Ok' and 'Cancel' buttons at the bottom. The 'Bankers Cheque / Demand Draft' tab is selected.

Specify the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number.

Currency

The system displays the currency code.

Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

Rollover Interest Rate Based on Cumulative Amount

Check this box to indicate that the system should arrive at the rollover interest rate of a new deposit using the cumulative amount of other active deposits belonging to the same account class, customer, and currency.

2.3.11.1 Bankers Cheque / Demand Draft Tab

You need to specify the following details under this tab.

Instrument Details

Bank Code

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

Payable Branch

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

Instrument Type

Specify the type of instrument used for interest payout.

Currency

Specify the currency in which the instrument is drawn.

Beneficiary Details

Beneficiary Name

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

Passport/IC Number

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

Narrative

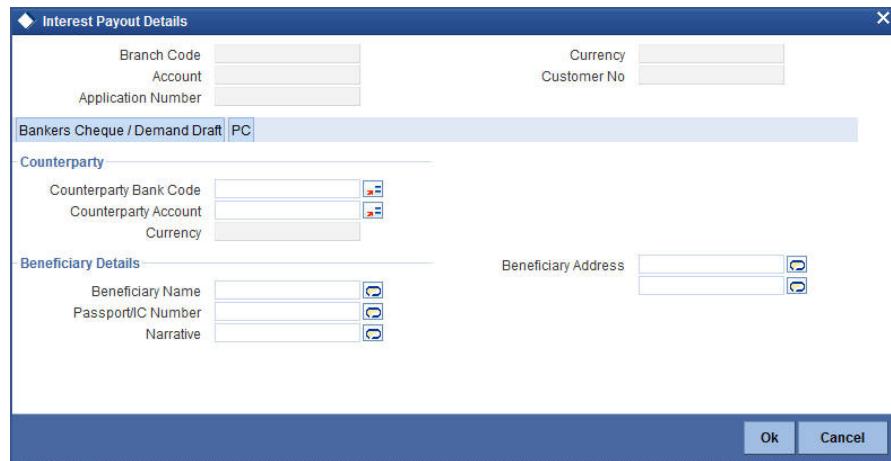
Enter the comments, if any.

Beneficiary Address

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

2.3.11.2 PC Tab

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



The screenshot shows the 'Interest Payout Details' dialog box. The 'PC' tab is selected. The form contains the following fields:

- Branch Code, Account, Application Number, Currency, Customer No (top row)
- Bankers Cheque / Demand Draft, PC (tab bar)
- Counterparty (Counterparty Bank Code, Counterparty Account, Currency)
- Beneficiary Details (Beneficiary Name, Passport/IC Number, Narrative)
- Beneficiary Address
- Ok, Cancel buttons (bottom right)

You need to specify the following details under this tab.

Counterparty

Counterparty Bank Code

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

Counterparty Account

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

Currency

The system displays the currency of the counterparty account.

Beneficiary Details

Beneficiary Name

Specify the name of the beneficiary of the PC.

Passport/IC Number

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

Narrative

Enter the comments, if any.

Beneficiary Address

Specify the address of the beneficiary of the PC.

2.3.12 Capturing Primary Customer Details

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

In this screen maintain the following customer details:

Customer Details

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

Local Branch

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

Customer Number

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

External Reference

Specify the external reference number.

Short Name

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

Customer Name

The full name of the selected customer is displayed.

Customer Category

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

Existing Customer

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

2.3.13 Capturing Primary Customer Main Details

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

Contact Information

Address

Specify the address of the customer.

ZIP Code

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

Country

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

Mailers Required

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

Statuses

Private Customer

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

Permanent US Resident Status

Check this box to indicate that the corresponding director is a permanent US resident.

Visited US in last 3 years?

Check this box to indicate that the beneficial owner has visited US in the last three years.

Geographic

Resident Status

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

- Resident
- Non Resident

National ID

Specify the national Id of the customer.

Nationality

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

Language

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

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

Power of Attorney

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Power of Attorney

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

Holder Name

The person who has been given the power of attorney.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Nationality

Specify the nationality of the power of attorney holder.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone Number

Specify the telephone number of the power of attorney holder.

Existing Bank Account Details

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

Bank Name

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

Branch Code

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

Account Type

Specify the type of account the customer is holding.

Account No

Specify the existing account number of the customer.

Visiting Frequency

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

2.3.14 Capturing Primary Customer Personal Details

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

Primary Customer

Save Hold

Application Category * Application Branch * Date * Application Number * Application Status Customer Details Priority Low

Customer Details

Local Branch * Customer Number * External Reference Short Name * Customer Name Customer Category Existing Customer

Populate

Main Personal Domestic Professional

Personal

Prefix 1 Prefix 2 Prefix 3 Gender Male Female Other Prefer Not to Disclose

Email Home Phone ISD+ Home Phone Work Phone ISD+ Work Phone Mobile ISD Code + Mobile Number Fax ISD Code + Fax

Permanent Address

Address 1 Address 2 Address 3 Address 4 Zip Code Country

Passport Details

Passport Number Issue Date Expiry Date

Legal Guardian

Date of Birth * Minor Birth Place Birth Country Guardian

Image MIS Fields NSF Details Ok Exit

Step 1. Verify Details of Input

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

Select the desired record and click the adjoining 'Acquire' button. The system displays the information message as "...xxx Accquire Successful!"

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

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

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

Step 2. Modify Details of Input

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

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

In case verification is not successful, then you may need to modify few details. Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the required task to acquire it. The system displays the information message as "...xxx Accquire Successful!"

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

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

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

Step 3.KYC (Retail) Review Info

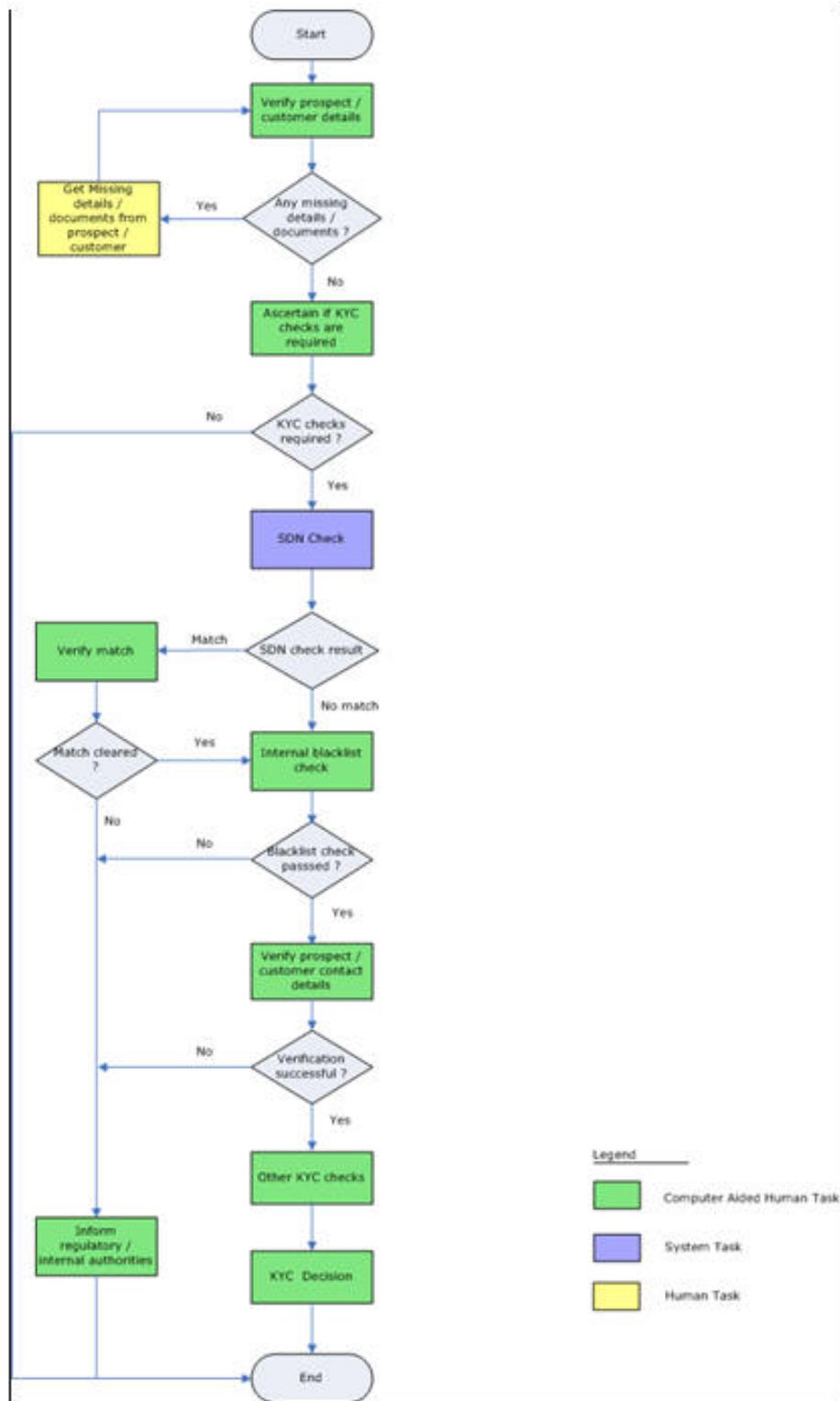
This process includes checks like SDN check, internal blacklist check, contact details verification, etc. The account is opened only when the customer passes all these checks. In case of non-clearance of any of the checks, the account opening process is terminated. The bank verifies all the details/documents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

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

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

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

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



2.3.15 Verify Prospect /Customer Details

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

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The system displays the information message as "...xxx Accquire Successful"

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

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

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

The task is then moved to the next activity.

2.3.16 Ascertain if KYC Checks are Required

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

In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is

performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

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

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

The task is then moved to the next activity.

2.3.17 SDN Check

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

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

2.3.18 Verify SDN Match

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

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

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

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

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

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

2.3.19 Inform Regulatory / Internal Authorities on KYC Checks Failure

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

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

Application Category:

Application Branch:

Date:

Application Number *:

Application Status: Prospect Verification

Priority: Low

Account Details

Account Number:

Account Description:

Account Type: Single Joint

Account Branch:

Account Currency:

Account Class:

Main **Nominee**

Customer - KYC Details

Customer Number	Name	SDN Result	Internal Blacklist Check	Contact Verification Remarks	KYC Passed	Date
1234567890	John Doe	Pass	Pass	Pass	Pass	2023-10-10

Information to Regulatory Authority

Name:

SDN Failure Report Date:

SDN Failure Report Mode:

Internal Reporting:

Blacklist Failure Report Date:

Blacklist Failure Report Mode:

Document

Previous Remarks:

Remarks:

Audit Exit

2.3.20 Internal Blacklist Check

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

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

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

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

The screenshot shows a window titled 'Blacklist Check'. At the top, there are buttons for 'Save' and 'Hold'. Below this, there are input fields for 'Name', 'Date of Birth', 'Country', 'Remarks', 'Sequence Number', and 'Address 1-4'. A 'SDN Details' section contains a grid with columns for Name, Date of Birth, Country, Remarks, Sequence Number, Address 1, Address 2, Address 3, and Address 4. The grid shows one row of data. At the bottom of the window are 'Ok' and 'Exit' buttons.

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

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

2.3.21 Verify Customer / Prospect Contact Details

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

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

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

The screenshot shows the 'Verify Prospect Contact Information' application window. The 'Main' tab is selected. The 'Customer - KYC Details' section contains a table with columns: Customer Number, Name, SDN Result, Internal Blacklist Check, Contact Verification Remarks, and Details. The 'External KYC Remarks' section contains a table with columns: Name and Value. The 'Nominee' tab is visible but not active. At the bottom, there are tabs for 'Previous Remarks' and 'Remarks', and a 'Audit' button. The status bar shows 'Outcome' and 'Audit'.

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

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

2.3.22 Other KYC Checks

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

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

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

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

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

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

2.3.23 KYC Decision

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

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

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

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

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

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

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

Step 1.Block Customer in the System

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

Step 2.Generate Advice of Rejection of Request for Opening TD

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

Step 3.Dispatch Advice of Rejection

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

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

Step 4.Check if Funds are Available for Opening TD Account

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

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

Step 5.Create Customer / Modify Customer Details in the System

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

Step 6.Book Term Deposit

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

Step 7.Generate Term Deposit Receipt / Confirmation Advice

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

Step 8.Store Document Reference Number in the System

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

Step 9. Dispatch Confirmation Advice and Store Documents

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

The bank also captures:

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

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

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

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

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

In this screen the following information can be stored:

Account Details

The following customer information is displayed:

- Customer Number
- Customer Name
- Branch
- Account Number

Storage Details

Capture the following storage details in this section:

Storage Reference Number

Specify the storage reference number.

Place of Storage

Specify the place where the document is stored.

Date of Storage

Specify the date on which the documents were stored.

Time of Storage

Specify the time of document storage.

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

Click 'Ok' button.

2.4 Limit Validation for TD Opening

The Input and authorization limit set up for a user for different currencies in 'SMDRLMNE – Role Limits Maintenance' is validated for Term Deposit transactions made through the following fast path.

- ORDTDINP - Input limit to be validated

At the time of input/authorization of a deposit transaction, if there is a breach of limit then system displays a configurable override message.

3. Function ID Glossary

C

CSCDOCTR 2-35

M

MICACCTM 2-24

I

ISCTXMIS 2-24