

**Oracle FLEXCUBE Direct Banking
Release 12.0.0
Corporate Term Deposit User Manual**



Part No. E52305-01

Table of Contents

1. Transaction Host Integration Matrix	3
2. Introduction.....	4
3. Term Deposit Details	5
4. Term Deposit Activity.....	8
5. Open Term Deposit	13
6. Amend Term Deposit	19
7. Redeem Term Deposit.....	25
8. Contract Deposit Details.....	31
9. Open Contract TD	35
10. Structured Deposit Subscription	40
11. Structure TD Status	44

1. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Open Term Deposit	✓	★
Amend Term Deposit	×	★
Redeem Term Deposit	✓	★
Term Deposits Detail	×	★
Term Deposit Activity	×	★
Contract Deposit Details	×	★
Open Contract Deposit	×	★
Structured Deposit Subscription	✓	★
Structured Term Deposit Status	×	★

2. Introduction

A term deposit is a deposit held with a fixed amount and for a fixed term. The amount deposited is called the principal amount on which interest is paid. The term for which the deposit is made is the tenure of the deposit. Amount deposited can only be withdrawn at the end of this tenure i.e. at maturity. Principal amount may be withdrawn from the term deposit before maturity. This is known as redemption and may be partial or full.

Term Deposit module allows you to open a term deposit account. The term deposits module includes transactions which enable you to view term deposit account details, view term deposit account activity, open new term deposits, amend term deposits and redeem term deposits through their respective modules.

Term deposit module includes contract deposits which allow you to initiate a contract deposit as well as view a contract term deposit. Contract term deposits are having similar functionality as normal term deposits but are integrated with Corporate Deposits Module of FC UBS.

Structured term deposit is a deposit that acts as an investment product. In addition to getting a fixed interest on the principal amount of the term deposit, you also gain a profit as a percentage of the amount invested.

In case of Islamic term deposits a profit is paid by the bank to the user.

3. Term Deposit Details

Using this option you can view the term deposit account details of the particular customer. It displays basic details of the deposit account like maturity date, maturity amount.

Term Deposit details

Term Deposit Details

23-08-2010 02:49:14 GMT -1000

Account Number	Currency	Current Balance	USD Equivalent
010000263-SHANE GOULD			
117060- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	101.60	148.98
117124- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	1,000.00	1,466.38
117128- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	1,000.00	1,466.38
Total Term Deposit Account (USD Equivalent)		3,081.74	
333000028-ACC LTD			
00000005878-333-BANK FUTURA - QT-333	INR	121.00	2.42
00000005878-333-BANK FUTURA - QT-333	INR	141.00	2.82
Term Deposit Details	INR	105.00	2.10
Term Deposit Activity	INR	9,500.00	190.00
Amend Term Deposit	INR	111.00	2.22
Redeem Term Deposit	INR	112.00	2.24
Adhoc Statement for Term Deposits	INR	131.00	2.62
00000005998- term deposit account class 3-333-BANK FUTURA -QT-333	INR	121.00	2.42
00000005998- term deposit account class 3-333-BANK FUTURA -QT-333	USD	124.51	124.51
00000005998- term deposit account class 3-333-BANK FUTURA -QT-333	USD	125.00	125.00
00000005998- term deposit account class 3-333-BANK FUTURA -QT-333	INR	110.00	2.20
00000005999- term deposit account class 3-333-BANK FUTURA -QT-333	INR	500.00	10.00
00000006020- term deposit account class 3-333-BANK FUTURA -QT-333	USD	151.00	151.00
00000006029- term deposit account class 3-333-BANK FUTURA -QT-333	INR	102.00	2.04
00000006031- term deposit account class 3-333-BANK FUTURA -QT-333	INR	4.00	0.08
00000006033- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	102.00	149.57
00000006034- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	103.00	151.04
00000006035- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	104.00	152.50
00000006037- term deposit account class 3-333-BANK FUTURA -QT-333	USD	102.00	102.00
00000006038- term deposit account class 3-333-BANK FUTURA -QT-333	USD	103.00	103.00
00000006039- term deposit account class 3-333-BANK FUTURA -QT-333	USD	106.49	106.49

1. Click the **Term Deposit Details** link on the popup screen as shown encircled in the above screen. The system displays the **Term Deposit Details** screen.

Note: If you click the **Term Deposit Details** link on the popup screen of Conventional Term Deposit account numbers, then it will show deposit details for the conventional term deposit accounts. If you click the **Term Deposit Details** link on the popup screen of Islamic Term Deposit account numbers, then it will show deposit details for the Islamic term deposit accounts.

Both the screens are shown below respectively.

Term Deposit details – Conventional TD Accounts

Term Deposit Details			11-05-2012 01:49:08 GMT +0530
Account Details			
Customer Id : 004004344	Product Name : Normal TD-TD01		Balance : 1,000.00
Account Number : 01111111166			
Currency : GBP			
Deposit Details			
Deposit Date : 02-04-2012	Principal Amount : 1,000.00		
Maturity Date : 17-12-2012	Interest Rate : 10.00%		
Maturity Instructions			
Rollover Instructions : Close On Maturity			
Payout Details			
Payout Type	Percentage	Additional Information	
Transfer to Account	100.00%	00400434401 - (Bank Futura, Neethle Street, London)	
		Back Term Deposit Activity	

Term Deposit details – Islamic TD Accounts

Term Deposit Details			11-05-2012 01:51:24 GMT +0530
Account Details			
Customer Id : 004004344	Product Name : Islamic Deposit		Balance : 200.00
Account Number : 011111111391			
Currency : GBP			
Deposit Details			
Deposit Date : 11-04-2012	Principal Amount : 200.00		
Maturity Date : 03-09-2012	Profit Rate : 0.00%		
Maturity Instructions			
Rollover Instructions : Renew Principal and Pay Out the Profit			
Payout Details			
Payout Type	Percentage	Additional Information	
Transfer to Account	100.00%	00400434401 - (Bank Futura, Neethle Street, London)	
		Back Term Deposit Activity	

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer Id.
Account Number	[Display] This field displays the account number of the customer.
Product Name	[Display] This field displays product name of the term deposit.

Field Name	Description
Currency	[Display] This field displays the currency of the amount deposited.
Balance	[Display] This field displays the balance of that current deposit.
Deposit Details	
Deposit Date	[Display] This field displays the date when the amount was deposited.
Maturity Date	[Display] This field displays the date when the deposit matures.
Deposit Amount	[Display] This field displays the deposit amount.
Interest Rate	[Display] This field displays the rate of interest. Note: This field is displayed for Conventional TD Accounts.
Profit Rate	[Display] This field displays the profit rate. Note: This field is displayed for Islamic TD Accounts.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the rollover instructions.
Payout Details	
Payout Type	[Display] This field displays the type of payout configured for the account.
Percentage	[Display] This field displays the percentage of payout amount to be transferred.
Additional Information	[Display] This field displays the additional information like bank code or branch code etc.

- Click the **Back** Button on the Term Deposit details screen to return to the previous screen.
OR
Click the **Term Deposit Activity** button. The system displays the Term Deposit Activity screen.(For details Refer section on Term Deposit Activity)

4. Term Deposit Activity

This option allows you to view and download the account activity for any TD account under the customer IDs mapped to the user. The user can get the TD activity details for a given period, i.e., current period, previous period, or specified period.

Term Deposit Activity

Term Deposit Activity

23-08-2010 02:55:49 GMT -1000

Select Account *: 010000263 117124 B001-SHANE GOULD GBP 1,000.00

Transaction Type *: Both Debits And Credits

Search By *: Last 'n' Transactions

No of Transactions **: 100

From Date **:

To Date **:

From Amount :

To Amount :

Sort By *: Value Date

Sort Order *: Descending

*Dates specified are the value dates.
*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.

Submit

Field Description

Field Name	Description
Select Account	<p>[Mandatory, Drop-Down]</p> <p>Select the TD account to make an activity query. The drop down lists out the accounts mapped to the user from the drop-down list.</p>
Transaction Type	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Both Debits and Credits • Only Debits • Only Credits
Search By	<p>[Mandatory, Drop-Down]</p> <p>Select the period for which the TD activity details are required from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Current Period • Previous Period • Last n transaction • Last n days • Today's transactions • Yesterday's transactions • Previous fortnight • Previous month • Previous quarter • Previous 6 months • Specified Period
No of Transactions	<p>[Conditional, Numeric, 15]</p> <p>Type the number of transactions/ days selected as per the selection in the field Search by.</p> <p>This field is enabled only if one of the below two options is selected in the Search by field</p> <ul style="list-style-type: none"> • Last n transaction • Last n days

Field Name	Description
From Date	<p>[Conditional, Pick List]</p> <p>Select the date from which the TD Account activity has to be viewed from the pick list.</p> <p>This is applicable only if Specific Period option is selected in Search By field.</p>
To Date	<p>[Conditional, Pick List]</p> <p>Select the date until which the TD Account activity has to be viewed from the pick list.</p> <p>This is applicable only if Specific Period option is selected in Search By field.</p>
From Amount	<p>[Optional, Numeric, 10]</p> <p>Type the amount from which the TD Account activity has to be viewed.</p>
To Amount	<p>[Optional, Numeric, 10]</p> <p>Type the amount until which the TD Account activity has to be viewed.</p>
Sort By	<p>[Optional, Drop-Down]</p> <p>Select the appropriate option to sort the search result. The options are:</p> <ul style="list-style-type: none"> • Transaction Date • Value Date • Amount
Sort Order	<p>[Optional, Drop-Down]</p> <p>Select the appropriate order of display.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Descending • Ascending

1. Click the **Submit** button. The system displays details in the **Term Deposit Activity** screen.

Term Deposit Activity

Term Deposit Activity
23-08-2010 02:55:49 GMT -1000

Select Account *: 010000263 117124 8001-SHANE GOULD GBP 1,000.00

Search By *: Last 'n' Transactions

From Date **:

From Amount :

Sort By *: Value Date

Transaction Type *: Both Debits And Credits

No of Transactions **: 100

To Date **:

To Amount :

Sort Order *: Descending

*Dates specified are the value dates.
*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.

[Submit](#)

Account Number	Account Currency
117124	GBP

Pages : (1) 1

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit	Balance
07-Apr-2008	07-Apr-2008	TG1DEBK080980026			1,000.00	1,000.00

Select Download Format : [Download](#)

Field Description

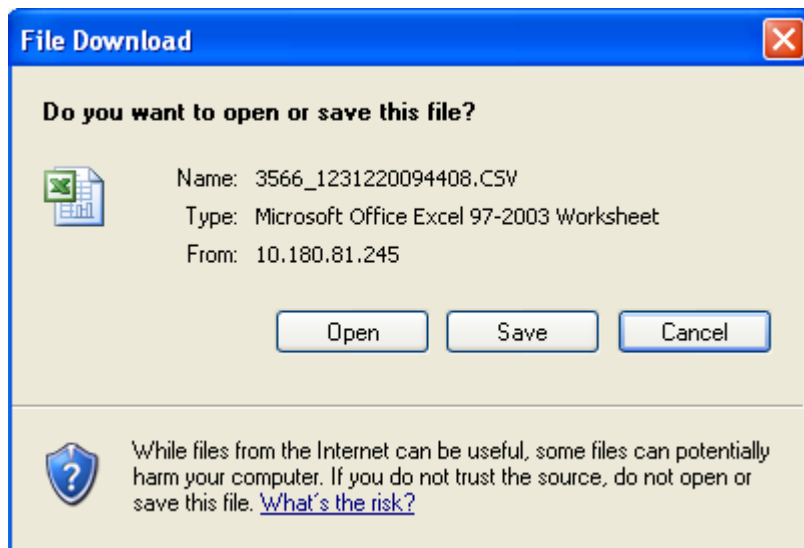
Field Name	Description
Account Number	[Display] This field displays the TD account number for which the account activity has been displayed.
Account Currency	[Display] This field displays the base currency of the TD account.
Transaction Date	[Display] This column displays the date on which the transaction was done.
Value Date	[Display] This column displays the value date as per the bank for the transaction.
Transaction Reference No.	[Display] This column displays the reference, if any, for the transaction.
Description	[Display] This column displays a brief description for the transaction.
Debit	[Display] This column displays the debit amount of the transaction.

Field Name	Description
Credit	[Display] This column displays the credit amount of the transaction.
Running Balance	[Display] This column displays the balance in the account after the respective transaction.
Select Download Format	[Conditional, Drop-Down] Select the format for download from the drop-down list. The options are: <ul style="list-style-type: none"> • Excel Format • PDF Format • QIF Format • QFX Format • MT940

Note: Running Balance to be displayed if Current period or Period Search is selected with Sort By Value date option only.

- Click the **Download** button. The system displays **File Download** screen.

File Download




- Click the **Open** button to open and view the file.
OR
Click the **Save** button to save the file.
OR
Click the **Cancel** button to close this screen.

5. Open Term Deposit


This option allows you to open a new term deposit account with the Bank.

Open Term Deposit

Open Term Deposit
23-08-2010 02:58:07 GMT+1000

Existing Template : ☐ 
New : ☒

Customer Details *
Holding Pattern : ☒ Single ☐ Joint
Joint Customer Id1 :
Joint Customer Id2 :

Deposit Details*
Choose Deposit Product :
Source Account :
Deposit Amount :
Maturity Date : 

Payout Details*
Maturity Instructions :

Save as Draft Save as Template Submit

Field Description

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

Field Name	Description
Existing Template	[Optional, Radio button] Select the Existing Template radio button to select the existing template to open a term deposit.
New	[Optional, Radio button] Select the New radio button to open a new term deposit.
Choose Deposit Product	[Mandatory, Drop-Down] Select the deposit product in the drop-down list.
Term Deposit - Customer	
Holding Pattern	[Mandatory, Radio button] Select the radio button for the holding pattern. The option are as follows: <ul style="list-style-type: none"> • Single: If this option is selected for the single term deposit account holder. • Joint: If this option is selected for the joint account holder.
Joint Customer id 1	[Conditional, Alphanumeric, 10] Type the first joint customer id This field is enabled if the Joint radio button is selected as holding pattern.
Joint Customer id 2	[Conditional, Alphanumeric, 10] Type the second joint customer id This field is enabled if the Joint radio button is selected as holding pattern.
Source Account	[Mandatory, Drop-Down] Select the source account for the deposit from the drop-down list.
Deposit Details	
Deposit Amount	[Mandatory, Numeric, 10] Type the amount to be deposited.
Maturity Date	[Mandatory, Pick List] Select the maturity date of the term deposit from the pick list.

Field Name	Description
Maturity Instructions	<p>[Mandatory, Drop-Down]</p> <p>Select the maturity instruction for the deposit from the drop-down list.</p> <p>The options for Conventional Deposit Products are as follows:</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal and Interest • Renew principal only and transfer interest to a CASA account • Renew Special Amount and Pay Out the remaining amount <p>The options for Islamic Deposit Products are as follows</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal only and transfer Profit to a CASA account • Renew Special Amount and Pay Out the remaining amount
Account transfer options	<p>[Conditional, Drop-Down]</p> <p>Select the account to which the principal and interest are to be transferred from the drop-down list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network <p>This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction drop-down list for Conventional Products and if the Renew Principal and Profit option is selected from the Maturity Instruction drop-down list for Islamic Product</p>
Account	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the account number to which the interest and principal will be transferred.</p> <p>This field is enabled if the following options are selected from the Account Transfer options drop-down list.</p> <ul style="list-style-type: none"> • Transfer to internal Bank account • Transfer through domestic clearing network

Field Name	Description
	<p>[Conditional, Drop-Down]</p> <p>Select the account to which the interest is to be transferred from the drop-down list.</p> <p>This field is a drop -down list, if the Transfer to users mapped accounts options is selected from the Account Transfer options drop-down list.</p>
Network Type	<p>[Conditional, Drop-Down]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Bank Code	<p>[Conditional, Drop-Down]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Bank Name	<p>[Display]</p> <p>This field displays the bank name in the clearing network.</p> <p>If you select Bank Code then this field will get populated automatically.</p>
Bank Address	<p>[Display]</p> <p>This field displays the address of the bank.</p> <p>If you select Bank Code then this field will get populated automatically.</p>
City	<p>[Display]</p> <p>This field displays the city in which the bank belongs.</p> <p>If you select Bank Code then this field will get populated automatically.</p>
Country	<p>[Display]</p> <p>This field displays the country to which the Bank belongs.</p> <p>If you select Bank Code then this field will get populated automatically.</p>

Field Name	Description
Rollover Amount	[Conditional, Numeric, 20] Type the amount which will be renewed at maturity. This field is enabled if the Renew Special Amount option is selected in the Maturity Instruction field.

- Click the **Save as Draft** button to create a draft version of the transaction. You can use the draft version later to initiate the payment.

Note: You can enter details in parts and save. Submission of the entered details can be done on any preferred date.

OR

Click the **Save as Template** button to create a payment template of the transaction. You can use the template later to initiate the payment. Template access type is mandatory while saving the template. Public templates are available to other users of the customer whereas Private templates are available to user who creates it.

OR


Click the **Submit** button. The system displays the **Open Term Deposit –Verify** screen.

Open Term Deposit - Verify

Open Term Deposit - Verify		23-08-2010 03:06:46 GMT-1000
Customer Details		
Holding Pattern : Single		
Deposit Details		
Deposit Product : auto deposit account class		
Source Account : 00000005797		
Deposit Amount : 1,000.00 USD		
Maturity Date : 24-08-2010		
Payout Details		
Maturity Instructions : Renew Principal and Interest		
		<input type="button" value="Change"/> <input type="button" value="Confirm"/>

- Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen.
OR
Click the **Change** button to change the details.

Open Term Deposit - Confirmation

 Transaction submitted for Open Term Deposit having reference 978942418450613 has been Auto Authorized.

Open Term Deposit - Confirmation 11-05-2012 01:13:22 GMT +0530

EBanking Reference No. : 978942418450613

Customer Details
Holding Pattern : Single

Deposit Details
Deposit Product : TD account class
Source Account : 00400434402
Deposit Amount : 12,000.00 GBP
Maturity Date : 10-04-2013

Payout Details
Maturity Instructions : Renew Principal and Profit

Host Reference Number : 01134445584

OK

6. Amend Term Deposit

This option allows you to modify the maturity instructions of the selected TD. The maturity instructions include the principal and interest amount transfer details.

Amend Term Deposit

Amend Term Deposit				23-08-2010 03:07:57 GMT -1000
Account Number	Currency	Current Balance	USD Equivalent	
010000263-SHANE GOULD				
117060- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	101.60	148.98	
117124- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	1,000.00	1,466.38	
117128- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	1,000.00	1,466.38	
Total Term Deposit Account (USD Equivalent)			3,081.74	
333000028-ACC LTD				
00000005878- term deposit account class 3-333-BANK FUTURA -QT-333	INR	121.00	2.42	
00000005882- term deposit account class 3-333-BANK FUTURA -QT-333	INR	141.00	2.82	
00000005883- term deposit account class 3-333-BANK FUTURA -QT-333	INR	105.00	2.10	
00000005962- term deposit account class 3-333-BANK FUTURA -QT-333	INR	9,500.00	190.00	
00000005972- term deposit account class 3-333-BANK FUTURA -QT-333	INR	111.00	2.22	
00000005973- term deposit account class 3-333-BANK FUTURA -QT-333	INR	112.00	2.24	
00000005986- term deposit account class 3-333-BANK FUTURA -QT-333	INR	131.00	2.62	
00000005987- term deposit account class 3-333-BANK FUTURA -QT-333	INR	121.00	2.42	
00000005994- term deposit account class 3-333-BANK FUTURA -QT-333	USD	124.51	124.51	
00000005997- term deposit account class 3-333-BANK FUTURA -QT-333	USD	125.00	125.00	
00000005998- term deposit account class 3-333-BANK FUTURA -QT-333	INR	110.00	2.20	
00000005999- term deposit account class 3-333-BANK FUTURA -QT-333	INR	500.00	10.00	
00000006020- term deposit account class 3-333-BANK FUTURA -QT-333	USD	151.00	151.00	
00000006029- term deposit account class 3-333-BANK FUTURA -QT-333	INR	102.00	2.04	
00000006031- term deposit account class 3-333-BANK FUTURA -QT-333	INR	4.00	0.08	
00000006033- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	102.00	149.57	

1. Click the account number hyperlink to view the details of the term deposit under that account number. The system displays **Amend Term Deposit - Initiate** screen.

Amend Term Deposit - Initiate

Amend Term Deposit - Initiate 11-05-2012 20:41:36 GMT +0530

Account Details

Customer Id : 004004598
 Account Number : 01111111190
 Currency : GBP
 Product Name : Normal TD-TD01
 Balance : 1,000.00

Deposit Details

Deposit Date : 02-04-2012
 Maturity Date : 04-04-2013
 Principal Amount : 1,000.00
 Interest Rate : 10.00%

Current Maturity Instructions

Maturity Instructions : Close On Maturity

Current Payout Details

Payout Type	Percentage	Additional Information
Transfer to Account	100.00%	0111111154 - (Bank Futura, Neethle Street, London)

Payout Details

Maturity Instructions : Renew Principal and Pay Out the Interest
 Account Transfer Option : Transfer through Domestic Clearing Network
 Account :
 Network Type : CHAPS Network
 Beneficiary Name :
 Bank Name :
 Bank Address :
 City :
 Bank code :

Back Initiate

Field Description

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

Account Details	
------------------------	--

Customer Id	[Display] This field displays the customer Id.
Account Number	[Display] This field displays the account number of the customer.
Product Name	[Display] This field displays product name of the term deposit.
Currency	[Display] This field displays the currency of the amount deposited.
Balance	[Display] This field displays the balance of that current deposit.

Deposit Details	
------------------------	--

Deposit Date	[Display] This field displays the date when the amount was deposited.
---------------------	--

Field Name	Description
Maturity Date	[Display] This field displays the date when the deposit matures.
Deposit Amount	[Display] This field displays the deposit amount.
Profit Rate	[Display] This field displays the profit rate.
	Note: This field is displayed for Islamic TD Accounts.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the rollover instructions.
Payout Details	
Payout Type	[Display] This field displays the type of payout configured for the account.
Percentage	[Display] This field displays the percentage of payout amount to be transferred.
Additional Information	[Display] This field displays the additional information like bank code or branch code etc.
Maturity Instructions	
Maturity Instructions	[Mandatory, Drop Down] Select the maturity instruction option from the drop down list. The options are: <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal and Profit • Renew principal and payout the interest • Renew special amount and payout the remaining amount

Field Name	Description
Account transfer options	<p>[Conditional, Drop-Down]</p> <p>Select the account to which the principal and interest are to be transferred from the drop-down list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network <p>This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction drop-down list.</p>
Account	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the account number to which the interest and principal will be transferred.</p> <p>This field is enabled if the following options are selected from the Account Transfer options drop-down list.</p> <ul style="list-style-type: none"> • Transfer to internal Bank account • Transfer through domestic clearing network
Network Type	<p>[Conditional, Dropdown]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p>
Bank Code	<p>[Mandatory, Lookup]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Bank Name	<p>[Display]</p> <p>This field displays the bank name in the clearing network which will get populated automatically after the selection of Bank Code.</p>
Bank address	<p>[Display]</p> <p>This field displays the address of the bank which will get populated automatically after the selection of Bank Code.</p>

Field Name	Description
City	[Display] This field displays the city which will get populated automatically after the selection of Bank Code.
Rollover Amount	[Conditional, Numeric, 20] Type the amount which will be renewed at maturity. This field will be activated only if Renew special amount option is selected in the maturity instruction field.

2. Click the **Initiate** button. The system displays **Amend Term Deposit - Verify** screen.
OR
Click the **Back** button to go back to the previous screen.

Amend Term Deposit - Verify


Amend Term Deposit - Verify		11-05-2012 00:27:35 GMT +0530
Account Details		
Customer Id : 004004344	Account Number : 01111111166	Product Name : Normal TD-TD01
Currency : GBP		Balance : 1,000.00
Deposit Details		
Deposit Date : 02-04-2012		Deposit Amount : 1,000.00
Maturity Date : 17-12-2012		Interest Rate : 10.00%
Payout Details		
Maturity Instructions : Close on Maturity (No Rollover)		
Account Transfer Option : Transfer through Domestic Clearing Network		
Transfer Account : 12345678		
Network Type : CHAPS Network		
Bank code : 004APAC		
Beneficiary Name : Bene1		
Bank Name : UCO Bank_Demo		
Bank Address : GHATKOPAR BRANCH		
ABOVE PAREKH MARKET,		
City : MANGALORE		
		Back Confirm

3. Click **Confirm** button. The system displays **Amend Term Deposit - Confirm** screen with the status message.

OR

Click the **Back** button to go to the previous screen.

Amend Term Deposit - Confirm

Amend Term Deposit - Confirm		11-05-2012 00:27:35 GMT +0530
 Transaction submitted for Amend Term Deposit having reference 143200950450497 has been Auto Authorized.		
Host Reference Number: EBanking Reference No. : 143200950450497		
Account Details		
Customer Id : 004004344	Account Number : 01111111166	Product Name : Normal TD-TD01
Currency : GBP		Balance : 1,000.00
Deposit Details		
Deposit Date : 02-04-2012		Deposit Amount : 1,000.00
Maturity Date : 17-12-2012		Interest Rate : 10.00%
Payout Details		
Maturity Instructions : Close on Maturity (No Rollover)		
Account Transfer Option : Transfer through Domestic Clearing Network		
Transfer Account : 12345678		
Network Type : CHAPS Network		
Bank code : 004APAC		
Beneficiary Name : Bene1		
Bank Name : UCO Bank_Demo		
Bank Address : GHATKOPAR BRANCH		
ABOVE PAREKH MARKET,		
City : MANGALORE		
		Amend Another

4. Click the **Amend Another** button to amend another term deposit account.

7. Redeem Term Deposit

This option allows you to redeem a TD on maturity or prematurely. You can do a partial or full redemption.

Redeem Term Deposit

Redeem Term Deposit				23-08-2010 03:12:30 GMT -1000
Account Number	Currency	Current Balance	USD Equivalent	
010000263-SHANE GOULD				
117060- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	101.60	148.98	
117124- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	1,000.00	1,466.38	
117128- term deposit account class 1 -TG1-DEPOSIT BRANCH 1	GBP	1,000.00	1,466.38	
Total Term Deposit Account (USD Equivalent)			3,081.74	
333000028-ACC LTD				
00000005878- term deposit account class 3-333-BANK FUTURA -QT-333	INR	121.00	2.42	
00000005882- term deposit account class 3-333-BANK FUTURA -QT-333	INR	141.00	2.82	
00000005883- term deposit account class 3-333-BANK FUTURA -QT-333	INR	105.00	2.10	
00000005962- term deposit account class 3-333-BANK FUTURA -QT-333	INR	9,500.00	190.00	
00000005972- term deposit account class 3-333-BANK FUTURA -QT-333	INR	111.00	2.22	
00000005973- term deposit account class 3-333-BANK FUTURA -QT-333	INR	112.00	2.24	
00000005986- term deposit account class 3-333-BANK FUTURA -QT-333	INR	131.00	2.62	
00000005987- term deposit account class 3-333-BANK FUTURA -QT-333	INR	121.00	2.42	
00000005994- term deposit account class 3-333-BANK FUTURA -QT-333	USD	124.51	124.51	
00000005997- term deposit account class 3-333-BANK FUTURA -QT-333	USD	125.00	125.00	
00000005998- term deposit account class 3-333-BANK FUTURA -QT-333	INR	110.00	2.20	
00000005999- term deposit account class 3-333-BANK FUTURA -QT-333	INR	500.00	10.00	
00000006020- term deposit account class 3-333-BANK FUTURA -QT-333	USD	151.00	151.00	
00000006029- term deposit account class 3-333-BANK FUTURA -QT-333	INR	102.00	2.04	
00000006031- term deposit account class 3-333-BANK FUTURA -QT-333	INR	4.00	0.08	
00000006033- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	102.00	149.57	
00000006034- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	103.00	151.04	
00000006035- term deposit account class 3-333-BANK FUTURA -QT-333	GBP	104.00	152.50	
00000006037- term deposit account class 3-333-BANK FUTURA -QT-333	USD	102.00	102.00	
00000006038- term deposit account class 3-333-BANK FUTURA -QT-333	USD	103.00	103.00	
00000006039- term deposit account class 3-333-BANK FUTURA -QT-333	USD	106.49	106.49	

- Click the **Account Number** link. The system displays the **Redeem Term Deposit** screen.

Redeem Term Deposit

Redeem Term Deposit
23-08-2010 03:13:04 GMT -1000

Account Details

Customer Id : 010000263	Product Name : Structured Deposit - Normal
Account Number : 117060	Balance : 101.60
Currency : GBP	

Deposit Details

Deposit Date : 31-01-2008	Principle Amount : 100.00
Maturity Date : 30-04-2008	Interest Rate : 10.00%

Maturity Instructions

Maturity Instructions : Renew Principal and Interest
--

Payout Details

Payout Type	Percentage	Additional Information
-------------	------------	------------------------

Redemption

Redemption Type : <input type="radio"/> Partial <input checked="" type="radio"/> Full	
Amount : <input type="text" value="101.60"/> GBP	
Account Transfer Option : <input type="text" value="Transfer through Domestic Clearing Network"/>	
Account : <input type="text" value="12345678"/>	
Network Type : <input type="text" value="CHAPS Network"/>	Bank code : <input type="text" value="TESTBNK"/>
Bank Name : <input type="text" value="BANK FUTURA"/>	
Bank Address : <input type="text" value="LONDON"/>	
<input type="text" value="UNITED KINGDOM"/>	
City : <input type="text" value="LONDON"/>	

Back
Redeem

Field Description

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the customer Id.
Account Number	[Display] This field displays the account number of the customer.
Product Name	[Display] This field displays product name of the term deposit.
Currency	[Display] This field displays the currency of the amount deposited.
Balance	[Display] This field displays the balance of that current deposit.

Field Name	Description
Deposit Details	
Deposit Date	[Display] This field displays the date when the amount was deposited.
Maturity Date	[Display] This field displays the date when the deposit matures.
Deposit Amount	[Display] This field displays the deposit amount.
Profit Rate	[Display] This field displays the profit rate. Note: This field is displayed for Islamic TD Accounts.
Maturity Instructions	
Maturity Instructions	[Display] This field displays the Maturity instructions.
Payout Details	
Payout Type	[Display] This field displays the type of payout configured for the account.
Percentage	[Display] This field displays the percentage of payout amount to be transferred.
Additional Information	[Display] This field displays the additional information like bank code or branch code etc.
Redemption	
Redemption Type	[Optional, Radio button] Select the redemption to be done as Partial or Full by selecting respective radio button.
Amount	[Conditional, Numeric, 15] Type the amount for redemption. If you select Redemption Type as Full then this field will get populated with the full amount for redemption.

Field Name	Description
Account transfer options	<p>[Conditional, Drop-Down]</p> <p>Select the account to which the principal and interest are to be transferred from the drop-down list.</p> <p>The options are as follows:</p> <ul style="list-style-type: none"> • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network <p>This field is not displayed if the Renew Principal and Interest option is selected from the Maturity Instruction drop-down list.</p>
Account	<p>[Conditional, Alphanumeric, 20]</p> <p>Type the account number to which the interest and principal will be transferred.</p> <p>This field is enabled if the following options are selected from the Account Transfer options drop-down list.</p> <ul style="list-style-type: none"> • Transfer to internal Bank account • Transfer through domestic clearing network
Network Type	<p>[Conditional, Dropdown]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Bank Code	<p>[Mandatory, Lookup]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the Transfer through domestic clearing network options is selected from the Account Transfer options drop-down list.</p>
Bank Name	<p>[Display]</p> <p>This field displays the bank name in the clearing network which will get populated automatically after the selection of Bank Code.</p>
Bank address	<p>[Display]</p> <p>This field displays the address of the bank which will get populated automatically after the selection of Bank Code.</p>
City	<p>[Display]</p> <p>This field displays the city which will get populated automatically after the selection of Bank Code.</p>


4. Click the **Redeem** button. The system displays the **Redeem Term Deposit - Verification** screen.
OR
Click the **Back** button to go to the previous screen.

Redeem Term Deposit - Verification

Redeem Term Deposit - Verification		23-08-2010 03:14:07 GMT -1000
Account Details		
Customer Id : 010000263	Product Name : Structured Deposit - Normal	
Account Number : 117060	Balance : 101.60	
Currency : GBP		
Deposit Details		
Deposit Date : 31-01-2008	Deposit Amount : 100.00	
Maturity Date : 30-04-2008	Interest Rate : 10.00%	
Redemption Instructions		
Account Number : 117060		
Redemption Type : Full Redemption		
Redemption Details		
Redemption Amount : 100.00 GBP		
Interest Amount (+) : 0.00 GBP		
Early Withdrawal penalty (-) : 0.00 GBP		
Tax Deducted (-) : 0.00 GBP		
Net Amount to be transferred : 101.60 GBP		
Transfer Details		
Transfer Account : 12345678		
Network Type : CHAPS Network		
Bank code : TESTBNK		
Bank Name : BANK FUTURA		
Bank Address : LONDON		
UNITED KINGDOM		
City : LONDON		
		<input type="button" value="Change"/> <input type="button" value="Redeem"/>

5. Click the **Redeem** button. The system displays the **Redeem Term Deposit - Confirm** screen with the status message.
OR
Click the **Change** button to update the details entered.

Redeem Term Deposit – Confirm



Transaction submitted for Redeem Term Deposit having reference 791857336450648 has been Auto Authorized.

Redeem Term Deposit - Confirm

11-05-2012 01:39:02 GMT +0530

Host Reference Number: 857336450648

EBanking Reference No.: 791857336450648

Account Details

Customer Id : 004004344

Account Number : 01111111166

Currency : GBP

Product Name : Normal TD-TD01

Balance : 1,000.00

Deposit Details

Deposit Date : 02-04-2012

Maturity Date : 17-12-2012

Deposit Amount : 1,000.00

Interest Rate : 10.00%

Redemption Instructions

Account Number : 01111111166

Redemption Type : Full Redemption

Redemption Amount : 1,000.00 GBP

Transfer Details

Transfer Account : 01111111131

Transfer Branch : 007

Redeem Another

6. Click the Redeem Another button to redeem another TD.

8. Contract Deposit Details

Contract Deposit Details provides details of a deposit accounts maintained under corporate deposit module in FCUBS. Through this inquiry transaction you can get the details related to the contract deposit regarding the interest instruction and the Maturity instruction.

Contract View TD

Contract TD Details					23-08-2010 03:15:28 GMT -1000
Customer Id	Contract Number	Description	Currency	Current Balance	
CDD001841	CDDDBP6083660007	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	800,000.00	
	CDDDBP6083660008	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	800,000.00	
	CDDDBP6083660002	Deposit, bearing, int with floating rate of interest rate method(Rate type - Floating periodic)	GBP	20,000.00	
	CDDDBP6083660003	Deposit, bearing, int with floating rate of interest rate method(Rate type - Floating periodic)	GBP	20,000.00	
	CDDDBP6083660004	Deposit, bearing, int with floating rate of interest rate method(Rate type - Floating periodic)	GBP	20,000.00	
	CDDDD11083660002	Discounted Deposit- With Schedules, Without Schedules, No rollover	GBP	760,000.00	
	CDDDD11083660003	Discounted Deposit- With Schedules, Without Schedules, No rollover	GBP	0.00	
	CDDDBP6083660004	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	0.00	
	CDDDBP6083660005	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	0.00	
	CDDDBP6083660006	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	170,000.00	
	CDDDBC4083660001	Interest bearing, capitalised monthly with Fixed rate of interest.	GBP	120,000.00	
	CDDDD11083660001	Discounted Deposit- With Schedules, Without Schedules, No rollover	GBP	0.00	
	CDDDBP6083660009	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	700,000.00	
	CDDDBP6083660010	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	1,000,000.00	
	CDDDBP6083660012	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	700,000.00	
	CDDDBP6083660011	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	700,000.00	
	CDDDBP6083660013	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	700,000.00	
	CDDDBP6083660014	deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	GBP	150,000.00	

Field Description

Field Name	Description
Customer Id	[Display] This column displays the Customer id mapped to the User
Contract Number	[Display, Hyperlink] This column displays the Contract Number of the Contract Term Deposit along with hyperlink to view the details
Description	[Display] This column displays the description of the Contract Term Deposit Product.
Currency	[Display] This column displays the Currency of the Contract Term Deposit.
Current Balance	[Display] This column displays the Current Balance of the Contract Term Deposit.

1. Click the **Contract Number** Hyperlink. The system displays the **Contract TD Details** screen.

Contract TD Details

Contract TD Details		23-08-2010 03:16:02 GMT -1000
User Reference Details		
Customer Id: CDD001841	Product Name: deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit	
Contract Number: CDDDBP6083660008	Balance: 800,000.00	
Currency: GBP		
Deposit Details		
Deposit Branch: BANK FUTURA - CORPORATE DEPOSITS MO	Source Account: 123456	
Maturity Date: 31-12-2009	Interest Pay Plan: Bearing	
Deposit Amount: 800,000.00	Outstanding Balance: 800,000.00	
Interest Rate % : 10.00	Interest Accrued To Date: 0.00	
Original Start Date:	Deposit Term: 365 Days	
Next Rollover Date:	Rollover Count: 0	
Interest Instructions		
Instructions: Account Transfer		
Account: 123456		
Maturity Instructions		
Rollover Instructions: Renew Principal+(Interest-Tax)		
Account: 123456		
Back		

Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the Customer id mapped to the User
Contract Number	[Display] This field displays the Contract Number of the Contract Term Deposit
Product Name	[Display] This field displays the name of the product selected.
Currency	[Display] This field displays the Currency of the Contract Term Deposit.
Balance	[Display] This field displays the Current Balance of the Contract Term Deposit.
Deposit Details	
Deposit Branch	[Display] This field displays the deposit branch of the contract TD.
Source Account	[Display] This field displays the source account of the contract TD.
Maturity Date	[Display] This field displays the maturity date of the TD.
Interest Pay Plan	[Display] This field displays the interest pay plan selected.
Deposit Amount	[Display] This field displays the deposit amount for the TD.
Outstanding Balance	[Display] This field displays the outstanding balance.
Interest Rate	[Display] This field displays the interest rate on the deposit.
Interest Accrued To Date	[Display, Hyperlink] This field displays the interest accrued till the particular date.
Original Start Date	[Display] This field displays the original start date of the deposit.

Field Name	Description
Deposit Term	[Display] This field displays the deposit term.
Next Rollover Date	[Display] This field displays the next rollover date for the deposit.
Rollover Limit	[Display] This field displays the maximum number of times deposits can be rolled over.
Interest Instructions	
Instructions	[Display] This field displays the instructions given by you to be performed by the bank on the maturity of the deposit.
Account	[Display] This field displays the account number in which interest is to be credited.
Maturity Instructions	
Rollover Instructions	[Display] This field displays the instructions given by you to be performed by the bank on the maturity of the deposit.
Account	[Display] This field displays the account number in which interest is to be credited.

- Click the **Back** button to navigate to the previous screen.

9. Open Contract TD

This option allows you to open a new contract based deposit.

Open Contract Deposit

Open Contract Deposit
23-08-2010 03:16:35 GMT -1000

Choose Deposit Product*:

Choose Deposit Branch*:

Choose Deposit Currency*:

Fetch Product Details

Field Description

Field Name	Description
Choose Deposit Product	[Mandatory, Drop-Down] Select the appropriate Contract Deposit product from the available products in the drop-down list.
Choose Deposit Branch	[Mandatory, Drop-Down] Select the appropriate Branch from the where the deposit to be opened from the drop-down list.
Choose Deposit Currency	[Mandatory, Drop-Down] Select the appropriate currency in which the deposit to be opened from the dropdown list.

1. Click the **Fetch Product details** button. The system displays product details in the **Open Contract Deposit** screen.

Open Contract Deposit

Open Contract Deposit
23-08-2010 03:17:25 GMT -1000

Choose Deposit Product*: Deposit, bearing, int paid periodically (Rate Type-Fixed)
Choose Deposit Branch*: BANK FUTURA-PC BRANCH
Choose Deposit Currency*: US Dollar

Fetch Product Details

Deposit Details

Deposit Product	Deposit Branch	TD Currency	Rollover Allowed
Deposit, bearing, int paid periodically (Rate Type-Fixed)	BANK FUTURA-PC BRANCH	USD	Yes

Interest Details

Sr No	Minimum Tenure	Maximum Tenure	Unit	Interest Rate
1	1.0	9999.0	Month/s	10.00%

Term Deposit - Customer*

Source Account:
Deposit Amount:
Maturity Date:

Interest Maturity Instructions

Instructions:
Account:

Principal Maturity Instructions

Instructions:
Account:
Rollover Amount:

Submit

Field Description

Field Name	Description
Deposit Details	
Deposit Product	[Display] This field displays the Selected Deposit Product Name
Deposit Branch	[Display] This field displays the Branch in which deposit to be opened.
TD Currency	[Display] This field displays the Currency in which deposit to be opened.
Rollover Allowed	[Display] This field displays whether Deposit Rollover is allowed or not.
Interest Details	
Sr No	[Display] This field displays the interest Slab serial number

Field Name	Description
Minimum Tenure	[Display] This field displays the minimum Tenure of the deposit
Maximum Tenure	[Display] This field displays the maximum Tenure of the deposit
Unit	[Display] This field displays the unit to measure the tenure like Days, Months
Interest Rate	[Display] This field displays the Interest Rate applicable for the slab.

Term Deposit - Customer

Source Account	[Mandatory, Drop-Down] Select the source account for the deposit from the drop-down list.
Deposit Amount	[Mandatory, Numeric, 10] Type the amount to be deposited.
Maturity Date	[Mandatory, Pick list] Select the maturity date of the term deposit from the calendar

Interest Maturity Instructions

Instructions	[Mandatory, Drop-Down] Select the interest transfer instruction for the deposit from the drop-down list. The options are: <ul style="list-style-type: none"> • Account Transfer • None
Account	[Conditional, Drop-Down] Select the account to which the interest is to be transferred from the drop-down list. This field will be activated only if Account Transfer option is selected in Interest Instructions .

Principal Maturity Instruction

Field Name	Description
Instructions	<p>[Conditional, Drop-Down]</p> <p>Select the principal maturity instruction for the deposit from the drop-down list.</p> <p>This option is available if None is selected in Interest maturity instruction Dropdown</p> <ul style="list-style-type: none"> Renew Principle + Interest <p>These option are available if Account transfer is selected in Interest maturity instruction Dropdown</p> <ul style="list-style-type: none"> Renew Principle only Transfer Principle to account Renew Special amount
Account	<p>[Conditional, Drop-Down]</p> <p>Select the account to which the principal is to be transferred at maturity from the drop-down list.</p> <p>This field will be defaulted to the account selected in interest Maturity instructions if Transfer Principle to account option is selected in Instructions in Interest Maturity instructions and Close on Maturity is selected in Instructions in Principal Maturity instructions.</p>
Rollover Amount	<p>[Conditional, Drop-Down]</p> <p>Select the amount which will be renewed at maturity from the dropdown list.</p> <p>This field will be activated only if Renew special amount option is selected in Instructions.</p>


- Click the **Submit** button. The system displays **Open Contract Deposit - Verify** screen.

Open Contract Deposit - Verify

Open Contract Deposit - Verify		23-08-2010 03:18:56 GMT -1000
Deposit Details		
Deposit Product: Deposit, bearing, int paid periodically (Rate Type-Fixed) Deposit Branch: BANK FUTURA-PC BRANCH TD Currency: USD Source Account: 00000005797 Deposit Amount: 100.00 USD Maturity Date: 30-09-2010		
Interest Instructions		
Instruction: Account Transfer Account: 123456		
Principal Instructions		
Instruction: Renew Principal		
		<input type="button" value="Change"/> <input type="button" value="Confirm"/>

3. Click the **Confirm** button. The system displays **Open Contract Deposit – Confirmation** screen.
OR
Click the **Change** button to change the details.

Open Contract Deposit - Confirmation

 TD Open Successful Transaction submitted for Open Contract TD having reference 116958624178157 has been Auto Authorized .	
Open Contract Deposit - Confirmation 23-08-2010 03:18:56 GMT -1000	
Deposit Details	
Deposit Product: Deposit, bearing, int paid periodically (Rate Type-Fixed) Deposit Branch: BANK FUTURA-PC BRANCH TD Currency: USD Source Account: 00000005797 Deposit Amount: 100.00 USD Maturity Date: 30-09-2010	
Interest Instructions	
Instruction: Account Transfer Account: 123456	
Principal Instructions	
Instruction: Renew Principal	
Host Reference Number: 00000016	
Open Another Deposit	

4. Click the **Open Another Deposit** button to return to Open Contract deposit screen.

10. Structured Deposit Subscription

This option allows the user to subscribe for a new Structured Deposit. A structured deposit is combination of Term deposit with Fixed rate o return along with a NAV based fluctuating returns. Structured Deposits enable customers to invest in instruments linked to difference asset classes such as interest rates, equities, commodities, foreign exchange and credit without directly investing in the underlying assets. Structured Deposits gives an opportunity to the customers to earn higher returns than in a regular savings account. The returns from structured deposits are potentially higher than a plain vanilla deposit. However, the returns are not assured as it depends on the performance of the underlying assets.

Structured Deposit subscription

Structured Deposit Subscription

23-08-2010 03:20:06 GMT -1000

Scheme Type :

Choose Structured Deposit Scheme:

Select

GO

Field Description

Field Name	Description
Scheme Type	
Choose Structured Deposit scheme	[Mandatory, Drop-Down] Select the appropriate Structured Deposit Schemes from the drop-down list.

1. Click the **Go** button. The system displays the scheme details in the **Structured Deposit Subscription** screen.

Structured Deposit Subscription

Structured Deposit Subscription

23-08-2010 03:20:06 GMT -1000

Scheme Type :

Choose Structured Deposit Scheme:
Contract 6

GO

Scheme Details :

Scheme Description : Contract 6
Subscription Start Date : 30-11-2007
Subscription End Date : 31-12-2010
Launch Date : 31-12-2007
Currency : JPY
Amount Subscribed per unit : 100
Minimum Subscription Amount : 4,500
Minimum Launch Amount : 16,000
Maximum Launch Amount : 400,000
Subscription Amount : JPY
Source Account : 333000028 33300002807 ACC LTD JPY 549,808
Liquidation Account : 333000028 33300002807 ACC LTD JPY 549,808

Submit

Field Description

Field Name	Description
Scheme Details	
Scheme Description	[Display] This field displays the Description of the Scheme
Subscription Start Date	[Display] This field displays the Start Date of the subscription.
Subscription End Date	[Display] This field displays the End Date of the subscription.
Launch Date	[Display] This field displays the Launch Date of the subscription.
Currency	[Display] This field displays the Currency of the Scheme
Amount Subscribed Per Unit	[Display] This field displays the Amount to be subscribed per unit

Field Name	Description
Minimum Subscription Amount	[Display] This field displays the minimum Subscription Amount
Minimum Launch Amount	[Display] This field displays the minimum Launch Amount
Maximum Launch Amount	[Display] This field displays the maximum Launch Amount
Subscription Amount	[Mandatory, Numeric 15] Type the Subscription amount.
Source Account	[Mandatory, Dropdown] Select the CASA account from which the money is withdrawn from the dropdown list.
Liquidation Account	[Mandatory, Dropdown] Select the CASA account into which the money is deposited on liquidation from the dropdown list.

- Click the **Submit** button. The system displays **Verify Structured Deposit Subscription** screen.

Verify Structured Deposit Subscription

Verify Structured Deposit Subscription :
23-08-2010 03:21:17 GMT -1000

Structured Subscription Details :

Scheme Type : Contract 6
Subscription Start Date : 30-11-2007
Subscription End Date : 31-12-2010
Launch Date : 31-12-2007
Currency : JPY
Amount Subscribed per unit : 100
Minimum Subscription Amount : 4,500
Minimum Launch Amount : 16,000
Maximum Launch Amount : 400,000
Subscription Amount : 32,000 JPY
Source Account : 33300002807
Liquidation Account : 33300002807

Back Confirm

- Click the **Confirm** button. The system displays **Confirm Structured Deposit Subscription** screen.
OR
Click the **Back** button to navigate to the previous screen.

Confirm Structured Deposit subscription

!



Structured Subscription has been created successfully.
Transaction submitted for Structured Deposit Subscription having reference 152521531178212 has been Auto Authorized .

Confirm Structured Deposit Subscription :
23-08-2010 03:21:17 GMT -1000

Structured Subscription Details :

Scheme Type : Contract 6	
Subscription Start Date : 30-11-2007	
Subscription End Date : 31-12-2010	
Launch Date : 31-12-2007	
Currency : JPY	
Amount Subscribed per unit : 100	
Minimum Subscription Amount : 4,500	
Minimum Launch Amount : 16,000	
Maximum Launch Amount : 400,000	
Subscription Amount : 32,000 JPY	
Source Account : 33300002807	
Liquidation Account : 33300002807	



4. Click the **OK** button. The system displays the **Structured Deposit Subscription** screen.

11. Structure TD Status

This option allows you to view the Status of a Structured Term Deposit. .

View Structure TD Status

View Structure TD Status

23-08-2010 03:22:33 GMT -1000

Structured Deposit Scheme: All

Subscription Ref No:

Source Account: All

Subscription From Date:

Subscription To Date:

Currency: All

From Amount:

To Amount:

Subscription Status: All

Search

Field Description

Field Name	Description
Structured Deposit Scheme	[Mandatory, Drop-Down] Select the appropriate Structured Deposit Scheme from the type of Structured Deposits Mentioned in the dropdown list.
Subscription Ref Number	[Optional Alphanumeric,20] Input the proper Reference number for which the status is to be viewed.

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the appropriate CASA account number from the dropdown for which you want to view the status of the Structured Deposit.
Subscription From Date	[Optional , Pick list] Select the subscription From Date from the Date Picker.
Subscription To Date	[Optional , Pick list] Select the subscription To Date from the Date Picker
Currency	[Optional, Drop-Down] Select the Currency of the Structured Deposit from the Dropdown.
From Amount	[Optional ,Numeric, 13,2] Input the from amount for the search criteria for the Structured Deposit Status.
To Amount	[Optional ,Numeric,13,2] Input the To amount for the search criteria for the Structured Deposit Status.
Subscription Status	[Optional, Drop-Down] Select the Status of the Structured Deposit as a search Criteria.

1. Click the **Search** button. The system displays Subscription Deposit Status search result in the **View Structure TD status** screen.

View Structure TD Status

23-08-2010 03:23:01 GMT -1000

Structured Deposit Scheme:

Subscription Ref No:

Source Account:

Subscription From Date:

Subscription To Date:

Currency:

From Amount:

To Amount:

Subscription Status:









Records 1 to 10 of 46 Page 1 of 5

Structured Deposit Scheme	Subscription Reference Number	Source Account Number	Date	Amount	Currency	Subscription Status	TD Acco
Contract 6	910225057050224	33300002811	03-12-2007	JPY 8,400	JPY	Amount Blocked	
Prod 1	873903370048627	33300002811	03-12-2007	USD 1,700.00	USD	Error	
Prod 1	65	33300002812	30-11-2007	USD 10,000.00	USD	Error	0031111
Prod 1_New	711878191098145	33300002812	31-12-2007	USD 14,500.00	USD	TD Account Created	0000130
Prod 1_New	186154243094098	33300002812	31-12-2007	USD 14,000.00	USD	TD Account Created	0000130
Prod 1_New	125902012096812	33300002813	31-12-2007	USD 2,000.00	USD	TD Account Created	0000130
Prod 1_New	282	33300002813	31-12-2007	USD 10,000.00	USD	TD Account Created	0000130
Prod 2	68	33300002811	30-11-2007	USD 11,000.00	USD	Error	0032222
Prod 2	798563991051272	33300002811	03-12-2007	USD 2,100.00	USD	Error	
Prod 2	170277071050568	33300002811	03-12-2007	USD 5,500.00	USD	Error	

Field Description

Field Name	Description
Structured Deposit Scheme	[Display] This column displays the Name of the scheme.
Subscription Reference Number	[Display] This column displays the Reference number of the Subscription
Source Account Number	[Display] This column displays the Account number of the Source account for the Scheme.
Date	[Display] This column displays the Subscription date of the Deposit.
Amount	[Display] This column displays the amount of the Subscription Deposit with Currency.
Currency	[Display] This column displays the currency of the Subscription Deposit.



Field Name	Description
Subscription Status	[Display] This column displays the Status of the Subscription Deposit.
TD Account Number	[Display] This column displays the Term Deposit Account number for the Subscription Deposit.
Term Deposit Branch	[Display] This column displays the Branch of the Subscription Deposit.

- Click  or  to navigate to the next or previous page in the list, respectively.
- Click  or  to navigate to the first or last page in the list, respectively.
- To download the complete statement, click the Download  button. The system displays the Structure TD Status dialog screen.
- Click the **reorder** button  to reorder the columns or select the columns that appear in the list.
- Click the **Print** button  to print the data.
- Click on **Edit** button  column to edit the number of columns.

Structure TD Status

Structure TD Status
23-08-2010 03:23:53 GMT -1000



Download Type
File Format

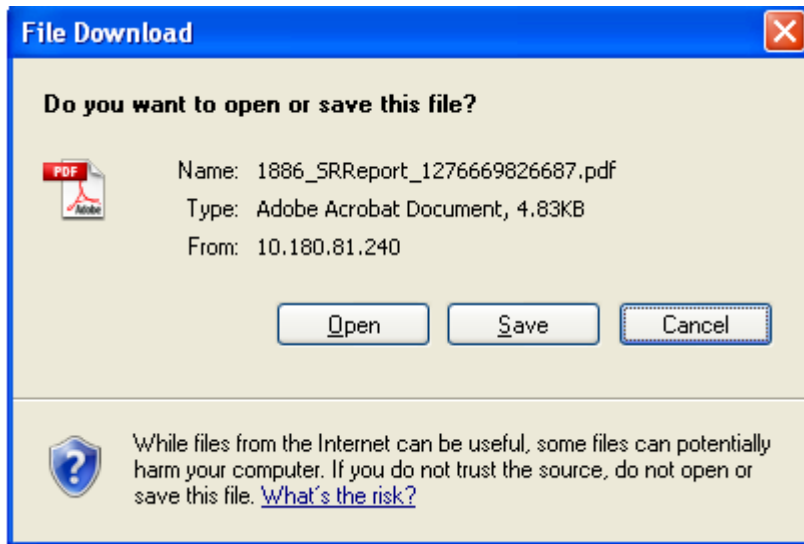
Structured Deposit Sc
Subscription Referenc
Source Account Numb
Date
Amount
Currency
Subscription Status

Download Close

Field Description

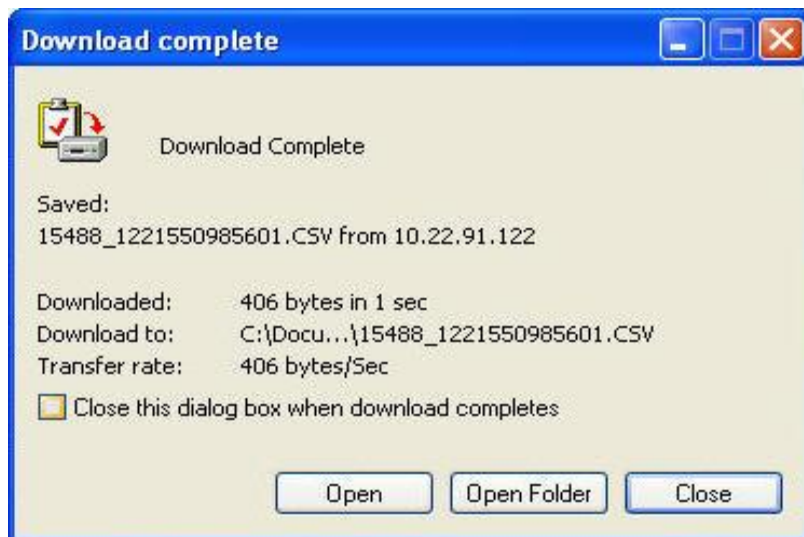
Field Name	Description
Download Type	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate report type from the drop-down list. The available choices are:</p> <ul style="list-style-type: none"> • Page Layout
File Format	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list. The options available are</p> <ul style="list-style-type: none"> • PDF • XLS • HTML • RTF
Included	This box lists all the fields that will be included in the report.
Excluded	This box lists all the fields that will be excluded from the report.
8.	<p>Select the fields that are to be excluded from the Included box and click the  button. The Excluded box appears on the left-side of the dialog box.</p>
9.	<p>Select the fields that are to be included from the Excluded box and click the  button. The Included box appears on the right-side of the dialog box. All the fields are, by default, selected and included.</p>
10.	<p>Select the appropriate report type, format, and fields from the Download Deal details and click the Download button. The system displays the File Download message box.</p>

File Download



11. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.
12. Enter the name for the file and the location and click on the **Save** button. Once the download is complete, the system displays the Download complete message box.

Download Complete



13. Click the **Open** button to open the file or click the **Close** button to view the file later.
OR
Click the **Open Folder** button to open the folder in which the file is saved
OR
Click the **Close** button to close the Download dialog box.



Oracle FLEXCUBE Direct Banking
Corporate Term Deposit User Manual
May 2012
Version Number: 12.0.0

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
oracle.com

Copyright © 2012

Oracle and/or its affiliates. All rights reserved.

This document is provided for information purposes only and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission. Oracle is a registered trademark of Oracle Corporation and/or its affiliates. Other names may be trademarks of their respective owners.

Hardware and Software

