

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



**Part No. E52305-01**

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## 1. Transaction Host Integration Matrix

### Legends

|           |  |
|-----------|--|
| <b>NH</b> | No Host Interface Required.                  |
| <b>★</b>  | Host Interface to be developed separately.   |
| <b>✓</b>  | Pre integrated Host interface available.     |
| <b>×</b>  | Pre integrated Host interface not available. |

| <b>Transaction Name</b>         | <b>FLEXCUBE UBS</b> | <b>Third Party Host System</b> |
|---------------------------------|---------------------|--------------------------------|
| 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 Amount deposited can only be withdrawn at the end of this tenure i.e. at maturity. Principal amount may be withdrawn from the term deposit before maturity.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

| Account Number  |                         | Currency | Current Balance | USD Equivalent |
|---|-------------------------|----------|-----------------|----------------|
| <b>010000263-SHANE GOULD</b>                                      |                         |          |                 |                |
| 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       |
| <b>Total Term Deposit Account (USD Equivalent)</b>                |                         |          | 3,081.74        |                |
| <b>333000028-ACC LTD</b>  |                         |          |                 |                |
| 00000005878-333-BANK FUTURA -QT-333                               | 333-BANK FUTURA -QT-333 | INR      | 121.00          | 2.42           |
| 00000005878-333-BANK FUTURA -QT-333                               | 333-BANK FUTURA -QT-333 | INR      | 141.00          | 2.82           |
| Term Deposit Details  | 333-BANK FUTURA -QT-333 | INR      | 105.00          | 2.10           |
| Term Deposit Activity   | 333-BANK FUTURA -QT-333 | INR      | 9,500.00        | 190.00         |
| Amend Term Deposit  | 333-BANK FUTURA -QT-333 | INR      | 111.00          | 2.22           |
| Redeem Term Deposit   | 333-BANK FUTURA -QT-333 | INR      | 112.00          | 2.24           |
| Adhoc Statement for Term Deposits                                 | 333-BANK FUTURA -QT-333 | INR      | 131.00          | 2.62           |
|   | 333-BANK FUTURA -QT-333 | INR      | 121.00          | 2.42           |
|   | 333-BANK FUTURA -QT-333 | USD      | 124.51          | 124.51         |
|   | 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.

## Term Deposit Details

OR

Navigate through menus, **Accounts > Deposits > Term Deposit Details** to access Open Term Deposit transaction

**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 |
|---|-------------------------------|--|-------------------------------|
| <b>Account Details</b>                    |                               |  |                               |
| Customer Id : 004004344                   | Product Name : Normal TD-TD01 |  | Balance : 1,000.00            |
| Account Number : 01111111166              |                               |  |                               |
| Currency : GBP                            |                               |  |                               |
| <b>Deposit Details</b>                    |                               |  |                               |
| Deposit Date : 02-04-2012                 | Principal Amount : 1,000.00   |  |                               |
| Maturity Date : 17-12-2012                | Interest Rate : 10.00%        |  |                               |
| <b>Maturity Instructions</b>              |                               |  |                               |
| Rollover Instructions : Close On Maturity |                               |  |                               |
| <b>Payout Details</b>                     |                               |  |                               |
| Payout Type                               | Percentage                    | Additional Information                                     |                               |
| Transfer to Account                       | 100.00%                       | 00400434401 - ( Bank Futura, Neethle Street, London)       |                               |
|   |                               | <a href="#">Back</a> <a href="#">Term Deposit Activity</a> |                               |

### Term Deposit details – Islamic TD Accounts

| Term Deposit Details   |                                |  | 11-05-2012 01:51:24 GMT +0530 |
|--|--------------------------------|--|-------------------------------|
| <b>Account Details</b>   |                                |  |                               |
| Customer Id : 004004344  | Product Name : Islamic Deposit |  | Balance : 200.00              |
| Account Number : 01111111391                                   |                                |  |                               |
| Currency : GBP   |                                |  |                               |
| <b>Deposit Details</b>   |                                |  |                               |
| Deposit Date : 11-04-2012                                      | Principal Amount : 200.00      |  |                               |
| Maturity Date : 03-09-2012                                     | Profit Rate : 0.00%            |  |                               |
| <b>Maturity Instructions</b>                                   |                                |  |                               |
| Rollover Instructions : Renew Principal and Pay Out the Profit |                                |  |                               |
| <b>Payout Details</b>  |                                |  |                               |
| Payout Type  | Percentage                     | Additional Information                                     |                               |
| Transfer to Account  | 100.00%                        | 00400434401 - ( Bank Futura, Neethle Street, London)       |                               |
|  |                                | <a href="#">Back</a> <a href="#">Term Deposit Activity</a> |                               |

### Field Description

| Field Name             | Description                                       |
|------------------------|---|
| <b>Account Details</b> |   |
| <b>Customer Id</b>     | [Display]<br>This field displays the customer Id. |

| Field Name                   | Description  |
|------------------------------|--|
| <b>Account Number</b>        | [Display]<br>This field displays the account number of the customer.   |
| <b>Product Name</b>          | [Display]<br>This field displays product name of the term deposit.   |
| <b>Currency</b>              | [Display]<br>This field displays the currency of the amount deposited.   |
| <b>Balance</b>               | [Display]<br>This field displays the balance of that current deposit.  |
| <b>Deposit Details</b>       |  |
| <b>Deposit Date</b>          | [Display]<br>This field displays the date when the amount was deposited.   |
| <b>Maturity Date</b>         | [Display]<br>This field displays the date when the deposit matures.  |
| <b>Deposit Amount</b>        | [Display]<br>This field displays the deposit amount.   |
| <b>Interest Rate</b>         | [Display]<br>This field displays the rate of interest.<br><b>Note:</b> This field is displayed for Conventional TD Accounts. |
| <b>Profit Rate</b>           | [Display]<br>This field displays the profit rate.<br><b>Note:</b> This field is displayed for Islamic TD Accounts.           |
| <b>Maturity Instructions</b> |  |
| <b>Rollover Instructions</b> | [Display]<br>This field displays the rollover instructions.  |
| <b>Payout Details</b>        |  |
| <b>Payout Type</b>           | [Display]<br>This field displays the type of payout configured for the account.  |
| <b>Percentage</b>            | [Display]<br>This field displays the percentage of payout amount to be transferred.  |

| Field Name                    | Description  |
|-------------------------------|--|
| <b>Additional Information</b> | [Display]<br>This field displays the additional information like bank code or branch code etc. |

2. 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.

Navigate through menus, **Accounts > Deposits > Term Deposit Activity** to view Term Deposit Activity.

### Term Deposit Activity

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

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|   |  |
|---|--|
| Select Account *: <input type="text" value="010000263 117124 B001-SHANE GOULD GBP 1,000.00"/> | Transaction Type *: <input type="text" value="Both Debits And Credits"/> |
| Search By *: <input type="text" value="Last 'n' Transactions"/>                               | No of Transactions **: <input type="text" value="100"/>                  |
| From Date **: <input type="text"/>  | To Date **: <input type="text"/>   |
| From Amount : <input type="text"/>  | To Amount : <input type="text"/>   |
| Sort By *: <input type="text" value="Value Date"/>  | Sort Order *: <input type="text" value="Descending"/>                    |

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

Submit

## Field Description

| Field Name                | Description  |
|---------------------------|--|
| <b>Select Account</b>     | <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>   |
| <b>Transaction Type</b>   | <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"> <li>• Both Debits and Credits</li> <li>• Only Debits</li> <li>• Only Credits</li> </ul>   |
| <b>Search By</b>          | <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"> <li>• Current Period</li> <li>• Previous Period</li> <li>• Last n transaction</li> <li>• Last n days</li> <li>• Today's transactions</li> <li>• Yesterday's transactions</li> <li>• Previous fortnight</li> <li>• Previous month</li> <li>• Previous quarter</li> <li>• Previous 6 months</li> <li>• Specified Period</li> </ul> |
| <b>No of Transactions</b> | <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"> <li>• Last n transaction</li> <li>• Last n days</li> </ul>  |

| Field Name         | Description  |
|--------------------|--|
| <b>From Date</b>   | <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>    |
| <b>To Date</b>     | <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>   |
| <b>From Amount</b> | <p>[Optional, Numeric, 10]</p> <p>Type the amount from which the TD Account activity has to be viewed.</p>   |
| <b>To Amount</b>   | <p>[Optional, Numeric, 10]</p> <p>Type the amount until which the TD Account activity has to be viewed.</p>  |
| <b>Sort By</b>     | <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"> <li>• Transaction Date</li> <li>• Value Date</li> <li>• Amount</li> </ul> |
| <b>Sort Order</b>  | <p>[Optional, Drop-Down]</p> <p>Select the appropriate order of display.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Descending</li> <li>• Ascending</li> </ul>                                   |

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

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Select Account \*:

Search By \*:

From Date \*\*:

From Amount :

Sort By \*:

Transaction Type \*:

No of Transactions \*\*:

To Date \*\*:

To Amount :

Sort Order \*:

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

| 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 :

Field Description

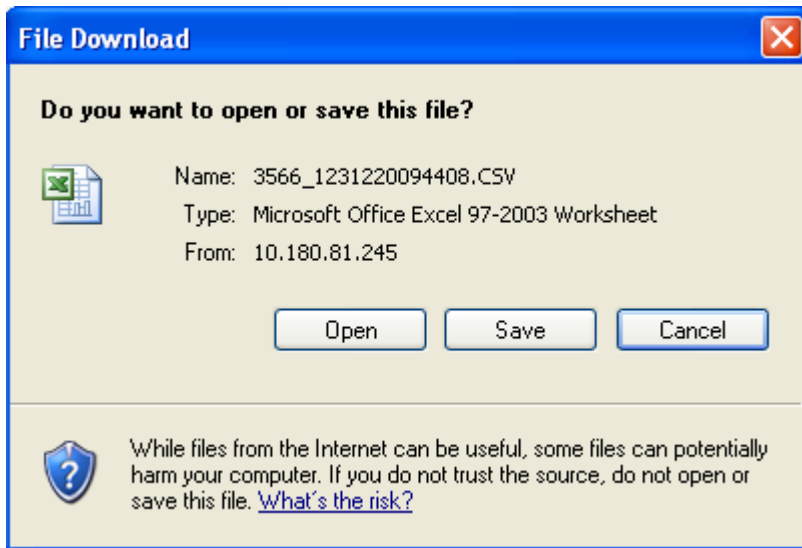
| Field Name                       | Description   |
|----------------------------------|---|
| <b>Account Number</b>            | [Display]<br>This field displays the TD account number for which the account activity has been displayed. |
| <b>Account Currency</b>          | [Display]<br>This field displays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

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

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

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

**File Download**



3. 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.

Navigate through menus, **Accounts > Deposits > Open Term Deposit** to access Open Term Deposit transaction.

[Open Term Deposit](#)

## Field Description

| Field Name                     | Description   |
|--------------------------------|---|
| <b>Existing Template</b>       | [Optional, Radio button]<br>Select the <b>Existing Template</b> radio button to select the existing template to open a term deposit.  |
| <b>New</b>                     | [Optional, Radio button]<br>Select the <b>New</b> radio button to open a new term deposit.  |
| <b>Choose Deposit Product</b>  | [Mandatory, Drop-Down]<br>Select the deposit product in the drop-down list.   |
| <b>Term Deposit - Customer</b> |   |
| <b>Holding Pattern</b>         | [Mandatory, Radio button]<br>Select the radio button for the holding pattern.<br>The option are as follows: <ul style="list-style-type: none"> <li>• Single: If this option is selected for the single term deposit account holder.</li> <li>• Joint: If this option is selected for the joint account holder.</li> </ul> |

| Field Name                   | Description  |
|------------------------------|--|
| <b>Joint Customer id 1</b>   | [Conditional, Alphanumeric, 10]<br>Type the first joint customer id<br>This field is enabled if the <b>Joint</b> radio button is selected as holding pattern.  |
| <b>Joint Customer id 2</b>   | [Conditional, Alphanumeric, 10]<br>Type the second joint customer id<br>This field is enabled if the <b>Joint</b> radio button is selected as holding pattern.   |
| <b>Source Account</b>        | [Mandatory, Drop-Down]<br>Select the source account for the deposit from the drop-down list.   |
| <b>Deposit Details</b>       |  |
| <b>Deposit Amount</b>        | [Mandatory, Numeric, 10]<br>Type the amount to be deposited.   |
| <b>Maturity Date</b>         | [Mandatory, Pick List ]<br>Select the maturity date of the term deposit from the pick list.  |
| <b>Maturity Instructions</b> | [Mandatory, Drop-Down]<br>Select the maturity instruction for the deposit from the drop-down list.<br>The options for Conventional Deposit Products are as follows: <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal and Interest</li> <li>• Renew principal only and transfer interest to a CASA account</li> <li>• Renew Special Amount and Pay Out the remaining amount.</li> </ul> The options for Islamic Deposit Products are as follows <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal and Profit</li> <li>• Renew principal only and transfer Profit to a CASA account</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul> |



| Field Name                      | Description  |
|---------------------------------|--|
| <b>Account transfer options</b> | <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"> <li>• Transfer to users mapped accounts</li> <li>• Transfer to internal bank account</li> <li>• Transfer through domestic clearing network</li> </ul> <p>This field is not displayed if the <b>Renew Principal and Interest</b> option is selected from the <b>Maturity Instruction</b> drop-down list for Conventional Products and if the <b>Renew Principal and Profit</b> option is selected from the <b>Maturity Instruction</b> drop-down list for Islamic Product</p>    |
| <b>Account</b>                  | <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 <b>Account Transfer options</b> drop-down list.</p> <ul style="list-style-type: none"> <li>• Transfer to internal Bank account</li> <li>• Transfer through domestic clearing network</li> </ul> <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 <b>Transfer to users mapped accounts</b> options is selected from the Account Transfer options drop-down list.</p> |
| <b>Network Type</b>             | <p>[Conditional, Drop-Down]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>   |
| <b>Beneficiary Name</b>         | <p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>   |

| Field Name             | Description   |
|------------------------|---|
| <b>Bank Code</b>       | [Conditional, Drop-Down]<br>Select the bank code from the pick list.<br>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list. |
| <b>Bank Name</b>       | [Display]<br>This field displays the bank name in the clearing network.<br>If you select Bank Code then this field will get populated automatically.  |
| <b>Bank Address</b>    | [Display]<br>This field displays the address of the bank.<br>If you select Bank Code then this field will get populated automatically.  |
| <b>City</b>            | [Display]<br>This field displays the city in which the bank belongs.<br>If you select Bank Code then this field will get populated automatically.   |
| <b>Country</b>         | [Display]<br>This field displays the country to which the Bank belongs.<br>If you select Bank Code then this field will get populated automatically.  |
| <b>Rollover Amount</b> | [Conditional, Numeric, 20]<br>Type the amount which will be renewed at maturity.<br>This field is enabled if the <b>Renew Special Amount</b> option is selected in the <b>Maturity Instruction</b> 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

| Open Term Deposit - Verify                         |  | 11-05-2012 01:13:22 GMT +0530                  |
|--|--|--|
| <b>Customer Details</b>                            |  |  |
| Holding Pattern : Single                           |  |  |
| <b>Deposit Details</b>                             |  |  |
| Deposit Product : TD account class                 |  |  |
| Source Account : 00400434402                       |  |  |
| Deposit Amount : 12,000.00 GBP                     |  |  |
| Maturity Date : 10-04-2013                         |  |  |
| <b>Payout Details</b>                              |  |  |
| Maturity Instructions : Renew Principal and Profit |  |  |
|  |  | <a href="#">Change</a> <a href="#">Confirm</a> |

4. 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



## 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 |
| <b>010000263-SHANE GOULD</b>  |          |                               |                |
| <a href="#">117060- term deposit account class 1 -TG1-DEPOSIT BRANCH 1</a>        | GBP      | 101.60                        | 148.98         |
| <a href="#">117124- term deposit account class 1 -TG1-DEPOSIT BRANCH 1</a>        | GBP      | 1,000.00                      | 1,466.38       |
| <a href="#">117128- term deposit account class 1 -TG1-DEPOSIT BRANCH 1</a>        | GBP      | 1,000.00                      | 1,466.38       |
| <b>Total Term Deposit Account (USD Equivalent)</b>                                |          |                               | 3,081.74       |
| <b>333000028-ACC LTD</b>  |          |                               |                |
| <a href="#">00000005878- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 121.00                        | 2.42           |
| <a href="#">00000005882- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 141.00                        | 2.82           |
| <a href="#">00000005883- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 105.00                        | 2.10           |
| <a href="#">00000005962- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 9,500.00                      | 190.00         |
| <a href="#">00000005972- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 111.00                        | 2.22           |
| <a href="#">00000005973- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 112.00                        | 2.24           |
| <a href="#">00000005986- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 131.00                        | 2.62           |
| <a href="#">00000005987- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 121.00                        | 2.42           |
| <a href="#">00000005994- term deposit account class 3-333-BANK FUTURA -QT-333</a> | USD      | 124.51                        | 124.51         |
| <a href="#">00000005997- term deposit account class 3-333-BANK FUTURA -QT-333</a> | USD      | 125.00                        | 125.00         |
| <a href="#">00000005998- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 110.00                        | 2.20           |
| <a href="#">00000005999- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 500.00                        | 10.00          |
| <a href="#">00000006020- term deposit account class 3-333-BANK FUTURA -QT-333</a> | USD      | 151.00                        | 151.00         |
| <a href="#">00000006029- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 102.00                        | 2.04           |
| <a href="#">00000006031- term deposit account class 3-333-BANK FUTURA -QT-333</a> | INR      | 4.00                          | 0.08           |
| <a href="#">00000006033- term deposit account class 3-333-BANK FUTURA -QT-333</a> | 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.  
OR

Navigate through menus, **Accounts > Deposits > Amend Term Deposit** to access Amend Term Deposit transaction.

**Amend Term Deposit - 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**

| Field Name  | Description  |
|---|--|
| <b>Deposit Date</b>   | [Display]<br>This field displays the date when the amount was deposited. |
| <b>Maturity Date</b>  | [Display]<br>This field displays the date when the deposit matures.      |
| <b>Deposit Amount</b>   | [Display]<br>This field displays the deposit amount.                     |
| <b>Profit Rate</b>  | [Display]<br>This field displays the profit rate.                        |
| <b>Note:</b> 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:

- 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  |
|---------------------------------|--|
| <b>Account transfer options</b> | <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"> <li>• Transfer to users mapped accounts</li> <li>• Transfer to internal bank account</li> <li>• Transfer through domestic clearing network</li> </ul> <p>This field is not displayed if <b>the Renew Principal and Interest</b> option is selected from the <b>Maturity Instruction</b> drop-down list.</p> |
| <b>Account</b>                  | <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 <b>Account Transfer options</b> drop-down list.</p> <ul style="list-style-type: none"> <li>• Transfer to internal Bank account</li> <li>• Transfer through domestic clearing network</li> </ul>   |
| <b>Network Type</b>             | <p>[Conditional, Dropdown]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>  |
| <b>Beneficiary Name</b>         | <p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the beneficiary name.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>   |
| <b>Bank Code</b>                | <p>[Mandatory, Lookup]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>  |
| <b>Bank Name</b>                | <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>   |



| Field Name             | Description   |
|------------------------|---|
| <b>Bank address</b>    | [Display]<br>This field displays the address of the bank which will get populated automatically after the selection of Bank Code.   |
| <b>City</b>            | [Display]<br>This field displays the city which will get populated automatically after the selection of Bank Code.  |
| <b>Rollover Amount</b> | [Conditional, Numeric, 20]<br>Type the amount which will be renewed at maturity.<br>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 23-08-2010 03:11:26 GMT -1000

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**Account Details**

|                         |   |
|-------------------------|---|
| Customer Id : 010000263 | Product Name : term deposit account class 1 |
| Account Number : 117128 | Balance : 1,000.00                          |
| Currency : GBP          |   |

**Deposit Details**

|                            |                           |
|----------------------------|---------------------------|
| Deposit Date : 07-04-2008  | Deposit Amount : 1,000.00 |
| Maturity Date : 07-07-2008 | Interest Rate : 0.00%     |


**Payout Details**

Maturity Instructions : Renew Special Amount and Pay Out the remaining amount  
 Account Transfer Option : Transfer through Domestic Clearing Network  
 Transfer Account : 123456788  
 Network Type : CHAPS Network  
 Bank code : APACBH6101  
 Bank Name : BANK FUTURA  
 Bank Address : LONDON  
 UK  
 City : LONDON  
 Rollover Amount : 100 GBP

[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

 TD Amend successful  
 Transaction submitted for Amend Term Deposit having reference 542670211178040 has been Auto Authorized .

Amend Term Deposit - Confirm 23-08-2010 03:11:26 GMT -1000

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**Account Details**

|                         |   |
|-------------------------|---|
| Customer Id : 010000263 | Product Name : term deposit account class 1 |
| Account Number : 117128 | Balance : 1,000.00                          |
| Currency : GBP          |   |

**Deposit Details**

|                            |                           |
|----------------------------|---------------------------|
| Deposit Date : 07-04-2008  | Deposit Amount : 1,000.00 |
| Maturity Date : 07-07-2008 | Interest Rate : 0.00%     |

**Payout Details**

Maturity Instructions : Renew Special Amount and Pay Out the remaining amount  
 Account Transfer Option : Transfer through Domestic Clearing Network  
 Transfer Account : 123456788  
 Network Type : CHAPS Network  
 Bank code : APACBH6101  
 Bank Name : BANK FUTURA  
 Bank Address : LONDON  
 UK  
 City : LONDON  
 Rollover Amount : 100 GBP

[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   |          | 11-05-2012 01:39:59 GMT +0530 |                |
|---|----------|-------------------------------|----------------|
| Account Number  | Currency | Current Balance               | GBP Equivalent |
| <b>004004344-KETKJ</b>  |          |                               |                |
| 0111111166- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111193- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111196- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111197- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111198- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111199- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111200- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 2,000.00                      | 2,000.00       |
| 0111111201- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111203- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111396- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 10,000.00                     | 10,000.00      |
| 0111111423- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111424- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111426- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111428- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 3,000.00                      | 3,000.00       |
| 0111111429- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111430- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111433- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111436- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 10,000.00                     | 10,000.00      |
| 0111111437- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 5,000.00                      | 5,000.00       |
| 0111111438- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111439- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111440- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 2,000.00                      | 2,000.00       |
| 0111111442- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 2,000.00                      | 2,000.00       |
| 0111111444- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111543- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |
| 0111111602- Normal TD-TD01-004-Bank Futura,Neethie Street, London | GBP      | 1,000.00                      | 1,000.00       |

- Click the **Account Number** link. The system displays the **Redeem Term Deposit** screen.  
OR  
Navigate through menus, **Accounts > Deposits > Redeem Term Deposit** to access Redeem Term Deposit transaction

## Redeem Term Deposit

**Redeem Term Deposit**
11-05-2012 01:40:31 GMT +0530

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**Account Details**

|                              |                               |
|------------------------------|-------------------------------|
| Customer Id : 004004344      | Product Name : Normal TD-TD01 |
| Account Number : 01111111166 | Balance : 1,000.00            |
| 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**

Maturity Instructions : Close On Maturity

**Payout Details**

| Payout Type         | Percentage | Additional Information                              |
|---------------------|------------|---|
| Transfer to Account | 100.00%    | 00400434401 - ( Bank Futura,Neethle Street, London) |

**Redemption**

Redemption Type :  Partial  Full

Amount :  GBP

Account Transfer Option :  ▼

Back
Redeem

## Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Account Details</b> |  |
| <b>Customer Id</b>     | [Display]<br>This field displays the customer Id.                        |
| <b>Account Number</b>  | [Display]<br>This field displays the account number of the customer.     |
| <b>Product Name</b>    | [Display]<br>This field displays product name of the term deposit.       |
| <b>Currency</b>        | [Display]<br>This field displays the currency of the amount deposited.   |
| <b>Balance</b>         | [Display]<br>This field displays the balance of that current deposit.    |
| <b>Deposit Details</b> |  |
| <b>Deposit Date</b>    | [Display]<br>This field displays the date when the amount was deposited. |
| <b>Maturity Date</b>   | [Display]<br>This field displays the date when the deposit matures.      |
| <b>Deposit Amount</b>  | [Display]<br>This field displays the deposit amount.                     |

| Field Name                      | Description  |
|---------------------------------|--|
| <b>Profit Rate</b>              | [Display]<br>This field displays the profit rate.<br><b>Note:</b> This field is displayed for Islamic TD Accounts.   |
| <b>Maturity Instructions</b>    |  |
| <b>Maturity Instructions</b>    | [Display]<br>This field displays the Maturity instructions.  |
| <b>Payout Details</b>           |  |
| <b>Payout Type</b>              | [Display]<br>This field displays the type of payout configured for the account.  |
| <b>Percentage</b>               | [Display]<br>This field displays the percentage of payout amount to be transferred.  |
| <b>Additional Information</b>   | [Display]<br>This field displays the additional information like bank code or branch code etc.   |
| <b>Redemption</b>               |  |
| <b>Redemption Type</b>          | [Optional, Radio button]<br>Select the redemption to be done as Partial or Full by selecting respective radio button.  |
| <b>Amount</b>                   | [Conditional, Numeric, 15]<br>Type the amount for redemption. If you select Redemption Type as Full then this field will get populated with the full amount for redemption.  |
| <b>Account transfer options</b> | [Conditional, Drop-Down]<br>Select the account to which the principal and interest are to be transferred from the drop-down list.<br>The options are as follows: <ul style="list-style-type: none"> <li>• Transfer to users mapped accounts</li> <li>• Transfer to internal bank account</li> <li>• Transfer through domestic clearing network</li> </ul> This field is not displayed if <b>the Renew Principal and Interest</b> option is selected from the <b>Maturity Instruction</b> drop-down list. |

| Field Name  | Description  |
|---|--|
| <b>Account</b>  | <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 <b>Account Transfer options</b> drop-down list.</p> <ul style="list-style-type: none"> <li>• Transfer to internal Bank account</li> <li>• Transfer through domestic clearing network</li> </ul> |
| <b>Network Type</b>   | <p>[Conditional, Dropdown]</p> <p>Select the type of the network from the dropdown list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>  |
| <b>Bank Code</b>  | <p>[Mandatory, Lookup]</p> <p>Select the bank code from the pick list.</p> <p>This field is enabled if the <b>Transfer through domestic clearing network</b> options is selected from the <b>Account Transfer options</b> drop-down list.</p>  |
| <b>Bank Name</b>  | <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>   |
| <b>Bank address</b>   | <p>[Display]</p> <p>This field displays the address of the bank which will get populated automatically after the selection of Bank Code.</p>   |
| <b>City</b>   | <p>[Display]</p> <p>This field displays the city which will get populated automatically after the selection of Bank Code.</p>  |
| <p>4. Click the <b>Redeem</b> button. The system displays the <b>Redeem Term Deposit - Verification</b> screen.<br/> OR<br/> Click the <b>Back</b> button to go to the previous screen.</p> |  |

## Redeem Term Deposit - Verification

## Redeem Term Deposit

| Redeem Term Deposit - Verification |  | 11-05-2012 01:41:18 GMT +0530 |                        |
|------------------------------------|--|-------------------------------|------------------------|
| <b>Account Details</b>             |  |                               |                        |
| Customer Id : 004004344            |  | Product Name : Normal TD-TD01 | Balance : 1,000.00     |
| Account Number : 01111111166       |  |                               |                        |
| Currency : GBP                     |  |                               |                        |
| <b>Deposit Details</b>             |  |                               |                        |
| Deposit Date : 02-04-2012          |  | Deposit Amount : 1,000.00     |                        |
| Maturity Date : 17-12-2012         |  | Interest Rate : 10.00%        |                        |
| <b>Redemption Instructions</b>     |  |                               |                        |
| Account Number : 01111111166       |  |                               |                        |
| Redemption Type : Full Redemption  |  |                               |                        |
| Redemption Amount : 1,000.00 GBP   |  |                               |                        |
| <b>Transfer Details</b>            |  |                               |                        |
| Transfer Account : 00400434402     |  |                               |                        |
| Transfer Branch : 004              |  |                               |                        |
|                                    |  | <a href="#">Change</a>        | <a href="#">Redeem</a> |

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

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Host Reference Number: 857336450648  
EBanking Reference No.: 791857336450648

**Account Details**

|                              |                               |
|------------------------------|-------------------------------|
| Customer Id : 004004344      | Product Name : Normal TD-TD01 |
| Account Number : 01111111166 | Balance : 1,000.00            |
| Currency : GBP               |                               |

**Deposit Details**

|                            |                           |
|----------------------------|---------------------------|
| Deposit Date : 02-04-2012  | Deposit Amount : 1,000.00 |
| Maturity Date : 17-12-2012 | 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 Term Deposit View

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 |                                  |   |          |                 |
|---------------------|----------------------------------|---|----------|-----------------|
| Customer Id         | Contract Number                  | Description   | Currency | Current Balance |
| CDD001841           | <a href="#">CDDDBP6083660007</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 800,000.00      |
|                     | <a href="#">CDDDBP6083660008</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 800,000.00      |
|                     | <a href="#">CDDDBP4083660002</a> | Deposit, bearing, int with floating rate of interest rate method(Rate type - Floating periodic) | GBP      | 20,000.00       |
|                     | <a href="#">CDDDBP4083660003</a> | Deposit, bearing, int with floating rate of interest rate method(Rate type - Floating periodic) | GBP      | 20,000.00       |
|                     | <a href="#">CDDDBP4083660004</a> | Deposit, bearing, int with floating rate of interest rate method(Rate type - Floating periodic) | GBP      | 20,000.00       |
|                     | <a href="#">CDDDD11083660002</a> | Discounted Deposit- With Schedules, Without Schedules, No rollover                              | GBP      | 760,000.00      |
|                     | <a href="#">CDDDD11083660003</a> | Discounted Deposit- With Schedules, Without Schedules, No rollover                              | GBP      | 0.00            |
|                     | <a href="#">CDDDBP6083660004</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 0.00            |
|                     | <a href="#">CDDDBP6083660005</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 0.00            |
|                     | <a href="#">CDDDBP6083660006</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 170,000.00      |
|                     | <a href="#">CDDDBC4083660001</a> | Interest bearing, capitalised monthly with Fixed rate of interest.                              | GBP      | 120,000.00      |
|                     | <a href="#">CDDDD11083660001</a> | Discounted Deposit- With Schedules, Without Schedules, No rollover                              | GBP      | 0.00            |
|                     | <a href="#">CDDDBP6083660009</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 700,000.00      |
|                     | <a href="#">CDDDBP6083660010</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 1,000,000.00    |
|                     | <a href="#">CDDDBP6083660012</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 700,000.00      |
|                     | <a href="#">CDDDBP6083660011</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 700,000.00      |
|                     | <a href="#">CDDDBP6083660013</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 700,000.00      |
|                     | <a href="#">CDDDBP6083660014</a> | deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit      | GBP      | 150,000.00      |

Field Description

| Field Name             | Description  |
|------------------------|--|
| <b>Customer Id</b>     | [Display]<br>This column displays the Customer id mapped to the User   |
| <b>Contract Number</b> | [Display, Hyperlink]<br>This column displays the Contract Number of the Contract Term Deposit along with hyperlink to view the details |
| <b>Description</b>     | [Display]<br>This column displays the description of the Contract Term Deposit Product.  |
| <b>Currency</b>        | [Display]<br>This column displays the Currency of the Contract Term Deposit.   |
| <b>Current Balance</b> | [Display]<br>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.  
OR  
Navigate through menus, **Accounts > Deposits > Contract Term Deposit View** to view Contract Term Deposit details.

Contract TD Details

23-08-2010 03:16:02 GMT -1000

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**User Reference Details**

|                                   |  |  |
|-----------------------------------|--|--|
| Customer Id: CDD001841            |  |  |
| Contract Number: CDDDBP6083660008 | Product Name: deposit,bearing,int paid periodically , with over due option, non-domestic type of deposit |  |
| Currency: GBP                     | Balance: 800,000.00  |  |

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

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

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

## 9. Contract Term Deposit Initiate

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

Navigate through menus, **Accounts > Deposits > Contract Term Deposit Initiate** to initiate the opening of new Contract Term Deposit.

### Open Contract Deposit

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

Choose Deposit Product\*:

Choose Deposit Branch\*:

Choose Deposit Currency\*:

### Field Description

| Field Name                     | Description  |
|--------------------------------|--|
| <b>Choose Deposit Product</b>  | [Mandatory, Drop-Down]<br>Select the appropriate Contract Deposit product from the available products in the drop-down list. |
| <b>Choose Deposit Branch</b>   | [Mandatory, Drop-Down]<br>Select the appropriate Branch from the where the deposit to be opened from the drop-down list.     |
| <b>Choose Deposit Currency</b> | [Mandatory, Drop-Down]<br>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\*:

Choose Deposit Branch\*:

Choose Deposit Currency\*:

**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:  USD

Maturity Date:

**Interest Maturity Instructions**

Instructions:

Account:

**Principal Maturity Instructions**

Instructions:

Account:

Rollover Amount:

Field Description

| Field Name              | Description  |
|-------------------------|--|
| <b>Deposit Details</b>  |  |
| <b>Deposit Product</b>  | [Display]<br>This field displays the Selected Deposit Product Name           |
| <b>Deposit Branch</b>   | [Display]<br>This field displays the Branch in which deposit to be opened.   |
| <b>TD Currency</b>      | [Display]<br>This field displays the Currency in which deposit to be opened. |
| <b>Rollover Allowed</b> | [Display]<br>This field displays whether Deposit Rollover is allowed or not. |
| <b>Interest Details</b> |  |

| Field Name                            | Description   |
|---------------------------------------|---|
| <b>Sr No</b>                          | [Display]<br>This field displays the interest Slab serial number  |
| <b>Minimum Tenure</b>                 | [Display]<br>This field displays the minimum Tenure of the deposit  |
| <b>Maximum Tenure</b>                 | [Display]<br>This field displays the maximum Tenure of the deposit  |
| <b>Unit</b>                           | [Display]<br>This field displays the unit to measure the tenure like Days, Months   |
| <b>Interest Rate</b>                  | [Display]<br>This field displays the Interest Rate applicable for the slab.   |
| <b>Term Deposit - Customer</b>        |   |
| <b>Source Account</b>                 | [Mandatory, Drop-Down]<br>Select the source account for the deposit from the drop-down list.  |
| <b>Deposit Amount</b>                 | [Mandatory, Numeric, 10]<br>Type the amount to be deposited.  |
| <b>Maturity Date</b>                  | [Mandatory, Pick list]<br>Select the maturity date of the term deposit from the calendar  |
| <b>Interest Maturity Instructions</b> |   |
| <b>Instructions</b>                   | [Mandatory, Drop-Down]<br>Select the interest transfer instruction for the deposit from the drop-down list.<br>The options are: <ul style="list-style-type: none"> <li>• Account Transfer</li> <li>• None</li> </ul>                    |
| <b>Account</b>                        | [Conditional, Drop-Down]<br>Select the account to which the interest is to be transferred from the drop-down list.<br>This field will be activated only if <b>Account Transfer</b> option is selected in <b>Interest Instructions</b> . |
| <b>Principal Maturity Instruction</b> |   |

| Field Name             | Description  |
|------------------------|--|
| <b>Instructions</b>    | <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"> <li>Renew Principle + Interest</li> </ul> <p>These option are available if Account transfer is selected in Interest maturity instruction Dropdown</p> <ul style="list-style-type: none"> <li>Renew Principle only</li> <li>Transfer Principle to account</li> <li>Renew Special amount</li> </ul> |
| <b>Account</b>         | <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 <b>Transfer</b> Principle to account option is selected in <b>Instructions</b> in Interest Maturity instructions and Close on Maturity is selected in <b>Instructions</b> in Principal Maturity instructions.</p>  |
| <b>Rollover Amount</b> | <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 <b>Instructions</b>.</p>   |

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

**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

Change
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.

Navigate through menus, **Accounts > Deposits > Structured Deposit Subscription** to view Structured Deposit Subscription details.

### Structured Deposit subscription

Structured Deposit Subscription 23-08-2010 03:20:06 GMT -1000

---

**Scheme Type :**

Choose Structured Deposit Scheme:

### Field Description

| Field Name         | Description |
|--------------------|-------------|
| <b>Scheme Type</b> |             |

| Field Name                              | Description  |
|---|--|
| <b>Choose Structured Deposit scheme</b> | [Mandatory, Drop-Down]<br>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:

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 :   
 Liquidation Account :

Submit

### Field Description

| Field Name                     | Description   |
|--------------------------------|---|
| <b>Scheme Details</b>          |   |
| <b>Scheme Description</b>      | [Display]<br>This field displays the Description of the Scheme        |
| <b>Subscription Start Date</b> | [Display]<br>This field displays the Start Date of the subscription.  |
| <b>Subscription End Date</b>   | [Display]<br>This field displays the End Date of the subscription.    |
| <b>Launch Date</b>             | [Display]<br>This field displays the Launch Date of the subscription. |

| Field Name                         | Description   |
|------------------------------------|---|
| <b>Currency</b>                    | [Display]<br>This field displays the Currency of the Scheme   |
| <b>Amount Subscribed Per Unit</b>  | [Display]<br>This field displays the Amount to be subscribed per unit   |
| <b>Minimum Subscription Amount</b> | [Display]<br>This field displays the minimum Subscription Amount  |
| <b>Minimum Launch Amount</b>       | [Display]<br>This field displays the minimum Launch Amount  |
| <b>Maximum Launch Amount</b>       | [Display]<br>This field displays the maximum Launch Amount  |
| <b>Subscription Amount</b>         | [Mandatory, Numeric 15]<br>Type the Subscription amount.  |
| <b>Source Account</b>              | [Mandatory, Dropdown]<br>Select the CASA account from which the money is withdrawn from the dropdown list.                |
| <b>Liquidation Account</b>         | [Mandatory, Dropdown]<br>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    |

- 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    |



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

## 11. Structured Term Deposit Status

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

Navigate through menus, **Accounts > Deposits > Structured TD Status** to view Structured TD Status details.

### View Structure TD Status

View Structure TD Status
23-08-2010 03:22:33 GMT -1000

Structured Deposit Scheme:

Source Account:

Subscription From Date:

Currency:

From Amount:

To Amount:

Subscription Status:

Subscription Ref No:

Subscription To Date:

### Field Description

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

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

Source Account:

Subscription From Date:

Currency:

From Amount:

To Amount:

Subscription Status:

Subscription Ref No:

Subscription To Date:

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  |
|--------------------------------------|--|
| <b>Structured Deposit Scheme</b>     | [Display]<br>This column displays the Name of the scheme.                                  |
| <b>Subscription Reference Number</b> | [Display]<br>This column displays the Reference number of the Subscription                 |
| <b>Source Account Number</b>         | [Display]<br>This column displays the Account number of the Source account for the Scheme. |
| <b>Date</b>                          | [Display]<br>This column displays the Subscription date of the Deposit.                    |
| <b>Amount</b>                        | [Display]<br>This column displays the amount of the Subscription Deposit with Currency.    |
| <b>Currency</b>                      | [Display]<br>This column displays the currency of the Subscription Deposit.                |




| Field Name                 | Description   |
|----------------------------|---|
| <b>Subscription Status</b> | [Display]<br>This column displays the Status of the Subscription Deposit.                       |
| <b>TD Account Number</b>   | [Display]<br>This column displays the Term Deposit Account number for the Subscription Deposit. |
| <b>Term Deposit Branch</b> | [Display]<br>This column displays the Branch of the Subscription Deposit.                       |


2. Click  or  to navigate to the next or previous page in the list, respectively.
3. Click  or  to navigate to the first or last page in the list, respectively.
4. To download the complete statement, click the Download  button. The system displays the Structure TD Status dialog screen.
5. Click the **reorder** button  to reorder the columns or select the columns that appear in the list.
6. Click the **Print** button  to print the data.
7. 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 Num  
 Date  
 Amount  
 Currency  
 Subscription Status

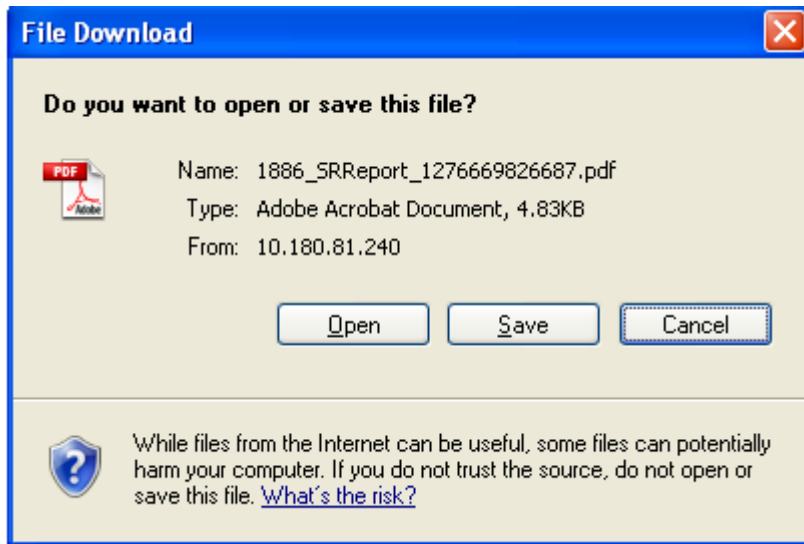


Field Description

| Field Name           | Description   |
|----------------------|---|
| <b>Download Type</b> | [Mandatory, Drop-Down]<br>Select the appropriate report type from the drop-down list. The available choices are: <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>  |
| <b>File Format</b>   | [Conditional, Drop-Down]<br>Select the appropriate type of file format from the drop-down list. The options available are <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul> |
| <b>Included</b>      | This box lists all the fields that will be included in the report.  |
| <b>Excluded</b>      | This box lists all the fields that will be excluded from the report.  |

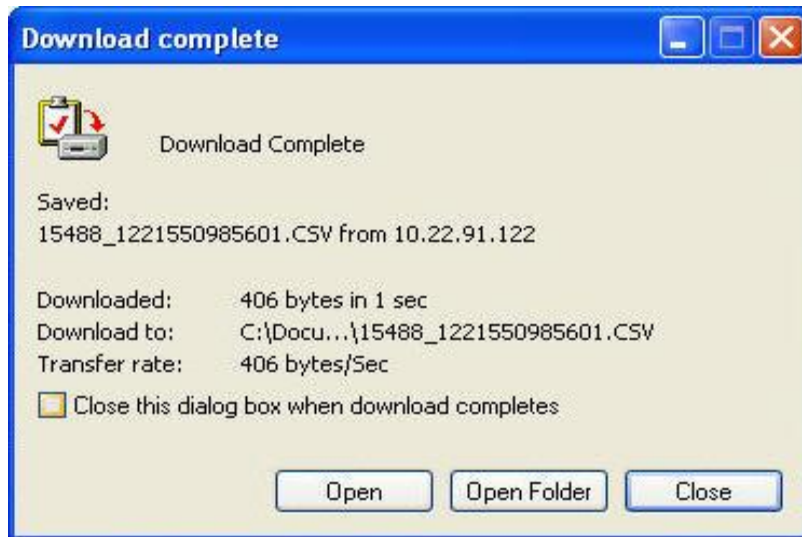
- Select the fields that are to be excluded from the **Included** box and click the  button. The **Excluded** box appears on the left-side of the dialog box.
- Select the fields that are to be included from the **Excluded** box and click the  button. The **Included** box appears on the right-side of the dialog box. All the fields are, by default, selected and included.
- 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.

### 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  
Retail Term Deposit User Manual  
May 2012  
Version Number: 12.0.0

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**Hardware and Software**  
  
**Engineered to Work Together**