Oracle FLEXCUBE Direct Banking
Release 12.0.1.0.0
Corporate Term Deposit User Manual

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FINANCIAL SERVICES

Part No. E52306-01

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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	✗	★

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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 Amount deposited can only be withdrawn at the end of this tenure i.e. at maturity. Principal amount may be withdrawn from the term deposit before maturity.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.

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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.

1. Navigate to Accounts > Deposits > Term Deposit Details

Term Deposit details

2. 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.

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Term Deposit details – Conventional TD Accounts

Term Deposit Details	31-10-2012 12:53:16 GMT +0530

Account Details

Customer Id : 006005884
Account Number : 1111111412
Currency : GBP

Product Name : TD WITH NORMAL TENOR AND PENALTY
Balance : 495.00

Deposit Details

Deposit Date : 16-10-2012
Maturity Date : 16-11-2012

Principal Amount : 500.00
Interest Rate : 10.00%

Maturity Instructions

Rollover Instructions : Renew Principal and Interest

Back   Term Deposit Activity

Term Deposit details – Islamic TD Accounts

Term Deposit Details	31-10-2012 12:54:04 GMT +0530

Account Details

Customer Id : 006005884
Account Number : 1111111423
Currency : GBP

Product Name : Short Term Deposit Accounts
Balance : 1,500.00

Deposit Details

Deposit Date : 16-10-2012
Maturity Date : 16-10-2013

Principal Amount : 1,500.00
Profit Rate : 5.00%

Maturity Instructions

Rollover Instructions : Renew Principal and Profit

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.
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.

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Field Name	Description
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.

3. 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)

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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

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Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down]
	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.
Transaction Type	[Mandatory, Drop-Down]
	Select the transaction type from the drop-down list.
	The options are:
	• Both Debits and Credits
	• Only Debits
	• Only Credits
Search By	[Mandatory, Drop-Down]
	Select the period for which the TD activity details are required from the drop-down list.
	The options are:
	• 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	[Conditional, Numeric, 15]
	Type the number of transactions/ days selected as per the selection in the field Search by.
	This field is enabled only if one of the below two options is selected in the Search by field
	• Last n transaction
	• Last n days

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Field Name	Description
From Date	[Conditional, Pick List]
	Select the date from which the TD Account activity has to be viewed from the pick list.
	This is applicable only if Specific Period option is selected in Search By field.
To Date	[Conditional, Pick List]
	Select the date until which the TD Account activity has to be viewed from the pick list.
	This is applicable only if Specific Period option is selected in Search By field.
From Amount	[Optional, Numeric, 10]
	Type the amount from which the TD Account activity has to be viewed.
To Amount	[Optional, Numeric, 10]
	Type the amount until which the TD Account activity has to be viewed.
Sort By	[Optional, Drop-Down]
	Select the appropriate option to sort the search result. The options are:
	• Transaction Date
	• Value Date
	• Amount
Sort Order	[Optional, Drop-Down]
	Select the appropriate order of display.
	The options are:
	• Descending
	• Ascending

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

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Term Deposit Activity


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.

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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:

- 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.

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

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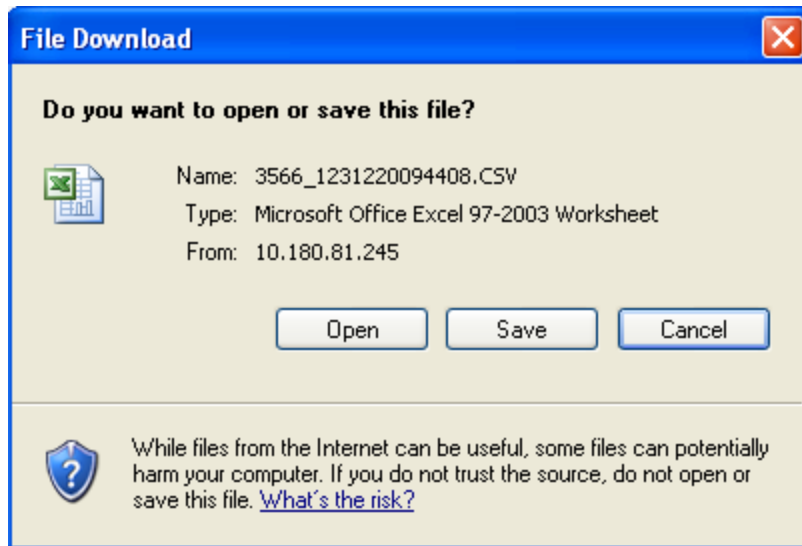
6. Click the **Open** button to open and view the file.
    OR
    Click the **Save** button to save the file.
    OR
    Click the **Cancel** button to close this screen.

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5. Open Term Deposit

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

1. Navigate to **Accounts > Deposits > Open Term Deposit**. The system displays Open Term Deposit screen as shown below.

Open Term Deposit

Field 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.

Field Name	Description
New	[Optional, Radio button]
	Select the **New** radio button to open a new term deposit.
Customer Details	
Holding Pattern	[Mandatory, Radio button]
	Select the radio button for the holding pattern.
	The option are as follows:
	• 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.
Deposit Details	
Choose Deposit Product	[Mandatory, Drop-Down]
	Select the deposit product for which you wish to open a term deposit account.
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 pick list.

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Field Name	Description
Maturity Instructions	[Mandatory, Drop-Down] Select the maturity instruction for the deposit from the drop-down list. The options for Conventional Deposit Products are as follows: • 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 The options for Islamic Deposit Products are as follows • 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	[Conditional, Drop-Down] Select the account to which the principal and interest are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network 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
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. This field is enabled if the following options are selected from the **Account Transfer options** drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network

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

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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.

2. 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.

7. OR

8. Click the **Save as Template** button to create a TD Open template. User can use the template later to initiate the Open TD. By default, the template will get saved as Private..

9. OR

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

Open Term Deposit - Verify

Open Term Deposit - Verify   31-10-2012 12:59:18 GMT +053(

**Customer Details**

Holding Pattern : Single

Deposit Details

Deposit Product : Short Term Deposit Accounts
Source Account : 1111111257
Deposit Amount : 12,000.00   GBP
Maturity Date : 20-10-2013

Payout Details

Maturity Instructions : Renew Principal and Profit

Change   Confirm

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

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Open Term Deposit - Confirmation

✅	**TD Open Successful**
	Transaction submitted for Open Term Deposit having reference 255140679091956 has been Auto Authorized.

Open Term Deposit - Confirmation   31-10-2012 12:59:18 GMT +0530

EBanking Reference No. : 255140679091956

Customer Details

Holding Pattern : Single

Deposit Details

Deposit Product : Short Term Deposit Accounts
Source Account : 1111111257
Deposit Amount : 12,000.00 GBP
Maturity Date : 20-10-2013

Payout Details

Maturity Instructions : Renew Principal and Profit

Host Reference Number : 01134445584

OK

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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.

1. Navigate to **Accounts > Deposits > Amend Term Deposit**. The system displays Amend Term Deposit screen as shown below.

Amend Term Deposit

Amend Term Deposit				31-10-2012 13:04:11 GMT +0530
Account Number		Currency	Current Balance	GBP Equivalent
006005884-HDFC BANK				
1111111412- TD WITH NORMAL TENOR AND PENALTY-006-Bank Futura -Branch 006		GBP	495.00	495.00
	Total Term Deposit Account (GBP Equivalent)			495.00
	Grand Total for Conventional Term Deposit Accounts (GBP Equivalent)			495.00
Islamic Term Deposit Details				
Account Number		Currency	Current Balance	GBP Equivalent
006005884-HDFC BANK				
1111111423- Short Term Deposit Accounts-006-Bank Futura -Branch 006		GBP	1,500.00	1,500.00
	Total Islamic Term Deposit Account (GBP Equivalent)			1,500.00
	Grand Total for Islamic Term Deposit Accounts (GBP Equivalent)			1,500.00
	Grand Total for All Term Deposit Accounts (GBP Equivalent)			1,995.00

2. 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.

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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	
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

Field Name	Description
Rollover Instructions	[Display]
	This field displays the rollover instructions.

Payout Details

Field Name	Description
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

Field Name	Description
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

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Field Name	Description
Account transfer options	[Conditional, Drop-Down] Select the account to which the principal and interest are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if **the Renew Principal and Interest** option is selected from the **Maturity Instruction** drop-down list.
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. This field is enabled if the following options are selected from the **Account Transfer options** drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network
Network Type	[Conditional, Dropdown] Select the type of the network from the dropdown list. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the beneficiary name.
Bank Code	[Mandatory, Lookup] Select the bank code from the pick list. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
Bank Name	[Display] This field displays the bank name in the clearing network which will get populated automatically after the selection of Bank Code.
Bank address	[Display] This field displays the address of the bank which will get populated automatically after the selection of Bank Code.

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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.

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

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Amend Term Deposit - Verify

Amend Term Deposit - Verify	31-10-2012 13:09:53 GMT +0530

Account Details

Customer Id : 006005884
Account Number : 1111111412   Product Name : TD WITH NORMAL TENOR AND PENALTY
Currency : GBP   Balance : 495.00

Deposit Details

Deposit Date : 16-10-2012   Deposit Amount : 500.00
Maturity Date : 16-11-2012   Interest Rate : 10.00%

Payout Details

Maturity Instructions : Close on Maturity No Rollover
Account Transfer Option : Transfer through Domestic Clearing Network
Transfer Account : 1314423534
Network Type : CHAPS MAPS Network
Bank code : APAC0011
Beneficiary Name : Ben1
Bank Name : APCK BANK 011
Bank Address : BANGALORE
City : BANGALORE

Back   Confirm

11. 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

Transaction submitted for Amend Term Deposit having reference 168515616092332 has been Auto Authorized.

Amend Term Deposit - Confirm	31-10-2012 13:09:53 GMT +0530

Host Reference Number:
EBanking Reference No. : 168515616092332

Account Details

Customer Id : 006005884
Account Number : 1111111412   Product Name : TD WITH NORMAL TENOR AND PENALTY
Currency : GBP   Balance : 495.00

Deposit Details

Deposit Date : 16-10-2012   Deposit Amount : 500.00
Maturity Date : 16-11-2012   Interest Rate : 10.00%

Payout Details

Maturity Instructions : Close on Maturity No Rollover
Account Transfer Option : Transfer through Domestic Clearing Network
Transfer Account : 1314423534
Network Type : CHAPS MAPS Network
Bank code : APAC0011
Beneficiary Name : Ben1
Bank Name : APCK BANK 011
Bank Address : BANGALORE
City : BANGALORE

Amend Another

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

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7. Redeem Term Deposit

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

13. Navigate to **Accounts > Deposits > Redeem Term Deposit**. The system displays Redeem Term Deposit screen as shown below.

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Redeem Term Deposit

Redeem Term Deposit				31-10-2012 13:12:56 GMT +0530	
Account Number			Currency	Current Balance	GBP Equivalent
006005884-HDFC BANK					
1111111412- TD WITH NORMAL TENOR AND PENALTY-006-Bank Futura -Branch 006			GBP	495.00	495.00
		Total Term Deposit Account (GBP Equivalent)			495.00
		Grand Total for Conventional Term Deposit Accounts (GBP Equivalent)			495.00
Islamic Term Deposit Details					
Account Number			Currency	Current Balance	GBP Equivalent
006005884-HDFC BANK					
1111111423- Short Term Deposit Accounts-006-Bank Futura -Branch 006			GBP	1,500.00	1,500.00
1111111449- Short Term Deposit Accounts-006-Bank Futura -Branch 006			GBP	12,000.00	12,000.00
		Total Term Deposit Account (GBP Equivalent)			13,500.00
		Grand Total for Islamic Term Deposit Accounts (GBP Equivalent)			13,500.00
		Grand Total for All Term Deposit Accounts (GBP Equivalent)			13,995.00

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

Redeem Term Deposit

Redeem Term Deposit	31-10-2012 13:14:41 GMT +0530
Account Details	
Customer Id : 006005884	
Account Number : 1111111412	Product Name : TD WITH NORMAL TENOR AND PENALTY
Currency : GBP	Balance : 495.00
Deposit Details	
Deposit Date : 16-10-2012	Principal Amount : 500.00
Maturity Date : 16-11-2012	Interest Rate : 10.00%
Maturity Instructions	
Maturity Instructions : Renew Principal and Interest	
Payout Details	
Payout Type	Percentage	Additional Information
Redemption	
Redemption Type : ○ Partial ⦿ Full	
Amount : 495.00 GBP	
Account Transfer Option : Transfer through Domestic Clearing Network	
Account :	
Network Type : CHAPS MAPS Network	Bank code :
Beneficiary Name :	
Bank Name :	
Bank Address :	
City :	
	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.

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Field Name	Description
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.
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	

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Field Name	Description
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.
Account transfer options	[Conditional, Drop-Down] Select the account to which the principal and interest are to be transferred from the drop-down list. The options are as follows: • Transfer to users mapped accounts • Transfer to internal bank account • Transfer through domestic clearing network This field is not displayed if **the Renew Principal and Interest** option is selected from the **Maturity Instruction** drop-down list.
Account	[Conditional, Alphanumeric, 20] Type the account number to which the interest and principal will be transferred. This field is enabled if the following options are selected from the **Account Transfer options** drop-down list. • Transfer to internal Bank account • Transfer through domestic clearing network
Network Type	[Conditional, Dropdown] Select the type of the network from the dropdown list. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
Bank Code	[Mandatory, Lookup] Select the bank code from the pick list. This field is enabled if the **Transfer through domestic clearing network** options is selected from the **Account Transfer options** drop-down list.
Bank Name	[Display] This field displays the bank name in the clearing network which will get populated automatically after the selection of Bank Code.

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Field Name	Description
Bank address	[Display] This field displays the address of the bank which will get populated automatically after the selection of Bank Code.
City	[Display] This field displays the city which will get populated automatically after the selection of Bank Code.

15. 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	31-10-2012 13:16:40 GMT +0530

Account Details

Customer Id : 006005884	
Account Number : 1111111412	Product Name : TD WITH NORMAL TENOR AND PENALTY
Currency : GBP	Balance : 495.00

Deposit Details

| Deposit Date : 16-10-2012 | Deposit Amount : 500.00 |
| Maturity Date : 16-11-2012 | Interest Rate : 10.00% |

Redemption Instructions

Account Number : 1111111412
Redemption Type : Full Redemption
Redemption Amount : 495.00 GBP

Transfer Details

Transfer Account : 132323
Network Type : CHAPS MAPS Network
Bank code : APAC0011
Beneficiary Name : Ben1
Bank Name : APCK BANK 011
Bank Address : BANGALORE
City : BANGALORE

Change   Redeem

16. 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.

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Redeem Term Deposit – Confirm

Transaction submitted for Redeem Term Deposit having reference 118327252092465 has been Auto Authorized.

Redeem Term Deposit - Confirm   31-10-2012 13:16:40 GMT +0530

Host Reference Number:
EBanking Reference No.: 118327252092465

Account Details

Customer Id : 006005884
Account Number : 1111111412   Product Name : TD WITH NORMAL TENOR AND PENALTY
Currency : GBP   Balance : 495.00

Deposit Details

Deposit Date : 16-10-2012   Deposit Amount : 500.00
Maturity Date : 16-11-2012   Interest Rate : 10.00%

Redemption Instructions

Account Number : 1111111412
Redemption Type : Full Redemption
Redemption Amount : 495.00 GBP

Transfer Details

Transfer Account : 132323
Network Type : CHAPS MAPS Network
Bank code : APAC0011
Beneficiary Name : Ben1
Bank Name : APCK BANK 011
Bank Address : BANGALORE
City : BANGALORE

Redeem Another

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

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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
	CDDDBP4083660002	Deposit, bearing, int with floating rate of interest rate method(Rate type – Floating periodic)	GBP	20,000.00
	CDDDBP4083660003	Deposit, bearing, int with floating rate of interest rate method(Rate type – Floating periodic)	GBP	20,000.00
	CDDDBP4083660004	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

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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.

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

Contract TD Details

Field Description

Field Name	Description
User Reference Details	

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Field Name	Description
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.

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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.

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

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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

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.

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

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Open Contract Deposit

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	

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Field Name	Description
Sr No	[Display] This field displays the interest Slab serial number
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

Field Name	Description
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

Field Name	Description
Instructions	[Mandatory, Drop-Down] Select the interest transfer instruction for the deposit from the drop-down list. The options are: • 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

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Field Name	Description
Instructions	[Conditional, Drop-Down] Select the principal maturity instruction for the deposit from the drop-down list. This option is available if None is selected in Interest maturity instruction Dropdown • Renew Principle + Interest These option are available if Account transfer is selected in Interest maturity instruction Dropdown • Renew Principle only • Transfer Principle to account • Renew Special amount
Account	[Conditional, Drop-Down] Select the account to which the principal is to be transferred at maturity from the drop-down list. 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.
Rollover Amount	[Conditional, Drop-Down] Select the amount which will be renewed at maturity from the dropdown list. This field will be activated only if Renew special amount option is selected in **Instructions**.

21. 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

Change Confirm

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22. 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

23. 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.

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

Structured Deposit Subscription

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

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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.

25. 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

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

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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

OK

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

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11. Structure TD Status

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

View Structure TD Status

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.

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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.

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

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View Structure TD Status

View Structure TD Status								23-08-2010 03:23:01 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]

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.

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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.

29. Click [>>] or [<<] to navigate to the next or previous page in the list, respectively.

30. Click [|<<] or [>>|] to navigate to the first or last page in the list, respectively.

31. To download the complete statement, click the Download [icon] button. The system displays the Structure TD Status dialog screen.

32. Click the **reorder** button [icon] to reorder the columns or select the columns that appear in the list.

33. Click the **Print** button [icon] to print the data.

34. Click on **Edit** button [icon] column to edit the number of columns.

35.

36. Structure TD Status

Field Description

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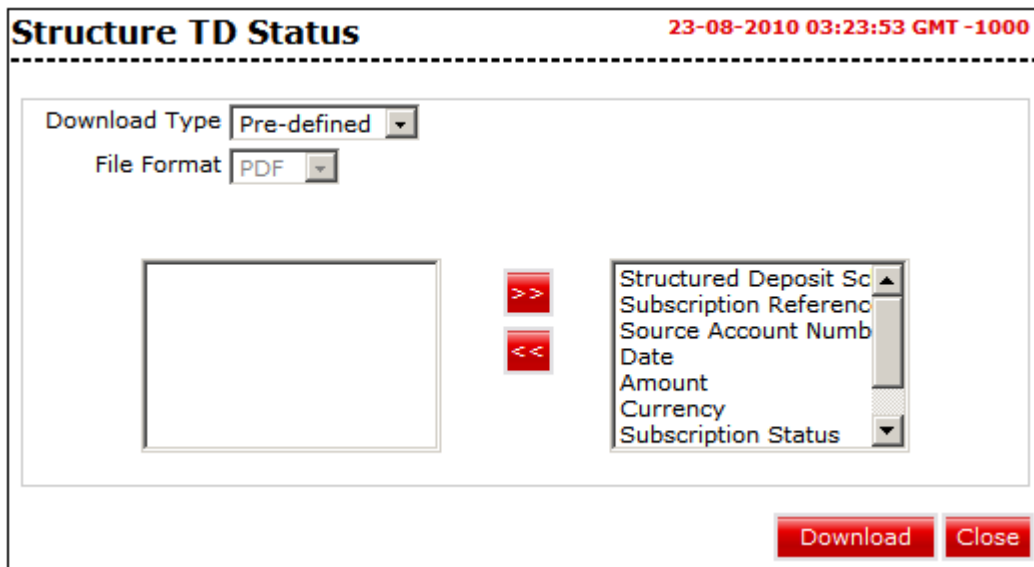
Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • 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.

37. 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.

38. 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.

39. 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.

40. **File Download**

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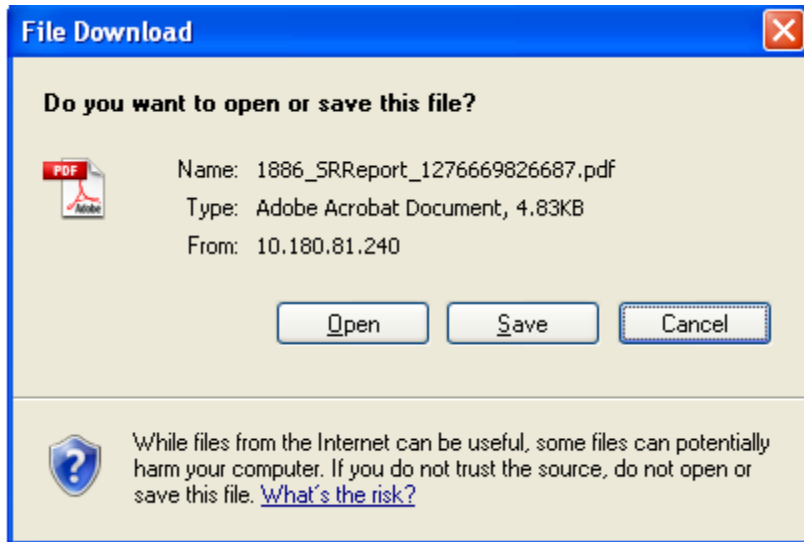
41. Click the **Save** button to save the file on your file system. The system displays the Save As dialog box.

42. 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
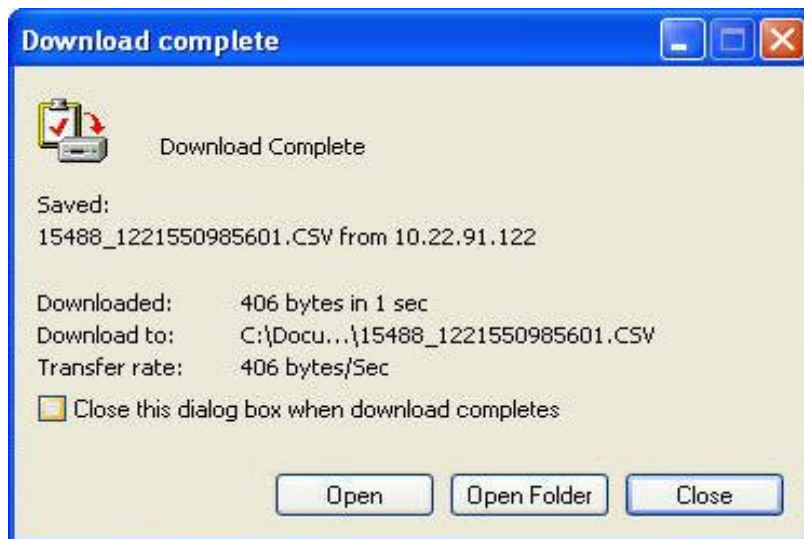
43. Click the **Open** button to open the file or click the **Close** button to view the file later.
    OR
    Click the **Open Folder** button to open the folder in which the file is saved
    OR
    Click the **Close** button to close the Download dialog box.

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Oracle FLEXCUBE Direct Banking

Corporate Term Deposit User Manual

October 2012

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