Oracle FLEXCUBE Direct Banking

User Manual Corporate Term Deposit Release 12.0.3.0.0

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Corporate Term Deposit User Manual April 2014

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax:+91 22 6718 3001 www.oracle.com/financialservices/ Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.

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Table of Contents

1.	Preface	4
2.	Transaction Host Integration Matrix	5
3.	Introduction	6
4.	Term Deposit Details	7
5.	Term Deposit Activity	19
6.	Open Term Deposit	24
7.	Amend Term Deposit	30
8.	Redeem Term Deposit	
9.	Contract Deposit Details	50
10.	Contract Term Deposit Initiate	54
11.	Structured Deposit Subscription	59
12.	Structured Term Deposit Status	63

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to OFSS Support

https://support.us.oracle.com

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

Chapters post Introduction dedicated to individual transactions and its details are covered in the User Manual.

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

2. 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.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Open Term Deposit	✓	*
Amend Term Deposit	✓	*
Redeem Term Deposit	✓	*
Term Deposit Details	✓	*
Top-Up Term Deposit	✓	*
Term Deposit Activity	✓	*
Structured Deposit Subscription	✓	*
View Subscription Status	✓	*
Contract Deposit Details	✓	*
Contract Term Deposit Initiate	✓	*
Open Contract Deposit	✓	*

3. Introduction

The *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. The amount deposited can only be withdrawn at the end of this tenure i.e. at maturity. The *Principal Amount* may be withdrawn from the term deposit before maturity. This is known as *Redemption* and may be *Partial* or *Full*.

The *Term Deposit* module allows you to open a *Term Deposit Account*. The *Term Deposits* module includes transactions which enable you to view the *Term Deposit Account Details*, *View Term Deposit Account Activity*, *Open a New Term Deposit Account, Amend Term Deposits* and *Redeem Term Deposits* through their respective modules.

The *Term Deposit* module includes *Contract Deposits* which allow you to *Initiate a Contract Deposit* as well as *View a Contract Term Deposit*. The *Contract Term Deposits* are having similar functionality as normal *Term Deposits* but are integrated with the *Corporate Deposits Module* of *FCUBS*.

The *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.

4. 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.

To Access the Term Deposit Details:

1. Navigate to Accounts > Deposits > Term Deposit Details.

Term Deposit Details

Term Deposit Details	? 🖶	* ×
Closed Term Deposit		«
Click here Account Number	Currency	Date of Maturity/Closure
1040411271-Mustu Industries	EUR	10-04-2014

Ter	m Deposit Details		? 🗄 🛪	• • ×
Ξ	Active Term Deposit			«
	Account Number	Currency	Current Balance	GBP Equivalent
	10411271-Mustu Industries			
	1040411271083-104 Click here	D PENALTY-104-CORE_COMB_STMT EUR	1,000.00	896.06
		Total Term Deposit Account (GBP Equivalent)	896.06	
	Term Deposit Details	Grand Total for Conventional Term Deposit Accounts (GBP Equivalent)	896.06	
	Term Deposit Activity			
	Amend Term Deposit			
	Redeem Term Deposit			
	Adhoc Statement for Term Deposits			

Note: If you click the *Term Deposit Details* link on the popup screen of *Conventional Term Deposit Account Numbers*, 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*, it will show *Deposit Details* for the *Islamic Term Deposit Accounts*.

Both the screens are shown below respectively.

Note: The *Term Deposits* where the *Redemption* is *Full* or *Matured* can be seen under the *Closed Term Deposits* section.

The Closed Term Deposits also displays the Term Deposit Summary and the Term Deposit Details.

The Term Deposit Details link of Closed Term Deposits, if clicked, displays both Conventional and Islamic Term Deposit Accounts.

For Conventional and Islamic TD Accounts:

Field Description

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

For Active Term Deposit

TD Details	[Icon] Displays the <i>Conventional and the Islamic Term Deposit</i> <i>Details,</i> depending upon the <i>Account Type</i> selected.
Тор-Uр TD	[Icon] Displays the <i>Top-up Term Deposit</i> screen with the selected <i>Account Details</i> .
Redeem TD	[Icon] Displays the <i>Redeem Term Deposit</i> screen with the selected Account Details.
Amend TD	[Icon] Displays the <i>Amend Term Deposit</i> screen with the selected Account Details.
TD Activity	[Icon] Displays the <i>Term Deposit Activity</i> with the <i>Current</i> <i>Period</i> as a <i>Search Criterion</i> for the selected account.
Adhoc Account Statement	[Icon] Displays the <i>Adhoc Account Statement Request</i> screen with the selected <i>Account Details</i> .
Field Description	
Field Name	Description
For Closed Term Depo	osit
TD Details	[Icon] Displays the <i>Conventional and</i> Islamic Term Deposit Details screen depending upon the <i>Account Type</i> selected.
TD Activity	[Icon] Display the <i>TD Activity</i> with the <i>Current Period</i> as a

Search Criterion for the selected Account. The account shall be pre-selected with closed *TD* option selected.

2. Click the *Term Deposit Details* link from 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*, it will show *Deposit Details* for the *Conventional Term Deposit Accounts*.

If you click the *Term Deposit Details* link on the popup screen of the *Islamic Term Deposit Account Numbers*, it will show *Deposit Details* for the *Islamic Term Deposit Accounts*.

Both the screens are shown below respectively.

Term Deposit Details



The *E-Receipt* is displayed in the following format.

E-receipt



Note: The *Term Deposits* where the *Redemption* is *Full* or *Matured* can be seen under the *Closed Term Deposits* section.

The **Closed Term Deposits** also displays the *Term Deposit Summary* and the *Term Deposit Details*.

The **Term Deposit Details** link of *Closed Term Deposits*, if clicked, displays both *Conventional and Islamic Term Deposit Accounts*.

Field Name	Description
Account Details	
Customer Id	[Display] This field displays the <i>Customer Id</i> .
Account Number	[Display] This field displays the <i>Account Number</i> of the customer.
Product Name	[Display] This field displays the <i>Product Name</i> of the TD.
Holding Pattern	[Display] Displays the <i>Holding Pattern</i> selected for the TD.
Mode of Operation	[Display] Displays the <i>Mode of Operation</i> for the TD.
Primary Customer	[Display] Displays the <i>Customer ID</i> of the user.
Account Holder Name	[Display] Displays the <i>Name of the Account Holder</i> .
Joint Customer1 Account Holder Name1	 [Display] Displays the <i>Customer ID</i> of the user. This field is repeated for each of the <i>Joint Holder</i>, in case <i>Multiple Joint Holders</i> exist for a deposit. In case of <i>Multiple Joint Account Holder</i>, the label appears as '<i>Joint Customer 2</i>' and so on. [Display] Displays the name of the <i>Account Holder</i>. This field is repeated for each of the <i>Joint Holder</i>, in case <i>Multiple Joint Holders</i> exist for a deposit. In case of <i>Multiple Joint Account Holder</i>. This field is repeated for each of the <i>Joint Holder</i>, in case <i>Multiple Joint Holders</i> exist for a deposit. In case of <i>Multiple Joint Account Holder</i>, the label would be '<i>Account Holder Name 2</i>' and so on.
Deposit Details	

Field Description

Field Name	Description
Interest Rate	[Display] Displays the <i>Rate of Interest</i> applicable for the Term Deposit.
	Note : This field is displayed for <i>Conventional TD Accounts</i> .
Maturity Amount	[Display] Displays the <i>Maturity Amount</i> of the <i>Term Deposit</i> .
Maturity Date	[Display] This field displays the date when the deposit matures.
Current Principal Amount	[Display] This field displays the <i>Principal Amount</i> .
Deposit Date	[Display] This field displays the date when the amount was deposited.
Original Principal Amount	[Display] Displays the <i>Original Principal Amount</i> .
Value Date	[Display] Displays the <i>Value Date</i> of the <i>Term Deposit</i> as maintained by the host.
Net Credit Amount	[Display] Displays the <i>Amount</i> which was credited on maturity of this deposit.
Hold Amount	 This field is shown only for the <i>Closed Deposit</i>. [Display] This field is not displayed for the <i>Closed Deposits</i>. Displays the <i>Hold Amount</i> for the <i>Term Deposit</i> as maintained at the host.
Term of Deposit	[Display] Displays the <i>Term of Deposit</i> for the respective product as maintained by the host.
Deposit Certificate Number	[Display] Displays the <i>Certificate Number (Unique Number)</i> as assigned by the host, for the respective <i>Term Deposit</i> .
Tax + Penalty/other Charges	[Display] This field is displayed only for <i>Closed Deposit</i> . Displays the <i>Tax and Other Charges</i> deducted during the maturity of this deposit.

Field Name	Description
Currency	[Display]
	This field displays the <i>Currency</i> of the amount deposited.
Current Balance	[Display]
	This field displays the <i>Calculated Balance</i> of the TD as of Current Date.
Term Deposit Status	[Display]
Olaluo	This field is not displayed for <i>Closed Deposit</i> .
	Displays the status of the <i>Term Deposit</i> as fetched from the host.
Period of Deposit	[Display]
	This field displays the period of deposit in <i>Years, Months, and Day</i> s.
	For Example: 5 Years, 4 Months, 10 Days
Profit Rate	[Display]
	This field displays the Profit Rate.
	Note: This field is displayed for Islamic TD Accounts.
Instructions	
Maturity	[Display]
Instructions	Displays the <i>Maturity Instructions</i> given by the user to be executed by host when the <i>TD</i> is matured.
Rollover	[Display]
Instructions	This field displays the Rollover Instructions.
	The <i>Maturity Instructions</i> given by the user to be executed at the time of <i>TD Maturity</i> .
	The possible values are:
	Renew Principal and Interest
	 Close on Maturity Renew Principal Only and Pay out the Interest Renew Special Amount and Pay out the Remaining
	amount
Special Amount	[Display]
Details	This section is displayed only if the <i>Maturity Instruction</i> is " <i>Renew</i> Special Amount and Pay out the Remaining amount"

Field Name	Description
Rollover Amount	[Display]
	This field is displayed only if the <i>Maturity Instruction</i> is " <i>Renew</i> Special Amount and Pay out the Remaining amount".
	Displays the amount to be rollover, in case of <i>Rollover Instruction</i> is <i>Renew Special Amount</i> .
Payout Details	
Pay Out Details	[Display]
	This section is displayed only if the <i>Maturity Instruction</i> is not " <i>Renew Principal</i> + <i>Interest</i> ".
	Displays the Pay Out Details of the Deposit upon Maturity. There can be Multiple Payout Instructions for the one Deposit Account.
Pay Out Type	[Display]
	The Pay Out Type options configured for the account.
	The values to be available are:
	 Transfer to Internal Bank Account Transfer through Domestic Clearing Network Issue a Demand Draft Open a New Term Deposit
Percentage	[Display]
	This field displays the <i>Percentage of Payout Amount</i> to be transferred using the <i>Payout</i> option.
	In case of <i>Single Payout (100 % payout)</i> , % of payout are not displayed on the screen (for both retail as well as corporate).
Additional	[Display]
Information	This field displays the information like <i>Bank Code</i> , <i>Branch Code</i> etc.
Redemption Details	
Redemption Date	[Display]
	Displays the Date on which redemption is done.
Redemption Amount	[Display] Displays the <i>Amount</i> of redemption done.
Redemption Reference Number	[Display] Displays the <i>Redemption Reference Number</i> after redemption.
New Principal Amount	[Display] Displays the <i>Principal Amount</i> after redemption.

Field Name	Description
Redemption Type	[Display] Displays the <i>Redemption Type</i> for partial redemption.
Payout Mode	[Display] Displays the <i>Payout Mode</i> selected for redemption.
	 Transfer to Internal Bank Account Transfer through Domestic Clearing Network Issue a Demand Draft
Additional Information	[Display] Displays the <i>Account Number</i> or <i>Draft Favoring Details</i> as per the applicable <i>Payout</i> option.
Back	[Action Button] Click Back to go back to the previous page.
Term Deposit Activity	[Action Button] Click Term Deposit Activity to check <i>Deposit Activity Detail</i> s.
e-receipt	[Action Button] Click e-receipt to generate an e-receipt for the same transaction.

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 to the section Term Deposit Activity).

4.1 Top-Up Term Deposit

A new option called '**Top-up**' is added in the *Term Deposit Details* transaction against each *TD* on the drilldown. The **Top-up** option is displayed only for *TDs* for which **Top-up** is permitted based on product parameters. This will be maintained at the *Host*.

Top-Up Details

Term Deposit Details		30-05-2014 15:54:10 GMT +05	30 ? 🖶 f	• • 6
Active Term Deposit				×
Account Number		Currency	Current Balance	GBP ?
10411271-Mustu Industries				0
■ 1040411271141- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1
I040411271152- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1
TO 1040411271163- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1
T 1040411271174- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1
T 1040411271196- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1,000.00
1040411271208- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1,000.00
T040411271210- TD WITH NORMAL TENOR AN	ID PENALTY-104-CORE_COMB_STMT	GBP	1,000.00	1,000.00
1040411271265- TOPUP-104-CORE_COMB_STM	лт	GBP	1,000.00	1,000.00
1040411271276-104	т	GBP	1,000.00	1,000.00
	Total Term Deposit A	Account (GBP Equivalent)	9,000.00	
Term Deposit Details	Grand Total for Conventional Term Deposit A	ccounts (GBP Equivalent)	9,000.00	
Isl				
Kamend Term Deposit		Currency	Current Balance	GBP Equivalent
Redeem Term Deposit	T-104-CORE_COMB_STMT	GBP	1,000.00	1,000.00
IT Ma Adlance Chataman the Tama Damasita	T-104-CORE_COMB_STMT	GBP	1,000.00	1,000.00
Adnoc Statement for Term Deposits	Total Islamic Term Deposit A	Account (GBP Equivalent)	2,000.00	
Top-up Term Deposit	Grand Total for Islamic Term Deposit A	ccounts (GBP Equivalent)	2,000.00	
	Grand Total for All Term De	posit Accounts (GBP Equiv	(alent)	11,000.00

Field Description

Field Name

Description

Top-Up Details

Note: The Top-Up is not applicable for Islamic TD products.

Top-Up Date	[Display] Displays the Date on which <i>Top-Up</i> is done.
Top-Up Amount	[Display] Displays the Top-Up Amount .
Top-Up Reference	[Display]
Number	Displays the <i>Top-Up Reference Number</i> after <i>Top-Up</i> is done.
Revised Principal	[Display]
Amount	Displays the <i>Principal Amount</i> after <i>Top-Up</i> is done.
Revised Maturity	[Display]
Amount	Displays the <i>Revised Maturity Amount</i> .
Narration	[Display] Displays the <i>Description</i> put by the user during <i>Top-Up</i> .

1. Click the **Back** button on the *Term Deposit Details* screen to return to the previous screen.

OR

Click the **Top-up this Deposit** button. The system displays the *Top-up* screen as per the *Product Configuration*.

OR

Click the **Term Deposit Activity** button. The system displays the *Term Deposit Activity* screen (For details, refer to the section Term Deposit Activity).

Top-Up Term Deposit

Гор-up Term Deposit	30-05-2014 15:37:36 GMT +0530 ? 💼 ★ 🗔 🧗	
Account Details		~
Account Number: PA10008524561	Product Name: TOPUP	?
Holding Pattern: Single	Mode of Operation:	
Primary Customer: 00008524	Account Holder Name: STEST1	C
Deposit Details		•
Interest Rate: 15.40%	Maturity Amount: 100.04	C
Maturity Date: 25-06-2013	Current Principal Amount: 100.00	
Deposit Date: 24-06-2013	Original Principal Amount: 100.00	
Value Date: 24-06-2013	Hold Amount: 0.00	
Term of Deposit: 1Day	Current Balance: 100.00	
Deposit Certificate Number:	Currency: GBP	
Term Deposit Status: Opened		
Maturity Instructions		
Rollover Instructions: Renew Principal and Profit		
Top-up Date: 11-03-2014	Source Account*: 00008524 PA10008524018 Ban 🔻	0
Top-up Amount*: 500 GBP	Narration:	
Top-up Amount: Minimum:100.00 Maximum:500,000.00	View Interest and Maturity Projection	
Top-up Amount in Multiple of 100.00		
	Cancel Sub	mit

Top-Up Details

Field Description

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

Top-Up Details

Note: The Top-Up is not applicable for *Islamic TD* products.

[Display]
Displays the current date.
[Mandatory, Dropdown] Select the desired <i>Source Account</i> from the dropdown.
[Mandatory, Input Box, 15] Enter the desired <i>Top-Up Amount</i>

Field Name	Description
Top-Up Details	
Top-up Amount Range	[Display] Displays the minimum and maximum range for <i>Top-up Amount</i> . It also displays that amount should be in multiple of 100.00.
Narration	[Optional, Input Box, 35] Enter the <i>Description for Top-Up</i> .
View Interest and Maturity Projection	[Action Button] Click the View Interest and Maturity Projection button to view the <i>TD Maturity</i> projection after top-up.
Submit	[Action Button] Click Submit to submit the details.
Cancel	[Action Button] Click Cancel to cancel the transaction.

The following *Verify* page is displayed.

Top-up Term Deposit - Verify

op-up Term Deposit - Verify	30-05-2014 15:38:19 GMT +0530 ? 🚔 ★ 💷 🛅 🗙
Account Details	×
Account Number: PA10008524561	Product Name: TOPUP
Holding Pattern: Single	Mode of Operation:
Primary Customer: 00008524	Account Holder Name: STEST1
Deposit Details	•
Profit Rate: 15.40%	Maturity Amount: 100.04
Maturity Date: 25-06-2013	Current Principal Amount: 100.00
Deposit Date: 24-06-2013	Original Principal Amount: 100.00
Value Date: 24-06-2013	Hold Amount: 0.00
Term of Deposit: 1Day	Current Balance: 100.00
Deposit Certificate Number:	Currency: GBP
Term Deposit Status: Opened	
Maturity Instructions	
Rollover Instructions: Renew Principal and Profit	
Top-up Term Deposit	
Top-up Date: 11-03-2014	00008524 PA10008524018 Bank Futura - Branch PA1
Top-up Amount: 500.00GBP	Narration:
	Change Confirm

2. Click **Confirm** to confirm the details. The following page is displayed.

Top-up Term Deposit - Confirm

Top-up Term Deposit - Confirm	30-05-2014 15:38:19 GMT +0530 ? 📅 ★ 💷 🖻 🗙
S Transaction submitted for Top-up Term Deposit having referer	ice 183281383988157 has been set to status Auto Authorized.
Deposit Details	
Profit Rate: 15.40%	Maturity Amount: 100.04
Maturity Date: 25-06-2013	Current Principal Amount: 100.00
Deposit Date: 24-06-2013	Original Principal Amount: 100.00
Value Date: 24-06-2013	Hold Amount: 0.00
Term of Deposit: 1Day	Current Balance: 100.00
Deposit Certificate Number:	Currency: GBP
Term Deposit Status: Opened	
Account Details	
Account Number: PA10008524561	Product Name: TOPUP
Holding Pattern: Single	Mode of Operation:
Primary Customer: 00008524	Account Holder Name: STEST1
Maturity Instructions	
Rollover Instructions: Renew Principal and Profit	
Top-up Term Deposit	
Top-up Date: 11-03-2014	Source Account: 00008524 PA10008524018 Bank Futura - Branch PA1
Top-up Amount: 500.00GBP	Narration:
	ОК

3. Click OK.

5. 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 for a specified period.

To view Term Deposit Activity:

1. Navigate to *Accounts > Deposits > Term Deposit Details*. The following screen is displayed.

Term Deposit Activity

Term Deposit Ac	tivity			? 츈 ★ 🛛 🖻 ×
Type of Term Deposit*:	O Active Term Depo	sit 💿 Closed Term Deposit		«
Select Account*:	10411271 104041	1271083 CORE_COMB_STMT	 Transaction Type*: 	Both Debit and Credit Transactions 🔻
Search By*:	Current Period	•		
From Date**:			To Date**:	
From Amount:			To Amount:	
Sort By*:	Value Date 🔹		Sort Order*:	Descending 🔻
*:Dates specified are the *:Indicates mandatory fi **:Indicates mandatory	e value dates. ield. if particular option is i	enabled.		Submit

Field Description

Field Name	Description		
Type of Term	[Mandatory, Radio Button]		
Deposit	Select the desired option from the following options:		
	Active Term Deposit		
	Closed Term Deposit		
Select Account	[Mandatory, Drop-Down]		
	Select the <i>TD Account</i> 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 CreditsOnly Debits		

Only Credits

Field Name	Description			
Search By	[Mandatory, Drop-Down]			
	Select the period for which the <i>TD Activity Details</i> 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 			
From Date	[Conditional, Pick List]			
	Select the date from which the <i>TD Account Activity</i> has to be viewed from the pick list.			
	This is applicable only if the <i>specific period</i> option is selected in <i>Search By</i> field.			
To Date	[Conditional, Pick List]			
	Select the date until which the <i>TD Account Activity</i> has to be viewed from the pick list.			
	This is applicable only if <i>Specific Period</i> option is selected in <i>Search By</i> field.			
From Amount	[Optional, Numeric, 10]			
	Type the amount from which the <i>TD Account Activity</i> has to be viewed.			
To Amount	[Optional, Numeric, 10]			
	Type the amount until which the <i>TD Account Activity</i> has to be viewed.			
Sort By	[Optional, Drop-Down]			
	Select the appropriate option to sort the <i>Search</i> result. The options are:			
	Transaction DateValue Date			

Amount

Field Name	Description
Sort Order [Optional, Drop-Down]	
	Select the appropriate order of display.
	The options are:
	Descending Assending
	• Ascending

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

Term Deposit Activity

	livity					? 🖻 1	
Type of Term Deposit*:	O Active Term De	posit 💿 Closed Term	Deposit				
Select Account*:	10411271 1040	411271083 CORE_CO	MB_STMT Trans	action Type*:	Both Debit and	d Credit Tra	insactions 🔻
Search By*:	Current Period	•					
From Date**:	Ê	*		To Date**:			
From Amount:				To Amount:			
Sort By*:	Value Date	•		Sort Order*:	Descending 🔻		
							Subm
Account Number			Account Currency	У			Subm
Account Number 1040411271083			Account Currenc	y			Subm
Account Number 1040411271083			Account Currenc EUR	y			Subm Pages: (1)
Account Number 1040411271083 Transaction Date	Value Date	Transaction Reference No.	Account Currency EUR Description	y Debit	c	redit	Subm Pages: (1) Balar
Account Number 1040411271083 Transaction Date 10-Mar-2014	Value Date 10-Mar-2014	Transaction Reference No. 104FTRQ140695003	Account Currency EUR Description ACCOUNT TO ACCOUNT TRANSFER_1	y Debit	C 1,000.00	redit	Subm Pages: (1) Balar 0.
Account Number 1040411271083 Transaction Date 10-Mar-2014 10-Mar-2014	Value Date 10-Mar-2014 10-Mar-2014	Transaction Reference No. 104FTRQ140695003 104DEBK1406904MQ	Account Currency EUR Description ACCOUNT TO ACCOUNT TRANSFER_1 NEW DEPOSIT	y Debit	C 1,000.00	redit	Subm Pages: (1) Balar 0, 1,000.00 1,000.
Account Number 1040411271083 Transaction Date 10-Mar-2014 10-Mar-2014	Value Date 10-Mar-2014 10-Mar-2014	Transaction Reference No. 104FTRQ140695003 104DEBK1406904MQ	Account Currency EUR Description ACCOUNT TO ACCOUNT TRANSFER_1 NEW DEPOSIT Select Download For	y Debit rmat:Selec	C 1,000.00 :t Download For	redit mat •	Subm Pages: (1) Balar 0, 1,000.00 1,000. Download

Field Description

Field Name	Description
Account Number	[Display] This field displays the <i>TD Account Number</i> for which the <i>Account Activity</i> has been displayed.

Field Name	Description
Account Currency	[Display] This field displays the <i>Base Currency</i> 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 <i>Debit Amount</i> of the transaction.
Credit	[Display] This column displays the <i>Credit Amount</i> of the transaction.
Balance	[Display] This column displays the <i>Balance</i> in the account after the respective transaction.
Select Download Format	[Conditional, Drop-Down] Select the <i>Format for Download</i> from the drop-down list. The options are: • Excel Format • PDF Format • QIF Format • QFX Format • MT940

Note: The *Running Balance* to be displayed if the *Current Period* or the *Period Search* is selected with *Sort By Value Date* option only.

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

File Download

File Dov	vnload 🛛 🔀
Do you	u want to open or save this file?
	Name: 3566_1231220094408.CSV Type: Microsoft Office Excel 97-2003 Worksheet From: 10.180.81.245
	Open Save Cancel
1	While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. <u>What's the risk?</u>

4. 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.

6. Open Term Deposit

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

To open a Term Deposit:

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

Open Term Deposit

Open Term Deposit				? ⊕ ★	
Existing Template:		٩			«
New:					
Customer Details *					
Holding Pattern: 💿 Singl	e 🔍 Joint				
Joint Customer1:					
Joint Customer2:					
Deposit Details*					
Choose Deposit Product:	Select	v			
Deposit Amount: Currency	-				
Choose: Period of 	of Deposit 🔍 Maturity Dat	e			
Period of Deposit: Years	s Months	Days			
Maturity Date:					
View Intere	st and Maturity Projection				
Source Account:	Select	v			
Please Note: We may re-calculate the actual maturity date will be displayed	e Maturity date specified ab on final screen on booking t	ove while opening de the Term deposit.	posit based on holiday and	other considerations.	The
Payout Details*					
Maturity Instructions:S	elect		¥		
			Save as Draft	Save as Template	Submit
			Cli	ick here to call	^

Field Description

Field Name	Description
Existing Template	[Optional, Radio button – Lookup Icon]
	Select the <i>Existing Template</i> radio button to select the existing template to open a term deposit.
	Click the Lookup icon to select the desired template from the available list of templates.
New	[Optional, Radio button] Select the New radio button to open a new term deposit.

Field Name	Description
Customer Details	
Holding Pattern	[Mandatory, Radio button] Select the radio button for the <i>Holding Pattern</i> . 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 <i>Joint</i> radio button is selected as <i>Holding Pattern</i> .
Joint Customer Id 2	[Conditional, Alphanumeric, 10]
	Type the second joint Customer Id.
	This field is enabled if the <i>Joint</i> radio button is selected as <i>Holding Pattern</i> .
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 <i>Source Account</i> for the deposit from the drop- down list.
Deposit Amount	[Optional, Drop-down]
Currency	Select the desired <i>Currency Type</i> from the options available in the drop-down list.
Deposit Amount	[Mandatory, Numeric, 10]
	Type the amount to be deposited.
Choose	[Mandatory, Radio Button]
	This field allows you to select <i>Term Deposit Maturity</i> in terms of <i>Period of Deposit</i> or <i>Maturity Date</i> .
	The available values are:
	Period of Deposit

Maturity Date

Field Name	Description	
Choose Period of	[Conditional, 3, Input Boxes]	
Deposit	This field allows you to enter the <i>Period</i> (Tenor) of Deposit in terms of - Years, Months and Days.	
Maturity Date	[Conditional, Date picker or Read Only/Display]	
	This field displays the <i>Maturity Date</i> based on the <i>Period</i> chosen (Tenure) by you.	
Payout Details		
Maturity Instructions	[Mandatory, Drop-Down]	
	Select the <i>Maturity Instruction</i> for the deposit from the drop-down list.	
	The options for <i>Conventional Deposit Products</i> are as follows:	
	Close on Maturity (No Rollover)	
	 Renew Principal and Interest Renew principal only and transfer interest to a 	
	CASA account	
	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 <i>Renew Principal and</i> <i>Interest</i> option is selected from the <i>Maturity Instruction</i> drop-down list for <i>Conventional Products</i> and if the <i>Renew</i> <i>Principal and Profit</i> option is selected from the <i>Maturity</i> <i>Instruction</i> drop-down list for the <i>Islamic Product</i> .	

Field Name	Description		
Account	[Conditional, Alphanumeric, 20]		
	Type the account number to which the <i>Interest and Principal</i> will be transferred.		
	This field is enabled if the following options are selected from the <i>Account Transfer</i> options drop-down list.		
	 Transfer to Internal Bank Account Transfer through Domestic Clearing Network 		
	[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 <i>Transfer to Users</i> <i>Mapped Accounts</i> option is selected from the <i>Account</i> <i>Transfer</i> 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 <i>Transfer through Domestic</i> <i>Clearing Network</i> option is selected from the <i>Account</i> <i>Transfer</i> options drop-down list.		
Beneficiary Name	[Mandatory, Alphanumeric, 35]		
	Enter the Beneficiary Name.		
	This field is enabled if the <i>Transfer through Domestic</i> <i>Clearing Network</i> option is selected from the <i>Account</i> <i>Transfer</i> options drop-down list.		
Bank Code	[Conditional, Drop-Down]		
	Select the Bank Code from the pick list.		
	This field is enabled if the <i>Transfer through Domestic</i> <i>Clearing Network</i> option is selected from the <i>Account</i> <i>Transfer</i> options drop-down list.		
Bank Name	[Display]		
	This field displays the Bank Name in the clearing network.		
	If you select <i>Bank Code</i> then this field will get populated automatically.		
Bank Address	[Display]		
	This field displays the Address of the bank.		
	If you select <i>Bank Code</i> then this field will get populated automatically.		

Field Name	Description
City	[Display]
	This field displays the city in which the bank belongs.
	If you select <i>Bank Code</i> then this field will get populated automatically.
Rollover Amount	[Conditional, Numeric, 20]
	Type the amount which will be renewed at maturity.
	This field is enabled if the <i>Renew Special Amount</i> option is selected in the <i>Maturity Instruction</i> 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. The 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. The *Template Access Type* is mandatory while saving the template. The *Public Templates* are available to other users of the customer whereas the *Private Templates* are available to user who creates it. OR

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

Open Term Deposit - Verify

Open Term Deposit - Verify	? ☆ ★ 🗉 🖻 ×
Customer Details	
Holding Pattern: Single	
Deposit Details	
Deposit Product: TOPUP	
Source Account: 1040410902043	
Deposit Amount: 22,000.00 GBP	
Period of Deposit: 30 Day(s)	
Maturity Date: 10-04-2014	
Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday ar maturity date will be displayed on final screen on booking the Term deposit.	nd other considerations. The actual
Payout Details	
Maturity Instructions: Renew Principal and Interest	
	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.

Open Term Deposit - Confirmation

User Manual Oracle FLEXCUBE Direct Banking Corporate Term Deposit

	. 1
Transaction submitted for Open Term Deposit having reference 144722599518535 has been set to status A Transaction with reference number 144722599518535 is in Under Process state.	uto Authorized.
Customer Details	
Holding Pattern: Single	
Deposit Details	
Deposit Product: TOPUP	
Source Account: 1040410902043	
Deposit Amount: 22,000.00 GBP	
Period of Deposit: 30 Day(s)	
Maturity Date: 10-04-2014	
Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday and o maturity date will be displayed on final screen on booking the Term deposit.	other considerations. The actual
Payout Details	
Maturity Instructions: Renew Principal and Interest	
	OK E-Receip

- 4. Click **E-Receipt** to generate an *E-Receipt* of the transaction.
- 5. Click **OK** to complete the transaction.

7. 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*.

To Amend the Term Deposit:

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

Amend Term Deposit

ORACLE Sarita K 💌 🏠								С С		
«	Home	Accounts	PFM	Payments	Receive Money	Bill Payments	New Account Opening	Wealth Management	Tools	Card »
Ar	Amend Term Deposit ? 🖶 🖈 🗆 🖻 🗙									
Ac	Account Number Click here Current Balance GBP Current Equivalent									
10411271-MUSTU INGUSTRES 1040411271083- TD WITH NORMAL TENOR AND PENALTY-104-CORE COMB STMT EUR 1,000.00							896.06			
Total Term Deposit Account (GBP Equivalent)							/alent)	896.06		
Grand Total for Conventional Term Deposit Accounts (GBP Equivalent) 8							896.06			

2. Click the *Account Number* hyperlink to view the details of the *Term Deposit* under that account number. The system displays the *Amend Term Deposit - Initiate* screen.

ORACLE				Sarita K 🔻 🛕 👂	⊠ ✿ 心	
« Home Accounts PFM Paym	nents Receive Money	Bill Payments	New Account Opening	Wealth Management	Tools Card »	
Amend Term Deposit				? 🖻	* = = ×	
Account Details					«	
Account Number: 1040411	271083		Product Name: TD	WITH NORMAL TENOR A	ND PENALTY	
Holding Pattern: Single Primary Customer: 1041127	/1		Mode of Operation: Account Holder Name: Mu	stu Industries		
Deposit Details						
Interest Rate: 12.00%			Maturity Amount: 0.0	D		
Maturity Date: 10-04-20	014	Cu	rrent Principal Amount: 1,0	00.00		
Deposit Date: 10-03-2	014	Or	iginal Principal Amount: 1,0	00.00		
Value Date: 10-03-2	014	Hold Amount: 0.00				
Term of Deposit: 1 Month	(s)	Current Balance: 1,000.00				
Deposit Certificate Number:			Currency: EUF	2		
Term Deposit Status: Opened						
Current Maturity Instructions						
Maturity Instructions: Renew P	rincipal and Interest	Ma	ke the required changes			
■ Payout Details*						
Maturity Instructions: Renew F	Principal and Pay Out the Ir	nterest	•			
Account Transfer Option: Transfer	to users Mapped accounts	; •				
Account: 10411	271 1040411271050 COF	RE_COMB_STMT	·			
				Bad	ck Initiate	
Dashboard Amend Term					C	

Amend Term Deposit - Initiate

Field Description

Field Name	Description
Account Details	
Primary Customer	[Display] This field displays the <i>Customer Id</i> .
Account Number	[Display] This field displays the <i>Account Number</i> of the customer.
Product Name	[Display] This field displays <i>Product Name</i> of the term deposit.
Currency	[Display] This field displays the <i>Currency</i> of the amount deposited.
Current Balance	[Display] This field displays the <i>Balance</i> of that <i>Current Deposit</i> .
Account Holder Name	[Display] This field displays the <i>Name</i> of the <i>Account Holder</i> .
Deposit Details	
Interest Rate	[Display] This field displays the <i>Rate of Interest</i> .
Maturity Amount	[Display] This field displays the <i>Maturity Amount</i> .
Deposit Date	[Display] This field displays the <i>Date</i> when the amount was deposited.
Current Principal Amount	[Display] This field displays the <i>Current Principal Amount</i> .
Maturity Date	[Display] This field displays the <i>Date</i> when the Deposit Matures.
Deposit Amount	[Display] This field displays the <i>Deposit Amount</i> .
Interest Rate	[Display]
	Note : This field is displayed only for the <i>Conventional TD Accounts</i> .

This field displays the Interest Rate.

Field Name	Description				
Profit Rate	[Display]				
	Note: This field is displayed only for Islamic TD Accounts.				
	This field displays the Profit Rate.				
Current Maturity Inst	ructions				
Holding Pattern	[Display] This field displays the <i>Holding Pattern</i> .				
Mode of Operation	[Display] This field displays the <i>Mode of Operation</i> .				
Original Principal Amount	[Display] This field displays the <i>Original Principal Amount</i> .				
Value Date	[Display] Displays the <i>Value Date</i> .				
Hold Amount	[Display] Displays the <i>Hold Amount</i> .				
Term of Deposit	[Mandatory, Input Box] This field displays the <i>Period (Tenure) of deposit in Years,</i> <i>Months and Days</i> .				
Current Balance	[Display] Displays the <i>Current Balance</i> .				
Deposit Certificate Number	[Display] This field displays the <i>Deposit Certificate Number</i> .				
Term Deposit Status	[Display] This field displays the <i>Term Deposit Status</i> .				
Profit Rate	[Display] This field displays the <i>Profit Rate</i> .				
	Note: This field is displayed for Islamic TD Accounts.				

Current Maturity Instructions

Maturity	[Display]
Instructions	This field displays the Maturity Instructions.

Current Payout Details

Field Name	Description					
Payout Type	[Display] This field displays the <i>Type of Payout</i> configured for the account.					
Percentage	[Display] This field displays the <i>Percentage of Payout Amount</i> to be transferred.					
Additional Information	[Display] This field displays the additional information like <i>Bank Code</i> or <i>Branch Code</i> etc.					
Payout Details						
Maturity Instructions	 [Mandatory, Drop Down] Select the <i>Maturity Instruction</i> 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 					
Account Transfer Options	 [Conditional, Drop-Down] Select the account to which the <i>Principal and Interest</i> 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 <i>Renew Principal and Interest</i> option is selected from the <i>Maturity Instruction</i> 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 <i>Account Transfer</i> options drop-down list. Transfer to <i>Internal Bank Account</i> Transfer through <i>Domestic Clearing Network</i> 					
Network Type	[Conditional, Dropdown] Select the type of the network from the dropdown list. This field is enabled if the <i>Transfer through Domestic Clearing</i> <i>Network</i> option is selected from the <i>Account Transfer</i> options drop-down list.					

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 35] Enter the <i>Beneficiary Name</i> .
Bank Code	[Mandatory, Lookup] Select the <i>Bank Code</i> from the pick list. This field is enabled if the <i>Transfer through Domestic Clearing</i> <i>Network</i> option is selected from the <i>Account Transfer</i> options drop-down list.
Bank Name	[Display] This field displays the <i>Bank Name</i> in the <i>Clearing Network</i> which will get populated automatically after the selection of <i>Bank Code</i> .
Bank Address	[Display] This field displays the <i>Addr</i> ess of the bank which will get populated automatically after the selection of <i>Bank Code</i> .
City	[Display] This field displays the <i>City</i> which will get populated automatically after the selection of <i>Bank Code</i> .
Rollover Amount	[Conditional, Numeric, 20] Type the amount which will be renewed at maturity. This field will be activated only if <i>Renew Special Amount</i> option is selected in the <i>Maturity Instruction</i> field.
Click the Initiate butte	on. The system displays the Amend Term Deposit - Verify screen.

OR

3.

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

Amend Term Deposit - Verify

Amend Term	Deposit - Verify					? 🖻	*	
Account Det	ails							«
Accou	nt Number: 1040410902	065		Product Name: TOPU	Р			
Holdi	ing Pattern: Single		Mod	e of Operation:				
Primary	v Customer: 10410902		Account	t Holder Name: Ashok				
Deposit Deta	ails							
In	terest Rate: 15.40%		Ma	turity Amount: 0.00				
Ma	turity Date: 09-04-2014		Current Pri	ncipal Amount: 48,000	0.00			
De	eposit Date: 10-03-2014		Original Principal Amount: 10,000.00					
	Value Date: 10-03-2014		Hold Amount: 0.00					
Term	of Deposit: 30 Day(s)		Current Balance: 48,000.00					
Deposit Certifica	te Number:		Currency: GBP					
Term Dep	oosit Status: Opened							
Payout Deta	ils							
Maturity I	nstructions: Renew Princip	al and Interest						
TD Top-up D	Details							
Top-up Date	Top-up Amount	Top-up Ref No.	Revised Principal Amount	Revised Maturity Amount	Narration			
10-03-2014	6,000.00	104TOPD140690501	16,000.00	16,000.00	ok			
10-03-2014	20,000.00	104TOPD140690503	48,000.00	48,000.00	ashok			
10-03-2014	12,000.00	104TOPD140690502	28,000.00	28,000.00	ok			
						Chang	e	Confirm

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

OR

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

Amend Term Deposit - Confirm

Amend Term	Deposit - Confirr	n			? 🛱 🖈 🗉 🖻	
Account Deta	ails				<u> </u>	
Accour	t Number: 1040410902	065		Product Name: TOPU	p	
Holdir	ng Pattern: Single		Mode	of Operation:		
Primary	Customer: 10410902		Account	Holder Name: Ashok		
■ Deposit Deta	ils					
Int	erest Rate: 15.40%		Mat	urity Amount: 0.00		
Mat	urity Date: 09-04-2014		Current Prir	cipal Amount: 48,000	0.00	
De	posit Date: 10-03-2014		Original Prir	cipal Amount: 10,000	0.00	
N	/alue Date: 10-03-2014		Hold Amount: 0.00			
Term	of Deposit: 30 Day(s)		Current Balance: 48,000.00			
Deposit Certificat	e Number:		Currency: GBP			
Term Dep	osit Status: Opened					
Payout Detai	ls					
Maturity Ir	structions: Renew Princip	oal and Interest				
	etails					
Top-up Date	Top-up Amount	Top-up Ref No.	Revised Principal Amount	Revised Maturity Amount	Narration	
10-03-2014	6,000.00	104TOPD140690501	16,000.00	16,000.00	ok	
10-03-2014	20,000.00	104TOPD140690503	48,000.00	48,000.00	ashok	
10-03-2014	12,000.00	104TOPD140690502	28,000.00	28,000.00	ok	
					Amend Another	

- 5. Click **e-receipt** to generate an *e-receipt* for the amended transaction.
- 6. Click the **Amend Another** button to amend another term deposit account.

8. Redeem Term Deposit

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

To Redeem Term Deposit:

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

Redeem Term Deposit

Redeem Term Deposit		? 🗄 🛪		×
Account Number	Currency	Current Balance	GBP Equiv	« ?
00000001-CUST1				Ø
00000001ATACT- TD WITH NORMAL TENOR AND PENALTY OF SCORPT-	GBP	80,000.00	80,0	•
005CLTD141200001- TD WITH NORMAL TENOR AND PENALTY-005-FCDB Branch 5	INR	80,000,00	24,8	
Total Term Deposit Acc	ount (GBE	Equivalent)	144.5	
Grand Tatal for Conventional Term Deposit Acc	ounte (GBI	Equivalent)	144.5	\mathbf{O}
		- Equivalent)	144,5	
Islamic Term Deposit Details				
Account Number	Currency	Current Balance	GBP Equiva	alent
00000001-CUST1				
0000001ISMACT- Active Islamic Account Type-001-FCDB Branch 1	INR	50,000.00	24,8	33.35
Total Term Deposit Acc	ount (GBF	P Equivalent)	24,8	33.35
Grand Total for Islamic Term Deposit Acco	ounts (GBF	P Equivalent)	24,8	33.35
Grand Total for All Term Deposit Accounts	(GBP Equi	valent)	169,	400.06

Column Description

Column Name Description

For both Conventional and Islamic Term Deposit Accounts

Account Number	
Account Number	[Display] This field displays the <i>Account Number</i> of the customer.
Product Name	[Hyperlink] This column displays the list of all the <i>Conventional Deposit</i> <i>Product</i> links available for the respective <i>Account Number</i> . Click any desired link to display the details of the same <i>Deposit Product</i> .
Currency	[Display] This column displays the <i>Currency Type</i> for the respective <i>Deposit Product</i> .

Column Name	Description
Current Balance	[Display] This column displays the <i>Current Balance</i> for the respective <i>Deposit Product</i> .
GBP Equivalent	[Display] This column displays the <i>GBP Equivalent</i> for the <i>Current</i> <i>Balance</i> of the respective <i>Deposit Product</i> .
Total Term Deposit	[Display]
Account (GBP	This field displays the <i>GBP Equivalent</i> value of the <i>Total</i>
Equivalent)	<i>Term Deposit Account</i> s.
Grand Total for	[Display]
Conventional/Islamic	This field displays the <i>GBP Equivalent Grand Total</i> value of
TD Accounts	the <i>Conventional/Islamic TD Accounts</i> .
Grand Total for All	[Display]
Term Deposit Accounts	This field displays the <i>GBP Equivalent Grand Total</i> for all
(GBP Equivalent)	<i>Term Deposit Accounts</i> .

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

Redeem Term Deposit

Account Details	•
Account Number: 1040411271083	Product Name: TD WITH NORMAL TENOR AND PENAL
Holding Pattern: Single	Mode of Operation:
Primary Customer: 10411271	Account Holder Name: Mustu Industries
Deposit Details	
Interest Rate: 12.00%	Maturity Amount: 1,000.00
Maturity Date: 10-04-2014	Current Principal Amount: 1,000.00
Deposit Date: 10-03-2014	Original Principal Amount: 1,000.00
Value Date: 10-03-2014	Hold Amount: 0.00
Term of Deposit: 1 Month(s)	Current Balance: 1,000.00
Deposit Certificate Number: Currency: EUR	
Term Deposit Status: Opened	
Current Redemption details	
Redeemable Amount: 1,000.00	Charges/ Penalty: 0.00
Net Credit Amount: 1,000.00	

Payout Type Percentage Additional Information		
■ Redemption*		
Redemption Ty	e: 🔍 Partial 🖲 Full	
Amou	1000.00 EUR	
Account Transfer Optio	n: Transfer to users Mapped accounts	
Accou	nt: 10411271 1040411271050 CORE_COMB_STMT	T

Field Description

Field Name	Description
Account Details	
Account Number	[Display] This field displays the <i>Account Number</i> of the customer.
Product Name	[Display] This field displays <i>Product Name</i> of the term deposit.
Holding Pattern	[Display] This field displays the <i>Holding Pattern</i> for the selected <i>Account Number</i> .
Mode of Operation	[Display] This field displays the <i>Mode of Operation</i> available for that account.
Primary Customer	[Display] This field displays the <i>Customer Id</i> .
Account Holder Name	[Display] This field displays the <i>Account Holder Name</i> .
Deposit Details	
Interest Rate	[Conditional, Display] This field displays the <i>Interest Rate</i> applicable for the selected account. Note : This field is displayed only for <i>Conventional TD Accounts</i> .

Field Name	Description
Profit Rate	[Conditional, Display]
	Note : This field is displayed only for Islamic <i>TD</i> Accounts.
	This field displays the <i>Profit Rate</i> for the selected <i>Islamic TD Account</i> .
Maturity Amount	[Display]
	This field displays the <i>Maturity Amount</i> for the selected account.
Maturity Date	[Display]
	This field displays the <i>Maturity Date</i> for the selected account.
Current Principal Amount	[Display]
	This field displays the <i>Current Principal Amount</i> for the selected account.
Deposit Date	[Display]
	This field displays the date when the amount was deposited.
Original Principal Amount	[Display]
	This field displays the Original Principal Amount of the Term Deposit for the selected account.
Value Date	[Display]
	This field displays the <i>Value Date</i> for the selected account.
Hold Amount	[Display]
	This field displays the <i>Hold Amount</i> for the selected account.
Term of Deposit	[Display]
	This field displays the <i>Term of Deposit</i> for the selected account.
Current Balance	[Display]
	This field displays the <i>Current Balance</i> for the selected account.
Deposit Certificate Number	

Field Name	Description
Term Deposit Status	[Display] This field displays the <i>Status of Term Deposit</i> for the selected account.
Current Redemption Details	
Redeemable Amount	[Display] This field displays the <i>Redeemable Amount</i> for the selected account.
Charges / Penalty	[Display] This field displays the <i>Charges/Penalty</i> for the selected account.
Net Credit Amount	[Display] This field displays the <i>Net Credit Amount</i> .
Maturity Instructions	
Maturity Instructions	[Display] This field displays the <i>Maturity Instructions</i> for the selected Account.
Payout Details	
Payout Type	[Display] This column displays the values for <i>Payout</i> <i>Type</i> .
Percentage	[Display] This column displays the values for <i>Percentage</i> .
Additional Information	[Display] This column displays the <i>Additional</i> Information for the selected account.
Redemption	
Redemption Type	[Mandatory, Radio Buttons] Select the desired <i>Redemption Type</i> from the following options: • Full
	—

Partial

Field Name	Description
Amount	[Conditional, Numeric, 15] Type the amount for redemption. If you select <i>Redemption Type</i> as <i>Full</i> then this field will get populated with the full amount for redemption.
Currency Type	[Display] This field displays the <i>Currency Type</i> selected for the same account.
Account Transfer Options	[Conditional, Drop-Down] Select the account to which the <i>Principal and</i> <i>Interest</i> 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 <i>Renew</i> <i>Principal and Interest</i> option is selected from the <i>Maturity Instruction</i> 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 <i>Account Transfer</i> 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 <i>Transfer through</i> <i>Domestic Clearing Network</i> option is selected from the <i>Account Transfer</i> options drop-down list.
Beneficiary Name	[Mandatory, Alphanumeric, 35]
	Enter the Beneficiary Name.

Field Name	Description
Bank Code	[Mandatory, Lookup]
	Select the Bank Code from the pick list.
	This field is enabled if the <i>Transfer through</i> <i>Domestic Clearing Network</i> options are selected from the <i>Account Transfer</i> option drop-down list.
Bank Name	[Display]
	This field displays the <i>Bank Name</i> in the clearing network which will get populated automatically after the selection of <i>Bank Code</i> .
Bank Address	[Display]
	This field displays the address of the bank which will get populated automatically after the selection of <i>Bank Code</i> .
City	[Display]
	This field displays the <i>City</i> which will get populated automatically after the selection of <i>Bank Code</i> .
Rollover Amount	[Conditional, Numeric, 20]
	Type the amount which will be renewed at maturity.
	This field will be activated only if <i>Renew</i> <i>Special Amount</i> option is selected in the <i>Maturity Instruction</i> field.

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

Click the **Redeem** button. The system displays the *Redeem Term Deposit - Verify* screen.

Redeem Term Deposit - Verification



Transfer De	ails	
Tran	er Account: 1040411271050	
Tra	ifer Branch: 104	
		Change Conf

Field Description

Field Name	Description
Account Details	
Primary Customer	[Display] This field displays the <i>Customer Id</i> .
Account Number	[Display] This field displays the <i>Account Number</i> of the customer.
Product Name	[Display] This field displays <i>Product Name</i> of the term deposit.
Holding Pattern	[Display] Displays the <i>Holding Pattern</i> of the selected account.

Field Name	Description
Mode of Operation	[Display] Displays the <i>Mode of Operation</i> for the selected account.
Account Holder Name	[Display] Displays the <i>Name of the Account Holder</i> .
Deposit Details	
Interest Rate	[Display] Displays the <i>Rate of Interest</i> .
Maturity Amount	[Display] Displays the <i>Maturity Amount</i> after a given period for given rate of interest.
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.
Period of Deposit	[Mandatory, Input Box] This field displays the period (Tenor) of deposit in <i>Years</i> , <i>Month</i> s, and <i>Days</i> .
Current Principal Amount	[Display] This field displays the <i>Current Principal Amount</i> .
Original Principal Amount	[Display] This field displays the <i>Original Principal Amount</i> .
Profit Rate	[Conditional, Display]
	Note: This field is displayed for the Islamic TD Accounts.
	This field displays the Profit Rate.
Value Date	[Display] This field displays the date on which transaction is accounted.
Hold Amount	[Display] This field displays the <i>Hold Amount</i> .
Term of Deposit	[Display] This field displays the <i>Term of Deposit</i> .

Field Name	Description
Current Balance	[Display] This field displays the <i>Current Balance.</i>
Deposit Certificate Number	[Display] This field displays the <i>Deposit Certificate Number</i> .
Currency	[Display] This field displays the <i>Currency</i> of the amount deposited.
Term Deposit Status	[Display] This field displays the <i>Term Deposit Status.</i>
Current Redemption Details	
Redeemable Amount	[Display] This field displays the <i>Total Amount</i> if deposit is redeemed today.
Charges/Penalty	[Display] This field displays the <i>Charges/Penalty</i> in case the deposit is redeemed today.
Net Credit Amount	[Display] This field displays the <i>Net Redeemable Amount</i> after deducting charges/ penalty.
Maturity Instructions	
Maturity Instructions	[Display] This field displays the <i>Maturity Instructions</i> .
Payout Details	
Payout Type	[Display] This field displays the <i>Type of Payout</i> configured for the account.
Percentage	[Display] This field displays the <i>Percentage</i> of payout amount to be transferred.
Additional Information	[Display] This field displays the <i>Additional Information</i> like <i>Bank</i> <i>Code</i> or <i>Branch Code</i> etc.
Redemption	

Field Name	Description
Redemption Type	[Display] Select the <i>Redemption</i> to be done as <i>Partial</i> or <i>Full</i> by selecting respective radio button.
Amount	[Display] Type the <i>Amount</i> for redemption. If you select
	with the full amount for redemption.
Account Transfer Options	[Display]
	Select the account to which the <i>Principal and Interest</i> 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 <i>Renew Principal and</i> <i>Interest</i> option is selected from the <i>Maturity Instruction</i> drop-down list.
Account	[Display]
	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 <i>Account Transfer</i> options drop-down list.
	Transfer to internal Bank accountTransfer through domestic clearing network
Network Type	[Display]
	Select the Type of the Network from the dropdown list.
	This field is enabled if the <i>Transfer through Domestic</i> <i>Clearing Network</i> option is selected from the <i>Account</i> <i>Transfer</i> options drop-down list.
Bank Code	[Display]
	Select the Bank Code from the pick list.
	This field is enabled if the <i>Transfer through Domestic</i> <i>Clearing Network</i> options selected from the <i>Account</i> <i>Transfer</i> options drop-down list.
Bank Name	[Display]
	This field displays the <i>Bank Name</i> in the <i>Clearing Network</i> which will get populated automatically after the selection of <i>Bank Code</i> .

Field Name	Description
Bank Address	[Display]
	This field displays the <i>Address</i> of the bank which will get populated automatically after the selection of <i>Bank Code</i> .
City	[Display]
	This field displays the <i>City</i> which will get populated automatically after the selection of <i>Bank Code</i> .

4.

Click the **Confirm** 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



5. Click **e-receipt** to generate an *e-receipt* for the transaction.

E-receipt



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

9. Contract Deposit Details

The *Contract Deposit Details* provides details of a *Deposit Account* 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 TD Details

Contract TD	Details	09-06-201	4 10:04:10 GMT +0530	? 🖻	* 1	- 6 ×
Customer Id	Contract Number	Description	Currency		Curr	ent Balance
10411271	000CDP2110045521	Discounted Deposit- With Schedules, Without Schedules, No rollover	GBP			1,000.00
	Click he	re				

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 <i>Contract Term Deposit</i> along with hyperlink to view the details.			
Description	[Display] This column displays the <i>Description</i> of the <i>Contract</i> <i>Term Deposit Product</i> .			
Currency	[Display] This column displays the <i>Currency</i> of the Contract Term Deposit .			
Current Balance	[Display] This column displays the Current Balance of the <i>Contract Term Deposit</i> .			
Click the Contract Number hyperlink. The system displays the Contract TD Details screen.				

OR

1.

Navigate through menus, Accounts > Deposits > Contract Term Deposit View to view the Contract Term Deposit Details.

Contract TD Details

Contract TD Details	09-06-2014 10:04:30 GMT +0530 ? 💼 🚖 🗔 🖻 🗙
User Reference Details	
Customer Id: 10411271	
Contract Number: 000CDP2110045521	Product Name: Discounted Deposit- With Schedules, Without Schedules, No rollover
Currency: GBP	Balance: 1,000.00
Deposit Details	
Deposit Branch: Bank Futura	Source Account: 1040411271050 <
Maturity Date: 05-03-2015	Interest Pay Plan: Discounted
Deposit Amount: 1,000.00	Outstanding Balance: 1,000.00
Interest Rate % : 10.00	Interest Accrued To Date: 0.00
Value Date: 11-03-2014	Deposit Term: 359 Days
Rollover Count: 0	3
Interest Instructions	O
Instructions: Account Transfer	
Account: 1040411271050	
Maturity Instructions	
Rollover Instructions: Rollover Not Allowed	
Account: 1040411271050	
	Back
	Dack

Field Description

Field Name	Description
User Reference Details	
Customer Id	[Display] This field displays the <i>Customer Id</i> mapped to the user.
Contract Number	[Display] This field displays the <i>Contract Number</i> of the <i>Contract</i> <i>Term Deposit</i> .
Product Name	[Display] This field displays the <i>Name of the Product</i> selected.
Currency	[Display] This field displays the <i>Currency</i> of the <i>Contract Term</i> <i>Deposit</i> .
Balance	[Display] This field displays the <i>Current Balance</i> of the <i>Contract</i> <i>Term Deposit</i> .
Deposit Details	
Deposit Branch	[Display] This field displays the <i>Deposit Branch</i> of the <i>Contract TD</i> .

Field Name	Description
Source Account	[Display] This field displays the <i>Source Account</i> of the <i>Contract</i> <i>TD</i> .
Maturity Date	[Display] This field displays the <i>Maturity Date</i> of the TD.
Interest Pay Plan	[Display] This field displays the <i>Interest Pay Plan</i> selected.
Deposit Amount	[Display] This field displays the <i>Deposit Amount</i> for the TD.
Outstanding Balance	[Display] This field displays the <i>Outstanding Balance</i> .
Interest Rate	[Display] This field displays the <i>Interest Rate</i> on the deposit.
Interest Accrued To Date	[Display, Hyperlink] This field displays the <i>Interest</i> occurred till the particular date.
Value Date	[Display] This field displays the <i>Value Date</i> of the deposit.
Deposit Term	[Display] This field displays the <i>Deposit Term</i> .
Next Rollover Date	[Display] This field displays the <i>Next Rollover Date</i> for the deposit.
Rollover Count	[Display] This field displays the <i>Maximum Number</i> of times deposits can be rolled over.
Interest Instructions	
Instructions	[Display] This field displays the <i>Instructions</i> given by you to be performed by the bank on the maturity of the deposit.
Account	[Display] This field displays the <i>Account Number</i> in which interest is to be credited.
Maturity Instructions	

Field Name	Description
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 <i>Account Number</i> in which interest is to be credited.

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

10. Contract Term Deposit Initiate

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

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

Open Contract Deposit

Open Contract Deposi	t	03-06-2014 13:27:43 GMT +0530	? 🛱 🛪		×
Choose Deposit Product*:	Discounted Deposit- With Schedules, Without Schedules, No rollove	er 💌			
Choose Deposit Branch*:	Bank Futura- Branch 004				
Choose Deposit Currency*:	US Dollar				
			Fetch Product	Details	

Field Description

Field Name	Description
Choose Deposit Product	[Mandatory, Drop-Down]
	Select the appropriate <i>Contract Deposit</i> product from the available products in the drop-down list.
Choose Deposit Branch	[Mandatory, Drop-Down]
	Select the appropriate <i>Branch</i> 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.

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

Open Contract Deposit

Deposit Product Deposit Branch TD Currency Rollover Allowed									
Discounted	Deposit- With Schedules	, Without Schedules, No rollover		Bank Futura- Branch 004		USD		No	
Interest	Details								
Sr No	Minimum Ten	ure M	aximum Tenure		Unit		Inter	est Rate	
L	1.0	60.	0		Month	/s	10.00%		
Term De	posit - Customer*								_
	Source Account:	Select			-				
	Deposit Amount:		USD						
	Maturity Date:								
Interest	Maturity Instruction	าร							-
	Instructions:	Account Transfer	Ŧ						
	Account:	Select]	•				
Principal	l Maturity Instructio	ons							
	Instructions:	Select]					
	Account:	Select							
	Rollover Amount:								

Field Description

Field Name	Description
Deposit Details	
Deposit Product	[Display] This field displays the <i>Selected Deposit Product Name</i> .
Deposit Branch	[Display] This field displays the <i>Branch</i> in which deposit to be opened.
TD Currency	[Display] This field displays the <i>Currency</i> in which deposit to be opened.
Rollover Allowed	[Display] This field displays whether <i>Deposit Rollover</i> is allowed or not.
Interest Details	
Sr No	[Display] This field displays the <i>Interest Slab Serial Number</i> .

Field Name	Description
Minimum Tenure	[Display]
	This field displays the Minimum Tenure of the deposit.
Maximum Tenure	[Display]
	This field displays the Maximum Tenure of the deposit.
Unit	[Display]
	This field displays the unit to measure the tenure like <i>Days</i> , <i>Months</i> .
Interest Rate	[Display]
	This field displays the Interest Rate applicable for the slab.
Term Deposit - Cus	tomer
Source Account	[Mandatory, Drop-Down]
	Select the <i>Source Account</i> for the deposit from the drop-down list.
Deposit Amount	[Mandatory, Numeric, 10]
	Type the <i>Amount</i> to be deposited.
Maturity Date	[Mandatory, Pick list]
	Select the Maturity Date of the term deposit from the calendar.
Interest Maturity Ins	structions
Instructions	[Mandatory, Drop-Down]
	Select the Interest Transfer instruction for the deposit from the drop-down list.
	The options are:
	Account TransferNone
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 <i>Account Transfer</i> option is selected in <i>Interest Instructions</i> .

Principal Maturity Instruction

Field Name	Description
Instructions	[Conditional, Drop-Down]
	Select the <i>Principal Maturity Instruction</i> for the deposit from the drop-down list.
	This option is available if None is selected in the <i>Interest Maturity Instruction</i> Dropdown.
	Renew Principle + Interest
	These option are available if <i>Account Transfer</i> is selected in Interest Maturity Instruction Dropdown
	Renew Principle onlyTransfer Principle to accountRenew 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 the <i>Interest</i> <i>Maturity Instructions</i> if the <i>Transfer Principle</i> to account option is selected in the <i>Instructions in Interest Maturity Instructions</i> and <i>Close on Maturity</i> is selected in the <i>instructions in Principal</i> <i>Maturity instructions</i> .
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 <i>Renew Special Amount</i> option is selected in the instructions.

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

Open Contract Deposit - Verify

Open Contract Deposit - Verify	03-06-2014 13:29:40 GMT +0530	? €	*		B	×
Deposit Details						
Deposit Product: Discounted Deposit- With Schedules, Without Schedules, No rollover						
Deposit Branch: Bank Futura- Branch 004						
TD Currency: USD						
Source Account: 0010003171304						
Deposit Amount: 1,000.00 USD						
Maturity Date: 31-03-2016						
Interest Instructions						
Instruction: Account Transfer						
Account: 0010003171585						
Principal Instructions						
Instruction: Close on Maturity No Rollover						
Account: 0010003171304						
		Ch	ange	Co	onfirm	

4. Click the **Confirm** button. The system displays the *Open Contract Deposit – Confirmation* screen. OR

Click the **Change** button to change the details.

Open Contract Deposit - Confirmation

Open Contract Deposit - Confirmation	03-06-2014 13:29:40 GMT +0530 ? 📅 🚖 🔲 🖻
Transaction submitted for Contract Term Deposit Initiate having reference 20937202 Transaction with reference number 209372021079029 is in Accepted state.	1079029 has been set to status Auto Authorized.
Deposit Details	
Deposit Product: Discounted Deposit- With Schedules, Without Schedules, No	rollover
Deposit Branch: Bank Futura- Branch 004	
TD Currency: USD	
Source Account: 0010003171304	
Deposit Amount: 1,000.00 USD	
Maturity Date: 31-03-2016	
Interest Instructions	
Instruction: Account Transfer	
Account: 0010003171585	
Principal Instructions	
Instruction: Close on Maturity No Rollover	
Account: 0010003171304	
Host Reference Number: 004CDP2141812001	
	Open Another Deposit E-Receip

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

11. **Structured Deposit Subscription**

This option allows the user to subscribe for a new Structured Deposit. A Structured Deposit is a combination of **Term Deposit** with the *Fixed Rate* to return along with a *NAV* based fluctuating returns. The Structured Deposits enable customers to invest in the instruments linked to difference asset classes such as interest rates, equities, commodities, foreign exchange and credit without directly investing in the underlying assets. The Structured Deposits gives an opportunity to the customers to earn higher returns than in a Regular Savings Account. The returns from the 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.

To Navigate to the Structured Deposit Subscription:

1. Navigate through menus, Accounts > Deposits > Structured Deposit Subscription to view the Structured Deposit Subscription Details.

Structured Deposit subscription

Structured Deposit Subscription	
Scheme Type: Choose Structured Deposit Select Scheme:	
	Go

Field Description

Structured

Field Name	Description
Scheme Type	
Choose	[Mandatory, Drop-Down]

- Select the appropriate Structured Deposit Schemes from the drop-Deposit scheme down list.
- 2. Click the Go button. The system displays the scheme details in the Structured Deposit Subscription screen.

Structured Deposit Subscription

Structured Depo	sit Subscription
Scheme Type Choose Structured Depo	sit Contract 6 💌
Schem	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 :	363
Amount Subscribed per unit :	100
Minimum Subscription - Amount :	4,500
Minimum Launch Amount :	16,000
Maximum Launch Amount :	400,000
Subscription Amount :	JPY
Source Account :	333000028 33300002807 ACC LTD JPY 549,808 🔹
Liquidation Account :	333000028 33300002807 ACC LTD JPY 549,808 🔹
	Submit

Field Description

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

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

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

Verify Structured Deposit Subscription

Confirm Structured Deposit Subscription :	23-04-2014 03:23:53 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

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

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

Confirm Structured Deposit subscription



- 5. Click **e-receipt** to generate an *e-receipt* for the subscription done.
- 6. Click the **OK** button. The system displays the *Structured Deposit Subscription* screen.

12. Structured Term Deposit Status

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

To Navigate to the Structure Term Deposit Status:

1. Navigate through menus, *Accounts > Deposits > Structured TD Status* to view the *Structured TD Status Details*.

View Structure TD Status

View Structure TD Stat	tus	03-06-2	014 13:26:38 GMT +0530	? 🖻	*		X
		Subscription Reference					
Structured Deposit Scheme:		Number:				<	ĸ
Source Account:	All	•				e	
Subscription From Date:		Subscription To Date:				C	2
Currency:	All					6	
From Amount:							
To Amount:							2
Subscription Status:	All						
						Search	h

Field Description

Field Name	Description
Structured Deposit Scheme	[Mandatory, Drop-Down] Select the appropriate <i>Structured Deposit Scheme</i> from the type of <i>Structured Deposits</i> mentioned in the dropdown list.
Subscription Reference Number	[Optional Alphanumeric,20] Input the proper <i>Reference Number</i> for which the status is to be viewed.
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 <i>Subscription From Date</i> from the Date Picker.
Subscription To Date	[Optional , Pick list] Select the <i>Subscription To Date</i> from the Date Picker.
Currency	[Optional, Drop-Down] Select the <i>Currency</i> of the <i>Structured Deposit</i> from the Dropdown.

Field Name	Description
From Amount	[Optional ,Numeric, 13,2]
	Input the <i>From Amount</i> for the search criteria for the Structured Deposit Status.
To Amount	[Optional ,Numeric,13,2]
	Input the <i>To Amount</i> for the search criteria for the Structured Deposit Status.
Subscription	[Optional, Drop-Down]
Status	Select the Status of the Structured Deposit as Search criteria.

2. Click the **Search** button. The system displays the *Subscription Deposit Status Search Result* in the *View Structure TD Status* screen.

View Structure TD Status

View Structure TD Stat	tus		03-06-2014 13	3:26:38 GMT +05	30 ?		* =	Ē	×
Structured Deposit Scheme:	All	Subscription Re	ference lumber:						
Source Account:	All		•					2	
Subscription From Date:	1000 []]]]	Subscription T	o Date:	•	.				
Currency:	All 💌								
From Amount:								1	
To Amount:								0	
Subscription Status:	All								
Structured Deposit Scheme	Subscription Reference Num	□Wor	rd Wrap Cu Date +	istomize Colur Amount 🔶	nns I Curre r	Downle	Dad Subsc	Print	ш
Structured TD	59	1040411227015	10-03-2014	GBP 10,000.00	GBP		TD Acco	u	
4	11							*	
Records 1 to 1 of 1			K	Page	1 💌	of 1	₩	₩	

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 <i>Reference Number of the</i> <i>Subscription</i> .
Source Account Number	[Display] This column displays the <i>Account Number</i> of the <i>Source</i> <i>Account for the Scheme</i> .
Date	[Display] This column displays the <i>Subscription Date of the Deposit</i> .
Amount	[Display] This column displays the <i>Amount</i> of the <i>Subscription</i> <i>Deposit with Currency</i> .
Currency	[Display] This column displays the <i>Currency</i> of the <i>Subscription</i> <i>Deposit</i> .
Subscription Status	[Display] This column displays the <i>Status</i> of the <i>Subscription</i> <i>Deposit</i> .
TD Account Number	[Display] This column displays the <i>Term Deposit Account Number</i> for the <i>Subscription Deposit</i> .
Term Deposit Branch	[Display] This column displays the <i>Branch of the Subscription</i> <i>Deposit</i> .
Click 🔛 or < to navigate	e to the next or previous page in the list, respectively.
Click 📧 or 🔤 to navigate	e to the first or last page in the list, respectively.
To download the complete s displays the <i>Structure TD</i> S	statement, click the Download button. The system <i>tatus</i> dialog screen.
Click the Reorder button (in the list.	to reorder the columns or select the columns that appear
Click the Print button	to print the data.
Click on Edit button 🧖 co	plumn to edit the number of columns.

User Manual Oracle FLEXCUBE Direct Banking Corporate Term Deposit

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Structure TD Status

Structure TD Status		23-04-2014 03:23:53 GMT -1000
Download Type Pre-defined File Format PDF	>> <<	Structured Deposit Sc Subscription Referenc Source Account Numb Date Amount Currency Subscription Status
		Download Close

Field Description

Field Name	Description		
Download Type	[Mandatory, Drop-Down]		
	Select the appropriate <i>Report Type</i> from the drop-down list. The available choices are:		
	Page Layout		
File Format	[Conditional, Drop-Down]		
	Select the appropriate <i>Type of File Format</i> 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.		

- 9. Select the fields that are to be excluded from the included box and click the solution. The excluded box appears on the left-side of the dialog box.
- 10. 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.
- 11. 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

File Dow	rnload 🛛 🔀
Do yo u	ı want to open or save this file?
POP	Name: 1886_SRReport_1276669826687.pdf Type: Adobe Acrobat Document, 4.83KB From: 10.180.81.240 <u>O</u> pen <u>S</u> ave Cancel
2	While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. <u>What's the risk?</u>

- 12. Click the **Save** button to save the file on your file system. The system displays the *Save As* dialog box.
- 13. 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

Download complete			
Dowr	iload Complete		
Saved:	95601 CSU from 10 22 01 122		
15466_12215509	65601.C5V from 10.22.91.122		
Downloaded:	406 bytes in 1 sec		
Download to:	C:\Docu\15488_1221550985601.CSV		
Transfer rate:	406 bytes/Sec		
Close this dial	og box when download completes		
_			
	Open Open Folder Close		

14. 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.