

Oracle Banking Digital Experience

Corporate Term Deposit User Manual
Release 17.2.0.0.0

Part No. E88573-01

July 2017

ORACLE®

Corporate Term Deposit User Manual
July 2017

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 © 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Preface.....	4
2.	Term Deposit.....	5
3.	Term Deposit Accounts Overview	6
4.	New Deposit	8
5.	Deposit Details.....	14
6.	Edit Maturity Instruction	22
7.	Top Up	25
8.	Redemption.....	28
9.	Request Statement	32
10.	TD Calculator	34
11.	Account Nickname	36

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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

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.

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

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.2.0.0.0, refer to the following documents:

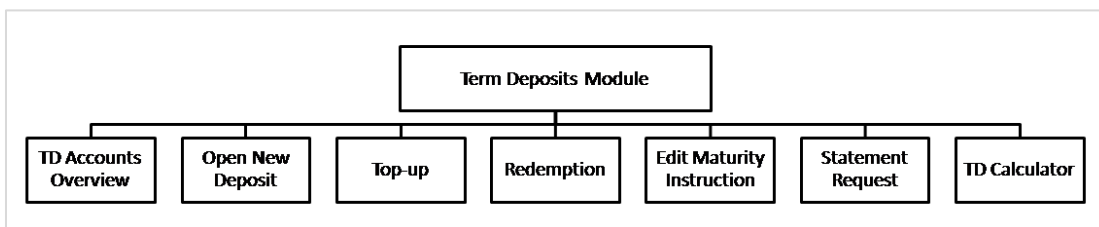
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Term Deposit

Term Deposit is a type of saving where the money is invested for a fixed period of time on which a fixed amount of interest is earned. Unlike regular saving account, interest earned in term deposit is higher. Application enables users to open and manage TDs through its entire life cycle. The transactions available under the TD module:

- Deposit Overview
- Deposit Details
- Open New Deposit
- Edit Maturity Instruction
- Top up
- Redemption
- Statement Request
- TD Calculator

Features Supported In Application



Pre-Requisites

Maintenances have to be performed for accounts of the Primary Party & the Linked Parties, that the user needs to access either for enquiries or transactions.

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set-up Transaction and account access
- Set-up Approval Rules

3. Term Deposit Accounts Overview

Term Deposits can be accessed via Deposit Overview in the application. The screen allows the user to manage the deposit effectively and efficiently by giving him a holistic view of the TDs that he has access to.

Below are the components of the term deposit overview screen:

- TD Accounts Overview
- Quick Links: New Deposit, Top Up, Redemption, and Statement Request
- TD Accounts Summary
- TD Calculator

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview

The screenshot shows the ZigBank Term Deposit Accounts Overview screen. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification icon with '73', and a Logout button. The main content area is divided into several sections:

- TD Accounts Overview:** A horizontal bar chart showing three metrics:

Metric	Value
Investments (£100.00)	£100.00
Current Balance (£100.00)	£100.00
Maturity Amount (£135.93)	£135.93
- Quick Links:** Four icons representing 'New Deposit', 'Redemption', 'Top Up', and 'Statement Request'.
- TD Accounts Summary:** A table with the following data:

Party Name	Deposit Number	Interest Rate	Maturity Date	Principal Balance	Maturity Balance
Albertsons Companies Inc.	TD without topup xxxxxxxxxxxx0087	15.00%	04 Feb 2016	£200.00	£135.93
- TD Calculator:** A form with input fields for Amount, Frequency (Years, Months, Days), and Interest (0%), and a Calculate button.

At the bottom of the screen, there is a footer with the text: Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions.

Dashboard Overview

TD Accounts Overview

This section displays the following details:

- Investments: Sum of Current Principal Amount of all active Term Deposits.
- Current Balance: Sum of Current Balance of all active Term Deposits.
- Maturity Amount: Sum of the Maturity Amounts, of all active Term Deposits

Quick Links

This section is a quick way to launch TD transactions viz.,

- New Deposit
- Top Up
- Redemption
- Statement Request

TD Accounts Summary

It displays the list of term deposits, and provides a summary of the accounts.

Details includes:

- Party Name
- Term Deposit Number along with the account nickname
- Interest Rate
- Maturity Date
- Principal Balance
- Maturity Balance

Note: Click on individual TD account number to view the respective deposit details.

Term Deposit Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity. For more information click [here](#).

4. New Deposit

The New Deposit screen helps the user to open a new term deposit. The user can view various term deposit offerings and its features before opening a term deposit. Process for opening a new term deposit is simple, fast and secure. User details are pre-populated (for existing users). User can open a term deposit with the sole owner or in a joint mode. While opening a new TD, users can:

- Open a TD account singly or in a joint mode (by specifying joint account holder – maximum 2 joint account holders permitted)
- Select the best suitable TD
- View the deposit interest rates for the selected TD
- Open a TD in the desired currency
- Either select the maturity date or specify a maturity period
- Check the estimated maturity amount
- Select the desired source account to fund the TD
- Specify the maturity instructions and the payout instructions

How to reach here:

Dashboard > Toggle Menu > Accounts > Term Deposits > New Deposit

OR

Dashboard > Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > New Deposit

New Deposit

New Deposit

Holding Details

Select Holding Pattern
 Single Joint

Primary Account Holder
 ASHOK R JAIN

Deposit Details

Select Product
 TD topup

Deposit Amount
 USD \$50,000.00
Amount should be between \$100.00 and \$100,000.00

Deposit Tenure
 Tenure Date

2 Years 2 Months 2 Days
Minimum allowed is 1 Day and Maximum allowed is 7 Years

Calculate Maturity

Select Account
 xxxxxxxxxxxx0021 - Ryan Giggs
 Balance: £4,644,936.26

Maturity Instruction
 Close on Maturity

Pay to
 Own Account

Transfer Account
 xxxxxxxxxxxx0021 - Ryan Giggs
 Albertsons Companies Inc.
 AT3-FCLEXCUBE UNIVERSAL BANK
 Unit 1
 Block A
 California
 GB

Term Deposits

A ZigBank Term Deposit is a straight forward, easy to understand investment. You can choose to invest from a range of fixed terms (from 30 days to five years), and your interest rate is locked in for the whole term - regardless of movements in the market.

Interest Options

The minimum investment is \$10,000. For terms of 180 days or more, interest can be either: For terms of less than

Use our Term Deposit calculator to work out what your return could be, or check out our current interest rates below.

Interest Rates: View our current interest rates

Create **Back**

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name	Description
Holding Details	Defines whether the ownership of the term deposit account will be single or joint. The options are: <ul style="list-style-type: none"> • Single • Joint
Primary Account Holder	Name of the user who is logged-in.

Field Name	Description
Joint Account Holder 1	Option to add details of joint account holder 1. This field appears if you select Joint option
Joint Account Holder 2	Option to add details of joint account holder 2. This field appears if you select Joint option
Deposit Details	
Select Product	Term deposit products available. Only registered products are available for selection.
Currency	Currency of the deposit. This field appears as a label (instead of List for selection) where the deposit product supports only single currency.
Deposit Amount	Principal amount of the term deposit to be opened.
System Displays the Minimum & Maximum Deposit Amount allowed	
Deposit Tenure	Deposit tenure of the product, either deposit period or maturity date. The options are: <ul style="list-style-type: none"> • Tenure • Date
Years	Years of the deposit tenure. This field appears if you select the Tenure option in the Deposit Tenure field.
Months	Months of the deposit tenure. This field appears if you select the Tenure option in the Deposit Tenure field.
Days	Days of the deposit tenure. This field appears if you select Tenure option from the Deposit Tenure field.
Date	Maturity date of the deposit. This field appears if you select Date option from the Deposit Tenure field.
Application displays the Minimum & Maximum Deposit tenure allowed.	
Maturity Amount	Calculated maturity amount as per selected parameters. This field appears if you click <u>Calculate Maturity</u> link.

Field Name	Description
Interest Rate	Interest Rate applicable for the deposit product. This field appears if you click Calculate Maturity link.
Source Account	Account number along with the account nickname to be debited in order to open the term deposit. The account could be either the users own Party account or any linked party account that he has access to.
Application displays the Current balance of the selected source account.	
Maturity Details	
Maturity Instruction	Maturity instructions to be set by the user for the selected deposit account. The options are: <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Interest and Principal • Renew Principal and Pay Out the Interest • Renew Interest and Pay Out the Principal • Renew Special Amount and Pay Out the remaining amount
Roll over Amount	Special amount be rolled over. This field appears if you select Renew Special Amount and Pay Out the Remaining Amount option from the Maturity Instruction list.
Pay To	Account transfer options. The options are: <ul style="list-style-type: none"> • Own accounts • Internal Account • Domestic Bank Account This field does not appear, if you select Renew Principal and Interest option from the Maturity Instructions list.
Own Account	
This section appears for Own Account .	
Transfer Account	Account number along with the account nickname to which the funds are to be transferred.
On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.	

Field Name	Description
Internal Bank Account	
This section appears for Internal Account .	
Account Number	Account number to which the funds are to be transferred.
Domestic Bank Account	
This section appears for Domestic Bank Account .	
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the account to which funds is to be transferred.
Bank Code	Bank code of the destination account.
Look up Bank Code	Link to help the user search for Bank Code. On submitting Bank Code, Bank Address gets displayed based on provided Bank Code.

To open a new term deposit:

1. In the **Select Holding Pattern** field, select the appropriate option.
2. From the **Product** list, select the appropriate option.
3. From the **Currency** list (if product is available in multiple currencies), select the currency.
4. In the **Deposit Amount** field, enter the deposit amount.
5. In the **Deposit Tenure** field, click the appropriate button.
 - a. If you select the **Tenure** option:
 - i. In the Years, Months and Days field enter the appropriate values.
 - b. If you select the **Date** option:
 - ii. From the **Date** list, select the appropriate date.
6. To view the Maturity Amount & Interest Rate, click the **Calculate Maturity** link.
7. Click **Reset** to clear the calculated maturity details.
8. From the **Source Account** list, select the appropriate option.
9. Enter the maturity details. For more information on **Maturity Details** click [here](#).
10. Click **Create**.
OR
Click **Back** to navigate to the previous screen.
11. The **Review** screen appears. Verify the details and click **Confirm**. The success message of request of opening a new term deposit along with the reference number appears.
OR
Click **Back** to make changes if any. User is directed to **New Deposit – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.

12. Click **Go To Dashboard** link to navigate back to 'Dashboard'.
OR
Click **Go To Account Details** link to view the deposit details.

5. Deposit Details

Using this option, the user can view the complete details of the TD. The key details shown as part of term deposit details are;

- Investment: Original Principal Amount, Deposit Date, Value Date, Interest Rate, Deposit Branch
- Current Position: Current Balance, Deposit Term, Hold Amount, Deposit Certificate Number, Accrued Interest
- Maturity: Maturity Amount, Maturity Date, Maturity Instructions, Payout instructions (if applicable)
- Quick Links: Redemption, Top Up, Edit Maturity Instruction, and Statement Request
- Transactions

How to reach here:

Dashboard > Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details

Deposit Details

Deposit Details

Select Account
xxxxxxxxxxxx0135
Balance : E600.00
Product name
TD topup
Add Nickname

Investment	Current Position	Maturity
Original Principal Amount \$101.00 Deposit Date 01 Jan 2014 Value Date 01 Jan 2014 Interest Rate 5.0% Deposit Branch AT3-FCLEXCUBE UNIVERSAL BANK Unit 1, Block A, GB	Current Balance \$101.00 Deposit Term 3 Years 6 Months 2 Days Hold Amount \$0.00 Deposit Certificate Number Accrued Interest \$0.00	Maturity Amount \$120.61 Maturity Date 03 Jul 2017 Maturity Instruction Renew Principal and Interest

Quick Links

- Redemption
- Top Up
- Edit Maturity Instruction
- Statement Request

Transactions

Date	Description	Reference No	Amount
01 Jan 2014	NEW DEPOSIT	AT3DEBK140010COM	\$101.00 Cr

Page 1 of 1 (1 of 1 items) | < 1 >

Pre-Generated Statement | Download | Back

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name


Description

Select Account

Term deposit account number of user in the masked format. The account number could be of the users own Party or any linked party accounts, that he has access to.

Product


Term deposit product under which term deposit account is opened.

Field Name	Description
Nickname	<p>The user defined description or name of the term deposit accounts which will be displayed (if nickname for the account is set by the user)</p> <p>Click , to add nickname.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Investment	
Original Principal Amount	Original principal amount at the time of opening of term deposit account.
Deposit Date	Deposit Opening date of the TD.
Value Date	Value date of the deposit as maintained by the host.
Interest Rate	Rate of interest applicable for the term deposit.
Deposit Branch	Deposit branch address details.
Current Position	
Current Balance	Current principal amount that is the revised principal amount after top-up / partial redemption.
Deposit Term	<p>Term of deposit in years, months and days for the respective product (as maintained by the host).</p> <p>The deposit term appears, if value is one or more than one for each of years/ months/ days for example: 5 Years, 4 Months, 10 Days.</p>
Hold Amount	Hold amount for the term deposit as maintained at the host.
Deposit Certificate Number	Unique number as assigned by the host to the term deposit.
Accrued Interest	Interest accumulated till current date.
Maturity	
Maturity Amount	Maturity amount of the term deposit.
Maturity Date	Maturity date set for the selected TD account.

Field Name	Description
Maturity Instructions	<p>Maturity instructions set by the user for the selected TD account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal And Interest • Renew Principal and Pay Out the Interest • Renew Interest and Pay Out the Principal • Renew Special Amount and Pay Out the remaining amount
Special Amount	<p>Special amount to be rolled over.</p> <p>This field appears if you select Renew Special Amount and Payout the Remaining Amount option from the Maturity Instruction list.</p>
Pay to	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Own accounts • Internal Bank Account • Domestic Bank Account <p>This field does not appear, if you select Renew Principal and Interest option from the Maturity Instructions list.</p>
Own Account	<p>This section appears for Own Account.</p>
Transfer Account	<p>Account number along with the account nickname to which the funds are to be transferred.</p> <p>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.</p>
Internal Bank Account	<p>This section appears for Internal Bank Account.</p>
Account Number	Account Number to which the funds will be transferred.

Field Name	Description
Domestic Bank Account	
This section appears for Domestic Bank Account.	
Beneficiary Name	Beneficiary name of the term deposit.
Account Number	Account number to which the funds will be transferred.
Bank Code	Destination Account's bank code. On submitting Bank Code, Bank Address gets displayed based on provided Bank Code.
Transactions	
It displays the account activity.	
Date	The date on which the transaction is processed.
Description	The brief description for the transaction.
Reference No	Reference number of transaction.
Amount	The debit/ credit amount of the transaction.

To view the term deposit account activity:

1. From the **Select Account** list, select the appropriate account.
The term deposit activity details appear on screen.
2. Click  to search transactions.
 - a. Enter the search criteria.
Based on search criteria search result appears.

Transactions -Search Criteria

Transactions

Select Account
xxxxxxxxxxxx0087

Balance: £100.00

Search By
Current Period

Reference Number

Transaction Type
All

Amount From

Amount To

Field Description

Field Name	Description
Reference Number	Reference number of transaction.
Transaction Type	The type of the transaction. Options are: <ul style="list-style-type: none"> • All • Debit Only • Credit Only
Search By	The transaction period. Options are: <ul style="list-style-type: none"> • Current Period • Previous Month • Previous Quarter • Select Date Range
Date From / Date To	The start date of the transaction for the search criteria. The end date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the Select Date Range option in the Search By list.
Amount From	The minimum amount for the search criteria.
Amount To	The maximum amount for the search criteria
Search Result	
Date	The date on which the transaction is processed.

Field Name	Description
Description	The brief description of the transaction.
Reference No	Reference number of transaction.
Amount	The debit/ credit amount for the transaction.

3. Click **Download**, to download transaction summary in a specific format.
4. Click on **Pre-generated statement**, to generate a pre-generated statement.

You can also initiate following actions using **Quick Links** section:

- To redeem the term deposit, click [Redemption](#).
- To top-up (add additional amount) the deposit, click [Top Up](#).
- To modify the maturity instruction, click [Edit Maturity Instruction](#).
- To request for physical statement, click [Statement Request](#).

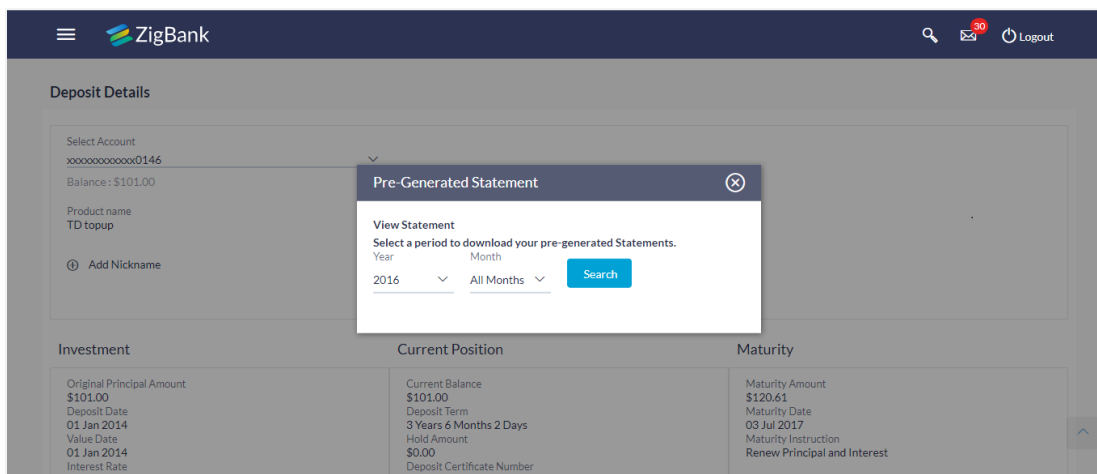
5.2 Pre-generated Statement

Pre-generated statements are statements that have been generated by the system, for the term deposit account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason.

To download pre-generated statements:

1. In the **Deposit Details** screen, click the **Pre-generated Statement** to view the pre-generated statement.
The pop-up screen prompting you to download the pre-generated statement appears.

Pre-generated Statement



Field Description

Field Name	Description
Period	
Year	The year for which the pre-generated statement to be downloaded.
Month	The month for which the pre-generated statement to be downloaded.
Statement Number	Statement number assigned to a statement.
From	Start date of the statement.
To	End date of the statement.
Download	Click the link to download the statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be generated.
3. Click **Search** to search for the statement for the selected period.
4. Click on Download column (.pdf) to Save / Print the statement.

6. Edit Maturity Instruction

The user may want to change the maturity instructions, of a TD – at any time, in its lifecycle. Doing so is convenient and easy, online. The user can also change payout instructions, through the same screen (if required).

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Edit Maturity Instruction

OR

Toggle Menu > Accounts > Term Deposits > Edit Maturity Instruction

Edit Maturity Instruction

The screenshot shows the 'Edit Maturity Instruction' page in the ZigBank interface. The page header includes the ZigBank logo and navigation icons. The main content area contains the following fields and controls:

- Account Number:** xxxxxxxxxxxx0087
- Balance:** £100.00
- Maturity Instruction:** Close on Maturity (dropdown menu)
- Pay to:** Domestic Bank Account (dropdown menu)
- Account Number:** 32313423
- Account Name:** ABB Corp
- Bank Code:** 12134
- Buttons:** Submit, or Look Up Bank Code, Save, Back

At the bottom of the page, there is a footer: Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description

Field Name	Description
Account Number	Term Deposit Account number in masked format along with the account nickname (if any). The account number could be either the users own Party or any linked party that he has access to.

Field Name	Description
Maturity Instruction	<p>Maturity instructions to be set by the user for the selected deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Interest and Principal • Renew Principal and Pay Out the Interest • Renew Interest and Pay Out the Principal • Renew Special Amount and Pay Out the remaining amount
Roll over Amount	<p>Special amount be rolled over.</p> <p>This field appears if you select Renew Special Amount and Pay Out the Remaining Amount option from the Maturity Instruction list.</p>
Pay To	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Own accounts • Internal Account • Domestic Bank Account <p>This field does not appear, if you select Renew Principal and Interest option from the Maturity Instructions list.</p>
Own Account	<p>This section appears for Own Account.</p>
Transfer Account	<p>Account number along with the account nickname to which the funds are to be transferred.</p> <p>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.</p>
Internal Bank Account	<p>This section appears for Internal Account.</p>
Account Number	Account number to which the funds are to be transferred.
Domestic Bank Account	<p>This section appears for Domestic Bank Account.</p>
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the account to which funds are to be transferred.

Field Name	Description
Bank Code	Bank code of the destination account. On submitting Bank Code, Bank Address gets displayed based on provided Bank Code.

To edit the maturity details:

1. From the **Maturity Instructions** list, select the appropriate option, if you select **Close on Maturity (No Rollover)** or **Renew Principal and Pay Out the Interest** or **Renew Interest and Pay Out the Principal** option:
 - a. From the **Pay To** list, select the appropriate option, if you select **Own Account** option:
 - i. From the **Transfer Account** list, select the appropriate option.
 - b. If you select **Internal Bank Account** option:
 - i. In the **Account Number** field, enter the account number of the beneficiary.
 - c. If you select **Domestic Bank Account** option:
 - i. In the **Account Number** field, enter the account number of the beneficiary.
 - ii. In the **Account Name** field, enter the account name of the beneficiary.
 - iii. In the **Bank Code** field, enter the bank code and click **Submit**.
OR
From the **Look Up Bank Code** link, select the appropriate bank code.
2. If you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list.
 - a. In the **Roll Over Amount** field, enter the amount.
 - b. Repeat steps a to c of step 1.
3. To save the changes, click **Save**.
OR
Click **Back** to go back to the transaction.
4. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. User is directed to **Edit Maturity Instructions – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.
5. The success message of Edit Maturity Instructions appears along with the transaction reference number.
6. Click **Go To Dashboard** link to navigate back to 'Dashboard'.
OR
Click **Go To Account Details** link to view the deposit details

7. Top Up

A user may have a small surplus amount that he can invest in a TD. Opening a new term deposit for a small surplus amount may not be convenient, since the user has an option to Top-up, an existing deposit held with the bank.

The application allows a user to re-invest the surplus amount into an existing term deposit. User can top-up an existing term deposit with the desired and permissible top-up amount.

The application not only provides the current investment position on the term deposit, but also has provision to calculate the revised maturity amount, interest rate and total investment before top-up confirmation. User can fund the top-up using any of his CASA accounts with the bank. The application also helps the User regarding the top-up amount supported by the term deposit product.

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Top Up
OR

Toggle Menu > Accounts > Term Deposit > Top Up

OR

Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Top Up

Top Up

The screenshot displays the ZigBank 'Top Up' page. At the top, there is a navigation bar with the ZigBank logo, a search icon, a notification bell with '2' alerts, and a 'Logout' button. The main content area is titled 'Top Up' and contains the following information:

- Account Number:** xxxxxxxxxxxx0819
- Balance:** \$3,000.00
- Current Balance:** \$3,000.00
- Top Up Amount:** \$2,000.00
- Source Account:** xxxxxxxxxxxx0012 (Balance: £103,227.86)
- Calculate Maturity:** A dropdown menu is present.
- Tips:** A box with a notebook icon stating: 'Maximum Top Up should be £9,999,999,999,000.00. View the Rate chart to understand the Annual Percentage Yield(APY) of your deposit.'

At the bottom of the form, there are two buttons: 'Top Up' and 'Back'. The footer contains the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name

Description

Account Number

Account number along with the account nickname of the term deposit for which top-up is to be done. The account number could be either the users own Party account or any linked party accounts that he has access to.

Field Name	Description
Current Balance	Current principal amount (that is the principal amount before top-up.)
Top-up Amount	Top-up amount
Maximum Deposit amount applicable for Top-up	Application displays the maximum top-up allowed for this product.
Top up amount in Multiple of (X amount with currency)	Application displays the denomination supported for top-up.
Revised Principal Amount	Calculated principal amount as on current date after top-up. This field appears, if the user clicks on the Calculate Maturity link
Revised Maturity Amount	Calculated maturity amount after top-up. This field appears, if the user clicks on the Calculate Maturity link
Revised Interest Rate	Interest rate applicable after top-up. This field appears, if the user clicks on the Calculate Maturity link
Source Account	CASA account along with the account nickname mapped to the user. The user can select the account to be debited in order to top-up term deposit. The account could be either the users own Party account or any linked party accounts, which he has access to.
Balance	Application displays the Account balance of the selected source account.

To top-up the term deposit:

1. From the **Select Account** list, select the appropriate account.
2. In the **Top-up Amount** field, enter the top-up amount.
3. From the **Source Account** list, select the appropriate option.
4. To add the top-up amount, click **Top Up**.
OR
To calculate the revised principal & maturity amount, and interest rate, click **Calculate Maturity**.
OR
Click **Back** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.
The success message of Top-up TD appears along with the transaction reference number.
OR
Click **Back** to make changes if any. User is directed to **Top-up TD – screen** with values in editable form.

OR

Click **Cancel** to cancel the transaction.

6. Click **Go To Dashboard** link to navigate back to 'Dashboard'.

OR

Click **Go To Account Details** link to view the deposit details.

Note: Click **Reset** to clear the entered details (applicable on use of **Calculate Maturity** feature)

8. Redemption

A user may want to redeem his TD, to meet an exigency or to invest in other options, or for any other personal or financial reason. Using this option user can redeem a term deposit.

The application provides a clear picture of the current position of the term deposit and net available balance that can be withdrawn by the user.

User can use any of the below payout options to redeem a term deposit;

- Transfer to own account
- Transfer to internal account
- Transfer to a domestic account

This option allows Partial as well as Full redemption of the term deposit.

How to reach here:

Toggle Menu > Accounts > Term Deposit > Redemption

OR

Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Redemption

OR

Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Redemption

Redemption

The screenshot displays the 'Redemption' page on the ZigBank interface. At the top, there is a navigation bar with the ZigBank logo and a 'Logout' button. The main content area is titled 'Redemption' and is divided into several sections:

- Redemption Details:**
 - Account Number: xxxxxxxxxxxx0087
 - Balance: £100.00
 - Redeemable Amount: £100.00
 - Redemption Type: Partial Full
 - Charges/Penalty: £0.00
 - Final Redemption Amount: £100.00
- Payout Details:**
 - Pay to: Own Account
 - Transfer Account: xxxxxxxxxxxx0021 - Ryan Giggs
 - Albertsons Companies Inc.
 - AT3-FCLEXCUBE UNIVERSAL BANK
 - Unit 1
 - Block A
 - California
 - GB

At the bottom of the form, there are two buttons: 'Redeem' and 'Back'. On the right side of the page, there is a 'Tips' box with a lightbulb icon. The tips text reads: 'You can apply to withdraw some or all of the money in a Term Deposit or PIE Term Deposit before the term is up, but you'll be paid a lower interest rate on the money you take out. There are no account management or transaction fees, however Early Termination Charges apply if you break your standard or PIE Term Deposit early.'

At the bottom of the page, there is a footer with the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Redemption Details	
Account Number	Account number along with the account nickname of the term deposit for which redemption is to be done. The account could be either the user's Party accounts or any linked party accounts that he has access to.
Balance	Application displays the account balance of the selected account.
Redeemable Amount	Application displays the total redeemable amount.
Redemption Type	Type of redemption for user to select. The options are: <ul style="list-style-type: none"> • Partial • Full
Redemption Amount	Amount to be redeemed (Partial redemption). This field appears, if you click the Partial button in the Redemption Type field.
Charges/ Penalty	Charges/ penalty if the user is about to redeem (i.e. before redemption)
Final Redemption Amount	Final redeemable amount, after deducting charges / penalty etc (if applicable).
Payout Details	
Pay To	Account transfer options. The options are: <ul style="list-style-type: none"> • Own accounts • Internal Bank Account • Domestic Bank Account
Own Account	
This section appears for Own Account .	
Transfer Account	Account number along with the account nickname to which the funds are to be transferred On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.

Field Name	Description
Internal Account	
This section appears for Internal Account .	
Account Number	Account Number to which the funds are to be transferred.
Domestic Bank Account	
This section appears for Domestic Bank Account .	
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the beneficiary to whom funds are to be transferred.
Bank Code	Bank code of the destination account. On submitting Bank Code, Bank Address gets displayed based on provided Bank Code.

To redeem the term deposit:

1. From the **Select Account** list, select the appropriate account.
The account balance and redeemable amount appears.
2. From the **Redemption Type** list, select the appropriate option.
 - a. If you select **Partial** option:
 - i. In the **Redemption Amount** field, enter the redemption amount.
 - b. If you select **Full** option go to **step 3**.
3. From the **Pay To** list, select the appropriate option.
 - a. If you select **Own Account** option:
 - i. From the **Transfer Account** list, select the appropriate option.
 - b. If you select **Internal Bank Account** option:
 - i. In the Account Number field, enter the account number of the beneficiary.
 - c. If you select **Domestic Bank Account** option:
 - i. In the **Account Number** field, enter the account number of the beneficiary.
 - ii. In the **Account Name** field, enter the account name of the beneficiary.
 - iii. In the **Bank Code** field, enter the bank code, and click **Submit**.
OR
From the **Look Up Bank Code** link, select the appropriate bank code.
4. To redeem the deposit, click **Redeem**.
OR
Click **Back** to go back to the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.
The success message along with the reference number appears.
OR
Click **Back** to make changes if any. User is directed to **Redeem TD** screen with values in editable form.

OR

Click **Cancel** to cancel the transaction.

6. Click **Go To Dashboard** link to navigate back to 'Dashboard'.

OR

Click **Go To Account Details** link to view the deposit details.

FAQs

1. **Does the application allow the User to redeem a term deposit before the maturity date?**

Yes, it is possible to redeem the term deposit before the maturity date, through the application.

2. **Does the application allow partial redemption from term deposit account?**

Yes, depending on the term deposit product type, the user can perform partial redemption of his TD online.

9. Request Statement

Statement of an account plays an important role for users to know the current position and manage the account effectively. The regular TD account statements are sent to the customers as per their desired periodicity. In addition, Users can view a brief summary of last few transactions on the deposit overview screen, for the selected term deposit account. Over and above this, through the Statement Request option, the user can request for an ad-hoc account statement. All transactions on the TD account are shown in chronological order.

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Statement Request

OR

Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Statement Request

Statement Request

Field Description

Field Name	Description
Select Account Number	The term deposit account number along with the account nickname for which account statement to be generated. The account number could be either the user's Party account or any linked party accounts that he has access to.
From Date	The date from which the TD account statement is required. From Date cannot be greater than To Date.
To Date	The date up to which the account statement is required.

To request for an ad-hoc physical statement:

1. From the **From Date** list, select the appropriate start date.
2. From the **To Date** list, select the appropriate end date.
3. Click **Submit**.
OR
Click **Back** to go back to the transaction.
4. The **Review** screen appears. Verify the details and click **Confirm**.
The success message along with the reference number appears.
OR
Click **Back** to modify the details for statement generation. Application navigates to the previous screen.
OR
Click **Cancel** to cancel the transaction.
5. Click **Go To Dashboard** link to navigate back to 'Dashboard'.
OR
Click **Go To Account Details** link to view the deposit details

10. TD Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity if a particular amount is invested with the bank, over a fixed period of time. It calculates the total amount of the term deposit at the time of maturity. The User can compare different products to choose the one that suits him best.

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview > TD Calculator

TD Calculator

The screenshot shows a web form titled "TD Calculator". It contains three input fields: "Amount" with the value "£2,000.00", "Frequency" with three sub-inputs for "Years" (2), "Months" (2), and "Days" (2), and "Interest" with the value "8%". A blue "Calculate" button is located at the bottom right of the form.

Field Description

Field Name	Description
Amount	Principal / deposit amount with default currency.
Frequency	Tenure in terms of Years / Months / Days.
Interest	The rate of interest applicable for the term deposit.
Results	
Total Returns	The total maturity amount.
Principal Amount	The principal component of the maturity amount of the term deposit.
Interest Earned	The amount of interest accrued till the maturity date.

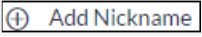
To calculate deposit value at maturity:

1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency** field, enter the relevant information in years, months, and days.
3. In the **Interest** field, enter the rate of interest.
4. To calculate the total maturity amount, click **Calculate**.
5. View the Total Returns, Principal Amount, and Interest Earned. Click **Back** to go to previous screen.

11. Account Nickname

User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. This option also allows user to modify or delete the nickname, if required.

To add nickname to account:

1. Click , to add nickname to an account.
2. In the **ADD Nickname** field, enter the nickname you want to use.

Add Nickname- Example

☰ ZigBank
🔍 73 🔄 Logout

Account Details

Select Account
xxxxxxxxxxxx0032

Balance : £7,846,928.54

Product Name
Savings Account - Regular

⊕ Add Nickname

Account Info

Account Type
Saving Account

Account Currency
GBP

Account Branch
AT3-FLEXCUBE UNIVERSAL BANK Unit 1, Block A, GB

Account Status
Active

Balances

Available Balance
£7,846,928.54

Net Balance
£7,846,928.54

Amount On Hold
£0.00

Uncleared Balance
£0.00

Limits

Overdraft Limit
£0.00

AUF Limit
£0.00

Daily ATM Withdrawal
£0.00

Minimum Balance Required
£1,000.00

Quick Links

Cheque Status Inquiry

Stop/Unblock Cheque

Cheque Book Request

Statement Request

Transactions

Opening Balance		Closing Balance		
£0.00		£7,846,928.54		
Date	Description	Reference No	Amount	Balance
01 Jan 2014	Payments and Collections Transaction code	AT3OUPA14001A1JS	£7,000.00 Dr	£7,846,928.54
01 Jan 2014	skrfjklidf	AT3OUPA14001A0SL	£100.00 Dr	£7,853,928.54
01 Jan 2014	Test	AT3OUPA14001A0RS	£56.00 Dr	£7,854,028.54
01 Jan 2014	Payments and Collections Transaction code	AT3OUPA14001A0NC	£3,443.00 Dr	£7,854,084.54
01 Jan 2014	Payments and Collections Transaction code	AT3INPA140018365	£23.00 Cr	£7,857,527.54
01 Jan 2014	Payments and Collections Transaction code	AT3INPA140018041	£16.77 Cr	£7,857,504.54
01 Jan 2014	Internal pay now	AT3INPA140012163	£13.77 Cr	£7,857,487.77
01 Jan 2014	Payments and Collections Transaction code	AT3INPA140012089	£7,857,474.00 Cr	£7,857,474.00


Page 1 of 1 (1-8 of 8 Items) | ⏪ < 1 > ⏩

E-Statement
Pre-Generated Statement
Download ▾
Back

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

Field Description**Field Name** **Description**

Add Nickname	The user defined description or name to CASA/ TD/ Loan and Finance accounts which will be displayed.
---------------------	--

3. Click  to save your changes. Nicknames, will be displayed along with account number, in all enquiry and transaction screens.

To edit / delete nickname to account:

Add Nickname - Edit/ Delete

☰
ZigBank
🔍 93 📧 ⏻ Logout

Activity Log (5)

Select Account
xxxxxxxxxx0021 - Ryan Giggs

Balance : £4,645,040.26

Product Name
Savings Account - Regular

Nickname
 Ryan Giggs ✎ ✕

Account Info

Account Type
Saving Account

Account Currency
GBP

Account Branch
AT3-FLEXCUBE UNIVERSAL BANK Unit 1, Block A, GB

Account Status
Active

Balances

Available Balance
£4,645,040.26

Net Balance
£4,645,040.26

Amount On Hold
£0.00

Uncleared Balance
£0.00

Limits

Overdraft Limit
£0.00

AUF Limit

Daily ATM Withdrawal
£0.00

Minimum Balance Required
£1,000.00

Quick Links

Cheque Status Inquiry

Stop/Unblock Cheque

Cheque Book Request

Statement Request

Transactions

Opening Balance					Closing Balance	
£0.00					£4,645,040.26	
Date	Description	Reference No	Amount		Balance	
28 Jan 2014	OUTWARD CUSTOMER TRANSFER	AT3MCKP14001AAT3	£1.11 Dr		£4,645,040.26	
28 Jan 2014	OUTWARD CUSTOMER TRANSFER	AT3MCKP14001AAT3	£5.00 Dr		£4,645,041.37	
01 Jan 2014	Payment of 89 Dollars for InternationalBranchNearMe	AT3MCKP14001AAT1	£61.38 Dr		£4,645,046.37	
01 Jan 2014	OUTWARD CUSTOMER TRANSFER	AT3MCKP14001AAT1	£5.00 Dr		£4,645,107.75	
01 Jan 2014	testing	AT3OUPD14001ACCJ	£10.00 Dr		£4,645,112.75	
01 Jan 2014	REDEMPTION	AT3TDRE14001A7PY	£500.00 Cr		£4,645,122.75	
01 Jan 2014	Payments and Collections Transaction code	AT3OUPA14001A1OM	£10.00 Dr		£4,644,622.75	
01 Jan 2014	Payments and Collections Transaction code	AT3OUPA14001A1OL	£33.00 Dr		£4,644,632.75	
01 Jan 2014	DEMAND DRAFT ISSUE	AT3DDSA14001AAT2	£15.00 Dr		£4,644,665.75	
01 Jan 2014	DEMAND DRAFT ISSUE	AT3DDSA14001AAT2	£58.00 Dr		£4,644,680.75	

Page 1 of 24 (1-10 of 236 items) | ⏪ < 1 2 3 4 5 ... 24 > ⏩

E-Statement
Pre-Generated Statement
Download ▾
Back

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

4. Click to modify nickname.
And save your updates.
OR
Click to delete nickname.

User Manual Oracle Banking Digital Experience Corporate Term Deposit

39

FAQs

1. Who all can view a nickname that a user has set?

One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

2. Are nicknames displayed in all places, where an account number is displayed?

No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.