

Oracle Banking Digital Experience

Corporate Term Deposit User Manual
Release 18.1.0.0.0

Part No. E92727-01

January 2018

ORACLE®

Corporate Term Deposit User Manual
January 2018

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 © 2018, 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
1.1 Intended Audience	4
1.2 Documentation Accessibility	4
1.3 Access to Oracle Support	4
1.4 Structure.....	4
1.5 Related Information Sources.....	4
2. Transaction Host Integration Matrix.....	5
3. Term Deposit.....	8
4. Term Deposit Accounts Overview	9
5. New Deposit	11
6. Deposit Details.....	16
6.1 Pre-generated Statement.....	21
7. Edit Maturity Instruction	23
8. Top Up	26
9. Redemption.....	29
10. Request Statement.....	33
11. Term Deposit Calculator.....	35
12. Account Nickname	37

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 18.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0
1	Overview	✓	✓	✓	✓
2	New Deposit	✓	✓	✓	✓
3	New Deposit (Maturity Instruction)				
	With Maturity Instruction as Close on maturity	✓	✓	✓	✓
	With Maturity Instruction as Renew Interest and Principal	✓	✓	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓	✓	✓
	With Maturity Instruction as Renew Interest and Pay Out the Principal	✓	✓	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	✗	✓	✓	✓
4	New Deposit (Payout Instruction)				
	With payout instructions - Pay to own account	✓	✓	✓	✓
	With payout instructions - Pay to internal account	✓	✓	✓	✓
	With payout instructions - Pay to domestic bank account	✗	✓	✓	✓

Sr No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0
5	Deposit Details	✓	✓	✓	✓
6	Deposit Details - Nickname updation	NH	NH	NH	NH
7	Edit Maturity Instruction				
	With Maturity Instruction as Close on maturity	✓	✓	✓	✓
	With Maturity Instruction as Renew Interest And Principal	✓	✓	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓	✓	✓
	With Maturity Instruction as Renew Interest and Pay Out the Principal	✓	✓	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	✗	✓	✓	✓
8	Edit Payout Instruction				
	With payout instructions - Pay to own account	✓	✓	✓	✓
	With payout instructions - Pay to internal account	✓	✓	✓	✓
	With payout instructions - Pay to domestic bank account	✗	✓	✓	✓
9	Top Up	✗	✓	✓	✓
10	Redemption to own account	✓	✓	✓	✓
11	Redemption to internal account	✓	✓	✓	✓
12	Redemption to domestic account	✗	✓	✓	✓

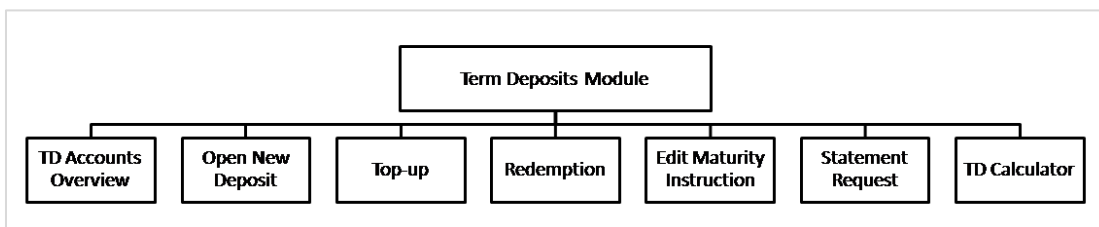
Sr No	Transaction / Function Name	FCR 11.7.0.0.0	UBS 12.3.0.0.0	UBS 12.4.0.0.0	UBS 14.0.0.0.0
13	View Statement	✓	✓	✓	✓
14	View Statement - Request Statement	✗	✓	✓	✓
15	View Statement - Pre-generated Statement	✗	✓	✓	✓
16	Request Statement	✗	✓	✓	✓
17	Closed deposits	✓	✓	✓	✓

3. 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 Term Deposits through its entire life cycle. The transactions available under the Term Deposit module:

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

[Home](#)

4. 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 Term Deposits that he has access to.

Below are the components of the term deposit overview screen:

- Term Deposits Accounts Overview and Current Position
- Quick Links: New Deposit, Top Up, Redemption, and Statement Request
- Term Deposits Accounts Summary
- Term Deposits Calculator

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview

Term Deposits

1 Total Accounts
£1,000.00 Net Balance

Current Position

Investment (£1.0...)
Current Balance (...)
Maturity Amount...

Quick Links

New Deposit
Redemption
Top Up
Statement Request

TD Accounts Summary

Party Name	Deposit Number	Interest Rate	Maturity Date	Principal Balance	Maturity Balance
Sun Inc	TD without topup xxxxxxxxxxxx0048	9.50%	19 Feb 2014	£1,000.00	£1,012.33

Page 1 of 1 (1 of 1 items) [Download](#)

Term Deposit Calculator

Amount

Years Months Days

Interest
0%

[Calculate](#)

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Dashboard Overview

Term Deposit Accounts Overview

This section displays the following details:

- Total Accounts: Total number of all active Term Deposits.
- Net Balance: Sum of net Balance of all active Term Deposits.

Current Position

This section displays the current position of the deposit accounts

Quick Links

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

- New Deposit
- Top Up
- Redemption
- Statement Request

Term Deposit 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

The user can download the accounts summary, for his reference.

Note: Click on individual Term Deposit 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](#).

[Home](#)

5. 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 ownership... While opening a new Term Deposit, users can:

- Select the best suitable Term Deposit
- View the deposit interest rates for the selected Term Deposit
- Open a Term Deposit 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 Term Deposit
- 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

☰
ZigBank
🔍
✉️ ³
🔌 Logout

New Deposit

Holding Details

Primary Account Holder
Speed International

Deposit Details

Select Product
TD topup

Deposit Amount
GBP £10,000.00

Amount should be between £500.00 and £10,000,000,000,000.00

Deposit Tenure
 Tenure Date

2 Years 0 Months 1 Days

Minimum allowed is 1 Day and Maximum allowed is 7 Years

[Calculate Maturity](#)

Select Account
xxxxxxxxxxxx0018

Balance : £5,005,525.00


Maturity Instruction
Renew Principal and Pay Out the Interest

Pay To
Own Account

Transfer Account
xxxxxxxxxxxx0018

Speed International
AT3-FCLEXCUBE UNIVERSAL BANK
Unit 1
Block A
California
GREAT BRITAIN

Create
Back



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](#)

Copyright © 2000, 2017, Oracle and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

Field Description

Field Name

Description

Primary Account Holder

Name of the user who is logged-in.

Deposit Details

Select Product

Term deposit products available. Only registered products are available for selection.

Field Name	Description
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 Calculate Maturity link.
Interest Rate	Interest Rate applicable for the deposit product. This field appears if you click Calculate Maturity link.
Select 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	

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	<p>Account number to which the funds are to be transferred.</p>
Domestic Bank Account	<p>This section appears for Domestic Bank Account.</p>
Account Number	<p>Account number to which the funds are to be transferred.</p>
Account Name	<p>Name of the account to which funds is to be transferred.</p>

Field Name	Description
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. From the **Product** list, select the appropriate option.
2. From the **Currency** list (if product is available in multiple currencies), select the currency.
3. In the **Deposit Amount** field, enter the deposit amount.
4. 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.
5. To view the Maturity Amount & Interest Rate, click the **Calculate Maturity** link.
6. Click **Reset** to clear the calculated maturity details.
7. From the **Source Account** list, select the appropriate option.
8. Enter the maturity details. For more information on **Maturity Details** click [here](#).
9. Click **Create**.
OR
Click **Back** to navigate to the previous screen.
10. 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.
11. Click **OK** link to navigate back to 'Dashboard'.

[Home](#)

6. Deposit Details

Using this option, the user can view the complete details of the Term Deposit. 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, Last Interest Accrual Date
- 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

The screenshot displays the ZigBank 'Deposit Details' page. At the top, there is a navigation bar with the ZigBank logo and a search icon. Below the navigation bar, the page title 'Deposit Details' is shown. A dropdown menu for 'Select Account' is set to 'xxxxxxxxxxxx0048', with a balance of '£1,000.00'. The product name is 'TD without topup'. There is an 'Add Nickname' button. The main content area is divided into three columns: 'Investment', 'Current Position', and 'Maturity'. The 'Investment' column lists the original principal amount (£1,000.00), deposit date (02 Jan 2014), value date (02 Jan 2014), interest rate (9.5%), and deposit branch (AT3-FCLEXCUBE UNIVERSAL BANK Unit 1, Block A, GREAT BRITAIN). The 'Current Position' column shows the current balance (£1,000.00), deposit term (0 Years 1 Months 17 Days), hold amount (£0.00), deposit certificate number, and accrued interest (£0.00). The 'Maturity' column displays the maturity amount (£1,012.33), maturity date (19 Feb 2014), maturity instruction (Close on Maturity), and pay to details (AT30013820017 Internal Account AT3-FCLEXCUBE UNIVERSAL BANK Unit 1 Block A California GREAT BRITAIN). Below these columns is a 'Quick Links' section with four icons: Redemption, Top Up, Edit Maturity Instruction, and Statement Request. A 'Transactions' section follows, showing a table with one transaction: a 'NEW DEPOSIT' on 02 Jan 2014 with a reference number of AT3DEBK14002222Q and an amount of £1,000.00 Cr. At the bottom of the transactions section, there are buttons for 'Pre-Generated Statement', 'Download', and 'Back'. The footer contains copyright information for 2006, 2017, Oracle and/or its affiliates.

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.
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 <input type="button" value="⊕ Add Nickname"/>, 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 Term Deposit.
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.
Last Interest Accrual Date	<p>The date on which the last interest was accrued.</p> <p>This field will be displayed if there is any interest accrued.</p>

Field Name	Description
Maturity	
Maturity Amount	Maturity amount of the term deposit.
Maturity Date	Maturity date set for the selected Term Deposit account.
Maturity Instructions	<p>Maturity instructions set by the user for the selected Term Deposit 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	
This section appears for Own Account.	
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	
This section appears for Internal Bank Account.	
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 and end date range of the transaction – for a date bound search. Start date cannot be greater than end date. This field appears if you select the Select Date Range option in the Search By list.
Reference Number	Reference number of transaction.
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.
Description	The brief description of the transaction.
Reference Number	Reference number of transaction.
Amount	The debit/ credit amount of 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 statement, click [Statement Request](#).

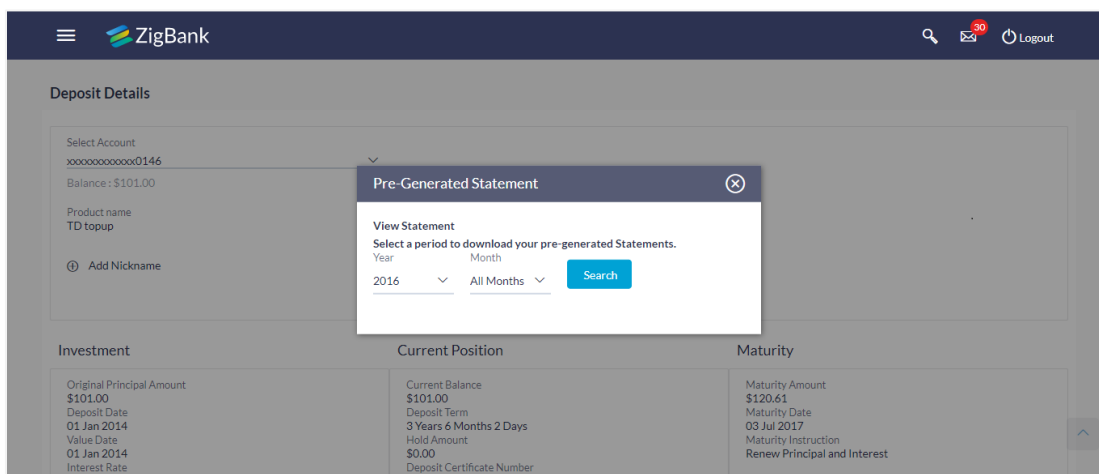
6.1 Pre-generated Statement

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 of the pre-generated statement.
Month	The month of the pre-generated statement.
Statement Number	Statement number assigned to a statement.
From	Start date of the statement.
To	End date of the statement.

Field Name	Description
Download	Click the link to download the statement.

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

[Home](#)

7. Edit Maturity Instruction

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

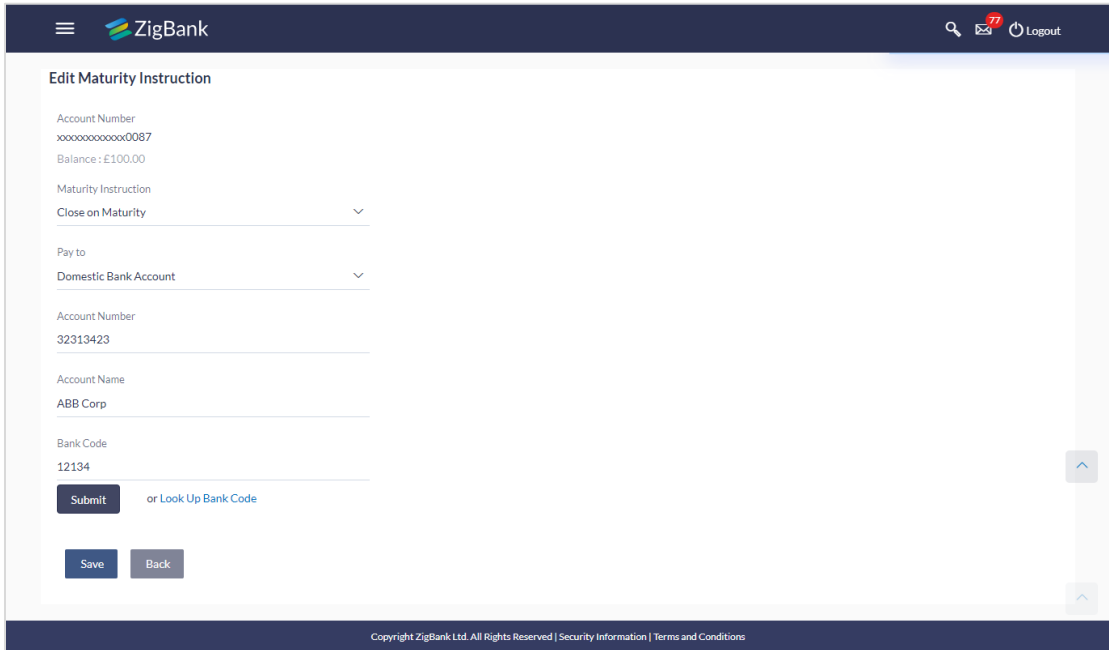
How to reach here:

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



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

[Home](#)

8. Top Up

A user may have a small surplus amount that he can invest in a Term Deposit. Opening a new term deposit for a small surplus amount may not be convenient or allowed (a small amount may not meet the minimum deposit amount requirement). To meet this need, 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 user profile icon with a notification badge, 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 button to calculate the maturity amount.
- Tips:** A section 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 Term Deposit appears along with the transaction reference number.
OR
Click **Back** to make changes if any. User is directed to **Top-up Term Deposit– 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)

[Home](#)

9. Redemption

A user may want to redeem his Term Deposit, 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 ZigBank Redemption interface. At the top, the ZigBank logo and navigation icons are visible. 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 'Redeem' and 'Back' buttons. On the right side, a 'Tips' box contains the following text:

Tips

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, the footer reads: 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 Term Deposit** 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 provided the facility is supported for a product under which the term deposit account is opened.

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 Term Deposit online.

[Home](#)

10. Request Statement

Statement of an account plays an important role for users to know the current position and manage the account effectively. The regular Term Deposit 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 Term Deposit 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 Term Deposit 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

[Home](#)

11. 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 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 > Term Deposit Calculator

Term Deposit Calculator

Term Deposit Calculator

Amount
£5,000.00

Years	Months	Days
10	5	0

Interest
10%

Calculate

Total Returns £14,225.74	Interest Earned £9,225.74
-----------------------------	------------------------------

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.

[Home](#)

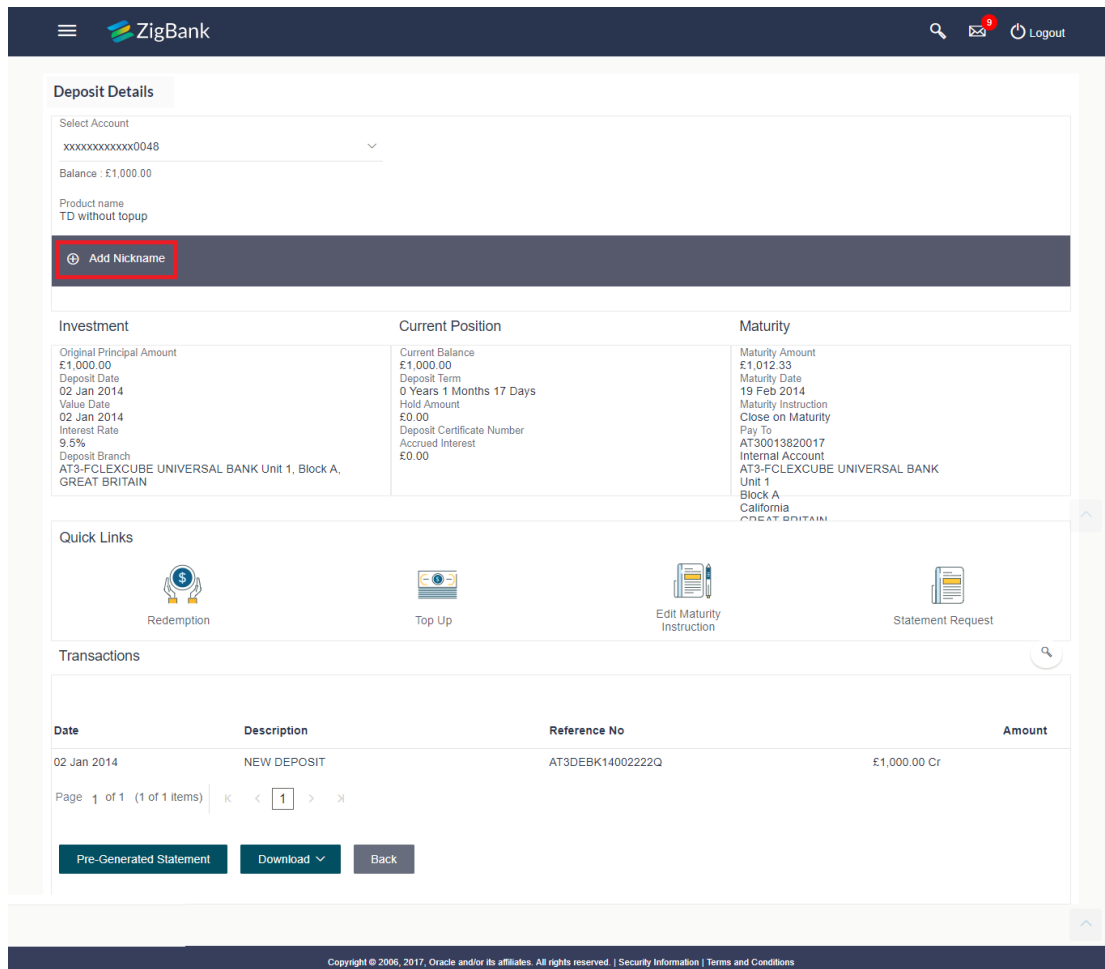
12. Account Nickname

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

Add Nickname- Example




The screenshot shows the ZigBank account details page. At the top, there is a navigation bar with the ZigBank logo and a 'Logout' button. Below the navigation bar, the 'Deposit Details' section is visible. It includes a 'Select Account' dropdown menu showing 'xxxxxxxxxx0048' and a balance of '£1,000.00'. The product name is 'TD without topup'. A prominent dark blue button with a plus icon and the text 'Add Nickname' is highlighted with a red rectangle. Below this, there are three columns of information: 'Investment', 'Current Position', and 'Maturity'. The 'Investment' column shows details like 'Original Principal Amount', 'Deposit Date', and 'Interest Rate'. The 'Current Position' column shows 'Current Balance', 'Deposit Term', and 'Accrued Interest'. The 'Maturity' column shows 'Maturity Amount', 'Maturity Date', and 'Maturity Instruction'. Below these columns is a 'Quick Links' section with four icons: 'Redemption', 'Top Up', 'Edit Maturity Instruction', and 'Statement Request'. The 'Transactions' section is at the bottom, showing a table with columns for 'Date', 'Description', 'Reference No', and 'Amount'. A single transaction is listed for '02 Jan 2014' with a description of 'NEW DEPOSIT' and an amount of '£1,000.00 Cr'. At the bottom of the page, there is a footer with copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

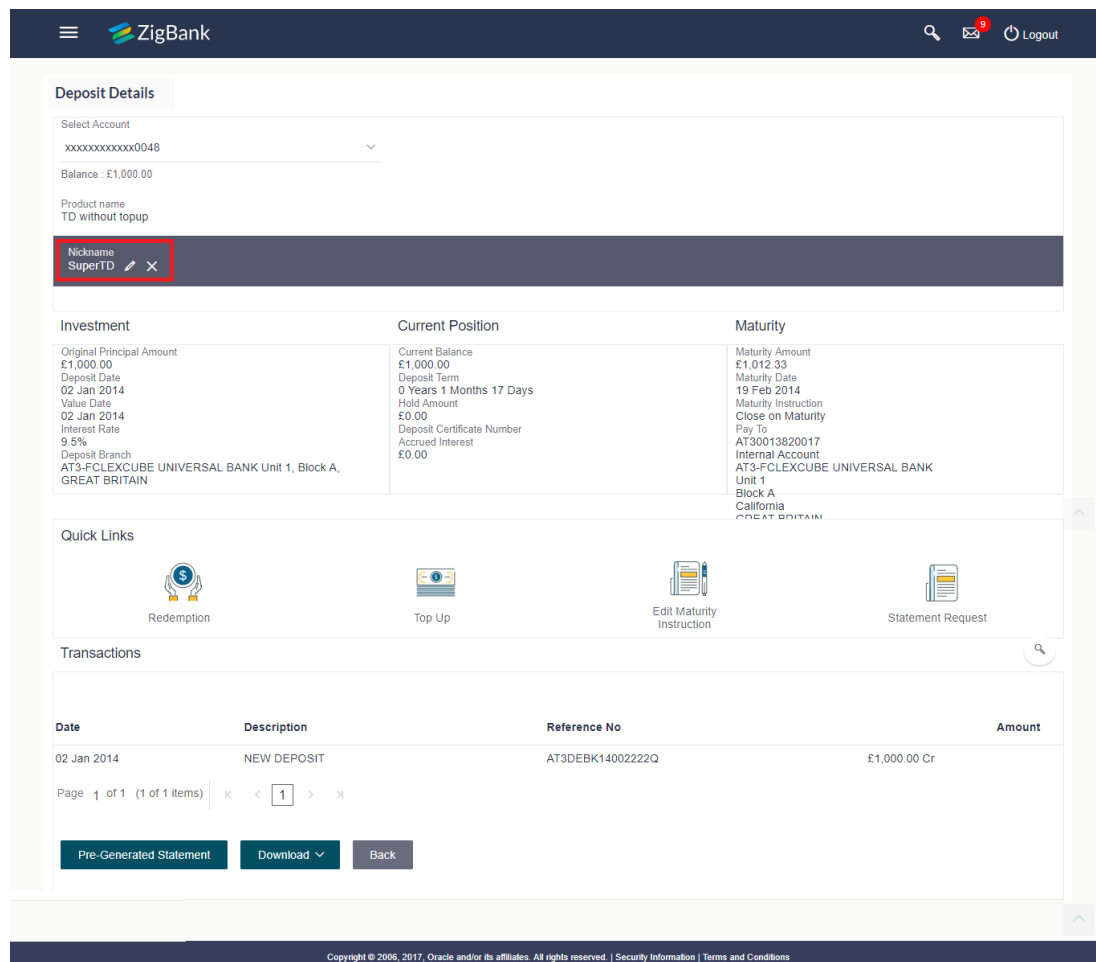
Field Name Description

Add Nickname	The user defined description or name to CASA/ TERM DEPOSIT/ 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



The screenshot shows the 'Deposit Details' page for a term deposit. The 'Nickname' field is highlighted with a red box and contains the text 'SuperTD' with an edit icon (pencil) and a delete icon (X). Below the nickname field, there are three columns: 'Investment', 'Current Position', and 'Maturity'. The 'Investment' column shows details like 'Original Principal Amount', 'Deposit Date', and 'Interest Rate'. The 'Current Position' column shows 'Current Balance', 'Deposit Term', and 'Accrued Interest'. The 'Maturity' column shows 'Maturity Amount', 'Maturity Date', and 'Maturity Instruction'. Below these columns are 'Quick Links' for Redemption, Top Up, Edit Maturity Instruction, and Statement Request. At the bottom, there is a 'Transactions' table with one entry for a 'NEW DEPOSIT' on 02 Jan 2014 for £1,000.00 Cr.

Date	Description	Reference No	Amount
02 Jan 2014	NEW DEPOSIT	AT3DEBK14002222Q	£1,000.00 Cr

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

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.

[Home](#)