

# **Oracle Banking Digital Experience**

**Retail Term Deposits User Manual  
Release 18.1.0.0.0**

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**ORACLE®**

Retail Term Deposits User Manual

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# 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 with single and joint holders	✓	✓	✓	✓
3	<b>New Deposit (Maturity Instruction)</b>				
	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	<b>New Deposit (Payout Instruction)</b>				
	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 update	NH	NH	NH	NH
<b>7</b>	<b>Edit Maturity Instruction</b>				
	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	×	✓	✓	✓
<b>8</b>	<b>Edit Payout Instruction</b>				
	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	×	✓	✓	✓
13	View Statement	✓	✓	✓	✓
14	View Statement - Request Statement	×	✓	✓	✓

<b>Sr No</b>	<b>Transaction / Function Name</b>	<b>FCR 11.7.0.0.0</b>	<b>UBS 12.3.0.0.0</b>	<b>UBS 12.4.0.0.0</b>	<b>UBS 14.0.0.0.0</b>
15	View Statement - Pre-generated Statement	✘	✔	✔	✔
16	Request Statement	✘	✔	✔	✔
17	Closed deposits	✔	✔	✔	✔

### 3. Term Deposit

As the name suggests, a Term Deposit is a deposit held at a bank for a fixed term, generally ranging from a month to a few years. If compared to regular savings accounts, the interest earned on a term deposit is higher.

Customers opt to invest in term deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

#### Pre-requisites

- Transaction access is provided to retail customers.
- Term Deposit accounts are maintained in the host system under a party ID mapped to the customer.

#### Features Supported In the Application

The retail module of the application supports the following features:

- Term Deposits Widget
- View Term Deposit Details
- Edit Maturity Instructions
- Top Up Term Deposit
- Redeem Term Deposit
- View Term Deposit Statement
- Statement Request
- Apply for a New Term Deposit
- View Closed Deposits
- Calculate Deposit Maturity Amount



### 3.1 Overview

The retail overview/dashboard page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. The 'My Accounts' widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and Credit Cards. On clicking on any account type record, the widget displaying details specific to that account type is displayed. One such widget is the Term Deposits widget which is displayed on selection of account type, 'Term Deposits' under the My Accounts widget.

The term deposits widget displays basic details of each deposit such as the deposit account number and name of the primary account holder, the amount of deposit, interest rate applicable as well as maturity date of each deposit. Additionally, if the customer holds both Islamic and Conventional term deposits, the deposit type (Islamic or Conventional) is defined against each deposit. On selecting any term deposit from this widget, the customer is provided with the options to view further details, view statement, top up the deposit or redeem the deposit. By default, this widget displays the customer's active term deposits. The customer can also opt to view the closed deposits on this widget by selecting the provided option. The total number of active or closed term deposit accounts (depending on which are being viewed) is also displayed on the widget.

In addition to displaying records of the customer's deposits, the term deposit widget also displays options by which the customer can open a new deposit or view the deposit calculator.

The screenshot displays the ZigBank dashboard with the following components:

- Header:** ZigBank logo, navigation tabs (Dashboard, Trends, Payments), search icon, notification bell (2), and Logout button.
- My Net worth (on 31 Aug 2017):**
  - I Have:** Current & Savings (blue), Term Deposit (red).
  - I Owe:** Loans (green).
  - Net worth:** £1,645,927.04
  - Cash:** £1,846,266.76
  - Debt:** £200,339.72
- My Spends (Last 30 days):** Shopping cart icon, "You have no spends in last 30 days", and "View Details" link.
- Recent Activity:** Table showing transactions for Savings account (xxxxxx0081):
 

Date	Description	Amount
02 Jan 2014	AT3001121014...	\$745.00 Dr
02 Jan 2014	Domestic India R...	\$123.67 Dr
02 Jan 2014	Cross Currency f...	\$44.70 Dr
- Term Deposits (41 Accounts):** Filtered to "Active".
 

Name	Account Number	Amount	Interest Rate	Maturity Date	Type
ashok r jain	xxxxxxxxxxxx1072	£1,000.00	@ 15%	01 Jan 2019	Conventional
ashok r jain	xxxxxxxxxxxx0105	£5,000.00	@ 15%	26 Mar 2018	Conventional
- Payments:** Transfer Money, Pay Bills, Favorites, Manage payees & Billers, Request Money, View Repeat Transfer.
- Upcoming Payments:**

Date	Name	Amount
30 Jan 2014	Edwin	£21.00
30 Jan 2014	Russel	₹234.00
30 Jan 2014	Elizabeth	£98.00
- Goals:** "Currently, you have 7 active goals!"
- Budgets:** "You have set 1 budget categories!"
- Service Requests:** 2 Pending.
- Quick Access:** View Statement, Cheque Book Request, New Debit Card, New Credit Card, Installment Calculator, Eligibility Calculator.
- Offers:**
  - BEST PRICE:** Book movie tickets using ZigBank credit card and be assured of the best price.
  - BIG OFFER UP TO 50%:** Don't pay the full amount when you can own the same thing at 50%.
- Promotions:** "Deal of the Day: Get 50% off on your purchase" and "CHRISTMAS: Get 50% off on your purchase".

## Term Deposits Widget Overview

The term deposits widget features the following:

- **Active Term Deposits:** All the active term deposits of the customer are listed down with basic details such as the deposit account number (masked), the name of the primary account holder, the deposit amount, interest rate and maturity date as well as type of deposit i.e. conventional or Islamic. Further options to view deposit details or statement and to perform top up or redemption are provided on selection of any term deposit account.
- **Inactive / Closed Term Deposits:** The customer is also provided with the option to view all the term deposits that are closed. On selecting this option, all the closed or inactive term deposits of the customer are listed down. The customer can view further details of a closed deposit by selecting any closed deposit account record.
- **New Deposit:** The customer can click on the link provided in this widget to apply for a new term deposit. On clicking on the link, the screen on which the customer can setup a new deposit is displayed.
- **Deposit Calculator:** By clicking on this option, the customer is able to navigate to the term deposit calculator page.

[Home](#)

## 4. New Deposit

The New Deposit page enables the customer to apply for a new term deposit. All the term deposit offerings of the bank are available for selection on this page. The customer can select any product offer in order to apply for a term deposit of choice.

While applying for a term deposit, the customer is required to identify the amount for which the deposit is to be opened, the tenure i.e. the term of the deposit and the holding pattern i.e. single or joint. Additionally, the customer is also required to define maturity instructions and also to select the current or savings account from which funds are to be debited in order to fund the deposit.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > New Deposit*

*OR*

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

### New Deposit

**New Deposit**

**Holding Details**

Select Holding Pattern

Single  Joint

**Deposit Details**

Select Product

TD topup

Deposit Amount

USD \$5,000.00

Amount should be between \$100.00 and \$100,000.00

Deposit Tenure

Tenure  Date

2 Years 6 Months 10 Days

Minimum allowed is 1 Day and Maximum allowed is 7 Years

**Calculate Maturity**

Select Account

xxxxxxxxxxxx0014

Balance: -£2,821.22

Maturity Instruction

Close on maturity

Pay to

Own Account

Transfer Account

xxxxxxxxxxxx0014

ashok r jain

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](#)

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## Field Description

Field Name	Description
<b>Select Holding Pattern</b>	<p>Defines whether the ownership of the term deposit account will be single or joint.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul>
<b>Joint Account Holder 1</b>	<p>The customer is required to identify the party ID of the joint account holder, if <b>Joint</b> has been selected as holding pattern.</p> <p>This field is enabled only if the customer selects option <b>Joint</b> in the field <b>Select Holding Pattern</b>.</p>
<b>Joint Account Holder 2</b>	<p>The customer can specify the party ID of a second joint account holder. This field is enabled only if the customer selects option <b>Joint</b> in the field <b>Select Holding Pattern</b>. This field is optional.</p>
<b>Deposit Details</b>	
<b>Select Product</b>	<p>All the term deposit products available for application will be listed down.</p>
<b>Deposit Amount</b>	<p>The customer is required to define the currency and amount in which the deposit is to be opened.</p>
<b>Currency</b>	<p>Currency of the deposit.</p> <p>If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).</p>
<b>Amount</b>	<p>The customer is required to specify the amount for which the deposit is to be opened.</p>
<b>Amount range</b>	<p>The minimum and maximum amounts for which a deposit can be opened are displayed against the amount field once the customer selects a particular deposit product in the <b>Select Product</b> field.</p>
<b>Deposit Tenure</b>	<p>The customer can specify the tenure of the deposit in terms of a period i.e. years/months/days or by selecting a specific date on which the deposit should mature.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>

Field Name	Description
<b>Years</b>	The customer can identify the deposit tenure in years. This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.
<b>Months</b>	The customer can identify the deposit tenure in months. This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.
<b>Days</b>	The customer can identify the deposit tenure in days. This field is displayed if the customer selects <b>Tenure</b> option from the <b>Deposit Tenure</b> field.
<b>Date</b>	The customer can define the deposit tenure by selecting a date on which the deposit should mature. This field is displayed if the customer selects <b>Date</b> option in the <b>Deposit Tenure</b> field.
<b>Deposit Period Range</b>	The minimum and maximum period within which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the <b>Select Product</b> field.
<b>Calculate Maturity</b>	The customer can click on the Calculate Maturity link in order to be displayed the maturity amount and interest rate applicable on the deposit account based on the information defined.
<b>Maturity Amount</b>	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer.
<b>Interest Rate</b>	The interest rate applicable on the deposit account based on the deposit product selected is displayed.
<b>Select Account</b>	The customer is required to select the current or savings account to be debited with the deposit amount. All the active current and savings accounts of the customer are displayed along with nicknames, if defined. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Balance</b>	On selection of a current or savings account in the <b>Select Account</b> field, the current balance of the specific account is displayed against the field.

Field Name	Description
<b>Maturity Instructions</b>	<p>Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on maturity (No Rollover)</li> <li>• Renew Interest And Principal</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Interest and Pay Out the Principal</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Rollover Amount</b>	<p>The amount to be rolled over.</p> <p>This field is displayed if the customer selects <b>Renew Special Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p>
<b>Pay To</b>	<p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> </ul> <p>This field is not displayed, if the customer has selected <b>Renew Interest And Principal</b> option from the <b>Maturity Instructions</b> list.</p>
<b>Own Account</b>	<p>This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field.</p>
<b>Transfer Account</b>	<p>The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>
<p>The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.</p>	
<b>Beneficiary Name</b>	<p>The name of the holder of the account selected in <b>Transfer Account</b>.</p>

Field Name	Description
<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.

#### Internal Bank Account

This section is displayed if the customer has selected the option **Internal Account** in the **Pay To** field.

<b>Account Number</b>	The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.
-----------------------	---

#### Domestic Bank Account

This section is displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field.

<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.
-----------------------	---

<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
---------------------	--

<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
------------------	--

<b>Look Up Bank Code</b>	Search option to look for bank code of the destination account.
--------------------------	---

The following fields and values will be displayed once the customer has specified a bank code.

<b>Bank Name</b>	Name of the beneficiary bank.
------------------	-------------------------------

<b>Bank Address</b>	Address of the beneficiary bank.
---------------------	----------------------------------

<b>City</b>	City of the beneficiary bank.
-------------	-------------------------------

#### To open a new term deposit:

1. In the **Select Holding Pattern** field, select the appropriate option.
2. From the **Select Product** list, select the appropriate option.
3. From the **Currency** list, select the appropriate type of 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 revised details after maturity, click the **Calculate Maturity** link.
7. From the **Select Account** list, select the appropriate option.
8. Enter the maturity details.
9. Click **Create**.  
OR  
Click **Cancel** to cancel the transaction.
10. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
11. The confirm screen is displayed with a success message along with the reference number.  
Click **Go to Dashboard** link to navigate back to 'Dashboard'.  
OR  
Click **Go to Account Details** link to view the deposit details.

[Home](#)



## 5. Deposit Details

The deposit details page displays details of a specific term deposit of the customer. Details such as holding pattern and names of account holders, the current status of the deposit, the interest rate applicable and the deposit amounts and dates, are displayed.

The customer can also perform the following activities on the specific deposit account from this page:

- Top up the term deposit
- Redeem term deposit
- Edit Maturity Instructions
- View Statement
- Request Statement

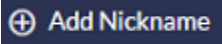
### How to reach here:

*Dashboard > My Accounts > Term Deposits > More Information > Deposit Details*

### Deposit Details

### Field Description

Field Name	Description
<b>Customer Name</b>	The name of the primary account holder is displayed.
<b>Account Number</b>	Term deposit account number in masked format along with the account nickname (if defined) is displayed.

Field Name	Description
<b>Current Balance</b>	The available balance of the deposit account is displayed.
<b>Add Nick Name</b>	Click  , to add nickname, for more information click <a href="#">Account Nickname</a> .
<b>Account Details</b>	
<b>Customer ID</b>	The primary account holder's customer ID in masked format.
<b>Original Principal Amount</b>	The amount for which the deposit was opened.
<b>Interest Rate</b>	The rate of interest applicable on the term deposit.
<b>Holding Pattern</b>	Holding pattern of the term deposit. <ul style="list-style-type: none"> <li>• For single owner - Single</li> <li>• For joint ownership - Joint or multiple</li> </ul>
<b>Joint Account Holder 1</b>	Name of the joint account holder. This field is displayed only if the holding pattern of the term deposit is <b>Joint</b> .
<b>Joint Account Holder 2</b>	Name of the second joint account holder. This field is displayed only if the holding pattern of the term deposit is <b>Joint</b> and if multiple joint account holders are defined instead of just one.
<b>Current Principal Amount</b>	The current principal amount is the revised principal amount after top-up / partial redemption, if done.
<b>Status</b>	The current status of the term deposit account.
<b>Hold Amount</b>	Any amount kept as lien or marked for hold is displayed here.
<b>Deposit Details</b>	
<b>Deposit Date</b>	The date on which the deposit was opened.
<b>Deposit Term</b>	The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.
<b>Value Date</b>	The value date of the deposit as maintained by the bank.
<b>Deposit Branch</b>	Details of the branch at which the deposit account is held.

Field Name	Description
<b>Maturity Details</b>	
<b>Accrued Interest</b>	The total amount of interest accrued till the last accrual date.
<b>Maturity Date</b>	The date on which the term deposit will mature.
<b>Maturity Amount</b>	The value of the term deposit at the time of maturity.
<b>Maturity Instruction</b>	<p>Maturity instruction set by the customer for the specific term deposit at the time of opening the deposit.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal And Interest</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Interest and Pay Out the Principal</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Special Amount</b>	<p>Special amount to be rolled over.</p> <p>This field is displayed if the maturity instruction is defined as <b>Renew Special Amount and Payout the Remaining Amount</b>.</p>
<b>Pay to</b>	<p>The details of the account to which the deposit amount is to be transferred on maturity are displayed. The details include the account number in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account.</p> <p>This field is not displayed, if maturity instruction selected is <b>Renew Principal and Interest</b>.</p>

The following actions can also be performed from this page:

- Add account nickname/ modify/ delete nickname. For more information on Account Nickname refer [Account Nickname](#).
- To modify the maturity instruction, click **Edit**.

[Home](#)

## 6. Edit Maturity Instruction

At any point in time, a customer may want to change the maturity instruction set for a term deposit. The Edit Maturity Instruction feature enables a customer to change the maturity instruction that was set at the time the deposit was being opened.

Using this option, the customer can change the maturity instruction of a term deposit.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > Deposit Details > Edit OR*

*Toggle Menu > Accounts > Term Deposits > Edit Maturity Instruction*

### Edit Maturity Details

The screenshot shows the 'Edit Maturity Instruction' page in the ZigBank interface. The page header includes the ZigBank logo and navigation links for Dashboard, Trends, and Payments. The main content area displays the following details:

- Account Number:** xxxxxxxxxxxx1072 - AJ
- Balance:** £1,000.00
- Maturity Instruction:** Renew Principal and Pay Out the Interest (dropdown menu)
- Pay to:** Own Account (dropdown menu)
- Transfer Account:** ashok r jain, AT3-FCLEXCUBE UNIVERSAL BANK, Unit 1, Block A, California, GB (dropdown menu)

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

### Field Description

Field Name	Description
<b>Account Number</b>	The deposit account number in the masked format along with the nickname (if defined) are displayed. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Balance</b>	The current balance of the deposit account is displayed.

Field Name	Description
<b>Maturity Instruction</b>	<p>The maturity instructions set at the time of opening the deposit account will be displayed by default. The customer will be able to change these instructions are required.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Interest And Principal</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Interest and Pay Out the Principal</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Roll over Amount</b>	<p>Special amount to be rolled over.</p> <p>This field is displayed if the option <b>Renew Special Amount and Pay Out the Remaining Amount</b> has been selected as <b>Maturity Instruction</b>.</p>
<b>Pay To</b>	<p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Account</li> <li>• Domestic Bank Account</li> </ul> <p>This field is not displayed if the option <b>Renew Principal and Interest</b> has been selected as <b>Maturity Instruction</b>.</p>
<b>Own Account</b>	<p>This section is displayed if the option <b>Own Account</b> has been selected in the <b>Pay To</b> field.</p>
<b>Transfer Account</b>	<p>The account number along with the account nickname to which the funds are to be transferred.</p>
<p>The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.</p>	
<b>Beneficiary Name</b>	<p>The name of the holder of the account selected in <b>Transfer Account</b>.</p>
<b>Bank Name</b>	<p>Name of the beneficiary bank.</p>

Field Name	Description
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.
<b>Internal Bank Account</b>	
This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field.	
<b>Account Number</b>	The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.
<b>Domestic Bank Account</b>	
This section is displayed if the customer has selected the option <b>Domestic Bank Account</b> in the <b>Pay To</b> field.	
<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.
<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
<b>Look Up Bank Code</b>	Search option to look for bank code of the destination account.
The following fields and values will be displayed once the customer has specified a bank code.	
<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.

**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** 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 Rollover Amount field, enter the amount.
  - b. Repeat steps 1, a to c
3. To save the changes, click **Save**. The success message is displayed.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click Back to navigate to the previous screen.
5. The Confirm screen is displayed.  
Click **Go to Dashboard** link to navigate back to 'Dashboard'.  
OR  
Click **Go to Account Details** link to view the deposit details.

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## 7. Top Up

This feature enables a customer to invest some amount, he might have, in an existing term deposit. Customers can top-up an existing term deposit with the desired and permissible top-up amount.

The application not only displays the current investment position of the term deposit, but also has the provision to calculate the revised maturity amount, interest rate and total investment. The customer can fund the top-up using any of his current or savings accounts held with the bank.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > Top Up*

*OR*

*Toggle Menu > Accounts > Term Deposits > Top Up*

### Top Up

The screenshot displays the 'Top Up' page in the ZigBank application. The header includes the ZigBank logo, navigation tabs (Dashboard, Trends, Payments), and user options (Logout). The main content area is titled 'Top Up' and contains several sections:

- Deposit Details:** Account Number (xxxxxxx1072), Balance: £1,000.00.
- Current Balance:** £1,000.00.
- Top Up Amount:** £1,000.00.
- Rules:** Top Up should be in multiples of £50.00. Maximum Top Up should be £9,999,000.00.
- Calculate Maturity:** Source Account (xxxxxxx0025), Balance: £1,036,432.63.
- Tips:** 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, there are 'Top Up' and 'Back' buttons, and a 'Back to Dashboard' link.

### Field Description

Field Name	Description
<b>Account Number</b>	Account number of the term deposit for which top-up is to be done.
<b>Balance</b>	The current balance of the deposit account is displayed.
<b>Current Balance</b>	The current principal amount of the term deposit.
<b>Top Up Amount</b>	The customer is required to specify the amount by which the term deposit is to be topped up.



Field Name	Description
<b>Maximum top up amount</b>	The maximum amount by which the term deposit can be topped up will be displayed below the <b>Top UP Amount</b> field.
<b>Top up amount in multiples of (X amount with currency)</b>	The top up amount should be a multiple of this value in the given currency.
<b>Revised Principal Amount</b>	The revised principal amount will be displayed once top up amount is defined.
<b>Revised Maturity Amount</b>	The revised maturity amount of the deposit will be displayed once top up amount has been defined.
<b>Revised Interest Rate</b>	The revised interest rate applicable on the deposit will be displayed once top up amount has been defined.
<b>Source Account</b>	The customer is required to select a current or savings account held with the bank, which will be debited in order to top up the deposit account.  All the current and savings accounts of the customer along with nickname, if defined, will be listed down.
<b>Balance</b>	Account balance of the source account will be displayed once an account has been selected.

#### To top-up the term deposit:

1. In the **Top-up Amount** field, enter the top-up amount.
2. From the **Source Account** list, select the appropriate option.
3. To add the top-up amount, click **Top Up**.  
OR  
To calculate the revised principal amount and maturity amount, click **Calculate Maturity**.  
OR  
Click **Back to Dashboard** link to navigate to the Dashboard.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
5. The Confirm screen is displayed containing a success message and reference number.  
Click **Go to Dashboard** link to navigate back to 'Dashboard'.  
OR  
Click **Go to Account Details** link to view the deposit details.

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## 8. Redemption

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem term deposit feature enables customers to quickly liquidate their term deposits in any such situations.

Using this option, the customer can redeem either the entire amount or a partial amount of a term deposit.

Customers can choose to payout the funds from a deposit through any of the following methods:

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

### How to reach here:

*Dashboard > My Accounts > Term Deposits > Redemption*

*OR*

*Toggle Menu > Accounts > Term Deposits > Redemption*

### Redeem

The screenshot displays the ZigBank Redemption interface. At the top, there is a navigation bar with 'Dashboard', 'Trends', and 'Payments'. The main content area is titled 'Redemption' and includes tabs for 'Deposit Details', 'View Statement', 'Top Up', 'Redemption', and 'Request Statement'. The 'Redemption' tab is active.

**Redemption Details**

- Account Number: xxxxxxxxxxxx1072
- Balance: £1,000.00
- Redeemable Amount: £1,000.00
- Redemption Type:  Partial  Full
- Charges/Penalty: £0.00
- Final Redemption Amount: £1,000.00

**Payout Details**

- Pay to: Own Account
- Transfer Account: xxxxxxxxxxxx0014

At the bottom, there are 'Redeem' and 'Back' buttons. A 'Tips' box on the right 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.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Redemption Details</b>	
<b>Account Number</b>	Account number along with the account nickname (if defined) of the term deposit that is being redeemed.
<b>Balance</b>	The current balance of the deposit account is displayed.
<b>Redeemable Amount</b>	The total amount of the deposit that can be redeemed.
<b>Redemption Type</b>	The customer can select whether redemption is to be partial or full. The options are: <ul style="list-style-type: none"> <li>• Partial</li> <li>• Full</li> </ul>
<b>Redemption Amount</b>	Amount along with the currency to be redeemed in case of partial redemption. This field is displayed if the customer selects the option <b>Partial</b> in the <b>Redemption Type</b> field.
<b>Charges/ Penalty</b>	Any charges or penalty, if applicable, will be displayed.
<b>Final Redemption Amount</b>	The amount being redeemed is displayed. This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).
<b>Payout Details</b>	
<b>Pay To</b>	Account transfer options. The options are: <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> </ul>
<b>Own Account</b>	This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field.

Field Name	Description
<b>Transfer Account</b>	The customer can select a current or savings account to which the funds will be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

The following fields are displayed once the customer has selected an account in the **Transfer Account** field.

<b>Beneficiary Name</b>	The name of the holder of the account selected in <b>Transfer Account</b> .
<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.

#### **Internal Account**

This section is displayed if the customer has selected the option **Internal Account** in the **Pay To** field.

<b>Account Number</b>	The customer can identify a current or savings account of the bank to which the funds are to be transferred.
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#### **Domestic Bank Account**

This section is displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field.

<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred.
<b>Account Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred.
<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
<b>Look Up Bank Code</b>	The search option to look for bank code of the destination account.

The following fields and values will be displayed once the customer has specified a bank code.

<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.

Field Name	Description
City	City of the beneficiary bank.

**To redeem the term deposit:**

1. 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 2.
2. 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. From the **Network Type** list, select the appropriate option.
    - iv. 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.
3. To redeem the deposit, click **Redeem**.  
OR  
Click **Back** to navigate to the previous screen.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
5. The Confirm screen is displayed containing the success message and reference number.  
Click **Go to Dashboard** link to navigate back to 'Dashboard'.  
OR  
Click **Go to Account Details** link to view the deposit details.

[Home](#)

## 9. View Statement

Customers should be able to keep track of the transactions being performed on their accounts. The View Statement feature enables customers to view the details of all transactions performed in their deposit accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Filters are provided for the customer to view transactions performed on the account within a certain period and also based on type of transaction i.e. whether the transaction was a debit, credit or both.

Additionally, customers can also download the account statement, and request for adhoc statements from this page.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > View Statement*

OR

*Toggle Menu > Accounts > Term Deposits > View Statement*

### View Statement

The screenshot displays the ZigBank 'View Statement' interface. On the left, a sidebar contains the account number 'xxxxxxxxxxxx0182', 'View Options' (Current Period, All), and buttons for 'Apply Filter', 'Reset', 'Request Statement', and 'Pre-Generated Statement'. The main area shows a table with columns: Date, Description, Reference No, and Amount. A single transaction is listed: '01 Jan 2014', 'NEW DEPOSIT', 'AT3DEBK14001037V', and '£5,000.00 Cr'. A 'Download Statement' link is visible. The page footer includes 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

### Field Description

#### Field Name

#### Description

#### Account Number

The customer can select the deposit account number for which to view the account statement.

If this screen is navigated to from the Term Deposits widget after having selected the View Statement option against a specific deposit account, that deposit account number is defaulted in this field.

#### Filter section

Field Name	Description
<b>Transaction Period</b>	Filter to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> <li>• Current Period</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Select Date Range</li> </ul>
<b>From / To</b>	Facility to specify a date range so as to view the activity performed within the specified period. This field is displayed if the customer selects the <b>Select Date Range</b> option from the first filter.
<b>Transaction Description</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debits Only</li> <li>• Credits Only</li> </ul>
<b>Statement Records</b>	
<b>Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Reference No</b>	Reference number for the transaction.
<b>Amount</b>	Transaction amount along with the debit or credit indicator.

**To view the statement:**

1. From the **Account Number** list, select the appropriate deposit account for which you want to view the statement.  
This step is required only if this screen has been navigated to from the Toggle Menu.
2. To view the deposit statements within the specific period, select the appropriate option from the first filter.  
OR  
Click the other filter to view the transactions based on transaction type.
3. Click Apply Filter  
The statement based on the filter criteria defined is displayed.

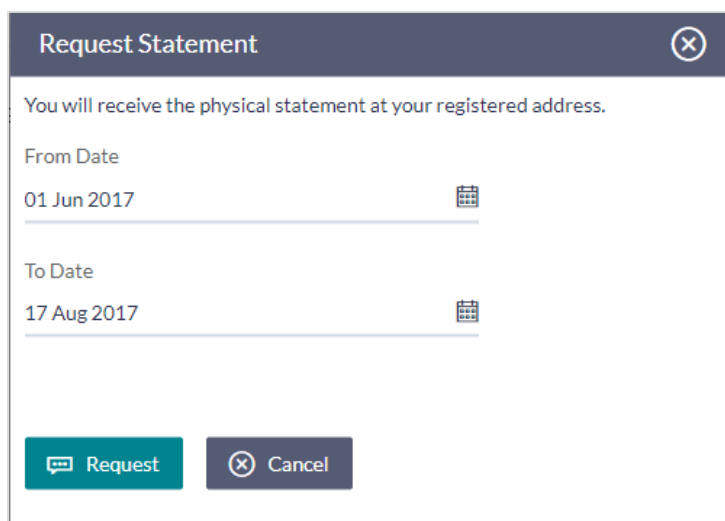
## 9.1 Request Statement

At times a customer might require the physical copy of a deposit account statement for a certain period. The statement request feature enables customers to request the bank for a physical copy of a deposit account statement for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### How to reach here:

*My Accounts > Term Deposits > View Statement > Request Statement*

### Request Statement



### Field Description

Field Name	Description
<b>From Date</b>	The customer is required to specify the start date of the date range to be considered for generating a statement so that the statement can be generated encompassing all the activities that have taken place in the specific deposit within the defined date range.
<b>To Date</b>	The customer is required to specify the end date of the date range which is to be considered for generating a statement. The statement will be generated encompassing all the activities that have taken place in the account within the defined date range.

### To request for a physical statement:

1. From the **From Date** list, select the start date of the date range to be considered for statement generation.
2. From the **To Date** list, select the end date of the date range to be considered for statement generation.



3. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Edit** to make changes if any. The user is directed to **Request Statement** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of **Request Statement** is displayed 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.

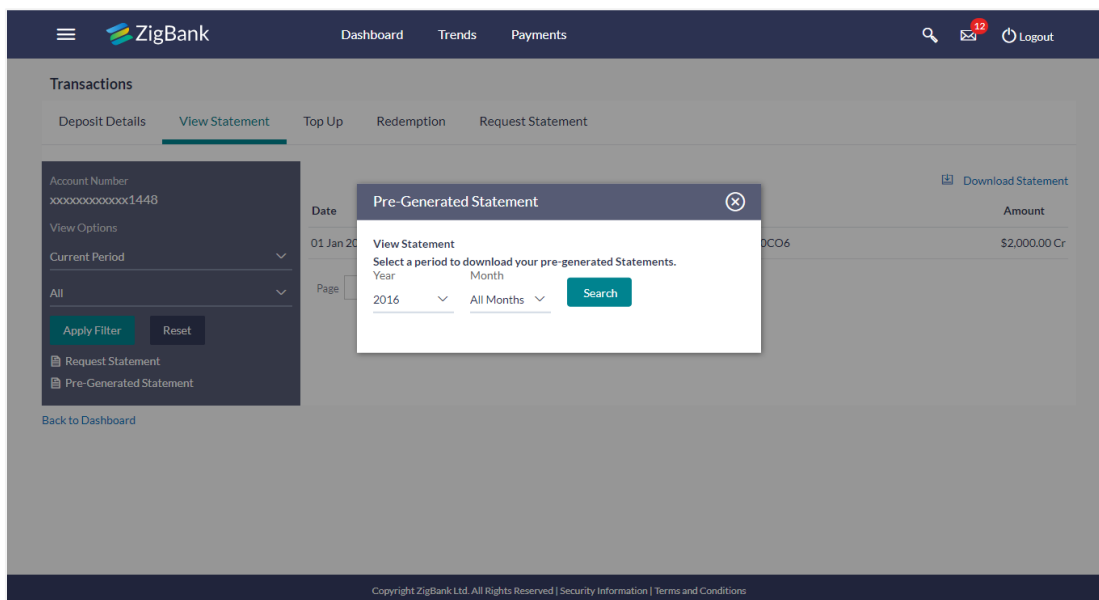
## 9.2 Pre-generated Statement

Pre-generated statements are statements that have been generated by the system for an account in the past. Through this option, the user can view statements that have been generated in the past.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > View Statement > Pre-Generated Statement*

### Pre-generated Statement



### Field Description

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

#### Period Selection

**Year** The customer is required to select a year as the first step in selecting a period.

**Month** The customer is required to specify the month, after having specified a year, so as to be displayed the statements generated for that particular month of the defined year.

#### Statement Records

**Statement Number** Statement reference number.

**From** Start date of the date period for which the statement is generated.

<b>Field Name</b>	<b>Description</b>
-------------------	--------------------

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<b>To</b>	End date of the date period for which the statement is generated.
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<b>Download</b>	Click the link to download the specific statement.
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1. From the **Period** lists, select the desired year and month to be displayed all the statements generated within that period.
2. Click **Search** to be displayed all statements generated within the specified period.
3. Click on the link (.pdf) available against any statement record to **Save / Print** that particular statement.

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## 10. Request Statement

The statement request feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### How to reach here:

*Dashboard > Toggle menu > Accounts > Term Deposits > Request Statement*

### Request Statement

### Field Description

Field Name	Description
<b>Account Number</b>	Account number for which statement has to be requested in masked format along with the account nickname, if defined. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Balance</b>	The balance in the account in the account currency.
<b>From Date</b>	The customer is required to specify the start date from which the account statement is required.
<b>To Date</b>	The customer is required to specify the date until when the statement is required.

**Note:** If this screen is navigated to from the Term Deposits widget after having selected the View Statement option against a specific deposit account, that deposit account number is defaulted in this field.

**To request for a physical statement:**

1. From the **Account Number** list, select the appropriate deposit account for which you want to view the statement.  
  
This step is required only if this screen has been navigated to from the Toggle Menu.
2. From the **From Date** list, select the start date of the deposit account statement.
3. From the **To Date** list, select the end date of the deposit account statement.
4. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click on the **Back to Dashboard** link to go back to Dashboard screen.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Request Statement** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message of **Request Statement** appears along with the transaction reference number.  
  
Click **Go To Account Details** link to go to **Deposit Details** screen.  
OR  
Click **Go To Dashboard** link to go to Dashboard screen.

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## 11. Closed deposits

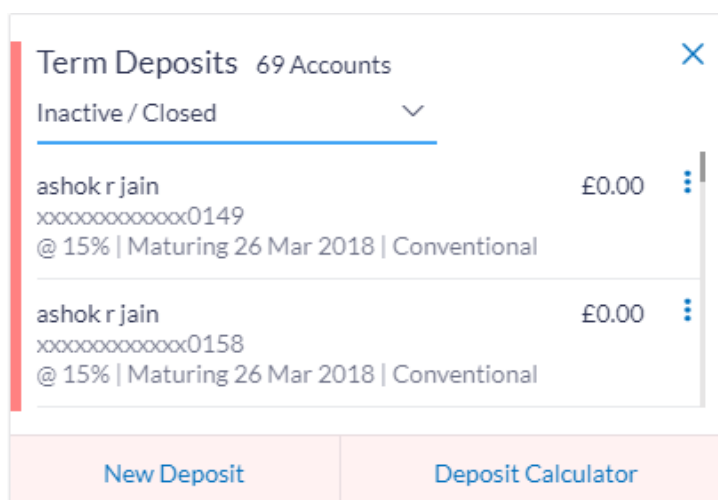
A term deposit is closed when it has attained maturity or if the entire deposit amount has been redeemed. In either case, customers may want to view closed term deposits for reference.

The customer is able to view the deposit accounts that have been closed by selecting the provided option on the term deposits widget. The customer can view additional details of any closed deposit account by selecting the specific deposit account on this widget.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > Inactive/Closed Deposits*

### Closed Deposits



### Field Description

Field Name	Description
<b>Customer Name</b>	Name of the primary account holder.
<b>Account Number</b>	The deposit account number along with the account nickname in a predefined format.
<b>Interest Rate</b>	The rate of interest applicable on the term deposit.
<b>Maturity Date</b>	The maturity date of the term deposit
<b>Deposit Type</b>	The type of deposit i.e. conventional or islamic
<b>Current Balance</b>	The current balance of the term deposit

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

<b>Total Count</b>	The total number of deposits that are inactive or closed is displayed on the widget.
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- To view further details of any deposit account, click on the specific deposit record in the widget. The **Closed Deposit Details** screen is displayed.

### Closed Deposit Details

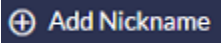
### Field Description

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

<b>Customer Name</b>	The name of the primary account holder is displayed.
----------------------	--

<b>Account Number</b>	Term deposit account number in masked format along with the account nickname (if defined) is displayed.
-----------------------	---

<b>Current Balance</b>	Indicates the current balance in the deposit account.
------------------------	---

<b>Add Nick Name</b>	Click  , to add nickname, for more information click <a href="#">Account Nickname</a> .
----------------------	--

### Account Details

<b>Customer ID</b>	The primary account holder's customer ID in masked format.
--------------------	--

<b>Field Name</b>	<b>Description</b>
<b>Original Principal Amount</b>	The amount for which the term deposit was opened.
<b>Interest Rate</b>	The rate of interest applicable on the term deposit.
<b>Holding Pattern</b>	Holding pattern of the term deposit. <ul style="list-style-type: none"> <li>• For single owner - Single</li> <li>• For joint ownership - Joint or multiple</li> </ul>
<b>Joint Account Holder 1</b>	Name of the joint account holder. This field is displayed only if the holding pattern of the term deposit is <b>Joint</b> .
<b>Joint Account Holder 2</b>	Name of the second joint account holder. This field is displayed only if the holding pattern of the term deposit is <b>Joint</b> and if multiple joint account holders are defined instead of just one.
<b>Status</b>	Status of the term deposit account. Displays the status as <b>Closed</b> .
<b>Deposit Details</b>	
<b>Deposit Date</b>	The date on which the deposit was opened.
<b>Deposit Term</b>	The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.
<b>Value Date</b>	Value date of the deposit.
<b>Deposit Certificate Number</b>	Unique number assigned by the bank to the term deposit for easy identification.
<b>Deposit Branch</b>	Details of the branch at which the deposit was held.
<b>Maturity Details</b>	
<b>Accrued Interest</b>	The total amount of interest accrued till date.
<b>Maturity Date</b>	The maturity date of the term deposit.
<b>Maturity Amount</b>	The value of the term deposit at the time of maturity.
<b>Charges</b>	The charges applicable in case the deposit was redeemed prematurely.



<b>Field Name</b>	<b>Description</b>
<b>Net Credit Amount</b>	The total amount credited, minus any charges, in the specific account at the time the term deposit was closed.
<b>Paid to</b>	<p>The account number, in masked format, to which the deposit amount was transferred at the time of maturity along with the account type, is displayed.</p> <p>This field is not displayed if the maturity instruction was <b>Renew Principal and Interest</b>.</p>

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## 12. Deposit Calculator

The Term Deposit calculator gives an indication to the customer about the amount that the customer can acquire at maturity if a specific amount is invested in a term deposit with the bank for a fixed period of time. The system calculates the total value of the term deposit at the end of the maturity period.

### How to reach here:

*Dashboard > My Accounts > Term Deposits > Deposit Calculator*

### Deposit Calculator

The screenshot shows the ZigBank Deposit Calculator interface. At the top, there is a navigation bar with 'ZigBank' logo, 'Dashboard', 'Trends', and 'Payments' links, along with search, notification, and logout icons. The main content area is titled 'How Much would you like to Deposit'. It contains several input fields: 'Amount' (set to £5,000.00), 'Frequency' (Years: 2, Months: 2, Days: 2), and '@Interest' (set to 10%). Below these fields, a grey box displays the result: 'You get back : £6,218.17'. A green 'Calculate' button is located at the bottom left of the form. A disclaimer box on the right side of the form provides additional information: 'This calculation is for conventional loan eligibility only. A salaried individual needs to fulfill the following criteria: The person has to be aged between 23 years to 58 years. Net salary has to be Rs.17,000 per month and Rs.25,000 for individuals staying in Mumbai & Delhi.' 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
<b>How much would you like to Deposit</b>	
<b>Amount</b>	The amount that the customer is willing to deposit.
<b>Frequency: Years/ Months / Days</b>	The amount of time in years, months and/or days that the customer is willing to deposit the amount.
<b>@ Interest</b>	The interest rate to be applied on the deposit.

### To calculate deposit value at maturity:


1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency: Years/ Months / Days** fields enter the relevant information.
3. In the **Interest** field, enter the rate of interest to be applied on the deposit. The estimated maturity value of the deposit is displayed.

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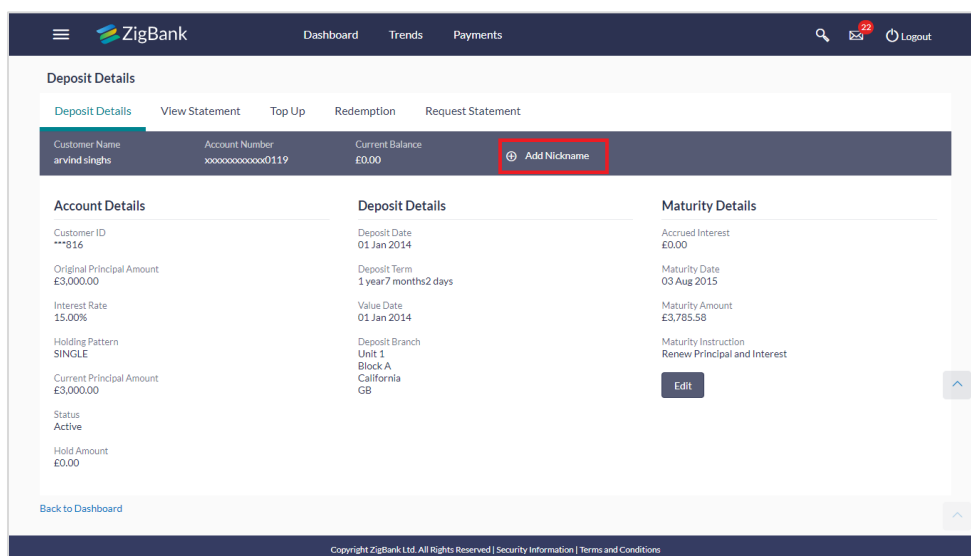
## 13. Account Nickname

A customer may wish to assign nicknames to deposit accounts so as to be able to easily identify them. The **Add Nickname** feature enables customers to easily assign nicknames to any deposit account. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows customer to modify or delete the nickname whenever required.

### To assign a nickname to a deposit account:

1. Click the  **Add Nickname** option available on the specific deposit details page.
2. In the **ADD Nickname** field, enter the nickname you want to assign to the account.

### Add Nickname- Example




The screenshot shows the ZigBank interface for a deposit account. At the top, there are navigation tabs: Dashboard, Trends, and Payments. Below this is a search bar and a Logout button. The main content area is titled 'Deposit Details' and includes sub-tabs: Deposit Details, View Statement, Top Up, Redemption, and Request Statement. A summary bar at the top of the details section shows: Customer Name (arvind singh), Account Number (xxxxxxxxxxxx0119), and Current Balance (€0.00). The 'Add Nickname' button is highlighted with a red box. Below this, the details are organized into three columns: Account Details (Customer ID, Original Principal Amount, Interest Rate, Holding Pattern, Current Principal Amount, Status, Hold Amount), Deposit Details (Deposit Date, Deposit Term, Value Date, Deposit Branch), and Maturity Details (Accrued Interest, Maturity Date, Maturity Amount, Maturity Instruction). An 'Edit' button is located at the bottom right of the Maturity Details section. A 'Back to Dashboard' link is at the bottom left. The footer contains copyright information for ZigBank Ltd.

### Field Description

#### Field Name Description



Field Name	Description
<b>Add Nickname</b>	On clicking on the Add Nickname link, a field is displayed in which the customer can specify a nickname to be assigned to the account.

3. Click  to save your changes.  
The specified nickname will be displayed on various transaction screens.

### To edit / delete a nickname:

## Add Nickname - Edit/ Delete

The screenshot shows the ZigBank interface for 'Deposit Details'. At the top, there are navigation tabs: 'Deposit Details', 'View Statement', 'Top Up', 'Redemption', and 'Request Statement'. Below these, a summary bar displays: Customer Name (arvind singhs), Account Number (xxxxxxxxxxxx0119), Current Balance (£0.00), and Add Nickname (Arvind). The 'Add Nickname' field is highlighted with a red box and contains an edit icon (pencil) and a delete icon (X). Below this, there are three columns of details: Account Details (Customer ID, Original Principal Amount, Interest Rate, Holding Pattern, Current Principal Amount, Status, Hold Amount), Deposit Details (Deposit Date, Deposit Term, Value Date, Deposit Branch), and Maturity Details (Accrued Interest, Maturity Date, Maturity Amount, Maturity Instruction). An 'Edit' button is located at the bottom right of the Maturity Details section. A 'Back to Dashboard' link is at the bottom left. The footer contains copyright information for ZigBank Ltd.

4. Click the  icon displayed against the nickname in order to modify the nickname. Modify the nickname as required and save your updates.  
OR  
Click the  icon to delete the nickname.

## FAQs

### 1. What is the advantage of assigning a nickname to an account?

You can personalize your account by giving it a nickname. This way you will be able to easily identify it.

### 2. What is Total Maturity Amount?

The total maturity amount is the amount that the deposit is worth at the time of maturity.

### 3. How does a term deposit work?

A term deposit offers a fixed interest rate for a fixed term. Interest rates differ based on the deposit term, the amount of the deposit and the interest payment frequency.

### 4. When will I start earning interest on my term deposit?

You will begin to earn interest from the day your term deposit is opened with the bank and not on the day the application is submitted.

### 5. Can I open a term deposit in joint names?

Yes, it is possible to open the term deposit with joint holders. Details of the holders have to be provided while opening the deposit. The maximum number of joint holders that can be added depends on the bank's offerings.

**6. Can I modify the term deposit details?**

Yes, you can modify the maturity instructions defined for your term deposit as well as top up the deposit amount. Both these options are provided on the Term Deposit Details screen.

**7. What happens to my term deposit at maturity?**

This will depend on the maturity instructions defined by you at the time the deposit was opened. Based on your selection at that point, at the time of maturity, the deposit would either be renewed or the amount will get credited to a specified account. If the funds are to be withdrawn at maturity, you can provide the details of the account to which the maturity proceeds are to be credited.

**8. Can I add funds to my term deposit?**

If the term deposit product has a facility for top up, then an option will be provided to add funds into the term deposit. The maximum amount with which you can top up the deposit will be defined by the bank and displayed on the top up page.

**9. Can I redeem the term deposit before the maturity date?**

Yes, depending on the bank's offerings, it is possible to redeem the term deposit amount either partially or fully before the maturity date.

**10. Can the maturity amount be credited into my account held with another bank?**

Yes, it is possible to setup instructions to credit the maturity amount into another bank account.

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