

Oracle Banking Digital Experience

**Corporate Term Deposit User Manual
Release 18.2.0.0.0**

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Corporate Term Deposit 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 18.2.0.0.0, 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	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 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	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
5	Deposit Details	✓	✓	✓
6	Deposit Details - Nickname updation	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	×	✓	✓
13	View Statement	✓	✓	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
14	View Statement - Request Statement	✗	✓	✓
15	View Statement - Pre-generated Statement	✗	✓	✓
16	Request Statement	✗	✓	✓

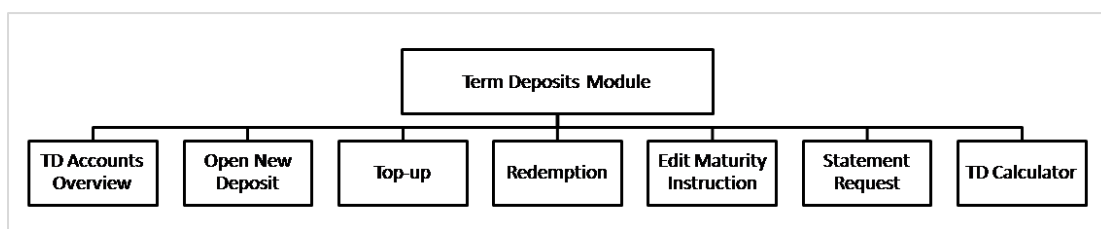
3. Term Deposit

Term Deposit is a type of investment where the money is invested at financial institutions for a fixed period of time on which an agreed 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
- Request Statement
- 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 preference is maintained (primary and linked parties)
- Corporate users are created.
- Transaction and account access is provided to corporate user (primary and linked parties)
- Approval rule set up for corporate user to perform the actions
- Transaction limits are assigned to user to perform the transaction

[Home](#)

4. Term Deposit Accounts Overview

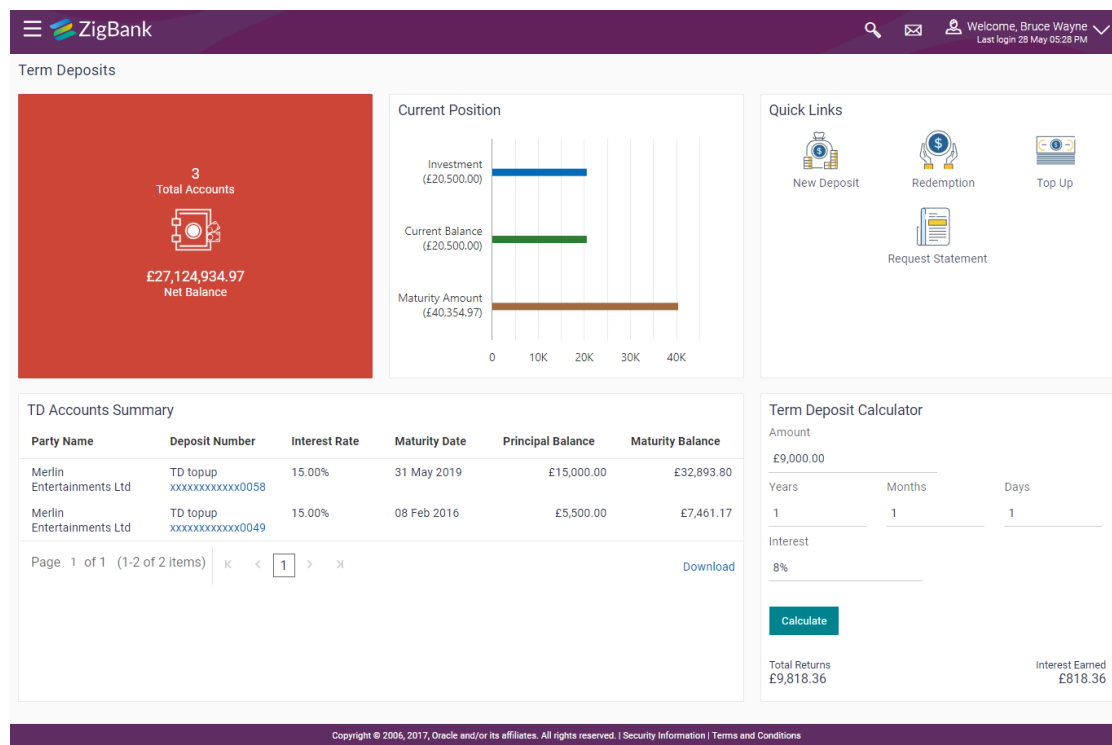
The Term Deposit overview page displays an overview of the customer's holdings with the bank as well as links to various transactions offered to the customer. Term Deposit overview can be accessed via Deposit Overview menu in the application. The screen allows the user to manage the deposit effectively 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



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
- Request Statement

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, refer the Term Deposit Calculator section.

[Home](#)

5. 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 and the tenure i.e. the term of the deposit. 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:

Toggle Menu > Accounts > Term Deposits > New Deposit

OR

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

New Deposit

ZigBank Welcome, Forex Corporate Last login 20 May 03:35 PM

New Deposit

Holding Details

Primary Account Holder
LEO Corp

Deposit Details

Source Account
xxxxxxxxxxxx0016

Balance : ₹9,025,757.16, Holding Pattern : Single

Select Product
TD without topup

[View Interest Rates](#)

Deposit Amount
USD \$10,000.00

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

Deposit Tenure
☒ Tenure ☐ Date

Years Months Days
5 6 30

Minimum allowed is 1 Day and Maximum allowed is 7 Years
[Calculate Maturity](#)

Maturity Details

Maturity Instruction
Renew Principal and Pay Out the I...

Pay To
Domestic Bank Account

Account Number
AT30040820010

Account Name
Smith John

Bank Code
HDFC0000017

[Submit](#) or [Look Up Bank Code](#)

HDFC Bank Ltd
A - 8, 2nd Avenue
Anna Nagar
Chennai

[Create](#) [Back](#)

Note

PAN Card is mandatory for creating deposits greater than or equal to INR 50,000 or If the consolidated sum of all live deposits exceeds INR 5,00,000 per party id.

In such cases, request for creating a deposit will be rejected.

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Look up - Bank Code

Search IFSC Code

IFSC Code

Bank Name

State

City

hdfc

Search

Bank Name	Branch	Address	IFSC Code
HDFC Bank Ltd		A - 8, 2nd Avenue Anna Nagar Chennai Tamil Nadu Chennai HDFC0000017	HDFC0000017

Field Description

Field Name	Description
Holding Details	
Primary Account Holder	Name of the user who is logged-in.
Deposit Details	
Source Account	<p>The customer is required to select the current or savings account to be debited with the deposit amount.</p> <p>All the active current and savings accounts of the customer are displayed along with nicknames, if defined.</p>
Balance	On selection of a current or savings account in the Select Account field, the current balance of the specific account is displayed against the field.
Select Product	Term deposit products available. Products which are enabled for opening new account from digital platform will be listed in the dropdown.
View Interest Rates	Click on the View Interest Rates link to view the interest rates that will be applicable on the deposit account based on the deposit product selected. This link will be displayed against the Select Product field once a product is selected.
Currency	<p>Currency of the deposit.</p> <p>This field appears as a label (instead of List for selection) where the deposit product supports only single currency.</p>
Deposit Amount	Principal amount of the term deposit to be opened.
Application displays the Minimum & Maximum Deposit Amount allowed.	

Field Name	Description
Deposit Tenure	<p>Deposit tenure of the product, either deposit period or maturity date.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tenure • Date
Years	<p>Years of the deposit tenure.</p> <p>This field appears if you select the Tenure option in the Deposit Tenure field.</p>
Months	<p>Months of the deposit tenure.</p> <p>This field appears if you select the Tenure option in the Deposit Tenure field.</p>
Days	<p>Days of the deposit tenure.</p> <p>This field appears if you select Tenure option from the Deposit Tenure field.</p>
Date	<p>Maturity date of the deposit.</p> <p>This field appears if you select Date option from the Deposit Tenure field.</p>
Application displays the Minimum & Maximum Deposit tenure allowed.	
Maturity Amount	<p>Calculated maturity amount as per selected parameters.</p> <p>This field appears if you click <u>Calculate Maturity</u> link.</p>
Interest Rate	<p>Interest Rate applicable for the deposit product.</p> <p>This field appears if you click <u>Calculate Maturity</u> link.</p>
Maturity Details	
Maturity Instruction	<p>Maturity instructions to be set by the user for the selected deposit account.</p> <p>The options can be:</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

Field Name	Description
Roll over Amount	Special amount be rolled over. This field appears if you select Renew Special Amount and Pay Out the Remaining Amount option from the Maturity Instruction list.
Pay To	Account transfer options. The options are: <ul style="list-style-type: none"> • Own accounts • Internal Account • Domestic Bank Account This field does not appear, if you select Renew Principal and Interest option from the Maturity Instructions list.
Own Account	
This section appears for Own Account .	
Transfer Account	Account number along with the account nickname to which the funds are to be transferred. For more information, refer the Account Nickname section.
On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.	
Internal Bank Account	
This section appears for Internal Account .	
Account Number	Account number along with the account nickname to which the funds are to be transferred.
Domestic Bank Account	
This section appears for Domestic Bank Account .	
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the account to which the funds are to be transferred.
Bank Code	Bank code of the destination account.
Look up Bank Code	Link to help the user search for Bank Code. On submitting Bank Code, Bank Address gets displayed based on provided Bank Code.

To open a new term deposit:

1. From the **Source Account** list, select the current or savings account to be debited in order to open the term deposit.

2. From the **Select Product** list, select the appropriate option.
 - To view the rates of interest applicable on the term deposit, click on the **View Interest Rates** link displayed against the **Select Product** field once a product is selected.
3. From the **Currency** list (if product is available in multiple currencies), select the currency.
4. In the **Deposit Amount** field, enter the deposit amount.
5. In the **Deposit Tenure** field, click the appropriate button.
 - If you select the **Tenure** option, in the **Years**, **Months** and **Days** fields enter the appropriate values.
 - If you select the **Date** option, from the **Date** list, select the appropriate date.
6. To view the Maturity Amount & Interest Rate, click the **Calculate Maturity** link.
7. Click **Reset** to clear the calculated maturity details.
8. From the **Source Account** list, select the appropriate option.
9. Enter the maturity details. For more information on **Maturity Details** refer the Edit Maturity Instruction section.
10. Click **Create**.
OR
Click **Back** to navigate to the previous screen.
11. The **Review** screen appears. Verify the details and click **Confirm**. OR
Click **Back** to make changes if any. User is directed to **New Deposit – screen** with values in editable form.
OR
Click **Cancel** to cancel the transaction.
12. The success message of request of opening a new term deposit along with the reference number appears.
Click **Go to Dashboard** , link to navigate to the dashboard.
OR
Click **Go To Account Details** link to access the **Deposit Details** screen.

[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 Instruction, Payout instructions (if applicable)
- Quick Links: Redemption, Top Up, Edit Maturity Instruction, and Statement Request
- Transactions

How to reach here:

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

Deposit Details

Welcome, Bruce Wayne
Last login 01 Jun 08:12 PM

Deposit Details

Select Account
xxxxxxxxxxxx0058
Balance : £13,962.00, Holding Pattern : Single
Product name
TD topup
Add Nickname

Investment

Original Principal Amount
£15,000.00

Deposit Date
02 Jan 2014

Value Date
02 Jan 2014

Interest Rate
15.0%

Deposit Branch
Bank Futura - AT3 Branch Needal Street,
London, GREAT BRITAIN

Current Position

Current Balance
£13,962.00

Deposit Term
5 Years 4 Months 29 Days

Hold Amount
£0.00

Deposit Certificate Number
Accrued Interest
£0.00

Maturity

Maturity Amount
£13,962.00

Maturity Date
31 May 2019

Maturity Instruction
Renew Principal and Pay Out the Interest

Pay To
xxxxxxxxxxxx0027
Own Account
Bank Futura - AT3 Branch
Needal Street
London
GREAT BRITAIN

Redemption

Top Up

Edit Maturity Instruction

Request Statement

Transactions

Download

Date	Description	Reference No	Amount
02 Jan 2014	REDEMPTION	AT3TDRE14002ADW2	£600.00 Dr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020ZHY	£100.00 Cr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020ZHV	£12.00 Cr
02 Jan 2014	REDEMPTION	AT3TDRE14002AASX	£560.00 Dr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020XYB	£10.00 Cr
02 Jan 2014	NEW DEPOSIT	AT3DEBK140021DE5	£15,000.00 Cr


Page 1 of 1 (1-6 of 6 items)

Back Pre-Generated Statement

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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 name	Term deposit product under which term deposit account is opened.

Field Name	Description
Nickname	<p>The user defined description or name of the term deposit accounts which will be displayed (if nickname for the account is set by the user)</p> <p>Click , to add nickname.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Investment	
Original Principal Amount	Original principal amount at the time of opening of term deposit account.
Deposit Date	Deposit Opening date of the Term Deposit.
Value Date	Value date of the deposit as maintained by the Core Banking Application.
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 Core Banking Application).</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 Core Banking Application.
Deposit Certificate Number	Unique number assigned by the host to the respective 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>
Maturity	
Maturity Amount	Maturity amount of the term deposit.
Maturity Date	Maturity date set for the selected Term Deposit account.

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

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

To view the term deposit account activity:

1. Click  to search transactions, in **Transactions** section.
The **Transactions** screen to search specific transactions appears.
2. From the **Select Account** list, select the appropriate account.
3. Enter the appropriate search criteria.
4. Click **Search**.
Based on search criteria search result appears.
OR
Click **Reset** to clear the entered details.
OR
Click **Back** to navigate to the previous screen.

Transactions -Search Criteria

The screenshot shows the ZigBank Transactions search criteria page. The page has a purple header with the ZigBank logo and a user profile. The main content area is white and contains a search form. The form has the following fields:

- Select Account:** A dropdown menu showing 'xxxxxxxxxxxx0058'.
- Balance:** A text field showing '£15,000.00, Holding Pattern: Single'.
- Search By:** A dropdown menu showing 'Current Period'.
- Reference Number:** A text field.
- Amount From:** A text field.
- Amount To:** A text field.
- Transaction Type:** A dropdown menu showing 'All'.

Below the form are three buttons: 'Back', 'Reset', and 'Search'. Below the buttons is a 'Download' button with a dropdown arrow. Below the download button is a table with the following data:

Date	Description	Reference No	Amount
02 Jan 2014	NEW DEPOSIT	AT3DEBK140021DE4	£5,500.00 Cr

Below the table is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons. At the bottom of the page are two buttons: 'Back' and 'Pre-Generated Statement'.

Field Description

Field Name	Description
Select Account	Term deposit account number of user in the masked format.
Balance	Application displays the Account balance of the selected source account.
Search By	<p>The transaction period.</p> <p>Options are:</p> <ul style="list-style-type: none"> • Current Period • Previous Month • Previous Quarter • Select Date Range
Date From / Date To	<p>The start and end date range of the transaction – for a date bound search.</p> <p>Start date cannot be greater than end date.</p> <p>This field appears if you select the Select Date Range option in the Search By list.</p>
Reference Number	Reference number of transaction.

Field Name	Description
Transaction Type	The type of the transaction. Options are: <ul style="list-style-type: none"> • All • Debit Only • Credit Only
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	A brief description of the transaction.
Reference Number	Reference number of transaction.
Amount	The debit/ credit amount of the transaction.

5. Click **Download**, to download transaction summary in a specific format.
6. Click on **Pre-Generated Statement**, to generate a pre-generated statement.
OR
Click **Back** to navigate to the previous screen.

You can also initiate following actions using **Deposit Details- 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 **Request Statement**.

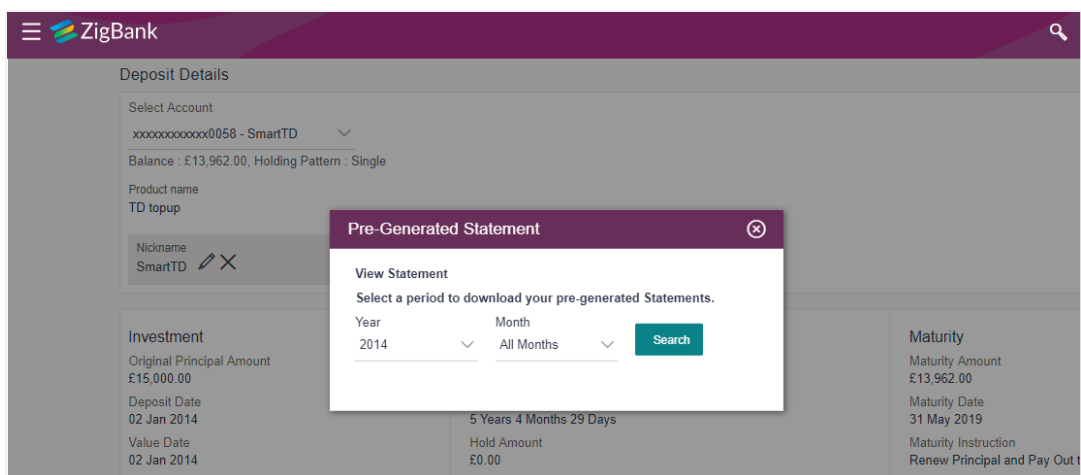
6.1 Pre-Generated Statement

Pre-generated statements are statements that have been generated by the core banking application, for an 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. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

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.
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

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:

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

Edit Maturity Instruction

Select Account: xxxxxxxx0058

Balance: €15,000.00, Holding Pattern: Single

Maturity Instruction: Renew Principal and Pay Out the L...

Pay To: Own Account

Transfer Account: xxxxxxxx0016

Merlin Entertainments Ltd
Bank Futura - AT3 Branch
Needal Street
London
GREAT BRITAIN

[Save](#) [Back](#)

Notes

You can change the maturity instructions set at the time of opening this deposit.

Select Pay out at maturity and update your account details.

If your maturity instruction is to Renew Principal and Interest, it will be reinvested at the interest rate applicable on the maturity date for a deposit of that term and amount.

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Look up - Bank Code

Search IFSC Code

IFSC Code: _____ Bank Name: hdfc

State: _____ City: _____

[Search](#)

Bank Name	Branch	Address	IFSC Code
HDFC Bank Ltd		A - 8, 2nd Avenue Anna Nagar Chennai Tamil Nadu Chennai HDFC0000017	HDFC0000017

Field Description

Field Name	Description
Select Account	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.
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.

Field Name	Description
Domestic Bank Account	
This section appears for Domestic Bank Account .	
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the account to which funds are to be transferred.
Bank Code	Bank code of the destination account. On submitting the Bank Code, the corresponding bank address gets displayed.
Look up Bank Code	Link to help the user search for 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 previous screen.
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.
Click **Go to Dashboard**, link to navigate to the dashboard.
OR
Click **Go To Account Details** link to access the **Deposit Details** screen.

[Home](#)

8. 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:

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

Field Description

Field Name	Description
Select Account	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.
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.

Field Name	Description
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 user's own Party account or any linked party accounts, that 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 navigate to the previous screen
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.
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. The success message of Top-up Term Deposit appears along with the transaction reference number.
Click **Go to Dashboard**, link to navigate to the dashboard.
OR
Click **Go To Account Details** link to access the **Deposit Details** screen.

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

9. 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:

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

Redemption

Redemption Details

Select Account
xxxxxx0058

Balance: £15,000.00, Holding Pattern: Single

Redeemable Amount
£15,000.00

Redemption Type
☐ Partial
 ☒ Full

Payout Details

Pay To
Own Account

Transfer Account
xxxxxx0016

Merlin Entertainments Ltd
Bank Futura - AT3 Branch
Needal Street
London
GREAT BRITAIN

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.

Redeem **Back**

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Look up - Bank Code

Search IFSC Code

IFSC Code

Bank Name

hdfc

State

City

Search

Bank Name	Branch	Address	IFSC Code
HDFC Bank Ltd		A - 8, 2nd Avenue Anna Nagar Chennai Tamil Nadu Chennai HDFC0000017	HDFC0000017

Field Description

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

Redemption Details

Select Account	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	<p>Type of redemption for user to select.</p> <p>The options are:</p> <ul style="list-style-type: none"> Partial Full
------------------------	---

Redemption Amount	<p>Amount to be redeemed (Partial redemption).</p> <p>This field appears, if you click the Partial button in the Redemption Type field.</p>
--------------------------	---

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

Field Name	Description
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.
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 navigate to the previous screen.
- 5. The **Review** screen appears. Verify the details and click **Confirm**.
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. The success message along with the reference number appears.
Click **Go to Dashboard**, link to navigate to the dashboard.
OR
Click **Go To Account Details** link to access the **Deposit Details** screen.

[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 > Request Statement

OR

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

OR

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

Request Statement

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.

The **Review** screen appears. Verify the details and click **Confirm**.

OR

Click **Back** to modify the details for statement generation. Application navigates to the previous screen.

OR

Click **Cancel** to cancel the transaction.

4. The success message along with the reference number appears.
Click **Go to Dashboard**, link to navigate to the dashboard.
OR
Click **Go To Account Details** link to access the **Deposit Details** screen.

[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
£10,000.00

Years: 5 Months: 6 Days: 30

Interest
5%

Calculate

Total Returns: £13,241.27 Interest Earned: £3,241.27

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.
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**.

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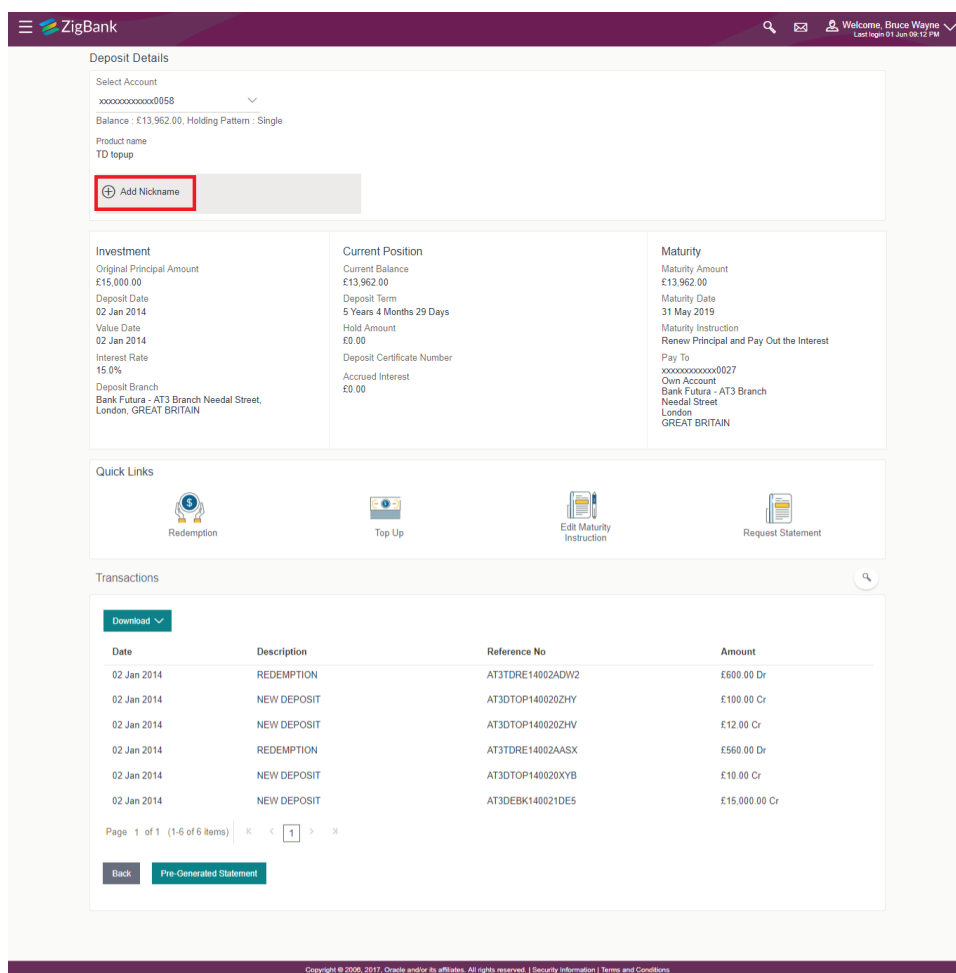
12. Account Nickname

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. In case of an account with nick name, the account will get displayed with the nickname.

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 'Deposit Details' page. At the top, there's a header with the ZigBank logo and user information: 'Welcome, Bruce Wayne' and 'Last login 07 Jan 08 12 PM'. Below the header, the 'Deposit Details' section includes a 'Select Account' dropdown showing 'xxxxxxxxxxxx0058', the 'Balance: £13,962.00', and 'Holding Pattern: Single'. The 'Product name' is 'TD topup'. A red box highlights the 'Add Nickname' button. Below this, there are three columns of details: 'Investment' (Original Principal Amount: £15,000.00, Deposit Date: 02 Jan 2014, Value Date: 02 Jan 2014, Interest Rate: 15.0%, Deposit Branch: Bank Futura - AT3 Branch Needal Street, London, GREAT BRITAIN), 'Current Position' (Current Balance: £13,962.00, Deposit Term: 5 Years 4 Months 29 Days, Hold Amount: £0.00, Deposit Certificate Number, Accrued Interest: £0.00), and 'Maturity' (Maturity Amount: £13,962.00, Maturity Date: 31 May 2019, Maturity Instruction: Renew Principal and Pay Out the Interest, Pay To: xxxxxxxxxxxx0027, Own Account: Bank Futura - AT3 Branch Needal Street, London, GREAT BRITAIN). Below these details is a 'Quick Links' section with icons for Redemption, Top Up, Edit Maturity Instruction, and Request Statement. The 'Transactions' section at the bottom shows a table with columns: Date, Description, Reference No, and Amount. The table contains six rows of transactions from 02 Jan 2014. At the bottom of the transactions section, there's a pagination bar showing 'Page 1 of 1 (1-6 of 6 items)' and a 'Pre-Generated Statement' button.

Deposit Details

Select Account
xxxxxxxxxxxx0058
Balance : £13,962.00, Holding Pattern : Single
Product name
TD topup

Add Nickname

Investment
Original Principal Amount
£15,000.00
Deposit Date
02 Jan 2014
Value Date
02 Jan 2014
Interest Rate
15.0%
Deposit Branch
Bank Futura - AT3 Branch Needal Street,
London, GREAT BRITAIN

Current Position
Current Balance
£13,962.00
Deposit Term
5 Years 4 Months 29 Days
Hold Amount
£0.00
Deposit Certificate Number
Accrued Interest
£0.00

Maturity
Maturity Amount
£13,962.00
Maturity Date
31 May 2019
Maturity Instruction
Renew Principal and Pay Out the Interest
Pay To
xxxxxxxxxxxx0027
Own Account
Bank Futura - AT3 Branch
Needal Street
London
GREAT BRITAIN

Quick Links

Redemption Top Up Edit Maturity Instruction Request Statement

Transactions

Download

Date	Description	Reference No	Amount
02 Jan 2014	REDEMPTION	AT3TDRE14002ADW2	£600.00 Dr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020ZHY	£100.00 Cr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020ZHV	£12.00 Cr
02 Jan 2014	REDEMPTION	AT3TDRE14002AASX	£560.00 Dr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020XYB	£10.00 Cr
02 Jan 2014	NEW DEPOSIT	AT3DEBK140021DE5	£15,000.00 Cr

Page 1 of 1 (1-6 of 6 items) < 1 >


Back Pre-Generated Statement

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Field Description

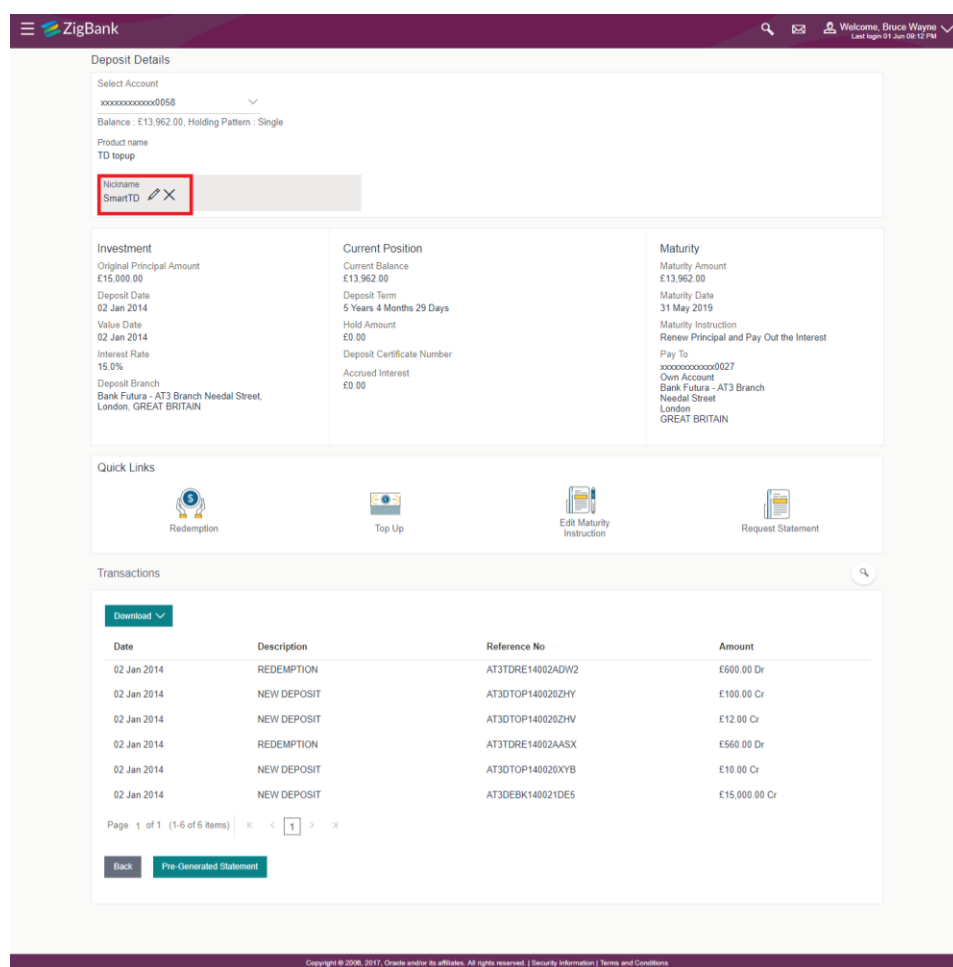
Field Name Description

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 ZigBank 'Deposit Details' page. The 'Nickname' field is highlighted with a red box and contains the text 'SmartTD'. Below the main details, there are 'Quick Links' for Redemption, Top Up, Edit Maturity Instruction, and Request Statement. A 'Transactions' table is also visible, showing a list of deposits and redemptions.

Date	Description	Reference No	Amount
02 Jan 2014	REDEMPTION	AT3TDRE14002ADW2	£600.00 Dr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020ZHY	£100.00 Cr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020ZHV	£12.00 Cr
02 Jan 2014	REDEMPTION	AT3TDRE14002AASX	£560.00 Dr
02 Jan 2014	NEW DEPOSIT	AT3DTOP140020XYB	£10.00 Cr
02 Jan 2014	NEW DEPOSIT	AT3DEBK140021DE5	£15,000.00 Cr

4. Click , to modify the nickname.
Update the nickname and click  to save your changes.
OR
Click , to delete nickname.

FAQs

1. What is Total Maturity Amount?

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

2. 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.

3. 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.

4. 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.

5. 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.

6. 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.

7. 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.

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