

# **Oracle Banking Digital Experience**

**Islamic Banking – Retail Term Deposits User Manual  
Release 18.3.0.0.0**

**Part No. F12056-01**

**December 2018**

**ORACLE®**

Islamic Banking – Retail Term Deposits User Manual  
December 2018

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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 18.3.0.0.0, refer to the following documents:

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

## 2. Transaction Host Matrix

### Legends

<b>NH</b>	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 14.0.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0*
1	Overview	×	✓	✓	✓
2	New Deposit (Single holder)	×	✓	✓	✓
3	New Deposit (Maturity Instruction)				
	With Maturity Instruction as Close on maturity	×	✓	✓	✓
	With Maturity Instruction as Renew profit and Principal	×	✓	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the profit	×	✓	✓	✓
	With Maturity Instruction as Renew profit 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				
	With payout instructions - Pay to International bank account	x	x	x	x
5	Deposit Details	x	✓	✓	✓
6	Deposit Details - Nickname updation	NH	NH	NH	NH
7	Edit Maturity Instruction				
	With Maturity Instruction as Close on maturity	x	✓	✓	✓
	With Maturity Instruction as Renew Profit And Principal	x	✓	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Profit	x	✓	✓	✓
	With Maturity Instruction as Renew Profit and Pay Out the Principal	x	✓	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	x	✓	✓	✓
8	Edit Payout Instruction				
	With payout instructions - Pay to own account	x	✓	✓	✓
	With payout instructions - Pay to internal account	x	✓	✓	✓
	With payout instructions - Pay to domestic bank account	x	x	x	x
	With payout instructions - Pay to International bank account	x	x	x	x
9	Top Up	x	x	x	x
10	Redemption to own account	x	✓	✓	✓
11	Redemption to internal account	x	✓	✓	✓
12	Redemption to domestic account	x	x	x	x

13	View Statement	×	✓	✓	✓
	View Statement - Request Statement	×	✓	✓	✓
	View Statement - Pre-generated Statement	×	✓	✓	✓
14	Request Statement	×	✓	✓	✓
15	Closed deposits	×	✓	✓	✓
16	Deposit Calculator	<b>NH</b>	<b>NH</b>	<b>NH</b>	<b>NH</b>

\* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

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### 3. Term Deposit

Islamic Banking is a Banking system that is based on the principles of sharia (Islamic law) and guided by the Islamic economics. The Shariah Laws provide guidance on each and every aspect of human life, and the laws which govern and guide financial and commercial transactions define Islamic Banking activities.

As the name suggests, a Term Deposit is a deposit held at a bank for a fixed term, generally ranging from a few days to a few years. Islamic Term deposit account offers a competitive return that varies according to the investment period that customer selects. Islamic Term deposits solutions offers their customers the returns based on the principle of profit-sharing.

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.
- Islamic Term Deposit products and accounts are maintained in the core banking system under a party ID mapped to the customer.

#### **Features Supported In the Application**

The Retail Islamic Term Deposit module of the application supports the following features:

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

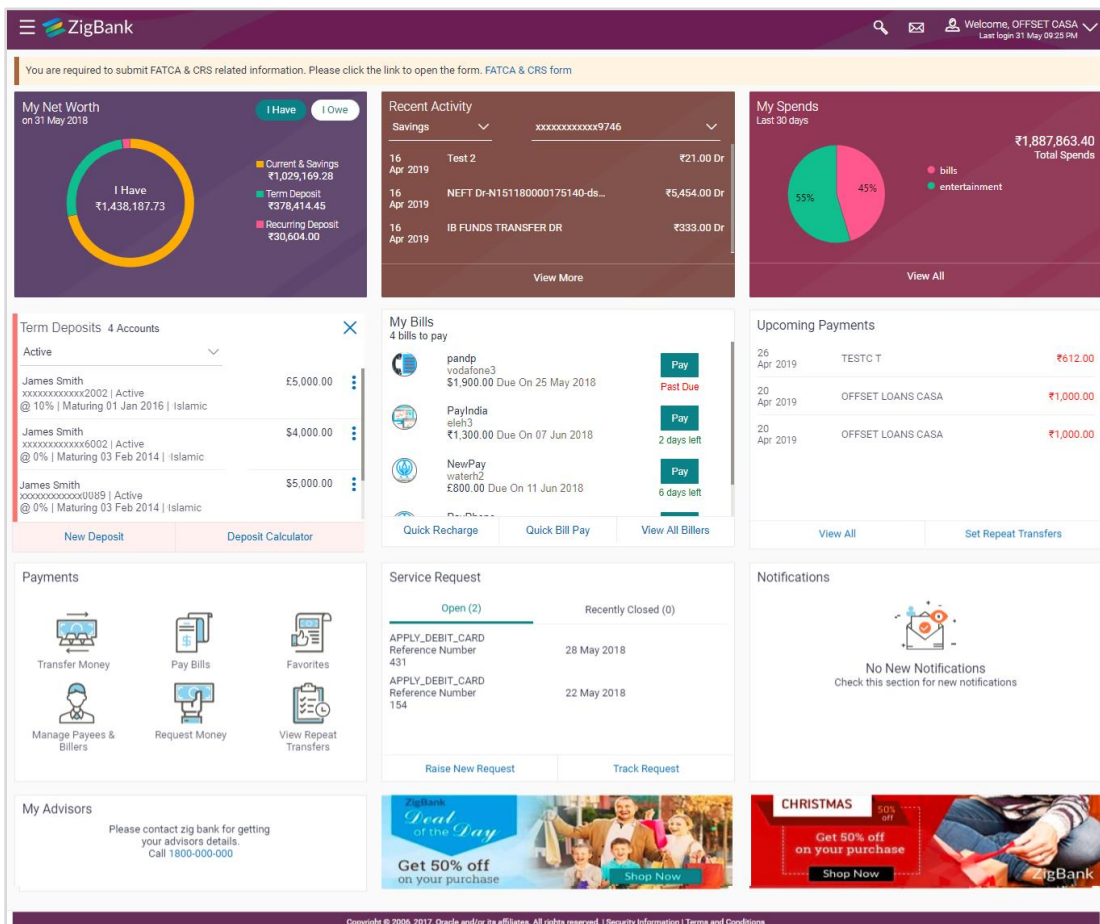


### 3.1 Term Deposits Widget - Overview

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. 'My Accounts' widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and finances 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, amount of deposit, profit 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 or redeem the deposit. By default, this widget displays the customer's active term deposits. Whereas a customer can 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, this widget also displays options by which the customer can open a new deposit or view the deposit calculator.



## 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, profit 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 (only for conventional deposits) 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. (The details are derived based on the calculation logic set with in OBDX – currently applicable for conventional Term Deposits)

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## 4. New Deposit

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

**Deposit Details**

Source Account  
xxxxxxx0045 - Account 4

Balance : £99,371.10

Select Product  
ISLAMIC TD\_FM

[View Profit 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 11 6

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

**Maturity Details**

Maturity Instruction  
Close on Maturity

Pay To  
Own Account

Transfer Account  
xxxxxxx0012 - Account 1

James Smith  
Bank Futura - AT3 Branch  
Needal Street  
London  
GREAT BRITAIN

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

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## Field Description

Field Name	Description
<b>Deposit Details</b>	
<b>Source Account</b>	<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> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Balance</b>	<p>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.</p>
<b>Select Product</b>	<p>All the term deposit products available for application will be listed down.</p>
<b>View Profit Rates</b>	<p>Click on the View Profit Rates link to view the profit rate applicable on the deposit account based on the deposit product. Will come after select product option.</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>
<b>Years</b>	<p>The customer can identify the deposit tenure in years.</p> <p>This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>

Field Name	Description
<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>Maturity Amount</b>	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer.
<b>Maturity Details</b>	
<b>Maturity Instructions</b>	Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected. The options can be: <ul style="list-style-type: none"> <li>• Close on maturity (No Rollover)</li> <li>• Renew Profit And Principal</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Profit and Pay Out the Principal</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Rollover Amount</b>	The amount to be rolled over. 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.

Field Name	Description
<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> <li>• International Bank Account</li> </ul> <p>This field is not displayed, if the customer has selected <b>Renew Profit 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>
<b>Bank Name</b>	<p>Name of the beneficiary bank.</p>
<b>Bank Address</b>	<p>Address of the beneficiary bank.</p>
<b>City</b>	<p>City of the beneficiary bank.</p>
<b>Internal Bank Account</b>	
<p>This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field.</p>	
<b>Account Number</b>	<p>The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.</p>

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

### 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.

### International Bank Account

This section is displayed if the customer has selected the option **International 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 is redeemed.
<b>Swift Code</b>	The unique code used while international fund transactions.
<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
<b>Look Up SWIFT Code</b>	Search option to look for swift code of the destination account.
<b>Beneficiary Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.

Field Name	Description
<b>Correspondence Charges</b>	<p>Correspondence charges of the redemption.</p> <p>The charges are borne by:</p> <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul>

#### To open a new term deposit:

1. From the **Source Account** list, select appropriate account to be debited with the term deposit installment amount. Displays the account balance details.
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. From the **Maturity Instructions** list, select the appropriate option.
7. From the **Pay To** list, select an appropriate mode through which the amount to be paid out is transferred at the time of maturity.
  - a. If you select **Internal Account** option in **Pay To** field;
    - i. In the **Account Number** list, enter an appropriate account for maturity proceeds.
  - b. If you select **Domestic Bank Account** option in **Pay To** field;
    - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
    - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    - iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held. or select it from the look up.
    - iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
  - c. If you select **Own Account** option in **Pay To** field;
    - i. From the **Transfer Account** list, select an appropriate current and savings account for maturity proceeds. The beneficence name and its bank details appears.
  - d. If you select **International Bank Account** option in **Pay To** field;



- ii. In the **Account Number** field, enter an appropriate account for maturity proceeds.
  - iii. In the **SWIFT Code** field, enter the swift code details for maturity proceeds select it from the look up.
  - iv. In the **Beneficiary Name** field enter the name of the beneficiary.
  - v. From the **Correspondence Charges** list, select the appropriate option.
8. Click **Create**.  
OR  
Click **Back** to navigate back to previous screen.
9. 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.
10. 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.

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## 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 profit 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:

- Redeem term deposit
- Edit Maturity Instructions
- View Statement
- Request Statement

### How to reach here:

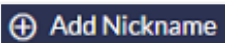
*Dashboard > My Accounts > Term Deposits > More Information > Deposit Details*

### Deposit Details

The screenshot shows the ZigBank interface for a deposit account. At the top, there are navigation tabs: Deposit Details (selected), View Statement, Top Up, Redemption, Request Statement, and Edit Maturity Instruction. Below the tabs, the account holder's name (James Smith) and account number (xxxxxxxxxxx0124) are displayed, along with the current balance (£7,000.00) and an 'Add Nickname' button. The main content area is divided into three columns: Account Details, Deposit Details, and Maturity Details. Account Details includes Customer ID (\*\*\*210), Original Principal Amount (£7,000.00), Holding Pattern (Single), Current Principal Amount (£7,000.00), Status (Active), and Hold Amount (£0.00). Deposit Details includes Deposit Date (02 Jan 2014), Deposit Term (2 years 7 months), Profit Rate (5.00%), Value Date (02 Jan 2014), and Deposit Branch (Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN). Maturity Details includes Maturity Date (02 Aug 2016) and Maturity Instruction (Renew Principal and Profit) with an 'Edit' button. A 'Back to Dashboard' link is at the bottom left, and a copyright notice is at the bottom center.

### 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>	The available balance of the deposit account is displayed.

Field Name	Description
<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>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>Profit Rate</b>	The rate of profit applicable on the term deposit.
<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.
<b>Maturity Details</b>	

Field Name	Description
<b>Maturity Date</b>	The date on which the term deposit will mature.
<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 Profit</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Profit 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 Profit</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.

### 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 displays the 'Edit Maturity Instruction' interface on the ZigBank website. The header includes the ZigBank logo and user information: 'Welcome, James Smith' with a last login time of '11 Jun 05:12 PM'. The main content area is titled 'Edit Maturity Instruction' and contains the following fields and options:

- Account Number:** xxxxxxxxxxxx0124 - ADSav
- Balance:** £7,000.00
- Maturity Instruction:** A dropdown menu.
- Renew Special Amount and Pay ...:** A dropdown menu.
- Roll over Amount:** £1,200.00
- Pay To:** Own Account (dropdown menu)
- Transfer Account:** xxxxxxxxxxxx0012 - Account 1 (dropdown menu)
- Account Holder:** James Smith, Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN

At the bottom of the form are two buttons: 'Save' and 'Back'. To the right of the form is a 'Notes' section with an icon of a notepad and the following text:

**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.

The footer of the page contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. 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 Profit And Principal</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Profit 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 appears if you select the <b>Renew Special Amount and Pay Out 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 accounts</li> <li>• Internal Account</li> <li>• Domestic Bank Account</li> <li>• International Bank account</li> </ul> <p>This field is not displayed if the option <b>Renew Principal and Profit</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>Field Name</b>	<b>Description</b>
<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.
<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.

Field Name	Description
<b>International Bank Account</b>	
This section is displayed if the customer has selected the option <b>International 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 is redeemed.
<b>Swift Code</b>	The unique code used while international fund transactions.
<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
<b>Look Up SWIFT Code</b>	Search option to look for swift code of the destination account.
<b>Beneficiary Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.
<b>Correspondence Charges</b>	Correspondence charges of the redemption. The charges are borne by: <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul>

**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 Profit** 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.
    - d. If you select **International Bank Account** option in **Pay To** field;
      - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
      - ii. In the **SWIFT Code** field, enter the swift code details for maturity proceeds select it from the look up.
      - iii. In the **Beneficiary Name** field, enter the name of the beneficiary.
      - iv. From the **Correspondence Charges** list, select the appropriate option.
  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 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.

[Home](#)

## 7. 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*

### Redemption

The screenshot shows the ZigBank Redemption page. At the top, there is a navigation bar with the ZigBank logo, a search icon, an envelope icon, and a user profile icon with the text "Welcome, James Smith" and "Last login 11 Jun 07:47 PM". Below the navigation bar, the page title is "Redemption". There are several tabs: "Deposit Details", "View Statement", "Top Up", "Redemption" (which is active), "Request Statement", and "Edit Maturity Instruction".

The main content area is divided into two columns. The left column contains the "Redemption Details" section, which includes:
 

- Account Number: xxxxxxxxxxxx0124 - ADSav
- Balance: £7,000.00
- Redeemable Amount: £122.00
- Redemption Type:  Partial  Full
- Redemption Amount: £122.00

The right column contains a "Tips" section with a lightbulb icon. The text reads:
 

You can apply to withdraw some or all of the money in a Term Deposit or PIE Term Deposit before the term is up, but you'll be paid a lower interest rate on the money you take out.

There are no account management or transaction fees, however Early Termination Charges apply if you break your standard or PIE Term Deposit early.

**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> <li>• International 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.	
<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.

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

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

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

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

#### **International Bank Account**

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

Field Name	Description
<b>Account Number</b>	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
<b>Swift Code</b>	The unique code used while international fund transactions.
<b>Bank Code</b>	The customer is required to identify the bank code in which the beneficiary account is held.
<b>Look Up SWIFT Code</b>	Search option to look for swift code of the destination account.
<b>Beneficiary Name</b>	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.
<b>Correspondence Charges</b>	Correspondence charges of the redemption. The charges are borne by: <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul>

---

**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.
    - d. If you select **International Bank Account** option in **Pay To** field;
      - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
      - v. In the **SWIFT Code** field, enter the swift code details for maturity proceeds select it from the look up.
      - vi. In the **Beneficiary Name** field enter the name of the beneficiary.
      - vii. From the **Correspondence Charges** list, select the appropriate option
  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](#)

## 8. 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 'View Statement' page for a ZigBank account. The page is divided into several sections:

- Header:** ZigBank logo, search, mail, and user profile (Welcome, James Smith, Last login 11 Jun 05:12 PM).
- Navigation:** Deposit Details, View Statement (active), Top Up, Redemption, Request Statement, Edit Maturity Instruction.
- Account Information:** Account Number (xxxxxxxxxxxx0124 - ADSav), View Options, Current Period (dropdown), All (dropdown), Apply Filter, and Reset buttons.
- Transaction Table:**

Date	Description	Reference No	Amount
02 Jan 2014	NEW DEPOSIT	AT3DEBK140021RA8	£7,000.00 Cr
- Footer:** Copyright © 2006, 2017, Oracle and/or its affiliates. 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.



## 8.1 E-statements

A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address maintained with the bank.

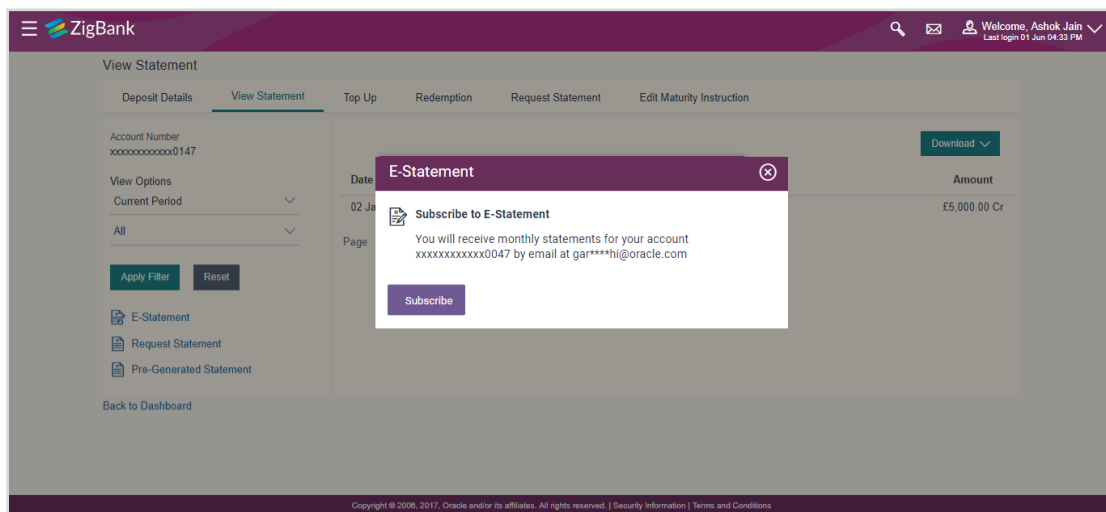
### How to reach here:

*Dashboard > Toggle menu > Accounts > Term Deposits >View Statement > E-Statements*

### To subscribe to e-statements:

1. Click the **E-Statements** link to subscribe to e-statements.

### E-statement



2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address> )in masked format.
  - e. Click **Subscribe** to opt for receiving monthly statements on your registered email address.
  - f. The success message of request submission appears.
  - g. Click **Go To Dashboard** to go to Dashboard screen.  
OR  
Click **Go To Account Details** to view the deposit details.

---

### Note:

If the user has subscribed for the monthly statement;

- (1) Click the **E-statements** link to unsubscribe for e-statements.

The Pop-up Message appears. ('Unsubscribe to E-statements - You will stop receiving monthly statements for your card <; Number in masked format> by email at <User's email address >')

- (2) Click **Unsubscribe** if users wish to stop receiving monthly statements on registered email address.

- (3) Click **Proceed to Unsubscribe**. The success message of request submission appears.
-

## 8.2 Request Statement

For more information on Request Statement, refer [Request Statement](#) transaction.

## 8.3 Pre-generated Statement

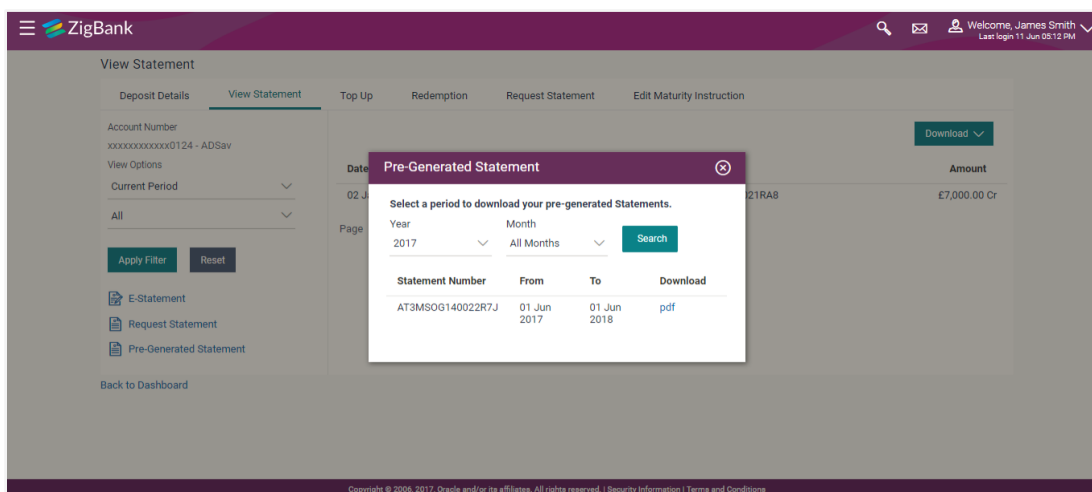
Pre-generated statements are statements that have been generated by the system for an account in the past. Through this option, the user can view statements that have been generated in the past.

### How to reach here:

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

*Toggle Menu > 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.

**To** End date of the date period for which the statement is generated.

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

---

<b>Download</b>	Click the link to download the specific statement.
-----------------	--

---

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.

[Home](#)

## 9. 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:

*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 [Account Nickname](#).

**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.

<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.
----------------	--

**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.

[Home](#)

## 10. Closed deposits

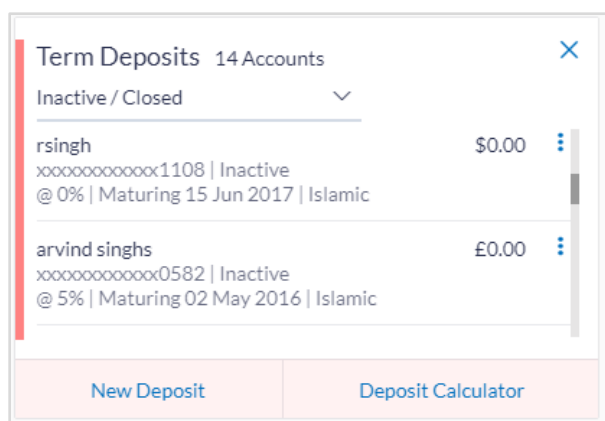
A term deposit is closed when it has attained maturity or if the entire deposit amount has been redeemed. In either case, customers may want to view closed term deposits for reference.

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>Profit Rate</b>	The rate of profit 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
<b>Total Count</b>	The total number of deposits that are inactive or closed is displayed on the widget.

- 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

The screenshot shows the 'Deposit Details' screen in the ZigBank application. At the top, there is a navigation bar with the ZigBank logo, 'Dashboard', 'Trends', and 'Payments' links, and a search icon, a notification icon with '49', and a 'Logout' button. Below the navigation bar, the 'Deposit Details' section is displayed. It includes a summary row with 'Customer Name: ashok r jain', 'Account Number: xxxxxxxxxxxx0149', and 'Current Balance: £0.00', along with an 'Add Nickname' button. The main content is divided into three columns: 'Account Details', 'Deposit Details', and 'Maturity Details'. The 'Account Details' column lists Customer ID, Original Principal Amount, Interest Rate, Holding Pattern, and Status. The 'Deposit Details' column lists Deposit Date, Deposit Term, Value Date, Deposit Certificate Number, and Deposit Branch. The 'Maturity Details' column lists Accrued Interest, Maturity Date, Maturity Amount, Charges, Net Credit Amount, and Paid to. A 'Back to Dashboard' link is at the bottom left, and a copyright notice is at the bottom center.

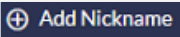
## Field Description

Field Name	Description
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<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.
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Field Name	Description
<b>Original Principal Amount</b>	The amount for which the term deposit was opened.
<b>Profit Rate</b>	The rate of profit 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 Branch</b>	Details of the branch at which the deposit was held.
<b>Maturity Details</b>	
<b>Maturity Date</b>	The maturity date of the term deposit.
<b>Charges</b>	The charges applicable in case the deposit was redeemed prematurely.
<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>	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.  This field is not displayed if the maturity instruction was <b>Renew Principal and Profit</b> .

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## 11. 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 term deposits at the bank for a fixed period of time. The system calculates the total amount of the term deposit at the end of maturity period. The calculations are based on the calculation logic set up within OBDX.

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**Note:** This Term Deposit calculator is available only for conventional term deposit calculations.

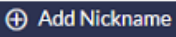
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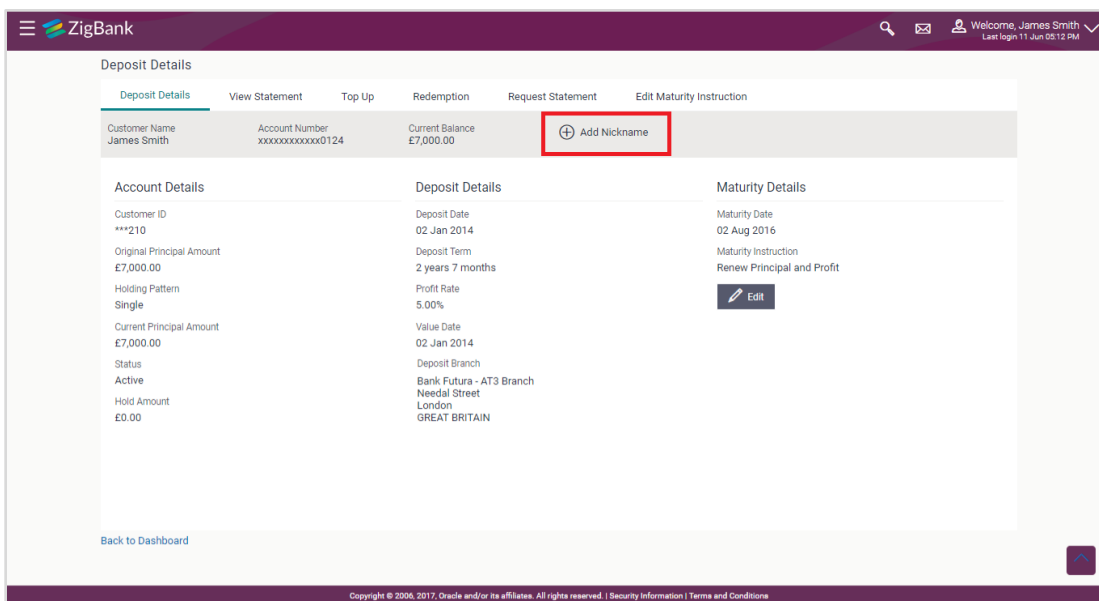
## 12. Account Nickname

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  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 'Deposit Details' page for a customer named James Smith. The page is divided into several sections: Account Details, Deposit Details, and Maturity Details. A red box highlights the 'Add Nickname' button in the top navigation bar. The page also displays a 'Back to Dashboard' link and a copyright notice at the bottom.

### Field Description

#### Field Name Description



**Add Nickname** 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's a navigation bar with the ZigBank logo and user information: 'Welcome, James Smith' and 'Last login 11 Jun 05:12 PM'. Below the navigation bar, there are tabs for 'Deposit Details', 'View Statement', 'Top Up', 'Redemption', 'Request Statement', and 'Edit Maturity Instruction'. The 'Deposit Details' tab is active. A summary row shows: Customer Name (James Smith), Account Number (xxxxxxxxxx0124), Current Balance (£7,000.00), and Nickname (ADsav). The 'Nickname' cell has a red box around it and contains a pencil icon and an 'X' icon. Below this, there are three columns of details: 'Account Details' (Customer ID: \*\*\*\*210, Original Principal Amount: £7,000.00, Holding Pattern: Single, Current Principal Amount: £7,000.00, Status: Active, Hold Amount: £0.00), 'Deposit Details' (Deposit Date: 02 Jan 2014, Deposit Term: 2 years 7 months, Profit Rate: 5.00%, Value Date: 02 Jan 2014, Deposit Branch: Bank Futura - AT3 Branch, Needal Street, London, GREAT BRITAIN), and 'Maturity Details' (Maturity Date: 02 Aug 2016, Maturity Instruction: Renew Principal and Profit, and an 'Edit' button). At the bottom left, there is a 'Back to Dashboard' link. At the bottom, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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. 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.

### 3. 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.

### 4. 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.

**5. 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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