

Retail Term Deposit Account Creation User Guide  
**Oracle FLEXCUBE Universal Banking**  
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Retail Term Deposit Account Creation User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Term Deposit creation module of Oracle FLEXCUBE. It provides an overview of the workflow and information on creating and maintaining the applicant details with other supported features for TD processing.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Trade Finance Executive	Updation of details of contracts
Trade Finance Manager	Verification and authorization of contracts
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

## 1.3 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>.

## 1.4 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPMN	Business Process Modelling Notation
SDEs	System Data Elements
TD	Term Deposit
WF	Workflow

## 1.5 Organization

This manual is organized into the following chapters:

Chapter	Description
---------	-------------





<b>Chapter 1</b>	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
<b>Chapter 2</b>	<i>Creation of Retail Term Deposit Account</i> explains the process of creating and maintaining the prospective applicant details for TD processing.
<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- Procedures User Manual
- Core Entities User Manual

## 1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons:

<b>Icons</b>	<b>Function</b>
	Exit
	Add row
	Delete row
	Option List

---

## 2. Creation of Retail Term Deposit Account

This process instigates with the receipt of the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details / documents, the bank either decides to proceed further only after obtaining the missing details / documents or processes the request with necessary approvals without waiting for the missing details / documents.

The bank as well captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer / updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.

This chapter contains the following sections:

- [Section 2.1, "Stages in Retail Term Deposit Creation"](#)
- [Section 2.2, "Process Flow Diagram"](#)
- [Section 2.3, "Receive and Verify"](#)
- [Section 2.4, "Decide on Approval for Missing Documents / Details"](#)
- [Section 2.5, "Input Details"](#)
- [Section 2.6, "Verify Details of Input "](#)
- [Section 2.7, "Modify Details of Input"](#)
- [Section 2.8, "KYC \(Retail\) Review Info "](#)
- [Section 2.9, "Block Customer in the System"](#)
- [Section 2.10, "Generate Advice of Rejection of Request for Opening TD"](#)
- [Section 2.11, "Dispatch Advice of Rejection"](#)
- [Section 2.12, "Check if Funds are Available for Opening TD Account"](#)
- [Section 2.13, "Create Customer / Modify Customer Details in the System"](#)
- [Section 2.14, "Book Term Deposit"](#)
- [Section 2.15, "Generate Term Deposit Receipt / Confirmation Advice"](#)
- [Section 2.16, "Store Document Reference Number in the System"](#)
- [Section 2.17, "Dispatch Confirmation Advice and Store Documents "](#)
- [Section 2.18, "Limit Validation for TD Opening"](#)

### 2.1 Stages in Retail Term Deposit Creation

In Oracle FLEXCUBE, the process for opening a retail term deposit is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.

The retail term deposit opening process comprises the following stages:

- Receive and verify term deposit account opening form and other documents
- Input details of term deposit

- Verify details of input
- Identify Customer Requirements.
- Modify details of input
- Know your customer (Retail) checks.  
The system calls the sub process for KYC checks.
- Block customer in Oracle FLEXCUBE.
- Prospect Fit to Be a Customer
- NegotiationGenerate advice of rejection of request for opening of a term deposit.
- Dispatch advice of rejection.
- Check if funds are available for opening term deposit account
- Create customer / modify customer details in Oracle FLEXCUBE Book term deposit
- Store document reference number in Oracle FLEXCUBE.

Only users who have procured the relevant access rights can perform activities under a stage.

## **2.2 Process Flow Diagram**

Refer [Term Deposit Creation Process](#) for the flow diagram.

## **2.3 Receive and Verify**

This section contains the following topics:

- [Section 2.3.1, "Receive and Verify TD Account Opening Form and Documents"](#)
- [Section 2.3.2, "Capturing Primary Customer Details"](#)
- [Section 2.3.3, "Capturing Secondary Customer Details"](#)
- [Section 2.3.4, "Capturing Tertiary Customer Details"](#)
- [Section 2.3.5, "Uploading Documents"](#)

### **2.3.1 Receive and Verify TD Account Opening Form and Documents**

In this stage, the bank receives the term deposit opening form and the related documents from a prospect / customer for opening of a term deposit. The bank verifies the details / documents submitted for opening of a term deposit to ensure completeness. In case of missing details/documents, the bank either decides to proceed further only after obtaining the missing details/documents by notifying the customer through the customer e-mail Id or processes the request with necessary approvals without waiting for the missing details/documents. The bank then captures the details of the term deposit to be opened, which is followed by KYC checks. In case of an existing customer, the bank does the KYC checks only if there are any change in the existing KYC information of the customer and in case of a new customer the bank necessarily performs the KYC checks. If the KYC checks are not passed, the application is rejected. In case the prospect/customer passes the KYC checks, the bank creates a new customer record in case of a new customer/ updates the customer details in case of an existing customer. The bank opens a term deposit in the relevant system and dispatches/hand over's the term deposit receipt/confirmation advice to the customer.



Users belonging to the user role RCSEROLE (Retail Customer Service Executive) can perform these activities. You can invoke this screen by typing 'ORDTDAPP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following basic details in this screen:

### **Application Category**

Specify the application category to which the application belongs. The option list displays all valid application categories maintained in the system. Choose the appropriate one.

### **Application Number**

The system displays the application number.

### **Date**

The system displays date of application.

### **Branch**

The system displays the branch code.

### **Status**

The system displays the current status of the application.

### **Priority**

Select the priority for the creation of the term deposit account for a customer from the adjoining drop-down list. This list displays:

- Low
- Medium
- High

### **Account Details**

Capture the basic account details of the customer here:

#### **Branch Code**

The current logged in branch is displayed here.

#### **Term Deposit Currency**

Specify the currency of the customer account. You can also select the appropriate currency from the adjoining option list. The list displays all the valid currencies maintained in the system.

**Account Class**

Specify the account class to be used by the account. You can also select the appropriate account class from the adjoining option list. The list displays all the valid account classes maintained in the system. You can choose the appropriate one.

**Account Type**

Select the account type from the drop-down list. You can choose one of the following account types:

- Single
- Joint

**Mode of operation**

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

**Branch**

Specify the home branch code of the customer. The option list displays all valid branch codes available in the system. Choose the appropriate one.

**Customer No**

Specify a valid customer number. For new customer the user needs to specify the customer number here. You can also select the appropriate customer number from the adjoining option list. The list displays all valid individual category customers maintained in the system.

**Customer Name**

The name of the selected customer is displayed here. In case of new customers it is blank.

**Term Deposit Amount**

Specify the term deposit amount.

**Maturity Date**

Specify the maturity date from the option list.

**Existing Customer**

Check this option if the selected customer is an existing customer.

## 2.3.2 Capturing Primary Customer Details

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

The screenshot shows a software application window titled "Retail TD Customer Details Template". The window contains several sections for data entry:

- Application Information:** Fields for Application Category\*, Application Number\*, Application Branch\*, Date\* (YYYY-MM-DD), Application Status (dropdown menu), and Priority (dropdown menu).
- Customer Details:** Fields for Local Branch\*, Customer Number\*, External Reference, Short Name, Customer Name, and Customer Category\* (dropdown menu).
- Contact Information:** Fields for Address 1\*, Address 2, Address 3, Address 4, Zip Code, and Country\*.
- Sanction Check Details:** Fields for Sanction Check Required for Transaction (checkbox), Requested Date (YYYY-MM-DD), Response Date (YYYY-MM-DD), and Sanction Check Status (dropdown menu).

At the bottom, there is a navigation bar with tabs: Main, Personal, Domestic, Professional. Below the navigation bar are buttons for "Ok" and "Exit".

Here you can maintain the following details:

### **Application Category**

Specify the application category to which the application belongs. You can select the appropriate application category from the option list.

### **Application Number**

The system displays the application number.

### **Application Branch**

Specify the displays the branch code. You can select the appropriate application branch from the option list.

### **Date**

The system displays date of application.

### **Application Status**

The system displays the current status of the application.

### **Priority**

The system displays the priority of the term deposit account creation. Priority can be one of the following:

- Low
- Medium
- High

### **Customer Details**

In this section, maintain the following basic customer details:

**Local Branch**

The system displays the branch code of the local branch of the customer.

**Customer Number**

The customer number is displayed here.

**Short Name**

Specify the short name of the customer.

**Customer Name**

Specify the full name of the customer.

**External Reference**

The system displays the external reference, if any.

**Customer Category**

The system displays the customer category to which the customer belongs.

**Existing Customer**

If this field is checked in the 'Receive and Verify' screen, then the same is displayed here. You can click 'P' button to display the customer details in the 'Customer Details' screen.

**Contact Information****Address**

Specify the address of the customer.

**ZIP Code**

Specify the ZIP code that forms a part of the address.

**Country**

Specify the code that identifies the country of the customer. You can choose the appropriate country code from the option list.

**Mailers Required**

Check this box to enable mailers.

**Statuses****Private Customer**

Check this box to indicate that the customer is a private customer.

**Eligible for AR-AP Tracking**

Check this box to indicate that the customer is eligible for AR-AP tracking.

**Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

**Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

**CRS Customer Type**

Select the CRS customer type for which the maintenance is done from the drop-down list. The list displays the following options:

- Individual

- Financial Entity
- Active Non-Financial Entity
- Passive Non-Financial Entity

## **Geographic**

### **Residential Status**

Specify the residential status of the customer. You can select one of the following residential statuses:

- Resident
- Non Resident

### **National ID**

Specify the national ID of the customer.

### **Nationality**

Specify the nationality of the customer. You can choose the appropriate nationality code from the option list.

### **Language**

Specify the language to be used for communications with the customer. You can choose the appropriate language code from the option list.

## **Power of Attorney**

---

### **Note**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

---

### **Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

### **Holder Name**

The person who has been given the power of attorney.

### **Address**

Specify the address of the power of attorney holder.

### **Country**

Specify the country of the power of attorney holder.

### **Nationality**

Specify the nationality of the power of attorney holder.

### **Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Telephone Number**

Specify the telephone number of the power of attorney holder.

**Tax ID**

Specify the tax identification number (TIN) of the customer.

**Country of Issue**

Specify the country which has issued the tax ID for the customer. Alternatively, you can select the country from the option list.

**Additional Tax ID Details**

The system displays the following tax details:

- Tax ID
- Country of Issue

**Existing Bank Account Details**

You can capture the following details of existing bank accounts of the customer.

**Bank**

Specify the name of the bank with which the customer has an existing account.

**Branch**

Specify the branch of the above bank, with which the customer has an existing account.

**Account Type**

Specify the type of existing account of the customer.

**Account Number**

Specify the account number of the existing account of the customer.

**Visit Frequency**

Specify the frequency of customer visit to the bank, for the account mentioned above.

For new customers all the details mentioned above have to be manually input.

### 2.3.3 Capturing Secondary Customer Details

Click 'Secondary Customer' button to capture customer details. The following screen is displayed:

Secondary Customer

Save Hold

Application Category\* Application Number\*  
Application Branch\* Application Status Customer Details  
Date\* YYYY-MM-DD Priority Low

Customer Details

Local Branch\* Short Name  
Customer Number\* Customer Name  
External Reference Customer Category\* Existing Customer

Contact Information Sanction Check Details

Address 1\* Requested Date YYYY-MM-DD  
Address 2 Response Date YYYY-MM-DD  
Address 3  
Address 4 Sanction Check Status Not Required  
Zip Code  
Country\* Statuses

Image | MIS | Fields | NSF Details | Customer Channel

Ok Exit

For further details, refer to the section 'Capturing Primary Customer Details' in this chapter.

### 2.3.4 Capturing Tertiary Customer Details

Click 'Tertiary Customer' button to capture customer details. The following screen is displayed:

Tertiary Customer

Save Hold

Application Category\* Application Number\*  
Application Branch\* Application Status Customer Details  
Date\* YYYY-MM-DD Priority Low

Customer Details

Local Branch\* Short Name  
Customer Number\* Customer Name  
External Reference Customer Category\* Existing Customer

Contact Information Sanction Check Details

Address 1\* Requested Date YYYY-MM-DD  
Address 2 Response Date YYYY-MM-DD  
Address 3  
Address 4 Sanction Check Status Not Required  
Zip Code  
Country\* Statuses

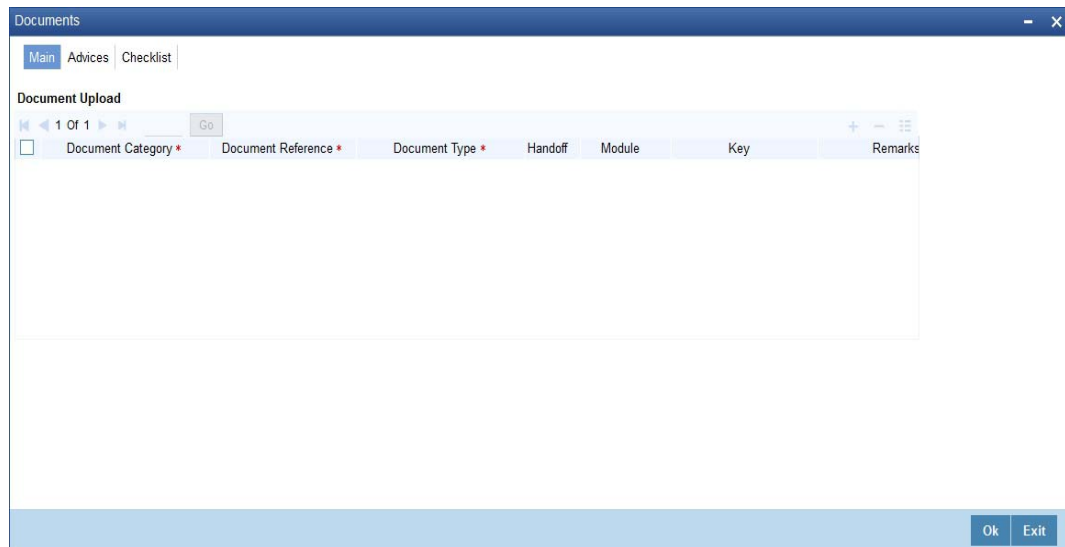
Image | MIS | Fields | NSF Details | Customer Channel

Ok Exit

For further details, refer to the section 'Capturing Primary Customer Details' in this chapter.

## 2.3.5 Uploading Documents

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



Here, you need to specify the following details:

### **Document Category**

Specify the category of the document to be uploaded.

### **Document Reference**

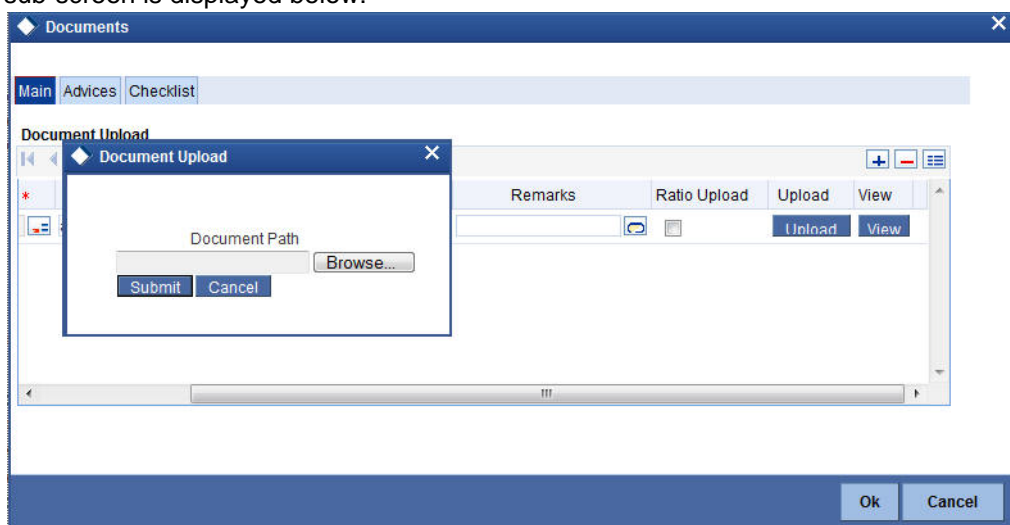
The system generates and displays a unique identifier for the document.

### **Document Type**

Specify the type of document that is to be uploaded.

### **Upload**

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.



**View**

Click 'View' to view the document uploaded.

In 'Retail Term Deposit Creation' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function ID	Callform Exists	Upload(Available/Not available)	View(Available/Not available)
Receive and verify term deposit account opening form & other documents	ORDTDAPP	Available	Available	Available
Decide on approval for missing documents / details	ORDTDRCV	Available	Available	Available
Input details of term deposit	ORDTDINP	Not Available		
Verify details of input	ORDTDVER	Not Available		
Modify details of input	ORDTDMFY	Not Available		
Sub process – Know your customer(Retail) checks				
KYC Failure				
Generate advice of rejection of request for opening of a term deposit				
Dispatch advice of rejection	ORDTDADV	Not Available		
Check if funds are available for opening term deposit account	ORDTDCHK	Not Available		
Create customer / modify customer details in FLEX-CUBE	ORDTDSAV	Available	Available	Available
Book term deposit	ORDTDSAV	Not Available		
Generate term deposit receipt / confirmation advice	ORDTDSAV			
Store document reference number in FLEXCUBE	CSCDOCUP	Available	Not Available	Available

Stage Title	Function ID	Callform Exists	Upload(Available/Not available)	View(Available/Not available)
Dispatch confirmation advice and store documents collected from customer	ORDTDDOC			

## 2.4 Decide on Approval for Missing Documents / Details

In this stage, the bank decides whether to approve processing the term deposit opening request as an exception, if the account opening with incomplete details / documents as an exception is approved. If the opening of term deposit with incomplete details/documents as an exception is approved, the bank proceeds with processing the request and simultaneously arranges to follow up with the customer for submission of the pending details / documents. The decision/remarks of the approver are captured.

In this screen you can view the basic account, customer and document details. The verifier should be able to view the contents of the document uploaded.

Users belonging to the user role RCSMROLE (Retail Customer Service Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Approve Account Opening' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

After viewing the details, if you want to obtain the missing documents before approval, then select the action 'Obtain Missing Documents' in the text box adjoining the 'Audit' button. You will be taken back to 'Receive and Verify' screen. However, if you want to proceed with the process of account creation, select the action 'APPROVE' in the text box adjoining the 'Audit' button. You will be taken to 'Input Details' task. Click save icon in the tool bar. The system displays a message 'The task is completed successfully.'

Click 'OK' button on the message screen. You will be taken back to the 'Approve Account Opening' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

## 2.5 Input Details

This section contains the following topics:

- [Section 2.5.1, "Input Details of Term Deposit"](#)
- [Section 2.5.2, "Specifying Main Details"](#)
- [Section 2.5.3, "Specifying Nominee Details"](#)
- [Section 2.5.4, "Specifying Interest Details"](#)
- [Section 2.5.5, "Specifying Rollover Details"](#)
- [Section 2.5.6, "Specifying MIS Details"](#)
- [Section 2.5.7, "Viewing Change Log"](#)
- [Section 2.5.8, "Viewing Balance Transfer Log"](#)
- [Section 2.5.9, "Specifying Interest Payout Details"](#)
- [Section 2.5.10, "Capturing Primary Customer Details"](#)
- [Section 2.5.11, "Capturing Primary Customer Main Details"](#)
- [Section 2.5.12, "Capturing Primary Customer Personal Details"](#)

### 2.5.1 Input Details of Term Deposit

In this stage, the bank captures the complete details required for opening of a term deposit such as customer information (details of all the applicants in case of joint accounts), contact details, deposit amount, tenor/ maturity date, nominee details, guardian details (in case of minor accounts / nominees), rollover details. The bank also uploads signature and photographs of the prospect/customer.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities. The function ID of this stage is ORDTDINP.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Here you can specify the following details:

**Application Category**

The system displays the application category to which the application belongs.

**Application Number**

The system displays the application number.

**Branch**

The system displays the branch code.

**Date**

The system displays date of application.

**Status**

The system displays the current status of the application.

**Priority**

The system displays the priority of the term deposit account creation. Priority can be one of the following:

- Low
- Medium
- High

**Account Details**

Specify the following account details of the customer in this section:

**Branch Code**

The current branch in which the account is being created is displayed.

**Term Deposit Currency**

Specify the currency to be used for the account. You can also select the account currency from the adjacent option list. The list displays all the currencies maintained in the system.

**Account Number**

Specify the account number of the customer from which the initial deposit is made.

**SD Reference Number**

The system displays the SD reference number.

**Customer Details**

Specify the following details:

**Customer No**

The system displays the customer number.

**Customer Name**

The system displays the name of the customer.

**Existing Customer**

This field is checked if this option was checked in the 'Receive and Verify' screen.

**Account Class**

Specify the account class for the account. You can also select the account class from the option list provided. The list displays all the account classes maintained in the system. Select

and click the appropriate account class. All the facilities maintained for the account class will be applicable for the current account to be created.

### **Pay In Option**

Specify the following details:

#### **Pay-in Mode**

Select the term deposit pay in option from the drop-down list. The options available are:

- Cheque
- Others

#### **Clearing Type**

Specify the clearing type. You can choose the appropriate clearing type from the option list.

If the pay-in mode is 'Cheque', it is mandatory to specify the clearing type.

#### **Cheque Instrument Number**

Specify the cheque number if the initial deposit is made through cheque.

If the pay-in mode is 'Cheque', it is mandatory to specify the cheque instrument number.

#### **Cheque Date**

Specify the date of the cheque.

If the pay-in mode is 'Cheque', it is mandatory to specify the cheque date.

#### **Drawee Account Number**

Specify the drawee account number.

If the pay-in mode is 'Cheque', it is mandatory to specify the drawee account number.

#### **Routing Number**

Specify the routing number. You can choose the appropriate routing number from the option list.

If the pay-in mode is 'Cheque', it is mandatory to specify the routing number.

### **Sanction Check Details**

#### **Requested Date**

The system displays the date when the sanction check request is send.

#### **Response Date**

The system displays the date when the response is updated from the external system.

#### **Sanction Check Status**

The system displays the sanction check response status.

## **2.5.2 Specifying Main Details**

Click 'Main' Tab to enter the following details:

#### **Account Type**

Select the account type from the drop-down list. The options available are:

- Single

- Joint

**Country Code**

Specify the country code. You can choose the appropriate country code from the option list.

**Mode of Operation**

Select mode of operation from the drop-down list. The options available are:

- Single
- Jointly
- Either – Any one or Survivor
- Former or Survivor
- Mandate Holder

**Account Open Date**

Specify the date on which the account was opened.

**Alternate Account Number**

Specify the alternate account number, if any.

**Clearing Bank Code**

Specify the clearing bank code. The option list displays all valid clearing bank codes maintained in the system. Choose the appropriate one.

**Address**

Specify the address of the customer.

**Media**

Specify the media. You can also select the media from the option list provided. The list displays all the media maintained in the system. Select and click the appropriate media.

**Options****Track Receivable**

Check this box to track the receivables.

**Replicate Customer Signature**

Check this box to replicate the customer signature.

**Auto Deposit****Auto Deposit Balance**

Specify the auto deposit balance.

**Sweep Type**

Specify the sweep type. The drop-down list displays the following options:

- No Sweep
- Default from Account

**Master Account Number**

Specify the master account number.

**Rate**

Specify the rate.

## Intermediary Details

### **Intermediary Required**

Check this box to indicate that intermediary is required. If you do not check this box, the system will not allow you to specify the other intermediary details.

### **Intermediary Code**

Specify the intermediary code. The option list displays all valid and active intermediary codes maintained in the system. Choose the appropriate one.

You can specify the intermediary code, only if you have checked the box 'Intermediary Required'.

### **Intermediary Description**

Based on the intermediary code selected, the system displays the description of the intermediary.

### **Intermediary Ratio**

If there are multiple intermediaries, you need to specify the ratio of individual intermediary contribution toward the TD amount.

## **2.5.3 Specifying Nominee Details**

Click on 'Nominee' tab to specify the following details:

The screenshot shows the 'Term Deposit Input Details' application window. The 'Nominee' tab is selected, displaying the following fields:

- Application Details:** Application Category, Date (YYYYMMDD), Branch, Application Number, Status (Receive and Verify), Priority (Low).
- Account Details:** Branch, Term Deposit Currency, Account Number.
- Customer Details:** Customer No \*, Customer Name.
- Pay In Option:** Pay-in Mode (Others), Clearing Type, Cheque Instrument Number, Cheque date (YYYYMMDD), Drawee account number, Routing No.

The 'Nominee Details' section includes:

- Name
- Date of Birth (YYYYMMDD)
- Relationship
- Address 1
- Guardian Name
- Relationship
- Address 1

The bottom navigation bar includes tabs for: Primary Customer, Secondary Customer, Tertiary Customer, Account Channel, Interests And Deposits, MIS, Documents, Interest Payout Details, TD Payout Details, Rollover Details. Buttons include: Previous Remarks, Remarks, Audit, Outcome, and Exit.

Specify the following details:

### **Nominee Details**

#### **Name**

Specify the name of the nominee.

#### **Date of Birth**

Specify the date of birth of nominee.

#### **Relationship**

Specify the relation of the customer with the nominee.

#### **Address1**

Specify the first line of the address of the nominee.

**Address2**

Specify the second line of the address of the nominee.

**Address3**

Specify the third line of the address of the nominee.

**Address4**

Specify the fourth line of the address of the nominee.

**Minor**

Select this option if the nominee is a minor.

**Guardian Details****Guardian Name**

Specify the guardian name of the minor.

**Relationship**

Specify the relation of the minor with the guardian.

**Address1**

Specify the first line of the address of the guardian.

**Address2**

Specify the second line of the address of the guardian.

**Address3**

Specify the third line of the address of the guardian.

**Address4**

Specify the fourth line of the address of the guardian.



## 2.5.4 Specifying Interest Details

Enter interest details by invoking the 'Interest and Deposits' screen. Click 'Interest and Deposit' button to invoke this screen

The screenshot displays the 'Interests and Deposits' application window. The window title is 'Interests and Deposits'. It features several input fields and options:

- Branch** and **Account Number** fields.
- Currency** and **Account Class** fields.
- A tabbed interface with three tabs: **Interest** (selected), **Deposit**, and **Dual Currency Deposit**.
- Calculation Account**, **Interest Booking Branch**, **Interest Booking Account**, **Charge Booking Branch**, and **Charge Booking Account** fields.
- Interest Start Date** and **Charge Start Date** fields.
- Options: **Interest Statement**, **Dr Cr Advices**, and **Interest Rate Based on Cumulative Amount**.
- Product Details** section with a navigation bar showing '1 Of 1'.
- Product Code**, **UDE Currency**, and **ILM Product Type** fields.
- Options: **Waive Charges**, **Generate UDE Change Advice**, **Open**, **ILM Product**, and **Continue Variance on Rollover**.
- Effective Date** and **UDE Values** sections, each with a navigation bar showing '1 Of 1' and a 'Go' button.
- Buttons for **Ok** and **Exit** at the bottom right.

Click 'Deposit' tab to input deposit details. The screen is displayed below:

The screenshot shows a software window titled "Interests and Deposits". The window has a blue header bar with the title and standard window controls (minimize, maximize, close). Below the header, there are several input fields and buttons. The "Deposit" tab is selected, indicated by a blue highlight. The fields include: "Branch", "Account Number", "Currency", "Account Class", "Interest Start Date", "Initial Deposit Amount", "Deposit Tenor" (with sub-fields for "Years", "Months", and "Days"), "Next Maturity Date", "Maturity Date", "Interest Rate", "Maturity Amount", "Original Tenor" (with sub-fields for "Years" and "Months"), and buttons for "Compute", "Duplicate", "Ok", and "Exit".

In this screen, you can view the interest rate and the maturity amount, at any stage of term deposit account opening.

You can also specify the term deposit payout details under this tab.

Specify the following details:

### **Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the deposit tenor.

However, system allows you to specify a different tenor for payout term deposits. You can indicate the deposit tenor for the payout TD by selecting one of the following options:

- Account Class Tenor - If you select this option, then system defaults the account class deposit tenor for the payout TD during payout TD creation.
- Account Tenor - If you select this option, then the original deposit tenor of the parent TD is considered as the deposit tenor for the payout TD. By default, this option is selected.
- Independent Tenor - If you select this option, then you can specify a different TD represented in terms of years, months and days.

---

**Note**

System validates that the deposit tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Roll-over tenor does not fall in the range of minimum and maximum tenor allowed".

---

You can modify the default tenor during the following:

- Deposit account opening
- Any time before maturity during the life cycle of the deposit
- On rollover of the deposit

If you specify the tenor, the system computes the maturity date. Once the record is authorized, you cannot amend the tenor.

The deposit tenor is represented in terms of years, months and days. For example, if the deposit tenor is 185 days, it should be represented as 0 years, 6 months and 5 days. You need to specify the values in the appropriate fields.

**Years**

This indicates the number of years in the deposit tenor.

**Months**

This indicates the number of months in the deposit tenor.

**Days**

This indicates the number of days in the deposit tenor.

**Original Tenor**

The system displays the default tenor or the tenor specified at account which is arrived before the holiday movement.

Click 'Dual Currency Deposit' tab to specify the dual currency deposit details.

Refer the 'Applying Interest Product on Account' chapter in the 'Interest and Charges' User Manual for details about applying interest to an account.

## 2.5.5 Specifying Rollover Details

You can capture Rollover Details in the 'TD Rollover Details' screen. To invoke this screen click the button 'Rollover Details' on 'Deposit Account Booking' screen.

You can specify the following details here:

## **Rollover Details**

### **Rollover Type**

Select the component that should be rolled over. The options are as follows:

- **Principal** - To roll over the principal amount alone on TD maturity date or end of the grace period. If a CASA account is specified as the interest booking account, interest will be liquidated to that account. However, if the interest booking account is given as TD account, then it is mandatory to specify the interest payout account. On interest liquidation cycle, the interest will be booked on the TD and paid out to the interest payout account. On maturity date, the interest amount will be first liquidated to the TD account and then settled as per the pay-out details maintained for the TD account. Thus the principal alone is rolled over.
- **Principal + Interest** - To rollover the principal and interest amount on TD maturity date. You can choose this option only if the interest booking account is TD account. Payout details should not be specified.
- **Special Amount** - To roll over the amount specified in 'Rollover Amount' field, irrespective of the interest booking account. Upon maturity of the rolled over TD, the system will roll over with the same amount special amount and settle the interest amount as per TD pay-out details maintained.
- **Interest** - To roll over the interest amount on TD maturity date. You can choose this option only if the interest booking account is TD account. You should specify the principal payout account and leave the interest payout account. The principal will be settled as per the pay-out details maintained. This option is not allowed for discounted deposits.

---

### **Note**

- If the Close on Maturity option is checked then, the system will select the option 'Principal' and disable this field.
- Add funds & add amt can be specified any time during lifecycle of TD. TD account can be modified & additional amount can be provided. If due to insufficient funds, the add amount cannot be debited on rollover, then rollover will fail. This will be retried till the funds becomes available and when funds becomes available, the TD Account will be rolled with add funds with maturity date as value date.
- The additional funds will take effect only at the time of rollover. If rollover is with Principal / Principal+Interest / Interest, then user has to manually check the add funds & specify the additional amount.
- For rollover types Principal / Principal + interest & interest, add funds specified will be directly applied in addition to rollover amount & TD will get rolled with add funds
- If additional amount is specified, then add pay in details are mandatory. If not, error will be thrown on save.
- If rollover is special amount, then based on the rollover amount, the add funds & additional amount will get populated user should not input add funds & amount for special amnt. If rollover amount is more than the Maturity amount (P+I), then Rollover amount -Maturity amnt will be populated as add amount & add funds will gets checked automatically. In this case, rollover amount can be more than the maturity amount.
- Add amount populated once for a special amount rollover TD will not be changed. If TD account is topped up / redeemed, it will be updated only when rollover amount is changed at rollover details subsystem
- If due to Top up, the TD amount becomes more than the rollover amount, then excess of rollover amount less maturity amount will be paid out. For special amount

rollover TD, even if rollover amount is more than maturity amount, payout is mandatory.

---

In case of Discounted Interest, only Principal can be rolled over. The 'Cumulative' option is not allowed. The interest computed during deposit booking with discounted option will be paid to the interest booking account. When 'Amount block' option is checked at the product level, the amount block will be created on the TD account to the extent of the credited discounted interest. This amount block will use the Hold Code which has 'Hold Type' as Discounted TD in the 'Hold Maintenance' screen. This is to safeguard the bank from withdrawal of interest by the customer. The amount block created automatically by the system can be manually removed in case of premature closure. Closure is allowed on the amount blocks manually and amendment of these amount blocks is not allowed. TD amount blocks will be available in the 'Amount Block Input' screen.

---

#### **Note**

If 'Close on Maturity' option is checked and there is an amount of TD blocked, then the TD will be forcibly rolled over on the maturity date. However, the maturity instruction on the TD account will not be altered.

---

#### **Rollover Amount**

Specify the special amount to be rolled over.

#### **Add Funds**

Check this box to add additional funds for rollover.

#### **Add Amount**

Specify the additional amount to be considered for rollover in TD account currency.

---

#### **Note**

'For Rollover Type, 'Special Amount', 'Add Funds' and 'Add Amount' fields will be auto populated.

- If the user specifies higher amount, the 'Add Funds' gets updated as 'Yes' and 'Add Amount' will be updated as the difference between special rollover amount and TD maturity amount (P+I) on Save of TD booking. The additional amount field will not be updated on subsequent events in the TD. Any difference amount after rollover will be transferred to the principal payout account.
  - If Rollover amount specified is lower than TD amount, the difference will be paid out. In this case, 'Add Funds' and 'Add Amount' will not be auto populated.
- 

#### **Rollover Tenor**

Select the rollover tenor for the TD account. This is mandatory if 'Auto Rollover' box is checked. The options are as follows:

- Account Class Tenor - If 'Re-pick up Account Class Tenor on Rollover' is set to 'Yes' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account class tenor.

The default account class tenor is displayed as tenor in days, months and years which you cannot change. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'.

If 'Re-pick up Account Class Tenor on Rollover' is checked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Default Tenor' at account class is considered as the 'Rollover Tenor' during deposit rollover
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Class Tenor' to 'Account Tenor' or 'Independent Tenor', then on save system displays an override message.
- On save, 'Maturity Date' will not be displayed.
- Account Tenor - If Re-pick up Account Class Tenor on Rollover is set to 'No' at the account class level, then on selecting rollover, the rollover tenor will be defaulted as account tenor.

On rollover, the system displays the original tenor of the TD in terms of days, months and years. However, you can change the default option during rollover. When you save it, the system displays an override message 'Re-pick account class tenor on rollover restrictions exists at account class'. If 'Re-pick up Account Class Tenor on Rollover' is unchecked at the account class level, then by default, this option is selected. If you select this option, then the following are applicable:

- The value of 'Original Tenor' of the deposit account is considered as the 'Rollover Tenor' during deposit rollover.
- During opening or modification within the term of the deposit, if you change the defaulted value for 'Rollover Tenor' from 'Account Tenor' to 'Account Class Tenor', then on save system displays the override message, "Re-pick up Account Class Tenor on Rollover restrictions at account class will be ignored".
- On save, system updates the 'Next Maturity Date' with the sum of maturity date and original tenor of the deposit.
- Independent Tenor - Select this option to provide a different tenor, other than default from account class or account tenor. On selecting this option, you can specify the Rollover Tenor in years, months and days combination.

The tenor should be specified within the minimum and maximum tenor limits maintained at the account class level. If it is not within the minimum and maximum limit, then the system will display an error message "Rollover tenor does not fall in the range of minimum and maximum tenor allowed". The rollover tenor for independent tenor should not be null.

On save, system updates the 'Next Maturity Date' accordingly.

---

#### **Note**

System validates that the rollover tenor is within the minimum and maximum tenor allowed for the account class. If this validation fails, then system displays the error message, "Rollover tenor does not fall in the range of minimum and maximum tenor allowed".

The next maturity date will be adjusted based on the holiday treatment at account class level. The tenor in ICDREDMN screen will remain the same after holiday adjustment. On query from STDCUSTD after rollover, Deposit tenor will be populated with the holiday adjusted tenor and original tenor with the actual tenor before holiday adjustment.

---

#### **Years**

Specify the number of years in the rollover tenor.

#### **Months**

Specify the number of months in the rollover tenor.

**Days**

Specify the number of days in the rollover tenor.

**Rollover Interest Based on Cumulative Amount**

Check this box to arrive at the rollover interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class and currency.

---

**Note**

- If this box is checked, then the rolled over deposit will earn a cumulative interest rate corresponding to the slab based on all active deposits of the customer.
  - This selection can be modified any time during the life cycle of TD. The modification will take effect only on next rollover. The rollover interest rate based on cumulative amount flag will be defaulted on rollover to the 'Interest rate based on Cumulative amount' flag at interest subsystem.
  - Rollover interest rate based on cumulative amount can be 'No', if interest rate based on cumulative amount is 'Yes' and vice-versa.
  - Rollover interest rate based on cumulative amount can be checked only for rollover TDs and not for close on maturity and unclaimed TDs.
  - Cumulation feature is not supported for recurring deposits, discounted deposits, fixed rate deposits and IC rate code deposits.
- 

**Payin Details**

Select the Payin Details for debiting the additional amount for rollover from the drop down list. The list displays the following values:

- GL - In case of pay-in through GL, if the offset GL account is not specified, the list displays the GL maintained at 'TD Payin Parameters' (STDTDPAY) screen and should be specified. If not specified, then GL at STDTDPAY will be defaulted and used on save of TD. The payin mode and Add Funds specified will be debited only on rollover
- Account - In case of pay-in from savings account, it is mandatory to specify the offset account. If it is not specified, the system displays an error on saving the TD account. If the pay-in account specified is disallowed for the TD product, then on saving the account, the system displays an error message
  - If the offset account is not specified then, an error message is displayed as : "Offset account is mandatory."
  - Before rollover, the customer has to manually verify the availability of funds in the offset account. If not the rollover will fail. If the offset account does not have sufficient funds then the system will display an error as 'Insufficient balance in the account.

If the offset account provided has limits attached, then on save the system will display a message as "The limits/Collateral attached is used for Payin."

**Percentage**

Specify the percentage of payout for each payout option specified.

**Amount**

Specify the amount to be transferred to TD.

**Offset Branch**

The system displays the branch code of the account to which fund is transferred from TD account.



## Offset Account

Specify the account number/ GL from which the fund is transferred to TD account on rollover. This field will return the branch code if the account is selected and NULL will be returned if GL is selected. If pay-out mode is GL then the system displays only GLs in the option list.

---

### Note

- If amount block exists and TD account is force rolled, then Add Funds will be applicable on rollover.
  - Add Funds is allowed only for auto rollover TDs. If it is opted for Close on Maturity or Unclaimed, the system displays an error as 'Add funds feature is applicable only for rollover TDs'
  - Even if one add pay in account does not have funds, then the rollover will fail.
  - When TD account is topped up/ Redeemed the Add Amount populated for a special amount rollover TD will not be changed. It will be updated only when rollover amount is changed at rollover details subsystem.
  - Add funds and Add amount can be specified at any time during the life-cycle of TD. TD account can be modified and additional amount can be provided.,
  - When funds are insufficient the Add amount cannot be debited on rollover. and the rollover will fail. And will retire till the funds become available.
  - When funds are available, then the TD account will be rolled with add funds with maturity date as value date.
  - During Top-up if the TD amount becomes more than the rollover amount then for the excess of rollover amount less maturity amount will be paid out.
- 

## 2.5.6 Specifying MIS Details

Enter MIS details by invoking the 'Management Information System' Screen. Click 'MIS' button to invoke this screen.

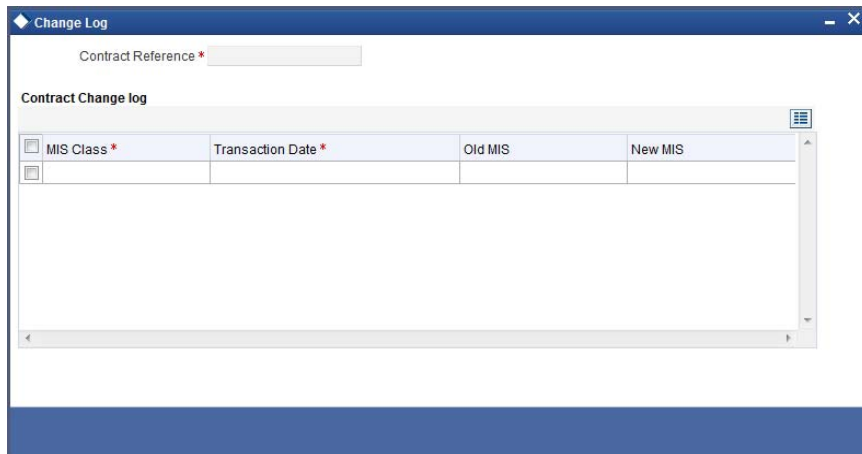
The screenshot displays the 'Customer Account MIS' window. It features several input fields and sections:

- Application Information:** Application Number\*, Customer\*, Branch\*, Account\*, Account Class\*, Currency\*.
- Calculation Settings:** Calc Method (dropdown), Rate Code (dropdown), Rate Type (Fixed dropdown), Reference Rate (dropdown), Spread (input).
- Pool and Grouping:** Pool Code (radio), Account Level (radio), Pool Code (input), Link to Group (checkbox), MIS Group (input), and a 'Default MIS Group' button.
- MIS Details:** Three columns of input fields for Transaction MIS (1-10), Composite MIS (1-10), and Cost MIS (1-5).
- Footer:** Change Log | Transfer Log, and Ok/Exit buttons.

Refer the Management Information System User Manual for further details.

## 2.5.7 Viewing Change Log

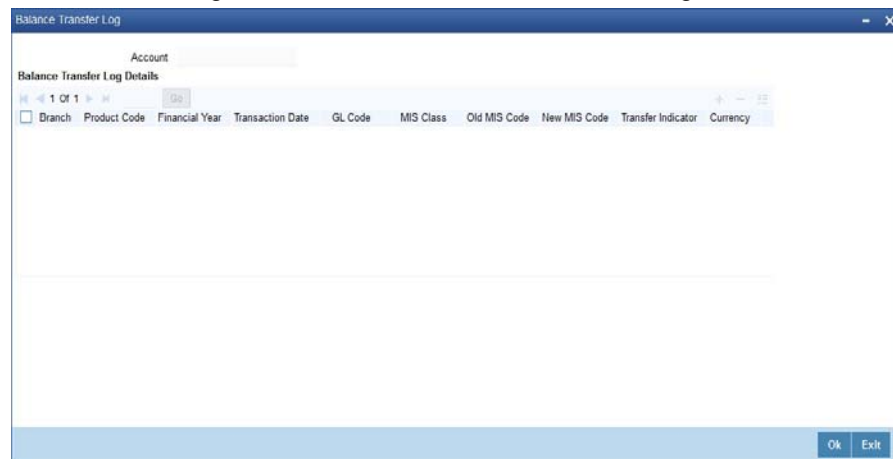
Click 'Change Log' button to invoke 'Change Log' screen.



The screenshot shows a window titled "Change Log". At the top, there is a text input field labeled "Contract Reference \*". Below this is a section titled "Contract Change log" which contains a table with the following columns: "MIS Class \*", "Transaction Date \*", "Old MIS", and "New MIS". The table is currently empty. The window has a blue header and footer.

## 2.5.8 Viewing Balance Transfer Log

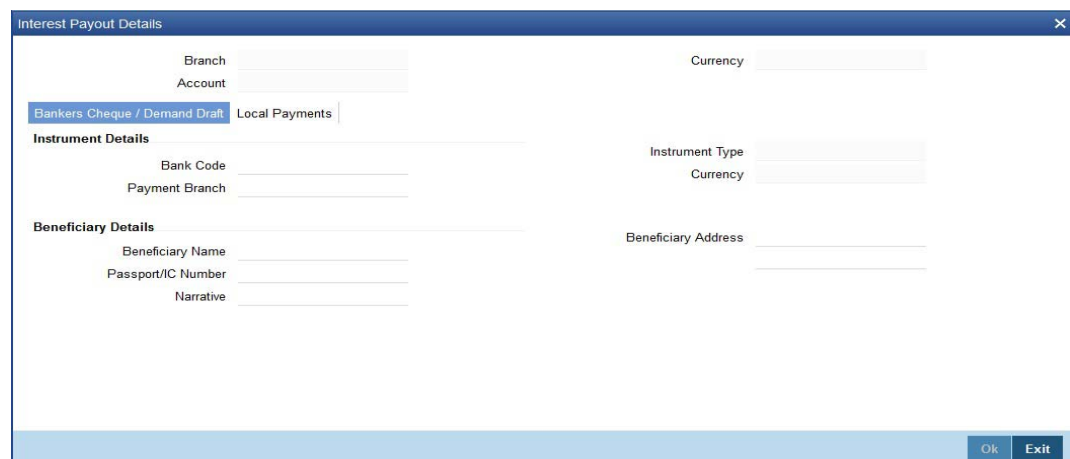
Click 'Transfer Log' button to invoke 'Balance Transfer Log' screen.



The screenshot shows a window titled "Balance Transfer Log". At the top, there is a text input field labeled "Account". Below this is a section titled "Balance Transfer Log Details" which contains a table with the following columns: "Branch", "Product Code", "Financial Year", "Transaction Date", "GL Code", "MIS Class", "Old MIS Code", "New MIS Code", "Transfer Indicator", and "Currency". The table is currently empty. The window has a blue header and footer with "Ok" and "Exit" buttons.

## 2.5.9 Specifying Interest Payout Details

You can pay out interest through demand draft, banker's cheque or Local Payment. To enable this, you need to capture the interest payout details using 'Interest Payout Details' screen. Click 'Interest Payout Details' button.



The screenshot shows a window titled "Interest Payout Details". It contains several input fields and tabs. At the top, there are fields for "Branch", "Account", and "Currency". Below these are two tabs: "Bankers Cheque / Demand Draft" (which is selected) and "Local Payments". Under the "Bankers Cheque / Demand Draft" tab, there are sections for "Instrument Details" and "Beneficiary Details". The "Instrument Details" section includes fields for "Bank Code", "Payment Branch", "Instrument Type", and "Currency". The "Beneficiary Details" section includes fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". The window has a blue header and footer with "Ok" and "Exit" buttons.

Specify the following details:

**Branch Code**

The system displays the branch code.

**Account**

The system displays the account number.

**Currency**

The system displays the currency code.

**Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same account class, customer, and currency.

**Rollover Interest Rate Based on Cumulative Amount**

Check this box to indicate that the system should arrive at the rollover interest rate of a new deposit using the cumulative amount of other active deposits belonging to the same account class, customer, and currency.

**2.5.9.1 Bankers Cheque / Demand Draft Tab**

You need to specify the following details under this tab.

**Instrument Details**

**Bank Code**

Specify the bank code of the bank at which the demand draft/banker's cheque was issued. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

**Payable Branch**

Specify the branch at which the demand draft/banker's cheque is payable. The option list displays all valid branch codes of the selected bank. Choose the appropriate one.

**Instrument Type**

Specify the type of instrument used for interest payout.

**Currency**

Specify the currency in which the instrument is drawn.

**Beneficiary Details**

**Beneficiary Name**

Specify the name of the beneficiary of the demand draft/banker's cheque.

**Passport/IC Number**

Specify the passport/IC number of the beneficiary of the demand draft/banker's cheque.

**Narrative**

Enter the comments, if any.

**Beneficiary Address**

Specify the address of the beneficiary of the demand draft/banker's cheque.

## 2.5.9.2 Local Payment Tab

Click 'Local Payment' tab to capture the details of Local Payment.

The screenshot shows a window titled "Interest Payout Details" with a close button (X) in the top right corner. The window contains several input fields and a tab labeled "Local Payments". The fields are organized as follows:

- Branch: [text box]
- Account: [text box]
- Currency: [text box]
- Bankers Cheque / Demand Draft: [radio button]
- Local Payments: [radio button, selected]
- Counterparty: [text box]
- Counterparty Bank Code: [text box]
- Counterparty Account: [text box]
- Counterparty Currency: [text box]
- Beneficiary Details: [text box]
- Beneficiary Name: [text box]
- Passport/IC Number: [text box]
- Narrative: [text box]
- Beneficiary Address: [text box]

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You need to specify the following details under this tab.

### **Counterparty**

#### **Counterparty Bank Code**

Specify the bank code of the bank of the counterparty. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

#### **Counterparty Account**

Specify the account number of the counterparty. The option list displays all valid account numbers that are applicable. Choose the appropriate one.

#### **Currency**

The system displays the currency of the counterparty account.

### **Beneficiary Details**

#### **Beneficiary Name**

Specify the name of the beneficiary of the PC.

#### **Passport/IC Number**

Specify the passport/IC number of the beneficiary of the PC.

#### **Narrative**

Enter the comments, if any.

#### **Beneficiary Address**

Specify the address of the beneficiary of the PC.

## 2.5.10 Capturing Primary Customer Details

Click 'Primary Customer' button to capture customer details. The following screen is displayed:

In this screen maintain the following customer details:

### **Customer Details**

In this section, specify the basic information of the customer.

#### **Local Branch**

Specify the branch code of the customer's local branch.

#### **Customer Number**

Specify the customer number for whom the current account is being created. You can also select the appropriate customer from the adjacent option list. The list displays all the valid and authorized customers maintained in the system.

#### **External Reference**

Specify the external reference number.

#### **Short Name**

Along with the Customer Code you have to capture the customer's abbreviated name. The description that you capture is unique for each customer. It helps in conducting a quick alpha-search or generating queries regarding the customer.

#### **Customer Name**

The full name of the selected customer is displayed.

#### **Customer Category**

Specify the category in which the customer belongs. You can also select the appropriate customer category from the adjacent option list and indicate the category under which the

particular customer is categorized. Each customer that you maintain can be categorized under any one of the categories that you have maintained in the system.

### **Existing Customer**

If the customer is the existing customer, then this field is checked and you cannot edit the same.

## **2.5.11 Capturing Primary Customer Main Details**

Click 'Main' tab to input the following contact details of the customer:

### **Contact Information**

#### **Address**

Specify the address of the customer.

#### **ZIP Code**

Specify the ZIP code that forms a part of the contact address.

#### **Country**

Specify the country in which the customer resides. You can also select the appropriate country from the adjacent option list. The list displays a list of countries maintained in the system.

#### **Mailers Required**

Check this box to indicate whether the mailers required or not.

### **Statuses**

#### **Private Customer**

Check this box to indicate that the customer is a private customer.

#### **Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

#### **Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

### **Geographic**

#### **Resident Status**

Indicate the customer's resident status. The options are as given below:

- Resident
- Non Resident

#### **National ID**

Specify the national Id of the customer.

#### **Nationality**

Specify the nationality of the customer. You can also select the nationality of the customer from the adjacent option list. The list displays a list of countries maintained in the system.

#### **Language**

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated.

### **Power of Attorney**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

#### **Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

#### **Holder Name**

The person who has been given the power of attorney.

#### **Address**

Specify the address of the power of attorney holder.

#### **Country**

Specify the country of the power of attorney holder.

#### **Nationality**

Specify the nationality of the power of attorney holder.

#### **Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

#### **Telephone Number**

Specify the telephone number of the power of attorney holder.

### **Existing Bank Account Details**

If the customer is an existing bank customer, then specify the following details:

#### **Bank Name**

Specify the name of the bank in which the customer is holding an account.

#### **Branch Code**

Indicate the name of the bank's branch in which the customer is holding an account.

#### **Account Type**

Specify the type of account the customer is holding.

#### **Account No**

Specify the existing account number of the customer.

#### **Visiting Frequency**

Specify the number of times the customer visits or transacts with the existing bank.

## 2.5.12 Capturing Primary Customer Personal Details

Click 'Personal' tab to view the following given screen:

The screenshot displays the 'Primary Customer' form with the 'Personal' tab selected. The form is divided into several sections: 'Application Details' at the top with fields for Application Category, Application Branch, Date, Application Number, Application Status (set to 'Customer Details'), and Priority (set to 'Low'); 'Customer Details' with fields for Local Branch, Customer Number, External Reference, Short Name, Customer Name, and Customer Category (with 'Existing Customer' selected); 'Personal' details with Prefix 1, 2, and 3, Gender (radio buttons for Male, Female, Other, Prefer Not to Disclose), and Permanent Address (Address 1-4, Zip Code, Country); and a bottom navigation bar with 'Image', 'MIS', 'Fields', 'NSF Details', and 'Customer Channel' tabs. 'Ok' and 'Exit' buttons are at the bottom right.

## 2.6 Verify Details of Input

In this stage, the bank verifies all the details entered to ensure correctness of information captured. In case the details captured are incorrect, the bank notifies the customer through the customer's e-mail address and makes necessary modifications. The function ID of this stage is ORDTDVER.

Select the desired record and click the adjoining 'Acquire' button. The system displays the information message as "...xxx Acquire Successful"

The task will then be moved to your 'Assigned' task list. Double click on the record in your 'Assigned' task list. The following screen will be displayed.

The following screen will be displayed which is similar to the screen in the Input details stage.

The screenshot shows the 'Term Deposit Input Details' form. It includes fields for Application Category, Date, Branch, Application Number, Status (set to 'Receive and Verify'), Priority (set to 'Low'), and Pay In Option (set to 'Others'). The 'Account Details' section has Branch, Term Deposit Currency, and Account Number. 'Customer Details' includes Customer No. and Customer Name. 'Options' has checkboxes for 'Track Receivable' and 'Replicate Customer Signature'. 'Auto Deposit' has an 'Auto Deposit Balance' field. The bottom navigation bar includes 'Primary Customer', 'Secondary Customer', 'Tertiary Customer', 'Account Channel', 'Interests And Deposits', 'MIS', 'Documents', 'Interest Payout Details', 'TD Payout Details', and 'Rollover Details'. 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons are at the bottom.



The fields in the screen are disabled. The verifier is able to navigate to all tabs and verify data entered/corrected. The verifier can enter comments. In case the outcome selected is 'Failed' the process will move to the 'Modify Input Details' stage and in case the outcome selected is 'Successful', the task will then moved to the next activity once you click the 'OK' button in this screen.

## 2.7 Modify Details of Input

In this stage In case verification is not successful, the bank modifies the details captured. The function ID of this stage is ORDTDMFY.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

In case verification is not successful, then you may need to modify few details. Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the required task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

In this screen you can modify the editable fields. After modifying the required details, click save icon in the tool bar. You will be taken back to 'Verify Details' task. Click save icon in the tool bar to save the record. The system displays the message 'The task is completed successfully'.

Click the 'OK' button in this screen. You will be taken back to the 'Modify Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

While saving the transaction, if you had modified the interest rate at TD account level for TD booking or for creating Payout TD, the system displays configurable override messages.

These overrides are displayed during subsequent modifications of the interest rate. You can also configure overrides for Dual Authorization to be displayed at Contract and Maintenance level in the 'Override Maintenance' (CSDOVDME) screen.

*For more information about configuring overrides, refer to the section 'Override Maintenance' in the chapter 'Configuring Overrides' in the Core Services User Manual.*

## 2.8 KYC (Retail) Review Info

This section contains the following topics:

- [Section 2.8.1, "KYC \(Retail\) Review Info Stages"](#)
- [Section 2.8.2, "Verify Prospect /Customer Details"](#)
- [Section 2.8.3, "Ascertain if KYC Checks are Required"](#)
- [Section 2.8.4, "SDN Check"](#)
- [Section 2.8.5, "Verify SDN Match"](#)
- [Section 2.8.6, "Inform Regulatory / Internal Authorities on KYC Checks Failure"](#)
- [Section 2.8.7, "Internal Blacklist Check"](#)
- [Section 2.8.8, "Verify Customer / Prospect Contact Details"](#)
- [Section 2.8.9, "Other KYC Checks"](#)
- [Section 2.8.10, "KYC Decision"](#)

### 2.8.1 KYC (Retail) Review Info Stages

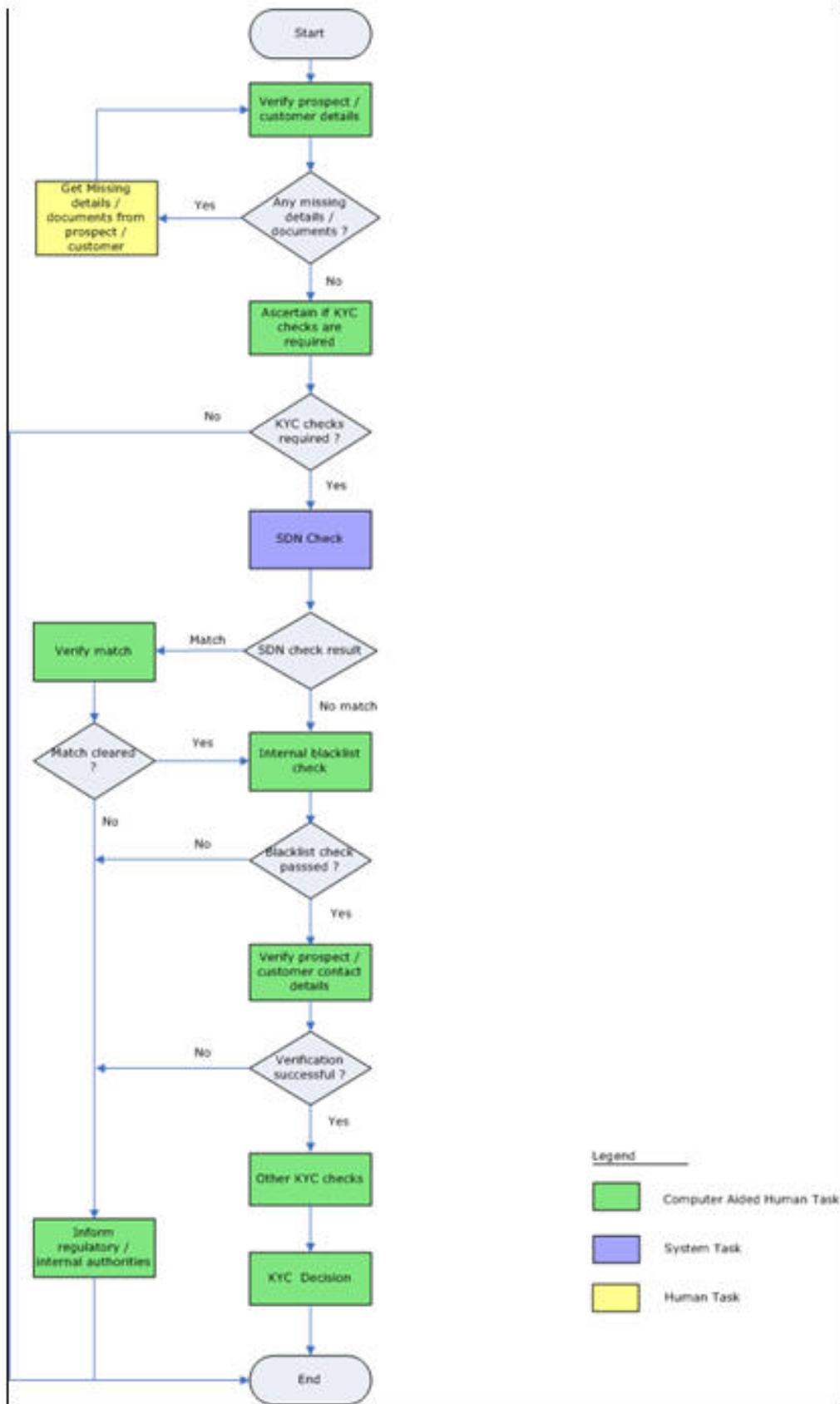
This process includes checks like SDN check, internal blacklist check, contact details verification, etc. The account is opened only when the customer passes all these checks. In case of non-clearance of any of the checks, the account opening process is terminated. The bank verifies all the details/documents to ensure that the information / documents required to carry out KYC checks are obtained. In case the details captured are incorrect, the bank makes the necessary modifications. If the verification is successful, the bank proceeds to conduct KYC checks. Once KYC checks are carried out, the result is passed on to the parent process.

If any of the checks fail, the relevant regulatory /internal authorities are informed. Once KYC checks are carried out, the result is passed on to the parent process.

Here you perform the Know Your Customer check on the customer. The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

Bank initiates the process of KYC-C review for a customer as a part of parent process with all the relevant information in the system. This process comprises the following stages:

- Verify prospect /customer details
- Ascertain if KYC checks are required
- SDN checks
- Verify SDN Match
- Inform Regulatory / Internal authorities on KYC checks failure
- Internal Black List check
- Verify customer / prospect contact details
- Other KYC Checks
- KYC Decision



## 2.8.2 Verify Prospect /Customer Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Verify Prospect Customer Details' application window. At the top, there is a toolbar with 'Save' and 'Hold' buttons. Below the toolbar, there are several input fields: 'Application Category', 'Application Branch', 'Date', 'Application Number \*', 'Application Status' (set to 'Prospect Verification'), and 'Priority' (set to 'Low'). A section titled 'Account Details' contains fields for 'Account Number', 'Account Description', 'Account Type' (with radio buttons for 'Single' and 'Joint'), 'Account Branch', 'Account Currency', and 'Account Class'. Below this is a tabbed interface with 'Main' and 'Nominee' tabs. The 'Main' tab is active, showing a 'Customer - KYC Details' section with a table header: 'Customer Number', 'Name', and 'Details'. The table is currently empty. At the bottom of the window, there is a 'Document' section with 'Previous Remarks' and 'Remarks' fields.

Click 'Document' button to invoke 'Document Upload' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

The screenshot shows the 'Document Upload' application window. It features a toolbar with navigation buttons and a 'Go' button. Below the toolbar, there is a table with columns: 'Document Category \*', 'Document Type \*', 'Document Reference \*', 'Remarks', 'Upload', and 'View'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'COMPLETE' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

The task is then moved to the next activity.

### 2.8.3 Ascertain if KYC Checks are Required

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

Customer Number	Name	Details
000006150	CHIDU2	Details

You can view the customer details and save the record by clicking the save icon in the tool bar. Outcome for this stage can either 'REQUIRED' or 'NOT REQUIRED'.

The system displays the message 'The task is completed successfully'.

The task is then moved to the next activity.

### 2.8.4 SDN Check

In this stage, the bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

A system Task is created which invokes the external service to do the SDN check for all new applicants and any existing customers whose information is modified. All nominee details are also sent for SDN check.

## 2.8.5 Verify SDN Match

The bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the 'Assigned' queue in the system. Click 'Acquire' button adjoining the 'Verify Partial Match' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Verify Partial Match' application window. At the top, there are 'Save' and 'Hold' buttons. Below are input fields for 'Application Category', 'Application Branch', 'Date', 'Application Number \*', 'Application Status' (set to 'Prospect Verification'), and 'Priority' (set to 'Low'). A section titled 'Account Details' contains fields for 'Account Number', 'Account Description', 'Account Branch', 'Account Currency', 'Account Class', and 'Account Type' (with radio buttons for 'Single' and 'Joint'). Below this is a 'Main' tab and a 'Nominee' sub-tab. The 'Customer - KYC Details' section features a table with columns 'Customer Number', 'Name', 'SDN Result', and 'Details'. The table is currently empty. At the bottom, there is a 'Document' section with 'Previous Remarks' and 'Remarks' fields, an 'Audit' button, and an 'Exit' button.

In this screen, you can view the applicant's details. In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. However, if the match is cleared, you can continue with the subsequent KYC checks. Save the record by clicking the save icon in the tool bar. The Outcomes for this stage are 'Cleared', 'Not Cleared'. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the next activity.

## 2.8.6 Inform Regulatory / Internal Authorities on KYC Checks Failure

In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. The bank may also inform its internal authorities in case of positive SDN match and/or if the prospect/customer is blacklisted internally.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

The screenshot shows a web application window titled "Inform Regulatory/Internal Authorities". The window contains a "New" form with the following fields:

- Workflow Reference # (text input)
- Priority (dropdown menu, set to "Low")
- Application Category (text input)
- Application Branch (text input)
- Date (text input)
- Application Number\* (text input, highlighted in red)
- Application Status (dropdown menu, set to "Prospect Verification")
- Priority (dropdown menu, set to "Low")

Below the form is the "Account Details" section with the following fields:

- Account Number (text input)
- Account Description (text input)
- Account Type (radio buttons for "Single" and "Joint")
- Account Branch (text input)
- Account Currency (text input)
- Account Class (text input)

At the bottom of the form, there are tabs for "Main" and "Nominee". Below the tabs is a "Customer - KYC Details" section with a table:

Customer Number	Name	SDN Result	Internal Blacklist Check	Contact Verification Remarks	KYC Passed	Detail
1 Of 1						

At the bottom of the window, there is an "Information to Regulatory Authority" section with a "Document" field and a "Remarks" field. There are also buttons for "Previous Remarks", "Audit", "Outcome" (dropdown menu), and "Exit".

## 2.8.7 Internal Blacklist Check

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list.

Click 'Internal Blacklist Check' button to invoke 'Blacklist Check' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage.

The screenshot shows a software window titled "Blacklist Check" with a "New" button in the top-left corner. The main area contains a form with the following fields:

- Name
- Date of Birth
- Country
- Remarks
- Alias Name
- Sequence Number
- Address 1
- Address 2
- Address 3
- Address 4

Below the form is a section titled "SDN Details" which contains a table with the following columns: Name, Date of Birth, Country, Remarks, Sequence Number, and Address 1. The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

In this screen, you can view the applicant's details. If the applicant's name is listed in the bank's internal list of global blacklisted customers, you can report it to the internal authorities of the bank. You can continue with the process of creating account only when the customer passes these checks. The outcomes for this stage are 'PROCEED' and 'REJECT'. Select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. If the customer clears the check. In case the customer is a blacklisted customer select the outcome as 'REJECT' The system then will move to Inform Regulatory Authorities Stage. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the next activity.

## 2.8.8 Verify Customer / Prospect Contact Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the message 'The task is completed successfully'.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number etc. The outcome of the various stages is displayed in the Audit block for the verifier to make a decision. The outcomes for this stage are 'PROCEED' and 'REJECT'. After selecting the outcome save the record by clicking on the save icon of the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Verify Prospect Contact Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### 2.8.9 Other KYC Checks

As per the bank's mandated policy, you will have to other details like verification of the employer information, verification of the income information, sources and uses of funds etc.

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'OtherKYCChecks' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Other KYC checks' application window. The window title is 'Other KYC checks'. The main content area is divided into several sections. At the top, there is a 'New' section with input fields for 'Workflow Reference #', 'Application Category', 'Application Branch', 'Date', 'Application Number \*', 'Application Status' (set to 'Prospect Verification'), and 'Priority' (set to 'Low'). Below this is the 'Account Details' section with fields for 'Account Number', 'Account Description', 'Account Type' (radio buttons for 'Single' and 'Joint'), 'Account Branch', 'Account Currency', and 'Account Class'. A navigation bar shows 'Main' and 'Nominee' tabs. The 'Customer - KYC Details' section contains a table with columns: 'Customer Number', 'Name', 'SDN Result', 'Internal Blacklist Check', 'Contact Verification Remarks', and 'Other KYC Remarks'. The table is currently empty. At the bottom, there is an 'External KYC Remarks' section with a 'Document' field and a 'Remarks' field. The footer contains 'Previous Remarks', an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

In this screen, you can view and verify the applicant's details. After verifying the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'OK' button. The task is then moved to the next activity.

### 2.8.10 KYC Decision

After verifying and evaluating the KYC information, bank decides whether it should enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'KYCDecision' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'KYC Decision' application window. It features a top toolbar with 'Save' and 'Hold' icons. The main area is divided into several sections: 'Application Details' (Application Category, Application Branch, Date, Application Number, Application Status, Priority), 'Account Details' (Account Number, Account Description, Account Type, Account Branch, Account Currency, Account Class), 'Customer - KYC Details' (a table with columns: Customer Number, Name, SDN Result, Internal Blacklist Check, Contact Verification Remarks, Other KYC Remark), and 'External KYC Remarks' (a table with columns: Name, Value). At the bottom, there is a 'Document' section with 'Previous Remarks' and 'Remarks' tabs, an 'Audit' button, and an 'Exit' button. The 'Outcome' field is visible at the bottom left.

In this screen, you can view the complete information of the applicant. The outcome of various stages of KYC-R sub process is displayed in the Audit block. Based on these information, you can inform the customer if you enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not as part of the parent process.

Based on the decision, select the outcome as 'FAILED' or 'PASSED' and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button. The task is then moved to the Main process.

If the outcome is FAILED then customer does not clear KYC checks, then the system terminates the account opening process after notifying the customer through Customer Mail Id.

## 2.9 Block Customer in the System

For an existing customer if the KYC check fails, then the system will block all the existing accounts for the customer as per the bank's internal guidelines. The failed customers will be added into the internal blacklist database.

## **2.10 Generate Advice of Rejection of Request for Opening TD**

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

## **2.11 Dispatch Advice of Rejection**

In this stage, the bank dispatches the advice of rejection to the prospect. The documents obtained along with the deposit opening form, if any, are also returned as part of this activity.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

## **2.12 Check if Funds are Available for Opening TD Account**

In this stage, the bank checks whether the funds are available for opening the term deposit account. In case the deposit amount is by way of cash/cheque, the bank checks the appropriate settlement account to confirm receipt of deposit amount. In case the deposit amount is by way of transfer from another account of the bank, the bank checks the account balance.

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

## **2.13 Create Customer / Modify Customer Details in the System**

If the applicant is a new customer, then a new customer record is created in the system. In case of an existing customer, the customer's KYC information is updated. Similarly, if a joint account is opened where multiple customer IDs need to be created/updated, then the same is done in the system as part of this activity.

## **2.14 Book Term Deposit**

In this stage, the bank creates the term deposit in Oracle FLEXCUBE and also links it to the customer ID. In case of a deposit in joint names, the bank links all the applicable customer IDs to the deposit account.

## **2.15 Generate Term Deposit Receipt / Confirmation Advice**

In this stage, the bank generates term deposit receipt / confirmation advice mentioning the complete details of the term deposit opened by the bank.

## **2.16 Store Document Reference Number in the System**

The bank stores the document reference in Oracle FLEXCUBE for future reference. The documents that are captured and uploaded into the DMS system generates a reference number which are linked to the contract reference number and saved in Oracle FLEXCUBE for future reference.

## 2.17 Dispatch Confirmation Advice and Store Documents

In this stage, the bank dispatches / hands over the term deposit receipt/ confirmation advice to the customer. The bank stores the deposit opening form and other supporting documents in a safe and accessible location.

The bank also captures:

- The details of the documents stored
- While storing, the bank ensures that all the required documents (as per the bank's policy) are available in the storage

Users belonging to the user role ROEROLE (Retail Operations Executive) can perform these activities.

You can store the current account opening form and other supporting documents are stored in a safe and accessible location. This storage information can be recorded using 'Store Documents' screen. You can capture the storage details in this stage.

Click 'Acquire' button adjoining the 'Store Documents' task to acquire it. The system displays the message 'The task is completed successfully'.

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.

The screenshot shows the 'Store Documents' application window. It features a 'New' button at the top left. The main area is divided into several sections for data entry: 'Workflow Reference #' with a text input and a 'Priority' dropdown set to 'Low'; 'Application Category', 'Application Branch', and 'Date' with text inputs; 'Application Number \*' with a red asterisk and a text input; 'Application Status' with a dropdown set to 'Document Storage' and a 'Priority' dropdown set to 'Low'; 'Account Details' section with 'Customer No', 'Customer Name', 'Account Branch', 'Account Number', and 'Multi Currency Account' text inputs; 'Storage Details' section with 'Storage Reference \*' (red asterisk), 'Place of Storage', 'Date of Storage', and 'Time of Storage' text inputs. At the bottom, there is a 'Document' section with 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

In this screen the following information can be stored:

### **Account Details**

The following customer information is displayed:

- Customer Number
- Customer Name
- Branch
- Account Number

### **Storage Details**

Capture the following storage details in this section:

**Storage Reference Number**

Specify the storage reference number.

**Place of Storage**

Specify the place where the document is stored.

**Date of Storage**

Specify the date on which the documents were stored.

**Time of Storage**

Specify the time of document storage.

Select the action 'Document Stored' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The system displays the message 'The task is completed successfully'.

Click 'Ok' button.

## **2.18 Limit Validation for TD Opening**

The Input and authorization limit set up for a user for different currencies in 'SMDRLMNE – Role Limits Maintenance' is validated for Term Deposit transactions made through the following fast path.

- ORDTDINP - Input limit to be validated

At the time of input/authorization of a deposit transaction, if there is a breach of limit then system displays a configurable override message.

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## 3. Function ID Glossary

### O

ORDTDAPP .....2-3

ORDTDINP ..... 2-13

ORDTDMFY ..... 2-35

ORDTDVER ..... 2-34