

# **Oracle Banking Digital Experience**

**Islamic Banking – Corporate Term Deposit  
User Manual  
Release 19.1.0.0.0**

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**ORACLE®**

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- 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 19.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
<b>✓</b>	Pre integrated Host interface available.
<b>✗</b>	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	Financial Overview	✗	✓	✓
2	New Deposit (Single holder)	✗	✓	✓
3	New Deposit (Maturity Instruction)-			
	New Deposit (Maturity Instruction)-Close on maturity	✗	✓	✓
	New Deposit (Maturity Instruction)-Renew profit and Principal	✗	✓	✓
	New Deposit (Maturity Instruction)-Renew Principal and Pay Out the profit	✗	✓	✓
	New Deposit (Maturity Instruction)-Renew Special Amount and Pay Out the remaining amount	✗	✓	✓
	Calculate Maturity	✗	✗	✗
4	New Deposit (Payout Instruction)			
	New Deposit (Payout Instruction)-Pay to own account	✗	✓	✓
	New Deposit (Payout Instruction)-Pay to internal account	✗	✓	✓
	New Deposit (Payout Instruction)-Pay to domestic bank account	✗	✗	✗

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
	New Deposit (Payout Instruction) – Pay To International Bank Account	✕	✕	✕
5	Deposit Details	✕	✓	✓
6	Deposit Details - Nickname upadation	NH	NH	NH
7	Edit Maturity Instruction			
	Edit Maturity Instruction-Close on maturity	✕	✓	✓
	Edit Maturity Instruction-Renew Profit And Principal	✕	✓	✓
	Edit Maturity Instruction-Renew Principal and Pay Out the Profit	✕	✓	✓
	Edit Maturity Instruction-Renew Special Amount and Pay Out the remaining amount	✕	✓	✓
8	Redemption to own account	✕	✓	✓
9	Redemption to internal account	✕	✓	✓
10	Redemption to domestic account	✕	✕	✕
11	Redemption to International Account	✕	✕	✕
12	View Statement	✕	✓	✓
	View Statement - Request Statement	✕	✓	✓
	View Statement - Pre-generated Statement	✕	✓	✓
13	Request Statement	✕	✓	✓
14	Top-Up	✕	✕	✕
15	Deposit Calculator	NH	NH	NH

### 3. Introduction

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.

Although Islamic banking may seem similar to conventional banking, the two differ conceptually. One key difference is that in conventional banking, banks earn their money by charging interest and fees for services, whereas in Islamic banking, banks earn their money by profit and loss sharing, leasing, charging fees for services rendered, etc.

The OBDX corporate banking modules cater to Islamic accounts as well. Users of an Islamic bank, can view the account details, transfer money, make payments, request for cheque books, etc. using the portal.

The labels on the different pages / screens, for Islamic accounts, reflect the nomenclature as per and in accordance with the Islamic Banking requirements.

[Home](#)

## 4. Term Deposit

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 the customers their 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 corporate customers
- Islamic Term Deposit accounts are maintained in the core banking system under a party ID mapped to the customer

### Features Supported In the Application

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

- View Term Deposit Details
- Edit Maturity Instructions
- Redemption
- Request Statement
- New Term Deposit
- View Closed Deposits



## 5. Term Deposit Widget - Overview

The corporate 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.

**ZigBank** Welcome, Leo Checker  
Last login 29 Nov 06:23 PM

### Term Deposits

11  
Total Accounts

£90,649.02  
Net Balance

Quick Links

New Deposit

Redemption

Edit Maturity Instruction

Request Statement

TD Accounts Summary			Islamic	
Party Name	Deposit Number	Profit Rate	Maturity Date	Principal Balance
LEO Corp	ISLAMIC TD_FM xxxxxxxxxxxx0209	10.00%	31 Dec 2015	\$6,000.00
LEO Corp	ISLAMIC TD_FM xxxxxxxxxxxx0093	5.00%	02 Sep 2015	£6,000.00
LEO Corp	ISLAMIC TD_FM xxxxxxxxxxxx0184	5.00%	31 Dec 2014	£1,000.00
LEO Corp	ISLAMIC TD_FM xxxxxxxxxxxx0218	5.00%	31 Dec 2014	£2,000.00

Page 1 of 1 (1-4 of 4 items) [Download](#)

Term Deposit Calculator

Amount

Years Months Days

Interest

0%

Calculate

Hey, I am here to help if you need it!

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## Dashboard Overview

### Term Deposits Widget Overview

The term deposits widget features the following with the total number of accounts and net balance:

#### TD Accounts Summary

This section on the term deposit overview screen displays the summary of the accounts, which consists of party name, deposit number, profit rate, maturity date, and principal balance available in each of the account. The user can download this information, for future reference.

#### Quick Links

It provides the facility for users to access all the important features like:

- New Deposit
- Redemption
- Edit Maturity Instructions
- Request Statement

#### Deposit Calculator

By clicking on this option, the customer is able to navigate to the term deposit calculator page.

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

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[Home](#)

## 6. 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. 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





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Welcome, Leo Checker

Last login 28 Nov 12:15 AM

New Deposit

Holding Details

Primary Account Holder

LEO Corp

Deposit Details

Source Account

xxxxxxxxxxx0151 - Johnny

Balance : £17,998.66

Select Product

TD without topup

Deposit Amount

USD

\$2,000.00

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

Current Exchange Rate

\$1.00 = £0.67

Exchange Amount

£1,342.28

Reset

Deposit Tenure

☒ Tenure ☐ Date

Years

2

Months

10

Days

13

Minimum allowed is 0 Year(s), 0 Month(s), 1 Day(s) and Maximum allowed is 7 Year(s), 0 Month(s), 0 Day(s)

Maturity Details

Maturity Instruction

Close on Maturity

Pay To

Own Account

Transfer Account

xxxxxxxxxxx0151 - Johnny

LEO Corp

Bank Futura - AT3 Branch

Needal Street

London

GREAT BRITAIN

Create

Back

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Holding Details</b>	
<b>Primary Account Holder</b>	Select the corporate name from the list.
<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>
<b>Balance</b>	On selection of a term deposit account in the <b>Source Account</b> field, the current balance of the specific account is displayed against the field.
<b>Select Product</b>	All the term deposit products available for application will be listed down.
<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>Deposit Amount</b>	The customer is required to define the currency and amount in which the deposit is to be opened.
<b>Current Exchange Rate</b>	<p>Displays the current exchange rate.</p> <hr/> <p><u>Note: This is displayed only for cross currency deposits.</u></p>
<b>Current Exchange Amount</b>	Displays the current exchange amount.
<b>Amount</b>	The customer is required to specify the amount for which the deposit is to be opened.
<b>Amount Range</b>	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.
<b>Deposit Tenure</b>	<p>The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>

Field Name	Description
<b>Years</b>	<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>
<b>Months</b>	<p>The customer can identify the deposit tenure in months.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Days</b>	<p>The customer can identify the deposit tenure in days.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Date</b>	<p>The customer can define the deposit tenure by selecting a date on which the deposit should mature.</p> <p>This field is displayed if the customer selects the <b>Date</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Deposit Period Range</b>	<p>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.</p>
<b>Maturity Details</b>	
<b>Maturity Instructions</b>	<p>Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on maturity (No Rollover)</li> <li>• Renew Profit And Principal</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Rollover Amount</b>	<p>The amount to be rolled over.</p> <p>This field is displayed if the customer selects <b>Renew Special Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p>

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 accounts</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>	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>	<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>	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>	<p>This section is displayed if the customer has selected the option <b>Domestic Bank Account</b> in the <b>Pay To</b> field.</p>

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 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.
<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 open a new term deposit:**

1. From the **Primary Account Holder** list, select the primary account holder.



2. From the **Source Account** list, select appropriate account to be debited with the term deposit installment amount.  
Displays the account balance details.
3. From the **Select Product** list, select the appropriate option.
4. From the **Currency** list, select the appropriate type of currency.
5. In the **Deposit Amount** field, enter the deposit amount.
6. 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 option the **Date** option:
    - ii. From the **Date** list, select the appropriate date.
7. To view the revised details after maturity, click the **Calculate Maturity** link.

---

**Note:** Click **Reset** to clear the calculated details.

---

8. From the **Maturity Instructions** list, select the appropriate option.
9. 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 beneficiary name and its bank details appears.
  - 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.
10. Click **Create**.  
The **Deposit Details, Maturity Details, and Nomination Details** appears.  
OR  
Click **Back** to navigate back to previous screen.

11. 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.
12. The confirm screen is displayed with a success message along with the reference number.  
Click **Go To Dashboard** link to navigate to back to the Dashboard.  
OR  
Click **Go To Account Details** link to view the deposit details.

## 7. 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 Deposit > More Information > Deposit Details*

## Deposit Details

248
Welcome, Leo Checker  
Last login 29 Nov 05:23 PM

### Deposit Details

Select Account  
xxxxxxxxxxxx0209  
Balance : \$6,000.00  
Product name  
ISLAMIC TD\_FM  
Add Nickname

**Investment**  
Original Principal Amount  
£5,000.00  
Deposit Date  
23 Nov 2018  
Value Date  
23 Nov 2018  
Profit Rate  
10.0%  
Deposit Branch  
Bank Futura - AT3 Branch Needal Street, London, GREAT BRITAIN

**Current Position**  
Current Balance  
£5,000.00  
Deposit Term  
0 Years 5 Months 0 Days  
Hold Amount  
£0.00  
Deposit Certificate Number  
Accrued Interest  
£0.00

**Maturity**  
Maturity Amount  
£5,209.23  
Maturity Date  
23 Apr 2019  
Maturity Instruction  
Renew Principal and Profit

Quick Links

Redemption

Edit Maturity Instruction

Request Statement

Transactions

Download

Date	Description	Reference No	Amount
03 Jan 2014	NEW DEPOSIT	AT3DEBK140034Z0X	\$6,000.00 Cr


Page 1 of 1 (1 of 1 items)

Pre-Generated Statement
Back

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## Field Description

Field Name	Description
Select Account	Term deposit account number in masked format along with the account nickname.
Balance	Available balance in the account.
Product Name	Name of the product under which TD was opened

Field Name	Description
<b>Add Nick Name</b>	Click  to add nickname, for more information refer Add Nickname.
<b>Investment</b>	
<b>Original Principal Amount</b>	The amount for which the deposit was opened.
<b>Deposit Date</b>	Date on which the amount is deposited for initiation of deposit.
<b>Value Date</b>	Value date of the deposit as maintained by the bank.
<b>Profit Rate</b>	The rate of profit applicable on the term deposit.
<b>Deposit Branch</b>	Details of the branch at which the deposit account is held.
<b>Current Position</b>	
<b>Current Balance</b>	This shows the current balance in the account.
<b>Deposit Term</b>	Term of deposit in years, months and days for the respective product (as maintained by the bank).
<b>Hold Amount</b>	Any amount kept as lien or marked for hold is displayed here.
<b>Deposit Certificate Number</b>	Displays the deposit certificate number.
<b>Accrued Interest</b>	Displays the accrued interest in the deposit till date.
<b>Maturity Details</b>	
<b>Maturity Amount</b>	This shows the value of TD once it will be matured.
<b>Maturity Date</b>	The date on which the term deposit will mature.
<b>Maturity Instructions</b>	<p>Maturity instructions set by the user 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 Special Amount and Pay Out the remaining amount</li> </ul>

Field Name	Description
<b>Special Amount</b>	Special amount to be rolled over. This field appears if maturity instructions are <b>Renew Special Amount and Payout the Remaining Amount</b> .
<b>Pay to</b>	The account number in masked format to which the deposit amount will be transferred at the time of maturity along with the account type is displayed. This field is not applicable, if maturity instructions are <b>Renew Principal and Profit</b> .

You can also preform following actions:

- Add account nickname/ modify/ delete nickname, for more information on Account Nickname, refer Add Nickname.

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## 8. 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 Instruction

**Edit Maturity Instruction**

Select Account  
xxxxxxx0209  
Balance : \$6,000.00

Maturity Instruction  
Renew Special Amount and Pay O...

Roll over Amount  
\$1,000.00

Pay To  
Own Account

Transfer Account  
xxxxxxx0151 - Johny  
LEO Corp  
Bank Futura - AT3 Branch  
Needal Street  
London  
GREAT BRITAIN

**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.

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

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Hey, I am here to help if you need it!

### Field Description

Field Name	Description
<b>Select Account</b>	Account number along with the account nickname of the term deposit in the masked format. For more information on Account Nickname, refer Account Nickname.
<b>Balance</b>	Displays the current balance of the TD account.

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 Special Amount and Pay Out the remaining amount</li> </ul>
<b>Roll over Amount</b>	<p>Special amount be rolled over.</p> <p>This field appears if you select <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>Account transfer options.</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 does not appear, if you select <b>Renew Principal and Profit</b> option from the <b>Maturity Instructions</b> list.</p>
<b>Own Account</b>	<p>This section is displayed if the option <b>Own Account</b> has been selected in the <b>Pay To</b> field.</p>
<b>Transfer Account</b>	<p>The account number along with the account nickname to which the funds are to be transferred.</p>
<p>The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.</p>	
<b>Beneficiary Name</b>	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>	<p>This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field.</p>



Field Name	Description
<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.
<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>	Search option to look for bank code of the destination account.

**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.
    - iv. The beneficiary name and its bank details appears.
  - 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.

3. In the **Roll Over Amount** field, enter the amount.
  - a. Repeat steps 1, a to c.
4. To save the changes, click **Save**.  
OR  
Click **Back** to navigate to previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message appears.  
Click **Go to Dashboard** , link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to view the deposit details.

## 9. Redemption

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

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

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

- Own Account
- Internal Account

### How to reach here:

*Dashboard > My Accounts > Term Deposits > Redemption*

*OR*

*Toggle Menu > Accounts > Term Deposits > Redemption*

### Redemption

**ZigBank** Welcome, Leo Checker  
Last login 28 Nov 06:00 PM

#### Redemption

##### Redemption Details

Select Account  
xxxxxxxxxxxx0209

Balance : \$6,000.00

Redeemable Amount  
\$6,000.00

Redemption Type  
☐ Partial
 ☒ Full

Charges/Penalty  
\$0.00

Final Redemption Amount  
\$6,000.00

##### Tips

You can apply to withdraw the funds partially or redeem your deposit fully before the actual term is up. There may be some penalty charges for premature withdrawal, which depends on the deposit type. The penal provisions for premature closure on term deposits are subject to change from time to time and may also vary with deposit schemes.

##### Payout Details

Pay To  
Own Account

Transfer Account  
xxxxxxxxxxxx0151 - Johnny

LEO Corp  
Bank Futura - AT3 Branch  
Needal Street  
London  
GREAT BRITAIN

Redeem

Back

### Field Description

Field Name	Description
<b>Redemption Details</b>	
<b>Select Account</b>	Account number along with the account nickname of the term deposit for which redemption is to be done.
<b>Balance</b>	This field displays the balance amount in the account.
<b>Redeemable Amount</b>	Total amount of the deposit that can be redeemed.
<b>Redemption Type</b>	<p>The customer can select whether redemption is to be partial or full. The options are:</p> <ul style="list-style-type: none"> <li>• Partial</li> <li>• Full</li> </ul>
<b>Redemption Amount</b>	<p>Amount along with the currency to be redeemed in case of partial redemption.</p> <p>This field appears, if you select the <b>Partial</b> option in the <b>Redemption Type</b> field.</p>
<b>Charges/ Penalty</b>	Any charges or penalty, if applicable, will be displayed.
<b>Final Redemption Amount</b>	Final redeemable amount after redemption (i.e. value after deducting any penalty charges if applicable).
<b>Payout Details</b>	
<b>Pay To</b>	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> </ul> <p>This field does not appear, if you select <b>Renew Principal and Profit</b> option from the <b>Maturity Instructions</b> list.</p>
<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.
The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.	

Field Name	Description
<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 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>	Account Number to which the funds are to be transferred.
<b>Branch</b>	The list of branches of the home bank for selection.
<b>Branch Address</b>	The customer can identify a current or savings account of the bank to which the funds are to be transferred.

**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.
  - a. 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:
    - ii. In the **Account Number** field, enter the account number of the beneficiary.
3. To redeem the deposit, click **Redeem**.  
OR  
Click **Back** to navigate to the previous screen.
4. The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message appears.  
Click **Go to Dashboard**, link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to view the deposit details.

## **FAQs**

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

Yes, it is possible to redeem the term deposit amount either partially or fully before the maturity date.

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## 10. 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

### 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>	<p>Filter to view the transactions of a specific period.</p> <p>The options are:</p> <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>	<p>Facility to specify a date range so as to view the activity performed within the specified period.</p> <p>This field is displayed if the customer selects the <b>Select <u>Date Range</u></b> option from the first filter.</p>
<b>Transaction Description</b>	<p>Filters to view the transactions based on description.</p> <p>The options are:</p> <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.



## 10.1 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.

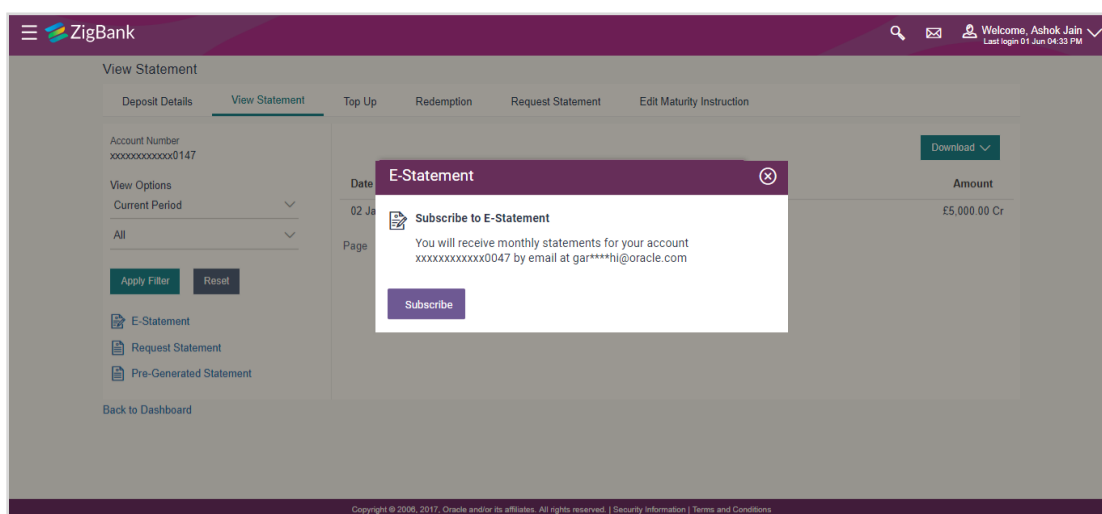
### How to reach here:

*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.
  - c. Click **Subscribe** to opt for receiving monthly statements on your registered email address.
  - d. The success message of request submission appears.
  - e. 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.

## 10.2 Request Statement

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

## 10.3 Pre-generated Statement

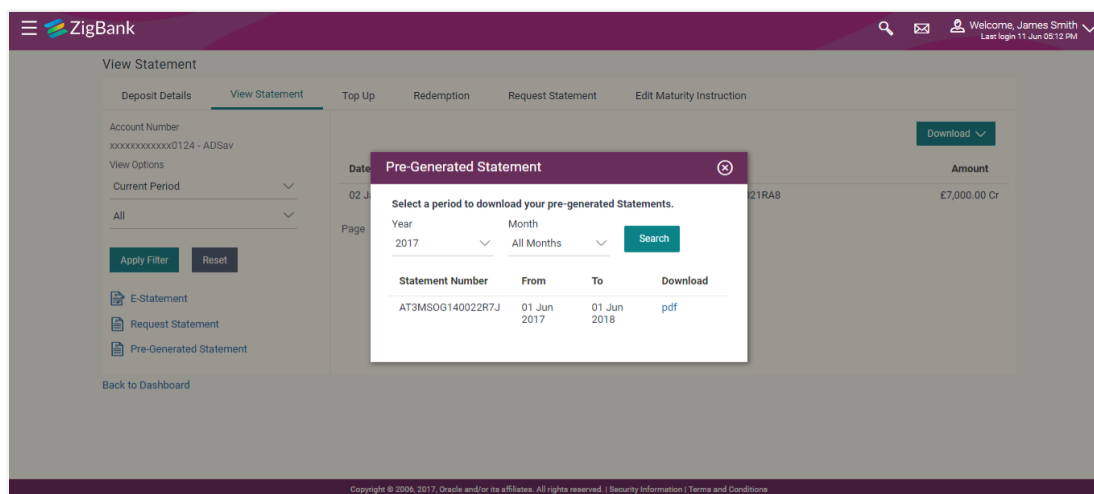
Pre-generated statements are statements that have been generated by the system for an account in the past. Through this option, the user can view statements that have been generated in the past.

### 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

<b>Year</b>	The customer is required to select a year as the first step in selecting a period.
-------------	--

<b>Month</b>	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

<b>Statement Number</b>	Statement reference number.
-------------------------	-----------------------------

<b>From</b>	Start date of the date period for which the statement is generated.
-------------	---

<b>To</b>	End date of the date period for which the statement is generated.
-----------	---

Field Name	Description
<b>Download</b>	Click the link to download the specific statement.

**To download pre-generated statements:**

1. From the **Period** lists, select the desired year and month to be displayed all the statements generated within that period.
2. Click **Search** to be displayed all statements generated within the specified period.
3. Click on the link (.pdf) available against any statement record to **Save / Print** that particular statement.

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## 11. Request Statement

At times, a customer might require the physical copy of a deposit account statement for a certain period. The request statement 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>Select Account Number</b>	<p>Select the account number for which statement has to be requested along with the account nickname, if defined.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p> <p><b>Note:</b> 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.</p>
<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 deposit account statement is required.

Field Name	Description
<b>To Date</b>	The customer is required to specify the date until when the statement is required.

**To request physical statement:**

1. From the Select **Account Number** list, select the appropriate deposit account for which you want to view the statement.
2. This step is required only if this screen has been navigated to from the Toggle Menu.
3. From the **From Date** list, select the start date of the deposit account statement.
4. From the **To Date** list, select the end date of the deposit account statement.
5. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back To Dashboard** link to navigate back to 'Dashboard'.
6. 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.
7. The success message of **Request Statement** appears along with the transaction reference number.  
Click **Go to Dashboard**, link to navigate to the dashboard.  
OR  
Click **Go To Account Details** link to view the deposit details.

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## 12. Deposit Calculator

The Term Deposit calculator gives an indication to the customer about the amount that the customer can acquire at maturity, if a specific amount is invested in 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 Customer can choose a term deposit product that suits their needs best among all the deposit products available with the bank.

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

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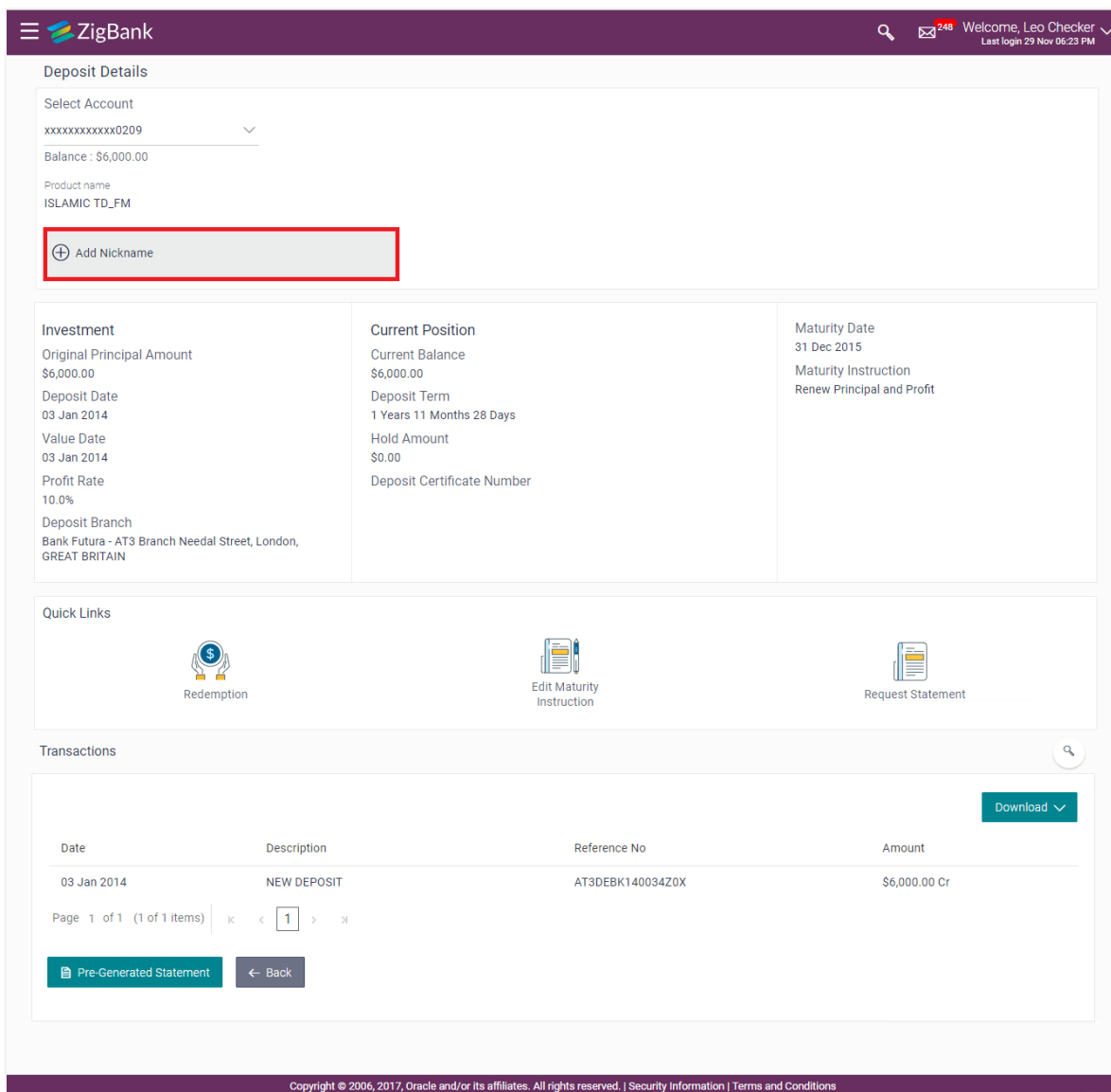
## 13. Account Nickname

User can assign their own description or name to all of their individual savings, checking, term deposit, and loan and finance accounts. User's nickname is the unique ID. Nicknames will be displayed on various transactions instead of the standard account description. This option also allows user to modify or delete the nickname whenever required.

### To add nickname to account:

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

### Add Nickname- Example




The screenshot displays the ZigBank user interface. At the top, the header includes the ZigBank logo, a search icon, a notification bell with 248 alerts, and a welcome message for 'Leo Checker' with the last login time of 29 Nov 06:23 PM. The main content area is titled 'Deposit Details' and shows a selected account 'xxxxxxxxxxx0209' with a balance of '\$6,000.00' and product name 'ISLAMIC TD\_FM'. A red rectangular box highlights the '+ Add Nickname' button. Below this, the 'Investment' section lists details like 'Original Principal Amount', 'Deposit Date', 'Value Date', 'Profit Rate', and 'Deposit Branch'. The 'Current Position' section shows 'Current Balance', 'Deposit Term', 'Hold Amount', and 'Deposit Certificate Number'. The 'Maturity Date' section shows '31 Dec 2015' and 'Maturity Instruction'. A 'Quick Links' section contains icons for 'Redemption', 'Edit Maturity Instruction', and 'Request Statement'. The 'Transactions' section at the bottom shows a table with one transaction: 'NEW DEPOSIT' on '03 Jan 2014' for '\$6,000.00 Cr' with reference 'AT3DEBK140034Z0X'. Navigation controls like 'Page 1 of 1', 'Pre-Generated Statement', and 'Back' are also visible.



## Field Description

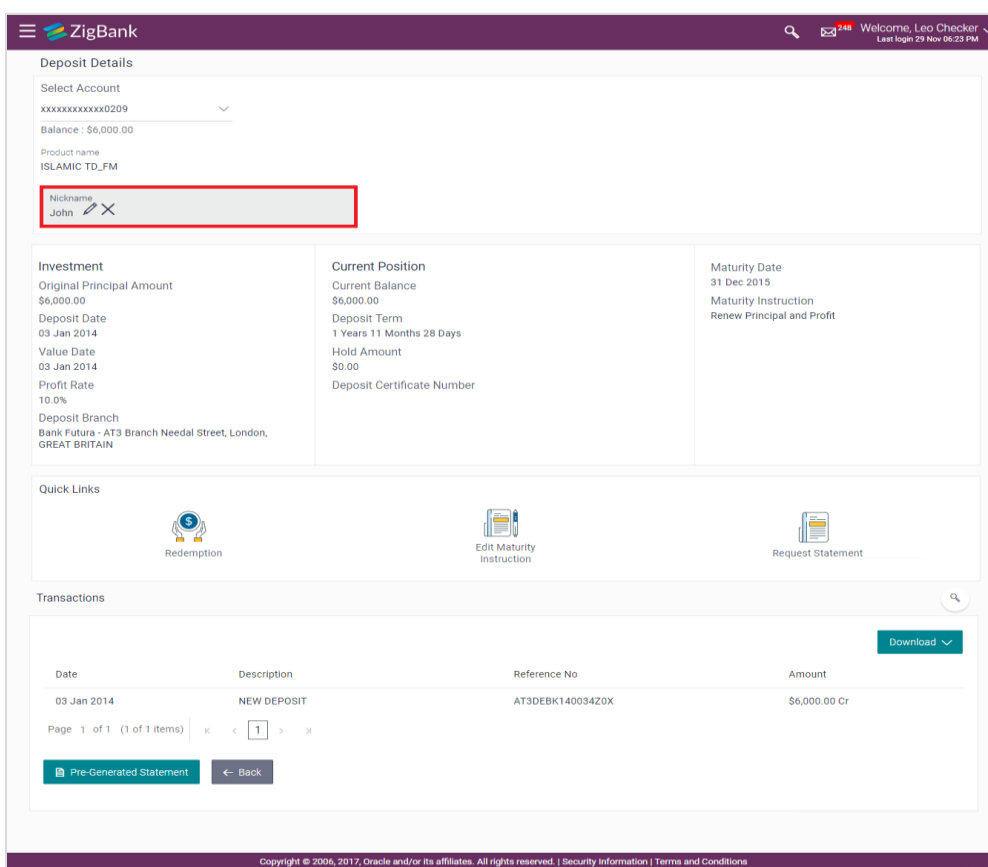
### Field Name Description

**Add Nickname** The user specific description or name to all of CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

3. Click  to save your changes.  
Nicknames will be displayed on various transactions instead of the standard account description.

**To edit / delete nickname to account:**




### Add Nickname - Edit/ Delete



The screenshot displays the ZigBank 'Deposit Details' page. At the top, there's a header with the ZigBank logo and user information: 'Welcome, Leo Checker' and 'Last login 29 Nov 06:23 PM'. The main content area is divided into several sections:

- Deposit Details:** Includes a 'Select Account' dropdown showing 'xxxxxxxxxxxx0209', a balance of '\$6,000.00', and the product name 'ISLAMIC TD\_FM'.
- Nickname:** A field labeled 'Nickname' with the value 'John' and edit/delete icons. This field is highlighted with a red box.
- Investment:** Lists details like 'Original Principal Amount' (\$6,000.00), 'Deposit Date' (03 Jan 2014), 'Value Date' (03 Jan 2014), 'Profit Rate' (10.0%), and 'Deposit Branch' (Bank Futura - AT3 Branch Needal Street, London, GREAT BRITAIN).
- Current Position:** Shows 'Current Balance' (\$6,000.00), 'Deposit Term' (1 Years 11 Months 28 Days), 'Hold Amount' (\$0.00), and 'Deposit Certificate Number'.
- Maturity Date:** Displays '31 Dec 2015' and 'Maturity Instruction' (Renew Principal and Profit).
- Quick Links:** Includes icons for 'Redemption', 'Edit Maturity Instruction', and 'Request Statement'.
- Transactions:** A table with columns 'Date', 'Description', 'Reference No', and 'Amount'. It shows a single transaction on '03 Jan 2014' for 'NEW DEPOSIT' with reference 'AT3DEBK140034Z0X' and amount '\$6,000.00 Cr'. Below the table are pagination controls and buttons for 'Pre-Generated Statement' and 'Back'.

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

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## **FAQ**

### **2. What is 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 when viewing account summary.

### **3. 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.

### **4. What happens to my term deposit at maturity?**

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

### **5. Can I add funds to my term deposit?**

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

### **6. 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.

### **7. 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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