# Oracle Banking Digital Experience

**Corporate Term Deposit User Manual**
**Release 19.2.0.0.0**

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ORACLE®

Corporate Term Deposit User Manual

December 2019

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001
www.oracle.com/financialservices/

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 19.2.0.0.0, refer to the following documents:

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

# 2. Transaction Host Integration Matrix

**Legends**

| | |
|---|---|
| **NH** | No Host Interface Required. |
| ✓ | Pre integrated Host interface available. |
| × | Pre integrated Host interface not available. |

| Sr No | Transaction / Function Name | Oracle FLEXCUBE Core Banking 11.7.0.0.0 | Oracle FLEXCUBE Universal Banking 14.3.0.0.0 |
|---|---|---|---|
| 1 | Overview | ✓ | ✓ |
| 2 | New Deposit | ✓ | ✓ |
| **3** | **New Deposit (Maturity Instruction)** | | |
| | With Maturity Instruction as Close on maturity | ✓ | ✓ |
| | With Maturity Instruction as Renew Interest and Principal | ✓ | ✓ |
| | With Maturity Instruction as Renew Principal and Pay Out the Interest | ✓ | ✓ |
| | With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount | × | ✓ |
| **4** | **New Deposit (Payout Instruction)** | | |
| | With payout instructions - Pay to own account | ✓ | ✓ |
| | With payout instructions - Pay to internal account | × | ✓ |
| | With payout instructions - Pay to domestic bank account | × | × |
| 5 | Deposit Details | ✓ | ✓ |
| 6 | Deposit Details - Nickname updation | **NH** | **NH** |
| **7** | **Edit Maturity Instruction** | | |
| | With Maturity Instruction as Close | ✓ | ✓ |

| Sr No | Transaction / Function Name | Oracle FLEXCUBE Core Banking 11.7.0.0.0 | Oracle FLEXCUBE Universal Banking 14.3.0.0.0 |
|---|---|---|---|
| | on maturity | | |
| | With Maturity Instruction as Renew Interest And Principal | ✓ | ✓ |
| | With Maturity Instruction as Renew Principal and Pay Out the Interest | ✓ | ✓ |
| | With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount | × | ✓ |
| **8** | **Edit Payout Instruction** | | |
| | With payout instructions - Pay to own account | ✓ | ✓ |
| | With payout instructions - Pay to internal account | × | ✓ |
| | With payout instructions - Pay to domestic bank account | × | × |
| 9 | Top Up | × | ✓ |
| 10 | Redemption to own account | ✓ | ✓ |
| 11 | Redemption to internal account | × | ✓ |
| 12 | Redemption to domestic account | × | × |
| 13 | View Statement | ✓ | ✓ |
| 14 | View Statement - Request Statement | × | ✓ |
| 15 | View Statement - Pre-generated Statement | × | ✓ |
| | | | |

Home

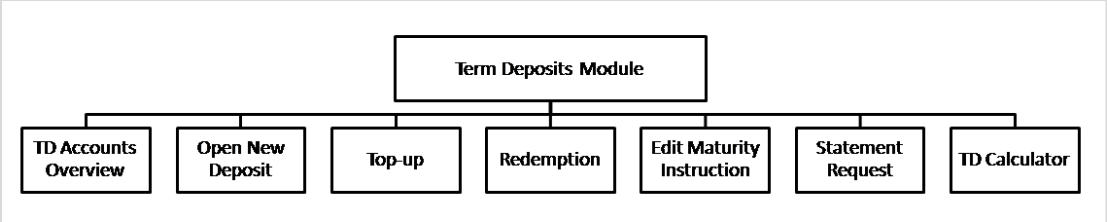
# 3. Term Deposit

Term Deposit is a type of investment where the money is invested at financial institutions for a fixed period of time on which an agreed amount of interest is earned. Unlike regular saving account, interest earned in term deposit is higher. Application enables users to open and manage Term Deposits through its entire life cycle.

The transactions available under the Term Deposit module:

- Deposit Overview
- Deposit Details
- Open New Deposit
- Edit Maturity Instruction
- Top up
- Redemption
- Statement Request
- Term Deposit Calculator

### Features Supported In Application




### Pre-Requisites

Maintenances have to be performed for accounts of the Primary Party & the Linked Parties, that the user needs to access either for enquiries or transactions.

- Party preference is maintained (primary and linked parties)
- Corporate users are created.
- Transaction and account access is provided to corporate user (primary and linked parties)
- Approval rule set up for corporate user to perform the actions
- Transaction limits are assigned to user to perform the transaction

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# 4. Term Deposit Accounts Overview

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

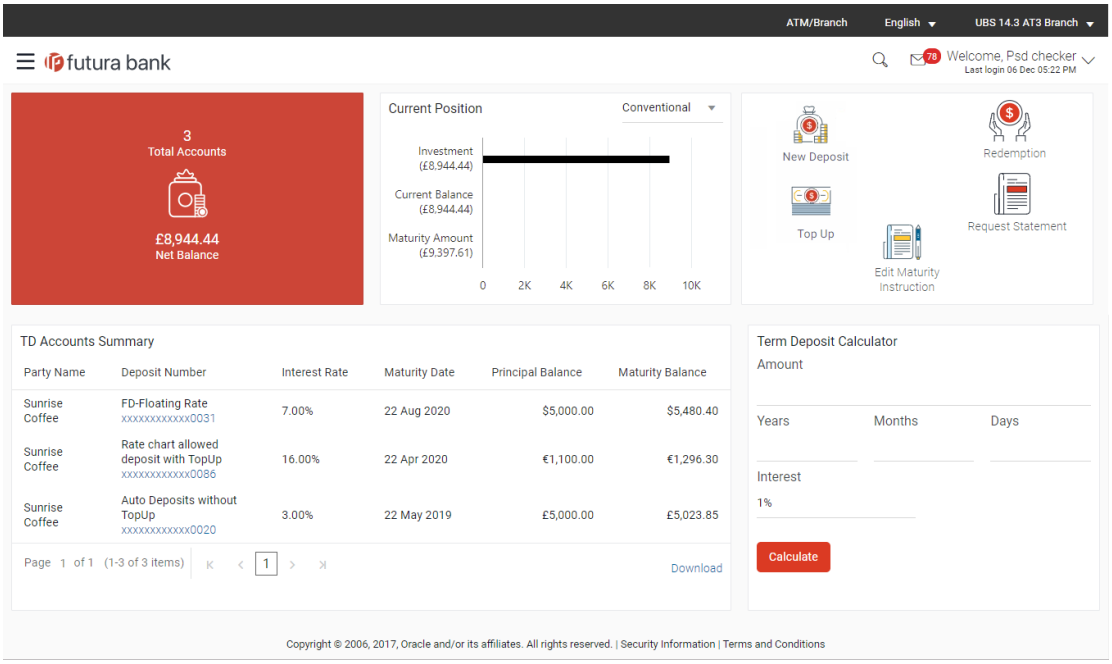
The screen allows the user to manage the deposit effectively and efficiently by giving him a holistic view of the Term Deposits that he has access to.

Below are the components of the term deposit overview screen:

- Term Deposits Accounts Overview and Current Position
- Quick Links: New Deposit, Top Up, Redemption, Edit Maturity Instruction, and Statement Request
- Term Deposits Accounts Summary
- Term Deposits Calculator

**How to reach here:**

*Toggle Menu > Accounts > Term Deposits > Overview*



## Dashboard Overview

### Term Deposit Accounts Overview

This section displays the following details:

- Total Accounts: Total number of all active Term Deposits.
- Net Balance: Sum of net Balance of all active Term Deposits.

### Current Position

This section displays the current position of the deposit accounts

### Quick Links

This section is a quick way to launch Term Deposit transactions viz.,

- New Deposit
- Top Up
- Redemption
- Request Statement
- Edit Maturity Instruction,

### Term Deposit Accounts Summary

It displays the list of term deposits, and provides a summary of the accounts.

Details includes:

- Party Name
- Term Deposit Number along with the account nickname
- Interest Rate
- Maturity Date
- Principal Balance
- Maturity Balance

The user can download the accounts summary, for his reference.

**Note:** Click on individual Term Deposit account number to view the respective deposit details.

### Term Deposit Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity. For more information click here.

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# 5. New Deposit

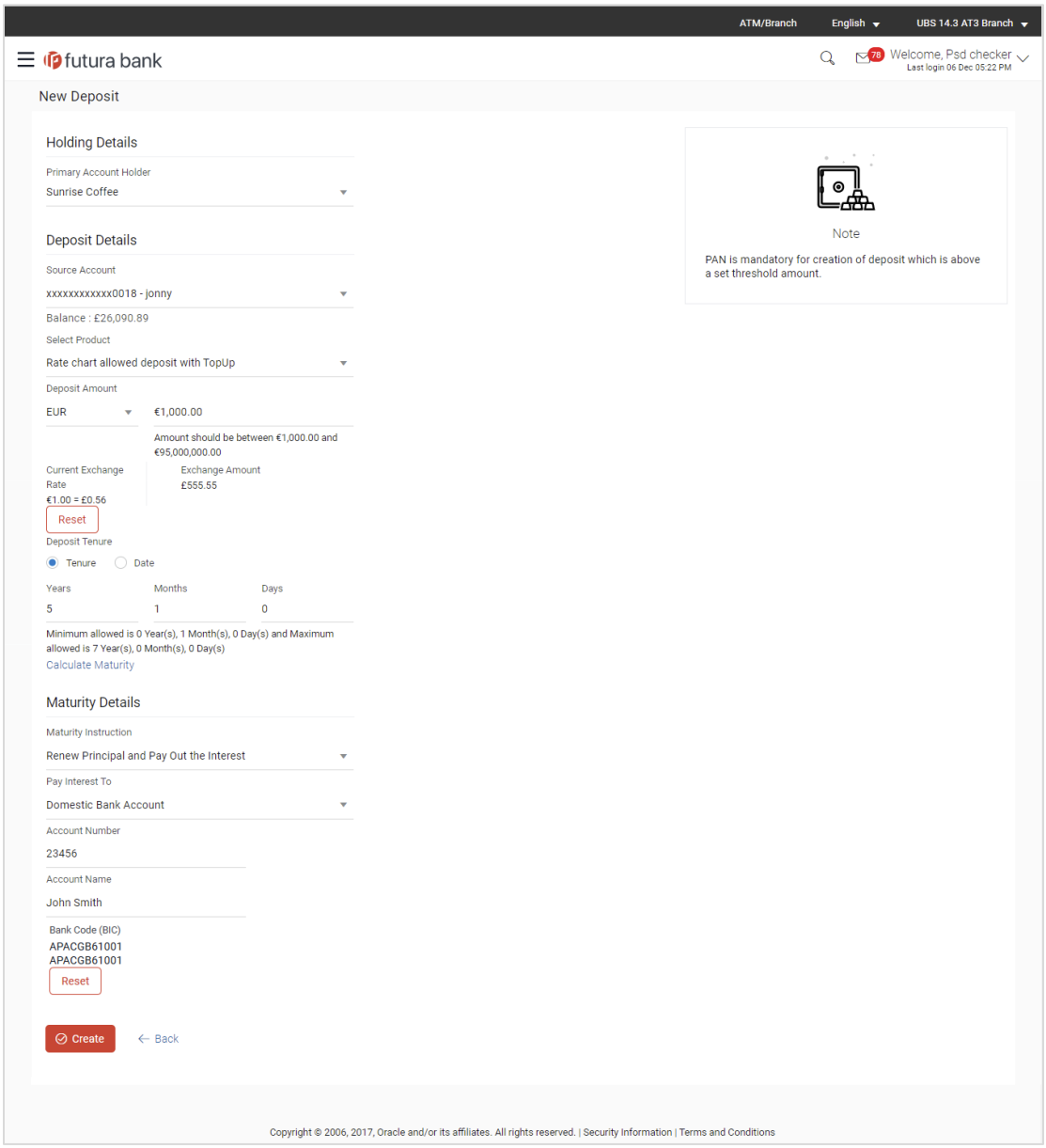
The New Deposit page enables the customer to apply for a new term deposit. All the term deposit offerings of the bank are available for selection on this page. The customer can select any product offer in order to apply for a term deposit of choice.

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

**How to reach here:**

*Dashboard > Toggle Menu > Accounts > Term Deposits > New Deposit*
*OR*
*Dashboard > Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > New Deposit*

## New Deposit


ATM/Branch
English
UBS 14.3 AT3 Branch
futura bank
Welcome, Psd checker
Last login 06 Dec 05:22 PM
New Deposit
Holding Details
Primary Account Holder
Sunrise Coffee
Deposit Details
Source Account
xxxxxxxxxxx0018 - jonny
Balance : £26,090.89
Select Product
Rate chart allowed deposit with TopUp
Deposit Amount
EUR
€1,000.00
Amount should be between €1,000.00 and €95,000,000.00
Current Exchange Rate
€1.00 = £0.56
Exchange Amount
£555.55
Reset
Deposit Tenure
Tenure
Date
Years
Months
Days
5
1
0
Minimum allowed is 0 Year(s), 1 Month(s), 0 Day(s) and Maximum allowed is 7 Year(s), 0 Month(s), 0 Day(s)
Calculate Maturity
Maturity Details
Maturity Instruction
Renew Principal and Pay Out the Interest
Pay Interest To
Domestic Bank Account
Account Number
23456
Account Name
John Smith
Bank Code (BIC)
APACGB61001
APACGB61001
Reset
Create
Back
Note
PAN is mandatory for creation of deposit which is above a set threshold amount.
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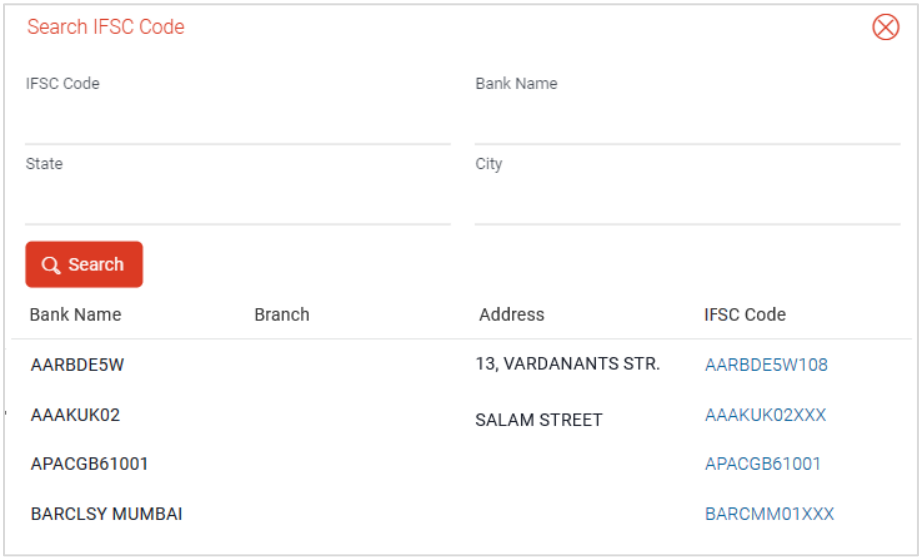
### Look up - Bank Code




### Field Description

| Field Name | Description |
|---|---|
| **Primary Account Holder** | Name of the user who is logged-in. |
| **Deposit Details** | |
| **Source Account** | Account number along with the account nickname to be debited in order to open the term deposit. The account could be either the users own Party account or any linked party account that he has access to.<br>Application displays the Current balance of the selected source account. |
| **Select Product** | Term deposit products available. Products which are enabled for opening new account from digital platform will be listed in the dropdown. |
| **Currency** | Currency of the deposit.<br>This field appears as a label (instead of List for selection) where the deposit product supports only single currency. |
| **Deposit Amount** | Principal amount of the term deposit to be opened. |
| **System Displays the Minimum & Maximum Deposit Amount allowed** | |

| Field Name | Description |
|---|---|
| **Deposit Tenure** | Deposit tenure of the product, either deposit period or maturity date.<br>The options are:<br>• Tenure<br>• Date |
| **Years** | Years of the deposit tenure.<br>This field appears if you select the **Tenure** option in the **Deposit Tenure** field. |
| **Months** | Months of the deposit tenure.<br>This field appears if you select the **Tenure** option in the **Deposit Tenure** field. |
| **Days** | Days of the deposit tenure.<br>This field appears if you select **Tenure** option from the **Deposit Tenure** field. |
| **Date** | Maturity date of the deposit.<br>This field appears if you select **Date** option from the **Deposit Tenure** field. |
| **Application displays the Minimum & Maximum Deposit tenure allowed.** | |
| **Maturity Amount** | Calculated maturity amount as per selected parameters.<br>This field appears if you click **Calculate Maturity** link. |
| **Interest Rate** | Interest Rate applicable for the deposit product.<br>This field appears if you click **Calculate Maturity** link. |
| **Maturity Details** | |
| **Maturity Instruction** | Maturity instructions to be set by the user for the selected deposit account.<br>The options are:<br>• Close on Maturity (No Rollover)<br>• Renew Interest and Principal<br>• Renew Principal and Pay Out the Interest<br>• Renew Special Amount and Pay Out the remaining amount |

| Field Name | Description |
|---|---|
| **Roll over Amount** | Special amount be rolled over.<br>This field appears if you select **Renew Special Amount and Pay Out the Remaining Amount** option from the **Maturity Instruction** list. |
| **Pay To** | Account transfer options.<br>The options are:<br>• Own accounts<br>• Internal Account<br>• Domestic Bank Account<br>This field does not appear, if you select **Renew Principal and Interest** option from the **Maturity Instructions** list. |

**Own Account**

This section appears for **Own Account**.

| | |
|---|---|
| **Transfer Account** | Account number along with the account nickname to which the funds are to be transferred.<br>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details. |

**Internal Bank Account**

This section appears for **Internal Account**.

| | |
|---|---|
| **Account Number** | Account number to which the funds are to be transferred. |

**Domestic Bank Account**

This section appears for **Domestic Bank Account**.

| | |
|---|---|
| **Account Number** | Account number to which the funds are to be transferred. |
| **Account Name** | Name of the account to which funds is to be transferred. |
| **Bank Code** | Bank code of the destination account. |
| **Look up Bank Code** | Link to help the user search for Bank Code.<br>On submitting Bank Code, Bank Address gets displayed based on provided Bank Code. |

**To open a new term deposit:**

1. From the **Product** list, select the appropriate option.
2. From the **Currency** list (if product is available in multiple currencies), select the currency.
3. In the **Deposit Amount** field, enter the deposit amount.

4. In the **Deposit Tenure** field, click the appropriate button.
   a. If you select the **Tenure** option:
      i. In the Years, Months and Days field enter the appropriate values.
   b. If you select the **Date** option:
      i. From the **Date** list, select the appropriate date.
5. To view the Maturity Amount & Interest Rate, click the **Calculate Maturity** link.
6. Click **Reset** to clear the calculated maturity details.
7. From the **Source Account** list, select the appropriate option.
8. Enter the maturity details. For more information on **Maturity Details** click here.
9. Click **Create**.
   OR
   Click **Back** to navigate to the previous screen.
10. The **Review** screen appears. Verify the details and click **Confirm**. OR
    Click **Back** to make changes if any. User is directed to **New Deposit – screen** with values in editable form.
    OR
    Click **Cancel** to cancel the transaction.
11. The success message of request of opening a new term deposit along with the reference number appears.
    Click **Go to Dashboard** , link to navigate to the dashboard.
    OR
    Click **Go To Account Details** link to access the **Deposit Details** screen.

**Home**

# 6. Deposit Details

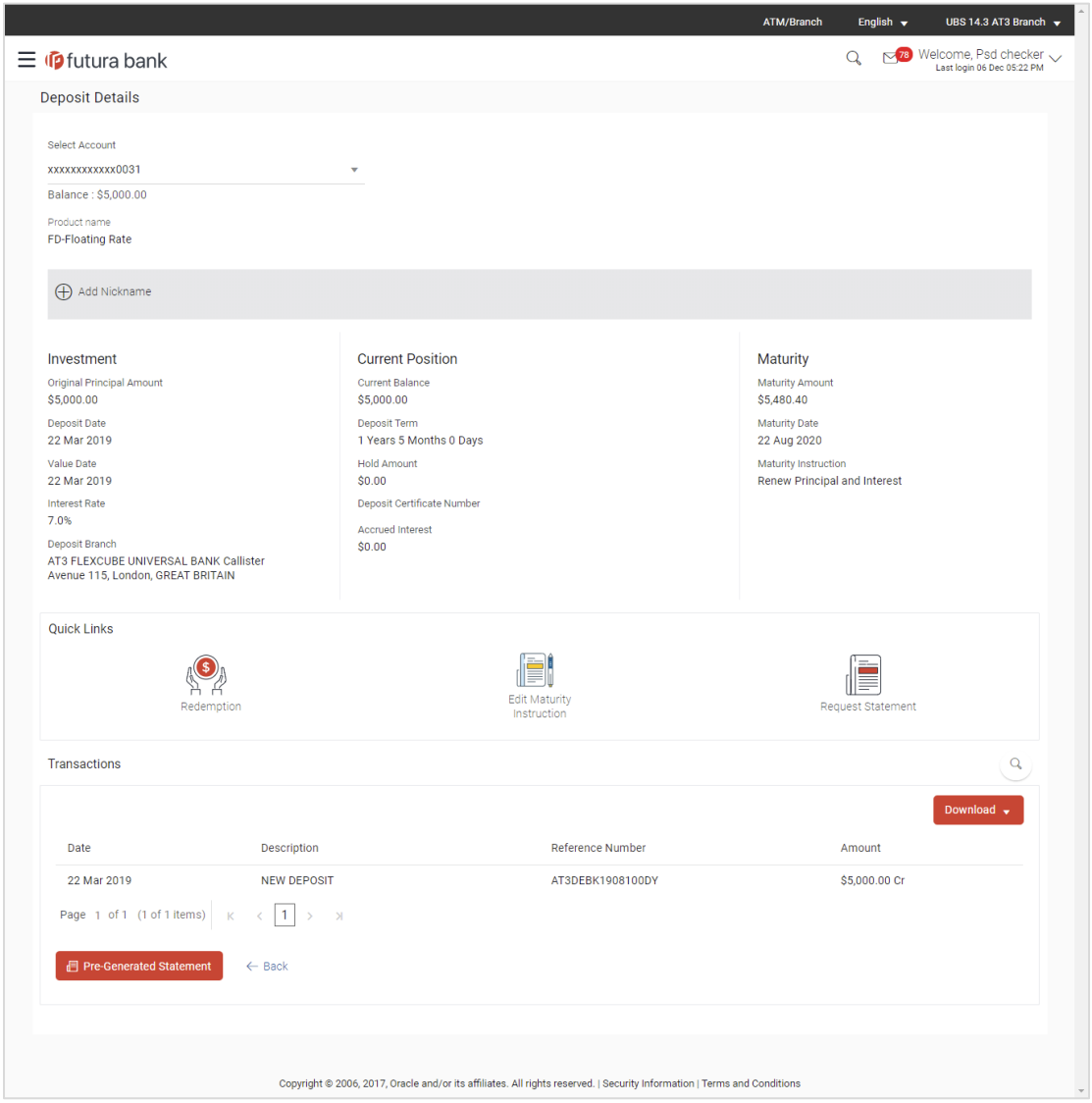
Using this option, the user can view the complete details of the Term Deposit. The key details shown as part of term deposit details are;

- Investment: Original Principal Amount, Deposit Date, Value Date, Interest Rate, Deposit Branch
- Current Position: Current Balance, Deposit Term, Hold Amount, Deposit Certificate Number, Accrued Interest
- Maturity: Maturity Amount, Maturity Date, Maturity Instructions, Payout instructions (if applicable)
- Quick Links: Redemption, Edit Maturity Instruction, and Request Statement
- Transactions

**How to reach here:**

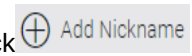
*Dashboard > Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details*

## Deposit Details




## Field Description

| Field Name | Description |
|---|---|
| **Select Account** | Term deposit account number of user in the masked format. The account number could be of the users own Party or any linked party accounts, that he has access to. |
| **Product** | Term deposit product under which term deposit account is opened. |

| Field Name | Description |
|---|---|
| **Nickname** | The user defined description or name of the term deposit accounts which will be displayed (if nickname for the account is set by the user)<br><br>Click  , to add nickname.<br><br>For more information on Account Nickname, refer Account Nickname. |
| **Investment** | |
| **Original Principal Amount** | Original principal amount at the time of opening of term deposit account. |
| **Deposit Date** | Deposit Opening date of the Term Deposit. |
| **Value Date** | Value date of the deposit as maintained by the Core Banking Application. |
| **Interest Rate** | Rate of interest applicable for the term deposit. |
| **Deposit Branch** | Deposit branch address details. |
| **Current Position** | |
| **Current Balance** | Current principal amount that is the revised principal amount after top-up / partial redemption. |
| **Deposit Term** | Term of deposit in years, months and days for the respective product (as maintained by the Core Banking Application).<br><br>The deposit term appears, if value is one or more than one for each of years/ months/ days for example: 5 Years, 4 Months, 10 Days. |
| **Hold Amount** | Hold amount for the term deposit as maintained at the Core Banking Application. |
| **Deposit Certificate Number** | Unique number as assigned by the host to the term deposit. |
| **Accrued Interest** | Interest accumulated till current date. |
| **Last Interest Accrual Date** | The date on which the last interest was accrued.<br><br>This field will be displayed if there is any interest accrued. |
| **Maturity** | |
| **Maturity Amount** | Maturity amount of the term deposit. |
| **Maturity Date** | Maturity date set for the selected Term Deposit account. |

| Field Name | Description |
|---|---|
| **Maturity Instructions** | Maturity instructions set by the user for the selected Term Deposit account.<br>The options are:<br>• Close on Maturity (No Rollover)<br>• Renew Principal And Interest<br>• Renew Principal and Pay Out the Interest<br>• Renew Special Amount and Pay Out the remaining amount |
| **Special Amount** | Special amount to be rolled over.<br>This field appears if you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list. |
| **Pay to** | Account transfer options.<br>The options are:<br>• Own accounts<br>• Internal Bank Account<br>• Domestic Bank Account<br>This field does not appear, if you select Renew Principal and Interest option from the **Maturity Instructions** list. |
| **Own Account** | |
| This section appears for Own Account. | |
| **Transfer Account** | Account number along with the account nickname to which the funds are to be transferred.<br>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details. |
| **Internal Bank Account** | |
| This section appears for Internal Bank Account. | |
| **Account Number** | Account Number to which the funds will be transferred. |
| **Domestic Bank Account** | |
| This section appears for Domestic Bank Account. | |
| **Beneficiary Name** | Beneficiary name of the term deposit. |
| **Account Number** | Account number to which the funds will be transferred. |

| Field Name | Description |
|---|---|
| **Bank Code** | Destination Account's bank code.<br>On submitting Bank Code, Bank Address gets displayed based on provided Bank Code. |

**Transactions**

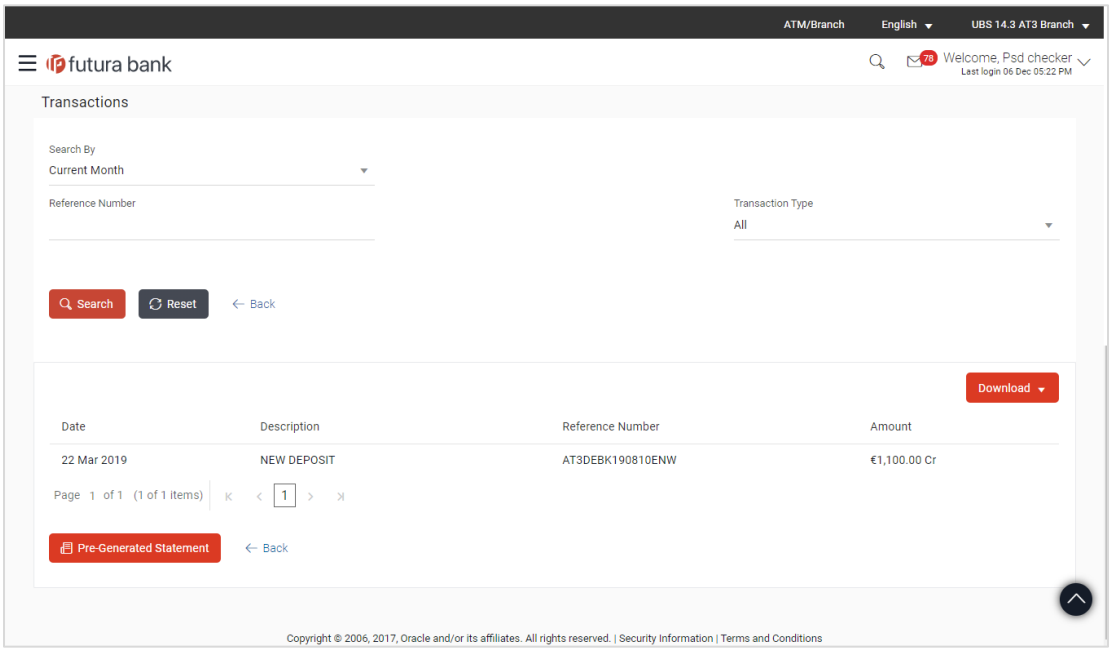
It displays the account activity.

| | |
|---|---|
| **Date** | The date on which the transaction is processed. |
| **Description** | The brief description for the transaction. |
| **Reference No** | Reference number of transaction. |
| **Amount** | The debit/ credit amount of the transaction. |

**To view the term deposit account activity:**

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

### Transactions -Search Criteria




### Field Description

| Field Name | Description |
|---|---|
| **Select Account** | Term deposit account number of user in the masked format. |
| **Balance** | Application displays the Account balance of the selected source account. |
| **Search By** | The transaction period.<br>Options are:<br>• Current Month<br>• Previous Month<br>• Previous Quarter<br>• Select Date Range |
| **Date From / Date To** | The start and end date range of the transaction – for a date bound search.<br>Start date cannot be greater than end date.<br>This field appears if you select the **Select Date Range** option in the **Search By** list. |
| **Reference Number** | Reference number of transaction. |

| Field Name | Description |
|---|---|
| **Transaction Type** | The type of the transaction.<br>Options are:<br>• All<br>• Debit Only<br>• Credit Only |
| **Amount From** | The minimum amount for the search criteria. |
| **Amount To** | The maximum amount for the search criteria |
| **Search Result** | |
| **Date** | The date on which the transaction is processed. |
| **Description** | The brief description of the transaction. |
| **Reference Number** | Reference number of transaction. |
| **Amount** | The debit/ credit amount of the transaction. |

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

You can also initiate following actions using **Deposit Details- Quick Links** section:

- To redeem the term deposit, click **Redemption**.
- To top-up (add additional amount) the deposit, click **Top Up**.
- To modify the maturity instruction, click **Edit Maturity Instruction**.
- To request for statement, click **Request Statement** .

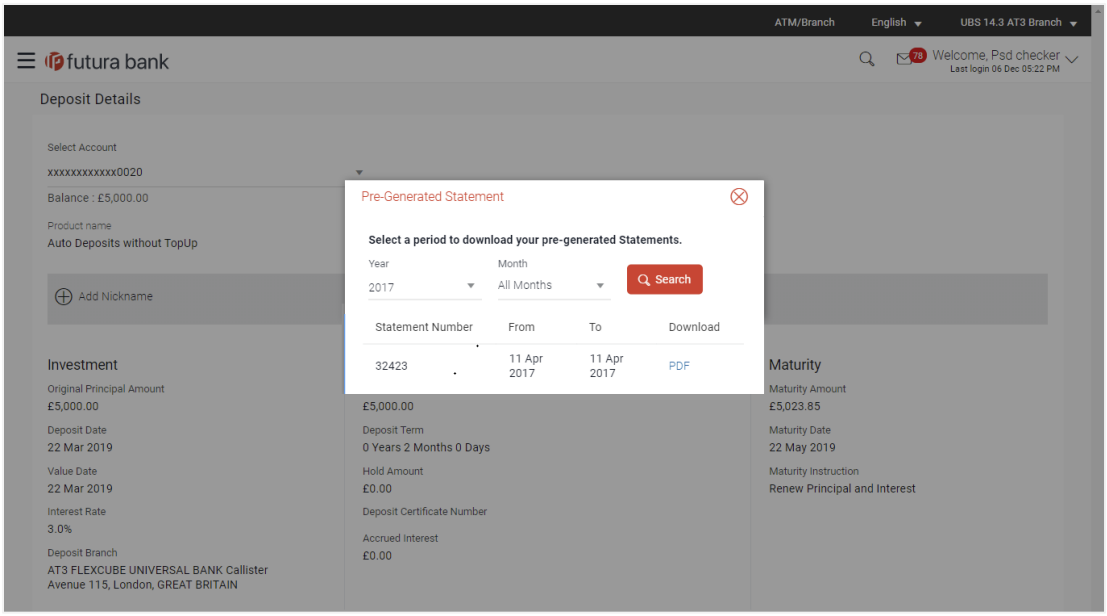
## 6.1 Pre-generated Statement

Pre-generated statements are statements that have been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

**To download pre-generated statements:**

1. In the **Deposit Details** screen, click the **Pre-generated Statement** to view the pre-generated statement.
   The pop-up screen prompting you to download the pre-generated statement appears.

**Pre-generated Statement**




**Field Description**

| Field Name | Description |
|---|---|
| **Period** | |
| **Year** | The year of the pre-generated statement. |
| **Month** | The month of the pre-generated statement. |
| **Statement Number** | Statement number assigned to a statement. |
| **From** | Start date of the statement. |
| **To** | End date of the statement. |
| **Download** | Click the link to download the statement. |

2. From the **Period** list, select the desired year and month of the pre-generated statement.
3. Click **Search** to search for the statement for the selected period.
4. Click on **Download** column (.pdf) to Save / Print the statement.

Home

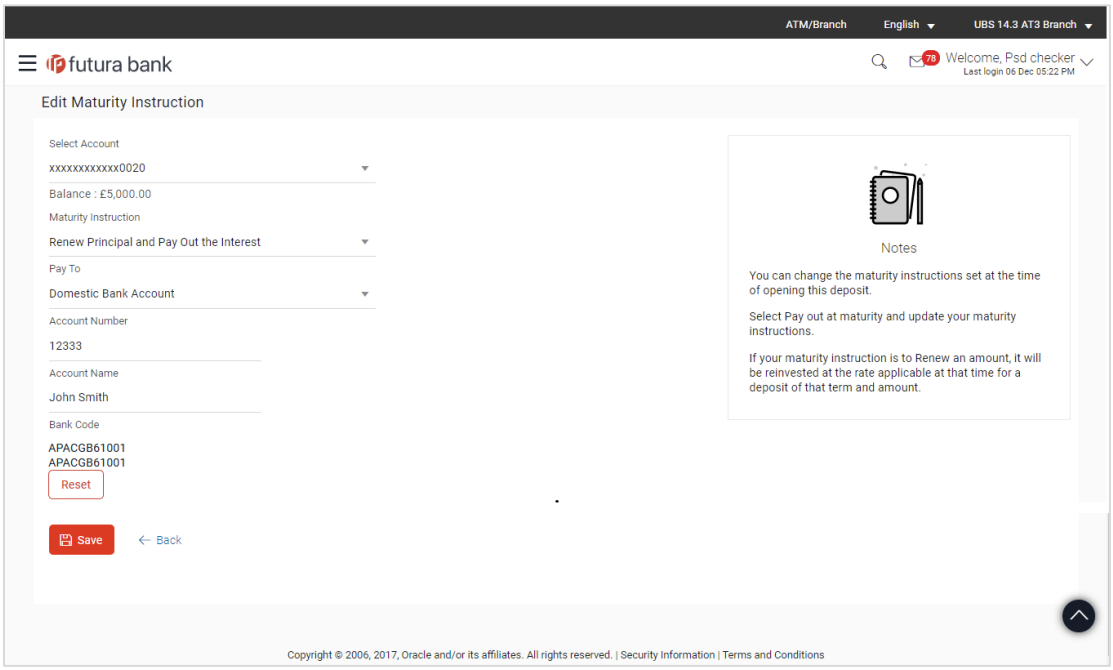
# 7. Edit Maturity Instruction

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

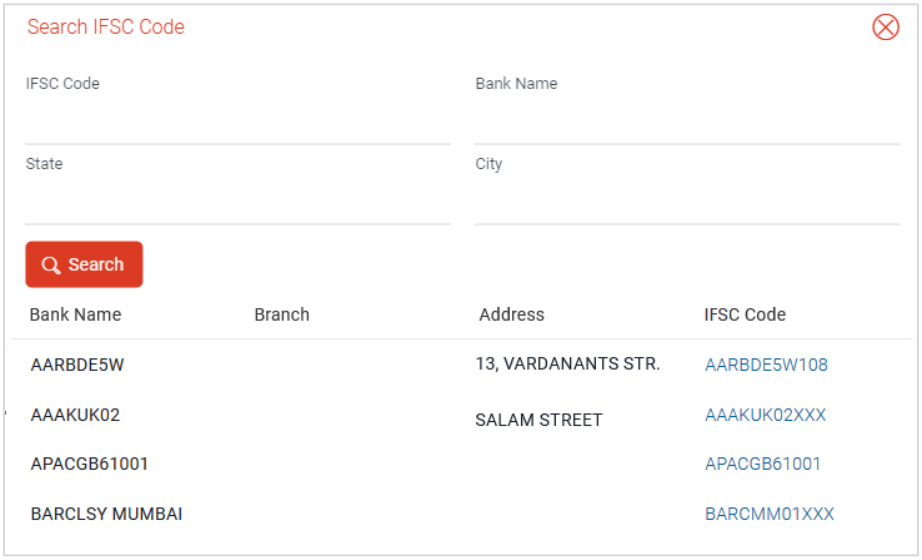
**How to reach here:**

*Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Edit Maturity Instruction*
*OR*
*Toggle Menu > Accounts > Term Deposits > Edit Maturity Instruction*

**Edit Maturity Instruction**



**Look up - Bank Code**




**Field Description**

| Field Name | Description |
|---|---|
| **Select Account** | Term Deposit Account number in masked format along with the account nickname (if any). The account number could be either the users own Party or any linked party that he has access to. |
| **Maturity Instruction** | Maturity instructions to be set by the user for the selected deposit account.<br>The options are:<br>• Close on Maturity (No Rollover)<br>• Renew Interest and Principal<br>• Renew Principal and Pay Out the Interest<br>• Renew Special Amount and Pay Out the remaining amount |
| **Roll over Amount** | Special amount be rolled over.<br>This field appears if you select **Renew Special Amount and Pay Out the Remaining Amount** option from the **Maturity Instruction** list. |

| Field Name | Description |
|---|---|
| **Pay To** | Account transfer options.<br>The options are:<br>• Own accounts<br>• Internal Account<br>• Domestic Bank Account<br>This field does not appear, if you select **Renew Principal and Interest** option from the **Maturity Instructions** list. |

**Own Account**

This section appears for **Own Account**.

| | |
|---|---|
| **Transfer Account** | Account number along with the account nickname to which the funds are to be transferred.<br>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details. |

**Internal Bank Account**

This section appears for **Internal Account**.

| | |
|---|---|
| **Account Number** | Account number to which the funds are to be transferred. |

**Domestic Bank Account**

This section appears for **Domestic Bank Account**.

| | |
|---|---|
| **Account Number** | Account number to which the funds are to be transferred. |
| **Account Name** | Name of the account to which funds are to be transferred. |
| **Bank Code** | Bank code of the destination account.<br>On submitting Bank Code, Bank Address gets displayed based on provided Bank Code. |

**To edit the maturity details:**

1. From the **Maturity Instructions** list, select the appropriate option, if you select **Close on Maturity (No Rollover)** or **Renew Principal and Pay Out the Interest** or **Renew Interest and Pay Out the Principal** option:
    a. From the **Pay To** list, select the appropriate option, if you select **Own Account** option:
        i. From the **Transfer Account** list, select the appropriate option.
    b. If you select **Internal Bank Account** option:
        i. In the **Account Number** field, enter the account number of the beneficiary.
    c. If you select **Domestic Bank Account** option:

i. In the **Account Number** field, enter the account number of the beneficiary.

ii. In the **Account Name** field, enter the account name of the beneficiary.

iii. In the **Bank Code** field, enter the bank code and click **Submit**.
OR
From the **Look Up Bank Code** link, select the appropriate bank code.

2. If you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list.

   a. In the **Roll Over Amount** field, enter the amount.

   b. Repeat steps a to c of step 1.

3. To save the changes, click **Save**.
   OR
   Click **Back** to go back to the transaction.

4. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Back** to make changes if any. User is directed to **Edit Maturity Instructions – screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.

5. The success message of Edit Maturity Instructions appears along with the transaction reference number.
   Click **Go to Dashboard**, link to navigate to the dashboard.
   OR
   Click **Go To Account Details** link to access the **Deposit Details** screen.

**Home**

# 8. Top Up

This feature enables a customer to invest some amount, he might have, in an existing term deposit. Customers can top-up an existing term deposit with the desired and permissible top-up amount. The application not only displays the current investment position of the term deposit, but also has the provision to calculate the revised maturity amount, interest rate and total investment. The customer can fund the top-up using any of his current or savings accounts held with the bank.

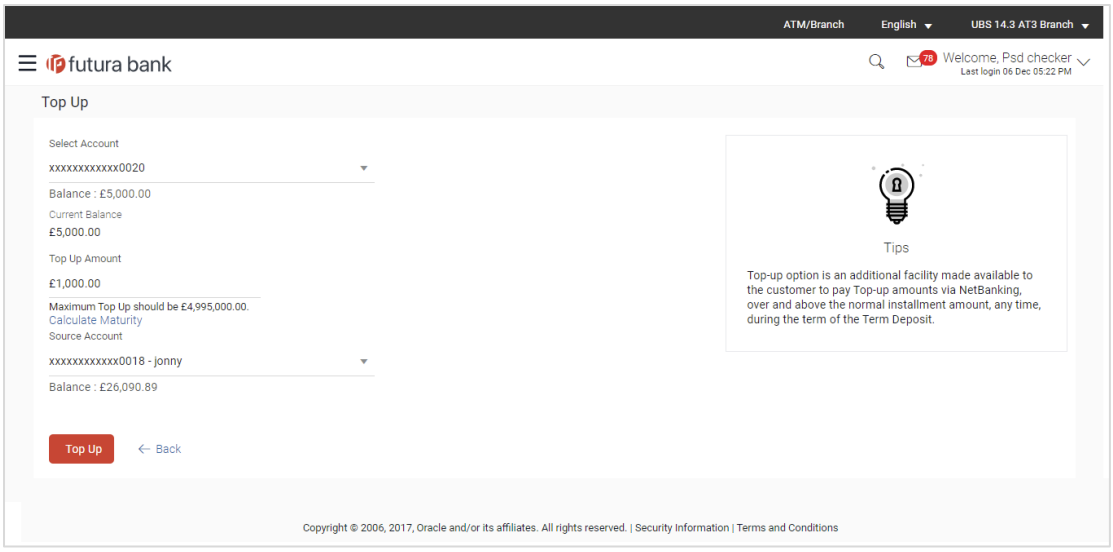
**How to reach here:**

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

*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Top Up*

**Top Up**




**Field Description**

| Field Name | Description |
|---|---|
| **Select Account** | Account number along with the account nickname of the term deposit for which top-up is to be done. The account number could be either the users own Party account or any linked party accounts that he has access to. |
| **Current Balance** | Current principal amount (that is the principal amount before top-up.) |
| **Top-up Amount** | Top-up amount |
| **Maximum Deposit amount applicable for Top-up** | Application displays the maximum top-up allowed for this product. |

| Field Name | Description |
|---|---|
| **Top up amount in Multiple of (X amount with currency)** | Application displays the denomination supported for top-up. |
| **Revised Principal Amount** | Calculated principal amount as on current date after top-up.<br>This field appears, if the user clicks on the Calculate Maturity link |
| **Revised Maturity Amount** | Calculated maturity amount after top-up.<br>This field appears, if the user clicks on the Calculate Maturity link |
| **Revised Interest Rate** | Interest rate applicable after top-up.<br>This field appears, if the user clicks on the Calculate Maturity link |
| **Source Account** | CASA account along with the account nickname mapped to the user. The user can select the account to be debited in order to top-up term deposit. The account could be either the users own Party account or any linked party accounts, which he has access to. |
| **Balance** | Application displays the Account balance of the selected source account. |

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

1. From the **Select Account** list, select the appropriate account.
2. In the **Top-up Amount** field, enter the top-up amount.
3. From the **Source Account** list, select the appropriate option.
4. To add the top-up amount, click **Top Up**.
   OR
   To calculate the revised principal & maturity amount, and interest rate, click **Calculate Maturity**.
   OR
   Click **Back** to navigate back to previous screen.
5. The **Review** screen appears. Verify the details and click **Confirm**.
   OR
   Click **Back** to make changes if any. User is directed to **Top-up Term Deposit– screen** with values in editable form.
   OR
   Click **Cancel** to cancel the transaction.
6. The success message of Top-up Term Deposit appears along with the transaction reference number.
   Click **Go to Dashboard**, link to navigate to the dashboard.
   OR
   Click **Go To Account Details** link to access the **Deposit Details** screen.

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

Home

# 9. Redemption

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem term deposit feature enables customers to quickly liquidate their term deposits in any such situations. Using this option, the customer can redeem either the entire amount or a partial amount of a term deposit.

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

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

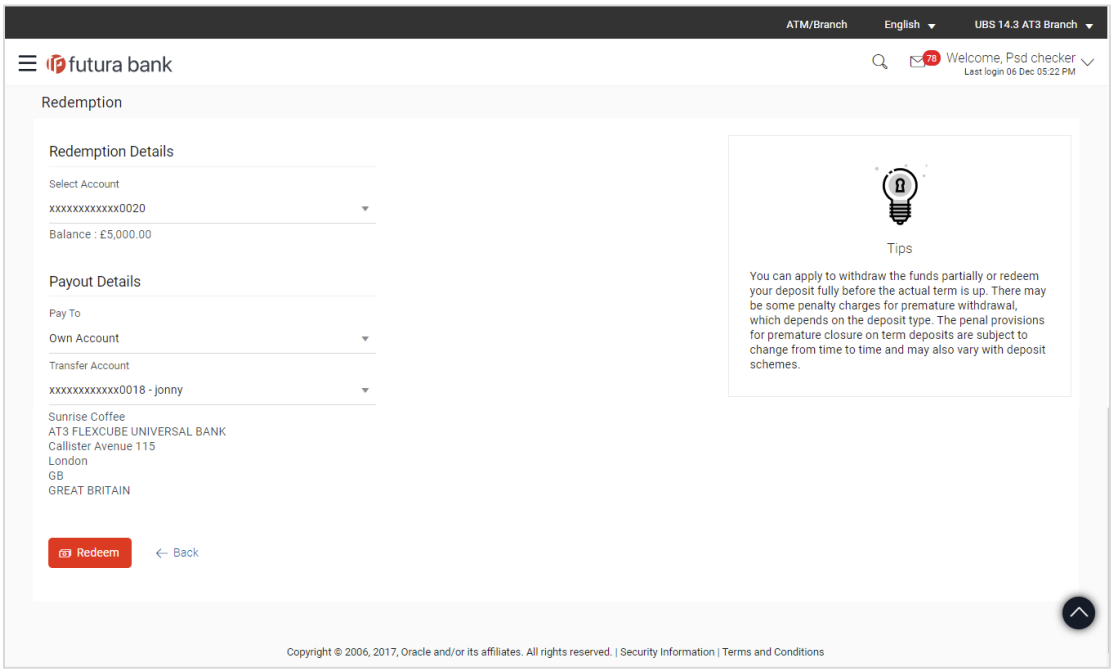
**How to reach here:**

*Toggle Menu > Accounts > Term Deposit > Redemption*
*OR*
*Toggle Menu > Accounts > Term Deposits > Overview > Deposit Details > Quick Links > Redemption*

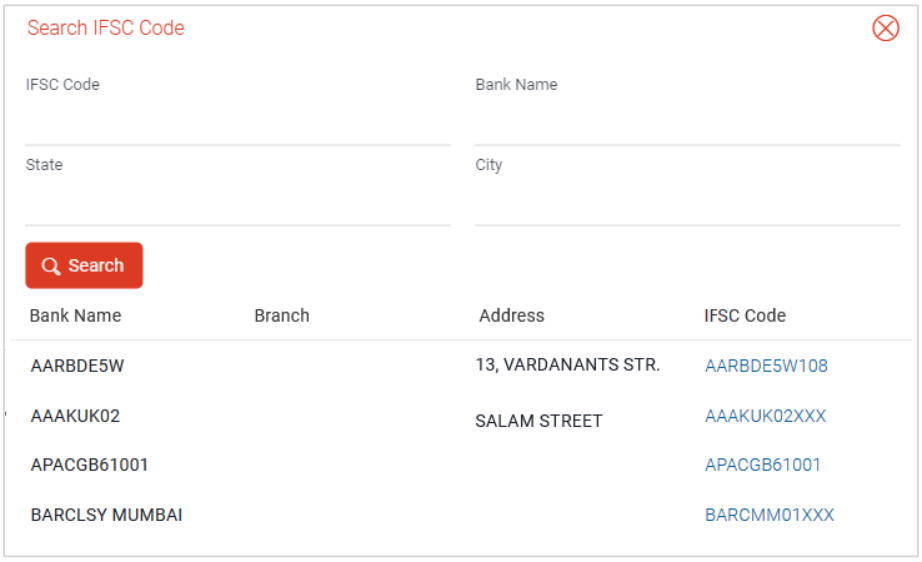
*OR*

*Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Redemption*

**Redemption**



**Look up - Bank Code**




**Field Description**

| Field Name | Description |
|---|---|
| **Redemption Details** | |
| **Select Account** | Account number along with the account nickname of the term deposit for which redemption is to be done. The account could be either the user's Party accounts or any linked party accounts that he has access to. |
| **Balance** | Application displays the account balance of the selected account. |
| **Redeemable Amount** | Application displays the total redeemable amount. |
| **Redemption Type** | Type of redemption for user to select.<br>The options are:<br>• Partial<br>• Full |
| **Redemption Amount** | Amount to be redeemed (Partial redemption).<br>This field appears, if you click the **Partial** button in the **Redemption Type** field. |
| **Charges/ Penalty** | Charges/ penalty if the user is about to redeem (i.e. before redemption |
| **Final Redemption Amount** | Final redeemable amount, after deducting charges / penalty etc (if applicable). |

| Field Name | Description |
|---|---|
| **Payout Details** | |
| **Pay To** | Account transfer options.<br>The options are:<br>• Own accounts<br>• Internal Bank Account<br>• Domestic Bank Account |
| **Own Account** | |
| This section appears for **Own Account**. | |
| **Transfer Account** | Account number along with the account nickname to which the funds are to be transferred<br><br>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details. |
| **Internal Account** | |
| This section appears for **Internal Account**. | |
| **Account Number** | Account Number to which the funds are to be transferred. |
| **Domestic Bank Account** | |
| This section appears for **Domestic Bank Account**. | |
| **Account Number** | Account number to which the funds are to be transferred. |
| **Account Name** | Name of the beneficiary to whom funds are to be transferred. |
| **Bank Code** | Bank code of the destination account.<br>On submitting Bank Code, Bank Address gets displayed based on provided Bank Code. |

**To redeem the term deposit:**

1. From the **Select Account** list, select the appropriate account.
   The account balance and redeemable amount appears.
2. From the **Redemption Type** list, select the appropriate option.
   a. If you select **Partial** option:
      i. In the **Redemption Amount** field, enter the redemption amount.
   b. If you select **Full** option go to **step 3**.
3. From the **Pay To** list, select the appropriate option.
   a. If you select **Own Account** option:
      i. From the **Transfer Account** list, select the appropriate option.

b. If you select **Internal Bank Account** option:

i. In the Account Number field, enter the account number of the beneficiary.

c. If you select **Domestic Bank Account** option:

i. In the **Account Number** field, enter the account number of the beneficiary.

ii. In the **Account Name** field, enter the account name of the beneficiary.

iii. In the **Bank Code** field, enter the bank code, and click **Submit**.
OR
From the **Look Up Bank Code** link, select the appropriate bank code.

4. To redeem the deposit, click **Redeem**.
OR
Click **Back** to navigate to the previous screen.

5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Back** to make changes if any. User is directed to **Redeem Term Deposit** screen with values in editable form.
OR
Click **Cancel** to cancel the transaction.

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

**Home**

# 10. Request Statement

Statement of an account plays an important role for users to know the current position and manage the account effectively. The regular Term Deposit account statements are sent to the customers as per their desired periodicity. In addition, Users can view a brief summary of last few transactions on the deposit overview screen, for the selected term deposit account. Over and above this, through the Statement Request option, the user can request for an ad-hoc account statement. All transactions on the Term Deposit account are shown in chronological order.

**How to reach here:**

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

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

**Request Statement**

**Field Description**

| Field Name | Description |
|---|---|
| **Select Account Number** | The term deposit account number along with the account nickname for which account statement to be generated. The account number could be either the user's Party account or any linked party accounts that he has access to. |
| **From Date** | The date from which the Term Deposit account statement is required.<br>From Date cannot be greater than To Date. |
| **To Date** | The date up to which the account statement is required. |

**To request for an ad-hoc physical statement:**

1. From the **From Date** list, select the appropriate start date.
2. From the **To Date** list, select the appropriate end date.
3. Click **Submit**.
   OR
   Click **Back** to go back to the transaction.

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

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

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

**Home**

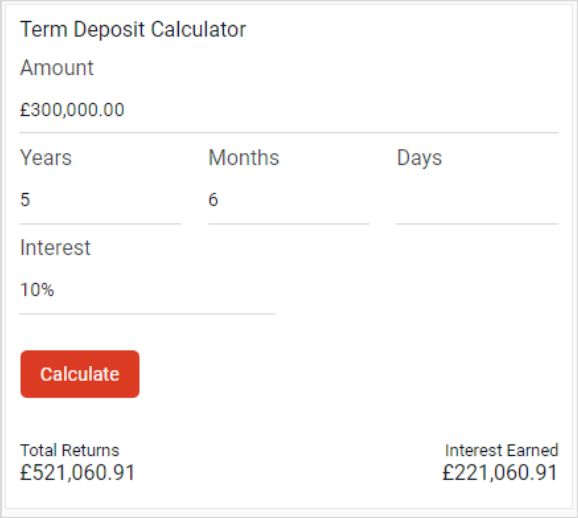
# 11. Term Deposit Calculator

The Term Deposit calculator gives an indication to the user about the interest which will be earned and total value of deposit at maturity if a particular amount is invested with the bank, over a fixed period of time. It calculates the total amount of the term deposit at the time of maturity. The User can compare different products to choose the one that suits him best.

**How to reach here:**

*Toggle Menu > Accounts > Term Deposits > Overview > Term Deposit Calculator*

**Term Deposit Calculator**




**Field Description**

| Field Name | Description |
|---|---|
| **Amount** | Principal / deposit amount with default currency. |
| **Frequency** | Tenure in terms of Years / Months / Days. |
| **Interest** | The rate of interest applicable for the term deposit. |
| **Results** | |
| **Total Returns** | The total maturity amount. |
| **Interest Earned** | The amount of interest accrued till the maturity date. |

**To calculate deposit value at maturity:**

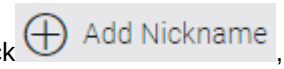
1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency** field, enter the relevant information in years, months, and days.
3. In the **Interest** field, enter the rate of interest.
4. To calculate the total maturity amount, click **Calculate**.
5. View the **Total Returns, Principal Amount, and Interest Earned**.

**Home**

# 12. Account Nickname

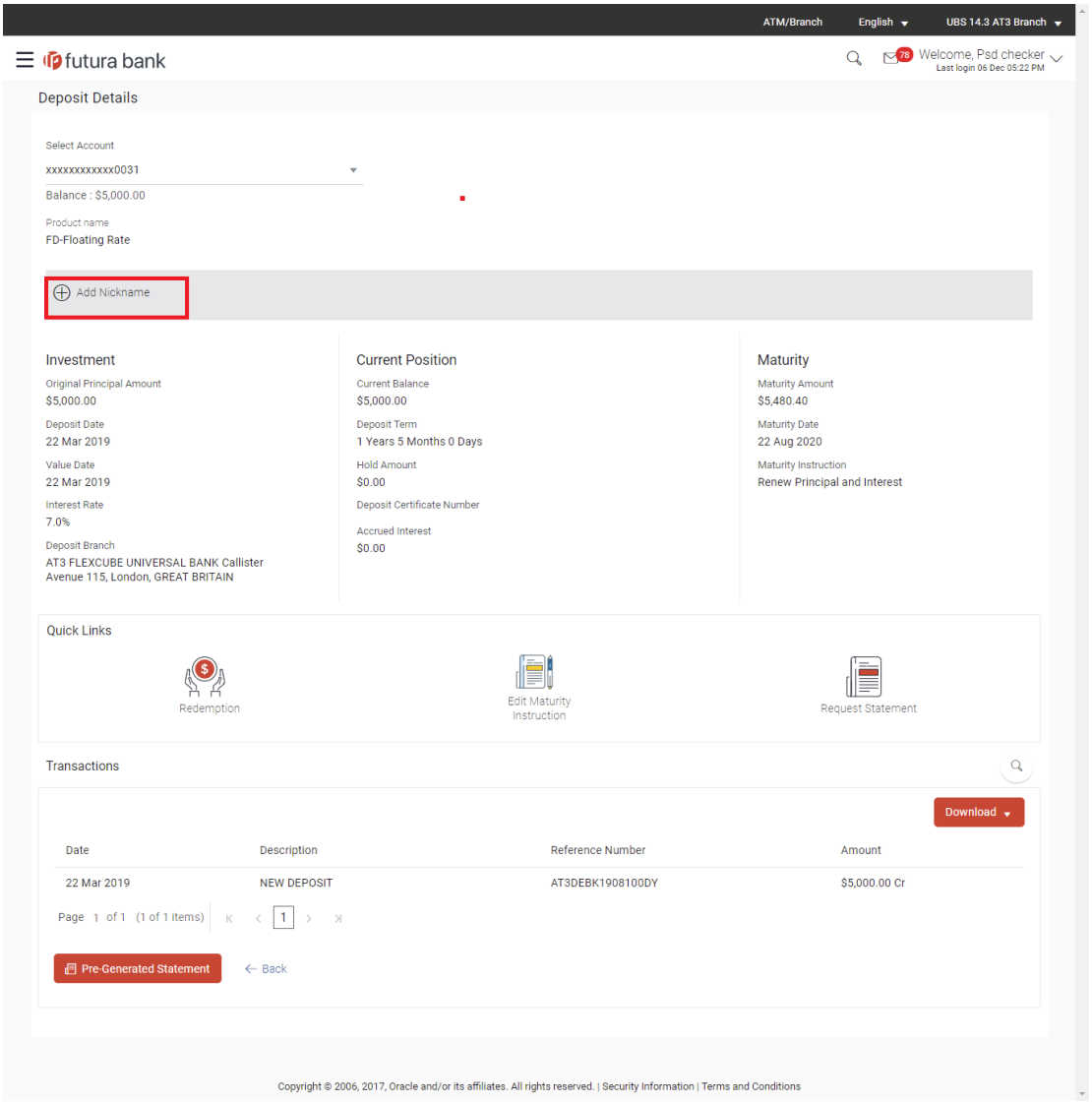
User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens. This option also allows user to modify or delete the nickname, if required.

**To add nickname to account:**

1. Click 

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

**Add Nickname- Example**



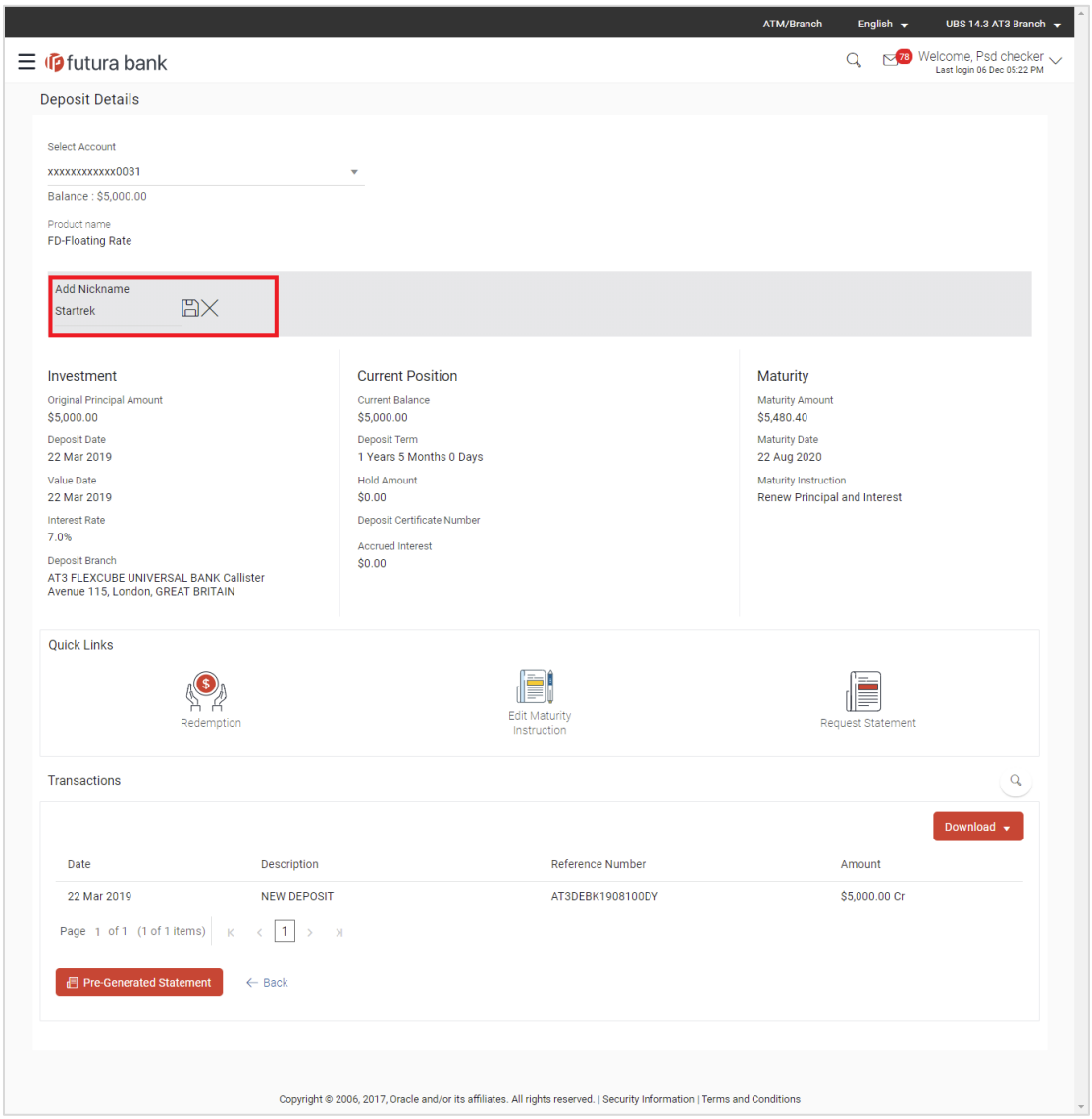
**Field Description**

| Field Name | Description |
|---|---|
| **Add Nickname** | The user defined description or name to CASA/ TERM DEPOSIT/ Loan and Finance accounts which will be displayed. |

3. Click to save your changes.
   Nicknames will be displayed along with account number, in all enquiry and transaction screens.

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

**Add Nickname - Edit/ Delete**




4. Click , to modify nickname.

a. Update the nickname, and click to save your updates.

OR

Click , to delete nickname.

## FAQs

1. **What is Total Maturity Amount?**

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

2. **Does the application allow the User to redeem a term deposit before the maturity date?**

   Yes, it is possible to redeem the term deposit before the maturity date, through the application provided the facility is supported for a product under which the term deposit account is opened.

3. **Does the application allow partial redemption from term deposit account?**

   Yes, depending on the term deposit product type, the user can perform partial redemption of his Term Deposit online.

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

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

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

6. **Who all can view a nickname that a user has set?**

   One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

7. **Are nicknames displayed in all places, where an account number is displayed?**

   No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.

Home