

Corporate Term Deposit User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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ORACLE®

Corporate Term Deposit User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.1.0.0, 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 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
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	✗	✗
	With payout instructions - Pay to international bank account	✗	✗

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
5	Deposit Details	✓	✓
6	Deposit Details - Nickname update	NH	NH
7	Edit Maturity Instruction		
	With Maturity Instruction as Close on maturity	✓	✓
	With Maturity Instruction as Renew Interest And Principal	✓	✓
	With Maturity Instruction as Renew Principal and Pay Out the Interest	✓	✓
	With Maturity Instruction as Renew Special Amount and Pay Out the remaining amount	x	✓
8	Edit Payout Instruction		
	With payout instructions - Pay to own account	✓	✓
	With payout instructions - Pay to internal account	x	✓
	With payout instructions - Pay to domestic bank account	x	x
	With payout instructions - Pay to international bank account	x	x
9	Top Up	x	✓
10	Redemption to own account	✓	✓
11	Redemption to internal account	x	✓
12	Redemption to domestic account	x	x
13	Redemption to international account	x	x
14	View Statement	✓	✓
15	View Statement - Request Statement	x	✓

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.4.0.0.0
16	View Statement - Pre-Generated Statement	x	✓

[Home](#)

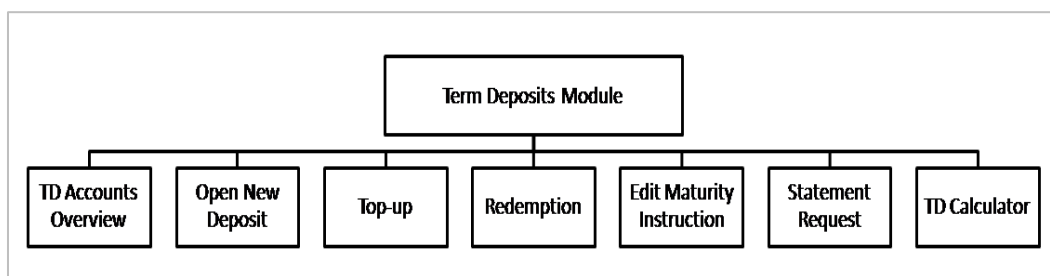
3. Term Deposit

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:

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

Features Supported In Application



Pre-Requisites

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

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

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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 Request Statement
- Term Deposits Accounts Summary
- Term Deposits Calculator

How to reach here:

Toggle Menu > Accounts > Term Deposits > Overview

Term Deposit Accounts Overview

The screenshot displays the Futura Bank interface for Term Deposit Accounts Overview. At the top, there's a navigation bar with 'futura bank' logo, search, and user information (Welcome, Mack Thomas, Last login 06 May 05:01 AM). The main content area is divided into several sections:

- Summary Card:** Shows 5 Total Accounts and a Net Balance of £8,333.33.
- Current Position:** A bar chart showing Investment (£8,333.33), Current Balance (£8,333.33), and Maturity Amount (£8,677.45) on a scale from 0 to 10K.
- Quick Links:** Includes icons for New Deposit, Redemption, Top Up, Request Statement, and Edit Maturity Instruction.
- TD Accounts Summary:** A table with columns: Party Name, Deposit Number, Interest Rate, Maturity Date, Principal Balance, and Maturity Balance.

Party Name	Deposit Number	Interest Rate	Maturity Date	Principal Balance	Maturity Balance
Sunrise Coffee	FD-Floating Rate xxxxxxxxxxxx0031	7.00%	22 Aug 2020	\$5,000.00	\$5,480.40
Sunrise Coffee	Auto Deposits without TopUp xxxxxxxxxxxx0020	3.00%	22 May 2019	£5,000.00	£5,023.85
- Term Deposit Calculator:** Includes input fields for Amount, Years, Months, Days, and Interest (1%), with a Calculate button.

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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, refer the Term Deposit Calculator section in this user manual.

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5. 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 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.

Note: Send to Modify functionality is now supported for this transaction.

How to reach here:

Toggle Menu > Accounts > Term Deposits > New Deposit
OR

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

New Deposit

The screenshot displays the 'New Deposit' page on the Futura Bank website. The page is divided into several sections:

- Holding Details:** Primary Account Holder: Sunrise Coffee.
- Deposit Details:** Source Account: xxxxxxxxxxxx0097, Balance: £20,166.67. Select Product: Rate chart allowed deposit with To... Deposit Amount: EUR €1,000.00. Current Exchange Rate: €1.00 = £0.56. Exchange Amount: £555.55. Deposit Tenure: Tenure (selected), Date. Years: 2, Months: 0, Days: 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 In... Pay Interest To: Own Account. Transfer Account: xxxxxxxxxxxx0100, Sunrise Coffee, ATB FLEXICUBE UNIVERSAL BANK, Callister Avenue 115, London, GB, GREAT BRITAIN.

A note on the right side of the page states: "PAN is mandatory for creation of deposit which is above a set threshold amount." At the bottom of the form, there are buttons for 'Create', 'Cancel', and 'Back'. The footer of the page contains the copyright information: "Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

Look up - Bank Code

✕

Search IFSC Code

IFSC Code 1	Bank Name
State	City

Search

Bank Name	Branch	Address	IFSC Code
AARBDE5W		13, VARDANANTS STR.	AARBDE5W108
AAAKUK02		SALAM STREET	AAAKUK02XXX
APACGB61001			APACGB61001
BARCLSY MUMBAI			BARCMM01XXX

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. Application displays the Current balance of the selected source account.
Balance	On selection of a current or savings account in the Source Account field, the current balance of the specific account is displayed in this field.
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. 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
Current Exchange Rate	Displays the currency exchange rate, if the source account currency and the deposit currency are different.
Exchange Amount	Displays the exchange amount as per the exchange rate, if the source account currency and the deposit currency are different.
Deposit Tenure	<p>Deposit tenure of the product, either deposit period or maturity date.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Tenure • Date
Years	<p>Years of the deposit tenure.</p> <p>This field appears if you select the Tenure option in the Deposit Tenure field.</p>
Months	<p>Months of the deposit tenure.</p> <p>This field appears if you select the Tenure option in the Deposit Tenure field.</p>
Days	<p>Days of the deposit tenure.</p> <p>This field appears if you select Tenure option from the Deposit Tenure field.</p>
Date	<p>Maturity date of the deposit.</p> <p>This field appears if you select Date option from the Deposit Tenure field.</p>
Application displays the Minimum & Maximum Deposit tenure allowed.	
Maturity Amount	<p>Calculated maturity amount as per selected parameters.</p> <p>This field appears if you click Calculate Maturity link.</p>
Interest Rate	<p>Interest Rate applicable for the deposit product.</p> <p>This field appears if you click Calculate Maturity link.</p>
Maturity Details	

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

Field Name	Description
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.
Look up Bank Code	Link to help the user search for Bank Code. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.

International Bank Account

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

Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
SWIFT Code	The unique code used to identify the bank where the international account is held. On verifying the SWIFT Code, the bank details get displayed.
Look Up SWIFT Code	Search option to look for the SWIFT code of the bank of the destination account.
Beneficiary Name	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption. The charges can be borne by: <ul style="list-style-type: none"> • Beneficiary (BEN) • Remitter (REM) • Sharing

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**, refer the **Edit Maturity Instruction** section in this user manual.
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 the **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;

- Account Details: Original Principal Amount, Current Principal Amount, Deposit Branch, Hold Amount if any.
- Deposit Details: Deposit Term, , Deposit Date, Value Date, Interest Rate, Product Name,
- Maturity Details: Maturity Amount, Maturity Date, Maturity Instructions, Payout instructions (if applicable)

How to reach here:

Toggle Menu > Menu > Accounts > Term Deposits > Overview > TD Accounts Summary > Deposit number link > Deposit Details

OR

Dashboard > Term Deposits widget >TD Accounts Summary > Deposit number link > Deposit Details

Deposit Details

Deposit Details

xxxxxxxxxxxx0112 Active	Current Balance EUR3,000.00	Customer Name Tata Motors	Maturity Date 23 Apr 2020
--	---------------------------------------	-------------------------------------	-------------------------------------

Account Details

Customer ID ***096	Original Principal Amount EUR2,000.00
Current Principal Amount EUR3,000.00	Hold Amount EUR0.00

Deposit Branch
AT3 FLEXCUBE UNIVERSAL BANK
 Callister Avenue 115
 London
 GB
 GREAT BRITAIN

Deposit Details

Deposit Date 22 Mar 2019	Deposit Term 1 Year(s), 1 Month(s), 1 Day(s)
Rate of Interest 19.00%	Value Date 22 Mar 2019

Product Name
FD-Floating Rate [Add Nickname](#)

Maturity Details

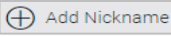
Maturity Amount EUR3,622.86	Maturity Date 23 Apr 2020
---------------------------------------	-------------------------------------

Maturity Instruction
Close on Maturity [Edit](#)

Transfer
 100% of Principal and Interest Amount
 Internal Account
 AT30309600010
 AT3 FLEXCUBE UNIVERSAL BANK
 London
 GB
 GREAT BRITAIN

Field Description

Field Name	Description
Account Number	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.
Status	The current status of the term deposit account.
Current Balance	Current principal amount that is the revised principal amount after top-up / partial redemption.
Customer Name	The name of the primary account holder is displayed.
Maturity Date	Maturity date set for the selected Term Deposit account.
Account Details	
Customer ID	The primary account holder's customer ID in masked format.
Original Principal Amount	Original principal amount at the time of opening of term deposit account.
Current Principal Amount	The current principal amount is the revised principal amount after top-up / partial redemption, if done.
Hold Amount	Hold amount for the term deposit as maintained at the Core Banking Application.
Deposit Branch	Deposit branch address details.
Deposit Details	
Deposit Date	Deposit Opening date of the Term Deposit.
Deposit Term	Term of deposit in years, months and days for the respective product (as maintained by the Core Banking Application). 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.
Value Date	Value date of the deposit as maintained by the Core Banking Application.
Rate of Interest	Rate of interest applicable for the term deposit.
Product Name	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). Click  , to add nickname. For more information on Account Nickname, refer Account Nickname .
Deposit Certificate Number	Unique number as assigned by the host to the term deposit. These fields are displayed only with FCR
Accrued Interest	Interest accumulated till current date. These fields are displayed only with FCR
Last Interest Accrual Date	The date on which the last interest was accrued. This field will be displayed if there is any interest accrued. These fields are displayed only with FCR
Maturity Details	
Maturity Amount	Maturity amount of the term deposit.
Maturity Date	Maturity date set for the selected Term Deposit account.
Maturity Instructions	Maturity instructions set by the user for the selected Term Deposit account. The options are: <ul style="list-style-type: none"> • Close on Maturity (No Rollover) • Renew Principal And Interest • Renew Principal and Pay Out the Interest • Renew Special Amount and Pay Out the remaining amount
Special Amount	Special amount to be rolled over. This field appears if you select Renew Special Amount and Payout the Remaining Amount option from the Maturity Instruction list.

Field Name	Description
Pay to	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Own accounts • Internal Bank Account • Domestic Bank Account • International Bank Account <p>This field does not appear, if you select Renew Principal and Interest option from the Maturity Instructions list.</p>
Own Account	
This section appears for Own Account transfer.	
Transfer Account	<p>Account number in masked format along with the account nickname to which the funds are to be transferred.</p> <p>On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.</p>
Internal Bank Account	
This section appears for Internal Bank Account transfer.	
Account Number	Account Number in masked format to which the funds will be transferred.
Domestic Bank Account	
This section appears for Domestic Bank Account transfer.	
Beneficiary Name	Beneficiary name of the term deposit.
Account Number	Account number in masked format to which the funds will be transferred.
Bank Code	Destination account's bank code.
International Bank Account	
This section appears for International Bank Account transfer.	
Beneficiary Name	Beneficiary name of the term deposit.
Account Number	Account number in masked format to which the funds will be transferred.
SWIFT Code	SWIFT code of the bank where the destination account is held.

The following actions can also be performed from this page:

- Add account nickname/ modify/ delete nickname, for more information, refer **Account Nickname**.
- To modify the maturity instruction, click **Edit**.

[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.

Note: Send to Modify functionality is now supported for this transaction.

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

OR

Toggle Menu > Accounts > Term Deposits > Overview > Quick Links > Edit Maturity Instruction

Edit Maturity Instruction

The screenshot displays the 'Edit Maturity Instruction' page for a Futura Bank account. The interface includes a header with the bank logo, user name 'Victoria Grayson', and last login time. The main content area is divided into two columns. The left column contains form fields for account details: Account Number (xxxxxxx0080), Balance (€15,001,377.60), Maturity Instruction (Renew Principal and Pay Out the In...), Pay To (International Bank Account), Account Number (12333), SWIFT Code (AARBDESW108, AAREAL BANK AG, DE), Beneficiary Name (John Smith), Correspondence Charges, and Beneficiary (BEN). A 'Reset' button is located below the SWIFT code. At the bottom of the form are 'Save' and 'Back' buttons. The right column features a 'Notes' section with a blue icon and text explaining that maturity instructions can be changed and that reinvestment will occur at the applicable rate.

ATM/Branch English

futura bank Welcome, Victoria Grayson Last login: 25 Apr 12:06 PM

Edit Maturity Instruction

Account Number
xxxxxxx0080

Balance - €15,001,377.60

Maturity Instruction
Renew Principal and Pay Out the In... ▾

Pay To
International Bank Account ▾

Account Number
12333

SWIFT Code
AARBDESW108
AAREAL BANK AG
DE

Reset

Beneficiary Name
John Smith

Correspondence Charges

Beneficiary (BEN) ▾

Save Back

Notes

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

Select Pay out at maturity and update your maturity instructions.

If your maturity instruction is to Renew an amount, it will be reinvested at the rate applicable at that time for a deposit of that term and amount.

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Look up - Bank Code

Search IFSC Code ✕

IFSC Code 1	Bank Name
State	City

Search

Bank Name	Branch	Address	IFSC Code
AARBDE5W		13, VARDANANTS STR.	AARBDE5W108
AAAKUK02		SALAM STREET	AAAKUK02XXX
APACGB61001			APACGB61001
BARCLSY MUMBAI			BARCMM01XXX

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.
Balance	The balance amount in the selected account.
Maturity Instruction	<p>Maturity instructions to be set by the user for the selected deposit account.</p> <p>The options are:</p> <ul style="list-style-type: none"> Close on Maturity (No Rollover) Renew Interest and Principal Renew Principal and Pay Out the Interest <p>Renew Special Amount and Pay Out the remaining amount</p>
Roll over Amount	<p>Special amount be rolled over.</p> <p>This field appears if you select Renew Special Amount and Pay Out the Remaining Amount option from the Maturity Instruction list.</p>
Pay To	<p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> Own accounts Internal Account Domestic Bank Account International Bank Account <p>This field does not appear, if you select Renew Principal and Interest option from the Maturity Instructions list.</p>

Field Name	Description
Own Account	
This section appears for Own Account .	
Transfer Account	Account number along with the account nickname to which the funds are to be transferred. On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.
Internal Bank Account	
This section appears for Internal Account .	
Account Number	Account number to which the funds are to be transferred.
Confirm Account Number	The account number selected in the Account Number field must be entered again for confirmation.
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. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
Look up Bank Code	Link to help the user search for Bank Code. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
International Bank Account	
This section appears for International Bank Account .	
Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
SWIFT Code	The unique code used to identify the bank where the international account is held. On verifying the SWIFT Code, the bank details get displayed.
Look Up SWIFT Code	Search option to look for the SWIFT code of the bank of the destination account.

Field Name	Description
Beneficiary Name	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption. The charges can be borne by: <ul style="list-style-type: none"> • Beneficiary (BEN) • Remitter (REM) • Sharing

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.
 - ii. In the **Confirm Account Number** field enter the account number again.
 - 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 **Verify**, to verify the code.
OR
From the **Look Up Bank Code** link, select the appropriate bank code.
 - d. If you select **International Bank Account** option:
 - i. In the **Account Number** field, enter the account number of the beneficiary.
 - ii. In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.
OR
Use the **Look Up SWIFT Code** link to find the SWIFT code.
 - iii. In the **Beneficiary Name** field, enter the account name of the beneficiary.
 - iv. In the **Correspondence Charges** field, select who will be bearing the correspondence charges.
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 d 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.

Note: Send to Modify functionality is now supported for this transaction.

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.
Balance	The balance amount in the selected account.
Current Balance	Current principal amount (that is the principal amount before top-up.)
Top-up Amount	Top-up amount.

Field Name	Description
Maximum Deposit amount applicable for Top-up	Application displays the maximum top-up allowed for this product.
Top up amount in Multiple of (X amount with currency)	Application displays the denomination supported for top-up.
The following revised values are displayed on clicking Calculate Maturity .	
Revised Principal Amount	Calculated principal amount as on current date after top-up. This field appears, if the user clicks on the Calculate Maturity link
Revised Maturity Amount	Calculated maturity amount after top-up. This field appears, if the user clicks on the Calculate Maturity link
Revised Interest Rate	Interest rate applicable after top-up. This field appears, if the user clicks on the Calculate Maturity link
Source Account	CASA account along with the account nickname mapped to the user. The user can select the account to be debited in order to top-up term deposit. The account could be either the 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.

Note: Send to Modify functionality is now supported for this transaction.

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 > Quick Links > Redemption

OR

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

Redemption

ATM/Branch English

futura bank Welcome, Victoria Grayson Last login 25 Apr 12:06 PM

Redemption

Redemption Details

Select Account
xxxxxxxxxxxx0251
Balance: €1,000,000.00

Redemption Type
 Partial Full

Payout Details

Pay To
Own Account

Transfer Account
xxxxxxxxxxxx0397
Acme Corporation
AT3 FLEKXUB UNIVERSAL BANK
Callister Avenue 115
London
GB
GREAT BRITAIN

Redeem Back

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.

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Look up - Bank Code

Search IFSC Code ✕

IFSC Code 1	Bank Name
State	City

Search

Bank Name	Branch	Address	IFSC Code
AARBDE5W		13, VARDANANTS STR.	AARBDE5W108
AAAKUK02		SALAM STREET	AAAKUK02XXX
APACGB61001			APACGB61001
BARCLSY MUMBAI			BARCMM01XXX

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. The options are: <ul style="list-style-type: none"> • Partial • Full
Redemption Amount	Amount to be redeemed (Partial redemption). 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).
Payout Details	

Field Name	Description
Pay To	Account transfer options. The options are: <ul style="list-style-type: none"> • Own accounts • Internal Bank Account • Domestic Bank Account • International Bank Account
Own Account	
This section appears for Own Account .	
Transfer Account	Account number along with the account nickname to which the funds are to be transferred. On selection of Transfer Account, account related details get displayed like Account Holder's Name and Branch Details.
Internal Account	
This section appears for Internal Account .	
Account Number	Account Number to which the funds are to be transferred.
Confirm Account Number	The account number selected in the Account Number field must be entered again for confirmation.
Domestic Bank Account	
This section appears for Domestic Bank Account .	
Account Number	Account number to which the funds are to be transferred.
Account Name	Name of the beneficiary to whom funds are to be transferred.
Bank Code	Bank code of the destination account. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
Look up Bank Code	Link to help the user search for Bank Code. On verifying the Bank Code, Bank Address gets displayed based on provided Bank Code.
International Bank Account	
This section appears for International Bank Account .	

Field Name	Description
Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.
SWIFT Code	The unique code used to identify the bank where the international account is held. On verifying the SWIFT Code, the bank details get displayed.
Look Up SWIFT Code	Search option to look for the SWIFT code of the bank of the destination account.
Beneficiary Name	Name of the account holder who will be the beneficiary of the funds once the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption. The charges can be borne by: <ul style="list-style-type: none"> • Beneficiary (BEN) • Remitter (REM) • Sharing

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.
 - ii. In the **Confirm Account Number** field, re-enter the account number.
 - 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 **Verify**, to verify the code.
OR
From the **Look Up Bank Code** link, select the appropriate bank code.
 - d. If you select **International Bank Account** option:

- i. In the **Account Number** field, enter the account number of the beneficiary.
 - ii. In the **SWIFT Code** field, enter the SWIFT code of the bank where the beneficiary account is held, and click **Verify**, to verify the code.
OR
Use the **Look Up SWIFT Code** link to find the SWIFT code.
 - iii. In the **Beneficiary Name** field, enter the account name of the beneficiary.
 - iv. In the **Correspondence Charges** field, select who will be bearing the charges during redemption.
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.

Note: Send to Modify functionality is now supported for this transaction.

How to reach here:

Toggle Menu > Accounts > Term Deposits > Request Statement

OR

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

OR

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

Request Statement

The screenshot shows the 'Request Statement' form in the Futura Bank interface. The form is titled 'Request Statement' and contains the following fields and controls:

- Account Number:** A dropdown menu showing 'xxxxxxxxxxxx0397'.
- Balance:** A text field displaying '£699,908.20'.
- From Date:** A date picker showing '03 Apr 2020'.
- To Date:** A date picker showing '24 Apr 2020'.
- Buttons:** 'Submit' (blue), 'Cancel' (gray), and 'Back' (blue).

The page header includes the Futura Bank logo, a search icon, and user information: 'Welcome, Victoria Grayson' with a dropdown arrow and 'Last login 25 Apr 12:02 PM'. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
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.
Balance	The balance amount in the account.

Field Name	Description
From Date	The date from which the Term Deposit account statement is required. From Date cannot be greater than To Date.
To Date	The date up to which the account statement is required.

To request for an ad-hoc physical statement:

1. From the **From Date** list, select the appropriate start date.
2. From the **To Date** list, select the appropriate end date.
3. Click **Submit**.
OR
Click **Back** to go back to the transaction.
4. 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.
5. 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. Transactions

Customers can track the transactions taking place in their accounts. This feature enables customers to view the details of all the transactions performed in their deposit accounts. All the debit and credit entries along with each transaction amount and reference details are displayed.

Customers can also undertake the following from this screen:

- Request for Statements – The customer can avail this option by selecting the **Request Statement** option from the kebab menu. The user will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements – The customer can select the **Pre-Generated Statement** option from the kebab menu on this page, in order to be provided with the facility to define the period for which he/she would like to download pre-generated statements.
- Subscribe for E-Statements – By selecting the **E-Statement** option from the kebab menu, the user will be able to either subscribe or unsubscribe (if subscription is active) for e-statements for the specific account. If the user opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

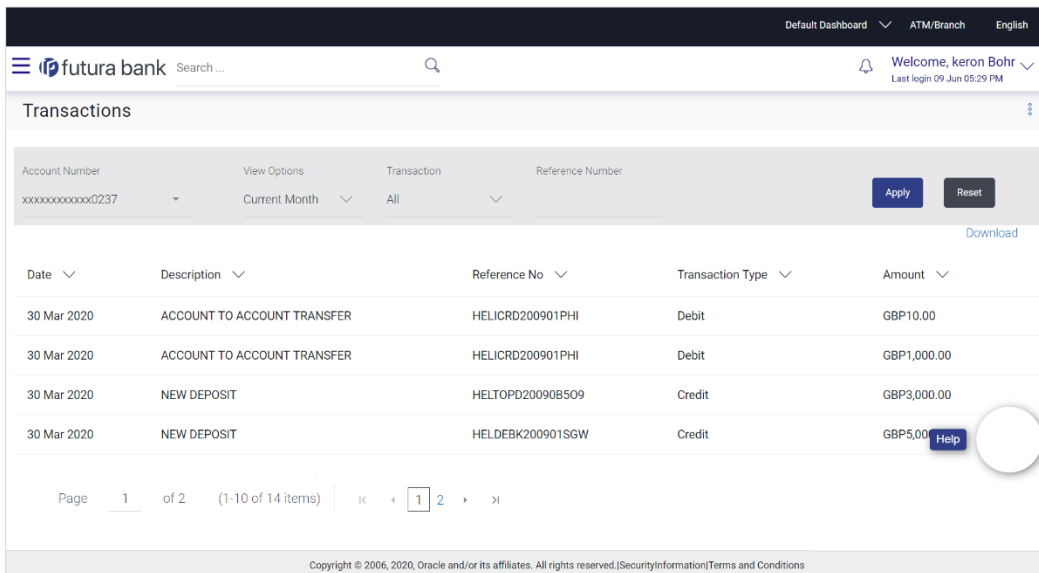
How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Term Deposits > Transactions

To view the account statement:

1. From the account number list, select the account of which you wish to view transactions.
2. From the **View Options** list, select the desired transaction period.
 - a. If the option Date Range has been selected in the **View Options** list, specify the date range in the **Date From** and **Date To** fields.
3. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
4. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
5. Click **Apply** to view transactions based on the defined criteria.
OR
Click **Reset** to clear the details entered.

Transactions



Field Description

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

Account Number	Select an account of which you wish to view transactions.
-----------------------	---

View Options	Filters to view the transactions of a specific period.
---------------------	--

The options are:

- Current Period
- Previous Month
- Previous Quarter
- Date Range

Date From – Date To	Specify the period for which you wish to view transactions. These fields will be displayed only if you have selected the option Date Range from the View Options list.
----------------------------	---

Transaction	Filters to view the transactions based on description.
--------------------	--

The options are:

- All
- Credits Only
- Debits Only

Reference Number	Reference number of the transaction.
-------------------------	--------------------------------------

Field Name	Description
Opening Balance	The opening balance in the account for the specific period.
Closing Balance	Closing balance in the account for the specific period.
Results	
Download	Click the link to download the statement.
Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Amount	The transaction amount.
Balance	Balance in the account. The Balance column appears only if the option All has been selected as a filter criteria in View Options field.

- Click **Download** and select the format in which the statement is to be downloaded. The statement gets downloaded.

The following actions can also be performed in the screen:


- Subscribe for E-Statements.
- Download Pre-Generated Statements.

11.1 E-statements

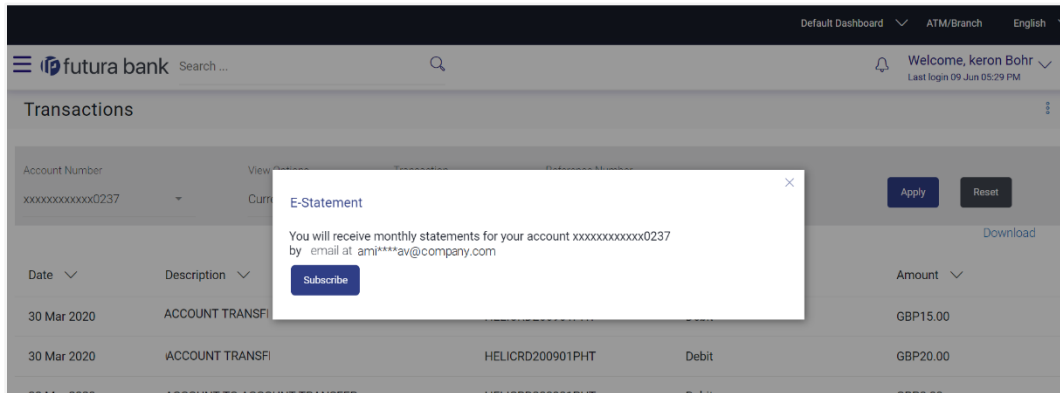
A customer might wish to receive regular e-statements at his email address instead of physical copies. In this case, the customer can select the option to subscribe for an e-statement. Once a request for an e-statement is made, the customer will begin to receive regular statements at his email address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

Note: Send to Modify functionality is now supported for this transaction.

To subscribe / unsubscribe for e-statements:

1. Click on the  icon on the **Transactions** screen, and click **E-Statement** to subscribe / unsubscribe for e-statements.


E-statement



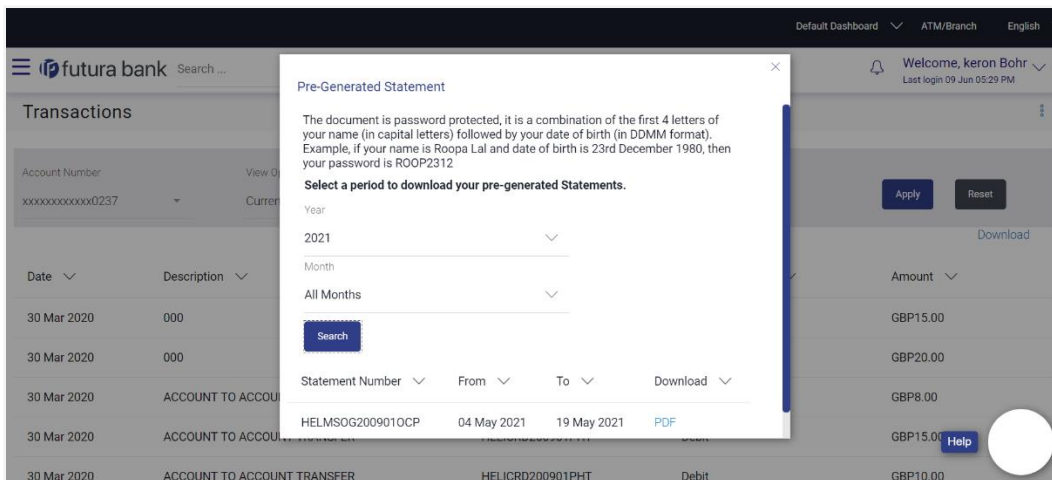
2. The Pop-up Message appears. (Subscribe to E-Statement You will receive monthly statements for your account <Number in masked format> by email at <User's email address>)
 - a. Click **Subscribe** to opt to receive monthly statements on your registered email address.
 - b. The success message of request submission appears. Click **OK** to complete the transaction.
3. If the user has already subscribed for e-statements, the pop up message contains a message stating that the user is subscribed to receive e-statements. The option to unsubscribe for e-statements is provided.
 - a. Click **Unsubscribe** to opt out of receiving monthly statements on your registered email address.
 - b. The success message of request submission appears. Click **OK** to complete the transaction.
 - c. Click **Proceed** to Unsubscribe.
4. The success message of request submission appears.
OR
Click on **Go to Account Details** link to go back to **Account Details** page.

11.2 Pre-generated Statement

To download pre-generated statements:

1. Click on the  icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.
The **pre-generated statement** screen appears.

Pre-generated Statement



Field Description

Field Name	Description
Select a period to download your pre-generated Statements	
Period	
Year	The year for which the statement is required
Month	The month for which the statement is required.
Statement Number	The statement reference number.
From	Start date of the date period for which the statement is generated.
To	End date of the date period for which the statement is generated.
Download	Click the link against a statement to download the specific statement.

2. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
3. Click **Search** to search amongst the pre-generated statements for the selected period.

4. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.

[Home](#)

12. Term Deposit Calculator

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

How to reach here:

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

Term Deposit Calculator

Term Deposit Calculator

Amount
£300,000.00

Years	Months	Days
5	6	3

Interest
12%

Calculate

Total Returns £579,106.16	Interest Earned £279,106.16
------------------------------	--------------------------------

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:

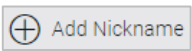
1. In the **Amount** field, enter the deposit amount.
2. In the **Frequency** field, enter the relevant information in years, months, and days.
3. In the **Interest** field, enter the rate of interest.
4. To calculate the total maturity amount, click **Calculate**.
5. View the **Total Returns, Principal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

[Home](#)

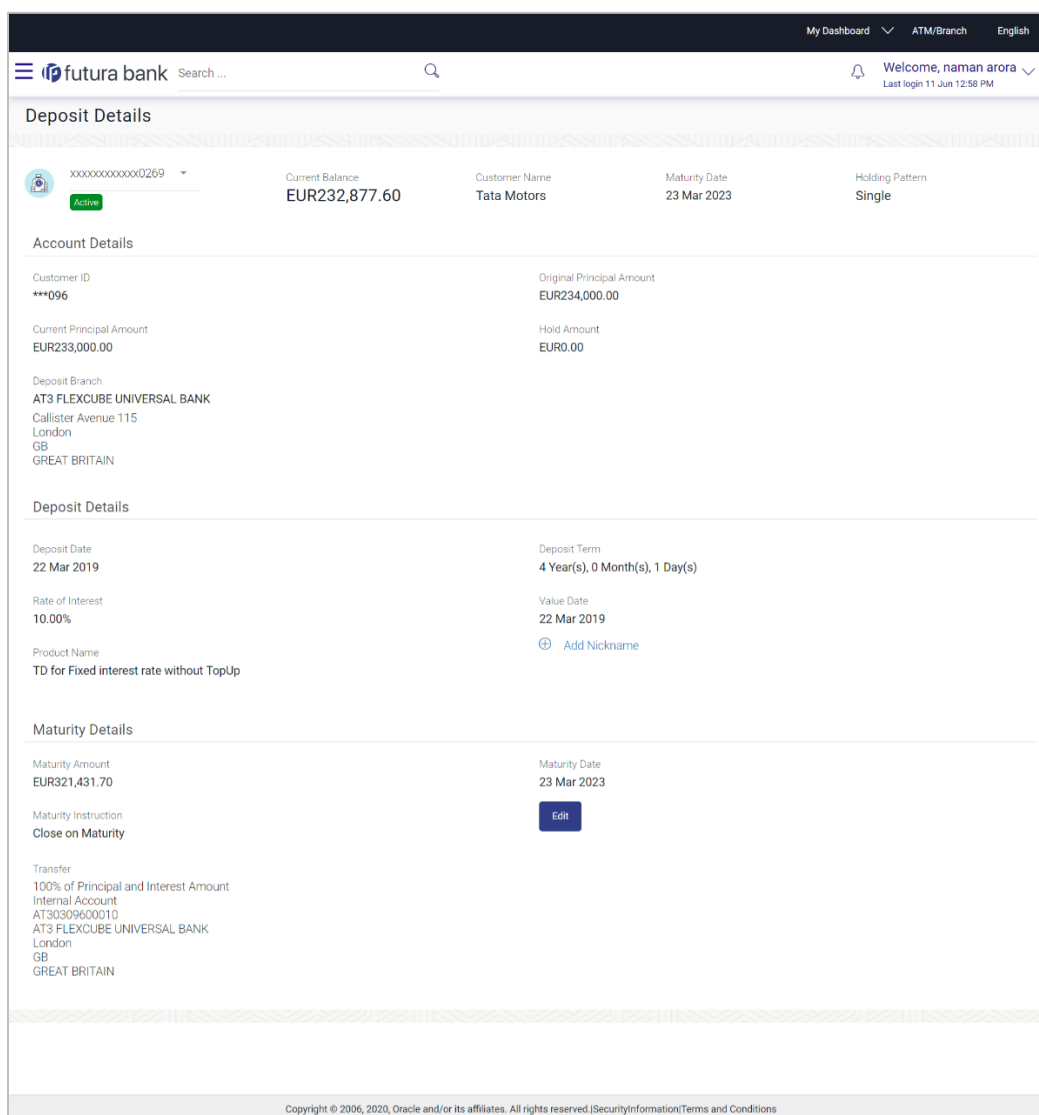
13. Account Nickname

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



The screenshot displays the 'Deposit Details' page for a Futura Bank account. The account is active and has a current balance of EUR232,877.60. The customer name is Tata Motors, and the maturity date is 23 Mar 2023. The holding pattern is Single. The account details section shows the customer ID as ***096 and the original principal amount as EUR234,000.00. The current principal amount is EUR233,000.00, and the hold amount is EUR0.00. The deposit branch is AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GB, GREAT BRITAIN. The deposit date is 22 Mar 2019, and the deposit term is 4 Year(s), 0 Month(s), 1 Day(s). The rate of interest is 10.00%, and the value date is 22 Mar 2019. The product name is TD for Fixed interest rate without TopUp. The maturity amount is EUR321,431.70, and the maturity date is 23 Mar 2023. The maturity instruction is Close on Maturity. The transfer details are 100% of Principal and Interest Amount to Internal Account AT30309600010, AT3 FLEXCUBE UNIVERSAL BANK, London, GB, GREAT BRITAIN. An 'Add Nickname' button is visible next to the 'Value Date' field.

My Dashboard ATM/Branch English

Welcome, naman arora
Last login 11 Jun 12:58 PM

Deposit Details

xxxxxxx0269 Active Current Balance EUR232,877.60 Customer Name Tata Motors Maturity Date 23 Mar 2023 Holding Pattern Single

Account Details

Customer ID ***096 Original Principal Amount EUR234,000.00
Current Principal Amount EUR233,000.00 Hold Amount EUR0.00
Deposit Branch AT3 FLEXCUBE UNIVERSAL BANK
Callister Avenue 115
London
GB
GREAT BRITAIN

Deposit Details

Deposit Date 22 Mar 2019 Deposit Term 4 Year(s), 0 Month(s), 1 Day(s)
Rate of Interest 10.00% Value Date 22 Mar 2019
Product Name TD for Fixed interest rate without TopUp [Add Nickname](#)


Maturity Details

Maturity Amount EUR321,431.70 Maturity Date 23 Mar 2023
Maturity Instruction Close on Maturity [Edit](#)
Transfer 100% of Principal and Interest Amount
Internal Account AT30309600010
AT3 FLEXCUBE UNIVERSAL BANK
London
GB
GREAT BRITAIN

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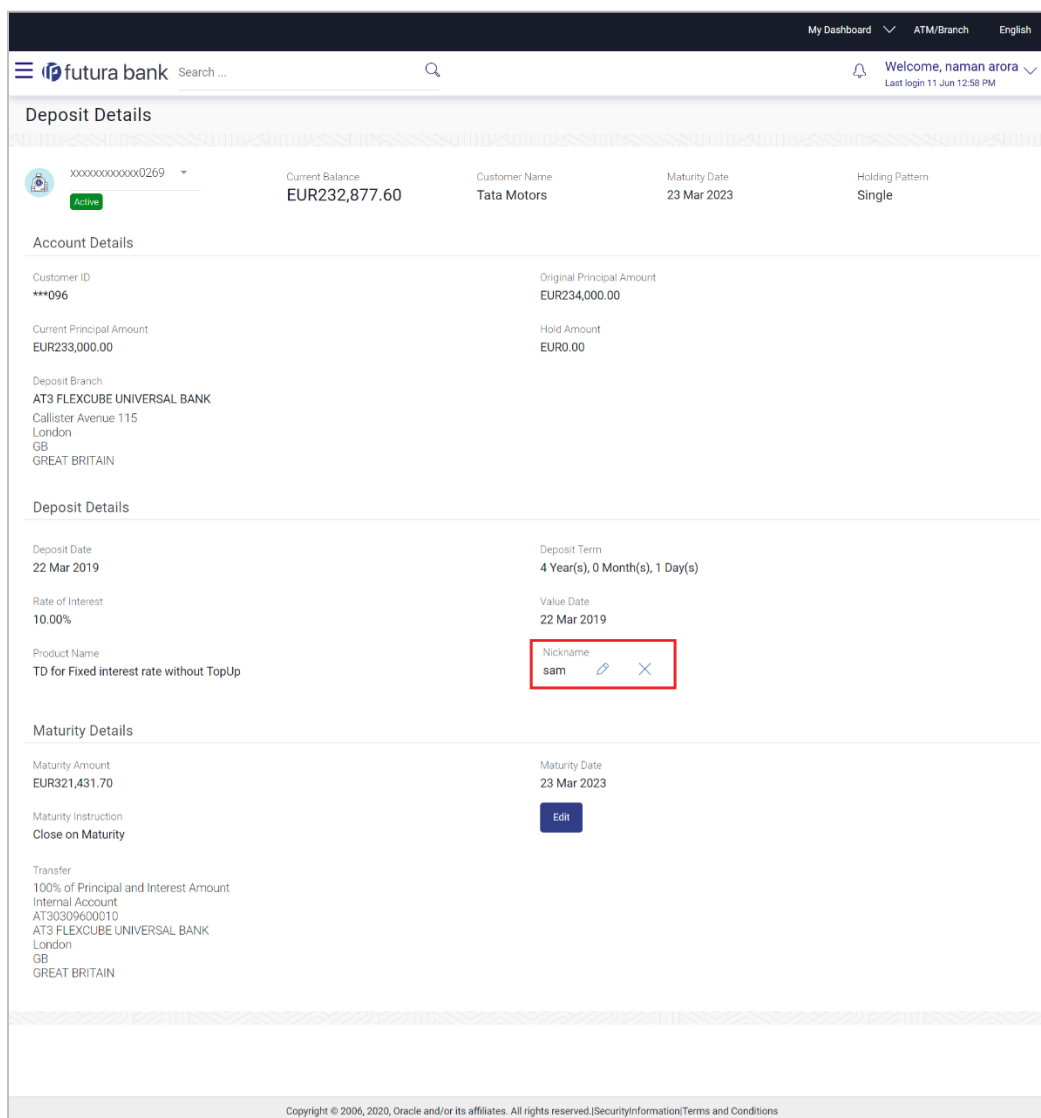
Field Description

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

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

To edit / delete nickname to account:

Add Nickname - Edit/ Delete



The screenshot displays the 'Deposit Details' page for a Futura Bank account. The account is active and has a current balance of EUR232,877.60. The customer name is Tata Motors, and the maturity date is 23 Mar 2023. The holding pattern is Single. The account details section shows the customer ID as ***096, the original principal amount as EUR234,000.00, and the current principal amount as EUR233,000.00. The deposit branch is AT3 FLEXCUBE UNIVERSAL BANK, Callister Avenue 115, London, GB, GREAT BRITAIN. The deposit details section shows the deposit date as 22 Mar 2019, the deposit term as 4 Year(s), 0 Month(s), 1 Day(s), the rate of interest as 10.00%, and the value date as 22 Mar 2019. The product name is TD for Fixed interest rate without TopUp. The maturity details section shows the maturity amount as EUR321,431.70, the maturity date as 23 Mar 2023, and the maturity instruction as Close on Maturity. The transfer details section shows the transfer amount as 100% of Principal and Interest Amount, the internal account as AT30309600010, and the transfer branch as AT3 FLEXCUBE UNIVERSAL BANK, London, GB, GREAT BRITAIN. The 'Add Nickname' field is highlighted in red, showing the nickname 'sam' with edit and delete icons.

My Dashboard ATM/Branch English

Welcome, naman arora
Last login 11 Jun 12:58 PM

Deposit Details

xxxxxxx0269
Active

Current Balance EUR232,877.60

Customer Name Tata Motors

Maturity Date 23 Mar 2023

Holding Pattern Single

Account Details

Customer ID ***096

Original Principal Amount EUR234,000.00

Current Principal Amount EUR233,000.00

Hold Amount EUR0.00

Deposit Branch
AT3 FLEXCUBE UNIVERSAL BANK
Callister Avenue 115
London
GB
GREAT BRITAIN

Deposit Details

Deposit Date 22 Mar 2019

Deposit Term 4 Year(s), 0 Month(s), 1 Day(s)

Rate of Interest 10.00%

Value Date 22 Mar 2019

Product Name TD for Fixed interest rate without TopUp

Nickname sam

Maturity Details




Maturity Amount EUR321,431.70

Maturity Date 23 Mar 2023

Maturity Instruction Close on Maturity

Transfer
100% of Principal and Interest Amount
Internal Account AT30309600010
AT3 FLEXCUBE UNIVERSAL BANK
London
GB
GREAT BRITAIN

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4. Click , to modify nickname.
 - a. Update the nickname, and click  to save your updates.OR
Click , to delete nickname.

FAQ

1. What is Total Maturity Amount?

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

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

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

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

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

4. What happens to my term deposit at maturity?

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

5. Can I add funds to my term deposit?

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

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

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

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

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

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