

Islamic Banking – Retail Term Deposits User Manual  
Oracle Banking Digital Experience  
Patchset Release 21.1.3.0.0

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**ORACLE®**

Islamic Banking – Retail Term Deposits User Manual

November 2021

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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 21.1.3.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

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

| Sr.No | Transaction / Function Name   | Oracle FLEXCUBE<br>Core Banking<br>11.10.0.0.0 | Oracle FLEXCUBE<br>Universal Banking<br>14.5.0.0.0 |
|-------|---|--|--|
| 1     | Overview Widget   | ✗  | ✓  |
| 2     | New Deposit   | ✗  | ✓  |
| 3     | New Deposit (Maturity Instruction)  |  |  |
|       | New Deposit (Maturity Instruction)-<br>Close on maturity  | ✗  | ✓  |
|       | New Deposit (Maturity Instruction)-<br>Renew profit and Principal                               | ✗  | ✓  |
|       | New Deposit (Maturity Instruction)-<br>Renew Principal and Pay Out the<br>profit                | ✗  | ✓  |
|       | New Deposit (Maturity Instruction)-<br>Renew Special Amount and Pay Out<br>the remaining amount | ✗  | ✓  |
| 4     | New Deposit (Payout Instruction)  |  |  |
|       | New Deposit (Payout Instruction)-Pay<br>to own account  | ✗  | ✓  |
|       | New Deposit (Payout Instruction)-Pay<br>to internal account                                     | ✗  | ✓  |
|       | New Deposit (Payout Instruction)-Pay<br>to domestic bank account                                | ✗  | ✗  |
|       | New Deposit (Payout Instruction)-Pay<br>to International bank account                           | ✗  | ✗  |

| Sr.No | Transaction / Function Name  | Oracle FLEXCUBE<br>Core Banking<br>11.10.0.0.0 | Oracle FLEXCUBE<br>Universal Banking<br>14.5.0.0.0 |
|-------|--|--|--|
| 5     | Deposit Details  | x  | ✓  |
| 6     | Deposit Details - Nickname updation  | NH   | NH   |
| 7     | Edit Maturity Instructions   |  |  |
|       | Edit Maturity Instructions-Close on maturity                                     | x  | ✓  |
|       | Edit Maturity Instructions-Renew Profit And Principal                            | x  | ✓  |
|       | Edit Maturity Instructions-Renew Principal and Pay Out the Profit                | x  | ✓  |
|       | Edit Maturity Instructions-Renew Special Amount and Pay Out the remaining amount | x  | ✓  |
| 8     | Edit Payout Instruction  |  |  |
|       | Edit Payout Instruction-Pay to own account                                       | x  | ✓  |
|       | Edit Payout Instruction-Pay to internal account                                  | x  | ✓  |
|       | Edit Payout Instruction-Pay to domestic bank account                             | x  | x  |
|       | Edit Payout Instruction-Pay to International bank account                        | x  | x  |
| 9     | Redemption to own account  | x  | ✓  |
| 10    | Redemption to internal account   | x  | ✓  |
| 11    | Redemption to domestic account   | x  | x  |
| 12    | View Statement   | x  | ✓  |
|       | View Statement – E-statement   | x  | ✓  |
|       | View Statement - Request Statement   | x  | ✓  |
|       | View Statement - Pre-generated Statement   | x  | ✓  |
| 13    | Request Statement  | x  | ✓  |

| <b>Sr.No</b> | <b>Transaction / Function Name</b> | <b>Oracle FLEXCUBE<br/>Core Banking<br/>11.10.0.0.0</b> | <b>Oracle FLEXCUBE<br/>Universal Banking<br/>14.5.0.0.0</b> |
|--------------|------------------------------------|---|---|
| 14           | Closed deposits                    | x   | ✓   |
| 15           | Deposit Calculator                 | NH  | NH  |

[Home](#)

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## 3. Term Deposit

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

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

Customers opt to invest in term deposits as they are a safe and secure mode of investment and yield higher returns than regular checking or savings accounts.

### Pre-requisites

- Transaction access is provided to retail customers.
- Islamic Term Deposit products and accounts are maintained in the core banking system under a party ID mapped to the customer.

### Features Supported In the Application

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

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

### 3.1 Overview Widget

The retail overview widget displays an overview of the customer's holdings with the bank. The Overview widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans and Credit Cards. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of Term Deposits. On selection of account type Term Deposits, details of the term deposit accounts held with the bank are displayed. This includes a summary of both Islamic and Conventional active term deposit accounts held by the customer along with the basic details of each term deposit such as the term deposit account number, current balance, maturity amount and date. General details such as the total count of term deposit accounts, the total current balance, the total principal and maturity amounts across all term deposits held with the bank, are also displayed.

By clicking on a specific term deposit card, the user is able to navigate to the Term Deposit Details page on which he can view the details of the selected term deposit account.



**How to reach here:**

*Dashboard > Overview Widget > Term Deposits*

Overview

|  |  |
|--|--|
| <b>Term Deposits</b><br>Current Balance<br><b>EUR24,476.40</b> | Mutual Funds<br>Total Portfolio<br><b>GBP91,665.00</b> |
|--|--|

|   |  |
|---|--|
| Term Deposits<br><b>5</b>               | Current Balance<br><b>EUR24,476.40</b> |
| Principal Amount<br><b>EUR25,000.00</b> | Maturity Amount<br><b>EUR32,993.56</b> |

xxxxxxxxxxxx0081  
Term Deposit

Current Balance  
**EUR4,850.40**

Maturity Amount  
EUR8,520.58

Maturing 03 Jul 2023

[Home](#)

## 4. New Term Deposit

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

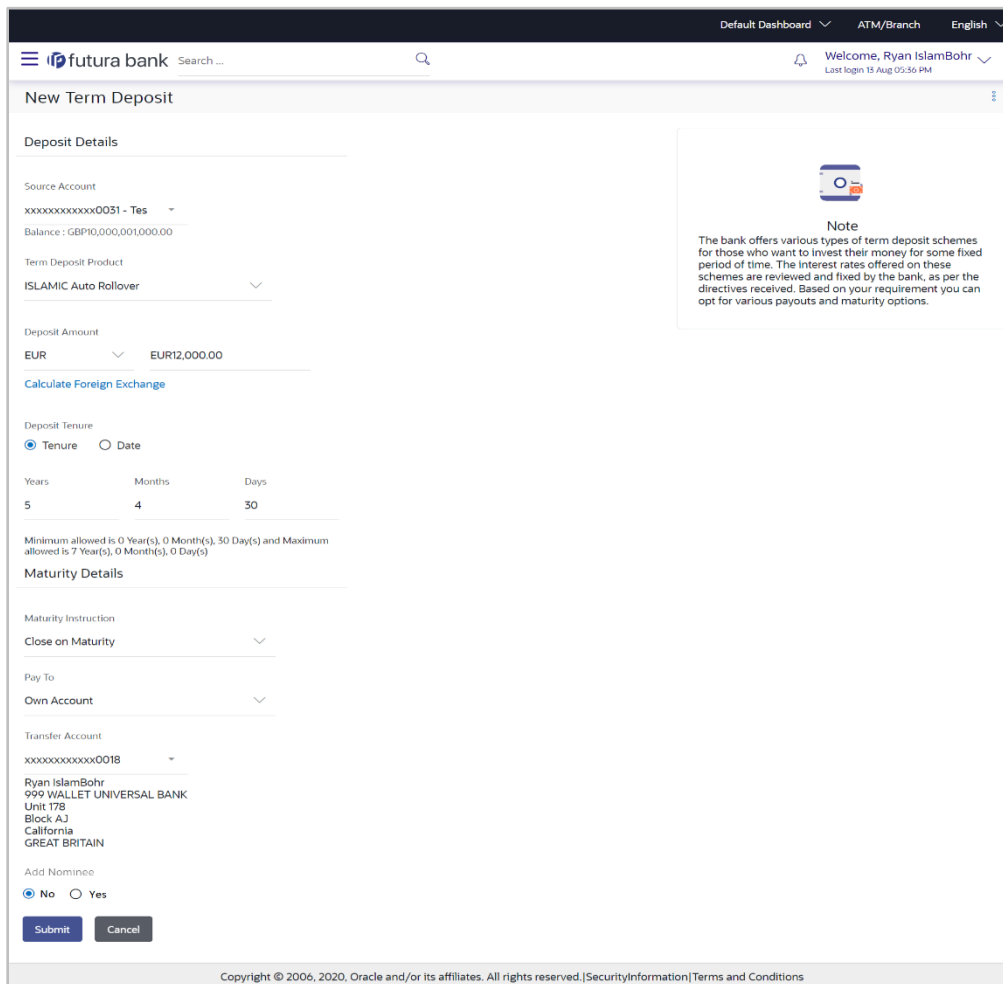
While applying for a term deposit, the customer is required to identify the amount for which the deposit is to be opened, the tenure i.e. the term of the deposit and the holding pattern i.e. single or joint. Additionally, the customer is also required to define maturity instructions and also to select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

### How to reach here:

*Dashboard > Toggle menu > Menu > Accounts > Term Deposits > New Term Deposit*  
OR

*Access through the kebab menu of transactions available under the **Term Deposits** module*

### New Term Deposit



Default Dashboard ATM/Branch English

futura bank Search ...

Welcome, Ryan IslamBohr  
Last login 15 Aug 05:36 PM

#### New Term Deposit

**Deposit Details**

Source Account  
xxxxxxxxxxxx0031 - Tes  
Balance : GBP10,000,001,000.00

Term Deposit Product  
ISLAMIC Auto Rollover

Deposit Amount  
EUR EUR12,000.00

[Calculate Foreign Exchange](#)

Deposit Tenure  
 Tenure  Date

| Years | Months | Days |
|-------|--------|------|
| 5     | 4      | 30   |

Minimum allowed is 0 Year(s), 0 Month(s), 30 Day(s) and Maximum allowed is 7 Year(s), 0 Month(s), 0 Day(s)

**Maturity Details**

Maturity Instruction  
Close on Maturity

Pay To  
Own Account

Transfer Account  
xxxxxxxxxxxx0018  
Ryan IslamBohr  
999 WALLET UNIVERSAL BANK  
Unit 178  
Block AJ  
California  
GREAT BRITAIN

Add Nominee  
 No  Yes

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**Field Description**

| <b>Field Name</b>            | <b>Description</b>  |
|------------------------------|---|
| <b>Deposit Details</b>       |   |
| <b>Source Account</b>        | <p>The customer is required to select the current or savings account to be debited with the deposit amount.</p> <p>All the active current and savings accounts of the customer are displayed along with nicknames, if defined.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p> |
| <b>Balance</b>               | On selection of a current or savings account in the Select Account field, the current balance of the specific account is displayed against the field.   |
| <b>Term Deposit Product</b>  | All the term deposit products available for application will be listed down.  |
| <b>Deposit Amount</b>        | The customer is required to define the currency and amount in which the deposit is to be opened.  |
| <b>Currency</b>              | <p>Currency of the deposit.</p> <p>If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).</p>   |
| <b>Amount</b>                | The customer is required to specify the amount for which the deposit is to be opened.   |
| <b>Amount range</b>          | The minimum and maximum amounts for which a deposit can be opened are displayed against the amount field once the customer selects a particular deposit product in the <b>Select Product</b> field.   |
| <b>Current Exchange Rate</b> | <p>Displays the per unit currency exchange rate for the chosen currency combination.</p> <hr/> <p><b>Note:</b> This field is displayed if the source account currency is different from the TD opening currency.</p> <hr/>  |
| <b>Exchange Amount</b>       | <p>Displays the exchanged amount in the chosen currency after currency exchange.</p> <hr/> <p><b>Note:</b> This field is displayed if the source account currency is different from the TD opening currency.</p> <hr/>  |

| Field Name                  | Description  |
|-----------------------------|--|
| <b>Deposit Tenure</b>       | <p>The customer can specify the tenure of the deposit in terms of a period i.e. years/months/days or by selecting a specific date on which the deposit should mature.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>   |
| <b>Years</b>                | <p>The customer can identify the deposit tenure in years.</p> <p>This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>  |
| <b>Months</b>               | <p>The customer can identify the deposit tenure in months.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>   |
| <b>Days</b>                 | <p>The customer can identify the deposit tenure in days.</p> <p>This field is displayed if the customer selects <b>Tenure</b> option from the <b>Deposit Tenure</b> field.</p>   |
| <b>Date</b>                 | <p>The customer can define the deposit tenure by selecting a date on which the deposit should mature.</p> <p>This field is displayed if the customer selects <b>Date</b> option in the <b>Deposit Tenure</b> field.</p>  |
| <b>Deposit Period Range</b> | <p>The minimum and maximum period within which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the <b>Select Product</b> field.</p>   |
| <b>Holding Pattern</b>      | <p>The holding pattern that will be applied to the deposit being opened is displayed.</p> <p>This field will be displayed only if the current or savings account selected as the <b>Source Account</b> has a joint holding pattern.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul> <hr/> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1) This field will be displayed only if the current or savings account selected as the Source Account has a joint holding pattern.</li> <li>2) If the user selects option <b>Joint</b>, the new deposit will be opened in the joint names of the holders of the current or savings account selected as the Source Account.</li> </ol> <hr/> |

| <b>Field Name</b>   | <b>Description</b>   |
|---|--|
| <b>Maturity Details</b>   |  |
| <b>Maturity Instructions</b>  | <p>Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on maturity (No Rollover)</li> <li>• Renew Profit And Principal</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>   |
| <b>Rollover Amount</b>  | <p>The amount to be rolled over.</p> <p>This field is displayed if the customer selects <b>Renew Special Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p>  |
| <b>Pay To</b>   | <p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own Account</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul> <p>This field is not displayed, if the customer has selected <b>Renew Profit And Principal</b> option from the <b>Maturity Instructions</b> list.</p> |
| <b>Own Account</b>  |  |
| <p>This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field.</p>   |  |
| <b>Transfer Account</b>   | <p>The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.</p>   |
| <p>The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.</p> |  |
| <b>Beneficiary Name</b>   | <p>The name of the holder of the account selected in <b>Transfer Account</b>.</p>  |

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

#### **Internal Bank Account**

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

|                       |   |
|-----------------------|---|
| <b>Account Number</b> | The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures. |
|-----------------------|---|

#### **Domestic Bank Account**

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

|                       |   |
|-----------------------|---|
| <b>Account Number</b> | The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures. |
|-----------------------|---|

|                     |  |
|---------------------|--|
| <b>Account Name</b> | Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures. |
|---------------------|--|

|                  |  |
|------------------|--|
| <b>Bank Code</b> | The customer is required to identify the bank code in which the beneficiary account is held. |
|------------------|--|

|                          |   |
|--------------------------|---|
| <b>Look Up Bank Code</b> | Search option to look for bank code of the destination account. |
|--------------------------|---|

The following fields and values will be displayed once the customer has specified a bank code.

|                  |                               |
|------------------|-------------------------------|
| <b>Bank Name</b> | Name of the beneficiary bank. |
|------------------|-------------------------------|

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

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

#### **International Bank Account**

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

|                       |   |
|-----------------------|---|
| <b>Account Number</b> | The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed. |
|-----------------------|---|

|                   |   |
|-------------------|---|
| <b>Swift Code</b> | The unique code used while international fund transactions. |
|-------------------|---|

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

#### Nomination Details

This section is enabled only if the term deposit holding pattern is single.

|                    |   |
|--------------------|---|
| <b>Add Nominee</b> | This option enables the customer to specify preference with regards to whether a nominee is to be added against the new term deposit or not. The options are: <ul style="list-style-type: none"> <li>• Yes - Select this option if you want to add a nominee against the term deposit</li> <li>• No - Select this option if you do not want to add a nominee against the term deposit.</li> </ul> |
|--------------------|---|

#### Nomination Details

This section is enabled if the customer selects **Yes** option in **Add Nominee** field.

|                        |   |
|------------------------|---|
| <b>Nomination Type</b> | The customer can identify whether he/she wants to add a new nominee or wants to add the same nominee as that of another account. The options are: <ul style="list-style-type: none"> <li>• Add New: By selecting this option, the customer is able to specify details of the person who is to be added as the nominee of the new term deposit.</li> <li>• Replicate Existing Nominee: By selecting this option, the customer is able to add a person who is an existing nominee of another account held by the customer, as the nominee for the new term deposit being opened.</li> </ul> |
|------------------------|---|

The following fields are displayed if the customer selects the option **Add new** against the **Nomination Type** field.

|                     |                                       |
|---------------------|---------------------------------------|
| <b>Nominee Name</b> | Specify the full name of the nominee. |
|---------------------|---------------------------------------|

| Field Name                   | Description  |
|------------------------------|--|
| <b>Nominee Date Of Birth</b> | Specify the nominee's date of birth.<br><hr/> <b>Note:</b> The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth. <hr/> |
| <b>Relationship</b>          | Specify the customer's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.   |
| <b>Address</b>               | Enter details pertaining to the nominee's address.   |
| <b>Country</b>               | Select the country in which the nominee resides.   |
| <b>State</b>                 | Enter the name of the state in which the nominee resides.  |
| <b>City</b>                  | Enter the name of the city in which the nominee resides.   |
| <b>Zip</b>                   | Specify the zip code of the nominee's address.   |

**Enter Guardian details since nominee is a minor below 18 years:**

This section is enabled only if the system identifies that the nominee is a minor on the basis of the nominee's date of birth defined.

|                |  |
|----------------|--|
| <b>Name</b>    | Specify the full name of the nominee's guardian.           |
| <b>Address</b> | Enter details pertaining to the guardian's address.        |
| <b>Country</b> | Select the country in which the guardian resides.          |
| <b>State</b>   | Enter the name of the state in which the guardian resides. |
| <b>City</b>    | Enter the name of the city in which the guardian resides.  |
| <b>Zip</b>     | Specify the zip code of the guardian's address.            |

A pop up containing a list of all the existing nominees of accounts held by the customer is displayed if the customer selects the option **Replicate Existing Nominee** against the **Nomination Type** field.

Once a nominee is selected from this pop up, the fields in which nominee details are captured are pre-populated with details of the selected nominee. The user can opt to change the value in any field as required.

|                     |  |
|---------------------|--|
| <b>Nominee Name</b> | The names of all the nominees of the accounts held by the customer are listed down. The customer can select a nominee that he/she wishes to add as a nominee against the new term deposit. |
|---------------------|--|



| Field Name            | Description  |
|-----------------------|--|
| <b>Account Type</b>   | The account type of the account against which the nominee is mapped is displayed against the nominee name record.                |
| <b>Account Number</b> | The account number in masked format of the account against which the nominee is mapped, is displayed against the nominee record. |

#### To open a new term deposit:

1. From the **Source Account** list, select appropriate account to be debited with the term deposit installment amount. Displays the account balance details.
2. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.
3. From the **Currency** list, select the currency in which you want the term deposit to be held.
4. In the **Deposit Amount** field, enter the deposit amount.
5. Select the desired option against the **Deposit Tenure** field,
  - 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.
6. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.
7. Specify maturity instructions as desired, in the **Maturity Instructions** field.
8. From the **Pay To** list, select an appropriate mode through which the amount to be paid out is transferred at the time of maturity.
  - a. If you selected **Own Account** option;
    - i. From the **Transfer Account** list, select an appropriate current and savings account for maturity proceeds. The beneficiary name and its bank details appears.
  - b. If you select **Internal Account** option;
    - i. In the **Account Number** list, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
  - c. If you select **Domestic Bank Account** option;
    - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
    - iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

- iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
- d. If you select **International Bank Account** option;
  - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
  - ii. In the **SWIFT Code** field, enter the SWIFT code or select it from the lookup.  
OR  
Click **Reset** to clear the populated data and enter/ select a new SWIFT code.  
OR  
Click **Verify** to fetch bank details based on Bank Code (BIC).
  - iii. In the **Beneficiary Name** field, enter the name of the beneficiary.
  - iv. Click and select the appropriate **Charges borne** for remittance option for bearing the charges for transfer.
- 9. In the **Add Nominee** field, select the option of choice.
  - a. Select option **No** if you do not wish to add a nominee against the term deposit.
  - b. If you select option **Yes**,
    - i. If you have selected the **Add New** option to add new nominee details.
      1. In **Nominee Name** field, enter the name of the nominee.
      2. From the **Nominee Date of Birth** field, specify the nominee's date of birth.
      3. From the **Relationship** list, select your relationship with the nominee.
      4. In the **Address** field, enter the address of nominee.
      5. From the **Country** list, select the country in which the nominee resides.
      6. In the **State** field, enter the name of the state in which the nominee resides.
      7. In the **City** field, enter the name of the city in which the nominee resides.
      8. In the **Zip** field, enter the zip code of the nominee's address.
      9. If the **Nominee** is a minor or below 18 years of age, enter the **Guardian Details**.
        - i. In the **Name** field, enter name of the guardian.
        - ii. In the **Address** field, enter the address of guardian.
        - iii. From the **Country** list, select the country in which the guardian resides.
        - iv. In the **State** field, enter the name of the state in which the guardian resides.
        - v. In the **City** field, enter the name of the city in which the guardian resides.
        - vi. In the **Zip** field, enter the zip code of the guardian's address.
    - ii. If you have selected the **Replicate Existing Nominee** option, the **Select Nominee** popup appears with the list of existing CASA, FD, RD nominees.
      1. Select an appropriate nominee whose details you want to replicate.
      2. Click **Ok**, which will prefill all the details in the nominee details fields.  
OR  
Click **Cancel** to close the popup window.
- 10. Click **Submit**.  
The **Deposit Details, Maturity Details** and **Nomination Details** appears.

OR  
Click **Cancel** to cancel the transaction.

11. The **Review** screen is displayed. Verify the details and click **Confirm**.

OR  
Click **Cancel** to cancel the transaction.

OR  
Click **Back** to navigate to the previous screen.

12. The confirm screen is displayed with a success message along with the reference number.

13. Click **Home** to go to the Dashboard screen.

OR  
Click on **Go to Account Details** link to go to the term deposit details screen.

[Home](#)

## 5. Term Deposit Details

The deposit details page displays details of a specific term deposit of the customer. Details such as holding pattern and names of account holders, the current status of the deposit, the profit rate applicable and the deposit amounts and dates, are displayed.

The customer can also perform the following activities on the specific deposit account from this page:

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

### How to reach here:

*Dashboard > Overview Widget > Term Deposits > Term Deposit Account > Term Deposit Details*  
OR

*Dashboard > Toggle menu > Menu > Accounts > Term Deposits > Term Deposit Details*  
OR

*Access through the kebab menu of transactions available under the **Term Deposits** module*

### Term Deposit Details

The screenshot displays the 'Term Deposit Details' page for a customer named Ryan IslamBohr. The page is titled 'Term Deposit Details' and shows the following information:

| Account ID       | Status | Current Balance | Maturity Date | Product Name          | Nickname     |
|------------------|--------|-----------------|---------------|-----------------------|--------------|
| xxxxxxxxxxxx0315 | Active | GBP101.00       | 26 Jun 2022   | Islamic Rollover OBDX | Not Assigned |

**Deposit & Maturity Details**

|                           |                                 |
|---------------------------|---------------------------------|
| Original Principal Amount | Current Principal Amount        |
| GBP101.00                 | GBP101.00                       |
| Deposit Date              | Deposit Term                    |
| 26 Mar 2020               | 2 Year(s), 3 Month(s), 0 Day(s) |
| Profit Rate               | Value Date                      |
| 2.00%                     | 26 Mar 2020                     |
| Maturity Amount           | Maturity Instruction            |
| GBP105.11                 | Renew Principal and Profit      |
| Hold Amount               |                                 |
| GBP0.00                   |                                 |

**General Details**

|                       |                        |
|-----------------------|------------------------|
| Holding Pattern       | Primary Account Holder |
| Single                | Ryan IslamBohr         |
| Branch                |                        |
| HEL FC UNIVERSAL BANK |                        |
| Goregao               |                        |
| GREAT BRITAIN         |                        |

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**Field Description**

| <b>Field Name</b>                     | <b>Description</b>  |
|---------------------------------------|---|
| <b>Deposit Account Number</b>         | Select the term deposit account number whose details are to be viewed.  |
| <b>Status</b>                         | The current status of the term deposit account.<br>The possible values are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>  |
| <b>Current Balance</b>                | The available balance of the deposit account is displayed.  |
| <b>Maturity Date</b>                  | The date on which the term deposit will mature.   |
| <b>Product Name</b>                   | The name of the product under which the term deposit is opened.   |
| <b>Nickname</b>                       | Displays the nickname set for the term deposit. For more information, refer <b>Account Nickname</b> .   |
| <b>Deposit &amp; Maturity Details</b> |   |
| <b>Original Principal Amount</b>      | The amount for which the deposit was opened.  |
| <b>Current Principal Amount</b>       | The current principal amount is the revised principal amount after partial redemption, if done.   |
| <b>Deposit Date</b>                   | The date on which the deposit was opened.   |
| <b>Deposit Term</b>                   | The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.  |
| <b>Profit Rate</b>                    | The rate of profit applicable on the term deposit.  |
| <b>Value Date</b>                     | Value date of the deposit as maintained by the bank.  |
| <b>Accrued Profit</b>                 | The total amount of Profit accrued till the last accrual date.  |
| <b>Maturity Amount</b>                | The value of the term deposit at the time of maturity.  |
| <b>Maturity Instruction</b>           | Maturity instruction set by the customer for the specific term deposit at the time of opening the deposit.<br>The options can be: <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> </ul> |

| Field Name                    | Description   |
|-------------------------------|---|
|                               | <ul style="list-style-type: none"> <li>• Renew Principal And Profit</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>   |
| <b>Special Amount</b>         | <p>Special amount to be rolled over.</p> <p>This field is displayed if the maturity instruction is defined as <b>Renew Special Amount and Payout the Remaining Amount</b>.</p>  |
| <b>Pay to</b>                 | <p>The details of the account to which the deposit amount is to be transferred on maturity are displayed. The details include the account number in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account.</p> <p>This field is not displayed, if maturity instruction selected is <b>Renew Principal and Profit</b>.</p> |
| <b>Transfer</b>               | <p>The details of the account/s to which the maturity amount is to be transferred are displayed.</p> <p>The details include the account number/s in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account/s.</p>  |
| <b>Hold Amount</b>            | Any amount kept as lien or marked for hold is displayed here.   |
| <b>General Details</b>        |   |
| <b>Holding Pattern</b>        | <p>Holding pattern of the term deposit.</p> <ul style="list-style-type: none"> <li>• For single owner - Single</li> <li>• For joint ownership - Joint or multiple</li> </ul>  |
| <b>Primary Account Holder</b> | Name of the primary account holder.   |
| <b>Joint Account Holder 1</b> | <p>Name of the joint account holder.</p> <p>This field is displayed only if the holding pattern of the term deposit is <b>Joint</b>.</p>  |
| <b>Joint Account Holder 2</b> | <p>Name of the second joint account holder.</p> <p>This field is displayed only if the holding pattern of the term deposit is <b>Joint</b> and if multiple joint account holders are defined instead of just one.</p>   |
| <b>Branch</b>                 | Details of the branch at which the deposit account is held.   |

The following actions can also be performed from this page:

- Add account nickname/ modify/ delete nickname. For more information on **Account Nickname** refer [Account Nickname](#).
- For more information on **Add Nominee** in kebab menu, refer Nomination section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.

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Note: If a nominee is already defined for the account, then the **Edit Nominee** option is displayed in kebab menu to modify it.

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- Click on the kebab menu to access account related transactions.

[Home](#)

## 6. Edit Maturity Instructions

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:

*Dashboard > Toggle menu > Menu > Accounts > Term Deposits > Edit Maturity Instructions*  
 OR  
*Access through the kebab menu of transactions available under the **Term Deposits** module*

### Edit Maturity Details

### Field Description

| Field Name             | Description   |
|------------------------|---|
| <b>Deposit Account</b> | The deposit account number in the masked format along with the nickname (if defined) are displayed.<br><br>For more information on Account Nickname, refer <a href="#">Account Nickname</a> . |



| Field Name                  | Description   |
|-----------------------------|---|
| <b>Maturity Instruction</b> | <p>The maturity instructions set at the time of opening the deposit account will be displayed by default. The customer will be able to change these instructions are required.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Profit And Principal</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>  |
| <b>Roll over Amount</b>     | <p>Special amount to be rolled over.</p> <p>This field is displayed if the option <b>Renew Special Amount and Pay Out the Remaining Amount</b> has been selected as <b>Maturity Instruction</b>.</p>  |
| <b>Pay To</b>               | <p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Account</li> <li>• Domestic Bank Account</li> <li>• International Bank account</li> </ul> <p>This field is not displayed if the option <b>Renew Principal and Profit</b> has been selected as <b>Maturity Instruction</b>.</p> |
| <b>Own Account</b>          | <p>This section is displayed if the option <b>Own Account</b> has been selected in the <b>Pay To</b> field.</p>   |
| <b>Transfer Account</b>     | <p>The account number along with the account nickname to which the funds are to be transferred.</p> <p>The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.</p>   |
| <b>Beneficiary Name</b>     | <p>The name of the holder of the account selected in <b>Transfer Account</b>.</p>   |
| <b>Bank Name</b>            | <p>Name of the beneficiary bank.</p>  |

| <b>Field Name</b>   | <b>Description</b>  |
|---|---|
| <b>Bank Address</b>   | Address of the beneficiary bank.  |
| <b>City</b>   | City of the beneficiary bank.   |
| <b>Internal Bank Account</b>  |   |
| This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field.           |   |
| <b>Account Number</b>   | The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures. |
| <b>Domestic Bank Account</b>  |   |
| This section is displayed if the customer has selected the option <b>Domestic Bank Account</b> in the <b>Pay To</b> field.      |   |
| <b>Account Number</b>   | The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.             |
| <b>Account Name</b>   | Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.                    |
| <b>Bank Code</b>  | The customer is required to identify the bank code in which the beneficiary account is held.  |
| <b>Look Up Bank Code</b>  | Search option to look for bank code of the destination account.   |
| The following fields and values will be displayed once the customer has specified a bank code.                                  |   |
| <b>Bank Name</b>  | Name of the beneficiary bank.   |
| <b>Bank Address</b>   | Address of the beneficiary bank.  |
| <b>City</b>   | City of the beneficiary bank.   |
| <b>International Bank Account</b>   |   |
| This section is displayed if the customer has selected the option <b>International Bank Account</b> in the <b>Pay To</b> field. |   |
| <b>Account Number</b>   | The customer can identify a current or savings account to which the funds are to be transferred once the deposit is redeemed.         |
| <b>Swift Code</b>   | The unique code used while international fund transactions.   |
| <b>Bank Code</b>  | The customer is required to identify the bank code in which the beneficiary account is held.  |

| Field Name                    | Description   |
|-------------------------------|---|
| <b>Look Up SWIFT Code</b>     | Search option to look for swift code of the destination account.  |
| <b>Beneficiary Name</b>       | Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.  |
| <b>Correspondence Charges</b> | Correspondence charges of the redemption.<br>The charges are borne by: <ul style="list-style-type: none"> <li>• Beneficiary (BEN)</li> <li>• Remitter (REM)</li> <li>• Sharing</li> </ul> |

#### To edit the maturity instructions:

1. From the **Deposit Account** list, select the term deposit whose maturity instructions is to be changed.
2. From the **Maturity Instruction** list, select the option of choice.
  - a. If you have selected **Close on Maturity (No Rollover)** or **Renew Principal and Pay Out the Profit** option:  
From the **Pay To** list;
    - i. If you have selected **Own Account** option:
      1. From the **Transfer Account** list, select an appropriate current or savings account which is to be credited with the specific amount at the time of deposit maturity.
    - ii. If you have selected **Internal Bank Account** option:
      1. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - iii. If you have selected **Domestic Bank Account** option:
      1. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
      2. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
      3. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.
      4. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).
    - iv. If you have selected **International Bank Account** option;
      1. In the **Account Number** field, enter an appropriate account for maturity proceeds.
      2. In the **SWIFT Code** field, enter the swift code details for maturity proceeds select it from the look up.
      3. In the **Beneficiary Name** field, enter the name of the beneficiary.
      4. From the **Correspondence Charges** list, select the appropriate option

- b. If you have selected **Renew Special Amount and Payout the Remaining Amount** option;
  - i. In the **Rollover Amount** field, enter the amount to be rolled over.
  - ii. Repeat steps 2 a
3. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of redemption appears along with the transaction reference number.
6. Click **Home** to go to the Dashboard screen.  
OR  
Click on **Go to Account Details** to view the deposit details page.

[Home](#)

## 7. Redeem Term Deposit

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

### How to reach here:

*Dashboard > Toggle menu > Menu > Accounts > Term Deposits > Redeem Term Deposit*

*OR*  
*Access through the kebab menu of transactions available under the **Term Deposits** module*

### Redeem Term Deposit

The screenshot shows the 'Redeem Term Deposit' interface. At the top, there's a navigation bar with 'My Dashboard', 'ATM/Branch', 'English', and 'UBS OBPM 14.4 HEL Branch'. Below that, the 'futura bank' logo and a search bar are visible. The user is logged in as 'Jesal Bohr' with the last login on '15 Aug 04:27 PM'. The main form area is titled 'Redeem Term Deposit' and contains the following fields:

- Deposit Account:** xxxxxxxxx0148
- Redeemable Amount:** EUR3,925.20
- Redemption Type:** Radio buttons for 'Full' and 'Partial' (selected).
- Redeem Amount:** EUR1,000.00
- Charges/Penalty:** EUR0.00
- Final Redemption Amount:** EUR1,000.00
- Payout details:**
  - Pay To:** Own Account
  - Transfer Account:** xxxxxxxxx0015
  - Beneficiary:** JesalBohr, HEL FC UNIVERSAL BANK, Goregaon, GREAT BRITAIN
- Notes:** A text box containing information about penalty charges for premature withdrawal.

At the bottom of the form, there are 'Submit' and 'Cancel' buttons. A footer at the very bottom reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

**Field Description**

| <b>Field Name</b>  | <b>Description</b>   |
|--|--|
| <b>Redemption Details</b>  |  |
| <b>Deposit Account</b>   | Select the term deposit that is to be redeemed.  |
| <b>Balance</b>   | The current balance of the deposit account is displayed.   |
| <b>Redeemable Amount</b>   | The total amount of the deposit that can be redeemed.  |
| <b>Redemption Type</b>   | <p>The customer can select whether redemption is to be partial or full.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Partial</li> <li>• Full</li> </ul>                                  |
| <b>Redemption Amount</b>   | <p>Amount along with the currency to be redeemed in case of partial redemption.</p> <p>This field is displayed if the customer selects the option <b>Partial</b> in the <b>Redemption Type</b> field.</p>        |
| <b>Charges/ Penalty</b>  | Any charges or penalty, if applicable, will be displayed.  |
| <b>Final Redemption Amount</b>   | The amount being redeemed is displayed. This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).   |
| <b>Payout Details</b>  |  |
| <b>Pay To</b>  | <p>Account transfer options.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> </ul>   |
| <b>Own Account</b>   |  |
| This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field. |  |
| <b>Transfer Account</b>  | The customer can select a current or savings account to which the funds will be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection. |

| Field Name  | Description  |
|---|--|
| The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.    |  |
| <b>Beneficiary Name</b>   | The name of the holder of the account selected in <b>Transfer Account</b> .                                  |
| <b>Bank Name</b>  | Name of the beneficiary bank.  |
| <b>Bank Address</b>   | Address of the beneficiary bank.   |
| <b>City</b>   | City of the beneficiary bank.  |
| <b>Internal Account</b>   |  |
| This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field. |  |
| <b>Account Number</b>   | The customer can identify a current or savings account of the bank to which the funds are to be transferred. |

**To redeem the term deposit:**

1. From the **Deposit Account** list, select the term deposit to be redeemed.
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 have selected **Own Account** option:
    - i. From the **Transfer Account** list, select the current or savings account in which the redeemed amount is to be credited.
  - b. If you have selected **Internal Bank Account** option:
    - i. In the **Account Number** field, enter the account number which is to be credited with the amount redeemed.
4. Click **Submit** to redeem the deposit.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
6. The success message of redemption appears along with the transaction reference number.

7. Click **Home** to go to the Dashboard screen.  
OR  
Click on **Go to Account Details** to view the deposit details page.

[Home](#)



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## 8. 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 access 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*  
OR

*Access through the kebab menu of transactions available under the **Term Deposits** module*

### To view the transactions:

1. From the **Deposit Account** 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 **From Date** and **To Date** 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 **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
5. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
6. Click **Apply** to view transactions based on the defined criteria.  
OR  
Click **Reset** to clear the details entered.

### Transactions – Filter Criteria

Default Dashboard ATM/Branch English

futura bank Search ...

Welcome, keron Bohr  
Last login 09 Jun 04:57 PM

Transactions

Deposit Account  
xxxxxxx0036

View Options  
Current Month

Transactions  
All

Amount

Reference Number

Apply Reset

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### Transactions – View Transactions

My Dashboard ATM/Branch English

futura bank Search ...

Welcome, keron Bohr  
Last login 25 Nov 10:56 AM

Transactions

xxxxxxx0248 Current Month All

Download

| Transaction Date | Value Date  | Description                 | Reference Number | Transaction Type | Amount       |
|------------------|-------------|-----------------------------|------------------|------------------|--------------|
| 30 Mar 2020      | 30 Mar 2020 | NEW DEPOSIT                 | HELDEBK200901SGZ | Credit           | EUR27,272.73 |
| 30 Mar 2020      | 30 Mar 2020 | ACCOUNT TO ACCOUNT TRANSFER | HELFTRQ20090B11L | Credit           | EUR909.09    |
| 30 Mar 2020      | 30 Mar 2020 | ACCOUNT TO ACCOUNT TRANSFER | HELFTRQ20090B11L | Credit           | EUR10.00     |
| 30 Mar 2020      | 30 Mar 2020 | ACCOUNT TO ACCOUNT TRANSFER | HELFTRQ20090B11L | Credit           | EUR15.00     |
| 30 Mar 2020      | 30 Mar 2020 | ACCOUNT TO ACCOUNT TRANSFER | HELFTRQ20090B11L | Credit           | EUR8.00      |
| 30 Mar 2020      | 30 Mar 2020 | ACCOUNT TO ACCOUNT TRANSFER | HELFTRQ20090B11L | Credit           | EUR20.00     |
| 30 Mar 2020      | 30 Mar 2020 | ACCOUNT TO ACCOUNT TRANSFER | HELFTRQ20090B11L | Credit           | EUR15.00     |

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### Field Description

| Field Name      | Description   |
|-----------------|---|
| Deposit Account | Select an account of which you wish to view transactions. |

| Field Name                | Description  |
|---------------------------|--|
| <b>View Options</b>       | <p>Filters to view the transactions of a specific period.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Current Day</li> <li>• Previous Day</li> <li>• Previous Month</li> <li>• Current Month + Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> <li>• Last 10 Transactions</li> </ul> |
| <b>From Date –To Date</b> | <p>Specify the period for which you wish to view transactions. Search will be based on the transaction date range.</p> <p>These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.</p>   |
| <b>Transactions</b>       | <p>Filters to view the transactions based on description.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>   |
| <b>Amount</b>             | The specific transaction amount matching to which you wish to view transactions.   |
| <b>Reference Number</b>   | Reference number of the transaction.   |
| <b>Results</b>            |  |
| <b>Download</b>           | Click the link to download the statement.  |
| <b>Transaction Date</b>   | Date on which the activity was performed.  |
| <b>Value Date</b>         | The value date of the transaction as maintained by the bank.   |
| <b>Description</b>        | Short description of the transaction.  |
| <b>Reference No.</b>      | Reference number of the transaction.   |

| Field Name              | Description   |
|-------------------------|---|
| <b>Transaction Type</b> | The type of transaction performed, i.e. if it was a debit or credit transaction.  |
| <b>Amount</b>           | The transaction amount.   |
| <b>Balance</b>          | Balance in the account.<br>The <b>Balance</b> column appears only if the option <b>All</b> has been selected as a filter criteria in <b>View Options</b> field. |

7. Click on the  icon to enter filter new criteria. Based on the defined criteria you can view transactions.  
OR  
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
- Request Statement

## 8.1 Request Statement

The request statement feature enables customers to request the bank for a physical copy of the statement of an account for a specific period. This physical copy will be mailed to the user's address registered with the bank.

### To request for a Statement

1. Click on the  icon on the **Transactions** screen, and click **Request Statement** to request for a term deposit account statement.

### Request Statement

ATM/Branch English UBS OBPM 14.4 HEL Branch

futura bank Welcome, keron Bohr  
Last login 08 Jul 03:20 PM

Request Statement

Account Number  
xxxxxxxxxxxx0052

Balance:  
£981,710.78

From Date  
01 Feb 2020

To Date  
21 Apr 2020

Submit Cancel

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## Field Description


| Field Name            | Description  |
|-----------------------|--|
| <b>Account Number</b> | Select the deposit account number for which statement has to be requested..                      |
| <b>Balance</b>        | The deposit account balance is displayed.  |
| <b>From Date</b>      | The customer is required to specify the start date from which the account statement is required. |
| <b>To Date</b>        | The customer is required to specify the date until when the statement is required.               |

- From the **Account Number** list, select the desired deposit account for which you want to view the statement.  
This step is required only if this screen has been navigated to from the Toggle Menu.
- From the **From Date** list, select the start date of the deposit account statement.
- From the **To Date** list, select the end date of the deposit account statement.
- Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
- The **Review** screen appears. Verify the details and click **Confirm**.  
OR  
Click **Back** to make changes if any. User is directed to **Request Statement** – screen with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
- The success message of **Request Statement** appears along with the transaction reference number.

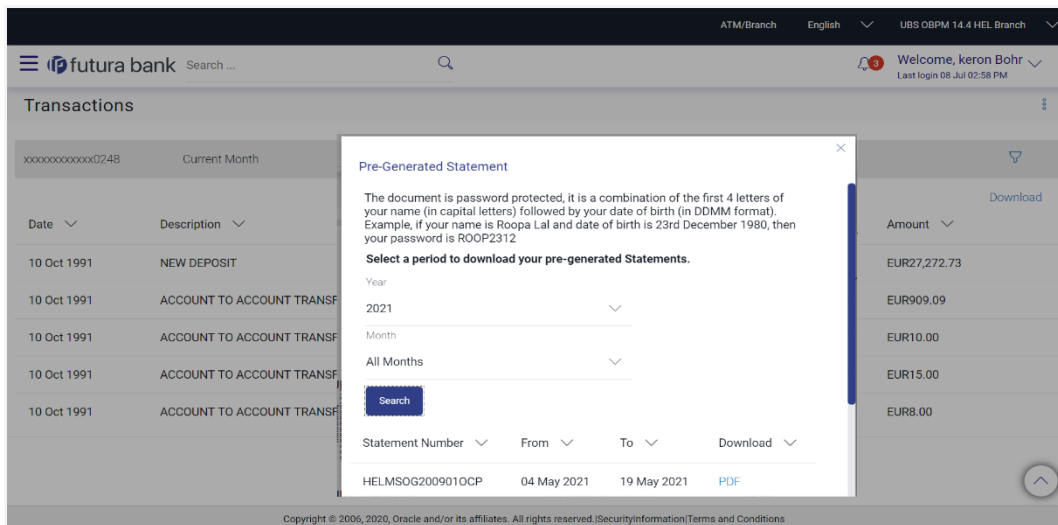
8. Click **Home** to go to the Dashboard screen.  
OR  
Click on **Go to Account Details** to view the deposit details page.

## 8.2 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  |
|--|--|
| <b>Select a period to download your pre-generated Statements</b> |  |
| <b>Period</b>  |  |
| <b>Year</b>  | The year for which the statement is required                           |
| <b>Month</b>   | The month for which the statement is required.                         |
| <b>Statement Number</b>  | The statement reference number.  |
| <b>From</b>  | Start date of the date period for which the statement is generated.    |
| <b>To</b>  | End date of the date period for which the statement is generated.      |
| <b>Download</b>  | 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.

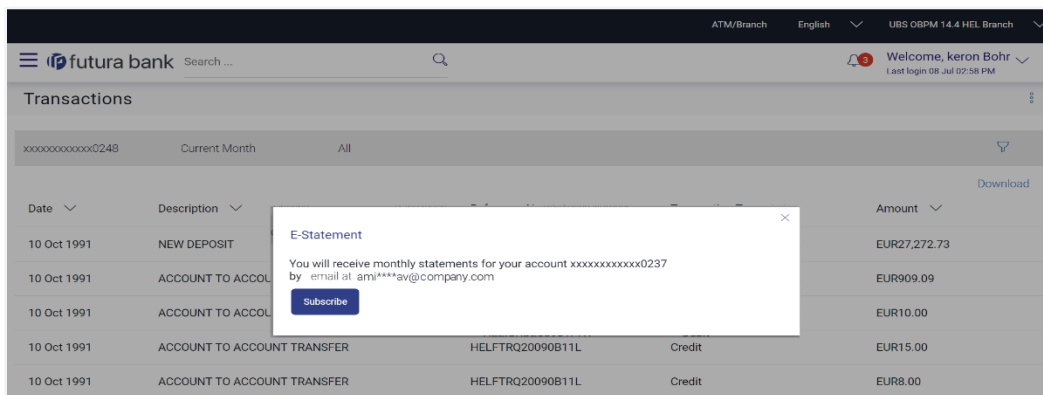
## 8.3 E-statements

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.

### 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



The screenshot shows the Futura Bank Transactions page. A pop-up message titled "E-Statement" is displayed over the transaction list. The message reads: "You will receive monthly statements for your account xxxxxxxxxxxx0237 by email at ami\*\*\*av@company.com". There is a "Subscribe" button in the pop-up. The background shows a table of transactions with columns for Date, Description, Amount, and a Download link.

| Date        | Description   | Amount       |
|-------------|---|--------------|
| 10 Oct 1991 | NEW DEPOSIT   | EUR27,272.73 |
| 10 Oct 1991 | ACCOUNT TO ACCOL                                    | EUR909.09    |
| 10 Oct 1991 | ACCOUNT TO ACCOL                                    | EUR10.00     |
| 10 Oct 1991 | ACCOUNT TO ACCOUNT TRANSFER HELFTRQ20090B11L Credit | EUR15.00     |
| 10 Oct 1991 | ACCOUNT TO ACCOUNT TRANSFER HELFTRQ20090B11L Credit | EUR8.00      |

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.
  - a. 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.



5. Click **Home** to go to the Dashboard screen.  
OR  
Click on **Go to Account Details** to view the deposit details page. .

[Home](#)

## 9. Account Nickname


A customer may wish to assign nicknames to deposit accounts so as to be able to easily identify them. The **Add/Edit Nickname** feature enables customers to easily assign nicknames to any deposit account. Once a nickname is assigned to an account, it is displayed on various transactions in addition to the standard account description. This option also allows customer to modify or delete the nickname whenever required.

The customer can access this option by selecting the **Add/Edit Nickname** option from the kebab menu.

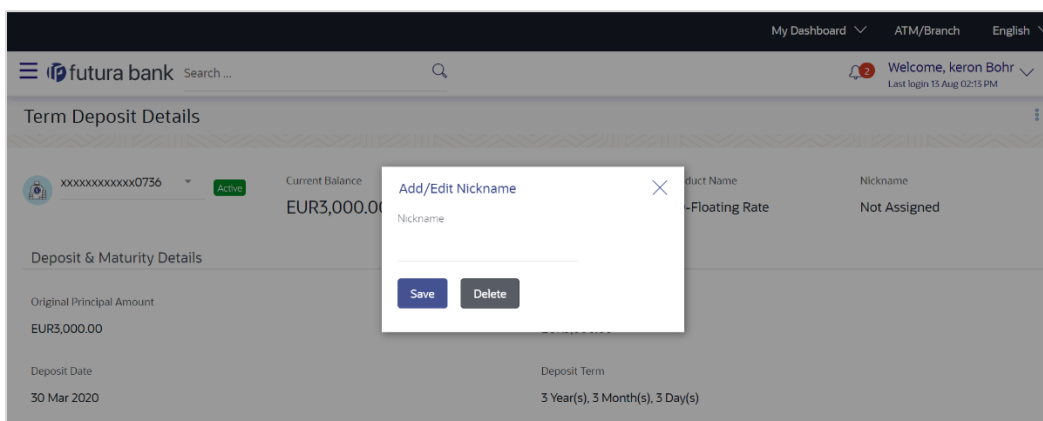
### How to reach here:

*Dashboard > Toggle menu > Menu > Accounts > Term Deposits > Term Deposit Details > kebab menu > Add/Edit Nickname*

### To add/edit nickname against a deposit account:

1. Click on the  icon on the screen, and click **Add/Edit Nickname** option to add/edit nickname against a term deposit account. The **Add/Edit Nickname** popup appears.

### Add/Edit Nickname



### Field Description

| Field Name      | Description   |
|-----------------|---|
| <b>Nickname</b> | Specify a nickname to be assigned to the account.<br>If a nickname has already been assigned to the account, it will be displayed in editable mode. |

2. In the **Nickname** field, enter the nickname you want to use.
3. Click **Save** to save your changes.  
Nicknames will be displayed on various transactions instead of the standard account description.

OR  
Click **Delete** to delete nickname.

## **FAQ**

### **1. What is the advantage of assigning a nickname to an account?**

You can personalize your account by giving it a nickname. This way you will be able to easily identify it.

### **2. Can I modify the term deposit details?**

Yes, you can modify the maturity instructions defined for your term deposit. This option are provided on the Term Deposit Details screen.

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

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

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

Yes, depending on the bank's offerings, it is possible to redeem the term deposit amount either partially or fully before the maturity date.

### **5. Can the maturity amount be credited into my account held with another bank?**

Yes, it is possible to setup instructions to credit the maturity amount into another bank account.

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