Islamic Banking – Retail Term Deposits User Manual Oracle Banking Digital Experience Patchset Release 21.1.5.0.0

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Islamic Banking – Retail Term Deposits User Manual May 2022

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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 <a href="http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc">http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc</a>.

## 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 21.1.5.0.0, 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 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.00
1	Overview Widget	×	✓
2	New Deposit	×	✓
3	New Deposit (Maturity Instruction)		
	New Deposit (Maturity Instruction)- Close on maturity	×	✓
	New Deposit (Maturity Instruction)- Renew profit and Principal	×	✓
	New Deposit (Maturity Instruction)- Renew Principal and Pay Out the profit	×	✓
	New Deposit (Maturity Instruction)- Renew Special Amount and Pay Out the remaining amount	×	✓
4	New Deposit (Payout Instruction)		
	New Deposit (Payout Instruction)-Pay to own account	×	*
	New Deposit (Payout Instruction)-Pay to internal account	×	*
	New Deposit (Payout Instruction)-Pay to domestic bank account	×	×
	New Deposit (Payout Instruction)-Pay to International bank account	×	×



Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.00
5	Term Deposits Summary	×	✓
6	Deposit Details	×	✓
7	Deposit Details - Nickname updation	NH	NH
8	Edit Maturity Instructions		
	Edit Maturity Instructions-Close on maturity	×	~
	Edit Maturity Instructions-Renew Profit And Principal	×	~
	Edit Maturity Instructions-Renew Principal and Pay Out the Profit	×	~
	Edit Maturity Instructions-Renew Special Amount and Pay Out the remaining amount	×	~
9	Edit Payout Instruction		
	Edit Payout Instruction-Pay to own account	×	~
	Edit Payout Instruction-Pay to internal account	×	~
	Edit Payout Instruction-Pay to domestic bank account	×	×
	Edit Payout Instruction-Pay to International bank account	×	×
10	Redemption to own account	×	✓
11	Redemption to internal account	×	✓
12	Redemption to domestic account	×	×
13	View Statement	×	~
	View Statement – E-statement	×	✓ <b>·</b>
	View Statement - Request Statement	×	✓ <b>·</b>
	View Statement - Pre-generated Statement	×	1



Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0
14	Request Statement	×	✓
15	Closed deposits	×	✓
16	Deposit Calculator	NH	NH



# 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 Deposits Summary
- 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  Term Deposits Current Balance EUR24,476.40	Mutual Funds Total Portfolio GBP91,665.00	
Term Deposits 5	Current Balance EUR24,476.40	Current Balance
Principal Amount EUR25,000.00	Maturity Amount EUR32,993.56	Maturity Amount EUR8,520.58 Maturing 03 Jul 2023
		Maturing 03 Jul 2023

<u>Home</u>



## 4. Term Deposits Summary

The Term Deposits summary page provides users with a holistic view of all the term deposits they hold with the bank.

All the active term deposits of the user are listed as records. Each record comprises of information such as the term deposit account number, account nickname (if assigned), product name, current balance, maturity date and maturity amount.

Kebab menus provided against each record enable the user to navigate to other term deposit related screens.

#### How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Term Deposits > Term Deposits OR Dashboard > Overview Widget > Term Deposits Cards > View All OR Access through the kebab menu of transactions available under the **Term Deposits** module

#### **Term Deposits**

futura bank Search		Q			(2) Welcome, Jesa Last login 20 Jan 06:	48 PM
Term Deposits						000
Displaying records for active	e term deposits.					
Deposit Account 🗸 🗸	Product Name $\sim$	Current Balance $\checkmark$	Maturity Date $~~ \lor$	Maturity Amount $$	Actions	
xxxxxxxxxx0252 KeronBohr	FD-Floating Rate	EUR2,000.00	30 Mar 2025	EUR4,746.31	800	
xxxxxxxxxx0578 KeronBohr	FD-Floating Rate	EUR1,000.00	30 Mar 2024	EUR2,085.29	888	
xxxxxxxxx0343	FD-Floating Rate	EUR10,000.00	30 Mar 2024	EUR20,852.88	809	
xxxxxxxxxx0387 KeronBohr	FD-Floating Rate	EUR10,000.00	30 Mar 2024	EUR20,852.88	000	
xxxxxxxxx0401 JesalBohr	FD-Floating Rate	EUR1,555.00	30 Mar 2024	EUR2,774.66	800	
xxxxxxxxx0478	FD-Floating Rate	EUR1,000.00	30 Mar 2024	EUR2,085.29	800	
xxxxxxxxxx0456 JesalBohr	FD-Floating Rate	EUR2,222.00	30 Mar 2023	EUR3,854.45	800	
xxxxxxxxxxx0489	FD-Floating Rate	EUR1,000.00	30 Mar 2023	EUR1,734.67	000	
xxxxxxxxxx0148 JesalBohr	FD-Floating Rate	EUR4,000.00	30 Mar 2022	EUR5,650.81	000	
xxxxxxxxxx0332 tesBohr	FD-Floating Rate	EUR1,000.00	30 Mar 2022	EUR1,443.54	000	
Page 1 of 5 (1-	10 of 41 items) K 4	2 3 4 5 × X				

**Field Description** 



Field Name	Description
Deposit Account	The deposit Account number in masked format.
Nickname	The deposit account nickname will be displayed under the Deposit Account column if a nickname is assigned to the deposit account.
Product Name	The name of the term deposit product.
Current Balance	The current balance of the term deposit.
Maturity Date	The date on which the term deposit will mature.
Maturity Amount	The value of the term deposit at the time of maturity.
Actions	The available actions for each term deposit are displayed under the kebab menu provided against each record.
	on the kebab menu against a term deposit record to navigate to any other term t related screen.

Select the **New Term Deposit** option under the general kebab menu provided on the page to open a new term deposit.



## 5. 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 $ arsigma $ ATM/Branch English $ arsigma $
= futura bank Search	h Q,	다. Welcome, Ryan IslamBohr 🗸 Last login 15 Aug 05:36 PM
New Term Deposit		8
Deposit Details		
Source Account XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		Note The bank offers various types of term deposit schemes for those who want to invest their money for some fixed period of time. The interest rates offered on these
ISLAMIC Auto Rollover	$\checkmark$	schemes are reviewed and fixed by the bank, as per the directives received. Based on your requirement you can
Deposit Amount EUR V EUR12,000. Calculate Foreign Exchange Deposit Tenure  Tenure Date	00	opt for various payouts and maturity options.
Years Months	Days 30	
Minimum allowed is 0 Year(s), 0 Month( allowed is 7 Year(s), 0 Month(s), 0 Day(s) Maturity Details	), 30 Day(s) and Maximum	
Maturity Instruction		
Close on Maturity	$\sim$	
Pay To		
Own Account	$\checkmark$	
Transfer Account		
xxxxxxxxx0018 ~		
Ryan IslamBohr 999 WALLET UNIVERSAL BANK Unit 178 Block AJ California GREAT BRITAIN Add Nominee		
<ul> <li>No</li> <li>Yes</li> <li>Submit</li> <li>Cancel</li> </ul>		
	Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. SecurityIr	nformation Terms and Conditions



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



Field Name	Description		
Deposit Tenure	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.		
	The options are:		
	• Tenure		
	Date		
Years	The customer can identify the deposit tenure in years.		
	This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.		
Months	The customer can identify the deposit tenure in months.		
	This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.		
Days	The customer can identify the deposit tenure in days.		
	This field is displayed if the customer selects <b>Tenure</b> option from the <b>Deposit Tenure</b> field.		
Date	The customer can define the deposit tenure by selecting a date on which the deposit should mature.		
	This field is displayed if the customer selects <b>Date</b> option in the <b>Deposit Tenure</b> field.		
Deposit Period Range	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.		
Holding Pattern	The holding pattern that will be applied to the deposit being opened is displayed.		
	This field will be displayed only if the current or savings account selected as the <b>Source Account</b> has a joint holding pattern.		
	The options are:		
	• Single		
	• Joint		
	<ul> <li>Note:</li> <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 Joint, the new deposit will be proved in the init pattern of the purpose of the pattern.</li> </ul>		

2) If the user selects option **Joint**, the new deposit will be opened in the joint names of the holders of the current or savings account selected as the Source Account.



Field Name	Description
Maturity Details	
Maturity Instructions	Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.
	The options can be:
	Close on maturity (No Rollover)
	Renew Profit And Principal
	Renew Principal and Pay Out the Profit
	Renew Special Amount and Pay Out the remaining amount
Rollover Amount	The amount to be rolled over.
	This field is displayed if the customer selects <b>Renew Special</b> <b>Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.
Рау То	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.
	The customer is required to select the mode through which the amount to be paid out is transferred.
	The options are:
	Own Account
	Internal Bank Account
	Domestic Bank Account

International Bank Account

This field is not displayed, if the customer has selected **Renew Profit And Principal** option from the **Maturity Instructions** list.

#### **Own Account**

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

**Transfer Account** 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.

The following fields are displayed once the customer has selected an account in the **Transfer Account** field.

Beneficiary Name The name of the holder of the account selected in Transfer Account.



Field Name	Description
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	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.

Account Number	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.

Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.
Account Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.
Look Up Bank Code	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.

Bank Address Address of the beneficiary bank.

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.

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 while international fund transactions.



Field Name	Description	
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.	
Look Up SWIFT Code	Search option to look for swift code of the destination account.	
Beneficiary Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.	
Correspondence Charges	Correspondence charges of the redemption.	
-	The charges are borne by:	
	Beneficiary (BEN)	

- Remitter (REM)
- Sharing

#### **Nomination Details**

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

- Add Nominee 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:
  - Yes Select this option if you want to add a nominee against the term deposit
  - No Select this option if you do not want to add a nominee against the term deposit.

#### Nomination Details

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

NominationThe customer can identify whether he/she wants to add a new nominee<br/>or wants to add the same nominee as that of another account.

The options are:

- 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.
- 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.

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

**Nominee Name** Specify the full name of the nominee.



Field Name	Description
Nominee Date Of Birth	Specify the nominee's date of birth.           Note:         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.
Relationship	Specify the customer's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
Address	Enter details pertaining to the nominee's address.
Country	Select the country in which the nominee resides.
State	Enter the name of the state in which the nominee resides.
City	Enter the name of the city in which the nominee resides.
Zip	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.

Name	Specify the full name of the nominee's guardian.
Address	Enter details pertaining to the guardian's address.
Country	Select the country in which the guardian resides.
State	Enter the name of the state in which the guardian resides.
City	Enter the name of the city in which the guardian resides.
Zip	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.

**Nominee Name** 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

Account Type	The account type of the account against which the nominee is mapped is displayed against the nominee name record.
Account	The account number in masked format of the account against which the

AccountThe account number in masked format of the account against which theNumbernominee 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.



## 6. 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

			Default Dashbo	ard $\checkmark$ ATM/Branch Englis
= futura bank Search	h	Q,		Welcome, Ryan IslamBohr Last login 13 Aug 04:22 PM
Term Deposit Details				
xxxxxxxxxx0315 -	Active Current Balance	Maturity Date	Product Name	Nickname
	GBP101.00	26 Jun 2022	Islamic Rollover OBDX	Not Assigned
Deposit & Maturity Details				
Original Principal Amount		Current Principa	il Amount	
GBP101.00		GBP101.00		
Deposit Date		Deposit Term		
26 Mar 2020		2 Year(s), 3 Mo	onth(s), 0 Day(s)	
Profit Rate		Value Date		
2.00%		26 Mar 2020		
Maturity Amount		Maturity Instruc	tion	
GBP105.11		Renew Princip	al and Profit	
Hold Amount				
GBP0.00				
General Details				
Holding Pattern		Primary Accourt		
Single		Ryan IslamBo	nr	
Branch				
HEL FC UNIVERSAL BANK Goregao				
GREAT BRITAIN				
	Copyright © 2006, 2020, Oracle and	d/or its affiliates. All rights reserved. S	ecurityInformation Terms and Condition	ns

#### **Term Deposit Details**



### **Field Description**

Field Name	Description	
Deposit Account Number	Select the term deposit account number whose details are to be viewed.	
Status	The current status of the term deposit account.	
	The possible values are:	
	Active	
	Closed	
Current Balance	The available balance of the deposit account is displayed.	
Maturity Date	The date on which the term deposit will mature.	
Product Name	The name of the product under which the term deposit is opened.	
Nickname	Displays the nickname set for the term deposit. For more information, refer <b>Account Nickname</b> .	
Deposit & Maturity De	etails	
Original Principal Amount	The amount for which the deposit was opened.	
Current Principal Amount	The current principal amount is the revised principal amount after partial redemption, if done.	
Deposit Date	The date on which the deposit was opened.	
Deposit Term	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.	
Profit Rate	The rate of profit applicable on the term deposit.	
Value Date	Value date of the deposit as maintained by the bank.	
Accrued Profit	The total amount of Profit accrued till the last accrual date.	
Maturity Amount	The value of the term deposit at the time of maturity.	
Maturity Instruction	Maturity instruction set by the customer for the specific term deposit at the time of opening the deposit.	
	The options can be:	
	Close on Maturity (No Rollover)	



	<ul> <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> <li>ecial amount to be rolled over.</li> <li>s field is displayed if the maturity instruction is defined as Renew ecial Amount and Payout the Remaining Amount.</li> </ul>
	Renew Special Amount and Pay Out the remaining amount ecial amount to be rolled over. s field is displayed if the maturity instruction is defined as <b>Renew</b>
	amount ecial amount to be rolled over. s field is displayed if the maturity instruction is defined as <b>Renew</b>
	s field is displayed if the maturity instruction is defined as <b>Renew</b>
trar acc inte	e details of the account to which the deposit amount is to be insferred on maturity are displayed. The details include the count number in masked format, the transfer type (i.e. own, ernal or domestic) and the details of the bank and branch of the count.
	s field is not displayed, if maturity instruction selected is <b>Renew</b> ncipal and Profit.
	e details of the account/s to which the maturity amount is to be nsferred are displayed.
trar	e details include the account number/s in masked format, the nsfer type (i.e. own, internal or domestic) and the details of the nk and branch of the account/s.
Hold Amount Any	y amount kept as lien or marked for hold is displayed here.
General Details	
Holding Pattern Hol	ding pattern of the term deposit.
	For single owner - Single
	For joint ownership - Joint or multiple
Primary Account Name Holder	me of the primary account holder.
Joint Account Holder Na	me of the joint account holder.
	s field is displayed only if the holding pattern of the term deposit oint.
Joint Account Holder Na	me of the second joint account holder.
is J	s field is displayed only if the holding pattern of the term deposit <b>Joint</b> and if multiple joint account holders are defined instead of t one.
Branch Det	tails 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 <u>Add Nominee</u> in kebab menu, refer Nomination section in Oracle Banking Digital Experience Retail Customer Services User Manual.

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

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



# 7. 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**

		Default Dashboard $ \checkmark $ ATM/Branch English $ \checkmark $
= futura bank Search	Q,	→ Welcome, Ryan IslamBohr → Last login 01 Sep 10:44 AM
Edit Maturity Instructions		8
Deposit Account xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		Final Structure         Notes         Structure         Structure
Copyright	t © 2006, 2020, Oracle and/or its affiliates. All rights reserved. SecurityInformati	ion Terms and Conditions

#### **Field Description**

Field Name	Description	
Deposit Account	The deposit account number in the masked format along with the nickname (if defined) are displayed.	
	For more information on Account Nickname, refer Account Nickname.	



Field Name	Description	
Maturity Instruction	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.	
	The options can be:	
	Close on Maturity (No Rollover)	
	Renew Profit And Principal	
	Renew Principal and Pay Out the Profit	
	<ul> <li>Renew Special Amount and Pay Out the remaining amount</li> </ul>	
Roll over Amount	Special amount to be rolled over.	
	This field is displayed if the option <b>Renew Special Amount and</b> <b>Pay Out the Remaining Amount</b> has been selected as <b>Maturity</b> <b>Instruction</b> .	
Рау То	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.	
	The customer is required to select the mode through which the amount to be paid out is transferred.	
	The options are:	
	Own accounts	
	Internal Account	
	Domestic Bank Account	
	International Bank account	
	This field is not displayed if the option <b>Renew Principal and Profit</b> has been selected as <b>Maturity Instruction.</b>	
Own Account		
This section is displayed if	the option <b>Own Account</b> has been selected in the <b>Pay To</b> field.	
Transfer Account	The account number along with the account nickname to which the funds are to be transferred.	
The following fields are dis Account field.	played once the customer has selected an account in the <b>Transfer</b>	
Beneficiary Name	The name of the holder of the account selected in Transfer Account.	
Bank Name	Name of the beneficiary bank.	



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



Field Name	Description
Look Up SWIFT Code	Search option to look for swift code of the destination account.
Beneficiary Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit is redeemed.
Correspondence Charges	Correspondence charges of the redemption.
	The charges are borne by:
	Beneficiary (BEN)
	Remitter (REM)
	Sharing

#### 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
- Click Submit. OR Click Cancel to cancel the transaction.
- 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.

# 8. 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**

		My Dashboard 🚿	ATM/Branch	English $\checkmark$	UBS OBPM 14.4 HEL Branch $ \smallsetminus $
≡ Ipfutura bank Search	1 Q			Ą	Welcome, Jesal Bohr V Last login 13 Aug 04:27 PM
Redeem Term Deposit					8
Deposit Account xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx			your depo may be so which dep provision	pply to withdraw t osit fully before the ome penalty charg oends on the depo s for premature clo	otes he funds partially or redeem a actual term is up. There es for premature withdrawal, sist type. The penal soure on term deposits are to time and may also vary
Redeem Amount				sit schemes.	
EUR1,000.00 Charges/Penalty EUR0.00 Final Redemption Amount EUR1,000.00 Payout details Pay To Own Account Transfer Account xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	~				
JasalBohr HEL FC UNIVERSAL BANK Goregao GREAT BRITAIN Submit Cancel					
	Copyright © 2006, 2020, Oracle and/or it	s affiliates. All rights reserved. SecurityInfo	ormation Terms and	Conditions	



### **Field Description**

Field Name	Description	
Redemption Details		
Deposit Account	Select the term deposit that is to be redeemed.	
Balance	The current balance of the deposit account is displayed	
Redeemable Amount	The total amount of the deposit that can be redeemed.	
Redemption Type	The customer can select whether redemption is to be partial or full.	
	The options are:	
	Partial	
	• Full	
Redemption Amount	Amount along with the currency to be redeemed in case of partial redemption.	
	This field is displayed if the customer selects the option <b>Partial</b> in the <b>Redemption Type</b> field.	
Charges/ Penalty	Any charges or penalty, if applicable, will be displayed.	
Final Redemption Amount	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).	
Payout Details		
Рау То	Account transfer options.	
	The options are:	
	Own accounts	
	Internal Bank Account	
Own Account		
This section is displaye in the <b>Pay To</b> field.	d if the customer has selected the option <b>Own Accoun</b>	
Transfer Account	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 **Transfer Account** field.

Beneficiary Name	The name of the holder of the account selected in <b>Transfer Account.</b>
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
Internal Account	

### Internal Account

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

Account Number 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.



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



## 9. 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.
- 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	Q. D	Welcome, keron Bohr Last login 09 Jun 04:57 PM
Transactions		8
Deposit Account		
View Options Current Month	$\checkmark$	
Transactions All	×	
Amount		
Reference Number		
Apply Reset		
Copyri	th © 2006, 2020, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions	

### **Transactions – View Transactions**

				My Dashboard $ \smallsetminus $	ATM/Branch English 🔌
≡ III futura bank	Search	Q		<b>4</b> 2	Welcome, keron Bohr V Last login 25 Nov 10:56 AM
Transactions					8
xxxxxxxxxxxx0248	Current Month	All			Ŷ
					Download
Transaction Date $~\checkmark~$	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
Page 1 of 1	(1-7 of 7 items)	K 4 1 > >			
	Copyright © 20	006, 2020, Oracle and/or its affiliates. All rights re	eserved. I Security Information   Terr	ns and Conditions	

### **Field Description**

### Field Name Description

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



Field Name	Description		
View Options	Filters to view the transactions of a specific period.		
	The options are:		
	Current Month		
	Current Day		
	Previous Day		
	Previous Month		
	Current Month + Previous Month		
	Previous Quarter		
	Date Range		
	Last 10 Transactions		
From Date –To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range.		
	These fields will be displayed only if you have selected the option <b>Date</b> <b>Range</b> from the <b>View Options</b> list.		
Transactions	Filters to view the transactions based on description.		
	The options are:		
	• All		
	Credits Only		
	Debits Only		
Amount	The specific transaction amount matching to which you wish to view transactions.		
Reference Number	Reference number of the transaction.		
Results			
Download	Click the link to download the statement.		
Transaction Date	Date on which the activity was performed.		
Value Date	The value date of the transaction as maintained by the bank.		
Description	Short description of the transaction.		
Reference No.	Reference number of the transaction.		



Field Name	Description
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 <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  $\gamma$  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

## 9.1 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 **Transactions** screen, and click **Request Statement** to request for a term deposit account statement.

#### **Request Statement**



	ATM/Branch Eng	glish 🗸 UBS OBF	PM 14.4 HEL Branch
≡ @futura bank	Q,	Last login 08 Ju	
Request Statement			0
Account Number xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx			
Co	pyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved.   Security Information   Terms and Conditions		

#### **Field Description**

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

2. 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.

- 3. From the **From Date** list, select the start date of the deposit account statement.
- 4. From the **To Date** list, select the end date of the deposit account statement.
- 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.

7. The success message of **Request Statement** appears along with the transaction reference number.



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



#### 9.2 **Pre-generated Statement**

#### To download pre-generated statements:

<sup>8</sup> icon on the **Transactions** screen, and click **Pre-generated Statement** to 1. Click on the download a pre-generated statement.

The pre-generated statement screen appears.

#### **Pre-generated Statement**

		ATM/Branch English	$\sim$	UBS OBPM 14.4 HEL Branch V
≡ @futura b	ank Search	Q	<b>4</b> 3	Welcome, keron Bohr 🧹 Last login 08 Jul 02:58 PM
Transactions				8
xxxxxxxxxx0248	Current Month	× Pre-Generated Statement		$\nabla$
Date 🗸	Description V	The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23rd December 1980, then your password is ROOP2312		Download
10 Oct 1991	NEW DEPOSIT	Select a period to download your pre-generated Statements.		EUR27,272.73
10 Oct 1991	ACCOUNT TO ACCOUNT TRANSF	Year 2021 V		EUR909.09
10 Oct 1991	ACCOUNT TO ACCOUNT TRANSF	Month		EUR10.00
10 Oct 1991	ACCOUNT TO ACCOUNT TRANSF	All Months V		EUR15.00
10 Oct 1991	ACCOUNT TO ACCOUNT TRANSF	Search		EUR8.00
		Statement Number $\lor$ From $\lor$ To $$ Download $$		
		HELMSOG2009010CP 04 May 2021 19 May 2021 PDF		$\bigcirc$
	Copyright @ 2	1006, 2020, Oracle and/or its affiliates. All rights reserved.  SecurityInformation Terms and Conditions		

### **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.
То	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.

### 9.3 <u>E-statements</u>

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**

					Branch English		UBS OBPM 14.4 HEL I	Branch 🗸
≡ ripfutura ba	ank Search	Q				<b>4</b> 3	Welcome, keron Last login 08 Jul 02:58 P	
Transactions								8
x0000000000000000000000000000000000000	Current Month	All						$\nabla$
								ownload
Date 🗸	Description 🗸		- • • • • • • • • • • • • • • • • • • •		×		Amount 🖂	
10 Oct 1991	NEW DEPOSIT	E-Statement					EUR27,272.73	
10 Oct 1991		You will receive monthly statements for your account xxxxxxxxxxx20237 by email at ami****av@company.com					EUR909.09	
10 Oct 1991	ACCOUNT TO ACCOL	Subscribe					EUR10.00	
10 Oct 1991	ACCOUNT TO ACCOUNT T	FRANSFER	HELFTRQ20090B11L	Credit			EUR15.00	
10 Oct 1991	ACCOUNT TO ACCOUNT T	TRANSFER	HELFTRQ20090B11L	Credit			EUR8.00	

- 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.



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



## 10. 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 content 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

				My Dashboar		ATM/Branch	English $\vee$
E futura bank Search		Q,			<b>"2</b>	Welcome, keron Last login 13 Aug 02:13	
Term Deposit Details							
xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	EUR3.000.00	Add/Edit Nickname	×	duct Name -Floating Rate		<sup>kname</sup> t Assigned	
Deposit & Maturity Details		Save Delete					
Original Principal Amount EUR3,000.00							
Deposit Date			Deposit Term				
30 Mar 2020			3 Year(s), 3 Month(s), 3 Da	y(s)			

#### **Field Description**

Field	Description
Name	-

Nickname Specify a nickname to be assigned to the account.

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.
- 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.



## <u>FAQ</u>

#### 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.

