

Deposit Servicing User Guide

Oracle Banking Branch

Release 14.5.2.0.0

Part Number F45529-01

August 2021

Deposit Servicing User Guide

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

Copyright © 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1	Preface.....	1
1.1	About this Guide.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	List of Topics	1
1.5	Related Documents.....	1
1.6	Symbols and Icons	2
1.7	Basic Actions.....	3
1.8	Shortcut Keys	6
2	Overview of Deposit Servicing	7
2.1	Introduction.....	7
2.2	Pre-Requisites.....	7
2.3	About Main Menu	8
3	Term Deposit Transactions	9
3.1	TD Payin Simulation.....	9
3.2	TD Account Opening – Payin.....	17
4	Annexure 1 – List of Function Codes	35
5	List Of Menus	36

1 Preface

1.1 About this Guide

This User Guide helps you to familiarize yourself with the Oracle Banking Deposit Servicing Module. It gives an overview of the module and takes you through the different types of transactions that can be handled through this module.

1.2 Audience

This guide is intended for the Deposit Servicing Tellers and Supervisors to provide quick and efficient service to customers and prospects of your bank.

1.3 Document 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>.

1.4 List of Topics

This manual is organized into the following topics:

Table 1: List of Topics

Topic	Description
Overview of Deposit Servicing	Provides a snapshot of the features of the deposit servicing.
Term Deposit Transactions	Provides a detailed information about the Transactions and Simulation screens.
Annexure 1	Provides a list of function codes and their descriptions arranged in numerical order.
List Of Menus	Provides a list of menus arranged in alphabetical order.









1.5 Related Documents


1. Getting Started Guide
2. Oracle Banking Branch User Guide

1.6 Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 2: Symbols and Icons

Symbol/Icon	Function
→	Represents Results
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Edit a row
	Delete a row
	Open calendar
K	Navigate to the first page
⌵	Navigate to the last page
<	Navigate to the previous page

Symbol/Icon	Function
>	Navigate to the next page
	Add a row

1.7 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. The table below gives a snapshot of them:

Table 3: Basic Actions and its Definitions

Action	Applicable Stages	Description
Submit	Initiation	On completion of input of all parameters for a particular transaction, click the 'Submit' icon to move the transaction from the initiation stage to the approval stage. Authorizer can select the transaction from 'Free Task' for approval.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Approve	Approval	Click Approval. The system displays a pop-up screen where approval remarks if any can be input. Click OK to submit the transaction to the Host for approval through Oracle Banking Routing Hub.

Action	Applicable Stages	Description
Reject	Approval and Hand off Retry	<p>When an authorizer chooses to reject a transaction, the 'Reject' icon is used.</p> <p>The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage.</p> <p>Subsequently, the maker can modify or delete the transaction details</p>
Audit	Initiation, Approval and Hand off Retry	<p>Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.</p>
Next	Initiation, Approval and Hand off Retry	<p>On completion of input of all parameters for a particular stage, user can click to navigate to the next segment.</p>
Back	Initiation, Approval and Hand off Retry	<p>In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.</p>

Action	Applicable Stages	Description
Save & Close	Initiation	<p>In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option.</p> <p>On 'Save & Close', the input details are saved and the transaction screen is closed. Saved transaction details will be available in 'My task'. Users can select the transaction from 'My Task' and proceed with the transaction or delete it.</p>
Remarks	Initiation, Approval and Hand-off Retry	<p>'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.</p>
Host Error	Hand Off Retry	<p>'Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.</p>

1.8 Shortcut Keys

The following shortcut keys can be used only for the screens, which has the buttons specified in the Function:

Table 4: Shortcut Keys

Shortcut Key	Function
Tab	Used to shift focus from one input field to other. NOTE: The last field of the last accordion will shift focus to Submit/Cancel.
Alt + S	Used to select Submit.
Alt + C	Used to select Cancel.

2 Overview of Deposit Servicing

2.1 Introduction

Deposit Servicing Module of Oracle Banking Branch facilitate to do various transactions on Term Deposit accounts.

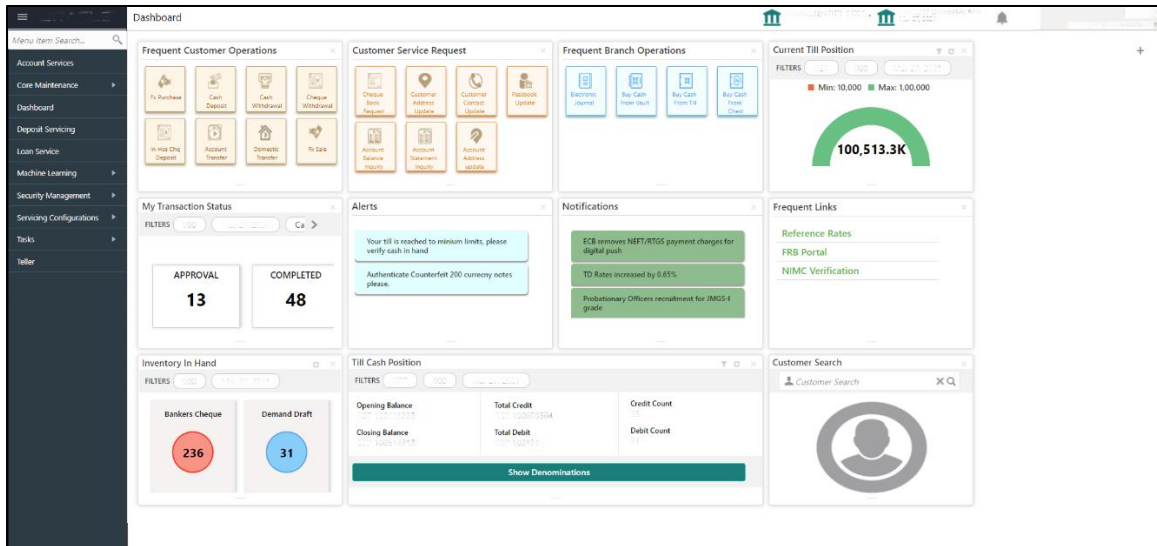
2.2 Pre-Requisites

Follow the steps, to navigate to the **Home screen**:

1. Specify **User Id** and **Password**, and login to **Home screen**.

→ The **Home screen** is displayed.

Figure 1: Home screen



2.3 About Main Menu

The Deposit Servicing is grouped into the several menus. For more information on menus, refer to [Figure 2: Mega Menu – Deposit Servicing](#) and [Table 5: Menu Item – Description](#).

Figure 2: Mega Menu – Deposit Servicing

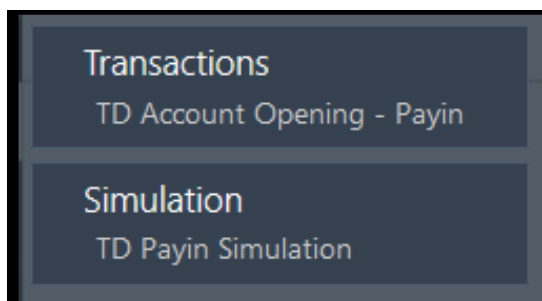


Table 5: Menu Item – Description

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate term deposit account opening
Simulation	Teller or Supervisor can use to perform the term deposit payin simulation.

3 Term Deposit Transactions

A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with simulation, opening of a term deposit. Each of these are explained in the following sections:

- [3.1 TD Payin Simulation](#)
- [3.2 TD Account Opening – Payin](#)

3.1 TD Payin Simulation

The Teller can use this screen to simulate the deposit creation. It is also used to get the details like Interest Rate, Interest Amount, and Maturity Amount, which can be used to answer queries from the Customer.

Deposit simulation can be done for the existing customer, the account holder of the bank, or a walk-in customer. For an existing customer/account holder of the bank, the deposit creation can be initiated from the **TD Payin Simulation** screen, where the input details will be carried forward to the **TD Account Opening – Payin** screen.

To process this screen, type **TD Payin Simulation** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. From **Home screen**, click **Deposit Servicing**. On Deposit Servicing Mega Menu, under **Simulation**, click **TD Payin Simulation**.

→ The **TD Payin Simulation** screen is displayed.

Figure 3: TD Payin Simulation

The screenshot shows the 'TD Payin Simulation' interface. It includes a top navigation bar with a search icon and a 'Reset' button. The main form area contains the following fields and controls:

- Customer ID ***: A text input field with a search icon.
- Product ***: A text input field with a search icon.
- Amount ***: A range slider control.
- Maturity ***: A section with a 'Tenor' button (active) and a 'Date' button, followed by input fields for 'Years', 'Months', and 'Days'.
- Reinvest Interest**: A toggle switch.
- Account Number ***: A text input field.
- Opening Date ***: A date picker showing '25/05/20'.
- Negotiate Rate**: A link at the bottom left of the form.
- Inquire**: A green button at the bottom right of the form.

A large teal instructional box on the right side of the form contains the text: 'Input details and click Inquire to Simulate'. At the bottom right of the screen, there are two buttons: 'Create Deposit' and 'Cancel'.

2. On **TD Payin Simulation** screen, specify the input details in this screen.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 6: Term Deposit Simulation - Field Description

Field	Description
Customer ID	Click search icon and select the customer for which TD simulation to be done. Based on the customer selected, the system displays the name of the customer.
Product	Click search icon and select the TD product under which the TD simulation to be done. Based on the deposit product selected, the system displays the description.
Amount	Specify the deposit currency and amount. You can also select through the slide bar. NOTE: Minimum and maximum amount are defaulted as per the product selected. The deposit currency is defaulted as per the product and currency combination selected.
Maturity	Select the maturity as either Tenor or Date . NOTE: Default option will be Tenor .
Tenor	Specify Tenor in years, months, and days. NOTE: This field is applicable only if Maturity is selected as Tenor .
Date	Specify the deposit maturity date. NOTE: This field is applicable only if Maturity is selected as Date .
Reinvest Interest	Select if TD interest is to be re-invested in TD itself.

Field	Description
	NOTE: This option is selected by default. If this option is not selected, the TD interest will be paid out and it will be a Payout TD.
Account Number	Specify the CASA account for the interest payment. NOTE: This field is enabled only if the Reinvest Interest is not selected. In this case, the TD interest will be paid out on the specified frequencies. Mention the CASA account for the TD interest payment.
Opening Date	Specify the TD opening date. NOTE: By default, today's date is displayed, and it can be modified to previous date.
Reset	Click to clear the values specified in the fields.

3. Click **Negotiate Rate**.

→ The **Negotiate Rate** pop-up screen is displayed.

Figure 4: TD Payin Simulation – Negotiate Rate

Negotiate Rate

Product Details

Interest Product	Product Status	Continue Variance on Rollover	Action
TD_PAYIN	OPEN	<input type="checkbox"/>	<input type="checkbox"/>

Page 1 of 1 (1 of 1 items) | < 1 >

Effective Date

Select	Date	Status	Action
<input checked="" type="checkbox"/>	10/01/2020	OPEN	<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1 of 1 items) | < 1 >

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
TERM_RATE	20				<input type="checkbox"/> <input type="checkbox"/>
TD_PAYIN	20				<input type="checkbox"/> <input type="checkbox"/>
TD_PAYIN	20				<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1-3 of 3 items) | < 1 >

Ok Cancel

4. On **Negotiate Rate** screen, specify the fields.

For more information on fields, refer to the field description table.

NOTE: The interest details based on the selected product will be picked up and shown to the Teller. The Teller has option to capture the negotiated rate fields like variance etc.

Table 7: Term Deposit Simulation – Negotiate Rate - Field Description

Field	Description
Product Details	Specify the fields under this section.
Interest Product	Displays the interest product linked.
Product Status	Displays the status of the interest product.

Field	Description
Continue variance on Rollover	Select if the variance on Rollover needs to be carried forward.
Action	Click the icon as necessary to edit/delete a row.
Effective Date	Specify the fields under this section.
Select	Select the checkbox to display user-defined values based on the effective date.
Date	Mention the effective dates for the interest details.
Status	Displays the status.
Action	Click the icon as necessary to edit/delete a row.
User Defined Values	Specify the fields under this section.
Element	Displays the user defined elements that are already linked to the Interest product. You can edit based on the requirements.
Value	Displays the value of user defined element. You can edit based on the requirements.
Rate Code	Displays the rate codes that are already linked to the Interest Product. You can be edit based on the requirements.

Field	Description
Deposit Rate Code	Displays the deposit rate codes that are already linked to the Interest product. You can edit based on the requirements.
Variance	Displays the variance over and above the base interest. You can edit based on the requirements.

5. Click **Inquire** to get the simulation output details.

→ The simulated output details are displayed.

NOTE: Based on the input data provided, the system simulates the details of TD and displays in a widget on the right side. For more information on fields, refer to field description table.

Figure 5: TD Payin Simulation – Output Details

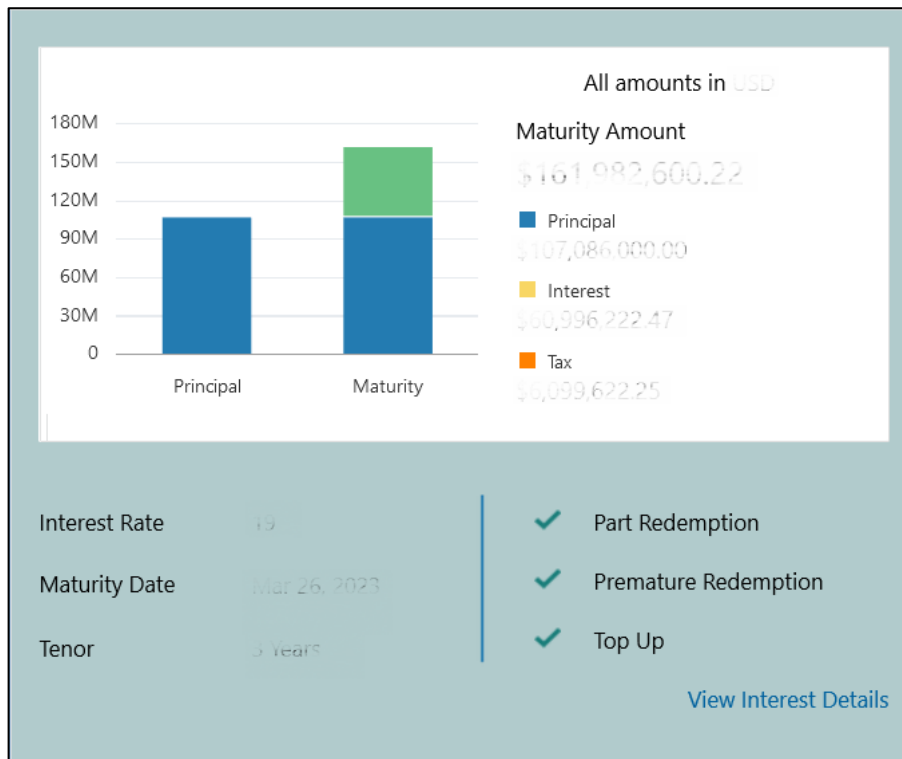


Figure 6: TD Payin Simulation – View Interest Details

Interest Details		
Date	Principal	Paid out Interest
26-03-2023	5161.987 600.22	5161.987 600.22
Page 1 of 1 (1 of 1 items) ◀ 1 ▶		
Back		

Table 8: Term Deposit Simulation - Output - Field Description

Field	Description
Maturity Amount	Displays the maturity amount for the TD.
Principal	Displays the principal kept during the TD creation.
Interest	Displays the total interest on the principal.
Tax	Displays the applicable Tax amount.
Interest Rate	Displays the interest rate applicable for the deposit.
Maturity Date	Displays the maturity date of the deposit.
Tenor	Displays the tenor of the deposit in years, months and days.
Part Redemption	Displays whether the part redemption is allowed for the deposit or not.
Premature Redemption	Displays whether the premature redemption is allowed for the deposit or not.

Field	Description
Top-up	Displays whether the top-up is allowed for the deposit or not.
View Interest Details	Click this link to view the interest details in a pop-up screen.
Date	Displays the date of interest payout/interest re-investment date.
Principal	Principal at this date.
Reinvested Interest / Paid out Interest	Displays the re-invested interest/paid out interest depending upon the type of TD.

NOTE: Once the deposit simulation is completed, the Teller can provide the simulated details to the customer.

6. If required, click **Create Deposit** to proceed with the deposit creation.

→ The **TD Account Opening – Payin** screen is displayed.

NOTE: The simulated details will get populated in the **TD Account Opening – Payin** screen.

3.2 TD Account Opening – Payin

The Teller can use this screen to open a term deposit account by Account, Cheque, and GL modes. The following details are necessary to open a term deposit account:

- Account details
- Joint Holder details
- Deposit details
- Funding details
- Payout details
- Nominee details

To process this screen, type **TD Account Opening – Payin** in the **Menu Item Search** located at the left corner of the application toolbar and select the appropriate screen (or) do the following steps:

1. From **Home screen**, click **Deposit Servicing**. On Deposit Servicing Mega Menu, under **Transactions**, click **TD Account Opening – Payin**.

→ The **TD Account Opening – Payin – Application Entry** screen is displayed.

Figure 7: TD Account Opening – Payin – Application Entry

TD Account Opening - Payin - Application Entry

Remarks

Screen (1 / 5)

Account Details

Branch Code

Branch Name

Customer ID *

Customer Name

Deposit Product *

Deposit Product Description

Deposit Account Description *

Account Type

Single ☐ Joint ☐

Mode Of Operations

Audit

Back

Next

Save & Close

Cancel

2. On **TD Account Opening – Payin** screen, specify the details in the Account Details segment for opening the term deposit account.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 9: Account Details – Field Description

Field	Description
Branch Code	Specify the branch code for which the TD account is to be created. This will default the user branch and will remain disabled.
Branch Name	Displays the TD account branch.
Customer ID	Click search icon and select the customer ID for which the TD account is to be created.
Customer Name	Displays the name of the selected Customer ID.
Deposit Product	Click search icon and select the Deposit Product under which the deposit to be created from the LoV.
Deposit Product Description	Displays the description of the specified deposit product.
Deposit Account Description	Specify the description of the deposit account to be created. NOTE: By default, it displays the name of the customer and it can be modified.
Account Type	Select the account type from the drop-down values (Single or Joint).
Mode of Operation	Select the mode of operation from the drop-down values. NOTE: For single account type, the mode operation will be defaulted to Single . If the account type is Joint , the value will be defaulted to Joint, and the Joint Holders Details data segment will be enabled.

- Click **Next**.

→ The **Joint Holder Details** segment is displayed.

Figure 8: Joint Holder Details

- On **Joint Holder Details** segment, specify the details of the joint holders, if the account type is maintained as **Joint**.

For more information on fields, refer to the field description table.

NOTE: For single holder accounts, this data segment will not be displayed.

Table 10: Joint Holder Details – Field Description

Field	Description
Customer ID	Select the customer ID, which is considered as joint account holder for the deposit account.
Customer Name	Displays the customer name as joint holder name.
Joint Holder's Type	Select the joint holder's type from the drop-down list.
Action	Click the icon as necessary to edit/delete a row.

5. Click **Next**.

→ The **Deposit Details** segment is displayed.

Figure 9: Deposit Details

6. On **Deposit Details** segment, specify the details of the deposit.
For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 11: Deposit Details - Field Description

Field	Description
Opening Date	Specify the deposit opening date. NOTE: By default, it displays the current process date and can be modified to a back date as applicable.
Amount	Specify the deposit currency and the deposit amount. NOTE: By default, it displays the account/product currency.
Reinvest Interest	Select if TD Interest is being reinvested in TD itself.

Field	Description
	NOTE: By default, this option is selected. If this is not selected, the TD Interest will be paid out.
Maturity Date Factor	Specify maturity date factor Tenor or Maturity Date . NOTE: By default, Tenor is displayed.
Tenor	Specify tenor in Years/Months/Days. NOTE: If the maturity date factor is Tenor, this will be an input field. If maturity date factor is Maturity Date, this will be a display field and the tenor based on the inputted maturity date will be displayed.
Maturity Date	Specify the maturity date for the deposit. NOTE: If the maturity date factor is Tenor, the maturity date will be displayed based on the input tenor. If maturity date factor is Maturity Date, this will be an input field and the maturity date needs to be selected from the calendar.
Interest Rate	Displays the base interest rate for the deposit.
Inquire	Click this button to display the Net Rate and Maturity Amount .
Clear	Click this button to clear the displayed data.
Net Rate	Displays the net rate of the deposit.
Maturity Amount	Displays the maturity amount.

- Click **Negotiate Rate** to open the pop-up screen. For information on the pop-up screen and fields, refer to [Figure 4](#) and [Table 7](#).

NOTE: The interest details based on the product selected will be picked up and shown to the Teller. Teller has option to capture the negotiated rate fields like variance etc.

- Click **Next**.

→ The **Funding Details** segment is displayed.

Figure 10: Funding Details - Cheque

Figure 11: Funding Details - Others

Pay in Option	Account	Account Name / GL Description	Percentage	Pay in Amount	Action
GL	100%	100%	100%	£10,000.00	[Edit] [Delete]

9. On **Funding Details** segment, specify the fields.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 12: Funding Details - Field Description

Field	Description
Pay By	Select the TD Payin Mode from the drop-down values (Cheque or Others). By default, Others value is displayed. Click + icon, to open a pop-up screen for Mixed Pay in Details . For information on fields, refer to Figure 12 and Table 13 .
Cheque Amount	Displays the cheque currency and amount. NOTE: This field will be defaulted as the deposit currency and cannot be changed. It is applicable only if the Pay By is selected as Cheque .
Clearing Type/Network code	Click search icon and select the clearing type or network code in which the cheque needs to be deposited. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Cheque Date	Specify the date of the cheque. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Cheque Number	Specify the cheque number. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Drawer Account Number	Specify the drawer account number.

Field	Description
	NOTE: This field is applicable only if the Pay By is selected as Cheque .
Drawer Name	Specify the name of the drawer. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Routing Number	Click search icon and select the routing number from the list of values. NOTE: This field is applicable only if the Pay By is selected as Cheque .
Value Date	Displays the value date of the cheque. NOTE: The value date is calculated based on the process date and clearing days. This field is applicable only if the Pay By is selected as Cheque .
Narrative	Displays the narrative as Term Deposit Pay in by Cheque and it can be modified. NOTE: This field is applicable only if the Pay By is selected as Cheque .

10. Click **+** icon.

→ The **Mixed Pay in Details** pop-up screen is displayed.

NOTE: This screen is applicable only if **Pay By** is selected as **Others** in **Funding Details** segment.

Figure 12: Mixed Pay in Details

11. On **Mixed Pay in Details** screen, specify the fields.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 13: Mixed Pay in Details - Field Description

Field	Description
Pay By	<p>Select the TD Payin Mode from the drop-down values (CASA or GL).</p> <p>NOTE: Default value is CASA.</p>

Field	Description
Percentage	Specify the percentage of the TD for payin. NOTE: Maximum value is 100%. For multiple records, the sum of all records should be 100%. Either Percentage or Payin Amount needs to be provided.
Pay in Amount	Displays the deposit currency and amount. NOTE: If Percentage is specified, this field will show the TD Payin amount as per the percentage. Otherwise, the user can enter the Payin amount, which cannot be greater than the TD amount. For multiple records, the sum of all records should be equal to TD amount.
Account Number	Specify the CASA/GL account number.
Account Name	Displays the name of the CASA/GL account selected.
Cheque Number	Specify the cheque number of CASA account. NOTE: This field applicable only if the Pay mode selected is Account.
Cheque Date	Specify the date of the cheque. NOTE: This field applicable only if the Pay mode selected is Account. If cheque number is inputted then cheque date is mandatory.

Field	Description
Account Amount	<p>Displays the currency of the selected CASA/GL account and account amount as per the Exchange rate conversion. The following conditions applies for currency based on the value selected for Pay By:</p> <ul style="list-style-type: none"> • If Pay By is selected as Account, this will display the CASA account currency. • If Pay By is selected as GL, this will display default currency of TD account, and disabled.
Exchange Rate	<p>Specify the exchange rate for cross currency transactions. This field can be modified if TD currency and Account/Transaction currency is different.</p>
Narrative	<p>Displays the narrative as Term Deposit Pay in by CASA and it can be modified.</p>

12. After you specify the necessary input, click **Save**. The details will be added to the table in **Funding Details** segment.

13. Click **Next**.

→ The **Payout Details** segment is displayed.

Figure 13: Payout Details

14. On **Payout Details** segment, specify the parameters for automatic payout through either account transfer, bankers cheque, or demand draft.

For more information on fields, refer to the field description table.

NOTE: The fields, which are marked with asterisk, are mandatory.

Table 14: Payout Details - Field Description

Field	Description
Interest Payout Mode	<p>Select the interest payout mode for payout type of TD products. The drop-down values are as follows:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft • No Instruction <p>NOTE: For Interest Payout type of products, this field will remain enabled, and for Reinvest products, it will be hidden.</p>
Payable Branch	<p>Specify the payable branch for Banker's Cheque (BC) or Demand Draft (DD).</p> <p>NOTE: If the Interest payout mode is selected as DD or BC, this field needs to be specified. For other modes, it will remain disabled.</p>
Account Number	<p>Specify the CASA account number for interest payout.</p> <p>NOTE: If the Interest Payout Mode is selected as Account, this field will be enabled. For other modes, it will remain disabled.</p>
Account Name	<p>Displays the CASA account name of the selected account.</p>

Field	Description
Maturity Instructions	<p>Select the maturity instructions for the deposit from the following drop-down values.</p> <p>For Reinvestment type of deposits:</p> <ul style="list-style-type: none"> • Redeem Principal & Interest • Renew Principal & Interest • Renew Principal & Redeem Interest • Special Amount Renewal • No Instruction <p>For Payout type of deposits:</p> <ul style="list-style-type: none"> • Redeem Principal • Renew Principal • Special Amount Renewal • No Instruction
Maturity Payout Mode	<p>Select the maturity payout mode from the following drop-down values:</p> <ul style="list-style-type: none"> • Account • Banker's Cheque • Demand Draft <p>NOTE: This field will be disabled if the Maturity Instructions is selected as No Instruction, Renew Principal & Interest or Renew Principal.</p>

Field	Description
Special Renewal Amount	<p>Displays the special renewal amount currency. Specify the special renewal amount.</p> <p>NOTE: This field is enabled only if the Maturity Instructions is selected as Special Amount Renewal. TD currency will be defaulted and disabled.</p>
Account Number	<p>Specify the account number for payout.</p> <p>NOTE: This field is enabled only if the Maturity Payout Mode is selected as Account.</p>
Account Name	<p>Displays the account name of the CASA account selected.</p>

15. Click **Next**.

→ The **Nominee Details** segment is displayed.

Figure 14: Nominee Details

TD Account Opening - Payin - Application Entry

Remarks

Screen (6 / 6)

Nominee Details

Title

First Name *

Middle Name

Last Name

Relationship *

Date of Birth *

Building *

Street *

Locality

City *

State *

Country

Zip Code *

Phone

Mobile

Minor *

Email

Guardian Details

Title

First Name *

Middle Name

Last Name

Relation to Nominee *

Date of Birth

Building *

Street *

Locality

City *

State *

Country

Zip Code *

Phone

Mobile

Email

Audit

Back Next Save & Close Submit Cancel

16. On **Nominee Details** segment, specify the nominee details in this data segment.

For more information on fields, refer to the field description table.

NOTE: This data segment is not mandatory.

Table 15: Nominee Details - Field Description

Field	Description
Title	Select the Title of the nominee from the drop-down values.
First Name	Specify first name of the nominee.

Field	Description
Middle Name	Specify middle name of the nominee.
Last Name	Specify last name of the nominee.
Relationship	Select the relation to the account holder from the drop-down values.
Date of Birth	Specify the date of birth of the nominee.
Building	Specify the building number of the nominee.
Street	Specify the street name of the nominee.
Locality	Specify the locality of the nominee.
City	Specify the city of the nominee.
State	Specify the state of the nominee.
Country	Click search icon, and select the country of the nominee.
Zip Code	Specify the zip code.
Phone	Specify the phone number of the nominee.
Mobile	Specify the mobile number of the nominee.
Email	Specify the e-mail of the nominee.

Field	Description
Minor	System will select this option if the nominee is minor. NOTE: For minor nominee, the guardian details will get enabled.
Guardian Details	Specify the guardian details under this section.
Title	Specify the title of the guardian.
First Name	Specify first name of the guardian.
Middle Name	Specify middle name of the guardian.
Last Name	Specify last name of the guardian.
Relation to Nominee	Specify the relation of the guardian with the nominee.
Date of Birth	Specify date of birth of the guardian.
Building	Specify the building number of the guardian.
Street	Specify the street name of the guardian.
Locality	Specify the locality of the guardian.
City	Specify the city of the guardian.
State	Specify the state of the guardian.
Country	Specify the country of the guardian.
Zip Code	Specify the zip code.
Phone	Specify the phone number of the guardian.

Field	Description
Mobile	Specify the mobile number of the guardian.
Email	Specify the e-mail of the guardian.

17. Click **Submit** to complete the transaction.

→ A Reference Number is generated.

The transaction is moved for authorization to the Free Task queue. The supervisor will pick up (Acquire and Edit) this transaction from the Free Task and will Reject or Authorize. On Authorization, the transaction details are handed off to Term Deposit module of the Product Processor for TD account/Deposit opening process.

4 Annexure 1 – List of Function Codes

This Annexure lists function codes of all the transaction screens and its respective names for the Deposit Servicing module. The list of these function codes and their names are given below.

Table 16: List of Function Codes

Function Code	Screen Name
TDPYIN	TD Account Opening - Payin

5 List Of Menus

1. Term Deposit Simulation - [TD Payin Simulation](#) (pg. 9)
2. Term Deposit Account Opening – Payin - [TD Account Opening – Payin](#) (pg. 17)