



Current Account and Saving Account User Guide

## **Oracle Banking Branch**

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# 1. Preface

## 1.1 Introduction

This manual is designed to help you quickly get acquainted with the Oracle Banking Branch Current Account and Savings Account Services. It provides an overview of the module and provides information on using the Current and Savings Account sub-module of Oracle Banking Branch Current Account and Savings Account Services.

## 1.2 Audience

This manual is for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in your bank.








## 1.3 Documentation Accessibility
















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

## 1.4 Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

**Table 1.1: Symbols**

Icon	Function
	Edit Icon
	Delete Icon
	Exit Icon
	Search Icon
	Customer Information Icon
	Add Tiles to Dashboard
	Add New Event

Icon	Function
	Calendar Icon
	Filter
	First
	Last
	Previous
	Next
	Expand
	Collapse
	View
	Modify
	Close
	Bell
	Attachments
	Alert
	Information

**Table 1.2: Common Icons and its Definitions**

Icon Names	Applicable Stages	Operation
<b>Document</b>	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on 'Document' to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
<b>Change Log</b>	Approval	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, All and Updated. All button displays both modified and non-modified fields and the Updated button displays only the modified fields. All the modified values are displayed in red that helps the authorizer to compare and simplify the authorization process.
<b>Remarks</b>	Initiation, Approval and Hand-off Retry	'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
<b>Host Error</b>	Hand Off Retry	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.
<b>i icon</b>	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the 'i' icon is used. The 'i' icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The 'i' icon is useful to inquire customer information about both the debit and the credit account numbers.
<b>Minimize</b>	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page

Icon Names	Applicable Stages	Operation
<b>Maximize</b>	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
<b>Close</b>	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction
<b>Save and Close</b>	Initiation	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. 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.
<b>Submit</b>	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.
<b>Cancel</b>	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.
<b>Approve</b>	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.
<b>Reject</b>	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the 'Reject' icon is used. 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. Subsequently, the maker can modify or delete the transaction details

Icon Names	Applicable Stages	Operation
<b>Retry</b>	Hand off Retry	The possibility of retrying a transaction arises when transaction input from the mid-office system fails authorization due to Host System rejection. Such host-rejected transactions will be present in the Hand off Retry queue in the Task Wizard. The Retry option is available only to the authorizer. Upon 'Retry', the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also 'Reject' the transaction in which case it is routed back to the maker.
<b>Audit</b>	Initiation, Approval and Hand off Retry	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.
<b>Reset</b>	Hand off Retry	The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.

Icon Names	Applicable Stages	Operation
<b>Overrides</b>	Initiation, Approval and Hand-off Retry	<p>After submitting the initiation stage, the system validates the transaction with the host and displays an errors/overrides if any. In case of an error, the user can modify and resubmit or cancel the transaction. In case of an override, the user can modify and resubmit or proceed with the transaction by accepting the overrides.</p> <p>On the <b>Override Details</b> pop-up window, click <b>Decline</b> button to go back to the transaction screen to modify or cancel it, or click the <b>Accept</b> button to complete the initiation stage and move the transaction to the approval stage.</p> <p>The new <b>Overrides</b> button is displayed in the approval and hand-off retry stage. With a click of the <b>Overrides</b> button, the system displays the latest overrides accepted by the maker. After verifying the transaction and override details, the authorizer can approve/reject it. The existing <b>Approve Transaction</b> pop-up window is modified to display the overrides if any overrides are raised during the initiation submits.</p> <p>When the authorizer confirms the approval, the transaction is sent to the host through OBRH. The host validates the transaction again and the transaction is created if all the validations are succeeded. If the transaction is failed, the system displays an error message and the transaction is moved to the hand-off retry stage. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.</p>

## 1.5 List of Topics

This manual is organized as follows:

**Table 1.3:**

Topics	Description and Cross References
<b>Preface</b>	This topic provides the general information about the manual. It also list the various topics covered in the User Manual.

Topics	Description and Cross References
<b>Dashboard</b>	<p>The Dashboard provides an overview of the goings-on at the bank to its users, which helps the user in managing the transaction life cycle of different activities in an efficient manner.</p> <ol style="list-style-type: none"> <li>1) <a href="#">2.1 Pending Documentation</a></li> <li>2) <a href="#">2.2 My Transactions</a></li> <li>3) <a href="#">2.3 Bulletin Board</a></li> <li>4) <a href="#">2.4 My Diary</a></li> <li>5) <a href="#">2.5 Service Request</a></li> <li>6) <a href="#">2.6 My Pending Tasks</a></li> </ol>
<b>Standing Instruction Maintenance</b>	<p>The topics which are part of Standing Instructions are:</p> <ol style="list-style-type: none"> <li>1) <a href="#">Scheduled Transfer</a></li> <li>2) <a href="#">View and Modify Scheduled Transfer</a></li> <li>3) <a href="#">Sweep In to Account</a></li> <li>4) <a href="#">View and Modify Sweep In to Account</a></li> <li>5) <a href="#">Sweep Out from Account</a></li> <li>6) <a href="#">View and Modify Sweep Out from Account</a></li> <li>7) <a href="#">Term Deposit Instruction</a></li> <li>8) <a href="#">Online Account Sweep In</a></li> </ol>
<b>Cheque Book</b>	<p>The topics which are part of Cheque Book are:</p> <ol style="list-style-type: none"> <li>1) <a href="#">Stop Cheque Payment</a></li> <li>2) <a href="#">Cheque Book Request</a></li> <li>3) <a href="#">Cheque Book Status</a></li> </ol>
<b>Debit Card</b>	<p>The topics which are part of Debit Card are:</p> <ol style="list-style-type: none"> <li>1) <a href="#">Card Status Change</a></li> <li>2) <a href="#">ATM and POS Limits</a></li> <li>3) <a href="#">Debit Card Request</a></li> </ol>
<b>Status Update</b>	<p>The topics which are part of Status update are:</p> <ol style="list-style-type: none"> <li>1) <a href="#">Activate Dormant Account</a></li> <li>2) <a href="#">Account Status Change</a></li> </ol>



Topics	Description and Cross References
<b>Others</b>	The topics which are part of Others are: <ol style="list-style-type: none"> <li>1) <a href="#">Account Branch Transfer</a></li> <li>2) <a href="#">Uncollected Funds Release</a></li> <li>3) <a href="#">Tax Waiver at Customer Level</a></li> <li>4) <a href="#">Branch Transfer Log</a></li> <li>5) <a href="#">Account Product Transfer</a></li> </ol>
<b>Statement</b>	The topics which are part of Statement are: <ol style="list-style-type: none"> <li>1) <a href="#">Ad hoc Account Statement</a></li> <li>2) <a href="#">Account Statement Frequency</a></li> </ol>
<b>Limits</b>	The topics which are part of Limits are: <ol style="list-style-type: none"> <li>1) <a href="#">Overdraft Limits Summary</a></li> <li>2) <a href="#">Temporary Overdraft Limit</a></li> <li>3) <a href="#">Secured Overdraft Limits</a></li> <li>4) <a href="#">Unsecured Overdraft Limits</a></li> <li>5) <a href="#">Advance against Uncollected Funds</a></li> </ol>
<b>Amount Block</b>	The topics which are part of Amount Block are: <ol style="list-style-type: none"> <li>1) <a href="#">Amount Block</a></li> <li>2) <a href="#">View and Modify Amount Block</a></li> <li>3) <a href="#">Consolidated Amount Block</a></li> </ol>
<b>Maintenance</b>	The topics which are part of Maintenance are: <ol style="list-style-type: none"> <li>1) <a href="#">Account Address Update</a></li> <li>2) <a href="#">Account Documents Update</a></li> <li>3) <a href="#">Primary Party Change</a></li> <li>4) <a href="#">Joint Holder Maintenance</a></li> <li>5) <a href="#">Nominee Details Update</a></li> </ol>
<b>Inquiry</b>	The topics which are part of Inquiry are: <ol style="list-style-type: none"> <li>1) <a href="#">Account 360</a></li> <li>2) <a href="#">Account Balance Inquiry</a></li> <li>3) <a href="#">Account Transaction Inquiry</a></li> <li>4) <a href="#">Cheque Status Inquiry</a></li> <li>5) <a href="#">Tax Deducted at Source Inquiry</a></li> <li>6) <a href="#">Online Account Sweep History</a></li> </ol>

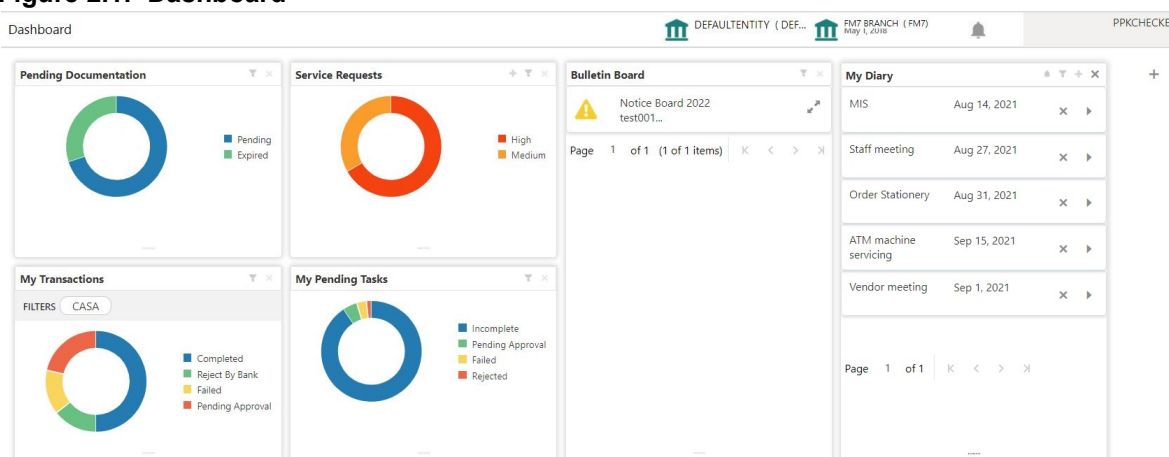
Topics	Description and Cross References
<b>Track Receivables</b>	This topic describes about the Track Receivables 1) <a href="#">Release Track Receivable</a> 2) <a href="#">Delete Track Receivable</a>
<b>Error Codes</b>	This topic describes about the Error Codes and Messages 1) <a href="#">Error Codes and Messages</a>

## 2. Dashboard

This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users, which helps the user in managing the transaction life cycle of different activities in an efficient manner.

The Dashboard is used to visualize the data by graphically representing them using a doughnut wheel. In Dashboard the filters are used to narrow down the data to the transaction level.

**Figure 2.1: Dashboard**



The Dashboard displays widgets for which access is granted to the user. Following widgets are available in the Account Dashboard and described in the sub-sections:

- [2.1 Pending Documentation](#)
- [2.2 My Transactions](#)
- [2.3 Bulletin Board](#)
- [2.4 My Diary](#)
- [2.5 Service Request](#)
- [2.6 My Pending Tasks](#)

### 2.1 Pending Documentation

This topic describes the systematic instruction about the Pending Documentation widget in Dashboard.

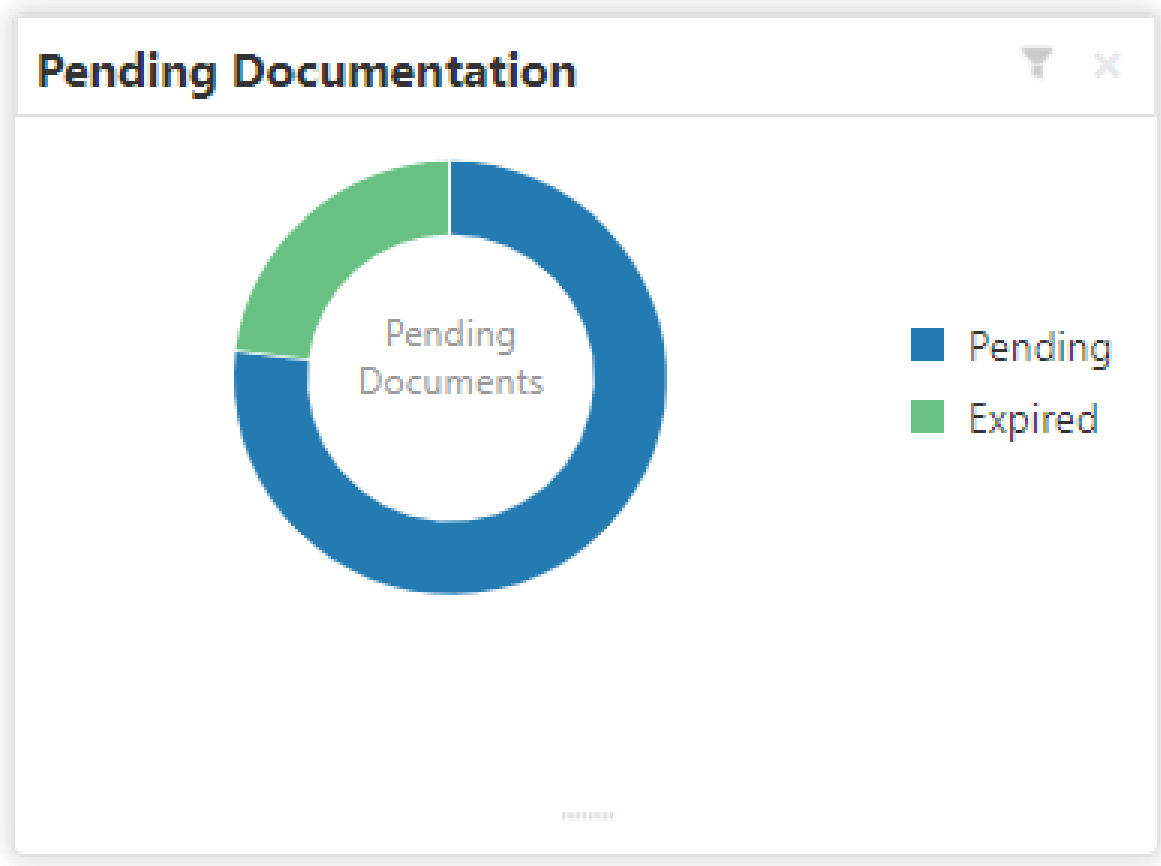
Context:

The Pending documentation widget provides users a view of pending, expired, expiring this month documents.

The Pending Documentation doughnut is classified as follows:

- Pending
- Expired
- Expiring this Month

Figure 2.2: Pending Documentation



1. Hover the mouse on each section of the widget, it displays the total number of documents outstanding for each respective segment.
2. Click on a particular section of the widget.

For example, when you click on the Pending section, the pop-up window lists all the account numbers from which documents are pending to be collected.

STEP RESULT: A pop-up window displays the account numbers available.

Figure 2.3: Pending

Account Number
FM7000223078
FM7000223078
FM7000223080
FM7000223080
FM7000224039
FM7000224039
FM7000223127

Page 1 of 1 (1-7 of 7 items) | K < > X

Figure 2.4: Expired

Account Number
FM7000223078
FM7000223080
FM7000223127

Page 1 of 1 (1-3 of 3 items)

3. Search for a specific account number by entering the search field and click the search icon.
4. Click the account number.

STEP RESULT: **Account Documents Update** screen is displayed.


Figure 2.5: Account Documents Update

Document Type	Mandatory	Expiry Date	Expected Submission Date	Actual Submission Date	Document Reference	Actions

Page 1 of 1 (1-2 of 2 items)

5. On the **Account Documents Update** screen, the following fields are displayed.
  - a. Document Type
  - b. Mandatory
  - c. Expiry Date
  - d. Expected Submission Date
  - e. Actual Submission Date
  - f. Document Reference
  - g. Actions

For more information on the fields, refer to [Table 29.1: Account Documents Update - Field Description](#)

6. Click  to filter the pending documentation based on the sub domain and product.  
For more information on fields, refer to the field description table.

**Table 2.1: Pending Documentation-Filter**

Field	Description
<b>Filter by Sub Domain</b>	Displays all the modules supported by widget from the drop down list.
<b>Filter by Product</b>	Enter the <b>Account Class Code</b> or click the search icon to view the <b>Filter by Product</b> pop-up window. By default, this window lists all the Account Class codes present in the system. You can search <b>Account Class code</b> , <b>Account Class description</b> or <b>Account Type</b> and click on the <b>Fetch</b> button.

7. Click the **Filter** button.

STEP RESULT: The applied Filters will appear in the band within the widget.

8. To remove the filters, click  icon and click the clear button.

## 2.2 My Transactions

This topic describes the systematic instruction about the Pending Documentation widget in Dashboard.

CONTEXT:

My Transaction widget provides a view of all transactions that the user performed during the day.

My Transaction doughnut is classified as follows:

- Pending Approval
- Failed
- Rejected
- Completed

Figure 2.6: My transactions





1. To view the Transactions for the day, hover the mouse on each section of the doughnut.
2. Click  icon to display the transactions based on the sub domain and the process name. For more information on fields, refer to the field description table.

Table 2.2: My Transactions-Filter

Field	Description
<b>Filter by Sub Domain</b>	Displays all the modules supported by widget from the drop down list.
<b>Process Name</b>	Enter the <b>Process Name</b> or click on the search icon to select the processes available under a particular sub-domain



3. After selecting the Process Name click the **Filter** button.  
STEP RESULT: The applied Filters will appear in the band within the widget.
4. To remove the filters, click  icon and click the clear button

## 2.3 Bulletin Board

This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.

Context:

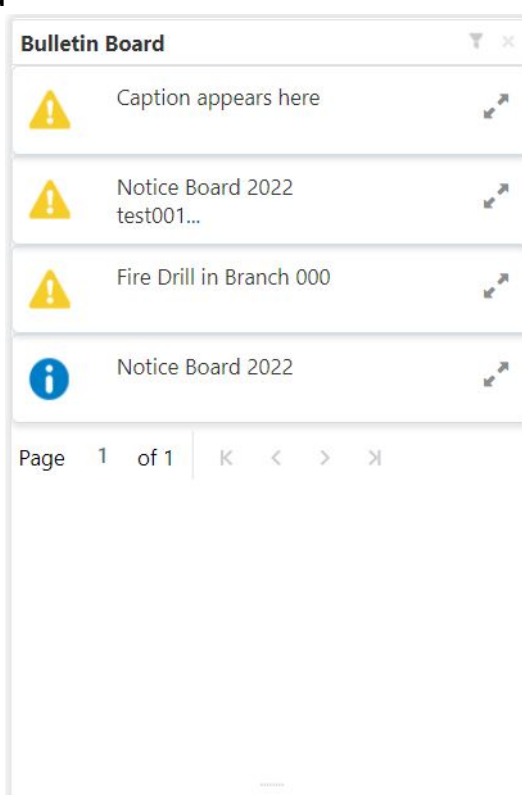
The Bulletin Board widget posts all messages about the business in between the bank and its customers. If the


bulletin message is Alert, the  icon is displayed and if the bulletin message is information, the  icon is displayed.

The messages are:

- Public news and its messages
- Bank policies and notices
- System Messages like system downtime information, network failures, etc.

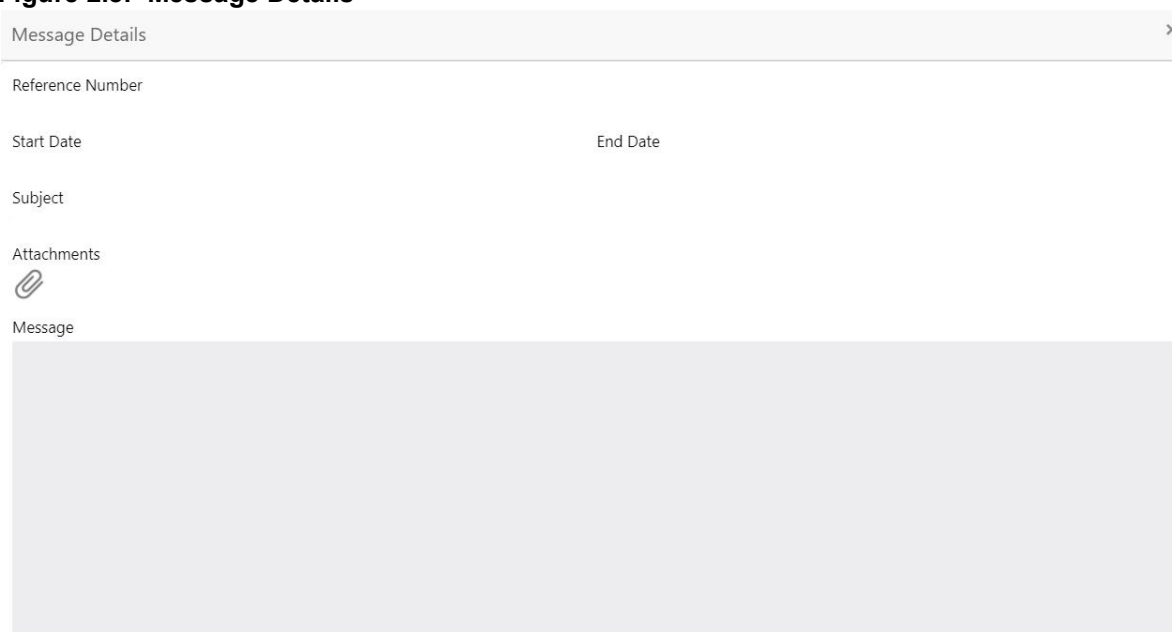
**Figure 2.7: Bulletin Board**




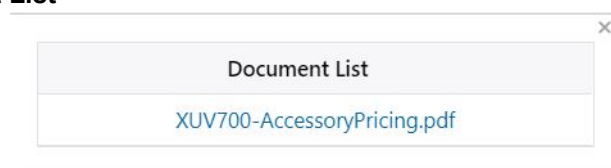
5. To view the details of the bulletin, click  icon.


STEP RESULT: **Message Details** pop-up window is displayed.



**Figure 2.8: Message Details**

6. Click the  icon, to view the list of attachments.  
 STEP RESULT: **Document List** pop-up window is displayed.

**Figure 2.9: Document List**

7. Click the attachment to view the document.
8. Click  icon to filter the bulletin board based on Reference Number, Start Date, End Date.  
 For more information on fields, refer to the field description table.

**Table 2.3: Bulletin Board-Filter**

Field	Description
<b>Reference Number</b>	Enter the <b>Reference Number</b> or click the search icon to view the <b>Reference Number</b> pop-up window. By default, this window lists all the Reference Numbers present in the system. You can search for a specific Reference Number by providing <b>Reference Number</b> , and click on the <b>Fetch</b> button.
<b>Start Date</b>	Click on the adjoining calendar icon and specify the <b>Start Date</b> .
<b>End Date</b>	Click on the adjoining calendar icon and specify the <b>End Date</b> .

- Click the **Filter** button.

STEP RESULT: The applied Filters will appear in the band within the widget.

- To remove the filters, click  icon and click the clear button

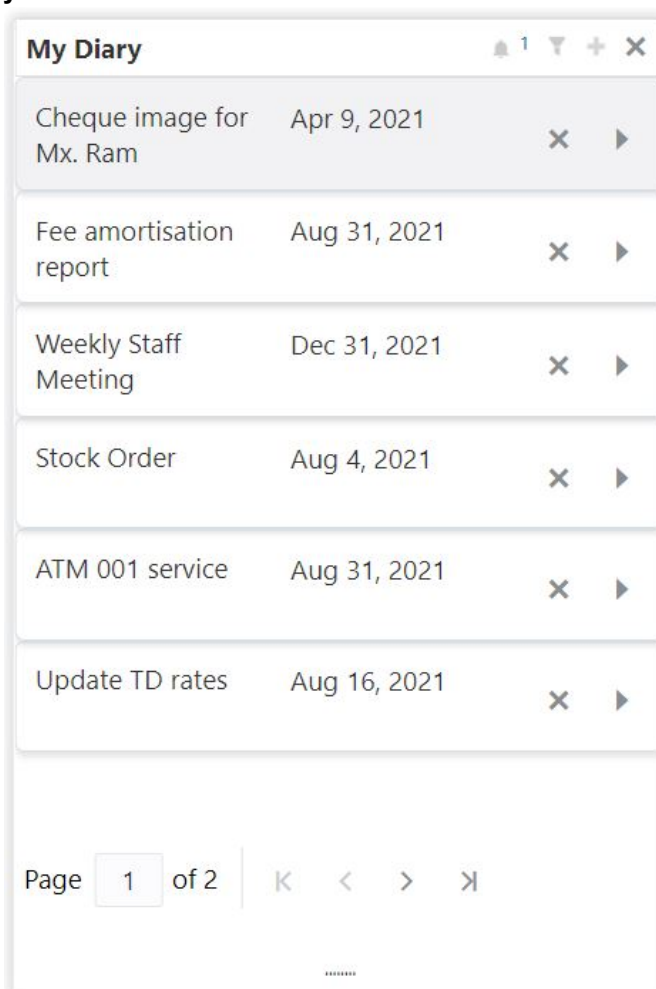
## 2.4 My Diary













This topic describes the systematic instruction about the My Diary widget in Dashboard.





CONTEXT:


My Diary widget helps users to keep a record of activities that they would perform in the near future or perform at regular intervals. This widget allows users to set reminders, define a frequency for reminders as well as define an end date to the event.

**Figure 2.10: My Diary**



My Diary		
Cheque image for Mx. Ram	Apr 9, 2021	 
Fee amortisation report	Aug 31, 2021	 
Weekly Staff Meeting	Dec 31, 2021	 
Stock Order	Aug 4, 2021	 
ATM 001 service	Aug 31, 2021	 
Update TD rates	Aug 16, 2021	 




Page  of 2 |    

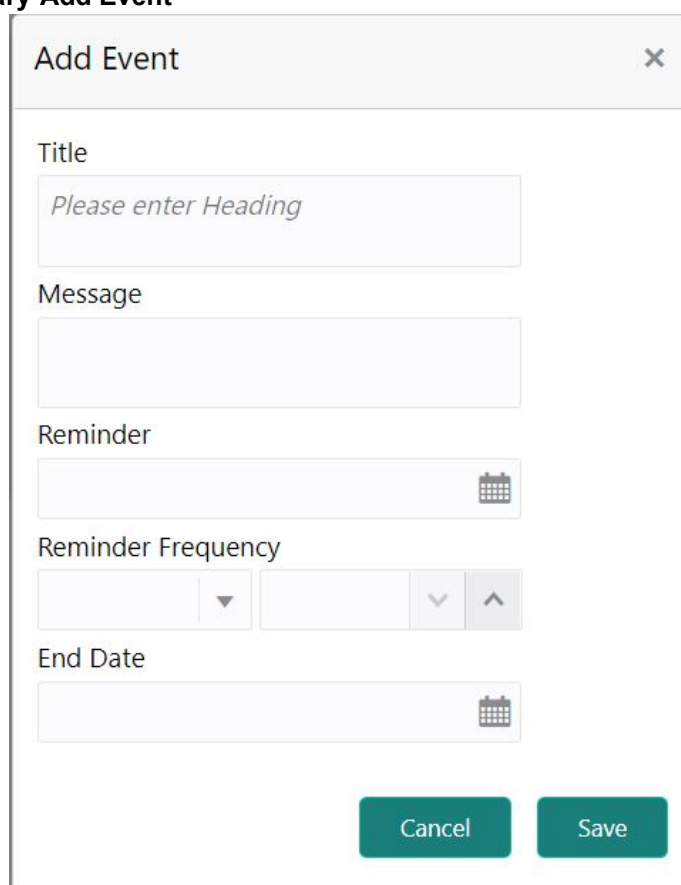
- Click  to filter the events based on due date.

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

**Table 2.4: My Diary-Filter**

Field	Description
Filter By Due Date	Click on the adjoining calendar icon and specify the Due date.

- The dairy event within the widget will show the Title and the End-Date. Click  to view or edit the diary event.
- When the user defines the reminder date for a dairy event, the bell icon with the number of reminder events will be displayed. Click  icon to view the events that are due for the day.
- Click  to create a new Diary event.  
STEP RESULT: **Add Event** pop up screen is displayed.

**Figure 2.11: My Diary-Add Event**


- On **Add Event** pop up screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 2.5: My Diary-Add Event**

Field	Description
Title	Enter an appropriate title for the diary event. When event is saved, the title appears on the widget.

Field	Description
<b>Message</b>	Enter details about the diary event.
<b>Reminder</b>	Click on the adjoining calendar icon and specify the reminder date.
<b>Reminder Frequency</b>	Users can define a reminder frequency for the diary event in Days, Months, or Years. By using the increment and decrement button, the frequency can be increased or decreased.
<b>End Date</b>	Click on the adjoining calendar icon and specify the End date. On this date, the event will be removed from the widget.  <b>NOTE:</b> If the Due Date is not specified, the event remains in the widget indefinitely.

6. Click the **Filter** button.

STEP RESULT: The applied Filters will appear in the band within the widget.

7. To remove the filters, click  icon and click the clear button.

## 2.5 Service Request

This topic describes the systematic instruction about the Service Request widget in Dashboard.

CONTEXT:

Service Request widget helps the user to capture the service requests on behalf of customers whose transactions cannot be completed in a straight-through processing sequence or which might take time to analyze or investigate. Transactions such as double debits, incorrect charges, ambiguous transactions fall into this category.

The Service Requests widget is classified based on priority namely:

- High
- Medium
- Low

Figure 2.12: Service Requests




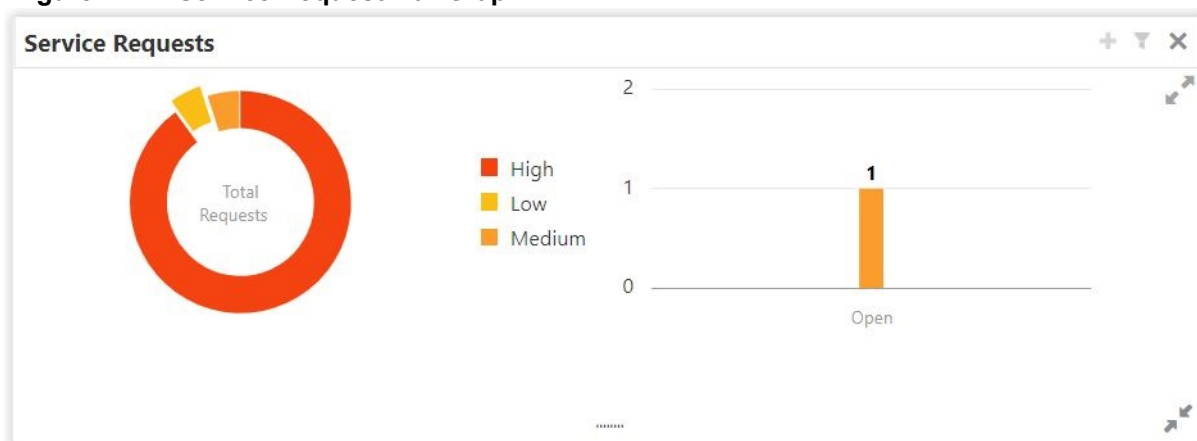
1. To view the Service Requests, hover the mouse on each section of the doughnut.
2. The Service Request details are derived from the function id **STDSRQST** (Service Request Input screen). Users can edit and save the details in this screen.
3. On the Service Request doughnut, when a section is clicked the doughnut pops out. Whenever the page is navigated away from the dashboard, this pop-out will reset and go back to the default view.



STEP RESULT: **Service Request Doughnut pop-out** is displayed.

Figure 2.13: Service Request Doughnut pop-out



4. Click  icon to view the bar graph which displays different status of the service requests. Each bar displays the total number of service requests at the top of the bar.  
STEP RESULT: **Service Request-Bar Graph** is displayed.

**Figure 2.14: Service Request-Bar Graph**

5. The bar graph displays different status like Open, Closed, Escalated, Pending. For a specific status, users can click the bar to view the following service request details in a tabular format.
  - a. Service Request Number
  - b. Service Request Type
  - c. Customer Number
  - d. Account Number
6. Click  icon to close the bar graph.
7. On the Service Request widget, click  icon to view available service requests for selected priority with the status in tabular format.

STEP RESULT: **Priority Service Request** pop-up window gets displayed.

**Figure 2.15: Priority Service Request Pop Up Window**


Low Priority Service Requests x

Service Request Number  Customer Number  Account Number  Status

*Search with Service Request No*

Service Request Number	Service Request Type	Customer Number	Account Number	Status
000XXX000024	Auto Payment			Open

Page 1 of 1 (1 of 1 items)

8. Users can view the following details in the Service Requests table,
  - a. Service Request Number
  - b. Service Request Type
  - c. Customer Number
  - d. Account Number
  - e. Status
9. Click  icon to create New Service Requests.

STEP RESULT: **New Service Request** screen is displayed.

**Figure 2.16: Service request-New Service request**

The screenshot shows a form titled "New Service Requests" with a close button (X) in the top right corner. The form is organized into two columns of fields:

- Left Column:**
  - Service Request Number
  - Customer Number \* (with a search icon)
  - Full Name
  - Telephone
  - Mobile Number
  - Email
  - Service Request Description (with placeholder text "Please enter description")
- Right Column:**
  - Service Request Type (dropdown menu)
  - Account Number
  - Priority (dropdown menu)
  - Status (dropdown menu)
  - Service Request Date (calendar icon)
  - Target Completion Date (calendar icon)

A green "Save" button is positioned at the bottom right of the form.


10. On the **New Service Request** screen, specify the fields.  
For more information on fields, refer to the field description table.



Table 2.6: Service Request-New Service Request

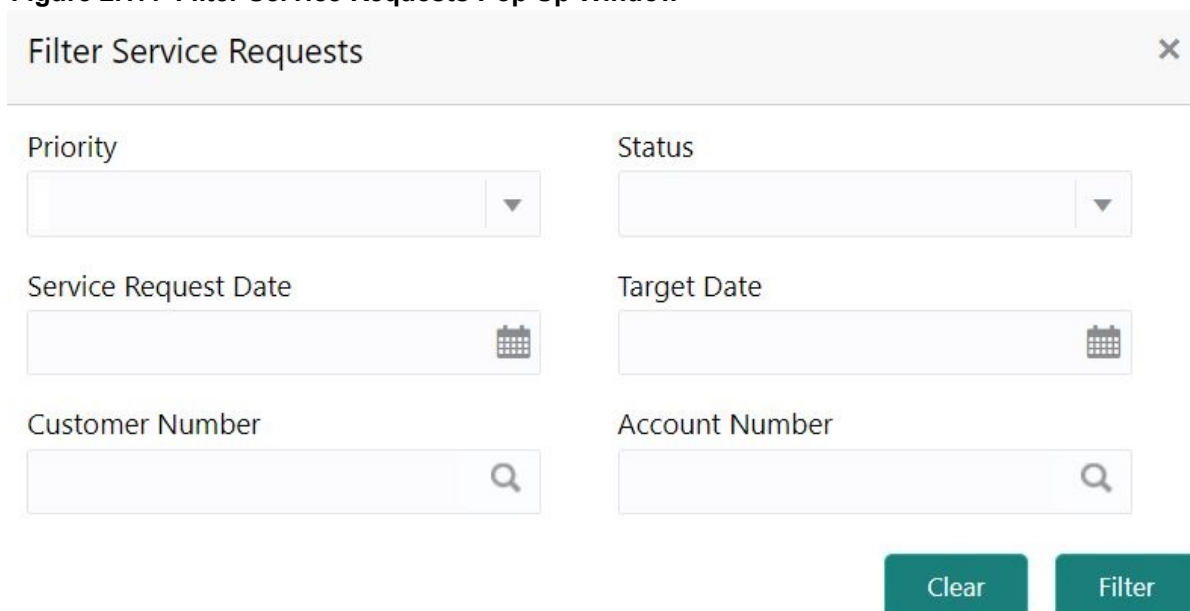
Field	Description
<b>Service request Type</b>	Users can select any one of the Service Request Type from the drop-down list.
<b>Customer Number</b>	<p>Enter the <b>Customer Number</b> or click the search icon to view the <b>Customer Details</b> pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Details by providing <b>Customer Number</b> and click the <b>Fetch</b> button.</p> <p>After the Fetch button is clicked the system displays the customer details,</p> <ul style="list-style-type: none"> <li>• Full Name</li> <li>• Telephone Number</li> <li>• Mobile Number</li> <li>• Email</li> </ul>
<b>Account Number</b>	<p><b>Account Number</b> is displayed based on the Customer Number selected.</p> <p>Alternatively, users can also enter or click the search icon to view the <b>Customer Account Details</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing the <b>Account Number</b> or <b>Account Name</b> and click the <b>Fetch</b> button. After the Account Number is selected, the system defaults the Customer Number.</p>
<b>Priority</b>	<p>Users can select any one of the <b>Priority</b> Type from the drop-down list. The Priority drop-down lists the below values,</p> <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
<b>Status</b>	<p>Users can select any one of the <b>Status</b> from the drop-down list. The Status drop-down lists the below values,</p> <ul style="list-style-type: none"> <li>• Open</li> <li>• Pending</li> <li>• Closed</li> <li>• Escalated</li> </ul>
<b>Service Request Date</b>	<p>Click on the adjoining calendar icon and specify the <b>Service Request Date</b>.</p> <p><b>NOTE:</b> The Service Request Date is defaulted to current business date.</p>

Field	Description
<b>Target Completion Date</b>	Click on the adjoining calendar icon and specify the <b>Target Completion Date</b> of the service request.
<b>Service Request Description</b>	Users can enter the description about the Service Request.
<b>Service request Number</b>	Displays the <b>Service Request Number</b> generated by the system.

11. After entering all the details users need to click on **Save** button. The system generates a service request number and populates in the Service Request Number field & displays a success message **SR is saved successfully**. When the user accepts the message, the screen is closed and the service request appears on the widget.
12. Click  to filter the service requests.

STEP RESULT: **Filter Service Requests** pop up window is displayed.

**Figure 2.17: Filter Service Requests Pop Up Window**



Filter Service Requests

Priority

Status

Service Request Date

Target Date

Customer Number

Account Number

Clear Filter

13. On **Filter Service Requests** pop up window, specify the fields.  
For more information on fields, refer to the field description table.

Table 2.7: Filter Service Requests

Field	Description
<b>Priority</b>	Users can select any one of the <b>Priority</b> Type from the drop-down list. The Priority drop-down lists the below values, <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
<b>Status</b>	Users can select any one of the <b>Status</b> from the drop-down list. The Status drop-down lists the below values, <ul style="list-style-type: none"> <li>• Open</li> <li>• Pending</li> <li>• Closed</li> <li>• Escalated</li> </ul>
<b>Service Request Date</b>	Click on the adjoining calendar icon and specify the <b>Service Request Date</b> .
<b>Target Date</b>	Click on the adjoining calendar icon and specify the <b>Target Date</b> of the service request.
<b>Customer Number</b>	Enter the <b>Customer Number</b> or click the search icon to view the <b>Customer Details</b> pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Details by providing <b>Customer Number</b> or <b>Customer Name</b> and click the <b>Fetch</b> button.
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Customer Account Details</b> pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Account Details by providing <b>Customer Number, Account Number</b> or <b>Account Name</b> and click the <b>Fetch</b> button.

14. Click the **Filter** button.

STEP RESULT: The applied Filters will appear in the band within the widget.

15. To remove the filters, click  icon and click the clear button.

## 2.6 My Pending Tasks

This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

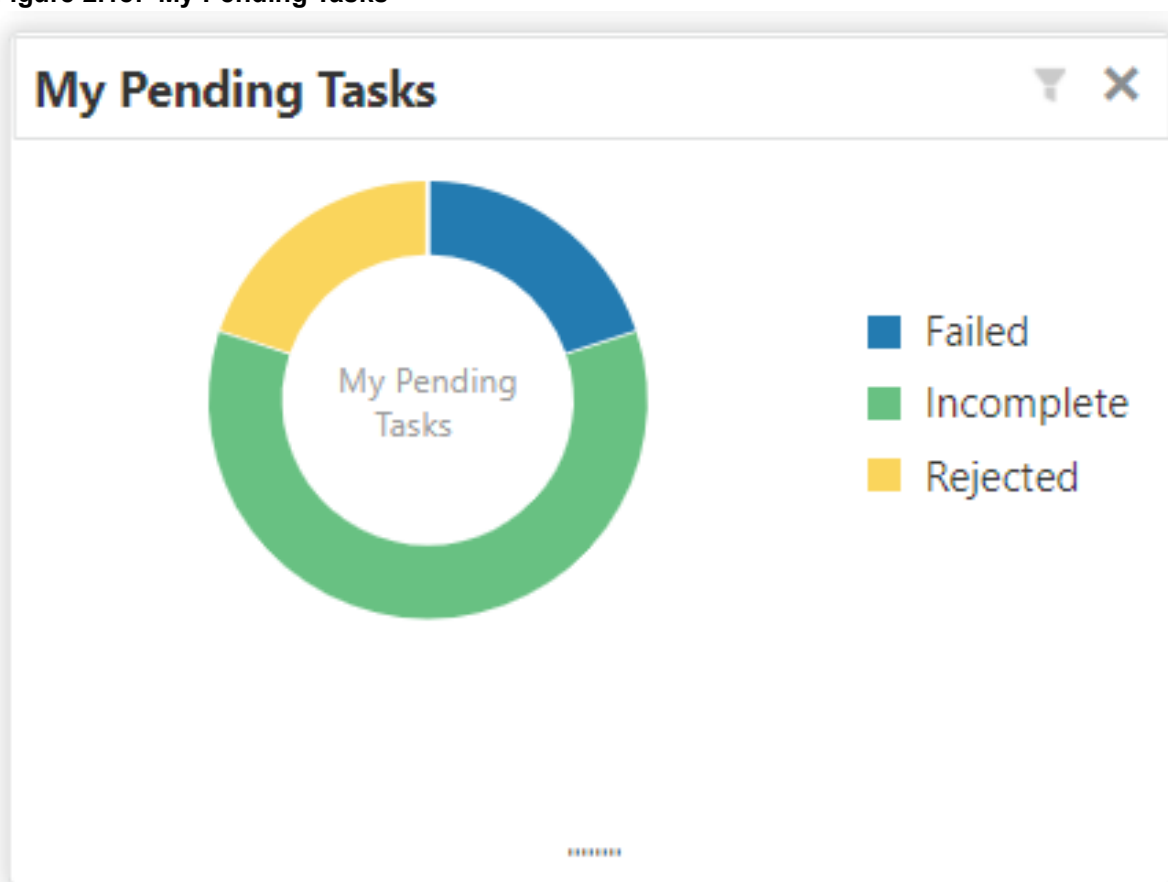
CONTEXT:


My Pending Tasks widget provides the user list of transactions that are in different statuses such as rejected, failed, and incomplete. Users can click on each section of the widget to access the transactions and proceed to complete them.

My Pending Tasks doughnut is classified as follows:

- Failed
- Incomplete
- Rejected


Figure 2.18: My Pending Tasks



1. To view the Pending Tasks, hover the mouse on each section of the doughnut.
2. Click  to display the transactions based on process name.  
For more information on fields, refer to the field description table.

**Table 2.8: My Pending Tasks-Filter**

Field	Description
Process Name	Enter the <b>Process Name</b> or click on the search icon to select the processes available under a particular sub-domain.

3. Click the **Filter** button.  
STEP RESULT: The applied Filters will appear in the band within the widget.
4. To remove the filters, click  icon and click the clear button.

### 3. Scheduled Transfer

This topic describes the systematic instruction to maintain scheduled transfer. A customer can issue standing instructions to the bank, to perform a certain transaction for a particular period without any follow-up or intervention by either party. For example, a customer can instruct the bank to debit a Current and Savings Account account by a fixed amount at a predefined frequency and transfer the funds to another account. When the customer requests a scheduled transfer to Current and Savings Account, the operation officer can capture the instruction details on this screen.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **Scheduled Transfer**, or specify the **Scheduled Transfer** in the Search icon bar.

STEP RESULT: **Scheduled Transfer** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 3.1: Scheduled Transfer Screen**

2. On **Scheduled Transfer** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 3.1: Scheduled Transfer - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed by default based on the account selected.

Field	Description
<b>Beneficiary Account Number</b>	Enter the <b>Beneficiary</b> Account Number, or click the search icon to view the <b>Beneficiary</b> Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific <b>Beneficiary</b> Account Number by providing Customer ID, <b>Beneficiary</b> Account Number, or <b>Beneficiary</b> Account Name and clicking on the <b>Fetch</b> button.
<b>Beneficiary Account Name</b>	<b>Beneficiary</b> Account Name is displayed based on the account selected.
<b>Transfer Amount</b>	Input the <b>Transfer Amount</b> for scheduled transfer, this amount will be transferred on a predefined frequency. Field Transfer Amount is appended with transaction currency. <b>Beneficiary</b> account number currency will be default as transfer amount currency while choosing the <b>beneficiary</b> account number.
<b>Frequency</b>	The user can select the execution frequency from the <b>Frequency</b> drop-down list. Standing instruction transfer to Current and Savings Account will be executed on the selected frequency. Frequency drop-down list the below values: <ul style="list-style-type: none"> <li>• Days</li> <li>• Months</li> <li>• Years</li> </ul> The user can easily increase or decrease the value for the selected frequency with the up and down button.
<b>Start Date</b>	The system will default the <b>Start Date</b> as the current branch date, user can modify the start date to any future date using the adjoining calender button. The first Standing instruction will be executed on the start date.  <b>NOTE: Start Date</b> cannot be backdated.
<b>Number of Transfers</b>	The User can define the number of transfers to be executed on predefined frequency, it is not a mandatory field, if the user sets the number of transfers, the expiry date will be auto-calculated based on the Start date, Frequency, Month End Execution, and the number of transfers. The value for Number of Transfers can be increased or decreased using the Up and Down buttons

Field	Description
<b>Month End Execution</b>	<p>The user can make sure that the standing instruction transfer to Current Account and Savings Account is executed every month-end by enabling the month-end execution. Month End execution is defined for daily frequency. By default month-end, execution will be off.</p> <p>Month End flag can be enabled only if the start date is falling on month-end</p>
<b>End Date</b>	<p>Click the calendar and specify the expiry date.</p> <p>The expiry date is a non-mandatory field. If the expiry date is not captured, the system considers the standing instruction as open-ended.</p> <p><b>NOTE: End Date</b> cannot be less than Start Date.</p>
<b>Narrative</b>	<p>The Narrative defaults as Scheduled Transfer. The user can modify the defaulted value.</p>



## 4. View and Modify Scheduled Transfer

This topic describes the systematic instruction to View, Modify and Close the Schedule Transfer. A new User Interface is required for finding the existing scheduled transfer contract and modify or close the contract or view the schedule transfer cycle details..

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **View and Modify Scheduled Transfer**, or specify the **View and Modify Scheduled Transfer** in the Search icon bar.

STEP RESULT: **View and Modify Scheduled Transfer** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 4.1: View and Modify Scheduled Transfer**

**Figure 4.2: Schedule Transfer Cycle Details**

**Figure 4.3: Modify Scheduled Transfer**

Modify Scheduled Transfer

Account Number \*


Remarks
Documents
✕

<table style="width: 100%;"> <tr> <td style="width: 50%;">Beneficiary Account Number</td> <td style="width: 50%;">Beneficiary Account Name</td> </tr> <tr> <td>Transfer Amount *</td> <td>Frequency *</td> </tr> <tr> <td>Start Date</td> <td>Number of Transfers</td> </tr> <tr> <td>Month End Execution</td> <td>End Date</td> </tr> <tr> <td>Narrative *</td> <td>Suspend Execution</td> </tr> </table>	Beneficiary Account Number	Beneficiary Account Name	Transfer Amount *	Frequency *	Start Date	Number of Transfers	Month End Execution	End Date	Narrative *	Suspend Execution	<div style="border: 1px solid #ccc; padding: 5px;">Customer Information</div> <p>Customer Id. Name</p> <p>KYC Status</p> <p>Signature <span style="float: right;">🔍</span></p> <table style="width: 100%;"> <tr> <td>Account Name</td> <td>Account Branch</td> </tr> <tr> <td>Account Status</td> <td>Account Balance</td> </tr> </table>	Account Name	Account Branch	Account Status	Account Balance
Beneficiary Account Number	Beneficiary Account Name														
Transfer Amount *	Frequency *														
Start Date	Number of Transfers														
Month End Execution	End Date														
Narrative *	Suspend Execution														
Account Name	Account Branch														
Account Status	Account Balance														

Audit
Save & Close
Submit
Cancel


2. On **View and Modify Scheduled Transfer** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 4.1: View and Modify Scheduled Transfer


Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed by default based on the account selected.
<b>Search Result</b>	The contract details are displayed in tile format. The available basic details displayed are: <ul style="list-style-type: none"> <li>• Beneficiary Account Number</li> <li>• Transfer Amount</li> <li>• Start Date</li> <li>• Frequency</li> <li>• End Date</li> <li>• Narrative</li> </ul>
<b>View Transaction</b>	Click  to view the <b>Schedule Transfer Cycle Details</b> . On <b>Schedule Transfer Cycle Details</b> screen the user can view: <ul style="list-style-type: none"> <li>• Instruction Details</li> <li>• Execution Preferences</li> <li>• Cycle Details</li> </ul>

- On **Modify Scheduled Transfer** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 4.2: Modify Transaction

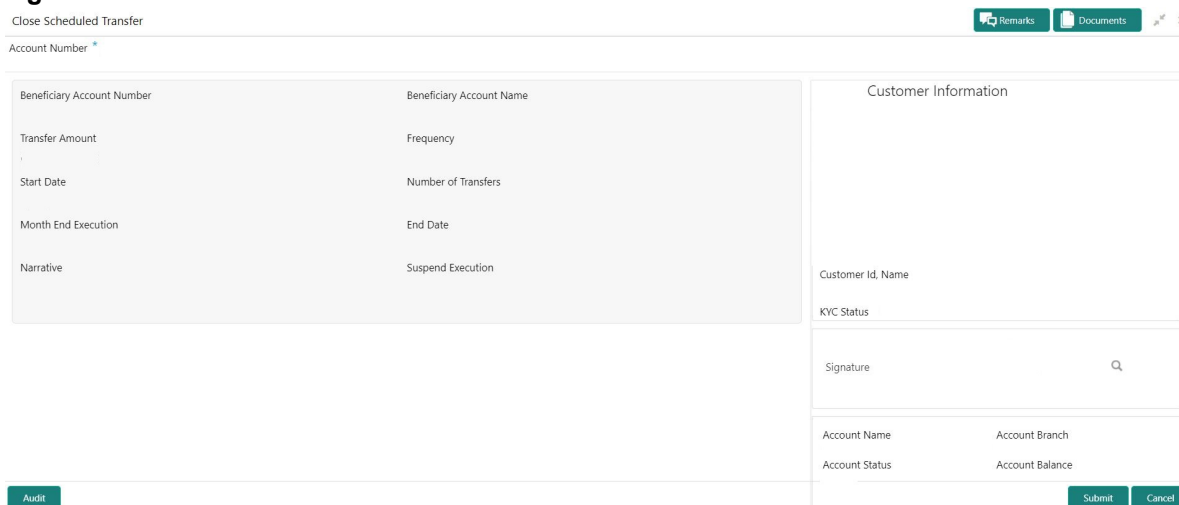
Field	Description
<b>Modify Transaction</b>	<p>Click  to modify the scheduled transfer contract details. User can modify the below details:</p> <ul style="list-style-type: none"> <li>• Transfer Amount</li> <li>• Frequency</li> <li>• Number of Transfers</li> <li>• Month End Execution</li> <li>• End Date</li> <li>• Narrative</li> <li>• Suspend Execution</li> </ul>
<b>Transfer Amount</b>	The transfer amount displayed can be modified by the user.
<b>Frequency</b>	<p>Users can modify the execution frequency from the Frequency drop-down list. Standing instruction transfer to Current and Savings Account will be executed on the selected frequency. Frequency drop-down list the below values:</p> <ul style="list-style-type: none"> <li>• Days</li> <li>• Months</li> <li>• Years</li> </ul> <p>Users can easily increase or decrease the value for the selected frequency with the up and down button.</p>
<b>Number of Transfers</b>	<p>Users can modify the number of transfers to be executed on predefined frequency, it is not a mandatory field, if the user sets the number of transfers, the expiry date will be auto-calculated based on the following criteria:</p> <ul style="list-style-type: none"> <li>• Start Date</li> <li>• Frequency</li> <li>• Month End Execution</li> <li>• Number of Transfer</li> </ul>
<b>Month End Execution</b>	<p>User can modify and ensure that standing instruction transfer to Current and Savings Account is executed every month-end by enabling the month-end execution.</p> <p>Month End flag can be enabled only if the start date is falling on month-end.</p> <p>Month End flag cannot be enabled for daily frequency.</p>

Field	Description
<b>End Date</b>	The system displays the existing value and the user can modify the value, user can modify the expiry date from the adjoining calendar. The expiry date is a non-mandatory Field, if the expiry date is not captured, the system considers the standing instruction as open-ended. In case the number of transfers is defined, the system updates the expiry date based on Start date, frequency, and month-end execution. Date format example- Sep 15, 2020. System updates the number of transfers based on start date, Frequency, and End date.
<b>Narrative</b>	The Narrative defaults as Scheduled Transfer. Users can modify the defaulted value.
<b>Suspend Execution</b>	Scheduled transfer execution can be stopped or started by enabling or disabling Suspend Execution.

4. On **View and Modify Schedule Transfer** screen, under **Instruction Details**, click  on the tile to close the schedule transfer.

STEP RESULT: **Close Scheduled transfer screen** is displayed.

**Figure 4.4: Close Scheduled Transfer**



5. Close the schedule transfer by clicking on the **Submit** button.

## 5. Sweep In to Account

This topic describes the systematic instructions to request Sweep In to Account. This screen will help to define sweep requests on customer accounts that get executed when the account balance falls below a predefined threshold value.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **Sweep In To Account**, or specify the **Sweep In To Account** in the Search icon bar.

STEP RESULT: **Sweep In to Account** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 5.1: Sweep In to Account**

2. On **Sweep In to Account** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 5.1: Sweep In to Account**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

Field	Description
<b>Provider Account Number</b>	Enter the <b>Provider</b> Account Number or click the search icon to view the <b>Provider</b> Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, <b>Provider</b> Account Number, or <b>Provider</b> Account Name, and click <b>Fetch</b> button.
<b>Provider Account Name</b>	<b>Provider</b> Account Name is displayed by default based on the Provider Account Number selected.
<b>Threshold Amount</b>	Enter the <b>Threshold Amount</b> , and the account currency is defaulted. The sweep in the transaction will be executed during the end-of-day batch process if the balance in the credit account goes below the threshold amount.
<b>Minimum Balance After Sweep</b>	<b>Minimum Balance After Sweep</b> is the amount that is left in the Provider Account after the Sweep In instruction is executed. The minimum balance after sweep ensures that a certain balance is left in the Provider Account and only the excess amount is swept. This is an optional field.
<b>Start Date</b>	Users can define the <b>Start Date</b> for the sweep in instruction. Start date cannot be backdated.
<b>End Date</b>	Users can define the <b>End Date</b> for Sweep In instruction, Sweep In instruction will be closed after the end date.  <b>NOTE: End Date</b> cannot be less than Start Date.
<b>Narrative</b>	The narrative will be defaulted to Sweep In to Account. The defaulted value is modifiable.

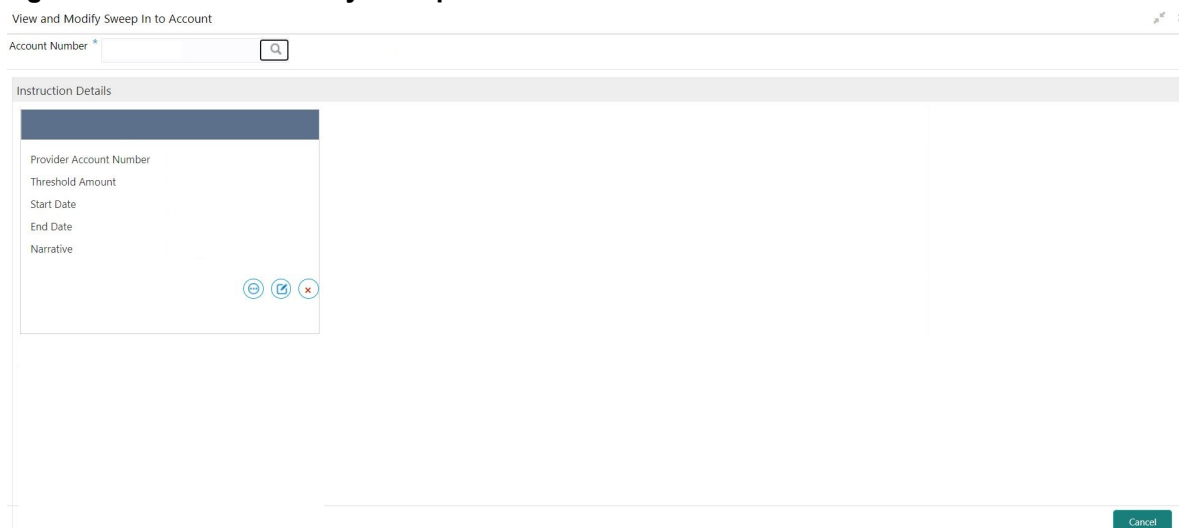
## 6. View and Modify Sweep In to Account

This topic describes the systematic instructions to View and Modify Sweep In to Account. This screen will help the user to Modify, View or Close the existing Sweep In To Account instruction.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **View and Modify Sweep In to Account**, or specify the **View and Modify Sweep In To Account** in the Search icon bar.

STEP RESULT: **View and Modify Sweep In to Account** screen is displayed.


**Figure 6.1: View and Modify Sweep In to Account**



2. On **View and Modify Sweep In to Account** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 6.1: View and Modify Sweep In to Account**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed by default based on the account selected.

3. On **View and Modify Sweep In To Account** screen, under **Instruction Details**, click  on the tile to view the sweep-in instruction.


STEP RESULT: **View Sweep In To Account** screen is displayed.



**Figure 6.2: View Sweep In To Account**

4. On the **View Sweep In To Account** screen, users can view the following details
  - a. Instruction Details
  - b. Sweep History

**NOTE:** By default, the latest transaction is displayed as the first record in sweep history.

5. On **View and Modify Sweep In To Account** screen, under **Instruction Details**, click  on the tile to modify the sweep-in instruction.

**STEP RESULT:** **Modify Sweep In to Account** screen is displayed.


**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 6.3: Modify Sweep In To Account**

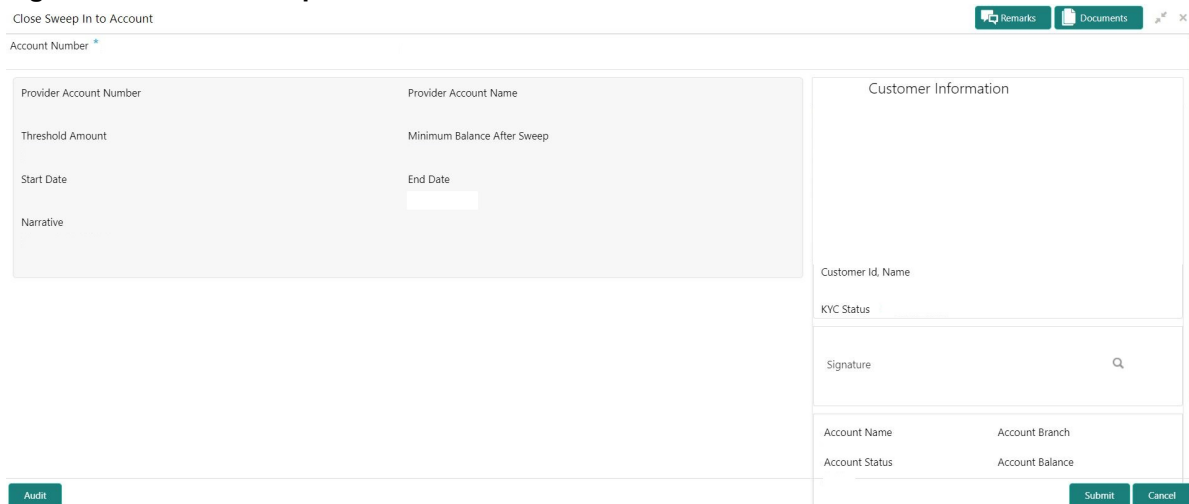
6. On the **Modify Sweep In To Account** screen, specify the fields that the user can modify.  
For more information on fields, refer to the field description table.

**Table 6.2: Modify Sweep In To Account**

Field	Description
<b>Threshold Amount</b>	Users can modify the threshold amount. The sweep in to account instruction will be executed during the end-of-day batch process if the balance in the account goes below the threshold amount.  <b>NOTE:</b> The amount cannot be in negative or zero value.
<b>Minimum Balance After Sweep</b>	Users can modify the Minimum Balance After Sweep. Minimum Balance After Sweep is the amount that is left in the Provider Account after the Sweep In instruction is executed. The minimum balance after sweep ensures that a certain balance is left in the Provider Account and only the excess amount is swept.  <b>NOTE:</b> The amount cannot be in negative value.
<b>End Date</b>	Users can modify the end date for Sweep In instruction, Sweep In instruction will be closed after the end date. The calender will display the branch holiday details.  <b>NOTE:</b> End Date cannot be less than Start Date.
<b>Narrative</b>	Users can modify the Narrative field.

7. On **View and Modify Sweep In To Account** screen, under **Instruction Details**, click  on the tile to close the sweep-in instruction.

STEP RESULT: **Close Sweep In To Account** screen is displayed.

**Figure 6.4: Close Sweep in To Account**


8. Close the sweep-in instruction by clicking on the **Submit** button.

## 7. Sweep Out from Account

This topic describes the systematic instructions to request Sweep Out from Account. This screen will help to define sweep-out requests on customer accounts that get executed when the account balance goes above the threshold value.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **Sweep Out from Account**, or specify the **Sweep Out from Account** in the Search icon bar.

STEP RESULT: **Sweep Out from Account** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 7.1: Sweep Out from Account**

The screenshot shows the 'Sweep Out from Account' interface. At the top, there are 'Remarks' and 'Documents' tabs. The main form is divided into several sections:

- Account Number \***: A search field with a magnifying glass icon.
- Threshold Amount \***: A text input field.
- Minimum Sweep Amount**: A text input field.
- Beneficiary Account Number \***: A search field with a magnifying glass icon.
- Beneficiary Account Name**: A text input field.
- Start Date \***: A date picker.
- End Date**: A date picker.
- Narrative \***: A text area.
- Customer Information**: A panel on the right showing:
  - Customer Id, Name
  - KYC Status
  - Signature (with a magnifying glass icon)
  - Account Name, Account Branch
  - Account Status, Account Balance

At the bottom, there are buttons for 'Audit', 'Save & Close', 'Submit', and 'Cancel'.

2. On **Sweep Out from Account** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 7.1: Sweep Out from Account**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID, Account Number, or Account Name</b> and click the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Threshold Amount</b>	Enter the <b>Threshold Amount</b> . The currency is defaulted based on the account currency. The Sweep-Out transaction will be executed during the end-of-day batch process if the balance in the account goes above the threshold amount.

Field	Description
<b>Minimum Sweep Amount</b>	The <b>Minimum Sweep Amount</b> and currency will be defaulted based on the product parameter and account currency. Sweep out instruction is executed only if the derived sweep amount (Account balance minus the Threshold Amount) is greater than or equal to Minimum Sweep Amount. This is an optional field that can be input during the sweep setup.
<b>Beneficiary Account Number</b>	Enter the <b>Beneficiary Account Number</b> or click the search icon to view the <b>Beneficiary Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Beneficiary Account Number</b> , or <b>Beneficiary Account Name</b> and click the <b>Fetch</b> button.
<b>Beneficiary Account Name</b>	<b>Beneficiary Account Name</b> is displayed based on the Beneficiary account number selected.
<b>Start Date</b>	Users can define the <b>Start Date</b> for sweep-out instruction. The start date cannot be backdated.
<b>End Date</b>	Users can define the <b>End Date</b> for sweep-out instruction, Sweep out instruction will be closed after the end date.  <b>NOTE:</b> End Date cannot be less than Start Date.
<b>Narrative</b>	The narrative will be defaulted as Sweep Out from Account. The defaulted value is modifiable.

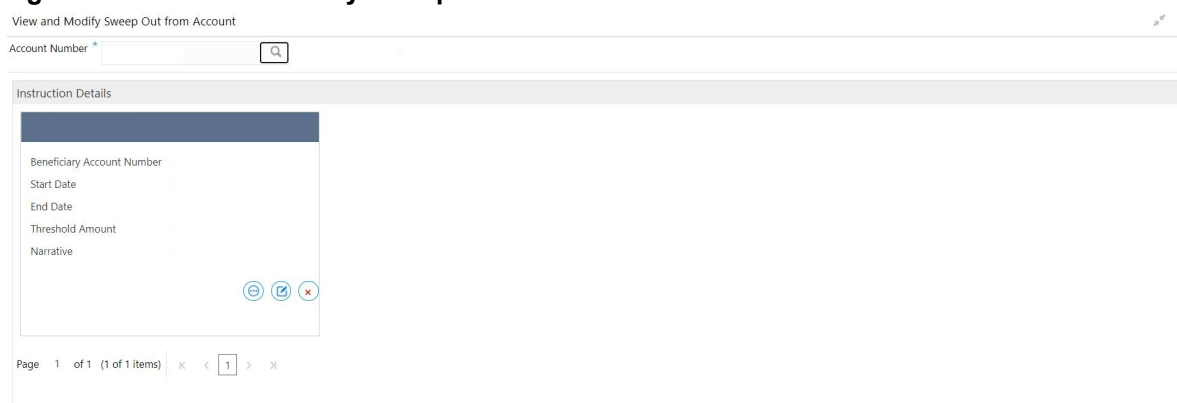
## 8. View and Modify Sweep Out from Account

This topic describes the systematic instructions to View and Modify Sweep Out to Account. This screen will help the user to Modify, View or Close the existing Sweep Out from Account instruction.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **View and Modify Sweep Out from Account**, or specify the **View and Modify Sweep Out from Account** in the Search icon bar.

STEP RESULT: **View and Modify Sweep Out From Account** screen is displayed.


**Figure 8.1: View and Modify Sweep Out from Account**



2. On **View and Modify Sweep Out from Account** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 8.1: View and Modify Sweep Out From Account**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> , and click <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.


3. On **View and Modify Sweep Out from Account** screen, under **Instruction Details**, click  on the tile to view the sweep-out instruction.

STEP RESULT: **View Sweep Out from Account** screen is displayed.

**Figure 8.2: View Sweep Out from Account**

4. On the **View-Sweep Out from Account** screen, users can view the following details
  - a. Instruction Details
  - b. Sweep History

**NOTE:** By default, the latest transaction is displayed as the first record in sweep history.

5. On **View and Modify Sweep Out from Account** screen, under **Instruction Details**, click  on the tile to modify the sweep-out instruction.

**STEP RESULT:** **Modify Sweep Out from Account** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.


**Figure 8.3: Modify Sweep Out from Account**

6. On the **Modify Sweep Out from Account** screen, specify the fields that the user can modify.  
For more information on fields, refer to the field description table.

**Table 8.2: Modify Sweep Out from Account**

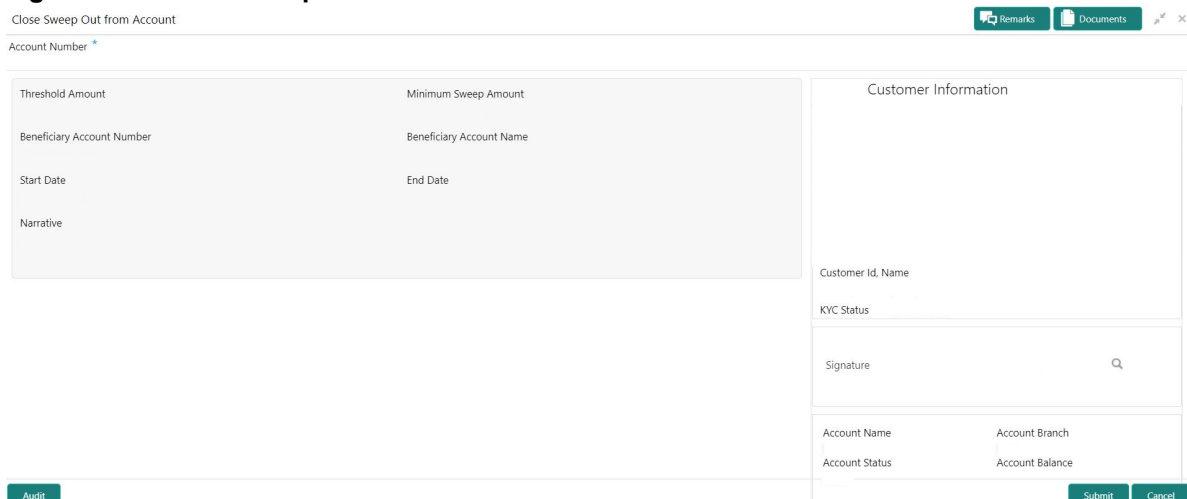
Field	Description
<b>Threshold Amount</b>	Users can modify the Threshold Amount. The sweep out from account instruction will be executed during the end-of-day batch process if the balance in the account goes above the threshold amount.  <b>NOTE:</b> The amount cannot be in negative or zero value.

Field	Description
<b>Minimum Sweep Amount</b>	Users can modify the Minimum Sweep Amount. The Sweep out instruction is executed only if the derived sweep amount (Account balance minus the Threshold Amount) is greater than or equal to Minimum Sweep Amount. <b>NOTE:</b> The amount cannot be in negative value.
<b>End Date</b>	Users can modify the end date for Sweep Out instruction, Sweep Out instruction will be closed after the end date. <b>NOTE:</b> End Date cannot be less than Start Date.
<b>Narrative</b>	Users can modify the Narrative field.

7. On **View and Modify Sweep Out from Account** screen, under **Instruction Details**, click  on the tile to close the sweep-out instruction.

STEP RESULT: **Close Sweep Out from Account** screen is displayed.

**Figure 8.4: Close Sweep Out from Account**



8. Close the sweep-out instruction by clicking on the **Submit** button.

## 9. Term Deposit Instruction

This topic describes the systematic instructions to Create Term Deposit Instruction, Modify or Close the existing term deposit instruction. This screen helps to capture the customer requests for creating a term deposit account if the account balance goes above the threshold limit. This will ensure a better interest return to account holders.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **Term Deposit Instruction**, or specify the **Term Deposit Instruction** in the Search icon bar.

STEP RESULT: **Term Deposit Instruction** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 9.1: Term Deposit Instruction**

2. When the user inputs the account number, the system displays **Create Instruction** screen, If an active deposit instruction is unavailable.
3. On **Term Deposit Instruction** screen, specify the fields.  
For more information on fields, refer to the field description table.



Table 9.1: Term Deposit Instruction

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed by default based on the account number selected.
<b>Threshold Amount</b>	Account Currency will default to Threshold Amount filed. User can define the threshold amount for creating the term deposit account if the current account and savings account balance exceed the threshold amount, the system creates a term deposit account for the excess amount after considering the sweep multiples.
<b>Sweep Multiples</b>	Users can define the sweep multiples of which the term deposit to be created, this will avoid term deposit creation for a small amount.
<b>Start Date</b>	Users can define the start date from which the term deposit instruction to be valid, using the adjoining calendar. The system will default the start date as the current branch date, user can modify the start date to any future date.  <b>NOTE:</b> Start Date cannot be backdated.
<b>End Date</b>	Users can define the end date of term deposit instruction, using the adjoining calendar, the system will not execute the term deposit instruction after the end date.  <b>NOTE:</b> End Date cannot be less than Start Date.
<b>Tenor</b>	Users can define the tenor details for creating the term deposit account. Term Deposit account will be created for the selected tenor. The tenor drop down list the below values: <ul style="list-style-type: none"> <li>• Days</li> <li>• Months</li> <li>• Years</li> </ul> Users can increase or decrease the selected tenor with up and down arrow buttons.

4. When the user input the account number, the system displays **Edit instruction** screen with existing instruction details, If an active deposit instruction is available.

STEP RESULT: **Edit Instruction** screen is displayed.

**Figure 9.2: Edit Instruction**

Term Deposit Instruction

Account Number \*

Remarks Documents

Close Instruction

Threshold Amount \*

Sweep Multiples

Start Date \*

End Date

Tenor \*

Customer Information

Customer Id. Name

KYC Status

Signature

Audit Save & Close Submit Cancel

5. On the **Edit Instruction** screen, users can modify the following details:
  - a. Threshold Amount
  - b. Sweep Multiples
  - c. End Date
  - d. Tenor
6. To close the Term Deposit Instruction, click on **Close Instruction** button on the **Edit Instruction** screen and click **Submit**.

## 10. Online Account Sweep In

This topic describes the systematic instructions about Online Account Sweep In. This screen helps the users to link Savings accounts, Auto Deposits, and Term Deposits to a Primary Account to enable online sweep-in and reverse sweep-in feature. Online sweep enables the customer to utilize funds available in these accounts when there is a shortfall of balance in the Primary Account during a debit transaction.

1. On the **Homepage**, from **Account Services**, under **Standing Instructions**, click **Online Account Sweep In**, or specify the **Online Account Sweep In** in the Search icon bar.

STEP RESULT: **Online Account Sweep In** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 10.1: Online Account Sweep In**

Online Account Sweep In

Account Number \*

Enable Reverse Sweep In

**Savings Account**

Linkage Order	Branch	Savings Account*	Currency	Retain Minimum Balance	Sweep Limit	Limit Frequency	Utilized Amount	Actions
No data to display.								

**Auto Deposits**

Linkage Order	Branch	Deposit Account	Original Deposit Amount	Available Amount	Utilized Amount	Actions
No data to display.						

**Term Deposits**

Linkage Order	Branch	Deposit Account*	Original Deposit Amount	Linkage Percentage	Linked Amount	Available Amount	Utilized /
No data to display.							

No Customer Selected

Audit Save & Close Submit Cancel

2. On **Online Account Sweep In** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 10.1: Online Account Sweep In

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID, Account Number, or Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Search</b>	Users need to click on Search button to view the Sweep History details.





3. After clicking on the Search button, the system displays the existing records for Savings Account, Auto Deposits, and Term Deposits in a tabular format. If no records are found, the system displays a message 'No records exist for the given account number'.
4. Users can link new Savings Account, Term Deposits by clicking on  icon.
5. To input the editable fields like Savings Account, Seep Limit, Limit Frequency, Deposit Account, Linkage Percentage, Linked Amount click  icon.
6. To link the new Savings Account, Term Deposits click  icon.
7. To delete the linked Savings Account, Auto Deposits and Term Deposits by clicking  icon.
8. On **Savings Account**, specify the fields.  
For more information on fields, refer to the field description table.

Table 10.2: Online Account Sweep In-Savings Account

Field	Description
<b>Linkage Order</b>	Displays the sequential order of the Savings account linked. This is automatically updated by the system.
<b>Branch</b>	Displays the branch code for the selected Savings account number.
<b>Savings Account</b>	Enter the <b>Savings Account</b> number or click on the search icon to view the <b>Savings Account</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Savings Account by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button.
<b>Currency</b>	<b>Currency</b> is displayed based on the account number selected.
<b>Retain Minimum Balance</b>	Users can click on the toggle button to enable or disable the minimum balance. When the Toggle button is enabled, the amount swept from the Savings Account is the difference between the available balance and the minimum balance maintained. The system considers the minimum balance of the Savings Account when the account balance goes below the minimum balance. If the toggle button is not enabled, the available balance in the Savings Account is swept during a transaction.
<b>Sweep Limit</b>	Users can input the maximum amount to be swept from the Savings Account.
<b>Limit Frequency</b>	Users can select the Limit Frequency from the drop-down list. The drop-down lists the below values: <ul style="list-style-type: none"> <li>• <b>Per Transaction</b>- The sweep limit maintained for the Savings Account is applied for every transaction that requires the amount to be swept from the Savings Account.</li> <li>• <b>Daily</b>- The sweep limit maintained for the Savings Account is the cumulative limit up to which the sweep transactions will be allowed for the day.</li> </ul>
<b>Utilized Amount</b>	Displays the amount utilized by the receiving account number during a sweep in transaction.
<b>Actions</b>	Enables the options to Create, Modify, Delete.

9. When Primary Account and Auto Deposit account classes are enabled for Sweep in, then the system by default includes auto deposits of a primary account in Sweep structure maintained for the primary account and allocates 100% of Auto Deposit amount as Linked Amount.
10. On Auto Deposits, system displays the following fields.
  - a. Linkage Order
  - b. Branch

- c. Deposit Account
- d. Original Deposit Amount
- e. Available Amount
- f. Utilized Amount

11. On **Term Deposits**, specify the fields.

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

**Table 10.3: Online Account Sweep In-Term Deposits**

Field	Description
<b>Linkage Order</b>	Displays the sequential order of the Term Deposit account linked. This is automatically updated by the system.
<b>Branch</b>	Displays the branch code for the selected Deposit account number.
<b>Deposit Account</b>	Enter the <b>Deposit Account</b> number or click on the search icon to view the <b>Deposit Account</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Deposit Account by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button.
<b>Original Deposit Amount</b>	Displays the amount for the Deposit Account.
<b>Linkage Percentage</b>	Users can input the percentage. The value can be less than or equal to 100.  <b>NOTE:</b> The value cannot be in negative value. If the entered value is more than 100, the system displays an error.
<b>Linked Amount</b>	Users can specify the amount. This amount cannot be greater than the available deposit amount.
<b>Available Amount</b>	Displays the available amount for the Deposit Account.
<b>Utilized Amount</b>	Displays the amount utilized by the receiving account number during a sweep in transaction.
<b>Actions</b>	Enables the options to Delete, Create

12. To **Enable Reverse Sweep In**, click on the toggle button.

# 11. Online Account Sweep History

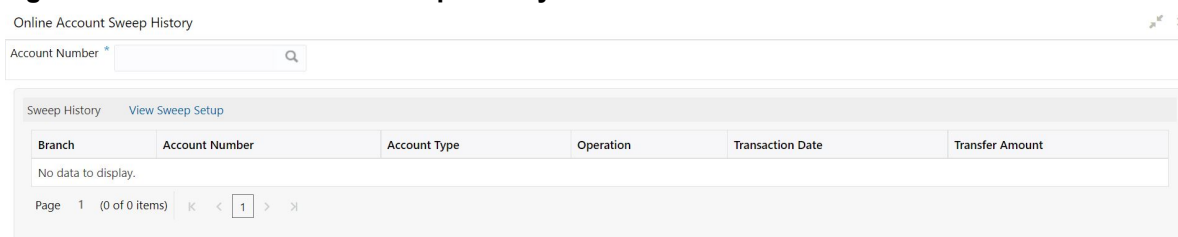
This topic describes the systematic instructions about Online Account Sweep History. This screen helps in inquiring about the sweep in and reverse sweep in transactions that have taken place as a result of the customer opting for the Current Account and Savings Account sweep in feature on the primary account. The system computes the Sweep history details when Savings Accounts, Auto Deposits or Term Deposits are linked to the primary account in 'Online Account Sweep In' screen at a customer account level.

1. On the **Homepage**, from **Account Services**, under **Inquiry**, click **Online Account Sweep History**, or specify **Online Account Sweep History** in the Search icon bar.

STEP RESULT: **Online Account Sweep History** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 11.1: Online Account Sweep History**



Close

2. On **Online Account Sweep History** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 11.1: Sweep History**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

3. After input of the account number, the Sweep History details are displayed in a tabular format.
4. On **Sweep History** details, users can view the fields.  
For more information on fields, refer to the field description table.

**Table 11.2: Sweep History Details**

<b>Field</b>	<b>Description</b>
<b>Account Number</b>	Displays the linked Account Number.
<b>Branch</b>	Displays the branch code for the account number.
<b>Account Type</b>	Displays if the linked account is Savings Account, Auto Deposit or Term Deposit.
<b>Operation</b>	Displays the operation performed on the sweep transaction if it is a Sweep In or Reverse Sweep In transaction.
<b>Transaction Date</b>	Displays the date of sweep in or reverse sweep in transaction.
<b>Transfer Amount</b>	Displays the transfer amount involved in sweep in or reverse sweep in.

5. **View Sweep Setup** remains inactive until the account number is input and the Search button is clicked. When users click on the **View Sweep Setup**, Account Sweep In Definition pop up window is displayed.
6. In the Account Sweep In Definition screen, users can view the Account Sweep In details. The details are as follows,
  - a. Enable Reverse Sweep In
  - a. Savings Accounts
  - a. Auto Deposits
  - a. Term Deposits



## 12. Stop Cheque Payment

This topic describes the systematic instructions for stopping payment of cheque. Based on Customer Request Bank can stop payment on uncleared cheque. Stop payment requests can either be for a single cheque or a continuous sequence of cheque.

**NOTE:** Users can select the option **Single Cheque** or **Range of Cheque** for a stop payment. If stop payment to be performed for multiple sequential cheque numbers, user has to select the Range of cheque option.

1. On the **Homepage**, from **Account Services**, under **Cheque Book**, click **Stop Cheque Payment**, or specify the **Stop Cheque Payment** in the Search icon bar.

STEP RESULT: **Stop Cheque Payment** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 12.1: Stop Cheque Payment - Single Cheque tab**

The screenshot displays the 'Stop Cheque Payment' interface. At the top, there is a search bar labeled 'Account Number \*' with a magnifying glass icon. To the right of the search bar are buttons for 'Remarks' and 'Documents', along with a close icon. Below the search bar, there are two tabs: 'Single Cheque' (which is selected) and 'Range of Cheques'. Under the 'Single Cheque' tab, there are two input fields: 'Cheque Number \*' and 'Stop Reason \*'. To the right of these fields is a customer selection area with a person icon and the text 'No Customer Selected'. At the bottom of the screen, there are four buttons: 'Audit', 'Save & Close', 'Submit', and 'Cancel'.

**Figure 12.2: Stop Cheque Payment - Range of Cheque tab**

Stop Cheque Payment

Account Number \*

Single Cheque | **Range of Cheques**

Cheque Start Number \*

Cheque End Number \*

Stop Reason \*

No Customer Selected

Audit

Save & Close Submit Cancel

- On **Stop Cheque Payment** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 12.1: Stop Payment Cheque - Single Cheque - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Cheque Number</b>	Enter the <b>Cheque Number</b> on which payment has to be stopped. <b>NOTE:</b> Option to input a single cheque number is available when Single Cheque is selected. This field is mandatory.
<b>Stop Reason</b>	User can capture the reason for stop payment instruction.

**Table 12.2: Stop Payment Cheque - Range of Cheque- Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

---

Field	Description
<b>Cheque Start Number</b>	Enter the first cheque number in a series of cheque on which payment has to be stopped.  <b>NOTE:</b> Option to input Cheque Start Number is available when Range of Cheque is selected.
<b>Cheque End Number</b>	Enter the last cheque number in a series of cheque on which payment has to be stopped.  <b>NOTE:</b> Option to input Cheque Start Number is available when 'Range of Cheque is selected.  Cheque End Number cannot be less than the Cheque Start Number  The cheque numbers must always be sequential
<b>Stop Reason</b>	User can capture the reason for stop payment instruction.

## 13. Cheque Book Status

This topic describes the systematic instructions about the Cheque Book Status. The Cheque Book Status screen helps the user to inquire about the delivery status of the cheque book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer

1. On the **Homepage**, from **Account Services**, under **Cheque Book**, click **Cheque Book Status**, or specify the **Cheque Book Status** in the Search icon bar.


STEP RESULT: **Cheque Book Status** screen is displayed.





**Figure 13.1: Cheque Book Status**

2. On the **Cheque Book Status** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 13.1: Cheque Book Status - Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>First Cheque Number</b>	By default, the system displays the most recent Cheque book request that the customer has made.
<b>Status</b>	<p>The system displays the following status of the Cheque book request.</p> <ul style="list-style-type: none"> <li>• Requested</li> <li>• Delivered</li> <li>• Destroyed</li> </ul> <p>Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction.</p> <p><b>NOTE:</b> When the cheque book is updated as <b>Destroyed</b>, the delivery date is updated to the current business date and highlighted in red.</p>
<b>Requested Date</b>	The system displays the date on which the customer requested the cheque book.
<b>Delivery Date</b>	<p>The system displays the date on which the cheque book is delivered to the customer.</p> <p>Automatically the current business date is updated when the status of the cheque book is changed to <b>Delivered</b>.</p> <p>The delivery date is blank for cheque books where the status is <b>Requested</b>.</p>
<b>Delivery Mode</b>	<p>The system defaults the following type of cheque delivery mode.</p> <ul style="list-style-type: none"> <li>• Branch</li> <li>• Delivery</li> </ul>
<b>Address</b>	<p>The system displays the Branch Code and Name by default when the delivery mode is Branch.</p> <p>The system displays the Account Address by default when the delivery mode is Delivery.</p>

Field	Description
<b>Actions</b>	Click  icon to update the cheque book status from updated to: <ul style="list-style-type: none"> <li>• Deliver</li> <li>• Destroy</li> </ul>

3. On click of the **Deliver** option, the status is updated as  . Upon authorization the status is updated as  .
  
4. On the click of **Destroy** option, the status is updated as  . Upon authorization the status is updated as  .

# 14. Cheque Book Request

This topic describes the systematic instructions to request Cheque book. Subject to the facility being available for the category of account the Customer owns, Cheque Books can be requested by the Customer. Generally, Cheque Books come in pre-defined book sizes and customers can request for issuance of new Cheque books when they run out of Cheque leaves.

1. On the **Homepage**, from **Account Services**, under **Cheque Book**, click **Cheque Book Request**, or specify the **Cheque Book Request** in the Search icon bar.

STEP RESULT: **Cheque Book Request** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 14.1: Cheque Book Request**

2. On **Cheque Book Request** page, specify the fields.  
For more information on fields, refer to the field description table.

**Table 14.1: Cheque Book Request**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

Field	Description
<b>Number of Cheque Leaves</b>	Input the <b>Number of Cheque Leaves</b> per Cheque book. Cheque books are generally issued by the Bank in predefined sizes or leaves per book. The number of leaves is a drop-down field that contains numbers that define the size of the Cheque book.
<b>Request Date</b>	Request date defaults to the current business date and will not allow editing.
<b>Delivery Mode</b>	<p>In the Delivery Mode drop-down, the available options are:</p> <ul style="list-style-type: none"> <li>• Post/Courier</li> <li>• Branch</li> </ul> <p>Selecting Branch would indicate that the customer would collect the Cheque book at the Branch whereas selecting Delivery would mean that the Cheque book will be delivered at the registered mailing address of the account.</p> <p><b>NOTE:</b> There will be no option to select a delivery address since the mailing address is verified at the time of account opening and all customer communication happens at this address.</p>
<b>Delivery Address</b>	If Delivery Mode is selected as 'Post/Courier', Delivery Address will default to the address maintained at the Account. This field cannot be edited.
<b>Narrative</b>	Narrative field defaults to Cheque Book Request and allows editing.



## 15. Cheque Status Inquiry

This topic describes the systematic instructions about Cheque Status Inquiry. This screen helps the user to inquire the status of a cheque and its beneficiary details for a given account number and cheque number.

If the cheque is archived, the screen displays two additional fields, Archival Date and Remarks.

1. On the **Homepage**, from **Account Services**, under **Inquiry**, click **Cheque Status Inquiry**, or specify the **Cheque Status Inquiry** in the Search icon bar.

STEP RESULT: **Cheque Status Inquiry** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 15.1: Cheque Status Inquiry**

2. On **Cheque Status Inquiry** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 15.1: Cheque Status Inquiry**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Cheque Number</b>	Enter the <b>Cheque Number</b> and click the <b>Search</b> button to view the Cheque Status details.

Field	Description
<b>Cheque Status</b>	In <b>Cheque Status</b> the following details are displayed, <ul style="list-style-type: none"> <li>• Status</li> <li>• Amount</li> <li>• Presented On</li> <li>• Date On Cheque</li> <li>• Beneficiary</li> <li>• Archival Date</li> <li>• Remarks</li> </ul>
<b>Status</b>	The <b>Status</b> displays if the cheque is Used, Not Used, Canceled, Rejected and Part Used. For cheques that are stopped from payment, an additional remark, 'Stopped' will be displayed in the status.
<b>Amount</b>	Displays the Amount for which the cheque is drawn.
<b>Presented On</b>	Displays the date on which the Cheque was presented for encashment.
<b>Date On Cheque</b>	Displays the date mentioned on the cheque.
<b>Beneficiary</b>	Displays the beneficiary of the cheque.
<b>Archival Date</b>	Displays the date when the cheque was archived in the product processor. <b>NOTE:</b> The Archival Date field displays only if the cheque is archived.
<b>Remarks</b>	Displays the remarks that are captured during the archival process in the product processor. <b>NOTE:</b> The remarks field is displayed only if the cheque is archived in the product processor.

## 16. Card Status Change

This topic describes the systematic instructions about Card Status Change.

1. On **Home** screen, from **Account Services**, under **Debit Card**, click **Card Status Change** or specify the **Card Status Change** in the Search icon bar.

STEP RESULT: **Card Status Change** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 16.1: Card Status Change**

2. On **Card Status Change**, specify the fields.  
For more information on fields, refer to the field description table.

**Table 16.1: Card Status Change**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected
<b>Card Number</b>	Enter the <b>Card Number</b> or click the search icon to view the <b>Card Number</b> pop-up window. By default, this window lists all the Card Numbers linked to the Account Number. You can search for a specific Card Number by providing <b>Card Number</b> , <b>Name on the Card</b> , or <b>Card Type</b> and click on the <b>Fetch</b> button.
<b>Name on the Card</b>	The system defaults this field, based on the Card Number.

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Field	Description
<b>Card Type</b>	The system defaults this field based on the Card Number.
<b>Expiry Date</b>	<b>Expiry Date</b> of the Card is defaulted based on the Card Number
<b>Card Status</b>	Select the Card status from the drop-down list. Users can Block or Activate the Card by selecting the appropriate value in the drop-down list.
<b>Reason for change</b>	Specify the reason for change.

## 17. ATM and POS Limits

This topic describes the systematic instructions about ATM and POS Limits. This screen will help to capture the customer's request for editing the existing limits on ATM and POS transactions defined on the debit card.

1. On the **Homepage**, from **Account Services**, under **Debit Card**, click **ATM and POS Limits**, or specify the **ATM and POS Limits** in the Search icon bar.

STEP RESULT: **ATM and POS Limits** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 17.1: ATM and POS Limits**

ATM and POS Limits

Account Number \*

Card Number \*  Card Type

Limit Applicability

Limit	Maximum Limit	Card Limit
ATM Daily Transaction Limit		
ATM Daily Count Limit		
POS Daily Transaction Limit		
POS Daily Count Limit		

No Customer Selected

Audit Save & Close Submit Cancel

2. On **ATM and POS Limits** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 17.1: ATM and POS Limits

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Card Number</b>	Enter the <b>Card Number</b> or click the search icon to view the <b>Card Number</b> pop-up window. By default, this window lists all the Card Numbers linked to the Account Number. You can search for a specific Card Number by providing, <b>Card Number</b> or <b>Card Type</b> and click on the <b>Fetch</b> button. Once the Card Number is fetched from <b>Card Number</b> pop-up window, the system will populate the Card Type, Limit Applicability, Maximum Limit, and Card Limit fields.
<b>Card type</b>	The system defaults this field based on the Card Number.
<b>Limit Applicability</b>	The <b>Limit Applicability</b> type will be displayed once the card number is selected. Users can select the Limit Applicability from the drop-down list. The drop-down lists the below values: <ul style="list-style-type: none"> <li>• <b>Default</b>- The Maximum Limit and Card Limit values will be the same and remain non-editable.</li> <li>• <b>Special</b>- The system allows the users to enter or edit the daily ATM/POS limits in the Card Limit column.</li> </ul>

3. In the **ATM and POS Limits**, under **Limits**, specify the fields.  
For more information on fields, refer to the field description table.

Table 17.2: Limits

Field	Description
<b>Maximum Limit</b>	Account Currency is defaulted when the user inputs the account number. The Maximum Limit column displays the ATM/POS limits maintained at the Card Transaction limit and will remain non-editable.

Field	Description
<b>Card Limit</b>	<p>Account Currency is defaulted when the user inputs the account number. The Card Limit column displays the ATM/POS limits maintained at the Card Transaction limit.</p> <p>Users can edit the Card Limit only when the Limit Applicability is set to Special.</p> <p><b>NOTE:</b> If the user maintain the ATM/POS Card limit amount that exceeds the 'Maximum Limit', a validation error will be displayed.</p>
<b>ATM Daily Transaction Limit</b>	Daily transaction limit applicable for ATM transactions.
<b>ATM Daily Count Limit</b>	Daily limit for number of ATM transactions.
<b>POS Daily Transaction Limit</b>	Daily transaction limit applicable for POS transactions.
<b>POS Daily Count Limit</b>	Daily limit for number of POS transactions.

## 18. Debit Card Request

This topic describes the systematic instructions about Debit Card Request. This screen will help the user to capture the request for a new debit card or reissue an existing debit card or request for an add-on card.

1. On the **Homepage**, from **Account Services**, under **Debit Card**, click **Debit Card Request**, or specify the **Debit Card Request** in the Search icon bar.

STEP RESULT: **Debit Card Request** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 18.1: Debit Card Request**

2. On **Debit Card Request** screen, specify the fields.  
For more information on fields, refer to the field description table.  
On the **Account Name**, click the **i** icon to view the Customer Information.

**Table 18.1: Debit Card Request**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.



Field	Description
<b>Request Type</b>	By default the <b>Request Type</b> will be disabled. On the Request Type the following options are available: <ul style="list-style-type: none"> <li>• New</li> <li>• Reissue</li> <li>• Add On</li> </ul> The button will be enabled only after entering an active account number.

3. On **Debit Card Request** screen, under **Card Details**, the **New Debit Card** request screen will be enabled if the account holder does not have any debit card.

STEP RESULT: **New Card** screen is displayed.

**Figure 18.2: Debit Card Request-New Card**

4. On the **New Card**, specify the fields.  
For more information on fields, refer to the field description table.

**Table 18.2: New Card**

Field	Description
<b>Name On Card</b>	The customer name will be displayed, on selecting the Account number. The user is can change the defaulted name. This name will be printed on the Debit Card.
<b>Card Type</b>	Enter the <b>Card Type</b> or click the search icon to view the <b>Card Type</b> pop-up window. By default, this window lists all the Card Type present in the system. You can search for a specific Card Type by providing <b>Card Type</b> , <b>Card product</b> , or <b>Card Bin</b> and click on the <b>Fetch</b> button.
<b>Card Limits</b>	The <b>Card Limits</b> link will be displayed on selecting the card type. Click on <b>Card limits</b> link to view the <b>Card Limits</b> pop-up window. Users can view the ATM and POS limits details for the selected card type.

Field	Description
<b>Pin Delivery Channel</b>	Users can select the appropriate Pin Delivery Channel from the drop-down list.
<b>Card Delivery Channel</b>	Users can select the appropriate Card Delivery Channel from the drop-down list.

- On **Debit Card Request** screen, under **Card Details**, the **Reissue Debit Card** request screen will be active if the account holder has any debit card.

STEP RESULT: **Reissue Card** screen is displayed.

**Figure 18.3: Debit Card Request-Reissue Card**

The screenshot displays the 'Debit Card Request' application interface. At the top, there are 'Remarks' and 'Documents' buttons. Below is a search bar for 'Account Number'. The main content area is divided into two sections: 'Request Type' and 'Reissue Card'. The 'Request Type' section has three tabs: 'New', 'Reissue' (which is active), and 'Add On'. The 'Reissue Card' section contains several form fields: 'Reason' (dropdown), 'Name On Card' (text), 'Pin Delivery Channel' (dropdown), 'Select Card' (dropdown), 'Card Type' (text with search icon), and 'Card Delivery Channel' (dropdown). A 'Card Limits' link is also present. On the right side, there is a 'Customer Information' sidebar. It features a placeholder for a customer image with a 'No Customer Image to display' message and a refresh icon. Below this are fields for 'Customer Id, Name', 'KYC Status', 'Account Name', 'Account Branch', 'Account Status', and 'Account Balance'. At the bottom of the sidebar, there is a 'No Signature data to display' message. At the bottom of the main form area, there is an 'Audit' button. At the bottom right, there are three buttons: 'Save & Close', 'Submit', and 'Cancel'.

- On **Reissue Card** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 18.3: Reissue Card

Field	Description
<b>Reason</b>	Users can select the <b>Reason</b> from the drop-down list. Reason drop-down list the below values: <ul style="list-style-type: none"> <li>• Damaged</li> <li>• Renewal</li> <li>• Lost</li> </ul>
<b>Select Card</b>	On the <b>Select Card</b> drop-down, users can view all the cards available to the customer. The Card Numbers are masked to protect the data privacy of the customers. Hence the last 4 digits of the card are displayed.
<b>Name On Card</b>	The customer name will be displayed, on selecting the Account number. The user is can change the defaulted name. This name will be printed on the Debit Card.
<b>Card Type</b>	The Existing card type is displayed on selecting the Card Number.Users can change the <b>Card Type</b> based on the customer request. Click the search icon to view the <b>Card Type</b> pop-up window. By default, this window lists all the Card Type present in the system. You can search for a specific Card Type by providing <b>Card Type</b> , <b>Card product</b> , or <b>Card Bin</b> and click on the <b>Fetch</b> button.
<b>Card Limits</b>	The <b>Card Limits</b> link will be displayed on selecting the card type. Click on Card limits link to view the <b>Card Limits</b> pop-up window. Users can view the ATM and POS limits details for the selected card type.
<b>Pin Delivery Channel</b>	Users can select the appropriate <b>Pin Delivery Channel</b> from the drop-down list.
<b>Card Delivery Channel</b>	Users can select the appropriate <b>Card Delivery Channel</b> from the drop-down list.

7. On **Debit Card Request** screen, under **Card Details**, the **Add On Card** request screen will be active if the account holder has any debit card.

STEP RESULT: **Add On Card** screen is displayed.

Figure 18.4: Debit Card Request-Add On Card

8. On **Add On Card** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 18.4: Add On Card

Field	Description
<b>Name On Card</b>	Users can enter the name, this name will be printed on the Debit Card.
<b>Card Type</b>	Users can modify or retain the <b>Card Type</b> based on the customer request. Click the search icon to view the <b>Card Type</b> pop-up window. By default, this window lists all the Card Type present in the system. You can search for a specific Card Type by providing <b>Card Type</b> , <b>Card product</b> , or <b>Card Bin</b> and click on the <b>Fetch</b> button.
<b>Card Limits</b>	The <b>Card Limits</b> link will be displayed on selecting the card type. Click on Card limits link to view the <b>Card Limits</b> pop-up window. Users can view the ATM and POS limits details for the selected card type.
<b>Additional Holder Date Of Birth</b>	Click on the adjoining calendar icon and specify <b>Additional Holder Date Of Birth</b> .
<b>Additional Holder Relation</b>	Users need to select the Relation type from the drop-down list. The <b>Additional Holder Relation</b> drop-down list the below values, <ul style="list-style-type: none"> <li>• Father</li> <li>• Mother</li> <li>• Son</li> <li>• Daughter</li> <li>• Spouse</li> </ul>
<b>Pin Delivery Channel</b>	Users can select the appropriate <b>Pin Delivery Channel</b> from the drop-down list.

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Field	Description
<b>Card Delivery Channel</b>	Users can select the appropriate <b>Card Delivery Channel</b> from the drop-down list.

## 19. Activate Dormant Account

This topic describes the systematic instruction for Activating Dormant Account based on the account holder's request.

1. On the **Homepage**, from **Account Services**, under **Status Update**, click **Activate Dormant Account**, or specify the **Activate Dormant Account** in the Search icon bar.

STEP RESULT: **Activate Dormant Account** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 19.1: Activate Dormant Account Screen**

2. On **Activate Dormant Account**, specify the fields.  
For more information on fields, refer to the field description table.

**Table 19.1: Activate Dormant Account**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Account Status</b>	<b>Account Status</b> is display-only field. The system displays the current account status (Dormant/Active).
<b>Dormant Since</b>	Dormant Since is a display-only field, the system defaults the dormant date while choosing/entering the Account Number. No value will be displayed if the account is active.

---

Field	Description
<b>Activate Account</b>	The user can activate the dormant account by enabling the toggle button.

## 20. Account Status Change

This topic describes the systematic instructions about account status change. The bank or the customer can request for changing the status of current and savings account status like No Debit, No Credit, Debit Override, Credit Override, and Frozen.

1. On the **Homepage**, from **Account Services**, under **Status Update**, click **Account Status Change**, or specify the **Account Status Change** in the Search icon bar.

STEP RESULT: **Account Status Change** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 20.1: Account Status Change**

2. On **Account Status Change** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 20.1: Account Status Change**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Account Status</b>	The existing account statuses will be displayed, and users can modify them (No Debit, No Credit, Debit Override, Credit Override, and Frozen) by enabling or disabling the toggle button.



## 21. Release Track Receivable

This topic describes the systematic instructions to release the amount tracked against the receivables due. This increases the available balance in the account since the amount is released, and customers can utilize the amount for other priority transactions. The Release Track Receivable screen helps the user view receivable due transaction details and release the amount tracked against the due amount.

1. On the **Homepage**, from **Account Services**, under **Track Receivables**, click **Release Track Receivable**, or specify the **Release Track Receivable** in the search icon bar.

STEP RESULT: **Release Track Receivable** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 21.1: Release Track Receivable**

2. On the **Release Track Receivable** screen, specify the account number.

STEP RESULT: **Release Track Receivable** details for account is displayed.

**NOTE:** The system displays the message **Track receivable not available for the account** if no record is available for a selected account for release.

**Figure 21.2: Release Track Receivable for Active Account**

Release Track Receivable

Account Number \*

All amounts in GBP

Receivable Due	Receivable Available	Releasing Amount	0.00
----------------	----------------------	------------------	------

Release All

Booking Date	Reference Number	Product	Component	Receivable Due	Receivable Available	Release

**Customer Information**

No Customer Image to display

Customer Id, Name

KYC Status

No Signature data to display

Account Name  
MONI  
Account Status  
Active

Address Of Communication

Audit

Save & Close Submit Cancel

3. On the **Release Track Receivable** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 21.1: Release Track Receivable - Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Account Currency</b>	<b>Account Currency</b> is displayed based on the account number selected.
<b>Receivable Due</b>	The system displays the total receivable due against the account.
<b>Receivable Available</b>	The system displays the total amount tracked to settle the receivable due amount.
<b>Releasing Amount</b>	The system displays the total amount selected for release. When the user selects the record for release, the system updates the releasing amount.
<b>Release All</b>	Users can enable the <b>Release All</b> toggle button to select all records for release track receivable and vice versa.
<b>Booking Date</b>	The system displays the date on which the track receivable record is created.
<b>Reference Number</b>	The system displays the contract reference number of the track receivable record.
<b>Product</b>	The system displays the Product description of the track receivable record.
<b>Component</b>	The system displays the component code of the track receivable record.
<b>Receivable Due</b>	The system display the receivable due amount for the component.
<b>Receivable Available</b>	The system displays the amount which is tracked against the receivable due.
<b>Release</b>	Users can enable the toggle button to select the record for release track receivable.

- Click the **Submit** button to submit the record for release.

**NOTE:** On submitting, the system validates whether the user selected any record for release; else, the system displays the error message **Record not selected for release**.

## 22. Delete Track Receivable

This topic describes the systematic instructions to delete the track receivable records which are not required to be processed.

1. On the **Homepage**, from **Account Services**, under **Track Receivables**, click **Delete Track Receivable**, or specify the **Delete Track Receivable** in the search icon bar.

STEP RESULT: **Delete Track Receivable** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 22.1: Delete Track Receivable**

2. On the **Delete Track Receivable** screen, specify the account number.

STEP RESULT: **Delete Track Receivable** details for account is displayed.

**NOTE:** The system displays the message **Track receivable not available for the account** if no record is available for a selected account for release.

**Figure 22.2: Delete Track Receivable for Active Account**

Delete Track Receivable Remarks Documents

Account Number

All amounts in GBP

Receivable Due	Receivable Available	Deleting Amount <b>0.00</b>
----------------	----------------------	-----------------------------

Delete All

Booking Date	Reference Number	Product	Component	Receivable Due	Receivable Available	Delete
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

**Customer Information**

No Customer Image to display

Customer Id. Name

KYC Status ✖ Not Verified

No Signature data to display

Account Name	Account Branch
Account Status	Account Balance

Address Of Communication

Audit
Save & Close
Submit
Cancel

- On the **Delete Track Receivable** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 22.1: Delete Track Receivable - Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Account Currency</b>	<b>Account Currency</b> is displayed based on the account number selected.
<b>Receivable Due</b>	The system displays the total receivable due against the account.
<b>Receivable Available</b>	The system displays the total amount tracked to settle the receivable due amount.
<b>Deleting Amount</b>	The system displays the total amount selected for delete. When the user selects the record to delete, the system updates the deleting amount.
<b>Delete All</b>	Users can enable the <b>Delete All</b> toggle button to select all records for delete track receivable and vice versa.
<b>Booking Date</b>	The system displays the date on which the track receivable record is created.
<b>Reference Number</b>	The system displays the contract reference number of the track receivable record.
<b>Product</b>	The system displays the Product description of the track receivable record.
<b>Component</b>	The system displays the component code of the track receivable record.
<b>Receivable Due</b>	The system displays the receivable due amount for the component.
<b>Receivable Available</b>	The system displays the amount which is tracked against the receivable due.
<b>Delete</b>	Users can enable the toggle button to delete the record for delete track receivable.

- Click the **Submit** button to submit the record for delete.

**NOTE:** On submitting, the system validates whether the user selected any record for delete; else, the system displays the error message as **Record not selected for delete**.

## 23. Account Branch Transfer

This topic describes the systematic instructions about customer requests for the transfer of their Current and Saving accounts from one branch to a different branch.

1. On the **Homepage**, from **Account Services**, under **Others**, click **Amount Branch Transfer**, or specify the **Amount Branch Transfer** in the Search icon bar.

STEP RESULT: **Account Branch Transfer** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 23.1: Account Branch Transfer Screen**

2. On **Account Branch Transfer** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 23.1: Account Branch Transfer**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Current Branch Code</b>	<b>Current Branch Code</b> is displayed based on the account number selected.
<b>Current Branch Name</b>	<b>Current Branch Name</b> is displayed based on the account number selected.

---

Field	Description
<b>Transfer Branch Code</b>	Enter the <b>Transfer Branch Code</b> or click the search icon to view the list of available branch codes. You can search a specific branch code by providing <b>Branch Code</b> or <b>Branch Name</b> and click on the <b>Fetch</b> button.
<b>Transfer Branch Name</b>	The system displays the transfer branch name based on the transfer branch selected.
<b>Transfer Date</b>	Click on the Calendar icon, and select the From and To date for account statement generation.  <b>NOTE: Transfer Date</b> cannot be current date or back dated.



## 24. Uncollected Funds Release

This topic describes the systematic instructions to view or release uncollected funds on a customer account. Uncollected funds are funds that become available to the customer for withdrawal after a specified time interval. The availability information is maintained for each kind of transaction at the Bank, represented by transaction codes. The Bank can release uncollected funds before the value date is reached based on the customer request. This screen displays a summary of all uncollected funds, available dates, and the cumulative amount present against a customer's account.

1. On the **Homepage**, from **Account Services**, under **Others**, click **Uncollected Funds Release**, or specify the **Uncollected Funds Release** in the search icon bar.

STEP RESULT: **Uncollected funds** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 24.1: Uncollected funds**

2. Enter the **Account Number**.

STEP RESULT: **Uncollected funds** details are displayed.

Figure 24.2: Uncollected funds Details for Account

Uncollected funds

Account Number \*

Total Uncollected Funds:

Funds Available Date	Amount	Reference Number	Action

Customer Information

Customer Id. Name

KYC Status

Signature

Account Name      Account Branch

Account Status      Account Balance

Address Of Communication

Audit

Save & Close   Submit   Cancel

- 3. On the **Uncollected funds** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 24.1: Uncollected funds - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Total Uncollected Funds</b>	<b>Total Uncollected Funds</b> displays the cumulative amount of all uncollected funds across business dates.
<b>Funds Available Date</b>	The date when the funds become available to the account holder for use is displayed.
<b>Amount</b>	The system displays the transaction amount.
<b>Reference Number</b>	The system displays the reference number.
<b>Action</b>	<p>By default, the actions field is displayed as <b>Release</b> to release the funds immediately to the account. The system displays the following actions:</p> <ul style="list-style-type: none"> <li>• Release</li> <li>• Unrelease</li> </ul> <p>Click on the <b>Release</b> button to release and the entire row gets blurred. Once Release is clicked, you have the option of reversing this action before submitting the transaction for approval. Once the Release action is performed, the system automatically updates the Release action to Unreleased action.</p> <p><b>NOTE:</b> Only one button (or hyperlink) is displayed.</p>

4. When multiple uncollected fund records are released for an account and subsequently submitted for authorization, the authorizer has to either authorize or decline all transactions at once. The system does not provide the option of partially authorizing a few transactions and declining others.

If the authorizer declines a transaction and is deleted by the initiator, the status of uncollected funds will remain unchanged. In such a case, the funds are automatically released to the account on the Funds available date.

## 25. Tax Waiver at Customer Level

This topic provides systematic instructions to link a specific Tax Group to a Customer Id. By this, the customer becomes eligible for tax waivers on the credit income earned through account and deposit products. When a Tax Group is either modified or linked to a customer id in the mid-office, the customer becomes eligible to receive a tax waiver on all the business products that are linked to that tax group where tax waiver percentages are defined.

1. On the **Homepage**, from **Account Services**, under **Others**, click **Tax Waiver at Customer Level** or specify the **Tax Waiver at Customer Level** in the search icon bar.

STEP RESULT: **Tax Waiver at Customer Level** screen is displayed.

**Figure 1: Tax Waiver at Customer Level**

2. On **Tax Waiver at Customer Level** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 25.1: Tax Waiver at Customer Level - Field Description**

Field	Description
<b>Customer ID</b>	Enter the <b>Customer ID</b> or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer Number</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button.
<b>Customer Name</b>	<b>Customer Name</b> is displayed based on the <b>Customer ID</b> selected.

**Table 25.2:** If the customer is already mapped to any of the Tax Group, **Current Tax Group** details are displayed as following:

Field	Description
<b>Product</b>	This field displays the <b>Product</b> or <b>Account Class</b> for which the tax waiver is defined. The field value <b>ALL</b> indicates that the tax waiver applies to all products and account classes.

Field	Description
<b>Tax Waiver Percentage</b>	<b>Tax waiver</b> in percentage that applies for the defined period. The value should be greater than 0 and less than or equal to 100.
<b>Effective Date</b>	The <b>Effective Date</b> from which the tax waiver rule is applicable.
<b>Expiry Date</b>	<b>Expiry Date</b> is the date up to which the tax waiver rule is effective. This field can also be left blank which indicates that the tax waiver will be for an open-ended period. When a backdated transaction comes in, the waiver maintenance will be picked up based on <b>Effective Date</b> and <b>Expiry Date</b> . <b>NOTE: Expiry Date</b> should be greater than or equal to the <b>Effective Date</b> .
<b>Tax Category</b>	<b>Tax Category</b> for which Tax Waiver is maintained.
<b>Tax Currency</b>	The currency in which the tax waiver is defined. <b>All Currencies</b> indicates that tax waiver is for all currencies.

**Figure 2: Tax Waiver at Customer Level - Current Tax Group**

**NOTE:** If a single Tax Group Id is linked to multiple Tax Waiver records then, each tax waiver record is displayed separately under the Tax Group.

If the customer is not mapped to any Tax Group, **Tax Waiver at Customer Level** screen is displayed as following:

**Figure 3: Tax Waiver at Customer Level - No Linked Tax Group**

- Click the **Modify Tax Group** button to modify the existing tax group of the customer or to link the customer to Tax Group.

STEP RESULT: **Modify Tax Group** window is displayed.

**Figure 4: Modify Tax Group**

- On **Modify Tax Group** window, specify the fields.  
For more information on fields, refer to the field description table.

**Table 26: Modify Tax Group - Field Description**

Field	Description
<b>Tax Group</b>	Select <b>TAXGRP</b> option from the drop-down list. This window lists all the Tax Groups maintained in the Host (Tax group code and description).
<b>Tax Group Description</b>	<b>Tax Group Description</b> is displayed based on the <b>Tax Group</b> selected.

STEP RESULT: On selecting the **TAXGRP** from the drop-down list, the system displays the detailed information of the selected Tax Group.

**Figure 5: Modify Tax Group - New Tax Group Selection**

The screenshot shows a 'Modify Tax Group' dialog box. At the top, the title bar reads 'Modify Tax Group' with a close button (X). Below the title bar, there are two fields: 'Tax Group' with a dropdown menu showing 'TAXGRP' and a downward arrow, and 'Tax Group Description' with the text 'Retail Cust Tax Group'. Below these fields are two identical sections, each containing three labels: 'Tax Waiver Percentage: Customer ID:', 'Effective Date: Expiry Date:', and 'Tax Category: Tax Currency:'. At the bottom right of the dialog are two buttons: 'Select' and 'Cancel'.

5. To proceed with the transaction, click the **Select** button, or to cancel the transaction, click the **Cancel** button.  
STEP RESULT: On **Tax Waiver at Customer Level** screen, newly selected Tax Group is displayed.
6. On **Tax Waiver at Customer Level** screen, click the **Submit** button and then the **Close** button to end the tax waiver transaction.





## 26. Branch Transfer Log

This topic describes the systematic instructions about Branch Transfer Log. Customer requests to transfer their Account from one Branch to another are processed during the End of Day batch process. If the Branch Transfer fails for any reason, details of such failed transfers are updated in the Branch Transfer Log. After clearing the faults due to which the Account Branch transfer failed, this screen allows you to resubmit the transfer request again for processing.

1. On the **Homepage**, from **Account Services**, under **Others**, click **Branch Transfer Log**, or specify **Branch Transfer Log** in the search icon bar.

STEP RESULT: **Branch Transfer Log** screen is displayed.

**Figure 26.1: Branch Transfer Log**

Branch Transfer Log

Search Filters

Source Branch

Target Branch

Transfer Date

Customer ID

Account Number

Search Reset

2. On the **Branch Transfer Log** screen, provide the search criteria in the **Search Filters** panel. For more information on fields, refer to the field description table.

Table 26.1: Branch Transfer Log - Field Description

Field	Description
<b>Source Branch</b>	The <b>Source Branch</b> is the branch from which the account is to be transferred from. Enter the <b>Source Branch</b> or click the search icon to view the <b>Source Branch</b> pop-up window. By default, this window lists all the branch codes present in the system. Users can search for a specific branch codes by providing <b>Source Branch</b> and click the <b>Fetch</b> button.
<b>Target Branch</b>	The <b>Target Branch</b> is the branch to which the account is to be transferred. Enter the <b>Target Branch</b> or click the search icon to view the <b>Target Branch</b> pop-up window. By default, this window lists all the branch codes present in the system. Users can search for a specific branch codes by providing <b>Target Branch</b> and click the <b>Fetch</b> button.
<b>Transfer Date</b>	Click the calendar icon to specify the date on which the branch transfer transaction was initiated.
<b>Customer ID</b>	Enter the <b>Customer ID</b> on whose behalf account transfer was initiated or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer ID</b> or <b>Customer Name</b> and click the <b>Fetch</b> button.
<b>Account Number</b>	Enter the <b>Account Number</b> whose branch was changed or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.

- Click the **Submit** button.

STEP RESULT: **Failed Branch Transfer Details** are displayed.

**Figure 26.2: Failed Branch Transfer Details**

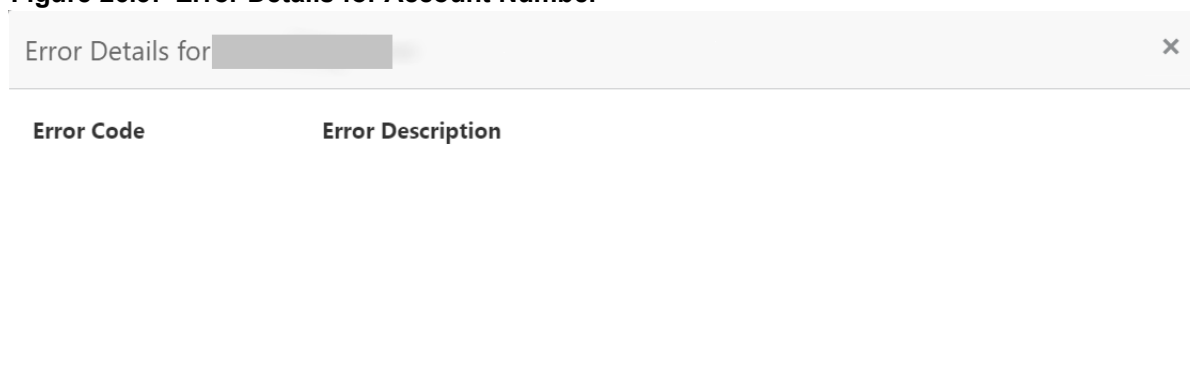
<input type="checkbox"/>	Customer ID	Account Number	Account Name	Transfer Date	Source Branch	Target Branch	Transfer Status	Actions
<input type="checkbox"/>								View
<input type="checkbox"/>								View
<input type="checkbox"/>								View
<input type="checkbox"/>								View

4. On the **Failed Branch Transfer Details**, the following details are displayed.
- Customer ID
  - Account Number
  - Account Name
  - Transfer Date
  - Source Branch
  - Target Branch
  - Transfer Status
  - Actions

**Table 26.2: Failed Branch Transfer Details - Field Description**

Field	Description
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Transfer Status</b>	Displays the below values: <ul style="list-style-type: none"> <li>Error</li> <li>Resubmitted</li> </ul> Error status is displayed when the account branch transfer is failed. When records are selected and <b>Resubmit</b> button is clicked, the value in the <b>Transfer Status</b> changes from Error to Resubmitted.
<b>Actions</b>	Displays only the <b>View</b> button.

5. To view the error details, click the **View** button.  
STEP RESULT: **Error Details** pop-up window is displayed.

**Figure 26.3: Error Details for Account Number**

6. On the **Error Details** pop-up window, the system displays the following details.
  - a. Error Code
  - b. Error Description
7. Click **✕** icon to close the **Error Details** pop-up window.
8. On the **Failed Branch Transfer Details**, select the Error record and click the **Resubmit** button.  
STEP RESULT: The **Transfer Status** changes from Error to Resubmitted.
9. Click the **Reset** button to clear all specified search criteria.

## 27. Account Product Transfer

This topic describes the systematic instructions for Account Product Transfer where the user can change the existing product of the account to a different product. Customers request the account product transfer for enhanced banking features or better facilities and offers without changing the existing account number.

1. On the **Homepage**, from **Account Services**, under **Others**, click **Account Product Transfer**, or specify **Account Product Transfer** in the search icon bar.

STEP RESULT: **Account Product Transfer** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 27.1: Account Product Transfer**

2. Enter the **Account Number**.

STEP RESULT: **Account Product Transfer** details are displayed.

**Figure 27.2: Account Product Transfer Details for Account**

Account Product Transfer

Account Number \*

Current Product      Accrued Credit Interest      Accrued Debit Interest

New Product

Filter: Type to filter

**Saving Accounts HNI**  
This product is offered to High Net Worth premier customers  
[Select] [Know more]

**Saving Account Regular**  
This product is offered to Individual Resident customers  
[Select] [Know more]

**Customer Information**

No Customer Image to display

Customer Id, Name

KYC Status

No Signature data to display



Account Name      Account Branch

Account Status      Mode Of Operation

Account Balance

Address Of Communication

[Audit]      [Save & Close] [Submit] [Cancel]

**NOTE:** If more than 2 products are available click on  or  icons to navigate for other products.

- On the **Account Product Transfer** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 27.1: Account Product Transfer - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Current Product</b>	The system displays the existing product name for the selected account number.
<b>Accrued Credit Interest</b>	The system displays the accrued credit interest details if any accrued interest is available for the account.
<b>Accrued Debit Interest</b>	The system displays the accrued debit interest details if any accrued debit interest available for the account.
<b>Filter</b>	User can search the product by using this search filter.

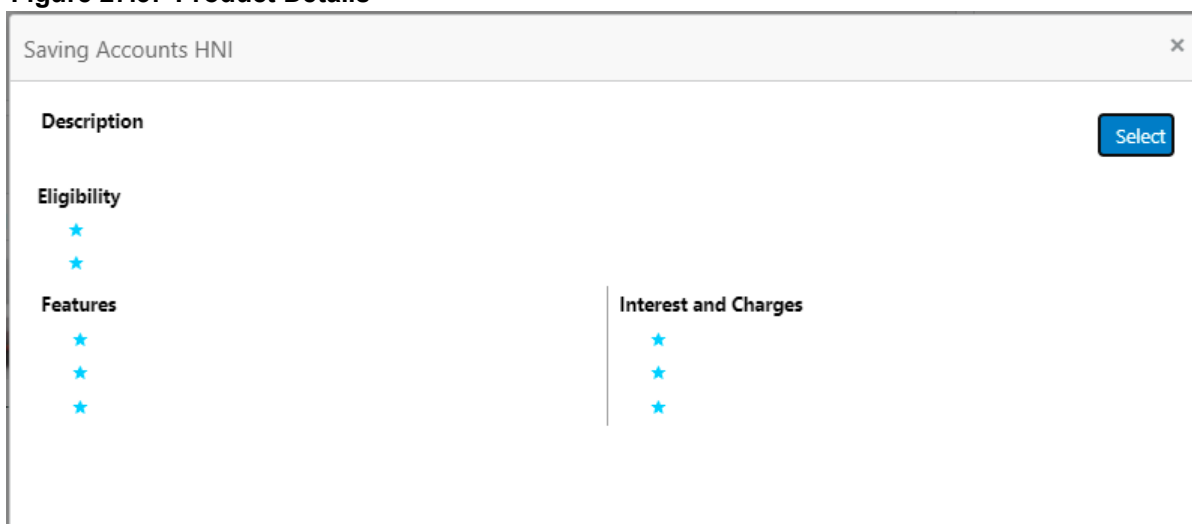
4. On the **Account Product Transfer** screen, under **New Product**, the system displays all the eligible products for the account.
5. Under the **New Products**, the system displays the following product details:
  - a. Product Name
  - b. Product Image
  - c. Product Description
  - d. Product Features

**NOTE:** The above details are displayed when the data is fetched from Oracle Banking Onboarding and this can be configured on OBRH.

**NOTE:** When the data is fetched from Oracle FLEXCUBE, the system displays the following product details:

- Product Name
  - Product Features
6. Select the product for account product transfer and to know more about the product click on **know more**.
  7. Click **Know more** hyperlink to view full product details.  
STEP RESULT: **Product Details** pop-up screen is displayed.

**Figure 27.3: Product Details**



8. On the **Product Details** pop-up screen, the system displays the following details:
  - a. Product Name
  - b. Product Description
  - c. Eligibility
  - d. Features
  - e. Interest and Charges
9. Click on the **Select** button to which the customer account has to be transferred.  
STEP RESULT: Selected product details are defaulted.

**Figure 27.4: Selected Product Details**

New Product  
Change

Transfer Date \*  
Calendar icon

Transfer Reason \*

**Product Preferences**

ATM

Cheque Book

Passbook

**Account Statement**

Frequency  
Dropdown arrow

Starting

10. User can specify the product transfer details and modify the defaulted details.  
For more information on fields, refer to the field description table.



Table 27.2: New Product - Field Description

Field	Description
<b>New Product</b>	The system displays the selected product name.
<b>Change</b>	Click the <b>Change</b> button, and the system displays the account product selection screen where the user can select the product.
<b>Effective Date</b>	By default, the system displays the effective date as next working day and user can modify to any future date. The Effective Date cannot be current date or backdated. <b>NOTE:</b> If the effective date is specified as Holiday, the system displays an error as <b>Transfer date cannot be a holiday</b> .
<b>Transfer Reason</b>	Enter the transfer reason. <b>NOTE:</b> The Transfer Reason cannot be blank
<b>ATM</b>	The user can enable or disable the defaulted ATM facility by clicking the toggle button.
<b>Cheque Book</b>	The user can enable or disable the defaulted Cheque Book facility by clicking the toggle button.
<b>Passbook</b>	The user can enable or disable the defaulted Passbook facility by clicking the toggle button.
<b>Frequency</b>	Users can modify the defaulted frequency for generating the account statements from the drop-down. The drop-down lists the below values: <ul style="list-style-type: none"> <li>• Annual</li> <li>• Semi Annual</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> <li>• Blank</li> </ul> By default, the Frequency is displayed as Blank from selected product.

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Field	Description
<b>Starting</b>	Users can modify the defaulted starting details from the drop-down based on the selected frequency. The value gets defaulted from the selected product. The drop-down lists the below values: <ul style="list-style-type: none"><li>• January to December - If the user selects statement frequency as Annual or Semi Annual or Quarterly.</li><li>• 1 to 31 - If the user selects statement frequency as monthly.</li><li>• Sunday to Saturday - If the user selects statement frequency as weekly or fortnightly.</li><li>• Blank - The system defaults the blank value if the user selects statement frequency as daily.</li></ul>

11. Click the **Submit** button to submit the transfer request for authorization.

## 28. Account Address Update

This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.

1. On the **Homepage**, from **Account Services**, under **Maintenance**, click **Account Address Update** or specify the **Account Address Update** in the Search icon bar.

STEP RESULT: **Account Address Update** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 28.1: Account Address Update**

2. On **Account Address Update** screen, specify the fields.  
For more information on field, refer to the field description table.

**Table 28.1: Account Address Update**

Field	Description
<b>Account Number</b>	Enter the <b>Account number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Building</b>	Current <b>Building</b> details will be displayed and the user can modify the details.
<b>Street</b>	Current <b>Street</b> details will be displayed and the user can modify the details.

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Field	Description
<b>City</b>	Current <b>City</b> details will be displayed and the user can modify the details.
<b>State</b>	The current <b>State</b> will be displayed and the user can modify it.
<b>Country</b>	Click the search icon to view the Country pop-up window. On the <b>Country</b> pop-up window, specify any one of the following fields, and click <b>Fetch</b> . By default, this window lists all the Country codes present in the system. You can search for a specific Country by providing Country Code or Country Name and clicking on the ' <b>Fetch</b> ' button. The available fields on the Country Pop-Up window are: <ul data-bbox="655 636 863 723" style="list-style-type: none"><li>• Country Code</li><li>• Country Name</li></ul>
<b>Zip Code</b>	The current <b>Zip code</b> will be displayed, and the user can modify it.

## 29. Account Documents Update

This topic describes the systematic instructions about Account Documents Update. This screen helps you view, update, or delete documents submitted by the customer against document types specified for the account class.

1. On the **Homepage**, from **Account Services**, under **Other Services**, click **Account Documents Update**, or specify the **Account Documents Update** in the Search icon bar.

STEP RESULT: **Account Documents Update** screen is displayed.

NOTE: The fields which are marked in asterisk blue are mandatory fields.

**Figure 29.1: Account Documents Update**

NOTE: After the Account Number is selected, the system displays the available documents in the Account Documents table.


2. On **Account Documents Update** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 29.1: Account Documents Update - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

3. By default, the system displays all documents attached to the account. To add a new document, click  icon on the **Account Documents**. On **Account Documents**, specify the fields.

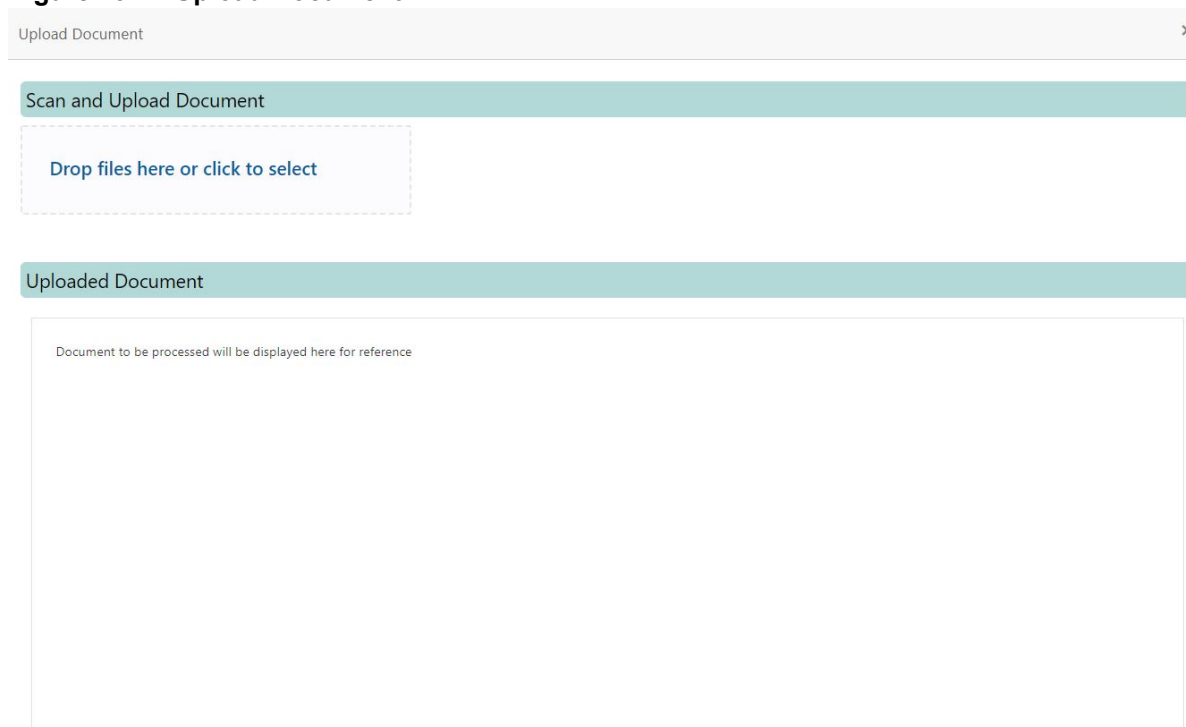
Table 29.2: Account Documents - Field Description

Field	Description
<b>Document Type</b>	Click the search icon to view the Document Type pop-up window. By default, this window lists all the Document Types present in the system. You can search for a specific Document Type and click on the <b>Fetch</b> button.
<b>Mandatory</b>	Displays Yes or No against each document type, which conveys whether a document is mandatory or optional.
<b>Expiry Date</b>	Displays the expiry date for the document. <b>NOTE:</b> The expiry date cannot be the current business date or lesser than the current business date. If any document does not have an expiry date, then the expiry date is not displayed.
<b>Expected Submission Date</b>	You can click the calendar icon to update the expected date of document submission if the document is not submitted on the current business date. This field is optional by default. <b>NOTE:</b> The expected submission date cannot be the current business date or lesser than the current business date. <b>NOTE:</b> If a mandatory document is deleted, the user cannot submit the transaction until a new document is uploaded or the Expected Submission Date is updated.
<b>Actual Submission Date</b>	The Actual Submission Date field is automatically updated with the current business date whenever a document is uploaded.
<b>Document Reference</b>	Displays the reference number created by the Document Management System when a document is uploaded.
<b>Actions</b>	Click  icon to display the following options: <ul style="list-style-type: none"> <li>• View Document</li> <li>• Upload Document</li> <li>• Delete Document</li> <li>• Delete Document Type</li> </ul>

4. To upload the document, click the **Upload Document** option from the Actions icon.

STEP RESULT: **Upload Document** pop up window is displayed.




**NOTE:** The document preview is available only to those document types that support the preview feature by default. Where the preview feature is not supported, click on the **Download** button to download the attached document before viewing.

**Figure 29.2: Upload Document**

- On the **Upload Document** screen, drag and drop the files directly or click the **click to select** link and browse the file from the local drive.

**NOTE:** If there is an existing document already, the uploaded document will overwrite the existing document.

**NOTE:** The screen supports only one document upload against one Document type.

- To view the document, click the **View Document** option from the  icon.
- To delete the document, click the **Delete Document** option from  icon.  
For document types marked as Yes, either the document reference number or the Expected date of submission must be present.  
**STEP RESULT:** A message **Document will be deleted. Do you want to continue?** is displayed. The uploaded document, Document Reference is deleted from the from the Document Management System.
- To delete the Document Type, click the **Delete Document Type** option from  icon.  
**STEP RESULT:** The **Document Type** is deleted from the Account Documents list.
- For the documents that are expired, for such rows, the Expiry Date is highlighted in red.

## 30. Amount Block

This topic describes the systematic instruction about Amount Block. An amount block is that part of the balance in a customer's account, which is reserved for a specific purpose. It can be specified for an account either on the directions of the customer or of that of the bank. When an amount block is set for an account, the balance available for withdrawal is the current balance of the account minus the blocked amount. On the expiry of the period for which the amount block is defined, the system automatically updates the amount block check in the Customer Accounts table.

1. On the **Homepage**, from **Account Services**, under **Amount Block**, click **Create Amount Block**, or specify the **Create Amount Block** in the Search icon bar.

STEP RESULT: **Amount Block** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 30.1: Amount Block**

The screenshot shows the 'Amount Block' creation interface. At the top, there are 'Remarks' and 'Documents' tabs. The main form is divided into two sections. The left section contains mandatory fields (marked with a blue asterisk): 'Account Number', 'Amount To Be Blocked', 'Effective Date', 'Narrative', 'Block Reason', and 'Expiry Date'. The right section, titled 'Customer Information', displays details for the selected account, including 'Customer Id, Name', 'KYC Status' (marked as 'Not Verified'), 'Signature', 'Account Name', 'Account Branch', 'Account Status', and 'Account Balance'. At the bottom, there are buttons for 'Audit', 'Save & Close', 'Submit', and 'Cancel'.

2. On **Amount Block** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 30.1: Amount Block**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.



Field	Description
<b>Amount To be Blocked</b>	Specify the amount to be blocked. The ISO currency code will be defaulted in this field based on the Account Currency.
<b>Effective Date</b>	The date from which the funds in the account need to be blocked can be specified in the Effective Date field. The effective date is the current date of the Branch and is defaulted. The effective date can be changed to a future date. However, backdating the effective date is not allowed.
<b>Expiry date</b>	The date on which the amount block is to be released can be specified in the Expiry Date field. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer. Block instruction amount cannot be modified after the expiry date. This is an optional input field and can be left blank which would mean that the block would remain on the account for an indefinite period.
<b>Block Reason</b>	<p>Click the search icon to view the Block Code pop-up window. By default, this window lists all the available Block Codes. You can search for a specific Block Reason by providing <b>Block Code</b> or <b>Block Description</b> and clicking on the <b>Fetch</b> button. The available fields on the Block Code Pop-Up window are:</p> <ul style="list-style-type: none"> <li>• Block Code</li> <li>• Block Description</li> </ul> <p>When a Block Reason is selected, the Block Description is automatically populated.</p>
<b>Narrative</b>	The Narrative is defaulted to Amount Block. You can edit the defaulted narrative to a narrative of your choice.

## 31. View and Modify Amount Block

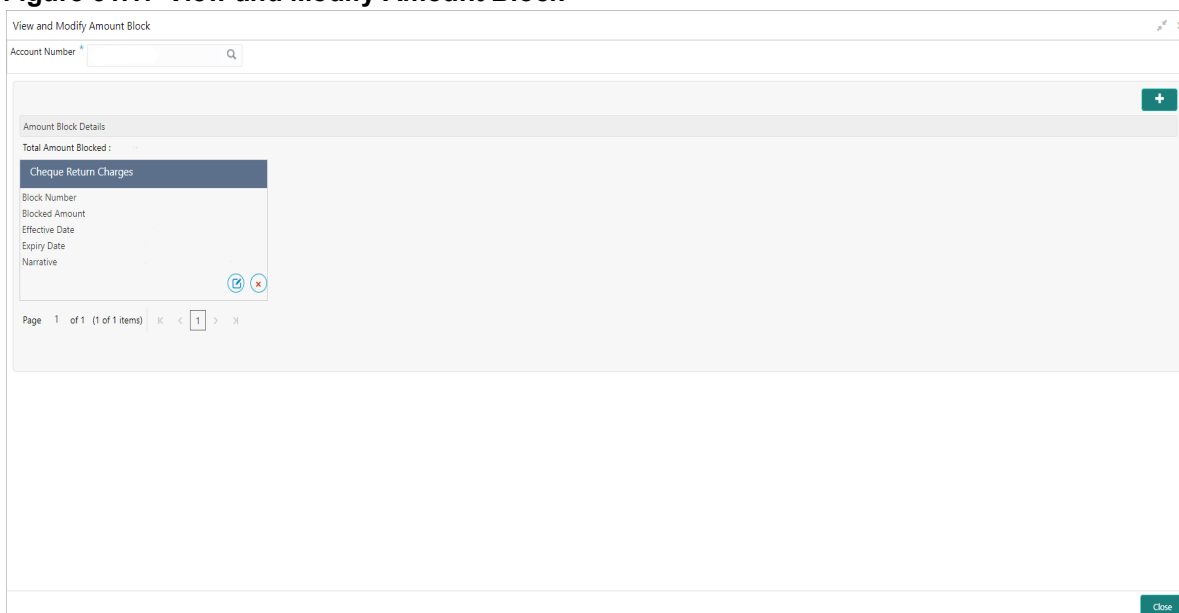
This topic describes the systematic instruction to View, Modify and Close the Amount Block. The View and Modify Amount Block screen displays the summary of all amount blocks that are present against a Customer's account and allows the user to modify or close the existing amount block.

1. On the **Homepage**, from **Account Services**, under **Amount Block**, click **View and Modify Amount Block**, or specify the **View and Modify Amount Block** in the Search icon bar.

If active amount blocks are available for the account number, the system displays them in tile layout and displays the total amount blocked for all the blocks.

STEP RESULT: **View and Modify Amount Block** screen is displayed.

**Figure 31.1: View and Modify Amount Block**



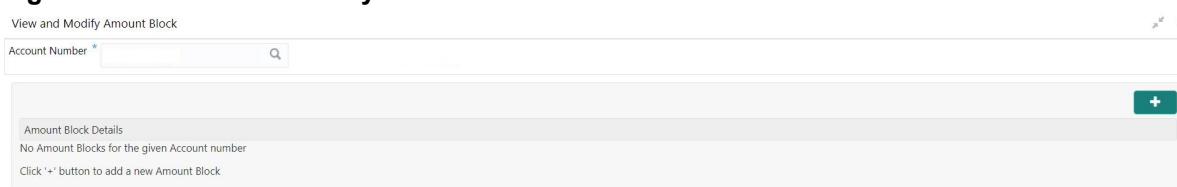
2. On the **View and Modify Amount Block** screen, specify the fields.  
For more information on fields, refer to the field description table.


**Table 31.1: View and Modify Amount Block - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the Fetch button.
<b>Account Name</b>	<b>Account Name</b> is displayed by default based on the account number selected.

If an active amount blocks are unavailable for the account number, the Amount block details display a message **No Amount Blocks for the given Account number**.

STEP RESULT: **View and Modify Amount Block - No Amount Block** screen is displayed.

**Figure 31.2: View and Modify Amount Block - No Amount Block**

3. Click the  icon, to add a new amount block.

STEP RESULT: **Amount Block** screen is displayed.


**Figure 31.3: Amount Block**

The screenshot shows the 'Amount Block' screen. At the top, there are tabs for 'Remarks' and 'Documents'. Below the tabs, there is a search bar for 'Account Number'. The main form is divided into two sections. The left section contains fields for 'Amount To Be Blocked', 'Effective Date', 'Narrative', 'Block Reason', and 'Expiry Date'. The right section is titled 'Customer Information' and contains fields for 'Customer Id. Name', 'KYC Status' (with a red error message 'Not Verified'), 'Signature', 'Account Name', 'Account Branch', 'Account Status', and 'Account Balance'. At the bottom, there are buttons for 'Audit', 'Save & Close', 'Submit', and 'Cancel'.

4. On the **Amount Block** screen, specify the fields and click **Submit** button.

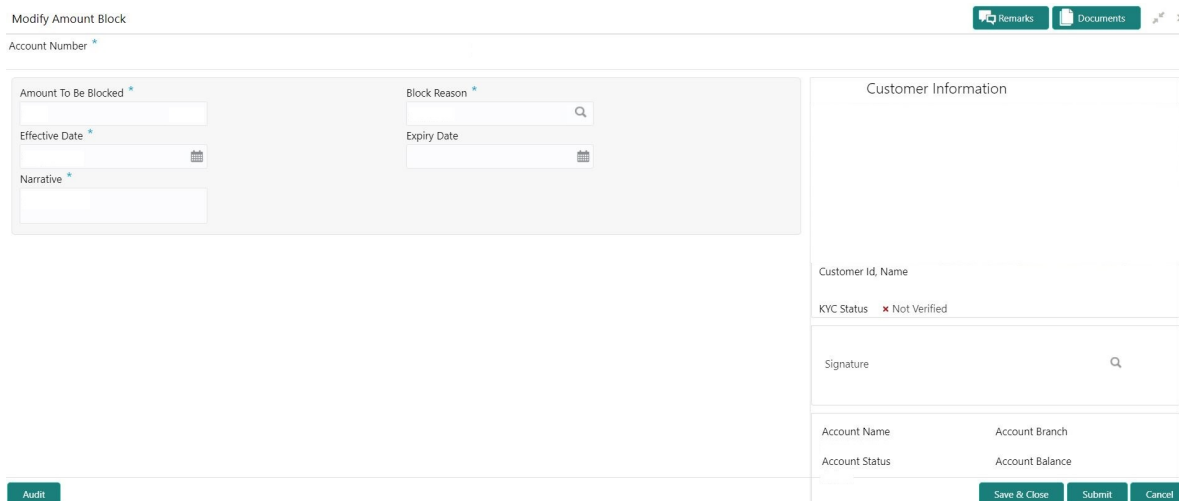
For more information on fields, refer to [Table 30.1: Amount Block](#)

STEP RESULT: A new amount block tile is displayed on the **View and Modify Amount Block** screen.

5. On the **View and Modify Amount Block** screen, under **Amount Block Details**, click  on the tile to modify the Amount Block.

STEP RESULT: **Modify Amount Block** screen is displayed.

**Figure 31.4: Modify Amount Block**



6. On the **Modify Amount Block** screen, specify the fields the user can modify.  
For more information on fields, refer to the field description table.

**Table 31.2: Modify Amount Block**

Field	Description
<b>Amount To be Blocked</b>	You can can modify the Amount To be Blocked. The ISO currency code is defaulted based on the Account Currency.  <b>NOTE:</b> The amount cannot be in negative or zero value.
<b>Block Reason</b>	You can modify the block reason, by clicking the search icon. You can search for a specific Block Reason by providing Block Code or Block Description and clicking on the <b>Fetch</b> button. When a Block Reason is selected, the Block Description is automatically updated in the field..
<b>Effective Date</b>	You can modify the effective date. The effective date can be changed to a future date.  <b>NOTE:</b> The <b>Effective Date</b> cannot be backdated.
<b>Expiry Date</b>	This is an optional input field. Users can modify the expiry date. From this date onwards, the blocked amount will be unlocked and is available for withdrawal to the customer.
<b>Narrative</b>	You can modify the Narrative field.

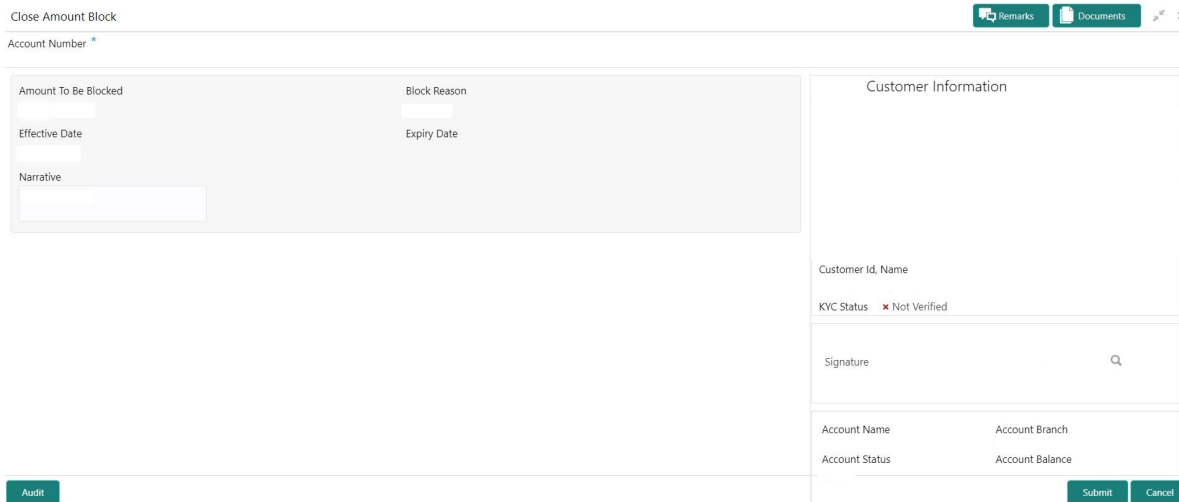
7. Click the **Submit** button.

8. On **View and Modify Amount Block** screen, under **Amount Block Details**, click  on the tile to close the Amount block.

STEP RESULT: **Close Amount Block** screen is displayed.

**NOTE:** All the fields are non-editable.

**Figure 31.5: Close Amount Block**



Close Amount Block

Remarks Documents

Account Number \*

Amount To Be Blocked Block Reason

Effective Date Expiry Date

Narrative

Customer Information

Customer Id, Name

KYC Status \* Not Verified

Signature

Account Name Account Branch

Account Status Account Balance

Audit Submit Cancel

9. Close the Amount Block by clicking on the **Submit** button.

## 32. Consolidated Amount Block

This topic describes the systematic instructions about the Consolidated Amount Block. The consolidated amount block allows the user to view all the accounts of the customer and the possible amount blocks or No-debits placed on those accounts. It also allows users to modify existing records, add new ones, or a premature closure. Multiple transactions can be performed at the same time on different accounts before submitting them for authorization.

1. On the **Homepage**, from **Account Services**, under **Amount Block**, click **Consolidated Amount Block**, or specify the **Consolidated Amount Block** in the Search icon bar.

STEP RESULT: **Consolidated Amount Block** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 32.1: Consolidated Amount Block**

Consolidated Amount Block

Customer ID \*  Customer Name



Expand All Collapse All


Block Number	Effective Date	Expiry Date	Block Reason	Amount Blocked	Action
Account Number <input type="text"/>	<input type="text"/> Available			<input type="text"/>	⋮
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	⋮
Account Number <input type="text"/>	<input type="text"/> Available			<input type="text"/>	⋮
<input type="text"/>	Mar 30, 2018	Mar 30, 2018	<input type="text"/>	<input type="text"/>	⋮
<input type="text"/>	Mar 30, 2018	Mar 30, 2018	<input type="text"/>	<input type="text"/>	⋮
Account Number <input type="text"/>	<input type="text"/> Available			<input type="text"/>	⋮
Account Number <input type="text"/>	<input type="text"/> Available			<input type="text"/>	⋮

Audit

2. On the **Consolidated Amount Block** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 32.1: Consolidated Amount Block - Field Description**

Field	Description
<b>Customer ID</b>	Enter the <b>Customer ID</b> or click the search icon to view the Customer ID pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer ID</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button.
<b>Customer Name</b>	<b>Customer Name</b> is displayed based on the Customer ID selected
<b>Actions</b>	<p>At Account level, click  icon to perform the following actions:</p> <ul style="list-style-type: none"> <li>• No Debits</li> <li>• Add New Block</li> </ul> <p>At individual amount block level, click  icon to perform the following actions:</p> <ul style="list-style-type: none"> <li>• Edit</li> <li>• Pre-Close</li> </ul>


3. After input of **Customer ID**, the system displays the following details:
  - a. All accounts of the customer
  - b. Available balance against each account
  - c. Cumulative blocked amount against each account
  - d. Individual amount block details
  - e. Labels to signify if an account is placed under no-debits and if an amount block is pre-closed.
  
4. Click **Add New Block** option from  icon, to create a new amount block.  
 STEP RESULT: **Add New Block** pop up window is displayed.

**Figure 32.2: Add New Block**

- On the **Add New Block** pop up window, specify the fields.  
For more information on fields, refer to the field description table.

**Table 32.2: Add New Block - Field Description**

Field	Description
<b>Account Number</b>	Displays the Account number.
<b>Effective Date</b>	Input the date on which the amount block becomes effective. By default, the current business date is shown. However, if the date is future-dated, the amount block becomes effective on that date.  <b>NOTE:</b> The effective date cannot be backdated from the current business date.
<b>Expiry Date</b>	Input the date on which the amount block expires. The system releases the blocked amount back into the available balance of the account.  <b>NOTE:</b> The <b>Expiry Date</b> cannot be less than effective date.
<b>Block Reason</b>	Input the block reason specific to the amount block.



- After the input of fields on the **Add Block** pop-up window, click **Save**.
- To modify an existing amount block, click **Edit** from  icon.  
STEP RESULT: **Edit Block** pop-up window is displayed.



**Figure 32.3: Edit Block**

The screenshot shows a pop-up window titled "Edit Block". It contains the following fields and controls:

- Account Number:** A text input field.
- Amount to be blocked:** A text input field with a currency symbol (₹) on the right.
- Effective Date:** A date picker field with a calendar icon.
- Expiry date:** A date picker field with a calendar icon.
- Block Reason:** A text area for entering the reason for the block.
- Buttons:** Two buttons at the bottom right: "Save" and "Cancel".

8. On the **Edit Block** pop-up window, users can modify the following details and click **Save**.
  - a. Amount to be blocked
  - b. Effective Date
  - c. Expiry Date
  - d. Block Reason
9. Click the **No Debits** option from  icon to block the account from any further debits on the account. It is possible to release (uncheck) **No Debits** at a later point to release the full block and define partial blocks if required.
10. Click the **Pre-Close** option from  icon to release the amount block before the expiry date. Then, the system releases the blocked balance to the available account balance.

## 33. Primary Party Change

This topic provides systematic instructions to change the primary **Customer Id** linked to an account on the customer request. The new primary **Customer Id** can be the existing joint holder or any existing customer.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

1. On the **Homepage**, from **Account Services**, under **Maintenance**, click **Primary Party Change**, or specify the **Primary Party Change** in the search icon bar.

STEP RESULT: **Primary Party Change** screen is displayed.

**Figure 1: Primary Party Change**

The screenshot shows the 'Primary Party Change' interface. At the top, there are tabs for 'Remarks' and 'Documents'. Below the title bar, there is a breadcrumb trail: 'Modify Primary Party' and 'Joint Holder Maintenance'. The main content area contains a search field labeled 'Account Number \*' with a magnifying glass icon. To the right of the search field, there is a message 'No Customer Selected' accompanied by a person icon. At the bottom of the screen, there are several action buttons: 'Audit' on the left, and 'Back', 'Next', 'Save & Close', and 'Cancel' on the right.

2. On **Primary Party Change** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 33.1: Primary Party Change - Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number that requires primary party change by providing <b>Customer ID, Account Number, or Account Name</b> and click on the <b>Fetch</b> button.  When users enter the <b>Account Number</b> , the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

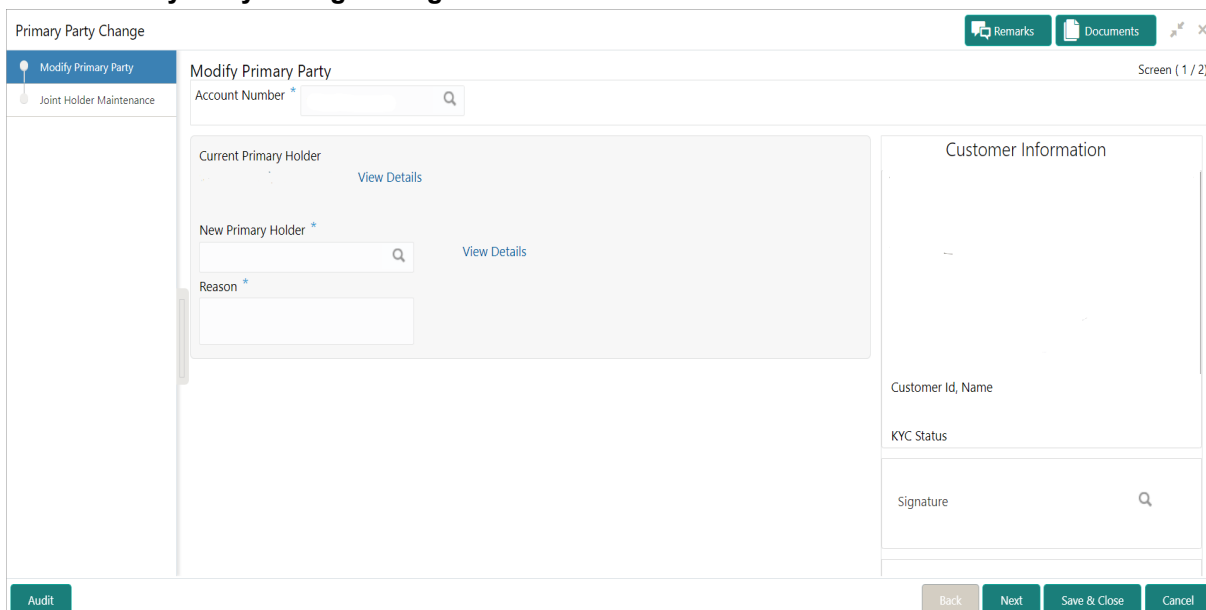
STEP RESULT: **Current Primary Holder, Joint Holder** (if any) details are displayed.

Figure 2: Primary Party Change - Joint Account Holder

The screenshot displays the 'Modify Primary Party' interface. It includes a search bar for 'Account Number', a section for 'Current Primary Holder' and 'Select New Primary Holder' (with an 'Other' button), and a 'Reason' field. On the right, there is a 'Customer Information' panel with a placeholder for a customer image, 'Customer Id, Name', 'KYC Status', and 'No Signature data to display'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

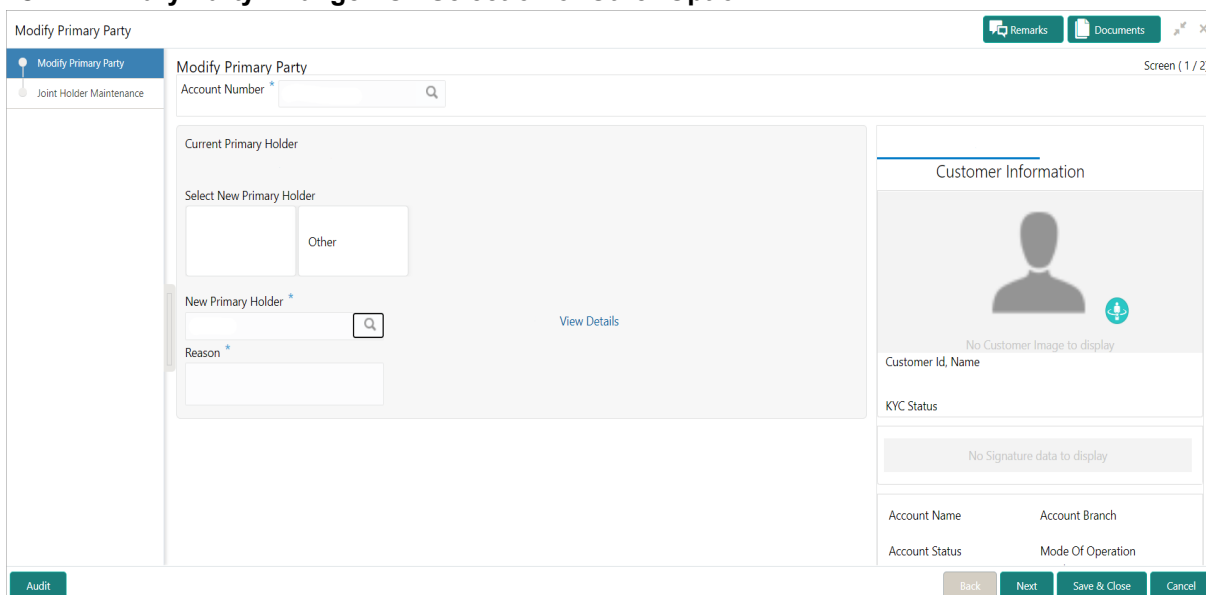
**NOTE:** If the **Account Type** is **Single**, the **New Primary Holder** field displays without any joint holder details.

**Figure 3: Primary Party Change - Single Account Holder**



- Under **Select New Primary Holder**, Click the joint holder to change the Joint Holder as the Primary Account Holder or click the **Other** option to add a new primary account holder from the existing customers.  
STEP RESULT: **New Primary Holder** field is displayed.

**Figure 4: Primary Party Change - On Selection of Other Option**



- On **Primary Party Change** screen, **Modify Primary Party** sub-screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 33.2: Primary Party Change - Field Description**

Field	Description
<b>Current Primary Holder</b>	The system displays the current primary holder's name and customer Id details.

Field	Description
<b>Select New Primary Holder</b>	<p>The new primary holder can be the existing joint holder or any other existing customer.</p> <p>In the case of joint account, the joint holder details (<b>Customer Name</b>, <b>Customer ID</b>, and <b>Joint holder Type</b>) are displayed under the <b>Select New Primary Holder</b> field.</p> <p>Click on the <b>Other</b> option to select an existing customer as the primary account holder than the existing joint holder.</p> <p><b>NOTE:</b> If the number of joint holders are more than 3, a navigation button is enabled.</p>
<b>New Primary Holder</b>	<p>On clicking the <b>Other</b> option, the <b>New Primary Holder</b> field is displayed.</p> <p>Enter or select the <b>New Primary Holder</b> from the <b>List of Values</b> screen. The system displays all existing customer Ids. In the <b>List of Values</b> screen, the search criteria provides following details:</p> <ul style="list-style-type: none"> <li>• <b>Customer ID</b></li> <li>• <b>Customer Name</b></li> </ul> <p>When the user selects the <b>New Primary Holder</b>, the system displays the <b>Customer Name</b> and <b>View Details</b> button to display the customer information details. On clicking the <b>View Details</b> button, the system displays the below customer details:</p> <ul style="list-style-type: none"> <li>• <b>Customer Image</b></li> <li>• <b>Customer ID</b></li> <li>• <b>Customer Name</b></li> <li>• <b>KYC Status</b></li> <li>• <b>Signature</b></li> <li>• Option to view customer 360 details</li> </ul> <p><b>NOTE:</b> <b>New Primary Holder</b> can not be the same as the <b>Current Primary Holder</b>.</p>
<b>Reason</b>	Enter the reason for primary party change.

5. Click the **Next** button.

While initiating the primary party change, the system validates the party change with the host and displays errors/overrides if any. Users can proceed with the transaction by accepting the overrides.

STEP RESULT: **Joint Holder Maintenance** screen is displayed.

Figure 5: Joint Holder Maintenance

Modify Primary Party

Joint Holder Maintenance

Account Number \*

Account Type: Single | Joint

Mode of Operation: Jointly

Joint Holder Details

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
		Joint And Other			

Page 1 of 1 (1 of 1 items)

Customer Information

No Customer Image to display

Customer Id, Name

KYC Status

No Signature data to display

Account Name | Account Branch

Account Status | Mode Of Operation

Audit | Back | Next | Save & Close | Submit | Cancel

The **Joint Holder Details** section can be used to either input joint holder details for the first time or to modify existing details of joint holding.

note: For More information on Joint Holder Maintenance screen, refer to the topic [Joint Holder Maintenance](#).

6. Click the **Submit** button.

On submitting, the system validates if the **New Primary Holder** is not the same as the joint holder.

## 34. Nominee Details Update

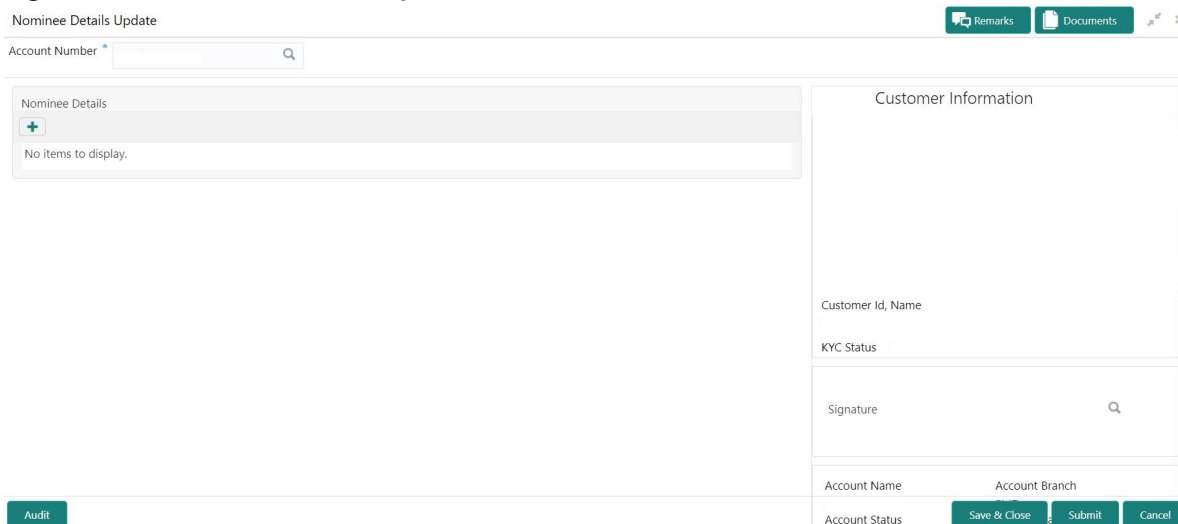
This topic describes the systematic instruction to update nominee details.

1. On the **Homepage**, from **Account Services**, under **Maintenance**, click **Nominee Details Update**, or specify the **Nominee Details Update** in the Search icon bar.

STEP RESULT: **Nominee Details Update** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory.

**Figure 34.1: Nominee Details Update**



2. On **Update Nominee Details** screen, specify the fields.  
For more information on fields, refer to the field description table.

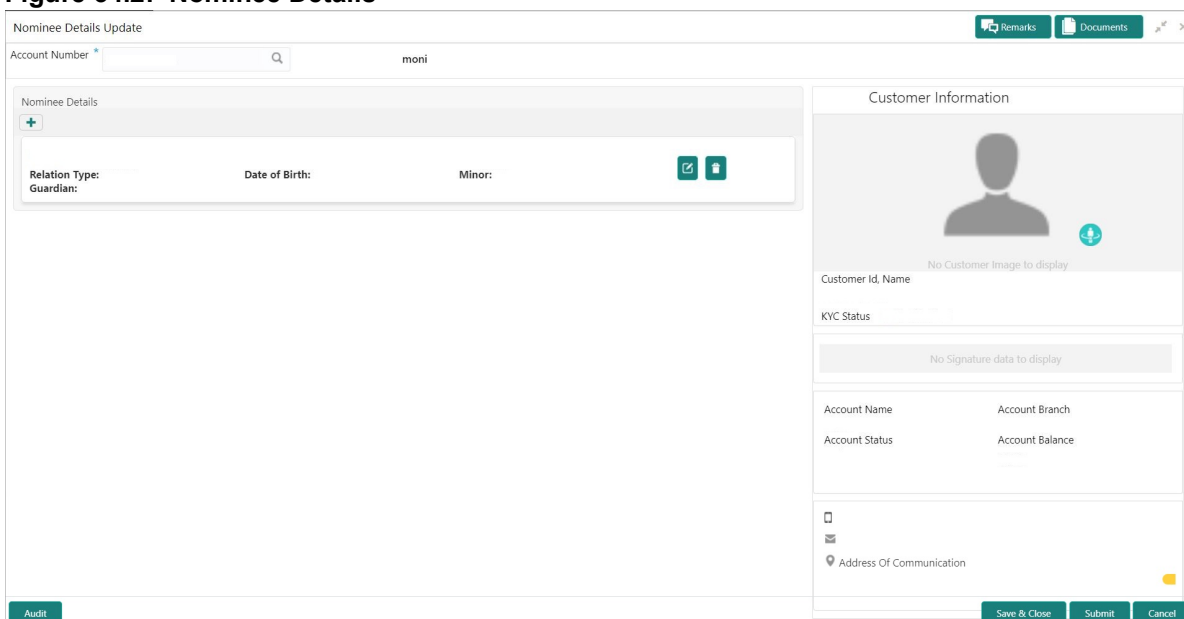
**Table 34.1: Update Nominee Details**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

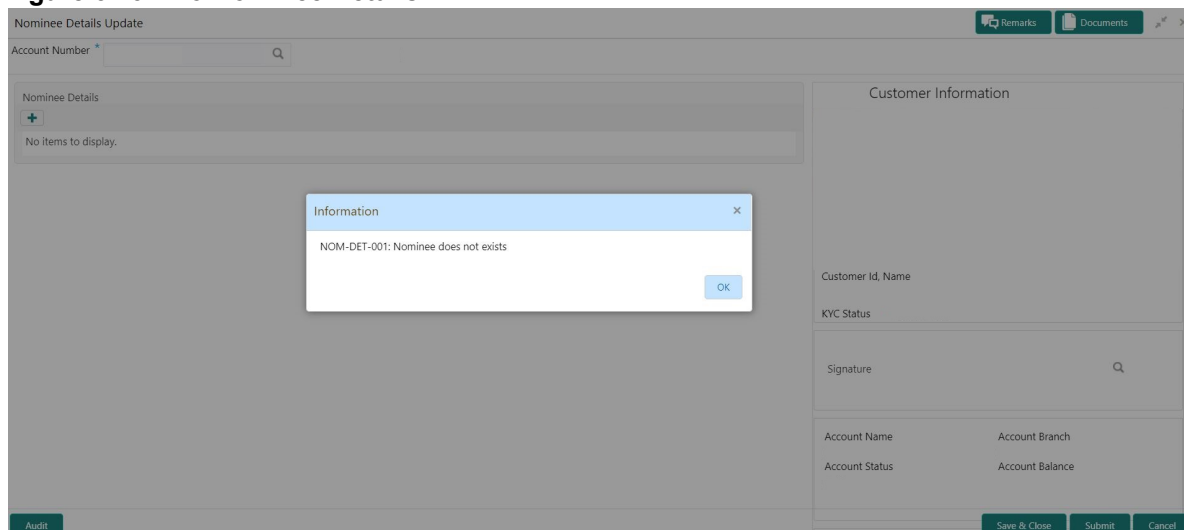
3. When user input account number, the system displays existing nominee details if any or the system displays an information message as **Nominee does not exists**.

STEP RESULT: **Nominee Details** screen is displayed.

**Figure 34.2: Nominee Details**



**Figure 34.3: No Nominee Details**




4. After the input of account number, the existing nominee are displayed in list view format and the below nominee details are displayed:
  - a. Nominee Name
  - b. Relation Type
  - c. Date of Birth
  - d. Minor
  - e. Guardian
  
5. To create a new nominee details, click  icon.  
 STEP RESULT: **Nominee Details** pop-up window is displayed.





Table 34.2: Nominee Details - Field Description

Field	Description
<b>Customer ID</b>	<p>When the nominee is an existing customer, the below details are defaulted by selecting the customer id.</p> <ul style="list-style-type: none"> <li>• Title</li> <li>• Name</li> <li>• Date of Birth</li> <li>• Address Details</li> </ul> <p>Enter the <b>Customer ID</b> or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer ID</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button.</p>
<b>Nominee Details</b>	<p>Users can capture the nominee details:</p> <ul style="list-style-type: none"> <li>• Name - Specify the First Name.</li> <li>• Relation Type - Specify the Relation Type from the drop-down list.</li> <li>• Date of Birth - Specify the Date of birth</li> <li>• Minor - Based on the date of birth, the system derives whether the customer is minor or major.</li> <li>• Default Account Address - If the Account address and nominee address is the same, the user can default the account address nominee address by enabling the 'Default Account Address' toggle button.</li> <li>• Building - Specify the Nominee building</li> <li>• Street - Specify the Nominee Street</li> <li>• City - Specify the nominee city.</li> <li>• State - Specify the nominee State.</li> <li>• Zip Code - Specify the nominee Zip Code</li> </ul>
<b>Edit Icon</b>	<p>Users can edit the existing nominee details by a click on the Edit icon. A pop-up window displays with existing nominee details, and the user can edit the details.</p>
<b>Delete Icon</b>	<p>Users can remove the existing nominee by a click on the Delete icon, while removing the existing nominee system will get a confirmation from the user <b>Do you want to remove this nominee?</b></p>

7. Guardian details are enabled if the nominee is a minor.

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

**Figure 34.5: Guardian Details**

**Table 34.3: Guardian Details - Field Description**

Field	Description
<b>Name</b>	Specify the Name.
<b>Relation Type</b>	Specify the Relation Type from the drop-down list.
<b>Building</b>	Specify the Guardian building
<b>Street</b>	Specify the Guardian Street
<b>City</b>	Specify the Guardian city.
<b>State</b>	Specify the Guardian State.
<b>Zip Code</b>	Specify the Guardian Zip Code

## 35. Joint Holder Maintenance

This topic describes the systematic instruction to update joint account details. A Customer can be the sole owner of the account he owns or it can be held jointly. Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly. However, Joint account holders share equal responsibility for charges or any other liability arising from holding such accounts.

1. On the **Homepage**, from **Account Services, Maintenance**, click **Joint Holder Maintenance**, or specify the **Joint Holder Maintenance** in the Search icon bar.

STEP RESULT: **Joint holder Maintenance** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 35.1: Joint Holder Maintenance**

The screenshot displays the 'Joint Holder Maintenance' interface. At the top, there is a search bar for 'Account Number \*'. Below it, the 'Account Type' is set to 'Single' and 'Mode of Operation \*' is set to 'Single'. A 'Joint Holder Details' table is shown with columns for 'Customer Number', 'Customer Name', 'Joint Holder Type', 'Start Date', and 'End Date'. The table is currently empty, displaying 'No data to display.' and a pagination control for 'Page 1 (0 of 0 items)'. On the right side, there is a placeholder for a customer profile with the text 'No Customer Selected'. At the bottom of the screen, there are buttons for 'Audit', 'Save & Close', 'Submit', and 'Cancel'.

2. On **Joint Holder Update Details** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 35.1: Update joint Account Details**

Field	Description
<b>Account Number</b>	<p>Enter the <b>Account number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b>, <b>Account Number</b>, or <b>Account Name</b> and click on the <b>Fetch</b> button</p> <p>Click the Search icon after providing the Account Number. If the account is already held jointly, 'Account Type', 'Mode of Operation', and 'Joint Holder Details' are defaulted and the record is open for editing. If the account is held Singly, you can update the Joint Holder details for the first time.</p> <p>When users enter the account number, the customer information is displayed.</p>

Field	Description
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Account type</b>	Select the Account Type from the following: <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul>
<b>Mode Of Operation</b>	If the account is individually owned, Account Type and Mode of Operation are defaulted to Single. Joint Holder Details multi-grid table does not display any record. If the account is jointly owned, the Account Type has defaulted as Joint. Mode of Operation has defaulted to any one of Jointly, Either Anyone or Survivor, Former or Survivor or Mandate Holder. Joint Holder Details multi-grid table will contain one or more than one record.
<b>Joint Holder Details</b>	The joint Holder Details screen can be used to either input Joint Holder details for the first time or to modify existing details of Joint Holding. The Joint Holder Details will display: <ul style="list-style-type: none"> <li>• Customer Number</li> <li>• Customer Name</li> <li>• Joint holder Type</li> <li>• Start Date</li> <li>• End Date</li> </ul>

## 36. Overdraft Limits Summary

This topic provides systematic instructions to inquire about the details of limits granted to the account holder and allows user to view, modify, or add limit types based on customer requests.

NOTE: The fields which are marked in asterisk blue are mandatory fields.

1. On the **Homepage**, from **Account Services**, under **Limits**, click **Overdraft Limits Summary**, or specify the **Overdraft Limits Summary** in the search icon bar.

STEP RESULT: **Overdraft Limits Summary** screen is displayed.

**Figure 1: Overdraft Limits Summary**

2. On **Overdraft Limits Summary**, specify the fields.  
For more information on fields, refer to the field description table.

### Overdraft Limits Summary- Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

STEP RESULT: **Limit Type** details are displayed for the selected **Account Number**.

NOTE: If account is not linked to any limit type, the system displays the message '**Account not Linked to Limit Type**'.

Figure 2: Limit Type

The screenshot shows a window titled 'Overdraft Limits Summary' with a search bar for 'Account Number'. Below the search bar is a table with columns: Limit Type, Limit Reference, Validity, Limit Amount, and Actions. The table is divided into two sections: 'Unsecured Overdraft Limits' and 'Secured Overdraft Limits'. Each row in the table has a minus icon and a checkmark icon in the Actions column. At the bottom right of the window is a 'Close' button.


Limit Type	Limit Reference	Validity	Limit Amount	Actions
<b>Unsecured Overdraft Limits</b>				
Unsecured Limits				⊖ ✓
Temporary Overdraft Limit	-			⊖ ✓
<b>Secured Overdraft Limits</b>				
Term Deposit				⊖ ✓
Term Deposit				⊖ ✓
Collateral				⊖ ✓
Collateral				⊖ ✓
Advance against Uncollected Funds	-			⊖ ✓


An accumulative value of all limit amounts is displayed in the **Limit Amount** column at the bottom of all records.


- For **Term Deposits** and **Collateral**, the Linked Amount in FCUBS (limits subsystem) is displayed in the **Limit Amount** column.
- For **TOD**, **AUF**, and **Unsecured Limits**, the limit granted at the time of the creation of the record is displayed in the **Limit Amount** column.

The TD account number for **Term Deposit**, Collateral Code of **Collateral**, and Unsecured limit reference for **Unsecured limits** is displayed in **Limit Reference** column. For **TOD** and **AUF**, since there is no reference number, this column should display '-'.

3. Click  icon to view the existing limit.

On clicking  icon, it allows user to view a non-editable summary screen.

4. Click  icon to modify the existing limit.

On clicking  icon, in edit mode, it allows user to edit the existing record.

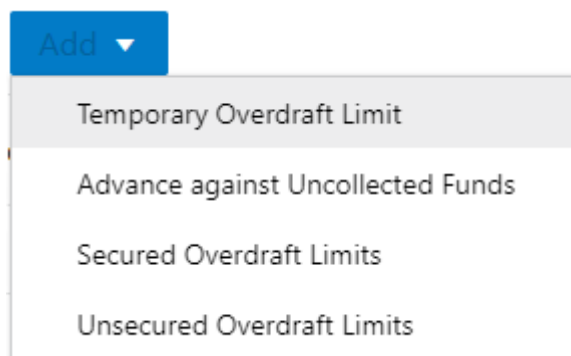
5. On **Overdraft Limits Summary** screen, click the **Add** drop-down button to add new limit types.

STEP RESULT: If an account is not linked to any account, the system displays the following limit types.

- **Temporary Overdraft Limit**
- **Advance against Uncollected Funds**
- **Secured Overdraft Limits**
- **Unsecured Overdraft Limits**

**NOTE:** Even if an account is linked to multiple limits such as **Secured Limits** (Term deposits and Collaterals) and **Unsecured Limits**, the system displays these limits under the **Add** drop down button.

Figure 3: Overdraft Limits Summary- New Limits



6. To add a new limit type, click on the required **Limit Type** option.  
STEP RESULT: The respective screen is displayed on the new page.  
NOTE: A newly added limit type is displayed in the **Overdraft Limits Summary** screen after completing the new limit type transaction cycle.



## 37. Temporary Overdraft Limit

This topic describes the systematic instructions to maintain Temporary Overdraft Limit. The temporary OD limit is the limit up to which any overdraft is allowed for a specified time over and above the limit provided for an account. This limit is independent of any credit line linked to the account. This facility is mostly opted by the customer for short-term overdrawing.

1. On the **Homepage**, from **Account Services**, under **Limits**, click **Temporary Overdraft Limit**, or specify the **Temporary Overdraft Limit** in the Search icon bar.

STEP RESULT: **Temporary Overdraft Limit** screen is displayed

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 37.1: Temporary Overdraft Limit**

2. On **Temporary Overdraft Limit** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 37.1: Temporary Overdraft Limit**

Field	Description
<b>Account Number</b>	Enter the <b>Account number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click on the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Temporary Overdraft Start Date</b>	The current Business Date defaults in the Temporary Overdraft Start Date field. This can be changed to any future date. However, it cannot be backdated.

Field	Description
<b>Temporary Overdraft End Date</b>	The date on which the temporary overdraft limit comes to an end. This date cannot be lesser than the Temporary Overdraft Start Date Input to this field is optional. If a date is not specified it means that the temporary overdraft facility is extended to the customer for an indefinite period
<b>Temporary Overdraft Limit</b>	The limit amount can be input in the Temporary Overdraft Limit field. The ISO currency code will be defaulted in this field based on the Account Currency. This field highlights the limit up to which any overdraft is allowed for a specified period over and above the limit set for this account. This limit is independent of any credit line linked to this account. This is mostly used for short-term overdrawing. Any amount greater than equal one can be input. Negative values not allowed
<b>Temporary Overdraft Renewal</b>	Optionally, temporary overdraft renewal details can also be specified. Fields specific to renewal become visible only when the Temporary Overdraft Renewal slider is turned on. When the Temporary Overdraft Renewal slider is turned on, specifying Renewal Unit, Renewal Frequency and Next Renewal Limit becomes mandatory.
<b>Renewal Frequency</b>	Renewal frequency for temporary overdraft is specified in the Renewal Frequency field. The user has the option to specify the renewal frequency in: <ul style="list-style-type: none"> <li>• Days</li> <li>• Months</li> <li>• Years</li> </ul>
<b>Next Renewal Limit</b>	Specify the new renewal limit amount in the Next Renewal Limit field. A value greater than or equal to 1 is specified.

## 38. Secured Overdraft Limits

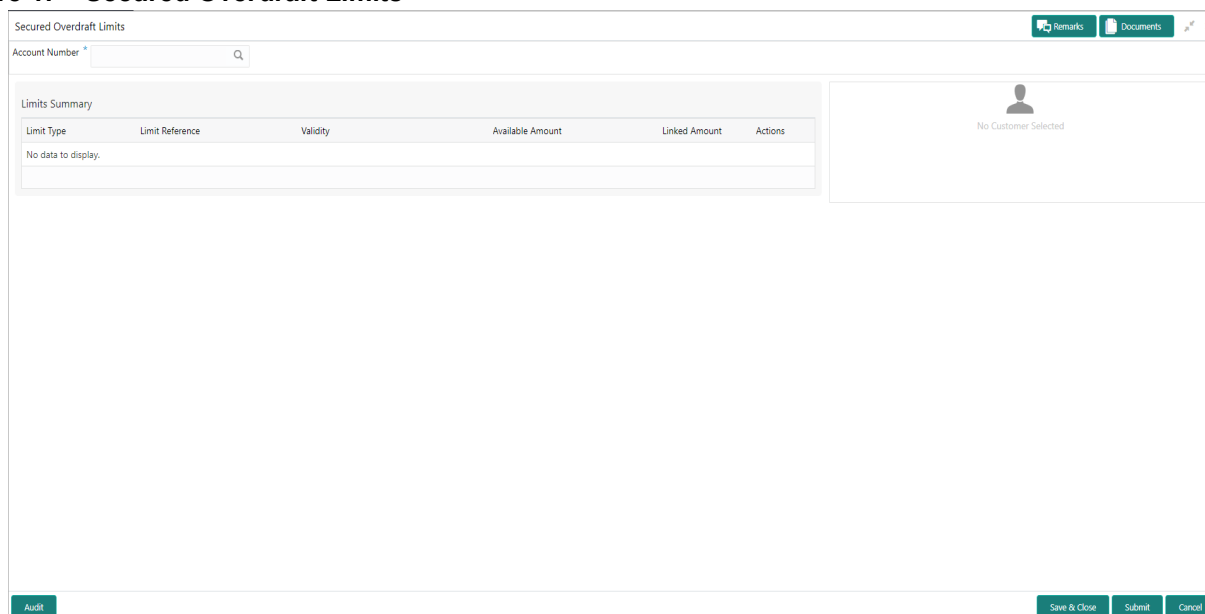
This topic provides systematic instructions to capture **Term Deposit** and/or **Local Collateral** details offered by the account holder against the secured overdraft limit and to update, modify or delete the existing limits on the account.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

1. On the **Homepage**, from **Account Services**, under **Limits**, click **Secured Overdraft Limits**, or specify the **Secured Overdraft Limits** in the search icon bar.

STEP RESULT: **Secured Overdraft Limits** screen is displayed.

**Figure 1: Secured Overdraft Limits**



2. On **Secured Overdraft Limits** screen, specify the fields.  
For more information on fields, refer to the field description table.


### Secured Overdraft Limits - Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

STEP RESULT: **Customer Information** and **Limits Summary** is displayed for the selected **Account Number** with existing records.

**NOTE:** If no secured limits are linked to the account, the system displays the message '**No records found**'.

Figure 2: Customer Information - Secured Overdraft Limits

3. On **Secured Overdraft Limits** screen, under **Limits Summary**, click  icon.  
STEP RESULT: The system displays the following options.
  - View
  - Edit
  - Delete
4. Click on the **View**, **Edit**, or **Delete** option to view, modify or delete the existing secured limits record.  
If **View** or **Delete** options are clicked, non- editable **Term Deposit** or **Collateral** window is displayed.
5. On **Secured Overdraft Limits** screen, click the **Add** drop-down button to add new secured limits.  
STEP RESULT: The system displays the following options.
  - **Term Deposit**
  - **Collateral**
6. Click the **Term Deposit** option.  
STEP RESULT: **Term Deposit** window is displayed.

**Figure 3: Term Deposit**

The screenshot shows a 'Term Deposit' window with the following fields and controls:

- Deposit Number \***: A search-style input field with a magnifying glass icon.
- Available Amount**: A text input field.
- Linked Amount \***: A text input field.
- Start Date \***: A date picker field with a calendar icon.
- End Date**: A date picker field with a calendar icon.
- Interest Details**: A section header for the interest-related fields.
- Interest Rate \***: Includes radio buttons for 'Fixed' and 'Floating', followed by a text input field.
- Spread**: A text input field.
- Final Rate**: A text input field.
- Buttons**: 'Save', 'Save & Add Another', and 'Cancel' buttons are located at the bottom right.

- On **Term Deposit** window, specify the fields.  
For more information on fields, refer to the field description table.

**Term Deposit - Field Description**

Field	Description
<b>Deposit Number</b>	The <b>Deposit Number</b> field displays all Term Deposits belonging to the account customer. This field displays the only deposits that are in account currency.
<b>Available Amount</b>	This field displays the available amount for linking the deposit as a limit. The <b>Available Amount</b> is always displayed in the account currency. Deposits created in other branches are also displayed in this LOV. If the deposit is already linked as <b>Collateral</b> to a different account of the same customer, then the only remaining amount is displayed as the <b>Available Amount</b> . <b>NOTE:</b> Once <b>Secured Overdraft Limits</b> the screen is refreshed, the field displays the available amount.
<b>Linked Amount</b>	Enter the amount equal to or lesser than the <b>Available Amount</b> to be linked as the overdraft limit. This amount gets blocked against the deposit until the overdraft limit is manually unlinked or the utilized amount is completely paid off.
<b>Start Date</b>	The system defaults the <b>Start Date</b> as the current <b>Branch Date</b> . You can modify the <b>Start Date</b> to any future date. <b>NOTE:</b> <b>Start Date</b> cannot be backdated.

Field	Description
<b>End Date</b>	This field displays the maturity date of the deposit. You can modify the end date to an earlier date. <b>NOTE:</b> The end date of the limit cannot be greater than the end date of the deposit.
<b>Interest Rate</b>	Select the <b>Interest Rate Type</b> from the following options: <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Floating</b></li> </ul> The system defaults the interest rate type as <b>Fixed</b> . If the <b>Floating</b> option is selected, a field next to the <b>Floating</b> button allows the user to select a <b>Floating Rate Id</b> by using a LOV option. If the <b>Fixed</b> option is selected, a field next to the <b>Fixed</b> button allows the user to input an <b>Interest Rate</b> value. The system allows user to select one option at a time. <b>NOTE: Interest Rate Type</b> and actual <b>Interest Rates</b> defaults from the account class level if defined. In such cases, the <b>Interest Rate Type</b> and <b>Interest Rates</b> automatically defaults in these fields.
<b>Spread</b>	This is an optional field and can be <b>Positive Spread</b> or <b>Negative Spread</b> .
<b>Final Rate</b>	The system defaults the Final rate by adding the Interest rate. <b>NOTE:</b> The additional of interest rate can be +/- spread.

- Click the **Collateral** option.  
STEP RESULT: **Collateral** window is displayed.

**Figure 4: Collateral**

The screenshot shows a 'Collateral' window with the following fields and controls:

- Collateral \***: A text input field with a search icon.
- Available Amount**: A text input field.
- Linked Amount \***: A text input field.
- Start Date \***: A date picker field.
- End Date**: A date picker field.
- Interest Details**: A section containing:
  - Interest Rate \***: Two buttons, 'Fixed' and 'Floating', followed by a text input field.
  - Spread**: A text input field.
  - Final Rate**: A text input field.
- Buttons**: 'Save', 'Save & Add Another', and 'Cancel' buttons at the bottom right.

9. On **Collateral** window, specify the fields.  
For more information on fields, refer to the field description table.

**Table 1:** Collateral - Field Description

Field	Description
Collateral	Select a Collateral from all local collaterals created in FCUBS for the customer. This field displays the Collateral Code after selecting the collateral.
Available Amount	This field displays the available amount for linking the collateral as a limit. The Available Amount is always displayed in the account currency using mid-rate. Collateral can be in any currency other than the account currency. If the collateral is already linked as Collateral to a different account of the same customer, then the only remaining amount is displayed as the Available Amount. <b>NOTE:</b> Once Secured Overdraft Limits the screen is refreshed, the field displays the available amount.
Linked Amount	Enter the amount equal to or lesser than the Available Amount to be linked as the overdraft limit. This amount gets blocked against the deposit until the overdraft limit is manually unlinked or the utilized amount is completely paid off.
Start Date	The system defaults the Start Date as the current branch date. You can modify the Start Date to any future date.
End Date	If the End Date is not entered, the limit is infinite.
Interest Rate	Select the Interest Rate Type from the following options: <ul style="list-style-type: none"> <li>• Fixed</li> <li>• Floating</li> </ul> <p>The system defaults the interest rate type as Fixed. If the Floating option is selected, a field next to the Floating button allows the user to select a Floating Rate Id by using a LOV option. If the Fixed option is selected, a field next to the Fixed button allows the user to input an Interest Rate value. The system allows user to select one option at a time. <b>NOTE:</b> Interest Rate Type and actual Interest Rates defaults from the account class level if defined. In such cases, the Interest Rate Type and Interest Rates automatically defaults in these fields.</p>
Spread	This is an optional field and can be Positive Spread or Negative Spread.
Final Rate	The system defaults the Final Rate by adding the Interest rate. <b>NOTE:</b> The additional of interest rate can be +/- spread.

STEP RESULT: On clicking **Save** button, newly added secured limit is displayed in the **Limits Summary**.

## 39. Unsecured Overdraft Limits

This topic provides systematic instructions to create an unsecured limit for an account and to update, modify, or delete the existing unsecured limits on the account.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

1. On the **Homepage**, from **Account Services**, under **Limits**, click **Unsecured Overdraft Limits**, or specify the **Unsecured Overdraft Limits** in the search icon bar.

STEP RESULT: **Unsecured Overdraft Limits** screen displays.

**Figure 1: Unsecured Overdraft Limits**

2. On **Unsecured Overdraft Limits** screen, specify the fields.  
For more information on fields, refer to the field description table.

### Unsecured Overdraft Limits - Field Description


Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific <b>Account Number</b> by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

STEP RESULT: **Customer Information** and **Limits Summary** is displayed for the selected **Account Number** with existing records.



**Figure 2: Customer Information - Unsecured Overdraft Limits**

The screenshot shows the 'Unsecured Overdraft Limits' interface. At the top, there is a search bar for 'Account Number'. Below it is a 'Limits Summary' section with a table. The table has columns for 'Limit Reference', 'Validity', 'Linked Amount', and 'Actions'. A single row is visible with a 'Linked Amount' of '10,000.00'. A context menu is open over the 'Actions' column, showing options for 'View', 'Edit', and 'Delete'. To the right of the table is a 'Customer Information' panel with fields for 'Customer Id, Name', 'KYC Status', 'Signature', 'Account Name', 'Account Branch', 'Account Status', 'Mode Of Operation', and 'Account Balance'. At the bottom of the interface are buttons for 'Audit', 'Save & Close', 'Submit', and 'Cancel'.

3. On **Unsecured Overdraft Limits** screen, under **Limits Summary**, click on  icon.

STEP RESULT: The system displays the following options.

- **View**
- **Edit**
- **Delete**

4. Click the **View** or **Delete** option to view or delete the existing unsecured limits record.

STEP RESULT: The non- editable **Unsecured Limits** window is displayed.

**Figure 3: Unsecured Limits - View or Delete**


The screenshot shows the 'Unsecured Limits' window. It contains several input fields: 'Line Reference \*', 'Linked Amount \*', 'Start Date \*', and 'End Date'. Below these is a section for 'Interest Details' which includes 'Interest Rate \*' (with 'Fixed' and 'Floating' radio buttons and a search icon) and 'Spread'. At the bottom, there is a 'Final Rate' field and a 'Cancel' button.

5. Click the **Edit** option to modify the existing unsecured limits record.  
STEP RESULT: The editable **Unsecured Limits** window is displayed.

**Figure 4: Unsecured Limits - Edit**

The screenshot shows the 'Unsecured Limits - Edit' window. It has a title bar with a close button (X). The form contains the following fields and controls:

- Line Reference \***: A text input field.
- Linked Amount \***: A text input field.
- Start Date \***: A date picker field with a calendar icon.
- End Date**: A date picker field with a calendar icon.
- Interest Details**: A section header.
- Interest Rate \***: A dropdown menu with 'Fixed' and 'Floating' radio buttons, and a search icon.
- Spread**: A text input field.
- Final Rate**: A text input field.
- Buttons**: 'Save' and 'Cancel' buttons at the bottom right.

6. To add new unsecured limits, click the  button.  
STEP RESULT: **Unsecured Limits** window is displayed.

**Figure 5: Unsecured Limits**

The screenshot shows the 'Unsecured Limits' window. It has a title bar with a close button (X). The form contains the following fields and controls:

- Line Reference \***: A text input field.
- Linked Amount \***: A text input field.
- Start Date \***: A date picker field with a calendar icon.
- End Date**: A date picker field with a calendar icon.
- Interest Details**: A section header.
- Interest Rate \***: A dropdown menu with 'Fixed' and 'Floating' radio buttons, and a search icon.
- Spread**: A text input field.
- Final Rate**: A text input field.
- Buttons**: 'Save', 'Save & Add Another', and 'Cancel' buttons at the bottom right.

7. On **Unsecured Limits** window, specify the fields.  
For more information on fields, refer to the field description table.

#### Unsecured Limits - Field Description

Field	Description
<b>Line Reference</b>	Enter any reference number to identify the clean unsecured limit being granted to the account holder.
<b>Linked Amount</b>	Enter the amount of unsecured limit being granted to the customer.
<b>Start Date</b>	The system defaults the <b>Start date</b> as the current branch date. You can modify the <b>Start Date</b> to any future date using the adjoining calendar button. <b>NOTE:</b> The <b>Start Date</b> cannot be backdated.
<b>End Date</b>	Click on the adjoining calendar icon and specify the <b>End Date</b> of the unsecured limit.
<b>Interest Rate</b>	Select the <b>Interest Rate Type</b> from the following options: <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Floating</b></li> </ul> <p>The system defaults the interest rate type as <b>Fixed</b>. If the <b>Floating</b> option is selected, a field next to the <b>Floating</b> button allows user to select a Floating Rate Id by using a LOV option. If the <b>Fixed</b> option is selected, a field next to the <b>Fixed</b> button allows user to input an Interest Rate value. The system allows user to select one option at a time and if one option is selected, the other option is disable. <b>NOTE:</b> <b>Interest Rate Type</b> and actual <b>Interest Rate</b> can default from the account class level if defined. In such cases, the <b>Interest Rate Type</b> and <b>Interest Rate</b> should automatically default in these fields.</p>
<b>Spread</b>	This is an optional field and can be selected as a positive or a negative spread.
<b>Final Rate</b>	The system defaults the Final rate by adding the Interest rate. <b>NOTE:</b> The additional of interest rate can be +/- spread.

STEP RESULT: On clicking **Save** button, newly added unsecured limit is displayed in the **Limits Summary**.

## 40. Advance against Uncollected Funds

This topic provides systematic instructions to capture details of limits granted to the account holder towards advance against uncollected funds and to update, modify or delete the existing limits. Uncollected funds are the funds whose value date for the fund availability is in the future. Typically in a Retail banking scenario, cheques deposited into the account for collection represent an uncollected funds since the clearing process generally takes time.

**NOTE:** The fields which are marked in asterisk blue are mandatory

1. On the **Homepage**, from **Account Services**, under **Limits**, click **Advance against Uncollected Funds**, or specify the **Advance against Uncollected Funds** in the search icon bar.

STEP RESULT: **Advance against Uncollected Funds** screen is displayed.

**Figure 1: Advance against Uncollected Funds**

2. On Advance against Uncollected Funds screen, specify the fields.  
For more information on fields, refer to the field description table.

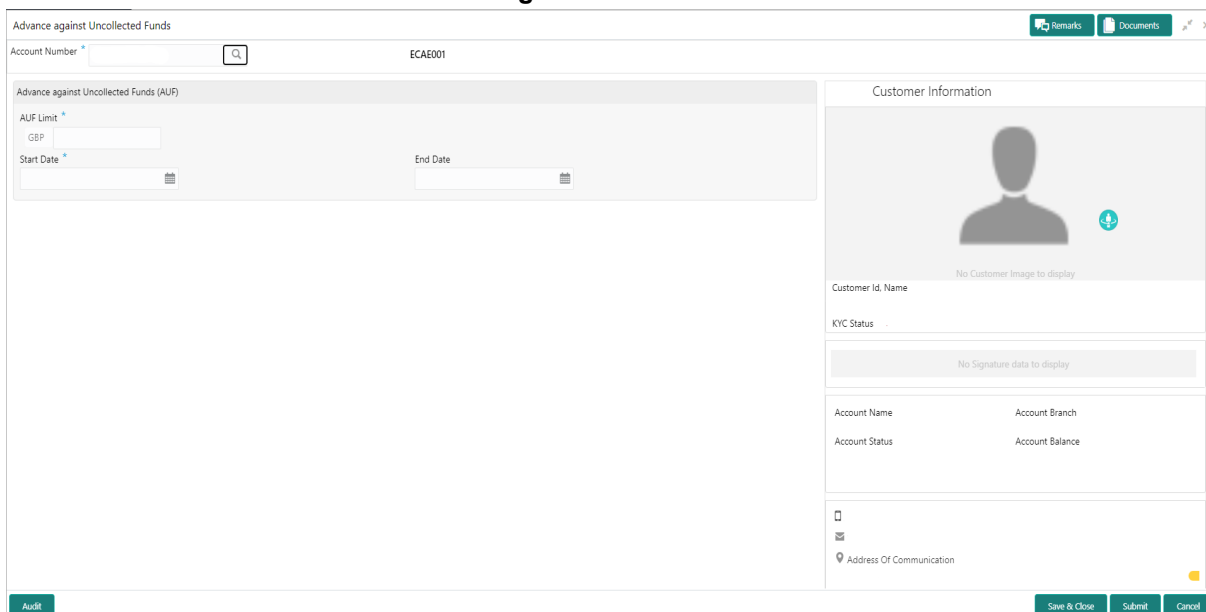
### Advance against Uncollected Funds- Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b> , <b>Account Number</b> , or <b>Account Name</b> and clicking on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

If an existing **AUF Limit** is present for the account, the system displays the **AUF Limit** and if there are no records found, the message '**Given account does not have any AUF limit**' is displayed.

STEP RESULT: **Customer Information** is displayed for the entered Account Number.

**Figure 2: Customer Information - Advance against Uncollected Funds**

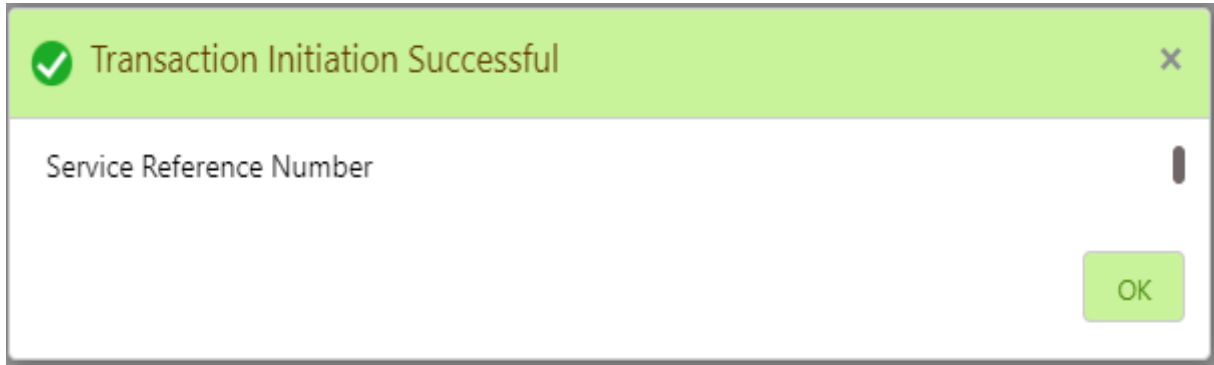


- On **Advance against Uncollected Funds** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Advance against Uncollected Funds - Field Description**

Field	Description
<b>AUF Limits</b>	Enter the <b>AUF Limit</b> amount. The withdrawable uncollected fund for an account will be either the AUF limit or the uncollected fund whichever is lesser. <b>AUF Limit</b> is always displayed in the account currency.
<b>Start Date</b>	The system defaults the <b>Start Date</b> as the current branch date. You can modify the start date to any future date using the adjoining calendar button. <b>NOTE: Start Date</b> cannot be backdated.
<b>End Date</b>	This is an optional field. Click the calendar icon and specify the expiry date. <b>NOTE: End Date</b> cannot be less than <b>Start Date</b> .

- On **Advance against Uncollected Funds** screen, click **Submit** button.  
STEP RESULT: **Transaction Initiation Successful** window is displayed.

**Figure 3: Transaction Initiation Successful**

5. On **Transaction Initiation Successful** window, click **OK** to close the transaction.

## 41. Ad hoc Account Statement

This topic describes the systematic instruction to generate account statement based on a given date range or selected period on the account holder's request.

1. On the **Homepage**, from **Account Services**, under **Statement**, click **Ad hoc Account Statement**, or specify the **Ad hoc Account Statement** in the search icon bar.

STEP RESULT: **Ad hoc Account Statement** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 41.1: Ad hoc Account Statement**

Ad hoc Account Statement

Account Number \*

Period

Date Range

Date Range \*

Generate

No Customer Selected

2. Enter the **Account Number**.

STEP RESULT: **Ad hoc Account Statement** details are displayed.

**NOTE:** Account statement details get displayed if any statement is generated today.

Figure 41.2: Ad hoc Account Statement Details

Ad hoc Account Statement

Account Number \*

Period

Date Range \*

Account Statement

Statement from  to

Document Reference:

Customer Information

No Customer Image to display

Customer Id. Name

KYC Status

No Signature data to display

Account Name  Account Branch

Account Status  Account Balance

Address Of Communication

- On **Ad hoc Account Statement** screen, specify the fields.  
For more information on fields, refer to the field description table.



Table 41.1: Ad hoc Account Statement - Field Description

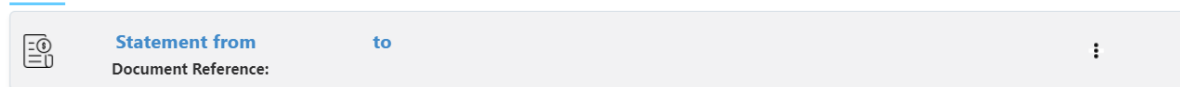
Field	Description
<b>Account Number</b>	<p>Enter the <b>Account number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b>, <b>Account Number</b>, or <b>Account Name</b> and click on the <b>Fetch</b> button.</p> <p>When users enter the account number, the customer information and the account statement details are displayed.</p>
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.
<b>Period</b>	<p>Users can select the period for account statement generation from the drop-down list. The drop-down lists the below values:</p> <ul style="list-style-type: none"> <li>• Date Range</li> <li>• Last Month</li> <li>• Last 2 Months</li> <li>• Last 3 Months</li> <li>• Last 6 Months</li> </ul> <p>When you select the Date Range in the Period drop-down, you can specify the account statement generation date manually.</p> <p>When you select the Last Month or Last 2 Months or Last 3 Months or Last 6 months in the Period drop-down, the Date Range field defaults, and the user cannot modify the date.</p> <p>For Example:</p> <ul style="list-style-type: none"> <li>• If the user selects the Period drop-down as Last Month, the date will be default as last one month from the current date.</li> <li>• If the user selects the Period drop-down as Last 2 Months, the system defaults the account statement generation date as last 2 months from the current date, and the user cannot modify the date.</li> <li>• If the user selects the Period drop-down as Last 3 Months, the system defaults the account statement generation date as last 3 months from the current date, and the user cannot modify the date.</li> <li>• If the user selects the Period drop-down as Last 6Months, the system defaults the account statement generation date as last 6 months from the current date, and the user cannot modify the date.</li> </ul>
<b>Date Range</b>	<p>Click the calendar and specify the from date and to date.</p> <p><b>NOTE:</b> The Date Range Cannot be blank. To date cannot be less than from date.</p>


4. On the **Ad hoc Account Statement** screen, click **Generate** button to generate the account statement for selected period.

STEP RESULT: Account Statement is generated.

### Figure 41.3: Generated Account Statement

Account Statement



5. On the **Generated Account Statement**, the following details are displayed:
  - a. Statement Period
  - b. Document Reference
6. Click  icon to view, or print the generated account statement.

## 42. Account Statement Frequency

This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.

1. On the **Homepage**, from **Account Services**, under **Statement**, click **Account Statement Frequency**, or specify the **Account Statement Frequency** in the Search icon bar.

STEP RESULT: **Account Statement Frequency** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 42.1: Account Statement Frequency**

2. On **Account Statement Frequency** screen, specify the fields.  
For more information on fields, refer to the field description table.

### Account Statement Frequency

Field	Description
<b>Account Number</b>	Enter the account number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click the <b>Fetch</b> button. When users enter the account number, the customer information is displayed.
<b>Account Name</b>	Account Name is displayed based on the account number selected.
<b>Last Statement Date</b>	The last statement generation date will be displayed.

Field	Description
<b>Frequency</b>	<p>Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:</p> <ul style="list-style-type: none"> <li>• Annual</li> <li>• Semiannual</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul> <p>For the <b>Annual, Semiannual, Quarterly</b> and <b>Daily</b> cycles, the account statement will be generated on the last day of that cycle.</p> <p>For a weekly and fortnightly statement, the user can specify the day of the week on which account statements must be generated. To specify weekly and fortnightly statements, click on the adjoining drop-down list. The following list of days will be displayed:</p> <ul style="list-style-type: none"> <li>• Sunday</li> <li>• Monday</li> <li>• Tuesday</li> <li>• Wednesday</li> <li>• Thursday</li> <li>• Friday</li> <li>• Saturday</li> </ul> <p>For monthly statements the user can specify the dates of the month, between 1 and 31(corresponding to the system date). For example:</p> <ul style="list-style-type: none"> <li>• If the user selected the statement date to 30, then account statements will be generated on the last working day for months with &lt; 30 days.</li> <li>• If the user sets the statement date to 31, then account statements will be generated on the last working day for months with &lt;31 days.</li> <li>• If 30th or 31st is a holiday on the next working day the account statement gets generated.</li> </ul>

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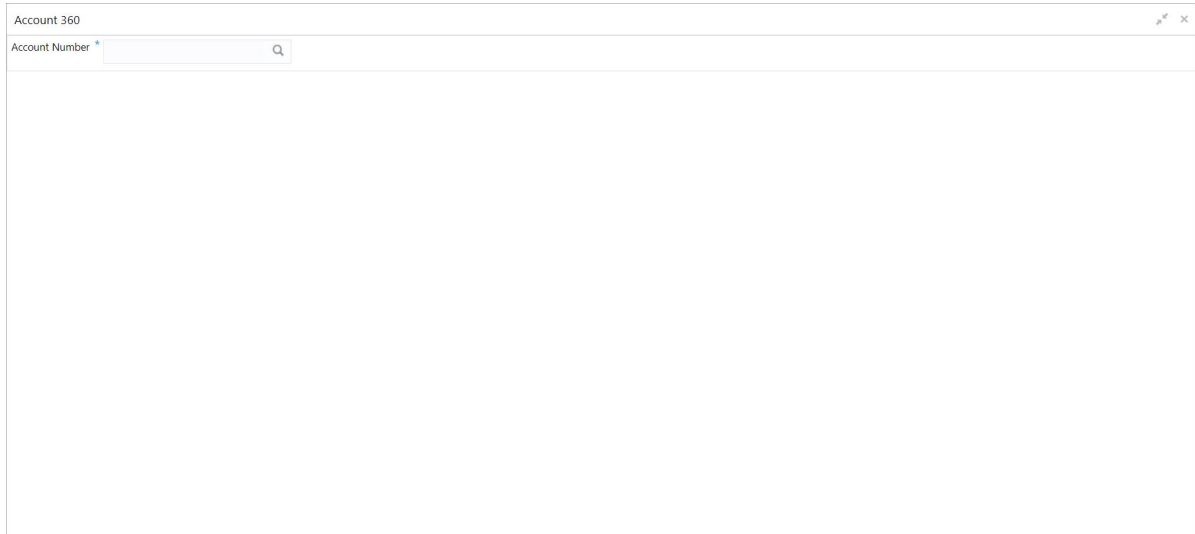
## 43. Account 360

The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Overdraft Details, Alerts, Standing Instructions, Pending Requests, Recent transactions, and Interest Details.

CONTEXT:

This topic has the following sub-topics:

- [43.1 Account Balance](#)
  - [43.2 Account Information](#)
  - [43.3 Account Holder Details](#)
  - [43.4 Account Details](#)
  - [43.5 Account Statement Details](#)
  - [43.6 Suggested Actions](#)
  - [43.7 Overdraft Details](#)
  - [43.8 Alerts](#)
  - [43.9 Standing Instructions](#)
  - [43.10 Pending Requests](#)
  - [43.11 Frequent Actions](#)
  - [43.12 Recent Transactions](#)
  - [43.13 Interest Details](#)
1. On the **Homepage**, from **Account Services**, under **Inquiry**, click **Account 360**, or specify **Account 360** in the search icon bar.  
STEP RESULT: **Account 360** screen is displayed.

**Figure 43.1: Account 360**

The screenshot shows a web browser window titled "Account 360". Below the title bar, there is a search bar labeled "Account Number \*". The search bar contains a magnifying glass icon and is currently empty. The rest of the page content is blank.



2. On the **Account 360** screen, specify the account number.  
STEP RESULT: Account 360 details for account is displayed.

Figure 43.2: Account 360 Details for Active Account

- On the **Account 360** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 43.1: Account 360 - Field Description

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer Id</b> , <b>Account Number</b> , or <b>Account Name</b> and click the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed based on the account number selected.

- On the **Account 360** screen, click on  icon to refresh the information on the screen.
- On the **Account 360** screen, click on  icon to browse the account services menu.

---

## 43.1 Account Balance

This topic helps the user to know the account balance details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following details for the account balance.

- Withdrawable Balance
- Available Balance
- Uncollected Fund
- Unutilized Limits
- Minimum Required Balance

**Figure 43.3: Account Balance**

Withdrawable Balance	Available Balance	Uncollected Fund	Unutilized Limits	Minimum Required Balance
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## 43.2 Account Information

This topic helps the user to know the account information details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following account information details.

- Account Product Description
- Account Branch Description
- Account Status
- IBAN
- Account class Type (Savings/Current)
- Account Currency
- Account Opening Date
- Nomination Status
- Performance Status
- Account Type



Figure 43.4: Account Information



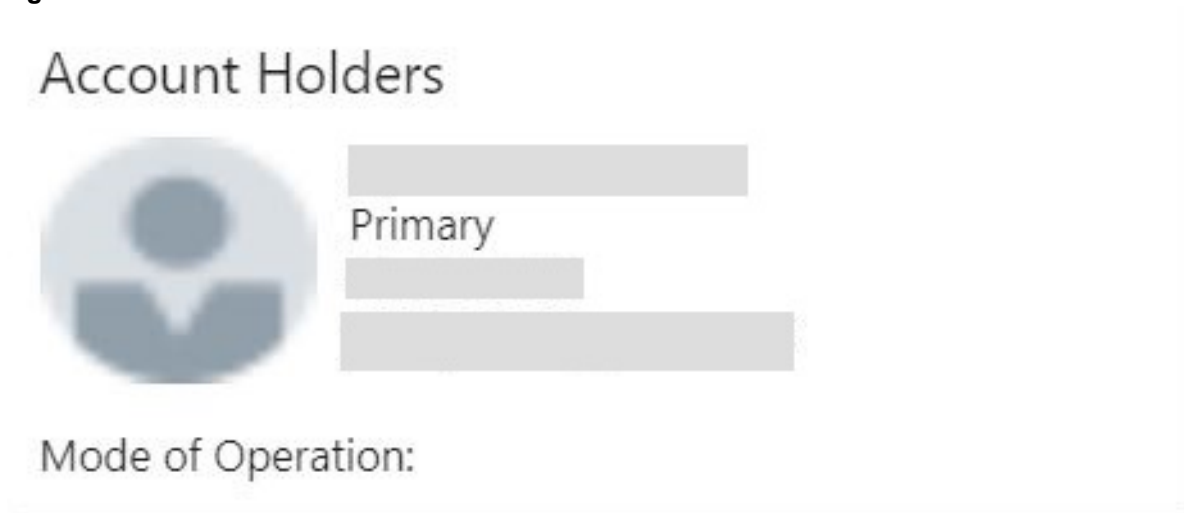
**NOTE:** Account status is displayed as Active/Frozen/Dormant based on account status. If the account is frozen and Dormant, the status is displayed as Frozen.

### 43.3 Account Holder Details

This topic helps the user to know the Account Holder details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following account holder details.

- Account holders photo
- Name
- Customer ID
- Account holder relation (Primary/Joint and first/Joint and other etc)
- Mobile Number with ISD code
- Email Id
- Mode of Operation

**Figure 43.5: Account Holder**

## 43.4 Account Details

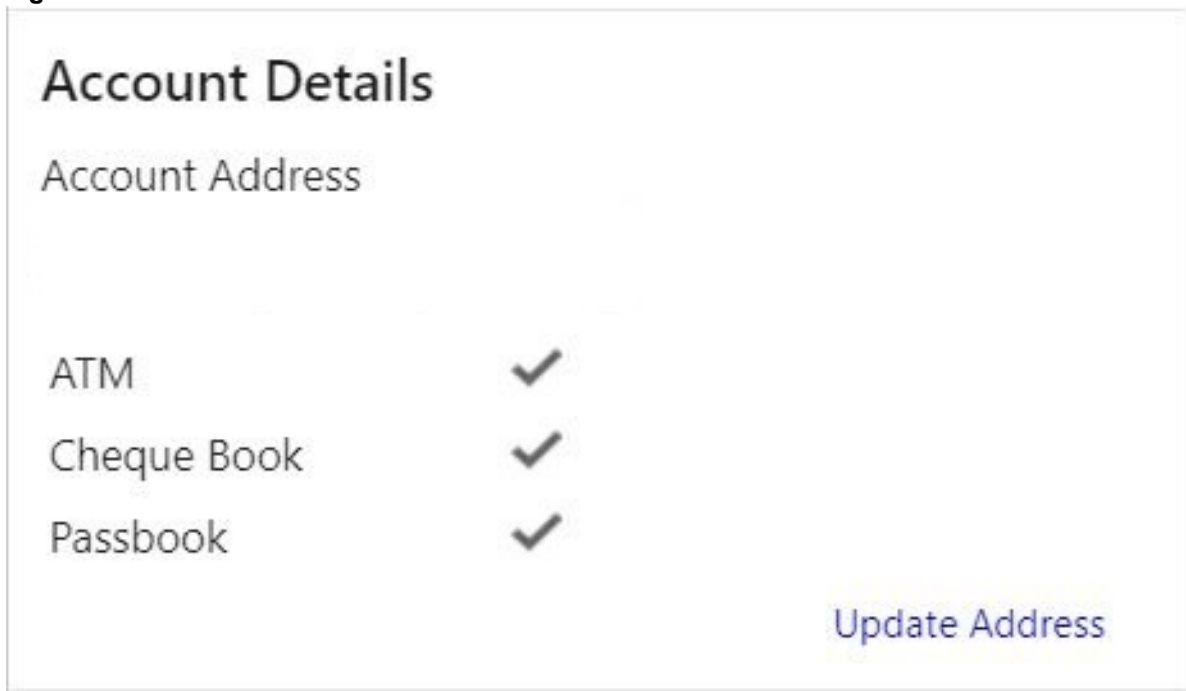
This topic helps the user to know the Account Address details and facilities enabled to the account.

On the **Account 360** screen, the Account Details widget provides the Account Address.

The Account Details widget displays the below facilities enabled for the account.

- ATM
- Cheque Book
- Passbook
- Overdraft
- Online Sweep

Figure 43.6: Account Details



To update the account address, click **Update Address** hyperlink and the system displays the **Account Address Update** screen.

**NOTE:** For more information, refer [Account Address Update](#)

On the **Account Address Update** screen, user can modify the below details:

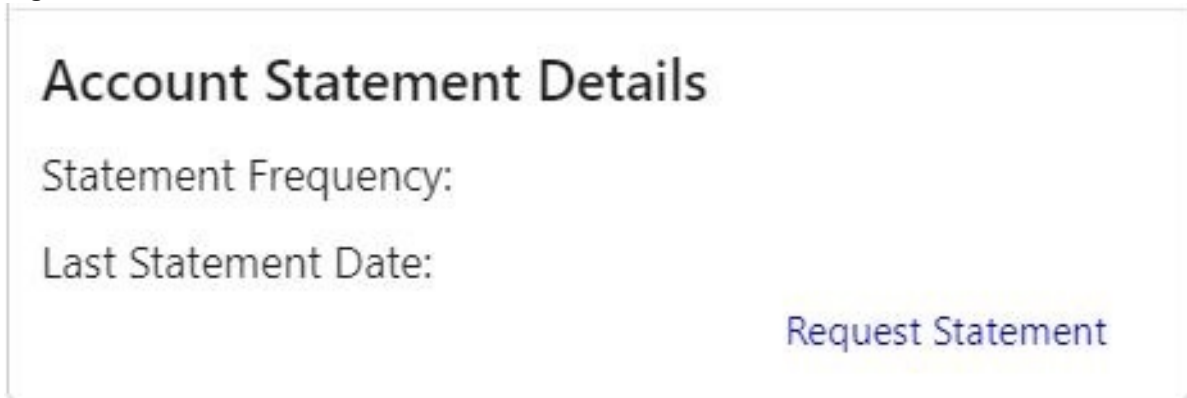
- Building
- Street
- City
- State
- Country
- Zip Code

### 43.5 Account Statement Details

This topic helps the user to know the statement frequency and the last statement details for the account.

The below account statement details are displayed:

- Account Statement Frequency and Cycle
- Last Statement Date

**Figure 43.7: Account Statement Details**

To generate the ad hoc account statement, click **Request Statement** hyperlink.

**NOTE:** For more information, refer [Ad hoc Account Statement](#)

On the **Ad hoc Account Statement** screen, user can generate the account statement using the below details:

- Period
- Date Range

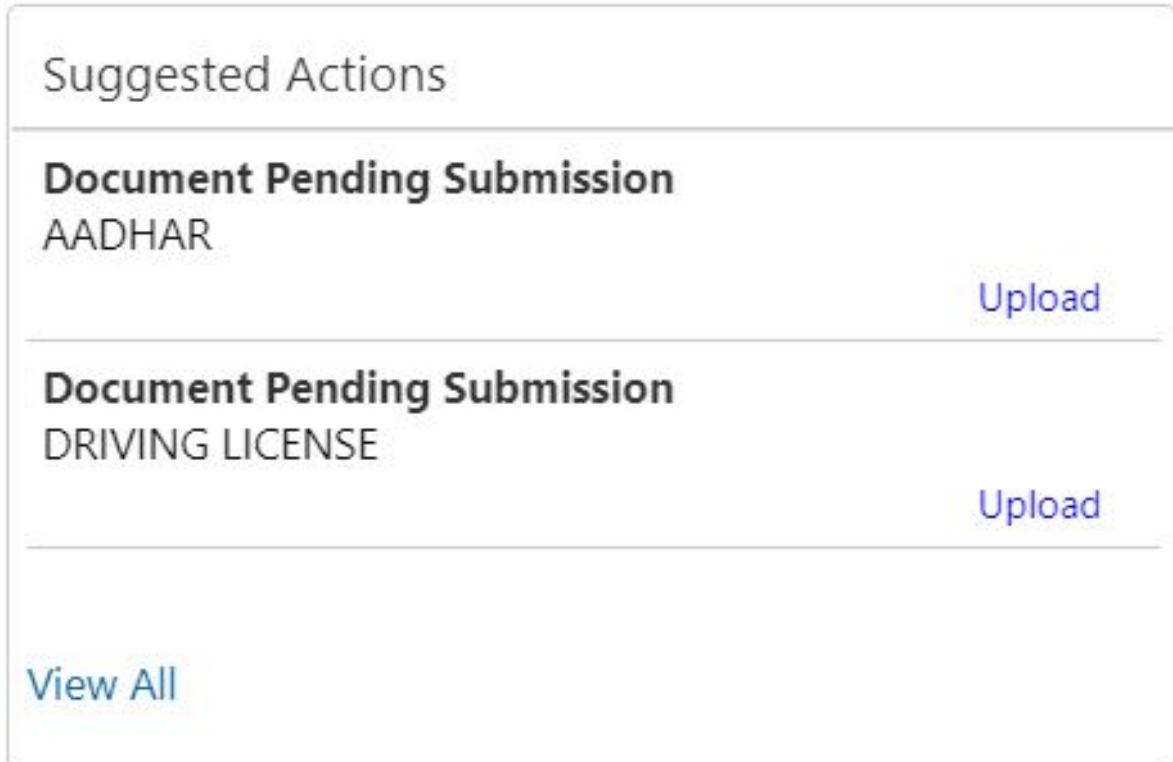
## 43.6 Suggested Actions

This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.

1. On the **Account 360** screen, the system displays the suggested actions for the account.

**STEP RESULT:** Suggested Actions details for the account are displayed.

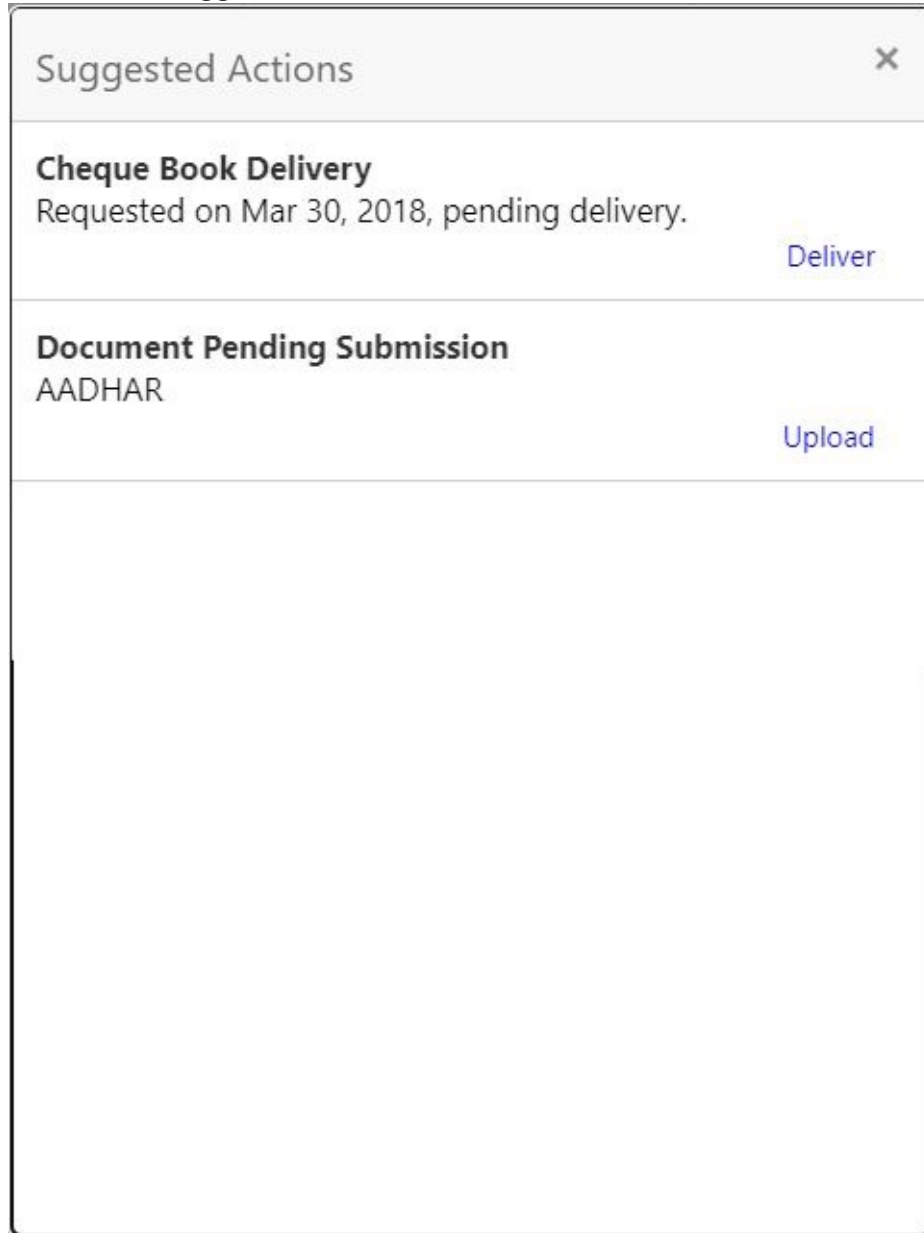
Figure 43.8: Suggested Actions



2. The suggested actions widget displays two suggested actions at a time. If more than 2 suggested actions are present for the account, the **View All** button is enabled to the user
3. To view all the suggested actions, click on **View All** button.

STEP RESULT: **Suggested Actions** pop-up window is displayed.

Figure 43.9: View All - Suggested Actions



- Click **X** icon on the **Suggested Actions** pop-up window.  
STEP RESULT: **Suggested Actions** pop-up window is closed.
- On the **Suggested Actions** widget, the below cases are displayed. If no suggested actions are displayed, the system displays the message as **No Suggested Actions**.  
For more information on cases, refer to the suggested actions description table.

Table 43.2: Suggested Actions - Events Description

Events	Description
<b>Deliver Cheque Book</b>	<p>Displayed, if any cheque book delivery is pending for the account at branch. To deliver the cheque book, click on <b>Deliver</b> button, and the <b>Cheque Book Status</b> screen is launched.</p> <p>The system displays the message with cheque book request date and status. For example, Requested on March 30, 2019, pending delivery.</p>
<b>Renew Debit Card</b>	<p>Displayed, if any debit card is expiring for the account in specified number of days defined at Account 360 parameter. By default the number of days is 30 and can modify the value. To renew the debit card, click on <b>Renew</b> button, and the <b>Debit Card Request</b> screen is launched.</p> <p>The system displays the message with card number and expiry date. For example, Card 098976569876XXX expiring on Jan 15, 2022.</p>
<b>Request Cheque Book</b>	<p>Displayed, if the number of pending cheque leaves are less than or equal to the specified limit at Account 360 parameter. By default the limit is 5 and can modify the value. To request new cheque book, click on <b>Request</b> button, and the <b>Cheque Book Request</b> screen is launched.</p> <p>For example, Unused leaves are 5.</p> <p><b>NOTE:</b> The pending cheque leaves consider unused, stopped, and rejected cheques. It excludes canceled and used cheques.</p>
<b>Document Expiring</b>	<p>Displayed, if any document attached to the account is expiring in specified number of days defined at Account 360 parameter. By default the number of days is 30 and can modify the value. To upload the new document, click on <b>Upload</b> button, and the <b>Account Documents Update</b> screen is launched.</p> <p>The system displays the message with the document name and expiry date. For example, DRIVING LICENSE expiring on Feb 25, 2022.</p>
<b>Document Pending Submission</b>	<p>Displayed, if any document is pending for submission. To upload the new document, click on <b>Upload</b> button, and the <b>Account Documents Update</b> screen is launched.</p> <p>For example, AADHAR or PAN or Driving License.</p>
<b>Document Expired</b>	<p>Displayed, if any document attached to the account is expired. To upload the new document, click on <b>Upload</b> button, and the <b>Account Documents Update</b> screen is launched.</p> <p>The system displays the message with the document name and expiry date. For example, DRIVING LICENSE expired on Feb 25, 2022.</p>

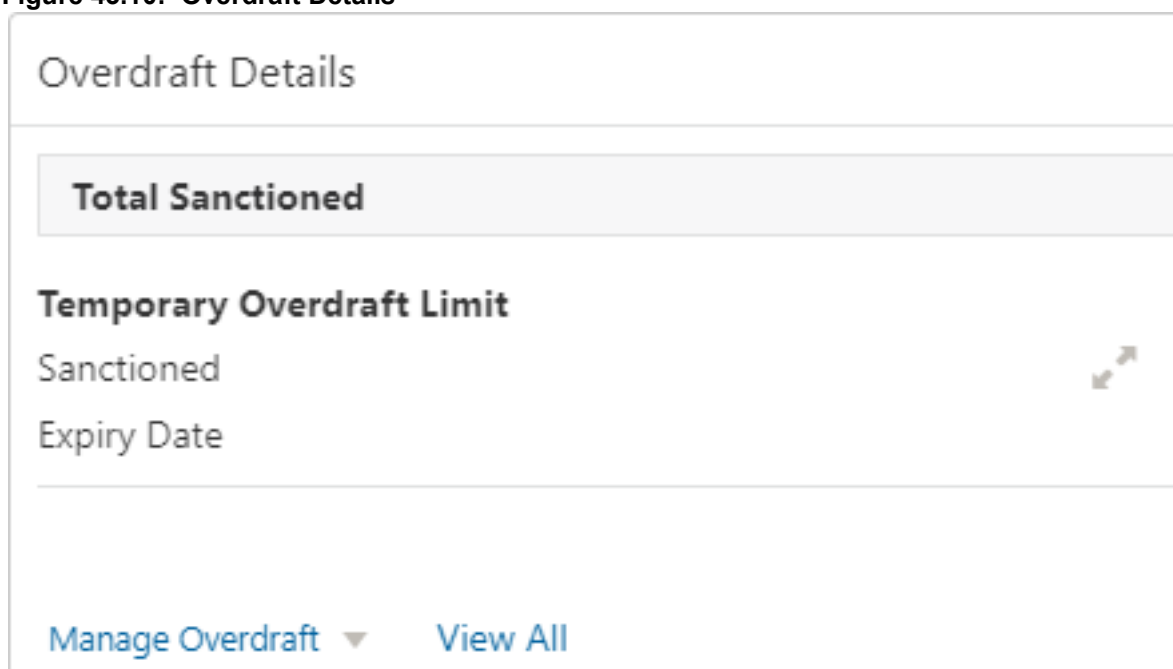
Events	Description
<b>Activate Dormant Account</b>	Displayed, if the account status is dormant. To activate the dormant account, click on <b>Activate</b> button, and the <b>Activate Dormant Account</b> screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

## 43.7 Overdraft Details

This topic describes the systematic instruction about the **Overdraft Details** in the **Account 360** screen. The **Overdraft Details** help the user know the limits and can modify the existing limit details.

- On the **Account 360** screen, the system displays the overdraft details linked to the account.  
STEP RESULT: **Overdraft Details** are displayed.

**Figure 43.10: Overdraft Details**



The **Total Sanctioned** amount is displayed in the **Overdraft Details** widget. To calculate the total sanctioned amount, the system must consider all the active overdrafts mapped to the account except any expired overdraft available for the account.

- The **Overdraft Details** widget displays one limit at a time. If more than one limit is present for the account, the **View All** button is enabled to the user.

Expiring overdraft details are highlighted based on the number of days defined for overdraft expiring in the account 360 parameters. The badge **Expiring** should be provided to highlight the expiring overdraft details. The default parameter value is **30 Days**. Expired overdraft details are highlighted based on the number of days defined for displaying expired overdraft in the account 360 parameters. The badge **Expired** should be provided to highlight the expired overdraft details. The default parameter value is **30 Days**.




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**NOTE:** If no overdraft is linked to the account, '**No Overdraft Details**' message is displayed.

3. To view all limits, click on **View All** button.

STEP RESULT: **Overdraft Limits** pop-up window is displayed.

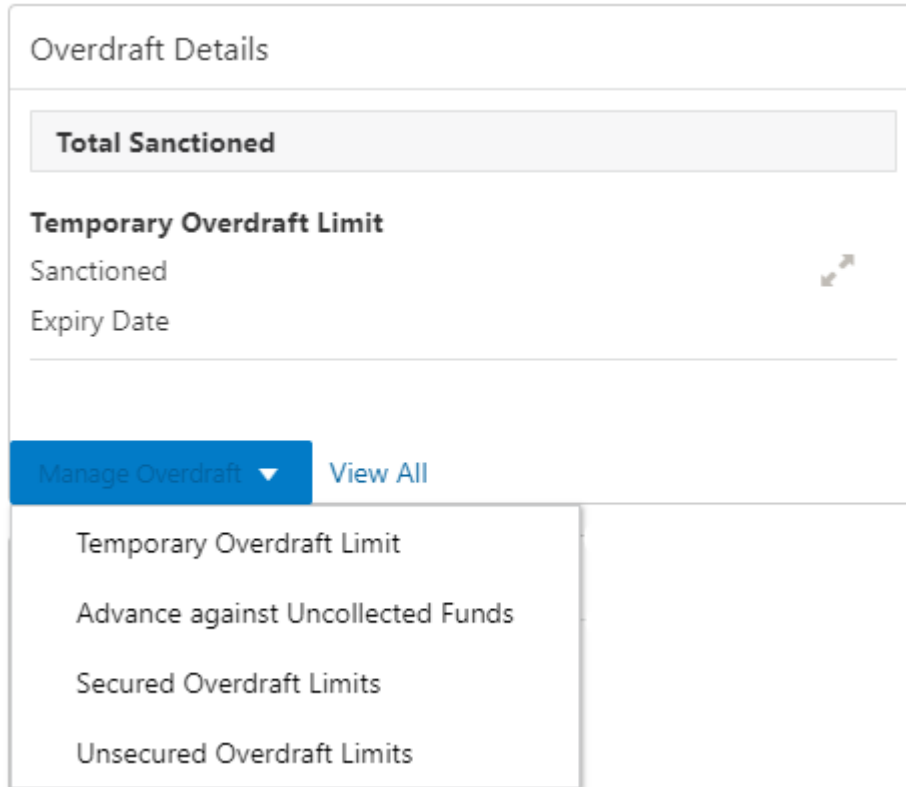
4. On the **Overdraft Details** widget, click the  icon, to view or modify the limit details.

STEP RESULT: Related limit screen is displayed and user can modify the details.

5. To link new limits for an account, click **Manage Overdraft** drop-down.

STEP RESULT: The drop-down lists the below values:

- **Temporary Overdraft Limit**
- **Advance Against Uncollected Funds**
- **Secured Overdraft Limits**
- **Unsecured Overdraft Limits**

**Figure 44:Manage Overdraft**

On clicking the required overdraft option, the system launches the related screen that defaults the **Account Number** and **Overdraft Details** if available, and the user can create or modify the overdraft details.

6. On the **Overdraft Details** widget, the following limit details are displayed.
  - a. Limit Type
  - b. Sanctioned Amount
  - c. Expiry Date
  - d. Collateral Type and Related Reference Number
  - e. Renewal amount and renewal date for a temporary overdraft, if any.
  - f. The system displays the badge **Expiring** or **Expired** based on the number of days specified at the Account 360 parameter.

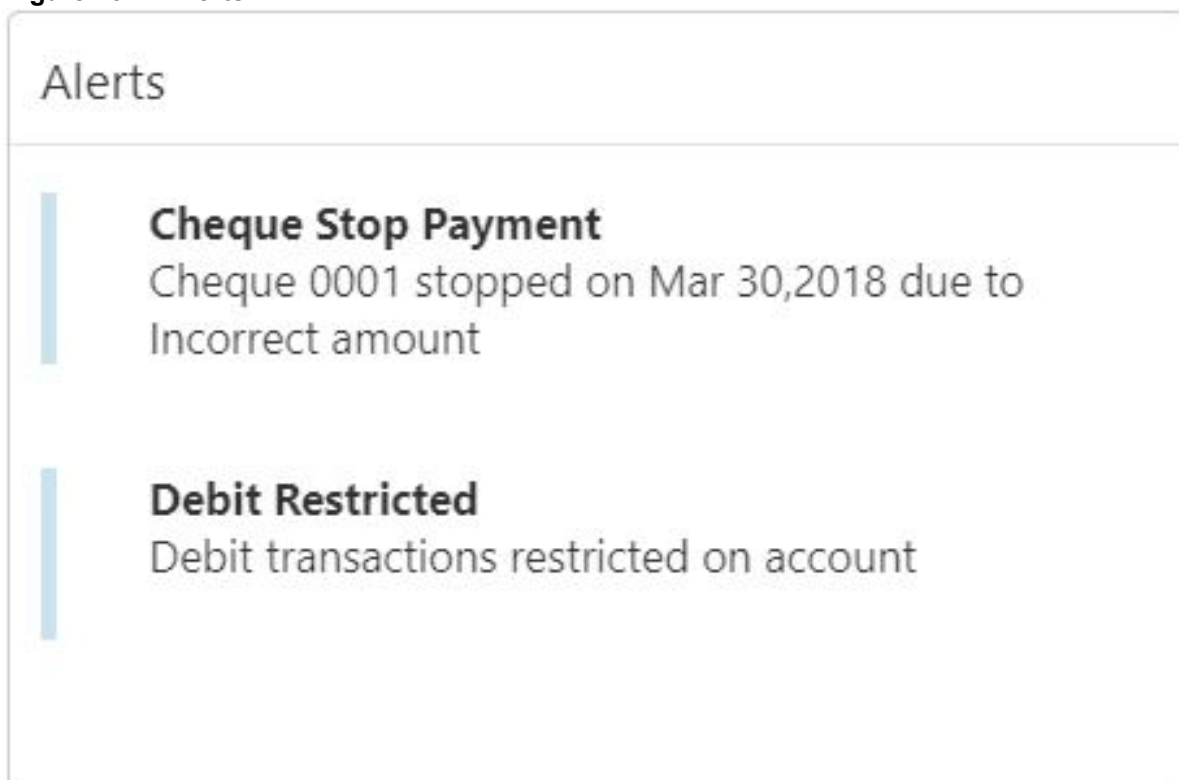
## 43.8 Alerts

This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.

1. On the **Account 360** screen, the system displays the alerts of any exceptions, memo, and warnings on the account.

STEP RESULT: Account Alert details are displayed.

Figure 43.1: Alerts



2. The alerts widget displays two alerts at a time. If more than 2 alerts are present for the account, the **View All** button is enabled to the user
3. To view all alerts, click on **View All** button.  
STEP RESULT: **Alerts** pop-up window is displayed.

Figure 43.2: Alerts Pop-up Window

4. Click **X** icon on the **Alerts** pop-up window.  
STEP RESULT: **Alerts** pop-up window is closed.
5. On the **Alerts** widget, the below details are displayed.  
For more information on cases, refer to the alerts description table.

**NOTE:** If no alerts are displayed, the system displays the message as **No Alerts**.

Table 43.3: Alerts - Case Description

Alerts	Description
<b>Cheque Stop Payment</b>	Displayed if any active stop payment is available on the account. The alert message displays the cheque number, Stop payment date, and stop payment reason. For example, Cheque 0002 stopped on Jan 10, 2022 due to an incorrect amount.

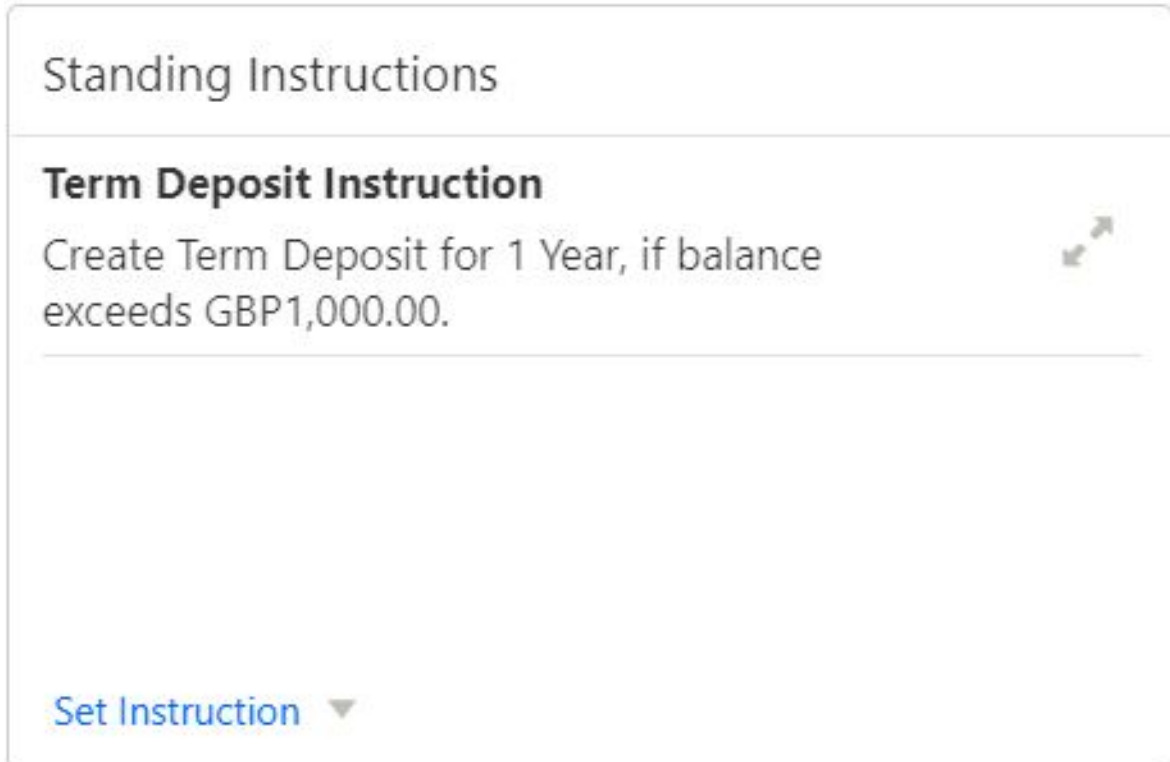
Alerts	Description
<b>Debit Card Blocked</b>	Displayed if any debit card is blocked. The alert message displays the card number and block reason. For example, Card XXXXXXXXXXXXX1230 is blocked due to a lost card.
<b>Cheque Rejected</b>	Displayed if any cheque clearing is rejected on the account. The alert message displays the Cheque Number, Rejected date, and Reject reason. For example, Cheque CHQ00000003023063 Rejected on Jan 15, 2022, due to Insufficient Balance.
<b>Amount Block</b>	Displayed if any active amount is blocked on the account. The alert message displays the Blocked amount, Date, and Block reason details. For example, GBP 10,000.00 blocked on Dec 10, 2021, due to legal notice.
<b>Memo</b>	Displayed if any active memo is maintained for the account. The memo message is displayed in the alert.
<b>Debit Restricted</b>	Displayed if any debit restriction is there for the account.
<b>Credit Restricted</b>	Displayed if any credit restriction is there on the account.
<b>Debit Override</b>	Displayed if any debit override is there on the account.
<b>Credit Override</b>	Displayed if any credit override is there on the account.

## 43.9 Standing Instructions

This topic describes the systematic instruction about the Standing Instructions in Account 360 screen. The Standing Instructions widget helps the user to view or modify the existing standing instruction details.

1. On the **Account 360** screen, the system displays the Standing Instructions linked to the account.  
STEP RESULT: Standing Instructions details for the account are displayed.

Figure 43.3: Standing Instructions




2. On the **Standing Instructions** widget, click  icon, to view or modify the instruction details.
3. The standing instructions widget displays two standing instructions at a time. If more than 2 standing instructions are present for the account, the **View All** button is enabled to the user.  
If no standing instructions are displayed, the system displays the message as **No Standing Instructions**.
4. To view all standing instructions, click on **View All** button.  
STEP RESULT: **View All - Standing Instructions** pop-up window is displayed.
5. On the **Standing Instructions** widget, click on **Set Instructions** drop-down to capture new instructions.
  - a. Scheduled Transfer
  - b. Sweep Out from Account
  - c. Term Deposit
  - d. Online Sweep
  - e. Sweep In to Account
6. On the **Standing Instructions** widget the following instruction types are displayed.

Table 43.4: Standing Instructions - Types

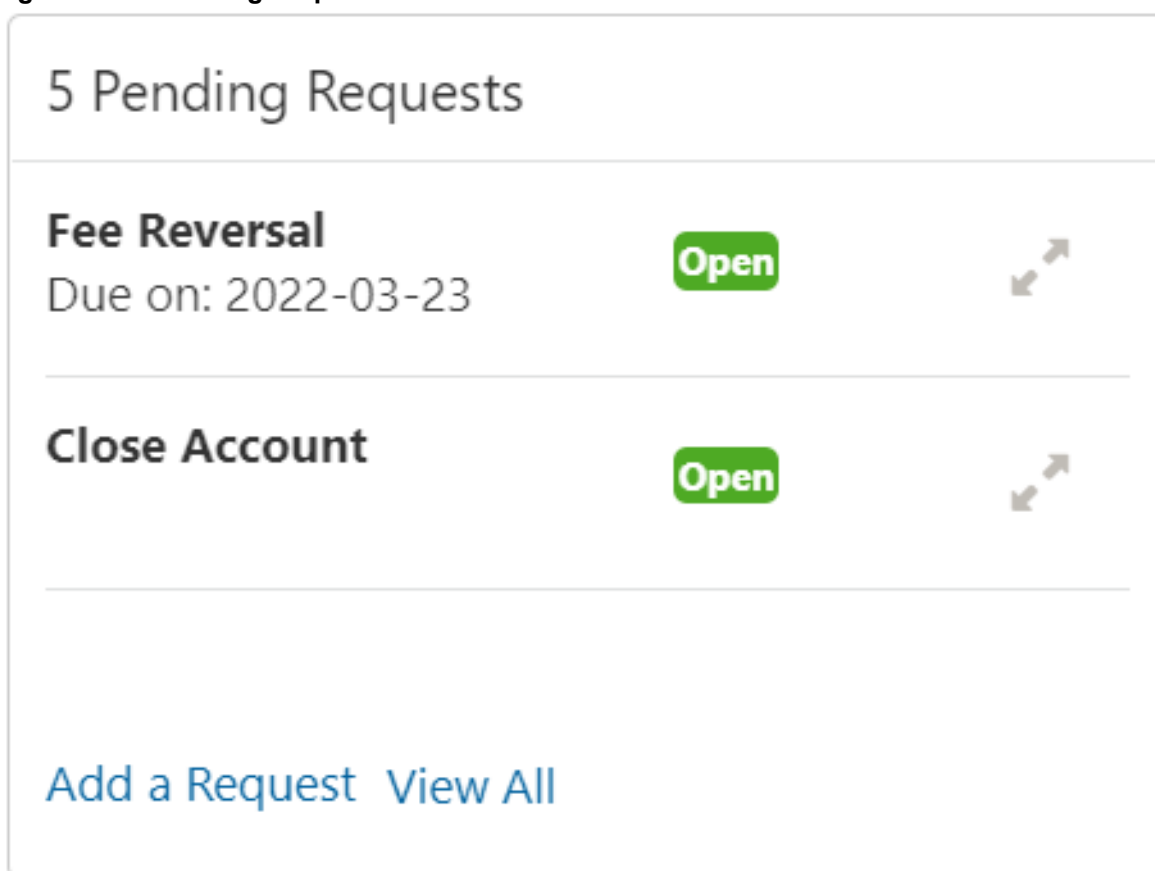
Instruction Type	Description
<b>Scheduled Transfer</b>	<p>Displayed, if any active scheduled transfer is available for the account. The message displays the following details:</p> <ul style="list-style-type: none"> <li>• Instruction Type</li> <li>• Instruction Amount</li> <li>• Currency</li> <li>• Beneficiary Account Name</li> <li>• Frequency Details</li> <li>• Liquidation Date</li> </ul>
<b>Sweep In</b>	<p>Displayed, if any active sweep in instruction is available for the account. The message displays the following details:</p> <ul style="list-style-type: none"> <li>• Instruction Type</li> <li>• Threshold Amount</li> <li>• Currency</li> <li>• Provider Account Name</li> </ul>
<b>Sweep Out</b>	<p>Displayed, if any active sweep out instruction is available for the account. The message displays the following details:</p> <ul style="list-style-type: none"> <li>• Instruction Type</li> <li>• Threshold Amount</li> <li>• Currency</li> <li>• Beneficiary Account Name</li> </ul>
<b>Term Deposit</b>	<p>Displayed, if any active term deposit instruction is available for the account. The message displays the following details:</p> <ul style="list-style-type: none"> <li>• Instruction Type</li> <li>• Threshold Amount</li> <li>• Currency</li> <li>• Deposit Account Tenor Details</li> </ul>
<b>Online Sweep</b>	<p>Displayed, if any active online sweep instruction is available for the account. The message displays the following details:</p> <ul style="list-style-type: none"> <li>• Instruction Type</li> <li>• Sweep Eligible Balance</li> <li>• Currency</li> </ul>

## 43.10 Pending Requests

This topic describes the systematic instruction about the Pending Requests in the Account 360 screen. Specific requests raised by the customer with the bank sometimes take time to process or investigate. Such requests are captured as Service Requests. Service Requests help the users track customer requests, maintain a target completion date, priority for a request, change severity for an ageing request, and update brief details of information exchanged with the customer. The Pending Requests widget helps the user Add, Modify, Edit, or View the service requests raised by the Customer.

1. On the **Account 360** screen, the system displays the Pending Requests for the account.  
STEP RESULT: Pending Request details for the account are displayed.

**Figure 43.4: Pending Requests**



2. On the **Pending Request** widget, the system displays the total number of requests available for the account. If no pending requests are displayed, the system displays the message as **No record to display**.
3. On the **Pending Request** widget, the system displays the following fields.  
For more information on fields, refer to the field description table.


**Table 43.5: Pending Request - Field Description**

<b>Field</b>	<b>Description</b>
<b>Service Request Type</b>	Displays the Service Request type. For example, Statement Copy, Transaction Dispute etc.
<b>Due Date</b>	Displays the target completion date.
<b>Status</b>	Displays the service request status. The status types are: <ul style="list-style-type: none"><li>• Escalated</li><li>• Pending</li><li>• Open</li></ul>

4. To add a new request, click on **Add a Request** button.  
STEP RESULT: **New Service Request** pop-up window is displayed.



**Figure 43.5: New Service Request**

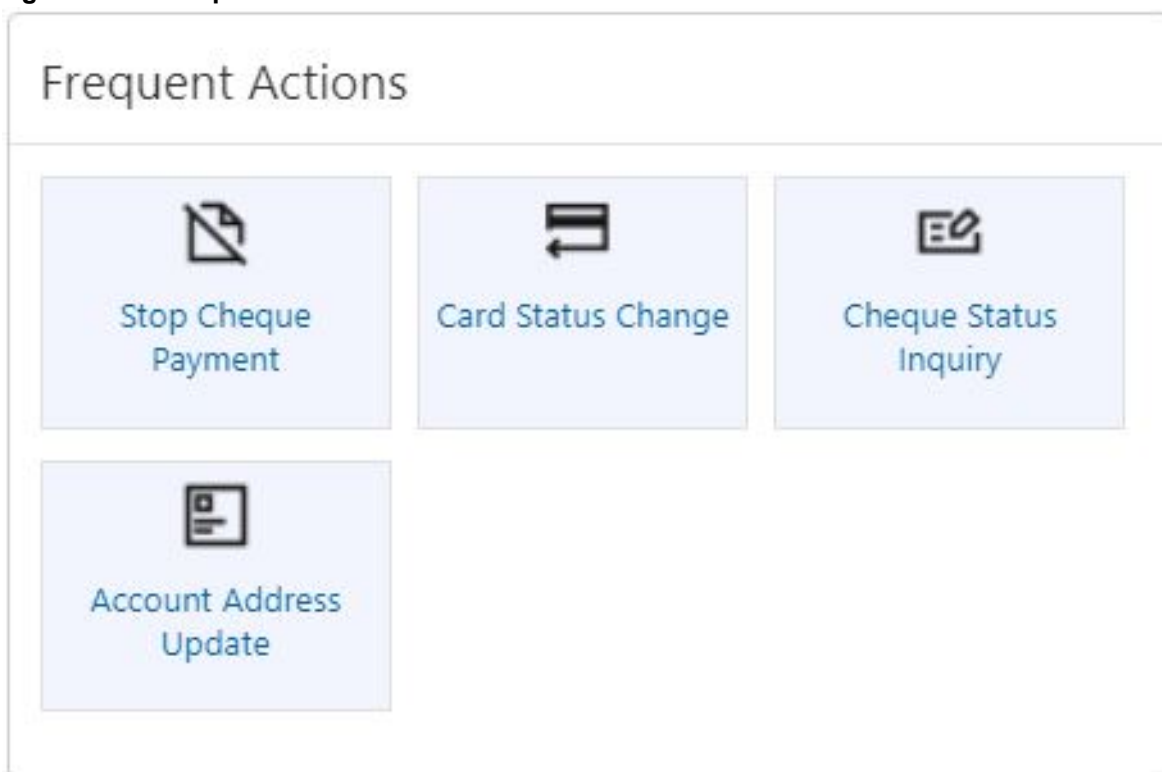
5. On the **New Service Request** pop-up window, specify the fields.  
For more information on fields, refer to [Table 2.6: Service Request-New Service Request](#)
6. Click the **Save** button.  
STEP RESULT: **Request saved successfully** message is displayed.
7. Click **OK**.  
STEP RESULT: A new record is displayed in the Pending Request widget.
8. On the **Pending Requests** widget, click  icon to view or modify the service requests.  
STEP RESULT: Service Request Details screen is displayed.
9. The Pending Requests widget displays two service request details at a time. If more than two service request details are present for the account, the **View All** button is enabled to the user.
10. To view all Pending Requests, click on **View All** button.  
STEP RESULT: **View All - Pending Requests** pop-up window is displayed.

## 43.11 Frequent Actions

This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

The Frequent Actions widget displays the frequently used account servicing transactions.

**Figure 43.6: Frequent Actions**



**NOTE:** A maximum of 6 transactions are allowed for frequent actions.

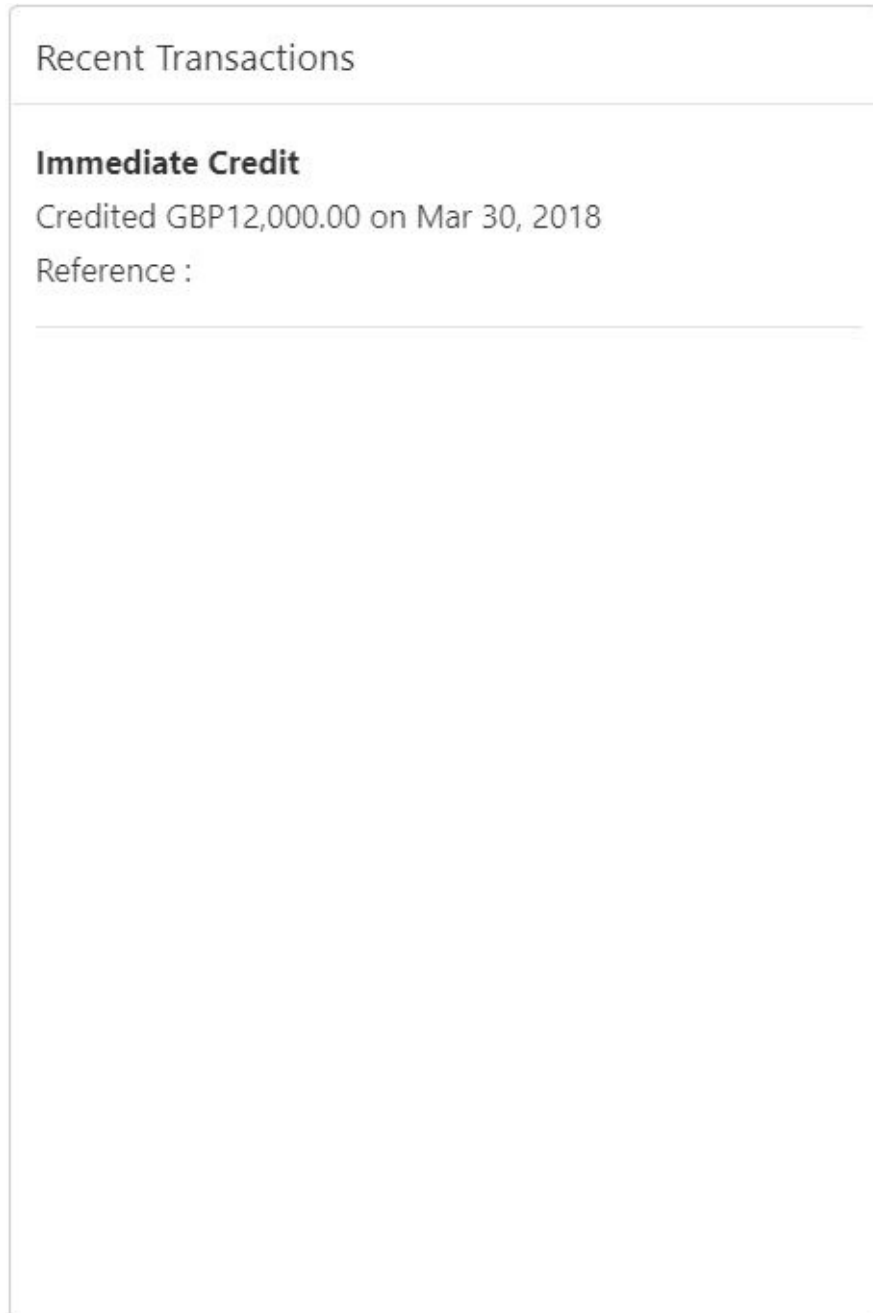
Users can configure the frequently used account servicing transactions screens.

When users click on the configured account servicing transactions, the system launches the related transaction screen by defaulting the account number.

## 43.12 Recent Transactions

This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.

1. On the **Account 360** screen, the system displays the Recent Transactions performed for the account.  
STEP RESULT: Recent Transactions details for the account are displayed.

**Figure 43.7: Recent Transactions**

2. The Recent Transactions widget displays latest 5 transaction details at a time. If more than 5 transaction details are present for the account, the **View more** button is enabled to the user.
3. To view more Recent Transactions, click on **View more** button.

STEP RESULT: **Account Transaction** screen is displayed.

**NOTE:** In this view, 15 records are shown at a time and can be configured in Account 360 parameter.

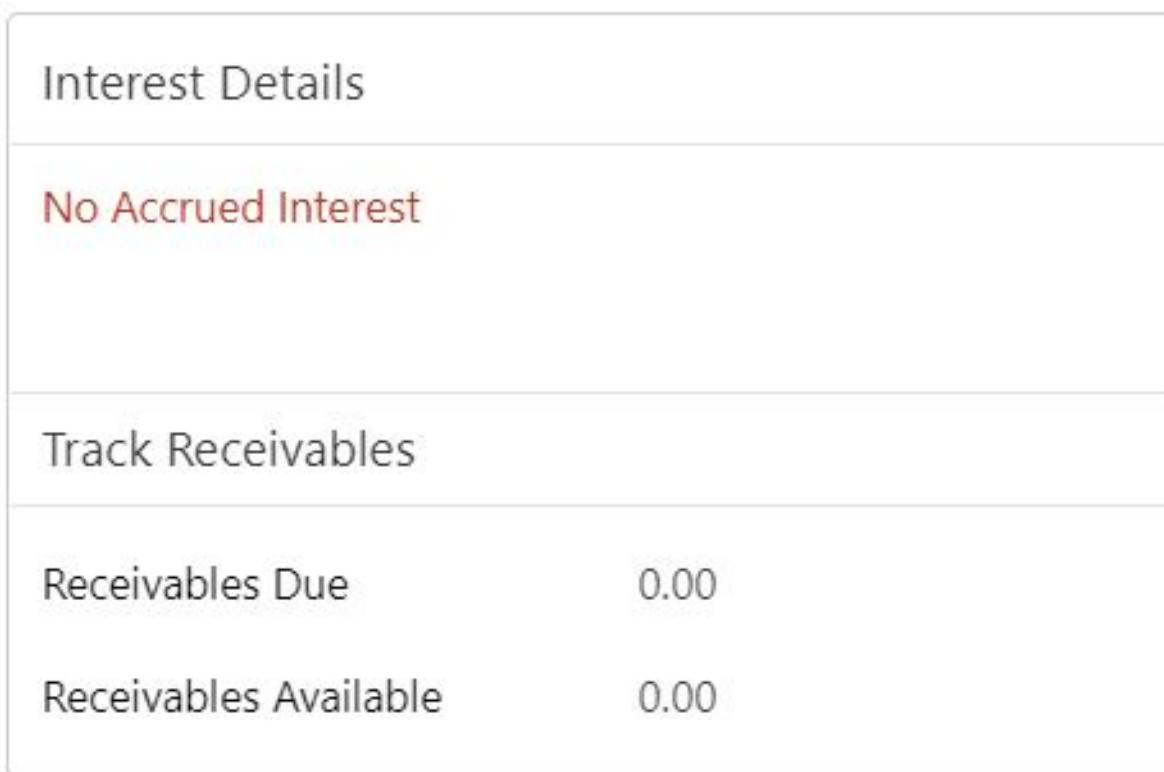
## 43.13 Interest Details

This topic describes about Interest Details in the Account 360 screen.

The below Interest Details widget displays the following details.

- Accrued Credit Interest
- Accrued Debit Interest
- Receivable Due
- Receivable Available

**Figure 43.8: Interest Details**



Interest Details	
No Accrued Interest	
Track Receivables	
Receivables Due	0.00
Receivables Available	0.00

The system displays the **No Accrued Interest** message if accrued debit and credit interest are unavailable.

## 44. Account Balance Inquiry

This topic describes the systematic instructions about Account Balance Inquiry. The Account Balance Inquiry screen helps the users to inquire the account balance, accrued interest and charge due, turnover and receivable tracking details.

1. On the **Homepage**, from **Account Services**, under **Inquiry**, click **Account Balance Inquiry**, or specify **Account Balance Inquiry** in the Search icon bar.

STEP RESULT: **Account Balance Inquiry** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 44.1: Account Balance Inquiry**

Account Balance Inquiry ⌵ ×

Account Number \*

All amounts in GBP

Total Available Balance <input type="text"/> <a href="#">Show Calculation</a>	Current Balance Available Balance	Uncollected Balance Withdrawable Uncollected	Sweep Eligible Unutilized Limits	Minimum Required Balance Amount Block
---	--------------------------------------	---	-------------------------------------	--

Interest and Charge Details	Turnover Details	Receivable Tracking
Accrued Credit Interest	<b>Credit</b> <b>Debit</b>	Amount Due
Accrued Debit Interest	Daily Turnover	Amount Available
Interest Due	Month to Date Turnover	
Charge Due	Last Transaction Date	

2. On **Account Balance Inquiry** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 44.1: Account Balance Inquiry - Field Description**

Field	Description
<b>Account Number</b>	Enter the <b>Account Number</b> or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID, Account Number, or Account Name</b> and clicking on the <b>Fetch</b> button.
<b>Account Name</b>	<b>Account Name</b> is displayed by default based on the account number selected.

3. After the account number is input, the system displays the following details.
  - a. Account Currency
  - b. Account Balance
  - c. Interest and Charge Details
  - d. Turnover Details
  - e. Receivable Tracking
4. To view the total available balance calculation, click on **Show Calculation**.  
STEP RESULT: **Show Calculation** screen is displayed.

Figure 44.2: Show Calculation

Account Balance Inquiry

Account Number \*

All amounts in GBP

Total Available Balance	Current Balance	Uncollected Balance	Sweep Eligible	Minimum Required Balance
<a href="#">Hide Calculation</a>	Available Balance	Withdrawable Uncollected	Unutilized Limits	Amount Block

Current Balance		Turnover Details		Receivable Tracking	
Uncollected Balance				Amount Due	
Amount Block				Amount Available	
Unauthorized Credit					
Receivable					
Available Balance					
Withdrawable Uncollected					
Sweep Eligible					
Auto Term Deposit					
Savings and Current Account					
Term Deposit Account					
Unutilized Limits					
Total Available Balance					
Interest and Charge Details					
Accrued Credit Interest					
Accrued Debit Interest					
Interest Due					
Charge Due					

[Close](#)

5. On the **Account Balance**, the system displays the following details:
  - a. Total Available Balance
  - b. Current Balance
  - c. Available Balance
  - d. Uncollected Balance
  - e. Withdrawable Uncollected
  - f. Sweep Eligible
  - g. Unutilized Limits
  - h. Minimum Required Balance
  - i. Amount Block
6. On the **Interest and Charge Details**, the system displays the following details:
  - a. Accrued Debit Interest
  - b. Accrued Credit Interest
  - c. Interest Due
  - d. Charge Due
7. On the **Turnover Details**, the system displays the following details.

**Table 44.2: Turnover Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Daily Turnover</b>	Displays the sum of Daily Credit and Debit Turnover.
<b>Month to Date Turnover</b>	Displays the sum of current month to business date debit and credit turnover.
<b>Last transaction Date</b>	Displays the last debit and credit transactions date.

8. On the **Receivable Tracking**, the system displays the following details:
- a. Amount Due
  - b. Amount Available



## 45. Account Transaction Inquiry

This topic provides the systematic instructions for the users to view, and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

1. On **Homepage**, from **Account Services**, under **Inquiry**, click **Account Transactions**, or specify the **Account Transactions** in the Search icon bar.

STEP RESULT: **Account Transactions** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 45.1: Account Transactions Screen**

2. On **Account Transactions** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Table 45.1: Account Transaction Inquiry**

Field	Description
<b>Account Number</b>	Enter the account number or click the search icon to view the Account Number pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing Customer ID, Account Number, or Account Name and click the <b>Fetch</b> button.
<b>Account Name</b>	Account Name is displayed based on the account number selected.
<b>Account Currency</b>	Account Currency is displayed based on the account number selected.
<b>Transaction Type</b>	User can view all the transactions posted to the current account and saving account with the below transaction type: <ul style="list-style-type: none"> <li>• Debits &amp; Credits</li> <li>• Debits</li> <li>• Credits</li> </ul>

Field	Description
<b>Search Type</b>	<p>The Users can select the search type. The below list of values is available:</p> <ul style="list-style-type: none"> <li>• Data Range</li> <li>• Last 2 months</li> <li>• Last 3 months</li> <li>• Last number of transactions</li> </ul>
<b>Date Range</b>	<p>This option will be available, if the user selects the search type as 'Date Range'. Click on the Calender and specify the From date and To date for the account transactions.</p> <p><b>NOTE:</b> To Date cannot less than From Date. Click <b>Search</b>. Post the inputs, the Account Transaction can be viewed</p>
<b>Last Number of Transactions</b>	<p>This option will be displayed if the user selects search type as 'Last number of Transactions'. Users can search the account transactions for the last 'n' transactions. Click <b>Search</b>. Post the inputs, the Account Transaction can be viewed</p>
<b>Transactional Details</b>	<p>On execute query system display the below transaction details. User will be able to search and sort the transaction details.</p> <ul style="list-style-type: none"> <li>• Reference Number</li> <li>• Transaction Description</li> <li>• Cheque Number</li> <li>• Transaction Date</li> <li>• Value Date</li> <li>• Debit Amount</li> <li>• Credit Amount</li> <li>• Running Balance</li> </ul>

## 46. Tax Deducted at Source Inquiry

This topic describes the systematic instructions about Tax Deducted at Source Inquiry. This screen helps to inquire the Tax deducted by the bank on the credit interest (Tax deducted at Source) paid on customer's accounts.

1. On the **Homepage**, from **Account Services**, under **Inquiry**, click **Tax Deducted at Source Inquiry**, or specify the **Tax Deducted at Source Inquiry** in the search icon bar.

STEP RESULT: **Tax Deducted at Source Inquiry** screen is displayed.

**Figure 46.1: Tax Deducted at Source Inquiry**

2. On the **Tax Deducted at Source Inquiry** screen, specify the fields. For more information on fields, refer to the field description table.

**Table 46.1: Tax Deducted at Source Inquiry - Field Description**

Field	Description
<b>Customer ID</b>	Enter the <b>Customer ID</b> or click the search icon to view the <b>Customer ID</b> pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing <b>Customer Number</b> or <b>Customer Name</b> and click on the <b>Fetch</b> button.
<b>Customer Name</b>	<b>Customer Name</b> is displayed based on the Customer ID selected.
<b>Account Number</b>	You can enter a specific account number of the customer and search Tax Deducted at Source details or click the drop-down list to select the available account numbers listed for the customer id to search the Tax Deducted at Source details. This is an optional field.
<b>Financial Year</b>	By default, the current financial year is displayed in this field. You can select the previous financial years from the drop-down. The system displays the Tax Deducted at Source details financial year-wise.
<b>Branch</b>	The system displays the Branch Code based on the account number.
<b>Account Number</b>	The system displays the Account Number.

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<b>Field</b>	<b>Description</b>
<b>Account Name</b>	The system displays the Account Name.
<b>Interest Amount</b>	The system displays the Credit interest on the account.
<b>Taxation Date</b>	The system displays the date of the tax application on the account.
<b>Tax Amount</b>	The system displays the Tax amount calculated on the credit interest.

## 47. Memo Maintenance

This topic describes the systematic instruction to maintain the Memo instructions against the Current and Savings Account or Deposit Account. The memo maintenance screen helps you to maintain the information or important actions that take place when the account holder visits the branch or user performs any transactions on the account. This memo details are displayed to the bank user or the account holder performs any channel transactions.

1. On the **Homepage**, from **Interaction Services**, under **Maintenance**, click **Memo Maintenance**, or specify the **Memo Maintenance** in the Search icon bar.

STEP RESULT: **Memo Maintenance** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 47.1: Memo Maintenance**

2. On **Memo Maintenance** screen, specify the fields.  
For more information on fields, refer to the field description table.

Table 47.1: Memo Maintenance - Field Description

Field	Description
<b>Category</b>	<p>The user can select the following categories from the drop-down list. The drop-down lists the below values:</p> <ul style="list-style-type: none"> <li>• <b>Current and Savings Account</b></li> <li>• <b>Deposit Account</b></li> </ul> <p>When the user selects the <b>Current and Savings Account</b> category, the system displays the fields <b>Account Number</b>, <b>Account Name</b>, and <b>Branch</b>.</p> <p>When the user selects the <b>Deposit Account</b> category, the system displays the fields <b>Deposit Account Number</b>, <b>Account Name</b>, and <b>Branch</b>.</p>
<b>Account Number</b>	<p>Enter the <b>Account Number</b> or click the search icon to view the <b>Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing <b>Customer ID</b>, <b>Account Number</b>, or <b>Account Name</b> and clicking on the <b>Fetch</b> button.</p>
<b>Deposit Account Number</b>	<p>Enter the <b>Deposit Account Number</b> or click the search icon to view the <b>Deposit Account Number</b> pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Deposit Account Number by providing <b>Customer ID</b>, <b>Deposit Account Number</b>, or <b>Account Name</b> and clicking on the <b>Fetch</b> button.</p>
<b>Account Name</b>	<p>Account Name is displayed based on the account number selected.</p>
<b>Branch</b>	<p>Displays the branch code for the selected <b>Current and Savings Account Number</b> or <b>Deposit Account Number</b>.</p>

- When users input the **Current and Savings Account Number** or **Deposit Account Number**, the system displays the existing memo instructions if any or the system displays a message as **Active Memo instruction details are not available**.

STEP RESULT: **Memo Details** screen is displayed.

Figure 47.2: Memo Details

Memo Maintenance Remarks Documents ✕

Category: Current and Savings Account ▼ Account Number \*   Account Name:  Branch:

Memo Details +

**Override**

Banker Message:

Customer Message:

Page 1 of 1 (1-2 of 2 items) ⏪ 1 ⏩

Audit Save & Close Submit Cancel

Figure 47.3: No Active memo instructions


Memo Maintenance Remarks Documents ✕

Category: Current and Savings Account ▼ Account Number \*   Account Name:  Branch:

Memo Details +

**i** Active Memo instruction details are not available

Audit Save & Close Submit Cancel

4. To create a new memo instructions, click  icon.  
STEP RESULT: **Add Memo** pop up screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 47.4: Add Memo**


The screenshot shows a modal window titled "Add Memo" with a close button (X) in the top right corner. The form is organized into two columns. The left column contains: "Type \*" (dropdown), "Start Date \*" (calendar icon), "Show to Customer" (toggle switch, currently on), and "Channel" (dropdown). The right column contains: "Banker Message \*" (text area), "End Date" (calendar icon), and "Customer Message \*" (text area). At the bottom right of the modal, there are three buttons: "Add", "Add Another", and "Cancel".

5. On **Add Memo** pop up screen, specify the fields.  
For more information on fields, refer to the field description table.




Table 47.2: Add Memo - Field Description

Field	Description
<b>Type</b>	Select the Type from the drop-down list. The drop-down lists the below values: <ul style="list-style-type: none"> <li>• Information</li> <li>• Override</li> </ul>
<b>Banker Message</b>	Specify the memo instruction message which displays to the bank user.
<b>Start Date</b>	The system defaults the start date as the current branch date, and the user can modify the start date to any future date using the adjoining calendar button.  <b>NOTE:</b> The <b>Start Date</b> cannot be backdated.
<b>End Date</b>	Click on the adjoining calendar icon to specify the end date of the memo instruction.
<b>Show to Customer</b>	Users can click on the <b>Show to Customer</b> toggle button to capture memo instruction, which displays to the account holder.  <b>NOTE:</b> The <b>Customer Message</b> and <b>Channel fields</b> are available if the user enables the <b>Show to Customer toggle</b> button.
<b>Customer Message</b>	Specify the memo instruction message, which displays to the Account holder.
<b>Channel</b>	Select the channel to display the memo to the account holder from the drop-down list. The drop-down lists the below values: <ul style="list-style-type: none"> <li>• Dashboard</li> <li>• E-Mail</li> <li>• SMS</li> </ul>

- On click of **Add Another** button, the **Add Memo** screen refreshes to capture another instruction detail and a new memo tile displays under the Memo Details.
- Click the **Add** button to add new memo details. After the click on **Add** button, the **Add Memo** pop-up window is closed.
- On **Memo Maintenance** screen, under **Memo Details**, click  on the tile to view the memo instruction.  
STEP RESULT: **View Memo** pop up screen is displayed.

**Figure 47.5: View Memo**


Close

9. On the **View Memo** screen, users can view the following details:
- Type
  - Banker Message
  - Start Date
  - End Date
  - Show to Customer
  - Customer Message
  - Channel
10. On **Memo Maintenance** screen, under **Memo Details**, click  on the tile to modify the memo instructions.  
STEP RESULT: **Modify Memo** pop up screen is displayed.

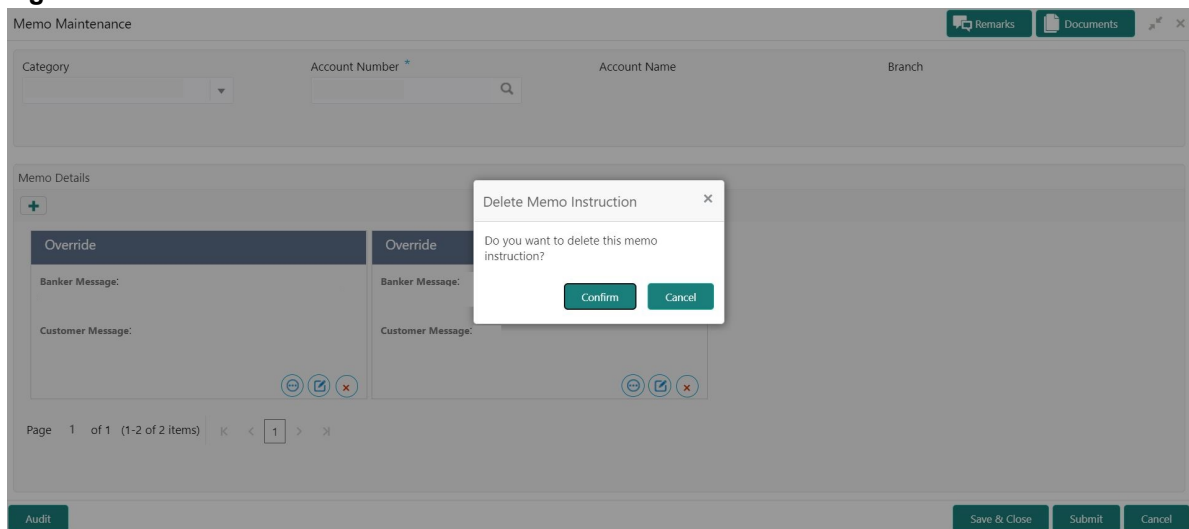
**Figure 47.6: Modify Memo**

Save

Cancel

11. On the **Modify Memo** screen, users can modify the following fields:
  - a. Type
  - b. Banker Message
  - c. Start Date
  - d. End Date
  - e. Show to Customer
  - f. Customer Message
  - g. Channel
12. Click the **Save** button to update the memo details and the updated instruction details displayed in the tile.
13. On **Memo Maintenance** screen, under **Memo Details**, click  icon on the tile to delete the memo instruction.  
STEP RESULT: **Delete Memo Instruction** pop up window is displayed.

**Figure 47.7: Delete Memo Instruction**



14. Click the **Cancel** button to cancel the Delete Memo Instruction operation.
15. Delete the Memo instruction by clicking on the **Confirm** button.

## 48. Bulletin Board Maintenance

The Bulletin Board Maintenance screen helps you to create, view, modify or delete the bulletin messages.

The bulletin message has two sub-sections:

- [48.1 Create Bulletin](#)
- [48.2 View Bulletin](#)

### 48.1 Create Bulletin

This topic describes the systematic instructions to Create a Bulletin Message. The created bulletin message is displayed on the Bulletin Board widget.

1. On the **Homepage**, from **Interaction Services**, under **Maintenance**, **Bulletin**, click **Create Bulletin**, or specify the **Create Bulletin** in the Search icon bar.

STEP RESULT: **Create Bulletin** screen is displayed.

**NOTE:** The fields which are marked in asterisk blue are mandatory fields.

**Figure 48.1: Create Bulletin**

Figure 48.1 shows the 'Create Bulletin' form. The form includes the following fields and sections:

- Message Type \***: A dropdown menu with 'Select' as the current value.
- Start Date \***: A date picker field.
- Expiry Date**: A date picker field.
- Subject \***: A text input field.
- Message**: A large text area for the bulletin content.
- Attachments**: A section with a dashed border containing the text 'Drop files here or click to select' and a trash icon.
- User Role Mapping**: A table with the following structure:
 



User / Role	ID	Name	Action
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="🗑️"/>

 A '+ Add' button is located above the table.

At the bottom right of the form are 'Save' and 'Cancel' buttons. A page indicator at the bottom left shows 'Page 1 of 1 (1 of 1 items)'.

2. On the **Create Bulletin** screen, specify the fields.  
For more information on fields, refer to the field description table.

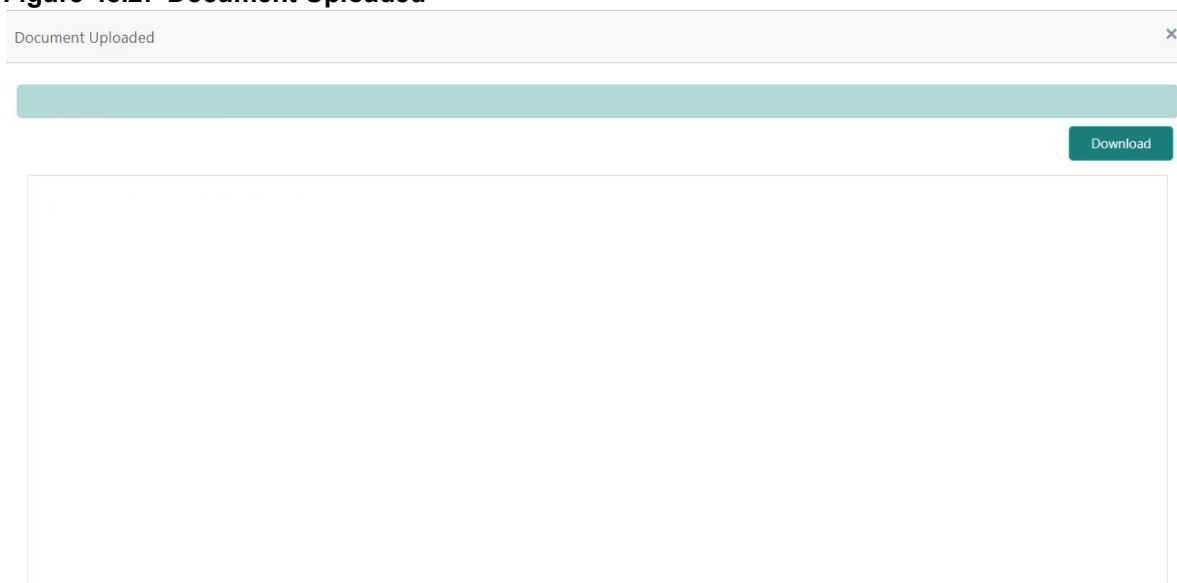
Table 48.1: Create Bulletin - Field Description



Field	Description
<b>Message Type</b>	<p>Select the message type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Alert</b> - Select this option if the message requires immediate attention from the users. When this option is selected, the Bulletin message is represented with  icon on the widget.</li> <li>• <b>Information</b> - Select this option if the bulletin is for information purposes only. When this option is selected, the Bulletin message is represented with  icon on the widget.</li> </ul>
<b>Start Date</b>	<p>Select the date from which the bulletin message displays on the widget.</p> <p><b>NOTE:</b> This date cannot be lesser than the current business date.</p>
<b>End Date</b>	<p>Users can specify the expiry date of the bulletin message. Once the bulletin message reaches the expiry date, the message gets removed from the bulletin board widget.</p>
<b>Subject</b>	<p>Enter a brief description of the bulletin message.</p>
<b>Message</b>	<p>Enter a detailed description of the message.</p>
<b>Attachments</b>	<p>You can attach relevant documents using this option. You can either drag and drop files into the space provided or select documents from your local drive.</p> <p>You can preview or delete an attachment before submitting the transaction for authorization.</p>

- To preview an attached document, click on the document hyperlink.



STEP RESULT: **Document Uploaded** pop up window is displayed.

**NOTE:** The document preview is available only to those document types that support the preview feature by default. Where the preview feature is not supported, click on **Download** button to download the attached document before viewing.

**Figure 48.2: Document Uploaded**

4. Click on  to close the **Document Uploaded** pop up window.
5. You can target bulletin messages towards user groups or specific users. Using the **User Role Mapping** table, you can configure User Roles or Users to a particular bulletin.
6. Click  icon to specify User Role or User mapping to the bulletin message.  
For more information on fields, refer to the field description table.

**Table 48.2: User Role Mapping - Field Description**

Field	Description
<b>User/Role</b>	Select <b>User/Role</b> from the drop-down list.
<b>ID</b>	When <b>User</b> is selected, click the search icon to view the User Mapping pop-up window. By default, this window lists all the Users present in the system. You can search for a specific User by providing User, or Username and click <b>Fetch</b> . When <b>Role</b> is selected, click the search icon to view the Role Mapping pop-up window. By default, this window lists all the Roles present in the system. You can search for a specific Role by providing Role, or Role Name and click <b>Fetch</b> .
<b>Name</b>	User or Role name is displayed based on the user id or role id selected.
<b>Actions</b>	Displays the  icon. Click the  icon to remove the respective user or role.

After the message is created, the status of the message is updated as **Active** or **Awaited**.

7. After the message is created, the status of the message is updated as **Active** or **Awaited**.  
System updates the status of the Bulletin message as **Active** if the start date is equal to the current business date.

**NOTE:** If the Start Date is future dated, then the status of Bulletin message is updated as **Awaited** until the date is reached. The system automatically updates the status to **Active** once the start date is reached.

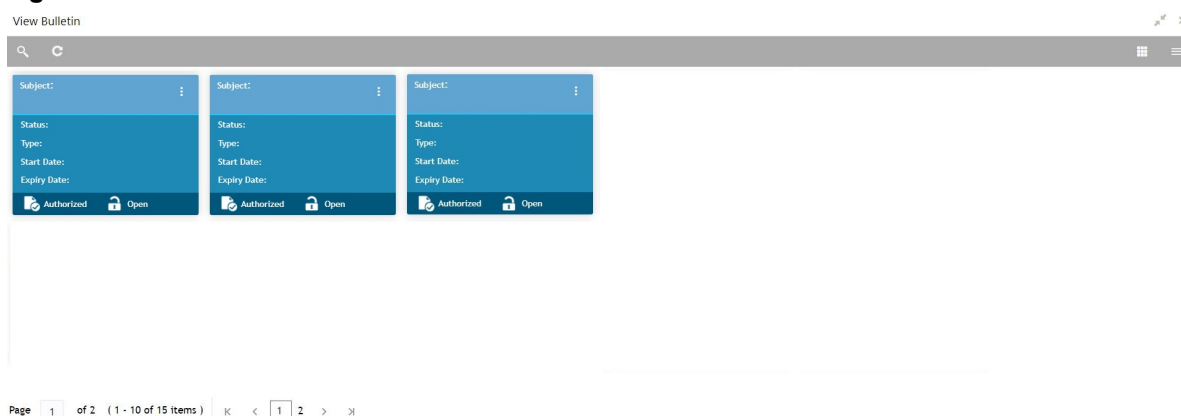
## 48.2 View Bulletin


This topic describes the systematic instructions to View or Modify the Bulletin Message.



- On the **Homepage**, from **Interaction Services**, under **Maintenance, Bulletin**, click **View Bulletin**, or specify the **View Bulletin** in the Search icon bar.

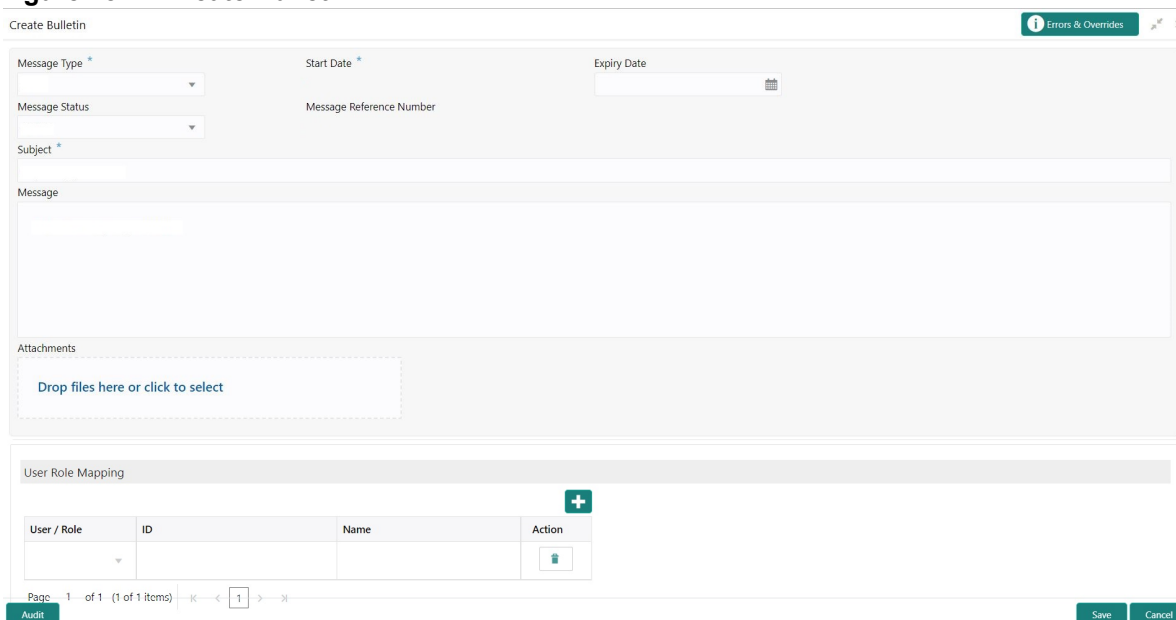
STEP RESULT: **View Bulletin** screen is displayed.

**Figure 48.3: View Bulletin**



- On the **View Bulletin** screen, the system displays all the bulletin messages with status:
  - Awaited
  - Active
  - Paused
  - Expired
- On the **View Bulletin** screen, you can search for specific bulletin using the  icon. You can use any of the following options to search.
  - Message Type
  - Message Status
  - Message Reference Number
  - Subject
  - Start Date
  - Expiry Date
  - Authorization Status
  - Record Status
- After the input of any options mentioned above, click the **Search** button.

5. Click  icon to display the following options:
  - a. Unlock
  - b. Authorize
  - c. Delete
  - d. Close
  - e. Copy
  - f. View
  
6. To modify an existing bulletin message, click the **Unlock** option from  icon.  
STEP RESULT: **Create Bulletin** screen is displayed.

**Figure 48.4: Create Bulletin**


Message Type \* Start Date \* Expiry Date

Message Status Message Reference Number


Subject \*

Message




Attachments

Drop files here or click to select

User Role Mapping

User / Role	ID	Name	Action
			

Page: 1 of 1 (1 of 1 items)


7. To view the bulletin message, click the **View** option from  icon.  
STEP RESULT: **Create Bulletin** screen is displayed.  
**NOTE:** On the create bulletin screen, all the fields are non-editable.



Figure 48.5: Create Bulletin

Create Bulletin Errors & Overrides

Message Type \*      Start Date \*      Expiry Date

Message Status      Message Reference Number

Subject \*

Message



Attachments

---

User Role Mapping

User / Role	ID	Name	Action
			+

Page 1 of 1 (1 of 1 items) Audit Cancel

8. To replicate an existing bulletin, click the **Copy** option from  icon.
9. To permanently delete the existing bulletin, click the **Delete** option from  icon.

## 49. Error Codes and Messages

This topic describes about the Error Codes and Messages. The details are as follows:

**Table 49.1: Error Codes and Messages**

<b>Error</b>	<b>Message</b>
<b>CMN-PD-001</b>	Failed to generate the reference number
<b>CMN-PD-002</b>	Business Process Code cannot be null
<b>CMN-PD-003</b>	Failed to get Business Process maintained for the Business Product
<b>CMN-PD-004</b>	Business Product Code cannot be null
<b>CMN-PD-005</b>	Error while fetching the Business Products
<b>CMN-PD-006</b>	Error occurred while initiating workflow
<b>CMN-PD-007</b>	Application Number cannot be null
<b>CMN-PD-008</b>	Failed saving the transaction
<b>CMN-PD-011</b>	Data segment is Mandatory
<b>CMN-PD-012</b>	Failed while saving domain
<b>CMN-PD-013</b>	Exception while reading value from domain service
<b>CMN-PD-014</b>	Failed while updating next task
<b>CMN-PD-015</b>	Application Number, Process Code and Stagecode are mandatory
<b>CMN-PD-016</b>	Failed to get the data segment summary
<b>CMN-PD-017</b>	Failed to get the summary details
<b>CMN-PD-018</b>	Failed to get the summary details
<b>CMN-PD-019</b>	Failed in Updating Transaction Log
<b>CSR-ABT-01</b>	Request for this Account Branch Transfer is already taken up
<b>CSR-ABT-02</b>	Account Number cannot be blank
<b>CSR-ABT-03</b>	Transfer Date cannot be blank
<b>CSR-ABT-04</b>	Transfer Branch Code cannot be blank
<b>CSR-ACT-24</b>	Please enter data for the Search Type selected
<b>CSR-ACT-25</b>	Branch code is empty
<b>CSR-ACT-26</b>	Number of transactions should be within the maximum limit
<b>CSR-ADA-01</b>	Un-Processed records are present
<b>CSR-ADA-02</b>	Mandatory fields cannot be blank
<b>CSR-ADR-01</b>	Building cannot be blank

<b>Error</b>	<b>Message</b>
<b>CSR-ADR-02</b>	Street cannot be blank
<b>CSR-ADR-03</b>	City cannot be blank
<b>CSR-ADR-04</b>	State cannot be blank
<b>CSR-ADR-05</b>	Country cannot be blank
<b>CSR-ADR-06</b>	Zip Code cannot be blank
<b>CSR_AMB_01</b>	Account number cannot be blank
<b>CSR_AMB_02</b>	Amount cannot be blank
<b>CSR_AMB_03</b>	Amount Block Type cannot be blank
<b>CSR_AMB_04</b>	Block Reason cannot be blank
<b>CSR-APT-01</b>	Please enter the account number
<b>CSR-APT-02</b>	Please enter the new product
<b>CSR-APT-03</b>	Please enter the transfer reason
<b>CSR-APT-04</b>	Please enter the start date
<b>CSR-APT-05</b>	Start date cannot be today or backdated
<b>CSR-APT-06</b>	Please enter the date in correct format
<b>CSR-APT-07</b>	Transfer date cannot be holiday
<b>CSR-APT-08</b>	Un-Processed records are present
<b>CSR-APT-09</b>	Current Product and New Product cannot be the same
<b>CSR-ASC-01</b>	Request for this Account Status Change is already taken up
<b>CSR-ASC-02</b>	Account Number cannot be blank
<b>CSR-ASF-01</b>	Mandatory fields cannot be blank
<b>CSR-ASR-01</b>	Date Range cannot be blank
<b>CSR-ASR-02</b>	To Date cannot be less than From Date
<b>CSR-ASR-03</b>	Account Number cannot be blank
<b>CSR-CB-01</b>	Card number cannot be blank or invalid
<b>CSR-CB-02</b>	Reason cannot be blank
<b>CSR-CB-03</b>	Request for this Card Number is already in process
<b>CSR_CBR_01</b>	Account Number cannot be Blank
<b>CSR_CBR_02</b>	Number of cheque leaves cannot be blank
<b>CSR_CBR_04</b>	Request Date cannot be blank
<b>CSR_CBR_05</b>	Delivery mode should be selected

<b>Error</b>	<b>Message</b>
CSR_CBR_06	Narrative cannot be blank
CSR_CBR_07	Cheque Book Request for this account number is already taken up
CSR-CL-01	The Card Account Number cannot be blank
CSR-CL-02	The Account Branch cannot be blank
CSR-CL-03	The Card Type cannot be blank
CSR-CL-04	The Limit Applicability Type cannot be blank
CSR-CL-05	When Limit Applicability is set to Default, Card Limits cannot be modified
CSR-CL-06	Card Limit cannot exceed Maximum Limit
CSR-CL-07	The Count Limit cannot be greater than 999
CSR_CMN_001	Account Number not found
CSR_CMN_002	Please enter a valid Branch Code
CSR_CMN_003	Host is not available
CSR_CMN_004	Request for this record is already in process
CSR_CMN_005	Account Number cannot be Blank
CSR-CSI-01	Please enter the account number
CSR-CSI-02	Please enter the branch code
CSR-CSI-03	Please enter the cheque number
CSR-DI-01	Threshold amount cannot be less than 0
CSR-DI-02	Sweep multiple of value cannot be less than 0
CSR-DI-03	Tenor cannot be less than or equal to 0
CSR-DI-04	Start date cannot be before branch date
CSR-DI-05	End date cannot be before start date
CSR-DI-06	Threshold amount cannot be blank
CSR-DI-07	Start date for deposit instruction cannot be blank
CSR-DI-08	End Date for deposit instruction date cannot be blank
CSR-JHC-01	Duplicate Customer Id
CSR-JHC-02	For Account type Single, Mode of operation can only be as Single or Null
CSR-JHC-03	For Account Type as Joint, Mode of Operation cannot be Single
CSR-JHC-04	Joint holder details cannot be added if account type is single
CSR-NOM-01	Total Percentage should be less than or equal 100
CSR-NOM-02	Invalid nominee Details

<b>Error</b>	<b>Message</b>
<b>CSR-NOM-03</b>	Request for this Account Number is already in process
<b>CSR-SC-01</b>	Account Number cannot be blank
<b>CSR-SC-02</b>	Start Cheque Number cannot be blank
<b>CSR-SC-03</b>	Stop Reason cannot be blank
<b>CSR-SC-04</b>	End cheque number cannot be less than Start cheque number
<b>CSR-SI-01</b>	Amount cannot be Blank or Negative
<b>CSR-SI-02</b>	Frequency provided is not correct
<b>CSR-SI-03</b>	Month End Flag cannot be enabled for Daily frequency
<b>CSR-SI-04</b>	Number of Transfers cannot be less then Zero
<b>CSR-SI-05</b>	Debit Account Number and Credit Account Number cannot be same
<b>CSR-SI-06</b>	Debit Account Number cannot be blank
<b>CSR-SI-07</b>	Credit Account Number cannot be blank
<b>CSR-SI-08</b>	Transfer Amount cannot be blank
<b>CSR-SI-09</b>	Frequency cannot be blank
<b>CSR-SI-10</b>	Start Date cannot be blank
<b>CSR-SI-11</b>	Narrative cannot be blank
<b>CSR-SI-12</b>	Start date should not be back dated
<b>CSR-SI-13</b>	Start Date should not be greater than End Date
<b>CSR-SI-14</b>	Threshold amount cannot be blank
<b>CSR-SI-15</b>	Start date should not be greater than end date
<b>CSR-SI-16</b>	Month End Flag can be enabled only if the Start Date is falling on month end
<b>CSR-SI-17</b>	Start Date can not be before Product Start Date
<b>CSR-SI-18</b>	End Date can not be after Product End Date
<b>CSR-SI-19</b>	Debit Account Number not found
<b>CSR-SI-20</b>	Credit Account Number not found
<b>CSR-SI-21</b>	End Date cannot be blank
<b>CSR-SI-22</b>	End Date cannot be less than current date
<b>CSR-CAB-01</b>	Branch Code cannot be null
<b>CSR-CAB-02</b>	Customer Number cannot be null
<b>CSR-CAB-03</b>	Request for this Customer is already in progress

<b>Error</b>	<b>Message</b>
<b>CSR-CAB-04</b>	Amount Blocked cannot be null
<b>CSR-CAB-05</b>	Effective Date cannot be null
<b>CSR-CAB-06</b>	Expiry Date cannot be before Effective Date
<b>CSR-DOC-01</b>	Branch Code cannot be null
<b>CSR-DOC-02</b>	Account Number cannot be null
<b>CSR-DOC-03</b>	Document Update request for this Account is already in Progress
<b>CSR-DOC-04</b>	Document type cannot be null
<b>CSR-DOC-05</b>	Expiry date cannot be today or lesser than today
<b>CSR-DOC-06</b>	Expected date of submission cannot be today or lesser than today
<b>CSR-DOC-07</b>	Either document to be uploaded or Expected Submission Date to be provided
<b>CSR-DOC-08</b>	Expiry Date cannot be specified without attaching a document
<b>CSR-NOM-04</b>	For minor nominee guardian relationship cannot be blank
<b>CSR_CMN_006</b>	Please enter a valid Customer Number
<b>GCS-AUTH-01</b>	Record Successfully Authorized
<b>GCS-AUTH-02</b>	Valid modifications for approval were not sent. Failed to match
<b>GCS-AUTH-03</b>	Maker cannot authorize
<b>GCS-AUTH-04</b>	No Valid unauthorized modifications found for approval.
<b>GCS-AUTH-05</b>	Failed to Authorize the record
<b>GCS-CLOS-002</b>	Record Successfully Closed
<b>GCS-CLOS-01</b>	Record Already Closed
<b>GCS-CLOS-02</b>	Record Successfully Closed
<b>GCS-CLOS-03</b>	Unauthorized record cannot be closed, it can be deleted before first authorization
<b>GCS-CLOS-04</b>	Failed to Close the record
<b>GCS-COM-001</b>	Record does not exist
<b>GCS-COM-002</b>	Invalid version sent, operation can be performed only on latest version
<b>GCS-COM-003</b>	Please Send Proper ModNo
<b>GCS-COM-004</b>	Please send maker Id in the request
<b>GCS-COM-005</b>	Request is Null. Please Resend with Proper SELECT
<b>GCS-COM-006</b>	Unable to parse JSON

<b>Error</b>	<b>Message</b>
<b>GCS-COM-007</b>	Request Successfully Processed
<b>GCS-COM-008</b>	Modifications should be consecutive.
<b>GCS-COM-009</b>	Resource ID cannot be blank or "null".
<b>GCS-COM-010</b>	Successfully canceled \$1.
<b>GCS-COM-011</b>	\$1 failed to update.
<b>GCS-COM-012</b>	Error saving child datasegment, Master validation failed
<b>GCS-COM-013</b>	Error saving the datasegment
<b>GCS-COM-014</b>	Error validating the datasegment
<b>GCS-COM-015</b>	Error submitting the datasegment
<b>GCS-COM-016</b>	Unexpected error occurred during runtime
<b>GCS-COM-017</b>	Error deleting the extended datasegment
<b>GCS-COM-018</b>	Remove lock failed
<b>GCS-COM-019</b>	Revert call to extended datasegment failed
<b>GCS-COM-020</b>	Revert call to sub-domain datasegment failed
<b>GCS-COM-021</b>	Error deleting the sub-domain datasegment
<b>GCS-COM-022</b>	Authorize call to extended datasegment failed
<b>GCS-COM-023</b>	Authorize call to sub-domain datasegment failed
<b>GCS-COM-025</b>	Client error occurred during API call
<b>GCS-COM-026</b>	Invalid datasegment code
<b>GCS-DEL-001</b>	Record deleted successfully
<b>GCS-DEL-002</b>	Record(s) deleted successfully
<b>GCS-DEL-003</b>	Modifications didn't match valid unauthorized modifications that can be deleted for this record
<b>GCS-DEL-004</b>	Send all unauthorized modifications to be deleted for record that is not authorized even once.
<b>GCS-DEL-005</b>	Only Maker of first version of record can delete modifications of record that is not once authorized.
<b>GCS-DEL-006</b>	No valid unauthroized modifications found for deleting
<b>GCS-DEL-007</b>	Failed to delete. Only maker of the modification(s) can delete.
<b>GCS-DEL-008</b>	Failed to Delete the record
<b>GCS-DEL-009</b>	No valid prevalidated modifications found for deletion
<b>GCS-LOCK-01</b>	Remove dirty lock failed

<b>Error</b>	<b>Message</b>
<b>GCS-MOD-001</b>	Closed Record cannot be modified
<b>GCS-MOD-002</b>	Record Successfully Modified
<b>GCS-MOD-003</b>	Record marked for close, cannot modify.
<b>GCS-MOD-004</b>	Only maker of the record can modify before once auth
<b>GCS-MOD-005</b>	Not amendable field, cannot modify
<b>GCS-MOD-006</b>	Natural Key cannot be modified
<b>GCS-MOD-007</b>	Only the maker can modify the pending records.
<b>GCS-MOD-008</b>	Failed to Update the record
<b>GCS-REOP-003</b>	Successfully Reopened
<b>GCS-REOP-01</b>	Unauthorized Record cannot be Reopened
<b>GCS-REOP-02</b>	Failed to Reopen the Record, cannot reopen Open records
<b>GCS-REOP-03</b>	Successfully Reopened
<b>GCS-REOP-04</b>	Unauthorized record cannot be reopened, record should be closed and authorized
<b>GCS-REOP-05</b>	Failed to Reopen the record
<b>GCS-REVT-01</b>	Record reverted successfully
<b>GCS-REVT-02</b>	Failed to Revert the record
<b>GCS-SAV-001</b>	Record already exists
<b>GCS-SAV-002</b>	Record Saved Successfully.
<b>GCS-SAV-003</b>	The record is saved and validated successfully.
<b>GCS-SAV-004</b>	Failed to create the record
<b>GCS-VAL-001</b>	The record is successfully validated.
<b>OBB-MEM-01</b>	Un-Processed records are present
<b>OBB-MEM-02</b>	Account number or Customer No cannot be blank
<b>OBB-MEM-03</b>	Memo category cannot be blank
<b>OBB-MEM-04</b>	Memo start date cannot be blank
<b>OBB-MEM-05</b>	User message cannot be blank
<b>OBB-MEM-06</b>	Customer message cannot be blank
<b>OBB-MEM-07</b>	Start date cannot be before current date
<b>OBB-MEM-08</b>	Expiry date cannot be before start date
<b>OBB-LMT-001</b>	Branch Code cannot be blank



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Error	Message
OBB-LMT-002	Account Number cannot be blank

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