

Islamic Banking – Retail Term Deposits User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.4.0.0

Part No. F72987-01

June 2024

**ORACLE®**

Islamic Banking – Retail Term Deposits User Manual

June 2024

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.4.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

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

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.4.0.0
1	Overview Widget	✗	✓
2	New Deposit	✗	✓
3	New Deposit (Maturity Instruction)		
	New Deposit (Maturity Instruction)- Close on maturity	✗	✓
	New Deposit (Maturity Instruction)- Renew profit and Principal	✗	✓
	New Deposit (Maturity Instruction)- Renew Principal and Pay Out the profit	✗	✓
	New Deposit (Maturity Instruction)- Renew Special Amount and Pay Out the remaining amount	✗	✓
4	New Deposit (Payout Instruction)		
	New Deposit (Payout Instruction)-Pay to own account	✗	✓
	New Deposit (Payout Instruction)-Pay to internal account	✗	✓
	New Deposit (Payout Instruction)-Pay to domestic bank account	✗	✗
	New Deposit (Payout Instruction)-Pay to International bank account	✗	✗

Sr.No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.4.0.0
5	Term Deposits Summary	x	✓
6	Deposit Details	x	✓
7	Deposit Details - Nickname updation	NH	NH
8	Edit Maturity Instructions		
	Edit Maturity Instructions-Close on maturity	x	✓
	Edit Maturity Instructions-Renew Profit And Principal	x	✓
	Edit Maturity Instructions-Renew Principal and Pay Out the Profit	x	✓
	Edit Maturity Instructions-Renew Special Amount and Pay Out the remaining amount	x	✓
9	Edit Payout Instruction		
	Edit Payout Instruction-Pay to own account	x	✓
	Edit Payout Instruction-Pay to internal account	x	✓
	Edit Payout Instruction-Pay to domestic bank account	x	x
	Edit Payout Instruction-Pay to International bank account	x	x
10	Redemption to own account	x	✓
11	Redemption to internal account	x	✓
12	Redemption to domestic account	x	x
13	View Statement	x	✓
	View Statement – E-statement	x	✓
	View Statement - Request Statement	x	✓
	View Statement - Pre-generated Statement	x	✓

<b>Sr.No</b>	<b>Transaction / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.10.0.0.0</b>	<b>Oracle FLEXCUBE Universal Banking 14.7.4.0.0</b>
14	Request Statement	x	✓
15	Closed deposits	x	✓
16	Deposit Calculator	NH	NH

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## 3. Term Deposit

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

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

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

### Pre-requisites

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

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Note: In application

1) Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, Account Currency or Branch Code or Account Currency.

2) Bank can configure the fields to be shown as additional values in the accounts drop-down.

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### Features Supported In the Application

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

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



## 3.1 Overview Widget

The overview widget displays an overview of the customer's holdings with the bank. The **Overview** widget displays the customer's holdings in each account type such as Current and Savings Accounts, Term Deposits, Loans, Investments and Credit Cards. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type on next page. This Term Deposit summary page displays the of both Islamic and Conventional active term deposit accounts held by the customer along with the basic details of each term deposit. One such example is that of **Term Deposits**. The Term deposit card displays the details like Total Current Balance, Total Principal Amount, and Total Number of Term Deposit account held with the bank, and Maturity Amount. Basic details of individual term deposits are displayed as records. Each record displays basic information of the deposit which comprises of the term deposit account number, the product name, the names of the deposit account holders, current balance, maturity amount, maturity date, and the **More Actions** menu.

### Note:

The Overview widget is available on both desktop and mobile (responsive) view.

If the retail user does not have any term deposit accounts, system displays the text message and the card which re-directs user to the **New Term Deposits** screen.

### How to reach here:

*Dashboard > Overview Widget > Term Deposits card*

The screenshot displays the Futura Bank dashboard. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, there are four summary cards: "Current Balance GBP 34,829,178.59", "Current Dues GBP 44,000.00", "Current Balance GBP 1,272,869.00", and "Current Outstanding Balance GBP 47,226.85". Below these cards, there are four sections: "Bills" (listing bills for Engie, Water, Engie, and Orange S.A.), "Recent Transactions" (listing account-to-account transfers), and "Quick Insights" (warning about a critically low account balance). A "Home" link is visible in the bottom right corner.

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## 4. Term Deposits Summary

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

All the active term deposits of the user are listed as records. Each record comprises of information such as the term deposit account number, account nickname (if assigned), product name, current balance, maturity date and maturity amount. Click on the specific account to view further details of that account or view the summary of transactions undertaken through that account.

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Note: If the retail user does not have any term deposit accounts, system displays the text message and the card which re-directs user to the **New Term Deposits** screen.

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The **More Actions** menu on the right top corner of the page lists the relevant allowed actions based on the account status.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on 'Preference' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

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Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
  - 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.
- 

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab*

*OR*

*Dashboard > Overview Widget > Term Deposits Card*

*OR*

*Access through the **Deposits** tab available on footer of all pages*

## Term Deposits

Deposit Account	Status	Product Name	Maturity Date	Current Balance	Maturity Amount
xxxxxxxxxxxx0394	Active	FD-Floating Rate	3/30/2021	EUR 1,000.00	EUR 1,158.78
xxxxxxxxxxxx0383	Active	FD-Floating Rate	3/30/2021	EUR 1,000.00	EUR 1,158.78
xxxxxxxxxxxx0248	Active	FD-Floating Rate	3/30/2021	GBP 10,009.00	GBP 11,809.48
xxxxxxxxxxxx0088	Active	FD-Floating Rate	3/30/2021	EUR 4,925.20	EUR 5,793.91
xxxxxxxxxxxx0408	Active	FD-Floating Rate	3/30/2021	EUR 2,000.00	EUR 2,317.56
xxxxxxxxxxxx0237	Active	FD-Floating Rate	3/30/2021	EUR 1,000.00	EUR 1,158.78
SmallTD, xxxxxxxxxxxx019	Closed	FD-Floating Rate	3/30/2025	EUR 0.00	EUR 2,504.91
xxxxxxxxxxxx0099	Closed	FD-Floating Rate	3/30/2025	EUR 0.00	EUR 250,490.16
xxxxxxxxxxxx0113	Closed	FD-Floating Rate	7/23/2023	GBP 0.00	GBP 3,237.83
xxxxxxxxxxxx0102	Closed	FD-Floating Rate	7/23/2023	GBP 0.00	GBP 3,237.83
xxxxxxxxxxxx0066	Closed	FD-Floating Rate	3/30/2023	EUR 0.00	EUR 50,000.00
xxxxxxxxxxxx0135	Closed	FD-Floating Rate	4/30/2022	EUR 0.00	EUR 7,332.76
xxxxxxxxxxxx0179	Closed	FD-Floating Rate	3/30/2022	EUR 0.00	EUR 2,165.33
xxxxxxxxxxxx0168	Closed	FD-Floating Rate	3/30/2022	EUR 0.00	EUR 3,608.86

## Term Deposits – Manage Columns setup



The 'Manage Columns' dialog shows the following configuration:

- Deposit Account: Fixed
- Status:
- Product Name:
- Maturity Date: Fixed
- Current Balance: Fixed
- Maturity Amount: Fixed

## Field Description

Field Name	Description
<b>Deposit Account</b>	The deposit Account number in masked format. Click on the link to view the details or transactions summary of the account.

Field Name	Description
<b>Nickname</b>	The deposit account nickname will be displayed under the Deposit Account column if a nickname is assigned to the deposit account.
<b>Status</b>	The current status of the deposit account.
<b>Product Name</b>	The name of the term deposit product.
<b>Maturity Date</b>	The date on which the term deposit will mature.
<b>Current Balance</b>	The current balance of the term deposit.
<b>Maturity Amount</b>	The value of the term deposit at the time of maturity.
<b>Actions</b>	The available actions for each term deposit are displayed under the kebab menu provided against each record.

- Click on the **New Term Deposit** to open a new term deposit.  
OR  
Click on the **More Actions** menu to access other Deposits account related transactions.  
OR  
Click on the  **Download** to download the records in CSV & PDF format.  
OR  
Click on the  **Manage Columns** to setup a column preference by rearranging or removing columns.
- Click **Apply** to apply the new changes to the table.  
OR  
Click **Reset** to clear the data entered.

[Home](#)

## 5. New Term Deposit

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

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

### How to reach here:

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

*Search bar > Term Deposits – New Term Deposit*  
OR

*Dashboard > Overview widget > Term Deposits card > Term Deposits tab > New Term Deposit*

### New Term Deposit

**Deposit Details**

Term Deposit Product: ISLAMIC Auto Rollover OBDX

Currency: GBP Deposit Amount: GBP 1,200.00

Source Account: XXXXXXXXXXXXXXX0036  
Current Balance: GBP 9,855,480.91

Investment Period

Tenure  Date

Years: 5 Months: 6 Days: 12

**Maturity Details**

Maturity Instruction: Close on Maturity

Pay To: Own Account

Transfer Account: XXXXXXXXXXXXXXX0182  
Address: Jordan Fletcher, MEL FC UNIVERSAL BANK, Oracle, Goregaon, Mumbai, GREAT BRITAIN

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### Field Description

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

### Deposit Details

Field Name	Description
<b>Term Deposit Product</b>	All the term deposit products available for application will be listed down.
<b>Currency</b>	Currency in which the deposit is to be held. If the deposit product supports only a single currency this field is displayed as a label (instead of a list for selection).
<b>Deposit Amount</b>	The customer is required to specify the amount for which the deposit is to be opened.
<b>Investment Period</b>	The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature. The options are: <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>
<b>Years</b>	The customer can mention the deposit tenure in years. This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.
<b>Months</b>	The customer can mention the deposit tenure in months. This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.
<b>Days</b>	The customer can mention the deposit tenure in days. This field is displayed if the customer selects the <b>Tenure</b> option from the <b>Deposit Tenure</b> field.
<b>Date</b>	The customer can define the deposit tenure by selecting a date on which the deposit should mature. This field is displayed if the customer selects the <b>Date</b> option from the <b>Deposit Tenure</b> field.

Field Name	Description
<b>Holding Pattern</b>	<p>The holding pattern that will be applied to the deposit being opened is displayed.</p> <p>This field will be displayed only if the current or savings account selected as the <b>Source Account</b> has a joint holding pattern.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul> <hr/> <p><b>Note:</b></p> <p>1) This field will be displayed only if the current or savings account selected as the Source Account has a joint holding pattern.  2) If the user selects option <b>Joint</b>, the new deposit will be opened in the joint names of the holders of the current or savings account selected as the Source Account.</p> <hr/>
<b>Payment Details</b>	
<b>Source Account</b>	<p>The customer is required to select the current or savings account to be debited with the deposit amount.</p> <p>All the active current and savings accounts of the customer are displayed along with nicknames, if defined.</p> <p>For more information on Account Nickname, click Account Name</p>
<b>Current Balance</b>	<p>On selection of a current or savings account in the <b>Source Account</b> field, the current balance of the specific account is displayed against the field.</p>
<b>Maturity Details</b>	
<b>Maturity Instructions</b>	<p>Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on maturity</li> <li>• Renew Principal and Interest</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Specific Amount and Pay Out the remaining amount</li> </ul> <hr/>

Field Name	Description
<b>Rollover Amount</b>	<p>The amount to be rolled over.</p> <hr/> <p>This field is displayed if the customer selects <b>Renew Specific Amount and Payout the Remaining Amount</b> option from the Maturity Instruction list.</p> <p>Note: “<b>Renew special amount and Pay Out the remaining amount</b>” option is not supported when the host is <b>Oracle FLEXCUBE Core Banking</b>.</p> <hr/>
<b>Pay To</b>	<p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> </ul> <hr/> <p>Internal Bank AccountNote:</p> <ol style="list-style-type: none"> <li>1) This field is not displayed, if the customer has selected <b>Renew Principal and Interest</b> option from the <b>Maturity Instructions</b> list.</li> <li>2) If the host is Oracle FLEXCUBE Core Banking, payout to only Own and Internal Accounts is supported.</li> </ol> <hr/>
<b>Own Account</b>	<p>This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field.</p>
<b>Transfer Account</b>	<p>The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer’s current and savings accounts held with the bank will be listed down and available for selection.</p>
<p>The following fields are displayed once the customer has selected an account in the <b>Transfer Account</b> field.</p>	
<b>Beneficiary Name</b>	The name of the holder of the account selected in <b>Transfer Account</b> .
<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.



Field Name	Description
<b>Country</b>	Country of the beneficiary bank
<b>Internal Account</b>	
This section is displayed if the customer has selected the option <b>Internal Account</b> in the <b>Pay To</b> field.	
<b>Account Number</b>	The customer is required to specify a current or savings account, held within the bank, to which the funds will be transferred when the deposit matures.
<b>Confirm Account Number</b>	The customer must re-enter the account number in this field so as to confirm the account number entered in the above field is correct.

**To open a new conventional term deposit:**

1. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.
  - 2.
  3. From the **Currency** list, select the currency in which you want the term deposit to be held.
  4. In the **Deposit Amount** field, enter the deposit amount.
  - 5.
  6. Select the desired option against the **Investment Period** field.
    - a. If you select the **Tenure** option:
      - i. In the **Years, Months and Days** field enter the appropriate values.
    - b. If you option the **Date** option:
      - i. From the **Date** list, select the appropriate date.
- 
7. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.
  8. From the **Source Account** list, select the current or savings account to be debited in order to open the term deposit.
  9. Specify maturity instructions as desired, in the **Maturity Instruction** field.
    - a. If you have selected the option **Close on Maturity**;
      - i. Select the mode through which the maturity amount is to be transferred, in the **Pay To** field.
    - b. If you have selected the option **Renew Principal and Pay Out the Interest**;
      - i. Select the mode through which the interest amount is to be transferred, in the **Pay To** field.
  10. From the **Pay To** list;

- a. If you have selected the option **Own Account**;
    - i. From the **Transfer Account** list, select an appropriate current or savings account which is to be credited with the specific amount at the time of deposit maturity.
  - b. If you have selected the option **Internal Account**;
    - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.
    - ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
      - 1.
11. Click **Submit**.  
The **Deposit Details, Maturity Details** appears.  
OR  
Click **Cancel** to cancel the transaction.
  12. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to the previous screen.
  13. The confirm screen is displayed with a success message along with the reference number.
  14. Click **Transaction Details** to view the details of the transaction.  
OR  
Click **Deposit Details** to view the deposit account details.  
OR  
Click on the **View Accounts** link to visit Term Deposit Summary page.  
OR  
Click on the **Open New Deposit** link to view the related transactions.  
OR  
Click on the **Go To Dashboard** link to navigate back to dashboard page.

[Home](#)

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## 6. Term Deposit Details

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

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

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

There are in three main section **Account Details**, **Recent Transactions**, and **Additional Information**. To navigate between the different sections, **Recent Transactions**, and **Additional Information** the user can use the bookmark options available on top right corner.

The **Account Details** section provide general information about the deposit account such as the current balance, nickname, status of the account and product name, maturity amount, maturity date, and rate of interest. The **Recent Transactions** sections displays the entries along with each transaction amount and reference details. The **Additional Information** section displays the account holding pattern and the names of all the account holders, the branch in which the account is held along with original principal amount, current principal amount, maturity date, maturity amount, rate of interest, hold amount, deposit date, value date, deposit term etc.

### How to reach here:

*Dashboard > Overview widget > Term Deposits card > Click on the Term Deposit Account Number*

*OR*

*Search bar > Term Deposits – Term Deposits Details*

*OR*

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Term Deposit Account Number*

### Term Deposit Details

The screenshot displays the 'Term Deposit Details' page for Futura Bank. The page is divided into several sections:

- Deposit Details:**
  - Current Balance: EUR 700.00
  - Maturity Date: 5/1/2021
  - Product Name: Islamic Rollover OBDX
  - Nickname: Add
  - Nominee: Add
  - Status: Active
- Recent Transactions:**
  - 1 Records
  - Quick Filters
  - Transaction Date: 3/30/2020
  - Description: HELF0DK200902FBR NEW DEPOSIT
  - Amount: EUR 636.36
  - Show all transactions
- Additional Information:**
  - Original Principal Amount: EUR 700.00
  - Current Principal Amount: EUR 700.00
  - Deposit Date: 3/30/2020
  - Deposit Term: 1 Year(s), 1 Month(s), 1 Day(s)
  - Profit Rate: 2.00%
  - Value Date: 3/30/2020
  - Holding Pattern: Single
  - Primary Account Holder: Roger Bohr
  - Branch: HEL FC UNIVERSAL BANK, Oracle, Goregaon, Mumbai, GREAT BRITAIN
  - Maturity Instruction: Close on Maturity
  - Hold Amount: EUR 0.00

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## Field Description

Field Name	Description
<b>Deposit Account Number</b>	Select the term deposit account number whose details are to be viewed.
<b>Deposit Details</b>	
<b>Current Balance</b>	The available balance of the deposit account is displayed.
<b>Maturity Date</b>	The date on which the term deposit will mature.
<b>Product Name</b>	The name of the product under which the term deposit is opened.
<b>Nickname</b>	Displays the nickname set for the term deposit. For more information, refer <b>Account Nickname</b> .
<b>Nominee</b>	The registered nominee set for the account. Click on <b>Add</b> link to add the nominee to the account.
<b>Status</b>	The current status of the term deposit account.

Field Name	Description
	The possible values are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> </ul>
<b>Recent Transactions</b>	
For more information, refer <b>Transactions</b> screen.	
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Description</b>	Short description of the transaction.
<b>Amount</b>	The transaction amount.
<b>Transaction Type</b>	The type of transaction performed.
<a href="#">Show all transactions</a>	To view all the transactions in account. On clicking the link, the user will be navigated to the <b>Transactions</b> screen.
<b>Additional Information</b>	
<b>Original Principal Amount</b>	The amount for which the deposit was opened.
<b>Current Principal Amount</b>	The current principal amount is the revised principal amount after partial redemption, if done.
<b>Deposit Date</b>	The date on which the deposit was opened.
<b>Deposit Term</b>	The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.
<b>Profit Rate</b>	The rate of profit applicable on the term deposit.
<b>Value Date</b>	Value date of the deposit as maintained by the bank.
<b>Accrued Profit</b>	The total amount of Profit accrued till the last accrual date.
<b>Maturity Amount</b>	The value of the term deposit at the time of maturity.
<b>Maturity Instruction</b>	Maturity instruction set by the customer for the specific term deposit at the time of opening the deposit.

Field Name	Description
	<p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on Maturity (No Rollover)</li> <li>• Renew Principal And Profit</li> <li>• Renew Principal and Pay Out the Profit</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Special Amount</b>	<p>Special amount to be rolled over.</p> <p>This field is displayed if the maturity instruction is defined as <b>Renew Special Amount and Payout the Remaining Amount</b>.</p>
<b>Pay to</b>	<p>The details of the account to which the deposit amount is to be transferred on maturity are displayed. The details include the account number in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account.</p> <p>This field is not displayed, if maturity instruction selected is <b>Renew Principal and Profit</b>.</p>
<b>Transfer</b>	<p>The details of the account/s to which the maturity amount is to be transferred are displayed.</p> <p>The details include the account number/s in masked format, the transfer type (i.e. own, internal or domestic) and the details of the bank and branch of the account/s.</p>
<b>Holding Pattern</b>	<p>Holding pattern of the term deposit.</p> <ul style="list-style-type: none"> <li>• For single owner - Single</li> <li>• For joint ownership - Joint or multiple</li> </ul>
<b>Primary Account Holder</b>	<p>Name of the primary account holder.</p>
<b>Joint Account Holder 1</b>	<p>Name of the joint account holder.</p> <p>This field is displayed only if the holding pattern of the term deposit is <b>Joint</b>.</p>
<b>Joint Account Holder 2</b>	<p>Name of the second joint account holder.</p> <p>This field is displayed only if the holding pattern of the term deposit is <b>Joint</b> and if multiple joint account holders are defined instead of just one.</p>
<b>Branch</b>	<p>Details of the branch at which the deposit account is held.</p>
<b>Hold Amount</b>	<p>Any amount kept as lien or marked for hold is displayed here.</p>

The following actions can also be performed from this page:

- Click on the **Quick Filters** menu to view the transactions of a specific period or of specific transaction type.
- Click on the **Recent Transactions, Additional Information** links available on the top right corner page to navigate between the sections.
- For more information on **Nickname** (add/ modify/ delete), the option available under **Account Details** section. Refer **Account Nickname** section.
- For more information on **Nominee**, the option available under **Account Details** section. Refer **Nomination** section in **Oracle Banking Digital Experience Retail Customer Services User Manual**.

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

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- Click on the **New Term Deposit** to open a new deposit account. The system redirects to the Product **Offerings** section of the bank portal page.
- Click on the **More Actions** menu to access account related transactions.
- 

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## 7. Edit Maturity Instructions

At any point in time, a customer may want to change the maturity instruction set for a term deposit. The Edit Maturity Instruction feature enables a customer to change the maturity instruction that was set at the time the deposit was being opened.

Using this option, the customer can change the maturity instruction of a term deposit.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Deposit Account Number > Deposits Details > More Actions > Edit Maturity Instructions*

OR

*Search bar > Term Deposits – Edit Maturity Instructions*

OR

*Dashboard > Overview widget > Term Deposits card > Deposits tab > Click on the Deposit Account Number > Deposits Details > More Actions > Edit Maturity Instructions*

### Edit Maturity Details

The screenshot shows the 'Edit Maturity Instructions' form in the Futura Bank interface. The form is titled 'Edit Maturity Instructions' and includes a search bar at the top. The form displays the following details:

- Term Deposit Product: FD-Floating Rate
- Deposit Amount: EUR 1,000.00
- Maturity Date: 3/30/2021
- Maturity Instructions: Close on Maturity
- Play To: Internal Account
- Account Number: \*\*\*\*\*
- Confirm Account Number: 11223544

The form includes 'Cancel' and 'Submit' buttons. The bottom navigation bar shows 'Current & Savings', 'Loans & Finances', and 'Deposits'.

### Field Description

Field Name	Description
<b>Deposit Account</b>	The deposit account number in the masked format along with the nickname (if defined) are displayed.
<b>Term Deposit Product</b>	The name of the product under which the term deposit is opened.
<b>Deposit Amount</b>	
<b>Maturity Date</b>	The date on which the term deposit will mature.

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

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

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

**To edit the maturity instructions:**

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

3. In the **Beneficiary Name** field, enter the name of the beneficiary.
4. From the **Correspondence Charges** list, select the appropriate option
- b. If you have selected **Renew Special Amount and Payout the Remaining Amount** option;
  - i. In the **Rollover Amount** field, enter the amount to be rolled over.
  - ii. Repeat steps 2 a.
3. Click **Submit**.  
OR  
Click **Cancel** to cancel the transaction.
4. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Back** to navigate to the previous screen.  
OR  
Click **Cancel** to cancel the transaction.
5. The success message of redemption appears along with the transaction reference number.
6. Click **Transaction Details** to view the details of the transaction.  
OR  
Click **Deposit Details** to view the deposit account details.  
OR  
Click on the **View Accounts** link to visit Term Deposit Summary page.  
OR  
Click on the **Transactions** link to view the related transactions.  
OR  
Click on the **Go To Dashboard** link to navigate back to dashboard page.

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## 8. Redeem Term Deposit

In times of financial emergencies, the primary source of funds for most people is their savings and investments. The facility to liquidate funds becomes imperative in such cases. The redeem term deposit feature enables customers to quickly liquidate their term deposits in any such situations.

Using this option, the customer can redeem either the entire amount or a partial amount of a term deposit.

Customers can choose to payout the funds from a deposit through any of the following methods:

- Transfer to own account
- Transfer to internal account

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Deposit Account Number > Deposits Details > More Actions > Redeem Term Deposit*

*OR*

*Search bar > Term Deposits – Redeem Term Deposit*

*OR*

*Dashboard > Overview widget > Term Deposits card > Deposits tab > Click on the Deposit Account Number > Deposits Details > More Actions > Redeem Term Deposit*

### Redeem Term Deposit

The screenshot displays the 'Redeem Term Deposit' interface. At the top, there are 'Full Redemption' and 'Partial Redemption' tabs. Below this, the 'Redeemable Amount' is listed as EUR 1,000.00, and 'Charges/Penalty' is EUR 0.00. The 'Final Redemption Amount' is also EUR 1,000.00. In the 'Payout Details' section, the 'Pay To' dropdown menu is set to 'Internal Account'. Below this, there is a field for 'Account Number' with a masked value '\*\*\*\*\*' and a 'Confirm Account Number' field containing the value '1123544'. The interface includes a search bar at the top, a navigation menu, and a footer with links for 'Current & Savings', 'Loans & Finances', and 'Deposits'.

### Field Description

Field Name	Description
Deposit Account	Select the term deposit that is to be redeemed.

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

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

**To redeem the term deposit:**

1. From the **Deposit Account** list, select the term deposit to be redeemed.
2. From the **Redemption Type** list, select the appropriate option.
  - a. If you select **Partial Redemption** option:
    - i. In the **Redemption Amount** field, enter the redemption amount.
  - b. If you select **Full Redemption** option go to step 3.
3. From the **Pay To** list, select the appropriate option.
  - a. If you have selected **Own Account** option:
    - i. From the **Transfer Account** list, select the current or savings account in which the redeemed amount is to be credited.
  - b. If you have selected **Internal Bank Account** option:
    - i. In the **Account Number** field, enter the account number which is to be credited with the amount redeemed.
4. Click **Submit** to redeem the deposit.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Review** screen is displayed. Verify the details and click **Confirm**.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate to the previous screen.
6. The success message of redemption appears along with the transaction reference number.
7. Click **Transaction Details** to view the details of the transaction.  
OR  
Click **Deposit Details** to view the deposit account details.  
OR  
Click on the **View Accounts** link to visit Term Deposit Summary page.  
OR  
Click on the **Transactions** link to view the related transactions.  
OR  
Click on the **Go To Dashboard** link to navigate back to dashboard page.



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## 9. Transactions

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

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on '**Manage Columns**' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

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Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
  - 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.
- 

The user can also navigate to other deposit account statement related screens from the **More Actions** menu provided on the screen.

Customers can also undertake the following from this the **More Actions** menu screen:

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

**How to reach here:**

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Deposit Accounts Number > **Show all transactions** link under **Recent Transaction** section*

OR

*Dashboard > Overview widget > Term Deposits card > Deposits tab > Click on the Deposits Account > Term Deposit Details > **Show all transactions** link under **Recent Transaction** section*

OR

*Search bar > Term Deposit – Transactions*

**To view the transactions:**

1. From the **Deposit Account** list, select the account of which you wish to view transactions. The list of transactions appears.

**Transactions – View Transactions**

Transaction Date	Value Date	Description	Reference Number	Transaction Type	Amount
3/30/20	3/30/20	NEW DEPOSIT	HELDEBK200902GIP	Credit	EUR 90,909.09
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BVXS	Debit	EUR 1,818.18
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BVXS	Debit	EUR 10.00
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BYN5	Debit	EUR 8.00
3/30/20	3/30/20	000	HELFTRQ20090BYN5	Debit	EUR 20.00
3/30/20	3/30/20	000	HELFTRQ20090BYN5	Debit	EUR 15.00
3/30/20	3/30/20	NEW DEPOSIT	HELTOPD20090C9WN	Credit	EUR 909.09
3/30/20	3/30/20	NEW DEPOSIT	HELTOPD20090C9WZ	Credit	EUR 909.09

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**Transactions – Filter Criteria**

Transaction Date	Value Date	Description	Reference Number
3/30/20	3/30/20	NEW DEPOSIT	HELDEBK200902GIP
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BVXS
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BVXS
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BYN5

**Filter** ✕

View Options  
Current Month

Transactions  
All

Amount


Reference Number

Reset Apply


**Field Description**


<b>Field Name</b>	<b>Description</b>
<b>Deposit Account</b>	Select an account of which you wish to view transactions. On selection, system displays the Account Number along with the Account Name, Account Currency, and Branch Code.
<b>Transaction Date</b>	Date on which the activity was performed.
<b>Value Date</b>	The value date of the transaction as maintained by the bank.
<b>Description</b>	Short description of the transaction.
<b>Reference Number</b>	Reference number of the transaction.
<b>Transaction Type</b>	The type of transaction performed, i.e. if it was a debit or credit transaction.
<b>Amount</b>	The transaction amount.
<b>Filter Criteria</b>	
<b>View Options</b>	Filters to view the transactions of a specific period. The options are: <ul style="list-style-type: none"> <li>• Current Month</li> <li>• Current Day</li> <li>• Previous Day</li> <li>• Previous Month</li> <li>• Current Month + Previous Month</li> <li>• Previous Quarter</li> <li>• Date Range</li> <li>• Last 10 Transactions</li> </ul>
<b>Transactions</b>	Filters to view the transactions based on description. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Credits Only</li> <li>• Debits Only</li> </ul>

Field Name	Description
<b>From Date –To Date</b>	Specify the period for which you wish to view transactions. Search will be based on the transaction date range.  These fields will be displayed only if you have selected the option <b>Date Range</b> from the <b>View Options</b> list.
<b>Amount</b>	The specific transaction amount matching to which you wish to view transactions.
<b>Reference Number</b>	Reference number of the transaction.

2. Click  **Filter** to change filter criteria. The **Filter** overlay screen appears. Based on the defined criteria you can view transactions..
  - a. From the **View Options** list, select the desired transaction period.
    - ii. If the option **Date Range** has been selected in the **View Options** list, specify the date range in the **From Date** and **To Date** fields.
  - b. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.
  - c. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.
  - d. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.
  - e. Click **Apply** to view transactions based on the defined criteria.  
OR  
Click **Reset** to clear the details entered.

Click on the **More Actions** menu to access other Current and Savings account statement related transactions.  
OR

Click on the  **Download** to download the records in CSV & PDF format.  
OR

Click on the  **Manage Columns** to setup a column preferences by rearranging or removing columns.

The following actions can also be performed in the screen:

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

## 9.1 Request Statement

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

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Deposit Account Number > Term Deposit Details > More Actions > Request Statement*


*OR*

*Search bar > Term Deposit – Transactions > More Actions > Request Statement*

*OR*

*Search bar > Term Deposit – Request Statement*

### To request for a Statement

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

### Request Statement

The image displays two screenshots of the 'Request Statement' form in the Futura Bank interface.

**Top Screenshot:** Shows the form for account number xxxxxxx0052. The balance is £981,710.78. The 'From Date' is 01 Feb 2020 and the 'To Date' is 21 Apr 2020. There are 'Submit' and 'Cancel' buttons at the bottom.

**Bottom Screenshot:** Shows the form for account number xxxxxxx0585. The 'From Date' is 9/6/2025 and the 'To Date' is 10/5/2025. There are 'Cancel' and 'Submit' buttons at the top right.

**Field Description**

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

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

## 9.2 View Pre-generated Statement

The customer can view /download the last 10 pre-generated statements for the selected period.

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Deposit Account Number > Term Deposit Details > More Actions > View Pre-generated Statements*



OR

*Search bar > Term Deposit – Transactions > More Actions > View Pre-generated Statements*

OR

*Search bar > Term Deposit – Pre-generated Statements*

### To download pre-generated statements:

1. Displays the last pre-generated statements on the **Pre-generated Statement** screen. Click on the  icon on the **Transactions** screen, and click **Pre-generated Statement** to download a pre-generated statement.  
The **pre-generated statement** screen appears.
2. Click on the  icon against any record (.pdf) to download the statement in password protected pdf format.




### Pre-generated Statement



The screenshot shows the Futura Bank web interface. A modal window titled "Pre-Generated Statement" is open over a list of transactions. The modal text reads: "The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23rd December 1980, then your password is ROOP2312. Select a period to download your pre-generated Statements." Below this, there are dropdown menus for "Year" (set to 2021) and "Month" (set to All Months), and a "Search" button. At the bottom of the modal, there is a table with columns for "Statement Number", "From", "To", and "Download". One entry is visible: "HELM SOG200901OCP" with dates "04 May 2021" to "19 May 2021" and a "PDF" download link.

### Pre-generated Statement - Filter Criteria

This screenshot shows the "Filter" dialog box in the Futura Bank interface. The dialog has a title bar with "Filter" and a close button. It contains two dropdown menus: "Year" set to "2023" and "Month" set to "Mar". At the bottom of the dialog are "Cancel" and "Apply" buttons. The background shows the same "Pre-Generated Statement" page as the previous screenshot, but it is dimmed.

## Field Description

Field Name	Description
<b>Select a period to download your pre-generated Statements</b>	
<b>Period</b>	
<b>Account Number</b>	The savings account number in masked format for which statement has to be requested.
<b>From Date</b>	Start date of the date period for which the statement is generated.
<b>To Date</b>	End date of the date period for which the statement is generated.
	Click on the icon against a statement to download the specific record.
<b>Filter Criteria</b>	
<b>Year</b>	The year for which the statement is required
<b>Month</b>	The month for which the statement is required.
<b>Statement Number</b>	The statement reference number.
<b>From</b>	Start date of the date period for which the statement is generated.
<b>To</b>	End date of the date period for which the statement is generated.
<b>Download</b>	Click the link against a statement to download the specific statement.

3. Click  **Filter** to generate the statement for the desired period. The **Filter** overlay screen appears.
  - f. From the **Year** list, select the year for which the pre-generated statement is required.
  - g. From the **Month** list, select the month for which the pre-generated statement is required.
  - h. Click **Apply** to search amongst the pre-generated statements. The Pre-generated statement appears based on entered criteria for the selected period.  
OR  
Click **Cancel** to cancel the transaction.
4. Click on the  icon against any record (.pdf) to download the statement in password protected pdf format. From the **Period** list, select the desired year and month for which pre-generated statement is to be required.
5. Click **Search** to search amongst the pre-generated statements for the selected period.
6. Click **Download** link against any record (.pdf) to download the statement in password protected pdf format.

## 9.3 E-statements Subscription

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

### How to reach here:

*Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Deposit Account Number > Term Deposit Details > More Actions > E-Statements Subscription*


OR

*Search bar > Term Deposit – Transactions > More Actions > View Pre-generated E-Statements Subscription Statements*

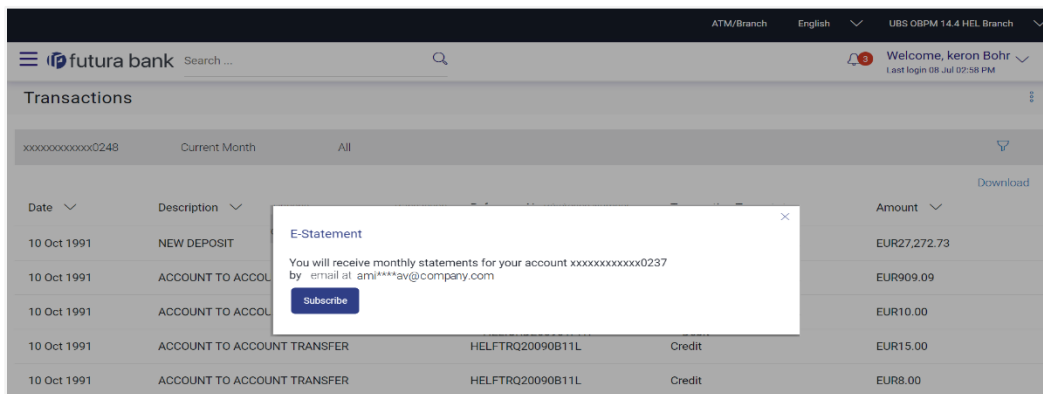
OR

*Search bar > Term Deposit – E-Statements Subscription*

### To subscribe / unsubscribe for e-statements:

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

### E-statement Subscription



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

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

### To subscribe / unsubscribe for e-statements:

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

- b. The success message of request submission appears. Click **OK** to complete the transaction.
  - c. Click **Proceed** to Unsubscribe.
3. The success message of request submission appears.
4. Click **Home** to go to the Dashboard screen.  
OR  
Click on **Go to Account Details** to view the deposit details page. .

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## 10. Account Nickname

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

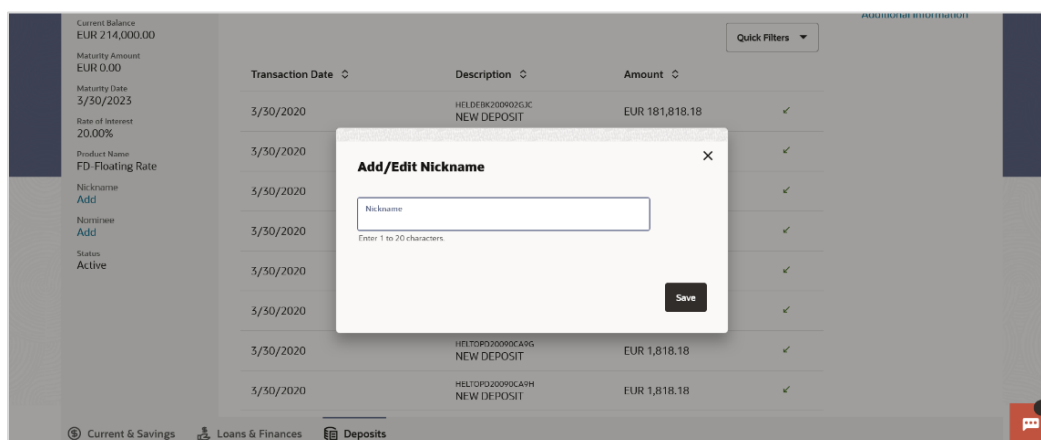
### How to reach here:

*Dashboard > Overview widget > Term Deposits card > Click on the Term Deposit Account Number > Term Deposits Details > Deposit Details section*

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

1. Click on the **Add** link if nickname is not assigned to the account.  
OR  
Click on the nickname if nickname is already been assigned to modify the nickname.

### Add/Edit Nickname



### Field Description

Field Name	Description
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<b>Nickname</b>	Specify a nickname to be assigned to the account. If a nickname has already been assigned to the account, it will be displayed in editable mode.
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2. In the **Nickname** field, enter the nickname you want to use.
3. Click **Save** to save your changes.  
Nicknames will be displayed on various transactions instead of the standard account description.  
OR  
Click **Delete** to delete nickname.

## **FAQ**

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

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

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

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

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

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

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

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

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

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

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