Oracle® Banking Digital Experience
Small & Medium Business Term Deposit User Manual

Release 25.1.0.0.0

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Oracle Banking Digital Experience Small & Medium Business Term Deposit User Manual, Release 25.1.0.0.0

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

* Customers
* Partners

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.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1   Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2   Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

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

Table 3   Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

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1

Term Deposit

As the name suggests, a Term Deposit is a deposit held at a bank for a fixed term, generally ranging from a month to a few years. If compared to regular savings accounts, the interest earned on a term deposit is higher.

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 Small & Medium Business customers.
- Term Deposit accounts are maintained in the host system under a party ID mapped to the customer.

> **✎ Note:**
>
> In application
>
> 1. Account searchable drop-down will allow user to search the account number basis on the Account Number, Account Name, or Account Currency or Branch Code.
>
> 2. Bank can configure the fields to be shown as additional values in the accounts drop-down.

Features Supported In the Application

The Small & Medium Business module of the application supports the following features:

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

1.1 Overview Widget

The Small & Medium Business 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. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of **Term Deposits**.

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, current balance, maturity amount, maturity date, and the **More Actions** menu.
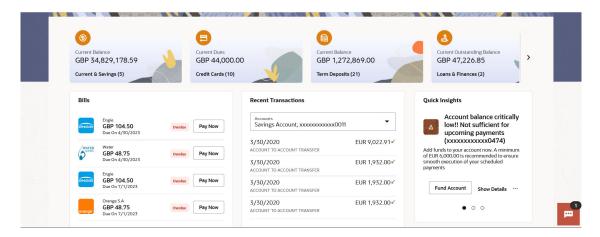
> **Note:**
>
> The Overview widget is available on both desktop and mobile (responsive) view.

Navigation Path:

On the Dashboard, click **Overview Widget** , and then click **Term Deposits** card

Figure 1-1   Overview widget

2

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.

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.

- Rearrange columns
- Remove specific columns.

> ✏️ **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.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** tab.

OR

From the Dashboard, click **Overview** widget, click **Term Deposits** card

OR

From the Search bar, type **Term Deposits – Term Deposits** and press **Enter**

OR

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

Figure 2-1   Term Deposits
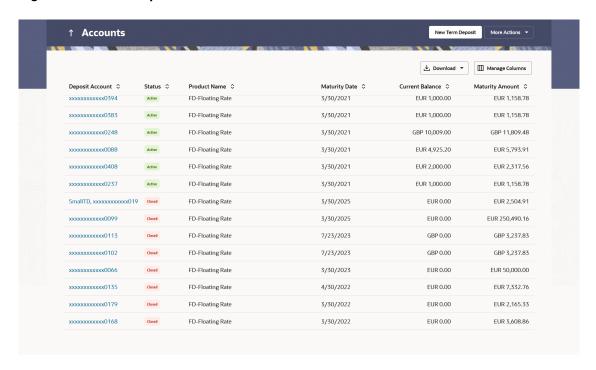
Figure 2-2   Term Deposits Accounts – Manage Columns setup
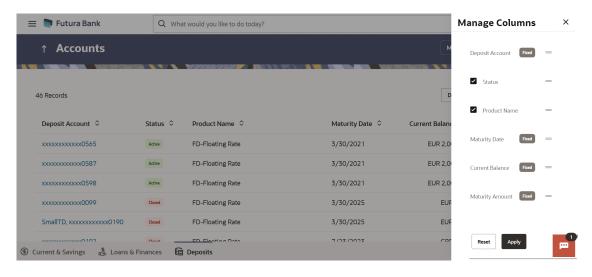
Table 2-1   Field Description

Field Name	Description
Deposit Account	The deposit Account number in masked format. Click on the link to view the details or transactions summary of the account.
Nickname	The deposit account nickname will be displayed under the Deposit Account column if a nickname is assigned to the deposit account.
Status	The current status of the deposit account.
Product Name	The name of the term deposit product.

Table 2-1   (Cont.) Field Description

Field Name	Description
Current Balance	The current balance of the term deposit.
Maturity Date	The date on which the term deposit will mature.
Maturity Amount	The value of the term deposit at the time of maturity.

- 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 icon to download the records in CSV & PDF format.

  OR

  Click on the icon to setup a column preference by rearranging or removing columns

  1. Click **Apply** to apply the new changes to the table.

     OR

     Click **Reset** to clear the data entered.

3

New Term Deposit under Oracle FLEXCUBE Core Banking

The 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 offered 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 savings account from which funds are to be debited in order to fund the deposit.

In certain cases, such as specific to India region, banks might require the customer to specify his/her PAN (Permanent Account Number) while applying for a new term deposit. These could be mandatory if the customer is creating a new term deposit that exceeds a value defined by the bank or if, at any given point in time, while creating a new term deposit, the cumulative value of the deposits (Fixed as well as Recurring Deposits) held by the customer exceeds a certain amount.

The Small & Medium Business user will get only the corresponding products to choose from while creating the term deposit.

The term deposit offerings of the bank available are:

1. Opening conventional Term Deposit account

> ✏ **Note:**
>
> The Product mapping should be done for the user segment, so that concerned TD products are available for the user.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click on the **New Term Deposit**.

OR

From the Search bar, type **Deposits – New Term Deposit**and press **Enter**

OR

On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click on the **New Term Deposit**.

3.1 New Conventional Term Deposit

The Small & Medium Business user can open new conventional term deposit account based on the CASA accounts he has.

Figure 3-1   New Conventional Term Deposit
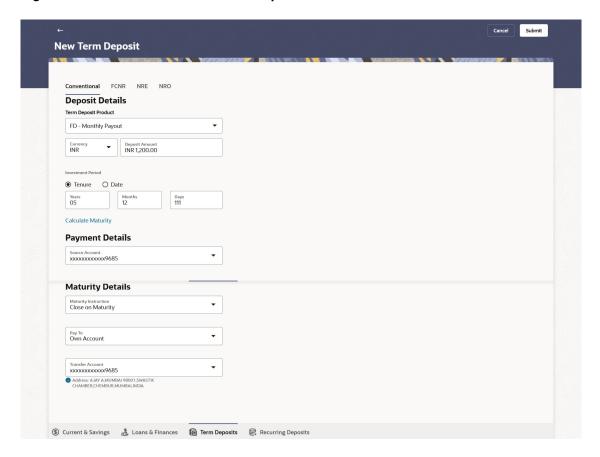
Table 3-1   Field Description

Field Name	Description
Source Account	The customer is required to select the current or savings account to be debited with the deposit amount. All the active current and savings accounts of the customer are displayed along with nicknames, if defined. For more information on **Account Nickname**, click Account Name
Balance	On selection of a current or savings account in the **Select Account** field, the current balance of the specific account is displayed against the field.
Term Deposit Product	All the term deposit products available for application will be listed down.
View Interest Rates	Click on the **View Interest Rates** link to view the interest rates that will be applicable on the deposit account based on the deposit product selected. This link will be displayed against the Select Product field once a product is selected.
Currency	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).
Deposit Amount	The customer is required to specify the amount for which the deposit is to be opened.
Amount Range	The minimum and maximum amounts for which a deposit can be opened are displayed against the amount field once the customer selects a particular deposit product in the **Select Product** field.

Table 3-1   (Cont.) Field Description

Field Name	Description
Calculate Foreign Exchange Below fields are displayed when you click on the **Calculate Foreign Exchange** link.	
Current Exchange Rate	Displays the per unit currency exchange rate for the chosen currency combination. **Note:** This field is displayed if the source account currency is different from the TD opening currency.
Current Amount	Displays the current exchange amount after currency exchange.
Exchange Amount	Displays the exchanged amount in the chosen currency after currency exchange. **Note:** This field is displayed if the source account currency is different from the TD opening currency.
Deposit Tenure	The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature. The options are: • Tenure • Date
Years	The customer can mention the deposit tenure in years. This field is enabled if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Months	The customer can mention the deposit tenure in months. This field is displayed if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Days	The customer can mention the deposit tenure in days. This field is displayed if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Date	The customer can define the deposit tenure by selecting a date on which the deposit should mature. This field is displayed if the customer selects the **Date** option in the **Deposit Tenure** field.
Deposit Period Range	The minimum and maximum period for which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the **Select Product** field.
Calculate Maturity The customer can click on the **Calculate Maturity** link in order to be displayed the maturity amount and interest rate applicable on the deposit account based on the information defined.	
Maturity Amount	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer.

Table 3-1   (Cont.) Field Description

Field Name	Description
Interest Rate	The rate of interest applicable on deposit account.
Holding Pattern	The holding pattern that will be applied to the deposit being opened is displayed.
	This field will be displayed only if the current or savings account selected as the **Source Account** has a joint holding pattern.
	The options are:
	• Single
	• Joint
	Note: a. This field will be displayed only if the current or savings account selected as the Source Account has a joint holding pattern. b. If the user selects option **Joint**, the new deposit will be opened in the joint names of the holders of the current or savings account selected as the Source Account.
Maturity Details	
Maturity Instructions	Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.
	The options can be:
	• Close on maturity
	• Renew Principal and Interest
	• Renew Principal and Pay Out the Interest
	• Renew Special Amount and Pay Out the remaining amount
Rollover Amount	The amount to be rolled over.
	This field is displayed if the customer selects **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list.
	Note: **"Renew special amount and Pay Out the remaining amount"** option is not supported when the host is **Oracle FLEXCUBE Core Banking**.

Table 3-1   (Cont.) Field Description

Field Name	Description
Pay To	This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.
	The customer is required to select the mode through which the amount to be paid out is transferred.
	The options are:
	• Own accounts
	• Internal Bank Account
	• Domestic Bank Account
	• International Bank Account

> **✎ Note:**
>
> **a.** This field is not displayed, if the customer has selected **Renew Principal and Interest** option from the **Maturity Instructions** list.
>
> **b.** If the host is Oracle FLEXCUBE Core Banking, payout to only Own and Internal Accounts is supported.

Own Account

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

Transfer Account	The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

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

Beneficiary Name	The name of the holder of the account selected in Transfer Account.
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
Country	Country of the beneficiary bank

Internal Account

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

Account Number	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.
Confirm Account Number	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.

Nomination Details

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

Table 3-1   (Cont.) Field Description

Field Name	Description
Add Nominee	This option enables the customer to specify preference with regards to whether a nominee is to be added against the new term deposit or not. The options are: • Yes - Select this option if you want to add a nominee against the term deposit • No - Select this option if you do not want to add a nominee against the term deposit.
Nomination Details	
This section is enabled if the customer selects **Yes** option in **Add Nominee** field.	
Nomination Type	The customer can identify whether he/she wants to add a new nominee or wants to add the same nominee as that of another account. The options are: • Add New: By selecting this option, the customer is able to specify details of the person who is to be added as the nominee of the new term deposit. • Replicate Existing Nominee: By selecting this option, the customer is able to add a person who is an existing nominee of another account held by the customer, as the nominee for the new term deposit being opened.
The following fields are displayed if the customer selects the option **Add new** against the **Nomination Type** field.	
Nominee Name	Specify the full name of the nominee.
Nominee Date Of Birth	Specify the nominee's date of birth.

> **Note:**
>
> The customer will be required to specify details of the nominee's guardian if it is identified that the nominee is a minor on the basis of the nominee's date of birth.

Field Name	Description
Relationship	Specify the customer's relationship with the nominee. E.g. Father, Mother, Daughter, Son, etc.
Address	Enter details pertaining to the nominee's address.
Country	Select the country in which the nominee resides.
State	Enter the name of the state in which the nominee resides.
City	Enter the name of the city in which the nominee resides.
Zip	Specify the zip code of the nominee's address.
Enter Guardian details since nominee is a minor below 18 years:	
This section is enabled only if the system identifies that the nominee is a minor on the basis of the nominee's date of birth defined.	
Name	Specify the full name of the nominee's guardian.
Address	Enter details pertaining to the guardian's address.
Country	Select the country in which the guardian resides.
State	Enter the name of the state in which the guardian resides.
City	Enter the name of the city in which the guardian resides.
Zip	Specify the zip code of the guardian's address.

Table 3-1   (Cont.) Field Description

Field Name	Description
A pop up containing a list of all the existing nominees of accounts held by the customer is displayed if the customer selects the option **Replicate Existing Nominee** against the **Nomination Type** field. Once a nominee is selected from this pop up, the fields in which nominee details are captured are pre-populated with details of the selected nominee. The user can opt to change the value in any field as required.	
Nominee Name	The names of all the nominees of the accounts held by the customer are listed down. The customer can select a nominee that he/she wishes to add as a nominee against the new term deposit.
Account Type	The account type of the account against which the nominee is mapped is displayed against the nominee name record.
Account Number	The account number in masked format of the account against which the nominee is mapped, is displayed against the nominee record.

To open a new conventional term deposit:

1. Navigate to one of the above paths.

   The **New Term Deposit** screen appears.

2. From the **Source Account** list, select the current or savings account to be debited in order to open the term deposit.

3. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.

4. To view the rates of interest applicable on the term deposit, click on the **View Interest Rates** link displayed against the **Select Product** field once a product is selected.

5. From the **Currency** list, select the currency in which you want the term deposit to be held.

6. In the **Deposit Amount** field, enter the deposit amount.

7. Click on the **Calculate Foreign Exchange** link to calculate deposit amount w.r.t. foreign currency.

8. Select the desired option against the **Deposit Tenure** field.

   a. If you select the **Tenure** option:

      i. In the **Years, Months** and **Days** field enter the appropriate values.

   b. If you option the **Date** option:

      i. From the **Date** list, select the appropriate date.

9. To view the deposit maturity amount and interest rate chargeable, click the **Calculate Maturity** link.

   > **Note:**
   >
   > Click **Reset** to clear the calculated details.

10. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.

11. 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.

12. From the **Pay To** list;

   a. If you have selected the option **Own Account**;

        i. From the **Account Number** 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.

   c. If you have selected the option **Domestic Bank 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 **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

        iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

        iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

   d. If you have selected the option **International Bank Account**;

        i. In the **SWIFT code** field, enter the SWIFT code or select it from the lookup.

        OR

        Click **Reset** to clear the populated data and enter/ select a new SWIFT code.

        ii. Click **Verify** to fetch bank details based on Bank Code (BIC).

        iii. In the **Beneficiary Name** field, enter the name of the beneficiary.

        iv. Click and select the appropriate **Charges borne for remittance** option for bearing the charges for transfer.

13. In the **Add Nominee** field, select the option of choice.

   a. Select option **No** if you do not wish to add a nominee against the term deposit.

   b. If you select option **Yes**,

        i. select **Add New** option to add new nominee details.

            i. In **Nominee Name** field, enter the name of the nominee.

            ii. From the **Nominee Date of Birth** field, specify the nominee's date of birth.

            iii. From the **Relationship** list, select your relationship with the nominee.

            iv. In the **Address** field, enter the address of nominee.

            v. From the **Country** list, select the country in which the nominee resides.

            vi. In the **State** field, enter the name of the state in which the nominee resides.

vii. In the **City** field, enter the name of the city in which the nominee resides.

viii. In the **Zip** field, enter the zip code of the nominee's address.

ix. If the **Nominee** is a minor or below 18 years of age, enter the Guardian Details.

   i. In the **Name** field, enter name of the guardian.

   ii. In the **Address** field, enter the address of guardian.

   iii. From the **Country** list, select the country in which the guardian resides.

   iv. In the **State** field, enter the name of the state in which the guardian resides.

   v. In the **City** field, enter the name of the city in which the guardian resides.

   vi. In the **Zip** field, enter the zip code of the guardian's address.

ii. If you have selected the **Replicate Existing Nominee** option, the **Select Nominee** popup appears with the list of existing CASA, FD, RD nominees.

   i. Select an appropriate nominee whose details you want to replicate.

   ii. Click **OK**, which will prefill all the details in the nominee details fields.

   OR

   Click **Cancel** to close the popup window.

14. Click **Submit**.

The **Deposit Details, Maturity Details**and **Nomination Details** appears.

OR

Click **Cancel** to cancel the transaction.

15. The **Review** screen appears. Verify the details and click **Confirm**.

OR

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

OR

Click **Cancel** to cancel the transaction.

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

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

OR

Click **Go To Account Details** to view the deposit details page.

4

Redemption under Oracle FLEXCUBE Core Banking

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 for premature withdrawal or full redemption:

- Transfer to own account

- Transfer to internal account

- Transfer to a domestic account

- Transfer to international account

> **Note:**
>
> Transfers to only Own and Internal Accounts are supported when the host is Oracle FLEXCUBE Core Banking.

In case of premature withdrawal or on deposit maturity of Term Deposit, the following transfers are permitted:

- Conventional term deposit transfer is permissible to Current and Savings account with same local currency

- RFC term deposit transfer is permissible only to RFC accounts with same currency

- NRE term deposit transfer is permissible only to NRE account or its international account

- NRO term deposit transfer is permissible only to NRO account with same currency

- FCNR term deposit transfer is permissible only to NRE account with same currency

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click on the **Deposit Account Number** . From the **Deposit Details** page, click on the **More Action**s, and then click on the **Redeem Term Deposit**

OR

From the Search bar, type **Deposits – Redeem Term Deposit**and press **Enter**

OR

On the Dashboard, click **Overview** widget, click **Deposits** card, then click on the **Deposit Account Number** . From the **Deposit Details** page, click on the **More Action**s, and then click on the **Redeem Term Deposit**

Figure 4-1   Redeem Term Deposit
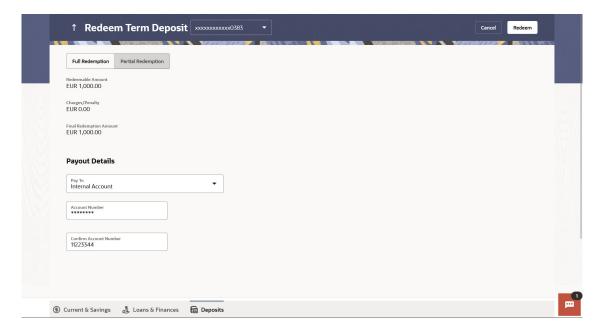
Table 4-1   Field Description

Field Name	Description
Deposit Account	Select the term deposit that is to be redeemed.
Redemption Type	The customer can select whether redemption is to be partial or full. The options are: • Partial Redemption • Full Redemption
Redeemable Amount	The total amount of the deposit that can be redeemed is displayed.
Redemption Amount	The customer is required to specify the amount to be redeemed. The amount specified will be in the same currency as that in which the deposit is held. This field is displayed only if the customer selects the option **Partial Redemption**in the **Redemption Type** field.
Charges/ Penalty	Any charges or penalty, if applicable, will be displayed.
Final Redemption Amount	The amount being redeemed is displayed. This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).
Payout Details	

Table 4-1   (Cont.) Field Description

Field Name	Description
Pay To	The customer is required to specify the mode through which the redeemed amount is to be transferred.
	The options are:
	• Own Accounts
	• Internal Bank Account
	• Domestic Bank Account
	• International Bank Account
	✎ **Note:** Pay out to only Own and Internal Accounts are supported when the host is Oracle FLEXCUBE Core Banking.

Own Account

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

Transfer Account	The customer can select a current or savings account to which the funds will be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

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

Beneficiary Name	The name of the holder of the account selected in **Transfer Account**.
Bank Name	The name of the bank in which the selected account is held
Bank Address	The address of the bank in which the selected account is held.
City	The city of the bank in which the account is held.

Internal Account

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

Account Number	The customer can identify a current or savings account held within the same bank, to which the funds are to be transferred.
Confirm Account Number	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.

Domestic Bank Account

The following fields are displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field.

Account Number	The customer can identify a current or savings account to which the funds are to be transferred.
Account Name	Enter the name of the account holder who will be the beneficiary to whom funds will be transferred.
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.
Look Up Bank Code	The search option to look for bank code of the destination account.

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

Bank Name	The name of the bank in which the beneficiary account is held.
Bank Address	The address of the bank in which the beneficiary account is held.
City	The city of the bank in which the beneficiary account is held.

Table 4-1   (Cont.) Field Description

Field Name	Description
International Bank Account	
This section is displayed if the customer has selected the option **International Bank Account** in the **Pay To** field.	
Account Number	Specify the account number of the payee.
SWIFT Code	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup SWIFT Code	Link to search the SWIFT code.
Search SWIFT Code	
The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.	
SWIFT Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Lookup - Search Result	
The following fields are displayed once the required SWIFT code is selected from the search results.	
SWIFT Code	SWIFT code value.
Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.
Beneficiary Name	Name of the beneficiary.
Correspondence Charges	Specify who is bearing the charges for transfer. The options are: • Beneficiary • Remitter • Sharing

To redeem the term deposit:

1. Navigate to one of the above paths.

   The **Redeem Term Deposit**screen appears.

2. From the **Deposit Account** list, select the term deposit to be redeemed.

3. From the **Redemption Type** list, select the appropriate option.

   a. If you select the **Partial Redemption** option, then in the **Redemption Amount** field, enter the amount to be redeemed.

   b. Follow steps from 4.

      OR
      If you select **Full Redemption**option, follow steps from 4.

4. From the **Pay To** list;

   a. If you have selected the option **Own Account**;

      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 the option **Internal Account**;

        i. In the **Account Number** field, enter the account number which is to be credited with the amount redeemed.

        ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

    c. If you have selected the option **Domestic Bank Account**;

        i. In the **Account Number** field, enter the account number of the beneficiary.

        ii. In the **Account Name** field, enter the account name of the beneficiary.

        iii. From the **Network Type** list, select the appropriate option.

        iv. In the **Bank Code** field, enter the bank code, and click **Submit**

        OR

        Use the **Look Up Bank Code** link, to select the appropriate bank code.

    d. If you have selected the option **International Bank Account**;

        i. In the Account Number field, enter an appropriate account for maturity proceeds.

        ii. In the **SWIFT code** field, enter the SWIFT code details for maturity proceeds.

        OR

        Use the **Lookup SWIFT Code** link, to select the appropriate SWIFT code.

        Click **Reset** to clear the populated data and enter / select a new SWIFT code, if required.

        iii. Click **Verify** to fetch the bank details based on the SWIFT code entered.

        iv. In the **Beneficiary Name** field, enter the name of the beneficiary.

        v. From the **Correspondence Charges**list, select the appropriate option.

5. Click **Submit** to redeem the deposit.

OR

Click **Cancel** to cancel the transaction.

6. The **Review** screen appears. Verify the details and click **Confirm**.

OR

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

OR

Click **Cancel** to cancel the transaction.

7. The success message of redemption appears along with the transaction reference number.

8. Click **Transaction Details** to view the details of the transaction.

OR

Click on the **Deposit Details**link 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.

5

New Term Deposit under Oracle FLEXCUBE Universal Banking

The 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.

Certain cases, specific to India region, might require the customer to specify his/her PAN (Permanent Account Number) while applying for a new term deposit. These could be if the customer is creating a new term deposit that exceeds a value defined by the bank or if, at any given point in time, while creating a new term deposit, the cumulative value of the deposits (Fixed as well as Recurring Deposits) held by the customer exceeds a certain amount.

The term deposit offerings of the bank available are:

- Opening conventional Term Deposit account

> **Note:**
>
> The Product mapping should be done for the user segment, so that concerned TD products are available for the user.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click on the **New Term Deposit**.

OR

From the Search bar, type **Deposits – New Term Deposit**and press **Enter**

OR
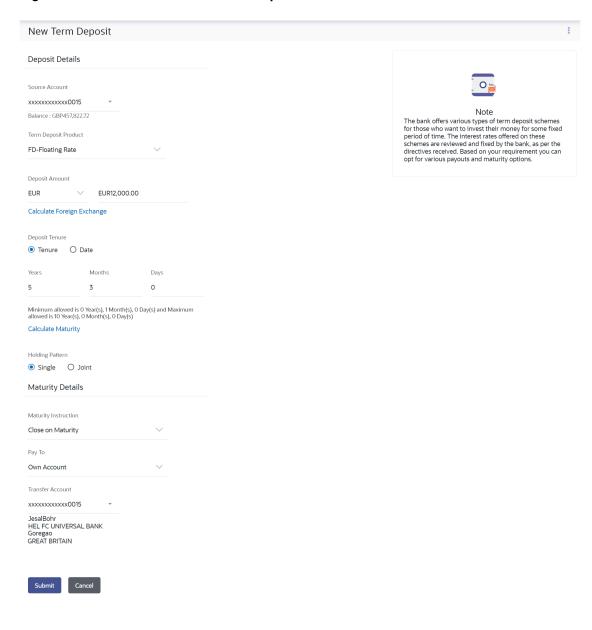
On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click on the **New Term Deposit**.

5.1 New Conventional Term Deposit

The Small & Medium Business user can open new conventional term deposit account based on the CASA accounts. In case of premature withdrawal from conventional term deposit, the maturity amount goes to CASA account with same local currency.

Figure 5-1   New Conventional Term Deposit

Table 5-1   Field Description

Field Name	Description
Source Account	The customer is required to select the current or savings account to be debited with the deposit amount.
	All the active current and savings accounts of the customer are displayed along with nicknames, if defined.
	For more information on **Account Nickname**, click Account Name
Balance	On selection of a current or savings account in the **Select Account** field, the current balance of the specific account is displayed against the field.
Term Deposit Product	All the term deposit products available for application will be listed down.

Table 5-1   (Cont.) Field Description

Field Name	Description
View Interest Rates	Click on the View Interest Rates link to view the interest rates that will be applicable on the deposit account based on the deposit product selected. This link will be displayed against the Select Product field once a product is selected.
Currency	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).
Deposit Amount	The customer is required to specify the amount for which the deposit is to be opened.
Amount Range	The minimum and maximum amounts for which a deposit can be opened are displayed against the amount field once the customer selects a particular deposit product in the **Select Product** field.
Calculate Foreign Exchange Below fields are displayed when you click on the **Calculate Foreign Exchange** link.	
Current Exchange Rate	Displays the per unit currency exchange rate for the chosen currency combination. > **Note:** > This field is displayed if the source account currency is different from the TD opening currency.
Current Amount	Displays the current exchange amount after currency exchange.
Exchange Amount	Displays the exchanged amount in the chosen currency after currency exchange. > **Note:** > This field is displayed if the source account currency is different from the TD opening currency.
Current Exchange Rate	Displays the buy or sell per unit rate for the chosen currency combination.
Deposit Tenure	The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature. The options are: • Tenure • Date
Years	The customer can identify the deposit tenure in years. This field is enabled if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Months	The customer can identify the deposit tenure in months. This field is displayed if the customer selects the **Tenure** option in the **Deposit Tenure** field.

Table 5-1   (Cont.) Field Description

Field Name	Description
Days	The customer can identify the deposit tenure in days.
	This field is displayed if the customer selects the **Tenure** option from the **Deposit Tenure** field.
Date	The customer can define the deposit tenure by selecting a date on which the deposit should mature.
	This field is displayed if the customer selects the **Date** option from the **Deposit Tenure** field.
Deposit Period Range	The minimum and maximum period within which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the **Select Product** field.
Calculate Maturity	
The customer can click on the **Calculate Maturity** link in order to be displayed the maturity amount and interest rate applicable on the deposit account based on the information defined.	
Maturity Amount	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer.
Interest Rate	The rate of interest applicable on deposit account.
Holding Pattern	The holding pattern that will be applied to the deposit being opened is displayed.
	This field will be displayed only if the current or savings account selected as the **Source Account** has a joint holding pattern.
	The options are:
	• Single
	• Joint

> **Note:**
>
> a. This field will be displayed only if the current or savings account selected as the Source Account has a joint holding pattern.
>
> b. If the user selects option **Joint**, the new deposit will be opened in the joint names of the holders of the current or savings account selected as the Source Account.

Field Name	Description
Maturity Details	
Maturity Instructions	Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.
	The options can be:
	• Close on Maturity
	• Renew Principal and Interest
	• Renew Principal and Pay Out the Interest
	• Renew Special Amount and Pay Out the remaining amount
Rollover Amount	The amount to be rolled over.
	This field is displayed if the customer selects **Renew Special Amount and Payout** the **Remaining Amount** option from the **Maturity Instructions** list.

Table 5-1 (Cont.) Field Description

Field Name	Description
Transfer Principal and Interest to	This field is displayed only if the customer selects the option **Close on Maturity** from the **Maturity Instructions** list.
	The customer can identify if the entire maturity amount is to be transferred to a single CASA account or if the principal and interest amounts are to be split and transferred to two separate CASA accounts.
	The options are:
	• Single Account
	• Separate Accounts
Pay To	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. In case the maturity instruction **Close on Maturity** has been selected, this field will be displayed only if the user has selected the option **Single Account** from the **Transfer Principal and Interest to** field.
	The customer is required to select the mode through which the amount to be paid out is transferred.
	The options are:
	• Own accounts
	• Internal Bank Account
	• Domestic Bank Account
	This field is not displayed, if the customer has selected **Renew Principal and Interest** option from the **Maturity Instructions** list.
Pay Principal To	This field is displayed only if the customer has selected the option **Close on Maturity** from the **Maturity Instructions** list and proceeds to select the option **Separate Accounts** from the **Transfer Principal and Interest to** field.
	The customer is required to select the mode through which the principal amount to be paid out is transferred.
	The options are:
	• Own accounts
	• Internal Bank Account
	• Domestic Bank Account
	✎ Note: This option will be provided only if it is supported for the term deposit product selected from the **Term Deposit Product** list.

Table 5-1   (Cont.) Field Description

Field Name	Description
Pay Interest To	This field is displayed only if the customer has selected the option **Close on Maturity** from the **Maturity Instructions** list and proceeds to select the option **Separate Accounts** from the **Transfer Principal and Interest to** field. The customer is required to select the mode through which the interest amount out of the total maturity amount to be paid out is transferred. The options are: • Own accounts • Internal Bank Account • Domestic Bank Account **Note:** This option will be provided only if it is supported for the term deposit product selected from the **Term Deposit Product** list.

Own Account

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

Transfer Account	The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

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

Beneficiary Name	The name of the holder of the account selected in Transfer Account.
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.

Internal Bank Account

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

Account Number	The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.
Confirm Account Number	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.

Domestic Bank Account

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

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

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

Table 5-1   (Cont.) Field Description

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

To open a new conventional term deposit:

1. Navigate to one of the above paths.

   The **New Term Deposit** screen appears.

2. From the **Source Account** list, select the current or savings account to be debited in order to open the term deposit.

3. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.

4. To view the rates of interest applicable on the term deposit, click on the **View Interest Rates** link displayed against the **Select Product** field once a product is selected.

5. From the **Currency** list, select the currency in which you want the term deposit to be held.

6. In the **Deposit Amount** field, enter the deposit amount.

7. Click on the **Calculate Foreign Exchange** link to calculate deposit amount w.r.t. foreign currency.

8. Select the desired option against the **Deposit Tenure** field.

   a. If you select the **Tenure** option:

      i. In the **Years, Months** and **Days** field enter the appropriate values.

   b. If you option the **Date** option:

      i. From the **Date** list, select the appropriate date.

9. To view the deposit maturity amount and interest rate chargeable, click the **Calculate Maturity** link.

   > **Note:**
   >
   > Click **Reset** to clear the calculated details.

10. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.

11. 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.

    c. If you have selected the option **Renew Special Amount and Pay Out the Remaining Amount**;

      i.   Enter the amount to be rolled over in the **Rollover Amount** field.

      ii.   Select the mode through which the remaining amount (Maturity Amount minus Rollover Amount) is to be transferred, in the **Pay To** field.

12. If you have selected the option **Close on Maturity** from the **Maturity Instructions** field, from the **Transfer Principal and Interest to** field;

- Select the option **Single Account** if you want the entire amount on maturity to be transferred to a single CASA account.

  OR

  Select the option **Separate Accounts** if you want the principal and interest amounts to be transferred to two different CASA accounts.

13. The following is applicable If you have selected any option that involves payout from the **Maturity Instructions** field and if you have selected the option **Single Account** from the **Transfer Principal and Interest to** field applicable if you have selected the option **Close on Maturity** from the **Maturity Instructions field**:

    From the **Pay To** list;

    a. If you have selected the option **Own Account**;

        i.   From the **Account Number** list, select a 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.

    c. If you have selected the option **Domestic Bank 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 **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

        iii.   In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

        iv.   Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

14. The following is applicable if you have selected the option **Separate Accounts** from the **Transfer Principal and Interest to** field applicable if you have selected the option **Close on Maturity** from the **Maturity Instructions** field:

    From the **Pay Principal To** list;

    a. If you have selected the option **Own Account**;

        i.   From the **Account Number** list, select a current or savings account which is to be credited with the principal 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 principal amount at the time of deposit maturity.

        ii.   In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

    c. If you have selected the option **Domestic Bank Account**;

      i. In the **Account Number** field, enter the account number which is to be credited with the principal amount at the time of deposit maturity.

      ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

      iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

      iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

From the **Pay Principal To** list;

a. If you have selected the option **Own Account**;

    i. From the **Account Number** list, select a current or savings account which is to be credited with the principal 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 principal amount at the time of deposit maturity.

    ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

c. If you have selected the option **Domestic Bank Account**;

    i. In the **Account Number** field, enter the account number which is to be credited with the principal amount at the time of deposit maturity.

    ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

    iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

    iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

From the **Pay Interest To** list;

a. If you have selected the option **Own Account**;

    i. From the **Account Number** list, select a current or savings account which is to be credited with the interest 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 interest amount at the time of deposit maturity.

    ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

c. If you have selected the option **Domestic Bank Account**;

    i. In the **Account Number** field, enter the account number which is to be credited with the interest amount at the time of deposit maturity.

    ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

    iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

    iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

15. Click **Submit**.

The **Deposit Details, Maturity Details** appears.

OR

Click **Cancel** to cancel the transaction.

16. The **Review** screen appears. Verify the details and click **Confirm**.

OR

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

OR

Click **Cancel** to cancel the transaction.

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

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

OR

Click **Go To Account Details** to view the deposit details page.

6

Redemption under Oracle FLEXCUBE Universal Banking

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 for premature withdrawal or full redemption:

- Transfer to own account
- Transfer to internal account
- Transfer to a domestic account
- Transfer to international account

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click on the **Deposit Account Number** . From the **Deposit Details** page, click on the **More Action**s, and then click on the **Redeem Term Deposit**

OR

From the Search bar, type **Deposits – Redeem Term Deposit**and press **Enter**

OR

On the Dashboard, click **Overview** widget, click **Deposits** card, then click on the **Deposit Account Number** . From the **Deposit Details** page, click on the **More Action**s, and then click on the **Redeem Term Deposit**
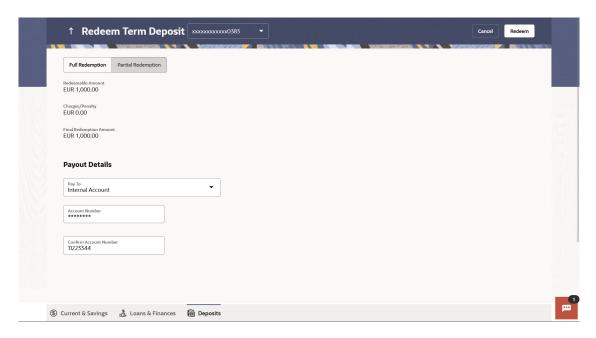
Figure 6-1   Redeem Term Deposit

Table 6-1   Field Description

Field Name	Description
Deposit Account	Select the term deposit that is to be redeemed.
Redemption Type	The customer can select whether redemption is to be partial or full. The options are: • Partial Redemption • Full Redemption
Redeemable Amount	The total amount of the deposit that can be redeemed is displayed.
Redemption Amount	The customer is required to specify the amount to be redeemed. The amount specified will be in the same currency as that in which the deposit is held. This field is displayed only if the customer selects the option **Partial Redemption** in the **Redemption Type** field.
Charges/ Penalty	Any charges or penalty, if applicable, will be displayed.
Final Redemption Amount	The amount being redeemed is displayed. This amount will include any deductions in terms of charges or penalties added to the amount being redeemed. (i.e. after deducting any penalty charges if applicable).
Payout Details	

Table 6-1   (Cont.) Field Description

Field Name	Description
Pay To	The customer is required to specify the mode through which the redeemed amount is to be transferred.

The options are:

- Own Accounts
- Internal Bank Account
- Domestic Bank Account
- International Bank Account

> **✏ Note:**
>
> Pay out to only Own and Internal Accounts are supported when the host is Oracle FLEXCUBE Core Banking.

Own Account

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

Field Name	Description
Transfer Account	The customer can select a current or savings account to which the funds will be transferred. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

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

Field Name	Description
Beneficiary Name	The name of the holder of the account selected in **Transfer Account**.
Bank Name	The name of the bank in which the selected account is held
Bank Address	The address of the bank in which the selected account is held.
City	The city of the bank in which the account is held.

Internal Account

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

Field Name	Description
Account Number	The customer can identify a current or savings account held within the same bank, to which the funds are to be transferred.
Confirm Account Number	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.

Domestic Bank Account

The following fields are displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field.

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

Field Name	Description
Bank Name	The name of the bank in which the beneficiary account is held.
Bank Address	The address of the bank in which the beneficiary account is held.
City	The city of the bank in which the beneficiary account is held.

Table 6-1   (Cont.) Field Description

Field Name	Description
International Bank Account This section is displayed if the customer has selected the option **International Bank Account** in the **Pay To** field.	
Account Number	Specify the account number of the payee.
SWIFT Code	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup SWIFT Code	Link to search the SWIFT code.
Search SWIFT Code The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.	
SWIFT Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Lookup - Search Result The following fields are displayed once the required SWIFT code is selected from the search results.	
SWIFT Code	SWIFT code value.
Bank Name	Name of the bank.
City	City to which the bank belongs.
Branch	Bank branch name.
Country	Country of the bank.
Address	Displays complete address of the bank.
Beneficiary Name	Name of the beneficiary.
Correspondence Charges	Specify who is bearing the charges for transfer. The options are: • Beneficiary • Remitter • Sharing

To redeem the term deposit:

1. Navigate to one of the above paths.

   The **Redeem Term Deposit**screen appears.

2. From the **Deposit Account** list, select the term deposit to be redeemed.

3. From the **Redemption Type** list, select the appropriate option.

   a. If you select the **Partial** option, then in the **Redemption Amount** field, enter the amount to be redeemed.

   b. Follow steps from 4.

      OR
      If you select **Full Redemption**option, follow steps from 4.

4. From the **Pay To** list;

   a. If you have selected the option **Own Account**;

      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 the option **Internal Account**;

    i. In the **Account Number** field, enter the account number which is to be credited with the amount redeemed.

    ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

c. If you have selected the option **Domestic Bank Account**;

    i. In the **Account Number** field, enter the account number of the beneficiary.

    ii. In the **Account Name** field, enter the account name of the beneficiary.

    iii. From the **Network Type** list, select the appropriate option.

    iv. In the **Bank Code** field, enter the bank code, and click **Submit**

       OR

       Use the **Look Up Bank Code** link, to select the appropriate bank code.

d. If you have selected the option **International Bank Account**;

    i. In the Account Number field, enter an appropriate account for maturity proceeds.

    ii. In the **SWIFT code** field, enter the SWIFT code details for maturity proceeds.

       OR

       Use the **Lookup SWIFT Code** link, to select the appropriate SWIFT code.

       Click **Reset** to clear the populated data and enter / select a new SWIFT code, if required.

    iii. Click **Verify** to fetch the bank details based on the SWIFT code entered.

    iv. In the **Beneficiary Name** field, enter the name of the beneficiary.

    v. From the **Correspondence Charges**list, select the appropriate option.

5. Click **Submit** to redeem the deposit.

OR

Click **Cancel** to cancel the transaction.

6. The **Review** screen appears. Verify the details and click **Confirm**.

OR

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

OR

Click **Cancel** to cancel the transaction.

7. The success message of redemption appears along with the transaction reference number.

8. Click **Transaction Details** to view the details of the transaction.

OR

Click on the **Deposit Details**link 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.

7

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 interest rate applicable and the deposit amounts and dates, are displayed. There are 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.

Navigation Path:

On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click on the **Term Deposit Account Number**

OR

From the Search bar, type **Term Deposits – Term Deposits Details** and press **Enter**

OR

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposit** tab, and then click hen click on the **Term Deposit Account Number**

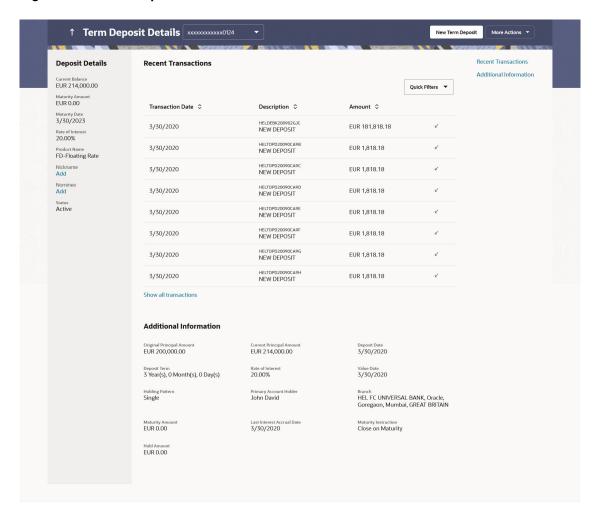ORACLE®

Figure 7-1   Term Deposit Details

Table 7-1   Field Description

Field Name	Description
Deposit Account Number	Select the term deposit account number whose details are to be viewed.
Deposit Details	
Current Balance	The available balance of the deposit account is displayed.
Maturity Amount	The value of the term deposit at the time of maturity.
Maturity Date	The date on which the term deposit will mature.
Rate of Interest	The rate of interest applicable on the term deposit.
Product Name	The name of the product under which the term deposit is opened.
Nickname	Displays the nickname set for the term deposit. For more information, refer **Account Nickname**.
Nominee	The registered nominee set for the account. Click on **Add** link to add the nominee to the account.
Status	The current status of the term deposit account. The possible values are: • Active • Closed

Table 7-1   (Cont.) Field Description

Field Name	Description
Recent Transactions For more information, refer **Transactions** screen**.**	
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Amount	The transaction amount.
Transaction Type	The type of transaction performed.
Show all transactions	To view all the transactions in account. On clicking the link, the user will be navigated to the **Transactions** screen.
Additional Information	
Original Principal Amount	The amount for which the deposit was opened.
Current Principal Amount	The current principal amount is the revised principal amount after partial redemption, if done.
Deposit Date	The date on which the deposit was opened.
Deposit Term	The deposit term which is displayed in terms of years, months and/or days as defined by the customer at the time the deposit was opened.
Rate of Interest	The rate of interest applicable on the term deposit.
Value Date	Value date of the deposit as maintained by the bank.
Deposit Certificate Number	The certificate number of the deposit.

> **Note:**
>
> This field is displayed only when the host is Oracle FLEXCUBE Core Banking.

Holding Pattern	Holding pattern of the term deposit. • For single owner – Single • For joint ownership - Joint or multiple
Primary Account Holder	Name of the primary account holder.
Joint Account Holder 1	Name of the joint account holder. This field is displayed only if the holding pattern of the term deposit is **Joint**.
Joint Account Holder 2	Name of the second joint account holder. This field is displayed only if the holding pattern of the term deposit is **Joint** and if multiple joint account holders are defined instead of just one.
Branch	Details of the branch at which the deposit account is held.
Maturity Amount	The value of the term deposit at the time of maturity.
Last Interest Accrual Date	The last date of accrual until the total amount of interest has been accrued.

Table 7-1   (Cont.) Field Description

Field Name	Description
Maturity Instruction	Maturity instruction set by the customer for the specific term deposit at the time of opening the deposit. The options can be: • Close on Maturity (No Rollover) • Renew Principal And Profit • Renew Principal and Pay Out the Profit • Renew Special Amount and Pay Out the remaining amount
Special Amount	Special amount to be rolled over. This field is displayed if the maturity instruction is defined as **Renew Special Amount and Payout the Remaining Amount**.
Pay to	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. This field is not displayed, if maturity instruction selected is**Renew Principal and Profit**.
Transfer Principal and Interest to	This field is displayed only if the Maturity Instruction is Close on Maturity from the list. The value can be any one of the following: • Single Account • Separate Accounts
Transfer	The details of the account/s to which the maturity amount is to be transferred are displayed. 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. In case the **Maturity Instruction** is **Close on Maturity** and subsequently the option **Separate Accounts** has been selected under **Transfer Principal and Interest** to, two sets of account information will be displayed – one in which principal amount is to be transferred and one in which interest amount is to be transferred. This field is not displayed, if maturity instruction selected **is Renew Principal and Interest.**
Charges	The charges applicable in case the deposit was redeemed prematurely.
Net Credit Amount	The amount transferred to the specific CASA account on maturity of the term deposit. This field is displayed only if the Maturity Instruction is one of the following: • Close on Maturity • Renew Principal and Pay out Interest • Renew Special Amount and Pay Out the remaining amount.
Hold Amount	The nominal deposit balance to be maintained in the deposit account.

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**.

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

- Click on the **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.

8

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.

<u>**Navigation Path:**</u>

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click on the **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click on the **Edit Maturity Instructions**

OR

From the Search bar, type **Term Deposits – Edit Maturity Instructions** and press **Enter**

OR

On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click on the **Edit Maturity Instructions**
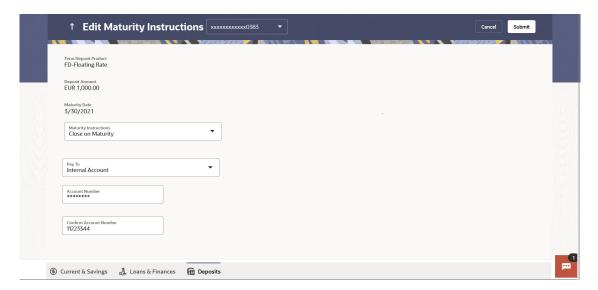
Figure 8-1   Edit Maturity Instructions

Table 8-1   Field Description

Field Name	Description
Deposit Account	Select the term deposit whose maturity instructions is to be changed.
Term Deposit Product	The name of the product under which the term deposit is opened.
Deposit Amount	The deposit amount.

Table 8-1   (Cont.) Field Description

Field Name	Description
Maturity Date	The date on which the term deposit will mature.
Maturity Instructions	The maturity instructions set at the time of opening the deposit account will be displayed by default. The customer will be able to change these instructions are required. The options can be: • Close on Maturity • Renew Principal and Interest • Renew Principal and Pay Out the Interest • Renew Special Amount and Pay Out the remaining amount
Roll over Amount	Special amount to be rolled over. This field is displayed if the option **Renew Special Amount and Pay Out the Remaining Amount** has been selected as **Maturity Instruction**.
Transfer Principal and Interest to	This field is displayed only if the customer selects the option **Close on Maturity** from the **Maturity Instructions** list. The customer can identify if the entire maturity amount is to be transferred to a single CASA account or if the principal and interest amounts are to be split and transferred to two separate CASA accounts. The options are: • Single Account • Separate Accounts
Pay To	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. In case the maturity instruction **Close on Maturity** has been selected, this field will be displayed only if the user has selected the option **Single Account** from the **Transfer Principal and Interest to** field. The customer is required to select the mode through which the amount to be paid out is transferred. The options are: • Own accounts • Internal Account • Domestic Bank Account This field is not displayed if the option **Renew Principal and Interest** has been selected as **Maturity Instruction.**
Pay Principal To	This field is displayed only if the customer has selected the option **Close on Maturity** from the **Maturity Instructions** list and proceeds to select the option **Separate Accounts** from the **Transfer Principal and Interest to** field. The customer is required to select the mode through which the principal amount to be paid out is transferred. The options are: • Own accounts • Internal Bank Account • Domestic Bank Account

Table 8-1   (Cont.) Field Description

Field Name	Description
Pay Interest To	This field is displayed only if the customer has selected the option **Close on Maturity** from the **Maturity Instructions** list and proceeds to select the option **Separate Accounts** from the **Transfer Principal and Interest to** field.
	The customer is required to select the mode through which the interest amount out of the total maturity amount to be paid out is transferred.
	The options are:
	• Own accounts
	• Internal Bank Account
	• Domestic Bank Account
Own Account	
This section is displayed if the option **Own Account** has been selected in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.	
Transfer Account	The account number along with the account nickname to which the funds are to be transferred.
The following fields are displayed once the customer has selected an account in the **Transfer Account** field.	
Beneficiary Name	The name of the holder of the account selected in **Transfer Account.**
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
Internal Bank Account	
This section is displayed if the customer has selected the option **Internal Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.	
Account Number	The customer can identify a current or savings account of the bank to which the funds are to be transferred once the deposit matures.
Confirm Account Number	The user is required to re-enter the account number in this field so as to confirm the same.
Domestic Bank Account	
This section is displayed if the customer has selected the option **Domestic Bank Account** in the **Pay To** field or in the **Pay Principal To** or **Pay Interest To** fields.	
Account Number	The customer can identify a current or savings account to which the funds are to be transferred once the deposit matures.
Account Name	Name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.
Bank Code	The customer is required to identify the bank code in which the beneficiary account is held.
Look Up Bank Code	Search option to look for bank code of the destination account.
The following fields and values will be displayed once the customer has specified a bank code.	
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.

To edit the maturity instructions:

1. Navigate to one of the above paths.

   The **Edit Maturity Instructions**screen appears.

2. From the **Deposit Account** list, select the term deposit whose maturity instructions is to be changed.

3. From the **Maturity Instruction** list, select the option of choice.

4. If you select **Close on Maturity** and have proceeded to select the option **Single Account** from the field **Transfer Principal and Interest** to or **Renew Principal and Pay Out the Interest** option, then from the **Pay To** list, select the mode through which the amount is to be transferred:

   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.

   c. If you have selected the option **Domestic Bank 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 **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

      iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

      iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

5. If you have selected the option **Close on Maturity** from the **Maturity Instructions** field, and have selected the option **Separate Accounts** from the **Transfer Principal and Interest to** field;

   From the **Pay Principal To** list;

   a. If you have selected the option **Own Account**;

      i. From the **Account Number** list, select a current or savings account which is to be credited with the principal 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 principal amount at the time of deposit maturity.

      ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

   c. If you have selected the option **Domestic Bank Account**;

      i. In the **Account Number** field, enter the account number which is to be credited with the principal amount at the time of deposit maturity.

      ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

      iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

      iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

   From the **Pay Interest To** list;

    a. If you have selected the option **Own Account**;

        i. From the **Account Number** list, select a current or savings account which is to be credited with the interest 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 interest amount at the time of deposit maturity.

        ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.

    c. If you have selected the option **Domestic Bank Account**;

        i. In the **Account Number** field,enter the account number which is to be credited with the interest amount at the time of deposit maturity.

        ii. In the **Account Name** field, enter the name of the account holder who will be the beneficiary to whom funds will be transferred once the deposit matures.

        iii. In the **Bank Code** field, enter the bank code in which the beneficiary account is held or select it from the look up.

        iv. Click **Submit** to verify and fetch bank details based on Bank Code (BIC).

6. If you select **Renew Special Amount and Payout the Remaining Amount** option from the **Maturity Instruction** list:

    a. In the **Roll over Amount** field, enter the amount to be rolled over.

    b. In the **Pay To** field, select the mode through which the remaining amount is to be transferred.

    Refer steps under 4 for options and steps applicable.

7. Click **Submit** to redeem the deposit.

OR

Click **Cancel** to cancel the transaction.

8. The **Review** screen appears. Verify the details and click **Confirm**.

OR

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

OR

Click **Cancel** to cancel the transaction.

9. The success message of redemption appears along with the transaction reference number.

10. Click **Transaction Details** to view the details of the transaction.

OR

Click on the **Deposit Details**link 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 open a new deposit account.

OR

Click on the **Go To Dashboard** link to navigate back to dashboard page.

9

Top Up

This feature enables a customer to invest some amount, he might have, in an existing term deposit. Customers can top-up an existing term deposit with the desired and permissible top-up amount.

The application not only displays the current investment position of the term deposit, but also has the provision to calculate the revised maturity amount, interest rate and total investment. The customer can fund the top-up using any of his current or savings accounts held with the bank.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click on the **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click on the **Top Up**

OR

From the Search bar, type **Term Deposits – Top Up** and press **Enter**

OR

On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click on the **Top Up**
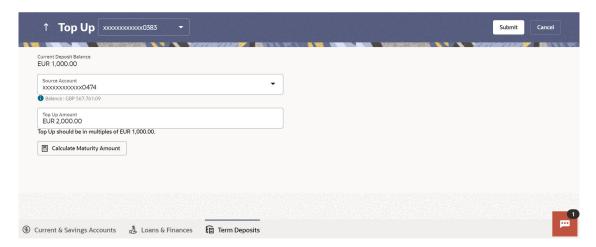
Figure 9-1   Top Up

Table 9-1   Field Description

Field Name	Description
Deposit Account	Select the term deposit for which top-up is to be done.
Current Deposit Balance	The current balance of the deposit account is displayed.

Table 9-1   (Cont.) Field Description

Field Name	Description
Source Account	The customer is required to select a current or savings account held with the bank, which will be debited in order to top up the deposit account. All the current and savings accounts of the customer along with nickname, if defined, will be listed down.
Balance	The account balance of the source account will be displayed against the **Source Account** field once an account has been selected.
Top Up Amount	The customer is required to specify the amount by which the term deposit is to be topped up.
Maximum Top Up amount	The maximum amount by which the term deposit can be topped up will be displayed below the **Top UP Amount** field.
Top up amount in multiples of (X amount with currency)	The top up amount should be a multiple of this value in the given currency.
The following fields will be displayed on an overlay window once the user clicks on the **Calculate Maturity** link after having entered an amount to be topped up in the **Top Up Amount** field.	
Revised Maturity Details	
Principal Amount	The revised principal amount.
Maturity Amount	The revised maturity amount of the deposit.
Interest Rate	The revised interest rate applicable on the deposit.
Previous Maturity Detailss	
Principal Amount	The previous principal amount.
Maturity Amount	The previous maturity amount of the deposit.
Interest Rate	The previous interest rate applicable on the deposit.

1. Navigate to one of the above paths.

   The **Top Up**screen appears.

2. From the **Deposit Account** list, select the term deposit for which top-up is to be done.

3. From the **Source Account** list, select the current or savings account from which the amount is to be debited in order to top up the deposit.

4. In the **Top-up Amount** field, enter the amount by which the deposit account is to be topped up.

5. To calculate the revised principal amount and maturity amount, click **Calculate Maturity Amount**.

6. Click **Submit** to add the top-up amount.

   OR

   Click **Cancel** to cancel the transaction.

7. The **Review** screen appears. Verify the details and click **Confirm**.

   OR

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

   OR

   Click **Cancel** to cancel the transaction.

8. Thes success message of topup appears along with the reference number.

9. Click **Transaction Details** to view the details of the transaction.

OR

Click on the **Deposit Details**link 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.

10
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, bankcan 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.

> **✎ Note:**
>
> a. 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.
>
> b. 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 the **More Actions** menu:

- **Request for Statements** –The customerwill 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.
- **Subscribe for E-Statements** – The customer can opts to subscribe for e-statements, he/she will receive monthly e-statements on his/her registered email address.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **Show all transactions** link under **Recent Transaction** section

OR

From the Search bar, type **Term Deposits – Transactions**and press **Enter**

OR

On the Dashboard, click **Overview** widget, click **Term Deposits** card, then click **Deposits Account Number**. From the **Deposits Details** page, click on the **Show all transactions** link under **Recent Transaction** section

To view transactions:

1. Navigate to one of the above paths.

   The **Transactions** screen appears.

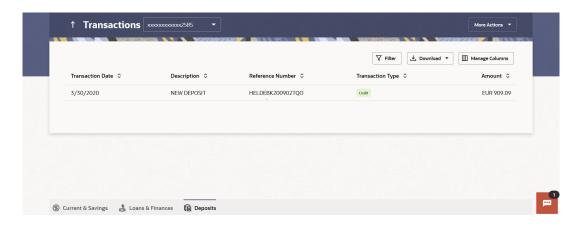**Figure 10-1   Transactions – View Transactions**
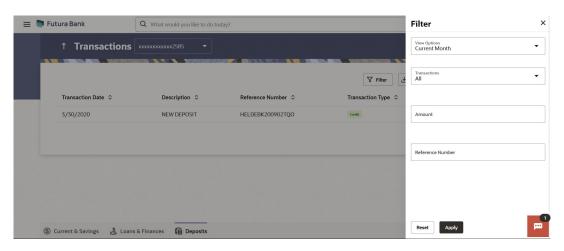

Figure 10-2   Transactions – Filter Criteria

Table 10-1   Field Description

Field Name	Description
Deposit Account	Select an account of which you wish to view transactions.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
Transaction Date	Date on which the activity was performed.
Description	Short description of the transaction.
Reference Number	Reference number of the transaction.

Table 10-1   (Cont.) Field Description

Field Name	Description
Amount	The transaction amount.
Filter Criteria	
View Options	Filters to view the transactions of a specific period. The options are: • Current Month • Current Day • Previous Day • Previous Month • Current Month &Previous Month • Previous Quarter • Date Range • Last 10 Transactions
Transaction	Filters to view the transactions based on description. The options are: • All • Credits Only • Debits Only
From Date – To Date	Specify the period for which you wish to view transactions. Search will be based on the transaction date range. These fields will be displayed only if you have selected the option **Date Range** from the **View Options** list.
Amount	The specific transaction amount matching to which you wish to view transactions.
Reference Number	Reference number of the transaction.

2. Click ▽ Filter change filter criteria.

   The **Filter** overlay screen appears. Based on the defined criteria you can view transactions.

3. From the **View Options** list, select the desired transaction period.

   • 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.

4. From the **Transaction** list, select the types of transactions to be displayed i.e. either debit or credit or all transactions.

5. In the **Amount** field, enter the specific transaction amount matching to which you wish to view transactions.

6. In the **Reference Number** field, enter a transaction reference number if you wish to view a specific transaction record.

7. Click **Apply** to view transactions based on the defined criteria..

   OR

   Click **Reset** to clear the details entered.

8. Click on the

   ↓ Download

icon to download the records in CSV & PDF format.

OR

Click on the [▥ Manage Columns] icon to setup a column preference by rearranging or removing columns

OR

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

The following actions can also be performed in the screen:

- Subscribe for E-Statements
- Request for a specific statement
- Download Pre-Generated Statements

10.1 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.

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits Accounts** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click **Request Statement**

OR

From the Search bar, type **Term Deposits – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **Request Statement**

OR

From the Search bar, type **Term Deposits – Request Statement**

To request for a Statement

Figure 10-3   Request Statement

Table 10-2   Field Description

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

To request for a Statement

1. From the **Account Number** list, select the account number for the account statement.

2. From the **From Date** list, select the start date of the account statement.

3. From the **To Date** list, select the end date of the account statement.

4. Click **Submit**.

    OR

    Click **Cancel** to cancel the transaction.

5. The **Confirmation** popup appears.

    Click **Yes** to proceed.
    OR

    Click **No** to cancel the transaction.

6. The success message along with the transaction reference number appears.

7. Click **Transaction Details** to view the details of the transaction.

    OR

    Click on the **View Accounts** link to visit the Term Deposit summary page.

    OR

    Click on the **Term Deposit Details**link to view the Deposit Accounts details.

    OR

    Click on the **Go To Dashboard** link to navigate back to dashboard page.

10.2 View Pre-generated Statement

To download pre-generated statements:

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits Accounts** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click **Pre-generated Statements**

OR

From the Search bar, type **Term Deposits – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **View Pre-generated Statements**

OR

From the Search bar, type **Term Deposits – Pre-generated Statements**

To download pre-generated statements:

1. Displays the last pre-generated statements on the Pre-generated Statement screen.
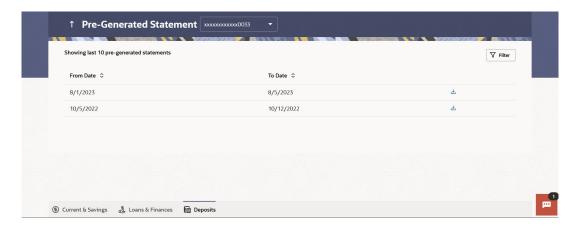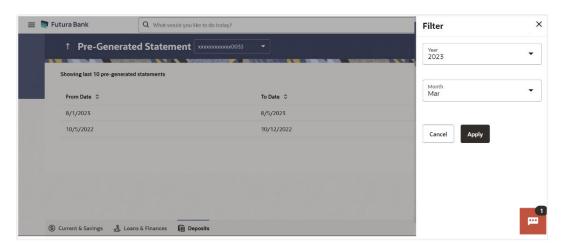
Figure 10-4   Pre-generated Statement

Figure 10-5   Pre-generated Statement - Filter Criteria

Table 10-3   Field Description

Field Name	Description
Account Number	The deposit account number in masked format for which statement has to be requested.
From Date	Start date of the date period for which the statement is generated.
To Date	End date of the date period for which the statement is generated.
↧	Click on the icon against a statement to download the specific record.
Filter Criteria	
Year	The year for which the statement is required
Month	The month for which the statement is required.

2. Click to ⊽ Filter generate the statement for the desired period.

The **Filter** overlay screen appears.

    a. From the **Year** list, select the year for which the pre-generated statement is required.

    b. From the **Month** list, select the month for which the pre-generated statement is required.

    c. 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.

3. Click on the ⬇ icon against any record (.pdf)to download the statement in password protected .pdf format.

10.3 E-statement

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.

<u>**Navigation Path:**</u>

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Deposits Accounts** tab, and then click **Deposits Account Number**. From the **Deposits Details** page, click on the **More Actions**, and then click **E-statement Subscription**
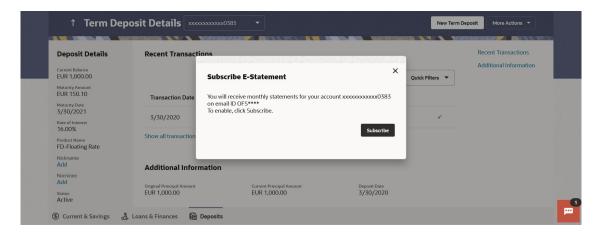
OR

From the Search bar, type **Term Deposits – Transactions**and press **Enter**, and then click on the **More Actions**, and then click **E-statement Subscription**

OR

From the Search bar, type **Term Deposits – E-statement Subscription**

To subscribe / unsubscribe for e-statements:

Figure 10-6   E-Statement Subscribe

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.

    b. 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 **View Account Details** to visit the account details page.

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Account Nickname

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

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

Navigation Path:

From the Dashboard, click **Toggle menu**, click **Menu**, then click **Accounts**, and then click **Term Deposits** tab, and then click on the **Deposit Account Number**. From the **Deposits Details** page, goto **Deposit Details** section

To add/edit nickname against a deposit account:

1. Navigate to the above path.

   The **Term Deposit Details** screen appears.

2. 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.
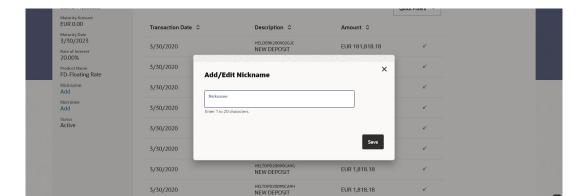
   The **Add/Edit Nickname** popup appears.

Figure 11-1   Add/Edit Nickname

Table 11-1   Field Description

Field Name	Description
Nickname	Specify a nickname to be assigned to the account.
	If a nickname has already been assigned to the account, it will be displayed in editable mode.

3. In the **Nickname** field, enter the nickname you want to use.

4. Click **Save** to save your changes.

Nicknames will be displayed on various transactions instead of the standard account description.

OR

Click **Delete** to delete the nickname.

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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. **What is Total Maturity Amount?**
   The total maturity amount is the amount that the deposit is worth at the time of maturity.

3. **How does a term deposit work?**
   A term deposit offers a fixed interest rate for a fixed term. Interest rates differ based on the deposit term, the amount of the deposit and the interest payment frequency.

4. **When will I start earning interest on my term deposit?**
   You will begin to earn interest from the day your term deposit is opened with the bank and not on the day the application is submitted.

5. **Can I open a term deposit in joint names?**
   Yes, it is possible to open the term deposit with joint holders. Details of the holders have to be provided while opening the deposit. The maximum number of joint holders that can be added depends on the bank's offerings.

6. **Can I modify the term deposit details?**
   Yes, you can modify the maturity instructions defined for your term deposit as well as top up the deposit amount. Both these options are provided on the Term Deposit Details screen.

7. **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.

8. **Can I add funds to my term deposit?**
   If the term deposit product has a facility for top up, then an option will be provided to add funds into the term deposit. The maximum amount with which you can top up the deposit will be defined by the bank and displayed on the top up page.

9. **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.

10. **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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