

Small & Medium Business Term Deposit User Manual
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Small & Medium Business Term Deposit User Manual

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 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.

1.5 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.
<i>Italic</i>	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.

1.6 **Screenshot Disclaimer**

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

1.7 **Acronyms and Abbreviations**

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. 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.

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

2.1 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. It is a container and user can scroll from left to right, right to left. On clicking on any account type record, the widget displays details specific to that account type. One such example is that of **Term Deposits**. On selection of account type **Term Deposits**, details of the term deposit accounts held with the bank are displayed on next page This Term Deposit summary page displays the of both Islamic and Conventional active term deposit accounts held by the customer along with the basic details of each term deposit. General details such as the total count of term deposit accounts, the total current balance, the total principal and maturity amounts across all term deposits held with the bank, are also displayed.

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.

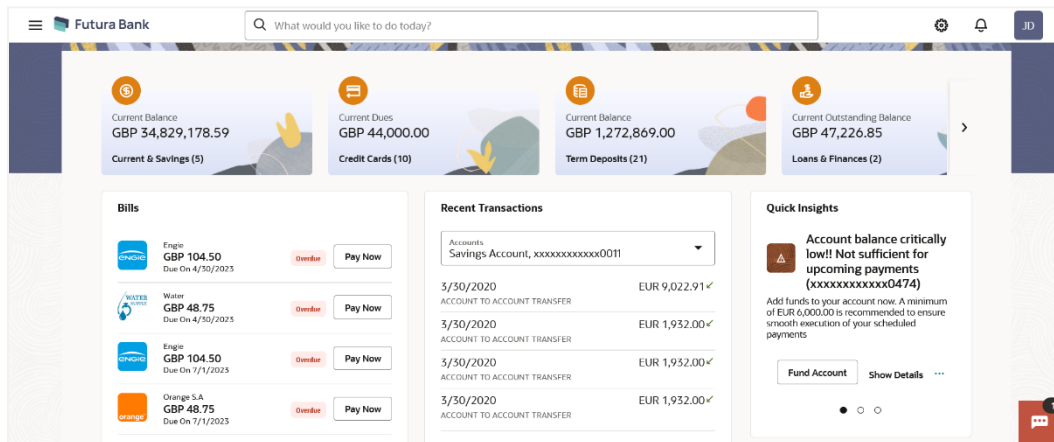
Note:

The number of cards to be displayed in the Overview widget will remain the same across all modules and is configurable.

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

How to reach here:

Dashboard > Overview Widget > Term Deposits card



3. 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.

Note:

- 1) If the retail user does not have any term deposit accounts, system displays the text message and the card which re-directs user to the **New Term Deposits** screen.
- 2) The left swipe and long press gestures are available on mobile phones and tablets..
Long press gesture - Users can now press and hold on the screen for a longer time to reveal more options or actions. This feature is accessible in the Account Listing, allowing users to access Redeem, Top Up, and Edit Maturity Instructions functions..

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

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

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

- 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.
-

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Deposits tab

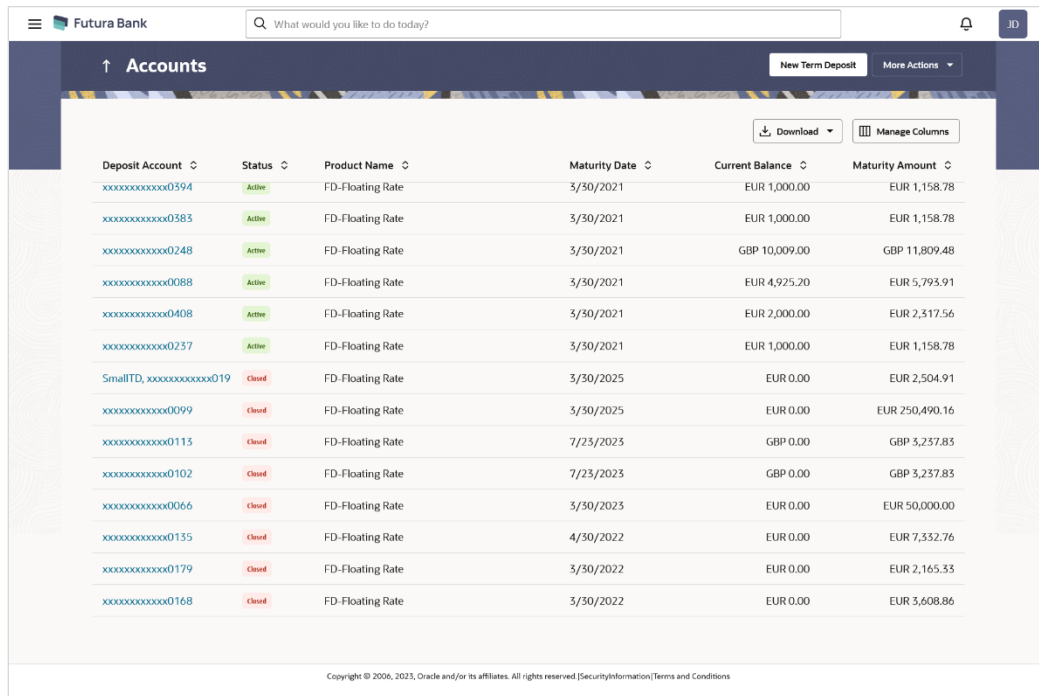
OR

Dashboard > Overview Widget > Term Deposits Card

OR

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

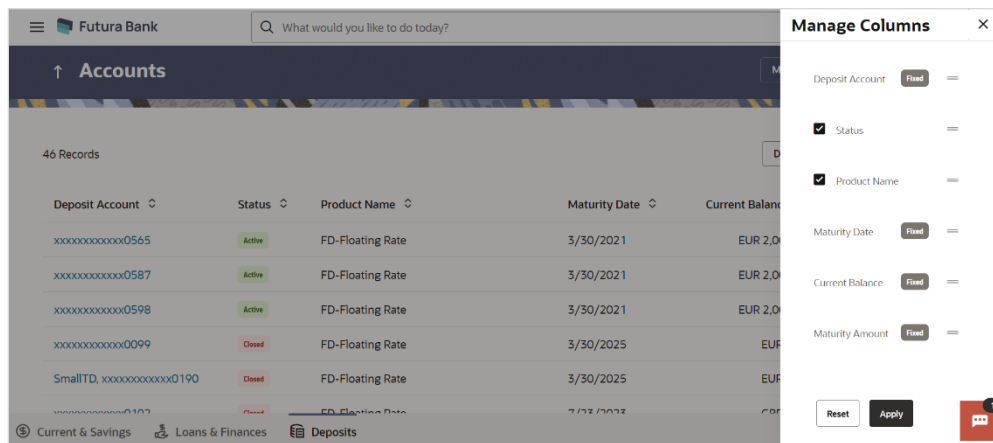
Term Deposits



The screenshot shows the 'Accounts' page in the Futura Bank interface. It displays a table of term deposits with columns for Deposit Account, Status, Product Name, Maturity Date, Current Balance, and Maturity Amount. The table lists 16 records, with the first six being 'Active' and the remaining ten being 'Closed'.

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

Term Deposits – Manage Columns setup



The screenshot shows the 'Accounts' page with the 'Manage Columns' dialog open. The dialog allows users to select which columns to display in the table. The columns listed are Deposit Account, Status, Product Name, Maturity Date, Current Balance, and Maturity Amount. The 'Status' and 'Product Name' columns are currently selected.

Field	Description
Deposit Account	The deposit Account number in masked format.
Status	Click on the link to view the details or transactions summary of the account
Product Name	The deposit account nickname will be displayed under the Deposit Account column if a nickname is assigned to the deposit account.
Maturity Date	
Current Balance	
Maturity Amount	

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.

Field Name	Description
Status	The current status of the deposit account.
Product Name	The name of the term deposit product.
Maturity Date	The date on which the term deposit will mature.
Current Balance	The current balance of the term deposit.
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  **Download** to download the records in CSV & PDF format.
OR
Click on the  **Manage Columns** to setup a column preference by rearranging or removing columns.
1. Click **Apply** to apply the new changes to the table.
OR
Click **Reset** to clear the data entered.

4. 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:

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.

How to reach here:

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

Search bar > Term Deposits – New Term Deposit
OR

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

4.1 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.

New Conventional Term Deposit

The screenshot shows the 'New Term Deposit' form in the Futura Bank interface. The form is titled 'New Term Deposit' and has a 'Cancel' button and a 'Submit' button. The form is divided into two main sections: 'Deposit Details' and 'Maturity Details'.

Deposit Details:

- Term Deposit Product:** Normal TD Account
- Currency:** GBP
- Deposit Amount:** GBP 1,200.00
- Source Account:** XXXXXXXXXXXX4568
- Current Balance:** GBP 1,391,036.53
- Investment Period:**
 - ☒ Tenure
 - ☐ Date
 - Years:** 5
 - Months:** 2
 - Days:** 134
- Calculate Maturity:** (link)

Maturity Details:

- Maturity Instruction:** Close on Maturity
- Pay To:** Own Account
- Transfer Account:** XXXXXXXXXXXX4568
- Address:** RAHUL Jamsna and Kishanika SWASTIK CHAMBER, London, Great Britain

The bottom of the form has a navigation bar with three tabs: 'Current & Savings', 'Loans & Finances', and 'Deposits' (which is currently selected).

Calculate Maturity Amount and Interest Rate

The screenshot shows the 'New Term Deposit' form in the Futura Bank interface, with a 'Maturity & Interest Rate' pop-up window open on the right side.

New Term Deposit Form:

- Years:** 1
- Months:** 0
- Days:** 0
- Calculate Maturity:** (link)
- Holding Pattern:**
 - ☐ Single
 - ☒ Joint
- Payment Details:**
 - Source Account:** XXXXXXXXXXXX0936
 - Current Balance:** \$0.00
- Maturity Details:**
 - Maturity Instruction:** (dropdown menu)

Maturity & Interest Rate Pop-up:

- Maturity Amount:** \$5,510.71
- Standard Interest Rate:** 10.00%
- Relationship Benefit:** 0.25%
- Effective Interest Rate:** 10.25%
- Personalized benefit offered based on customer's loyalty and relationship with bank. Special interest rate applicable due to average account balance and multiple product relationship with bank.**

The bottom of the form has a navigation bar with four tabs: 'Current & Savings', 'Loans & Finances', 'Term Deposits' (which is currently selected), and 'Recurring Deposits'.

Field Description

Field Name	Description
Deposit Details	
Term Deposit Product	All the term deposit products available for application will be listed down.
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.
Investment Period	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 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.

Field Name	Description
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: 1) This field will be displayed only if the current or savings account selected as the Source Account has a joint holding pattern. 2) If the user selects option 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.
Payment Details	
Source Account	The customer is required to select the current or savings account to be debited with the deposit amount. All the active current and savings accounts of the customer are displayed along with nicknames, if defined. For more information on Account Nickname, click Account Name
Current Balance	On selection of a current or savings account in the Source Account field, the current balance of the specific account is displayed against the field.
Calculate Maturity	
The customer can click on the <u>Calculate Maturity</u> 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.
Standard Interest Rate	The rate of interest applicable for all customers on deposit account.
Relationship Benefits	Customers can receive special interest rate benefits on their deposit accounts depending on the total business they do with the bank.

Field Name	Description
Effective Interest Rate	The final effective rate of interest offered to the customer on the deposit account. Effective Interest Rate = Standard Interest Rate + Relationship Benefits Eligible customers are given the chance to earn higher rates on qualifying consumer accounts as a reward.
Information Icon	The information icon provided the details about the relationship pricing.
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 Specific Amount and Pay Out the remaining amount
Rollover Amount	The amount to be rolled over. This field is displayed if the customer selects Renew Specific 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.

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 Note: 1) This field is not displayed, if the customer has selected Renew Principal and Interest option from the Maturity Instructions list. 2) 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.

Field Name	Description
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.

To open a new conventional term deposit:

1. From the **Term Deposit Product** list, select the term deposit product that you want to apply for.
2. From the **Currency** list, select the currency in which you want the term deposit to be held.
3. In the **Deposit Amount** field, enter the deposit amount.
4. Select the desired option against the **Investment Period** field.
 - a. If you select the **Tenure** option:
 - i. In the **Years, Months and Days** field enter the appropriate values.
 - b. If you option the **Date** option:
 - i. From the **Date** list, select the appropriate date.
5. From the **Holding Pattern** field, select whether the deposit being opened is to have a single holding pattern or a joint holding pattern.
6. From the **Source Account** list, select the current or savings account to be debited in order to open the term deposit.
7. To view the deposit maturity amount and interest rate chargeable, click on the **Calculate Maturity** link. The overlay screen appears displaying maturity amount and interest rates applicable on deposit account. The overlay screen shows the maturity amount and the interest rate for the deposit account.
8. 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.
9. From the **Pay To** list;
 - a. If you have selected the option **Own Account**;
 - i. From the **Transfer Account** list, select an appropriate current or savings account which is to be credited with the specific amount at the time of deposit maturity.
 - b. If you have selected the option **Internal Account**;
 - i. In the **Account Number** field, enter the account number which is to be credited with the specific amount at the time of deposit maturity.

- ii. In the **Confirm Account Number** field, re-enter the account number as entered in the **Account Number** field.
- 10. Click **Submit**.
The **Deposit Details, Maturity Details** appears.
OR
Click **Cancel** to cancel the transaction.
- 11. The **Review** screen is displayed. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
- 12. The confirm screen is displayed with a success message along with the reference number.
- 13. Click **Transaction Details** to view the details of the transaction.
OR
Click **Deposit Details** to view the deposit account details.
OR
Click on the **View Accounts** link to visit Term Deposit Summary page.
OR
Click on the **Open New Deposit** link to view the related transactions.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

5. 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

How to reach here:

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

OR

Search bar > Term Deposits – Redeem Term Deposit

OR

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

Redeem Term Deposit

The screenshot displays the 'Redeem Term Deposit' page within the Futura Bank interface. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below this, the page title 'Redeem Term Deposit' is shown next to a dropdown menu containing the account number 'xxxxxxxxxxxx0585'. To the right of the title are 'Cancel' and 'Redeem' buttons. The main content area is divided into two tabs: 'Full Redemption' (selected) and 'Partial Redemption'. Under the 'Full Redemption' tab, the following details are listed: 'Redeemable Amount EUR 1,000.00', 'Charge/Penalty EUR 0.00', and 'Final Redemption Amount EUR 1,000.00'. Below this, the 'Payout Details' section includes a 'Pay To' dropdown menu set to 'Internal Account', an 'Account Number' field with masked characters '*****', and a 'Confirm Account Number' field with the value '11225544'. At the bottom of the page, there is a navigation bar with three options: 'Current & Savings', 'Loans & Finances', and 'Deposits' (which is highlighted). A small red notification icon with the number '1' is visible in the bottom right corner.

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	
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
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.

Field Name	Description
The following fields are displayed once the customer has selected an account in the Transfer Account field.	
Beneficiary Name	The name of the holder of the account selected in 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.

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

Field Name	Description
Correspondence Charges	Specify who is bearing the charges for transfer. The options are: • Beneficiary • Remitter • Sharing

To redeem the term deposit:

1. From the **Deposit Account** list, select the term deposit to be redeemed
2. From the **Redemption Type** list, select the appropriate option.
 - a. If you select the **Partial Redemption** option, then in the **Redemption Amount** field, enter the amount to be redeemed.
3. From the **Pay To** list, select the mode through which the redeemed amount is to be transferred.
 - a. If you select **Own Account** option:
 - i. From the **Transfer Account** list, select the current or savings account in which the redeemed amount is to be credited.
 - b. If you select **Internal Bank Account** option:
 - 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 select **Domestic Bank Account** option:
 - 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 select **International Bank Account** option:
 - i. In the **Account Number** field, enter an appropriate account for maturity proceeds.
 - ii. In the **SWIFT Code** field, enter the SWIFT code 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.

4. Click **Submit** to redeem the deposit,
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen is displayed. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The success message of redemption appears along with the transaction reference number.
7. Click **Transaction Details** to view the details of the transaction.
OR
Click **Deposit Details** to view the deposit account details.
OR
Click on the **View Accounts** link to visit Term Deposit Summary page.
OR
Click on the **Transactions** link to view the related transactions.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

6. Term Deposit Details

The deposit details page displays details of a specific term deposit of the customer. Details such as holding pattern and names of account holders, the current status of the deposit, the interest rate applicable and the deposit amounts and dates, are displayed. There are in three main section **Account Details**, **Recent Transactions**, and **Additional Information**. To navigate between the different sections, **Recent Transactions**, and **Additional Information** the user can use the bookmark options available on top right corner.

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

How to reach here:

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

OR

Search bar > Term Deposits – Term Deposits Details

OR

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

Term Deposit Details

☰ Futura Bank

Q What would you like to do today?

🔔 JD

↑ Term Deposit Details

xxxxxxxxxxxx0124

New Term Deposit

More Actions

Deposit Details

Current Balance
EUR 214,000.00

Maturity Amount
EUR 0.00

Maturity Date
3/30/2023

Rate of Interest
20.00%

Product Name
FD-Floating Rate

Nickname
Add

Nominee
Add

Status
Active

Recent Transactions

Quick Filters

Transaction Date	Description	Amount	
3/30/2020	HELDEBK200R2GJC NEW DEPOSIT	EUR 181,818.18	✓
3/30/2020	HELTOPD200R0CA98 NEW DEPOSIT	EUR 1,818.18	✓
3/30/2020	HELTOPD200R0CA9C NEW DEPOSIT	EUR 1,818.18	✓
3/30/2020	HELTOPD200R0CA9D NEW DEPOSIT	EUR 1,818.18	✓
3/30/2020	HELTOPD200R0CA9E NEW DEPOSIT	EUR 1,818.18	✓
3/30/2020	HELTOPD200R0CA9F NEW DEPOSIT	EUR 1,818.18	✓
3/30/2020	HELTOPD200R0CA9G NEW DEPOSIT	EUR 1,818.18	✓
3/30/2020	HELTOPD200R0CA9H NEW DEPOSIT	EUR 1,818.18	✓

Show all transactions

Additional Information

Original Principal Amount EUR 200,000.00	Current Principal Amount EUR 214,000.00	Deposit Date 3/30/2020
Deposit Term 3 Year(s), 0 Month(s), 0 Day(s)	Rate of Interest 20.00%	Value Date 3/30/2020
Holding Pattern Single	Primary Account Holder John David	Branch HEL FC UNIVERSAL BANK, Oracle, Goregaon, Mumbai, GREAT BRITAIN
Maturity Amount EUR 0.00	Last Interest Accrual Date 3/30/2020	Maturity Instruction Close on Maturity
Hold Amount EUR 0.00		

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.

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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

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.
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.

7. Edit Maturity Instructions

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

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

How to reach here:

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

OR

Search bar > Term Deposits – Edit Maturity Instructions

OR

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

Edit Maturity Instruction

The screenshot shows the 'Edit Maturity Instructions' form in the Futura Bank interface. The form is titled 'Edit Maturity Instructions' with a dropdown menu showing 'xxxxxxxxxxxx0585'. Below the title, there are several fields: 'Term Deposit Product' (FD-Floating Rate), 'Deposit Amount' (EUR 1,000.00), 'Maturity Date' (3/30/2021), 'Maturity Instructions' (Close on Maturity), 'Pay To' (Internal Account), 'Account Number' (*****), and 'Confirm Account Number' (11223544). The form has 'Cancel' and 'Submit' buttons. The interface also includes a search bar at the top, a navigation menu on the left, and a footer with 'Current & Savings', 'Loans & Finances', and 'Deposits' tabs.

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	
Maturity Date	The date on which the term deposit will mature.

Field Name	Description
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.

Field Name	Description
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
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.

Field Name	Description
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. From the **Deposit Account** list, select the term deposit whose maturity instructions is to be changed.
2. From the **Maturity Instruction** list, select the option of choice.
3. 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 select 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.
- a. If you select 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.
- b. If you select 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).
- 4. 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).
- 5. 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 3. for options and steps applicable.
- 6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
- 7. In the **Review** screen, verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
- 8. The success message appears.
- 9. Click **Transaction Details** to view the details of the transaction.
OR
Click **Term Deposit Details** to view the deposit account details.
OR
Click on the **View Accounts** link to visit Term Deposit Summary page.
OR
Click on the **Open New Deposit** link to view the related transactions.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

8. 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.

How to reach here:

Dashboard > Toggle Menu > Menu > Accounts > Deposits tab > Click on the Deposit Account Number > Deposits Details > More Actions > Top Up

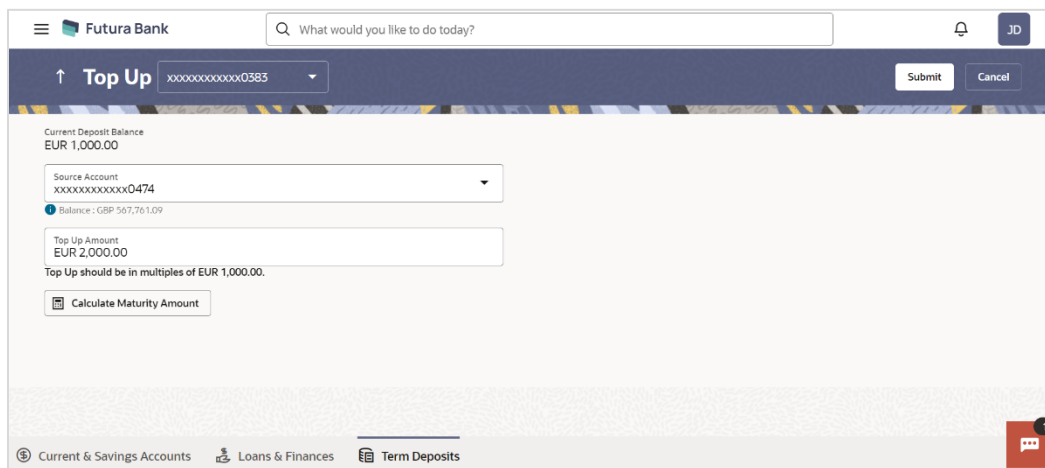
OR

Search bar > Term Deposits – Top Up

OR

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

Top Up



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.
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 Details

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.

To top-up the term deposit:

1. From the **Deposit Account** list, select the term deposit for which top-up is to be done.
2. 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.
3. In the **Top-up Amount** field, enter the amount by which the deposit account is to be topped up.
4. To calculate the revised principal amount and maturity amount, click **Calculate Maturity Amount**.
5. Click **Submit** to add the top-up amount.
OR
Click **Cancel** to cancel the transaction.

6. The **Review** screen is displayed. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. The success message of topup appears along with the reference number.
8. Click **Transaction Details** to view the details of the transaction.
OR
Click **Term Deposit Details** to view the deposit account details.
OR
Click on the **View Accounts** link to visit Term Deposit Summary page.
OR
Click on the **Transactions** link to view the related transactions.
OR
Click on the **Go To Dashboard** link to navigate back to dashboard page.

9. Transactions

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

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

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

- 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.

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 customer will be able to define the period for which he/she requires to receive statements at his/her registered address.
- Download Pre-Generated Statements – The customer can view /download the pre-generated statements for the selected period.

How to reach here:

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

OR

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

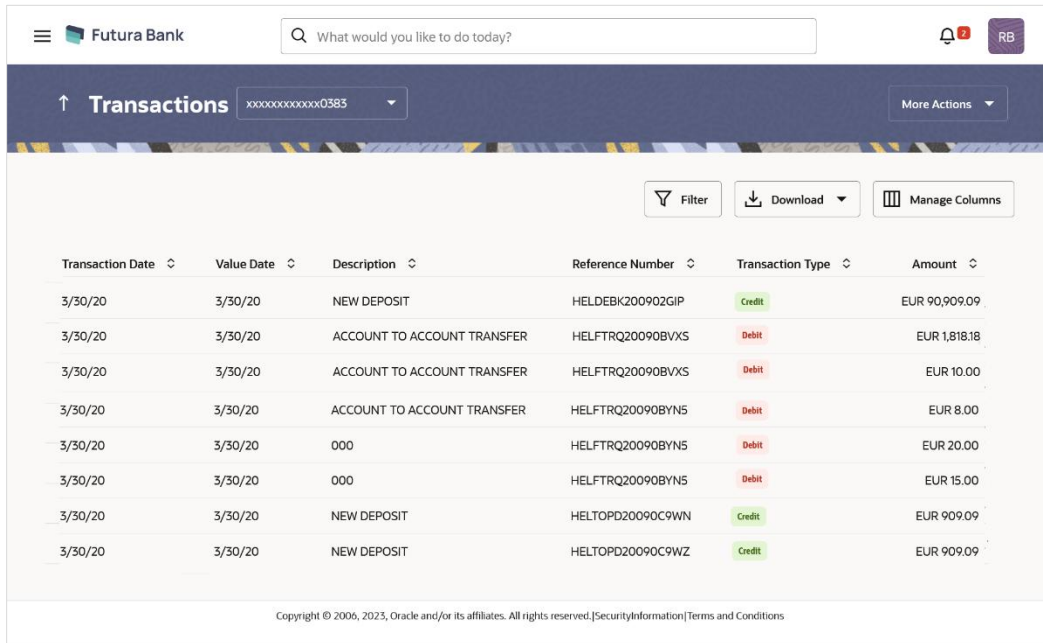
OR

Search bar > Term Deposit – Transactions

To view the transactions:

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

Transactions – View Transactions

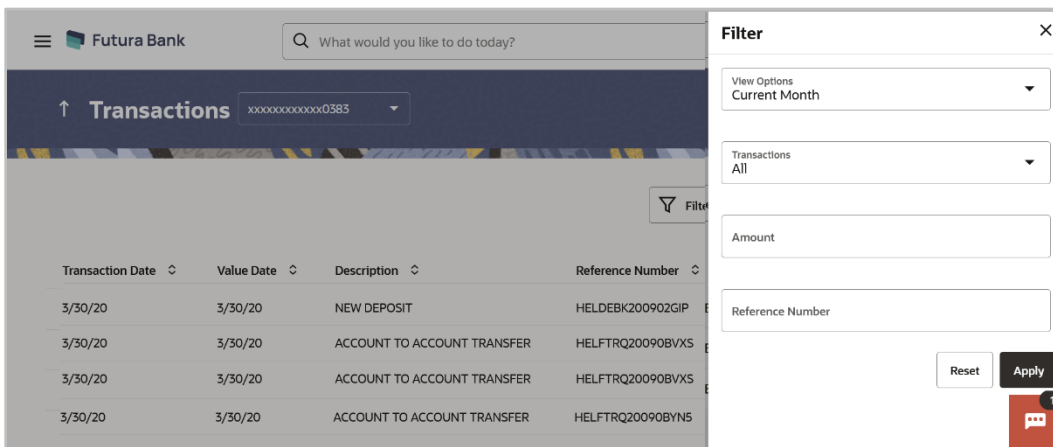


The screenshot shows the 'Transactions' page in the Futura Bank interface. At the top, there's a search bar with the placeholder text 'What would you like to do today?'. Below the search bar, the page title 'Transactions' is displayed with a dropdown menu showing 'xxxxxxxxxxxx0383'. To the right of the title is a 'More Actions' button. Below the title bar, there are three buttons: 'Filter', 'Download', and 'Manage Columns'. The main content area is a table with the following columns: Transaction Date, Value Date, Description, Reference Number, Transaction Type, and Amount. The table contains eight rows of transaction data.

Transaction Date	Value Date	Description	Reference Number	Transaction Type	Amount
3/30/20	3/30/20	NEW DEPOSIT	HELDEBK200902GIP	Credit	EUR 90,909.09
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BVXS	Debit	EUR 1,818.18
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BVXS	Debit	EUR 10.00
3/30/20	3/30/20	ACCOUNT TO ACCOUNT TRANSFER	HELFTRQ20090BYNS	Debit	EUR 8.00
3/30/20	3/30/20	000	HELFTRQ20090BYNS	Debit	EUR 20.00
3/30/20	3/30/20	000	HELFTRQ20090BYNS	Debit	EUR 15.00
3/30/20	3/30/20	NEW DEPOSIT	HELTOPD20090C9WN	Credit	EUR 909.09
3/30/20	3/30/20	NEW DEPOSIT	HELTOPD20090C9WZ	Credit	EUR 909.09

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Transactions – Filter Criteria



The screenshot shows the 'Transactions' page with the 'Filter' dialog box open. The dialog box has a title bar with 'Filter' and a close button. It contains several input fields: 'View Options' (set to 'Current Month'), 'Transactions' (set to 'All'), 'Amount' (empty), and 'Reference Number' (empty). At the bottom of the dialog box are 'Reset' and 'Apply' buttons. A red notification bubble with the number '1' is visible in the bottom right corner of the dialog box.

Field Description

Field Name	Description
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Deposit Account	Select an account of which you wish to view transactions.
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Transaction Date	Date on which the activity was performed.
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Value Date	The value date of the transaction as maintained by the bank.
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Description	Short description of the transaction.
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Field Name	Description
Reference Number	Reference number of the transaction.
Transaction Type	The type of transaction performed, i.e. if it was a debit or credit transaction.
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
Transactions	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. 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** to change filter criteria. The **Filter** overlay screen appears. Based on the defined criteria you can view transactions..
 - a. From the **View Options** list, select the desired transaction period.

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

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

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

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

The following actions can also be performed in the screen:

- Download Pre-Generated Statements
- Request Statement

9.1 **Request Statement**

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

How to reach here:

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

OR

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

OR

Search bar > Term Deposit – Request Statement

Request Statement

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.

1. From the **Account Number** list, select the desired deposit account for which you want to view the statement.
2. From the **From Date** list, select the start date of the deposit account statement.
3. From the **To Date** list, select the end date of the deposit account statement.
4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. 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.
6. The success message appears along with the transaction reference number.
7. Click **Home** to go to the Dashboard screen.
OR
Click on **Go to Account Details** to go to the term deposit details screen.

9.2 View Pre-generated Statement

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

How to reach here:

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

OR

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

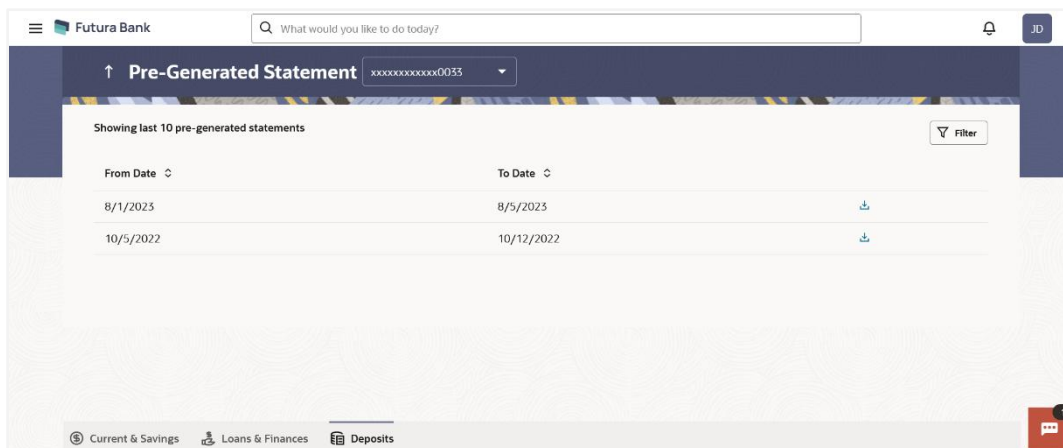
OR

Search bar > Term Deposit – Pre-generated Statements

To download pre-generated statements:

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

Pre-generated Statement



Pre-generated Statement - Filter Criteria

The screenshot shows the Futura Bank interface. At the top, there's a search bar and a navigation menu. The main heading is "Pre-Generated Statement" with a dropdown menu showing "xxxxxxxxxx0033". Below this, it says "Showing last 10 pre-generated statements". A table displays two columns: "From Date" and "To Date". The first row shows "8/1/2023" and "8/5/2023". The second row shows "10/5/2022" and "10/12/2022". On the right, a "Filter" overlay is open, showing "Year" set to "2023" and "Month" set to "Mar". There are "Cancel" and "Apply" buttons. At the bottom, there's a navigation bar with "Current & Savings", "Loans & Finances", and "Deposits". A red notification bubble with the number "1" is in the bottom right corner.

Field Description

Field Name	Description
Account Number	The savings 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.

- Click  **Filter** to generate the statement for the desired period. The **Filter** overlay screen appears.
 - From the **Year** list, select the year for which the pre-generated statement is required.
 - From the **Month** list, select the month for which the pre-generated statement is required.
 - 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.
- Click on the  icon against any record (.pdf) to download the statement in password protected pdf format

10. Account Nickname

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

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

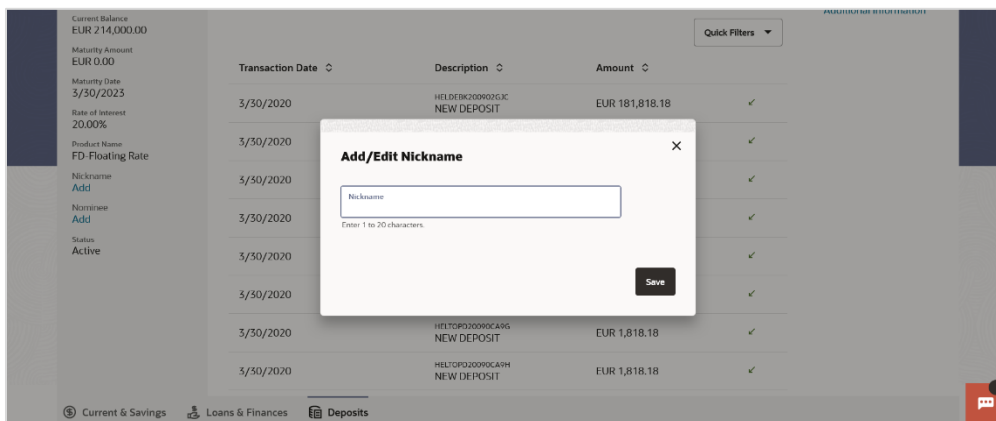
How to reach here:

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

To add/edit nickname against a deposit account:

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

Add/Edit Nickname



Field Description

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

2. In the **Nickname** field, enter the nickname you want to use.
3. Click **Save** to save your changes.
Nicknames will be displayed on various transactions instead of the standard account description.

OR
Click **Delete** to delete nickname.

FAQs

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.