Oracle® Banking Retail Deposits Cloud Service Retail Deposits User Guide



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Purpose

This guide is designed to help user quickly get acquainted with the features and functionality of **Oracle Banking Retail Deposits Cloud Service**. It provides an overview to the product and the steps involved in the creation and the maintenance of Retail Deposits.

Audience

This user guide is intended for the following end Users / User Roles in a Bank:

Table User Roles

| User Role | Functions |
|---------------------------------------|--|
| Back Office Clerk | Input functions for contracts |
| Back Office Managers/Officers | Authorization functions |
| Product Managers | Product definition and authorization |
| End of Day Operators | Processing during End of Day/ Beginning of Day |
| Financial Controller/Product Managers | Generation of reports |

Documentation Accessibility

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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 Documents

The related documents are as follows:

- Account Configurations User Guide
- Getting Started User Guide
- Oracle Banking Common Core User Guide
- Security Management System User Guide

Acronyms and Abbreviations

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

Table Abbreviations

| Abbreviation | Definition |
|--------------|--|
| ATM | Automated Teller Machine |
| BBAN | Basic Bank Account Number |
| CASA | Current and Savings Account User Guide |
| ECA | External Credit Approval |
| EOD | End of Day |
| IBAN | International Bank Account Number |
| LOV | List of Values |
| MMDA | Money Market Deposit Account |



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.

Basic Actions

This topic describes about basic actions that can be performed on a screen.

| Action | Description |
|----------------------|--|
| Approve | Used to approve the initiated report. |
| | This option is displayed when the user clicks Authorize. |
| Audit | Used to view the maker details, checker details and report status. |
| Authorize | Used to authorize the report created. |
| | A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker. |
| Reject | Used to reject the report created. |
| | A maker of the screen is not allowed to authorize the report. Only a checker can reject a report, created by a maker. |
| Close | Used to close a record. |
| | This action is available only when a record is created. |
| Confirm | Used to confirm the performed action. |
| Cancel | Used to cancel the performed action. |
| Compare | Used to view the comparison through the field values of old record and the current record. |
| | This option is displayed in the widget when the user clicks Authorize . |
| Collapse All | Used to hide the details in the sections. |
| | This option is displayed when the user clicks Compare . |
| Expand All | Used to expand and view all the details in the sections. This option is displayed when the user clicks Compare . |
| Menu Item Search | Used to search and navigate to the required screens. The user can click Menu Item Search to manually search the maintenance and select the required screen. |
| New | Used to add a new record. When the user clicks New , the system displays a new record enabling to specify the required data. |
| ОК | Used to confirm the details in the screen. |
| Save | Used to save the details entered or selected in the screen. |
| View | Used to view the report details in a particular modification stage. |
| | This option is displayed in the widget when the user clicks Authorize . This option is also displayed in the Tile menu. |
| View Difference only | Used to view a comparison through the field element values of old record and the current record, which has undergone changes. |
| | This option is displayed when the user clicks Compare . |

TableBasic Actions



| Table | (Cont.) | Basic | Actions |
|-------|---------|-------|---------|
|-------|---------|-------|---------|

| Action | Description | |
|--------|--|--|
| Unlock | Used to update the details of an existing record. | |
| | System displays an existing record in editable mode. | |

Note:

The user must specify values for all the mandatory fields and they are marked as **Required**.

Symbols and Icons

The following buttons are used in the screens:

| Table | Symbols and Icons - Common |
|-------|----------------------------|
|-------|----------------------------|

| Symbol/Icon | Function |
|-------------|----------------|
| ј L 7 г | Minimize |
| г ٦ L J | Maximize |
| X | Close |
| Q | Perform Search |
| • | Open a list |



| Symbol/Icon | Function |
|-------------|-----------------------------------|
| -, | Add a new record |
| Ŧ | |
| К | Navigate to the first record |
| Х | Navigate to the last record |
| • | Navigate to the previous record |
| • | Navigate to the next record |
| 88 | Grid view |
| ≣≡ | List view |
| Ģ | Refresh |
| + | Click this icon to add a new row. |

 Table
 (Cont.) Symbols and Icons - Common



| Symbol/Icon | Function |
|-------------------|--|
| | Click this icon to delete a row, which is already added. |
| <u>الله</u> | Calendar |
| \triangle | Errors and Overrides |
| Û | Alerts |
| ∇ | Filter |
| \leftrightarrow | Date Range |

 Table
 (Cont.) Symbols and Icons - Common

Table Symbols and Icons – Audit Details

| Symbol/Icon | Function |
|-------------|---------------|
| 00 | A user |
| Ē | Date and time |

Table (Cont.) Symbols and Icons – Audit Details

| Symbol/Icon | Function |
|-------------|-------------------------------|
| ◬ | Unauthorized or Closed status |
| \oslash | Authorized or Open status |
| \odot | Rejected status |

Table Symbols and Icons - Widget

| Symbol/Icon | Function |
|-------------|---------------------|
| £ | Open status |
| Ľ | Unauthorized status |
| £ | Closed status |
| Ð | View |
| | Inprogress status |
| | Authorized status |



| Table | (Cont.) | Symbols and | Icons - | Widget |
|-------|---------|-------------|---------|--------|
|-------|---------|-------------|---------|--------|

| Symbol/Icon | Function |
|-------------|---------------------|
| ₽ × | Rejected status |
| | Modification Number |

Prerequisite

Specify User Name and Password, and login to Home screen.



1 Configurations

This topic contains the following **Configurations** as subtopics:

- Retail Deposits Business Product Users can classify the customer accounts of the bank into different groups and assign each group an identifying code.
- Deposit Pay-in Maintenance
 For TD pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.

1.1 Retail Deposits Business Product

Users can classify the customer accounts of the bank into different groups and assign each group an identifying code.

Each group is referred to as a **Business Product** and is maintained in the **Retail Deposits Business Product Configuration** screen. User also define certain common fields applicable to the accounts in this business product, such as the General Ledger lines to which the accounts in this report to facilities granted to the account holders.

Business Product definition and various features are captured across the following subscreens covered as subtopics.

- Basic Details
- Features
- Deposits
- Interest Charges
- MIS Details
- Provisioning and GL Details

This topic contains the following subtopics:

Create Business Product

This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

View Business Product

This topic explains the systematic instructions to view the list of configured business product parameters.

1.1.1 Create Business Product

This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

1. On Home screen, under Menu, click Retail Deposits. Under Retail Deposits, click Configurations.



2. Under Configurations, click Retail Deposits Business Product. Under Retail Deposits Business Product, click Create Business Product.

The Create Business Product screen displays.

| 0 | (2) | 3 | (4) | (5) | 6 |
|------------------|----------|-----------------------------------|------------------|--------------|-----------------------------|
| Basic Details | Features | Deposits | Interest Charges | Mis Details | Provisioning and GL Details |
| asic Details | | | | | |
| Account Class | | Description | | Account Type | |
| | | | | Deposits | • |
| S Enter a value. | | S Enter a value. | | | |
| Account Code | | Validity May 29, 2023 أأأأأأ ↔ | Ë | | |
| | | | | | |
| | | | | | |
| | | | | | |

Figure 1-1 Create Business Product - Basic Details

3. Specify the fields on the **Basic Details** screen.

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

| Field | Description |
|---------------|--|
| Account Class | Specify the business product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation. |
| Description | Specify the description for the business product. |
| Account Type | Specify the type of the account. The different types of accounts are: Deposits Dual Currency Deposits Recurring Deposits The default value is Deposits. |
| Account Code | As per your bank's requirement, you can choose to classify business products into different account codes. The bank can decide the way the business products are to be assigned to different account codes. An account code can consist of a maximum of four characters. |
| | An account class or an account code can be part of the customer account mask. |
| | If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation. |
| Validity | Specify the validity period of the account class by specifying the start date and the end date. End date is optional. |

Table 1-1 Basic Details - Field Description

4. After specifying the fields in the **Basic Details** screen, click **Next**.



The **Features** screen displays.

| Create Business Product | | | | | Errors & Overrides |
|---|----------|---------------------------|------------------|-------------------------|-----------------------------|
| 0 | -0 | | | (5) | |
| Basic Details | Features | Deposits | Interest Charges | Mis Details | Provisioning and GL Details |
| Features | | | | | |
| Tenor Modification | | Allow Partial Liquidation | | Denominated Deposit | |
| | | | | | |
| Allow Partial Liquidation with Amount Blo | ck | Allow Top Up Of Deposit | | | |
| | | | | | |
| Top Up of Deposit | | Block Duration After Oper | ing Date | Block Duration Before N | Naturity Date |
| Interest Rate | | Months | | Months | |
| · | • | ~ | ~ ^ | | × • |
| | | Days | | Days | |
| | | ~ | ^ | | ~ ^ |
| | | | | Cancel | Back Save & Close Next |

Figure 1-2 Create Business Product - Features

5. Specify the fields on **Features** screen.

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

| Table 1-2 | Features - | Field | Description |
|-----------|------------|-------|-------------|
|-----------|------------|-------|-------------|

| Field | Description |
|--|---|
| Tenor Modification | Select this toggle, if you intend to avail a tenor modification facility for a Term Deposit Account. The default value is No . |
| Allow Partial Liquidation | Select this toggle to indicate that partial redemption is allowed. If Allow partial Liquidation is not selected, then partial redemption will not be allowed on term deposits under this business product. The default value is No . |
| Denominated Deposit | Select this toggle to allow opening of denominated deposits. The default value is No . |
| Allow Partial Liquidation with Amount Block | Select this toggle to indicate that partial liquidation is allowed for the deposits with amount blocks. If the Term Deposit is linked partially then partial liquidation of the Term Deposit will be allowed only if you select this toggle. The default value is No . |
| Allow Top Up Of Deposit | Select this toggle to indicate that you can top-up funds to an existing term deposit. The default value is No . |
| | If this toggle is enabled, the below values are displayed. Top Up of Deposit Block Duration After Opening Date Block Duration Before Maturity Date |
| Top Up of Deposit | User can top-up an existing Term Deposit by adding funds to the TD account. |



| Field | Description |
|--|--|
| Interest Rate | Select the interest to be applied on the top-up deposit, from the drop-down list. The list of values as follow: Current - Select this option to apply the current interest rate of the TD on the top-up amount. As on Opening Date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up. As on Top Up Value Date - Select this option to apply the interest rate based on the slab as on the value date of apply the interest rate pick up. |
| Block Duration After Opening Date | User can specify the duration for which the term deposit top up has to be blocked after the account opening date. The block duration after Opening date (Days / Months) should not be greater than the max tenor at the account class. |
| Months | Specify the number of months for which the term deposit top-up has to be blocked after the account opening date. |
| Days | Specify the number of days for which the term deposit top-up has to be blocked after the account opening date. |
| Block Duration Before Maturity Date | User can specify the duration for which the term deposit top-up has to be blocked before the account maturity date. The top-up can be done any time before the maturity date (i.e. in term) of the deposit if there is no block duration defined. The block duration before maturity date (Days / Months) should not be greater than the max tenor at the business product. |
| Months | Specify the number of months for which the term deposit top-up has to be blocked before the deposit maturity date. |
| Days | Specify the number of months for which the term deposit top-up has to be blocked before the deposit maturity date. |

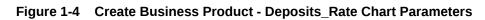
Table 1-2 (Cont.) Features - Field Description

6. After specifying the fields in the **Features** screen, click **Next**.

The **Deposits** screen displays.

| Create Business Product | | | | | 2 | Errors & Overrides |
|-------------------------|----------|----------------|----|----------------------|-------------|-----------------------------|
| 0 | 2 | 3 | | - (4) | (5) | |
| Basic Details | Features | Deposits | Ir | terest Charges | Mis Details | Provisioning and GL Details |
| Deposits | | | | | | |
| Tenor Parameters | Rate Ch | art Parameters | м | aturity Instructions | Maturi | ty Holiday Treatment |
| Minimum Tenor | | | | | | |
| Days | Мо | onths | | Years | | |
| × ^ | | ~ | ^ | | ~ ^ | |
| | | | | | | |
| Default Tenor | | | | | | |
| Days | Мо | onths | | Years | | |
| ~ ^ | | ~ | ^ | | ~ ^ | |
| | | | | | | |
| Maximum Tenor | | | | | | |
| Days | м | lonths | | Years | | |
| ~ ^ | | ~ | ^ | | ~ ^ | • |
| | | | | | | |
| | | | | | Cancel B | ack Save & Close Nex |

Figure 1-3 Create Business Product - Deposits_Tenor Parameters

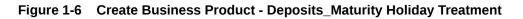


| Deposits ameters Tenor | Interest Charges Maturity Instructions Interest Rate B | G Mis Details Maturity Assed On Cumulative Amount | Provisioning and GL Details |
|------------------------|--|---|-----------------------------|
| ameters | Maturity Instructions | Maturity | |
| | | | y Holiday Treatment |
| | | | y Holiday Treatment |
| Tenor | Interest Rate B | ased On Cumulative Amount | |
| Tenor | Interest Rate B | lased On Cumulative Amount | |
| | | | |
| | | | |
| | | | |
| e Code | Interest Rate a | fter Redemption | |
| | Continue E | xisting 💌 | |
| e | ı Code | | |



| 0 | 2 | | | | |
|----------------------------|-------------------|------------------|--|----------------|-----------------------------|
| Basic Details | Features | Deposits | Interest Charges | Mis Details | Provisioning and GL Details |
| eposits | | | | | |
| Tenor Parameters | Rate Cha | rt Parameters | Maturity Instructions | Matu | rity Holiday Treatment |
| Maturity Instruction | | | | | |
| uto Rollover | Move Principal To | Unclaimed | Re-pick up Account Class Tenor on Rollover | Maturity Notio | ce Period |
| | | | | | ~ ^ |
| lose on Maturity | Month-End Matur | ity Deposit | Grace Period For Renewal | | |
| | | | × ^ | | |
| love Interest To Unclaimed | Cascade Month-Er | nd Maturity Date | | | |
| | | | | | |

Figure 1-5 Create Business Product - Deposits_Maturity Instructions



| Create Business Produc | ct | | | | Errors & Overrides |
|----------------------------|----------|--------------------------------------|-----------------------|------------------|-----------------------------|
| 0 | 2 | | | (5) | |
| Basic Details | Features | Deposits | Interest Charges | Mis Details | Provisioning and GL Details |
| Deposits | | | | | |
| Tenor Parameters | | Rate Chart Parameters | Maturity Instructions | Matu | rity Holiday Treatment |
| Maturity Holiday Treatment | | | | | |
| Holiday Calender | | Maturity Date Movement Across Months | Applicab | le Deposit Tenor | |
| Ignore 🗸 | | Allowed | Origin | al Tenor | · |
| Holiday Movement | | Adhoc Holiday Change | | | |
| No Change 🗸 | • | Change Maturity Date And G 🔹 | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | Cancel | Back Save & Close Next |

7. Specify the fields on **Deposits** screen.

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

Table 1-3 Deposits - Field Description

| Field | Description |
|------------------|---|
| Tenor Parameters | This determines the minimum, maximum and default tenor for a business product. |
| Minimum Tenor | Specify the minimum tenor for which deposits should be created under this business product. If the term deposit is booked before the minimum tenor then the deposit creation fails with an appropriate error message. |
| Days | Specify the minimum tenor in terms of days. |
| Months | Specify the minimum tenor in terms of months. |
| Years | Specify the minimum tenor in terms of years. |



| Field | Description | | | |
|---|--|--|--|--|
| Field | Description | | | |
| Default Tenor | User can define a tenor for the deposits that are opened under the business product. Deposits opened under the business product will automatically acquire this tenor. However, user can change the tenor to suit the requirements of a specific deposit. The default tenor should be within the minimum and maximum range specified. | | | |
| Days | Specify the default tenor in terms of days. | | | |
| Months | Specify the default tenor in terms of months. | | | |
| Years | Specify the default tenor in terms of years. | | | |
| Maximum Tenor | Specify the maximum tenor for which deposits can be created under this business product. If the term deposit is booked beyond the maximum tenor then the deposit creation fails with an appropriate error message. | | | |
| Days | Specify the maximum tenor in terms of days. | | | |
| Months | Specify the maximum tenor in terms of months. | | | |
| Years | Specify the maximum tenor in terms of years. | | | |
| Rate Chart Parameters | This determines if rate chart is applicable for the business product and the premature redemption details for the deposits if rate chart is allowed. | | | |
| Rate Chart Allowed | Select this toggle to indicate that the system should calculate TD interest based on the floating rate maintained. If user select this toggle, the system will pick interest rates based on different tenors, amount slab, currency and effective date for a TD. The default value is No . | | | |
| Rate Chart Tenor | Specify the value by which the tenor maintained should be considered. User can select one of the following values: Days - If user select this, the rate chart tenor will be considered as days for all deposit under this business product. Months - If user select this, the rate chart tenor will be considered as months for all deposit under this business product. The default value is Days. | | | |
| Interest Rate Based On Cumulative Amount | Select this toggle to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same business product, customer, and currency. | | | |
| Interest Rate for Redemption Amount | Select the interest rate to be applied for the redemption amount, from the drop-down list. The list of values are as follow: Continue Existing As on Opening Date As on Redemption Date As on Rate Revision Events Special Rate Code The default value is Continue Existing. | | | |

 Table 1-3
 (Cont.) Deposits - Field Description



| Field | Description |
|---|---|
| Special Rate Code | Specify the special rate code for the redemption amount. |
| Interest Rate After Redemption | Select the interest rate to be applied after redemption of TD, from the drop-down list. The list of values are as follows: Continue Existing As on Opening Date As on Redemption Date As on Rate Revision Events The default value is Continue Existing. |
| Maturity Instructions | This determines the default maturity instructions for accounts opened under the business product. |
| Auto Rollover | Select this toggle to automatically rollover the deposits on maturity date. |
| Move Principal To Unclaimed | Select this toggle to move the principal amount to the unclaimed GL. |
| Re-pick up Account Class Tenor on Rollover | Select this toggle to enable re-pick up of the business product tenor on rollover. During rollover, the system will pick up the default tenor of the business product. |
| Maturity Notice Period | Specify the number of days before which the customer notification is to be sent for TD maturity. |
| Close on Maturity | Select this toggle to close the term deposit account on maturity date and transfer the amount as per the pay-out details maintained for the TD. |
| Month-End Maturity Deposit | Select this toggle to indicate that the deposit is a month-end maturing deposit (i.e., the deposit matures on the last working day of the month). |
| Grace Period For Renewal | Specify the grace period for renewing a TD. This option is applicable only for deposits whose interest and principal is moved to unclaimed GLs upon maturity. In other words, grace period will not be applicable on the maturity date in case of auto rollover or closure of the deposit. |
| Move Interest To Unclaimed | Select this toggle to move the interest amount to the unclaimed GL. |
| Cascade Month-End Maturity Date | Select this toggle to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. |
| Maturity Holiday Treatment | This determines the holiday treatment if the maturity of the deposit falls on a holiday. |

 Table 1-3
 (Cont.) Deposits - Field Description

| Field | Description |
|------------------|---|
| Holiday Calendar | Select the holiday calendar applicable to the business product from the drop-down list. This list displays the following values: Ignore - Select this option to ignore all other holiday parameters for the business product. By default, this option is selected. Branch - Holiday calendar will be based on the branch holiday maintenance of the respective branch. Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency. Both Branch and Currency - Holiday calendar is based on both branch and currency holiday maintenance. The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the business product is applicable to all term deposits opened under the business product. User cannot modify the Holiday Calendar if there are active accounts under the business product. |
| Holiday Movement | Select the working day to which the holiday should be moved from the adjoining drop-down list. This list displays the following values: No Change - If you select this option, then there is no change in the maturity date. By default, this option is selected. Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen. Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. Holiday Calendar. Note: User cannot modify the Holiday Movement is not applicable if you select Ignore option for Holiday Calendar. |

Table 1-3 (Cont.) Deposits - Field Description



| Field | Description |
|---|---|
| Maturity Date Movement Across Months | Select the maturity date movement across months from the drop-down list: Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month. By default, this option is selected. Previous/Next Working Day of the Same Month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month. No Change in Maturity Date - If the adjusted maturity date falls on next/previous month, then the system ignores the maturity date even it falls on a holiday. Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. |
| Adhoc Holiday Change | Select the adhoc holiday change from the drop-down list. The list displays the following values: Change Maturity Date and Generate Advice - System updates the maturity date and the rollover maturity date as per the TD holiday calendar maintenance, generates an advice to the customer. By default, this option is selected. Generate Advice - System generates an advice on deposits having maturity date falling on a holiday. No Action - If this is selected, the maturity date does not change. In this case the system will no generate advices for the TD. The adhoc holiday change is the change in branch and currency holiday calendar after opening the TD due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of Adhoc Holiday Calendar. |
| Applicable Deposit Tenor | Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. This list displays the following values: Original Tenor - If you select this option, then system considers the tenor which is defaulted from the business product or modified at the account level. By default, this option is selected. Deposit Tenor - If you select this option, then system considers the tenor based on the adjusted maturity date. |

 Table 1-3
 (Cont.) Deposits - Field Description

8. After specifying the fields in the **Deposits** screen, click **Next**.

The Interest Charges screen displays.



| Create Busines | | | | | | Errors & Overrides |
|---------------------|--------------|-------------|----------|------------------|-------------|---------------------------|
| 0 | 2 | | 3 | | 5 | (i) |
| Basic Details | Featu | es | Deposits | Interest Charges | Mis Details | Provisioning and GL Detai |
| nterest Charges | | | | | | |
| Interest Required | | | | | | |
| | | | | | | |
| | | | | | | |
| + | | | | | | |
| Action | ode 🗘 Curr | ency Code 🗘 | Open ≎ | | | |
| No data to display. | | | | | | |
| Page 1 (0 of 0 ite | ms) < ∢ 1 ▶ | > | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Figure 1-7 Create Business Product - Interest Charges

9. Specify the fields on Interest Charges screen.

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

Table 1-4 Interest Charges - Field Description

| Field | Description |
|-------------------|--|
| Interest Required | Select this toggle to indicate that the interest is applicable for the accounts with this business. The default value is Yes. Click add icon to add a sequence. A new row is added with the below fields. Product Code - Specify the interest/charge product code that should be linked to the account. The adjoining option list displays all valid Interest and Charge (IC) products available in the system. User can select the appropriate one. |
| | Currency Code - Specify the Currency defined for the interest product. |
| | • Open - Select this toggle to make the product applicable. More than one IC product may be applicable for a business product at the same time. |

10. After specifying the fields in the **Interest Charges** screen, click **Next**.

The MIS Details screen displays.

| Basic Details | F | eatures | | | | |
|-----------------|---|----------------------|----------|------------------|-------------|---------------------------|
| | | eatures | Deposits | Interest Charges | Mis Details | Provisioning and GL Detai |
| 1IS Details | | | | | | |
| MIS Group | | Description | | | | |
| CUSTOMER | Q | CUSTOMER | | | | |
| Transaction MIS | | | | | | |
| CUSTOMER | | CUSTOMER Description | | | | |
| Wealth | Q | Wealth Customer | | | | |

Figure 1-8 Create Business Product - Interest

11. Specify the fields on **MIS Details** screen.

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

Table 1-5 MIS Details - Field Description

| Field | Description |
|----------------------------------|--|
| MIS Group | Select the MIS group applicable for the deposit business product from the selection list. The list is populated based on the MIS configuration maintained in common core. |
| Description | The system displays the description. This is auto populated. |
| <mis group=""> Name</mis> | Specify the transaction MIS to be associated. Click the search icon to open the MIS Class Code window. Select and click to add the code in the field. |
| <mis group=""> Description</mis> | The system displays the description. |
| CUSTOMER | Specify the customer to be associated. |
| CUSTOMER Description | The description of the customer is displayed. |

12. After specifying the fields in the **MIS Details** screen, click **Next**.

The **Provisioning and GL Details** screen displays.

Figure 1-9 Create Business Product - Provisioning and GL Details

| 1 | 2 | 3 | | 5 | 6 |
|------------------------|----------|----------|------------------|-------------|--------------------------|
| Basic Details | Features | Deposits | Interest Charges | Mis Details | Provisioning and GL Deta |
| ovisioning and GL Deta | ails | | | | |
| GL Details | | | | | |
| Natural GL | | | | | |
| Debit Credit | | | | | |
| + | | | | | |
| No Data Available | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |



13. Specify the fields on **Provisioning and GL Details** screen.

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

Table 1-6 Provisioning and GL Details - Field Description

| Field | Description |
|------------|---|
| Natural GL | The following values are available – • Credit • Debit |

14. Click the add icon to add an entry for GL.

The Add GL Lines screen displays.

Figure 1-10 Create Business Product - Provisioning and GL Details_Add GL Lines

| Add GL Lines Status Required | Description |
|------------------------------|-------------|
| GL Lines Credit GL | Debit GL |
| | |
| | Cancel Add |

15. Specify the fields on **Add GL Lines** screen.

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

 Table 1-7
 Add GL Lines - Field Description

| Field | Description |
|-------------|---|
| Status | Specify the status. Click the search icon to open the Status window. Select from the list of status associated and click to add the status in the field. |
| Description | The system displays the status description. |
| Credit GL | Specify the GL to which the account balance should belong. Click the search icon to open the Credit GL window. Select and click to add the entry. |
| Debit GL | Specify the GL to which the account balance should belong. Click the search icon to open the Debit GL window. Select and click to add the entry. |

16. After specifying all the details, click **Save & Close** to complete the steps or click **Cancel** to exit without saving.



1.1.2 View Business Product

This topic explains the systematic instructions to view the list of configured business product parameters.

- 1. On Home screen, under Menu, click Retail Deposits. Under Retail Deposits, click Configurations.
- 2. Under Configurations, click Retail Deposits Business Product. Under Retail Deposits Business Product, click View Business Product.

The View Business Product screen displays.

| + 0 | | | |
|--|--|---|---|
| Account Class: AAA001 8 | Account Class: ABCD01 | Account Class: CDPROD : | Account Class: CE0001 ⁸ |
| Description AAA001 Account Type D | Description TSESTING Account Type D | Description Test CD Prod Account Type D | Description Continue Existing Account Type D |
| 🗅 Unauthorized 🔓 Open 🗹 1 | 🗋 Unauthorized 🔓 Open 🖾 2 | 🗋 Unauthorized 🔓 Open 🖾 1 | 🗅 Unauthorized 🛕 In Progress 🖾 1 |
| | | | |
| Account Class: CE1234 8 | Account Class: CHENN1 8 | Account Class: CIBC01 8 | Account Class: DFDF12 8 |
| Description Continue Account Type D | Description CHENN1 Account Type D | Description MID OFFICE ACCOUN Account Type D | Description DFDF Account Type D |
| 🗋 Unauthorized 🛛 In Progress 🖾 1 | 🗅 Authorized 🔓 Open 🖾 1 | 🗅 Authorized 🔓 Open 🖾 1 | 🗅 Unauthorized 🛕 In Progress 🖾 1 |
| | | | |
| Account Class: FGS001 8 | Account Class: FREE01 : | | |
| Description TESTING Account Type D | Description BGS Account Type D | | |
| 🗅 Unauthorized 🛛 In Progress 🖾 1 | 🗋 Unauthorized 🛕 In Progress 🔯 1 | | |
| | | | |

Figure 1-11 View Business Product

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

 Table 1-8
 View Business Product - Field Description

| Field | Description | | | | |
|----------------------|--|--|--|--|--|
| Account Class | Displays the business product. | | | | |
| Description | Displays the description of the business product. | | | | |
| Account Type | Displays the type of deposit account. | | | | |
| Authorization Status | Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized | | | | |



| Field | Description |
|---------------------|---|
| Field | Description |
| Record Status | Displays the status of the record. The available options are: • Open • In Progress • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

Table 1-8 (Cont.) View Business Product - Field Description

Click the menu icon on the tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **View** the details of that parameter maintenance.
- Authorize the parameter maintenance depending on user rights.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.
- Click Audit to view the Maker, Checker, Status and Modification Number for the record.
- Select the Error & Overrides option to view all existing errors or warnings on the page.

1.2 Deposit Pay-in Maintenance

For TD pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.

To link appropriate GLs in case the pay in option chosen is pay in by GL, user need to maintain the **Branch Code**, **Pay-In Option**, and **General Ledger Code**.

This topic contains the following subtopics:

- Create Payin Maintenance This topic describes the systematic instructions to create pay-in maintenance.
- View Payin Maintenance This topic explains the systematic instructions to view the list of payin maintenance parameters.

1.2.1 Create Payin Maintenance

This topic describes the systematic instructions to create pay-in maintenance.

- On Home screen, under Menu, click Retail Deposits. Under Retail Deposits, click Configurations.
- 2. Under Configurations, click Deposit Payin Maitenance, under Deposit Payin Maitenance, click Create Payin Maintenance.



The Create Payin Maintenance screen displays.



| Pay In Option | | eneral Ledger Code | | |
|---------------|---|--------------------|-----|-------------|
| | • | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | Cancel Save |
| | | | • Q | |

3. Specify the fields on Create Payin Maintenance screen.

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

| Table 1-9 | Create Payin Maintenance - Field Description |
|-----------|---|
|-----------|---|

| Field | Description |
|---------------------|--|
| Branch Code | Specify the branch code for which user want to maintain payin parameters. Click Search icon, it displays all valid branch codes maintained in the system. User can select the appropriate one. |
| Pay In Option | Select the pay in option from the drop-down list. The list of values are as follow: Pay in by GL - While creating a TD, if the pay-in option is specified as GL then the GL maintained at the maintenance screen should be selected. If the offset account for pay in is not specified then GL account maintained in the pay-in maintenance screen is defaulted, thus creating a TD. Pay in by Cash - While creating a TD, if the pay in option is specified as Cash and the offset account for pay in is not specified then the system debits the GL account specified in maintenance screen, thus creating a TD. |
| General Ledger Code | Specify the GL code that should be picked up by the system for the TD pay in. Click Search icon, it displays all valid GLs maintained in the system. User can select the appropriate one. |

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.2.2 View Payin Maintenance

This topic explains the systematic instructions to view the list of payin maintenance parameters.



- 1. On Home screen, under Menu, click Retail Deposits. Under Retail Deposits, click Configurations or .
- 2. Under Configurations, click Deposit Payin Maintenance. Under Deposit Payin Maintenance, click View Payin Maintenance.

The View Payin Maintenance screen displays.

Figure 1-13 View Payin Maintenance

| + 0 | | | | | | | | | | | |
|-----------------------|----|---------------------|--------|-----------------|---------------------|--------|-----------------|---------------------|--------|------|--|
| ranch Code: TA | 0 | Branch Code: KDA | | 000 | Branch Code: RT1 | | | Branch Code: YAP | | | |
| ay In Option G | | Pay In Option cas | sh | | Pay In Option G | | | Pay In Option | | | |
| Unauthorized 🔓 Open | 企2 | D Unauthorized | 🔓 Open | @1 | D Unauthorized | 🔓 Open | 2 | D Authorized | 🔓 Open | 1 | |
| | | | | | | | | | | | |
| ranch Code: CAY | : | Branch Code: KAM | | | Branch Code: 006 | | : | Branch Code: KAY | | | |
| ay In Option G | | Pay In Option gl | | Pay In Option G | | | Pay In Option G | | | | |
|) Unauthorized 🔒 Open | 21 | D Authorized | 🗄 Open | 圖1 | C Authorized | 🗄 Open | 2 | D Authorized | 🔓 Open | [2]1 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| ranch Code: RT1 | 00 | | | | | | | | | | |
| ay In Option G | | | | | | | | | | | |
| Unauthorized 🔓 Open | 図1 | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |

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

 Table 1-10
 View Payin Maintenance - Field Description

| Field | Description | |
|----------------------|--|--|
| Branch Code | Displays the branch code. | |
| Pay In Option | Displays the pay in option. | |
| Authorization Status | Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized | |
| Record Status | Displays the status of the record. The available options are: • Open • In Progress • Closed | |
| Modification Number | Displays the number of modifications performed on the record. | |

Click the menu icon on the tile to perform the following actions.

• Unlock the maintenance parameter to make amendments.



- **Close** the parameter maintenance.
- **View** the details of that parameter maintenance.
- Authorize the parameter maintenance depending on user rights.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.
- Click Audit to view the Maker, Checker, Status and Modification Number.
- Select the Error & Overrides option to view all existing errors or warnings on the page.



2 Operations

This topic contains the following **Operations** as subtopics:

Overview of Deposit Services

The **Deposit Services** module of Oracle Banking Branch facilitates doing various transactions on Term Deposit (TD) and Recurring Deposit (RD) accounts.

- Deposit View
 You can use the screen under the Deposit View menu to view a 360 view of a TD account.
- TD Transactions

You can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with transactions of a term deposit.

• TD Maintenances

You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).

TD Inquiries

A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.

2.1 Overview of Deposit Services

The **Deposit Services** module of Oracle Banking Branch facilitates doing various transactions on Term Deposit (TD) and Recurring Deposit (RD) accounts.

About Main Menu

The **Deposit Services** is grouped into several menus. It is a large panel divided into groups of menu items, which simplifies the navigation.

2.1.1 About Main Menu

The **Deposit Services** is grouped into several menus. It is a large panel divided into groups of menu items, which simplifies the navigation.

The menu items are grouped based on the type of operation to be performed. In addition, the **Menu Item Search** helps to search and select a specific screen to navigate to any screen from the main menu items. The main menus are listed below:



Term Deposits Deposit View Deposit 360 Transactions Account Opening Top Up Redemption Maintenance **Create Amount Block** View and Modify Amount Block **Payout Modification** Account Modification Joint Holder Nominee Inquiries Audit Trail Certificate

Figure 2-1 Deposit Services Mega Menu

Table 2-1 Menu Items

| Menu Item | Description | |
|--------------|--|--|
| Transactions | Teller or Supervisor can use to initiate term deposit account opening. | |
| Maintenance | Teller or Supervisor can use to perform the deposit services maintenance activities. | |
| Inquiries | Teller or Supervisor can use to perform the deposit services inquiries. | |

2.2 Deposit View

You can use the screen under the **Deposit View** menu to view a 360 view of a TD account.

This topic contains the following subtopic:

Deposit 360

You can get an 360-degree view of a customer's term deposit account using the **Deposit 360** screen.

2.2.1 Deposit 360

You can get an 360-degree view of a customer's term deposit account using the **Deposit 360** screen.

The various sections are:



- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

To view the term deposit details:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Deposit View, click Deposit 360 or specify Deposit 360 in the search icon bar and select the screen.

The **Deposit 360** screen is displayed.

Figure 2-2 Deposit 360

2. On the **Deposit 360** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The details are displayed in the dashboard.



| Deposit 360 | | | | |
|--|---|--|--|-----------------------------|
| ccount Number 00000020 | 3030 Q Anna | John | | |
| | | | | C |
| 000000203030 Active 000/FLEXCUBE UNIVERSAL BANK 1 Year 3 Months-12.00% | GBP 1,000 Current Principal | GBP 1,000 Initial Pay in | GBP 0 Topup Pay in | GBP 0 Redeemed Principal |
| Deposit Start Date Maturity On March 30, 2018 April 1, 2019 | GBP 1,119.67 Maturity Amount | GBP 0 Blocked Amount | GBP 0 Interest Reinvested | GBP 0 Tax Deducted |
| Reinvest Interest Nomination Not Provided | Upcoming Transactions | | unt Block | |
| Account Holders | Interest Liquidation Due on Ap | ril 1, 2018 No Data te | o Display | |
| Mark Leo Bell (231254446) Primary | Overdue Transactions | | | |
| 8892090908 Johnsmith@gmail.com | No Data to Display | | | |
| Account Details | | Manage A | mount Blocks | |
| Eustomer's Address | Instructions Set | Recent T | ransactions | |
| Part Redemption 🗸 | Payout 20% Principal | | | |
| Top Up | By GL A/C : 313300010 | | OSIT GBP 1,000 on March 30, 2018 EBK180890D4A | |
| Mode of Operation Jointly | Payout 50% Principal By Banker's Cheque | | | |
| | Payout 30% Principal By CASA : 0000002638899 Set Instructions | | | |
| | Rollover History | | | |
| | No Data to Display | | | |
| | Interest Rate Changes | Redemp | tion Simulation (As of Today) | |
| | | March 30, 2018 Redemption Base Rate 12% Principal | on Amount GBP 1,000 | |
| | | Variance 0% 1,000 Interest 0.66 | 12.00% Tax 0.03 | |
| | | | on Proceeds | |
| | Frequent Actions | | | |
| | Op Image: Cop Up Top Up Audit Trail | Account Modification | | |
| | | | | |
| | | | | |

Figure 2-3 Deposit Details for Term Deposit

3. You can view the TD details of the account holder in the dashboard displayed. For more information on fields, refer to the field description table.

| Table 2-2 | Deposit 360 - Field Description |
|-----------|---------------------------------|
|-----------|---------------------------------|

| Field | Description | |
|---|--|---------------------------------|
| Account Number | Click the Search icon and select the account number or specify the | |
| Account Number | account number for viewing the TD details. | |
| | Note: The account holder's name is also displayed adjacent to the field. | |
| <product name=""></product> | Displays the product name from the product master. | |
| <deposit status=""></deposit> | Displays the deposit status. The options for the status are: Active Matured Closed | |
| <td account="" number=""></td> | | Displays the TD account number. |
| Branch | Displays deposit branch. | |
| <deposit -="" interest<br="" term="">Rate></deposit> | Displays the term for the deposit and interest rate for the deposit. | |
| Deposit Start Date | Displays the value date of the deposit. | |
| Maturity On | Displays the maturity date of the deposit. | |
| Re-invest TD | Displays if the interest from the TD is to be re-invested in the same deposit or paid out. | |
| Nomination | Specify if a nominee is registered or not. | |
| Account Holder | This widget displays the account holder details. | |
| Name | Displays the name of the account holder of the TD. | |
| Customer ID | Displays the customer ID of the holder. | |
| Relationship | Displays relationship as Primary/Secondary. | |
| Mobile Number | Displays the mobile number of the customer. | |
| Email ID | Displays the email ID of the customer. | |
| Account Details | This widget displays the account details. | |
| Customer's Address | Displays the address of the primary customer. | |
| Part Redemption | This option will be selected if part redemption is allowed for the TD product. | |
| Premature Redemption | This option will be selected if premature redemption is allowed for the TD product. | |
| Тор ир | This option will be selected if a top-up is allowed for the TD product. | |
| Mode of Operation | Displays the mode of operation chosen for the deposit. | |
| Current Principal | Displays the currently remaining principal balance in the deposit. | |
| Initial Pay in | Displays the initial payin done to create the deposit. | |
| Topup Pay in | Displays the subsequent top-ups done. | |
| Redeemed Principal | Displays the principal redeemed in case any premature redemptions have happened. | |



| Field | Description | |
|---|---|--|
| Maturity Amount | Displays the proceeds that will be paid out on maturity. This value will be net of tax. | |
| Blocked Amount | Displays the total block amount on the deposit. | |
| Interest Paid out or Interest Reinvested | Displays the amount and currency for the reinvested or paid ou interest. | |
| | Note: If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest. | |
| Tax Deducted | Displays the tax deducted. | |
| Upcoming Transactions | This widget displays the details of upcoming transactions. | |
| Overdue Transactions | Displays the details of overdue transactions. | |
| Redemption Simulation (As of Today) | This widget displays the remdemption simulation of the day for the TD account. Click the View Error Details link to view the error message. | |
| Instructions Set | This widget displays the set of instructions set on the TD account. Note: To create new set of instructions for the TD account, click the Set Instructions ink. For more information, refer Term Deposit Payout Modification screen. | |
| Recent Transactions | This widget displays the details of the recent transactions performed on the account. | |
| <number> Amount Blocks</number> | This widget displays the amunt block details of the account. | |
| | Note: To manage the amount blocks, click the Manage Amount Blocks link. For more information, refer View and Modify Amount Block screen. | |
| <currency amount=""></currency> | Displays the currency and amount of block. | |
| Block <number></number> | Displays the block number. | |
| Туре | Displays the block type. | |
| Expiry | Displays the expiry date of the block. | |
| Interest Rate Changes | This widget displays the rate changes if any for the interest applied on the account. | |

Table 2-2 (Cont.) Deposit 360 - Field Description



| Field | Description | | |
|---------------------------------|--|--|--|
| Net Rate | Displays the net rate percentage of interest. | | |
| <date></date> | Displays the date of interest rate change. | | |
| Base Rate | Displays the base rate percentage of interest. | | |
| Variance | Displays the variance percentage of interest. | | |
| Rollover History | This widget displays the rollover history of the account. | | |
| <currency amount=""></currency> | Displays the currency and amount of rollover. | | |
| <component></component> | Displays the rollover component. | | |
| <date></date> | Displays the from and to date of the rollover. | | |
| <tenure></tenure> | Displays the tenure of rollover. | | |
| Frequent Actions | This widget displays the frequent actions that were performed on the account. | | |
| | Note: The actions are displayed as links. You can click the link and the related screen is opened in a new page. | | |

Table 2-2 (Cont.) Deposit 360 - Field Description

Note:

- You can also launch the screens for performing various transactions on the account by clicking the **Menu** icon. A list of links displays under various menus. Click the required link from the list that displays. For more information on how to perform the transactions using the links, see the respective chapters. For image reference, see Mega Menu screenshot.
- If the latest updates of the TD account performed is not displayed on the screen, you can refresh the screen by clicking the **Refresh** icon. The screen is refreshed and the latest changes are displayed.

2.3 TD Transactions

You can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with transactions of a term deposit.

This topic contains the following subtopics:

Account Opening

You can simulate the Term Deposit creation and then open the TD account by providing funds from Account and Ledger modes or combination of Account and Ledger modes using this screen.

• Top Up

You can perform a TD top-up transaction using this screen.



Redemption

You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to CASA Account or Ledger. The Term Deposit can be redeemed in full or part.

2.3.1 Account Opening

You can simulate the Term Deposit creation and then open the TD account by providing funds from Account and Ledger modes or combination of Account and Ledger modes using this screen.

This topic contains the following subtopics:

Simulation

You can add the basic TD details to simulate the interest and maturity value for the TD account.

Payin Details

You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like CASA and GL or a combination of CASA & GL (Multimode settlement).

Payout Details

You can add Interest or maturity instructions to be provided for the TD in this section. These instructions can be modified later before maturity.

• Additional Details You can add details for the joint holder and nominee for the TD account.

2.3.1.1 Simulation

You can add the basic TD details to simulate the interest and maturity value for the TD account.

To perform TD simulation:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Transactions, click Account Opening, or specify Term Deposit Account Opening in the search icon bar and select the screen.

The Term Deposit Account Opening screen is displayed.

| Simulation | Simulation | | Screen(1/4 |
|--------------------|-------------------|---------------------------|---------------------------------|
| Payin Details | Customer ID | Q | |
| Payout Details | | Required | |
| Additional details | Product | Q | |
| | | Required | Please fill details to simulate |
| | Amount | • | |
| | | Required | |
| | Maturity | TENOR Years Months Day: | 15 |
| | Reinvest Interest | | |
| | Opening Date | March 30, 2018 | |
| | | | |
| | | | |
| Audit | | | Cancel Save & Close N |

Figure 2-4 Term Deposit Account Opening



- 2. On the Term Deposit Account Opening screen, click the Search icon or specify the customer number in the Customer ID field, and press Enter or Tab.
 - a. If you click the **Search** icon, then the following section is displayed:

× **Customer ID** Customer Number Fetch Customer Number Customer Name 001671 Jessica J Jacob 001673 Jessica J Jacob 001675 Jessica J Jacob 001677 Jessica J Jacob of 261 (1 - 10 of 2609 items) |< (1 2 3 4 5 261) Page 1

Figure 2-5 Customer ID section

- b. Specify the customer ID in the Customer Number field.
- c. Click Fetch.

The customer number and name are displayed in the table.

d. Select the Customer Number from the table.

The details related to the selected customer number are displayed in the tabs.



| | Simulation | | | | | Screen(1/4 |
|--------------------|-------------------|----------------|-----------------|---|--------------------------|------------------------------------|
| Payin Details | Customer ID | 001673 Q | Jessica J Jacob | | | |
| Payout Details | Product | IATDEX Q Fixed | | | | All amounts in GBP |
| Additional details | Fioduct | IATDFX Q Fixed | rate TD | 24 | Maturity | Amount |
| | Amount | GBP - £20.00 | | | £21.03 | |
| | Maturity | TENOR Vears | 5 Months 0 Days | 20 | Principal £20.00 | |
| | Reinvest Interest | | | 16 | E1.03 | |
| | Opening Date | March 30, 2018 | | 12 — | | |
| | Negotiate Rate | | | 14 | | |
| | | | | 8 | | |
| | | | | | | |
| | | | | | | |
| | | | | 4 | | |
| | | | | 0 | Antonio | |
| | | | | 0 Principal March | Maturity ober 1, 2018 | |
| | | | | 0 Principal March 1 30, 2018 Oct Interest Rate 10% | ober 1, 2018 | rt Redemption mature Redemption |

Figure 2-6 Term Deposit Account Opening - Simulation

3. Perform the required actions on the **Simulation** tab. For more information on fields, refer to the field description table.

| Table 2-3 | Term Deposit Account Opening - Simulation – Field Description |
|-----------|---|
|-----------|---|

| Field | Description |
|---------------------|---|
| Customer ID | Specify the customer for whom the TD is to be opened. |
| | Note: The customer name is also displayed adjacent to the field. |
| Product | Select the deposit product under which the TD is to be created. |
| | Note: For information, on the Product section, refer Fetch Product. |
| Product Description | Display the description of the deposit product selected. |



| Field | Description |
|-------------------|--|
| Amount | Specify the deposit amount. |
| | Note: By default, the amount currency will be of product selected. |
| Maturity | Select the option for TD maturity. The options are: Tenure: If you select this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. Date: If you select this option, then specify or select the |
| | date. |
| Reinvest Interest | Switch to Toggle On to reinvest the interest in TD. Switch to Toggle Off to be paid out the interest. |
| | Note: The interest amount is paid out during interest liquidations. |
| Opening Date | Specify the deposit opening date. |
| Branch Code | Displays the branch code of the teller's logged in branch. |

Table 2-3(Cont.) Term Deposit Account Opening - Simulation – FieldDescription

- To fetch Product:
- a. Click Search icon from the Product field.

The **Product** section is displayed.



| Product | | × |
|---------------|-----------------------|----------------------------|
| Account Class | | |
| Currency | Account Class | Product Description |
| EUR | IATDFL | Rate chart allowed deposit |
| GBP | IATDFL | Rate chart allowed deposit |
| KWD | IATDFL | Rate chart allowed deposit |
| GBP | IATDFX | Fixed rate TD |
| KWD | IATDFX | Fixed rate TD |
| GBP | ISWPTD | Fixed rate TD with Sweep |
| Page 1 of 4 | (1-10 of 33 items) < | 1 2 3 4) |

Figure 2-7 Product section

- **b.** Specify the number in the **Account Class** field.
- c. Click Fetch.

The details are fetched and displayed in a table.

- d. Select the account class from the table.
- 4. You can negotiate the rate by performing the following action if required:
 - a. Click the Negotiate Rate link.

The Negotiate Rate section is displayed.

Figure 2-8 Negotiate Rate

| Effective Date | 0 | Status 🗘 | | Acti | ion 🗘 | + |
|------------------------------------|--------------------|-----------------|------------------|----------------|-------|-----------|
| Mar 30, 2018 | 3 🛗 | Open | ~ | Mark as Closed | Viev | v Details |
| | | | | | | Action 0 |
| | | | | | | Action 0 |
| Element O | Value 🗘 | Rate Code 🛛 🗘 | Deposit Rate Cod | ≥ ≎ Varian | nce 🗘 | |
| Element 0 FATCA_TAX TAX_RATE | Value ≎ 30 5 | Rate Code 🗘 | Deposit Rate Cod | a ≎ Variar | nce O | |
| FATCA_TAX | 30 | Rate Code ≎ | Deposit Rate Cod | a ≎ Variar | ice ≎ | 1 |



b. On the **Negotiate Rate** screen, perform the required action. For more information on fields, refer to the field description table.

| Field | Description | |
|---------------------|--|--|
| Interest Rate | This section displays the interest rate details. | |
| Effective Date | Displays the date from which the interest rate is effective. | |
| Status | Displays the status of the interest. | |
| Action | Click Mark as Closed, to close the interest rate. | |
| | Click View Details, to view the user defined values. | |
| User Defined Values | This section displays the user defined values details. | |
| | Note: This section is displayed if you click View Details from the Action field. | |
| Element | Displays the user defined elements that are already linked to the Interest product. | |
| Value | Displays the user defined value. | |
| Rate Code | Displays the rate code for the user defined value. | |
| Deposit Rate Code | Displays the deposit rate code for the user defined value. | |
| Variance | Displays the variance for the user defined value. | |
| Action | Click the Edit icon, to edit the user defined value details. | |
| | Click the Delete icon, to delete the user defined value entry. | |
| | Click the Save icon, to confirm the edited details. This icon is displayed, only after you click the edit icon. | |

Table 2-4 Negotiate Rate – Field Description

- c. You can also add new row to the Effective Date and User Defined Values sections, by clicking the Add icon.
- d. Click OK.
- 5. On providing the inputs, a simulation will be triggered and displayed as output.

The simulation details are displayed.

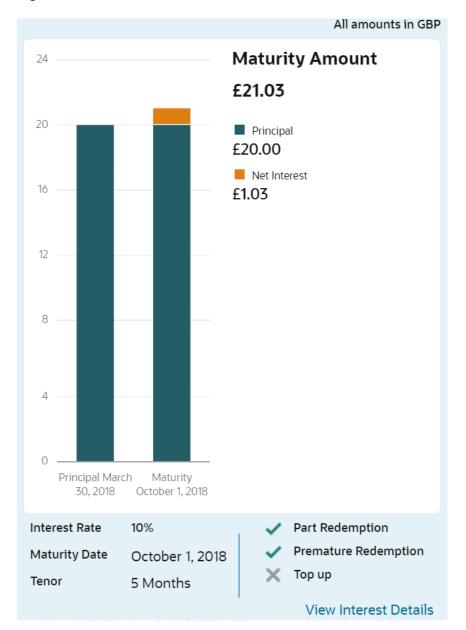


Figure 2-9 Simulation Details

Based on the input data provided, the system simulates the details of TD and 6. displays them in a widget on the right side. For more information on fields, refer to the field description table.

| Field | Description |
|-------|-------------|

| Table 2-5 | TD Account Opening - O | output Details – Field Description |
|-----------|------------------------|------------------------------------|
|-----------|------------------------|------------------------------------|

| Field | Description |
|---|--|
| Maturity Amount | Displays the maturity amount for the TD. |
| Principal Displays the total principal of the TD. | |
| Net Interest | Displays the Net interest on the principal (Interest – Tax). |
| Interest Rate | Displays the Interest rate applicable for the TD. |
| Maturity Date | Displays the maturity date of the TD. |



| Field | Description |
|--|--|
| Tenor | Displays the tenor of the TD in Years, Months & Days. |
| Part Redemption | Displays whether the part redemption is allowed for the deposit. |
| Premature Redemption | Displays whether premature redemption is allowed for the deposit. |
| Тор-ир | Displays whether the top-up is allowed for the deposit. |
| View Interest Details | Click this link if the interest details are required to be viewed. |
| Date | Displays the date of interest payout / compounding date. |
| Reinvested Interest / Paid out Interest | Displays the reinvested interest / paid out interest. |
| Principal | Displays Principal amount after the interest liquidation on this date. |

Table 2-5 (Cont.) TD Account Opening - Output Details – Field Description

Note:

Once the deposit simulation is completed, you can provide the simulated details to the customer.

7. Click Next.

The **Payin Details** tab is displayed.

2.3.1.2 Payin Details

You can specify or select the payin details for the TD account selected. The funding or payin details can be added by different modes, like CASA and GL or a combination of CASA & GL (Multimode settlement).

The prerequisites are as follows:

Add the simulation details. For more information, refer Simulation.

To maintain the payin details:

- 1. In the **Payin Details** tab, you can pay through any of the following options:
 - Pay through CASA Own CASA Account
 - Pay through CASA Other CASA Account
 - Pay through Ledger
 - Pay through Multi Mode Settlement

Below are the details of each options:

- Pay through CASA Own CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.



| Term Deposit A | ccount Opening | | | | | | Remarks |]:::: |
|--------------------|----------------|----------------------------|-------------|------------|--------------------------|--------------------------|-----------------------------------|-----------|
| Simulation | Payin Details | | | | | | | Screen(1, |
| Payin Details | Customer ID | 008475 RONY TH | HOMAS | | | | | |
| Payout Details | | | | | | | All amo | unts in G |
| Additional details | | | Single Mode | Multi Mode | 68. | M | aturity Amount | 1 |
| | Pay Through | Account Ledger | | | 5K | £ | 5,256.71 | |
| | Account | | | | 24 | | Principal | |
| | | JeJa1644560527 000000262 | . • | | .4K | | 5,000.00 Net Interest | |
| | | | | | зк — | £2 | 256.7 | |
| | | | | | 54 | 1 | | |
| | | | | | 2K | | | |
| | | | | | к — | | | |
| | | | | | | | | |
| | | | | | 0 | 2 | | |
| | | | | | 30, 20 | er 1, 20 | | |
| | | | | | il March | / Octob | | |
| | | | | | Principal March 30, 2018 | Maturity October 1, 2018 | | |
| | | | | | Interest Rate | 10% | 🗸 Part Redempti | on |
| | | | | | Maturity Date | October 1, 2018 | Premature Red | lemption |
| | | | | | Tenor | 5 Months | 🗙 Тор ир | |
| | | | | | | Cance | View Intere | st Detai |

Figure 2-10 Pay through CASA - Own CASA Account

b. Perform the required action for own CASA account. For more information on fields, refer to the field description table.

| Field | Description |
|-------------|--|
| Pay Through | Select the CASA option to perform the settlement. |
| | Note: For information on Ledger, refer Pay through Ledger. |
| Account | Select the own CASA account. |
| | Note: For information if you select Other option, refer Pay through CASA - Other CASA Account. |
| | |

| Table 2-6 | Pay through CASA - Own CASA Account – Field Description |
|-----------|---|
|-----------|---|

- Pay through CASA Other CASA Account
- a. Select CASA from Pay Through field.

The fields related to CASA are displayed.

| Term Deposit A | ccount Opening | | Remarks 2 2 |
|--------------------|---|--------------------------|--|
| Simulation | Payin Details | | Screen(1/ |
| Payin Details | Customer ID 008475 RONY THOMAS | | |
| Payout Details | | | All amounts in GE |
| Additional details | Single Mode Multi Mode | 6К | Maturity Amount |
| | Pay Through Account Ledger | 5K | £5,256.71 |
| | Account Uthers | 4K | Principal £5,000.00 |
| | Account Number 000008475056 Q RONY THOMAS | 3К — | ■ Net Interest £256.7 |
| | Account Amount EUR 200.00 | 2К — | |
| | Exchange Rate | 1K | |
| | | | |
| | | 2018 | 5018 |
| | | larch 30 | ctober 1 |
| | | Principal March 30, 2018 | Anturity October 1, 2018 |
| | | Interest Rate | 10% Vart Redemption |
| | | Maturity Date | October 1, 2018 Premature Redemption Top up |
| | | Tenor | 5 Months View Interest Details |
| Audit | | | Cancel Save & Close Nex |

Figure 2-11 Pay through CASA - Other CASA Account

b. Perform the required action for your own CASA account. For more information on fields, refer to the field description table.

| Field | Description |
|----------------|---|
| Pay Through | Select the CASA option to perform the settlement. |
| | Note: For information on Ledger , refer Pay through Ledger. |
| Account | Select the Other option. |
| | Note: For information if you select own CASA option, refer Pay through CASA - Own CASA Account. |
| Account Number | Select the CASA account from which the payin to be done. |
| | Note: The account name will be displayed adjacent to this field, upon selcting the Account Number. |

| Table 2-7 Pay through CASA - Other CASA Account – Field Descriptio | through CASA - Other CASA Account – Field Description |
|--|---|
|--|---|



| Field | Description |
|----------------|---|
| Account Amount | Displays the account debit amount in CASA account currency. |
| | Note: This field is displayed, only if the TD currency and CASA currency are different. |
| Exchange Rate | Displays the exchange rate. |
| | Note: This field is displayed only if there is cross currency transaction. |

Table 2-7 (Cont.) Pay through CASA - Other CASA Account – FieldDescription

• Pay through Ledger

a. Select Ledger from Pay Through field.

The fields related to Ledger are displayed.

Figure 2-12 Pay through Ledger

| Payin Details | | | | | | | Screen(1/4 |
|---------------|----------------|----------------------------|----------------------------|--|--|--|---|
| Customer ID | 001673 | Jessica J Jac | ob | | | | |
| | | | | | | | All amounts in GBP |
| | | | Single Mode | Multi Mode | 24 | | Maturity Amount |
| Pay Through | Account Ledger |] | | | | _ | £21.03 |
| Ledger Code | 261300005 | Payin GL for | Term Deposits | | 20 | | Principal £20.00 |
| | | | | | 16 | _ | E1.03 |
| | | | | | 12 | | |
| | | | | | 8 | _ | |
| | | | | | 4 | | |
| | | | | | 0 | rch Maturity | |
| | | | | | 30, 2018 Interest Rate | October 1, 2018 | ✓ Part Redemption |
| | | | | | Maturity Date Tenor | October 1, 2018 5 Months | Premature Redemption |
| | | | | | Tenor | 5 Months | View Interest Detai |
| | Pay Through | Pay Through Account Ledger | Pay Through Account Ledger | UUI6/5 Jesske Jacob Single Mode Pay Through Account Ledger | UUID/S Jessick J Jacob Single Mode Multi Mode Pay Through Account Ledger | OUID/3 Single Mode Multi Mode 24 Pay Through Account Ledger 20 Ledger Code 201500005 Payin GL for Term Deposits 20 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 11 10 10 10 12 10 10 10 13 10 10 10 14 10 10 10 15 10 10 10 16 10 10 10 17 10 10 10 18 10 10 10 19 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 | OUDr/3 Sesies J Jacob Single Mode Multi Mode Pay Through Account Ledger Code 261500005 Payin GL for Term Deposits Pay Through Ledger Code 261500005 Payin GL for Term Deposits Pay Through Ledger Code 261500005 Payin GL for Term Deposits Pay Through Ledger Code 261500005 Payin GL for Term Deposits Payon Payon Different Rate 10% Maturity Date October 1, 2016 |

b. Perform the required action for ledger. For more information on fields, refer to the field description table.



| Field | Description |
|-----------------|---|
| Payment Through | Select the Ledger option to perform the settlement. |
| | Note: For information on CASA, refer Pay through CASA - Own CASA Account, and Pay through CASA - Other CASA Account. |
| Ledger Code | Specify the ledger code used for the transaction. |

 Table 2-8
 Pay through Ledger - Field Description

- Pay through Multi Mode Settlement
- a. In the Payin Details tab, click Multi Mode.

The fields to perform multi mode settlement are displayed.

Figure 2-13 Pay through Multi Mode Settlement Options

| Simulation | Payin Details | | | | | | | Screen(1/4 |
|--------------------|-----------------|---------------|------------------|-------------|------------|------------------------------------|--------------------------|--|
| Payin Details | Customer ID | 001673 | Jessica J Jacob | | | | | |
| Payout Details | | 001075 | Sessied 5 Succes | | | | | All amounts in GBF |
| Additional details | | | [| Single Mode | Multi Mode | 24 | Ma | turity Amount |
| Additional details | Add Payin | | | | | | £21 | .03 |
| | Mode | Description | Amount | | Action | 20 | P | rincipal |
| | No data to disp | olay. | | | | | £20 | .00 |
| | Add Settleme | nt | | | | 16 | £1.0 | et Interest 3 |
| | | | | | | | | |
| | Pay Through | Account Ledge | er | | | 12 | | |
| | Ledger Code | 261300005 | Payin GL for Te | rm Deposits | | | | |
| | Pay | Amount | ▼ GBP ▼ | E | 200.00 | 8 | | |
| | Cancel Sav | | | | | | | |
| | Cancel Sav | | | | | 4 | | |
| | | | | | | | | |
| | | | | | | 0 | | |
| | | | | | | Principal March M 30, 2018 Octo | Aaturity aber 1, 2018 | |
| | | | | | | Interest Rate 10% | | Part Redemption |
| | | | | | | | ober 1, 2018 | Premature Redemption Top up |
| | | | | | | Tenor 5 M | onths | |
| Audit | | | | | | | Cancel | View Interest Details Save & Close Next |

b. Click Add Payin, to add settlement modes.

The Add Settlement section is displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Pay through CASA - Own CASA Account, Pay through CASA - Other CASA Account, and Pay through Ledger.

- c. Select the appropriate option from the **Pay** field.
 - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
 - If you select **Percentage** option, then specify the percentage in adjacent field.



d. Click Save.

The settlement is added in the table above.

e. You can edit or delete the settlement entry if required.For more information on fields, refer to the field description table.

| Field | Description |
|-------------|--|
| Mode | Displays the settlement mode. |
| Description | Displays the details available for the settlement modes. |
| Amount | Displays the amount available in the specific settlement mode. |
| Action | Click the Edit icon to edit the amount. |
| | Click the Delete icon to delete the settlement mode. |
| Total | Displays the total of the settlement amount. |

 Table 2-9
 Multi Mode Settlement Options – Field Description

- To go back to the single mode option, click **Single Mode**.
- 2. Click Next.

The Payout Details tab is displayed.

2.3.1.3 Payout Details

You can add Interest or maturity instructions to be provided for the TD in this section. These instructions can be modified later before maturity.

The prerequisites are as follows:

- Add the simulation details. For more information, refer Simulation .
- Add settlement details. For more information, refer Payin Details.

To add the payout details:

- 1. In the **Payout Details** tab, perform any of the following action:
 - Reinvest Interest Enabled
 - Reinvest Interest Not Enabled

Below are the details of each options:

- Reinvest Interest Enabled
- a. From the **Simulation** tab, swtich to Toggle On from the **Reinvest Interest** field.



| Term Deposit Ac | count Opening | | | Remarks |
|--------------------|----------------------|---------------------------------|----------------------|--|
|) Simulation | Payout Details | | | Screen(1/- |
| Payin Details | Customer ID Of | D1673 Jessica J Jacob | | |
| Payout Details | Maturity Instruction | | | All amounts in GB |
| Additional details | | Redeem Principal & Interest | 24 | Maturity Amount |
| | Maturity Payout Mode | Account | | £21.03 |
| | Account | Others | 20 | Principal £20.00 |
| | Account Number | 000008155066 Q John Gilbert Ben | 16 | E1.03 |
| | | | 12 | - |
| | | | 8 | - |
| | | | 4 — | |
| | | | 0 Principal March | faturity |
| | | | 30, 2018 Octo | iber 1, 2018 |
| | | | Interest Rate 10% | Part Redemption Premature Redemption |
| | | | | onths Premature Redemption |
| | | | S MC | View Interest Details |
| Audit | | | | Cancel Save & Close Next |

Figure 2-14 Reinvest Interest Enabled

b. Select or specify the details as required. For more information on fields, refer to the field description table.

| Field | Description | | |
|-----------------------|--|--|--|
| Maturity Instructions | Select the maturity instructions for the deposit. The options are: Redeem Principal & Interest Renew Principal & Interest Renew Principal & Redeem Interest Special Amount Renewal No Instruction | | |
| Amount | Specify the special renewal amount. Note: This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. Also, the TD currency will be defaulted and not enabled. | | |

| Table 2-10 | Payout Details – Reinvest Interest Enabled - Field Description |
|------------|--|
|------------|--|

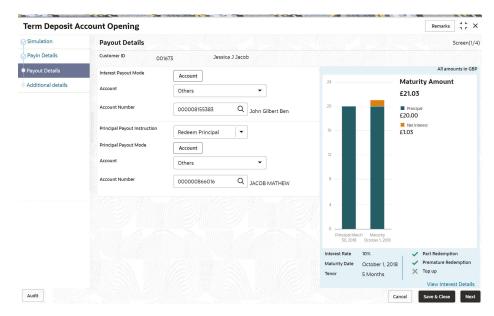


| Field | Description | |
|----------------------|---|--|
| Maturity Payout Mode | Displays the maturity payout mode as Account . | |
| | Note: This field is displayed if Redeem Principal & Interest, Renew Principal & Redeem Interest, or Special Amount Renewal option is selected from the Maturity Instructions field. | |
| Account | Select the type of account. | |
| Account Number | Select the CASA account number. | |
| | Note: This field is displayed if Others option is selected from the Account field. | |

Table 2-10(Cont.) Payout Details – Reinvest Interest Enabled - FieldDescription

- Reinvest Interest Not Enabled
- **a.** From the **Simulation** tab, swtich to Toggle Off from the **Reinvest Interest** field.

Figure 2-15 Reinvest Interest Not Enabled



b. Select or specify the details as required. For more information on fields, refer to the field description table.



| Field | Description | | |
|---------------------------------|--|--|--|
| Interest Payout Mode | Displays the maturity payout mode as Account . | | |
| Account | Select the type of account. | | |
| Account Number | Select the CASA account number. | | |
| | Note: This field is displayed if Others option is selected from the Account field. | | |
| Principal Payout Instruction | Select the principal payout instructions for the deposit. The options are: Redeem Principal Renew Principal Special Amount Renewal No Instruction | | |
| Principal Payout Mode | Select the principal payout instructions for the deposit. | | |
| | Note: This field is displayed if Redeem Principal or Special Amount Renewal option is selected from the Principal Payout Instruction field. | | |
| Amount | Specify the special renewal amount. | | |
| | Note: This field is enabled only if Special Amount Renewal option is selected from the Maturity Instructions field. Also, the TD currency will be defaulted and not enabled. | | |
| Account | Select the type of account. | | |
| Account Number | Select the CASA account number. | | |
| | Note: This field is displayed if Others option is selected from the Account field. | | |

Table 2-11 Payout Details – Reinvest Interest Not Enabled – Field Description

2. Click Next.

The Additional Details tab is displayed.

2.3.1.4 Additional Details

You can add details for the joint holder and nominee for the TD account.

The prerequisites are as follows:

- Add the simulation details. For more information, refer Simulation .
- Add settlement details. For more information, refer Payin Details. •
- Add the payout details. For more information, refer Payout Details . •

To add the additional details:

1. In the Additional Details tab, you can add or maintain the details for the joint and nominee.

The existing details of the customer is displayed in the Additional Details tab.

| Figure 2-16 | Additional Details |
|-------------|--------------------|
|-------------|--------------------|

| Term Deposit Ad | ccount Opening | Remarks 🚽 🖕 🗙 |
|--------------------|---|---|
| Simulation | Additional details | Screen(4/4 |
| Payin Details | Customer ID 001673 Jessica J Jacob | |
| Payout Details | Add Joint Holders | All amounts in GB |
| Additional details | | 240 Maturity Amount |
| | Mode Of Operation Single 🗸 | £208.48 |
| | | 160 |
| | Customer ID Customer Name Joint Holder Type Action \diamond | £8.48 |
| | No data to display. | 80 |
| | Page 1 (0 of 0 items) < ∢ 1 → > | 40 |
| | Add Nominee Details | 0 |
| | | er 1, 2018 |
| | Add Nominee No items to display. | Principal May 1, 2018 Maturity October 1, 2018 |
| | | Interest Rate 10% Vart Redemption |
| | Deposit Account Description Jessica J Jacob | Maturity Date October 1, 2018 Premature Redemption Tenor 5 Months Top up |
| | | View Interest Details |
| Audit | | Cancel Back Save & Close Submit |

2. In the Additional Details tab, maintain the details as required. For more information on fields, refer to the field description table.

Table 2-12 Additional Details – Field Description

| Field | Description |
|---------------------|---|
| Add Joint Holders | This section displays the fields to add the joint holder details. For more information on this section, refer Add Joint Holders. |
| Add Nominee Details | This section displays the fields to add the nominee details. For more information on this section, refer Add Nominee Details. |



| Field | Description | | |
|--------------------------------|---|--|--|
| Deposit Account Description | Displays the description of the deposit account to be created. | | |
| Deposit Account | Note: You can edit the description if required. To enable the field, click the Modify link displayed next to the field. | | |

Table 2-12 (Cont.) Additional Details – Field Description

Note:

You can add multiple nominees, but the total percentage should not exceed 100.

- Add Joint Holders
- a. Click Add Joint Holder.

Note:

The **Add Joint Holder** button is not enabled, if you select **Single** option from the **Mode Of Operation** field.

The details in the Add Joint Holders section are enabled.

Figure 2-17 Add Joint Holders

Add Joint Holders

| Mode Of Opera | | Jointly | | | |
|----------------|-----------------|---------|-------------------|---|-----------|
| Customer ID | Customer Name | | Joint Holder Type | | Action \$ |
| 001671 | Jessica J Jacob | | Sole Owner | • | |

b. In the **Add Joint Holders** section, maintain the required details. For more information on fields, refer to the field description table.



| Field | Description |
|-------------------|--|
| Mode Of Operation | Select the mode of operation selected for the deposit. |
| | Note: The mode of operations are maintained in the host system and fetched in the list. |
| Customer ID | Select the customer ID to be added as joint holder. |
| | Note: This field is enabled, if you click the Edit icon from the Action field. |
| Customer Name | Displays the customer name for the selected customer ID. |
| Joint Holder Type | Select the type for the joint holder. |
| | Note: This field is enabled, if you click the Edit icon from the Action field. The joint holder types are maintained in the host system and fetched in the list. |
| Action | Click the Edit icon to edit the amount. |
| | Click the Delete icon to delete the settlement mode. |
| | Click the Save icon to confirm the edits. |

Table 2-13TD Account Opening - Additional Details - Add Joint HolderDetails - Field Description

- Add Nominee Details
- a. Click Add Nominee.

The Nominee Details section is displayed.



| ominee Details | | | | |
|-------------------------------------|-----------------|-------------|-----------|--|
| Nominee Details | | | | |
| Fitle | First Name | Middle Name | Last Name | |
| Mr. | ▼ Jack | | | |
| Relation Type | Date of Birth | Minor | | |
| Son | ▼ Mar 5, 2017 | | | |
| ✓ Address and Contact Details | tails | | | |
| Building | Street | Locality | | |
| 0007Block | QueensStreet | | | |
| City | State | Country | Zip Code | |
| Sydney | New South Wales | | Q 000009 | |
| mail | Mobile | Phone | | |
| | | | | |
| | | | | |
| ✓ Guardian Details | | | | |
| Title | First Name | Middle Name | Last Name | |
| | ▼ James | | | |
| Relation Type | Date of Birth | | | |
| Mother | • | Ē | | |
| Address Details | | | | |
| Building | Street | Locality | City | |
| 0007BBlock | QueensStreet | | Sydney | |
| State | Country | Zip Code | | |
| New South Wales | | Q 00009 | | |
| | | | | |
| Contact Details | | | | |
| Contact Details Email | Mobile | Phone | | |

Figure 2-18 Nominee Details

Note:

You can specify or select details in one section at a time. To add or view the details in the other section, click the **Dropdown** icon.

b. In the **Nominee Details** section, maintain the required details. For more information on fields, refer to the field description table.

Table 2-14TD Account Opening - Additional Details - Add Nominee Details -Field Description

| Field | Description | |
|-----------------|--|--|
| Nominee Details | This section displays fields to add the nominee details. | |



| Field | Description | | |
|--------------------------------|---|--|--|
| Title | Select the title of the nominee. The options are: Mr. Miss. Mrs. Dr. Mis. Note: The title options can be maintained in the Party system. | | |
| First Name | Specify the first name of the nominee. | | |
| Middle Name | Specify the middle name of the nominee. | | |
| Last Name | Specify the last name of the nominee. | | |
| Relation Type | Specify the relation to the account holder. | | |
| Minor | Select or specify the date of birth of the nominee. Based on the date of birth specified, this field is updated. | | |
| | Note: Minor age validation can be maintained based on the state or country at validation model. This validation model ID is to be mapped to the system. | | |
| Address and Contact Details | This section displays the fields to add the address and contact details of the nominee. | | |
| Building | Specify the building of the nominee. | | |
| Street | Specify the street of the nominee. | | |
| Locality | Specify the locality of the nominee. | | |
| City | Specify the city of the nominee. | | |
| State | Specify the state of the nominee. | | |
| Country | Select or specify the country of the nominee. | | |
| Zip Code | Specify the zip code of the nominee. | | |
| Contact Details | This section displays the fields to add the contact details of the nominee. | | |

Table 2-14 (Cont.) TD Account Opening - Additional Details - Add NomineeDetails - Field Description



| Field | Description | |
|------------------|---|--|
| Email | Specify the email ID of the nominee. | |
| Mobile | Specify the mobile number of the nominee. | |
| Phone | Specify the phone number of the nominee. | |
| Guardian Details | This section displays the fields for capturing the guardian details | |
| | Note: This section is displayed if the Toggle is on in the Minor field. Also, the fields in this section are same as mentioned in the above Nominee Details and Address and Contact Details sections. | |

Table 2-14 (Cont.) TD Account Opening - Additional Details - Add NomineeDetails - Field Description

c. Click Save.

Once the nominee details are saved, the details are displayed in form of a summary in table.

Figure 2-19 Nominee Summary

Add Nominee Details

| Add Nominee | | | | | |
|--|-------------------|------------------|--|---|----|
| Anna Relation Type: Spouse Guardian: James | Date of Birth: | March 1, 1990 | Minor No Percentage: 100% | P | 0; |

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

Table 2-15TD Account Opening - Additional Details - Add Nominee Details -Summary – Field Description

| Field | Description |
|---------------|---|
| <name></name> | Display the name of the nominee added. |
| Relation Type | Display the relation type of the nominee. |
| Date of Birth | Display the date of birth of the nominee. |
| Minor | Displays whether the nominee is a minor. |



Table 2-15 (Cont.) TD Account Opening - Additional Details - Add NomineeDetails - Summary - Field Description

| Field | Description |
|----------|---|
| Guardian | Display the name of the guardian. Note: The name of the guardian is displayed, if the nominee is a minor. |

- To edit the summary, click the **Edit** icon.
- To delete the nominee, click the **Delete** icon.

3. Click Submit.

The screen is successfully submitted for authorization.

Note:

The TD account number is displayed when TD account creation is successful.

2.3.2 Top Up

You can perform a TD top-up transaction using this screen.

This topic contains the following subtopics:

• Simulation Details

You can add the simulation details for doing the top-up in the **Simulation** tab. The existing TD details are also displayed on this screen.

• Settlements Details

You can add the details of funds needed using this tab. Funds can be added by different modes – Account and GL or a combination Account and GL (Multimode settlement).

2.3.2.1 Simulation Details

You can add the simulation details for doing the top-up in the **Simulation** tab. The existing TD details are also displayed on this screen.

To add the simulation details:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits, under Transactions, click Top Up or specify TopUp in the search icon bar and select the screen.

The Term Deposit Top Up screen is displayed.



| Ferm Deposit To | | | Remarks J K |
|--------------------|----------------|----------|----------------------|
| Simulation | Simulation | | Screen(1/2 |
| Settlement Details | Account Number | Q | |
| | | Required | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Audit | | Can | el Save & Close Next |

Figure 2-20 Term Deposit Top Up

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the **Simulation** tab.

Figure 2-21 Simulation

| Simulation | Simulation | | | | Screen(1/2 |
|--------------------|---------------------|--------------------------------|--------------------|----------------------|-------------------|
| Settlement Details | Account Number | 000008155634 | Q John Gilbert Ben | | |
| | Status | Active | | | All amounts in G |
| | Deposit Details | GBP 10,010 at 12% for 3 Months | | | Maturity Amount |
| | Maturity | GBP 10,200.83 on May 30, 2018 | | | GBP 10,221.22 |
| | Reinvested Interest | GBP 0 | | | Interest Rate |
| | Tax Deducted | GBP 0 | | GBP 191.22 GBP 20 | 12% |
| | Top-up Amount | | | | Principal |
| | lop up raite and | GBP 🔻 £20.00 | | | GBP 10,010 |
| | Value Date | March 30, 2018 🛗 | | | Net Interest |
| | | | | ' | GBP 191.22 |
| | | | | | Top-up Amount |
| | | | | GBP 10,010 | GBP 20 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | View Interest Det |

3. In the **Simulation** tab, view and specify the details as required. For more information on fields, refer to the field description table.



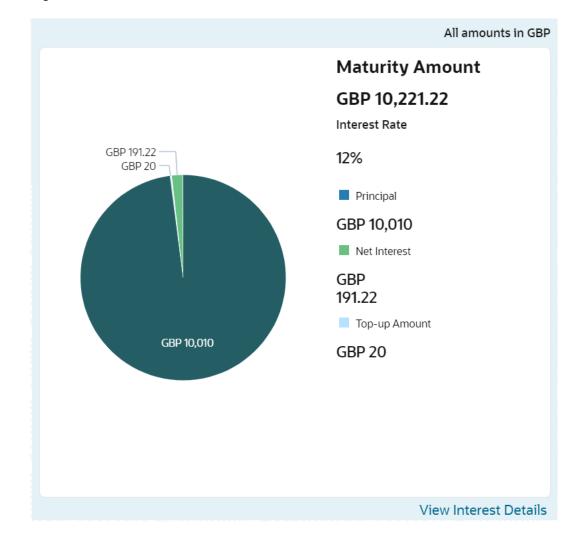
| Field | Description | |
|--|--|--|
| Account Number | Click the Search icon and select the account number or specify the account number to perform the TD top-up. | |
| | Note: The account holder name is displayed adjacent to this field. | |
| Status | Displays the status of the TD. The possible statuses are: • Active • Matured • Closed | |
| Deposit Details | Displays the principal balance of the TD, the rate of interest, and the tenor of the TD. | |
| Maturity | Displays the proceeds due to the customer on maturity and the maturity date are displayed. | |
| Reinvested Interestor Paid out Interest | Displays the amount and currency for the reinvested or paid out interest. Note: If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest. | |
| | | |
| Tax Deducted | Displays the tax that has been deducted on the interest earned by the deposit so far. | |
| Top-up Amount | Specify the amount which the customer wants to add to the principal of the TD. | |
| Value Date | Specify the date from which the top-up is to take effect. | |

Table 2-16 Term Deposit Top Up - Simulation tab - Field Description

• View Simulated Output: As you specify the amount in the **Top-up Amount** field, the simulated output details are displayed.

Note:

Computation will be triggered based on the inputs selected and output should be displayed on the panel on the right in a graphical format comparing the current principal, interest, and net proceeds at maturity with what the user would get after the top-up.





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

| Table 2-17 | Output Details - Field Description |
|-------------------|------------------------------------|
|-------------------|------------------------------------|

| Field | Description |
|-----------------|--|
| Maturity Amount | Displays the proceeds due to the customer on maturity after taking into consideration the top-up amount. |
| Principal | Displays the principal amount that is due on maturity (inclusive of the top-up amount). |
| Net Interest | Displays the interest net amount. |
| Top-up Amount | Displays the top-up amount. |



Note: Once the deposit simulation is completed, you can provide the simulated details to the customer.

• View Interest Details: You can view the interest details by clicking the View Interest Details link.

The Interest Details section is displayed.

Figure 2-23 View Interest Details

| Interest Details | | | | |
|--------------------|----------------------|------------|--|--|
| Date | Reinvested Interest | Principal | | |
| 01-April-2018 | £6.27 | £10,036.27 | | |
| 30-May-2018 | £184.95 | £10,221.22 | | |
| Page 1 of 1 (1-2 c | of 2 items) < ◀ 1 ▶ | > Back | | |

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

 Table 2-18
 Interest Details – Field Description

| Field | Description |
|--|--|
| Date | Displays the date as of which the interest amount is applicable. |
| Reinvested Interestor Paid out Interest | Displays the interest amount computed as of the date. |
| Principal | Displays the principal balance taking into consideration the effect of the interest for that date (if it is a re-invest kind of TD). |

- Click the **Back** link to view the simulation details.
- 4. Click Next.

The Settlement tab is displayed.

2.3.2.2 Settlements Details

You can add the details of funds needed using this tab. Funds can be added by different modes – Account and GL or a combination Account and GL (Multimode settlement).

The prerequisites are as follows:



• Add the simulation details. For more information, refer Simulation Details.

To add the settlement details:

- 1. In the Settlement Details tab, you can pay through any of the following options:
 - Pay through Account Own Account
 - Pay through Account Others
 - Pay through Ledger
 - Pay through Multi Mode Settlement

Below are the details of each options:

- Pay through Account Own Account
- a. Select Account from Pay Through field.

The fields related to Account are displayed.

Figure 2-24 Pay through Account - Own Account

| Term Deposit T | op Up | | | | | Remarks |
|--------------------|----------------|-----------------------------|------------------|------------|----------------------|--------------------------------|
| Simulation | Settlement De | etails | | | | Screen(2/2 |
| Settlement Details | Account Number | 000008155634 J | lohn Gilbert Ben | | | |
| | | | Single Mode | Multi Mode | | All amounts in GE |
| | Pay Through | Account Ledger | <u></u> | | | Maturity Amount |
| | Account | Select Single | | | | GBP 10,221.22 Interest Rate |
| | | John Gilbert Ben 10000000 | • | | | 12% |
| | | | | | GBP 191.22 GBP 20 | Principal |
| | | | | | | GBP 10,010 |
| | | | | | | Net Interest GBP |
| | | | | | | 191.22 |
| | | | | | GBP 10,010 | Top-up Amount |
| | | | | | | GBP 20 |
| | | | | | | 20 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | View Interest Detai |

b. Perform the required action for own account. For more information on fields, refer to the field description table.

Table 2-19 Pay through Account - Own Account - Field Description

| Field | Description |
|-------------|---|
| Pay Through | Select the Account option to perform the settlement. |
| | Note: For information on Ledger , refer Pay through Ledger. |



| Field | Description |
|---------|--|
| Account | Select the own account. |
| | Note: For information if you select Others option, refer Pay through Account - Others. |

Table 2-19 (Cont.) Pay through Account - Own Account - Field Description

• Pay through Account - Others

a. Select Account from Pay Through field.

The fields related to Account are displayed.

Figure 2-25 Pay through Account - Others

| nulation | Settlement Deta | ails | | | Screen(2 |
|------------------|-----------------|-------------------------|------------------------|------------|----------------------------------|
| ttlement Details | Account Number | 000008155634 Joi | nn Gilbert Ben | | |
| | | | Single Mode Multi Mode | | All amounts in |
| | Pay Through | Account Ledger | | | Maturity Amount GBP 10,221.22 |
| | Account | Select Single Others | • | | Interest Rate |
| | Account Number | | | GBP 191.22 | 12% |
| | Account Number | C52000202197 Q S | avin Account | GBP 20 | Principal GBP 10,010 |
| | | | | | Net Interest |
| | | | | | GBP 191.22 |
| | | | | GBP 10,010 | Top-up Amount |
| | | | | | GBP 20 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | View Interest De |

b. Perform the required action for own account. For more information on fields, refer to the field description table.

Table 2-20 Pay through Account - Others – Field Description

| Field | Description |
|-------------|--|
| Pay Through | Select the Account option to perform the settlement. |
| | Note: For information on Ledger , refer Pay through Ledger. |
| | |



| Field | Description |
|----------------|--|
| Account | Select the Others option. |
| | Note: For information if you select own account option, refer Pay through Account - Own Account. |
| Account Number | Specify the account from which the payin to be done. |
| | Note: The account name will be displayed adjacent to this field, upon entering Account Number. |
| Account Amount | Displays the account debit amount in account currency. |
| | Note: This field is displayed, only if the TD currency and CASA currency are different. |
| Exchange Rate | Displays the exchange rate. |
| | Note: This field is displayed only if there is cross currency transaction. |

Table 2-20 (Cont.) Pay through Account - Others - Field Description

- Pay through Ledger
- a. Select Ledger from Pay Through field.

The fields related to **Ledger** are displayed.



|) Simulation | | | | | | | |
|--------------------|----------------|----------------|--------------|---------------|------------|----------------------|-----------------------|
| ľ | Settlement D | Details | | | | | Screen(2/: |
| Settlement Details | Account Number | 000008155634 | John 0 | ilbert Ben | | | |
| | | | | Single Mode | Multi Mode | | All amounts in GB |
| | Pay Through | Account Ledger | 1 | | | | Maturity Amount |
| | Ledger Code | 261300005 | Payin GL for | Ferm Deposits | | | GBP 10,221.22 |
| | | | | | | | 12% |
| | | | | | | GBP 191.22 GBP 20 | Principal |
| | | | | | | | GBP 10,010 |
| | | | | | | | Net Interest GBP |
| | | | | | | | GBP 191.22 |
| | | | | | | GBP 10,010 | Top-up Amount |
| | | | | | | | GBP 20 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | View Interest Details |

Figure 2-26 Pay through Ledger

b. Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 2-21 Pay through Ledger - Field Description

| Field | Description | | | | |
|-----------------|--|--|--|--|--|
| Payment Through | Select the Ledger option to perform the settlement. | | | | |
| | Note: For information on Account, refer Pay through Account - Own Account and Pay through Account - Others. | | | | |
| Ledger Code | Displays the ledger code and descripton used for the transaction. | | | | |

- Pay through Multi Mode Settlement
- a. In the Payin Details tab, click Multi Mode.

The fields to perform multi mode settlement are displayed.



| Term Deposit To | ор Ор | | | | | | Remarks |
|--------------------|---------------|-------------|----------------------|---------------|------------|------------|--------------------------------|
| Simulation | Settlemen | t Details | | | | | Screen(2/2 |
| Settlement Details | Account Numb | er 00000815 | 5634 John | Gilbert Ben | | | |
| | | | | Single Mode | Multi Mode | | All amounts in GB |
| | Add Payin | | | | | | Maturity Amount |
| | Mode | Description | Amount | Action | 0 | | GBP 10,221.22 Interest Rate |
| | No data to di | isplay. | | | | | 12% |
| | Add Settlem | nent | GBP 191.22 GBP 20 | Principal | | | |
| | Pay Through | Account L | edger | | | | GBP 10,010 |
| | Ledger Code | 261300005 | Payin GL for | Term Deposits | | | Net Interest GBP |
| | Pay | Amount | ▼ GBP · | - £20 | 0.00 | GBP 10.010 | 191.22 Top-up Amount |
| | Cancel Si | ave | | | _ | dur hours | GBP 20 |
| | | | | | | | 20 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | View Interest Detail |
| | | | | | | | View Interest Detail |

Figure 2-27 Pay through Multi Mode Settlement Options

b. Click Add Payin, to add settlement modes.

The Add Settlement section is displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Pay through Account - Own Account, Pay through Account - Others, and Pay through Ledger.

- c. Select the appropriate option from the Pay field.
 - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
 - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click Save.

The settlement is added in the table above.

e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

| Table 2-22 | Multi Mode Settlemen | t Options – Field | Description |
|-------------------|----------------------|-------------------|-------------|
|-------------------|----------------------|-------------------|-------------|

| Field | Description |
|-------------|--|
| Mode | Displays the settlement mode. |
| Description | Displays the details available for the settlement modes. |
| Amount | Displays the amount available in the specific settlement mode. |
| Action | Click the Edit icon to edit the amount. |
| | Click the Delete icon to delete the settlement mode. |
| Total | Displays the total of the settlement amount. |

- To go back to the single mode option, click **Single Mode**.
- 2. Click Submit.

The screen is successfully submitted for authorization.



2.3.3 Redemption

You can redeem a Term Deposit using this screen. The redemption proceeds can be credited to CASA Account or Ledger. The Term Deposit can be redeemed in full or part.

This topic contains the following subtopics:

Redemption

You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

Payout Details

You can add the payout modes for the net proceeds using this tab. Funds can be paid by different modes – Account, Ledger, or a combination of these modes (Multimode settlement).

 Additional Details You can maintain the additional details for the TD redemption.

2.3.3.1 Redemption

You can add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

To perform redemption simulation:

1. On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and then Transactions, click Redemption, or specify Redemption in the search icon bar and select the screen.

The Term Deposit Redemption screen is displayed.

Figure 2-28 Term Deposit Redemption

| Term Deposit Redemption | | Remarks 🚽 🖕 🗙 | |
|-------------------------|----------------|---------------|--------------------------|
| Redemption | Redemption | | Screen(1/3) |
| Payout Details | Account Number | Q | |
| Additional Details | | Required | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Audit | | | Cancel Save & Close Next |

2. On the **Term Deposit Redemption** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the **Redemption** tab.

| Term Deposit R | | | | | Remarks Tr X | |
|--------------------|-------------------|--|---------------------------------------|--------------------|----------------|--|
| Redemption | Redemption | | | | Screen(1/3 | |
| Payout Details | Account Number | 000001671103 Q | Jessica J Jacob | | | |
| Additional Details | Status Active | | | All amounts in GBP | | |
| | Deposit Details | Deposit Details GBP 10,000.00 at 16% for 3 Months Maturity GBP 9,885.77 on June 30, 2018 Reinvested Interest GBP 0.00 Tax Deducted GBP 0.00 Redemption Type Partial Redemption Redemption Amount GBP + £200.00 | | Redemption Details | | |
| | | | | £200.00 | | |
| | Tax Deducted | | | Principal | £200.00 | |
| | Redemption Type | | | Interest Rate | 0.00% £0.00 | |
| | Redemption Amount | | | Penalty | £0.00 | |
| | Waive Penalty | | | Tax | £0.00 | |
| | _ | | View Deposit Details after Redemption | | | |
| | | | | | | |

Figure 2-29 Redemption

3. In the **Redemption** tab, perform the required action. For more information on fields, refer to the field description table.

Table 2-23 Term Deposit Redemption – Field Description

| Field | Description |
|---------------------|--|
| Account Number | Click the Search icon and select the account number or specify the account number to perform TD redemption. Note: The account holder name is displayed adjacent to this field. |
| Status | Displays the TD status. The possible options are: • Active • Matured • Closed |
| Deposit Details | Displays the principal balance of the TD, the rate of interest, and the tenor of the TD. |
| Maturity | Displays the proceeds due to the customer on maturity and the maturity date. |
| Reinvested Interest | Displays the amount and currency for the reinvested or paid out interest. Note: If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Paid out Interest. |



| Field | Description |
|-------------------|---|
| Tax Deducted | Displays the actual tax deducted on reinvested or paid out interest till date. |
| Redemption Type | Select the type of redemption to be performed. The options are: Partial Redemption Full Redemption |
| Redemption Amount | Displays the full redemption amount. Note: This field is enabled, if you select the Partial Redemption option from the Redemption Type field. |
| Waive Penalty | Switch to Toggle On to waive the penalty amount charged on the account. Switch to Toggle Off to include the penalty amount charged on the account. |

Table 2-23 (Cont.) Term Deposit Redemption – Field Description

 On providing the inputs, a simulation will be triggered and displayed as output. The simulated output details are displayed.

Figure 2-30 Redemption Details

| Dedamation Datail | All amounts in GBF | |
|--------------------------|--------------------|--|
| Redemption Details | | |
| £200.00 | | |
| Principal | £200.00 | |
| Interest Rate | 0.00% | |
| Interest | £0.00 | |
| Penalty | £0.00 | |
| Tax | £0.00 | |
| | | |
| View Deposit Details aft | er Redemption | |

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



| Field | Description | |
|--------------------|--|--|
| Redemption Details | This widget displays the final amount that will be paid out to the customer if the TD is redeemed today. | |
| Principal | Displays the total principal of the TD. | |
| Net Interest | Displays the Net interest on the principal (Interest – Tax). | |
| Interest | Displays the Interest rate applicable for the TD. | |
| Penalty | Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer. | |
| Тах | Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer. | |

Table 2-24 Redemption Details – Field Description

Note:

Once the deposit simulation is completed, you can provide the simulated details to the customer.

• Click the **View Deposit Details after Redemption** link, to view the deposit amount breakup details after redemption.

| Figure 2-31 | View Deposit Details after Redemption |
|-------------|---------------------------------------|
|-------------|---------------------------------------|

| All amounts in GBP Deposit After Redemption | | |
|---|-----------|--|
| £9,688.05 Maturity | | |
| Principal | £9,800.00 | |
| Interest Rate | 16.00% | |
| Interest | £399.80 | |
| Tax | £511.75 | |
| Annual Percentage Yield | 16.99% | |
| | | |
| View Redemption Details | | |

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



| Field | Description |
|-----------------------------|---|
| Deposit After Redemption | This widget displays the deposit amount in detail after redemption. |
| Maturity | Displays the maturity amount of the remaining term deposit. |
| Principal | Displays the principal remaining after redemption. |
| Interest Rate | Displays the interest rate applicable for the remaining principal. |
| Interest | Displays the interest due to the customer on maturity. |
| Тах | Displays the tax that will be deducted on maturity. |
| Annual Percentage Yield | Displays the percenatge of annual percentage yield of TD. |

Table 2-25 View Deposit Details after Redemption - Field Description

- To view the redemption details, click the View Redemption Details link.
- 6. Click Next.

The Payout Details tab is displayed.

2.3.3.2 Payout Details

You can add the payout modes for the net proceeds using this tab. Funds can be paid by different modes – Account, Ledger, or a combination of these modes (Multimode settlement).

The prerequisites are as follows:

Add the redemeption details. For more information, refer Redemption.

To maintain the payout details:

- 1. In the **Payout Details** tab, you can pay through any of the following options:
 - Payout Mode as Account Own Account
 - Payout Mode as Account Others
 - Payout Mode as Account Others Term Deposit Account
 - Payout Mode as Ledger
 - Pay through Multi Mode Settlement

Below are the details of each options:

- Payout Mode as Account Own Account
- a. Select Account from Payout Mode field.

The field related to own account are displayed.



| Term Deposit R | edemption | | | Remarks |
|--------------------|------------------------|---|--|--------------------|
| Redemption | Payout Details | | | Screen(2/3 |
| • Payout Details | Account Number | 000001671103 Jessica J Jacob | | |
| Additional Details | Payout Mode Account | Single Mode Multi Mode Account Ledger JeJa1644560527 000000262: | Redemption Details £200.00 | All amounts in GBP |
| | | | Principal £22 Interest Rate 16.5 Interest £0.0 Penalty £0.0 Tax £0.0 | 00 |
| | | | View Deposit Details after Redempt | ion |
| Audit | | | Cancel Back | Save & Close Next |

Figure 2-32 Payout Mode as Own Account

b. You can maintain the own account details for the payout.For more information on fields, refer to the field description table.

 Table 2-26
 Pay through Account - Own Account - Field Description

| Field | Description | | |
|-------------|---|--|--|
| Payout Mode | Select the Account option to perform the payout. | | |
| | Note: For information on Ledger, refer Payout Mode as Ledger. | | |
| Account | Select the own account. | | |
| | Note: For information if you select Other option, refer Payout Mode as Account - Others and Payout Mode as Other Term Deposit Account. | | |
| | | | |

- Payout Mode as Account Others
- a. Select Account from Payout Mode field.

The fields related to account are displayed.



| Term Deposit Re | edemption | Remarks 🚽 🖕 🗙 |
|------------------------------------|---|---|
| Redemption | Payout Details | Screen(2/3 |
| Payout Details | Account Number 000001671103 Jessica J Jacob | |
| Additional Details | Single Mode Multi Mode Payout Mode Account Ledger Account Others Type Account Term Deposit Account Number 1005000000C Q | All amounts in GBP Redemption Details £200.00 Principal £200.00 Interest Rate 15.00% Interest £0.00 Penalty £0.00 Tax £0.00 |
| Audit | | View Deposit Details after Redemption |

Figure 2-33 Payout Mode as Other Account

b. Perform the required action for other account. For more information on fields, refer to the field description table.

 Table 2-27
 Payout Mode as Account - Others – Field Description

| Field | Description |
|----------------|--|
| Payout Mode | Select the Account option to perform the settlement. |
| | Note: For information on Ledger , refer Payout Mode as Ledger. |
| Account | Select the Other option. |
| | Note: For information if you select own account, refer Payout Mode as Account - Own Account. |
| Туре | Select the type as Account for payout. |
| | Note: For information if you select Term Deposit option, refer Payout Mode as Account - Other Term Deposit Account. |
| Account Amount | Displays the account debit amount in CASA account currency. |

- Payout Mode as Account Other Term Deposit Account
- a. Select Account from Payout Mode field.



The fields related to account are displayed.

Figure 2-34 Payout Mode as Other Term Deposit Account

| Redemption | Payout Details | Screen(2/ |
|--------------------|--|-------------------|
| Payout Details | Account Number 000001671103 Jessica J Jacob | |
| Additional Details | Single Mode Mu Payout Mode Account Ledger Account Others Type Account Term Deposit Deposit Product TDCOMP Q Compounding interest dep Maturity Tenor Date O Years 3 Months (C) Interest Rate 16.00% Negotiate Rate Reinvest Interest | Davs parate co.oo |

b. Perform the required action for other TD account. For more information on fields, refer to the field description table.

| Field | Description |
|-------------|---|
| Payout Mode | Select the Account option to perform the settlement. Note: For information on Ledger, refer Payout Mode as Ledger. |
| Account | Select the Other option. Note: For information if you select own account, refer Payout Mode as Account - Own Account. |
| Туре | Select the type as Term Deposit for payout. Note: For information if you select Account option, refer Payout Mode as Account - Own Account and Payout Mode as Account - Others. |

Table 2-28 Payout Mode as Account - Other TD Account - Field Description



| Field | Description |
|-------------------|--|
| Deposit Product | Select the account class under which the new TD is to be opened. |
| | Note: For information on fields displayed if you click the Search icon, refer Fetch Deposit Product. |
| Maturity | Select the maturity for the TD. The options are: Tenure: If you select this option, then select or specify the maturity in Years, Months, and Days field. Date: If you select this option, then specify or select the date for maturity. |
| Interest Rate | Displays the interest rate applicable for the TD. |
| Reinvest Interest | Displays whether the interest is to be reinvested in the RD itself or paid out. |

Table 2-28(Cont.) Payout Mode as Account - Other TD Account - FieldDescription

• To fetch deposit product:

i. Click the **Search** icon from the **Deposit Product** field.

The **Deposit Product** section is displayed.



| Deposit Product | | | × |
|----------------------|-------------------|----------------------------|---|
| Account Class | Currency | | |
| Account Class | Currency | Product Description | |
| IATDFL | GBP | Rate chart allowed deposit | |
| IATDFX | GBP | Fixed rate TD | |
| ISWPTD | GBP | Fixed rate TD with Sweep | |
| TDIFLT | GBP | Rate chart allowed deposit | |
| TDITD | GBP | Fixed rate TD | |
| TD2TD | GBP | Fixed rate TD | |
| Page 1 of 2 (1-10 of | f 15 items) 🛛 🏼 🕹 | 1 2 → X | |

- ii. Specify the class or currency in the **Account Class** and **Currency** field and click **Fetch**.
- iii. Select the option displayed in the table.



c. Click the Negotiate Rate link, to negotiate the interest rate appliedon TD.
 The Negotiate Rate section is displayed.

| iterest Rate | | | | | | | |
|---------------|---------|---------------|-------------------|----------------|----------|--------------------------|--------------------|
| Effective Dat | ie 🗘 | Status 🗘 | | | Action | 0 | + |
| Mar 30, 20 | 18 | Open 👻 | | Mark as Closed | | View Details | |
| | | | | | | | |
| | | | | | | | + |
| Element 0 | Value 🗘 | Rate Code ⊃ | Deposit Rate Code | € ≎ | Variance | ≎ Acti | + on ≎ |
| | Value O | Rate Code 🗘 | Deposit Rate Code | e () | Variance | Acti | on ¢ |
| Element 🗘 | | Rate Code ⊃ | Deposit Rate Code | ≥ ≎ | Variance | | on ≎ |
| FATCA_TAX | 30 | Rate Code 🛛 🗘 | Deposit Rate Code | • • | Variance | | on ≎ 2 団 2 団 |

Figure 2-36 Negotiate Rate

d. On the **Negotiate Rate** screen, specify the fields. For more information on fields, refer to the field description table.

Table 2-29 Negotiate Rate – Field Description

| Field | Description | |
|---------------------|--|--|
| Interest Rate | This section displays the interest rate details. | |
| Effective Date | Displays the date from which the interest rate is effective. | |
| Status | Displays the status of the interest. | |
| Action | Click Mark as Closed, to close the interest rate. | |
| | Click View Details, to view the user defined values. | |
| User Defined Values | This section displays the user defined values details. | |
| | Note: This section is displayed if you click View Details from the Action field. | |
| Element | Displays the element details. | |
| Value | Displays the user defined value. | |
| Rate Code | Displays the rate code for the user defined value. | |
| Deposit Rate Code | Displays the deposit rate code for the user defined value. | |
| Variance | Displays the variance for the user defined value. | |



| Field | Description |
|--------|--|
| Action | Click the Edit icon, to edit the user defined value details. |
| | Click the Delete icon, to delete the user defined value entry. |
| | Click the Save icon, to confirm the edited details. This icon is displayed, only after you click the edit icon. |

Table 2-29 (Cont.) Negotiate Rate – Field Description

- e. You can also add new row to the Effective Date and User Defined Values sections, by clicking the Add icon.
- f. Click OK.
- Payout Mode as Ledger
- a. Select Ledger from Payout Mode field.

The fields related to **Ledger** are displayed.

Figure 2-37 Payout Mode as Ledger

| Term Deposit Re | demption | Remarks d L |
|------------------------------------|---|---|
| Redemption | Payout Details | Screen(2/3) |
| Payout Details | Account Number 000001671103 Jessica J Jacob | |
| Additional Details | Single Mode Multi Mode Payout Mode Account Ledger | All amounts in GBP Redemption Details |
| | Code 313300010 Q Charge Income | £200.00 |
| | | Principal £200.00 Interest Rate 16.00% |
| | | Interest £0.00 Penalty £0.00 |
| | | Tax £0.00 |
| | | View Deposit Details after Redemption |
| Audit | | Cancel Back Save & Close Next |

b. Perform the required action for ledger. For more information on fields, refer to the field description table.

| Table 2-30 Payout | Mode as Ledger - Field Description |
|-------------------|------------------------------------|
|-------------------|------------------------------------|

| Field | Description |
|-------------|---|
| Payout Mode | Select the Ledger option to perform the settlement. |
| | Note: For information on Account, refer ayout Mode as Account - Own Account and Payout Mode as Account - Others. |



| Field | Description |
|-------------|--|
| Ledger Code | Specify the ledger code used for the transaction. |
| | Note: For information on fields displayed as you click the Search icon, refer Fetch Ledger Code. |

Table 2-30 (Cont.) Payout Mode as Ledger - Field Description

• To fetch ledger code:

i. From the **Code** field, click the **Search** icon field.

The **Code** section is displayed.

Figure 2-38 Ledger Code

| Code | | > |
|---------------------|--|---|
| Code | | |
| | | |
| Fetch | | |
| Code | Description | |
| 111100002 | Cash in Vault LCY | |
| 313300010 | Charge Income | |
| 313300011 | Charge2 | |
| | | |
| Page 1 | of 1 (1 - 3 of 3 items) < 4 1 >> | |
| Specify the code in | the Code field and click Fetch . | |
| Select the code dis | played in the table. | |
| | | |

Pay through Multi Mode Settlement

іі. ііі.

a. In the Payout Details tab, click Multi Mode.

The fields to perform multi mode settlement are displayed.



| Term Deposit Re | edemption | | | | | Remarks |
|--------------------|--------------|-------------------|---|------------------------|--------------------------|------------------------|
| Redemption | Payout De | tails | | | | Screen(2/3 |
| Payout Details | Account Numb | oer 000 | 0000203030 Anna | John | | |
| Additional Details | | | | Single Mode Multi Mode | | All amounts in GBP |
| | Add Settlen | nent | | | Redemption Details | 5 |
| | Mode | Description | Amount | Action 0 | £200.00 | |
| | No data to | display. | | | Principal | £200.00 |
| | Page 1 | (0 of 0 items) < | $\langle 1 \rangle \rightarrow 1 \rangle$ | | Interest Rate | 16.00% £0.00 |
| | Payout Mode | Account | Ledger | | Penalty | £0.00 |
| | Pay | GBP | ✓ £1,000.00 |) | Tax | £0.00 |
| | Code | 111100002 | Q Cash in Vault L | CY | View Deposit Details aft | er Redemption |
| | | | | Save Cancel | | |
| Audit | | | | | Cancel | Back Save & Close Next |

Figure 2-39 Pay through Multi Mode Settlement

b. Click Add Settlement, to add settlement modes.

The fields to add settlements are displayed.

Only the **Pay** field is an additional field displayed in this section, remaining all fields are same as displayed in the Payout Mode as Account - Own Account, Payout Mode as Account - Others, Payout Mode as Account - Other Term Deposit Account, and Payout Mode as Ledger.

- c. Select the appropriate option from the Pay field.
 - If you select **Amount** option, then the currency is displayed and you need to specify the amount in the field displayed adjacent to this field.
 - If you select **Percentage** option, then specify the percentage in adjacent field.
- d. Click Save.

The settlement is added in the table above.

e. You can edit or delete the settlement entry if required. For more information on fields, refer to the field description table.

| Field | Description |
|-------------|--|
| Mode | Displays the settlement mode. |
| Description | Displays the details available for the settlement modes. |
| Amount | Displays the amount available in the specific settlement mode. |
| Action | Click the Edit icon to edit the amount. |
| | Click the Delete icon to delete the settlement mode. |
| Total | Displays the total of the settlement amount. |

Table 2-31 Multi Mode Settlement Options – Field Description

- To go back to the single mode option, click **Single Mode**.
- 2. Click Next.

The Additional Details tab is displayed.



2.3.3.3 Additional Details

You can maintain the additional details for the TD redemption.

The prerequisites are as follows:

- Add the redemption details. For more information, refer Redemption.
- Add the payout details. For more information, refer Payout Details.

To add the additional details:

Figure 2-40 Additional Details

1. In the Additional Details tab, maintain the details as required.

| Term Deposit Re | edemption | | | Remarks |
|--------------------|-----------------------|------------------------|------------------------------|--------------------------|
| Redemption | Additional Detai | ils | | Screen(3/3 |
| Payout Details | Account Number | 000000203030 Anna John | | |
| Additional Details | Narrative | | | All amounts in GBP |
| | Identification Type | | Redemption Details | |
| | Identification Number | | £200.00 | |
| | | | Principal | £200.00 |
| | | | Interest Rate | 16.00% £0.00 |
| | | | Penalty | £0.00 £0.00 |
| | | | Tax | £0.00 |
| | | | View Deposit Details after F | Redemption |
| | | | | |
| Audit | | | Cancel | Back Save & Close Submit |

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

Table 2-32 TD Redemption - Additional Details - Field Description

| Field | Description | |
|-----------------------|---|--|
| Narrative | Specify the narrative for the transaction. | |
| Identification Type | Select the identification type for the beneficiary. | |
| Identification Number | Specify the ID number corresponding to the ID selected above. | |

2. Click Submit.

The screen is successfully submitted for authorization.

2.4 TD Maintenances

You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).

This topic contains the following subtopics:

• Term Deposit Amount Block

You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep



transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.

- View and Modify Amount Block
 You can view or modify the already added block details using this screen.
- Term Deposit Payout Modification

You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.

• Term Deposit Account Modification

You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

• Term Deposit Joint Holder Maintenance

Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

• Term Deposit Nominee Details Update

You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the TD account using this screen.

2.4.1 Term Deposit Amount Block

You can block the TD amount. A Term Deposit can be blocked for certain amount due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on. Also, the Bank might receive request from any authorized external agencies to block the TD amount.

To create amount block:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Maintenance, click Create Amount Block, or specify Create Amount Block in the search icon bar and select the screen.

The Term Deposit Amount Block screen is displayed.

| Term Deposit Amount Block | | |
|---|----------------------------|--|
| Account Number Q Required | 1 | |
| Amount To Be Blocked Block Reason Effective Date March 30, 2018 TD Amount Block | No Customer Selected | |
| Audit | Cancel Save & Close Submit | |

Figure 2-41 Term Deposit Amount Block



2. On the **Term Deposit Amount Block** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details for the account entered are displayed.

| Term Depo | osit Amount Bl | ock | | | Remarks | 1. | × |
|---------------------------|----------------|---------------|-------------|---|------------------------|------|-----|
| Account Number | 000008155601 | Q, John Smith | | Customer Information | | | |
| Amount To Be Blocl | ked | | | 4-6.91 | 100 | | |
| GBP 👻 | £200.00 | | | | | | |
| 28 | Q | ATM FEE | | | | | |
| Effective Date | | | Expiry Date | | | | |
| Mar 30, 2018 Narrative | | | | | | | |
| TD Amount Blo | ck | | | Customer Id, Name 000182, John Smith | | | C |
| | | | | KYC Status Not Verified | | | |
| | | | | | | | |
| | | | | Signature | hy | | 0 |
| | | | | | | | |
| | | | | | count Branch | | |
| | | | | Account Status M | ላ7 ode Of Operation | | |
| | | | | Active Si Account Balance | ngle | | |
| | | | | £995,264.00 | | | |
| | | | | | | | |
| | | | | 8892090908 | | | |
| | | | | Johnsmith@gmail.com | | | |
| | | | | Address Of Communication #101, Church Street, New York, N | ew lersy | | |
| | | | | | | | |
| Audit | | | | Cancel | Save & Close | Subn | nit |

Figure 2-42 Term Deposit Amount Block Details

3. Perform the required actions on the **Term Deposit Amount Block** screen. For more information on fields, refer to the field description table.

 Table 2-33
 Term Deposit Amount Block – Field Description

| Field | Description | |
|----------------------|--|--|
| Account Number | ount NumberClick the Search icon and select the account number or specify the account number to create TD amount block. | |
| | Note: The account holder's name is displayed adjacent to the field. | |
| | The customer information is displayed at the right of the screen. | |
| Amount To Be Blocked | Specify the TD amount to be blocked. By default, the TD currency is displayed. | |



| Field | Description |
|----------------|--|
| Block Reason | Select the reason for the block. |
| | Note: For information on fields displayed after clicking Search, refer Block Code. |
| Effective Date | Specify or select the effective date for the block. |
| | Note: This date cannot be less than current process date. |
| Expiry Date | Specify or select the expiry date for the block. |
| | Note: This date cannot be less than current process date and effective date. |
| Narrative | Specify the narration, if any for the block. |

Table 2-33 (Cont.) Term Deposit Amount Block – Field Description

- To fetch block code:
 - a. Click Search icon from the Block Reason field.

The **Block Code** section is displayed.



| Block Code | | × |
|---------------|--------------------------------|---|
| Block Code | Block Description | |
| Fetch | | |
| Block Code | Block Description | |
| 28 | ATM FEE | |
| 5 | salary hold code | |
| 61 | Cheque Return Charges | |
| 63 | Statement Charges | |
| 66 | Stop Payment Charges | |
| 7 | Overdue Hold | |
| Page 1 of 2 (| 1-10 of 13 items) < (1 2)) | |

Figure 2-43 Block Code

- b. Specify the number in the Block Code or Block Description field.
- c. Click Fetch.

The details are fetched and displayed in a table.

- d. Select the block code from the table.
- 4. Click Submit.

The screen is successfully submitted for authorization.

2.4.2 View and Modify Amount Block

You can view or modify the already added block details using this screen.

To view the amount block details:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Maintenance, click View and Modify Amount Block, or specify View and Modify Amount Block in the search icon bar and select the screen.

The View and Modify Amount Block screen is displayed.



Figure 2-44 View and Modify Amount Block

| View and Modi | ify Amount Block | | :: × |
|----------------|------------------|--|------|
| Account Number | Q Required | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

2. On the View and Modify Amount Block screen, click the Search icon or specify the account number in the Account Number field.

The Amount Block Details section is displayed.

Figure 2-45 View and Modify Amount Block Details

| | fy Amount Block | | | | | - 11 |
|--|--|--|--|--|--|------|
| ccount Number | 000008155408 | Q John G | ilbert Ben | | | |
| mount Block Details | | | | | | |
| atus | | | | | | |
| | | | | | | |
| Active otal Amount Blocked : GBP | • | | | | | |
| stal Amount Blocked : GBP | 4,000.00 | | | | | |
| Others | | Others | | salary hold code | | |
| Type Block Number Amount Effective Date Expiry Date Remarks Status | Sweep Deposit 0005TSW180890011 GBP 1,000.00 March 30, 2018 June 30, 2018 Auto Sweep Active | Type Block Number Amount Effective Date Expiry Date Remarks Status | Sweep Deposit 000STSW180890017 GBP 1,000.00 March 30, 2018 June 30, 2018 Auto Sweep Active | Type Block Number Amount Effective Date Expiry Date Remarks Status | FLEXCUBE AB3886 GBP 2,000.00 March 30, 2018 April 30, 2018 Active | × |

3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.



| Field | Description |
|---------------------------|---|
| Account Number | Click the Search icon and select the account number or specify the account number to view and modify the amount block. |
| | Note: The account holder name is displayed adjacent to this field. |
| Amount Block Details | This section displays the TD amount block details. |
| Status | Select the block status of the TD account. The options are: Active Not Activated Closed Expired All |
| Total Amount Blocked | Displays the total amouont blocked on the TD account. |
| <block reason=""></block> | Displays the block reason as the top of the widget. |
| Туре | Displays the block type. |
| Block Number | Displays the block number. |
| Amount | Displays the block amount along with the currency. |
| Blocked Reason | Displays the block reason along with code. |
| Effective Date | Displays the block effective date. |
| Expiry Date | Displays the block expiry date. |
| Remarks | Displays the block remarks. |
| Status | Displays the block status. |

Table 2-34 View Amount Block Details – Field Description

- You can add a TD amount block by clickng the Add icon. For more information, refer Term Deposit Amount Block screen.
- You can edit a TD amount block details by clicking the **Edit** icon. For more information, refer Modify Amount Block.
- You can delete a TD amount block details by clicking the **Close** icon.
- Modify Amount Block: As you click the Edit icon from the View and Modify Amount Block screen from a particular widget, that widget details are opened in Modify Term Deposit Amount Block screen.
- a. In the **Modify Term Deposit Amount Block** screen, modify the required details.



| Modify Term Deposit Amo | ount Block | | | Remarks |]:: × |
|--|-------------------|--------------|--|--|--------|
| Account Number 000001671839 | Jessica J Jacob | | Customer Information | | ~~~~ |
| Block Number AB4966 Amount To Be Blocked GBP v £10.00 | Typ FL1 | be EXCUBE | | e | |
| 63 Q. Effective Date | Statement Charges | piry Date | Customer Id. Name | | |
| Mar 30, 2018 | | <u> </u> | 000182, John Smith KYC Status Not Verified | | |
| | | | Signature | rhy | C |
| | | | | Account Branch FM7 Mode Of Operation Single | |
| | | | ☐ 8892000008 ☑ Johnsmith@gmal.com 嗯 Address Of Communicatio #UD, Church Street, New York, | | |
| Audit | | | Cancel | Save & Close | Submit |

Figure 2-46 Modify Term Deposit Amount Block

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

| Table 2-35 | Modify TD Amount Block – Field Description | |
|------------|--|--|
| | | |

| Field | Description | |
|----------------------|--|--|
| Account Number | Displays the account number and name for performing the block. Aslo, to the right the customer information is displayed. | |
| Block Number | Displays the block number of the TD account. | |
| Туре | Displays the type of block on TD account. | |
| Amount To Be Blocked | Specify the TD amount to be blocked. Note: By default, the currency and amount is displayed. The currency is editable, but if required you can edit the amount. | |
| Block Reason | Displays the reason for the block on TD account. | |



| Field | Description |
|----------------|---|
| Effective Date | Specify or select the effective date for the block. |
| | Note: By default, the effectiev date is displayed. If required you can edit the date. |
| Expiry Date | Specify or select the expiry date for the block. |
| | Note: By default, the expiry date is displayed. If required you can edit the date. |
| Narrative | Specify the narration, if any for the block. |
| | |
| | Note: By default, a narration is displayed. If required you can edit it. |
| | |

Table 2-35 (Cont.) Modify TD Amount Block – Field Description

b. Click Submit

The screen is successfully submitted for authorization.

4. Click Close.

2.4.3 Term Deposit Payout Modification

You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.

To view the TD payout modification details:

1. On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Maintenance, click Payout Modification, or specify Payout Modification in the search icon bar and select the screen.

The Term Deposit Payout Modification screen is displayed.



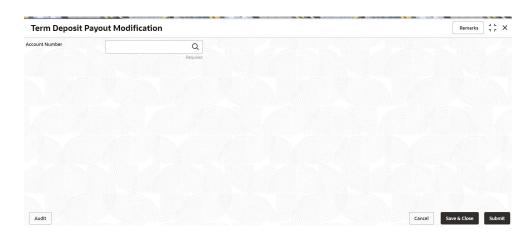


Figure 2-47 Term Deposit Payout Modification

2. On the **Term Deposit Payout Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.

The details are displayed.

Figure 2-48 TD Payout Modification Details

| | yout Modification | | | | | Remarks |
|--|-------------------|--|----------------|---------------------------------|-------------------------|---------|
| count Number | 00611111762 | Q Mark | | | | |
| Deposit Details GBP 5,005.00 at 10% for 15 Da | ays | Maturity Details GBP 5,024.58 on April 14, 2018 | Status Open | Reinvested Interest GBP 0.00 | Tax Deducts GBP 0.00 | ed |
| erm Deposit Payout | Instructions | | | | | |
| Component | Mode | Description | | Percentage | Amount | Actions |
| Principal & Interest | Account | 11111188 MR Mark Leo Bell | | 100 | Available on Payout | 0 / t |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

3. You can view the payout details of the TD account. For more information on fields, refer to the field description table.

| Table 2-36 View TD Payout Details – Field Description | Table 2-36 | View TD Payout Details – Field Description |
|---|------------|--|
|---|------------|--|

| Field | Description |
|-----------------|---|
| Account Number | Click the Search icon and select the account number or specify the account number to modify the TD payout. |
| | Note: The account holder name is displayed adjacent to this field. |
| Deposit Details | Displays the principal balance, the rate of interest, and the tenor of the TD account. |



| Field | Description |
|---|---|
| Field | Description |
| Maturity Details | Displays the amount due to the customer on maturity and the maturity date. |
| Status | Displays the status of the TD account. The possible options are: • Active • Overdue • Closed |
| Reinvested Interest or Interest Paid | Displays the amount and currency for the reinvested or paid out interest. |
| | Note: If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Interest Paid. |
| Tax Deducted | Displays the tax amount deducted till date. |
| Term Deposit Payout Instructions | This section displays the existing payout instructions of the TD account. |
| Component | Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest |
| Mode | Displays the mode of payout. The possible options are: • Account • Ledger |
| Description | Displays a brief description of the payout. Note: Based on the payout mode, the description is displayed. The description according to the mode are as follows: Account – Account Number & Account Name Ledger – Ledger Code, Ledger Name |
| | |

| Table 2-36 | (Cont.) | View TD | Payout Det | ails – Field | Description |
|------------|----------|---------|-------------------|--------------|-------------|
| | (00:::;) | | | | |



| Field | Description | | | |
|---------|---|--|--|--|
| Amount | Displays the TD payout amount. | | | |
| | Note: For Interest component, this field displays Available on Payout text. | | | |
| Actions | Click the View icon, to more details of the payout. For more information, refer View TD Payout Modification. | | | |
| | Click the Edit icon, to edit the payout details. For more information, refer Modify TD Payout Modification. | | | |
| | Click the Delete icon, to delete the payout details. | | | |

Table 2-36 (Cont.) View TD Payout Details – Field Description

4. Click Submit.

The screen is successfully submitted for authorization.

- View TD Payout Modification You can view the more details of the TD payout modification.
- Modify TD Payout Modification You can modify the TD payout details.

2.4.3.1 View TD Payout Modification

You can view the more details of the TD payout modification.

To view more payout modification details:

1. Click the **View** icon from the **Actions** field.

The details of the payout are displayed.

| Figure 2-49 | View TD Payout Modification |
|-------------|-----------------------------|
|-------------|-----------------------------|

| Term Deposit Pay | yout Modification | | | | | | Remarks | ::> |
|--|-------------------|--|---------------|----------------|---------------------------------|-----------------------|-----------|--------|
| Account Number | 00611111423 | Q Mark | | | | | | |
| Deposit Details GBP 5,005.00 at 10% for 15 Da | iys | Maturity Details GBP 5,024.58 on April 14, 2018 | | Status Open | Reinvested Interest GBP 0.00 | Tax Deduc GBP 0.00 | | |
| Term Deposit Payout | Instructions | | | | | | | 4 |
| Component | Mode | Description | | | Percentage | Amount | Actions | |
| Principal & Interest | Account | 11111188 MR Mark Leo Bell | | | 100 | Available on Payout | 0 | / 🖞 |
| Component | Princip | al & Interest | | | | | | |
| Amount in Percentage | 0% | 100 | % 100.00 % | | | | | |
| Payout Mode | Accor | unt Ledger | | | | | | |
| Account | MR Ma | rk Leo Bell 11111188 | | | | | | |
| Close | | | | | | | | |
| Audit | | | | | | Cancel Sav | e & Close | Submit |



2. You can view the required payout details. For more information on fields, refer to the field description table.

| Field | Description | |
|------------------------|--|--|
| Component | Displays the component of payout. The possible options are: Principal Interest Principal & Interest Rollover Principal Rollover Interest Rollover Principal & Interest | |
| Deposit Product | Displays the text as The amount will be auto rolled over in the same product i.e. <productname></productname> | |
| Maturity Tenor | Displays the maturity tenor for the payout. | |
| Interest Rate Based On | Displays the basis of the interest rate. | |
| Add Funds | Displays whether additional funds were added for the payout. | |
| Amount To Be Added | Displays the amount added for payout. | |
| Mode | Displays the mode of payout. | |
| Account | Displays the account number. | |
| Account Name | Displays the account name. | |
| Account Branch | Displays the branch of the account. | |
| Amount | Displays the payout amount. | |
| Actions | Diplays the action to edit and delete the payout details. | |

 Table 2-37
 View more Payout Details – Field Description

3. Click Close.

2.4.3.2 Modify TD Payout Modification

You can modify the TD payout details.

To modify TD payout simulation:

Note:

The fields marked as **Required** are mandatory.

1. Click the Edit icon from the Actions field.

The details of the payout are displayed.

- 2. You can modify the details by performing any of the following actions:
 - · For Component selected as Principal, Interest, or Principal & Interest
 - Payout through Own Account
 - Payout through Other Account and Type as Account within Bank
 - Payout through Ledger



• For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest

Below are the details of the actions:

- For Component selected as Principal, Interest, or Principal & Interest
 - Payout as Own Account
 - a. Modify the required details.

Figure 2-50 Payout as Own Account

| Term Deposit Payout Modification | | | | | | Rema | rks | 11 : |
|---|---------|--|----------------|---------------------|---------------------------|------------|-----|--------|
| ccount Number 000008155601 | Q | Jessica J Jacob | | | | | | |
| Deposit Details GBP 10,000 at 12% for 3 Months | | Maturity Details GBP 10,000 on May 30, 2018 | Status Open | Reinvested GBP 0 | Interest Tax Dec GBP 0 | | | |
| Term Deposit Payout Instructions | | | | | | | | - |
| Component | Mode | Description | | Percentage | Amount | Actions | | |
| Principal & Interest | Account | 11111188 MR Mark Leo Bell | | 100 | Available on Payout | ۲ | 1 | 世 |
| Component Amount in Percentage | | Principal & Interest | 20.00 % | | | | | |
| Payout Mode | [| Account Ledger | % | | | | | |
| Account | | Select Single John Gilbert Ben 10000000 | | | | | | |
| Cancel Save | | | | | | | | |
| Audit | | | | | Cancel Sa | ve & Close | | Submit |

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

Table 2-38Payout by own account – Field Description

| Field | Description | | | |
|-----------|--|--|--|--|
| Component | Select the Principal , Interest , or Principal & Interest component for payout. | | | |
| | Note: For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest. | | | |

| Field | Description |
|-------------------------|--|
| Amount in Percentage | Specify the amount in percentage for payout. |
| | Note: You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. |
| | |
| Payout Mode | Select the payout mode as Account . |
| | Note: For information on payout mode as Ledger, refer Payout through Ledger. |
| | |
| Account | Select the own account for performing the payout. |
| | Note: For information on other accounts, refer Payout through Other Account and Type as Account within Bank. |

Table 2-38 (Cont.) Payout by own account – Field Description

- b. Click Save.
- Payout through Other Account and Type as Account within Bank
 - a. Maintain the required details based on the option selected.



Figure 2-51 Payout through Other Account and Type as Account within Bank

| Term Deposit Payou | t Modification | | | | Remarks 🕺 🗧 🗡 |
|--|-----------------|--|----------------|---------------------------------|---------------------------|
| ccount Number | 00611111762 | Q Mark | | | |
| Deposit Details GBP 5,005.00 at 10% for 15 Days | | Maturity Details GBP 5,024.58 on April 14, 2018 | Status Open | Reinvested Interest GBP 0.00 | Tax Deducted GBP 0.00 |
| erm Deposit Payout Inst | ructions | | | | |
| Component | Mode | Description | | Percentage | Amount Actions |
| Principal & Interest | Account | 11111188 MR Mark Leo Bell | | 100 | Available on Payout 💿 🖉 🖽 |
| Component Amount Payout Mode Account | 0% At Sei | ccount Ledger | 0.00 | | |
| Type Account Number | | r10001130088 Q Savin Account | | | |
| Cancel Save | | | | | Cancel Save & Close Submi |

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

| Field | Description |
|-------------------------|--|
| Component | Select the Principal , Interest , or Principal & Interest component for payout. |
| | Note: For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest. |
| Amount in Percentage | Specify the amount in percentage for payout. |
| | You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. |
| | |

Table 2-39Payout by other account within bank – FieldDescription



| Field | Description |
|----------------|---|
| Payout Mode | Select the payout mode as Account . |
| | Note: For information on payout mode as Ledger, refer Payout through Ledger. |
| Account | Select the Other account for performing the payout. |
| | Note: For information on own accounts, refer Payout through Own Account. |
| Туре | Select the Account Within Bank type. |
| Account Number | Specify the account number which is within the same bank for performing the payout. |

Table 2-39(Cont.) Payout by other account within bank – FieldDescription

b. Click Save.

Payout through Ledger

a. Maintain the required details based on the option selected.

Figure 2-52 Payout through Ledger

| Term Deposit Pay | out Modificatio | n | | | Remarks |
|--|-----------------|--|---|---------------------------------|----------------------------|
| ccount Number | 00611111762 | Q Mark | | | |
| Deposit Details 3BP 5,005.00 at 10% for 15 Days | | Maturity Details GBP 5,024.58 on April 14, 2018 | Status Open | Reinvested Interest GBP 0.00 | Tax Deducted GBP 0.00 |
| erm Deposit Payout Ir | nstructions | | | | |
| Component | Mode | Description | 224411111111111111111111111111111111111 | Percentage | Amount Actions |
| Principal & Interest | Account | 11111188 MR Mark Leo Bell | 1 | 100 Ava | ilable on Payout 💿 🥒 🖽 |
| Component | | Principal & Interest 🔹 👻 | | | |
| Amount in Percentage | Ċ | % 100% 10 | % | | |
| Payout Mode | | Account Ledger | | | |
| Ledger Code | | GL00000003 Q Prof | it GL | | |
| Cancel Save | | | | | |
| Audit | | | | | Cancel Save & Close Submit |

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



| Field | Description |
|-------------------------|--|
| Component | Select the Principal , Interest , or Principal & Interest component for payout. |
| | Note: For information on Rollover Principal, Rollover Interest, or Rollover Principal or Interest, refer For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest. |
| Amount in Percentage | Specify the amount in percentage for payout. |
| | Note: You can increase or decrease the amount by dragging the slider to right or left. If you have specified the amount, then accordingly the slider is adjusted automatically. |
| Payout Mode | Select the payout mode as Ledger. |
| | Note: For information on payout mode as Account, refer Payout through Own Account. |
| Ledger Code | Select the ledger code for the payout. |
| | Note: For information on fields displayed as you click the Search icon, refer Fetch Ledger Code. |

Table 2-40 Pay through Ledger – Field Description

- * To fetch the ledger code:
 - i. From the Ledger Code field, click the Search icon from the first field.

The **Code** section is displayed.



| ode | |
|-----------|---------------------------------------|
| | |
| Fetch | Description |
| 111100002 | Cash in Vault LCY |
| 313300010 | Charge Income |
| 313300011 | Charge2 |
| | |
| Page 1 | of 1 (1 - 3 of 3 items) < ∢ [1] >> > |

Figure 2-53 Ledger Code

- ii. Specify the code in the **Code** field and click **Fetch**.
- iii. Select the code displayed in the table.
- b. Click Save.
- For Component selected as Rollover Principal, Rollover Interest, or Rollover Principal & Interest
 - a. Maintain the required details for the option selected.



| count Number | 00611111762 | Q Mark | | | |
|---|----------------------|--|----------------|---------------------------------|--------------------------|
| Deposit Details GBP 5,005.00 at 10% for 15 Days | | Maturity Details GBP 5,024.58 on April 14, 2018 | Status Open | Reinvested Interest GBP 0.00 | Tax Deducted GBP 0.00 |
| erm Deposit Payout Ins | tructions | | | | + |
| Component | Mode | Description | | Percentage | Amount Actions |
| Principal & Interest | Account | 11111188 MR Mark Leo Bell | 1 | 00 | Available on Payout |
| Component Deposit Product Maturity Tenor Interest Rate Based On Cancel Save |] | Rollover Principal & Interest | oduct i.e RBTD | 15 Days | |

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



| Field | Description |
|---------------------------|---|
| Component | Select the Rollover Principal, Rollover Interest, or Rollover Principal or Interest component for payout. |
| | Note: For information Principal, Interest, or Principal & Interest, refer For Component selected as Principal, Interest, or Principal & Interest. |
| Deposit Product | Displays the text as The amount will be auto rolled over in the same product i.e. <productname></productname> |
| Maturity Tenor | Select and specify the maturity tenor for the payout. Tenure: If you select this option, then specify the tenure for maturity in year, months, and days in the fields displayed adjacent. Date: If you select this option, then specify or select the date. |
| Interest Rate Based On | Select the basis for the interest rate calculation. The options are: – Incremental Amount – Cumulative Amount |

Table 2-41Rollover Principal, Rollover Interest, or RolloverPrincipal & Interest - Field Description

3. Click Submit.

The screen is successfully submitted for authorization.

2.4.4 Term Deposit Account Modification

You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.

To perform the account modification:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Maintenance, click Account Modification, or specify Account Modification in the search icon bar and select the screen.

The Term Deposit Account Modification screen is displayed.



| Account Number | Q | |
|----------------|----------|--------------------------|
| | Required | |
| | | No Customer Selected |
| | | |
| | | |
| | | |
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| | | |
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| | | |
| | | |
| | | |
| | | |
| Audit | | Cancel Save & Close Subm |

Figure 2-55 Term Deposit Account Modification

2. On the **Term Deposit Account Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.

The details of the modification is displayed.

| Account Number | 000001671103 | Q | John Smith | | | | | Customer Information | | // == |
|---------------------|---------------------|----------------|------------|----------------------|----------------|------|----------|--------------------------|--------------------------|-------|
| Status | Active | | | | | | | | Witz | |
| Deposit Details | GBP 10,000. | .00 at 16% for | 3 Months | | | | | 1 | | |
| Aaturity | GBP 9,885.7 | 7 on June 30, | 2018 | | | | | 0 | 🔊 🔂 👘 | |
| Reinvested Interest | GBP 0.00 | | | | | | | N/La. | | |
| Tax Deducted | GBP 0.00 | | | | | | | | | |
| Account Description | Jessica J Jacob | | | | | | | Customer Id, Name | | |
| nterest Rate | | | | | | | | 000223, John Smith | | |
| | | | | | | | + | KYC Status Not Verified | | |
| Effective | Date 🗘 | | Status 🗘 | | Action | n ≎ | | Signature | John | C |
| March | 30, 2018 | | Open | - | Mark as Closed | View | Details | _ | | |
| Page 1 of 1 | (1 of 1 items) K | < 1 → | > | | | | | | Account Branch | |
| Jser Defined Va | alues | | | | | | | Account Status | FM7 Mode Of Operation | |
| | | | | | | | + | Account Balance | Single | |
| Element 🗘 | Value 🗘 | Rati | e Code 🗘 | Deposit Rate Code | ≎ Variance | • | Action 🗘 | £995,264.00 | | |
| INT_COMP_FREQ | 30 | | | | 5 | | 1 | 8892090908 | | |
| TAX_RATE | 121 | | | | 7 | | 1 | Johnsmith@gmail.com | | |
| Page 1 of 1 | (1-3 of 3 items) < | € 1 | ► > | | | | | Address Of Communication | 1 | |

Figure 2-56 TD Account Modification Details

3. You can view the account modification details. For more information on fields, refer to the field description table.

| Field | Description | | | |
|---|---|--|--|--|
| Account Number | Click the Search icon and select the account number or specify the account number to modify the TD account. | | | |
| | Note: The account holder's name is displayed adjacent to the field. The customer information is displayed at the right of the screen. | | | |
| Status | Displays the status of the TD account. The possible options are: • Active • Overdue • Closed | | | |
| Deposit Details | Displays the principal balance, the rate of interest, and the tenor of the TD account. | | | |
| Maturity | Displays the amount due to the customer on maturity and the maturity date. | | | |
| Reinvested Interest or Interest Paid | Displays the amount and currency for the reinvested or paid out interest. | | | |
| | Note: If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Interest Paid. | | | |
| Tax Deducted | Displays the tax amount deducted till date. | | | |
| Account Description | Specify the description for the account. | | | |
| | Note: By default, a description is displayed. You can edit, if required. | | | |
| Interest Rate | This section displays the interest rate details. | | | |
| | Displays the date from which the interest rate is effective. | | | |
| Effective Date | | | | |
| Effective Date Status | Displays the status of the interest. | | | |

| Table 2-42 | Term Deposit Account Modification – Field Description |
|------------|---|
|------------|---|



| Field | Description |
|---------------------|--|
| User Defined Values | This section displays the user defined values details. |
| | Note: This section is displayed if you click View Details from the Action field. |
| | |
| Element | Displays the element details. |
| Value | Displays the user defined value. |
| Rate Code | Displays the rate code for the user defined value. |
| Deposit Rate Code | Displays the deposit rate code for the user defined value. |
| Variance | Displays the variance for the user defined value. |
| Action | Click the Edit icon, to edit the user defined value details. |
| | Click the Delete icon, to delete the user defined value entry. |
| | Click the Save icon, to confirm the edited details. This icon is displayed, only after you click the edit icon. |

 Table 2-42
 (Cont.) Term Deposit Account Modification – Field Description

• In the Interest Rate and User Defined Values section, click the Add icon, to add a new row.

4. Click Submit.

The screen is successfully submitted for authorization.

2.4.5 Term Deposit Joint Holder Maintenance

Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

A customer can be the sole or joint owner of a TD account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

To maintain joint holder details:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits, under Maintenance, click Joint Holder or specify Joint Holder in the search icon bar and select the screen.

The Term Deposit Joint Holder Maintenance screen is displayed.



| Term Deposit Joint Holder Maintenance | Remarks |
|---|----------------------------|
| Account Number Account Name | |
| Q | No Customer Selected |
| Required | |
| To maintain joint holder details, enter the account number. | |
| | |
| | |
| | |
| | |
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| | |
| | |
| | |
| | |
| | |
| | |
| Audit | Cancel Save & Close Submit |

Figure 2-57 Term Deposit Joint Holder Maintenance

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The account holder details and mode of operation are displayed.

Remarks Term Deposit Joint Holder Maintenance Account Number Account Name Customer Information Q John Smith 000008155634 Mode of Operation Primary Holder John Gilbert Ben(008155) Single ¥ Joint Holder Details To add joint holder details modify mode of operation Add Joint Holder Customer Id, Nar NA Customer Number Customer Name Joint Holder Type Start Date End Date Actions 000182, John Smith No data to display. KYC Status Not Verified Horley Q Signature Account Name Account Branch John Smith Account Status FM7 Mode Of Operation Active Account Balance Single £995,264.00 8892090908 Johnsmith@gmail.com 🙇 Address Of Communication #101, Church Street, New York, New Jersy Audit Cancel Save & Close Submit

Figure 2-58 Term Deposit Joint Holder Details

3. You can view the account holder details of the selected Term Deposit account number. For more information on fields, refer to the field description table.



| Field | Description | | | | |
|----------------------|---|--|--|--|--|
| Account Number | Click the Search icon and select the account number or specify the account number to maintain the joint holder details. | | | | |
| | Note: The customer information is displayed at the right of the screen. | | | | |
| Amount Name | Displays the name of the account holder for the selected account number. | | | | |
| Primary Holder | Displays the primary account holder's name. | | | | |
| Mode of Operation | Specify the mode of operation. | | | | |
| | Note: The mode of operations are maintained in the host system and fetched in the list. | | | | |
| Joint Holder Details | This section displays the existing joint holder details for a joint account. | | | | |
| | Note: You can perform the following actions in this section: Add Joint Holder Details: For details on this action, refer Add Joint Holder. Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. Delete Joint Holder Details: From the Actions field, click the Delete icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the converstion. | | | | |

Table 2-43 Term Deposit Joint Holder Maintenance – Field Description

4. Click Submit.

The screen is successfully submitted for authorization.

• Maintain Joint Holder Details

You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account and vice-versa.



2.4.5.1 Maintain Joint Holder Details

You can add new joint holders, modify or delete the existing joint holders of Term deposit account. You can also add, edit, or delete a joint holder of a TD account. Also, you can covert a joint holder account to single holder account and vice-versa.

To maintain the joint holder details:

- **1.** From the **Joint Holder Maintenance** screen, perform any of the following actions as required:
 - Add Joint Holder
 - a. Select the Jointly, Either Anyone or Survior, Former or Survior, or Mandate Holder option from the Mode of Operation field.
 - b. In the Joint Holder Details section, click Add Joint Holder.

The Add Joint Holder Details section is displayed.

| Customer Number | | | |
|-------------------|---|--|--|
| 001671 | Q | | |
| Customer Name | | | |
| Jessica J Jacob | | | |
| Joint Holder Type | | | |
| Joint Or Other | • | | |
| Start Date | | | |
| 01 May 2023 | Ē | | |
| End Date | | | |
| 01 May 2030 | Ē | | |

c. You can capture the required details in this section. For more information on fields, refer to the field description table.

 Table 2-44
 Add Joint Holder – Field Description

| Field | Description |
|-----------------|--|
| Customer Number | Select or specify the customer number to be added as joint holder. |
| Customer Name | Displays the customer name for the customer number selected. |



| Field | Description |
|-------------------|---|
| Joint Holder Type | Select the type of joint holder for the deposit account holder. |
| Start Date | Select or specify the date from which the joint holder will be applicable to the account. |
| End Date | Select or specify the date till which the joint holder will be applicable to the account. |

Table 2-44 (Cont.) Add Joint Holder – Field Description

d. Click Add.

- You can add multiple joint holders to the account by clicking **Add Another**.

The added joint holder details are displayed in the Joint Holder Details section.

Figure 2-60 Joint Holder Details

| Add Joint Holder | | | | | |
|------------------|-----------------|-------------------|-------------|-------------|---------|
| Customer Number | Customer Name | Joint Holder Type | Start Date | End Date | Actions |
| 001671 | Jessica J Jacob | Joint And Other | May 1, 2023 | May 1, 2030 | 1 山 |

- Edit Joint Holder Details
 - a. In the Joint Holder Details section, click the Edit icon, from the Actions field.

The Edit Joint Holder Details section is displayed.



| Customer Number | | |
|-------------------|---|--|
| 001671 | Q | |
| Customer Name | | |
| Jessica J Jacob | | |
| Joint Holder Type | | |
| Joint Or Other | • | |
| Start Date | | |
| 01 May 2023 | Ē | |
| End Date | | |
| 01 May 2030 | | |

Figure 2-61 Edit Joint Holder Details

- **b.** You can update the selected joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer Add Joint Holder.
- c. Click Save.
- 2. Click Submit.

2.4.6 Term Deposit Nominee Details Update

You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the TD account using this screen.

To update nominee details:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits, under Maintenance, click Nominee or specify Nominee in the search icon bar and select the screen.

The Term Deposit Nominee Details Update screen is displayed.



| Term Deposit Nominee Details Update | Remarks 🚽 🐂 🗙 |
|--|----------------------|
| Account Number Account Name | No Customer Selected |
| To update nominee details, enter the account number. | |
| | |
| | |
| | |
| | |
| | |
| | |

Figure 2-62 Term Deposit Nominee Details Update

2. Click the Search icon or specify the account number in the Account Number field, and press Enter or Tab.

The details are displayed in the screen.

Figure 2-63 Term Deposit Nominee Details

| Account Number | Account Name | | | | | | | Customer Information | |
|------------------|---------------|---------------|-------|----------------|---------|---|---|--|---|
| 000001681093 | John Smith | | | | | | | | |
| lominee Details | | | | | | | | | |
| Add Nominee | | | | | | | | | |
| Nominee Name | Relation Type | Date of Birth | Minor | Guardian | Actions | | | | |
| Mr. Will J Jacob | Son | June 1, 2000 | Yes | Mrs. Mary John | ۲ | P | 団 | | |
| | | | | | | | | Customer Id, Name 000182, John Smith KYC Status Not Verified | |
| | | | | | | | | Signature Houling | |
| | | | | | | | | Account Name Account Branch John Smith FM7 Account Status Mode of Operation Active Single Account Balance £995,264.00 | 1 |
| | | | | | | | | B892090908 Johnsmith@gmail.com Address Of Communication #101, Church Street, New York, New Jersy | |
| udit | | | | | | | | | |

Note:

If no nominee is added to the selected account, then there are no details displayed in the **Nominee Details** section.



3. In the **Nominee Details** section, you can view the details of the nominee if already added to the account. For more information on fields, refer to the field description table.

| Field | Description | | | |
|-----------------|---|--|--|--|
| Account Number | Click the Search icon and select the account number or specify the account number to update the nominee details. Note: The customer information is displayed at the right of the screen. | | | |
| Amount Name | Displays the name of the account holder for the selected account number. | | | |
| Nominee Details | This section displays the details of the nominee added to the TD account. Note: For information on adding a nominee, refer Add Nominee. | | | |
| Nominee Name | Displays the name of the nominee. | | | |
| Relation Type | Displays the relationship of the nominee. | | | |
| Date of Birth | Displays the nominee's date of birth. | | | |
| Minor | Displays whether the nominee is a minor or major. | | | |
| Guardian | Displays the name of the guardian, if the nominee is a minor. | | | |
| Actions | Displays the following icons to perform the action: View: For information on this action, refer View Nominee Details. Edit: For information on this action, refer Edit Nominee Details. Delete: If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete. | | | |

| Table 2-45 Term Deposit Nominee Details Opdate – Field Description | Table 2-45 | Term Deposit Nominee Details Update – Field Description |
|--|------------|---|
|--|------------|---|

4. Click Submit.

The screen is successfully submitted for authorization.

- Add Nominee You can add a nominee to a TD account.
- View Nominee Details You can view the details of the nominee added to a TD account.
- Edit Nominee Details You can edit the nominee details that are already added to a TD account.



2.4.6.1 Add Nominee

You can add a nominee to a TD account.

To add a nominee:

1. In the Nominee Details section, click Add Nominee.

The Add Nominee section is displayed.

Figure 2-64 Add Nominee

| Nominee D | etails | | | |
|--|------------|-----|----------------------------------|-----------|
| Customer ID | | | Relation Type | |
| 231084271 | | Q | Child | • |
| Title | First Name | | Middle Name | Last Name |
| Mr. 🔻 | Jessica | | L | Jacob |
| Date of Birth | | | Minor | |
| May 24, 1990 |) | L I | | |
| Default Account | _ | | Street | |
| Default Account | _ | | Street Dove | |
| Default Account Building Sunshine | _ | | | |
| Default Account Building Sunshine | _ | | Dove | |
| Default Account Building Sunshine City Sydney | _ | | Dove | |
| Default Account Building Sunshine City Sydney | _ | | Dove State NSW | |
| Default Account Building Sunshine City Sydney Country AU | Address | | Dove State NSW Zip Code | |
| City Sydney Country | Address | Q | Dove State NSW Zip Code | |



2. You can maintain the required details in the sections displayed. For more information on fields, refer to the field description table.

| Field | Description | | | |
|----------------------------|--|--|--|--|
| Nominee Details | This section displays the fields for capturing the basic nominee details. | | | |
| Customer ID | Select or specify the customer ID to default the nominee details for the selected customer. | | | |
| Relationship Type | Select the relationship type with the nominee. | | | |
| Title | Select a title for the nominee. | | | |
| First Name | Specify the nominee's first name. | | | |
| Middle Name | Specify the nominee's middle name. | | | |
| Last Name | Specify the nominee's last name. | | | |
| Date of Birth | Select or specify the nominee's date of birth. | | | |
| Minor | Displays whether the added nominee is a minor or major based on the date of birth selected or specified. | | | |
| | Note: Minor age validation can be maintained based on the state or country at validation model. This validation model ID is to be mapped to the system. | | | |
| Address Details | This section displays the fields to capture the nominee's address. | | | |
| Default Account Address | Switch to Toggle On to default the account holder's communcation address specified. Switch to Toggle Off to not to default the account holder's communcation address specified. | | | |
| Building | Specify the building of the nominee. | | | |
| Street | Specify the street of the nominee. | | | |
| City | Specify the city of the nominee. | | | |
| State | Specify the state of the nominee. | | | |
| Country | Select or specify the country of the nominee. | | | |
| Zip Code | Specify the zip code of the nominee. | | | |
| Contact Details | This section displays the fields to add the nominee's contact details. | | | |
| Mobile Number | Specify the nominee's mobile number. | | | |
| Email ID | Specify the nominee's email ID. | | | |

 Table 2-46
 Add Nominee – Field Description

• If the added nominee is a minor, you need to add the guardian details:

| Guardian Details | | |
|--------------------------|---|--------------------------------|
| Customer ID | | Relation Type |
| 002470 | Q | Mother 💌 |
| Title First Name | | Middle Name Last Name |
| ▼ Mary | | John |
| Address Details | | |
| Default Address Building | | Street |
| Nominee Sunshine | | Dove |
| City | | State |
| Sydney | | NSW |
| Country | | Zip Code |
| AU | Q | 000012 |
| Contact Details | | |
| Mobile Number | | Email ID |
| 9999999991 | | a@a.com |
| | | |
| | | Cancel Add Another Add Nominee |

Figure 2-65 Guardian Details

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

Table 2-47 Guardian Details – Field Description

| Field | Description |
|-------------------|---|
| Customer ID | Select or specify the customer ID to default the guardian details from selected customer. |
| Relationship Type | Select the relationship type with the guardian. |
| Title | Select a title for the guardian. |
| First Name | Specify the guardian's first name. |
| Middle Name | Specify the guardian's middle name. |
| Last Name | Specify the guardian's last name. |
| Address Details | This section displays the fields to capture the guardian's address details. |



| Field | Description | |
|-----------------|--|--|
| Default Address | Select the default address for the guardian. The options are: Nominee: If you select this option, then the guardian address is defaulted from nominee address. Account: If you select this option, then the account holder communication address is defaulted as guardian's address. | |
| | Note: If requried, you can edit the defaulted address. | |
| Building | Specify the building of the guardian. | |
| Street | Specify the street of the guardian. | |
| City | Specify the city of the guardian. | |
| State | Specify the state of the guardian. | |
| Country | Select or specify the country of the guardian. | |
| Zip Code | Specify the zip code of the guardian. | |
| Contact Details | This section displays the fields to capture the contact details. | |
| Mobile Number | Specify the mobile number of the guardian. | |
| Email ID | Specify the email ID number of the guardian. | |

Table 2-47 (Cont.) Guardian Details – Field Description

3. Click Add Nominee.

• To add another nominee, you can click **Add Another**.

The nominee details are saved and displayed in the Nominee Details section.

Figure 2-66 Nominee Details

| ominee Details | | | | | |
|----------------|---------------|---------------|-------|----------|---------|
| Add Nominee | | | | | |
| Nominee Name | Relation Type | Date of Birth | Minor | Guardian | Actions |
| Jack | Father | March 1, 2018 | No | | ◎ / 茴 |

4. Click Submit.

The screen is successfully submitted for authorization.

2.4.6.2 View Nominee Details

You can view the details of the nominee added to a TD account.

To view the nominee details:

 In the Nominee Details section, click the Edit icon from the Actions field. The Nominee Details section is displayed.



| Personal Details | Guardian Details | | |
|--|------------------|---------------------------|--|
| Nominee Name Mr. Jessica J Jacob | | Relation Type Daughter | |
| Date of Birth June 1, 2000 | | Minor Yes | |
| Address | | | |
| Sunshine, Dove, Sydney, NSW, AU, 0000012 | | | |

Figure 2-67 View Nominee Details - Personal

2. You can view the required nominee details in the section displayed. For more information on fields, refer to the field description table.

Table 2-48 Nominee Details - Personal Details - Field Description

| Field | Description | |
|--|---|--|
| Personal DetailsThis section displays the personal details of the nominee. | | |
| Title | Displays a title for the nominee. | |
| First Name | Displays the nominee's first name. | |
| Middle Name | Displays the nominee's middle name. | |
| Last Name | Displays the nominee's last name. | |
| Relation Type | Displays the type of relationship with the nominee. | |
| Date of Birth | Displays the nominee's date of birth. | |
| Mobile Number | Displays the nominee's mobile number. | |
| Email ID | Displays the nominee's email ID. | |
| Minor | Displays whether the added nominee is a minor. | |
| Address | Displays the complete address of the nominee. | |

| Nominee Deta | ils | | |
|---|------------------|-------------------------|-------|
| Personal Details | Guardian Details | | |
| Guardian Name Mrs. Mary John | | Relation Type Mother | |
| Address Sunshine, Dove, Sydney, NSW, AU, 0000012 | | | |
| | | | Close |

Figure 2-68 View Nominee Details - Guardian

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

| Table 2-49 | Nominee Details - Guardian Details – Field Description |
|------------|--|
|------------|--|

| Field | Description | | | | | |
|------------------|---|--|--|--|--|--|
| Guardian Details | This tab displays the guardian details. | | | | | |
| | Note: This tab is displayed if the nominee is a minor. | | | | | |
| Guardian Name | Displays the name of the guardian. | | | | | |
| Relation Type | Displays the type of relationship with nominee. | | | | | |
| Address | Displays the guardian's address. | | | | | |
| Mobile Number | Displays the guardian's mobile number. | | | | | |
| Email ID | Displays the guardian's email ID. | | | | | |

3. Click Close.

2.4.6.3 Edit Nominee Details

You can edit the nominee details that are already added to a TD account.

To edit a nominee:

 In the Nominee Details section, click the Edit icon from the Actions field. The Edit Nominee section is displayed.



| Nominee Details | | | |
|--|---|----------------------------------|-----------|
| Customer ID | | Relation Type | |
| 231084271 | Q | Child | • |
| Title First Name | | Middle Name | Last Name |
| Mr. 🔻 Jessica | | L | Jacob |
| Date of Birth | | Minor | |
| May 24, 1990 | Ē | | |
| Address Details Default Account Address | | Street | |
| Default Account Address | | Dove | |
| Default Account Address Building Sunshine City | | Dove State | |
| Default Account Address Building Sunshine City Sydney | | Dove State NSW | |
| Default Account Address Building Sunshine City Sydney | | Dove State | |
| Default Account Address Building Sunshine City | | Dove State NSW | |
| Default Account Address Building Sunshine City Sydney Country AU | | Dove State NSW Zip Code | |
| Default Account Address Building Sunshine City Sydney Country | | Dove State NSW Zip Code | |

Figure 2-69 Edit Nominee

- 2. For information on fields and description, refer Add Nominee, as the fields in the Add Nominee section are same.
- 3. Click Save.

2.5 TD Inquiries

A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.



This topic contains the following subtopics:

- Audit Trail You can inquire about the TD audit trail using the **Audit Trail** screen.
- Certificate

You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

2.5.1 Audit Trail

You can inquire about the TD audit trail using the Audit Trail screen.

To inquire about the TD audit trail:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Inquiries, click Audit Trail or specify Audit Trail in the search icon bar and select the screen.

The Audit Trail screen is displayed.

Audit Trail

Figure 2-70 Audit Trail

- 2. On the Audit Trail screen, click the Search icon or specify the account number in the Account Number field, and press the Tab or Enter.
- 3. Select the required details and click **Fetch**.

The **Processed Transactions** and **Transactions Under Processing** sections are displayed.



| Audit [·] | Trail | | | | | | | | | | | | | | | | ::× |
|-------------------------------------|-------------------|---------------|-------------------|--------------------|--------|--------|--------|----------------------------------|-------------|--------------------|-----|--------------|-----|---------------------------------|-------------------------------|----------------------------|----------|
| Account Num | ber | 0000016 | 571103 | | | Q | | Jessica J Jaco | b | | | | | | | | |
| Period | Date Range | <u>~</u> | | • | | March | 30, 20 |) 🛗 ↔ March 3 | 50, 20 | | | Type All | | | Fetc | h | |
| Processe | d Transaction | IS | | | | | | | | | | | | | | | |
| Filter | | 8 | | | | | | | | | | | | | | | |
| Event 0 | Posting Date ≎ | Value Date | | Initiation Date | 0 | Branch | 0 | Account/General Ledger Number | 0 | Account Name | 0 | Debit/Credit | 0 | Account Currency O Amount | Local Currency ≎ Amount | Transaction Description | User 0 |
| DEBK- Term Deposit Booking | March 30, 2018 | March 30, 2 | 2018 | March 30 | , 2018 | 000 | | 000001671103 | | Jessica J Jacob | | Credit | | GBP 10,00 | 0 GBP 10,00 | 0 NEW DEPOSIT | HRITHIKO |
| DEBK- Term Deposit Booking | March 30, 2018 | March 30, 2 | 2018 | March 30 | , 2018 | 000 | | 261300005 | | | | Debit | | GBP 10,00 | 0 GBP 10,00 | D NEW DEPOSIT | HRITHIKO |
| Page 1 | of 1 (1-2 of 2 | items) K | • | 1 + | Ж | | | | | | | | | | | | |
| Transact | ions Under Pr | ocessing | | | | | | | | | | | | | | | |
| Event 🗘 | | | Initiatio Date | on 🗧 | Branch | | | t/General ≎ Number ≎ | Acco Nan | ount ne ≎ | Det | oit/Credit ≎ | Cur | | Local Currency ≎ Amount | Transaction Description | User 🗘 |
| No data to | display. | | | | | | | | | | | | | | | | |
| No data to Page 1 | (0 of 0 items) | K (| □ → | | | | | | | | | | | | | | |

Figure 2-71 Audit Trail Details

4. You can view the required audit trail details. For more information on fields, refer to the field description table.

Table 2-50 Audit Trail – Field Description

| | Description |
|----------------|--|
| Account Number | Click the Search icon and select the account number or specify the account number to inquire about the audit trail for the TD account number. |
| | Note: The account holder name is displayed adjacent to this field. |



| Field | Description |
|--|--|
| Period | The date criteria are based on which the entries are to be displayed. Below are the options: Date Range Last 2 Months Last 3 Months |
| | If Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. If the Last 2 Months or Last 3 Months option is selected, then the date range is accordingly defaulted and not enabled. |
| Туре | The user can modify this field to choose one of the below values from the drop-down: All If you select this option, then transaction details are displayed in Processed Transactions and Transactions Under Processing sections. Processed If you select this option, then transaction details are displayed in Processing sections. Processed |
| Processed Transactionsand Transactions Under Processing | This section displays the transaction details of the TD account. |
| Filter | A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output. For example, After fetching all the events in a TD's life cycle, if the user enters LIQ in the filter, a match will be found in the Event column of the |
| | grid for liquidation entries with ILIQ as the event. The grid will be narrowed down to only those entries. |
| Posting Date | Displays the posting date of the transaction. |
| Value Date | Displays the value date of the transaction. |

Table 2-50 (Cont.) Audit Trail – Field Description

| Field | Description | | | | | |
|-------------------------|--|--|--|--|--|--|
| Initiation Date | Displays the transaction initiation date. | | | | | |
| | Note: In most cases, this will be the same as the posting date. In some cases, it can be different. | | | | | |
| Branch | Displays the branch of the account/GL of the leg. | | | | | |
| Account/GL No | Displays the account/GL for the leg. | | | | | |
| Account Name | Displays the account title/GL description. | | | | | |
| ACY Amount | Displays the amount in account currency. It will be preceded by the currency. | | | | | |
| | For example, USD 15,000. | | | | | |
| Debit/Credit | Displays whether the transaction is debit or credit. | | | | | |
| LCY Amount | Displays the amount in local currency. It will be preceded by the currency. | | | | | |
| | For example, GBP 8,000. | | | | | |
| Transaction Description | Displays the transaction description that is logged. | | | | | |
| User | Displays the user who initiated the transaction. | | | | | |
| Event | Displays the event that has triggered the accounting entries. For example, ACCR for accrual and ILIQ for interest liquidation. | | | | | |

Table 2-50 (Cont.) Audit Trail – Field Description

2.5.2 Certificate

You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.

To generate and view the deposit certificate:

 On the Home screen, from the Retail Deposit Services mega menu, under Term Deposits and Inquiries, click Certificate or specify Certificate in the search icon bar and select the screen.

The Certificate screen is displayed.



Figure 2-72 Certificate

| Certificate | | 11 > |
|----------------|---------------|------|
| Account Number | Q Required | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

2. On the **Certificate** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The deposit summary and certificate is displayed.

Figure 2-73 TD Certificate

| Certificate | | | | | | | | | | | |
|---|--|-----------|---|---|---------------------------------|---|----------------------------------|----------------------|---|------------------------------------|--|
| ccount Number | 000 | 001671103 | (| 2 | John | Smith | | | | | |
| eposit Details laturity Details latus | GBP 10,000.00 GBP 9,885.77 or Active | | nths | | | | | | Customer Informatio | n | |
| ertificate = ugWzASMvo | od6lK5koTWaHq | . 1/1 | - 66% | + G | া ৩ | | | Email | (| • | |
| | | | DemoBan | | | Deposit Account Numbe | er: BG1100000 | 005 <i>it Advice</i> | Customer Id, Name 000182, John Smith KYC Status Not Verif | ied | |
| | | | | | E | Dustomer Id : Branch : | 000284 BG1/FLEXC UNIVERSAL | | | Cl I | |
| | | | | sit Start Date | Period 1year | Rate of interest(%) 27.75 | Maturity Date Jun 05,2021 | 18,576.90 | Signature | Tanky | |
| | | | Mode of Operation | None | | | | | Account Name | Account Branch | |
| | | | Nominee Maturity Instructions | Not Provided | | is with Additional Amou | | | Account Status Active | FM7 Mode Of Operation Single | |
| | | | Thank you for banking with | | | | | ¢ | Account Balance £995,264.00 | | |
| | | | Disclaimer Please note that the disc come here. Please note | laimer text paragrap that the disclaimer | h will come h lext paragrapi | ere. Please note that th h will come here. | he disclaimer lext par | agraph will | | | |
| | | | | | | | | | ■ 8892090908 ■ Johnsmith@gmail.co | m | |
| | | | | | | | | | Address Of Comm #101, Church Street, N | | |
| | | | | | | | | | | ien fon, nen sersy | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |

3. You can view the certificate. For more information on fields, refer to the field description table.



| Field | Description | |
|------------------|--|--|
| Account Number | Click the Search icon and select the account number or specify the account number for viewing the TD certificate. | |
| | Note: The account holder's name is displayed adjacent to the field. | |
| | The customer information is displayed at the right of the screen. | |
| Deposit Details | Displays the deposit currency, amount, interest rate percentage, and tenure. | |
| Maturity Details | Displays the maturity currency, amount, and date. | |
| Status | Displays the current status of the account. | |
| Certificate | This section displays the deposit certificate. | |
| | Note: If required, you can email the certificate by clicking Email. | |
| | | |

 Table 2-51
 Certificate – Field Description



A Functional Activity Codes

This topic provides the functional activity codes available in Oracle Banking Retail Deposits and Oracle Banking Retail Deposits Servicing.

| Functional Activity Code | Application ID | Description |
|--|----------------|--------------------------------|
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_VIEW | OBRDEPACC | View Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_NEW | OBRDEPACC | Create Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_AMEND | OBRDEPACC | Update Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_VALIDATE | OBRDEPACC | Validate Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_SUBMIT | OBRDEPACC | Submit Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_DELETE | OBRDEPACC | Delete Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_AUTHORIZE | OBRDEPACC | Authorize Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_CLOSE | OBRDEPACC | Close Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_REOPEN | OBRDEPACC | Reopen Account Services |
| OBRDEP_FA_DEPACCOUNTSERVICE SAGGREGATE_REMOVELOCK | OBRDEPACC | RemoveLock Account Services |
| OBRDEP_FA_TXNPPACCOUNTSERVI CESAGGREGATE_SAVETD | OBRDEPTXN | SAVE IC TD |
| OBRDEP_FA_TXNPPACCOUNTSERVI CESAGGREGATE_POSTTDACCOUNT ING | OBRDEPTXN | Post TD Accounting |
| OBRDEP_FA_TXNPPACCOUNTSERVI CESAGGREGATE_POSTTDACCOUNT CLASS | OBRDEPTXN | Post TD Accounting class |
| OBRDEP_FA_REDMNENQ | OBRDEPTXN | Query deposit redemptions |
| OBRDEP_FA_TOPUPENQ | OBRDEPTXN | Query deposit topups |
| OBRDEP_FA_REDMNVALID | OBRDEPTXN | validate deposit redemptions |
| OBRDEP_FA_REDMNPROCESS | OBRDEPTXN | process deposit redemptions |
| OBRDEP_FA_REDMNPERSIST | OBRDEPTXN | persist deposit redemptions |

Table A-1 List of Functional Activity Codes for Oracle Banking Retail Deposits



| Functional Activity Code | Application ID | Description |
|-------------------------------------|----------------|---------------------------------------|
| OBRDEP_FA_REDMNDEL | OBRDEPTXN | delete deposit redemptions |
| OBRDEP_FA_REDMNAUTH | OBRDEPTXN | auth deposit redemptions |
| OBRDEP_FA_REDMNREV | OBRDEPTXN | reverse deposit redemptions |
| OBRDEP_FA_MATCALCENQ | OBRDEPTXN | mat-calc compute maturity |
| OBRDEP_FA_AMTBLKCREATE | OBRDEPTXN | create amount block |
| OBRDEP_FA_AMTBLKENQ | OBRDEPTXN | query amount block |
| OBRDEP_FA_AMTBLKMODIFY | OBRDEPTXN | modify amount block |
| OBRDEP_FA_AMTBLKDEL | OBRDEPTXN | delete amount block |
| OBRDEP_FA_AMTBLKREOPEN | OBRDEPTXN | reopen amount block |
| OBRDEP_FA_AMTBLKAUTH | OBRDEPTXN | auth amount block |
| OBRDEP_FA_AMTBLKCLOSE | OBRDEPTXN | close amount block |
| OBRDEP_FA_TOPUPVALIDATE | OBRDEPTXN | validate top up |
| OBRDEP_FA_TOPUPPROCESS | OBRDEPTXN | process top up |
| OBRDEP_FA_TOPUPPERSIST | OBRDEPTXN | create top up |
| OBRDEP_FA_TOPUPAUTH | OBRDEPTXN | auth top up |
| OBRDEP_FA_RENEWALVALIDATE | OBRDEPTXN | validate renewal |
| OBRDEP_FA_RENEWALPERSIST | OBRDEPTXN | create renewal |
| OBRDEP_FA_ACCOUNTINFO | OBRDEPTXN | Td account info |
| OBRDEP_FA_RENEWALPROCESS | OBRDEPTXN | process renewal |
| RDEP_FA_PP_TXN_RD_ONLINE | OBRDEPTXN | RD online |
| OBRDEP_FA_DASHBOARDQUERYSE RVICE | OBRDEPTXN | Dashboard query service |
| OBRDEP_FA_AMTBLK_GETBYBRNA CC | OBRDEPTXN | Amt Block by Account and Branch |
| OBRDEP_FA_BALANCEQUERY | OBRDEPTXN | TD Balance query |
| OBRDEP_FA_TDSPLCONDN | OBRDEPTXN | TD special condition |
| OBRDEP_FA_GETAUDITTRAIL | OBRDEPTXN | Audit trail |
| OBRDEP_FA_TDUDEGENCONDN | OBRDEPTXN | UDE general condition |
| OBRDEP_FA_TDGETMATURTY_DATE | OBRDEPTXN | Query for maturity date |
| OBRDEP_FA_TDGETMATURTY_DUR ATION | OBRDEPTXN | Query for maturity duration |
| OBRDEP_FA_GETRULEUDE | OBRDEP | get Ude by Rule |

 Table A-1 (Cont.) List of Functional Activity Codes for Oracle Banking Retail Deposits



| Functional Activity Code | Application ID | Description |
|---|----------------|---|
| RDEPPP_FA_TDPAY_TDPAYBYBRN | OBRDEP | Payin details by |
| | | branch |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_VIEW | OBRDEPACC | View Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_NEW | OBRDEPACC | Create Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_AMEND | OBRDEPACC | Update Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_VALIDATE | OBRDEPACC | Validate Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_SUBMIT | OBRDEPACC | Submit Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_DELETE | OBRDEPACC | Delete Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_AUTHORIZE | OBRDEPACC | Authorize Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_CLOSE | OBRDEPACC | Close Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_REOPEN | OBRDEPACC | Reopen Account Services |
| OBRDEP_FA_RDACCOUNTSERVICE SAGGREGATE_REMOVELOCK | OBRDEPACC | RemoveLock Account Services |
| RDEPPP_FA_DEPCLSTRMAINT_VIE W | OBRDEP | View Deposit Cluster Maintenance |
| RDEPPP_FA_TDPAY_VIEW | OBRDEP | View Term Deposit Pay |
| RDEPPP_FA_PCFMNT_VIEW | OBRDEP | View Pre Closure Factor Maintenance |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_VIEW | OBRDEP | View BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_NEW | OBRDEP | Create BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_AMEND | OBRDEP | Update BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_VALIDATE | OBRDEP | Validate BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_SUBMIT | OBRDEP | Submit BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_DELETE | OBRDEP | Delete BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_AUTHORIZE | OBRDEP | Authorize BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_CLOSE | OBRDEP | Close BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_REOPEN | OBRDEP | Reopen BusinessProduct |

| Table A.1 | (Cont.) List of Functional Activity Codes for Oracle Banking Retail Deposits |
|-----------|--|
| | (conta) Eist of Functional Activity codes for oracle Banking Retail Deposits |



| Functional Activity Code | Application ID | Description |
|---|----------------|--|
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_REMOVELOCK | OBRDEP | RemoveLock BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_GETBUSINESSPRODUCT | OBRDEP | RemoveLock BusinessProduct |
| RDEP_FA_BUSINESSPRODUCTAGG REGATE_VIEWALL | OBRDEP | View all accountclass details |
| RDEP_FA_UDE_MAINTENANCE_RE OPEN | OBRDEP | Reopen closed maintenance for UDE |
| RDEP_FA_UDE_MAINTENANCE_NE W | OBRDEP | Create new maintenance for UDE |
| RDEP_FA_UDE_MAINTENANCE_DEL ETE | OBRDEP | Delete new maintenance for UDE |
| RDEP_FA_UDE_MAINTENANCE_CLO SE | OBRDEP | Close an existing maintenance for UDE |
| RDEP_FA_UDE_MAINTENANCE_AUT HORIZE | OBRDEP | Authorize a maintenance for UDE |
| RDEP_FA_UDE_MAINTENANCE_AM END | OBRDEP | Update an existing maintenance for UDE |
| RDEP_FA_PRODUCT_MAINTENANC E_VIEW | OBRDEP | View maintenance for IC Product |
| RDEP_FA_PRODUCT_MAINTENANC E_REOPEN | OBRDEP | Reopen a closed maintenance for IC Product |
| RDEP_FA_UDE_MAINTENANCE_VIE W | OBRDEP | View maintenance for UDE |
| RDEP_FA_PRODUCT_MAINTENANC E_AMEND | OBRDEP | Update a maintenance for IC Product |
| RDEP_FA_PRODUCT_MAINTENANC E_AUTHORIZE | OBRDEP | Authorize a maintenance for IC Product |
| RDEP_FA_PRODUCT_MAINTENANC E_CLOSE | OBRDEP | Close an existing maintenance for IC Product |
| RDEP_FA_PRODUCT_MAINTENANC E_DELETE | OBRDEP | Delete a maintenance for IC Product |
| RDEP_FA_PRODUCT_MAINTENANC E_NEW | OBRDEP | Create new maintenance for IC Product |
| RDEPPP_FA_TDPAY_NEW | OBRDEP | Create new maintenance for Pay-In |

| Table A-1 | (Cont.) List of Functional | Activity Codes for Oracle | Banking Retail Deposits |
|-----------|----------------------------|---------------------------|-------------------------|
|-----------|----------------------------|---------------------------|-------------------------|



| Functional Activity Code | Application ID | Description |
|----------------------------|----------------|---|
| RDEPPP_FA_TDPAY_AMEND | OBRDEP | Update maintenance for Pay-In |
| RDEPPP_FA_TDPAY_VALIDATE | OBRDEP | Validate maintenance for Pay-In |
| RDEPPP_FA_TDPAY_SUBMIT | OBRDEP | Submit record for Pay-In |
| RDEPPP_FA_TDPAY_DELETE | OBRDEP | Delete existing maintenance for Pay-In |
| RDEPPP_FA_TDPAY_AUTHORIZE | OBRDEP | Authorize existing maintenance for Pay-In |
| RDEPPP_FA_TDPAY_CLOSE | OBRDEP | Close a maintenance for Pay-In |
| RDEPPP_FA_TDPAY_REOPEN | OBRDEP | Reopen a closed maintenance for Pay-In |
| RDEPPP_FA_TDPAY_REMOVELOCK | OBRDEP | Removes Lock on a maintenance for Pay-In |

| Table A-1 | (Cont.) List of Functional Activity Codes for Oracle Banking Retail Deposits |
|-----------|--|

Table A-2List of Functional Activity Codes for Oracle Banking Retail DepositsServicing

| Functional Activity Code | Description | |
|--------------------------|--|--|
| DSR_ALL | Rights for performing maker and checker operations. | |
| DSR_MAKER | Rights for performing maker operations and inquiry operations. | |
| DSR_CHECKER | Rights for performing checker operations and inquiry operations. | |

B Error Codes and Messages

This topic contains error codes and messages found while using Oracle Banking Retail Deposits Service.

| Error Code | Error Message |
|--------------|--|
| RDEP-ACC-001 | Interest Rate Based on Cumulative Amount should be Y or N |
| RDEP-ACC-002 | Continue Variance on Rollover should be Y or N |
| RDEP-ACC-003 | Maturity Instruction not provided |
| RDEP-ACC-004 | Auto rollover should not be selected if the deposit is close on maturity |
| RDEP-ACC-005 | Duplicate Records For UDE Effective Date for the given UDEVAL Combination |
| RDEP-ACC-006 | For independent deposit tenor preference, tenor cannot be blank |
| RDEP-ACC-007 | If Move Interest to unclaimed is checked, Move principal to unclaimed also should be checked |
| RDEP-BLK-001 | No operation is allowed in Amount Block type Account |
| RDEP-BLK-002 | Expiry Date cannot be in the past |
| RDEP-BLK-003 | Expiry Date cannot be less than Effective Date |
| RDEP-BLK-004 | Effective date cannot be in the past |
| RDEP-BLK-005 | System has defaulted the Effective Date to Today |
| RDEP-BLK-006 | Certificate Blocked amount not equal to total block amount |
| RDEP-BLK-007 | Blocked Amount Value cannot be less than or equal to zero |
| RDEP-BLK-008 | Blocked amount cannot be greater than the available balance for TD accounts |
| RDEP-BLK-009 | Amount Block type as Loan cannot be processed |
| RDEP-BLK-010 | Account Number cannot be modified |
| RDEP-BLK-011 | Amount block not released |
| RDEP-BLK-012 | Online amount block cannot be modified |
| RDEP-BLK-013 | Amount block of type Sweep Deposit can be only queried |
| RDEP-BLK-014 | Amount Block Effective Date cannot be in Past |
| RDEP-BLK-015 | Only Maker can delete the Amount Block |
| RDEP-BLK-016 | Amount block is already authorised |
| RDEP-BLK-017 | Amount Block is already closed |
| RDEP-BLK-018 | Amount Block is unauthorized, cannot close |
| RDEP-COM-001 | Unhandled Exception |
| RDEP-COM-002 | Record not found |
| RDEP-COM-003 | Authorized record cannot be deleted |
| RDEP-COM-004 | Request Validation Failure |
| RDEP-COM-005 | Both Percentage or Payin Amount cannot be null |

Table B-1 List of Error Codes and Messages



| Error Code | |
|---------------|---|
| | Error Message |
| RDEP-COM-006 | Account Balance is Negative |
| RDEP-COM-007 | User restricted to query or modify this Account |
| RDEP-COM-008 | TD Payout Details not provided |
| RDEP-COM-009 | Both Percentage and Payout Amount cannot be blank |
| RDEP-COM-010 | Payout Component not specified in the Payout Details |
| RDEP-COM-011 | Failed to Query Data |
| RDEP-COM-012 | Successfully Saved |
| RDEP-COM-013 | Branchcode should be same as TD Payin branch |
| RDEP-COM-015 | Multimode pay option cannot be blank |
| RDEP-COM-016 | Pay in Option for TD cannot be blank |
| RDEP-COM-017 | Both multi mode percentage and multimode td amount should not be null |
| RDEP-COM-018 | Failed to get business product details |
| RDEP-COM-019 | Multimode td amount cannot be negative or zero |
| RDEP-COM-020 | Duplicate Record Found |
| RDEP-COM-021 | Maker Cannot Authorize the Record |
| RDEP-COM-022 | Maturity amount Service Processed Successfully |
| RDEP-COM-023 | Maturity amount Service Processing Failed |
| RDEP-COM-025 | Maturity Date cannot be less than or equal to Account Open Date |
| RDEP-COM-026 | No payin details entered |
| RDEP-COM-027 | Failed to Save |
| RDEP-COM-028 | \$1 cannot be null |
| RDEP-COM-029 | \$1 is mandatory |
| RDEP-COM-030 | Invalid \$1 |
| RDEP-COM-031 | Invalid Value For The Field \$1 |
| RDEP-REDM-001 | Redemption Mode is Incorrect |
| RDEP-REDM-002 | Redemption Amount is Mandatory when Redemption mode is partial |
| RDEP-REDM-003 | Redemption amount is negative |
| RDEP-REDM-004 | Incorrect Redemption Interest Payout |
| RDEP-REDM-005 | Waive Interest is allowed only for Full Redemption |
| RDEP-REDM-006 | Total Amount Should be Equal to Redemption Amount |
| RDEP-REDM-007 | Payout Amount is not equal to Redemption Amount |
| RDEP-REDM-008 | Available balance is lesser than redemption Amount |
| RDEP-REDM-009 | Redemption Authorization is pending on this Account |
| RDEP-REDM-010 | Redemption deleted successfully |
| RDEP-REDM-011 | Failed to delete redemption |
| RDEP-REDM-012 | TD Currency not same as Redemption currency |
| RDEP-ROLL-001 | Only matured accounts can be renewed |
| RDEP-TOP-001 | Authorization pending for the previous Top-up on this account |
| RDEP-TOP-002 | Multimode Amount is not equal to Topup Amount |

 Table B-1
 (Cont.) List of Error Codes and Messages



| Error Code | Error Message |
|--------------|--|
| RDEP-TOP-003 | Top-Up is not allowed for Discounted Deposit |
| RDEP-TOP-004 | Top-Up not allowed for the account before completing block duration as on account open date |
| RDEP-TOP-005 | Top-up value date cannot be future dated |
| RDEP-TOP-006 | Top up can be back value dated only up to the value date \$1 of the last financial transaction |
| RDEP-TOP-007 | Top-up value date cannot be before account open date |
| RDEP-TOP-008 | Top-up cannot be done for Future dated TDs |
| RDEP-TOP-009 | TD currency not matching Top up currency |
| RDEP-TOP-010 | Topup amount cannot be zero |

| Table B-1 | (Cont.) List of Error Codes and Messages | |
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|-----------|--|--|



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