Oracle® Banking Retail Deposits Cloud Service
Retail Deposits User Guide

ORACLE®

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Preface

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

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

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and

partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Related 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.

Table   Basic Actions

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.
OK	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**.

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
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
+	Add a new record
I<	Navigate to the first record
>I	Navigate to the last record
◀	Navigate to the previous record
▶	Navigate to the next record
⊞	Grid view
≣	List view
↻	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.
(calendar icon)	Calendar
(warning triangle icon)	Errors and Overrides
(bell icon)	Alerts
(filter icon)	Filter
(double arrow icon)	Date Range

Table   Symbols and Icons – Audit Details

Symbol/Icon	Function
(user icon)	A user
(calendar with clock icon)	Date and time

Table   (Cont.) Symbols and Icons – Audit Details

Symbol/Icon	Function
⚠	Unauthorized or Closed status
⊘	Authorized or Open status
⃠	Rejected status

Table   Symbols and Icons - Widget

Symbol/Icon	Function
🔓	Open status
📄	Unauthorized status
🔒	Closed status
📑	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 sub-screens 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.

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.

Table 1-1   Basic Details - Field Description

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.

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

The **Features** screen displays.

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.

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

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 the top-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.

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

The **Deposits** screen displays.

Figure 1-3   Create Business Product - Deposits_Tenor Parameters

Figure 1-4   Create Business Product - Deposits_Rate Chart Parameters

Figure 1-5   Create Business Product - Deposits_Maturity Instructions

Figure 1-6   Create Business Product - Deposits_Maturity Holiday Treatment

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.

Table 1-3   (Cont.) Deposits - 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. Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. **Holiday Movement** is not applicable if you select **Ignore** option for **Holiday Calendar**. > **Note:** > > User cannot modify the **Holiday Movement** if there are active account under the business product.

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 movement and considers the computed maturity date as 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 not 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 Change** if you select the **Ignore** option for **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.

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

   The **Interest Charges** screen displays.

Figure 1-7   Create Business Product - Interest Charges
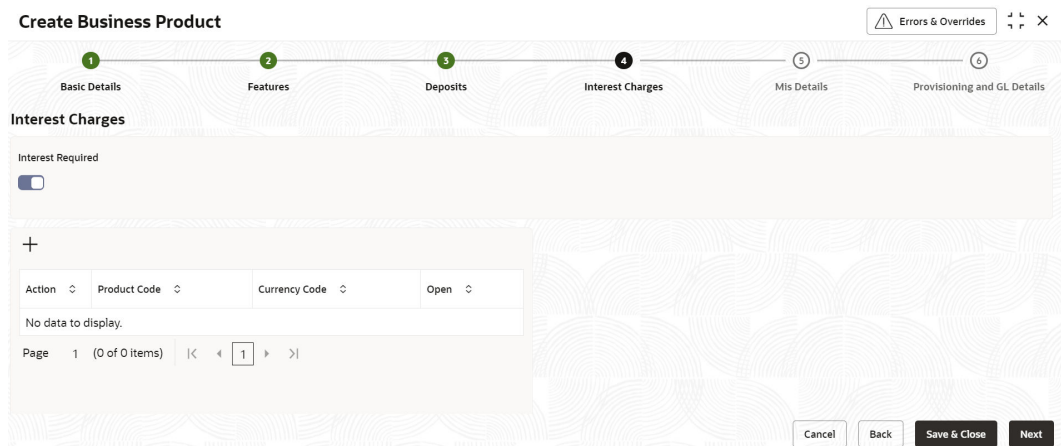
9. Specify the fields on **Interest Charges** screen.

   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.

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	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	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

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

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.

Figure 1-11   View Business Product
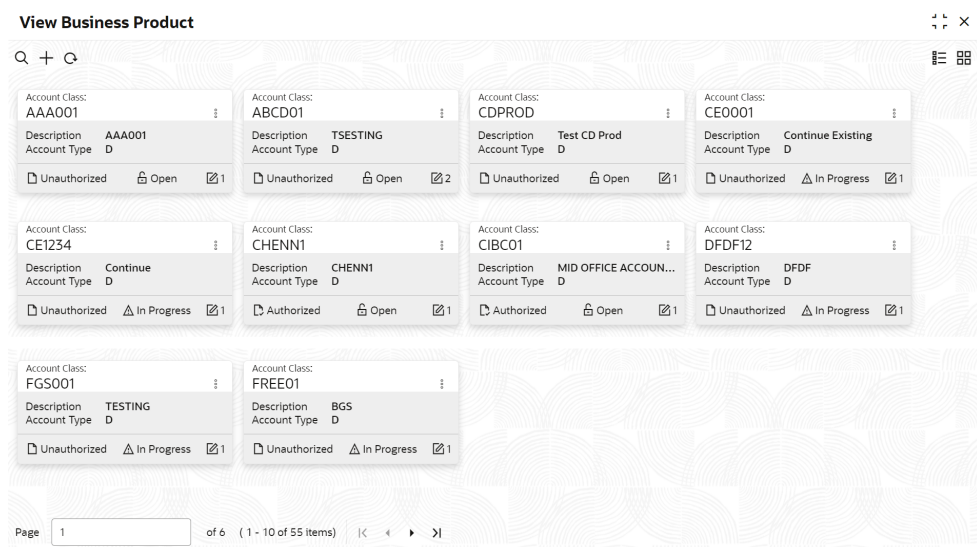
For more information on fields, refer to the field description table below.

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**

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

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.

1. 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.

Figure 1-12   Create Payin Maintenance

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.
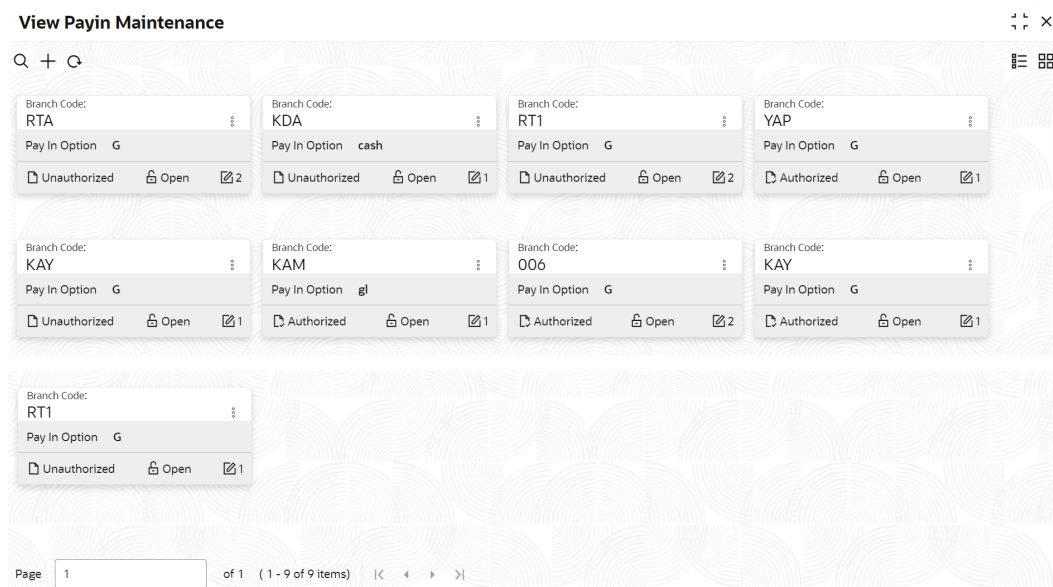
1.2.2 View Payin Maintenance

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

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.
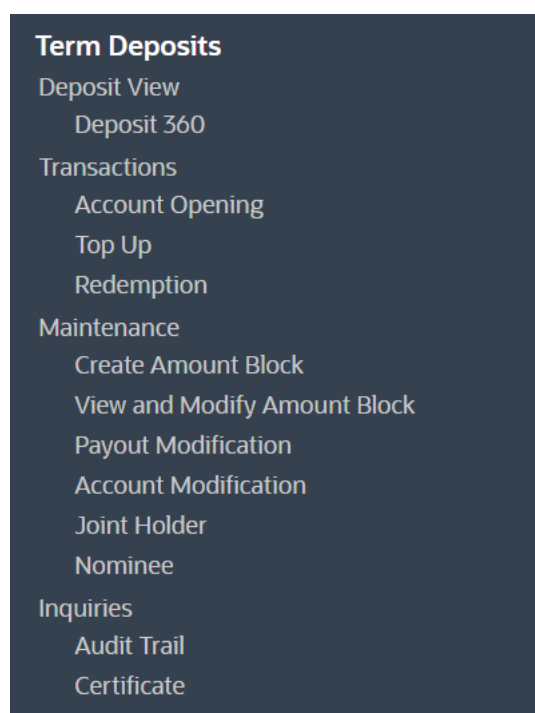
2.1 Overview of Deposit Services

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:

Figure 2-1   Deposit Services Mega Menu

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

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:

1. 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
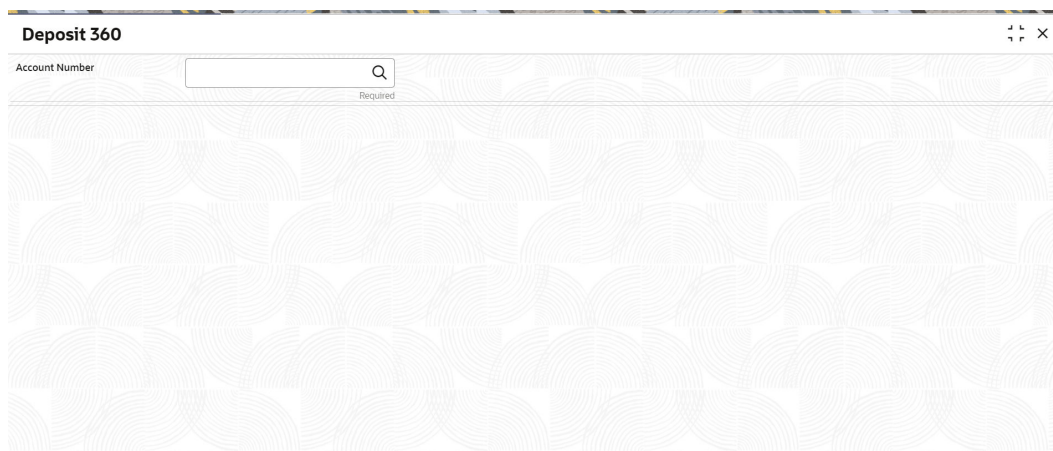
2. On the **Deposit 360** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

    The details are displayed in the dashboard.

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 for viewing the TD details. **Note:** The account holder's name is also displayed adjacent to the field.
\<Product Name\>	Displays the product name from the product master.
\<Deposit Status\>	Displays the deposit status. The options for the status are: • **Active** • **Matured** • **Closed**
\<TD Account Number\>	Displays the TD account number.
Branch	Displays deposit branch.
\<Deposit Term - Interest Rate\>	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.
Top up	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.

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

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 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 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	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>	Displays the currency and amount of block.
Block <Number>	Displays the block number.
Type	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>	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>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<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.

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:

1. 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.
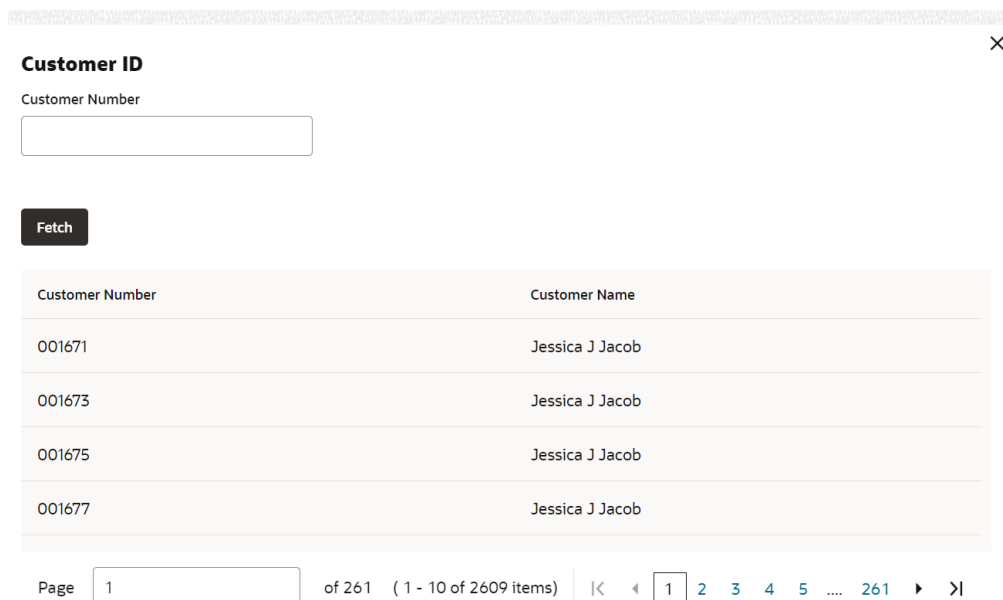
   Figure 2-4   Term Deposit Account Opening

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:

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.

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.

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

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.

• **To fetch Product:**

a. Click **Search** icon from the **Product** field.

   The **Product** section is displayed.

Figure 2-7   Product section

Product			×
Account Class			

Fetch

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   ▸   >|

    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

Negotiate Rate

Interest Rate

Effective Date	Status	Action
Mar 30, 2018	Open	Mark as Closed View Details

Page   1   of 1   (1 of 1 items) |<   ‹   [1]   ▸   >|

User Defined Values

Element	Value	Rate Code	Deposit Rate Code	Variance	Action
FATCA_TAX	30				✏ 🗑
TAX_RATE	5				✏ 🗑
TD_PNL	2				✏ 🗑
TERM_RATE	10				✏ 🗑

Page   1   of 1   (1-4 of 4 items) |<   ‹   [1]   ▸   >|

Ok   Cancel

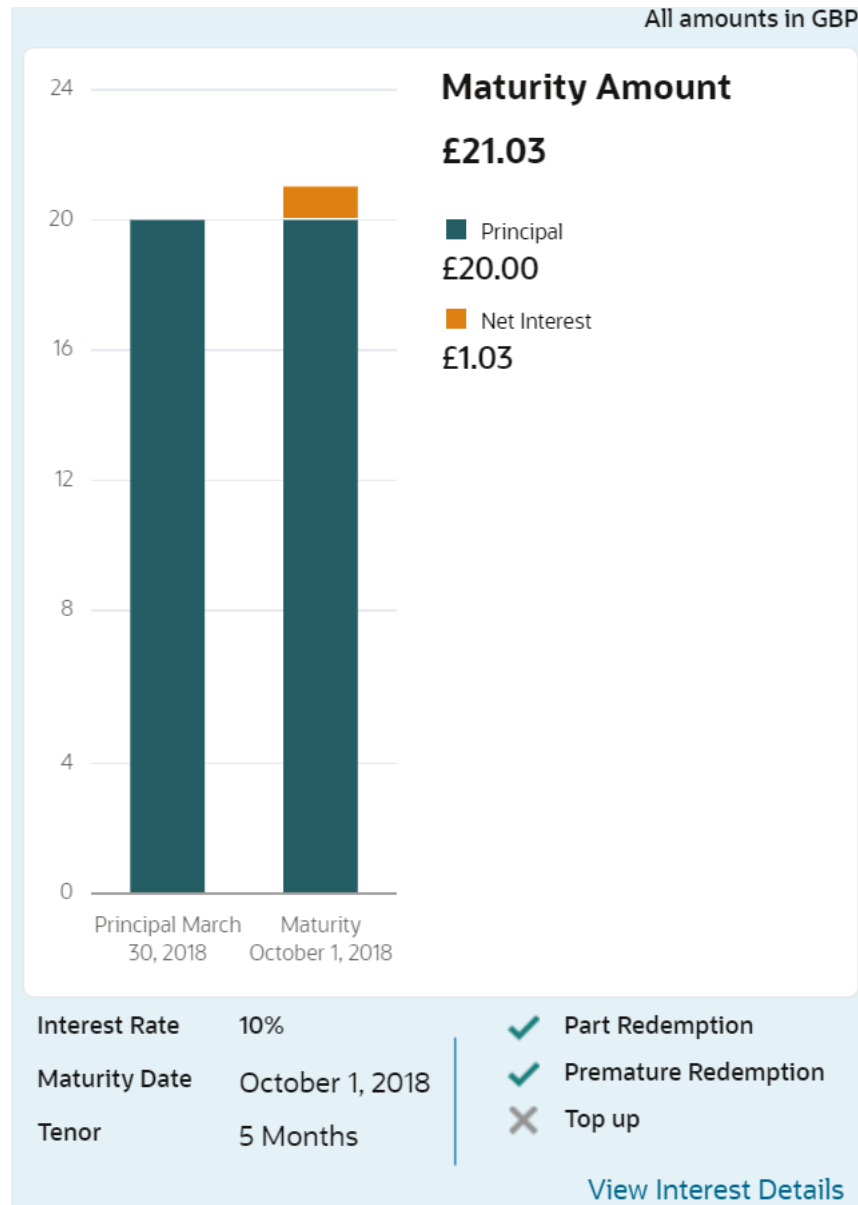   **b.** On the **Negotiate Rate** screen, perform the required action. For more information on fields, refer to the field description table.

Table 2-4   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 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.

      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

6. 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.

Table 2-5   TD Account Opening - 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.

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

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.
Top-up	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.

> **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
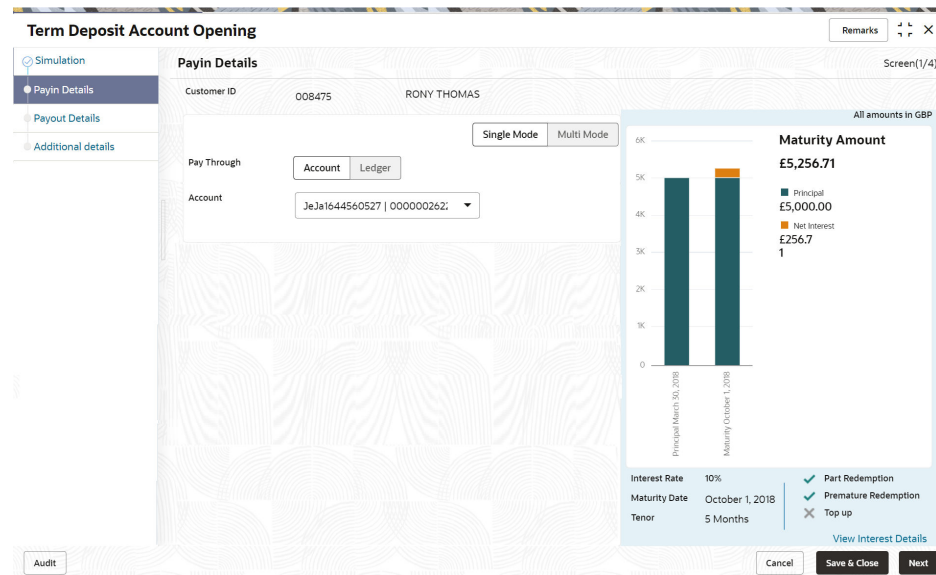
   Below are the details of each options:

   • **Pay through CASA - Own CASA Account**

   a. Select **CASA** from **Pay Through** field.

      The fields related to CASA are displayed.

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.

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

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.

• **Pay through CASA - Other CASA Account**

a. Select **CASA** from **Pay Through** field.

The fields related to CASA are displayed.

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.

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

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   (Cont.) Pay 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.

• **Pay through Ledger**

a.   Select **Ledger** from **Pay Through** field.

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

Figure 2-12   Pay through Ledger
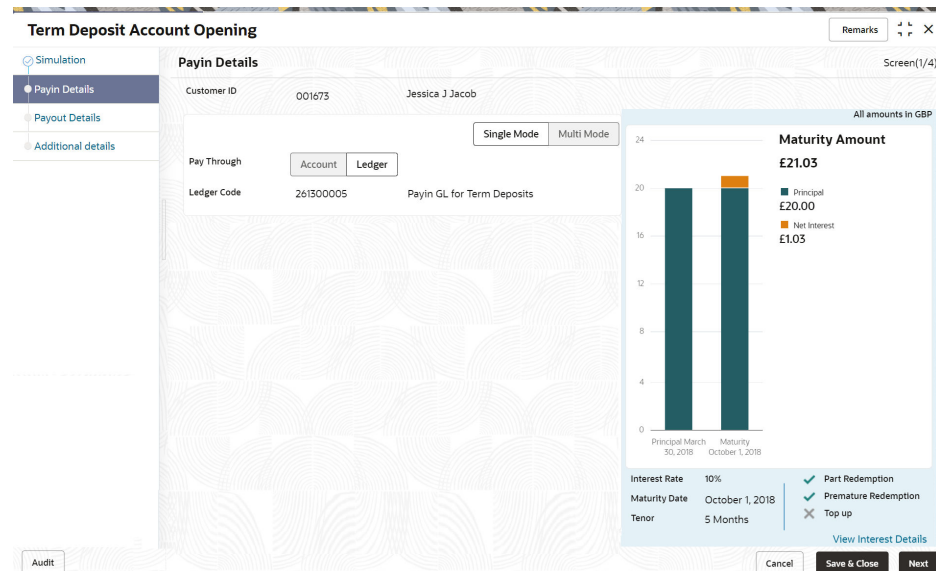
b.   Perform the required action for ledger. For more information on fields, refer to the field description table.

Table 2-8   Pay through Ledger - Field Description

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.

• **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

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.

Table 2-9   Multi Mode Settlement 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 **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.

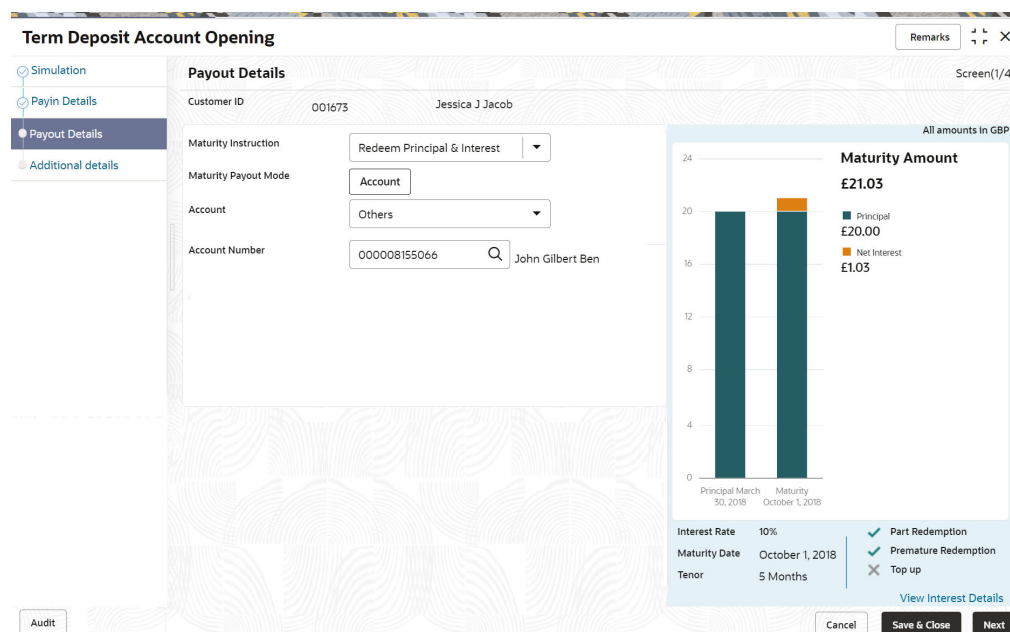**To add the payout details:**

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.

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.

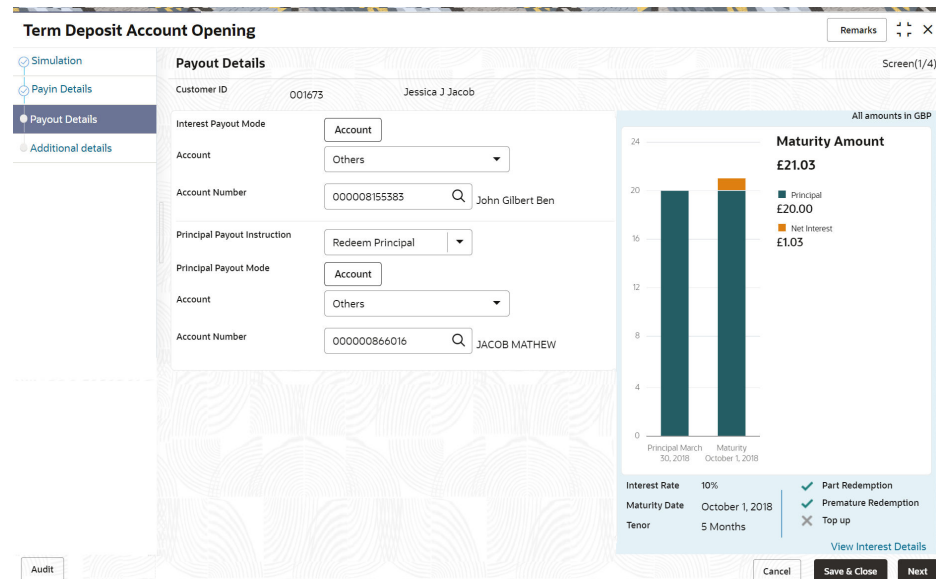**Table 2-10   Payout Details – Reinvest Interest Enabled - Field Description**

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   (Cont.) 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.

• **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.

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

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.

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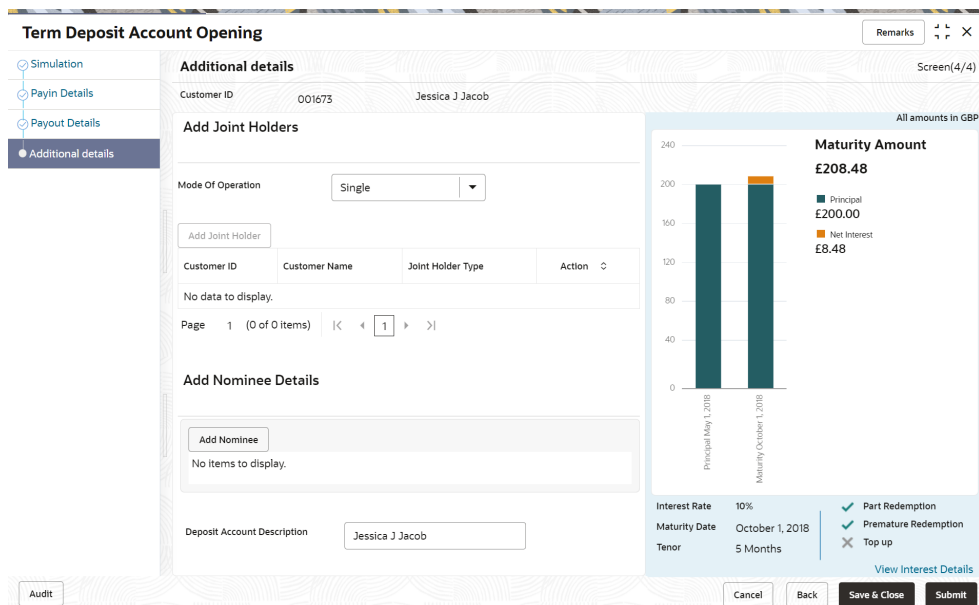
2. In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

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.

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

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

> **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

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

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

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.

• **Add Nominee Details**

a. Click **Add Nominee**.

The **Nominee Details** section is displayed.

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

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

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

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. ✎ **Note:** The relation type are maintained in the host system and fetched in the list.
Date of Birth	Select or specify the date of birth of the nominee.
Minor	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 Nominee Details – 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.

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

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

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

Field	Description
<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 Nominee Details - 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:

1. 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.

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

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

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

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.

• **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.

Figure 2-22   Simulation Details
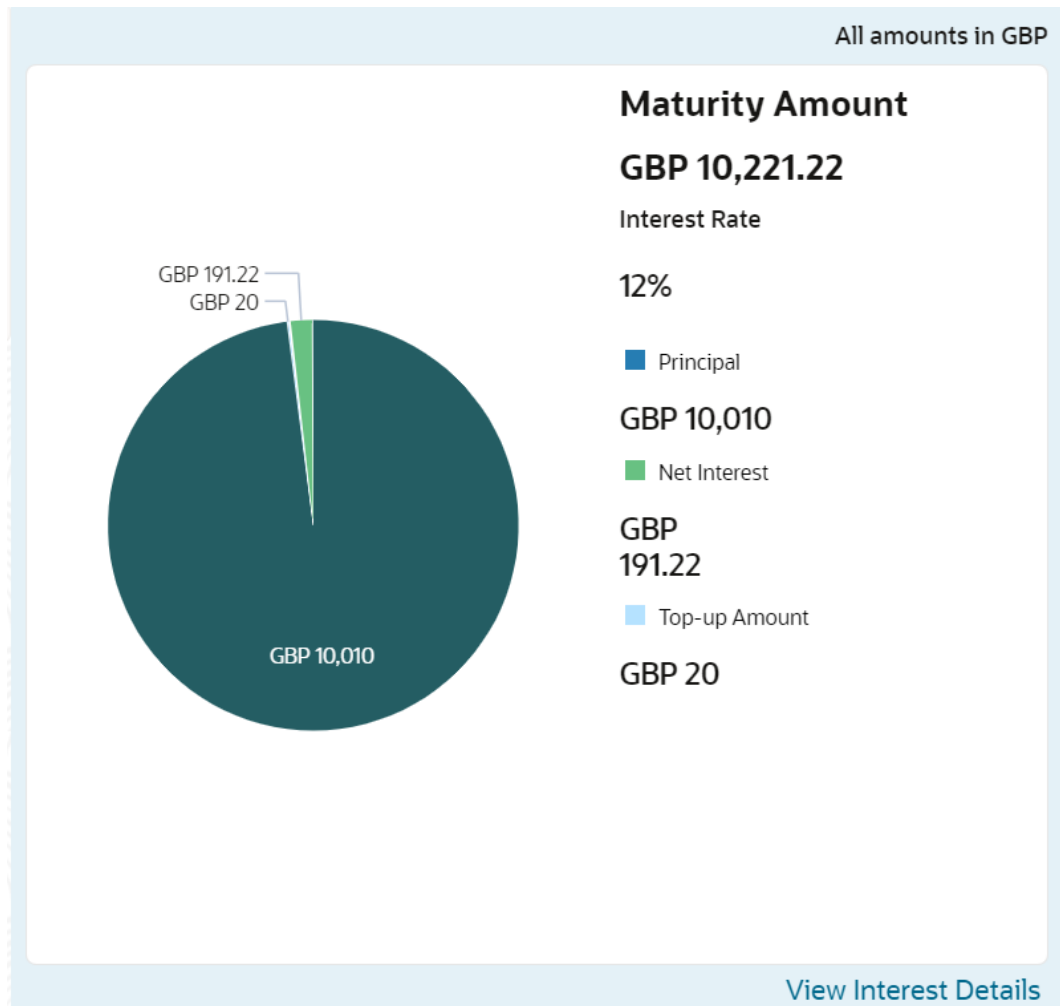
For more information on fields, refer to the field description table.

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

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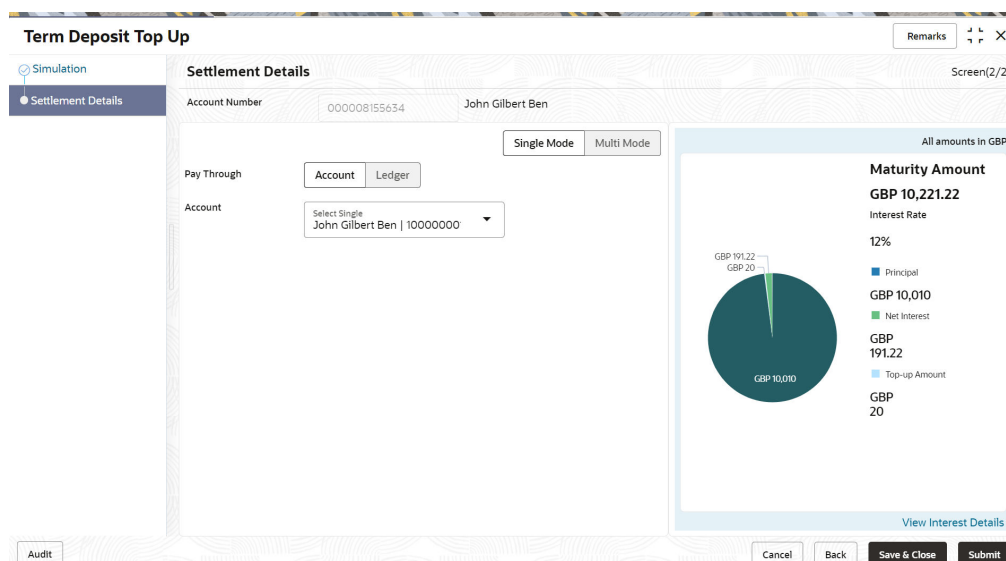
b. Perform the required action for own account. For more information on fields, refer to the field description table.

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.

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

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

- **Pay through Account - Others**

a. Select **Account** from **Pay Through** field.

The fields related to Account are displayed.
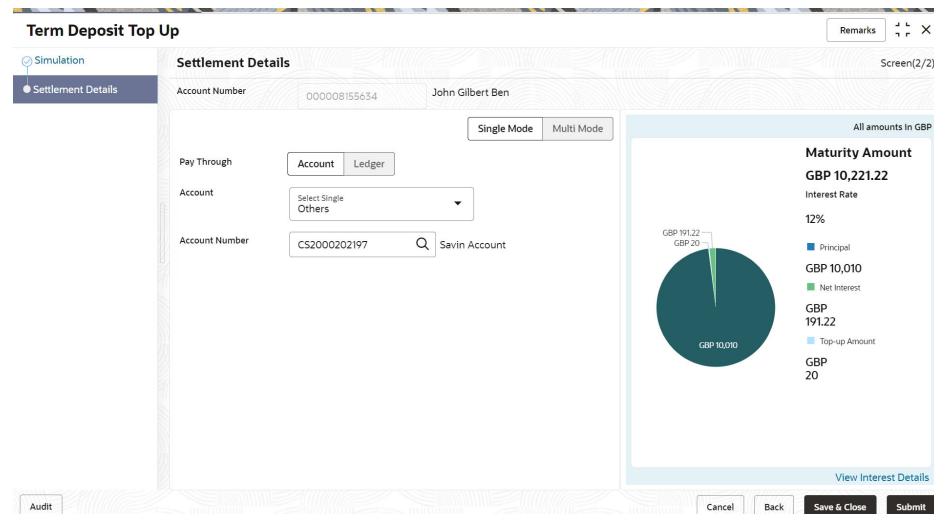
Figure 2-25   Pay through Account - Others

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.

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

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.

• **Pay through Ledger**

a. Select **Ledger** from **Pay Through** field.

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

Figure 2-26   Pay through Ledger
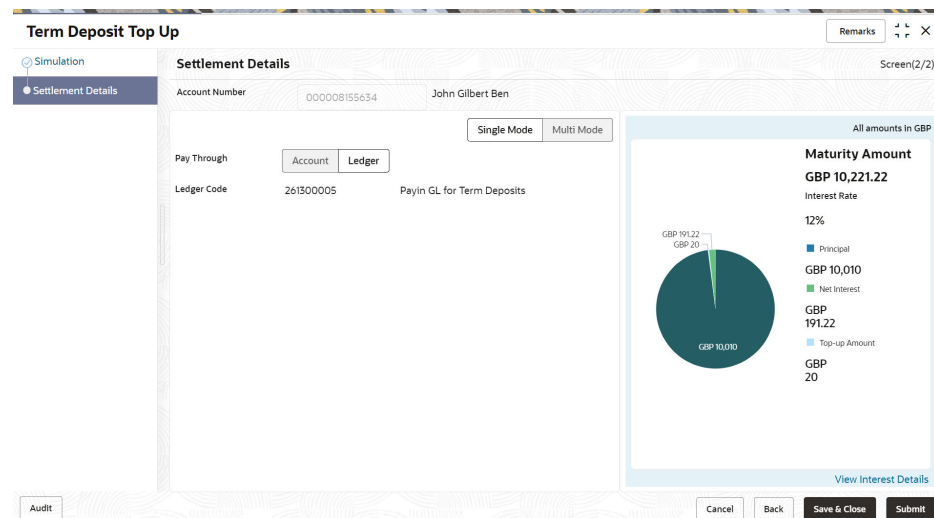
b. Perform the required action for ledger. For more information on fields, refer to the field description table.

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.

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 Settlement 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

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.

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**.

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

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.

4. On providing the inputs, a simulation will be triggered and displayed as output.

   The simulated output details are displayed.

Figure 2-30   Redemption Details

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.

Table 2-24   Redemption Details – Field Description

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.
Tax	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.

> **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

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

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

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.
Tax	Displays the tax that will be deducted on maturity.
Annual Percentage Yield	Displays the percenatge of annual percentage yield of TD.

- 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.

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.

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.
Type	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

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

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

• **To fetch deposit product:**

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

   The **Deposit Product** section is displayed.

Figure 2-35   Deposit Product

   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.

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.

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

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.

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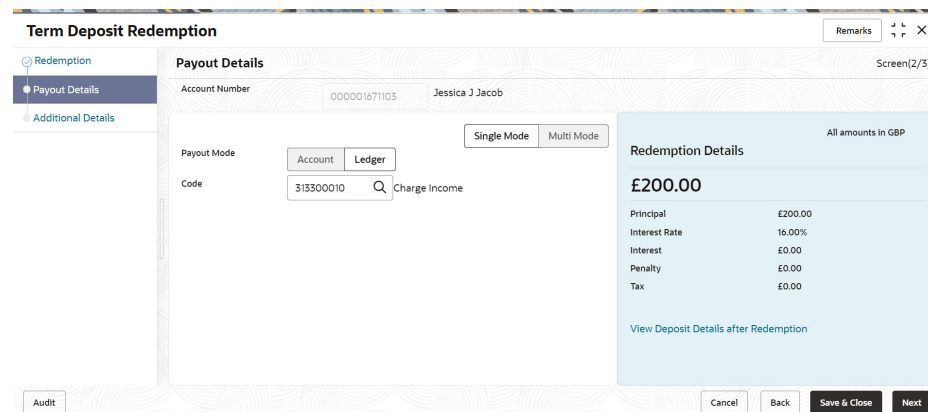
b. Perform the required action for ledger. For more information on fields, refer to the field description table.

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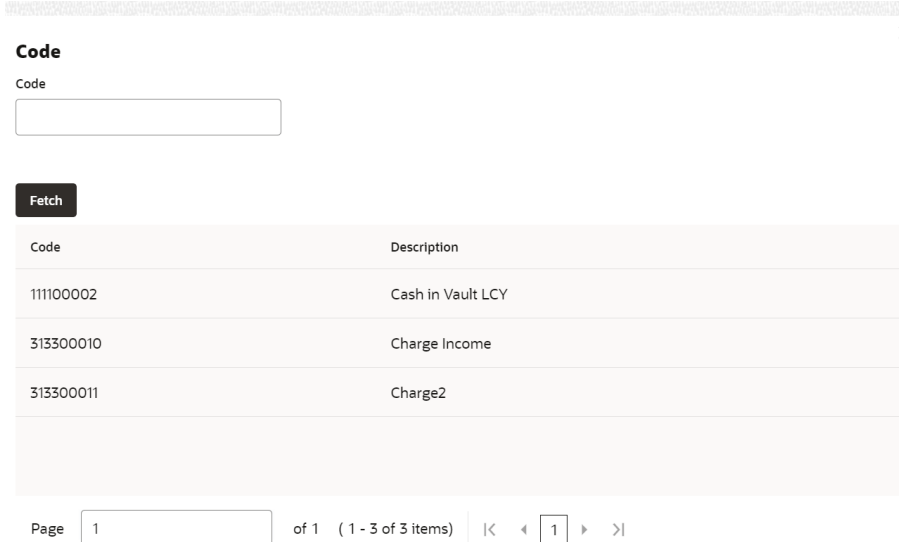
Table 2-30   (Cont.) Payout Mode as Ledger - Field Description

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.

- **To fetch ledger code:**

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

  The **Code** section is displayed.

Figure 2-38   Ledger Code

  ii. Specify the code in the **Code** field and click **Fetch**.

  iii. Select the code displayed in the table.

- **Pay through Multi Mode Settlement**

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

The fields to perform multi mode settlement are displayed.

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.

Table 2-31   Multi Mode Settlement 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 **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:

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

   Figure 2-40   Additional Details

   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:

1. 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.

   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.

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	Click 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.

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

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.

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

    The **Block Code** section is displayed.

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:

1.   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
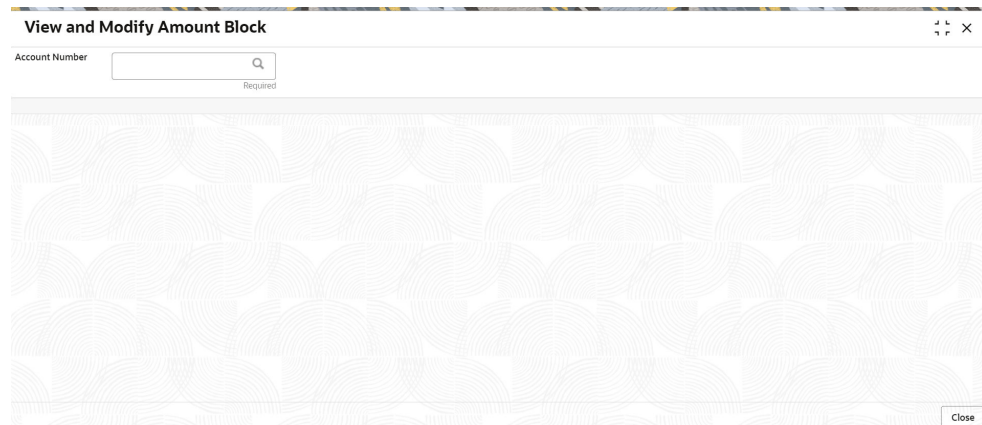
2. On the **View and Modify Amount Block** screen, click the **Search** icon or specify the account number in the **Account Number** field.

   The **Amount Block Details** section is displayed.

Figure 2-45   View and Modify Amount Block Details
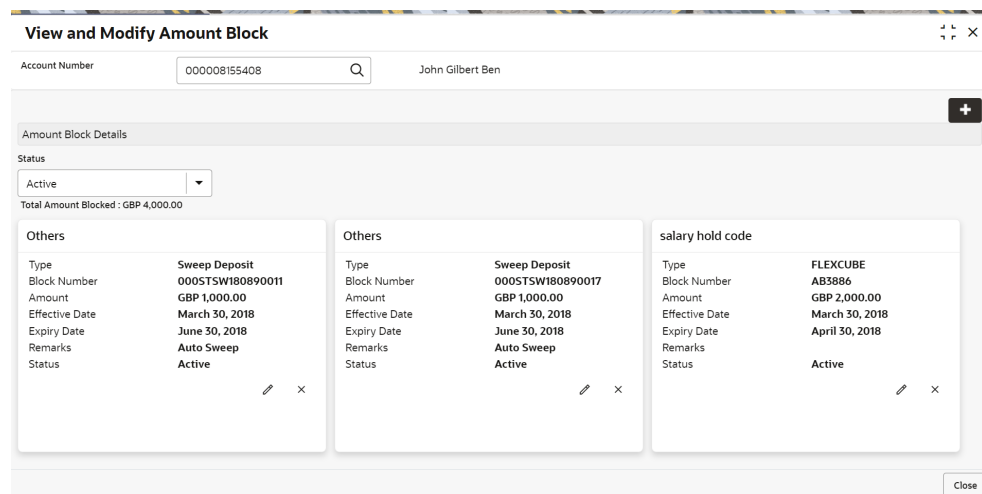
3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 2-34   View Amount Block Details – Field Description

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 amuont blocked on the TD account.
<Block Reason>	Displays the block reason as the top of the widget.
Type	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.

• 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.

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.
Type	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.

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

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.

    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

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

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.

Table 2-36   (Cont.) View TD Payout Details – 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
Percentage	Displays the percentage of payout.

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

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.

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

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

Table 2-37   View more Payout Details – Field Description

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>**
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.

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

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

Table 2-38   Payout 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.

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

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.

    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

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

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

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

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.
Type	Select the **Account Within Bank** type.
Account Number	Specify the account number which is within the same bank for performing the payout.

  b.   Click **Save**.

–   **Payout through Ledger**

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

Figure 2-52   Payout through Ledger

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

Table 2-40   Pay through Ledger – 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.
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.

*   **To fetch the ledger code:**

    i.   From the **Ledger Code** field, click the **Search** icon from the first field.

       The **Code** section is displayed.

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.

Figure 2-54   Rollover Principal, Rollover Interest, or Rollover Principal & Interest

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

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

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>**
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**

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:

1. 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.

Figure 2-55   Term Deposit Account Modification
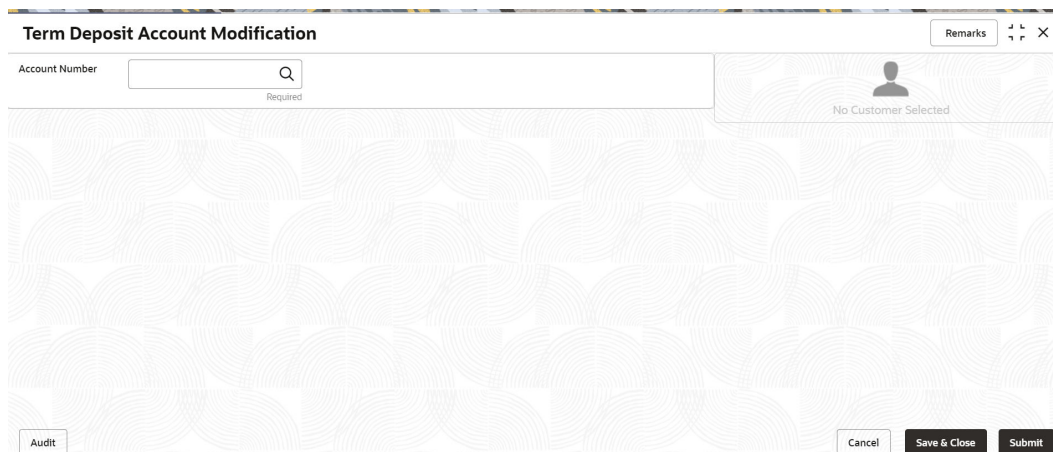
2. On the **Term Deposit Account Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.

   The details of the modification is displayed.

Figure 2-56   TD Account Modification Details
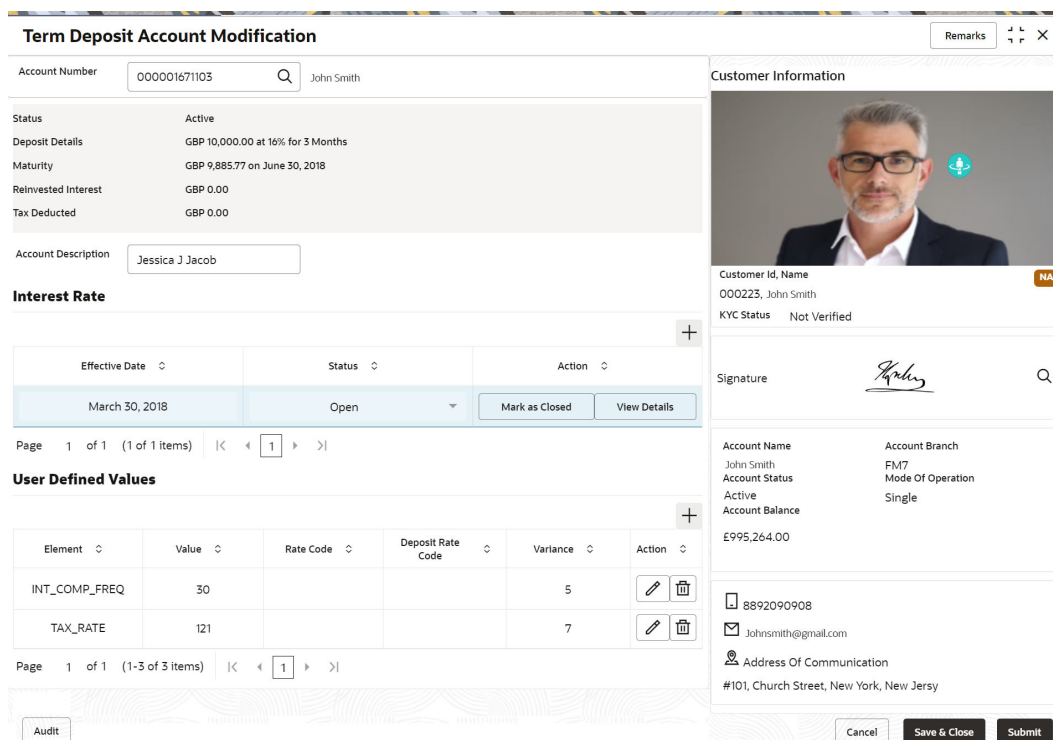
3. You can view the account modification details. For more information on fields, refer to the field description table.

Table 2-42   Term Deposit Account Modification – Field Description

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.
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.

Table 2-42   (Cont.) 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.

- 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:

1. 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.

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.

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.

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

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.

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.

     Figure 2-59   Add Joint Holder

     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.

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

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.

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

•   **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.

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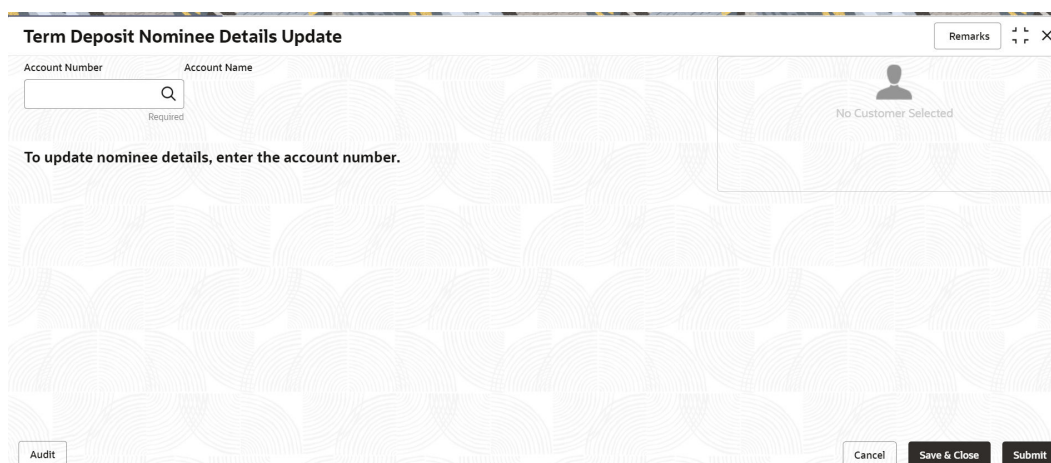
You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the TD account using this screen.

To update nominee details:

1. 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.

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

> **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.

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

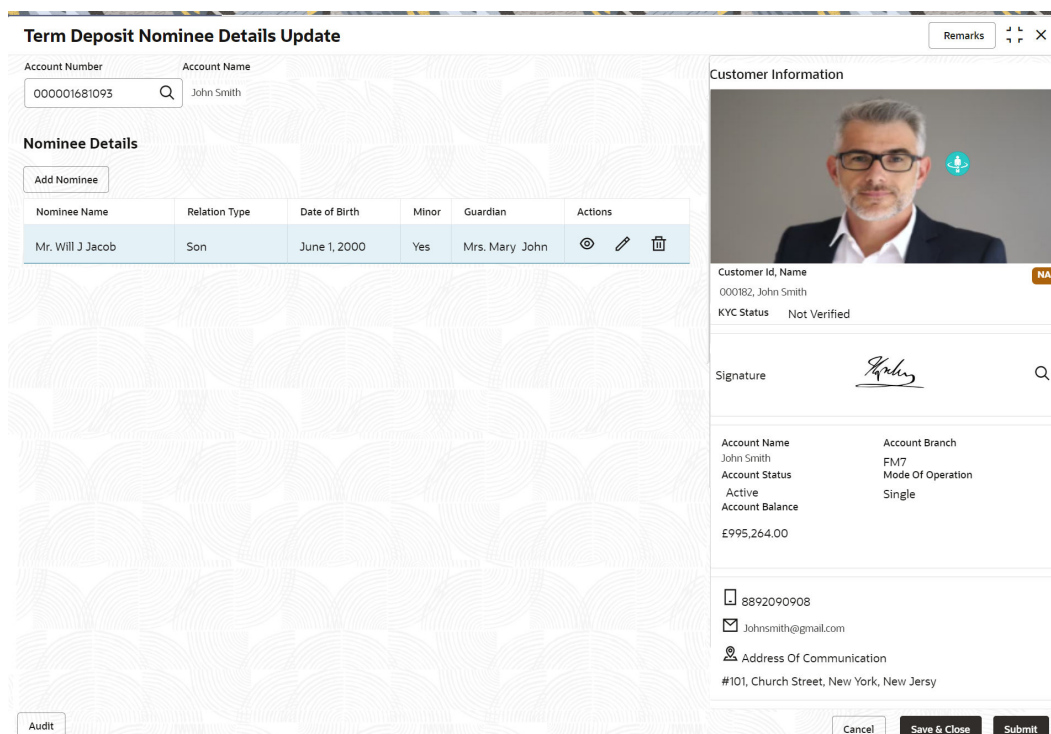| Field	Description
Account Number	Click the **Search** icon and select the account number or specify the account number to update the nominee details. **Note:** • The customer information is displayed at the right of the screen.
Amount Name	Displays the name of the account holder for the selected account 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**.

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

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

    Table 2-46   Add Nominee – Field Description

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.

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

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.

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

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.

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

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:

1. In the **Nominee Details** section, click the **Edit** icon from the **Actions** field.

   The **Nominee Details** section is displayed.

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 Details	This 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.

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:

1. In the **Nominee Details** section, click the **Edit** icon from the **Actions** field.

   The **Edit Nominee** section is displayed.

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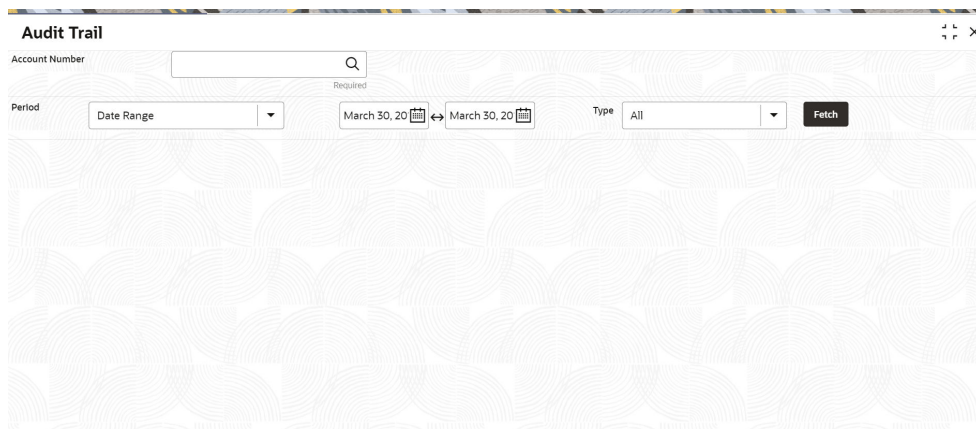
You can inquire about the TD audit trail using the **Audit Trail** screen.

To inquire about the TD audit trail:

1. 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.

   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.

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

Field	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.

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

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** **✎ Note:** • 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.
Type	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 only in the **Processed Transactions** section. • **Under Processing**: If you select this option, then transaction details are displayed only in the **Transactions Under Processing** section.
Processed Transactions and **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.

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:

1. 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
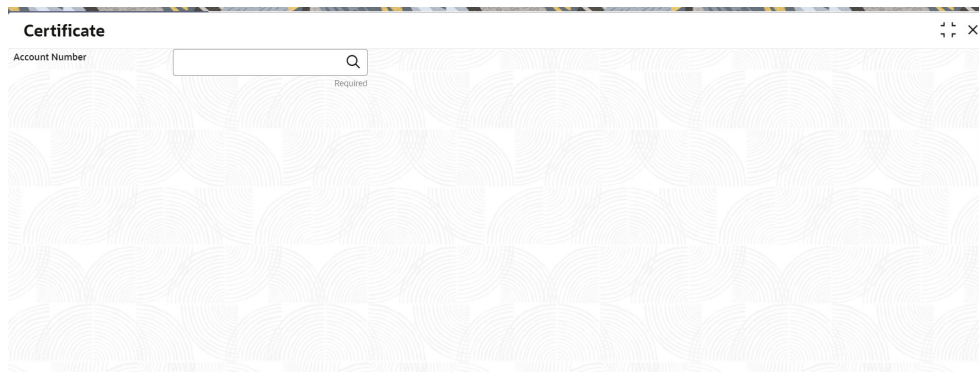
2. On the **Certificate** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The deposit summary and certificate is displayed.

Figure 2-73   TD Certificate
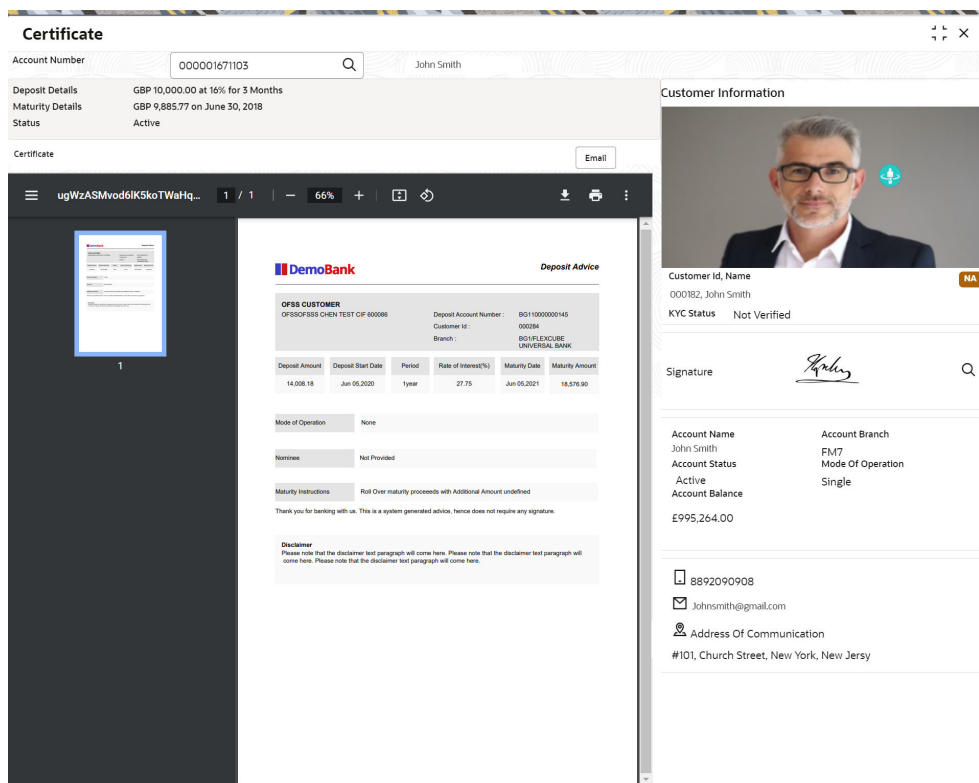
3. You can view the certificate. For more information on fields, refer to the field description table.

Table 2-51   Certificate – Field Description

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**.

A

Functional Activity Codes

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

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

Functional Activity Code	Application ID	Description
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_VIEW	OBRDEPACC	View Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_NEW	OBRDEPACC	Create Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_AMEND	OBRDEPACC	Update Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_VALIDATE	OBRDEPACC	Validate Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_SUBMIT	OBRDEPACC	Submit Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_DELETE	OBRDEPACC	Delete Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_AUTHORIZE	OBRDEPACC	Authorize Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_CLOSE	OBRDEPACC	Close Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_REOPEN	OBRDEPACC	Reopen Account Services
OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_REMOVELOCK	OBRDEPACC	RemoveLock Account Services
OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_SAVETD	OBRDEPTXN	SAVE IC TD
OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTDACCOUNTING	OBRDEPTXN	Post TD Accounting
OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTDACCOUNTCLASS	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   (Cont.) 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_DASHBOARDQUERYSERVICE	OBRDEPTXN	Dashboard query service
OBRDEP_FA_AMTBLK_GETBYBRNACC	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_DURATION	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

Functional Activity Code	Application ID	Description
RDEP_FA_BUSINESSPRODUCTAGGREGATE_REMOVELOCK	OBRDEP	RemoveLock BusinessProduct
RDEP_FA_BUSINESSPRODUCTAGGREGATE_GETBUSINESSPRODUCT	OBRDEP	RemoveLock BusinessProduct
RDEP_FA_BUSINESSPRODUCTAGGREGATE_VIEWALL	OBRDEP	View all accountclass details
RDEP_FA_UDE_MAINTENANCE_REOPEN	OBRDEP	Reopen closed maintenance for UDE
RDEP_FA_UDE_MAINTENANCE_NEW	OBRDEP	Create new maintenance for UDE
RDEP_FA_UDE_MAINTENANCE_DELETE	OBRDEP	Delete new maintenance for UDE
RDEP_FA_UDE_MAINTENANCE_CLOSE	OBRDEP	Close an existing maintenance for UDE
RDEP_FA_UDE_MAINTENANCE_AUTHORIZE	OBRDEP	Authorize a maintenance for UDE
RDEP_FA_UDE_MAINTENANCE_AMEND	OBRDEP	Update an existing maintenance for UDE
RDEP_FA_PRODUCT_MAINTENANCE_VIEW	OBRDEP	View maintenance for IC Product
RDEP_FA_PRODUCT_MAINTENANCE_REOPEN	OBRDEP	Reopen a closed maintenance for IC Product
RDEP_FA_UDE_MAINTENANCE_VIEW	OBRDEP	View maintenance for UDE
RDEP_FA_PRODUCT_MAINTENANCE_AMEND	OBRDEP	Update a maintenance for IC Product
RDEP_FA_PRODUCT_MAINTENANCE_AUTHORIZE	OBRDEP	Authorize a maintenance for IC Product
RDEP_FA_PRODUCT_MAINTENANCE_CLOSE	OBRDEP	Close an existing maintenance for IC Product
RDEP_FA_PRODUCT_MAINTENANCE_DELETE	OBRDEP	Delete a maintenance for IC Product
RDEP_FA_PRODUCT_MAINTENANCE_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-2   List of Functional Activity Codes for Oracle Banking Retail Deposits Servicing

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.

Table B-1   List of Error Codes and Messages

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   (Cont.) 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

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