Oracle® Banking Retail Deposits Cloud Service
Retail Deposits User Guide (US Regionalization)

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Oracle Banking Retail Deposits Cloud Service Retail Deposits User Guide (US Regionalization), Release 14.7.2.0.0

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Preface

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Purpose

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

Audience

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

Table   User Roles

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

Documentation Accessibility

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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
CD	Certificate of Deposit
ECA	External Credit Approval
EOD	End of Day

Table   (Cont.) Abbreviations

Abbreviation	Definition
GL	General Ledger
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. **Note:** The maker checker validation will be provided if the same maker tries to approve the single or multi-level approval tranaction.
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**.

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Table   (Cont.) Basic Actions

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

Table   (Cont.) Basic Actions

Action	Description

Auto Authorization	By creating a Rule based on the life cycle code, the user can configure the branch servicing screens with auto authorization.
	The steps to create the Auto authorization as follows:
	
	1. Create the fact value as **LIFECYCLECODE**.
	
	2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule, the user should specify the product processor as **DEPOSIT** and select the fact as **LIFECYCLECODE**.
	
	For Example:
	
	`IF ( LIFECYCLECODE == TDPOMN )`
	
	output
	
	`Section1 LEVEL:0`
	
	3. Create or modify a Rule Group with Name **ApprovalRuleGroup** and map the Rule(s) created in the step (2).
	
	> **Note:**
	> You can define one single Rule for all the screens and add the expression for the life cycle code, or you can define individual Rule for each screen, and map to the Rule group.
	
	> **Note:**
	> For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

Table   (Cont.) Basic Actions

Action	Description

Multi-Level Authorization	By creating a Rule based on the life cycle code, the user can configure the branch servicing screens with Multi-level authorization.
	The steps to create the Multi-level authorization as follows:
	
	1. Create the fact value as **LIFECYCLECODE**.
	
	2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code.
	While creating a Rule, the user should specify the product processor as **DEPOSIT** and select the fact as **LIFECYCLECODE**.
	For Example:
	
	`IF ( LIFECYCLECODE == TDPYIN )`
	
	output
	
	`Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH`
	
	Note:
	If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like
	
	`LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2>`
	
	.
	
	3. Create or modify a Rule Group with name **ApprovalRuleGroup** and map the rule(s) created in the step (2).
	
	Note:
	You can define one single rule for all the screens and add the expression for the life cycle code, or you can define individual rule for each screen, and map to the rule group.
	
	Note:
	The maker checker validation will provide if the same maker attempts to authorize

Table   (Cont.) Basic Actions

Action	Description
	the single or multi-level approval transaction.

> **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
	Navigate to the first record
	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 icon)	Errors and Overrides
(bell icon)	Alerts
(funnel icon)	Filter
(double arrow icon)	Date Range

Table   Symbols and Icons – Audit Details

Symbol/Icon	Function
(user icon)	A user
(calendar 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
  The deposit pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.

- Penalty Parameters Configuration
  To configure the penalty days basis the deposit tenure.

- State Group Parameters Configuration
  This allow users to define state group parameters for the escheatment parameters across the currencies.

- State Group Mapping Configuration
  This allows the user to map the state group ID to state codes and business products so that the escheatment parameters can be mapped as per the state.

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 account as **Deposit**. This is the default value.

Table 1-1   (Cont.) Basic Details - Field Description

Field	Description
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
Allow Partial Liquidation	Switch this toggle **ON** to indicate that partial redemption is allowed. If **Allow partial Liquidation** is toggle **OFF**, then partial redemption will not be allowed on deposits under this business product. The default value is **OFF**.

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

Field	Description
Allow Partial Liquidation with Amount Block	Switch this toggle **ON** to indicate that partial liquidation is allowed for the deposits with amount blocks. If the deposit is linked partially then partial liquidation of the deposit will be allowed only if you select this toggle. The default value is **OFF**.
Allow Top Up Of Deposit	Switch this toggle **ON** to indicate that you can top-up funds to an existing deposit. The default value is **OFF**. If this is toggle **ON**, 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 deposit by adding funds to the deposit account.
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 deposit 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 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 deposit top-up has to be blocked after the account opening date.
Days	Specify the number of days for which the 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 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 deposit top-up has to be blocked before the deposit maturity date.
Days	Specify the number of months for which the 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

Figure 1-7   Create Business Product - Deposits_Preferences

7. Specify the fields on **Tenor Parameters** in **Deposits** screen.

Click **Add** button in the **Applicable Tenor Configuration**. The **Add Tenor Applicability** screen displays.

Figure 1-8   Add Tenor Applicability

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

Table 1-3   Tenor Parameters - Field Description

Field	Description
Tenor Parameters	This section determines the list of applicable tenors for a business product and also the minimum, maximum and default tenor for a business product.

Table 1-3   (Cont.) Tenor Parameters - Field Description

Field	Description
Applicable Tenor Configuration	Click on **Add** to specify multiple tenors that are applicable for the business product. If Applicable Tenors are defined for a business product then the deposit can be created only with one of the tenors mentioned in the configured list. The deposit creation will fail in case the deposit is booked with any other tenor not part of the maintained list.
Years	Specify the tenor value in **Years**.
Months	Specify the tenor value in **Months**.
Days	Specify the tenor value in **Days**.
Minimum Tenor	Specify the minimum tenor for which deposits should be created under this business product. If the deposit is booked for a tenor that is less than the minimum tenor then the deposit creation fails with an appropriate error message. If applicable tenor is configured, then it needs to be made sure that the minimum tenor is less than the least value of the configured applicable tenors.
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.
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. The default tenor is mandatory for a business product. If applicable tenors are also configured, then one of the applicable tenors needs to be captured as a default tenor.
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 deposit is booked beyond the maximum tenor then the deposit creation fails with an appropriate error message. If applicable tenor is configured, then it needs to be made sure that the maximum tenor is more than the max value of the configured applicable tenors.
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.

- After specify the details in the **Add Tenor applicability** screen. Click **Add** or **Add Another** button to include the tenor applicability details in the **Tenor Parameters** section in the **Deposits** screen.

8. Specify the fields on **Rate Chart Parameters** in **Deposits** screen.

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

Table 1-4   Rate Chart Parameters - Field Description

Field	Description
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	Switch this toggle **ON** to indicate that the system should calculate deposit 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 deposit. The default value is **OFF**.
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	Switch this toggle **ON** 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. The default value is **OFF**.
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** • **Special Rate Code** • **As on Rate Revision Events** The default value is **Continue Existing**.
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 deposit, 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**.

9. Specify the fields on **Maturity Instructions** in **Deposits** screen.

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

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Table 1-5   Maturity Instructions - Field Description

Field	Description
Maturity Instructions	This determines the default maturity instructions for accounts opened under the business product.
Auto Rollover	Switch this toggle **ON** to automatically rollover the deposits on maturity date. The default value is **OFF**.
Month-End Maturity Deposit	Switch this toggle **ON** to indicate that the deposit is a month-end maturing deposit (i.e., the deposit matures on the last working day of the month). The default value is **OFF**.
Re-pick up Account Class Tenor on Rollover	Switch this toggle **ON** 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. The default value is **OFF**.
Maturity Notice Period	Specify the number of days before which the customer notification is to be sent for deposit maturity.
Close on Maturity	Switch this toggle **ON** to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is **OFF**.
Cascade Month-End Maturity Date	Switch this toggle **ON** 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. The default value is **OFF**.
Grace Period For Renewal	Specify the grace period for renewing a deposit. 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.

10. Specify the fields on **Maturity Holiday Treatment** in **Deposits** screen.

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

Table 1-6   Maturity Holiday Treatment - Field Description

Field	Description
Holiday Treatment	This determines the holiday treatment if the maturity of the deposit falls on a holiday.

Table 1-6   (Cont.) Maturity Holiday Treatment - 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 deposits opened under the business product. User cannot modify the **Holiday Calendar** if there are active accounts under the business product. The default value is **Ignore**.
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. The default value is **No Change**.

Table 1-6   (Cont.) Maturity Holiday Treatment - 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. The default value is **Allowed**.
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 deposit 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 deposit. The adhoc holiday change is the change in branch and currency holiday calendar after opening the deposit 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**. The default value is **Change Maturity Date and Generate Advice**.

Table 1-6   (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
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 the 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 the system considers the tenor based on the adjusted maturity date. The default value is **Original Tenor**.

11. Specify the fields on **Preferences** in **Deposits** screen.

    Click **Add** button in the **Add Preferences**. The **Add Deposit Amount Currency** screen displays.

Figure 1-9   Add Deposit Amount Currency

Add Deposit amount currency

Currency

Minimum Opening Deposit Amount

0.00

Maximum Opening Deposit Amount

0.00

Top up Units

0

Cancel   Add Another   Add

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

Table 1-7   Preferences - Field Description

Field	Description
Currency Code	Select the applicable currency from the drop-down list for which the minimum and maximum opening deposit amount is to be maintained.
Minimum Opening Deposit Amount	Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.

Table 1-7   (Cont.) Preferences - Field Description

Field	Description
Maximum Opening Deposit Amount	Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.
Top up Units	Specify the top-up units for the deposit product. The top-ups done on the deposit product should be basis the units if configured. Eg: If top-up unit is USD 500, then top-up can be done for UDS 500, USD 1000, USD 1500 etc.
Deposit Funding Options	Specify the option(s) through which the deposit can be funded. When the deposit is opened, a validation ensures that the deposit is funded only through the selected option(s). The available options are **General Ledger** and **Savings Account**.

- After specify the details in the **Add Deposit Amount Currency** screen. Click **Add** or **Add Another** button to include the deposit amount details in the **Preferences** section in the **Deposits** screen.

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

    The **Interest** screen displays.

Figure 1-10   Create Business Product - Interest
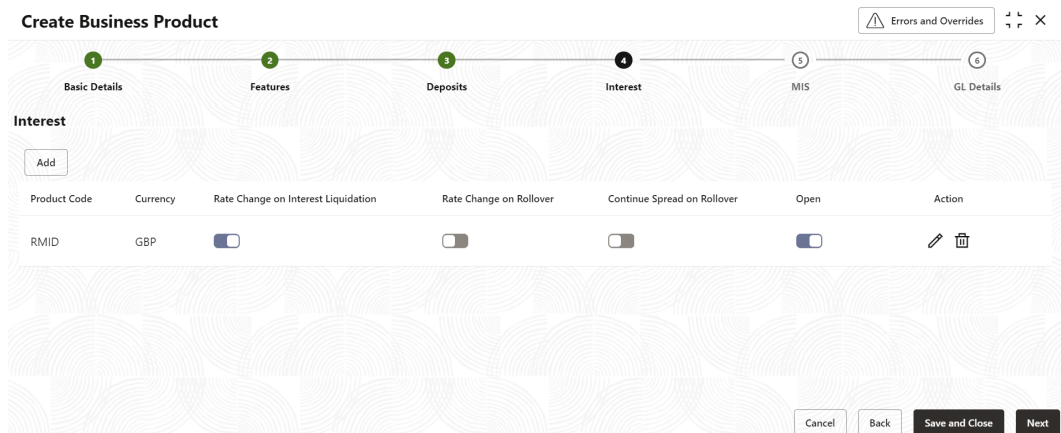
13. Specify the fields on **Interest** screen.

    Click the **Add** button in the **Add Interest Details**. The **Add Interest** screen displays. For more information on fields, refer to the field description table below.

Table 1-8   Interest - Field Description

Field	Description
Product Code	Specify the interest 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	Select the Currency from the drop-down list defined for the interest product.
Rate Change on Interest Liquidation	Switch this toggle **ON**, then on every interest liquidation new rates are picked up for the interest calculation. However, you cannot toggle this switch once authorized.
Rate Change on Rollover	Switch this toggle **ON** to re pick up the rate activity on the rollover of deposit. The rate is picked up for fixed and rate chart allowed deposits.
Continue Spread on Rollover	This is defaulted based on the Interest and Charges product. Switch this toggle **ON** to enable continued variance on rollover. The system will default account variance as current value to the rollover deposit for the next cycle. If you toggle **OFF** this, then the account variance will not be carried forward to the next rollover cycle.
Open	Switch this toggle **ON** to make the product applicable. More than one IC product may be applicable for a business product at the same time. The default value is **ON**.

- After specify the details in the **Add Interest** screen. Click **Add** or **Add Another** button to include the interest parameters in the **Interest** screen.

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

   The **MIS** screen displays.

Figure 1-11   Create Business Product - MIS

15. Specify the fields on **MIS** screen.

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

Table 1-9   MIS - 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.
SECTOR	Specify the sector to be associated.
SECTOR Description	The description of the sector is displayed.

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

    The **GL Details** screen displays.

Figure 1-12   Create Business Product - GL Details
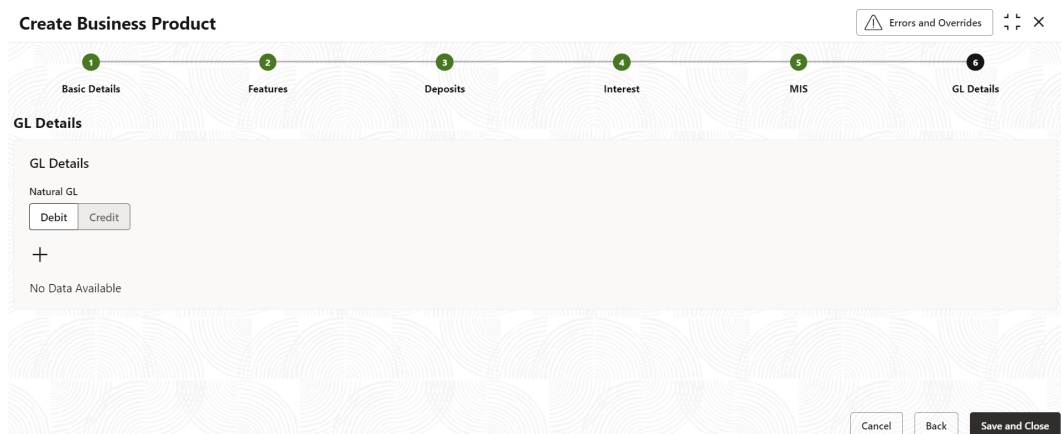
17. Specify the fields on **GL Details** screen.

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

Table 1-10   GL Details - Field Description

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

18. Click the **Add** icon to add an entry for GL.

    The **Add GL Lines** screen displays.

Figure 1-13   Create Business Product - GL Details_Add GL Lines

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

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

Table 1-11   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.

20. 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 1-14   View Business Product
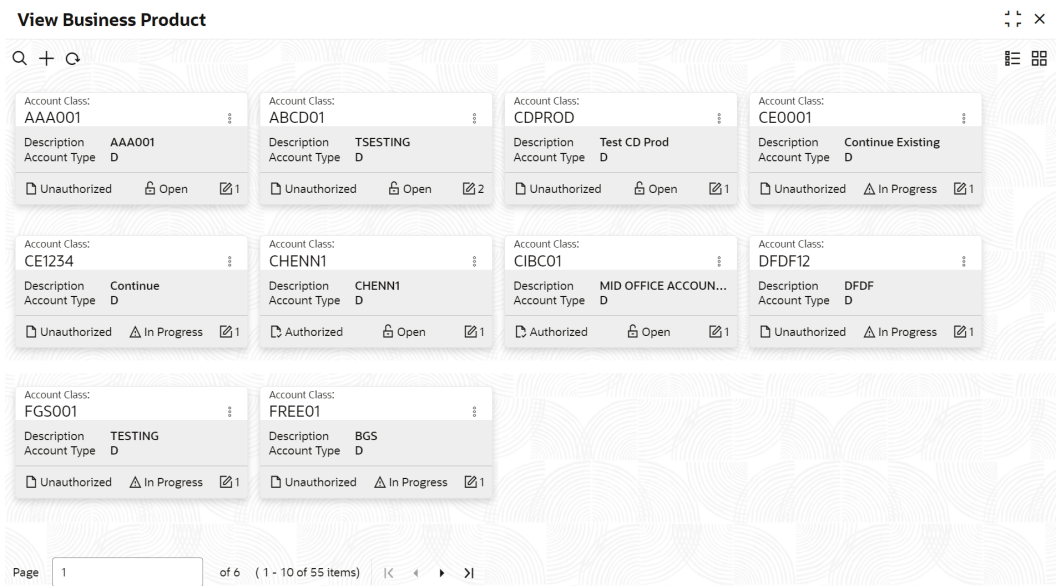
For more information on fields, refer to the field description table below.

Table 1-12   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**
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.

1.2 Deposit Pay-in Maintenance

The deposit 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 1-15   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 1-13   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.

Table 1-13   (Cont.) Create Payin Maintenance - Field Description

Field	Description
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 deposit, 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 Deposit. • **Pay in by Cash** - While creating a deposit, 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 Deposit.
General Ledger Code	Specify the GL code that should be picked up by the system for the Deposit 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 1-16   View Payin Maintenance
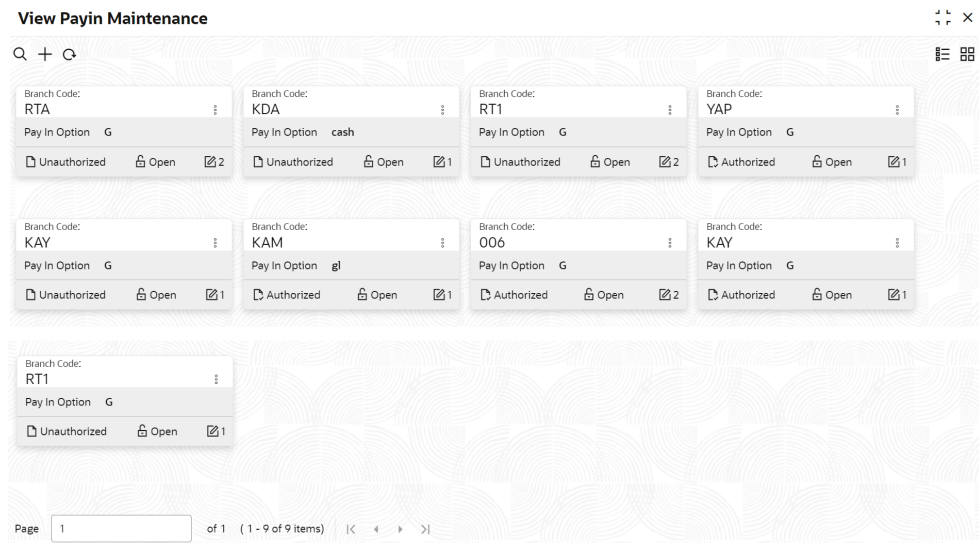
For more information on fields, refer to the field description table below.

Table 1-14   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.

1.3 Penalty Parameters Configuration

To configure the penalty days basis the deposit tenure.

This topic contains the following subtopics:

• Create Penalty Parameters Configuration
  This topic describes the systematic instructions to create penalty parameters configuration.

- View Penalty Parameters Configuration
  This topic explains the systematic instructions to view the list of penalty parameters configuration.

1.3.1 Create Penalty Parameters Configuration

This topic describes the systematic instructions to create penalty parameters configuration.

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

2. Under **Configurations**, click **Penalty Parameters Configuration**, under **Penalty Parameters Configuration**, click **Create Penalty Parameters Configuration**.

   The **Create Penalty Parameters Configuration** screen displays.

Figure 1-17   Create Penalty Parameters Configuration
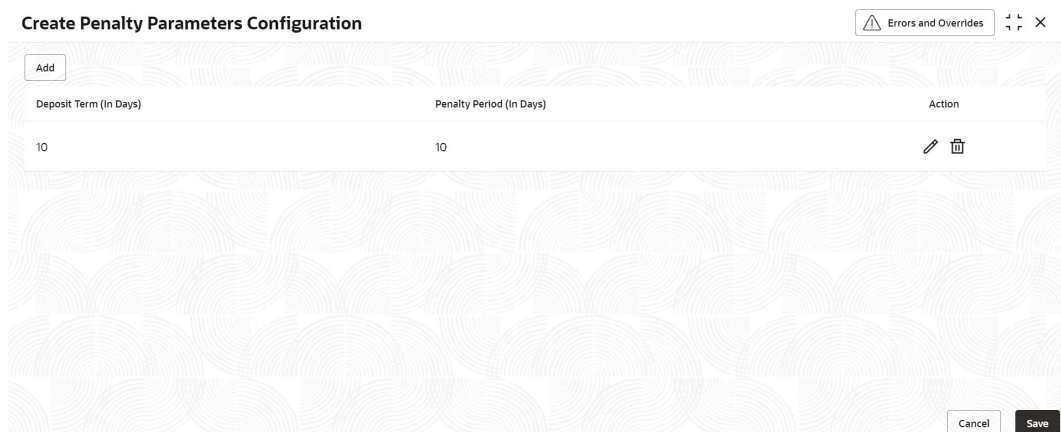
3. Specify the fields on **Create Penalty Parameters Configuration** screen.

   Click the **Add** button in the **Add Penalty Days to Deposit Parameters**. The **Add Penalty Parameters** screen displays.

Figure 1-18   Add Penalty Parameters

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

Table 1-15   Create Penalty Parameters Configuration - Field Description

Field	Description
Deposit Term	Specify the tenor of the deposit in days.
Penalty Period	Specify the penalty period to be considered for penalty calculation in days. For each specified deposit term, a penalty period can be configured and when there is a premature redemption of the deposit, the penalty is calculated basis the term of the deposit and the corresponding penalty days maintained for the deposit term in this maintenance.

Example for penalty calculation based on the maintained parameters:

Deposit Amount - $10,000

The deposit rate for a 3 year CD is 3%

Scenario: Customer has opened a 3 year CD of $10,000 on 01-Jan-2023. Maturity date for the same will be is 31-Dec-2026.

Customer wishes to pre-close the CD after 6 months from the date of deposit that is 01-July-2023.

Then the interest is calculated at the rate original rate of 3% for 6 months as per US requirements.

Considering the below penalty configuration in the bank level:

Table 1-16   Penalty Configuration

Deposit Term	Penalty Period
30 days	30 days
90 days	60 days
6 months	90 days
1 year	180 days
3 year	180 days
5 year	360 days

Penalty is calculated at the original CD rate of 3% for a period of180 days (6 months) since the CD tenor is 3 years in the example above.

So, considering simple interest - Interest = (10000*(0.03/12)*6) = $150

AND Penalty = (10000*(0.03/12))*6 = $150

Therefore, in this case the final payout will be = Principal + Interest – Penalty = 10000 +150 – 150 = $10000.

> **✎ Note:**
>
> The example does not take tax into consideration. For simplicity purposes, simple interest formula is used for calculating interest and penalty.

- Click the **Add** or **Add Another** button to include the penalty parameters in the **Create Penalty Parameters Configuration** screen.

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

## 1.3.2 View Penalty Parameters Configuration

This topic explains the systematic instructions to view the list of penalty parameters configuration.

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

2. Under **Configurations**, click **Penalty Parameters Configuration**. Under **Penalty Parameters Configuration**, click **View Penalty Parameters Configuration**.

The **View Penalty Parameters Configuration** screen displays.

Figure 1-19　View Penalty Parameters Configuration
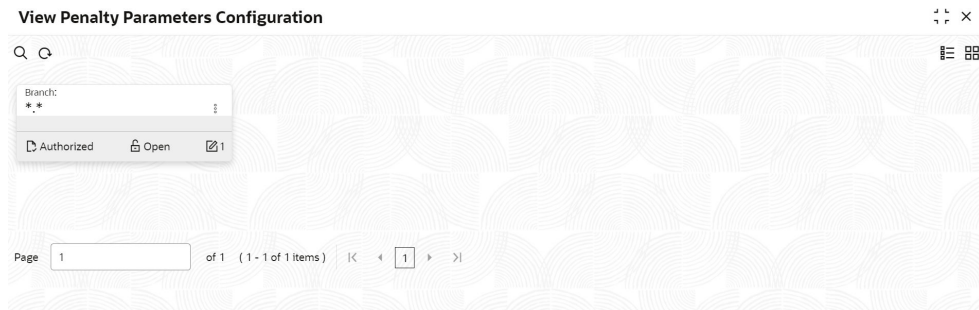
For more information on fields, refer to the field description table below.

Table 1-17　View Payin Maintenance - Field Description

Field	Description
Branch Code	Displays the branch code.
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.

1.4 State Group Parameters Configuration

This allow users to define state group parameters for the escheatment parameters across the currencies.

This topic contains the following subtopics:

- Create State Group Parameters Configuration
  This topic describes the systematic instructions to create state group parameters configuration.

- View State Group Parameters Configuration
  This topic explains the systematic instructions to view the list of state group parameters configuration.

1.4.1 Create State Group Parameters Configuration

This topic describes the systematic instructions to create state group parameters configuration.

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

2. Under **Configurations**, click **State Group Parameters Configuration**, under **State Group Parameters Configuration**, click **Create State Group Parameters Configuration**.

   The **Create State Group Parameters Configuration** screen displays.

Figure 1-20   Create State Group Parameters Configuration

Currency Code	Escheatment Days	First Reminder Prior Days	Second Reminder Prior Days	State GL	Action
EUR	5	2	1	91234689	✏ 🗑

3. Specify the fields on **Create State Group Parameters Configuration** screen.

   Click the **Add Escheatment** button. The **Add Escheatment Parameters** screen displays.

Figure 1-21   Add Escheatment Parameters

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

Table 1-18   Create State Group Parameters Configuration - Field Description

Field	Description
Group ID	Specify the state group ID. This should be an unique alphanumeric code.
Currency	Select the currency from the drop-down list for which the grouping has to be done.

Table 1-18   (Cont.) Create State Group Parameters Configuration - Field Description

Field	Description
Escheatment Days	Specify the escheatment days for the state group ID and currency. The escheatment date is calulated for the deposit basis this configured escheatment days.
First Reminder Prior Days	Specify the first reminder notice prior days based on which the first notification prior to escheatment marking will be sent to the customer. For Example: If first reminder prior days is 10 then the first notice will be sent 10 days before the deposit is marked as escheated.
Second Reminder Prior Days	Specify the second reminder notice prior days based on which the second notification prior to escheatment marking will be sent to the customer. The second reminder prior days needs to be less than the first reminder prior days. For Example: If first reminder prior days is 10 then the first notice will be sent 10 days before the deposit is marked as escheated and if second reminder prior days is 5 in this case, then the second reminder prior notice will be sent 5 days before the deposit is due to be marked as escheated.
State GL	Specify the State GL to which the escheated funds has to be transferred, when the deposit is marked for escheatment processing and eventually closed after transferring the funds on the escheatment date.

- Click the **Add** or **Add Another** button to include the escheatment parameters in the **Create State Group Parameters Configuration** screen.

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

1.4.2 View State Group Parameters Configuration

This topic explains the systematic instructions to view the list of state group parameters configuration.

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

2. Under **Configurations**, click **State Group Parameters Configuration**. Under **State Group Parameters Configuration**, click **View State Group Parameters Configuration**.

The **View State Group Parameters Configuration** screen displays.

Figure 1-22   View State Group Parameters Configuration

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

Table 1-19   View State Group Parameters Configuration - Field Description

Field	Description
Group ID	Displays the group ID.
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.

1.5 State Group Mapping Configuration

This allows the user to map the state group ID to state codes and business products so that the escheatment parameters can be mapped as per the state.

This topic contains the following subtopics:

• Create State Group Mapping Configuration
  This topic describes the systematic instructions to create state group mapping configuration.

- [View State Group Mapping Configuration](#)
  This topic explains the systematic instructions to view the list of state group mapping configuration.

1.5.1 Create State Group Mapping Configuration

This topic describes the systematic instructions to create state group mapping configuration.

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

2. Under **Configurations**, click **State Group Mapping Configuration**, under **State Group Mapping Configuration**, click **Create State Group Mapping Configuration**.

   The **Create State Group Mapping Configuration** screen displays.

Figure 1-23   Create State Group Mapping Configuration

3. Specify the fields on **Create State Group Mapping Configuration** screen.

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

Table 1-20   Create State Group Mapping Configuration - Field Description

Field	Description
State Code	Specify the state code or click the **Search** icon to view and select the state group code from the list displayed.
State Group Code	Specify the state group code or click **Search** icon to view and select the state group code from the list displayed. The Group IDs maintained as part of state group parameters configuration are displayed for selection in the list.
Product Domain	Specify the product domain or click the **Search** icon to view and select the product domain from the list displayed.
Business Product	Specify the business product or click the **Search** icon to view and select the business product from the list displayed.

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.
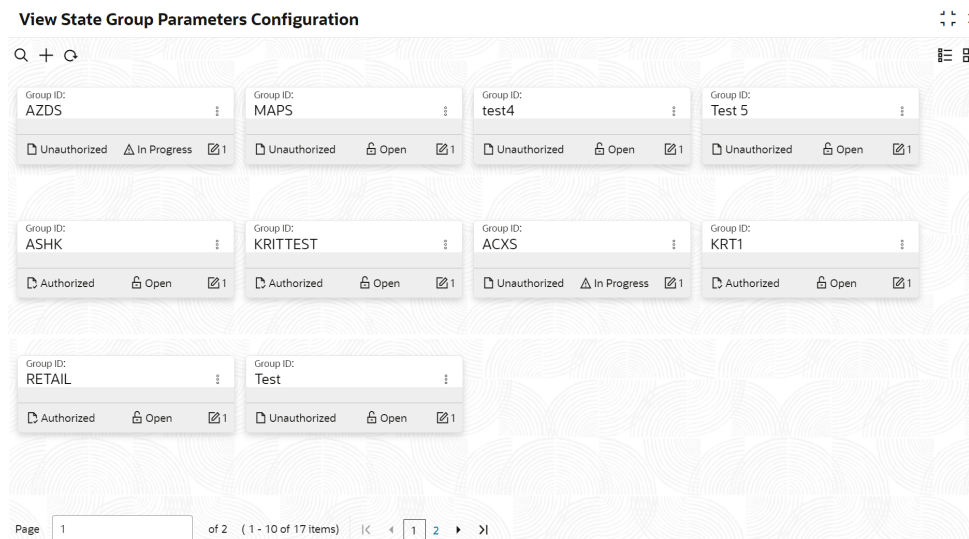
1.5.2 View State Group Mapping Configuration

This topic explains the systematic instructions to view the list of state group mapping configuration.

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

2. Under **Configurations**, click **State Group Mapping Configuration**. Under **State Group Mapping Configuration**, click **View State Group Mapping Configuration**.

   The **View State Group Mapping Configuration** screen displays.

Figure 1-24   View State Group Mapping Configuration
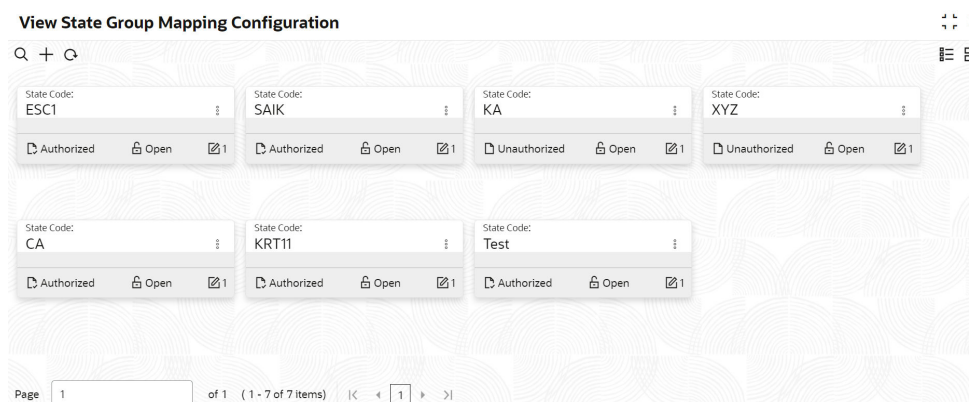
For more information on fields, refer to the field description table below.

Table 1-21   View State Group Mapping Configuration - Field Description

Field	Description
State Code	Displays the state code.
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.

2

Operations

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

- Overview of Deposit Services
  The **Deposit Services** module facilitates doing various transactions on Certificate of Deposit accounts.

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

- CD 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 Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.

- CD Maintenances
  You can maintain the CD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD).

- CD Inquiries
  A deposit with a fixed tenure or term is called as time deposit or Certificate of Deposit (CD). This chapter deals with inquiries of a certificate of deposit.

- Death Claim for Certificate of Deposits
  This topic describes the processing of death claim in CDs.

- Unlcaimed processing for Certificate of Deposits
  This topic describes the processing of escheatment in CDs.

- Certificate of Deposits Compounding
  This topic describes the compounding details for CDs.

2.1 Overview of Deposit Services

The **Deposit Services** module facilitates doing various transactions on Certificate of Deposit 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:

Certificate of Deposit View

Figure 2-1   Deposit Services Mega Menu
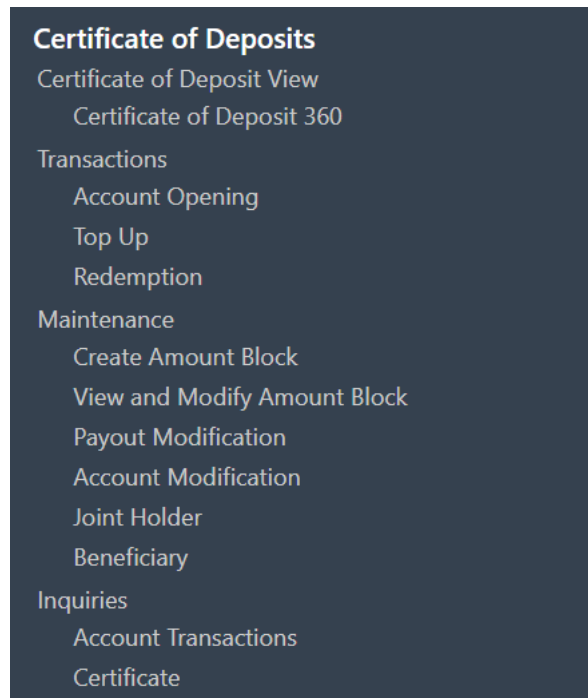
Table 2-1   Menu Items

Menu Item	Description
Transactions	Teller or Supervisor can use to initiate certificate of 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 Certificate of Deposit View

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

This topic contains the following subtopic:

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

2.2.1 Certificate of Deposit 360

You can get an 360-degree view of a customer's certificate of deposit account using the **Certificate of 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 certificate of deposit details:

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

   The **Certificate of Deposit 360** screen is displayed.

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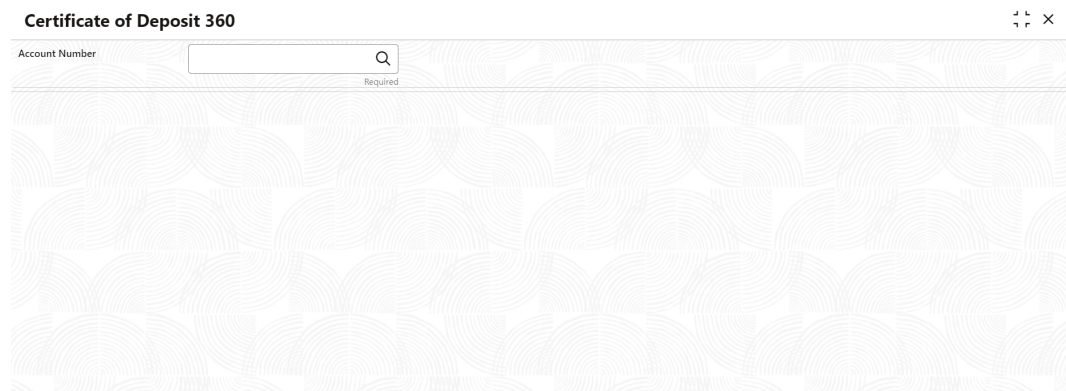
2. On the **Certificate of Deposit 360** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

   The details are displayed in the dashboard.

Figure 2-3   Deposit Details for Certificate of Deposit

3. You can view the CD 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 CD 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**
<CD Account Number>	Displays the CD 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 CD	Displays if the interest from the CD is to be re-invested in the same deposit or paid out.
Beneficiary	Specify if a beneficiary is registered or not.
Account Holder	This widget displays the account holder details.
Name	Displays the name of the account holder of the CD.
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 CD product.
Premature Redemption	This option will be selected if premature redemption is allowed for the CD product.
Top up	This option will be selected if a top-up is allowed for the CD 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 CD account. Click the **View Error Details** link to view the error message.
Instructions Set	This widget displays the set of instructions set on the CD account. **✎ Note:** To create new set of instructions for the CD account, click the **Set Instructions** link.
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.
<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.
Net Rate	Displays the net rate percentage of interest.

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

Field	Description
<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 CD 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 CD 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 Certificate of Deposit (CD). This chapter deals with transactions of a certificate of deposit.

This topic contains the following subtopics:

• Account Opening
  You can simulate the Certificate of Deposit creation and then open the CD 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 CD top-up transaction using this screen.

- Redemption
  You can redeem a Certificate of Deposit using this screen. The redemption
  proceeds can be credited to Current and Savings Account, New Certificate of
  Deposit, Banker's Cheque, Demand Draft, or Ledger. The Certificate of Deposit
  can be redeemed in full or part.

2.3.1 Account Opening

You can simulate the Certificate of Deposit creation and then open the CD 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 CD details to simulate the interest and maturity value for the
  CD account.

- Payin Details
  You can specify or select the payin details for the CD account. The funding or
  payin options can be CASA, GL or a combination of CASA and GL (Multimode
  settlement). This funding option will be enabled based on the funding options
  maintained for the selected product.

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

- Additional Details
  You can add details for the joint holder and beneficiary for the CD account.

2.3.1.1 Simulation

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

To perform CD simulation:

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

    The **Certificate of Account Opening** screen is displayed.

Figure 2-4   Certificate of Account Opening

2. On the **Certificate of 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   Certificate of Account Opening

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

Table 2-3   Certificate of Deposit Account Opening - Simulation – Field Description

Field	Description
Customer ID	Specify the customer for whom the CD is to be opened. **Note:** The customer name is also displayed adjacent to the field.
Product	Select the deposit product under which the CD 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.) Certificate of 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, specify the tenure for maturity in years, months, and days in the fields displayed adjacent. • **Date**: If you select this option, specify or select the date. ✎ **Note:** If the predefined tenor is maintained at the product when user select the product, the system list the predefined tenor maintained at the product. The user can select the tenor for deposit account, and the maturity date will be calculated based on the selected tenor.
Reinvest Interest	Switch to Toggle On to reinvest the interest in CD. 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
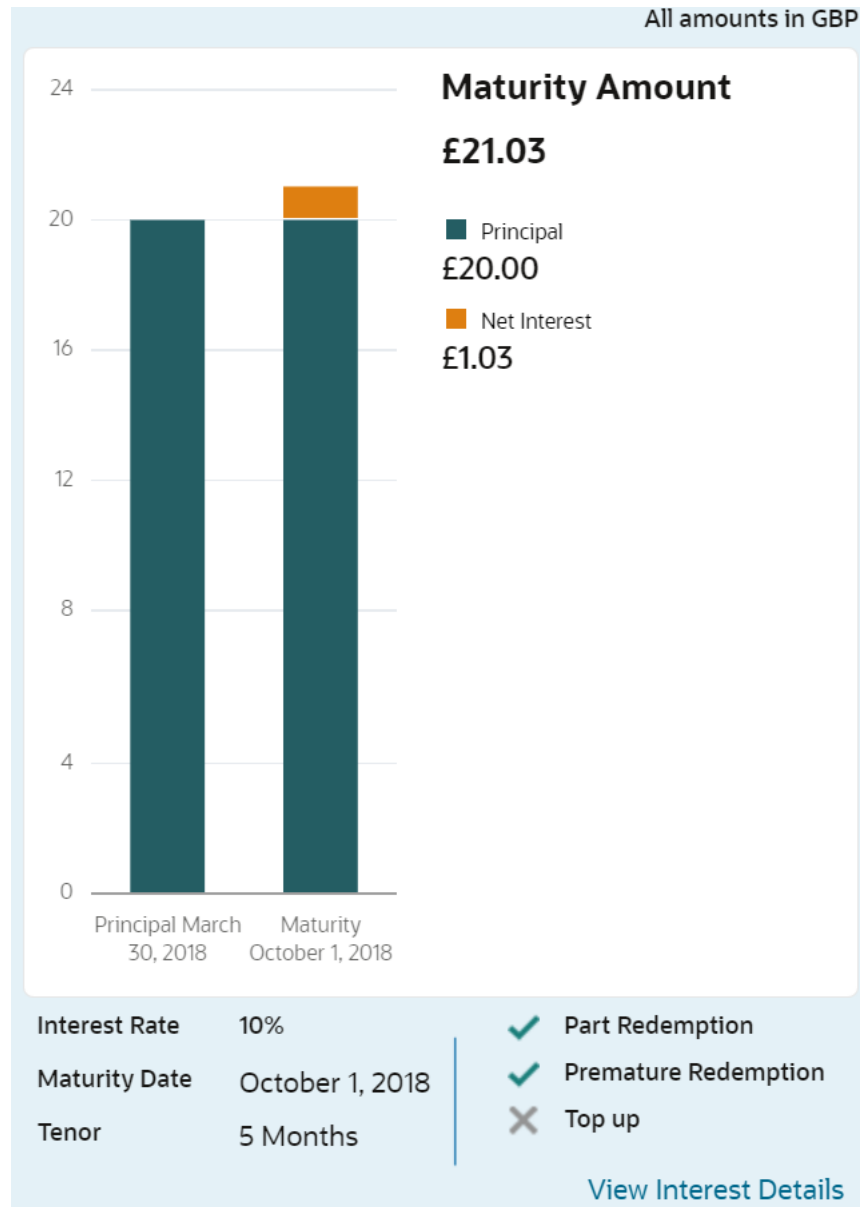
6. Based on the input data provided, the system simulates the details of CD and displays them in a widget on the right side. For more information on fields, refer to the field description table.

Table 2-5   CD Account Opening - Output Details – Field Description

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

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

Field	Description
Tenor	Displays the tenor of the CD 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 CD account. The funding or payin options can be CASA, GL or a combination of CASA and GL (Multimode settlement). This funding option will be enabled based on the funding options maintained for the selected product.

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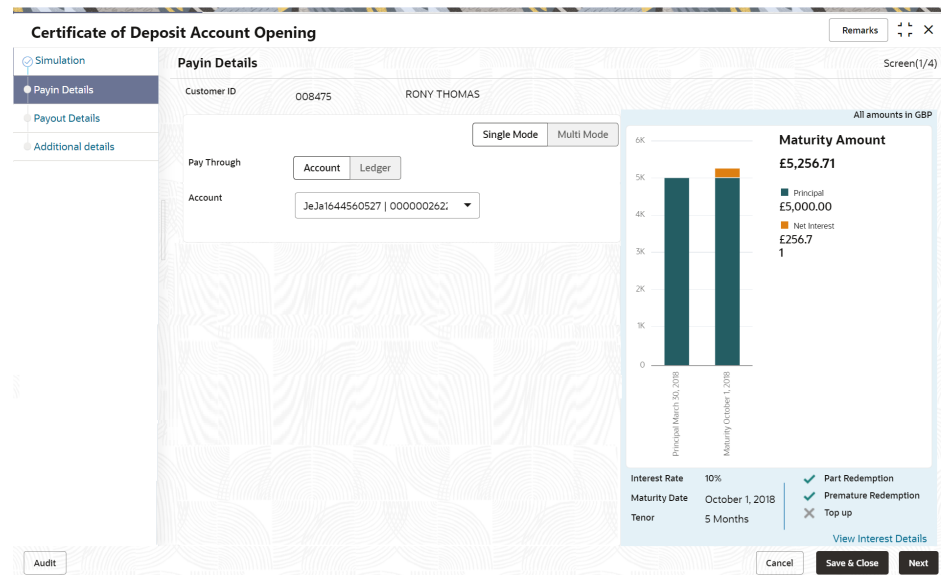
b. Perform the required action for own CASA account. For more information on fields, refer to the field description table.

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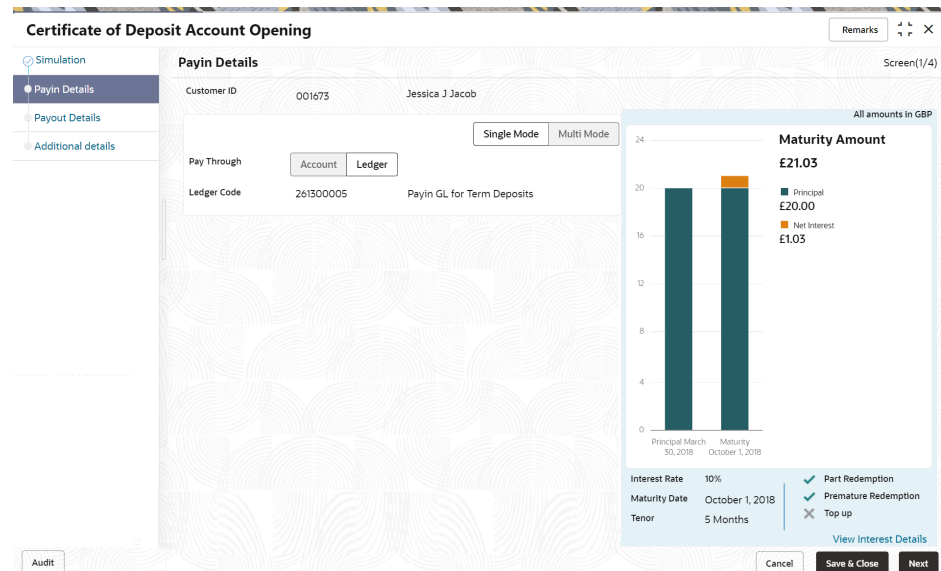
b. Perform the required action for ledger. For more information on fields, refer to the field description table.

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 CD 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 CD 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.

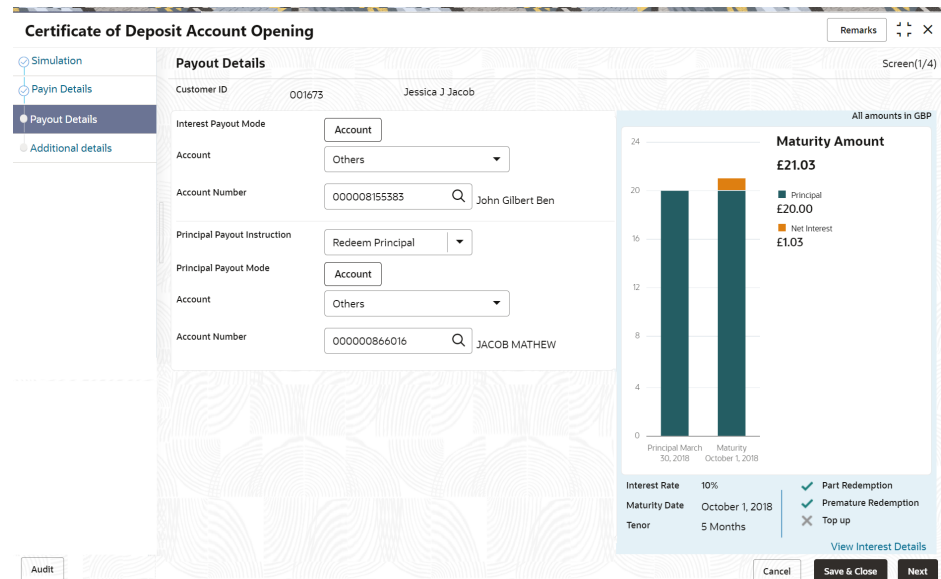**Table 2-11   Payout Details – Reinvest Interest Not Enabled – Field Description**

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 CD 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 beneficiary for the CD 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 beneficiary.

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

Figure 2-16   Additional Details
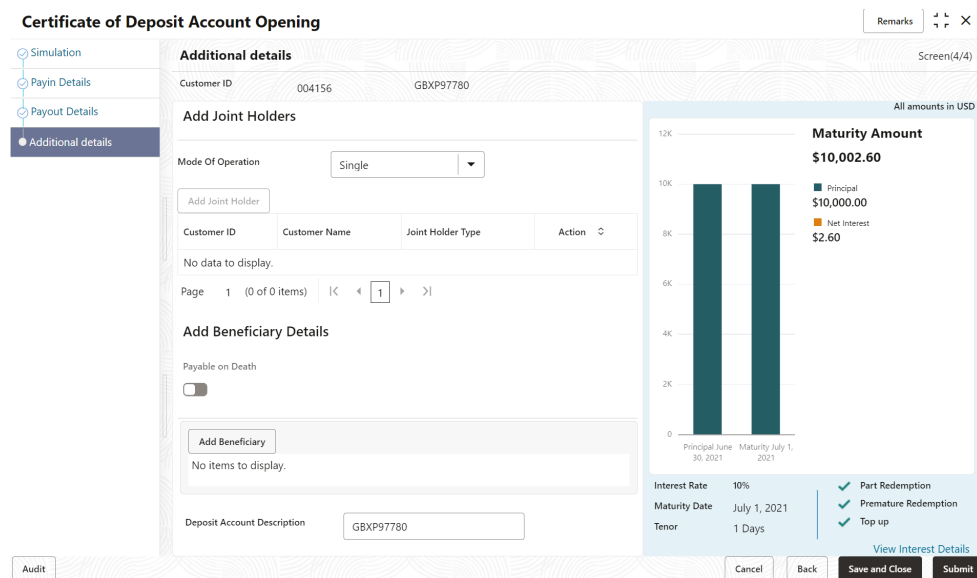
2. In the **Additional Details** tab, maintain the details as required. For more information on fields, refer to the field description table.

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 Beneficiary Details	This section displays the fields to add the beneficiary details. For more information on this section, refer *Add Beneficiary Details*.

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

Field	Description
Payable on Death	This option is to maintain a beneficiary to the account in the event of primary customer's death. When this switch is toggled **ON**, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.
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 beneficiaries, 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   CD 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.

Table 2-13   (Cont.) CD Account Opening - Additional Details - Add Joint Holder Details – Field Description

Field	Description
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 Beneficiary Details**

a. Click **Add Beneficiary**.

The **Beneficiary Details** section is displayed.

Figure 2-18   Beneficiary 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 **Beneficiary Details** section, maintain the required details. For more information on fields, refer to the field description table.

Table 2-14   CD Account Opening - Additional Details - Add Beneficiary Details – Field Description

Field	Description
Beneficiary Details	This section displays fields to add the beneficiary details.
Title	Select the title of the beneficiary. 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 beneficiary.
Middle Name	Specify the middle name of the beneficiary.
Last Name	Specify the last name of the beneficiary.
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 beneficiary.
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 beneficiary.
Building	Specify the building of the beneficiary.
Street	Specify the street of the beneficiary.
Locality	Specify the locality of the beneficiary.
City	Specify the city of the beneficiary.
State	Specify the state of the beneficiary.
Country	Select or specify the country of the beneficiary.
Zip Code	Specify the zip code of the beneficiary.

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

Field	Description
Contact Details	This section displays the fields to add the contact details of the beneficiary.
Email	Specify the email ID of the beneficiary.
Mobile	Specify the mobile number of the beneficiary.
Phone	Specify the phone number of the beneficiary.
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 **Beneficiary Details** and **Address and Contact Details** sections.

c. Click **Save**.

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

Figure 2-19   Beneficiary Summary

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

Table 2-15   CD Account Opening - Additional Details - Add Beneficiary Details - Summary – Field Description

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

Table 2-15   (Cont.) CD Account Opening - Additional Details - Add Beneficiary Details - Summary – Field Description

Field	Description
Guardian	Display the name of the guardian. ✎ **Note:** The name of the guardian is displayed, if the beneficiary is a minor.

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

3. Click **Submit**.

The screen is successfully submitted for authorization.

> ✎ **Note:**
>
> The CD account number is displayed when CD account creation is successful.
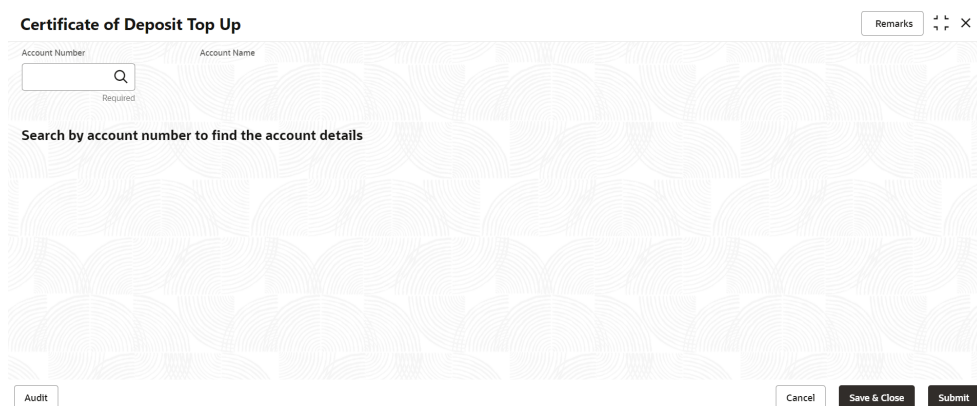
2.3.2 Top Up

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

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits**, under **Transactions**, click **Top Up** or specify **Top Up** in the search icon bar and select the screen.

   The **Certificate of Deposit Top Up** screen is displayed.

Figure 2-20   Certificate of Deposit Top Up

2. On the **Certificate of Deposit Top Up** screen, Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The Top Up details are displayed in the **Certificate of Deposit Top Up** screen.

Figure 2-21   Certificate of Deposit Top Up Details
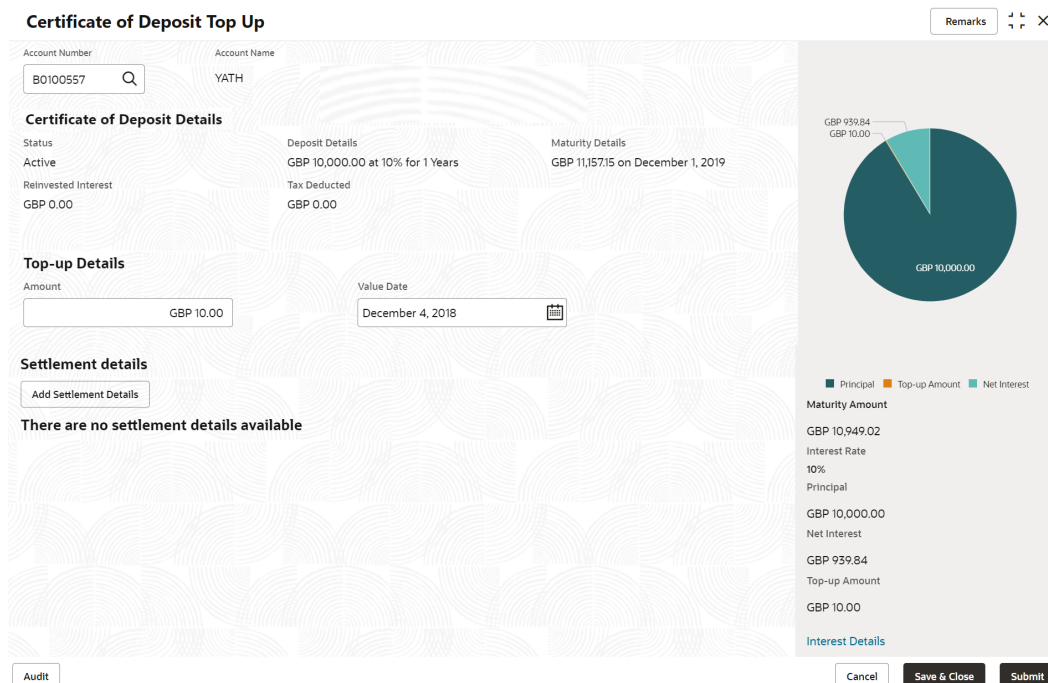
3. In the **Certificate of Deposit Top Up** screen, perform the required action. For more information on fields, refer to the field description table.

Table 2-16   Certificate of Deposit Top Up – Field Description

Field	Description
Account Number	Click the **Search** icon and select the account number or specify the account number to perform the CD top-up. **Note:** The account holder name is displayed adjacent to this field.
Status	Displays the CD status. The possible options are: • **Active** • **Matured** • **Closed**
Deposit Details	Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.

Table 2-16   (Cont.) Certificate of Deposit Top Up – Field Description

Field	Description
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**.
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Amount	Specify the amount which the customer wants to add to the principal of the CD.
Value Date	Specify the date from which the top-up is to take effect.

- After specifying the amount in the **Amount** field in the **Certificate of Deposit Top Up** screen, the simulated output details are displayed on the right side of the screen.

Note:

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

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

Table 2-17   Top-Up Simulation Details – Field Description

Field	Description
Maturity Amount	Displays the proceeds due to the customer on maturity after taking into consideration the top-up amount.
Interest Rate	Displays the Net interest on the principal (Interest – Tax).
Principal	Displays the total principal of the CD.
Net Interest	Displays the interest net amount.
Top-up Amount	Displays the top-up amount.

- Click the **Interest Details** link in the CD simulation details of the **Certificate of Deposit Top Up** screen.

  The **Interest Details** screen is displayed.

Figure 2-22   Certificate of Deposit Top Up - Interest Details

Interest Details   ✕

Date	Reinvested Interest	Principal
December 3, 2018	£7.40	£10,007.40
December 31, 2018	£69.11	£10,079.11
January 31, 2019	£77.10	£10,163.61
February 28, 2019	£70.17	£10,233.78
March 31, 2019	£78.23	£10,312.01
April 30, 2019	£76.28	£10,388.29
May 31, 2019	£79.41	£10,467.70
June 30, 2019	£77.44	£10,545.14
July 31, 2019	£80.60	£10,625.74
August 31, 2019	£81.23	£10,706.97

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Table 2-18   Interest Details – Field Description

Field	Description
Date	Displays the date as of which the interest amount is applicable.
Reinvested 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 CD).

- Click the **Close** icon, to close the **Interest Details** screen.

4. On **Certificate of Deposit Top Up** screen, click **Add Settlement Details** button.

   The **Add Settlement Details** screen is displayed with the default payin mode as **Account**.

Figure 2-23   Add Settlement Details - Account

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

Table 2-19   Add Settlement Details - Account

Field	Description
Select Payin Mode	The **Account** mode is selected with the default.

Table 2-19   (Cont.) Add Settlement Details - Account

Field	Description
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Account Balance**. You can select the account for CD payin. You can select **Others** from the widget to select any other accounts in the same bank for CD payin.
Search Account Details	If you select **Others** from the widgets, this field is diplayed to specify the account number. click the ⌕ icon or specify the account number in the **Account Number** field and the **Account Name** is displayed adjacent to the account number.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.
Exchange Rate	Displays the exchange rate. > **Note:** > This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payin account currency. > **Note:** > This field is displayed only if there is cross currency transaction.

5. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 2-24   Add Settlement Details - Ledger

Add Settlement Details   ✕

Select Payin Mode

○ Account   ⦿ Ledger

Ledger Details

Ledger Code   Ledger Description

134000067   Payin GL for Term Deposits

Payment Details

Payin Amount

| GBP 10.00 |

Cancel   Add More   **Add**

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

Table 2-20   Add Settlement Details - Ledger

Field	Description
Ledger Code	Displays the ledger code used for the transaction.
Ledger Description	Displays the ledger description used for the transaction.
Payin Amount	Displays the amount and you can modify the amount in case the amount is payin by different modes or accounts.

6. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.

7. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payin amount is updated for the remaining settlement amount.

8. Click **Add** button to add the settlement details in **Certificate of Deposit Top Up** screen.

   The settlement details are displayed in the **Certificate of Deposit Top Up** screen.

Figure 2-25   Settlement Details

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

Table 2-21   Certificate of Deposit Top Up - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** Note: Exchange rate is displayed only if there is a cross currency transaction. Click the **Edit** icon to edit the top up amount in the settlement details. Click the **Delete** icon to delete the settlement details.

9. Click **Submit**.

The screen is successfully submitted for authorization.

2.3.3 Redemption
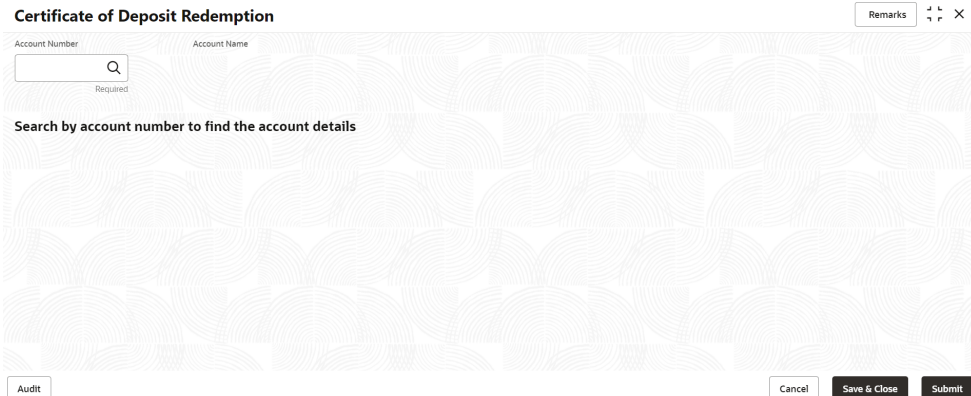
You can redeem a Certificate of Deposit using this screen. The redemption proceeds can be credited to Current and Savings Account, New Certificate of Deposit, Banker's Cheque, Demand Draft, or Ledger. The Certificate of Deposit can be redeemed in full or part.

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

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and then **Transactions**, click **Redemption**, or specify **Redemption** in the search icon bar and select the screen.

   The **Certificate of Deposit Redemption** screen is displayed.

   Figure 2-26   Certificate of Deposit Redemption

2. On the **Certificate of 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 **Certificate of Deposit Redemption** screen.

Figure 2-27   Certificate of Deposit Redemption Details

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

Table 2-22   Certificate of Deposit Redemption – Field Description

Field	Description
Account Number	Click the **Search** icon and select the account number or specify the account number to perform CD redemption. ✎ **Note:** The account holder name is displayed adjacent to this field.
Status	Displays the CD status. The possible options are: • **Active** • **Matured** • **Closed**
Deposit Details	Displays the principal balance of the CD, the rate of interest, and the tenor of the CD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.

Table 2-22 (Cont.) Certificate of Deposit Redemption – Field Description

Field	Description
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**.
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** The default value is **Full Redemption**. **Note:** You can change the type to **Partial Redemption** and enter the amount in **Redemption Amount** field. The redemption amount should be not be greater than CD account balance.
Redemption Amount	Displays the full redemption amount. **Note:** This field is enabled, if you select the **Partial Redemption** option from the **Redemption Type** field.
Penalty	Displays the penalty that will be charged for premature redemption.
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.
Remarks	You can specify the reason for CD redemption.

4. Based on the input data provided, the system simulates the details of CD and displays them on the right side of the **Certificate of Deposit Redemption** screen.

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

Table 2-23   Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	This displays the details of the redemption payment to the customer.
Amount	This displays the final amount that will be paid out to the customer if the CD is redeemed today.
Principal	Displays the total principal of the CD.
Interest Rate	Displays the Interest rate applicable for the CD.
Interest	Displays the Net interest on the principal (Interest – Tax).
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.
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining certificate of 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.

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

5. On **Certificate of Deposit Redemption** screen, click **Add Settlement Details** button.

   The **Add Settlement Details** screen is displayed with the default payout mode as **Account**.

Figure 2-28   Add Settlement Details - Account

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

Table 2-24   Add Settlement Details - Account

Field	Description
Select Payout Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Currency**. You can select the account for CD payout. You can select **Others** from the widget to select any other accounts in the same bank for CD payout.
Search Account Details	If you select **Others** from the widgets, the **Account Number** field is diplayed to specify the account number. click the **Search** icon or specify the account number in the **Account Number** field and the **Account Name** is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.

Table 2-24   (Cont.) Add Settlement Details - Account

Field	Description
Exchange Rate	Displays the exchange rate. ✎ **Note:** This field is displayed only if there is cross currency transaction.
Transaction Amount	Displays the amount in payout account currency. ✎ **Note:** This field is displayed only if there is cross currency transaction.

6. On **Add Settlement Details** screen, select **Ledger** as the payment mode.

   The ledger details are displayed in the **Add Settlement Details** screen.

Figure 2-29   Add Settlement Details - Ledger

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

Table 2-25   Add Settlement Details - Ledger

Field	Description
Ledger Code	Specify the ledger code or click the **Search** icon and specify the ledger code in the **Ledger Code** field.
Ledger Description	Displays the description once the ledger code is specified.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.

7. Click **Cancel** button, to close the **Add Settlement Details** screen without adding the settlement details.

8. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.

9. Click **Add** button to add the settlement details in **Certificate of Deposit Redemption** screen.

The settlement details are displayed in the **Certificate of Deposit Redemption** screen.

Figure 2-30   Certificate of Deposit Redemption - Settlement Details

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

Table 2-26   Certificate of Deposit Redemption - Settlement Details

Field	Description
Settlement Details	For the **Account**, the system displays the below details. • **Currency** and **Amount** • **Account Number** • **Account Description** For the **Ledger**, the system displays the below details. • **Currency** and **Amount** • **Ledger Code** • **Ledger Description** ✎ **Note:** Exchange rate is displayed only if there is a cross currency transaction. Click the **View** button to view the settlement details. Click the **Edit** icon to edit the redemption amount in the settlement details. Click the **Delete** icon to delete the settlement details.

10. Click **Submit**.

    The screen is successfully submitted for authorization.

2.4 CD Maintenances

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

This topic contains the following subtopics:

• Certificate of Deposit Amount Block
  You can block the CD amount. A Certificate of 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 CD amount.

• View and Modify Amount Block
  You can view or modify the already added block details using this screen.

• Certificate of Deposit Payout Modification
  You can view or modify the payout instructions maintained during the CD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the CD account.

• Certificate of Deposit Account Modification
  You can modify certain attributes of the CD. 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.

• Certificate of Deposit Joint Holder Maintenance
  Certificate of 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.

* Certificate of Deposit Beneficiary Details Update
You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to the CD account using this screen.

2.4.1 Certificate of Deposit Amount Block

You can block the CD amount. A Certificate of 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 CD amount.

To create amount block:

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

   The **Create Certificate of Deposit Amount Block** screen is displayed.

Figure 2-31   Create Certificate of Deposit Amount Block

2. On the **Create Certificate of 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 2-32   Create Certificate of Deposit Amount Block Details

3. Specify the fields on the **Create Certificate of Deposit Amount Block** screen. For more information on fields, refer to the field description table.

Table 2-27   Create Certificate of 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 CD 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 CD amount to be blocked. By default, the CD currency is displayed.
Block Reason	Select the reason for the block. **Note:** For information on fields displayed after clicking **Search**, refer Block Code.

Table 2-27   (Cont.) Create Certificate of Deposit Amount Block – Field Description

Field	Description
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 2-33   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 **Certificate of Deposit Services** mega menu, under **Certificate of 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 2-34   View and Modify Amount Block
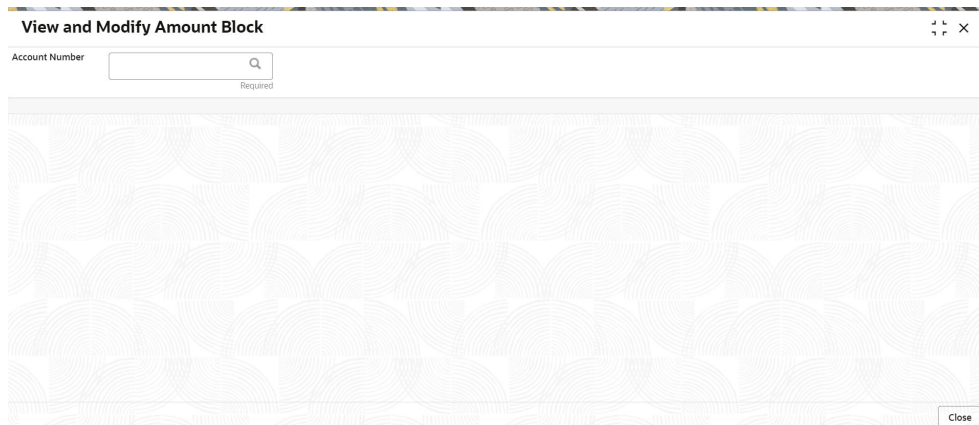
2. On the **View and Modify Amount Block** screen, click the **Search** icon or specify the account number in the **Account Number** field.

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

Figure 2-35   View and Modify Amount Block Details
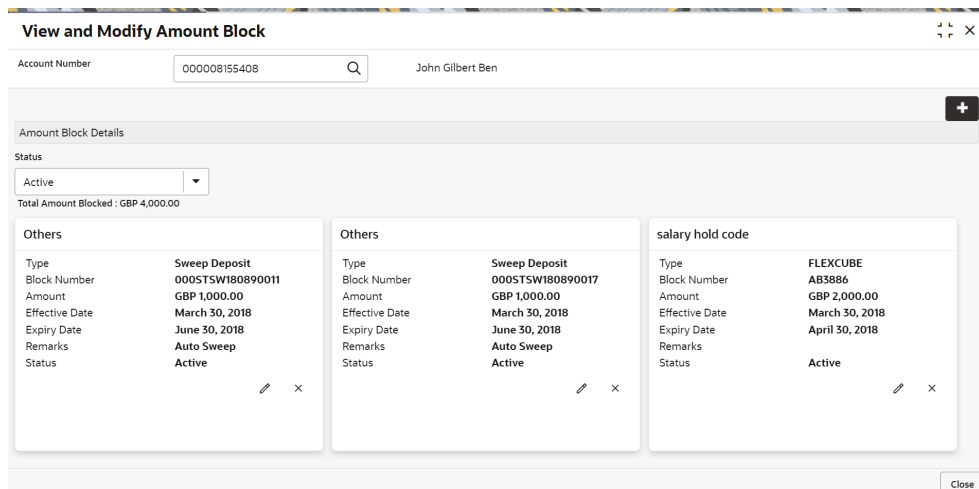
3. On the **Amount Block Details** section, view the block details. For more information on fields, refer to the field description table.

Table 2-28   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 CD amount block details.
Status	Select the block status of the CD account. The options are: • **Active** • **Not Activated** • **Closed** • **Expired** • **All**
Total Amount Blocked	Displays the total amuount blocked on the CD 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 CD amount block by clickng the **Add** icon. For more information, refer screen.

• You can edit a CD amount block details by clicking the **Edit** icon. For more information, refer *Modify Amount Block*.

• You can delete a CD amount block details by clicking the **Close** icon. The Close **Certificate of Deposit Amount Block** screen is displayed with the closed amount block details.

Figure 2-36   Close Certificate of Deposit Amount Block

- **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 Certificate of Deposit Amount Block** screen.

a. In the **Modify Certificate of Deposit Amount Block** screen, modify the required details.

Figure 2-37   Modify Certificate of Deposit Amount Block

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

Table 2-29   Modify CD 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.

Table 2-29 (Cont.) Modify CD Amount Block – Field Description

Field	Description
Block Number	Displays the block number of the CD account.
Type	Displays the type of block on CD account.
Amount To Be Blocked	Specify the CD 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 CD account.
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 Certificate of Deposit Payout Modification

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

To view the CD payout modification details:

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

   The **Certificate of Deposit Payout Modification** screen is displayed.

Figure 2-38   Certificate of Deposit Payout Modification

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

   The details are displayed.

Figure 2-39   CD Payout Modification Details

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

Table 2-30   View CD 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 CD 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 CD account.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Status	Displays the status of the CD 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.
Certificate of Deposit Payout Instructions	This section displays the existing payout instructions of the CD 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**

Table 2-30   (Cont.) View CD Payout Details – Field Description

Field	Description
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.
Amount	Displays the CD 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 CD Payout Modification*. Click the **Edit** icon, to edit the payout details. For more information, refer *Modify CD Payout Modification*. Click the **Delete** icon, to delete the payout details.

4. Click **Submit**.

    The screen is successfully submitted for authorization.

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

2.4.3.1 View CD Payout Modification

You can view the more details of the CD 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 2-40   View CD Payout Modification

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

Table 2-31   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 CD Payout Modification

You can modify the CD payout details.

To modify CD payout simulation:

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 2-41   Payout as Own Account

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

Table 2-32   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.*
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 2-42   Payout through Other Account and Type as Account within Bank

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

Table 2-33   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 2-33   (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 2-43   Payout through Ledger

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

Table 2-34   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 2-44   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 2-45   Rollover Principal, Rollover Interest, or Rollover Principal and Interest

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

Table 2-35   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 Certificate of Deposit Account Modification

You can modify certain attributes of the CD. 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 **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and **Maintenance**, click **Account Modification**, or specify **Account Modification** in the search icon bar and select the screen.

   The **Certificate of Deposit Account Modification** screen is displayed.

Figure 2-46   Certificate of Deposit Account Modification
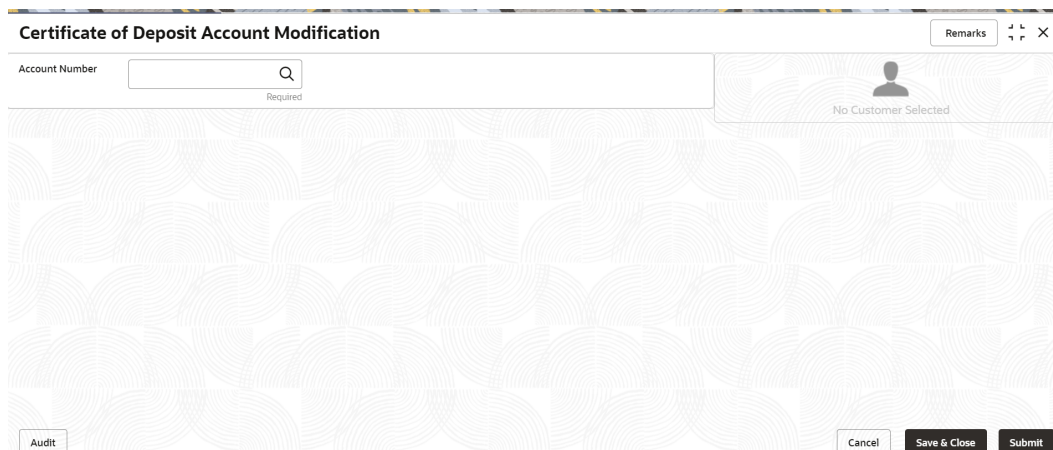
2. On the **Certificate of Deposit Account Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.

   The details of the modification is displayed.

Figure 2-47   CD Account Modification Details
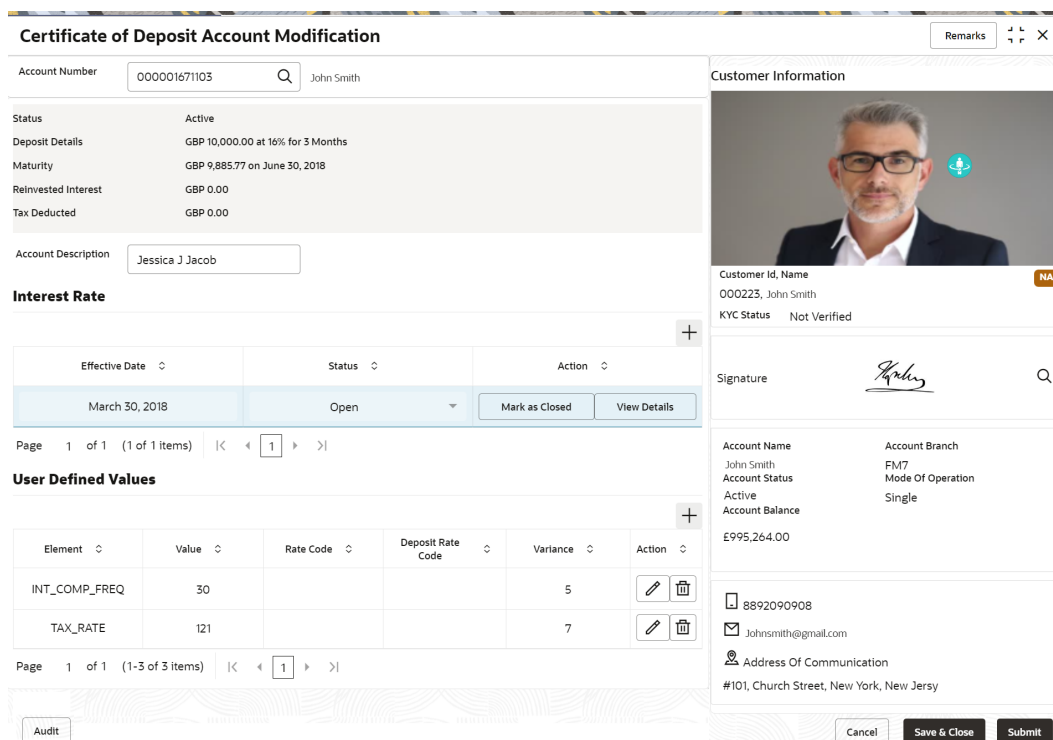
3. You can view the account modification details. For more information on fields, refer to the field description table.

Table 2-36   Certificate of 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 CD 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 CD account. The possible options are: • **Active** • **Overdue** • **Closed**
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the CD 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 2-36 (Cont.) Certificate of 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 Certificate of Deposit Joint Holder Maintenance

Certificate of 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 CD 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 **Certificate of Deposit Services** mega menu, under **Certificate of Deposits**, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

   The **Certificate of Deposit Joint Holder Maintenance** screen is displayed.

Figure 2-48   Certificate of 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 2-49   Certificate of Deposit Joint Holder Maintenance

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

Table 2-37   Certificate of 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 CD account. You can also add, edit, or delete a joint holder of a CD 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 CD account. You can also add, edit, or delete a joint holder of a CD 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 2-50   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 2-38   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 2-38   (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 2-51   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 2-52   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 Certificate of Deposit Beneficiary Details Update

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

To update beneficiary details:

1.   On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits**, under **Maintenance**, click **Beneficiary** or specify **Beneficiary** in the search icon bar and select the screen.

The **Certificate of Deposit Beneficiary Details Update** screen is displayed.

Figure 2-53   Certificate of Deposit Beneficiary 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 2-54   Certificate of Deposit Beneficiary Details

> **Note:**
>
> If no beneficiary is added to the selected account, then there are no details displayed in the **Beneficiary Details** section.

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

Table 2-39   CD Beneficiary 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 beneficiary 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.
Payable on Death	This option is to maintain a beneficiary to the account in the event of primary customer's death. When this switch is toggled **ON**, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.
Beneficiary Details	This section displays the details of the beneficiary added to the CD account.
Beneficiary Name	Displays the name of the beneficiary.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiary date of birth.
Minor	Displays whether the beneficiary is a minor or major.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.
Actions	Displays the following icons to perform the action: • **View**: For information on this action, refer *View Beneficiary Details*. • **Edit**: For information on this action, refer *Edit Beneficiary Details*. • **Delete**: If you click this icon, then a confirmation message is displayed that the beneficiary 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 Beneficiary
  You can add a beneficiary to a CD account.

• View Beneficiary Details
  You can view the details of the beneficiary added to a CD account.

• Edit Beneficiary Details
  You can edit the beneficiary details that are already added to a CD account.

2.4.6.1 Add Beneficiary

You can add a beneficiary to a CD account.

To add a Beneficiary :

1. In the **Beneficiary Details** section, click **Add Beneficiary** .

    The **Add Beneficiary** section is displayed.

CD Maintenances

Figure 2-55   Add Beneficiary

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Figure 2-56   Address Details

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

Table 2-40   Add Beneficiary – Field Description

Field	Description
Beneficiary Details	This section displays the fields for capturing the basic beneficiary details.
Customer ID	Select or specify the customer ID to default the beneficiary details for the selected customer.
Relationship Type	Select the relationship type with the beneficiary.
Title	Select a title for the beneficiary.
First Name	Specify the beneficiary first name.
Middle Name	Specify the beneficiary middle name.
Last Name	Specify the beneficiary last name.
Date of Birth	Select or specify the beneficiary date of birth.

Minor	Displays whether the added beneficiary is a minor or major based on the date of birth selected or specified.
	
	✎ **Note:**
	
	The minor status will be derived based on the minor age limit maintained for the state (the state will be derived from the account holder's residential address).
	
	Find the below steps to configure minor age validation.
	
	a. Create a fact for values, State, and Age.
	
	b. Create a rule for minor age validation with the required state and related age.
	
	`IF`
	
	`((STATE==US)&&(AGE < 18))`
	
	Output
	
	`Section1 True`
	
	c. Maintain a validation model with model code as **VMMINORAGE** and link the above rule.
	
	For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

Address Details	This section displays the fields to capture the beneficiary address.

Table 2-40 (Cont.) Add Beneficiary – Field Description

Field	Description
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 beneficiary.
Street	Specify the street of the beneficiary.
City	Specify the city of the beneficiary.
State	Specify the state of the beneficiary.
Country	Select or specify the country of the beneficiary.
Zip Code	Specify the zip code of the beneficiary.

• If the added beneficiary is a minor, its mandatory to add the guardian details. If required, you can also add gaurdian details for a major by switching to toggle **ON** from the **Add Gaurdian** field in the **Gaurdian Details** section

Figure 2-57 Guardian Details

Figure 2-58   Guardian Address Update

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

Table 2-41   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.
Default Address	Select the default address for the guardian. The options are: – **Beneficiary**: If you select this option, then the guardian address is defaulted from beneficiary 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.

3. Click **Add Beneficiary**.

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

   The beneficiary details are saved and displayed in the **Certificate of Beneficiary Details Update** section.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.4.6.2 View Beneficiary Details

You can view the details of the beneficiary added to a CD account.

To view the beneficiary details:

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

   The **Beneficiary Details** section is displayed.

Figure 2-59   View Beneficiary Details - Personal

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

Table 2-42   Beneficiary Details - Personal Details – Field Description

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

Figure 2-60   View Beneficiary Details - Guardian

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

Table 2-43   Beneficiary Details - Guardian Details – Field Description

Field	Description
Guardian Details	This tab displays the guardian details. **Note:** This tab is displayed if the beneficiary is a minor.
Guardian Name	Displays the name of the guardian.
Relation Type	Displays the type of relationship with beneficiary.
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 Beneficiary Details

You can edit the beneficiary details that are already added to a CD account.

To edit a beneficiary :

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

The **Edit Beneficiary** section is displayed.

2. For information on fields and description, refer *Add Beneficiary*, as the fields in the **Add Beneficiary** section are same.

3. Click **Save**.

2.5 CD Inquiries

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

This topic contains the following subtopics:

- Account Transactions
  You can inquire about the Certificate of Deposits Account Transactions using the **Account Transactions** screen.

- Certificate
  You can specify a CD 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 Account Transactions

You can inquire about the Certificate of Deposits Account Transactions using the **Account Transactions** screen.

1. On the **Homepage**, from the **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and **Inquiries**, click **Account Transactions** or specify **Account Transactions** in the search icon bar and select the screen.

Account Transactions screen is displayed.

Figure 2-61 Account Transactions

2. On the **Account Transactions** 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 **Transactions Details** section is displayed.

Figure 2-62   Account Transactions Details

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

Table 2-44   Account Transactions – Field Description

Field	Description
Account Number	Click the **Search** icon and select the account number or specify the account number to inquire about the account transactions for the CD account number. **✏ Note:** The account holder name is displayed adjacent to this field.

Table 2-44   (Cont.) Account Transactions – Field Description

Field	Description

Select Period	The date criteria are based on which the entries are to be displayed. Below are the options:
	• **All Transactions**
	• **Date Range**
	• **Current Month**
	• **Current Month Plus Previous Month**
	• **Current Month Plus Previous 3 Months**
	• **Current Month Plus Previous 6 Months**
	
	⬥ **Note:**
	    • If the **All Transactions** option is selected, it displays all the transaction details. This is the default option.
	    • If the **Date Range** option is selected, then you need to select the from and to date from the fields displayed adjacent.
	    • If the **Current Month**, **Current Month Plus Previous Month**, **Current Month Plus Previous 3 Months**, or **Current Month Plus Previous 6 Months** option is selected, then the date range is accordingly defaulted and not enabled.

Transaction Details	This section displays the transaction details of the CD account. By default, all transaction are displayed.
Type to 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.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.

4. Click the **View Details** icon in the **Action** to view the required account transaction details.

Figure 2-63   Certificate of Deposits Account Transactions - View Transaction Details

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

Table 2-45   Transaction and Audit Details – Field Description

Field	Description
Event	Displays the event that has triggered the accounting entries.
Transaction Description	Displays the transaction description that is logged.
Account Branch	Displays the branch of the account/GL of the leg.
Account/General Ledger Number	Displays the account/GL for the leg.
Account Description	Displays the name of the account or GL description.
Account Currency	Displays the currency in the account.
Dr/Cr	Displays whether the transaction is debit or credit.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Transaction Description	Displays the transaction description that is logged.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	Displays the audit details such as authorization status, maker, checker, and source system.

2.5.2 Certificate

You can specify a CD 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 **Certificate of Deposit Services** mega menu, under **Certificate of Deposits** and **Inquiries**, click **Certificate** or specify **Certificate** in the search icon bar and select the screen.

   The **Certificate** screen is displayed.

Figure 2-64   Certificate
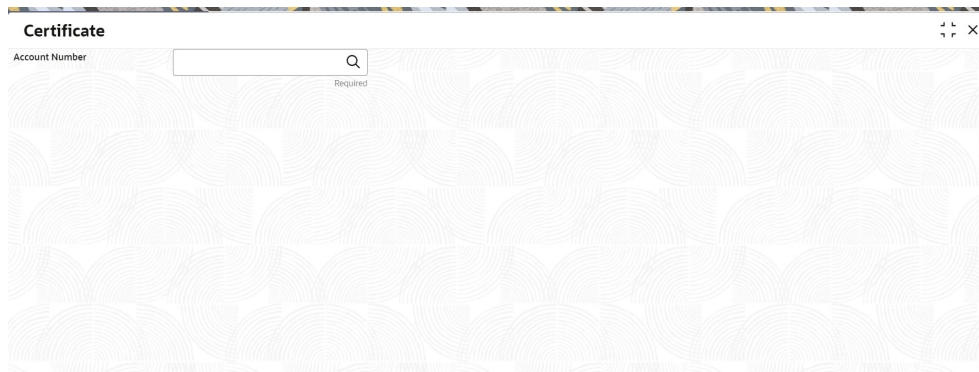
2. On the **Certificate** screen, click the **Search** icon or specify the **Account Number** and press the **Tab** or **Enter** key.

The deposit summary and certificate is displayed.

Figure 2-65   CD Certificate
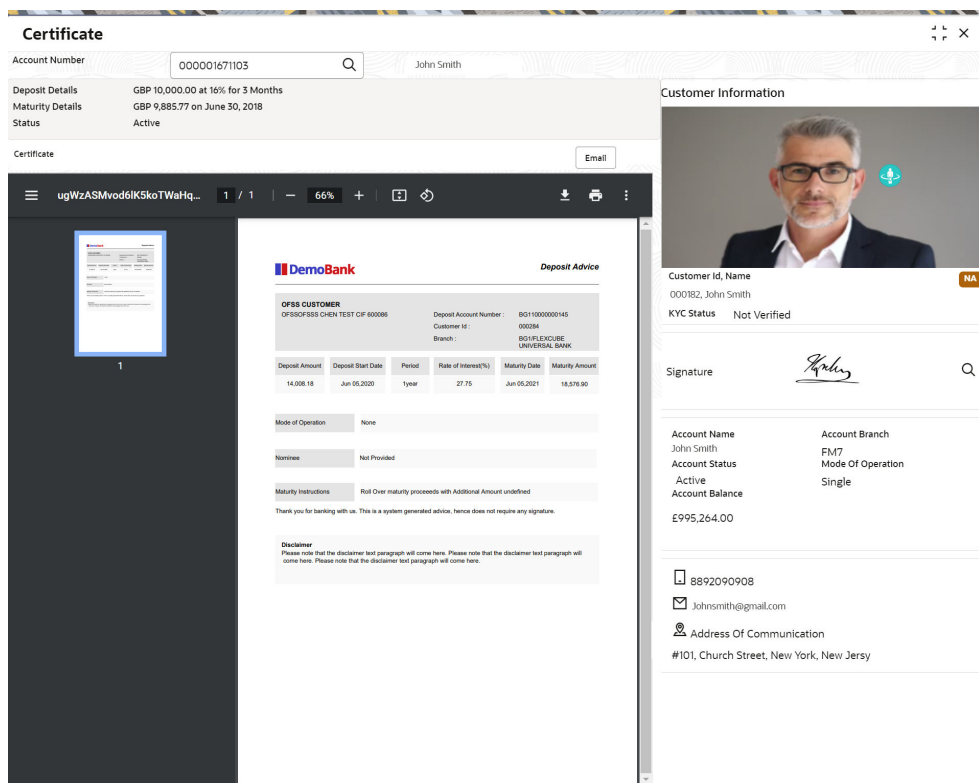
3. You can view the certificate. For more information on fields, refer to the field description table.

Table 2-46   Certificate – Field Description

Field	Description
Account Number	Click the **Search** icon and select the account number or specify the account number for viewing the CD 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**.

2.6 Death Claim for Certificate of Deposits

This topic describes the processing of death claim in CDs.

On expiry of a customer, the account proceeds/claims can be transferred to the descendants or beneficiaries of customers as per process.

When a customer expires, and the party application notifies that the customer status is updated to 'Deceased' all the associated deposits of the customer (both single and jointly held deposits) will be updated to status Blocked. Once the branch user receives the requisite documents (beneficiary details or Probate court order) the user will operationally ensure to unblock the deposit - transfer the proceeds to the beneficiary and then proceed to close the account.

Note:

The unblocking of account and transfer of proceeds if any to the beneficiary based on the probate court order/beneficiary details in account and subsequently closing the account of the deceased is an operational process.

2.7 Unlcaimed processing for Certificate of Deposits

This topic describes the processing of escheatment in CDs.

The escheatment laws differ by state in United States. The escheatment process will always be automatic.

The deposit is closed post the escheatment processing and the unclaimed funds are transferred to the state.

For a term deposit:

- The deposit should be matured or auto-renewed at least 'Once' before considering the same for Escheatment processing.

- Only non-financial transactions to be considered while determining escheatment periods (non-financial transactions at Customer level) for the deposits, which is 'Last Contact Date'.

> **Note:**
>
> The deposit will be considered for escheatment based on the customer last contact date with the bank.

> **Note:**
>
> For more information about the configurations, refer to the sections *State Group Parameters* and *State Code Mapping* in the *Account Configurations User Guide*.

2.8 Certificate of Deposits Compounding

This topic describes the compounding details for CDs.

The system has been enhanced to support interest compound capability for term deposits, the system supports the compounding on a frequency basis as daily, monthly, quarterly, and half yearly.

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   Functional Activity Codes for Oracle Banking Retail Deposits Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_VIEW	VIEW	View the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_AMEND	UNLOCK	Update the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	Validate the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	Submit the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_DELETE	DELETE	Delete the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	Close the Account Services
Deposit Creation	OBRDEP_FA_DEPACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	Reopen the Account Services
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_SAVETD	NEW	Save the the IC deposits
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTDACCOUNTING	NEW	Create Post Deposit Accounting
Deposit Creation	OBRDEP_FA_TXNPPACCOUNTSERVICESAGGREGATE_POSTTDACCOUNTCLASS	NEW	Create Post Deposit Accounting Class
Deposit Creation	OBRDEP_FA_MATCALCENQ	VIEW	View maturity calculat or compute maturity
Deposit Creation	OBRDEP_FA_RENEWALVALIDATE	VALIDATE	Validate the renewal of depsoit
Deposit Creation	OBRDEP_FA_RENEWALPERSIST	NEW	Create the renewal of depsoit
Deposit Creation	OBRDEP_FA_ACCOUNTINFO	VIEW	View deposit account information
Deposit Creation	OBRDEP_FA_RENEWALPROCESS	VIEW	View process the renewal of depsoit

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	RDEP_FA_PP_TXN_RD_ONLINE	VIEW	View deposit online
Deposit Creation	OBRDEP_FA_DASHBOARDQUERYSERVICE	VIEW	View dashboard query service
Deposit Creation	OBRDEP_FA_BALANCEQUERY	VIEW	View deposit Balance query
Deposit Creation	OBRDEP_FA_TDSPLCONDN	VIEW	View depsoit special condition
Deposit Creation	OBRDEP_FA_GETAUDITTRAIL	VIEW	View audit trail
Deposit Creation	OBRDEP_FA_TDUDEGENCONDN	VIEW	View UDE general condition
Deposit Creation	OBRDEP_FA_TDGETMATURTY_DATE	VIEW	View Query for maturity date
Deposit Creation	OBRDEP_FA_TDGETMATURTY_DURATION	VIEW	View Query for maturity duration
Deposit Business Product	OBRDEP_FA_GETRULEUDE	VIEW	View get UDE by Rule
Deposit Creation	RDEPPP_FA_TDPAY_TDPAYBYBRN	VIEW	View Payin details by branch
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_VIEW	VIEW	View Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_AMEND	UNLOCK	Update Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	Validate Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	Submit Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_DELETE	DELETE	Delete Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	Close Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	Reopen Account Services
Deposit Creation	RDEPPP_FA_DEPCLSTRMAINT_VIEW	VIEW	View Deposit Cluster Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_VIEW	VIEW	View Deposit Pay

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	RDEPPP_FA_PCFMNT_VIEW	VIEW	View Pre Closure Factor Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_VALIDATE	VALIDATE	Validate maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_SUBMIT	SUBMIT	Submit record for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_DELETE	DELETE	Delete existing maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_AUTHORIZE	AUTHORIZE	Authorize existing maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_CLOSE	CLOSE	Close a maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_REOPEN	REOPEN	Reopen a closed maintenance for Pay-In
Deposit Topup	OBRDEP_FA_TOPUPENQ	VIEW	View Query deposit topups
Deposit Topup	OBRDEP_FA_TOPUPVALIDATE	VALIDATE	Validate the top up
Deposit Topup	OBRDEP_FA_TOPUPPROCESS	VIEW	View the process of top up
Deposit Topup	OBRDEP_FA_TOPUPPERSIST	NEW	Create a new top up
Deposit Topup	OBRDEP_FA_TOPUPAUTH	AUTHORIZE	Authorize the top up
Deposit Redemption	OBRDEP_FA_REDMNENQ	VIEW	View Query deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNVALID	VALIDATE	Validate the deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNPROCESS	VIEW	View the process of deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNPERSIST	NEW	Persist deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNDEL	DELETE	Delete the deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNAUTH	AUTHORIZE	Authorize the deposit redemptions
Deposit Redemption	OBRDEP_FA_REDMNREV	VIEW	View the reverse deposit redemptions
Deposit Amount Block	OBRDEP_FA_AMTBLKCREATE	NEW	Create new amount block

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Amount Block	OBRDEP_FA_AMTBLKENQ	VIEW	View Query amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKMODIFY	UNLOCK	Modify the amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKDEL	DELETE	Delete amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKREOPEN	REOPEN	Reopen amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKAUTH	AUTHORIZE	Authorize the amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKCLOSE	CLOSE	Close amount block
Deposit Amount Block	OBRDEP_FA_AMTBLK_GETBYBRNACC	VIEW	View amount Bbock by Account and Branch
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_VIEW	VIEW	View Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_NEW	NEW	Create new Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_AMEND	UNLOCK	Update the existing Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_VALIDATE	VALIDATE	Validate the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_SUBMIT	SUBMIT	Submit Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_DELETE	DELETE	Delete the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_CLOSE	CLOSE	Close Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_REOPEN	REOPEN	Reopen Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTAGGREGATE_VIEWALL	VIEW	View all account class details
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_REOPEN	REOPEN	Reopen closed maintenance for UDE

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_NEW	NEW	Create new maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_DELETE	DELETE	Delete new maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_CLOSE	CLOSE	Close an existing maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AMEND	UNLOCK	Update an existing maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_VIEW	VIEW	View maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_REOPEN	REOPEN	Reopen a closed maintenance for IC Product
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_VIEW	VIEW	View maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AMEND	UNLOCK	Update a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_CLOSE	CLOSE	Close an existing maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_DELETE	DELETE	Delete a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_NEW	NEW	Create new maintenance for IC Product

Table A-2 Functional Activity Codes for Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_TDCOMMON	View	View the Deposit 360 details.
Deposit 360	DSR_FA_DASHBOARD	View	View the Deposit 360 details.

Table A-2   (Cont.) Functional Activity Codes for Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account Opening	DSR_FA_TDPAYIN	Initiation	Initiate the TD Account Opening.
Account Opening	DSR_FA_TDPAYIN_CONSOLIDATED	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_SETTLEMENT	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_TD_INVEST	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_SIMULATION	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_PAYOUT_SAVE	Initiation	Initiate the CD Account Opening.
Account Opening	DSR_FA_TDPAYIN_AUTH	Authorization/ Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_SETTLEMENT_HF	Authorization/ Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_SETTLEMENT_HFR	Authorization/ Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_PAYOUT_HF	Authorization/ Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_PAYOUT_HFR	Authorization/ Handoff Retry	Approve or Reject the CD Account Opening request.
Account Opening	DSR_FA_TDCOMMON	View	View the CD Account Opening details.
Account Opening	DSR_FA_PAYOUT_DTLS	View	View the CD Account Opening details.
Account Opening	DSR_FA_ACCOUNT_OPENING_DELETE	Delete	Delete the CD Account Opening.
Top Up	DSR_FA_TDTOPUP	Initiation	Initiate the CD Top Up.
Top Up	DSR_FA_TD_TOPUP_SIM	Initiation	Initiate the CD Top Up.
Top Up	DSR_FA_SETTLETOPUP	Initiation	Initiate the CD Top Up .
Top Up	DSR_FA_SIMULATION	Initiation	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_TDTOPUP_AUTH	Authorization/ Handoff Retry	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_SETTLEMENT_HF	Authorization/ Handoff Retry	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_SETTLEMENT_HFR	Authorization/ Handoff Retry	Approve or Reject the CD Top Up request.
Top Up	DSR_FA_TDCOMMON	View	View the CD Top Up details.
Top Up	DSR_FA_TDTOPUP_DELETE	Delete	Delete the CD Top Up.
Redemption	DSR_FA_TDREDEMPTION	Initiation	Initiate the Redemption.
Redemption	DSR_FA_SIMULATION	Initiation	Initiate the Redemption.
Redemption	DSR_FA_PAYOUT_SAVE	Initiation	Initiate the Redemption.
Redemption	DSR_FA_TDREDEMPTION_AUTH	Authorization/ Handoff Retry	Approve or Reject the Redemption request.

Table A-2   (Cont.) Functional Activity Codes for Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Redemption	DSR_FA_TD_REDEM_REVER_HF	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_PAYOUT_HF	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_PAYOUT_HFR	Authorization/ Handoff Retry	Approve or Reject the Redemption request.
Redemption	DSR_FA_TDCOMMON	View	View the Redemption details.
Redemption	DSR_FA_PAYOUT_DTLS	View	View the Redemption details.
Redemption	DSR_FA_TD_REDEM_DTLS_DELETE	Delete	Delete the Redemption.
Create Amount Block	DSR_FA_CRTDBK	Initiation	Initiate the Create Amount Block.
Create Amount Block	DSR_FA_SIMULATION	Initiation	Initiate the Create Amount Block.
Create Amount Block	DSR_FA_CRTDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the Create Amount Block request.
Create Amount Block	DSR_FA_TDCOMMON	View	View the Create Amount Block details.
Create Amount Block	DSR_FA_CRTDBK_DELETE	View	View the Create Amount Block details.
View and Modify Amount Block	DSR_FA_MOTDBK	Initiation	Initiate the View and Modify Amount Block.
View and Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the View and Modify Amount Block request.
View and Modify Amount Block	DSR_FA_TDCOMMON	View	View the View and Modify Amount Block details.
View and Modify Amount Block	DSR_FA_MOTDBK_DELETE	Delete	Delete the View and Modify Amount Block.
Close Amount Block	DSR_FA_CLTDBK	Initiation	Initiate the Close Amount Block.
Close Amount Block	DSR_FA_SIMULATION	Initiation	Initiate the Close Amount Block.
Close Amount Block	DSR_FA_CLRDBK_AUTH	Authorization/ Handoff Retry	Approve or Reject the Close Amount Block request.
Close Amount Block	DSR_FA_CLTDBK_DELETE	Delete	Delete the Close Amount Block.
Payout Modification	DSR_FA_TDPAYOUTMODFN	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_SIMULATION	Initiation	Initiate the Payout Modification.
Payout Modification	DSR_FA_TDPAYOUTMODFN_AUTH	Authorization/ Handoff Retry	Approve or Reject the Payout Modification request.
Payout Modification	DSR_FA_TDCOMMON	View	View the Payout Modification details.
Payout Modification	DSR_FA_TD_PAYOUT_MOD_DELETE	Delete	Delete the Payout Modification.

Table A-2   (Cont.) Functional Activity Codes for Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account Modification	DSR_FA_TDACMN_TELLER	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_SIMULATION	Initiation	Initiate the Account Modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization/ Handoff Retry	Approve or Reject the Account Modification request.
Account Modification	DSR_FA_TDCOMMON	View	View the Account Modification details.
Account Modification	DSR_FA_TDACMN_DELETE	Delete	Delete the Account Modification.
Joint Holder	DSR_FA_UPJHTD_TELLER	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_SIMULATION	Initiation	Initiate the Joint Holder maintenance.
Beneficiary	DSR_FA_UPNMTD_TELLER	Initiation	Initiate the Beneficiary updates.
Beneficiary	DSR_FA_SIMULATION	Initiation	Initiate the Beneficiary updates.
Beneficiary	DSR_FA_UPNMTD_AUTH	Authorization/ Handoff Retry	Approve or Reject the Beneficiary update request.
Account Transactions	DSR_FA_TDCOMMON	View	Inquire the CD Audit Trial details.
Account Transactions	DSR_FA_TD_AUDIT_TRAIL	View	Inquire the CD Audit Trial details.
Certificate	DSR_FA_TDCOMMON	View	Get the CD certificate details.
Certificate	DSR_FA_TD_CERTIFICATE	View	Get the CD certificate details.

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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