

Oracle® Banking Accounts Cloud Service

ESA Services User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

- [Purpose](#)
This guide helps the user to familiarize or understand the Education Savings Account (ESA) services provided for the Retail Accounts and Certificate of Deposits Accounts.
- [Before you Begin](#)
Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.
- [Module Pre-requisite](#)
Specify User ID and Password, and Login to the Home screen.
- [Audience](#)
This user guide is intended for the following end users or user roles in a Bank.
- [Related Resources](#)
- [Acronyms and Abbreviations](#)
The list of the acronyms and abbreviations that are used in this guide are as follows:
- [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.
- [Symbols and Icons](#)
- [Module Post-Requisite](#)
After finishing all the requirements, please log out from the Home screen.

Purpose

This guide helps the user to familiarize or understand the Education Savings Account (ESA) services provided for the Retail Accounts and Certificate of Deposits Accounts.

The ESA product is integrated to provide financial institutions with the tools to manage various types of ESA's efficiently.

Before you Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Pre-requisite

Specify User ID and Password, and Login to the Home screen.

Audience

This user guide is intended for the following end users or user roles in a Bank.

The user roles and their functions are explained as follows:

Table 1 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

Related Resources

Acronyms and Abbreviations

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

Table 2 Abbreviations

Abbreviation	Definition
CD	Certificate of Deposit
ESA	Education Savings Account
RMD	Required Minimum Distribution

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 3 Basic Actions

Action	Applicable Stages	Description
Approve	Approval	<p>The system displays a section where approval remarks if any can be input. Click OK to submit. The transaction is sent to the Host system through <i>Oracle Banking Routing Hub</i>. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it.</p> <p>Note: The maker checker validation will be provided if the same maker tries to approve the transaction.</p>
Audit	Initiation, Approval and Hand off Retry	<p>Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.</p>
Auto Authorization	Initiation	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.</p> <p>The steps to create the Auto authorization as follows:</p> <ol style="list-style-type: none"> 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 product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPOMN)</pre> <p>output</p> <pre>Section1 LEVEL:0</pre> 3. Create or modify a Rule Group with Name DepositRuleGroup and map the Rule(s) created in the step (2). <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div> <p>Note: For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group.</p>
Back	Initiation, Approval, and Hand off Retry	<p>In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.</p>

Table 3 (Cont.) Basic Actions

Action	Applicable Stages	Description
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Change Log	Approval	When the authorizer clicks on the Change Log button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The Change Log button has two options, they are, All and Updated . The All button displays both modified and non-modified fields and the Updated button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear in red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to Save and Close the transaction.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on Document to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the i icon is used. The i icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The i icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
Memo	Initiation, Approval, and Hand off Retry	The memos are displayed for the account number specified. If no memos are maintained and you click Memo , then a message is displayed that there are no memos maintained for the account. You can view the memos displayed in the dialog box and then click the Close icon to close. Memos are displayed upfront in Initiation and Authorization screens. In Hand-off Retry screens, you can click Memo to view the memos if any. The Memos will not be displayed in inquiry screen and Deposit 360 screen. The customer level memos having end date same as current system date are only displayed in the screens. In case of account level memos, there are no restrictions on displaying the memos. These memos are not editable.
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table 3 (Cont.) Basic Actions

Action	Applicable Stages	Description
Multi-Level Authorization	Initiation	<p>Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows:</p> <ol style="list-style-type: none"> 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 product processor should be given as DEPOSIT and fact should be selected as LIFECYCLECODE. For Example: <pre>IF (LIFECYCLECODE == TDPYIN)</pre> <p>output</p> <pre>Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LEVEL:1~<FUNCTIONAL_ACTIVITY_CODE1>, LEVEL:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> </div> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>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.</p> </div> <p>Note: The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.</p>

Table 3 (Cont.) Basic Actions

Action	Applicable Stages	Description
Overrides	Initiation, Approval and Hand-off Retry	<p>If override messages had appeared during initiation stage and they were accepted by the maker during submission, the Overrides button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer.</p> <p>On the Override Details section, click Decline to go back to the transaction screen to modify or cancel it, or click Accept to complete the initiation stage and move the transaction to the approval stage. The Overrides button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the Overrides button is clicked, the system displays the overrides accepted by the maker.</p> <p>After verifying the transaction and override details, the authorizer can either approve or reject the transaction. Existing Approve Transaction section is modified to display the overrides if any overrides are raised during the initiation submits.</p>
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the Reject icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
Remarks	Initiation, Approval and Hand-off Retry	Remarks can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
Reset	Hand off Retry	The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.
Retry	Hand off Retry	The possibility of retrying a transaction arises when transaction input from the mid-office system fails authorization due to Host System rejection. Such host-rejected transactions will be present in the Hand off Retry queue in the Task Wizard. The Retry option is available only to the authorizer. Upon Retry , the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also Reject the transaction in which case it is routed back to the maker.
Save and Close	Initiation	In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option. On Save and Close , the input details are saved and the transaction screen is closed. Saved transaction details will be available in My task . Users can select the transaction from My Task and proceed with the transaction or delete it.
Submit	Initiation	After submitting the initiation stage, the system validates the transaction with the host and displays the errors or overrides if any. In case of an error, you can modify and resubmit or cancel the transaction. In case of an override, you can modify and resubmit or proceed with the transaction by accepting the overrides.

Symbols and Icons

The following buttons are used in the screens:

Table 4 Symbols and Icons - Common










Symbol/Icon	Function
	Open a list
	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

Table 4 (Cont.) Symbols and Icons - Common








Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Errors and Overrides
	Alerts
	Filter
	Date Range

Table 5 Symbols and Icons – Audit Details


Symbol/Icon	Function
	A user

Table 5 (Cont.) Symbols and Icons – Audit Details





Symbol/Icon	Function
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
	Rejected status

Table 6 Symbols and Icons - Widget









Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	View
	Inprogress status

Table 6 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Authorized status
	Rejected status
	Modification Number

Module Post-Requisite

After finishing all the requirements, please log out from the Home screen.

1

Introduction

An Education Savings Account (ESA) is a tax-advantaged savings vehicle designed to help families set aside money for a child's future education expenses.

Funds contributed to an ESA can grow over time, and withdrawals may be tax-free when used for qualified education costs such as tuition, fees, books, and certain other eligible expenses (depending on the account type and applicable rules). ESA's are typically established and managed by a parent or guardian for a minor beneficiary, providing a structured way to plan and save for education.

2

Account View

Under the **Account View** menu, user can view and perform various vital transactions on Retail Accounts and Certificate of Deposits account.

- [ESA 360 - Accounts](#)
User can inquire the details of ESA for retail accounts using the **ESA 360** screen.
- [ESA 360 - Deposits](#)
User can inquire the details of ESA for deposit accounts using the **ESA 360** screen.

2.1 ESA 360 - Accounts

User can inquire the details of ESA for retail accounts using the **ESA 360** screen.

To inquire the ESA 360 details:

1. On the **Home** screen, from **ESA Services**, click **ESA 360**, or specify the **ESA 360** in the Search icon bar.

The **ESA 360** virtual screen is displayed.

Figure 2-1 ESA 360

ESA 360

Search By Account Number

Account Number Required

Please enter Account Number to perform the operation

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The existing ESA 360 details are displayed.

Figure 2-2 ESA 360 - Account Details

ESA 360
⌵ ⌵ ×

Account Number
0001111111111111111111111111121864

Account Name
Anita A Mark

Product Active

Branch: R01

IBAN: Not Available

Performance Status: NORM Since February 1, 2023

Beneficiary: Pending

Account: Since February 1, 2023

Currency: USD

Type: Single

Withdrawable Balance
173.00

Available Balance
173.00

Account Holders

Anita A Mark (000984420)

Primary
noreply@noreply.com

Mode of Operation: Operated by Custodian

Plan Level Details

Plan Type: Coverdell Education Savings Account

Contribution Limit: USD 1,000.00

Inherited IRA Distribution Option: NA

[View All](#)

Suggested Actions

No Suggested Actions

Account Address

12, Kings Street
Second Avenue, Florida
61001, United States

[Update Address](#)

Alerts

No Alerts

Interest Details

No Accrued Interest

Account Preferences

Facilities
No facilities enabled for this account

Banking Channels
No banking channels enabled for this account

[Update Preferences](#)

Account Statement Details

Statement Frequency Monthly On

[Request Adhoc Statement](#)

Recent Transactions

Ira Transaction
Debited USD 200.00 on February 1, 2023
Reference : 1480514613619879936

Ira Transaction
Credited USD 10.00 on February 1, 2023
Reference : 1481213716737716224

Ira Transaction
Debited USD 7.00 on February 1, 2023
Reference : 1480524437946527744

Ira Transaction
Debited USD 20.00 on February 1, 2023
Reference : 1481214159882711040

Ira Transaction
Credited USD 400.00 on February 1, 2023
Reference : 1480511697475497984

[View More](#)

Customer Relationship Maintenance

Account Transactions

Account Balance Inquiry

Contribution and Distribution

Beneficiary Details Update

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

Table 2-1 ESA 360 Details – Field Description


Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
<Product>	Displays the product name from the product master.
<Status>	Displays the current account status.
Branch	Displays the branch code or identifier where the account is held.
Account	Displays the date when the account was opened.
IBAN	Displays the International Bank Account Number.
Since	Displays the balance amount since the account is opened.
Performance Status	Displays the current status and effective date.
Currency	Displays the currency used for the account.
Beneficiary	Displays the status of beneficiary nomination.
Type	Displays the type of account.
Account Holders	This widget displays the details of individuals holding the account. This includes, customer name, ID, and type, along with Email ID.
Mode of Operation	Displays the mode of operation.
Account Address	<p>This widget displays the address associated with the account.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>User can update the address from this widget.</p> </div>

Table 2-1 (Cont.) ESA 360 Details – Field Description

Field	Description
Account Preferences	This widget displays the preferences such as facilities or banking channels enabled for the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can update the preferences from this widget.</p> </div>
Account Statement Details	This widget displays the information on statement frequency and options for requesting ad hoc statements. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can request adhoc statement from this widget.</p> </div>
Withdrawable Balance	Displays the amount available for withdrawal from the account.
Available Balance	Displays the total accessible balance in the account.
Plan Level Details	This widget displays the ESA plan level details for the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can view more plan details on the account from this widget.</p> </div>
Plan Type	Displays the plan type.
Contribution Limit	Displays the contribution limit on the account.
Inherited ESA Distribution Option	Displays the option set for the inherited ESA distribution.
Suggested Actions	This widget displays the system-recommended actions.
Alerts	This widget displays the notifications or alerts related to the account.
Interest Details	This widget displays the information on accrued interest.
Frequent Actions	This widget displays commonly used features.
Recent Transactions	This widget displays the latest account activity.

2.2 ESA 360 - Deposits

User can inquire the details of ESA for deposit accounts using the **ESA 360** screen.

To inquire the ESA 360 details:

1. On the **Home** screen, from **ESA Services**, click **ESA 360**, or specify the **ESA 360** in the Search icon bar.

The **ESA 360** virtual screen is displayed.

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

Table 2-2 ESA 360 Details – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
<Product>	Displays the product name from the product master.
<Status>	Displays the status. The possible options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Branch Code	Displays the branch code or identifier where the account is held.
Branch Name	Displays the name of the branch, where the account is held.
Tenor	Displays the tenor for the account.
Interest Rate	Displays the interest rate applied on the account.
Deposit Start Date	Displays the start date of the deposit account.
Maturity On	Displays the date on which the account will be matured.
Interest Cycle	Displays the period set for the interest cycle.
Beneficiary	Displays whether beneficiary is provided to the account or not.
Reinvest Interest	Displays whether the interest from the account is to be invested or not.
Account Holders	This widget displays the details of individuals holding the account. This includes, customer name, ID, and type, along with Email ID.
<Name (Customer ID)>	Displays the name and customer ID of the account holder. This information is displayed as link. User can click this link, to view the Customer 360 view.
<Relationship>	Displays relationship of the account holder. The possible options are: <ul style="list-style-type: none"> • Primary • Secondary

Table 2-2 (Cont.) ESA 360 Details – Field Description

Field	Description
<Mobile> Number	Displays the mobile number with ISD code of the customer.
<Email ID>	Displays the email ID of the customer.
Mode of Operation	Displays the mode of operation for the deposit.
Account Address	This widget displays the address associated with the account. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can update the address from this widget.</p> </div>
Account Preferences	This widget displays the preferences such as facilities or banking channels enabled for the account. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can update the preferences from this widget.</p> </div>
Account Statement Details	This widget displays the information on statement frequency and options for requesting ad hoc statements. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>User can request adhoc statement from this widget.</p> </div>
Current Principal	Displays the current principal amount in the account.
Initial Pay In	Displays the original amount initially deposited.
Contribution	Displays the amount contributed to the account.
Distribution	Displays the amount distributed/withdrawn from the account.
Maturity Amount	Displays the maturity value upon completion of the tenure.
Blocked Amount	Displays the amount blocked for the deposit account.
Interest Reinvested	Displays the amount of interest that has been reinvested.
Tax Deducted	Displays the tax amount deducted as part of the account's transactions.
Plan Level Details	This widget displays the ESA plan level details for the account. User can view more plan details on the account from this widget.
Plan Type	Displays the plan type.
Contribution Limit	Displays the contribution limit on the account.
Interest Rate Changes	This widget displays changes or current interest rate details.
Upcoming Transactions	This widget displays the scheduled and future transactions related to the account.
Overdue Transactions	This widget displays the transactions that are overdue.

Table 2-2 (Cont.) ESA 360 Details – Field Description

Field	Description
Amount Block	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date, and amount block nature is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To manage the amount blocks, click the Manage Amount Blocks link.</p> </div>
Instructions Set	<p>This widget displays the payout instructions set on the CD account. This includes maturity instruction, payout mode, related payout account number or ledger number. In the case of a rollover, the related rollover product name is displayed.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To create new set of instructions or modify existing details for the CD account, click the Set Instructions link.</p> </div>
Recent Transactions	This widget displays the summary of latest transactions, amounts, and references.
Rollover History	This widget displays details about rollover actions.
Frequent Actions	This widget displays the common features.

3

Transaction

Under the **Transaction** menu, user can maintain account or certificate of deposit services.

- [Deposit Account Opening](#)
User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- [Contribution and Distribution](#)
User can capture the details of contributions into or distributions out of their ESA plans using the **Contribution and Distribution** screen.
- [Rollover](#)
User can move the funds from an account under one plan to an account under another plan of the same customer using the **Rollover** screen.
- [Internal Transfer](#)
This topic explains the process to transfer funds between two accounts under the same IRA plan for a customer using the **Internal Transfer** screen.

3.1 Deposit Account Opening

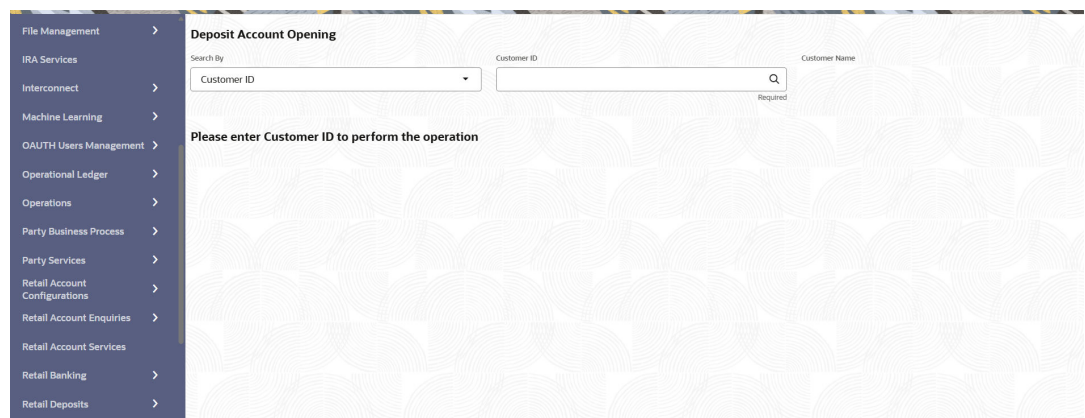
User can open a Certificate of Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.

To open a certificate of deposit account:

1. On the **Homepage**, from the **ESA Services** click **Deposit Account Opening**, or specify **Deposit Account Opening** in the search icon bar and select the screen.

The **Deposit Account Opening** screen is displayed.

Figure 3-1 Deposit Account Opening



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

All available CD account deposit accounts are displayed by the system.

Figure 3-2 Deposit Account Opening - Product Details

Deposit Account Opening Circulars Memo Remarks + - ×

Customer ID: 000985407 Customer Name: DAVID JHON

New Deposit Existing Deposit

Q Search

2 Products available

Test ESA Business Product	Test ESA Business Product
ESA024	ESAQAA
APY	APY
10.43%	10.48%
Currency	Currency
USD	USD
Interest Cycle	Interest Cycle
2 Months	1 Month

Audit Cancel Save and Close Submit

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

Table 3-1 Active Deposit Product – Field Description

Field	Description
Product Description	Displays the description of the product.
Product Code	Displays the product code.
APY	Displays the APY percentage.
Currency	Displays the currency code.
Interest Cycle	Displays the interest cycle in months.

- On the **Deposit Account Opening** screen, click **Search** bar to search for products based on the product code, product description, and currency to search or filter the deposit products.
- Click **View** icon in the product widget, to view additional details of the product.

The account detail screen is displayed with basic product details and allowed features.

Figure 3-3 Deposit Account Opening - View Product Details

Test ESA Business Product
✕

Basic Details

APY	Interest Cycle
10.43%	2 Months
Minimum Tenor	Maximum Tenor
	1 Year
Currency	
USD	

Transaction Limit

Type	Minimum	Maximum
Opening Amount	USD 100.00	USD 10,000.00
Top Up Amount	USD 100.00	USD 10,000.00

Features

Fund Later	Allow Partial Redemption
Yes	Yes
Allow Top Up	Deposit Funding Option
Yes	General Ledger, Account, External Account, Check
Deposit Statement Cycle	
Monthly - 1	

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

Table 3-2 New Deposit - View Details – Field Description

Field	Description
Basic Details	This section displays the basic details of the account.
APY	Displays the APY percentage of the deposit.
Interest Cycle	Displays the deposit's interest cycle.
Minimum Tenor	Displays the minimum tenor for deposit.
Maximum Tenor	Displays the maximum tenor for deposit.
Currency	Displays the deposit amount currency.
Transaction Limit	This section displays the transaction limit details.
Type	Displays the transaction type.

Table 3-2 (Cont.) New Deposit - View Details – Field Description

Field	Description
Minimum Amount	Displays the minimum transaction limit amount.
Maximum Amount	Displays the maximum transaction limit amount.
Features	This section displays the features of the deposit account.
Fund Later	Displays whether funding has to be done later.
Allow Partial Redemption	Displays whether partial redemption is allowed on the account or not.
Allow Top Up	Displays whether top up is allowed on the account or not.
Deposit Funding Option	Displays the allowed funding options. The possible options are: <ul style="list-style-type: none"> • Ledger • Account
Deposit Statement Cycle	Displays the statement cycle maintained for the deposit.

6. Click **Existing Deposit** tab.

The customer sees all available deposit accounts displayed by the system, with the default setting showing active account details.

Figure 3-4 Deposit Account Opening - Existing Deposit

The screenshot shows the 'Deposit Account Opening' interface for an existing deposit. At the top, the customer ID is 000971800 and the customer name is Michael Goodman. Below this, there are tabs for 'New Deposit' and 'Existing Deposit'. A search bar shows 'Status: Active'. Under '1 Deposits available', there is a note: 'Certificate of Deposit can be created by copying existing deposits.' A modal window displays details for a 'ZERO BALANCE CD' account:

- Status: Active
- Term: 1 Month
- APY: 10.43%
- Principal: USD 1,000.00
- Interest Cycle: 2 Months
- Maturity Date: March 1, 2025
- Maturity Amount: USD 0.00

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

Table 3-3 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Interest Rate	Displays the rate of interest for an account.
Product Description	Displays the product description.
Product Code	Displays the product code.

Table 3-4 (Cont.) View Existing Account Details - Field Description

Field	Description
Account Opening Date	Displays the date on which the deposit account is opened.
Account Maturity Date	Displays the maturity date of the deposit.
Part Redemption	Displays whether part
Reinvest	Displays whether the reinvest is applicable for the deposit account.
Premature Redemption	Displays whether premature redemption is allowed on the account.
Top Up	Displays whether top up is allowed on the account.
Interest Cycle	Displays the interest cycle set for the deposit account.
Tenor	Displays the tenor for deposit account.
Mode of Operation	Displays the mode of operation for the account.
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product.
Payin Details	This section displays payin details of the deposit account.
<Account Type>	Displays the type of account.
Account Number	Displays the payin account number.
Account Name	Displays the payin account name.
Payin Amount	Displays the payin amount.
Payout Details	This section displays the payout details of the account, if they are already added.
Beneficiary Details	This section displays the beneficiary details of the account, if they are already added.

9. On **Deposit Account Opening** screen, the user will be able to create new CD in two methods.

They are as follows:

- Copying the existing account to create new deposit
- Selecting the product to create new deposit.

The two methods are explained in the below steps.

10. Click **Copy** icon in the existing account tile, to copy the existing details of an account.

On copying the account, the system defaults the Account details (that is, Deposit Amount, Tenor, Maturity Instruction), Payin Details, Payout Details, and Beneficiary Details if any. All these details are displayed by default and the user is allowed to modify the value.

Note

- The payin details will not be defaulted, if the Payin account is closed or payin GL is not valid for the branch.
- The payout details will not be defaulted, if account payout mode is other than the account, multi-mode payout, and payout account is closed.
- Beneficiary details are nullified, if beneficiary customer ID is closed.
- Existing guardian details are nullified, if beneficiary become major for the new account.

11. On the **Deposit Account Opening** screen, select the product to create a new deposit account.

The **Deposit Account Opening** is displayed with the **Deposit Details** fields to specify the details.

Figure 3-6 Deposit Account Opening - Deposit Details

Deposit Account Opening [Circulars] [Memo] [Remarks] [Fullscreen] [Close]

Customer ID: 000983407 | Customer Name: DAVID JHON

Deposit Details

Test ESA Business Product [Negotiate Rate] [Switch Product]

ESAQAA

Fund Later:

Plan Type: Coverdell Education Savings A [v]

Contribution Year: Current Previous

Deposit Amount: USD 200.00

Tenor: 1 Month [v]

Interest Cycle: Years 0 | Months 1 | Days 0

Interest Rate: 10 [v]

Maturity Instructions: Rollover Principal & Interest [v]

Mode of Operation: Single [v]

Open Date: February 1, 2023 [v]

Account Name: Anita Minor

Custodian ID: 0000009976 [v]

Custodian Name: HENRY RAYKOSIN MORSE

Relationship: Child [v]

Summary: All amounts are in USD

Category	Principal February 1, 2023	Maturity March 1, 2023
200.00-Principal	200.00/-	201.46/-
1.46-Net Interest	-	1.46
Maturity Amount		201.46
Tax Deducted		0.08
Interest Rate		10.00%
APY		10.48%
Tenor		1 Month
Partial Redemption		Yes
Top Up		Yes

[Interest Details](#)

Payin Details
You can add payin details here. [Add Payin]

Payout Details
You can add payout details here. [Add Payout]

Beneficiary Details
Payable on Death:

Primary Beneficiary Details

Beneficiary Name	Relation Type	Percentage Share	Date of Birth	Minor	Guardian	Details	Action
You can add beneficiary details here. [Add Beneficiary]							

[Audit] [Cancel] [Save and Close] [Submit]

- Perform the required actions on the **Deposit Details** section. For more information on fields, refer to field description table below:

Table 3-5 Deposit Account Opening - Deposit Details – Field Description

Field	Description
<Product Name>	Displays the name of the deposit product selected.
<Product Description>	Displays the description of the deposit product selected.

Table 3-5 (Cont.) Deposit Account Opening - Deposit Details – Field Description

Field	Description
Fund Later	Switch the toggle ON , to fund later to the account.
Plan Type	Select the plan type for the deposit account. The option is: <ul style="list-style-type: none"> – Coverdell Education Savings Account
Contribution Year	Select the year of contribution. The options are: <ul style="list-style-type: none"> Current Previous
Deposit Amount	When user Specify the deposit amount, the system simulate the maturity amount and interest details based on given deposit amount, defaulted tenor, and account opening date. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not enabled, if the Fund Later toggle is ON.</p> </div>
Tenor	Select the tenor for the deposit.
Interest Cycle	Displays the cycle for charging the interest. The interest cycle is displayed in Years, Months, and Days . By default, the interest cycle is set based on the product. If required, users can modify it. The interest cycle can be set to Years, Months, Days or combination of year, month and days. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field can only be modified if the Account Level Liquidation Preferences option is enabled at the Interest and Charge product level.</p> </div>
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Maturity Instructions	Displays the maturity instructions set for the deposit.
Mode of Operation	Displays the mode of operation from the drop-down. The possible options are: <ul style="list-style-type: none"> Single Jointly Either Anyone or Survivor Former or Survivor Mandate Holder
Open Date	Select or specify the account opening date.
Account Name	Displays the customer name as the account name and the user is allowed to modify the name.
Custodian ID	Select the custodian ID from the list. As the user clicks Search , the Select Custodian section is displayed. Specify the Customer ID or Customer Name and click Fetch . The list is displayed based on the search.
Custodian Name	Displays the custodian name associated to the custodian ID.
Relationship	Select the appropriate relationship for creating the account.

If the user wishes to change the selected product before the save/submit operation, click **Switch Product** in the deposit details screen, and the system displays a confirmation message related to clearing the input details. On confirmation, all input details are cleared and the user will navigate to the product selection screen.

13. Click **Negotiate Rate** link, to negotiate the interest rate by modifying the variance.

The **Negotiate Interest Rate** is displayed.

Figure 3-7 Negotiate Interest Rate

Negotiate Interest Rate		User Defined Elements				
Effective Date	Element	Value	Rate Code	Deposit Rate Code	Variance	Action
February 1, 2025	TAXRATE	10			0	
	TDPNL	10			0	
	TERMRATE	10			0	

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

Table 3-6 Negotiate Interest Rate – Field Description

Field	Description
Effective Date	Displays the date from which the interest rate is effective.
User Defined Elements	This section displays the user defined element details.
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 interest.
Deposit Rate Code	Displays the rate code for the deposit.
Variance	Displays the variance for the user defined value and the user is allowed to modify the value.
Action	Click the Edit icon, to edit only the variance in user defined elements.

15. Click **Interest Details** link in the simulation widget to view the interest details.
 - Click **Interest Details** link in the simulation widget to view the interest details.
The **Interest Details** screen is displayed.

Figure 3-8 Interest Details

Interest Details ✕				
Date	Gross Interest	Tax	Net Interest	Principal
December 31, 2018	USD 49.32	USD 2.47	USD 46.85	USD 5,000.00
February 28, 2019	USD 122.37	USD 6.12	USD 116.25	USD 5,046.85
April 30, 2019	USD 129.44	USD 6.48	USD 122.96	USD 5,163.10
June 30, 2019	USD 132.52	USD 6.63	USD 125.89	USD 5,286.06
August 31, 2019	USD 137.90	USD 6.90	USD 131.00	USD 5,411.95
October 31, 2019	USD 138.96	USD 6.95	USD 132.01	USD 5,542.95
December 7, 2019	USD 86.30	USD 4.32	USD 81.98	USD 5,674.96

Page 1 of 1 (1-7 of 7 items) ⏪ ⏩ 1 ⏪ ⏩

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

Table 3-7 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px auto; width: 80%;"> <p>Note</p> <p>The amount will display both the Reinvest Yes and Reinvest Nos cases.</p> </div>	
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest.
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin: 10px auto; width: 80%;"> <p>Note</p> <p>Net Interest will be calculated as, Gross Interest - Tax.</p> </div>	
Principal	Displays the interest principal amount.

- Click **Add Payin**, in the Payin Details section on the **Deposit Account Opening** screen. The **Add Payin Details** screen is displayed.

Figure 3-10 Add Payin Details - Instrument

Add Payin Details
✕

Select Payin Mode

Account
 Instrument
 Ledger

Check Details

<p>Clearing Type</p> <div style="border: 1px solid #ccc; padding: 2px;">CLG123 - CLG123 ▼</div>	<p>Check Date</p> <div style="border: 1px solid #ccc; padding: 2px;">February 1, 2023 </div>
<p>Check Number</p> <div style="border: 1px solid #ccc; padding: 2px;">000008</div>	<p>Drawer Account Number</p> <div style="border: 1px solid #ccc; padding: 2px;">0000088665</div>
<p>Drawer Name</p> <div style="border: 1px solid #ccc; padding: 2px;">Jack</div>	<p>Routing Number</p> <div style="border: 1px solid #ccc; padding: 2px;">2222234234 - FINLAND ▼</div>

Value Date

February 1, 2023

Payment Details

<p>Exchange Rate</p> <p>1</p>	<p>Transaction Amount</p> <p>USD 200.00</p>
-------------------------------	---

Cancel
Add

Figure 3-11 Add Payin Details - Ledger

Add Payin Details
✕

Select Payin Mode

Account
 Instrument
 Ledger

Ledger Details

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

Payment Details

Payin Amount

USD 200.00

Cancel
 Add More
 Add

- Perform the required action for payin details as an account. For more information on fields, refer to field description table below:

Table 3-8 Add Payin Details as Account

Field	Description
Select Payin Mode	The Account mode is selected by default.
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	This will display, if you select Others from the widgets. click the Search icon to select from the list or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.

- Perform the required action for payin details as instrument. For more information on fields, refer to field description table below:

Table 3-9 Add Payin Details as Instrument - Field Description

Field	Description
Select Payin Mode	Select the Instrument option for the payin mode.
Check Details	This section displays the check details for payin.
Clearing Type	Select the clearing type of the instrument.
Check Date	Select or specify the date on the check.
Check Number	Specify the check number.
Drawer Account Number	Specify the account number of the drawer.
Drawer Name	Specify the name of the drawer.
Routing Number	Select the routing number for the instrument.
Value Date	Select or specify the value date.
Payment Details	This section displays the details related to payments.
Exchange Rate	Displays the current exchange rate.
Transaction Amount	Displays the transaction amount for payin.

- Perform the required action for payin details as ledger. For more information on fields, refer to field description table below:

Table 3-10 Add Payin Details as Ledger

Field	Description
Select Payin Mode	Select the Ledger option to perform the settlement.
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 also you can modify the amount.

- Click **Cancel**, to close the **Add Payin Details** screen without adding the payin details.
 - Click **Add More**, the system add the payin details in the main screen and refreshes the **Add Payin Details** screen with default values, and the payin amount is updated for the remaining payin amount.
 - Click **Add** to add the payin details in the main screen.
17. Click on **Add Payout**, in the Payout Details section on the **Deposit Account Opening** screen.

The **Add Payout Details** screen is displayed.

Note

The system will default the payout account if the customer has an active Current and Saving Account, the accounts where deposit currency and account currency are same, and the single-match account is found.
If the user wants to modify the defaulted payout details, click **Change Default Payout**. Then the system will delete the defaulted payout details and open the **Add Payout Details** screen.

- a. If the user specifies the **Deposit Amount**, then on click of **Add Payout**. The **Add Payout Details** section is displayed.

Figure 3-12 Add Payout Details

Add Payout Details
✕

Maturity Instructions
Rollover Principal & Interest

Rollover Payout Instruction

Select Product

ESA024 - Test ESA Business Product
▼

Excess Amount Settlement Account

Others

Account Number

B01M000000001
🔍

Account Name

GILL FORESTER

Cancel
Add

Figure 3-13 Add Payout Details

Add Payout Details
✕

Maturity Instructions
Rollover Principal & Interest

Rollover Payout Instruction

● On maturity, the account will be rolled over to 'ZERO BALANCE CD' at 10.43% APY.

Excess Amount Settlement Account

Account Number 0001111111111111111111111111116700 Account Name Hrithik Agarwal Currency USD	Account Number R011111111111111111111111111175080 Account Name Hrithik Agarwal Currency USD
Account Number 000111111111111111111111111117374 Account Name Hrithik Agarwal Currency USD	Account Number 000111111111111111111111111117381 Account Name Hrithik Agarwal Currency USD

Others

Cancel Save

- b. In the **Add Payout Details** section, specify the fields.

Table 3-11 Add Payout Details - Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction selected for the payout.
Rollover Payout Instruction	<p>This section displays the details of the rollover product instruction. The default rollover product configured for the business product is shown here along with its APY details.</p> <p>Users are allowed to modify the rollover product at the account level only if Rollover to New Product is enabled for the business product. Users can also define the account to settle any excess amount during rollover if the maturity amount exceeds the rollover product's maximum threshold limit.</p>
Select Product	<p>Select the product to define the rollover product at the account level.</p> <p>During rollover, the product defined at the account level will take precedence. The product drop-down fetches all active deposit business products with their product code, product name, and APY details.</p>

Table 3-11 (Cont.) Add Payout Details - Field Description

Field	Description
Excess Amount Settlement Account	Select the account to settle any excess amount during rollover. The tile displays the primary holder's active accounts with details such as account number, account name, and currency. Click the tile to select the account. An option is also provided to select accounts other than the primary holder's. On clicking Other , an Account Number field is displayed, allowing the user to select accounts other than the primary holder's across branches.

- c. Click **Add**.

The added payout details are added successfully and displayed in the **Payout Details** section.

- Click **Cancel**, to close the **Add Payout Details** screen without adding the payin details.
- Click **Add More**, the system add the payout details in the main screen and refreshes the **Add Payout Details** screen with default values, and the payout amount is updated for the remaining payout amount.
- Click **Add** to add the payout details in the main screen.

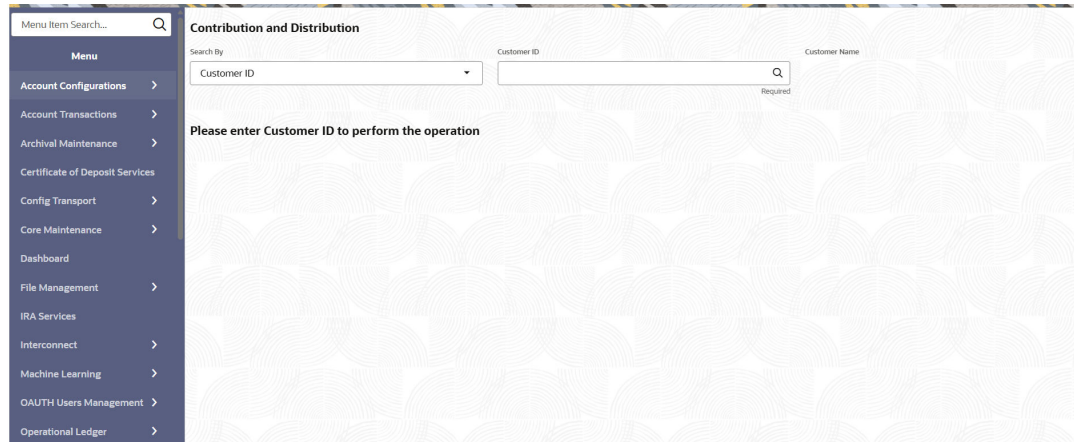
18. Click on **Add Beneficiary**, in the Beneficiary Details section on the **Deposit Account Opening** screen.

The **Add Beneficiary Details** screen is displayed.

For more information about **Add Beneficiary Details**, refer to the Beneficiary Details Update.

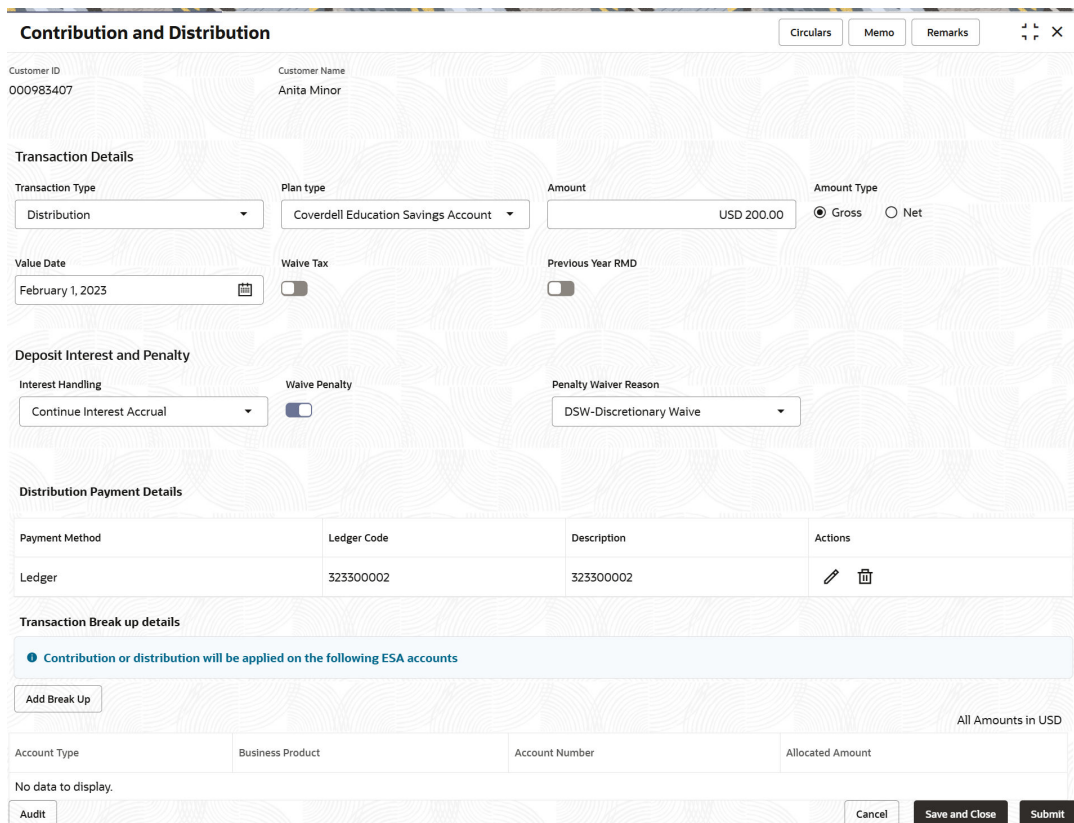
19. After adding the **Add Payin**, **Add Payout**, and **Add Beneficiary** details, the **Deposit Account Opening** screen displays the added information.

Figure 3-15 Contribution and Distribution



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **Contribution and Distribution** screen, specify the details.
The fields to capture contribution and distribution are displayed in respective sections.

Figure 3-16 Maintain Contribution and Distribution



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

Table 3-12 Contribution and Distribution – Field Description

Field	Description
Search By	User can begin by entering a Customer ID in the input field. A specific customer ID can be searched by providing the customer name or customer ID in the LOV search. Customer ID can also be searched using Tax Identification Number, mobile or email ID of the customer.
Transaction Details	This section displays the fields to capture the details of ESA transactions.
Transaction Type	Select the transaction type of account. The options are: <ul style="list-style-type: none"> • Contribution • Distribution • Trustee to Trustee Transfer
Plan Type	Select the plan type for the transaction. The option is: <ul style="list-style-type: none"> • Coverdell Education Savings Account
Contribution Year	Select the year of contribution. The options are: <ul style="list-style-type: none"> • Current • Previous Note: This field is displayed if Contribution option is selected from Transaction Type field.
Amount	Specify the contribution amount.
Amount Type	Select the type of transaction amount. The options are: <ul style="list-style-type: none"> • Gross • Net <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Distribution or Trustee to Trustee Transfer option is selected from Transaction Type field.</p> </div>
Value Date	Select or specify the value date for the transaction. Value date will be defaulted to the current business date. It cannot be future valued. However it can be back dated.
Waive Tax	Switch the toggle ON if the tax is to be waived for the transaction. Note: This field is displayed if Distribution or Trustee to Trustee Transfer option is selected from Transaction Type field.
Previous Year RMD	Switch the toggle ON , to enable the previous year's RMD. <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Distribution option is selected from Transaction Type field.</p> </div>

Table 3-12 (Cont.) Contribution and Distribution – Field Description

Field	Description
Deposit Interest and Penalty	<p>This section displays the fields for maintaining the interest and penalty.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if Distribution or Trustee to Trustee Transfer option is selected from Transaction Type field.</p> </div>
Interest Handling	<p>Select the option for handling the deposit interest. The options are:</p> <ul style="list-style-type: none"> • Payout Accrued Interest • Continue Interest Accrual • Forfeit Accrued Interest
Waive Penalty	<p>Switch the toggle ON to waive the penalty on the deposit.</p>
Penalty Waiver Reason	<p>Select an appropriate option for waiving the penalty on the deposit.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if Waive Penalty toggle is ON.</p> </div>
Distribution Payment Details or Contribution Payment Details	<p>This section displays the distribution or contribution payment details of the customer, based on the Transaction Type selected.</p> <p>Note: The details in this section are displayed as the user specifies a value in the Amount field.</p>
Payment Method	<p>Displays the payment method.</p> <p>Note: During a contribution transaction, if the customer has a single account with balance equal to or greater than the contribution amount, the account gets defaulted as the payment method. Users can modify the defaulted option by clicking on the Change Defaults button. During a distribution transaction, if the customer has a single account, it gets defaulted as the payment method and it can be modified at user's discretion.</p>
Account Number	<p>Displays the payment account number.</p> <p>Depending on the Transaction Type, the account number serves as a Debit account in case of a contribution or serves as a Credit account in case of a distribution.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Account.</p> </div>

Table 3-12 (Cont.) Contribution and Distribution – Field Description

Field	Description
Account Name	<p>Displays the account name.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Account.</p> </div>
Ledger Code	<p>Displays the ledger code for payment.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Ledger.</p> </div>
Description	<p>Displays the description for the ledger code.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Ledger.</p> </div>
Drawer Account Number	<p>Displays the drawer account number used for the payin.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Instrument.</p> </div>
Drawer Name	<p>Displays the drawer name for payin.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Instrument.</p> </div>
Check Number	<p>Displays the check number used to payment.</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Instrument.</p> </div>

Table 3-12 (Cont.) Contribution and Distribution – Field Description

Field	Description
Check Date	<p>Displays the date on the check used for payment.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the payment type is Instrument.</p> </div>
Actions	<p>Displays the following icons:</p> <ul style="list-style-type: none"> Edit: Click this icon to edit the details. A Payment Details section is displayed. For more information, refer the Add Payment Details section. Delete: Click this icon to delete the entry.
Transaction Break up details	<p>This section displays the details of the transaction breakup. When user clicks Add Break Up, this section lists all the Accounts and Deposits linked to the Plan Type. In case of a contribution transaction, user can select the accounts and deposits into which contribution is to be made. In case of a distribution transaction, user can select the accounts and deposits from which amounts will be withdrawn to perform the transaction.</p>
Account Type	<p>Displays the type of an account as either a Certificate of Deposit or Account.</p>
Business Product	<p>Displays the business product.</p>
Account Number or CD Number	<p>Displays the account number or CD number.</p>
Allocated Amount	<p>Displays the amount entered by the user either during contribution or distribution transaction.</p> <p>During a contribution or distribution transaction the entered amount must match the amount entered in the main transaction page in the 'Amount' field. The entire contribution or distribution amount can be allocated either to a single account or deposit within the Plan or can be distributed among multiple accounts and deposits.</p> <p>The transaction can be saved only after the amount of contribution or distribution is completely allocated. During a contribution transaction, users can also choose to create a new Deposit. Click on the Add new CD button. A new row gets inserted into the table grid. Select the business product under which the new CD should be created. Enter the contribution amount and click save. The amount entered must be equal to or lesser than the total contribution amount.</p>

To add payin details:

- a. From the **Contribution Payment Details** section, click **Add Payment Details**. This button is enabled after the user specifies the value in the **Amount** field. The **Payment Details** section is displayed.

Figure 3-17 Payment Details - Payin

- b. In the **Payment Details** section, specify the details for the payin mode. For more information on fields, refer to field description table below:

Table 3-13 Payment Details - Payin - Field Description

Field	Description
Select Payin Mode	Select the appropriate payin mode. The options are: <ul style="list-style-type: none"> • Account • Instrument • Ledger
Select Account Number	This section displays the account number details. Note: This section is displayed if Account option is selected from the Select Payin Mode field.
Account Number	Displays the account number for the payment.
Account Name	Displays the account name.
Account Balance	Displays the balance amount in the account.
Check Details	This section displays the instrument related information for the payin. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if Instrument option is selected from the Select Payin Mode field.</p> </div>
Clearing Type	Select the type of clearing for the check.
Check Date	Select or specify the check date for the payin.
Check Number	Specify the check number used for the payin.

Table 3-13 (Cont.) Payment Details - Payin - Field Description

Field	Description
Drawer Account Number	Specify the drawer account number for the payin.
Drawer Name	Specify the drawer name associated with the mentioned drawer account number.
Bank Code	Select the bank code for the payin.
Value Date	Select or specify the value date for performing the payin.
Ledger Details	This section displays the ledger details. Note: This section is displayed if Ledger option is selected from the Select Payin Mode field.
Ledger Code	Select the ledger code from the list for the payment.
Ledger Description	Displays a description for the ledger code selected. If required, user can edit the description.

- c. Click **Add**.
The details are added in the **Contribution Payment Details** section.

To add payout details:

- a. From the **Distribution Payment Details** section, click **Add Payment Details**.
The **Payment Details** section is displayed.

Figure 3-18 Payment Details - Payout

- b. In the **Payment Details** section, specify the fields. For more information on fields, refer to field description table below:

Table 3-14 Payment Details - Payout - Field Description

Field	Description
Select Payout Mode	Select the appropriate payout mode. The options are: <ul style="list-style-type: none"> • Account • External Account • Ledger
Select Account Number	This section displays the account number details. Note: This section is displayed if Account option is selected from the Select Payout Mode field.
Account Number	Displays the account number for the payment.
Account Name	Displays the account name.
Account Balance	Displays the balance amount in the account.
Account Details	This section displays the external account related information for the payout. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if External Account option is selected from the Select Payout Mode field.</p> </div>
Clearing Type	Displays the clearing type set for the payout.
Account Number	Specify the account number for the external account.
Account Name	Specify the account name for the mentioned account number.
Bank Code	Select the bank code for the payout.
Narrative	Specify the narration for the payout, if any.
Ledger Details	This section displays the ledger details. Note: This section is displayed if Ledger option is selected from the Select Payout Mode field.
Ledger Code	Select the ledger code from the list for the payment.
Ledger Description	Displays a description for the ledger code selected. If required, user can edit the description.

- c. Click **Add**.
The details are added in the **Distribution Payment Details** section.

To add break up:

- a. From the **Transaction Break Up Details** section, click **Add Break Up**.

Figure 3-19 Transaction Break Up Details

- b. In the **Transaction Break Up Details** section, specify the details. For more information on fields, refer to field description table below:

Table 3-15 Add Break Up – Field Description

Field	Description
Amount	Displays the total amount available for break up.
Allocated Amount	Displays the amount allocated for payment.
Remaining Amount	Displays the remaining balance amount.
Type	Displays the type of account.
Business Product	Select the business product type.
Account Number/CD Number	Displays the account number or certificate of deposit account number.
Allocated Amount	Specify the amount to be allocated. Note: User can click the Edit icon from the Actions field or double click the field to edit the value.
Actions	Displays the following icons: <ul style="list-style-type: none"> • Edit: Click this icon to edit the details. • Delete: Click to delete the added entry.

- If required, user can click **Add New CD**, to start a new certificate of deposit.
- c. Click **Save**.
- 5. Click **Submit**.

The screen is successfully submitted for authorization.

3.3 Rollover

User can move the funds from an account under one plan to an account under another plan of the same customer using the **Rollover** screen.

To manage rollover:

1. On the **Home** screen, from **ESA Services**, under **Transaction** click **Rollover**, or specify the **Rollover** in the Search icon bar.

The **Rollover** screen is displayed.

Figure 3-20 Rollover

The screenshot displays the 'Rollover' screen. On the left is a dark blue sidebar with a list of navigation items: Config Transport, Core Maintenance, Dashboard, ESA Services, File Management, Generative AI and Agents, IRA Services, Interconnect, Kiosk Agent, Machine Learning, OAUTH Users Management, Operational Ledger, Operations, and Party Business Process. The main content area has a light gray background with a subtle circular pattern. At the top of this area, the word 'Rollover' is displayed. Below it, there is a search section with a 'Search By' dropdown menu currently set to 'Customer ID'. To the right of this dropdown is a text input field labeled 'Customer ID' with a search icon and the word 'Required' below it. Further right is another text input field labeled 'Customer Name'. Below the search fields, a message reads: 'Please enter Customer ID to perform the operation'.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The sections for maintaining rollover are displayed.

Figure 3-21 Rollover Details - Internal

Rollover
Circulars Memo Remarks

Customer ID
000983463

Customer Name
Anita Minor

Rollover Type
 Internal Indirect

Rollover From

Transaction Type
Distribution

Plan Type
ESA - ESA

Amount
USD 200.00

Amount Type
 Gross Net

Value Date
February 1, 2023

Waive Tax

Debit Account Details

Account Number/CD Number	Account Name	Type	Action
0001111111111111111111111123518	Anita Minor	Certificate Of Deposit	

Deposit Interest and Penalty

Interest Handling
Forfeit Accrued Interest

Waive Penalty

Penalty Waiver Reason
CTO-Court Order

Rollover To

Search By
Customer Number

Customer ID
000983463

Customer Name
Anita Minor

Plan Type
ESA - ESA

Transaction Type
Contribution

Credit Account Details

Account Number/CD Number	Account Name	Type	Action
0001111111111111111111111120900	Lizzie Kreiger	Account	

Audit
Cancel
Save and Close
Submit

Figure 3-22 Rollover Details - Indirect

Rollover
Memo Remarks

Customer ID
000983463

Customer Name
Anita Minor

Rollover Type

Internal Indirect

Rollover From

Transaction Type
Distribution

Plan Type
ESA - ESA

Amount
USD 200.00

Amount Type
 Gross Net

Value Date
February 1, 2023

Waive Tax

Debit Account Details

Account Number/CD Number	Account Name	Type	Action
00011111111111111111111111123518	Anita Minor	Certificate Of Deposit	✎ 🗑

Deposit Interest and Penalty

Interest Handling
Payout Accrued Interest

Waive Penalty

Rollover To

Plan Type
ESA - Coverdell Education Savings Ac

Credit Account Details

Payment Method	GL Account Number	Action
GL	111100002	✎ 🗑

Audit
Cancel
Save and Close
Submit

4. On the **Rollover** screen, specify the details. For more information on fields, refer to field description table below:

Table 3-16 Rollover – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Rollover Type	<p>This section displays the type of rollover to be performed. The options are:</p> <ul style="list-style-type: none"> • Internal • Indirect
Rollover From	This section displays the rollover from details to be maintained.
Transaction Type	Displays the transaction type as Distribution .
Plan Type	Select the plan type for rollover. The option is: <ul style="list-style-type: none"> • ESA - ESA
Amount	Specify the rollover amount.
Amount Type	<p>Select the type of transaction amount. The options are:</p> <ul style="list-style-type: none"> • Gross: If this method is selected, then the redemption amount entered is treated as the gross value. Applicable penalties and taxes are deducted from this amount, and the remaining balance is paid to the customer. • Net: If this method is selected, then the redemption amount entered is treated as the net value to be paid to the customer. The system calculates the required gross amount so that, after applying applicable penalties and taxes, the requested net amount is paid out. <p>The Gross and Net amount types represent how the distribution amount is calculated.</p>
Value Date	Select or specify the value date for the rollover.
Waive Tax	Switch the toggle ON to waive the rollover tax.

Table 3-16 (Cont.) Rollover – Field Description



Field	Description
Deposit Interest and Penalty	<p>This section displays the interest and penalty details of deposit account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if details are added in the Debit Account Details section.</p> </div>
Interest Handling	<p>Select the appropriate option for handling deposit interest during redemption.</p> <p>Depending on the option selected, the accrued interest is payed out immediately, retained within the deposit for continued accrual in case of a partial redemption, or if it is a full redemption, the accrued interest is forfeited according to Bank policy. The options are:</p> <ul style="list-style-type: none"> • Payout Accrued Interest • Continue Interest Accrual • Forfeit Accrued Interest
Waive Penalty	Switch the toggle ON to waive the penalty.
Penalty Waiver Reason	<p>Select the reason for waiving the penalty.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if Waive Penalty toggle in ON.</p> </div>
Debit Account Details	This section displays the debit account details.
Account Number/CD Number	Displays the debit account number.
Account Name	Displays the account name associated with the account number.
Type	Displays the account type.
Action	<p>Displays the following actions:</p> <ul style="list-style-type: none"> •  : Click to edit the debit account details. •  : Click to delete the debit account details.
Rollover To	This section displays the rollover to details to be maintained.

Table 3-16 (Cont.) Rollover – Field Description





Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> <div data-bbox="753 1060 1461 1192" style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>This field is displayed if the Rollover Type is Internal.</p> </div>
Plan Type	<p>Select the plan type for rollover.</p> <p>The list of plan types displayed in this field for selection depends on the Customer ID selected. If the defaulted Customer ID (same as the one in Rollover From section) is retained, then the plan types owned by the customer other than the one selected in the Rollover From section is displayed here. If a different Customer ID is selected, then the Plans Types owned by this customer is displayed for selection.</p> <p>In Indirect rollover, since the customer is moving funds out of the financial institution, this field lists all the Plan Types configured in the system.</p>
Transaction Type	<p>Displays the transaction type as Contribution.</p> <div data-bbox="753 1612 1461 1745" style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>This field is displayed if the Rollover Type is Internal.</p> </div>

Table 3-16 (Cont.) Rollover – Field Description

Field	Description
Contribution Code	<p>Select the appropriate contribution code for rollover.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the Rollover Type is Internal.</p> </div>
Reason/Repayment Code	<p>Select the related reason or repayment code.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the Rollover Type is Internal.</p> </div>
Credit Account Details	<p>This section displays the credit account details. If the Rollover Type is Internal, user can add only GL account as the credit account.</p>
Account Number/CD Number	<p>Displays the credit account number.</p>
Account Name	<p>Displays the account name associated with the account number.</p>
Type	<p>Displays the account type.</p>
Action	<p>Displays the following actions:</p> <ul style="list-style-type: none"> •  : Click to edit the credit account details. •  : Click to delete the credit account details.

To add a debit or credit account:

- a. In the **Debit Account Details** or **Credit Account Details** section, click **Add Number**.

Note

The **Add Number** button is enabled, if an option is selected from the **Plan Type** field.

If you add number from **Debit Account Details** section, then the following **Debit Account Details** section is displayed:

3.4 Internal Transfer

This topic explains the process to transfer funds between two accounts under the same IRA plan for a customer using the **Internal Transfer** screen.

To manage internal transfer:

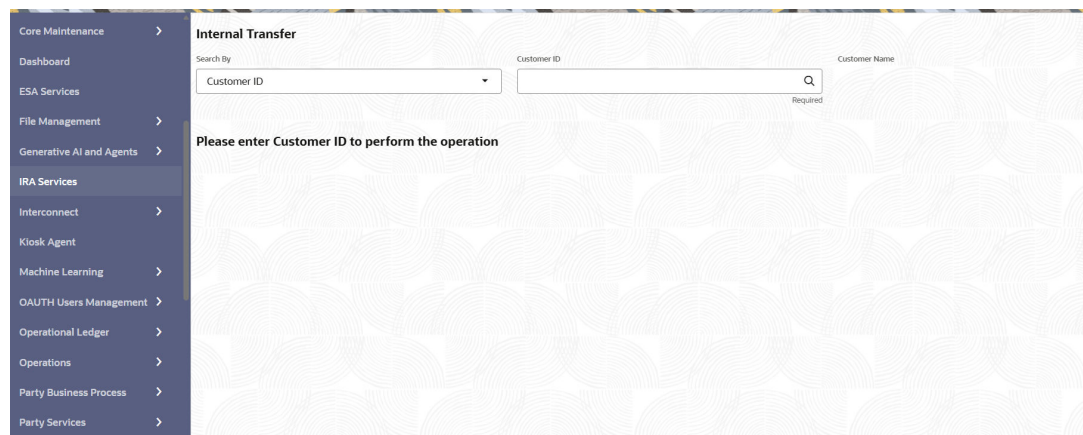
Note

The fields marked as Required are Mandatory.

1. On the **Home** screen, from the **ESA Services** menu, under **Transaction**, click **Internal Transfer**, or specify **Internal Transfer** in the search icon bar and select the screen.

The **Internal Transfer** screen is displayed.

Figure 3-25 Internal Transfer



The screenshot shows the 'Internal Transfer' screen. On the left is a navigation menu with categories: Core Maintenance, Dashboard, ESA Services, File Management, Generative AI and Agents, IRA Services (highlighted), Interconnect, Kiosk Agent, Machine Learning, OAUTH Users Management, Operational Ledger, Operations, Party Business Process, and Party Services. The main content area has a title 'Internal Transfer' and a search bar with a dropdown menu set to 'Customer ID'. To the right of the search bar is a text input field for 'Customer ID' with a search icon and a 'Required' label below it. Below the search bar, the text 'Please enter Customer ID to perform the operation' is displayed. The background of the main content area has a subtle circular pattern.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The transaction and account details are displayed.

Figure 3-26 Transaction and Account Details



The screenshot shows the 'Internal Transfer' application interface. At the top, there are tabs for 'Circulars', 'Memo', and 'Remarks'. The main header displays 'Customer ID: 000983463' and 'Customer Name: Anita Minor'. Below this, the 'Transaction Details' section includes a 'Plan Type' dropdown set to 'ESA', an 'Amount' field with 'USD 200.00', and a 'Value Date' field with 'February 1, 2023'. The 'Debit Account Details' table lists an account with number '0001111111111111111111111123518', name 'Anita Minor', and type 'Certificate Of Deposit'. The 'Penalty' section has a 'Waive Penalty' toggle set to 'Off' and a 'Penalty Waiver Reason' dropdown set to 'CTO-Court Order'. The 'Credit Account Details' table lists an account with number '0001111111111111111111111120958', name 'Anita Minor', and type 'Account'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

- On the **Internal Transfer** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 3-18 Internal Transfer - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Transaction Details	This section displays the fields to be maintained for transaction.

Table 3-18 (Cont.) Internal Transfer - Field Description

Field	Description
Plan Type	Select the plan type for the transaction. The option is: <ul style="list-style-type: none"> • ESA
Amount	Specify the transaction amount.
Value Date	Select or specify the transaction value date.
Debit Account Details/ Credit Account Details	This section displays the debit or credit account details.
Account Number/CD Number	Displays the debit or credit account number.
Account Name	Displays the account name associated with the account number.
Type	Displays the account type.
Action	Displays the following actions: <ul style="list-style-type: none"> •  : Click to edit the debit or credit account details. •  : Click to delete the debit or credit account details.
Penalty	This section displays the penalty details on internal transfer. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if debit account is added in the Debit Account Details section.</p> </div>
Waive Penalty	Switch the toggle ON to waive the penalty applied on the internal transfer.
Penalty Waiver Reason	Select the appropriate reason for waiving the penalty.

To add a debit or credit account:

- a. In the **Debit Account Details** or **Credit Account Details** section, click **Add Number**.

Note

The **Add Number** button is enabled, if an option is selected from the **Plan Type** field.

If you add number from **Debit Account Details** section, then the following **Debit Account Details** section is displayed:

4

Maintenance

Under the **Maintenance** menu, user can maintain the details of retail account and certificate of deposit accounts.

- [Account Address Update](#)
This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.
- [Account Preferences](#)
User can set or modify the preferences for the Current Account and Savings Account using this screen.
- [Beneficiary Details Update](#)
User can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.
- [Customer Relationship Maintenance](#)
User can maintain the customer relationship of the account holder using the **Customer Relationship Maintenance** screen.
- [Account Closure](#)
This topic describes about the process the account closure request.

4.1 Account Address Update

This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.

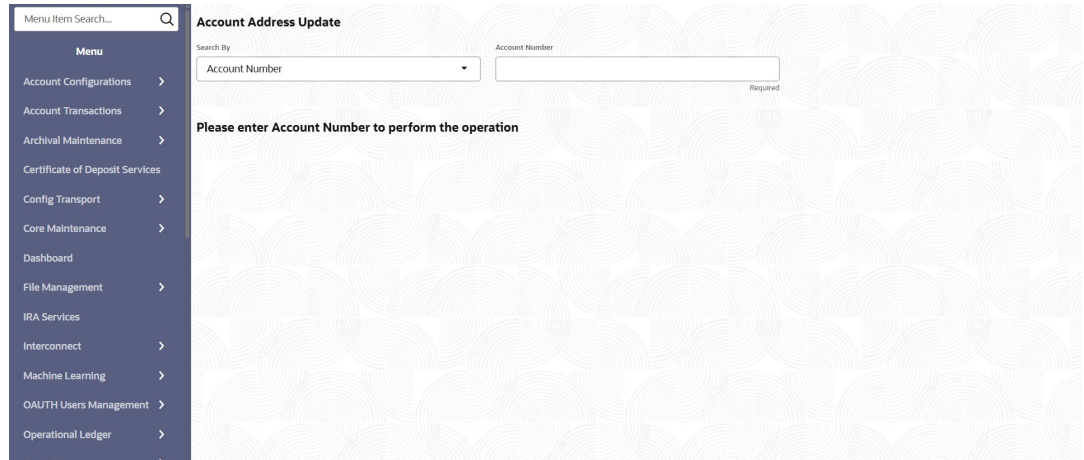
Note

This screen is applicable only for IRA Accounts.

To update the account address:

1. On the **Home** screen, from the **IRA Services** menu, under **Maintenance**, click **Account Address Update**, or specify **Account Address Update** in the search icon bar and select the screen.

The **Account Address Update** screen is displayed.

Figure 4-1 Account Address Update

The screenshot shows the 'Account Address Update' form. On the left is a dark blue navigation menu with a search bar and a list of menu items including 'Account Configurations', 'Account Transactions', 'Archival Maintenance', 'Certificate of Deposit Services', 'Config Transport', 'Core Maintenance', 'Dashboard', 'File Management', 'IRA Services', 'Interconnect', 'Machine Learning', 'OAUTH Users Management', 'Operational Ledger', and 'Operations'. The main content area has a title 'Account Address Update' and a 'Search by' dropdown menu set to 'Account Number'. To the right is an 'Account Number' text input field with a 'Required' label. Below these fields is a message: 'Please enter Account Number to perform the operation'. The background of the main content area features a repeating pattern of stylized circular lines.

Note

The fields marked as Required are Mandatory.

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The account address details are displayed in the screen.

Figure 4-2 Account Address Update_Details

- On the **Account Address Update** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 4-1 Account Address Update - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>

Table 4-1 (Cont.) Account Address Update - Field Description

Field	Description
Address Type	Displays the type of address added such as Residential or Communication . Only the address type which is chosen as the preferred address for communication during account origination is displayed.
Address	Displays the address details corresponding to the address type.
Start Date	Displays the start date when a given communication address becomes effective. This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.
End Date	Displays the date when a given communication address ceases to be effective. This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.
Action	User can edit or delete the added address details. This is applicable only for temporary communication addresses. It is not applicable for Residential address types.

5. Click **Add Communication Address** in the **Address Details** section.
The **Add Communication Address** screen is displayed.

Figure 4-3 Add Communication Address

Add Communication Address ✕

<p>Address Line 1/Building Name</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>Address Line 2/Street Name</p> <input style="width: 90%; height: 25px;" type="text"/>
<p>Address Line 3/City/Town Name</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>State</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
<p>Country</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>Zip Code</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>
<p>Start Date</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>	<p>End Date</p> <input style="width: 90%; height: 25px;" type="text"/> <p style="text-align: right; font-size: small;">Required</p>

Note

The fields marked as Required are Mandatory.

Table 4-2 Account Address Update - Field Description

Field	Description
Address Line 1/Building Name	Specify the building details for communication address.
Address Line 2/Street Name	Specify the street name details for communication address.
Address Line 3/City/Town Name	Specify the city or town name details for communication address.
State	Specify the State or click the Search icon and select the state from the list of values displayed.
Country	By default, the country is displayed in this field once you select the State.

Table 4-2 (Cont.) Account Address Update - Field Description

Field	Description
Zip Code	Specify the zip code for communication address.
Start Date	Specify the start date for the temporary communication address to become effective.
End Date	Specify the date for the temporary communication address to cease. Once the end date of the temporary communication address is crossed, the account switches back to the preferred address that was used prior to the temporary address.

- a. Click **Add** to add the address details in the main screen.
 - b. Click **Cancel** to cancel the added details.
6. Click **Submit**.

The screen is successfully submitted for authorization.

4.2 Account Preferences

User can set or modify the preferences for the Current Account and Savings Account using this screen.

This screen is applicable only for IRA Accounts.

Note

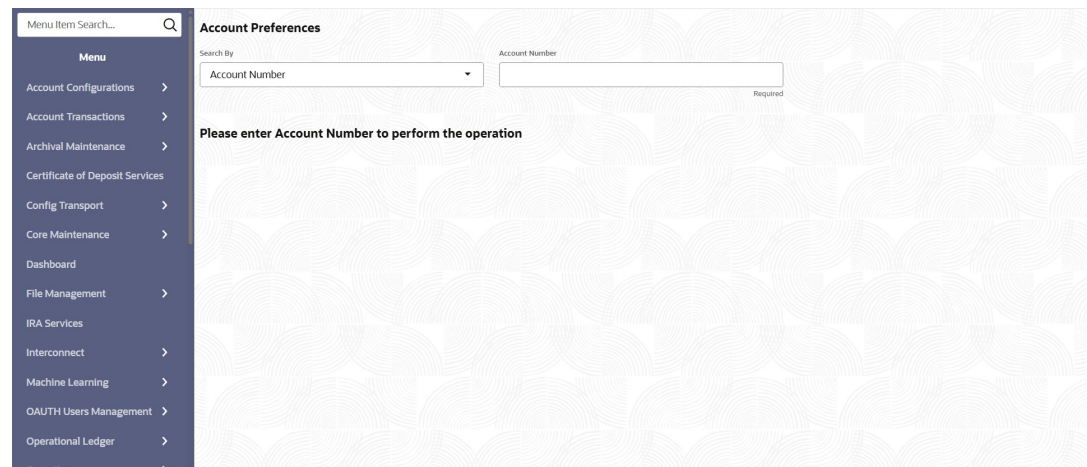
The fields marked as **Required** are mandatory.

To set the account preferences:

1. On the **Home** screen, from the **IRA Services** menu, under **Maintenance**, click **Account Preferences**, or specify the **Account Preferences** in the Search icon bar.

The **Account Preferences** screen displays.

Figure 4-4 Account Preferences



2. Select the appropriate option from the **Search by** field.
 3. Perform the required action, based on the option selected from the **Search by** field.
- The fields to set the preferences for the account are displayed.

Figure 4-5 Set Account Preferences

Account Preferences
Remarks Documents ⌵ ⌶ ✕

Search by Account Number Account Name


Account Number

B0101173

Q


Michael J Hoffman

Customer Information



Customer ID 000941891	Customer Name Michael J Hoffman
KYC Status Not Verified	

Signature Q



Account Branch B01	Mode Of Operation Single
Account Status Active	

5000000001

NA

Address Of Communication
Cantor Film, W.MARKET, S. Florida, 17901, US

ATM Facility

ATM Required

Cheque Book Facility

Cheque Book Required

Auto Reorder Cheque Book

Reorder Cheque Level Reorder Number Of Leaves

Passbook Facility

Passbook

Banking Channels

Banking Channel Required

Banking Channel	Channel Name	Action
▼		✎ 🗑️

Page 1 of 1 (1 of 1 items) |< < 1 > >|

Figure 4-6 Preferred Communication Channel

Preferred Address ✕

Residential

55 East 10th Street, New York, NY 10003, US

Communication

61, New Street, New York, NY, US, 63077

4. On **Account Preferences** screen, you can set the preferences for the account based on the requirement. For more information on fields, refer to field description table below:

Table 4-3 Account Preferences - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Customer Consent and Preferences	This section displays the consent and preference to be set.
E-Sign	This option is enabled or disabled based on the consent of the customer during account origination.
Staff Account	This option is enabled or disabled based on the consent of the customer during account origination.
Check Book Required	This section is not applicable for this product.
Preferred Communication Channel	<p>This section displays the preferred communication address, email ID, and mobile number that the customer has provided during account opening process. They can be updated based on customer request. The user can only select from an already maintained list at the customer level. If a new preferred communication channel has to be added, it must be done at the customer level.</p> <p>Click Edit icon in the Action column, to select and update the preferred communication address, email or mobile number.</p> <p>Click Update and the updated changes are displayed in the main screen.</p>
Channel Name	Displays the communication channel name.
Details	Displays the communication details.
Type	Displays the type for the communication type.
Action	Displays the Edit icon. User can edit the address if required. Once this icon is clicked, a Preferred Address section is displayed. Select the address as appropriate and click Update .
Banking Channel Preference	This section displays the channel preferences to be set for banking. User can click Add Channel , to add the channel preferences. Once the button is clicked, the Banking Channel Preference section is displayed. Select the channel from the list and click Add .

Table 4-3 (Cont.) Account Preferences - Field Description

Field	Description
Banking Channel Required	Switch the toggle ON , to set the channel preferences for banking. Note: This field is enabled only if banking channels are enabled for the specified account number at the product level.
Banking Channel	The Preferred Banking Channels selected during account origination is defaulted when the account number is entered. The New Banking Channels can be added or the existing ones can be deleted. Note: This field is displayed after the user adds a channel.
Channel Name	Displays the available Banking Channels configured at the Product level. Note: This field is displayed after the user adds a channel.
Action	Click Delete icon to delete the banking channel set for the account. Note: This field is displayed after the user adds a channel.

- Click **Submit**.

The screen is successfully submitted for authorization.

4.3 Beneficiary Details Update

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

Note

This screen is applicable only for IRA Deposits.

To update beneficiary details:

- On the **Home** screen, from the **IRA Services** mega menu, click **Beneficiary Details Update** or specify **Beneficiary Details Update** in the search icon bar and select the screen.

The **Beneficiary Details Update** screen is displayed.

Figure 4-7 Beneficiary Details Update

The screenshot displays the 'Beneficiary Details Update' interface. On the left is a dark sidebar menu with various service categories. The main content area has a title 'Beneficiary Details Update' and a search section. The search section includes a 'Search By' dropdown menu currently set to 'Account Number' and an adjacent text input field for the account number. Below the search fields, a message reads 'Please enter Account Number to perform the operation'. The background of the main content area features a light-colored, repeating circular pattern.

Table 4-4 Beneficiary Details Update – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Payable-on-Death	<p>This option is to maintain a beneficiary to the account in the event of primary customer's death.</p> <p>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.</p>
Beneficiary Details	<p>This section displays the details of the beneficiary added to the CASA account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>For information on adding a beneficiary, refer Add Beneficiary topic.</p> </div>
Beneficiary Name	Displays the name of the beneficiary added.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiaries date of birth.
Minor	Displays whether the beneficiary is a minor.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.

Table 4-4 (Cont.) Beneficiary Details Update – Field Description

Field	Description
Actions	<p>Displays the following icons to perform the action:</p> <ul style="list-style-type: none"> • 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.

5. Click **Submit**.

The screen is successfully submitted for authorization.

- [Beneficiary Details Update Add Beneficiary](#)
User can add a beneficiary to a CASA account.
- [Beneficiary Details Update Edit Beneficiary](#)
You can edit the beneficiary details that are already added to a CASA account.
- [Beneficiary Details Update View Beneficiary](#)
You can view the details of the beneficiary added to a CASA account.

4.3.1 Beneficiary Details Update_Add Beneficiary

User can add a beneficiary to a CASA account.

To add a beneficiary:

1. In the **Beneficiary Details** section, click **Add Beneficiary**.
The **Add Beneficiary** section is displayed.

Figure 4-9 Add Beneficiary

Add Beneficiary
✕

Beneficiary Details

Beneficiary Type

Customer ID

Relation Type

Title

First Name

Middle Name

Last Name

Possession (%)

Date of Birth

Minor

Address Details

Default Account Address

Address Line 1 /Building Name Required

Address Line 2 /Street Name

Address Line 3 /City /Town Name Required

State Required

Country Required

Zip Code Required

Contact Details

Mobile Number

Email ID

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

Table 4-5 Add Beneficiary Details – Field Description

Field	Description
Beneficiary Details	This section displays the fields for capturing the basic beneficiary details.
Beneficiary Type	Select the type of beneficiary to be added to the account. The options are: <ul style="list-style-type: none"> • Primary • Contingent
Customer ID	Select or specify the customer ID to be added as a beneficiary.
Relationship Type	Select the relationship type with the beneficiary.
Title	Select a title for the beneficiary.
First Name	Specify the beneficiary's first name.
Middle Name	Specify the beneficiary's middle name.
Last Name	Specify the beneficiary's last name.

Table 4-5 (Cont.) Add Beneficiary Details – Field Description

Field	Description
Possession	Specify the percentage of possession to be allocated to the beneficiary.
Date of Birth	Select or specify the beneficiary's date of birth.
Minor	<p>Displays whether the added beneficiary is a minor based on the date of birth selected or specified.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>The minor status will be derived based on the minor age limit maintained for the state (the state will be derived from the account's residential address).</p> <p>Find the below steps to configure minor age validation.</p> <ol style="list-style-type: none"> a. Create a fact for values, State, and Age. b. Create a rule for minor age validation with the required state and related age. <pre>IF ((STATE==US)&&(AGE < 18))</pre> <p>Output</p> <pre>Section1 True</pre> <ol style="list-style-type: none"> c. Maintain a validation model with model code as VMMINORAGE and link the above rule. <p>For more information, refer to the to create Fact, Rule and Rule Group.</p> </div>
Address Details	This section displays the fields to capture the beneficiary's address.
Default Account Address	Switch to toggle ON to default the account address specified. Switch to toggle OFF to not to default the account address specified.
Address Line 1/Building Name	Specify the building of the beneficiary.
Address Line 2/Street Name	Specify the street of the beneficiary.
Address Line 3/City/Town Name	Specify the city or town of the beneficiary.
State	Specify the state of the beneficiary or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the beneficiary.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

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

Figure 4-10 Add Guardian Details

Guardian Details

Add Guardian

Relation Type Required

Title Required

First Name Required

Middle Name

Last Name Required

Address Details

Default Address Required

Address Line 1/Building Name Required

Address Line 2/Street Name

Address Line 3/City/Town Name Required

State Required

Country Required

Zip Code Required

Contact Details

Mobile Number

Email ID

Cancel Add Another **Add Beneficiary**

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

Table 4-6 Guardian Details – Field Description

Field	Description
Add Guardian	Switch to toggle ON to add guardian details. Switch to toggle OFF to not to add the guardian details.
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 – Account
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the guardian.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

Note

- The system defaults the customer's residential address, and personal details when the beneficiary details are defaulted from the customer.
- The system defaults the customer's residential address when the beneficiary or guardian address details are defaulted from the account.

3. Click Save.

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

4. Click Submit.

The screen is successfully submitted for authorization.

4.3.2 Beneficiary Details Update_Edit Beneficiary

You can edit the beneficiary details that are already added to a CASA 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**.

4.3.3 Beneficiary Details Update_View Beneficiary

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

To view the beneficiary details:

1. In the **Beneficiary Details** section, click the **View** icon from the **Details** field.
The **View Beneficiary** section is displayed.

Figure 4-11 View Beneficiary Details

View Beneficiary
✕

Beneficiary Details

Beneficiary Type
Primary

Customer ID	Relation Type	Title
	Son	Mr.
First Name	Middle Name	Last Name
Nominee F-Name	Nominee M-name	Nominee L-Name
Possession (%)	Date of Birth	Minor
100	November 24, 2000	No

Address Details

Default Account Address
Off

Address Line 1/Building Name	Address Line 2/Street Name	Address Line 3/City/Town Name
AAB	west	San
State	Country	Zip Code
Florida	United States	435769

Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

2. You can view the required details in the section displayed. For information on fields and description, refer [Add Beneficiary](#), as the fields in the **Add Beneficiary** topic are same.
3. Click **Close**.

4.4 Customer Relationship Maintenance

User can maintain the customer relationship of the account holder using the **Customer Relationship Maintenance** screen.

Note

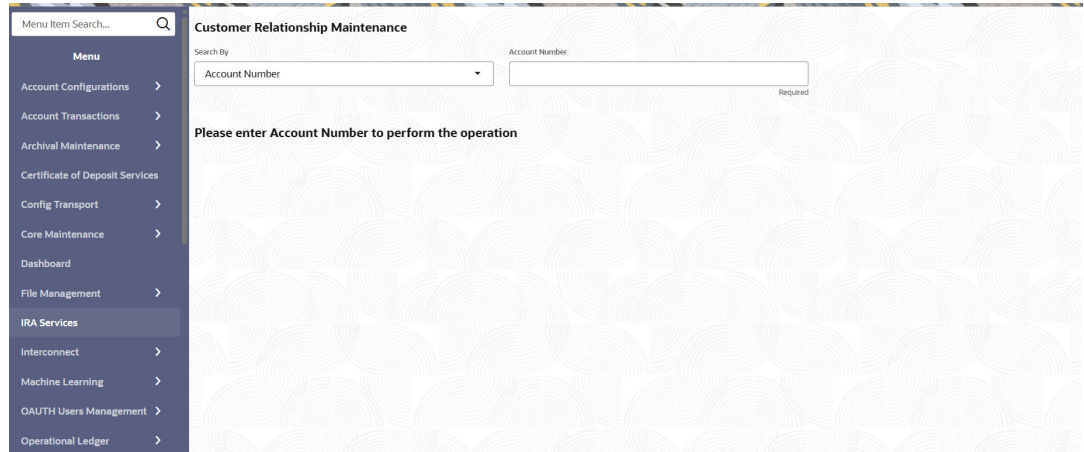
This screen is applicable for IRA Accounts and IRA Deposits.

To maintain the customer relationship:

1. On the **Home** screen, from **IRA Services**, under **Maintenance** click **Customer Relationship Maintenance**, or specify the **Customer Relationship Maintenance** in the Search icon bar.

The **Customer Relationship Maintenance** virtual screen is displayed.

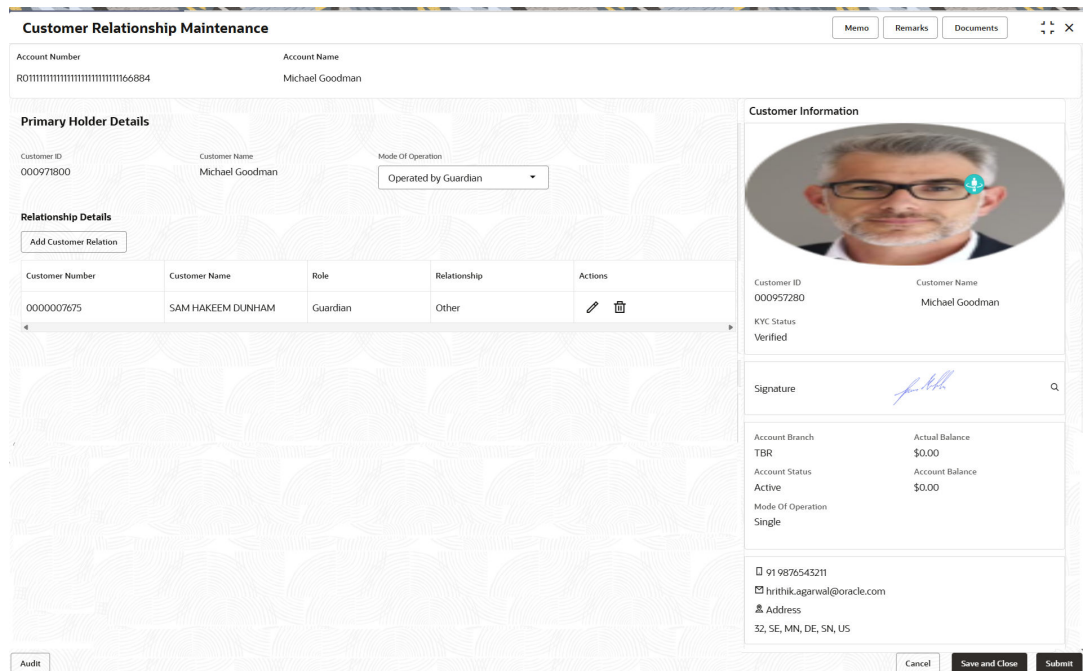
Figure 4-12 Customer Relationship Maintenance



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **Customer Relationship Maintenance** screen, specify the details.

The following screen to maintain primary holder details are displayed.

Figure 4-13 Maintain Relationship Details



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

Table 4-7 Customer Relationship Maintenance – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Primary Holder Details	Displays the details of the primary holder.
Customer ID	Displays the unique customer ID.
Customer Name	Displays the name of the customer.
Mode of Operation	<p>Displays the mode of operation. The options are:</p> <ul style="list-style-type: none"> • Single • Operated by Guardian • Operated by Custodian
Relationship Details	This section displays the relationship details of the primary holder.
Customer Number	Displays the customer number.
Customer Name	Displays the customer name.
Role	Displays the role in relationship.
Relationship	Displays the relationship with the customer.
Actions	<p>Displays the following icons:</p> <ul style="list-style-type: none"> • Edit: Click this icon to edit the details. The Edit Customer Relation section is displayed. For more information on the field, refer Add Customer Relation section below. • Delete: Click this icon to delete the entry.

To add new customer relation:

- a. From the **Relationship Details** section, click **Add Customer Relation**. The **Add Customer Relation** section is displayed.

Figure 4-14 Add Customer Relation

Add Customer Relation X

Customer Number
0000007675 🔍

Customer Name
SAM HAKEEM DUNHAM

Role
Guardian ▼

Relationship
Other ▼

Cancel Add Another Add

- b. In the **Add Customer Relation** section, specify the fields. For more information on fields, refer to field description table below:

Table 4-8 Add Customer Relation – Field Description

Field	Description
Customer Number	Select the customer number for adding the relation. A Customer Number section is displayed as the user clicks the Search icon from this field. User can perform search and click Fetch to get the required customer.
Role	Select the role for the relation. The options are: <ul style="list-style-type: none"> • Custodian • Guardian • Service Member
Relationship	Select the relationship with account holder.

- c. Click **Add**.
- 5. Click **Submit**.

The screen is successfully submitted for authorization.

4.5 Account Closure

This topic describes about the process the account closure request.

The account holder may request for closing the account with different reasons. Before closing, the account must not have any active instructions, contracts, overdrafts, or sweep transactions.

1. On **Home** screen, from the **ESA Services** menu, under **Maintenance**, click **Account Closure**, or specify the **Account Closure** in the Search icon bar.

The **Account Closure** screen displays.

Figure 4-15 Account Closure

Note

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

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The details are displayed in the screen.

Figure 4-16 Account Closure Details

Account Closure
Memo Remarks Documents

Account Number: 0001111111111111111111111111111119907

Account Name: Jamie Lanister

Account Details

Available Balance	Credit	Accrued Interest	USD 0.00
USD 4,111.00		Estimated Payout	Credit
		USD 4,111.00	

Account Closure Reason

Customer request

Settlement Details

Payment Mode	Account Number	Account Name	Currency	Exchange Rate	Action
Account	0001111111111111111111111111111120920	Jamie Lanister	USD	1	

Customer Information

No Customer Image to display

Customer ID: 000983463 Customer Name: Anita A...

KYC Status: Not Verified

No Signature data to display

Account Branch	Actual Balance
R01	\$4,111.00
Account Status	Account Balance
Active	\$4,111.00
Mode Of Operation	Operate...

NA

asdfgh@gamil.com

Address: 32, SE, MN, DE, S, GB



Audit
Cancel
Save and Close
Submit

- On **Account Closure** screen, specify the fields. For more information on fields, refer to the field description table.

Table 4-9 Account Closure - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Account Details	Displays the account details with Available Balance, Accrued Interest, and Estimated Payout.
Available Balance	<p>Displays the available balance in account currency.</p> <ul style="list-style-type: none"> If the account balance is greater than zero, credit indicator is displayed. if the account balance is less than zero, debit indicator is displayed.
Accrued Interest	<p>Displays the net accrued interest in account currency.</p> <ul style="list-style-type: none"> For credit interest, credit indicator is displayed. For debit interest, debit indicator is displayed. If multiple accrued interests are available for the account, the system displays the net accrued interest.
Closure Charges	Displays the charges applied for the account closure.
Estimated Payout	<p>Displays the estimated payout amount in account currency. The estimated payout amount is the sum of available balance and accrued interest.</p> <ul style="list-style-type: none"> If the estimated payout amount is greater than zero, credit indicator is displayed. If the estimated payout amount is less than zero, debit indicator is displayed.
Account Closure Reason	Specify the reason for closure.

Table 4-9 (Cont.) Account Closure - Field Description

Field	Description
Settlement details	<p>This section displays the settlement details for the closure.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The details in this section are displayed if the payout settlement details are added.</p> </div>
Payment Mode	Displays the payment mode set for settlement.
Ledger Code	<p>Displays the ledger code selected for settlement.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the Select Payout Mode is selected as Ledger in the Add Settlement Details section.</p> </div>
Description	<p>Displays the description for ledger.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if the Select Payout Mode is selected as Ledger in the Add Settlement Details section.</p> </div>
Account Number	Displays the account number selected for payout.
Account Name	Displays the account name for payout.
Currency	Displays the currency for the amount.
Exchange Rate	<p>Displays the exchange rate for the account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>An exchange rate is derived based on an exchange rate parameter maintained for an account closure at service preference screen.</p> </div>
Action	<p>Displays the following icons:</p> <ul style="list-style-type: none"> •  : Click to delete the settlement added. •  : Click to edit the settlement details.

5. Click **Add Settlement Details** button in the **Settlement Details** section.

The **Add Settlement Details** screen is displayed.

Note

The Add Settlement Details button will not be enabled if the account balance is zero.

Figure 4-17 Add Settlement Details - Account

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Select Account Number

B01000000046073 Account Name Jacob Mathew Currency GBP	R01000000043940 Account Name Jacob Mathew Currency USD	R01000000043809 Account Name Jacob Mathew Currency USD
R01000000044079 Account Name Jacob Mathew Currency USD	Other	

Search Account Detail

Account Number Q

Required

Cancel Add

Figure 4-18 Add Settlement Details - Ledger

Add Settlement Details

✕

Select Payout Mode

Account Ledger

Ledger Details

Ledger Code

276000055
🔍

Description

Liability GL
🔍

Cancel Add

- a. Select the payout mode as an account to settle the account balance transferring to a Current and Savings Account.

Table 4-10 Add Payout Details as an 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 . User can select the account for payout. User can select Others from the widget to select any other accounts for payout.
Search Account Detail	This will display, if you select Others from the widgets. click the Search icon to select from the list or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.

- b. Select the payout mode as ledger to settle the account balance transferring to a ledger.

Table 4-11 Add Payout Details as Ledger

Field	Description
Select Payout Mode	Select the Ledger option to perform the account closure settlement to a ledger account.
Ledger Code	Click the Search icon to select or specify the ledger code required for the payout.
Ledger Description	Displays the ledger description for the payout.

6. Click **Submit**.

Figure 4-19 Account Closure - Validation Retry

The system validates the account closure request with other product processors to check for any active contracts or instructions available for the account.

If the account closure validations are successful, then the system will update the account status to **Closure Initiated** and request will be moved to the approval stage and available in free task for authorization.

Transactions are restricted to the account once the account marked for closure is initiated.

If any active contracts, instructions, or other relations are found, the account closure validation is failed, and the account closure request is moved to the validation retry stage and assigned back to the maker. It should be available in the maker's pending task, then the maker can pick up the account closure validation failure and resubmit the request after manually closing or delinking the related contracts, or delete the account closure request based on the account holder request.

In the case of deletion, the system reverts the account status **Closure initiated** to open.

Note

- If an account has debit balance, then the debit balance to be settled before closing an account.
- The system processes the account closure validations with external product processors. The required external product processors are configured at the workflow level.

7. Approve or Reject the account closure request.

On successful approval, the system initiate the below processes.

- Process the Interest Liquidation
- Account settlement (Transfer to Account/GL)
- Close the Account.

In case of Interest liquidation, or Account Settlement, or close the account process failure, the transaction moved to handoff retry stage and assigned back to the checker, then the checker can acquire the request and **Retry** or **Reject** the account closure request.

On **Retry**, the system process the failed stage again.

On **Reject**, the transaction send back to the initiation stage and assign back to the maker.

Note

- If the maker resubmit the account closure request, the system trigger the account closure validation across all the product processors again.
- If the maker delete the account closure request after authorizer rejects, the system revert the account status closure initiated to open.

5

Statement

Under the **Statement** menu, user can perform the required actions related to statement of retail accounts and certificate of deposit account.

- [Account Statement Frequency](#)
This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.
- [Consolidated Adhoc Statement](#)
This topic describes the systematic instruction to generate a consolidated adhoc statement that covers multiple accounts of a customer. The Adhoc statements are statements that do not fall within the periodic statement generation frequency.

5.1 Account Statement Frequency

This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.

Note

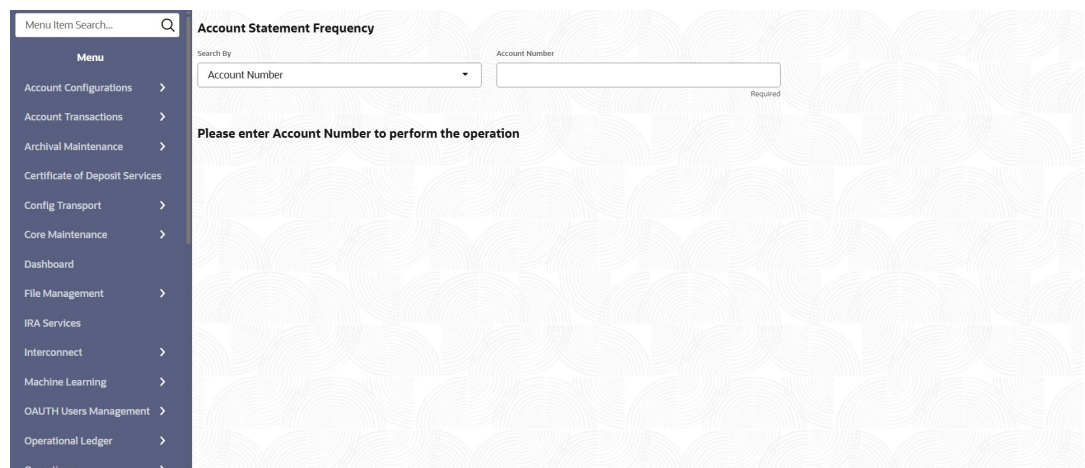
This screen is applicable only for IRA Accounts.

To modify the account statement frequency:

1. On the **Home** screen, from the **IRA Services** menu, under **Statement**, click **Account Statement Frequency**, or specify **Account Statement Frequency** in the search icon bar and select the screen.

Account Statement Frequency screen is displayed.

Figure 5-1 Account Statement Frequency



2. On **Account Statement Frequency** screen, specify the account number.


Figure 5-2 Account Statement Frequency Details

Account Statement Frequency [Remarks] [Documents] [Close]


Search by: Account Number (B01M000000071) Account Name (Michael J Hoffman)

Last Statement Date: [] Frequency: Annual [] December []

Customer Information



Customer ID: 000941891 Customer Name: Michael J Hoffman
KYC Status: Not Verified

Signature: 

Account Branch: B01 Mode Of Operation: Single
Account Status: Active Account Balance: []

5000000001
NA
Address Of Communication: Cantor Film, W.MARKET, S, Florida, 17901, US

[Audit] [Cancel] [Save and Close] [Submit]

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

Table 5-1 Account Statement Frequency - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Existing Frequency	Displays the existing frequency set for the account statement.
New Start Date	<p>Select the new start date for the statement. The options are:</p> <ul style="list-style-type: none"> • User Defined • Account Opening Date • Month End
Cycle	<p>Select the cycle for generating the statement. The options are:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Semiannual • Annual
Month	<p>Select the month for statement generation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed if an option is selected from the Cycle field.</p> </div>

3. Click **Projected Generation Dates**, to view the future statement generation dates.
4. Click **Submit**.

5.2 Consolidated Adhoc Statement

This topic describes the systematic instruction to generate a consolidated adhoc statement that covers multiple accounts of a customer. The Adhoc statements are statements that do not fall within the periodic statement generation frequency.

Note

This screen is applicable for IRA Accounts and IRA Deposits.

To generate a consolidated adhoc statement:

1. On **Home** screen, from **IRA Services** click **Consolidated Adhoc Statement**, or specify the **Consolidated Adhoc Statement** in the Search icon bar.

The **Consolidated Adhoc Statement** screen is displayed.

Figure 5-3 Consolidated Adhoc Statement

The screenshot shows the 'Consolidated Adhoc Statement' screen. On the left is a dark blue navigation sidebar with the following items: File Management, IRA Services (selected), Interconnect, Machine Learning, OAUTH Users Management, Operational Ledger, Operations, Party Business Process, Party Services, Retail Account Configurations, Retail Account Enquiries, Retail Account Services, and Retail Banking. The main content area has a title 'Consolidated Adhoc Statement'. Below the title is a search bar with 'Search By' and 'Customer ID' selected. To the right of the search bar is a text input field for 'Customer ID' with a search icon and a 'Required' label. Below the search bar, a message reads 'Please enter Customer ID to perform the operation'. The background of the main content area has a light gray pattern of overlapping circles.

2. On the **Consolidated Adhoc Statement** screen, specify the fields.
3. In the **Statement Period** section, click **Generate Statement** to generate the account statement for the selected accounts and period.

The **Account Statement Details** section is displayed.

Table 5-2 (Cont.) Consolidated Adhoc Statement - Field Description

Field	Description
Start Date	Select or specify the start date to generate the statement. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>The start date cannot be future dated.</p> </div>
End Date	Select or specify the end date to generate the statement. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>The end date cannot be lesser than start date.</p> </div>
Account Statement	This section displays the statement details that are generated for the customer. <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed as the user clicks Generate Statement.</p> </div>
<Status>	Displays the statement generation status.
Statement Period	Displays the period for which the statement is generated.
Statement Generated on	Displays the date on which the statement is generated.

4. Click the **View** icon to access the account statement, or click the **Email** icon to Email or print the statement.

Once the date moves to the next working day, all statements generated the previous day is cleared.

6

Status Update

Under the **Status Update** menu, user can update the status of retail accounts and certificate of deposit account.

- [Account Status Change](#)
This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.
- [Activate Inactive/Dormant Account](#)
User can update the account to **Active**, **Inactive**, or **Dormant** status using the **Activate Inactive/Dormant Account** screen.

6.1 Account Status Change

This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.

① Note

This screen is applicable only for IRA/ESA Accounts.

To change account status:

1. On the **Home** screen, from the **IRA Services** or **ESA Services** menu, under **Statement**, click **Account Status Change**, or specify **Account Status Change** in the search icon bar and select the screen.

Account Status Change screen is displayed.

Figure 6-1 Account Status Change

The screenshot displays the 'Account Status Change' interface. On the left, a dark blue sidebar menu lists various system functions, including 'Account Configurations', 'Account Transactions', 'Archival Maintenance', 'Certificate of Deposit Services', 'Config Transport', 'Core Maintenance', 'Dashboard', 'File Management', 'IRA Services', 'Interconnect', and 'Machine Learning'. The main content area has a light gray background with a subtle pattern. At the top of this area, there's a search bar labeled 'Menu Item Search...' with a magnifying glass icon. Below it, the title 'Account Status Change' is centered. Underneath the title, there's a 'Search By' dropdown menu currently set to 'Account Number'. To the right of this dropdown is a text input field for the account number, with a 'Required' label to its right. Below the input field, a message in bold text reads: 'Please enter Account Number to perform the operation'.

2. On **Account Status Change** screen, specify the fields.

Figure 6-2 Account Status Change

The screenshot displays the 'Account Status Change' web application. At the top, there are 'Remarks' and 'Documents' buttons. Below is a search section with 'Search by' set to 'Account Number', showing 'BO1M000000071' and 'Michael J Hoffman'. The 'Account Status' section has three toggle switches: 'No Debit', 'No Credit', and 'Frozen', all currently turned off. On the right, 'Customer Information' includes a profile picture, 'Customer ID: 000941891', 'Customer Name: Michael J Hoffman', 'KYC Status: Not Verified', a signature field, 'Account Branch: B01', 'Mode Of Operation: Single', 'Account Status: Active', and 'Address Of Communication: Cantor Film, W.MARKET, S, Florida, 17901, US'. At the bottom, there are 'Audit', 'Cancel', 'Save and Close', and 'Submit' buttons.

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

Table 6-1 Account Status Change - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>

Table 6-1 (Cont.) Account Status Change - Field Description

Field	Description
Account Status	The existing account statuses will be displayed and users can modify them (No Debit, No Credit, and Frozen) by enabling or disabling the toggle button.

6.2 Activate Inactive/Dormant Account

User can update the account to **Active**, **Inactive**, or **Dormant** status using the **Activate Inactive/Dormant Account** screen.

Note

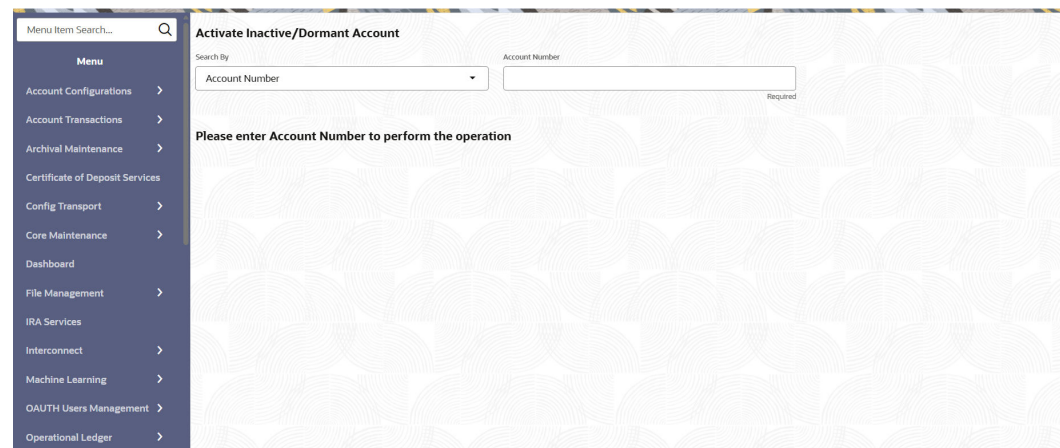
This screen is applicable only for IRA Accounts.

To set account status:

1. On the **Home** screen, from **IRA Services**, under **Status Update** click **Activate Inactive/Dormant Account**, or specify the **Activate Inactive/Dormant Account** in the Search icon bar.

The **Activate Inactive/Dormant Account** virtual screen is displayed.

Figure 6-3 Activate Inactive/Dormant Account



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.
4. On the **Activate Inactive/Dormant Account** screen, update the status.

The **Activate Inactive/Dormant Account** section is displayed.

Table 6-2 (Cont.) Activate Inactive/Dormant Account – Field Description

Field	Description
Activate Inactive/Dormant Account	This section displays the current and other statuses for the account.
Account Status	Displays the current status of the account.
Change Account Status to	Select the status to be set for the account. The options are: <ul style="list-style-type: none">• Inactive• Dormant

5. Click **Submit**.

The screen is successfully submitted for authorization.

7

Amount Block

Under the **Amount Block** menu, user can perform the amount block related actions for retail accounts and certificate of deposit account.

- [Create Amount Block](#)
You can block the CD amount. A Certificate of Deposit can be blocked for certain amount for full balance block due to different reasons like collateral to an overdraft, funds provider account during sweep transactions, and so on.
- [View and Modify Amount Block](#)
This topic describes the systematic instruction to View, Modify, and Close the Amount Block. The View and Modify Amount Block screen displays the summary of all amount blocks that are present against a Customer's account and allows the user to modify or close the existing amount block.

7.1 Create Amount Block

You can block the CD amount. A Certificate of Deposit can be blocked for certain amount for full balance block 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.

Note

This screen is applicable only for IRA/ESA Deposits.

To create amount block:

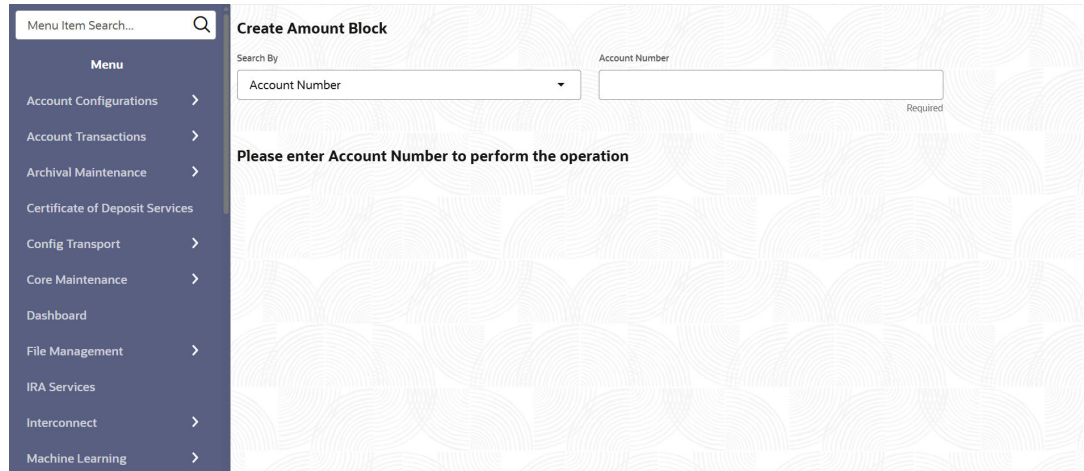
Note

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

1. On the **Home** screen, from the **IRA Services** or **ESA Services** menu, under **Amount Block**, click **Create Amount Block**, or specify **Create Amount Block** in the search icon bar and select the screen.

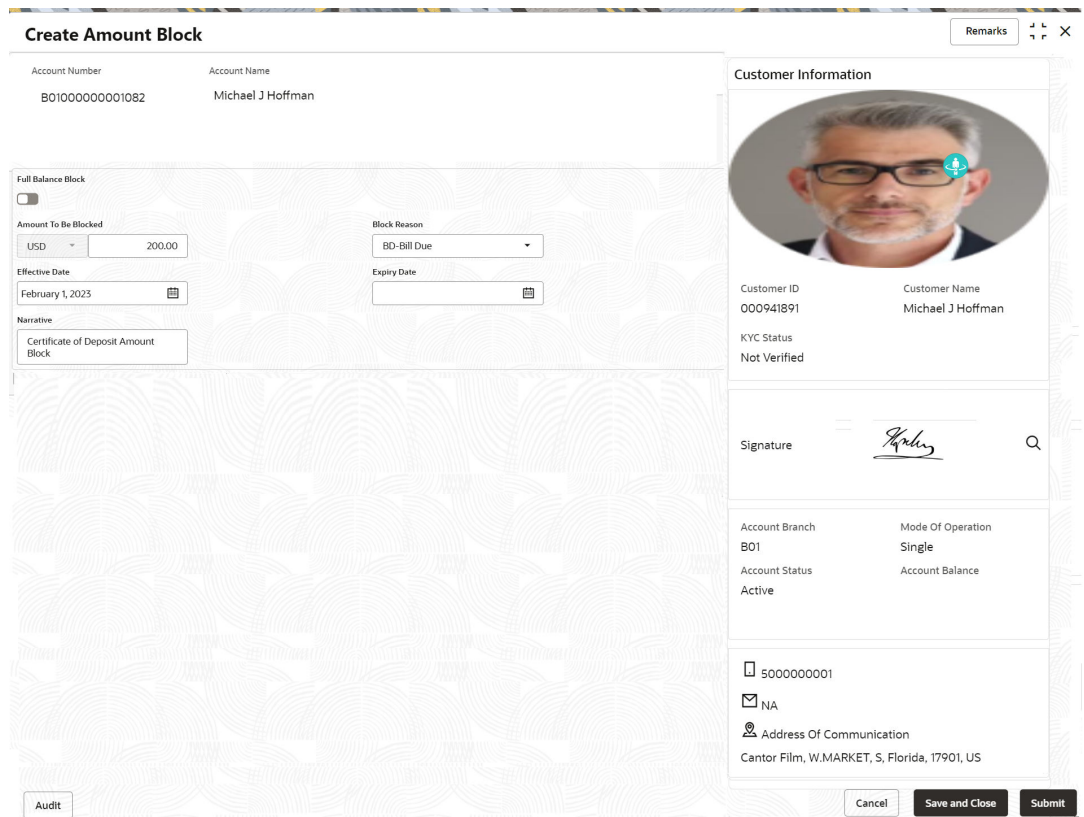
The **Create Amount Block** screen is displayed.

Figure 7-1 Create Amount Block



2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field. The details for the account entered are displayed.

Figure 7-2 Create Amount Block Details



4. Specify the fields on the **Create Amount Block** screen. For more information on fields, refer to the field description table.

Table 7-1 Create Amount Block – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <ul style="list-style-type: none"> The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number. If user selects an account with closed status, then an appropriate message is displayed. The user will not be allowed to proceed with the required action in the screen.
Full Balance Block	Switch the toggle ON to create the block on full amount in the account.
Amount To Be Blocked	<p>Specify the amount you want to block for the Certificate of Deposit (CD). Note that the currency for the CD will be displayed by default.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not enabled, if the Full Balance Block toggle is ON.</p> </div>
Block Reason	Select reason for block from drop-down list.
Effective Date	<p>Specify or select the effective date for the block.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date.</p> </div>
Expiry Date	<p>Specify or select the expiry date for the block.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This date cannot be less than current process date and effective date.</p> </div>
Narrative	Specify the narration, if any for the block.

5. Click **Submit**.

The screen is successfully submitted for authorization.

7.2 View and Modify Amount Block

This topic describes the systematic instruction to View, Modify, and Close the Amount Block. The View and Modify Amount Block screen displays the summary of all amount blocks that are present against a Customer's account and allows the user to modify or close the existing amount block.

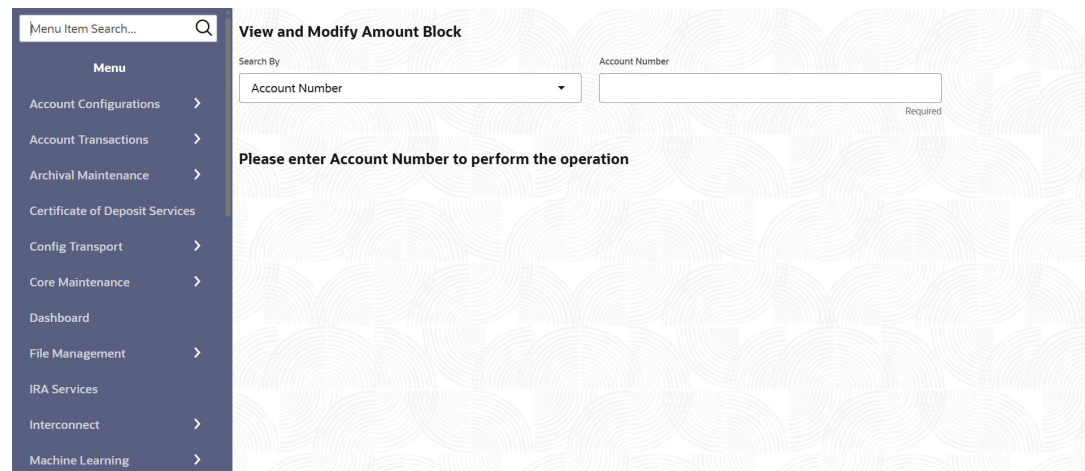
If the Branch Transfer fails for any reason, details of such failed transfers are updated in the Branch Transfer Log. After clearing the faults due to which the Account Branch transfer failed, this screen allows user to resubmit the transfer request again for processing.

To view and modify amount block:

1. On the **Home** screen, from the **IRA Services** menu, under **Amount Block**, 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 7-3 View and Modify Amount Block



The screenshot displays the 'View and Modify Amount Block' interface. On the left is a dark blue sidebar menu with a search bar at the top. The main content area has a title 'View and Modify Amount Block' and a search section with a 'Search By' dropdown menu (currently set to 'Account Number') and an 'Account Number' input field. A 'Required' label is positioned to the right of the input field. Below the search section, a message states: 'Please enter Account Number to perform the operation'.

2. In the **View and Modify Amount Block** screen, perform the required actions.

If active amount blocks are available for the account number, the system displays them in tile layout and displays the total amount blocked for all the blocks.

View and Modify Amount Block screen is displayed.

8

Inquiry

Under the **Inquiry** menu, user can inquire the details of IRA Accounts and IRA Deposits.

- [Account Transaction](#)
This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.
- [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.
- [Account Closure Inquiry](#)
This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process.
- [Interest Paid Out Details](#)
User can inquire the details of Interest paid out using the **Interest Paid Out Details** screen.
- [ESA Plan Details](#)
User can inquire the details of ESA plan using the **ESA Plan Details** screen.

8.1 Account Transaction

This topic provides the systematic instructions for the users to view and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

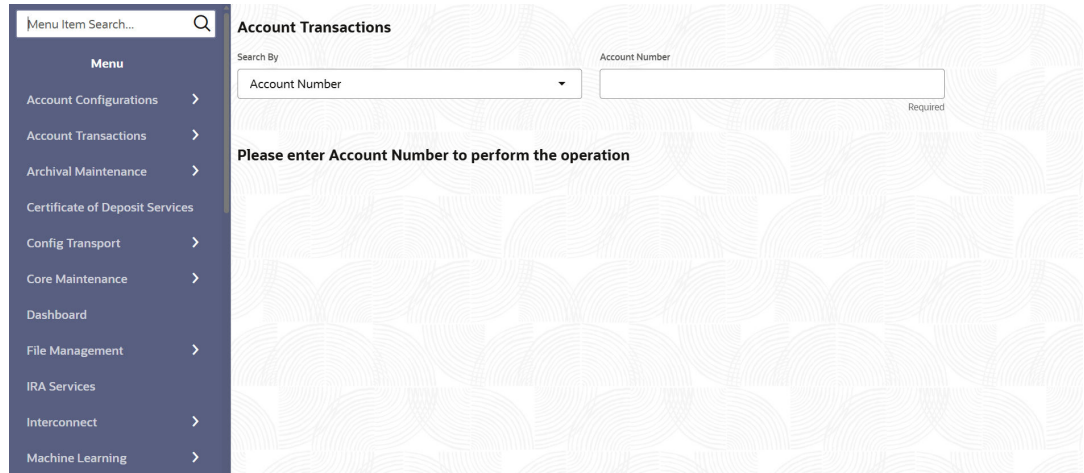
This screen is applicable for IRA Accounts and IRA Deposits.

To view account transaction details:

1. On the **Home** screen, from the **IRA Services** menu, under **Inquiry**, click **Account Transactions**, or specify **Account Transactions** in the search icon bar and select the screen.

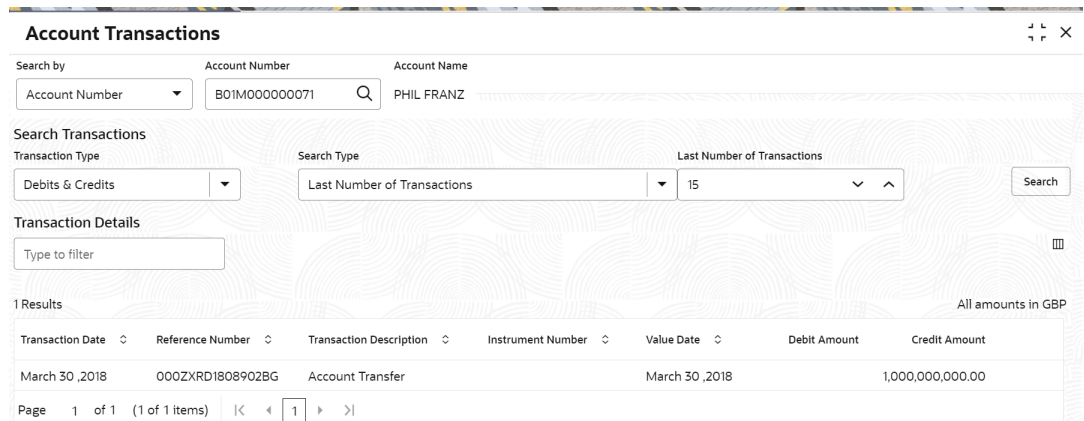
The **Account Transactions** screen is displayed.

Figure 8-1 Account Transactions



2. In the **Account Transactions** screen, specify the fields.
Account Transactions screen is displayed.

Figure 8-2 Account Transactions



3. On **Account Transactions** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 8-1 Account Transactions - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Search Transactions	This section displays the fields to perform the search.
Transaction Type	<p>Select the type of transactions to be searched. The available options are:</p> <ul style="list-style-type: none"> • Debits & Credits • Debits • Credits <p>Note: Transaction type is always Debits & Credits if user select the Search Type as the Last Number of Transactions.</p>
Search Type	<p>Select the search type for the transaction. The available options are:</p> <ul style="list-style-type: none"> • Data Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Month • Current Month Plus Previous 6 Month • Last Number of Transactions
Date Range	<p>Select or specify the from and to date for fetching the transaction details.</p> <p>Note: This field is displayed if user select Date Range from the Search Type field.</p>
Last Number of Transactions	<p>Select or specify the last number of the transaction to be fetched.</p> <p>Note: This field is displayed if you select Last Number of Transactions from the Search Type field.</p>
Transactional Details	<p>This section displays the transaction details for the account selected.</p> <p>Note:User can click the Column Filter icon to view only the selected transaction details.</p>
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.
Transaction Description	Displays the description for the transaction.
Instrument Number	Displays the instrument number used for the transaction.

Table 8-1 (Cont.) Account Transactions - Field Description

Field	Description
Value Date	Displays the value date of the transaction.
Debit Amount	Displays the transaction's debit amount.
Credit Amount	Displays the transaction's credit amount.

8.2 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.

Note

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

To generate and view the deposit certificate:

1. On the **Home** screen, from the **IRA Services** menu, under **Inquiry**, click **Certificate**, or specify **Certificate** in the search icon bar and select the screen.

The **Certificate** screen is displayed.

Figure 8-3 Certificate

2. Select the appropriate option from the **Search by** field.
3. Perform the required action, based on the option selected from the **Search by** field.

The deposit summary and certificate is displayed.

Figure 8-4 CD Certificate


Certificate

Search by Account Number Account Name
 Account number B0101352 Michael J Hoffman


Deposit Details GBP 10,000.00 at 16% for 3 Months
 Maturity Details GBP 9,885.77 on June 30, 2018
 Status Active

Certificate Email

Customer Information



Customer ID: 000941891 Customer Name: Michael J Hoffman
 KYC Status: Not Verified

Signature: 

Account Branch: B01 Mode Of Operation: Single
 Account Status: Active Account Balance

5000000001
 NA
 Address Of Communication: Cantor Film, W.MARKET, S, Florida, 17901, US

1 / 1 66% + -

DemoBank Deposit Advice

OFSS CUSTOMER
 OFSSOFSS CHEN TEST CIF 600086

Deposit Account Number: B011000000145
 Customer Id: 000284
 Branch: B01FLXCLBIB UNIVERSAL BANK

Deposit Amount	Deposit Start Date	Period	Rate of Interest(%)	Maturity Date	Maturity Amount
14,008.18	Jun 05,2020	1year	27.75	Jun 05,2021	18,576.90

Mode of Operation: None
 Nominee: Not Provided
 Maturity Instructions: Roll Over maturity proceeds with Additional Amount undefined

Thank you for banking with us. This is a system generated advice, hence does not require any signature.

Disclaimer
 Please note that the disclaimer text paragraph will come here. Please note that the disclaimer text paragraph will come here. Please note that the disclaimer text paragraph will come here.

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

Table 8-2 Certificate – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
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	<p>This section displays the deposit certificate.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, user can send the certificate through email by selecting the Email option. When you click the Email button, a pop-up message will appear to verify the Email ID. The primary customer's registered email address is set as the default and shown on the screen. After the user verifies the email address, a message will be sent, and a notification indicating success or failure will appear in the top right corner of the screen to inform about the email status.</p> </div>

8.3 Account Closure Inquiry

This topic describes the Systematic instructions to inquire account closure status at different stages of the account closure process.

User can also view the following details:

- Display all the applicable stages of account closure and status
- Failure Reason/Related error message in case of failure
- Account closure request details
- Account closure status
- Closure Initiation Date
- Closure Date
- Estimated Payout (Applicable before IC online Liquidation)
- Final Settlement Amount (Applicable after IC online liquidation with latest balance)
- Transaction Reference Number.

Note

The system displays the latest account closure request details in case more than one account closure happened for the account (in case of close and reopen).

1. On the **Home** screen, from the **IRA Services** menu, under **Inquiry**, click **Account Closure Inquiry**, or specify **Account Closure Inquiry** in the search icon bar and select the screen. The **Account Closure Inquiry** screen is displayed.

Figure 8-5 Account Closure Inquiry

Note

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

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

The account closure inquiry details are displayed in the screen.

Figure 8-6 Account Closure Inquiry Details

Account Closure Inquiry

Search by: Account Number (B0100000010904) | Account Name (Jacob Mathew)

Account Closure Stage

Validation [Success] | Approve [Success] | IC Liquidation [Success] | Settlement [Success] | Close Account [Success]

Account Details

Final Payout: GBP 3,001.00 | Closure Date: December 7, 2018 | Closure Status: Closed

Account Closure Reason

Closure Reason: Customer Service Issue

Settlement Details

Payment Mode	Ledger Code	Description	Reference Number
Ledger	111000001	111000001	1235102280350400514

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

Table 8-3 Account Closure - Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p>
Account Closure Stage	<p>Displays all applicable stages of account closure with status. The available options are:</p> <ul style="list-style-type: none"> Red colour indicates Failed. Green colour indicates Success. Black colour indicates Pending. Gray colour indicates Yet to Start.
Account Details	<p>Displays the closure account details such as final payout amount, closure initiated date, and status of the account.</p>

Table 8-3 (Cont.) Account Closure - Field Description

Field	Description
Final payout	It displays after IC online liquidation with the latest account balance. The available options are: <ul style="list-style-type: none"> • Credit indicator is displayed if payout amount is greater than zero. • Debit indicator should be displayed if the payout amount is less than zero. • Debit or Credit indicator will not be displayed if payout amount is zero.
Closure Initiated	It displays the account closure initiation date. Note: This field will not be displayed after an account is closed.
Account Closure Date	It displays the account closure date. Note: This field will be displayed once the account is closed.
Closure Status	It displays the closure status of an account. The available options are: <ul style="list-style-type: none"> • In Progress - An account closure request is in process/pending approval. • Failed - If an account closure request is failed. • Rejected - If an account closure request is rejected by the approver. • Closed - If an account closure is successfully completed.
Closure Reason	Displays the reason for account closure.
Settlement Details	If the payment mode is an Account . The available options are: <ul style="list-style-type: none"> • Account Number - Displays an offset account number for transferring the outstanding balance. • Account Name - Displays an offset account name. • Transaction Reference Number - Displays the transaction reference number of account to account transfer. • Currency - Displays an offset account/settlement account currency code. • Exchange Rate - In case of cross-currency settlement system derives the exchange rate based on account closure servicing preference maintenance and display the exchange rate. If the payment mode is Ledger . It displays the below values. <ul style="list-style-type: none"> • Ledger Code - Displays the selected ledger code. • Description - Displays the ledger description. • Transaction Reference Number - Display the transaction reference number of account to GL transfer.

3. Click **Close** icon to close this screen.

8.4 Interest Paid Out Details

User can inquire the details of Interest paid out using the **Interest Paid Out Details** screen.

To inquire the Interest paid out details:

1. On the **Home** screen, from **IRA Services**, click **Interest Paid Out Details** or specify the **Interest Paid Out Details** in the Search icon bar.

The **Interest Paid Out Details** virtual screen is displayed.

Table 8-4 Interest Paid Out Details – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria. The account number is set as the default search option.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p> </div>
Start Date	Select the start date to view interest paid out transactions.
End Date	Select the end date to view interest paid out transactions.
Search	Click the Search button to fetch and display the interest details based on the selected date range.
Total Interest Amount	Displays the sum of all interest payouts for the selected account and date range
Transaction Date	Displays the date of the interest payout transaction.
Interest Rate	Displays the interest rate applied to calculate the payout for the given transaction.
Interest Amount	Displays the monetary amount of interest paid out in the transaction.
Payout Account	Displays the account to which the interest was paid out.
Payout Mode	Displays the method used to pay out the interest.
Reference Number	Displays the unique reference or transaction number for tracking the interest payout.

8.5 ESA Plan Details

User can inquire the details of ESA plan using the **ESA Plan Details** screen.

To inquire the ESA plan details:

1. On the **Home** screen, from **ESA Services**, under **Inquiry** click **ESA Plan Details**, or specify the **ESA Plan Details** in the Search icon bar.


The **ESA Plan Details** virtual screen is displayed.

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

Table 8-5 ESA Plan Details – Field Description

Field	Description
Search By	<p>Users can search for an account number by using any of the available search criteria.</p> <p>The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the Search icon. Users can also search for the specific account number by providing customer ID, account number, or account name.</p> <p>Other search options available in the Search by field are Customer ID, Tax Identification Number, Mobile Number, and Email.</p> <p>A specific customer ID can be searched by providing the customer name or customer ID. If Tax Identification Number, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.</p> <p>For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.</p> <p>Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If Tax Identification Number is chosen as the search criteria, then the adjacent field would display the label as Tax Identification Number.</p>
Search by Plan Type	<p>Select the plan type to initiate the search. The option is:</p> <ul style="list-style-type: none"> • ESA
Account Number	<p>Select the account number to view account specific plan details. To view plan details of all accounts linked to the customer ID, select ALL from the drop-down list.</p>
Plan Details	<p>This section displays the ESA plan details.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed as the user clicks Search.</p> </div>
Plan Reference Number	<p>Displays the reference number of the ESA plan.</p>
Contribution Limit	<p>Displays the contribution limit amount.</p>
Balance Details	<p>This section displays the balance details.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed as the user clicks Search.</p> </div>
Description	<p>Displays the description for the balance details.</p>
Current Year (<current year>)	<p>Displays the balance amount as of current year.</p>

Table 8-5 (Cont.) ESA Plan Details – Field Description

Field	Description
Previous Year (<previous year>)	Displays the balance amount as of previous year.
Account Under Plan	<p>This section displays the account details under ESA plan.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p> Note</p> <p>This section is displayed as the user clicks Search.</p> </div>
Account Number	Displays the account number linked to IRA plan.
Business Product	Displays the product type of the account.
Balance	Displays the balance amount.
Maturity Date	Displays the date of maturity.

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