

Oracle® Banking Accounts Cloud Service

Retail Deposits User Guide



Release 14.8.2.0.0

G54713-04

April 2026

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

ORACLE®

Copyright © 2023, 2026, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1 Configurations

1.1	Retail Deposits Business Product	1
1.1.1	Create Business Product	2
1.1.2	View Business Product	15
1.2	External Parameter Configuration	16
1.2.1	Create External Parameter Configuration	17
1.2.2	View External Parameter Configuration	20
1.3	Deposit Pay-in Maintenance	21
1.3.1	Create Payin Maintenance	21
1.3.2	View Payin Maintenance	23
1.4	Notice Configuration	24
1.4.1	Create Notice Configuration	24
1.4.2	View Notice Configuration	26

2 Servicing Configurations

2.1	Branch Date Configurations	1
2.2	Business Product Configuration	1
2.2.1	About Business Product Configuration	2
2.2.2	Create Business Product	2
2.2.3	View Business Product	5
2.3	Business Process Configuration	7
2.3.1	About Business Process Configuration	7
2.3.2	Create Business Process	8
2.3.3	View Business Process	14
2.4	Servicing Configuration	15
2.4.1	Create Service Preferences	15
2.4.2	View Service Preferences	16
2.5	Memo Maintenance	18
2.6	Branch Servicing Auto Auth Setup	20

3 Operations

3.1	Customer Information	1
-----	----------------------	---

3.2	Overview of Deposit Services	3
3.2.1	About Main Menu	3
3.3	Deposit View	4
3.3.1	Deposit 360	4
3.4	TD Transactions	8
3.4.1	Term Deposit Account Opening	9
3.4.2	Top Up	32
3.4.3	Redemption	42
3.5	TD Maintenances	52
3.5.1	Term Deposit Amount Block	53
3.5.2	View and Modify Amount Block	56
3.5.3	Term Deposit Payout Modification	60
3.5.3.1	Maturity Instruction as Redeem Principal and Interest	64
3.5.3.2	Maturity Instruction as Special Amount Rollover	66
3.5.3.3	Maturity Instructions as Rollover Principal and Interest	68
3.5.3.4	Principal Payout Instruction as Special Amount Rollover	69
3.5.3.5	Principal Payout Instructions as Redeem Principal	71
3.5.3.6	Payout Modification - Payout Modes	73
3.5.4	Term Deposit Account Modification	79
3.5.5	Term Deposit Joint Holder Maintenance	82
3.5.5.1	Maintain Joint Holder Details	86
3.5.6	Term Deposit Nominee Details Update	88
3.5.6.1	Add Nominee	91
3.5.6.2	View Nominee Details	96
3.5.6.3	Edit Nominee Details	98
3.6	TD Inquiries	98
3.6.1	Transaction View and Reversal	99
3.6.2	Certificate	104
3.6.3	Interest Paid Out Details	107
3.7	Prior Maturity Notices in Deposits	109
3.8	Access Restriction	109
3.9	Multi-Currency Support	110
3.10	Business Events in Oracle Banking Retail Deposits	110

A Accounting Entries for Top-up and Redemption Events for Certificate Products

B Functional Activity Codes

C Error Codes and Messages

Index

Preface

- [Purpose](#)
- [Before You Begin](#)
- [Module- Prerequisite](#)
- [Module Definitions](#)
- [Audience](#)
- [Basic Actions](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Related Documents](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Symbols and Icons](#)
- [Module Postrequisite](#)

Purpose

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

Before You Begin

User Can refer the guide **Getting Started with Oracle Banking Cloud Service** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module- Prerequisite

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

Module Definitions

Business Product

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

Amount Block

An amount block is that part of the balance in a customer's account, which is reserved for a specific purpose.

Audience

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

Table User Roles

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

Basic Actions

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

Table 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	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.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
Auto Authorization	Initiation	<p>Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. 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> <pre>output</pre> <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: 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: For more information, refer to the <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p>
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
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.

Table (Cont.) Basic Actions

Action	Applicable Stages	Description
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.
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 (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) output Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH, LEVEL:2~DSR_FA_TDPAYIN_AUTH</pre> <div data-bbox="787 997 899 1031" data-label="Section-Header">Note</div> <p>If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like</p> <pre>LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2></pre> 3. Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). <div data-bbox="787 1480 899 1514" data-label="Section-Header">Note</div> <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> <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 (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.

Documentation Accessibility

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

Access to Oracle Support

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

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Documents

The related documents are as follows:

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

Conventions

The following text conventions are used in this document:

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

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.

Acronyms and Abbreviations

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

Table Abbreviations

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

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common






Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table (Cont.) Symbols and Icons - Common







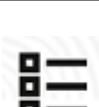


Symbol/Icon	Function
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.

Table (Cont.) Symbols and Icons - Common







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

Table Symbols and Icons – Audit Details




Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status

Table (Cont.) Symbols and Icons – Audit Details



Symbol/Icon	Function
	Authorized or Open status
	Rejected status

Table Symbols and Icons - Widget









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

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Modification Number

Module Postrequisite

Once done with Account Configuration, User should Logout by clicking logout at the right corner.

1

Configurations

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

- [Retail Deposits Business Product](#)
Users can classify the customer accounts of the bank into different groups and assign each group an identifying code.
- [External Parameter Configuration](#)
The External Parameter Configuration screen enables financial institutions to manage and maintain bank-specific settings required for processing external transactions.
- [Deposit Pay-in Maintenance](#)
The deposit pay-ins to be done by GL, user needs to maintain the GL details through the Deposit Pay-in Maintenance screen.
- [Notice Configuration](#)
This topic describes the information about Notice Configuration.

1.1 Retail Deposits Business Product

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

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

Business Product definition and various features are captured across the following sub-screens covered as subtopics.

- **Basic Details**
- **Features**
- **Preferences**
- **Tenor Parameters**
- **Rate Chart Parameters**
- **Maturity Instructions**
- **Maturity Holiday Treatment**
- **Interest**
- **MIS**

This topic contains the following sub-topics:

- [Create Business Product](#)
This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

- [View Business Product](#)
This topic explains the systematic instructions to view the list of configured business product parameters.

1.1.1 Create Business Product

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

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

The **Create Business Product** screen displays.

Figure 1-1 Create Business Product - Basic Details

Note

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

3. Specify the fields on the **Basic Details** screen.
For more information on fields, refer to the field description table below.

Table 1-1 Basic Details - Field Description

Field	Description
Business Product	Specify the business product code to be maintained. This indicates the class code or template code. This code is referenced during the deposit creation.
Description	Specify the description for the business product.
Account Type	Specify the account as Deposit . This is the default value.

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

Field	Description
Account Code	As per user bank's requirement, user can choose to classify business products into different account codes. The bank can decide the way the business products are to be assigned to different account codes. An account code can consist of a maximum of four characters. An account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is used as part of deposit account number generation.
Validity	Specify the validity period of the business product by specifying the start date and the end date. End date is optional.

- After specifying the fields in the **Basic Details** screen, click **Next**. The **Features** screen displays.

Figure 1-2 Create Business Product - Features

- Specify the fields on **Features** screen. For more information on fields, refer to the field description table below.

Table 1-2 Features - Field Description

Field	Description
Rate Chart Applicable	Switch this toggle ON , if balance and tenor based rates are applicable. If this option is enabled, the Rate Chart Parameters data segment will be displayed in the screen.
Maturity Holiday Treatment	Switch this toggle ON , if maturity holiday treatment is applicable. It determines the treatment applicable for deposit account, if the maturity date falls on a holiday. If this option is enabled, the Maturity Holiday Treatment data segment will be displayed in the screen.

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

Field	Description
MIS	Switch this toggle ON , to capture the MIS details for the product. If this option is enabled, the MIS data segment will be displayed in the screen.
Partial Redemption	Switch this toggle ON , to indicate that partial redemption is allowed. If this option is not enabled, then partial redemption will not be allowed on deposits under this business product. The default value is OFF .
Partial Redemption with Amount Block	Switch this toggle ON , to indicate that partial redemption is allowed for the deposits with amount blocks. If the deposit is linked partially then partial redemption of the deposit will be allowed only if you enable this option. The default value is OFF .
Top Up	User can top-up an existing deposit by adding funds to the deposit account.

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

Figure 1-3 Create Business Product - Preferences

Create Business Product Errors and Overrides

1 Basic Details 2 Features 3 **Preferences** 4 Tenor Parameters 5 Rate Chart Parameters 6 Recurring Deposits 7 **Maturity Instructions** 8 Maturity Holiday Treatment 9 Interest 10 MIS Details

Credit GL Required

Funding Options

External Account Check General Ledger Account

Deposit Creation without Funding

Zero Balance Deposit

Hold Period for Zero Balance Deposit (in days)

Cancel Back Save and Close Next

Note

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

7. Specify the fields on **Preferences** in **Deposits** screen.
Click **Add** button in the **Preferences** screen to specify the currency code, minimum opening deposit amount, maximum opening deposit amount, and top up units.
For more information on fields, refer to the field description table below.

Table 1-3 Preferences - Field Description

Field	Description
Minimum and Maximum Limits for Deposits	The min and max limits feature in Deposits business product allows for the bank to include the limits for deposit opening, top-up and deposit lifecycle balance threshold for deposit processing
Currency Code	Specify the currency code or click Search icon to select the applicable currency from the list for which the minimum and maximum opening deposit amount is to be maintained.
Threshold Type	<p>This field is a dropdown list. This field denotes the event type for which the minimum and maximum limits are being defined. This field will support the below 3 types as static values:</p> <ul style="list-style-type: none"> • Deposit Creation: This type to be selected for defining the minimum and maximum limits of the deposit amount that is required for opening a deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum deposit opening amount limits. • Top-up: This type to be selected for defining the minimum and maximum limits of the amount when processing a top-up transaction for the deposit. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits for top-up. Top-up units: This field is applicable only when the "Threshold Type" is Top-up. This is an existing field and this denotes the incremental unit in which the top-up can be done. Eg: If this value is 50, then the top-up can be done for \$50, \$100, \$150, \$200 and so on. • Balance Threshold: This type to be selected for defining the minimum and maximum deposit balance over the lifecycle of the deposit (that is, the balance in the deposit account at any point in the deposit lifecycle cannot breach these limits). Eg: Any lifecycle operation such as a deposit opening, top-up, redemption cannot breach these limits. If there are no values provided for this field, then it is understood that there is no minimum or maximum amount limits to be validated over the lifecycle of the deposit. <p>Note:</p> <ul style="list-style-type: none"> • The values for minimum and maximum amounts provided for the threshold type "Deposit Creation" cannot breach the limits if provided for the "Balance Threshold". • Similarly, the values for minimum and maximum amounts provided for the threshold type "Top-up" cannot breach the limits if provided for the "Balance Threshold".
Minimum Amount	Specify the minimum opening deposit amount for the deposit product. If the deposit funding amount is less than minimum opening deposit amount, then the system will reject the deposit creation.

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

Field	Description
Maximum Amount	Specify the maximum opening deposit amount for the deposit product. If the deposit funding amount is greater than the maximum opening deposit amount, then system will reject the deposit creation.
Units	Specify the units for the deposit product. The top-ups done on the deposit product should be basis the units if configured. Eg: If top-up unit is USD 500, then top-up can be done for UDS 500, USD 1000, USD 1500 etc.
Action	Click the Edit icon to edit the values specified, or click Delete icon to delete the added row.
Deposit Statement	Switch this toggle ON, to specify the cycle, and statement format to get the deposit statement for the transactions.
Credit GL	Specify the GL to which an account balance should belong. Click Search icon and select the credit GL from the list of values.
Funding Options	Specify the option(s) through which the deposit can be funded. When the deposit is opened, a validation ensures that the deposit is funded only through the selected option(s). The available options are External Account, Check, General Ledger, and Account.
Deposit Creation without Funding	System will support the capability to allow opening a zero balance deposit by the bank, which can be funded later. It is to be noted that this funding should happen within the configured number of days at the deposit business product, if not, then the zero balance deposit will be closed automatically.
Zero Balance Deposit	Switch this toggle ON to enable the system allows for a zero balance deposit account to be created under the business product. In such cases the deposit account origination system will not be passing the payin details during deposit opening as this deposit will be funded later. The default value is OFF .
Hold Period for Zero Balance Deposit (in days)	Select the days to configure the Zero Balance Deposit. Once a zero balance deposit is created, it is expected that the deposit will be funded within the days configured as part of this field. Eg: if the value configured as part of this field is '7 days' then: - If the customer funds (this funding will be considered as an initial funding) within 7 days of opening the deposit then the deposit account will continue to be active. The interest accruals under this CD will be considered from the date of funding the deposit account. -If the customer fails to fund the deposit within the configured 7 days, then the system will process the closure of this deposit with zero balance as part of the EOD batch process. Note: This field is applicable only if the flag Zero Balance Deposit is set to On .

- After specifying the fields in the **Preferences** screen, click **Next**.

The **Tenor Parameters** screen displays.

Figure 1-4 Create Business Product - Tenor Parameters

9. Specify the fields on **Tenor Parameters** screen.

Click **Add** button in the **Tenor Parameters** data segment to add the applicable tenors. For more information on fields, refer to the field description table below.

Table 1-4 Tenor Parameters - Field Description

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

Table 1-4 (Cont.) Tenor Parameters - Field Description

Field	Description
Default Tenor	User can define a tenor for the deposits that are opened under the business product. Deposits opened under the business product will automatically acquire this tenor. However, user can change the tenor to suit the requirements of a specific deposit. The default tenor should be within the minimum and maximum range specified. The default tenor is mandatory for a business product. If applicable tenors are also configured, then one of the applicable tenors needs to be captured as a default tenor.
Days	Specify the default tenor in terms of days.
Months	Specify the default tenor in terms of months.
Years	Specify the default tenor in terms of years.
Maximum Tenor	Specify the maximum tenor for which deposits can be created under this business product. If the deposit is booked beyond the maximum tenor then the deposit creation fails with an appropriate error message. If applicable tenor is configured, then it needs to be made sure that the maximum tenor is more than the max value of the configured applicable tenors.
Days	Specify the maximum tenor in terms of days.
Months	Specify the maximum tenor in terms of months.
Years	Specify the maximum tenor in terms of years.

10. After specifying the fields in the **Tenor Parameters** screen, click **Next**.

The **Rate Chart Parameters** screen displays.

Figure 1-5 Create Business Product - Rate Chart Parameters

Note

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

11. Specify the fields on **Rate Chart Parameters** screen.

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

Table 1-5 Rate Chart Parameters - Field Description

Field	Description
Rate Chart Parameters	This determines if rate chart is applicable for the business product and the premature redemption details for the deposits if rate chart is allowed.
Rate Based On Cumulative Amount	Switch this toggle ON to indicate that the system should arrive at the interest rate of a new deposit using the cumulative amount of other active deposits, under the same business product, customer, and currency. The default value is OFF .
Interest Rate for Redemption Amount	Select the interest rate to be applied for the redemption amount, from the drop-down list. The available Options are: <ul style="list-style-type: none"> • Continue Existing • As on Opening Date • As on Redemption Date • Special Rate Code • As on Rate Revision Events The default value is Continue Existing .
Interest Rate for Post Redemption	Select the interest rate to be applied after redemption of deposit, from the drop-down list. The available Options are: <ul style="list-style-type: none"> • Continue Existing • As on Opening Date • As on Redemption Date • As on Rate Revision Events The default value is Continue Existing .
Interest Rate	Select the interest to be applied on the top-up deposit, from the drop-down list. The available Options are: <ul style="list-style-type: none"> • Current - Select this option to apply the current interest rate of the deposit on the top-up amount. • As on Opening Date - Select this option to apply the interest rate based on the slab as on the value date of deposit opening. If top-up is made to a deposit after rollover, the rate as on rollover date will be considered for rate pick up. • As on Top Up Value Date - Select this option to apply the interest rate based on the slab as on the value date of the top-up.

12. After specifying the fields in the **Rate Chart Parameters** screen, click **Next**.

The **Maturity Instructions** screen displays.

Figure 1-6 Create Business Product - Maturity Instructions

13. Specify the fields on **Maturity Instructions** screen.

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

Table 1-6 Maturity Instructions - Field Description

Field	Description
Maturity Instructions	This determines the default maturity instructions for accounts opened under the business product.
Auto Rollover	Switch this toggle ON to automatically rollover the deposits on maturity date. The default value is OFF .
Month-End Maturity Deposit	Switch this toggle ON to indicate that the deposit is a month-end maturing deposit (i.e., the deposit matures on the last working day of the month). The default value is OFF .
Rollover to a Different Product	Switch this toggle button ON for selection only if the Maturity Instructions selected for the product is 'Auto Rollover'. . If this flag is OFF when Auto-Rollover is ON , then the deposits opened under this business product can rollover to the same product only. This flag status also determines if the override of Target Product at Rollover will be allowed to be overridden at account level The default value for this field is OFF
Target Product at Rollover	Switch this toggle ON for selection only if the field Rollover to a Different Product is selected as ON . This LOV lists the configured deposit product codes along with product descriptions, in the system. The user can choose the target product code from the list to which the deposit account needs to rollover to on maturity (if the maturity instruction is rollover). The Target product must be of the same type. Eg: Normal CD to show only normal CD products as part of the List of Values (LOV) This is an optional field.
Re-pick up Business Product Tenor on Rollover	Switch this toggle ON to enable re-pick up of the business product tenor on rollover. During rollover, the system will pick up the default tenor of the business product. The default value is OFF .

Table 1-6 (Cont.) Maturity Instructions - Field Description

Field	Description
Close on Maturity	Switch this toggle ON to close the deposit account on maturity date and transfer the amount as per the pay-out details maintained for the deposit. The default value is OFF .
Cascade Month-End Maturity Date	Switch this toggle ON to cascade the month end maturity date of the deposit. If not selected then, the maturity date will fall in line with the account open date. The default value is OFF .
Grace Period for Renewal	Specify the grace days for renewing a deposit. This option is applicable only for deposits whose interest and principal is moved to unclaimed GLs upon maturity. In other words, grace period will not be applicable on the maturity date in case of auto rollover or closure of the deposit.

- After specifying the fields in the **Maturity Instructions** screen, click **Next**.

The **Maturity Holiday Treatment** screen displays.

Figure 1-7 Create Business Product - Maturity Holiday Treatment

Note

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

- Specify the fields on **Maturity Holiday Treatment** screen. For more information on fields, refer to the field description table below.

Table 1-7 Maturity Holiday Treatment - Field Description

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

Table 1-7 (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
Holiday Calendar	<p>Select the holiday calendar applicable to the business product from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Ignore - Select this option to ignore all other holiday parameters for the business product. By default, this option is selected. • Branch - Holiday calendar will be based on the branch holiday maintenance of the respective branch. • Currency - Holiday calendar will be based on the currency maintenance done at bank level for the respective currency. • Both Branch and Currency - Holiday calendar is based on both branch and currency holiday maintenance. <p>The holiday calendar is used to arrive at the maturity date. The holiday calendar defined at the business product is applicable to all deposits opened under the business product. User cannot modify the Holiday Calendar if there are active accounts under the business product. The default value is Ignore.</p>
Holiday Movement	<p>Select the working day to which the holiday should be moved from the adjoining drop-down list. The available options are:</p> <ul style="list-style-type: none"> • No Change - If you select this option, then there is no change in the maturity date. By default, this option is selected. • Previous Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the previous working day for the corresponding Holiday Calendar chosen. • Next Working Day - In case the computed maturity date is a holiday, then system moves the maturity date to the next working day for the corresponding Holiday Calendar chosen. <p>Holiday movement is adjusting the next maturity date when the maturity date falls on a holiday, based on the Holiday Calendar chosen. Holiday Movement is not applicable if you select Ignore option for Holiday Calendar. Note: User cannot modify the Holiday Movement if there are active account under the business product. The default value is No Change.</p>

Table 1-7 (Cont.) Maturity Holiday Treatment - Field Description

Field	Description
Maturity Date Movement	<p>Select the maturity date movement across months from the drop-down list:</p> <ul style="list-style-type: none"> • Allowed - The maturity date is moved across months. If the computed maturity date falls on a Holiday, then the maturity date can be moved to the next or previous working day, based on the holiday movement option, even if it falls in a different month. By default, this option is selected. • Previous/Next Working Day of the Same Month - After moving the maturity date, if the adjusted maturity date falls in the previous/next month, then the system moves the maturity date forward or backward to the next/previous working day of the same month. • No Change in Maturity Date - If the adjusted maturity date falls on next/previous month, then the system ignores the movement and considers the computed maturity date as the maturity date even it falls on a holiday. <p>Maturity date across months is applicable only when the maturity date is adjusted to previous or next working day. The default value is Allowed.</p>
Adhoc Holiday Change	<p>Select the adhoc holiday change from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Change Maturity Date and Generate Advice - System updates the maturity date and the rollover maturity date as per the deposit holiday calendar maintenance, generates an advice to the customer. By default, this option is selected. • Generate Advice - System generates an advice on deposits having maturity date falling on a holiday. • No Action - If this is selected, the maturity date does not change. In this case the system will not generate advices for the deposit. <p>The adhoc holiday change is the change in branch and currency holiday calendar after opening the deposit due to adhoc change in holiday or branch transfer of the deposit. System ignores the value of Adhoc Holiday Change if you select the Ignore option for Holiday Calendar. The default value is Change Maturity Date and Generate Advice.</p>
Applicable Deposit Tenor	<p>Select the deposit tenor, applicable to the deposit for interest rate pick-up, from the drop-down list. The available options are</p> <ul style="list-style-type: none"> • Original Tenor - If you select this option, then the system considers the tenor which is defaulted from the business product or modified at the account level. By default, this option is selected. • Deposit Tenor - If you select this option, then the system considers the tenor based on the adjusted maturity date. <p>The default value is Original Tenor.</p>

16. After specifying the fields in the **Maturity Holiday Treatment** screen, click **Next**.

The **Interest** screen displays.

Figure 1-8 Create Business Product - Interest

- Specify the fields on **Interest** screen.

Click the **Add** button. The **Add Interest** screen displays.

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

Table 1-8 Interest - Field Description

Field	Description
Product Code	Specify the interest product code that should be linked to the account. The adjoining option list displays all valid Interest and Charge (IC) products available in the system. User can select the appropriate one.
Currency	Select the Currency from the drop-down list defined for the interest product.
Rate Change on Interest Liquidation	Switch this toggle ON , then on every interest liquidation new rates are picked up for the interest calculation. However, you cannot toggle this switch once authorized.
Rate Change on Rollover	Switch this toggle ON to re pick up the rate activity on the rollover of deposit. The rate is picked up for fixed and rate chart allowed deposits.
Continue Spread on Rollover	This is defaulted based on the Interest and Charges product. Switch this toggle ON to enable continued variance on rollover. The system will default account variance as current value to the rollover deposit for the next cycle. If user toggle OFF this, then the account variance will not be carried forward to the next rollover cycle.
Open	Switch this toggle ON to make the product applicable. More than one IC product may be applicable for a business product at the same time. The default value is ON .
Action	Click Edit icon to edit the values in a row, or click Delete icon to delete the rows.

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

18. After specifying the fields in the **Interest** screen, click **Next**.
The **MIS** screen displays.

Figure 1-9 Create Business Product - MIS

19. Specify the fields on **MIS** screen.
For more information on fields, refer to the field description table below.

Table 1-9 MIS - Field Description

Field	Description
MIS Group	Select the MIS group applicable for the deposit business product from the selection list. The list is populated based on the MIS configuration maintained in common core.
Description	The system displays the description. This is auto populated.
SECTOR	Specify the sector to be associated.
SECTOR Description	The description of the sector is displayed.

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

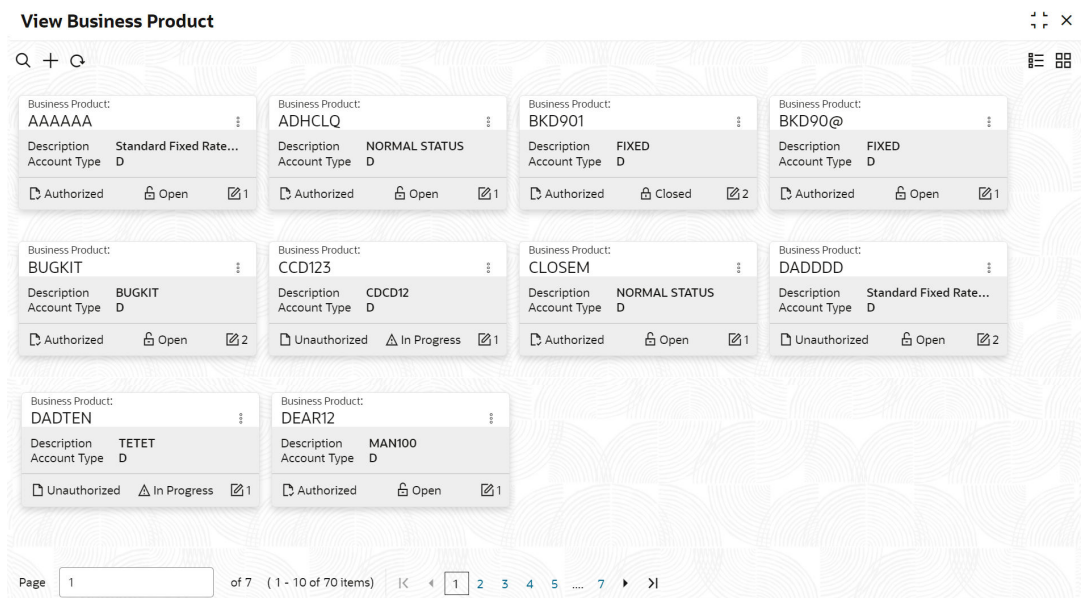
1.1.2 View Business Product

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

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

The **View Business Product** screen displays.

Figure 1-10 View Business Product



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

Table 1-10 View Business Product - Field Description

Field	Description
Business Product	Displays the business product.
Description	Displays the description of the business product.
Account Type	Displays the type of deposit account.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed
Modification Number	Displays the number of modifications performed on the record.

1.2 External Parameter Configuration

The External Parameter Configuration screen enables financial institutions to manage and maintain bank-specific settings required for processing external transactions.

This interface allows administrators and operational users to define critical parameter that allows system to understand the integration methodology for different settlement modes such as Accounts, GL, ACH etc.

By using this configuration, organizations ensure compliance with external bank standards, streamline transaction processing, and reduce operational risk by centralizing control and visibility over key attributes. The intuitive layout supports easy modification, clear oversight of current settings, and precise configuration tailored to each bank's requirements. Settings managed here directly influence automated transaction handling, payouts, and the consolidation of matching data from different sources, helping banks maintain consistency, efficiency, and regulatory adherence across all deposit and payment activities.

This topic contains the following sub-topics:

- [Create External Parameter Configuration](#)
This topic describes the systematic instructions to create external parameter configuration screen.
- [View External Parameter Configuration](#)
This topic explains the systematic instructions to view external parameter configuration.

1.2.1 Create External Parameter Configuration

This topic describes the systematic instructions to create external parameter configuration screen.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **External Parameter Configuration**, under **External Parameter Configuration**, click **Create External Parameter Configuration**.

The **Create External Parameter Configuration** screen displays.

Figure 1-11 Create External Parameter Configuration

The screenshot shows the 'Create External Parameter Configuration' interface. At the top, there's a title bar with 'Errors and Overrides' and window controls. Below the title, the 'Bank Code' field is populated with '0020'. There are two search fields: 'Redemption Interest Payout GL' and 'Suspense GL for Failed Transaction'. Underneath is a section titled 'Parameters Details' with an 'Add' button. Below that is a table with the following columns: Payment Mode, Settlement Mode, System Code, Settlement General Ledger, Integration Mode, Directory Key, and Action. The table content is 'No data to display.' At the bottom right, there are 'Cancel' and 'Save' buttons.

3. Specify the fields on **Create External Parameter Configuration** screen.
For more information on fields, refer to the field description table below.

Table 1-11 Create External Parameter Configuration - Field Description

Field	Description
Bank Code	Specifies the bank code for which the parameters are maintained. This will generally be defaulted to the only value that is available as part of the bank maintenance in common core (system allows only one bank code to be maintained for a bank/ Financial Institution (FI) in common core and that value will be defaulted here).
Redemption Interest Payout GL	Click Search icon and select redemption interest payout GL from the list. <ul style="list-style-type: none"> In case of Gross method - this acts an intermediary GL so that, the penalty will be deducted from redemption amount and the net payout will be made to the redemption payout account from this GL.
Suspense GL for Failed Transaction	Click Search icon and select suspense GL for failed transaction from the list.

- Specify the fields on Parameters Details screen. Click the **Add** button in the Add Parameters Details.

The Add Parameters Details screen displays.

Figure 1-12 Add Parameters Details

The screenshot shows a mobile-style form titled "Add Parameter Details" with a close button (X) in the top right. The form contains the following fields:

- Payment Mode:** A dropdown menu with a downward arrow, labeled "Required".
- Settlement Mode:** A dropdown menu with a downward arrow, labeled "Required".
- System Code:** A search input field with a magnifying glass icon, labeled "Required".
- Settlement General Ledger:** A search input field with a magnifying glass icon.
- Integration Mode:** A dropdown menu with a downward arrow, labeled "Required".
- Directory Key:** A search input field with a magnifying glass icon.

At the bottom of the form are two buttons: "Cancel" and "Add".

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

Table 1-12 Add Parameters Details - Field Description

Field	Description
Payment Mode	Select payment mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • PAYIN • PAYOUT • BOTH

Table 1-12 (Cont.) Add Parameters Details - Field Description

Field	Description
Settlement Mode	Select system code from the drop-down list. The available options are: <ul style="list-style-type: none"> • Account • GL • Cheque • ACH • Fedwire
System Code	Click Search icon and select system code from the list.
Settlement General Ledger	Click Search icon and select settlement ledger from the list.
Integration Mode	Select Integration Mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • HANDOFF • Rest API
Directory Key	Click Search icon and select Directory Key from the list.

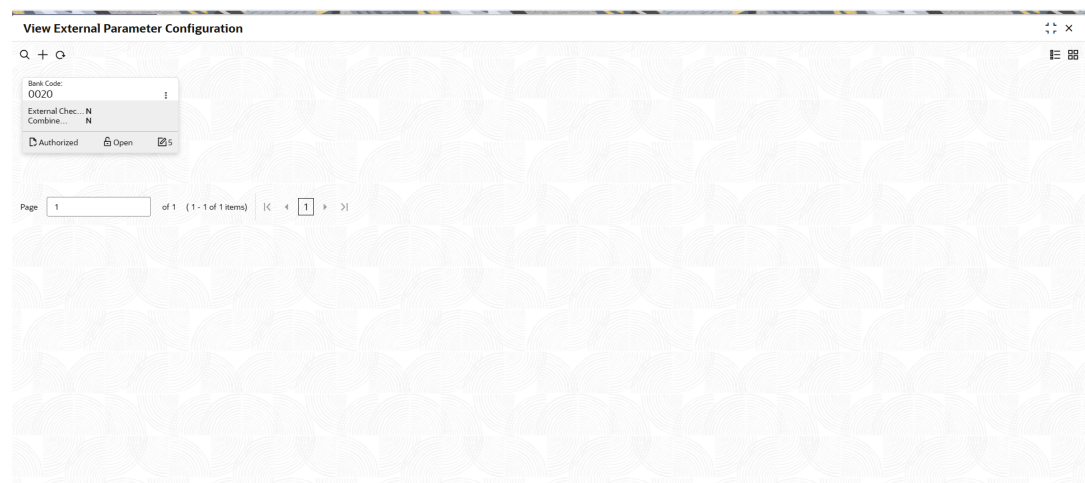
5. After specifying all the details, click **Add** to complete the steps. Or click **Cancel** to exit without Adding.

1.2.2 View External Parameter Configuration

This topic explains the systematic instructions to view external parameter configuration.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **External Parameter Configuration**. Under **External Parameter Configuration**, click **View External Parameter Configuration**.

The **View External Parameter Configuration** screen displays.

Figure 1-13 View External Parameter Configuration

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

Table 1-13 View External Parameter Configuration - Field Description

Field	Description
Branch Code	Displays the branch code.
Redemption Interest Payout GL	Displays the Redemption Interest Payout GL.
Suspense GL for Failed Transaction	Displays the Suspense GL for Failed Transaction.
Payment Mode	Displays the Payment Mode.
Settlement Mode	Displays the Settlement Mode.
System Code	Displays the System Code.
Settlement General Ledger	Displays the Settlement General Ledger.
Integration Mode	Displays the Integration Mode.
Directory Key	Displays the Directory Key.

1.3 Deposit Pay-in Maintenance

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

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

This topic contains the following sub-topics:

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

1.3.1 Create Payin Maintenance

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

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

The **Create Payin Maintenance** screen displays.

Figure 1-14 Create Payin Maintenance

Note

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

- Specify the fields on **Create Payin Maintenance** screen.
For more information on fields, refer to the field description table below.

Table 1-14 Create Payin Maintenance - Field Description

Field	Description
Branch Code	Specify the branch code for which user want to maintain payin parameters. Click Search icon, it displays all valid branch codes maintained in the system. User can select the appropriate one.
Pay In Option	Select the pay in option from the drop-down list. The available Options are: <ul style="list-style-type: none"> Pay in by GL - While creating a deposit, if the pay-in option is specified as GL, then the GL maintained at the maintenance screen should be selected. If the offset account for pay in is not specified then GL account maintained in the pay-in maintenance screen is defaulted, thus creating a Deposit. Pay in by Cash - While creating a deposit, if the pay in option is specified as Cash and the offset account for pay in is not specified, then the system debits the GL account specified in maintenance screen, thus creating a Deposit.
General Ledger Code	Specify the GL code that should be picked up by the system for the Deposit pay in. Click Search icon, it displays all valid GLs maintained in the system. User can select the appropriate one.

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

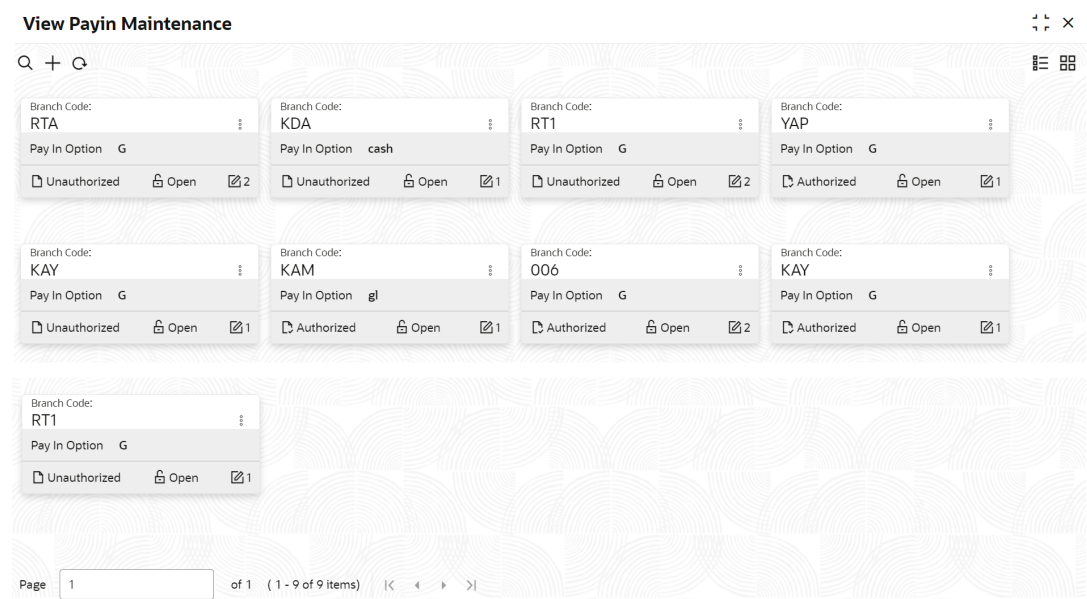
1.3.2 View Payin Maintenance

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

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

The **View Payin Maintenance** screen displays.

Figure 1-15 View Payin Maintenance



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

Table 1-15 View Payin Maintenance - Field Description

Field	Description
Branch Code	Displays the branch code.
Pay In Option	Displays the pay in option.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • In Progress • Closed

Table 1-15 (Cont.) View Payin Maintenance - Field Description

Field	Description
Modification Number	Displays the number of modifications performed on the record.

1.4 Notice Configuration

This topic describes the information about Notice Configuration.

This common notice maintenance screen/ service will allow for the bank/ FI the flexibility to configure the below:

- Pre/ Post notifications for a pre-defined deposit event that are currently configured at the business product level
- The notice number (Eg: User can configure to send more than one notice across different dates pre/ post a deposit event - for instance, user can publish a first notice for deposit maturity 5 days before the maturity event and second notice 3 days before the maturity event).
- No. of days - The day on which the pre/post notice to be published .
- Enabled (Y/N) - Allows user to enable/ disable a notification.
- [Create Notice Configuration](#)
This topic describes the systematic instructions to Create Notice Configuration .
- [View Notice Configuration](#)
This topic explains the systematic instructions to view the list of state group mapping configuration.

1.4.1 Create Notice Configuration

This topic describes the systematic instructions to Create Notice Configuration .

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**.
2. Under **Configurations**, click **Notice Configuration**. Under **Notice Configuration**, click **Create Notice Configuration**.

The **Create Notice Configuration** screen displays.

Figure 1-16 Create Notice Configuration

Note

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

- Specify the fields on the **Create Notice Configuration** screen.

Table 1-16 Create Notice Configuration - Field Description

Field	Description
Domain	Displays the domain as Retail Deposits.
Business Product	Select the business product from the list of values for which notice maintenance is required. User can select ALL products as the options if the same maintenance is applicable for ALL business products. User can also maintain apart from ALL products, notice maintenance for specific products too. System will identify if there is a specific maintenance for the business product and then consider ALL if there is no specific maintenance for the product.
Maintenance Details	Section displays the notice maintenance multi-grid details.
Notice Name	Select the notice event from the list. The available options are: <ul style="list-style-type: none"> Maturity Notice Zero Balance Deposit Notice
Pre/Post	Select whether the notice publication is pre-event or post-event. The available options are: <ul style="list-style-type: none"> Pre Post
Notice Number	Specify the sequence number of the notice for the selected Notice Name and Pre/Post type.
Notice Days	Specify the number of days before or after the selected event for notice publication.

Table 1-16 (Cont.) Create Notice Configuration - Field Description

Field	Description
Enabled	Toggle ON to enable notice publication for the configured row. If enabled, the configured notice will be published to EDP based on Notice Name, Pre/Post, Notice Number, and Notice Days.

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

Example Configuration:**a. Row1:**

- Notice Name: Maturity Notice
- Pre/ Post: Post
- Notice Number: 1
- Notice Days: 2
- Enabled: Y

b. Row2:

- Notice Name: Maturity Notice
- Pre/ Post: Post
- Notice Number: 5
- Notice Days: 5
- Enabled: Y

For the above configuration; the maturity/ renewal notification should be published to EDP "Post the Maturity/ Renewal of the CD" .

The "First Notification will be published" to EDP "2 days post" the maturity/ renewal event of the CD .

The "Second Notification will be published" to EDP "5 days post" the maturity/ renewal event of the CD.

1.4.2 View Notice Configuration

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

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations** or .
2. Under **Configurations**, click **Notice Configuration**. Under **Notice Configuration**, click **View Notice Configuration**.

The **View Notice Configuration** screen displays.

Figure 1-17 View Notice Configuration

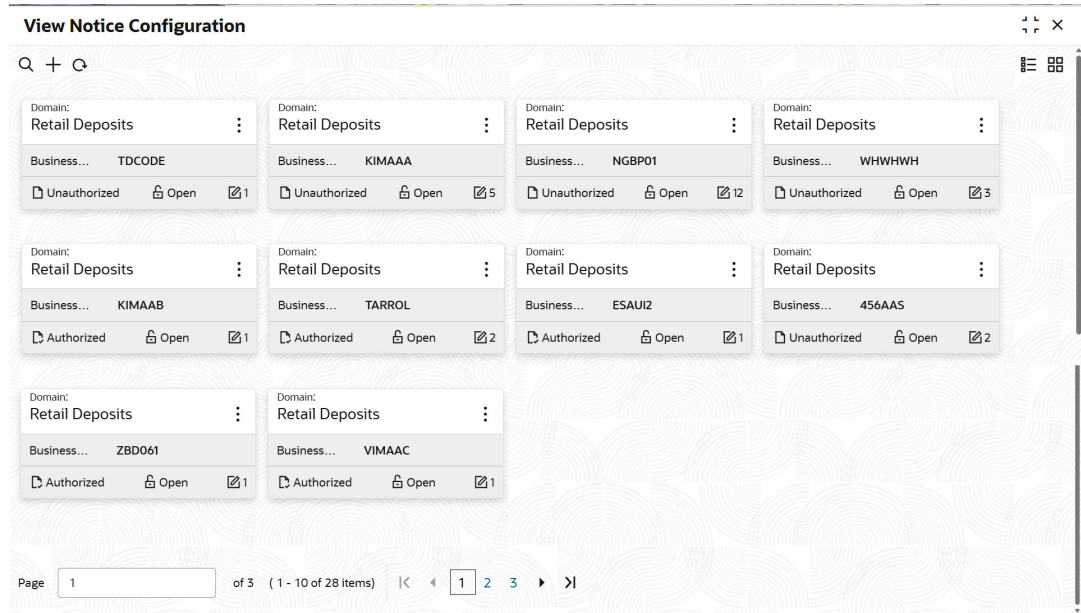


Table 1-17 View Notice Configuration - Field Description

Field	Description
Domain	Displays the domain as Retail Deposits.
Business Product	Displays the business product.
Maintenance Details	Displays the
Notice Name	Displays the notice name.
Pre/Post	Displays the pre/post configuration.
Notice Number	Displays the notice number.
Notice Days	Displays the notice days.
Enabled	Displays the enabled configuration.

2

Servicing Configurations

The Oracle Banking Branch is installed with servicing configuration helps banks to build the desired workflow for servicing transactions.

- [Branch Date Configurations](#)
- [Business Product Configuration](#)
The Oracle Banking Branch is equipped with business product configuration helps banks to configure various services for retail bank offerings.
- [Business Process Configuration](#)
The Oracle Banking Branch is installed with business process configuration helps banks to build the desired workflow for servicing transactions.
- [Servicing Configuration](#)
The Oracle Banking Branch is installed with servicing configuration helps banks to build the desired workflow for servicing transactions.
- [Memo Maintenance](#)
This topic describes the systematic instruction about Memo Maintenance. User can add, edit, or delete a memo using this screen.
- [Branch Servicing Auto Auth Setup](#)
User can enable or deactivate the auto-authorization for servicing operations by using the **Branch Servicing Auto Auth Setup** screen.

2.1 Branch Date Configurations

For branch servicing operations, the system allows user to configure the branch date as either the Common Core Branch Date or the Teller Branch Date. By default, the system uses the Common Core Branch Date for these operations. If you prefer to use the Teller Branch Date, then you can change the default setting by updating the **tellerIntegrationEnabled** parameter in the `obbrn-cmn-process-driver-serve` to **Y**.

- When **tellerIntegrationEnabled = Y**, the system uses the Teller Branch Date for branch servicing transactions.
- When **tellerIntegrationEnabled = N**, the system uses the Common Core Branch Date for branch servicing transactions.

2.2 Business Product Configuration

The Oracle Banking Branch is equipped with business product configuration helps banks to configure various services for retail bank offerings.

This topic contains the following subtopics:

- [About Business Product Configuration](#)
Business product configuration allows users to configure the various services for retail bank offerings. The details captured in the business product configuration are used for processing the servicing transactions.

- [Create Business Product](#)
User can use this screen to create the business product and map it to the host product.
- [View Business Product](#)
Oracle Banking Branch supports viewing the business product created. The **View Business Product** screen allows the user to view all of the authorized, unauthorized and closed business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

2.2.1 About Business Product Configuration

Business product configuration allows users to configure the various services for retail bank offerings. The details captured in the business product configuration are used for processing the servicing transactions.

The business product created in Oracle Banking Branch is linked with the host product. There is only one golden source available for product creation or configuration, which is in the host. The business product created in Oracle Banking Branch allows configuring parameters that are more customer-facing and how the products are sold in banks.

The business product is linked to the business process so that the servicing transactions related to the selected business product will flow as per the business process definition. The business product process allows the user to create the business products and view the existing business products.

2.2.2 Create Business Product

User can use this screen to create the business product and map it to the host product.

The following data segments of the screen allows user to define the various elements for the products:

- Business Product Details
- Host Product Mapping

Perform the following steps to create business product:

1. On the **Home** screen, from the **Servicing Configurations**, under **Business Product**, click **Create Business Product**. User can also open the screen by specifying **Create Business Product** in the search icon bar and selecting the screen.

The **Create Business Product** screen is displayed.

Figure 2-1 Create Business Product - Business Product Details

The screenshot displays the 'Business Product Details' configuration interface. It includes a sidebar with 'Business Product Details' and 'Host Product Mapping'. The main content area contains the following fields:

- Product Type:** Customer Account Services
- Product Sub Type:** Scheduled Transfer
- Business Product Code:** SCHTRF
- Business Product Description:** Standing Instruction Scheduled Tran
- Channel Allowed:** (Empty text box)
- Fintech Allowed:** (Toggle switch)

At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'. An 'Errors & Overrides' icon is visible in the top right corner.

- On the **Business Product Details** segment, specify the fields. For more information on fields, refer to the field description table.

Table 2-1 Business Product Details – Field Description

Field	Description
Product Type	Select the product from the drop-down list. The available options are: <ul style="list-style-type: none"> • Customer Account Services • Term Deposit Account Services • Loan Account Services
Product Sub Type	Select the product sub-type from the drop-down list. Product sub-types supported are based on the Product Type selected. <ol style="list-style-type: none"> Customer Account Services <ul style="list-style-type: none"> • Scheduled Transfer • Sweep In to Account • Sweep Out from Account • Cheque Leaves Default Term Deposit Account Services Loan Account Services
Business Product Code	Specify the business product code. Note: The maximum length of the business product code should not be more than six characters. Alphanumeric and alphabets should be in the capital.
Business Product Description	Specify the business product description.
Channel Allowed	Select the channels that should be allowed for the business product from the drop-down list. For Example – Oracle Banking Digital Experience.
Fintech Allowed	Select if the business product is supported for servicing transactions from Fintech Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. The system allows the selection of multiple companies. Note: This field is mandatory if Fintech Allowed is selected.

- Click **Next**.

- If **Scheduled Transfer**, **Sweep In to Account**, **Sweep Out from Account**, **Term Deposit Account Services**, or **Loan Account Services** option is selected from the **Product Sub Type** field in the **Business Product Details** segment, then the following **Host Product Mapping** segment is displayed. In this data segment, the business product is mapped to the host product and parameters for processing servicing transactions are defined.

Figure 2-2 Create Business Product – Host Product Mapping

The screenshot displays the 'Business Product Details' window with the 'Host Product Mapping' segment active. The 'Business Product Code' is 'SCHTRF'. The 'Host Product' is 'SI11' and the 'Host Product Description' is 'SI One to One Payment'. There is a 'Get Product Details' button. Below, the 'Product Start Date' is 'October 1, 2007', 'Product End Date' is 'March 30, 2030', 'Frequency' is '1', and 'Product Type' is 'Payment'. At the bottom, there are 'Audit', 'Cancel', 'Back', and 'Save & Close' buttons.

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

Table 2-2 Host Product Mapping - Field Description

Field	Description
Business Product Code	Displays the business product code defaulted from the Business Product Code entered in the Business Product Details data segment.
Host Product	Select the host product from the drop-down list.
Host Product Description	Displays the product description once the host product is selected in Select Host Product .
Get Products Details	Click Get Product Details , and the system will default the parameter configured at the host product. When user click this button, the system defaults the values in the following fields: <ul style="list-style-type: none"> – Product Start Date – Product End Date – Frequency – Product Type – Minimum Sweep Amount
Product Start Date	Displays the product start date defaulted from the host.
Product End Date	Displays the product end date defaulted from the host.
Frequency	Displays the frequency defaulted from the host.
Product Type	Displays the product type defaulted from the host.
Minimum Sweep Amount	Displays the minimum sweep amount defaulted from the host. Note: This field is displayed only if the Product Sub Type in the Business Product Details segment is selected as Sweep Out from Account or Sweep In to Account .

- If **Cheque Leaves Default** option is selected from the **Product Sub Type** field in the **Business Product Details** segment, then the following **Host Product Mapping** segment is displayed.

Figure 2-3 Create Business Product – Host Product Mapping (Cheque Leaves Default)

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

Table 2-3 Create Business Product – Host Product Mapping (Cheque Leaves Default) – Field Description

Field	Description
Default Cheque Book Size	Specify the numeric values for cheque book sizes against those accounts, for which the Account Classes have not been mapped or that have been created newly in the system. Note: A Close icon is displayed next to the value specified as you tab out of the field. To remove the value, click the Close icon.
Host Product	Select the account classes defined in the system. Note: <ul style="list-style-type: none"> – This field is enabled if you click the Add icon displayed above the table. – An Account Class cannot belong to more than one group of Host Product.
Cheque Book Sizes	Specify numeric values for the cheque book sizes for the account classes selected. Note: <ul style="list-style-type: none"> – This field is enabled if you click the Add icon displayed above the table. – You are not allowed to enter duplicate values in this field.
Action	Displays the Delete icon to remove the row added. Note: This field is enabled if you click the Add icon displayed above the table.

- Click **Save & Close**.

2.2.3 View Business Product

Oracle Banking Branch supports viewing the business product created. The **View Business Product** screen allows the user to view all of the authorized, unauthorized and closed

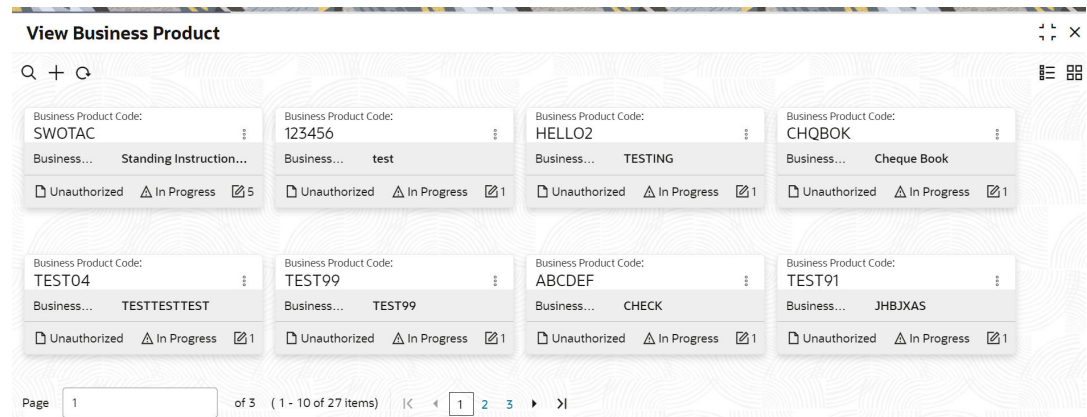
business products. The 'Authorize' option is also available for supervisor users for approving the unauthorized business product.

To view business product:

1. On the **Home** screen, from the **Servicing Configurations**, under **Business Product**, click **View Business Product**. User can also open the screen by specifying **View Business Product** in the search icon bar and selecting the screen.

The **View Business Product** screen is displayed.

Figure 2-4 View Business Product



2. On the **View Business Product** screen, User can perform the following actions:
 - Search for a particular business product.
 - Add preference for a business product.
 - Refresh the page to view the latest updates.
 - Change view to grid or tile.
3. On the **View Business Product** screen, view the business product set for the required services. For more information on the options, refer to the table below.

Table 2-4 View Business Product – Field Description

Field	Description
Business Product Code	Displays the business product set for the service.
Business Product Description	Displays the description for the business product.

4. Each tile also displays the following information:
 - Authorized or Unauthorized
 - For Authorized status: The **Actions** icon provides the options to Unlock, Close, Copy, and View.
 - For Unauthorized status: The **Actions** icon provides the options to Unlock, Authorize, Delete, Copy, and View.
 - Open, In Progress, or Closed
 - Number of edits performed on the business product.

2.3 Business Process Configuration

The Oracle Banking Branch is installed with business process configuration helps banks to build the desired workflow for servicing transactions.

This topic contains the following subtopics:

- [About Business Process Configuration](#)
The business process configuration defines the stages, respective data segments, checklists, documents required, and advice generation for the stages.
- [Create Business Process](#)
The **Create Business Process** screen helps to configure the workflow for servicing transactions. This process will allow defining the data segments, checklists, documents, and advices for the stages defined in the process code selected for the lifecycle code and business product combination.
- [View Business Process](#)
Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

2.3.1 About Business Process Configuration

The business process configuration defines the stages, respective data segments, checklists, documents required, and advice generation for the stages.

A business process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct servicing processes. The business process must involve clearly defined inputs and a single output.

The business process definition will determine the different stages required for a given combination of the process code, life cycle, and business product code. The workflow management of these stages and the relevant stage movements are defined in Plato/Conductor to:

- Orchestrate the microservices-based process flow
- Ensure a seamless transition of servicing process across various stages in that given order.

The Plato/Conductor process will drive the workflow from one stage to another based on the process outcomes at the respective stages and subject to fulfilling the mandatory data capture, confirmation on the mandatory checklist items, and submission of mandatory documents at the respective stages. The stages defined in the business process can be dynamically assigned to different user profiles or roles.

While performing the servicing transactions, the system picks the business process run-time and initiates the workflow based on the configuration. The prerequisites for configuring the business process are enumerated below:

Table 2-5 Prerequisites for Configuration - Field Description

Prerequisites	Description
Lifecycle	Lifecycle represents the cycle of the process for which the business process is created. These are factory-shipped codes and currently support servicing transactions such as customer account transactions, term deposit transactions, and loan account transactions.
Process Code	Process code defines the various stages relevant for servicing transactions. Process code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the business process configuration. A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in CMC_TM_PROCESS_CODE and CMC_TM_PROCESS_STAGE tables.
Business Product	Business product maintenance allows configuring the various business products by the product offerings that the bank deals with. Each business product has a unique business process defined for a specific lifecycle code selected.

2.3.2 Create Business Process

The **Create Business Process** screen helps to configure the workflow for servicing transactions. This process will allow defining the data segments, checklists, documents, and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

This screen allows configuring the elements for each of the stages of the servicing transactions. For information on the elements, refer to the table below:

Table 2-6 Elements of Business Process

Element	Description
Data Segment	A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain, and process. The business process consists of several data segments that make up the stage. Business process definition enables the user to perform the following: <ul style="list-style-type: none"> • Add 'n' number of data segments to each stage. • Set the data segment as mandatory or non-mandatory. • Set the data segment as editable or non-editable. • Control the sequence order of the data segments. • Select the stage.
Document	The documents are required to be submitted by the customer for the servicing transactions.
Checklist	Checklists are distinct and a list of mandatory checkpoints for the servicing transactions to be configured by the bank.
Advices	Advices are an official letter of notices detailing an action taken or to be taken on a stated date by the bank. This is the final configuration for the Business Process creation.

Perform the following steps to create business process:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Process**, click **Create Business Process**. You can also open the screen by specifying **Create Business Process** in the search icon bar and selecting the screen.

The **Create Business Process** screen is displayed.

Figure 2-5 Create Business Process

Figure 2-6 Create Business Process - Stages

2. On the **Create Business Process** screen, specify the fields. For more information on fields, refer to the field description table.

Table 2-7 Create Business Process - Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. Note: The maximum length allowed is 16.
Business Process Description	Specify the description of the business process code. Note: The maximum length allowed is 60 alphanumeric characters.
Lifecycle	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. Note: Once user select the process code, the elements and stages are displayed on the screen.
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, the system allows selecting 'All', in which case the business process will apply to all the business products that are associated with the lifecycle and process code.

Note

The system allows you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

- On the **Create Business Process** screen, click **Data Segments** tab and then click **Add** icon on the header panel.

The **Data Segments** screen is displayed.

Figure 2-7 Data Segments

Data Segments

- Courtesy pay
- Overdue
- Bulletin Maintenance
- Bulletin Summary
- Charges**
- Approval Details
- Charge Details
- Interest Details
- Add-On Card Holder

Preview

Charge Details

Charge Code	Currency	Defaulted Amount	Modified Amount	Charge Details	Waiver
No data to display.					

Settings

Add Cancel

- On the **Data Segments** screen, select the required data segment or data segments for the selected stage, and specify the fields. For more information on fields, refer to the field description table.

Table 2-8 Data Segments - Field Description

Field	Description
Preview	Click on this tab to view the data segment.
Settings	Specify the settings.
Mandatory	Select if the data segment is mandatory.
Editable	Select if the data segment is editable.
Select Products	Select the products for which the data segment is relevant.

- On the **Data Segments** screen, click **Add**.

The **Create Business Process** screen is displayed with the data added segment.

Figure 2-8 Create Business Process - Added Data Segments

The screenshot displays the 'Create Business Process' interface. At the top, there are several input fields: 'Business Process Code' (BUSINESS12), 'Business Process Description' (BUSINESS12), 'Lifecycle' (DOCUPD), and 'Lifecycle Description' (Update Document). Below these are 'Process Code' (TDROLV), 'Process Description' (TD Rollover), and 'Business Product Code' (ALL). A 'Process Full View' button is also present. The main area shows a list of data segments under the 'Application Entry' tab. The list contains two segments: '1 Deposits' and '2 External TD'. Both segments are marked as 'Mandatory' and 'Editable'. A 'Cancel' button and a 'Save' button are located at the bottom right of the screen.

Note

The system allows to re-sequence the data segment by dragging and dropping over the specific data segment.

- On the **Create Business Process** screen, select the desired stage, and click **Document** tab to define the specific documentation requirement.

The **Documents** segment is displayed.

Figure 2-9 Create Business Process – Documents

- On the **Documents** segment, specify the fields. For more information on fields, refer to the field description table.

Table 2-9 Documents - Field Description

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if it is mandatory to submit the document for the stage.
Business Products	Select the required option for the document submission requirement. The available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All

- On the **Create Business Process** screen, select the desired stage, and click **Checklist** tab.

The **Checklist** segment is displayed.

Figure 2-10 Create Business Process – Checklist

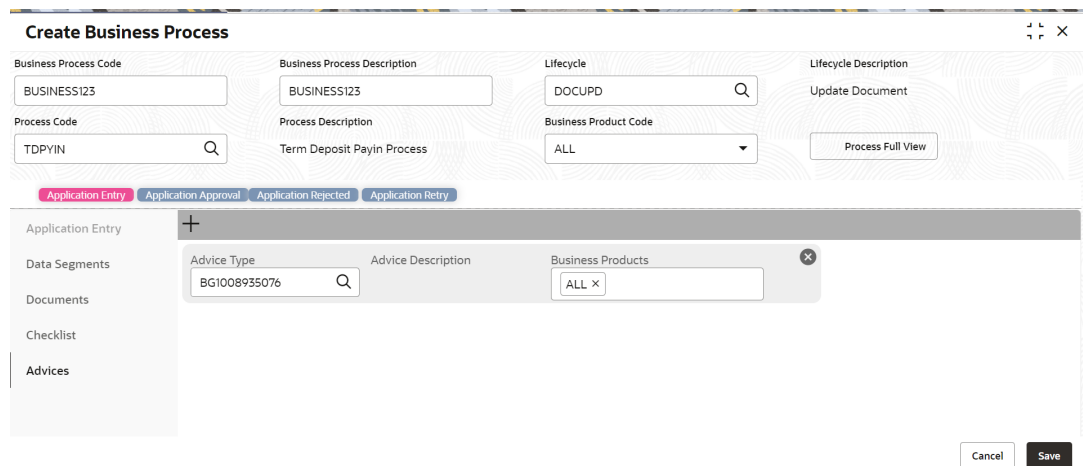
- On the **Checklist** segment, specify the fields. For more information on fields, refer to the field description table.

Table 2-10 Checklist - Field Description

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of the selected stage.
Mandatory	Select if it is mandatory to submit the checklist for the stage.
Business Products	Select the required option to restrict the checklist. The available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All

- On the **Create Business Process** screen, select the desired stage, and click **Advices** tab. The **Advices** segment is displayed.

Figure 2-11 Create Business Process – Advices



- On the **Advices** segment, specify the fields. For more information on fields, refer to the field description table.

Table 2-11 Advices - Field Description

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. The available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All

- Click **Save** to create the business process.

At this point, the status of the business process is unauthorized. A user with supervisor access has to approve the business process. Once approved, the status of the business process changes from unauthorized to authorized, and is activated for usage in the servicing transactions.

2.3.3 View Business Process

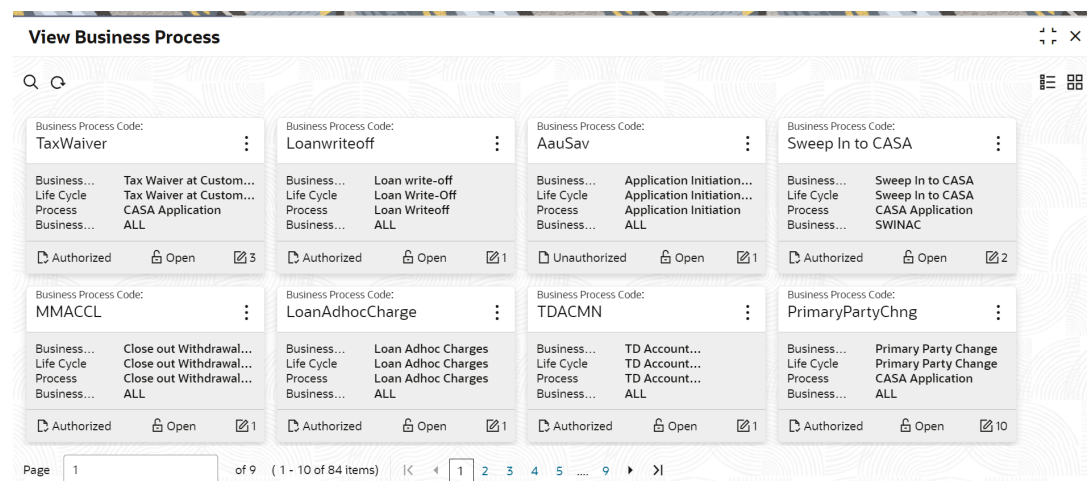
Oracle Banking Branch supports viewing the business process created. The **View Business Process** screen allows the user to view all of the authorized, unauthorized, and closed business processes. Authorize option is also available for supervisor users for approving unauthorized business processes.

Perform the following steps to view business process:

1. On the **Homepage**, from the **Servicing Configurations**, under **Business Process**, click **View Business Process**. You can also open the screen by specifying **View Business Process** in the search icon bar and selecting the screen.

The **View Business Process** screen is displayed.

Figure 2-12 View Business Process



2. On the **View Business Process** screen, you can perform the following actions:
 - Search for a particular business process.
 - Add preference for a business process.
 - Refresh the page to view the latest updates.
 - Change view to grid or tile.
3. On the **View Business Process** screen, view the business product set for the required services. For more information on the options, refer to the table below.

Table 2-12 View Business Process – Field Description

Field	Description
Business Process Code	Displays the business process set for the service.
Business Process Description	Displays the description for the business process.

Table 2-12 (Cont.) View Business Process – Field Description

Field	Description
Life Cycle	Displays the life cycle set for the business process.
Process	Displays the process.
Business Product	Displays the business code.

4. Each tile also displays the following information:
 - Authorized or Unauthorized
 - For Authorized status: The **Actions** icon provides the options to Unlock, Close, Copy, and View.
 - For Unauthorized status: The **Actions** icon provides the options to Unlock, Authorize, Delete, Copy, and View.
 - Open, In Progress, or Closed
 - Number of edits performed on the business process.

2.4 Servicing Configuration

The Oracle Banking Branch is installed with servicing configuration helps banks to build the desired workflow for servicing transactions.

This topic contains the following subtopics:

- [Create Service Preferences](#)
User can create service preferences for Transaction Code for Debit, Transaction Code for Credit, Exchange Rate Code, and Exchange Rate Type servicing screens using the **Create Service Preferences** screen.
- [View Service Preferences](#)
User can view all of the authorized, unauthorized, and closed service preferences using the **View Service Preferences** screen. Authorize option is also available for supervisor users for approving unauthorized business processes.

2.4.1 Create Service Preferences

User can create service preferences for Transaction Code for Debit, Transaction Code for Credit, Exchange Rate Code, and Exchange Rate Type servicing screens using the **Create Service Preferences** screen.

To create service preferences:

1. On the **Home** screen, from the **Servicing Configurations**, under **Servicing Configurations**, click **Create Service Preferences**. User can also open the screen by specifying **Create Service Preferences** in the search icon bar and selecting the screen.
The **Create Service Preferences** screen is displayed.

Figure 2-13 Create Service Preferences

- On the **Create Service Preferences** screen, select or specify the required details.

Note

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

Table 2-13 Create Service Preferences – Field Description

Field	Description
Lifecycle Code	Select the lifecycle code for the servicing screens.
Description	Displays the description based on the lifecycle code selected.
Transaction Parameters	This section displays the fields to select the parameters for the transactions.
Transaction Code For Debit	Select the code for the debit transaction.
Transaction Code For Credit	Select the code for the credit transaction.
Offset GL	Select the offset GL for the transaction.
Exchange Rate Details	This section displays the fields to create the rate preferences.
Rate Code	Select the code for the exchange rate.
Rate Type	Select the type for the exchange rate. The available options are: <ul style="list-style-type: none"> Mid Buy/Sell

- Click **Save**.

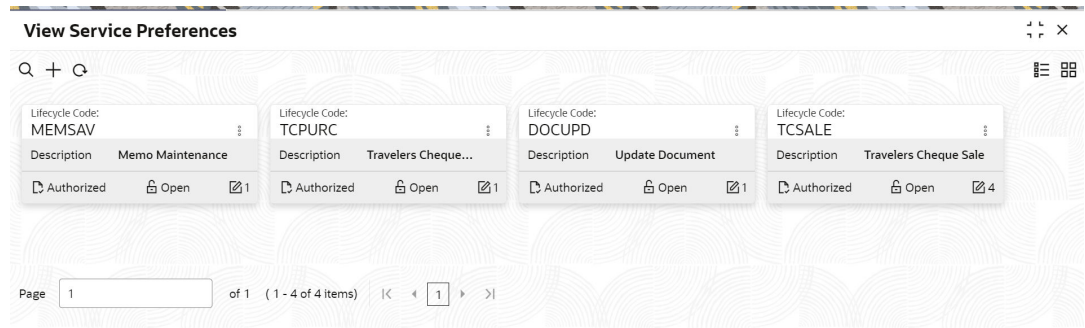
2.4.2 View Service Preferences

User can view all of the authorized, unauthorized, and closed service preferences using the **View Service Preferences** screen. Authorize option is also available for supervisor users for approving unauthorized business processes.

To view the service preferences:

1. On the **Home** screen, from the **Servicing Configurations**, under **Servicing Configurations**, click **View Service Preferences**. User can also open the screen by specifying **View Service Preferences** in the search icon bar and selecting the screen. The **View Service Preferences** screen is displayed.

Figure 2-14 View Service Preferences



2. On the **View Service Preferences** screen, User can perform the following actions:
 - Search for a particular service preference.
 - Add preference for a service.
 - Refresh the page to view the latest updates.
 - Change view to grid or tile.
3. On the **View Service Preferences** screen, view the preferences set for the required services.

Note

For more information on the options, refer to the table below.

Table 2-14 View Service Preferences – Field Description

Field	Description
Lifecycle Code	Displays the lifecycle code set for the service.
Description	Displays the description for the lifecycle code.

4. Each tile also displays the following information:
 - Authorized or Unauthorized
 - For Authorized status: The **Actions** icon provides the options to Unlock, Close, Copy, and View.
 - For Unauthorized status: The **Actions** icon provides the options to Unlock, Authorize, Delete, Copy, and View.
 - Open, In Progress, or Closed
 - Number of edits performed on the set preferences.

2.5 Memo Maintenance

This topic describes the systematic instruction about Memo Maintenance. User can add, edit, or delete a memo using this screen.

1. On the **Home** screen, from **Interaction Services**, under **Maintenance**, click **Memo Maintenance**, or specify the **Memo Maintenance** in the Search icon bar.

The **Memo Maintenance** screen is displayed.

Figure 2-15 Memo Maintenance

Note

The fields marked as Required are Mandatory.

2. On **Memo Maintenance** screen, perform the required action. The memo maintenance details are displayed in the screen.

Figure 2-16 Memo Maintenance Details

3. On the **Memo Maintenance** screen, specify the fields.

 **Note**

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

Table 2-15 Memo Maintenance - Field Description

Field	Description
Create memo for	Select the option for creating memo. The available options are: <ul style="list-style-type: none">• Account: If user selects this option, then the Account Number and Account Name are displayed.• Deposit: If user selects this option, then the Deposit Account Number and Account Name are displayed.
Message	Provide the text of the memo message.
Action	Click the Edit icon to edit the message or the Delete icon to delete the added memo.

4. Click **Add Memo** in the **Memo Maintenance** screen.

The **Add Memo** screen is displayed to specify the memo message.

Figure 2-17 Add Memo

Message

Required

Cancel Add Another Add

- a. Click **Cancel** to cancel the memo message.
 - b. Click **Add** or **Add Another** to add the message in the main screen.
5. Click **Submit**.
- The screen is successfully submitted for authorization.

2.6 Branch Servicing Auto Auth Setup

User can enable or deactivate the auto-authorization for servicing operations by using the **Branch Servicing Auto Auth Setup** screen.

The auto authorization can be set for Accounts, Deposits, and IRA modules of servicing.

Note

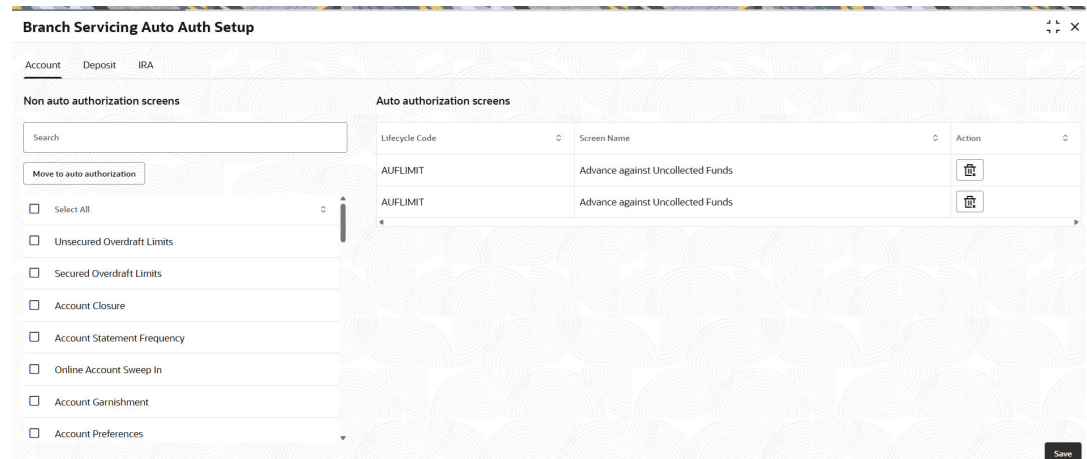
The fields marked as **Required** are mandatory.

To set up auto-authorization:

1. On the **Home** screen, from the **Retail Servicing Configuration** mega menu, click **Branch Servicing Auto Auth Setup** or specify **Branch Servicing Auto Auth Setup** in the search icon bar and select the screen.

The **Branch Servicing Auto Auth Setup** screen is displayed.

Figure 2-18 Branch Servicing Auto Auth Setup



2. From the **Accounts**, **Deposit**, and **IRA** tabs, select the required screens for which auto-authorization is to be set from the **Non-auto authorization screens** section.
3. Click **Move to auto authorization**.

The screens are removed from the **Non-auto authorization screens** section and displayed in the **Auto authorization screens** section. For more information on fields, refer to the field description table.

Table 2-16 Branch Servicing Auto Auth Setup – Field Description

Field	Description
Non auto authorization screens	Select the screens to be auto-authorized from this section. User can also search for any required screen by specifying the screen name in the Search field.
Auto Authorized screens	This section displays the screens to be auto-authorized.
Lifecycle Code	Displays the lifecycle code of the screen.
Screen Name	Displays the screen set for auto-authorization.
Action	Displays the Delete icon. User can click to deactivate the screen from auto-authorization. Post deletion, the screen is added back to the Non auto authorization screens section.

Note

If the user selects the screen and clicks **Move to auto authorization**, then to proceed with action in other tabs, the user should click **Save**. Else, the changes made by user will be lost if switched between the modules.

4. Click **Save**.

The updates are saved successfully.

3

Operations

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

- [Customer Information](#)
Customer Information gives the details of Customer ID, Customer Name and KYC details. When an account number is selected on the screen, the Customer Information appears in a widget on the right side.
- [Overview of Deposit Services](#)
The **Deposit Services** module facilitates various transactions on Term Deposit accounts.
- [Deposit View](#)
User can use the screen under the **Deposit View** menu to view a 360 view of a TD account.
- [TD Transactions](#)
User can use the screens under the **Transactions** menu to initiate deposit services transactions. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with transactions of a term deposit.
- [TD Maintenances](#)
You can maintain the TD account details in this section. A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD).
- [TD Inquiries](#)
A deposit with a fixed tenure or term is called as time deposit or Term Deposit (TD). This chapter deals with inquiries of a term deposit.
- [Prior Maturity Notices in Deposits](#)
This topic describes the details of prior maturity notices in deposits.
- [Access Restriction](#)
- [Multi-Currency Support](#)
- [Business Events in Oracle Banking Retail Deposits](#)
This topic describes the processing of business events in online for Oracle Banking Retail Deposits.

3.1 Customer Information


Customer Information gives the details of Customer ID, Customer Name and KYC details. When an account number is selected on the screen, the Customer Information appears in a widget on the right side.

To view the customer information:



1. Select or specify the account number in the screen..

Figure 3-1 Customer Information


Customer Information





Customer ID 000941891	Customer Name JOHN WICK
KYC Status Not Verified	

Signature  

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

 5000000001

 johnwick@gmail.com

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

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


Table 3-1 Customer Information - Field Description

Field	Description
<Image>	Displays the image of the customer.
Customer ID	Displays the unique customer ID for the account number specified.

Table 3-1 (Cont.) Customer Information - Field Description

Field	Description
Customer Name	Displays the customer name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Mode of Operation	Displays the account's mode of operation.
Account Status	Displays the current status of the account. Note: The possible account status are Active, Closed, and Overdue.
Account Balance	Displays the total amount available.
<Phone Number>	Displays the customer's phone number.
<Email ID>	Displays the customer's email ID.
Address of Communication	Displays the complete address of the customer.

- In this section, you can view the customer's basic information.

- To launch the Customer 360 screen, click  .

3.2 Overview of Deposit Services

The **Deposit Services** module facilitates various transactions on Term Deposit accounts.

- [About Main Menu](#)
The **Deposit Services** is a large panel divided into groups of menu items, which simplifies the navigation.

3.2.1 About Main Menu

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

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

Table 3-2 Menu Items

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

3.3 Deposit View

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

This topic contains the following subtopic:

- [Deposit 360](#)
The **Deposit 360** screen provides a complete view of a customer's term deposit account.

3.3.1 Deposit 360

The **Deposit 360** screen provides a complete view of a customer's term deposit account.

The various widgets are:

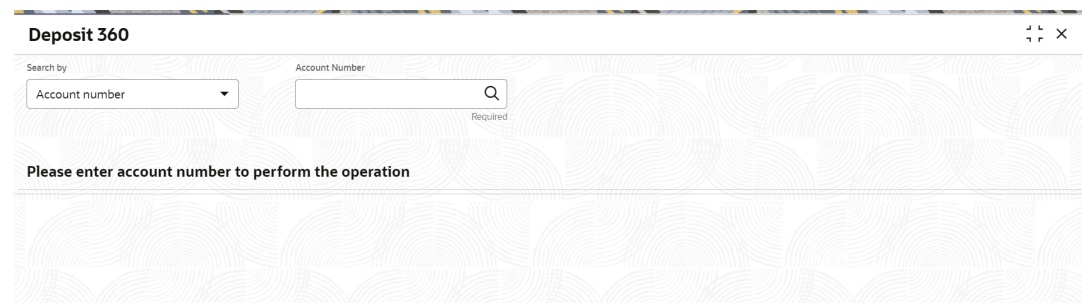
- Deposit Information
- Account holders
- Account details
- Balances
- Instruction set
- Redemption Simulation
- Upcoming Transactions
- Amount Block Details
- Rollover History
- Interest Rate Changes
- Overdue Transactions
- Recent Transactions
- Frequent Actions

To view the term deposit details:

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

The **Deposit 360** screen is displayed.

Figure 3-2 Deposit 360



The screenshot shows the 'Deposit 360' screen. At the top, there is a search bar with the text 'Search by' and 'Account Number'. Below the search bar, there is a dropdown menu with 'Account number' selected and a search icon. A message below the search bar reads: 'Please enter account number to perform the operation'. The background of the screen has a decorative pattern of overlapping circles.

Table 3-3 Deposit 360 - 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, 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>
<Product Name>	Displays the product name from the product master.
<Deposit Status>	Displays the deposit status. The possible options are: <ul style="list-style-type: none"> • Active • Matured • Closed
Branch Code	Displays the branch code of the account.
Branch Name	Displays the deposit branch name.
Tenor	Displays the tenor for the deposit account.
Interest Rate	Displays the rate of interest for the account.
Deposit Start Date	Displays the value date of the deposit.
Maturity On	Displays the maturity date of the deposit.
Interest Cycle	Displays the period for interest cycle.
Nomination	Displays whether nomination is added to the account.
Reinvest Interest	Displays whether the interest from the TD account is to be re-invested in the same deposit or paid out.
Account Holders	This widget displays the account holder details.
<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 as Primary or Secondary .
<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 set for the account.
Account Address	This widget displays the preferred account set for the account.
Account Details	This widget displays the account details.

Table 3-3 (Cont.) Deposit 360 - Field Description

Field	Description
Account Preferences	This widget displays the preferences for the account.
Partial Redemption	Displays whether partial redemption is allowed for the TD product.
Premature Redemption	Displays whether premature redemption is allowed for the TD product.
Top up	Displays whether a top-up is allowed for the account.
Minimum Top up Amount	Displays the minimum required amount for a top-up transaction on the CD account.
Maximum Top up Amount	Displays the maximum amount allowed for a top-up transaction on the CD account.
Minimum Balance Threshold	Displays the minimum threshold balance to be retained in the CD account.
Maximum Balance Threshold	Displays the maximum threshold balance allowed for the CD account.
Account Statement Details	This widget the frequency details for the account statement.
Current Principal	Displays the currently remaining principal balance in the deposit.
Initial Pay in	Displays the initial payin done to create the deposit.
Topup Pay in	Displays the subsequent top-ups done.
Redeemed Principal	Displays the principal redeemed in case any premature redemption have happened.
Maturity Amount	Displays the proceeds that will be paid out on maturity. This value will be net of tax.
Blocked Amount	Displays the total block amount on the deposit.
Interest Paid out or Interest Reinvested	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <p>Note:</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Paid out Interest.
Tax Deducted	Displays the tax deducted.
Upcoming Transactions	This widget displays the details of upcoming transactions.
Overdue Transactions	Displays the details of overdue transactions.
Redemption Simulation (As of Today)	This widget displays the redemption simulation of the day for the TD account. Click the View Error Details link to view the error message.
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 for the CD account, click the Set Instructions link.</p> </div>
Recent Transactions	This widget displays the details of the recent transactions performed on the account.

Table 3-3 (Cont.) Deposit 360 - Field Description

Field	Description
Amount Blocks	<p>This widget displays the amount block details of the account. In this widget, the total amount blocks, bill due, expiry date are displayed. Also, there is a full balance block on the amount if any, are displayed in this widget.</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>
Interest Rate Changes	This widget displays the rate changes if any for the interest applied on the account.
Net Rate	Displays the net rate percentage of interest.
<Date>	Displays the date of interest rate change.
Base Rate	Displays the base rate percentage of interest.
Variance	Displays the variance percentage of interest.
Rollover History	This widget displays the rollover history of the account.
<Currency Amount>	Displays the currency and amount of rollover.
<Component>	Displays the rollover component.
<Date>	Displays the from and to date of the rollover.
<Tenure>	Displays the tenure of rollover.
Frequent Actions	<p>This widget displays the frequent actions that were performed on the account.</p> <p>Note: The actions are displayed as links. You can click the link and the related screen is opened in a new page.</p>

Note

- User can access different transactions for your account by clicking the **Menu** icon. This will show a list of links under various categories. Simply click on the link you need from the list. To learn how to complete the transactions using the links, please refer to the relevant chapters. For a visual guide, check the Mega Menu screenshot.
- If the most recent updates on the TD account are not visible on the screen, you can refresh it by clicking the **Refresh** icon. This will update the screen to show the latest changes.

If deposit account is closed, then all lifecycle operations are restricted from this screen.

3.4 TD Transactions

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

This topic contains the following subtopics:

- [Term Deposit Account Opening](#)
User can open a Term Deposit account and simulate its creation by providing funds from Account, and Ledger modes or a combination of Account and Ledger modes.
- [Top Up](#)
User can perform a TD top-up transaction using this screen.
- [Redemption](#)
Redeem a Term Deposit using the **Term Deposit Redemption** screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The user can redeem the Term Deposit in full or in part.

3.4.1 Term Deposit Account Opening

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

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

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

Figure 3-4 Term Deposit Account Opening

Note

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

2. On the **Term Deposit Account Opening** screen, specify the customer number in the **Customer ID** field, and press **Enter** or **Tab**.

In the **Term Deposit Account Opening** screen, all available TD products and existing accounts are displayed.

Table 3-4 Term Deposit Account Opening – 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, 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> <div data-bbox="755 850 1461 1249" style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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. </div>

Figure 3-5 Term Deposit Account Opening - Product Details

The screenshot shows the 'Term Deposit Account Opening' screen. At the top, there are search filters for 'Customer ID' (000932482) and 'Customer Name' (DAVID JHON). Below this, there are tabs for 'New Deposit' and 'Existing Deposit'. A search bar is present. The section '4 Products available' displays four product widgets: 'Compounding interest deposit' (TDCOMP, EUR, 3 Months), 'Fixed rate TD with Sweep' (ISWPTD, GBP, 3 Months), 'Auto Deposits' (TDAUTO, EUR, 3 Months), and 'Discounted TD' (TDDISC, EUR, Interest Cycle). At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 3-5 Active Deposit Product – Field Description

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

- On the **Term 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 3-6 Term Deposit Account Opening - View Product Details

HIGH YIELD RETURNS
✕

Basic Details

Interest Cycle	Minimum Tenor
2 Months	
Maximum Tenor	Currency
	GBP

Transaction Limit

Type	Minimum	Maximum
No data to display.		

Features

Fund Later	Allow Partial Redemption
No	Yes
Allow Top Up	Deposit Funding Option
Yes	General Ledger, Account
Deposit Statement Cycle	
Daily	

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

Table 3-6 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 details of the transaction limit.
Type	Displays the type of transaction
Minimum	Displays the minimum deposit amount.
Maximum	Displays the maximum deposit amount.
Features	This section displays the features of the deposit account.
Fund Later	Displays whether fund later is allowed for the selected account.
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.

Table 3-6 (Cont.) View Details – Field Description

Field	Description
Deposit Funding Option	Displays the allowed funding options. The possible options are: <ul style="list-style-type: none"> • Ledger • Account • Instrument
Deposit Statement Cycle	Displays the statement cycle maintained for the deposit.

5. Click **Existing Deposit** tab.

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

Figure 3-7 Term Deposit Account Opening - Existing Deposit

The screenshot displays the 'Term Deposit Account Opening' interface. At the top, there are search filters for 'Customer ID' (000932482) and 'Customer Name' (DAVID JHON). Below the filters are tabs for 'New Deposit' and 'Existing Deposit', with 'Existing Deposit' selected. A 'Status: Active' filter is applied. The interface shows '12 Deposits available' and a note: 'Term Deposit can be created by copying existing deposits.' The main area contains a grid of 12 deposit cards, each representing a 'Fixed rate TD' (TDFXD1) with a 12.00% interest rate, 2-month term, and 30-day cycle. Each card lists the principal amount (GBP 10,000.00), interest cycle (3 Months), maturity date (June 29, 2018), and maturity amount (GBP 10,284.40). 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 3-7 Existing Deposit Account – Field Description

Field	Description
Status	Displays the status of the account. The available 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.
Account Number	Displays the existing deposit account number of the customer.
Principal	Displays the amount available in an account.
Interest Cycle	Displays the interest payout cycle.
Maturity Date	Displays the maturity date.
Maturity Amount	Displays the maturity amount.

- In **Search** bar, the user can search the accounts with different status (**Active**, **Closed**, **Matured** and **All**) if the user search with **All**, then the system displays **Active**, **Closed**, and **Matured** deposits accounts of a customer.
- Click **View** icon in the existing product widget, to view additional details of the account.
The view screen is displayed with account details, payin details, payout details, nominee details and joint holder details if available.

Figure 3-8 Term Deposit Account Opening - Existing Deposit

Fixed rate TD			
Account Details			
Account Number	Rate of Interest	Account Status	Currency
BG100893500006238	12.00%	Active	GBP
Principal	Maturity Amount	Account Opening Date	Account Maturity Date
GBP 10,000.00	GBP 10,284.40	March 30, 2018	June 29, 2018
Part Redemption	Reinvest	Premature Redemption	Top Up
Yes	Yes	Yes	Yes
Tenor	Mode of Operation	Maturity Instructions	
2 Months, 30 Days	Single	Payout Principal and Interest	
Payin Details			
Account	Account Number	Account Name	Payin Amount
	BG1008935010	Lionel Messi	GBP 10,000.00
Payout Details			
Principal and Interest	Instruction	Account Number	Account Name
	Redeem Principal & Interest	BG1008935010	Lionel Messi
Nominee Details			
No nominee added for the deposit account			

- On **Term Deposit Account Opening** screen, the user will be able to create new TD 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.

Note

A minor can open an account, with an adult or emancipated minor as joint holders.

9. 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 (i.e. Deposit Amount, Tenor, Reinvest Interest, Maturity Instruction), Payin Details, Payout Details, Nominee Details, and Joint Holder 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.
- Nominee details are nullified, if nominee customer ID is closed.
- Existing guardian details are nullified, if nominee become major for the new account.

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

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

Figure 3-9 Term Deposit Account Opening - Deposit Details

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

Table 3-8 Term 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.
Fund Later	Switch the Toggle On to fund the amount later. Switch the Toggle Off to fund the amount now.
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. The tenor opening date and reinvest interest is defaulted.
Maturity Type	Select the option for TD maturity from the drop-down. The available options are: <ul style="list-style-type: none"> • Tenure: If user selects this option, then specify the tenure for maturity in years, months, and days in the fields displayed adjacent. The tenor maintained at product will be defaulted and the user is allowed to modify it. • Date: If user selects this option, then specify or select the date.

Table 3-8 (Cont.) Term Deposit Account Opening - Deposit Details – Field Description

Field	Description
Tenor	Specify the tenor for the interest. User can mention the tenor in Years, Months, and Days .
Interest Cycle	Specify the cycle for charging the interest. User can specify the tenor 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. Note: This field can only be modified if the Account Level Liquidation Preferences option is enabled at the Interest and Charge product level.
Interest Rate	Displays the interest rate of the deposit and it is defaulted from the product, when you specified the deposit amount.
Reinvest Interest	Select the option from drop-down for reinvest interest. <ul style="list-style-type: none"> Select Yes to reinvest the interest in TD. This is the default value. Select No to be paid out the interest. Note: If Reinvest Interest is No , then the interest paid out account details need to be provided while capturing the payout details.
Maturity Instructions	The product displays its default maturity instructions, which the user can modify. The following maturity instructions are supported. <ul style="list-style-type: none"> Reinvest Interest is selected as Yes: <ul style="list-style-type: none"> Redeem Principal and Interest Rollover Principal and Redeem Interest Special Rollover No Instruction Reinvest Interest is selected as No: <ul style="list-style-type: none"> Redeem Principal Rollover Principal Special Rollover No Instruction Note: <ul style="list-style-type: none"> Rollover Principal and Redeem Interest, and Special rollover are not displayed if rollover is not enabled for the selected product. The maturity instruction defined at product will be defaulted as maturity instruction and the user is allowed to change it.
Mode of Operation	Select the mode of operation from the drop-down. The available options are: <ul style="list-style-type: none"> Single Jointly Either Anyone or Survivor Former or Survivor Mandate Holder If the Mode of Operation is single, the Joint Holder Details will not be displayed.
Open Date	This date is defaulted as the current branch date and user is allowed to modify it.
Account Name	The Customer name is defaulted as the account name and the user is allowed to modify the name.

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.

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

The **Negotiate Interest Rate** is displayed.

Figure 3-10 Negotiate Interest Rate

Effective Date	User Defined Elements					
March 30, 2018	Element	Value	Rate Code	Deposit Rate Code	Variance	Action
	FATCA_TAX	5			0	
	TAX_RATE	5			0	
	TERM_RATE	12			0	
	TD_PNL	7			0	

Cancel OK

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

Table 3-9 Negotiate 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 user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value and the user is allowed to modify the value.
Action	Click the Edit icon, to edit only the variance in user defined elements.

The system displays the TD details, derived from the input data, in the widget on the right side of the **Term Deposit Account Opening** screen.

14. 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 3-11 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 ⏪ ⏩

Table 3-10 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.
Gross Interest	Displays the gross interest amount. Note: The amount will display both the Reinvest Yes and Reinvest Nos cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest. Note: Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

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

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

Note

The system will default the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, 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 payin details, click **Change Default Payin**. Then the system will delete the defaulted payin details and open the **Add Payin Details** screen.

Figure 3-12 Add Payin Details_Account

Add Payin Details ✕

Select Payin Mode

Account Instrument Ledger

Select Account Number

Account Number BG1008935010 Account Name Lionel Messi Account Balance	Account Number BG1008935021 Account Name Lionel Messi Account Balance	Others
---	---	--------

Search Account Details

Account Number Account Name

Required

Payment Details

Payin Amount

Figure 3-13 Add Payin Details_Ledger

Add Payin Details ✕

Select Payin Mode

Account
 Instrument
 Ledger

Ledger Details

Ledger Code	Ledger Description
261100005	Real Suspense General Ledger

Payment Details

Payin Amount

GBP 2,000,000.00

Cancel
Add More
Add

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

Table 3-11 Add Payin Details as Account

Field	Description
Select Payin 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 Account Balance . You can select the account for TD payin. User can select Others from the widget to select any other accounts in the same bank for TD payin.
Search Account Details	This will display, if user 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.

de

Figure 3-14 Add Payin Details_Instrument

Add Payin Details
✕

Select Payin Mode

Account
 Instrument
 Ledger

Cheque Details

Clearing Type CHQCRLG - Cheque and Credit Clearing ↑ ▾	Cheque Date November 30, 2018
Cheque Number 00008	Drawer Account Number R01111111111111111111111111111111170181
Drawer Name Mark H	Routing Number S01AMRO101 - FINLAND ▾

Value Date

Payment Details

Exchange Rate 1	Transaction Amount USD 200.00
--------------------	----------------------------------

Cancel
Add

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

Table 3-12 Add Payin Details as Instrument – Field Description

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Cheque Details	This section displays the cheque details for performing the payin.
Clearing Type	Select the appropriate clearing type from the list.
Cheque Date	Select or specify the date present on the cheque.
Cheque Number	Specify the cheque number used for settlement.
Drawer Account Number	Specify the drawer's account number for performing the payment.
Drawer Name	Specify the drawer name.
Routing Number	Select the routing number from the list.

Table 3-12 (Cont.) Add Payin Details as Instrument – Field Description

Field	Description
Value Date	Select or specify the value date.
Payment Details	This section displays the payment details for the account.
Exchange Rate	Displays the exchange rate applicable for the account.
Transaction Amount	Displays the transaction amount of the account.

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

Table 3-13 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 user 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. The **Add more** option is not supported for payin by instrument.
 - Click **Add** to add the payin details in the main screen.
16. Click on **Add Payout**, in the Payout Details section on the **Term 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.

Figure 3-15 Add payout Details with Reinvest Interest is Yes

Add Payout Details ✕

Maturity Instructions
Redeem Principal & Interest

Maturity Payout Mode
 Account Banker's Cheque Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Account Number Account Name

🔍

Figure 3-16 Add payout Details with Reinvest Interest is No

Add Payout Details

✕

Principal Payout Instructions

Redeem Principal

Principal Payout Mode

Account
 Banker's Cheque
 Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Interest Payout Instructions

Interest Payout on Liquidation

Interest Payout Mode

Account
 Banker's Cheque
 Demand Draft

Select Account Number

BG1008935010 Account Name Lionel Messi Currency GBP	BG1008935021 Account Name Lionel Messi Currency GBP	Others
--	--	---------------

Cancel Add

- Perform the required action for payout details with **Reinvest Interest** is selected as **Yes** in **Deposit Details** section. For more information on fields, refer to the field description table.

Table 3-14 Add Payout Details with Reinvest Interest is Yes - Field Description

Field	Description
Maturity Instructions	Displays the maturity instructions for the deposit which is defaulted from the product. The available options are: <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Rollover Principal & Redeem Interest • Special Amount Renewal • No Instruction
Maturity Payout Mode	Select the maturity payout mode. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The user should select the Account mode from this field to settle the excess threshold amount during the rollover for Maturity Instructions set as Rollover Principal & Interest.</p> </div>
Select Account Number	Select the type of account. Note: This field is displayed if Account option is selected from the Maturity Payout Mode field.
Account Number	Select the Current and Savings Account number. Note: This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Rollover Amount	Specify the rollover amount. Note: This field is displayed if you select Special Amount Rollover option from the Maturity Instructions field.

Figure 3-17 Add Payout Details - Instrument

Add Payout Details
✕

Maturity Instructions
Rollover Principal & Redeem Interest

Maturity Payout Mode
 Account Instrument External Account

Instrument Type
 Banker's Cheque Demand Draft

Issuing Branch Code R01	Issuing Branch Name R01
Payable Bank Code 008	Payable Branch Code 008-9

Address details

Payee Name Mark Smith	Address Line 1 Sky Building
Address Line 2 Church Street	Address Line 3 Miami

Cancel Add

- Perform the required action for payout details with **Instrument** option selected from the **Maturity Payout Mode** or **Interest Payout Mode** field. For more information on fields, refer to the field description table.

Table 3-15 Add Payout Details - Instrument

Field	Description
Instrument Type	Select the type of instrument for the payout. The options are: <ul style="list-style-type: none"> • Banker's Cheque • Demand Draft
Issuing Branch Code	Displays the code for the issuing branch.
Issuing Branch Name	Displays the name of the issuing branch.
Payable Bank Code	Specify the code for the payable bank.
Payable Branch Code	Specify the code for the payable branch.
Address details	This section displays the address details of the payee.
Payee Name	Specify the payee name.
Address Line 1	Specify the payee's address.
Address Line 2	Specify the payee's address.

Table 3-16 (Cont.) Add Payout Details - External Accounts

Field	Description
Narrative	Specify a narration for the settlement, if any.

- Perform the required action for payout details with **Reinvest Interest** is selected as **No** in **Deposit Details** section. For more information on fields, refer to the field description table.

Table 3-17 Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Principal Payout Instruction	Select the principal payout instructions for the deposit. The available options are: <ul style="list-style-type: none"> Redeem Principal Renew Principal Special Amount Renewal No Instruction
Principal Payout Mode	Select the principal payout mode for the deposit. The options are: <ul style="list-style-type: none"> Account Instrument External Account <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The user should select the Account mode from this field to settle the excess threshold amount during the rollover for Maturity Instructions set as Rollover Principal.</p> </div>
Select Account Number	Select the type of account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Note: This field is displayed if Account option is selected from the Maturity Payout Mode field.</p> </div>
Account Number	Select the Current and Savings Account account number. Note: This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.
Interest Payout Mode	Select the maturity payout mode. The option is: <ul style="list-style-type: none"> Account
Select Account Number	Select the type of account. Note: This field is displayed if Account option is selected from the Interest Payout Mode field.
Account Number	Select the Current and Savings Account account number. Note: This field is displayed if Others option is selected from the Account field.
Account Name	Displays the account name upon account number selected.

Table 3-17 (Cont.) Add Payout Details with Reinvest Interest is No - Field Description

Field	Description
Rollover Amount	Specify the rollover amount. Note: This field is displayed if you select Special Amount Rollover option from the Maturity Instructions field.

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

Figure 3-19 Add Payout Details

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

Table 3-18 Add Payout Details - Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction selected for the payout.

Table 3-18 (Cont.) Add Payout Details - Field Description

Field	Description
Rollover Payout Instruction	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. 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.
Select Product	Select the product to define the rollover product at the account level. 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.
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.
17. Click on **Add Nominee**, in the Nominee Details section on the **Term Deposit Account Opening** screen.
The **Add Nominee Details** screen is displayed.
For more information about **Add Nominee Details**, refer to the [Add Nominee](#) section in the Nominee Details Update.
18. Click on **Add Joint Holder**, in the Joint Holder Details section on the **Term Deposit Account Opening** screen.
The **Add Joint Holder Details** screen is displayed.
For more information about **Add Joint Holder Details**, refer to the [Maintain Joint Holder Details](#) section in the Joint Holder Maintenance.
19. After adding the **Add Payin**, **Add Payout**, and **Add Nominee** details, the **Term Deposit Account Opening** screen displays the added information.

Figure 3-21 Term Deposit Top Up

Note

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

- On the **Term Deposit Top Up** screen, Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.
The Top Up details are displayed in the **Term Deposit Top Up** screen.

Figure 3-22 Term Deposit Top Up Details

- In the **Term Deposit Top Up** screen, specify the fields. For more information on fields, refer to the field description table.

Table 3-19 Term Deposit Top Up – 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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.
Status	<p>Displays the TD status. The available options are:</p> <ul style="list-style-type: none"> Active Matured Closed
Deposit Details	Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.
Maturity Details	Displays the proceeds due to the customer on maturity and the maturity date.
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Amount	Specify the amount which the customer wants to add to the principal of the TD.
Value Date	Specify the date from which the top-up is to take effect.

- After specifying the amount in the **Amount** field in the **Term Deposit Top Up** screen, the simulated output detail displays on the right side of the screen.

Note

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

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

Table 3-20 Top-Up Simulation Details – Field Description

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

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

The **Interest Details** screen is displayed.

Figure 3-23 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 > >|

Table 3-21 Interest Details - Field Description

Field	Description
Date	Displays the date of the interest cycle.

Table 3-21 (Cont.) Interest Details - Field Description

Field	Description
Gross Interest	Displays the gross interest amount. Note: The amount will display both the Reinvest Yes and Reinvest Nos cases.
Tax	Displays the tax interest amount.
Net Interest	Displays the total net interest. Note: Net Interest will be calculated as, Gross Interest - Tax.
Principal	Displays the interest principal amount.

- Click the **Close** icon, to close the **Interest Details** screen.
4. On **Term Deposit Top Up** screen, click **Add Settlement Details** button.
The **Add Settlement Details** screen is displayed with the default payin mode as **Account**.

Figure 3-24 Term Deposit Top Up_Account

Add Settlement Details



Select Payin Mode

Account Ledger

Select Account Number

Account Number B0101746 Account Name MR Brett G Boden Account Balance GBP 10000.00	Account Number B0101807 Account Name MR Brett G Boden Account Balance GBP 5070.00	Account Number B0101809 Account Name MR Brett G Boden Account Balance USD 6050.13
Account Number B0101808 Account Name MR Brett G Boden Account Balance GBP 1300.54	Account Number B0101814 Account Name MR Brett G Boden Account Balance USD 2198.00	Account Number B0101757 Account Name MR Brett G Boden Account Balance KWD 3500.90
Account Number LMB00231 Account Name Priya Account Balance GBP 2000.32	Others	

Payment Details

Payin Amount

GBP 10.00

Exchange Rate

1.65

Transaction Amount

USD 16.50

Cancel Add More Add

Note

The system defaults the payin account to pay the deposit amount if the customer has an active Current and Saving Account with sufficient balance, 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 payin details, click **Change Default Payin**. Then the system will delete the defaulted payin details and open the **Add Payin Details** screen.

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

Table 3-22 Add Settlement Details - Account

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

- On **Add Settlement Details** screen, select **Instrument** as the payment mode.
The instrument details are displayed in the **Add Settlement Details** section.

Figure 3-25 Add Settlement Details - Instrument

Add Settlement Details ✕

Select Payin Mode

Account
 Instrument
 Ledger

Cheque Details

Clearing Type:
Cheque Date:

Cheque Number:
Drawer Account Number:

Drawer Name:
Routing Number:

Value Date:

Payment Details

Exchange Rate: 1 Transaction Amount: USD 200.00

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

Table 3-23 Add Settlement Details - Instrument – Field Description

Field	Description
Select Payin Mode	Select the Instrument option to perform the settlement.
Cheque Details	This section displays the cheque details for performing the payin.
Clearing Type	Select the appropriate clearing type from the list.
Cheque Date	Select or specify the date present on the cheque.
Cheque Number	Specify the cheque number used for settlement.
Drawer Account Number	Specify the drawer's account number for performing the payment.
Drawer Name	Specify the drawer name.
Routing Number	Select the routing number from the list.
Value Date	Select or specify the value date.

Table 3-23 (Cont.) Add Settlement Details - Instrument – Field Description

Field	Description
Payment Details	This section displays the payment details for the account.
Exchange Rate	Displays the exchange rate applicable for the account.
Transaction Amount	Displays the transaction amount of the account.

- On **Add Settlement Details** screen, select **Ledger** as the payment mode. The ledger details are displayed in the **Add Settlement Details** screen.

Figure 3-26 Term Deposit Top Up_Ledger

Add Settlement Details ✕

Select Payin Mode

Account Ledger

Ledger Details

Ledger Code	Ledger Description
134000067	Payin GL for Term Deposits

Payment Details

Payin Amount

GBP 10.00

Cancel
Add More
Add

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

Table 3-24 Add Settlement Details - Ledger

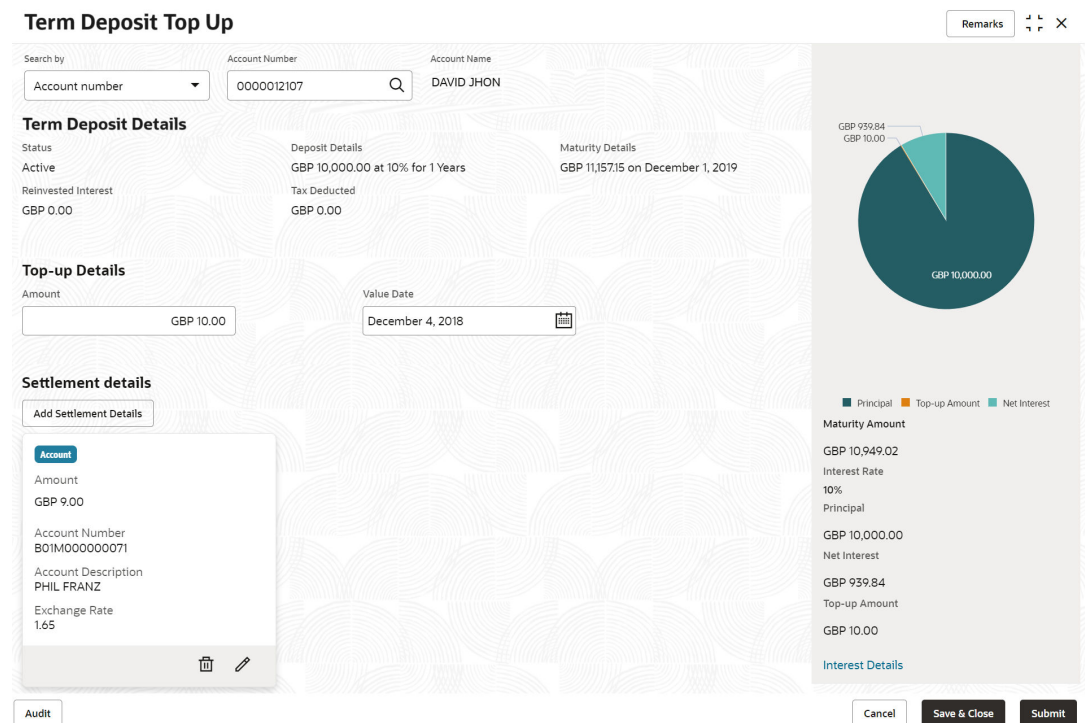
Field	Description
Ledger Code	Displays the ledger code used for the transaction.

Table 3-24 (Cont.) Add Settlement Details - Ledger

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

7. Click **Cancel** button to close the **Add Settlement Details** screen without adding the settlement details.
8. Click **Add More** button to add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payin amount is updated for the remaining settlement amount.
9. Click **Add** button to add the settlement details in **Term Deposit Top Up** screen. The settlement details are displayed in the **Term Deposit Top Up** screen.

Figure 3-27 Term Deposit Top Up_Settlement Details



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

Table 3-25 Term Deposit Top Up - Settlement Details

Field	Description
Settlement Details	<p>For the Account, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Account Number • Account Description <p>For the Ledger, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Ledger Code • Ledger Description <p>Note: Exchange rate is displayed only if there is a cross currency transaction.</p> <p>Click the Edit icon to edit the top up amount in the settlement details.</p> <p>Click the Delete icon to delete the settlement details.</p>

10. Click **Submit**.

The screen is successfully submitted for authorization.

3.4.3 Redemption

Redeem a Term Deposit using the **Term Deposit Redemption** screen. The redemption proceeds can be credited to Current and Savings Account, New Term Deposit, Banker's Cheque, Demand Draft, or Ledger. The user can redeem the Term Deposit in full or in part.

Note

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

Add the basic TD details to simulate the redemption transaction to get interest, tax and redemption.

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits** and then **Transactions**, click **Redemption**.

The **Term Deposit Redemption** screen is displayed.

Figure 3-28 Term Deposit Redemption

Term Deposit Redemption Remarks + - ×

Search by Account Number

Account number Required

Please enter account number to perform the operation

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

The details are displayed in the **Term Deposit Redemption** screen.

Figure 3-29 Term Deposit Redemption Details

The screenshot displays the 'Term Deposit Redemption' interface. At the top, there are search fields for 'Account Number' (0000012107) and 'Account Name' (DAVID JHON). The main area is divided into several sections: 'Term Deposit Details' (Status: Active, Deposit: GBP 10,010.00 at 12% for 3 Months, Maturity: GBP 10,200.83 on May 30, 2018), 'Redemption Details' (Type: Partial Redemption, Interest Handling: Continue Interest Accrual, Amount Type: Gross), 'Settlement Details' (Add Settlement Details button, message: There is no settlement details available), and a 'Penalty' section with a 'Waive Penalty' toggle. On the right, a 'Redemption Payment Details' panel lists: Amount (GBP 100.00), Principle (GBP 100.00), Interest Rate (0.00%), Interest (GBP 0.00), Penalty (GBP 0.00), and Tax (GBP 0.00). Below this is a 'Deposit After Redemption' panel listing: Amount (GBP 10,098.92), Principle (GBP 9,910.00), Interest Rate (12.00%), Interest (GBP 198.87), and Tax (GBP 9.95). At the bottom right are 'Cancel', 'Save & Close', and 'Submit' buttons.

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

Table 3-26 Term Deposit Redemption – 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, 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> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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. </div>
Status	<p>Displays the TD status. The possible options are:</p> <ul style="list-style-type: none"> Active Matured Closed
Deposit Details	<p>Displays the principal balance of the TD, the rate of interest, and the tenor of the TD.</p>
Maturity Details	<p>Displays the proceeds due to the customer on maturity and the maturity date.</p>
Reinvested Interest	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest is of reinvest type, then the field name is displayed as Reinvested Interest. If the interest is of paid out type, then the field name is displayed as Paid out Interest. </div>

Table 3-26 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Tax Deducted	Displays the actual tax deducted on reinvested or paid out interest till date.
Redemption Type	<p>Select the type of redemption to be performed. The options are:</p> <ul style="list-style-type: none"> • Partial Redemption • Full Redemption <p>The default value is Full Redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can change the type to Partial Redemption and enter the amount in Redemption Amount field. The redemption amount should be not be greater than TD account balance.</p> </div>
Redemption Amount	<p>Displays the full redemption amount.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is enabled, if you select the Partial Redemption option from the Redemption Type field.</p> </div>
Penalty	<p>Displays the penalty that will be charged for premature redemption.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is not enabled, if user selects the Partial Redemption option from the Redemption Type field.</p> </div>
Interest Handling	<p>Select the interest handling option during redemption. The options are:</p> <ul style="list-style-type: none"> • Liquidate Redemption Interest • Forfeit Redemption Interest
Amount Type	<p>Select the redemption amount type. The options are:</p> <ul style="list-style-type: none"> • Gross: If user selects this option, then the customer receives the amount after standard deductions, such as penalties, are applied to the given gross amount. • Net: If the user this option, then the customer receives the exact redemption amount specified, and any standard deductions will be applied to the remaining principal. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>These options are enabled only for partial redemption.</p> </div>

Table 3-26 (Cont.) Term Deposit Redemption – Field Description

Field	Description
Waive Penalty	Switch to toggle ON to waive the penalty amount charged on the account. Switch to toggle OFF to include the penalty amount charged on the account.
Penalty Waiver Reason	Select the reason for penalty waiver from the list. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>This field is displayed if the Waive Penalty toggle is ON.</p> </div>
Remarks	You can specify the reason for TD redemption.

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

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

Table 3-27 Redemption Payment Details and Deposit After Redemption – Field Description

Field	Description
Redemption Payment Details	This displays the details of the redemption payment to the customer.
Amount	This displays the final amount that will be paid out to the customer if the TD is redeemed today.
Principal	Displays the total principal of the TD.
Interest Rate	Displays the Interest rate applicable for the TD.
Interest	Displays the Net interest on the principal (Interest – Tax).
Penalty	Displays the penalty that will be charged for premature redemption and deducted from the proceeds due to the customer.
Tax	Displays the tax applicable on the recalculated interest and will be deducted from the proceeds due to the customer.
Deposit After Redemption	This displays the deposit amount in detail after redemption.
Amount	Displays the maturity amount of the remaining term deposit.
Principal	Displays the principal remaining after redemption.
Interest Rate	Displays the interest rate applicable for the remaining principal.
Interest	Displays the interest due to the customer on maturity.
Tax	Displays the tax that will be deducted on maturity.

Note

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

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

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

Figure 3-30 Term Deposit Redemption - Account

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Select Account Number

B0101174123

Account Name
CASACUST01

Currency
GBP

Others

Payment Details

Redemption Amount Exchange Rate

GBP 5,040.00

Transaction Amount

Cancel
Add More
Add

Note

The system defaults 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.

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

Table 3-28 Add Settlement Details - Account

Field	Description
Select Payout Mode	The Account mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the Account Number , Account Name , and Currency . You can select the account for TD payout. You can select Others from the widget to select any other accounts in the same bank for TD payout.
Search Account Details	If you select Others from the widgets, the Account Number field is displayed to specify the account number. click the Search icon or specify the account number in the Account Number field and the Account Name is displayed adjacent to the account number.
Redemption Amount	Displays the amount and you can modify the amount in case the amount is payout by different modes or accounts.
Exchange Rate	Displays the exchange rate. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>
Transaction Amount	Displays the amount in payout account currency. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed only if there is cross currency transaction.</p> </div>

- On **Add Settlement Details** screen, select **External Account** as the payment mode. The external accounts details are displayed in the **Add Settlement Details** section.

- On **Add Settlement Details** screen, select **Ledger** as the payment mode.
The ledger details are displayed in the **Add Settlement Details** screen.

Figure 3-32 Term Deposit Redemption - Ledger

Add Settlement Details ✕

Select Payout Mode

Account Ledger

Ledger Details

Ledger Code <input style="width: 90%; border: 1px solid #ccc;" type="text" value="134000067"/> Q	Ledger Description Asset GL
--	--------------------------------

Payment Details

Redemption Amount

GBP 5,040.00

Cancel
Add More
Add

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

Table 3-30 Add Settlement Details - Ledger

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

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

9. Click **Add More** button, the system add the settlement details to the main screen and refreshes the **Add settlement details** screen with default values, and the payout amount is updated for the remaining settlement amount.
10. Click **Add** button to add the settlement details in **Term Deposit Redemption** screen. The settlement details are displayed in the **Term Deposit Redemption** screen.

Figure 3-33 Term Deposit Redemption - Settlement Details

Term Deposit Redemption Remarks [icon] [icon] [icon]

Search by: Account Number: 0000012107 Account Name: API Automation Account

Term Deposit Details

Status	Deposit Details	Maturity Details
Active	GBP 10,010.00 at 12% for 3 Months	GBP 10,200.85 on May 30, 2018
Reinvested Interest	Tax Deducted	
GBP 0.00	GBP 0.00	

Redemption Details

Redemption Type: Partial Redemption

Redemption Amount: GBP 100.00

Penalty: GBP 0.00

Waive Penalty:

Remarks:

Settlement Details

Add Settlement Details

Account

Amount: GBP 100.00

Account Number

Account Description

View [icon] [icon]

Audit

Cancel Save & Close Submit

Redemption Payment Details

Amount: GBP 100.00

Principle: GBP 100.00

Interest Rate: 0.00%

Interest: GBP 0.00

Penalty: GBP 0.00

Tax: GBP 0.00

Deposit After Redemption

Amount: GBP 10,098.92

Principle: GBP 9,910.00

Interest Rate: 12.00%

Interest: GBP 198.87

Tax: GBP 9.95

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

Table 3-31 Term Deposit Redemption - Settlement Details

Field	Description
Settlement Details	<p>For the Account, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Account Number • Account Description <p>For the Ledger, the system displays the below details.</p> <ul style="list-style-type: none"> • Currency and Amount • Ledger Code • Ledger Description <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Note</p> <p>Exchange rate is displayed only if there is a cross currency transaction.</p> </div> <p>Click the View button to view the settlement details.</p> <p>Click the Edit icon to edit the redemption amount in the settlement details.</p> <p>Click the Delete icon to delete the settlement details.</p>

11. Click **Submit.**

The screen is successfully submitted for authorization.

3.5 TD Maintenances

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

This topic contains the following subtopics:

- [Term Deposit Amount Block](#)
You can block the TD amount. A Term Deposit can be blocked for certain amount 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](#)
You can view or modify the already added block details using this screen.
- [Term Deposit Payout Modification](#)
You can view or modify the payout instructions maintained during the TD account opening using this screen. Also, you can create new payout instruction, if no instructions are maintained for the TD account.
- [Term Deposit Account Modification](#)
You can modify certain attributes of the TD. Also, the account description and interest rates. Based on customer's request or otherwise, you can change the account description or interest rates associated with the account.
- [Term Deposit Joint Holder Maintenance](#)
Term Deposit account can be owned by single holder or multiple owners. This screen can be used for modifying the deposit account's joint holder details. You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

- [Term Deposit Nominee Details Update](#)
You can modify the existing nominee details, add a new nominee, and delete the existing nominee details added to the TD account using this screen.

3.5.1 Term Deposit Amount Block

You can block the TD amount. A Term 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 TD amount.

Note

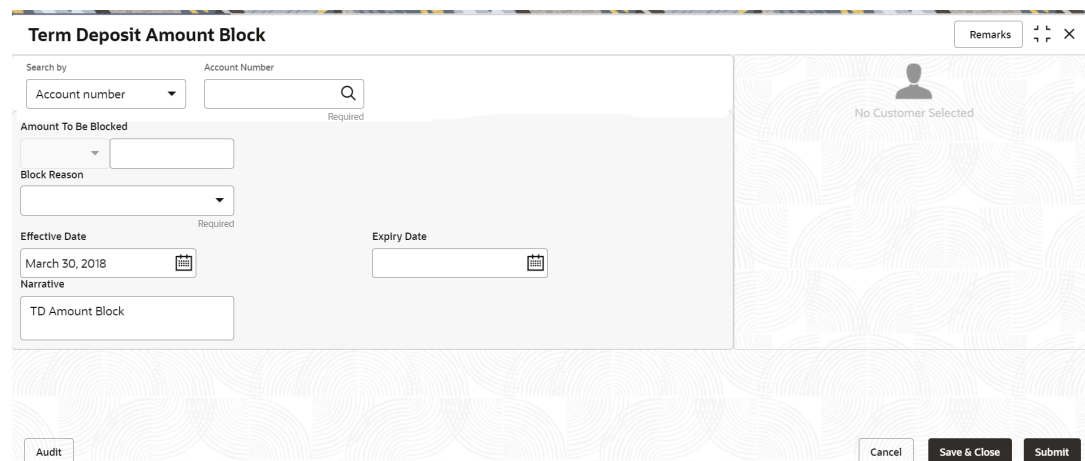
The fields marked as **Required** are mandatory.

To create amount block:

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

The **Term Deposit Amount Block** screen is displayed.

Figure 3-34 Term Deposit Amount Block



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

The details for the account entered are displayed.

Figure 3-35 Term Deposit Amount Block Details

Term Deposit Amount Block

Remarks

Search by

Account number

Account Number

Account Name

Michael J Hoffman

Full Balance Block

Amount To Be Blocked: USD


Block Reason:

Effective Date:

Expiry Date:


Narrative:

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

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

Table 3-32 Term Deposit Amount Block – 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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 to be blocked for the TD account. The currency for the TD 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>

Table 3-32 (Cont.) Term Deposit Amount Block – Field Description

Field	Description
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <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.

- Click **Submit**.

The screen is successfully submitted for authorization.

3.5.2 View and Modify Amount Block

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

Note

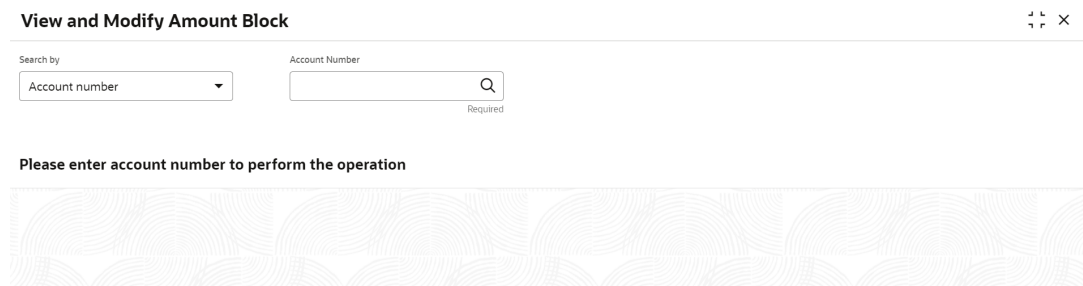
The fields marked as **Required** are mandatory.

To view the amount block details:

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

The **View and Modify Amount Block** screen is displayed.

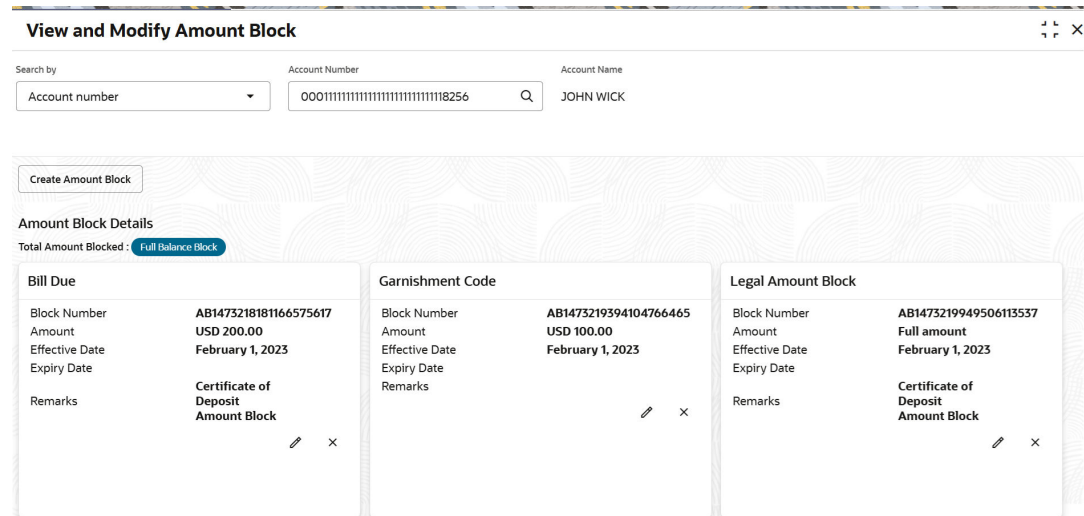
Figure 3-36 View and Modify Amount Block



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

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

Figure 3-37 View and Modify Amount Block Details



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

Table 3-33 View Amount Block 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. • The system will fetch only amount blocks with Open and Active status. • 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.
Amount Block Details	This section displays the TD amount block details.

Table 3-34 (Cont.) Modify TD Amount Block – Field Description

Field	Description
Effective Date	Specify or select the effective date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the effective date is displayed. If required you can edit the date.</p> </div>
Expiry Date	Specify or select the expiry date for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, the expiry date is displayed. If required you can edit the date.</p> </div>
Narrative	Specify the narration, if any for the block. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, a narration is displayed. If required you can edit it.</p> </div>

- b. Click **Submit**

The screen is successfully submitted for authorization.

4. Click **Close**.

3.5.3 Term Deposit Payout Modification

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

Note

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

To view the TD payout modification details:

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

The **Term Deposit Payout Modification** screen is displayed.

Figure 3-40 Term Deposit Payout Modification

Term Deposit Payout Modification Remarks

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 **Certificate of Deposit Details**, **Payout Instructions**, and **Settlement details** sections are displayed.

Figure 3-41 TD Payout Modification Details

Term Deposit Payout Modification Memo Remarks

Search by: Account number Account Number Account Name

Certificate of Deposit Details

Status	Deposit Details	Maturity Details
Active	USD 10,000.00 at 0% for 1 Year	USD 0.00 on February 1, 2024
Reinvested Interest	Tax Deducted	
USD 0.00	USD 0.00	

Payout Instructions

Reinvest: Maturity Instructions:

Settlement details

<input type="button" value="Principle and Interest"/>	Instruction	Excess Amount Settlement Account	Account Name	Rollover Product	<input type="button" value="edit"/> <input type="button" value="trash"/>
	Rollover Principal & Interest	000111111111111111111118255	John Wick	NEW POLICY FOR SENIOR CITIZEN	

4. On the **Certificate of Deposit Payout Modification** screen, specify the fields. For more information on fields, refer to the field description table.



Table 3-35 View CD Payout 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, 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> <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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Certificate of Deposit Details	Displays the basic details of the CD account.
Status	<p>Displays the status of the CD account. The possible options are:</p> <ul style="list-style-type: none"> • Active • Overdue • Closed
Deposit Details	Displays the deposit amount, interest percentage, and tenure.
Maturity Details	Displays the amount due to the customer on maturity and the maturity date.
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. • If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.

Table 3-35 (Cont.) View CD Payout Details – Field Description

Field	Description
Payout Instructions	This section displays the existing payout instructions of the CD account.
Reinvest	Select whether the payout is to be invested. The options are: <ul style="list-style-type: none"> • Yes • No
Maturity Instructions	Select the instruction to be set for payout on maturity. The options are: <ul style="list-style-type: none"> • Redeem Principal & Interest • Rollover Principal & Interest • Special Amount Rollover <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if Yes option is selected from the Reinvest field.</p> </div>
Principle Payout Instructions	Select the instruction to be set for payout on maturity. The options are: <ul style="list-style-type: none"> • Redeem Principal • Rollover Principal • Special Amount Rollover <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if No option is selected from the Reinvest field.</p> </div>
Settlement details	This section displays the current settlement details for the CD payout.
<Settlement Type>	Displays the settlement type.
Instruction	Displays the instruction set for the payout.
Excess Amount Settlement Account	Displays the account number for settling the excess amount.
Account Number	Displays the selected account number. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed when Maturity Instructions is set as Redeem Principal & Interest or Principle Payout Instructions is set as Redeem Principal.</p> </div>
Account Name	Displays the name of the settlement account.
Rollover Product	Displays the rollover product selected for the payout.

Table 3-35 (Cont.) View CD Payout Details – Field Description

Field	Description
<Actions>	<p>Displays the following icons:</p> <ul style="list-style-type: none">  : Click to edit the settlement details.  : Click to delete the settlement added.

5. Click **Submit**.

The screen is successfully submitted for authorization.

For more information on **Add Payout Modes**, refer the following topics:

- [Maturity Instruction as Redeem Principal and Interest](#)
This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Redeem Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.
- [Maturity Instruction as Special Amount Rollover](#)
This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.
- [Maturity Instructions as Rollover Principal and Interest](#)
This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Rollover Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.
- [Principal Payout Instruction as Special Amount Rollover](#)
This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.
- [Principal Payout Instructions as Redeem Principal](#)
This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Redeem Principal** in the **Certificate of Deposit Payout Modification** screen.
- [Payout Modification - Payout Modes](#)
This topic explains the systematic instructions for setting the payout option as accounts.

3.5.3.1 Maturity Instruction as Redeem Principal and Interest

This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Redeem Principal and Interest** in the **Certificate of Deposit Payout Modification** screen.

 **Note**

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

To add settlement payout:

1. In the **Payout Instructions** section, select the **Yes** option from the **Reinvest** field.
2. From the **Maturity Instructions** field, select the **Redeem Principal & Interest** option.

- In the **Settlement details** section, click **Add Payout**.
The **Add Payout Modes** section is displayed.

Figure 3-42 Add Payout Modes - Redeem Principal and Interest

- In the **Add Payout Modes** section, specify the fields. For more information on fields, refer to the field description table.

Table 3-36 Add Payout Modes - Redeem Principal and Interest – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account • Ledger For more information on the modes, refer Payout Modification - Payout Modes .
Settlement Amount	This section displays the settlement amount details. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if the Maturity Instruction is selected as Redeem Principal & Interest and Redeem Principal</p> </div>
Type	Select the settlement type from the list. The option is: <ul style="list-style-type: none"> • Percentage

Table 3-36 (Cont.) Add Payout Modes - Redeem Principal and Interest – Field Description

Field	Description
Percentage	Displays the percentage set for the settlement from the selected account.

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.5.3.2 Maturity Instruction as Special Amount Rollover

This topic explains the systematic instructions for adding the settlement payout for **Maturity Instruction** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.

Note

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

To add settlement payout:

1. In the **Payout Instructions** section, select the **Yes** option from the **Reinvest** field.
2. From the **Maturity Instructions** field, select the **Special Amount Rollover** option.
3. In the **Settlement details** section, click **Add Payout**.

The **Add Payout Modes** section is displayed.

Figure 3-43 Add Payout Modes - Special Amount Rollover

- In the **Add Payout Modes** section, specify the fields. For more information on fields, refer to the field description table.

Table 3-37 Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Maturity Instructions	Displays the maturity instruction set for the account.
Select Product	Select the product to define the rollover product at the account level. 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.
Tenor	Specify the tenor for payout in Years, Months, or Days .
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account • Ledger For more information on the modes, refer Payout Modification - Payout Modes .
Rollover Amount	Specify the rollover amount.

- Click **Submit**.
The screen is successfully submitted for authorization.

Table 3-38 (Cont.) Add Payout Modes - Rollover Principal and Interest – Field Description

Field	Description
Select Product	Select the product to define the rollover product at the account level. 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.
Tenor	Specify the tenor for payout in Years, Months, or Days .
Select Payout Mode	By default, the payout mode is selected as Account . For more information, refer Payout Modification - Payout Modes .

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.5.3.4 Principal Payout Instruction as Special Amount Rollover

This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Special Amount Rollover** in the **Certificate of Deposit Payout Modification** screen.

Note

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

To add settlement payout:

1. In the **Payout Instructions** section, select the **No** option from the **Reinvest** field.
2. From the **Principal Payout Instructions** field, select the **Special Amount Rollover** option.
3. In the **Settlement details** section, click **Add Payout**.

The **Add Payout Modes** section is displayed.

Table 3-39 (Cont.) Add Payout Modes - Special Amount Rollover – Field Description

Field	Description
Interest Payout Instructions	Displays the instruction set for the interest payout.
Select Payout Mode	Select the payout mode for the settlement. The options are: <ul style="list-style-type: none"> • Account • Instrument • External Account • Ledger For more information, refer Payout Modification - Payout Modes .

5. Click **Submit**.

The screen is successfully submitted for authorization.

3.5.3.5 Principal Payout Instructions as Redeem Principal

This topic explains the systematic instructions for adding the settlement payout for **Principal Payout Instructions** set as **Redeem Principal** in the **Certificate of Deposit Payout Modification** screen.

Note

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

To add settlement payout:

1. In the **Payout Instructions** section, select the **No** option from the **Reinvest** field.
2. From the **Principal**
3. **Payout Instructions** field, select the **Redeem Principal** option.
4. In the **Settlement details** section, click **Add Payout**.

The **Add Payout Modes** section is displayed.

Table 3-41 Add Payout - Accounts – Field Description

Field	Description
Select Payout Mode	Select the Account option to perform the settlement.
Select Account Number	<p>Displays the available each account details in a widget. The widget displays the Account Number, Account Name, and Currency. User can select the account to be set for payout.</p> <p>If user selects the Others widget, then the Account Number field is displayed. From the Account Number field, click Search, and the Account Number section is displayed. In this section, perform search and fetch the required account number. Once the account number is selected, the name is displayed in the Account Name field.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field is displayed, if the Maturity Instruction is set as Redeem Principal & Interest,</p> </div>
Excess Settlement Account	<p>Displays each account in a widget format, that can be selected to settle any excess amount during rollover. The widget displays the Account Number, Account Name, and Currency. User can select the account to be set for payout.</p> <p>If user selects the Others widget, then the Account Number field is displayed. From the Account Number field, click Search, and the Account Number section is displayed. In this section, perform search and fetch the required account number. Once the account number is selected, the name is displayed in the Account Name field.</p>

- c. Click **Add**.

To set instrument as payout mode:

- a. From the **Select Payout Mode** field, select the **Instruments** option. The fields related to instruments are displayed.

Figure 3-48 Payout Mode - Instrument

Select Payout Mode

Account
 Instrument
 External Account
 Ledger

Instrument Type

Banker's Cheque
 Demand Draft

Issuing Branch Code: R01 Issuing Branch Name: R01

Payable Bank Code: Payable Branch Code:

Address Details

Payee Name: Address Line 1:

Address Line 2: Address Line 3:

- b. Perform the required actions. For more information on fields, refer to the field description table.

Table 3-42 Add Payout - Instrument – Field Description

Field	Description
Select Payout Mode	Select the Instrument option to perform the settlement.
Instrument Type	Select the type of instrument for the payout. The options are: <ul style="list-style-type: none"> • Banker's Check • Demand Draft
Issuing Branch Code	Displays the code for the issuing branch.
Issuing Branch Name	Displays the name of the issuing branch.
Payable Bank Code	Specify the code for the payable bank.
Payable Branch Code	Specify the code for the payable branch.
Address Details	This section displays the address details of the payee.
Payee Name	Specify the payee name.
Address Line 1	Specify the payee's address.
Address Line 2	Specify the payee's address.
Address Line 3	Specify the payee's address.

- c. Click **Add**.

If the instrument issuance is set as **External**, user can capture below details:

Figure 3-49 Instrument - External

Add Payout Details ✕

redeem principal & interest

Principal and Interest Payout Instruction

Select Payout Mode

Account
 Instrument
 External Account

Issuing Branch Code: R01 Issuing Branch Name: R01

Payable Bank Code: Payable Branch Code:

Address details

Type

Customer Address
 Alternative Address
 Financial Institutions

Payee Name: JOHN N WICK Address Line 1: Sky Line

Address Line 2: Wall Street Address Line 3: New York

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

Table 3-43 Add Payout Details - Instrument - External

Field	Description
Select Payout Mode	Select Instrument as payout mode. The other options are: <ul style="list-style-type: none"> • Account • External Account
Issuing Branch Code	Displays the code of issuing branch.
Issuing Branch Name	Displays the name of the issuing branch.
Payable Bank Code	Specify the code of the payable bank.
Payable Branch Code	Specify the code of the payable branch.
Address details	This section displays the address details.
Type	Select the address type. The options are: <ul style="list-style-type: none"> • Customer Address • Alternative Address • Financial Address

Table 3-43 (Cont.) Add Payout Details - Instrument - External

Field	Description
Payee Name	<p>Displays the name of the payee.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is displayed if the Customer Address option is selected from the Type field. This field is enabled if the Alternative Address option is selected from the Type field. </div>
Address Line 1	<p>Displays the address line 1.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is displayed if the Customer Address option is selected from the Type field. This field is enabled if the Alternative Address or Financial Institutions option is selected from the Type field. </div>
Address Line 2	<p>Displays the address line 2.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is displayed if the Customer Address option is selected from the Type field. This field is enabled if the Alternative Address or Financial Institutions option is selected from the Type field. </div>
Address Line 3	<p>Displays the address line 3.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> This field is displayed if the Customer Address option is selected from the Type field. This field is enabled if the Alternative Address or Financial Institutions option is selected from the Type field. </div>

Figure 3-51 Add Payout - Ledger

- b. Perform the required actions.

Table 3-45 Add Payout - Ledger

Field	Description
Select Payout Mode	Select the Ledger option to perform the settlement.
Ledger Code	Select the ledger code for setting the payout. As user clicks Search , the Ledger Details section is displayed. User can specify the fields and click Fetch .
Ledger Description	Displays the ledger description used for the transaction.

- c. Click **Add**.

In the **Certificate of Deposit Payout Modification** screen, the payout modes are displayed in the **Settlement details** section.

2. In the **Settlement details** section, user can edit or delete the payout details.

3.5.4 Term Deposit Account Modification

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

Note

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

To perform the account modification:

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

The **Term Deposit Account Modification** screen is displayed.

Figure 3-52 Term Deposit Account Modification

- On the **Term Deposit Account Modification** screen, click the **Search** icon or specify the account number in the **Account Number** field.
The details of the modification is displayed.

Figure 3-53 TD Account Modification Details

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

Table 3-46 Term Deposit Account Modification – 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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.
Status	<p>Displays the status of the TD account. The possible options are:</p> <ul style="list-style-type: none"> Active Overdue Closed
Deposit Details	Displays the principal balance, the rate of interest, and the tenor of the TD account.
Maturity	Displays the amount due to the customer on maturity and the maturity date.
Reinvested Interest or Interest Paid	<p>Displays the amount and currency for the reinvested or paid out interest.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> If the interest if of reinvest type, then the field name is displayed as Reinvested Interest. If the interest if of paid out type, then the field name is displayed as Interest Paid. </div>
Tax Deducted	Displays the tax amount deducted till date.

Table 3-46 (Cont.) Term Deposit Account Modification – Field Description

Field	Description
Account Description	Specify the description for the account. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>By default, a description is displayed. You can edit, if required.</p> </div>
Interest Rate	This section displays the interest rate details.
Effective Date	Displays the date from which the interest rate is effective.
Status	Displays the status of the interest.
Action	Click Mark as Closed , to close the interest rate. Click View Details , to view the user defined values.
User Defined Values	This section displays the user defined values details. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This section is displayed if you click View Details from the Action field.</p> </div>
Element	Displays the element details.
Value	Displays the user defined value.
Rate Code	Displays the rate code for the user defined value.
Deposit Rate Code	Displays the deposit rate code for the user defined value.
Variance	Displays the variance for the user defined value.
Action	Click the Edit icon, to edit the user defined value details. Click the Delete icon, to delete the user defined value entry. Click the Save icon, to confirm the edited details. This icon is displayed, only after you click the edit icon.

- In the **Interest Rate** and **User Defined Values** section, click the **Add** icon, to add a new row.
4. Click **Submit**.
- The screen is successfully submitted for authorization.

3.5.5 Term Deposit Joint Holder Maintenance

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

Note

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

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

Note

- If the user enters or chooses a minor account number, the system will show a notification indicating that the account holder is a minor and that joint holders cannot be added. Consequently, the user will be unable to take any further actions on the screen.
- When a user enters a major account number and attempts to add a minor as a joint holder, the system will show a notification indicating that a minor cannot be included as a joint account holder.

To maintain joint holder details:

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

The **Term Deposit Joint Holder Maintenance** screen is displayed.

Figure 3-54 Term Deposit Joint Holder Maintenance

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

The account holder details and mode of operation are displayed.

Figure 3-55 Term Deposit Joint Holder Details

Term Deposit Joint Holder Maintenance
Remarks ⌵ ⌴ ×

Search by
Account number ▼

Account Number
B0101352 🔍

Account Name
Michael J Hoffman

Primary Holder
John Gilbert Ben(008155)

Mode of Operation
Single ▼

Joint Holder Details
To add joint holder details modify mode of operation

Add Joint Holder

Customer Number	Customer Name	Joint Holder Type	Start Date	End Date	Actions
No data to display.					

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

📄 5000000001

✉️ NA

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

Audit
Cancel Save and Close Submit

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

Table 3-47 Term Deposit Joint Holder 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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.
Amount Name	Displays the name of the account holder for the selected account number.
Primary Holder	Displays the primary account holder's name.
Mode of Operation	<p>Specify the mode of operation.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>The mode of operations are maintained in the host system and fetched in the list.</p> </div>

Table 3-47 (Cont.) Term Deposit Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	<p>This section displays the existing joint holder details for a joint account.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can perform the following actions in this section:</p> <ul style="list-style-type: none"> • Add Joint Holder Details: For details on this action, refer Add Joint Holder. • Edit Joint Holder Details: For details on this action, refer Edit Joint Holder Details. • Delete Joint Holder Details: From the Actions field, click the Delete icon. A confirmation message is displayed that the action cannot be recovered. Click Delete to proceed with the deletion. • Convert Joint Account to Single Account: From the Mode of Operations field, select the Single option. A confirmation message is displayed. Click Confirm to proceed with the conversion. </div>

4. Click **Submit**.

The screen is successfully submitted for authorization.

- [Maintain Joint Holder Details](#)

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

3.5.5.1 Maintain Joint Holder Details

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

To maintain the joint holder details:

1. From the **Joint Holder Maintenance** screen, perform any of the following actions as required:

- **Add Joint Holder**

- a. Select the **Jointly, Either Anyone or Survivor, Former or Survivor, or Mandate Holder** option from the **Mode of Operation** field.
- b. In the **Joint Holder Details** section, click **Add Joint Holder**.

The **Add Joint Holder Details** section is displayed.

Figure 3-56 Add Joint Holder

Add Joint Holder Details

Customer Number

Customer Name
 Jessica J Jacob

Joint Holder Type
 ▼

Start Date

End Date

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

Table 3-48 Add Joint Holder – Field Description

Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder for the deposit account holder.

- d. Click **Add**.
 - You can add multiple joint holders to the account by clicking **Add Another**. The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 3-57 Joint Holder Details

Joint Holder Details

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

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

Figure 3-58 Edit Joint Holder Details

Edit Joint Holder Details

Customer Number
001671

Customer Name
Jessica J Jacob

Joint Holder Type
Joint Or Other

Start Date
01 May 2023

End Date
01 May 2030

Cancel Save

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

3.5.6 Term Deposit Nominee Details Update

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

Note

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

To update nominee details:

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

The **Term Deposit Nominee Details Update** screen is displayed.

Figure 3-59 Term Deposit Nominee Details Update

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

The details are displayed in the screen.

Figure 3-60 Term Deposit Nominee Details

Nominee Name	Relation Type	Possession (%)	Date of Birth	Minor	Guardian	Details	Actions
Mr. Nominee F-Name Nominee M-Name Nominee L-Name	Son	100	Nov 24, 2000	No			

Note

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

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

Table 3-49 Term Deposit Nominee 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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.
Account Name	Displays the name of the account holder for the selected account number.
Nominee Details	<p>This section displays the details of the nominee added to the TD account.</p> <div style="border: 1px solid #ccc; border-radius: 10px; padding: 10px; margin-top: 10px;"> <p> Note</p> <p>For information on adding a nominee, refer <i>Add Nominee</i>.</p> </div>
Nominee Name	Displays the name of the nominee.
Relation Type	Displays the relationship of the nominee.
Possession (%)	Displays the percentage allotted to the beneficiary.
Date of Birth	Displays the nominee's date of birth.
Minor	Displays whether the nominee is a minor or major.
Guardian	Displays the name of the guardian, if the nominee is a minor.
Details	Click the View icon to view the beneficiary details.

Table 3-49 (Cont.) Term Deposit Nominee Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action: <ul style="list-style-type: none"> • Edit: For information on this action, refer <i>Edit Nominee Details</i>. • Delete: If you click this icon, then a confirmation message is displayed that the nominee details will not be recovered. To proceed with deletion, you need to click Delete.

4. Click **Submit**.

The screen is successfully submitted for authorization.

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

3.5.6.1 Add Nominee

You can add a nominee to a TD account.

To add a nominee:

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

The **Add Nominee** section is displayed.

Figure 3-61 Add Nominee Details

Add Nominee
✕

Nominee Details

Nominee 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

Address Line 2 /Street Name

Address Line 3 /City /Town Name

State

Country

Zip Code

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 3-50 Add Nominee Details – Field Description

Field	Description
Nominee Details	This section displays the fields for capturing the basic nominee details.
Nominee Type	Select the nominee type from the list.
Customer ID	Select or specify the customer ID to default the nominee details for the selected customer.
Relationship Type	Select the relationship type with the nominee.
Title	Select the title for the nominee from the list.
First Name	Specify the nominee's first name.
Middle Name	Specify the nominee's middle name.
Last Name	Specify the nominee's last name.

Table 3-50 (Cont.) Add Nominee Details – Field Description

Field	Description
Possession (%)	Specify the possession percentage to be given for the nominee.
Date of Birth	Select or specify the nominee's date of birth.
Minor	<p>Displays whether the added nominee is a minor or major 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 country (the country will be derived from the account holder's communication address). 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==GB) && (AGE < 18)) Output 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 <i>Oracle Banking Common Core User Guide</i> to create Fact, Rule and Rule Group.</p> </div>
Address Details	This section displays the fields to capture the nominee's address.
Default Account Address	<p>Switch to toggle ON to default the account holder's communication address specified.</p> <p>Switch to toggle OFF to not to default the account holder's communication address specified.</p>
Address Line 1/Building Name	Specify the building of the nominee.
Address Line 2/Street Name	Specify the street of the nominee.
Address Line 3/City/Town Name	Specify the city or town of the nominee.
State	Specify the state of the nominee or click Search and select the state from the list of values.
Country	Country is defaulted based on the state selected.
Zip Code	Specify the zip code of the nominee.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the nominee.
Email ID	Specify the email ID number of the nominee.

- If the added nominee is a minor, its 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 3-62 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 Nominee**

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

Table 3-51 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: <ul style="list-style-type: none"> – Nominee: If you select this option, then the guardian address is defaulted from nominee address. – Account: If you select this option, then the account holder communication address is defaulted as guardian's address. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>If required, you can edit the defaulted address.</p> </div>
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.
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 communication address, and personal details when the nominee details are defaulted from the customer.
- The system defaults the customer's communication address when the nominee or guardian address details are defaulted from the account.

3. Click Save.

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

4. Click Submit.

The screen is successfully submitted for authorization.

3.5.6.2 View Nominee Details

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

To view the nominee details:

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

Figure 3-63 View Nominee Details

Add Nominee Details



Nominee Details

Customer ID	Relation Type
	Mother
Title	First Name
Ms.	Jane
Middle Name	Last Name
	J
Date of Birth	Minor
September 8, 1978	No

Address Details

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

Contact Details

Mobile Number	Email ID
1234567890	jane@test.com

Cancel

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

Table 3-52 View Nominee Details – Field Description

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

3. Click **Close**.

3.5.6.3 Edit Nominee Details

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

To edit a nominee:

1. In the **Nominee Details** section, click the **Edit** icon from the **Actions** field.
The **Edit Nominee** section is displayed.
2. For information on fields and description, refer *Add Nominee*, as the fields in the **Add Nominee** section are same.
3. Click **Save**.

3.6 TD Inquiries

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

This topic contains the following subtopics:

- [Transaction View and Reversal](#)
You can view the term deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** screen.
- [Certificate](#)
You can specify a TD account number and generate the deposit certificate and displayed along with an option to email the PDF to the customer's registered email address using the **Certificate** screen. You can also perform this activity based on request from the deposit holder.
- [Interest Paid Out Details](#)
You can inquire about the interest paid out details for a deposit account with a given period.

3.6.1 Transaction View and Reversal

You can view the term deposit transaction details and reverse the top-up and redemption related transactions using the **Transaction View and Reversal** screen.

Note

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

To view or perform transaction reversal:

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

The **Transaction View and Reversal** screen is displayed.

Figure 3-64 Transaction View and Reversal

Transaction View and Reversal

Search by Account Number

Account number

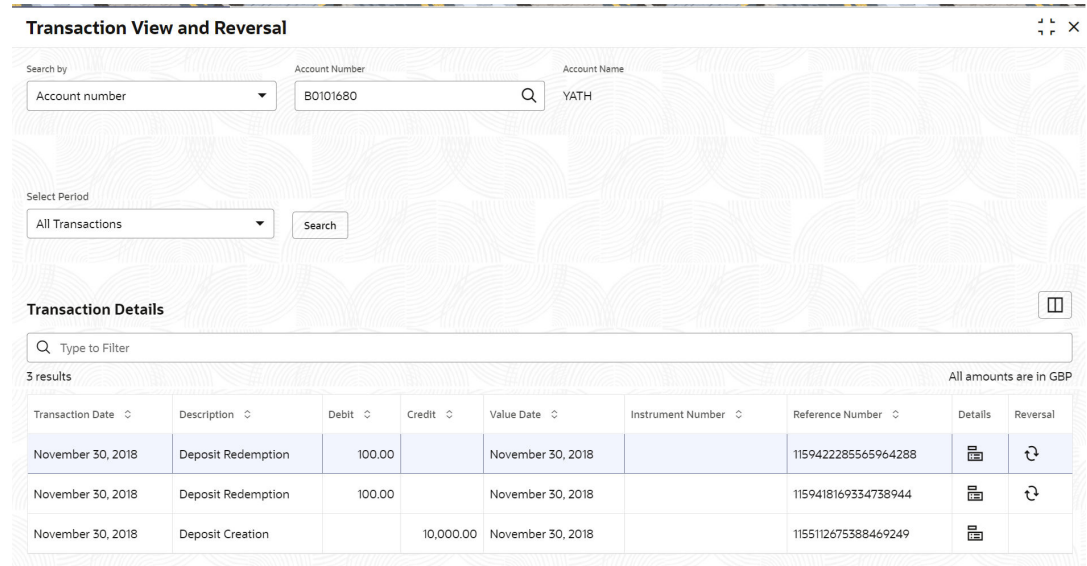
Required

Please enter account number to perform the operation

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

The **Transactions Details** section is displayed.

Figure 3-65 Transaction Details of the Account



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

Table 3-53 Transaction View and Reversal – 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, 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> <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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>

Table 3-53 (Cont.) Transaction View and Reversal – Field Description

Field	Description
Select Period	<p>The date criteria are based on which the entries are to be displayed. Below are the options:</p> <ul style="list-style-type: none"> • All Transactions • Date Range • Current Month • Current Month Plus Previous Month • Current Month Plus Previous 3 Months • Current Month Plus Previous 6 Months <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <ul style="list-style-type: none"> • If the All Transactions option is selected, it displays all the transaction details. This is the default option. • If the Date Range option is selected, then you need to select the from and to date from the fields displayed adjacent. • If the Current Month, Current Month Plus Previous Month, Current Month Plus Previous 3 Months, or Current Month Plus Previous 6 Months option is selected, then the date range is accordingly defaulted and not enabled. </div>
Transaction Details	This section displays the transaction details of the TD account. By default, all the transactions are displayed.
Type to Filter	A pattern filter will get applied to all the fields in the output grid. Whenever a match is found, the rows will become a part of the revised output.
Currency	Displays the currency for the transactions.
Number of Results	Displays the number of results available for the transactions.
Transaction Date	Displays the transaction date.
Description	Displays the description of the transaction.
Debit	Displays the debited amount in the transaction.
Credit	Displays the credited amount in the transaction.
Value Date	Displays the value date of the transaction.
Instrument Number	Displays the instrument number of the transaction.
Reference Number	Displays the reference number of the transaction.
Details	Displays the Details icon to view the account transaction details. For more information, refer Transaction Details .

Table 3-54 (Cont.) Transaction and Audit Details – Field Description

Field	Description
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Display the amount tag for each leg of the transaction.
Exchange Rate	Displays the exchange rate of the transaction.
Audit Details	This section displays the audit details of the transaction.
Authorized	Displays the status of the authorization of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the name of the source system related to the transaction.

- b. Click the **Close** icon, to exit the section.
 - **To perform transaction reversal:**
 - a. Click the **Reverse** icon from the **Reversal** field.
- The **Transaction Reversal** screen is displayed.

Figure 3-67 Transaction Reversal

The screenshot shows the 'Transaction Reversal' interface. At the top, there are buttons for 'Memo', 'Remarks', and window controls. Below, the 'Account Number' is B0101680 and the 'Account Name' is YATH. The 'Deposit Details' section shows a status of 'Active', a deposit amount of GBP 9,800.00 at 10% for 5 days, and a maturity date of December 5, 2018. The 'Deposit Redemption Transaction Details' table lists two transactions: one for YATH (Dr) and one for Test Automation (Cr), both for GBP 100.00. The 'Audit Details' section shows the maker as VIRESH01, the checker as OBRDEP, and the source system as OBRDEP. At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Submit'.

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

Table 3-55 Transaction Reversal - Field Description

Field	Description
Account Number	Displays the deposit account number of the transaction.
Account Name	Displays the account name for the account number displayed.
Deposit Details	This section displays the details of the deposit.
Status	Displays the status of the deposit account.

Table 3-55 (Cont.) Transaction Reversal - Field Description

Field	Description
Deposit Details	Displays the details of the certificate of deposit account.
Maturity Details	Displays the current maturity details of the account.
Reinvested Interest	Displays the reinvested interest amount along with currency.
Tax Deducted	Displays the tax deducted amount along with currency.
Deposit Redemption Transaction Details	This section displays the redemption transaction details of the deposit.
Reference Number	Displays the unique reference number for the redemption transaction.
Transaction Date	Displays the transaction date of the redemption.
Value Date	Displays the value date of the redemption.
Account Branch	Displays the branch where the redemption transaction was performed.
Account/General Ledger Number	Displays the account or general ledger number related to the transaction.
Account Description	Displays the description for the account.
Account Currency	Displays the account currency for the transaction.
Dr/Cr	Displays the type of the transaction.
Account Currency Amount	Displays the amount in account currency.
Local Currency Amount	Displays the amount in local currency.
Amount Tag	Displays the amount tag for the transaction.
Exchange Rate	Displays the exchange rate of interest.
Audit Details	This section displays audit details of the transaction.
Maker	Displays the maker name of the transaction.
Checker	Displays the checker name of the transaction.
Source System	Displays the transaction's source system.

- b. Click **Submit**.

The transaction is submitted successfully for reversal request.

4. Click **Submit**.

The screen is successfully submitted for authorization.

3.6.2 Certificate

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

Note

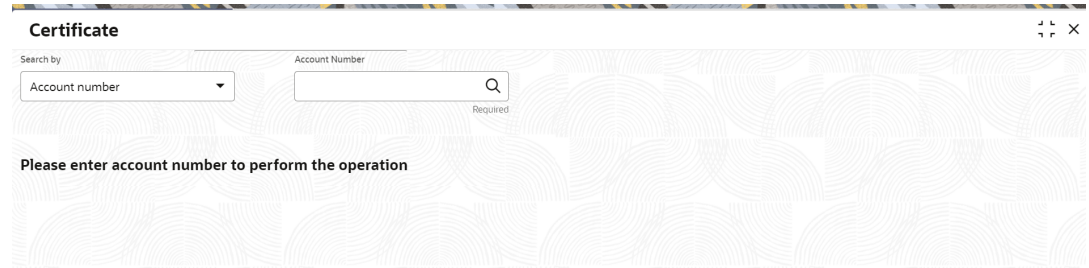
The fields marked as **Required** are mandatory.

To generate and view the deposit certificate:

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

The **Certificate** screen is displayed.

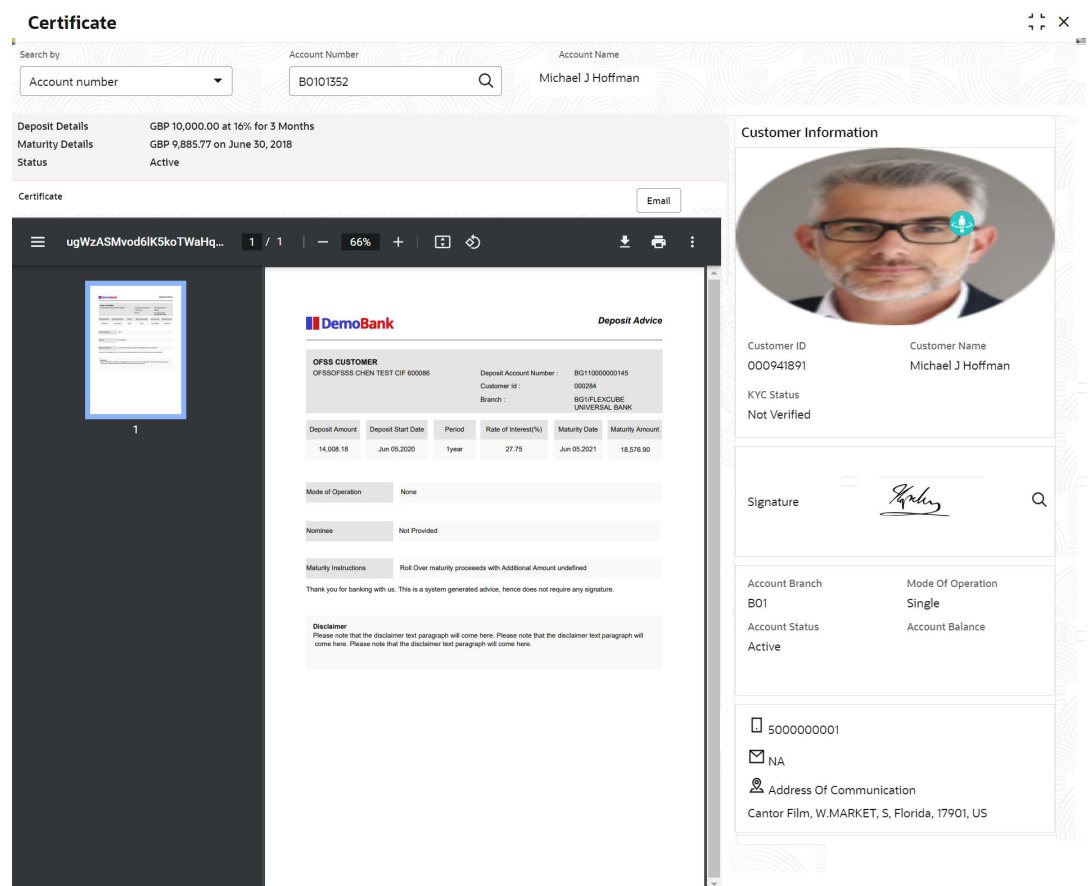
Figure 3-68 Certificate



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

The deposit summary and certificate is displayed.

Figure 3-69 TD Certificate



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

Table 3-56 Certificate – 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, 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:</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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN. 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.
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>i 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>

3.6.3 Interest Paid Out Details

You can inquire about the interest paid out details for a deposit account with a given period.

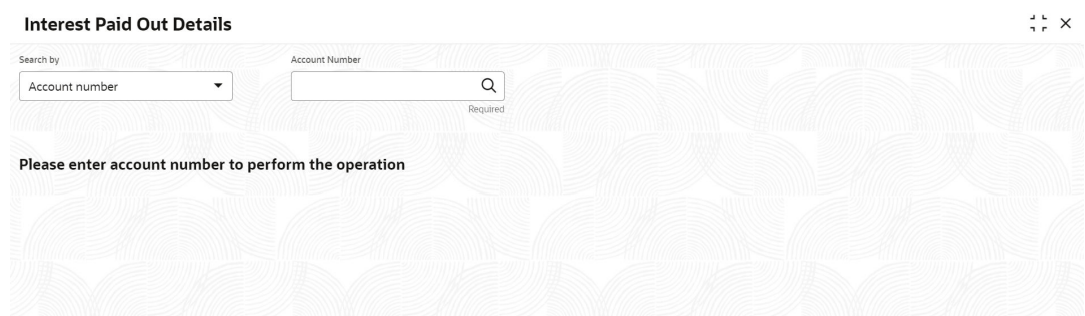
Note

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

1. On the **Homepage**, from the **Retail Deposit Services** mega menu, under **Term Deposits and Inquiries**, click **Interest Paid Out Details** or specify **Interest Paid Out Details** in the search icon bar and select the screen.

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

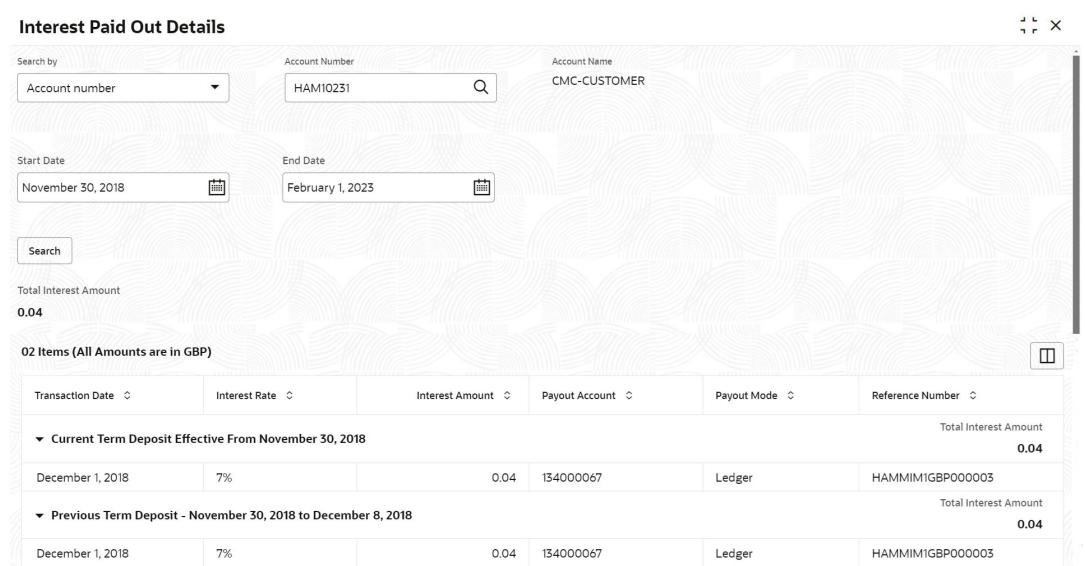
Figure 3-70 Interest Paid Out Details



2. On the **Interest Paid Out Details** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The system displays interest transaction details for the defaulted start and end date. The interest transaction details are segregated for each auto renewal period in the lifecycle of the deposit in case any renewal happens for the given date range.

Figure 3-71 Interest Paid Out Details_Data



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

Table 3-57 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.</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, 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> <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 SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.</p> </div>
Start Date	<p>The Start date is defaulted as the account opening or renewed date in case of rolled over TD and user is allowed to modify the defaulted value.</p> <p>In case of rolled over deposit, the start date will be the new TD start date.</p>
End Date	<p>The end date will default to the current branch date and the user is allowed to modify the defaulted value.</p>
Search	<p>Click this button to search the interest paid out details for a given date range.</p>
Total Interest Amount	<p>Displays the total interest amount for each life cycle of TD and the given date range.</p>
Transaction Date	<p>Displays the transaction date.</p>
Interest Rate	<p>Displays the final interest rate.</p>
Interest Amount	<p>Displays the liquidated interest amount (without deducting tax).</p>
Payout Account	<p>Displays the interest payout account.</p>
Payout Mode	<p>Display interest payout mode , the possible values are Account, Ledger, and Deposit.</p>
Reference Number	<p>Displays the transaction reference number.</p>

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

3.7 Prior Maturity Notices in Deposits

This topic describes the details of prior maturity notices in deposits.

Existing Notice days configuration at the business product level will be used to configure the prior days for notice generation. Notice generation will be applicable for both close-on-maturity and auto-renewal deposits. Basis the configuration, the notice generation will happen 'x' days before the maturity date of the deposit.

The static data for the maturity notices is listed below:

Table 3-58 Factory Shipped list of Facts

Domain	Category	Event	Facts	Fact Description
OBRDEP	NOTICES	TD/CD Maturity	F_CUST_TYPE	Account Customer Type
OBRDEP	NOTICES	TD/CD Maturity	F_CUST_NO	Account Customer Number
OBRDEP	NOTICES	TD/CD Maturity	F_CUST_NAME	Account Customer Name
OBRDEP	NOTICES	TD/CD Maturity	F_ACC_NAME	Account Name
OBRDEP	NOTICES	TD/CD Maturity	F_ACC_NO	Account Number
OBRDEP	NOTICES	TD/CD Maturity	F_CCY	Account Currency
OBRDEP	NOTICES	TD/CD Maturity	F_ACC_ADD	Account Address
OBRDEP	NOTICES	TD/CD Maturity	F_MAT_DATE	Account Maturity Date
OBRDEP	NOTICES	TD/CD Maturity	F_NEXT_MAT_DATE	Account Next Maturity Date
OBRDEP	NOTICES	TD/CD Maturity	F_INT_RATE	Transaction Account Interest Rate
OBRDEP	NOTICES	TD/CD Maturity	F_MAT_AMOUNT	Transaction Account Maturity Amount
OBRDEP	NOTICES	TD/CD Maturity	F_APY	Transaction Account Annual Percentage Yield

3.8 Access Restriction

The access restriction feature ensures that only authorized users can manage certain groups of customer accounts, like High Net Worth Individual (HNI) accounts. Access restrictions are applied at all stages of branch service transactions, including initiation, approval, hand-off, retries, and any multi-level authorization processes.

At the initiation stage, when the customer enters the account number, the system checks for access restrictions and shows an error if the user is not allowed access. For approval and hand-off retries, when the authorizer opens the approval screen, the system will again verify the access restrictions.

The Access Restriction can be enabled using the **User Creation** and **Party Creation** screens.

Note

- Access restriction validation occurs after other checks, such as the account status (Open or Closed) and any staff restrictions.
- In the Customer Panel and Deposit 360 screen, joint holder details are restricted from view if the user does not have access to the joint holder's access group of the account.

Below is the use case:

Table 3-59 Access Restrictions Use Case

Customer	Customer Access Group	User Access	Branch Servicing Operations Allowed/Restricted?
000001	HNI	-	Restricted
000001	HNI	HNI	Allowed
000001	HNI	CELEBRITIES	Restricted
000002	-	-	Allowed
000002	-	HNI	Allowed

3.9 Multi-Currency Support

The Multi-Currency savings, current, or checking are supported as a settlement account for the below deposit screens:

- **Deposit Account Opening**
- **Payout Modification**
- **Redemption**
- **Top-up**

3.10 Business Events in Oracle Banking Retail Deposits

This topic describes the processing of business events in online for Oracle Banking Retail Deposits.

The System has the capability to generate events basis customer initiated or system-initiated actions. The system generates these events related to a customer and their accounts when activities or actions related to the customer or accounts take place that are useful for a service interaction. Some of these generated events are also important to be communicated to customers in a timely manner as per regulations.

The system has the capability to generate and handover the event with the required details to an external system through Event Delivery Platform (EDP) for their consumption and the external system can use the data handed over for any purpose as deemed necessary. For example, the external system can use the data for communicating the customer of the event with necessary details.

The following business events is available as follows:

- **Create Deposit**

- Change in maturity instructions for the deposit account
- Change of payout instructions
- Change in special condition for interest rate
- Topup - Add funds to deposit principal
- Partial/ Full redemption of the deposit.

The static data is factory shipped as part of this release as below.

When the event happens and passes the underlying rule, the system will publish the event with necessary facts (Data) as shown in the table for the multiple third party systems to consume. A single event can be published to multiple consumers.

Note

Facts and Rules are the key elements for generating the Business Events. Banks can configure the Facts and Rules, with the naming convention specified in the below tables respectively.

Table 3-60 List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDDETAILS_DATA	Deposit Amend Interest Details Modified Data
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_DEPOSIT_PAYMENT_ISMODIFIEDPAYMENT_DETAILS_DATA	Deposit Amend Account Description Modified Data
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACC_DESC	Deposit Amend Payout Details Modified Data
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_INTEREST_START_DATE	Deposit Creation Interest Start Date
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_ACCOUNT_NUMBER	Deposit Creation Account Number
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_AUTO_ROLLOVER	Deposit Creation Auto Rollover
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_BRANCH	Deposit Creation Branch
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_CCY	Deposit Creation Currency
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_BUSINESS_PRODUCT	Deposit Creation Business Product
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_CUSTOMER_NUMBER	Deposit Creation Customer Number
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_ACC_OPEN_DATE	Deposit Creation Account Open Date
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_MATURITY_DATE	Deposit Creation Maturity Date
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_MATURITY_AMOUNT	Deposit Creation Maturity Amount
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_TD_AMOUNT	Deposit Creation Deposit Amount

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_CLOSE_ON_MATURIT	Deposit Creation Close on Maturity Flag
OBRDEP	FINANCIAL	TDCREATE	F_TDCREATE_INTEREST_RATE	Deposit Creation Interest Rate
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_ACCOUNT_NUMBER	Deposit Topup Account Number
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_BRANCH	Deposit Topup Branch
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_DATE	Deposit Topup Date
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_AMOUNT	Deposit Topup Amount
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_INTEREST_RATE_AFTER_TOPUP	Deposit Topup Interest Rate after Topup
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_MATURIT	Deposit Topup Maturity Amount
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_AMOUNT_BEFORE_TOPUP	Deposit Topup Amount Before Topup
OBRDEP	FINANCIAL	TDTOPUP	F_TDTOPUP_AMOUNT_AFTER_TOPUP	Deposit Topup Amount After Topup
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_BRANCH	Deposit Redemption Branch
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_ACCOUNT_NUMBER	Deposit Redemption Account Number
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_DATE	Deposit Redemption Date
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_AMOUNT	Deposit Redemption Amount
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_MODE	Deposit Redemption Mode
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_INTEREST	Deposit Redemption Interest
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_PENALTY	Deposit Redemption Penalty
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_TAX_ON_REDMN	Deposit Redemption Tax on Redemption
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_EXCESS_INTEREST_RECOVERED	Deposit Redemption Excess Interest Recovered
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_EXCESS_TAX_RECOVERED	Deposit Redemption Excess Tax Recovered
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_INTEREST_RATE_REDMN_AMOUNT	Deposit Redemption Interest Rate for Redemption Amount
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_INTEREST_RATE_AFTER_REDMN	Deposit Redemption Interest Rate after Redemption
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_MATURIT_AFTER_REDMN	Deposit Redemption Maturity Amount after Redemption
OBRDEP	FINANCIAL	TDREDMN	F_TDREDMN_REDMN_INTEREST_PAID_ACCOUNT	Deposit Redemption Interest Paid Account

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACCOUNT_NUMBER	Deposit Amend Account Number
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_AUTO_ROLLOVER	Deposit Amend Auto Rollover Flag
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BRANCH	Deposit Amend Branch
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_CCY	Deposit Amend Currency
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BUSINESS_PRODUCT	Deposit Amend Business Product
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_CUSTOMER_NUMBER	Deposit Amend Customer Number
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_ACC_OPEN_DATE	Deposit Amend Account Open Date
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_MATURITY_DATE	Deposit Amend Maturity Date
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_MATURITY_AMOUNT	Deposit Amend Maturity Amount
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_TD_AMOUNT	Deposit Amount for Amend
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_CLOSE_ON_MATURITY	Deposit Amend Close on Maturity Flag
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_RATE	Deposit Amend Interest Rate
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BASIC_DETAILS_ISMODIFIEDFLAG	Deposit Amend ISMODIFIEDFLAG for Basic Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_BASIC_DETAILS_ISMODIFIEDTYPE	Deposit Amend ISMODIFIEDTYPE for Basic Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDFLAG	Deposit Amend ISMODIFIEDFLAG for Payout Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_DEPOSIT_PAYOUT_ISMODIFIEDTYPE	Deposit Amend ISMODIFIEDTYPE for Payout Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDFLAG	Deposit Amend ISMODIFIEDFLAG for Interest Details
OBRDEP	FINANCIAL	TDAMEND	F_TDAMEND_INTEREST_DETAILS_ISMODIFIEDTYPE	Deposit Amend ISMODIFIEDTYPE for Interest Details
OBRDEP	FINANCIAL	LIQD	F_EDP_AUDIT_KEY	Deposit account liquidation event audit key fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_ACCOUNT_NUMBER	Deposit account liquidation event account number fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_BRANCH	Deposit account liquidation event branch fact

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	LIQD	F_LIQD_CURRENCY	Deposit account liquidation event currency fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_CUSTOMER_NUMBER	Deposit account liquidation event customer number fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_EVENT_TIMESTAMP	Deposit account liquidation event time stamp fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_INTEREST_RATE	Deposit account liquidation event interest rate fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_LIQUIDATION_AMOUNT	Deposit account liquidation event liquidation amount fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_MATURITY_DATE	Deposit account liquidation event maturity date fact
OBRDEP	FINANCIAL	LIQD	F_LIQD_TD_AMOUNT	Deposit account liquidation event deposit amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_ACCOUNT_NUMBER	Deposit account close on maturity event account number fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_BRANCH	Deposit account close on maturity event branch fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_CURRENCY	Deposit account close on maturity event currency fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_CUSTOMER_NUMBER	Deposit account close on maturity event customer number fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_EVENT_TIMESTAMP	Deposit account close on maturity event time stamp fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_MATURITY_AMOUNT	Deposit account close on maturity event maturity amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_MATURITY_DATE	Deposit account close on maturity event maturity date fact
OBRDEP	FINANCIAL	CLOSEMATY	F_CLOSEMATY_TD_AMOUNT	Deposit account close on maturity event deposit amount fact
OBRDEP	FINANCIAL	CLOSEMATY	F_EDP_AUDIT_KEY	Deposit account close on maturity event audit key fact
OBRDEP	FINANCIAL	ROLLOVER	F_EDP_AUDIT_KEY	Deposit account rollover event audit key fact

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_ACCOUNT_NUMBER	Deposit account rollover event account number fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_BRANCH	Deposit account rollover event branch fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_CURRENCY	Deposit account rollover event currency fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_CUSTOMER_NUMBER	Deposit account rollover event customer number fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_DATE	Deposit account rollover event date
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_EVENT_TIMESTAMP	Deposit account rollover event time stamp fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_MATURITY_AMOUNT	Deposit account rollover event maturity amount fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_NEW_MATURITY_DATE	Deposit account rollover event maturity date fact
OBRDEP	FINANCIAL	ROLLOVER	F_ROLLOVER_TD_AMOUNT	Deposit account rollover event deposit amount fact
OBRDEP	FINANCIAL	ROLLOVER	F_TDAMOUNT_POST_ROLLOVER	Deposit account rollover event deposit amount post rollover fact
OBRDEP	FINANCIAL	ADHOCHOLIDAY	F_EDP_AUDIT_KEY	Deposit account adhoc holiday maturity change event audit key fact
OBRDEP	NOTICES	REMINDERS	F_EDP_AUDIT_KEY	Deposit account escheatment reminder notice audit key fact
OBRDEP	NOTICES	REMINDERS	F_FIRST_REMINDER_DATE	Deposit account escheatment reminder notice first reminder date fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_ACCOUNT_NUMBER	Deposit account escheatment reminder notice account number fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_BRANCH	Deposit account escheatment reminder notice branch fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_CURRENCY	Deposit account escheatment reminder notice currency fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_CUSTOMER_NUMBER	Deposit account escheatment reminder notice customer number fact

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	NOTICES	REMINDERS	F_REMINDER_ESCHEATMENT_DATE	Deposit account escheatment reminder notice escheatment date fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_NO	Deposit account escheatment reminder notice reminder number fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_EVENT_TIME_STAMP	Deposit account escheatment reminder notice time stamp fact
OBRDEP	NOTICES	REMINDERS	F_REMINDER_TD_AMOUNT	Deposit account escheatment reminder notice deposit amount fact
OBRDEP	NOTICES	REMINDERS	F_SECOND_REMINDER_DATE	Deposit account escheatment reminder notice second reminder date fact
OBRDEP	NOTICES	ACCSTATEMENT	F_EDP_AUDIT_KEY	Deposit account statement notice audit key fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_ACC_NO	Deposit account statement notice account number fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_BRANCH_CODE	Deposit account statement notice branch fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_CURRENCY	Deposit account statement notice currency fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_CUST_NO	Deposit account statement notice customer number fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_GENERATION_DATE	Deposit account statement notice statement generation date fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_NEXT_GENERATION_DATE	Deposit account statement notice next statement generation date fact
OBRDEP	NOTICES	ACCSTATEMENT	F_STMT_MODE	Deposit account statement notice statement mode fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_EDP_AUDIT_KEY	Deposit account amount block event audit key fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_ACCOUNT_NUMBER	Deposit account amount block event account number fact

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_AMOUNT_BLOCK_ACTION	Deposit account amount block event amount block action fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_AMOUNT_BLOCK_TIMESTAMP	Deposit account amount block event amount block time stamp fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_AMOUNT	Deposit account amount block event amount block amount fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_DATE	Deposit account amount block event amount block date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_EXPIRY_DATE	Deposit account amount block event amount block expiry date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_NUMBER	Deposit account amount block event amount block number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BRANCH_CODE	Deposit account amount block event branch code fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_CURRENCY	Deposit account amount block event currency fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_CUSTOMER_NUMBER	Deposit account amount block event customer number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_CLOSURE_DATE	Deposit account amount block event block closure date fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_BLOCK_REFERENCE_NUMBER	Deposit account amount block event block reference number fact
OBRDEP	FINANCIAL	AMOUNTBLOCK	F_TDAMTBLOCK_TD_AMOUNT	Deposit account amount block event deposit amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_EDP_AUDIT_KEY	Deposit account reversal event audit key fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_ACCOUNT_NUMBER	Deposit account reversal event account number fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_BRANCH	Deposit account reversal event branch fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_CURRENCY	Deposit account reversal event currency fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_CUSTOMER_NUMBER	Deposit account reversal event customer number fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_EVENT	Deposit account reversal event type fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_INTEREST_RATE	Deposit account reversal event interest rate fact

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_MATURITY_DATE	Deposit account reversal event maturity date fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_REVERSAL_AMOUNT	Deposit account reversal event reversal amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_REVERSAL_DATE	Deposit account reversal event reversal date fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_TD_AMOUNT	Deposit account reversal event deposit amount fact
OBRDEP	FINANCIAL	TDREVERSE	F_TDREVERSE_TIMESTAMP	Deposit account reversal event time stamp fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_ACC_NO	Deposit zero balance account reversal event account number fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_BRN	Deposit zero balance account reversal event branch fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_CCY	Deposit zero balance account reversal event currency fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_ACC_CLASSES	Deposit zero balance account reversal event account class fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_HOLD_DATE	Deposit zero balance account reversal event hold date fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_CUST_NO	Deposit zero balance account reversal event customer number fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_ACC_OPEN_DATE	Deposit zero balance account reversal event account open date fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_USER_ID	Deposit zero balance account reversal event user id fact
OBRDEP	FINANCIAL	TDZBHLREV	F_TDZBHLREV_EVENT_TIMESTAMP	Deposit zero balance account reversal event timestamp fact
OBRDEP	FINANCIAL	TDZBHLREV	F_EDP_AUDIT_KEY	Deposit zero balance account reversal event audit key fact for Audit UI search
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_ACC_NO	Deposit zero balance account prior notice event account number fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_BRN	Deposit zero balance account prior notice event branch fact

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_CCY	Deposit zero balance account prior notice event currency fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_ACC_CLASSES	Deposit zero balance account prior notice event account class fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_HOLD_DATE	Deposit zero balance account prior notice event hold date fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_CUST_NUMBER	Deposit zero balance account prior notice event customer number fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_ACC_OPEN_DATE	Deposit zero balance account prior notice event account open date fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_MATURITY_DATE	Deposit zero balance account prior notice event maturity date fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_USER_ID	Deposit zero balance account prior notice event user id fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_TDZBPRINOT_EVENT_TIMESTAMP	Deposit zero balance account prior notice event timestamp fact
OBRDEP	FINANCIAL	TDZBPRINOT	F_EDP_AUDIT_KEY	Deposit zero balance account prior notice event audit key fact for Audit UI search
OBRDEP	NOTICES	TDPRIMAT	F_EDP_AUDIT_KEY	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_CUST_NUMBER	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_IRA_PLAN	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_JOINT_HOLDER_CUST_NAME	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_PRODUCT	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_TENOR_DAYS	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_TENOR_MONTHS	
OBRDEP	NOTICES	TDPRIMAT	F_TDPRIMAT_TENOR_YEARS	
OBRDEP	NOTICES	TDPOSTMAT	F_EDP_AUDIT_KEY	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_ACC_ADD	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_ACC_NAME	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_ACC_NO	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_APY	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_AUDIT_KEY	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_CCY	

Table 3-60 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_CUST_NAME	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_CUST_NUMBER	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_CUST_TYPE	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_GRACE_PERIOD	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_GRACE_PERIOD_END_DATE	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_INT_RATE	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_IRA_PLAN	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_JOINT_HOLDER_CUST_NAME	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_MAT_AMT	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_MAT_DATE	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_NEXT_MAT_DATE	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_PRODUCT	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_RENEWAL_AMT	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_TENOR_DAYS	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_TENOR_MONTHS	
OBRDEP	NOTICES	TDPOSTMAT	F_TDPOSTMAT_TENOR_YEARS	

For each Domain, Category, and Events, there is a list of topic names as follow:

Table 3-61 List of Topic Names

Domain	Category	Event	Topic Names
OBRDEP	FINANCIAL	TDAMEND	FinTdAmendment
OBRDEP	FINANCIAL	TDCREATE	FinTdCreation
OBRDEP	NONFINANCIAL	TDREDMN	FinTdRedemption
OBRDEP	NONFINANCIAL	TDTOPUP	FinTdTopup
OBRDEP	NOTICES	TDPRIMAT	NoticeTdPriorMaturity
OBRDEP	NOTICES	TDPOSTMAT	NoticeTdPostMaturity

Table 3-62 List of Rules

Rule Name	Rule Description
RULE_TDAMEND_UDEVALS	Checking deposit update UDE values
RULE_TDAMEND_PAYOUT	Checking deposit update payout

Table 3-62 (Cont.) List of Rules

Rule Name	Rule Description
RULE_TDAMEND_CMATAROLL	Checking deposit update close on maturity or auto rollover
RULE_TDAMEND_ACDESC	Checking deposit update account description.
EVENT_TD_REVERSE_CREATE	Deposit account reversal rule
EVENT_TD_REVERSE_TOPUP	Deposit account top up reversal rule
EVENT_TD_REVERSE_REDEM	Deposit account redemption reversal rule
EVENT_TD_AMOUNT_BLOCK_CREATE	Deposit amount block create or reopen rule
EVENT_TD_AMOUNT_BLOCK_CLOSE	Deposit amount block close rule
EVENT_TD_ESCHEATMENT_FIRST_REMINDER	Deposit account escheatment first reminder rule
EVENT_TD_ESCHEATMENT_SECOND_REMINDER	Deposit account escheatment second reminder rule
EVENT_TD_ACC_STMT_NOTICE	Depoist account periodic statement rule

A

Accounting Entries for Top-up and Redemption Events for Certificate Products

The user needs to maintain separate accounting entries in Interest Accounting Entries maintenance screen for Top up and Redemption events.

Accounting Entries for DTOPEvent

For DTOPEvent, (Topup) the accounting entries is maintained as follows:

Table A-1 Accounting Entries for Top-Up

Accounting Role	Amount Tag	Debit/Credit Indicator
TDACCOUNT	TD-PRINC	Credit
TDOFFSET	TD-PRINC	Debit

Accounting Entries for REDMEvent

For REDMEvent, (Redemption) the accounting entries is maintained as follows:

Note

The assumption for the setup below is that **AP01** represents the IC Rule.

Table A-2 Accounting Entries for Redemption

Accounting Role	Amount Tag	Debit/Credit Indicator
AP01-ACCR-1	ILIQ	Debit
AP01-BOOK-1	ILIQ	Credit
AP01-TPBL-3	TAX	Credit
AP01-BOOK-3	TAX	Debit
AP01-PNL-2	ILIQ	Credit
AP01-BOOK-2	ILIQ	Debit

B

Functional Activity Codes

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

Table B-1 Functional Activity Codes for Oracle Banking Retail Deposits

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

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	OBRDEP_FA_DASHBOARDQUERYSERVICE	VIEW	View dashboard query service
Deposit Creation	OBRDEP_FA_BALANCEQUERY	VIEW	View deposit Balance query
Deposit Creation	OBRDEP_FA_TDSPLCONDN	VIEW	View deposite special condition
Deposit Creation	OBRDEP_FA_GETAUDITTRAIL	VIEW	View audit trail
Deposit Creation	OBRDEP_FA_TDUDEGENCOND N	VIEW	View UDE general condition
Deposit Creation	OBRDEP_FA_TDGETMATURTY_ DATE	VIEW	View Query for maturity date
Deposit Creation	OBRDEP_FA_TDGETMATURTY_ DURATION	VIEW	View Query for maturity duration
Deposit Creation	OBRDEP_FA_GETRULEUDE	VIEW	View get UDE by Rule
Deposit Creation	RDEPPP_FA_TDPAY_TDPAYBYB RN	VIEW	View Payin details by branch
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_VIEW	VIEW	View Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_NEW	NEW	Create new Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_AMEND	UNLOCK	Update Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_VALIDATE	VALIDATE	Validate Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_SUBMIT	SUBMIT	Submit Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_DELETE	DELETE	Delete Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_AUTHORIZE	AUTHORIZE	Authorize Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_CLOSE	CLOSE	Close Account Services
Deposit Creation	OBRDEP_FA_RDACCOUNTSERV ICESAGGREGATE_REOPEN	REOPEN	Reopen Account Services
Deposit Creation	RDEPPP_FA_DEPCLSTRMAINT_ VIEW	VIEW	View Deposit Cluster Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_VIEW	VIEW	View Deposit Pay
Deposit Creation	RDEPPP_FA_PCFMNT_VIEW	VIEW	View Pre Closure Factor Maintenance
Deposit Creation	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In
Deposit Creation	RDEPPP_FA_TDPAY_VALIDATE	VALIDATE	Validate maintenance for Pay-In

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

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

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Amount Block	OBRDEP_FA_AMTBLKAUTH	AUTHORIZE	Authorize the amount block
Deposit Amount Block	OBRDEP_FA_AMTBLKCLOSE	CLOSE	Close amount block
Deposit Amount Block	OBRDEP_FA_AMTBLK_GETBYBRNACC	VIEW	View amount Bblock by Account and Branch
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_VIEW	VIEW	View Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_NEW	NEW	Create new Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_AMEND	UNLOCK	Update the existing Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_VALIDATE	VALIDATE	Validate the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_SUBMIT	SUBMIT	Submit Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_DELETE	DELETE	Delete the Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_AUTHORIZE	AUTHORIZE	Authorize Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_CLOSE	CLOSE	Close Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_REOPEN	REOPEN	Reopen Business Product
Deposit Business Product	RDEP_FA_BUSINESSPRODUCTA GGREGATE_VIEWALL	VIEW	View all business product details
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ REOPEN	REOPEN	Reopen closed maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ NEW	NEW	Create new maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ DELETE	DELETE	Delete new maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_ CLOSE	CLOSE	Close an existing maintenance for UDE

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for UDE
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_AMEND	UNLOCK	Update an existing maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_VIEW	VIEW	View maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_REOPEN	REOPEN	Reopen a closed maintenance for IC Product
Deposit Business Product	RDEP_FA_UDE_MAINTENANCE_VIEW	VIEW	View maintenance for UDE
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AMEND	UNLOCK	Update a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorize a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_CLOSE	CLOSE	Close an existing maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_DELETE	DELETE	Delete a maintenance for IC Product
Deposit Business Product	RDEP_FA_PRODUCT_MAINTENANCE_NEW	NEW	Create new maintenance for IC Product
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETMEMOBYACCSEARCH	SEARCH	Get Memo and Note Details for an Account
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETRESOURCEAGGREGATESEARCH	SEARCH	Get resource aggregate
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETSUMMARYSEARCH	SEARCH	Get resource summary
Deposit Account Service	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_GETJOINTACCOUNTSEARCH	SEARCH	Get joint account search
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TGETBYACCOUNTSEARCH	SEARCH	Get by account number
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TQRYRSPSEARCH	SEARCH	Get by query response service
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVICESAGGREGATE_TDEVENTENTRSEARCH	SEARCH	Get event entries

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVI CESAGGREGATE_TDBALQRYSE ARCH	SEARCH	Get balance query search
Deposit Account Service	OBRDEP_FA_SER_TDTXNSERVI CESAGGREGATE_TDINTTRNSE ARCH	SEARCH	Get deposit interest search
Deposit Account Service	RDEP_FA_SER_BALANCEQUER Y_LIST	VIEW	Fetch the balance details of the deposits given as input list
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AMEND	UNLOCK	Update maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_AUTHORIZ E	AUTHORIZE	Authorize existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_CLOSE	CLOSE	Close a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_DELETE	DELETE	Delete existing maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_NEW	NEW	Create new maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REMOVELO CK	REMOVELOCK	Removes Lock on a maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_REOPEN	REOPEN	Reopen a closed maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_SUBMIT	SUBMIT	Submit record for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_TDPAYBYB RN	VALIDATE	Payin details by branch
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_VALIDATE	VALIDATE	Validate maintenance for Pay-In
Deposit Payin Maintenance	RDEPPP_FA_TDPAY_VIEW	VIEW	View Term Deposit Pay
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARA M_AMEND	UNLOCK	Update an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARA M_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARA M_CLOSE	CLOSE	Close an open maintenance of penalty basis

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

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_DELETE	DELETE	Delete an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETSUMMARY	VIEW	View the existing maintenance of State Group Parameters
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_NEW	NEW	Create New State Group Parameters Maintenance
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REJECT	REJECT	Reject resource of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
State Group Parameters Maintenance	RDEPPP_FA_STATEGROUPPARAM_SUBMIT	SUBMIT	Submit a new maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPPMAP_AMEND	UNLOCK	Update an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPPMAP_AUTHORIZE	AUTHORIZE	Authorize a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPPMAP_CLOSE	CLOSE	Close an open maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPPMAP_DELETE	DELETE	Delete an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPPMAP_GETACTION	AUTHORIZE	Get permitted actions on a maintenance of penalty basis

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

Screen Name/API Name	Functional Activity Code	Action	Description
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESAGG	AUTHORIZE	Get aggregate of resources for penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETRESHISTORY	AUTHORIZE	Get history of a maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETSUMMARY	VIEW	View the existing maintenance of State Group Parameters
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_GETUNAUTHRESOURCE	AUTHORIZE	Get unauthorized maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_LOVVALIDATE	VALIDATE	Validate LOV maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_NEW	NEW	Create New State Group Parameters Maintenance
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REJECT	REJECT	Reject resource of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of penalty basis
State Group Mapping Maintenance	RDEPPP_FA_STATEGROUPMAP_REOPEN	REOPEN	Reopen a closed maintenance of penalty basis
Deposit Creation	OBRDEP_FA_DEPOSITSERVICE_SAGGREGATE_BACKOFFICEERROR	VIEW	Get All Back office Errors
Deposit Creation	OBRDEP_FA_SER_ACCOUNTBASICDETAILS_SEARCH	SEARCH	Account Basic Details Search
Deposit Creation	OBRACC_PUSH_DDA_STATEMENT_HMRTRY_FC	RETRY	Handoff to Statement domain
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_EFFECTIVEADDRESS	MODIFY	update effective address
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTGUARDIAN	MODIFY	update account guardian
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTMEMONOTES	MODIFY	update account memo note
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTNOMI	MODIFY	update account nominee
Deposit Creation	OBRDEP_FA_SER_TDACCOUNTSERVICESAGGREGATE_PATCH_ACCOUNTPROFITMASTER	MODIFY	update account profit master

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHA CCTADRSS	MODIFY	update account address
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHA CCMIS	MODIFY	update account MIS
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHA CCTSTMTMPREF	MODIFY	update account statement preference
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHB ASICDETAILS	MODIFY	update deposit basic details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHB CPAYOUTDTL	MODIFY	update BC payout details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHB UNDL_BIT_DTLS	MODIFY	update bundle BIT details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHC HILDTPAYOUT	MODIFY	update child TD payout
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD ENODEP	MODIFY	update denominated deposit
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD EPOSITPAYIN	MODIFY	update deposit pay in
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD EPOSITPAYOUT	MODIFY	update deposit pay out
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHD UALCRCYDEPDTLS	MODIFY	update dual-currency deposit details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI NTDTLS	MODIFY	update interest details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAJOINTHOLDER	MODIFY	update joint holder
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAPCPAYOUTDTL	MODIFY	update PC payout details
Deposit Creation	OBRDEP_FA_SER_TDACCOUNT SERVICESAGGREGATE_PATCHI RAROLLOVERDTLS	MODIFY	update rollover details
Deposit Creation	OBRDEP_FA_SER_INTG_CUSTD ETAIL_SEARCH	QUERY	Fetch the deposit details listed based on customer number
Deposit Creation	RDEP_FA_SER_INITFUND_VALID DATE	VALIDATE	Initial Funding Validate Endpoint

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

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit Creation	RDEP_FA_SER_INITFUND_PROCESS	PROCESS	Initial Funding Process Endpoint
Deposit Creation	RDEP_FA_SER_INITFUND_CREATE	CREATE	Initial Funding Create Endpoint
Deposit Creation	RDEP_FA_SER_IRA_SIMULATE	SIMULATION	Deposit IRA Simulation Endpoint
Deposit Creation	RDEP_FA_SER_TRANSACTION_REVERSE	REVERSE	Deposit Transaction Reversal
Deposit Creation	RDEP_FA_SER_GL_QUERY	QUERY	GL Search End Point
Deposit Creation	RDEP_FA_SER_INSTRUMENT_TRANSACTION	TRANSACTION	Instrument Transaction Endpoint
Business Product Maintenance	RDEP_FA_SER_THRESHOLD_OPTION	VIEW	Get the Threshold Options present
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETSUMMARY	VIEW	View the existing maintenance of External parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_NEW	CREATE	Create New External parameters Maintenance
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_VIEW	VIEW	Get existing maintenance record by resource Id
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_REJECT	REJECT	Reject resource of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETRESAGG	VIEW AGGREGATE	Get aggregate of resources for external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_LOVVALIDATE	VALIDATE	Validate LOV maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETUNAUTHRESOURCE	VIEW UNAUTH	Get unauthorized maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETRESHISTORY	VIEW HISTORY	Get history of a maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_REOPEN	REOPEN	Reopen a closed maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_CLOSE	CLOSE	Close an open maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_GETACTION	GETACTION	Get permitted actions on a maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_REMOVELOCK	REMOVELOCK	Remove lock to edit an existing maintenance of external parameters

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

Screen Name/API Name	Functional Activity Code	Action	Description
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_AUTHORIZE	AUTHORIZE	Authorize a maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_SUBMIT	SUBMIT	Submit a new maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_VALIDATE	VALIDATE	Validate maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_DELETE	DELETE	Delete an existing maintenance of external parameters
External Parameter Maintenance	RDEPPP_FA_EXTERNALPARAM_AMEND	MODIFY	Update an existing maintenance of external parameters
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_REOPEN	REOPEN	Re-open a closed maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_VIEW	VIEW	Get existing maintenance record by resource Id of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_AMEND	MODIFY	Update an existing maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_CLOSE	CLOSE	Close an open maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_GETSUMMARY	VIEW	View the existing maintenance of deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_NEW	CREATE	Create new deposit business product
Deposit Creation	RDEP_FA_SER_BUSINESSPROD UCTAGGREGATE_VIEWALL	VIEW	View all the data for deposit business product

Table B-2 Functional Activity Codes for Term Deposit Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Deposit 360	DSR_FA_TDCODV_VIEW	Query Details	View the Deposit 360 details.
Account Opening	DSR_FA_TDPYIN_SAVE	Initiation	Initiate the deposit account opening.
Account Opening	DSR_FA_TDPYIN_AUTH	Authorization	Approve or Reject the deposit account opening request.
Top Up	DSR_FA_TDTPUP_SAVE	Initiation	Initiate the deposit top up.
Top Up	DSR_FA_TDTPUP_AUTH	Authorization	Approve or Reject the deposit top up request.
Redemption	DSR_FA_TDREDM_SAVE	Initiation	Initiate the deposit redemption.
Redemption	DSR_FA_TDREDM_AUTH	Authorization	Approve or Reject the deposit redemption request.

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

Screen Name/API Name	Functional Activity Code	Action	Description
Create Amount Block	DSR_FA_CRTDBK_SAVE	Initiation	Initiate the deposit create amount block.
Create Amount Block	DSR_FA_CRTDBK_AUTH	Authorization	Approve or Reject the deposit create amount block request.
Modify Amount Block	DSR_FA_MOTDBK_SAVE	Initiation	Initiate the deposit modify amount block.
Modify Amount Block	DSR_FA_MOTDBK_AUTH	Authorization	Approve or Reject the deposit modify amount block request.
View Amount Block	DSR_FA_TDAMBK_VIEW	Query Details	View the deposit amount block.
Close Amount Block	DSR_FA_CLTDBK_SAVE	Initiation	Initiate the close amount block.
Close Amount Block	DSR_FA_CLTDBK_AUTH	Authorization	Approve or Reject the close amount block request.
Payout Modification	DSR_FA_TDPOMN_SAVE	Initiation	Initiate the payout modification.
Payout Modification	DSR_FA_TDPOMN_AUTH	Authorization	Approve or Reject the payout modification request.
Account Modification	DSR_FA_TDACMN_SAVE	Initiation	Initiate the account modification.
Account Modification	DSR_FA_TDACMN_AUTH	Authorization	Approve or Reject the account modification.
Joint Holder	DSR_FA_UPJHTD_SAVE	Initiation	Initiate the Joint Holder maintenance.
Joint Holder	DSR_FA_UPJHTD_AUTH	Authorization	Approve or Reject the joint holder maintenance.
Beneficiary	DSR_FA_UPNMTD_SAVE	Initiation	Initiate the beneficiary details update.
Beneficiary	DSR_FA_UPNMTD_AUTH	Authorization	Approve or Reject the beneficiary details update request.
Account Transactions View	DSR_FA_TDACTN_VIEW	Query Details	View deposit account transactions.
Reverse Transaction	DSR_FA_TDTRNREVR_SAVE	Initiation	Initiate deposit transaction reversal.
Reverse Transaction	DSR_FA_TDTRNREVR_AUTH	Authorization	Approve or Reject the deposit transaction reversal request.
Certificate	DSR_FA_TDCERT_VIEW	Query Details	View the deposit certificate.
Interest Paid Out Details	DSR_FA_TDINPO_VIEW	Query Details	View deposit interest paid out details.

C

Error Codes and Messages

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

Table C-1 List of Error Codes and Messages

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

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

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

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

Error Code	Error Message
RDEP-TOP-005	Top-up value date cannot be future dated
RDEP-TOP-006	Top up can be back value dated only up to the value date \$1 of the last financial transaction
RDEP-TOP-007	Top-up value date cannot be before account open date
RDEP-TOP-008	Top-up cannot be done for Future dated TDs
RDEP-TOP-009	TD currency not matching Top up currency
RDEP-TOP-010	Topup amount cannot be zero

Index

A

Accounting Entries for Top-up and redemption events for Certificate Products, [A-1](#)

B

Branch Servicing Auto Auth Setup, [20](#)
Business Events in Oracle Banking Retail Deposits, [110](#)

C

Certificate, [104](#)
Create Business Process, [8](#)
Create Business Product, [2](#), [2](#)
Create External Parameter Configuration, [17](#)
Create Notice Configuration, [24](#)
Create Payin Maintenance, [21](#)
Create Service Preferences, [15](#)

D

Deposit 360, [4](#)
Deposit Pay-in Maintenance, [21](#)

E

Error Codes and Messages, [C-1](#)
External Parameter Configuration, [16](#)

F

Functional Activity Codes, [B-1](#)

I

Interest Paid Out Details, [107](#)

N

Notice Configuration, [24](#)

P

Prior Maturity Notices in Deposits, [109](#)

R

Redemption, [42](#)
Retail Deposits Business Product, [1](#)

T

Term Deposit Account Modification, [79](#)
Term Deposit Account Opening, [9](#)
Term Deposit Amount Block, [53](#)
Term Deposit Joint Holder Maintenance, [82](#)
Term Deposit Nominee Details Update, [88](#)
Term Deposit Payout Modification, [60](#)
Top Up, [32](#)
Transaction View and Reversal, [99](#)

V

View and Modify Amount Block, [56](#)
View Business Process, [14](#)
View Business Product, [15](#), [5](#)
View External Parameter Configuration, [20](#)
View Notice Configuration, [26](#)
View Payin Maintenance, [23](#)
View Service Preferences, [16](#)